

Tabel 01. B
Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten
diaudit

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

Koran atau Media Elektronik Lain : Bank's Website dated Aug 11, 2023

Pos-Pos	Individual		Consolidated	
	Jun 2023	Dec 2022	Jun 2023	Dec 2022
ASSET				
1. Cash	18,521	22,710	18,527	22,716
2. Placement to Bank Indonesia	1,209,055	1,837,916	1,209,055	1,837,916
3. Interbank placement	1,547,449	1,525,837	1,547,449	1,525,837
4. Spot and derivative/forward receivables	1,730	5,852	1,730	5,852
5. Securities	1,183,536	913,605	1,183,536	913,605
6. Securities sold under repurchase agreement (repo)	-	-	-	-
7. Claims on securities bought under reverse repo	581,616	983,616	581,616	983,616
8. Acceptance receivables	326,914	501,717	326,914	501,717
9. Loans and financing	10,309,387	11,733,019	10,146,429	11,526,973
10. Sharia financing	-	-	-	-
11. Equity investment	92,228	92,228	-	-
12. Other financial assets	158,306	160,072	158,306	160,072
13. Impairment on financial assets -/-	537,943	457,896	566,886	484,055
a. Securities	77	55	77	55
b. Loans and Sharia financing	530,931	454,951	530,931	454,951
c. Others	6,935	2,890	35,878	29,049
14. Intangible assets	234,676	232,082	237,347	234,753
Accumulated amortization on intangible asset -/-	193,299	183,899	194,750	185,292
15. Fixed assets and equipment	304,827	294,813	312,706	299,204
Accumulated depreciation on fixed assets and equipment -/-	132,175	91,451	135,904	94,048
16. Non productive asset	-	-	-	489
a. Abandoned property	-	-	-	-
b. Foreclosed accounts	-	-	-	489
c. Suspense accounts	-	-	-	-
d. Interbranch assets	-	-	-	-
17. Other assets	82,695	76,745	424,971	429,973
TOTAL ASSETS	15,187,523	17,646,966	15,251,046	17,679,328
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	4,578,050	4,913,040	4,569,545	4,882,064
2. Saving account	1,398	1,312	1,398	1,312
3. Time deposit	4,352,496	5,503,100	4,352,496	5,503,100
4. Electronic money	-	-	-	-
5. Liabilities to Bank Indonesia	-	-	-	-
6. Interbank liabilities	27,108	292,331	27,108	292,331
7. Spot and derivative/forward liabilities	1,173	5,950	1,173	5,950
8. Liabilities on securities sold under repurchase agreement	-	-	-	-
9. Acceptance liabilities	326,914	501,717	326,914	501,717
10. Issued securities	-	-	-	-
11. Loans/financing received	3,468,014	3,986,793	3,489,219	3,986,793
12. Margin deposit	-	-	-	-

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Posisi Laporan : June 2023

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Pos-Pos	Individual		Consolidated	
	Jun 2023	Dec 2022	Jun 2023	Dec 2022
13. Interbranch liabilities	-	-	-	-
14. Other liabilities	173,731	190,395	192,217	220,927
15. Non-controlling interest	-	-	6	6
TOTAL LIABILITIES	12,928,884	15,394,638	12,960,076	15,394,200
EQUITIES				
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)	(15,695)	(15,695)	(16,090)	(16,090)
a. Gains	-	-	-	-
b. Losses -/-	15,695	15,695	16,090	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	(256,857)	(263,168)	(224,131)	(229,973)
a. Previous years	(263,167)	(303,490)	(229,972)	(265,130)
b. Current Year	15,099	40,322	14,630	35,157
c. Dividen paid -/-	8,789	-	8,789	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	-	-	-	-
TOTAL EQUITIES	2,258,639	2,252,328	2,290,970	2,285,128
TOTAL LIABILITIES AND EQUITIES	15,187,523	17,646,966	15,251,046	17,679,328

Notes

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.

