

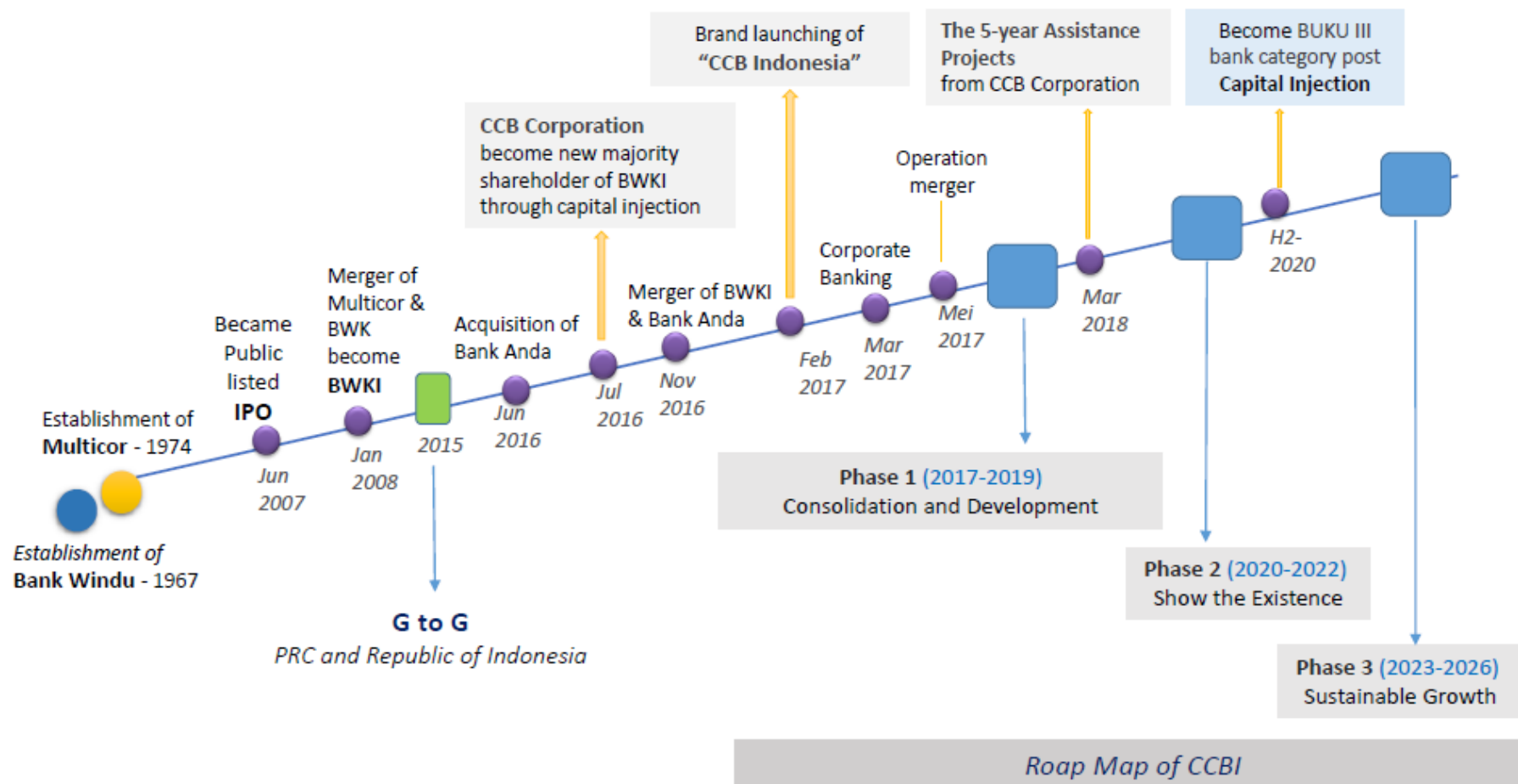
Public Expose of CCB Indonesia – 31 Mar 2021

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 87 offices (as of 31 Dec 2020) 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 Dec. 31. 2020

1	CHINA CONSTRUCTION BANK (CCB) CORPORATION	60.00%
2	JOHNNY WIRAATMADJA	9.35%
3	UOB KAY HIAN PTE LTD	8.21%
4	PUBLIK	22.44%
		100.00%





