

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**

**STATEMENTS OF FINANCIAL POSITION**

As of December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2023	Audited Dec 31, 2022	Audited Dec 31, 2023	Audited Dec 31, 2022
	<b>ASSETS</b>				
1.	Cash	21,655,553	21,281,939	21,701,514	21,359,509
2.	Placement with Bank Indonesia	91,333,237	120,983,623	93,369,596	122,792,126
3.	Placement with other banks	8,254,264	15,813,222	10,065,706	17,453,443
4.	Spot and derivative/forward receivables	217,514	100,318	217,514	100,318
5.	Securities	321,940,694	243,727,246	335,856,269	255,961,933
6.	Securities sold under repurchase agreement (repo)	1,014,857	-	1,117,221	303,227
7.	Claims on securities bought under reverse repo	90,780,368	152,408,798	93,097,151	153,966,411
8.	Acceptance receivables	14,942,739	15,515,098	14,942,739	15,515,098
9.	Loans and financing	787,499,389	691,141,340	801,238,110	703,562,178
10.	Sharia financing	-	-	9,013,552	7,576,818
11.	Equity investment	10,261,404	10,261,404	853,800	956,676
12.	Other financial assets	13,463,372	9,844,592	15,094,056	10,913,537
13.	Impairment on financial assets -/-	(33,913,235)	(34,480,718)	(34,898,867)	(35,462,188)
	a. Securities	(355,812)	(161,989)	(444,590)	(180,268)
	b. Loans and Sharia financing	(33,168,491)	(33,892,635)	(34,059,755)	(34,839,835)
	c. Others	(388,932)	(426,094)	(394,522)	(442,085)
14.	Intangible assets	1,230,372	2,511,297	2,622,268	3,872,186
	Accumulated amortization on intangible asset -/-	(836,816)	(2,114,743)	(1,057,495)	(2,305,066)
15.	Fixed assets and equipment	35,449,531	33,403,377	36,924,867	34,780,533
	Accumulated depreciation on fixed assets and equipment -/-	(9,486,999)	(9,512,383)	(10,100,123)	(10,071,161)
16.	Non earning assets	1,888,861	1,570,596	1,947,165	1,725,571
	a. Abandoned property	36,898	68,293	47,212	88,655
	b. Foreclosed assets	1,659,377	1,482,150	1,707,367	1,616,757
	c. Suspense accounts	21,406	13,134	21,406	13,140
	d. Interbranch assets	171,180	7,019	171,180	7,019
17.	Other assets	15,175,834	10,911,349	16,101,967	11,730,525
	<b>TOTAL ASSETS</b>	<b>1,370,870,939</b>	<b>1,283,366,355</b>	<b>1,408,107,010</b>	<b>1,314,731,674</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**

