

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2023	Audited Dec 31, 2022	Unaudited Jun 30, 2023	Audited Dec 31, 2022
	ASSETS				
1.	Cash	18,426,209	21,281,939	18,463,789	21,359,509
2.	Placement with Bank Indonesia	118,552,250	120,983,623	120,589,139	122,792,126
3.	Placement with other banks	16,790,616	15,813,222	18,528,531	17,453,443
4.	Spot and derivative/forward receivables	103,584	100,318	103,584	100,318
5.	Securities	282,285,045	243,727,246	295,144,873	255,961,933
6.	Securities sold under repurchase agreement (repo)	-	-	252,814	303,227
7.	Claims on securities bought under reverse repo	127,931,820	152,408,798	130,369,491	153,966,411
8.	Acceptance receivables	13,239,179	15,515,098	13,239,179	15,515,098
9.	Loans and financing	714,633,822	691,141,340	727,916,545	703,562,178
10.	Sharia financing	-	-	7,882,355	7,576,818
11.	Equity investment	10,261,404	10,261,404	939,646	956,676
12.	Other financial assets	15,498,297	9,844,592	16,824,026	10,913,537
13.	Impairment on financial assets -/-	(35,177,103)	(34,480,718)	(36,198,216)	(35,462,188)
	a. Securities	(120,307)	(161,989)	(137,116)	(180,268)
	b. Loans and Sharia financing	(34,635,247)	(33,892,635)	(35,623,317)	(34,839,835)
	c. Others	(421,549)	(426,094)	(437,783)	(442,085)
14.	Intangible assets	2,552,505	2,511,297	3,928,733	3,872,186
	Accumulated amortization on intangible asset -/-	(2,230,464)	(2,114,743)	(2,435,163)	(2,305,066)
15.	Fixed assets and equipment	35,118,413	33,403,377	36,543,732	34,780,533
	Accumulated depreciation on fixed assets and equipment -/-	(10,607,950)	(9,512,383)	(11,203,593)	(10,071,161)
16.	Non earning assets	1,895,651	1,570,596	1,969,245	1,725,571
	a. Abandoned property	42,953	68,293	63,315	88,655
	b. Foreclosed assets	1,806,611	1,482,150	1,859,841	1,616,757
	c. Suspense accounts	9,960	13,134	9,962	13,140
	d. Interbranch assets	36,127	7,019	36,127	7,019
17.	Other assets	12,838,483	10,911,349	13,898,692	11,730,525
	TOTAL ASSETS	1,322,111,761	1,283,366,355	1,356,757,402	1,314,731,674

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2023	Audited Dec 31, 2022	Unaudited Jun 30, 2023	Audited Dec 31, 2022
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	327,117,707	321,895,959	328,879,023	323,924,052
2.	Saving account	531,187,905	520,387,136	535,849,035	524,013,719
3.	Time deposit	194,776,918	181,376,508	206,509,292	191,780,247
4.	Electronic money	1,163,578	1,123,551	1,163,578	1,123,551
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,660,529	8,006,044	10,587,681	7,936,209
7.	Spot and derivative/forward liabilities	200,655	383,273	200,994	383,273
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	218,155	255,962
9.	Acceptance liabilities	7,178,104	9,666,648	7,178,104	9,666,648
10.	Issued securities	500,000	500,000	500,000	500,000
11.	Loans/financing received	311,442	11,887	1,772,972	1,316,374
12.	Margin deposit	212,302	283,817	212,576	284,077
13.	Interbranch liabilities	5,728	8,996	5,728	8,996
14.	Other liabilities	33,449,196	27,508,089	38,908,430	32,356,334
15.	Minority interest	-	-	172,645	163,049
	TOTAL LIABILITIES	1,106,764,641	1,071,152,485	1,132,158,790	1,093,713,068
	<u>EQUITIES</u>				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
	a. Capital	5,500,000	5,500,000	11,500,000	11,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(9,959,062)	(9,959,062)
	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	9,403,996	9,061,796	10,012,852	9,667,038
	a. Gains	12,716,401	12,374,201	13,315,647	12,969,833
	b. Losses -/-	(3,312,405)	(3,312,405)	(3,302,795)	(3,302,795)
19.	Reserves	3,234,149	2,826,792	3,234,149	2,826,792
	a. General reserves	3,234,149	2,826,792	3,234,149	2,826,792
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	195,456,669	193,072,976	204,261,696	201,434,861
	a. Previous years	192,666,363	172,211,209	201,028,248	179,806,772
	b. Current Year	23,747,064	39,969,400	24,190,206	40,735,722
	c. Dividends paid -/-	(20,956,758)	(19,107,633)	(20,956,758)	(19,107,633)
	TOTAL EQUITIES	215,347,120	212,213,870	224,598,612	221,018,606
	TOTAL LIABILITIES AND EQUITIES	1,322,111,761	1,283,366,355	1,356,757,402	1,314,731,674

