

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of September 30, 2024 & December 31, 2023

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | CONSOLIDATED | |
|-----|--|---------------------------|-------------------------|---------------------------|-------------------------|
| | | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 |
| | ASSETS | | | | |
| 1. | Cash | 17,776,374 | 21,655,553 | 17,798,725 | 21,701,514 |
| 2. | Placement with Bank Indonesia | 70,764,807 | 91,333,237 | 72,288,330 | 93,369,596 |
| 3. | Placement with other banks | 12,499,671 | 8,254,264 | 13,687,023 | 10,065,706 |
| 4. | Spot and derivative/forward receivables | 375,067 | 217,514 | 375,067 | 217,514 |
| 5. | Securities | 397,559,439 | 321,940,694 | 415,073,734 | 335,856,269 |
| 6. | Securities sold under repurchase agreement (repo) | 620,141 | 1,014,857 | 620,141 | 1,117,221 |
| 7. | Claims on securities bought under reverse repo | 1,409,360 | 90,780,368 | 1,800,342 | 93,097,151 |
| 8. | Acceptance receivables | 10,184,609 | 14,942,739 | 10,184,609 | 14,942,739 |
| 9. | Loans and financing | 851,044,543 | 787,499,389 | 866,661,393 | 801,238,110 |
| 10. | Sharia financing | - | - | 10,448,227 | 9,013,552 |
| 11. | Equity investment | 10,350,797 | 10,261,404 | 670,044 | 853,800 |
| 12. | Other financial assets | 10,967,384 | 13,463,372 | 13,133,429 | 15,094,056 |
| 13. | Impairment on financial assets -/- | (34,813,195) | (33,913,235) | (35,957,592) | (34,898,867) |
| | a. Securities | (390,211) | (355,812) | (456,961) | (444,590) |
| | b. Loans and Sharia financing | (33,959,014) | (33,168,491) | (35,022,369) | (34,059,755) |
| | c. Others | (463,970) | (388,932) | (478,262) | (394,522) |
| 14. | Intangible assets | 1,295,699 | 1,230,372 | 2,746,047 | 2,622,268 |
| | Accumulated amortization on intangible asset -/- | (918,475) | (836,816) | (1,167,705) | (1,057,495) |
| 15. | Fixed assets and equipment | 36,271,625 | 35,449,531 | 37,833,401 | 36,924,867 |
| | Accumulated depreciation on fixed assets and equipment -/- | (10,348,032) | (9,486,999) | (11,021,940) | (10,100,123) |
| 16. | Non earning assets | 1,756,887 | 1,888,861 | 1,810,915 | 1,947,165 |
| | a. Abandoned property | 37,286 | 36,898 | 43,835 | 47,212 |
| | b. Foreclosed assets | 1,669,676 | 1,659,377 | 1,717,153 | 1,707,367 |
| | c. Suspense accounts | 16,205 | 21,406 | 16,207 | 21,406 |
| | d. Interbranch assets | 33,720 | 171,180 | 33,720 | 171,180 |
| 17. | Other assets | 15,714,165 | 15,175,834 | 16,717,590 | 16,101,967 |
| | TOTAL ASSETS | 1,392,510,866 | 1,370,870,939 | 1,433,701,780 | 1,408,107,010 |

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

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | CONSOLIDATED | |
|-----|--|---------------------------|-------------------------|---------------------------|-------------------------|
| | | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 |
| | <u>LIABILITIES AND EQUITIES</u> | | | | |
| | <u>LIABILITIES</u> | | | | |
| 1. | Current account | 350,384,888 | 346,460,730 | 352,179,969 | 348,457,223 |
| 2. | Saving account | 556,035,142 | 530,789,507 | 563,150,786 | 536,183,763 |
| 3. | Time deposit | 196,859,031 | 204,601,922 | 210,250,772 | 217,031,663 |
| 4. | Electronic money | 1,313,681 | 1,240,471 | 1,313,681 | 1,240,471 |
| 5. | Liabilities to Bank Indonesia | 577 | 577 | 186,513 | 577 |
| 6. | Liabilities to other banks | 4,236,495 | 10,146,443 | 4,196,334 | 10,070,823 |
| 7. | Spot and derivative/forward liabilities | 374,340 | 120,630 | 374,340 | 122,765 |
| 8. | Liabilities on securities sold under repurchase agreement (repo) | 694,256 | 972,534 | 694,256 | 1,054,780 |
| 9. | Acceptance liabilities | 4,897,110 | 6,701,256 | 4,897,110 | 6,701,256 |
| 10. | Issued securities | 500,000 | 500,000 | 500,000 | 690,000 |
| 11. | Loans/financing received | 2,812 | 59,900 | 1,283,285 | 1,629,049 |
| 12. | Margin deposit | 219,560 | 289,867 | 231,469 | 290,144 |
| 13. | Interbranch liabilities | - | 5,388 | - | 5,388 |
| 14. | Other liabilities | 31,394,661 | 36,057,268 | 38,481,947 | 42,091,515 |
| 15. | Minority interest | - | - | 195,972 | 181,337 |
| | TOTAL LIABILITIES | 1,146,912,553 | 1,137,946,493 | 1,177,936,434 | 1,165,750,754 |
| | <u>EQUITIES</u> | | | | |
| 16. | Paid in capital | 1,540,938 | 1,540,938 | 1,540,938 | 1,540,938 |
| | a. Capital | 5,500,000 | 5,500,000 | 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 | 8,326,176 | 7,974,285 | 8,933,352 | 8,553,051 |
| | a. Gains | 12,045,580 | 11,736,348 | 12,654,618 | 12,316,976 |
| | b. Losses -/- | (3,719,404) | (3,762,063) | (3,721,266) | (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 | 226,299,291 | 214,463,706 | 236,021,539 | 223,479,141 |
| | a. Previous years | 213,977,315 | 192,674,082 | 222,992,750 | 201,035,967 |
| | b. Current Year | 40,367,050 | 47,985,572 | 41,073,863 | 48,639,122 |
| | c. Dividends paid -/- | (28,045,074) | (26,195,948) | (28,045,074) | (26,195,948) |
| | TOTAL EQUITIES | 245,598,313 | 232,924,446 | 255,765,346 | 242,356,256 |
| | TOTAL LIABILITIES AND EQUITIES | 1,392,510,866 | 1,370,870,939 | 1,433,701,780 | 1,408,107,010 |

