Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2025

Koran atau Media Elektronik Lain : Bank's Website dated Aug 15, 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun-25	Dec-24	Jun-25	Dec-24
ASSET				
1. Cash	24,818	21,186	24,827	21,193
2. Placement to Bank Indonesia	2,263,606	2,544,227	2,263,606	2,544,227
3. Interbank placement	493,155	1,241,924	493,155	1,241,924
4. Spot and derivative/forward receivables	6,575	10,029	6,575	10,029
5. Securities	592,844	1,378,593	592,844	1,378,593
6. Securities sold under repurchase agreement (repo)	-	-	-	-
7. Claims on securities bought under reverse repo	-	157,632	-	157,632
8. Acceptance receivables	260,940	138,590	260,940	138,590
9. Loans and financing	12,565,355	11,800,283	12,706,278	11,960,398
10. Sharia financing	-	-	-	-
11. Equity investment	92,228	92,228	-	-
12. Other financial assets	128,979	131,732	128,979	131,732
13. Impairment on financial assets -/-	716,970	844,273	748,976	883,042
a. Securities	-	12	-	12
b. Loans and Sharia financing	716,395	843,865	716,395	843,865
c. Others	575	396	32,581	39,165
14. Intangible assets	236,946	235,425	240,083	238,503
Accumulated amortization on intangible asset -/-	210,564	204,278	212,536	206,082
15. Fixed assets and equipment	272,889	271,203	279,559	277,810
Accumulated depreciation on fixed assets and equipment -/-	193,441	178,363	197,004	181,325
16. Non productive asset	-	-	-	-
a. Abandoned property	-	-	-	-
b. Foreclosed accounts	-	-	-	-
c. Suspense accounts	-	-	-	-
d. Interbranch assets	-	-	-	-
17. Other assets	156,255	170,607	165,111	179,427
TOTAL ASSETS	15,973,615	16,966,745	16,003,441	17,009,609
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	4,318,648	5,301,261	4,307,967	5,291,980
2. Saving account	2,207	1,752	2,207	1,752
3. Time deposit	5,798,052	6,020,422	5,798,052	6,020,422
4. Electronic money	-	-	-	-
5. Liabilities to Bank Indonesia	-	-	-	-
6. Interbank liabilities	34,244	32,632	34,244	32,632
7. Spot and derivative/forward liabilities	3,213	10,982	3,213	10,982
8. Liabilities on securities sold under repurchase agreement	-	-	-	-
9. Acceptance liabilities	260,940	141,745	260,940	141,745
10. Issued securities	-	-	-	-
11. Loans/financing received	3,052,837	3,060,538	3,052,837	3,071,871
12. Margin deposit	-	-	-	-
13. Interbranch liabilities	-	-	-	-
14. Other liabilities	159,142	209,125	167,702	222,272
15. Non-controlling interest	-	-	6	6

Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2025

Koran atau Media Elektronik Lain : Bank's Website dated Aug 15, 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun-25	Dec-24	Jun-25	Dec-24
TOTAL LIABILITIES	13,629,283	14,778,457	13,627,168	14,793,662
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)	(24,065)	(24,065)	(24,469)	(24,469)
a. Gains	-	-	-	-
b. Losses -/-	24,065	24,065	24,469	24,469
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	(162,794)	(318,838)	(130,449)	(290,775)
a. Previous years	(318,838)	(515,452)	(290,776)	(493,746)
b. Current Year	180,587	196,614	184,870	202,971
c. Dividen paid -/-	24,543	-	24,543	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	-	-	-	-
TOTAL EQUITIES	2,344,332	2,188,288	2,376,273	2,215,947
TOTAL LIABILITIES AND EQUITIES	15,973,615	16,966,745	16,003,441	17,009,609