**STATEMENTS OF FINANCIAL POSITION**

As of December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2023	Audited Dec 31, 2022	Audited Dec 31, 2023	Audited Dec 31, 2022
	<b><u>LIABILITIES AND EQUITIES</u></b>				
	<b><u>LIABILITIES</u></b>				
1.	Current account	346,460,730	321,895,959	348,457,223	323,924,052
2.	Saving account	530,789,507	520,387,136	536,183,763	524,013,719
3.	Time deposit	204,601,922	181,376,508	217,031,663	191,780,247
4.	Electronic money	1,240,471	1,123,551	1,240,471	1,123,551
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,146,443	8,006,044	10,070,823	7,936,209
7.	Spot and derivative/forward liabilities	120,630	383,273	122,765	383,273
8.	Liabilities on securities sold under repurchase agreement (repo)	972,534	-	1,054,780	255,962
9.	Acceptance liabilities	6,701,256	9,666,648	6,701,256	9,666,648
10.	Issued securities	500,000	500,000	690,000	500,000
11.	Loans/financing received	59,900	11,887	1,629,049	1,316,374
12.	Margin deposit	289,867	283,817	290,144	284,077
13.	Interbranch liabilities	5,388	8,996	5,388	8,996
14.	Other liabilities	36,057,268	27,508,089	42,091,515	32,356,334
15.	Minority interest	-	-	181,337	163,049
	<b>TOTAL LIABILITIES</b>	<b>1,137,946,493</b>	<b>1,071,152,485</b>	<b>1,165,750,754</b>	<b>1,093,713,068</b>
	<b><u>EQUITIES</u></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	7,974,285	9,061,796	8,553,051	9,667,038
	a. Gains	11,736,348	12,374,201	12,316,976	12,969,833
	b. Losses -/-	(3,762,063)	(3,312,405)	(3,763,925)	(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	214,463,706	193,072,976	223,479,141	201,434,861
	a. Previous years	192,674,082	172,211,209	201,035,967	179,806,772
	b. Current Year	47,985,572	39,969,400	48,639,122	40,735,722
	c. Dividends paid -/-	(26,195,948)	(19,107,633)	(26,195,948)	(19,107,633)
	<b>TOTAL EQUITIES</b>	<b>232,924,446</b>	<b>212,213,870</b>	<b>242,356,256</b>	<b>221,018,606</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,370,870,939</b>	<b>1,283,366,355</b>	<b>1,408,107,010</b>	<b>1,314,731,674</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
For the Years Ended December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2023	Audited Dec 31, 2022	Audited Dec 31, 2023	Audited Dec 31, 2022
<b>OPERATIONAL INCOME AND EXPENSES</b>					
<b>A. Interest income and expenses</b>					
1.	Interest income	82,109,948	68,103,869	87,721,715	72,458,787
2.	Interest expenses	11,657,738	7,911,488	12,353,166	8,315,434
	<b>Net interest income (expenses)</b>	<b>70,452,210</b>	<b>60,192,381</b>	<b>75,368,549</b>	<b>64,143,353</b>
<b>B. Other operational income and expenses</b>					
1.	Gains (losses) from increase (decrease) fair value on financial assets	607,466	(1,559,817)	577,952	(1,506,999)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	341,273	(130,427)	417,580	(44,620)
4.	Gains (losses) on spot and derivatives/forward (realised)	604,007	341,702	607,471	346,244
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	34,866	2,337,188	44,770	2,338,937
7.	Dividend income	1,914,400	1,702,184	34,528	46,530
8.	Commission/provision/fee and administration income	16,562,019	16,455,832	16,653,255	16,583,965
9.	Other income	1,997,623	1,791,683	5,575,504	4,909,320
10.	Addition (reversal) of impairment losses on assets	1,904,685	4,383,978	2,263,049	4,526,619
11.	Losses on operational risk	4,452	12,962	4,520	13,272
12.	Personnel expenses	14,470,340	12,190,691	16,197,811	13,651,458
13.	Promotion expenses	1,284,250	1,041,150	1,630,166	1,318,563
14.	Others expenses	15,485,705	14,275,567	18,842,005	16,867,892
	<b>Net Other Operational Income (Expenses)</b>	<b>(11,087,778)</b>	<b>(10,966,003)</b>	<b>(15,026,491)</b>	<b>(13,704,427)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>59,364,432</b>	<b>49,226,378</b>	<b>60,342,058</b>	<b>50,438,926</b>
<b>NON OPERATIONAL INCOME AND EXPENSES</b>					
1.	Gains (losses) on sale of fixed assets and equipment	(19,183)	(24,616)	(10,086)	(23,091)
2.	Other non operational income (expenses)	(463,939)	(205,520)	(152,215)	51,198
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>(483,122)</b>	<b>(230,136)</b>	<b>(162,301)</b>	<b>28,107</b>
	<b>PROFIT (LOSS) CURRENT YEAR BEFORE TAX</b>	<b>58,881,310</b>	<b>48,996,242</b>	<b>60,179,757</b>	<b>50,467,033</b>
	Income tax	10,895,738	9,026,842	11,521,662	9,711,461
	a. Estimated current year tax	10,690,181	9,804,547	11,348,506	10,419,353
	b. Deferred tax income (expenses)	(205,557)	777,705	(173,156)	707,892
	<b>NET PROFIT (LOSS) CURRENT YEAR</b>	<b>47,985,572</b>	<b>39,969,400</b>	<b>48,658,095</b>	<b>40,755,572</b>
	<b>NET PROFIT (LOSS) OF MINORITY INTEREST</b>			<b>18,973</b>	<b>19,850</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	230,830	1,189,684	231,837	1,225,786
	b. Gains (losses) from actuarial benefit program	(448,779)	(287,800)	(452,992)	(283,344)
