

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENTS OF FINANCIAL POSITION**  
As of June 30, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2024	Audited Dec 31, 2023	Unaudited Jun 30, 2024	Audited Dec 31, 2023
	<b>ASSETS</b>				
1.	Cash	16,794,418	21,655,553	16,820,177	21,701,514
2.	Placement with Bank Indonesia	77,892,530	91,333,237	80,123,466	93,369,596
3.	Placement with other banks	14,828,469	8,254,264	16,123,672	10,065,706
4.	Spot and derivative/forward receivables	166,482	217,514	166,482	217,514
5.	Securities	355,563,282	321,940,694	372,637,984	335,856,269
6.	Securities sold under repurchase agreement (repo)	-	1,014,857	-	1,117,221
7.	Claims on securities bought under reverse repo	50,040,265	90,780,368	50,409,476	93,097,151
8.	Acceptance receivables	12,001,952	14,942,739	12,001,952	14,942,739
9.	Loans and financing	824,590,282	787,499,389	840,159,394	801,238,110
10.	Sharia financing	-	-	9,534,368	9,013,552
11.	Equity investment	10,330,797	10,261,404	740,767	853,800
12.	Other financial assets	13,783,907	13,463,372	15,637,673	15,094,056
13.	Impairment on financial assets -/-	(34,475,316)	(33,913,235)	(35,532,424)	(34,898,867)
	a. Securities	(371,822)	(355,812)	(443,097)	(444,590)
	b. Loans and Sharia financing	(33,562,285)	(33,168,491)	(34,531,073)	(34,059,755)
	c. Others	(541,209)	(388,932)	(558,254)	(394,522)
14.	Intangible assets	1,252,129	1,230,372	2,674,309	2,622,268
	Accumulated amortization on intangible asset -/-	(890,089)	(836,816)	(1,127,830)	(1,057,495)
15.	Fixed assets and equipment	35,675,351	35,449,531	37,214,463	36,924,867
	Accumulated depreciation on fixed assets and equipment -/-	(10,094,794)	(9,486,999)	(10,740,198)	(10,100,123)
16.	Non earning assets	2,182,532	1,888,861	2,241,926	1,947,165
	a. Abandoned property	36,548	36,898	46,862	47,212
	b. Foreclosed assets	1,691,467	1,659,377	1,740,546	1,707,367
	c. Suspense accounts	14,045	21,406	14,046	21,406
	d. Interbranch assets	440,472	171,180	440,472	171,180
17.	Other assets	15,330,002	15,175,834	16,331,573	16,101,967
	<b>TOTAL ASSETS</b>	<b>1,384,972,199</b>	<b>1,370,870,939</b>	<b>1,425,417,230</b>	<b>1,408,107,010</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENTS OF FINANCIAL POSITION**  
As of June 30, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2024	Audited Dec 31, 2023	Unaudited Jun 30, 2024	Audited Dec 31, 2023
	<b><u>LIABILITIES AND EQUITIES</u></b>				
	<b><u>LIABILITIES</u></b>				
1.	Current account	351,345,174	346,460,730	353,086,294	348,457,223
2.	Saving account	555,584,352	530,789,507	562,105,822	536,183,763
3.	Time deposit	196,582,891	204,601,922	209,940,489	217,031,663
4.	Electronic money	1,284,530	1,240,471	1,284,530	1,240,471
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,885,827	10,146,443	7,832,780	10,070,823
7.	Spot and derivative/forward liabilities	151,827	120,630	151,827	122,765
8.	Liabilities on securities sold under repurchase agreement (repo)	-	972,534	-	1,054,780
9.	Acceptance liabilities	5,381,035	6,701,256	5,381,035	6,701,256
10.	Issued securities	500,000	500,000	700,000	690,000
11.	Loans/financing received	38,078	59,900	2,163,373	1,629,049
12.	Margin deposit	199,297	289,867	199,578	290,144
13.	Interbranch liabilities	-	5,388	-	5,388
14.	Other liabilities	35,184,145	36,057,268	41,709,865	42,091,515
15.	Minority interest	-	-	181,810	181,337
	<b>TOTAL LIABILITIES</b>	<b>1,154,137,733</b>	<b>1,137,946,493</b>	<b>1,184,737,980</b>	<b>1,165,750,754</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	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(3,959,062)
	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	7,444,406	7,974,285	8,044,935	8,553,051
	a. Gains	11,205,962	11,736,348	11,808,353	12,316,976
	b. Losses -/-	(3,761,556)	(3,762,063)	(3,763,418)	(3,763,925)
19.	Reserves	3,720,540	3,234,149	3,720,540	3,234,149
	a. General reserves	3,720,540	3,234,149	3,720,540	3,234,149
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	212,417,214	214,463,706	221,823,860	223,479,141
	a. Previous years	213,977,315	192,674,082	222,992,750	201,035,967
	b. Current Year	26,484,973	47,985,572	26,876,184	48,639,122
