

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2021	Audited Dec 31, 2020	Audited Dec 31, 2021	Audited Dec 31, 2020
	ASSETS				
1.	Cash	23,607,364	24,314,463	23,615,635	24,322,335
2.	Placement with Bank Indonesia	133,302,108	64,951,015	135,020,049	65,888,638
3.	Placement with other banks	28,114,587	19,711,143	29,523,621	21,022,466
4.	Spot and derivative/forward receivables	1,330,085	1,080,043	1,330,085	1,080,043
5.	Securities	222,804,896	194,245,485	231,066,100	201,947,204
6.	Securities sold under repurchase agreement (repo)	-	-	79,748	-
7.	Claims on securities bought under reverse repo	145,529,001	146,518,049	147,066,103	146,820,397
8.	Acceptance receivables	11,460,314	8,553,975	11,460,314	8,553,975
9.	Loans and financing	620,640,134	575,648,735	630,653,538	583,001,848
10.	Sharia financing	-	-	6,248,459	5,569,233
11.	Equity investment	10,193,904	7,481,104	841,711	760,761
12.	Other financial assets	9,768,580	9,527,339	10,758,103	10,531,596
13.	Impairment on financial assets -/-	(33,016,176)	(27,576,229)	(34,093,869)	(28,562,638)
	a. Securities	(196,218)	(120,852)	(209,381)	(129,616)
	b. Loans and Sharia financing	(32,189,591)	(26,944,873)	(33,238,656)	(27,913,451)
	c. Others	(630,367)	(510,504)	(645,832)	(519,571)
14.	Intangible assets	2,270,402	2,054,813	3,605,958	3,355,655
	Accumulated amortization on intangible asset -/-	(1,859,328)	(1,590,257)	(2,023,666)	(1,726,035)
15.	Fixed assets and equipment	29,940,202	32,798,565	31,108,373	33,909,756
	Accumulated depreciation on fixed assets and equipment -/-	(8,481,767)	(11,578,505)	(8,939,074)	(11,994,702)
16.	Non earning assets	1,338,993	1,562,951	1,523,208	1,693,121
	a. Abandoned property	38,893	29,226	54,501	44,835
	b. Foreclosed assets	1,233,051	1,413,853	1,401,658	1,528,414
	c. Suspense accounts	13,967	15,317	13,967	15,317
	d. Interbranch assets	53,082	104,555	53,082	104,555
17.	Other assets	8,548,500	8,659,419	9,500,284	9,396,603
	TOTAL ASSETS	1,205,491,799	1,056,362,108	1,228,344,680	1,075,570,256

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2021	Audited Dec 31, 2020	Audited Dec 31, 2021	Audited Dec 31, 2020
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	284,639,503	229,060,890	285,639,525	229,820,528
2.	Saving account	479,404,641	413,161,288	481,372,612	414,041,429
3.	Time deposit	202,939,420	192,608,891	208,936,634	196,890,307
4.	Electronic money	935,221	825,293	935,221	825,293
5.	Liabilities to Bank Indonesia	577	577	577	577
6.	Liabilities to other banks	10,039,091	10,197,909	10,017,194	10,164,022
7.	Spot and derivative/forward liabilities	55,162	138,292	55,162	138,757
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	77,021	-
9.	Acceptance liabilities	6,644,294	4,400,045	6,644,294	4,400,045
10.	Issued securities	500,000	500,000	982,149	1,090,821
11.	Loans/financing received	417	618,388	975,648	1,306,721
12.	Margin deposit	229,304	183,759	229,556	183,954
13.	Interbranch liabilities	6,904	-	6,904	-
14.	Other liabilities	25,385,703	28,062,911	29,623,249	31,993,093
15.	Minority interest	-	-	136,172	118,383
	TOTAL LIABILITIES	1,010,780,237	879,758,243	1,025,631,918	890,973,930
	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	11,500,000	5,500,000
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(9,959,062)	(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	12,455,457	12,027,690	13,023,485	12,596,869
	a. Gains	15,480,062	16,407,815	16,042,726	16,966,716
	b. Losses -/-	(3,024,605)	(4,380,125)	(3,019,241)	(4,369,847)
19.	Reserves	2,512,565	2,241,254	2,512,565	2,241,254
	a. General reserves	2,512,565	2,241,254	2,512,565	2,241,254
	b. Appropriated reserves	-	-	-	-
20.	Gain/loss	172,491,234	155,082,615	180,086,797	162,668,288
	a. Previous years	154,811,304	142,437,685	162,396,977	149,171,400
	b. Current Year	31,412,770	26,279,151	31,422,660	27,131,109
	c. Dividends paid -/-	(13,732,840)	(13,634,221)	(13,732,840)	(13,634,221)
	TOTAL EQUITIES	194,711,562	176,603,865	202,712,762	184,596,326
	TOTAL LIABILITIES AND EQUITIES	1,205,491,799	1,056,362,108	1,228,344,680	1,075,570,256

