



Bank Resona Perdana

Head Office
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Gedung Pusat EJP, Lantai 2
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STATEMENTS OF FINANCIAL POSITION					
PT BANK RESONA PERDANIA					
AS OF DECEMBER 31, 2019 AND DECEMBER 31, 2018					
(In Millions of Rupiah)					
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Dec 31, 2019	Dec 31, 2018	Dec 31, 2019	Dec 31, 2018
ASSETS					
1	Cash	20,972	21,400	20,976	21,407
2	Placement to Bank Indonesia	1,912,114	2,672,620	1,912,114	2,672,620
3	Interbank placement	1,680,653	1,892,296	1,681,169	1,892,807
4	Spot and derivatives claims	7,782	20,379	7,782	20,379
5	Securities	982,495	333,611	982,495	333,611
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	974,934	317,825	974,934	317,825
d.	Loan and receivables	7,561	15,786	7,561	15,786
6	Securities sold under repurchase agreement (repo)	-	-	-	-
7	Claims on securities bought under reverse repo	-	-	-	-
8	Acceptance claims	289,322	544,473	289,322	544,473
9	Loans	12,335,970	12,220,608	12,051,470	11,853,108
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loan and receivables	12,335,970	12,220,608	12,051,470	11,853,108
10	Share financing	-	-	-	-
11	Equity investment	92,228	42,228	-	-
12	Impairment on financial assets -/-	193,215	137,939	269,036	150,228
a.	Securities	-	-	-	-
b.	Loans	193,215	137,939	193,215	137,939
c.	Others	-	-	75,821	12,289
13	Intangible assets	190,687	171,566	192,083	172,703
a.	Accumulated amortisation on intangible assets -/-	111,886	52,228	112,474	52,558
14	Fixed assets and equipment	92,616	86,525	93,970	88,123
a.	Accumulated depreciation on fixed assets and equipment -/-	75,324	63,219	76,129	64,192
15	Non productive asset	-	-	6,070	24,559
a.	Abandoned property	-	-	-	-
b.	Foreclosed assets	-	-	6,070	24,559
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets	-	-	-	-
i.	Conducting operational activities in Indonesia	-	-	-	-
ii.	Conducting operational activities outside Indonesia	-	-	-	-
16	Impairment on non financial assets -/-	-	-	5,587	-
17	Loss financing	-	-	569,903	636,507
18	Deferred tax assets	-	-	49	-
19	Other assets	66,747	148,037	68,894	150,648
	TOTAL ASSETS	17,291,161	17,900,357	17,413,071	18,143,967
LIABILITIES AND EQUITIES					
LIABILITIES					
1	Current account	3,938,291	3,806,726	3,931,320	3,806,051
2	Saving account	1,868	2,292	1,868	2,292
3	Time deposit	7,154,530	6,548,802	7,104,671	6,304,106
4	Revenue sharing investment	-	-	-	-
5	Liabilities to Bank Indonesia	-	-	-	-
6	Interbank liabilities	42,885	283,164	42,885	283,164
7	Spot and derivatives liabilities	5,729	12,855	5,729	12,855
8	Liabilities on securities sold under repurchase agreement	-	-	-	-
9	Acceptance liabilities	289,322	571,680	289,322	571,680
10	Issued securities	-	499,874	-	499,874
11	Loans received	3,468,893	3,852,674	3,613,269	4,238,325
12	Margin deposit	-	-	-	-
13	Interbranch liabilities	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
14	Deferred tax liabilities	5,079	3,703	5,079	3,996
15	Other liabilities	127,116	127,436	128,321	129,470
16	Profit Sharing investment	-	-	-	-
	TOTAL LIABILITIES	15,033,713	15,709,206	15,122,464	15,851,813
EQUITIES					
17	Paid in capital	405,000	405,000	405,000	405,000
a.	Capital	1,000,000	1,000,000	1,000,000	1,000,000
b.	Unpaid capital -/-	595,000	595,000	595,000	595,000
c.	Treasury stock -/-	-	-	-	-
18	Additional paid in capital	103,157	103,157	103,157	103,157
a.	Agio	103,157	103,157	103,157	103,157
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Fund for paid up capital	-	-	-	-
e.	Others	-	-	-	-
19	Other comprehensive gain (loss)	(24,301)	(20,387)	(24,585)	(20,718)
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 fixed asset revaluation	-	-	-	-
e.	Portion of other comprehensive income from associate entities	-	-	-	-
f.	Remeasurement on defined benefit program	(32,401)	(27,183)	(32,839)	(27,624)
g.	Income tax related to other comprehensive income	8,100	6,796	8,254	6,906
h.	Others	-	-	-	-
20	Reserves of quasi reorganization	-	-	-	-
21	Reserves of restructuring under common control	-	-	-	-
22	Other Equity	-	-	-	-
23	Reserves	2,023,034	2,023,034	2,023,034	2,023,034
a.	General reserves	2,023,034	2,023,034	2,023,034	2,023,034
b.	Appropriated reserves	-	-	-	-
24	Gain/loss	(249,442)	(319,653)	(216,005)	(218,339)
a.	Previous years	(324,298)	(338,083)	(222,975)	(236,911)
b.	Current year	74,856	18,430	6,970	18,581
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	2,257,448	2,191,151	2,290,601	2,292,143
25	Non controlling interest	-	-	6	11
	TOTAL EQUITIES	2,257,448	2,191,151	2,290,607	2,292,154
	TOTAL LIABILITIES AND EQUITIES	17,291,161	17,900,357	17,413,071	18,143,967

