

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2022	Audited Dec 31, 2021	Audited Dec 31, 2022	Audited Dec 31, 2021
	ASSETS				
1.	Cash	21,281,939	23,607,364	21,359,509	23,615,635
2.	Placement with Bank Indonesia	120,983,623	133,302,108	122,792,126	135,020,049
3.	Placement with other banks	15,813,222	28,114,587	17,453,443	29,523,621
4.	Spot and derivative/forward receivables	100,318	1,330,085	100,318	1,330,085
5.	Securities	243,727,246	222,804,896	255,961,933	231,066,100
6.	Securities sold under repurchase agreement (repo)	-	-	303,227	79,748
7.	Claims on securities bought under reverse repo	152,408,798	145,529,001	153,966,411	147,066,103
8.	Acceptance receivables	15,515,098	11,460,314	15,515,098	11,460,314
9.	Loans and financing	691,141,340	620,640,134	703,562,178	630,653,538
10.	Sharia financing	-	-	7,576,818	6,248,459
11.	Equity investment	10,261,404	10,193,904	956,676	841,711
12.	Other financial assets	9,844,592	9,768,580	10,913,537	10,758,103
13.	Impairment on financial assets -/-	(34,480,718)	(33,016,176)	(35,462,188)	(34,093,869)
	a. Securities	(161,989)	(196,218)	(180,268)	(209,381)
	b. Loans and Sharia financing	(33,892,635)	(32,189,591)	(34,839,835)	(33,238,656)
	c. Others	(426,094)	(630,367)	(442,085)	(645,832)
14.	Intangible assets	2,511,297	2,270,402	3,872,186	3,605,958
	Accumulated amortization on intangible asset -/-	(2,114,743)	(1,859,328)	(2,305,066)	(2,023,666)
15.	Fixed assets and equipment	33,403,377	29,940,202	34,780,533	31,108,373
	Accumulated depreciation on fixed assets and equipment -/-	(9,512,383)	(8,481,767)	(10,071,161)	(8,939,074)
16.	Non earning assets	1,570,596	1,338,993	1,725,571	1,523,208
	a. Abandoned property	68,293	38,893	88,655	54,501
	b. Foreclosed assets	1,482,150	1,233,051	1,616,757	1,401,658
	c. Suspense accounts	13,134	13,967	13,140	13,967
	d. Interbranch assets	7,019	53,082	7,019	53,082
17.	Other assets	10,911,349	8,548,500	11,730,525	9,500,284
	TOTAL ASSETS	1,283,366,355	1,205,491,799	1,314,731,674	1,228,344,680

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2022	Audited Dec 31, 2021	Audited Dec 31, 2022	Audited Dec 31, 2021
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	321,895,959	284,639,503	323,924,052	285,639,525
2.	Saving account	520,387,136	479,404,641	524,013,719	481,372,612
3.	Time deposit	181,376,508	202,939,420	191,780,247	208,936,634
4.	Electronic money	1,123,551	935,221	1,123,551	935,221
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	8,006,044	10,039,091	7,936,209	10,017,194
7.	Spot and derivative/forward liabilities	383,273	55,162	383,273	55,162
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	255,962	77,021
9.	Acceptance liabilities	9,666,648	6,644,294	9,666,648	6,644,294
10.	Issued securities	500,000	500,000	500,000	982,149
11.	Loans/financing received	11,887	417	1,316,374	975,648
12.	Margin deposit	283,817	229,304	284,077	229,556
13.	Interbranch liabilities	8,996	6,904	8,996	6,904
14.	Other liabilities	27,508,089	25,385,703	32,356,334	29,623,249
15.	Minority interest	-	-	163,049	136,172
	TOTAL LIABILITIES	1,071,152,485	1,010,780,237	1,093,713,068	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	9,061,796	12,455,457	9,667,038	13,023,485
	a. Gains	12,374,201	15,480,062	12,969,833	16,042,726
	b. Losses -/-	(3,312,405)	(3,024,605)	(3,302,795)	(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	193,072,976	172,491,234	201,434,861	180,086,797
	a. Previous years	172,211,209	154,811,304	179,806,772	162,396,977
	b. Current Year	39,969,400	31,412,770	40,735,722	31,422,660
	c. Dividends paid -/-	(19,107,633)	(13,732,840)	(19,107,633)	(13,732,840)
	TOTAL EQUITIES	212,213,870	194,711,562	221,018,606	202,712,762
	TOTAL LIABILITIES AND EQUITIES	1,283,366,355	1,205,491,799	1,314,731,674	1,228,344,680

