PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of June 30, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2026	Audited Dec 31, 2025	Unaudited Jun 30, 2026	Audited Dec 31, 2025
	ASSETS				
1.	Cash	21,041,023	25,275,044	21,065,925	25,305,031
2.	Placement with Bank Indonesia	42,247,162	50,289,090	44,073,593	52,078,654
3.	Placement with other banks	28,559,473	9,656,983	29,864,046	10,838,081
4.	Spot and derivative/forward receivables	633,993	118,068	633,993	118,068
5.	Securities	406,838,126	435,890,800	430,160,306	456,276,250
6.	Securities sold under repurchase agreement (repo)	48,622,227	-	48,767,786	-
7.	Claims on securities bought under reverse repo	1,435,564	4,430,617	2,016,814	5,286,449
8.	Acceptance receivables	14,563,081	9,694,943	14,563,081	9,694,943
9.	Loans and financing	1,003,728,384	961,903,505	1,022,048,832	979,699,732
10.	Sharia financing	-	-	13,574,715	13,190,859
11.	Equity investment	10,366,367	10,366,367	809,696	803,859
12.	Other financial assets	14,670,184	12,284,298	16,893,634	14,324,382
13.	Impairment on financial assets -/-	(31,134,225)	(30,144,220)	(32,531,460)	(31,597,199)
	a. Securities	(414,659)	(444,818)	(519,666)	(525,707)
	b. Loans and Sharia financing	(30,351,441)	(29,390,498)	(31,638,005)	(30,757,244)
	c. Others	(368,125)	(308,904)	(373,789)	(314,248)
14.	Intangible assets	1,386,495	1,364,628	2,949,215	2,902,619
	Accumulated amortization on intangible asset -/-	(921,044)	(832,702)	(1,233,485)	(1,123,847)
15.	Fixed assets and equipment	39,555,419	38,772,810	41,223,404	40,354,254
	Accumulated depreciation on fixed assets and equipment -/-	(12,241,379)	(11,195,391)	(12,978,954)	(11,880,570)
16.	Non earning assets	2,314,143	2,336,435	2,353,130	2,393,506
	a. Abandoned property	11,871	32,635	14,379	38,969
	b. Foreclosed assets	2,072,802	2,200,083	2,109,280	2,250,820
	c. Suspense accounts	56,914	11,024	56,915	11,024
	d. Interbranch assets	172,556	92,693	172,556	92,693
17.	Other assets	16,958,628	17,160,188	16,325,065	18,163,465
	TOTAL ASSETS	**1,608,623,621**	**1,537,371,463**	**1,660,579,336**	**1,586,828,536**

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of June 30, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2026	Audited Dec 31, 2025	Unaudited Jun 30, 2026	Audited Dec 31, 2025
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	440,676,211	431,029,026	444,493,072	434,453,871
2.	Saving account	626,661,132	600,636,235	637,779,226	610,785,794
3.	Time deposit	185,807,121	187,902,285	201,780,633	203,804,633
4.	Electronic money	1,569,747	1,494,420	1,569,747	1,494,420
5.	Liabilities to Bank Indonesia	577	577	799,951	577
6.	Liabilities to other banks	4,189,419	4,038,232	4,097,323	3,980,717
7.	Spot and derivative/forward liabilities	744,779	97,406	744,779	97,406
8.	Liabilities on securities sold under repurchase agreement (repo)	48,142,847	-	48,288,845	-
9.	Acceptance liabilities	7,628,599	4,733,862	7,628,599	4,733,862
10.	Issued securities	65,000	65,000	906,907	165,000
11.	Loans/financing received	1,256	1,525	1,072,089	2,046,859
12.	Margin deposit	208,826	298,252	219,786	308,366
13.	Interbranch liabilities	3,942	-	3,942	-
14.	Other liabilities	31,421,891	35,416,878	40,526,691	43,269,476
15.	Minority interest	-	-	230,203	221,077
	TOTAL LIABILITIES	1,347,121,347	1,265,713,698	1,390,141,793	1,305,362,058
	EQUITIES				
16.	Paid in capital	1,535,522	1,537,663	1,535,522	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 -/-	(5,416)	(3,275)	(5,416)	(3,275)
17.	Additional paid in capital	2,255,257	3,562,129	2,036,207	3,343,079
	a. Agio	2,255,257	3,562,129	2,255,257	3,562,129
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(219,050)	(219,050)
18.	Other comprehensive income	6,739,010	8,809,980	6,760,587	9,047,491
	a. Gains	11,229,763	13,156,614	11,400,480	13,490,877
	b. Losses -/-	(4,490,753)	(4,346,634)	(4,639,893)	(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	246,703,582	253,479,090	255,836,324	263,269,342
	a. Previous years	253,496,685	233,974,939	263,286,937	243,327,102
	b. Current Year	30,191,956	57,099,198	29,534,446	57,537,287
	c. Dividends paid -/-	(36,985,059)	(37,595,047)	(36,985,059)	(37,595,047)
	TOTAL EQUITIES	261,502,274	271,657,765	270,437,543	281,466,478
	TOTAL LIABILITIES AND EQUITIES	**1,608,623,621**	**1,537,371,463**	**1,660,579,336**	**1,586,828,536**