- 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, 2021 which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan - a member firm of PwC Global Network (Partner in-charge: Jimmy Pangestu, S.E.), with an unmodified audit opinion in its report dated January 24, 2022. 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.

- 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, 2021	: 1 USD = Rp 14,252.50	1 HKD = Rp 1,828.03
Rate as of December 31, 2020	: 1 USD = Rp 14,050.00	1 HKD = Rp 1,812.30

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For Periods Ended December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited	Audited	Audited	Audited
		Dec 31, 2021	Dec 31, 2020	Dec 31, 2021	Dec 31, 2020
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	62,039,167	62,022,745	65,979,796	65,875,355
2.	Interest expenses	9,252,244	10,931,846	9,509,175	11,328,697
	Net interest income (expenses)	52,786,923	51,090,899	56,470,621	54,546,658
B. Other operational income and expenses					
1.	Gains (losses) from increase (decrease) fair value on financial assets	324,518	(903,185)	335,239	(891,067)
2.	Gains (losses) from decrease (increase) fair value on financial liabilities	-	-	-	-
3.	Gains (losses) on sale of financial assets	713,818	1,576,659	760,854	1,626,751
4.	Gains (losses) on spot and derivatives/forward (realised)	1,421,964	734,529	1,432,313	751,766
5.	Gains (losses) on investment under equity method	-	-	-	-
6.	Gains (losses) from translation of foreign currency transactions	(94,681)	2,432,008	(91,125)	2,429,935
7.	Dividend income	2,045,885	773,624	10,034	9,147
8.	Commission/provision/fee and administration income	14,539,773	13,076,593	14,679,877	13,160,595
9.	Other income	1,555,404	966,127	4,299,519	3,122,934
10.	Impairment of financial assets	8,994,680	10,991,026	9,323,995	11,599,476
11.	Losses on operational risk	27,624	12,531	27,752	12,786
12.	Personnel expenses	12,326,825	12,254,952	13,487,127	13,349,775
13.	Promotion expenses	745,336	811,821	964,487	870,086
14.	Others expenses	12,472,333	13,024,967	14,954,378	15,104,156
	Net Other Operational Income (Expenses)	(14,060,117)	(18,438,942)	(17,331,028)	(20,726,218)
	OPERATIONAL PROFIT (LOSS)	38,726,806	32,651,957	39,139,593	33,820,440
NON OPERATIONAL INCOME AND EXPENSES					
1.	Gains (losses) on sale of fixed assets and equipment	(1,447)	136	16,764	8,831
2.	Other non operational income (expenses)	(452,693)	(389,850)	(315,183)	(260,764)
	NON OPERATIONAL PROFIT (LOSS)	(454,140)	(389,714)	(298,419)	(251,933)
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	38,272,666	32,262,243	38,841,174	33,568,507
	Income tax	6,859,896	5,983,092	7,401,015	6,421,398
	a. Estimated current period tax	7,577,746	7,034,750	8,152,163	7,487,600
	b. Deferred tax income (expenses)	717,850	1,051,658	751,148	1,066,202
	NET PROFIT (LOSS) AFTER TAX	31,412,770	26,279,151	31,440,159	27,147,109
	NET PROFIT (LOSS) OF MINORITY INTEREST			17,499	16,000
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified subsequently to profit or loss				
	a. Revaluation surplus of fixed assets	-	469	90	469
	b. Gains (losses) from actuary benefit program	1,355,520	(1,236,889)	1,350,669	(1,240,664)
	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	-	-	4,568	8,108
	b. Gains (losses) from changes in fair value of financial assets-debt instruments measured through other comprehensive income	(927,753)	5,060,882	(928,421)	5,121,429
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	427,767	3,824,462	426,906	3,889,342
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	31,840,537	30,103,613	31,867,065	31,036,451
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	31,412,770	26,279,151	31,422,660	27,131,109
	NON-CONTROLLING INTEREST			17,499	16,000
	NET PROFIT (LOSS)	31,412,770	26,279,151	31,440,159	27,147,109
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	31,840,537	30,103,613	31,849,276	31,018,293
	NON-CONTROLLING INTEREST			17,789	18,158
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	31,840,537	30,103,613	31,867,065	31,036,451
	DIVIDEND	(13,732,840)	(13,634,221)	(13,732,840)	(13,634,221)
	EARNINGS PER SHARE (in full amount)			255	220^{*)}