	c. Dividends paid -/-	(28,045,074)	(26,195,948)	(28,045,074)	(26,195,948)
	<b>TOTAL EQUITIES</b>	<b>230,834,466</b>	<b>232,924,446</b>	<b>240,679,250</b>	<b>242,356,256</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,384,972,199</b>	<b>1,370,870,939</b>	<b>1,425,417,230</b>	<b>1,408,107,010</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
For the Periods Ended June 30, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2024	Unaudited Jun 30, 2023	Unaudited Jun 30, 2024	Unaudited Jun 30, 2023
<b>OPERATIONAL INCOME AND EXPENSES</b>					
<b>A. Interest income and expenses</b>					
1.	Interest income	43,112,164	40,137,641	46,127,581	42,687,088
2.	Interest expenses	5,774,907	5,348,116	6,182,573	5,664,942
	<b>Net interest income (expenses)</b>	<b>37,337,257</b>	<b>34,789,525</b>	<b>39,945,008</b>	<b>37,022,146</b>
<b>B. Other operational income and expenses</b>					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(51,109)	233,465	(90,300)	255,654
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	811,605	197,618	824,283	222,581
4.	Gains (losses) on spot and derivatives/forward (realised)	288,963	622,893	291,228	624,768
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	373,674	(303,888)	378,055	(301,242)
7.	Dividend income	769,707	763,159	13,968	10,937
8.	Commission/provision/fee and administration income	8,696,533	8,071,384	8,749,884	8,099,352
9.	Other income	297,581	323,097	2,269,745	2,180,644
10.	Addition (reversal) of impairment losses on assets	1,064,379	1,146,165	1,405,716	1,242,995
11.	Losses on operational risk	328	1,790	619	1,790
12.	Personnel expenses	8,137,846	7,387,331	9,106,529	8,244,388
13.	Promotion expenses	493,242	448,920	654,084	597,862
14.	Others expenses	6,205,985	6,503,365	8,035,654	8,158,314
	<b>Net Other Operational Income (Expenses)</b>	<b>(4,714,826)</b>	<b>(5,579,843)</b>	<b>(6,765,739)</b>	<b>(7,152,655)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>32,622,431</b>	<b>29,209,682</b>	<b>33,179,269</b>	<b>29,869,491</b>
<b>NON OPERATIONAL INCOME AND EXPENSES</b>					
1.	Gains (losses) on sale of fixed assets and equipment	(473)	6,040	1,142	8,878
2.	Other non operational income (expenses)	(103,381)	(90,092)	42,155	4,470
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>(103,854)</b>	<b>(84,052)</b>	<b>43,297</b>	<b>13,348</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>32,518,577</b>	<b>29,125,630</b>	<b>33,222,566</b>	<b>29,882,839</b>
	Income tax	6,033,604	5,378,566	6,345,067	5,682,816
	a. Estimated current year tax	5,472,747	4,815,527	5,795,206	5,120,799
	b. Deferred tax income (expenses)	(560,857)	(563,039)	(549,861)	(562,017)
	<b>NET PROFIT (LOSS) CURRENT PERIOD</b>	<b>26,484,973</b>	<b>23,747,064</b>	<b>26,877,499</b>	<b>24,200,023</b>
	<b>NET PROFIT (LOSS) OF MINORITY INTEREST</b>			<b>1,315</b>	<b>9,817</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 actuarial 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	-	-	42,025	(26,203)
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(529,879)	342,944	(550,983)	372,540
	c. Others	-	-	-	-
	<b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX</b>	<b>(529,879)</b>	<b>342,944</b>	<b>(508,958)</b>	<b>346,337</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD</b>	<b>25,955,094</b>	<b>24,090,008</b>	<b>26,368,541</b>	<b>24,546,360</b>
	<b>Net Profit (Loss) Current Period attributable to :</b>				
	OWNERS OF THE PARENT	26,484,973	23,747,064	26,876,184	24,190,206
	NON-CONTROLLING INTEREST			1,315	9,817
	<b>NET PROFIT (LOSS) CURRENT PERIOD</b>	<b>26,484,973</b>	<b>23,747,064</b>	<b>26,877,499</b>	<b>24,200,023</b>
	<b>Total Comprehensive Profit (Loss) Current Period attributable to :</b>				
	OWNERS OF THE PARENT	25,955,094	24,090,008	26,368,068	24,536,764
	NON-CONTROLLING INTEREST			473	9,596
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD</b>	<b>25,955,094</b>	<b>24,090,008</b>	<b>26,368,541</b>	<b>24,546,360</b>
	<b>DIVIDEND</b>	<b>(28,045,074)</b>	<b>(20,956,758)</b>	<b>(28,045,074)</b>	<b>(20,956,758)</b>
	<b>EARNINGS PER SHARE (in full amount)</b>			<b>218</b>	<b>196</b>

