

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2020	Audited Dec 31, 2019	Audited Dec 31, 2020	Audited Dec 31, 2019
	ASSETS				
1.	Cash	24,314,463	25,402,712	24,322,335	25,421,406
2.	Placement with Bank Indonesia	64,951,015	73,205,861	65,888,638	74,218,488
3.	Placement with other banks	19,711,143	14,793,777	21,022,466	15,550,867
4.	Spot and derivative/forward receivables	1,080,043	1,935,596	1,080,043	1,935,596
5.	Securities	194,245,485	147,845,055	201,947,204	153,719,541
6.	Securities sold under repurchase agreement (repo)	-	-	-	120,173
7.	Claims on securities bought under reverse repo	146,518,049	9,268,902	146,820,397	9,577,298
8.	Acceptance receivables	8,553,975	9,669,377	8,553,975	9,669,377
9.	Loans and financing	575,648,735	588,250,950	583,001,848	597,945,104
10.	Sharia financing	-	-	5,569,233	5,645,419
11.	Equity investment	7,481,104	5,824,031	760,761	704,995
12.	Other financial assets	9,527,339	8,275,887	10,531,596	8,972,088
13.	Impairment on financial assets -/	(27,576,229)	(15,143,940)	(28,562,638)	(15,780,371)
	a. Securities	(120,852)	(2,734)	(129,616)	(11,639)
	b. Loans and Sharia financing	(26,944,873)	(14,905,039)	(27,913,451)	(15,524,813)
	c. Others	(510,504)	(236,167)	(519,571)	(243,919)
14.	Intangible assets	2,054,813	1,835,131	3,355,655	2,801,781
	Accumulated amortization on intangible asset -/	(1,590,257)	(1,307,319)	(1,726,035)	(1,424,329)
15.	Fixed assets and equipment	32,798,565	30,942,310	33,909,756	31,873,628
	Accumulated depreciation on fixed assets and equipment -/	(11,578,505)	(10,716,816)	(11,994,702)	(11,021,327)
16.	Non earning assets	1,562,951	1,044,277	1,693,121	1,103,656
	a. Abandoned property	29,226	26,020	44,835	26,020
	b. Foreclosed assets	1,413,853	976,879	1,528,414	1,036,258
	c. Suspense accounts	15,317	20,763	15,317	20,763
	d. Interbranch assets	104,555	20,615	104,555	20,615
17.	Other assets	8,659,419	7,910,171	9,396,603	7,955,922
	TOTAL ASSETS	1,056,362,108	899,035,962	1,075,570,256	918,989,312

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2020	Audited Dec 31, 2019	Audited Dec 31, 2020	Audited Dec 31, 2019
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	229,060,890	184,945,203	229,820,528	185,721,585
2.	Saving account	413,161,288	345,633,760	414,041,429	346,291,519
3.	Time deposit	192,608,891	168,725,623	196,890,307	172,778,207
4.	Electronic money	825,293	800,108	825,293	800,108
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,197,909	6,726,687	10,164,022	6,720,786
7.	Spot and derivative/forward liabilities	138,292	106,260	138,757	106,260
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	-	113,249
9.	Acceptance liabilities	4,400,045	5,321,249	4,400,045	5,321,249
10.	Issued securities	500,000	500,000	1,090,821	1,847,523
11.	Loans/financing received	618,388	398	1,306,721	2,332,293
12.	Margin deposit	183,759	188,497	183,954	188,697
13.	Interbranch liabilities	-	35	-	35
14.	Other liabilities	28,062,911	19,140,979	31,993,093	22,624,068
15.	Non-controlling interest	-	-	118,383	100,225
	TOTAL LIABILITIES	879,758,243	732,089,376	890,973,930	744,946,381
EQUITIES					
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
	a. Capital	5,500,000	5,500,000	5,500,000	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(3,959,062)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid in capital	5,711,368	5,711,368	5,548,977	5,548,977
	a. Agio	5,711,368	5,711,368	5,711,368	5,711,368
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(162,391)	(162,391)
18.	Other comprehensive income	12,027,690	8,203,228	12,596,869	8,709,685
	a. Gains	16,407,815	11,346,464	16,966,717	11,838,868
	b. Losses -/-	(4,380,125)	(3,143,236)	(4,369,848)	(3,129,183)
19.	Reserves	2,241,254	1,955,604	2,241,254	1,955,604
	a. General reserves	2,241,254	1,955,604	2,241,254	1,955,604
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	155,082,615	149,535,448	162,668,288	156,287,727
	a. Previous years	142,437,685	131,024,065	149,171,400	136,475,203
	b. Current Year	26,279,151	27,263,912	27,131,109	28,565,053
	c. Dividend paid -/-	(13,634,221)	(8,752,529)	(13,634,221)	(8,752,529)
	TOTAL EQUITIES	176,603,865	166,946,586	184,596,326	174,042,931
TOTAL LIABILITIES AND EQUITIES		1,056,362,108	899,035,962	1,075,570,256	918,989,312

