

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2023	Audited Dec 31, 2022	Unaudited Sep 30, 2023	Audited Dec 31, 2022
	<b>ASSETS</b>				
1.	Cash	15,003,732	21,281,939	15,037,438	21,359,509
2.	Placement with Bank Indonesia	107,159,796	120,983,623	108,977,288	122,792,126
3.	Placement with other banks	14,042,625	15,813,222	15,689,284	17,453,443
4.	Spot and derivative/forward receivables	104,687	100,318	105,177	100,318
5.	Securities	296,560,573	243,727,246	310,408,797	255,961,933
6.	Securities sold under repurchase agreement (repo)	-	-	159,112	303,227
7.	Claims on securities bought under reverse repo	126,107,213	152,408,798	127,908,766	153,966,411
8.	Acceptance receivables	13,193,418	15,515,098	13,193,418	15,515,098
9.	Loans and financing	743,845,569	691,141,340	758,041,670	703,562,178
10.	Sharia financing	-	-	7,863,690	7,576,818
11.	Equity investment	10,261,404	10,261,404	946,069	956,676
12.	Other financial assets	13,715,748	9,844,592	15,091,335	10,913,537
13.	Impairment on financial assets -/-	(34,919,708)	(34,480,718)	(35,904,047)	(35,462,188)
	a. Securities	(120,236)	(161,989)	(136,368)	(180,268)
	b. Loans and Sharia financing	(34,422,542)	(33,892,635)	(35,387,627)	(34,839,835)
	c. Others	(376,930)	(426,094)	(380,052)	(442,085)
14.	Intangible assets	2,584,612	2,511,297	3,965,559	3,872,186
	Accumulated amortization on intangible asset -/-	(2,292,224)	(2,114,743)	(2,504,213)	(2,305,066)
15.	Fixed assets and equipment	36,151,279	33,403,377	37,606,908	34,780,533
	Accumulated depreciation on fixed assets and equipment -/-	(11,238,787)	(9,512,383)	(11,859,373)	(10,071,161)
16.	Non earning assets	1,992,180	1,570,596	2,061,672	1,725,571
	a. Abandoned property	38,308	68,293	58,670	88,655
	b. Foreclosed assets	1,900,256	1,482,150	1,949,385	1,616,757
	c. Suspense accounts	28,843	13,134	28,844	13,140
	d. Interbranch assets	24,773	7,019	24,773	7,019
17.	Other assets	13,742,437	10,911,349	14,660,877	11,730,525
	<b>TOTAL ASSETS</b>	<b>1,346,014,554</b>	<b>1,283,366,355</b>	<b>1,381,449,427</b>	<b>1,314,731,674</b>

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2023	Audited Dec 31, 2022	Unaudited Sep 30, 2023	Audited Dec 31, 2022
	<b>LIABILITIES AND EQUITIES</b>				
	<b>LIABILITIES</b>				
1.	Current account	335,994,388	321,895,959	337,625,493	323,924,052
2.	Saving account	527,316,238	520,387,136	532,142,905	524,013,719
3.	Time deposit	206,955,212	181,376,508	219,004,636	191,780,247
4.	Electronic money	1,177,300	1,123,551	1,177,300	1,123,551
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	8,190,055	8,006,044	8,132,950	7,936,209
7.	Spot and derivative/forward liabilities	186,784	383,273	186,784	383,273
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	128,330	255,962
9.	Acceptance liabilities	6,682,220	9,666,648	6,682,220	9,666,648
10.	Issued securities	500,000	500,000	500,000	500,000
11.	Loans/financing received	27,134	11,887	995,303	1,316,374
12.	Margin deposit	236,937	283,817	237,213	284,077
13.	Interbranch liabilities	2,724	8,996	2,724	8,996
14.	Other liabilities	32,926,331	27,508,089	38,700,392	32,356,334
15.	Minority interest	-	-	181,593	163,049
	<b>TOTAL LIABILITIES</b>	<b>1,120,195,900</b>	<b>1,071,152,485</b>	<b>1,145,698,420</b>	<b>1,093,713,068</b>
	<b>EQUITIES</b>				
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	11,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(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	8,324,993	9,061,796	8,935,076	9,667,038
	a. Gains	11,637,398	12,374,201	12,237,871	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	207,007,206	193,072,976	216,491,867	201,434,861
	a. Previous years	192,666,363	172,211,209	201,028,248	179,806,772
	b. Current Year	35,297,601	39,969,400	36,420,377	40,735,722
	c. Dividends paid -/-	(20,956,758)	(19,107,633)	(20,956,758)	(19,107,633)
	<b>TOTAL EQUITIES</b>	<b>225,818,654</b>	<b>212,213,870</b>	<b>235,751,007</b>	<b>221,018,606</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,346,014,554</b>	<b>1,283,366,355</b>	<b>1,381,449,427</b>	<b>1,314,731,674</b>

