

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
As of March 31, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2025	Audited Dec 31, 2024	Unaudited Mar 31, 2025	Audited Dec 31, 2024
	ASSETS				
1.	Cash	27,995,419	29,285,819	28,032,494	29,315,878
2.	Placement with Bank Indonesia	66,378,529	43,269,497	68,199,911	45,054,681
3.	Placement with other banks	18,580,406	10,164,508	19,841,928	11,167,894
4.	Spot and derivative/forward receivables	195,288	218,919	195,288	221,208
5.	Securities	388,895,475	381,516,498	407,605,050	400,007,735
6.	Securities sold under repurchase agreement (repo)	584,389	1,222,258	584,389	1,222,258
7.	Claims on securities bought under reverse repo	21,852,664	862,849	22,424,712	1,450,603
8.	Acceptance receivables	10,217,154	10,061,742	10,217,154	10,061,742
9.	Loans and financing	911,738,627	894,912,082	930,131,293	911,109,701
10.	Sharia financing	-	-	11,004,291	10,717,227
11.	Equity investment	10,408,841	10,350,797	672,845	672,824
12.	Other financial assets	17,236,398	12,054,343	19,382,699	13,790,725
13.	Impairment on financial assets -/-	(33,545,817)	(33,308,750)	(34,819,303)	(34,521,992)
	a. Securities	(410,389)	(377,570)	(485,859)	(450,422)
	b. Loans and Sharia financing	(32,741,641)	(32,382,006)	(33,913,944)	(33,498,517)
	c. Others	(393,787)	(549,174)	(419,500)	(573,053)
14.	Intangible assets	1,274,233	1,249,138	2,755,563	2,722,675
	Accumulated amortization on intangible asset -/-	(704,617)	(662,728)	(967,724)	(917,036)
15.	Fixed assets and equipment	36,964,724	36,591,953	38,509,411	38,150,330
	Accumulated depreciation on fixed assets and equipment -/-	(9,723,244)	(9,244,266)	(10,383,335)	(9,899,706)
16.	Non earning assets	2,266,292	2,056,626	2,327,435	2,127,603
	a. Abandoned property	51,697	41,243	58,122	47,668
	b. Foreclosed assets	1,841,175	1,794,668	1,895,892	1,859,220
	c. Suspense accounts	36,151	12,747	36,152	12,747
	d. Interbranch assets	337,269	207,968	337,269	207,968
17.	Other assets	18,876,151	15,728,605	18,049,344	16,846,978
	TOTAL ASSETS	1,489,490,912	1,406,329,890	1,533,763,445	1,449,301,328