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For Periods Ended December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2020	Audited Dec 31, 2019	Audited Dec 31, 2020	Audited Dec 31, 2019
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	62,022,745	60,508,105	65,875,355	64,351,925
2.	Interest expenses	10,931,846	13,093,424	11,328,697	13,528,031
	Net interest income (expenses)	51,090,899	47,414,681	54,546,658	50,823,894
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(903,185)	(481,333)	(891,067)	(469,291)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	1,576,659	652,645	1,626,751	693,945
4.	Gains (losses) on spot and derivatives/forward (realised)	734,529	3,226,040	751,766	3,232,397
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	2,432,008	(343,821)	2,429,935	(347,155)
7.	Dividend income	773,624	637,792	9,147	1,445
8.	Commission/provision/fee and administration income	13,076,593	13,540,023	13,160,595	13,609,509
9.	Other income	966,127	1,228,748	3,122,934	3,583,424
10.	Impairment of financial assets	10,991,026	4,104,654	11,599,476	4,598,224
11.	Losses on operational risk	12,531	27,227	12,786	27,654
12.	Personnel expenses	12,254,952	12,248,042	13,349,775	13,337,264
13.	Promotion expenses	811,821	1,151,737	870,086	1,118,345
14.	Others expenses	13,024,967	13,797,433	15,104,156	15,795,797
	Net Other Operational Income (Expenses)	(18,438,942)	(12,868,999)	(20,726,218)	(14,573,010)
	OPERATIONAL PROFIT (LOSS)	32,651,957	34,545,682	33,820,440	36,250,884
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	136	16,959	8,831	34,794
2.	Other non operational income (expenses)	(389,850)	(207,828)	(260,764)	3,320
	NON OPERATIONAL PROFIT (LOSS)	(389,714)	(190,869)	(251,933)	38,114
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	32,262,243	34,354,813	33,568,507	36,288,998
	Income tax	5,983,092	7,090,901	6,421,398	7,719,024
	a. Estimated current period tax	7,034,750	7,562,007	7,487,600	8,203,186
	b. Deferred tax income (expenses)	1,051,658	471,106	1,066,202	484,162
	NET PROFIT (LOSS) AFTER TAX	26,279,151	27,263,912	27,147,109	28,569,974
	NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST			16,000	4,921
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	469	747,865	469	769,197
	b. Gains (losses) from actuary benefit program	(1,236,889)	(285,672)	(1,240,664)	(271,212)
	c. Others	-	-	-	-
2.	Items that will be reclassified subsequently to profit or loss				
	a. Gains (losses) arising from translation of financial statements in foreign currency	-	-	8,108	(15,438)
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	5,060,882	2,053,545	5,121,429	2,085,740
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	3,824,462	2,515,738	3,889,342	2,568,287
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	30,103,613	29,779,650	31,036,451	31,138,261
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	26,279,151	27,263,912	27,131,109	28,565,053
	NON-CONTROLLING INTEREST			16,000	4,921
	NET PROFIT (LOSS)	26,279,151	27,263,912	27,147,109	28,569,974
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	30,103,613	29,779,650	31,018,293	31,131,779
	NON-CONTROLLING INTEREST			18,158	6,482
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	30,103,613	29,779,650	31,036,451	31,138,261
	DIVIDEND	(13,634,221)	(8,752,529)	(13,634,221)	(8,752,529)
	EARNINGS PER SHARE (in full amount)			1,100	1,159