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended June 30, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2026	Unaudited Jun 30, 2025	Unaudited Jun 30, 2026	Unaudited Jun 30, 2025
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	46,321,454	45,954,166	49,858,169	49,372,085
2.	Interest expenses	6,687,125	6,202,627	7,253,606	6,729,004
	Net interest income (expenses)	**39,634,329**	**39,751,539**	**42,604,563**	**42,643,081**
B. Insurace revenue and expense					
1.	Insurance revenue	-	-	1,052,367	1,215,874
2.	Insurance expense	-	-	852,083	1,128,183
	Net insurance revenue (expense)	**-**	**-**	**200,284**	**87,691**
C. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(255,164)	638,358	(351,680)	625,998
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	1,364,275	608,926	1,372,548	623,679
4.	Gains (losses) on spot and derivatives/forward (realised)	910,651	636,315	910,106	636,353
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(23,876)	(137,441)	24,105	(126,822)
7.	Dividend income	1,940,457	2,186,016	21,599	41,324
8.	Commission/provision/fee and administration income	10,119,160	9,331,824	10,334,994	9,422,044
9.	Other income	645,803	476,055	903,073	700,421
10.	Addition (reversal) of impairment losses on assets	1,642,627	1,587,800	1,984,747	2,011,459
11.	Losses on operational risk	246	2,729	246	2,729
12.	Personnel expenses	8,155,449	8,097,183	8,966,359	9,074,154
13.	Promotion expenses	522,657	466,199	646,497	638,715
14.	Others expenses	7,041,949	6,910,379	7,810,516	7,178,390
	Net Other Operational Income (Expenses)	**(2,661,622)**	**(3,324,237)**	**(6,193,620)**	**(6,982,450)**
	OPERATIONAL PROFIT (LOSS)	**36,972,707**	**36,427,302**	**36,611,227**	**35,748,322**
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(3,480)	(2,904)	(2,775)	(2,130)
2.	Other non operational income (expenses)	(203,258)	(83,832)	(156,623)	47,467
	NON OPERATIONAL PROFIT (LOSS)	**(206,738)**	**(86,736)**	**(159,398)**	**45,337**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**36,765,969**	**36,340,566**	**36,451,829**	**35,793,659**
	Income tax	6,574,013	6,450,288	6,906,208	6,770,690
	a. Estimated current year tax	6,302,930	5,955,531	6,680,506	6,305,926
	b. Deferred tax income (expenses)	(271,083)	(494,757)	(225,702)	(464,764)
	NET PROFIT (LOSS) CURRENT PERIOD	**30,191,956**	**29,890,278**	**29,545,621**	**29,022,969**
	NET PROFIT (LOSS) OF MINORITY INTEREST			**11,175**	**6,555**
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	-	-	-	(247)
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(2,053,375)	908,108	(2,408,220)	1,006,573
	c. Others	-	-	136,862	(1,385)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	**(2,053,375)**	**908,108**	**(2,271,358)**	**1,004,941**
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**28,138,581**	**30,798,386**	**27,274,263**	**30,027,910**
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	30,191,956	29,890,278	29,534,446	29,016,414
	NON-CONTROLLING INTEREST			11,175	6,555
	NET PROFIT (LOSS) CURRENT PERIOD	**30,191,956**	**29,890,278**	**29,545,621**	**29,022,969**
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	28,138,581	30,798,386	27,265,137	30,017,551
	NON-CONTROLLING INTEREST			9,126	10,359
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**28,138,581**	**30,798,386**	**27,274,263**	**30,027,910**
	DIVIDEND	**(36,985,059)**	**(30,818,763)**	**(36,985,059)**	**(30,818,763)**
	EARNINGS PER SHARE (in full amount)			**240**	**235**

