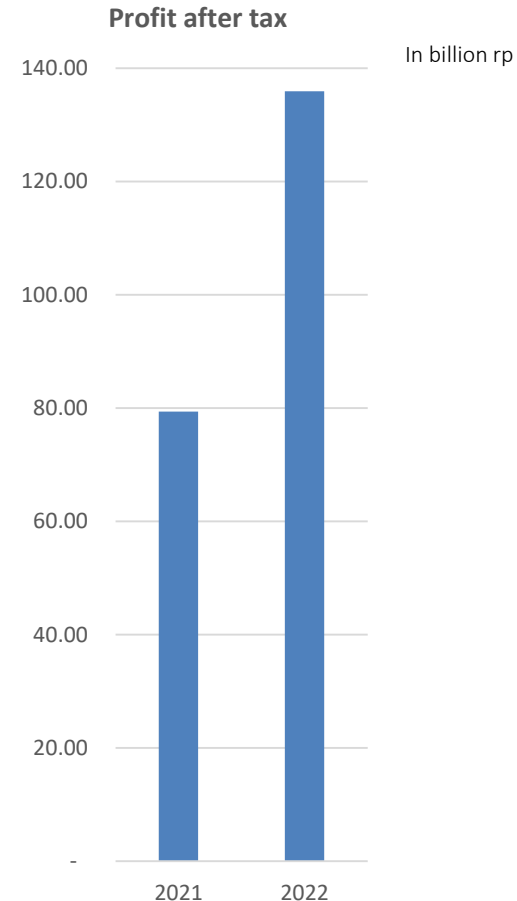


# Public Expose of CCB Indonesia – 2023

PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK

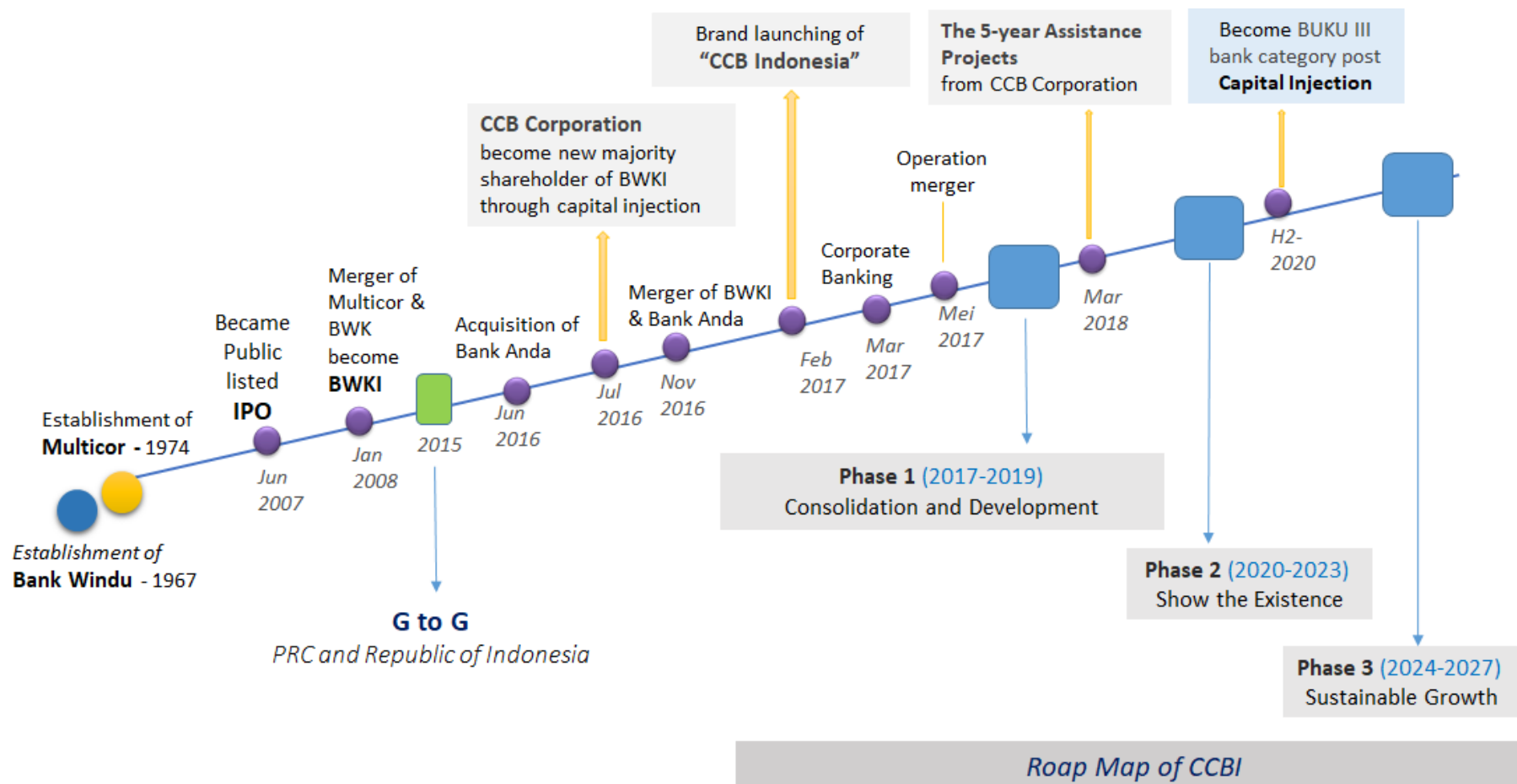


- Net profit increased significantly by 71.25% y-o-y resulted from double-digit loan growth of 21.16% y-o-y and supported by strong liquidity and capital position as well as significant improvements in key performance ratios (profitability, efficiency and asset quality).
- CCB Indonesia has received <sup>id</sup>AAA rating (highest rating) for 3 (three) consecutive years from the rating agency PT Pefindo.



- PT Bank China Construction Bank Indonesia Tbk (“CCB Indonesia”), a Commercial Foreign Exchange Bank listed in the Indonesian Stock Exchange (“IDX”), fully supported by CCB Corporation which is a large-scale bank in the world.
- CCB Indonesia has network of 80 offices (as of 31 December 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 has received the **idAAA** rating (highest rating) for 3 (three) consecutive years from the rating agency PT Pefindo, the latest period September 9, 2022 to September 1, 2023, on the basis of capital strength, liquidity and support from the shareholders of CCB Indonesia.
- 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 31 Dec 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



Total offices 80  
Head Office 1  
Branch Offices 21  
Sub-Branch Offices 58



Jakarta & Tangerang: 38 offices  
West Java: 13 offices, Central Java & Yogyakarta: 5 offices, East Java: 7 offices  
Bali: 3 offices, Mataram (West Nusa Tenggara): 2 offices  
South Sulawesi: 1 office, West Kalimantan: 2 offices  
Riau: 2 Offices, Riau Island: 4 offices, Lampung & South Sumatera: 2 offices  
Bangka Belitung: 1 office



