

Tabel 01. B
Laporan Posisi Keuangan Triwulanan

Apikasi Pelaporan Online OJK (APOLO)



Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2022

Koran atau Media Elektronik Lain : Website Bank Tgl. 2022-11-10

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Sep 2022	Des 2021	Sep 2022	Des 2021
ASET				
1. Cash	17,354	19,139	17,359	19,144
2. Placement to Bank Indonesia	2,275,198	3,028,080	2,275,198	3,028,080
3. Interbank placement	1,370,472	857,985	1,370,472	857,985
4. Spot and derivative/forward receivables	13,226	13,828	13,226	13,828
5. Securities	657,908	491,125	657,908	491,125
6. Securities sold under repurchase agreement (repo)	0	0	0	0
7. Claims on securities bought under reverse repo	1,389,178	0	1,389,178	0
8. Acceptance receivables	639,935	266,875	639,935	266,875
9. Loans and financing	10,990,133	11,581,189	10,888,084	11,805,142
10. Sharia financing	0	0	0	0
11. Equity investment	92,228	92,228	0	0
12. Other financial assets	163,395	132,629	163,395	132,629
13. Impairment on financial assets -/-	567,283	477,006	586,898	493,967
a. Securities	0	0	0	0
b. Loans and Sharia financing	554,815	474,195	554,815	474,195
c. Others	12,468	2,811	32,083	19,772
14. Intangible assets	228,646	218,607	230,251	220,170
Accumulated amortization on intangible asset -/-	175,825	157,272	177,181	158,462
15. Fixed assets and equipment	214,034	169,670	218,336	173,590
Accumulated depreciation on fixed assets and equipment -/-	119,590	81,843	121,771	83,092
16. Non productive asset	0	0	581	3,681
a. Abandoned property	0	0	0	0
b. Foreclosed accounts	0	0	581	3,681
c. Suspense accounts	0	0	0	0
d. Interbranch assets	0	0	0	0
17. Other assets	98,222	74,347	427,045	77,587
TOTAL ASSETS	17,287,231	16,229,581	17,405,118	16,354,315
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	4,537,903	5,295,497	4,490,349	5,289,384
2. Saving account	1,620	1,887	1,620	1,887
3. Time deposit	6,326,545	6,688,571	6,326,545	6,673,571
4. Electronic money	0	0	0	0
5. Liabilities to Bank Indonesia	0	0	0	0
6. Interbank liabilities	46,738	449,311	46,738	449,311
7. Spot and derivative/forward liabilities	23,752	9,941	23,752	9,941
8. Liabilities on securities sold under repurchase agreement	0	0	0	0
9. Acceptance liabilities	641,259	270,509	641,259	270,509
10. Issued securities	0	0	0	0
11. Loans/financing received	3,431,365	1,200,215	3,514,357	1,294,130
12. Margin deposit	0	0	0	0
13. Interbranch liabilities	0	0	0	0
14. Other liabilities	95,219	99,753	138,756	113,707
15. Non-controlling interest	0	0	7	6
TOTAL LIABILITIES	15,104,401	14,015,684	15,183,383	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

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Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2022

Koran atau Media Elektronik Lain : Website Bank Tgl. 2022-11-10

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Sep 2022	Des 2021	Sep 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)	(12,270)	(13,805)	(12,657)	(14,193)
a. Gains	0	0	0	0
b. Losses -/-	12,270	13,805	12,657	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	(336,091)	(303,489)	(296,799)	(265,129)
a. Previous years	(303,490)	(255,112)	(265,130)	(218,868)
b. Current Year	(32,601)	(40,034)	(31,669)	(37,918)
c. Dividen paid -/-	0	8,343	0	8,343
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	0	0	0	0
TOTAL EQUITIES	2,182,830	2,213,897	2,221,735	2,251,869
TOTAL LIABILITIES AND EQUITIES	17,287,231	16,229,581	17,405,118	16,354,315

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 (rugil) ke kantor pusat.