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

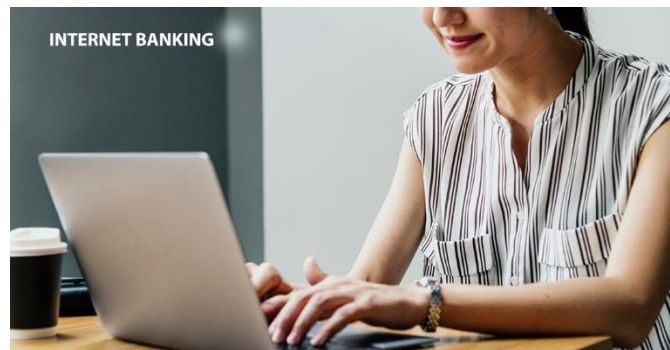


**Agresius R.
Kadiaman**

Director of
Compliance



Key Alternate Channel



Internet Banking **Individual & Corporate**

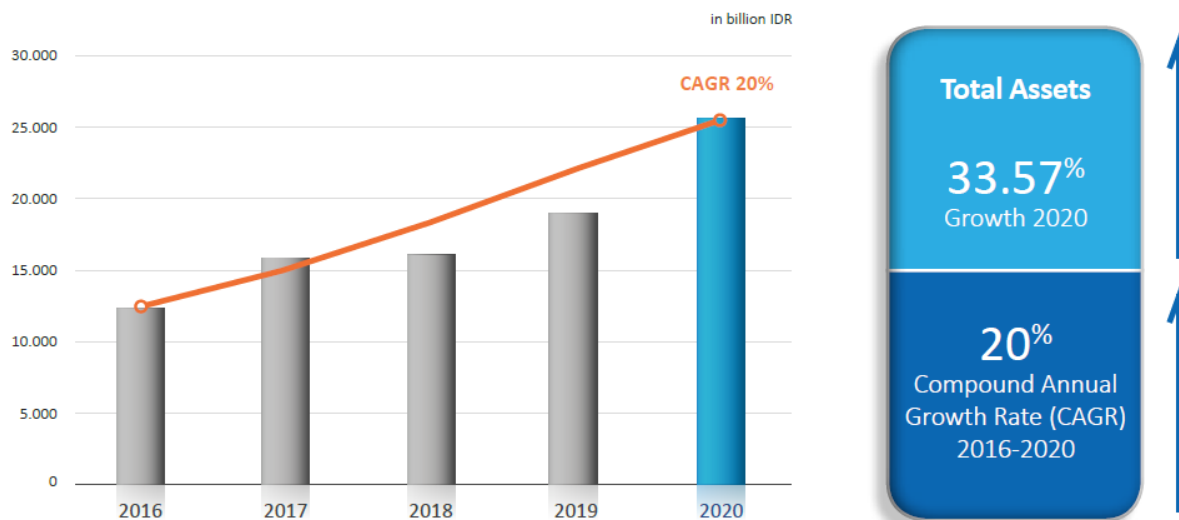
Financial Highlights & Projection

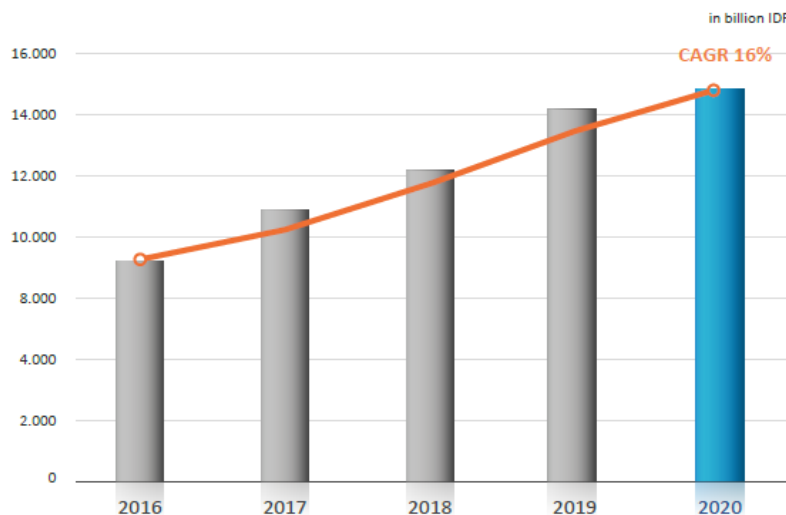
In billion Rp

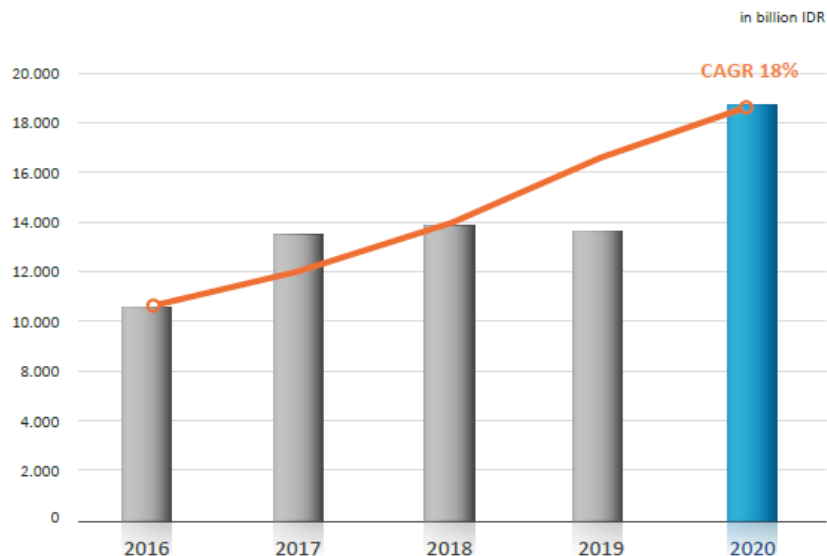
Financial Figures	Audited 2019	Audited 2020	Projection 2021
Total Assets	18,894	25,236	24,200
Loan	13,858	14,729	16,170
Third Party Fund	12,862	18,452	17,166
Equity	2,795	6,017	6,077
Net Profit	78.97	49.98	67.66
Financial Ratios	Audited 2019	Audited 2020	Projection 2021
CAR	17.40%	35.28%	30.80%
NPL Gross	2.52%	2.94%	3.20%
NPL Net	1.64%	1.92%	1.94%
BOPO	91.49%	97.70%	93.57%
LDR	107.75%	79.82%	94.20%
ROE	4.15%	1.27%	1.23%
ROA	0.71%	0.29%	0.38%
NIM	3.83%	2.84%	3.04%

Key Performance 2020 (1)

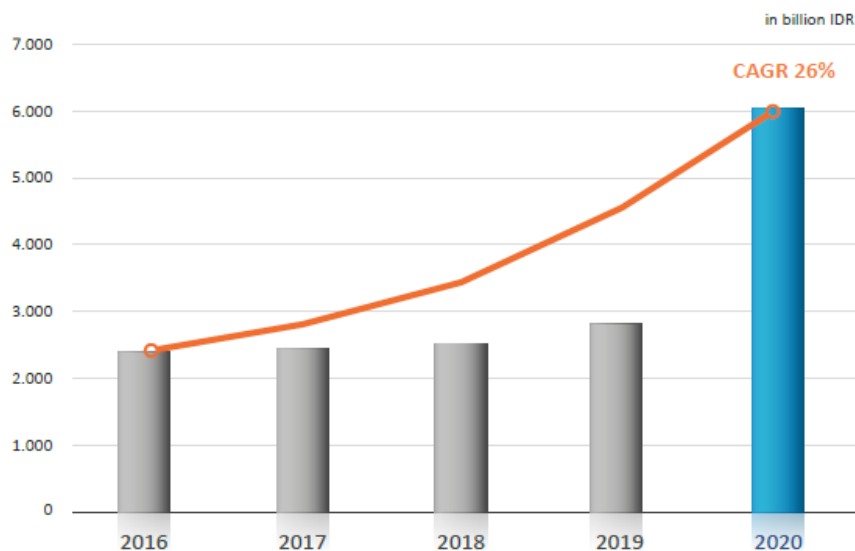
With the support of stakeholders, during the COVID-19 pandemic in 2020, CCB Indonesia continue to increase its sustainable business volume from year to year in a prudent manner, along with strengthening capital, and continue to provide higher quality banking services through 87 offices spread across Indonesia.

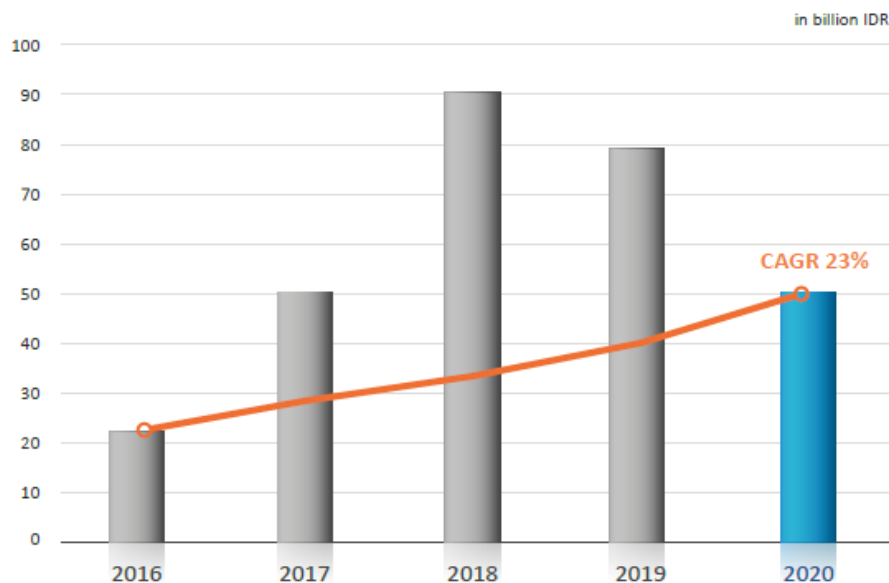






Key Performance 2020 (4)







CCB Indonesia has received the **"Best Bank in Mortgage"** Award from InfoBank magazine on 11 March 2020.



CCB Indonesia has received **AAA Rating** (the highest rating) from PT PEFINDO rating agency on June 25, 2020 for the period of June 24, 2020 to June 1, 2021.



CCB Indonesia has received the **Indonesia Best Bank Award** as a bank with **"Healthy"** predicate for the BUKU 2 category with total assets between 10-20 trillion from Warta Ekonomi magazine in August 2020.



CCB Indonesia received CSR award **"The Most Appreciation Corporate Social Responsibility-Country Contributor 2020"** from Tempo magazine, as the role of company in pandemic period, on December 8, 2020.



Employees' Composition by Position

(Excluding outsourcing employees)

Position	31-Dec-20		31-Dec-19	
	Total	%	Total	%
Directors	6	0%	6	0%
Division Head /Regional Head	35	3%	34	2%
Branch Manager	81	6%	86	6%
Unit Head	144	11%	126	13%
Officer	57	4%	57	4%
Staf	818	64%	884	62%
Non-Staf	130	10%	155	12%
Total	1,271	100%	1,348	100%

Employees' Composition by Age

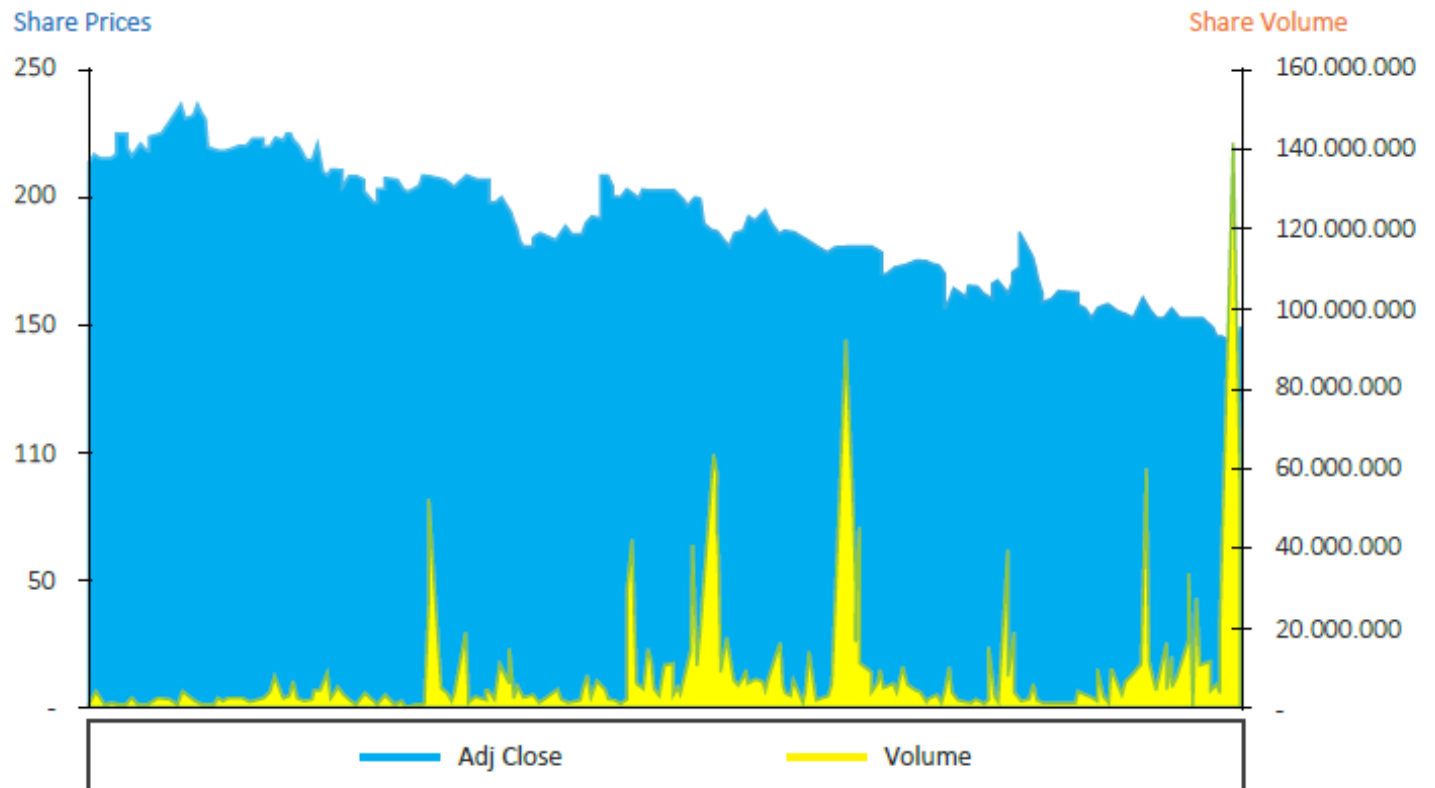
(Excluding outsourcing employees)

Age	31-Dec-20		31-Dec-19	
	Total	%	Total	%
< 25 years	62	5%	102	10%
25-34 years	507	40%	532	39%
35-44 years	358	28%	360	25%
> 45 years	344	27%	354	26%
Total	1,271	100%	1,348	100%





Graph of Shares Price and Volume of Bank CCB Indonesia (MCOR) throughout 2020

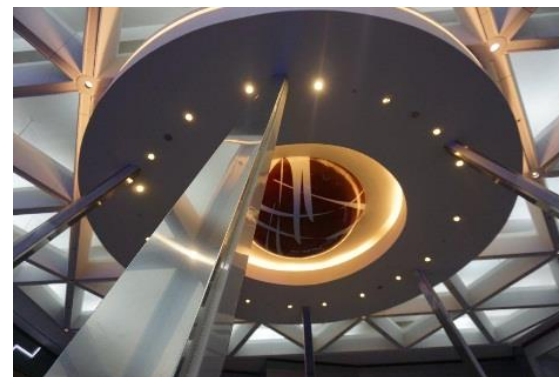


Shares Highlight 2020 (2)

Shares Price (In Rupiah)	Year 2020				Year 2019			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	135	141	58	76	144	180	141	154
Second Quarter	74	142	72	138	154	161	120	146
Third Quarter	138	157	103	108	145	204	126	134
Fourth Quarter	108	163	105	139	135	168	126	129

Shares Performance (In Rupiah)	2020	2019
Highest Price	163	204
Lowest Price	58	120
Price at the end of the year	139	129
Earnings Per Share	1.91	4.75

Market Capitalization	2020	2019
First Quarter	Rp. 1,251,351,259,400	Rp. 2,519,167,666,950
Second Quarter	Rp. 2,272,190,444,700	Rp. 2,403,911,629,900
Third Quarter	Rp. 4,054,377,586,572	Rp. 2,206,329,852,100
Fourth Quarter	Rp. 5,218,134,116,051	Rp. 2,124,004,111,350

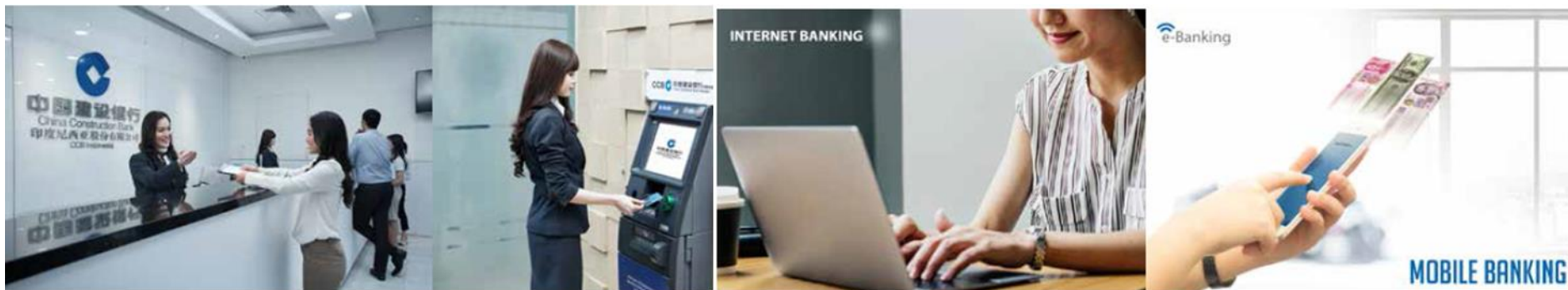


- CCB Corporation which is one of the major banks in the world with a network of subsidiaries in 30 countries will strengthen the corporate image of CCB Indonesia as well as the additional capital of the Bank will be more secure.
- CCB's expertise in infrastructure financing will provide a competitive advantage for the Bank to expand to greater scale of business
- Competitive advantages of CCB Corporation in terms of infrastructure financing and trade financing, especially for dealing with large corporate clients in Indonesia. Infrastructure financing is in line with government programs until 2024.
- With the current focus on Corporate Banking business. CCB Indonesia will continue to develop small and medium enterprises, as well as consumer banking.

- The global economic condition is still overshadowed by the impact of the Corona virus pandemic which also affects the economy in Indonesia.
- Pressure on 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 causes pressure on 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 2021 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
<p>1. Saving Products</p> <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) <p>2. Bancassurance</p> <ul style="list-style-type: none"> • Inheritance Insurance • SmartPension Insurance 	<p>1. Working Capital Loan</p> <p>a. Direct Loan :</p> <ul style="list-style-type: none"> • Overdraft Loan • Fixed Loan (FL) • Demand Loan (DL) • Installment Loan (IL) • Trust Receipt (TR) • Export Loan <p>b. Indirect Facility (Trade Finance) :</p> <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 <p>2. Investment Loan</p> <ul style="list-style-type: none"> • Investment Loan • Kiosk Ownership Credit <p>3. Consumer loan</p> <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
Treasury	
<p>FX Today, Tomorrow dan Spot</p> <p>FX Forward</p> <p>Bank Notes</p> <p>Deposit on Call</p>	



Corporate Banking Products (include but not limited to)

Direct loan

- Back to back Loan
- Overdraft
- Syndication Loan
- Investment Credit
- 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).

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.
2. 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 RTGS.
 - 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

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

 e-Banking

BANKING FROM HOME

*Nikmati kemudahan layanan
e-Banking CCB Indonesia*

#StayAtHome #StaySafe

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



Thank you

