Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten
diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2024

Koran atau Media Elektronik Lain : Bank's Website dated March 27, 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec-24	Dec-23	Dec-24	Dec-23
ASSET				
1. Cash	21,186	21,499	21,193	21,503
2. Placement to Bank Indonesia	2,544,227	2,076,330	2,544,227	2,076,330
3. Interbank placement	1,241,924	1,497,122	1,241,924	1,497,122
4. Spot and derivative/forward receivables	10,029	13,034	10,029	13,034
5. Securities	1,378,593	1,051,398	1,378,593	1,051,398
6. Securities sold under repurchase agreement (repo)	-	-	0	-
7. Claims on securities bought under reverse repo	157,632	918,324	157,632	918,324
8. Acceptance receivables	138,590	376,582	138,590	376,582
9. Loans and financing	11,800,283	10,748,500	11,960,398	10,912,456
10. Sharia financing	-	-	0	-
11. Equity investment	92,228	92,228	0	-
12. Other financial assets	131,732	145,111	131,732	145,111
13. Impairment on financial assets -/-	844,273	848,060	883,042	888,735
a. Securities	12	10	12	10
b. Loans and Sharia financing	843,865	846,955	843,865	846,955
c. Others	396	1,095	39,165	41,770
14. Intangible assets	235,425	240,165	238,503	243,120
Accumulated amortization on intangible asset -/-	204,278	203,759	206,082	205,257
15. Fixed assets and equipment	271,203	266,198	277,810	273,941
Accumulated depreciation on fixed assets and equipment -/-	178,363	136,741	181,325	140,843
16. Non productive asset	-	-	0	-
a. Abandoned property	-	-	0	-
b. Foreclosed accounts	-	-	0	-
c. Suspense accounts	-	-	0	-
d. Interbranch assets	-	-	0	-
17. Other assets	170,607	152,293	179,427	162,417
TOTAL ASSETS	16,966,745	16,410,224	17,009,609	16,456,503
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	5,301,261	5,088,569	5,291,980	5,069,312
2. Saving account	1,752	1,397	1,752	1,397
3. Time deposit	6,020,422	5,345,726	6,020,422	5,345,725
4. Electronic money	-	-	0	-
5. Liabilities to Bank Indonesia	-	-	0	-
6. Interbank liabilities	32,632	29,623	32,632	29,623
7. Spot and derivative/forward liabilities	10,982	11,415	10,982	11,415
8. Liabilities on securities sold under repurchase agreement	-	-	0	-
9. Acceptance liabilities	141,745	382,053	141,745	382,053
10. Issued securities	-	-	0	-
11. Loans/financing received	3,060,538	3,361,223	3,071,871	3,393,016
12. Margin deposit	-	-	0	-
13. Interbranch liabilities	-	-	0	-
14. Other liabilities	209,125	192,705	222,272	205,134
15. Non-controlling interest	-	-	6	5

Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten
diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2024

Koran atau Media Elektronik Lain : Bank's Website dated March 27, 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec-24	Dec-23	Dec-24	Dec-23
TOTAL LIABILITIES	14,778,457	14,412,711	14,793,662	14,437,680
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 -/-	-	-	0	-
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 -/-	-	-	0	-
c. Fund for paid up capital	-	-	0	-
d. Others	-	-	0	-
18. Other comprehensive gain/(loss)	(24,065)	(18,225)	(24,469)	(18,620)
a. Gains	-	-	0	-
b. Losses -/-	24,065	18,225	24,469	18,620
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	-	-	0	-
20. Gain/loss	(318,838)	(515,453)	(290,775)	(493,748)
a. Previous years	(515,452)	(263,167)	(493,746)	(229,972)
b. Current Year	196,614	(243,497)	202,971	(254,987)
c. Dividen paid -/-	-	8,789	0	8,789
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	-	-	0	-
TOTAL EQUITIES	2,188,288	1,997,513	2,215,947	2,018,823
TOTAL LIABILITIES AND EQUITIES	16,966,745	16,410,224	17,009,609	16,456,503