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended June 30, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Jun 30, 2026	Unaudited Jun 30, 2025
I.	**CASH FLOWS FROM OPERATING ACTIVITIES**		
	1. Receipts of interest and sharia income, insurance, fees and commissions	59,688,921	56,930,467
	2. Other operating income	1,794,037	3,317,170
	3. Payments of interest and sharia expenses, insurance, fees and commissions	(7,222,837)	(6,755,596)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	-	-
	6. Other operating expenses	(16,673,264)	(17,165,170)
	7. Payment of tantiem to Board of Commissioners and Directors	(932,110)	(887,700)
	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	179,274	(434,925)
	b. Financial assets measured at fair value through profit and loss	11,739,721	1,381,899
	c. Acceptance receivables	(4,868,138)	(943,660)
	d. Bills receivable	(22,710)	4,578,136
	e. Securities purchased under agreements to resell	3,269,635	(11,403,589)
	f. Loans receivable	(43,209,780)	(38,399,177)
	g. Consumer financing receivables	(53,076)	(5,466)
	h. Finance lease receivables - net	6,548	26,274
	i. Assets related to sharia transactions	(443,775)	(550,778)
	j. Other assets	311,639	1,249,149
	k. Deposits from customers	33,789,841	54,826,310
	l. Sharia deposits	261,107	655,588
	m. Deposits from other banks	92,732	(256,180)
	n. Acceptance payables	2,894,737	803,884
	o. Accruals and other liabilities	(561,384)	(726,559)
	p. Temporary *syirkah* deposits	(233,037)	174,959
	Net cash provided by (used in) operating activities before income tax	39,808,081	46,415,036
	9. Payment of income tax	(7,546,107)	(5,491,818)
	Net cash provided by (used in) operating activities	**32,261,974**	**40,923,218**
II.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
	1. Proceeds from sales of investment securities	100,000	-
	2. Acquisition of investment securities	(81,043,942)	(65,474,222)
	3. Proceeds from investment securities that matured during the period	47,824,962	79,116,392
	4. Cash dividends received from investment in shares	21,599	41,324
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(927,741)	(404,314)
	7. Acquisition of right of use assets	(302,422)	(203,870)
	8. Proceeds from sale of fixed assets	3,033	1,234
	Net cash provided by (used in) investing activities	**(34,324,511)**	**13,076,544**
III.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
	1. Proceeds from debt securities issued	696,907	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	29,969,374	47,168,247
	4. Payment of borrowings	(30,144,769)	(48,396,256)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	(36,985,059)	(30,818,763)
	7. Treasury stock	(1,309,013)	(249,992)
	8. Proceeds from securities sold under repurchase agreements to repurchase	392,553,760	-
	9. Payment of securities sold under repurchase agreements to repurchase	(344,264,915)	(785,781)
	Net cash provided by (used in) financing activities	**10,516,285**	**(33,082,545)**
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**8,453,748**	**20,917,217**
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	**87,549,328**	**85,482,530**
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	**(1,510,526)**	**385,567**
	CASH AND CASH EQUIVALENTS, END OF PERIOD	**94,492,550**	**106,785,314**
IV.	**CASH AND CASH EQUIVALENTS CONSIST OF :**		
	1. Cash	21,065,925	22,174,448
	2. Current accounts with Bank Indonesia	43,823,593	51,752,065
	3. Current accounts with other banks	11,678,406	8,928,772
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	17,924,626	23,930,029
	Total cash and cash equivalents	**94,492,550**	**106,785,314**