	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	-	-	(7,866)	52,708
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(861,099)	(4,261,343)	(877,188)	(4,317,868)
	c. Others	-	-	-	-
	<b>OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER TAX</b>	<b>(1,079,048)</b>	<b>(3,359,459)</b>	<b>(1,106,209)</b>	<b>(3,322,718)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR</b>	<b>46,906,524</b>	<b>36,609,941</b>	<b>47,551,886</b>	<b>37,432,854</b>
	<b>Net Profit (Loss) Current Year attributable to :</b>				
	OWNERS OF THE PARENT	47,985,572	39,969,400	48,639,122	40,735,722
	NON-CONTROLLING INTEREST			18,973	19,850
	<b>NET PROFIT (LOSS) CURRENT YEAR</b>	<b>47,985,572</b>	<b>39,969,400</b>	<b>48,658,095</b>	<b>40,755,572</b>
	<b>Total Comprehensive Profit (Loss) Current Year attributable to :</b>				
	OWNERS OF THE PARENT	46,906,524	36,609,941	47,533,598	37,413,477
	NON-CONTROLLING INTEREST			18,288	19,377
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR</b>	<b>46,906,524</b>	<b>36,609,941</b>	<b>47,551,886</b>	<b>37,432,854</b>
	<b>DIVIDEND</b>	<b>(26,195,948)</b>	<b>(19,107,633)</b>	<b>(26,195,948)</b>	<b>(19,107,633)</b>
	<b>EARNINGS PER SHARE (in full amount)</b>			<b>395</b>	<b>330</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
For the Years Ended December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2023	Audited Dec 31, 2022
<b>I.</b>	<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
	1. Receipts of interest and sharia income, fees and commissions	106,414,649	89,720,816
	2. Other operating income	6,355,896	5,595,626
	3. Payments of interest and sharia expenses, fees and commissions	(12,184,461)	(8,372,338)
	4. Payments of post-employment benefits	(369,720)	(362,848)
	5. (Loss) gain from foreign exchange transactions - net	(465,294)	3,083,584
	6. Other operating expenses	(35,130,988)	(29,944,225)
	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	417,504	9,776,116
	b. Financial assets measured at fair value through profit and loss	(12,118,168)	(209,675)
	c. Acceptance receivables	572,359	(4,054,784)
	d. Bills receivable	(4,489,425)	633,297
	e. Securities purchased under agreements to resell	60,869,260	(6,900,307)
	f. Loans receivable	(100,405,857)	(73,189,294)
	g. Consumer financing receivables	(670,970)	(222,986)
	h. Finance lease receivables - net	(17,464)	(38,002)
	i. Assets related to sharia transactions	(1,712,883)	(1,456,064)
	j. Other assets	(7,521,645)	(25,785)
	k. Deposits from customers	61,073,381	55,348,155
	l. Sharia deposits	376,110	1,205,821
	m. Deposits from other banks	2,154,145	(2,241,366)
	n. Acceptance payables	(2,965,392)	3,022,354
	o. Accruals and other liabilities	9,010,494	2,293,350
	p. Temporary <i>syirkah</i> deposits	1,453,497	718,387
	<b>Net cash provided by (used in) operating activities before income tax</b>	<b>69,985,028</b>	<b>43,886,832</b>
	9. Payment of income tax	(11,869,562)	(10,107,569)
	<b>Net cash provided by (used in) operating activities</b>	<b>58,115,466</b>	<b>33,779,263</b>
<b>II.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
	1. Proceeds from sales of investment securities	50,000	150,000
	2. Acquisition of investment securities	(162,676,803)	(136,240,737)
	3. Proceeds from investment securities that matured during the year	97,872,788	107,010,907
	4. Cash dividends received from investment in shares	34,528	46,530
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(4,697,731)	(2,631,226)
	7. Acquisition of right of use assets	(401,617)	(723,780)
	8. Proceeds from sale of fixed assets	22,086	5,320
	<b>Net cash provided by (used in) investing activities</b>	<b>(69,796,749)</b>	<b>(32,382,986)</b>
<b>III.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	(483,000)
	3. Proceeds from borrowings	49,928,825	23,546,543
	4. Payment of borrowings	(49,607,671)	(23,237,805)
	5. Proceeds from increase of non-controlling interest	-	7,500
	6. Payments of cash dividends	(26,195,948)	(19,107,633)
	7. Proceeds from securities sold under repurchase agreements to repurchase	2,332,995	1,490,501
	8. Payment of securities sold under repurchase agreements to repurchase	(1,528,882)	(1,332,322)
	<b>Net cash provided by (used in) financing activities</b>	<b>(25,070,681)</b>	<b>(19,116,216)</b>
	<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(36,751,964)</b>	<b>(17,719,939)</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>725,580</b>	<b>873,625</b>
	<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<b>124,395,987</b>	<b>160,422,371</b>
<b>IV.</b>	<b>CASH AND CASH EQUIVALENTS CONSIST OF :</b>		
	1. Cash	21,701,514	21,359,509
	2. Current accounts with Bank Indonesia	92,617,705	104,110,295
	3. Current accounts with other banks	5,615,252	4,752,659
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	4,461,516	30,199,908
	<b>Total cash and cash equivalents</b>	<b>124,395,987</b>	<b>160,422,371</b>

