

Tabel 01. B  
Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

Koran atau Media Elektronik Lain : Bank's Website dated March 31, 2024

| Pos-Pos  | Individual        |                   | Consolidated      |                   |
|--|-------------------|-------------------|-------------------|-------------------|
|  | Dec 2023          | Dec 2022          | Dec 2023          | Dec 2022          |
| <b>ASSET</b>   |                   |                   |                   |                   |
| 1. Cash  | 21,499            | 22,710            | 21,503            | 22,716            |
| 2. Placement to Bank Indonesia                               | 2,076,330         | 1,837,916         | 2,076,330         | 1,837,916         |
| 3. Interbank placement                                       | 1,497,122         | 1,525,837         | 1,497,122         | 1,525,837         |
| 4. Spot and derivative/forward receivables                   | 13,034            | 5,852             | 13,034            | 5,852             |
| 5. Securities  | 1,051,398         | 913,605           | 1,051,398         | 913,605           |
| 6. Securities sold under repurchase agreement (repo)         | -                 | -                 | -                 | -                 |
| 7. Claims on securities bought under reverse repo            | 918,324           | 983,616           | 918,324           | 983,616           |
| 8. Acceptance receivables                                    | 376,582           | 501,717           | 376,582           | 501,717           |
| 9. Loans and financing                                       | 10,748,500        | 11,733,019        | 10,912,456        | 11,526,973        |
| 10. Sharia financing   | -                 | -                 | -                 | -                 |
| 11. Equity investment  | 92,228            | 92,228            | -                 | -                 |
| 12. Other financial assets                                   | 145,111           | 160,072           | 145,111           | 160,072           |
| 13. Impairment on financial assets -/-                       | 848,060           | 457,896           | 888,735           | 484,055           |
| a. Securities  | 10                | 55                | 10                | 55                |
| b. Loans and Sharia financing                                | 846,955           | 454,951           | 846,955           | 454,951           |
| c. Others  | 1,095             | 2,890             | 41,770            | 29,049            |
| 14. Intangible assets  | 240,165           | 232,082           | 243,120           | 234,753           |
| Accumulated amortization on intangible asset -/-             | 203,759           | 183,899           | 205,257           | 185,292           |
| 15. Fixed assets and equipment                               | 266,198           | 294,813           | 273,941           | 299,204           |
| Accumulated depreciation on fixed assets and equipment -/-   | 136,741           | 91,451            | 140,843           | 94,048            |
| 16. Non productive asset                                     | -                 | -                 | -                 | 489               |
| a. Abandoned property  | -                 | -                 | -                 | -                 |
| b. Foreclosed accounts                                       | -                 | -                 | -                 | 489               |
| c. Suspense accounts   | -                 | -                 | -                 | -                 |
| d. Interbranch assets  | -                 | -                 | -                 | -                 |
| 17. Other assets   | 152,293           | 76,745            | 162,417           | 429,973           |
| <b>TOTAL ASSETS</b>  | <b>16,410,224</b> | <b>17,646,966</b> | <b>16,456,503</b> | <b>17,679,328</b> |
| <b>LIABILITIES AND EQUITIES</b>                              |                   |                   |                   |                   |
| <b>LIABILITIES</b>   |                   |                   |                   |                   |
| 1. Current account   | 5,088,569         | 4,913,040         | 5,069,312         | 4,882,064         |
| 2. Saving account  | 1,397             | 1,312             | 1,397             | 1,312             |
| 3. Time deposit  | 5,345,726         | 5,503,100         | 5,345,725         | 5,503,100         |
| 4. Electronic money  | -                 | -                 | -                 | -                 |
| 5. Liabilities to Bank Indonesia                             | -                 | -                 | -                 | -                 |
| 6. Interbank liabilities                                     | 29,623            | 292,331           | 29,623            | 292,331           |
| 7. Spot and derivative/forward liabilities                   | 11,415            | 5,950             | 11,415            | 5,950             |
| 8. Liabilities on securities sold under repurchase agreement | -                 | -                 | -                 | -                 |
| 9. Acceptance liabilities                                    | 382,053           | 501,717           | 382,053           | 501,717           |
| 10. Issued securities  | -                 | -                 | -                 | -                 |
| 11. Loans/financing received                                 | 3,361,223         | 3,986,793         | 3,393,016         | 3,986,793         |
| 12. Margin deposit   | -                 | -                 | -                 | -                 |
| 13. Interbranch liabilities                                  | -                 | -                 | -                 | -                 |
| 14. Other liabilities  | 192,705           | 190,395           | 205,134           | 220,927           |
| 15. Non-controlling interest                                 | -                 | -                 | 5                 | 6                 |
| <b>TOTAL LIABILITIES</b>                                     | <b>14,412,711</b> | <b>15,394,638</b> | <b>14,437,680</b> | <b>15,394,200</b> |
| <b>EQUITIES</b>  |                   |                   |                   |                   |
| 16. 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 -/-  | -                 | -                 | -                 | -                 |
| 17. 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. Fund for paid up capital                                  | -                 | -                 | -                 | -                 |
| d. Others  | -                 | -                 | -                 | -                 |
| 18. Other comprehensive gain/(loss)                          | (18,225)          | (15,695)          | (18,620)          | (16,090)          |

Tabel 01. B  
Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

Koran atau Media Elektronik Lain : Bank's Website dated March 31, 2024

| Pos-Pos                             | Individual |            | Consolidated |            |
|-------------------------------------|------------|------------|--------------|------------|
|                                     | Dec 2023   | Dec 2022   | Dec 2023     | Dec 2022   |
| a. Gains                            | -          | -          | -            | -          |
| b. Losses -/-                       | 18,225     | 15,695     | 18,620       | 16,090     |
| 19. 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            | -          | -          | -            | -          |
| 20. Gain/loss                       | (515,453)  | (263,168)  | (493,748)    | (229,973)  |
| a. Previous years                   | (263,167)  | (303,490)  | (229,972)    | (265,130)  |
| b. Current Year                     | (243,497)  | 40,322     | (254,987)    | 35,157     |
| c. Dividen paid -/-                 | 8,789      | -          | 8,789        | -          |
| TOTAL EQUITY ATTRIBUTABLE TO OWNERS | -          | -          | -            | -          |
| TOTAL EQUITIES                      | 1,997,513  | 2,252,328  | 2,018,823    | 2,285,128  |
| TOTAL LIABILITIES AND EQUITIES      | 16,410,224 | 17,646,966 | 16,456,503   | 17,679,328 |

Notes

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Keterangan:

\*) Diisi oleh Bank yang memiliki UUS.