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2023	Unaudited Sep 30, 2022	Unaudited Sep 30, 2023	Unaudited Sep 30, 2022
<b>OPERATIONAL INCOME AND EXPENSES</b>					
<b>A. Interest income and expenses</b>					
1.	Interest income	60,809,244	49,112,557	64,885,272	52,206,604
2.	Interest expenses	8,473,845	5,839,622	8,978,385	6,114,017
	<b>Net interest income (expenses)</b>	<b>52,335,399</b>	<b>43,272,935</b>	<b>55,906,887</b>	<b>46,092,587</b>
<b>B. Other operational income and expenses</b>					
1.	Gains (losses) from increase (decrease) fair value on financial assets	164,095	(1,685,504)	187,585	(1,671,063)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	347,676	(281,907)	380,940	(207,507)
4.	Gains (losses) on spot and derivatives/forward (realised)	554,048	442,812	556,708	446,127
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	20,393	2,177,672	22,328	2,182,982
7.	Dividend income	777,222	804,009	33,571	45,632
8.	Commission/provision/fee and administration income	13,216,259	12,215,117	13,261,389	12,316,515
9.	Other income	1,145,977	1,217,058	3,828,592	3,550,130
10.	Addition (reversal) of impairment losses on assets	2,097,704	3,621,000	2,291,566	3,918,002
11.	Losses on operational risk	2,106	12,364	2,119	12,603
12.	Personnel expenses	10,953,169	9,620,651	12,216,029	10,705,931
13.	Promotion expenses	782,072	612,888	1,013,195	797,411
14.	Others expenses	11,270,640	9,816,554	13,788,503	11,660,236
	<b>Net Other Operational Income (Expenses)</b>	<b>(8,880,021)</b>	<b>(8,794,200)</b>	<b>(11,040,299)</b>	<b>(10,431,367)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>43,455,378</b>	<b>34,478,735</b>	<b>44,866,588</b>	<b>35,661,220</b>
<b>NON OPERATIONAL INCOME AND EXPENSES</b>					
1.	Gains (losses) on sale of fixed assets and equipment	5,584	(2,949)	9,895	(1,897)
2.	Other non operational income (expenses)	(55,867)	(38,562)	133,690	146,005
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>(50,283)</b>	<b>(41,511)</b>	<b>143,585</b>	<b>144,108</b>
	<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>43,405,095</b>	<b>34,437,224</b>	<b>45,010,173</b>	<b>35,805,328</b>
	Income tax	8,107,494	6,410,674	8,570,054	6,835,388
	a. Estimated current year tax	7,539,718	7,053,213	7,992,046	7,452,448
	b. Deferred tax income (expenses)	(567,776)	642,539	(578,008)	617,060
	<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>35,297,601</b>	<b>28,026,550</b>	<b>36,440,119</b>	<b>28,969,940</b>
	<b>NET PROFIT (LOSS) OF MINORITY INTEREST</b>			<b>19,742</b>	<b>15,377</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	<b>Items that will not be reclassified subsequently to profit or loss</b>				
	a. Revaluation surplus of fixed assets	-	-	-	-
	b. Gains (losses) from actuary benefit program	-	-	-	-
	c. Others	-	-	-	-
2.	<b>Items that will be reclassified subsequently to profit or loss</b>				
	a. Gains (losses) arising from translation of financial statements in foreign currency	-	-	(6,646)	34,911
	b. Gains (losses) from changes in fair value of financial assets- debt instruments measured through other comprehensive income	(736,059)	(4,883,841)	(725,770)	(4,970,423)
	c. Others	-	-	-	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX</b>	<b>(736,059)</b>	<b>(4,883,841)</b>	<b>(732,416)</b>	<b>(4,935,512)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD</b>	<b>34,561,542</b>	<b>23,142,709</b>	<b>35,707,703</b>	<b>24,034,428</b>
	<b>Net Profit (Loss) Attributable To :</b>				
	OWNERS OF THE PARENT	35,297,601	28,026,550	36,420,377	28,954,563
	NON-CONTROLLING INTEREST			19,742	15,377
	<b>NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>35,297,601</b>	<b>28,026,550</b>	<b>36,440,119</b>	<b>28,969,940</b>
	<b>Total Comprehensive Profit (Loss) Attributable To :</b>				
	OWNERS OF THE PARENT	34,561,542	23,142,709	35,689,159	24,020,587
	NON-CONTROLLING INTEREST			18,544	13,841
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD</b>	<b>34,561,542</b>	<b>23,142,709</b>	<b>35,707,703</b>	<b>24,034,428</b>
	<b>DIVIDEND</b>	<b>(20,956,758)</b>	<b>(14,793,006)</b>	<b>(20,956,758)</b>	<b>(14,793,006)</b>
	<b>EARNINGS PER SHARE (in full amount)</b>			<b>295</b>	<b>235</b>

