Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

Koran atau Media Elektronik Lain : Website Bank Tgl. 2022-08-10

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Jun 2022	Des 2021	Jun 2022	Des 2021
ASET				
1. Cash	21,631	19,139	21,637	19,144
2. Placement to Bank Indonesia	4,507,702	3,028,080	4,507,702	3,028,080
3. Interbank placement	1,278,095	857,985	1,278,095	857,985
4. Spot and derivative/forward receivables	9,454	13,828	9,454	13,828
5. Securities	511,915	491,125	511,915	491,125
6. Securities sold under repurchase agreement (repo)	0	0	0	0
7. Claims on securities bought under reverse repo	123,546	0	123,546	0
8. Acceptance receivables	521,425	266,875	521,425	266,875
9. Loans and financing	11,450,983	11,581,189	11,408,983	11,499,189
10. Sharia financing	0	0	0	0
11. Equity investment	92,228	92,228	0	0
12. Other financial assets	134,331	132,629	134,331	132,629
13. Impairment on financial assets -/-	532,178	477,006	550,779	493,967
a. Securities	0	0	0	0
b. Loans and Sharia financing	527,412	474,195	527,412	474,195
c. Others	4,766	2,811	23,367	19,772
14. Intangible assets	225,415	218,607	226,979	220,170
Accumulated amortization on intangible asset -/-	167,918	157,272	169,234	158,462
15. Fixed assets and equipment	198,408	169,670	202,710	173,590
Accumulated depreciation on fixed assets and equipment -/-	106,868	81,843	108,576	83,092
16. Non productive asset	0	0	1,840	3,681
a. Abandoned property	0	0	0	0
b. Foreclosed accounts	0	0	1,840	3,681
c. Suspense accounts	0	0	0	0
d. Interbranch assets	0	0	0	0
17. Other assets	83,687	74,347	417,146	383,540
TOTAL ASSETS	18,351,856	16,229,581	18,537,174	16,354,315
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	5,155,436	5,295,497	5,122,834	5,289,384
2. Saving account	1,655	1,887	1,655	1,887
3. Time deposit	6,108,464	6,688,571	6,108,464	6,673,571
4. Electronic money	0	0	0	0
5. Liabilities to Bank Indonesia	0	0	0	0
6. Interbank liabilities	24,190	449,311	24,190	449,311
7. Spot and derivative/forward liabilities	9,227	9,941	9,227	9,941
8. Liabilities on securities sold under repurchase agreement	0	0	0	0
9. Acceptance liabilities	521,425	270,509	521,425	270,509
10. Issued securities	0	0	0	0
11. Loans/financing received	4,196,139	1,200,215	4,343,201	1,294,130
12. Margin deposit	0	0	0	0
13. Interbranch liabilities	0	0	0	0
14. Other liabilities	119,137	99,753	150,820	113,707
15. Non-controlling interest	0	0	7	6
TOTAL LIABILITIES	16,135,673	14,015,684	16,281,823	14,102,446
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	0	0	0
17. Additional paid in capital	103,157	103,157	103,157	103,157

Tabel 01. B

Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

Koran atau Media Elektronik Lain : Website Bank Tgl. 2022-08-10

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Jun 2022	Des 2021	Jun 2022	Des 2021
a. Agio	103,157	103,157	103,157	103,157
b. Disagio -/-	0	0	0	0
c. Fund for paid up capital	0	0	0	0
d. Others	0	0	0	0
18. Other comprehensive gain/(loss)	(13,805)	(13,805)	(14,192)	(14,193)
a. Gains	0	0	0	0
b. Losses -/-	13,805	13,805	14,192	14,193
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	0	0	0
20. Gain/loss	(301,203)	(303,489)	(261,648)	(265,129)
a. Previous years	(303,490)	(246,769)	(265,130)	(210,525)
b. Current Year	2,287	(40,034)	3,482	(37,918)
c. Dividen paid -/-	0	16,686	0	16,686
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	0	0	0	0
TOTAL EQUITIES	2,216,183	2,213,897	2,255,351	2,251,869
TOTAL LIABILITIES AND EQUITIES	18,351,856	16,229,581	18,537,174	16,354,315

Catatan | Catatan:

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)

