

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of March 31, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2022	Audited Dec 31, 2021	Unaudited Mar 31, 2022	Audited Dec 31, 2021
	ASSETS				
1.	Cash	17,040,568	23,607,364	17,071,566	23,615,635
2.	Placement with Bank Indonesia	115,807,118	133,302,108	117,600,572	135,020,049
3.	Placement with other banks	28,240,486	28,114,587	29,592,539	29,523,621
4.	Spot and derivative/forward receivables	760,527	1,330,085	760,560	1,330,085
5.	Securities	223,817,053	222,804,896	231,442,447	231,066,100
6.	Securities sold under repurchase agreement (repo)	-	-	290,398	79,748
7.	Claims on securities bought under reverse repo	197,783,564	145,529,001	201,062,460	147,066,103
8.	Acceptance receivables	13,816,958	11,460,314	13,816,958	11,460,314
9.	Loans and financing	619,851,707	620,640,134	630,394,479	630,653,538
10.	Sharia financing	-	-	6,645,795	6,248,459
11.	Equity investment	10,193,904	10,193,904	841,954	841,711
12.	Other financial assets	8,905,485	9,768,580	10,135,782	10,758,103
13.	Impairment on financial assets -/-	(35,460,072)	(33,016,176)	(36,631,342)	(34,093,869)
	a. Securities	(190,514)	(196,218)	(203,197)	(209,381)
	b. Loans and Sharia financing	(34,936,280)	(32,189,591)	(36,079,327)	(33,238,656)
	c. Others	(333,278)	(630,367)	(348,818)	(645,832)
14.	Intangible assets	2,273,803	2,270,402	3,610,915	3,605,958
	Accumulated amortization on intangible asset -/-	(1,917,167)	(1,859,328)	(2,087,438)	(2,023,666)
15.	Fixed assets and equipment	29,504,239	29,940,202	30,738,076	31,108,373
	Accumulated depreciation on fixed assets and equipment -/-	(8,080,463)	(8,481,767)	(8,560,626)	(8,939,074)
16.	Non earning assets	1,512,422	1,338,993	1,664,239	1,523,208
	a. Abandoned property	53,961	38,893	69,570	54,501
	b. Foreclosed assets	1,399,378	1,233,051	1,535,586	1,401,658
	c. Suspense accounts	17,451	13,967	17,451	13,967
	d. Interbranch assets	41,632	53,082	41,632	53,082
17.	Other assets	10,217,195	8,548,500	11,046,058	9,500,284
	TOTAL ASSETS	1,234,267,327	1,205,491,799	1,259,435,392	1,228,344,680

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of March 31, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2022	Audited Dec 31, 2021	Unaudited Mar 31, 2022	Audited Dec 31, 2021
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	300,396,311	284,639,503	301,097,479	285,639,525
2.	Saving account	494,713,727	479,404,641	497,061,070	481,372,612
3.	Time deposit	192,861,847	202,939,420	199,602,431	208,936,634
4.	Electronic money	979,908	935,221	979,908	935,221
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,659,425	10,039,091	7,628,958	10,017,194
7.	Spot and derivative/forward liabilities	89,144	55,162	89,144	55,162
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	264,725	77,021
9.	Acceptance liabilities	9,526,139	6,644,294	9,526,139	6,644,294
10.	Issued securities	500,000	500,000	982,390	982,149
11.	Loans/financing received	417	417	731,367	975,648
12.	Margin deposit	208,202	229,304	208,458	229,556
13.	Interbranch liabilities	6,801	6,904	6,801	6,904
14.	Other liabilities	41,087,884	25,385,703	46,427,833	29,623,249
15.	Minority interest	-	-	138,794	136,172
	TOTAL LIABILITIES	1,048,030,382	1,010,780,237	1,064,746,074	1,025,631,918
	<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	11,500,000	11,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(9,959,062)	(9,959,062)
	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	11,176,331	12,455,457	11,728,614	13,023,485
	a. Gains	14,200,936	15,480,062	14,747,855	16,042,726
	b. Losses -/-	(3,024,605)	(3,024,605)	(3,019,241)	(3,019,241)
19.	Reserves	2,826,792	2,512,565	2,826,792	2,512,565
	a. General reserves	2,826,792	2,512,565	2,826,792	2,512,565
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	164,981,516	172,491,234	173,043,997	180,086,797
	a. Previous years	172,177,007	154,811,304	179,772,570	162,396,977
	b. Current Year	7,597,515	31,412,770	8,064,433	31,422,660
	c. Dividends paid -/-	(14,793,006)	(13,732,840)	(14,793,006)	(13,732,840)
	TOTAL EQUITIES	186,236,945	194,711,562	194,689,318	202,712,762
	TOTAL LIABILITIES AND EQUITIES	1,234,267,327	1,205,491,799	1,259,435,392	1,228,344,680

