Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2023

Koran atau Media Elektronik Lain : Bank's Website dated Nov 10, 2023

Pos-Pos	Individual		Consolidated	
	Sep 2023	Des 2022	Sep 2023	Des 2022
ASSET				
1. Cash	19,249	22,710	19,253	22,716
2. Placement to Bank Indonesia	1,946,127	1,837,916	1,946,127	1,837,916
3. Interbank placement	1,663,374	1,525,837	1,663,374	1,525,837
4. Spot and derivative/forward receivables	3,574	5,852	3,574	5,852
5. Securities	1,051,608	913,605	1,051,608	913,605
6. Securities sold under repurchase agreement (repo)	-	-	-	-
7. Claims on securities bought under reverse repo	1,742,668	983,616	1,742,668	983,616
8. Acceptance receivables	352,549	501,717	352,549	501,717
9. Loans and financing	9,697,503	11,733,019	9,532,487	11,526,973
10. Sharia financing	-	-	-	-
11. Equity investment	92,228	92,228	-	-
12. Other financial assets	135,794	160,072	135,794	160,072
13. Impairment on financial assets -/-	587,494	457,896	616,794	484,055
a. Securities	10	55	10	55
b. Loans and Sharia financing	585,910	454,951	585,910	454,951
c. Others	1,574	2,890	30,874	29,049
14. Intangible assets	236,380	232,082	239,051	234,753
Accumulated amortization on intangible asset -/-	198,374	183,899	199,848	185,292
15. Fixed assets and equipment	278,267	294,813	286,149	299,204
Accumulated depreciation on fixed assets and equipment -/-	122,513	91,451	126,510	94,048
16. Non productive asset	-	-	-	489
a. Abandoned property	-	-	-	-
b. Foreclosed accounts	-	-	-	489
c. Suspense accounts	-	-	-	-
d. Interbranch assets	-	-	-	-
17. Other assets	97,066	76,745	447,662	429,973
TOTAL ASSETS	16,408,006	17,646,966	16,477,144	17,679,328
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	5,064,424	4,913,040	5,052,760	4,882,064
2. Saving account	1,327	1,312	1,327	1,312
3. Time deposit	5,122,498	5,503,100	5,122,498	5,503,100
4. Electronic money	-	-	-	-
5. Liabilities to Bank Indonesia	-	-	-	-
6. Interbank liabilities	24,781	292,331	24,781	292,331
7. Spot and derivative/forward liabilities	8,513	5,950	8,513	5,950
8. Liabilities on securities sold under repurchase agreement	-	-	-	-
9. Acceptance liabilities	352,549	501,717	352,549	501,717
10. Issued securities	-	-	-	-
11. Loans/financing received	3,460,495	3,986,793	3,494,155	3,986,793
12. Margin deposit	-	-	-	-

Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2023

Koran atau Media Elektronik Lain : Bank's Website dated Nov 10, 2023

Pos-Pos	Individual		Consolidated	
	Sep 2023	Des 2022	Sep 2023	Des 2022
13. Interbranch liabilities	-	-	-	-
14. Other liabilities	182,222	190,395	196,566	220,927
15. Non-controlling interest	-	-	6	6
TOTAL LIABILITIES	14,216,809	15,394,638	14,253,155	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)	(18,144)	(15,695)	(18,539)	(16,090)
a. Gains	-	-	-	-
b. Losses -/-	18,144	15,695	18,539	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	(321,850)	(263,168)	(288,663)	(229,973)
a. Previous years	(263,167)	(303,490)	(229,972)	(265,130)
b. Current Year	(49,894)	40,322	(49,902)	35,157
c. Dividen paid -/-	8,789	-	8,789	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	-	-	-	-
TOTAL EQUITIES	2,191,197	2,252,328	2,223,989	2,285,128
TOTAL LIABILITIES AND EQUITIES	16,408,006	17,646,966	16,477,144	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.

