

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : June 2025

(in million Rupiah)

No	Information	Period of				
		30 June, 2025	31 March, 2025	31 December, 2024	30 September, 2024	30 June, 2024
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	254,936,797	239,748,210	255,311,302	247,507,639	232,321,451
2	Tier 1	254,936,797	239,748,210	255,311,302	247,507,639	232,321,451
3	Total Capital	265,178,159	249,895,706	265,198,025	256,900,576	241,524,434
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	910,809,324	913,638,598	910,183,696	881,371,842	872,998,220
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	27.99%	26.24%	28.05%	28.08%	26.61%
6	Tier 1 Ratio (%)	27.99%	26.24%	28.05%	28.08%	26.61%
7	Total Capital Ratio (%)	29.11%	27.35%	29.14%	29.15%	27.67%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% dari RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements (%)	19.12%	17.36%	19.15%	19.16%	17.68%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,651,047,540	1,682,143,904	1,587,197,376	1,559,829,955	1,567,707,829
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	15.44%	14.25%	16.09%	15.87%	14.82%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15.44%	14.25%	16.09%	15.87%	14.82%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.46%	14.35%	15.71%	15.38%	14.64%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.46%	14.35%	15.71%	15.38%	14.64%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	437,849,905	448,863,436	455,814,631	469,404,999	473,723,237
16	Total net cash outflow	149,156,949	146,257,922	138,375,584	137,278,342	143,001,958
17	LCR Ratio (%)	293.55%	306.90%	329.40%	341.94%	331.27%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,271,279,239	1,254,908,898	1,223,567,547	1,213,925,492	1,195,030,995
19	Total Required Stable Funding	806,715,504	804,436,048	777,730,080	742,232,389	728,087,933
20	NSFR Ratio (%)	157.59%	156.00%	157.33%	163.55%	164.13%

Capital - Composition of Capital (CC1)

As of 30 June 2025

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position
		Consolidated	
	Common Equity Tier 1 Capital: Instruments and Reserves		
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,002,314	f
2.	Retained earnings	240,258,325	i
3.	Accumulated other comprehensive income (and other reserves)	17,105,186	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6.	Common Equity Tier 1 capital before regulatory adjustments	264,365,825	
	Common Equity Tier 1 capital: Regulatory Adjustments		
7.	Prudential valuation adjustments	-	
8.	Goodwill (net of related tax liability)	(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(616,385)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	k
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	j
15.	Defined-benefit pension fund net assets	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22.	Amount exceeding the 15% threshold		
23.	significant investments in the common stock of financials	N/A	
24.	mortgage servicing rights	N/A	
25.	deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments		
a.	Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	
b.	Allowance for losses on non productive assets required to be provided	(1,847,219)	
c.	Deferred tax asset	(4,688,399)	d
d.	Investments in shares of stock	(1,163,411)	
e.	Shortage of capital on insurance subsidiary company	-	
f.	Securitisation Exposure	-	
g.	Other deduction factor of common equity tier 1	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	Total regulatory adjustments to Common equity Tier 1	(9,429,028)	
29.	Common Equity Tier 1 capital (CET1)	254,936,797	
	Additional Tier 1 capital: Instruments		
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31.	classified as equity under applicable accounting standards	-	g
32.	classified as liabilities under applicable accounting standards	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35.	Instruments issued by subsidiaries subject to phase out	N/A	
36.	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments		
a.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	Total regulatory adjustments to Additional Tier 1 capital	-	
44.	Additional Tier 1 capital (AT1)	-	
45.	Tier 1 capital (T1 = CET 1 + AT 1)	254,936,797	

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position
		Consolidated	
Tier 2 capital: instruments and provisions			
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	72,250	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	instruments issued by subsidiaries subject to phase out	N/A	
50.	General allowance for losses on earning assets that must be calculated with a maximum of 1.25% of RWA for Credit Risk	10,169,112	
51.	Tier 2 capital before regulatory adjustments	10,241,362	
Tier 2 capital: regulatory adjustments			
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments		
	a. Sinking fund	-	
	b. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
57.	Total regulatory adjustments to Tier 2 capital	-	
58.	Tier 2 capital (T2)	10,241,362	
59.	Total capital (TC = T1 + T2)	265,178,159	
60.	Total risk weighted assets	910,809,324	
Capital ratios and buffers			
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	27.99%	
62.	Tier 1 (as a percentage of risk weighted assets)	27.99%	
63.	Total capital (as a percentage of risk weighted assets)	29.11%	
64.	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5.000%	
65.	capital conservation buffer requirement	2.500%	
66.	Bank specific countercyclical buffer requirement	0.000%	
67.	higher loss absorbency requirement	2.500%	
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	19.12%	
National minimal (if different from Basel 3)			
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
Amounts below the thresholds for deduction (before risk weighting)			
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73.	Significant investments in the common stock of financial entities	N/A	
74.	Mortgage servicing rights (net of related tax liability)	N/A	
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
Applicable caps on the inclusion of provisions in Tier 2			
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82.	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 JUNE, 2025	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 JUNE, 2025	No. Reference
		CONSOLIDATED		
	ASSETS			
1.	Cash	22,174,448	22,174,385	
2.	Placement to Bank Indonesia	59,756,757	59,756,757	
3.	Interbank placement	25,347,389	24,842,031	
4.	Spot and derivative/forward receivables	163,472	163,472	
5.	Securities	386,425,141	380,659,936	
6.	Securities sold under repurchase agreement (repo)	102,349	102,349	
7.	Claims on securities bought under reverse repo	12,854,192	12,854,192	
8.	Acceptance receivables	11,005,402	11,005,402	
9.	Loans and financing	947,859,779	947,858,995	
10.	Sharia financing	11,267,739	11,267,739	
11.	Equity investment	663,193	1,822,177	
12.	Other financial assets	14,545,164	13,832,421	
13.	Impairment on financial assets -/-	(34,983,323)	(34,942,508)	
	a. Securities	(475,660)	(434,903)	
	b. Loans and Sharia financing	(34,131,298)	(34,131,298)	
	c. Others	(376,365)	(376,307)	
14.	Intangible assets	2,767,360	2,711,191	
	Goodwill	1,158,201	1,157,122	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	1,609,159	1,554,069	c
	Accumulated amortization on intangible asset -/-	(1,018,543)	(981,192)	
	Goodwill	(43,512)	(43,508)	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(975,031)	(937,684)	c
15.	Fixed assets and equipment	38,701,422	38,511,148	
	Accumulated depreciation on fixed assets and equipment -/-	(10,912,331)	(10,788,301)	
16.	Non productive asset	1,999,824	1,999,824	
	a. Abandoned property	50,267	50,267	
	b. Foreclosed accounts	1,868,556	1,868,556	
	c. Suspense accounts	10,338	10,338	
	d. Interbranch assets	70,663	70,663	
17.	Other assets	15,399,541	15,163,221	
	Deferred tax assets	4,790,811	4,688,399	d
	Others	10,608,730	10,474,822	
	TOTAL ASSETS	1,504,118,975	1,498,013,239	

