

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
As of March 31, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2024	Audited Dec 31, 2023	Unaudited Mar 31, 2024	Audited Dec 31, 2023
	ASSETS				
1.	Cash	19,762,254	21,655,553	19,810,095	21,701,514
2.	Placement with Bank Indonesia	105,746,065	91,333,237	107,948,244	93,369,596
3.	Placement with other banks	12,580,150	8,254,264	13,985,145	10,065,706
4.	Spot and derivative/forward receivables	122,779	217,514	122,779	217,514
5.	Securities	332,048,649	321,940,694	347,534,457	335,856,269
6.	Securities sold under repurchase agreement (repo)	1,183,740	1,014,857	1,253,894	1,117,221
7.	Claims on securities bought under reverse repo	66,360,422	90,780,368	67,836,472	93,097,151
8.	Acceptance receivables	15,039,768	14,942,739	15,039,768	14,942,739
9.	Loans and financing	811,553,747	787,499,389	826,247,383	801,238,110
10.	Sharia financing	-	-	9,323,825	9,013,552
11.	Equity investment	10,330,797	10,261,404	773,599	853,800
12.	Other financial assets	19,386,652	13,463,372	21,257,386	15,094,056
13.	Impairment on financial assets -/-	(34,384,940)	(33,913,235)	(35,392,635)	(34,898,867)
	a. Securities	(363,874)	(355,812)	(452,033)	(444,590)
	b. Loans and Sharia financing	(33,655,133)	(33,168,491)	(34,569,289)	(34,059,755)
	c. Others	(365,933)	(388,932)	(371,313)	(394,522)
14.	Intangible assets	1,237,633	1,230,372	2,646,160	2,622,268
	Accumulated amortization on intangible asset -/-	(863,231)	(836,816)	(1,091,928)	(1,057,495)
15.	Fixed assets and equipment	35,473,560	35,449,531	36,976,187	36,924,867
	Accumulated depreciation on fixed assets and equipment -/-	(9,758,661)	(9,486,999)	(10,364,344)	(10,100,123)
16.	Non earning assets	1,723,632	1,888,861	1,783,302	1,947,165
	a. Abandoned property	36,548	36,898	46,862	47,212
	b. Foreclosed assets	1,670,312	1,659,377	1,719,668	1,707,367
	c. Suspense accounts	16,771	21,406	16,771	21,406
	d. Interbranch assets	1	171,180	1	171,180
17.	Other assets	17,296,546	15,175,834	18,317,856	16,101,967
	TOTAL ASSETS	1,404,839,562	1,370,870,939	1,444,007,645	1,408,107,010

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
As of March 31, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2024	Audited Dec 31, 2023	Unaudited Mar 31, 2024	Audited Dec 31, 2023
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	347,666,249	346,460,730	349,331,497	348,457,223
2.	Saving account	549,137,091	530,789,507	555,167,793	536,183,763
3.	Time deposit	203,136,372	204,601,922	216,057,620	217,031,663
4.	Electronic money	1,266,421	1,240,471	1,266,421	1,240,471
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,563,779	10,146,443	10,469,511	10,070,823
7.	Spot and derivative/forward liabilities	169,195	120,630	169,195	122,765
8.	Liabilities on securities sold under repurchase agreement (repo)	1,148,904	972,534	1,205,488	1,054,780
9.	Acceptance liabilities	7,398,446	6,701,256	7,398,446	6,701,256
10.	Issued securities	500,000	500,000	700,000	690,000
11.	Loans/financing received	846	59,900	1,292,178	1,629,049
12.	Margin deposit	222,926	289,867	223,203	290,144
13.	Interbranch liabilities	164,519	5,388	164,519	5,388
14.	Other liabilities	66,333,741	36,057,268	73,219,185	42,091,515
15.	Minority interest	-	-	180,158	181,337
	TOTAL LIABILITIES	1,187,709,066	1,137,946,493	1,216,845,791	1,165,750,754
	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	5,500,000	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(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	7,929,487	7,974,285	8,524,237	8,553,051
	a. Gains	11,691,297	11,736,348	12,287,909	12,316,976
	b. Losses -/-	(3,761,810)	(3,762,063)	(3,763,672)	(3,763,925)
19.	Reserves	3,720,540	3,234,149	3,720,540	3,234,149
	a. General reserves	3,720,540	3,234,149	3,720,540	3,234,149
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	198,228,163	214,463,706	207,827,162	223,479,141
	a. Previous years	213,977,315	192,674,082	222,992,750	201,035,967
	b. Current Year	12,295,922	47,985,572	12,879,486	48,639,122
	c. Dividends paid -/-	(28,045,074)	(26,195,948)	(28,045,074)	(26,195,948)
	TOTAL EQUITIES	217,130,496	232,924,446	227,161,854	242,356,256
	TOTAL LIABILITIES AND EQUITIES	1,404,839,562	1,370,870,939	1,444,007,645	1,408,107,010