OTORITAS JASA KEUANGAN

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Jun 2022	Jun 2021	Jun 2022	Jun 2021
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	337,243	375,802	346,132	384,330
2. Interest expenses	98,665	133,956	99,184	134,427
Net interest income (expenses)	238,578	241,846	246,948	249,903
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	(4,459)	(1,670)	(4,459)	(1,670)
2. Gains (losses) from decrease (increase) fair value on financial liabilities	0	0	0	0
3. Gains (losses) on sale of financial assets	0	0	0	0
4. Gains (losses) on spot and derivatives/forward (realised)	17,877	14,363	17,877	14,363
5. Gains (losses) on investment under equity method	0	0	0	0
6. Gains (losses) from translation of foreign currency transactions	7,999	4,353	8,723	4,318
7. Dividend income	0	0	0	0
8. Commission/provision/fee and administration income	14,236	12,049	14,236	12,048
9. Other income	1,423	979	1,472	988
10. Impairment of financial assets	125,247	50,813	126,358	49,810
11. Losses on operational risk	781	51	781	51
12. Personnel expenses	58,796	60,213	61,325	62,533
13. Promotion expenses	547	393	559	399
14. Others expenses	98,768	93,794	102,084	96,528
Net Other Operational Income (Expenses)	(247,063)	(175,190)	(253,258)	(179,274)
OPERATIONAL PROFIT (LOSS)	(8,485)	66,656	(6,310)	70,629
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	10,468	8,521	10,468	8,521
2. Other non operational income (expenses)	(1,321)	(1,933)	(1,964)	(2,946)
NON OPERATIONAL PROFIT (LOSS)	9,147	6,588	8,504	5,575
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	662	73,244	2,194	76,204
Income tax	(1,625)	14,879	(1,288)	15,530
a. Estimated current period tax	0	979	337	1,630
b. Deferred tax income (expenses)	1,625	(13,900)	1,625	(13,900)
NET PROFIT (LOSS) AFTER TAX	2,287	58,365	3,482	60,674
NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST	0	0	0	0
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified subsequently to profit or loss	0	0	0	0
a. Revaluation surplus of fixed assets	0	0	0	0
b. Gains (losses) from actuary benefit program	0	0	0	0
c. Others	0	0	0	0
2. Items that will be reclassified subsequently to profit or loss	0	0	0	0
a. Gains (losses) arising from translation of financial statements in foreign	0	0	0	0
b. Gains (losses) from changes in fair value of financial assetsdebt	0	0	0	0
c. Others	0	0	0	0
OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF	0	0	0	0
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	2,287	58,365	3,482	60,674
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	2,287	58,365	3,482	60,674
NON-CONTROLLING INTEREST			0	0
NET PROFIT (LOSS)	2,287	58,365	3,482	60,674
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	2,287	58,365	3,482	60,674
NON-CONTROLLING INTEREST			0	0
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	2,287	58,365	3,482	60,674
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	0	0	0	0
DIVIDEN	0	8,343	0	8,343
EARNINGS PER SHARE (in full amount)	0.00	0.00	0.00	0.00

Catatan:

Catatan:

Tabel 02. B

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Jun 2022	Jun 2021	Jun 2022	Jun 2021

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

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Jun 2022	Des 2021	Jun 2022	Des 2021
I. COMMITTED RECEIVABLES	1,085,739	1,632,372	1,085,739	1,632,372
1. Unused Borrowings	712,639	903,857	712,639	903,857
2. Foreign curency positions to be received from spot and derivatives/forward transactions	373,100	728,515	373,100	728,515
3. Others	0	0	0	0
II. COMMITTED LIABILITIES	6,619,016	7,086,222	6,311,016	6,818,222
1. Unused credit/financing facilities	5,582,138	6,005,130	5,274,138	5,737,130
a. Committed	130,983	138,852	130,983	138,852
b. Uncommitted	5,451,155	5,866,278	5,143,155	5,598,278
2. Outstanding irrevocable L/C	441,918	571,310	441,918	571,310
3. Foreign curency positions to be submitted for spot and	594,960	509,782	594,960	509,782
4. Others	0	0	0	0
III.CONTINGENT RECEIVABLES	0	0	0	0
1. Received guarantees	0	0	0	0
2. Others	0	0	0	0
IV.CONTINGENT LIABILITIES	509,848	488,603	509,848	488,603
1. Issued guarantees	509,848	488,603	509,848	488,603
2. Others	0	0	0	0

