

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of September 30, 2022 & December 31, 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2022	Audited Dec 31, 2021	Unaudited Sep 30, 2022	Audited Dec 31, 2021
	ASSETS				
1.	Cash	14,495,692	23,607,364	14,532,585	23,615,635
2.	Placement with Bank Indonesia	114,463,847	133,302,108	116,161,806	135,020,049
3.	Placement with other banks	24,216,873	28,114,587	25,529,783	29,523,621
4.	Spot and derivative/forward receivables	188,621	1,330,085	188,621	1,330,085
5.	Securities	244,605,864	222,804,896	254,912,159	231,066,100
6.	Securities sold under repurchase agreement (repo)	-	-	297,519	79,748
7.	Claims on securities bought under reverse repo	165,807,945	145,529,001	168,350,270	147,066,103
8.	Acceptance receivables	15,331,208	11,460,314	15,331,208	11,460,314
9.	Loans and financing	662,674,349	620,640,134	674,471,106	630,653,538
10.	Sharia financing	-	-	7,406,244	6,248,459
11.	Equity investment	10,193,904	10,193,904	875,857	841,711
12.	Other financial assets	9,521,323	9,768,580	10,724,611	10,758,103
13.	Impairment on financial assets -/	(36,107,465)	(33,016,176)	(37,321,168)	(34,093,869)
	a. Securities	(176,306)	(196,218)	(191,437)	(209,381)
	b. Loans and Sharia financing	(35,510,596)	(32,189,591)	(36,693,401)	(33,238,656)
	c. Others	(420,563)	(630,367)	(436,330)	(645,832)
14.	Intangible assets	2,381,392	2,270,402	3,731,252	3,605,958
	Accumulated amortization on intangible asset -/	(2,044,383)	(1,859,328)	(2,224,250)	(2,023,666)
15.	Fixed assets and equipment	30,241,923	29,940,202	31,503,000	31,108,373
	Accumulated depreciation on fixed assets and equipment -/	(8,957,871)	(8,481,767)	(9,484,562)	(8,939,074)
16.	Non earning assets	1,476,113	1,338,993	1,627,629	1,523,208
	a. Abandoned property	56,274	38,893	76,637	54,501
	b. Foreclosed assets	1,337,652	1,233,051	1,468,799	1,401,658
	c. Suspense accounts	14,185	13,967	14,191	13,967
	d. Interbranch assets	68,002	53,082	68,002	53,082
17.	Other assets	11,002,954	8,548,500	12,109,466	9,500,284
	TOTAL ASSETS	1,259,492,289	1,205,491,799	1,288,723,136	1,228,344,680

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2022	Audited Dec 31, 2021	Unaudited Sep 30, 2022	Audited Dec 31, 2021
	LIABILITIES AND EQUITIES				
	<u>LIABILITIES</u>				
1.	Current account	316,328,143	284,639,503	318,273,658	285,639,525
2.	Saving account	508,998,805	479,404,641	512,173,803	481,372,612
3.	Time deposit	186,418,663	202,939,420	195,080,549	208,936,634
4.	Electronic money	1,053,217	935,221	1,053,217	935,221
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,271,298	10,039,091	7,217,600	10,017,194
7.	Spot and derivative/forward liabilities	604,077	55,162	604,077	55,162
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	254,991	77,021
9.	Acceptance liabilities	9,152,066	6,644,294	9,152,066	6,644,294
10.	Issued securities	500,000	500,000	982,902	982,149
11.	Loans/financing received	102,450	417	927,531	975,648
12.	Margin deposit	255,869	229,304	256,128	229,556
13.	Interbranch liabilities	11,530	6,904	11,530	6,904
14.	Other liabilities	25,734,329	25,385,703	30,644,151	29,623,249
15.	Minority interest	-	-	150,013	136,172
	TOTAL LIABILITIES	1,056,431,024	1,010,780,237	1,076,782,793	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	7,567,776	12,455,457	8,085,669	13,023,485
	a. Gains	10,592,384	15,480,062	11,104,913	16,042,726
	b. Losses -/-	(3,024,608)	(3,024,605)	(3,019,244)	(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	185,414,391	172,491,234	193,937,967	180,086,797
	a. Previous years	172,180,847	154,811,304	179,776,410	162,396,977
	b. Current Year	28,026,550	31,412,770	28,954,563	31,422,660
	c. Dividends paid -/-	(14,793,006)	(13,732,840)	(14,793,006)	(13,732,840)
	TOTAL EQUITIES	203,061,265	194,711,562	211,940,343	202,712,762
	TOTAL LIABILITIES AND EQUITIES	1,259,492,289	1,205,491,799	1,288,723,136	1,228,344,680