*) Earning per share for the year ended December 31, 2020, restated in relation to stock split.

PT BANK CENTRAL ASIA Tbk & Subsidiaries
STATEMENT OF COMMITMENTS & CONTINGENCIES
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		Audited Dec 31, 2021	Audited Dec 31, 2020	Audited Dec 31, 2021	Audited Dec 31, 2020
I.	COMMITTED RECEIVABLES	8,569,002	6,770,672	13,294,152	12,319,076
	1. Unused borrowings/financing facilities	-	-	4,725,150	5,548,404
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	8,569,002	6,770,672	8,569,002	6,770,672
	3. Others	-	-	-	-
II.	COMMITTED LIABILITIES	350,975,523	305,811,571	351,962,404	306,229,257
	1. Unused credit/financing facilities	273,114,127	253,712,172	274,101,008	254,129,858
	a. Committed	204,485,175	185,944,672	204,493,322	185,518,772
	b. Uncommitted	68,628,952	67,767,500	69,607,686	68,611,086
	2. Outstanding irrevocable letters of credit	12,377,542	9,448,748	12,377,542	9,448,748
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	65,483,854	42,650,651	65,483,854	42,650,651
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	230,351	298,023	650,351	718,023
	1. Received guarantees	230,351	298,023	650,351	718,023
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	17,980,720	15,719,356	18,024,711	15,748,950
	1. Issued guarantees	17,980,720	15,719,356	18,024,633	15,748,872
	2. Others	-	-	78	78

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		December 31, 2021 (Audited)						December 31, 2020 (Audited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
I. RELATED PARTIES														
1.	Placement with other banks													
	a. Rupiah	100	-	-	-	-	100	101	-	-	-	-	-	101
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	52,420	-	-	-	-	52,420	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)	27,066	-	-	-	-	27,066	21,903	-	-	-	-	-	21,903
	i. Rupiah	27,066	-	-	-	-	27,066	21,903	-	-	-	-	-	21,903
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises	10,140,163	-	-	-	-	10,140,163	7,178,177	2,154	-	-	555	7,180,886	
	i. Rupiah	10,140,163	-	-	-	-	10,140,163	7,178,177	2,154	-	-	555	7,180,886	
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Restructured loans	1,116	-	-	-	-	1,116	1,112	-	-	-	-	1,112	
	i. Rupiah	1,116	-	-	-	-	1,116	1,112	-	-	-	-	1,112	
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Equity investment	9,653,544	-	-	-	1,000	9,654,544	6,941,744	-	-	-	-	-	6,941,744
9.	Other receivables	19,627	-	-	-	-	19,627	89,615	-	-	-	-	-	89,615
10.	Commitments and contingencies													
	a. Rupiah	3,676,277	10	-	-	-	3,676,287	4,009,869	-	-	-	-	-	4,009,869
	b. Foreign currencies	76,658	-	-	-	-	76,658	8,848	-	-	-	-	-	8,848

