Bank Resona Perdania

PROFIL PERUSAHAAN
COMPANY PROFILE

Continuous Improvement

Reaching a Finer **Excellence**

DAFTAR ISI
Table of Contents

SAMBUTAN
Greetings

ICHIRO HIRAMATSU
Presiden Direktur/President Director

Bank Resona Perdania secara resmi mulai beroperasi pada bulan Februari 1958 dan berkat dukungan yang berkelanjutan dari para nasabah setia serta masyarakat Indonesia, kami berhasil melalui perjalanan selama lebih dari 64 tahun di Industri Perbankan Indonesia. Seiring dengan perubahan zaman dan tuntutan industri yang semakin kompleks dan kompetitif, kebutuhan nasabah menjadi sangat beragam. Kami akan selalu memberikan komitmen kepada nasabah dengan menyediakan layanan keuangan yang handal untuk memenuhi kebutuhan nasabah dan kami akan selalu berupaya untuk memberikan pelayanan yang lebih baik kepada para nasabah. Kami sangat berterima kasih atas dukungan dan kepercayaan dari para pemangku kepentingan khususnya nasabah setia Bank Resona Perdania.

Bank Resona Perdania officially started the operation in February 1958 and with continuous support from the customers and people of Indonesia, we succeeded through the journey for over 64 years in Indonesian Banking Industry. With the times change and the industry demands which increasingly complex and competitive, the needs of the customers would diversify in various ways. We will devote ourselves give commitment to customers by providing reliable financial services to meet the customer needs and we will put the effort to serve you better. We are more than grateful to have support and trust from all stakeholders especially the loyal customers of Bank Resona Perdania.

SUSUNAN DEWAN KOMISARIS DAN DIREKSI

The Board of Commissioners and The Board of Directors Composition

Toru Inoue
Komisaris, Non Independen
Commissioner, Non Independent

Didi Nurulhuda
Presiden Komisaris, Independen
President Commissioner, Independent

G. Wisnu Rosariastoko
Komisaris, Independen
Commissioner, Independent

Hidekazu Konuma
Komisaris, Non Independen
Commissioner, Non Independent

Muhammad Akbar
Direktur
Director

Iding Suherdi
Direktur
Director

Makoto Hasegawa
Wakil Presiden Direktur
Deputy President Director

Ichiro Hiramatsu
Presiden Direktur
President Director

Fransisca Rita Gosal
Direktur
Director

Takeshi Yamasaki
Direktur
Director

B. Budijanto Jahja
Direktur yang Membawahkan Fungsi Kepatuhan
Director in Charge of Compliance Function

VISI DAN MISI
Vision and Mission

Visi
Vision

Menjadi Bank yang paling dapat diandalkan di Indonesia untuk perusahaan-perusahaan lokal dan Jepang dengan menyediakan kualitas layanan keuangan terbaik.

To be the most reliable Bank in Indonesia for local and Japanese companies by providing the best quality financial services.

Misi
Mission

- **CREATE**
  "Menciptakan" pertumbuhan yang berkesinambungan dengan nilai-nilai perusahaan yang berkualitas tinggi.
  "Create" sustainable growth with high quality corporate values.

- **CONTRIBUTE**
  "Berkontribusi" terhadap pembangunan ekonomi Indonesia dengan kualitas produk dan layanan keuangan terbaik.
  "Contribute" towards Indonesia's economic development through the best quality financial products and services.

- **COMMIT**
  "Berkomitmen" untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan.
  "Commit" to deliver high quality and comprehensive solutions in financial services.

NILAI-NILAI PERUSAHAAN
Corporate Values

CREDIBLE
Dapat menunjukkan kompetensi sebagai Bank terpercaya.
Able to show competency as a trusted Bank.

ACCURATE
Bekerja dengan tepat untuk meminimalisir risiko.
Working precisely to minimize risk.

RESPONSIBLE
Melakukan pekerjaan dengan profesional.
Conducting task in professional manner.

ENTERPRISING
Melayani dengan sungguh-sungguh dan tekun.
Servicing with vigor and diligence.

