

Jakarta, July 31, 2024  
PT Bank Central Asia Tbk

**Jahja Setiaatmadja**  
President Director

**Vera Eve Lim**  
Director

**PT Dwimuria Investama Andalan and Subsidiaries**

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

As of June 30, 2024 and December 31, 2023  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2024	Audited Dec 31, 2023
<b>ASSETS</b>			
1.	Cash	16,820,177	21,701,514
2.	Current accounts with Bank Indonesia	72,014,766	92,617,705
3.	Current accounts with other banks - net of allowance	10,234,912	12,741,973
4.	Placements with Bank Indonesia and other banks - net of allowance	31,045,702	8,950,806
5.	Financial assets measured at fair value through profit or loss	28,656,234	21,753,493
6.	Acceptance receivable - net of allowance	11,571,770	14,659,624
7.	Bills receivable - net of allowance	7,390,094	10,383,524
8.	Securities purchased under agreements to resell - net of allowance	50,408,478	93,096,153
9.	Loans receivable - net of allowance	796,199,750	758,887,839
10.	Consumer financing receivable - net of allowance	9,855,230	8,713,450
11.	Finance lease receivable - net of allowance	87,953	139,007
12.	Assets related to sharia transactions - net of allowance	9,107,709	8,590,618
13.	Investment securities - net of allowance	343,860,023	312,803,045
14.	Prepaid expenses	1,217,831	1,039,107
15.	Prepaid tax	43,035	24,869
16.	Fixed assets - net of accumulated depreciation	26,474,335	26,824,840
17.	Intangible assets - net of accumulated amortisation	126,123,154	126,141,448
18.	Deferred tax assets - net	7,030,817	7,452,071
19.	Other assets - net of allowance	28,113,812	27,084,266
<b>TOTAL ASSETS</b>		<b>1,576,255,782</b>	<b>1,553,605,352</b>
<b>LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, DAN EQUITY</b>			
<b>LIABILITIES</b>			
1.	Deposits from customers	1,113,911,733	1,090,743,053
2.	Sharia deposits	3,089,947	3,200,075
3.	Deposits from other banks	7,832,777	10,070,820
4.	Financial liabilities measured at fair value through profit or loss	151,827	122,765
5.	Acceptance payables	5,381,035	6,701,256
6.	Securities sold under agreements to repurchase	-	1,054,780
7.	Debt securities issued	-	-
8.	Tax payable	1,267,323	1,780,937
9.	Borrowings	2,163,950	1,629,626
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	3,398,123	3,371,674
12.	Accrued expenses and other liabilities	29,100,188	29,575,869
13.	Post-employment benefits obligation	9,538,324	9,033,017
14.	Subordinated bonds	500,000	500,000
<b>TOTAL LIABILITIES</b>		<b>1,176,335,227</b>	<b>1,157,783,872</b>
15.	Temporary syirkah deposits	8,252,276	7,893,872
<b>EQUITY</b>			
16.	Share capital	210,619,700	210,619,700
17.	Additional paid in capital	(24,720,821)	(24,720,821)
18.	Revaluation surplus of fixed assets	2,442,617	2,442,617
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	62,650	39,561
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	6,930	309,189
21.	Retained earnings	94,179,180	89,405,763
22.	Other equity components	(5,073)	(5,073)
<b>Total equity attributable to equity holders of the parent entity</b>		<b>282,585,183</b>	<b>278,090,936</b>
23.	Non-controlling interest	109,083,096	109,836,672
<b>TOTAL EQUITY</b>		<b>391,668,279</b>	<b>387,927,608</b>
<b>TOTAL LIABILITIES, TEMPORARY SYIRKAH DEPOSITS, AND EQUITY</b>		<b>1,576,255,782</b>	<b>1,553,605,352</b>

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

For The Six-Month Periods Ended June 30, 2024 and 2023  
(in millions of Rupiah, unless earnings per share)

