

Jakarta, August 5, 2025
PT Bank Central Asia Tbk

Gregory Hendra Lembong
President Director

Vera Eve Lim
Director

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of June 30, 2025 and December 31, 2024
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2025	Audited Dec 31, 2024
	ASSETS		
1.	Cash	22,174,461	29,315,883
2.	Current accounts with Bank Indonesia	51,752,065	36,408,142
3.	Current accounts with other banks - net of allowance	11,522,706	6,550,871
4.	Placements with Bank Indonesia and other banks - net of allowance	30,333,334	22,754,005
5.	Financial assets measured at fair value through profit or loss	28,353,237	27,283,734
6.	Acceptance receivable - net of allowance	10,769,762	9,621,047
7.	Bills receivable - net of allowance	4,312,862	8,891,769
8.	Securities purchased under agreements to resell - net of allowance	12,853,242	1,449,562
9.	Loans receivable - net of allowance	904,424,357	868,686,210
10.	Consumer financing receivable - net of allowance	11,455,439	9,435,564
11.	Finance lease receivable - net of allowance	25,029	51,042
12.	Assets related to sharia transactions - net of allowance	10,754,395	10,206,637
13.	Investment securities - net of allowance	361,937,895	372,085,027
14.	Prepaid expenses	1,536,191	971,636
15.	Prepaid tax	71,919	1,563,199
16.	Fixed assets - net of accumulated depreciation	27,794,110	28,253,506
17.	Intangible assets - net of accumulated amortisation	128,357,226	126,411,162
18.	Deferred tax assets - net	4,805,673	5,496,515
19.	Other assets - net of allowance	27,601,231	26,921,808
	TOTAL ASSETS	1,650,835,134	1,592,357,319
	LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY		
	LIABILITIES		
1.	Deposits from customers	1,175,926,961	1,119,987,754
2.	Sharia deposits	4,332,514	3,929,755
3.	Deposits from other banks	3,413,438	3,656,298
4.	Financial liabilities measured at fair value through profit or loss	96,534	257,613
5.	Acceptance payables	5,455,839	4,651,955
6.	Securities sold under agreements to repurchase	545,215	1,330,996
7.	Debt securities issued	-	-
8.	Tax payable	3,313,181	642,506
9.	Borrowings	1,993,802	2,242,516
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	3,007,095	2,975,187
12.	Accrued expenses and other liabilities	26,637,179	27,621,306
13.	Post-employment benefits obligation	9,440,580	9,099,608
14.	Subordinated bonds	500,000	500,000
	TOTAL LIABILITIES	1,234,662,338	1,176,895,494
15.	Temporary syirkah deposits	9,238,092	9,063,133
	EQUITY		
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,526)	(24,720,526)
18.	Treasury stock	(137,350)	-
19.	Revaluation surplus of fixed assets	2,553,839	2,553,839
20.	Foreign exchange differences arising from translation of financial statements in foreign currency	58,814	58,948
21.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	489,046	(61,897)
22.	Retained earnings	99,031,692	98,952,584
23.	Other equity components	(5,834)	(5,073)
	Total equity attributable to equity holders of the parent entity	287,889,381	287,397,575
24.	Non-controlling interest	119,045,323	119,001,117
	TOTAL EQUITY	406,934,704	406,398,692
	TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY	1,650,835,134	1,592,357,319

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Six-Month Periods Ended June 30, 2025 and 2024
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2025	Unaudited Jun 30, 2024
	OPERATING INCOME AND EXPENSES		
	Interest and sharia income		
1.	Interest income	49,461,482	46,213,690
2.	Sharia income	439,786	374,594
	Total interest and sharia income	49,901,268	46,588,284
	Interest and sharia expense		
3.	Interest expense	(6,474,137)	(5,994,788)
4.	Sharia expense	(243,644)	(187,333)
	Total interest and sharia expense	(6,717,781)	(6,182,121)
	NET INTEREST AND SHARIA INCOME	43,183,487	40,406,163
	OTHER OPERATING INCOME		
5.	Fee and commission income - net	9,444,285	8,657,956
6.	Net income from transaction at fair value through profit or loss	581,354	599,538
7.	Others	3,158,123	2,725,353
	Total other operation income	13,183,762	11,982,847
8.	Impairment losses on assets	(2,081,264)	(1,405,716)
	OTHER OPERATING EXPENSES		
9.	Personnel expenses	(9,132,886)	(9,121,766)
10.	General and administrative expenses	(7,949,986)	(7,056,779)
11.	Others	(2,037,842)	(1,906,043)
	Total other operating expenses	(19,120,714)	(18,084,588)
	INCOME BEFORE TAX	35,165,271	32,898,706
	INCOME TAX EXPENSE	(6,791,450)	(6,345,067)
	NET INCOME	28,373,821	26,553,639
	OTHER COMPREHENSIVE INCOME:		
12.	Items that will not be reclassified to profit or loss:		
a.	Remeasurements of defined benefit liability	-	-
b.	Income tax	-	-
	Remeasurements of defined benefit liability - net of income tax	-	-
c.	Revaluation surplus of fixed assets	-	-
		-	-
13.	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	1,246,206	(679,591)
b.	Income tax	(239,633)	128,608
	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax	1,006,573	(550,983)
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	(243)	42,025
d.	Others	(1,385)	-
		1,004,945	(508,958)
	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	1,004,945	(508,958)
	TOTAL COMPREHENSIVE INCOME	29,378,766	26,044,681
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	15,275,745	14,440,917
	Non-controlling interest	13,098,076	12,112,722
		28,373,821	26,553,639
	COMPREHENSIVE PROFIT ATTRIBUTABLE TO:		
	Equity holders of parent entity	15,825,793	14,161,747
	Non-controlling interest	13,552,973	11,882,934
		29,378,766	26,044,681
	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	72,528	68,564