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Periods Ended December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2020	Audited Dec 31, 2019
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, fees and commissions	78,589,390	76,539,139
2.	Other operating income	3,438,074	4,019,391
3.	Payments of interest and sharia expenses, fees and commissions	(11,422,371)	(13,523,795)
4.	Payments of post-employment benefits	(1,031,589)	(239,230)
5.	(Loss) gain from foreign exchange transactions - net	106,142	1,864,822
6.	Other operating expenses	(26,021,802)	(27,088,835)
7.	Payment of tantiem to Board of Commissioners and Directors	(445,180)	(413,500)
8.	Other increases/decreases affecting cash :		
a.	Placements with Bank Indonesia and other banks -mature more than 3 (three) months from the date of acquisition	(3,278,195)	580,463
b.	Financial assets measured at fair value through profit and loss	2,622,554	1,242,920
c.	Acceptance receivables	1,115,402	2,248,758
d.	Bills receivable	30,292	523,988
e.	Securities purchased under agreements to resell	(137,243,099)	(118,822)
f.	Loans receivable	9,394,072	(52,792,003)
g.	Consumer financing receivables	2,327,408	(3,316,911)
h.	Investments in finance leases - net	51,267	25,193
i.	Assets related to sharia transactions	(65,298)	(854,413)
j.	Other assets	(2,568,705)	1,065,298
k.	Deposits from customers	135,030,737	70,428,018
l.	Sharia deposits	116,126	414,211
m.	Deposits from other banks	3,474,062	287,817
n.	Acceptance payables	(921,204)	(522,237)
o.	Accruals and other liabilities	4,075,180	(702,168)
p.	Temporary <i>syirkah</i> deposits	538,599	183,291
	Net cash provided by (used in) operating activities before income tax	57,911,862	59,851,395
9.	Payment of income tax	(6,932,987)	(7,909,355)
	Net cash provided by (used in) operating activities	50,978,875	51,942,040
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	61,671	189,740
2.	Acquisition of investment securities	(130,808,823)	(113,341,023)
3.	Proceeds from investment securities that matured during the year	89,587,869	81,979,747
4.	Cash dividends received from investment in shares	9,147	1,445
5.	Payment for acquisition activities	(303,726)	(924,002)
6.	Acquisition of fixed assets	(2,673,737)	(2,675,281)
7.	Proceeds from sale of fixed assets	9,755	36,960
	Net cash provided by (used in) investing activities	(44,117,844)	(34,732,414)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from debt securities issued	-	1,346,617
2.	Payment of debt securities issued	(762,000)	(240,000)
3.	Proceeds from borrowings	29,096,721	88,649,720
4.	Payment of borrowings	(30,118,379)	(88,406,964)
5.	Payments of cash dividends	(13,634,221)	(8,752,529)
6.	Proceeds from securities sold under repurchase agreements to repurchase	896,290	698,016
7.	Payment of securities sold under repurchase agreements to repurchase	(1,031,679)	(629,756)
	Net cash provided by (used in) financing activities	(15,553,268)	(7,334,896)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(8,692,237)	9,874,730
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	113,067,545	103,311,560
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	1,895,929	(118,745)
	CASH AND CASH EQUIVALENTS, END OF PERIOD	106,271,237	113,067,545
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	24,322,335	25,421,406
2.	Current accounts with Bank Indonesia	27,482,178	47,904,674
3.	Current accounts with other banks	11,973,336	10,521,687
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	42,493,388	29,219,778
	Total cash and cash equivalents	106,271,237	113,067,545