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 JUNE, 2025	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 JUNE, 2025	No. Reference
		CONSOLIDATED		
	LIABILITIES AND EQUITIES			
	LIABILITIES			
1.	Current account	385,477,065	385,510,934	
2.	Saving account	596,654,051	596,654,051	
3.	Time deposit	207,667,972	207,712,972	
4.	Electronic money	1,435,156	1,435,156	
5.	Liabilities to Bank Indonesia	577	577	
6.	Interbank liabilities	3,413,442	3,413,442	
7.	Spot and derivative/forward liabilities	96,534	96,534	
8.	Liabilities on securities sold under repurchase agreement	545,215	545,215	
9.	Acceptance liabilities	5,455,839	5,455,839	
10.	Issued securities	500,000	500,000	
11.	Loans/financing received	1,013,930	1,013,930	
	Recognized in AT 1	-	-	e
	Not recognized in capital	1,013,930	1,013,930	
12.	Margin deposit	329,268	329,268	
13.	Interbranch liabilities	-	-	
14.	Other liabilities	39,729,020	34,654,410	
15.	Non-controlling interest	205,368	119,435	
	TOTAL LIABILITIES	1,242,523,437	1,237,441,763	
	EQUITIES			
16.	Paid in capital	1,540,584	1,540,584	
	a. Capital	5,500,000	5,500,000	
	a.1. amount eligible for CET 1	5,500,000	5,500,000	f
	a.2. amount eligible for AT 1	-	-	g
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	
	b.1. amount eligible for CET 1	(3,959,062)	(3,959,062)	f
	b.2. amount eligible for AT 1	-	-	g
	c. Treasury stock -/-	(354)	(354)	
	c.1. amount eligible for CET 1	(354)	(354)	f
	c.2. amount eligible for AT 1	-	-	g
17.	Additional paid in capital	5,299,339	5,368,899	
	a. Agio	5,461,730	5,461,730	f
	b. Disagio -/-	-	-	f
	c. Fund for paid up capital	-	-	f
	d. Others	(162,391)	(92,831)	
18.	Other comprehensive gain/(loss)	9,174,622	9,134,765	
	a. Gains	12,879,908	12,843,769	
	a.1. Translation of financial statements in foreign currency	457,542	457,542	h
	a.2. Unrealized gain on financial assets measured through other comprehensive income	1,283,469	1,247,574	h
	a.3. Revaluation surplus of fixed assets	11,138,897	11,138,653	h
	a.4. Others	-	-	
	b. Losses -/-	(3,705,286)	(3,709,004)	
	b.1. Actuarial Losses	(3,697,800)	(3,701,518)	
	b.2. Unrealized loss on financial assets measured through other comprehensive income	(7,486)	(7,486)	h
19.	Reserves	4,268,903	4,268,903	h
	a. General reserves	4,268,903	4,268,903	
	b. Appropriated reserves	-	-	
20.	Gain/loss	241,312,090	240,258,325	
	a. Previous years	243,114,439	242,092,759	
	a.1. Gain/Loss previous years	243,114,439	242,092,759	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	a.3. Securitisation gain on sale	-	-	k
	b. Current Year	29,016,414	28,984,329	
	b.1. Gain/Loss previous years	29,016,414	28,984,329	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	b.3. Securitisation gain on sale/sekuritisasi	-	-	k
	c. Dividen paid -/-	(30,818,763)	(30,818,763)	i
	TOTAL EQUITIES	261,595,538	260,571,476	
	TOTAL LIABILITIES AND EQUITIES	1,504,118,975	1,498,013,239	

Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)

As of 30 June, 2025

No.	Question	Answer	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1	BBCA01BSBCN1
3.	Governing law(s) of the instrument	Indonesian Law	Indonesian Law	Indonesian Law
	Instrument Treatment based on CAR requirements			
4.	Transitional Basel III rules	N/A	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2	Tier 2
6.	Eligible at solo/group/ Group and Solo	Solo	Solo	Solo
7.	Instrument type	Common Stock	Subordinated Loan	Subordinated Loan
8.	Amount recognised in regulatory capital	7,002,314	435,000	65,000
9.	Par value of instrument	12.5	435,000	65,000
10.	Accounting classification	Equity	Liability - Amortised Cost	Liability - Amortised Cost
11.	Original date of issuance	31 May 2000	5 July 2018	5 July 2018
12.	Perpetual or dated	Perpetual	With Maturity	With Maturity
13.	Original maturity date	N/A	5 Juli 2025	5 Juli 2030
14.	Issuer call subject to prior supervisory approval	No	No	No
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A	N/A
16.	Subsequent call option	N/A	N/A	N/A
	Coupons / dividends			
17.	Fixed atau floating	Floating	Fixed	Fixed
18.	Coupon rate and any related index	N/A	N/A	N/A
19.	Existence of a dividend stopper	No	No	No
20.	Fully discretionary; partial or mandatory	Fully discretionary	partial	partial
21.	Existence of step up or other incentive to redeem	No	No	No
22.	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23.	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24.	If convertible, conversion trigger (s)	N/A	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30.	Write-down feature	No	Yes	Yes
31.	If write-down, write-down trigger(s)	N/A	**)	**)
32.	If write-down, full or partial	N/A	Full or partial	Full or partial
33.	If write-down, permanent or temporary	N/A	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***)	***)
36.	Non-compliant transitioned features	No	No	No
37.	If yes, specify non-compliant features	N/A	N/A	N/A

*) In a liquidation, shareholders shall only receive the remaining proceeds, if any, after all existing creditors have been paid and there is still the remaining assets of the company.

**) (i) Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or

(ii) there is a plan from authorized authority to make capital investment to the Entity which is considered to have the potential disrupt the continuity of its business; and

(iii) there is an order from Financial Services Authority (OJK) to write down.

If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

***)) At the time of Liquidation, the subordinated bond holder will only get return on investment if all preferred creditors and senior debt holders of the company have received payment and there is still the remaining assets of the company.

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 June, 2025

(in million Rupiah)

No	Description	Amount
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,493,509,451
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	640,178
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	2,176,800
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	160,176,236
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(51,444,438)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,605,058,227

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 June, 2025

(in million Rupiah)

(in million Rupiah)			
No	Description	Period	
		Jun-25	Mar-25
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,480,432,847	1,500,404,388
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(33,660,138)	(33,545,817)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,781,932)	(14,783,022)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,431,990,777	1,452,075,549
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	228,861	273,403
9	Add on amounts for PFE associated with all derivatives transactions	574,860	754,181
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(71)	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	803,650	1,027,584
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	12,913,132	22,437,053
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	2,176,800	3,800,766
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	15,089,932	26,237,819
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	462,804,597	459,994,007
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(302,628,361)	(301,093,920)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,002,368)	(3,057,259)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	157,173,868	155,842,828
Capital and Total Exposure			
23	Tier 1 Capital	239,891,690	225,328,987
24	Total Exposure Sum of rows 7,13,18,22	1,605,058,227	1,635,183,780
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.95%	13.78%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.95%	13.78%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	10,367,039	11,375,465
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	12,913,132	22,437,053
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,602,512,134	1,624,122,192
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,602,512,134	1,624,122,192
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.97%	13.87%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.97%	13.87%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 June, 2025

(in million Rupiah)

No	Description	Amount
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,539,102,298
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	(6,105,736)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	640,178
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	2,118,143
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	160,863,934
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(45,571,277)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,651,047,540

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 June, 2025

(in million Rupiah)