PT BANK CENTRAL ASIA Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	INDIVIDUAL												
		December 31, 2021 (Audited)						December 31, 2020 (Audited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
II.	NON RELATED PARTIES													
1.	Placement with other banks													
	a. Rupiah	965,198	-	-	-	-	965,198	4,265,943	-	-	-	-	-	4,265,943
	b. Foreign currencies	27,149,289	-	-	-	-	27,149,289	15,445,099	-	-	-	-	-	15,445,099
2.	Spot and derivative/forward receivables													
	a. Rupiah	1,328,210	-	-	-	-	1,328,210	1,079,678	-	-	-	-	-	1,079,678
	b. Foreign currencies	1,875	-	-	-	-	1,875	365	-	-	-	-	-	365
3.	Securities													
	a. Rupiah	183,443,971	-	-	-	100,000	183,543,971	175,199,030	-	-	-	100,000	-	175,299,030
	b. Foreign currencies	39,153,257	1,672	-	-	53,576	39,208,505	18,896,055	-	-	-	-	-	18,896,055
4.	Securities sold under repurchase agreement (repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo													
	a. Rupiah	145,529,001	-	-	-	-	145,529,001	146,518,049	-	-	-	-	-	146,518,049
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	10,936,630	23,364	-	-	500,320	11,460,314	8,553,975	-	-	-	-	-	8,553,975
7.	Loans and financing													
	a. Micro, small and medium enterprises (UMKM)	84,833,542	1,621,814	123,319	304,966	1,295,771	88,179,412	74,444,449	950,374	110,313	162,228	1,484,803	77,152,167	
	i. Rupiah	84,416,645	1,606,108	121,736	304,966	1,281,269	87,730,724	74,180,440	950,374	110,313	162,228	1,467,239	76,870,594	
	ii. Foreign currencies	416,897	15,706	1,583	-	14,502	448,688	264,009	-	-	-	17,564	281,573	
	b. Non micro, small and medium enterprises	499,735,873	10,869,963	1,390,870	664,184	9,632,603	522,293,493	473,543,124	9,181,842	1,937,436	928,183	5,703,194	491,293,779	
	i. Rupiah	470,064,941	10,462,692	1,019,397	664,184	6,458,947	488,670,161	443,997,520	8,787,473	1,568,050	928,183	5,553,720	460,834,946	
	ii. Foreign currencies	29,670,932	407,271	371,473	-	3,173,656	33,623,332	29,545,604	394,369	369,386	-	149,474	30,458,833	
	c. Restructured loans	64,916,723	8,682,207	1,302,132	657,935	6,936,276	82,495,273	88,004,187	5,253,453	1,620,326	592,123	2,015,827	97,485,916	
	i. Rupiah	62,489,111	8,317,964	930,659	657,935	4,392,278	76,787,947	82,170,015	4,890,011	1,253,363	592,123	1,866,353	90,771,865	
	ii. Foreign currencies	2,427,612	364,243	371,473	-	2,543,998	5,707,326	5,834,172	363,442	366,963	-	149,474	6,714,051	
8.	Equity investment	538,590	-	250	-	520	539,360	538,950	-	-	-	410	539,360	
9.	Other receivables	161,455	571	-	-	2,407	164,433	77,737	-	-	-	-	77,737	
10.	Commitments and contingencies													
	a. Rupiah	264,495,904	986,525	1,200	9	65,356	265,548,994	245,064,791	983,512	16,153	-	16	246,064,472	
	b. Foreign currencies	34,025,181	36,753	-	-	108,516	34,170,450	28,720,048	75,573	1,466	-	-	28,797,087	
III.	OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral :													
	a. To Bank Indonesia						-							-
	b. To Other Parties						-							-
2.	Foreclosed assets						1,233,051							1,413,853