PT BANK CENTRAL ASIA Tbk & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
As of March 31, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2025	Audited Dec 31, 2024	Unaudited Mar 31, 2025	Audited Dec 31, 2024
	<u>LIABILITIES AND EQUITIES</u>				
	<u>LIABILITIES</u>				
1.	Current account	380,168,014	359,445,874	382,625,297	361,883,711
2.	Saving account	587,510,278	554,079,669	596,580,181	562,093,704
3.	Time deposit	199,366,736	195,383,289	214,155,698	209,634,748
4.	Electronic money	1,471,511	1,369,505	1,471,511	1,369,505
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	4,077,463	3,698,289	4,093,118	3,656,301
7.	Spot and derivative/forward liabilities	157,738	257,613	157,738	257,613
8.	Liabilities on securities sold under repurchase agreement (repo)	769,901	1,330,996	769,901	1,330,996
9.	Acceptance liabilities	4,871,088	4,651,955	4,871,088	4,651,955
10.	Issued securities	500,000	500,000	500,000	500,000
11.	Loans/financing received	907,783	43,095	2,810,853	2,241,939
12.	Margin deposit	270,927	263,397	277,669	275,893
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	71,150,235	32,237,941	78,929,305	38,569,299
15.	Minority interest	-	-	195,481	194,466
	TOTAL LIABILITIES	1,251,222,251	1,153,262,200	1,287,438,417	1,186,660,707
	<u>EQUITIES</u>				
16.	Paid in capital	1,540,924	1,540,938	1,540,924	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 -/-	(14)	-	(14)	-
17.	Additional paid in capital	5,701,383	5,711,368	5,538,992	5,548,977
	a. Agio	5,701,383	5,711,368	5,701,383	5,711,368
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	-	-	(162,391)	(162,391)
18.	Other comprehensive income	7,916,580	7,583,521	8,539,288	8,173,485
	a. Gains	11,617,454	11,284,395	12,244,208	11,878,405
	b. Losses -/-	(3,700,874)	(3,700,874)	(3,704,920)	(3,704,920)
19.	Reserves	4,268,903	3,720,540	4,268,903	3,720,540
	a. General reserves	4,268,903	3,720,540	4,268,903	3,720,540
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	218,840,871	234,511,323	226,436,921	243,656,681
	a. Previous years	233,962,960	214,013,767	243,109,553	223,029,202
	b. Current Year	15,696,674	54,706,382	14,146,131	54,836,305
	c. Dividends paid -/-	(30,818,763)	(34,208,826)	(30,818,763)	(34,208,826)
	TOTAL EQUITIES	238,268,661	253,067,690	246,325,028	262,640,621
	TOTAL LIABILITIES AND EQUITIES	1,489,490,912	1,406,329,890	1,533,763,445	1,449,301,328

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2025 & 2024

(In millions of Rupiah)

(in millions of Rupiah)					
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2025	Unaudited Mar 31, 2024	Unaudited Mar 31, 2025	Unaudited Mar 31, 2024
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	22,714,991	21,470,835	24,394,541	22,985,853
2.	Interest expenses	2,991,993	2,997,714	3,248,181	3,199,750
	Net interest income (expenses)	19,722,998	18,473,121	21,146,360	19,786,103
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	324,990	(151,726)	293,783	(163,978)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	359,896	397,478	366,172	406,811
4.	Gains (losses) on spot and derivatives/forward (realised)	226,549	243,635	226,568	244,693
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(19,614)	177,914	(2,132)	181,136
7.	Dividend income	2,162,748	-	1,439	-
8.	Commission/provision/fee and administration income	4,623,013	4,300,641	4,658,813	4,326,379
9.	Other income	153,456	126,146	1,261,818	1,303,224
10.	Addition (reversal) of impairment losses on assets	826,766	759,693	1,031,032	886,460
11.	Losses on operational risk	1,433	321	1,433	592
12.	Personnel expenses	4,335,303	4,465,899	4,880,589	4,975,902
13.	Promotion expenses	196,759	213,554	281,836	303,779
14.	Others expenses	3,295,623	2,887,421	4,321,714	4,008,566
	Net Other Operational Income (Expenses)	(824,846)	(3,232,800)	(3,710,143)	(3,877,034)
	OPERATIONAL PROFIT (LOSS)	18,898,152	15,240,321	17,436,217	15,909,069
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(2,717)	(62)	(2,615)	1,169
2.	Other non operational income (expenses)	(47,998)	(64,248)	22,060	4,791
	NON OPERATIONAL PROFIT (LOSS)	(50,715)	(64,310)	19,445	5,960
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	18,847,437	15,176,011	17,455,662	15,915,029
	Income tax	3,150,763	2,880,089	3,308,672	3,036,522
	a. Estimated current year tax	2,482,030	2,476,841	2,650,861	2,641,051
	b. Deferred tax income (expenses)	(668,733)	(403,248)	(657,811)	(395,471)
	NET PROFIT (LOSS) CURRENT PERIOD	15,696,674	12,295,922	14,146,990	12,878,507
	NET PROFIT (LOSS) OF MINORITY INTEREST			859	(979)
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	-	-	10,294	18,467
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	333,059	(44,798)	357,050	(47,481)
	c. Others	-	-	(1,385)	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	333,059	(44,798)	365,959	(29,014)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	16,029,733	12,251,124	14,512,949	12,849,493
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	15,696,674	12,295,922	14,146,131	12,879,486
	NON-CONTROLLING INTEREST			859	(979)
	NET PROFIT (LOSS) CURRENT PERIOD	15,696,674	12,295,922	14,146,990	12,878,507
	Total Comprehensive Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	16,029,733	12,251,124	14,511,934	12,850,672
	NON-CONTROLLING INTEREST			1,015	(1,179)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	16,029,733	12,251,124	14,512,949	12,849,493
	DIVIDEND	(30,818,763)	(28,045,074)	(30,818,763)	(28,045,074)
	EARNINGS PER SHARE (in full amount)			115	104

