

Jakarta, February 3, 2023
PT Bank Central Asia Tbk

Jahja Setiaatmadia
President Director

Vera Eve Lim
Director

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

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

No.	ACCOUNTS	Audited Dec 31, 2022	Audited Dec 31, 2021
ASSETS			
1.	Cash	21,359,509	23,615,637
2.	Current accounts with Bank Indonesia	104,110,295	65,785,161
3.	Current accounts with other banks - net of allowance	7,332,589	12,773,535
4.	Placements with Bank Indonesia and other banks - net of allowance	33,211,885	88,404,877
5.	Financial assets measured at fair value through profit or loss	7,984,902	2,447,163
6.	Acceptance receivable - net of allowance	15,199,641	10,941,030
7.	Bills receivable - net of allowance	5,895,907	6,311,972
8.	Securities purchased under agreements to resell - net of allowance	153,965,112	147,776,250
9.	Loans receivable - net of allowance	660,989,004	589,813,578
10.	Consumer financing receivable - net of allowance	8,215,427	7,855,976
11.	Finance lease receivable - net of allowance	121,716	84,145
12.	Assets related to sharia transactions - net of allowance	7,094,730	5,993,787
13.	Investment securities - net of allowance	250,527,764	226,720,105
14.	Prepaid expenses	854,744	636,133
15.	Prepaid tax	24,781	28,786
16.	Fixed assets - net of accumulated depreciation	24,709,537	22,172,680
17.	Intangible assets - net of accumulated amortisation	126,143,795	126,165,877
18.	Deferred tax assets - net	7,322,440	5,538,181
19.	Other assets - net of allowance	19,998,679	19,340,967
TOTAL ASSETS		1,455,062,457	1,362,405,840
LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY			
LIABILITIES			
1.	Deposits from customers	1,030,395,169	968,493,007
2.	Sharia deposits	2,784,688	1,532,929
3.	Deposits from other banks	7,936,206	10,017,194
4.	Financial liabilities measured at fair value through profit or loss	383,273	55,162
5.	Acceptance payables	9,666,648	6,644,294
6.	Securities sold under agreements to repurchase	255,962	77,021
7.	Debt securities issued	-	482,149
8.	Tax payable	2,420,361	1,873,556
9.	Borrowings	1,367,273	1,009,114
10.	Deferred tax liabilities	9,740	-
11.	Estimated losses on commitments and contingencies	3,438,349	3,239,171
12.	Accrued expenses and other liabilities	20,513,638	18,612,731
13.	Post-employment benefits obligation	7,521,739	7,260,224
14.	Subordinated bonds	500,000	500,000
TOTAL LIABILITIES		1,087,193,046	1,019,796,552
15.	Temporary <i>syirkah</i> deposits	6,440,375	5,721,988
EQUITY			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,821)	(24,766,946)
18.	Revaluation surplus of fixed assets	2,319,891	1,665,209
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	43,883	14,924
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	790,683	3,162,637
21.	Retained earnings	72,177,478	54,259,455
22.	Other equity components	(5,073)	(5,073)
Total equity attributable to equity holders of the parent entity		261,225,741	244,949,906
23.	Non-controlling interest	100,203,295	91,937,394
TOTAL EQUITY		361,429,036	336,887,300
TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY		1,455,062,457	1,362,405,840

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended December 31, 2022 and 2021
(in millions of Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2022	Audited Dec 31, 2021
OPERATING INCOME AND EXPENSES			
Interest and sharia income			
1.	Interest income	71,999,121	65,969,699
2.	Sharia income	680,585	603,478
Total interest and sharia income		72,679,706	66,573,177
Interest and sharia expense			
3.	Interest expense	(8,080,138)	(9,284,830)
4.	Sharia expense	(178,970)	(201,943)
Total interest and sharia expense		(8,259,108)	(9,486,773)
NET INTEREST AND SHARIA INCOME		64,420,598	57,086,404
OTHER OPERATING INCOME			
5.	Fee and commission income - net	16,564,126	14,671,394
6.	Net income from transaction at fair value through profit or loss	834,408	2,818,855
7.	Others	6,186,439	5,435,036
Total other operation income		23,584,973	22,925,285
8.	Impairment losses on assets	(4,526,619)	(9,323,995)
OTHER OPERATING EXPENSES			
9.	Personnel expenses	(13,704,192)	(13,588,126)
10.	General and administrative expenses	(15,570,026)	(13,759,635)
11.	Others	(3,518,392)	(3,314,360)
Total other operating expenses		(32,792,610)	(30,662,121)
INCOME BEFORE TAX		50,686,342	40,025,573
INCOME TAX EXPENSE			
		(9,790,580)	(7,558,936)
NET INCOME		40,895,762	32,466,637
OTHER COMPREHENSIVE INCOME:			
12.	Items that will not be reclassified to profit or loss:		
a.	Remeasurements of defined benefit liability	(349,709)	1,667,453
b.	Income tax	66,277	(316,634)
Remeasurements of defined benefit liability - net of income tax		(283,432)	1,350,819
c.	Revaluation surplus of fixed assets	1,225,786	90
		942,354	1,350,909
13.	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(5,329,799)	(1,144,615)
b.	Income tax	1,011,931	216,194
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax		(4,317,868)	(928,421)
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	52,708	4,568
		(4,265,160)	(923,853)
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX		(3,322,806)	427,056
TOTAL COMPREHENSIVE INCOME		37,572,956	32,893,693
NET INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		22,520,111	18,290,903
Non-controlling interest		18,375,651	14,175,734
		40,895,762	32,466,637
COMPREHENSIVE PROFIT ATTRIBUTABLE TO:			
Equity holders of parent entity		20,694,710	18,525,445
Non-controlling interest		16,878,246	14,368,248
		37,572,956	32,893,693
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY			
		106,923	86,843

