

Jakarta, July 31, 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 June 30, 2026 and December 31, 2025
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2026	Audited Dec 31, 2025
	ASSETS		
1.	Cash	21,065,957	25,305,051
2.	Current accounts with Bank Indonesia	43,823,593	47,768,278
3.	Current accounts with other banks - net of allowance	22,421,665	8,088,573
4.	Placements with Bank Indonesia and other banks - net of allowance	22,606,993	9,880,058
5.	Financial assets measured at fair value through profit or loss	32,952,534	47,940,008
6.	Acceptance receivable - net of allowance	14,305,658	9,494,630
7.	Bills receivable - net of allowance	11,848,847	11,825,095
8.	Securities purchased under agreements to resell - net of allowance	2,015,878	5,285,513
9.	Loans receivable - net of allowance	981,169,250	939,824,597
10.	Consumer financing receivable - net of allowance	12,394,132	11,941,292
11.	Finance lease receivable - net of allowance	1,522	8,005
12.	Assets related to sharia transactions - net of allowance	13,161,275	12,698,160
13.	Investment securities - net of allowance	454,048,124	413,374,089
14.	Prepaid expenses	2,181,443	1,732,551
15.	Prepaid tax	73,832	102,292
16.	Fixed assets - net of accumulated depreciation	28,255,434	28,484,750
17.	Intangible assets - net of accumulated amortisation	127,970,441	128,032,813
18.	Deferred tax assets - net	6,243,971	5,895,937
19.	Other assets - net of allowance	28,862,624	29,242,291
TOTAL ASSETS		1,825,403,173	1,736,923,983
	LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY		
	LIABILITIES		
1.	Deposits from customers	1,267,490,962	1,233,759,331
2.	Sharia deposits	4,834,724	4,688,209
3.	Deposits from other banks	4,082,594	3,966,077
4.	Financial liabilities measured at fair value through profit or loss	744,779	97,406
5.	Acceptance payables	7,628,599	4,733,862
6.	Securities sold under agreements to repurchase	48,288,845	-
7.	Debt securities issued	696,907	-
8.	Tax payable	1,621,830	3,036,163
9.	Borrowings	3,376,645	3,245,144
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	2,851,407	2,866,909
12.	Accrued expenses and other liabilities	28,643,504	30,053,522
13.	Post-employment benefits obligation	10,349,362	10,019,068
14.	Subordinated bonds	65,000	65,000
	TOTAL LIABILITIES	1,380,675,158	1,296,530,691
15.	Temporary syirkah deposits	10,399,709	10,632,695
	EQUITY		
16.	Share capital	211,419,700	211,419,700
17.	Additional paid in capital	(24,751,655)	(24,751,655)
18.	Treasury stock	-	-
19.	Revaluation surplus of fixed assets	2,676,075	2,685,742
20.	Foreign exchange differences arising from translation of financial statements in foreign currency	(326,978)	(330,270)
21.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(367,829)	946,653
22.	Retained earnings	124,512,906	113,150,871
23.	Other equity components	11,807	(55,869)
	Total equity attributable to equity holders of the parent entity	313,174,026	303,065,172
24.	Non-controlling interest	121,154,280	126,695,425
	TOTAL EQUITY	434,328,306	429,760,597
TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY		1,825,403,173	1,736,923,983

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Six-Month Periods Ended June 30, 2026 and 2025
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2026	Unaudited Jun 30, 2025
	OPERATING INCOME AND EXPENSES		
	Interest and sharia income		
1.	Interest income	50,100,329	49,461,482
2.	Sharia income	512,939	439,786
	Total interest and sharia income	50,613,268	49,901,268
	Interest and sharia expense		
3.	Interest expense	(7,046,475)	(6,474,091)
4.	Sharia expense	(244,796)	(243,644)
	Total interest and sharia expense	(7,291,271)	(6,717,735)
	NET INTEREST AND SHARIA INCOME	43,321,997	43,183,533
5.	Insurance income	1,052,367	1,215,874
6.	Insurance expense	(852,083)	(1,128,183)
	NET INSURANCE INCOME	200,284	87,691
	OTHER OPERATING INCOME		
7.	Fee and commission income - net	10,699,092	9,444,285
8.	Net income from transaction at fair value through profit or loss	(2,709,484)	581,354
9.	Others	1,818,168	1,332,161
	Total other operation income	9,807,776	11,357,800
		(2,406,481)	(2,081,264)
	OTHER OPERATING EXPENSES		
11.	Personnel expenses	(9,133,627)	(9,132,886)
12.	General and administrative expenses	(8,412,188)	(7,358,671)
13.	Others	(1,337,109)	(990,932)
	Total other operating expenses	(18,882,924)	(17,382,489)
	INCOME BEFORE TAX	32,040,652	35,165,271
	INCOME TAX EXPENSE	(6,950,250)	(6,791,450)
	NET INCOME	25,090,402	28,373,821
	OTHER COMPREHENSIVE INCOME:		
14.	Items that will not be reclassified to profit or loss:		
	a. Remeasurements of defined benefit liability	-	-
	b. Income tax	-	-
	c. Remeasurements of defined benefit liability - net of income tax	-	-
	d. Revaluation surplus of fixed assets	-	-
	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	(2,981,931)	1,246,206
b.	Income tax	573,711	(239,633)
	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax	(2,408,220)	1,006,573
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	6,024	(243)
d.	Others	136,862	(1,385)
		(2,265,334)	1,004,945
	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	(2,265,334)	1,004,945
	TOTAL COMPREHENSIVE INCOME	22,825,068	29,378,766
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	11,702,368	15,275,745
	Non-controlling interest	13,388,034	13,098,076
		25,090,402	28,373,821
	COMPREHENSIVE PROFIT ATTRIBUTABLE TO:		
	Equity holders of parent entity	10,458,854	15,825,793
	Non-controlling interest	12,366,214	13,552,973
		22,825,068	29,378,766
	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	6,919	72,528