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
For the Periods Ended June 30, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2024	Unaudited Jun 30, 2023
<b>I.</b>	<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
	1. Receipts of interest and sharia income, fees and commissions	54,570,274	51,580,901
	2. Other operating income	2,946,413	3,190,795
	3. Payments of interest and sharia expenses, fees and commissions	(6,243,512)	(5,540,999)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	2,577,081	(1,061,305)
	6. Other operating expenses	(18,500,622)	(17,186,808)
	7. Payment of tantiem to Board of Commissioners and Directors	(765,000)	(660,000)
	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	(143,957)	561,716
	b. Financial assets measured at fair value through profit and loss	(7,084,852)	(9,115,239)
	c. Acceptance receivables	2,940,787	2,275,919
	d. Bills receivable	3,237,667	887,847
	e. Securities purchased under agreements to resell	42,687,675	23,596,920
	f. Loans receivable	(36,390,306)	(26,494,068)
	g. Consumer financing receivables	(1,334,165)	(400,569)
	h. Finance lease receivables - net	51,567	(16,896)
	i. Assets related to sharia transactions	(536,063)	(389,144)
	j. Other assets	(814,845)	(7,903,688)
	k. Deposits from customers	18,802,686	33,443,190
	l. Sharia deposits	(104,019)	76,199
	m. Deposits from other banks	(2,318,332)	2,712,760
	n. Acceptance payables	(1,320,221)	(2,488,544)
	o. Accruals and other liabilities	339,112	8,109,137
	p. Temporary <i>syirkah</i> deposits	358,404	525,753
	<b>Net cash provided by (used in) operating activities before income tax</b>	<b>52,955,772</b>	<b>55,703,877</b>
	9. Payment of income tax	(6,118,755)	(6,190,517)
	<b>Net cash provided by (used in) operating activities</b>	<b>46,837,017</b>	<b>49,513,360</b>
<b>II.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
	1. Proceeds from sales of investment securities	317,665	50,000
	2. Acquisition of investment securities	(85,511,741)	(71,552,339)
	3. Proceeds from investment securities that matured during the period	56,325,067	40,397,925
	4. Cash dividends received from investment in shares	13,968	10,937
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(473,687)	(1,819,035)
	7. Acquisition of right of use assets	(347,625)	(160,646)
	8. Proceeds from sale of fixed assets	4,661	11,240
	<b>Net cash provided by (used in) investing activities</b>	<b>(29,671,692)</b>	<b>(33,061,918)</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	30,375,130	17,213,110
	4. Payment of borrowings	(29,845,985)	(16,736,387)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	(28,045,074)	(20,956,758)
	7. Proceeds from securities sold under repurchase agreements to repurchase	200,769	642,397
	8. Payment of securities sold under repurchase agreements to repurchase	(1,259,339)	(669,510)
	<b>Net cash provided by (used in) financing activities</b>	<b>(28,574,499)</b>	<b>(20,507,148)</b>
	<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(11,409,174)</b>	<b>(4,055,706)</b>
	<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>124,395,987</b>	<b>160,422,371</b>
	<b>EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS</b>	<b>(811,361)</b>	<b>619,566</b>
	<b>CASH AND CASH EQUIVALENTS, END OF PERIOD</b>	<b>112,175,452</b>	<b>156,986,231</b>
<b>IV.</b>	<b>CASH AND CASH EQUIVALENTS CONSIST OF :</b>		
	1. Cash	16,820,177	18,463,789
	2. Current accounts with Bank Indonesia	72,014,766	106,113,168
	3. Current accounts with other banks	5,967,973	7,760,273
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	17,372,536	24,649,001
	<b>Total cash and cash equivalents</b>	<b>112,175,452</b>	<b>156,986,231</b>