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended June 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2023	Unaudited Jun 30, 2022	Unaudited Jun 30, 2023	Unaudited Jun 30, 2022
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	40,137,641	31,811,292	42,769,249	33,749,766
2.	Interest expenses	5,348,116	3,807,707	5,664,942	3,976,456
	Net interest income (expenses)	34,789,525	28,003,585	37,104,307	29,773,310
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	233,465	(1,956,465)	255,654	(1,955,508)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	197,618	(364,923)	222,581	(343,314)
4.	Gains (losses) on spot and derivatives/forward (realised)	622,893	791,465	624,768	793,551
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(303,888)	1,950,993	(301,242)	1,955,458
7.	Dividend income	763,159	489,861	10,937	35,385
8.	Commission/provision/fee and administration income	8,586,542	8,112,600	8,614,510	8,170,663
9.	Other income	867,488	903,714	2,738,597	2,466,594
10.	Addition (reversal) of impairment losses on assets	1,738,872	3,509,313	1,881,893	3,726,935
11.	Losses on operational risk	1,790	10,268	1,790	10,445
12.	Personnel expenses	7,387,331	6,452,716	8,244,388	7,196,148
13.	Promotion expenses	448,920	352,545	597,862	477,958
14.	Others expenses	7,018,523	6,208,496	8,755,633	7,369,001
	Net Other Operational Income (Expenses)	(5,628,159)	(6,606,093)	(7,315,761)	(7,657,658)
	OPERATIONAL PROFIT (LOSS)	29,161,366	21,397,492	29,788,546	22,115,652
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	6,040	(2,460)	8,878	(1,432)
2.	Other non operational income (expenses)	(41,776)	64,418	85,415	184,213
	NON OPERATIONAL PROFIT (LOSS)	(35,736)	61,958	94,293	182,781
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	29,125,630	21,459,450	29,882,839	22,298,433
	Income tax	5,378,566	3,969,974	5,682,816	4,242,024
a.	Estimated current year tax	4,815,527	4,462,712	5,120,799	4,725,707
b.	Deferred tax income (expenses)	(563,039)	492,738	(562,017)	483,683
	NET PROFIT (LOSS) AFTER TAX	23,747,064	17,489,476	24,200,023	18,056,409
	NET PROFIT (LOSS) OF MINORITY INTEREST			9,817	6,938
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
a.	Revaluation surplus of fixed assets	-	-	-	-
b.	Gains (losses) from actuary benefit program	-	-	-	-
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	-	-	(26,203)	22,048
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	342,944	(2,953,787)	372,540	(3,005,792)
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	342,944	(2,953,787)	346,337	(2,983,744)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	24,090,008	14,535,689	24,546,360	15,072,665
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	23,747,064	17,489,476	24,190,206	18,049,471
	NON-CONTROLLING INTEREST			9,817	6,938
	NET PROFIT (LOSS) FOR THE PERIOD	23,747,064	17,489,476	24,200,023	18,056,409
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	24,090,008	14,535,689	24,536,764	15,067,054
	NON-CONTROLLING INTEREST			9,596	5,611
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	24,090,008	14,535,689	24,546,360	15,072,665
	DIVIDEND	(20,956,758)	(14,793,006)	(20,956,758)	(14,793,006)
	EARNINGS PER SHARE (in full amount)			196	146