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended September 30, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2022	Unaudited Sep 30, 2021	Unaudited Sep 30, 2022	Unaudited Sep 30, 2021
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	49,112,557	46,506,484	52,206,604	49,391,876
2.	Interest expenses	5,839,622	7,050,396	6,114,017	7,235,976
	Net interest income (expenses)	43,272,935	39,456,088	46,092,587	42,155,900
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(1,685,504)	(73,684)	(1,671,063)	(53,520)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	(281,907)	609,895	(207,507)	643,934
4.	Gains (losses) on spot and derivatives/forward (realised)	442,812	953,336	446,127	962,517
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	2,177,672	175,692	2,182,982	178,375
7.	Dividend income	804,009	2,045,802	45,632	9,434
8.	Commission/provision/fee and administration income	12,215,117	10,570,311	12,316,515	10,687,770
9.	Other income	1,217,058	959,949	3,550,130	3,022,002
10.	Impairment of financial assets	3,621,000	7,416,303	3,918,002	7,648,966
11.	Losses on operational risk	12,364	12,717	12,603	12,840
12.	Personnel expenses	9,620,651	9,154,669	10,705,931	10,025,935
13.	Promotion expenses	612,888	400,804	797,411	551,109
14.	Others expenses	9,816,554	8,672,580	11,660,236	10,594,133
	Net Other Operational Income (Expenses)	(8,794,200)	(10,415,772)	(10,431,367)	(13,382,471)
	OPERATIONAL PROFIT (LOSS)	34,478,735	29,040,316	35,661,220	28,773,429
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,949)	(633)	(1,897)	7,300
2.	Other non operational income (expenses)	(38,562)	(269,664)	146,005	(139,803)
	NON OPERATIONAL PROFIT (LOSS)	(41,511)	(270,297)	144,108	(132,503)
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	34,437,224	28,770,019	35,805,328	28,640,926
	Income tax	6,410,674	5,029,306	6,835,388	5,429,213
	a. Estimated current period tax	7,053,213	5,954,269	7,452,448	6,360,796
	b. Deferred tax income (expenses)	642,539	924,963	617,060	931,583
	NET PROFIT (LOSS) AFTER TAX	28,026,550	23,740,713	28,969,940	23,211,713
	NET PROFIT (LOSS) OF MINORITY INTEREST			15,377	13,051
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	-	1,371,659	-	1,371,659
	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	-	-	34,911	7,586
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(4,883,841)	(703,843)	(4,970,423)	(707,732)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(4,883,841)	667,816	(4,935,512)	671,513
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	23,142,709	24,408,529	24,034,428	23,883,226
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	28,026,550	23,740,713	28,954,563	23,198,662
	NON-CONTROLLING INTEREST			15,377	13,051
	NET PROFIT (LOSS)	28,026,550	23,740,713	28,969,940	23,211,713
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	23,142,709	24,408,529	24,020,587	23,870,079
	NON-CONTROLLING INTEREST			13,841	13,147
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	23,142,709	24,408,529	24,034,428	23,883,226
	DIVIDEND	(14,793,006)	(10,650,964)	(14,793,006)	(10,650,964)
	EARNINGS PER SHARE (in full amount)			235	188^{*)}

