

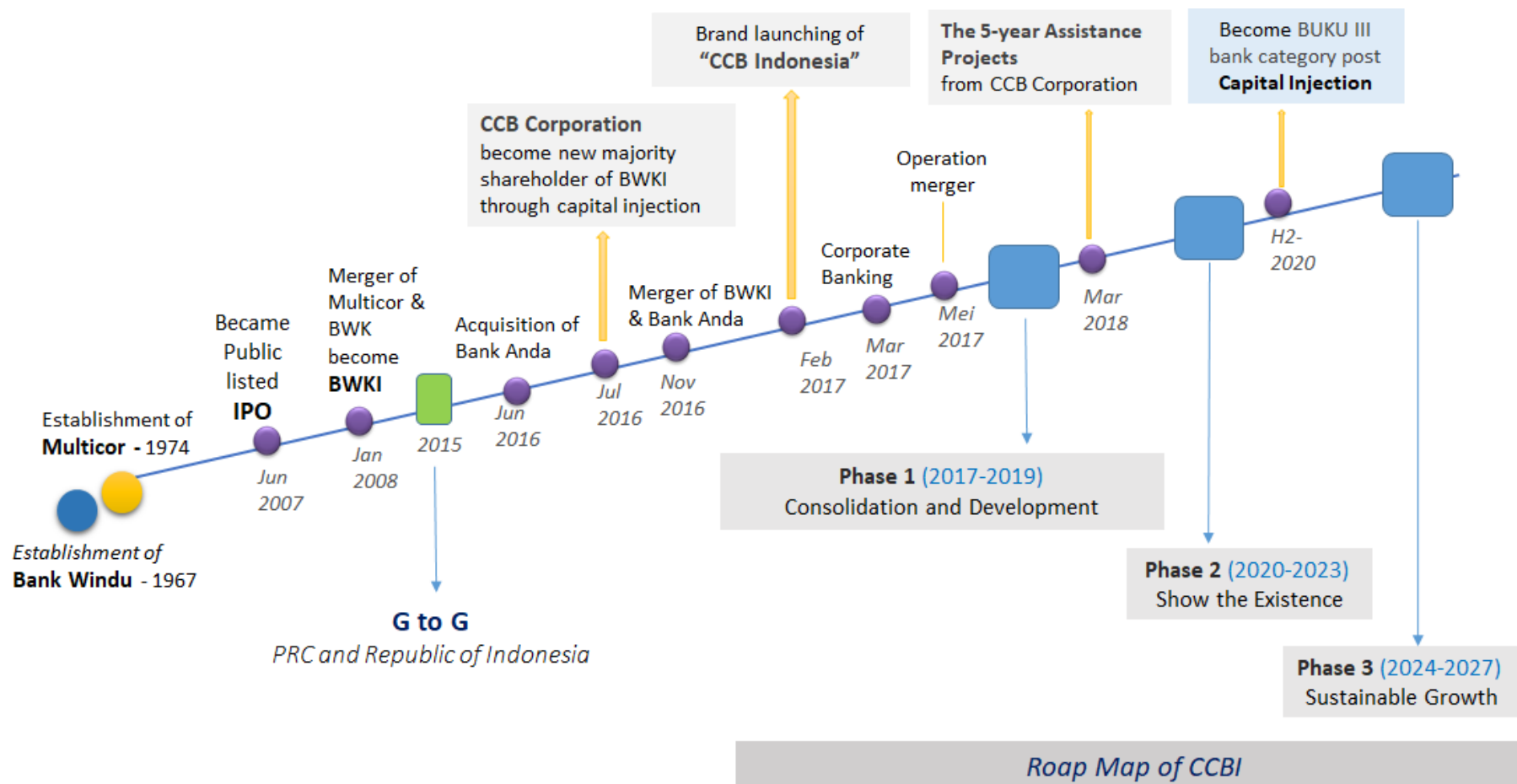
Public Expose of CCB Indonesia – 2022

PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK



- PT Bank China Construction Bank Indonesia Tbk (“CCB Indonesia”), a Commercial Foreign Exchange Bank listed in the Indonesian Stock Exchange (“IDX”) was the result of merger between PT Bank Windu Kentjana International Tbk (“Bank Windu”) and PT Bank Antardaerah (“Bank Anda”) in November 2016.
- CCB Indonesia has network of 80 offices (as of 30 June 2022) spread across the cities in Indonesia such as Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Denpasar Bali, Mataram Lombok, Palembang, Bandar Lampung, Batam, Pekanbaru, Pontianak, Makassar and Pangkal Pinang.
- CCB Indonesia is committed to support the Indonesian economy, particularly in infrastructure financing in accordance with the government program.
- With the current focus on Corporate Banking business, CCB Indonesia will continue to develop small and medium enterprises, as well as consumer banking.

Milestones



Vision

Become an international bank and has the ability to multiply value through innovation capabilities

Mission

Provide better products and services for customers, create higher value for shareholders, build broader career path for associates, and implement social and environmental responsibility as a good corporate citizen

Core Beliefs

1. Strong financial base
2. Ability to provide complex service and with speed
3. Strong partnered relationship
4. Continuous improvement
5. Human capital
6. Commitment

Core Values

1. Integrity
2. Trust
3. Speed
4. Competence

Ownership structure as of 30 June 2022

1	CHINA CONSTRUCTION BANK (CCB) CORPORATION	60.00%
2	JOHNNY WIRAATMADJA	6.89%
3	UOB KAY HIAN PTE LTD	8.21%
4	PUBLIK	24.90%





