<table>
<thead>
<tr>
<th>No.</th>
<th>ACCOUNTS</th>
<th>INDIVIDUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Unaudited Nov 30, 2019</td>
</tr>
<tr>
<td>1.</td>
<td>Cash</td>
<td>15,202,660</td>
</tr>
<tr>
<td>2.</td>
<td>Placement to Bank Indonesia</td>
<td>72,714,479</td>
</tr>
<tr>
<td>3.</td>
<td>Interbank placement</td>
<td>19,102,240</td>
</tr>
<tr>
<td>4.</td>
<td>Spot and derivatives claims</td>
<td>1,084,656</td>
</tr>
<tr>
<td>5.</td>
<td>Securities</td>
<td>150,373,406</td>
</tr>
<tr>
<td></td>
<td>a. Measured at fair value through profit and loss</td>
<td>5,746,909</td>
</tr>
<tr>
<td></td>
<td>b. Available for sale</td>
<td>124,735,574</td>
</tr>
<tr>
<td></td>
<td>c. Held to maturity</td>
<td>12,032,986</td>
</tr>
<tr>
<td></td>
<td>d. Loan and receivables</td>
<td>7,857,937</td>
</tr>
<tr>
<td>6.</td>
<td>Securities sold under repurchase agreement</td>
<td>-</td>
</tr>
<tr>
<td>7.</td>
<td>Claims on securities bought under reverse repo</td>
<td>20,606,300</td>
</tr>
<tr>
<td>8.</td>
<td>Acceptance claims</td>
<td>10,792,831</td>
</tr>
<tr>
<td>9.</td>
<td>Loans</td>
<td>569,805,113</td>
</tr>
<tr>
<td></td>
<td>a. Measured at fair value through profit and loss</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>b. Available for sale</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>c. Held to maturity</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>d. Loan and receivables</td>
<td>569,805,113</td>
</tr>
<tr>
<td>10.</td>
<td>Sharia Financing</td>
<td>-</td>
</tr>
<tr>
<td>11.</td>
<td>Equity investment</td>
<td>5,824,031</td>
</tr>
<tr>
<td>12.</td>
<td>Impairment on financial assets</td>
<td>(15,517,034)</td>
</tr>
<tr>
<td></td>
<td>a. Securities</td>
<td>(3,061)</td>
</tr>
<tr>
<td></td>
<td>b. Loans</td>
<td>(15,237,558)</td>
</tr>
<tr>
<td></td>
<td>c. Others</td>
<td>(276,415)</td>
</tr>
<tr>
<td>13.</td>
<td>Intangible assets</td>
<td>1,633,715</td>
</tr>
<tr>
<td></td>
<td>Accumulated amortization on intangible asset</td>
<td>(1,273,728)</td>
</tr>
<tr>
<td>14.</td>
<td>Fixed assets and equipment</td>
<td>29,644,499</td>
</tr>
<tr>
<td></td>
<td>Accumulated depreciation on fixed assets and equipment</td>
<td>(10,709,929)</td>
</tr>
<tr>
<td>15.</td>
<td>Non productive asset</td>
<td>808,111</td>
</tr>
<tr>
<td></td>
<td>a. Abandoned property</td>
<td>27,316</td>
</tr>
<tr>
<td></td>
<td>b. Foreclosed accounts</td>
<td>756,215</td>
</tr>
<tr>
<td></td>
<td>c. Suspense accounts</td>
<td>20,285</td>
</tr>
<tr>
<td></td>
<td>d. Interbranch assets</td>
<td>4,295</td>
</tr>
<tr>
<td></td>
<td>i. Conducting operational activities in Indonesia</td>
<td>4,295</td>
</tr>
<tr>
<td></td>
<td>ii. Conducting operational activities outside Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>16.</td>
<td>Impairment of non financial assets</td>
<td>-</td>
</tr>
<tr>
<td>17.</td>
<td>Consumer financing receivables and Net investments in finance leases</td>
<td>-</td>
</tr>
<tr>
<td>18.</td>
<td>Deferred tax assets</td>
<td>2,995,728</td>
</tr>
<tr>
<td>19.</td>
<td>Other assets</td>
<td>12,070,216</td>
</tr>
<tr>
<td></td>
<td>TOTAL ASSETS</td>
<td>885,157,294</td>
</tr>
</tbody>
</table>
PT BANK CENTRAL ASIA Tbk  
STATEMENTS OF FINANCIAL POSITION  
As of November 30, 2019  
(In millions of Rupiah)

