

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of September 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2021	Audited Dec 31, 2020	Unaudited Sep 30, 2021	Audited Dec 31, 2020
	ASSETS				
1.	Cash	15,000,209	24,314,463	15,009,930	24,322,335
2.	Placement with Bank Indonesia	136,784,665	64,951,015	138,088,121	65,888,638
3.	Placement with other banks	25,431,711	19,711,143	26,640,948	21,022,466
4.	Spot and derivative/forward receivables	956,393	1,080,043	956,393	1,080,043
5.	Securities	220,231,929	194,245,485	228,057,420	201,947,204
6.	Securities sold under repurchase agreement (repo)	-	-	43,745	-
7.	Claims on securities bought under reverse repo	128,391,369	146,518,049	130,424,646	146,820,397
8.	Acceptance receivables	12,556,522	8,553,975	12,556,522	8,553,975
9.	Loans and financing	591,363,643	575,648,735	599,932,841	583,001,848
10.	Sharia financing	-	-	5,863,162	5,569,233
11.	Equity investment	10,193,904	7,481,104	805,103	760,761
12.	Other financial assets	9,172,283	9,527,339	10,282,556	10,531,596
13.	Impairment on financial assets -/-	(32,815,025)	(27,576,229)	(33,849,962)	(28,562,638)
	a. Securities	(192,365)	(120,852)	(204,272)	(129,616)
	b. Loans and Sharia financing	(32,150,675)	(26,944,873)	(33,169,868)	(27,913,451)
	c. Others	(471,985)	(510,504)	(475,822)	(519,571)
14.	Intangible assets	2,055,963	2,054,813	3,381,906	3,355,655
	Accumulated amortization on intangible asset -/-	(1,791,065)	(1,590,257)	(1,944,864)	(1,726,035)
15.	Fixed assets and equipment	28,802,618	32,798,565	29,966,945	33,909,756
	Accumulated depreciation on fixed assets and equipment -/-	(8,012,073)	(11,578,505)	(8,481,319)	(11,994,702)
16.	Non earning assets	1,476,367	1,562,951	1,685,093	1,693,121
	a. Abandoned property	37,259	29,226	52,867	44,835
	b. Foreclosed assets	1,237,601	1,413,853	1,430,719	1,528,414
	c. Suspense accounts	19,321	15,317	19,321	15,317
	d. Interbranch assets	182,186	104,555	182,186	104,555
17.	Other assets	9,050,929	8,659,419	9,876,952	9,396,603
	TOTAL ASSETS	1,148,850,342	1,056,362,108	1,169,296,138	1,075,570,256

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of September 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2021	Audited Dec 31, 2020	Unaudited Sep 30, 2021	Audited Dec 31, 2020
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	262,463,813	229,060,890	263,374,951	229,820,528
2.	Saving account	456,913,939	413,161,288	458,424,228	414,041,429
3.	Time deposit	197,085,682	192,608,891	201,936,430	196,890,307
4.	Electronic money	887,964	825,293	887,964	825,293
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,014,005	10,197,909	6,994,129	10,164,022
7.	Spot and derivative/forward liabilities	85,159	138,292	85,159	138,757
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	43,460	-
9.	Acceptance liabilities	6,337,724	4,400,045	6,337,724	4,400,045
10.	Issued securities	500,000	500,000	1,091,868	1,090,821
11.	Loans/financing received	421	618,388	629,665	1,306,721
12.	Margin deposit	235,969	183,759	236,214	183,954
13.	Interbranch liabilities	127	-	127	-
14.	Other liabilities	26,963,532	28,062,911	31,306,671	31,993,093
15.	Non-controlling interest	-	-	131,530	118,383
	TOTAL LIABILITIES	958,488,912	879,758,243	971,480,697	890,973,930
	EQUITIES				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
	a. Capital	5,500,000	5,500,000	11,500,000	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(9,959,062)	(3,959,062)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid in capital	5,711,368	5,711,368	5,548,977	5,548,977
	a. Agio	5,711,368	5,711,368	5,711,368	5,711,368
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(162,391)	(162,391)
18.	Other comprehensive income	12,695,506	12,027,690	13,268,286	12,596,869
	a. Gains	15,703,972	16,407,815	16,266,474	16,966,716
	b. Losses -/-	(3,008,466)	(4,380,125)	(2,998,188)	(4,369,847)
19.	Reserves	2,512,565	2,241,254	2,512,565	2,241,254
	a. General reserves	2,512,565	2,241,254	2,512,565	2,241,254
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	167,901,053	155,082,615	174,944,675	162,668,288
	a. Previous years	154,811,304	142,437,685	162,396,977	149,171,400
	b. Current Year	23,740,713	26,279,151	23,198,662	27,131,109
	c. Dividends paid -/-	(10,650,964)	(13,634,221)	(10,650,964)	(13,634,221)
	TOTAL EQUITIES	190,361,430	176,603,865	197,815,441	184,596,326
	TOTAL LIABILITIES AND EQUITIES	1,148,850,342	1,056,362,108	1,169,296,138	1,075,570,256