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of December 31, 2020 & 2019

Ratio	Audited Dec 31, 2020	Audited Dec 31, 2019
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	25.83%	23.80%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.93%	0.85%
3. Non performing earning assets to total earning assets	0.82%	0.98%
4. Allowance for impairment on financial assets to earning assets	2.78%	1.89%
5. Gross NPL	1.79%	1.34%
6. Net NPL	0.74%	0.47%
7. Return on Asset (ROA)	3.32%	4.02%
8. Return on Equity (ROE)	16.54%	17.97%
9. Net Interest Margin (NIM)	5.70%	6.24%
10. Operating Expenses to Operating Income (BOPO)	63.45%	59.09%
11. Cost to Income Ratio (CIR) *	44.32%	43.33%
12. Cost to Income Ratio (CIR) **	37.43%	41.33%
12. Loan to Deposit Ratio (LDR)	65.77%	80.47%
Compliance		
1. a. Percentage Violation of Legal Lending Limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
b. Percentage Lending in excess of Legal Lending Limit		
i. Related Parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
2. Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00%	6.05%
- Average	0.00%	3.00%
b. Reserve Requirement (Foreign currencies) - daily	3.17%	3.05%
3. Net Open Position	2.00%	8.52%

* In accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 presented with the calculation of gains from trading transaction and foreign currencies on operational income; and losses from trading transaction and foreign currencies on operational expenses.

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

Jakarta, February 9, 2021
PT BANK CENTRAL ASIA Tbk
S.E & O

Jahja Setiaatmadja
President Director

Vera Eve Lim
Director

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2020	Audited Dec 31, 2019	Audited Dec 31, 2020	Audited Dec 31, 2019
I.	COMMITTED RECEIVABLES	6,770,672	11,822,675	12,319,076	16,517,321
	1. Unused Borrowings	-	-	5,548,404	4,694,646
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	6,770,672	11,822,675	6,770,672	11,822,675
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	305,811,571	294,183,913	306,229,257	294,400,573
	1. Unused credit/financing facilities	253,712,172	218,200,373	254,129,858	218,417,033
	a. Committed	185,944,672	155,226,644	185,518,772	155,059,495
	b. Uncommitted	67,767,500	62,973,729	68,611,086	63,357,538
	2. Outstanding irrevocable letters of credit	9,448,748	8,590,916	9,448,748	8,590,916
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	42,650,651	67,392,624	42,650,651	67,392,624
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	298,023	203,876	718,023	623,876
	1. Received guarantees	298,023	203,876	718,023	623,876
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	15,719,356	15,706,219	15,748,950	15,737,390
	1. Issued guarantees	15,719,356	15,706,219	15,748,872	15,737,312
	2. Others	-	-	78	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2020 (Audited)					December 31, 2019 (Audited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I. RELATED PARTIES													
1.	Placement with other banks												
	a. Rupiah	101	-	-	-	-	101	103	-	-	-	-	103
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	50,400	-	-	-	-	50,400	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	21,903	-	-	-	-	21,903	34,282	-	-	-	-	34,282
	i. Rupiah	21,903	-	-	-	-	21,903	34,282	-	-	-	-	34,282
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,178,177	2,154	-	-	555	7,180,886	6,156,899	-	-	-	554	6,157,453
	i. Rupiah	7,178,177	2,154	-	-	555	7,180,886	6,156,899	-	-	-	554	6,157,453
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	1,112	-	-	-	-	1,112	-	-	-	-	-	-
	i. Rupiah	1,112	-	-	-	-	1,112	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	6,941,744	-	-	-	-	6,941,744	5,298,096	-	-	-	-	5,298,096
9.	Other receivables	89,615	-	-	-	-	89,615	36,599	-	-	-	-	36,599
10.	Commitments and contingencies												
	a. Rupiah	4,009,869	-	-	-	-	4,009,869	3,204,694	-	-	-	-	3,204,694
	b. Foreign currencies	8,848	-	-	-	-	8,848	125,040	-	-	-	-	125,040
II. NON RELATED PARTIES													
1.	Placement with other banks												
	a. Rupiah	4,265,943	-	-	-	-	4,265,943	3,393,708	-	-	-	-	3,393,708
	b. Foreign currencies	15,445,099	-	-	-	-	15,445,099	11,399,966	-	-	-	-	11,399,966
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,079,678	-	-	-	-	1,079,678	1,934,103	-	-	-	-	1,934,103
	b. Foreign currencies	365	-	-	-	-	365	1,493	-	-	-	-	1,493