Internet Banking Individual & Corporate

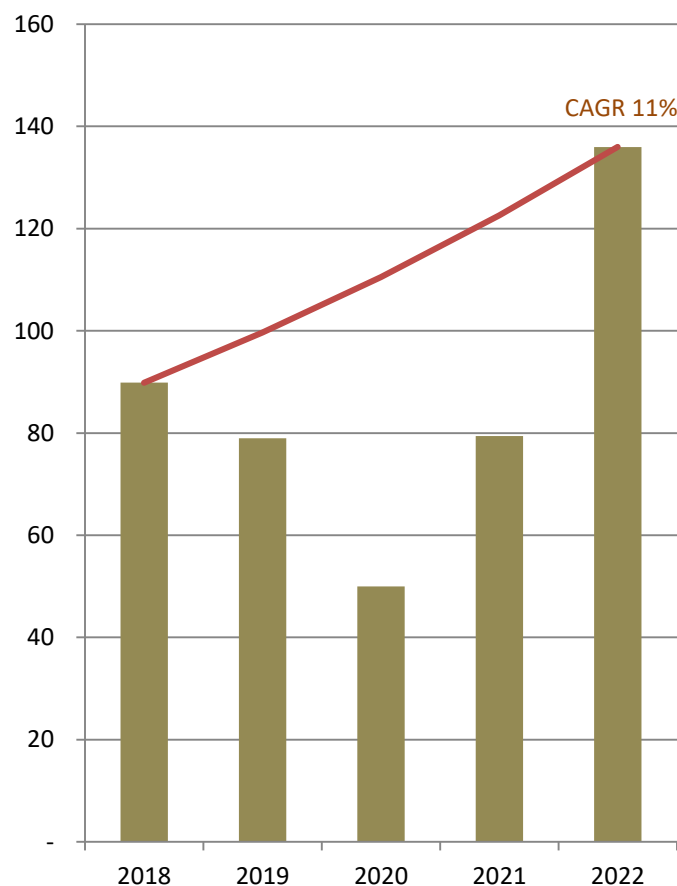
# Financial Highlights & Projection

In billion Rp

Financial Figures	Audited 2021	Audited 2022	Projection 2023
Total Assets	26,195	25,023	27,589
Loan	13,773	16,687	19,122
Third Party Fund	19,274	17,947	20,419
Equity	6,081	6,199	6,329
Net Profit	79.39	135.96	143.78
Financial Ratios	Audited 2021	Audited 2022	Projection 2023
CAR	37.96%	32.73%	29.87%
NPL Gross	4.39%	3.40%	3.95%
NPL Net	2.45%	0.93%	1.29%
BOPO	92.75%	87.76%	88.30%
LDR	71.46%	92.98%	93.65%
ROE	1.43%	2.40%	2.49%
ROA	0.41%	0.69%	0.75%
NIM	3.12%	3.54%	3.56%

With the support of stakeholders, during the pandemic in 2022, CCB Indonesia continues to show good profitability performance with a **significant increase in Profit after Tax of 71.25%**, as well as continues to provide higher quality banking services through electronic banking, and 80 offices spread across Indonesia.