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 : June 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun-25	Jun-24	Jun-25	Jun-24
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	458,615	476,239	467,665	484,605
2. Interest expenses	119,006	123,493	119,012	123,569
Net interest income (expenses)	339,609	352,746	348,653	361,036
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	4,319	(3,613)	4,319	(3,613)
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)	7,937	(3,896)	7,937	(3,896)
5. Gains (losses) on investment under equity method	-	-	-	-
6. Gains (losses) from translation of foreign currency transactions	3,337	29,658	3,367	29,070
7. Dividend income	-	-	-	-
8. Commission/provision/fee and administration income	12,579	12,804	12,579	12,804
9. Other income	25,063	21,116	25,134	21,116
10. Impairment of financial assets	(9,588)	(1,193)	(12,733)	(1,288)
11. Losses on operational risk	-	-	-	-
12. Personnel expenses	75,364	71,390	78,560	74,465
13. Promotion expenses	611	565	617	575
14. Others expenses	88,752	108,950	91,827	112,148
Net Other Operational Income (Expenses)	(101,904)	(123,643)	(104,935)	(130,419)
OPERATIONAL PROFIT (LOSS)	237,705	229,103	243,718	230,617
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	5	6	5	6
2. Other non operational income (expenses)	(15,099)	(2,523)	(15,621)	(2,709)
NON OPERATIONAL PROFIT (LOSS)	(15,094)	(2,517)	(15,616)	(2,703)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	222,611	226,586	228,102	227,914
Income tax	42,024	50,115	43,232	50,440
a. Estimated current period tax	9,331	39,652	9,451	39,977
b. Deferred tax income (expenses)	(32,693)	(10,463)	(33,781)	(10,463)
NET PROFIT (LOSS) AFTER TAX	180,587	176,471	184,870	177,474
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 actuary 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 assetsdebt 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	180,587	176,471	184,870	177,474
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	180,587	176,471	184,870	177,474
NON-CONTROLLING INTEREST			-	-
NET PROFIT (LOSS)	180,587	176,471	184,870	177,474
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	180,587	176,471	184,870	177,474
NON-CONTROLLING INTEREST			-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	180,587	176,471	184,870	177,474
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	-
DIVIDEN	24,543	-	24,543	-
EARNINGS PER SHARE (in full amount)	-	-	-	-

Notes :

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 : June 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun-25	Jun-24	Jun-25	Jun-24

Keterangan:

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

**) Khusus bagi Bank yang telah go public.

Tabel 03. B

Laporan Komitmen dan Kontinjensi Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2025

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Jun 2025	Dec 2024	Jun 2025	Dec 2024
I. COMMITTED RECEIVABLES	1,280,534	1,016,656	1,280,534	1,016,656
1. Unused Borrowings	409,513	400,412	409,513	400,412
2. Foreign curency positions to be received from spot and derivatives/forward transactions	871,021	616,244	871,021	616,244
3. Others	-	-	-	-
II. COMMITTED LIABILITIES	10,621,823	7,757,830	10,422,834	7,556,252
1. Unused credit/financing facilities	9,136,722	6,721,040	8,937,733	6,519,462
a. Committed	101,234	51,538	101,234	51,538
b. Uncommitted	9,035,488	6,669,502	8,836,499	6,467,924
2. Outstanding irrevocable L/C	318,627	151,188	318,627	151,188
3. Foreign curency positions to be submitted for spot and derivatives/forward transactions	1,166,474	885,602	1,166,474	885,602
4. Others	-	-	-	-
III.CONTINGENT RECEIVABLES	-	-	-	-
1. Received guarantees	-	-	-	-
2. Others	-	-	-	-
IV.CONTINGENT LIABILITIES	258,308	310,929	258,308	310,929
1. Issued guarantees	258,308	310,929	258,308	310,929
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 : June 2025

(in Million Rp.)

Transaction	Individual				
	Notional Amount	Purpose		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate	1,692,770	1,692,770	-	6,575	3,213
1. Spot	324,846	324,846	-	167	231
2. Forward	948,420	948,420	-	6,310	1,118
3. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	419,504	419,504	-	98	1,864
6. Others	-	-	-	-	-
B. Related to Interest Rate	-	-	-	-	-
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Others	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	1,692,770	1,692,770	-	6,575	3,213

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 : June 2025

(in Million Rp.)