Sun Jianzheng

President Commissioner



Mohamad Hasan

Independent Commissioner



Qi Jiangong

Commissioner



Yudo Sutanto

Independent Commissioner



You Wennan

President Director



Zhu Yong

Director of Corporate
Banking



**Setiawati
Samahita**

Director of Commercial
& Retail



Junianto

Director of
Operations



**Chandra N T
Siagian**

Director of
Finance



**Agresius R.
Kadiaman**

Director of
Compliance



Key Alternate Channel



Internet Banking **Individual & Corporate**

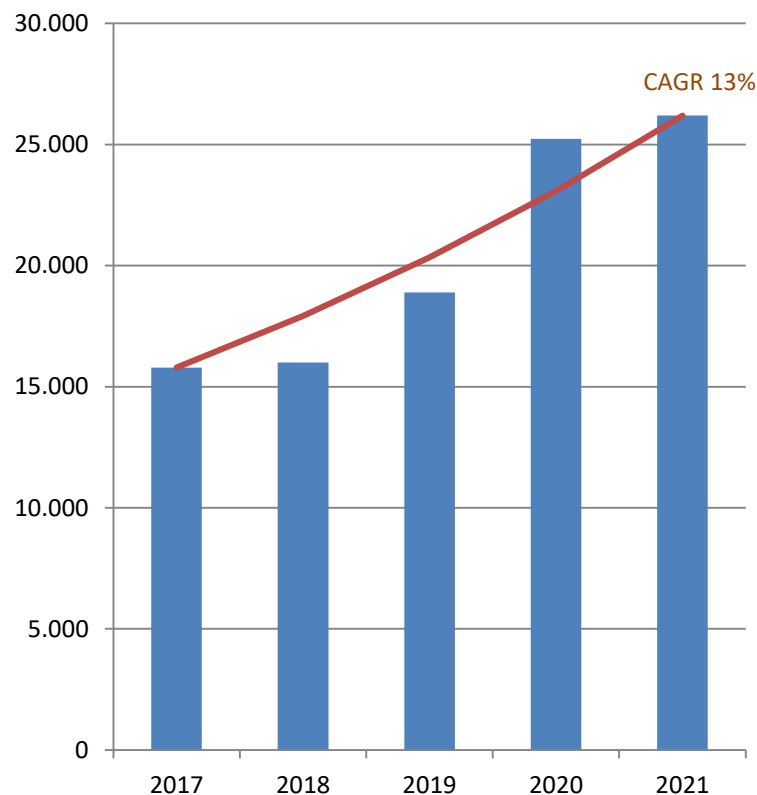
Financial Highlights & Projection

In billion Rp

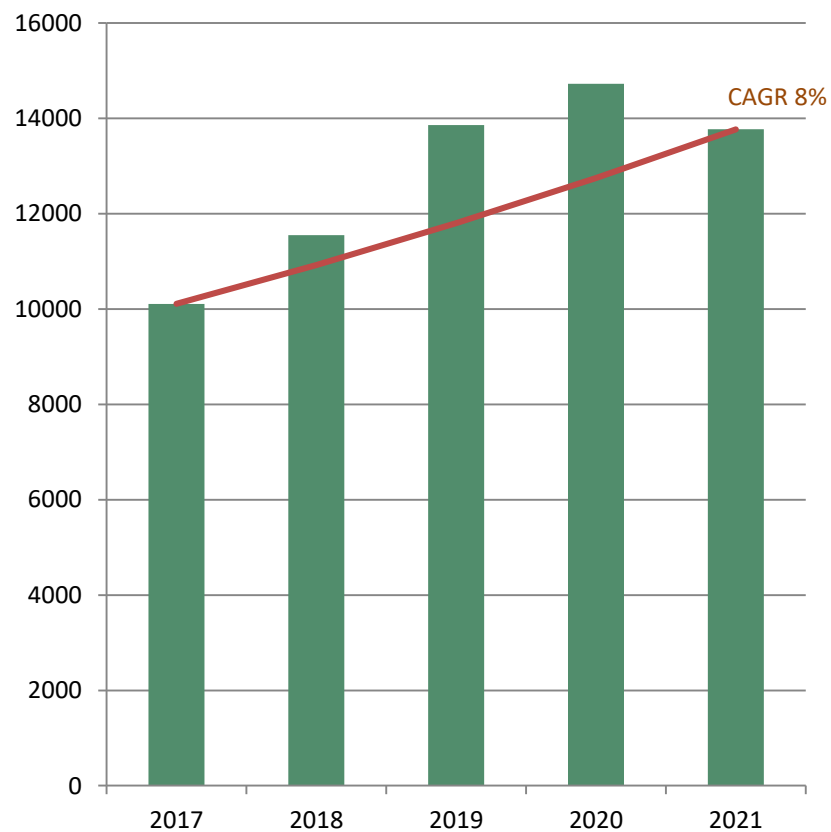
Financial Figures	Audited 2020	Audited 2021	June 2022	Projection Dec 2022
Total Assets	25,236	26,195	25,538	26,183
Loan	14,729	13,773	14,139	17,017
Third Party Fund	18,452	19,274	18,553	19,201
Equity	6,017	6,081	6,131	6,193
Net Profit	49.98	79.39	61.10	116.94
Financial Ratios	Audited 2020	Audited 2021	June 2022	Projection Dec 2022
CAR	35.28%	37.96%	34.93%	31.99%
NPL Gross	2.94%	4.39%	4.35%	3.85%
NPL Net	1.92%	2.45%	2.02%	1.62%
BOPO	97.70%	92.75%	90.94%	91.42%
LDR	79.82%	71.46%	76.21%	88.63%
ROE	1.27%	1.43%	2.17%	1.90%
ROA	0.29%	0.41%	0.59%	0.53%
NIM	2.82%	3.12%	3.00%	3.22%

With the support of stakeholders, during the challenging COVID-19 pandemic in 2021, CCB Indonesia continues to show good profitability performance, and continues to provide higher quality banking services through electronic banking, and the offices spread across Indonesia.