PT BANK CENTRAL ASIA Tbk

FINANCIAL RATIOS CALCULATION

As of June 30, 2026 & 2025

(In %)

Ratio	Unaudited Jun 30, 2026	Unaudited Jun 30, 2025
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	26.79%	28.39%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.03%	1.19%
3. Non perfoming earning assets to total earning assets	0.93%	1.09%
4. Allowance for impairment on financial assets to earning assets	2.06%	2.47%
5. Gross NPL	1.86%	2.17%
6. Net NPL	0.75%	0.79%
7. Return on Asset (ROA) [1]	4.65%	4.99%
8. Return on Asset (ROA) [2]	3.82%	4.11%
9. Return on Equity (ROE)	24.13%	25.19%
10. Net Interest Margin (NIM)	5.32%	5.78%
11. Operating Expenses to Operating Income (BOPO)	41.22%	40.46%
12. Cost to Income Ratio (CIR)	29.29%	29.11%
13. Loan to Deposit Ratio (LDR)	78.67%	78.04%
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	3.61%	4.01%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.44%	0.22%

[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 June 30, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2026 (Unaudited)						June 30, 2025 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	**RELATED PARTIES**												
1.	Placement with other banks												
	a. Rupiah	128	-	-	-	-	**128**	154	-	-	-	-	**154**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,525	-	-	-	-	**1,525**	9	-	-	-	-	**9**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
3.	Securities												
	a. Rupiah	-	-	-	-	-	**-**	49,635	-	-	-	-	**49,635**
	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	-	-	-	-	-	**-**	100,166	-	-	-	-	**100,166**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
6.	Acceptance receivables	-	-	-	-	-	**-**	-	-	-	-	-	**-**
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	**93,814**	**-**	**-**	**-**	**-**	**93,814**	**129,452**	**-**	**-**	**-**	**-**	**129,452**
	i. Rupiah	93,814	-	-	-	-	**93,814**	90,887	-	-	-	-	**90,887**
	ii. Foreign currencies	-	-	-	-	-	**-**	38,565	-	-	-	-	**38,565**
	b. Non micro, small and medium enterprises	**10,892,044**	**268**	**-**	**-**	**-**	**10,892,312**	**10,588,078**	**54,605**	**-**	**-**	**-**	**10,642,683**
	i. Rupiah	10,803,477	268	-	-	-	**10,803,745**	10,500,816	54,605	-	-	-	**10,555,421**
	ii. Foreign currencies	88,567	-	-	-	-	**88,567**	87,262	-	-	-	-	**87,262**
	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	13,689,556	221	-	-	-	**13,689,777**	7,108,901	6,803	-	-	-	**7,115,704**
	b. Foreign currencies	775,518	-	-	-	-	**775,518**	386,880	-	-	-	-	**386,880**

PT BANK CENTRAL ASIA Tbk

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of June 30, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		June 30, 2026 (Unaudited)						June 30, 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	467,414	-	-	-	-	**467,414**	3,546,416	-	-	-	-	**3,546,416**
	b. Foreign currencies	28,091,931	-	-	-	-	**28,091,931**	20,550,911	-	-	-	-	**20,550,911**
2.	Spot and derivative/forward receivables												
	a. Rupiah	631,285	-	-	-	-	**631,285**	158,460	-	-	-	-	**158,460**
	b. Foreign currencies	1,183	-	-	-	-	**1,183**	5,003	-	-	-	-	**5,003**
3.	Securities												
	a. Rupiah	387,611,452	-	-	-	100,000	**387,711,452**	349,140,267	-	-	-	100,000	**349,240,267**
	b. Foreign currencies	19,124,610	2,064	-	-	-	**19,126,674**	17,687,985	-	-	-	-	**17,687,985**
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	48,622,227	-	-	-	-	**48,622,227**	-	-	-	-	-	**-**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
5.	Claims on securities bought under reverse repo												
	a. Rupiah	1,435,564	-	-	-	-	**1,435,564**	12,812,966	-	-	-	-	**12,812,966**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
6.	Acceptance receivables	14,306,212	137,238	10,655	-	108,976	**14,563,081**	10,763,816	164,841	7,212	-	69,533	**11,005,402**
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	**135,922,838**	**3,901,042**	**667,722**	**681,404**	**2,856,897**	**144,029,903**	**128,046,238**	**4,325,115**	**429,986**	**996,355**	**2,513,491**	**136,311,185**
	i. Rupiah	134,795,798	3,877,798	667,722	681,404	2,856,897	**142,879,619**	124,260,631	4,304,010	429,986	996,355	2,513,491	**132,504,473**
	ii. Foreign currencies	1,127,040	23,244	-	-	-	**1,150,284**	3,785,607	21,105	-	-	-	**3,806,712**
	b. Non micro, small and medium enterprises	**820,189,955**	**14,413,694**	**1,325,432**	**1,790,593**	**10,992,681**	**848,712,355**	**751,363,714**	**15,365,877**	**949,236**	**1,786,762**	**12,989,797**	**782,455,386**
	i. Rupiah	768,944,020	13,892,980	1,014,656	1,790,593	10,271,942	**795,914,191**	709,078,371	14,102,970	949,236	1,786,762	11,430,011	**737,347,350**
	ii. Foreign currencies	51,245,935	520,714	310,776	-	720,739	**52,798,164**	42,285,343	1,262,907	-	-	1,559,786	**45,108,036**
	c. Restructured loans	**11,497,907**	**4,583,977**	**797,785**	**439,738**	**7,543,049**	**24,862,456**	**12,726,815**	**5,481,619**	**343,341**	**1,140,412**	**9,914,641**	**29,606,828**
	i. Rupiah	11,077,790	4,334,149	503,755	439,738	7,543,049	**23,898,481**	12,549,544	4,429,061	343,341	1,140,412	9,135,742	**27,598,100**
	ii. Foreign currencies	420,117	249,828	294,030	-	-	**963,975**	177,271	1,052,558	-	-	778,899	**2,008,728**
8.	Equity investment	627,983	-	-	-	770	**628,753**	627,983	-	-	-	770	**628,753**
9.	Other receivables	195,278	6,967	-	-	-	**202,245**	122,359	29,662	-	-	-	**152,021**
10.	Commitments and contingencies												
	a. Rupiah	398,741,485	3,365,127	4,496	-	14,501	**402,125,609**	394,649,322	1,493,433	14,670	500	3,772	**396,161,697**
	b. Foreign currencies	76,999,720	77,771	7,784	-	28,752	**77,114,027**	59,077,150	44,302	442	-	18,422	**59,140,316**
III.	**OTHER INFORMATION**												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						**-**						**-**
	b. To Other Parties						**-**						**-**
2.	Foreclosed assets						**2,072,802**						**1,816,076**

PT BANK CENTRAL ASIA Tbk & Subsidiaries

CALCULATION OF CAPITAL ADEQUACY RATIO / CAR

As of June 30, 2026 & 2025

(In millions of Rupiah)

