PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of September 30, 2026 & December 31, 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2026	Audited Dec 31, 2025	Unaudited Sep 30, 2026	Audited Dec 31, 2025
	ASSETS				
1.	Cash	19,004,486	25,275,044	19,028,152	25,305,031
2.	Placement with Bank Indonesia	58,827,896	50,289,090	60,466,577	52,078,654
3.	Placement with other banks	40,369,954	9,656,983	42,050,566	10,838,081
4.	Spot and derivative/forward receivables	376,218	118,068	376,214	118,068
5.	Securities	383,872,166	435,890,800	406,699,683	456,276,250
6.	Securities sold under repurchase agreement (repo)	137,610	-	137,610	-
7.	Claims on securities bought under reverse repo	5,053,847	4,430,617	5,500,827	5,286,449
8.	Acceptance receivables	12,502,284	9,694,943	12,502,284	9,694,943
9.	Loans and financing	1,030,718,519	961,903,505	1,049,154,677	979,699,732
10.	Sharia financing	-	-	12,717,035	12,055,633
11.	Equity investment	10,366,367	10,366,367	809,672	803,859
12.	Other financial assets	12,432,903	12,284,298	14,576,551	14,324,382
13.	Impairment on financial assets -/-	(31,353,541)	(30,144,220)	(32,781,271)	(31,597,199)
	a. Securities	(525,817)	(444,818)	(639,786)	(525,707)
	b. Loans and Sharia financing	(30,488,189)	(29,390,498)	(31,797,925)	(30,757,244)
	c. Other financial assets	(339,535)	(308,904)	(343,560)	(314,248)
14.	Intangible assets	1,423,784	1,364,628	3,004,383	2,902,619
	Accumulated amortization on intangible asset -/-	(966,436)	(832,702)	(1,290,117)	(1,123,847)
15.	Fixed assets and equipment	40,418,367	38,772,810	42,097,671	40,354,254
	Accumulated depreciation on fixed assets and equipment -/-	(12,860,198)	(11,195,391)	(13,607,390)	(11,880,570)
16.	Non earning assets	2,333,390	2,336,435	2,386,918	2,393,506
	a. Abandoned property	5,326	32,635	7,834	38,969
	b. Foreclosed assets	2,185,777	2,200,083	2,236,798	2,250,820
	c. Suspense accounts	33,618	11,024	33,618	11,024
	d. Interbranch assets	108,669	92,693	108,668	92,693
17.	Other assets	17,066,550	17,160,188	17,680,966	19,298,691
	TOTAL ASSETS	**1,589,724,166**	**1,537,371,463**	**1,641,511,008**	**1,586,828,536**

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of September 30, 2026 & December 31, 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2026	Audited Dec 31, 2025	Unaudited Sep 30, 2026	Audited Dec 31, 2025
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	459,246,800	431,029,026	463,061,085	434,453,871
2.	Saving account	628,411,955	600,636,235	640,118,763	610,785,794
3.	Time deposit	182,400,906	187,902,285	198,097,659	203,804,633
4.	Electronic money	1,586,599	1,494,399	1,586,599	1,494,399
5.	Liabilities to Bank Indonesia	-	577	300,344	577
6.	Liabilities to other banks	4,111,795	4,038,232	4,048,156	3,980,717
7.	Spot and derivative/forward liabilities	401,774	97,406	401,774	97,406
8.	Liabilities on securities sold under repurchase agreement (repo)	613,466	-	613,466	-
9.	Acceptance liabilities	5,711,562	4,733,862	5,711,562	4,733,862
10.	Issued securities	65,000	65,000	614,332	165,000
11.	Loans/financing received	14,780	1,525	513,113	2,046,859
12.	Margin deposit	227,592	298,252	237,873	308,366
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	33,143,725	35,416,899	42,545,247	43,269,497
15.	Minority interest	-	-	241,697	221,077
	TOTAL LIABILITIES	1,315,935,954	1,265,713,698	1,358,091,670	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	7,104,824	8,809,980	7,129,309	9,047,491
	a. Gains	11,277,809	13,156,614	11,397,004	13,490,877
	b. Losses -/-	(4,172,985)	(4,346,634)	(4,267,695)	(4,443,386)
19.	Other equity components	-	-	-	-
20.	Reserves	4,268,903	4,268,903	4,268,903	4,268,903
	a. General	4,268,903	4,268,903	4,268,903	4,268,903
	b. Appropriated	-	-	-	-
21.	Gain/loss	258,623,706	253,479,090	268,449,397	263,269,342
	a. Previous years	253,499,420	233,974,939	263,289,672	243,327,102
	b. Current Year	45,180,388	57,099,198	45,215,827	57,537,287
	c. Dividends paid -/-	(40,056,102)	(37,595,047)	(40,056,102)	(37,595,047)
	TOTAL EQUITIES ATTRIBUTABLE TO OWNER	273,788,212	271,657,765	283,419,338	281,466,478
	TOTAL EQUITIES	273,788,212	271,657,765	283,419,338	281,466,478
	TOTAL LIABILITIES AND EQUITIES	**1,589,724,166**	**1,537,371,463**	**1,641,511,008**	**1,586,828,536**