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2022 and 2021
(in millions of Rupiah)

ACCOUNTS	For The Years Ended December 31, 2022 and 2021 (Audited)									
	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
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 year	-	-	-	-	-	18,290,903	-	18,290,903	14,175,734	32,466,637
Revaluation surplus of fixed assets	-	-	49	-	-	-	49	49	41	90
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	2,510	-	-	-	2,510	2,058	4,568
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(510,219)	-	-	(510,219)	(418,202)	(928,421)
Remeasurements of defined benefit liability - net	-	-	-	-	-	742,202	-	742,202	608,617	1,350,819
Total comprehensive income for the year	-	-	49	2,510	(510,219)	19,033,105	-	18,525,445	14,368,248	32,893,693
Non-controlling interest adjustment	-	-	-	-	-	-	-	2,510	(18,869)	(16,359)
Cash dividends	-	-	-	-	-	(16,500,000)	-	(16,500,000)	(6,187,724)	(22,687,724)
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
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 year	-	-	-	-	-	22,520,111	-	22,520,111	18,375,651	40,895,762
Revaluation surplus of fixed assets	-	-	654,682	-	-	18,791	-	673,473	552,313	1,225,786
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	28,959	-	-	-	28,959	23,749	52,708
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(2,371,954)	-	-	(2,371,954)	(1,945,914)	(4,317,868)
Remeasurements of defined benefit liability - net	-	-	-	-	-	(155,879)	-	(155,879)	(127,553)	(283,432)
Total comprehensive income for the year	-	-	654,682	28,959	(2,371,954)	22,383,023	-	20,694,710	16,878,246	37,572,956
Non-controlling interest adjustment	-	-	-	-	-	-	-	-	(10,354)	(10,354)
Difference on transaction amount from business combination of entity under common control	-	46,125	-	-	-	-	-	46,125	-	46,125
Cash dividends	-	-	-	-	-	(4,465,000)	-	(4,465,000)	(8,609,491)	(13,074,491)
Paid-in capital on Subsidiary	-	-	-	-	-	-	-	-	7,500	7,500
Balance, 31 December 2022	210,619,700	(24,720,821)	2,319,891	43,883	790,683	72,177,478	(5,073)	261,225,741	100,203,295	361,429,036

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

No.	ACCOUNTS	Audited Dec 31, 2022	Audited Dec 31, 2020
COMMITMENTS			
Committed receivables:			
1.	Unused borrowing/financing facilities	5,333,050	4,725,150
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	11,048,683	8,569,002
3.	Others	335,454	74,657
		16,717,187	13,368,809
Committed liabilities:			
1.	Unused credit/financing facilities		
-	Committed	231,731,863	204,493,322
-	Uncommitted	91,168,526	69,607,686
2.	Outstanding irrevocable letters of credit	14,651,885	12,377,542
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	18,987,539	65,483,854
4.	Others	402,329	179,680
		356,942,142	352,142,084
CONTINGENCIES			
Contingent receivables:			
1.	Received guarantees	838,870	650,351
2.	Others	-	-
		838,870	650,351
Contingent liabilities:			
1.	Issued guarantees	19,795,037	18,024,633
2.	Others	89	78
		19,795,126	18,024,711

Jakarta, February 1, 2023

Honky Harjo
President Director

Agus Santoso Suwanto
Director