Catatan:

Catatan:

Tabel 04. B

Laporan Transaksi Spot dan Derivatif/Forward Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Transaksi	Individual				
	Nilai Notional	Tujuan		Tagihan dan Liabilitas Derivatif	
		Trading	Hedging	Tagihan	Liabilitas
A. Related to Exchange Rate	353,378	353,378	0	9,454	9,227
1. Spot	74,274	74,274	0	225	160
2. Forward	271,901	271,901	0	9,127	9,067
3. Option	0	0	0	0	0
a. Put	0	0	0	0	0
b. Call	0	0	0	0	0
4. Future	0	0	0	0	0
5. Swap	7,203	7,203	0	102	0
6. Others	0	0	0	0	0
B. Related to Interest Rate	0	0	0	0	0
1. Forward	0	0	0	0	0
2. Option	0	0	0	0	0
a. Put	0	0	0	0	0
b. Call	0	0	0	0	0
3. Future	0	0	0	0	0
4. Swap	0	0	0	0	0
5. Others	0	0	0	0	0
C. Others	0	0	0	0	0
TOTAL	353,378	353,378	0	9,454	9,227

Catatan:

Catatan:

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual											
	Jun 2022						Jun 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank Placement	6,295	0	0	0	0	6,295	6,647	0	0	0	0	6,647
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	6,295	0	0	0	0	6,295	6,647	0	0	0	0	6,647
2. Spot and derivative/forward receivables	0	0	0	0	0	0	0	0	0	0	0	0
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Securities	0	0	0	0	0	0	0	0	0	0	0	0
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
4. Securities sold under repurchase agreement (repo)	0	0	0	0	0	0	0	0	0	0	0	0
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
5. Claims on securities bought under reverse repo	0	0	0	0	0	0	0	0	0	0	0	0
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
6. Acceptance receivables	0	0	0	0	0	0	0	0	0	0	0	0
7. Loans and financing	43,267	0	0	0	0	43,267	107,500	0	0	0	0	107,500
a. Micro, small and medium enterprises (UMKM)	0	0	0	0	0	0	0	0	0	0	0	0
i. Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
ii.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
b.Non micro, small and medium enterprises	43,267	0	0	0	0	43,267	107,500	0	0	0	0	107,500
i. Rupiah currency	43,267	0	0	0	0	43,267	107,500	0	0	0	0	107,500
ii.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual											
	Jun 2022						Jun 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
c. Restructured loans	0	0	0	0	0	0	0	0	0	0	0	0
i. Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
ii.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
8. Equity investment	92,228	0	0	0	0	92,228	92,228	0	0	0	0	92,228
9.Other receivables	0	0	0	0	0	0	0	0	0	0	0	0
10.Commitments and contingencies	308,000	0	0	0	0	308,000	242,500	0	0	0	0	242,500
a.Rupiah currency	308,000	0	0	0	0	308,000	242,500	0	0	0	0	242,500
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
II. OTHER PARTIES												
1. Interbank Placement	1,271,800	0	0	0	0	1,271,800	1,116,191	0	0	0	0	1,116,191
a.Rupiah currency	761	0	0	0	0	761	120,754	0	0	0	0	120,754
b.Foreign currencies	1,271,039	0	0	0	0	1,271,039	995,437	0	0	0	0	995,437
2. Spot and derivative/forward receivables	9,454	0	0	0	0	9,454	7,156	0	0	0	0	7,156
a.Rupiah currency	7,476	0	0	0	0	7,476	6,248	0	0	0	0	6,248
b.Foreign currencies	1,978	0	0	0	0	1,978	908	0	0	0	0	908
3. Securities	511,915	0	0	0	0	511,915	487,164	0	0	0	0	487,164
a.Rupiah currency	489,248	0	0	0	0	489,248	487,164	0	0	0	0	487,164
b.Foreign currencies	22,667	0	0	0	0	22,667	0	0	0	0	0	0
4. Securities sold under repurchase agreement (repo)	0	0	0	0	0	0	0	0	0	0	0	0
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
5. Claims on securities bought under reverse repo	123,546	0	0	0	0	123,546	0	0	0	0	0	0
a.Rupiah currency	123,546	0	0	0	0	123,546	0	0	0	0	0	0

