

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2025	Audited Dec 31, 2024	Audited Dec 31, 2025	Audited Dec 31, 2024
	ASSETS				
1.	Cash	25,275,044	29,285,819	25,305,031	29,315,878
2.	Placement with Bank Indonesia	50,289,090	43,269,497	52,078,654	45,054,681
3.	Placement with other banks	9,656,983	10,164,508	10,838,081	11,167,894
4.	Spot and derivative/forward receivables	118,068	218,919	118,068	221,208
5.	Securities	435,890,800	381,516,498	456,276,250	400,007,735
6.	Securities sold under repurchase agreement (repo)	-	1,222,258	-	1,222,258
7.	Claims on securities bought under reverse repo	4,430,617	862,849	5,286,449	1,450,603
8.	Acceptance receivables	9,694,943	10,061,742	9,694,943	10,061,742
9.	Loans and financing	961,903,505	894,912,082	979,699,732	911,109,701
10.	Sharia financing	-	-	13,190,859	10,717,227
11.	Equity investment	10,366,367	10,350,797	803,859	672,824
12.	Other financial assets	12,284,298	12,054,343	14,324,382	13,790,725
13.	Impairment on financial assets -/-	(30,144,220)	(33,308,750)	(31,597,199)	(34,521,992)
	a. Securities	(444,818)	(377,570)	(525,707)	(450,422)
	b. Loans and Sharia financing	(29,390,498)	(32,382,006)	(30,757,244)	(33,498,517)
	c. Others	(308,904)	(549,174)	(314,248)	(573,053)
14.	Intangible assets	1,364,628	1,249,138	2,902,619	2,722,675
	Accumulated amortization on intangible asset -/-	(832,702)	(662,728)	(1,123,847)	(917,036)
15.	Fixed assets and equipment	38,772,810	36,591,953	40,354,254	38,150,330
	Accumulated depreciation on fixed assets and equipment -/-	(11,195,391)	(9,244,266)	(11,880,570)	(9,899,706)
16.	Non earning assets	2,336,435	2,056,626	2,393,506	2,127,603
	a. Abandoned property	32,635	41,243	38,969	47,668
	b. Foreclosed assets	2,200,083	1,794,668	2,250,820	1,859,220
	c. Suspense accounts	11,024	12,747	11,024	12,747
	d. Interbranch assets	92,693	207,968	92,693	207,968
17.	Other assets	17,160,188	15,728,605	18,163,465	16,846,978
	TOTAL ASSETS	1,537,371,463	1,406,329,890	1,586,828,536	1,449,301,328

