

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2021	Audited Dec 31, 2020	Unaudited Jun 30, 2021	Audited Dec 31, 2020
	ASSETS				
1.	Cash	15,413,522	24,314,463	15,425,030	24,322,335
2.	Placement with Bank Indonesia	125,307,955	64,951,015	126,617,882	65,888,638
3.	Placement with other banks	22,397,349	19,711,143	23,824,863	21,022,466
4.	Spot and derivative/forward receivables	263,823	1,080,043	263,823	1,080,043
5.	Securities	208,230,892	194,245,485	215,319,675	201,947,204
6.	Securities sold under repurchase agreement (repo)	-	-	44,429	-
7.	Claims on securities bought under reverse repo	130,030,810	146,518,049	130,574,555	146,820,397
8.	Acceptance receivables	11,090,363	8,553,975	11,090,363	8,553,975
9.	Loans and financing	579,912,255	575,648,735	587,588,320	583,001,848
10.	Sharia financing	-	-	5,912,464	5,569,233
11.	Equity investment	7,481,104	7,481,104	760,184	760,761
12.	Other financial assets	9,491,235	9,527,339	10,446,368	10,531,596
13.	Impairment on financial assets -/	(32,661,055)	(27,576,229)	(33,732,854)	(28,562,638)
	a. Securities	(98,988)	(120,852)	(109,446)	(129,616)
	b. Loans and Sharia financing	(31,931,656)	(26,944,873)	(32,988,510)	(27,913,451)
	c. Others	(630,411)	(510,504)	(634,898)	(519,571)
14.	Intangible assets	2,031,218	2,054,813	3,337,415	3,355,655
	Accumulated amortization on intangible asset -/	(1,719,879)	(1,590,257)	(1,866,200)	(1,726,035)
15.	Fixed assets and equipment	33,100,917	32,798,565	34,195,614	33,909,756
	Accumulated depreciation on fixed assets and equipment -/	(12,257,936)	(11,578,505)	(12,665,192)	(11,994,702)
16.	Non earning assets	1,919,620	1,562,951	2,041,249	1,693,121
	a. Abandoned property	31,616	29,226	47,225	44,835
	b. Foreclosed assets	1,644,093	1,413,853	1,750,113	1,528,414
	c. Suspense accounts	10,956	15,317	10,956	15,317
	d. Interbranch assets	232,955	104,555	232,955	104,555
17.	Other assets	9,480,074	8,659,419	10,318,836	9,396,603
	TOTAL ASSETS	1,109,512,267	1,056,362,108	1,129,496,824	1,075,570,256

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2021	Audited Dec 31, 2020	Unaudited Jun 30, 2021	Audited Dec 31, 2020
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	247,121,139	229,060,890	248,237,397	229,820,528
2.	Saving account	447,680,979	413,161,288	448,838,010	414,041,429
3.	Time deposit	194,119,711	192,608,891	198,162,893	196,890,307
4.	Electronic money	868,222	825,293	868,222	825,293
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	6,419,805	10,197,909	6,401,030	10,164,022
7.	Spot and derivative/forward liabilities	221,758	138,292	221,758	138,757
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	43,944	-
9.	Acceptance liabilities	6,338,543	4,400,045	6,338,543	4,400,045
10.	Issued securities	500,000	500,000	1,091,512	1,090,821
11.	Loans/financing received	20,901	618,388	264,079	1,306,721
12.	Margin deposit	189,222	183,759	189,460	183,954
13.	Interbranch liabilities	472	-	472	-
14.	Other liabilities	27,301,525	28,062,911	31,342,987	31,993,093
15.	Non-controlling interest	-	-	125,759	118,383
	TOTAL LIABILITIES	930,782,854	879,758,243	942,126,643	890,973,930
	EQUITIES				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
	a. Capital	5,500,000	5,500,000	7,212,800	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(5,671,862)	(3,959,062)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid in capital	5,711,368	5,711,368	5,548,977	5,548,977
	a. Agio	5,711,368	5,711,368	5,711,368	5,711,368
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(162,391)	(162,391)
18.	Other comprehensive income	10,996,469	12,027,690	11,565,823	12,596,869
	a. Gains	15,376,594	16,407,815	15,935,670	16,966,716
	b. Losses -/-	(4,380,125)	(4,380,125)	(4,369,847)	(4,369,847)
19.	Reserves	2,512,565	2,241,254	2,512,565	2,241,254
	a. General reserves	2,512,565	2,241,254	2,512,565	2,241,254
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	157,968,073	155,082,615	166,201,878	162,668,288
	a. Previous years	154,811,304	142,437,685	162,396,977	149,171,400
	b. Current Year	13,807,733	26,279,151	14,455,865	27,131,109
	c. Dividends paid -/-	(10,650,964)	(13,634,221)	(10,650,964)	(13,634,221)
	TOTAL EQUITIES	178,729,413	176,603,865	187,370,181	184,596,326
	TOTAL LIABILITIES AND EQUITIES	1,109,512,267	1,056,362,108	1,129,496,824	1,075,570,256

