

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2024	Audited Dec 31, 2023	Audited Dec 31, 2024	Audited Dec 31, 2023
	ASSETS				
1.	Cash	29,285,819	21,655,553	29,315,878	21,701,514
2.	Placement with Bank Indonesia	43,269,497	91,333,237	45,054,681	93,369,596
3.	Placement with other banks	10,164,508	8,254,264	11,167,894	10,065,706
4.	Spot and derivative/forward receivables	218,919	217,514	221,208	217,514
5.	Securities	381,516,498	321,940,694	400,007,735	335,856,269
6.	Securities sold under repurchase agreement (repo)	1,222,258	1,014,857	1,222,258	1,117,221
7.	Claims on securities bought under reverse repo	862,849	90,780,368	1,450,603	93,097,151
8.	Acceptance receivables	10,061,742	14,942,739	10,061,742	14,942,739
9.	Loans and financing	894,912,082	787,499,389	911,109,701	801,238,110
10.	Sharia financing	-	-	10,717,227	9,013,552
11.	Equity investment	10,350,797	10,261,404	672,824	853,800
12.	Other financial assets	12,054,343	13,463,372	13,790,725	15,094,056
13.	Impairment on financial assets -/-	(33,308,750)	(33,913,235)	(34,521,992)	(34,898,867)
	a. Securities	(377,570)	(355,812)	(450,422)	(444,590)
	b. Loans and Sharia financing	(32,382,006)	(33,168,491)	(33,498,517)	(34,059,755)
	c. Others	(549,174)	(388,932)	(573,053)	(394,522)
14.	Intangible assets	1,249,138	1,230,372	2,722,675	2,622,268
	Accumulated amortization on intangible asset -/-	(662,728)	(836,816)	(917,036)	(1,057,495)
15.	Fixed assets and equipment	36,591,953	35,449,531	38,150,330	36,924,867
	Accumulated depreciation on fixed assets and equipment -/-	(9,244,266)	(9,486,999)	(9,899,706)	(10,100,123)
16.	Non earning assets	2,056,626	1,888,861	2,127,603	1,947,165
	a. Abandoned property	41,243	36,898	47,668	47,212
	b. Foreclosed assets	1,794,668	1,659,377	1,859,220	1,707,367
	c. Suspense accounts	12,747	21,406	12,747	21,406
	d. Interbranch assets	207,968	171,180	207,968	171,180
17.	Other assets	15,728,605	15,175,834	16,846,978	16,101,967
	TOTAL ASSETS	1,406,329,890	1,370,870,939	1,449,301,328	1,408,107,010

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2024	Audited Dec 31, 2023	Audited Dec 31, 2024	Audited Dec 31, 2023
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	359,445,874	346,460,730	361,883,711	348,457,223
2.	Saving account	554,079,669	530,789,507	562,093,704	536,183,763
3.	Time deposit	195,383,289	204,601,922	209,634,748	217,031,663
4.	Electronic money	1,369,505	1,240,471	1,369,505	1,240,471
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	3,698,289	10,146,443	3,656,301	10,070,823
7.	Spot and derivative/forward liabilities	257,613	120,630	257,613	122,765
8.	Liabilities on securities sold under repurchase agreement (repo)	1,330,996	972,534	1,330,996	1,054,780
9.	Acceptance liabilities	4,651,955	6,701,256	4,651,955	6,701,256
10.	Issued securities	500,000	500,000	500,000	690,000
11.	Loans/financing received	43,095	59,900	2,241,939	1,629,049
12.	Margin deposit	263,397	289,867	275,893	290,144
13.	Interbranch liabilities	-	5,388	-	5,388
14.	Other liabilities	32,237,941	36,057,268	38,569,299	42,091,515
15.	Minority interest	-	-	194,466	181,337
	TOTAL LIABILITIES	1,153,262,200	1,137,946,493	1,186,660,707	1,165,750,754
	<u>EQUITIES</u>				
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	7,583,521	7,974,285	8,173,485	8,553,051
	a. Gains	11,284,395	11,736,348	11,878,405	12,316,976
	b. Losses -/-	(3,700,874)	(3,762,063)	(3,704,920)	(3,763,925)
19.	Reserves	3,720,540	3,234,149	3,720,540	3,234,149
	a. General reserves	3,720,540	3,234,149	3,720,540	3,234,149
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	234,511,323	214,463,706	243,656,681	223,479,141
	a. Previous years	214,013,767	192,674,082	223,029,202	201,035,967
	b. Current Year	54,706,382	47,985,572	54,836,305	48,639,122
	c. Dividends paid -/-	(34,208,826)	(26,195,948)	(34,208,826)	(26,195,948)
	TOTAL EQUITIES	253,067,690	232,924,446	262,640,621	242,356,256
	TOTAL LIABILITIES AND EQUITIES	1,406,329,890	1,370,870,939	1,449,301,328	1,408,107,010

