

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of March 31, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2023	Audited Dec 31, 2022	Unaudited Mar 31, 2023	Audited Dec 31, 2022
	ASSETS				
1.	Cash	19,496,311	21,281,939	19,537,906	21,359,509
2.	Placement with Bank Indonesia	125,783,515	120,983,623	127,496,186	122,792,126
3.	Placement with other banks	14,995,876	15,813,222	16,678,679	17,453,443
4.	Spot and derivative/forward receivables	362,389	100,318	362,768	100,318
5.	Securities	267,196,464	243,727,246	279,803,390	255,961,933
6.	Securities sold under repurchase agreement (repo)	-	-	253,495	303,227
7.	Claims on securities bought under reverse repo	129,298,735	152,408,798	131,596,032	153,966,411
8.	Acceptance receivables	12,971,032	15,515,098	12,971,032	15,515,098
9.	Loans and financing	693,664,500	691,141,340	705,961,773	703,562,178
10.	Sharia financing	-	-	7,724,622	7,576,818
11.	Equity investment	10,261,404	10,261,404	954,036	956,676
12.	Other financial assets	10,413,682	9,844,592	11,656,503	10,913,537
13.	Impairment on financial assets -/-	(35,302,874)	(34,480,718)	(36,363,525)	(35,462,188)
	a. Securities	(118,813)	(161,989)	(134,353)	(180,268)
	b. Loans and Sharia financing	(34,785,347)	(33,892,635)	(35,814,315)	(34,839,835)
	c. Others	(398,714)	(426,094)	(414,857)	(442,085)
14.	Intangible assets	2,524,349	2,511,297	3,894,180	3,872,186
	Accumulated amortization on intangible asset -/-	(2,171,679)	(2,114,743)	(2,368,946)	(2,305,066)
15.	Fixed assets and equipment	34,782,580	33,403,377	36,186,339	34,780,533
	Accumulated depreciation on fixed assets and equipment -/-	(10,055,398)	(9,512,383)	(10,634,243)	(10,071,161)
16.	Non earning assets	2,141,187	1,570,596	2,294,102	1,725,571
	a. Abandoned property	43,080	68,293	63,443	88,655
	b. Foreclosed assets	1,983,014	1,482,150	2,115,564	1,616,757
	c. Suspense accounts	18,507	13,134	18,509	13,140
	d. Interbranch assets	96,586	7,019	96,586	7,019
17.	Other assets	12,321,289	10,911,349	13,718,362	11,730,525
	TOTAL ASSETS	1,288,683,362	1,283,366,355	1,321,722,691	1,314,731,674

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As of March 31, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2023	Audited Dec 31, 2022	Unaudited Mar 31, 2023	Audited Dec 31, 2022
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	318,711,404	321,895,959	320,660,304	323,924,052
2.	Saving account	518,814,267	520,387,136	522,673,427	524,013,719
3.	Time deposit	184,677,369	181,376,508	195,416,472	191,780,247
4.	Electronic money	1,113,025	1,123,551	1,113,025	1,123,551
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	7,333,764	8,006,044	7,280,272	7,936,209
7.	Spot and derivative/forward liabilities	271,924	383,273	271,924	383,273
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	219,862	255,962
9.	Acceptance liabilities	7,571,791	9,666,648	7,571,791	9,666,648
10.	Issued securities	500,000	500,000	500,000	500,000
11.	Loans/financing received	72,224	11,887	1,478,406	1,316,374
12.	Margin deposit	271,934	283,817	272,199	284,077
13.	Interbranch liabilities	9,121	8,996	9,121	8,996
14.	Other liabilities	47,404,578	27,508,089	52,827,673	32,356,334
15.	Minority interest	-	-	166,609	163,049
	TOTAL LIABILITIES	1,086,751,978	1,071,152,485	1,110,461,662	1,093,713,068
	<u>EQUITIES</u>				
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	11,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(9,959,062)	(9,959,062)
	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	8,753,500	9,061,796	9,336,435	9,667,038
	a. Gains	12,065,905	12,374,201	12,639,230	12,969,833
	b. Losses -/-	(3,312,405)	(3,312,405)	(3,302,795)	(3,302,795)
19.	Reserves	3,234,149	2,826,792	3,234,149	2,826,792
	a. General reserves	3,234,149	2,826,792	3,234,149	2,826,792
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	182,691,429	193,072,976	191,600,530	201,434,861
	a. Previous years	192,665,619	172,211,209	201,027,504	179,806,772
	b. Current Year	10,982,568	39,969,400	11,529,784	40,735,722
	c. Dividends paid -/-	(20,956,758)	(19,107,633)	(20,956,758)	(19,107,633)
	TOTAL EQUITIES	201,931,384	212,213,870	211,261,029	221,018,606
	TOTAL LIABILITIES AND EQUITIES	1,288,683,362	1,283,366,355	1,321,722,691	1,314,731,674

