

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2025	Audited Dec 31, 2024	Unaudited Jun 30, 2025	Audited Dec 31, 2024
	ASSETS				
1.	Cash	22,133,977	29,285,819	22,174,448	29,315,878
2.	Placement with Bank Indonesia	57,974,587	43,269,497	59,756,757	45,054,681
3.	Placement with other banks	24,097,481	10,164,508	25,347,389	11,167,894
4.	Spot and derivative/forward receivables	163,472	218,919	163,472	221,208
5.	Securities	366,977,887	381,516,498	386,425,141	400,007,735
6.	Securities sold under repurchase agreement (repo)	-	1,222,258	102,349	1,222,258
7.	Claims on securities bought under reverse repo	12,913,132	862,849	12,854,192	1,450,603
8.	Acceptance receivables	11,005,402	10,061,742	11,005,402	10,061,742
9.	Loans and financing	929,538,706	894,912,082	947,859,779	911,109,701
10.	Sharia financing	-	-	11,267,739	10,717,227
11.	Equity investment	10,408,841	10,350,797	663,193	672,824
12.	Other financial assets	12,524,474	12,054,343	14,545,164	13,790,725
13.	Impairment on financial assets -/-	(33,660,138)	(33,308,750)	(34,983,323)	(34,521,992)
	a. Securities	(398,869)	(377,570)	(475,660)	(450,422)
	b. Loans and Sharia financing	(32,913,668)	(32,382,006)	(34,131,298)	(33,498,517)
	c. Others	(347,601)	(549,174)	(376,365)	(573,053)
14.	Intangible assets	1,276,192	1,249,138	2,767,360	2,722,675
	Accumulated amortization on intangible asset -/-	(746,753)	(662,728)	(1,018,543)	(917,036)
15.	Fixed assets and equipment	37,142,577	36,591,953	38,701,422	38,150,330
	Accumulated depreciation on fixed assets and equipment -/-	(10,233,645)	(9,244,266)	(10,912,331)	(9,899,706)
16.	Non earning assets	1,940,919	2,056,626	1,999,824	2,127,603
	a. Abandoned property	43,842	41,243	50,267	47,668
	b. Foreclosed assets	1,816,076	1,794,668	1,868,556	1,859,220
	c. Suspense accounts	10,338	12,747	10,338	12,747
	d. Interbranch assets	70,663	207,968	70,663	207,968
17.	Other assets	16,392,202	15,728,605	15,399,541	16,846,978
	TOTAL ASSETS	1,459,849,313	1,406,329,890	1,504,118,975	1,449,301,328

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of June 30, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2025	Audited Dec 31, 2024	Unaudited Jun 30, 2025	Audited Dec 31, 2024
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	382,514,342	359,445,874	385,477,065	361,883,711
2.	Saving account	587,526,011	554,079,669	596,654,051	562,093,704
3.	Time deposit	192,879,084	195,383,289	207,667,972	209,634,748
4.	Electronic money	1,435,156	1,369,505	1,435,156	1,369,505
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	3,521,738	3,698,289	3,413,442	3,656,301
7.	Spot and derivative/forward liabilities	96,534	257,613	96,534	257,613
8.	Liabilities on securities sold under repurchase agreement (repo)	545,215	1,330,996	545,215	1,330,996
9.	Acceptance liabilities	5,455,839	4,651,955	5,455,839	4,651,955
10.	Issued securities	500,000	500,000	500,000	500,000
11.	Loans/financing received	131,342	43,095	1,013,930	2,241,939
12.	Margin deposit	328,736	263,397	329,268	275,893
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	32,117,418	32,237,941	39,729,020	38,569,299
15.	Minority interest	-	-	205,368	194,466
	TOTAL LIABILITIES	1,207,051,992	1,153,262,200	1,242,523,437	1,186,660,707
	<u>EQUITIES</u>				
16.	Paid in capital	1,540,584	1,540,938	1,540,584	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 -/-	(354)	-	(354)	-
17.	Additional paid in capital	5,461,730	5,711,368	5,299,339	5,548,977
	a. Agio	5,461,730	5,711,368	5,461,730	5,711,368
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(162,391)	(162,391)
18.	Other comprehensive income	8,491,629	7,583,521	9,174,622	8,173,485
	a. Gains	12,192,869	11,284,395	12,879,908	11,878,405
	b. Losses -/-	(3,701,240)	(3,700,874)	(3,705,286)	(3,704,920)
19.	Reserves	4,268,903	3,720,540	4,268,903	3,720,540
	a. General reserves	4,268,903	3,720,540	4,268,903	3,720,540
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	233,034,475	234,511,323	241,312,090	243,656,681
	a. Previous years	233,962,960	214,013,767	243,114,439	223,029,202
	b. Current Year	29,890,278	54,706,382	29,016,414	54,836,305
	c. Dividends paid -/-	(30,818,763)	(34,208,826)	(30,818,763)	(34,208,826)
	TOTAL EQUITIES	252,797,321	253,067,691	261,595,539	262,640,621
	TOTAL LIABILITIES AND EQUITIES	1,459,849,313	1,406,329,890	1,504,118,975	1,449,301,328

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended June 30, 2025 & 2024

(In millions of Rupiah)

(in millions of Rupiah)					
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2025	Unaudited Jun 30, 2024	Unaudited Jun 30, 2025	Unaudited Jun 30, 2024
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	45,954,166	43,112,164	49,372,085	46,127,581
2.	Interest expenses	6,209,042	5,774,907	6,729,050	6,182,573
	Net interest income (expenses)	39,745,124	37,337,257	42,643,035	39,945,008
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	638,358	(51,109)	625,998	(90,300)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	608,926	811,605	623,679	824,283
4.	Gains (losses) on spot and derivatives/forward (realised)	636,315	288,963	636,353	291,228
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(137,441)	373,674	(126,822)	378,055
7.	Dividend income	2,186,016	769,707	41,324	13,968
8.	Commission/provision/fee and administration income	9,331,824	8,696,533	9,422,044	8,749,884
9.	Other income	476,055	297,581	2,526,383	2,269,745
10.	Addition (reversal) of impairment losses on assets	1,587,800	1,064,379	2,011,459	1,405,716
11.	Losses on operational risk	2,729	328	2,729	619
12.	Personnel expenses	8,097,183	8,137,846	9,074,154	9,106,529
13.	Promotion expenses	466,199	493,242	638,715	654,084
14.	Others expenses	6,903,964	6,205,985	8,916,615	8,035,654
	Net Other Operational Income (Expenses)	(3,317,822)	(4,714,826)	(6,894,713)	(6,765,739)
	OPERATIONAL PROFIT (LOSS)	36,427,302	32,622,431	35,748,322	33,179,269
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,904)	(473)	(2,130)	1,142
2.	Other non operational income (expenses)	(83,832)	(103,381)	47,467	42,155
	NON OPERATIONAL PROFIT (LOSS)	(86,736)	(103,854)	45,337	43,297
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	36,340,566	32,518,577	35,793,659	33,222,566
	Income tax	6,450,288	6,033,604	6,770,690	6,345,066
	a. Estimated current year tax	5,955,531	5,472,747	6,305,926	5,795,206
	b. Deferred tax income (expenses)	(494,757)	(560,857)	(464,764)	(549,861)
	NET PROFIT (LOSS) CURRENT PERIOD	29,890,278	26,484,973	29,022,969	26,877,499
	NET PROFIT (LOSS) OF MINORITY INTEREST			6,555	1,315
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	-	-	-	-
	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	-	-	(247)	42,025
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	908,108	(529,879)	1,006,573	(550,983)
	c. Others	-	-	(1,385)	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	908,108	(529,879)	1,004,941	(508,958)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	30,798,386	25,955,094	30,027,910	26,368,541
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	29,890,278	26,484,973	29,016,414	26,876,184
	NON-CONTROLLING INTEREST			6,555	1,315
	NET PROFIT (LOSS) CURRENT PERIOD	29,890,278	26,484,973	29,022,969	26,877,499
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	30,798,386	25,955,094	30,017,551	26,368,068
	NON-CONTROLLING INTEREST			10,359	473
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	30,798,386	25,955,094	30,027,910	26,368,541
	DIVIDEND	(30,818,763)	(28,045,074)	(30,818,763)	(28,045,074)
	EARNINGS PER SHARE (in full amount)			235	218