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended June 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2023	Unaudited Jun 30, 2022
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	51,580,901	42,596,659
	2. Other operating income	3,190,795	2,734,297
	3. Payments of interest and sharia expenses, fees and commissions	(5,540,999)	(4,012,968)
	4. Payments of post-employment benefits	-	-
	5. (Losses) gains from foreign exchange transactions - net	(1,061,305)	2,260,156
	6. Other operating expenses	(17,186,808)	(14,551,966)
	7. Payment of tantiem to Board of Commissioners and Directors	(660,000)	(493,000)
	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	561,716	9,259,520
	b. Financial assets measured at fair value through profit and loss	(9,115,239)	(1,500,049)
	c. Acceptance receivables	2,275,919	(3,135,797)
	d. Bills receivable	887,847	796,712
	e. Securities purchased under agreements to resell	23,596,920	49,991,420
	f. Loans receivable	(26,494,068)	(36,306,955)
	g. Consumer financing receivables	(400,569)	(759,690)
	h. Finance leases receivables - net	(16,896)	(7,796)
	i. Assets related to sharia transactions	(389,144)	(885,085)
	j. Other assets	(7,903,688)	39,426
	k. Deposits from customers	33,443,190	31,659,860
	l. Sharia deposits	76,199	566,726
	m. Deposits from other banks	2,712,760	(3,038,136)
	n. Acceptance payables	(2,488,544)	2,461,479
	o. Accruals and other liabilities	8,109,137	1,493,860
	p. Temporary <i>syirkah</i> deposits	525,753	(133,927)
	Net cash provided by (used in) operating activities before income tax	55,703,877	79,034,746
	9. Payment of income tax	(6,190,517)	(4,940,351)
	Net cash provided by (used in) operating activities	49,513,360	74,094,395
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	50,000	125,000
	2. Acquisition of investment securities	(71,552,339)	(71,590,700)
	3. Proceeds from investment securities that matured during the period	40,397,925	63,041,902
	4. Cash dividends received from investment in shares	10,937	35,385
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(1,819,035)	(1,111,037)
	7. Acquisition of right of use assets	(160,646)	(166,625)
	8. Proceeds from sale of fixed assets	11,240	2,937
	Net cash provided by (used in) investing activities	(33,061,918)	(9,663,138)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	17,213,110	11,579,703
	4. Payment of borrowings	(16,736,387)	(11,806,070)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	(20,956,758)	(14,793,006)
	7. Proceeds from securities sold under repurchase agreements to repurchase	642,397	554,414
	8. Payment of securities sold under repurchase agreements to repurchase	(669,510)	(617,810)
	Net cash provided by (used in) financing activities	(20,507,148)	(15,082,769)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(4,055,706)	49,348,488
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	160,422,371	177,268,685
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	619,566	476,535
	CASH AND CASH EQUIVALENTS, END OF PERIOD	156,986,231	227,093,708
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	18,463,789	15,527,363
	2. Current accounts with Bank Indonesia	106,113,168	86,598,317
	3. Current accounts with other banks	7,760,273	9,789,005
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	24,649,001	115,179,023
	Total cash and cash equivalents	156,986,231	227,093,708

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of June 30, 2023 & 2022

(In %)

Ratio	Unaudited Jun 30, 2023	Unaudited Jun 30, 2022
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	29.47%	24.72%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.00%	1.14%
3. Non performing earning assets to total earning assets	0.88%	1.04%
4. Allowance for impairment on financial assets to earning assets	2.98%	3.21%
5. Gross NPL	1.89%	2.21%
6. Net NPL	0.67%	0.69%
7. Return on Asset (ROA) ¹⁾	4.49%	3.47%
8. Return on Asset (ROA) ²⁾	3.66%	2.83%
9. Return on Equity (ROE)	24.18%	19.56%
10. Net Interest Margin (NIM)	5.56%	4.98%
11. Operating Expenses to Operating Income (BOPO)	44.09%	52.38%
12. Cost to Income Ratio (CIR)	32.91%	34.34%
13. Loan to Deposit Ratio (LDR)	65.75%	63.47%
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%	0.00%
- Average	7.55%	5.31%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.15%	0.73%

¹⁾ Calculation using profit before tax divided by average total assets.

²⁾ Calculation using profit after tax divided by average total assets.