<table>
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<th>No.</th>
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</tr>
</tbody>
</table>

### LIABILITIES AND EQUITIES

#### LIABILITIES

1. Current account 180,587,298
2. Saving account 341,124,519
3. Time deposit 162,871,198
4. Revenue sharing investment -
5. Liabilities to Bank Indonesia 577
6. Interbank liabilities 6,653,506
7. Spot and derivatives liabilities 73,977
8. Liabilities on securities sold under repurchase agreement -
9. Acceptance liabilities 5,768,365
10. Issued securities 500,000
11. Loans received 566
12. Margin deposit 186,984
13. Interbranch liabilities -
   a. Conducting operational activities in Indonesia -
   b. Conducting operational activities outside Indonesia -
14. Deferred tax liabilities -
15. Other liabilities 20,795,507
16. Profit sharing investment -
   TOTAL LIABILITIES 718,362,497

#### EQUITIES

17. Paid in capital 1,540,938
   a. Capital 5,500,000
   b. Unpaid capital (-3,959,062)
   c. Treasury stock -
18. Additional paid in capital 5,711,368
   a. Agio 5,711,368
   b. Disagio -
   c. Donated capital -
   d. Fund for paid up capital -
   e. Others -
19. Other comprehensive gain (loss) 7,451,259
   a. Translation adjustment -
   b. Unrealized gain/loss on available for sale financial assets 2,386,345
   c. Effective portion of hedging against cashflow -
   d. Reserves of fixed asset revaluation 8,658,196
   e. Portion of other comprehensive income from associate entities -
   f. Gain (loss) from actuary benefit program (3,895,016)
   g. Income tax related to other comprehensive income 301,734
   h. Others -
20. Reserves of quaasy reorganization -
21. Reserves of restructuring under common control -
22. Other Equity -
23. Reserves 1,955,604
   a. General reserves 1,955,604
   b. Appropriated reserves -
24. Gain/loss 150,135,628
   a. Previous years 124,737,038
   b. Current Year 25,398,590
   TOTAL EQUITIES 166,794,797

**TOTAL LIABILITIES AND EQUITIES** 885,157,294
INDIVIDUAL
Unaudited
Nov 30, 2019

OPERATIONAL INCOME AND EXPENSES
A. Interest income & expenses
1. Interest Income 55,309,386
   a. Rupiah currency 52,542,582
   b. Foreign currencies 2,766,804
2. Interest Expenses 12,042,563
   a. Rupiah currency 11,714,941
   b. Foreign currencies 327,622
Net Interest Income (Expenses) 43,266,823