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		
		Audited Dec 31, 2025	Audited Dec 31, 2024	Audited Dec 31, 2025	Audited Dec 31, 2024	
<u>LIABILITIES AND EQUITIES</u>						
<u>LIABILITIES</u>						
1.	Current account	431,029,026	359,445,874	434,453,871	361,883,711	
2.	Saving account	600,636,235	554,079,669	610,785,794	562,093,704	
3.	Time deposit	187,902,285	195,383,289	203,804,633	209,634,748	
4.	Electronic money	1,494,420	1,369,505	1,494,432	1,369,505	
5.	Liabilities to Bank Indonesia	577	577	577	577	
6.	Liabilities to other banks	4,038,232	3,698,289	3,980,717	3,656,301	
7.	Spot and derivative/forward liabilities	97,406	257,613	97,406	257,613	
8.	Liabilities on securities sold under repurchase agreement (repo)	-	1,330,996	-	1,330,996	
9.	Acceptance liabilities	4,733,862	4,651,955	4,733,862	4,651,955	
10.	Issued securities	65,000	500,000	165,000	500,000	
11.	Loans/financing received	1,525	43,095	2,046,859	2,241,939	
12.	Margin deposit	298,252	263,397	308,366	275,893	
13.	Interbranch liabilities	-	-	-	-	
14.	Other liabilities	35,416,878	32,237,941	43,269,464	38,569,299	
15.	Minority interest	-	-	221,077	194,466	
	TOTAL LIABILITIES	1,265,713,698	1,153,262,200	1,305,362,058	1,186,660,707	
<u>EQUITIES</u>						
16.	Paid in capital	1,537,663	1,540,938	1,537,663	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 -/-	(3,275)	-	(3,275)	-	
17.	Additional paid in capital	3,562,129	5,711,368	3,343,079	5,548,977	
a.	Agio	3,562,129	5,711,368	3,562,129	5,711,368	
b.	Disagio -/-	-	-	-	-	
c.	Fund for paid up capital	-	-	-	-	
d.	Others	-	-	(219,050)	(162,391)	
18.	Other comprehensive income	8,809,980	7,583,521	9,047,491	8,173,485	
a.	Gains	13,156,614	11,284,395	13,490,877	11,878,405	
b.	Losses -/-	(4,346,634)	(3,700,874)	(4,443,386)	(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	253,479,090	234,511,323	263,269,342	243,656,681	
a.	Previous years	233,974,939	214,013,767	243,327,102	223,029,202	
b.	Current Year	57,099,198	54,706,382	57,537,287	54,836,305	
c.	Dividends paid -/-	(37,595,047)	(34,208,826)	(37,595,047)	(34,208,826)	
	TOTAL EQUITIES	271,657,765	253,067,690	281,466,478	262,640,621	
TOTAL LIABILITIES AND EQUITIES		1,537,371,463	1,406,329,890	1,586,828,536	1,449,301,328	

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Years Ended December 31, 2025 & 2024