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2022	Audited Dec 31, 2021	Audited Dec 31, 2022	Audited Dec 31, 2021
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	68,103,869	62,039,167	72,458,787	65,979,796
2.	Interest expenses	7,911,488	9,252,244	8,315,434	9,509,175
	Net interest income (expenses)	60,192,381	52,786,923	64,143,353	56,470,621
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(1,559,817)	324,518	(1,506,999)	335,239
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	(130,427)	713,818	(44,620)	760,854
4.	Gains (losses) on spot and derivatives/forward (realised)	341,702	1,421,964	346,244	1,432,313
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	2,337,188	(94,681)	2,338,937	(91,125)
7.	Dividend income	1,702,184	2,045,885	46,530	10,034
8.	Commission/provision/fee and administration income	16,455,832	14,539,773	16,583,965	14,679,877
9.	Other income	1,791,683	1,555,404	4,909,320	4,299,519
10.	Impairment of financial assets	4,383,978	8,994,680	4,526,619	9,323,995
11.	Losses on operational risk	12,962	27,624	13,272	27,752
12.	Personnel expenses	12,190,691	12,326,825	13,651,458	13,487,127
13.	Promotion expenses	1,041,150	745,336	1,318,563	964,487
14.	Others expenses	14,275,567	12,472,333	16,867,892	14,954,378
	Net Other Operational Income (Expenses)	(10,966,003)	(14,060,117)	(13,704,427)	(17,331,028)
	OPERATIONAL PROFIT (LOSS)	49,226,378	38,726,806	50,438,926	39,139,593
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(24,616)	(1,447)	(23,091)	16,764
2.	Other non operational income (expenses)	(205,520)	(452,693)	51,198	(315,183)
	NON OPERATIONAL PROFIT (LOSS)	(230,136)	(454,140)	28,107	(298,419)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	48,996,242	38,272,666	50,467,033	38,841,174
	Income tax	9,026,842	6,859,896	9,711,461	7,401,015
a.	Estimated current year tax	9,804,547	7,577,746	10,419,353	8,152,163
b.	Deferred tax income (expenses)	777,705	717,850	707,892	751,148
	NET PROFIT (LOSS) AFTER TAX	39,969,400	31,412,770	40,755,572	31,440,159
	NET PROFIT (LOSS) OF MINORITY INTEREST			19,850	17,499
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
a.	Revaluation surplus of fixed assets	1,189,684	-	1,225,786	90
b.	Gains (losses) from actuary benefit program	(287,800)	1,355,520	(283,344)	1,350,669
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	-	-	52,708	4,568
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(4,261,343)	(927,753)	(4,317,868)	(928,421)
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER INCOME TAX	(3,359,459)	427,767	(3,322,718)	426,906
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	36,609,941	31,840,537	37,432,854	31,867,065
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	39,969,400	31,412,770	40,735,722	31,422,660
	NON-CONTROLLING INTEREST			19,850	17,499
	NET PROFIT (LOSS)	39,969,400	31,412,770	40,755,572	31,440,159
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	36,609,941	31,840,537	37,413,477	31,849,276
	NON-CONTROLLING INTEREST			19,377	17,789
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	36,609,941	31,840,537	37,432,854	31,867,065
	DIVIDEND	(19,107,633)	(13,732,840)	(19,107,633)	(13,732,840)
	EARNINGS PER SHARE (in full amount)			330	255