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2020 (Audited)						December 31, 2019 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
3.	Securities												
	a. Rupiah	175,199,030	-	-	-	100,000	175,299,030	115,797,834	-	-	-	-	115,797,834
	b. Foreign currencies	18,896,055	-	-	-	-	18,896,055	32,047,221	-	-	-	-	32,047,221
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	146,518,049	-	-	-	-	146,518,049	9,268,902	-	-	-	-	9,268,902
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	8,553,975	-	-	-	-	8,553,975	9,669,377	-	-	-	-	9,669,377
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	74,444,449	950,374	110,313	162,228	1,484,803	77,152,167	78,753,821	1,347,204	97,143	200,980	995,613	81,394,761
	i. Rupiah	74,180,440	950,374	110,313	162,228	1,467,239	76,870,594	78,476,589	1,347,204	97,143	200,980	978,079	81,099,995
	ii. Foreign currencies	264,009	-	-	-	17,564	281,573	277,232	-	-	-	17,534	294,766
	b. Non micro, small and medium enterprises	473,543,124	9,181,842	1,937,436	928,183	5,703,194	491,293,779	483,843,226	10,238,592	1,210,252	486,017	4,886,367	500,664,454
	i. Rupiah	443,997,520	8,787,473	1,568,050	928,183	5,553,720	460,834,946	454,069,217	9,727,569	881,697	333,902	4,880,946	469,893,331
	ii. Foreign currencies	29,545,604	394,369	369,386	-	149,474	30,458,833	29,774,009	511,023	328,555	152,115	5,421	30,771,123
	c. Restructured loans	88,004,187	5,253,453	1,620,326	592,123	2,015,827	97,485,916	3,145,217	3,360,446	895,114	208,402	1,538,964	9,148,143
	i. Rupiah	82,170,015	4,890,011	1,253,363	592,123	1,866,353	90,771,865	3,131,651	3,328,864	566,559	56,287	1,538,964	8,622,325
	ii. Foreign currencies	5,834,172	363,442	366,963	-	149,474	6,714,051	13,566	31,582	328,555	152,115	-	525,818
8.	Equity investment	538,950	-	-	-	410	539,360	525,525	-	-	-	410	525,935
10.	Other receivables	77,737	-	-	-	-	77,737	40,596	-	-	-	-	40,596
11.	Commitments and contingencies												
	a. Rupiah	245,064,791	983,512	16,153	-	16	246,064,472	211,777,721	587,098	10,814	142	766	212,376,541
	b. Foreign currencies	28,720,048	75,573	1,466	-	-	28,797,087	26,725,742	65,491	-	-	-	26,791,233
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,413,853						976,879

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of December 31, 2020 & 2019
(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2020 (Audited)					December 31, 2019 (Audited)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	1,537	-	-	197,111	-				147,938	-
2.	Spot and derivative/forward receivables	-	-	-	10,800	-				19,356	-
3.	Securities	20,852	-	100,000	361,500	100,000				375,824	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-				-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-				-	-
6.	Acceptance receivables	409,117	15	-	85,533	-				96,688	-
7.	Loans and financing	20,133,394	781,989	6,029,490	5,417,574	5,692,712				5,537,634	2,471,218
8.	Equity investment	74,807	-	410	74,807	410				58,236	410
9.	Other receivables	24,618	-	-	1,674	-				772	-
10.	Commitments and Contingencies	3,513,456	24,233	-	236,674	47,323				226,529	28,641

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of December 31, 2020 & 2019
(In millions of Rupiah)