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun 2023	Jun 2022	Jun 2023	Jun 2022
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	437,842	337,243	445,027	346,132
2. Interest expenses	90,896	98,665	90,939	99,184
Net interest income (expenses)	346,946	238,578	354,088	246,948
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	618	(4,459)	618	(4,459)
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)	25,020	17,877	25,020	17,877
5. Gains (losses) on investment under equity method	-	-	-	-
6. Gains (losses) from translation of foreign currency transactions	(10,581)	7,999	(10,351)	8,723
7. Dividend income	-	-	-	-
8. Commission/provision/fee and administration income	12,154	14,236	12,154	14,236
9. Other income	1,193	1,423	1,201	1,472
10. Impairment of financial assets	153,782	125,247	153,822	126,358
11. Losses on operational risk	7	781	7	781
12. Personnel expenses	69,832	58,796	72,753	61,325
13. Promotion expenses	837	547	844	559
14. Others expenses	131,030	98,768	135,215	102,084
Net Other Operational Income (Expenses)	(327,084)	(247,063)	(333,999)	(253,258)
OPERATIONAL PROFIT (LOSS)	19,862	(8,485)	20,089	(6,310)
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	9,666	10,468	9,666	10,468
2. Other non operational income (expenses)	(4,718)	(1,321)	(5,267)	(1,964)
NON OPERATIONAL PROFIT (LOSS)	4,948	9,147	4,399	8,504
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	24,810	662	24,488	2,194
Income tax	9,711	(1,625)	9,858	(1,288)
a. Estimated current period tax	-	-	147	337
b. Deferred tax income (expenses)	(9,711)	1,625	(9,711)	1,625
NET PROFIT (LOSS) AFTER TAX	15,099	2,287	14,630	3,482
NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified subsequently to profit or loss	-	-	-	-
a. Revaluation surplus of fixed assets	-	-	-	-
b. Gains (losses) from actuarial benefit program	-	-	-	-
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	-	-	-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	15,099	2,287	14,630	3,482
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	15,099	2,287	14,630	3,482
NON-CONTROLLING INTEREST	-	-	-	-
NET PROFIT (LOSS)	15,099	2,287	14,630	3,482
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	15,099	2,287	14,630	3,482
NON-CONTROLLING INTEREST	-	-	-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	15,099	2,287	14,630	3,482
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
DIVIDEN	8,789	-	8,789	-
EARNINGS PER SHARE (in full amount)	-	-	-	-

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun 2023	Jun 2022	Jun 2023	Jun 2022

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)



Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun 2023	Dec 2022	Jun 2023	Dec 2022
I. COMMITTED RECEIVABLES	643,081	709,766	643,081	709,766
1. Unused Borrowings	414,777	413,787	414,777	413,787
2. Foreign currency positions to be received from spot and derivatives/forward transactions	228,304	295,979	228,304	295,979
3. Others	0	0	0	0
II. COMMITTED LIABILITIES	6,455,694	6,249,032	6,268,652	6,105,077
1. Unused credit/financing facilities	5,890,702	5,432,213	5,703,660	5,288,258
a. Committed	112,904	118,938	112,904	118,938
b. Uncommitted	5,777,798	5,313,275	5,590,756	5,169,320
2. Outstanding irrevocable L/C	200,490	300,661	200,490	300,661
3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	364,502	516,158	364,502	516,158
4. Others	0	0	0	0
III. CONTINGENT RECEIVABLES	0	0	0	0
1. Received guarantees	0	0	0	0
2. Others	0	0	0	0
IV. CONTINGENT LIABILITIES	434,095	508,685	434,095	508,685
1. Issued guarantees	434,095	508,685	434,095	508,685
2. Others	0	0	0	0

Notes :

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

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

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

(in Million Rp.)