Pembiayaan syariah antara lain meliputi Murabahah - net, Salam, Istishna - net, Qardh, Pembiayaan, Ijarah - net, Transaksi multijasa - net.

\*\*) Aset antarkantor dan Liabilitas antarkantor disajikan secara net dalam Neraca.

\*\*\*) Bagi kantor cabang dari Bank yang berkedudukan di luar negeri, telah memperhitungkan transfer laba (rugi) ke kantor pusat.

Tabel 02. B

## Laporan Laba Rugi dan Penghasilan Komprehensif Lain Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

(in Million Rp.)

| Pos-Pos   | Individual  |           | Consolidated |           |
|---|-------------|-----------|--------------|-----------|
|   | Dec 2023    | Dec 2022  | Dec 2023     | Dec 2022  |
| OPERATIONAL INCOME AND EXPENSES   |             |           |              |           |
| A. Interest income and expenses   |             |           |              |           |
| 1. Interest income  | 896,835     | 770,910   | 912,073      | 790,795   |
| 2. Interest expenses  | 202,548     | 192,440   | 202,676      | 193,579   |
| Net interest income (expenses)  | 694,287     | 578,470   | 709,397      | 597,216   |
| B. Other operational income and expenses  |             |           |              |           |
| 1. Gains (losses) from increase (decrease) fair value on financial assets   | 1,683       | (4,013)   | 1,683        | (4,013)   |
| 2. Gains (losses) from decrease (increase) fair value on financial liabilities  | -           | -         | -            | -         |
| 3. Gains (losses) on sale of financial assets   | -           | -         | -            | -         |
| 4. Gains (losses) on spot and derivatives/forward (realised)  | 24,872      | (10,260)  | 24,872       | (10,277)  |
| 5. Gains (losses) on investment under equity method   | -           | -         | -            | -         |
| 6. Gains (losses) from translation of foreign currency transactions   | 6,928       | 51,047    | 6,995        | 51,813    |
| 7. Dividend income  | -           | -         | -            | -         |
| 8. Commission/provision/fee and administration income   | 24,990      | 27,793    | 24,990       | 27,793    |
| 9. Other income   | 8,224       | 2,234     | 9,571        | 2,288     |
| 10. Impairment of financial assets  | 688,886     | 274,275   | 703,822      | 284,499   |
| 11. Losses on operational risk  | 16          | 794       | 16           | 794       |
| 12. Personnel expenses  | 146,459     | 127,034   | 152,537      | 132,450   |
| 13. Promotion expenses  | 1,002       | 671       | 1,008        | 700       |
| 14. Others expenses   | 240,838     | 208,927   | 249,142      | 217,528   |
| Net Other Operational Income (Expenses)   | (1,010,504) | (544,900) | (1,038,414)  | (568,367) |
| OPERATIONAL PROFIT (LOSS)   | (316,217)   | 33,570    | (329,017)    | 28,849    |
| NON OPERATIONAL INCOME AND EXPENSES   |             |           |              |           |
| 1. Gains (losses) on sale of fixed assets and equipment   | 10,993      | 20,923    | 11,003       | 20,923    |
| 2. Other non operational income (expenses)  | (7,732)     | (6,208)   | (9,260)      | (7,647)   |
| NON OPERATIONAL PROFIT (LOSS)   | 3,261       | 14,715    | 1,743        | 13,276    |
| CURRENT PERIOD PROFIT (LOSS) BEFORE TAX   | (312,956)   | 48,285    | (327,274)    | 42,125    |
| Income tax  | (69,459)    | 7,963     | (72,287)     | 6,968     |
| a. Estimated current period tax   | 3,924       | -         | 4,641        | (995)     |
| b. Deferred tax income (expenses)   | 73,383      | (7,963)   | 76,928       | (7,963)   |
| NET PROFIT (LOSS) AFTER TAX   | (243,497)   | 40,322    | (254,987)    | 35,157    |
| NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST   | -           | -         | 1            | -         |
| OTHER COMPREHENSIVE INCOME  |             |           |              |           |
| 1. Items that will not be reclassified subsequently to profit or loss   | (2,530)     | (1,890)   | (2,530)      | (1,897)   |
| a. Revaluation surplus of fixed assets  | -           | -         | -            | -         |
| b. Gains (losses) from actuary benefit program  | (2,530)     | (1,890)   | (2,530)      | (1,897)   |
| c. Others   | -           | -         | -            | -         |
| 2. Items that will be reclassified subsequently to profit or loss   | -           | -         | -            | -         |
| a. Gains (losses) arising from translation of financial statements in foreign currency  | -           | -         | -            | -         |
| b. Gains (losses) from changes in fair value of financial assets/debt instruments measured through other comprehensive income | -           | -         | -            | -         |
| c. Others   | -           | -         | -            | -         |
| OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF INCOME TAX  | (2,530)     | (1,890)   | (2,530)      | (1,897)   |
| TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD  | (246,027)   | 38,432    | (257,517)    | 33,260    |
| Net Profit (Loss) Attributable To :   |             |           |              |           |
| OWNERS OF THE PARENT  | (243,497)   | 40,322    | (254,987)    | 35,158    |
| NON-CONTROLLING INTEREST  |             |           | -            | (1)       |
| NET PROFIT (LOSS)   | (243,497)   | 40,322    | (254,987)    | 35,157    |
| Total Comprehensive Profit (Loss) Attributable To :   |             |           |              |           |
| OWNERS OF THE PARENT  | (246,027)   | 38,432    | (257,517)    | 33,261    |
| NON-CONTROLLING INTEREST  |             |           | -            | (1)       |
| TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD  | (246,027)   | 38,432    | (257,517)    | 33,260    |
| TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE  | -           | -         | -            | -         |
| DIVIDEN   | 8,789       | -         | 8,789        | -         |
| EARNINGS PER SHARE (in full amount)   | -           | -         | -            | -         |

Notes :

Keterangan:

\*) Diisi apabila terdapat transfer laba (rugi) kantor cabang dari Bank yang berkedudukan di luar negeri ke kantor pusat.