## Profit After Tax

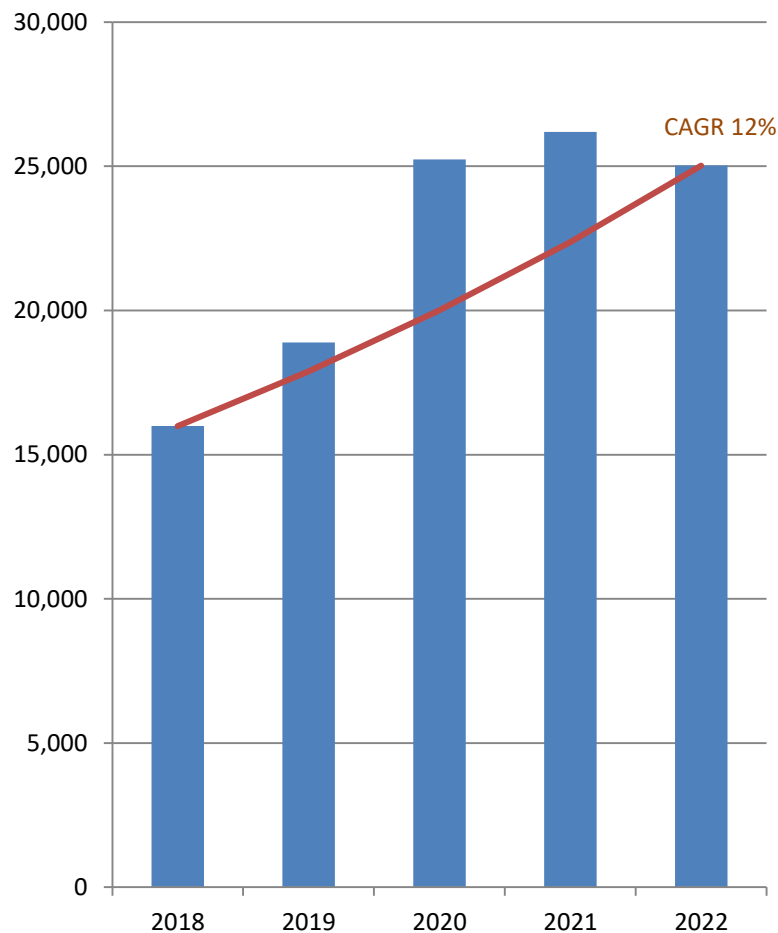


Growth 2022 : **↑ 71.25%**

Compound Annual Growth Rate

(CAGR) 2018-2022 : **↑ 11%**

## Total Assets

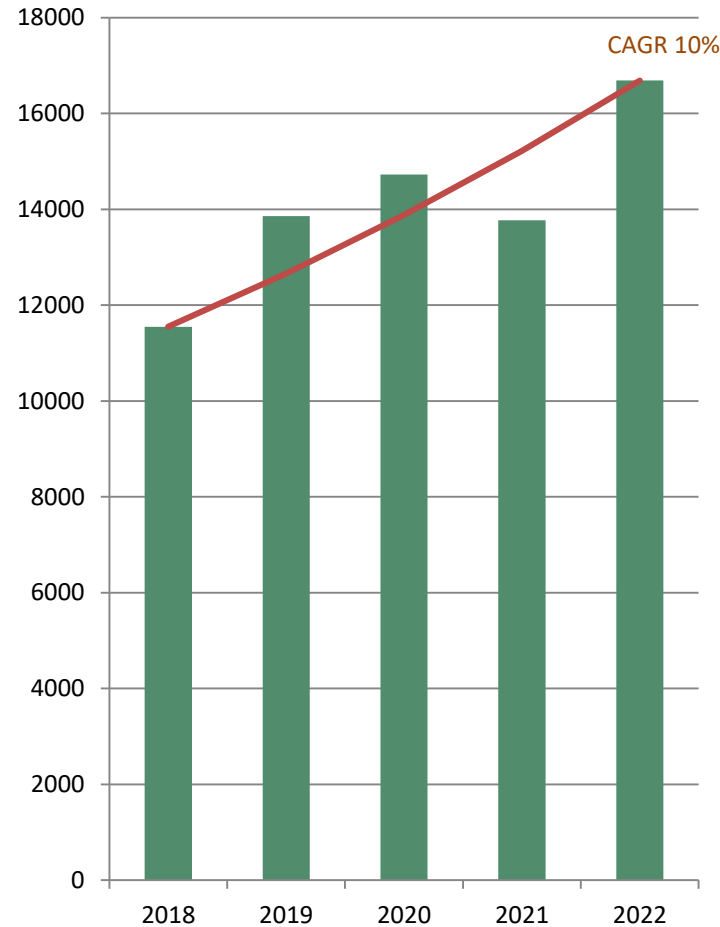


Growth 2022 : ↓ **4.47%**

Compound Annual Growth Rate (CAGR)

