



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

# **PUBLIC EXPOSE**

## **CCB INDONESIA**

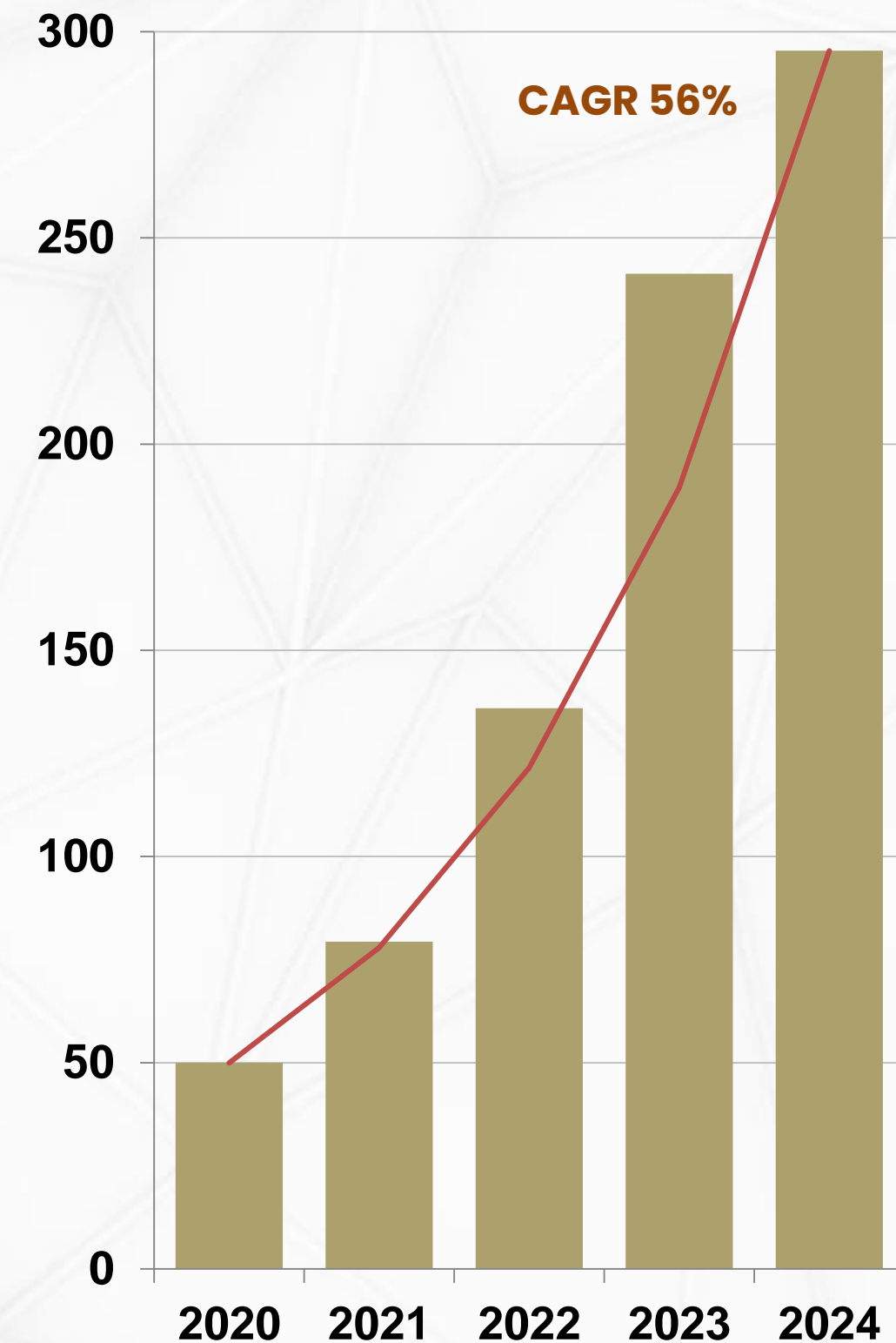
### **2025**

Website  
[idn.ccb.com](http://idn.ccb.com)



# KEY HIGHLIGHTS

- Achievement of the **Bank's net profit** with Compound Annual Growth Rate (**CAGR**) 2020-2024 of **56%**, and Growth of 22.42% in 2024.
- CCB Indonesia obtained **AAA rating (the highest rating)** from rating agency PT Pefindo for 5 (five) consecutive years.



# 2024 PERFORMANCE: PROFIT GROWTH by 22%

STRONG LOAN AND  
FUNDING GROWTH

LOAN  
GROWTH  
↑ 21% y-o-y

TOTAL FUNDING  
GROWTH  
↑ 17% y-o-y

IMPROVED ASSET QUALITY  
(NPL BRUTO)  
↓ 2.12%  
vs 2.87% in 2023

IMPROVED PROFITABILITY AND  
EFFICIENCY

REVENUE  
GROWTH  
↑ 24% y-o-y

PROFIT AFTER  
TAX GROWTH  
↑ 22% y-o-y

CONTROLLED COST GROWTH  
AND IMPROVED IN EFFICIENCY  
CIR 54%  
BOPO 83.39%

SOLID LIQUIDITY AND CAPITAL

TOTAL ASSET  
GROWTH  
↑ 20% y-o-y

STRONG AND MORE  
OPTIMAL LIQUIDITY  
LCR 171% & NSFR 111%  
\* Above the minimum threshold of 100%

STRONGER/HIGHER  
CAPITAL  
CAR 30.72%



# 2024 PERFORMANCE: PROFIT GROWTH by 22%

## STRONG LOAN AND FUNDING GROWTH

- **Loan growth** by IDR 4.1 trillion or 21.2% y-o-y which was mostly from Corporate and Commercial segments.
- **Improved Asset Quality** with lower Gross NPL ratio from 2.87% (Dec'23) to 2.12% (Dec'24).
- **Total Funding growth** by IDR 3.4 trillion or 17% y-o-y mostly contributed from the growth of TD and CASA of foreign currency.

## IMPROVED PROFITABILITY AND EFFICIENCY

- **Revenue increased by 24% y-o-y** which was mostly contributed by business volume growth.
- **Lower ECL impairment by 12% y-o-y** on the back of improved economy as well as asset quality.
- **Efficiency Improvement** with CIR decreased from 58% to 54%.
- **Profit after tax / PAT growth by 22% y-o-y** contributed from the business growth and improvement in profitability along with efficiency improvement.

## SOLID LIQUIDITY AND CAPITAL

- **Total Asset increased** by IDR 5.7 trillion or 20% y-o-y.
- **Strong and optimal liquidity** with sufficient of LCR 170.75% and NSFR 110.81% which are still above the minimum regulatory threshold of 100%.
- **Strong Capital** with CAR 30.72% (Dec'24).
- **Bank's equity increased** from IDR 6.54 trillion, up by IDR 301 billion to IDR 6.84 trillion as of December 2024.

# OVERVIEW OF CCB INDONESIA



- 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 73 offices (as of 31 December 2024) spread across the cities in Indonesia such as Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Denpasar Bali, Mataram Lombok, Palembang, Bandar Lampung, Batam, Pekanbaru, Pontianak, Makassar dan Pangkal Pinang.
- CCB Indonesia has received the **idAAA** rating (highest rating) for 5 (five) consecutive years from the rating agency PT Pefindo, 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.
- Accelerating business development in the corporate banking segment, along with the retail segment, namely commercial banking and small and medium scale enterprises (SMEs), as well as consumer banking, taking into account the harmony of economic, social and environmental interests.