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2023 (Unaudited)						June 30, 2022 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	53,764	-	-	-	-	53,764	100	-	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	23	-	-	-	-	23
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	50,605	-	-	-	-	50,605	51,825	-	-	-	-	51,825
	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	-	-	-	-	-	-	4,276	-	-	-	-	4,276
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	41,953	-	-	-	-	41,953	59,362	-	-	-	-	59,362
	i. Rupiah	41,953	-	-	-	-	41,953	59,362	-	-	-	-	59,362
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,348,590	3,798	-	-	-	7,352,388	10,363,518	5	-	-	-	10,363,523
	i. Rupiah	7,236,362	3,798	-	-	-	7,240,160	10,317,729	5	-	-	-	10,317,734
	ii. Foreign currencies	112,228	-	-	-	-	112,228	45,789	-	-	-	-	45,789
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,653,544	-	-	-	1,000	9,654,544
9.	Other receivables	26,697	-	-	-	-	26,697	27,181	-	-	-	-	27,181
10.	Commitments and contingencies												
	a. Rupiah	9,668,994	65	-	-	-	9,669,059	5,262,845	45	-	-	-	5,262,890
	b. Foreign currencies	447,574	-	-	-	-	447,574	399,168	-	-	-	-	399,168

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2023 (Unaudited)						June 30, 2022 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	5,785,259	-	-	-	-	5,785,259	658,514	-	-	-	-	658,514
	b. Foreign currencies	10,951,593	-	-	-	-	10,951,593	14,522,099	-	-	-	-	14,522,099
2.	Spot and derivative/forward receivables												
	a. Rupiah	100,672	-	-	-	-	100,672	182,192	-	-	-	-	182,192
	b. Foreign currencies	2,912	-	-	-	-	2,912	3,503	-	-	-	-	3,503
3.	Securities												
	a. Rupiah	263,810,496	-	-	-	100,000	263,910,496	195,935,635	-	-	-	100,000	196,035,635
	b. Foreign currencies	18,323,944	-	-	-	-	18,323,944	33,472,363	-	-	-	64,952	33,537,315
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	127,931,820	-	-	-	-	127,931,820	94,522,121	-	-	-	-	94,522,121
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,965,305	40,445	-	-	233,429	13,239,179	14,347,618	43,902	-	2,016	198,299	14,591,835
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	103,146,849	4,295,655	349,765	458,117	1,521,658	109,772,044	89,495,772	2,456,450	330,161	377,600	1,517,238	94,177,221
	i. Rupiah	102,263,219	4,070,258	339,328	458,117	1,506,587	108,637,509	89,008,074	2,438,492	330,161	377,600	1,500,705	93,655,032
	ii. Foreign currencies	883,630	225,397	10,437	-	15,071	1,134,535	487,698	17,958	-	-	16,533	522,189
	b. Non micro, small and medium enterprises	571,230,063	15,093,538	1,407,120	1,309,832	8,426,884	597,467,437	529,307,974	10,690,166	1,345,245	5,036,230	5,892,730	552,272,345
	i. Rupiah	537,019,594	14,692,054	1,014,832	1,309,832	5,038,250	559,074,562	492,820,294	10,288,804	996,706	2,364,730	5,165,254	511,635,788
	ii. Foreign currencies	34,210,469	401,484	392,288	-	3,388,634	38,392,875	36,487,680	401,362	348,539	2,671,500	727,476	40,636,557
	c. Restructured loans	29,122,270	9,832,228	1,332,701	1,176,233	8,430,689	49,894,121	53,404,524	8,126,733	1,393,177	4,951,147	4,200,986	72,076,567
	i. Rupiah	27,418,003	9,242,556	929,976	1,176,233	5,026,984	43,793,752	51,180,794	7,754,470	1,044,638	2,279,647	3,458,584	65,718,133
	ii. Foreign currencies	1,704,267	589,672	402,725	-	3,403,705	6,100,369	2,223,730	372,263	348,539	2,671,500	742,402	6,358,434
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	-	-	770	539,360
9.	Other receivables	30,093	-	-	-	-	30,093	231,262	2,249	-	-	1,617	235,128
10.	Commitments and contingencies												
	a. Rupiah	325,998,688	1,418,107	31,377	700	32,842	327,481,714	265,893,534	932,317	39,303	13,832	9,692	266,888,678
	b. Foreign currencies	57,709,738	52,635	-	-	31,565	57,793,938	35,430,685	36,584	-	14,893	41,602	35,523,764
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,806,611						1,360,081

