### PT BANK CENTRAL ASIA Tbk & Subsidiaries STATEMENTS OF FINANCIAL POSITION

As of December 31, 2020 & 2019

	INDIVI	CONSOLIDATED			
ACCOUNTS	Audited	Audited	Audited	Audited	
	Dec 31, 2020	Dec 31, 2019	Dec 31, 2020	Dec 31, 2019	
ASSETS					
	, ,	25,402,712	, ,	25,421,406	
Placement with Bank Indonesia	64,951,015	73,205,861	65,888,638	74,218,488	
Placement with other banks	19,711,143	14,793,777	21,022,466	15,550,867	
Spot and derivative/forward receivables	1,080,043	1,935,596	1,080,043	1,935,596	
Securities	194,245,485	147,845,055	201,947,204	153,719,541	
Securities sold under repurchase agreement (repo)	-	-	-	120,173	
Claims on securities bought under reverse repo	146,518,049	9,268,902	146,820,397	9,577,298	
Acceptance receivables	8,553,975	9,669,377	8,553,975	9,669,377	
Loans and financing	575,648,735	588,250,950	583,001,848	597,945,104	
Sharia financing	-	-	5,569,233	5,645,419	
Equity investment	7,481,104	5,824,031	760,761	704,995	
Other financial assets	9,527,339	8,275,887	10,531,596	8,972,088	
Impairment on financial assets -/-	(27,576,229)	(15,143,940)	(28,562,638)	(15,780,371)	
a. Securities	(120,852)	(2,734)	(129,616)	(11,639)	
b. Loans and Sharia financing	(26,944,873)	(14,905,039)	(27,913,451)	(15,524,813)	
c. Others	(510,504)	(236,167)	(519,571)	(243,919)	
Intangible assets	2,054,813	1,835,131	3,355,655	2,801,781	
Accumulated amortization on intangible asset -/-	(1,590,257)	(1,307,319)	(1,726,035)	(1,424,329)	
Fixed assets and equipment	32,798,565	30,942,310	33,909,756	31,873,628	
Accumulated depreciation on fixed assets and equipment -/-	(11,578,505)	(10,716,816)	(11,994,702)	(11,021,327)	
Non earning assets	1,562,951	1,044,277	1,693,121	1,103,656	
a. Abandoned property	29,226	26,020	44,835	26,020	
b. Foreclosed assets	1,413,853	976,879	1,528,414	1,036,258	
c. Suspense accounts	15,317	20,763	15,317	20,763	
d. Interbranch assets	104,555	20,615	104,555	20,615	
Other assets	8,659,419	7,910,171	9,396,603	7,955,922	
	, ,	• •	, , , , , , , , , ,	, , ,	
TOTAL ASSETS	1,056,362,108	899,035,962	1,075,570,256	918,989,312	
	ASSETS  Cash  Placement with Bank Indonesia  Placement with other banks  Spot and derivative/forward receivables  Securities  Securities sold under repurchase agreement (repo)  Claims on securities bought under reverse repo  Acceptance receivables  Loans and financing  Sharia financing  Equity investment  Other financial assets  Impairment on financial assets -/- a. Securities b. Loans and Sharia financing c. Others  Intangible assets  Accumulated amortization on intangible asset -/-  Fixed assets and equipment  Accumulated depreciation on fixed assets and equipment -/-  Non earning assets a. Abandoned property b. Foreclosed assets c. Suspense accounts d. Interbranch assets  Other assets	ASSETS         24,314,463           Placement with Bank Indonesia         64,951,015           Placement with other banks         19,711,143           Spot and derivative/forward receivables         1,080,043           Securities         194,245,485           Securities sold under repurchase agreement (repo)         -           Claims on securities bought under reverse repo         146,518,049           Acceptance receivables         8,553,975           Loans and financing         575,648,735           Sharia financing         -           Equity investment         7,481,104           Other financial assets         9,527,339           Impairment on financial assets -/-         (27,576,229)           a. Securities         (27,576,229)           b. Loans and Sharia financing         (26,944,873)           c. Others         (510,504)           Intangible assets         2,054,813           Accumulated amortization on intangible asset -/-         (1,590,257)           Fixed assets and equipment         32,798,565           Accumulated depreciation on fixed assets and equipment -/-         (11,578,505)           Non earning assets         1,562,951           a. Abandoned property         29,226           b. Foreclosed assets <t< td=""><td>ASSETS         Cash         24,314,463         25,402,712           Placement with Bank Indonesia         64,951,015         73,205,861           Placement with other banks         19,711,143         14,793,777           Spot and derivative/forward receivables         1,080,043         1,935,596           Securities         194,245,485         147,845,055           Securities sold under repurchase agreement (repo)         -         -           Claims on securities bought under reverse repo         146,518,049         9,268,902           Acceptance receivables         8,553,975         9,669,377           Loans and financing         575,648,735         588,250,950           Sharia financing         7,481,104         5,824,031           Other financial assets         9,527,339         8,275,887           Impairment on financial assets -/-         (27,576,229)         (15,143,940)           a. Securities         (120,852)         (2,734)           b. Loans and Sharia financing         (26,944,873)         (14,905,039)           c. Others         (510,504)         (236,167)           Intangible assets         2,054,813         1,835,131           Accumulated amortization on intangible asset -/-         (1,590,257)         (1,307,319)           Fixed</td><td>  Dec 31, 2020   Dec 31, 2019   Dec 31, 2020    </td></t<>	ASSETS         Cash         24,314,463         25,402,712           Placement with Bank Indonesia         64,951,015         73,205,861           Placement with other banks         19,711,143         14,793,777           Spot and derivative/forward receivables         1,080,043         1,935,596           Securities         194,245,485         147,845,055           Securities sold under repurchase agreement (repo)         -         -           Claims on securities bought under reverse repo         146,518,049         9,268,902           Acceptance receivables         8,553,975         9,669,377           Loans and financing         575,648,735         588,250,950           Sharia financing         7,481,104         5,824,031           Other financial assets         9,527,339         8,275,887           Impairment on financial assets -/-         (27,576,229)         (15,143,940)           a. Securities         (120,852)         (2,734)           b. Loans and Sharia financing         (26,944,873)         (14,905,039)           c. Others         (510,504)         (236,167)           Intangible assets         2,054,813         1,835,131           Accumulated amortization on intangible asset -/-         (1,590,257)         (1,307,319)           Fixed	Dec 31, 2020   Dec 31, 2019   Dec 31, 2020	