# VISION, MISSION, CORE BELIEF, VALUES



## 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

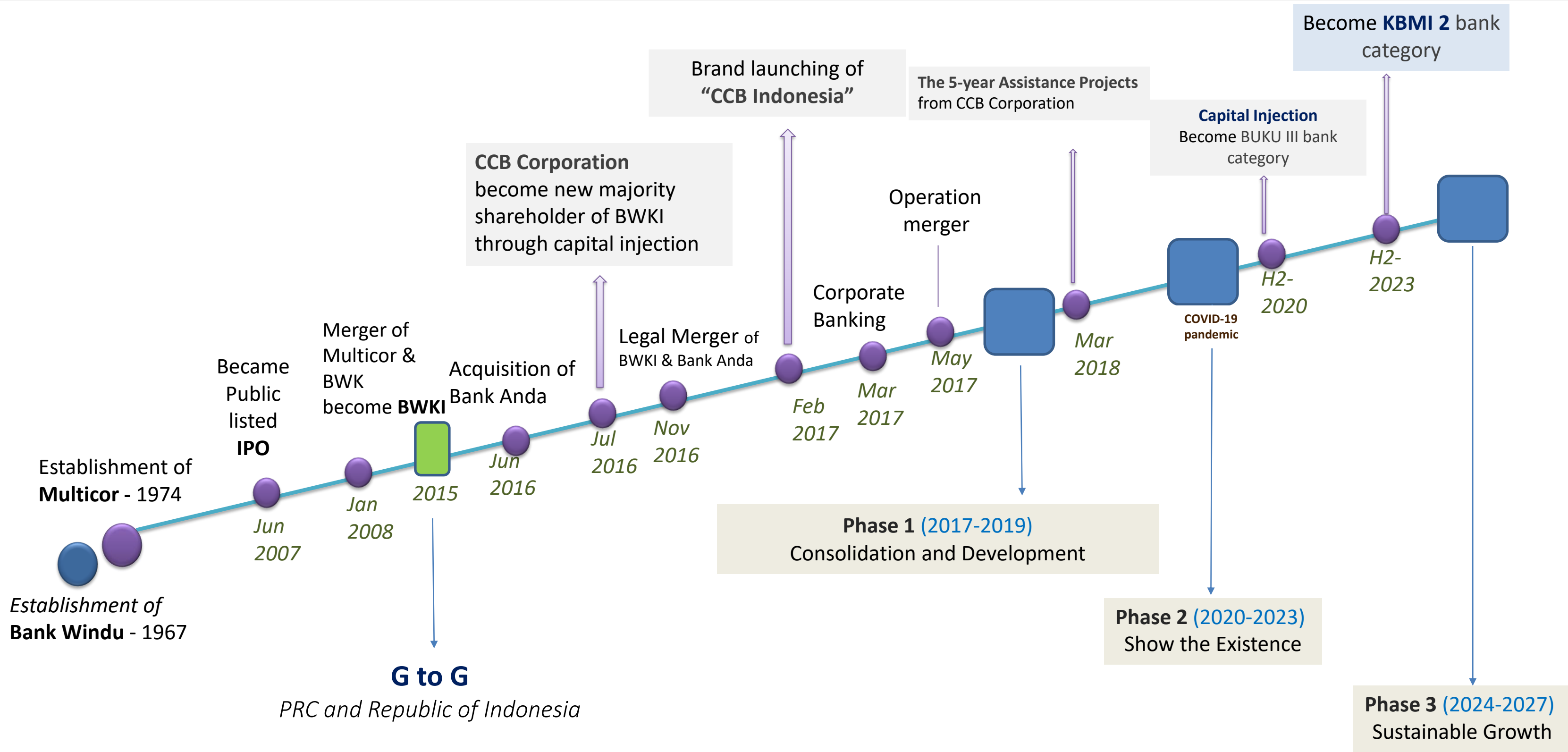
## Core Belief

- Strong financial base
- Ability to provide complex service with speed
- Strong partnered relationship
- Continuous improvement
- Human capital
- Commitment