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 : September 2023

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Sep 2023	Sep 2022	Sep 2023	Sep 2022
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	659,009	543,704	670,379	557,056
2. Interest expenses	142,245	148,448	142,327	149,563
Net interest income (expenses)	516,764	395,256	528,052	407,493
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	(4,885)	(15,212)	(4,885)	(15,212)
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)	27,631	14,750	27,631	14,750
5. Gains (losses) on investment under equity method	-	-	-	-
6. Gains (losses) from translation of foreign currency transactions	3,088	30,195	3,199	31,020
7. Dividend income	-	-	-	-
8. Commission/provision/fee and administration income	18,852	21,661	18,852	21,661
9. Other income	3,061	1,800	3,076	1,851
10. Impairment of financial assets	342,099	258,958	342,233	261,040
11. Losses on operational risk	7	792	7	792
12. Personnel expenses	100,945	91,259	105,384	95,128
13. Promotion expenses	919	585	926	596
14. Others expenses	187,679	151,768	193,245	156,635
Net Other Operational Income (Expenses)	(583,902)	(450,168)	(593,922)	(460,121)
OPERATIONAL PROFIT (LOSS)	(67,138)	(54,912)	(65,870)	(52,628)
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	9,976	15,165	9,976	15,165
2. Other non operational income (expenses)	(5,647)	(5,108)	(6,647)	(6,197)
NON OPERATIONAL PROFIT (LOSS)	4,329	10,057	3,329	8,968
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(62,809)	(44,855)	(62,541)	(43,660)
Income tax	(12,915)	(12,254)	(12,639)	(11,991)
a. Estimated current period tax	-	-	276	263
b. Deferred tax income (expenses)	12,915	12,254	12,915	12,254
NET PROFIT (LOSS) AFTER TAX	(49,894)	(32,601)	(49,902)	(31,669)
NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified subsequently to profit or loss	(2,449)	1,535	(2,449)	1,535
a. Revaluation surplus of fixed assets	-	-	-	-
b. Gains (losses) from actuary benefit program	(2,449)	1,535	(2,449)	1,535
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 assetsdebt instruments measured through other comprehensive income	-	-	-	-
c. Others	-	-	-	-
OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF INCOME TAX	(2,449)	1,535	(2,449)	1,535
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	(52,343)	(31,066)	(52,351)	(30,134)
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	(49,894)	(32,601)	(49,902)	(31,669)
NON-CONTROLLING INTEREST			-	-
NET PROFIT (LOSS)	(49,894)	(32,601)	(49,902)	(31,669)
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	(52,343)	(31,066)	(52,351)	(30,134)
NON-CONTROLLING INTEREST			-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	(52,343)	(31,066)	(52,351)	(30,134)
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	-
DIVIDEN	8,789	-	8,789	-
EARNINGS PER SHARE (in full amount)	-	-	-	-

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 : September 2023

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Sep 2023	Sep 2022	Sep 2023	Sep 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)

OTORITAS JASA KEUANGAN

Rutin

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

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Sep 2023	Des 2022	Sep 2023	Des 2022
I. COMMITTED RECEIVABLES	832,014	709,766	832,014	709,766
1. Unused Borrowings	419,405	413,787	419,405	413,787
2. Foreign curency positions to be received from spot and derivatives/forward transactions	412,609	295,979	412,609	295,979
3. Others	-	-	-	-
II. COMMITTED LIABILITIES	7,501,657	6,249,032	7,289,332	6,105,077
1. Unused credit/financing facilities	6,666,018	5,432,213	6,453,692	5,288,258
a. Committed	117,335	118,938	117,354	118,938
b. Uncommitted	6,548,683	5,313,275	6,336,338	5,169,320
2. Outstanding irrevocable L/C	221,875	300,661	221,876	300,661
3. Foreign curency positions to be submitted for spot and derivatives/forward transactions	613,764	516,158	613,764	516,158
4. Others	-	-	-	-
III.CONTINGENT RECEIVABLES	-	-	-	-
1. Received guarantees	-	-	-	-
2. Others	-	-	-	-
IV.CONTINGENT LIABILITIES	474,631	508,685	474,631	508,685
1. Issued guarantees	474,631	508,685	474,631	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 : September 2023

(in Million Rp.)

Transaction	Individual				
	Notional Amount	Purpose		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate	356,431	356,431	-	3,574	8,513
1. Spot	30,984	30,984	-	84	213
2. Forward	273,548	273,548	-	2,705	8,300
3. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	51,899	51,899	-	785	-
6. Others	-	-	-	-	-
B. Related to Interest Rate	-	-	-	-	-
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Others	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	356,431	356,431	-	3,574	8,513

Notes :

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 : September 2023

(in Million Rp.)