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the six month periods ended June 30, 2021 that have been unaudited. As the above consolidated financial information was derived from the consolidated financial statements; therefore, the consolidated financial information do not represent a complete presentation of the consolidated financial statements.

The consolidated financial information has been presented to meet the requirements of Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board No. Kep-347/BL/2012 dated June 25, 2012 concerning the Presentation and Disclosures of Publicly Listed Companies' Financial Statements.

- In connection with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank's Reports, certain accounts in the statements of profit or loss and other comprehensive income for the six month periods ended June 30, 2020 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the six month periods ended June 30, 2021.
- Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, the financial statements of BCA's parent entity [PT Dwimuria Investama Andalan] have not yet been presented.

- The main exchange rates used were as follows:

Rate as of June 30, 2021	: 1 USD = Rp 14,500.00	1 HKD = Rp 1,867.37
Rate as of December 31, 2021	: 1 USD = Rp 14,050.00	1 HKD = Rp 1,812.30

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For Periods Ended June 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2021	Unaudited Jun 30, 2020	Unaudited Jun 30, 2021	Unaudited Jun 30, 2020
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	31,197,824	31,154,103	33,124,257	33,185,604
2.	Interest expenses	4,721,739	5,707,376	4,846,470	5,937,104
	Net interest income (expenses)	26,476,085	25,446,727	28,277,787	27,248,500
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(910,001)	213,036	(902,314)	219,256
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	268,986	1,169,294	295,615	1,196,978
4.	Gains (losses) on spot and derivatives/forward (realised)	846,937	(623,552)	854,015	(616,683)
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	757,331	1,396,857	758,979	1,394,976
7.	Dividend income	327,605	458,049	2,252	1,359
8.	Commission/provision/fee and administration income	7,028,436	6,581,986	7,106,280	6,607,574
9.	Other income	664,779	384,633	2,095,623	1,525,896
10.	Impairment of financial assets	6,378,717	5,977,933	6,546,228	6,523,094
11.	Losses on operational risk	2,913	6,702	2,996	6,850
12.	Personnel expenses	6,370,365	7,904,936	6,978,343	8,512,180
13.	Promotion expenses	285,184	421,960	393,837	471,114
14.	Others expenses	5,534,343	6,090,763	6,849,028	7,198,792
	Net Other Operational Income (Expenses)	(9,587,449)	(10,821,991)	(10,559,982)	(12,382,674)
	OPERATIONAL PROFIT (LOSS)	16,888,636	14,624,736	17,717,805	14,865,826
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	1,234	(496)	7,094	7,478
2.	Other non operational income (expenses)	78,640	15,529	150,134	116,801
	NON OPERATIONAL PROFIT (LOSS)	79,874	15,033	157,228	124,279
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	16,968,510	14,639,769	17,875,033	14,990,105
	Income tax	3,160,777	2,578,164	3,411,177	2,746,254
a.	Estimated current period tax	3,858,366	3,247,699	4,129,597	3,413,327
b.	Deferred tax income (expenses)	697,589	669,535	718,420	667,073
	NET PROFIT (LOSS) AFTER TAX	13,807,733	12,061,605	14,463,856	12,243,851
	NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST			7,991	3,833
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
a.	Revaluation surplus of fixed assets	-	-	-	-
b.	Gains (losses) from actuarial benefit program	-	(39,291)	-	(39,291)
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	-	-	16,580	16,413
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(1,031,221)	946,646	(1,048,241)	958,753
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(1,031,221)	907,355	(1,031,661)	935,875
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	12,776,512	12,968,960	13,432,195	13,179,726
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	13,807,733	12,061,605	14,455,865	12,240,018
	NON-CONTROLLING INTEREST			7,991	3,833
	NET PROFIT (LOSS)	13,807,733	12,061,605	14,463,856	12,243,851
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	12,776,512	12,968,960	13,424,819	13,176,158
	NON-CONTROLLING INTEREST			7,376	3,568
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	12,776,512	12,968,960	13,432,195	13,179,726
	DIVIDEND	(10,650,964)	(11,218,030)	(10,650,964)	(11,218,030)
	EARNINGS PER SHARE (in full amount)			586	496