## Values

- Integrity
- Trust
- Speed
- Competence

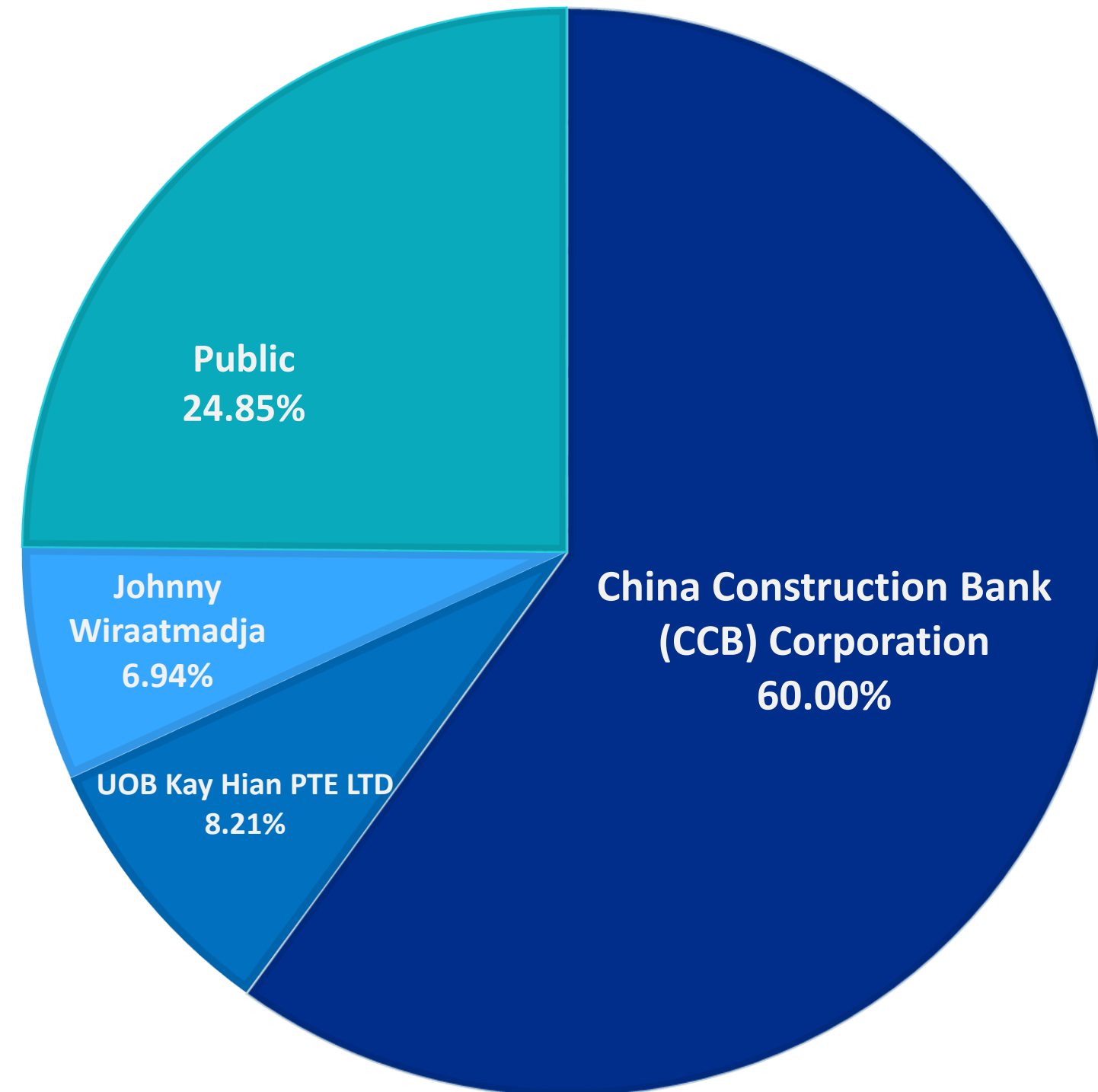
# MILESTONES





# Composition of Shareholders

Ownership structure as of 31 December 2024





# BOARD OF COMMISSIONERS



**Mohamad Hasan**  
Independent Commissioner



**Guo Meijun**  
Commissioner



**Yudo Sutanto**  
Independent Commissioner



# BOARD OF DIRECTORS



**Jiang Yongdong \*)**  
President Director



**Zhu Yong**  
Director of  
Corporate Banking



**Setiawati Samahita**  
Director of  
Commercial & Retail



**Junianto**  
Director of  
Operations



**Agresius R Kadiaman**  
Director of  
Compliance



\*) Appointed at the EGMS on December 20, 2024; effective after obtaining approval from the authorities



# NETWORK OF OFFICES

AS OF 31 DECEMBER 2024



Total offices	73
Head Office	1
Branch Offices	20
Sub-Branch Offices	52

**Jakarta & Tangerang: 32 offices,**  
**West Java: 15 offices, Central Java & Yogyakarta (DIY): 5 offices, East Java: 7 offices**  
**Bali: 2 offices, Mataram (West Nusa Tenggara): 1 offices**  
**South Sulawesi: 1 office, West Kalimantan: 2 offices**  
**Riau: 2 Offices, Riau Island: 2 offices, Lampung & South Sumatera: 2 offices**  
**Bangka Belitung: 1 office**



Internet Banking Individual & Corporate

# FINANCIAL HIGHLIGHTS AND PROJECTIONS

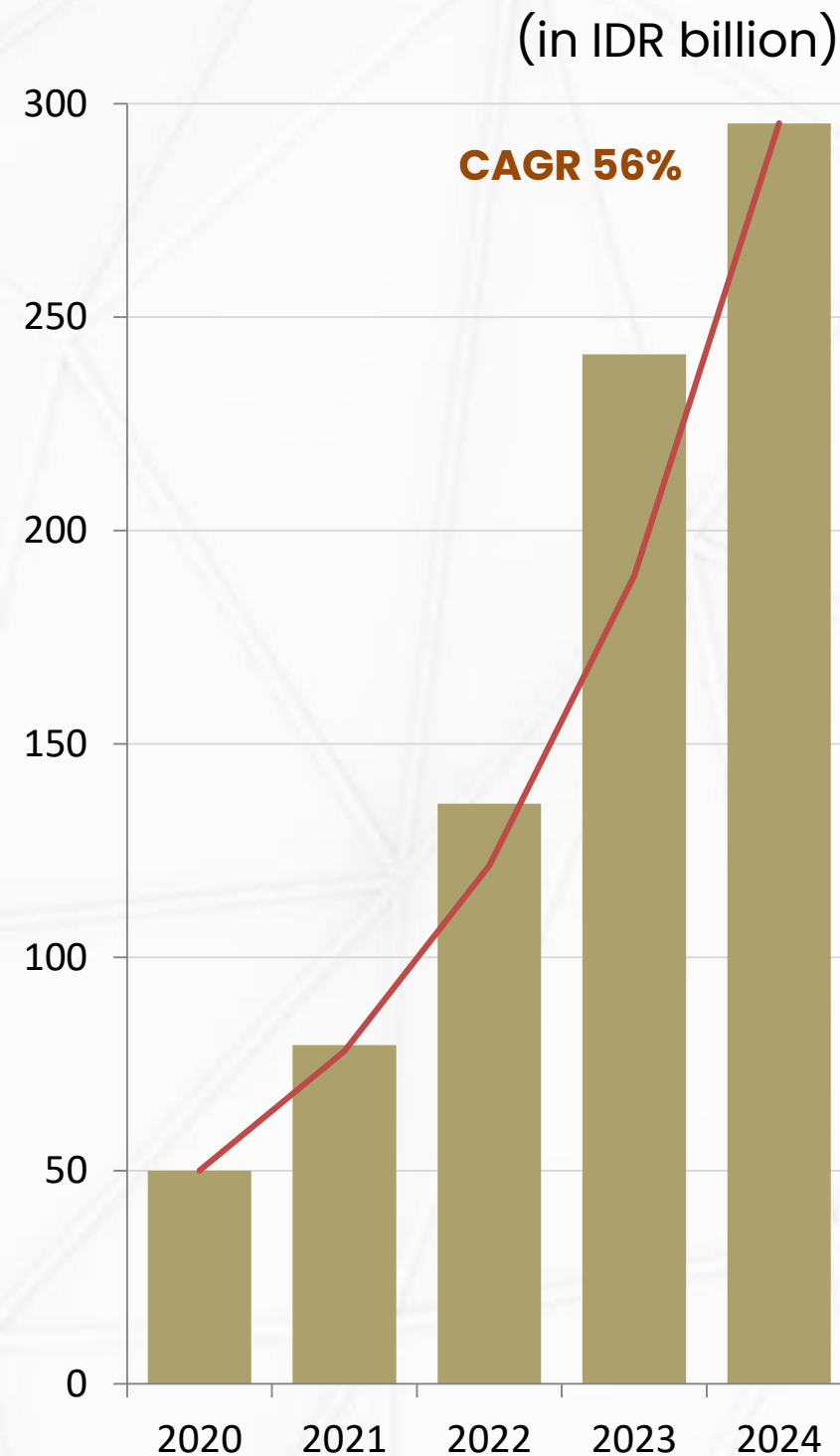
(In IDR Billion)


Financial Figures	Audited 2023	Audited 2024	Y-o-Y	Projection 2025	Y-o-Y
Total Assets	27,852	33,545	20.44%	36,378	8.44%
Loan	19,360	23,464	21.20%	27,033	15.21%
Third Party Fund	19,987	23,357	16.86%	27,643	18.35%
Equity	6,541	6,842	4.61%	7,171	4.81%
Net Profit	241	295.40	22.42%	326	10.37%
Financial Ratios	Audited 2023	Audited 2024	Y-o-Y	Projection 2025	Y-o-Y
CAR	37.45%	30.72%	- 6.73%	29.89%	- 0.83%
NPL Gross	2.87%	2.12%	- 0.75%	2.35%	0.23%
NPL Net	0.77%	0.82%	0.05%	1.18%	0.36%
BOPO	82.76%	83.39%	0.63%	82.64%	- 0.75%
LDR	96.86%	100.46%	3.60%	97.79%	- 2.67%
ROE	4.11%	4.78%	0.67%	5.05%	0.27%
ROA	1.22%	1.22%	0.00%	1.24%	0.02%
NIM	4.18%	3.50%	- 0.68%	3.31%	-0.19%