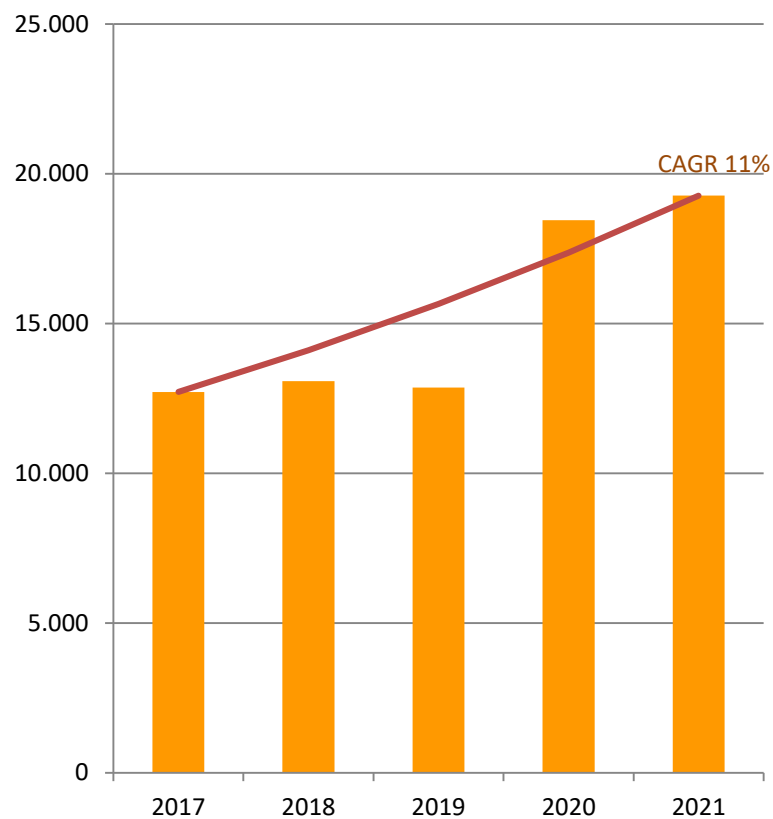
Total Assets



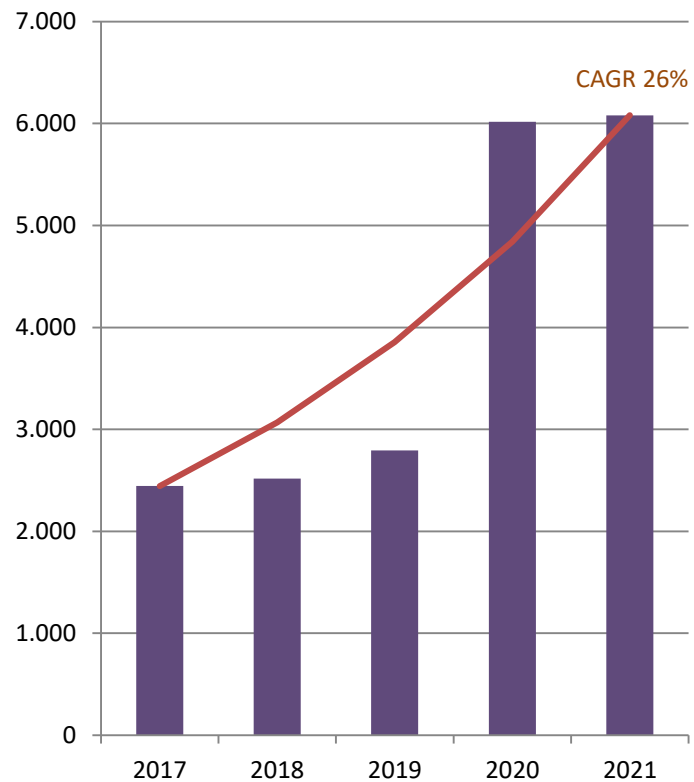
Loan



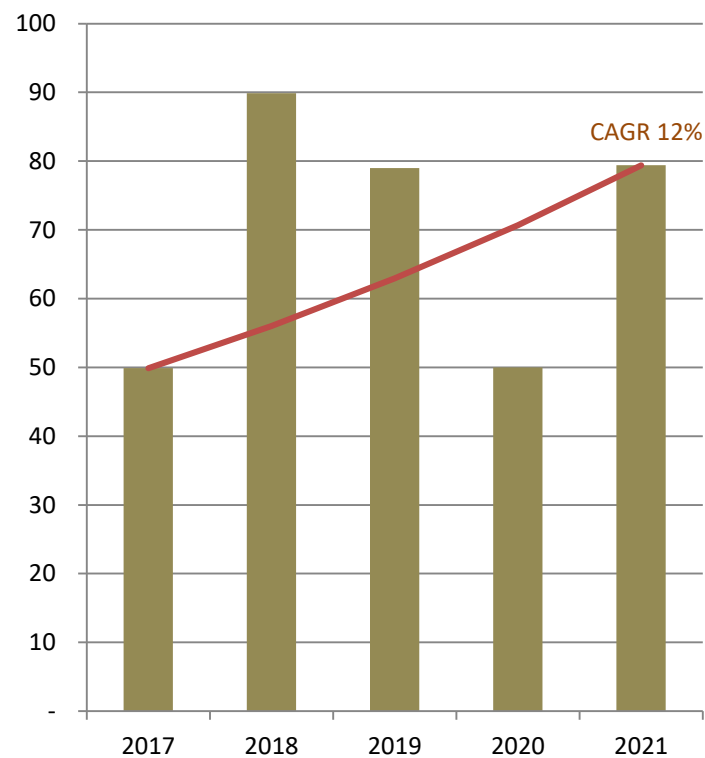
Third Party Fund



Equity



Profit After Tax



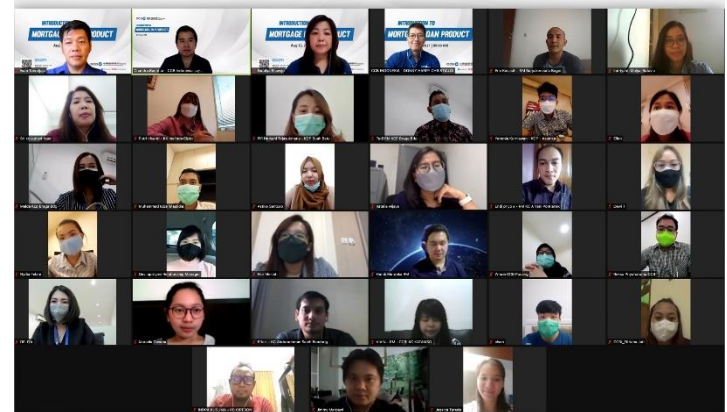
Awards 2021

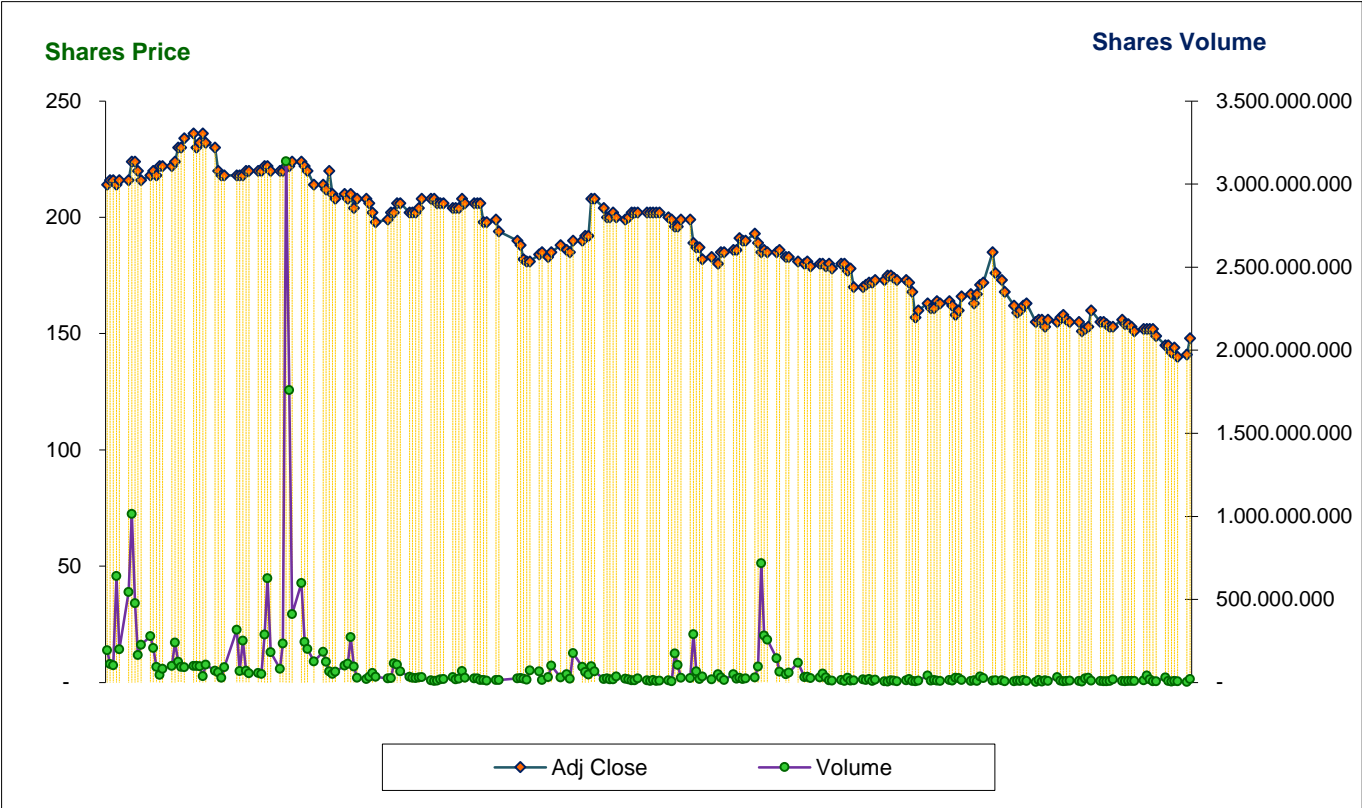
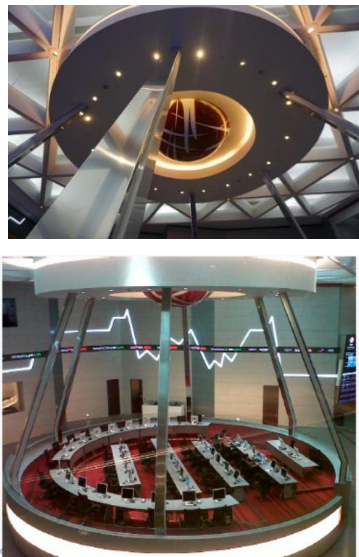


Human Capital

Position	31-Dec-21		31-Dec-20	
	Total	%	Total	%