	Unaudited Jun 30, 2026		Unaudited Jun 30, 2025	
	Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital	**247,895,693**	**262,698,408**	**239,891,690**	**254,936,797**
1. Common Equity Tier 1	**247,895,693**	**262,698,408**	**239,891,690**	**254,936,797**
1.1. Paid-in Capital (After the deduction of treasury stock)	**1,535,522**	**1,535,522**	**1,540,584**	**1,540,584**
1.2. Disclosed Reserves	**262,232,375**	**270,107,004**	**253,133,038**	**260,978,022**
1.2.1. Addition Factor	264,457,505	272,437,154	254,957,611	262,882,041
1.2.1.1. Other comprehensive income	11,229,763	11,361,135	12,192,503	12,842,982
1.2.1.1.1. Translation of financial statements in foreign currency	-	-	-	457,542
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	-	-	1,188,974	1,246,787
1.2.1.1.3. Revaluation surplus of fixed assets	11,229,763	11,361,135	11,003,529	11,138,653
1.2.1.2. Other disclosed reserves	253,227,742	261,076,019	242,765,108	250,039,059
1.2.1.2.1. Agio	2,255,257	2,255,257	5,461,730	5,461,730
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	216,511,626	225,063,422	203,144,197	211,324,097
1.2.1.2.4. Current year's profit	30,191,956	29,488,437	29,890,278	28,984,329
1.2.1.2.5. Fund for paid-in capital	-	-	-	-
1.2.1.2.6. Others	-	-	-	-
1.2.2. Deduction Factor	(2,225,130)	(2,330,150)	(1,824,573)	(1,904,019)
1.2.2.1. Other comprehensive income	(147,150)	(230,632)	-	(6,699)
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	(147,150)	(230,632)	-	(6,699)
1.2.2.2. Other disclosed reserves	(2,077,980)	(2,099,518)	(1,824,573)	(1,897,320)
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	(2,077,980)	(2,099,518)	(1,824,573)	(1,847,219)
1.2.2.2.7. Others	-	-	-	-
1.3. Non-controlling interest		-		-
1.4. Deduction Factor of Common Equity Tier 1	**(15,872,204)**	**(8,944,118)**	**(14,781,932)**	**(7,581,809)**
1.4.1. Deferred tax	(5,726,860)	(6,067,454)	(4,473,406)	(4,688,399)
1.4.2. Goodwill		(1,113,614)		(1,113,614)
1.4.3. Other intangible assets	(465,451)	(574,832)	(529,438)	(616,385)
1.4.4. Investments in shares of stock	(9,679,893)	(1,188,218)	(9,779,088)	(1,163,411)
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	**10,884,534**	**11,231,992**	**9,914,732**	**10,241,362**
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	**53,083**	**53,083**	**72,250**	**72,250**
2. Agio / disagio	**-**	**-**	**-**	**-**
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	**10,831,451**	**11,178,909**	**9,842,482**	**10,169,112**
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	**258,780,227**	**273,930,400**	**249,806,422**	**265,178,159**

	Unaudited Jun 30, 2026		Unaudited Jun 30, 2025		DESCRIPTION	Unaudited Jun 30, 2026		Unaudited Jun 30, 2025	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					**CAR RATIO**				
RWAs CONSIDERING CREDIT RISK	**895,158,211**	**927,283,494**	**819,159,229**	**848,502,637**	**CET 1 Ratio (%)**	**25.67%**	**26.27%**	**27.26%**	**27.99%**
RWAs CONSIDERING MARKET RISK	**13,471,366**	**17,018,669**	**6,386,020**	**9,082,496**	**Tier 1 Ratio (%)**	**25.67%**	**26.27%**	**27.26%**	**27.99%**
RWAs CONSIDERING OPERATIONAL RISK	**57,184,081**	**55,803,356**	**54,479,020**	**53,224,191**	**Tier 2 Ratio (%)**	**1.13%**	**1.12%**	**1.13%**	**1.12%**
TOTAL RISK-WEIGHTED ASSETS	**965,813,658**	**1,000,105,519**	**880,024,269**	**910,809,324**	**CAR Ratio (%)**	**26.79%**	**27.39%**	**28.39%**	**29.11%**
Min. capital requirements based on risk profile	**9.99%**	**9.99%**	**9.99%**	**9.99%**	**CET 1 FOR BUFFER (%)**	**16.80%**	**17.40%**	**18.40%**	**19.12%**
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					**REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)**				
From CET 1 (%)	**8.86%**	**8.87%**	**8.86%**	**8.87%**	**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 (%)	**1.13%**	**1.12%**	**1.13%**	**1.12%**	**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 June 30, 2026 & 2025