- 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, 2022 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.

- The main exchange rates used were as follows:

Rate as of March 31, 2022	: 1 USD = Rp 14,369.00	1 HKD = Rp 1,835.26
Rate as of December 31, 2021	: 1 USD = Rp 14,252.50	1 HKD = Rp 1,828.03

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2022	Unaudited Mar 31, 2021	Unaudited Mar 31, 2022	Unaudited Mar 31, 2021
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	15,611,116	15,667,361	16,461,697	16,610,010
2.	Interest expenses	1,899,983	2,412,145	1,978,984	2,478,425
	Net interest income (expenses)	13,711,133	13,255,216	14,482,713	14,131,585
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(601,960)	(1,279,285)	(601,384)	(1,279,561)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	164,457	132,601	175,818	147,608
4.	Gains (losses) on spot and derivatives/forward (realised)	577,882	817,500	578,732	821,249
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	458,958	831,403	461,223	833,968
7.	Dividend income	-	-	-	-
8.	Commission/provision/fee and administration income	3,945,821	3,377,622	3,977,105	3,433,126
9.	Other income	471,693	234,237	1,328,277	998,024
10.	Impairment of financial assets	2,685,675	3,163,346	2,818,055	3,253,941
11.	Losses on operational risk	3,788	1,718	3,805	1,774
12.	Personnel expenses	3,512,039	3,408,381	3,906,563	3,727,070
13.	Promotion expenses	118,010	95,254	170,547	136,696
14.	Others expenses	3,071,127	2,631,266	3,641,544	3,365,462
	Net Other Operational Income (Expenses)	(4,373,788)	(5,185,887)	(4,620,743)	(5,530,529)
	OPERATIONAL PROFIT (LOSS)	9,337,345	8,069,329	9,861,970	8,601,056
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(189)	945	(142)	5,432
2.	Other non operational income (expenses)	20,359	38,466	91,496	74,655
	NON OPERATIONAL PROFIT (LOSS)	20,170	39,411	91,354	80,087
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	9,357,515	8,108,740	9,953,324	8,681,143
	Income tax	1,760,000	1,523,472	1,885,576	1,638,021
a.	Estimated current period tax	2,065,207	2,329,676	2,190,995	2,473,917
b.	Deferred tax income (expenses)	305,207	806,204	305,419	835,896
	NET PROFIT (LOSS) AFTER TAX	7,597,515	6,585,268	8,067,748	7,043,122
	NET PROFIT (LOSS) OF MINORITY INTEREST			3,315	3,412
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
a.	Revaluation surplus of fixed assets	-	-	-	-
b.	Gains (losses) from actuarial benefit program	-	-	-	-
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	-	-	2,228	16,904
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(1,279,126)	(2,260,072)	(1,297,792)	(2,289,807)
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(1,279,126)	(2,260,072)	(1,295,564)	(2,272,903)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	6,318,389	4,325,196	6,772,184	4,770,219
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	7,597,515	6,585,268	8,064,433	7,039,710
	NON-CONTROLLING INTEREST			3,315	3,412
	NET PROFIT (LOSS)	7,597,515	6,585,268	8,067,748	7,043,122
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	6,318,389	4,325,196	6,769,562	4,767,948
	NON-CONTROLLING INTEREST			2,622	2,271
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	6,318,389	4,325,196	6,772,184	4,770,219
	DIVIDEND	(14,793,006)	(10,650,964)	(14,793,006)	(10,650,964)
	EARNINGS PER SHARE (in full amount)			65	57*)

*) Earning per share for the period ended March 31, 2021, restated in relation to stock split.

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENT OF COMMITMENTS & CONTINGENCIES

As of March 31, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2022	Audited Dec 31, 2021	Unaudited Mar 31, 2022	Audited Dec 31, 2021
I.	COMMITTED RECEIVABLES	16,435,155	8,569,002	21,432,219	13,294,152
	1. Unused borrowings/financing facilities	-	-	4,997,064	4,725,150
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	16,435,155	8,569,002	16,435,155	8,569,002
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	342,566,731	350,975,523	343,722,671	351,962,404
	1. Unused credit/financing facilities	273,732,324	273,114,127	274,888,264	274,101,008
	a. Committed	201,532,395	204,485,175	201,628,697	204,493,322
	b. Uncommitted	72,199,929	68,628,952	73,259,567	69,607,686
	2. Outstanding irrevocable letters of credit	13,928,156	12,377,542	13,928,156	12,377,542
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	54,906,251	65,483,854	54,906,251	65,483,854
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	370,727	230,351	790,727	650,351
	1. Received guarantees	370,727	230,351	790,727	650,351
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	17,868,401	17,980,720	17,912,797	18,024,711
	1. Issued guarantees	17,868,401	17,980,720	17,912,708	18,024,633
	2. Others	-	-	89	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2022 (Unaudited)					March 31, 2021 (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	1	-	-	-	-	1	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	51,625	-	-	-	-	51,625	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)	16,590	-	-	-	-	16,590	30,341	-	-	-	-	30,341
	i. Rupiah	16,590	-	-	-	-	16,590	30,341	-	-	-	-	30,341
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10,502,259	316	-	-	-	10,502,575	7,816,651	-	-	-	555	7,817,206
	i. Rupiah	10,502,259	316	-	-	-	10,502,575	7,816,651	-	-	-	555	7,817,206
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	1,113	-	-	-	-	1,113
	i. Rupiah	-	-	-	-	-	-	1,113	-	-	-	-	1,113
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,653,544	-	-	-	1,000	9,654,544	6,941,744	-	-	-	-	6,941,744
9.	Other receivables	19,427	-	-	-	-	19,427	49,938	-	-	-	-	49,938
10.	Commitments and contingencies												
	a. Rupiah	3,621,602	278	-	-	-	3,621,880	3,192,193	-	-	-	-	3,192,193
	b. Foreign currencies	44,040	-	-	-	-	44,040	5,875	-	-	-	-	5,875

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2022 (Unaudited)						March 31, 2021 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	2,128,858	-	-	-	-	2,128,858	593,395	-	-	-	-	593,395
	b. Foreign currencies	26,111,528	-	-	-	-	26,111,528	16,486,997	-	-	-	-	16,486,997
2.	Spot and derivative/forward receivables												
	a. Rupiah	753,682	-	-	-	-	753,682	200,213	-	-	-	-	200,213
	b. Foreign currencies	6,844	-	-	-	-	6,844	2,094	-	-	-	-	2,094
3.	Securities												
	a. Rupiah	185,978,392	-	-	-	100,000	186,078,392	180,378,887	-	-	-	100,000	180,478,887
	b. Foreign currencies	37,684,080	-	-	-	2,956	37,687,036	20,784,309	-	-	-	-	20,784,309
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	197,783,564	-	-	-	-	197,783,564	179,052,586	-	-	-	-	179,052,586
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	13,651,081	26,887	-	2,211	136,779	13,816,958	10,526,624	-	-	-	-	10,526,624
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	85,102,110	2,206,853	221,720	269,678	1,385,919	89,186,280	73,394,424	1,225,847	110,944	221,935	1,486,625	76,439,775
	i. Rupiah	84,612,479	2,206,853	221,720	269,678	1,370,002	88,680,732	73,129,526	1,225,508	110,944	207,456	1,468,368	76,141,802
	ii. Foreign currencies	489,631	-	-	-	15,917	505,548	264,898	339	-	14,479	18,257	297,973
	b. Non micro, small and medium enterprises	497,449,723	10,301,410	1,350,299	4,350,927	6,693,903	520,146,262	467,969,531	12,989,870	1,096,212	944,521	6,646,315	489,646,449
	i. Rupiah	466,684,303	9,899,689	1,066,418	1,803,779	5,992,235	485,446,424	438,613,319	10,542,760	717,026	944,521	6,476,617	457,294,243
	ii. Foreign currencies	30,765,420	401,721	283,881	2,547,148	701,668	34,699,838	29,356,212	2,447,110	379,186	-	169,698	32,352,206
	c. Restructured loans	58,607,557	8,447,192	1,298,657	4,322,193	4,703,858	77,379,457	86,738,165	7,531,062	923,302	773,519	3,134,024	99,100,072
	i. Rupiah	56,484,342	8,081,414	1,014,776	1,775,045	3,987,866	71,343,443	80,532,113	6,561,717	544,116	759,040	2,968,797	91,365,783
	ii. Foreign currencies	2,123,215	365,778	283,881	2,547,148	715,992	6,036,014	6,206,052	969,345	379,186	14,479	165,227	7,734,289
8.	Equity investment	538,590	-	250	-	520	539,360	538,950	-	-	-	410	539,360
9.	Other receivables	118,781	-	-	-	3,800	122,581	87,813	-	-	-	-	87,813
10.	Commitments and contingencies												
	a. Rupiah	265,803,961	890,932	11,200	13,851	18,778	266,738,722	232,195,254	876,039	1,551	-	7,526	233,080,370
	b. Foreign currencies	34,993,516	28,353	-	14,054	88,316	35,124,239	25,029,328	208,344	-	-	1,516	25,239,188
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,399,378						1,436,487

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2022 (Unaudited)					March 31, 2021 (Unaudited)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	3,790	-	-	282,405	-	2,126	-	-	170,805	-
2.	Spot and derivative/forward receivables	-	-	-	7,605	-	-	-	-	2,023	-
3.	Securities	52,190	-	138,324	547,297	102,956	34,212	23	100,000	362,525	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	83,156	22,592	116,743	136,511	139,229	198,169	648,580	-	105,266	-
7.	Loans and financing	12,282,398	13,272,855	9,381,027	5,767,876	6,443,389	21,441,513	1,894,890	6,167,743	5,359,143	5,018,195
8.	Equity investment	101,921	-	1,558	101,921	1,558	74,807	-	410	74,807	410
9.	Other receivables	333	-	3,185	1,382	3,801	1,072	-	-	1,377	-
10.	Commitments and Contingencies	3,082,490	121,938	82,227	301,258	158,358	3,535,596	37,209	-	235,425	52,336

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2022 & 2021

(In millions of Rupiah)

					Unaudited Mar 31, 2022		Unaudited Mar 31, 2021		
					Individual	Consolidated	Individual	Consolidated	
I. Tier 1 Capital					171,967,662	187,400,411	159,884,419	172,750,494	
1 Common Equity Tier 1					171,967,662	187,400,411	159,884,419	172,750,494	
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					186,303,404	194,388,697	171,661,395	179,878,752	
1.2.1. Addition Factor					187,720,612	195,820,815	173,117,284	181,338,895	
1.2.1.1. Other comprehensive income					14,200,936	14,713,150	14,147,743	14,664,042	
1.2.1.1.1. Translation of financial statements in foreign currency					-	379,888	-	389,996	
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					4,777,195	4,811,819	4,724,002	4,752,694	
1.2.1.1.3. Revaluation surplus of fixed assets					9,423,741	9,521,443	9,423,741	9,521,352	
1.2.1.2. Other disclosed reserves					173,519,676	181,107,665	158,969,541	166,674,853	
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					2,826,792	2,826,792	2,512,565	2,516,673	
1.2.1.2.3. Previous year's profit					157,384,001	164,520,365	144,160,340	151,417,614	
1.2.1.2.4. Current year's profit					7,597,515	8,049,140	6,585,268	7,029,198	
1.2.1.2.5. Fund for paid-in capital					-	-	-	-	
1.2.1.2.6. Others					-	-	-	-	
1.2.2. Deduction Factor					(1,417,208)	(1,432,118)	(1,455,889)	(1,460,143)	
1.2.2.1. Other comprehensive income					-	-	-	-	
1.2.2.1.1. Translation of financial statements in foreign currency					-	-	-	-	
1.2.2.1.2. Unrealized loss on financial assets measured through other comprehensive account					-	-	-	-	
1.2.2.2. Other disclosed reserves					(1,417,208)	(1,432,118)	(1,455,889)	(1,460,143)	
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					(1,417,208)	(1,432,118)	(1,455,889)	(1,460,143)	
1.2.2.2.7. Others					-	-	-	-	
1.3. Non-controlling interest					-	-	-	-	
1.4. Deduction Factor of Common Equity Tier 1					(15,876,680)	(8,529,224)	(13,317,914)	(8,669,196)	
1.4.1. Deferred tax					(5,866,500)	(6,046,607)	(5,980,085)	(6,179,926)	
1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)	
1.4.3. Other intangible assets					(356,636)	(387,082)	(397,085)	(427,146)	
1.4.4. Investments in shares of stock					(9,653,544)	(981,921)	(6,940,744)	(948,510)	
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					7,501,255	7,674,871	6,753,371	6,909,015	
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					355,000	355,000	442,000	442,000	
2 Agio / disagio					-	-	-	-	
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					7,146,255	7,319,871	6,311,371	6,467,015	
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					179,468,917	195,075,282	166,637,790	179,659,509	