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Years Ended December 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2022	Audited Dec 31, 2021
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	89,720,816	87,630,904
	2. Other operating income	5,595,626	4,787,096
	3. Payments of interest and sharia expenses, fees and commissions	(8,372,338)	(9,606,910)
	4. Payments of post-employment benefits	(362,848)	(2,020,877)
	5. (Loss) gain from foreign exchange transactions - net	3,083,584	1,488,981
	6. Other operating expenses	(29,944,225)	(27,304,565)
	7. Payment of tantiem to Board of Commissioners and Directors	(493,000)	(440,390)
	8. Other increases/decreases affecting cash :		
	a. Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition	9,776,116	(5,905,153)
	b. Financial assets measured at fair value through profit and loss	(209,675)	887,455
	c. Acceptance receivables	(4,054,784)	(2,906,339)
	d. Bills receivable	633,297	1,766,963
	e. Securities purchased under agreements to resell	(6,900,307)	(245,707)
	f. Loans receivable	(73,189,294)	(51,043,093)
	g. Consumer financing receivables	(222,986)	(400,472)
	h. Finance leases receivables - net	(38,002)	10,292
	i. Assets related to sharia transactions	(1,456,064)	(840,578)
	j. Other assets	(25,785)	1,059,049
	k. Deposits from customers	55,348,155	133,511,934
	l. Sharia deposits	1,205,821	468,387
	m. Deposits from other banks	(2,241,366)	(206,217)
	n. Acceptance payables	3,022,354	2,244,249
	o. Accruals and other liabilities	2,293,350	1,372,445
	p. Temporary <i>syirkah</i> deposits	718,387	404,360
	Net cash provided by (used in) operating activities before income tax	43,886,832	134,711,814
	9. Payment of income tax	(10,107,569)	(8,525,496)
	Net cash provided by (used in) operating activities	33,779,263	126,186,318
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	150,000	3,656
	2. Acquisition of investment securities	(136,240,737)	(128,125,285)
	3. Proceeds from investment securities that matured during the year	107,010,907	90,154,180
	4. Cash dividends received from investment in shares	46,530	10,034
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(2,631,226)	(3,061,820)
	7. Acquisition of right of use assets	(723,780)	(243,632)
	8. Proceeds from sale of fixed assets	5,320	15,009
	Net cash provided by (used in) investing activities	(32,382,986)	(41,247,858)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	(483,000)	(110,000)
	3. Proceeds from borrowings	23,546,543	7,227,273
	4. Payment of borrowings	(23,237,805)	(7,559,654)
	5. Proceeds from increase of non-controlling interest	7,500	-
	6. Payments of cash dividends	(19,107,633)	(13,732,840)
	7. Proceeds from securities sold under repurchase agreements to repurchase	1,490,501	674,374
	8. Payment of securities sold under repurchase agreements to repurchase	(1,332,322)	(597,382)
	Net cash provided by (used in) financing activities	(19,116,216)	(14,098,229)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(17,719,939)	70,840,231
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	177,268,685	106,271,237
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	873,625	157,217
	CASH AND CASH EQUIVALENTS, END OF YEAR	160,422,371	177,268,685
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	21,359,509	23,615,635
	2. Current accounts with Bank Indonesia	104,110,295	65,785,161
	3. Current accounts with other banks	4,752,659	11,605,371
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	30,199,908	76,262,518
	Total cash and cash equivalents	160,422,371	177,268,685

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of December 31, 2022 & 2021

Ratio	Audited Dec 31, 2022	Audited Dec 31, 2021
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	25.77%	25.66%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.91%	1.10%
3. Non performing earning assets to total earning assets	0.81%	1.01%
4. Allowance for impairment on financial assets to earning assets	3.01%	2.98%
5. Gross NPL	1.71%	2.16%
6. Net NPL	0.59%	0.78%
7. Return on Asset (ROA) ¹⁾	3.91%	3.41%
8. Return on Asset (ROA) ²⁾	3.91%	2.80%
9. Return on Equity (ROE)	21.70%	18.25%
10. Net Interest Margin (NIM)	5.34%	5.10%
11. Operating Expenses to Operating Income (BOPO)	46.54%	54.15%
12. Cost to Income Ratio (CIR) ³⁾	36.10%	36.28%
13. Cost to Income Ratio (CIR) ⁴⁾	33.92%	34.89%
14. Loan to Deposit Ratio (LDR)	65.23%	61.96%
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	7.48%	3.15%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.12%	0.08%

