

Head Office
Menara Mulia, Lantai 5 & 6, Suites 501 & 601
Jl. Jend. Gatot Subroto Kav. 9 - 11, Karet Semanggi,
Setiabudi Jakarta 12930, Indonesia
Telepon : +62 21 570 1958
Faksimile : +62 21 570 1936
Website : www.perdania.co.id

Bandung Branch Office Wisma Bumiputera, Lantai 2, Suite 204-205 Jl. Asia Afrika No. 141-149 Bandung 40112 Jawa Barat - Indonesia Telepon : +62 22 424 1742 Faksimile: +62 22 424 1207

Surabaya Branch Office Plaza BRI Lantai 3, Suite 305 Jl. Jend. Basuki Rahmat No. 122 Surabaya 60271 Jawa Timur - Indonesia Telepon : +62 31 535 5858 Faksimile: +62 31 535 2007

MM2100 Sub-Branch Office BeFa Square Unit G-B Lantai G Kawasan Industri MM2100 Cikarang Barat, Bekasi 17842 Jawa Barat-Indonesia Telepon : 462 21 8998 2151 Faksimile : +62 21 8998 2943

Cikarang Sub-Branch Office Gedung Pusat EJIP, Lantai 2 Kawasan Industri EJIP, Plot 3A Cikarang Selatan, Bekasi 17550 Jawa Barat - Indonesia Telepon: +62 21 897 4940 Faksimile: +62 21 897 4941

Karawang Sub-Branch Office Graha KIIC, Lantai 1 Jl. Permata Raya Lot C-18 Kawasan Industri KIIC, Karawang 41361 Jawa Barat - Indonesia Telepon : 462 21 8911 5020 Faksimile: +62 267 647 347

Deltamas Sub-Branch Office Kompleks Ruko Palais de Paris Blok D No.10 Perumahan Kota Deltamas, Cikarang Pusat Jawa Barat - Indonesia, Bekasi 17530 Telepon : +6221 28517930 Faksimile : +6221 28517928

Suryacipta Sub-Branch Office
The Manor Office Park, Lantai L1-C
Suryacipta Square, Jl. Surya Utama Kav. C-1
Kawasan Industri Suryacipta
Jawa Barat - Indonesia, Karawang 41363
Telepon : +6221 2219048/49
Faksimile : +62267 8638059