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		
		Audited Dec 31, 2025	Audited Dec 31, 2024	Audited Dec 31, 2025	Audited Dec 31, 2024	
OPERATIONAL INCOME AND EXPENSES						
A. Interest income and expenses						
1.	Interest income	92,081,436	88,631,641	99,119,414	95,051,185	
2.	Interest expenses	12,303,453	11,668,736	13,364,543	12,532,319	
	Net interest income (expenses)	79,777,983	76,962,905	85,754,871	82,518,866	
B. Insurance revenue and expense						
1.	Insurance revenue	-	-	2,003,240	3,110,733	
2.	Insurance expense	-	-	1,858,302	1,753,761	
	Net insurance revenue (expense)	-	-	144,938	1,356,972	
C. Other operational income and expenses						
1.	Gains (losses) from increase (decrease) fair value on financial assets	304,752	(195,843)	355,685	(223,207)	
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-	
3.	Gains (losses) on sale of financial assets	2,172,748	1,502,718	2,234,287	1,522,513	
4.	Gains (losses) on spot and derivatives/forward (realised)	1,237,840	1,014,138	1,237,711	1,017,208	
5.	Gains (losses) on investment under equity method	-	-	-	-	
6.	Gains (losses) from translation of foreign currency transactions	(47,623)	268,513	(27,258)	283,313	
7.	Dividend income	2,200,226	2,402,602	107,764	38,095	
8.	Commission/provision/fee and administration income	19,304,304	17,891,823	19,660,107	17,979,921	
9.	Other income	1,436,923	863,579	1,995,663	1,424,857	
10.	Addition (reversal) of impairment losses on assets	2,952,993	1,273,883	4,011,047	2,034,453	
11.	Losses on operational risk	5,625	10,981	5,625	10,981	
12.	Personnel expenses	16,115,303	15,454,514	17,780,770	17,444,242	
13.	Promotion expenses	1,438,990	1,322,613	1,596,938	1,657,278	
14.	Others expenses	15,114,721	14,772,949	16,443,842	16,404,861	
	Net Other Operational Income (Expenses)	(9,018,462)	(9,087,410)	(14,274,263)	(15,509,115)	
	OPERATIONAL PROFIT (LOSS)	70,759,521	67,875,495	71,625,546	68,366,723	
NON OPERATIONAL INCOME AND EXPENSES						
1.	Gains (losses) on sale of fixed assets and equipment	(87)	(2,329)	3,909	(312)	
2.	Other non operational income (expenses)	(589,977)	(455,168)	(368,579)	(148,561)	
	NON OPERATIONAL PROFIT (LOSS)	(590,064)	(457,497)	(364,670)	(148,873)	
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	70,169,457	67,417,998	71,260,876	68,217,850	
	Income tax	13,070,259	12,711,616	13,697,783	13,366,576	
	a. Estimated current year tax	13,635,864	10,546,025	14,340,212	11,266,117	
	b. Deferred tax income (expenses)	565,605	(2,165,591)	642,429	(2,100,459)	
	NET PROFIT (LOSS) CURRENT YEAR	57,099,198	54,706,382	57,563,093	54,851,274	
	NET PROFIT (LOSS) OF MINORITY INTEREST			25,806	14,969	
OTHER COMPREHENSIVE INCOME						
1.	Items that will not be reclassified subsequently to profit or loss					
	a. Revaluation surplus of fixed assets	255,808	238,391	252,056	238,886	
	b. Gains (losses) from actuary benefit program	(642,729)	60,310	(651,748)	58,358	
	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	-	-	-	35,287	
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	1,625,359	(653,013)	1,846,845	(677,485)	
	c. Others	-	-	-	-	
	OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER TAX	1,238,438	(354,312)	1,345,964	(344,954)	
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	58,337,636	54,352,070	58,909,057	54,506,320	
Net Profit (Loss) Current Year attributable to :						
	OWNERS OF THE PARENT	57,099,198	54,706,382	57,537,287	54,836,305	
	NON-CONTROLLING INTEREST			25,806	14,969	
	NET PROFIT (LOSS) CURRENT YEAR	57,099,198	54,706,382	57,563,093	54,851,274	
Total Comprehensive Profit (Loss) Current Year attributable to :						
	OWNERS OF THE PARENT	58,337,636	54,352,070	58,882,446	54,493,191	
	NON-CONTROLLING INTEREST			26,611	13,129	
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	58,337,636	54,352,070	58,909,057	54,506,320	
DIVIDEND						
		(37,595,047)	(34,208,826)	(37,595,047)	(34,208,826)	
EARNINGS PER SHARE (in full amount)						
				467	445	