PT Bank Resona Perdana
Registered & Supervised by Financial Services Authority

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE PT BANK RESONA PERDANIA FOR PERIODS JANUARY 1 UNTIL DECEMBER 31, 2019 AND 2018 (In Millions of Rupiah)					
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Dec 31, 2019	Dec 31, 2018	Dec 31, 2019	Dec 31, 2018
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1	Interest Income	1,027,944	884,938	1,059,070	923,276
a.	Rupiah currency	774,232	666,197	798,149	694,858
b.	Foreign currencies	253,712	218,741	260,921	228,418
2	Interest expenses	596,257	441,143	602,329	448,108
a.	Rupiah currency	467,693	342,347	467,668	342,314
b.	Foreign currencies	128,564	98,796	134,661	105,794
	Net Interest Income (expenses)	431,687	443,795	456,741	475,168
B. Operational Income and Expenses Other than Interest					
1	Operational Income Other than Interest	155,093	115,131	155,398	116,300
a.	Positive mark to market on financial assets	8,296	12,246	8,296	12,246
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivatives	8,296	12,246	8,296	12,246
iv.	Other financial assets	-	-	-	-
b.	Negative mark to market on financial liabilities	-	-	-	-
c.	Gain on sale of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain on spot and derivatives (realised)	93,626	54,598	93,626	54,598
e.	Dividend	-	-	-	-
f.	Gain on investment under equity method	-	-	-	-
g.	Comission/provision/fee and administration	27,174	32,118	27,175	32,118
h.	Recovery of asset impairment	-	-	34	1,118
i.	Other income	25,997	16,169	26,267	16,220
2	Operational Expenses Other than Interest	608,715	526,567	698,846	557,289
a.	Negative mark to market on financial assets	13,092	6,660	13,093	6,660
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivatives	13,092	6,660	13,093	6,660
iv.	Other financial assets	-	-	-	-
b.	Positive mark to market on financial liabilities	-	-	-	-
c.	Loss on sale of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Loss on spot and derivatives (realised)	56,587	510	56,587	510
e.	Impairment of financial assets	179,518	225,985	243,085	236,629
i.	Securities	-	-	-	-
ii.	Loans	179,518	225,985	179,518	225,985
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	-	-	63,567	10,644
f.	Losses on operational risk	8	54	8	54
g.	Losses on investment under equity method	-	-	-	-
h.	Commission/provision/fee, and administration	13,866	12,700	13,866	12,701
i.	Impairment of other assets (non financial assets)	11,740	3,854	11,740	3,854
j.	Personal expenses	118,696	112,508	124,141	117,841
k.	Promotion expenses	1,079	1,523	1,088	1,528
l.	Other expenses	225,869	166,627	233,238	177,512
	Net Operational Income (Expenses) Other than Interest	(453,622)	(411,436)	(543,448)	(440,989)
	OPERATIONAL PROFIT (LOSS)	(21,935)	32,359	(86,707)	34,179
NON OPERATIONAL INCOME (EXPENSES)					
1	Gain (loss) on sale of fixed assets and equipment	16,245	16,245	16,245	16,245
2	Gain (loss) on foreign exchange translation	1,435	(25,363)	1,145	(25,070)
3	Other non operational income (expenses)	102,030	(4,817)	99,024	(6,083)