No	Description	Period	
		Jun-25	Mar-25
	On-Balance Sheet Exposure		
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,519,876,549	1,539,551,577
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(34,982,373)	(34,818,353)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(7,581,809)	(7,558,133)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,477,312,367	1,497,175,091
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	228,861	273,403
9	Add on amounts for PFE associated with all derivatives transactions	574,860	754,181
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(71)	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	803,650	1,027,584
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	12,955,591	23,008,151
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	2,119,093	4,371,864
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	15,074,684	27,380,015
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	465,437,426	462,687,054
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(304,573,492)	(303,063,150)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,007,095)	(3,062,690)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	157,856,839	156,561,214
	Capital and Total Exposure		
23	Tier 1 Capital	254,936,797	239,748,210
24	Total Exposure Sum of rows 7,13,18,22	1,651,047,540	1,682,143,904
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.44%	14.25%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.44%	14.25%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	10,631,105	11,625,127
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	12,955,591	23,008,151
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,648,723,054	1,670,760,880
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,648,723,054	1,670,760,880
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.46%	14.35%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.46%	14.35%

Disclosure of Credit Quality over Asset (CR1) - Bank only

(in million Rupiah)

		As of 30 June 2025						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	20,133,597	909,405,109	32,913,668	21,364,333	11,549,335		896,625,038
2	Securities	100,000	366,877,887	398,869	100,000	298,869		366,579,018
3	Other Off-Balance Sheet	37,807	377,849,396	3,002,368	194,664	2,807,704		374,884,835
4	Total	20,271,404	1,654,132,392	36,314,905	21,658,997	14,655,908		1,638,088,891

Disclosure of Credit Quality over Asset (CR1) - Consolidated

(in million Rupiah)

		As of 30 June 2025						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b		c	d		
1	Credit	20,560,481	938,566,253	34,131,298	22,182,211	11,949,087		924,995,436
2	Securities	100,000	380,559,936	434,903	100,000	334,903		380,225,033
3	Other Off-Balance Sheet	37,807	379,096,380	3,007,095	194,664	2,812,431		376,127,092
4	Total	20,698,288	1,698,222,569	37,573,296	22,476,875	15,096,421		1,681,347,561

Disclosures of Past Due Credit and Securities Movements (CR2) - Bank only

(in million Rupiah)

		As of 30 June 2025
		a
1	Past Due Credit and Securities in prior reporting	16,122,062
2	Past Due Credit and Securities since prior reporting	8,764,323
3	Credit and Securities Restated to Not Past Due Receivables	1,487,085
4	Written-Off	1,604,979
5	Other Changes	(1,560,724)
6	Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	20,233,597

Disclosures of Past Due Credit and Securities Movements (CR2) - Consolidated

(in million Rupiah)

		As of 30 June 2025
		a
1	Past Due Credit and Securities in prior reporting	16,513,245
2	Past Due Credit and Securities since prior reporting	8,992,051
3	Credit and Securities Restated to Not Past Due Receivables	1,517,641
4	Written-Off	1,952,721
5	Other Changes	(1,374,453)
6	Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	20,660,481

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Bank only

(in million Rupiah)

		As of 30 June 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	865,332,742	31,292,296	31,252,300	39,996	-
2	Securities	366,579,018	-	-	-	-
3	Total	1,231,911,760	31,292,296	31,252,300	39,996	
4	Past Due Credit and Securities	7,105,016	7,175	7,175	-	-

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Consolidated

(in million Rupiah)

		As of 30 June 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	893,168,192	31,827,244	31,787,248	39,996	
2	Securities	380,225,033	-	-	-	
3	Total	1,273,393,225	31,827,244	31,787,248	39,996	
4	Past Due Credit and Securities	7,193,742	7,175	7,175	-	

Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Bank only

(in million Rupiah)

Portfolio Category / Transaction Type		As of 30 June 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	363,734,700	7,782,375	363,734,700	1,612,950	-	0%
2	Receivables on Public Sector Entities	34,840,904	26,812,061	34,840,904	5,051,643	9,509,851	24%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	56,587,263	3,262,565	56,557,920	1,694,677	15,109,074	26%
	Receivables to Securities Companies and Other Financial Services Institutions	58,575,270	29,927,024	58,460,164	7,901,472	16,954,842	26%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	184,331,004	161,109,415	167,744,560	56,193,125	181,272,639	81%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	21,751,785	6,273,968	21,751,785	2,509,587	26,678,932	110%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	627,983	-	627,983	-	1,539,957	245%
8	Receivables on Micro, Small Business & Retail Portfolio	94,628,184	41,947,380	81,107,923	4,731,752	63,983,072	75%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	203,672,062	51,152,762	202,985,290	20,218,781	124,647,638	56%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	297,360,825	131,884,017	296,306,017	51,183,644	301,663,995	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	19,874,226	2,437,456	19,870,714	974,982	22,029,025	106%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	7,292,185	20,910	7,276,917	10,129	6,374,410	87%
11	Other Assets	66,432,629	-	66,432,629	-	45,193,781	68%
12	Employee/Retired Loans	-	-	-	-	-	-
	Total	1,409,709,020	462,609,933	1,377,697,506	152,082,742	814,957,216	53%

Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) -Consolidated

(in million Rupiah)

Portfolio Category / Transaction Type		As of 30 June 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	368,582,469	7,782,375	368,014,063	1,612,950	-	0%
2	Receivables on Public Sector Entities	34,840,904	26,812,061	34,840,904	5,051,643	9,509,851	24%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	58,282,961	3,262,522	58,253,618	1,694,673	15,448,238	26%
	Receivables to Securities Companies and Other Financial Services Institutions	58,561,970	29,085,096	58,446,864	7,669,974	16,892,085	26%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	194,375,836	162,412,997	177,789,392	56,609,557	189,283,469	81%
	Receivables to Securities Companies and Other Financial Services Institutions						
	Special Financing Exposure	21,751,785	6,273,968	21,751,785	2,509,587	26,678,932	110%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	649,494	-	649,494	-	1,572,224	242%
8	Receivables on Micro, Small Business & Retail Portfolio	106,606,017	41,947,380	93,085,755	4,731,752	75,501,945	77%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	203,672,470	51,152,762	202,985,698	20,218,781	124,647,944	56%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	297,360,825	131,884,017	296,306,017	51,183,644	301,663,995	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	19,874,226	2,437,456	19,870,714	974,982	22,029,025	106%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	7,405,216	20,910	7,389,948	10,129	6,534,685	88%
11	Other Assets	65,621,921	-	65,621,921	-	44,391,545	68%
12	Employee/Retired Loans	-	-	-	-	-	-
	Subtotal	1,437,586,094	463,071,544	1,405,006,173	152,267,672	834,153,938	54%
13	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	17,636,800	2,171,218	16,685,490	223,789	10,131,677	60%
	Total	1,455,222,894	465,242,762	1,421,691,663	152,491,461	844,285,615	54%

Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank only
As of 30 June 2025

																					(in million Rupiah)						
Portfolio Category		0%				20%				50%				100%				150%				Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques			
1	Receivables on Sovereigns	365,347,650																						365,347,650			
Portfolio Category		20%				50%				100%				150%				Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
2	Receivables on Public Sector Entities	34,788,076				5,104,471														39,892,547							
Portfolio Category		0%				20%				30%				50%				100%				150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
3	Receivables on Multilateral Development Banks and International Institutions																										
Portfolio Category		20%		30%		40%		50%		75%		100%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
4	Receivables on Banks	49,609,886		372,369		2,726,260		1,605,571		3,034,672		899,333		4,506				58,252,597									
	Receivables to Securities Companies and Other Financial Services Institutions	58,615,307		1,302,441				104,654		6,295,994				43,240				66,361,636									
Portfolio Category		10%		15%		20%		25%		35%		50%		100%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
5	Receivables by Covered Bond																										
Portfolio Category		20%		50%		65%		75%		80%		85%		100%		130%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
6	Receivables on Corporate - General Corporate Exposure	30,525,809		25,406,145				949,590				44,107,601		120,326,334				2,622,206				223,937,685					
	Receivables to Securities Companies and Other Financial Services Institutions																										
	Special Financing Exposure													16,202,839		8,058,533						24,261,372					
Portfolio Category		100%				150%				250%				400%				Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	20,000												607,983						627,983							
Portfolio Category		45%				75%				85%				100%				Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
8	Receivables on Micro, Small Business & Retail Portfolio	8,071,957				68,758,545				1,624,230				7,369,062				15,881		85,839,675							
Portfolio Category		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
9	Loans Secured by Residential Property																										
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	14,686,825	11,868,746	51,710,873		15,555,226	4,422,261	-	59,097,730	37,710,516	20,347,244	7,787,650						17,000	223,204,071							
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	3,830,173	-	-	-	-	13,672,433	14,392,841	-	39,407,617	135,532,495	140,654,102						-	347,489,661							
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	3,760,059	-	4,890,633	-	8,242,730	3,952,274	-	-	-	20,845,696							
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Portfolio Category		50%				100%				150%				Others				Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
10	Past Due Receivables	1,959,677				5,192,041				135,328				7,287,046				7,287,046									
Portfolio Category		0%				20%				100%				150%				1250%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
11	Other Assets	22,146,886								42,469,667				1,816,076								66,432,629					
Portfolio Category		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
12	Employee/Retired Loans																										
No	Weight Risk	On Balance Sheet Net Receivable				Off Balance Sheet Net Receivable (before Credit Conversion Factor)				Credit Conversion Factor Average				Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)													
1	< 40%	624,588,597				71,275,604								29%				644,805,041									
2	40% -70%	137,777,884				64,981,942								29%				155,885,284									
3	75%	149,450,350				49,809,522								23%				156,156,934									
4	80%																										
5	85%	175,579,819				99,317,771								40%				201,611,570									
6	90% -100%	298,682,368				162,801,923								34%				345,811,661									
7	105%-130%	13,458,252				7,294,577								40%				16,327,804									
8	150%	9,563,767				7,128,594								35%				8,573,971									
9	250%	607,983																607,983									
10	400%																										
11	1250%																										
12	Total Net Receivable	1,409,709,020				462,609,933				33%				1,529,780,248													

Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Consolidated

As of 30 June 2025

(in million Rupiah)

	Portfolio Category	0%			20%			50%			100%			150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques											
1	Receivables on Sovereigns	369,627,013																	369,627,013											
	Portfolio Category	20%			50%			100%			150%				Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques													
2	Receivables on Public Sector Entities	34,788,077			5,104,470												39,892,547													
	Portfolio Category	0%			20%			30%			50%			100%			Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques												
3	Receivables on Multilateral Development Banks and International Institutions																													
	Portfolio Category	20%			30%			40%			50%			75%			100%			Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
4	Receivables on Banks	51,305,448			372,369			2,726,396			1,605,571			3,034,668			899,333			4,506				59,948,291						
	Receivables to Securities Companies and Other Financial Services Institutions	58,395,596			1,302,441						104,654			6,270,907						43,240				66,116,838						
	Portfolio Category	10%			15%			20%			25%			35%			50%			100%			Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
5	Receivables by Covered Bond																													
	Portfolio Category	20%			50%			65%			75%			80%		85%		100%		130%		150%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
6	Receivables on Corporate - General Corporate Exposure	32,929,439			26,319,417						949,590			44,580,233				126,998,064				2,622,206			234,398,949					
	Receivables to Securities Companies and Other Financial Services Institutions																													
	Special Financing Exposure																	16,202,839		8,058,533					24,261,372					
	Portfolio Category	100%			150%			250%			400%												Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	20,000						21,511			607,983													649,494						
	Portfolio Category	45%			75%			85%			100%												Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
8	Receivables on Micro, Small Business & Retail Portfolio	8,071,957						68,758,545			4,683,960						16,287,164						15,881			97,817,507				
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
9	Loans Secured by Residential Property																													
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	14,686,825	11,868,746	51,710,873		15,555,226		4,422,261		-	59,097,730	37,710,924	20,347,244		7,787,650			-	17,000		223,204,479								
	Without Credit Allocation Approach	-	-	-	-		-		-		-	-	-	-		-			-	-		-								
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-		-	-	-	-		-			-	-		-								
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-		-	-	-	-		-			-	-		-								
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-		-		-		-	-	-	-		-			-	-		-								
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	3,830,173		-		-		13,672,433	14,392,841	-		39,407,617	135,532,495		140,654,102			-	-		347,489,661								
	Without Credit Allocation Approach	-	-	-	-		-		-		-								-	-		-								
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-		-								-	-		-								
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-		-		-	-		-			-	-		-								
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow											3,760,059				4,890,633		8,242,730	3,952,274	-		20,845,696								
	Credit for Land Acquisition, Soil Processing, and Construction																					-								
	Portfolio Category	50%			100%			150%															Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
10	Past Due Receivables	1,967,443						5,195,052						237,582										7,400,077						
	Portfolio Category	0%			20%			100%			150%			1250%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques										
11	Other Assets	22,147,902						41,638,967			1,835,052													65,621,921						
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
12	Employee/Retired Loans																													
	Portfolio Category	0%			20%			25%			35%			50%			75%			100%			150%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
13	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	4,479,722			1,292,229			500,457			587,653			1,648,678			271,341			8,112,350			16,849					-	16,909,279	

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	< 40%	640,422,949	70,756,565	29%	659,824,963
2	40% -70%	140,347,735	64,989,120	29%	158,455,135
3	75%	150,050,385	49,598,587	23%	156,403,592
4	80%	-	-	-	-
5	85%	179,112,182	99,317,771	40%	205,143,932
6	90% -100%	321,500,051	166,157,548	34%	368,686,154
7	105% -130%	13,458,252	7,294,577	40%	16,327,804
8	150%	9,723,357	7,128,594	35%	8,733,561
9	250%	607,983	-	-	607,983
10	400%	-	-	-	-
11	1250%	-	-	-	-
12	Total Net Receivable	1,455,222,894	465,242,762	33%	1,574,183,124

Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - Consolidated

As of 30 June 2025

(in million Rupiah)

No	Description	a	b	c	d	e	f
		Replacement Cost	Potential Future Exposure	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	163,421	376,152		1.4	755,403	508,674
2	Internal model method (for derivative and SFTs)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					N/A	N/A
5	VaR for SFTs					N/A	N/A
Total		163,421	376,152			755,403	508,674

Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - Consolidated

As of 30 June 2025

(in million Rupiah)

