

LAPORAN PERHITUNGAN IRRBB

Nama Bank : PT. Bank Resona Perdania

Posisi Laporan : 30-Sep-25

Mata Uang : IDR, USD, JPY

(individual)
In IDR mio

Shock Scenarios	CCY	ΔEVE				ΔNII			
		T	Aggregate	T-1	Aggregate	T	Aggregate	T-1	Aggregate
Parallel up (400 bps)	- IDR	244,502	244,507	209,690	209,927	103,020	-	75,435	-
	- USD	(16,589)		(20,463)		5,784		6,228	
	- JPY	5		237		2,724		5,417	
Parallel down (400 bps)	- IDR	(313,373)	17,601	(274,304)	17,680	(56,450)	(59,174)	(29,723)	(35,140)
	- USD	17,601		17,680		67,754		55,145	
	- JPY	(15)		(237)		(2,724)		(5,417)	
Steepener: Short down - long up	- IDR	126,153	131,822	103,500	110,968				
	- USD	5,669		7,468					
	- JPY	(22)		(156)					
Flattener: Short up - long down	- IDR	(56,846)	22	(53,254)	192				
	- USD	(12,721)		(16,313)					
	- JPY	22		192					
Shock rate up	- IDR	73,137	73,155	59,636	59,875				
	- USD	(18,367)		(23,207)					
	- JPY	18		239					
Shock rate down	- IDR	(64,993)	13,281	(63,471)	16,340				
	- USD	13,281		16,340					
	- JPY	(17)		(239)					
Nilai Maksimum Negatif (Absolut)	- IDR	244,502	244,507	209,690	209,927	56,450	59,174	29,723	35,140
	- USD	17,601		17,680		5,784		6,228	
	- JPY	22		239		2,724		5,417	
Modal Tier -1 (Untuk ΔEVE) atau Projected Income (untuk ΔNII)	- IDR	5,222,373		5,161,841		416,556	666,249	413,403	733,265
	- USD	5,222,373		5,161,841		230,192		299,215	
	- JPY	5,222,373		5,161,841		19,501		20,647	
Nilai Maksimum dibagi Modal Tier-1 (untuk ΔEVE) atau Projected Income (untuk ΔNII)	- IDR	4.68%	4.68%	4.06%	4.07%	13.55%	8.88%	7.19%	4.79%
	- USD	0.34%		0.34%		2.51%		2.08%	
	- JPY	0.00%		0.00%		13.97%		26.24%	

Note :

- Based on POJK, IRRBB report should be perform in IDR when asset ratio in original currency to total asset equal 5%
- The positive figure of shock on EVE shows loss condition, In reverse Negative figure is profit
- The positive figure of shock on NII shows profit condition, In Reverse Negative figure are Loss
- Delta EVE and NII figure are maximum loss from stress test shock scenario setup by regulator