					Audited Dec 31, 2020		Audited Dec 31, 2019	
					Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital					167,501,695	179,945,482	160,318,613	170,750,375
1 Common Equity Tier 1					167,501,695	179,945,482	160,318,613	170,750,375
1.1 Pain-in Capital (After the deduction of treasury stock)					1,540,938	1,540,938	1,540,938	1,540,938
1.2 Disclosed Reserves					178,009,798	185,776,299	167,556,819	174,609,708
1.2.1. Addition Factor					179,443,052	187,213,807	168,548,884	175,603,777
1.2.1.1. Other comprehensive income					16,407,815	16,917,188	11,346,464	11,817,201
1.2.1.1.1. Translation of financial statements in foreign currency					-	373,092	-	364,984
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					6,984,074	7,022,744	1,923,192	1,931,355
1.2.1.1.3. Revaluation surplus of fixed assets					9,423,741	9,521,352	9,423,272	9,520,862
1.2.1.2. Other disclosed reserves					163,035,237	170,296,619	157,202,420	163,786,576
1.2.1.2.1. Agio					5,711,368	5,711,368	5,711,368	5,711,368
1.2.1.2.2. General Reserves					2,241,254	2,241,254	1,955,604	1,955,604
1.2.1.2.3. Previous year's profit					128,803,464	135,369,056	122,271,536	127,644,872
1.2.1.2.4. Current year's profit					26,279,151	26,974,941	27,263,912	28,474,732
1.2.1.2.5. Fund for paid-in capital					-	-	-	-
1.2.1.2.6. Others					-	-	-	-
1.2.2. Deduction Factor					(1,433,254)	(1,437,508)	(992,065)	(994,069)
1.2.2.1. Other comprehensive income					-	-	-	-
1.2.2.1.1. Translation of financial statements in foreign currency					-	-	-	-
1.2.2.1.2. Unrealized loss on financial assets measured through other comprehensive account					-	-	-	-
1.2.2.2. Other disclosed reserves					(1,433,254)	(1,437,508)	(992,065)	(994,069)
1.2.2.2.1. Disagio					-	-	-	-
1.2.2.2.2. Previous year's losses					-	-	-	-
1.2.2.2.3. Current year's losses					-	-	-	-
1.2.2.2.4. Difference between allowance for possible losses and allowance for impairment losses on earning assets					-	-	-	-
1.2.2.2.5. Difference on the total of fair value adjustment from financial instruments in trading book					-	-	-	-
1.2.2.2.6. Allowance for losses on non productive assets required to be provided					(1,433,254)	(1,437,508)	(992,065)	(994,069)
1.2.2.2.7. Others					-	-	-	-
1.3. Non-controlling interest					-	-	-	-
1.4. Deduction Factor of Common Equity Tier 1					(12,049,041)	(7,371,755)	(8,779,144)	(5,400,271)
1.4.1. Deferred tax					(4,643,741)	(4,819,278)	(2,954,236)	(3,129,066)
1.4.2. Goodwill					-	(1,113,614)	-	(811,243)
1.4.3. Other intangible assets					(464,566)	(495,995)	(527,812)	(554,417)
1.4.4. Investments in shares of stock					(6,940,744)	(942,868)	(5,297,096)	(905,545)
1.4.5. Shortage of capital on insurance subsidiary company					-	-	-	-
1.4.6. Securitisation Exposure					-	-	-	-
1.4.7. Other deduction factor of common equity tier 1					-	-	-	-
1.4.7.1. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2					-	-	-	-
1.4.7.2. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest					-	-	-	-
1.4.7.3. Exposures of settlement risk - Non Delivery Versus Payment					-	-	-	-
1.4.7.4. Exposures in subsidiary company that carry out business activities based on sharia principles					-	-	-	-
2. Additional Tier 1 Capital					-	-	-	-
2.1. Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital					-	-	-	-
2.2. Agio / Disagio					-	-	-	-
2.3. Deduction factor					-	-	-	-
2.3.1. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2					-	-	-	-
2.3.2. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest					-	-	-	-
II. Tier 2 Capital					6,849,424	7,008,417	6,962,977	7,137,864
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					463,750	463,750	500,000	500,000
2 Agio / disagio					-	-	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					6,385,674	6,544,667	6,462,977	6,637,864
4 Deduction Factor of Tier 2 Capital					-	-	-	-
4.1. Sinking Fund					-	-	-	-
4.2. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2					-	-	-	-
4.3. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest					-	-	-	-
Total Capital					174,351,119	186,953,899	167,281,590	177,888,239
	Audited Dec 31, 2020		Audited Dec 31, 2019		Audited Dec 31, 2020		Audited Dec 31, 2019	
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO			
RWAs CONSIDERING CREDIT RISK	562,879,953	576,263,253	596,998,897	609,939,978	CET 1 Ratio (%)	24.82%	25.89%	22.81%
RWAs CONSIDERING MARKET RISK	2,382,478	2,211,446	6,942,916	6,566,021	Tier 1 Ratio (%)	24.82%	25.89%	22.81%
RWAs CONSIDERING OPERATIONAL RISK	109,705,586	116,669,286	98,983,486	105,411,073	Tier 2 Ratio (%)	1.01%	1.01%	0.99%
TOTAL RISK-WEIGHTED ASSETS	674,968,017	695,143,985	702,925,299	721,917,072	CAR Ratio (%)	25.83%	26.89%	23.80%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	15.84%	16.90%	13.81%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK			
From CET 1 (%)	8.98%	8.98%	9.00%	9.00%	Capital Conservation Buffer (%)	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%
From Tier 2 (%)	1.01%	1.01%	0.99%	0.99%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of December 31, 2020
(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	49,421,323	49,421,323	-	1,080,043	138,292
1.	Spot	1,598,323	1,598,323	-	1,581	3,521
2.	Forward	8,985,536	8,985,536	-	53,823	121,224
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	38,837,464	38,837,464	-	1,024,639	13,547
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					1,080,043	138,292