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Periods Ended March 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Unaudited Mar 31, 2025	Unaudited Mar 31, 2024
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	1. Receipts of interest and sharia income, fees and commissions	28,774,528	27,412,644
	2. Other operating income	1,964,899	1,582,382
	3. Payments of interest and sharia expenses, fees and commissions	(3,253,649)	(3,234,971)
	4. Payments of post-employment benefits	-	-
	5. (Loss) gain from foreign exchange transactions - net	1,344,885	1,187,774
	6. Other operating expenses	(6,859,992)	(8,971,946)
	7. Payment of tantiem to Board of Commissioners and Directors	(887,700)	(765,000)
	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	14,219	162,406
	b. Financial assets measured at fair value through profit and loss	(1,893,358)	1,441,862
	c. Acceptance receivables	(155,412)	(97,029)
	d. Bills receivable	1,349,731	650,212
	e. Securities purchased under agreements to resell	(20,974,109)	25,260,679
	f. Loans receivable	(17,906,497)	(23,319,076)
	g. Consumer financing receivables	(759,015)	(1,036,159)
	h. Finance lease receivables - net	14,134	26,972
	i. Assets related to sharia transactions	(287,081)	(366,659)
	j. Other assets	(7,348,412)	(7,842,816)
	k. Deposits from customers	57,251,184	17,229,491
	l. Sharia deposits	169,167	(275,184)
	m. Deposits from other banks	392,447	337,430
	n. Acceptance payables	219,133	697,190
	o. Accruals and other liabilities	6,002,400	2,790,841
	p. Temporary <i>syirkah</i> deposits	152,693	15,159
	Net cash provided by (used in) operating activities before income tax	37,324,195	32,886,202
	9. Payment of income tax	(2,140,844)	(2,964,592)
	Net cash provided by (used in) operating activities	35,183,351	29,921,610
II.	CASH FLOWS FROM INVESTING ACTIVITIES		
	1. Proceeds from sales of investment securities	-	-
	2. Acquisition of investment securities	(24,456,809)	(41,694,639)
	3. Proceeds from investment securities that matured during the period	20,587,714	29,646,464
	4. Cash dividends received from investment in shares	1,439	-
	5. Payment for acquisition activities	-	-
	6. Acquisition of fixed assets	(311,014)	(311,098)
	7. Acquisition of right of use assets	(122,457)	(133,154)
	8. Proceeds from sale of fixed assets	322	2,294
	Net cash provided by (used in) investing activities	(4,300,805)	(12,490,133)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	1. Proceeds from debt securities issued	-	-
	2. Payment of debt securities issued	-	-
	3. Proceeds from borrowings	31,829,688	12,096,363
	4. Payment of borrowings	(31,260,774)	(12,436,867)
	5. Proceeds from increase of non-controlling interest	-	-
	6. Payments of cash dividends	-	-
	7. Treasury stock	(9,999)	-
	8. Proceeds from securities sold under repurchase agreements to repurchase	-	319,730
	9. Payment of securities sold under repurchase agreements to repurchase	(561,095)	(171,363)
	Net cash provided by (used in) financing activities	(2,180)	(192,137)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	30,880,366	17,239,340
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	85,482,530	124,395,987
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(330,568)	(473,752)
	CASH AND CASH EQUIVALENTS, END OF PERIOD	116,032,328	141,161,575
IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
	1. Cash	28,032,494	19,810,095
	2. Current accounts with Bank Indonesia	56,182,969	87,405,844
	3. Current accounts with other banks	6,578,101	4,808,388
	4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	25,238,764	29,137,248
	Total cash and cash equivalents	116,032,328	141,161,575
V.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH :		
	Provision from retained earnings for final dividends	30,818,763	28,045,074
	Total of financing activities that do not affect cash	30,818,763	28,045,074