\*\*) Khusus bagi Bank yang telah go public.

Tabel 03. B  
Laporan Komitmen dan Kontinjensi Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

(in Million Rp.)

| Pos-Pos  | Individual |           | Consolidated |           |
|--|------------|-----------|--------------|-----------|
|  | Dec 2023   | Dec 2022  | Dec 2023     | Dec 2022  |
| I. COMMITTED RECEIVABLES   | 881,675    | 709,766   | 881,675      | 709,766   |
| 1. Unused Borrowings   | 423,202    | 413,787   | 423,202      | 413,787   |
| 2. Foreign curenry positions to be received from spot and derivatives/forward transactions | 458,473    | 295,979   | 458,473      | 295,979   |
| 3. Others  | -          | -         | -            | -         |
| II. COMMITTED LIABILITIES  | 6,613,665  | 6,249,032 | 6,424,717    | 6,105,077 |
| 1. Unused credit/financing facilities  | 5,693,413  | 5,432,213 | 5,504,465    | 5,288,258 |
| a. Committed   | 71,554     | 118,938   | 71,554       | 118,938   |
| b. Uncommitted   | 5,621,859  | 5,313,275 | 5,432,911    | 5,169,320 |
| 2. Outstanding irrevocable L/C   | 212,550    | 300,661   | 212,550      | 300,661   |
| 3. Foreign curenry positions to be submitted for spot and derivatives/forward transactions | 707,702    | 516,158   | 707,702      | 516,158   |
| 4. Others  | -          | -         | -            | -         |
| III. CONTINGENT RECEIVABLES  | -          | -         | -            | -         |
| 1. Received guarantees   | -          | -         | -            | -         |
| 2. Others  | -          | -         | -            | -         |
| IV. CONTINGENT LIABILITIES   | 466,824    | 508,685   | 466,824      | 508,685   |
| 1. Issued guarantees   | 466,824    | 508,685   | 466,824      | 508,685   |
| 2. Others  | -          | -         | -            | -         |

Notes :

Tabel 04. B  
Laporan Transaksi Spot dan Derivatif/Forward Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

(in Million Rp.)

| Transaction                 | Individual      |           |         |  |             |
|-----------------------------|-----------------|-----------|---------|--|-------------|
|                             | Notional Amount | Purpose   |         | Derivative Receivables and Liabilities |             |
|                             |                 | Trading   | Hedging | Receivables                            | Liabilities |
| A. Related to Exchange Rate | 1,169,630       | 1,169,630 | -       | 13,034                                 | 11,415      |
| 1. Spot                     | -               | -         | -       | -                                      | -           |
| 2. Forward                  | 1,115,446       | 1,115,446 | -       | 13,034                                 | 9,549       |
| 3. Option                   | -               | -         | -       | -                                      | -           |
| a. Put                      | -               | -         | -       | -                                      | -           |
| b. Call                     | -               | -         | -       | -                                      | -           |
| 4. Future                   | -               | -         | -       | -                                      | -           |
| 5. Swap                     | 54,184          | 54,184    | -       | -                                      | 1,866       |
| 6. Others                   | -               | -         | -       | -                                      | -           |
| B. Related to Interest Rate | -               | -         | -       | -                                      | -           |
| 1. Forward                  | -               | -         | -       | -                                      | -           |
| 2. Option                   | -               | -         | -       | -                                      | -           |
| a. Put                      | -               | -         | -       | -                                      | -           |
| b. Call                     | -               | -         | -       | -                                      | -           |
| 3. Future                   | -               | -         | -       | -                                      | -           |
| 4. Swap                     | -               | -         | -       | -                                      | -           |
| 5. Others                   | -               | -         | -       | -                                      | -           |
| C. Others                   | -               | -         | -       | -                                      | -           |
| TOTAL                       | 1,169,630       | 1,169,630 | -       | 13,034                                 | 11,415      |

Notes :

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

(in Million Rp.)

