

Jakarta, July 30, 2021  
PT Bank Central Asia Tbk

Jahja Setiaatmadja  
President Director

Vera Eve Lim  
Director

**PT Dwimuria Investama Andalan and Subsidiaries**

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

As of June 30, 2021 and December 31, 2020  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2021	Audited Dec 31, 2020
<b>ASSETS</b>			
1.	Cash	15,425,036	24,322,341
2.	Current accounts with Bank Indonesia	53,542,212	27,482,178
3.	Current accounts with other banks - net of allowance	13,662,030	13,412,064
4.	Placements with Bank Indonesia and other banks - net of allowance	90,733,767	50,560,163
5.	Financial assets measured at fair value through profit or loss	1,206,281	2,936,245
6.	Acceptance receivable - net of allowance	10,541,048	8,144,843
7.	Bills receivable - net of allowance	6,099,275	8,091,013
8.	Securities purchased under agreements to resell - net of allowance	130,573,407	146,819,249
9.	Loans receivable - net of allowance	546,849,069	547,643,666
10.	Consumer financing receivable - net of allowance	7,988,959	7,605,934
11.	Finance lease receivable - net of allowance	83,552	100,299
12.	Assets related to sharia transactions - net of allowance	5,640,246	5,373,030
13.	Investment securities - net of allowance	212,512,276	196,572,701
14.	Prepaid expenses	795,867	795,405
15.	Prepaid tax	112,420	33,250
16.	Fixed assets - net of accumulated depreciation	22,086,804	22,471,820
17.	Intangible assets - net of accumulated amortisation	126,438,014	126,594,984
18.	Deferred tax assets - net	5,866,005	4,904,502
19.	Other assets - net of allowance	20,582,228	23,451,084
<b>TOTAL ASSETS</b>		<b>1,270,738,496</b>	<b>1,217,314,771</b>
<b>LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY</b>			
<b>LIABILITIES</b>			
1.	Deposits from customers	888,081,064	834,080,678
2.	Sharia deposits	1,593,688	1,081,327
3.	Deposits from other banks	6,401,030	10,163,163
4.	Financial liabilities measured at fair value through profit or loss	221,758	138,757
5.	Acceptance payables	6,338,543	4,400,045
6.	Securities sold under agreements to repurchase	43,944	-
7.	Debt securities issued	591,512	590,821
8.	Tax payable	1,969,315	2,286,968
9.	Borrowings	264,656	1,307,298
10.	Deferred tax liabilities	4,222	5,957
11.	Estimated losses on commitments and contingencies	3,465,137	3,537,741
12.	Accrued expenses and other liabilities	17,151,155	17,553,945
13.	Post-employment benefits obligation	10,132,742	9,652,753
14.	Subordinated bonds	500,000	500,000
<b>TOTAL LIABILITIES</b>		<b>936,758,766</b>	<b>885,299,453</b>
15.	Temporary syirkah deposits	4,955,873	5,317,628
<b>EQUITY</b>			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,766,946)	(24,766,946)
18.	Revaluation surplus of fixed assets	1,665,160	1,665,160
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	20,036	9,904
20.	Unrealised gains (losses) on financial assets measured through other comprehensive income	3,097,268	3,672,856
21.	Retained earnings	53,369,023	51,726,350
22.	Other equity components	(5,073)	(5,073)
<b>Total equity attributable to equity holders of the parent entity</b>		<b>243,999,168</b>	<b>242,921,951</b>
23.	Non-controlling interest	85,024,689	83,775,739
<b>TOTAL EQUITY</b>		<b>329,023,857</b>	<b>326,697,690</b>
<b>TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY</b>		<b>1,270,738,496</b>	<b>1,217,314,771</b>