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2023	Unaudited Mar 31, 2022	Unaudited Mar 31, 2023	Unaudited Mar 31, 2022
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	19,805,414	15,611,116	21,106,338	16,461,697
2.	Interest expenses	2,418,986	1,899,983	2,575,342	1,978,984
	Net interest income (expenses)	17,386,428	13,711,133	18,530,996	14,482,713
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	404,442	(601,960)	406,115	(601,384)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	55,206	164,457	66,131	175,818
4.	Gains (losses) on spot and derivatives/forward (realised)	125,117	577,882	126,084	578,732
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(261,067)	458,958	(258,413)	461,223
7.	Dividend income	-	-	-	-
8.	Commission/provision/fee and administration income	4,241,487	3,945,821	4,253,147	3,977,105
9.	Other income	687,863	471,693	1,659,587	1,328,277
10.	Addition (reversal) of impairment losses on assets	1,342,149	2,685,675	1,460,234	2,818,055
11.	Losses on operational risk	1,458	3,788	1,458	3,805
12.	Personnel expenses	4,214,420	3,512,039	4,679,930	3,906,563
13.	Promotion expenses	218,255	118,010	291,206	170,547
14.	Others expenses	3,353,358	3,071,127	4,231,067	3,641,544
	Net Other Operational Income (Expenses)	(3,876,592)	(4,373,788)	(4,411,244)	(4,620,743)
	OPERATIONAL PROFIT (LOSS)	13,509,836	9,337,345	14,119,752	9,861,970
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	401	(189)	1,565	(142)
2.	Other non operational income (expenses)	15,753	20,359	98,357	91,496
	NON OPERATIONAL PROFIT (LOSS)	16,154	20,170	99,922	91,354
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	13,525,990	9,357,515	14,219,674	9,953,324
	Income tax	2,543,422	1,760,000	2,686,774	1,885,576
a.	Estimated current year tax	2,211,630	2,065,207	2,351,617	2,190,995
b.	Deferred tax income (expenses)	(331,792)	305,207	(335,157)	305,419
	NET PROFIT (LOSS) AFTER TAX	10,982,568	7,597,515	11,532,900	8,067,748
	NET PROFIT (LOSS) OF MINORITY INTEREST			3,116	3,315
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	-	-	(27,493)	2,228
b.	Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(308,296)	(1,279,126)	(302,666)	(1,297,792)
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(308,296)	(1,279,126)	(330,159)	(1,295,564)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	10,674,272	6,318,389	11,202,741	6,772,184
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	10,982,568	7,597,515	11,529,784	8,064,433
	NON-CONTROLLING INTEREST			3,116	3,315
	NET PROFIT (LOSS) FOR THE PERIOD	10,982,568	7,597,515	11,532,900	8,067,748
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	10,674,272	6,318,389	11,199,181	6,769,562
	NON-CONTROLLING INTEREST			3,560	2,622
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	10,674,272	6,318,389	11,202,741	6,772,184
	DIVIDEND	(20,956,758)	(14,793,006)	(20,956,758)	(14,793,006)
	EARNINGS PER SHARE (in full amount)			94	65