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Periods Ended September 30, 2026 & 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2026	Unaudited Sep 30, 2025	Unaudited Sep 30, 2026	Unaudited Sep 30, 2025
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses/Return					
1.	Interest income/Return	70,895,857	68,984,159	76,253,235	74,129,647
2.	Interest expense/Return	10,190,418	9,245,794	11,063,904	10,039,109
	Net interest income (expenses)/Net Return	**60,705,439**	**59,738,365**	**65,189,331**	**64,090,538**
B. Insurace revenue and expense					
1.	Insurance revenue	-	-	1,648,115	1,863,871
2.	Insurance expense	-	-	1,350,776	1,755,190
	Net insurance revenue (expense)	**-**	**-**	**297,339**	**108,681**
C. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	14,380	494,800	(62,820)	516,105
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	2,014,891	1,448,208	2,026,107	1,461,191
4.	Gains (losses) on spot and derivatives/forward (realised)	1,308,481	906,152	1,308,101	906,137
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(141,758)	7,224	(90,698)	27,063
7.	Dividend income	1,954,131	2,200,087	36,988	100,795
8.	Commission/provision/fee and administration income	15,263,036	14,240,920	15,575,686	14,388,352
9.	Other income	966,315	962,990	1,333,801	1,309,747
10.	Addition (reversal) of impairment losses on assets	2,176,131	2,818,205	2,753,630	3,522,726
11.	Losses on operational risk	654	4,790	654	4,790
12.	Personnel expenses	12,208,285	12,043,700	13,352,596	13,472,768
13.	Promotion expenses	959,232	786,199	1,149,345	1,028,771
14.	Others expenses	11,119,587	10,522,685	12,291,837	10,939,380
	Net Other Operational Income (Expenses)	**(5,084,413)**	**(5,915,198)**	**(9,420,897)**	**(10,259,045)**
	OPERATIONAL PROFIT (LOSS)	**55,621,026**	**53,823,167**	**56,065,773**	**53,940,174**
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(4,161)	(5,834)	(3,214)	(2,508)
2.	Non operational income	155,727	211,854	315,181	422,032
3.	Non operational expenses	551,642	562,423	600,675	592,754
	NON OPERATIONAL PROFIT (LOSS)	**(400,076)**	**(356,403)**	**(288,708)**	**(173,230)**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**55,220,950**	**53,466,764**	**55,777,065**	**53,766,944**
	Income tax	10,040,562	9,892,965	10,538,353	10,353,481
	a. Estimated current year tax	10,049,594	10,192,586	10,615,476	10,698,431
	b. Deferred tax income (expenses)	9,032	299,621	77,123	344,950
	NET PROFIT (LOSS) CURRENT PERIOD	**45,180,388**	**43,573,799**	**45,238,712**	**43,413,463**
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	170,811	(158,973)	170,811	(158,973)
	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	-	-	-	-
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(1,855,637)	1,743,695	(2,207,036)	1,923,615
	c. Others	-	-	136,108	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	**(1,684,826)**	**1,584,722**	**(1,900,117)**	**1,764,642**
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**43,495,562**	**45,158,521**	**43,338,595**	**45,178,105**
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	45,180,388	43,573,799	45,215,827	43,397,415
	NON-CONTROLLING INTEREST			22,885	16,048
	NET PROFIT (LOSS) CURRENT PERIOD	**45,180,388**	**43,573,799**	**45,238,712**	**43,413,463**
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	43,495,562	45,158,521	43,317,975	45,153,366
	NON-CONTROLLING INTEREST			20,620	24,739
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**43,495,562**	**45,158,521**	**43,338,595**	**45,178,105**
	DIVIDEND	**(40,056,102)**	**(30,818,763)**	**(40,056,102)**	**(30,818,763)**
	EARNINGS PER SHARE (in full amount)			**368**	**352**