PENGHARGAAN
Awards

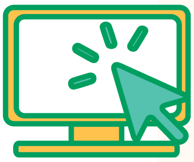
Tanggal Date	Nama Penghargaan Awards	Penyelenggara Organizer
10 September 2021 September 10, 2021	**J.P. Morgan Quality Recognition Award Tahun 2020** *The 2020 U.S. Dollar Clearing Elite Quality Recognition Award* atas Prestasi Luar Biasa sebagai *Best-in-Class MT103 STP Rate 99,82%* The 2020 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as the Best-in-Class MT103 STP rated 99.82%	J.P. Morgan Chase Bank, N. A.
10 September 2021 September 10, 2021	**J.P. Morgan Quality Recognition Award Tahun 2020** *The 2020 U.S. Dollar Clearing Elite Quality Recognition Award* atas Prestasi Luar Biasa sebagai *Best-in-Class MT202 STP Rate 100,00%* The 2020 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as the Best-in-Class MT202 STP Rated 100.00%	J.P. Morgan Chase Bank, N. A.
11 Juni 2021 June 11, 2021	**Indonesia Corporate Secretary & Corporate Communication Award-VI-2021 (ICCA-VI-2021)** *2nd The Best Informative Website 2021* pada Kategori: Bank BUKU – 2 – *Private Company – Asset* Rp15 T s/d Rp25 T 2nd The Best Informative Website 2021 in Category of: Bank BUKU – 2 – Private Company – Asset of IDR15 Trillion to IDR25 Trillion	Majalah Economic Review Economic Review Magazine
9 April 2021 April 9, 2021	**Indonesia Enterprise Risk Management Award-IV-2021 (IERMA-IV-2021)** *1st The Best Indonesia Enterprises Risk Management – IV – 2021* pada Kategori: Bank Swasta – BUKU 2 – *Non Listed – Asset* Rp15 T s/d Rp25 T 1st The Best Indonesia Enterprises Risk Management – IV – 2021 of Category : Private Bank – BUKU 2 – Non Listed – Asset of IDR15 Trillion to IDR25 Trillion	Majalah Economic Reviews Economic Review Magazine
5 Februari 2021 February 5, 2021	**Indonesia GCG Zoominar & Award-VI-2021** *2nd The Best – Indonesia GCG Award – VI – 2021* pada Kategori: *Non Listed* - Bank – BUKU 2 – *Asset* Rp10 T s/d Rp25 T 2nd The Best - Indonesia GCG Award – VI – 2021 of Category: Non Listed - Bank - BUKU 2 - Asset of IDR10 Trillion to IDR25 Trillion	Majalah Economic Reviews Economic Review Magazine

4 (EMPAT) KEUNGGULAN KOMPETITIF BANK RESONA PERDANIA

4 (Four) Competitive Advantages of Bank Resona Perdania

Bank selalu berkontribusi terhadap pembangunan ekonomi Indonesia melalui produk dan layanan keuangan dengan kualitas terbaik. Bank terus tumbuh lebih baik dengan adanya 4 (empat) keunggulan kompetitif:

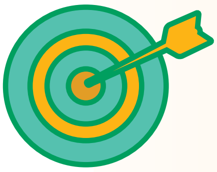
The Bank always contributes to Indonesia's economic development through the highest quality financial products and services. The Bank continues to grow better with 4 (four) competitive advantages:



1

Pengetahuan dan pemahaman yang luas terhadap pasar lokal yang berdasarkan pada sejarah panjang di pasar ekonomi Indonesia.

Extensive knowledge and understanding of local markets based on the long history of the Indonesian market economy.



2

Fokus pada perusahaan lokal Indonesia maupun perusahaan Jepang yang memungkinkan Bank bertindak sebagai mediator untuk menciptakan bisnis baru di antara nasabah.

Focus on local Indonesian companies as well as Japanese companies that enable the Bank to act as a mediator to create new business among customers.

3

Manajemen Independen yang memungkinkan pengambilan keputusan yang cepat dan fleksibel.

Independent Management which enables prompt and flexible decision making.

4

Jaringan luas di Indonesia sebagai bank Jepang. Jaringan kantor tersebar di beberapa kota dan kawasan industri yang strategis, yaitu: Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang, dan Deltamas.

Wide network in Indonesia as a Japanese bank. The office network is spread across several cities and strategic industrial areas, namely: Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang, and Deltamas.