Directors	6	0%	6	0%
Division Head /Regional Head	38	3%	35	3%
Branch Manager	78	6%	81	6%
Unit Head	142	12%	144	11%
Officer	73	6%	57	4%
Staf	770	63%	818	64%
Non-Staf	114	9%	130	10%
Total	1,221	100%	1,271	100%

Years of Service	31-Dec-21		31-Dec-20	
	Total	%	Total	%
0-3 years	307	25%	381	30%
3-5 years	232	19%	206	16%
5-10 years	346	28%	396	31%
10-20 years	188	15%	129	10%
> 20 years	148	12%	159	13%
Total	1,221	100%	1,271	100%

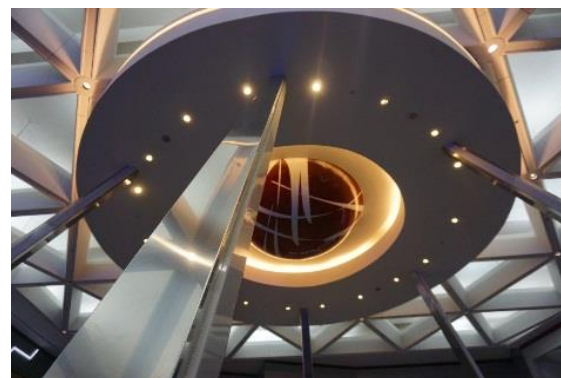




Shares Highlight 2021 (2)

Shares Price	Year 2021				Year 2020			
(In Rupiah)	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	139	228	110	143	135	141	58	76
Second Quarter	143	160	125	126	74	142	72	138
Third Quarter	125	158	125	128	138	157	103	108
Fourth Quarter	125	136	115	116	108	163	105	139