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 : September 2022

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Sep 2022	Sep 2021	Sep 2022	Sep 2021
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	543,704	550,193	557,056	563,094
2. Interest expenses	148,448	186,778	149,563	187,463
Net interest income (expenses)	395,256	363,415	407,493	375,631
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	(15,212)	701	(15,212)	701
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)	14,750	21,944	14,750	21,944
5. Gains (losses) on investment under equity method	0	0	0	0
6. Gains (losses) from translation of foreign currency transactions	30,195	1,590	31,020	1,611
7. Dividend income	0	0	0	0
8. Commission/provision/fee and administration income	21,661	18,175	21,661	18,175
9. Other income	1,800	1,332	1,851	1,345
10. Impairment of financial assets	258,958	140,030	261,040	137,772
11. Losses on operational risk	792	52	792	52
12. Personnel expenses	91,259	93,352	95,128	96,897
13. Promotion expenses	585	599	596	606
14. Others expenses	151,768	152,903	156,635	157,382
Net Other Operational Income (Expenses)	(450,168)	(343,194)	(460,121)	(348,933)
OPERATIONAL PROFIT (LOSS)	(54,912)	20,221	(52,628)	26,698
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	15,165	12,782	15,165	12,782
2. Other non operational income (expenses)	(5,108)	(3,016)	(6,197)	(5,543)
NON OPERATIONAL PROFIT (LOSS)	10,057	9,766	8,968	7,239
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(44,855)	29,987	(43,660)	33,937
Income tax	(12,254)	4,742	(11,991)	5,611
a. Estimated current period tax	0	0	263	869
b. Deferred tax income (expenses)	12,254	(4,742)	12,254	(4,742)
NET PROFIT (LOSS) AFTER TAX	(32,601)	25,245	(31,669)	28,326
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	1,535	0	1,535	0
a. Revaluation surplus of fixed assets	0	0	0	0
b. Gains (losses) from actuary benefit program	1,535	0	1,535	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 assets/debt	0	0	0	0
c. Others	0	0	0	0
OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF	1,535	0	1,535	0
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	(31,066)	25,245	(30,134)	28,326
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	(32,601)	25,245	(31,669)	28,326
NON-CONTROLLING INTEREST			0	0
NET PROFIT (LOSS)	(32,601)	25,245	(31,669)	28,326
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	(31,066)	25,245	(30,134)	28,326
NON-CONTROLLING INTEREST			0	0
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	(31,066)	25,245	(30,134)	28,326
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 : September 2022

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Sep 2022	Sep 2021	Sep 2022	Sep 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)



Non-Emiten tidak diaudit

Rutin

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

(dalam jutaan Rp.)

Pos-Pos	Individual		Konsolidasian	
	Sep 2022	Des 2021	Sep 2022	Des 2021
I. COMMITTED RECEIVABLES	1,500,269	1,632,372	1,500,269	1,632,372
1. Unused Borrowings	720,915	903,857	720,915	903,857
2. Foreign currency positions to be received from spot and derivatives/forward transactions	779,354	728,515	779,354	728,515
3. Others	0	0	0	0
II. COMMITTED LIABILITIES	8,266,204	7,086,222	8,018,253	6,818,222
1. Unused credit/financing facilities	5,921,693	6,005,130	5,673,742	5,737,130
a. Committed	107,631	138,852	107,631	138,852
b. Uncommitted	5,814,062	5,866,278	5,566,111	5,598,278
2. Outstanding irrevocable L/C	295,388	571,310	295,388	571,310
3. Foreign currency positions to be submitted for spot and	2,049,123	509,782	2,049,123	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	527,648	488,603	527,648	488,603
1. Issued guarantees	527,648	488,603	527,648	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 : September 2022

(dalam jutaan Rp.)

Transaksi	Individual				
	Nilai Nasional	Tujuan		Tagihan dan Liabilitas Derivatif	
		Trading	Hedging	Tagihan	Liabilitas
A. Related to Exchange Rate	1,180,907	1,180,907	0	13,225	23,752
1. Spot	86,274	86,274	0	96	5
2. Forward	295,787	295,787	0	12,386	13,125
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	798,846	798,846	0	743	10,622
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	1,180,907	1,180,907	0	13,225	23,752

Catatan:

Catatan:

Tabel 05. B
Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten tidak diaudit

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Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2022

(dalam jutaan Rp.)