### PT BANK CENTRAL ASIA Tbk & Subsidiaries STATEMENTS OF FINANCIAL POSITION

As of December 31, 2020 & 2019

		INDIV	IDUAL	CONSOL	IDATED
No.	ACCOUNTS	Audited	Audited	Audited	Audited
		Dec 31, 2020	Dec 31, 2019	Dec 31, 2020	Dec 31, 2019
	LIABILITIES AND EQUITIES				
	<u>LIABILITIES</u>				
1.	Current account	229,060,890	184,945,203	229,820,528	185,721,585
2.	Saving account	413,161,288	345,633,760	414,041,429	346,291,519
3.	Time deposit	192,608,891	168,725,623	196,890,307	172,778,207
4.	Electronic money	825,293	800,108	825,293	800,108
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,197,909	6,726,687	10,164,022	6,720,786
7.	Spot and derivative/forward liabilities	138,292	106,260	138,757	106,260
8.	Liabilities on securities sold under repurchase				
	agreement (repo)	-	-	-	113,249
9.	Acceptance liabilities	4,400,045	5,321,249	4,400,045	5,321,249
10.	Issued securities	500,000	500,000	1,090,821	1,847,523
11.	Loans/financing received	618,388	398	1,306,721	2,332,293
12.	Margin deposit	183,759	188,497	183,954	188,697
13.	Interbranch liabilities	-	35	-	35
14.	Other liabilities	28,062,911	19,140,979	31,993,093	22,624,068
15.	Non-controlling interest	-	-	118,383	100,225
	TOTAL LIABILITIES	879,758,243	732,089,376	890,973,930	744,946,381
	EQUITIES				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938
10.	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 -/-	(3,333,002)	(3,333,002)	(3,333,002)	(3,333,002)
17.	Additional paid in capital	5,711,368	5,711,368	5,548,977	5,548,977
١,,.	a. Agio	5,711,368	5,711,368	5,711,368	5,711,368
	b. Disagio -/-	5,711,500	3,711,300	5,711,500	5,711,500
	c. Fund for paid up capital		_	_	_
	d. Others		_	(162,391)	(162,391)
18.	Other comprehensive income	12,027,690	8,203,228	12,596,869	8,709,685
10.	a. Gains	16,407,815	11,346,464	16,966,717	11,838,868
	b. Losses -/-	(4,380,125)	(3,143,236)	(4,369,848)	(3,129,183)
19.	Reserves	2,241,254	1,955,604	2,241,254	1,955,604
13.	a. General reserves	2,241,254	1,955,604	2,241,254	1,955,604
		2,241,254	1,955,004	2,241,254	1,955,004
20	b. Appropriated reserves Gain/loss	155,082,615	- 149,535,448	- 162,668,288	- 156,287,727
۷٠.	a. Previous years	142,437,685	131,024,065	149,171,400	136,475,203
	b. Current Year	· · ·	, ,	27,131,109	
	c. Dividend paid -/-	26,279,151	27,263,912	(13,634,221)	28,565,053
	le. Divideria pala -/-	(13,634,221)	(8,752,529)	(13,034,221)	(8,752,529)
	TOTAL EQUITIES	176,603,865	166,946,586	184,596,326	174,042,931
	TOTAL LIABILITIES AND EQUITIES	1,056,362,108	899,035,962	1,075,570,256	918,989,312
	TO THE EIRBIETTEO AND EXOTIES	1,000,002,100	000,000,002	1,010,010,200	010,000,012

- 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 year ended December 31, 2020 and 2019 which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC Global Network) with Jimmy Pangestu, S.E. as signing partner in 2020 (2019: Lucy Luciana Suhenda, S.E., Ak., CPA), with an unmodified audit opinion in its report dated January 29, 2021 and February 6, 2020, respectively. 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 to meet the requirements of Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board No. Kep-347/BL/2012 dated June 25, 2012 concerning the Presentation and Disclosures of Publicly Listed Companies' Financial Statements.