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

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | CONSOLIDATED | |
|---|---|---------------------------|---------------------------|---------------------------|---------------------------|
| | | Unaudited Sep 30, 2024 | Unaudited Sep 30, 2023 | Unaudited Sep 30, 2024 | Unaudited Sep 30, 2023 |
| OPERATIONAL INCOME AND EXPENSES | | | | | |
| A. Interest income and expenses | | | | | |
| 1. | Interest income | 65,729,154 | 60,809,244 | 70,436,370 | 64,754,463 |
| 2. | Interest expenses | 8,725,194 | 8,473,845 | 9,355,248 | 8,978,385 |
| | Net interest income (expenses) | 57,003,960 | 52,335,399 | 61,081,122 | 55,776,078 |
| B. Other operational income and expenses | | | | | |
| 1. | Gains (losses) from increase (decrease) fair value on financial assets | 181,574 | 164,095 | 181,482 | 187,585 |
| 2. | Gains (losses) from decrease (increase) fair value on financial liabilities | - | - | - | - |
| 3. | Gains (losses) on sale of financial assets | 1,285,908 | 347,676 | 1,296,200 | 380,940 |
| 4. | Gains (losses) on spot and derivatives/forward (realised) | 583,811 | 554,048 | 586,867 | 556,708 |
| 5. | Gains (losses) on investment under equity method | - | - | - | - |
| 6. | Gains (losses) from translation of foreign currency transactions | 323,274 | 20,393 | 329,022 | 22,328 |
| 7. | Dividend income | 1,179,518 | 777,222 | 31,997 | 33,571 |
| 8. | Commission/provision/fee and administration income | 13,223,051 | 12,387,121 | 13,274,883 | 12,432,251 |
| 9. | Other income | 512,821 | 465,343 | 3,297,622 | 3,127,155 |
| 10. | Addition (reversal) of impairment losses on assets | 1,829,346 | 1,340,940 | 2,367,089 | 1,478,033 |
| 11. | Losses on operational risk | 1,115 | 2,106 | 1,115 | 2,119 |
| 12. | Personnel expenses | 11,755,081 | 10,953,169 | 13,185,921 | 12,216,029 |
| 13. | Promotion expenses | 744,695 | 782,072 | 996,860 | 1,013,195 |
| 14. | Others expenses | 10,058,218 | 10,441,503 | 12,653,381 | 12,828,556 |
| | Net Other Operational Income (Expenses) | (7,098,498) | (8,803,892) | (10,206,293) | (10,797,394) |
| | OPERATIONAL PROFIT (LOSS) | 49,905,462 | 43,531,507 | 50,874,829 | 44,978,684 |
| NON OPERATIONAL INCOME AND EXPENSES | | | | | |
| 1. | Gains (losses) on sale of fixed assets and equipment | (1,068) | 5,584 | 620 | 9,895 |
| 2. | Other non operational income (expenses) | (251,705) | (131,996) | (29,195) | 21,594 |
| | NON OPERATIONAL PROFIT (LOSS) | (252,773) | (126,412) | (28,575) | 31,489 |
| | PROFIT (LOSS) CURRENT PERIOD BEFORE TAX | 49,652,689 | 43,405,095 | 50,846,254 | 45,010,173 |
| | Income tax | 9,285,639 | 8,107,494 | 9,758,365 | 8,570,054 |
| | a. Estimated current year tax | 8,747,599 | 7,539,718 | 9,237,630 | 7,992,046 |
| | b. Deferred tax income (expenses) | (538,040) | (567,776) | (520,735) | (578,008) |
| | NET PROFIT (LOSS) CURRENT PERIOD | 40,367,050 | 35,297,601 | 41,087,889 | 36,440,119 |
| | NET PROFIT (LOSS) OF MINORITY INTEREST | | | 14,026 | 19,742 |
| OTHER COMPREHENSIVE INCOME | | | | | |
| 1. | Items that will not be reclassified subsequently to profit or loss | | | | |
| | a. Revaluation surplus of fixed assets | - | - | - | - |
| | b. Gains (losses) from actuary benefit program | 41,780 | - | 41,780 | - |
| | c. Others | - | - | - | - |
| 2. | Items that will be reclassified subsequently to profit or loss | | | | |
| | a. Gains (losses) arising from translation of financial statements in foreign currency | - | - | 14,390 | (6,646) |
| | b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income | 310,111 | (736,059) | 324,740 | (725,770) |
| | c. Others | - | - | - | - |
| | OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX | 351,891 | (736,059) | 380,910 | (732,416) |
| | TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD | 40,718,941 | 34,561,542 | 41,468,799 | 35,707,703 |
| | Net Profit (Loss) Current Period attributable to : | | | | |
| | OWNERS OF THE PARENT | 40,367,050 | 35,297,601 | 41,073,863 | 36,420,377 |
| | NON-CONTROLLING INTEREST | | | 14,026 | 19,742 |
| | NET PROFIT (LOSS) CURRENT PERIOD | 40,367,050 | 35,297,601 | 41,087,889 | 36,440,119 |
| | Total Comprehensive Profit (Loss) Current Period attributable to : | | | | |
| | OWNERS OF THE PARENT | 40,718,941 | 34,561,542 | 41,454,164 | 35,689,159 |
| | NON-CONTROLLING INTEREST | | | 14,635 | 18,544 |
| | TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD | 40,718,941 | 34,561,542 | 41,468,799 | 35,707,703 |
| | DIVIDEND | (28,045,074) | (20,956,758) | (28,045,074) | (20,956,758) |
| | EARNINGS PER SHARE (in full amount) | | | 333 | 295 |

