

PT BANK CENTRAL ASIA Tbk
STATEMENTS OF FINANCIAL POSITION
As of July 31, 2020
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL
		Unaudited Jul 31, 2020
	ASSETS	
1.	Cash	13,744,125
2.	Placement to Bank Indonesia	64,823,409
3.	Interbank placement	10,615,190
4.	Spot and derivatives / forward claims	281,364
5.	Securities	204,927,809
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	66,311,199
9.	Loans	8,169,287
10.	Sharia financing	577,375,382
11.	Equity investment	-
12.	Other financial asset	6,837,831
13.	Impairment on financial assets -/	9,517,368
	a. Securities	(25,820,389)
	b. Loans	(111,385)
	c. Others	(25,508,223)
14.	Intangible assets	(200,781)
	Accumulated amortization on intangible asset -/	1,927,177
15.	Fixed assets and equipment	(1,480,801)
	Accumulated depreciation on fixed assets and equipment -/	31,789,162
16.	Non productive asset	(11,029,214)
	a. Abandoned property	1,283,739
	b. Foreclosed accounts	29,356
	c. Suspense accounts	1,229,657
	d. Interbranch assets	17,020
17.	Other assets	7,706
		8,568,969
	TOTAL ASSETS	967,841,607

PT BANK CENTRAL ASIA Tbk
STATEMENTS OF FINANCIAL POSITION
As of July 31, 2020
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL
		Unaudited Jul 31, 2020
	<u>LIABILITIES AND EQUITIES</u>	
	<u>LIABILITIES</u>	
1.	Current account	196,138,919
2.	Saving account	384,690,254
3.	Time deposit	182,309,532
4.	Electronic money	777,778
5.	Liabilities to Bank Indonesia	577
6.	Interbank liabilities	6,704,005
7.	Spot and derivatives liabilities	850,976
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	4,468,210
10.	Issued securities	500,000
11.	Loans / financing received	406
12.	Margin deposit	168,437
13.	Interbranch liabilities	541
14.	Other liabilities	24,883,729
	TOTAL LIABILITIES	801,493,364
	<u>EQUITIES</u>	
15.	Paid in capital	1,540,938
	a. Capital	5,500,000
	b. Unpaid capital -/-	(3,959,062)
	c. Treasury stock -/-	-
16.	Additional paid in capital	5,711,368
	a. Agio	5,711,368
	b. Disagio -/-	-
	c. Fund for paid up capital	-
	d. Others	-
17.	Other comprehensive gain (loss)	10,420,663
	a. Gain	13,603,190
	b. Loss -/-	(3,182,527)
18.	Reserves	2,241,254
	a. General reserves	2,241,254
	b. Appropriated reserves	-
19.	Gain/loss	146,434,020
	a. Previous years	142,437,685
	b. Current Year	15,214,365
	c. Dividend paid -/-	(11,218,030)
	TOTAL EQUITIES	166,348,243
	TOTAL LIABILITIES AND EQUITIES	967,841,607

PT BANK CENTRAL ASIA Tbk
STATEMENTS OF COMPREHENSIVE INCOME
For Periods Ended July 31, 2020
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL
		Unaudited Jul 31, 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	36,371,681
2.	Interest Expenses	6,593,946
	Net Interest Income (Expenses)	29,777,735
B. Other Operational Income and Expenses		
1.	Gains (losses) from increase(decrease) fair value on financial assets	(294,288)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-
3.	Gains (losses) on sale of financial assets	1,241,040
4.	Gains (losses) on spot and derivatives/forward (realised)	86,033
5.	Gains (losses) on investment under equity method	-
6.	Gains (losses) on translation adjustment	1,574,028
7.	Dividend income	766,735
8.	Commission/provision/fee and administration	7,651,618
9.	Other income	467,607
10.	Impairment of financial assets	6,632,831
11.	Losses on operational risk	7,066
12.	Personnel expenses	8,611,962
13.	Promotion expenses	472,675
14.	Others expenses	7,088,948
	Other Operational Income (Expenses)	(11,320,709)
	OPERATIONAL PROFIT (LOSS)	18,457,026
NON OPERATIONAL INCOME AND EXPENSES		
1.	Gains (losses) on sale of fixed assets and equipment	365
2.	Other non operational income (expenses)	38,348
	NON OPERATIONAL PROFIT (LOSS)	38,713
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	18,495,739
	Income taxes	3,281,374
	a. Estimated current period tax	4,045,074
	b. Deferred tax income (expenses)	763,700
	NET PROFIT (LOSS) AFTER TAX	15,214,365
COMPREHENSIVE INCOME		
1.	Items that will not be reclassified subsequently to profit or loss	
	a. Reserves of fixed asset revaluation	469
	b. Gains (losses) from actuary benefit program	(39,291)
	c. Others	-
2.	Items that will be reclassified subsequently to profit or loss	
	a. Translation adjustment	-
	b. Gains (losses) on financial assets/financial liabilities measured through other comprehensive income	2,256,257
	c. Others	-
	NET COMPREHENSIVE INCOME FOR THE PERIOD	2,217,435
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	17,431,800

PT BANK CENTRAL ASIA Tbk
COMMITMENTS & CONTINGENCIES
As of July 31, 2020
(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL
		Unaudited Jul 31, 2020
I.	COMMITTED CLAIMS	7,888,883
	1. Unused Borrowings / Financing	-
	2. Outstanding spot and derivatives (purchased)	7,888,883
	3. Others	-
II.	COMMITTED LIABILITIES	311,091,043
	1. Undisbursed loan / financing facilities	251,126,277
	a. Committed	180,726,039
	b. Uncommitted	70,400,238
	2. Outstanding irrevocable letters of credit	5,988,901
	3. Outstanding spot and derivatives (sold)	53,975,865
	4. Others	-
III.	CONTINGENT CLAIMS	502,858
	1. Received guarantees	502,858
	2. Others	-
IV.	CONTINGENT LIABILITIES	14,677,479
	1. Issued guarantees	14,677,479
	2. Others	-