| Pos-Pos  | Individual |         |    |        |         |            |            |         |         |        |         |            |
|--|------------|---------|----|--------|---------|------------|------------|---------|---------|--------|---------|------------|
|  | Dec 2023   |         |    |        |         |            | Dec 2022   |         |         |        |         |            |
|  | L          | DPK     | KL | D      | M       | Jumlah     | L          | DPK     | KL      | D      | M       | Jumlah     |
| <b>I. RELATED PARTIES</b>                            |            |         |    |        |         |            |            |         |         |        |         |            |
| 1. Interbank Placement                               | 131,089    | -       | -  | -      | -       | 131,089    | 5,926      | -       | -       | -      | -       | 5,926      |
| a. Rupiah currency                                   | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| b. Foreign currencies                                | 131,089    | -       | -  | -      | -       | 131,089    | 5,926      | -       | -       | -      | -       | 5,926      |
| 2. Spot and derivative/forward receivables           | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| a. Rupiah currency                                   | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| b. Foreign currencies                                | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 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 receivables                            | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 7. Loans and financing                               | 161,212    | -       | -  | -      | -       | 161,212    | 206,806    | -       | -       | -      | -       | 206,806    |
| a. Micro, small and medium enterprises (UMKM)        | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| i. Rupiah currency                                   | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| ii. Foreign currencies                               | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| b. Non micro, small and medium enterprises           | 161,212    | -       | -  | -      | -       | 161,212    | 206,806    | -       | -       | -      | -       | 206,806    |
| i. Rupiah currency                                   | 76,960     | -       | -  | -      | -       | 76,960     | 77,760     | -       | -       | -      | -       | 77,760     |
| ii. Foreign currencies                               | 84,252     | -       | -  | -      | -       | 84,252     | 129,046    | -       | -       | -      | -       | 129,046    |
| c. Restructured loans                                | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| i. Rupiah currency                                   | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| ii. Foreign currencies                               | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 8. Equity investment                                 | 92,228     | -       | -  | -      | -       | 92,228     | 92,228     | -       | -       | -      | -       | 92,228     |
| 9. Other receivables                                 | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 10. Commitments and contingencies                    | 188,948    | -       | -  | -      | -       | 188,948    | 143,954    | -       | -       | -      | -       | 143,954    |
| a. Rupiah currency                                   | 188,948    | -       | -  | -      | -       | 188,948    | 143,954    | -       | -       | -      | -       | 143,954    |
| b. Foreign currencies                                | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| <b>II. OTHER PARTIES</b>                             |            |         |    |        |         |            |            |         |         |        |         |            |
| 1. Interbank Placement                               | 1,366,033  | -       | -  | -      | -       | 1,366,033  | 1,519,911  | -       | -       | -      | -       | 1,519,911  |
| a. Rupiah currency                                   | 804        | -       | -  | -      | -       | 804        | 820        | -       | -       | -      | -       | 820        |
| b. Foreign currencies                                | 1,365,229  | -       | -  | -      | -       | 1,365,229  | 1,519,091  | -       | -       | -      | -       | 1,519,091  |
| 2. Spot and derivative/forward receivables           | 13,034     | -       | -  | -      | -       | 13,034     | 5,852      | -       | -       | -      | -       | 5,852      |
| a. Rupiah currency                                   | 12,871     | -       | -  | -      | -       | 12,871     | 5,734      | -       | -       | -      | -       | 5,734      |
| b. Foreign currencies                                | 163        | -       | -  | -      | -       | 163        | 118        | -       | -       | -      | -       | 118        |
| 3. Securities  | 1,051,398  | -       | -  | -      | -       | 1,051,398  | 913,605    | -       | -       | -      | -       | 913,605    |
| a. Rupiah currency                                   | 1,051,398  | -       | -  | -      | -       | 1,051,398  | 895,739    | -       | -       | -      | -       | 895,739    |
| b. Foreign currencies                                | -          | -       | -  | -      | -       | -          | 17,866     | -       | -       | -      | -       | 17,866     |
| 4. Securities sold under repurchase agreement (repo) | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| a. Rupiah currency                                   | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| b. Foreign currencies                                | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 5. Claims on securities bought under reverse repo    | 918,324    | -       | -  | -      | -       | 918,324    | 983,616    | -       | -       | -      | -       | 983,616    |
| a. Rupiah currency                                   | 918,324    | -       | -  | -      | -       | 918,324    | 983,616    | -       | -       | -      | -       | 983,616    |
| b. Foreign currencies                                | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 6. Acceptance receivables                            | 365,825    | 10,757  | -  | -      | -       | 376,582    | 491,593    | 10,124  | -       | -      | -       | 501,717    |
| 7. Loans and financing                               | 9,629,815  | 477,088 | -  | 41,137 | 439,248 | 10,587,288 | 10,213,474 | 870,412 | 121,025 | 16,273 | 305,029 | 11,526,213 |
| a. Micro, small and medium enterprises (UMKM)        | 140,902    | 94,881  | -  | -      | 16,356  | 252,139    | 169,750    | 107,866 | 26,579  | -      | 7,587   | 311,782    |
| i. Rupiah currency                                   | 115,239    | 84,103  | -  | -      | -       | 199,342    | 133,134    | 82,957  | 26,579  | -      | -       | 242,670    |
| ii. Foreign currencies                               | 25,663     | 10,778  | -  | -      | 16,356  | 52,797     | 36,616     | 24,909  | -       | -      | 7,587   | 69,112     |
| b. Non micro, small and medium enterprises           | 9,488,913  | 382,207 | -  | 41,137 | 422,892 | 10,335,149 | 10,043,724 | 762,546 | 94,446  | 16,273 | 297,442 | 11,214,431 |
| i. Rupiah currency                                   | 5,507,656  | 187,503 | -  | 41,137 | 422,892 | 6,159,188  | 6,142,696  | 277,707 | 94,446  | 16,273 | 199,365 | 6,730,487  |
| ii. Foreign currencies                               | 3,981,257  | 194,704 | -  | -      | -       | 4,175,961  | 3,901,028  | 484,839 | -       | -      | 98,077  | 4,483,944  |
| c. Restructured loans                                | 566,579    | 372,556 | -  | 41,137 | 340,983 | 1,321,255  | 1,059,765  | 575,990 | 121,025 | 16,273 | 82,253  | 1,855,306  |
| i. Rupiah currency                                   | 411,539    | 244,769 | -  | 41,137 | 333,479 | 1,030,924  | 684,606    | 302,480 | 121,025 | 16,273 | 74,666  | 1,199,050  |
| ii. Foreign currencies                               | 155,040    | 127,787 | -  | -      | 7,504   | 290,331    | 375,159    | 273,510 | -       | -      | 7,587   | 656,256    |
| 8. Equity investment                                 | -          | -       | -  | -      | -       | -          | -          | -       | -       | -      | -       | -          |
| 9. Other receivables                                 | 26,056     | -       | -  | -      | -       | 26,056     | 18,655     | -       | -       | -      | -       | 18,655     |

Tabel 05. B  
Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

(in Million Rp.)

| Pos-Pos  | Individual |         |    |   |   |           |           |         |    |   |   |           |
|--|------------|---------|----|---|---|-----------|-----------|---------|----|---|---|-----------|
|  | Dec 2023   |         |    |   |   |           | Dec 2022  |         |    |   |   |           |
|  | L          | DPK     | KL | D | M | Jumlah    | L         | DPK     | KL | D | M | Jumlah    |
| 10. Commitments and contingencies                | 6,073,813  | 110,026 | -  | - | - | 6,183,839 | 5,940,300 | 157,303 | -  | - | - | 6,097,603 |
| a. Rupiah currency                               | 3,078,386  | 15,827  | -  | - | - | 3,094,213 | 2,670,619 | 115,012 | -  | - | - | 2,785,631 |
| b. Foreign currencies                            | 2,995,427  | 94,199  | -  | - | - | 3,089,626 | 3,269,681 | 42,291  | -  | - | - | 3,311,972 |
| III. OTHER INFORMATION                           |            |         |    |   |   |           |           |         |    |   |   |           |
| 1. Value of bank's assets pledge as collateral : |            |         |    |   |   | -         |           |         |    |   |   | -         |
| a. To Bank Indonesia                             |            |         |    |   |   | -         |           |         |    |   |   | -         |
| b. To Other Parties                              |            |         |    |   |   | -         |           |         |    |   |   | -         |
| 2. Foreclosed accounts                           |            |         |    |   |   | -         |           |         |    |   |   | -         |

Notes :

Keterangan:  
\*) Antara lain terdiri dari tagihan sight L/C atau usance LC yang belum diakseptasi, cek perjalanan yang dibeli/diambil alih, uang muka kepada nasabah, tagihan inkaso, talangan dalam rangka program pemerintah.