**PT BANK CENTRAL ASIA Tbk**  
**FINANCIAL RATIOS CALCULATION**  
As of June 30, 2024 & 2023

(In %)

Ratio	Unaudited Jun 30, 2024	Unaudited Jun 30, 2023
<b>Performance Ratio</b>		
1. Capital Adequacy Ratio (CAR)	27.76%	29.47%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.15%	1.00%
3. Non performing earning assets to total earning assets	1.05%	0.88%
4. Allowance for impairment on financial assets to earning assets	2.70%	2.98%
5. Gross NPL	2.20%	1.89%
6. Net NPL	0.76%	0.67%
7. Return on Asset (ROA) <sup>1)</sup>	4.72%	4.49%
8. Return on Asset (ROA) <sup>2)</sup>	3.84%	3.66%
9. Return on Equity (ROE)	24.77%	24.18%
10. Net Interest Margin (NIM)	5.69%	5.56%
11. Operating Expenses to Operating Income (BOPO)	41.08%	43.49%
12. Cost to Income Ratio (CIR)	30.65%	32.54%
13. Loan to Deposit Ratio (LDR)	72.74%	65.75%
<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	5.02%	7.55%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.07%	0.15%

<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 June 30, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		June 30, 2024 (Unaudited)					June 30, 2023 (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	74,058	-	-	-	-	74,058	53,764	-	-	-	-	-	53,764
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	50	-	-	-	-	50	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	49,610	-	-	-	-	49,610	50,605	-	-	-	-	-	50,605
	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	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing													
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>90,897</b>	-	-	-	-	<b>90,897</b>	<b>41,953</b>	-	-	-	-	-	<b>41,953</b>
	i. Rupiah	90,897	-	-	-	-	90,897	41,953	-	-	-	-	-	41,953
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>b. Non micro, small and medium enterprises</b>	<b>9,263,125</b>	<b>220</b>	-	<b>114</b>	-	<b>9,263,459</b>	<b>7,348,590</b>	<b>3,798</b>	-	-	-	-	<b>7,352,388</b>
	i. Rupiah	9,129,191	220	-	114	-	9,129,525	7,236,362	3,798	-	-	-	-	7,240,160
	ii. Foreign currencies	133,934	-	-	-	-	133,934	112,228	-	-	-	-	-	112,228
	<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	10,809	-	-	-	-	10,809	26,697	-	-	-	-	-	26,697
10.	Commitments and contingencies													
	a. Rupiah	7,466,569	390	-	-	-	7,466,959	9,668,994	65	-	-	-	-	9,669,059
	b. Foreign currencies	1,221,424	-	-	-	-	1,221,424	447,574	-	-	-	-	-	447,574