# KEY PERFORMANCE 2024

## Profit After Tax



Growth 2024:  22.42%

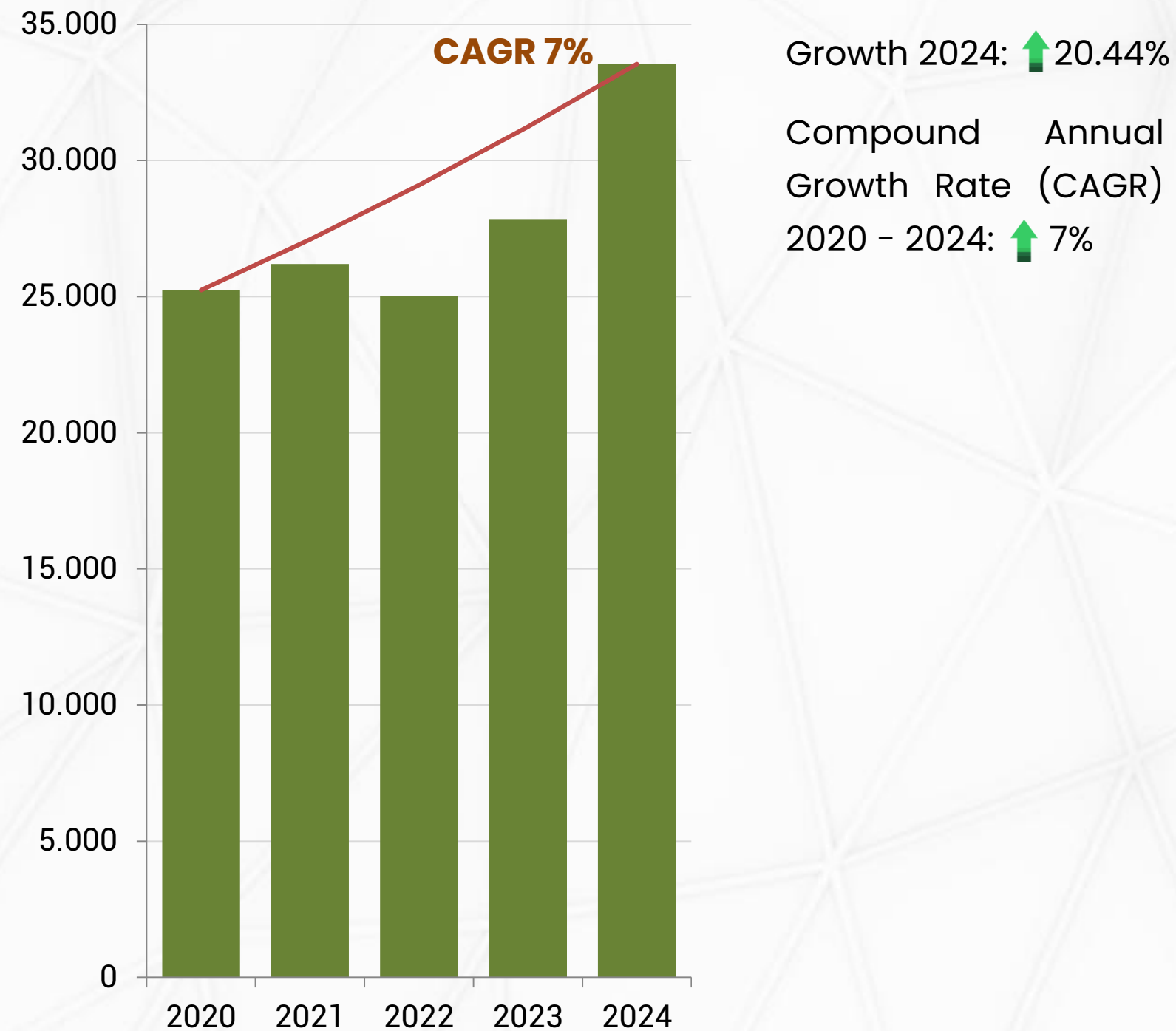
Compound Annual  
Growth Rate (CAGR)  
2020 - 2024:  56%

With the support of stakeholders, CCB Indonesia continues to show good profitability performance with **an increase in Profit after Tax of 22.42%**, as well as continues to provide higher quality banking services through electronic banking, and 73 offices spread across Indonesia.