- In connection with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank's Reports, certain accounts in the statements of financial position and statement of profit or loss and other comprehensive income as of and for the year ended December 31, 2019 have been reclassified to conform the presentation of statements of financial position and statement of profit or loss and other comprehensive income as of and for the year ended December 31, 2020.
- Pursuant to Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning the Transparency and Publication of Banks' Reports, the financial statements of BCA's parent entity [PT Dwimuria Investama Andalan] have not yet been presented.
- The main exchange rates used were as follows:

Rate as of December 31, 2020 : 1 USD = Rp 14,050.00 1 HKD = Rp 1,812.30 Rate as of December 31, 2019 : 1 USD = Rp 13,882.50 1 HKD = Rp 1,782.75

### PT BANK CENTRAL ASIA Tbk & Subsidiaries

### STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For Periods Ended December 31, 2020 & 2019

		INDIV	IDUAL	CONSOL	IDATED
No.	ACCOUNTS	Audited Dec 31, 2020	Audited Dec 31, 2019	Audited Dec 31, 2020	Audited Dec 31, 2019
ODE	PATIONAL INCOME AND EXPENSES	Dec 31, 2020	Dec 31, 2019	Dec 31, 2020	Dec 31, 2019
	RATIONAL INCOME AND EXPENSES erest income and expenses				
	Interest income	62,022,745	60,508,105	65,875,355	64,351,925
2.	Interest expenses	10,931,846	13,093,424	11,328,697	13,528,031
	Net interest income (expenses)	51,090,899	47,414,681	54,546,658	50,823,894
_	her operational income and expenses	<u> </u>	1		
1.	Gains (losses) from increase (decrease) fair value on financial assets	(903,185)	(481,333)	(891,067)	(469,291)
2.	Gains (losses) from decrease (increase) fair value on financial	(000,100)	(101,000)	(001,007)	(100,201)
	liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	1,576,659	652,645	1,626,751	693,945
4.	Gains (losses) on spot and derivatives/forward (realised)	734,529	3,226,040	751,766	3,232,397
5. 6.	Gains (losses) on investment under equity method Gains (losses) from translation of foreign currency transactions	2,432,008	- (343,821)	- 2,429,935	- (347,155)
7.	Dividend income	773,624	637,792	9,147	1,445
8.	Commission/provision/fee and administration income	13,076,593	13,540,023	13,160,595	13,609,509
9.	Other income	966,127	1,228,748	3,122,934	3,583,424
	Impairment of financial assets	10,991,026	4,104,654	11,599,476	4,598,224
	Losses on operational risk	12,531	27,227	12,786	27,654
	Personnel expenses	12,254,952	12,248,042	13,349,775	13,337,264
	Promotion expenses Others expenses	811,821 13,024,967	1,151,737 13,797,433	870,086 15,104,156	1,118,345 15,795,797
14.	•				
	Net Other Operational Income (Expenses)	(18,438,942)	(12,868,999)	(20,726,218)	(14,573,010)
	OPERATIONAL PROFIT (LOSS)	32,651,957	34,545,682	33,820,440	36,250,884
	OPERATIONAL INCOME AND EXPENSES Gains (losses) on sale of fixed assets and equipment	126	16.050	0.024	24.704
1. 2.	Other non operational income (expenses)	136 (389,850)	16,959 (207,828)	8,831 (260,764)	34,794 3,320
۷.		, , ,		, , ,	
	NON OPERATIONAL PROFIT (LOSS)	(389,714)	(190,869)	(251,933)	38,114
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	32,262,243	34,354,813	33,568,507	36,288,998
	Income tax	5,983,092	7,090,901	6,421,398	7,719,024
	a. Estimated current period tax	7,034,750	7,562,007	7,487,600	8,203,186
	b. Deferred tax income (expenses)	1,051,658	471,106	1,066,202	484,162
	NET PROFIT (LOSS) AFTER TAX	26,279,151	27,263,912	27,147,109	28,569,974
	NET PROFIT (LOSS) OF NON-CONTROLLING INTEREST			16,000	4,921
	ER COMPREHENSIVE INCOME		1	1	
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	469	747,865	469	769,197
	b. Gains (losses) from actuary benefit program	(1,236,889)	(285,672)	(1,240,664)	(271,212)
	c. Others	-	-	-	-
2.	Items that will be reclassified subsequently to				
	profit or loss				
	Gains (losses) arising from translation of financial statements in				
	foreign currency	-	-	8,108	(15,438)
	<ul> <li>Gains (losses) from changes in fair value of financial assets- debt instruments measured through other comprehensive</li> </ul>				
	income	5,060,882	2,053,545	5,121,429	2,085,740
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER				
	INCOME TAX	3,824,462	2,515,738	3,889,342	2,568,287
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	30,103,613	29,779,650	31,036,451	31,138,261
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	26,279,151	27,263,912	27,131,109	28,565,053
	NON-CONTROLLING INTEREST			16,000	4,921
	NET PROFIT (LOSS)	26,279,151	27,263,912	27,147,109	28,569,974
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	30,103,613	29,779,650	31,018,293	31,131,779
	NON-CONTROLLING INTEREST			18,158	6,482
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	30,103,613	29,779,650	31,036,451	31,138,261
	DIVIDEND	(13,634,221)	(8,752,529)	(13,634,221)	(8,752,529)
	EARNINGS PER SHARE (in full amount)		,	1,100	1,159
				.,	.,.55