Pos-Pos	Individual												
	Sep 2022						Sep 2021						
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah	
I. RELATED PARTIES													
1. Interbank Placement	5,990	0	0	0	0	5,990	6,929	0	0	0	0	6,929	
a.Rupiah currency	0	0	0	0	0	0	0	0	0	0	0	0	
b.Foreign currencies	5,990	0	0	0	0	5,990	6,929	0	0	0	0	6,929	
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	102,889	0	0	0	0	102,889	72,000	0	0	0	0	72,000	
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	102,889	0	0	0	0	102,889	72,000	0	0	0	0	72,000	
i. Rupiah currency	32,840	0	0	0	0	32,840	72,000	0	0	0	0	72,000	
ii.Foreign currencies	70,049	0	0	0	0	70,049	0	0	0	0	0	0	
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	247,951	0	0	0	0	247,951	278,000	0	0	0	0	278,000	
a.Rupiah currency	247,951	0	0	0	0	247,951	278,000	0	0	0	0	278,000	
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0	
II. OTHER PARTIES													
1. Interbank Placement	1,364,482	0	0	0	0	1,364,482	968,689	0	0	0	0	968,689	
a.Rupiah currency	739	0	0	0	0	739	729	0	0	0	0	729	
b.Foreign currencies	1,363,743	0	0	0	0	1,363,743	967,960	0	0	0	0	967,960	
2. Spot and derivative/forward receivables	13,226	0	0	0	0	13,226	10,117	0	0	0	0	10,117	
a.Rupiah currency	12,781	0	0	0	0	12,781	9,505	0	0	0	0	9,505	
b.Foreign currencies	445	0	0	0	0	445	612	0	0	0	0	612	
3. Securities	657,908	0	0	0	0	657,908	493,101	0	0	0	0	493,101	
a.Rupiah currency	657,908	0	0	0	0	657,908	493,101	0	0	0	0	493,101	
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	1,389,178	0	0	0	0	1,389,178	0	0	0	0	0	0	
a.Rupiah currency	1,389,178	0	0	0	0	1,389,178	0	0	0	0	0	0	
b.Foreign currencies	0	0	0	0	0	0	0	0	0	0	0	0	
6. Acceptance receivables	611,080	28,855	0	0	0	639,935	253,588	6,641	0	0	0	260,229	
7. Loans and financing	9,370,313	1,116,365	26,579	0	373,987	10,887,244	8,584,566	1,145,937	23,461	188,245	261,596	10,203,805	
a. Micro, small and medium enterprises (UMKM)	162,747	116,018	26,579	0	0	305,344	57,846	29,583	0	0	0	87,429	
i. Rupiah currency	133,052	77,474	26,579	0	0	237,105	43,096	29,583	0	0	0	72,679	
ii.Foreign currencies	29,695	38,544	0	0	0	68,239	14,750	0	0	0	0	14,750	
b.Non micro, small and medium enterprises	9,207,566	1,000,347	0	0	373,987	10,581,900	8,526,720	1,116,354	23,461	188,245	261,596	10,116,376	

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 : September 2022

(dalam jutaan Rp.)

Pos-Pos	Individual											
	Sep 2022						Sep 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
i. Rupiah currency	5,746,918	454,452	0	0	320,873	6,522,243	5,485,009	777,628	6,500	108,738	166,100	6,543,975
ii. Foreign currencies	3,460,648	545,895	0	0	53,114	4,059,657	3,041,711	338,726	16,961	79,507	95,496	3,572,401
c. Restructured loans	1,062,885	750,518	26,579	0	65,757	1,905,739	1,425,336	686,744	0	0	44,432	2,156,512
i. Rupiah currency	687,253	429,889	26,579	0	65,757	1,209,478	805,053	481,431	0	0	44,432	1,330,916
ii. Foreign currencies	375,632	320,629	0	0	0	696,261	620,283	205,313	0	0	0	825,596
8. Equity investment	0	0	0	0	0	0	0	0	0	0	0	0
9. Other receivables	25,340	0	0	0	0	25,340	7,881	0	0	0	0	7,881
10. Commitments and contingencies	6,243,563	252,729	0	0	486	6,496,778	7,684,145	249,976	0	0	0	7,934,121
a. Rupiah currency	2,658,578	166,222	0	0	486	2,825,286	3,006,261	113,261	0	0	0	3,119,522
b. Foreign currencies	3,584,985	86,507	0	0	0	3,671,492	4,677,884	136,715	0	0	0	4,814,599
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:

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

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Posisi Laporan : September 2022

(dalam jutaan Rp.)