No	Portfolio Category	Weighted Risk											Total Net receivables
		a	b	c	d	e	f	g	h	i	j	k	
		0%	20%	30%	40%	45%	50%	75%	85%	100%	150%	Others	
1	Receivables on sovereigns	2,183	-	-	-	-	-	-	-	-	-	-	2,183
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	9,111,029	-	-	-	3,701,937	-	-	-	-	-	12,812,966
5	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
7	Receivables on Corporate	-	-	-	-	-	-	-	41,226	-	-	-	41,226
Total		2,183	9,111,029	-	-	-	3,701,937	-	41,226	-	-	-	12,856,375

Credit Risk - Exposure Report Related to Transaction with CCP - Bank only

As of 30 June 2025

(in million Rupiah)

		a	b
		Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)	RWA
1	Total Exposure to QCCP	7,645	132
	Transaction involving exposure with QCCP (excluding initial margin and default fund contribution)	682	14
	(i) OTC derivative	682	14
2	(ii) Derivative transactions through market		
	(iii) securities financing transactions		
	(iv) netting set (regarding netting of cross-product is allowed)		
3	Segregated initial margin	1,047	
4	Nonsegregated initial margin		
5	<i>Prefunded default fund contribution</i>	5,916	118
6	<i>Unfunded default fund contribution</i>		
7	Total Exposure to Non-QCCP		
	Transaction involving exposure through nonQCCP (excluding initial margin and default fund contribution)		
	(i) OTC derivatif		
8	(ii) Derivative transactions through market		
	(iii) securities financing transactions		
	(iv) netting set (regarding netting of cross-product is allowed)		
9	Segregated initial margin		
10	Nonsegregated initial margin		
11	<i>Prefunded default fund contribution</i>		
12	<i>Unfunded default fund contribution</i>		
13	Total Exposure to QCCP and Non-QCCP	7,645	132

Credit Risk - Exposure Report Related to Transaction with CCP - Consolidated

As of 30 June 2025

(in million Rupiah)

		a	b
		Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)	RWA
1	Total Exposure to QCCP	7,645	132
	Transaction involving exposure with QCCP (excluding initial margin and default fund contribution)	682	14
	(i) OTC derivative	682	14
2	(ii) Derivative transactions through market		
	(iii) securities financing transactions		
	(iv) netting set (regarding netting of cross-product is allowed)		
3	Segregated initial margin	1,047	
4	Nonsegregated initial margin		
5	<i>Prefunded default fund contribution</i>	5,916	118
6	<i>Unfunded default fund contribution</i>		
7	Total Exposure to Non-QCCP		
	Transaction involving exposure through nonQCCP (excluding initial margin and default fund contribution)		
	(i) OTC derivatif		
8	(ii) Derivative transactions through market		
	(iii) securities financing transactions		
	(iv) netting set (regarding netting of cross-product is allowed)		
9	Segregated initial margin		
10	Nonsegregated initial margin		
11	<i>Prefunded default fund contribution</i>		
12	<i>Unfunded default fund contribution</i>		
13	Total Exposure to QCCP and Non-QCCP	7,645	132

Credit Risk - Net Credit Derivative Claims (CCR6)

As of June 2025, BCA as a bank and consolidated have no exposure to net credit derivative receivables

Credit Risk - Securitization Exposure in the Banking Book (SEC1)

As of June 2025, BCA as a bank and consolidated have no exposure to securitization exposure in the banking book

Credit Risk - Securitization Exposure Components in the Trading Book (SEC2)

As of June 2025, BCA as a bank and consolidated have no exposure to securitization exposure in the trading book

Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

As of June 2025, BCA as a bank and consolidated do not act as the originator or sponsor of Securitization Exposure

Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Investor (SEC4)

As of June 2025, BCA as a bank and consolidated do not act as the investor of Securitization Exposure

Disclosure RWA of Market Risk Using Standard Method (MR1) - Bank only

(in million Rupiah)

Risk	Capital charge standard method	Capital charge standard method
	As of 30 June 2025	As of 30 June 2024
General Interest Rate Risk	278,272	174,410
Credit spread risk nonsecuritisation	145,292	79,093
Credit spread risk securitisation noncorrelation trading portfolio	-	-
Credit spread risk securitisation correlation trading portfolio	-	-
Equity Risk	-	-
Commodity Risk	-	-
Foreign exchange risk	81,357	22,469
Default Risk Capital - nonsecuritisation	4,918	249
Default Risk Capital - securitisation noncorrelation trading portfolio	-	-
Default Risk Capital - securitisation correlation trading portfolio	-	-
Residual Risk Add On	-	-
Total	509,839	276,221

Disclosure RWA of Market Risk Using Standard Method (MR1) - Consolidated

(in million Rupiah)

Risk	Capital charge standard method	Capital charge standard method
	As of 30 June 2025	As of 30 June 2024
General Interest Rate Risk	278,574	190,168
Credit spread risk nonsecuritisation	145,561	91,093
Credit spread risk securitisation noncorrelation trading portfolio	-	-
Credit spread risk securitisation correlation trading portfolio	-	-
Equity Risk	83,164	172,991
Commodity Risk	-	-
Foreign exchange risk	198,950	131,640
Default Risk Capital - nonsecuritisation	19,255	33,282
Default Risk Capital - securitisation noncorrelation trading portfolio	-	-
Default Risk Capital - securitisation correlation trading portfolio	-	-
Residual Risk Add On	-	-
Total	725,504	619,174

Standardized of BA-CVA (CVA1) - Bank only

As of 30 June 2025

	Component	RWA BA-CVA
	(a)	(b)
Aggregation of systematic CVA risk components	-	
Aggregation of idiosyncratic CVA risk	-	
Total		-

Standardized of BA-CVA (CVA1) - Consolidated

As of 30 June 2025

	Component	RWA BA-CVA
	(a)	(b)
Aggregation of systematic CVA risk components	-	
Aggregation of idiosyncratic CVA risk	-	
Total		-

Additional Disclosure

Calculation of Credit Valuation Adjustment (CVA) in BCA using standard approach or SACCR (Standard Approach for Credit Counterparty Risk) with a CVA value of :

- Bank only amounted to Rp 13.03 B;
- Consolidated amounted to Rp 13.69 B.

2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Individual

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank: PT Bank Central Asia (Individual)

Statement Position: June 30, 2025

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows:</p> <p>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</p> <p>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</p>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> 1) parallel shock up, 2) parallel shock down.
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. Bank uses the aggregation method by adding the potential loss values of each currencies for each identical shock scenario.</p>
6.	<p>As of Jun 30 2025, IRRBB (EVE method) for BCA as individual decreased by 1.20% compared to Dec 31 2024, from 6.53% to 5.33%. And for NII Method decreased by 1.27%, from 6.68% to 5.41%. This was caused by the increase in Core Deposits over 1 year by 11.40%, and the increase of Tier 1 Capital by 0.18%. Meanwhile, Repriced Assets over 1 year increased by 2.95%.</p>
Quantitative Disclosure	
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.

2) Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Individual

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2025

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	12,614,862	15,090,425	4,460,040	5,434,097
Parallel down	(13,533,299)	(14,001,354)	(4,287,249)	(5,263,376)
Steepener	(6,781,707)	(8,406,867)		
Flattener	8,391,819	11,346,546		
Short rate up	12,777,553	15,634,187		
Short rate down	(12,803,748)	(15,659,868)		
Maximum Negative Value (absolute)*	12,777,553	15,634,187	4,460,040	5,434,097
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	239,891,690	239,468,854	82,462,753	81,360,192
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	5.33%	6.53%	5.41%	6.68%

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2025

Currency : **USD**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	(2,413,442)	(2,153,388)	(697,163)	(591,399)
Parallel down	2,630,604	2,377,215	697,190	591,421
Steepener	(303,353)	(382,360)		
Flattener	(261,096)	(115,760)		
Short rate up	(1,241,410)	(1,010,886)		
Short rate down	1,296,929	1,055,778		
Maximum Negative Value (absolute)*	2,630,604	2,377,215	697,190	591,421
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	239,891,690	239,468,854	82,462,753	81,360,192
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	1.10%	0.99%	0.85%	0.73%

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2025

Currency : **Rupiah & USD**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	12,614,862	15,090,425	4,460,040	5,434,097
Parallel down	2,630,604	2,377,215	697,190	591,421
Steepener	-	-		
Flattener	8,391,819	11,346,546		
Short rate up	12,777,553	15,634,187		
Short rate down	1,296,929	1,055,778		
Maximum Negative Value (absolute)*	12,777,553	15,634,187	4,460,040	5,434,097
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	239,891,690	239,468,854	82,462,753	81,360,192
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	5.33%	6.53%	5.41%	6.68%

Notes:

- Potential loss shown in positive values for each shock scenario.

* Maximum negative value is the maximum value of potential losses from all shock scenarios.

2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Consolidated

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2025

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB consolidated are carried out on a semiannually basis by using two (2) methods as follows:</p> <p>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</p> <p>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</p>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> 1) parallel shock up, 2) parallel shock down.
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. Bank uses the aggregation method by adding the potential loss values of each currencies for each identical shock scenario.</p>
6.	As of Jun 30 2025, IRRBB (EVE method) for BCA as consolidated decreased by 0.82% compared to Dec 31 2024, from 6.79% to 5.97%. And for NII Method decreased by 1.39%, from 7.04% to 5.65%. This was caused by the increase in Core Deposit over 1 year by 13.16%. Meanwhile, Repriced Assets over 1 year increased by 3.59% and Tier 1 Capital decreased by 0.15%.
Quantitative Disclosure	
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.

2) Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Consolidated

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2025

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	15,228,291	17,342,852	4,813,923	5,922,933
Parallel down	(16,782,106)	(16,731,850)	(4,640,067)	(5,751,119)
Steepener	(6,203,266)	(8,091,700)		
Flattener	8,379,594	11,521,583		
Short rate up	14,009,093	16,828,340		
Short rate down	(14,109,604)	(16,923,795)		
Maximum Negative Value (absolute)*	15,228,291	17,342,852	4,813,923	5,922,933
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	254,936,797	255,311,302	85,160,497	84,101,347
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	5.97%	6.79%	5.65%	7.04%

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2025

Currency : **USD**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	(2,413,350)	(2,153,081)	(699,335)	(598,523)
Parallel down	2,630,513	2,376,908	699,362	598,545
Steepener	(303,441)	(382,655)		
Flattener	(260,988)	(115,396)		
Short rate up	(1,241,274)	(1,010,430)		
Short rate down	1,296,793	1,055,322		
Maximum Negative Value (absolute)*	2,630,513	2,376,908	699,362	598,545
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	254,936,797	255,311,302	85,160,497	84,101,347
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	1.03%	0.93%	0.82%	0.71%

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2025

Currency : **Rupiah & USD**

In Million	ΔEVE		ΔNII	
Period	Jun 30, 2025	Dec 31, 2024	Jun 30, 2025	Dec 31, 2024
Parallel up	15,228,291	17,342,852	4,813,923	5,922,933
Parallel down	2,630,513	2,376,908	699,362	598,545
Steepener	-	-		
Flattener	8,379,594	11,521,583		
Short rate up	14,009,093	16,828,340		
Short rate down	1,296,793	1,055,322		
Maximum Negative Value (absolute)*	15,228,291	17,342,852	4,813,923	5,922,933
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	254,936,797	255,311,302	85,160,497	84,101,347
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	5.97%	6.79%	5.65%	7.04%

Notes:

- Potential loss shown in positive values for each shock scenario.

* Maximum negative value is the maximum value of potential losses from all shock scenarios.

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter II 2025		Quarter I 2025		Quarter II 2025		Quarter I 2025	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		51 days		58 days		51 days		58 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		426,445,817		437,589,033		437,849,905		448,863,436
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	895,529,339	54,207,100	871,002,992	52,543,955	915,156,706	55,597,749	889,593,515	53,857,934
	a. Stable Deposit/Funding	706,916,683	35,345,834	691,126,884	34,556,344	718,358,422	35,917,921	702,028,359	35,101,418
	b. Less Stable Deposit/Funding	188,612,656	18,861,266	179,876,108	17,987,611	196,798,284	19,679,828	187,565,156	18,756,516
4	Wholesale Funding, consist of:	264,406,246	66,209,925	259,356,651	65,017,297	269,848,728	68,733,089	264,403,391	67,378,402
	a. Operational deposit	236,901,148	54,862,829	230,952,714	53,309,920	238,624,071	55,286,533	232,496,353	53,676,882
	b. Non operational deposit and/or Other Non Operational liabilities	27,505,098	11,347,096	28,403,937	11,707,377	31,224,657	13,446,556	31,907,038	13,701,520
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding	-	-	-	-	-	-	-	-
6	Other cash outflow (additional requirement), consist of:	485,666,853	64,705,582	486,230,664	65,004,270	488,156,316	65,323,148	489,025,911	65,619,499
	a. cash outflow from derivative transaction	20,784,483	20,784,483	20,300,401	20,300,401	20,784,483	20,784,483	20,300,401	20,300,401
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	342,208,486	38,449,045	335,907,672	37,508,240	343,116,031	38,560,134	337,160,584	37,652,724
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	118,743,235	1,541,405	124,346,418	1,519,456	119,823,046	1,545,775	125,422,330	1,523,778
	g. other contractual cash outflow	3,930,649	3,930,649	5,676,173	5,676,173	4,432,756	4,432,756	6,142,596	6,142,596
7	TOTAL CASH OUTFLOW		185,122,607		182,565,522		189,653,986		186,855,835
CASH INFLOW									
8	Secured lending	-	-	-	-	2,496	2,496	2,007	2,007
9	Inflows from fully performing exposures	38,030,222	16,271,086	34,666,809	16,522,074	42,595,328	19,209,394	40,008,908	20,177,179
10	Other Cash Inflow	21,285,147	21,285,146	20,418,727	20,418,727	21,285,147	21,285,147	20,418,727	20,418,727
11	TOTAL CASH INFLOW	59,315,369	37,556,232	55,085,536	36,940,801	63,882,971	40,497,037	60,429,642	40,597,913
			TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ²		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹
12	TOTAL HQLA		426,445,817		437,589,033		437,849,905		448,863,436
13	NET CASH OUTFLOWS		147,566,375		145,624,721		149,156,949		146,257,922
14	LCR (%)		288.99%		300.49%		293.55%		306.90%

Information:

¹ Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter II 2025 is the average LCR during the working days of Apr 2025 to Jun 2025 (51 data points), while Quarter I 2025 is the average LCR during the working days of Jan 2025 to Mar 2025 (58 data points).

