Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports", below are the Consolidated Statement of Commitments and Contingencies of PT Dwimuria Investama Andalan and Subsidiaries as of and for the year ended December 31, 2024 and 2023, those are extracted based on the Consolidated Financial Statement of FT Dwimuria Investama Andalan and Subsidiaries as of and for the year ended December 31, 2024 and 2023 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 (2023: Lucy Luciana Suhenda, S.E., Ak.)), with unmodified opinion in its report dated February 11, 2025 and February 12, 2024, respectively. PT Dwimuria Investama Andalan was the owner of 54.94% PT Bank Central Asia Tbk's shares as of December 31, 2024 and 2023, respectively.

Jakarta, February 12, 2025 PT Bank Central Asia Tbk

Jahja Setiaatmadja President Director

Vera Eve Lim

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of December 31, 2024 and 2023 (in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2024	Audited Dec 31, 2023	
\vdash		Dec 31, 2024	Dec 31, 2023	
	ASSETS			
1.	Cash	29,315,883	21,701,514	
	Current accounts with Bank Indonesia	36,408,142	92,617,705	
3. 4.	Current accounts with other banks - net of allowance Placements with Bank Indonesia and other banks -	6,550,871	12,741,973	
۳.	net of allowance	22,754,005	8,950,806	
5.	Financial assets measured at fair value through profit or loss	27,283,734	21,753,493	
	Acceptance receivable - net of allowance	9,621,047	14,659,624	
	Bills receivable - net of allowance	8,891,769	10,383,524	
8.	Securities purchased under agreements to resell -	4 440 500	02 000 452	
9.	net of allowance Loans receivable - net of allowance	1,449,562 868,686,210	93,096,153 758,887,839	
	Consumer financing receivable - net of allowance	9,435,564	8,713,450	
		51,042	139,007	
	Assets related to sharia transactions - net of allowance	10,206,637	8,590,618	
13.	Investment securities - net of allowance	372,085,027	312,803,045	
14.	Prepaid expenses	971,636	1,039,107	
	Prepaid tax	1,563,199	24,869	
16.		28,253,506	26,824,840	
17.	Intangible assets - net of accumulated amortisation	126,411,162	126,141,448	
18.	Deferred tax assets - net	5,496,515	7,452,071	
19.	Other assets - net of allowance	26,921,808	27,084,266	
тот	AL ASSETS	1,592,357,319	1,553,605,352	
	LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY			
	LIABILITIES, TEMPORART STIRRAH DEPOSITS, DAN EQUITT			
	<u>LIABILITIES</u>			
	Deposits from customers	1,119,987,754	1,090,743,053	
	Sharia deposits	3,929,755	3,200,075	
3.	Deposits from other banks	3,656,298	10,070,820	
4.	Financial liabilities measured at fair value through profit or loss	257,613	122,765	
	Acceptance payables	4,651,955	6,701,256	
	Securities sold under agreements to repurchase	1,330,996	1,054,780	
8.	Debt securities issued Tax payable	642,506	1.780.937	
	Borrowings	2,242,516	1,629,626	
	Deferred tax liabilities	2,242,010	1,023,020	
11.		2,975,187	3,371,674	
	· · · · · · · · · · · · · · · · · · ·	27,621,306	29,575,869	
	Post-employment benefits obligation	9,099,608	9,033,017	
	Subordinated bonds	500,000	500,000	
	TOTAL LIABILITIES	1,176,895,494	1,157,783,872	
15	Temporary syirkah deposits	9,063,133	7,893,872	
13.	Temporary syman deposits	9,000,100	1,093,012	
	EQUITY			
16.	Share capital	210,619,700	210,619,700	
	Additional paid in capital	(24,720,526)	(24,720,821)	
	Revaluation surplus of fixed assets	2,553,839	2,442,617	
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	58,948	39,561	
20.		30,940	39,361	
20.	through other comprehensive income	(61,897)	309,189	
21.		98,952,584	89,405,763	
22.	Other equity components	(5,073)	(5,073)	
[Total equity attributable to equity holders of the parent	(0,070)	(0,010)	
ı	entity	287.397.575	278,090,936	
23.	Non-controlling interest	119,001,117	109,836,672	
	TOTAL EQUITY	406,398,692	387,927,608	
тот	AL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY	1,592,357,319	1,553,605,352	

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For The Years Ended December 31, 2024 and 2023 in millions Rupiah, unless earnings per share)							
No.	ACCOUNTS	Audited Dec 31, 2024	Audited Dec 31, 2023					
	OPERATING INCOME AND EXPENSES							
	Interest and sharia income							
1.	Interest income	94,978,401	87,345,628					
2.	Sharia income Total interest and sharia income	805,105 95,783,506	663,932 88,009,560					
3	Interest and sharia expense Interest expense	(12,134,967)	(11,959,844)					
4.		(394,843)	(313,134)					
	Total interest and sharia expense	(12,529,810)	(12,272,978)					
	NET INTEREST AND SHARIA INCOME	83,253,696	75,736,582					
	OTHER OPERATING INCOME							
5.	Fee and commission income - net	17,791,753	16,482,674					
6. 7.	Net income from transaction at fair value through profit or loss Others	1,500,163 5,496,860	1,598,565 5,674,315					
	Total other operation income	24,788,776	23,755,554					
8.	Impairment losses on assets	(2,034,453)	(1,056,192)					
	OTHER OPERATING EXPENSES							
9.	Personnel expenses	(17,479,907)	(16,223,814)					
10.	General and administrative expenses	(16,923,414)	(17,353,307)					
11.	Others Total other operating expenses	(3,740,411) (38,143,732)	(3,992,898) (37,570,019)					
	INCOME BEFORE TAX	67,864,287	60,865,925					
	INCOME TAX EXPENSE	(13,402,919)	(11,597,835)					
	NET INCOME	54,461,368	49,268,090					
12.	OTHER COMPREHENSIVE INCOME: Items that will not be reclassified to profit or loss: a. Remeasurements of defined benefit liability b. Income tax Remeasurements of defined benefit liability - net of income tax c. Revaluation surplus of fixed assets	71,847 (13,509) 58,338 238,886 297,224	(559,418) 106,450 (452,968) 231,837 (221,131)					
13.	Items that will be reclassified to profit or loss:							
	a. Unrealised gains (losses) on financial assets measured							
	at fair value through other comprehensive income b. Income tax	(824,292) 146,807	(1,083,532) 206,344					
	Unrealised gains (losses) on financial assets measured at fair value through	140,007	200,344					
	other comprehensive income - net of income tax	(677,485)	(877,188)					
	c. Foreign exchange differences arising from translation of							
	financial statements in foreign currency	35,287 (642,198)	(7,866) (885,054)					
	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	(344,974)	(1,106,185)					
	TOTAL COMPREHENSIVE INCOME	54,116,394	48,161,905					
	NET INCOME ATTRIBUTABLE TO:							
	Equity holders of parent entity	29,737,878	27,332,570					
	Non-controlling interest	24,723,490 54,461,368	21,935,520 49,268,090					
	COMPREHENSIVE PROFIT ATTRIBUTABLE TO:							
	Equity holders of parent entity	29,549,344	26,725,195					
	Non-controlling interest	24,567,050	21,436,710					
		54,116,394	48,161,905					
	BASIC AND DILUTED EARNINGS PER SHARE							
	ATTRIBUTABLE TO EQUITY HOLDERS OF THE							
	PARENT ENTITY	141,192	129,772					

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2024 and 2023

(in millions of Rupiah)

For The Years Ended December 31, 2024 and 2023 (Audited)									
Attributable to equity holders of the parent entity									
Issued and fully paid-up capital	Additional paid- in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity	Non-controlling interest	Total equity
040 040 700	(04 700 004)	0.040.004	40.000	700 000	70 477 470	(5.070)	004 005 744	400 000 005	204 400 000
210,619,700	(24,720,821)	2,319,891	43,883	790,683		(5,073)			361,429,036
-	-	-	-	-		-			49,268,090
-	-	122,726	-	-	4,650	-	127,376	104,461	231,837
			(4.000)				(4.000)	(0.544)	(7,000)
-	-	-	(4,322)	-	-	-	(4,322)	(3,544)	(7,866)
				(404, 404)			(404.404)	(005.004)	(877,188)
-	-	-	-	(481,494)	(0.40.005)	-			
-	-	400 700	- (4.222)	- (404 404)		-			(452,968) 48,161,905
-	-	122,726	(4,322)	(481,494)	27,088,285	-	26,725,195	21,436,710	48,161,905
									4
-	-	-	-	-	(0.000.000)	-	(0.000.000)	(44,002,224)	(24 662 224)
240 040 700	(24 720 024)	2 442 647	- 20 FC4	- 200 400		- (E 072)			(21,663,334) 387,927,608
210,619,700	(24,720,021)	2,442,017	39,561	309,189	69,405,763	(5,073)	270,090,930	109,030,072	301,921,000
210.619.700	(24.720.821)	2.442.617	39.561	309.189	89.405.763	(5.073)	278.090.936	109.836.672	387.927.608
-	. , ., .,	, ,	-	-	29,737,878	-		24,723,490	54,461,368
-	-	111,222	-	-	20,027	-	131,249	107,637	238,886
							·		
-	-	-	19,387	-	-	-	19,387	15,900	35,287
			-				·		
-		-	_	(371.086)	-	-	(371.086)	(306,399)	(677,485)
-	-	-	-	(51.1,555)	31,916	-	31,916	26,422	58,338
-	-	111,222	19,387	(371,086)	29,789,821	-	29,549,344	24,567,050	54,116,394
		,		(* ,***,			.,,.	,	
-	295	-	-	-	-	-	295	(1)	294
-	-	-	-	-	-	-	-		11,161
-		-	-	-	(20,243,000)	-	(20,243,000)		(35,656,765)
210,619,700	(24,720,526)	2,553,839	58,948	(61,897)	98,952,584	(5,073)	287,397,575	119,001,117	406,398,692
	, , , , , ,	, , , , ,		(, , , , , ,	,	(-,-,	,,,,,		
	210,619,700	paid-up capital in capital 210,619,700 (24,720,821)	Additional paid- surplus of fixed assets	Attributable to equity Foreign exchange differences arising from translation of financial statements in foreign currency 210,619,700 (24,720,821) 2,319,891 43,883 -	Same and fully paid-up capital Additional paid-in capital Additional paid-in capital Additional paid-in capital Revaluation surplus of fixed assets Revaluation function assets Additional paid-in capital Additional paid-in capital Revaluation surplus of fixed assets Additional paid-in capital Additional paid-in c	Attributable to equity holders of the parent entity Foreign exchange differences arising from translation of financial sasets measured at fair value through other comprehensive income - net	Saued and fully paid-up capital Additional paid-in capital Revaluation paid-up capital Additional paid-in capital Revaluation surplus of fixed assets Revaluation surplus of fixed assets Saued and fully paid-up capital Additional paid-in capital Revaluation surplus of fixed assets Saued and fully paid-up capital Additional paid-in capital Revaluation fixed assets Saued as Saued assets Saued as Saued assets Saued assets	Saued and fully paid-up capital Additional paid-in capital Additional paid-up capital Additional paid-in capital Revaluation surplus of fixed assets Revaluation surplus of fixed assets Additional paid-up capital Additional paid-in capital Additional paid-in capital Revaluation surplus of fixed assets Additional paid-up capital Additional paid-up capital Additional paid-in capital Additional paid-in capital Revaluation of financial assets measured at fair value through other comprehensive income - net Retained fair value through other comprehensive income - net Components Additional paid-in capital statements in foreign currency Additional paid-in capital Additional paid-in capital statements in foreign currency Additional paid-in capi	Sasued and fully paid-up capital Additional paid-paid-up capital Revaluation surplus of fixed assets Revaluation surplus of fixed assets Revaluation surplus of fixed assets Unrealised gains (losses) on financial statements in foreign currency Unrealised gains (losses) on financial statements in foreign currency Unrealised gains (losses) on financial statements in foreign currency Unrealised gains (losses) on financial sests measured at fair value through other comprehensive income - net Components Components

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of December 31, 2024 and 2023 (in millions of Rupiah)

COMMITMENTS Committed receivables: 1. Unused borrowing/financing facilities 2,878,190 5,265,835 5	No.	ACCOUNTS	Audited Dec 31, 2024	Audited Dec 31, 2023
Committed receivables: 1. Unused borrowing/financing facilities 2,878,190 5,265,835 2. Foreign currency positions to be received from spot and derivatives/forward transactions 29,456,807 19,638,294 3. Others 524,255 478,890 Committed liabilities: 25,383,019 Committed liabilities: 320,618,854 289,767,268 - Committed 33,421,932 91,068,656 - Uncommitted 93,421,932 91,068,656 - Uncommitted 10,055,508 11,259,633 - Foreign currency positions to be submitted for spot and derivatives/forward transactions 28,755,848 25,389,401 - CONTINGENCIES 20,101,011,114 871,058 - CONTINGENCIES 20,101,011,114 871		COMMITMENTS		
1. Unused borrowing/financing facilities 2,878,190 5,265,835 2. Foreign currency positions to be received from spot and derivatives/forward transactions 29,456,807 19,638,294 3. Others 32,859,252 25,383,019 Committed liabilities: 20,061,875 25,255 478,890 1. Unused credit/financing facilities 320,618,854 289,767,268 289,767,268 2. Outstanding irrevocable letters of credit 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 4. Others 1,091,414 871,058 CONTINGENCIES 20 453,943,556 418,356,016 CONTINGENCIES 529,573 559,089 Contingent receivables: 529,573 559,089 Contingent liabilities: 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 1,091,414 <t< td=""><td></td><td></td><td></td><td></td></t<>				
2. Foreign currency positions to be received from spot and derivatives/forward transactions 29,456,807 19,638,294 3. Others 32,859,252 25,383,019 Committed liabilities: Unused credit/financing facilities 320,618,854 289,767,268 - Committed 93,421,932 91,068,656 91,068,656 2. Outstanding irrevocable letters of credit 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 4. Others 1,091,414 871,058 CONTINGENCIES 20,011,414 871,058 Contingent receivables: 529,573 559,089 1. Received guarantees 529,573 559,089 2. Others 26,725,750 22,749,308 3. Sueud guarantees 26,725,750 22,749,308 4. Sueud guarantees 88 88	1.		2 878 190	5 265 835
derivatives/forward transactions 29,456,807 19,638,294 478,890 524,255 478,890 22,859,252 25,383,019 20 25,383,019			2,010,100	0,200,000
3. Others			29.456.807	19.638.294
Committed liabilities: 1. Unused credit/financing facilities 320,618,854 289,767,268 - Committed 93,421,932 91,068,656 10,055,508 11,259,633 - Committed 10,055,508 11,259,633 - Committed 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,755,848 25,389,401 28,710,91,414 871,058 453,943,556 418,356,016 29,573 559,089 29,573 559,089 29,573 559,089 29,573 559,089 29,573 559,089 29,575 22,749,308 29,575	3.	Others		
1. Unused credit/financing facilities 320,618,854 289,767,268 - Committed 93,421,932 91,068,656 2. Outstanding irrevocable letters of credit 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 4. Others 1,091,414 871,058 CONTINGENCIES Contingent receivables: 529,573 559,089 1. Received guarantees 529,573 559,089 2. Ontingent liabilities: 529,573 559,089 1. Issued guarantees 26,725,750 22,749,308 2. Others 88 89			32,859,252	25,383,019
- Committed 320,618,854 289,767,268 93,421,932 91,068,656 93,421,932 91,068,656 10,005midling irrevocable letters of credit 10,055,508 11,259,633 Foreign currency positions to be submitted for spot and derivatives/forward transactions 28,755,848 25,389,401 1.091,414 871,058 453,943,556 418,356,016 CONTINGENCIES Contingent receivables: 529,573 559,089 1.091,414 8.000,600 1.091,414 8.0		Committed liabilities:		
- Uncommitted 93,421,932 91,068,656 2. Outstanding irrevocable letters of credit 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 4. Others 1,091,414 871,058 453,943,556 418,356,016 CONTINGENCIES Contingent receivables: 1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 2. Contingent liabilities: 1. Issued guarantees 26,725,750 22,749,308 89 2. Others 88	1.	Unused credit/financing facilities		
2. Outstanding irrevocable letters of credit 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 1,091,414 871,058 453,943,556 418,356,016		- Committed	320,618,854	289,767,268
3. Foreign currency positions to be submitted for spot and derivatives/forward transactions 4. Others CONTINGENCIES Contingent receivables: 1. Received guarantees Contingent liabilities: Contingent liabilities: Stead guarantees Contingent liabilities: 28,755,848 25,389,401 1,091,414 871,058 453,943,556 418,356,016 529,573 559,089 Contingent liabilities: 529,573 559,089 Contingent liabilities: 26,725,750 22,749,308 20 Others 88		- Uncommitted	93,421,932	91,068,656
derivatives/forward transactions 28,755,848 25,389,401 1,091,414 871,058 453,943,556 418,356,016			10,055,508	11,259,633
4. Others 1,091,414 871,058 453,943,556 418,356,016 CONTINGENCIES 20ntingent receivables: 1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 Contingent liabilities: 26,725,750 22,749,308 1. Issued guarantees 26,725,750 89 2. Others 88 89	3.			
A53,943,556 418,356,016				
CONTINGENCIES Contingent receivables: 1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 Contingent liabilities: 1. Issued guarantees 26,725,750 22,749,308 2. Others 88 89	4.	Others		
Contingent receivables: 529,573 559,089 1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 Contingent liabilities: 26,725,750 22,749,308 2. Others 88 89			453,943,556	418,356,016
Contingent receivables: 529,573 559,089 1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 Contingent liabilities: 26,725,750 22,749,308 2. Others 88 89		CONTINCENCIES		
1. Received guarantees 529,573 559,089 2. Others 529,573 559,089 Contingent liabilities: 529,573 559,089 1. Issued guarantees 26,725,750 22,749,308 2. Others 89 89				
2. Others	1		520 573	550.080
Contingent liabilities: 1. Issued guarantees 2. Others 2. Others 3. Especial September 22,749,308 8. 89 8. 89			329,373	339,009
Contingent liabilities: 1. Issued guarantees 26,725,750 22,749,308 2. Others 89 89		Othors	529 573	559 089
1. Issued guarantees 26,725,750 22,749,308 2. Others 89 89		Contingent liabilities:	020,010	303,003
2. Others 89 89	1.		26,725,750	22,749,308
26,725,839 22,749,397			89	
	ı		26,725,839	22,749,397

Jakarta, February 11, 2025

Honky Harjo President Director

Agus Santoso Suwanto