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AS OF MARCH 31, 2019 AN	PT BANN RESONA PERDANIA AS OF MARCH 31, 7,013 AND DECEMBER 31, 2018 (In Millions of Ruplah)				PT EANK RESONA PEDANIA FOR PERIODS JANUARY TUNE MARCH 31, 2019 AND 2018 (In Millions of Ruplah)				PT BANK RESONA PERDAMA AS OF MARCH 31, 2019 AND DECEMBER 31, 2018 (In Millions of Rupiah)			PT BANK RESONA PERDAN AS OF MARCH 31, 2019 AND (In Millions of Ruplah)							
No. ACCOUNTS	INDIVID	UAL	CONSOLII	DATED	No. ACCOUNTS	INDIVIDUA	L	CONSOLIDATED		No. ACCOUNTS	INDIV	DUAL	CONSOLID	DATED	No.	Mar 3	1, 2019	Mar	ar 31, 2018
	Mar 31, 2019	Dec 31, 2018	Mar 31, 2019	Dec 31, 2018		Mar 31, 2019 N	lar 31, 2018	Mar 31, 2019 Mar 31, 2	2018		Mar 31, 2019	Dec 31, 2018	Mar 31, 2019	Dec 31, 2018		Individual	Consolidated	Individual	Consolidate
ASSETS					OPERATIONAL INCOME AND EXPENSES A. Interest income and expenses				\exists F	COMMITTED CLAIMS Unused borrowings	2,753,222 2,697,232	3,288,798 2,275,034	2,753,222 2,697,232	3,288,798 2,275,034	Core Capital (Tier 1 Capital) Common Equity Tier 1	1,771,910 1,771,910	1,901,803 1,901,803	1,885,759 1,885,759	9 1,999 ,
1 Cash 2 Placement to Bank Indonesia	20,787 2,957,050	21,400 2,672,620	20,792 2,957,050	21,407 2,672,620	1 Interest income a. Ruplah currency	273,235 209,757	191,913 143,226	217,957 15	1 2,112 60,794	a. Ruplah currency b. Foreign currencies	500,000 2,197,232	200,000 2,075,034	500,000 2,197,232	200,000 2,075,034	Paid in Capital (after deduction of Treasury Stock) Disclosed Reserves	405,000 1,514,248	405,000 1,602,662	405,000 1,597,963	00 405, 63 1,670,
3 Interbank placement 4 Spot and derivatives claims	2,010,534 7,073	1,892,296 20,379	2,011,047 7,073	1,892,807 20,379	b. Foreign currencies 2 Interest expenses	63,478 158,757	48,687 89,413	160,456 9	1,318 1,167	Outstanding spot and derivatives (purchased) Others	55,990	1,013,764	55,990	1,013,764	1.2.1 Additional Factor 1.2.1.1 Other Comprehensive Income	2,170,538	2,173,139	2,189,153	2,193,
5 Securities a. Measured at fair value through profit and loss	342,500	333,611	342,500	333,611	a. Ruplah currency b. Foreign currencies	127,058 31,699	69,166 20,247		9,154						1.2.1.1.1 Differences arising from translation of financial statement 1.2.1.1.2 Potential benefits of the increase in the fair value of financial	-	-	-	-
b. Available for sale c. Held to maturity	332.937	317.825	332,937	317,825	Net interest income (expenses) B. Operational Income and Expenses Other than Interest	114,478	102,500	122,823 11	0,945	II COMMITED LIABILITIES 1 Undisbursed loan facilities to debtors	7,695,513 7,243,051	8,150,057 6,868,088	7,644,013 7.191.551	8,117,557 6,835,588	assets available for sale 1.2.1.1.3 Fixed asset revaluation surplus	-	-		-
d. Loan and receivables	9,563	15,786	9,563	15,786	1 Operational Income Other than Interest	33,602	48,230		18,474	a. BUMN		-	-	-	1.2.1.2 Other Disclosed Reserves	2,170,538	2,173,139	2,189,153	
6 Securities sold under repurchase agreement (repo) 7 Claims on securities bought under reverse repo	-	-	-	-	Positive mark to market on financial assets Securities	8,243	1,415	8,243	1,415	i. Committed - Rupiah currency	1		-	-	1.2.1.2.1 Agio 1.2.1.2.2 General reserves	116,788 2,023,034	116,788 2,023,034	116,788 2,060,213	