(In millions of Rupiah)

No.	ACCOUNTS	June 30, 2026 (Unaudited)					June 30, 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	5,143	-	-	285,595	-	5,729	-	-	240,975	-
2.	Spot and derivative/forward receivables	-	-	-	5,871	-	-	-	-	1,634	-
3.	Securities	314,659	-	100,000	628,416	100,103	298,869	-	100,000	497,254	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	61,551	95,253	100,619	143,062	117,435	44,226	132,401	59,013	107,638	78,856
7.	Loans and financing	11,401,203	8,020,937	10,929,301	9,206,048	10,152,597	11,549,335	8,144,181	13,220,152	8,551,550	11,582,349
8.	Equity investment	103,646	-	1,770	103,646	1,770	104,071	-	1,770	104,071	1,770
9.	Other receivables	143	-	-	1,953	349	391	-	-	1,224	1,483
10.	Commitments and Contingencies	2,671,938	142,792	31,454	456,860	194,168	2,807,704	177,767	16,897	338,136	84,497

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENT OF COMMITMENTS & CONTINGENCIES

As of June 30, 2026 & December 31, 2025

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Jun 30, 2026	Audited Dec 31, 2025	Unaudited Jun 30, 2026	Audited Dec 31, 2025
I.	**COMMITTED RECEIVABLES**				
	1. Unused borrowings/financing facilities	-	-	3,344,167	2,795,000
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	43,553,139	22,941,216	43,553,139	22,941,216
	3. Others	1,003,385	250,549	1,003,385	250,549
II.	**COMMITTED LIABILITIES**				
	1. Unused credit/financing facilities				
	a. Committed	346,608,395	350,969,402	347,660,311	351,712,031
	b. Uncommitted	98,861,413	99,082,181	100,261,690	100,451,029
	2. Outstanding irrevocable letters of credit	18,066,626	10,205,937	18,066,626	10,205,937
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	33,132,019	26,516,839	33,132,019	26,516,839
	4. Others	2,342,373	335,642	2,342,373	335,642
III.	**CONTINGENT RECEIVABLES**				
	1. Received guarantees	121,321	119,200	121,321	604,625
	2. Others	-	-	-	-
IV.	**CONTINGENT LIABILITIES**				
	1. Issued guarantees	30,168,497	29,243,573	30,218,594	29,293,258
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of June 30, 2026

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	**Related to Exchange Rate**	**76,685,158**	**76,685,158**	**-**	**633,993**	**744,779**
1.	Spot	2,363,936	2,363,936	-	1,813	450
2.	Forward	23,424,067	23,424,067	-	264,798	175,800
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	50,895,805	50,895,805	-	367,382	568,504
6.	Others	1,350	1,350	-	-	25
B.	**Related to Interest Rate**	**-**	**-**	**-**	**-**	**-**
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	**-**	**-**	**-**	**-**	**-**
	TOTAL				**633,993**	**744,779**

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS
BOARD OF COMMISSIONERS - President Commissioner : Jahja Setiaatmadja - Commissioner : Tonny Kusnadi - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet **BOARD OF DIRECTORS** - 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 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.	**Ultimate Shareholder** PT Dwimuria Investama Andalan : 54.94% **Non Ultimate Shareholder through Capital Market (≥ 5 %)** Nil **Non Ultimate Shareholder through non Capital Market (≥ 5%)** Nil *) Following the passing of the late Mr. Bambang Hartono, the controlling shareholder of PT Dwimuria Investama Andalan, who is also the ultimate shareholder of BCA is Mr. Robert Budi Hartono, whose currently in the process of being recorded with OJK. **) The shares repurchased by PT Bank Central Asia Tbk is in the amount of 0.35% of its issued and paid up shares.

- 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 six months period ended June 30, 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 six months period ended June 30, 2025 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the six months period ended June 30, 2026.

- 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 June 30, 2026 : 1 USD = Rp 17,880.00
  Rate as of December 31, 2025 : 1 USD = Rp 16,675.00