Tabel 06. B

## Laporan Perhitungan Kewajiban Penyediaan Modal Minimum Triwulanan BUK

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

(in Million Rp.)

| Capital Component  | Dec 2023   |               | Dec 2022   |               |
|--|------------|---------------|------------|---------------|
|  | Individual | Consolidation | Individual | Consolidation |
| I Tier 1 Capital   | 4,784,572  | 4,889,265     | 5,099,175  | 5,219,083     |
| 1 Common Equity Tier 1   | 1,784,572  | 1,889,265     | 2,099,175  | 2,219,083     |
| 1.1 Paid-in Capital (After the deduction of treasury stock)  | 405,000    | 405,000       | 405,000    | 405,000       |
| 1.2 Disclosed Reserves   | 1,624,370  | 1,646,074     | 1,876,654  | 1,909,849     |
| 1.2.1 Addition Factor  | 2,139,822  | 2,139,822     | 2,180,144  | 2,174,979     |
| 1.2.1.1 Other comprehensive income   | -          | -             | -          | -             |
| 1.2.1.1.1 Translation of financial statements in foreign currency  | -          | -             | -          | -             |
| 1.2.1.1.2 Unrealized gain on financial assets measured through other comprehensive income  | -          | -             | -          | -             |
| 1.2.1.1.3 Revaluation surplus of fixed assets  | -          | -             | -          | -             |
| 1.2.1.2 Other disclosed reserves   | 2,139,822  | 2,139,822     | 2,180,144  | 2,174,979     |
| 1.2.1.2.1 Agio   | 116,788    | 116,788       | 116,788    | 116,788       |
| 1.2.1.2.2 General Reserves   | 2,023,034  | 2,023,034     | 2,023,034  | 2,023,034     |
| 1.2.1.2.3 Previous year's profit   | -          | -             | -          | -             |
| 1.2.1.2.4 Current year's profit  | -          | -             | 40,322     | 35,157        |
| 1.2.1.2.5 Fund for paid-in capital   | -          | -             | -          | -             |
| 1.2.1.2.6 Others   | -          | -             | -          | -             |
| 1.2.2 Deduction Factor   | 515,452    | 493,748       | 303,490    | 265,130       |
| 1.2.2.1 Other comprehensive income   | -          | -             | -          | -             |
| 1.2.2.1.1 Translation of financial statements in foreign currency  | -          | -             | -          | -             |
| 1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income | -          | -             | -          | -             |
| 1.2.2.2 Other disclosed reserves   | 515,452    | 493,748       | 303,490    | 265,130       |
| 1.2.2.2.1 Disagio  | -          | -             | -          | -             |
| 1.2.2.2.2 Previous year's losses   | 271,956    | 238,761       | 303,490    | 265,130       |
| 1.2.2.2.3 Current year's losses  | 243,496    | 254,987       | -          | -             |
| 1.2.2.2.4 Difference between allowance for possible losses and allowance for impairment losses on earning assets                     | -          | -             | -          | -             |
| 1.2.2.2.5 Difference on the total of fair value adjustment from financial instruments in trading book                                | -          | -             | -          | -             |
| 1.2.2.2.6 Allowance for losses on non productive assets required to be provided  | -          | -             | -          | -             |
| 1.2.2.2.7 Others   | -          | -             | -          | -             |
| 1.3 Non-controlling interest   | -          | -             | -          | -             |
| 1.4 Deduction Factor of Common Equity Tier 1   | 244,798    | 161,809       | 182,479    | 95,766        |
| 1.4.1 Deferred tax   | 116,165    | 123,947       | 42,068     | 46,305        |
| 1.4.2 Goodwill   | -          | -             | -          | -             |
| 1.4.3 Other intangible assets  | 36,405     | 37,862        | 48,183     | 49,461        |
| 1.4.4 Investment that is calculated as a deduction factor  | 92,228     | -             | 92,228     | -             |
| 1.4.5 Shortage of capital on insurance subsidiary company  | -          | -             | -          | -             |
| 1.4.6 Securitisation Exposure  | -          | -             | -          | -             |
| 1.4.7 Other deduction factor of common equity tier 1   | -          | -             | -          | -             |
| 1.4.7.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2     | -          | -             | -          | -             |
| 1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest                                 | -          | -             | -          | -             |
| 1.4.7.3 Exposures of settlement risk - Non Delivery Versus Payment   | -          | -             | -          | -             |
| 1.4.7.4 Exposures in subsidiary company that carry out business activities based on sharia principles                                | -          | -             | -          | -             |
| 2 Additional Tier 1 Capital  | 3,000,000  | 3,000,000     | 3,000,000  | 3,000,000     |
| 2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital                                 | 3,000,000  | 3,000,000     | 3,000,000  | 3,000,000     |
| 2.2 Agio/Disagio   | -          | -             | -          | -             |
| 2.3 Deduction factor   | -          | -             | -          | -             |
| 2.3.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2       | -          | -             | -          | -             |
| 2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest                                   | -          | -             | -          | -             |
| II Tier 2 Capital  | 120,732    | 123,457       | 129,248    | 132,173       |
| 1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital  | -          | -             | -          | -             |
| 2 Agio/Disagio   | -          | -             | -          | -             |



Tabel 06. B  
Laporan Perhitungan Kewajiban Penyediaan Modal Minimum Triwulanan BUK

Aplikasi Pelaporan Online OJK (APOLO)



Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

(in Million Rp.)