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

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

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Sep 30, 2022	Unaudited Sep 30, 2021
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, fees and commissions	65,477,997	67,206,466
2.	Other operating income	4,073,190	3,337,416
3.	Payments of interest and sharia expenses, fees and commissions	(6,161,013)	(7,264,046)
4.	(Loss) gain from foreign exchange transactions - net	2,915,927	1,334,211
5.	Other operating expenses	(22,103,335)	(15,889,859)
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	8,606,279	(5,120,501)
b.	Financial assets measured at fair value through profit and loss	(1,979,898)	(2,684,400)
c.	Acceptance receivables	(3,870,894)	(4,002,547)
d.	Bills receivable	(1,478,510)	1,729,169
e.	Securities purchased under agreements to resell	(21,284,166)	16,395,751
f.	Loans receivable	(42,427,070)	(18,913,841)
g.	Consumer financing receivables	(387,788)	(30,319)
h.	Finance lease receivables - net	(21,034)	17,448
i.	Assets related to sharia transactions	(1,251,672)	(439,396)
j.	Other assets	(67,601)	(4,180,647)
k.	Deposits from customers	43,987,154	81,760,789
l.	Sharia deposits	1,071,883	306,358
m.	Deposits from other banks	(2,915,037)	(3,219,949)
n.	Acceptance payables	2,507,772	1,937,679
o.	Accruals and other liabilities	1,449,316	2,005,672
p.	Temporary <i>syirkah</i> deposits	(359,408)	(187,830)
	Net cash provided by (used in) operating activities before income tax	25,289,092	113,657,234
8.	Payment of income tax	(7,347,465)	(6,436,089)
	Net cash provided by (used in) operating activities	17,941,627	107,221,145
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	125,000	3,656
2.	Acquisition of investment securities	(116,050,762)	(98,089,570)
3.	Proceeds from investment securities that matured during the year	90,887,372	67,224,995
4.	Cash dividends received from investment in shares	45,632	9,434
5.	Payment for acquisition activities	-	-
6.	Acquisition of fixed assets	(1,552,999)	(1,706,906)
7.	Acquisition of leased assets	(545,870)	(140,857)
8.	Proceeds from sale of fixed assets	3,440	11,111
	Net cash provided by (used in) investing activities	(27,088,187)	(32,688,137)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from borrowings	14,449,407	2,718,754
2.	Payment of borrowings	(14,514,879)	(3,398,152)
3.	Payments of cash dividends	(14,793,006)	(10,650,964)
4.	Proceeds from securities sold under repurchase agreements to repurchase	1,160,538	518,444
5.	Payment of securities sold under repurchase agreements to repurchase	(995,863)	(475,121)
	Net cash provided by (used in) financing activities	(14,693,803)	(11,287,039)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(23,840,363)	63,245,969
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	177,268,685	106,271,237
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	445,576	84,567
	CASH AND CASH EQUIVALENTS, END OF PERIOD	153,873,898	169,601,773
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	14,532,585	15,009,930
2.	Current accounts with Bank Indonesia	102,331,784	66,960,658
3.	Current accounts with other banks	8,065,843	12,519,129
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	28,943,686	75,112,056
	Total cash and cash equivalents	153,873,898	169,601,773

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

Ratio	Unaudited Sep 30, 2022	Unaudited Sep 30, 2021
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	25.36%	26.15%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.09%	1.14%
3. Non performing earning assets to total earning assets	1.00%	1.05%
4. Allowance for impairment on financial assets to earning assets	3.18%	3.10%
5. Gross NPL	2.16%	2.36%
6. Net NPL	0.66%	0.89%
7. Return on Asset (ROA) ¹⁾	3.69%	3.49%
8. Return on Asset (ROA) ²⁾	3.00%	2.88%
9. Return on Equity (ROE)	20.65%	18.72%
10. Net Interest Margin (NIM)	5.13%	5.17%
11. Operating Expenses to Operating Income (BOPO)	48.55%	54.29%
12. Cost to Income Ratio (CIR) ³⁾	37.46%	35.20%
13. Cost to Income Ratio (CIR) ⁴⁾	34.49%	33.35%
14. Loan to Deposit Ratio (LDR)	63.34%	61.97%
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%	0.50%
- Average	7.31%	3.29%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.10%	0.14%

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

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

³⁾ 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.