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual											
	Jun 2022						Jun 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0
6. Acceptance receivables	506,678	14,747	0	0	0	521,425	404,213	11,891	0	0	0	416,104
7. Loans and financing	10,036,118	876,933	28,339	79,533	386,793	11,407,716	9,815,656	796,730	104,271	0	263,854	10,980,511
a. Micro, small and medium enterprises (UMKM)	199,902	68,969	28,339	0	0	297,210	60,443	29,750	0	0	0	90,193
i. Rupiah currency	174,764	36,832	28,339	0	0	239,935	45,206	29,750	0	0	0	74,956
ii.Foreign currencies	25,138	32,137	0	0	0	57,275	15,237	0	0	0	0	15,237
b.Non micro, small and medium enterprises	9,836,216	807,964	0	79,533	386,793	11,110,506	9,755,213	766,980	104,271	0	263,854	10,890,318
i. Rupiah currency	6,602,444	285,945	0	79,533	334,650	7,302,572	6,165,957	577,219	6,500	0	167,110	6,916,786
ii.Foreign currencies	3,233,772	522,019	0	0	52,143	3,807,934	3,589,256	189,761	97,771	0	96,744	3,973,532
c. Restructured loans	1,326,118	472,389	28,339	0	43,420	1,870,266	2,047,288	543,648	104,271	0	102,180	2,797,387
i. Rupiah currency	990,584	199,513	28,339	0	43,420	1,261,856	1,293,395	420,416	6,500	0	56,186	1,776,497
ii.Foreign currencies	335,534	272,876	0	0	0	608,410	753,893	123,232	97,771	0	45,994	1,020,890
8. Equity investment	0	0	0	0	0	0	0	0	0	0	0	0
9.Other receivables	14,194	0	0	0	0	14,194	3,341	0	0	0	0	3,341
10.Commitments and contingencies	5,978,982	246,436	0	0	486	6,225,904	6,595,713	178,415	0	0	0	6,774,128
a.Rupiah currency	2,704,381	154,731	0	0	486	2,859,598	2,720,605	110,662	0	0	0	2,831,267
b.Foreign currencies	3,274,601	91,705	0	0	0	3,366,306	3,875,108	67,753	0	0	0	3,942,861
III. OTHER INFORMATION												
1. Value of bank's assets pledge as collateral :						0						0
a. To Bank Indonesia						0						0
b. To Other Parties						0						0
2. Foreclosed accounts						0						0

Catatan: Catatan:

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Individual											
	Jun 2022						Jun 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah

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)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Komponen Modal	Jun 2022		Jun 2021	
	Individual	Konsolidasian	Individual	Konsolidasian
I Tier 1 Capital	5,042,727	5,172,876	2,109,388	2,239,419
1 Common Equity Tier 1	2,042,727	2,172,876	2,109,388	2,239,419
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,838,619	1,878,174	1,877,713	1,916,264
1.2.1 Addition Factor	2,142,109	2,143,304	2,198,187	2,200,494
1.2.1.1 Other comprehensive income	0	0	0	0
1.2.1.1.1 Translation of financial statements in foreign currency	0	0	0	0
1.2.1.1.2 Unrealized gain on financial assets measured through other comprehensive income	0	0	0	0
1.2.1.1.3 Revaluation surplus of fixed assets	0	0	0	0
1.2.1.2 Other disclosed reserves	2,142,109	2,143,304	2,198,187	2,200,494
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	0	0	0	0
1.2.1.2.4 Current year's profit	2,287	3,482	58,365	60,672
1.2.1.2.5 Fund for paid-in capital	0	0	0	0
1.2.1.2.6 Others	0	0	0	0
1.2.2 Deduction Factor	303,490	265,130	320,474	284,230
1.2.2.1 Other comprehensive income	0	0	0	0
1.2.2.1.1 Translation of financial statements in foreign currency	0	0	0	0
1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income	0	0	0	0
1.2.2.2 Other disclosed reserves	303,490	265,130	320,474	284,230
1.2.2.2.1 Disagio	0	0	0	0
1.2.2.2.2 Previous year's losses	303,490	265,130	263,455	227,211
1.2.2.2.3 Current year's losses	0	0	0	0
1.2.2.2.4 Difference between allowance for possible losses and allowance for	0	0	57,019	57,019
1.2.2.2.5 Difference on the total of fair value adjustment from financial instruments in trading book	0	0	0	0
1.2.2.2.6 Allowance for losses on non productive assets required to be provided	0	0	0	0
1.2.2.2.7 Others	0	0	0	0
1.3 Non-controlling interest	0	0	0	0
1.4 Deduction Factor of Common Equity Tier 1	200,892	110,298	173,325	81,845
1.4.1 Deferred tax	51,167	52,554	15,275	15,494
1.4.2 Goodwill	0	0	0	0
1.4.3 Other intangible assets	57,497	57,744	65,822	66,351
1.4.4 Investment that is calculated as a deduction factor	92,228	0	92,228	0
1.4.5 Shortage of capital on insurance subsidiary company	0	0	0	0
1.4.6 Securitisation Exposure	0	0	0	0
1.4.7 Other deduction factor of common equity tier 1	0	0	0	0
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	0	0	0	0
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
1.4.7.3 Exposures of settlement risk - Non Delivery Versus Payment	0	0	0	0
1.4.7.4 Exposures in subsidiary company that carry out business activities based on sharia principles	0	0	0	0
2 Additional Tier 1 Capital	3,000,000	3,000,000	0	0
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	3,000,000	3,000,000	0	0
2.2 Agio/Disagio	0	0	0	0

Tabel 06. B

Laporan Perhitungan Kewajiban Penyediaan Modal Minimum Triwulanan BUK

Aplikasi Pelaporan Online OJK (APOLO)

OTORITAS JASA KEUANGAN

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Komponen Modal	Jun 2022		Jun 2021	
	Individual	Konsolidasian	Individual	Konsolidasian
2.3 Deduction factor	0	0	0	0
2.3.1 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	0	0	0	0
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
II Tier 2 Capital	534,641	536,608	657,515	660,577
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	409,695	409,695	543,750	543,750
2 Agio/Disagio	0	0	0	0
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	124,946	126,913	113,765	116,827
4 Deduction Factor of Tier 2 Capital	0	0	0	0
4.1 Sinking Fund	0	0	0	0
4.2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	0	0	0	0
4.3 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	0	0	0	0
III. Deduction of Capital in the Form of Exposures That Cause Credit Risk Due to Settlement Risk -Non Delivery Versus Payment	0	0	0	0
IV. Capital Deduction Factor in the Form of Exposure in Subsidiary Companies Conducting Business Activities Based on Sharia Principles (If Any)	0	0	0	0
Total Capital	5,577,368	5,709,484	2,766,903	2,899,996
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	11,112,809	11,414,005	11,255,399	11,497,417
RWAs CONSIDERING MARKET RISK	101,329	98,785	42,991	42,837
RWAs CONSIDERING OPERATIONAL RISK	971,820.000	1,010,185.000	973,135.000	982,252.000
TOTAL RISK-WEIGHTED ASSETS	12,185,958.000	12,522,975.000	12,271,525.000	12,522,506.000
CAR				
CET1 Ratio (%)	16.763	17.351	17.189	17.883
Tier 1 Ratio (%)	41.381	41.307	17.189	17.883
Tier 2 Ratio(%)	4.387	4.285	5.358	5.275
CAR(%)	45.769	45.592	22.547	23.158
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	9.670	9.640	10.480	9.740
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	8.670	8.640	9.480	8.740
From AT1 (%)	0.000	0.000	0.000	0.000
From Tier 2 (%)	1.000	1.000	1.000	1.000
CET 1 UNTUK BUFFER (%)	8.093	8.711	7.709	9.143
BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%)	0.000	0.000	0.000	0.000
Countercyclical Buffer (%)	0.000	0.000	0.000	0.000
Capital Surcharge For Systemic Bank (%)	0.000	0.000	0.000	0.000
Capital Conservation Buffer (%)	0.000	0.000	0.000	0.000

Catatan:

Catatan:

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)

OTORITAS JASA KEUANGAN

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam jutaan Rp.)