**PT BANK CENTRAL ASIA Tbk**  
**EARNING ASSETS QUALITY AND OTHER INFORMATION**  
As of June 30, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2024 (Unaudited)						June 30, 2023 (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	3,637,625	-	-	-	-	3,637,625	5,785,259	-	-	-	-	5,785,259
	b. Foreign currencies	11,116,786	-	-	-	-	11,116,786	10,951,593	-	-	-	-	10,951,593
2.	Spot and derivative/forward receivables												
	a. Rupiah	163,340	-	-	-	-	163,340	100,672	-	-	-	-	100,672
	b. Foreign currencies	3,092	-	-	-	-	3,092	2,912	-	-	-	-	2,912
3.	Securities												
	a. Rupiah	342,032,565	-	-	-	100,000	342,132,565	263,810,496	-	-	-	100,000	263,910,496
	b. Foreign currencies	13,380,363	-	-	-	744	13,381,107	18,323,944	-	-	-	-	18,323,944
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	50,040,265	-	-	-	-	50,040,265	127,931,820	-	-	-	-	127,931,820
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	11,554,085	225,960	-	-	221,907	12,001,952	12,965,305	40,445	-	-	233,429	13,239,179
7.	Loans and financing												
	<b>a. Micro, small and medium enterprises (UMKM)</b>	<b>114,274,445</b>	<b>3,707,279</b>	<b>361,355</b>	<b>650,573</b>	<b>2,073,931</b>	<b>121,067,583</b>	<b>103,146,849</b>	<b>4,295,655</b>	<b>349,765</b>	<b>458,117</b>	<b>1,521,658</b>	<b>109,772,044</b>
	i. Rupiah	113,805,163	3,707,279	361,355	650,573	2,073,931	120,598,301	102,263,219	4,070,258	339,328	458,117	1,506,587	108,637,509
	ii. Foreign currencies	469,282	-	-	-	-	469,282	883,630	225,397	10,437	-	15,071	1,134,535
	<b>b. Non micro, small and medium enterprises</b>	<b>662,490,343</b>	<b>17,136,332</b>	<b>1,033,455</b>	<b>1,276,512</b>	<b>12,231,701</b>	<b>694,168,343</b>	<b>571,230,063</b>	<b>15,093,538</b>	<b>1,407,120</b>	<b>1,309,832</b>	<b>8,426,884</b>	<b>597,467,437</b>
	i. Rupiah	624,212,713	15,847,139	1,033,455	1,276,512	8,513,990	650,883,809	537,019,594	14,692,054	1,014,832	1,309,832	5,038,250	559,074,562
	ii. Foreign currencies	38,277,630	1,289,193	-	-	3,717,711	43,284,534	34,210,469	401,484	392,288	-	3,388,634	38,392,875
	<b>c. Restructured loans</b>	<b>13,226,520</b>	<b>7,670,006</b>	<b>468,108</b>	<b>642,415</b>	<b>11,139,048</b>	<b>33,146,097</b>	<b>29,122,270</b>	<b>9,832,228</b>	<b>1,332,701</b>	<b>1,176,233</b>	<b>8,430,689</b>	<b>49,894,121</b>
	i. Rupiah	11,914,253	6,818,337	468,108	642,415	7,421,337	27,264,450	27,418,003	9,242,556	929,976	1,176,233	5,026,984	43,793,752
	ii. Foreign currencies	1,312,267	851,669	-	-	3,717,711	5,881,647	1,704,267	589,672	402,725	-	3,403,705	6,100,369
8.	Equity investment	607,983	-	-	-	770	608,753	538,590	-	-	-	770	539,360
9.	Other receivables	277,278	2,311	-	-	-	279,589	30,093	-	-	-	-	30,093
10.	Commitments and contingencies												
	a. Rupiah	370,610,709	1,246,659	58,822	-	19,027	371,935,217	325,998,688	1,418,107	31,377	700	32,842	327,481,714
	b. Foreign currencies	67,724,089	94,584	990	-	64,938	67,884,601	57,709,738	52,635	-	-	31,565	57,793,938
<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						1,691,467						1,806,611

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**CALCULATION OF CAPITAL ADEQUACY RATIO / CAR**  
As of June 30, 2024 & 2023

(In millions of Rupiah)

