

Tabel 01. B
Laporan Posisi Keuangan Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2022

Bank's Website dated March 31, 2023

Koran atau Media Elektronik Lain :

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec 2022	Dec 2021	Dec 2022	Dec 2021
ASSET				
1. Cash	22,710	19,139	22,716	19,144
2. Placement to Bank Indonesia	1,837,916	3,028,080	1,837,916	3,028,080
3. Interbank placement	1,525,837	857,985	1,525,837	857,985
4. Spot and derivative/forward receivables	5,852	13,828	5,852	13,828
5. Securities	913,605	491,125	913,605	491,125
6. Securities sold under repurchase agreement (repo)	-	-	-	-
7. Claims on securities bought under reverse repo	983,616	-	983,616	-
8. Acceptance receivables	501,717	266,875	501,717	266,875
9. Loans and financing	11,733,019	11,581,189	11,526,973	11,805,142
10. Sharia financing	-	-	-	-
11. Equity investment	92,228	92,228	-	-
12. Other financial assets	160,072	132,629	160,072	132,629
13. Impairment on financial assets -/-	457,896	477,006	484,055	493,967
a. Securities	55	-	55	-
b. Loans and Sharia financing	454,951	474,195	454,951	474,195
c. Others	2,890	2,811	29,049	19,772
14. Intangible assets	232,082	218,607	234,753	220,170
Accumulated amortization on intangible asset -/-	183,899	157,272	185,292	158,462
15. Fixed assets and equipment	294,813	169,670	299,204	173,590
Accumulated depreciation on fixed assets and equipment -/-	91,451	81,843	94,048	83,092
16. Non productive asset	-	-	489	3,681
a. Abandoned property	-	-	-	-
b. Foreclosed accounts	-	-	489	3,681
c. Suspense accounts	-	-	-	-
d. Interbranch assets	-	-	-	-
17. Other assets	76,745	74,347	429,973	77,587
TOTAL ASSETS	17,646,966	16,229,581	17,679,328	16,354,315
LIABILITIES AND EQUITIES				
LIABILITIES				
1. Current account	4,913,040	5,295,497	4,882,064	5,289,384
2. Saving account	1,312	1,887	1,312	1,887
3. Time deposit	5,503,100	6,688,571	5,503,100	6,673,571
4. Electronic money	-	-	-	-
5. Liabilities to Bank Indonesia	-	-	-	-
6. Interbank liabilities	292,331	449,311	292,331	449,311
7. Spot and derivative/forward liabilities	5,950	9,941	5,950	9,941
8. Liabilities on securities sold under repurchase agreement	-	-	-	-
9. Acceptance liabilities	501,717	270,509	501,717	270,509
10. Issued securities	-	-	-	-
11. Loans/financing received	3,986,793	1,200,215	3,986,793	1,294,130
12. Margin deposit	-	-	-	-
13. Interbranch liabilities	-	-	-	-
14. Other liabilities	190,395	99,753	220,927	113,707
15. Non-controlling interest	-	-	6	6
TOTAL LIABILITIES	15,394,638	14,015,684	15,394,200	14,102,446

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Posisi Laporan : December 2022
Bank's Website dated March 31, 2023
Koran atau Media Elektronik Lain :

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec 2022	Dec 2021	Dec 2022	Dec 2021
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)	(15,695)	(13,805)	(16,090)	(14,193)
a. Gains	-	-	-	-
b. Losses -/-	15,695	13,805	16,090	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	-	-	-	-
20. Gain/loss	(263,168)	(303,489)	(229,973)	(265,129)
a. Previous years	(303,490)	(255,112)	(265,130)	(218,868)
b. Current Year	40,322	(40,034)	35,157	(37,918)
c. Dividen paid -/-	-	8,343	-	8,343
TOTAL EQUITY ATTRIBUTABLE TO OWNERS	-	-	-	-
TOTAL EQUITIES	2,252,328	2,213,897	2,285,128	2,251,869
TOTAL LIABILITIES AND EQUITIES	17,646,966	16,229,581	17,679,328	16,354,315

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)

Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2022

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec 2022	Dec 2021	Dec 2022	Dec 2021
OPERATIONAL INCOME AND EXPENSES				
A. Interest income and expenses				
1. Interest income	770,910	718,804	790,795	740,361
2. Interest expenses	192,440	237,747	193,579	238,615
Net interest income (expenses)	578,470	481,057	597,216	501,746
B. Other operational income and expenses				
1. Gains (losses) from increase (decrease) fair value on financial assets	(4,013)	1,260	(4,013)	1,259
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)	(10,260)	29,514	(10,277)	29,514
5. Gains (losses) on investment under equity method	-	-	-	-
6. Gains (losses) from translation of foreign currency transactions	51,047	2,609	51,813	2,601
7. Dividend income	-	-	-	-
8. Commission/provision/fee and administration income	27,793	24,853	27,793	24,853
9. Other income	2,234	2,256	2,288	2,271
10. Impairment of financial assets	274,275	298,034	284,499	298,424
11. Losses on operational risk	794	53	794	53
12. Personnel expenses	127,034	126,111	132,450	130,976
13. Promotion expenses	671	788	700	794
14. Others expenses	208,927	215,697	217,528	224,799
Net Other Operational Income (Expenses)	(544,900)	(580,191)	(568,367)	(594,548)
OPERATIONAL PROFIT (LOSS)	33,570	(99,134)	28,849	(92,802)
NON OPERATIONAL INCOME AND EXPENSES				
1. Gains (losses) on sale of fixed assets and equipment	20,923	44,267	20,923	44,267
2. Other non operational income (expenses)	(6,208)	(6,348)	(7,647)	(9,373)
NON OPERATIONAL PROFIT (LOSS)	14,715	37,919	13,276	34,894
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	48,285	(61,215)	42,125	(57,908)
Income tax	7,963	(21,181)	6,968	(19,990)
a. Estimated current period tax	-	2,211	(995)	4,607
b. Deferred tax income (expenses)	(7,963)	23,392	(7,963)	24,597
NET PROFIT (LOSS) AFTER TAX	40,322	(40,034)	35,157	(37,918)
NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified subsequently to profit or loss	(1,890)	13,570	(1,897)	13,695
a. Revaluation surplus of fixed assets	-	-	-	-
b. Gains (losses) from actuary benefit program	(1,890)	13,570	(1,897)	13,695
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 assets/debt instruments measured through other comprehensive income	-	-	-	-
c. Others	-	-	-	-
OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF INCOME TAX	(1,890)	13,570	(1,897)	13,695
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	38,432	(26,464)	33,260	(24,223)
Net Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	40,322	(40,034)	35,158	(37,918)
NON-CONTROLLING INTEREST			(1)	-

Tabel 02. B
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

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

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec 2022	Dec 2021	Dec 2022	Dec 2021
NET PROFIT (LOSS)	40,322	(40,034)	35,157	(37,918)
Total Comprehensive Profit (Loss) Attributable To :				
OWNERS OF THE PARENT	38,432	(26,464)	33,261	(24,223)
NON-CONTROLLING INTEREST			(1)	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	38,432	(26,464)	33,260	(24,223)
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	-
DIVIDEN	-	8,343	-	8,343
EARNINGS PER SHARE (in full amount)	-	-	-	-

Notes :

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 diaudit

Rutin

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

(in Million Rp.)

Pos-Pos	Individual		Consolidated	
	Dec 2022	Dec 2021	Dec 2022	Dec 2021
I. COMMITTED RECEIVABLES	709,766	1,632,372	709,766	1,632,372
1. Unused Borrowings	413,787	903,857	413,787	903,857
2. Foreign currency positions to be received from spot and derivatives/forward transactions	295,979	728,515	295,979	728,515
3. Others	-	-	-	-
II. COMMITTED LIABILITIES	6,249,032	7,086,222	6,105,077	6,818,222
1. Unused credit/financing facilities	5,432,213	6,005,130	5,288,258	5,737,130
a. Committed	118,938	138,852	118,938	138,852
b. Uncommitted	5,313,275	5,866,278	5,169,320	5,598,278
2. Outstanding irrevocable L/C	300,661	571,310	300,661	571,310
3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	516,158	509,782	516,158	509,782
4. Others	-	-	-	-
III. CONTINGENT RECEIVABLES	-	-	-	-
1. Received guarantees	-	-	-	-
2. Others	-	-	-	-
IV. CONTINGENT LIABILITIES	508,685	488,603	508,685	488,603
1. Issued guarantees	508,685	488,603	508,685	488,603
2. Others	-	-	-	-

Notes :

Tabel 04. B
Laporan Transaksi Spot dan Derivatif/Forward Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

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

(in Million Rp.)

