

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2025	Audited Dec 31, 2024	Unaudited Sep 30, 2025	Audited Dec 31, 2024
	<b>ASSETS</b>				
1.	Cash	18,408,888	29,285,819	18,427,521	29,315,878
2.	Placement with Bank Indonesia	61,844,561	43,269,497	63,486,979	45,054,681
3.	Placement with other banks	18,012,828	10,164,508	19,026,398	11,167,894
4.	Spot and derivative/forward receivables	160,634	218,919	160,634	221,208
5.	Securities	417,219,139	381,516,498	437,461,101	400,007,735
6.	Securities sold under repurchase agreement (repo)	1,503,267	1,222,258	1,503,267	1,222,258
7.	Claims on securities bought under reverse repo	13,089,823	862,849	13,472,114	1,450,603
8.	Acceptance receivables	10,180,987	10,061,742	10,180,987	10,061,742
9.	Loans and financing	913,729,808	894,912,082	931,877,238	911,109,701
10.	Sharia financing	-	-	12,226,782	10,717,227
11.	Equity investment	10,309,646	10,350,797	663,212	672,824
12.	Other financial assets	11,197,515	12,054,343	13,368,499	13,790,725
13.	Impairment on financial assets -/-	(31,879,788)	(33,308,750)	(33,281,441)	(34,521,992)
	a. Securities	(423,191)	(377,570)	(501,179)	(450,422)
	b. Loans and Sharia financing	(31,144,126)	(32,382,006)	(32,463,510)	(33,498,517)
	c. Others	(312,471)	(549,174)	(316,752)	(573,053)
14.	Intangible assets	1,290,240	1,249,138	2,809,289	2,722,675
	Accumulated amortization on intangible asset -/-	(789,552)	(662,728)	(1,070,365)	(917,036)
15.	Fixed assets and equipment	37,368,380	36,591,953	38,937,081	38,150,330
	Accumulated depreciation on fixed assets and equipment -/-	(10,742,508)	(9,244,266)	(11,447,279)	(9,899,706)
16.	Non earning assets	2,245,751	2,056,626	2,303,750	2,127,603
	a. Abandoned property	39,200	41,243	45,625	47,668
	b. Foreclosed assets	1,978,652	1,794,668	2,030,223	1,859,220
	c. Suspense accounts	17,622	12,747	17,625	12,747
	d. Interbranch assets	210,277	207,968	210,277	207,968
17.	Other assets	19,457,782	15,728,605	18,396,045	16,846,978
	<b>TOTAL ASSETS</b>	<b>1,492,607,401</b>	<b>1,406,329,890</b>	<b>1,538,501,812</b>	<b>1,449,301,328</b>

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2025	Audited Dec 31, 2024	Unaudited Sep 30, 2025	Audited Dec 31, 2024
	<b><u>LIABILITIES AND EQUITIES</u></b>				
	<b><u>LIABILITIES</u></b>				
1.	Current account	400,627,624	359,445,874	403,132,344	361,883,711
2.	Saving account	586,331,650	554,079,669	595,810,146	562,093,704
3.	Time deposit	190,225,457	195,383,289	205,796,142	209,634,748
4.	Electronic money	1,449,102	1,369,505	1,449,102	1,369,505
5.	Liabilities to Bank Indonesia	577	577	196,241	577
6.	Liabilities to other banks	5,503,567	3,698,289	5,484,638	3,656,301
7.	Spot and derivative/forward liabilities	217,712	257,613	217,712	257,613
8.	Liabilities on securities sold under repurchase agreement (repo)	1,510,677	1,330,996	1,510,677	1,330,996
9.	Acceptance liabilities	5,413,791	4,651,955	5,413,791	4,651,955
10.	Issued securities	65,000	500,000	65,000	500,000
11.	Loans/financing received	2,267	43,095	674,405	2,241,939
12.	Margin deposit	323,225	263,397	325,212	275,893
13.	Interbranch liabilities	12,323	-	12,323	-
14.	Other liabilities	33,766,973	32,237,941	41,778,671	38,569,299
15.	Minority interest	-	-	219,748	194,466
	<b>TOTAL LIABILITIES</b>	<b>1,225,449,945</b>	<b>1,153,262,200</b>	<b>1,262,086,152</b>	<b>1,186,660,707</b>
	<b><u>EQUITIES</u></b>				
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	5,242,680	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	-	-	(219,050)	(162,391)
18.	Other comprehensive income	9,162,232	7,583,521	9,463,759	8,173,485
	a. Gains	13,022,079	11,284,395	13,327,652	11,878,405
	b. Losses -/-	(3,859,847)	(3,700,874)	(3,863,893)	(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	246,724,007	234,511,323	255,899,734	243,656,681
	a. Previous years	233,968,971	214,013,767	243,321,082	223,029,202
	b. Current Year	43,573,799	54,706,382	43,397,415	54,836,305
	c. Dividends paid -/-	(30,818,763)	(34,208,826)	(30,818,763)	(34,208,826)
	<b>TOTAL EQUITIES</b>	<b>267,157,456</b>	<b>253,067,690</b>	<b>276,415,660</b>	<b>262,640,621</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,492,607,401</b>	<b>1,406,329,890</b>	<b>1,538,501,812</b>	<b>1,449,301,328</b>