Shares Performance	2021	2020	Market Capitalization	2021	2020
(In Rupiah)					
Highest Price	228	163	First Quarter	Rp 5.368.296.248.887	Rp 1,251,351,259,400
Lowest Price	110	58	Second Quarter	Rp 4.730.107.184.334	Rp 2.272,190,444,700
Price at the end of the year	116	139	Third Quarter	Rp 4.805.188.250.752	Rp 4,054,377,586,572
Earnings Per Share	2.09	1.91	Fourth Quarter	Rp 4.354.701.852.244	Rp 5,218,134,116,051



- CCB Indonesia received an **AAA** rating (highest rating) from rating agency PT PEFINDO on September 6, 2021 for the period September 6, 2021 to September 1, 2022, on the basis of CCB Indonesia's capital strength, liquidity and shareholder support.
- CCB Corporation, which is the largest bank in the world, with a network of more than 200 subsidiaries in 31 countries, will strengthen the corporate image of CCB Indonesia, and increase the Bank's capital for business development to be more secure.
- CCB Corporation has expertise in infrastructure financing which will give the Bank a competitive advantage for development to a larger scale
- With CCB Corporation as the controller and the use of the Bank's name to "CCB Indonesia" enhances the bank's brand image

- The global economic condition is still overshadowed by the impact of the Corona virus pandemic and inflation which also affect the economy in Indonesia.
- The challenges of digital innovation in banking, the development of a new dynamic digital business model
- The competition level among banks is getting tougher although the market potential in Indonesia is still open and relatively large. The impact of competition leads to a potential decline in spread margin.

- Increase business development prudently and conservatively in the corporate banking segment, along with Small and Medium Enterprises / SME (include commercial) and consumer banking segments.
- To ensure adequate CAR for business development as BUKU III bank category in 2022 onwards.
- Stay consistent in improving the implementation of good corporate governance (GCG) and improving the risk management system to a more advanced level.
- Optimizing existing offices towards developing digital banking.
- Improving the quality of human capital by increasing the scale of training programs and more diverse development opportunities.
- Strengthening IT system infrastructure to improve the effectiveness, efficiency and business capabilities of bank. Development and utilization of technology to manage risk facilitate control AML functions and anti-fraud as well as product and service development.

Saving Products		Loan Products	
1. Saving Products <ul style="list-style-type: none"> CCB Indonesia Saving CCB Indonesia Saving Plus CCB Indonesia Community Saving CCB Indonesia Business Saving IDR CCB Indonesia Foreign Business Saving (USD, SGD, CNY) CCB Indonesia SmartPlan Regular CCB Indonesia SmartPlan Special Gift CCB Indonesia Payroll Saving Student Saving (SimPel) CCB Indonesia Time Deposit (IDR, USD, SGD, CNY) CCB Indonesia Current Account (IDR, EUR, JPY, SGD, USD, CNY, AUD, HKD) 		1. Working Capital Loan <ul style="list-style-type: none"> a. Direct Loan : <ul style="list-style-type: none"> Overdraft Loan Fixed Loan (FL) Demand Loan (DL) Installment Loan (IL) Trust Receipt (TR) Export Loan a. Indirect Facility (Trade Finance) : <ul style="list-style-type: none"> Letter of Credit (L/C) Local L/C Bank Guarantee Standby Letter of Credit (SBLC) Counter Guarantee Negotiation/Discounting under LC/SKBDN Document Collection under LC/SKBDN Trust Receipt Financing Invoice Financing 	
1. Bancassurance <ul style="list-style-type: none"> Inheritance Insurance SmartPension Insurance Carlink Pro Ultimate 		1. Investment Loan <ul style="list-style-type: none"> Investment Loan Kiosk Ownership Credit 	
1. Consumer loan <ul style="list-style-type: none"> Mortgage Loan (Housing Loan/ Shophouses /Apartment/Land/Renovation Loan/Construction Loan/Multi-purpose Loan/Top Up/Take Over). Vehicle Loan Unsecured Loans 			
Services		Treasury	
Domestic Transfer International Transfer Clearance Internasional Remittance Foreign Exchange Trading Eksport and Import (Trade Finance) Bank Settlement Safe Deposit Box (SDB) Payroll Service Bank Guarantee		FX Today, Tommorrow dan Spot FX Forward Bank Notes Deposit on Call Local Currency Settlement (LCS)	