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

(In millions of Rupiah)

| No. | ACCOUNTS | CONSOLIDATED | |
|-------------|--|---------------------------|---------------------------|
| | | Unaudited Sep 30, 2024 | Unaudited Sep 30, 2023 |
| I. | CASH FLOWS FROM OPERATING ACTIVITIES | | |
| | 1. Receipts of interest and sharia income, fees and commissions | 82,682,576 | 79,898,875 |
| | 2. Other operating income | 4,428,904 | 4,367,888 |
| | 3. Payments of interest and sharia expenses, fees and commissions | (9,396,312) | (8,815,694) |
| | 4. Payments of post-employment benefits | - | - |
| | 5. (Loss) gain from foreign exchange transactions - net | (906,967) | (61,483) |
| | 6. Other operating expenses | (28,235,756) | (25,982,493) |
| | 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 | (162,755) | 644,116 |
| | b. Financial assets measured at fair value through profit and loss | (11,565,891) | (13,276,281) |
| | c. Acceptance receivables | 4,758,130 | 2,321,680 |
| | d. Bills receivable | 3,688,755 | 676,498 |
| | e. Securities purchased under agreements to resell | 91,296,809 | 26,057,645 |
| | f. Loans receivable | (67,056,035) | (55,288,342) |
| | g. Consumer financing receivables | (1,104,537) | (1,312,154) |
| | h. Finance lease receivables - net | 71,938 | (28,769) |
| | i. Assets related to sharia transactions | (1,449,922) | (445,544) |
| | j. Other assets | 1,220,706 | (7,865,099) |
| | k. Deposits from customers | 24,929,367 | 48,872,472 |
| | l. Sharia deposits | 8,708 | (69,401) |
| | m. Deposits from other banks | (5,849,273) | 209,753 |
| | n. Acceptance payables | (1,804,146) | (2,984,428) |
| | o. Accruals and other liabilities | (1,370,153) | 7,750,868 |
| | p. Temporary <i>syirkah</i> deposits | 270,209 | 790,755 |
| | Net cash provided by (used in) operating activities before income tax | 83,689,355 | 54,800,862 |
| | 9. Payment of income tax | (9,506,362) | (9,051,828) |
| | Net cash provided by (used in) operating activities | 74,182,993 | 45,749,034 |
| II. | CASH FLOWS FROM INVESTING ACTIVITIES | | |
| | 1. Proceeds from sales of investment securities | 669,448 | 50,000 |
| | 2. Acquisition of investment securities | (177,437,484) | (124,230,567) |
| | 3. Proceeds from investment securities that matured during the period | 111,005,318 | 81,402,597 |
| | 4. Cash dividends received from investment in shares | 31,997 | 33,571 |
| | 5. Payment for acquisition activities | - | - |
| | 6. Acquisition of fixed assets | (1,858,948) | (2,889,275) |
| | 7. Acquisition of right of use assets | (514,927) | (271,790) |
| | 8. Proceeds from sale of fixed assets | 4,808 | 13,544 |
| | Net cash provided by (used in) investing activities | (68,099,788) | (45,891,920) |
| III. | CASH FLOWS FROM FINANCING ACTIVITIES | | |
| | 1. Proceeds from debt securities issued | - | - |
| | 2. Payment of debt securities issued | - | - |
| | 3. Proceeds from borrowings | 49,907,393 | 34,987,487 |
| | 4. Payment of borrowings | (50,072,400) | (35,296,938) |
| | 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 | 1,098,154 |
| | 8. Payment of securities sold under repurchase agreements to repurchase | (565,082) | (1,220,709) |
| | Net cash provided by (used in) financing activities | (28,574,394) | (21,388,764) |
| | NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS | (22,491,189) | (21,531,650) |
| | CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR | 124,395,987 | 160,422,371 |
| | EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS | 954,714 | 300,461 |
| | CASH AND CASH EQUIVALENTS, END OF PERIOD | 102,859,512 | 139,191,182 |
| IV. | CASH AND CASH EQUIVALENTS CONSIST OF : | | |
| | 1. Cash | 17,798,725 | 15,037,438 |
| | 2. Current accounts with Bank Indonesia | 65,853,930 | 101,939,053 |
| | 3. Current accounts with other banks | 4,890,107 | 9,318,373 |
| | 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition | 14,316,750 | 12,896,318 |
| | Total cash and cash equivalents | 102,859,512 | 139,191,182 |