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended June 30, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2025	Unaudited Jun 30, 2024
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	56,930,467	54,570,274
	2. Other operating income	3,317,170	2,946,413
	3. Payments of interest and sharia expenses, fees and commissions	(6,755,596)	(6,243,512)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	375,108	2,577,081
	6. Other operating expenses	(17,540,278)	(18,500,622)
	7. Payment of tantiem to Board of Commissioners and Directors	(887,700)	(765,000)
	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	(434,925)	(143,957)
	b. Financial assets measured at fair value through profit and loss	1,381,899	(7,084,852)
	c. Acceptance receivables	(943,660)	2,940,787
	d. Bills receivable	4,578,136	3,237,667
	e. Securities purchased under agreements to resell	(11,403,589)	42,687,675
	f. Loans receivable	(38,399,177)	(36,390,306)
	g. Consumer financing receivables	(5,466)	(1,334,165)
	h. Finance lease receivables - net	26,274	51,567
	i. Assets related to sharia transactions	(550,778)	(536,063)
	j. Other assets	1,249,149	(814,845)
	k. Deposits from customers	54,826,310	18,802,686
	l. Sharia deposits	655,588	(104,019)
	m. Deposits from other banks	(256,180)	(2,318,332)
	n. Acceptance payables	803,884	(1,320,221)
	o. Accruals and other liabilities	(726,559)	339,112
	p. Temporary <i>syirkah</i> deposits	174,959	358,404
	Net cash provided by (used in) operating activities before income tax	46,415,036	52,955,772
	9. Payment of income tax	(5,491,818)	(6,118,755)
	Net cash provided by (used in) operating activities	40,923,218	46,837,017
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	-	317,665
	2. Acquisition of investment securities	(65,474,222)	(85,511,741)
	3. Proceeds from investment securities that matured during the period	79,116,392	56,325,067
	4. Cash dividends received from investment in shares	41,324	13,968
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(404,314)	(473,687)
	7. Acquisition of right of use assets	(203,870)	(347,625)
	8. Proceeds from sale of fixed assets	1,234	4,661
	Net cash provided by (used in) investing activities	13,076,544	(29,671,692)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	47,168,247	30,375,130
	4. Payment of borrowings	(48,396,256)	(29,845,985)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	(30,818,763)	(28,045,074)
	7. Treasury stock	(249,992)	-
	8. Proceeds from securities sold under repurchase agreements to repurchase	-	200,769
	9. Payment of securities sold under repurchase agreements to repurchase	(785,781)	(1,259,339)
	Net cash provided by (used in) financing activities	(33,082,545)	(28,574,499)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	20,917,217	(11,409,174)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	85,482,530	124,395,987
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	385,567	(811,361)
	CASH AND CASH EQUIVALENTS, END OF PERIOD	106,785,314	112,175,452
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	22,174,448	16,820,177
	2. Current accounts with Bank Indonesia	51,752,065	72,014,766
	3. Current accounts with other banks	8,928,772	5,967,973
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	23,930,029	17,372,536
	Total cash and cash equivalents	106,785,314	112,175,452

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of June 30, 2025 & 2024

(In %)

Ratio	Unaudited Jun 30, 2025	Unaudited Jun 30, 2024
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	28.39%	27.76%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.19%	1.15%
3. Non performing earning assets to total earning assets	1.09%	1.05%
4. Allowance for impairment on financial assets to earning assets	2.47%	2.70%
5. Gross NPL	2.17%	2.20%
6. Net NPL	0.79%	0.76%
7. Return on Asset (ROA) ¹⁾	4.99%	4.72%
8. Return on Asset (ROA) ²⁾	4.11%	3.84%
9. Return on Equity (ROE)	25.19%	24.77%
10. Net Interest Margin (NIM)	5.78%	5.69%
11. Operating Expenses to Operating Income (BOPO)	40.46%	41.08%
12. Cost to Income Ratio (CIR)	29.11%	30.65%
13. Loan to Deposit Ratio (LDR)	78.04%	72.74%
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	4.01%	5.02%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.22%	0.07%