The calculation of the Liquidity Coverage Ratio above is based on POJK No. 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, POJK No. 19 of 2024 concerning Amendments to the POJK No. 42/POJK.03/2015 on the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, and POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and is presented in accordance with SE OJK No. 9/SE/OJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2025 is based on the average daily position from April 2025 until June 2025. Meanwhile, the calculation for Quarter I 2025 is based on the average daily position from January 2025 until March 2025, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2025 decreased by 11.50%, from 300.49% (Quarter I 2025) to 288.99% (Quarter II 2025). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 2.55% (Rp11.14 trillion) and an increase in Net Cash Outflow (NCO) after run-off by 1.33% (Rp1.94 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp8.90 trillion, the decrease in placement with BI amounted to Rp4.60 trillion, and the increase in Coins and Banknotes amounted to Rp0.89 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp2.86 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp1.75 trillion, and the increased in *unused loan facilities* amounted to Rp0.94 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2025 is comprised of Level 1 HQLA of 97.21%; Level 2A HQLA of 1.92%; and level 2B HQLA of 0.87%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 79.39% and placement with Bank Indonesia of 15.22%, respectively.
- BCA's third party deposits composition during Quarter II 2025 was mainly contributed by CASA at around 83.03%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter II 2025.

	Total Rp & Va
Current Account	33,22%
Savings Account	49,81%
CASA	83,03%
Time Deposit	16,97%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 267.21 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2025 is based on the average daily position from April 2025 until June 2025. Meanwhile, the calculation for Quarter I 2025 is based on the average daily position from January 2025 until March 2025.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2025 decreased by 13.35%, from 306.90% (Quarter I 2025) to 293.55% (Quarter II 2025). Such decrease in ratio was particularly due to a decrease in HQLA by 2.45% (Rp11.01 trillion) and an increase in weighted value of Net Cash Outflow (NCO) after run-off by 1.98% (Rp2.90 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp8.96 trillion, the decrease in placement with BI amounted to Rp4.82 trillion, and the increase in Coins and Banknotes amounted to Rp0.88 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp3.09 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp1.71 trillion, the decreased in inflows from fully performing exposures ≤ 30 days amounted to Rp0.97 trillion, and the increased in *unused loan facilities* amounted to Rp0.91 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2025 is comprised of Level 1 HQLA of 96.55%; Level 2A HQLA of 2.49%; and Level 2B HQLA of 0.96%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 79.51% and placement with Bank Indonesia of 15.20%, respectively.
- BCA's third party deposits composition during Quarter II 2025 was mainly contributed by CASA at around 82.16%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter II 2025

	Total Rp & Va
Current Account	32,69%
Savings Account	49,47%
CASA	82,16%
Time Deposit	17,84%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 267.21 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Net Stable Funding Ratio (NSFR) - Bank Only

ASF Component		Reporting Position (Mar 2025)					Reporting Position (Jun 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	249,833,191	-	-	94,000	249,927,191	264,516,104	-	-	72,250	264,588,354
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	560,014,017	161,340,861	-	-	685,287,134	554,081,411	161,076,496	-	-	679,400,011
6	Less Stable Deposits	168,689,998	8,760,785	-	-	159,705,705	186,095,657	7,136,260	-	-	173,908,726
7	Wholesale Funding										
8	Operational deposits	242,648,105	-	-	-	121,324,052	232,946,877	-	-	-	116,473,439
9	Other wholesale funding	380,809	30,965,596	-	-	14,361,420	400,584	25,380,442	-	-	12,059,752
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	92,406	66,671,735	439,523	9,767	229,528	84,803	33,110,987	333,911	19,220	186,175
14	TOTAL ASF					1,230,835,032					1,246,616,457

RSF Component		Reporting Position (Mar 2025)					Reporting Position (Jun 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					18,465,532					17,382,776
16	Deposits held at other financial institutions for operational purposes	6,350,693	-	-	-	3,175,347	8,429,122	-	-	-	4,214,561
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	21,778,142	-	-	2,177,814	-	12,913,132	-	-	1,291,313
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	21,059,861	32,472,345	35,211,893	54,607,045	-	30,298,297	33,314,597	32,742,745	53,944,788
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	206,492,781	108,536,533	413,001,925	508,566,293	-	206,784,440	111,515,552	415,695,982	512,491,580
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	413,337	-	11,075,391	7,405,673	-	1,078,579	650,854	15,411,502	10,882,193
22	Unpledged residential mortgages, of which:	-	8,594	32,733	1,319,268	1,142,041	-	12,310	23,062	1,338,047	1,155,027
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	339,803	896,434	75,112,067	49,440,963	-	362,476	977,878	75,211,132	49,557,413
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	22,450,370	5,784,709	5,426,222	18,729,828	-	24,048,320	1,965,349	6,436,715	18,478,042
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				38,131	38,131				68,718	68,718
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	36,151	48,571,974	989,316	55,542,428	105,139,869	10,338	47,500,954	859,261	56,359,740	104,730,293
32	Off-balance sheet items				459,994,007	18,601,477				462,804,597	18,703,289
33	TOTAL RSF					787,490,010					792,899,993
34	Net Stable Funding Ratio (%)					156.30%					157.22%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Jun 2025 increased by 0.92% when compared to the period of 31 Mar 2025; namely from 156.30% (as of 31 Mar'25) to 157.22% (as of 30 Jun'25). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.28% (Rp15.78 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.69% (Rp5.41 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp14.66 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp1.16 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp5.73 trillion and the decrease in other assets amounting to Rp0.38 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (61.31%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Jun 30, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.75%
	b. Fully covered, non-transactional and related	13.50%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.75%
	b. Fully covered, non-transactional and related	0.31%
Total Stable Funds		61.31%
Unstable Fund	1. Retail	15.16%
	2. Micro and Small Business Customers	1.41%
Total Unstable Funds		16.57%
Total Operational Deposits		19.97%
Total Non-Operational Deposits		2.15%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (March 2025)					Reporting Position (June 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	257,359,839	-	-	94,000	257,453,839	272,687,718	-	-	72,250	272,759,968
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	562,955,755	161,390,775	-	-	688,129,203	557,853,965	163,654,904	-	-	685,433,425
6	Less Stable Deposits	168,939,290	13,510,458	-	-	164,204,774	185,439,829	8,652,141	-	-	174,682,773
7	Wholesale Funding										
8	Operational deposits	251,004,854	-	-	-	125,502,427	241,833,824	-	-	-	120,916,912
9	Other wholesale funding	393,248	42,326,585	356,000	235,491	19,275,581	412,947	36,442,231	352,333	208,366	17,180,551
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	205,974	66,715,643	439,523	9,767	343,074	204,272	29,563,868	333,911	19,220	305,610
14	TOTAL ASF					1,254,908,898					1,271,279,239