PT BANK CENTRAL ASIA Tbk
ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS
As of December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	December 31, 2021 (Audited)					December 31, 2020 (Audited)				
		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	4,527	-	-	281,146	-	1,537	-	-	197,111	-
2.	Spot and derivative/forward receivables	-	-	-	13,301	-	-	-	-	10,800	-
3.	Securities	51,399	-	144,819	392,919	153,660	20,852	-	100,000	361,500	100,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	94,822	9	424,453	109,366	501,488	409,117	15	-	85,533	-
7.	Loans and financing	23,171,931	447,358	8,570,302	5,784,075	7,061,321	20,133,394	781,989	6,029,490	5,417,574	5,692,712
8.	Equity investment	101,921	-	1,558	101,921	1,558	74,807	-	410	74,807	410
9.	Other receivables	1,059	-	2,018	1,811	2,435	24,618	-	-	1,674	-
10.	Commitments and Contingencies	3,178,304	9,657	51,012	284,256	189,687	3,513,456	24,233	-	236,674	47,323

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CALCULATION OF CAPITAL ADEQUACY RATIO / CAR
As of December 31, 2021 & 2020

(In millions of Rupiah)

					Audited		Audited	
					Dec 31, 2021		Dec 31, 2020	
					Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital					181,159,527	196,114,396	167,501,695	179,945,482
1 Common Equity Tier 1					181,159,527	196,114,396	167,501,695	179,945,482
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					194,944,458	202,549,610	178,009,798	185,776,299
1.2.1. Addition Factor					196,195,229	203,847,691	179,443,052	187,213,807
1.2.1.1. Other comprehensive income					15,480,062	15,996,160	16,407,815	16,917,188
1.2.1.1.1. Translation of financial statements in foreign currency					-	377,660	-	373,092
1.2.1.1.2. Unrealized gain on financial assets measured through other comprehensive income					6,056,321	6,097,057	6,984,074	7,022,744
1.2.1.1.3. Revaluation surplus of fixed assets					9,423,741	9,521,443	9,423,741	9,521,352
1.2.1.2. Other disclosed reserves					180,715,167	187,851,531	163,035,237	170,296,619
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					2,512,565	2,512,565	2,241,254	2,241,254
1.2.1.2.3. Previous year's profit					141,078,464	148,339,845	128,803,464	135,369,056
1.2.1.2.4. Current year's profit					31,412,770	31,287,753	26,279,151	26,974,941
1.2.1.2.5. Fund for paid-in capital					-	-	-	-
1.2.1.2.6. Others					-	-	-	-
1.2.2. Deduction Factor					(1,250,771)	(1,298,081)	(1,433,254)	(1,437,508)
1.2.2.1. Other comprehensive income					-	-	-	-
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					-	-	-	-
1.2.2.2. Other disclosed reserves					(1,250,771)	(1,298,081)	(1,433,254)	(1,437,508)
1.2.2.2.1. Disagio					-	-	-	-
1.2.2.2.2. Previous year's losses					-	-	-	-
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					(1,250,771)	(1,298,081)	(1,433,254)	(1,437,508)
1.2.2.2.7. Others					-	-	-	-
1.3. Non-controlling interest					-	-	-	-
1.4. Deduction Factor of Common Equity Tier 1					(15,325,869)	(7,976,152)	(12,049,041)	(7,371,755)
1.4.1. Deferred tax					(5,261,251)	(5,443,061)	(4,643,741)	(4,819,278)
1.4.2. Goodwill					-	(1,113,614)	-	(1,113,614)
1.4.3. Other intangible assets					(411,074)	(444,943)	(464,556)	(495,995)
1.4.4. Investments in shares of stock					(9,653,544)	(974,534)	(6,940,744)	(942,868)
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					7,345,545	7,506,825	6,849,424	7,008,417
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital					376,750	376,750	463,750	463,750
2 Agio / disagio					-	-	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)					6,968,795	7,130,075	6,385,674	6,544,667
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					188,505,072	203,621,221	174,351,119	186,953,899
		Audited Dec 31, 2021		Audited Dec 31, 2020	DESCRIPTION			
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)					CAR RATIO			
RWAs CONSIDERING CREDIT RISK	611,726,273	627,842,325	562,879,953	576,263,253	24.66%	25.86%	24.82%	25.89%
RWAs CONSIDERING MARKET RISK	3,511,147	4,287,068	2,382,478	2,211,446	24.66%	25.86%	24.82%	25.89%
RWAs CONSIDERING OPERATIONAL RISK	119,284,741	126,159,374	109,705,586	116,669,286	1.00%	0.99%	1.01%	1.01%
TOTAL RISK-WEIGHTED ASSETS	734,522,161	758,288,767	674,968,017	695,143,985	25.66%	26.85%	25.83%	26.89%
Min. capital requirements based on risk profile	9.99%	9.99%	9.99%	9.99%	15.67%	16.86%	15.84%	16.90%
REGULATORY MINIMUM CAPITAL REQUIREMENT					REGULATORY BUFFER PERCENTAGE REQUIRED			
ALLOCATION BASED ON RISK PROFILE					BY BANK			
From CET 1 (%)	8.99%	9.00%	8.98%	8.98%	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.00%	0.99%	1.01%	1.01%	2.500%	2.500%	2.500%	2.500%