Transaction	Individual				
	National Amount	Purpose		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate	381,861	381,861	-	5,852	5,950
1. Spot	24,126	24,126	-	33	15
2. Forward	357,735	357,735	-	5,819	5,669
3. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	-	-	-	-	266
6. Others	-	-	-	-	-
B. Related to Interest Rate	-	-	-	-	-
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Others	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	381,861	381,861	-	5,852	5,950

Notes :

Tabel 05. B

Laporan Kualitas Aset Produktif dan Informasi Lainnya Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

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Posisi Laporan : December 2022

(in Million Rp.)

Pos-Pos	Individual											
	Dec 2022						Dec 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank Placement	5,926	-	-	-	-	5,926	7,018	-	-	-	-	7,018
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	5,926	-	-	-	-	5,926	7,018	-	-	-	-	7,018
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	206,806	-	-	-	-	206,806	82,000	-	-	-	-	82,000
a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises	206,806	-	-	-	-	206,806	82,000	-	-	-	-	82,000
i. Rupiah currency	77,760	-	-	-	-	77,760	82,000	-	-	-	-	82,000
ii.Foreign currencies	129,046	-	-	-	-	129,046	-	-	-	-	-	-
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	143,954	-	-	-	-	143,954	268,000	-	-	-	-	268,000
a.Rupiah currency	143,954	-	-	-	-	143,954	268,000	-	-	-	-	268,000
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II. OTHER PARTIES												
1. Interbank Placement	1,519,911	-	-	-	-	1,519,911	850,967	-	-	-	-	850,967
a.Rupiah currency	820	-	-	-	-	820	700	-	-	-	-	700
b.Foreign currencies	1,519,091	-	-	-	-	1,519,091	850,267	-	-	-	-	850,267
2. Spot and derivative/forward receivables	5,852	-	-	-	-	5,852	13,828	-	-	-	-	13,828
a.Rupiah currency	5,734	-	-	-	-	5,734	13,291	-	-	-	-	13,291
b.Foreign currencies	118	-	-	-	-	118	537	-	-	-	-	537
3. Securities	913,605	-	-	-	-	913,605	491,125	-	-	-	-	491,125
a.Rupiah currency	895,739	-	-	-	-	895,739	491,125	-	-	-	-	491,125
b.Foreign currencies	17,866	-	-	-	-	17,866	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	983,616	-	-	-	-	983,616	-	-	-	-	-	-
a.Rupiah currency	983,616	-	-	-	-	983,616	-	-	-	-	-	-
b.Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	491,593	10,124	-	-	-	501,717	258,923	7,952	-	-	-	266,875
7. Loans and financing	10,213,474	870,412	121,025	16,273	305,029	11,526,213	10,151,638	765,898	191,827	130,802	259,024	11,499,189

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2022

(in Million Rp.)