**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

For The Six Month Periods Ended June 30, 2021 and 2020  
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2021	Unaudited Jun 30, 2020
<b>OPERATING INCOME AND EXPENSES</b>			
Interest and sharia income			
1.	Interest income	33,294,657	32,756,333
2.	Sharia income	299,654	344,998
Total interest and sharia income		<b>33,594,311</b>	<b>33,101,331</b>
Interest and sharia expense			
3.	Interest expense	(4,726,821)	(5,704,432)
4.	Sharia expense	(104,716)	(154,268)
Total interest and sharia expense		<b>(4,831,537)</b>	<b>(5,858,700)</b>
<b>NET INTEREST AND SHARIA INCOME</b>		<b>28,762,774</b>	<b>27,242,631</b>
<b>OTHER OPERATING INCOME</b>			
5.	Fee and commission income - net	7,105,487	6,610,489
6.	Net income from transaction at fair value through profit or loss	1,091,608	2,376,072
7.	Others	2,549,395	1,843,901
Total other operation income		<b>10,746,490</b>	<b>10,830,462</b>
8.	Impairment losses on assets	(6,546,228)	(6,540,444)
<b>OTHER OPERATING EXPENSES</b>			
9.	Personnel expenses	(7,041,937)	(8,560,638)
10.	General and administrative expenses	(6,133,153)	(6,519,319)
11.	Others	(1,276,190)	(1,735,393)
Total other operating expenses		<b>(14,451,280)</b>	<b>(16,815,350)</b>
<b>INCOME BEFORE TAX</b>		<b>18,511,756</b>	<b>14,717,299</b>
<b>INCOME TAX EXPENSE</b>		<b>(3,411,177)</b>	<b>(2,746,254)</b>
<b>NET INCOME</b>		<b>15,100,579</b>	<b>11,971,045</b>
<b>OTHER COMPREHENSIVE INCOME:</b>			
12.	Items that will not be reclassified to profit or loss:		
a.	Remeasurements of defined benefit liability	-	-
b.	Income tax	-	(39,291)
c.	Remeasurements of defined benefit liability - net of income tax	-	(39,291)
d.	Revaluation surplus of fixed assets	-	-
Total other comprehensive income		<b>(39,291)</b>	<b>(39,291)</b>
13.	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured through other comprehensive income	(1,292,884)	1,145,143
b.	Income tax	244,643	(186,390)
c.	Unrealised gains (losses) on financial assets measured through other comprehensive income - net of income tax	(1,048,241)	958,753
d.	Foreign exchange differences arising from translation of financial statements in foreign currency	17,925	18,631
Total other comprehensive income		<b>(1,030,316)</b>	<b>938,093</b>
<b>OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX</b>		<b>(1,030,316)</b>	<b>938,093</b>
<b>TOTAL COMPREHENSIVE INCOME</b>		<b>14,070,263</b>	<b>12,909,138</b>
<b>NET INCOME ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		8,587,673	6,464,230
Non-controlling interest		6,512,906	5,506,815
<b>Total</b>		<b>15,100,579</b>	<b>11,971,045</b>
<b>NET INCOME ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		8,022,217	6,979,932
Non-controlling interest		6,048,046	5,929,206
<b>Total</b>		<b>14,070,263</b>	<b>12,909,138</b>
<b>BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>			
<b>Total</b>		<b>40,773</b>	<b>30,691</b>

**CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**

For The Six Month Periods Ended June 30, 2021 and 2020  
(in millions of Rupiah)