IDENTITAS BANK
Bank's Identity

Nama Perusahaan
Company Name

PT Bank Resona Perdania

Kantor Pusat
Head Office

Wisma GKBI, Suite UG02, 2501 & 2701,
Jl. Jend. Sudirman No. 28, Bendungan Hilir,
Tanah Abang, Jakarta Pusat 10210

Situs Web
Website

www.perdania.co.id

Telepon
Telephone

+62 21 570 1958

Faksimile
Fax

+62 21 570 1936

Call Center
Call Center

+62 21 570 1445

Surat Elektronik (*Email*)
Email

corporate.secretary@perdania.co.id

Tanggal Pendirian
Date of Establishment

15 Februari 1956
February 15, 1956

Tanggal Beroperasi
Date of Operation

1 Februari 1958
February 1, 1958

Bidang Usaha
Line of Business

Jasa Perbankan
Banking Services

Kepemilikan Saham
Share Ownership

Resona Bank, Ltd.	48.44%
The Bank of Yokohama, Ltd.	30.00%
Daido Life Insurance Company	14.90%
JAFCO Group Co., Ltd.	5.08%
Lainnya I Others	1.58%

Kode Swift
Swift Code

BPIAIDJA

Modal Dasar
Authorized Capital

IDR1,000,000,000,000

Modal Ditempatkan & Disetor Penuh
Issued & Fully Paid-Up Capital

IDR405,000,000,000

Jumlah Karyawan
Total Employee

303 (per 31 Desember 2021)
303 (as of December 31, 2021)

Jumlah Kantor Cabang
Total Branch Office

1 Kantor Pusat I Head Office
2 Kantor Cabang I Branch Offices
4 Kantor Cabang Pembantu I
Sub Branch Offices

Entitas Anak
Subsidiary

PT Resona Indonesia Finance

PRODUK DAN JASA
Products and Services

PRODUK
PRODUCTS

Bank memiliki produk antara lain sebagai berikut:
The Bank has the following products:

Current Account

Tersedia dalam beberapa mata uang:
Available in several currencies:

- Indonesian Rupiah (IDR)
- US Dollar (USD)
- Japanese Yen (JPY)
- Chinese Yuan (CNY)
- Singapore Dollar (SGD)
- Euro (EUR)
- Thailand Baht (THB)

Loan

Tersedia dalam Rupiah (IDR) dan mata uang asing:
Available in Indonesian Rupiah (IDR) and foreign currency:

- Syndicated Loan
- Joint Financing Loan
- Working Capital Loan and Investment Loan
- Trust Receipt
- Overdraft
- Factoring

Time Deposit and Deposit On Call

Tersedia dalam beberapa mata uang:
Available in several currencies:

- Indonesian Rupiah (IDR)
- US Dollar (USD
- Japanese Yen (JPY)
- Chinese Yuan (CNY)

Treasury

Transaksi: TOD, TOM, SPOT, FORWARD, SWAP
Transaction: TOD, TOM, SPOT, FORWARD, SWAP

Tersedia dalam beberapa mata uang:*)
Available in several currencies:*)

- US Dollar (USD)
- Japanese Yen (JPY)
- Euro (EUR)
- Singapore Dollar (SGD)
- Australian Dollar (AUD)
- Hong Kong Dollar (HKD)
- Pound Sterling (GBP)
- Thailand Baht (THB)
- Chinese Yuan (CNY)
- Switzerland Franc (CHF)

Catatan | Notes:
*)Khusus mata uang GBP, AUD, dan CHF hanya dapat dilakukan untuk transaksi TOD.
*)Especially for GBP, AUD, and CHF currencies can only be done for TOD transactions.

JASA
SERVICES

Bank memiliki layanan jasa yang mencakup:
The Bank provides services that include:

Import

- Opening/Amendment of Letter of Credit (L/C) Sight, Usance, Upas
- Opening/Amendment of Surat Kredit Berdokumen Dalam Negeri (SKBDN) Sight, Usance, Upas
- Import Bills Collection (Document of Payment and Document of Acceptance)

Export

- Negotiation (L/C)
- Advising (L/C)
- Collect Document with/ without L/C

Interbank Payment Transaction/Transfer

- IDR (RTGS and LLG)
- Foreign Currency Transfer

Bank Guarantee

- Bid Bond
- Advance Payment Bond
- Performance Bond
- Retention Bond
- Custom Bond
- Maintenance/Warranty Bond
- Standby L/C
- Demand Guarantee