**PT BANK CENTRAL ASIA Tbk**  
**FINANCIAL RATIOS CALCULATION**  
As of December 31, 2023 & 2022

(In %)

Ratio	Audited Dec 31, 2023	Audited Dec 31, 2022
<b>Performance Ratio</b>		
1. Capital Adequacy Ratio (CAR)	29.44%	25.77%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.99%	0.91%
3. Non performing earning assets to total earning assets	0.89%	0.81%
4. Allowance for impairment on financial assets to earning assets	2.75%	3.01%
5. Gross NPL	1.86%	1.71%
6. Net NPL	0.58%	0.59%
7. Return on Asset (ROA) <sup>1)</sup>	4.46%	3.91%
8. Return on Asset (ROA) <sup>2)</sup>	3.63%	3.19%
9. Return on Equity (ROE)	23.49%	21.70%
10. Net Interest Margin (NIM)	5.54%	5.34%
11. Operating Expenses to Operating Income (BOPO)	43.76%	46.54%
12. Cost to Income Ratio (CIR)	33.77%	33.92%
13. Loan to Deposit Ratio (LDR)	70.20%	65.23%
<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	6.40%	7.48%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.11%	0.12%

<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 December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2023 (Audited)						December 31, 2022 (Audited)					
		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	52,697	-	-	-	-	52,697	101	-	-	-	-	101
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	49,915	-	-	-	-	49,915	50,730	-	-	-	-	50,730
	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	-	-	-	-	-	-	10,268	-	-	-	-	10,268
7.	Loans and financing												
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>84,244</b>	-	-	-	-	<b>84,244</b>	<b>40,150</b>	-	-	-	-	<b>40,150</b>
	i. Rupiah	84,244	-	-	-	-	84,244	40,150	-	-	-	-	40,150
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	<b>b. Non micro, small and medium enterprises</b>	<b>9,748,852</b>	<b>219</b>	-	-	-	<b>9,749,071</b>	<b>10,279,978</b>	<b>1,459</b>	-	-	-	<b>10,281,437</b>
	i. Rupiah	9,601,328	219	-	-	-	9,601,547	10,160,967	1,459	-	-	-	10,162,426
	ii. Foreign currencies	147,524	-	-	-	-	147,524	119,011	-	-	-	-	119,011
	<b>c. Restructured loans</b>	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	17,858	-	-	-	-	17,858	33,064	-	-	-	-	33,064
10.	Commitments and contingencies												
	a. Rupiah	5,776,453	188	-	-	-	5,776,641	4,143,522	18	-	-	-	4,143,540
	b. Foreign currencies	295,951	-	-	-	-	295,951	347,394	-	-	-	-	347,394

**PT BANK CENTRAL ASIA Tbk**  
**EARNING ASSETS QUALITY AND OTHER INFORMATION**  
As of December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2023 (Audited)						December 31, 2022 (Audited)					
		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	1,198,547	-	-	-	-	1,198,547	3,280,260	-	-	-	-	3,280,260
	b. Foreign currencies	7,003,020	-	-	-	-	7,003,020	12,532,861	-	-	-	-	12,532,861
2.	Spot and derivative/forward receivables												
	a. Rupiah	163,599	-	-	-	-	163,599	91,684	-	-	-	-	91,684
	b. Foreign currencies	53,915	-	-	-	-	53,915	8,634	-	-	-	-	8,634
3.	Securities												
	a. Rupiah	303,458,072	-	-	-	100,000	303,558,072	231,648,346	-	-	-	100,000	231,748,346
	b. Foreign currencies	18,332,707	-	-	-	-	18,332,707	11,921,705	490	-	-	5,975	11,928,170
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	1,014,857	-	-	-	-	1,014,857	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	90,780,368	-	-	-	-	90,780,368	152,408,798	-	-	-	-	152,408,798
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	14,696,464	30,825	-	-	215,450	14,942,739	15,240,279	30,285	-	-	234,266	15,504,830
7.	Loans and financing												
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>111,129,455</b>	<b>2,679,442</b>	<b>232,155</b>	<b>340,196</b>	<b>1,572,336</b>	<b>115,953,584</b>	<b>98,562,176</b>	<b>1,794,409</b>	<b>273,343</b>	<b>247,207</b>	<b>1,398,490</b>	<b>102,275,625</b>
	i. Rupiah	110,489,757	2,668,723	232,155	340,196	1,572,336	115,303,167	97,921,502	1,794,409	273,343	247,207	1,381,188	101,617,649
	ii. Foreign currencies	639,698	10,719	-	-	-	650,417	640,674	-	-	-	17,302	657,976
	<b>b. Non micro, small and medium enterprises</b>	<b>635,672,381</b>	<b>14,037,550</b>	<b>2,159,933</b>	<b>884,743</b>	<b>8,957,883</b>	<b>661,712,490</b>	<b>558,851,441</b>	<b>9,816,199</b>	<b>1,398,290</b>	<b>4,412,464</b>	<b>4,065,734</b>	<b>578,544,128</b>
	i. Rupiah	593,668,930	13,343,865	2,159,933	884,743	5,481,072	615,538,543	517,623,245	9,418,300	998,634	1,664,062	3,296,100	533,000,341
	ii. Foreign currencies	42,003,451	693,685	-	-	3,476,811	46,173,947	41,228,196	397,899	399,656	2,748,402	769,634	45,543,787
	<b>c. Restructured loans</b>	<b>21,392,020</b>	<b>8,486,902</b>	<b>1,727,384</b>	<b>442,858</b>	<b>8,532,659</b>	<b>40,581,823</b>	<b>45,966,003</b>	<b>6,787,024</b>	<b>1,386,480</b>	<b>4,312,802</b>	<b>3,759,236</b>	<b>62,211,545</b>
	i. Rupiah	19,530,945	7,822,144	1,727,384	442,858	5,055,849	34,579,180	43,872,603	6,426,904	986,824	1,564,401	2,974,038	55,824,770
	ii. Foreign currencies	1,861,075	664,758	-	-	3,476,810	6,002,643	2,093,400	360,120	399,656	2,748,401	785,198	6,386,775
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	-	-	770	539,360
9.	Other receivables	111,820	1,118	-	-	-	112,938	13,881	-	-	-	-	13,881
10.	Commitments and contingencies												
	a. Rupiah	347,387,115	1,142,300	51,487	88	46,550	348,627,540	302,808,911	930,688	1,324	26	54,414	303,795,363
	b. Foreign currencies	58,147,698	46,587	-	563	23,829	58,218,677	47,734,780	24,490	-	4,345	15,513	47,779,128
<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						1,659,377						1,482,150