	Unaudited Jun 30, 2024		Unaudited Jun 30, 2023		DESCRIPTION	Unaudited Jun 30, 2024		Unaudited Jun 30, 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
	<b>I. Tier 1 Capital</b>	<b>216,032,487</b>	<b>232,321,451</b>	<b>200,326,299</b>		<b>216,297,199</b>			
<b>1. Common Equity Tier 1</b>	<b>216,032,487</b>	<b>232,321,451</b>	<b>200,326,299</b>	<b>216,297,199</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	231,345,806	240,377,918	215,291,002	223,904,973					
1.2.1. Addition Factor	233,087,809	242,172,443	217,156,173	225,848,615					
1.2.1.1. Other comprehensive income	11,238,687	11,831,655	12,753,987	13,321,968					
1.2.1.1.1. Translation of financial statements in foreign currency	-	464,527	-	404,165					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	437,097	430,910	2,175,508	2,205,701					
1.2.1.1.3. Revaluation surplus of fixed assets	10,801,590	10,936,218	10,578,479	10,712,102					
1.2.1.2. Other disclosed reserves	221,849,122	230,340,788	204,402,186	212,526,647					
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	3,720,540	3,720,540	3,234,149	3,234,149					
1.2.1.2.3. Previous year's profit	185,932,241	194,136,883	171,709,605	179,509,371					
1.2.1.2.4. Current year's profit	26,484,973	26,771,997	23,747,064	24,071,759					
1.2.1.2.5. Fund for paid-in capital	-	-	-	-					
1.2.1.2.6. Others	-	-	-	-					
1.2.2. Deduction Factor	(1,742,003)	(1,794,525)	(1,865,171)	(1,943,642)					
1.2.2.1. Other comprehensive income	(33,097)	(40,217)	(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	(33,097)	(40,217)	(37,586)	(37,586)					
1.2.2.2. Other disclosed reserves	(1,708,906)	(1,754,308)	(1,827,585)	(1,906,056)					
1.2.2.2.1. Disagio	-	-	-	-					
1.2.2.2.2. Previous year's losses	-	(18,114)	-	(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	(1,708,906)	(1,736,194)	(1,827,585)	(1,844,199)					
1.2.2.2.7. Others	-	-	-	-					
1.3. Non-controlling interest	-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1	(16,854,257)	(9,597,405)	(16,505,641)	(9,148,712)					
1.4.1. Deferred tax	(6,771,173)	(6,922,806)	(6,462,556)	(6,573,486)					
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)					
1.4.3. Other intangible assets	(362,040)	(411,222)	(322,041)	(359,786)					
1.4.4. Investments in shares of stock	(9,721,044)	(1,149,763)	(9,721,044)	(1,101,826)					
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 (if available)	-	-	-	-					
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>8,957,762</b>	<b>9,202,983</b>	<b>8,003,573</b>	<b>8,228,410</b>					
1. Instruments issued by the bank that meet the criteria for inclusion in Tier 2 capital	159,250	159,250	246,250	246,250					
2. Agio / disagio	-	-	-	-					
3. General allowance for losses on earning assets (max. 1.25% from Risk-Weighted Assets)	8,798,512	9,043,733	7,757,323	7,982,160					
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>224,990,249</b>	<b>241,524,434</b>	<b>208,329,872</b>	<b>224,525,609</b>					
<b>RISK-WEIGHTED ASSETS (RWAs)</b>					<b>CAR RATIO</b>				
RWAs CONSIDERING CREDIT RISK	755,211,633	781,690,736	654,908,754	677,942,995	CET 1 Ratio (%)	26.65%	26.61%	28.34%	28.39%
RWAs CONSIDERING MARKET RISK	3,468,490	7,756,071	3,743,075	5,734,679	Tier 1 Ratio (%)	26.65%	26.61%	28.34%	28.39%
RWAs CONSIDERING OPERATIONAL RISK	51,903,001	83,551,413	48,325,210	78,117,459	Tier 2 Ratio (%)	1.11%	1.06%	1.13%	1.08%
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>810,583,124</b>	<b>872,998,220</b>	<b>706,977,039</b>	<b>761,795,133</b>	<b>CAR Ratio (%)</b>	<b>27.76%</b>	<b>27.67%</b>	<b>29.47%</b>	<b>29.47%</b>
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	17.77%	17.68%	19.48%	19.48%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE</b>					<b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)</b>				
From CET 1 (%)	8.88%	8.93%	8.86%	8.91%	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 (%)	1.11%	1.06%	1.13%	1.08%	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, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2024 (Unaudited)					June 30, 2023 (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	3,006	-	-	148,285	-	3,232	-	-	167,906	-
2.	Spot and derivative/forward receivables	-	-	-	1,665	-	-	-	-	1,036	-
3.	Securities	271,194	-	100,628	494,750	100,744	20,307	-	100,000	440,043	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	57,638	185,412	187,132	115,535	233,205	94,045	22,615	197,079	129,653	235,451
7.	Loans and financing	11,897,508	9,661,615	12,003,162	7,569,443	9,731,647	12,478,231	13,434,712	8,722,304	6,614,455	7,140,131
8.	Equity investment	103,290	-	1,770	103,290	1,770	102,596	-	1,770	102,596	1,770
9.	Other receivables	1,481	1,480	-	2,881	116	212	-	-	568	-
10.	Commitments and Contingencies	3,150,943	182,546	62,612	362,663	139,542	3,416,709	169,938	50,871	301,067	133,366