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2025	Audited Dec 31, 2024
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, insurance, fees and commissions	116,653,110	110,947,606
2.	Other operating income	3,155,605	6,141,705
3.	Payments of interest and sharia expenses, insurance, fees and commissions	(13,394,155)	(12,578,014)
4.	Payments of post-employment benefits	(1,552,406)	(1,165,422)
5.	Other operating expenses	(33,351,462)	(33,961,074)
6.	Payment of tantiem to Board of Commissioners and Directors	(887,700)	(765,000)
7.	Other increases/decreases affecting cash :		
a.	Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition	(599,435)	696,624
b.	Financial assets measured at fair value through profit and loss	(11,008,328)	(5,384,422)
c.	Acceptance receivables	366,799	4,880,997
d.	Bills receivable	(2,929,891)	1,718,437
e.	Securities purchased under agreements to resell	(3,835,846)	91,646,548
f.	Loans receivable	(75,158,559)	(111,218,318)
g.	Consumer financing receivables	(163,508)	(1,075,617)
h.	Finance lease receivables - net	41,223	88,851
i.	Assets related to sharia transactions	(2,502,671)	(1,696,820)
j.	Other assets	(368,424)	(138,657)
k.	Deposits from customers	110,410,053	26,690,842
l.	Sharia deposits	1,215,478	309,709
m.	Deposits from other banks	255,355	(6,480,950)
n.	Acceptance payables	81,907	(2,049,301)
o.	Accruals and other liabilities	2,448,145	(2,098,166)
p.	Temporary <i>syirkah</i> deposits	1,145,878	1,592,945
	Net cash provided by (used in) operating activities before income tax	90,021,168	66,102,503
8.	Payment of income tax	(12,512,383)	(12,282,274)
	Net cash provided by (used in) operating activities	77,508,785	53,820,229
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	-	770,959
2.	Acquisition of investment securities	(225,667,316)	(216,097,218)
3.	Proceeds from investment securities that matured during the year	194,313,921	160,506,459
4.	Cash dividends received from investment in shares	107,764	38,095
5.	Payment for acquisition activities	-	-
6.	Acquisition of fixed assets	(1,914,929)	(3,565,731)
7.	Acquisition of right of use assets	(536,281)	(607,448)
8.	Proceeds from sale of fixed assets	5,915	6,378
	Net cash provided by (used in) investing activities	(33,690,926)	(58,948,506)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from debt securities issued	-	-
2.	Payment of debt securities issued	(435,000)	-
3.	Proceeds from borrowings	60,800,000	73,287,728
4.	Payment of borrowings	(60,995,080)	(72,680,017)
5.	Proceeds from increase of non-controlling interest	-	-
6.	Payments of cash dividends	(37,595,047)	(34,208,826)
7.	Treasury stock	(2,152,514)	-
8.	Proceeds from securities sold under repurchase agreements to repurchase	-	559,231
9.	Payment of securities sold under repurchase agreements to repurchase	(1,330,996)	(286,805)
	Net cash provided by (used in) financing activities	(41,708,637)	(33,328,689)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	2,109,222	(38,456,966)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	85,482,530	124,395,987
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(42,424)	(456,491)
	CASH AND CASH EQUIVALENTS, END OF YEAR	87,549,328	85,482,530
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	25,305,031	29,315,878
2.	Current accounts with Bank Indonesia	47,768,278	36,408,142
3.	Current accounts with other banks	5,332,406	4,097,837
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	9,143,613	15,660,673
	Total cash and cash equivalents	87,549,328	85,482,530

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of December 31, 2025 & 2024

Ratio	Audited Dec 31, 2025	Audited Dec 31, 2024	(In %)
Performance Ratio			
1. Capital Adequacy Ratio (CAR)	29.76%	29.36%	
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.96%	1.01%	
3. Non performing earning assets to total earning assets	0.84%	0.91%	
4. Allowance for impairment on financial assets to earning assets	2.10%	2.53%	
5. Gross NPL	1.71%	1.78%	
6. Net NPL	0.67%	0.59%	
7. Return on Asset (ROA) ¹⁾	4.75%	4.86%	
8. Return on Asset (ROA) ²⁾	3.86%	3.94%	
9. Return on Equity (ROE)	23.28%	24.56%	
10. Net Interest Margin (NIM)	5.73%	5.83%	
11. Operating Expenses to Operating Income (BOPO)	41.56%	41.67%	
12. Cost to Income Ratio (CIR)	30.74%	31.47%	
13. Loan to Deposit Ratio (LDR)	76.75%	78.44%	
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	4.62%	5.04%	
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%	
3. Net Open Position	0.08%	0.26%	

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 December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		December 31, 2025 (Audited)						December 31, 2024 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I. RELATED PARTIES													
1.	Placement with other banks												
	a. Rupiah	167	-	-	-	-	167	110	-	-	-	-	110
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	189	-	-	-	-	189	429	-	-	-	-	429
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	49,715	-	-	-	-	49,715
	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												
		-	-	-	-	-	-	2,668	-	-	-	-	2,668
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	104,748	-	-	-	-	104,748	118,102	-	-	-	-	118,102
	i. Rupiah	104,748	-	-	-	-	104,748	104,418	-	-	-	-	104,418
	ii. Foreign currencies	-	-	-	-	-	-	13,684	-	-	-	-	13,684
	b. Non micro, small and medium enterprises	13,133,112	1,930	-	-	-	13,135,042	8,387,712	192	-	-	-	8,387,904
	i. Rupiah	13,022,248	1,930	-	-	-	13,024,178	8,278,636	192	-	-	-	8,278,828
	ii. Foreign currencies	110,864	-	-	-	-	110,864	109,076	-	-	-	-	109,076
	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	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	7,819,469	326	-	-	-	7,819,795	5,267,095	541	-	-	-	5,267,636
	b. Foreign currencies	316,720	-	-	-	-	316,720	996,762	-	-	-	-	996,762