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**CALCULATION OF CAPITAL ADEQUACY RATIO / CAR**  
As of December 31, 2023 & 2022

(In millions of Rupiah)

	Audited Dec 31, 2023		Audited Dec 31, 2022		DESCRIPTION	Audited Dec 31, 2023		Audited Dec 31, 2022	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
	<b>I. Tier 1 Capital</b>	<b>217,686,126</b>	<b>233,701,580</b>	<b>196,799,387</b>		<b>212,445,689</b>			
<b>1. Common Equity Tier 1</b>	<b>217,686,126</b>	<b>233,701,580</b>	<b>196,799,387</b>	<b>212,445,689</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	233,467,525	242,178,099	212,482,086	220,757,320					
1.2.1. Addition Factor	235,167,333	243,974,440	214,012,119	222,316,260					
1.2.1.1. Other comprehensive income	11,758,111	12,316,832	12,400,983	12,967,213					
1.2.1.1.1. Translation of financial statements in foreign currency	-	422,502	-	430,368					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	956,521	958,111	1,821,760	1,824,000					
1.2.1.1.3. Revaluation surplus of fixed assets	10,801,590	10,936,219	10,579,223	10,712,845					
1.2.1.2. Other disclosed reserves	223,409,222	231,657,608	201,611,136	209,349,047					
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	166,478,133	174,277,901	153,103,576	160,239,939					
1.2.1.2.4. Current year's profit	47,985,572	48,434,190	39,969,400	40,570,948					
1.2.1.2.5. Fund for paid-in capital	-	-	-	-					
1.2.1.2.6. Others	-	-	-	-					
1.2.2. Deduction Factor	(1,699,808)	(1,796,341)	(1,530,033)	(1,558,940)					
1.2.2.1. Other comprehensive income	(22,642)	(29,763)	(26,782)	(26,782)					
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	(22,642)	(29,763)	(26,782)	(26,782)					
1.2.2.2. Other disclosed reserves	(1,677,166)	(1,766,578)	(1,503,251)	(1,532,158)					
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	(1,677,166)	(1,704,721)	(1,503,251)	(1,532,158)					
1.2.2.2.7. Others	-	-	-	-					
1.3. Non-controlling interest	-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1	(17,322,337)	(10,017,457)	(17,223,637)	(9,852,569)					
1.4.1. Deferred tax	(7,207,737)	(7,356,283)	(7,106,039)	(7,230,604)					
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)					
1.4.3. Other intangible assets	(393,556)	(426,630)	(396,554)	(432,486)					
1.4.4. Investments in shares of stock	(9,721,044)	(1,120,930)	(9,721,044)	(1,075,865)					
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>8,740,013</b>	<b>8,992,596</b>	<b>7,906,354</b>	<b>8,122,873</b>					
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	202,750	202,750	289,750	289,750					
2. Agio / disagio	-	-	-	-					
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	8,537,263	8,789,846	7,616,604	7,833,123					
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>226,426,139</b>	<b>242,694,176</b>	<b>204,705,741</b>	<b>220,568,562</b>					
<b>RISK-WEIGHTED ASSETS (RWAs)</b>					<b>CAR RATIO</b>				
RWAs CONSIDERING CREDIT RISK	719,410,464	744,418,973	662,592,385	682,589,085	CET 1 Ratio (%)	28.30%	28.31%	24.77%	25.85%
RWAs CONSIDERING MARKET RISK	1,465,254	3,074,120	858,740	2,058,698	Tier 1 Ratio (%)	28.30%	28.31%	24.77%	25.85%
RWAs CONSIDERING OPERATIONAL RISK	48,325,210	78,117,459	130,944,329	137,075,529	Tier 2 Ratio (%)	1.14%	1.09%	1.00%	0.99%
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>769,200,928</b>	<b>825,610,552</b>	<b>794,395,454</b>	<b>821,723,312</b>	<b>CAR Ratio (%)</b>	<b>29.44%</b>	<b>29.40%</b>	<b>25.77%</b>	<b>26.84%</b>
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	19.45%	19.41%	15.78%	16.85%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE</b>					<b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)</b>				
From CET 1 (%)	8.85%	8.90%	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 (%)	1.14%	1.09%	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 December 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2023 (Audited)					December 31, 2022 (Audited)				
		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	1,251	-	-	82,543	-	6,058	-	-	158,132	-
2.	Spot and derivative/forward receivables	-	-	-	2,175	-	-	-	-	1,003	-
3.	Securities	255,812	-	100,000	524,051	100,000	56,960	-	105,029	410,897	106,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	11,877	-	-	-	-	-	-
6.	Acceptance receivables	77,889	25,439	179,787	146,962	216,992	89,779	26,245	199,433	152,494	235,780
7.	Loans and financing	12,642,305	10,298,194	10,227,992	7,345,352	7,073,496	12,845,114	13,279,002	7,768,519	6,465,674	4,715,507
8.	Equity investment	102,596	-	1,770	102,596	1,770	102,596	-	1,770	102,596	1,770
9.	Other receivables	200	-	-	1,297	56	213	-	-	469	-
10.	Commitments and Contingencies	3,178,877	148,170	42,411	320,410	121,297	3,236,399	144,230	56,825	325,339	111,325