### PT BANK CENTRAL ASIA Tbk & Subsidiaries

### STATEMENT OF COMMITMENTS & CONTINGENCIES

As of December 31, 2020 & 2019

		INDIV	IDUAL	CONSO	LIDATED
No.	ACCOUNTS	Audited	Audited	Audited	Audited
		Dec 31, 2020	Dec 31, 2019	Dec 31, 2020	Dec 31, 2019
l.	COMMITTED RECEIVABLES	6,770,672	11,822,675	12,319,076	16,517,321
	Unused Borrowings	-	-	5,548,404	4,694,646
	Foreign curency positions to be received from spot and				
	derivatives/forward transactions	6,770,672	11,822,675	6,770,672	11,822,675
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	305,811,571	294,183,913	306,229,257	294,400,573
	Unused credit/financing facilities	253,712,172	218,200,373	254,129,858	218,417,033
	a. Committed	185,944,672	155,226,644	185,518,772	155,059,495
	b. Uncommitted	67,767,500	62,973,729	68,611,086	63,357,538
	Outstanding irrevocable letters of credit	9,448,748	8,590,916	9,448,748	8,590,916
	3. Foreign curency positions to be submitted for spot and				
	derivatives/forward transactions	42,650,651	67,392,624	42,650,651	67,392,624
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	298,023	203,876	718,023	623,876
	Received guarantees	298,023	203,876	718,023	623,876
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	15,719,356	15,706,219	15,748,950	15,737,390
	Issued guarantees	15,719,356	15,706,219	15,748,872	15,737,312
	2. Others	-	-	78	78

# PT BANK CENTRAL ASIA Tbk EARNING ASSETS QUALITY AND OTHER INFORMATION

### As of December 31, 2020 & 2019

		INDIVIDUAL											
No.	ACCOUNTS			December 31	, 2020 (Audited)				D	ecember 31,	2019 (Audited	<del>(k</del>	
		С	SM	S	D	L	Total	С	SM	S	D	L	Total
П.	RELATED PARTIES												1
1.	Placement with other banks												
	a. Rupiah	101	_	_	_	_	101	103	-	_	_	-	103
	b. Foreign currencies	-	-	-	-	-	_	-	-	_	_	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	_	-	-	-	-	-	_	-	-	-
3.	Securities												
	a. Rupiah	50,400	-	_	-	-	50,400	-	-	_	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	21,903	-	-	-	-	21,903	34,282	-	-	-	-	34,282
	i. Rupiah	21,903	-	-	-	-	21,903	34,282	-	-	-	-	34,282
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	7,178,177	2,154	-	-	555	7,180,886	6,156,899	-	-	-	554	6,157,453
	i. Rupiah	7,178,177	2,154	-	-	555	7,180,886	6,156,899	-	-	-	554	6,157,453
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	1,112	-	-	-	-	1,112	-	-	-	-	-	-
	i. Rupiah	1,112	-	-	-	-	1,112	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	6,941,744	-	-	-	-	6,941,744	5,298,096	-	-	-	-	5,298,096
9.	Other receivables	89,615	-	-	-	-	89,615	36,599	-	-	-	-	36,599
10.	Commitments and contingencies												
	a. Rupiah	4,009,869	-	-	-	-	4,009,869	3,204,694	-	-	-	-	3,204,694
	b. Foreign currencies	8,848	-	-	-	-	8,848	125,040	-	-	-	-	125,040
II.	NON RELATED PARTIES												
1.	Placement with other banks												
1	a. Rupiah	4,265,943	-	-	-	-	4,265,943	3,393,708	-	-	-	-	3,393,708
	b. Foreign currencies	15,445,099	-	-	-	-	15,445,099	11,399,966	-	-	-	-	11,399,966
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,079,678	-	-	-	-	1,079,678	1,934,103	-	-	-	-	1,934,103
	b. Foreign currencies	365	=	-	-	-	365	1,493	=		-	-	1,493