| Capital Component   | Dec 2023   |               | Dec 2022   |               |
|---|------------|---------------|------------|---------------|
|   | Individual | Consolidation | Individual | Consolidation |
| 3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)   | 120,732    | 123,457       | 129,248    | 132,173       |
| 4 Deduction Factor of Tier 2 Capital  | -          | -             | -          | -             |
| 4.1 Sinking Fund  | -          | -             | -          | -             |
| 4.2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2                               | -          | -             | -          | -             |
| 4.3 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest  | -          | -             | -          | -             |
| III. Deduction of Capital in the Form of Exposures That Cause Credit Risk Due to Settlement Risk -Non Delivery Versus Payment                   | -          | -             | -          | -             |
| IV. Capital Deduction Factor in the Form of Exposure in Subsidiary Companies Conducting Business Activities Based on Sharia Principles (If Any) | -          | -             | -          | -             |
| Total Capital   | 4,905,304  | 5,012,722     | 5,228,423  | 5,351,256     |
| RISK-WEIGHTED ASSETS (RWAs)   |            |               |            |               |
| RWAs CONSIDERING CREDIT RISK  | 13,384,892 | 13,552,290    | 11,250,333 | 11,394,023    |
| RWAs CONSIDERING MARKET RISK  | 205,577    | 220,565       | 28,835     | 33,260        |
| RWAs CONSIDERING OPERATIONAL RISK   | 662,432    | 662,965       | 971,820    | 1,010,185     |
| TOTAL RISK-WEIGHTED ASSETS  | 14,252,901 | 14,435,820    | 12,250,988 | 12,437,468    |
| CAR   |            |               |            |               |
| CET1 Ratio (%)  | 12.52      | 13.09         | 17.14      | 17.84         |
| Tier 1 Ratio (%)  | 33.57      | 33.87         | 41.62      | 41.96         |
| Tier 2 Ratio(%)   | 0.85       | 0.86          | 1.06       | 1.06          |
| CAR(%)  | 34.42      | 34.72         | 42.68      | 43.03         |
| CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE  | 10.26      | 10.33         | 10.17      | 10.88         |
| REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION   |            |               |            |               |
| From CET1 (%)   | 4.50       | 4.50          | 9.17       | 9.88          |
| From AT1 (%)  | 4.91       | 4.98          | -          | -             |
| From Tier 2 (%)   | 0.85       | 0.86          | 1.00       | 1.00          |
| CET 1 UNTUK BUFFER (%)  | 8.02       | 8.59          | 7.97       | 7.96          |
| BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%)  | -          | -             | -          | -             |
| Countercyclical Buffer (%)  | -          | -             | -          | -             |
| Capital Surcharge For Systemic Bank (%)   | -          | -             | -          | -             |
| Capital Conservation Buffer (%)   | -          | -             | -          | -             |

Notes :

Keterangan:  
\*) Penyajian rincian dapat tidak ditampilkan apabila nilainya nihil.

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

(in Million Rp.)

| Pos-Pos  | Dec 2023 |         |         |                     |         | Dec 22  |         |         |                     |         |
|--|----------|---------|---------|---------------------|---------|---------|---------|---------|---------------------|---------|
|  | CKPN**   |         |         | PPKA Wajib Dibentuk |         | CKPN**  |         |         | PPKA Wajib Dibentuk |         |
|  | Stage 1  | Stage 2 | Stage 3 | Umum                | Khusus  | Stage 1 | Stage 2 | Stage 3 | Umum                | Khusus  |
| 1. Interbank placement                               | 112      | -       | -       | 14,971              | -       | 958     | -       | -       | 15,258              | -       |
| 2. Spot and derivative/forward receivables           | -        | -       | -       | 95                  | -       | -       | -       | -       | 25                  | -       |
| 3. Securities  | 10       | -       | -       | 41                  | -       | 55      | -       | -       | 192                 | -       |
| 4. Securities sold under repurchase agreement (repo) | -        | -       | -       | -                   | -       | -       | -       | -       | -                   | -       |
| 5. Claims on securities bought under reverse repo    | -        | -       | -       | -                   | -       | -       | -       | -       | -                   | -       |
| 6. Acceptance receivables                            | 950      | -       | -       | 2,959               | 421     | 1,916   | -       | -       | 4,026               | 489     |
| 7. Loans and financing                               | 272,593  | 168,831 | 405,531 | 95,626              | 215,659 | 133,106 | -       | 321,845 | 101,423             | 277,866 |
| 8. Equity investment                                 | -        | -       | -       | 922                 | -       | -       | -       | -       | 922                 | -       |
| 9. Other receivables                                 | 33       | -       | -       | 261                 | -       | 16      | -       | -       | 187                 | -       |
| 10. Commitments and Contingencies                    | 14,081   | -       | -       | 5,857               | 5,501   | 9,708   | -       | -       | 7,214               | 7,820   |

Notes :

Keterangan:

\*) Antara lain terdiri dari tagihan sight L/C atau usance LC yang belum diakseptasi, cek perjalanan yang dibeli/diambil alih, uang muka kepada nasabah, tagihan inkaso, talangan dalam rangka program pemerintah.

\*\*) Bagi Bank umum konvensional yang memiliki UUS mengisi stage 1 dengan CKPN kolektif dan stage 3 dengan CKPN individual

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2023

(in %)

| Rasio  | Dec 2023 | Dec 2022 |
|--|----------|----------|
| I. Performance Ratio   |          |          |
| 1. Capital Adequacy Ratio (CAR)  | 34.42    | 42.68    |
| 2. Non performing earning assets and non earning assets to total earning assets and non earning assets | 2.14     | 1.84     |
| 3. Non performing earning assets to total earning assets   | 2.99     | 2.49     |
| 4. Impairment provision on earning assets to total earning assets                                      | 5.29     | 2.57     |
| 5. NPL Gross   | 4.48     | 3.77     |
| 6. NPL Net   | 1.01     | 1.43     |
| 7. Return on Asset (ROA)   | (1.96)   | 0.29     |
| 8. Return on Equity (ROE)  | (4.81)   | 1.05     |
| 9. Net Interest Margin (NIM)   | 4.66     | 3.76     |
| 10. Operating Expenses to Operating Revenues (BOPO)  | 132.82   | 96.06    |
| 11. Cost to Income Ratio (CIR)   | 51.03    | 53.32    |
| 12. Loan to Deposit Ratio (LDR)  | 102.61   | 112.02   |
| II. Compliance   |          |          |
| 1.a. Percentage Violation of Legal Lending Limit   |          |          |
| i. Related parties   | -        | -        |
| ii. Non related parties  | -        | -        |
| b. Percentage Lending in excess of Legal Lending Limit   |          |          |
| i. Related parties   | -        | -        |
| ii. Non related parties  | -        | -        |
| 2. Reserve Requirement   |          |          |
| a. Primary Reserve Requirement (Rupiah)  |          |          |
| - Daily  | -        | -        |
| - Average  | 10.33    | 10.25    |
| b. Reserve Requirement (Foreign currency) - daily  | 4.19     | 4.30     |
| 3. Net Open Position   | 3.44     | 0.44     |

