

Jakarta, February 2, 2024
PT Bank Central Asia Tbk

Jahja Setiaatmadia
President Director

Vera Eve Lim
Director

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of December 31, 2023 and 2022
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2023	Audited Dec 31, 2022
ASSETS			
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 - net of allowance	12,741,973	7,332,589
4.	Placements with Bank Indonesia and other banks - net of allowance	8,950,806	33,211,885
5.	Financial assets measured at fair value through profit or loss	21,753,493	7,984,902
6.	Acceptance receivable - net of allowance	14,659,624	15,199,641
7.	Bills receivable - net of allowance	10,383,524	5,895,907
8.	Securities purchased under agreements to resell - net of allowance	93,096,153	153,965,112
9.	Loans receivable - net of allowance	758,887,839	660,989,004
10.	Consumer financing receivable - net of allowance	8,713,450	8,215,427
11.	Finance lease receivable - net of allowance	139,007	121,716
12.	Assets related to sharia transactions - net of allowance	8,590,618	7,094,730
13.	Investment securities - net of allowance	312,803,045	250,527,764
14.	Prepaid expenses	1,039,107	854,744
15.	Prepaid tax	24,869	24,781
16.	Fixed assets - net of accumulated depreciation	26,824,840	24,709,537
17.	Intangible assets - net of accumulated amortisation	126,141,448	126,143,795
18.	Deferred tax assets - net	7,452,071	7,322,440
19.	Other assets - net of allowance	27,084,266	19,998,679
TOTAL ASSETS		1,553,605,352	1,455,062,457
LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY			
LIABILITIES			
1.	Deposits from customers	1,090,743,053	1,030,395,169
2.	Sharia deposits	3,200,075	2,784,688
3.	Deposits from other banks	10,070,820	7,936,206
4.	Financial liabilities measured at fair value through profit or loss	122,765	383,273
5.	Acceptance payables	6,701,256	9,666,648
6.	Securities sold under agreements to repurchase	1,054,780	255,962
7.	Debt securities issued	-	-
8.	Tax payable	1,780,937	2,420,361
9.	Borrowings	1,629,626	1,367,273
10.	Deferred tax liabilities	-	9,740
11.	Estimated losses on commitments and contingencies	3,371,674	3,438,349
12.	Accrued expenses and other liabilities	29,575,869	20,513,638
13.	Post-employment benefits obligation	9,033,017	7,521,739
14.	Subordinated bonds	500,000	500,000
TOTAL LIABILITIES		1,157,783,872	1,087,193,046
15.	Temporary syirkah deposits	7,893,872	6,440,375
EQUITY			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,821)	(24,720,821)
18.	Revaluation surplus of fixed assets	2,442,617	2,319,891
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	39,561	43,883
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	309,189	790,683
21.	Retained earnings	89,405,763	72,177,478
22.	Other equity components	(5,073)	(5,073)
Total equity attributable to equity holders of the parent entity		278,090,936	261,225,741
23.	Non-controlling interest	109,836,672	100,203,295
TOTAL EQUITY		387,927,608	361,429,036
TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY		1,553,605,352	1,455,062,457

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended December 31, 2023 and 2022
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2023	Audited Dec 31, 2022
OPERATING INCOME AND EXPENSES			
Interest and sharia income			
1.	Interest income	87,345,628	71,999,121
2.	Sharia income	855,189	680,585
Total interest and sharia income		88,200,817	72,679,706
Interest and sharia expense			
3.	Interest expense	(11,959,844)	(8,080,138)
4.	Sharia expense	(313,134)	(178,970)
Total interest and sharia expense		(12,272,978)	(8,259,108)
NET INTEREST AND SHARIA INCOME		75,927,839	64,420,598
OTHER OPERATING INCOME			
5.	Fee and commission income - net	16,513,249	16,564,126
6.	Net income from transaction at fair value through profit or loss	1,598,565	834,408
7.	Others	6,881,172	6,186,439
Total other operation income		24,992,986	23,584,973
8.	Impairment losses on assets	(2,263,049)	(4,526,619)
OTHER OPERATING EXPENSES			
9.	Personnel expenses	(16,223,814)	(13,704,192)
10.	General and administrative expenses	(17,544,564)	(15,570,026)
11.	Others	(4,023,473)	(3,518,392)
Total other operating expenses		(37,791,851)	(32,792,610)
INCOME BEFORE TAX		60,865,925	50,686,342
INCOME TAX EXPENSE			
		(11,597,835)	(9,790,580)
NET INCOME		49,268,090	40,895,762
OTHER COMPREHENSIVE INCOME:			
Items that will not be reclassified to profit or loss:			
a.	Remeasurements of defined benefit liability	(559,418)	(349,709)
b.	Income tax	106,450	66,277
Remeasurements of defined benefit liability - net of income tax		(452,968)	(283,432)
c.	Revaluation surplus of fixed assets	231,837	1,225,786
		(221,131)	942,354
13.	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(1,083,532)	(5,329,799)
b.	Income tax	206,344	1,011,931
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax		(877,188)	(4,317,868)
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	(7,866)	52,708
		(885,054)	(4,265,160)
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX		(1,106,185)	(3,322,806)
TOTAL COMPREHENSIVE INCOME		48,161,905	37,572,956
NET INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		27,332,570	22,520,111
Non-controlling interest		21,935,520	18,375,651
		49,268,090	40,895,762
COMPREHENSIVE PROFIT ATTRIBUTABLE TO:			
Equity holders of parent entity		26,725,195	20,694,710
Non-controlling interest		21,436,710	16,878,246
		48,161,905	37,572,956
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY			
		129,772	106,923

