

Jakarta, February 14, 2022
PT Bank Central Asia Tbk

Jahia Setiaatmadja
President Director

Vera Eve Lim
Director

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of December 31, 2021 and 2020
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2021	Audited Dec 31, 2020
	ASSETS		
1.	Cash	23,615,637	24,322,341
2.	Current accounts with Bank Indonesia	65,785,161	27,482,178
3.	Current accounts with other banks - net of allowance	12,773,535	13,412,064
4.	Placements with Bank Indonesia and other banks - net of allowance	88,404,877	50,560,163
5.	Financial assets measured at fair value through profit or loss	2,447,163	2,936,245
6.	Acceptance receivable - net of allowance	10,941,030	8,144,843
7.	Bills receivable - net of allowance	6,311,972	8,091,013
8.	Securities purchased under agreements to resell - net of allowance	147,776,250	146,819,249
9.	Loans receivable - net of allowance	589,813,578	547,643,666
10.	Consumer financing receivable - net of allowance	7,855,976	7,605,934
11.	Finance lease receivable - net of allowance	84,145	100,299
12.	Assets related to sharia transactions - net of allowance	5,993,787	5,373,030
13.	Investment securities - net of allowance	226,720,105	196,572,701
14.	Prepaid expenses	636,133	795,405
15.	Prepaid tax	28,786	33,250
16.	Fixed assets - net of accumulated depreciation	22,172,680	22,471,820
17.	Intangible assets - net of accumulated amortisation	126,165,877	126,594,984
18.	Deferred tax assets - net	5,538,181	4,904,502
19.	Other assets - net of allowance	19,340,967	23,451,084
	TOTAL ASSETS	1,362,405,840	1,217,314,771
	LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY		
	LIABILITIES		
1.	Deposits from customers	968,493,007	834,080,678
2.	Sharia deposits	1,532,929	1,081,327
3.	Deposits from other banks	10,017,194	10,163,163
4.	Financial liabilities measured at fair value through profit or loss	55,162	138,757
5.	Acceptance payables	6,644,294	4,400,045
6.	Securities sold under agreements to repurchase	77,021	-
7.	Debt securities issued	482,149	590,821
8.	Tax payable	1,873,556	2,286,968
9.	Borrowings	1,009,114	1,307,298
10.	Deferred tax liabilities	-	5,957
11.	Estimated losses on commitments and contingencies	3,239,171	3,537,741
12.	Accrued expenses and other liabilities	18,612,731	17,553,945
13.	Post-employment benefits obligation	7,260,224	9,652,753
14.	Subordinated bonds	500,000	500,000
	TOTAL LIABILITIES	1,019,796,552	885,299,453
15.	Temporary syirkah deposits	5,721,988	5,317,628
	EQUITY		
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,766,946)	(24,766,946)
18.	Revaluation surplus of fixed assets	1,665,209	1,665,160
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	14,924	9,904
20.	Unrealised gains (losses) on financial assets measured through other comprehensive income	3,162,637	3,672,856
21.	Retained earnings	54,259,455	51,726,350
22.	Other equity components	(5,073)	(5,073)
	Total equity attributable to equity holders of the parent entity	244,949,906	242,921,951
23.	Non-controlling interest	91,937,394	83,775,739
	TOTAL EQUITY	336,887,300	326,697,690
	TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY	1,362,405,840	1,217,314,771

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended December 31, 2021 and 2020
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2021	Audited Dec 31, 2020
	OPERATING INCOME AND EXPENSES		
	Interest and sharia income		
1.	Interest income	65,969,699	65,106,855
2.	Sharia income	603,478	674,686
	Total interest and sharia income	66,573,177	65,781,541
	Interest and sharia expense		
3.	Interest expense	(9,284,830)	(10,938,171)
4.	Sharia expense	(201,943)	(281,323)
	Total interest and sharia expense	(9,486,773)	(11,219,494)
	NET INTEREST AND SHARIA INCOME	57,086,404	54,562,047
	OTHER OPERATING INCOME		
5.	Fee and commission income - net	14,671,394	13,150,999
6.	Net income from transaction at fair value through profit or loss	2,818,855	4,302,773
7.	Others	5,435,036	3,741,761
	Total other operation income	22,925,285	21,195,533
8.	Impairment losses on assets	(9,323,995)	(11,628,076)
	OTHER OPERATING EXPENSES		
9.	Personnel expenses	(13,588,126)	(13,445,168)
10.	General and administrative expenses	(13,759,635)	(13,075,283)
11.	Others	(3,314,360)	(3,846,696)
	Total other operating expenses	(30,662,121)	(30,367,147)
	INCOME BEFORE TAX	40,025,573	33,762,357
	INCOME TAX EXPENSE	(7,558,936)	(6,432,992)
	NET INCOME	32,466,637	27,329,365
	OTHER COMPREHENSIVE INCOME:		
12.	Items that will not be reclassified to profit or loss:		
a.	Remeasurements of defined benefit liability	1,667,453	(1,484,210)
b.	Income tax	(316,634)	243,313
	Remeasurements of defined benefit liability - net of income tax	1,350,819	(1,240,897)
c.	Revaluation surplus of fixed assets	90	469
		1,350,909	(1,240,428)
13.	Items that will be reclassified to profit or loss:		
a.	Unrealised gains (losses) on financial assets measured through other comprehensive income	(1,144,615)	6,290,838
b.	Income tax	216,194	(1,169,409)
	Unrealised gains (losses) on financial assets measured through other comprehensive income - net of income tax	(928,421)	5,121,429
c.	Foreign exchange differences arising from translation of financial statements in foreign currency	4,568	6,486
		(923,853)	5,127,915
	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	427,056	3,887,487
	TOTAL COMPREHENSIVE INCOME	32,893,693	31,216,852
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	18,290,903	15,099,418
	Non-controlling interest	14,175,734	12,229,947
		32,466,637	27,329,365
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	18,525,445	17,233,335
	Non-controlling interest	14,368,248	13,983,517
		32,893,693	31,216,852
	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	86,843	71,690

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

For The Years Ended December 31, 2021 and 2020
(in millions of Rupiah)

ACCOUNTS	For The Years Ended December 31, 2021 and 2020 (Audited)									
	Attributable to equity holders of the parent entity								Non-controlling interest	Total equity
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity		
Balance, 31 December 2019	210,619,700	(24,766,946)	1,664,902	7,002	860,219	43,967,287	(5,073)	232,347,091	79,013,268	311,360,359
The impact of initial implementation of SFAS 71 and 73 (after deferred tax)	-	-	-	-	-	(3,752,920)	-	(3,752,920)	(3,077,757)	(6,830,677)
Balance as of 1 January 2020, after the impact of initial implementation of SFAS 71 and 73	210,619,700	(24,766,946)	1,664,902	7,002	860,219	40,214,367	(5,073)	228,594,171	75,935,511	304,529,682
Net income for the year	-	-	-	-	-	15,099,418	-	15,099,418	12,229,947	27,329,365
Revaluation surplus of fixed assets	-	-	258	-	-	-	-	258	211	469
Foreign exchange differences arising from translation of financial statements inf foreign currency	-	-	-	2,902	-	-	-	2,902	3,584	6,486
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	2,812,637	-	-	2,812,637	2,308,792	5,121,429
Remeasurements of defined benefit liability - net	-	-	-	-	-	(681,880)	-	(681,880)	(559,017)	(1,240,897)
Total comprehensive income for the year	-	-	258	2,902	2,812,637	14,417,538	-	17,233,335	13,983,517	31,216,852
Cash dividends	-	-	-	-	-	(2,905,555)	-	(2,905,555)	(6,143,289)	(9,048,844)
Balance, 31 December 2020	210,619,700	(24,766,946)	1,665,160	9,904	3,672,856	51,726,350	(5,073)	242,921,951	83,775,739	326,697,690
Balance, 31 December 2020	210,619,700	(24,766,946)	1,665,160	9,904	3,672,856	51,726,350	(5,073)	242,921,951	83,775,739	326,697,690
The impact of initial implementation of SFAS 71 and 73 (after deferred tax)	-	-	-	-	-	-	-	-	-	-
Balance as of 1 January 2021, after the impact of initial implementation of SFAS 71 and 73	210,619,700	(24,766,946)	1,665,160	9,904	3,672,856	51,726,350	(5,073)	242,921,951	83,775,739	326,697,690
Net income for the year	-	-	-	-	-	18,290,903	-	18,290,903	14,175,734	32,466,637
Revaluation surplus of fixed assets	-	-	49	-	-	-	-	49	41	90
Foreign exchange differences arising from translation of financial statements inf foreign currency	-	-	-	2,510	-	-	-	2,510	2,058	4,568
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(510,219)	-	-	(510,219)	(418,202)	(928,421)
Remeasurements of defined benefit liability - net	-	-	-	-	-	742,202	-	742,202	608,617	1,350,819
Total comprehensive income for the period	-	-	49	2,510	(510,219)	19,033,105	-	18,525,445	14,368,248	32,893,693
Non-controlling interest adjustment	-	-	-	2,510	-	-	-	2,510	(18,869)	(16,359)
Cash dividends	-	-	-	-	-	(16,500,000)	-	(16,500,000)	(6,187,724)	(22,687,724)
Balance, 31 December 2021	210,619,700	(24,766,946)	1,665,209	14,924	3,162,637	54,259,455	(5,073)	244,949,906	91,937,394	336,887,300

Consolidated Commitments and Contingencies

As of December 31, 2021 and 2020
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2021	Audited Dec 31, 2020
	COMMITMENTS		
	<u>Committed receivables:</u>		
1.	Unused borrowing/financing facilities	4,725,150	5,548,404
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	8,569,002	6,770,672
		13,294,152	12,319,076
	<u>Committed liabilities:</u>		
1.	Unused credit/financing facilities		
-	Committed	204,493,322	185,518,772
-	Uncommitted	69,607,686	68,611,086
2.	Outstanding irrevocable letters of credit	12,377,542	9,448,748
3.	Foreign curenry positions to be submitted for spot and derivatives/forward transactions	65,483,854	42,650,651
		351,962,404	306,229,257
	CONTINGENCIES		
	<u>Contingent receivables:</u>		
1.	Received guarantees	650,351	718,023
2.	Others		
		650,351	718,023
	<u>Contingent liabilities:</u>		
1.	Issued guarantees	18,024,633	15,748,872
2.	Others	78	78
		18,024,711	15,748,950

Jakarta, February 10, 2022

Honky Harjo
President Director

Agus Santoso Suwanto
Director