Pos-Pos	Individual											
	Sep 2023						Sep 2022					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank Placement	144,932	-	-	-	-	144,932	5,990	-	-	-	-	5,990
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	144,932	-	-	-	-	144,932	5,990	-	-	-	-	5,990
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	165,193	-	-	-	-	165,193	102,889	-	-	-	-	102,889
a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises	165,193	-	-	-	-	165,193	102,889	-	-	-	-	102,889
i. Rupiah currency	74,276	-	-	-	-	74,276	32,840	-	-	-	-	32,840
ii.Foreign currencies	90,917	-	-	-	-	90,917	70,049	-	-	-	-	70,049
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	184,983	-	-	-	-	184,983	247,951	-	-	-	-	247,951
a.Rupiah currency	184,983	-	-	-	-	184,983	247,951	-	-	-	-	247,951
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II. OTHER PARTIES												
1. Interbank Placement	1,518,442	-	-	-	-	1,518,442	1,364,482	-	-	-	-	1,364,482
a.Rupiah currency	843	-	-	-	-	843	739	-	-	-	-	739
b.Foreign currencies	1,517,599	-	-	-	-	1,517,599	1,363,743	-	-	-	-	1,363,743
2. Spot and derivative/forward receivables	3,574	-	-	-	-	3,574	13,226	-	-	-	-	13,226
a.Rupiah currency	1,525	-	-	-	-	1,525	12,781	-	-	-	-	12,781
b.Foreign currencies	2,049	-	-	-	-	2,049	445	-	-	-	-	445
3. Securities	1,051,608	-	-	-	-	1,051,608	657,908	-	-	-	-	657,908
a.Rupiah currency	1,051,608	-	-	-	-	1,051,608	657,908	-	-	-	-	657,908
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	1,742,668	-	-	-	-	1,742,668	1,389,178	-	-	-	-	1,389,178
a.Rupiah currency	1,742,668	-	-	-	-	1,742,668	1,389,178	-	-	-	-	1,389,178
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	327,171	25,378	-	-	-	352,549	611,080	28,855	-	-	-	639,935
7. Loans and financing	8,428,603	602,407	41,976	-	459,324	9,532,310	9,370,313	1,116,365	26,579	-	373,987	10,887,244
a. Micro, small and medium enterprises (UMKM)	151,350	90,490	-	-	16,418	258,258	162,747	116,018	26,579	-	-	305,344
i. Rupiah currency	125,498	79,671	-	-	-	205,169	133,052	77,474	26,579	-	-	237,105
ii.Foreign currencies	25,852	10,819	-	-	16,418	53,089	29,695	38,544	-	-	-	68,239
b.Non micro, small and medium enterprises	8,277,253	511,917	41,976	-	442,906	9,274,052	9,207,566	1,000,347	-	-	373,987	10,581,900

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 : September 2023

(in Million Rp.)

Pos-Pos	Individual											
	Sep 2023						Sep 2022					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
i. Rupiah currency	4,678,365	293,539	41,976	-	399,483	5,413,363	5,746,918	454,452	-	-	320,873	6,522,243
ii.Foreign currencies	3,598,888	218,378	-	-	43,423	3,860,689	3,460,648	545,895	-	-	53,114	4,059,657
c. Restructured loans	359,741	395,128	41,976	-	162,970	959,815	1,062,885	750,518	26,579	-	65,757	1,905,739
i. Rupiah currency	310,143	263,150	41,976	-	162,970	778,239	687,253	429,889	26,579	-	65,757	1,209,478
ii.Foreign currencies	49,598	131,978	-	-	-	181,576	375,632	320,629	-	-	-	696,261
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.Other receivables	5,252	-	-	-	-	5,252	25,340	-	-	-	-	25,340
10.Commitments and contingencies	7,033,266	144,275	-	-	-	7,177,541	6,243,563	252,729	-	-	486	6,496,778
a.Rupiah currency	3,207,711	30,676	-	-	-	3,238,387	2,658,578	166,222	-	-	486	2,825,286
b.Foreign currencies	3,825,555	113,599	-	-	-	3,939,154	3,584,985	86,507	-	-	-	3,671,492
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)

OTORITAS JASA KEUANGAN

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2023

(in Million Rp.)