PT BANK CENTRAL ASIA Tbk & Subsidiaries

CONSOLIDATED STATEMENTS OF CASH FLOWS

For the Periods Ended September 30, 2026 & 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Sep 30, 2026	Unaudited Sep 30, 2025
I.	**CASH FLOWS FROM OPERATING ACTIVITIES**		
	1. Receipts of interest and sharia income, insurance, fees and commissions	92,551,546	87,280,809
	2. Other operating income	2,782,130	4,671,484
	3. Payments of interest and sharia expenses, insurance, fees and commissions	(11,027,120)	(10,072,193)
	4. Payments of post-employment benefits	-	-
	5. Other operating expenses	(23,963,955)	(27,335,910)
	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	(227,571)	(666,296)
	b. Financial assets measured at fair value through profit and loss	15,019,437	(12,628,770)
	c. Acceptance receivables	(2,807,341)	(119,245)
	d. Bills receivable	543,638	595,010
	e. Securities purchased under agreements to resell	(214,378)	(12,021,511)
	f. Loans receivable	(68,100,194)	(24,152,728)
	g. Consumer financing receivables	(517,900)	(363,441)
	h. Finance lease receivables - net	7,880	35,162
	i. Assets related to sharia transactions	(757,596)	(1,538,372)
	j. Other assets	1,893,834	(423,634)
	k. Deposits from customers	45,163,050	67,352,691
	l. Sharia deposits	397,618	144,433
	m. Deposits from other banks	(55,912)	1,753,601
	n. Acceptance payables	977,700	761,836
	o. Accruals and other liabilities	910,439	1,689,127
	p. Temporary *syirkah* deposits	149,156	946,153
	Net cash provided by (used in) operating activities before income tax	51,792,351	75,020,506
	8. Payment of income tax	(11,011,805)	(9,088,526)
	Net cash provided by (used in) operating activities	**40,780,546**	**65,931,980**
II.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
	1. Proceeds from sales of investment securities	334,566	-
	2. Acquisition of investment securities	(97,899,251)	(165,510,829)
	3. Proceeds from investment securities that matured during the period	134,830,708	148,048,688
	4. Cash dividends received from investment in shares	36,988	100,794
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(1,575,983)	(803,533)
	7. Acquisition of right of use assets	(450,826)	(300,054)
	8. Proceeds from sale of fixed assets	4,152	4,843
	Net cash provided by (used in) investing activities	**35,280,354**	**(18,460,091)**
III.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
	1. Proceeds from debt securities issued	14,534,420	-
	2. Payment of debt securities issued	(14,335,088)	(435,000)
	3. Proceeds from borrowings	40,596,117	50,585,664
	4. Payment of borrowings	(41,830,096)	(51,957,534)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	(40,056,102)	(30,818,763)
	7. Treasury stock	(1,309,013)	(249,992)
	8. Proceeds from securities sold under repurchase agreements to repurchase	723,429,590	179,681
	9. Payment of securities sold under repurchase agreements to repurchase	(722,816,124)	-
	Net cash provided by (used in) financing activities	**(41,786,296)**	**(32,695,944)**
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**34,274,604**	**14,775,945**
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	**87,549,328**	**85,482,530**
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	**(1,207,226)**	**(56,327)**
	CASH AND CASH EQUIVALENTS, END OF PERIOD	**120,616,706**	**100,202,148**
IV.	**CASH AND CASH EQUIVALENTS CONSIST OF :**		
	1. Cash	19,028,152	18,427,521
	2. Current accounts with Bank Indonesia	53,316,577	60,159,738
	3. Current accounts with other banks	10,524,241	11,057,582
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	37,747,736	10,557,307
	Total cash and cash equivalents	**120,616,706**	**100,202,148**

PT BANK CENTRAL ASIA Tbk

FINANCIAL RATIOS CALCULATION

As of September 30, 2026 & 2025

(In %)

