

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2022	Audited Dec 31, 2021	Unaudited Jun 30, 2022	Audited Dec 31, 2021
	ASSETS				
1.	Cash	15,497,112	23,607,364	15,527,363	23,615,635
2.	Placement with Bank Indonesia	194,190,470	133,302,108	196,460,092	135,020,049
3.	Placement with other banks	15,180,713	28,114,587	16,797,805	29,523,621
4.	Spot and derivative/forward receivables	185,718	1,330,085	185,828	1,330,085
5.	Securities	229,624,775	222,804,896	238,009,982	231,066,100
6.	Securities sold under repurchase agreement (repo)	-	-	22,733	79,748
7.	Claims on securities bought under reverse repo	94,522,121	145,529,001	97,074,684	147,066,103
8.	Acceptance receivables	14,596,111	11,460,314	14,596,111	11,460,314
9.	Loans and financing	656,872,451	620,640,134	668,196,067	630,653,538
10.	Sharia financing	-	-	7,072,664	6,248,459
11.	Equity investment	10,193,904	10,193,904	842,561	841,711
12.	Other financial assets	9,796,226	9,768,580	10,950,621	10,758,103
13.	Impairment on financial assets -/-	(36,320,457)	(33,016,176)	(37,532,763)	(34,093,869)
	a. Securities	(208,626)	(196,218)	(221,084)	(209,381)
	b. Loans and Sharia financing	(35,721,315)	(32,189,591)	(36,905,680)	(33,238,656)
	c. Others	(390,516)	(630,367)	(405,999)	(645,832)
14.	Intangible assets	2,349,442	2,270,402	3,689,195	3,605,958
	Accumulated amortization on intangible asset -/-	(1,979,122)	(1,859,328)	(2,155,405)	(2,023,666)
15.	Fixed assets and equipment	29,729,760	29,940,202	30,973,374	31,108,373
	Accumulated depreciation on fixed assets and equipment -/-	(8,477,230)	(8,481,767)	(8,980,125)	(8,939,074)
16.	Non earning assets	1,443,877	1,338,993	1,597,530	1,523,208
	a. Abandoned property	46,130	38,893	66,492	54,501
	b. Foreclosed assets	1,360,081	1,233,051	1,493,368	1,401,658
	c. Suspense accounts	18,643	13,967	18,647	13,967
	d. Interbranch assets	19,023	53,082	19,023	53,082
17.	Other assets	10,297,421	8,548,500	11,139,602	9,500,284
	TOTAL ASSETS	1,237,703,292	1,205,491,799	1,264,467,919	1,228,344,680

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2022	Audited Dec 31, 2021	Unaudited Jun 30, 2022	Audited Dec 31, 2021
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	303,349,942	284,639,503	304,808,299	285,639,525
2.	Saving account	510,220,703	479,404,641	513,003,350	481,372,612
3.	Time deposit	185,536,421	202,939,420	193,230,972	208,936,634
4.	Electronic money	1,042,830	935,221	1,042,830	935,221
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,147,890	10,039,091	7,094,427	10,017,194
7.	Spot and derivative/forward liabilities	871,646	55,162	871,646	55,162
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	20,214	77,021
9.	Acceptance liabilities	9,105,773	6,644,294	9,105,773	6,644,294
10.	Issued securities	500,000	500,000	982,646	982,149
11.	Loans/financing received	795	417	755,090	975,648
12.	Margin deposit	248,400	229,304	248,657	229,556
13.	Interbranch liabilities	8,305	6,904	8,305	6,904
14.	Other liabilities	25,215,765	25,385,703	30,166,540	29,623,249
15.	Minority interest	-	-	141,783	136,172
	TOTAL LIABILITIES	1,043,249,047	1,010,780,237	1,061,481,109	1,025,631,918
	EQUITIES				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
	a. Capital	5,500,000	5,500,000	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	9,497,830	12,455,457	10,037,228	13,023,485
	a. Gains	12,522,435	15,480,062	13,056,469	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	174,877,317	172,491,234	183,032,875	180,086,797
	a. Previous years	172,180,847	154,811,304	179,776,410	162,396,977
	b. Current Year	17,489,476	31,412,770	18,049,471	31,422,660
	c. Dividends paid -/-	(14,793,006)	(13,732,840)	(14,793,006)	(13,732,840)
	TOTAL EQUITIES	194,454,245	194,711,562	202,986,810	202,712,762
	TOTAL LIABILITIES AND EQUITIES	1,237,703,292	1,205,491,799	1,264,467,919	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 six month periods ended June 30, 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.

- Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, the 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 June 30, 2022	: 1 USD = Rp 14,897.50	1 HKD = Rp 1,898.77
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 June 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2022	Unaudited Jun 30, 2021	Unaudited Jun 30, 2022	Unaudited Jun 30, 2021
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	31,811,292	31,197,824	33,749,766	33,124,257
2.	Interest expenses	3,807,707	4,721,739	3,976,456	4,846,470
	Net interest income (expenses)	28,003,585	26,476,085	29,773,310	28,277,787
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(1,956,465)	(910,001)	(1,955,508)	(902,314)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	(364,923)	268,986	(343,314)	295,615
4.	Gains (losses) on spot and derivatives/forward (realised)	791,465	846,937	793,551	854,015
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	1,950,993	757,331	1,955,458	758,979
7.	Dividend income	489,861	327,605	35,385	2,252
8.	Commission/provision/fee and administration income	8,112,600	7,028,436	8,170,663	7,106,280
9.	Other income	903,714	664,779	2,466,594	2,095,623
10.	Impairment of financial assets	3,509,313	6,378,717	3,726,935	6,546,228
11.	Losses on operational risk	10,268	2,913	10,445	2,996
12.	Personnel expenses	6,452,716	6,370,365	7,196,148	6,978,343
13.	Promotion expenses	352,545	285,184	477,958	393,837
14.	Others expenses	6,208,496	5,534,343	7,369,001	6,849,028
	Net Other Operational Income (Expenses)	(6,606,093)	(9,587,449)	(7,657,658)	(10,559,982)
	OPERATIONAL PROFIT (LOSS)	21,397,492	16,888,636	22,115,652	17,717,805
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,460)	1,234	(1,432)	7,094
2.	Other non operational income (expenses)	64,418	78,640	184,213	150,134
	NON OPERATIONAL PROFIT (LOSS)	61,958	79,874	182,781	157,228
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	21,459,450	16,968,510	22,298,433	17,875,033
	Income tax	3,969,974	3,160,777	4,242,024	3,411,177
	a. Estimated current period tax	4,462,712	3,858,366	4,725,707	4,129,597
	b. Deferred tax income (expenses)	492,738	697,589	483,683	718,420
	NET PROFIT (LOSS) AFTER TAX	17,489,476	13,807,733	18,056,409	14,463,856
	NET PROFIT (LOSS) OF MINORITY INTEREST			6,938	7,991
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	-	-	-	-
	b. Gains (losses) from actuary benefit program	-	-	-	-
	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	-	-	22,048	16,580
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(2,953,787)	(1,031,221)	(3,005,792)	(1,048,241)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(2,953,787)	(1,031,221)	(2,983,744)	(1,031,661)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	14,535,689	12,776,512	15,072,665	13,432,195
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	17,489,476	13,807,733	18,049,471	14,455,865
	NON-CONTROLLING INTEREST			6,938	7,991
	NET PROFIT (LOSS)	17,489,476	13,807,733	18,056,409	14,463,856
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	14,535,689	12,776,512	15,067,054	13,424,819
	NON-CONTROLLING INTEREST			5,611	7,376
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	14,535,689	12,776,512	15,072,665	13,432,195
	DIVIDEND	(14,793,006)	(10,650,964)	(14,793,006)	(10,650,964)
	EARNINGS PER SHARE (in full amount)			146	117*)

*) Earning per share for the period ended June 30, 2021, restated in relation to stock split.