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		December 31, 2025 (Audited)						December 31, 2024 (Audited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
II. NON RELATED PARTIES														
1. Placement with other banks		502,215	-	-	-	-	502,215	266	-	-	-	-	266	
a. Rupiah		9,154,601	-	-	-	-	9,154,601	10,164,132	-	-	-	-	10,164,132	
b. Foreign currencies														
2. Spot and derivative/forward receivables		113,907	-	-	-	-	113,907	201,027	-	-	-	-	201,027	
a. Rupiah		3,972	-	-	-	-	3,972	17,463	-	-	-	-	17,463	
b. Foreign currencies														
3. Securities		413,453,352	-	-	-	100,000	413,553,352	365,985,006	-	-	-	100,000	366,085,006	
a. Rupiah		22,336,782	-	666	-	-	22,337,448	15,381,777	-	-	-	-	15,381,777	
b. Foreign currencies														
4. Securities sold under repurchase agreement (repo)		-	-	-	-	-	-	1,222,258	-	-	-	-	1,222,258	
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Foreign currencies														
5. Claims on securities bought under reverse repo		4,430,617	-	-	-	-	4,430,617	862,849	-	-	-	-	862,849	
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Foreign currencies														
6. Acceptance receivables		9,493,566	100,545	2,618	-	98,214	9,694,943	9,688,696	57,057	2,750	-	310,571	10,059,074	
7. Loans and financing														
a. Micro, small and medium enterprises (UMKM)		135,341,990	3,436,971	278,684	641,766	2,504,136	142,203,547	123,602,455	3,273,186	308,566	335,610	2,162,981	129,682,798	
i. Rupiah		131,148,401	3,411,958	278,684	641,766	2,504,136	137,984,945	123,039,931	3,252,262	308,566	335,610	2,162,981	129,099,350	
ii. Foreign currencies		4,193,589	25,013	-	-	-	4,218,602	562,524	20,924	-	-	-	583,448	
b. Non micro, small and medium enterprises		780,686,985	13,232,333	1,040,003	1,180,443	10,320,404	806,460,168	728,898,523	15,133,896	797,628	904,463	10,988,768	756,723,278	
i. Rupiah		736,855,330	12,627,564	739,441	1,180,443	9,516,152	760,918,930	689,041,558	13,074,145	797,628	904,463	10,216,585	714,034,379	
ii. Foreign currencies		43,831,655	604,769	300,562	-	804,252	45,541,238	39,856,965	2,059,751	-	-	772,183	42,688,899	
c. Restructured loans		12,296,611	5,006,147	421,506	350,589	7,776,226	25,851,079	11,897,353	6,860,802	386,834	221,515	9,420,098	28,786,602	
i. Rupiah		12,134,483	4,505,929	136,224	350,589	7,776,226	24,903,451	11,717,345	5,796,783	386,834	221,515	8,647,915	26,770,392	
ii. Foreign currencies		162,128	500,218	285,282	-	-	947,628	180,008	1,064,019	-	-	772,183	2,016,210	
8. Equity investment		684,704	-	-	-	770	685,474	627,983	-	-	-	770	628,753	
9. Other receivables		49,451	-	-	-	-	49,451	171,778	-	-	-	-	171,778	
10. Commitments and contingencies														
a. Rupiah		413,769,980	1,153,400	976	1,140	22,051	414,947,547	376,950,406	1,093,570	51,244	58	4,617	378,099,895	
b. Foreign currencies		66,349,293	53,185	2,950	-	11,603	66,417,031	63,294,099	138,051	94	-	33,053	63,465,297	
III. OTHER INFORMATION														
1. Value of bank's assets pledge as collateral :								-						
a. To Bank Indonesia								-						
b. To Other Parties								-						
2. Foreclosed assets								2,200,083						