Ratio	Unaudited Sep 30, 2026	Unaudited Sep 30, 2025
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	27.51%	29.94%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.05%	1.11%
3. Non perfoming earning assets to total earning assets	0.94%	1.00%
4. Allowance for impairment on financial assets to earning assets	2.10%	2.30%
5. Gross NPL	1.79%	2.10%
6. Net NPL	0.72%	0.77%
7. Loan at Risk (LAR)	4.59%	5.52%
8. Return on Asset (ROA) [1)]	4.65%	4.87%
9. Return on Asset (ROA) [2)]	3.81%	3.97%
10. Return on Equity (ROE)	23.90%	24.08%
11. Net Interest Margin (NIM)	5.41%	5.76%
12. Operating Expenses to Operating Income (BOPO)	40.97%	40.85%
13. Cost to Income Ratio (CIR)	29.71%	29.19%
14. Loan to Deposit Ratio (LDR)	79.82%	75.59%
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. Reserve Requirement (Rupiah)		
i. Daily	0.00%	0.00%
ii. Average	5.02%	4.02%
b. Reserve Requirement (Foreign currencies)	0.00%	0.00%
i. Daily	2.00%	2.00%
ii. Average	2.18%	2.71%
3. Net Open Position	0.34%	0.49%

[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 September 30, 2026 & 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2026 (Unaudited)						September 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	138	-	-	-	-	**138**	187	-	-	-	-	**187**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,434	-	-	-	-	**1,434**	289	-	-	-	-	**289**
	b. Foreign currencies	4	-	-	-	-	**4**	-	-	-	-	-	**-**
3.	Securities												
	a. Rupiah	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	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	-	-	-	-	-	**-**	-	-	-	-	-	**-**
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	**92,776**	**4,980**	**-**	**-**	**-**	**97,756**	**112,839**	**-**	**-**	**-**	**-**	**112,839**
	i. Rupiah	59,910	4,980	-	-	-	**64,890**	112,839	-	-	-	-	**112,839**
	ii. Foreign currencies	32,866	-	-	-	-	**32,866**	-	-	-	-	-	**-**
	b. Non micro, small and medium enterprises	**16,082,907**	**675**	**-**	**-**	**-**	**16,083,582**	**8,286,985**	**374**	**-**	**-**	**-**	**8,287,359**
	i. Rupiah	16,042,370	675	-	-	-	**16,043,045**	8,162,063	374	-	-	-	**8,162,437**
	ii. Foreign currencies	40,537	-	-	-	-	**40,537**	124,922	-	-	-	-	**124,922**
	c. Restructured loans	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	i. Rupiah	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	ii. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
8.	Equity investment	9,736,614	-	-	-	1,000	**9,737,614**	9,679,893	-	-	-	1,000	**9,680,893**
9.	Other receivables	-	-	-	-	-	**-**	-	-	-	-	-	**-**
10.	Commitments and contingencies												
	a. Rupiah	12,336,476	590	-	-	-	**12,337,066**	9,585,852	804	-	-	-	**9,586,656**
	b. Foreign currencies	573,320	-	-	-	-	**573,320**	213,339	-	-	-	-	**213,339**