2018-2022: ↑ **12%**

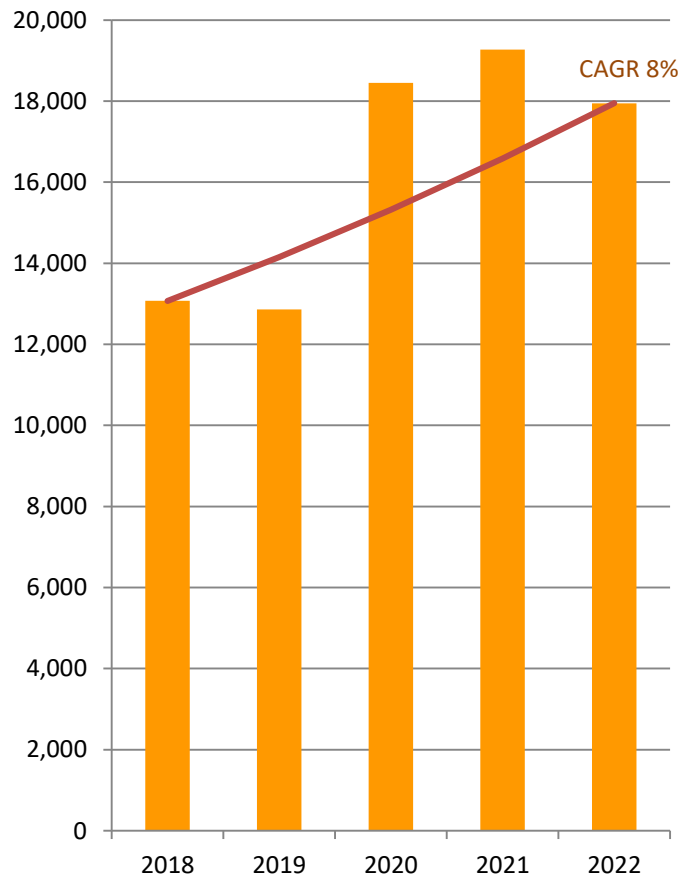
## Loan



Growth 2022 : **↑ 21.16%**  
Compound Annual Growth Rate  
(CAGR) 2018-2022 : **↑ 10%**



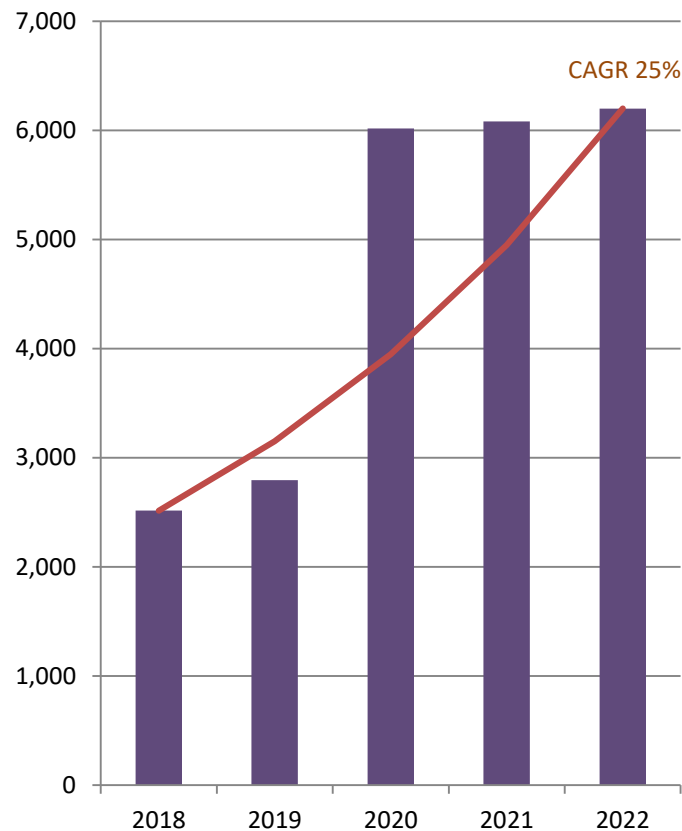
## Third Party Fund



Growth 2022 : ↓ **6.89%**

Compound Annual Growth Rate  
(CAGR) 2018-2022 : ↑ **8%**

## Equity



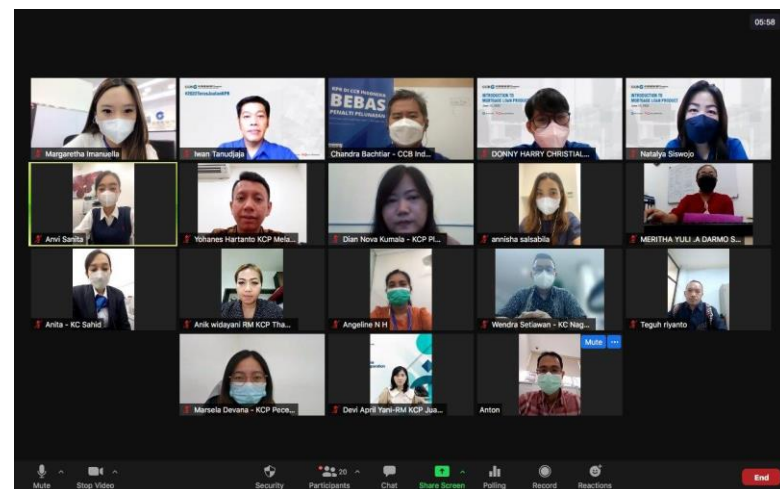
Growth 2022 : ↑ **1.94%**

Compound Annual Growth Rate  
(CAGR) 2018-2022 : ↑ **25%**

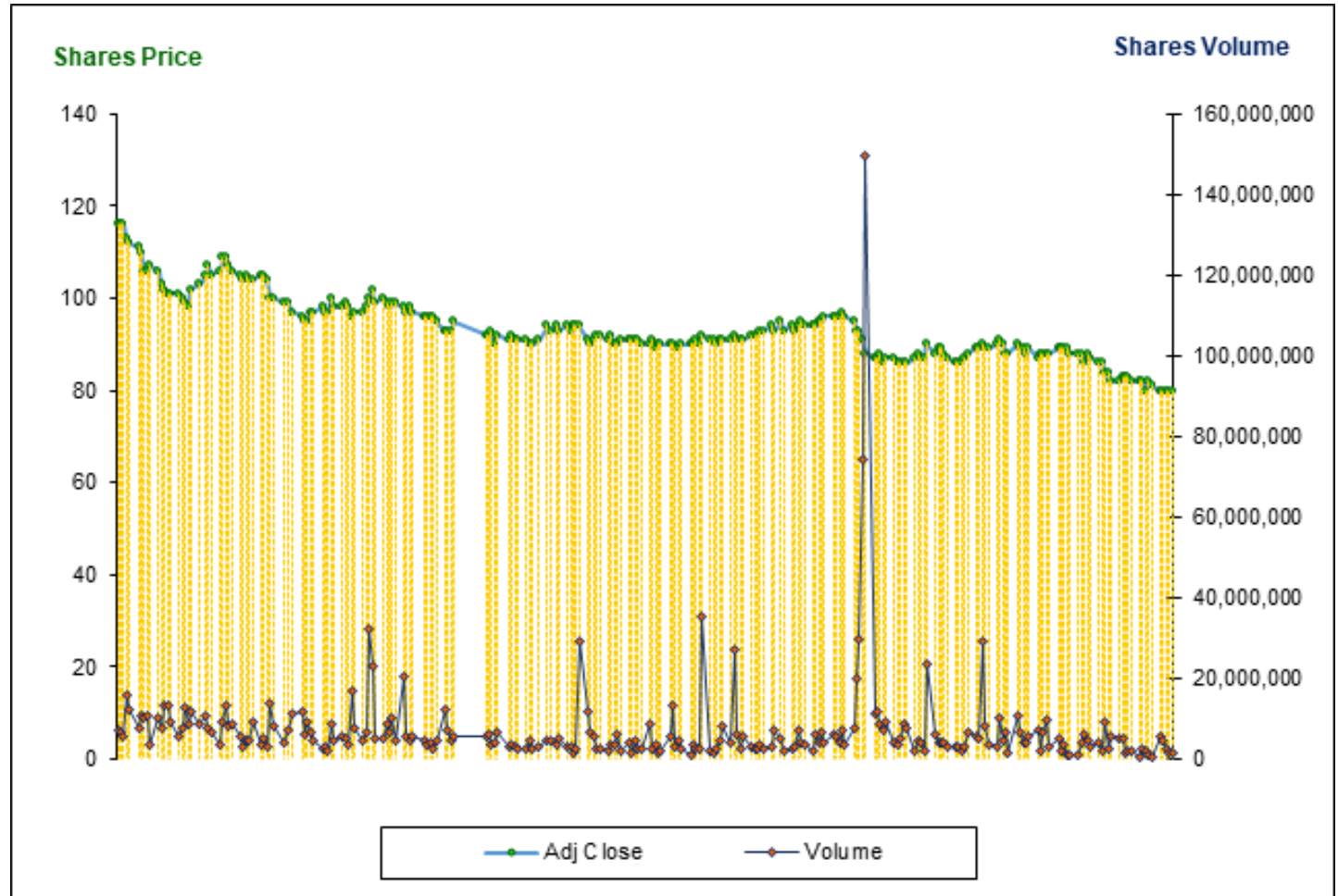


Position	31-Dec-22		31-Dec-21	
	Total	%	Total	%
Directors	6	0%	6	0%
Division Head /Regional Head	38	3%	38	3%
Branch Manager	70	6%	78	6%
Unit Head	155	13%	142	12%
Officer	71	6%	73	6%
Staf	758	63%	770	63%
Non-Staf	105	9%	114	9%
<b>Total</b>	<b>1,203</b>	<b>100%</b>	<b>1,221</b>	<b>100%</b>

Years of Service	31-Dec-22		31-Dec-21	
	Total	%	Total	%
0-3 years	314	26%	307	25%
3-5 years	155	13%	232	19%
5-10 years	362	30%	346	28%
10-20 years	232	19%	188	15%
> 20 years	140	12%	148	12%
<b>Total</b>	<b>1,203</b>	<b>100%</b>	<b>1,221</b>	<b>100%</b>









# Shares Highlight 2022 (2)

Shares Price (in IDR)	2022				2021			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	116	118	94	102	139	228	110	143
Second Quarter	102	102	89	91	143	160	125	126
Third Quarter	91	98	84	86	125	158	125	128
Fourth Quarter	86	94	79	80	125	136	115	116

Shares Performance (in IDR)	2022	2021
Highest Price	118	228
Lowest Price	79	110
Price at the end of the year	80	116
Earnings Per Share	3.59	2.09

Market Capitalization (in IDR)	2022	2021
First Quarter	3,829,134,387,318	5,368,296,248,887
Second Quarter	3,416,188,522,019	4,730,107,184,334
Third Quarter	3,228,485,855,974	4,805,188,250,752
Fourth Quarter	3,003,242,656,720	4,354,701,852,244



- CCB Indonesia has received the **AAA** rating (highest rating) for 3 (three) consecutive years from the rating agency PT Pefindo, the latest period September 9, 2022 to September 1, 2023, on the basis of capital strength, liquidity and support from the shareholders of CCB Indonesia.
- CCB Corporation, which is the large bank in the world, with a network of nearly 200 foreign entities in 31 countries, will strengthen the corporate image of CCB Indonesia, as well as increase the Bank's capital for business development which will be more secure.
- CCB Corporation has expertise in infrastructure financing which will provide 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

- Uncertainty on global economy particularly due to rising inflation and interest rates has the potential to slowdown economic growth and asset quality related to customers' ability to fulfill their obligations.
- Pressures on digital innovation in banking, the development of a new dynamic digital business model which includes cross border payment connectivity/LCT, customer acquisition, process improvement, etc.
- The competition level among banks is getting tougher although the market potential in Indonesia is still attractive and relatively large. The impact of competition causes pressure on margin spread.

- 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 2023 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

### 1. Saving Products

- 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)

### 2. Bancassurance

- Inheritance Insurance
- SmartPension Insurance
- Carlink Pro Ultimate
- SiJi Smart Kid
- CLII Excellent Hospital Income Plan



## Loan Products

### 1. Working Capital Loan

- a. Direct Loan:
  - Overdraft Loan
  - Fixed Loan (FL)
  - Demand Loan (DL)
  - Installment Loan (IL)
  - Trust Receipt (TR)
  - Export Loan
- b. Indirect Facility (Trade Finance):
  - Letter of Credit (L/C)
  - Local L/C (SKBDN)
  - Bank Guarantee
  - Standby Letter of Credit (SBLC)
  - Demand Guarantee
  - Negotiation/Discounting under L/C or Local L/C
  - Documentary Collection under L/C or Local L/C
  - Documentary Collection non L/C or Local L/C (D/A or D/P)
  - Invoice Financing (A/P or A/R Financing)
  - Trust Receipt (TR)

### 2. Investment Loan

- Investment Loan
- Kiosk Ownership Credit

### 3. Consumer Loan

- Mortgage Loan (Housing Loan / Shophouses / Apartment / Land / Renovation Loan / Construction Loan / Multi-purpose Loan / Top Up / Take Over)
- Vehicle Loan
- Unsecured Loans

### Corporate Banking Products

- a. Direct Loan:
  - Back to back Loan
  - Overdraft
  - Syndication Loan
  - Investment Loan
  - Project Financing
  - Working Capital Loan
  - Trust Receipt (T/R), Usance Payable at Sight (UPAS)
- b. Indirect loan:
  - Letter of credit (L/C) or Local L/C (SKBDN) products
  - Bank Guarantee (Bid Bond, Performance Bond, Advance Payment Bond, Retention Bond)
  - SBLC Financing
  - FX facility (tod/tom/spot/forward)





## Services

- ATM (All Prima ATM Network)
- Internet Banking (Corporate & Individual) & Mobile Banking
- Virtual Account
- CCBI Alerts (SMS & e-mail Notification)
- Domestic Transfer
- International Transfer
- Bank Clearance
- International Remittance
- Foreign Exchange Trading
- Export and Import (Trade Finance)
- Bank Settlement
- Safe Deposit Box (SDB)
- Payroll Service
- Bank Guarantee
- State Receipt Module (MPN) G3
- Reksus (Special Account Services)  
DHE SDA IDR, USD, CNY, SGD
- Billateral Payment between Indonesia and China (in IDR / CNY)
- Prefix (transfer to CCB China)

### ATM/Debit Card

- Transactions on CCB Indonesia ATM network
  - Cash withdrawal, balance inquiry, overbooking, online transfer
  - Mobile phone top-up balance
  - Postpaid mobile phone bill payment, subscription TV, BPJS, PDAM bills
- Transactions on Prima and ALTO networks
  - Cash withdrawals, balance inquiry, online transfers
  - ATM/Debit Card with NPG (National Payment Gateway) logo

### Internet Banking and Mobile Banking

- Corporate Internet Banking
  - Transaction history, overbooking, online transfer, bank clearance (SKN and RTGS)
  - Payroll
  - Virtual account
  - Chinese language support
- Individual Internet Banking & Mobile Banking
  - Transaction history, overbooking, online transfer, bank clearance (SKN and RTGS)
  - Purchases: mobile phone top-up balance, train tickets, PLN prepaid
  - Payment: mobile phone postpaid bills, subscription TV, PDAM, electricity bills, credit card bills
  - Chinese language support

### Trade Finance Services

- Issuance of Letter of Credit (L/C) and Local L/C (SKBDN)
- Bank Guarantee
- Standby L/C
- Demand Guarantee
- L/C or Local L/C Discounting / Negotiation
- Non L/C or Non Local L/C Discounting (D/A, D/P)
- Bill of Exchange Avalization (non L/C)
- Supply Chain Financing
- Invoice Financing
  - a. A/P Financing
  - b. A/R Financing
- Pre Shipment Financing
- Documentary Collection under L/C and Non L/C
- L/C advising
- Trust Receipt

### Treasury

- FX Today, Tomorrow and Spot
- FX Forward
- Bank Notes
- Deposit on Call
- Local Currency Settlement (LCS)



- 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