# PT BANK CENTRAL ASIA Tbk EARNING ASSETS QUALITY AND OTHER INFORMATION

### As of December 31, 2020 & 2019

a.   b.   4. Sec a.   b.   5. Cla a.	ACCOUNTS  ccurities Rupiah Foreign currencies ccurities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo Rupiah	175,199,030 18,896,055	SM	S S	2020 (Audited) D	100,000	Total 175,299,030	<b>C</b> 115,797,834	SM -	ecember 31, 2 S	019 (Audited D	l) L	Total
a.   b.   4. Sec a.   b.   5. Cla a.	Rupiah Foreign currencies curities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo	175,199,030 18,896,055	-	-	-	100,000 -	175,299,030	115,797,834		S -		L	
a.   b.   4. Sec a.   b.   5. Cla a.	Rupiah Foreign currencies curities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo	18,896,055	- -	-		100,000			-	_	_	_	115 707 824
a.   b.   4. Sec a.   b.   5. Cla a.	Rupiah Foreign currencies curities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo	18,896,055	- - -	-		100,000			-	-	-	-	115 707 824
b.   4. Sec a.   b.   5. Cla a.	Foreign currencies ecurities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo	18,896,055	-	-	-	-							113.131.034
4. Sec a. b. 5. Cla a.	curities sold under repurchase agreement (repo) Rupiah Foreign currencies aims on securities bought under reverse repo		-				18,896,055	32,047,221	-	_	_	-	32,047,221
a. b. 5. Cla	Rupiah Foreign currencies aims on securities bought under reverse repo	-	-				10,000,000	0=,0 ,== .					02,011,221
5. Cla a.	Foreign currencies aims on securities bought under reverse repo	-		- 1	-	-	_	-	-	-	_	-	-
5. Cla	aims on securities bought under reverse repo		-	-	-	-	_	-	-	-	_	-	-
a.	· · · · · · · · · · · · · · · · · · ·												
		146,518,049	-	-	-	-	146,518,049	9,268,902	-	-	_	-	9,268,902
	Foreign currencies	, , -	-	-	-	-	, , <u>-</u>	 -	-	-	-	-	, , , <sub>-</sub>
6. Acc	ceptance receivables	8,553,975	-	-	-	-	8,553,975	9,669,377	-	-	-	-	9,669,377
7. Loa	ans and financing						, ,						
a.	Micro, small and medium enterprises (UMKM)	74,444,449	950,374	110,313	162,228	1,484,803	77,152,167	78,753,821	1,347,204	97,143	200,980	995,613	81,394,761
	i. Rupiah	74,180,440	950,374	110,313	162,228	1,467,239	76,870,594	78,476,589	1,347,204	97,143	200,980	978,079	81,099,995
	ii. Foreign currencies	264,009	-	-	-	17,564	281,573	277,232	-	-	-	17,534	294,766
b.	Non micro, small and medium enterprises	473,543,124	9,181,842	1,937,436	928,183	5,703,194	491,293,779	483,843,226	10,238,592	1,210,252	486,017	4,886,367	500,664,454
	i. Rupiah	443,997,520	8,787,473	1,568,050	928,183	5,553,720	460,834,946	454,069,217	9,727,569	881,697	333,902	4,880,946	469,893,331
	ii. Foreign currencies	29,545,604	394,369	369,386	-	149,474	30,458,833	29,774,009	511,023	328,555	152,115	5,421	30,771,123
c.	Restructured loans	88,004,187	5,253,453	1,620,326	592,123	2,015,827	97,485,916	3,145,217	3,360,446	895,114	208,402	1,538,964	9,148,143
	i. Rupiah	82,170,015	4,890,011	1,253,363	592,123	1,866,353	90,771,865	3,131,651	3,328,864	566,559	56,287	1,538,964	8,622,325
	ii. Foreign currencies	5,834,172	363,442	366,963	-	149,474	6,714,051	13,566	31,582	328,555	152,115	-	525,818
8. Equ	uity investment	538,950	-	-	-	410	539,360	525,525	-	-	-	410	525,935
10. Oth	her receivables	77,737	-	-	-	-	77,737	40,596	-	-	-	-	40,596
11. Co	ommitments and contingencies												
a.	Rupiah	245,064,791	983,512	16,153	-	16	246,064,472	211,777,721	587,098	10,814	142	766	212,376,541
b.	Foreign currencies	28,720,048	75,573	1,466	-	-	28,797,087	26,725,742	65,491	-	-	-	26,791,233
III. OT	THER INFORMATION												
	llue of bank's assets pledge as collateral :												
	To Bank Indonesia						_						_
	To Other Parties						_						_
1	reclosed assets						1,413,853						976,879
	10010004 400010						1,710,000						3, 3, 3, 3

## PT BANK CENTRAL ASIA Tbk ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS As of December 31, 2020 & 2019

			De	cember 31, 2	020 (Audited)		December 31, 2019 (Audited)					
					Calculate Allowa	nce for Possible				Calculate Allowar	nce for Possible	
No	ACCOUNTS	Allowa	ince for Impai	rment	Losses on Ea	rning Assets	Allowance for Impairment			Losses on Ear	osses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	1,537	-	-	197,111	-				147,938	-	
2.	Spot and derivative/forward receivables	-	-	-	10,800	-				19,356	-	
3.	Securities	20,852	-	100,000	361,500	100,000				375,824	-	
4.	Securities sold under repurchase agreement											
	(repo)	-	-	-	-	-				-	-	
5.	Claims on securities bought under reverse											
	repo	-	-	-	-	-				-	-	
6.	Acceptance receivables	409,117	15	-	85,533	-				96,688	-	
7.	Loans and financing	20,133,394	781,989	6,029,490	5,417,574	5,692,712				5,537,634	2,471,218	
8.	Equity investment	74,807	-	410	74,807	410				58,236	410	
9.	Other receivables	24,618	-	-	1,674	-				772	-	
10	. Commitments and Contingencies	3,513,456	24,233	-	236,674	47,323				226,529	28,641	