Others

- Safe Deposit Box *)
- Foreign Currency Transactions in the Form of Bank Notes, Clean Bill
- Clearing
- Tax Payment
- Bank Reference
- Facility Confirmation
- Audit Confirmation
- Internet Banking Perdania Direct
- MT 940

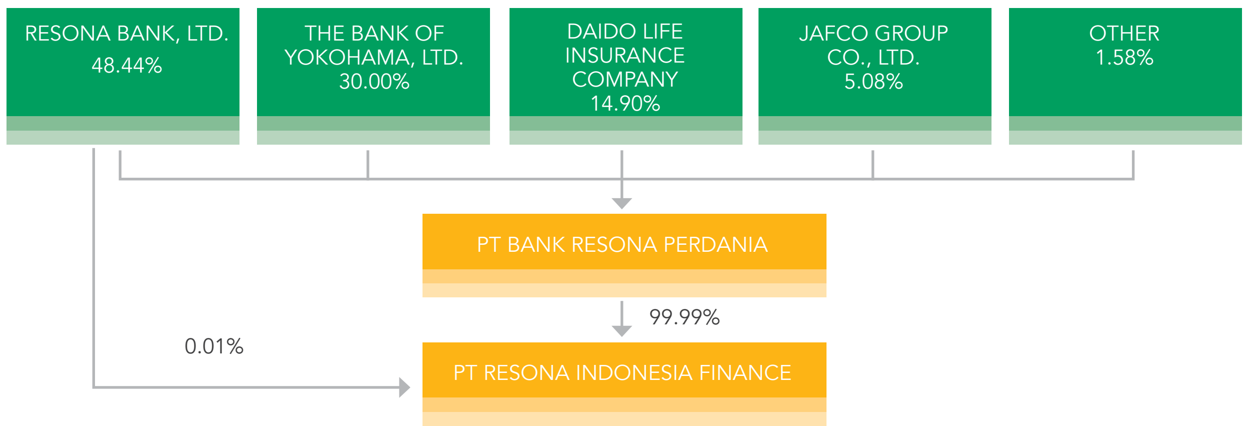
Catatan | Notes:
*) syarat & ketentuan berlaku.
terms & condition apply.

STRUKTUR PEMEGANG SAHAM BANK DAN PERUSAHAAN ANAK

Shareholders Structure of the Bank and Subsidiaries

Struktur Pemegang Saham Bank dan Perusahaan Anak per 31 Desember 2021, sebagai berikut:

The Structure of Shareholders of the Bank and Subsidiaries as of December 31, 2021 as follows:



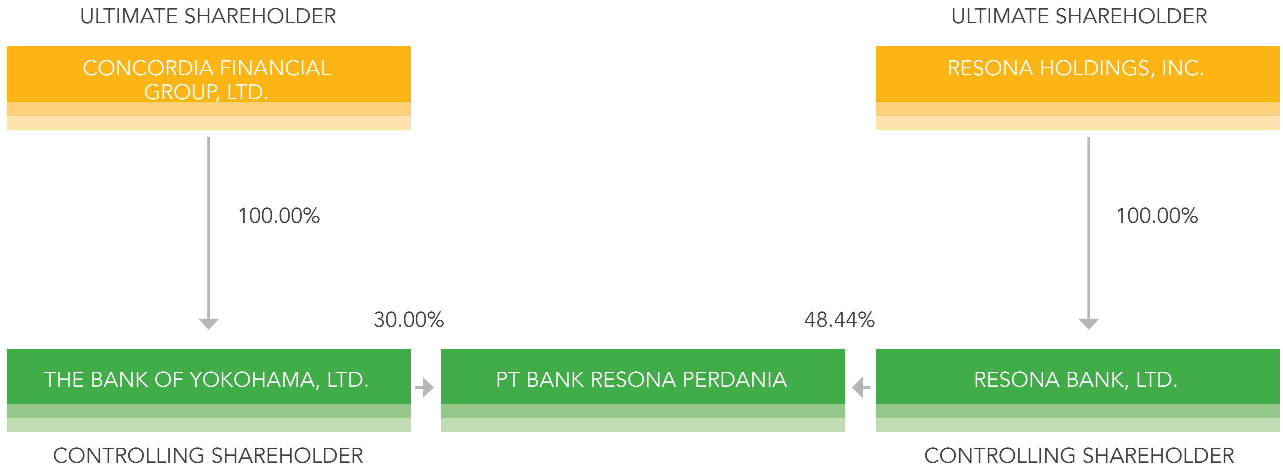
Catatan | Notes:
Seluruh anggota Direksi dan anggota Dewan Komisaris Bank tidak memiliki saham pada Bank.
All members of the Board of Directors and the Board of Commissioners of the Bank do not own shares in the Bank.