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

(In millions of Rupiah)

(in millions of Rupiah)					
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2025	Unaudited Sep 30, 2024	Unaudited Sep 30, 2025	Unaudited Sep 30, 2024
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	68,984,159	65,729,154	74,129,647	70,436,370
2.	Interest expenses	9,255,355	8,725,194	10,039,155	9,355,248
	Net interest income (expenses)	59,728,804	57,003,960	64,090,492	61,081,122
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	494,800	181,574	516,105	181,482
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	1,448,208	1,285,908	1,461,191	1,296,200
4.	Gains (losses) on spot and derivatives/forward (realised)	906,152	583,811	906,137	586,867
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	7,224	323,274	27,063	329,022
7.	Dividend income	2,200,087	1,179,518	100,795	31,997
8.	Commission/provision/fee and administration income	14,240,920	13,223,051	14,388,352	13,274,883
9.	Other income	962,990	512,821	3,961,204	3,297,622
10.	Addition (reversal) of impairment losses on assets	2,818,205	1,829,346	3,522,726	2,367,089
11.	Losses on operational risk	4,790	1,115	4,790	1,115
12.	Personnel expenses	12,043,700	11,755,081	13,472,768	13,185,921
13.	Promotion expenses	786,199	744,695	1,028,771	996,860
14.	Others expenses	10,513,124	10,058,218	13,482,110	12,653,381
	Net Other Operational Income (Expenses)	(5,905,637)	(7,098,498)	(10,150,318)	(10,206,293)
	OPERATIONAL PROFIT (LOSS)	53,823,167	49,905,462	53,940,174	50,874,829
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(5,834)	(1,068)	(2,508)	620
2.	Other non operational income (expenses)	(350,569)	(251,705)	(170,722)	(29,195)
	NON OPERATIONAL PROFIT (LOSS)	(356,403)	(252,773)	(173,230)	(28,575)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	53,466,764	49,652,689	53,766,944	50,846,254
	Income tax	9,892,965	9,285,639	10,353,481	9,758,365
	a. Estimated current year tax	10,192,586	8,747,599	10,698,431	9,237,630
	b. Deferred tax income (expenses)	299,621	(538,040)	344,950	(520,735)
	NET PROFIT (LOSS) CURRENT PERIOD	43,573,799	40,367,050	43,413,463	41,087,889
	NET PROFIT (LOSS) OF MINORITY INTEREST			16,048	14,026
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	(158,973)	41,780	(158,973)	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
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	1,743,695	310,111	1,923,615	324,740
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	1,584,722	351,891	1,764,642	380,910
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	45,158,521	40,718,941	45,178,105	41,468,799
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	43,573,799	40,367,050	43,397,415	41,073,863
	NON-CONTROLLING INTEREST			16,048	14,026
	NET PROFIT (LOSS) CURRENT PERIOD	43,573,799	40,367,050	43,413,463	41,087,889
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	45,158,521	40,718,941	45,153,366	41,454,164
	NON-CONTROLLING INTEREST			24,739	14,635
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	45,158,521	40,718,941	45,178,105	41,468,799
	DIVIDEND	(30,818,763)	(28,045,074)	(30,818,763)	(28,045,074)
	EARNINGS PER SHARE (in full amount)			352	333