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 June 30, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2025 (Unaudited)						June 30, 2024 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	154	-	-	-	-	154	74,058	-	-	-	-	74,058
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	9	-	-	-	-	9	50	-	-	-	-	50
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	49,635	-	-	-	-	49,635	49,610	-	-	-	-	49,610
	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	100,166	-	-	-	-	100,166	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	129,452	-	-	-	-	129,452	90,897	-	-	-	-	90,897
	i. Rupiah	90,887	-	-	-	-	90,887	90,897	-	-	-	-	90,897
	ii. Foreign currencies	38,565	-	-	-	-	38,565	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10,588,078	54,605	-	-	-	10,642,683	9,263,125	220	-	114	-	9,263,459
	i. Rupiah	10,500,816	54,605	-	-	-	10,555,421	9,129,191	220	-	114	-	9,129,525
	ii. Foreign currencies	87,262	-	-	-	-	87,262	133,934	-	-	-	-	133,934
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,779,088	-	-	-	1,000	9,780,088	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	-	-	-	-	-	-	10,809	-	-	-	-	10,809
10.	Commitments and contingencies												
	a. Rupiah	7,108,901	6,803	-	-	-	7,115,704	7,466,569	390	-	-	-	7,466,959
	b. Foreign currencies	386,880	-	-	-	-	386,880	1,221,424	-	-	-	-	1,221,424

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of June 30, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2025 (Unaudited)						June 30, 2024 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	3,546,416	-	-	-	-	3,546,416	3,637,625	-	-	-	-	3,637,625
	b. Foreign currencies	20,550,911	-	-	-	-	20,550,911	11,116,786	-	-	-	-	11,116,786
2.	Spot and derivative/forward receivables												
	a. Rupiah	158,460	-	-	-	-	158,460	163,340	-	-	-	-	163,340
	b. Foreign currencies	5,003	-	-	-	-	5,003	3,092	-	-	-	-	3,092
3.	Securities												
	a. Rupiah	349,140,267	-	-	-	100,000	349,240,267	342,032,565	-	-	-	100,000	342,132,565
	b. Foreign currencies	17,687,985	-	-	-	-	17,687,985	13,380,363	-	-	-	744	13,381,107
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	12,812,966	-	-	-	-	12,812,966	50,040,265	-	-	-	-	50,040,265
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	10,763,816	164,841	7,212	-	69,532	11,005,402	11,554,085	225,960	-	-	221,907	12,001,952
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	128,046,238	4,325,115	429,986	996,355	2,513,491	136,311,185	114,274,445	3,707,279	361,355	650,573	2,073,931	121,067,583
	i. Rupiah	124,260,631	4,304,010	429,986	996,355	2,513,491	132,504,473	113,805,163	3,707,279	361,355	650,573	2,073,931	120,598,301
	ii. Foreign currencies	3,785,607	21,105	-	-	-	3,806,712	469,282	-	-	-	-	469,282
	b. Non micro, small and medium enterprises	751,363,714	15,365,877	949,236	1,786,762	12,989,797	782,455,386	662,490,343	17,136,332	1,033,455	1,276,512	12,231,701	694,168,343
	i. Rupiah	709,078,371	14,102,970	949,236	1,786,762	11,430,011	737,347,350	624,212,713	15,847,139	1,033,455	1,276,512	8,513,990	650,883,809
	ii. Foreign currencies	42,285,343	1,262,907	-	-	1,559,786	45,108,036	38,277,630	1,289,193	-	-	3,717,711	43,284,534
	c. Restructured loans	12,726,815	5,481,619	343,341	1,140,412	9,914,641	29,606,828	13,226,520	7,670,006	468,108	642,415	11,139,048	33,146,097
	i. Rupiah	12,549,544	4,429,061	343,341	1,140,412	9,135,742	27,598,100	11,914,253	6,818,337	468,108	642,415	7,421,337	27,264,450
	ii. Foreign currencies	177,271	1,052,558	-	-	778,899	2,008,728	1,312,267	851,669	-	-	3,717,711	5,881,647
8.	Equity investment	627,983	-	-	-	770	628,753	607,983	-	-	-	770	608,753
9.	Other receivables	122,359	29,662	-	-	-	152,021	277,278	2,311	-	-	-	279,589
10.	Commitments and contingencies												
	a. Rupiah	394,649,322	1,493,433	14,670	500	3,772	396,161,697	370,610,709	1,246,659	58,822	-	19,027	371,935,217
	b. Foreign currencies	59,077,150	44,302	442	-	18,422	59,140,316	67,724,089	94,584	990	-	64,938	67,884,601
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,816,076						1,691,467

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of June 30, 2025 & 2024

(In millions of Rupiah)