⁴⁾ Based on accounting standard presented at net amount of gains and losses from trading transaction and foreign currencies on operational income.

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		September 30, 2022 (Unaudited)						September 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	101	-	-	-	-	-	101
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	34	-	-	-	-	34	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	50,675	-	-	-	-	50,675	51,990	-	-	-	-	-	51,990
	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	11,145	-	-	-	-	11,145	-	-	-	-	-	-	-
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	189,010	3,032	-	-	-	192,042	28,130	-	-	-	-	-	28,130
	i. Rupiah	75,087	3,032	-	-	-	78,119	28,130	-	-	-	-	-	28,130
	ii. Foreign currencies	113,923	-	-	-	-	113,923	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10,039,065	311	-	-	-	10,039,376	6,376,581	-	-	-	-	-	6,376,581
	i. Rupiah	10,039,065	311	-	-	-	10,039,376	6,376,581	-	-	-	-	-	6,376,581
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	9,653,544	-	-	-	-	1,000	9,654,544
9.	Other receivables	27,249	-	-	-	-	27,249	26,199	-	-	-	-	-	26,199
10.	Commitments and contingencies													
	a. Rupiah	5,279,372	801	-	-	-	5,280,173	5,915,001	10	-	-	-	-	5,915,011
	b. Foreign currencies	290,398	-	-	-	-	290,398	37,771	-	-	-	-	-	37,771

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		September 30, 2022 (Unaudited)					September 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	4,220,047	-	-	-	-	4,220,047	924,499	-	-	-	-	-	924,499
	b. Foreign currencies	19,996,726	-	-	-	-	19,996,726	24,507,111	-	-	-	-	-	24,507,111
2.	Spot and derivative/forward receivables													
	a. Rupiah	181,258	-	-	-	-	181,258	951,037	-	-	-	-	-	951,037
	b. Foreign currencies	7,329	-	-	-	-	7,329	5,356	-	-	-	-	-	5,356
3.	Securities													
	a. Rupiah	226,455,028	-	-	-	100,000	226,555,028	184,056,950	-	-	-	100,000	-	184,156,950
	b. Foreign currencies	17,975,074	-	-	-	25,087	18,000,161	35,963,950	59,039	-	-	-	-	36,022,989
4.	Securities sold under repurchase agreement (repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo													
	a. Rupiah	165,807,945	-	-	-	-	165,807,945	128,391,369	-	-	-	-	-	128,391,369
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	15,064,522	40,442	-	2,061	213,038	15,320,063	12,071,750	436,249	-	1	48,522	-	12,556,522
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	94,048,740	2,249,511	302,897	270,589	1,736,306	98,608,043	77,896,979	1,985,383	237,718	310,860	1,483,824	81,914,764	
	i. Rupiah	93,543,531	2,249,511	302,897	270,589	1,719,487	98,086,015	77,620,707	1,982,958	237,718	310,860	1,469,373	81,621,616	
	ii. Foreign currencies	505,209	-	-	-	16,819	522,028	276,272	2,425	-	-	14,451	293,148	
	b. Non micro, small and medium enterprises	532,015,554	9,804,515	1,366,164	4,591,832	6,056,823	553,834,888	476,805,882	14,305,119	1,187,814	1,268,740	9,476,613	503,044,168	
	i. Rupiah	493,128,596	9,413,043	970,430	1,898,909	5,268,961	510,679,939	448,456,817	13,213,613	814,536	1,268,740	6,955,103	470,708,809	
	ii. Foreign currencies	38,886,958	391,472	395,734	2,692,923	787,862	43,154,949	28,349,065	1,091,506	373,278	-	2,521,510	32,335,359	
	c. Restructured loans	51,221,862	6,864,322	1,369,766	4,624,430	4,693,232	68,773,612	70,901,887	10,871,428	1,143,196	734,228	5,212,258	88,862,997	
	i. Rupiah	49,055,308	6,512,732	974,032	1,931,507	3,890,147	62,363,726	67,571,299	10,505,652	769,918	734,228	4,617,001	84,198,098	
	ii. Foreign currencies	2,166,554	351,590	395,734	2,692,923	803,085	6,409,886	3,330,588	365,776	373,278	-	595,257	4,664,899	
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	250	-	520	539,360	
9.	Other receivables	335,816	-	-	-	2,633	338,449	90,531	1,149	-	-	-	91,680	
10.	Commitments and contingencies													
	a. Rupiah	289,889,505	893,110	6,300	13,858	10,451	290,813,224	255,188,914	1,198,308	29,600	50,070	8,197	256,475,089	
	b. Foreign currencies	43,463,348	22,936	-	15,252	51,593	43,553,129	29,195,080	195,115	-	-	-	29,390,195	
III.	OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral :													
	a. To Bank Indonesia						-							-
	b. To Other Parties						-							-
2.	Foreclosed assets						1,337,652							1,237,601