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2023 and 2022
(in millions of Rupiah)

ACCOUNTS	For The Years Ended December 31, 2023 and 2022 (Audited)									
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity	Non-controlling interest	Total equity
Balance, 31 December 2021	210,619,700	(24,766,946)	1,665,209	14,924	3,162,637	54,259,455	(5,073)	244,949,906	91,937,394	336,887,300
Net income for the year	-	-	-	-	-	22,520,111	-	22,520,111	18,375,651	40,895,762
Revaluation surplus of fixed assets	-	-	654,682	-	-	18,791	-	673,473	552,313	1,225,786
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	28,959	-	-	-	28,959	23,749	52,708
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(2,371,954)	-	-	(2,371,954)	(1,945,914)	(4,317,868)
Remeasurements of defined benefit liability - net	-	-	-	-	-	(155,879)	-	(155,879)	(127,553)	(283,432)
Total comprehensive income for the year	-	-	654,682	28,959	(2,371,954)	22,383,023	-	20,694,710	16,878,246	37,572,956
Non-controlling interest adjustment	-	-	-	-	-	-	-	-	(10,354)	(10,354)
Difference on transaction amount from business combination of entity under common control	-	46,125	-	-	-	-	-	46,125	-	46,125
Cash dividends	-	-	-	-	-	(4,465,000)	-	(4,465,000)	(8,609,491)	(13,074,491)
Paid-in capital on Subsidiary	-	-	-	-	-	-	-	-	7,500	7,500
Balance, 31 December 2022	210,619,700	(24,720,821)	2,319,891	43,883	790,683	72,177,478	(5,073)	261,225,741	100,203,295	361,429,036
Balance, 31 December 2022	210,619,700	(24,720,821)	2,319,891	43,883	790,683	72,177,478	(5,073)	261,225,741	100,203,295	361,429,036
Net income for the year	-	-	-	-	-	27,332,570	-	27,332,570	21,935,520	49,268,090
Revaluation surplus of fixed assets	-	-	122,726	-	-	4,650	-	127,376	104,461	231,837
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(4,322)	-	-	-	(4,322)	(3,544)	(7,866)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(481,494)	-	-	(481,494)	(395,684)	(877,188)
Remeasurements of defined benefit liability - net	-	-	-	-	-	(248,935)	-	(248,935)	(204,033)	(452,968)
Total comprehensive income for the year	-	-	122,726	(4,322)	(481,494)	27,088,285	-	26,725,195	21,436,710	48,161,905
Non-controlling interest adjustment	-	-	-	-	-	-	-	-	1	1
Cash dividends	-	-	-	-	-	(9,860,000)	-	(9,860,000)	(11,803,334)	(21,663,334)
Balance, 31 December 2023	210,619,700	(24,720,821)	2,442,617	39,561	309,189	89,405,763	(5,073)	278,090,936	109,836,672	387,927,608

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of December 31, 2023 and 2022
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2023	Audited Dec 31, 2022
COMMITMENTS			
Committed receivables:			
1.	Unused borrowing/financing facilities	5,265,835	5,333,050
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	19,638,294	11,048,683
3.	Others	478,890	335,454
		25,383,019	16,717,187
Committed liabilities:			
1.	Unused credit/financing facilities		
-	Committed	289,767,268	231,731,863
-	Uncommitted	91,068,656	91,168,526
2.	Outstanding irrevocable letters of credit	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
4.	Others	871,058	402,329
		418,356,016	356,942,142
CONTINGENCIES			
Contingent receivables:			
1.	Received guarantees	559,089	838,870
2.	Others	-	-
		559,089	838,870
Contingent liabilities:			
1.	Issued guarantees	22,749,308	19,795,037
2.	Others	89	89
		22,749,397	19,795,126

Jakarta, February 1, 2024

Honky Harjo
President Director

Aqus Santoso Suwanto
Director