8 Acceptance claims 9 Loans	387,475 11,807,593	544,473 12,220,608	387,475 11,459,093	544,473 11,853,108	II. Loans III. Spot and derivatives	8,243	1,415	8,243	1,415	Foreign currencies II. Uncommitted	-	-	-	-	1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit	30,716	33,317	12,152	52 16,4
Measured at fair value through profit and loss Available for sale	-	-	-	-	iv. Other financial assets b. Negative mark to market on financial liabilities	:	-		- []	Rupiah currency Foreign currencies		-	-	-	1.2.1.2.5 Fund for paid-in capital 1.2.1.2.6 Others	-	-		-
c. Held to maturity d. Loan and receivables	11.807.593	12,220,608	11.459.093	11.853.108	c. Gain on sale of financial assets i. Securities	1 :			-:11	b. Others i. Committed	7,243,051 106.849	6,868,088 248.723	7,191,551 106.849	6,835,588 248.723	1.2.2 Deduction Factor 1.2.2.1 Other Comprehensive Income	(656,290)	(570,477	(591,190	90) (523,4
10 Sharia financing	-	-	-	-	ii. Loans	-	-	-	-	ii. Uncommitted	7,136,202	6,619,365	7,084,702	6,586,865	1.2.2.1.1 Differences arising from translation of financial statement	-	-	-	-
11 Equity investment 12 Impairment on financial assets -/-	42,228 146,103	42,228 137,939	157,237	150,228	iii. Other financial assets d. Gain on spot and derivatives (realised)	17,430	40,146	17,430 4	10,146	Undisbursed loan facilities to other banks a. Committed	1		-	-	 1.2.2.1.2 Potential losses from the decline in fair value of financial assets available for sale 	-	-		-
a. Securities b. Loans	146,103	137,939	146,103	137,939	e. Dividend f. Gain on investment under equity method	:	-	-	-	i. Rupiah currency ii. Foreign currencies	-	-	-	-	1.2.2.2 Other Disclosed Reserves 1.2.2.2.1 Disagio	(656,290)	(570,477	(591,190	90) (523,4
c. Others 13 Intangible assets	172.002	- 171.566	11,134 173.139	12,289 172,703	g. Comission/provision/fee and administration h. Recovery of asset impairment	7,520	6,344 44	7,521 4.267	6,344 284	b. Uncommitted i. Rupiah currency	-	-	-	-	1.2.2.2.2 Previous years losses 1.2.2.2.3 Current year losses	(319,653)	(218,330)	(338,083	(236,9
Accumulated amortisation on intangible assets -/-	66,893	52,228	67,280	52,558	i. Other income	409	281	417	285	ii. Foreign currencies		-		237.788	1.2.2.2.4 Difference between allowance for possible losses	(000 000)			
14 Fixed assets and equipment Accumulated depreciation on fixed assets and equipment -/-	87,017 66,062	86,525 63,219	88,356 66,685	88,123 64,192	Operational Expenses Other than Interest a. Negative mark to market on financial assets	113,580 13,699	137,619 1,613	121,670 14 13,699	1,613	Outstanding Irrevocable L/C a. Foreign L/C	275,529 189,487	237,788 203,681	275,529 189,487	203,681	and allowance for impairment losses on earning assets 1.2.2.2.5 Difference on the total of fair value adjustment from	(336,637)	(352,147	(253,107	07) (286,5
15 Non productive asset a. Abandoned property	-	-	32,337	24,559	i. Securities ii. Loans	:			- []	b. Local L/C 4 Outstanding spot and derivatives (sold)	86,042 176,933	34,107 1,044,181	86,042 176,933	34,107 1,044,181	financial instruments in trading book 1.2.2.2.6 Allowance for losses on non productive assets	-	-	-	-