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended March 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2023	Unaudited Mar 31, 2022
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	26,080,072	21,206,431
	2. Other operating income	1,923,416	1,435,955
	3. Payments of interest and sharia expenses, fees and commissions	(2,504,651)	(1,993,050)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	(1,847,449)	759,923
	6. Other operating expenses	(7,620,484)	(5,996,171)
	7. Payment of tantiem to Board of Commissioners and Directors	(660,000)	(493,000)
	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	(952,626)	4,199,813
	b. Financial assets measured at fair value through profit and loss	(2,444,499)	(2,071,843)
	c. Acceptance receivables	2,544,066	(2,356,644)
	d. Bills receivable	1,097,315	345,354
	e. Securities purchased under agreements to resell	22,370,379	(53,996,356)
	f. Loans receivable	(4,286,648)	915,039
	g. Consumer financing receivables	(200,797)	(650,646)
	h. Finance leases receivables - net	(12,837)	(5,522)
	i. Assets related to sharia transactions	(186,275)	(427,524)
	j. Other assets	(3,441,919)	(555,616)
	k. Deposits from customers	2,036,702	20,959,326
	l. Sharia deposits	(88,702)	287,724
	m. Deposits from other banks	(590,680)	(2,406,927)
	n. Acceptance payables	(2,094,857)	2,881,845
	o. Accruals and other liabilities	(383,021)	1,693,288
	p. Temporary <i>syirkah</i> deposits	(56,576)	(32,257)
	Net cash provided by (used in) operating activities before income tax	28,679,929	(16,300,858)
	9. Payment of income tax	(3,422,959)	(2,956,522)
	Net cash provided by (used in) operating activities	25,256,970	(19,257,380)
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	50,000	50,000
	2. Acquisition of investment securities	(48,582,742)	(40,348,452)
	3. Proceeds from investment securities that matured during the period	25,248,819	40,224,131
	4. Cash dividends received from investment in shares	-	-
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(1,517,831)	(505,056)
	7. Acquisition of right of use assets	(94,434)	(82,714)
	8. Proceeds from sale of fixed assets	2,941	425
	Net cash provided by (used in) investing activities	(24,893,247)	(661,666)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	5,747,783	4,240,302
	4. Payment of borrowings	(5,566,377)	(4,485,324)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	-	-
	7. Proceeds from securities sold under repurchase agreements to repurchase	428,883	419,226
	8. Payment of securities sold under repurchase agreements to repurchase	(453,887)	(231,792)
	Net cash provided by (used in) financing activities	156,402	(57,588)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	520,125	(19,976,634)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	160,422,371	177,268,685
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	658,773	212,900
	CASH AND CASH EQUIVALENTS, END OF PERIOD	161,601,269	157,504,951
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	19,537,906	17,071,566
	2. Current accounts with Bank Indonesia	99,785,842	72,868,901
	3. Current accounts with other banks	6,024,707	11,759,022
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	36,252,814	55,805,462
	Total cash and cash equivalents	161,601,269	157,504,951
V.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :		
	Provision from retained earnings for final dividends	20,956,758	14,793,006
	Total of financing activities that do not affect cash	20,956,758	14,793,006

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of March 31, 2023 & 2022

(In %)

Ratio	Unaudited Mar 31, 2023	Unaudited Mar 31, 2022
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	28.86%	23.86%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.96%	1.11%
3. Non performing earning assets to total earning assets	0.83%	1.02%
4. Allowance for impairment on financial assets to earning assets	3.05%	3.12%
5. Gross NPL	1.76%	2.30%
6. Net NPL	0.57%	0.79%
7. Return on Asset (ROA) ¹⁾	4.20%	3.06%
8. Return on Asset (ROA) ²⁾	3.41%	2.48%
9. Return on Equity (ROE)	22.28%	16.80%
10. Net Interest Margin (NIM)	5.59%	4.92%
11. Operating Expenses to Operating Income (BOPO)	48.16%	56.73%
12. Cost to Income Ratio (CIR)	35.15%	35.80%
13. Loan to Deposit Ratio (LDR)	65.61%	60.54%
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	7.32%	4.33%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.07%	0.11%

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 March 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		March 31, 2023 (Unaudited)					March 31, 2022 (Unaudited)							
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
I.	RELATED PARTIES													
1.	Placement with other banks													
	a. Rupiah	100	-	-	-	-	100	100	-	-	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	-	-	-	-	-	-	1	-	-	-	-	-	1
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	50,370	-	-	-	-	50,370	51,625	-	-	-	-	-	51,625
	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)	35,171	-	-	-	-	35,171	16,590	-	-	-	-	-	16,590
	i. Rupiah	35,171	-	-	-	-	35,171	16,590	-	-	-	-	-	16,590
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,295,464	567	-	-	-	7,296,031	10,502,259	316	-	-	-	-	10,502,575
	i. Rupiah	7,180,833	567	-	-	-	7,181,400	10,502,259	316	-	-	-	-	10,502,575
	ii. Foreign currencies	114,631	-	-	-	-	114,631	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,653,544	-	-	-	1,000	-	9,654,544
9.	Other receivables	26,202	-	-	-	-	26,202	19,427	-	-	-	-	-	19,427
10.	Commitments and contingencies													
	a. Rupiah	5,549,521	446	-	-	-	5,549,967	3,621,602	278	-	-	-	-	3,621,880
	b. Foreign currencies	324,069	-	-	-	-	324,069	44,040	-	-	-	-	-	44,040