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of March 31, 2025 & 2024

(In %)

Ratio	Unaudited Mar 31, 2025	Unaudited Mar 31, 2024
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	26.63%	26.30%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.10%	1.03%
3. Non performing earning assets to total earning assets	1.00%	0.93%
4. Allowance for impairment on financial assets to earning assets	2.44%	2.71%
5. Gross NPL	2.04%	1.95%
6. Net NPL	0.70%	0.63%
7. Return on Asset (ROA) ¹⁾	5.20%	4.40%
8. Return on Asset (ROA) ²⁾	4.33%	3.56%
9. Return on Equity (ROE)	26.21%	22.70%
10. Net Interest Margin (NIM)	5.77%	5.62%
11. Operating Expenses to Operating Income (BOPO)	39.11%	43.92%
12. Cost to Income Ratio (CIR)	28.46%	32.54%
13. Loan to Deposit Ratio (LDR)	76.06%	71.23%
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	5.02%	6.21%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.45%	0.35%

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, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2025 (Unaudited)						March 31, 2024 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	140,748	-	-	-	-	140,748	68,691	-	-	-	-	68,691
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	49,710	-	-	-	-	49,710	49,985	-	-	-	-	49,985
	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)	117,322	-	-	-	-	117,322	83,916	12	-	-	-	83,928
	i. Rupiah	87,168	-	-	-	-	87,168	83,916	12	-	-	-	83,928
	ii. Foreign currencies	30,154	-	-	-	-	30,154	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	12,153,598	221	-	33	-	12,153,852	9,710,376	135	-	-	-	9,710,511
	i. Rupiah	12,052,980	221	-	33	-	12,053,234	9,569,579	135	-	-	-	9,569,714
	ii. Foreign currencies	100,618	-	-	-	-	100,618	140,797	-	-	-	-	140,797
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,779,088	-	-	-	1,000	9,780,088	9,721,044	-	-	-	1,000	9,722,044
9.	Other receivables	-	-	-	-	-	-	17,066	-	-	-	-	17,066
10.	Commitments and contingencies												
	a. Rupiah	4,386,851	271	-	-	-	4,387,122	6,598,612	282	-	-	-	6,598,894
	b. Foreign currencies	843,508	-	-	-	-	843,508	1,120,327	-	-	-	-	1,120,327