	Unaudited Mar 31, 2022		Unaudited Mar 31, 2021		Unaudited Mar 31, 2022		Unaudited Mar 31, 2021		
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	619,164,662	636,228,677	557,262,419	570,041,406	CET 1 Ratio (%)	22.86%	24.13%	23.53%	24.72%
RWAs CONSIDERING MARKET RISK	2,080,991	3,233,116	2,898,842	2,674,507	Tier 1 Ratio (%)	22.86%	24.13%	23.53%	24.72%
RWAs CONSIDERING OPERATIONAL RISK	130,944,329	137,075,529	119,284,741	126,159,374	Tier 2 Ratio (%)	1.00%	0.99%	0.99%	0.99%
TOTAL RISK-WEIGHTED ASSETS	752,189,982	776,537,322	679,446,002	698,875,287	CAR Ratio (%)	23.86%	25.12%	24.53%	25.71%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	13.87%	15.13%	14.54%	15.72%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK				
From CET 1 (%)	8.99%	9.00%	9.00%	9.00%	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 (%)	1.00%	0.99%	0.99%	0.99%	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, 2022 & 2021

Ratio	Unaudited Mar 31, 2022	Unaudited Mar 31, 2021
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	23.86%	24.53%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.11%	0.94%
3. Non performing earning assets to total earning assets	1.02%	0.83%
4. Allowance for impairment on financial assets to earning assets	3.12%	3.00%
5. Gross NPL	2.30%	1.83%
6. Net NPL	0.79%	0.70%
7. Return on Asset (ROA)	3.06%	3.05%
8. Return on Equity (ROE)	16.80%	15.82%
9. Net Interest Margin (NIM)	4.92%	5.30%
10. Operating Expenses to Operating Income (BOPO)	56.73%	63.27%
11. Cost to Income Ratio (CIR) *	37.94%	42.47%
12. Cost to Income Ratio (CIR) **	35.80%	35.33%
13. Loan to Deposit Ratio (LDR)	60.54%	65.24%
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	4.33%	3.01%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.11%	0.42%

* 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	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 serving as Director of Compliance) : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih <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. 22 dated 4 June 2021 made before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, which the submission of the announcement has been received and recorded in the Legal Entities Administrative System, as stated in letter No. AHU-AH.01.03-0351676 dated 4 June 2021.</p> <p>Additional information: In the Bank's Annual General Meeting of Shareholders held on 17 March 2022 has been decided the amendment of composition of the Board of Directors of the Company were as follows:</p> <p>A. The term of office of Mr. Suwignyo Budiman as the Deputy President Director of the Bank will be end until his successor has become effective in office.</p> <p>B. - The appointment of Mr. Gregory Hendra Lembong as the Deputy President Director of the Bank; - The appointment of Mr. Antonius Widodo Mulyono as Director of the Bank; will be effective on the first working day of the following month after the Bank accepts the Financial Services Authority's approval for the appointment, with the term of office until the closing of the Annual General Meeting of Shareholders which will be held in 2026.</p> <p>C. Replacement of the Director in charge of Bank's compliance function, which was previously held by Mr. Haryanto Tiara Budiman to Ms. Lianawaty Suwono which become effective on the first working day of the following month after the Bank accepts the Financial Services Authority's approval for the appointment of Ms. Lianawaty Suwono as Director in charge of the compliance function.</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%								

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of March 31, 2022

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	71,341,406	71,341,406	-	760,527	89,144
1.	Spot	5,769,758	5,769,758	-	4,171	2,643
2.	Forward	17,609,021	17,609,021	-	29,902	59,253
3.	Option	28,590	28,590	-	116	187
	a. Put	-	-	-	-	-
	b. Call	28,590	28,590	-	116	187
4.	Future	-	-	-	-	-
5.	Swap	47,934,037	47,934,037	-	726,338	27,061
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					760,527	89,144

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended March 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2022	Unaudited Mar 31, 2021
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	21,206,431	20,804,405
	2. Other operating income	1,435,955	1,018,398
	3. Payments of interest and sharia expenses, fees and commissions	(1,993,050)	(2,458,988)
	4. (Loss) gain from foreign exchange transactions - net	759,923	1,871,276
	5. Other operating expenses	(5,996,171)	(5,827,871)
	6. Payment of tantiem to Board of Commissioners and Directors	(493,000)	-
	7. Other increases/decreases affecting cash :		
	a. Placements with Bank Indonesia and other banks -mature more than 3 (three) months from the date of acquisition	4,199,813	(298,015)
	b. Financial assets measured at fair value through profit and loss	(2,071,843)	1,094,236
	c. Acceptance receivables	(2,356,644)	(1,972,649)
	d. Bills receivable	345,354	771,993
	e. Securities purchased under agreements to resell	(53,996,356)	(32,432,408)
	f. Loans receivable	915,039	2,690,728
	g. Consumer financing receivables	(650,646)	135,625
	h. Finance lease receivables - net	(5,522)	10,619
	i. Assets related to sharia transactions	(427,524)	(188,205)
	j. Other assets	(555,616)	(708,923)
	k. Deposits from customers	20,959,326	7,074,828
	l. Sharia deposits	287,724	154,561
	m. Deposits from other banks	(2,406,927)	(2,975,163)
	n. Acceptance payables	2,881,845	1,519,745
	o. Accruals and other liabilities	1,693,288	2,629,269
	p. Temporary <i>syirkah</i> deposits	(32,257)	(543,130)
	Net cash provided by (used in) operating activities before income tax	(16,300,858)	(7,629,669)
	8. Payment of income tax	(2,956,522)	(2,803,285)
	Net cash provided by (used in) operating activities	(19,257,380)	(10,432,954)
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	50,000	1,098
	2. Acquisition of investment securities	(40,348,452)	(27,101,201)
	3. Proceeds from investment securities that matured during the year	40,224,131	15,987,562
	4. Acquisition of fixed assets	(505,056)	(308,657)
	5. Acquisition of leased assets	(82,714)	-
	6. Proceeds from sale of fixed assets	425	5,701
	Net cash provided by (used in) investing activities	(661,666)	(11,415,497)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from borrowings	4,240,302	22,637,025
	2. Payment of borrowings	(4,485,324)	(23,799,047)
	3. Proceeds from securities sold under repurchase agreements to repurchase	419,226	257,115
	4. Payment of securities sold under repurchase agreements to repurchase	(231,792)	(88,628)
	Net cash provided by (used in) financing activities	(57,588)	(993,535)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(19,976,634)	(22,841,986)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	177,268,685	106,271,237
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	212,900	220,824
	CASH AND CASH EQUIVALENTS, END OF PERIOD	157,504,951	83,650,075
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	17,071,566	14,348,047
	2. Current accounts with Bank Indonesia	72,868,901	27,273,382
	3. Current accounts with other banks	11,759,022	10,225,503
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	55,805,462	31,803,143
	Total cash and cash equivalents	157,504,951	83,650,075
V.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :		
	Provision from retained earnings for final dividends	14,793,006	10,650,964
	Total of financing activities that do not affect cash	14,793,006	10,650,964