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 December 31, 2022 & 2021

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		December 31, 2022 (Audited)					December 31, 2021 (Audited)							
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
I.	RELATED PARTIES													
1.	Placement with other banks													
	a. Rupiah	101	-	-	-	-	101	100	-	-	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	50,730	-	-	-	-	50,730	52,420	-	-	-	-	-	52,420
	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	10,268	-	-	-	-	10,268	-	-	-	-	-	-	-
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	40,150	-	-	-	-	40,150	27,066	-	-	-	-	-	27,066
	i. Rupiah	40,150	-	-	-	-	40,150	27,066	-	-	-	-	-	27,066
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10,279,978	1,459	-	-	-	10,281,437	10,140,163	-	-	-	-	-	10,140,163
	i. Rupiah	10,160,967	1,459	-	-	-	10,162,426	10,140,163	-	-	-	-	-	10,140,163
	ii. Foreign currencies	119,011	-	-	-	-	119,011	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	1,116	-	-	-	-	-	1,116
	i. Rupiah	-	-	-	-	-	-	1,116	-	-	-	-	-	1,116
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,653,544	-	-	-	-	1,000	9,654,544
9.	Other receivables	33,064	-	-	-	-	33,064	19,627	-	-	-	-	-	19,627
10.	Commitments and contingencies													
	a. Rupiah	4,143,522	18	-	-	-	4,143,540	3,676,277	10	-	-	-	-	3,676,287
	b. Foreign currencies	347,394	-	-	-	-	347,394	76,658	-	-	-	-	-	76,658

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2022 (Audited)						December 31, 2021 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II. NON RELATED PARTIES													
1.	Placement with other banks												
	a. Rupiah	3,280,260	-	-	-	-	3,280,260	965,198	-	-	-	-	965,198
	b. Foreign currencies	12,532,861	-	-	-	-	12,532,861	27,149,289	-	-	-	-	27,149,289
2.	Spot and derivative/forward receivables												
	a. Rupiah	91,684	-	-	-	-	91,684	1,328,210	-	-	-	-	1,328,210
	b. Foreign currencies	8,634	-	-	-	-	8,634	1,875	-	-	-	-	1,875
3.	Securities												
	a. Rupiah	231,648,346	-	-	-	100,000	231,748,346	183,443,971	-	-	-	100,000	183,543,971
	b. Foreign currencies	11,921,705	490	-	-	5,975	11,928,170	39,153,257	1,672	-	-	53,576	39,208,505
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	152,408,798	-	-	-	-	152,408,798	145,529,001	-	-	-	-	145,529,001
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	15,240,279	30,285	-	-	234,266	15,504,830	10,936,630	23,364	-	-	500,320	11,460,314
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	98,562,176	1,794,409	273,343	247,207	1,398,490	102,275,625	84,833,542	1,621,814	123,319	304,966	1,295,771	88,179,412
	i. Rupiah	97,921,502	1,794,409	273,343	247,207	1,381,188	101,617,649	84,416,645	1,606,108	121,736	304,966	1,281,269	87,730,724
	ii. Foreign currencies	640,674	-	-	-	17,302	657,976	416,897	15,706	1,583	-	14,502	448,688
	b. Non micro, small and medium enterprises	558,851,441	9,816,199	1,398,290	4,412,464	4,065,734	578,544,128	499,735,873	10,869,963	1,390,870	664,184	9,632,603	522,293,493
	i. Rupiah	517,623,245	9,418,300	998,634	1,664,062	3,296,100	533,000,341	470,064,941	10,462,692	1,019,397	664,184	6,458,947	488,670,161
	ii. Foreign currencies	41,228,196	397,899	399,656	2,748,402	769,634	45,543,787	29,670,932	407,271	371,473	-	3,173,656	33,623,332
	c. Restructured loans	45,966,003	6,787,024	1,386,480	4,312,802	3,759,236	62,211,545	64,916,723	8,682,207	1,302,132	657,935	6,936,276	82,495,273
	i. Rupiah	43,872,603	6,426,904	986,824	1,564,401	2,974,038	55,824,770	62,489,111	8,317,964	930,659	657,935	4,392,278	76,787,947
	ii. Foreign currencies	2,093,400	360,120	399,656	2,748,401	785,198	6,386,775	2,427,612	364,243	371,473	-	2,543,998	5,707,326
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	250	-	520	539,360
9.	Other receivables	13,881	-	-	-	-	13,881	161,455	571	-	-	2,407	164,433
10.	Commitments and contingencies												
	a. Rupiah	302,808,911	930,688	1,324	26	54,414	303,795,363	264,495,904	986,525	1,200	9	65,356	265,548,994
	b. Foreign currencies	47,734,780	24,490	-	4,345	15,513	47,779,128	34,025,181	36,753	-	-	108,516	34,170,450
III. OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-					-	
	b. To Other Parties						-					-	
2.	Foreclosed assets						1,482,150					1,233,051	