# KEY PERFORMANCE 2024

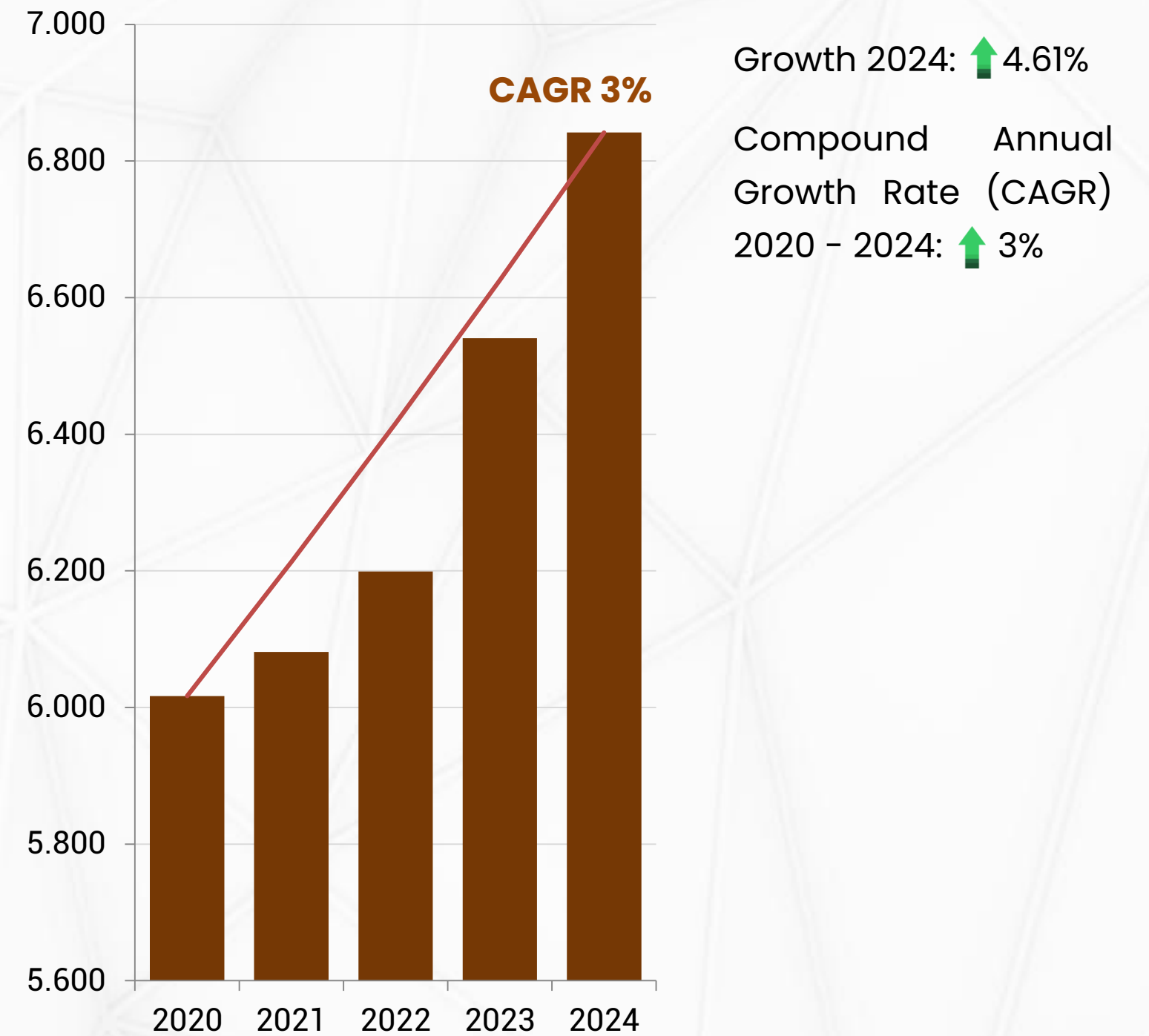
## Total Assets

(in IDR billion)



## Equity

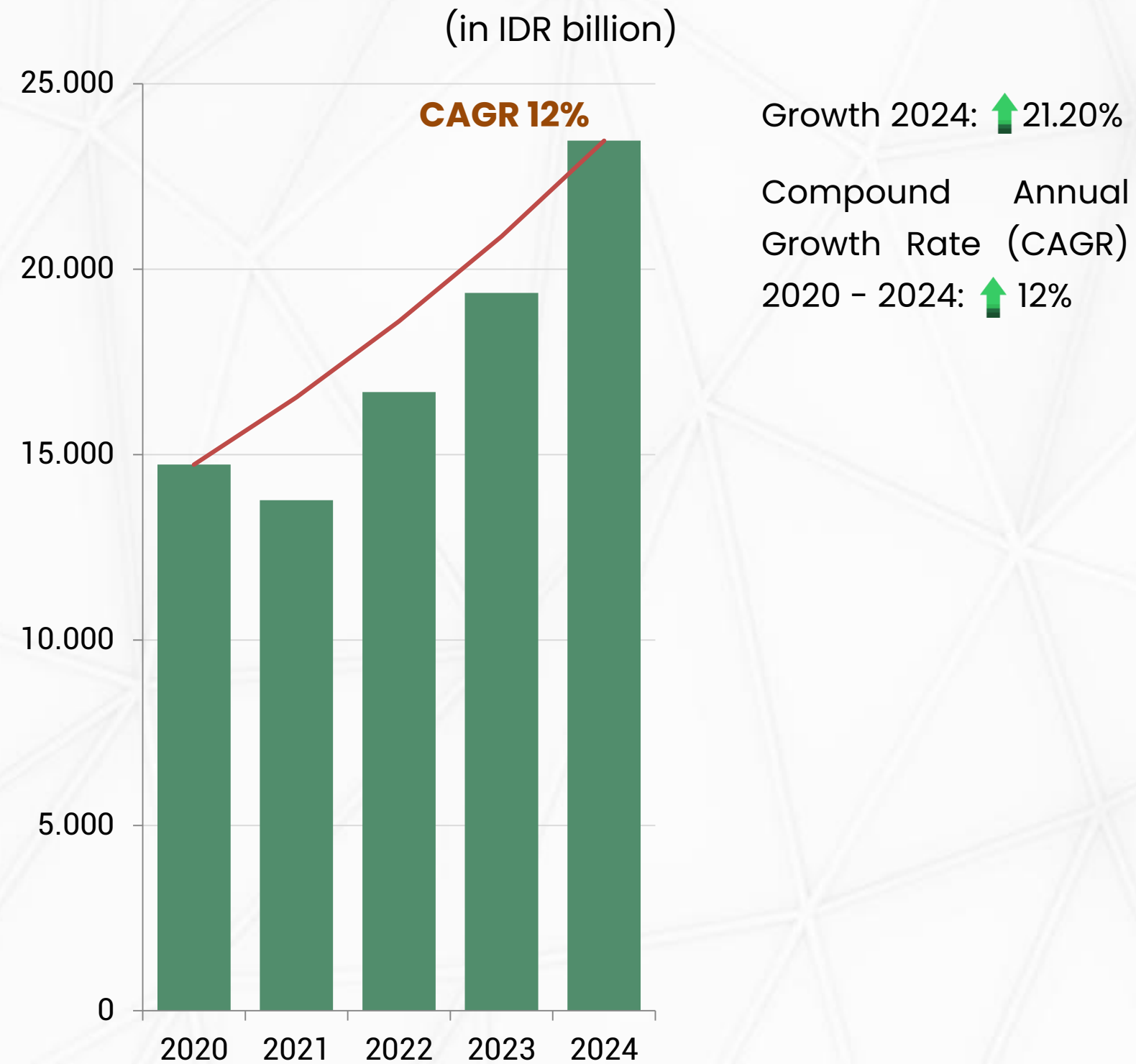
(in IDR billion)