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

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Sep 30, 2025	Unaudited Sep 30, 2024
<b>I.</b>	<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
	1. Receipts of interest and sharia income, fees and commissions	87,280,809	82,682,576
	2. Other operating income	4,671,484	4,428,904
	3. Payments of interest and sharia expenses, fees and commissions	(10,072,193)	(9,396,312)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	1,852,532	(906,967)
	6. Other operating expenses	(29,188,442)	(28,235,756)
	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	(666,296)	(162,755)
	b. Financial assets measured at fair value through profit and loss	(12,628,770)	(11,565,891)
	c. Acceptance receivables	(119,245)	4,758,130
	d. Bills receivable	595,010	3,688,755
	e. Securities purchased under agreements to resell	(12,021,511)	91,296,809
	f. Loans receivable	(24,152,728)	(67,056,035)
	g. Consumer financing receivables	(363,441)	(1,104,537)
	h. Finance lease receivables - net	35,162	71,938
	i. Assets related to sharia transactions	(1,538,372)	(1,449,922)
	j. Other assets	(423,634)	1,220,706
	k. Deposits from customers	67,352,691	24,929,367
	l. Sharia deposits	144,433	8,708
	m. Deposits from other banks	1,753,601	(5,849,273)
	n. Acceptance payables	761,836	(1,804,146)
	o. Accruals and other liabilities	1,689,127	(1,370,153)
	p. Temporary <i>syirkah</i> deposits	946,153	270,209
	<b>Net cash provided by (used in) operating activities before income tax</b>	<b>75,020,506</b>	<b>83,689,355</b>
	9. Payment of income tax	(9,088,526)	(9,506,362)
	<b>Net cash provided by (used in) operating activities</b>	<b>65,931,980</b>	<b>74,182,993</b>
<b>II.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
	1. Proceeds from sales of investment securities	-	669,448
	2. Acquisition of investment securities	(165,510,829)	(177,437,484)
	3. Proceeds from investment securities that matured during the period	148,048,688	111,005,318
	4. Cash dividends received from investment in shares	100,794	31,997
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(803,533)	(1,858,948)
	7. Acquisition of right of use assets	(300,054)	(514,927)
	8. Proceeds from sale of fixed assets	4,843	4,808
	<b>Net cash provided by (used in) investing activities</b>	<b>(18,460,091)</b>	<b>(68,099,788)</b>
<b>III.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	(435,000)	-
	3. Proceeds from borrowings	50,585,664	49,907,393
	4. Payment of borrowings	(51,957,534)	(50,072,400)
	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	179,681	200,769
	9. Payment of securities sold under repurchase agreements to repurchase	-	(565,082)
	<b>Net cash provided by (used in) financing activities</b>	<b>(32,695,944)</b>	<b>(28,574,394)</b>
	<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>14,775,945</b>	<b>(22,491,189)</b>
	<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>85,482,530</b>	<b>124,395,987</b>
	<b>EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS</b>	<b>(56,327)</b>	<b>954,714</b>
	<b>CASH AND CASH EQUIVALENTS, END OF PERIOD</b>	<b>100,202,148</b>	<b>102,859,512</b>
<b>IV.</b>	<b>CASH AND CASH EQUIVALENTS CONSIST OF :</b>		
	1. Cash	18,427,521	17,798,725
	2. Current accounts with Bank Indonesia	60,159,738	65,853,930
	3. Current accounts with other banks	11,057,582	4,890,107
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	-	-
		10,557,307	14,316,750
	<b>Total cash and cash equivalents</b>	<b>100,202,148</b>	<b>102,859,512</b>

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

(In %)

Ratio	Unaudited Sep 30, 2025	Unaudited Sep 30, 2024
<b>Performance Ratio</b>		
1. Capital Adequacy Ratio (CAR)	29.94%	29.31%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.11%	1.15%
3. Non performing earning assets to total earning assets	1.00%	1.05%
4. Allowance for impairment on financial assets to earning assets	2.30%	2.70%
5. Gross NPL	2.10%	2.11%
6. Net NPL	0.77%	0.72%
7. Return on Asset (ROA) <sup>1)</sup>	4.87%	4.79%
8. Return on Asset (ROA) <sup>2)</sup>	3.97%	3.89%
9. Return on Equity (ROE)	24.08%	24.70%
10. Net Interest Margin (NIM)	5.76%	5.78%
11. Operating Expenses to Operating Income (BOPO)	40.85%	41.22%
12. Cost to Income Ratio (CIR)	29.19%	30.36%
13. Loan to Deposit Ratio (LDR)	75.59%	75.10%
<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	4.02%	5.01%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.49%	0.06%