BOARD OF COMMISSIONERS & DIRECTORS ¹⁾	BANK'S OWNERS									
<p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Djohan Emir Setijoso - Commissioner : Tonny Kusnadi - Independent Commissioner : Cyrillus Harinowo - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet <p>BOARD OF DIRECTORS</p> <ul style="list-style-type: none"> - President Director : Jahja Setiaatmadja - Deputy President Director : Suwignyo Budiman - Deputy President Director : Armand Wahyudi Hartono - Director : Tan Ho Hien / Subur also known as Subur Tan - Independent Director : Erwan Yuris Ang - Director : Henry Koenafi - Director : Rudy Susanto - Director : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Gregory Hendra Lembong - Director / Compliance Director : Haryanto Tiara Budiman <p>¹⁾ The composition of the Board of Commissioners and Board of Directors of the Bank as evident in the Deed of Statement of Resolutions of Shareholders' Meeting of PT Bank Central Asia Tbk No. 162 dated 28 May 2020 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 15%; text-align: right;">54.94%</td> </tr> <tr> <td>Public **)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">45.06%</td> </tr> <tr> <td style="text-align: right;">Total</td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100.00%</td> </tr> </table> <p>*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.</p> <p>***) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.</p>	PT Dwimuria Investama Andalan *)	:	54.94%	Public **)	:	45.06%	Total		100.00%
PT Dwimuria Investama Andalan *)	:	54.94%								
Public **)	:	45.06%								
Total		100.00%								

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the year ended December 31, 2020 and 2019 which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC Global Network) with Jimmy Pangestu, S.E. as signing partner in 2020 (2019: Lucy Luciana Suhenda, S.E., Ak., CPA), with an unmodified audit opinion in its report dated January 29, 2021 and February 6, 2020, respectively. As the above consolidated financial information was derived from the consolidated financial statements; therefore, the consolidated financial information do not represent a complete presentation of the consolidated financial statements.

The consolidated financial information has been presented to meet the requirements of Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board No. Kep-347/BL/2012 dated June 25, 2012 concerning the Presentation and Disclosures of Publicly Listed Companies' Financial Statements.

- In connection with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank's Reports, certain accounts in the statements of financial position and statement of profit or loss and other comprehensive income as of and for the year ended December 31, 2019 have been reclassified to conform the presentation of statements of financial position and statement of profit or loss and other comprehensive income as of and for the year ended December 31, 2020.

- Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, the financial statements of BCA's parent entity [PT Dwimuria Investama Andalan] have not yet been presented.

- The main exchange rates used were as follows:

Rate as of December 31, 2020	: 1 USD = Rp 14,050.00	1 HKD = Rp 1,812.30
Rate as of December 31, 2019	: 1 USD = Rp 13,882.50	1 HKD = Rp 1,782.75