Transaction	Individual					
	National Amount	Purpose		Derivative Receivables and Liabilities		
		Trading	Hedging	Receivables	Liabilities	
A. Related to Exchange Rate	160,244	160,244	-	1,730	1,173	
1. Spot	-	-	-	-	31	
2. Forward	154,215	154,215	-	1,458	1,142	
3. Option	-	-	-	-	-	
a. Put	-	-	-	-	-	
b. Call	-	-	-	-	-	
4. Future	-	-	-	-	-	
5. Swap	6,029	6,029	-	272	-	
6. Others	-	-	-	-	-	
B. Related to Interest Rate	-	-	-	-	-	
1. Forward	-	-	-	-	-	
2. Option	-	-	-	-	-	
a. Put	-	-	-	-	-	
b. Call	-	-	-	-	-	
3. Future	-	-	-	-	-	
4. Swap	-	-	-	-	-	
5. Others	-	-	-	-	-	
C. Others	-	-	-	-	-	
TOTAL	160,244	160,244	-	1,730	1,173	

Notes :

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

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

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

(in Million Rp.)

Pos-Pos	Individual												
	Dec 2022						Dec 2021						
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah	
I. RELATED PARTIES													
1. Interbank Placement	5,454	-	-	-	-	5,454	6,295	-	-	-	-	-	6,295
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	5,454	-	-	-	-	5,454	6,295	-	-	-	-	-	6,295
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	163,155	-	-	-	-	163,155	43,267	-	-	-	-	-	43,267
a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises	163,155	-	-	-	-	163,155	43,267	-	-	-	-	-	43,267
i. Rupiah currency	73,197	-	-	-	-	73,197	43,267	-	-	-	-	-	43,267
ii.Foreign currencies	89,958	-	-	-	-	89,958	-	-	-	-	-	-	-
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	187,042	-	-	-	-	187,042	308,000	-	-	-	-	-	308,000
a.Rupiah currency	187,042	-	-	-	-	187,042	308,000	-	-	-	-	-	308,000
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
II. OTHER PARTIES													
1. Interbank Placement	1,541,995	-	-	-	-	1,541,995	1,271,800	-	-	-	-	-	1,271,800
a.Rupiah currency	837	-	-	-	-	837	761	-	-	-	-	-	761
b.Foreign currencies	1,541,158	-	-	-	-	1,541,158	1,271,039	-	-	-	-	-	1,271,039
2. Spot and derivative/forward receivables	1,730	-	-	-	-	1,730	9,454	-	-	-	-	-	9,454
a.Rupiah currency	1,018	-	-	-	-	1,018	7,476	-	-	-	-	-	7,476
b.Foreign currencies	712	-	-	-	-	712	1,978	-	-	-	-	-	1,978
3. Securities	1,183,536	-	-	-	-	1,183,536	511,915	-	-	-	-	-	511,915
a.Rupiah currency	1,153,633	-	-	-	-	1,153,633	489,248	-	-	-	-	-	489,248
b.Foreign currencies	29,903	-	-	-	-	29,903	22,667	-	-	-	-	-	22,667
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	581,616	-	-	-	-	581,616	123,546	-	-	-	-	-	123,546
a.Rupiah currency	581,616	-	-	-	-	581,616	123,546	-	-	-	-	-	123,546
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	304,536	22,378	-	-	-	326,914	506,678	14,747	-	-	-	-	521,425
7. Loans and financing	8,936,004	744,258	68,069	-	397,901	10,146,232	10,036,118	876,933	28,339	79,533	386,793	-	11,407,716
a. Micro, small and medium enterprises (UMKM)	157,875	91,771	25,855	-	15,927	291,428	199,902	68,969	28,339	-	-	-	297,210
i. Rupiah currency	123,050	81,276	25,855	-	-	230,181	174,764	36,832	28,339	-	-	-	239,935
ii.Foreign currencies	34,825	10,495	-	-	15,927	61,247	25,138	32,137	-	-	-	-	57,275
b.Non micro, small and medium enterprises	8,778,129	652,487	42,214	-	381,974	9,854,804	9,836,216	807,964	-	79,533	386,793	-	11,110,506
i. Rupiah currency	5,389,021	361,764	-	-	304,607	6,055,392	6,602,444	285,945	-	79,533	334,650	-	7,302,572
ii.Foreign currencies	3,389,108	290,723	42,214	-	77,367	3,799,412	3,233,772	522,019	-	-	52,143	-	3,807,934
c. Restructured loans	352,389	510,289	68,069	-	78,536	1,009,283	1,326,118	472,389	28,339	-	43,420	-	1,870,266