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

(In %)

| Ratio | Unaudited Sep 30, 2024 | Unaudited Sep 30, 2023 |
|--|---------------------------|---------------------------|
| Performance Ratio | | |
| 1. Capital Adequacy Ratio (CAR) | 29.31% | 29.50% |
| 2. Non performing earning assets and non earning assets to total earning assets and non earning assets | 1.15% | 1.08% |
| 3. Non performing earning assets to total earning assets | 1.05% | 0.97% |
| 4. Allowance for impairment on financial assets to earning assets | 2.70% | 2.88% |
| 5. Gross NPL | 2.11% | 2.04% |
| 6. Net NPL | 0.72% | 0.68% |
| 7. Return on Asset (ROA) ¹⁾ | 4.79% | 4.42% |
| 8. Return on Asset (ROA) ²⁾ | 3.89% | 3.60% |
| 9. Return on Equity (ROE) | 24.70% | 23.53% |
| 10. Net Interest Margin (NIM) | 5.78% | 5.52% |
| 11. Operating Expenses to Operating Income (BOPO) | 41.22% | 43.79% |
| 12. Cost to Income Ratio (CIR) | 30.36% | 33.08% |
| 13. Loan to Deposit Ratio (LDR) | 75.10% | 67.41% |
| Compliance | | |
| 1. a. Percentage Violation of Legal Lending Limit | | |
| i. Related parties | 0.00% | 0.00% |
| ii. Non related parties | 0.00% | 0.00% |
| b. Percentage Lending in excess of Legal Lending Limit | | |
| i. Related Parties | 0.00% | 0.00% |
| ii. Non related parties | 0.00% | 0.00% |
| 2. Reserve Requirement | | |
| a. Primary Reserve Requirement (Rupiah) | | |
| - Daily | 0.00% | 0.00% |
| - Average | 5.01% | 7.25% |
| b. Reserve Requirement (Foreign currencies) - daily | 2.00% | 2.00% |
| 3. Net Open Position | 0.06% | 0.22% |

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

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

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

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | | | | | | | | | | | |
|-----------|--|--------------------------------|------------|---|---|-------|--------------------------------|------------------|--------------|---|---|---|-------|------------------|
| | | September 30, 2024 (Unaudited) | | | | | September 30, 2023 (Unaudited) | | | | | | | |
| | | C | SM | S | D | L | Total | C | SM | S | D | L | Total | |
| I. | RELATED PARTIES | | | | | | | | | | | | | |
| 1. | Placement with other banks | | | | | | | | | | | | | |
| | a. Rupiah | 128 | - | - | - | - | 128 | 24,410 | - | - | - | - | - | 24,410 |
| | b. Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. | Spot and derivative/forward receivables | | | | | | | | | | | | | |
| | a. Rupiah | 4,532 | - | - | - | - | 4,532 | - | - | - | - | - | - | - |
| | b. Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. | Securities | | | | | | | | | | | | | |
| | a. Rupiah | 50,075 | - | - | - | - | 50,075 | 50,165 | - | - | - | - | - | 50,165 |
| | 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 | | | | | | | | | | | | | |
| | a. Micro, small and medium enterprises (UMKM) | 132,611 | 8 | - | - | - | 132,619 | 75,064 | - | - | - | - | - | 75,064 |
| | i. Rupiah | 114,271 | 8 | - | - | - | 114,279 | 75,064 | - | - | - | - | - | 75,064 |
| | ii. Foreign currencies | 18,340 | - | - | - | - | 18,340 | - | - | - | - | - | - | - |
| | b. Non micro, small and medium enterprises | 6,972,254 | 403 | - | - | - | 6,972,657 | 9,729,756 | 3,793 | - | - | - | - | 9,733,549 |
| | i. Rupiah | 6,859,035 | 403 | - | - | - | 6,859,438 | 9,621,451 | 3,793 | - | - | - | - | 9,625,244 |
| | ii. Foreign currencies | 113,219 | - | - | - | - | 113,219 | 108,305 | - | - | - | - | - | 108,305 |
| | c. Restructured loans | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 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 | 26,602 | - | - | - | - | 26,602 | 22,214 | - | - | - | - | - | 22,214 |
| 10. | Commitments and contingencies | | | | | | | | | | | | | |
| | a. Rupiah | 6,617,810 | 495 | - | - | - | 6,618,305 | 7,173,353 | 130 | - | - | - | - | 7,173,483 |
| | b. Foreign currencies | 1,242,450 | - | - | - | - | 1,242,450 | 343,124 | - | - | - | - | - | 343,124 |