	STATEMENTS OF FI PT BANK RESO. AS OF DECEMBER 31, 2019 (In Millions	NA PERDANIA AND DECEMBER 31,	2019			PT BANK RESON FOR PERIODS JANUARY 1 UNTIL D (In Millions o	ECEMBER 31, 2019 AND	2018			STATEMENTS OF COMMITMENTS AND CON AS OF DECEMBER 31, 2019 AND DECEMBE (In Millions of Ruplah)					STATEMENTS OF CALCULATION OF CAPITAL PT BANK RESONA PERDANI AS OF DECEMBERS 31, 2019 AND (In Millions of Rupiah)	A			
No.	No. ACCOUNTS	INDIVID	DUAL	CONSOL	DATED	No. ACCOUNTS	INDIVIDU	JAL	CONSOLI	DATED	No. ACCOUNTS	INDIVI	DUAL	CONSOLI	IDATED	No.		1, 2019	Dec 3	1, 2018
Part	NO. ACCOUNTS	Dec 31, 2019	Dec 31, 2018	Dec 31, 2019	Dec 31, 2018	NO. ACCOUNTS	Dec 31, 2019	Dec 31, 2018	Dec 31, 2019	Dec 31, 2018	io. Accounts	Dec 31, 2019	Dec 31, 2018	Dec 31, 2019	Dec 31, 2018		Individual	Consolidated	Individual	Consolidated
Secondary	ASSETS								-											1,865,58 1,865,58
Second Continue	Interbank placement Spot and derivatives claims Securities Measured at fair value through profit and loss	1,912,114 1,680,653 7,782	1,892,296 20,379	1,912,114 1,681,169 7,782	2,672,620 1,892,807 20,379	1 Interest income a. Ruphin currency b. Foreign currencies 2 Interest expenses a. Ruphin currency b. Foreign currencies	774,232 253,712 596,257 467,693 128,564	666,197 218,741 441,143 342,347 98,796	798,149 260,921 602,329 467,668 134,661	694,858 228,418 448,108 342,314 105,794	a. Rupiah currency b. Foreign currencies Clustraining spot and derivatives (purchased) Others	700,000 2,276,349 362,883	200,000 2,075,034 1,013,764	700,000 2,276,349 362,883	200,000 2,075,034 1,013,764	1.1 Paid in Capital (after deduction of Treasury Stock) 1.2 Disclosed Reserves 1.2 1.4 Additional Factor 1.2.1.1 Other Comprehensive Income 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	405,000 1,681,406	405,000 1,697,270	405,000 1,496,275	405,00 1,580,72 2,158,40
Manufacture of the first of t	c. Held to maturity d. Loan and receivables 6 Securities sold under repurchase agreement (repo) 7 Claims on securities bought under reverse repo	7,561 - - - 289,322	15,786 - - 544,473	7,561 - - 289,322	15,786 - - 544,473	Deparational income and Expenses Other than interest Operational income Other than interest Positive mark to market on financial assets Securities I. Loons	155,093 8,296 -	115,131 12,246	155,398 8,296 -	116,300 12,246	Undisbursed loan facilities to debtors BUMN L Committed Rupiah currency Foreign currencies					1.21.13 Fixed asset revaluation surplus 1.21.10 Other Disclosed Reserves 1.21.21 Agio 1.21.2.2 General reserves 1.21.2.3 Previous years profit	116,788 2,023,034	116,788 2,023,034	116,788 2,023,034	2,158,40 116,78 2,023,03
Second column	b. Available for sale c. Held to maturity d. Loan and receivables 10 Sharia financing	12,335,970	12,220,608	12,051,470	11,853,108	b. Other financial assets L. Negative mark to market on financial liabilities C. Gain on sale of financial assets Executies II. Loans III. Other financial assets	-	12,246	-	12,246	- Ruplah currency - Foreign currencies b. Others i. Committed ii. Uncommitted	135,883	248,723	135,883	248,723	12.12.5 Fund for pald-in capital 12.12.6 Others 1.2.2 Deduction Factor 1.2.1.0 Ther Comprehensive Income 1.2.1.1 Differences arising from translation of financial statement 1.2.2.1.2 Potential losses from the decline in fair value of financial	-		-	18,58 (577,67
The second content of the content	a. Securities b. Loans c. Others 13 intrangible assets Accumulated amortisation on intangible assets.	193,215 - 190,687 111,886	137,939 - 171,566 52,228	193,215 75,821 192,083 112,474	137,939 12,289 172,703 52,558	Dividend Gain on investment under equity method Gomission/provision/fee and administration Recovery of asset impairment Other income	27,174 - 25,997	32,118 - 16,169	27,175 34 26,267	32,118 1,118 16,220	Rupiah currency Foreign currencies Uncommitted Rupiah currency Foreign currencies	184,804	237,788	184,804	237,788	12.2.2 Other Disclosed Reserves 1.2.2.1 Disaglo 1.2.2.2 Previous years losses 1.2.2.3 Current year losses 1.2.2.3 Current year losses 1.2.2.4 Difference between allowance for possible losses	(324,298) -	- (222,975) -	(338,083)	(577,67 (236,91 (340,76
The content of the	15 Non productive asset a. Abandoned property b. Foreclosed assets c. Suspense accounts d. Interbranch assets	75,324 - - - - - -	63,219 - - - - -	6,070	24,559	L Securities II. Loans III. Spot and derivatives Iv. Other financial assets b. Positive mark to market on financial liabilities	-	6,660 - 6,660 -	-	-	b. Local L/C d Outstanding spot and derivatives (sold) Others	42,293 487,901	34,107 1,044,181	42,293 487,901	34,107 1,044,181	financial instruments in trading book 1.2.2.6 Allowance for losses on non productive assets required to be provided 1.2.2.7 Others	-	-	-	
March Marc	ii. Conducting operational activities outside Indonesia 16 Imparment on non financial assets -/- 17 Lease financing 18 Deferred tax assets 19 Other assets TOTAL ASSETS			569,903 49 68,894	150,648	ii. Loans iii. Other financial assets d. Loss on spot and derivatives (realised) e. Impairment of financial assets L. Securities L. Securities	179,518	-	243,085	-	a. Rupiah currency b. Foreign currencies 2. Accrued interest a. Loan interest				27,128	1.4 Deduction factor of Common Equity Tier 1 1.4.1 Deferred tax 1.4.2 Goodwil 1.4.3 Other intangible assets 1.4.4 Equity investment which can be calculated as deduction factor	(78,801)	-	(119,338)	(120,14
March Section Section 1,000	LIABILITIES 1 Current account 2 Sawing account 3 Time deposit 4 Revenue sharing investment 5 Liabilities to Bank indonesia	1,868 7,154,530 -	2,292 6,548,802 -	1,868 7,104,671	2,292 6,304,106 -	III. Sharia financing Iv. Other financial assets f. Losses on operational risk g. Losses on investment under equity method h. Commission(provision/fee, and administration l. Impairment of other assets (non financial assets)). Personnel expenses	13,866 - 118,696	12,700 112,508	63,567 8 - 13,866 13,740 124,141	10,644 54 12,701 3,854 117,841	1 Issued guarantees a. Rupiah currency	304,058 257,550	293,170 244,997	304,058 257,550	293,170 244,997	1.4.6 Securitisation exposure 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 1.4.7.2 Inscrements pin another entity acquired by the transition because of the law, grants, or bequest	- - -	-	- - -	