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

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

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Posisi Laporan : June 2023

(in Million Rp.)

Pos-Pos	Individual											
	Dec 2022						Dec 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
i. Rupiah currency	352,389	330,543	25,855	-	43,329	752,116	990,584	199,513	28,339	-	43,420	1,261,856
ii. Foreign currencies	-	179,746	42,214	-	35,207	257,167	335,534	272,876	-	-	-	608,410
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	31,449	-	-	-	-	31,449	14,194	-	-	-	-	14,194
10. Commitments and contingencies	6,215,452	122,793	-	-	-	6,338,245	5,978,982	246,436	-	-	486	6,225,904
a. Rupiah currency	2,935,539	10,311	-	-	-	2,945,850	2,704,381	154,731	-	-	486	2,859,598
b. Foreign currencies	3,279,913	112,482	-	-	-	3,392,395	3,274,601	91,705	-	-	-	3,366,306
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)



Non-Emiten diaudit

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Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

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(in Million Rp.)

Capital Component	Jun 2023		Jun 2022	
	Individual	Consolidated	Individual	Consolidated
1 Tier 1 Capital	5,122,002	5,241,500	5,042,727	5,172,876
1 Common Equity Tier 1	2,122,002	2,241,500	2,042,727	2,172,876
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,882,965	1,915,691	1,838,619	1,878,174
1.2.1 Addition Factor	2,154,921	2,154,452	2,142,109	2,143,304
1.2.1.1 Other comprehensive income	0	0	0	0
1.2.1.1.1 Translation of financial statements in foreign currency	0	0	0	0
1.2.1.1.2 Unrealized gain on financial assets measured through other comprehensive income	0	0	0	0
1.2.1.1.3 Revaluation surplus of fixed assets	0	0	0	0
1.2.1.2 Other disclosed reserves	2,154,921	2,154,452	2,142,109	2,143,304
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	0	0	0	0
1.2.1.2.4 Current year's profit	15,099	14,630	2,287	3,482
1.2.1.2.5 Fund for paid-in capital	0	0	0	0
1.2.1.2.6 Others	0	0	0	0
1.2.2 Deduction Factor	271,956	238,761	303,490	265,130
1.2.2.1 Other comprehensive income	0	0	0	0
1.2.2.1.1 Translation of financial statements in foreign currency	0	0	0	0
1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured	0	0	0	0
1.2.2.2 Other disclosed reserves	271,956	238,761	303,490	265,130
1.2.2.2.1 Disagio	0	0	0	0
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	0	0	0	0
1.2.2.2.4 Difference between allowance for possible losses and allowance for	0	0	0	0
1.2.2.2.5 Difference on the total of fair value adjustment from financial instruments in trading book	0	0	0	0
1.2.2.2.6 Allowance for losses on non productive assets required to be provided	0	0	0	0
1.2.2.2.7 Others	0	0	0	0
1.3 Non-controlling interest	0	0	0	0
1.4 Deduction Factor of Common Equity Tier 1	165,963	79,191	200,892	110,298
1.4.1 Deferred tax	32,357	36,594	51,167	52,554
1.4.2 Goodwill	0	0	0	0
1.4.3 Other intangible assets	41,378	42,597	57,497	57,744
1.4.4 Investment that is calculated as a deduction factor	92,228	0	92,228	0
1.4.5 Shortage of capital on insurance subsidiary company	0	0	0	0
1.4.6 Securitisation Exposure	0	0	0	0
1.4.7 Other deduction factor of common equity tier 1	0	0	0	0
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	0	0	0	0
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
1.4.7.3 Exposures of settlement risk - Non Delivery Versus Payment	0	0	0	0
1.4.7.4 Exposures in subsidiary company that carry out business activities based on sharia principles	0	0	0	0
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	0	0	0	0
2.3 Deduction factor	0	0	0	0
2.3.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	0	0	0	0

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

(in Million Rp.)