PT BANK CENTRAL ASIA Tbk

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of September 30, 2026 & 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2026 (Unaudited)						September 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	1,863,364	-	-	-	-	**1,863,364**	651,765	-	-	-	-	**651,765**
	b. Foreign currencies	38,506,452	-	-	-	-	**38,506,452**	17,360,876	-	-	-	-	**17,360,876**
2.	Spot and derivative/forward receivables												
	a. Rupiah	374,414	-	-	-	-	**374,414**	158,058	-	-	-	-	**158,058**
	b. Foreign currencies	366	-	-	-	-	**366**	2,287	-	-	-	-	**2,287**
3.	Securities												
	a. Rupiah	365,150,991	-	145,806	-	100,000	**365,396,797**	397,637,425	-	-	-	100,000	**397,737,425**
	b. Foreign currencies	18,474,696	673	-	-	-	**18,475,369**	19,480,360	1,354	-	-	-	**19,481,714**
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	137,610	-	-	-	-	**137,610**	1,503,267	-	-	-	-	**1,503,267**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
5.	Claims on securities bought under reverse repo												
	a. Rupiah	5,053,847	-	-	-	-	**5,053,847**	13,089,823	-	-	-	-	**13,089,823**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
6.	Acceptance receivables	12,280,639	119,105	4,565	-	97,975	**12,502,284**	9,983,116	108,618	3,209	14,838	71,206	**10,180,987**
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	**134,589,873**	**3,676,673**	**739,395**	**527,453**	**2,958,317**	**142,491,711**	**130,057,268**	**3,787,076**	**479,799**	**688,904**	**2,933,136**	**137,946,183**
	i. Rupiah	133,419,071	3,649,878	739,395	527,453	2,958,317	**141,294,114**	126,115,700	3,765,411	479,799	688,904	2,933,136	**133,982,950**
	ii. Foreign currencies	1,170,802	26,795	-	-	-	**1,197,597**	3,941,568	21,665	-	-	-	**3,963,233**
	b. Non micro, small and medium enterprises	**844,394,859**	**13,686,624**	**1,220,410**	**994,972**	**11,748,605**	**872,045,470**	**738,035,962**	**14,778,196**	**1,076,952**	**1,663,063**	**11,829,254**	**767,383,427**
	i. Rupiah	791,889,222	13,207,817	895,486	994,972	11,027,756	**818,015,253**	698,316,067	14,009,808	788,009	1,663,063	11,026,377	**725,803,324**
	ii. Foreign currencies	52,505,637	478,807	324,924	-	720,849	**54,030,217**	39,719,895	768,388	288,943	-	802,877	**41,580,103**
	c. Restructured loans	**11,016,056**	**4,880,206**	**788,682**	**176,155**	**7,625,801**	**24,486,900**	**11,894,684**	**4,808,157**	**453,188**	**751,990**	**8,661,350**	**26,569,369**
	i. Rupiah	10,648,715	4,423,928	481,206	176,155	7,625,801	**23,355,805**	11,751,673	4,264,107	278,205	751,990	8,661,350	**25,707,325**
	ii. Foreign currencies	367,341	456,278	307,476	-	-	**1,131,095**	143,011	544,050	174,983	-	-	**862,044**
8.	Equity investment	627,983	-	-	-	770	**628,753**	627,983	-	-	-	770	**628,753**
9.	Other receivables	276,999	4,311	2,068	-	-	**283,378**	312,183	-	1,808	-	-	**313,991**
10.	Commitments and contingencies												
	a. Rupiah	403,801,673	1,411,433	1,930	1,300	2,794	**405,219,130**	420,306,967	1,570,651	9,749	12,032	6,202	**421,905,601**
	b. Foreign currencies	63,982,524	101,625	5,681	-	31,353	**64,121,183**	66,733,826	40,613	3,500	2,998	23,716	**66,804,653**
III.	**OTHER INFORMATION**												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						**-**						**-**
	b. To Other Parties						**488**						**1,298**
2.	Foreclosed assets						**2,185,777**						**1,978,652**

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of September 30, 2026 & 2025

(announced in millions of Rupiah)