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of March 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL											
		March 31, 2025 (Unaudited)						March 31, 2024 (Unaudited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II.	NON RELATED PARTIES												
1.	Placement with other banks												
a.	Rupiah	4,270,266	-	-	-	-	4,270,266	2,632,034	-	-	-	-	2,632,034
b.	Foreign currencies	14,169,392	-	-	-	-	14,169,392	9,879,425	-	-	-	-	9,879,425
2.	Spot and derivative/forward receivables												
a.	Rupiah	194,916	-	-	-	-	194,916	115,002	-	-	-	-	115,002
b.	Foreign currencies	372	-	-	-	-	372	7,777	-	-	-	-	7,777
3.	Securities												
a.	Rupiah	375,352,836	-	-	-	100,000	375,452,836	311,891,511	-	-	-	100,000	311,991,511
b.	Foreign currencies	13,392,929	-	-	-	-	13,392,929	20,005,667	1,486	-	-	-	20,007,153
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	584,389	-	-	-	-	584,389	1,183,740	-	-	-	-	1,183,740
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
a.	Rupiah	21,852,664	-	-	-	-	21,852,664	66,360,422	-	-	-	-	66,360,422
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	9,931,198	166,730	-	-	119,226	10,217,154	14,790,114	52,185	-	-	193,832	15,036,131
7.	Loans and financing												
a.	Micro, small and medium enterprises (UMKM)	122,783,265	3,947,312	374,387	554,911	2,230,586	129,890,461	111,711,589	3,392,023	201,992	519,750	1,749,204	117,574,558
i.	Rupiah	122,219,861	3,925,784	374,387	554,911	2,230,586	129,305,529	111,017,354	3,387,274	201,992	519,750	1,749,204	116,875,574
ii.	Foreign currencies	563,404	21,528	-	-	-	584,932	694,235	4,749	-	-	-	698,984
b.	Non micro, small and medium enterprises	739,836,836	14,751,983	1,054,199	2,589,835	11,344,139	769,576,992	655,481,407	15,924,622	2,321,338	1,004,126	9,453,257	684,184,750
i.	Rupiah	695,923,423	13,406,848	1,054,199	1,794,596	10,549,647	722,728,713	616,887,442	14,821,065	2,321,338	1,004,126	5,879,112	640,913,083
ii.	Foreign currencies	43,913,413	1,345,135	-	795,239	794,492	46,848,279	38,593,965	1,103,557	-	-	3,574,145	43,271,667
c.	Restructured loans	16,786,186	6,345,876	519,677	740,063	9,518,003	33,909,805	16,801,381	8,184,274	1,976,050	560,798	8,529,381	36,051,884
i.	Rupiah	16,598,319	5,223,541	519,677	740,063	8,723,511	31,805,111	14,915,310	7,503,437	1,976,050	560,798	4,955,236	29,910,831
ii.	Foreign currencies	187,867	1,122,335	-	-	794,492	2,104,694	1,886,071	680,837	-	-	3,574,145	6,141,053
8.	Equity investment	627,983	-	-	-	770	628,753	607,983	-	-	-	770	608,753
9.	Other receivables	48,815	-	-	-	-	48,815	164,149	5,162	-	-	-	169,311
10.	Commitments and contingencies												
a.	Rupiah	386,831,765	1,266,473	13,782	2	3,616	388,115,638	356,696,191	1,623,852	78,186	2,596	58,904	358,459,729
b.	Foreign currencies	66,512,263	106,712	-	-	28,764	66,647,739	59,673,757	169,964	-	-	30,724	59,874,445
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia						-						-
b.	To Other Parties						-						-
2.	Foreclosed assets						1,841,175						1,670,312

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of March 31, 2025 & 2024

(In millions of Rupiah)