- 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 month periods ended September 30, 2021 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 to meet the requirements of Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board No. Kep-347/BL/2012 dated June 25, 2012 concerning the Presentation and Disclosures of Publicly Listed Companies' Financial Statements.

- The main exchange rates used were as follows:

Rate as of September 30, 2021 : 1 USD = Rp 14,312.50

1 HKD = Rp 1,837.81

Rate as of December 31, 2020 : 1 USD = Rp 14,050.00

1 HKD = Rp 1,812.30

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For Periods Ended September 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2021	Unaudited Sep 30, 2020	Unaudited Sep 30, 2021	Unaudited Sep 30, 2020
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	46,506,484	46,526,549	49,391,876	49,443,758
2.	Interest expenses	7,050,396	8,323,549	7,235,976	8,640,982
	Net interest income (expenses)	39,456,088	38,203,000	42,155,900	40,802,776
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(73,684)	(2,699,341)	(53,520)	(2,699,501)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	609,895	1,430,407	643,934	1,471,370
4.	Gains (losses) on spot and derivatives/forward (realised)	953,336	(55,921)	962,517	(43,246)
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	175,692	4,506,531	178,375	4,505,822
7.	Dividend income	2,045,802	773,590	9,434	8,699
8.	Commission/provision/fee and administration income	10,570,311	9,560,590	10,687,770	9,607,172
9.	Other income	959,949	639,625	3,022,002	2,241,722
10.	Impairment of financial assets	7,416,303	8,472,242	7,648,966	9,129,121
11.	Losses on operational risk	12,717	8,475	12,840	8,693
12.	Personnel expenses	9,154,669	10,065,808	10,025,935	10,925,535
13.	Promotion expenses	400,804	553,158	551,109	614,062
14.	Others expenses	8,672,580	8,976,762	10,594,133	10,539,485
	Net Other Operational Income (Expenses)	(10,415,772)	(13,920,964)	(13,382,471)	(16,124,858)
	OPERATIONAL PROFIT (LOSS)	29,040,316	24,282,036	28,773,429	24,677,918
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(633)	(1,365)	7,300	3,705
2.	Other non operational income (expenses)	(269,664)	(121,787)	(139,803)	14,499
	NON OPERATIONAL PROFIT (LOSS)	(270,297)	(123,152)	(132,503)	18,204
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	28,770,019	24,158,884	28,640,926	24,696,122
	Income tax	5,029,306	4,398,125	5,429,213	4,651,052
	a. Estimated current period tax	5,954,269	5,481,648	6,360,796	5,742,322
	b. Deferred tax income (expenses)	924,963	1,083,523	931,583	1,091,270
	NET PROFIT (LOSS) AFTER TAX	23,740,713	19,760,759	23,211,713	20,045,070
	NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST			13,051	9,877
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	-	469	-	469
	b. Gains (losses) from actuary benefit program	1,371,659	(39,291)	1,371,659	(39,291)
	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	-	-	7,586	40,348
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(703,843)	2,962,994	(707,732)	2,997,940
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	667,816	2,924,172	671,513	2,999,466
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	24,408,529	22,684,931	23,883,226	23,044,536
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	23,740,713	19,760,759	23,198,662	20,035,193
	NON-CONTROLLING INTEREST			13,051	9,877
	NET PROFIT (LOSS)	23,740,713	19,760,759	23,211,713	20,045,070
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	24,408,529	22,684,931	23,870,079	23,034,680
	NON-CONTROLLING INTEREST			13,147	9,856
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	24,408,529	22,684,931	23,883,226	23,044,536
	DIVIDEND	(10,650,964)	(11,218,030)	(10,650,964)	(11,218,030)
	EARNINGS PER SHARE (in full amount)			941	813