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Years Ended December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited	Audited	Audited	Audited
		Dec 31, 2024	Dec 31, 2023	Dec 31, 2024	Dec 31, 2023
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	88,631,641	82,109,948	95,051,185	87,530,458
2.	Interest expenses	11,668,736	11,657,738	12,532,319	12,353,166
	Net interest income (expenses)	76,962,905	70,452,210	82,518,866	75,177,292
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(195,843)	607,466	(223,207)	577,952
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	1,502,718	341,273	1,522,513	417,580
4.	Gains (losses) on spot and derivatives/forward (realised)	1,014,138	604,007	1,017,208	607,471
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	268,513	34,866	283,313	44,770
7.	Dividend income	2,402,602	1,914,400	38,095	34,528
8.	Commission/provision/fee and administration income	17,891,823	16,531,444	17,979,921	16,622,680
9.	Other income	863,579	961,557	4,535,590	4,513,680
10.	Addition (reversal) of impairment losses on assets	1,273,883	766,426	2,034,453	1,056,192
11.	Losses on operational risk	10,981	4,452	10,981	4,520
12.	Personnel expenses	15,454,514	14,470,340	17,444,242	16,197,811
13.	Promotion expenses	1,322,613	1,284,250	1,657,278	1,630,166
14.	Others expenses	14,772,949	15,455,130	18,158,622	18,620,173
	Net Other Operational Income (Expenses)	(9,087,410)	(10,985,585)	(14,152,143)	(14,690,201)
	OPERATIONAL PROFIT (LOSS)	67,875,495	59,466,625	68,366,723	60,487,091
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,329)	(19,183)	(312)	(10,086)
2.	Other non operational income (expenses)	(455,168)	(566,132)	(148,561)	(297,248)
	NON OPERATIONAL PROFIT (LOSS)	(457,497)	(585,315)	(148,873)	(307,334)
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	67,417,998	58,881,310	68,217,850	60,179,757
	Income tax	12,711,616	10,895,738	13,366,576	11,521,662
	a. Estimated current year tax	10,546,025	10,690,181	11,266,117	11,348,506
	b. Deferred tax income (expenses)	(2,165,591)	(205,557)	(2,100,459)	(173,156)
	NET PROFIT (LOSS) CURRENT YEAR	54,706,382	47,985,572	54,851,274	48,658,095
	NET PROFIT (LOSS) OF MINORITY INTEREST			14,969	18,973
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	238,391	230,830	238,886	231,837
	b. Gains (losses) from actuarial benefit program	60,310	(448,779)	58,358	(452,992)
	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	-	-	35,287	(7,866)
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(653,013)	(861,099)	(677,485)	(877,188)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER TAX	(354,312)	(1,079,048)	(344,954)	(1,106,209)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	54,352,070	46,906,524	54,506,320	47,551,886
	Net Profit (Loss) Current Year attributable to :				
	OWNERS OF THE PARENT	54,706,382	47,985,572	54,836,305	48,639,122
	NON-CONTROLLING INTEREST			14,969	18,973
	NET PROFIT (LOSS) CURRENT YEAR	54,706,382	47,985,572	54,851,274	48,658,095
	Total Comprehensive Profit (Loss) Current Year attributable to :				
	OWNERS OF THE PARENT	54,352,070	46,906,524	54,493,191	47,533,598
	NON-CONTROLLING INTEREST			13,129	18,288
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	54,352,070	46,906,524	54,506,320	47,551,886
	DIVIDEND	(34,208,826)	(26,195,948)	(34,208,826)	(26,195,948)
	EARNINGS PER SHARE (in full amount)			445	395