b. Foreclosed assets c. Suspense accounts	-	-	32,337	24,559	iii. Spot and derivatives iv. Other financial assets	13,699	1,613	13,699	1,613	5 Others	-	-	-	-	required to be provided 1.2.2.2.7 Others	:	-		-
d. Interbranch assets i. Conducting operational activities in Indonesia	-	-	-	-	b. Positive mark to market on financial liabilities c. Loss on sale of financial assets	-	-	-	- -	III CONTINGENT CLAIMS	26.034	27.128	26,034	27,128	1.3 Non controlling interest				
ii. Conducting operational activities outside Indonesia	-	-		-	i. Securities		-	-	-15	1 Received guarantees	-	-	-	-	_				
16 Imparment on non financial assets -/- 17 Lease financing	-	-	3,816 647,916	636,507	II. Loans III. Other financial assets	:			- []	a. Rupiah currency b. Foreign currencies	-	-		-	1.4 Deduction factor of Common Equity Tier 1 1.4.1 Deferred tax	(147,338)	(105,859	(117,204	(75,82 -
18 Deferred tax assets 19 Other assets	179,438	148,037	- 182,050	150,648	d. Loss on spot and derivatives (realised) e. Impairment of financial assets	3,898 13,726	28,594 45,743	-,	8,594 16,135	2 Accrued interest a. Loan interest	26,034 26,034	27,128 27,128	26,034 26,034	27,128 27,128	1.4.2 Goodwill 1.4.3 Other intangible assets	(105,110)	(105,859)	(74,976	· (75,82
TOTAL ASSETS	17,734,639	17,900,357	18,013,810	18,143,967	i. Securities ii. Loans	13,726	45,743	-	15.743	b. Other interest 3 Others	- 10,034		-		1.4.4 Equity investment which can be calculated as deduction factor	(42,228)	-	(42,228	
LIABILITIES AND EQUITIES					iii. Sharia financing	13,726	45,743			Somers				-	1.4.5 Shortfall of capital on insurance subsidiary company 1.4.6 Securitisation exposure	-	-		-
LIABILITIES 1 Current account	3,957,322	3,806,726	3,955,024	3,806,051	iv. Other financial assets f. Losses on operational risk	- 3	1	3,112 3	392	IV CONTINGENT LIABILITIES	263,803	293,170	263,803	293,170	1.4.7 Others Deduction factor of Common Equity Tier 1 1.4.7.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-		-
2 Saving account 3 Time deposit	2,041 7,616,605	2,292 6.548.802	2,041 7.329.382	2,292 6,304,106	g. Losses on investment under equity method h. Commission/provision/fee. and administration	3.127	3,076	3.127	3.076	1 Issued guarantees a. Rupiah currency	263,803 216.099	293,170 244,997	263,803 216.099	293,170 244,997	1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or bequest				
4 Revenue sharing investment	7,616,605	6,548,802	7,329,382	6,304,106	i. Impairment of other assets (non financial assets)	l ~ -l		2,703	-11	b. Foreign currencies	216,099 47,704	48,173	47,704	48,173		-	-	-	-
5 Liabilities to Bank Indonesia 6 Interbank liabilities	2,562	283,164	2,562	283,164	j. Personnel expenses k. Promotion expenses	24,492 377	23,332 754	25,832 2 381	754	2 Others	-	-	-	-	2 Additional Tier 1	-	-	-	-
7 Spot and derivatives liabilities 8 Liabilities on securities sold under repurchase agreement	5,651	12,855	5,651	12,855	Other expenses Net Operational Income (Expenses) Other than Interest	54,258 (79,978)	34,506 (89,389)		1,652)			l			2.1 Capital instrument which can be calculated as AT-1 2.2 Agio/Disagio	-	-	-	-
9 Acceptance liabilities	430,949	571,680 499.874	430,949	571,680 499.874	OPERATIONAL PROFIT (LOSS) NON OPERATIONAL INCOME (EXPENSES)	34,500	13,111		9,293		RATIOS CALCULATIO				2.3 Deduction factor: Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
10 Issued securities 11 Loans received	3,379,852	3,852,674	3,831,672	4,238,325	1 Gain (loss) on sale of fixed assets and equipment	4,061	4,061	4,061	4,061	PT B	ANK RESONA PERDA	NIA			2.3.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks 2.3.2 Cross-ownership in another entity acquired by the transition	-	-	-	-
12 Margin deposit 13 Interbranch liabilities	-	-	-	-	2 Gain (loss) on foreign exchange translation 3 Other non operational income (expenses)	(76) 628	(2,629) 694	(87) ((424)	(2,508) 178	AS OF M	IARCH 31, 2019 DAN (In %)	2018			because of the law, grants, or bequest	-	-	-	-
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	-	-	-	-	NON OPERATIONAL PROFIT (LOSS)	4,613	2,126	3,550	1,731	Ratio			Mar 31, 2019	Mar 31, 2018	II Suplementary Capital (Tier 2 Capital)	840,478	846,176	794,535	800,07
14 Deferred tax liabilities	12,100	3,703	12,393	3,996	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	39,113	15,237	42,581 2	1,024						1 Capital instrument which can be calculated as Tier 2	712,000	712,000	688,400	688,40
15 Other liabilities 16 Profit Sharing investment	105,690	127,436	118,664	129,470	Income taxes	8,397	3,085	9,264	4,532 P	Performance Ratio					Agio or disagio General allowance for losses on earning assets	-	-	-	-
TOTAL LIABILITIES EQUITIES	15,512,772	15,709,206	15,688,338	15,851,813	a. Estimated current period tax b. Deferred tax income (expenses)	(8.397)	(3,085)	867 (8,397) (1,447 (3,085)	1 Capital Adequacy Ratio (CAR)			20.14	22.58	(max. 1,25% of RWA for Credit Risk) 4 Deduction factors of Tier 2 Capital	128,478	134,176	106,135	111,67
							- 1		11:	2 Non performing earning assets and non earning asset	s to total				4.1 Sinking Fund	-	-		-
17 Pald in capital a. Capital	405,000 1,000,000	405,000 1,000,000	405,000 1,000,000	405,000 1,000,000	NET PROFIT (LOSS) AFTER TAX OTHER COMPREHENSIVE INCOME	30,716	12,152	33,317 1	6,492	earning assets and non earning assets 3 Non performing earning assets to total earning assets			1.28 1.88	1.34 2.03	4.2 Investment in Tier 2 instruments with other banks 4.3 Cross-ownership in another entity acquired by the transition	-	-	-	-
b. Unpaid capital -/-	595,000	595,000	595,000	595,000	1 Items that will not be reclassified to profit or loss	- 1	-	-							because of the law, grants, or bequest	-	-		-
c. Treasury stock -/- 18 Additional paid in capital	103,157	103,157	103,157	103,157	Gain on fixed asset revaluation Beneasurement on defined benefit program	:		-	-	4 Impairment provision on earning assets to total earning	ng assets		0.88		Total Capital		2,747,979	•	•
a. Agio b. Disagio -/-	103,157	103,157	103,157	103,157	c. Portion of other comprehensive income from associate entities d. Others	:	:	: [:	5 Gross NPL			2.63	2.70			1, 2019		ar 31, 2018
c. Donated capital	-	-	-	-	e. Income tax related to items that will not be reclassified to profit or loss Iltems that will be reclassified to profit or loss	-	-	-	- -	6 Net NPL			2.03	1.71	RISK WFIGHTFD ASSET (RWA)	Individual	Consolidated	Individual	Consolidated
d. Fund for paid up capital e. Others	-	-	-	-	a. Translation adjustment from foreign currency	[]	- 1	: [- I	7 Return on Asset (ROA)			0.89	0.42	INDA WEIGHTED ASSET (RWA)	1		1	1
19 Other comprehensive gain (loss) a. Translation adjustment from foreign currency	(20,387)	(20,387)	(20,718)	(20,718)	Gain (loss) from changes of financial assets on available for sale Effective portion of cash flow hedge			: [: [].	8 Return on Equity (ROE)			6.05	2.56	RWA FOR CREDIT RISK RWA FOR MARKET RISK	11,961,201 18.906	12,293,068	10,841,040	
b. Gain (loss) from changes of financial assets on available for sale		-	-		d. Others	-		-	- [[0.55		RWA FOR OPERATIONAL RISK	992,103	1,043,311	1,014,517	1,059,42
c. Effective portion of cash flow hedge d. Gain on fixed asset revaluation	-	-	-		e. Income tax related to items that will be reclassified to profit or loss	-	-	-		9 Net Interest Margin (NIM)			2.82	3.04	TOTAL RWA	12,972,210	13,357,354	11,872,035	
Portion of other comprehensive income from associate entities Remeasurement on defined benefit program	(27,183)	- (27,183)	(27,624)	(27,624)	NET COMPREHENSIVE INCOME FOR THE PERIOD - AFTER TAX	-	-	-	-]],	10 Operating Expenses to Operating Revenues (BOPO)			88.76	94.54	CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	10.62%	10.58%	9.789	9.74
g. Income tax related to other comprehensive income h. Others	6,796	6,796	6,906					•	二 [],	11 Loan to Deposit Ratio (LDR)			102.00	116.51	REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				1
20 Reserves of quasy reorganization				[TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	30,716	12,152	33,317 1	6,492	12 Net Stable Funding Ratio (NSFR)					From CET1	9.62%	9.58%	6 8.789	
21 Reserves of restructuring under common control 22 Other Equity		-	-		Net Profit (loss) attributable to :				71	a. NSFR as individual b. NSFR as consolidation			151.07 141.48	150.84 140.92	From AT1 From Tier 2	0.00% 1.00%	0.00%	0.009 6 1.009	
23 Reserves a. General reserves	2,023,034 2,023,034	2,023,034 2,023,034	2,023,034 2,023,034	2,023,034	OWNER NON-CONTROLLING INTEREST	30,716	12,152	33,317 1	16,492						CAR		,		+
b. Appropriated reserves		-	-	2,023,034	NON-CONTROLLING INTEREST NET PROFIT (LOSS)	30,716	12,152	33,317 1	6,492	Liquidity Coverage Ratio (LCR) a. LCR as individual			154.52						
24 Gain/loss a. Previous years	(288,937) (319,653)	(319,653) (338,083)	(185,013) (218,330)		Total comprehensive income attributable to :					b. LCR as consolidation			213.30		CET1 Ratio (%) Tier 1 Ratio (%)	13.66% 13.66%	14.24% 14.24%	5 15.889 5 15.889	3% 16.05
b. Current year TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	30,716 2,221,867	18,430 2,191,151	33,317 2,325,460	18,581 2,292,143	OWNER NON-CONTROLLING INTEREST	30,716	12,152	33,317 1	16,492 C	Compliance					Tier 2 Ratio(%) CAR(%)	6.48% 20.14%	6.33%	6.699	9% 6.43
	-,-11,007	-,-51,151	2,323,400	-,-,,,,,,	TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	30,716	12,152	33,317 1	6,492	a. Percentage Violation of Legal Lending Limit Belated parties			-	-	CET 1 FOR BUFFER (%)	4.04%	4.66%	7.109	0% 7.3
25 Non controlling interest			12	11	TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	-	i. Related parties ii. Non related parties				- []	BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%)				