Notes :

Tabel 10. B  
Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

| No | Title                  | Position                  | Name                  | Description                                  | Checklist Special for BOC |
|----|------------------------|---------------------------|-----------------------|--|---------------------------|
| 1  | Board of Commissioners | President Commissioner    | Didi Nurulhuda        | President Commissioner, Independent          | Independent               |
| 2  | Board of Commissioners | Commissioner              | G. Wisnu Rosariastoko |  | Independent               |
| 3  | Board of Commissioners | Commissioner              | Gen Nakahara          |  | Non Independent           |
| 4  | Board of Commissioners | Commissioner              | Hidekazu Konuma       |  | Non Independent           |
| 5  | Director               | President Director        | Ichiro Hiramatsu      |  |                           |
| 6  | Director               | Deputy President Director | Eiichiro Sakai        |  |                           |
| 7  | Director               | Director                  | Muhammad Akbar        |  |                           |
| 8  | Director               | Director                  | Takeshi Yamasaki      |  |                           |
| 9  | Director               | Director                  | Fransisca Rita Gosal  |  |                           |
| 10 | Director               | Director                  | Marcio APM Djatmiko   |  |                           |
| 11 | Director               | Compliance Director       | Oki Oktavianus        | *) Director In Charge of Compliance Function |                           |

Notes :

1. This consolidated financial report is prepared in accordance with POJK 37 / POJK.03 / 2019 dated 19 December 2019 concerning Transparency and Publication of Bank and SEOJK Reports No.43 / SEOJK.03 / 2016 No. 9 / SEOJK.03 / 2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
2. The financial information as of and for the year ended December 31, 2023 was derived from the consolidated financial statements which have been audited by Public Accounting Firm Imelda & Rekan (a member of the Deloitte Asia Pacific Network and of the Deloitte Network), with engagement partner Bayu Mochamad Dayat, expressing an unmodified opinion.
3. Exchange Rate 1 USD 31 December 2023 : Rp 15,397,-; 31 December 2022 : Rp 15,568,-

Tabel 11. B  
Laporan Susunan dan Komposisi Pemegang Saham Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)





Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA  
Posisi Laporan : December 2023

| No | Type of Shareholders  | Name  | Shares Ownership (%) | Country   |
|----|---|---|----------------------|-----------|
| 1  | Controlling Shareholders  | Resona Holdings, Inc.Controlling Shareholders (PSP) through Resona Bank, Ltd. | 48.44                | Japan     |
| 2  | Controlling Shareholders  | Concordia Financial Group, Ltd. PSP through The Bank of Yokohama, Ltd.        | 30.00                | Japan     |
| 3  | Non Controlling Shareholders shareholders do not through the capital market | Daido Life Insurance Company  | 14.90                | Japan     |
| 4  | Non Controlling Shareholders shareholders do not through the capital market | JAFCO Co, Ltd.  | 5.08                 | Japan     |
| 5  | Non Controlling Shareholders shareholders do not through the capital market | Others  | 1.58                 | Indonesia |

| No | Ultimate Shareholder            | Percentage | Country | Description   |
|----|---------------------------------|------------|---------|---|
| 1  | Resona Holdings, Inc.           | 48.44      | Japan   | Controlling Shareholders (PSP) through Resona Bank, Ltd.      |
| 2  | Concordia Financial Group, Ltd. | 30.00      | Japan   | Controlling Shareholders (PSP) through Bank of Yokohama, Ltd. |

Notes :

|  |   |
|--|---|
| Catatan :<br>1. Laporan ini dipublikasikan untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional maka laporan keuangan yang disajikan ini adalah Neraca Konsolidasian Resona Holdings Inc. per 31 Desember 2023 dan 31 Maret 2023 serta Laporan Laba Rugi Konsolidasi dan Laporan Laba Rugi Komprehensif Konsolidasi Resona Holdings Inc. untuk tanggal dan periode sembilan bulan yang berakhir pada tanggal 31 Desember 2023 dan 2022 yang disusun berdasarkan Standar Akuntansi Keuangan Jepang (Japanese GAAP).<br><br>2. Tahun buku Resona Holdings Inc. adalah per Maret.<br>3. Resona Holdings Inc. merupakan pemegang saham Resona Bank Ltd. dengan kepemilikan saham sebesar 100% dan Resona Bank Ltd. memiliki saham pada PT Bank Resona Perdana sebesar 48,44%.<br>4. Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdana yang dipublikasikan pada website Bank pada hari Minggu tanggal 31 Maret 2024. | Jakarta, 31 Maret 2024<br><br><b>Direksi</b><br><b>PT Bank Resona Perdana</b><br><br> <br><b>Ichiro Hiramatsu</b><br>Presiden Direktur<br><b>Muhammad Akbar</b><br>Direktur |
|--|---|



[Consolidated Balance Sheets]