Pos-Pos	Jun 2022					Jun 2021				
	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	2,804	0	0	12,781	0	3,021	0	0	11,228	0
2. Spot and derivative/forward receivables	0	0	0	92	0	0	0	0	72	0
3. Securities	0	0	0	315	0	0	0	0	48	0
4. Securities sold under repurchase agreement (repo)	0	0	0	0	0	0	0	0	0	0
5. Claims on securities bought under reverse repo	0	0	0	0	0	0	0	0	0	0
6. Acceptance receivables	1,946	0	0	4,902	737	847	0	0	3,167	595
7. Loans and financing	203,598	0	323,814	98,075	408,529	151,303	0	169,753	95,137	266,788
8. Equity investment	0	0	0	922	0	0	0	0	922	0
9. Other receivables	16	0	0	142	0	3	0	0	33	0
10. Commitments and Contingencies	27,056	0	0	7,717	12,657	8,122	0	0	3,157	8,921

Catatan:

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)

OTORITAS JASA KEUANGAN

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

(dalam %)

Rasio	Jun 2022	Jun 2021
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	45.77	22.55
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	2.02	1.65
3. Non perfoming earning assets to total earning assets	2.75	2.41
4. Impairment provision on earning assets to total earning assets	2.97	2.13
5. Gross NPL	4.32	3.32
6. Net NPL	1.52	1.80
7. Return on Asset (ROA)	0.01	0.90
8. Return on Equity (ROE)	0.18	5.63
9. Net Interest Margin (NIM)	3.22	3.11
10. Operating Expenses to Operating Revenues (BOPO)	102.24	83.64
11. Cost to Income Ratio (CIR)	58.32	60.22
12. Loan to Deposit Ratio (LDR)	101.65	98.49
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	0.50	0.50
- Average	5.81	4.05
b. Reserve Requirement (Foreign currency) - daily	4.31	4.54
3. Net Open Position	3.86	0.84

Catatan:

Catatan:

Tabel 10. B

Quarterly Management Reports

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

No	Type	Position	Nama	Keterangan	Checklist Khusus Komisaris
1	Board of Commissioners	President Commissioner	Didi Nurulhuda	Independent President Commissioner	Independent
2	Board of Commissioners	Commissioner	G. Wisnu Rosariastoko		Independent
3	Board of Commissioners	Commissioner	Hidekazu Konuma		Non Independent
4	Board of Commissioners	Commissioner	Toru Inoue		Non Independent
5	Director	President Director	Ichiro Hiramatsu		
6	Director	Vice President Director	Makoto Hasegawa		
7	Director	Director	Iding Suherdi		
8	Director	Compliance Director	B. Budijanto jahja	*) Director In Charge of Compliance Function	
9	Director	Director	Takeshi Yamasaki		
10	Director	Director	Muhammad Akbar		
11	Director	Director	Fransisca Rita Gosal		

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 above as of June 30, 2022 and 2021 was not audited while for the period ended December 31, 2021, it was taken from the consolidated financial statements audited by the Public Accounting Firm Imelda & Rekan (a member of the Deloitte Asia Pacific Network and Deloitte Network), who have provided an unmodified opinion.. 3. Exchange Rate of 1 USD June 30, 2022 : IDR 14,898,-; December 31, 2021 : IDR 14,253,-; June 30, 2021 : IDR 14,500,-

Tabel 11. B

Laporan Susunan dan Komposisi Pemegang Saham Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : Juni 2022

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.

Catatan:

Catatan:

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 2022 dan 31 Maret 2022 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 2022 dan 2021 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 Rabu tanggal 10 Agustus 2022.

Jakarta, 10 Agustus 2022

Direksi

PT Bank Resona Perdania

Ichiro Hiramatsu	**Muhammad Akbar**
Presiden Direktur	Direktur

Resona Group
Resona Holdings, Inc.