Pos-Pos	Individual											
	Jun 2025						Jun 2024					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank Placement	39,081	-	-	-	-	39,081	124,910	-	-	-	-	124,910
a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	39,081	-	-	-	-	39,081	124,910	-	-	-	-	124,910
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	158,287	-	-	-	-	158,287	159,953	-	-	-	-	159,953
a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises	158,287	-	-	-	-	158,287	159,953	-	-	-	-	159,953
i. Rupiah currency	35,276	-	-	-	-	35,276	67,015	-	-	-	-	67,015
ii. Foreign currencies	123,011	-	-	-	-	123,011	92,938	-	-	-	-	92,938
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	198,989	-	-	-	-	198,989	194,762	-	-	-	-	194,762
a. Rupiah currency	198,989	-	-	-	-	198,989	194,762	-	-	-	-	194,762
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II. OTHER PARTIES												
1. Interbank Placement	454,074	-	-	-	-	454,074	1,673,264	-	-	-	-	1,673,264
a. Rupiah currency	9,326	-	-	-	-	9,326	743	-	-	-	-	743
b. Foreign currencies	444,748	-	-	-	-	444,748	1,672,521	-	-	-	-	1,672,521
2. Spot and derivative/forward receivables	6,575	-	-	-	-	6,575	7,227	-	-	-	-	7,227
a. Rupiah currency	5,840	-	-	-	-	5,840	904	-	-	-	-	904
b. Foreign currencies	735	-	-	-	-	735	6,323	-	-	-	-	6,323
3. Securities	592,844	-	-	-	-	592,844	1,020,320	-	-	-	-	1,020,320
a. Rupiah currency	592,844	-	-	-	-	592,844	1,018,516	-	-	-	-	1,018,516
b. Foreign currencies	-	-	-	-	-	-	1,804	-	-	-	-	1,804
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	874,531	-	-	-	-	874,531
a. Rupiah currency	-	-	-	-	-	-	874,531	-	-	-	-	874,531
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	260,940	-	-	-	-	260,940	253,046	607	-	-	-	253,653
7. Loans and financing	11,573,747	527,251	97,410	-	208,660	12,407,068	9,519,392	561,508	-	-	477,011	10,557,911
a. Micro, small and medium enterprises (UMKM)	144,029	50,700	-	-	34,274	229,003	156,665	99,352	-	-	17,344	273,361
i. Rupiah currency	99,705	42,745	-	-	34,274	176,724	113,806	87,889	-	-	-	201,695
ii. Foreign currencies	44,324	7,955	-	-	-	52,279	42,859	11,463	-	-	17,344	71,666
b. Non micro, small and medium enterprises	11,429,718	476,551	97,410	-	174,386	12,178,065	9,362,727	462,156	-	-	459,667	10,284,550
i. Rupiah currency	7,583,015	338,286	-	-	174,386	8,095,687	5,376,431	200,263	-	-	459,667	6,036,361
ii. Foreign currencies	3,846,703	138,265	97,410	-	-	4,082,378	3,986,296	261,893	-	-	-	4,248,189

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 : June 2025

(in Million Rp.)

Pos-Pos	Individual											
	Jun 2025						Jun 2024					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
c. Restructured loans	398,298	475,206	97,410	-	208,180	1,179,094	437,250	449,658	-	-	378,759	1,265,667
i. Rupiah currency	264,426	375,532	-	-	208,180	848,138	351,503	245,315	-	-	370,779	967,597
ii. Foreign currencies	133,872	99,674	97,410	-	-	330,956	85,747	204,343	-	-	7,980	298,070
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	10,016	-	-	-	-	10,016	20,284	-	-	-	-	20,284
10. Commitments and contingencies	9,499,606	15,062	-	-	-	9,514,668	6,701,193	114,271	-	-	-	6,815,464
a. Rupiah currency	3,999,414	8,501	-	-	-	4,007,915	3,093,351	14,127	-	-	-	3,107,478
b. Foreign currencies	5,500,192	6,561	-	-	-	5,506,753	3,607,842	100,144	-	-	-	3,707,986
III. OTHER INFORMATION												
1. Value of bank's assets pledge as collateral :						31,620						-
a. To Bank Indonesia						-						-
b. To Other Parties						31,620						-
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 : June 2025

(in Million Rp.)

Capital Component	Jun 2025		Jun 2024	
	Individual	Konsolidasian	Individual	Konsolidasian
I Tier 1 Capital	5,161,840	5,278,551	4,976,522	5,082,255
1 Common Equity Tier 1	2,161,840	2,278,551	1,976,522	2,082,255
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,977,028	2,009,373	1,800,841	1,823,550
1.2.1 Addition Factor	2,320,409	2,324,692	2,316,293	2,317,296
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	2,320,409	2,324,692	2,316,293	2,317,296
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	180,587	184,870	176,471	177,474
1.2.1.2.5 Fund for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	343,381	315,319	515,452	493,746
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	343,381	315,319	515,452	493,746
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous year's losses	343,381	315,319	515,452	493,746
1.2.2.2.3 Current year's losses	-	-	-	-
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	220,188	135,822	229,319	146,295
1.4.1 Deferred tax	101,578	108,275	105,702	113,484
1.4.2 Goodwill	-	-	-	-
1.4.3 Other intangible assets	26,382	27,547	31,389	32,811
1.4.4 Investment that is calculated as a deduction factor	92,228	-	92,228	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
1.4.6 Securitisation Exposure	-	-	-	-
1.4.7 Other deduction factor of common equity tier 1	-	-	-	-
1.4.7.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-	-	-
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
1.4.7.3 Exposures of settlement risk - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposures in subsidiary company that carry out business activities based on sharia principles	-	-	-	-
2 Additional Tier 1 Capital	3,000,000	3,000,000	3,000,000	3,000,000
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	3,000,000	3,000,000	3,000,000	3,000,000
2.2 Agio/Disagio	-	-	-	-
2.3 Deduction factor	-	-	-	-
2.3.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-	-	-

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 : June 2025

(in Million Rp.)