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 : December 2024

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec-24	Dec-23	Dec-24	Dec-23
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	934,158	896,835	953,722	912,073
2. Interest expenses	248,962	202,548	249,074	202,676
Net interest income (expenses)	685,196	694,287	704,648	709,397
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	(2,555)	1,683	(2,555)	1,683
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)	13,070	24,872	13,070	24,872
5. Gains (losses) on investment under equity method	-	-	-	-
6. Gains (losses) from translation of foreign currency transactions	16,606	6,928	15,656	6,995
7. Dividend income	-	-	-	-
8. Commission/provision/fee and administration income	25,180	24,990	25,180	24,990
9. Other income	56,551	8,224	57,019	9,571
10. Impairment of financial assets	148,502	688,886	144,545	703,822
11. Losses on operational risk	-	16	-	16
12. Personnel expenses	159,315	146,459	165,752	152,537
13. Promotion expenses	989	1,002	1,003	1,008
14. Others expenses	224,835	240,838	231,907	249,142
Net Other Operational Income (Expenses)	(424,789)	(1,010,504)	(434,837)	(1,038,414)
OPERATIONAL PROFIT (LOSS)	260,407	(316,217)	269,811	(329,017)
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	6	10,993	6	11,003
2. Other non operational income (expenses)	(6,675)	(7,732)	(7,133)	(9,260)
NON OPERATIONAL PROFIT (LOSS)	(6,669)	3,261	(7,127)	1,743
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	253,738	(312,956)	262,684	(327,274)
Income tax	57,124	(69,459)	59,713	(72,287)
a. Estimated current period tax	73,583	3,924	75,084	4,641
b. Deferred tax income (expenses)	16,459	73,383	15,371	76,928
NET PROFIT (LOSS) AFTER TAX	196,614	(243,497)	202,971	(254,987)
NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST	-	-	(1)	1
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified subsequently to profit or loss	(5,840)	(2,530)	(5,848)	(2,530)
a. Revaluation surplus of fixed assets	-	-	-	-
b. Gains (losses) from actuary benefit program	(5,840)	(2,530)	(5,848)	(2,530)
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	(5,840)	(2,530)	(5,848)	(2,530)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	190,774	(246,027)	197,123	(257,517)
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	196,614	(243,497)	202,971	(254,987)
NON-CONTROLLING INTEREST			-	-
NET PROFIT (LOSS)	196,614	(243,497)	202,971	(254,987)
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	190,774	(246,027)	197,123	(257,517)
NON-CONTROLLING INTEREST			-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	190,774	(246,027)	197,123	(257,517)
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 : December 2024

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec-24	Dec-23	Dec-24	Dec-23

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 : December 2024

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec-24	Dec-23	Dec-24	Dec-23
I. COMMITTED RECEIVABLES	1,016,656	881,675	1,016,656	881,675
1. Unused Borrowings	400,412	423,202	400,412	423,202
2. Foreign curency positions to be received from spot and derivatives/forward transactions	616,244	458,473	616,244	458,473
3. Others	-	-	-	-
II. COMMITTED LIABILITIES	7,757,830	6,613,665	7,556,252	6,424,717
1. Unused credit/financing facilities	6,721,040	5,693,413	6,519,462	5,504,465
a. Committed	51,538	71,554	51,538	71,554
b. Uncommitted	6,669,502	5,621,859	6,467,924	5,432,911
2. Outstanding irrevocable L/C	151,188	212,550	151,188	212,550
3. Foreign curency positions to be submitted for spot and derivatives/forward transactions	885,602	707,702	885,602	707,702
4. Others	-	-	-	-
III.CONTINGENT RECEIVABLES	-	-	-	-
1. Received guarantees	-	-	-	-
2. Others	-	-	-	-
IV.CONTINGENT LIABILITIES	310,929	466,824	310,929	466,824
1. Issued guarantees	310,929	466,824	310,929	466,824
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 2024

(in Million Rp.)

Transaction	Individual				
	Notional Amount	Purpose		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate	1,391,625	1,391,625	-	10,029	10,982
1. Spot	321,926	321,926	-	621	714
2. Forward	926,620	926,620	-	5,797	10,268
3. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	143,079	143,079	-	3,611	-
6. Others	-	-	-	-	-
B. Related to Interest Rate	-	-	-	-	-
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Others	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	1,391,625	1,391,625	-	10,029	10,982

Notes :

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2024

(in Million Rp.)