|   | (Millions of yen)  |                    |
|---|--------------------|--------------------|
|   | 31-Dec-23          | 31-Mar-23          |
| <b>Assets</b>   |                    |                    |
| Cash and due from banks                               | ¥20,006,070        | ¥22,391,508        |
| Call loans and bills bought                           | 65,910             | 89,359             |
| Deposits paid for bonds borrowing transactions        | 21,758             | 8,360              |
| Monetary claims bought                                | 498,505            | 497,537            |
| Trading assets  | 307,116            | 221,942            |
| Securities  | 9,113,222          | 8,386,214          |
| Loans and bills discounted                            | 42,215,351         | 41,357,286         |
| Foreign exchange assets                               | 198,275            | 198,688            |
| Leasing receivables and investment assets             | 37,340             | 34,989             |
| Other assets  | 1,030,672          | 978,079            |
| Tangible fixed assets                                 | 344,207            | 352,442            |
| Intangible fixed assets                               | 47,085             | 51,931             |
| Net defined benefit asset                             | 54,968             | 50,152             |
| Deferred tax assets                                   | 2,014              | 22,979             |
| Customers' liabilities for acceptances and guarantees | 411,391            | 384,864            |
| Reserve for possible loan losses                      | (219,324)          | (213,713)          |
| Reserve for possible losses on investments            | (10)               | (14)               |
| <b>Total Assets</b>                                   | <b>¥74,134,556</b> | <b>¥74,812,710</b> |
| <b>Liabilities and Net Assets</b>                     |                    |                    |
| <b>Liabilities</b>                                    |                    |                    |
| Deposits  | ¥62,237,980        | ¥61,898,677        |
| Negotiable certificates of deposit                    | 859,780            | 898,140            |
| Call money and bills sold                             | 1,073,585          | 1,174,692          |
| Payables under repurchase agreements                  | 5,000              | 5,000              |
| Payables under securities lending transactions        | 2,293,048          | 2,285,798          |
| Trading liabilities                                   | 78,348             | 48,310             |
| Borrowed money  | 2,186,969          | 3,617,976          |
| Foreign exchange liabilities                          | 10,936             | 5,301              |
| Bonds   | 181,000            | 196,000            |
| Due to trust account                                  | 1,264,981          | 990,487            |
| Other liabilities                                     | 782,631            | 676,901            |
| Reserve for employees' bonuses                        | 10,815             | 20,074             |
| Net defined benefit liability                         | 8,482              | 9,515              |
| Other reserves  | 24,383             | 26,016             |
| Deferred tax liabilities                              | 33,890             | 22,706             |
| Deferred tax liabilities for land revaluation         | 17,846             | 18,094             |
| Acceptances and guarantees                            | 411,391            | 384,964            |
| <b>Total Liabilities</b>                              | <b>71,481,071</b>  | <b>72,278,658</b>  |
| <b>Net Assets</b>                                     |                    |                    |
| Capital stock   | 50,552             | 50,552             |
| Capital Surplus                                       | 124,416            | 134,452            |
| Retained earnings                                     | 2,027,302          | 1,963,546          |
| Treasury stock  | (22,482)           | (8,154)            |
| <b>Total stockholders' equity</b>                     | <b>2,179,789</b>   | <b>2,140,398</b>   |
| Net unrealized gains on available-for-sale securities | 404,075            | 343,081            |
| Net deferred gains on hedges                          | 14,166             | 5,617              |
| Revaluation reserve for land                          | 38,863             | 39,426             |
| Foreign currency translation adjustments              | 4,419              | (880)              |
| Remeasurement of defined benefit plans                | (8,765)            | (11,759)           |
| Total accumulated other comprehensive income          | 452,760            | 375,485            |
| Stock acquisition rights                              | 173                | 215                |
| Non-controlling interests                             | 20,760             | 17,953             |
| <b>Total Net Assets</b>                               | <b>2,653,484</b>   | <b>2,534,052</b>   |
| <b>Total Liabilities and Net Assets</b>               | <b>¥74,134,556</b> | <b>¥74,812,710</b> |

[Consolidated Statements of Income]

|   | (Millions of yen)   |   |
|---|---|---|
|   | Third Quarter of FY2023<br>From April 1, 2023<br>to December 31, 2023 | Third Quarter of FY2022<br>From April 1, 2022<br>to December 31, 2022 |
| <b>Ordinary Income</b>                                      | ¥667,761  | ¥646,120  |
| Interest income   | 368,024   | 336,824   |
| Interest on loans and bills discounted                      | 273,065   | 267,869   |
| Interest and dividends on securities                        | 57,033  | 39,669  |
| Trust fees  | 19,080  | 16,159  |
| Fees and commissions  | 187,896   | 186,468   |
| Trading income  | 322   | 2,511   |
| Other operating income                                      | 40,574  | 31,811  |
| Other ordinary income                                       | 51,862  | 72,345  |
| <b>Ordinary Expenses</b>                                    | 508,419   | 471,699   |
| Interest expenses   | 62,085  | 25,161  |
| Interest on deposits  | 21,930  | 10,268  |
| Fees and commissions  | 54,088  | 51,077  |
| Trading expenses  | 121   | 179   |
| Other operating expenses                                    | 35,795  | 64,631  |
| General and administrative expenses                         | 313,750   | 308,788   |
| Other Ordinary expenses                                     | 42,577  | 21,861  |
| <b>Ordinary Profits</b>                                     | <b>159,342</b>  | <b>174,421</b>  |
| <b>Extraordinary gains</b>                                  | 2,009   | 1,449   |
| Gains on disposal of fixed assets                           | 2,009   | 1,449   |
| <b>Extraordinary losses</b>                                 | 2,679   | 2,322   |
| Losses on disposal of fixed assets                          | 902   | 1,001   |
| Impairment losses on fixed assets                           | 1,776   | 1,321   |
| <b>Income before income taxes</b>                           | <b>158,672</b>  | <b>173,547</b>  |
| Income taxes – current                                      | 44,915  | 35,869  |
| Income taxes – deferred                                     | (443)   | 12,916  |
| Total income taxes  | 44,471  | 48,785  |
| <b>Net income</b>   | <b>114,201</b>  | <b>124,762</b>  |
| <b>Net income attributable to non-controlling interests</b> | 75  | 1,028   |
| <b>Net income attributable to owners of the parent</b>      | <b>¥114,125</b>   | <b>¥123,734</b>   |

[Consolidated Statements of Comprehensive Income]

|   | Third Quarter of FY2023<br>From April 1, 2023<br>to December 31, 2023 | Third Quarter of FY2022<br>From April 1, 2022<br>to December 31, 2022 |
|---|---|---|
| <b>Net Income</b>   | ¥114,201  | ¥124,762  |
| <b>Other comprehensive income</b>   | 80,590  | (85,241)  |
| Net unrealized gains (losses) on available-for-sale securities                      | 61,082  | (97,172)  |
| Net deferred gains (losses) on hedges   | 8,549   | (3,675)   |
| Foreign currency translation adjustments  | 8,022   | 11,895  |
| Remeasurements of defined benefit plans   | 2,966   | 3,731   |
| Share of other comprehensive income of affiliates accounted for using equity method | (30)  | (21)  |
| <b>Total comprehensive income</b>   | <b>¥194,791</b>   | <b>¥39,520</b>  |
| <b>Comprehensive income attributable to:</b>  |   |   |
| Owners of the parent  | ¥191,963  | ¥34,772   |
| Non-controlling interests   | ¥2,828  | ¥4,748  |