Pos-Pos	Individual											
	Dec 2022						Dec 2021					
	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
a. Micro, small and medium enterprises (UMKM)	169,750	107,866	26,579	-	7,587	311,782	148,820	21,771	28,267	-	-	198,858
i. Rupiah currency	133,134	82,957	26,579	-	-	242,670	134,422	888	28,267	-	-	163,577
ii. Foreign currencies	36,616	24,909	-	-	7,587	69,112	14,398	20,883	-	-	-	35,281
b. Non micro, small and medium enterprises	10,043,724	762,546	94,446	16,273	297,442	11,214,431	10,002,818	744,127	163,560	130,802	259,024	11,300,331
i. Rupiah currency	6,142,696	277,707	94,446	16,273	199,365	6,730,487	6,545,260	443,503	163,560	114,237	163,928	7,430,488
ii. Foreign currencies	3,901,028	484,839	-	-	98,077	4,483,944	3,457,558	300,624	-	16,565	95,096	3,869,843
c. Restructured loans	1,059,765	575,990	121,025	16,273	82,253	1,855,306	1,655,328	336,950	61,700	-	43,453	2,097,431
i. Rupiah currency	684,606	302,480	121,025	16,273	74,666	1,199,050	1,055,852	155,197	61,700	-	43,453	1,316,202
ii. Foreign currencies	375,159	273,510	-	-	7,587	656,256	599,476	181,753	-	-	-	781,229
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	18,655	-	-	-	-	18,655	9,897	-	-	-	-	9,897
10. Commitments and contingencies	5,940,300	157,303	-	-	-	6,097,603	6,633,394	163,576	72	-	-	6,797,042
a. Rupiah currency	2,670,619	115,012	-	-	-	2,785,631	3,198,556	79,114	72	-	-	3,277,742
b. Foreign currencies	3,269,681	42,291	-	-	-	3,311,972	3,434,838	84,462	-	-	-	3,519,300
III. OTHER INFORMATION												
1. Value of bank's assets pledge as collateral :						-						-
a. To Bank Indonesia						-						-
b. To Other Parties						-						-
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)

Non-Emiten diaudit

Rutin

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(in Million Rp.)

Capital Component	Dec 2022		Dec 2021	
	Individual	Consolidated	Individual	Consolidated
I Tier 1 Capital	5,099,175	5,219,083	2,038,229	2,167,057
1 Common Equity Tier 1	2,099,175	2,219,083	2,038,229	2,167,057
1.1 Paid-in Capital (After the deduction of treasury stock)	405,000	405,000	405,000	405,000
1.2 Disclosed Reserves	1,876,654	1,909,849	1,836,333	1,874,693
1.2.1 Addition Factor	2,180,144	2,174,979	2,139,822	2,139,822
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	2,180,144	2,174,979	2,139,822	2,139,822
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	40,322	35,157	-	-
1.2.1.2.5 Fund for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	303,490	265,130	303,489	265,129
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	-	-	-	-
1.2.2.2 Other disclosed reserves	303,490	265,130	303,489	265,129
1.2.2.2.1 Disagio	-	-	-	-
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	-	-	40,034	37,918
1.2.2.2.4 Difference between allowance for possible losses and allowance for	-	-	-	-
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	182,479	95,766	203,104	112,636
1.4.1 Deferred tax	42,068	46,305	49,541	50,928
1.4.2 Goodwill	-	-	-	-
1.4.3 Other intangible assets	48,183	49,461	61,335	61,708
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	-	-
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	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	-	-	-	-

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2022

(in Million Rp.)

Capital Component	Dec 2022		Dec 2021	
	Individual	Consolidated	Individual	Consolidated
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
II Tier 2 Capital	129,248	132,173	582,014	584,728
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	-	-	463,223	463,223
2 Agio/Disagio	-	-	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	129,248	132,173	118,791	121,505
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	5,228,423	5,351,256	2,620,243	2,751,785
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	11,250,333	11,394,023	11,203,808	11,439,519
RWAs CONSIDERING MARKET RISK	28,835	33,260	79,268	81,126
RWAs CONSIDERING OPERATIONAL RISK	971,820	1,010,185	973,135	982,252
TOTAL RISK-WEIGHTED ASSETS	12,250,988	12,437,468	12,256,211	12,502,897
CAR				
CET1 Ratio (%)	17.14	17.84	16.63	17.33
Tier 1 Ratio (%)	41.62	41.96	16.63	17.33
Tier 2 Ratio(%)	1.06	1.06	4.75	4.68
CAR(%)	42.68	43.03	21.38	22.01
CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	10.17	10.88	9.67	9.64
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				
From CET1 (%)	9.17	9.88	8.67	8.64
From AT1 (%)	-	-	-	-
From Tier 2 (%)	1.00	1.00	1.00	1.00
CET 1 UNTUK BUFFER (%)	7.97	7.96	7.96	8.69
BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%)	-	-	-	-
Countercyclical Buffer (%)	-	-	-	-
Capital Surcharge For Systemic Bank (%)	-	-	-	-
Capital Conservation Buffer (%)	-	-	-	-

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)

Non-Emiten diaudit

Rutin

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

(in Million Rp.)