STRUKTUR KELOMPOK USAHA

Business Group Structure

Struktur kelompok usaha per 31 Desember 2021, yakni sebagai berikut:

The structure of the Business Group as of December 31, 2021:



PERUSAHAAN ANAK
Subsidiary

PT Resona Indonesia Finance (PT RIF)

PT Resona Indonesia Finance ("PT RIF"), yang dahulu bernama PT Daiwa Lippo Leasing Corporation, adalah perusahaan anak Bank Resona Perdania yang didirikan pada bulan Agustus 1984 dengan fokus utama di bidang pembiayaan barang modal bagi korporasi.

Bank dalam kapasitasnya sebagai pemegang saham utama, melakukan pengawasan bulanan atas kinerja keuangan PT RIF, selain audit umum tahunan yang dilakukan oleh Divisi Audit Intern Bank. Dalam rangka mendukung kegiatan operasional dan perkembangannya, Bank juga menyediakan fasilitas pinjaman kepada PT RIF.

PT Resona Indonesia Finance ("PT RIF"), formerly known as PT Daiwa Lippo Leasing Corporation, is a subsidiary of Bank Resona Perdania that was founded in August 1984 with a major focus on the financing of capital goods for corporations.

As the main shareholders, the Bank conducts monthly supervision of the financial performance of PT RIF, in addition to the annual general audit conducted by the Bank's Internal Audit Division. In order to support its operational activities and development, the Bank also provides a loan facility to PT RIF.

Visi | Vision

Menjadi perusahaan pembiayaan yang sehat dan memiliki daya saing.

To be a healthy and competitive finance company.

Misi | Mission

- Menciptakan lingkungan kerja yang kondusif dan berbudaya kreatif-produktif bagi Sumber Daya Manusia perusahaan;
- Mengoptimalkan pelayanan yang prima kepada nasabah;
- Menjunjung tinggi penerapan tata kelola perusahaan yang baik dalam penyelenggaraan usaha;
- Memaksimalkan nilai perusahaan bagi seluruh Pemangku Kepentingan;
- Meningkatkan kontribusi perusahaan untuk pertumbuhan ekonomi nasional, tanggung jawab sosial dan kelestarian lingkungan.

- Creating a conducive work environment and a creative-productive culture for the company's Human Resources;
- Optimizing excellent service to customers;
- Upholding the implementation of good corporate governance in conducting business;
- Maximizing corporate value for all Stakeholders;
- Increasing the company's contribution to national economic growth, social responsibility and environmental sustainability.

Izin Usaha | Business Permit

- Keputusan Menteri Keuangan Republik Indonesia No. KEP-197/KM.6/2003 tentang Perubahan atas Keputusan Menteri Keuangan No. 555/KMK.017/1994 tentang Pemberian Izin Usaha Lembaga Pembiayaan kepada PT Daiwa Lippo Finance menjadi PT Resona Indonesia Finance;
- Keputusan Menteri Keuangan No. 555/KMK.017/1994 tentang Pemberian Izin Usaha Lembaga Pembiayaan kepada PT Daiwa Lippo Finance;
- Keputusan Menteri Keuangan Republik Indonesia No. KEP-145/KM.11/1984 tentang Pemberian Izin Usaha dalam Bidang Leasing kepada PT Daiwa Lippo Leasing Corporation.

- Decree of the Minister of Finance of the Republic of Indonesia No. KEP-197/KM.6/2003 concerning Amendment to the Decree of the Minister of Finance No. 555/KMK.017/1994 concerning the Granting of a Financing Institution Business License to PT Daiwa Lippo Finance to become PT Resona Indonesia Finance;
- Decree of the Minister of Finance No. 555/KMK.017/1994 concerning the Granting of a Financing Institution Business License to PT Daiwa Lippo Finance;
- Decree of the Minister of Finance of the Republic of Indonesia No. KEP-145/KM.11/1984 concerning the Granting of Business Permits in Leasing to PT Daiwa Lippo Leasing Corporation.