Pos-Pos	Individual											
	Dec-24						Dec-23					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank Placement	133,253	-	-	-	-	133,253	131,089	-	-	-	-	131,089
a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	133,253	-	-	-	-	133,253	131,089	-	-	-	-	131,089
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	148,421	-	-	-	-	148,421	161,212	-	-	-	-	161,212
a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises	148,421	-	-	-	-	148,421	161,212	-	-	-	-	161,212
i. Rupiah currency	42,850	-	-	-	-	42,850	76,960	-	-	-	-	76,960
ii. Foreign currencies	105,571	-	-	-	-	105,571	84,252	-	-	-	-	84,252
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	201,579	-	-	-	-	201,579	188,948	-	-	-	-	188,948
a. Rupiah currency	201,579	-	-	-	-	201,579	188,948	-	-	-	-	188,948
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II. OTHER PARTIES												
1. Interbank Placement	1,108,671	-	-	-	-	1,108,671	1,366,033	-	-	-	-	1,366,033
a. Rupiah currency	9,304	-	-	-	-	9,304	804	-	-	-	-	804
b. Foreign currencies	1,099,367	-	-	-	-	1,099,367	1,365,229	-	-	-	-	1,365,229
2. Spot and derivative/forward receivables	10,029	-	-	-	-	10,029	13,034	-	-	-	-	13,034
a. Rupiah currency	5,933	-	-	-	-	5,933	12,871	-	-	-	-	12,871
b. Foreign currencies	4,096	-	-	-	-	4,096	163	-	-	-	-	163
3. Securities	1,378,593	-	-	-	-	1,378,593	1,051,398	-	-	-	-	1,051,398
a. Rupiah currency	1,290,541	-	-	-	-	1,290,541	1,051,398	-	-	-	-	1,051,398
b. Foreign currencies	88,052	-	-	-	-	88,052	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	157,632	-	-	-	-	157,632	918,324	-	-	-	-	918,324
a. Rupiah currency	157,632	-	-	-	-	157,632	918,324	-	-	-	-	918,324
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	138,590	-	-	-	-	138,590	365,825	10,757	-	-	-	376,582
7. Loans and financing	10,648,283	674,191	34,399	-	294,989	11,651,862	9,629,815	477,088	-	41,137	439,248	10,587,288
a. Micro, small and medium enterprises (UMKM)	145,639	55,837	34,399	-	-	235,875	140,902	94,881	-	-	16,356	252,139
i. Rupiah currency	103,663	44,570	34,399	-	-	182,632	115,239	84,103	-	-	-	199,342
ii. Foreign currencies	41,976	11,267	-	-	-	53,243	25,663	10,778	-	-	16,356	52,797
b. Non micro, small and medium enterprises	10,502,644	618,354	-	-	294,989	11,415,987	9,488,913	382,207	-	41,137	422,892	10,335,149
i. Rupiah currency	6,593,063	339,967	-	-	294,989	7,228,019	5,507,656	187,503	-	41,137	422,892	6,159,188
ii. Foreign currencies	3,909,581	278,387	-	-	-	4,187,968	3,981,257	194,704	-	-	-	4,175,961
c. Restructured loans	420,962	608,767	34,399	-	294,509	1,358,637	566,579	372,556	-	41,137	340,983	1,321,255
i. Rupiah currency	273,817	368,638	34,399	-	294,509	971,363	411,539	244,769	-	41,137	333,479	1,030,924
ii. Foreign currencies	147,145	240,129	-	-	-	387,274	155,040	127,787	-	-	7,504	290,331
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2024

(in Million Rp.)

Pos-Pos	Individual											
	Dec-24						Dec-23					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
9. Other receivables	6,945	-	-	-	-	6,945	26,056	-	-	-	-	26,056
10. Commitments and contingencies	6,967,798	13,780	-	-	-	6,981,578	6,073,813	110,026	-	-	-	6,183,839
a. Rupiah currency	3,318,835	9,626	-	-	-	3,328,461	3,078,386	15,827	-	-	-	3,094,213
b. Foreign currencies	3,648,963	4,154	-	-	-	3,653,117	2,995,427	94,199	-	-	-	3,089,626
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 2024

(in Million Rp.)

Capital Component	Dec-24		Dec-23	
	Individual	Konsolidasian	Individual	Konsolidasian
I Tier 1 Capital	4,968,338	5,080,657	4,784,572	4,889,265
1 Common Equity Tier 1	1,968,338	2,080,657	1,784,572	1,889,265
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,820,984	1,849,046	1,624,370	1,646,074
1.2.1 Addition Factor	2,336,436	2,342,792	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	2,336,436	2,342,792	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	196,614	202,970	-	-
1.2.1.2.5 Fund for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	515,452	493,746	515,452	493,748
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	493,746	515,452	493,748
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous year's losses	515,452	493,746	271,956	238,761
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	257,646	173,389	244,798	161,809
1.4.1 Deferred tax	134,271	140,968	116,165	123,947
1.4.2 Goodwill	-	-	-	-
1.4.3 Other intangible assets	31,147	32,421	36,405	37,862
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 : December 2024

(in Million Rp.)