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2024	Unaudited Mar 31, 2023	Unaudited Mar 31, 2024	Unaudited Mar 31, 2023
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	21,470,835	19,805,414	23,042,086	21,106,338
2.	Interest expenses	2,997,714	2,418,986	3,199,750	2,575,342
	Net interest income (expenses)	18,473,121	17,386,428	19,842,336	18,530,996
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	(151,726)	404,442	(163,978)	406,115
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	397,478	55,206	406,811	66,131
4.	Gains (losses) on spot and derivatives/forward (realised)	243,635	125,117	244,693	126,084
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	177,914	(261,067)	181,136	(258,413)
7.	Dividend income	-	-	-	-
8.	Commission/provision/fee and administration income	4,300,641	3,988,618	4,326,379	4,000,278
9.	Other income	227,338	687,863	1,411,405	1,659,587
10.	Addition (reversal) of impairment losses on assets	885,181	1,342,149	1,024,829	1,460,234
11.	Losses on operational risk	321	1,458	592	1,458
12.	Personnel expenses	4,465,899	4,214,420	4,975,902	4,679,930
13.	Promotion expenses	213,554	218,255	303,779	291,206
14.	Others expenses	2,887,421	3,100,489	4,064,799	3,978,198
	Net Other Operational Income (Expenses)	(3,257,096)	(3,876,592)	(3,963,455)	(4,411,244)
	OPERATIONAL PROFIT (LOSS)	15,216,025	13,509,836	15,878,881	14,119,752
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(62)	401	1,169	1,565
2.	Other non operational income (expenses)	(39,952)	15,753	34,979	98,357
	NON OPERATIONAL PROFIT (LOSS)	(40,014)	16,154	36,148	99,922
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	15,176,011	13,525,990	15,915,029	14,219,674
	Income tax	2,880,089	2,543,422	3,036,522	2,686,774
	a. Estimated current year tax	2,476,841	2,211,630	2,641,051	2,351,617
	b. Deferred tax income (expenses)	(403,248)	(331,792)	(395,471)	(335,157)
	NET PROFIT (LOSS) CURRENT PERIOD	12,295,922	10,982,568	12,878,507	11,532,900
	NET PROFIT (LOSS) OF MINORITY INTEREST			(979)	3,116
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	-	-	18,467	(27,493)
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(44,798)	(308,296)	(47,481)	(302,666)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	(44,798)	(308,296)	(29,014)	(330,159)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	12,251,124	10,674,272	12,849,493	11,202,741
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	12,295,922	10,982,568	12,879,486	11,529,784
	NON-CONTROLLING INTEREST			(979)	3,116
	NET PROFIT (LOSS) CURRENT PERIOD	12,295,922	10,982,568	12,878,507	11,532,900
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	12,251,124	10,674,272	12,850,672	11,199,181
	NON-CONTROLLING INTEREST			(1,179)	3,560
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	12,251,124	10,674,272	12,849,493	11,202,741
	DIVIDEND	(28,045,074)	(20,956,758)	(28,045,074)	(20,956,758)
	EARNINGS PER SHARE (in full amount)			104	94

