

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.Ec., 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 Lombong**  
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
	<b>ASSETS</b>		
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	9,880,058	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	8,005	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
<b>TOTAL ASSETS</b>		<b>1,736,923,983</b>	<b>1,592,357,319</b>
	<b>LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY</b>		
	<b>LIABILITIES</b>		
1.	Deposits from customers	1,233,759,331	1,119,987,754
2.	Sharia deposits	4,688,209	3,506,071
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	-	-
8.	Tax payable	3,036,163	642,506
9.	Borrowings	3,245,144	2,242,516
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	2,866,909	2,975,187
12.	Accrued expenses and other liabilities	30,053,522	27,621,306
13.	Post-employment benefits obligation	10,019,068	9,099,608
14.	Subordinated bonds	65,000	500,000
<b>TOTAL LIABILITIES</b>		<b>1,296,530,691</b>	<b>1,176,471,810</b>
15.	<b>Temporary syirkah deposits</b>	<b>10,632,695</b>	<b>9,486,817</b>
	<b>EQUITY</b>		
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	2,685,742	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)	(5,073)
<b>Total equity attributable to equity holders of the parent entity</b>		<b>303,065,172</b>	<b>287,397,575</b>
23.	Non-controlling interest	126,695,425	119,001,117
<b>TOTAL EQUITY</b>		<b>429,760,597</b>	<b>406,398,692</b>
<b>TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY</b>		<b>1,736,923,983</b>	<b>1,592,357,319</b>

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER

COMPREHENSIVE INCOME

For The Years Ended December 31, 2025 and 2024  
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	<b>OPERATING INCOME AND EXPENSES</b>		
	Interest and sharia income		
1.	Interest 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
	Interest and sharia expense		
3.	Interest 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)
<b>NET INTEREST AND SHARIA INCOME</b>		<b>86,809,722</b>	<b>83,253,696</b>
5.	Insurance income	2,003,240	3,110,733
6.	Insurance expense	(1,858,302)	(1,753,761)
<b>NET INSURANCE INCOME</b>		<b>144,938</b>	<b>1,356,972</b>
	<b>OTHER OPERATING INCOME</b>		
7.	Fee and commission income - net	19,885,290	17,899,177
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	21,656,582
10.	Impairment losses on assets	(4,447,207)	(2,034,453)
	<b>OTHER OPERATING EXPENSES</b>		
11.	Personnel expenses	(18,030,907)	(17,479,907)
12.	General and administrative expenses	(17,393,156)	(16,901,959)
13.	Others	(2,125,241)	(1,886,650)
	Total other operating expenses	(37,549,304)	(36,368,510)
<b>INCOME BEFORE TAX</b>		<b>71,458,175</b>	<b>67,864,287</b>
<b>INCOME TAX EXPENSE</b>		<b>(13,791,350)</b>	<b>(13,402,919)</b>
<b>NET INCOME</b>		<b>57,666,825</b>	<b>54,461,368</b>
	<b>OTHER COMPREHENSIVE INCOME:</b>		
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)
	Remeasurements of defined benefit liability - net of income tax	(652,114)	58,338
c.	Revaluation surplus of fixed assets	252,056	238,886
		(400,058)	297,224
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	2,273,789	(824,292)
b.	Income tax	(426,944)	146,807
	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax	1,846,845	(677,485)
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	(137,793)	35,287
d.	Others	1,607,863	(642,198)
<b>OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX</b>		<b>1,207,805</b>	<b>(344,974)</b>
<b>TOTAL COMPREHENSIVE INCOME</b>		<b>58,874,630</b>	<b>54,116,394</b>
<b>NET INCOME ATTRIBUTABLE TO:</b>			
	Equity holders of parent entity	31,636,210	29,737,878
	Non-controlling interest	26,030,615	24,723,490
		<b>57,666,825</b>	<b>54,461,368</b>
<b>COMPREHENSIVE PROFIT ATTRIBUTABLE TO:</b>			
	Equity holders of parent entity	32,268,309	29,549,344
	Non-controlling interest	26,606,321	24,567,050
		<b>58,874,630</b>	<b>54,116,394</b>
<b>BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>		<b>149,637</b>	<b>141,192</b>

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2025 and 2024  
(in millions of Rupiah)

ACCOUNTS	For The Years Ended December 31, 2025 and 2024 (Audited)								
	Attributable to equity holders of the parent entity								Non-controlling interest
	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	
<b>Balance, 31 December 2023</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,442,617</b>	<b>39,561</b>	<b>309,189</b>	<b>89,405,763</b>	<b>(5,073)</b>	<b>278,090,936</b>	<b>109,836,672</b>
Net income for the year	-	-	-	-	-	29,737,878	-	29,737,878	24,723,490
Revaluation surplus of fixed assets	-	-	111,222	-	-	20,027	-	131,249	107,637
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	-	-	-	19,387	-	-	-	19,387	15,900
Remeasurements of defined benefit liability - net	-	-	-	-	(371,086)	-	-	(371,086)	(306,399)
Total comprehensive income for the year	-	-	111,222	19,387	(371,086)	29,789,821	-	29,549,344	24,567,050
Changes in establishment of Subsidiary	-	295	-	-	-	-	-	295	(1)
Paid-in capital on Subsidiary	-	-	-	-	-	-	-	-	11,161
Cash dividends	-	-	-	-	-	(20,243,000)	-	(20,243,000)	(15,413,765)
<b>Balance, 31 December 2024</b>	<b>210,619,700</b>	<b>(24,720,526)</b>	<b>2,553,839</b>	<b>58,948</b>	<b>(61,897)</b>	<b>98,952,584</b>	<b>(5,073)</b>	<b>287,397,575</b>	<b>119,001,117</b>
<b>Balance, 31 December 2024</b>	<b>210,619,700</b>	<b>(24,720,526)</b>	<b>2,553,839</b>	<b>58,948</b>	<b>(61,897)</b>	<b>98,952,584</b>	<b>(5,073)</b>	<b>287,397,575</b>	<b>119,001,117</b>
Net income for the year	-	-	-	-	-	31,636,210	-	31,636,210	26,030,615
Revaluation surplus of fixed assets	-	-	131,903	-	-	6,581	-	138,484	113,572
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(137,699)	-	-	-	(137,699)	(94)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	1,008,550	-	-	1,008,550	838,295
Remeasurements of defined benefit liability - net	-	-	-	-	(358,127)	-	-	(358,127)	(293,987)
Other equity components	-	-	-	-	-	-	(50,036)	(50,036)	(51,153)
Total comprehensive income for the year	-	-	131,903	(137,699)	1,008,550	31,284,664	(50,036)	32,237,382	26,637,248
Additional paid-in capital	800,000	-	-	-	-	-	-	800,000	250
Differences on transactions amount from business combination of entity under common control	-	(31,129)	-	-	-	-	-	(31,129)	(25,530)
Changes in non-controlling interest in Subsidiary	-	-	-	-	-	-	-	-	292,986
Cash dividends	-	-	-	-	-	(17,200,000)	-	(17,200,000)	(16,937,414)
Shares buyback by Subsidiary	-	-	-	-	-	-	-	-	(2,152,514)
Changes in establishment of Subsidiary	-	-	(251,519)	-	-	113,623	(760)	(138,656)	(120,718)
<b>Balance, 31 December 2025</b>	<b>211,419,700</b>	<b>(24,751,655)</b>	<b>2,685,742</b>	<b>(330,270)</b>	<b>946,653</b>	<b>113,150,871</b>	<b>(55,869)</b>	<b>303,065,172</b>	<b>126,695,425</b>
									<b>429,760,597</b>

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	<b>COMMITMENTS</b>		
	<b>Committed receivables:</b>		
1.	Unused borrowing/financing facilities	2,795,000	2,878,190
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	22,941,216	29,456,807
3.	Others	250,549	524,255
		<b>25,986,765</b>	<b>32,859,252</b>
	<b>Committed liabilities:</b>		
1.	Unused credit/financing facilities	351,712,031	320,618,854
	- Committed	100,451,029	93,421,932
	- Uncommitted	10,205,937	10,055,508
2.	Outstanding irrevocable letters of credit	26,516,839	28,755,848
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	335,642	1,091,414
4.	Others	489,221,478	453,943,556
	<b>CONTINGENCIES</b>		
	<b>Contingent receivables:</b>		
1.	Received guarantees	604,625	529,573
2.	Others	-	-
		<b>604,625</b>	<b>529,573</b>
	<b>Contingent liabilities:</b>		
1.	Issued guarantees	29,293,258	26,725,750
2.	Others	89	89
		<b>29,293,347</b>	<b>26,725,839</b>

Jakarta, February 6, 2026

**Honky Harjo**  
President Director

**Agus Santoso Suwanto**  
Director