

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of March 31, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2026	Audited Dec 31, 2025	Unaudited Mar 31, 2026	Audited Dec 31, 2025
	ASSETS				
1.	Cash	23,934,011	25,275,044	23,963,776	25,305,031
2.	Placement with Bank Indonesia	56,538,555	50,289,090	58,298,242	52,078,654
3.	Placement with other banks	34,091,487	9,656,983	35,326,967	10,838,081
4.	Spot and derivative/forward receivables	107,302	118,068	107,302	118,068
5.	Securities	444,510,254	435,890,800	467,028,858	456,276,250
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Claims on securities bought under reverse repo	20,639,757	4,430,617	21,560,272	5,286,449
8.	Acceptance receivables	8,679,915	9,694,943	8,679,915	9,694,943
9.	Loans and financing	962,123,489	961,903,505	980,594,303	979,699,732
10.	Sharia financing	-	-	13,228,880	13,190,859
11.	Equity investment	10,366,367	10,366,367	805,407	803,859
12.	Other financial assets	10,689,992	12,284,298	12,726,136	14,324,382
13.	Impairment on financial assets -/-	(30,948,109)	(30,144,220)	(32,332,701)	(31,597,199)
	a. Securities	(420,222)	(444,818)	(502,033)	(525,707)
	b. Loans and Sharia financing	(30,184,463)	(29,390,498)	(31,481,665)	(30,757,244)
	c. Others	(343,424)	(308,904)	(349,003)	(314,248)
14.	Intangible assets	1,365,177	1,364,628	2,913,992	2,902,619
	Accumulated amortization on intangible asset -/-	(876,683)	(832,702)	(1,178,088)	(1,123,847)
15.	Fixed assets and equipment	38,861,129	38,772,810	40,530,171	40,354,254
	Accumulated depreciation on fixed assets and equipment -/-	(11,714,241)	(11,195,391)	(12,434,684)	(11,880,570)
16.	Non earning assets	2,401,986	2,336,435	2,446,495	2,393,506
	a. Abandoned property	31,004	32,635	37,339	38,969
	b. Foreclosed assets	2,200,005	2,200,083	2,238,179	2,250,820
	c. Suspense accounts	53,943	11,024	53,943	11,024
	d. Interbranch assets	117,034	92,693	117,034	92,693
17.	Other assets	19,320,353	17,160,188	18,565,323	18,163,465
	TOTAL ASSETS	1,590,090,741	1,537,371,463	1,640,830,566	1,586,828,536

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of March 31, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2026	Audited Dec 31, 2025	Unaudited Mar 31, 2026	Audited Dec 31, 2025
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	447,809,655	431,029,026	452,036,616	434,453,871
2.	Saving account	626,105,650	600,636,235	637,014,723	610,785,794
3.	Time deposit	187,166,832	187,902,285	203,334,868	203,804,633
4.	Electronic money	1,567,102	1,494,420	1,567,113	1,494,432
5.	Liabilities to Bank Indonesia	577	577	203,437	577
6.	Liabilities to other banks	4,419,574	4,038,232	4,312,343	3,980,717
7.	Spot and derivative/forward liabilities	219,461	97,406	219,461	97,406
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	-	-
9.	Acceptance liabilities	4,375,567	4,733,862	4,375,567	4,733,862
10.	Issued securities	65,000	65,000	266,324	165,000
11.	Loans/financing received	20,859	1,525	1,824,193	2,046,859
12.	Margin deposit	226,033	298,252	226,327	308,366
13.	Interbranch liabilities	4,520	-	4,520	-
14.	Other liabilities	67,355,109	35,416,878	76,086,281	43,269,464
15.	Minority interest	-	-	226,386	221,077
	TOTAL LIABILITIES	1,339,335,939	1,265,713,698	1,381,698,159	1,305,362,058
	<u>EQUITIES</u>				
16.	Paid in capital	1,535,953	1,537,663	1,535,953	1,537,663
	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 -/-	(4,985)	(3,275)	(4,985)	(3,275)
17.	Additional paid in capital	2,459,685	3,562,129	2,240,635	3,343,079
	a. Agio	2,459,685	3,562,129	2,459,685	3,562,129
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(219,050)	(219,050)
18.	Other comprehensive income	7,521,060	8,809,980	7,661,675	9,047,491
	a. Gains	11,864,663	13,156,614	12,021,899	13,490,877
	b. Losses -/-	(4,343,603)	(4,346,634)	(4,360,224)	(4,443,386)
19.	Reserves	4,268,903	4,268,903	4,268,903	4,268,903
	a. General reserves	4,268,903	4,268,903	4,268,903	4,268,903
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	234,969,201	253,479,090	243,425,241	263,269,342
	a. Previous years	253,479,090	233,974,939	263,269,342	243,327,102
	b. Current Year	16,018,335	57,099,198	14,684,123	57,537,287
	c. Dividends paid -/-	(34,528,224)	(37,595,047)	(34,528,224)	(37,595,047)
	TOTAL EQUITIES	250,754,802	271,657,765	259,132,407	281,466,478
	TOTAL LIABILITIES AND EQUITIES	1,590,090,741	1,537,371,463	1,640,830,566	1,586,828,536

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2026	Unaudited Mar 31, 2025	Unaudited Mar 31, 2026	Unaudited Mar 31, 2025
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	22,890,135	22,714,991	24,640,063	24,394,541
2.	Interest expenses	3,206,708	2,991,993	3,484,379	3,248,181
	Net interest income (expenses)	19,683,427	19,722,998	21,155,684	21,146,360
B. Insurance revenue and expense					
1.	Insurance revenue	-	-	532,089	590,214
2.	Insurance expense	-	-	451,628	587,546
	Net insurance revenue (expense)	-	-	80,461	2,668
C. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(62,765)	324,990	(99,829)	293,783
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	612,500	359,896	616,563	366,172
4.	Gains (losses) on spot and derivatives/forward (realised)	339,815	226,549	339,548	226,568
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	135,634	(19,614)	145,386	(2,132)
7.	Dividend income	1,926,787	2,162,748	1,293	1,439
8.	Commission/provision/fee and administration income	4,948,613	4,623,013	5,061,871	4,658,813
9.	Other income	437,419	153,456	576,957	271,849
10.	Addition (reversal) of impairment losses on assets	1,096,590	826,766	1,232,275	1,031,032
11.	Losses on operational risk	165	1,433	165	1,433
12.	Personnel expenses	4,272,666	4,335,303	4,733,979	4,880,589
13.	Promotion expenses	173,250	196,759	244,201	281,836
14.	Others expenses	3,163,917	3,295,623	3,535,625	3,334,413
	Net Other Operational Income (Expenses)	(368,585)	(824,846)	(3,104,456)	(3,712,811)
	OPERATIONAL PROFIT (LOSS)	19,314,842	18,898,152	18,131,689	17,436,217
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,031)	(2,717)	(2,355)	(2,615)
2.	Other non operational income (expenses)	(48,284)	(47,998)	(52,262)	22,060
	NON OPERATIONAL PROFIT (LOSS)	(50,315)	(50,715)	(54,617)	19,445
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	19,264,527	18,847,437	18,077,072	17,455,662
	Income tax	3,246,192	3,150,763	3,387,273	3,308,672
	a. Estimated current year tax	2,630,367	2,482,030	2,791,400	2,650,861
	b. Deferred tax income (expenses)	(615,825)	(668,733)	(595,873)	(657,811)
	NET PROFIT (LOSS) CURRENT PERIOD	16,018,335	15,696,674	14,689,799	14,146,990
	NET PROFIT (LOSS) OF MINORITY INTEREST			5,676	859
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	-	-	-	-
	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	-	-	-	10,294
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(1,288,920)	333,059	(1,475,217)	357,050
	c. Others	-	-	89,034	(1,385)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	(1,288,920)	333,059	(1,386,183)	365,959
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	14,729,415	16,029,733	13,303,616	14,512,949
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	16,018,335	15,696,674	14,684,123	14,146,131
	NON-CONTROLLING INTEREST			5,676	859
	NET PROFIT (LOSS) CURRENT PERIOD	16,018,335	15,696,674	14,689,799	14,146,990
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	14,729,415	16,029,733	13,298,307	14,511,934
	NON-CONTROLLING INTEREST			5,309	1,015
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	14,729,415	16,029,733	13,303,616	14,512,949
	DIVIDEND	(34,528,224)	(30,818,763)	(34,528,224)	(30,818,763)
	EARNINGS PER SHARE (in full amount)			119	115

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended March 31, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2026	Unaudited Mar 31, 2025
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, insurance, fees and commissions	30,666,530	28,774,528
	2. Other operating income	1,026,079	1,964,899
	3. Payments of interest and sharia expenses, insurance, fees and commissions	(3,438,404)	(3,253,649)
	4. Payments of post-employment benefits	-	-
	5. Other operating expenses	(7,247,607)	(5,515,107)
	6. Payment of tantiem to Board of Commissioners and Directors	(932,110)	(887,700)
	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	169,400	14,219
	b. Financial assets measured at fair value through profit and loss	4,161,880	(1,893,358)
	c. Acceptance receivables	1,015,028	(155,412)
	d. Bills receivable	1,642,392	1,349,731
	e. Securities purchased under agreements to resell	(16,273,823)	(20,974,109)
	f. Loans receivable	(287,574)	(17,906,497)
	g. Consumer financing receivables	(500,427)	(759,015)
	h. Finance lease receivables - net	4,019	14,134
	i. Assets related to sharia transactions	(97,941)	(287,081)
	j. Other assets	814,944	(7,348,412)
	k. Deposits from customers	40,913,625	57,251,184
	l. Sharia deposits	303,294	169,167
	m. Deposits from other banks	295,226	392,447
	n. Acceptance payables	(358,295)	219,133
	o. Accruals and other liabilities	(496,021)	6,002,400
	p. Temporary <i>syirkah</i> deposits	478,835	152,693
	Net cash provided by (used in) operating activities before income tax	51,859,050	37,324,195
	8. Payment of income tax	(3,938,322)	(2,140,844)
	Net cash provided by (used in) operating activities	47,920,728	35,183,351
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	-	-
	2. Acquisition of investment securities	(33,412,125)	(24,456,809)
	3. Proceeds from investment securities that matured during the period	16,857,848	20,587,714
	4. Cash dividends received from investment in shares	1,293	1,439
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(238,418)	(311,014)
	7. Acquisition of right of use assets	(196,795)	(122,457)
	8. Proceeds from sale of fixed assets	822	322
	Net cash provided by (used in) investing activities	(16,987,375)	(4,300,805)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	51,324	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	16,922,194	31,829,688
	4. Payment of borrowings	(16,942,000)	(31,260,774)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	-	-
	7. Treasury stock	(1,104,154)	(9,999)
	8. Proceeds from securities sold under repurchase agreements to repurchase	-	-
	9. Payment of securities sold under repurchase agreements to repurchase	-	(561,095)
	Net cash provided by (used in) financing activities	(1,072,636)	(2,180)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	29,860,717	30,880,366
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	87,549,328	85,482,530
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(344,548)	(330,568)
	CASH AND CASH EQUIVALENTS, END OF PERIOD	117,065,497	116,032,328
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	23,963,776	28,032,494
	2. Current accounts with Bank Indonesia	58,196,922	56,182,969
	3. Current accounts with other banks	8,080,994	6,578,101
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	26,823,805	25,238,764
	Total cash and cash equivalents	117,065,497	116,032,328
V.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :		
	Provision from retained earnings for final dividends	34,528,224	30,818,763
	Total of financing activities that do not affect cash	34,528,224	30,818,763

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of March 31, 2026 & 2025

(In %)

Ratio	Unaudited Mar 31, 2026	Unaudited Mar 31, 2025
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	26,95%	26,63%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0,99%	1,10%
3. Non performing earning assets to total earning assets	0,88%	1,00%
4. Allowance for impairment on financial assets to earning assets	2,09%	2,44%
5. Gross NPL	1,85%	2,04%
6. Net NPL	0,72%	0,70%
7. Return on Asset (ROA) ¹⁾	4,91%	5,20%
8. Return on Asset (ROA) ²⁾	4,08%	4,33%
9. Return on Equity (ROE)	25,13%	26,21%
10. Net Interest Margin (NIM)	5,33%	5,77%
11. Operating Expenses to Operating Income (BOPO)	39,87%	39,11%
12. Cost to Income Ratio (CIR)	27,32%	28,46%
13. Loan to Deposit Ratio (LDR)	74,10%	76,06%
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	4,11%	5,02%
b. Reserve Requirement (Foreign currencies) - daily	2,00%	2,00%
3. Net Open Position	0,24%	0,45%

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 March 31, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2026 (Unaudited)						March 31, 2025 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	150,181	-	-	-	-	150,181	140,748	-	-	-	-	140,748
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	49,710	-	-	-	-	49,710
	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	913	-	-	-	-	913	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	69,881	-	-	-	-	69,881	117,322	-	-	-	-	117,322
	i. Rupiah	69,881	-	-	-	-	69,881	87,168	-	-	-	-	87,168
	ii. Foreign currencies	-	-	-	-	-	-	30,154	-	-	-	-	30,154
	b. Non micro, small and medium enterprises	12,850,488	1,184	-	-	-	12,851,672	12,153,598	221	-	33	-	12,153,852
	i. Rupiah	12,751,904	1,184	-	-	-	12,753,088	12,052,980	221	-	33	-	12,053,234
	ii. Foreign currencies	98,584	-	-	-	-	98,584	100,618	-	-	-	-	100,618
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,736,614	-	-	-	1,000	9,737,614	9,779,088	-	-	-	1,000	9,780,088
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	16,943,758	1,918	-	-	-	16,945,676	4,386,851	271	-	-	-	4,387,122
	b. Foreign currencies	381,499	-	-	-	-	381,499	843,508	-	-	-	-	843,508

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2026 (Unaudited)						March 31, 2025 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	5,005,014	-	-	-	-	5,005,014	4,270,266	-	-	-	-	4,270,266
	b. Foreign currencies	28,936,292	-	-	-	-	28,936,292	14,169,392	-	-	-	-	14,169,392
2.	Spot and derivative/forward receivables												
	a. Rupiah	106,208	-	-	-	-	106,208	194,916	-	-	-	-	194,916
	b. Foreign currencies	1,094	-	-	-	-	1,094	372	-	-	-	-	372
3.	Securities												
	a. Rupiah	425,292,894	-	-	-	100,000	425,392,894	375,352,836	-	-	-	100,000	375,452,836
	b. Foreign currencies	19,115,854	-	1,506	-	-	19,117,360	13,392,929	-	-	-	-	13,392,929
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	584,389	-	-	-	-	584,389
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	20,639,757	-	-	-	-	20,639,757	21,852,664	-	-	-	-	21,852,664
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	8,469,311	102,932	3,355	-	103,404	8,679,002	9,931,198	166,730	-	-	119,226	10,217,154
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	137,725,268	3,795,424	311,327	788,220	2,864,422	145,484,661	122,783,265	3,947,312	374,387	554,911	2,230,586	129,890,461
	i. Rupiah	133,489,082	3,773,331	311,327	788,220	2,864,422	141,226,382	122,219,861	3,925,784	374,387	554,911	2,230,586	129,305,529
	ii. Foreign currencies	4,236,186	22,093	-	-	-	4,258,279	563,404	21,528	-	-	-	584,932
	b. Non micro, small and medium enterprises	776,243,061	14,168,855	1,344,708	1,388,609	10,572,042	803,717,275	739,836,836	14,751,983	1,054,199	2,589,835	11,344,139	769,576,992
	i. Rupiah	732,975,788	13,819,614	1,042,154	1,388,609	9,887,290	759,113,455	695,923,423	13,406,848	1,054,199	1,794,596	10,549,647	722,728,713
	ii. Foreign currencies	43,267,273	349,241	302,554	-	684,752	44,603,820	43,913,413	1,345,135	-	795,239	794,492	46,848,279
	c. Restructured loans	12,043,036	4,603,424	435,138	389,099	7,880,409	25,351,106	16,786,186	6,345,876	519,677	740,063	9,518,003	33,909,805
	i. Rupiah	11,608,190	4,360,758	148,787	389,099	7,880,409	24,387,243	16,598,319	5,223,541	519,677	740,063	8,723,511	31,805,111
	ii. Foreign currencies	434,846	242,666	286,351	-	-	963,863	187,867	1,122,335	-	-	794,492	2,104,694
8.	Equity investment	627,983	-	-	-	770	628,753	627,983	-	-	-	770	628,753
9.	Other receivables	249,279	-	1,858	-	-	251,137	48,815	-	-	-	-	48,815
10.	Commitments and contingencies												
	a. Rupiah	419,569,145	1,503,370	16,024	-	10,777	421,099,316	386,831,765	1,266,473	13,782	2	3,616	388,115,638
	b. Foreign currencies	71,813,172	58,203	4,973	-	9,648	71,885,996	66,512,263	106,712	-	-	28,764	66,647,739
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						2,200,005						1,841,175

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2026 & 2025

(In millions of Rupiah)

	Unaudited Mar 31, 2026		Unaudited Mar 31, 2025					
	Individual	Consolidated	Individual	Consolidated				
	I. Tier 1 Capital	237,512,467	251,871,619	225,328,986	239,748,210			
1. Common Equity Tier 1	237,512,467	251,871,619	225,328,986	239,748,210				
1.1. Paid-in Capital (After the deduction of treasury stock)	1,535,953	1,535,953	1,540,924	1,540,924				
1.2. Disclosed Reserves	251,347,703	258,722,989	238,571,084	245,765,419				
1.2.1. Addition Factor	253,590,051	260,992,306	240,434,781	247,709,301				
1.2.1.1. Other comprehensive income	11,892,262	12,029,345	11,623,624	12,243,201				
1.2.1.1.1. Translation of financial statements in foreign currency	-	-	-	468,083				
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	644,904	650,615	620,095	636,465				
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	241,697,789	248,962,961	228,811,157	235,466,100				
1.2.1.2.1. Agio	2,459,685	2,459,685	5,701,383	5,701,383				
1.2.1.2.2. General Reserves	4,268,903	4,268,903	4,268,903	4,268,903				
1.2.1.2.3. Previous year's profit	218,950,866	227,502,662	203,144,197	211,324,097				
1.2.1.2.4. Current year's profit	16,018,335	14,731,711	15,696,674	14,171,717				
1.2.1.2.5. Fund for paid-in capital	-	-	-	-				
1.2.1.2.6. Others	-	-	-	-				
1.2.2. Deduction Factor	(2,242,348)	(2,269,317)	(1,863,697)	(1,943,882)				
1.2.2.1. Other comprehensive income	(27,599)	(27,649)	(6,170)	(13,291)				
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	(27,599)	(27,649)	(6,170)	(13,291)				
1.2.2.2. Other disclosed reserves	(2,214,749)	(2,241,668)	(1,857,527)	(1,930,591)				
1.2.2.2.1. Disagio	-	-	-	-				
1.2.2.2.2. Previous year's losses	-	-	-	(50,101)				
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	(2,214,749)	(2,241,668)	(1,857,527)	(1,880,490)				
1.2.2.2.7. Others	-	-	-	-				
1.3. Non-controlling interest	-	-	-	-				
1.4. Deduction Factor of Common Equity Tier 1	(15,371,189)	(8,387,323)	(14,783,022)	(7,558,133)				
1.4.1. Deferred tax	(5,202,801)	(5,503,804)	(4,434,318)	(4,645,790)				
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)				
1.4.3. Other intangible assets	(488,494)	(593,853)	(569,616)	(653,829)				
1.4.4. Investments in shares of stock	(9,679,894)	(1,176,052)	(9,779,088)	(1,144,900)				
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	10,455,659	10,796,733	9,815,183	10,147,496				
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	56,333	56,333	94,000	94,000				
2. Agio / disagio	-	-	-	-				
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	10,399,326	10,740,400	9,721,183	10,053,496				
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	247,968,126	262,668,352	235,144,169	249,895,706				
	Unaudited Mar 31, 2026		Unaudited Mar 31, 2025		Unaudited Mar 31, 2026		Unaudited Mar 31, 2025	
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)								
RWAs CONSIDERING CREDIT RISK	851,806,761	883,495,924	820,710,125	850,425,141	CAR RATIO			
RWAs CONSIDERING MARKET RISK	11,110,206	14,967,084	7,754,684	9,989,266	CET 1 Ratio (%)	25.81%	26.39%	25.52%
RWAs CONSIDERING OPERATIONAL RISK	57,184,081	55,803,356	54,479,020	53,224,191	Tier 1 Ratio (%)	25.81%	26.39%	25.52%
TOTAL RISK-WEIGHTED ASSETS	920,101,048	954,266,364	882,943,829	913,638,598	Tier 2 Ratio (%)	1.14%	1.13%	1.11%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CAR Ratio (%)	26.95%	27.52%	26.63%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					CET 1 FOR BUFFER (%)	16.96%	17.53%	16.64%
From CET 1 (%)	8.85%	8.86%	8.88%	8.88%	REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)			
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%
From Tier 2 (%)	1.14%	1.13%	1.11%	1.11%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%
					Capital Surcharge For Systemic Bank (%)	2.50%	2.50%	2.50%

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2026 (Unaudited)					March 31, 2025 (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	6,230	-	-	340,915	-	4,814	-	-	185,804	-
2.	Spot and derivative/forward receivables	-	-	-	964	-	-	-	-	1,953	-
3.	Securities	318,909	-	101,313	589,148	100,226	310,389	-	100,000	521,674	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	41,592	97,339	90,051	84,702	109,053	38,759	135,729	108,552	99,304	127,562
7.	Loans and financing	11,422,422	8,182,300	10,579,741	8,857,511	9,523,641	11,282,245	8,979,524	12,479,872	8,452,469	10,147,122
8.	Equity investment	103,646	-	1,770	103,646	1,770	104,071	-	1,770	104,071	1,770
9.	Other receivables	1,161	-	1,635	2,493	279	92	-	-	488	-
10.	Commitments and Contingencies	2,751,431	133,238	9,309	419,947	84,074	2,914,086	118,365	24,808	355,420	81,295

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of March 31, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2026	Audited Dec 31, 2025	Unaudited Mar 31, 2026	Audited Dec 31, 2025
I.	COMMITTED RECEIVABLES				
	1. Unused borrowings/financing facilities	-	-	3,211,667	2,795,000
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	25,162,680	22,941,216	25,162,680	22,941,216
	3. Others	9,458,771	250,549	9,458,771	250,549
II.	COMMITTED LIABILITIES				
	1. Unused credit/financing facilities				
	a. Committed	357,260,183	350,969,402	357,715,684	351,712,031
	b. Uncommitted	108,613,641	99,082,181	110,125,417	100,451,029
	2. Outstanding irrevocable letters of credit	15,298,978	10,205,937	15,298,978	10,205,937
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	26,423,477	26,516,839	26,423,477	26,516,839
	4. Others	2,989,307	335,642	2,989,307	335,642
III.	CONTINGENT RECEIVABLES				
	1. Received guarantees	115,878	119,200	115,878	604,625
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
	1. Issued guarantees	29,139,685	29,243,573	29,187,466	29,293,258
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of March 31, 2026

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	51,586,157	51,586,157	-	107,302	219,461
1.	Spot	5,875,881	5,875,881	-	1,601	2,269
2.	Forward	15,092,922	15,092,922	-	80,597	36,695
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	30,616,067	30,616,067	-	25,104	180,480
6.	Others	1,287	1,287	-	-	17
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					107,302	219,461

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS												
<p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Jahja Setiaatmadja - Commissioner : Tonny Kusnadi - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet <p>BOARD OF DIRECTORS</p> <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 (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 - Director : David Formula <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. 258 dated 31 March 2026 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.01.09-0177001 dated 1 April 2026.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 15%; text-align: right;">54.94%</td> </tr> <tr> <td>Public **)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">44.74%</td> </tr> <tr> <td>Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">0.32%</td> </tr> <tr> <td colspan="2" style="text-align: right; padding-right: 20px;">Total</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100.00%</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 **)	:	44.74%	Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)	:	0.32%	Total		100.00%
PT Dwimuria Investama Andalan *)	:	54.94%											
Public **)	:	44.74%											
Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)	:	0.32%											
Total		100.00%											

- 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 three months period ended March 31, 2026 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".

- For comparison purpose, certain accounts in the statements of profit or loss and other comprehensive income for the three months period ended March 31, 2025 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the three months period ended March 31, 2026.
- The main exchange rates used were as follows:
 - Rate as of March 31, 2026 : 1 USD = Rp 16,994.50
 - Rate as of December 31, 2025 : 1 USD = Rp 16,675.00