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2024	Audited Dec 31, 2023
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, fees and commissions	110,947,606	106,414,649
2.	Other operating income	6,141,705	6,355,896
3.	Payments of interest and sharia expenses, fees and commissions	(12,578,014)	(12,184,461)
4.	Payments of post-employment benefits	(1,165,422)	(369,720)
5.	(Loss) gain from foreign exchange transactions - net	3,024,747	(516,985)
6.	Other operating expenses	(36,985,821)	(35,130,988)
7.	Payment of tantiem to Board of Commissioners and Directors	(765,000)	(660,000)
8.	Other increases/decreases affecting cash :		
	a. Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition	696,624	417,504
	b. Financial assets measured at fair value through profit and loss	(5,384,422)	(12,118,168)
	c. Acceptance receivables	4,880,997	572,359
	d. Bills receivable	1,718,437	(4,489,425)
	e. Securities purchased under agreements to resell	91,646,548	60,869,260
	f. Loans receivable	(111,218,318)	(100,405,857)
	g. Consumer financing receivables	(1,075,617)	(670,970)
	h. Finance lease receivables - net	88,851	(17,464)
	i. Assets related to sharia transactions	(1,696,820)	(1,712,883)
	j. Other assets	(138,657)	(7,521,645)
	k. Deposits from customers	26,690,842	61,073,381
	l. Sharia deposits	733,393	376,110
	m. Deposits from other banks	(6,480,950)	2,154,145
	n. Acceptance payables	(2,049,301)	(2,965,392)
	o. Accruals and other liabilities	(2,098,166)	9,010,494
	p. Temporary <i>syirkah</i> deposits	1,169,261	1,453,497
	Net cash provided by (used in) operating activities before income tax	66,102,503	69,933,337
9.	Payment of income tax	(12,282,274)	(11,869,562)
	Net cash provided by (used in) operating activities	53,820,229	58,063,775
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	770,959	50,000
2.	Acquisition of investment securities	(216,097,218)	(162,625,112)
3.	Proceeds from investment securities that matured during the year	160,506,459	97,872,788
4.	Cash dividends received from investment in shares	38,095	34,528
5.	Payment for acquisition activities	-	-
6.	Acquisition of fixed assets	(3,565,731)	(4,697,731)
7.	Acquisition of right of use assets	(607,448)	(401,617)
8.	Proceeds from sale of fixed assets	6,378	22,086
	Net cash provided by (used in) investing activities	(58,948,506)	(69,745,058)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from debt securities issued	-	-
2.	Payment of debt securities issued	-	-
3.	Proceeds from borrowings	73,287,728	49,928,825
4.	Payment of borrowings	(72,680,017)	(49,607,671)
5.	Proceeds from increase of non-controlling interest	-	-
6.	Payments of cash dividends	(34,208,826)	(26,195,948)
7.	Proceeds from securities sold under repurchase agreements to repurchase	559,231	2,332,995
8.	Payment of securities sold under repurchase agreements to repurchase	(286,805)	(1,528,882)
	Net cash provided by (used in) financing activities	(33,328,689)	(25,070,681)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(38,456,966)	(36,751,964)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	124,395,987	160,422,371
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(456,491)	725,580
	CASH AND CASH EQUIVALENTS, END OF YEAR	85,482,530	124,395,987
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	29,315,878	21,701,514
2.	Current accounts with Bank Indonesia	36,408,142	92,617,705
3.	Current accounts with other banks	4,097,837	5,615,252
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	15,660,673	4,461,516
	Total cash and cash equivalents	85,482,530	124,395,987

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of December 31, 2024 & 2023

(In %)

Ratio	Audited Dec 31, 2024	Audited Dec 31, 2023
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	29.36%	29.44%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.01%	0.99%
3. Non performing earning assets to total earning assets	0.91%	0.89%
4. Allowance for impairment on financial assets to earning assets	2.53%	2.75%
5. Gross NPL	1.78%	1.86%
6. Net NPL	0.59%	0.58%
7. Return on Asset (ROA) ¹⁾	4.86%	4.46%
8. Return on Asset (ROA) ²⁾	3.94%	3.63%
9. Return on Equity (ROE)	24.56%	23.49%
10. Net Interest Margin (NIM)	5.83%	5.54%
11. Operating Expenses to Operating Income (BOPO)	41.67%	43.70%
12. Cost to Income Ratio (CIR)	31.47%	34.13%
13. Loan to Deposit Ratio (LDR)	78.44%	70.20%
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	5.04%	6.40%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.26%	0.11%

¹⁾ Calculation using profit before tax divided by average total assets.