TOTAL EQUITIES	2,221,867	2,191,151	2,325,472	2,292,154	DIVIDEND	.	-		. [[b. Percentage Lending in Excess of Legal Lending Limi i. Related parties 	t		-	- []	Capital Conservation Buffer (%) Countercyclical Buffer (%)	0.00%	0.00%		0.0
				18,143,967	I	i	- 1	1	- 11	ii. Non related parties				-	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%	0.009	0.0
TOTAL LIABILITIES AND EQUITIES	17,734,639	17,900,357	18,013,810	10,143,507	EARNINGS PER SHARE				- II			ı							
TOTAL LIABILITIES AND EQUITIES	17,734,639	17,900,357	18,013,810	18,143,507	EARNINGS PER SHARE	-	-	÷	<u>·</u>]	Reserve Requirement A. Primary Reserve Requirement (Rupiah) B. Reserve Requirement (Foreign currencies)			- 6.83 8.40	7.23 8.42					\perp

RELATED PARTIES	Mar 3 Special Sub Standard	Doubtful Loss	Total - 11,536 11,536
Current Special Mention Sub Standard Doubtful Loss Total Current Special Mention Sub Standard Sub S	special Sub Standard	Doubtful Loss	- 11,536 11,536 - 11,536
RELATED PARTIES Neertion			- 11,536 11,536 - 11,536
a. Ruplah currency b. Foreign currencies 5,277 5,277 11,536 2. Spot dan derivative claims a. Ruplah currency b. Foreign currencies 3. Securities a. Ruplah currency		- - -	11,536
2. Spot dan derivative claims		- - -	- -
a. Rupiah currency - - - - - b. Foreign currencies - - - - - 3. Securities - - - - - - a. Rupiah currency - - - - - - -		-	
3. Securities		-	. .
a. Rupiah currency		-	
			- -
			- -
b. Foreign currencies		-	
a. Rupiah currency		-	
5. Claims on securities bought under reverse repo		-	- -
b. Foreign currencies		-	- -
6. Acceptance claims		-	308,500
a. Micro, small and medium enterprises (UMKM)		-	- -
II. Foreign currencies] []	- -
b. Non micro, small and medium enterprises 348,500 348,500 308,500 i. Rupiah currency 348,500 348,500 308,500		[[- 308,500 - 308,500
ii. Foreign currencies	- -	-	
i. Rupiah currency		-	- -
ii. Foreign currencies		-	
d. Loan on property - - - - - - - - -		-	- 42,228
9. Temporary equity investment		-	
10. Others Receivables		-	
11. Commitment and contingencies 51,500 - - - 51,500 91,500 a. Rupiah currency 51,500 - - - 51,500 91,500		-	- 91,500 - 91,500
b. Foreign currencies		-	- -
12. Foreclosed assets	-	-	- -
II NON-RELATED PARTIES 1. Interbank placement 2,005,257 - - 2,005,257 1,324,948	- 1 -		- 1,324,948
a. Rupiah currency 80,603 80,603 468		-	- 468
b. Foreign currencies 1,924,654 1,924,654 1,324,480 2. Spot dan derivative claims 7,073 7,073 4,764			- 1,324,480 - 4,764
a. Rupiah currency 6,111 6,111 3,074 b. Foreign currencies 962 962 1,690		-	- 3,074 - 1,690
3. Securities 342,500 342,500 276,671 a. Rupiah currency 342,500 342,500 276,671	-	-	- 276,671 - 276,671
b. Foreign currencies		-	- 270,071
4. Securities sold under repurchase agreement (repo)		-	
b. Foreign currencies		-	
a. Rupiah currency		-]]
b. Foreign currencies	 14,916 -		- 275,695
7. Loans 10,520,554 628,473 310,066 11,459,093 8,901,926 1, a. Micro, small and medium enterprises (UMKM) 177,081 177,081 92,517	1,025,504 14,966	77,000 192	507 10,211,903 - 92,517
i. Rupiah currency 156,442 156,442 73,163		-	- 73,163
	1,025,504 14,966	- 77,000 192	- 19,354 507 10,119,386
	554,075 14,966 471,429 -	77,000 120	174 6,121,407 333 3,997,979
c. Restructured loans	20,041 -	- 61	864 81,905
i. Rupiah currency	20,041	- - 61	- 20,041 864 61,864
d. Loan on property 642,500 642,500 469,383	- -	-	469,383
8. Equity investment		-	
10. Others Receivables 24,586 24,586 35,420	 212,556 -	-	- 35,420 - 7,101,698
a. Rupiah currency 3,245,405 121,238 3,366,643 2,889,407	113,494 -	-	- 3,002,901
b. Foreign currencies 4,240,413 123,827 4,364,240 3,999,735 12. Foreclosed assets	99,062 -	-	- 4,098,797
III OTHER INFORMATION		<u> </u>	
1. Assets pledged as collateral :			-
a. To Bank Indonesia			
b. To other parties			-
2. Allowance for impairment on earning assets 146,103 3. Allowance for assets required to be provided 482,740			140,432 393,540
4. Percentage small to medium scale loan (UMKM) to total loans 1.50			0.88
5. Percentage small scale loan to total loans			2.12
debtors 7. Percentage total small scale loan debtors to total loans debtors -			
8. Others -			-
a. Channeling loan b. Mudharabah Muqayyadah Funding -			-
c. Write-off on earning assets d. Recovery of write-off on earning assets 56,689			744,108 28,101
e. Write-off on earning assets with elimination of right to collect 250,725			139,981

		PT BAN AS OF MA	NK RESONA PERDA ARCH 31, 2019 AN	NIA D 2018				
		Mar 31,	, 2019	Mar 31, 2018				
ACCOUNTS	Allowance for	r Impairment			Allowance fo	r Impairment	Allowance required to be provided	
	Individual	Colective	General	Special	Individual	Colective	General	Special
Interbank placement	-	-	20,105	-	-	-	13,365	-
Spot dan derivative claims	-	-	71	-	-	-	48	-
Securities	-	-	96	-	-	-	87	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	2,932	484	-	-	2,469	746
Loans	72,412	73,691	100,053	341,525	108,709	31,723	84,809	276,031
Equity investment	-	-	422	-	-	-	422	-
Temporary equity investment	-	-	-	-	-	-	-	-
Others Receivables	-	-	246	-	-	-	354	-
Commitments and contigencies	-	-	4,553	12,253	-	-	4,580	10,628
	Interbank placement Spot dan derivative claims Securities Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo Acceptance claims Loans Equity investment	Individual Interbank placement Spot dan derivative claims Securities Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo Acceptance claims Loans 72,412 Equity investment Temporary equity investment - Others Receivables	ACCOUNTS ACCOUNTS Allowance for Impairment Individual Individual Colective Interbank placement Spot dan derivative claims Securities Securities Claims on securities bought under reverse repo Acceptance claims Temporary equity investment Temporary equity investment Others Receivables Mar 31 Allowance for Impairment Temporary equity investment Colective 7 Allowance for Impairment 7 7 7 7 7 7 7 7 7 7 7 7 7	ACCOUNTS ACCOUNTS ACCOUNTS Allowance for Impairment Individual Colective General Individual Colective General Interbank placement 20,105 Spot dan derivative claims 96 Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo Acceptance claims	ACCOUNTS Allowance for Impairment Interbank placement Special Interbank placement Special Specia	ACCOUNTS	AS OF MARCH 31, 2019 AND 2018 (In Millions of Ruplah)	ACCOUNTS

		SPOT AND DERIVA		NS							
			ONA PERDANIA								
			RCH 31, 2019								
		(In Million	s of Rupiah)								
		INDIVIDUAL									
No.	TRANSACTION	Notional Amount	Object	ctives	Derivative Receivables & Payables						
		Notional Amount	Trading	Hedging	Receivables	Payables					
A.	Related to Exchange Rate		rroung	neuging	necestables	· uyubics					
	Spot	46,711	46,711	-	15	7					
		,				ł					
2	Forward	908,577	908,577	-	7,058	5,568					
l						l					
3		-	-	-	-	-					
	a. Put	-	-	-	-	-					
l	b. Call	-	-	-	-	-					
4	Future					ł					
7	ruture	· .	-								
5	Swap	6,148	6,148	_	_	76					
_		0,2.0	3,2 .0								
6	Others	-	-	-	-	-					
_	Related to Interest Rate										
1	Forward	-		-	-	-					
						ł					
	Option a. Put	-	-	-	-	-					
l	a. Put b. Call		-	-	-	-					
	u. Call	· .	-	_		1					
3	Future		-	-	-	-					
1		1				l					
4	Swap	-	-	-	-	-					
						l					
5	Others	-	-	-	-	-					
Ļ	Others					<u> </u>					
Ľ.	others										
	TOTAL	961,436	961,436	-	7,073	5,651					
ш	10181	301,430	301,430		7,073	3,031					

1. The consolidated financial statements have been prepared in accordance with POJK No.32/POJK.03/2016 concerning changes of POJK No.6/POJK.03/2015 regarding Transparency and Publication of Financial Statements of Bank and SEOJK No. 43/SEOJK.03/2016 related to Transparency and Published Financial Statements of Commercial Banks, POJK No. 34/POJK.03/2016 concerning changes of POJK No.

Iransparency and Published Financial Statements of Commercial Banks, POJK No. 34/POJK.03/2016 concerning changes of POJK No. 11/POJK.03/2016 regarding Mininum Requirement Capital for Commercial Banks.

2. The above consolidated financial information as of March 31, 2019 and 2018 were unaudited while consolidated financial information as of December 31, 2018 were taken from the audited consolidated financial statements which had been audited by Public Accountant Satrio Bing Eny & Partners, member of Deloitte Touche Tohmatsu Limited (Partner in charge: Riniek Winarsih) which has given an unmodified audit opinion.

3. The foreign currency exchange rate for 1 USD as of March 31, 2019: Rp 14,240,-, Desember 31, 2018: Rp 14,380, March 31, 2017: Rp 13,768.

PT BANK RESONA PERDANIA AS OF MARCH 31, 2019

	BANK'S MANAG	GEMENT	
BOARD OF COMMISSIONERS	5		
- Independent President Com	nmissioner	: Didi Nurulhuda	
 Independent Commissioner 	r	: G. Wisnu Rosar	iastoko
- Commissioner		: Tang Peng Wah	
- Commissioner		: Keisuke Nakao	
BOARD OF DIRECTORS			
- President Director		: Ichiro Hiramats	u
- Deputy President Director		: Makoto Hasega	awa
- Director		: Iding Suherdi	
- Director		: B. Budijanto Jal	nja*)
- Director		: R. Djoko Prayiti	no
- Director		: Hijiri Fujiwara	
- Director		: Muhammad Ak	bar
*) Director in charge of Comp	oliance Function.		
SHAREHOLDERS			
Controlling Shareholders			
 Ultimate Shareholder 	Resona Holdin	gs, Inc.	
Through	Resona Bank, I	Ltd.	43.42%
Ultimate Shareholder	The Bank of Ea	ist Asia, Ltd.	
E. Oitimate Shareholder		ancina Haldinan Ital	30.00%
Through	East Asia Indo	nesian Holdings, Ltd.	50.0070
Through			30.00%
			30.00%

Jakarta, May 13, 2019 Direksi PT Bank Resona Perdania





43.42%

Ichiro Hiramatsu Presiden Direktur