No.	ACCOUNTS	Unaudited Jun 30, 2024	Unaudited Jun 30, 2023
<b>OPERATING INCOME AND EXPENSES</b>			
Interest and sharia income			
1.	Interest income	46,213,690	42,509,624
2.	Sharia income	374,594	310,497
Total interest and sharia income		<b>46,588,284</b>	<b>42,820,121</b>
Interest and sharia expense			
3.	Interest expense	(5,994,788)	(5,465,397)
4.	Sharia expense	(187,333)	(141,910)
Total interest and sharia expense		<b>(6,182,121)</b>	<b>(5,607,307)</b>
<b>NET INTEREST AND SHARIA INCOME</b>		<b>40,406,163</b>	<b>37,212,814</b>
<b>OTHER OPERATING INCOME</b>			
5.	Fee and commission income - net	8,657,956	8,099,094
6.	Net income from transaction at fair value through profit or loss	599,538	569,478
7.	Others	2,725,353	2,642,258
Total other operation income		<b>11,982,847</b>	<b>11,310,830</b>
8.	Impairment losses on assets	(1,405,716)	(1,242,995)
<b>OTHER OPERATING EXPENSES</b>			
9.	Personnel expenses	(9,121,766)	(8,255,108)
10.	General and administrative expenses	(7,056,779)	(7,261,138)
11.	Others	(1,906,043)	(1,797,582)
Total other operating expenses		<b>(18,084,588)</b>	<b>(17,313,828)</b>
<b>INCOME BEFORE TAX</b>		<b>32,898,706</b>	<b>29,966,821</b>
<b>INCOME TAX EXPENSE</b>			
		<b>(6,345,067)</b>	<b>(5,682,816)</b>
<b>NET INCOME</b>		<b>26,553,639</b>	<b>24,284,005</b>
<b>OTHER COMPREHENSIVE INCOME:</b>			
Items that will not be reclassified to profit or loss:			
a. Remeasurements of defined benefit liability			
		-	-
b. Income tax			
		-	-
Remeasurements of defined benefit liability - net of income tax			
		-	-
c. Revaluation surplus of fixed assets			
		-	-
Items that will be reclassified to profit or loss:			
a. Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income			
		(679,591)	460,339
b. Income tax			
		128,608	(87,799)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax			
		(550,983)	372,540
c. Foreign exchange differences arising from translation of financial statements in foreign currency			
		42,025	(26,203)
		<b>(508,958)</b>	<b>346,337</b>
<b>OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX</b>		<b>(508,958)</b>	<b>346,337</b>
<b>TOTAL COMPREHENSIVE INCOME</b>		<b>26,044,681</b>	<b>24,630,342</b>
<b>NET INCOME ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		14,440,917	13,373,387
Non-controlling interest		12,112,722	10,910,618
		<b>26,553,639</b>	<b>24,284,005</b>
<b>COMPREHENSIVE PROFIT ATTRIBUTABLE TO:</b>			
Equity holders of parent entity		14,161,747	13,563,794
Non-controlling interest		11,882,934	11,066,548
		<b>26,044,681</b>	<b>24,630,342</b>
<b>BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>			
		<b>68,564</b>	<b>63,495</b>

**CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**

For The Six-Month Periods Ended June 30, 2024 and 2023  
(in millions of Rupiah)

ACCOUNTS	For The Six-Month Periods Ended June 30, 2024 and 2023 (Unaudited)									
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity	Non-controlling interest	Total equity
<b>Balance, 31 December 2022</b>										
Net income for the period	-	-	-	-	-	13,373,387	-	13,373,387	10,910,618	24,284,005
Revaluation surplus of fixed assets	-	-	(409)	-	-	409	-	-	-	-
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(14,396)	-	-	-	(14,396)	(11,807)	(26,203)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	204,803	-	-	204,803	167,737	372,540
Total comprehensive income for the period	-	-	(409)	(14,396)	204,803	13,373,796	-	13,563,794	11,066,548	24,630,342
Cash dividends	-	-	-	-	-	(53,000)	-	(53,000)	(9,442,666)	(9,495,666)
<b>Balance, 30 June 2023</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,319,482</b>	<b>29,487</b>	<b>995,486</b>	<b>85,498,274</b>	<b>(5,073)</b>	<b>274,736,535</b>	<b>101,827,177</b>	<b>376,563,712</b>
<b>Balance, 31 December 2023</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,442,617</b>	<b>39,561</b>	<b>309,189</b>	<b>89,405,763</b>	<b>(5,073)</b>	<b>278,090,936</b>	<b>109,836,672</b>	<b>387,927,608</b>
Net income for the period	-	-	-	-	-	14,440,917	-	14,440,917	12,112,722	26,553,639
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	23,089	-	-	-	23,089	18,936	42,025
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(302,259)	-	-	(302,259)	(248,724)	(550,983)
Total comprehensive income for the period	-	-	-	23,089	(302,259)	14,440,917	-	14,161,747	11,882,934	26,044,681
Cash dividends	-	-	-	-	-	(9,667,500)	-	(9,667,500)	(12,636,510)	(22,304,010)
<b>Balance, 30 June 2024</b>	<b>210,619,700</b>	<b>(24,720,821)</b>	<b>2,442,617</b>	<b>62,650</b>	<b>6,930</b>	<b>94,179,180</b>	<b>(5,073)</b>	<b>282,585,183</b>	<b>109,083,096</b>	<b>391,668,279</b>

**CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

As of June 30, 2024 and December 31, 2023  
(in millions of Rupiah)

No.	ACCOUNTS	Unaudited Jun 30, 2024	Audited Dec 31, 2023
<b>COMMITMENTS</b>			
<b>Committed receivables:</b>			
1.	Unused borrowing/financing facilities	3,566,500	5,265,835
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	18,865,135	19,638,294
3.	Others	669,982	478,890
		<b>23,101,617</b>	<b>25,383,019</b>
<b>Committed liabilities:</b>			
1.	Unused credit/financing facilities	-	289,767,268
- Committed		314,532,971	98,251,248
- Uncommitted		12,435,102	11,259,633
2.	Outstanding irrevocable letters of credit	-	-
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	17,939,123	25,389,401
4.	Others	2,742,222	871,058
		<b>445,900,666</b>	<b>418,356,016</b>
<b>CONTINGENCIES</b>			
<b>Contingent receivables:</b>			
1.	Received guarantees	556,995	559,089
2.	Others	-	-
		<b>556,995</b>	<b>559,089</b>
<b>Contingent liabilities:</b>			
1.	Issued guarantees	25,829,810	22,749,308
2.	Others	89	89
		<b>25,829,899</b>	<b>22,749,397</b>

Jakarta, July 30, 2024

**Honky Harjo**  
President Director

**Agus Santoso Suwanto**  
Director