

Jakarta, August 5, 2022
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, 2022 and December 31, 2021
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2022	Audited Dec 31, 2021
ASSETS			
1.	Cash	15,527,363	23,615,637
2.	Current accounts with Bank Indonesia	86,598,317	65,785,161
3.	Current accounts with other banks - net of allowance	15,995,315	12,773,535
4.	Placements with Bank Indonesia and other banks - net of allowance	119,991,992	88,404,877
5.	Financial assets measured at fair value through profit or loss	2,977,880	2,447,163
6.	Acceptance receivable - net of allowance	14,312,850	10,941,030
7.	Bills receivable - net of allowance	5,573,932	6,311,972
8.	Securities purchased under agreements to resell - net of allowance	97,764,684	147,776,250
9.	Loans receivable - net of allowance	623,125,787	589,813,578
10.	Consumer financing receivable - net of allowance	8,563,842	7,855,976
11.	Finance lease receivable - net of allowance	91,862	84,145
12.	Assets related to sharia transactions - net of allowance	6,673,422	5,993,787
13.	Investment securities - net of allowance	231,816,601	226,720,105
14.	Prepaid expenses	849,666	636,133
15.	Prepaid tax	64,795	28,786
16.	Fixed assets - net of accumulated depreciation	21,993,437	22,172,680
17.	Intangible assets - net of accumulated amortisation	126,117,376	126,165,877
18.	Deferred tax assets - net	6,713,028	5,538,181
19.	Other assets - net of allowance	19,977,953	19,340,967
TOTAL ASSETS		1,404,730,302	1,362,405,840
LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY			
LIABILITIES			
1.	Deposits from customers	1,003,194,013	968,493,007
2.	Sharia deposits	2,076,355	1,532,929
3.	Deposits from other banks	7,094,427	10,017,194
4.	Financial liabilities measured at fair value through profit or loss	871,646	55,162
5.	Acceptance payables	9,105,773	6,644,294
6.	Securities sold under agreements to repurchase	20,214	77,021
7.	Debt securities issued	482,646	482,149
8.	Tax payable	1,648,590	1,873,556
9.	Borrowings	855,987	1,009,114
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	3,146,892	3,239,171
12.	Accrued expenses and other liabilities	19,175,553	18,612,731
13.	Post-employment benefits obligation	7,637,540	7,260,224
14.	Subordinated bonds	500,000	500,000
TOTAL LIABILITIES		1,055,809,636	1,019,796,552
15.	Temporary <i>syirkah</i> deposits	5,588,061	5,721,988
EQUITY			
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	1,663,099	1,665,209
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	27,038	14,924
20.	Unrealised gains (losses) on financial assets measured through other comprehensive income	1,511,920	3,162,637
21.	Retained earnings	62,220,720	54,259,455
22.	Other equity components	(5,073)	(5,073)
Total equity attributable to equity holders of the parent entity		251,270,458	244,949,906
23.	Non-controlling interest	92,062,147	91,937,394
TOTAL EQUITY		343,332,605	336,887,300
TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY		1,404,730,302	1,362,405,840