		Unaudited Sep 30, 2026		Unaudited Sep 30, 2025	
		Individual	Consolidated	Individual	Consolidated
I.	**Tier 1 Capital**	**259,713,265**	**275,068,739**	**253,740,502**	**269,050,868**
	1. Common Equity Tier 1	**259,713,265**	**275,068,739**	**253,740,502**	**269,050,868**
	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	**274,235,509**	**282,710,258**	**267,489,570**	**275,734,858**
	1.2.1. Addition Factor	276,517,589	285,042,692	269,476,719	277,749,648
	1.2.1.1. Other comprehensive income	11,369,723	11,449,584	13,022,079	13,245,463
	1.2.1.1.1. Translation of financial statements in foreign currency	-	-	-	-
	1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	142,695	91,184	2,024,561	2,112,821
	1.2.1.1.3. Revaluation surplus of fixed assets	11,227,028	11,358,400	10,997,518	11,132,642
	1.2.1.2. Other disclosed reserves	265,147,866	273,593,108	256,454,640	264,504,185
	1.2.1.2.1. Agio from common equity Tier 1 instruments	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	213,443,318	221,995,114	203,150,208	211,485,268
	1.2.1.2.4. Current year's profit	45,180,388	45,073,834	43,573,799	43,288,284
	1.2.1.2.5. Fund for paid-in capital	-	-	-	-
	1.2.1.2.6. Others	-	-	-	-
	1.2.2. Deduction Factor	(2,282,080)	(2,332,434)	(1,987,149)	(2,014,790)
	1.2.2.1. Other comprehensive income	(92,107)	(120,864)	-	(5,265)
	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	(92,107)	(120,864)	-	(5,265)
	1.2.2.2. Other disclosed reserves	(2,189,973)	(2,211,570)	(1,987,149)	(2,009,525)
	1.2.2.2.1. Disagio from common equity Tier 1 instruments	-	-	-	-
	1.2.2.2.2. Previous year's losses	-	-	-	-
	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	(2,189,973)	(2,211,570)	(1,987,149)	(2,009,525)
	1.2.2.2.7. Others	-	-	-	-
	1.3. Non-controlling interest		**-**		-
	1.4. Deduction Factor of Common Equity Tier 1	**(16,057,766)**	**(9,177,041)**	**(15,289,652)**	**(8,224,574)**
	1.4.1. Deferred tax	(5,920,525)	(6,283,297)	(5,109,071)	(5,329,191)
	1.4.2. Other intangible assets	(457,348)	(1,688,393)	(500,688)	(1,715,524)
	1.4.3. Investments in shares of stock	(9,679,893)	(1,205,351)	(9,679,893)	(1,179,859)
	1.4.4. Shortage of capital on insurance subsidiary company		-		-
	1.4.5. Securitisation Exposure	-	-	-	-
	1.4.6. Other deduction factor of common equity tier 1	-	-	-	-
	1.4.6.1. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-	-	-
	1.4.6.2. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
	1.4.6.3. Exposures in subsidiary company that carry out business activities based on sharia principles (if available)		-		-
	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 from additional Tier 1 instruments	-	-	-	-
	2.3. Disagio from additional Tier 1 instruments	-	-	-	-
	2.4. Deduction factor	-	-	-	-
	2.4.1. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-	-	-
	2.4.2. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
II.	**Tier 2 Capital**	**11,198,462**	**11,555,061**	**9,777,162**	**10,110,402**
	1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	**49,833**	**49,833**	**62,833**	**62,833**
	2. Agio from Tier 2 capital instruments	**-**	**-**	**-**	**-**
	3. Disagio from Tier 2 capital instruments	**-**	**-**	**-**	**-**
	4. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	**11,148,629**	**11,505,228**	**9,714,329**	**10,047,569**
	5. Deduction Factor of Tier 2 Capital	**-**	**-**	**-**	**-**
	5.1. Sinking Fund	-	-	-	-
	5.2. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	-	-	-
	5.3. Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-	-	-
Total Capital		**270,911,727**	**286,623,800**	**263,517,664**	**279,161,270**

	Unaudited Sep 30, 2026		Unaudited Sep 30, 2025	
	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK	**914,653,490**	**946,906,938**	**814,377,828**	**844,627,352**
RWAs CONSIDERING MARKET RISK	**12,996,709**	**16,472,931**	**11,123,532**	**13,242,248**
RWAs CONSIDERING OPERATIONAL RISK	**57,184,081**	**55,803,356**	**54,479,020**	**53,224,191**
TOTAL RISK-WEIGHTED ASSETS	**984,834,280**	**1,019,183,225**	**879,980,380**	**911,093,791**
Min. capital requirements based on risk profile	**9.99%**	**9.99%**	**9.99%**	**9.99%**
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE				
From CET 1 (%) - Common equity Tier I ratio (minimum 4.5%)	**4.50%**	**4.50%**	**4.50%**	**4.50%**
From AT 1 (%) - Additional Tier I allocated ratio (%)	**0.00%**	**0.00%**	**0.00%**	**0.00%**
From Tier 2 (%) - Additional common equity Tier I allocated to meet the minimum 6% Tier I (%)	**1.50%**	**1.50%**	**1.50%**	**1.50%**
Allocated Tier 2 capital ratio	**1.14%**	**1.13%**	**1.11%**	**1.11%**
Additional common equity Tier I allocated for minimum capital requirement	**2.85%**	**2.86%**	**2.88%**	**2.88%**