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Six-Month Periods Ended June 30, 2025 and 2024
(in millions of Rupiah)

ACCOUNTS	For The Six-Month Periods Ended June 30, 2025 and 2024 (Unaudited)										
	Attributable to equity holders of the parent entity									Non-controlling interest	Total equity
	Issued and fully paid-up capital	Additional paid-in capital	Treasury stock	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity		
Balance, 31 December 2023	210,619,700	(24,720,821)	-	2,442,617	39,561	309,189	89,405,763	(5,073)	278,090,936	109,836,672	387,927,608
Net income for the period	-	-	-	-	-	-	14,440,917	-	14,440,917	12,112,722	26,553,639
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	-	23,089	-	-	-	23,089	18,936	42,025
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	-	(302,259)	-	-	(302,259)	(248,724)	(550,983)
Total comprehensive income for the period	-	-	-	-	23,089	(302,259)	14,440,917	-	14,161,747	11,882,934	26,044,681
Cash dividends	-	-	-	-	-	-	(9,667,500)	-	(9,667,500)	(12,636,510)	(22,304,010)
Balance, 30 June 2024	210,619,700	(24,720,821)	-	2,442,617	62,650	6,930	94,179,180	(5,073)	282,585,183	109,083,096	391,668,279
Balance, 31 December 2024	210,619,700	(24,720,526)	-	2,553,839	58,948	(61,897)	98,952,584	(5,073)	287,397,575	119,001,117	406,398,692
The impact of initial implementation of SFAS 109	-	-	-	-	-	-	3,363	-	3,363	3,301	6,664
Balance as of 1 January 2025, after the impact of initial implementation of SFAS 109	210,619,700	(24,720,526)	-	2,553,839	58,948	(61,897)	98,955,947	(5,073)	287,400,938	119,004,418	406,405,356
Net income for the period	-	-	-	-	-	-	15,275,745	-	15,275,745	13,098,076	28,373,821
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	-	(134)	-	-	-	(134)	(109)	(243)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	-	550,943	-	-	550,943	455,630	1,006,573
Other Equity components	-	-	-	-	-	-	-	(761)	(761)	(624)	(1,385)
Total comprehensive income for the period	-	-	-	-	(134)	550,943	15,275,745	(761)	15,825,793	13,552,973	29,378,766
Changes in non-controlling interest in Subsidiaries	-	-	-	-	-	-	486,851	-	-	486,851	486,851
Cash dividends	-	-	-	-	-	-	(15,200,000)	-	(15,200,000)	(13,886,277)	(29,086,277)
Treasury stock	-	-	(137,350)	-	-	-	-	-	(137,350)	(112,642)	(249,992)
Balance, 30 June 2025	210,619,700	(24,720,526)	(137,350)	2,553,839	58,814	489,046	99,031,692	(5,834)	287,889,381	119,045,323	406,934,704

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of June 30, 2025 and December 31, 2024
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2025	Audited Dec 31, 2024
	COMMITMENTS		
	<u>Committed receivables:</u>		
1.	Unused borrowing/financing facilities	4,520,000	2,878,190
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	14,737,894	29,456,807
3.	Others	444,213	524,255
		19,702,107	32,859,252
	<u>Committed liabilities:</u>		
1.	Unused credit/financing facilities	343,127,712	320,618,854
	- Committed	86,303,239	93,421,932
	- Uncommitted	9,365,286	10,055,508
2.	Outstanding irrevocable letters of credit	21,915,957	28,755,848
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	919,698	1,091,414
4.	Others	-	-
		461,631,892	453,943,556
	CONTINGENCIES		
	<u>Contingent receivables:</u>		
1.	Received guarantees	606,844	529,573
2.	Others	-	-
		606,844	529,573
	<u>Contingent liabilities:</u>		
1.	Issued guarantees	26,640,050	26,725,750
2.	Others	89	89
		26,640,139	26,725,839

Jakarta, August 4, 2025

Honky Hario
President Director

Aqus Santoso Suwanto
Director