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of September 30, 2021 & December 31, 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Sep 30, 2021	Audited Dec 31, 2020	Unaudited Sep 30, 2021	Audited Dec 31, 2020
I.	COMMITTED RECEIVABLES	5,832,472	6,770,672	11,201,222	12,319,076
	1. Unused borrowings/financing facilities	-	-	5,368,750	5,548,404
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	5,832,472	6,770,672	5,832,472	6,770,672
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	341,990,024	305,811,571	343,126,484	306,229,257
	1. Unused credit/financing facilities	265,327,093	253,712,172	266,463,553	254,129,858
	a. Committed	197,469,696	185,944,672	197,643,364	185,518,772
	b. Uncommitted	67,857,397	67,767,500	68,820,189	68,611,086
	2. Outstanding irrevocable letters of credit	10,348,174	9,448,748	10,348,174	9,448,748
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	66,314,757	42,650,651	66,314,757	42,650,651
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	145,293	298,023	565,293	718,023
	1. Received guarantees	145,293	298,023	565,293	718,023
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	16,142,799	15,719,356	16,201,947	15,748,950
	1. Issued guarantees	16,142,799	15,719,356	16,201,869	15,748,872
	2. Others	-	-	78	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of September 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2021 (Unaudited)						September 30, 2020 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	101	-	-	-	-	101	99	-	-	-	-	99
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	70	-	-	-	-	70
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	51,990	-	-	-	-	51,990	48,985	-	-	-	-	48,985
	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)	28,130	-	-	-	-	28,130	10,781	-	-	-	-	10,781
	i. Rupiah	28,130	-	-	-	-	28,130	10,781	-	-	-	-	10,781
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	6,376,581	-	-	-	-	6,376,581	5,642,624	-	-	-	555	5,643,179
	i. Rupiah	6,376,581	-	-	-	-	6,376,581	5,642,624	-	-	-	555	5,643,179
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	1,116	-	-	-	-	1,116	-	-	-	-	1,111	1,111
	i. Rupiah	1,116	-	-	-	-	1,116	-	-	-	-	1,111	1,111
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,653,544	-	-	-	1,000	9,654,544	6,941,744	-	-	-	-	6,941,744
9.	Other receivables	26,199	-	-	-	-	26,199	62,305	-	-	-	-	62,305
10.	Commitments and contingencies												
	a. Rupiah	5,915,001	10	-	-	-	5,915,011	5,093,471	-	-	-	-	5,093,471
	b. Foreign currencies	37,771	-	-	-	-	37,771	6,495	-	-	-	-	6,495