DESCRIPTION	Unaudited Sep 30, 2026		Unaudited Sep 30, 2025	
	Individual	Consolidated	Individual	Consolidated
CAR RATIO				
CET 1 Ratio (%)	**26.37%**	**26.99%**	**28.83%**	**29.53%**
Tier 1 Ratio (%)	**26.37%**	**26.99%**	**28.83%**	**29.53%**
Tier 2 Ratio (%)	**1.14%**	**1.13%**	**1.11%**	**1.11%**
CAR Ratio (%)	**27.51%**	**28.12%**	**29.94%**	**30.64%**
CET 1 FOR BUFFER (%)	**17.52%**	**18.13%**	**19.96%**	**20.65%**
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
Capital Conservation Buffer (%)	**2.50%**	**2.50%**	**2.50%**	**2.50%**
Countercyclical Buffer (%)	**0.00%**	**0.00%**	**0.00%**	**0.00%**
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 September 30, 2026 & 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	September 30, 2026 (Unaudited)					September 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	7,765	-	-	403,700	-	4,988	-	-	180,128	-
2.	Spot and derivative/forward receivables	-	-	-	3,329	-	-	-	-	1,544	-
3.	Securities	358,317	-	167,500	651,723	121,905	323,191	-	100,000	560,354	100,068
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	55,826	84,294	83,756	122,806	104,615	37,575	92,072	70,346	99,831	84,537
7.	Loans and financing	11,241,833	8,289,274	10,957,082	9,465,276	10,652,940	11,265,296	8,053,364	11,825,466	8,400,872	10,227,104
8.	Equity investment	103,646	-	1,770	103,646	1,770	103,079	-	1,770	103,079	1,770
9.	Other receivables	665	-	1,813	2,770	526	1,050	-	1,591	3,122	271
10.	Commitments and Contingencies	2,553,742	186,445	26,365	395,379	98,789	2,888,206	216,213	30,307	365,399	93,100

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENT OF COMMITMENTS & CONTINGENCIES

As of September 30, 2026 & December 31, 2025

(announced in millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2026	Audited Dec 31, 2025	Unaudited Sep 30, 2026	Audited Dec 31, 2025
I.	**COMMITTED RECEIVABLES**				
	1. Unused borrowings/financing facilities	-	-	5,206,667	2,795,000
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	17,607,822	22,941,216	17,609,614	22,941,216
	3. Others	1,765,213	250,549	1,765,213	250,549
II.	**COMMITTED LIABILITIES**				
	1. Unused credit/financing facilities				
	a. Committed	354,984,115	350,969,402	355,942,681	351,712,031
	b. Uncommitted	84,933,142	99,082,181	86,174,935	100,451,029
	2. Outstanding irrevocable letters of credit	11,999,326	10,205,937	11,999,326	10,205,937
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	23,481,584	26,516,839	23,483,380	26,516,839
	4. Others	1,399,832	335,642	1,399,832	335,642
III.	**CONTINGENT RECEIVABLES**				
	1. Received guarantees	99,546	119,200	549,546	604,625
	2. Others	-	-	-	-
IV.	**CONTINGENT LIABILITIES**				
	1. Issued guarantees	30,334,116	29,243,573	30,379,220	29,293,258
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk

STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS

As of September 30, 2026

(announced in millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	**Related to Exchange Rate**	**41,089,406**	**41,089,406**	**-**	**376,218**	**401,774**
1.	Spot	2,955,980	2,955,980	-	3,241	4,537
2.	Forward	15,296,426	15,296,426	-	150,730	89,698
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	22,837,000	22,837,000	-	222,247	307,539
6.	Others	-	-	-	-	-
B.	**Related to Interest Rate**	**-**	**-**	**-**	**-**	**-**
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	**-**	**-**	**-**	**-**	**-**
TOTAL					**376,218**	**401,774**

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

*) The controlling shareholder of PT Dwimuria Investama Andalan, who is also the ultimate shareholder of BCA is Mr. Robert Budi Hartono.

**) The shares repurchased by PT Bank Central Asia Tbk is in the amount of 0.35% of its issued and paid up shares.

Jakarta, October 27, 2026

PT Bank Central Asia Tbk

S. E & O

Gregory Hendra Lembong
President Director

Vera Eve Lim
Director

- 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 nine months period ended September 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 Number 18, 2025 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 financial position as of December 31, 2025, as well as in the statements of profit or loss and other comprehensive income for the nine months period ended September 30, 2025 have been reclassified to conform the presentation of statements of financial position as of September 30, 2026, as well as profit or loss and other comprehensive income for the nine months period ended September 30, 2026.

- The main exchange rates used were as follows:
  Rate as of September 30, 2026 : 1 USD = Rp 17,875.00
  Rate as of December 31, 2025 : 1 USD = Rp 16,675.00