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

(In millions of Rupiah)

					Unaudited Sep 30, 2022		Unaudited Sep 30, 2021		
					Individual	Consolidated	Individual	Consolidated	
I. Tier 1 Capital					187,687,698	203,426,768	176,783,099	191,283,174	
1 Common Equity Tier 1					187,687,698	203,426,768	176,783,099	191,283,174	
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					203,186,695	211,593,068	190,572,659	197,720,717	
1.2.1. Addition Factor					204,601,158	213,031,847	191,828,958	198,981,388	
1.2.1.1. Other comprehensive income					10,648,606	11,143,078	15,703,972	16,219,427	
1.2.1.1.1. Translation of financial statements in foreign currency					-	412,571	-	380,678	
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					1,228,706	1,212,905	6,280,231	6,317,397	
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					193,952,552	201,888,769	176,124,986	182,761,961	
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					28,026,550	28,826,404	23,740,713	23,116,307	
1.2.1.2.5. Fund for paid-in capital					-	-	-	-	
1.2.1.2.6. Others					-	-	-	-	
1.2.2. Deduction Factor					(1,414,463)	(1,438,779)	(1,256,299)	(1,260,671)	
1.2.2.1. Other comprehensive income					(56,226)	(56,226)	-	-	
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					(56,226)	(56,226)	-	-	
1.2.2.2. Other disclosed reserves					(1,358,237)	(1,382,553)	(1,256,299)	(1,260,671)	
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					(1,358,237)	(1,382,553)	(1,256,299)	(1,260,671)	
1.2.2.2.7. Others					-	-	-	-	
1.3. Non-controlling interest									
1.4. Deduction Factor of Common Equity Tier 1					(17,039,935)	(9,707,238)	(15,330,498)	(7,978,481)	
1.4.1. Deferred tax					(7,049,382)	(7,221,352)	(5,412,056)	(5,593,900)	
1.4.2. Goodwill						(1,113,614)		(1,113,614)	
1.4.3. Other intangible assets					(337,009)	(371,331)	(264,898)	(301,684)	
1.4.4. Investments in shares of stock					(9,653,544)	(1,000,941)	(9,653,544)	(969,283)	
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					7,728,651	7,924,253	6,953,836	7,097,868	
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					311,500	311,500	398,500	398,500	
2 Agio / disagio									
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					7,417,151	7,612,753	6,555,336	6,699,368	
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					195,416,349	211,351,021	183,736,935	198,381,042	
		Unaudited Sep 30, 2022		Unaudited Sep 30, 2021		Unaudited Sep 30, 2022		Unaudited Sep 30, 2021	
		Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)									
RWAs CONSIDERING CREDIT RISK		639,013,440	658,146,776	577,538,736	591,709,661	24.36%	25.53%	25.16%	26.39%
RWAs CONSIDERING MARKET RISK		475,397	1,675,363	5,707,658	6,873,256	24.36%	25.53%	25.16%	26.39%
RWAs CONSIDERING OPERATIONAL RISK		130,944,329	137,075,529	119,284,741	126,159,374	1.00%	0.99%	0.99%	0.98%
TOTAL RISK-WEIGHTED ASSETS		770,433,166	796,897,668	702,531,135	724,742,291	25.36%	26.52%	26.15%	27.37%
Min. capital requirements based on risk profile		9.99%	9.99%	9.99%	9.99%	15.37%	16.53%	16.16%	17.38%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE						REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK			
From CET 1 (%)		8.99%	9.00%	9.00%	9.01%	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)		0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)		1.00%	0.99%	0.99%	0.98%	2.500%	2.500%	2.500%	2.500%
						2.500%	2.500%	2.500%	2.500%