**PT BANK CENTRAL ASIA Tbk & Subsidiaries**  
**STATEMENT OF COMMITMENTS & CONTINGENCIES**  
As of June 30, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2024	Audited Dec 31, 2023	Unaudited Jun 30, 2024	Audited Dec 31, 2023
<b>I.</b>	<b>COMMITTED RECEIVABLES</b>	<b>19,535,117</b>	<b>19,944,199</b>	<b>23,101,617</b>	<b>25,383,019</b>
	1. Unused borrowings/financing facilities	-	-	3,566,500	5,265,835
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	18,865,135	19,465,309	18,865,135	19,638,294
	3. Others	669,982	478,890	669,982	478,890
<b>II.</b>	<b>COMMITTED LIABILITIES</b>	<b>443,442,057</b>	<b>416,505,693</b>	<b>445,900,666</b>	<b>418,356,016</b>
	1. Unused credit/financing facilities	410,325,610	378,985,601	412,784,219	380,835,924
	a. Committed	313,617,580	288,968,550	314,532,971	289,767,268
	b. Uncommitted	96,708,030	90,017,051	98,251,248	91,068,656
	2. Outstanding irrevocable letters of credit	12,435,102	11,259,633	12,435,102	11,259,633
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	17,939,123	25,389,401	17,939,123	25,389,401
	4. Others	2,742,222	871,058	2,742,222	871,058
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>186,570</b>	<b>139,089</b>	<b>556,995</b>	<b>559,089</b>
	1. Received guarantees	186,570	139,089	556,995	559,089
	2. Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>25,747,489</b>	<b>22,673,575</b>	<b>25,829,899</b>	<b>22,749,397</b>
	1. Issued guarantees	25,747,489	22,673,575	25,829,810	22,749,308
	2. Others	-	-	89	89

**PT BANK CENTRAL ASIA Tbk**  
**STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS**  
As of June 30, 2024

(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>36,804,258</b>	<b>36,804,258</b>	<b>-</b>	<b>166,482</b>	<b>151,827</b>
1.	Spot	10,460,855	10,460,855	-	2,703	13,499
2.	Forward	16,743,268	16,743,268	-	136,571	52,301
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	9,600,135	9,600,135	-	27,208	86,027
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>166,482</b>	<b>151,827</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 style="text-align: right;">Total</td> <td></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 period ended June 30, 2024 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".

- For comparison purpose, certain accounts in the statements of profit or loss and other comprehensive income for the six months period ended June 30, 2023 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the six months period ended June 30, 2024.
- 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 June 30, 2024	: 1 USD = Rp 16,375.00	1 HKD = Rp 2,097.14
Rate as of December 31, 2023	: 1 USD = Rp 15,397.00	1 HKD = Rp 1,970.73