Capital Component	Jun 2023		Jun 2022	
	Individual	Consolidated	Individual	Consolidated
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
II Tier 2 Capital	113,951	116,738	534,641	536,608
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	0	0	409,695	409,695
2 Agio/Disagio	0	0	0	0
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	113,951	116,738	124,946	126,913
4 Deduction Factor of Tier 2 Capital	0	0	0	0
4.1 Sinking Fund	0	0	0	0
4.2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	0	0	0	0
4.3 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
III. Deduction of Capital in the Form of Exposures That Cause Credit Risk Due to Settlement Risk -Non Delivery Versus Payment	0	0	0	0
IV. Capital Deduction Factor in the Form of Exposure in Subsidiary Companies Conducting Business Activities Based on Sharia Principles (If Any)	0	0	0	0
Total Capital	5,235,953	5,358,238	5,577,368	5,709,484
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	13,351,966	13,621,464	11,112,809	11,414,005
RWAs CONSIDERING MARKET RISK	100,344	103,236	101,329	98,785
RWAs CONSIDERING OPERATIONAL RISK	662,433	662,965	971,820	1,010,185
TOTAL RISK-WEIGHTED ASSETS	14,114,743	14,387,665	12,185,958	12,522,975
CAR				
CET1 Ratio (%)	15.03	15.58	16.76	17.35
Tier 1 Ratio (%)	36.29	36.43	41.38	41.31
Tier 2 Ratio(%)	0.81	0.81	4.39	4.29
CAR(%)	37.10	37.24	45.77	45.59
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	10.46	10.42	9.67	9.64
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	4.50	4.50	8.67	8.64
From AT1 (%)	5.15	5.11	0.00	0.00
From Tier 2 (%)	0.81	0.81	1.00	1.00
CET 1 UNTUK BUFFER (%)	10.53	11.08	8.09	8.71
BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%)	0.00	0.00	0.00	0.00
Countercyclical Buffer (%)	0.00	0.00	0.00	0.00
Capital Surcharge For Systemic Bank (%)	0.00	0.00	0.00	0.00
Capital Conservation Buffer (%)	0.00	0.00	0.00	0.00

Notes :

Keterangan:

*) Penyajian rincian dapat tidak ditampilkan apabila nilainya nihil.

Tabel 08. C
Laporan Cadangan Kerugian Penurunan Nilai dan Penyisihan Penilaian Kualitas Aset

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rufin

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

(in Million Rp.)

Pos-Pos	Jun 2023					Jun 2022				
	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	5,998	-	-	15,474	-	2,804	-	-	12,781	-
2. Spot and derivative/forward receivables	-	-	-	9	-	-	-	-	92	-
3. Securities	77	-	-	367	-	-	-	-	315	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	886	-	-	2,668	1,100	1,946	-	-	4,902	737
7. Loans and financing	159,867	76,290	294,774	89,012	294,434	203,598	-	323,814	98,075	408,529
8. Equity investment	-	-	-	922	-	-	-	-	922	-
9. Other receivables	51	-	-	315	-	16	-	-	142	-
10. Commitments and Contingencies	16,106	-	-	5,184	6,105	27,056	-	-	7,717	12,657

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

Tabel 09. B
Laporan Rasio Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

(in %)