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

(In millions of Rupiah)

					Audited Dec 31, 2022		Audited Dec 31, 2021		
					Individual	Consolidated	Individual	Consolidated	
I. Tier 1 Capital					196,799,387	212,445,689	181,159,527	196,114,396	
1 Common Equity Tier 1					196,799,387	212,445,689	181,159,527	196,114,396	
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					212,482,086	220,757,320	194,944,458	202,549,610	
1.2.1. Addition Factor					214,012,119	222,316,260	196,195,229	203,847,691	
1.2.1.1. Other comprehensive income					12,400,983	12,967,213	15,480,062	15,996,160	
1.2.1.1.1. Translation of financial statements in foreign currency					-	430,368	-	377,660	
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					1,821,760	1,824,000	6,056,321	6,097,057	
1.2.1.1.3. Revaluation surplus of fixed assets					10,579,223	10,712,845	9,423,741	9,521,443	
1.2.1.2. Other disclosed reserves					201,611,136	209,349,047	180,715,167	187,851,531	
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					153,103,576	160,239,939	141,078,464	148,339,845	
1.2.1.2.4. Current year's profit					39,969,400	40,570,948	31,412,770	31,287,753	
1.2.1.2.5. Fund for paid-in capital					-	-	-	-	
1.2.1.2.6. Others					-	-	-	-	
1.2.2. Deduction Factor					(1,530,033)	(1,558,940)	(1,250,771)	(1,298,081)	
1.2.2.1. Other comprehensive income					(26,782)	(26,782)	-	-	
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					(26,782)	(26,782)	-	-	
1.2.2.2. Other disclosed reserves					(1,503,251)	(1,532,158)	(1,250,771)	(1,298,081)	
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					(1,503,251)	(1,532,158)	(1,250,771)	(1,298,081)	
1.2.2.2.7. Others					-	-	-	-	
1.3. Non-controlling interest					-	-	-	-	
1.4. Deduction Factor of Common Equity Tier 1					(17,223,637)	(9,852,569)	(15,325,869)	(7,976,152)	
1.4.1. Deferred tax					(7,106,039)	(7,230,604)	(5,261,251)	(5,443,061)	
1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)	
1.4.3. Other intangible assets					(396,554)	(432,486)	(411,074)	(444,943)	
1.4.4. Investments in shares of stock					(9,721,044)	(1,075,865)	(9,653,544)	(974,534)	
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					7,906,354	8,122,873	7,345,545	7,506,825	
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					289,750	289,750	376,750	376,750	
2 Agio / disagio					-	-	-	-	
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					7,616,604	7,833,123	6,968,795	7,130,075	
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					204,705,741	220,568,562	188,505,072	203,621,221	
	Audited Dec 31, 2022		Audited Dec 31, 2021		Audited Dec 31, 2022		Audited Dec 31, 2021		
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	662,592,385	682,589,085	611,726,273	627,842,325	CET 1 Ratio (%)	24.77%	25.85%	24.66%	25.86%
RWAs CONSIDERING MARKET RISK	858,740	2,058,698	3,511,147	4,287,068	Tier 1 Ratio (%)	24.77%	25.85%	24.66%	25.86%
RWAs CONSIDERING OPERATIONAL RISK	130,944,329	137,075,529	119,284,741	126,159,374	Tier 2 Ratio (%)	1.00%	0.99%	1.00%	0.99%
TOTAL RISK-WEIGHTED ASSETS	794,395,454	821,723,312	734,522,161	758,288,767	CAR Ratio (%)	25.77%	26.84%	25.66%	26.85%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	15.78%	16.85%	15.67%	16.86%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK				
From CET 1 (%)	8.99%	9.00%	8.99%	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%	1.00%	0.99%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