						Unaudited Mar 31, 2025		Unaudited Mar 31, 2024	
						Individual	Consolidated	Individual	Consolidated
						225,328,986	239,748,210	202,293,485	218,853,959
I.	Tier 1 Capital					225,328,986	239,748,210	202,293,485	218,853,959
	1. Common Equity Tier 1					225,328,986	239,748,210	202,293,485	218,853,959
	1.1. Paid-in Capital (After the deduction of treasury stock)					1,540,924	1,540,924	1,540,938	1,540,938
	1.2. Disclosed Reserves					238,571,084	245,765,419	217,662,990	226,946,502
	1.2.1. Addition Factor					240,434,781	247,709,301	219,378,968	228,712,954
	1.2.1.1. Other comprehensive income					11,623,624	12,243,201	11,718,898	12,296,329
	1.2.1.1.1. Translation of financial statements in foreign currency					-	468,083	-	440,969
	1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					620,095	636,465	917,308	919,141
	1.2.1.1.3. Revaluation surplus of fixed assets					11,003,529	11,138,653	10,801,590	10,936,219
	1.2.1.2. Other disclosed reserves					228,811,157	235,466,100	207,660,070	216,416,625
	1.2.1.2.1. Agio					5,701,383	5,701,383	5,711,368	5,711,368
	1.2.1.2.2. General Reserves					4,268,903	4,268,903	3,720,540	3,720,540
	1.2.1.2.3. Previous year's profit					203,144,197	211,324,097	185,932,240	194,134,581
	1.2.1.2.4. Current year's profit					15,696,674	14,171,717	12,295,922	12,850,136
	1.2.1.2.5. Fund for paid-in capital					-	-	-	-
	1.2.1.2.6. Others					-	-	-	-
	1.2.2. Deduction Factor					(1,863,697)	(1,943,882)	(1,715,978)	(1,766,452)
	1.2.2.1. Other comprehensive income					(6,170)	(13,291)	(28,226)	(35,347)
	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					(6,170)	(13,291)	(28,226)	(35,347)
	1.2.2.2. Other disclosed reserves					(1,857,527)	(1,930,591)	(1,687,752)	(1,731,105)
	1.2.2.2.1. Disagio					-	-	-	-
	1.2.2.2.2. Previous year's losses					-	(50,101)	-	(15,812)
	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					(1,857,527)	(1,880,490)	(1,687,752)	(1,715,293)
	1.2.2.2.7. Others					-	-	-	-
	1.3. Non-controlling interest						-		-
	1.4. Deduction Factor of Common Equity Tier 1					(14,783,022)	(7,558,133)	(16,910,443)	(9,633,481)
	1.4.1. Deferred tax					(4,434,318)	(4,645,790)	(6,814,997)	(6,965,884)
	1.4.2. Goodwill						(1,113,614)		(1,113,614)
	1.4.3. Other intangible assets					(569,616)	(653,829)	(374,402)	(418,237)
	1.4.4. Investments in shares of stock					(9,779,088)	(1,144,900)	(9,721,044)	(1,135,746)
	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					9,815,183	10,147,496	8,906,978	9,145,087
	1. Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					94,000	94,000	181,000	181,000
	2. Agio / disagio					-	-	-	-
	3. General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					9,721,183	10,053,496	8,725,978	8,964,087
	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					235,144,169	249,895,706	211,200,463	227,999,046
			Unaudited Mar 31, 2025		Unaudited Mar 31, 2024		Unaudited Mar 31, 2025		Unaudited Mar 31, 2024
		Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)		CAR RATIO							
RWAs CONSIDERING CREDIT RISK		820,710,125	850,425,141	748,506,176	774,243,758	25.52%	26.24%	25.19%	25.30%
RWAs CONSIDERING MARKET RISK		7,754,684	9,989,266	2,697,951	7,351,259	25.52%	26.24%	25.19%	25.30%
RWAs CONSIDERING OPERATIONAL RISK		54,479,020	53,224,191	51,903,001	83,551,413	1.11%	1.11%	1.11%	1.06%
TOTAL RISK-WEIGHTED ASSETS		882,943,829	913,638,598	803,107,128	865,146,430	26.63%	27.35%	26.30%	26.36%
Min. capital requirements based on risk profile		9.99%	9.99%	9.99%	9.99%	16.64%	17.36%	16.31%	16.36%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
From CET 1 (%)		8.88%	8.88%	8.88%	8.93%	2.50%	2.50%	2.50%	2.50%
From AT 1 (%)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)		1.11%	1.11%	1.11%	1.06%	2.50%	2.50%	2.50%	2.50%

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of March 31, 2025 & 2024

(In millions of Rupiah)