Pos-Pos	Dec 2022					Dec 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	958	-	-	15,258	-	1,972	-	-	8,580	-
2. Spot and derivative/forward receivables	-	-	-	25	-	-	-	-	138	-
3. Securities	55	-	-	192	-	-	-	-	101	-
4. Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	1,916	-	-	4,026	489	725	-	-	2,194	399
7. Loans and financing	133,106	-	321,845	101,423	277,866	155,782	-	318,413	97,676	286,337
8. Equity investment	-	-	-	922	-	-	-	-	922	-
9. Other receivables	16	-	-	187	-	114	-	-	99	-
10. Commitments and Contingencies	9,708	-	-	7,214	7,820	9,898	-	-	9,080	8,243

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

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA

Posisi Laporan : December 2022

(in %)

Rasio	Dec 2022	Dec 2021
I. Performance Ratio		
1. Capital Adequacy Ratio (CAR)	42.68	21.38
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.84	2.55
3. Non performing earning assets to total earning assets	2.49	3.69
4. Impairment provision on earning assets to total earning assets	2.57	3.02
5. Gross NPL	3.77	5.02
6. Net NPL	1.43	2.30
7. Return on Asset (ROA)	0.29	(0.39)
8. Return on Equity (ROE)	1.05	(1.92)
9. Net Interest Margin (NIM)	3.76	3.14
10. Operating Expenses to Operating Revenues (BOPO)	96.06	112.72
11. Cost to Income Ratio (CIR)	53.32	63.27
12. Loan to Deposit Ratio (LDR)	112.02	96.62
II. Compliance		
1.a. Percentage Violation of Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
b. Percentage Lending in excess of Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
2. Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00	0.50
- Average	10.25	3.67
b. Reserve Requirement (Foreign currency) - daily	4.30	4.42
3. Net Open Position	0.44	1.12

Notes :

Tabel 10. B
Laporan Pengurus Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)

Non-Emiten diaudit

Rutin

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

No	Jenis	Jabatan	Nama	Keterangan	Checklist Khusus Komisaris
1	Board of Commissioners	President Commissioner	Didi Nurulhuda	Presiden Komisaris Independen	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	Muhammad Akbar		
8	Director	Director	Takeshi Yamasaki		
9	Director	Director	Fransisca Rita Gosal		
10	Director	Compliance Director	Oki Oktavianus	*) Director In Charge of Compliance Function	

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 financial information as of and for the year ended December 31, 2022, was derived from the consolidated financial statements which have been audited by Public Accounting Firm Imelda & Rekan (a member of the Deloitte Asia Pacific Network and of the Deloitte Network), with engagement partner Fonny Alimin, expressing an unmodified opinion. Exchange Rate of December 31, 2022 : Rp 15,568,-; Desember 31, 2021 : Rp 14,253,-

Tabel 11. B
Laporan Susunan dan Komposisi Pemegang Saham Triwulanan

Aplikasi Pelaporan Online OJK (APOLO)



Non-Emiten diaudit

Rutin

Nama Lembaga Jasa Keuangan : PT BANK RESONA PERDANIA
Posisi Laporan : December 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.
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 31 Desember 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 31 Desember 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 Perdana sebesar 48,44%. 4. Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdana yang dipublikasikan pada website Bank pada hari Jumat tanggal 31 Maret 2023.	Jakarta, 31 Maret 2023 Direksi PT Bank Resona Perdana   Ichiro Hiramatsu Presiden Direktur Muhammad Akbar Direktur
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[Consolidated Balance Sheets]