Description of the control of the	7 Spot and derivatives liabilities 8 Liabilities on securities sold under repurchase agreement 9 Acceptance liabilities 10 Issued securities 11 Loans received	5,729 - 289,322 -	12,855 - 571,680 499,874	5,729 - 289,322 -	12,855 - 571,680 499,874	Other expenses Met Operational Income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS) NON OPERATIONAL INCOME (EXPENSES) Clean (Loss) on sale of fixed assets and equipment	225,869 (453,622) (21,935)	166,627 (411,436) 32,359	233,238 (543,448) (86,707)	177,512 (440,989) 34,179	PT BAN	IK RESONA PERDAN	NA.			Agio/Disagio Beduction factor: Investment in AT1 and Tier 2 instruments in other bank Al Placement of funds on the instrument AT1 and / or Tier 2 other banks Al Placement of funds on the instrument AT1 and / or Tier 2 other banks Al Placement of funds on the instrument AT1 and / or Tier 2 other banks	-	-	- - - -	
Control Cont	a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities 15 Other liabilities 16 Profit Sharing investment	127,116	127,436	128,321	129,470	NON OPERATIONAL PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income taxes	97,775 22,919	(13,935)	29,707 22,737	(14,908) 19,271 690		(ln %)		Dec 31, 2019	Dec 31, 2018	Capital instrument which can be calculated as Tier 2 Agio or disagio General allowance for losses on earning assets	694,150	694,150	719,000	860,0 719,0 141,0
18-4 Accord part of	EQUITIES 17 Paid in capital a. Capital b. Unpaid capital -/-	405,000 1,000,000	405,000	405,000 1,000,000	405,000	b. Deferred tax income (expenses) NET PROHIT (LOSS) AFTER TAX OTHER COMPREMENSIVE INCOME Il tems that will not be reclassified to profit or loss	(2,681) 74,856		(2,325) 6,970	(2,899) 18,581	Non performing earning assets and non earning assets the earning assets and non earning assets Non performing earning assets to total earning assets			1.37 1.98	1.29 1.86	Poduction factors of Tier 2 Capital 4.1 Sinking fund 4.2 Investment in Tier 2 Instruments with other banks 4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or broquest.	- - -	· -	-	
20 (Mar. Concepte plan (pan)	18 Additional paid in capital a. Agio b. Disagio -/- c. Donated capital d. Fund for paid up capital					Remeasurement on defined benefit program C Portion of other comprehensive income from associate entities Others C Others Income tax related to items that will not be reclassified to profit or loss Items that will be reclassified to profit or loss	-			-	5 Gross NPL 6 Net NPL	assets		2.61 1.79	2.54 1.95		Dec 3	1, 2019	Dec 31	•
E. Remeasurement on definite benefit program (32,401) (27,183) (27,834)	19 Other comprehensive gain (loss) a. Translation adjustment from foreign currency b. Gain (loss) from changes of financial assets on available for sale c. Effective portion of cash flow hedge d. Gain on flued asset evaluation e. Portion of other comprehensive income from associate entities	- - - -	- - -	- - - -	- - - -	 b. Gain (loss) from changes of financial assets on available for sale c Effective portion of cash flow hedge d. Others e. Income tax related to items that will be reclassified to profit or loss 	(3,913)	6,813	(3,867)	6,769	8 Return on Equity (ROE) 9 Net Interest Margin (NIM)			4.00 2.66	1.03 3.02	RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK TOTAL RWA	24,646 992,103 13,076,303	22,849 1,043,311 13,415,834	29,428 1,014,517	13,417,86 27,03 1,059,43 14,504,31
2. Gameral reserves 2. 0,23,034 2. 0,23,03	g. Income tax related to other comprehensive income to other to there to the to the comprehensive income to other to the comprehensive income	8,100 - - - -	6,796 - - - -	8,254 - - -	6,906 - - - -	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD Net Profit (loss) attributable to :					Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR as individual			111.19 149.51	- 1	From CET1 From AT1	0.00%	0.00%	8.78% 0.00% 1.00%	8.9 0.00 1.00
25 Non controlling interest 6 11 TOTAL COMPREHENSIVE INCOME FOR THE PERIOD 70,943 25,243 3,103 25,350 1 a. Percentage Violation of Legal Lending Limit - CET 1 FOR BUFFER (%) 5.86% 6.31% 3.51% 1. Related parties - Buffer PROPRIED BY BANK (%) 5.86% 6.31% 3.51% 1. Related parties - DIAL COUNTERS 2,257,448 2,191,151 2,290,667 2,292,154 2,992,164 5. Percentage Lending Limit - DIAL COUNTERS 2,292,164 5. Related parties - DIAL COUNTERS 2,292,164 5. Percentage Lending Limit - DIAL COUNTERS 2,292,164 5. Related parties	a. General reserves b. Appropriated reserves 24 Gain/loss a. Previous years b. Current year	2,023,034 - (249,442) (324,298) 74,856	2,023,034 - (319,653) (338,083) 18,430	2,023,034 (216,005) (222,975) 6,970	2,023,034 (218,330) (236,911) 18,581	NON-CONTROLLING INTEREST NET PROPIT (LOSS) Total comprehensive income attributable to : OWNER NON-CONTROLLING INTEREST	74,856	18,430	(5) 6,970 3,108 (5)	18,581	a. LCR as individual b. LCR as consolidation					CETI Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) CAR(%)	14.65% 6.31%	15.08% 6.19% 21.27%	12.29% 6.03% 18.32%	
TOTAL LIABILITIES AND EQUITIES 17,291,161 17,900,357 17,413,071 18,143,967 DIVIDEND 4,645 37,179 4,645 37,179 1. Related parties - -	25 Non controlling interest TOTAL EQUITIES	2,257,448	2,191,151	6 2,290,607	2,292,154	TOTAL COMPREHENSIVE INCOME FOR THE PERIOD TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	-	Related parties IL Non related parties Percentage Lending in Excess of Legal Lending Limit Related parties			-	-	CET 1 FOR BUFFER (%) BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%)	5.86%	6.31% 0.00%	3.51% 0.00% 0.00%	0.0 0.0

STATEMENTS OF ASSETS QUALITY AND OTHER INFORMATION PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019 AND 2018 (In MILIORS of Binilab)													
		(In Millions of Rupiah) INDIVIDUAL											
				Dec 21	2010		INDIVIDUAL Dec 31, 2018						
No	ACCOUNTS	Dec 31, 2019						Special					
		Current	Mention	Sub Standard	Doubtful	Loss	Total	Current	Mention	Sub Standard	Doubtful	Loss	Total
I. 1.	RELATED PARTIES Interbank placement	10,376	-	-	-	-	10,376	7,301	-	-	-	-	7,301
	a. Rupiah currency b. Foreign currencies	10,376	-	-	-	-	10,376	7,301	-	-	-	-	7,301
2.	Spot dan derivative claims	-	-	-	-	-	-	1,652	-	-	-	-	1,652
	a. Rupiah currency	-	-	-	-			1,652	-	-	-	-	1,652
3.	b. Foreign currencies Securities							1,032					1,032
J.	a. Rupiah currency					_				_	_		
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo) a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	:
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	
6.	b. Foreign currencies Acceptance claims	-	-	-	-	-	-	-	-	-	-	-	
7.	Loans	284,500	-	-	-	-	284,500	367,500	-	-	-	-	367,500
	Micro, small and medium enterprises (UMKM) i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	
	Foreign currencies Non micro, small and medium enterprises	284,500	-	-	-	-	284,500	367,500	-	-	-	-	367,500
	i. Rupiah currency	284,500	-	-	-	-	284,500	367,500	-	-	-	-	367,500
	ii. Foreign currencies c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	
	i. Rupiah currency ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-					-	
8.	Equity investment	92,228	-	-	-	-	92,228	42,228	-	-	-	-	42,228
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies a. Rupiah currency	65,500 65,500	-	-	-	-	65,500 65,500	32,500 32,500	-	-	-	-	32,500 32,500
12.	b. Foreign currencies Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	
1.	NON-RELATED PARTIES Interbank placement	1,670,277	-	-	-	-	1,670,277	1,884,995	-	-	-	-	1,884,995
	a. Rupiah currency b. Foreign currencies	562 1,669,715	-	-	-	-	562 1,669,715	541 1,884,454	-	-	-	-	541 1,884,454
2.	Spot dan derivative claims	7,782	-	-	-	-	7,782	18,545	182	-	-	-	18,727
	a. Rupiah currency b. Foreign currencies	7,131 651	-	-	-	-	7,131 651	13,194 5,351	182	-	-	-	13,376 5,351
3.	Securities a. Rupiah currency	982,495 982,495	-	-	-	-	982,495 982,495	333,611 333,611	-	-	-	-	333,611 333,611
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo) a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	b. Foreign currencies Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	:
J.	a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	b. Foreign currencies Acceptance claims	282,675	6,647	-	-	-	289,322	528,064	16,409	-	-	-	544,473
7.	Loans a. Micro, small and medium enterprises (UMKM)	11,139,819 91,648	589,207	75,924	48,500	198,020	12,051,470 91,648	11,014,821 136,852	527,574	-	48,213	262,500	11,853,108 136,852
	i. Rupiah currency	75,249	-	-	-	-	75,249	111,563	-	-	-	-	111,563
	Foreign currencies Non micro, small and medium enterprises	16,399 11,048,171	589,207	75,924	48,500	198,020	16,399 11,959,822	25,289 10,877,969	527,574	-	48,213	262,500	25,289 11,716,256
	i. Rupiah currency ii. Foreign currencies	6,893,337 4,154,834	378,230 210,977	75,924	48,500	198,020	7,594,011 4,365,811	6,710,498 4,167,471	346,358 181,216		48,213	262,500	7,367,569 4,348,687
	c. Restructured loans	-	73,759	75,924	48,500	26,708	224,891	-	19,210	-	-	-	19,210
	i. Rupiah currency ii. Foreign currencies	-	29,431 44,328	75,924	48,500	26,708	180,563 44,328	-	19,210	-	-	-	19,210
	d. Loan on property	701,186	-	-	-	-	701,186	505,188	-	-	-	-	505,188
8. 9.	Equity investment Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others Receivables	20,973 7,068,327	- 112,862	-	-	-	20,973 7,181,189	16,225 7,105,944	260,603	-	-	-	16,225 7,366,547
111.	a. Rupiah currency	2,898,244	82,244		-	-	2,980,488	3,044,165	114,726		-		3,158,891
12.	b. Foreign currencies Foreclosed assets	4,170,083	30,618	-	-	-	4,200,701	4,061,779	145,877	-	-	-	4,207,656
	OTHER INFORMATION												
l	OTHER THE ORIGINATION						-						-
1.	Assets pledged as collateral :												
11	a. To Bank Indonesia						-						_
	b. To other parties						-						-
2.	Allowance for impairment on earning assets						193,215 402,188						137,939 461,685
4.	Allowance for assets required to be provided Percentage small to medium scale loan (UMKM) to total loans						402,188 0.74						1.12
5. 6.	Percentage small scale loan to total loans Percentage total small to medium scale loan debtors to total loans						0.88						1.22
7.	debtors 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						812,797 82,762						819,662 49,468
	e. Write-off on earning assets e. Write-off on earning assets with elimination of right to collect						82,762 281,495						144,743

	ALLOWANCE FOR POSSIBLE LOSSES PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019 AND 2018 (In Millions of Rupiah)												
			Dec 31,				De	c 31, 2018					
No.	ACCOUNTS	Allowance for	r Impairment	Allowance re prov		Allowance for	r Impairment	Allowance required to be provided					
		Individual	Colective	General	Special	Individual	Colective	General	Special				
1.	Interbank placement	-	-	16,807	-	-	-	18,922	-				
2.	Spot dan derivative claims	-	-	78	-	-	-	202	9				
3.	Securities	-	-	76	-	-	-	158	-				
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-				
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-				
6.	Acceptance claims	-	-	2,269	332	-	-	4,816	820				
7.	Loans	103,475	89,739	107,036	264,584	75,289	62,649	105,461	313,003				
8.	Equity investment	-	-	922	-	-	-	422	-				
9.	Temporary equity investment	-	-	-	-	-	-	-	-				
10.	Others Receivables	-	-	210	-	-	-	162	-				
11.	Commitments and contigencies	-	-	4,177	5,697	-	-	4,681	13,029				

	SPOT AND DERIVATIVE TRANSACTIONS PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019 (In Millions of Rupiah)												
	INDIVIDUAL												
No.	TRANSACTION	Notional Amount	Objec	tives	Derivative Receivables & Payables								
		Amount	Trading	Hedging	Receivables	Payables							
	Related to Exchange Rate												
1	Spot	30,590	30,590	-	4	55							
2	Forward	643,581	643,581	-	7,778	3,555							
3	Option	-	-	-	-	-							
l	a. Put	-	-	-	-	-							
	b. Call	-	-	-	-	-							
4	Future	-	-	-	-	-							
5	Swap	72,147	72,147	-	-	2,119							
6	Others	-	-	-	-	-							
В.	Related to Interest Rate												
1	Forward	-	-	-	-	-							
2	Option	-	-	-	-	-							
	a. Put	-	-	-	-	-							
	b. Call	-	-	-	-	-							
3	Future	-	-	-	-	-							
4	Swap	-	-	-	-	-							
5	Others	-	-	-	-	-							
C.	Others												
	TOTAL	746,318	746,318	-	7,782	5,729							