						Unaudited Jun 30, 2025		Unaudited Jun 30, 2024			
						Individual	Consolidated	Individual	Consolidated		
I. Tier 1 Capital						239,891,690	254,936,797	216,032,487	232,321,451		
	1. Common Equity Tier 1					239,891,690	254,936,797	216,032,487	232,321,451		
	1.1. Paid-in Capital (After the deduction of treasury stock)					1,540,584	1,540,584	1,540,938	1,540,938		
	1.2. Disclosed Reserves					253,133,038	260,978,022	231,345,806	240,377,918		
	1.2.1. Addition Factor					254,957,611	262,882,041	233,087,809	242,172,443		
	1.2.1.1. Other comprehensive income					12,192,503	12,842,982	11,238,687	11,831,655		
	1.2.1.1.1. Translation of financial statements in foreign currency					-	457,542	-	464,527		
	1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					1,188,974	1,246,787	437,097	430,910		
	1.2.1.1.3. Revaluation surplus of fixed assets					11,003,529	11,138,653	10,801,590	10,936,218		
	1.2.1.2. Other disclosed reserves					242,765,108	250,039,060	221,849,123	230,340,789		
	1.2.1.2.1. Agio					5,461,730	5,461,730	5,711,368	5,711,368		
	1.2.1.2.2. General Reserves					4,268,903	4,268,903	3,720,540	3,720,540		
	1.2.1.2.3. Previous year's profit					203,144,197	211,324,097	185,932,241	194,136,883		
	1.2.1.2.4. Current year's profit					29,890,278	28,984,329	26,484,973	26,771,997		
	1.2.1.2.5. Fund for paid-in capital					-	-	-	-		
	1.2.1.2.6. Others					-	-	-	-		
	1.2.2. Deduction Factor					(1,824,573)	(1,904,019)	(1,742,004)	(1,794,525)		
	1.2.2.1. Other comprehensive income					-	(6,699)	(33,097)	(40,217)		
	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					-	(6,699)	(33,097)	(40,217)		
	1.2.2.2. Other disclosed reserves					(1,824,573)	(1,897,320)	(1,708,906)	(1,754,308)		
	1.2.2.2.1. Disagio					-	-	-	-		
	1.2.2.2.2. Previous year's losses					-	(50,101)	-	(18,114)		
	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					(1,824,573)	(1,847,219)	(1,708,906)	(1,736,194)		
	1.2.2.2.7. Others					-	-	-	-		
	1.3. Non-controlling interest						-		-		
	1.4. Deduction Factor of Common Equity Tier 1					(14,781,932)	(7,581,809)	(16,854,257)	(9,597,405)		
	1.4.1. Deferred tax					(4,473,406)	(4,688,399)	(6,771,173)	(6,922,806)		
	1.4.2. Goodwill						(1,113,614)		(1,113,614)		
	1.4.3. Other intangible assets					(529,438)	(616,385)	(362,040)	(411,222)		
	1.4.4. Investments in shares of stock					(9,779,088)	(1,163,411)	(9,721,044)	(1,149,763)		
	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					-	-	-	-			
II. Tier 2 Capital						9,914,732	10,241,362	8,957,762	9,202,983		
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital						72,250	72,250	159,250	159,250		
2. Agio / disagio						-	-	-	-		
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)						9,842,482	10,169,112	8,798,512	9,043,733		
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						249,806,422	265,178,159	224,990,249	241,524,434		
		Unaudited Jun 30, 2025		Unaudited Jun 30, 2024		DESCRIPTION		Unaudited Jun 30, 2025		Unaudited Jun 30, 2024	
		Individual	Consolidated	Individual	Consolidated			Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)						CAR RATIO					
RWAs CONSIDERING CREDIT RISK		819,159,229	848,502,637	755,211,633	781,690,736	CET 1 Ratio (%)		27.26%	27.99%	26.65%	26.61%
RWAs CONSIDERING MARKET RISK		6,386,020	9,082,496	3,468,490	7,756,071	Tier 1 Ratio (%)		27.26%	27.99%	26.65%	26.61%
RWAs CONSIDERING OPERATIONAL RISK		54,479,020	53,224,191	51,903,001	83,551,413	Tier 2 Ratio (%)		1.13%	1.12%	1.11%	1.06%
TOTAL RISK-WEIGHTED ASSETS		880,024,269	910,809,324	810,583,124	872,998,220	CAR Ratio (%)		28.39%	29.11%	27.76%	27.67%
Min. capital requirements based on risk profile		9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)		18.40%	19.12%	17.77%	17.68%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE						REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)					
From CET 1 (%)		8.86%	8.87%	8.88%	8.93%	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 (%)		1.13%	1.12%	1.11%	1.06%	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 June 30, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2025 (Unaudited)					June 30, 2024 (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	5,729	-	-	240,975	-	3,006	-	-	148,285	-
2.	Spot and derivative/forward receivables	-	-	-	1,634	-	-	-	-	1,665	-
3.	Securities	298,869	-	100,000	497,254	100,000	271,194	-	100,628	494,750	100,744
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	44,226	132,401	59,013	107,638	78,856	57,638	185,412	187,132	115,535	233,205
7.	Loans and financing	11,549,335	8,144,181	13,220,152	8,551,550	11,582,349	11,897,508	9,661,615	12,003,162	7,569,443	9,731,647
8.	Equity investment	104,071	-	1,770	104,071	1,770	103,290	-	1,770	103,290	1,770
9.	Other receivables	391	-	-	1,224	1,483	1,481	1,480	-	2,881	116
10.	Commitments and Contingencies	2,807,704	177,767	16,897	338,136	84,497	3,150,943	182,546	62,612	362,663	139,542