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

(In millions of Rupiah)

No.	ACCOUNTS	September 30, 2022 (Unaudited)					September 30, 2021 (Unaudited)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	3,073	-	-	242,169	-	5,369	-	-	254,317	-
2.	Spot and derivative/forward receivables	-	-	-	1,886	-	-	-	-	9,564	-
3.	Securities	55,002	-	121,304	445,420	125,087	59,820	-	132,545	368,594	102,952
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	95,683	31,261	184,095	150,757	216,090	116,159	5,531	240,359	120,718	70,334
7.	Loans and financing	12,167,142	13,372,048	9,971,406	6,162,352	6,623,692	22,324,486	674,216	9,151,973	5,455,003	5,632,994
8.	Equity investment	101,921	-	1,770	101,921	1,770	101,921	-	1,558	101,921	1,558
9.	Other receivables	499	-	2,261	3,631	2,633	455	-	633	1,167	57
10.	Commitments and Contingencies	3,072,472	148,072	46,187	309,015	119,210	3,404,956	14,902	11,332	244,052	79,508

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2022	Audited Dec 31, 2021	Unaudited Sep 30, 2022	Audited Dec 31, 2021
I.	COMMITTED RECEIVABLES	11,360,779	8,643,659	16,849,397	13,368,809
	1. Unused borrowings/financing facilities	-	-	5,428,650	4,725,150
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	10,961,207	8,569,002	10,961,207	8,569,002
	3. Others	399,572	74,657	459,540	74,657
II.	COMMITTED LIABILITIES	342,795,652	351,155,203	343,588,709	352,142,084
	1. Unused credit/financing facilities	307,350,554	273,114,127	308,143,611	274,101,008
	a. Committed	213,202,482	204,485,175	213,357,394	204,493,322
	b. Uncommitted	94,148,072	68,628,952	94,786,217	69,607,686
	2. Outstanding irrevocable letters of credit	13,329,692	12,377,542	13,329,692	12,377,542
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	21,519,588	65,483,854	21,519,588	65,483,854
	4. Others	595,818	179,680	595,818	179,680
III.	CONTINGENT RECEIVABLES	380,162	230,351	800,162	650,351
	1. Received guarantees	380,162	230,351	800,162	650,351
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	19,256,678	17,980,720	19,300,148	18,024,711
	1. Issued guarantees	19,256,678	17,980,720	19,300,059	18,024,633
	2. Others	-	-	89	78

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of September 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	32,480,795	32,480,795	-	188,621	604,077
1.	Spot	4,666,291	4,666,291	-	6,548	1,558
2.	Forward	12,667,686	12,667,686	-	180,968	98,804
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	15,146,818	15,146,818	-	1,105	503,715
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					188,621	604,077

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 style="text-align: right;">Total</td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100.00%</td> </tr> </table> <p>*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.</p> <p>**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.</p>	PT Dwimuria Investama Andalan *)	:	54.94%	Public **)	:	45.06%	Total		100.00%
PT Dwimuria Investama Andalan *)	:	54.94%								
Public **)	:	45.06%								
Total		100.00%								

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the nine months period ended September 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.

- The main exchange rates used were as follows:

Rate as of September 30, 2022 : 1 USD = Rp 15,227.50

1 HKD = Rp 1,939.86

Rate as of December 31, 2021 : 1 USD = Rp 14,252.50

1 HKD = Rp 1,828.03