Services
ATM (All Prima ATM Network) Internet Banking (Corporate & Individual) & Mobile Banking Virtual Account CCBI Alerts (SMS & e-mail Notification) Domestic Transfer International Transfer Clearance Internasional Remittance Foreign Exchange Trading Eksport and Import (Trade Finance) Bank Settlement Safe Deposit Box (SDB) Payroll Service Bank Guarantee



Corporate Banking Products (include but not limited to)

Direct loan

- Back to back Loan
- Overdraft
- Syndication Loan
- Investment Loan
- Project Financing
- Working Capital Loan
- Trust Receipt (T/R), UPAS

Indirect loan

- Letter of credit (L/C) / SKBDN products
- Bank Guarantee (Bid Bond, Performance Bond, Advance Payment Bond, Retention Bond)
- SBLC Financing
- FX facility (tod/tom/spot/forward)

Trade Finance Services

1. Issuance of Letter of Credit (L/C) and Local L/C
2. Bank Guarantee, Standby L/C & Counter Guarantee
3. Outward Documentary Collection.
4. Inward Documentary Collection.
5. Takeover of Export Bills under Letter of Credit (L/C) and Local L/C.
6. Trust Receipt (T/R) under L/C, Local L/C, & Documentary Collection.
7. Invoice Financing
 - a. A/P Financing
 - b. A/R Financing
 - c. Supply Chain Financing
8. Pre Shipment Financing (LC/Local LC/PO/Sales Contract)
9. Post Shipment Financing (LC/SKBDN/PO/Sales Contract)

Products and Services (3)

ATM Card and e-Banking services

1. CCB Indonesia ATM / Debit Card can be used for the following services:
 - Transactions on CCB Indonesia ATM network
 - Cash withdrawal, balance inquiry, overbooking, online transfer.
 - Mobile phone top-up balance.
 - Postpaid mobile phone bill payment, pay TV, BPJS, PDAM bills.
 - Transactions on Prima and ALTO networks
 - Cash withdrawals, balance inquiry, online transfers.
 - The CCB Indonesia ATM / Debit Card with the NPG (National Payment Gateway) logo can be used as a valid payment instrument and is accepted by merchants and EDC machines with the NPG logo in Indonesia.
1. Internet Banking and Mobile Banking CCB Indonesia can be used for the following services:
 - Corporate Internet Banking
 - Transaction history, Overbooking, Online Transfer, SKN and RGTS.
 - Payroll.
 - Virtual Account.
 - Chinese Language Support.
 - Individual Internet Banking & Mobile Banking
 - Transaction history, Overbooking, Online Transfer, SKN and RGTS.
 - Purchases: Mobile Phone top-up balance, Train Tickets, PLN prepaid.
 - Payment: Mobile Phone postpaid bills, Pay TV, PDAM, Electricity bills, Credit Card bills.
 - Chinese Language Support

 e-Banking

BANKING FROM HOME

*Nikmati kemudahan layanan
e-Banking CCB Indonesia*

#StayAtHome #StaySafe

 idn.ccb.com  [@ebanking_ccbindonesia](https://www.instagram.com/ebanking_ccbindonesia)

PT Bank China Construction Bank Indonesia, Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan

CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia



 e-Banking



MOBILE BANKING

Nikmati layanan pemindahbukuan dalam bentuk valuta asing (USD, SGD dan CNY) ke sesama rekening di CCB Indonesia secara realtime

Kini tersedia pada layanan Internet Banking dan Mobile Banking

 idn.ccb.com  [@ebanking_ccbindonesia](https://www.instagram.com/ebanking_ccbindonesia)

CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia



- Social Visits to the Orphanage
- Sustainable Greening Program in Central Java
- Banking Education
- School Assistance
- Disaster Assistance



Thank you



CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia