

Jakarta, February 12, 2025
PT Bank Central Asia Tbk

Jahja Setiaatmadia
President Director

Vera Eve Lim
Director

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
ASSETS			
1.	Cash	29,315,883	21,701,514
2.	Current accounts with Bank Indonesia	36,408,142	92,617,705
3.	Current accounts with other banks - net of allowance	6,550,871	12,741,973
4.	Placements with Bank Indonesia and other banks - 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
6.	Acceptance receivable - net of allowance	9,621,047	14,659,624
7.	Bills receivable - net of allowance	8,891,769	10,383,524
8.	Securities purchased under agreements to resell - net of allowance	1,449,562	93,096,153
9.	Loans receivable - net of allowance	868,686,210	758,887,839
10.	Consumer financing receivable - net of allowance	9,435,564	8,713,450
11.	Finance lease receivable - net of allowance	51,042	139,007
12.	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
15.	Prepaid tax	1,563,199	24,869
16.	Fixed assets - net of accumulated depreciation	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
TOTAL ASSETS		1,592,357,319	1,553,605,352
LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY			
LIABILITIES			
1.	Deposits from customers	1,119,987,754	1,090,743,053
2.	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
5.	Acceptance payables	4,651,955	6,701,256
6.	Securities sold under agreements to repurchase	1,330,996	1,054,780
7.	Debt securities issued	-	-
8.	Tax payable	642,506	1,780,937
9.	Borrowings	2,242,516	1,629,626
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	2,975,187	3,371,674
12.	Accrued expenses and other liabilities	27,621,306	29,575,869
13.	Post-employment benefits obligation	9,099,608	9,033,017
14.	Subordinated bonds	500,000	500,000
TOTAL LIABILITIES		1,176,895,494	1,157,783,872
Temporary syirkah deposits			
		9,063,133	7,893,872
EQUITY			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,526)	(24,720,821)
18.	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.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(61,897)	309,189
21.	Retained earnings	98,952,584	89,405,763
22.	Other equity components	(5,073)	(5,073)
Total equity attributable to equity holders of the parent 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
TOTAL 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 of Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2024	Audited Dec 31, 2023
OPERATING INCOME AND EXPENSES			
1.	Interest and sharia income	94,978,401	87,345,628
2.	Sharia income	805,105	663,932
Total interest and sharia income		95,783,506	88,009,560
3.	Interest and sharia expense	(12,134,967)	(11,959,844)
4.	Sharia expense	(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.	Net income from transaction at fair value through profit or loss	1,500,163	1,598,565
7.	Others	5,496,860	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	(3,740,411)	(3,992,898)
Total other operating expenses		(38,143,732)	(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
OTHER COMPREHENSIVE INCOME:			
12.	Items that will not be reclassified to profit or loss:	71,847	(559,418)
a.	Remeasurements of defined benefit liability	(13,509)	106,450
b.	Remeasurements of defined benefit liability - net of income tax	58,338	(452,968)
c.	Revaluation surplus of fixed assets	238,886	231,837
		297,224	(221,131)
13.	Items that will be reclassified to profit or loss:	(824,292)	(1,083,532)
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(824,292)	(1,083,532)
b.	Income tax	146,807	206,344
	Unrealised gains (losses) on financial assets measured at fair value through 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	(7,866)
		(642,198)	(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	21,935,520
		54,461,368	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)

ACCOUNTS	For The Years Ended December 31, 2024 and 2023 (Audited)									
	Attributable to equity holders of the parent entity									Non-controlling interest
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			
Balance, 31 December 2022	210,619,700	(24,720,821)	2,319,891	43,883	790,683	(5,073)	261,225,741	100,203,295	361,429,036	
Net income for the year	-	-	-	-	27,332,570	-	27,332,570	21,935,520	49,268,090	
Revaluation surplus of fixed assets	-	-	122,726	-	4,650	-	127,376	104,461	231,837	
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(4,322)	-	-	(4,322)	(3,544)	(7,866)	
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(481,494)	-	(481,494)	(395,694)	(877,188)	
Remeasurements of defined benefit liability - net	-	-	-	-	(248,935)	-	(248,935)	(204,033)	(452,968)	
Total comprehensive income for the year	-	-	122,726	(4,322)	(481,494)	-	26,725,195	21,436,710	48,161,905	
Difference on transaction amount from business combination of entity under common control	-	-	-	-	-	-	-	1	1	
Cash dividends	-	-	-	-	(9,860,000)	-	(9,860,000)	(11,803,334)	(21,663,334)	
Balance, 31 December 2023	210,619,700	(24,720,821)	2,442,617	39,561	309,189	(5,073)	278,090,936	109,836,672	387,927,608	
Balance, 31 December 2023	210,619,700	(24,720,821)	2,442,617	39,561	309,189	(5,073)	278,090,936	109,836,672	387,927,608	
Net income for the year	-	-	-	-	29,737,878	-	29,737,878	24,723,490	54,461,368	
Revaluation surplus of fixed assets	-	-	111,222	-	20,027	-	131,249	107,637	238,886	
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	19,387	-	-	19,387	15,900	35,287	
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(371,086)	-	(371,086)	(306,399)	(677,485)	
Remeasurements of defined benefit liability - net	-	-	-	-	31,916	-	31,916	26,422	58,338	
Total comprehensive income for the year	-	-	111,222	19,387	(371,086)	-	29,549,344	24,567,050	54,116,394	
Differences on transactions regarding the disposal of Subsidiary	-	-	295	-	-	-	295	(1)	294	
Paid-in capital on Subsidiary	-	-	-	-	-	-	-	11,161	11,161	
Cash dividends	-	-	-	-	(20,243,000)	-	(20,243,000)	(15,413,765)	(35,656,765)	
Balance, 31 December 2024	210,619,700	(24,720,526)	2,553,839	58,948	(61,897)	(5,073)	287,397,575	119,001,117	406,398,692	

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

No.	ACCOUNTS	Audited Dec 31, 2024	Audited Dec 31, 2023
COMMITMENTS			
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
		32,859,252	25,383,019
Committed liabilities:			
1.	Unused credit/financing facilities	320,618,854	289,767,268
	- Committed	93,421,932	91,068,656
	- Uncommitted	10,055,508	11,259,633
2.	Outstanding irrevocable letters of credit	28,755,848	25,389,401
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	1,091,414	871,058
4.	Others	453,943,556	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	89	89
		26,725,839	22,749,397

Jakarta, February 11, 2025

Honky Harjo
President Director

Aqus Santoso Suwanto
Director