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of June 30, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2022	Audited Dec 31, 2021	Unaudited Jun 30, 2022	Audited Dec 31, 2021
I.	COMMITTED RECEIVABLES	15,238,019	8,643,659	20,411,869	13,368,809
	1. Unused borrowings/financing facilities	-	-	5,113,736	4,725,150
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	14,573,050	8,569,002	14,613,164	8,569,002
	3. Others	664,969	74,657	684,969	74,657
II.	COMMITTED LIABILITIES	337,927,908	351,155,203	338,674,158	352,142,084
	1. Unused credit/financing facilities	275,128,793	273,114,127	275,875,044	274,101,008
	a. Committed	202,517,267	204,485,175	202,712,994	204,493,322
	b. Uncommitted	72,611,526	68,628,952	73,162,050	69,607,686
	2. Outstanding irrevocable letters of credit	14,371,268	12,377,542	14,371,267	12,377,542
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	47,942,054	65,483,854	47,942,054	65,483,854
	4. Others	485,793	179,680	485,793	179,680
III.	CONTINGENT RECEIVABLES	341,100	230,351	761,100	650,351
	1. Received guarantees	341,100	230,351	761,100	650,351
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	18,574,439	17,980,720	18,615,748	18,024,711
	1. Issued guarantees	18,574,439	17,980,720	18,615,659	18,024,633
	2. Others	-	-	89	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		June 30, 2022 (Unaudited)						June 30, 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	23	-	-	-	-	23	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	51.825	-	-	-	-	51.825	51.355	-	-	-	-	-	51.355
	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	4.276	-	-	-	-	4.276	-	-	-	-	-	-	-
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	59.362	-	-	-	-	59.362	33.409	-	-	-	-	-	33.409
	i. Rupiah	59.362	-	-	-	-	59.362	33.409	-	-	-	-	-	33.409
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10.363.518	5	-	-	-	10.363.523	7.508.517	-	-	-	-	555	7.509.072
	i. Rupiah	10.317.729	5	-	-	-	10.317.734	7.508.517	-	-	-	-	555	7.509.072
	ii. Foreign currencies	45.789	-	-	-	-	45.789	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	1.116	-	-	-	-	-	1,116
	i. Rupiah	-	-	-	-	-	-	1.116	-	-	-	-	-	1,116
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9.653.544	-	-	-	1.000	9.654.544	6.941.744	-	-	-	-	-	6.941.744
9.	Other receivables	27.181	-	-	-	-	27.181	33.760	-	-	-	-	-	33.760
10.	Commitments and contingencies													
	a. Rupiah	5.262.845	45	-	-	-	5.262.890	4.286.570	-	-	-	-	-	4.286.570
	b. Foreign currencies	399.168	-	-	-	-	399.168	23.659	-	-	-	-	-	23.659