	(Millions of yen)	
	31-Dec-22	31-Mar-22
Assets		
Cash and due from banks	¥21,463,850	¥27,999,340
Call loans and bills bought	68,809	127,949
Deposits paid for bonds borrowing transactions	13,197	-
Monetary claims bought	407,720	414,616
Trading assets	317,178	238,340
Securities	8,281,952	7,732,548
Loans and bills discounted	41,048,387	39,597,906
Foreign exchange assets	192,574	159,859
Leasing receivables and investment assets	34,351	34,640
Other assets	959,224	1,221,612
Tangible fixed assets	353,120	356,644
Intangible fixed assets	50,930	55,114
Net defined benefit asset	43,766	43,546
Deferred tax assets	31,510	27,151
Customers' liabilities for acceptances and guarantees	407,362	379,505
Reserve for possible loan losses	(207,996)	(233,691)
Reserve for possible losses on investments	(11)	(14)
Total Assets	¥73,465,925	¥78,155,071
Liabilities and Net Assets		
Liabilities		
Deposits	¥60,638,204	¥60,922,036
Negotiable certificates of deposit	886,340	975,640
Call money and bills sold	1,801,143	1,323,622
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	1,950,638	804,303
Trading liabilities	74,681	26,203
Borrowed money	3,308,053	9,134,782
Foreign exchange liabilities	13,290	3,886
Bonds	176,000	201,000
Due to trust account	957,490	1,109,114
Other liabilities	746,237	704,795
Reserve for employees' bonuses	10,463	20,208
Net defined benefit liability	11,178	12,392
Other reserves	27,409	33,199
Deferred tax liabilities	43	22,261
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	407,362	379,505
Total Liabilities	¥71,031,633	¥75,696,047
Net Assets		
Capital stock	50,552	50,552
Capital Surplus	149,263	149,263
Retained earnings	1,926,880	1,853,547
Treasury stock	(23,166)	(9,244)
Total stockholders' equity	2,103,529	2,044,119
Net unrealized gains on available-for-sale securities	281,340	378,562
Net deferred gains on hedges	1,001	4,676
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	4,024	(4,169)
Remeasurement of defined benefit plans	(16,686)	(20,427)
Total accumulated other comprehensive income	309,106	398,068
Stock acquisition rights	224	224
Non-controlling interests	21,430	16,610
Total Net Assets	2,434,292	2,459,023
Total Liabilities and Net Assets	73,465,925	78,155,071

[Consolidated Statements of Income]

	(Millions of yen)	
	Third Quarter of FY2021 From April 1, 2022 to December 31, 2022	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021
Ordinary Income	¥646,120	¥620,422
Interest income	336,824	327,252
Interest on loans and bills discounted	267,869	265,799
Interest and dividends on securities	39,669	36,891
Trust fees	16,159	15,380
Fees and commissions	186,468	185,128
Trading income	2,511	1,842
Other operating income	31,811	29,888
Other ordinary income	72,345	60,929
Ordinary Expenses	471,699	439,699
Interest expenses	25,161	9,512
Interest on deposits	10,268	5,743
Fees and commissions	51,077	50,627
Trading expenses	179	-
Other operating expenses	64,631	23,186
General and administrative expenses	308,788	317,356
Other Ordinary expenses	21,861	39,016
Ordinary Profits	174,421	180,723
Extraordinary gains	1,449	1,032
Gains on disposal of fixed assets	1,449	1,032
Extraordinary losses	2,322	2,483
Losses on disposal of fixed assets	1,001	1,012
Impairment losses on fixed assets	1,321	1,471
Income before income taxes	173,547	179,271
Income taxes – current	35,869	50,650
Income taxes – deferred	12,916	1,744
Total income taxes	48,785	52,395
Net income	124,762	126,875
Net income attributable to non-controlling interests	1,028	326
Net income attributable to owners of the parent	¥123,734	¥126,549

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2021 From April 1, 2022 to December 31, 2022	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021
Net Income	¥124,762	¥126,875
Other comprehensive income	(85,241)	(9,304)
Net unrealized gains (losses) on available-for-sale securities	(97,172)	(11,213)
Net deferred gains (losses) on hedges	(3,675)	(5,195)
Foreign currency translation adjustments	11,895	2,170
Remeasurements of defined benefit plans	3,731	4,904
Share of other comprehensive income of affiliates accounted for using equity method	(21)	29
Total comprehensive income	39,520	117,571
Comprehensive income attributable to:		
Owners of the parent	34,772	116,597
Non-controlling interests	4,748	974