 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. 11/POJK.03/2016 regarding Mininum Requirement Capital for Commercial Banks.

2. The above consolidated financial information as of December 31, 2019 were taken from the audited consolidated financial statements

which had been audited by Public Accountant Imelda & Partners, member of Deloitte Indonesia (Partner in charge: Elisabeth Imelda) which

has given an unmodified audit opinion. While for Year 2018 audited by Public Accountant Satrio Bing Eny & Partners, member of Deloitte

Indonesia (Partner in charge: Riniek Winarsih) which has given an unmodified audit opinion.

3. The foreign currency exchange rate for 1 USD as of December 31, 2019: Rp 13,883,-, Desember 31, 2018: Rp 14,380,-.

NK'S MANAGEMENT AND SHAREH PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019

: Didi Nurulhuda : G. Wisnu Rosariastoko : Hidekazu Konuma : Keisuke Nakao Independent President Commissioner Independent Commissioner Commissioner Commissioner

BOARD OF DIRECTORS

- President Director

- Deputy President Director

- Director : Ichiro Hiramatsu : Makoto Hasegawa : Iding Suherdi : B. Budijanto Jahja*) : R. Djoko Prayitno : Hijiri Fujiwara : Muhammad Akbar

2. Ultimate Shareholder Through 2. Ultimate Shareholder Through Resona Holdings, Inc. Resona Bank, Ltd. Concordia Financial Group, Ltd. Bank of Yokohama, Ltd. 48.44%

Non controlling shareholder through non capital market (>=5%) 1. Daido Life Insurance Company 14.90% 2. JAFCO Co. Ltd. : 5.08%

Jakarta, 12 Mei 2020 Direksi PT Bank Resona Perdania

Muhammad Akbar Direktur

Ichiro Hiramatsu Presiden Direktur

PT Bank Resona Perdania Registered & Supervised by Financial Services Authority