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of June 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2021	Audited Dec 31, 2020	Unaudited Jun 30, 2021	Audited Dec 31, 2020
I.	COMMITTED RECEIVABLES	6,963,221	6,770,672	12,748,221	12,319,076
	1. Unused borrowings/financing facilities	-	-	5,785,000	5,548,404
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	6,963,221	6,770,672	6,963,221	6,770,672
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	313,110,634	305,811,571	313,741,988	306,229,257
	1. Unused credit/financing facilities	259,623,657	253,712,172	260,255,011	254,129,858
	a. Committed	191,090,946	185,944,672	190,915,516	185,518,772
	b. Uncommitted	68,532,711	67,767,500	69,339,495	68,611,086
	2. Outstanding irrevocable letters of credit	10,911,071	9,448,748	10,911,071	9,448,748
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	42,575,906	42,650,651	42,575,906	42,650,651
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	144,427	298,023	564,427	718,023
	1. Received guarantees	144,427	298,023	564,427	718,023
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	16,367,244	15,719,356	16,386,327	15,748,950
	1. Issued guarantees	16,367,244	15,719,356	16,386,249	15,748,872
	2. Others	-	-	78	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL										
		June 30, 2021 (Unaudited)					June 30, 2020 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L
I. RELATED PARTIES												
1.	Placement with other banks											
	a. Rupiah	100	-	-	-	-	100	100	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables											
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities											
	a. Rupiah	51,355	-	-	-	-	51,355	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)											
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo											
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables											
		-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing											
	a. Micro, small and medium enterprises (UMKM)	33,409	-	-	-	-	33,409	18,803	-	-	-	18,803
	i. Rupiah	33,409	-	-	-	-	33,409	18,803	-	-	-	18,803
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,508,517	-	-	-	555	7,509,072	7,182,249	2,516	-	555	7,185,320
	i. Rupiah	7,508,517	-	-	-	555	7,509,072	7,182,249	2,516	-	555	7,185,320
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	1,116	-	-	-	-	1,116	-	-	-	1,110	1,110
	i. Rupiah	1,116	-	-	-	-	1,116	-	-	-	1,110	1,110
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	6,941,744	-	-	-	-	6,941,744	6,298,096	-	-	-	6,298,096
9.	Other receivables	33,760	-	-	-	-	33,760	67,811	-	-	-	67,811
10.	Commitments and contingencies											
	a. Rupiah	4,286,570	-	-	-	-	4,286,570	4,262,122	-	-	-	4,262,122
	b. Foreign currencies	23,659	-	-	-	-	23,659	6,592	-	-	-	6,592
II. NON RELATED PARTIES												
1.	Placement with other banks											
	a. Rupiah	247,137	-	-	-	-	247,137	2,124,784	-	-	-	2,124,784
	b. Foreign currencies	22,150,112	-	-	-	-	22,150,112	7,002,257	-	-	-	7,002,257
2.	Spot and derivative/forward receivables											
	a. Rupiah	263,328	-	-	-	-	263,328	1,316,603	-	-	-	1,316,603
	b. Foreign currencies	495	-	-	-	-	495	36	-	-	-	36

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2021 (Unaudited)					June 30, 2020 (Unaudited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
3.	Securities												
	a. Rupiah	176,711,860	-	-	-	100,000	176,811,860	171,057,360	-	-	100,000	-	171,157,360
	b. Foreign currencies	31,367,677	-	-	-	-	31,367,677	23,678,508	-	-	-	-	23,678,508
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	130,030,810	-	-	-	-	130,030,810	55,254,789	-	-	-	-	55,254,789
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	10,724,980	-	-	365,383	-	11,090,363	8,225,776	-	-	-	-	8,225,776
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	74,682,519	1,991,224	217,346	309,614	1,579,256	78,779,959	72,820,086	2,456,043	474,368	360,476	1,426,735	77,537,708
	i. Rupiah	74,416,815	1,990,934	217,346	309,614	1,546,601	78,481,310	72,323,752	2,451,256	474,368	360,476	1,408,914	77,018,766
	ii. Foreign currencies	265,704	290	-	-	32,655	298,649	496,334	4,787	-	-	17,821	518,942
	b. Non micro, small and medium enterprises	467,641,738	14,205,915	1,271,632	4,386,103	6,084,427	493,589,815	473,492,877	14,076,682	1,575,905	2,022,399	6,274,415	497,442,278
	i. Rupiah	438,334,054	13,081,872	893,281	2,117,778	5,914,829	460,341,814	444,535,028	13,134,857	1,575,905	2,022,399	6,116,214	467,384,403
	ii. Foreign currencies	29,307,684	1,124,043	378,351	2,268,325	169,598	33,248,001	28,957,849	941,825	-	-	158,201	30,057,875
	c. Restructured loans	80,514,709	10,278,418	1,267,663	2,281,506	3,394,581	97,736,877	61,364,211	4,940,791	312,975	484,461	2,211,823	69,314,261
	i. Rupiah	74,678,437	9,906,271	889,312	1,706,277	3,214,955	90,395,252	59,474,095	4,043,412	312,975	484,461	2,064,756	66,379,699
	ii. Foreign currencies	5,836,272	372,147	378,351	575,229	179,626	7,341,625	1,890,116	897,379	-	-	147,067	2,934,562
8.	Equity investment	538,950	-	-	-	410	539,360	539,324	-	-	-	410	539,734
10.	Other receivables	246,559	-	-	-	-	246,559	51,387	-	-	-	-	51,387
11.	Commitments and contingencies												
	a. Rupiah	254,732,451	1,272,182	3,355	351	7,512	256,015,851	232,710,893	1,001,108	17,785	116,411	16	233,846,213
	b. Foreign currencies	26,414,526	159,195	-	2,171	-	26,575,892	25,082,111	86,306	-	-	-	25,168,417
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,644,093						1,223,418

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of June 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2021 (Unaudited)					June 30, 2020 (Unaudited)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	3,008	-	-	223,973	-	1,642	-	-	91,271	-
2.	Spot and derivative/forward receivables	-	-	-	2,638	-	-	-	-	13,148	-
3.	Securities	42,713	11,259	45,016	373,904	100,000	45,748	-	100,000	322,699	50,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	104,322	176,786	268,207	107,250	182,691	132,738	3	-	82,258	-
7.	Loans and financing	24,292,029	989,624	6,650,003	5,365,455	5,539,212	15,345,398	2,519,959	6,953,124	5,408,063	4,213,239
8.	Equity investment	74,807	-	410	74,807	410	68,374	-	410	68,374	410
9.	Other receivables	1,722	1,149	-	2,803	-	1,884	-	-	1,192	-
10.	Commitments and Contingencies	3,413,912	49,599	1,607	255,131	68,335	3,112,058	36,389	-	186,276	110,526

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of June 30, 2021 & 2020

(In millions of Rupiah)