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended March 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2024	Unaudited Mar 31, 2023
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	27,412,644	26,080,072
	2. Other operating income	1,582,382	1,923,416
	3. Payments of interest and sharia expenses, fees and commissions	(3,234,971)	(2,504,651)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	1,187,774	(1,847,449)
	6. Other operating expenses	(8,971,946)	(7,620,484)
	7. Payment of tantiem to Board of Commissioners and Directors	(765,000)	(660,000)
	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	162,406	(952,626)
	b. Financial assets measured at fair value through profit and loss	1,441,862	(2,444,499)
	c. Acceptance receivables	(97,029)	2,544,066
	d. Bills receivable	650,212	1,097,315
	e. Securities purchased under agreements to resell	25,260,679	22,370,379
	f. Loans receivable	(23,319,076)	(4,286,648)
	g. Consumer financing receivables	(1,036,159)	(200,797)
	h. Finance lease receivables - net	26,972	(12,837)
	i. Assets related to sharia transactions	(366,659)	(186,275)
	j. Other assets	(7,842,816)	(3,441,919)
	k. Deposits from customers	17,229,491	2,036,702
	l. Sharia deposits	(275,184)	(88,702)
	m. Deposits from other banks	337,430	(590,680)
	n. Acceptance payables	697,190	(2,094,857)
	o. Accruals and other liabilities	2,790,841	(383,021)
	p. Temporary <i>syirkah</i> deposits	15,159	(56,576)
	Net cash provided by (used in) operating activities before income tax	32,886,202	28,679,929
	9. Payment of income tax	(2,964,592)	(3,422,959)
	Net cash provided by (used in) operating activities	29,921,610	25,256,970
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	-	50,000
	2. Acquisition of investment securities	(41,694,639)	(48,582,742)
	3. Proceeds from investment securities that matured during the period	29,646,464	25,248,819
	4. Cash dividends received from investment in shares	-	-
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(311,098)	(1,517,831)
	7. Acquisition of right of use assets	(133,154)	(94,434)
	8. Proceeds from sale of fixed assets	2,294	2,941
	Net cash provided by (used in) investing activities	(12,490,133)	(24,893,247)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	12,096,363	5,747,783
	4. Payment of borrowings	(12,436,867)	(5,566,377)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	-	-
	7. Proceeds from securities sold under repurchase agreements to repurchase	319,730	428,883
	8. Payment of securities sold under repurchase agreements to repurchase	(171,363)	(453,887)
	Net cash provided by (used in) financing activities	(192,137)	156,402
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	17,239,340	520,125
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	124,395,987	160,422,371
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(473,752)	658,773
	CASH AND CASH EQUIVALENTS, END OF PERIOD	141,161,575	161,601,269
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	19,810,095	19,537,906
	2. Current accounts with Bank Indonesia	87,405,844	99,785,842
	3. Current accounts with other banks	4,808,388	6,024,707
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	29,137,248	36,252,814
	Total cash and cash equivalents	141,161,575	161,601,269
V.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :		
	Provision from retained earnings for final dividends	28,045,074	20,956,758
	Total of financing activities that do not affect cash	28,045,074	20,956,758

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of March 31, 2024 & 2023

(In %)

Ratio	Unaudited Mar 31, 2024	Unaudited Mar 31, 2023
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	26.30%	28.86%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.03%	0.96%
3. Non performing earning assets to total earning assets	0.93%	0.83%
4. Allowance for impairment on financial assets to earning assets	2.71%	3.05%
5. Gross NPL	1.95%	1.76%
6. Net NPL	0.63%	0.57%
7. Return on Asset (ROA) ¹⁾	4.40%	4.20%
8. Return on Asset (ROA) ²⁾	3.56%	3.41%
9. Return on Equity (ROE)	22.70%	22.28%
10. Net Interest Margin (NIM)	5.62%	5.59%
11. Operating Expenses to Operating Income (BOPO)	43.96%	47.65%
12. Cost to Income Ratio (CIR)	32.41%	34.42%
13. Loan to Deposit Ratio (LDR)	71.23%	65.61%
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	6.21%	7.32%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.35%	0.07%

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, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2024 (Unaudited)						March 31, 2023 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	68,691	-	-	-	-	68,691	100	-	-	-	-	100
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	49,985	-	-	-	-	49,985	50,370	-	-	-	-	50,370
	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	3,637	-	-	-	-	3,637	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	83,916	12	-	-	-	83,928	35,171	-	-	-	-	35,171
	i. Rupiah	83,916	12	-	-	-	83,928	35,171	-	-	-	-	35,171
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	9,710,376	135	-	-	-	9,710,511	7,295,464	567	-	-	-	7,296,031
	i. Rupiah	9,569,579	135	-	-	-	9,569,714	7,180,833	567	-	-	-	7,181,400
	ii. Foreign currencies	140,797	-	-	-	-	140,797	114,631	-	-	-	-	114,631
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	17,066	-	-	-	-	17,066	26,202	-	-	-	-	26,202
10.	Commitments and contingencies												
	a. Rupiah	6,598,612	282	-	-	-	6,598,894	5,549,521	446	-	-	-	5,549,967
	b. Foreign currencies	1,120,327	-	-	-	-	1,120,327	324,069	-	-	-	-	324,069

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2024 (Unaudited)					March 31, 2023 (Unaudited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	2,632,034	-	-	-	-	2,632,034	2,680,260	-	-	-	-	2,680,260
	b. Foreign currencies	9,879,425	-	-	-	-	9,879,425	12,315,516	-	-	-	-	12,315,516
2.	Spot and derivative/forward receivables												
	a. Rupiah	115,002	-	-	-	-	115,002	358,061	-	-	-	-	358,061
	b. Foreign currencies	7,777	-	-	-	-	7,777	4,328	-	-	-	-	4,328
3.	Securities												
	a. Rupiah	311,891,511	-	-	-	100,000	311,991,511	252,885,974	-	-	-	100,000	252,985,974
	b. Foreign currencies	20,005,667	1,486	-	-	-	20,007,153	14,160,120	-	-	-	-	14,160,120
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	1,183,740	-	-	-	-	1,183,740	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	66,360,422	-	-	-	-	66,360,422	129,298,735	-	-	-	-	129,298,735
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	14,790,114	52,185	-	-	193,832	15,036,131	12,734,521	34,541	-	5,396	196,574	12,971,032
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	111,711,589	3,392,023	201,992	519,750	1,749,204	117,574,558	100,048,290	2,919,619	230,729	326,892	1,394,644	104,920,174
	i. Rupiah	111,017,354	3,387,274	201,992	519,750	1,749,204	116,875,574	99,416,820	2,919,619	230,729	326,892	1,378,004	104,272,064
	ii. Foreign currencies	694,235	4,749	-	-	-	698,984	631,470	-	-	-	16,640	648,110
	b. Non micro, small and medium enterprises	655,481,407	15,924,622	2,321,338	1,004,126	9,453,257	684,184,750	560,332,260	10,843,950	1,418,161	5,281,690	3,537,063	581,413,124
	i. Rupiah	616,887,442	14,821,065	2,321,338	1,004,126	5,879,112	640,913,083	524,750,688	10,425,829	1,034,160	2,641,573	2,773,977	541,626,227
	ii. Foreign currencies	38,593,965	1,103,557	-	-	3,574,145	43,271,667	35,581,572	418,121	384,001	2,640,117	763,086	39,786,897
	c. Restructured loans	16,801,381	8,184,274	1,976,050	560,798	8,529,381	36,051,884	40,087,544	7,167,431	1,300,887	5,276,445	3,590,305	57,422,612
	i. Rupiah	14,915,310	7,503,437	1,976,050	560,798	4,955,236	29,910,831	38,106,341	6,824,100	916,886	2,636,328	2,812,272	51,295,927
	ii. Foreign currencies	1,886,071	680,837	-	-	3,574,145	6,141,053	1,981,203	343,331	384,001	2,640,117	778,033	6,126,685
8.	Equity investment	607,983	-	-	-	770	608,753	538,590	-	-	-	770	539,360
9.	Other receivables	164,149	5,162	-	-	-	169,311	6,629	-	-	-	-	6,629
10.	Commitments and contingencies												
	a. Rupiah	356,696,191	1,623,852	78,186	2,596	58,904	358,459,729	306,809,715	1,057,657	2,201	500	34,531	307,904,604
	b. Foreign currencies	59,673,757	169,964	-	-	30,724	59,874,445	50,887,915	36,530	-	137	34,106	50,958,688
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,670,312						1,983,014

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2024 & 2023

(In millions of Rupiah)

	Unaudited Mar 31, 2024		Unaudited Mar 31, 2023		DESCRIPTION	Unaudited Mar 31, 2024		Unaudited Mar 31, 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
	I. Tier 1 Capital	202,293,485	218,853,959	186,319,396		202,438,836			
1. Common Equity Tier 1	202,293,485	218,853,959	186,319,396	202,438,836					
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	217,662,990	226,946,502	201,698,734	210,458,931					
1.2.1. Addition Factor	219,378,968	228,712,954	203,722,654	212,573,224					
1.2.1.1. Other comprehensive income	11,718,898	12,296,329	12,085,708	12,624,719					
1.2.1.1.1. Translation of financial statements in foreign currency	-	440,969	-	402,875					
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income	917,308	919,141	1,506,485	1,508,998					
1.2.1.1.3. Revaluation surplus of fixed assets	10,801,590	10,936,219	10,579,223	10,712,846					
1.2.1.2. Other disclosed reserves	207,660,070	216,416,625	191,636,946	199,948,505					
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	3,720,540	3,720,540	3,234,149	3,234,149					
1.2.1.2.3. Previous year's profit	185,932,240	194,134,581	171,708,861	179,508,627					
1.2.1.2.4. Current year's profit	12,295,922	12,850,136	10,982,568	11,494,361					
1.2.1.2.5. Fund for paid-in capital	-	-	-	-					
1.2.1.2.6. Others	-	-	-	-					
1.2.2. Deduction Factor	(1,715,978)	(1,766,452)	(2,023,920)	(2,114,293)					
1.2.2.1. Other comprehensive income	(28,226)	(35,347)	(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	(28,226)	(35,347)	(19,804)	(19,804)					
1.2.2.2. Other disclosed reserves	(1,687,752)	(1,731,105)	(2,004,116)	(2,094,489)					
1.2.2.2.1. Disagio	-	-	-	-					
1.2.2.2.2. Previous year's losses	-	(15,812)	-	(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	(1,687,752)	(1,715,293)	(2,004,116)	(2,032,632)					
1.2.2.2.7. Others	-	-	-	-					
1.3. Non-controlling interest	-	-	-	-					
1.4. Deduction Factor of Common Equity Tier 1	(16,910,443)	(9,633,481)	(16,920,276)	(9,561,033)					
1.4.1. Deferred tax	(6,814,997)	(6,965,884)	(6,846,562)	(6,968,686)					
1.4.2. Goodwill	-	(1,113,614)	-	(1,113,614)					
1.4.3. Other intangible assets	(374,402)	(418,237)	(352,670)	(391,022)					
1.4.4. Investments in shares of stock	(9,721,044)	(1,135,746)	(9,721,044)	(1,087,711)					
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	8,906,978	9,145,087	7,832,694	8,048,846					
1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	181,000	181,000	268,000	268,000					
2. Agio / disagio	-	-	-	-					
3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	8,725,978	8,964,087	7,564,694	7,780,846					
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	211,200,463	227,999,046	194,152,090	210,487,682					
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO				
RWAs CONSIDERING CREDIT RISK	748,506,176	774,243,758	623,642,934	645,775,479	CET 1 Ratio (%)	25.19%	25.30%	27.70%	
RWAs CONSIDERING MARKET RISK	2,697,951	7,351,259	751,499	2,876,259	Tier 1 Ratio (%)	25.19%	25.30%	27.70%	
RWAs CONSIDERING OPERATIONAL RISK	51,903,001	83,551,413	48,325,210	78,117,459	Tier 2 Ratio (%)	1.11%	1.06%	1.16%	
TOTAL RISK-WEIGHTED ASSETS	803,107,128	865,146,430	672,719,643	726,769,197	CAR Ratio (%)	26.30%	26.36%	28.86%	
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	16.31%	16.36%	18.87%	
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
From CET 1 (%)	8.88%	8.93%	8.83%	8.88%	Capital Conservation Buffer (%)	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%	
From Tier 2 (%)	1.11%	1.06%	1.16%	1.11%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2024 & 2023

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2024 (Unaudited)					March 31, 2023 (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	2,675	-	-	125,802	-	2,682	-	-	149,959	-
2.	Spot and derivative/forward receivables	-	-	-	1,228	-	-	-	-	3,624	-
3.	Securities	263,874	-	100,000	529,363	100,074	18,813	-	100,000	399,572	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	72,225	23,438	162,417	147,932	196,441	92,145	28,908	170,390	127,335	200,999
7.	Loans and financing	13,306,678	9,526,801	10,821,654	7,493,036	7,581,992	12,833,409	13,701,833	8,250,105	6,472,894	4,962,331
8.	Equity investment	103,290	-	1,770	103,290	1,770	102,596	-	1,770	102,596	1,770
9.	Other receivables	118	-	-	1,812	258	223	-	-	328	-
10.	Commitments and Contingencies	3,179,801	173,832	65,032	323,515	165,098	3,272,018	176,827	42,735	308,386	115,922

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of March 31, 2024 & December 31, 2023

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2024	Audited Dec 31, 2023	Unaudited Mar 31, 2024	Audited Dec 31, 2023
I.	COMMITTED RECEIVABLES	18,356,400	19,944,199	22,889,645	25,383,019
	1. Unused borrowings/financing facilities	-	-	4,523,300	5,265,835
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	15,053,377	19,465,309	15,053,377	19,638,294
	3. Others	3,303,023	478,890	3,312,968	478,890
II.	COMMITTED LIABILITIES	427,896,570	416,505,693	430,585,270	418,356,016
	1. Unused credit/financing facilities	391,619,560	378,985,601	394,308,205	380,835,924
	a. Committed	300,567,473	288,968,550	302,293,829	289,767,268
	b. Uncommitted	91,052,087	90,017,051	92,014,376	91,068,656
	2. Outstanding irrevocable letters of credit	10,488,186	11,259,633	10,488,186	11,259,633
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	22,118,643	25,389,401	22,118,643	25,389,401
	4. Others	3,670,181	871,058	3,670,236	871,058
III.	CONTINGENT RECEIVABLES	115,396	139,089	535,396	559,089
	1. Received guarantees	115,396	139,089	535,396	559,089
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	23,945,649	22,673,575	24,026,471	22,749,397
	1. Issued guarantees	23,945,649	22,673,575	24,026,382	22,749,308
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of March 31, 2024

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	37,172,020	37,172,020	-	122,779	169,195
1.	Spot	5,418,764	5,418,764	-	1,985	3,612
2.	Forward	13,497,171	13,497,171	-	85,740	38,913
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	18,256,085	18,256,085	-	35,054	126,670
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					122,779	169,195

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;">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 period ended March 31, 2024 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".

- For comparison purpose, certain accounts in the statements of profit or loss and other comprehensive income for the three months period ended March 31, 2023 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the three months period ended March 31, 2024.

- The main exchange rates used were as follows:

Rate as of March 31, 2024	: 1 USD = Rp 15,855.00	1 HKD = Rp 2,026.58
Rate as of December 31, 2023	: 1 USD = Rp 15,397.00	1 HKD = Rp 1,970.73