### PT BANK CENTRAL ASIA Tbk & Subsidiaries

## CALCULATION OF CAPITAL ADEQUACY RATIO / CAR As of December 31, 2020 & 2019 (In millions of Rupiah)

						Aud Dec 31	ited I, 2020	Aud Dec 31	
						Individual	Consolidated	Individual	Consolidated
. Tier 1 Capital						167,501,695	179,945,482	160,318,613	170,750,37
1 Common Equity Tier 1						167,501,695	179,945,482	160,318,613	170,750,37
1.1. Pain-in Capital (After the deduction of treas	ury stock)					1,540,938	1,540,938	1,540,938	1,540,93
1.2. Disclosed Reserves						178,009,798	185,776,299	167,556,819	174,609,70
1.2.1. Addition Factor						179,443,052	187,213,807	168,548,884	175,603,77
1.2.1.1. Other comprehensive incom	е					16,407,815	16,917,188	11,346,464	11,817,20
1.2.1.1.1. Translation of fina	ancial statements in	foreign currency				-	373,092	-	364,98
1.2.1.1.2. Unrealized gain of	n financial assets m	easured through ot	ther comprehensi	ve income		6,984,074	7,022,744	1,923,192	1,931,35
1.2.1.1.3. Revaluation surpl	us of fixed assets					9,423,741	9,521,352	9,423,272	9,520,86
1.2.1.2. Other disclosed reserves						163,035,237	170,296,619	157,202,420	163,786,57
1.2.1.2.1. Agio						5,711,368	5,711,368	5,711,368	5,711,36
1.2.1.2.2. General Reserve	3					2,241,254	2,241,254	1,955,604	1,955,60
1.2.1.2.3. Previous year's p	rofit					128,803,464	135,369,056	122,271,536	127,644,87
1.2.1.2.4. Current year's pro	ofit					26,279,151	26,974,941	27,263,912	28,474,73
1.2.1.2.5. Fund for paid-in o	apital					-	-	-	-
1.2.1.2.6. Others						-	-	-	-
1.2.2. Deduction Factor						(1,433,254)	(1,437,508)	(992,065)	(994,0
1.2.2.1. Other comprehensive incom	е					- 1	- 1	` -	
1.2.2.1.1. Translation of fina	ancial statements in	foreian currency				_	-	_	_
1.2.2.1.2. Unrealized loss o			her comprehensiv	ve account		_	_	_	-
1.2.2.2. Other disclosed reserves						(1,433,254)	(1,437,508)	(992,065)	(994,0
1.2.2.2.1. Disagio						(.,,,	(.,,)	-	(
1.2.2.2.2. Previous year's lo	2022					_	_	_	_
1.2.2.2.3. Current year's los						_	_	_	_
1.2.2.2.4. Difference between		eible losses and al	lowance for impa	irment losses on a	arning assets		-	-	
1.2.2.2.5. Difference on the					arriing assets		-	-	
				in trading book		(4.422.254)	(4.407.500)	(000 005)	(004.0
1.2.2.2.6. Allowance for loss	ses on non productiv	e assets required i	to be provided			(1,433,254)	(1,437,508)	(992,065)	(994,0
1.2.2.2.7. Others 1.3. Non-controlling interest						-	-	-	-
1.3. Non-controlling interest  1.4. Deduction Factor of Common Equity Tier 1						(40.040.044)	- (7.074.7EE)	(0.770.444)	/F 400 0
						(12,049,041)	(7,371,755)	(8,779,144)	(5,400,2
1.4.1. Deferred tax						(4,643,741)	(4,819,278)	(2,954,236)	(3,129,06
1.4.2. Goodwill							(1,113,614)		(811,24
1.4.3. Other intangible assets						(464,556)	(495,995)	(527,812)	(554,41
<ol><li>1.4.4. Investments in shares of stock</li></ol>						(6,940,744)	(942,868)	(5,297,096)	(905,54
<ol><li>1.4.5. Shortage of capital on insurance subsi</li></ol>	diary company						-		-
<ol> <li>1.4.6. Securitisation Exposure</li> </ol>						-	-	-	-
<ol><li>1.4.7. Other deduction factor of common equ</li></ol>	ity tier 1					-	-	-	-
1.4.7.1. Investments in Instruments is	ssued by the other b	ank that meet the o	criteria for inclusio	on in additional tier	1 and tier 2	-	-	-	-
1.4.7.2. Cross ownership of other ent	ities obtained due to	transfer because	of law, grant, or b	equest		-	-	-	-
1.4.7.3. Exposures of settlement risk	- Non Delivery Vers	us Payment				-	-	-	-
1.4.7.4. Exposures in subsidiary com			based on sharia p	orinciples			-		-
· ·	. , ,			•					
2. Additional Tier 1 Capital						-	-	-	-
<ol><li>Instruments issued by the bank that meet the or</li></ol>	riteria for inclusion i	n additional tier 1 o	capital			-	-	-	-
2.2. Agio / Disagio						-	-	-	-
2.3. Deduction factor						-	-	-	-
2.3.1. Investments in Instruments issued by t	he other bank that m	neet the criteria for	inclusion in addit	tional tier 1 and tie	2	-	-	-	
2.3.2. Cross ownership of other entities obtain						_	_	_	
Tier 2 Capital		, 3	,,			0.040.404	7 000 447	6,962,977	7 427 0
		in tion 0 conital				6,849,424	7,008,417		7,137,8
1 Instruments issued by the bank that meet the cr	iteria for inclusion	in tier 2 capitai				463,750	463,750	500,000	500,0
2 Agio / disagio	4 OF0/ f		- 1 - 3					- 400.077	0.007.0
3 General allowance for losses on earning assets	(max. 1.25% from r	isk-weighted ass	ets)			6,385,674	6,544,667	6,462,977	6,637,8
4 Deduction Factor of Tier 2 Capital						-	-	-	
4.1. Sinking Fund	And the control of the			- 0		- 1	-	-	-
4.2. Investments in Instruments issued by the other				r 2		-	-	-	-
4.3. Cross ownership of other entities obtained due	to transfer because	of law, grant, or be	equest			-	-	-	-
tal Capital						174,351,119	186,953,899	167,281,590	177,888,2
	Aud			dited		Aud		Aud	
	Dec 31	, 2020 Consolidated		1, 2019 Consolidated	DESCRIPTION	Dec 31 Individual	Consolidated	Dec 31 Individual	l, 2019 Consolidated
SK-WEIGHTED ASSETS (RWAs)	iliuiviuual	Consolidated	Mulvidudi	Consonuateu	CAR RATIO	iliuiviuual	Consonuateu	murviuuai	Sonsondated
RWAs CONSIDERING CREDIT RISK	562.879.953	576,263,253	596,998,897	609.939.978	CET 1 Ratio (%)	24.82%	25.89%	22.81%	23.6
RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK	, ,			, ,					
	2,382,478	2,211,446	6,942,916	6,566,021	Tier 1 Ratio (%)	24.82%	25.89%	22.81%	23.6
RWAS CONSIDERING OPERATIONAL RISK	109,705,586	116,669,286	98,983,486	105,411,073	Tier 2 Ratio (%)	1.01%	1.01%	0.99%	0.9
TOTAL RISK-WEIGHTED ASSETS	674,968,017	695,143,985	702,925,299	721,917,072	CAR Ratio (%)	25.83%	26.89%	23.80%	24.6
n. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	CET 1 FOR BUFFER (%)	15.84%	16.90%	13.81%	14.6
GULATORY MINIMUM CAPITAL REQUIREMENT LOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK				
	8.98%	8.98%	9.00%	9.00%	Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.50
From CET 1 (%) From AT 1 (%)							2.500% 0.000%		
From Al 1 (%) From Tier 2 (%)	0.00% 1.01%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000% 2.500%		0.000%	0.00
	1.01%	1.01%	0.99%	0.99%	Capital Surcharge For Systemic Bank (%)	2.500%	2.500%	2.500%	2.50