Capital Component	Dec-24		Dec-23	
	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	125,809	128,522	120,732	123,457
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)	125,809	128,522	120,732	123,457
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	5,094,147	5,209,179	4,905,304	5,012,722
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	12,731,836	12,900,134	13,384,892	13,552,290
RWAs CONSIDERING MARKET RISK	78,498	82,096	205,577	220,565
RWAs CONSIDERING OPERATIONAL RISK	666,759	666,849	662,432	662,965
TOTAL RISK-WEIGHTED ASSETS	13,477,093	13,649,079	14,252,901	14,435,820
CAR				
CET1 Ratio (%)	14.61	15.25	12.52	13.09
Tier 1 Ratio (%)	36.87	37.23	33.57	33.87
Tier 2 Ratio(%)	0.93	0.94	0.85	0.86
CAR(%)	37.80	38.17	34.42	34.72
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	11.23	11.20	10.26	10.33
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	4.50	4.50	4.50	4.50
From AT1 (%)	5.80	5.76	4.91	4.98
From Tier 2 (%)	0.93	0.94	0.85	0.86
CET 1 UNTUK BUFFER (%)	10.11	10.75	8.02	8.59
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 : December 2024

(in Million Rp.)

Pos-Pos	Dec-24					Dec-23				
	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	96	-	-	12,419	-	112	-	-	14,971	-
2. Spot and derivative/forward receivables	-	-	-	107	-	-	-	-	95	-
3. Securities	12	-	-	881	-	10	-	-	41	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	293	-	-	984	-	950	-	-	2,959	421
7. Loans and financing	521,038	38,685	284,142	105,937	152,033	272,593	168,831	405,531	95,626	215,659
8. Equity investment	-	-	-	922	-	-	-	-	922	-
9. Other receivables	7	-	-	69	-	33	-	-	261	-
10. Commitments and Contingencies	15,266	-	-	4,490	689	14,081	-	-	5,857	5,501

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 : December 2024

(in %)

Rasio	Dec-24	Dec-23
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	37.80	34.42
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.39	2.14
3. Non perfoming earning assets to total earning assets	1.99	2.99
4. Impairment provision on earning assets to total earning assets	5.10	5.29
5. NPL Gross	2.79	4.48
6. NPL Net	0.38	1.01
7. Return on Asset (ROA)	1.54	-1.96
8. Return on Equity (ROE)	3.96	-4.81
9. Net Interest Margin (NIM)	4.34	4.66
10. Operating Expenses to Operating Revenues (BOPO)	75.09	132.82
11. Cost to Income Ratio (CIR)	48.67	51.03
12. Loan to Deposit Ratio (LDR)	103.67	102.61
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	0.00
- Average	10.74	10.33
b. Reserve Requirement (Foreign currency) - daily	4.26	4.19
3. Net Open Position	0.39	3.44

Notes :

Tabel 10. B

Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : December 2024

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	Takashi Sasaki		Non Independent
5	Director	President Director	Keisuke Nakao		
6	Director	Deputy President Director	Eiichiro Sakai		
7	Director	Director	Muhammad Akbar		
8	Director	Director	Jiro Mesaka		
9	Director	Director	Oki Oktavianus	*) Director In Charge of Compliance Function	
10	Director	Director	Marcio APM Djatmiko		
11	Dewan Direksi	Direktur	Farel Tua Silalahi		

Notes :

1. These consolidated financial statements are prepared in accordance with POJK 37/POJK.03/2019 dated December 19, 2019 concerning Transparency and Publication of Bank Reports and SEOJK No. 9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
2. The financial information as of and for the year ended December 31, 2024, was derived from the consolidated financial statements which have been audited by Public Accounting Firm Liana Ramon Xenia & Rekan (member (as such term is used in Regulation of the Ministry of Finance Number 186/PMK.01/2021 and Regulation of the Financial Services Authority Number 9 of 2023) of Deloitte Southeast Asia Limited), with engagement partner Bayu M. Dayat expressing an unmodified opinion.
3. Exchange rate 1 USD December 31, 2024 : 16,095,-; IDR December 31, 2023: IDR 15,397,-

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 2024

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 :

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 2024 dan 31 Maret 2024 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 2024 dan 2023 yang disusun berdasarkan Standar Akuntansi Keuangan Jepang (Japanese GAAP).
2. Tahun buku Resona Holdings Inc. adalah per Maret.
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 Perdania sebesar 48,44%.
4. Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdania yang dipublikasikan pada website Bank pada hari Kamis tanggal 27 Maret 2025.

Jakarta, 27 Maret 2025

Direksi

PT Bank Resona Perdania

Keisuke Nakao	**Muhammad Akbar**
Presiden Direktur	Direktur

Resona Group
Resona Holdings, Inc.