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Six Month Periods Ended June 30, 2022 and 2021
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2022	Unaudited Jun 30, 2021
OPERATING INCOME AND EXPENSES			
Interest and sharia income			
1.	Interest income	33,473,238	33,294,657
2.	Sharia income	328,145	299,654
Total interest and sharia income		33,801,383	33,594,311
Interest and sharia expense			
3.	Interest expense	(3,881,337)	(4,726,821)
4.	Sharia expense	(88,172)	(104,716)
Total interest and sharia expense		(3,969,509)	(4,831,537)
NET INTEREST AND SHARIA INCOME		29,831,874	28,762,774
OTHER OPERATING INCOME			
5.	Fee and commission income - net	8,169,054	7,105,487
6.	Net income from transaction at fair value through profit or loss	590,521	1,091,608
7.	Others	3,250,168	2,549,395
Total other operation income		12,009,743	10,746,490
8.	Impairment losses on assets	(3,726,935)	(6,546,228)
OTHER OPERATING EXPENSES			
9.	Personnel expenses	(7,229,250)	(7,041,937)
10.	General and administrative expenses	(6,716,505)	(6,133,153)
11.	Others	(1,432,446)	(1,276,190)
Total other operating expenses		(15,378,201)	(14,451,280)
INCOME BEFORE TAX		22,736,481	18,511,756
INCOME TAX EXPENSE		(4,242,024)	(3,411,177)
NET INCOME		18,494,457	15,100,579
OTHER COMPREHENSIVE INCOME:			
Items that will not be reclassified to profit or loss:			
a.	Remeasurements of defined benefit liability	-	-
b.	Income tax Remeasurements of defined benefit liability - net of income tax	-	-
c.	Revaluation surplus of fixed assets	-	-
Total other comprehensive income		(3,709,193)	(1,292,884)
b.	Income tax	703,401	244,643
Total other comprehensive income - net of income tax		(3,005,792)	(1,048,241)
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	22,048	17,925
Total other comprehensive income, net of income tax		(2,983,744)	(1,030,316)
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX		(2,983,744)	(1,030,316)
TOTAL COMPREHENSIVE INCOME		15,510,713	14,070,263
NET INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		10,359,155	8,587,673
Non-controlling interest		8,135,302	6,512,906
Total		18,494,457	15,100,579
NET INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		8,720,552	8,022,217
Non-controlling interest		6,790,161	6,048,046
Total		15,510,713	14,070,263
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY			
		49,184	40,773

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Six Month Periods Ended June 30, 2022 and 2021
(in millions of Rupiah)

ACCOUNTS	For The Six Month Periods Ended June 30, 2022 and 2021 (Unaudited)								Non-controlling interest	Total equity
	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		
Balance, 31 December 2020	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)
Balance, 30 June 2021	210,619,700	(24,766,946)	1,665,160	20,036	3,097,268	53,369,023	(5,073)	243,999,168	85,024,689	329,023,857
Balance, 31 December 2021	210,619,700	(24,766,946)	1,665,209	14,924	3,162,637	54,259,455	(5,073)	244,949,906	91,937,394	336,887,300
Net income for the period	-	-	-	-	-	10,359,155	-	10,359,155	8,135,302	18,494,457
Revaluation surplus of fixed assets	-	-	(2,110)	-	-	2,110	-	-	-	-
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	12,114	-	-	-	12,114	9,934	22,048
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(1,650,717)	-	-	(1,650,717)	(1,355,075)	(3,005,792)
Total comprehensive income for the period	-	-	(2,110)	12,114	(1,650,717)	10,361,265	-	8,720,552	6,790,161	15,510,713
Non-controlling interest adjustment	-	-	-	-	-	-	-	-	4	4
Cash dividends	-	-	-	-	-	(2,400,000)	-	(2,400,000)	(6,665,412)	(9,065,412)
Balance, 30 June 2022	210,619,700	(24,766,946)	1,663,099	27,038	1,511,920	62,220,720	(5,073)	251,270,458	92,062,147	343,332,605

Consolidated Commitments and Contingencies

As of June 30, 2022 and December 31, 2021
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2022	Audited Dec 31, 2021
COMMITMENTS			
Committed receivables:			
1.	Unused borrowing/financing facilities	5,113,736	4,725,150
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	14,613,164	8,569,002
3.	Others	684,969	74,657
Total		20,411,869	13,368,809
Committed liabilities:			
1.	Unused credit/financing facilities		
-	Committed	202,712,994	204,493,322
-	Uncommitted	73,162,050	69,607,686
2.	Outstanding irrevocable letters of credit	14,371,267	12,377,542
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	47,942,054	65,483,854
4.	Others	485,793	179,680
Total		338,674,158	352,142,084
CONTINGENCIES			
Contingent receivables:			
1.	Received guarantees	761,100	650,351
2.	Others	-	-
Total		761,100	650,351
Contingent liabilities:			
1.	Issued guarantees	18,615,659	18,024,633
2.	Others	89	78
Total		18,615,748	18,024,711

Jakarta, August 1, 2022

Honky Harjo
President Director

Aqus Santoso Suwanto
Director