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

	30-Jun-22	31-Mar-22
Assets		
Cash and due from banks	¥28,338,659	¥27,999,340
Call loans and bills bought	139,239	127,949
Deposits paid for bonds borrowing transactions	622	-
Monetary claims bought	412,289	414,616
Trading assets	279,918	238,340
Securities	7,898,375	7,732,548
Loans and bills discounted	39,755,599	39,597,906
Foreign exchange assets	173,429	159,859
Leasing receivables and investment assets	33,864	34,640
Other assets	965,975	1,221,612
Tangible fixed assets	354,754	356,644
Intangible fixed assets	54,161	55,114
Net defined benefit asset	44,177	43,546
Deferred tax assets	28,179	27,151
Customers' liabilities for acceptances and guarantees	393,064	379,505
Reserve for possible loan losses	(235,521)	(233,691)
Reserve for possible losses on investments	(11)	(14)
Total Assets	¥78,636,777	¥78,155,071
Liabilities and Net Assets		
Liabilities		
Deposits	¥60,884,580	¥60,922,036
Negotiable certificates of deposit	904,260	975,640
Call money and bills sold	2,152,845	1,323,622
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	1,740,080	804,303
Trading liabilities	33,570	26,203
Borrowed money	7,866,709	9,134,782
Foreign exchange liabilities	5,470	3,886
Bonds	171,000	201,000
Due to trust account	1,191,593	1,109,114
Other liabilities	805,293	704,795
Reserve for employees' bonuses	7,998	20,208
Net defined benefit liability	12,047	12,392
Other reserves	28,900	33,199
Deferred tax liabilities	2,190	22,261
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	393,064	379,505
Total Liabilities	¥76,222,702	¥75,696,047
Net Assets		
Capital stock	50,552	50,552
Capital Surplus	149,263	149,263
Retained earnings	1,862,257	1,853,547
Treasury stock	(8,803)	(9,244)
Total stockholders' equity	2,053,270	2,044,119
Net unrealized gains on available-for-sale securities	326,043	378,562
Net deferred gains on hedges	2,448	4,676
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	(4,480)	(4,169)
Remeasurement of defined benefit plans	(19,012)	(20,427)
Total accumulated other comprehensive income	344,425	398,068
Stock acquisition rights	224	224
Non-controlling interests	16,154	16,610
Total Net Assets	2,414,075	2,459,023
Total Liabilities and Net Assets	78,636,777	78,155,071

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

	Third Quarter of FY2022 From April 1, 2022 to June 30, 2022	Third Quarter of FY2021 From April 1, 2021 to June 30, 2021
Ordinary Income	¥205,959	¥198,931
Interest income	106,724	107,056
Interest on loans and bills discounted	87,336	88,557
Interest and dividends on securities	10,271	10,859
Trust fees	5,353	4,957
Fees and commissions	59,266	57,484
Trading income	100	706
Other operating income	9,830	8,579
Other ordinary income	24,684	20,146
Ordinary Expenses	159,375	149,730
Interest expenses	4,420	3,270
Interest on deposits	2,312	1,907
Fees and commissions	9,310	11,829
Trading expenses	544	66
Other operating expenses	31,299	14,643
General and administrative expenses	104,475	106,631
Other Ordinary expenses	9,324	13,289
Ordinary Profits	46,584	49,201
Extraordinary gains	173	159
Gains on disposal of fixed assets	173	159
Extraordinary losses	299	269
Losses on disposal of fixed assets	209	127
Impairment losses on fixed assets	90	142
Income before income taxes	46,457	49,091
Income taxes – current	10,598	12,674
Income taxes – deferred	1,784	2,150
Total income taxes	12,383	14,825
Net income	34,074	34,265
Net income attributable to non-controlling interests	164	35
Net income attributable to owners of the parent	¥33,910	¥34,230

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2022 From April 1, 2022 to June 30, 2022	Third Quarter of FY2021 From April 1, 2021 to June 30, 2021
Net Income	¥34,074	¥34,265
Other comprehensive income	(54,334)	35,065
Net unrealized gains (losses) on available-for-sale securities	(52,476)	32,637
Net deferred gains (losses) on hedges	(2,228)	(2,150)
Foreign currency translation adjustments	(1,013)	2,851
Remeasurements of defined benefit plans	1,407	1,709
Share of other comprehensive income of affiliates accounted for using equity method	(23)	17
Total comprehensive income	(20,260)	69,331
Comprehensive income attributable to:		
Owners of the parent	(19,732)	68,582
Non-controlling interests	(527)	748