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of June 30, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2025	Audited Dec 31, 2024	Unaudited Jun 30, 2025	Audited Dec 31, 2024
I.	COMMITTED RECEIVABLES	15,182,107	29,728,552	19,702,107	32,859,252
	1. Unused borrowings/financing facilities	-	-	4,520,000	2,878,190
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	14,737,894	29,204,297	14,737,894	29,456,807
	3. Others	444,213	524,255	444,213	524,255
II.	COMMITTED LIABILITIES	459,083,594	451,036,749	461,631,892	453,943,556
	1. Unused credit/financing facilities	426,882,653	411,133,979	429,430,950	414,040,786
	a. Committed	341,965,259	318,666,862	343,127,712	320,618,854
	b. Uncommitted	84,917,394	92,467,117	86,303,239	93,421,932
	2. Outstanding irrevocable letters of credit	9,365,286	10,055,508	9,365,286	10,055,508
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	21,915,957	28,755,848	21,915,957	28,755,848
	4. Others	919,698	1,091,414	919,698	1,091,414
III.	CONTINGENT RECEIVABLES	121,844	109,148	606,844	529,573
	1. Received guarantees	121,844	109,148	606,844	529,573
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	26,556,658	26,640,103	26,640,139	26,725,839
	1. Issued guarantees	26,556,658	26,640,103	26,640,050	26,725,750
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of June 30, 2025

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	36,653,851	36,653,851	-	163,472	96,534
1.	Spot	5,218,695	5,218,695	-	1,036	2,817
2.	Forward	25,746,439	25,746,439	-	133,130	91,529
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	5,617,296	5,617,296	-	28,554	2,188
6.	Others	71,421	71,421	-	752	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					163,472	96,534

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS												
BOARD OF COMMISSIONERS <ul style="list-style-type: none">- President Commissioner : Jahja Setiaatmadja- Commissioner : Tonny Kusnadi- Independent Commissioner : Cyrillus Harinowo- Independent Commissioner : Raden Pardede- Independent Commissioner : Sumantri Slamet BOARD OF DIRECTORS <ul style="list-style-type: none">- President Director : Gregory Hendra Lembong- Deputy President Director : Armand Wahyudi Hartono- Deputy President Director : John Kosasih- 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 : Antonius Widodo Mulyono- Director : Hendra Tanumihardja <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. 178 dated 26 May 2025 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 of the Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0278618 dated 2 June 2025.</p>	<table><tr><td>PT Dwimuria Investama Andalan *)</td><td>:</td><td>54.94%</td></tr><tr><td>Public **)</td><td>:</td><td>45.04%</td></tr><tr><td>Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)</td><td>:</td><td>0.02%</td></tr><tr><td>Total</td><td></td><td><u>100.00%</u></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 **)	:	45.04%	Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)	:	0.02%	Total		<u>100.00%</u>
PT Dwimuria Investama Andalan *)	:	54.94%											
Public **)	:	45.04%											
Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)	:	0.02%											
Total		<u>100.00%</u>											

- 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, 2025 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".

- 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, 2025	: 1 USD = Rp 16,235.00	1 HKD = Rp 2,068.24
Rate as of December 31, 2024	: 1 USD = Rp 16,095.00	1 HKD = Rp 2,073.11