<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 September 30, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2025 (Unaudited)						September 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	187	-	-	-	-	187	128	-	-	-	-	128
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	289	-	-	-	-	289	4,532	-	-	-	-	4,532
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	50,075	-	-	-	-	50,075
	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)	112,839	-	-	-	-	112,839	132,611	8	-	-	-	132,619
	i. Rupiah	112,839	-	-	-	-	112,839	114,271	8	-	-	-	114,279
	ii. Foreign currencies	-	-	-	-	-	-	18,340	-	-	-	-	18,340
	b. Non micro, small and medium enterprises	8,286,985	374	-	-	-	8,287,359	6,972,254	403	-	-	-	6,972,657
	i. Rupiah	8,162,063	374	-	-	-	8,162,437	6,859,035	403	-	-	-	6,859,438
	ii. Foreign currencies	124,922	-	-	-	-	124,922	113,219	-	-	-	-	113,219
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,679,893	-	-	-	1,000	9,680,893	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	-	-	-	-	-	-	26,602	-	-	-	-	26,602
10.	Commitments and contingencies												
	a. Rupiah	9,585,852	804	-	-	-	9,586,656	6,617,810	495	-	-	-	6,618,305
	b. Foreign currencies	213,339	-	-	-	-	213,339	1,242,450	-	-	-	-	1,242,450

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2025 (Unaudited)						September 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	651,765	-	-	-	-	651,765	889,531	-	-	-	-	889,531
	b. Foreign currencies	17,360,876	-	-	-	-	17,360,876	11,610,012	-	-	-	-	11,610,012
2.	Spot and derivative/forward receivables												
	a. Rupiah	158,058	-	-	-	-	158,058	361,665	-	-	-	-	361,665
	b. Foreign currencies	2,287	-	-	-	-	2,287	8,870	-	-	-	-	8,870
3.	Securities												
	a. Rupiah	397,637,425	-	-	-	100,000	397,737,425	379,440,870	-	-	-	100,000	379,540,870
	b. Foreign currencies	19,480,360	1,354	-	-	-	19,481,714	17,968,494	-	-	-	-	17,968,494
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	1,503,267	-	-	-	-	1,503,267	620,141	-	-	-	-	620,141
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	13,089,823	-	-	-	-	13,089,823	1,409,360	-	-	-	-	1,409,360
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	9,983,116	108,618	3,209	14,838	71,206	10,180,987	9,822,549	67,762	16,619	-	277,679	10,184,609
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	130,057,268	3,787,076	479,799	688,904	2,933,136	137,946,183	119,868,718	3,774,626	340,847	399,158	2,454,422	126,837,771
	i. Rupiah	126,115,700	3,765,411	479,799	688,904	2,933,136	133,982,950	119,381,353	3,753,935	340,847	399,158	2,454,422	126,329,715
	ii. Foreign currencies	3,941,568	21,665	-	-	-	3,963,233	487,365	20,691	-	-	-	508,056
	b. Non micro, small and medium enterprises	738,035,962	14,778,196	1,076,952	1,663,063	11,829,254	767,383,427	686,781,453	16,028,780	954,948	709,463	12,626,852	717,101,496
	i. Rupiah	698,316,067	14,009,808	788,009	1,663,063	11,026,377	725,803,324	650,780,225	14,817,269	954,948	709,463	9,273,454	676,535,359
	ii. Foreign currencies	39,719,895	768,388	288,943	-	802,877	41,580,103	36,001,228	1,211,511	-	-	3,353,398	40,566,137
	c. Restructured loans	11,894,684	4,808,157	453,188	751,990	8,661,350	26,569,369	12,963,941	7,664,672	398,706	196,366	11,224,529	32,448,214
	i. Rupiah	11,751,673	4,264,107	278,205	751,990	8,661,350	25,707,325	12,845,192	6,681,005	398,706	196,366	7,871,131	27,992,400
	ii. Foreign currencies	143,011	544,050	174,983	-	-	862,044	118,749	983,667	-	-	3,353,398	4,455,814
8.	Equity investment	627,983	-	-	-	770	628,753	627,983	-	-	-	770	628,753
9.	Other receivables	312,183	-	1,808	-	-	313,991	221,884	763	-	-	-	222,647
10.	Commitments and contingencies												
	a. Rupiah	420,306,967	1,570,651	9,749	12,032	6,202	421,905,601	356,997,708	1,143,089	62,753	106	17,815	358,221,471
	b. Foreign currencies	66,733,826	40,613	3,500	2,998	23,716	66,804,653	61,452,959	67,427	1,685	-	50,145	61,572,216
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,978,652						1,669,676