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of December 31, 2025 & 2024

					(In millions of Rupiah)			
					Audited		Audited	
					Dec 31, 2025		Dec 31, 2024	
					Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital					258,057,396	273,828,527	239,468,855	255,311,302
1. Common Equity Tier 1					258,057,396	273,828,527	239,468,855	255,311,302
1.1. Paid-in Capital (After the deduction of treasury stock)					1,537,663	1,537,663	1,540,938	1,540,938
1.2. Disclosed Reserves					272,247,840	281,008,825	253,416,547	262,093,326
1.2.1. Addition Factor					274,463,705	283,251,853	255,243,307	263,978,339
1.2.1.1. Other comprehensive income					13,153,583	13,391,198	11,300,076	11,887,504
1.2.1.1.1. Translation of financial statements in foreign currency					-	-	457,789	457,789
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					1,906,225	2,012,468	296,547	
1.2.1.1.3. Revaluation surplus of fixed assets					11,247,358	11,378,730	11,003,529	11,138,653
1.2.1.2. Other disclosed reserves					261,310,122	269,860,655	243,943,231	252,090,835
1.2.1.2.1. Agio					3,562,129	3,562,129	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					196,379,892	204,716,186	179,804,941	188,009,583
1.2.1.2.4. Current year's profit					57,099,198	57,313,437	54,706,382	54,649,344
1.2.1.2.5. Fund for paid-in capital					-	-	-	-
1.2.1.2.6. Others					-	-	-	
1.2.2. Deduction Factor					(2,215,865)	(2,243,028)	(1,826,760)	(1,885,013)
1.2.2.1. Other comprehensive income					-	-	(15,681)	(22,801)
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					-	-	(15,681)	
1.2.2.2. Other disclosed reserves					(2,215,865)	(2,243,028)	(1,811,079)	(1,862,212)
1.2.2.2.1. Disagio					-	-	-	-
1.2.2.2.2. Previous year's losses					-	-	-	
1.2.2.2.3. Current year's losses					-	-	-	(18,114)
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					(2,215,865)	(2,243,028)	(1,811,079)	
1.2.2.2.7. Others					-	-	-	-
1.2.2.8. Non-controlling interest					-	-	-	
1.4. Deduction Factor of Common Equity Tier 1					(15,728,107)	(8,717,961)	(15,488,630)	(8,322,962)
1.4.1. Deferred tax					(5,516,287)	(5,770,923)	(5,181,176)	(5,385,459)
1.4.2. Goodwill					(1,113,614)	(1,113,614)	(1,113,614)	(1,113,614)
1.4.3. Other intangible assets					(531,926)	(635,318)	(586,410)	
1.4.4. Investments in shares of stock					(9,679,894)	(1,198,106)	(9,721,044)	(1,153,605)
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					10,187,412	10,523,248	9,587,567	9,886,723
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					59,583	59,583	115,750	115,750
2. Agio / disagio					-	-	-	-
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					10,127,829	10,463,665	9,471,817	9,770,973
4. Deduction Factor of Tier 2 Capital					-	-	-	