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of June 30, 2023 & 2022

(In millions of Rupiah)

	Unaudited Jun 30, 2023		Unaudited Jun 30, 2022	
	Individual	Consolidated	Individual	Consolidated
	I. Tier 1 Capital	200,326,299	216,297,199	179,630,223
1. Common Equity Tier 1	200,326,299	216,297,199	179,630,223	195,096,147
1.1. Paid-in Capital (After the deduction of treasury stock)	1,540,938	1,540,938	1,540,938	1,540,938
1.2. Disclosed Reserves	215,291,002	223,904,973	194,560,001	202,679,899
1.2.1. Addition Factor	217,156,173	225,848,615	195,937,912	204,068,464
1.2.1.1. Other comprehensive income	12,753,987	13,321,968	12,522,434	13,033,533
1.2.1.1.1. Translation of financial statements in foreign currency	-	404,165	-	399,708
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	2,175,508	2,205,701	3,102,534	3,116,223
1.2.1.1.3. Revaluation surplus of fixed assets	10,578,479	10,712,102	9,419,900	9,517,602
1.2.1.2. Other disclosed reserves	204,402,186	212,526,647	183,415,478	191,034,931
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	3,234,149	3,234,149	2,826,792	2,826,792
1.2.1.2.3. Previous year's profit	171,709,605	179,509,371	157,387,842	164,524,205
1.2.1.2.4. Current year's profit	23,747,064	24,071,759	17,489,476	17,972,566
1.2.1.2.5. Fund for paid-in capital	-	-	-	-
1.2.1.2.6. Others	-	-	-	-
1.2.2. Deduction Factor	(1,865,171)	(1,943,642)	(1,377,911)	(1,388,565)
1.2.2.1. Other comprehensive income	(37,586)	(37,586)	-	-
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	(37,586)	(37,586)	-	-
1.2.2.2. Other disclosed reserves	(1,827,585)	(1,906,056)	(1,377,911)	(1,388,565)
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous year's losses	-	(61,857)	-	-
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	(1,827,585)	(1,844,199)	(1,377,911)	(1,388,565)
1.2.2.2.7. Others	-	-	-	-
1.3. Non-controlling interest	-	-	-	-
1.4. Deduction Factor of Common Equity Tier 1	(16,505,641)	(9,148,712)	(16,470,716)	(9,124,690)
1.4.1. Deferred tax	(6,462,556)	(6,573,486)	(6,446,852)	(6,621,387)
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)
1.4.3. Other intangible assets	(322,041)	(359,786)	(370,320)	(397,459)
1.4.4. Investments in shares of stock	(9,721,044)	(1,101,826)	(9,653,544)	(992,230)
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	8,003,573	8,228,410	7,726,212	7,918,637
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	246,250	246,250	333,250	333,250
2. Agio / disagio	-	-	-	-
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	7,757,323	7,982,160	7,392,962	7,585,387
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	208,329,872	224,525,609	187,356,435	203,014,784