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

(In millions of Rupiah)

						Unaudited Sep 30, 2025		Unaudited Sep 30, 2024			
						Individual	Consolidated	Individual	Consolidated		
I.	Tier 1 Capital					253,740,502	269,050,868	230,944,007	247,507,639		
	1. Common Equity Tier 1					253,740,502	269,050,868	230,944,007	247,507,639		
	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					267,489,570	275,734,858	246,088,492	255,408,621		
	1.2.1. Addition Factor					269,476,719	277,749,648	247,777,659	257,150,309		
	1.2.1.1. Other comprehensive income					13,022,079	13,245,463	12,046,460	12,626,735		
	1.2.1.1.1. Translation of financial statements in foreign currency					-	-	-	436,892		
	1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					2,024,561	2,112,821	1,244,871	1,253,624		
	1.2.1.1.3. Revaluation surplus of fixed assets					10,997,518	11,132,642	10,801,589	10,936,219		
	1.2.1.2. Other disclosed reserves					256,454,640	264,504,185	235,731,199	244,523,574		
	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					203,150,208	211,485,268	185,932,241	194,136,883		
	1.2.1.2.4. Current year's profit					43,573,799	43,288,284	40,367,050	40,954,783		
	1.2.1.2.5. Fund for paid-in capital					-	-	-	-		
	1.2.1.2.6. Others					-	-	-	-		
	1.2.2. Deduction Factor					(1,987,149)	(2,014,790)	(1,689,167)	(1,741,688)		
	1.2.2.1. Other comprehensive income					-	(5,265)	(880)	(8,001)		
	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					-	(5,265)	(880)	(8,001)		
	1.2.2.2. Other disclosed reserves					(1,987,149)	(2,009,525)	(1,688,287)	(1,733,687)		
	1.2.2.2.1. Disagio					-	-	-	-		
	1.2.2.2.2. Previous year's losses					-	-	-	(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					(1,987,149)	(2,009,525)	(1,688,287)	(1,715,573)		
	1.2.2.2.7. Others					-	-	-	-		
	1.3. Non-controlling interest					-	-	-	-		
	1.4. Deduction Factor of Common Equity Tier 1					(15,289,652)	(8,224,574)	(16,685,423)	(9,441,920)		
	1.4.1. Deferred tax					(5,109,071)	(5,329,191)	(6,587,155)	(6,739,719)		
	1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)		
	1.4.3. Other intangible assets					(500,688)	(601,910)	(377,224)	(444,228)		
	1.4.4. Investments in shares of stock					(9,679,893)	(1,179,859)	(9,721,044)	(1,144,359)		
	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					9,777,162	10,110,402	9,150,309	9,392,937		
	1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					62,833	62,833	137,500	137,500		
	2. Agio / disagio					-	-	-	-		
	3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					9,714,329	10,047,569	9,012,809	9,255,437		
	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						263,517,664	279,161,270	240,094,316	256,900,576		
		Unaudited Sep 30, 2025		Unaudited Sep 30, 2024		DESCRIPTION		Unaudited Sep 30, 2025		Unaudited Sep 30, 2024	
		Individual	Consolidated	Individual	Consolidated			Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)						CAR RATIO					
RWAs CONSIDERING CREDIT RISK		814,377,828	844,627,352	759,622,780	787,365,745	CET 1 Ratio (%)		28.83%	29.53%	28.19%	28.08%
RWAs CONSIDERING MARKET RISK		11,123,532	13,242,248	7,642,310	10,454,684	Tier 1 Ratio (%)		28.83%	29.53%	28.19%	28.08%
RWAs CONSIDERING OPERATIONAL RISK		54,479,020	53,224,191	51,903,001	83,551,413	Tier 2 Ratio (%)		1.11%	1.11%	1.12%	1.07%
TOTAL RISK-WEIGHTED ASSETS		879,980,380	911,093,791	819,168,091	881,371,842	CAR Ratio (%)		29.94%	30.64%	29.31%	29.15%
Min. capital requirements based on risk profile		9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)		19.95%	20.65%	19.32%	19.16%
REGULATORY MINIMUM CAPITAL REQUIREMENT						REGULATORY BUFFER PERCENTAGE REQUIRED					
ALLOCATION BASED ON RISK PROFILE						BY BANK (%)					
From CET 1 (%)		8.88%	8.88%	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 (%)		1.11%	1.11%	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, 2025 & 2024**