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

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | | | | | | | | | | | |
|-------------|--|--------------------------------|-------------------|----------------|----------------|-------------------|--------------------------------|--------------------|-------------------|------------------|----------------|------------------|--------------------|-------------|
| | | September 30, 2024 (Unaudited) | | | | | September 30, 2023 (Unaudited) | | | | | | | |
| | | C | SM | S | D | L | Total | C | SM | S | D | L | Total | |
| II. | NON RELATED PARTIES | | | | | | | | | | | | | |
| 1. | Placement with other banks | | | | | | | | | | | | | |
| | a. Rupiah | 889,531 | - | - | - | - | 889,531 | 2,735,261 | - | - | - | - | - | 2,735,261 |
| | b. Foreign currencies | 11,610,012 | - | - | - | - | 11,610,012 | 11,282,954 | - | - | - | - | - | 11,282,954 |
| 2. | Spot and derivative/forward receivables | | | | | | | | | | | | | |
| | a. Rupiah | 361,665 | - | - | - | - | 361,665 | 91,127 | - | - | - | - | - | 91,127 |
| | b. Foreign currencies | 8,870 | - | - | - | - | 8,870 | 13,560 | - | - | - | - | - | 13,560 |
| 3. | Securities | | | | | | | | | | | | | |
| | a. Rupiah | 379,440,870 | - | - | - | 100,000 | 379,540,870 | 277,446,389 | - | - | - | 100,000 | - | 277,546,389 |
| | b. Foreign currencies | 17,968,494 | - | - | - | - | 17,968,494 | 18,957,490 | 6,529 | - | - | - | - | 18,964,019 |
| 4. | Securities sold under repurchase agreement (repo) | | | | | | | | | | | | | |
| | a. Rupiah | 620,141 | - | - | - | - | 620,141 | - | - | - | - | - | - | - |
| | b. Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. | Claims on securities bought under reverse repo | | | | | | | | | | | | | |
| | a. Rupiah | 1,409,360 | - | - | - | - | 1,409,360 | 126,107,213 | - | - | - | - | - | 126,107,213 |
| | b. Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. | Acceptance receivables | 9,822,549 | 67,762 | 16,619 | - | 277,679 | 10,184,609 | 12,867,523 | 120,463 | - | - | 205,432 | - | 13,193,418 |
| 7. | Loans and financing | | | | | | | | | | | | | |
| | a. Micro, small and medium enterprises (UMKM) | 119,868,718 | 3,774,626 | 340,847 | 399,158 | 2,454,422 | 126,837,771 | 107,732,200 | 2,783,954 | 257,991 | 497,894 | 1,749,780 | 113,021,819 | |
| | i. Rupiah | 119,381,353 | 3,753,935 | 340,847 | 399,158 | 2,454,422 | 126,329,715 | 106,971,335 | 2,783,954 | 257,991 | 497,894 | 1,749,780 | 112,260,954 | |
| | ii. Foreign currencies | 487,365 | 20,691 | - | - | - | 508,056 | 760,865 | - | - | - | - | 760,865 | |
| | b. Non micro, small and medium enterprises | 686,781,453 | 16,028,780 | 954,948 | 709,463 | 12,626,852 | 717,101,496 | 593,561,272 | 14,791,155 | 2,346,967 | 960,561 | 9,355,182 | 621,015,137 | |
| | i. Rupiah | 650,780,225 | 14,817,269 | 954,948 | 709,463 | 9,273,454 | 676,535,359 | 552,271,626 | 13,890,100 | 2,346,967 | 938,902 | 5,876,513 | 575,324,108 | |
| | ii. Foreign currencies | 36,001,228 | 1,211,511 | - | - | 3,353,398 | 40,566,137 | 41,289,646 | 901,055 | - | 21,659 | 3,478,669 | 45,691,029 | |
| | c. Restructured loans | 12,963,941 | 7,664,672 | 398,706 | 196,366 | 11,224,529 | 32,448,214 | 24,139,986 | 8,091,539 | 2,018,074 | 843,299 | 9,205,442 | 44,298,340 | |
| | i. Rupiah | 12,845,192 | 6,681,005 | 398,706 | 196,366 | 7,871,131 | 27,992,400 | 22,230,146 | 7,353,906 | 2,018,074 | 821,640 | 5,726,773 | 38,150,539 | |
| | ii. Foreign currencies | 118,749 | 983,667 | - | - | 3,353,398 | 4,455,814 | 1,909,840 | 737,633 | - | 21,659 | 3,478,669 | 6,147,801 | |
| 8. | Equity investment | 627,983 | - | - | - | 770 | 628,753 | 538,590 | - | - | - | 770 | 539,360 | |
| 9. | Other receivables | 221,884 | 763 | - | - | - | 222,647 | 111,737 | - | - | - | - | 111,737 | |
| 10. | Commitments and contingencies | | | | | | | | | | | | | |
| | a. Rupiah | 356,997,708 | 1,143,089 | 62,753 | 106 | 17,815 | 358,221,471 | 346,185,031 | 1,391,572 | 44,435 | 17,535 | 80,288 | 347,718,861 | |
| | b. Foreign currencies | 61,452,959 | 67,427 | 1,685 | - | 50,145 | 61,572,216 | 54,019,044 | 123,218 | - | - | 29,010 | 54,171,272 | |
| III. | OTHER INFORMATION | | | | | | | | | | | | | |
| 1. | Value of bank's assets pledge as collateral : | | | | | | | | | | | | | |
| | a. To Bank Indonesia | | | | | | - | | | | | | | - |
| | b. To Other Parties | | | | | | - | | | | | | | - |
| 2. | Foreclosed assets | | | | | | 1,669,676 | | | | | | | 1,900,256 |

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

(In millions of Rupiah)

| | Unaudited Sep 30, 2024 | | Unaudited Sep 30, 2023 | | | | | | |
|---|---------------------------|--------------------|---------------------------|--------------------|--|---------------------------|---------------|---------------------------|---------------|
| | Individual | Consolidated | Individual | Consolidated | | | | | |
| | I. Tier 1 Capital | 230,944,007 | 247,507,639 | 210,490,123 | 227,069,130 | | | | |
| 1. Common Equity Tier 1 | 230,944,007 | 247,507,639 | 210,490,123 | 227,069,130 | | | | | |
| 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 | 246,088,492 | 255,408,621 | 225,673,536 | 234,896,560 | | | | | |
| 1.2.1. Addition Factor | 247,777,659 | 257,150,309 | 227,648,162 | 236,949,891 | | | | | |
| 1.2.1.1. Other comprehensive income | 12,046,460 | 12,626,735 | 11,695,439 | 12,277,006 | | | | | |
| 1.2.1.1.1. Translation of financial statements in foreign currency | - | 436,892 | - | 423,722 | | | | | |
| 1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income | 1,244,871 | 1,253,624 | 1,116,960 | 1,141,182 | | | | | |
| 1.2.1.1.3. Revaluation surplus of fixed assets | 10,801,589 | 10,936,219 | 10,578,479 | 10,712,102 | | | | | |
| 1.2.1.2. Other disclosed reserves | 235,731,199 | 244,523,574 | 215,952,723 | 224,672,885 | | | | | |
| 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 | 40,367,050 | 40,954,783 | 35,297,601 | 36,217,997 | | | | | |
| 1.2.1.2.5. Fund for paid-in capital | - | - | - | - | | | | | |
| 1.2.1.2.6. Others | - | - | - | - | | | | | |
| 1.2.2. Deduction Factor | (1,689,167) | (1,741,688) | (1,974,626) | (2,053,331) | | | | | |
| 1.2.2.1. Other comprehensive income | (880) | (8,001) | (58,041) | (58,041) | | | | | |
| 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 | (880) | (8,001) | (58,041) | (58,041) | | | | | |
| 1.2.2.2. Other disclosed reserves | (1,688,287) | (1,733,687) | (1,916,585) | (1,995,290) | | | | | |
| 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 | (1,688,287) | (1,715,573) | (1,916,585) | (1,933,433) | | | | | |
| 1.2.2.2.7. Others | - | - | - | - | | | | | |
| 1.3. Non-controlling interest | - | - | - | - | | | | | |
| 1.4. Deduction Factor of Common Equity Tier 1 | (16,685,423) | (9,441,920) | (16,724,351) | (9,368,368) | | | | | |
| 1.4.1. Deferred tax | (6,587,155) | (6,739,719) | (6,710,919) | (6,817,763) | | | | | |
| 1.4.2. Goodwill | - | (1,113,614) | - | (1,113,614) | | | | | |
| 1.4.3. Other intangible assets | (377,224) | (444,228) | (292,388) | (327,006) | | | | | |
| 1.4.4. Investments in shares of stock | (9,721,044) | (1,144,359) | (9,721,044) | (1,109,985) | | | | | |
| 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 | - | - | - | - | | | | | |
| II. Tier 2 Capital | 9,150,309 | 9,392,937 | 8,284,552 | 8,528,233 | | | | | |
| 1. Instruments issued by the bank that meet the criteria for inclusion in Tier 2 capital | 137,500 | 137,500 | 224,500 | 224,500 | | | | | |
| 2. Agio / disagio | - | - | - | - | | | | | |
| 3. General allowance for losses on earning assets (max. 1.25% from Risk-Weighted Assets) | 9,012,809 | 9,255,437 | 8,060,052 | 8,303,733 | | | | | |
| 4. Deduction Factor of Tier 2 Capital | - | - | - | - | | | | | |
| 4.1. Sinking Fund | - | - | - | - | | | | | |
| 4.2. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional Tier 2 | - | - | - | - | | | | | |
| 4.3. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest | - | - | - | - | | | | | |
| Total Capital | 240,094,316 | 256,900,576 | 218,774,675 | 235,597,363 | | | | | |
| | Unaudited Sep 30, 2024 | | Unaudited Sep 30, 2023 | | DESCRIPTION | Unaudited Sep 30, 2024 | | Unaudited Sep 30, 2023 | |
| | Individual | Consolidated | Individual | Consolidated | | Individual | Consolidated | Individual | Consolidated |
| RISK-WEIGHTED ASSETS (RWAs) | | | | | CAR RATIO | | | | |
| RWAs CONSIDERING CREDIT RISK | 759,622,780 | 787,365,745 | 690,189,299 | 714,235,902 | CET 1 Ratio (%) | 28.19% | 28.08% | 28.39% | 28.47% |
| RWAs CONSIDERING MARKET RISK | 7,642,310 | 10,454,684 | 3,012,610 | 5,095,373 | Tier 1 Ratio (%) | 28.19% | 28.08% | 28.39% | 28.47% |
| RWAs CONSIDERING OPERATIONAL RISK | 51,903,001 | 83,551,413 | 48,325,210 | 78,117,459 | Tier 2 Ratio (%) | 1.12% | 1.07% | 1.12% | 1.07% |
| TOTAL RISK-WEIGHTED ASSETS | 819,168,091 | 881,371,842 | 741,527,119 | 797,448,734 | CAR Ratio (%) | 29.31% | 29.15% | 29.50% | 29.54% |
| Min. capital requirements based on risk profile | 9.99% | 9.99% | 9.99% | 9.99% | CET 1 FOR BUFFER (%) | 19.32% | 19.16% | 19.51% | 19.55% |
| REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE | | | | | REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%) | | | | |
| From CET 1 (%) | 8.87% | 8.92% | 8.87% | 8.92% | Capital Conservation Buffer (%) | 2.50% | 2.50% | 2.50% | 2.50% |
| From AT 1 (%) | 0.00% | 0.00% | 0.00% | 0.00% | Countercyclical Buffer (%) | 0.00% | 0.00% | 0.00% | 0.00% |
| From Tier 2 (%) | 1.12% | 1.07% | 1.12% | 1.07% | Capital Surcharge For Systemic Bank (%) | 2.50% | 2.50% | 2.50% | 2.50% |

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of September 30, 2024 & 2023

(In millions of Rupiah)

| No. | ACCOUNTS | September 30, 2024 (Unaudited) | | | | | September 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 | 1,725 | - | - | 124,997 | - | 2,142 | - | - | 140,426 | - |
| 2. | Spot and derivative/forward receivables | - | - | - | 3,751 | - | - | - | - | 1,047 | - |
| 3. | Securities | 290,211 | - | 100,000 | 500,125 | 100,000 | 20,236 | - | 100,000 | 429,510 | 100,327 |
| 4. | Securities sold under repurchase agreement (repo) | - | - | - | - | - | - | - | - | - | - |
| 5. | Claims on securities bought under reverse repo | - | - | - | - | - | - | - | - | - | - |
| 6. | Acceptance receivables | 42,529 | 72,319 | 239,919 | 98,220 | 283,561 | 71,704 | 26,060 | 172,246 | 128,675 | 211,455 |
| 7. | Loans and financing | 12,053,593 | 9,943,258 | 11,962,163 | 7,830,360 | 9,685,312 | 12,322,029 | 11,925,286 | 10,175,227 | 6,933,829 | 7,795,951 |
| 8. | Equity investment | 103,490 | - | 1,770 | 103,490 | 1,770 | 102,596 | - | 1,770 | 102,596 | 1,770 |
| 9. | Other receivables | 1,733 | 485 | - | 2,485 | 38 | 412 | - | - | 1,340 | - |
| 10. | Commitments and Contingencies | 2,973,942 | 112,481 | 52,167 | 349,381 | 121,000 | 3,340,160 | 128,611 | 60,836 | 322,629 | 179,422 |

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

(In millions of Rupiah)

| No. | ACCOUNTS | INDIVIDUAL | | CONSOLIDATED | |
|-------------|---|---------------------------|-------------------------|---------------------------|-------------------------|
| | | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 | Unaudited Sep 30, 2024 | Audited Dec 31, 2023 |
| I. | COMMITTED RECEIVABLES | 18,347,081 | 19,944,199 | 21,910,481 | 25,383,019 |
| | 1. Unused borrowings/financing facilities | - | - | 3,563,400 | 5,265,835 |
| | 2. Foreign currency positions to be received from spot and derivatives/forward transactions | 17,911,519 | 19,465,309 | 17,911,519 | 19,638,294 |
| | 3. Others | 435,562 | 478,890 | 435,562 | 478,890 |
| II. | COMMITTED LIABILITIES | 423,116,945 | 416,505,693 | 425,248,484 | 418,356,016 |
| | 1. Unused credit/financing facilities | 390,646,512 | 378,985,601 | 392,778,051 | 380,835,924 |
| | a. Committed | 296,223,020 | 288,968,550 | 297,038,516 | 289,767,268 |
| | b. Uncommitted | 94,423,492 | 90,017,051 | 95,739,535 | 91,068,656 |
| | 2. Outstanding irrevocable letters of credit | 11,159,486 | 11,259,633 | 11,159,486 | 11,259,633 |
| | 3. Foreign currency positions to be submitted for spot and derivatives/forward transactions | 19,331,266 | 25,389,401 | 19,331,266 | 25,389,401 |
| | 4. Others | 1,979,681 | 871,058 | 1,979,681 | 871,058 |
| III. | CONTINGENT RECEIVABLES | 197,580 | 139,089 | 618,005 | 559,089 |
| | 1. Received guarantees | 197,580 | 139,089 | 618,005 | 559,089 |
| | 2. Others | - | - | - | - |
| IV. | CONTINGENT LIABILITIES | 25,848,444 | 22,673,575 | 25,938,007 | 22,749,397 |
| | 1. Issued guarantees | 25,848,444 | 22,673,575 | 25,937,918 | 22,749,308 |
| | 2. Others | - | - | 89 | 89 |

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

(In millions of Rupiah)

| No. | TRANSACTION | INDIVIDUAL | | | | |
|--------------|---------------------------------|-------------------|-------------------|----------|-------------------------------------|----------------|
| | | Notional Amount | Objectives | | Derivative Receivables and Payables | |
| | | | Trading | Hedging | Receivables | Payables |
| A. | Related to Exchange Rate | 37,242,785 | 37,242,785 | - | 375,067 | 374,340 |
| 1. | Spot | 8,737,571 | 8,737,571 | - | 3,875 | 3,978 |
| 2. | Forward | 19,862,756 | 19,862,756 | - | 238,938 | 340,245 |
| 3. | Option | - | - | - | - | - |
| | a. Put | - | - | - | - | - |
| | b. Call | - | - | - | - | - |
| 4. | Future | - | - | - | - | - |
| 5. | Swap | 8,642,458 | 8,642,458 | - | 132,254 | 30,117 |
| 6. | Others | - | - | - | - | - |
| B. | Related to Interest Rate | - | - | - | - | - |
| 1. | Forward | - | - | - | - | - |
| 2. | Option | - | - | - | - | - |
| | a. Put | - | - | - | - | - |
| | b. Call | - | - | - | - | - |
| 3. | Future | - | - | - | - | - |
| 4. | Swap | - | - | - | - | - |
| 5. | Others | - | - | - | - | - |
| C. | Others | - | - | - | - | - |
| TOTAL | | | | | 375,067 | 374,340 |

| BOARD OF COMMISSIONERS & DIRECTORS | BANK'S OWNERS | | | | | | | | | |
|---|--|----------------------------------|---|--------|------------|---|--------|-------|--|---------|
| <p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Djohan Emir Setijoso - Commissioner : Tonny Kusnadi - Independent Commissioner : Cyrillus Harinowo - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet <p>BOARD OF DIRECTORS</p> <ul style="list-style-type: none"> - President Director : Jahja Setiaatmadja - Deputy President Director : Armand Wahyudi Hartono - Deputy President Director : Gregory Hendra Lembong - Director : Tan Ho Hien / Subur or also known as Subur Tan - Director : Rudy Susanto - Director (concurrently serving as Director in charge of the Compliance Function) : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih - Director : Antonius Widodo Mulyono <p>The composition of the Board of Commissioners and Board of Directors of the Bank as evident in the Deed of Statement of Resolutions of Shareholders' Meeting of PT Bank Central Asia Tbk No. 33 dated 10 May 2022 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, which notice of amendment of corporate data has been received and recorded in the Corporate Entities Administrative System, Ministry of Law and Human Rights of The Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0011476 dated 11 May 2022.</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 25%; text-align: right;">54.94%</td> </tr> <tr> <td>Public **)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">45.06%</td> </tr> <tr> <td colspan="2" style="text-align: right; padding-right: 20px;">Total</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100.00%</td> </tr> </table> <p>*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.</p> <p>**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.</p> | PT Dwimuria Investama Andalan *) | : | 54.94% | Public **) | : | 45.06% | Total | | 100.00% |
| PT Dwimuria Investama Andalan *) | : | 54.94% | | | | | | | | |
| Public **) | : | 45.06% | | | | | | | | |
| Total | | 100.00% | | | | | | | | |

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the nine months period ended September 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 nine months period ended September 30, 2023 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the nine months period ended September 30, 2024.

- The main exchange rates used were as follows:

Rate as of September 30, 2024 : 1 USD = Rp 15,140.00

1 HKD = Rp 1,949.31

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

1 HKD = Rp 1,970.73