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Six-Month Periods Ended June 30, 2026 and 2025
(in millions of Rupiah)

ACCOUNTS	For The Six-Month Periods Ended June 30, 2026 and 2025 (Unaudited)										
	Attributable to equity holders of the parent entity									Non-controlling interest	Total equity
	Issued and fully paid-up capital	Additional paid-in capital	Treasury stock	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		
Balance, 31 December 2024	210,619,700	(24,720,526)	-	2,553,839	58,948	(61,897)	98,952,584	(5,073)	287,397,575	119,001,117	406,398,692
The impact of initial implementation of SFAS 109	-	-	-	-	-	-	3,363	-	3,363	3,301	6,664
Balance as of 1 January 2025, after the impact of initial implementation of SFAS 109	210,619,700	(24,720,526)	-	2,553,839	58,948	(61,897)	98,955,947	(5,073)	287,400,938	119,004,418	406,405,356
Net income for the period	-	-	-	-	-	-	15,275,745	-	15,275,745	13,098,076	28,373,821
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	-	(134)	-	-	-	(134)	(109)	(243)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	-	550,943	-	-	550,943	455,630	1,006,573
Other Equity components	-	-	-	-	-	-	-	(761)	(761)	(624)	(1,385)
Total comprehensive income for the period	-	-	-	-	(134)	550,943	15,275,745	(761)	15,825,793	13,552,973	29,378,766
Changes in non-controlling interest in Subsidiaries	-	-	-	-	-	-	-	-	-	486,851	486,851
Cash dividends	-	-	-	-	-	-	(15,200,000)	-	(15,200,000)	(13,886,277)	(29,086,277)
Treasury stock in Subsidiaries	-	-	(137,350)	-	-	-	-	-	(137,350)	(112,642)	(249,992)
Balance, 30 June 2025	210,619,700	(24,720,526)	(137,350)	2,553,839	58,814	489,046	99,031,692	(5,834)	287,889,381	119,045,323	406,934,704
Balance, 31 December 2025	211,419,700	(24,751,655)	-	2,685,742	(330,270)	946,653	113,150,871	(55,869)	303,065,172	126,695,425	429,760,597
Net income for the period	-	-	-	-	-	-	11,702,368	-	11,702,368	13,388,034	25,090,402
Revaluation surplus of fixed assets	-	-	-	(9,667)	-	-	9,667	-	-	-	-
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	-	-	3,292	-	-	3,292	2,732	6,024
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	-	(1,314,482)	-	-	(1,314,482)	(1,093,738)	(2,408,220)
Other Equity components	-	-	-	-	-	-	67,676	67,676	67,676	69,186	136,862
Total comprehensive income for the period	-	-	-	(9,667)	3,292	(1,314,482)	11,712,035	67,676	10,458,854	12,366,214	22,825,068
Changes regarding the disposal of Subsidiaries	-	-	-	-	-	-	-	-	-	(2)	(2)
Cash dividends	-	-	-	-	-	-	(350,000)	-	(350,000)	(16,598,344)	(16,948,344)
Treasury stock in Subsidiaries	-	-	-	-	-	-	-	-	-	(1,309,013)	(1,309,013)
Balance, 30 June 2026	211,419,700	(24,751,655)	-	2,676,075	(326,978)	(367,829)	124,512,906	11,807	313,174,026	121,154,280	434,328,306

CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of June 30, 2026 and December 31, 2025
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2026	Audited Dec 31, 2025
	COMMITMENTS		
	Committed receivables:		
1.	Unused borrowing/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
3.	Others	1,003,385	250,549
		47,900,691	25,986,765
	Committed liabilities:		
1.	Unused credit/financing facilities		
	- Committed	347,660,311	351,712,031
	- Uncommitted	100,261,690	100,451,029
2.	Outstanding irrevocable letters of credit	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
4.	Others	2,342,373	335,642
		501,463,019	489,221,478
	CONTINGENCIES		
	Contingent receivables:		
1.	Received guarantees	121,321	604,625
2.	Others	-	-
		121,321	604,625
	Contingent liabilities:		
1.	Issued guarantees	30,218,594	29,293,258
2.	Others	89	89
		30,218,683	29,293,347

Jakarta, July 30, 2026

Honky Hario
President Director

Agus Santoso Suwanto
Director