(In millions of Rupiah)

No.	ACCOUNTS	September 30, 2025 (Unaudited)					September 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	4,988	-	-	180,128	-	1,725	-	-	124,997	-
2.	Spot and derivative/forward receivables	-	-	-	1,544	-	-	-	-	3,751	-
3.	Securities	323,191	-	100,000	560,354	100,068	290,211	-	100,000	500,125	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	37,575	92,072	70,346	99,831	84,537	42,529	72,319	239,919	98,220	283,561
7.	Loans and financing	11,265,296	8,053,364	11,825,466	8,400,872	10,227,104	12,053,593	9,943,258	11,962,163	7,830,360	9,685,312
8.	Equity investment	103,079	-	1,770	103,079	1,770	103,490	-	1,770	103,490	1,770
9.	Other receivables	1,050	-	1,591	3,122	271	1,733	485	-	2,485	38
10.	Commitments and Contingencies	2,888,206	216,213	30,307	365,399	93,100	2,973,942	112,481	52,167	349,381	121,000

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2025	Audited Dec 31, 2024	Unaudited Sep 30, 2025	Audited Dec 31, 2024
I.	<b>COMMITTED RECEIVABLES</b>	<b>16,958,190</b>	<b>29,728,552</b>	<b>21,298,190</b>	<b>32,859,252</b>
	1. Unused borrowings/financing facilities	-	-	4,340,000	2,878,190
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	14,671,062	29,204,297	14,671,062	29,456,807
	3. Others	2,287,128	524,255	2,287,128	524,255
II.	<b>COMMITTED LIABILITIES</b>	<b>492,199,226</b>	<b>451,036,749</b>	<b>494,696,626</b>	<b>453,943,556</b>
	1. Unused credit/financing facilities	459,676,833	411,133,979	462,174,233	414,040,786
	a. Committed	367,044,027	318,666,862	367,995,398	320,618,854
	b. Uncommitted	92,632,806	92,467,117	94,178,835	93,421,932
	2. Outstanding irrevocable letters of credit	10,509,770	10,055,508	10,509,770	10,055,508
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	19,437,193	28,755,848	19,437,193	28,755,848
	4. Others	2,575,430	1,091,414	2,575,430	1,091,414
III.	<b>CONTINGENT RECEIVABLES</b>	<b>136,175</b>	<b>109,148</b>	<b>621,175</b>	<b>529,573</b>
	1. Received guarantees	136,175	109,148	621,175	529,573
	2. Others	-	-	-	-
IV.	<b>CONTINGENT LIABILITIES</b>	<b>28,323,646</b>	<b>26,640,103</b>	<b>28,386,440</b>	<b>26,725,839</b>
	1. Issued guarantees	28,323,646	26,640,103	28,386,351	26,725,750
	2. Others	-	-	89	89

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

(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>34,108,255</b>	<b>34,108,255</b>	<b>-</b>	<b>160,634</b>	<b>217,712</b>
1.	Spot	7,196,143	7,196,143	-	4,103	1,790
2.	Forward	21,799,025	21,799,025	-	129,901	167,314
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	5,089,120	5,089,120	-	26,287	48,598
6.	Others	23,967	23,967	-	343	10
<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>160,634</b>	<b>217,712</b>

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS												
<b>BOARD OF COMMISSIONERS</b> <ul style="list-style-type: none"><li>- President Commissioner : Jahja Setiaatmadja</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> <b>BOARD OF DIRECTORS</b> <ul style="list-style-type: none"><li>- President Director : Gregory Hendra Lembong</li><li>- Deputy President Director : Armand Wahyudi Hartono</li><li>- Deputy President Director : John Kosasih</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 : Antonius Widodo Mulyono</li><li>- Director : Hendra Tanumihardja</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. 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 nine months period ended September 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".

- The main exchange rates used were as follows:  
Rate as of September 30, 2025 : 1 USD = Rp 16,665.00  
Rate as of December 31, 2024 : 1 USD = Rp 16,095.00                      1 HKD = Rp 2,073.11