

Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports", below are the Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Changes in Equity, and Consolidated Statement of Commitments and Contingencies of PT Dwimuria Investama Andalan and Subsidiaries as of and for the year ended December 31, 2025 and 2024, those are extracted based on the Consolidated Financial Statements of PT Dwimuria Investama Andalan and Subsidiaries as of and for the year ended December 31, 2025 and 2024 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 (2024: Drs. M. Jusuf Wibisana, M.E., CPA)), with unmodified opinion in its report dated February 6, 2026 and February 11, 2025, respectively. PT Dwimuria Investama Andalan was the owner of 54.94% PT Bank Central Asia Tbk's shares as of December 31, 2025 and 2024, respectively.

The Financial Report below is part of the Financial Report of PT Bank Central Asia Tbk and Subsidiaries as of December 31, 2025, published on the BCA website on January 27, 2026.

Jakarta, February 10, 2026
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 December 31, 2025 and 2024

(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	ASSETS		
1.	Cash	25,305,051	29,315,883
2.	Current accounts with Bank Indonesia	47,768,278	36,408,142
3.	Current accounts with other banks - net of allowance	8,088,573	6,550,871
4.	Placements with Bank Indonesia and other banks - net of allowance	9,980,058	22,754,005
5.	Financial assets measured at fair value through profit or loss	47,940,008	27,283,734
6.	Acceptance receivable - net of allowance	9,494,630	9,621,047
7.	Bills receivable - net of allowance	11,825,095	8,891,769
8.	Securities purchased under agreements to resell - net of allowance	5,285,513	1,449,562
9.	Loans receivable - net of allowance	939,824,597	868,686,210
10.	Consumer financing receivable - net of allowance	11,941,292	9,435,564
11.	Finance lease receivable - net of allowance	8,000	51,042
12.	Assets related to sharia transactions - net of allowance	12,698,160	10,206,637
13.	Investment securities - net of allowance	413,374,089	372,085,027
14.	Prepaid expenses	1,732,551	971,636
15.	Prepaid tax	102,292	1,563,199
16.	Fixed assets - net of accumulated depreciation	28,484,750	28,253,506
17.	Intangible assets - net of accumulated amortisation	128,032,813	126,411,162
18.	Deferred tax assets - net	5,895,937	5,496,515
19.	Other assets - net of allowance	29,242,291	26,921,808
	TOTAL ASSETS	1,736,923,983	1,592,357,319
	LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY		
1.	Deposits from customers	1,233,759,331	1,119,987,754
2.	Sharia deposits	4,688,209	3,505,071
3.	Deposits from other banks	3,966,077	3,656,298
4.	Financial liabilities measured at fair value through profit or loss	97,406	257,613
5.	Acceptance payables	4,733,862	4,651,955
6.	Securities sold under agreements to repurchase	-	1,330,996
7.	Debt securities issued	3,036,163	642,506
8.	Tax payable	3,245,144	2,242,516
9.	Borrowings		
10.	Deferred tax liabilities		
11.	Estimated losses on commitments and contingencies		
12.	Accrued expenses and other liabilities		
13.	Post-employment benefits obligation		
14.	Subordinated bonds		
	TOTAL LIABILITIES	1,296,530,691	1,176,471,810
15.	Temporary syirakah deposits	10,632,695	9,486,817
	EQUITY		
16.	Share capital	211,419,700	210,619,700
17.	Additional paid in capital	(24,751,655)	(24,720,526)
18.	Revaluation surplus of fixed assets	2,085,742	2,553,839
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	(330,270)	58,948
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	946,653	(61,897)
21.	Retained earnings	113,150,871	98,952,584
22.	Other equity components	(55,869)	(9,073)
	Total equity attributable to equity holders of the parent entity	303,065,172	287,397,575
23.	Non-controlling interest	126,695,425	119,001,117
	TOTAL EQUITY	429,760,597	406,398,692
	TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY	1,736,923,983	1,592,357,319

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended December 31, 2025 and 2024

(in millions of Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	OPERATING INCOME AND EXPENSES		
1.	Interest and sharia income	99,247,890	94,978,401
2.	Sharia income	946,017	805,105
	TOTAL interest and sharia insurance	100,193,907	95,783,506
3.	Interest and sharia expense	(12,874,927)	(12,134,967)
4.	Sharia expense	(509,258)	(394,843)
	TOTAL interest and sharia expense	(13,384,185)	(12,529,810)
	NET INTEREST AND SHARIA INCOME	86,809,722	83,253,696
5.	Insurance income	2,003,240	3,110,733
6.	Insurance expense	(1,858,302)	(1,753,761)
	NET INSURANCE INCOME	144,938	1,356,972
7.	Fee and commission income - net	19,885,290	17,889,177
8.	Net income from transaction at fair value through profit or loss	3,178,374	1,500,163
9.	Others	3,436,362	2,257,242
	Total other operation income	26,500,026	21,656,552
10.	Impairment losses on assets	(4,447,207)	(2,034,453)
	OTHER OPERATING INCOME	210,619,700	(24,720,526)
7.	Fee and commission income - net	19,885,290	17,889,177
8.	Net income from transaction at fair value through profit or loss	3,178,374	1,500,163
9.	Others	3,436,362	2,257,242
	Total other operation income	26,500,026	21,656,552
10.	Impairment losses on assets	(4,447,207)	(2,034,453)
	OTHER OPERATING EXPENSES	210,619,700	(24,720,526)
11.	Personnel expenses	(18,030,907)	(17,479,907)
12.	General and administrative expenses	(17,393,156)	(16,901,953)
13.	Others	(2,125,241)	(1,986,650)
	Total other operating expenses	(37,549,304)	(36,386,510)
	INCOME BEFORE TAX	71,458,175	67,864,287
	INCOME TAX EXPENSE	(13,791,350)	(13,402,919)
	NET INCOME	57,666,825	54,461,368
	OTHER COMPREHENSIVE INCOME:		
14.	Items that will not be reclassified to profit or loss:		
a.	Remeasurements of defined benefit liability	(804,869)	71,847
b.	Income tax	152,755	(13,509)
c.	Remeasurements of defined benefit liability - net of income tax	(652,114)	58,338
	Revaluation surplus of fixed assets	252,056	238,886
	15.	Items that will be reclassified to profit or loss:	
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income		
b.	Income tax		
c.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax		
d.	Foreign exchange differences arising from translation of financial statements in foreign currency		
	Other comprehensive income, net of income tax	1,207,805	(344,974)
	TOTAL COMPREHENSIVE INCOME	58,874,630	54,116,394
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	31,636,210	29,737,878
	Non-controlling interest	26,030,615	24,723,490
	57,666,825	54,461,368	
	COMPREHENSIVE PROFIT ATTRIBUTABLE TO:		
	Equity holders of parent entity	32,268,309	29,549,344
	Non-controlling interest	26,606,321	24,567,050
	58,874,630	54,116,394	
	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	149,637	141,192

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2025 and 2024

(in millions of Rupiah)

No.	ACCOUNTS	For The Years Ended December 31, 2025 and 2024 (Audited)							
		Attributable to equity holders of the parent entity							
		Issued and fully paid-up capital	Additional paid-in capital	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
		210,619,700	(24,720,526)	2,442,617	39,561	309,189	89,405,763	(5,073)	278,090,936
							29,737,878		109,836,672
								131,249	24,723,490
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