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

(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2022 (Audited)					December 31, 2021 (Audited)				
		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	6,058	-	-	158,132	-	4,527	-	-	281,146	-
2.	Spot and derivative/forward receivables	-	-	-	1,003	-	-	-	-	13,301	-
3.	Securities	56,960	-	105,029	410,897	106,000	51,399	-	144,819	392,919	153,660
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	89,779	26,245	199,433	152,494	235,780	94,822	9	424,453	109,366	501,488
7.	Loans and financing	12,845,114	13,279,002	7,768,519	6,465,674	4,715,507	23,171,931	447,358	8,570,302	5,784,075	7,061,321
8.	Equity investment	102,596	-	1,770	102,596	1,770	101,921	-	1,558	101,921	1,558
9.	Other receivables	213	-	-	469	-	1,059	-	2,018	1,811	2,435
10.	Commitments and Contingencies	3,236,399	144,230	56,825	325,339	111,325	3,178,304	9,657	51,012	284,256	189,687

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2022	Audited Dec 31, 2021	Audited Dec 31, 2022	Audited Dec 31, 2021
I.	COMMITTED RECEIVABLES	11,384,137	8,643,659	16,717,187	13,368,809
	1. Unused borrowings/financing facilities	-	-	5,333,050	4,725,150
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	11,048,683	8,569,002	11,048,683	8,569,002
	3. Others	335,454	74,657	335,454	74,657
II.	COMMITTED LIABILITIES	355,707,104	351,155,203	356,942,142	352,142,084
	1. Unused credit/financing facilities	321,665,351	273,114,127	322,900,389	274,101,008
	a. Committed	231,408,127	204,485,175	231,731,863	204,493,322
	b. Uncommitted	90,257,224	68,628,952	91,168,526	69,607,686
	2. Outstanding irrevocable letters of credit	14,651,885	12,377,542	14,651,885	12,377,542
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	18,987,539	65,483,854	18,987,539	65,483,854
	4. Others	402,329	179,680	402,329	179,680
III.	CONTINGENT RECEIVABLES	418,870	230,351	838,870	650,351
	1. Received guarantees	418,870	230,351	838,870	650,351
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	19,748,189	17,980,720	19,795,126	18,024,711
	1. Issued guarantees	19,748,189	17,980,720	19,795,037	18,024,633
	2. Others	-	-	89	78

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of December 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	30,036,222	30,036,222	-	100,318	383,273
1.	Spot	4,140,291	4,140,291	-	2,283	10,853
2.	Forward	10,566,001	10,566,001	-	46,307	40,705
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	15,329,930	15,329,930	-	51,728	331,715
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					100,318	383,273

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%								

- 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 year ended December 31, 2022 which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan - a member firm of the PwC global network (Engagement Partner: Jimmy Pangestu, S.E.), with an unmodified audit opinion in its report dated January 25, 2023. 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 in accordance with Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2022 dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies", POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports" and Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK") No. KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

- Pursuant to POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports", the consolidated 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 December 31, 2022 : 1 USD = Rp 15,567.50

1 HKD = Rp 1,996.55

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

1 HKD = Rp 1,828.03