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of December 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2025 (Audited)					December 31, 2024 (Audited)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	3,080	-	-	96,570	-	2,228	-	-	101,645	-
2.	Spot and derivative/forward receivables	-	-	-	1,175	-	-	-	-	2,142	-
3.	Securities	344,237	-	100,581	583,833	100,100	277,570	-	100,000	519,627	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	42,116	78,515	79,682	94,936	103,634	38,090	98,434	304,171	96,906	313,837
7.	Loans and financing	11,509,446	8,199,010	9,682,042	8,875,659	8,766,194	11,654,092	9,777,630	10,950,284	8,300,297	8,970,755
8.	Equity investment	103,646	-	1,770	103,646	1,770	103,490	-	1,770	103,490	1,770
9.	Other receivables	95	-	-	494	-	991	-	-	1,718	-
10.	Commitments and Contingencies	2,739,710	116,302	8,100	371,516	72,123	2,807,711	130,551	29,321	345,992	85,879

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

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2025	Audited Dec 31, 2024	Audited Dec 31, 2025	Audited Dec 31, 2024
I.	COMMITTED RECEIVABLES	23,191,765	29,728,552	25,986,765	32,859,252
1.	Unused borrowings/financing facilities	-	-	2,795,000	2,878,190
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	22,941,216	29,204,297	22,941,216	29,456,807
3.	Others	250,549	524,255	250,549	524,255
II.	COMMITTED LIABILITIES	487,110,001	451,036,749	489,221,478	453,943,556
1.	Unused credit/financing facilities	450,051,583	411,133,979	452,163,060	414,040,786
a.	Committed	350,969,402	318,666,862	351,712,031	320,618,854
b.	Uncommitted	99,082,181	92,467,117	100,451,029	93,421,932
2.	Outstanding irrevocable letters of credit	10,205,937	10,055,508	10,205,937	10,055,508
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	26,516,839	28,755,848	26,516,839	28,755,848
4.	Others	335,642	1,091,414	335,642	1,091,414
III.	CONTINGENT RECEIVABLES	119,200	109,148	604,625	529,573
1.	Received guarantees	119,200	109,148	604,625	529,573
2.	Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	29,243,573	26,640,103	29,293,347	26,725,839
1.	Issued guarantees	29,243,573	26,640,103	29,293,258	26,725,750
2.	Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of December 31, 2025

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL					
		Notional Amount	Objectives		Derivative Receivables and Payables		
			Trading	Hedging	Receivables	Payables	
A.	Related to Exchange Rate	49,458,055	49,458,055	-	118,068	97,406	
1.	Spot	2,060,841	2,060,841	-	3,513	1,324	
2.	Forward	18,433,905	18,433,905	-	68,603	35,851	
3.	Option	-	-	-	-	-	
	a. Put	-	-	-	-	-	
	b. Call	-	-	-	-	-	
4.	Future	-	-	-	-	-	
5.	Swap	28,954,433	28,954,433	-	45,928	60,189	
6.	Others	8,876	8,876	-	24	42	
B.	Related to Interest Rate	-	-	-	-	-	
1.	Forward	-	-	-	-	-	
2.	Option	-	-	-	-	-	
	a. Put	-	-	-	-	-	
	b. Call	-	-	-	-	-	
3.	Future	-	-	-	-	-	
4.	Swap	-	-	-	-	-	
5.	Others	-	-	-	-	-	
C.	Others	-	-	-	-	-	
TOTAL					118,068	97,406	

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>	BANK'S OWNERS <ul style="list-style-type: none"> PT Dwimuria Investama Andalan *) : 54.94% Public **) : 44.85% Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock) : 0.21% <p style="text-align: right;">Total 100.00%</p> <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>

- 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 year ended December 31, 2025 which have been audited by KAP Rintis, Jumadi, Rianto & Rekan - a member firm of the PwC global network (Engagement Partner: Eddy Rintis, S.E., CPA), with an unmodified audit opinion in its report dated January 26, 2026. 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 year ended December 31, 2024 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the year ended December 31, 2025.
- 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 December 31, 2025 : 1 USD = Rp 16,675.00	1 HKD = Rp 2,073.11
Rate as of December 31, 2024 : 1 USD = Rp 16,095.00	