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of September 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		September 30, 2021 (Unaudited)						September 30, 2020 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
a.	Rupiah	924,499	-	-	-	-	924,499	2,761,246	-	-	-	-	2,761,246
b.	Foreign currencies	24,507,111	-	-	-	-	24,507,111	11,689,211	-	-	-	-	11,689,211
2.	Spot and derivative/forward receivables												
a.	Rupiah	951,037	-	-	-	-	951,037	90,174	-	-	-	-	90,174
b.	Foreign currencies	5,356	-	-	-	-	5,356	465	-	-	-	-	465
3.	Securities												
a.	Rupiah	184,056,950	-	-	-	100,000	184,156,950	167,105,985	-	-	100,000	-	167,205,985
b.	Foreign currencies	35,963,950	59,039	-	-	-	36,022,989	17,345,945	-	-	-	-	17,345,945
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
a.	Rupiah	128,391,369	-	-	-	-	128,391,369	108,326,803	-	-	-	-	108,326,803
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,071,750	436,249	-	1	48,522	12,556,522	7,974,898	-	-	-	-	7,974,898
7.	Loans and financing												
a.	Micro, small and medium enterprises (UMKM)	77,896,979	1,985,383	237,718	310,860	1,483,824	81,914,764	73,745,150	1,222,704	245,724	362,016	1,552,669	77,128,263
i.	Rupiah	77,620,707	1,982,958	237,718	310,860	1,469,373	81,621,616	73,436,138	1,221,335	245,724	361,483	1,533,864	76,798,544
ii.	Foreign currencies	276,272	2,425	-	-	14,451	293,148	309,012	1,369	-	533	18,805	329,719
b.	Non micro, small and medium enterprises	476,805,882	14,305,119	1,187,814	1,268,740	9,476,613	503,044,168	465,872,136	11,660,982	560,876	2,038,105	6,250,064	486,382,163
i.	Rupiah	448,456,817	13,213,613	814,536	1,268,740	6,955,103	470,708,809	435,769,558	10,699,936	560,876	2,038,105	6,091,107	455,159,582
ii.	Foreign currencies	28,349,065	1,091,506	373,278	-	2,521,510	32,335,359	30,102,578	961,046	-	-	158,957	31,222,581
c.	Restructured loans	70,901,887	10,871,428	1,143,196	734,228	5,212,258	88,862,997	81,581,824	6,004,950	299,648	600,959	2,207,805	90,695,186
i.	Rupiah	67,571,299	10,505,652	769,918	734,228	4,617,001	84,198,098	76,701,171	5,084,767	299,648	600,959	2,054,679	84,741,224
ii.	Foreign currencies	3,330,588	365,776	373,278	-	595,257	4,664,899	4,880,653	920,183	-	-	153,126	5,953,962
8.	Equity investment	538,590	-	250	-	520	539,360	539,325	-	-	-	410	539,735
10.	Other receivables	90,531	1,149	-	-	-	91,680	24,833	-	-	-	-	24,833
11.	Commitments and contingencies												
a.	Rupiah	255,188,914	1,198,308	29,600	50,070	8,197	256,475,089	242,105,331	809,963	6,944	-	16	242,922,254
b.	Foreign currencies	29,195,080	195,115	-	-	-	29,390,195	32,437,102	92,650	-	-	-	32,529,752
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia						-						-
b.	To Other Parties						-						-
2.	Foreclosed assets						1,237,601						1,586,601

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of September 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	September 30, 2021 (Unaudited)					September 30, 2020 (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	5,369	-	-	254,317	-	2,024	-	-	144,505	-
2.	Spot and derivative/forward receivables	-	-	-	9,564	-	-	-	-	907	-
3.	Securities	59,820	-	132,545	368,594	102,952	13,921	-	100,000	344,942	50,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	116,159	5,531	240,359	120,718	70,334	102,510	28	-	79,749	-
7.	Loans and financing	22,324,486	674,216	9,151,973	5,455,003	5,632,994	18,582,306	1,438,842	6,787,759	5,336,548	4,539,927
8.	Equity investment	101,921	-	1,558	101,921	1,558	74,811	-	410	74,811	410
9.	Other receivables	455	-	633	1,167	57	381	-	-	871	-
10.	Commitments and Contingencies	3,404,956	14,902	11,332	244,052	79,508	3,052,363	55,308	-	206,939	42,684

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of September 30, 2021 & 2020

(In millions of Rupiah)

					Unaudited Sep 30, 2021		Unaudited Sep 30, 2020	
					Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital	1 Common Equity Tier 1				176,783,099	191,283,174	160,953,241	172,897,956
	1.1. Paid-in Capital (After the deduction of treasury stock)				176,783,099	191,283,174	160,953,241	172,897,956
	1.2. Disclosed Reserves				1,540,938	1,540,938	1,540,938	1,540,938
	1.2.1. Addition Factor				190,572,659	197,720,717	171,639,839	178,893,613
	1.2.1.1. Other comprehensive income				191,828,958	198,981,388	173,242,963	180,498,741
	1.2.1.1.1. Translation of financial statements in foreign currency				15,703,972	16,219,427	14,309,927	14,849,735
	1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income				-	380,678	-	405,332
	1.2.1.1.3. Revaluation surplus of fixed assets				6,280,231	6,317,397	4,886,186	4,923,071
	1.2.1.2. Other disclosed reserves				9,423,741	9,521,352	9,423,741	9,521,332
	1.2.1.2.1. Agio				176,124,986	182,761,961	158,933,036	165,649,006
	1.2.1.2.2. General Reserves				5,711,368	5,711,368	5,711,368	5,711,368
	1.2.1.2.3. Previous year's profit				2,512,565	2,512,565	2,241,254	2,241,254
	1.2.1.2.4. Current year's profit				144,160,340	151,421,721	131,219,655	137,785,247
	1.2.1.2.5. Fund for paid-in capital				23,740,713	23,116,307	19,760,759	19,911,137
	1.2.1.2.6. Others				-	-	-	-
	1.2.2. Deduction Factor				-	-	-	-
	1.2.2.1. Other comprehensive income				(1,256,299)	(1,260,671)	(1,603,124)	(1,605,128)
	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				-	-	-	-
	1.2.2.2. Other disclosed reserves				-	-	-	-
	1.2.2.2.1. Disagio				(1,256,299)	(1,260,671)	(1,603,124)	(1,605,128)
	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				-	-	-	-
	1.2.2.2.7. Others				(1,256,299)	(1,260,671)	(1,603,124)	(1,605,128)
	1.3. Non-controlling interest				-	-	-	-
	1.4. Deduction Factor of Common Equity Tier 1				(15,330,498)	(7,978,481)	(12,227,536)	(7,536,595)
	1.4.1. Deferred tax				(5,412,056)	(5,593,900)	(4,886,785)	(5,066,525)
	1.4.2. Goodwill				-	(1,113,614)	-	(1,113,612)
	1.4.3. Other intangible assets				(264,898)	(301,684)	(400,007)	(424,739)
	1.4.4. Investments in shares of stock				(9,653,544)	(969,283)	(6,940,744)	(931,719)
	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				-	-	-	-	
				6,953,836	7,097,868	6,674,773	6,820,076	
II. Tier 2 Capital				398,500	398,500	485,500	485,500	
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital				-	-	-	-	
2 Agio / disagio				-	-	-	-	
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)				6,555,336	6,699,368	6,189,273	6,334,576	
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				183,736,935	198,381,042	167,628,014	179,718,032	
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PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of September 30, 2021 & 2020

Ratio	Unaudited Sep 30, 2021	Unaudited Sep 30, 2020
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	26.15%	24.72%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.14%	1.05%
3. Non performing earning assets to total earning assets	1.05%	0.92%
4. Allowance for impairment on financial assets to earning assets	3.10%	2.91%
5. Gross NPL	2.36%	1.93%
6. Net NPL	0.89%	0.74%
7. Return on Asset (ROA)	3.49%	3.38%
8. Return on Equity (ROE)	18.72%	16.87%
9. Net Interest Margin (NIM)	5.17%	5.83%
10. Operating Expenses to Operating Income (BOPO)	54.29%	65.57%
11. Cost to Income Ratio (CIR) *	35.20%	47.22%
12. Cost to Income Ratio (CIR) **	33.35%	37.44%
13. Loan to Deposit Ratio (LDR)	61.97%	69.55%
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	0.50%	0.00%
- Average	3.29%	3.01%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.14%	0.09%

* In accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 presented with the calculation of gains from trading transaction and foreign currencies on operational income; and losses from trading transaction and foreign currencies on operational expenses.

** Based on accounting standard presented at net amount of gains and losses from trading transaction and foreign currencies on operational income.

BOARD OF COMMISSIONERS & DIRECTORS ¹⁾		BANK'S OWNERS	
BOARD OF COMMISSIONERS			
- President Commissioner	: Djohan Emir Setijoso	PT Dwimuria Investama Andalan *)	: 54.94%
- Commissioner	: Tonny Kusnadi	Public **)	: 45.06%
- Independent Commissioner	: Cyrillus Harinowo		
- Independent Commissioner	: Raden Pardede		
- Independent Commissioner	: Sumantri Slamet		
BOARD OF DIRECTORS			
- President Director	: Jahja Setiaatmadja		
- Deputy President Director	: Suwignyo Budiman		
- Deputy President Director	: Armand Wahyudi Hartono		
- Director	: Tan Ho Hien / Subur also known as Subur Tan		
- Director	: Rudy Susanto		
- Director	: Lianawaty Suwono		
- Director	: Santoso		
- Director	: Vera Eve Lim		
- Director	: Gregory Hendra Lembong		
- Director (concurrently serving as Director of Compliance)	: Haryanto Tiara Budiman		
- Director	: Frengky Chandra Kusuma		
- Director	: John Kosasih		
 1) 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. 22 dated 4 June 2021 made before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta.			
		Total 100.00%	
		*) 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.	
		**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.	

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of September 30, 2021

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	72,147,229	72,147,229	-	956,393	85,159
1.	Spot	5,394,724	5,394,724	-	3,964	4,087
2.	Forward	8,565,609	8,565,609	-	40,166	24,498
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	58,186,896	58,186,896	-	912,263	56,574
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					956,393	85,159

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Periods Ended September 30, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Sep 30, 2021	Unaudited Sep 30, 2020
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	67,206,466	59,147,317
	2. Other operating income	3,337,416	2,399,275
	3. Payments of interest and sharia expenses, fees and commissions	(7,264,046)	(8,687,180)
	4. (Loss) gain from foreign exchange transactions - net	1,334,211	1,135,373
	5. Other operating expenses	(15,889,859)	(20,464,194)
	6. Payment of tantien to Board of Commissioners and Directors	(440,390)	(445,180)
	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	(5,120,501)	(1,072,926)
	b. Financial assets measured at fair value through profit and loss	(2,684,400)	2,198,418
	c. Acceptance receivables	(4,002,547)	1,694,479
	d. Bills receivable	1,729,169	1,032,977
	e. Securities purchased under agreements to resell	16,395,751	(98,947,473)
	f. Loans receivable	(18,913,841)	19,085,972
	g. Consumer financing receivables	(30,319)	2,680,817
	h. Investments in finance leases - net	17,448	40,897
	i. Assets related to sharia transactions	(439,396)	75,020
	j. Other assets	(4,180,647)	(1,802,829)
	k. Deposits from customers	81,760,789	72,403,210
	l. Sharia deposits	306,358	(92,767)
	m. Deposits from other banks	(3,219,949)	(941,988)
	n. Acceptance payables	1,937,679	(592,111)
	o. Accruals and other liabilities	2,005,672	3,439,451
	p. Temporary <i>syirkah</i> deposits	(187,830)	(22,461)
	Net cash provided by (used in) operating activities before income tax	113,657,234	32,264,097
	8. Payment of income tax	(6,436,089)	(5,135,830)
	Net cash provided by (used in) operating activities	107,221,145	27,128,267
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	3,656	60,067
	2. Acquisition of investment securities	(98,089,570)	(110,035,731)
	3. Proceeds from investment securities that matured during the year	67,224,995	76,896,990
	4. Cash dividends received from investment in shares	9,434	8,699
	5. Payment for acquisition activities	-	(303,726)
	6. Acquisition of fixed assets	(1,706,906)	(1,136,528)
	7. Acquisition of leased assets	(140,857)	(263,060)
	8. Proceeds from sale of fixed assets	11,111	5,387
	Net cash provided by (used in) investing activities	(32,688,137)	(34,767,902)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from borrowings	2,718,754	16,705,454
	2. Payment of borrowings	(3,398,152)	(18,643,524)
	3. Payments of cash dividends	(10,650,964)	(11,218,030)
	4. Proceeds from securities sold under repurchase agreements to repurchase	518,444	807,808
	5. Payment of securities sold under repurchase agreements to repurchase	(475,121)	(898,099)
	Net cash provided by (used in) financing activities	(11,287,039)	(13,246,391)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	63,245,969	(20,886,026)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	106,271,237	113,067,545
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	84,567	2,863,202
	CASH AND CASH EQUIVALENTS, END OF PERIOD	169,601,773	95,044,721
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	15,009,930	13,462,777
	2. Current accounts with Bank Indonesia	66,960,658	28,869,965
	3. Current accounts with other banks	12,519,129	9,959,745
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	75,112,056	42,752,234
	Total cash and cash equivalents	169,601,773	95,044,721