### PT BANK CENTRAL ASIA Tbk

### **FINANCIAL RATIOS CALCULATION**

As of December 31, 2020 & 2019

Ratio	Audited	Audited
Ratio	Dec 31, 2020	Dec 31, 2019
Performance Ratio		
Capital Adequacy Ratio (CAR)	25.83%	23.80%
Non performing earning assets and non earning assets		
to total earning assets and non earning assets	0.93%	0.85%
3. Non perfoming earning assets to total earning assets	0.82%	0.98%
4. Allowance for impairment on financial assets to earning		
assets	2.78%	1.89%
5. Gross NPL	1.79%	1.34%
6. Net NPL	0.74%	0.47%
7. Return on Asset (ROA)	3.32%	4.02%
8. Return on Equity (ROE)	16.54%	17.97%
9. Net Interest Margin (NIM)	5.70%	6.24%
10. Operating Expenses to Operating Income (BOPO)	63.45%	59.09%
11. Cost to Income Ratio (CIR) *	44.32%	43.33%
12. Cost to Income Ratio (CIR) **	37.43%	41.33%
12. Loan to Deposit Ratio (LDR)	65.77%	80.47%
Compliance		
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%
Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00%	3.00%
- Average	3.17%	3.05%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	8.52%
3. Net Open Position	0.35%	0.94%

In accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 presented with the calculation of gains from trading transaction and foreign currencies on operational income; and losses from trading transaction and foreign currencies on operational expenses.

Based on accounting standard presented at net amount of gains and losses from trading transaction and foreign currencies on operational income.

BOARD OF COMMIS	SSIONERS & DIRECTORS 1)	BANK'S OWNERS	
BOARD OF COMMISSIONERS			
- President Commissioner	: Djohan Emir Setijoso	PT Dwimuria Investama Andalan *)	: 54.94%
- Commissioner	: Tonny Kusnadi	Public **)	: 45.06%
<ul> <li>Independent Commissioner</li> </ul>	: Cyrillus Harinowo		
<ul> <li>Independent Commissioner</li> </ul>	: Raden Pardede	Total	100.00%
<ul> <li>Independent Commissioner</li> </ul>	: Sumantri Slamet		
		*) The shareholders of PT Dwimuria Investama And	
BOARD OF DIRECTORS		Hartono and Mr. Bambang Hartono, therefore the ulti are Mr. Robert Budi Hartono and Mr. Bambang Harton	
- President Director	: Jahja Setiaatmadja		
- Deputy President Director	: Suwignyo Budiman	**) In the composition of shares held by the public, 2.49%	of the shares are owned by
- Deputy President Director	: Armand Wahyudi Hartono	parties affiliated with PT Dwimuria Investama Andalan.	
- Director	: Tan Ho Hien / Subur also known as Subur Tan		
- Independent Director	: Erwan Yuris Ang		
- Director	: Henry Koenaifi		
- Director	: Rudy Susanto		
- Director	: Lianawaty Suwono		
- Director	: Santoso		
- Director	: Vera Eve Lim		
- Director	: Gregory Hendra Lembong		
- Director / Compliance Director	: Haryanto Tiara Budiman		
evident in the Deed of Statement of	nmissioners and Board of Directors of the Bank as Resolutions of Shareholders' Meeting of PT Bank May 2020 drawn up before Christina Dwi Utami, Municipality of West Jakarta.		

# PT BANK CENTRAL ASIA Tbk STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS

### As of December 31, 2020

				INDIVI	DUAL	
No.	TRANSACTION	Notional	Objec	tives	Derivative Receivable	les and Payables
		Amount	Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	49,421,323	49,421,323	-	1,080,043	138,292
1.	Spot	1,598,323	1,598,323	-	1,581	3,521
2.	Forward	8,985,536	8,985,536	-	53,823	121,224
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	38,837,464	38,837,464	-	1,024,639	13,547
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL				1,080,043	138,292