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		March 31, 2023 (Unaudited)					March 31, 2022 (Unaudited)							
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
II.	NON RELATED PARTIES													
1.	Placement with other banks													
	a. Rupiah	2,680,260	-	-	-	-	2,680,260	2,128,858	-	-	-	-	-	2,128,858
	b. Foreign currencies	12,315,516	-	-	-	-	12,315,516	26,111,528	-	-	-	-	-	26,111,528
2.	Spot and derivative/forward receivables													
	a. Rupiah	358,061	-	-	-	-	358,061	753,682	-	-	-	-	-	753,682
	b. Foreign currencies	4,328	-	-	-	-	4,328	6,844	-	-	-	-	-	6,844
3.	Securities													
	a. Rupiah	252,885,974	-	-	-	100,000	252,985,974	185,978,392	-	-	-	100,000	186,078,392	
	b. Foreign currencies	14,160,120	-	-	-	-	14,160,120	37,684,080	-	-	-	2,956	37,687,036	
4.	Securities sold under repurchase agreement (repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo													
	a. Rupiah	129,298,735	-	-	-	-	129,298,735	197,783,564	-	-	-	-	-	197,783,564
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,734,521	34,541	-	5,396	196,574	12,971,032	13,651,081	26,887	-	2,211	136,779	13,816,958	
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	100,048,290	2,919,619	230,729	326,892	1,394,644	104,920,174	85,102,110	2,206,853	221,720	269,678	1,385,919	89,186,280	
	i. Rupiah	99,416,820	2,919,619	230,729	326,892	1,378,004	104,272,064	84,612,479	2,206,853	221,720	269,678	1,370,002	88,680,732	
	ii. Foreign currencies	631,470	-	-	-	16,640	648,110	489,631	-	-	-	15,917	505,548	
	b. Non micro, small and medium enterprises	560,332,260	10,843,950	1,418,161	5,281,690	3,537,063	581,413,124	497,449,723	10,301,410	1,350,299	4,350,927	6,693,903	520,146,262	
	i. Rupiah	524,750,688	10,425,829	1,034,160	2,641,573	2,773,977	541,626,227	466,684,303	9,899,689	1,066,418	1,803,779	5,992,235	485,446,424	
	ii. Foreign currencies	35,581,572	418,121	384,001	2,640,117	763,086	39,786,897	30,765,420	401,721	283,881	2,547,148	701,668	34,699,838	
	c. Restructured loans	40,087,544	7,167,431	1,300,887	5,276,445	3,590,305	57,422,612	58,607,557	8,447,192	1,298,657	4,322,193	4,703,858	77,379,457	
	i. Rupiah	38,106,341	6,824,100	916,886	2,636,328	2,812,272	51,295,927	56,484,342	8,081,414	1,014,776	1,775,045	3,987,866	71,343,443	
	ii. Foreign currencies	1,981,203	343,331	384,001	2,640,117	778,033	6,126,685	2,123,215	365,778	283,881	2,547,148	715,992	6,036,014	
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	250	-	520	539,360	
9.	Other receivables	6,629	-	-	-	-	6,629	118,781	-	-	-	3,800	122,581	
10.	Commitments and contingencies													
	a. Rupiah	306,809,715	1,057,657	2,201	500	34,531	307,904,604	265,803,961	890,932	11,200	13,851	18,778	266,738,722	
	b. Foreign currencies	50,887,915	36,530	-	137	34,106	50,958,688	34,993,516	28,353	-	14,054	88,316	35,124,239	
III.	OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral :													
	a. To Bank Indonesia						-							-
	b. To Other Parties						-							-
2.	Foreclosed assets						1,983,014							1,399,378

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2023 & 2022

(In millions of Rupiah)

	Unaudited Mar 31, 2023		Unaudited Mar 31, 2022	
	Individual	Consolidated	Individual	Consolidated
	I. Tier 1 Capital	186,319,396	202,438,836	171,967,662
1. Common Equity Tier 1	186,319,396	202,438,836	171,967,662	187,400,411
1.1. Paid-in Capital (After the deduction of treasury stock)	1,540,938	1,540,938	1,540,938	1,540,938
1.2. Disclosed Reserves	201,698,734	210,458,931	186,303,404	194,388,697
1.2.1. Addition Factor	203,722,654	212,573,224	187,720,612	195,820,815
1.2.1.1. Other comprehensive income	12,085,708	12,624,719	14,200,936	14,713,150
1.2.1.1.1. Translation of financial statements in foreign currency	-	402,875	-	379,888
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	1,506,485	1,508,998	4,777,195	4,811,819
1.2.1.1.3. Revaluation surplus of fixed assets	10,579,223	10,712,846	9,423,741	9,521,443
1.2.1.2. Other disclosed reserves	191,636,946	199,948,505	173,519,676	181,107,665
1.2.1.2.1. Agio	5,711,368	5,711,368	5,711,368	5,711,368
1.2.1.2.2. General Reserves	3,234,149	3,234,149	2,826,792	2,826,792
1.2.1.2.3. Previous year's profit	171,708,861	179,508,627	157,384,001	164,520,365
1.2.1.2.4. Current year's profit	10,982,568	11,494,361	7,597,515	8,049,140
1.2.1.2.5. Fund for paid-in capital	-	-	-	-
1.2.1.2.6. Others	-	-	-	-
1.2.2. Deduction Factor	(2,023,920)	(2,114,293)	(1,417,208)	(1,432,118)
1.2.2.1. Other comprehensive income	(19,804)	(19,804)	-	-
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	(19,804)	(19,804)	-	-
1.2.2.2. Other disclosed reserves	(2,004,116)	(2,094,489)	(1,417,208)	(1,432,118)
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous year's losses	-	(61,857)	-	-
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	(2,004,116)	(2,032,632)	(1,417,208)	(1,432,118)
1.2.2.2.7. Others	-	-	-	-
1.3. Non-controlling interest	-	-	-	-
1.4. Deduction Factor of Common Equity Tier 1	(16,920,276)	(9,561,033)	(15,876,680)	(8,529,224)
1.4.1. Deferred tax	(6,846,562)	(6,968,686)	(5,866,500)	(6,046,607)
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)
1.4.3. Other intangible assets	(352,670)	(391,022)	(356,636)	(387,082)
1.4.4. Investments in shares of stock	(9,721,044)	(1,087,711)	(9,653,544)	(981,921)
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	7,832,694	8,048,846	7,501,255	7,674,871
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	268,000	268,000	355,000	355,000
2. Agio / disagio	-	-	-	-
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	7,564,694	7,780,846	7,146,255	7,319,871
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	194,152,090	210,487,682	179,468,917	195,075,282

	Unaudited Mar 31, 2023		Unaudited Mar 31, 2022		DESCRIPTION	Unaudited Mar 31, 2023		Unaudited Mar 31, 2022	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	623,642,934	645,775,479	619,164,662	636,228,677	CET 1 Ratio (%)	27.70%	27.85%	22.86%	24.13%
RWAs CONSIDERING MARKET RISK	751,499	2,876,259	2,080,991	3,233,116	Tier 1 Ratio (%)	27.70%	27.85%	22.86%	24.13%
RWAs CONSIDERING OPERATIONAL RISK	48,325,210	78,117,459	130,944,329	137,075,529	Tier 2 Ratio (%)	1.16%	1.11%	1.00%	0.99%
TOTAL RISK-WEIGHTED ASSETS	672,719,643	726,769,197	752,189,982	776,537,322	CAR Ratio (%)	28.86%	28.96%	23.86%	25.12%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	18.87%	18.97%	13.87%	15.13%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
From CET 1 (%)	8.83%	8.88%	8.99%	9.00%	Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.16%	1.11%	1.00%	0.99%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2023 & 2022

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2023 (Unaudited)					March 31, 2022 (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	2,682	-	-	149,959	-	3,790	-	-	282,405	-
2.	Spot and derivative/forward receivables	-	-	-	3,624	-	-	-	-	7,605	-
3.	Securities	18,813	-	100,000	399,572	100,000	52,190	-	138,324	547,297	102,956
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	92,145	28,908	170,390	127,335	200,999	83,156	22,592	116,743	136,511	139,229
7.	Loans and financing	12,833,409	13,701,833	8,250,105	6,472,894	4,962,331	12,282,398	13,272,855	9,381,027	5,767,876	6,443,389
8.	Equity investment	102,596	-	1,770	102,596	1,770	101,921	-	1,558	101,921	1,558
9.	Other receivables	223	-	-	328	-	333	-	3,185	1,382	3,801
10.	Commitments and Contingencies	3,272,018	176,827	42,735	308,386	115,922	3,082,490	121,938	82,227	301,258	158,358

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of March 31, 2023 & December 31, 2022

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2023	Audited Dec 31, 2022	Unaudited Mar 31, 2023	Audited Dec 31, 2022
I.	COMMITTED RECEIVABLES	14,149,726	11,384,137	19,554,395	16,717,187
	1. Unused borrowings/financing facilities	-	-	5,329,117	5,333,050
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	13,429,230	11,048,683	13,504,782	11,048,683
	3. Others	720,496	335,454	720,496	335,454
II.	COMMITTED LIABILITIES	372,219,552	355,707,104	373,801,509	356,942,142
	1. Unused credit/financing facilities	331,993,126	321,665,351	333,575,083	322,900,389
	a. Committed	264,558,254	231,408,127	264,943,964	231,731,863
	b. Uncommitted	67,434,872	90,257,224	68,631,119	91,168,526
	2. Outstanding irrevocable letters of credit	12,283,718	14,651,885	12,283,718	14,651,885
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	27,238,849	18,987,539	27,238,849	18,987,539
	4. Others	703,859	402,329	703,859	402,329
III.	CONTINGENT RECEIVABLES	222,308	418,870	642,308	838,870
	1. Received guarantees	222,308	418,870	642,308	838,870
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	20,460,484	19,748,189	20,511,000	19,795,126
	1. Issued guarantees	20,460,484	19,748,189	20,510,911	19,795,037
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of March 31, 2023

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	40,668,079	40,668,079	-	362,389	271,924
1.	Spot	4,164,661	4,164,661	-	2,725	7,020
2.	Forward	16,695,742	16,695,742	-	109,909	88,930
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	19,807,676	19,807,676	-	249,755	175,974
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					362,389	271,924

BOARD OF COMMISSIONERS & DIRECTORS	BANK'S OWNERS									
<p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Djohan Emir Setijoso - Commissioner : Tonny Kusnadi - Independent Commissioner : Cyrillus Harinowo - Independent Commissioner : Raden Pardede - Independent Commissioner : Sumantri Slamet <p>BOARD OF DIRECTORS</p> <ul style="list-style-type: none"> - President Director : Jahja Setiaatmadja - Deputy President Director : Armand Wahyudi Hartono - Deputy President Director : Gregory Hendra Lembong - Director : Tan Ho Hien / Subur or also known as Subur Tan - Director : Rudy Susanto - 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 : John Kosasih - Director : Antonius Widodo Mulyono <p>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. 33 dated 10 May 2022 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 and Human Rights of The Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0011476 dated 11 May 2022.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 25%; text-align: right;">54.94%</td> </tr> <tr> <td>Public **)</td> <td style="text-align: center;">:</td> <td style="text-align: right;">45.06%</td> </tr> <tr> <td style="text-align: right;">Total</td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100.00%</td> </tr> </table> <p>*) 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.</p> <p>**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.</p>	PT Dwimuria Investama Andalan *)	:	54.94%	Public **)	:	45.06%	Total		100.00%
PT Dwimuria Investama Andalan *)	:	54.94%								
Public **)	:	45.06%								
Total		100.00%								

- 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 three months periods ended March 31, 2023 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".

- The main exchange rates used were as follows:

Rate as of March 31, 2023 : 1 USD = Rp 14,994.50

1 HKD = Rp 1,910.14

Rate as of December 31, 2022 : 1 USD = Rp 15,567.50

1 HKD = Rp 1,996.55