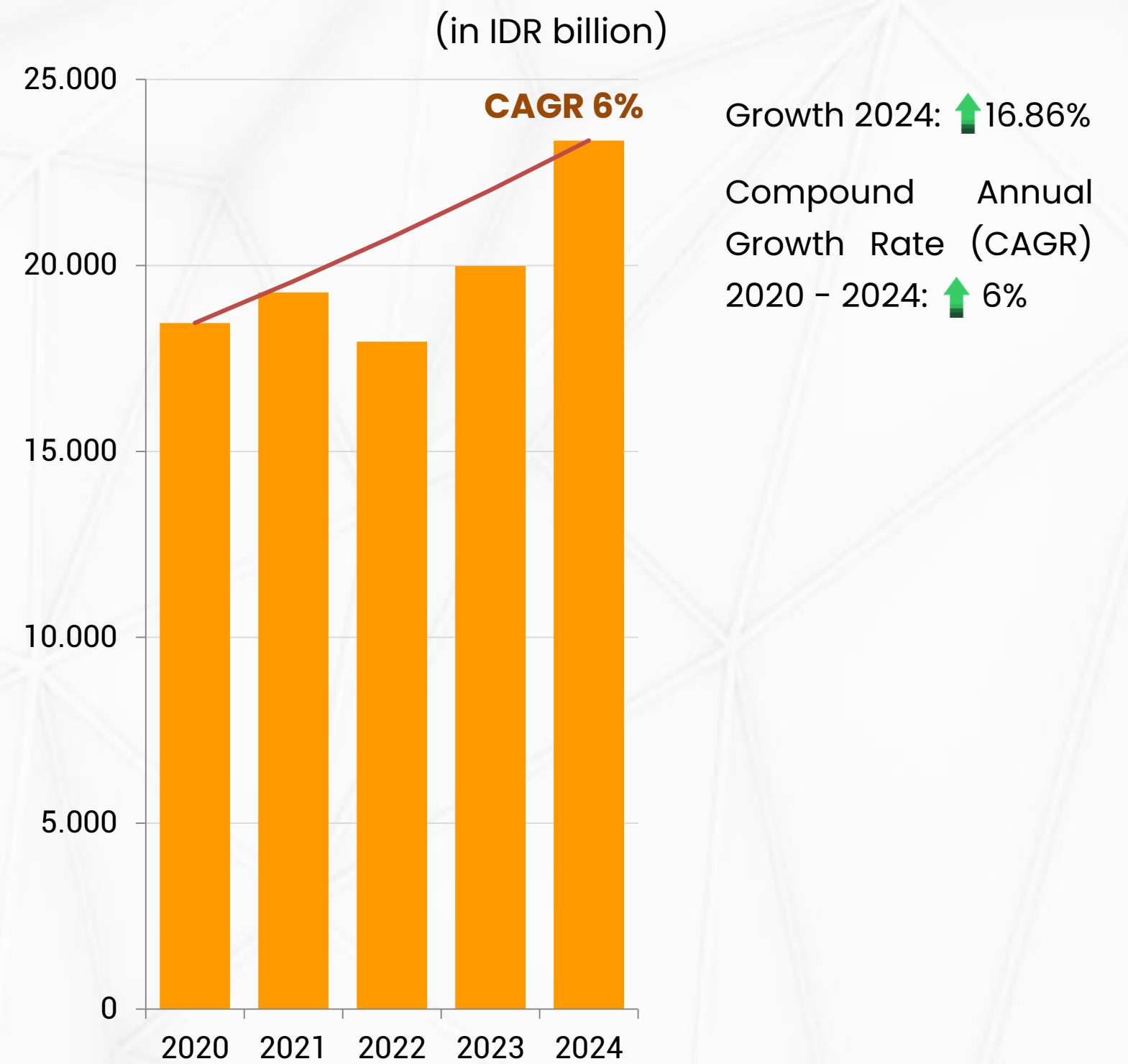


# KEY PERFORMANCE 2024

## Loan



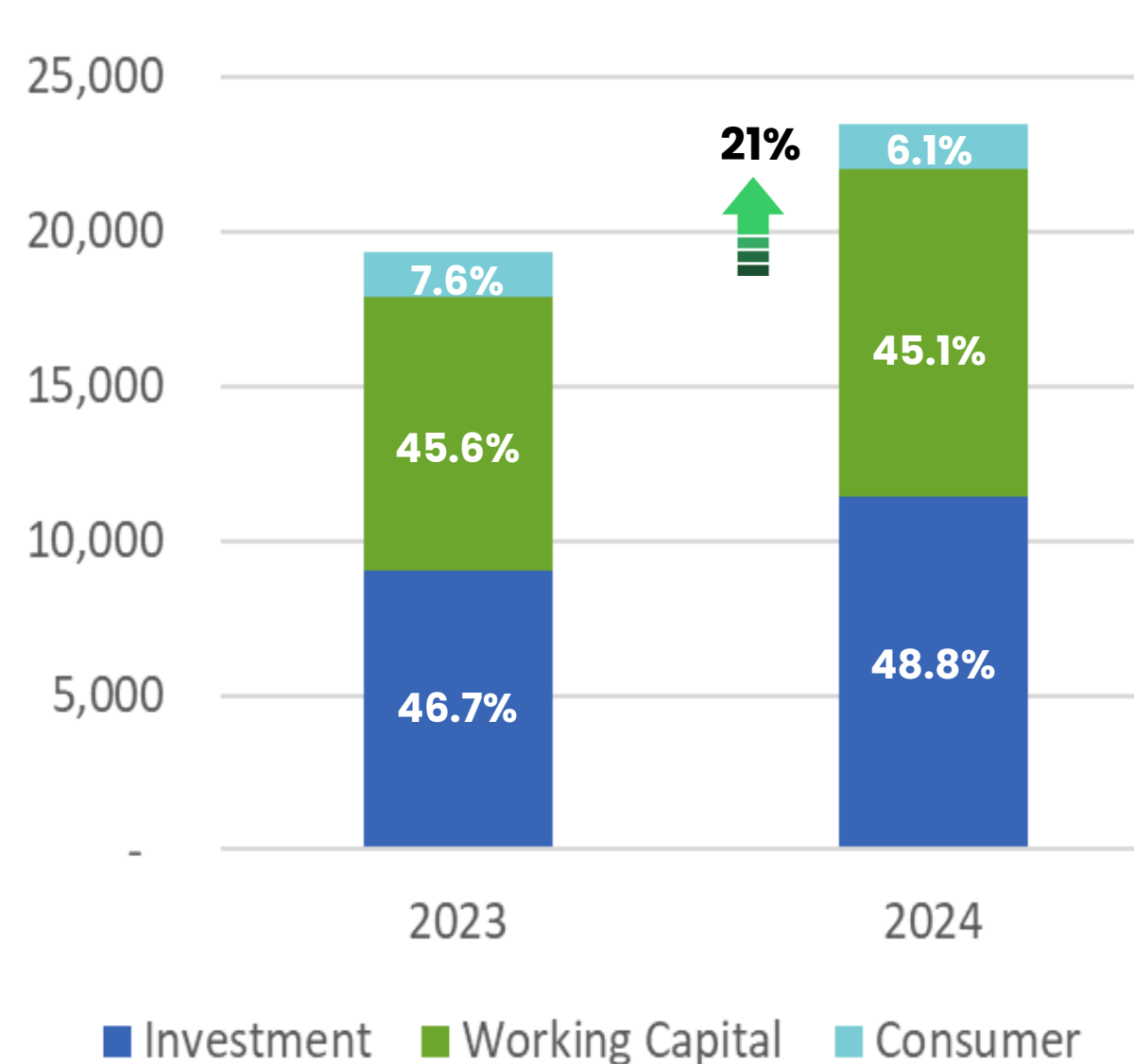
## Third Party Fund



# KEY PERFORMANCE 2024

## Loans by type of loans

IDR billion, %



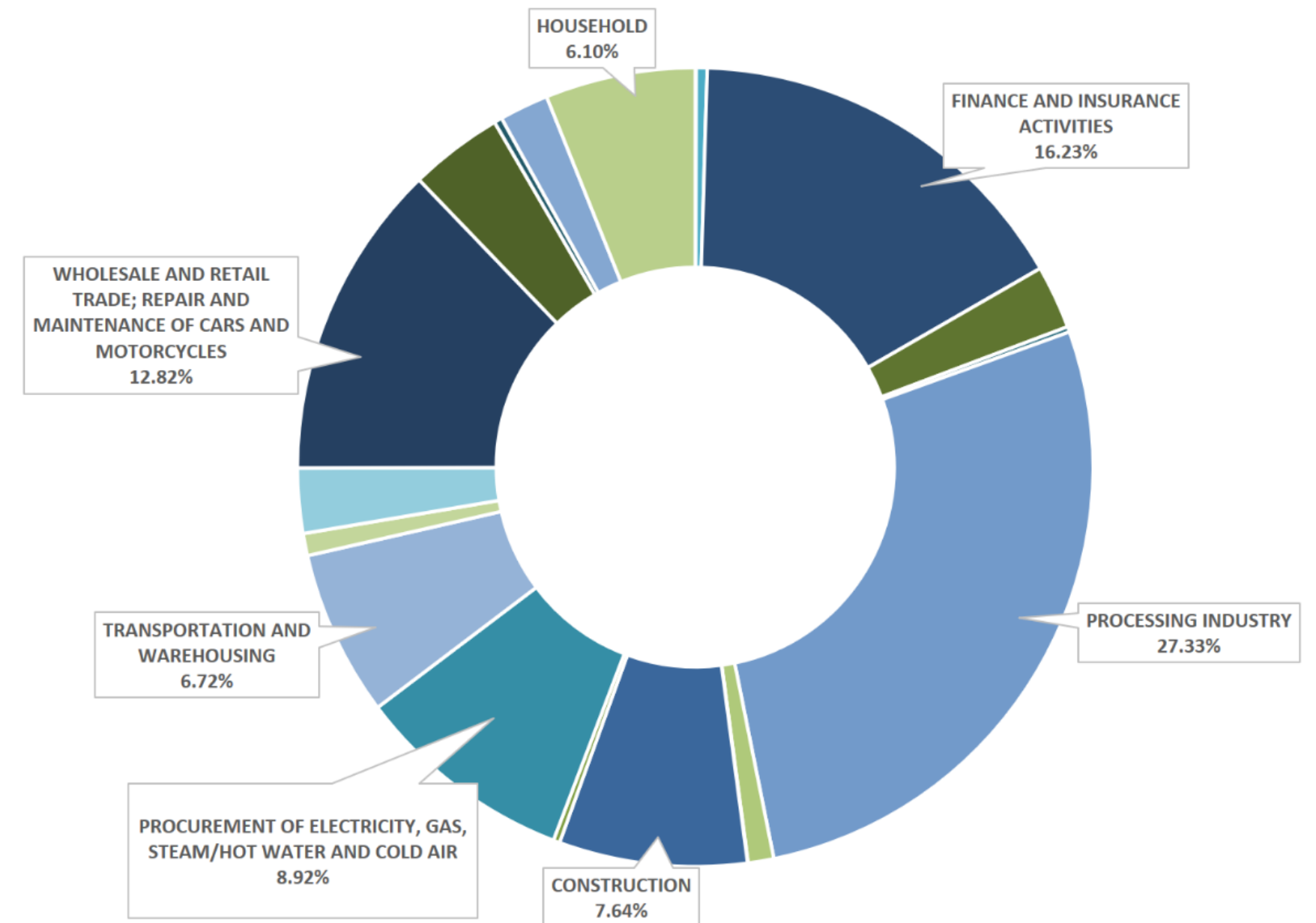
\*Consumer include employee loan

### Total loans:

**2024 = IDR 23.46 trillion**

**2023 = IDR 19.36 trillion**

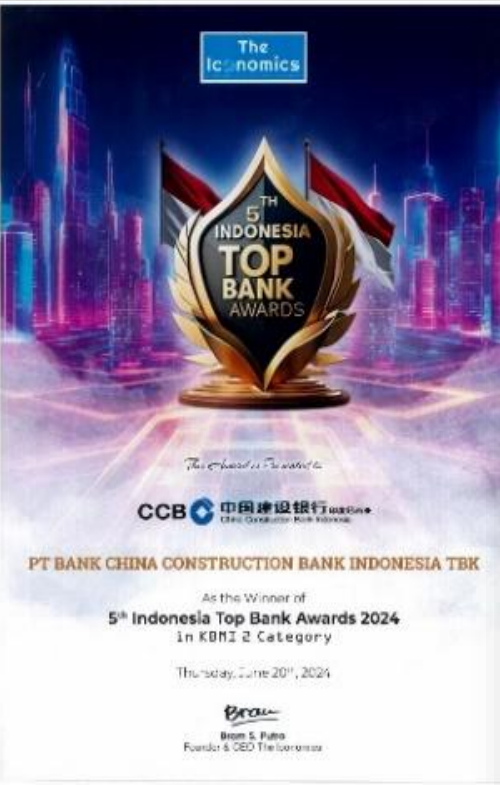
## Loans by type of economic sectors



\*\*Others: Mining, accommodation, food and beverages, rental and leasing services, real estate, information and communication, water management, health services and social activities, agriculture, forestry and fishing, education services, and other services.



# AWARDS





# HUMAN CAPITAL

## Based on Position

Position	31-Dec-24		31-Dec-23	
	Total	%	Total	%
Directors	4	0%	6	1%
Division Head / Regional Head	36	3%	39	1%
Branch Manager	67	6%	67	9%
Department Head	135	12%	151	14%
Officer	70	6%	64	5%
Staff	735	65%	765	68%
Non-Staff	84	7%	91	1%
<b>Total</b>	<b>1,131</b>	<b>100%</b>	<b>1,183</b>	<b>100%</b>