RSF Component		Reporting Position (March 2025)					Reporting Position (June 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					19,949,364					18,897,464
16	Deposits held at other financial institutions for operational purposes	6,576,696	-	-	-	3,288,348	8,926,985	-	-	-	4,463,493
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	22,307,728	-	-	2,230,773	-	12,819,456	-	-	1,281,946
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	24,013,680	32,475,689	37,068,608	56,908,504	-	32,852,044	33,482,775	34,241,928	55,911,122
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	208,761,315	111,867,056	430,628,368	526,348,298	-	208,750,532	114,782,962	434,065,526	530,722,444
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	413,337	-	11,075,391	7,405,673	-	1,078,579	650,854	15,411,502	10,882,193
22	Unpledged residential mortgages, of which:	-	38,225	36,870	2,714,131	2,344,559	-	42,705	25,631	2,783,943	2,400,519
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	339,803	896,434	75,112,067	49,440,963	-	362,476	977,878	75,211,132	49,557,413
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	23,751,135	6,000,440	6,487,320	20,390,010	-	25,084,325	2,010,560	7,890,131	20,254,054
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				38,131	38,131				68,718	68,718
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	36,152	46,731,763	1,007,527	49,647,407	97,422,849	10,338	42,133,697	876,045	50,490,419	93,510,500
32	Off-balance sheet items				462,687,055	18,668,576				465,437,426	18,765,638
33	TOTAL RSF					804,436,048					806,715,504
34	Net Stable Funding Ratio (%)					156.00%					157.59%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Jun 2025 increased by 1.59% when compared to the period of 31 Mar 2025; namely from 156.00% (as of 31 Mar'25) to 157.59% (as of 30 Jun'25). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.30% (Rp16.37 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.28% (Rp2.28 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp15.31 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp1.10 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) amounting to Rp6.08 trillion and the decrease in other assets of Rp3.88 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (60.46%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Jun 30, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39,07%
	b. Fully covered, non-transactional and related	13,41%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7,68%
	b. Fully covered, non-transactional and related	0,30%
Total Stable Funds		60.46%
Unstable Fund	1. Retail	14,90%
	2. Micro and Small Business Customers	1,37%
Total Unstable Funds		16.27%
Total Operational Deposits		20.27%
Total Non-Operational Deposits		3.00%
Total Third Party Funds and Bank Funds		100.00%

Report On Asset Encumbrance - ENC

as of June 30, 2025

(in million Rp)

		BANK ONLY				CONSOLIDATED			
		a	b	c	d	a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1								
	a. Cash and Cash equivalent	-	-	22,133,977	22,133,977	-	-	22,174,385	22,174,385
	b. Placement with Bank Indonesia:								
	- Current account	-	-	51,038,995	51,038,995	-	-	51,752,066	51,752,066
	- Fine Tune Operation	-	-	6,935,592	6,935,592	-	-	6,947,592	6,947,592
	- Deposit Facility	-	-	-	-	-	-	1,057,100	1,057,100
	c. Bank Indonesia Marketable Securities	-	-	-	-	-	-	-	-
	d. Bank Indonesia Rupiah Securities	-	-	68,005,007	68,005,007	-	-	70,107,867	70,107,867
	e. Bank Indonesia Forex Securities	-	-	9,179,663	9,179,663	-	-	9,179,663	9,179,663
	f. Bank Indonesia Syariah Bond	-	-	-	-	-	-	1,354,909	1,354,909
	g. Reverse Repo (backed by HQLA Level 1)	-	-	12,913,132	12,913,132	-	-	12,812,966	12,812,966
	h. Government Bonds (Rupiah)	-	43,559,548	189,930,423	233,489,971	102,349	44,409,971	193,018,254	237,530,574
	i. Government Bonds (Foreign currencies)	-	-	6,477,820	6,477,820	-	-	6,484,313	6,484,313
	j. UST - Bond	-	-	-	-	-	-	-	-
2	HQLA Level 2A	-	-	9,739,008	9,739,008	-	-	11,864,862	11,864,862
3	HQLA Level 2B	-	-	7,536,035	7,536,035	-	-	9,189,816	9,189,816
Total HQLA		-	43,559,548	383,889,652	427,449,200	102,349	44,409,971	395,943,794	440,456,114

Qualitative Analysis

- Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
- As of 30 June 2025, BCA did not have any HQLA position categorized as encumbered assets on a bank only basis, while on a consolidated basis amounted to IDR 0.10 trillion.

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiah) or more												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiah) or more												
6.	Total net operating loss after calculating the recovery value (without exception)	271.70	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,034.18
7.	Total occurrence of operational risk loss	4.00	8.00	1.00	-	3.00	6.00	1.00	5.00	2.00	1.00	3.10
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	271.70	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,034.18
Details of capital calculation for operational risks												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)											
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000										
14.	Other information (if any)	Optional										

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	31,633,304		
1a.	Interest Income	88,631,735	82,110,428	68,103,869
1b.	Interest Expense	9,830,469	9,812,313	6,212,171
1c.	Earning Assets	1,360,757,445	1,333,369,009	1,256,127,958
1d.	Dividend Income	2,402,603	1,914,400	1,702,184
2.	Services Components	17,471,908		
2a.	Fees and Commission Income	18,281,699	16,884,778	16,522,759
2b.	Fees and Commission Expenses	212,533	252,533	350,702
2c.	Other Operating Income	33,688	64,286	111,112
2d.	Other Operating Expenses	318,060	171,418	237,009
3.	Financial Components	2,391,909		
3a.	Net Profit Loss Trading Book	2,205,364	1,461,667	1,004,971
3b.	Net Profit Loss Banking Book	384,162	125,944	1,993,617
4.	Business Indicator (BI)	51,497,120		
5.	Business Indicator Components	7,274,568		
	Business Indicator Disclosure			
6a.	Total BI including divested activities	51,497,120		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	7,274,568
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	0.60
3.	Operational Risk Minimum Capital (ROC)	4,358,322
4.	RWA for Operational Risks	54,479,020

Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiah) or more												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiah) or more												
6.	Total net operating loss after calculating the recovery value (without exception)	361.96	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,043.21
7.	Total occurrence of operational risk loss	5.00	8.00	1.00	-	3.00	6.00	1.00	5.00	2.00	1.00	3.20
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	361.96	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,043.21
Details of capital calculation for operational risks												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)											
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000										
14.	Other information (if any)	Optional										

Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	30,386,739		
1a.	Interest Income	95,021,317	87,726,825	72,663,805
1b.	Interest Expense	10,724,588	10,549,776	6,667,238
1c.	Earning Assets	1,396,694,980	1,364,336,598	1,282,277,431
1d.	Dividend Income	104,713	34,525	46,527
2.	Services Components	17,490,825		
2a.	Fees and Commission Income	18,146,630	16,833,376	16,739,240
2b.	Fees and Commission Expenses	231,095	273,221	374,357
2c.	Other Operating Income	33,688	64,286	111,112
2d.	Other Operating Expenses	319,796	193,939	239,496
3.	Financial Components	2,411,006		
3a.	Net Profit Loss Trading Book	2,181,908	1,457,516	899,083
3b.	Net Profit Loss Banking Book	452,857	197,509	2,044,147
4.	Business Indicator (BI)	50,288,571		
5.	Business Indicator Components	7,093,286		
	Business Indicator Disclosure			
6a.	Total BI including divested activities	50,288,571		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		

Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million Rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	7,093,286
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	0.60
3.	Operational Risk Minimum Capital (ROC)	4,257,935
4.	RWA for Operational Risks	53,224,191