[Consolidated Balance Sheets] *(Millions of yen)*

	31-Dec-24	31-Mar-24
Assets		
Cash and due from banks	¥20,348,620	¥20,924,259
Call loans and bills bought	247,723	105,851
Deposits paid for bonds borrowing transactions	3,657	8,448
Monetary claims bought	461,372	498,298
Trading assets	512,738	350,467
Securities	10,090,615	9,381,654
Loans and bills discounted	43,881,688	42,745,789
Foreign exchange assets	173,609	149,963
Leasing receivables and investment in leases	194,182	181,335
Other assets	616,518	1,140,181
Tangible fixed assets	344,368	349,780
Intangible fixed assets	49,148	45,565
Net defined benefit asset	93,227	87,769
Deferred tax assets	2,748	3,844
Customers' liabilities for acceptances and guarantees	385,586	397,178
Reserve for possible loan losses	(190,541)	(219,490)
Reserve for possible losses on investments	(8)	(12)
Total Assets	¥77,215,257	¥76,150,887
Liabilities and Net Assets		
Liabilities		
Deposits	¥62,872,757	¥63,560,338
Negotiable certificates of deposit	930,820	831,250
Call money and bills sold	863,571	823,745
Payables under repurchase agreements	97,970	-
Payables under securities lending transactions	2,932,404	1,881,539
Trading liabilities	119,990	75,596
Borrowed money	3,782,305	3,299,144
Foreign exchange liabilities	18,367	7,783
Bonds	151,000	181,000
Due to trust account	1,381,290	1,314,105
Other liabilities	810,843	850,844
Reserve for employees' bonuses	11,824	21,014
Net defined benefit liability	7,303	8,035
Other reserves	23,158	24,926
Deferred tax liabilities	42,735	78,621
Deferred tax liabilities for land revaluation	17,589	17,589
Acceptances and guarantees	385,586	397,178
Total Liabilities	74,449,518	73,372,714
Net Assets		
Capital stock	50,552	50,552
Capital Surplus	89,674	109,501
Retained earnings	2,189,397	2,072,691
Treasury stock	(26,725)	(7,322)
Total stockholders' equity	2,302,899	2,225,423
Net unrealized gains on available-for-sale securities	396,253	473,960
Net deferred gains on hedges	(10,949)	9,102
Revaluation reserve for land	38,280	38,280
Foreign currency translation adjustments	2,337	(137)
Remeasurement of defined benefit plans	15,171	13,714
Total accumulated other comprehensive income	441,092	534,920
Stock acquisition rights	132	137
Non-controlling interests	21,614	17,691
Total Net Assets	2,765,738	2,778,173
Total Liabilities and Net Assets	¥77,215,257	¥76,150,887

[Consolidated Statements of Income] *(Millions of yen)*

	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023
Ordinary Income	¥809,548	¥667,761
Interest income	439,098	368,024
Interest on loans and bills discounted	300,470	273,065
Interest and dividends on securities	78,956	57,033
Trust fees	19,214	19,080
Fees and commissions	203,829	187,896
Trading income	2,321	322
Other operating income	55,825	40,574
Other ordinary income	89,258	51,862
Ordinary Expenses	572,004	508,419
Interest expenses	95,968	62,085
Interest on deposits	45,600	21,930
Fees and commissions	58,893	54,088
Trading expenses	-	121
Other operating expenses	50,129	35,795
General and administrative expenses	331,527	313,750
Other Ordinary expenses	35,485	42,577
Ordinary Profits	237,543	159,342
Extraordinary gains	1,543	2,009
Gains on disposal of fixed assets	1,543	2,009
Extraordinary losses	4,501	2,679
Losses on disposal of fixed assets	1,086	902
Impairment losses on fixed assets	3,415	1,776
Income before income taxes	234,585	158,672
Income taxes – current	58,899	44,915
Income taxes – deferred	5,135	(443)
Total income taxes	64,035	44,471
Net income	170,550	114,201
Net income attributable to non-controlling interests	1,369	75
Net income attributable to owners of parent	¥169,181	¥114,125

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023
Net Income	¥170,550	¥114,201
Other comprehensive income	(92,774)	80,590
Net unrealized gains (losses) on available-for-sale securities	(77,651)	61,082
Net deferred gains (losses) on hedges	(20,052)	8,549
Foreign currency translation adjustments	3,494	8,022
Remeasurements of defined benefit plans	1,472	2,966
Share of other comprehensive income of affiliates accounted for using equity method	(38)	(30)
Total comprehensive income	¥77,775	¥194,791
Comprehensive income attributable to:		
Owners of the parent	¥75,353	¥191,963
Non-controlling interests	¥2,422	¥2,828