	Unaudited Jun 30, 2023		Unaudited Jun 30, 2022		DESCRIPTION	Unaudited Jun 30, 2023		Unaudited Jun 30, 2022	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	654,908,754	677,942,995	623,461,113	641,117,356	CET 1 Ratio (%)	28.34%	28.39%	23.70%	24.96%
RWAs CONSIDERING MARKET RISK	3,743,075	5,734,679	3,419,710	3,382,717	Tier 1 Ratio (%)	28.34%	28.39%	23.70%	24.96%
RWAs CONSIDERING OPERATIONAL RISK	48,325,210	78,117,459	130,944,329	137,075,529	Tier 2 Ratio (%)	1.13%	1.08%	1.02%	1.01%
TOTAL RISK-WEIGHTED ASSETS	706,977,039	761,795,133	757,825,152	781,575,602	CAR Ratio (%)	29.47%	29.47%	24.72%	25.98%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	19.48%	19.48%	14.73%	15.99%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
From CET 1 (%)	8.86%	8.91%	8.97%	8.98%	Capital Conservation Buffer (%)	2.500%	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%	0.000%
From Tier 2 (%)	1.13%	1.08%	1.02%	1.01%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of June 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2023 (Unaudited)					June 30, 2022 (Unaudited)					
		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	3,232	-	-	167,906	-	1,706	-	-	-	151,807	-
2.	Spot and derivative/forward receivables	-	-	-	1,036	-	-	-	-	-	1,846	-
3.	Securities	20,307	-	100,000	440,043	100,000	53,873	-	154,753	-	556,278	164,951
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	94,045	22,615	197,079	129,653	235,451	88,015	26,249	168,997	143,519	201,502	201,502
7.	Loans and financing	12,478,231	13,434,712	8,722,304	6,614,455	7,140,131	12,296,205	11,947,668	11,477,442	6,121,252	6,621,142	6,621,142
8.	Equity investment	102,596	-	1,770	102,596	1,770	101,921	-	1,770	101,921	1,770	1,770
9.	Other receivables	212	-	-	568	-	489	-	1,369	2,584	1,730	1,730
10.	Commitments and Contingencies	3,416,709	169,938	50,871	301,067	133,366	2,935,803	171,987	38,591	313,754	107,613	107,613

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENT OF COMMITMENTS & CONTINGENCIES

As of June 30, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2023	Audited Dec 31, 2022	Unaudited Jun 30, 2023	Audited Dec 31, 2022
I.	COMMITTED RECEIVABLES	9,927,407	11,384,137	15,096,957	16,717,187
	1. Unused borrowings/financing facilities	-	-	5,020,225	5,333,050
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	8,741,192	11,048,683	8,890,517	11,048,683
	3. Others	1,186,215	335,454	1,186,215	335,454
II.	COMMITTED LIABILITIES	394,505,368	355,707,104	396,009,987	356,942,142
	1. Unused credit/financing facilities	363,594,181	321,665,351	365,098,800	322,900,389
	a. Committed	282,098,253	231,408,127	282,366,231	231,731,863
	b. Uncommitted	81,495,928	90,257,224	82,732,569	91,168,526
	2. Outstanding irrevocable letters of credit	11,293,630	14,651,885	11,293,630	14,651,885
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	18,718,649	18,987,539	18,718,649	18,987,539
	4. Others	898,908	402,329	898,908	402,329
III.	CONTINGENT RECEIVABLES	181,633	418,870	601,633	838,870
	1. Received guarantees	181,633	418,870	601,633	838,870
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	20,504,474	19,748,189	20,565,065	19,795,126
	1. Issued guarantees	20,504,474	19,748,189	20,564,976	19,795,037
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of June 30, 2023

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	27,459,841	27,459,841	-	103,584	200,655
1.	Spot	2,836,085	2,836,085	-	967	1,456
2.	Forward	13,577,478	13,577,478	-	56,892	79,803
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	11,046,278	11,046,278	-	45,725	119,396
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					103,584	200,655

BOARD OF COMMISSIONERS & DIRECTORS	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 : Armand Wahyudi Hartono - Deputy President Director : Gregory Hendra Lembong - Director : Tan Ho Hien / Subur or also known as Subur Tan - Director : Rudy Susanto - Director (concurrently serving as Director in charge of the Compliance Function) : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih - Director : Antonius Widodo Mulyono <p>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. 33 dated 10 May 2022 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, which notice of amendment of corporate data has been received and recorded in the Corporate Entities Administrative System, Ministry of Law and Human Rights of The Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0011476 dated 11 May 2022.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 25%; 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 colspan="2" style="text-align: right; padding-right: 20px;">Total</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 six months periods ended June 30, 2023 that have been unaudited. 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 in accordance with Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2022 dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies", POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports" and Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK") No. KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

- The main exchange rates used were as follows:

Rate as of June 30, 2023 : 1 USD = Rp 14,992.50

1 HKD = Rp 1,914.00

Rate as of December 31, 2022 : 1 USD = Rp 15,567.50

1 HKD = Rp 1,996.55