Capital Component	Jun 2025		Jun 2024	
	Individual	Konsolidasian	Individual	Konsolidasian
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
II Tier 2 Capital	128,853	131,447	120,043	122,639
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)	128,853	131,447	120,043	122,639
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	5,290,693	5,409,998	5,096,565	5,204,894
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	13,098,015	13,210,925	12,718,416	12,876,823
RWAs CONSIDERING MARKET RISK	78,261	78,261	57,551	58,249
RWAs CONSIDERING OPERATIONAL RISK	677,401	676,344	666,759	666,849
TOTAL RISK-WEIGHTED ASSETS	13,853,677	13,965,530	13,442,726	13,601,921
CAR				
CET1 Ratio (%)	15.61	16.32	14.70	15.31
Tier 1 Ratio (%)	37.26	37.80	37.02	37.36
Tier 2 Ratio(%)	0.93	0.94	0.89	0.90
CAR(%)	38.19	38.74	37.91	38.27
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	10.57	10.55	9.31	9.30
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	4.50	4.50	4.50	4.50
From AT1 (%)	5.14	5.11	3.92	3.90
From Tier 2 (%)	0.93	0.94	0.89	0.90
CET 1 UNTUK BUFFER (%)	11.11	11.82	10.20	10.81
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 : June 2025

(in Million Rp.)

Pos-Pos	Jun 2025					Jun 2024				
	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	55	-	-	4,932	-	135	-	-	17,982	-
2. Spot and derivative/forward receivables	-	-	-	66	-	-	-	-	90	-
3. Securities	-	-	-	32	-	10	-	-	87	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	511	-	-	2,020	-	603	-	-	2,093	30
7. Loans and financing	478,102	-	238,293	115,439	105,051	274,651	167,137	397,653	94,234	283,019
8. Equity investment	-	-	-	922	-	-	-	-	922	-
9. Other receivables	9	-	-	100	-	22	-	-	203	-
10. Commitments and Contingencies	91,350	-	-	5,342	695	15,765	-	-	4,432	5,714

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 : June 2025

(in %)

Rasio	Jun 2025	Jun 2024
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	38.19	37.91
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.20	2.07
3. Non perfoming earning assets to total earning assets	1.94	2.97
4. Impairment provision on earning assets to total earning assets	4.54	4.53
5. NPL Gross	2.44	4.45
6. NPL Net	0.54	1.07
7. Return on Asset (ROA)	2.79	2.75
8. Return on Equity (ROE)	7.10	7.19
9. Net Interest Margin (NIM)	4.42	4.50
10. Operating Expenses to Operating Revenues (BOPO)	54.41	60.70
11. Cost to Income Ratio (CIR)	41.93	45.26
12. Loan to Deposit Ratio (LDR)	123.59	100.70
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	5.44	10.13
b. Reserve Requirement (Foreign currency) - daily	4.17	4.26
3. Net Open Position	0.43	0.57

Notes :

Tabel 10. B

Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : June 2025

No	Title	Position	Name	Description	Checklist Special for BOC
1	Board of Commissioners	Commissioner	B. Budijanto Jahja		Independent
2	Board of Commissioners	Commissioner	G. Wisnu Rosariastoko		Independent
3	Board of Commissioners	Commissioner	Takashi Sasaki		Non Independent
4	Board of Commissioners	Commissioner	Gen Nakahara		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. 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 consolidated financial information as of June 30, 2025 and 2024 is unaudited. Meanwhile, the financial information as of and for the period ended December 31, 2024 is taken from the Consolidated Financial Statements 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 Mochamad Dayat, who has provided an unmodified opinion.
3. Exchange rate 1 USD June 30, 2025 : 16,235,-;1 USD December 31, 2024 : 16,095,-; 1 USD June 30, 2024 : Rp 16,375.

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 : June 2025

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 30 Juni 2025 dan 31 Maret 2025 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 2025 dan 2024 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 Jumat tanggal 15 Agustus 2025.

Jakarta, 15 Agustus 2025

Direksi

PT Bank Resona Perdania

Keisuke Nakao	**Muhammad Akbar**
Presiden Direktur	Direktur

Resona Group
Resona Holdings, Inc.