	NON OPERATIONAL PROFIT (LOSS)	119,710	(13,935)	116,414	(14,908)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX					
		97,775	18,424	29,707	19,271
Income taxes					
a.	Estimated current period tax	22,919	(6)	22,737	690
b.	Deferred tax income (expenses)	20,238	20,412	3,589	-
		(2,681)	(6)	(2,325)	(2,899)
	NET PROFIT (LOSS) AFTER TAX	74,856	18,430	6,970	18,581
OTHER COMPREHENSIVE INCOME					
1	Items that will not be reclassified to profit or loss	(3,913)	6,813	(3,867)	6,769
a.	Gain on fixed asset revaluation	-	-	-	-
b.	Remeasurement on defined benefit program	(5,217)	9,084	(5,156)	9,025
c.	Portion of other comprehensive income from associate entities	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to items that will not be reclassified to profit or loss	1,304	(2,271)	1,289	(2,256)
2	Items that will be reclassified to profit or 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.	Others	-	-	-	-
e.	Income tax related to items that will be reclassified to profit or loss	-	-	-	-
	NET COMPREHENSIVE INCOME FOR THE PERIOD - AFTER TAX	(3,913)	6,813	(3,867)	6,769
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD					
		70,943	25,243	3,103	25,350
Net Profit (loss) attributable to :					
OWNER		74,856	18,430	6,975	18,581
NON-CONTROLLING INTEREST		-	-	(5)	-
NET PROFIT (LOSS)		74,856	18,430	6,970	18,581
Total comprehensive income attributable to :					
OWNER		70,943	25,243	3,108	25,350
NON-CONTROLLING INTEREST		-	-	(5)	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD		70,943	25,243	3,103	25,350
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE					
DIVIDEND		4,645	37,179	4,645	37,179
EARNINGS PER SHARE					
		-	-	-	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019 AND DECEMBER 31, 2018 (In Millions of Rupiah)				
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED

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

PT Bank Resona Perdania
Registered & Supervised by Financial Services Authority

ALLOWANCE FOR POSSIBLE LOSSES PT BANK RESONA PERDANIA AS OF DECEMBER 31, 2019 AND 2018 (In Millions of Rupiah)									
No.	ACCOUNTS	Dec 31, 2019				Dec 31, 2018			
		Allowance for Impairment		Allowance required to be provided		Allowance for Impairment		Allowance required to be provided	
		Individual	Collective	General	Special	Individual	Collective	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 contingencies	-	-	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)						
No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Related to Exchange Rate						
1	Spot	30,590	30,590	-	4	55
2	Forward	643,581	643,581	-	7,778	3,555
3	Option	-	-	-	-	-
a.	Put	-	-	-	-	-
b.	Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	72,147	72,147	-	-	2,119
6	Others	-	-	-	-	-
B. 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

Notes

- 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 Minimum Requirement Capital for Commercial Banks.
- 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,