Rasio	Jun 2023	Jun 2022
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	37.10	45.77
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	2.21	2.02
3. Non performing earning assets to total earning assets	3.19	2.75
4. Impairment provision on earning assets to total earning assets	3.68	2.97
5. Gross NPL	4.52	4.33
6. Net NPL	1.66	1.53
7. Return on Asset (ROA)	0.31	0.01
8. Return on Equity (ROE)	0.59	0.18
9. Net Interest Margin (NIM)	4.76	3.22
10. Operating Expenses to Operating Revenues (BOPO)	95.83	102.24
11. Cost to Income Ratio (CIR)	55.01	58.32
12. Loan to Deposit Ratio (LDR)	115.02	101.65
II. Compliance		
I.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	-	0.50
- Average	10.12	5.81
b. Reserve Requirement (Foreign currency) - daily	4.22	4.31
3. Net Open Position	1.60	3.86

Notes :

Tabel 10. B
Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

No	Jenis	Jabatan	Nama	Keterangan	Checklist Khusus Komisaris
1	Board of Commissioners	President Commissioner	Didi Nurulhuda	Presiden Komisaris Independen	Independent
2	Board of Commissioners	Commissioner	G. Wisnu Rosariastoko		Independent
3	Board of Commissioners	Commissioner	Hidekazu Konuma		Non Independent
4	Board of Commissioners	Commissioner	Toru Inoue		Non Independent
5	Director	President Director	Ichiro Hiramatsu		
6	Director	Vice President Director	Eiichiro Sakai		
7	Director	Director	Muhammad Akbar		
8	Director	Director	Takeshi Yamasaki		
9	Director	Director	Fransisca Rita Gosal		
10	Director	Compliance Director	Oki Oktavianus	*) Director In Charge of Compliance Function	
11	Director	Compliance Director	Marcio APM Djatmiko		

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 June 30, 2023 and 2022 was not audited. While The financial information as of and for the year ended Dec 31, 2022 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 Fonyy Alimin, expressing an unmodified opinion. Exchange Rate of Kurs 1 USD 30 June 2023 : Rp 14,993,-; 31 December 2022 : Rp 15,568,-; 30 June 2022 : Rp 14,898,-.

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2023

No	Jenis Pemegang Saham	Nama	Kepemilikan Saham (%)	Negara
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	Nama Pemegang Saham Pengendali Terakhir	Persentase	Negara	Keterangan
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 :

- 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 30 Juni 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 30 Juni 2023 dan 2022 yang disusun berdasarkan Standar Akuntansi Keuangan Jepang (Japanese GAAP).
- Tahun buku Resona Holdings Inc. adalah per Maret.
- Resona Holdings Inc. merupakan pemegang saham Resona Bank Ltd. dengan kepemilikan saham sebesar 100% dan Resona Bank Ltd. memiliki saham pada PT Bank Resona Perdanania sebesar 48,44%.
- Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdanania yang dipublikasikan pada website Bank pada hari Jumat tanggal 11 Agustus 2023.

Jakarta, 11 Agustus 2023

Direksi
PT Bank Resona Perdanania



Ichiro Hiramatsu
Presiden Direktur

Muhammad Akbar
Direktur



[Consolidated Balance Sheets]

(Millions of yen)