No.	ACCOUNTS	March 31, 2025 (Unaudited)					March 31, 2024 (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	4,814	-	-	185,804	-	2,675	-	-	125,802	-
2.	Spot and derivative/forward receivables	-	-	-	1,953	-	-	-	-	1,228	-
3.	Securities	310,389	-	100,000	521,674	100,000	263,874	-	100,000	529,363	100,074
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	38,759	135,729	108,552	99,304	127,562	72,225	23,438	162,417	147,932	196,441
7.	Loans and financing	11,282,245	8,979,524	12,479,872	8,452,469	10,147,122	13,306,678	9,526,801	10,821,654	7,493,036	7,581,992
8.	Equity investment	104,071	-	1,770	104,071	1,770	103,290	-	1,770	103,290	1,770
9.	Other receivables	92	-	-	488	-	118	-	-	1,812	258
10.	Commitments and Contingencies	2,914,086	118,365	24,808	355,420	81,295	3,179,801	173,832	65,032	323,515	165,098

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of March 31, 2025 & December 31, 2024

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Unaudited Mar 31, 2025	Audited Dec 31, 2024	Unaudited Mar 31, 2025	Audited Dec 31, 2024
I.	COMMITTED RECEIVABLES	20,542,469	29,728,552	23,357,469	32,859,252
	1. Unused borrowings/financing facilities	-	-	2,815,000	2,878,190
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	19,830,774	29,204,297	19,830,774	29,456,807
	3. Others	711,695	524,255	711,695	524,255
II.	COMMITTED LIABILITIES	460,651,745	451,036,749	463,257,500	453,943,556
	1. Unused credit/financing facilities	422,224,638	411,133,979	424,830,393	414,040,786
	a. Committed	338,989,541	318,666,862	340,244,241	320,618,854
	b. Uncommitted	83,235,097	92,467,117	84,586,152	93,421,932
	2. Outstanding irrevocable letters of credit	11,567,047	10,055,508	11,567,047	10,055,508
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	26,158,920	28,755,848	26,158,920	28,755,848
	4. Others	701,140	1,091,414	701,140	1,091,414
III.	CONTINGENT RECEIVABLES	119,264	109,148	119,264	529,573
	1. Received guarantees	119,264	109,148	119,264	529,573
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	26,202,322	26,640,103	26,288,622	26,725,839
	1. Issued guarantees	26,202,322	26,640,103	26,288,533	26,725,750
	2. Others	-	-	89	89

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of March 31, 2025

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	45,989,694	45,989,694	-	195,288	157,738
1.	Spot	5,584,805	5,584,805	-	2,162	2,742
2.	Forward	22,509,723	22,509,723	-	157,793	73,810
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	17,874,691	17,874,691	-	35,149	81,094
6.	Others	20,475	20,475	-	184	92
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					195,288	157,738

BOARD OF COMMISSIONERS & DIRECTORS *)		BANK'S OWNERS	
<div>BOARD OF COMMISSIONERS</div> <div><div><div>-</div><div>President Commissioner</div><div>:</div><div>Djohan Emir Setijoso</div></div><div><div>-</div><div>Commissioner</div><div>:</div><div>Tonny Kusnadi</div></div><div><div>-</div><div>Independent Commissioner</div><div>:</div><div>Cyrillus Harinowo</div></div><div><div>-</div><div>Independent Commissioner</div><div>:</div><div>Raden Pardede</div></div><div><div>-</div><div>Independent Commissioner</div><div>:</div><div>Sumantri Slamet</div></div></div> <div>BOARD OF DIRECTORS</div> <div><div><div>-</div><div>President Director</div><div>:</div><div>Jahja Setiaatmadja</div></div><div><div>-</div><div>Deputy President Director</div><div>:</div><div>Armand Wahyudi Hartono</div></div><div><div>-</div><div>Deputy President Director</div><div>:</div><div>Gregory Hendra Lembong</div></div><div><div>-</div><div>Director</div><div>:</div><div>Tan Ho Hien / Subur</div><div>or also known as Subur Tan</div></div><div><div>-</div><div>Director</div><div>:</div><div>Rudy Susanto</div></div><div><div>-</div><div>Director (concurrently serving as Director in charge of the Compliance Function)</div><div>:</div><div>Lianawaty Suwono</div></div><div><div>-</div><div>Director</div><div>:</div><div>Santoso</div></div><div><div>-</div><div>Director</div><div>:</div><div>Vera Eve Lim</div></div><div><div>-</div><div>Director</div><div>:</div><div>Haryanto Tiara Budiman</div></div><div><div>-</div><div>Director</div><div>:</div><div>Frengky Chandra Kusuma</div></div><div><div>-</div><div>Director</div><div>:</div><div>John Kosasih</div></div><div><div>-</div><div>Director</div><div>:</div><div>Antonius Widodo Mulyono</div></div></div> <div><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><p>*) Notes: In the Bank's Annual General Meeting of Shareholders held on 12 March 2025 has been decided the amendment of composition of the Board of Commissioners and Board of Directors of the Bank were as follows:</p><div><div>I.</div><div>Accepting the resignation of Mr. Djohan Emir Setijoso as President Commissioner of the Bank, effective from 1 June 2025;</div></div><div><div>II.</div><div>Honorably dismissing Mr. Jahja Setiaatmadja as President Director of the Bank, effective when his successor has officially taken office as the Bank's President Director;</div></div><div><div>III.</div><div>Appointing Mr. Jahja Setiaatmadja as President Commissioner of the Bank, effective on a date to be determined by the Bank, with due regard to the provisions and/or requirements laid by the Financial Services Authority, subject to the following conditions:</div><div><div>1.</div><div>The resignation of Mr. Djohan Emir Setijoso as President Commissioner has taken effect; and</div></div><div><div>2.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of Mr. Jahja Setiaatmadja as President Commissioner of the Bank; and</div></div><div><div>3.</div><div>The new President Director of the Bank as his successor has met the requirements to assume office officially;</div></div><div>with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;</div></div><div><div>IV.</div><div>Appointing Mr. Gregory Hendra Lembong as President Director of the Bank, effective on a date to be determined by the Bank, provided that:</div><div><div>1.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of Mr. Gregory Hendra Lembong as President Director of the Bank; and</div></div><div><div>2.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of Mr. Jahja Setiaatmadja as President Commissioner of the Bank; and</div></div><div><div>3.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of a new Deputy President Director of the Bank as his successor;</div></div><div>with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;</div></div><div><div>V.</div><div>Appointing Mr. John Kosasih as Deputy President Director of the Bank, effective on a date to be determined by the Bank, provided that:</div><div><div>1.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of Mr. John Kosasih as Deputy President Director of the Bank; and</div></div><div><div>2.</div><div>Mr. Gregory Hendra Lembong has met the requirements to assume office officially as President Director of the Bank;</div></div><div>with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;</div></div><div><div>VI.</div><div>Appointing Mr. Hendra Tanumihardja as Director of the Bank, effective on a date to be determined by the Bank, provided that:</div><div><div>1.</div><div>The Bank has received approval from the Financial Services Authority for the appointment of Mr. Hendra Tanumihardja as Director of the Bank; and</div></div><div><div>2.</div><div>Mr. John Kosasih has met the requirements to assume office officially as Deputy President Director of the Bank;</div></div><div>with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;</div></div></div> <div><div><div>PT Dwimuria Investama Andalan *)</div><div>:</div><div>54.94%</div></div><div><div>Public **)</div><div>:</div><div>45.06%</div></div><div><div>Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock)</div><div>:</div><div>0.00095%</div></div><div><div>Total</div><div></div><div>100.00%</div></div></div> <div><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></div>			

- 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, 2025 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, 2024 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, 2025.
- The main exchange rates used were as follows:

Rate as of March 31, 2025	: 1 USD = Rp 16,560.00	1 HKD = Rp 2,129.67
Rate as of December 31, 2024	: 1 USD = Rp 16,095.00	1 HKD = Rp 2,073.11