### PT BANK CENTRAL ASIA Tbk & Subsidiaries CONSOLIDATED STATEMENTS OF CASH FLOWS

### For Periods Ended December 31, 2020 & 2019

		CONSOL	IDATED
No.	ACCOUNTS	Audited Dec 31, 2020	Audited Dec 31, 2019
I.	CASH FLOWS FROM OPERATING ACTIVITIES		
	Receipts of interest and sharia income, fees and commissions	78,589,390	76,539,139
	Other operating income	3,438,074	4,019,391
	Payments of interest and sharia expenses, fees and commissions	(11,422,371)	(13,523,795)
	Payments of post-employment benefits	(1,031,589)	(239,230)
	5. (Loss) gain from foreign exchange transactions - net	106,142	1,864,822
	6. Other operating expenses	(26,021,802)	(27,088,835)
	Payment of tantiem to Board of Commissioners and Directors	(445,180)	(413,500)
	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	(3,278,195)	580,463
	b. Financial assets measured at fair value through profit and loss	2,622,554	1,242,920
	c. Acceptance receivables	1,115,402	2,248,758
	d. Bills receivable	30,292	523,988
	e. Securities purchased under agreements to resell	(137,243,099)	(118,822)
	f. Loans receivable	9,394,072	(52,792,003)
	g. Consumer financing receivables h. Investments in finance leases - net	2,327,408	(3,316,911)
	i. Assets related to sharia transactions	51,267 (65,298)	25,193 (854,413)
	j. Other assets	(2,568,705)	1,065,298
	k. Deposits from customers	135,030,737	70,428,018
	I. Sharia deposits	116,126	414,211
	m. Deposits from other banks	3,474,062	287,817
	n. Acceptance payables	(921,204)	(522,237)
	o. Accruals and other liabilities	4,075,180	(702,168)
	p. Temporary syirkah deposits	538,599	183,291
	Net cash provided by (used in) operating activities before income tax	57,911,862	59,851,395
	9. Payment of income tax	(6,932,987)	(7,909,355)
	Net cash provided by (used in) operating activities	50,978,875	51,942,040
	, ,, , ,		
II.	CASH FLOWS FROM INVESTING ACTIVITIES	T	
	Proceeds from sales of investment securities	61,671	189,740
	Acquisition of investment securities	(130,808,823)	(113,341,023)
	Proceeds from investment securities that matured during the year	89,587,869	81,979,747
	<ul> <li>4. Cash dividends received from investment in shares</li> <li>5. Payment for acquisition activities</li> </ul>	9,147	1,445
	Fayment for acquisition activities     Acquisition of fixed assets	(303,726) (2,673,737)	(924,002) (2,675,281)
	7. Proceeds from sale of fixed assets	9,755	36,960
	Net cash provided by (used in) investing activities	(44,117,844)	(34,732,414)
	Net cash provided by (used in) investing activities	(44,117,044)	(34,732,414)
III.	CASH FLOWS FROM FINANCING ACTIVITIES		
	Proceeds from debt securities issued	-	1,346,617
	Payment of debt securities issued	(762,000)	(240,000)
	3. Proceeds from borrowings	29,096,721	88,649,720
	4. Payment of borrowings	(30,118,379)	(88,406,964)
	5. Payments of cash dividens	(13,634,221)	(8,752,529)
	Proceeds from securities sold under repurchase agreements to repurchase	896,290	698,016
	7 Doument of acquirities cold under requirebone agreements to requirebone	(4.024.670)	
	Payment of securities sold under repurchase agreements to repurchase	(1,031,679)	(629,756)
	7. Payment of securities sold under repurchase agreements to repurchase  Net cash provided by (used in) financing activities	(1,031,679) (15,553,268)	(7,334,896)
	Net cash provided by (used in) financing activities	(15,553,268)	(7,334,896)
	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(15,553,268) (8,692,237)	(7,334,896) 9,874,730
	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH  EQUIVALENTS	(15,553,268) (8,692,237)	(7,334,896) 9,874,730
	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH	(15,553,268) (8,692,237) 113,067,545	(7,334,896) 9,874,730 103,311,560
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH  EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD	(15,553,268) (8,692,237) 113,067,545 1,895,929	(7,334,896) 9,874,730 103,311,560 (118,745)
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH  EQUIVALENTS	(15,553,268) (8,692,237) 113,067,545 1,895,929	(7,334,896) 9,874,730 103,311,560 (118,745)
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH  EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD  CASH AND CASH EQUIVALENTS CONSIST OF:	(15,553,268) (8,692,237) 113,067,545 1,895,929 106,271,237	(7,334,896) 9,874,730 103,311,560 (118,745) 113,067,545
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH  EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD  CASH AND CASH EQUIVALENTS CONSIST OF:  1. Cash	(15,553,268) (8,692,237) 113,067,545 1,895,929 106,271,237	(7,334,896) 9,874,730 103,311,560 (118,745) 113,067,545
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD  CASH AND CASH EQUIVALENTS CONSIST OF:  1. Cash 2. Current accounts with Bank Indonesia	(15,553,268) (8,692,237) 113,067,545 1,895,929 106,271,237 24,322,335 27,482,178	(7,334,896) 9,874,730 103,311,560 (118,745) 113,067,545 25,421,406 47,904,674
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD  CASH AND CASH EQUIVALENTS CONSIST OF:  1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks	(15,553,268) (8,692,237) 113,067,545 1,895,929 106,271,237 24,322,335 27,482,178	(7,334,896) 9,874,730 103,311,560 (118,745) 113,067,545 25,421,406 47,904,674
IV.	Net cash provided by (used in) financing activities  NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR  EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS, END OF PERIOD  CASH AND CASH EQUIVALENTS CONSIST OF:  1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three)	(15,553,268) (8,692,237) 113,067,545 1,895,929 106,271,237 24,322,335 27,482,178 11,973,336	(7,334,896) 9,874,730 103,311,560 (118,745) 113,067,545 25,421,406 47,904,674 10,521,687