Capital Component	Sep 2023		Sep 2022	
	Individual	Konsolidasian	Individual	Konsolidasian
I Tier 1 Capital	5,037,064	5,157,045	5,002,320	5,132,203
1 Common Equity Tier 1	2,037,064	2,157,045	2,002,320	2,132,203
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,817,972	1,851,159	1,803,731	1,843,023
1.2.1 Addition Factor	2,139,822	2,139,822	2,139,822	2,139,822
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	2,139,822	2,139,822
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	-	-	-	-
1.2.1.2.5 Fund for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	321,850	288,663	336,091	296,799
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	321,850	288,663	336,091	296,799
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	49,894	49,902	32,601	31,669
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	185,908	99,114	206,411	115,820
1.4.1 Deferred tax	55,674	59,912	61,363	62,750
1.4.2 Goodwill	-	-	-	-
1.4.3 Other intangible assets	38,006	39,202	52,820	53,070
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	-	-	-	-

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 : September 2023

(in Million Rp.)

Capital Component	Sep 2023		Sep 2022	
	Individual	Konsolidasian	Individual	Konsolidasian
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	110,033	112,904	119,568	122,262
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	-	-	-	-
2 Agio/Disagio	-	-	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	110,033	112,904	119,568	122,262
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	5,147,097	5,269,949	5,121,888	5,254,465
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	12,781,207	12,971,956	10,783,844	11,026,690
RWAs CONSIDERING MARKET RISK	75,546	77,062	20,356	18,697
RWAs CONSIDERING OPERATIONAL RISK	662,433	662,965	971,820	1,010,185
TOTAL RISK-WEIGHTED ASSETS	13,519,186	13,711,983	11,776,020	12,055,572
CAR				
CET1 Ratio (%)	15.07	15.73	17.00	17.69
Tier 1 Ratio (%)	37.26	37.61	42.48	42.57
Tier 2 Ratio(%)	0.81	0.82	1.02	1.01
CAR(%)	38.07	38.43	43.49	43.59
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 (%)	4.95	5.01	0.00	0.00
From Tier 2 (%)	0.81	0.82	1.00	1.00
CET 1 UNTUK BUFFER (%)	10.57	11.23	7.83	7.81
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)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2023

(in Million Rp.)

Pos-Pos	Sep 2023					Sep 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	126	-	-	16,634	-	9,618	-	-	13,705	-
2. Spot and derivative/forward receivables	-	-	-	81	-	-	-	-	44	-
3. Securities	10	-	-	45	-	-	-	-	53	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	1,438	-	-	2,520	1,149	2,809	-	-	5,547	1,388
7. Loans and financing	172,635	149,465	263,810	83,822	304,340	212,909	75,282	266,624	92,069	376,883
8. Equity investment	-	-	-	922	-	-	-	-	922	-
9. Other receivables	10	-	-	53	-	41	-	-	254	-
10. Commitments and Contingencies	17,915	-	-	5,956	7,153	13,891	-	-	6,974	12,976

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)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2023

(in %)

Rasio	Sep 2023	Sep 2022
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	38.07	43.49
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	2.16	1.62
3. Non perfoming earning assets to total earning assets	3.17	2.23
4. Impairment provision on earning assets to total earning assets	3.71	3.16
5. Gross NPL	5.17	3.64
6. Net NPL	2.45	1.22
7. Return on Asset (ROA)	-0.53	-0.36
8. Return on Equity (ROE)	-1.30	-1.28
9. Net Interest Margin (NIM)	4.70	3.45
10. Operating Expenses to Operating Revenues (BOPO)	109.43	108.97
11. Cost to Income Ratio (CIR)	51.71	55.99
12. Loan to Deposit Ratio (LDR)	94.87	101.14
II. Compliance		
1.a. Percentage Violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Non related parties	0.00	0.00
b. Percentage Lending in excess of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Non related parties	0.00	0.00
2. Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00	0.50
- Average	10.17	8.82
b. Reserve Requirement (Foreign currency) - daily	4.49	4.41
3. Net Open Position	1.16	0.35

Notes :

Tabel 10. B

Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 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	Gen Nakahara		Non Independent
4	Board of Commissioners	Commissioner	Hidekazu Konuma		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 September 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 Fonny Alimin, expressing an unmodified opinion. Exchange Rate of Kurs 1 USD 30 September 2023 : Rp 15,455,-; 31 Desember 2022 : Rp 15,568,-; 30 September 2022 : Rp 15,228,-

Tabel 11. B

Laporan Susunan dan Komposisi Pemegang Saham Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 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 :