PT BANK CENTRAL ASIA Tbk
FINANCIAL RATIOS CALCULATION
As of December 31, 2021 & 2020

Ratio	Audited Dec 31, 2021	Audited Dec 31, 2020
Performance Ratio		
1. Capital Adequacy Ratio (CAR)	25.66%	25.83%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.10%	0.93%
3. Non performing earning assets to total earning assets	1.01%	0.82%
4. Allowance for impairment on financial assets to earning assets	2.98%	2.78%
5. Gross NPL	2.16%	1.79%
6. Net NPL	0.78%	0.74%
7. Return on Asset (ROA)	3.41%	3.32%
8. Return on Equity (ROE)	18.25%	16.54%
9. Net Interest Margin (NIM)	5.10%	5.70%
10. Operating Expenses to Operating Income (BOPO)	54.15%	63.45%
11. Cost to Income Ratio (CIR) *	36.28%	44.32%
12. Cost to Income Ratio (CIR) **	34.89%	37.43%
13. Loan to Deposit Ratio (LDR)	61.96%	65.77%
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	0.50%	0.00%
- Average	3.15%	3.17%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.08%	0.35%

* 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 COMMISSIONERS & DIRECTORS ¹⁾	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 : Suwignyo Budiman - Deputy President Director : Armand Wahyudi Hartono - Director : Tan Ho Hien / Subur also known as Subur Tan - Director : Rudy Susanto - Director : Lianawaty Suwono - Director : Santoso - Director : Vera Eve Lim - Director : Gregory Hendra Lembong - Director (concurrently serving as Director of Compliance) : Haryanto Tiara Budiman - Director : Frengky Chandra Kusuma - Director : John Kosasih <p>¹⁾ 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. 22 dated 4 June 2021 made before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">PT Dwimuria Investama Andalan *)</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 15%; 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; border-bottom: 3px double 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%								

PT BANK CENTRAL ASIA Tbk
STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As of December 31, 2021

(In millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objectives		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	74,052,856	74,052,856	-	1,330,085	55,162
1.	Spot	4,974,461	4,974,461	-	1,946	1,835
2.	Forward	10,923,286	10,923,286	-	52,120	32,059
3.	Option	22,793	22,793	-	30	68
	a. Put	5,678	5,678	-	-	-
	b. Call	17,115	17,115	-	30	68
4.	Future	-	-	-	-	-
5.	Swap	58,132,316	58,132,316	-	1,275,989	21,200
6.	Others	-	-	-	-	-
B.	Related to Interest Rate	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
TOTAL					1,330,085	55,162