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

	30-Jun-25	31-Mar-25
Assets		
Cash and due from banks	¥17,932,884	¥19,548,612
Call loans and bills bought	226,924	236,180
Deposits paid for bonds borrowing transactions	502	1,529
Monetary claims bought	589,125	600,860
Trading assets	575,881	443,299
Money held in trust	624	336
Securities	10,929,353	10,307,505
Loans and bills discounted	44,929,978	44,534,541
Foreign exchange assets	155,123	204,928
Lease receivables and investment in leaves	204,701	200,177
Other assets	581,981	628,979
Tangible fixed assets	309,258	311,967
Intangible fixed assets	49,819	50,012
Net defined benefit asset	110,426	109,224
Deferred tax assets	3,016	9,877
Customers' liabilities for acceptances and guarantees	371,142	373,013
Reserve for possible loan losses	(180,113)	(190,421)
Reserve for possible losses on investments	(8)	(8)
Total Assets	¥76,790,622	¥77,370,816
Liabilities and Net Assets		
Liabilities		
Deposits	¥62,687,911	¥63,418,436
Negotiable certificates of deposit	900,590	654,990
Call money and bills sold	1,403,645	1,678,718
Payables under securities lending transactions	2,894,827	2,201,282
Trading liabilities	151,314	181,100
Borrowed money	3,405,450	3,908,005
Foreign exchange liabilities	7,838	7,819
Bonds	194,446	195,859
Due to trust account	1,083,094	1,026,603
Other liabilities	781,631	883,550
Reserve for employees' bonuses	9,061	21,983
Net defined benefit liability	5,269	5,440
Other reserves	21,869	23,338
Deferred tax liabilities	41,360	22,122
Deferred tax liabilities for land revaluation	15,734	15,735
Acceptances and guarantees	371,142	373,013
Total Liabilities	¥73,975,187	¥74,618,000
Net Assets		
Capital stock	50,552	50,552
Capital Surplus	69,812	69,813
Retained earnings	2,278,155	2,238,761
Treasury stock	(23,773)	(6,622)
Total stockholders' equity	2,374,747	2,352,504
Net unrealized gains on available-for-sale securities	382,545	344,603
Net deferred gains on hedges	(25,430)	(32,804)
Revaluation reserve for land	32,614	32,614
Foreign currency translation adjustments	2,964	6,505
Remeasurement of defined benefit plans	25,575	25,732
Total accumulated other comprehensive income	418,268	376,652
Stock acquisition rights	125	126
Non-controlling interests	22,293	23,532
Total Net Assets	2,815,434	2,752,815
Total Liabilities and Net Assets	76,790,622	77,370,816

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

	First Quarter of FY2025 From April 1, 2025 to June 30, 2025	First Quarter of FY2024 From April 1, 2024 to June 30, 2024
Ordinary Income	¥300,108	¥250,912
Interest income	182,101	138,692
Interest on loans and bills discounted	125,439	95,992
Interest and dividends on securities	26,412	24,702
Trust fees	6,335	6,394
Fees and commissions	63,902	64,434
Trading income	1,271	598
Other operating income	18,082	19,654
Other ordinary income	28,414	21,138
Ordinary Expenses	202,707	173,874
Interest expenses	51,054	29,739
Interest on deposits	30,787	12,561
Fees and commissions	12,446	11,140
Trading expenses	175	0
Other operating expenses	13,732	13,938
General and administrative expenses	114,380	112,029
Other Ordinary expenses	10,917	7,026
Ordinary Profits	97,401	77,038
Extraordinary gains	286	164
Gains on disposal of fixed assets	286	164
Extraordinary losses	377	807
Losses on disposal of fixed assets	361	767
Impairment losses on fixed assets	16	39
Income before income taxes	97,309	76,395
Income taxes – current	22,293	16,396
Income taxes – deferred	4,007	4,073
Total income taxes	26,300	20,469
Net income	71,008	55,926
Net income attributable to non-controlling interests	478	549
Net income attributable to owners of the parent	¥70,530	¥55,377

[Consolidated Statements of Comprehensive Income]

	First Quarter of FY2025 From April 1, 2025 to June 30, 2025	First Quarter of FY2024 From April 1, 2024 to June 30, 2024
Net Income	¥71,008	¥55,926
Other comprehensive income	39,907	(50,228)
Net unrealized gains (losses) on available-for-sale securities	37,883	(40,370)
Net deferred gains (losses) on hedges	7,373	(14,243)
Foreign currency translation adjustments	(5,277)	3,849
Remeasurements of defined benefit plans	(118)	480
Share of other comprehensive income of affiliates accounted for using equity method	46	(3)
Total comprehensive income	110,916	5,637
Comprehensive income attributable to:		
Owners of the parent	112,146	3,708
Non-controlling interests	(1,230)	1,929