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

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Sep 30, 2023	Unaudited Sep 30, 2022
<b>I.</b>	<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
	1. Receipts of interest and sharia income, fees and commissions	79,898,875	65,477,997
	2. Other operating income	4,367,888	4,073,190
	3. Payments of interest and sharia expenses, fees and commissions	(8,815,694)	(6,161,013)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	(61,483)	2,915,927
	6. Other operating expenses	(25,982,493)	(22,103,335)
	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	644,116	8,606,279
	b. Financial assets measured at fair value through profit and loss	(13,276,281)	(1,979,898)
	c. Acceptance receivables	2,321,680	(3,870,894)
	d. Bills receivable	676,498	(1,478,510)
	e. Securities purchased under agreements to resell	26,057,645	(21,284,166)
	f. Loans receivable	(55,288,342)	(42,427,070)
	g. Consumer financing receivables	(1,312,154)	(387,788)
	h. Finance lease receivables - net	(28,769)	(21,034)
	i. Assets related to sharia transactions	(445,544)	(1,251,672)
	j. Other assets	(7,865,099)	(67,601)
	k. Deposits from customers	48,872,472	43,987,154
	l. Sharia deposits	(69,401)	1,071,883
	m. Deposits from other banks	209,753	(2,915,037)
	n. Acceptance payables	(2,984,428)	2,507,772
	o. Accruals and other liabilities	7,750,868	1,449,316
	p. Temporary <i>syirkah</i> deposits	790,755	(359,408)
	<b>Net cash provided by (used in) operating activities before income tax</b>	<b>54,800,862</b>	<b>25,289,092</b>
	9. Payment of income tax	(9,051,828)	(7,347,465)
	<b>Net cash provided by (used in) operating activities</b>	<b>45,749,034</b>	<b>17,941,627</b>
<b>II.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
	1. Proceeds from sales of investment securities	50,000	125,000
	2. Acquisition of investment securities	(124,230,567)	(116,050,762)
	3. Proceeds from investment securities that matured during the period	81,402,597	90,887,372
	4. Cash dividends received from investment in shares	33,571	45,632
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(2,889,275)	(1,552,999)
	7. Acquisition of right of use assets	(271,790)	(545,870)
	8. Proceeds from sale of fixed assets	13,544	3,440
	<b>Net cash provided by (used in) investing activities</b>	<b>(45,891,920)</b>	<b>(27,088,187)</b>
<b>III.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	34,987,487	14,449,407
	4. Payment of borrowings	(35,296,938)	(14,514,879)
	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	1,098,154	1,160,538
	8. Payment of securities sold under repurchase agreements to repurchase	(1,220,709)	(995,863)
	<b>Net cash provided by (used in) financing activities</b>	<b>(21,388,764)</b>	<b>(14,693,803)</b>
	<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(21,531,650)</b>	<b>(23,840,363)</b>
	<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>160,422,371</b>	<b>177,268,685</b>
	<b>EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS</b>	<b>300,461</b>	<b>445,576</b>
	<b>CASH AND CASH EQUIVALENTS, END OF PERIOD</b>	<b>139,191,182</b>	<b>153,873,898</b>
<b>IV.</b>	<b>CASH AND CASH EQUIVALENTS CONSIST OF :</b>		
	1. Cash	15,037,438	14,532,585
	2. Current accounts with Bank Indonesia	101,939,053	102,331,784
	3. Current accounts with other banks	9,318,373	8,065,843
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	12,896,318	28,943,686
	<b>Total cash and cash equivalents</b>	<b>139,191,182</b>	<b>153,873,898</b>

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

(In %)

Ratio	Unaudited Sep 30, 2023	Unaudited Sep 30, 2022
<b>Performance Ratio</b>		
1. Capital Adequacy Ratio (CAR)	29.50%	25.36%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.08%	1.09%
3. Non performing earning assets to total earning assets	0.97%	1.00%
4. Allowance for impairment on financial assets to earning assets	2.88%	3.18%
5. Gross NPL	2.04%	2.16%
6. Net NPL	0.68%	0.66%
7. Return on Asset (ROA) <sup>1)</sup>	4.42%	3.69%
8. Return on Asset (ROA) <sup>2)</sup>	3.60%	3.00%
9. Return on Equity (ROE)	23.53%	20.65%
10. Net Interest Margin (NIM)	5.52%	5.13%
11. Operating Expenses to Operating Income (BOPO)	44.43%	48.55%
12. Cost to Income Ratio (CIR)	33.56%	34.49%
13. Loan to Deposit Ratio (LDR)	67.41%	63.34%
<b>Compliance</b>		
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	7.25%	7.31%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.22%	0.10%

<sup>1)</sup> Calculation using profit before tax divided by average total assets.

<sup>2)</sup> Calculation using profit after tax divided by average total assets.

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		September 30, 2023 (Unaudited)					September 30, 2022 (Unaudited)							
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
<b>I.</b>	<b>RELATED PARTIES</b>													
1.	Placement with other banks													
	a. Rupiah	24,410	-	-	-	-	24,410	100	-	-	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	-	-	-	-	-	-	34	-	-	-	-	-	34
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	50,165	-	-	-	-	50,165	50,675	-	-	-	-	-	50,675
	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	-	-	-	-	-	-	11,145	-	-	-	-	-	11,145
7.	Loans and financing													
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>75,064</b>	-	-	-	-	<b>75,064</b>	<b>189,010</b>	<b>3,032</b>	-	-	-	-	<b>192,042</b>
	i. Rupiah	75,064	-	-	-	-	75,064	75,087	3,032	-	-	-	-	78,119
	ii. Foreign currencies	-	-	-	-	-	-	113,923	-	-	-	-	-	113,923
	<b>b. Non micro, small and medium enterprises</b>	<b>9,729,756</b>	<b>3,793</b>	-	-	-	<b>9,733,549</b>	<b>10,039,065</b>	<b>311</b>	-	-	-	-	<b>10,039,376</b>
	i. Rupiah	9,621,451	3,793	-	-	-	9,625,244	10,039,065	311	-	-	-	-	10,039,376
	ii. Foreign currencies	108,305	-	-	-	-	108,305	-	-	-	-	-	-	-
	<b>c. Restructured loans</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	22,214	-	-	-	-	22,214	27,249	-	-	-	-	-	27,249
10.	Commitments and contingencies													
	a. Rupiah	7,173,353	130	-	-	-	7,173,483	5,279,372	801	-	-	-	-	5,280,173
	b. Foreign currencies	343,124	-	-	-	-	343,124	290,398	-	-	-	-	-	290,398

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2023 (Unaudited)						September 30, 2022 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
<b>II.</b>	<b>NON RELATED PARTIES</b>												
1.	Placement with other banks												
	a. Rupiah	2,735,261	-	-	-	-	2,735,261	4,220,047	-	-	-	-	4,220,047
	b. Foreign currencies	11,282,954	-	-	-	-	11,282,954	19,996,726	-	-	-	-	19,996,726
2.	Spot and derivative/forward receivables												
	a. Rupiah	91,127	-	-	-	-	91,127	181,258	-	-	-	-	181,258
	b. Foreign currencies	13,560	-	-	-	-	13,560	7,329	-	-	-	-	7,329
3.	Securities												
	a. Rupiah	277,446,389	-	-	-	100,000	277,546,389	226,455,028	-	-	-	100,000	226,555,028
	b. Foreign currencies	18,957,490	6,529	-	-	-	18,964,019	17,975,074	-	-	-	25,087	18,000,161
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	126,107,213	-	-	-	-	126,107,213	165,807,945	-	-	-	-	165,807,945
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,867,523	120,463	-	-	205,432	13,193,418	15,064,522	40,442	-	2,061	213,038	15,320,063
7.	Loans and financing												
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>107,732,200</b>	<b>2,783,954</b>	<b>257,991</b>	<b>497,894</b>	<b>1,749,780</b>	<b>113,021,819</b>	<b>94,048,740</b>	<b>2,249,511</b>	<b>302,897</b>	<b>270,589</b>	<b>1,736,306</b>	<b>98,608,043</b>
	i. Rupiah	106,971,335	2,783,954	257,991	497,894	1,749,780	112,260,954	93,543,531	2,249,511	302,897	270,589	1,719,487	98,086,015
	ii. Foreign currencies	760,865	-	-	-	-	760,865	505,209	-	-	-	16,819	522,028
	<b>b. Non micro, small and medium enterprises</b>	<b>593,561,272</b>	<b>14,791,155</b>	<b>2,346,967</b>	<b>960,561</b>	<b>9,355,182</b>	<b>621,015,137</b>	<b>532,015,554</b>	<b>9,804,515</b>	<b>1,366,164</b>	<b>4,591,832</b>	<b>6,056,823</b>	<b>553,834,888</b>
	i. Rupiah	552,271,626	13,890,100	2,346,967	938,902	5,876,513	575,324,108	493,128,596	9,413,043	970,430	1,898,909	5,268,961	510,679,939
	ii. Foreign currencies	41,289,646	901,055	-	21,659	3,478,669	45,691,029	38,886,958	391,472	395,734	2,692,923	787,862	43,154,949
	<b>c. Restructured loans</b>	<b>24,139,986</b>	<b>8,091,539</b>	<b>2,018,074</b>	<b>843,299</b>	<b>9,205,442</b>	<b>44,298,340</b>	<b>51,221,862</b>	<b>6,864,322</b>	<b>1,369,766</b>	<b>4,624,430</b>	<b>4,693,232</b>	<b>68,773,612</b>
	i. Rupiah	22,230,146	7,353,906	2,018,074	821,640	5,726,773	38,150,539	49,055,308	6,512,732	974,032	1,931,507	3,890,147	62,363,726
	ii. Foreign currencies	1,909,840	737,633	-	21,659	3,478,669	6,147,801	2,166,554	351,590	395,734	2,692,923	803,085	6,409,886
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	-	-	770	539,360
9.	Other receivables	111,737	-	-	-	-	111,737	335,816	-	-	-	2,633	338,449
10.	Commitments and contingencies												
	a. Rupiah	346,185,031	1,391,572	44,435	17,535	80,288	347,718,861	289,889,505	893,110	6,300	13,858	10,451	290,813,224
	b. Foreign currencies	54,019,044	123,218	-	-	29,010	54,171,272	43,463,348	22,936	-	15,252	51,593	43,553,129
<b>III.</b>	<b>OTHER INFORMATION</b>												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,900,256						1,337,652



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

(In millions of Rupiah)