ACCOUNTS	For The Six Month Periods Ended June 30, 2021 and 2020 (Unaudited)									
	Attributable to equity holders of the parent entity									
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity	Non-controlling interest	Total equity
<b>Balance, 31 December 2019</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,664,902</b>	<b>7,002</b>	<b>860,219</b>	<b>43,967,287</b>	<b>(5,073)</b>	<b>232,347,091</b>	<b>79,013,268</b>	<b>311,360,359</b>
The impact of initial implementation of SFAS 71 and 73 (after deferred tax)	-	-	-	-	-	(3,752,920)	-	(3,752,920)	(3,077,757)	(6,830,677)
Balance as of 1 January 2020, after the impact of initial implementation of SFAS 71 and 73	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,664,902</b>	<b>7,002</b>	<b>860,219</b>	<b>40,214,367</b>	<b>(5,073)</b>	<b>228,594,171</b>	<b>75,935,511</b>	<b>304,529,682</b>
Net income for the period	-	-	-	-	-	6,464,230	-	6,464,230	5,506,815	11,971,045
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	10,384	-	-	-	10,384	8,247	18,631
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	526,905	-	-	526,905	431,848	958,753
Remeasurements of defined benefit liability - net	-	-	-	-	-	(21,587)	-	(21,587)	(17,704)	(39,291)
Total comprehensive income for the period	-	-	-	10,384	526,905	6,442,643	-	6,979,932	5,929,206	12,909,138
Cash dividends	-	-	-	-	-	(2,905,555)	-	(2,905,555)	(5,054,605)	(7,960,160)
<b>Balance, 30 June 2020</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,664,902</b>	<b>17,386</b>	<b>1,387,124</b>	<b>43,751,455</b>	<b>(5,073)</b>	<b>232,668,548</b>	<b>76,810,112</b>	<b>309,478,660</b>
<b>Balance, 31 December 2020</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,665,160</b>	<b>9,904</b>	<b>3,672,856</b>	<b>51,726,350</b>	<b>(5,073)</b>	<b>242,921,951</b>	<b>83,775,739</b>	<b>326,697,690</b>
Balance as of 1 January 2021, after the impact of initial implementation of SFAS 71 and 73	210,619,700	(24,766,946)	1,665,160	9,904	3,672,856	51,726,350	(5,073)	242,921,951	83,775,739	326,697,690
Net income for the period	-	-	-	-	-	8,587,673	-	8,587,673	6,512,906	15,100,579
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	10,132	-	-	-	10,132	7,793	17,925
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(575,588)	-	-	(575,588)	(472,653)	(1,048,241)
Total comprehensive income for the period	-	-	-	10,132	(575,588)	8,587,673	-	8,022,217	6,048,046	14,070,263
Cash dividends	-	-	-	-	-	(6,945,000)	-	(6,945,000)	(4,799,096)	(11,744,096)
<b>Balance, 30 June 2021</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,665,160</b>	<b>20,036</b>	<b>3,097,268</b>	<b>53,369,023</b>	<b>(5,073)</b>	<b>243,999,168</b>	<b>85,024,689</b>	<b>329,023,857</b>

**Consolidated Commitments and Contingencies**

As of June 30, 2021 and December 31, 2020  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2021	Audited Dec 31, 2020
<b>COMMITMENTS</b>			
<b>Committed receivables:</b>			
1.	Unused borrowing/financing facilities	5,785,000	5,548,404
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	6,963,221	6,770,672
<b>Total</b>		<b>12,748,221</b>	<b>12,319,076</b>
<b>Committed liabilities:</b>			
1.	Unused credit/financing facilities	190,915,516	185,518,772
-	Committed	69,339,495	68,611,086
-	Uncommitted	121,576,021	116,907,686
2.	Outstanding irrevocable letters of credit	10,911,071	9,448,748
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	42,575,906	42,650,651
<b>Total</b>		<b>313,741,988</b>	<b>306,229,257</b>
<b>CONTINGENCIES</b>			
<b>Contingent receivables:</b>			
1.	Received guarantees	564,427	718,023
2.	Others	-	-
<b>Total</b>		<b>564,427</b>	<b>718,023</b>
<b>Contingent liabilities:</b>			
1.	Issued guarantees	16,386,249	15,748,872
2.	Others	78	78
<b>Total</b>		<b>16,386,327</b>	<b>15,748,950</b>

Jakarta, July 28, 2021

Honky Harjo  
President Director

Aqus Santoso Suwanto  
Director