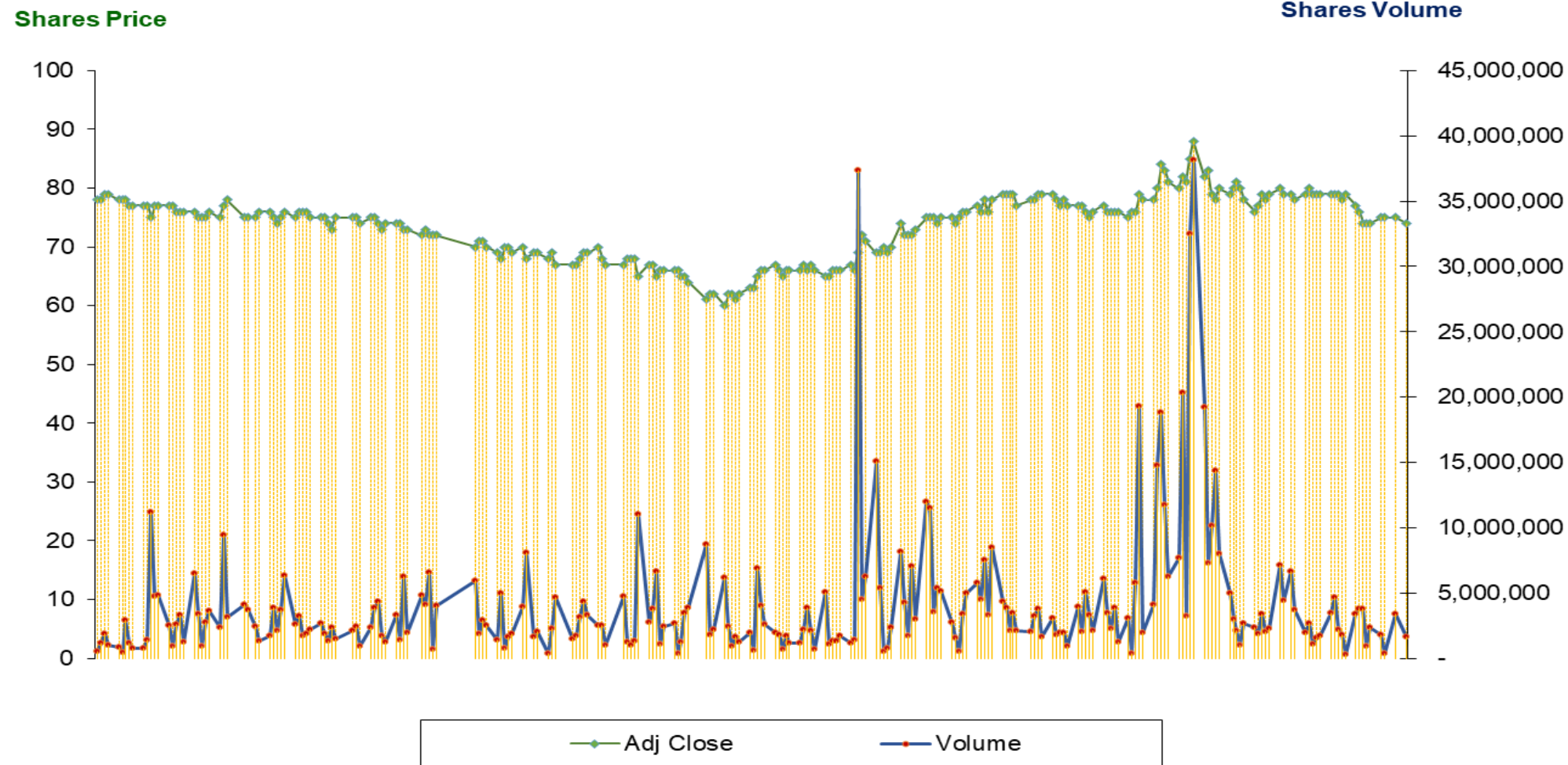
## Based on Years of Service

Years of Service	31-Dec-24		31-Dec-23	
	Total	%	Total	%
0-3 years	324	29%	296	25%
3-5 years	84	7%	128	11%
5-10 years	338	30%	375	32%
10-20 years	269	24%	257	22%
> 20 years	116	10%	127	11%
<b>Total</b>	<b>1,131</b>	<b>100%</b>	<b>1,183</b>	<b>100%</b>





# SHARES HIGHLIGHT 2024



Shares Performance (in IDR)	2024	2023
Highest Price	91	89
Lowest Price	53	67
Price at the end of the year	74	78
Earnings Per Share	7.79	6.36

Share Price (in IDR)	2024				2023			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	78	80	72	73	81	89	68	69
Second Quarter	73	74	53	62	69	79	67	73
Third Quarter	63	80	62	77	73	89	73	84
Fourth Quarter	77	91	73	74	84	87	74	78

Market Capitalization (in IDR)	2024	2023
First Quarter	2,740,458,924,257	2,590,296,791,421
Second Quarter	2,327,513,058,958	2,740,458,924,257
Third Quarter	2,890,621,057,093	3,153,404,789,556
Fourth Quarter	2,777,999,457,466	2,928,161,590,302

01

## Received <sup>id</sup>AAA rating (highest rating)

CCB Indonesia has received the <sup>id</sup>AAA rating (highest rating) for 5 (five) consecutive years from the rating agency PT Pefindo, on the basis of capital strength, liquidity and support from the shareholders of CCB Indonesia.

02

## Extensive network

CCB Corporation, which is one of the largest 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 continue to support the Bank's business growth in the future in term of global banking network and best practices, capital and liquidity.

03

## Experience in Global Infrastructure

CCB Corporation has extensive experience in the global infrastructure sector, providing an advantage in financing large projects.

04

## CCB Corporation brand image

With CCB Corporation as the controller and the use of the Bank's name to "CCB Indonesia" enhances the bank's brand image





01

## Uncertainty of global economy

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.

02

## Pressures on digital innovation in banking

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.

03

## Tighter banks competition

The level of competition between banks is getting tighter, however the market potential in Indonesia is still open and relatively large. The impact of competition causes pressure on revenue margins ('margin squeeze'). Banks need to make more efforts to obtain sources of income from fee based income.



# STRATEGIC OBJECTIVES IN 2025

1

Develop business carefully and conservatively in the corporate banking segment, along with the retail segment, namely commercial banking and small and medium scale enterprises (SMEs), as well as consumer banking, taking into account the harmony of economic, social and environmental interests.

2

Ensure adequate CAR and liquidity for business development.

3

Stay consistent in improving the implementation of good corporate governance (GCG) and improving the risk management system to a more advanced level.

4

Optimizing existing offices, towards developing digital banking gradually.

5

Improving the quality of human capital by increasing the scale of training programs and more diverse development opportunities.

6

Strengthening IT system infrastructure to improve the effectiveness, efficiency and capability of the bank's business towards digital banking gradually. Development and utilization of technology to manage risk, improve control functions, Anti-Money Laundering (AML) 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
- CLI Excellent Academic Assurance 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

### 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

- Investment Loan (KI)
- Installment Loan (IL)
- Fixed Loan
- Demand Loan (DL)
- Overdraft (PRK)
- Syndication Loan





## Services

- ATM (All Prima ATM Network)
- Internet Banking (Corporate & Individual) & Mobile Banking
- Virtual Account
- CCBI Alerts (SMS & e-mail Notification)
- Domestic Transfer
- International Remittance (SWIFT)
- Cross Border Interbank Payment System (CIPS)
- Bank Clearance
- International Collection
- 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
- RMB-IDR Local Currency Settlement (LCS)



### 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, ALTO and UnionPay networks**
  - Cash withdrawals, balance inquiry, online transfers
  - ATM/Debit Card with NPG (National Payment Gateway) logo

### Internet Banking and Mobile Banking

- **Corporate Internet Banking**
  - Information of transaction history, overbooking, online transfer, bank clearance (SKN and RTGS)
  - Payroll
  - Virtual account
  - Chinese language support
- **Individual Internet Banking & Mobile Banking**
  - Information of transaction history, overbooking, online transfer, bank clearance (SKN and RTGS), BI-FAST
  - Purchases: mobile phone top-up balance, train tickets, PLN prepaid
  - Payment: mobile phone postpaid bills, subscription TV, PDAM, electricity bills, credit card bills
  - QRIS Payment
  - Chinese language support
  - Top up e-wallet (ovo, gopay, dana, shopeepay, linkaja)

### 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 / Swap
- Bank Notes
- Deposit on Call
- Local Currency Settlement (LCS)



# CCB CROSS-BORDER MATCHMAKING SERVICES



- ✓ Online & Offline Coverage
- ✓ Quality Client Base



## Offline Matchmaking Events

Leveraging CCB's overseas network, to assist enterprises, industrial parks, financial institutions and other market players to reduce transaction costs and to improve resource allocation efficiency.



## Online Smart Matchmaking

Establishing Smart Matchmaking Platform, which integrates domestic and overseas, multi-channel and multi-dimensional data, to facilitate accurate data matching.



**Empower Market Players along**  
“Support release of local policies,  
industrial information, public  
projects and consultancy services.”

Empower market players along B&R  
and key participants in global  
economic and trade activities with  
new financial services and more  
transactions.



# CORPORATE SOCIAL RESPONSIBILITY



**Social Visits to the Orphanage**



**Sustainable Greening Program in Central Java**



**Banking Education for Marginalized and Underprivileged Children**



**Tree planting**



**Humanitarian Assistance and Scholarships**



**Blood Donors**



# THANK YOU



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Visit Our Website

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