²⁾ Calculation using profit after tax divided by average total assets.

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2024 (Audited)						December 31, 2023 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	110	-	-	-	-	110	52,697	-	-	-	-	52,697
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	429	-	-	-	-	429	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	49,715	-	-	-	-	49,715	49,915	-	-	-	-	49,915
	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	2,668	-	-	-	-	2,668	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	118,102	-	-	-	-	118,102	84,244	-	-	-	-	84,244
	i. Rupiah	104,418	-	-	-	-	104,418	84,244	-	-	-	-	84,244
	ii. Foreign currencies	13,684	-	-	-	-	13,684	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	8,387,712	192	-	-	-	8,387,904	9,748,852	219	-	-	-	9,749,071
	i. Rupiah	8,278,636	192	-	-	-	8,278,828	9,601,328	219	-	-	-	9,601,547
	ii. Foreign currencies	109,076	-	-	-	-	109,076	147,524	-	-	-	-	147,524
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	-	-	-	-	-	-	17,858	-	-	-	-	17,858
10.	Commitments and contingencies												
	a. Rupiah	5,267,095	541	-	-	-	5,267,636	5,776,453	188	-	-	-	5,776,641
	b. Foreign currencies	996,762	-	-	-	-	996,762	295,951	-	-	-	-	295,951

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2024 (Audited)						December 31, 2023 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	266	-	-	-	-	266	1,198,547	-	-	-	-	1,198,547
	b. Foreign currencies	10,164,132	-	-	-	-	10,164,132	7,003,020	-	-	-	-	7,003,020
2.	Spot and derivative/forward receivables												
	a. Rupiah	201,027	-	-	-	-	201,027	163,599	-	-	-	-	163,599
	b. Foreign currencies	17,463	-	-	-	-	17,463	53,915	-	-	-	-	53,915
3.	Securities												
	a. Rupiah	365,985,006	-	-	-	100,000	366,085,006	303,458,072	-	-	-	100,000	303,558,072
	b. Foreign currencies	15,381,777	-	-	-	-	15,381,777	18,332,707	-	-	-	-	18,332,707
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	1,222,258	-	-	-	-	1,222,258	1,014,857	-	-	-	-	1,014,857
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	862,849	-	-	-	-	862,849	90,780,368	-	-	-	-	90,780,368
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	9,688,696	57,057	2,750	-	310,571	10,059,074	14,696,464	30,825	-	-	215,450	14,942,739
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	123,602,455	3,273,186	308,566	335,610	2,162,981	129,682,798	111,129,455	2,679,442	232,155	340,196	1,572,336	115,953,584
	i. Rupiah	123,039,931	3,252,262	308,566	335,610	2,162,981	129,099,350	110,489,757	2,668,723	232,155	340,196	1,572,336	115,303,167
	ii. Foreign currencies	562,524	20,924	-	-	-	583,448	639,698	10,719	-	-	-	650,417
	b. Non micro, small and medium enterprises	728,898,523	15,133,896	797,628	904,463	10,988,768	756,723,278	635,672,381	14,037,550	2,159,933	884,743	8,957,883	661,712,490
	i. Rupiah	689,041,558	13,074,145	797,628	904,463	10,216,585	714,034,379	593,668,930	13,343,865	2,159,933	884,743	5,481,072	615,538,543
	ii. Foreign currencies	39,856,965	2,059,751	-	-	772,183	42,688,899	42,003,451	693,685	-	-	3,476,811	46,173,947
	c. Restructured loans	11,897,353	6,860,802	386,834	221,515	9,420,098	28,786,602	21,392,020	8,486,902	1,727,384	442,858	8,532,659	40,581,823
	i. Rupiah	11,717,345	5,796,783	386,834	221,515	8,647,915	26,770,392	19,530,945	7,822,144	1,727,384	442,858	5,055,849	34,579,180
	ii. Foreign currencies	180,008	1,064,019	-	-	772,183	2,016,210	1,861,075	664,758	-	-	3,476,810	6,002,643
8.	Equity investment	627,983	-	-	-	770	628,753	538,590	-	-	-	770	539,360
9.	Other receivables	171,778	-	-	-	-	171,778	111,820	1,118	-	-	-	112,938
10.	Commitments and contingencies												
	a. Rupiah	376,950,406	1,093,570	51,244	58	4,617	378,099,895	347,387,115	1,142,300	51,487	88	46,550	348,627,540
	b. Foreign currencies	63,294,099	138,051	94	-	33,053	63,465,297	58,147,698	46,587	-	563	23,829	58,218,677
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,794,668						1,659,377

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of December 31, 2024 & 2023

(In millions of Rupiah)

					Audited Dec 31, 2024		Audited Dec 31, 2023						
					Individual	Consolidated	Individual	Consolidated					
I. Tier 1 Capital					239,468,855	255,311,302	217,686,126	233,701,580					
1. Common Equity Tier 1					239,468,855	255,311,302	217,686,126	233,701,580					
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					253,416,547	262,093,326	233,467,525	242,178,099					
1.2.1. Addition Factor					255,243,307	263,978,339	235,167,333	243,974,440					
1.2.1.1. Other comprehensive income					11,300,076	11,887,604	11,758,111	12,316,832					
1.2.1.1.1. Translation of financial statements in foreign currency					-	457,789	-	422,502					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					296,547	291,062	956,521	958,111					
1.2.1.1.3. Revaluation surplus of fixed assets					11,003,529	11,138,653	10,801,590	10,936,219					
1.2.1.2. Other disclosed reserves					243,943,231	252,090,835	223,409,222	231,657,608					
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					3,720,540	3,720,540	3,234,149	3,234,149					
1.2.1.2.3. Previous year's profit					179,804,941	188,009,583	166,478,133	174,277,901					
1.2.1.2.4. Current year's profit					54,706,382	54,649,344	47,985,572	48,434,190					
1.2.1.2.5. Fund for paid-in capital					-	-	-	-					
1.2.1.2.6. Others					-	-	-	-					
1.2.2. Deduction Factor					(1,826,760)	(1,885,013)	(1,699,808)	(1,796,341)					
1.2.2.1. Other comprehensive income					(15,681)	(22,801)	(22,642)	(29,763)					
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					(15,681)	(22,801)	(22,642)	(29,763)					
1.2.2.2. Other disclosed reserves					(1,811,079)	(1,862,212)	(1,677,166)	(1,766,578)					
1.2.2.2.1. Disagio					-	-	-	-					
1.2.2.2.2. Previous year's losses					-	(18,114)	-	(61,857)					
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					(1,811,079)	(1,844,098)	(1,677,166)	(1,704,721)					
1.2.2.2.7. Others					-	-	-	-					
1.3. Non-controlling interest					-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1					(15,488,630)	(8,322,962)	(17,322,337)	(10,017,457)					
1.4.1. Deferred tax					(5,181,176)	(5,385,459)	(7,207,737)	(7,356,283)					
1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)					
1.4.3. Other intangible assets					(586,410)	(670,284)	(393,556)	(426,630)					
1.4.4. Investments in shares of stock					(9,721,044)	(1,153,605)	(9,721,044)	(1,120,930)					
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					9,587,567	9,886,723	8,740,013	8,992,596					
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					115,750	115,750	202,750	202,750					
2. Agio / disagio					-	-	-	-					
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					9,471,817	9,770,973	8,537,263	8,789,846					
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					249,056,422	265,198,025	226,426,139	242,694,176					
					Audited Dec 31, 2024		Audited Dec 31, 2023						
					Individual	Consolidated	Individual	Consolidated					
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO								
RWAs CONSIDERING CREDIT RISK					787,719,400	816,782,306	719,410,464	744,418,973	CET 1 Ratio (%)	28.23%	28.05%	28.30%	28.31%
RWAs CONSIDERING MARKET RISK					8,559,151	9,849,977	1,465,254	3,074,120	Tier 1 Ratio (%)	28.23%	28.05%	28.30%	28.31%
RWAs CONSIDERING OPERATIONAL RISK					51,903,001	83,551,413	48,325,210	78,117,459	Tier 2 Ratio (%)	1.13%	1.09%	1.14%	1.09%
TOTAL RISK-WEIGHTED ASSETS					848,181,552	910,183,696	769,200,928	825,610,552	CAR Ratio (%)	29.36%	29.14%	29.44%	29.40%
Min. capital requirements based on risk profile					9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	19.37%	19.15%	19.45%	19.41%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)								
From CET 1 (%)					8.86%	8.90%	8.85%	8.90%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
From AT 1 (%)					0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)					1.13%	1.09%	1.14%	1.09%	Capital Surcharge For Systemic Bank (%)	2.50%	2.50%	2.50%	2.50%

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2024 (Audited)					December 31, 2023 (Audited)				
		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	2,228	-	-	101,645	-	1,251	-	-	82,543	-
2.	Spot and derivative/forward receivables	-	-	-	2,142	-	-	-	-	2,175	-
3.	Securities	277,570	-	100,000	519,627	100,000	255,812	-	100,000	524,051	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	11,877	-
6.	Acceptance receivables	38,090	98,434	304,171	96,906	313,837	77,889	25,439	179,787	146,962	216,992
7.	Loans and financing	11,654,092	9,777,630	10,950,284	8,300,297	8,970,755	12,642,305	10,298,194	10,227,992	7,345,352	7,073,496
8.	Equity investment	103,490	-	1,770	103,490	1,770	102,596	-	1,770	102,596	1,770
9.	Other receivables	991	-	-	1,718	-	200	-	-	1,297	56
10.	Commitments and Contingencies	2,807,711	130,551	29,321	345,992	85,879	3,178,877	148,170	42,411	320,410	121,297

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of December 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2024	Audited Dec 31, 2023	Audited Dec 31, 2024	Audited Dec 31, 2023
I.	COMMITTED RECEIVABLES	29,728,552	19,944,199	32,859,252	25,383,019
	1. Unused borrowings/financing facilities	-	-	2,878,190	5,265,835
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	29,204,297	19,465,309	29,456,807	19,638,294
	3. Others	524,255	478,890	524,255	478,890
II.	COMMITTED LIABILITIES	451,036,749	416,505,693	453,943,556	418,356,016
	1. Unused credit/financing facilities	411,133,979	378,985,601	414,040,786	380,835,924
	a. Committed	318,666,862	288,968,550	320,618,854	289,767,268
	b. Uncommitted	92,467,117	90,017,051	93,421,932	91,068,656
	2. Outstanding irrevocable letters of credit	10,055,508	11,259,633	10,055,508	11,259,633
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	28,755,848	25,389,401	28,755,848	25,389,401
	4. Others	1,091,414	871,058	1,091,414	871,058
III.	CONTINGENT RECEIVABLES	109,148	139,089	529,573	559,089
	1. Received guarantees	109,148	139,089	529,573	559,089
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	26,640,103	22,673,575	26,725,839	22,749,397
	1. Issued guarantees	26,640,103	22,673,575	26,725,750	22,749,308
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of December 31, 2024

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	57,960,145	57,960,145	-	218,919	257,613
1.	Spot	3,044,617	3,044,617	-	1,332	4,611
2.	Forward	17,227,246	17,227,246	-	153,034	77,894
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	37,687,332	37,687,332	-	64,553	175,087
6.	Others	950	950	-	-	21
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					218,919	257,613

BOARD OF COMMISSIONERS & DIRECTORS	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 : Armand Wahyudi Hartono - Deputy President Director : Gregory Hendra Lembong - Director : Tan Ho Hien / Subur or also known as Subur Tan - Director : Rudy Susanto - Director (concurrently serving as Director in charge of the Compliance Function) : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih - Director : Antonius Widodo Mulyono <p>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. 33 dated 10 May 2022 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, which notice of amendment of corporate data has been received and recorded in the Corporate Entities Administrative System, Ministry of Law and Human Rights of The Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0011476 dated 11 May 2022.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 25%; 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%								

- 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 year ended December 31, 2024 which have been audited by KAP Rintis, Jumadi, Rianto & Rekan (previously known as KAP Tanudiredja, Wibisana, Rintis & Rekan) - a member firm of the PwC global network (Engagement Partner: Drs. M. Jusuf Wibisana, M.Ec., CPA), with an unmodified audit opinion in its report dated January 22, 2025. 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 in accordance with Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2022 dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies", POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports" and Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK") No. KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

- For comparison purpose, certain accounts in the statements of profit or loss and other comprehensive income for the year ended December 31, 2023 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the year ended December 31, 2024.
- Pursuant to POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports", the consolidated 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 December 31, 2024 : 1 USD = Rp 16,095.00	1 HKD = Rp 2,073.11
Rate as of December 31, 2023 : 1 USD = Rp 15,397.00	1 HKD = Rp 1,970.73