

Jakarta, August 1, 2023  
PT Bank Central Asia Tbk

**Jahja Setiaatmadia**  
President Director

**Vera Eve Lim**  
Director

**PT Dwimuria Investama Andalan and Subsidiaries**

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

As of June 30, 2023 and December 31, 2022  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2023	Audited Dec 31, 2022
<b>ASSETS</b>			
1.	Cash	18,463,789	21,359,509
2.	Current accounts with Bank Indonesia	106,113,168	104,110,295
3.	Current accounts with other banks - net of allowance	11,942,997	7,332,589
4.	Placements with Bank Indonesia and other banks - net of allowance	37,754,208	33,211,885
5.	Financial assets measured at fair value through profit or loss	18,117,733	7,984,902
6.	Acceptance receivable - net of allowance	12,925,440	15,199,641
7.	Bills receivable - net of allowance	4,937,568	5,895,907
8.	Securities purchased under agreements to resell - net of allowance	130,368,192	153,965,112
9.	Loans receivable - net of allowance	684,278,677	660,989,004
10.	Consumer financing receivable - net of allowance	8,570,334	8,215,427
11.	Finance lease receivable - net of allowance	138,444	121,716
12.	Assets related to sharia transactions - net of allowance	7,326,572	7,094,730
13.	Investment securities - net of allowance	281,023,763	250,527,764
14.	Prepaid expenses	925,227	854,744
15.	Prepaid tax	69,210	24,781
16.	Fixed assets - net of accumulated depreciation	25,340,275	24,709,537
17.	Intangible assets - net of accumulated amortisation	126,070,245	126,143,795
18.	Deferred tax assets - net	6,672,669	7,322,440
19.	Other assets - net of allowance	27,413,439	19,998,679
<b>TOTAL ASSETS</b>		<b>1,508,451,950</b>	<b>1,455,062,457</b>
<b>LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY</b>			
<b>LIABILITIES</b>			
1.	Deposits from customers	1,061,255,474	1,030,395,169
2.	Sharia deposits	2,860,569	2,784,688
3.	Deposits from other banks	10,587,678	7,936,206
4.	Financial liabilities measured at fair value through profit or loss	200,994	383,273
5.	Acceptance payables	7,178,104	9,666,648
6.	Securities sold under agreements to repurchase	218,155	255,962
7.	Debt securities issued	-	-
8.	Tax payable	920,437	2,420,361
9.	Borrowings	1,773,992	1,367,273
10.	Deferred tax liabilities	9,740	9,740
11.	Estimated losses on commitments and contingencies	3,638,023	3,438,349
12.	Accrued expenses and other liabilities	27,804,161	20,513,638
13.	Post-employment benefits obligation	7,974,783	7,521,739
14.	Subordinated bonds	500,000	500,000
<b>TOTAL LIABILITIES</b>		<b>1,124,922,110</b>	<b>1,087,193,046</b>
15.	Temporary <i>syirkah</i> deposits	6,966,128	6,440,375
<b>EQUITY</b>			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,821)	(24,720,821)
18.	Revaluation surplus of fixed assets	2,319,482	2,319,891
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	29,487	43,883
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	995,486	790,683
21.	Retained earnings	85,498,274	72,177,478
22.	Other equity components	(5,073)	(5,073)
<b>Total equity attributable to equity holders of the parent entity</b>		<b>274,736,535</b>	<b>261,225,741</b>
23.	Non-controlling interest	101,827,177	100,203,295
<b>TOTAL EQUITY</b>		<b>376,563,712</b>	<b>361,429,036</b>
<b>TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY</b>		<b>1,508,451,950</b>	<b>1,455,062,457</b>

**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

For The Six Month Periods Ended June 30, 2023 and 2022  
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2023	Unaudited Jun 30, 2022
<b>OPERATING INCOME AND EXPENSES</b>			
Interest and sharia income			
1.	Interest income	42,509,624	33,473,238
2.	Sharia income	392,658	328,145
Total interest and sharia income		<b>42,902,282</b>	<b>33,801,383</b>
Interest and sharia expense			
3.	Interest expense	(5,465,397)	(3,881,337)
4.	Sharia expense	(141,910)	(88,172)
Total interest and sharia expense		<b>(5,607,307)</b>	<b>(3,969,509)</b>
<b>NET INTEREST AND SHARIA INCOME</b>		<b>37,294,975</b>	<b>29,831,874</b>
<b>OTHER OPERATING INCOME</b>			
5.	Fee and commission income - net	8,614,252	8,169,054
6.	Net income from transaction at fair value through profit or loss	569,478	590,521
7.	Others	3,281,156	3,250,168
Total other operation income		<b>12,464,886</b>	<b>12,009,743</b>
8.	Impairment losses on assets	(1,881,893)	(3,726,935)
<b>OTHER OPERATING EXPENSES</b>			
9.	Personnel expenses	(8,255,108)	(7,229,250)
10.	General and administrative expenses	(7,783,557)	(6,716,505)
11.	Others	(1,872,482)	(1,432,446)
Total other operating expenses		<b>(17,911,147)</b>	<b>(15,378,201)</b>
<b>INCOME BEFORE TAX</b>		<b>29,966,821</b>	<b>22,736,481</b>
<b>INCOME TAX EXPENSE</b>			
		<b>(5,682,816)</b>	<b>(4,242,024)</b>
<b>NET INCOME</b>		<b>24,284,005</b>	<b>18,494,457</b>
<b>OTHER COMPREHENSIVE INCOME:</b>			
12. Items that will not be reclassified to profit or loss:			
a. Remeasurements of defined benefit liability			
		-	-
b. Income tax			
		-	-
c. Remeasurements of defined benefit liability - net of income tax			
		-	-
d. Revaluation surplus of fixed assets			
		-	-
13. Items that will be reclassified to profit or loss:			
a. Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income			
		460,339	(3,709,193)
b. Income tax			
		(87,799)	703,401
c. Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax			
		372,540	(3,005,792)
d. Foreign exchange differences arising from translation of financial statements in foreign currency			
		(26,203)	22,048
		<b>346,337</b>	<b>(2,983,744)</b>
<b>OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX</b>		<b>346,337</b>	<b>(2,983,744)</b>
<b>TOTAL COMPREHENSIVE INCOME</b>		<b>24,630,342</b>	<b>15,510,713</b>
<b>NET INCOME ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		13,373,387	10,359,155
Non-controlling interest		10,910,618	8,135,302
		<b>24,284,005</b>	<b>18,494,457</b>
<b>COMPREHENSIVE PROFIT ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		13,563,794	8,720,552
Non-controlling interest		11,066,548	6,790,161
		<b>24,630,342</b>	<b>15,510,713</b>
<b>BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>			
		<b>63,495</b>	<b>49,184</b>

**CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**

For The Six Month Periods Ended June 30, 2023 and 2022  
(in millions of Rupiah)

ACCOUNTS	For The Six Month Periods Ended June 30, 2023 and 2022 (Unaudited)									
	Attributable to equity holders of the parent entity									
	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	Non-controlling interest	Total equity
<b>Balance, 31 December 2021</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,665,209</b>	<b>14,924</b>	<b>3,162,637</b>	<b>54,259,455</b>	<b>(5,073)</b>	<b>244,949,906</b>	<b>91,937,394</b>	<b>336,887,300</b>
Net income for the period	-	-	-	-	-	10,359,155	-	10,359,155	8,135,302	18,494,457
Revaluation surplus of fixed assets	-	-	(2,110)	-	-	2,110	-	-	-	-
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	12,114	-	-	-	12,114	9,934	22,048
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(1,650,717)	-	-	(1,650,717)	(1,355,075)	(3,005,792)
Total comprehensive income for the period	-	-	(2,110)	12,114	(1,650,717)	10,361,265	-	8,720,552	6,790,161	15,510,713
Non-controlling interest adjustment	-	-	-	-	-	-	-	-	4	4
Cash dividends	-	-	-	-	-	(2,400,000)	-	(2,400,000)	(6,665,412)	(9,065,412)
<b>Balance, 30 June 2022</b>	<b>210,619,700</b>	<b>(24,766,946)</b>	<b>1,663,099</b>	<b>27,038</b>	<b>1,511,920</b>	<b>62,220,720</b>	<b>(5,073)</b>	<b>251,270,458</b>	<b>92,062,147</b>	<b>343,332,605</b>
<b>Balance, 31 December 2022</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,319,891</b>	<b>43,883</b>	<b>790,683</b>	<b>72,177,478</b>	<b>(5,073)</b>	<b>261,225,741</b>	<b>100,203,295</b>	<b>361,429,036</b>
Net income for the period	-	-	(409)	-	-	13,373,387	-	13,373,387	10,910,618	24,284,005
Revaluation surplus of fixed assets	-	-	(409)	-	-	409	-	-	-	-
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(14,396)	-	-	-	(14,396)	(11,807)	(26,203)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	204,803	-	-	204,803	167,737	372,540
Total comprehensive income for the period	-	-	(409)	(14,396)	204,803	13,373,796	-	13,563,794	11,066,548	24,630,342
Cash dividends	-	-	-	-	-	(53,000)	-	(53,000)	(9,442,666)	(9,495,666)
<b>Balance, 30 June 2023</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,319,482</b>	<b>29,487</b>	<b>995,486</b>	<b>85,498,274</b>	<b>(5,073)</b>	<b>274,736,535</b>	<b>101,827,177</b>	<b>376,563,712</b>

**CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

As of June 30, 2023 and December 31, 2022  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2023	Audited Dec 31, 2022
<b>COMMITMENTS</b>			
<b>Committed receivables:</b>			
1.	Unused borrowing/financing facilities	5,020,225	5,333,050
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	8,890,517	11,048,683
3.	Others	1,186,215	335,454
		<b>15,096,957</b>	<b>16,717,187</b>
<b>Committed liabilities:</b>			
1.	Unused credit/financing facilities	-	-
- Committed		282,366,231	231,731,863
- Uncommitted		82,732,569	91,168,526
2.	Outstanding irrevocable letters of credit	11,293,630	14,651,885
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	18,718,649	18,987,539
4.	Others	898,908	402,329
		<b>396,009,987</b>	<b>356,942,142</b>
<b>CONTINGENCIES</b>			
<b>Contingent receivables:</b>			
1.	Received guarantees	601,633	838,870
2.	Others	-	-
		<b>601,633</b>	<b>838,870</b>
<b>Contingent liabilities:</b>			
1.	Issued guarantees	20,564,976	19,795,037
2.	Others	89	89
		<b>20,565,065</b>	<b>19,795,126</b>

Jakarta, July 28, 2023

**Honky Harjo**  
President Director

**Agus Santoso Suwanto**  
Director