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		June 30, 2022 (Unaudited)					June 30, 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	658.514	-	-	-	-	658.514	247.137	-	-	-	-	-	247.137
	b. Foreign currencies	14.522.099	-	-	-	-	14.522.099	22.150.112	-	-	-	-	-	22.150.112
2.	Spot and derivative/forward receivables													
	a. Rupiah	182.192	-	-	-	-	182.192	263.328	-	-	-	-	-	263.328
	b. Foreign currencies	3.503	-	-	-	-	3.503	495	-	-	-	-	-	495
3.	Securities													
	a. Rupiah	195.935.635	-	-	-	100.000	196.035.635	176.711.860	-	-	-	100.000	-	176.811.860
	b. Foreign currencies	33.472.363	-	-	-	64.952	33.537.315	31.367.677	-	-	-	-	-	31.367.677
4.	Securities sold under repurchase agreement (repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo													
	a. Rupiah	94.522.121	-	-	-	-	94.522.121	130.030.810	-	-	-	-	-	130.030.810
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	14.347.618	43.902	-	2.016	198.299	14.591.835	10.724.980	-	-	365.383	-	-	11.090.363
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	89.495.772	2.456.450	330.161	377.600	1.517.238	94.177.221	74.682.519	1.991.224	217.346	309.614	1.579.256	78.779.959	
	i. Rupiah	89.008.074	2.438.492	330.161	377.600	1.500.705	93.655.032	74.416.815	1.990.934	217.346	309.614	1.546.601	78.481.310	
	ii. Foreign currencies	487.698	17.958	-	-	16.533	522.189	265.704	290	-	-	32.655	298.649	
	b. Non micro, small and medium enterprises	529.307.974	10.690.166	1.345.245	5.036.230	5.892.730	552.272.345	467.641.738	14.205.915	1.271.632	4.386.103	6.084.427	493.589.815	
	i. Rupiah	492.820.294	10.288.804	996.706	2.364.730	5.165.254	511.635.788	438.334.054	13.081.872	893.281	2.117.778	5.914.829	460.341.814	
	ii. Foreign currencies	36.487.680	401.362	348.539	2.671.500	727.476	40.636.557	29.307.684	1.124.043	378.351	2.268.325	169.598	33.248.001	
	c. Restructured loans	53.404.524	8.126.733	1.393.177	4.951.147	4.200.986	72.076.567	80.514.709	10.278.418	1.267.663	2.281.506	3.394.581	97.736.877	
	i. Rupiah	51.180.794	7.754.470	1.044.638	2.279.647	3.458.584	65.718.133	74.678.437	9.906.271	889.312	1.706.277	3.214.955	90.395.252	
	ii. Foreign currencies	2.223.730	372.263	348.539	2.671.500	742.402	6.358.434	5.836.272	372.147	378.351	575.229	179.626	7.341.625	
8.	Equity investment	538.590	-	-	-	770	539.360	538.950	-	-	-	410	539.360	
9.	Other receivables	231.262	2.249	-	-	1.617	235.128	246.559	-	-	-	-	246.559	
10.	Commitments and contingencies													
	a. Rupiah	265.893.534	932.317	39.303	13.832	9.692	266.888.678	254.732.451	1.272.182	3.355	351	7.512	256.015.851	
	b. Foreign currencies	35.430.685	36.584	-	14.893	41.602	35.523.764	26.414.526	159.195	-	2.171	-	26.575.892	
III.	OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral :													
	a. To Bank Indonesia						-							-
	b. To Other Parties						-							-
2.	Foreclosed assets						1.360.081							1.644.093

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of June 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2022 (Unaudited)					June 30, 2021 (Unaudited)				
		Allowance for Impairment			Calculate Allowance for	Specific	Allowance for Impairment			Calculate Allowance for	Specific
		Stage 1	Stage 2	Stage 3	General		Stage 1	Stage 2	Stage 3	General	
1.	Placement with other banks	1,706	-	-	151,807	-	3,008	-	-	223,973	-
2.	Spot and derivative/forward receivables	-	-	-	1,846	-	-	-	-	2,638	-
3.	Securities	53,873	-	154,753	556,278	164,951	42,713	11,259	45,016	373,904	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	88,015	26,249	168,997	143,519	201,502	104,322	176,786	268,207	107,250	182,691
7.	Loans and financing	12,296,205	11,947,668	11,477,442	6,121,252	6,621,142	24,292,029	989,624	6,650,003	5,365,455	5,539,212
8.	Equity investment	101,921	-	1,770	101,921	1,770	74,807	-	410	74,807	410
9.	Other receivables	489	-	1,369	2,584	1,730	1,722	1,149	-	2,803	-
10.	Commitments and Contingencies	2,935,803	171,987	38,591	313,754	107,613	3,413,912	49,599	1,607	255,131	68,335

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of June 30, 2022 & 2021

(In millions of Rupiah)