B. Operational Income and Expenses Other than Interest
1. Operational Income Other than Interest 20,875,762
   a. Positive mark to market on financial assets 322,061
      i. Securities 38,488
      ii. Loans -
      iii. Spot and derivatives 278,411
      iv. Other financial assets 5,162
   b. Negative mark to market on financial liabilities
   c. Gain on sale of financial assets 894,717
      i. Securities 880,734
      ii. Loans -
      iii. Other financial assets 13,983
   d. Gain on spot and derivatives (realised) 2,813,018
   e. Dividend 637,662
   f. Gain on investment under equity method -
   g. Commission/provision/fee and administration 12,244,431
   h. Gain on sale of financial liabilities -
   i. Other income 1,137,214
2. Operational Expenses Other than Interest 32,474,453
   a. Negative mark to market on financial assets 776,804
      i. Securities 53,537
      ii. Loans -
      iii. Spot and derivatives 723,225
      iv. Other financial assets 42
   b. Positive mark to market on financial liabilities
   c. Loss on sale of financial assets 290,721
      i. Securities 57,768
      ii. Loans 232,953
      iii. Other financial asset -
   d. Loss on spot and derivatives (realised) 165,675
   e. Impairment of financial assets 6,499,093
      i. Securities 2,109
      ii. Loans 6,349,948
      iii. Sharia financing -
      iv. Other financial assets 117,036
   f. Losses on operational risk 23,331
   g. Impairment of other assets (non financial assets) 66,947
   h. Personnel expenses 11,180,321
   i. Promotion expenses 921,009
   j. Impairment of other assets (non financial assets) 66,947
   k. Others expenses 12,580,552
Net Operational Income (Expenses) Other than Interest (11,598,691)

CURRENT PERIOD PROFIT (LOSS) BEFORE TAX 31,668,132
Income taxes 6,269,542
a. Estimated current period tax 6,785,417
b. Deferred tax income (expenses) 515,875
NET PROFIT (LOSS) AFTER TAX 25,398,590

COMPREHENSIVE INCOME
1. Items that will not be reclassified subsequently to profit or loss
   a. Reserves of fixed asset revaluation (17,211)
   b. Gain (loss) from actuary benefit program (323,061)
   c. Portion of other comprehensive income from associate entities -
   d. Others -
   e. Income tax related to items that will not be reclassified subsequently to profit or loss 64,612
2. Items that will be reclassified subsequently to profit or loss
   a. Translation adjustment -
   b. Unrealized gain/loss on available for sale financial assets 2,549,286
   c. Effective portion of hedging against cashflow -
   d. Others -
   e. Income tax related to items that will be reclassified subsequently to profit or loss (509,857)
NET COMPREHENSIVE INCOME FOR THE PERIOD 1,763,769
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD 27,162,359
### PT BANK CENTRAL ASIA Tbk
#### COMMITMENTS & CONTINGENCIES
#### As of November 30, 2019
#### (In millions of Rupiah)

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</tr>
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</table>

#### I. COMMITTED CLAIMS 6,292,146
1. Unused Borrowings  - 
   a. Rupiah currency  - 
   b. Foreign currencies  - 
2. Outstanding spot and derivatives (purchased) 6,292,146  
3. Others  - 

#### II. COMMITTED LIABILITIES 305,081,307
1. Undisbursed loan facilities to debtors 227,803,966  
   a. BUMN 14,043,699  
      i. Committed 3,816,106  
      - Rupiah currency 3,816,106  
      - Foreign currencies -  
      ii. Uncommitted 10,227,593  
      - Rupiah currency 2,751,943  
      - Foreign currencies 7,475,650  
   b. Others 213,760,267  
      i. Committed 160,349,779  
      ii. Uncommitted 53,410,488  
2. Undisbursed loan facilities to other banks 1,982,311  
   a. Committed 1,980,461  
      i. Rupiah currency 1,980,461  
      ii. Foreign currencies -  
   b. Uncommitted 1,850  
      i. Rupiah currency 1,850  
      ii. Foreign currencies -  
3. Outstanding irrevocable letters of credit 7,221,521  
   a. Foreign L/C 5,350,357  
   b. Local L/C 1,871,164  
4. Outstanding spot and derivatives (sold) 68,073,509  
5. Others - 

#### III. CONTINGENT CLAIMS 688,154
1. Received guarantees 223,841  
   a. Rupiah currency 223,841  
   b. Foreign currencies -  
2. Accrued interest 464,313  
   a. Loan interest 464,313  
   b. Other interest -  
3. Others - 

#### IV. CONTINGENT LIABILITIES 15,507,098
1. Issued guarantees 15,507,098  
   a. Rupiah currency 13,427,005  
   b. Foreign currencies 2,080,093  
2. Others -