	Unaudited Sep 30, 2023		Unaudited Sep 30, 2022						
	Individual	Consolidated	Individual	Consolidated					
	<b>I. Tier 1 Capital</b>	<b>210,490,123</b>	<b>227,069,130</b>	<b>187,687,698</b>	<b>203,426,768</b>				
<b>1. Common Equity Tier 1</b>	<b>210,490,123</b>	<b>227,069,130</b>	<b>187,687,698</b>	<b>203,426,768</b>					
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	225,673,536	234,896,560	203,186,695	211,593,068					
1.2.1. Addition Factor	227,648,162	236,949,891	204,601,158	213,031,847					
1.2.1.1. Other comprehensive income	11,695,439	12,277,006	10,648,606	11,143,078					
1.2.1.1.1. Translation of financial statements in foreign currency	-	423,722	-	412,571					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	1,116,960	1,141,182	1,228,706	1,212,905					
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	215,952,723	224,672,885	193,952,552	201,888,769					
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	35,297,601	36,217,997	28,026,550	28,826,404					
1.2.1.2.5. Fund for paid-in capital	-	-	-	-					
1.2.1.2.6. Others	-	-	-	-					
1.2.2. Deduction Factor	(1,974,626)	(2,053,331)	(1,414,463)	(1,438,779)					
1.2.2.1. Other comprehensive income	(58,041)	(58,041)	(56,226)	(56,226)					
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	(58,041)	(58,041)	(56,226)	(56,226)					
1.2.2.2. Other disclosed reserves	(1,916,585)	(1,995,290)	(1,358,237)	(1,382,553)					
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	(1,916,585)	(1,933,433)	(1,358,237)	(1,382,553)					
1.2.2.2.7. Others	-	-	-	-					
1.3. Non-controlling interest	-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1	(16,724,351)	(9,368,368)	(17,039,935)	(9,707,238)					
1.4.1. Deferred tax	(6,710,919)	(6,817,763)	(7,049,382)	(7,221,352)					
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)					
1.4.3. Other intangible assets	(292,388)	(327,006)	(337,009)	(371,331)					
1.4.4. Investments in shares of stock	(9,721,044)	(1,109,985)	(9,653,544)	(1,000,941)					
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	-	-	-	-					
<b>II. Tier 2 Capital</b>	<b>8,284,552</b>	<b>8,528,233</b>	<b>7,728,651</b>	<b>7,924,253</b>					
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	224,500	224,500	311,500	311,500					
2. Agio / disagio	-	-	-	-					
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	8,060,052	8,303,733	7,417,151	7,612,753					
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	-	-	-	-					
<b>Total Capital</b>	<b>218,774,675</b>	<b>235,597,363</b>	<b>195,416,349</b>	<b>211,351,021</b>					
	Unaudited Sep 30, 2023		Unaudited Sep 30, 2022		DESCRIPTION	Unaudited Sep 30, 2023		Unaudited Sep 30, 2022	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
<b>RISK-WEIGHTED ASSETS (RWAs)</b>					<b>CAR RATIO</b>				
RWAs CONSIDERING CREDIT RISK	690,189,299	714,235,902	639,013,440	658,146,776	CET 1 Ratio (%)	28.39%	28.47%	24.36%	25.53%
RWAs CONSIDERING MARKET RISK	3,012,610	5,095,373	475,397	1,675,363	Tier 1 Ratio (%)	28.39%	28.47%	24.36%	25.53%
RWAs CONSIDERING OPERATIONAL RISK	48,325,210	78,117,459	130,944,329	137,075,529	Tier 2 Ratio (%)	1.12%	1.07%	1.00%	0.99%
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>741,527,119</b>	<b>797,448,734</b>	<b>770,433,166</b>	<b>796,897,668</b>	<b>CAR Ratio (%)</b>	<b>29.50%</b>	<b>29.54%</b>	<b>25.36%</b>	<b>26.52%</b>
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	19.51%	19.55%	15.37%	16.53%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE</b>					<b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)</b>				
From CET 1 (%)	8.87%	8.92%	8.99%	9.00%	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 (%)	1.12%	1.07%	1.00%	0.99%	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 September 30, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	September 30, 2023 (Unaudited)					September 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	2,142	-	-	140,426	-	3,073	-	-	242,169	-
2.	Spot and derivative/forward receivables	-	-	-	1,047	-	-	-	-	1,886	-
3.	Securities	20,236	-	100,000	429,510	100,327	55,002	-	121,304	445,420	125,087
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	71,704	26,060	172,246	128,675	211,455	95,683	31,261	184,095	150,757	216,090
7.	Loans and financing	12,322,029	11,925,286	10,175,227	6,933,829	7,795,951	12,167,142	13,372,048	9,971,406	6,162,352	6,623,692
8.	Equity investment	102,596	-	1,770	102,596	1,770	101,921	-	1,770	101,921	1,770
9.	Other receivables	412	-	-	1,340	-	499	-	2,261	3,631	2,633
10.	Commitments and Contingencies	3,340,160	128,611	60,836	322,629	179,422	3,072,472	148,072	46,187	309,015	119,210

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENT OF COMMITMENTS & CONTINGENCIES**  
As of September 30, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2023	Audited Dec 31, 2022	Unaudited Sep 30, 2023	Audited Dec 31, 2022
<b>I.</b>	<b>COMMITTED RECEIVABLES</b>	<b>16,040,615</b>	<b>11,384,137</b>	<b>21,747,915</b>	<b>16,717,187</b>
	1. Unused borrowings/financing facilities	-	-	5,636,794	5,333,050
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	15,250,728	11,048,683	15,321,234	11,048,683
	3. Others	789,887	335,454	789,887	335,454
<b>II.</b>	<b>COMMITTED LIABILITIES</b>	<b>409,451,771</b>	<b>355,707,104</b>	<b>411,169,979</b>	<b>356,942,142</b>
	1. Unused credit/financing facilities	375,213,602	321,665,351	376,931,810	322,900,389
	a. Committed	294,316,512	231,408,127	294,871,370	231,731,863
	b. Uncommitted	80,897,090	90,257,224	82,060,440	91,168,526
	2. Outstanding irrevocable letters of credit	11,787,802	14,651,885	11,787,802	14,651,885
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	20,750,697	18,987,539	20,750,697	18,987,539
	4. Others	1,699,670	402,329	1,699,670	402,329
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>193,645</b>	<b>418,870</b>	<b>613,645</b>	<b>838,870</b>
	1. Received guarantees	193,645	418,870	613,645	838,870
	2. Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>22,405,336</b>	<b>19,748,189</b>	<b>22,471,158</b>	<b>19,795,126</b>
	1. Issued guarantees	22,405,336	19,748,189	22,471,069	19,795,037
	2. Others	-	-	89	89

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

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Related to Exchange Rate</b>	<b>36,001,425</b>	<b>36,001,425</b>	<b>-</b>	<b>104,687</b>	<b>186,784</b>
1.	Spot	4,928,685	4,928,685	-	4,960	7,852
2.	Forward	12,242,002	12,242,002	-	77,428	48,399
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	18,830,738	18,830,738	-	22,299	130,533
6.	Others	-	-	-	-	-
<b>B.</b>	<b>Related to Interest Rate</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>					<b>104,687</b>	<b>186,784</b>

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS									
<p><b>BOARD OF COMMISSIONERS</b></p> <ul style="list-style-type: none"> <li>- President Commissioner : Djohan Emir Setijoso</li> <li>- Commissioner : Tonny Kusnadi</li> <li>- Independent Commissioner : Cyrillus Harinowo</li> <li>- Independent Commissioner : Raden Pardede</li> <li>- Independent Commissioner : Sumantri Slamet</li> </ul> <p><b>BOARD OF DIRECTORS</b></p> <ul style="list-style-type: none"> <li>- President Director : Jahja Setiaatmadja</li> <li>- Deputy President Director : Armand Wahyudi Hartono</li> <li>- Deputy President Director : Gregory Hendra Lembong</li> <li>- Director : Tan Ho Hien / Subur or also known as Subur Tan</li> <li>- Director : Rudy Susanto</li> <li>- Director (concurrently serving as Director in charge of the Compliance Function) : Lianawaty Suwono</li> <li>- Director : Santoso</li> <li>- Director : Vera Eve Lim</li> <li>- Director : Haryanto Tiara Budiman</li> <li>- Director : Frengky Chandra Kusuma</li> <li>- Director : John Kosasih</li> <li>- Director : Antonius Widodo Mulyono</li> </ul> <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 nine months period ended September 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 September 30, 2023 : 1 USD = Rp 15,455.00

1 HKD = Rp 1,974.11

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

1 HKD = Rp 1,996.55