Komponen Modal	Sep 2022		Sep 2021	
	Individual	Konsolidasian	Individual	Konsolidasian
I Tier 1 Capital	5,002,320	5,132,203	2,120,328	2,251,211
1 Common Equity Tier 1	2,002,320	2,132,203	2,120,328	2,251,211
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,803,731	1,843,023	1,895,068	1,934,392
1.2.1 Addition Factor	2,139,822	2,139,822	2,165,067	2,168,148
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	2,139,822	2,139,822	2,165,067	2,168,148
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	0	0	25,245	28,326
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	336,091	296,799	269,999	233,756
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	336,091	296,799	269,999	233,756
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	32,601	31,669	0	0
1.2.2.2.4 Difference between allowance for possible losses and allowance for	0	0	6,544	6,545
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	206,411	115,820	179,740	88,181
1.4.1 Deferred tax	61,363	62,750	24,434	24,652
1.4.2 Goodwill	0	0	0	0
1.4.3 Other intangible assets	52,820	53,070	63,078	63,529
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)



Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : September 2022

(dalam jutaan Rp.)

Komponen Modal	Sep 2022		Sep 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	119,568	122,262	600,576	603,618
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	0	0	500,955	500,955
2 Agio/Disagio	0	0	0	0
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	119,568	122,262	99,621	102,663
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	5,121,888	5,254,465	2,720,904	2,854,829
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	10,783,844	11,026,690	10,006,164	10,248,153
RWAs CONSIDERING MARKET RISK	20,356	18,697	21,002	19,949
RWAs CONSIDERING OPERATIONAL RISK	971,820	1,010,185	973,135	982,252
TOTAL RISK-WEIGHTED ASSETS	11,776,020	12,055,572	11,000,301	11,250,354
CAR				
CET1 Ratio (%)	17.00	17.69	19.28	20.01
Tier 1 Ratio (%)	42.48	42.57	19.28	20.01
Tier 2 Ratio(%)	1.02	1.01	5.46	5.37
CAR(%)	43.49	43.59	24.74	25.38
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	10.17	10.88	10.30	10.26
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	9.17	9.88	9.30	9.26
From AT1 (%)	0.00	0.00	0.00	0.00
From Tier 2 (%)	1.00	1.00	1.00	1.00
CET 1 UNTUK BUFFER (%)	7.83	7.81	9.98	10.75
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

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)



Non-Emiten tidak diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : September 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	9.618	0	0	13.705	0		1.787	0	0	9.756	0	
2. Spot and derivative/forward receivables	0	0	0	44	0		0	0	0	101	0	
3. Securities	0	0	0	53	0		0	0	0	114	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	2.809	0	0	5.547	1.388		625	0	0	2.103	333	
7. Loans and financing	212.909	75.282	266.624	92.069	376.883		199.427	13.771	196.888	82.427	322.562	
8. Equity investment	0	0	0	922	0		0	0	0	922	0	
9. Other receivables	41	0	0	254	0		19	0	0	54	0	
10. Commitments and Contingencies	13.891	0	0	6.974	12.976		15.953	0	0	4.143	12.499	

Catatan: Note: Based on the Circular Letter of the Financial Services Authority (SEOJK) No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports for December - December 2020 position reports, Banks may leave the previous year's position report blank.

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)



Non-Emiten tidak diaudit

Rutin

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

(dalam %)

Rasio	Sep 2022	Sep 2021
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	43.49	24.73
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.62	2.06
3. Non performing earning assets to total earning assets	2.23	3.22
4. Impairment provision on earning assets to total earning assets	3.16	2.80
5. Gross NPL	3.64	4.61
6. Net NPL	1.22	2.69
7. Return on Asset (ROA)	-0.36	0.25
8. Return on Equity (ROE)	-1.28	1.62
9. Net Interest Margin (NIM)	3.45	3.16
10. Operating Expenses to Operating Revenues (BOPO)	108.97	96.60
11. Cost to Income Ratio (CIR)	55.99	60.64
12. Loan to Deposit Ratio (LDR)	101.14	93.39
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	8.82	3.29
b. Reserve Requirement (Foreign currency) - daily	4.41	4.44
3. Net Open Position	0.35	0.33

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 : September 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 September 30, 2022 : Rp 15,228,-; Desember 31, 2021 : Rp 14,253,-; September 30, 2021 : Rp 14,313,-

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 : September 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: