

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2021	Audited Dec 31, 2020	Unaudited Mar 31, 2021	Audited Dec 31, 2020
	ASSETS				
1.	Cash	14,338,615	24,314,463	14,348,047	24,322,335
2.	Placement with Bank Indonesia	55,428,619	64,951,015	56,163,796	65,888,638
3.	Placement with other banks	17,080,492	19,711,143	18,522,169	21,022,466
4.	Spot and derivative/forward receivables	202,307	1,080,043	202,307	1,080,043
5.	Securities	201,313,536	194,245,485	208,853,245	201,947,204
6.	Securities sold under repurchase agreement (repo)	-	-	170,599	-
7.	Claims on securities bought under reverse repo	179,052,586	146,518,049	179,252,805	146,820,397
8.	Acceptance receivables	10,526,624	8,553,975	10,526,624	8,553,975
9.	Loans and financing	573,933,771	575,648,735	580,979,713	583,001,848
10.	Sharia financing	-	-	5,725,897	5,569,233
11.	Equity investment	7,481,104	7,481,104	760,998	760,761
12.	Other financial assets	8,558,734	9,527,339	9,536,808	10,531,596
13.	Impairment on financial assets -/-	(30,563,545)	(27,576,229)	(31,604,022)	(28,562,638)
	a. Securities	(134,235)	(120,852)	(144,625)	(129,616)
	b. Loans and Sharia financing	(29,504,146)	(26,944,873)	(30,528,380)	(27,913,451)
	c. Others	(925,164)	(510,504)	(931,017)	(519,571)
14.	Intangible assets	2,059,528	2,054,813	3,364,441	3,355,655
	Accumulated amortization on intangible asset -/-	(1,662,443)	(1,590,257)	(1,803,518)	(1,726,035)
15.	Fixed assets and equipment	32,845,787	32,798,565	33,915,461	33,909,756
	Accumulated depreciation on fixed assets and equipment -/-	(11,892,711)	(11,578,505)	(12,294,026)	(11,994,702)
16.	Non earning assets	1,652,367	1,562,951	1,776,084	1,693,121
	a. Abandoned property	28,492	29,226	44,100	44,835
	b. Foreclosed assets	1,436,487	1,413,853	1,544,596	1,528,414
	c. Suspense accounts	8,835	15,317	8,835	15,317
	d. Interbranch assets	178,553	104,555	178,553	104,555
17.	Other assets	10,882,771	8,659,419	11,984,135	9,396,603
	TOTAL ASSETS	1,071,238,142	1,056,362,108	1,090,381,563	1,075,570,256

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2021	Audited Dec 31, 2020	Unaudited Mar 31, 2021	Audited Dec 31, 2020
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	235,845,858	229,060,890	236,747,353	229,820,528
2.	Saving account	418,168,722	413,161,288	419,097,267	414,041,429
3.	Time deposit	189,944,055	192,608,891	193,573,216	196,890,307
4.	Electronic money	833,515	825,293	833,515	825,293
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,306,910	10,197,909	7,296,552	10,164,022
7.	Spot and derivative/forward liabilities	531,587	138,292	531,587	138,757
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	169,894	-
9.	Acceptance liabilities	5,919,790	4,400,045	5,919,790	4,400,045
10.	Issued securities	500,000	500,000	1,091,156	1,090,821
11.	Loans/financing received	430	618,388	150,161	1,306,721
12.	Margin deposit	159,020	183,759	159,230	183,954
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	41,749,581	28,062,911	45,977,301	31,993,093
15.	Non-controlling interest	-	-	120,654	118,383
	TOTAL LIABILITIES	900,960,045	879,758,243	911,668,253	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	5,500,000	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(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	9,767,618	12,027,690	10,325,107	12,596,869
	a. Gains	14,147,743	16,407,815	14,694,954	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	2,516,673	2,241,254
	a. General reserves	2,512,565	2,241,254	2,516,673	2,241,254
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	150,745,608	155,082,615	158,781,615	162,668,288
	a. Previous years	154,811,304	142,437,685	162,392,869	149,171,400
	b. Current Year	6,585,268	26,279,151	7,039,710	27,131,109
	c. Dividends paid -/-	(10,650,964)	(13,634,221)	(10,650,964)	(13,634,221)
	TOTAL EQUITIES	170,278,097	176,603,865	178,713,310	184,596,326
TOTAL LIABILITIES AND EQUITIES		1,071,238,142	1,056,362,108	1,090,381,563	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 three month periods ended March 31, 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 three month periods ended March 31, 2020 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the three month periods ended March 31, 2021.

- The main exchange rates used were as follows:

Rate as of March 31, 2021	: 1 USD = Rp 14,525.00	1 HKD = Rp 1,868.49
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 March 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2021	Unaudited Mar 31, 2020	Unaudited Mar 31, 2021	Unaudited Mar 31, 2020
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	15,667,361	15,717,138	16,610,010	16,867,390
2.	Interest expenses	2,412,145	3,057,907	2,478,425	3,185,236
	Net interest income (expenses)	13,255,216	12,659,231	14,131,585	13,682,154
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(1,279,285)	(627,545)	(1,279,561)	(640,390)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	132,601	1,014,089	147,608	1,026,305
4.	Gains (losses) on spot and derivatives/forward (realised)	817,500	553,571	821,249	556,875
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	831,403	536,755	833,968	539,419
7.	Dividend income	-	-	-	20
8.	Commission/provision/fee and administration income	3,377,622	3,445,447	3,433,126	3,461,998
9.	Other income	234,237	215,774	998,024	852,398
10.	Impairment of financial assets	3,163,346	2,028,454	3,253,941	2,165,678
11.	Losses on operational risk	1,718	4,711	1,774	4,840
12.	Personnel expenses	3,408,381	5,361,331	3,727,070	5,678,453
13.	Promotion expenses	95,254	175,585	136,696	220,029
14.	Others expenses	2,631,266	2,930,608	3,365,462	3,558,126
	Net Other Operational Income (Expenses)	(5,185,887)	(5,362,598)	(5,530,529)	(5,830,501)
	OPERATIONAL PROFIT (LOSS)	8,069,329	7,296,633	8,601,056	7,851,653
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	945	(582)	5,432	1,169
2.	Other non operational income (expenses)	38,466	24,001	74,655	75,498
	NON OPERATIONAL PROFIT (LOSS)	39,411	23,419	80,087	76,667
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	8,108,740	7,320,052	8,681,143	7,928,320
	Income tax	1,523,472	1,216,073	1,638,021	1,346,544
a.	Estimated current period tax	2,329,676	1,516,297	2,473,917	1,652,181
b.	Deferred tax income (expenses)	806,204	300,224	835,896	305,637
	NET PROFIT (LOSS) AFTER TAX	6,585,268	6,103,979	7,043,122	6,581,776
	NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST			3,412	653
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 actuary 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	-	-	16,904	94,238
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(2,260,072)	(2,322,766)	(2,289,807)	(2,345,269)
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(2,260,072)	(2,362,057)	(2,272,903)	(2,290,322)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	4,325,196	3,741,922	4,770,219	4,291,454
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	6,585,268	6,103,979	7,039,710	6,581,123
	NON-CONTROLLING INTEREST			3,412	653
	NET PROFIT (LOSS)	6,585,268	6,103,979	7,043,122	6,581,776
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	4,325,196	3,741,922	4,767,948	4,292,545
	NON-CONTROLLING INTEREST			2,271	(1,091)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	4,325,196	3,741,922	4,770,219	4,291,454
	DIVIDEND	(10,650,964)	-	(10,650,964)	-
	EARNINGS PER SHARE (in full amount)			286	267

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2021	Audited Dec 31, 2020	Unaudited Mar 31, 2021	Audited Dec 31, 2020
I.	COMMITTED RECEIVABLES	9,065,716	6,770,672	15,007,216	12,319,076
	1. Unused borrowings/financing facilities	-	-	5,941,500	5,548,404
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	9,065,716	6,770,672	9,065,716	6,770,672
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	281,514,657	305,811,571	282,088,912	306,229,257
	1. Unused credit/financing facilities	236,425,389	253,712,172	236,999,644	254,129,858
	a. Committed	183,332,327	185,944,672	183,069,627	185,518,772
	b. Uncommitted	53,093,062	67,767,500	53,930,017	68,611,086
	2. Outstanding irrevocable letters of credit	9,586,882	9,448,748	9,586,882	9,448,748
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	35,502,386	42,650,651	35,502,386	42,650,651
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	113,201	298,023	533,201	718,023
	1. Received guarantees	113,201	298,023	533,201	718,023
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	15,505,355	15,719,356	15,534,822	15,748,950
	1. Issued guarantees	15,505,355	15,719,356	15,534,822	15,748,872
	2. Others	-	-	-	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2021 (Unaudited)					March 31, 2020 (Unaudited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
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	50,340	-	-	-	-	50,340	-	-	-	-	-	-
	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												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	30,341	-	-	-	-	30,341	21,078	-	-	-	-	21,078
	i. Rupiah	30,341	-	-	-	-	30,341	21,078	-	-	-	-	21,078
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,816,651	-	-	-	555	7,817,206	5,781,986	575	-	-	555	5,783,116
	i. Rupiah	7,816,651	-	-	-	555	7,817,206	5,781,986	575	-	-	555	5,783,116
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	1,113	-	-	-	-	1,113	-	-	-	-	-	-
	i. Rupiah	1,113	-	-	-	-	1,113	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	6,941,744	-	-	-	-	6,941,744	6,298,096	-	-	-	-	6,298,096
9.	Other receivables	49,938	-	-	-	-	49,938	28,507	-	-	-	-	28,507
10.	Commitments and contingencies												
	a. Rupiah	3,192,193	-	-	-	-	3,192,193	1,118,712	-	-	-	-	1,118,712
	b. Foreign currencies	5,875	-	-	-	-	5,875	48,313	-	-	-	-	48,313
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	593,395	-	-	-	-	593,395	2,742,711	-	-	-	-	2,742,711
	b. Foreign currencies	16,486,997	-	-	-	-	16,486,997	7,635,979	-	-	-	-	7,635,979
2.	Spot and derivative/forward receivables												
	a. Rupiah	200,213	-	-	-	-	200,213	1,172,164	-	-	-	-	1,172,164
	b. Foreign currencies	2,094	-	-	-	-	2,094	3,796	-	-	-	-	3,796

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2021 (Unaudited)					March 31, 2020 (Unaudited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
3.	Securities												
a.	Rupiah	180,378,887	-	-	-	100,000	180,478,887	138,304,255	-	-	-	-	138,304,255
b.	Foreign currencies	20,784,309	-	-	-	-	20,784,309	35,937,172	-	-	-	-	35,937,172
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	5,051,644	-	-	-	-	5,051,644
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
a.	Rupiah	179,052,586	-	-	-	-	179,052,586	28,175,945	-	-	-	-	28,175,945
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	10,526,624	-	-	-	-	10,526,624	10,036,864	-	12,842	-	29,106	10,078,812
7.	Loans and financing												
a.	Micro, small and medium enterprises (UMKM)	73,394,424	1,225,847	110,944	221,935	1,486,625	76,439,775	76,610,090	1,924,722	160,530	256,702	1,158,430	80,110,474
i.	Rupiah	73,129,526	1,225,508	110,944	207,456	1,468,368	76,141,802	76,246,244	1,924,722	160,530	256,702	1,138,040	79,726,238
ii.	Foreign currencies	264,898	339	-	14,479	18,257	297,973	363,846	-	-	-	20,390	384,236
b.	Non micro, small and medium enterprises	467,969,531	12,989,870	1,096,212	944,521	6,646,315	489,646,449	490,169,671	13,628,942	1,538,320	728,363	5,748,404	511,813,700
i.	Rupiah	438,613,319	10,542,760	717,026	944,521	6,476,617	457,294,243	454,108,347	12,965,677	1,111,603	728,363	5,570,176	474,484,166
ii.	Foreign currencies	29,356,212	2,447,110	379,186	-	169,698	32,352,206	36,061,324	663,265	426,717	-	178,228	37,329,534
c.	Restructured loans	86,738,165	7,531,062	923,302	773,519	3,134,024	99,100,072	2,837,139	4,019,416	61,625	132,148	1,935,694	8,986,022
i.	Rupiah	80,532,113	6,561,717	544,116	759,040	2,968,797	91,365,783	2,827,991	3,598,065	61,625	132,148	1,770,027	8,389,856
ii.	Foreign currencies	6,206,052	969,345	379,186	14,479	165,227	7,734,289	9,148	421,351	-	-	165,667	596,166
8.	Equity investment	538,950	-	-	-	410	539,360	525,525	-	-	-	410	525,935
10.	Other receivables	87,813	-	-	-	-	87,813	15,521	-	-	-	-	15,521
11.	Commitments and contingencies												
a.	Rupiah	232,195,254	876,039	1,551	-	7,526	233,080,370	222,332,198	937,643	7,011	1,100	16	223,277,968
b.	Foreign currencies	25,029,328	208,344	-	-	1,516	25,239,188	26,620,317	117,341	-	-	1,290	26,738,948
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia						-						-
b.	To Other Parties						-						-
2.	Foreclosed assets						1,436,487						1,075,242

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2021 (Unaudited)					March 31, 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	2,126	-	-	170,805	-	3,187	-	-	103,788	-
2.	Spot and derivative/forward receivables	-	-	-	2,023	-	-	-	-	4,688	-
3.	Securities	34,212	23	100,000	362,525	100,000	131,098	-	-	330,576	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	198,169	648,580	-	105,266	-	197,639	-	13,738	100,363	31,033
7.	Loans and financing	21,441,513	1,894,890	6,167,743	5,359,143	5,018,195	15,326,185	601,156	6,118,167	5,580,100	3,386,705
8.	Equity investment	74,807	-	410	74,807	410	68,646	-	-	68,236	410
9.	Other receivables	1,072	-	-	1,377	-	103	-	-	440	-
10.	Commitments and Contingencies	3,535,596	37,209	-	235,425	52,336	2,922,185	13,345	-	228,375	46,680

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2021 & 2020

(In millions of Rupiah)

					Unaudited Mar 31, 2021		Unaudited Mar 31, 2020		
					Individual	Consolidated	Individual	Consolidated	
I. Tier 1 Capital					159,884,419	172,750,494	153,794,413	165,868,756	
1 Common Equity Tier 1					159,884,419	172,750,494	153,794,413	165,868,756	
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					171,661,395	179,878,752	164,404,505	172,113,058	
1.2.1. Addition Factor					173,117,284	181,338,895	166,032,751	173,732,221	
1.2.1.1. Other comprehensive income					14,147,743	14,664,042	9,561,515	10,118,327	
1.2.1.1.1. Translation of financial statements in foreign currency					-	389,996	-	459,222	
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					4,724,002	4,752,694	138,243	138,243	
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					158,969,541	166,674,853	156,471,236	163,613,894	
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	2,516,673	1,955,604	1,955,604	
1.2.1.2.3. Previous year's profit					144,160,340	151,417,614	142,700,285	149,395,364	
1.2.1.2.4. Current year's profit					6,585,268	7,029,198	6,103,979	6,551,558	
1.2.1.2.5. Fund for paid-in capital					-	-	-	-	
1.2.1.2.6. Others					-	-	-	-	
1.2.2. Deduction Factor					(1,455,889)	(1,460,143)	(1,628,246)	(1,619,163)	
1.2.2.1. Other comprehensive income					-	-	(537,817)	(526,730)	
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					-	-	(537,817)	(526,730)	
1.2.2.2. Other disclosed reserves					(1,455,889)	(1,460,143)	(1,090,429)	(1,092,433)	
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					(1,455,889)	(1,460,143)	(1,090,429)	(1,092,433)	
1.2.2.2.7. Others					-	-	-	-	
1.3. Non-controlling interest					-	-	-	-	
1.4. Deduction Factor of Common Equity Tier 1					(13,317,914)	(8,669,196)	(12,151,030)	(7,785,240)	
1.4.1. Deferred tax					(5,980,085)	(6,179,926)	(5,343,356)	(5,522,124)	
1.4.2. Goodwill					-	(1,113,614)	-	(811,243)	
1.4.3. Other intangible assets					(397,085)	(427,146)	(510,578)	(538,811)	
1.4.4. Investments in shares of stock					(6,940,744)	(948,510)	(6,297,096)	(913,062)	
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					6,753,371	6,909,015	6,916,566	7,076,081	
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					442,000	442,000	500,000	500,000	
2 Agio / disagio					-	-	-	-	
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					6,311,371	6,467,015	6,416,566	6,576,081	
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					166,637,790	179,659,509	160,710,979	172,944,837	
	Unaudited Mar 31, 2021		Unaudited Mar 31, 2020		Unaudited Mar 31, 2021		Unaudited Mar 31, 2020		
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	
RISK-WEIGHTED ASSETS (RWAs)	CAR RATIO								
RWAs CONSIDERING CREDIT RISK	557,262,419	570,041,406	598,849,131	612,542,971	CET 1 Ratio (%)	23.53%	24.72%	21.53%	22.54%
RWAs CONSIDERING MARKET RISK	2,898,842	2,674,507	5,673,796	6,560,587	Tier 1 Ratio (%)	23.53%	24.72%	21.53%	22.54%
RWAs CONSIDERING OPERATIONAL RISK	119,284,741	126,159,374	109,705,586	116,669,286	Tier 2 Ratio (%)	0.99%	0.99%	0.97%	0.96%
TOTAL RISK-WEIGHTED ASSETS	679,446,002	698,875,287	714,228,513	735,772,844	CAR Ratio (%)	24.53%	25.71%	22.50%	23.51%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	14.54%	15.72%	12.51%	13.52%
REGULATORY MINIMUM CAPITAL REQUIREMENT	REGULATORY BUFFER PERCENTAGE REQUIRED								
ALLOCATION BASED ON RISK PROFILE	BY BANK								
From CET 1 (%)	9.00%	9.00%	9.02%	9.03%	Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
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%	0.99%	0.97%	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 March 31, 2021 & 2020

Ratio	Unaudited Mar 31, 2021	Unaudited Mar 31, 2020
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	24.53%	22.50%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.94%	0.96%
3. Non performing earning assets to total earning assets	0.83%	1.11%
4. Allowance for impairment on financial assets to earning assets	3.00%	2.59%
5. Gross NPL	1.83%	1.60%
6. Net NPL	0.70%	0.59%
7. Return on Asset (ROA)	3.05%	3.17%
8. Return on Equity (ROE)	15.82%	15.56%
9. Net Interest Margin (NIM)	5.30%	6.13%
10. Operating Expenses to Operating Income (BOPO)	63.27%	77.09%
11. Cost to Income Ratio (CIR) *	42.47%	67.66%
12. Cost to Income Ratio (CIR) **	35.33%	47.60%
13. Loan to Deposit Ratio (LDR)	65.24%	77.64%
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%	2.50%
- Average	3.01%	3.02%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.42%	0.17%

* 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 <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. 47 dated 7 April 2021 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta ("Deed No 47/2021").</p> <p>Notes:</p> <p>A. Based on the Deed No. 47/2021:</p> <ul style="list-style-type: none"> - The term of office of the Board of Commissioners and Directors of the Company other than Mr. Suwignyo Budiman as the Deputy President Director of the Company, is effective as of the closing of the Meeting until the closing of the Annual General Meeting of Shareholders which will be held in 2026. - while the term of office of Mr. Suwignyo Budiman as Deputy President Director of the Company, is effective as of the closing of the Meeting until: <ul style="list-style-type: none"> (i) his successor is appointed by the Company's Annual General Meeting of Shareholders to be held in 2022, and (ii) The Company has received the Financial Services Authority's approval for the appointment of his replacement, and (iii) his successor has become effective in office. <p>B. In the General Meeting of Shareholders of PT Bank Central Asia Tbk which was held on March 29, 2021, Mr. John Kosasih and Mr. Frengky Chandra Kusuma have been appointed as Directors of PT Bank Central Asia Tbk, provided that:</p> <ul style="list-style-type: none"> (i) the appointment of Mr. Frengky Chandra Kusuma will be effective on the first working day of the following month after the Company has received the Financial Services Authority's approval for the appointment; (ii) the appointment of Mr. Frengky Chandra Kusuma will be effective on the first working day of the following month after the Company has received the Financial Services Authority's approval for the appointment; <p>with the term of office until the closing of the Company's Annual General Meeting of Shareholders will be held in 2026.</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 colspan="2" style="text-align: right; padding-right: 20px;">Total</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 March 31, 2021

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	44,568,102	44,568,102	-	202,307	531,587
1.	Spot	6,252,158	6,252,158	-	4,684	5,255
2.	Forward	8,358,250	8,358,250	-	114,943	33,791
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	29,957,694	29,957,694	-	82,680	492,541
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					202,307	531,587

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Periods Ended March 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2021	Unaudited Mar 31, 2020
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, fees and commissions	20,804,405	20,306,001
2.	Other operating income	1,018,398	968,825
3.	Payments of interest and sharia expenses, fees and commissions	(2,458,988)	(3,177,690)
4.	(Loss) gain from foreign exchange transactions - net	1,871,276	4,429,597
5.	Other operating expenses	(5,827,871)	(8,120,519)
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	(298,015)	113,637
b.	Financial assets measured at fair value through profit and loss	1,094,236	(155,563)
c.	Acceptance receivables	(1,972,649)	(409,435)
d.	Bills receivable	771,993	466,626
e.	Securities purchased under agreements to resell	(32,432,408)	(18,947,505)
f.	Loans receivable	2,690,728	(4,353,344)
g.	Consumer financing receivables	135,625	1,040,818
h.	Investments in finance leases - net	10,619	778
i.	Assets related to sharia transactions	(188,205)	(73,152)
j.	Other assets	(708,923)	(789,958)
k.	Deposits from customers	7,074,828	27,659,662
l.	Sharia deposits	154,561	(216,591)
m.	Deposits from other banks	(2,975,163)	(568,538)
n.	Acceptance payables	1,519,745	455,213
o.	Accruals and other liabilities	2,629,269	4,045,207
p.	Temporary <i>syirkah</i> deposits	(543,130)	61,520
	Net cash provided by (used in) operating activities before income tax	(7,629,669)	22,735,589
7.	Payment of income tax	(2,803,285)	(2,101,030)
	Net cash provided by (used in) operating activities	(10,432,954)	20,634,559
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	1,098	57,345
2.	Acquisition of investment securities	(27,101,201)	(56,798,799)
3.	Proceeds from investment securities that matured during the year	15,987,562	27,634,753
4.	Cash dividends received from investment in shares	-	20
5.	Payment for acquisition activities	-	-
6.	Acquisition of fixed assets	(308,657)	(356,559)
7.	Proceeds from sale of fixed assets	5,701	2,082
	Net cash provided by (used in) investing activities	(11,415,497)	(29,461,158)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from borrowings	22,637,025	26,177,589
2.	Payment of borrowings	(23,799,047)	(27,146,388)
3.	Proceeds from securities sold under repurchase agreements to repurchase	257,115	5,404,346
4.	Payment of securities sold under repurchase agreements to repurchase	(88,628)	(630,265)
	Net cash provided by (used in) financing activities	(993,535)	3,805,282
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(22,841,986)	(5,021,317)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	106,271,237	113,067,545
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	220,824	4,424,409
	CASH AND CASH EQUIVALENTS, END OF PERIOD	83,650,075	112,470,637
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	14,348,047	24,014,719
2.	Current accounts with Bank Indonesia	27,273,382	45,468,689
3.	Current accounts with other banks	10,225,503	6,301,674
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	31,803,143	36,685,555
	Total cash and cash equivalents	83,650,075	112,470,637
V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :			
	Provision from retained earnings for interim dividends	10,650,964	-
	Total of financing activities that do not affect cash	10,650,964	-