PT BANK CENTRAL ASIA Tbk & Subsidiaries
CONSOLIDATED STATEMENTS OF CASH FLOWS
For Periods Ended December 31, 2021 & 2020

(In millions of Rupiah)

No.	ACCOUNTS	CONSOLIDATED	
		Audited Dec 31, 2021	Audited Dec 31, 2020
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipts of interest and sharia income, fees and commissions	87,630,904	78,589,390
2.	Other operating income	4,787,096	3,438,074
3.	Payments of interest and sharia expenses, fees and commissions	(9,606,910)	(11,422,371)
4.	Payments of post-employment benefits	(2,020,877)	(1,031,589)
5.	(Loss) gain from foreign exchange transactions - net	1,488,981	106,142
6.	Other operating expenses	(27,304,565)	(26,021,802)
7.	Payment of tantiem to Board of Commissioners and Directors	(440,390)	(445,180)
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	(5,905,153)	(3,278,195)
	b. Financial assets measured at fair value through profit and loss	887,455	2,622,554
	c. Acceptance receivables	(2,906,339)	1,115,402
	d. Bills receivable	1,766,963	30,292
	e. Securities purchased under agreements to resell	(245,707)	(137,243,099)
	f. Loans receivable	(51,043,093)	9,394,072
	g. Consumer financing receivables	(400,472)	2,327,408
	h. Finance leases receivables - net	10,292	51,267
	i. Assets related to sharia transactions	(840,578)	(65,298)
	j. Other assets	1,059,049	(2,568,705)
	k. Deposits from customers	133,511,934	135,030,737
	l. Sharia deposits	468,387	116,126
	m. Deposits from other banks	(206,217)	3,474,062
	n. Acceptance payables	2,244,249	(921,204)
	o. Accruals and other liabilities	1,372,445	4,075,180
	p. Temporary <i>syirkah</i> deposits	404,360	538,599
	Net cash provided by (used in) operating activities before income tax	134,711,814	57,911,862
9.	Payment of income tax	(8,525,496)	(6,932,987)
	Net cash provided by (used in) operating activities	126,186,318	50,978,875
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1.	Proceeds from sales of investment securities	3,656	61,671
2.	Acquisition of investment securities	(128,125,285)	(130,808,823)
3.	Proceeds from investment securities that matured during the year	90,154,180	89,587,869
4.	Cash dividends received from investment in shares	10,034	9,147
5.	Payment for acquisition activities	-	(303,726)
6.	Acquisition of fixed assets	(3,061,820)	(2,282,555)
7.	Acquisition of right of use assets	(243,632)	(391,182)
8.	Proceeds from sale of fixed assets	15,009	9,755
	Net cash provided by (used in) investing activities	(41,247,858)	(44,117,844)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1.	Proceeds from debt securities issued	-	-
2.	Payment of debt securities issued	(110,000)	(762,000)
3.	Proceeds from borrowings	7,227,273	29,096,721
4.	Payment of borrowings	(7,559,654)	(30,118,379)
5.	Payments of cash dividends	(13,732,840)	(13,634,221)
6.	Proceeds from securities sold under repurchase agreements to repurchase	674,374	896,290
7.	Payment of securities sold under repurchase agreements to repurchase	(597,382)	(1,031,679)
	Net cash provided by (used in) financing activities	(14,098,229)	(15,553,268)
	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	70,840,231	(8,692,237)
	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	106,271,237	113,067,545
	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	157,217	1,895,929
	CASH AND CASH EQUIVALENTS, END OF PERIOD	177,268,685	106,271,237
IV. CASH AND CASH EQUIVALENTS CONSIST OF :			
1.	Cash	23,615,635	24,322,335
2.	Current accounts with Bank Indonesia	65,785,161	27,482,178
3.	Current accounts with other banks	11,605,371	11,973,336
4.	Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	76,262,518	42,493,388
	Total cash and cash equivalents	177,268,685	106,271,237