Fasilitas Pembiayaan | Financing Facilities

PT RIF fokus untuk menyediakan Fasilitas Pembiayaan berupa:

1. Pembiayaan Investasi yang dilakukan dengan cara sebagai berikut:
   - Sewa Pembiayaan;
   - Jual dan Sewa Balik.
2. Pembiayaan Modal Kerja yang dilakukan dengan cara Pembiayaan Fasilitas Modal Usaha.

Adapun Fasilitas Pembiayaan yang disediakan oleh PT RIF termasuk namun tidak terbatas untuk membiayai:

1. Mesin Industri (*welding, binder, driller*, mesin tekstil, dll);
2. *Tool* dan *Equipment* (mold, dies, jig, compressor, dll);
3. Alat Berat;

PT RIF focuses on providing Financing Facilities in the form of:

1. Investment Financing carried out in the following ways:
   - Finance Leases;
   - Sell and Leaseback.
2. Working Capital Financing by means of Business Capital Facility Financing.

The Financing Facilities provided by PT RIF include but are not limited to:

1. Industrial Machinery (welding, binders, drillers, textile machinery, etc.);
2. Tools and Equipment (molds, dies, jigs, compressors, etc.);
3. Heavy Equipment;

4. Mobil Penumpang dan/atau Kendaraan Komersial;
5. Komputer dan/atau Aksesoris;
6. Peralatan TI (*software*, dll);
7. Lainnya.

Untuk memenuhi kebutuhan nasabah serta merealisasikan visinya, PT RIF berkomitmen untuk selalu berinovasi dalam menyediakan berbagai macam fasilitas pembiayaan sekaligus memenuhi segala peraturan terkait lembaga pembiayaan yang dikeluarkan oleh pemerintah Republik Indonesia, khususnya Otoritas Jasa Keuangan.

4. Passenger Cars and/or Commercial Vehicles;
5. Computers and/or Accessories;
6. IT Equipment (software, etc.);
7. Others.

To meet customer needs and realize its vision, PT RIF is committed to always innovating in providing various types of financing facilities while complying with all regulations related to financing institutions issued by the government of the Republic of Indonesia, especially the Financial Services Authority.

Ikhtisar Keuangan | Financial Highlights

Dalam jutaan Rupiah / In million IDR

	2021	2020	2019
Total Aset Total Assets	320,151	391,940	555,490
Total Ekuitas Total Equity	130,207	127,966	125,393
Laba Bersih Net Profit	2,116	5,888	(67,885)

Profil PT Resona Indonesia Finance | Profile of PT Resona Indonesia Finance

Modal Disetor
Paid-In Capital

IDR25,000,000,000

Tahun Mulai Beroperasi
Year of Operation

1984

Pemegang Saham
Shareholders

PT Bank Resona Perdania (99.99%)
Resona Bank, Ltd. (0.01%)

Dewan Komisaris
The Board of Commissioners

Komisaris Independen
Independent Commissioner
Sihansyah Riyadi

Komisaris
Commissioner
Toru Inoue[1)]

Direksi
The Board of Directors

Presiden Direktur
President Director
Jun Nishimori

Direktur
Director
Kohei Sekiya

Direktur
Director
Evy Budijanti

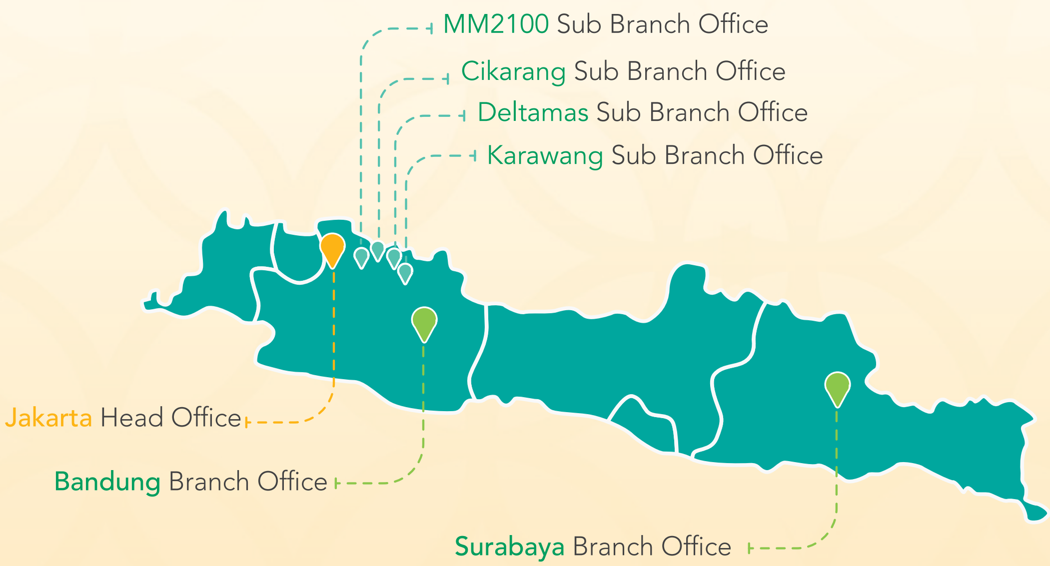
Direktur
Director
Sriyono[2)]