	Unaudited Jun 30, 2021		Unaudited Jun 30, 2020						
	Individual	Consolidated	Individual	Consolidated					
	I. Tier 1 Capital	168,611,858	181,626,564	152,140,777	163,674,057				
1 Common Equity Tier 1	168,611,858	181,626,564	152,140,777	163,674,057					
1.1. Paid-in Capital (After the deduction of treasury stock)	1,540,938	1,540,938	1,540,938	1,540,938					
1.2. Disclosed Reserves	179,906,225	188,269,151	162,288,387	169,457,454					
1.2.1. Addition Factor	181,568,600	189,935,780	163,526,992	170,698,063					
1.2.1.1. Other comprehensive income	15,376,594	15,897,744	12,293,110	12,794,979					
1.2.1.1.1. Translation of financial statements in foreign currency	-	389,672	-	381,397					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	5,952,853	5,986,720	2,869,838	2,892,720					
1.2.1.1.3. Revaluation surplus of fixed assets	9,423,741	9,521,352	9,423,272	9,520,862					
1.2.1.2. Other disclosed reserves	166,192,006	174,038,036	151,233,882	157,903,084					
1.2.1.2.1. Agio	5,711,368	5,711,368	5,711,368	5,711,368					
1.2.1.2.2. General Reserves	2,512,565	2,512,565	2,241,254	2,241,254					
1.2.1.2.3. Previous year's profit	144,160,340	151,421,721	131,219,655	137,785,247					
1.2.1.2.4. Current year's profit	13,807,733	14,392,382	12,061,605	12,165,215					
1.2.1.2.5. Fund for paid-in capital	-	-	-	-					
1.2.1.2.6. Others	-	-	-	-					
1.2.2. Deduction Factor	(1,662,375)	(1,666,629)	(1,238,605)	(1,240,609)					
1.2.2.1. Other comprehensive income	-	-	-	-					
1.2.2.1.1. Translation of financial statements in foreign currency	-	-	-	-					
1.2.2.1.2. Unrealized loss on financial assets measured through other comprehensive account	-	-	-	-					
1.2.2.2. Other disclosed reserves	(1,662,375)	(1,666,629)	(1,238,605)	(1,240,609)					
1.2.2.2.1. Disagio	-	-	-	-					
1.2.2.2.2. Previous year's losses	-	-	-	-					
1.2.2.2.3. Current year's losses	-	-	-	-					
1.2.2.2.4. Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	-	-	-					
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	(1,662,375)	(1,666,629)	(1,238,605)	(1,240,609)					
1.2.2.2.7. Others	-	-	-	-					
1.3. Non-controlling interest	-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1	(12,835,305)	(8,183,525)	(11,688,548)	(7,324,335)					
1.4.1. Deferred tax	(5,583,222)	(5,772,653)	(4,945,767)	(5,117,284)					
1.4.2. Goodwill	-	(1,113,614)	-	(811,243)					
1.4.3. Other intangible assets	(311,339)	(337,492)	(445,685)	(472,828)					
1.4.4. Investments in shares of stock	(6,940,744)	(959,766)	(6,297,096)	(922,980)					
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	-	-	-	-					
2.1. Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	-	-	-	-					
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	-	-	-	-					
2.3.2. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-					
II. Tier 2 Capital	6,826,211	6,977,543	6,673,281	6,828,923					
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	420,250	420,250	500,000	500,000					
2 Agio / disagio	-	-	-	-					
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	6,405,961	6,557,293	6,173,281	6,328,923					
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	-	-	-	-					
Total Capital	175,438,069	188,604,107	158,814,058	170,502,980					
	Unaudited Jun 30, 2021		Unaudited Jun 30, 2020			Unaudited Jun 30, 2021		Unaudited Jun 30, 2020	
	Individual	Consolidated	Individual	Consolidated	DESCRIPTION	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	568,322,169	581,905,064	578,807,777	591,367,294	CET 1 Ratio (%)	24.35%	25.44%	21.97%	22.96%
RWAs CONSIDERING MARKET RISK	4,956,426	5,881,931	3,991,114	4,828,681	Tier 1 Ratio (%)	24.35%	25.44%	21.97%	22.96%
RWAs CONSIDERING OPERATIONAL RISK	119,284,741	126,159,374	109,705,586	116,669,286	Tier 2 Ratio (%)	0.99%	0.98%	0.96%	0.96%
TOTAL RISK-WEIGHTED ASSETS	692,563,336	713,946,369	692,504,477	712,865,261	CAR Ratio (%)	25.33%	26.42%	22.93%	23.92%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	15.34%	16.43%	12.94%	13.93%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK				
From CET 1 (%)	9.00%	9.01%	9.03%	9.03%	Capital Conservation Buffer (%)	2.500%	2.500%	0.000%	0.000%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	0.99%	0.98%	0.96%	0.96%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of June 30, 2021 & 2020

Ratio	Unaudited Jun 30, 2021	Unaudited Jun 30, 2020
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	25.33%	22.93%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.21%	1.17%
3. Non performing earning assets to total earning assets	1.09%	1.36%
4. Allowance for impairment on financial assets to earning assets	3.17%	3.15%
5. Gross NPL	2.39%	2.08%
6. Net NPL	0.90%	1.05%
7. Return on Asset (ROA)	3.14%	3.12%
8. Return on Equity (ROE)	16.63%	15.62%
9. Net Interest Margin (NIM)	5.25%	5.96%
10. Operating Expenses to Operating Income (BOPO)	60.28%	66.59%
11. Cost to Income Ratio (CIR) *	38.23%	45.65%
12. Cost to Income Ratio (CIR) **	34.38%	41.18%
13. Loan to Deposit Ratio (LDR)	62.35%	73.28%
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	0.00%	0.00%
- Average	3.02%	3.01%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.26%	0.14%

* In accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 presented with the calculation of gains from trading transaction and foreign currencies on operational income; and losses from trading transaction and foreign currencies on operational expenses.

** Based on accounting standard presented at net amount of gains and losses from trading transaction and foreign currencies on operational income.

BOARD OF COMMISSIONERS & DIRECTORS ¹⁾	BANK'S OWNERS									
<p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Djohan Emir Setijoso - Commissioner : Tonny Kusnadi - Independent Commissioner : Cyrillus Harinowo - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet <p>BOARD OF DIRECTORS</p> <ul style="list-style-type: none"> - President Director : Jahja Setiaatmadja - Deputy President Director : Suwignyo Budiman - Deputy President Director : Armand Wahyudi Hartono - Director : Tan Ho Hien / Subur also known as Subur Tan - Director : Rudy Susanto - Director : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Gregory Hendra Lembong - Director (concurrently as Director of Compliance) : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih <p>¹⁾ The composition of the Board of Commissioners and Board of Directors of the Bank as evident in the Deed of Statement of Resolutions of Shareholders' Meeting of PT Bank Central Asia Tbk No. 22 dated 4 June 2021 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 15%; text-align: right;">54,94%</td> </tr> <tr> <td>Public **)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">45,06%</td> </tr> <tr> <td style="text-align: right;">Total</td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100,00%</td> </tr> </table> <p>*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.</p> <p>**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.</p>	PT Dwimuria Investama Andalan *)	:	54,94%	Public **)	:	45,06%	Total		100,00%
PT Dwimuria Investama Andalan *)	:	54,94%								
Public **)	:	45,06%								
Total		100,00%								

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of June 30, 2021

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	49,539,127	49,539,127	-	263,823	221,758
1.	Spot	1,982,476	1,982,476	-	252	1,833
2.	Forward	10,941,184	10,941,184	-	46,933	52,184
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	36,615,467	36,615,467	-	216,638	167,741
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					263,823	221,758

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Periods Ended June 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2021	Unaudited Jun 30, 2020
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	40,910,185	38,521,452
	2. Other operating income	2,251,828	1,630,216
	3. Payments of interest and sharia expenses, fees and commissions	(4,857,470)	(5,951,666)
	4. (Loss) gain from foreign exchange transactions - net	1,760,772	(657,422)
	5. Other operating expenses	(13,757,468)	(14,777,589)
	6. Other increases/decreases affecting cash :		
	a. Placements with Bank Indonesia and other banks -mature more than 3 (three) months from the date of acquisition	(3,115,668)	368,303
	b. Financial assets measured at fair value through profit and loss	970,627	819,145
	c. Acceptance receivables	(2,536,388)	1,443,601
	d. Bills receivable	2,045,223	785,956
	e. Securities purchased under agreements to resell	16,245,842	(46,024,517)
	f. Loans receivable	(4,658,012)	5,572,857
	g. Consumer financing receivables	(463,387)	2,605,666
	h. Investments in finance leases - net	10,955	23,685
	i. Assets related to sharia transactions	(406,116)	(139,375)
	j. Other assets	443,217	(1,758,508)
	k. Deposits from customers	52,439,694	55,620,116
	l. Sharia deposits	478,771	(263,086)
	m. Deposits from other banks	(3,833,064)	(1,510,249)
	n. Acceptance payables	1,938,498	(866,152)
	o. Accruals and other liabilities	264,959	5,515,205
	p. Temporary <i>syirkah</i> deposits	(361,755)	161,752
	Net cash provided by (used in) operating activities before income tax	85,330,853	40,674,210
	7. Payment of income tax	(4,203,079)	(3,065,878)
	Net cash provided by (used in) operating activities	81,127,774	37,608,332
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	2,831	58,959
	2. Acquisition of investment securities	(55,005,497)	(89,108,343)
	3. Proceeds from investment securities that matured during the year	38,145,850	43,736,430
	4. Cash dividends received from investment in shares	2,252	1,359
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(1,364,973)	(842,639)
	7. Proceeds from sale of fixed assets	8,549	3,025
	Net cash provided by (used in) investing activities	(18,210,988)	(46,151,209)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from borrowings	47,607,182	25,637,664
	2. Payment of borrowings	(48,654,990)	(27,658,243)
	3. Proceeds from securities sold under repurchase agreements to repurchase	387,862	687,299
	4. Payment of securities sold under repurchase agreements to repurchase	(344,751)	(800,926)
	Net cash provided by (used in) financing activities	(11,655,661)	(13,352,236)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	51,261,125	(21,895,113)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	106,271,237	113,067,545
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	106,032	1,867,512
	CASH AND CASH EQUIVALENTS, END OF PERIOD	157,638,394	93,039,944
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	15,425,030	14,713,427
	2. Current accounts with Bank Indonesia	53,542,212	28,442,842
	3. Current accounts with other banks	11,508,394	5,968,087
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	77,162,758	43,915,588
	Total cash and cash equivalents	157,638,394	93,039,944