	30-Jun-23	31-Mar-23
Assets		
Cash and due from banks	¥20,920,075	¥22,391,508
Call loans and bills bought	79,681	89,359
Deposits paid for bonds borrowing transactions	6,280	8,360,000
Monetary claims bought	494,976	497,537
Trading assets	269,877	221,942
Securities	8,593,638	8,386,214
Loans and bills discounted	41,373,903	41,357,286
Foreign exchange assets	218,596	198,688
Leasing receivables and investment assets	34,948	34,989
Other assets	972,743	978,079
Tangible fixed assets	348,334	352,442
Intangible fixed assets	50,467	51,931
Net defined benefit asset	51,024	50,152
Deferred tax assets	1,718	22,979
Customers' liabilities for acceptances and guarantees	394,941	384,864
Reserve for possible loan losses	(218,020)	(213,713)
Reserve for possible losses on investments	(10)	(14)
Total Assets	¥73,593,177	¥78,812,710
Liabilities and Net Assets		
Liabilities		
Deposits	¥62,179,881	¥61,898,677
Negotiable certificates of deposit	824,720	898,140
Call money and bills sold	1,332,837	1,174,692
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	2,435,565	2,285,798
Trading liabilities	52,036	48,310
Borrowed money	1,371,011	3,617,976
Foreign exchange liabilities	5,907	5,301
Bonds	221,000	196,000
Due to trust account	1,332,498	990,487
Other liabilities	733,390	676,901
Reserve for employees' bonuses	8,280	20,074
Net defined benefit liability	8,575	9,515
Other reserves	24,000	26,016
Deferred tax liabilities	34,675	22,706
Deferred tax liabilities for land revaluation	17,933	18,094
Acceptances and guarantees	394,941	384,964
Total Liabilities	¥70,982,257	¥72,278,658
Net Assets		
Capital stock	50,552	50,552
Capital Surplus	134,413	134,452
Retained earnings	1,974,362	1,963,546
Treasury stock	(17,451)	(8,154)
Total stockholders' equity	2,141,877	2,140,398
Net unrealized gains on available-for-sale securities	416,277	343,081
Net deferred gains on hedges	8,231	5,617
Revaluation reserve for land	39,060	39,426
Foreign currency translation adjustments	(1,634)	(890)
Remeasurement of defined benefit plans	(10,756)	(11,759)
Total accumulated other comprehensive income	451,177	375,485
Stock acquisition rights	186	215
Non-controlling interests	17,677	17,953
Total Net Assets	2,610,920	2,534,052
Total Liabilities and Net Assets	73,593,177	78,812,710

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2023 From April 1, 2023 to June 30, 2023	Third Quarter of FY2022 From April 1, 2022 to June 30, 2022
Ordinary Income	¥207,218	¥205,959
Interest income	120,829	106,724
Interest on loans and bills discounted	90,333	87,336
Interest and dividends on securities	17,623	10,271
Trust fees	6,332	5,353
Fees and commissions	57,300	59,266
Trading income	61	100
Other operating income	13,015	9,830
Other ordinary income	9,679	24,684
Ordinary Expenses	160,396	159,375
Interest expenses	19,956	4,420
Interest on deposits	6,705	2,312
Fees and commissions	9,976	9,310
Trading expenses	387	544
Other operating expenses	12,409	31,299
General and administrative expenses	104,847	104,475
Other Ordinary expenses	12,818	9,324
Ordinary Profits	46,822	46,584
Extraordinary gains	1,247	173
Gains on disposal of fixed assets	1,247	173
Extraordinary losses	1,129	299
Losses on disposal of fixed assets	294	209
Impairment losses on fixed assets	834	90
Income before income taxes	46,940	46,457
Income taxes – current	12,123	10,598
Income taxes – deferred	(408)	1,784
Total income taxes	11,715	12,383
Net income	35,225	34,074
Net income attributable to non-controlling interests	-180	164
Net income attributable to owners of the parent	¥35,406	¥33,910

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2023 From April 1, 2023 to June 30, 2023	Third Quarter of FY2022 From April 1, 2022 to June 30, 2022
Net Income	¥35,225	¥34,074
Other comprehensive income	75,940	(54,334)
Net unrealized gains (losses) on available-for-sale securities	73,212	(52,476)
Net deferred gains (losses) on hedges	2,613	(2,228)
Foreign currency translation adjustments	(897)	(1,013)
Remeasurements of defined benefit plans	996	1,407
Share of other comprehensive income of affiliates accounted for using equity method	14	(23)
Total comprehensive income	111,165	(20,260)
Comprehensive income attributable to:		
Owners of the parent	111,464	(19,732)
Non-controlling interests	(298)	(527)