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2023	Audited Dec 31, 2022	Audited Dec 31, 2023	Audited Dec 31, 2022
<b>I.</b>	<b>COMMITTED RECEIVABLES</b>	<b>19,944,199</b>	<b>11,384,137</b>	<b>25,383,019</b>	<b>16,717,187</b>
	1. Unused borrowings/financing facilities	-	-	5,265,835	5,333,050
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	19,465,309	11,048,683	19,638,294	11,048,683
	3. Others	478,890	335,454	478,890	335,454
<b>II.</b>	<b>COMMITTED LIABILITIES</b>	<b>416,505,693</b>	<b>355,707,104</b>	<b>418,356,016</b>	<b>356,942,142</b>
	1. Unused credit/financing facilities	378,985,601	321,665,351	380,835,924	322,900,389
	a. Committed	288,968,550	231,408,127	289,767,268	231,731,863
	b. Uncommitted	90,017,051	90,257,224	91,068,656	91,168,526
	2. Outstanding irrevocable letters of credit	11,259,633	14,651,885	11,259,633	14,651,885
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	25,389,401	18,987,539	25,389,401	18,987,539
	4. Others	871,058	402,329	871,058	402,329
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>139,089</b>	<b>418,870</b>	<b>559,089</b>	<b>838,870</b>
	1. Received guarantees	139,089	418,870	559,089	838,870
	2. Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>22,673,575</b>	<b>19,748,189</b>	<b>22,749,397</b>	<b>19,795,126</b>
	1. Issued guarantees	22,673,575	19,748,189	22,749,308	19,795,037
	2. Others	-	-	89	89

**PT BANK CENTRAL ASIA Tbk**  
**STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS**  
As of December 31, 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>44,854,710</b>	<b>44,854,710</b>	<b>-</b>	<b>217,514</b>	<b>120,630</b>
1.	Spot	4,618,297	4,618,297	-	3,854	1,863
2.	Forward	14,343,362	14,343,362	-	91,843	47,698
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	25,893,051	25,893,051	-	121,817	71,069
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>217,514</b>	<b>120,630</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 year ended December 31, 2023 which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan - a member firm of the PwC global network (Engagement Partner: Lucy Luciana Suhenda, S.E., Ak., CPA), with an unmodified audit opinion in its report dated January 24, 2024. 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".

- Pursuant to POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports", the consolidated financial statements of BCA's parent entity [PT Dwimuria Investama Andalan] have not yet been presented.

- The main exchange rates used were as follows:

Rate as of December 31, 2023 : 1 USD = Rp 15,397.00

1 HKD = Rp 1,970.73

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

1 HKD = Rp 1,996.55