					Unaudited Jun 30, 2022		Unaudited Jun 30, 2021	
					Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital					179,630,223	195,096,147	168,611,858	181,626,564
1 Common Equity Tier 1					179,630,223	195,096,147	168,611,858	181,626,564
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					194,560,001	202,679,899	179,906,225	188,269,151
1.2.1. Addition Factor					195,937,912	204,068,464	181,568,600	189,935,780
1.2.1.1. Other comprehensive income					12,522,434	13,033,533	15,376,594	15,897,744
1.2.1.1.1. Translation of financial statements in foreign currency					-	399,708	-	389,672
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					3,102,534	3,116,223	5,952,853	5,986,720
1.2.1.1.3. Revaluation surplus of fixed assets					9,419,900	9,517,602	9,423,741	9,521,352
1.2.1.2. Other disclosed reserves					183,415,478	191,034,931	166,192,006	174,038,036
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	2,512,565
1.2.1.2.3. Previous year's profit					157,387,842	164,524,205	144,160,340	151,421,721
1.2.1.2.4. Current year's profit					17,489,476	17,972,566	13,807,733	14,392,382
1.2.1.2.5. Fund for paid-in capital					-	-	-	-
1.2.1.2.6. Others					-	-	-	-
1.2.2. Deduction Factor					(1,377,911)	(1,388,565)	(1,662,375)	(1,666,629)
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					(1,377,911)	(1,388,565)	(1,662,375)	(1,666,629)
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					(1,377,911)	(1,388,565)	(1,662,375)	(1,666,629)
1.2.2.2.7. Others					-	-	-	-
1.3. Non-controlling interest					-	-	-	-
1.4. Deduction Factor of Common Equity Tier 1					(16,470,716)	(9,124,690)	(12,835,305)	(8,183,525)
1.4.1. Deferred tax					(6,446,852)	(6,621,387)	(5,583,222)	(5,772,653)
1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)
1.4.3. Other intangible assets					(370,320)	(397,459)	(311,339)	(337,492)
1.4.4. Investments in shares of stock					(9,653,544)	(992,230)	(6,940,744)	(959,766)
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					7,726,212	7,918,637	6,826,211	6,977,543
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					333,250	333,250	420,250	420,250
2. Agio / disagio					-	-	-	-
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					7,392,962	7,585,387	6,405,961	6,557,293
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					187,356,435	203,014,784	175,438,069	188,604,107
	Unaudited Jun 30, 2022		Unaudited Jun 30, 2021		Unaudited Jun 30, 2022		Unaudited Jun 30, 2021	
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO			
RWAs CONSIDERING CREDIT RISK	623,461,113	641,117,356	568,322,169	581,905,064	CET 1 Ratio (%)	23.70%	24.96%	24.35%
RWAs CONSIDERING MARKET RISK	3,419,710	3,382,717	4,956,426	5,881,931	Tier 1 Ratio (%)	23.70%	24.96%	24.35%
RWAs CONSIDERING OPERATIONAL RISK	130,944,329	137,075,529	119,284,741	126,159,374	Tier 2 Ratio (%)	1.02%	1.01%	0.99%
TOTAL RISK-WEIGHTED ASSETS	757,825,152	781,575,602	692,563,336	713,946,369	CAR Ratio (%)	24.72%	25.98%	25.33%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	14.73%	15.99%	15.34%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK			
From CET 1 (%)	8.97%	8.98%	9.00%	9.01%	Capital Conservation Buffer (%)	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%
From Tier 2 (%)	1.02%	1.01%	0.99%	0.98%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of June 30, 2022 & 2021

Ratio	Unaudited Jun 30, 2022	Unaudited Jun 30, 2021
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	24.72%	25.33%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.14%	1.21%
3. Non performing earning assets to total earning assets	1.04%	1.09%
4. Allowance for impairment on financial assets to earning assets	3.21%	3.17%
5. Gross NPL	2.21%	2.39%
6. Net NPL	0.69%	0.90%
7. Return on Asset (ROA)	3.47%	3.14%
8. Return on Equity (ROE)	19.56%	16.63%
9. Net Interest Margin (NIM)	4.98%	5.25%
10. Operating Expenses to Operating Income (BOPO)	52.38%	60.28%
11. Cost to Income Ratio (CIR) *	38.92%	38.23%
12. Cost to Income Ratio (CIR) **	34.34%	34.38%
13. Loan to Deposit Ratio (LDR)	63.47%	62.35%
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	5.31%	3.02%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.73%	0.26%

* 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 : 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%								

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of June 30, 2022

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	62,515,104	62,515,104	-	185,718	871,646
1.	Spot	5,975,182	5,975,182	-	9,542	2,325
2.	Forward	13,318,599	13,318,599	-	142,860	84,915
3.	Option	166,235	166,235	-	65	129
	a. Put	63,221	63,221	-	16	67
	b. Call	103,014	103,014	-	49	62
4.	Future	-	-	-	-	-
5.	Swap	43,055,088	43,055,088	-	33,251	784,277
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					185,718	871,646

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended June 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2022	Unaudited Jun 30, 2021
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	42,596,659	40,910,185
	2. Other operating income	2,734,297	2,251,828
	3. Payments of interest and sharia expenses, fees and commissions	(4,012,968)	(4,857,470)
	4. (Loss) gain from foreign exchange transactions - net	2,260,156	1,760,772
	5. Other operating expenses	(14,551,966)	(13,757,468)
	6. Payment of tantiem to Board of Commissioners and Directors	(493,000)	(440,390)
	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	9,259,520	(3,115,668)
	b. Financial assets measured at fair value through profit and loss	(1,500,049)	970,627
	c. Acceptance receivables	(3,135,797)	(2,536,388)
	d. Bills receivable	796,712	2,045,223
	e. Securities purchased under agreements to resell	49,991,420	16,245,842
	f. Loans receivable	(36,306,955)	(4,658,012)
	g. Consumer financing receivables	(759,690)	(463,387)
	h. Finance lease receivables - net	(7,796)	10,955
	i. Assets related to sharia transactions	(885,085)	(406,116)
	j. Other assets	39,426	443,217
	k. Deposits from customers	31,659,860	52,439,694
	l. Sharia deposits	566,726	478,771
	m. Deposits from other banks	(3,038,136)	(3,833,064)
	n. Acceptance payables	2,461,479	1,938,498
	o. Accruals and other liabilities	1,493,860	264,959
	p. Temporary <i>syirkah</i> deposits	(133,927)	(361,755)
	Net cash provided by (used in) operating activities before income tax	79,034,746	85,330,853
	8. Payment of income tax	(4,940,351)	(4,203,079)
	Net cash provided by (used in) operating activities	74,094,395	81,127,774
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	125,000	2,831
	2. Acquisition of investment securities	(71,590,700)	(55,005,497)
	3. Proceeds from investment securities that matured during the year	63,041,902	38,145,850
	4. Cash dividends received from investment in shares	35,385	2,252
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(1,111,037)	(1,261,462)
	7. Acquisition of leased assets	(166,625)	(103,511)
	8. Proceeds from sale of fixed assets	2,937	8,549
	Net cash provided by (used in) investing activities	(9,663,138)	(18,210,988)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from borrowings	11,579,703	47,607,182
	2. Payment of borrowings	(11,806,070)	(48,654,990)
	3. Payments of cash dividends	(14,793,006)	(10,650,964)
	4. Proceeds from securities sold under repurchase agreements to repurchase	554,414	387,862
	5. Payment of securities sold under repurchase agreements to repurchase	(617,810)	(344,751)
	Net cash provided by (used in) financing activities	(15,082,769)	(11,655,661)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	49,348,488	51,261,125
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	177,268,685	106,271,237
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	476,535	106,032
	CASH AND CASH EQUIVALENTS, END OF PERIOD	227,093,708	157,638,394
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	15,527,363	15,425,030
	2. Current accounts with Bank Indonesia	86,598,317	53,542,212
	3. Current accounts with other banks	9,789,005	11,508,394
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	115,179,023	77,162,758
	Total cash and cash equivalents	227,093,708	157,638,394