Alamat
Address

Wisma GKBI, Suite 2702
Jl. Jend. Sudirman No. 28
Bendungan Hilir, Tanah Abang,
Jakarta Pusat 10210
Telp. : (+62 21) 570 1956
Fax : (+62 21) 570 1961

Catatan/Notes:
[1)] Efektif menjabat sebagai Komisaris PT Resona Indonesia Finance sejak tanggal 23 Februari 2022 menggantikan Bapak Keisuke Nakao
Effectively serving as Commissioner of PT Resona Indonesia Finance on February 23, 2022 replacing Mr. Keisuke Nakao
[2)] Efektif menjabat sebagai Direktur PT Resona Indonesia Finance sejak tanggal 7 April 2022
Effectively serving as Director of PT Resona Indonesia Finance on April 7, 2022

PETA JARINGAN KANTOR
Office Network Map



Alamat Kantor Pusat
Head Office Address

Wisma GKBI, Suite UG02, 2501 & 2701,
Jl. Jend. Sudirman No. 28, Bendungan Hilir,
Tanah Abang,
Central Jakarta 10210
Telp : +62 21 570 1958
Fax : +62 21 570 1936

Alamat Kantor Cabang
Branch Office Address

Kantor Cabang Surabaya
Surabaya Branch Office
3rd Floor, Plaza BRI, Suite 305
Jl. Jend. Basuki Rahmat No. 122
Surabaya 60271
East Java – Indonesia
Telp : +62 31 535 5858
Fax : +62 31 535 2007

Kantor Cabang Bandung
Bandung Branch Office
2nd Floor, Wisma Bumiputera Suite 204-205
Jl. Asia Afrika No. 141-149
Bandung 40112
West Java - Indonesia
Telp : +62 22 424 1742
Fax : +62 22 424 1207

Alamat Kantor Cabang Pembantu
Sub Branch Office Address

Kantor Cabang Pembantu Cikarang
Cikarang Sub Branch Office
2nd Floor, EJIP Center Building
EJIP Industrial Park, Plot 3A South Cikarang
Bekasi 17550
West Java – Indonesia
Telp : +62 21 897 4940
Fax : +62 21 897 4941

Kantor Cabang Pembantu MM2100
MM2100 Sub Branch Office
BeFa Square Unit G-B, G Floor,
MM2100 Industrial Town, West Cikarang,
Bekasi 17842
West Java – Indonesia
Telp : +62 21 8998 2151
Fax : +62 21 8998 2943

Kantor Cabang Pembantu Karawang
Karawang Sub Branch Office
1st Floor, Graha KIIC
Jl. Permata Raya Lot C-1B KIIC Industrial Park
Karawang 41361
West Java – Indonesia
Telp : +62 21 8911 5020
Fax : +62 21 647 347

Kantor Cabang Pembantu Deltamas
Deltamas Sub Branch Office
Kompleks Ruko Palais de Paris Blok D No. 10
Perumahan Kota Deltamas, Central Cikarang,
Bekasi 17530
West Java – Indonesia
Telp : +62 21 2851 7930
Fax : +62 21 2851 7928

Bank Resona Perdania

Wisma GKBI
Suite UG02, 2501 & 2701
Jl. Jend. Sudirman No. 28
Bendungan Hilir, Tanah Abang,
Jakarta Pusat 10210