



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

PUBLIC EXPOSE

CCB INDONESIA

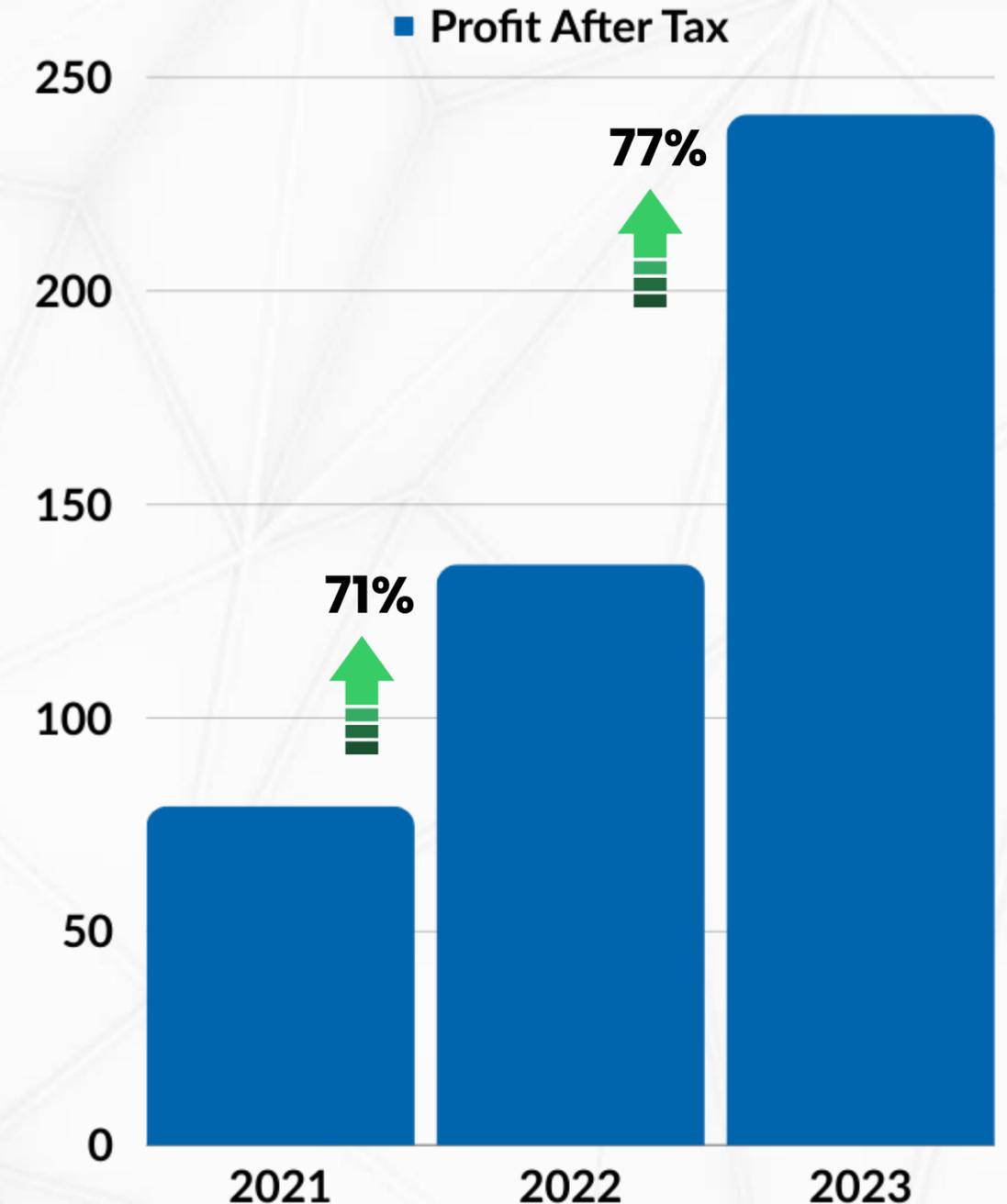
2024

Website
idn.ccb.com



KEY HIGHLIGHTS

- Net profit increased significantly by **71%** in 2022 and increased again by **77%** in 2023.
- CCB Indonesia has received the **AAA rating (highest rating)** from the rating agency PT Pefindo for 4 (four) consecutive years .
- Tier-1 Capital increased significant to IDR 6.014 trillion as of end of 2023 which qualifies CCB Indonesia for status upgrade to **KBMI 2** category in early 2024.
- Bank Indonesia (BI) appointed CCB Indonesia as one of initiator banks as management of the Money Market and Foreign Exchange Market Association Indonesia (APUVINDO).



2023 PERFORMANCE: 77% PROFIT GROWTH AND KBMI 2

STRONG LOAN AND
FUNDING GROWTH

LOAN
GROWTH

↑ 16% y-o-y

TOTAL FUNDING
GROWTH

↑ 11% y-o-y

IMPROVED ASSET QUALITY
(NPL BRUTO)

↓ 2.87%
vs 3.40% in 2022

IMPROVED PROFITABILITY AND
EFFICIENCY

REVENUE
GROWTH

↑ 13% y-o-y

PROFIT AFTER
TAX GROWTH

↑ 77% y-o-y

CONTROLLED COST GROWTH
AND IMPROVED IN EFFICIENCY

CIR 58% & BOPO 83%
vs 62% in 2022 vs 88% in 2022

SOLID LIQUIDITY AND CAPITAL

TOTAL ASSET
GROWTH

↑ 11% y-o-y

STRONG AND MORE
OPTIMAL LIQUIDITY

↑ LDR 97% vs 93% in 2022
with LCR 241%, NSFR 120%

STRONGER/HIGHER
CAPITAL

↑ CAR 37.45%
vs 32.73% in 2022

2023 PERFORMANCE:

PROFIT GROWTH by 77% and KBMI 2

STRONG LOAN AND FUNDING GROWTH

- **Loan growth** by IDR 2.7 trillion or 16% y-o-y from corporate and commercial segments.
- **Improved Asset Quality** with lower Gross NPL ratio from 3.40% (Dec'22) to 2.87% (Dec'23).
- **Total Funding growth** by IDR 2.0 trillion or 11% y-o-y mostly come from TD growth.

IMPROVED PROFITABILITY AND EFFICIENCY

- **Revenue up by 13% y-o-y** mostly contributed from business volume growth and improved NIM/margin.
- **Controlled cost growth** with JAWS (income growth higher than cost growth) by 13%.
- **Lower ECL impairment by 11% y-o-y** on the back of improved economy and also asset quality.
- **Profit/PAT growth by 77% y-o-y** contributed from business volume growth and improved profitability (higher NIM/margin from 3.54% to 4.18% and improved efficiency).
- **Improved Efficiency** with lower CIR from 62% to 58% and lower BOPO from 88% to 83%.

SOLID LIQUIDITY AND CAPITAL

- **Total Asset increased** by IDR 2.8 trillion or 11% y-o-y.
- **Strong and more optimal Liquidity** with higher LDR from 93% (Dec'22) to LDR 97% (Dec'23) while LCR 241% and NSFR 120% are still above regulatory minimum threshold of 100%.
- **Strong Capital** with CAR 37.45% (Dec'23), up from previous year 32.73%.
- **Core Tier-1 Capital** increased from IDR 5.73 trillion, up by IDR 284 billion to IDR 6.014 trillion as of December 2023, which qualifies CCB Indonesia for a status upgrade to category KBMI 2.

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 72 offices (as of 31 December 2023) 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 4 (four) consecutive years from the rating agency PT Pefindo, the latest period September 4, 2023 to September 1, 2024, 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

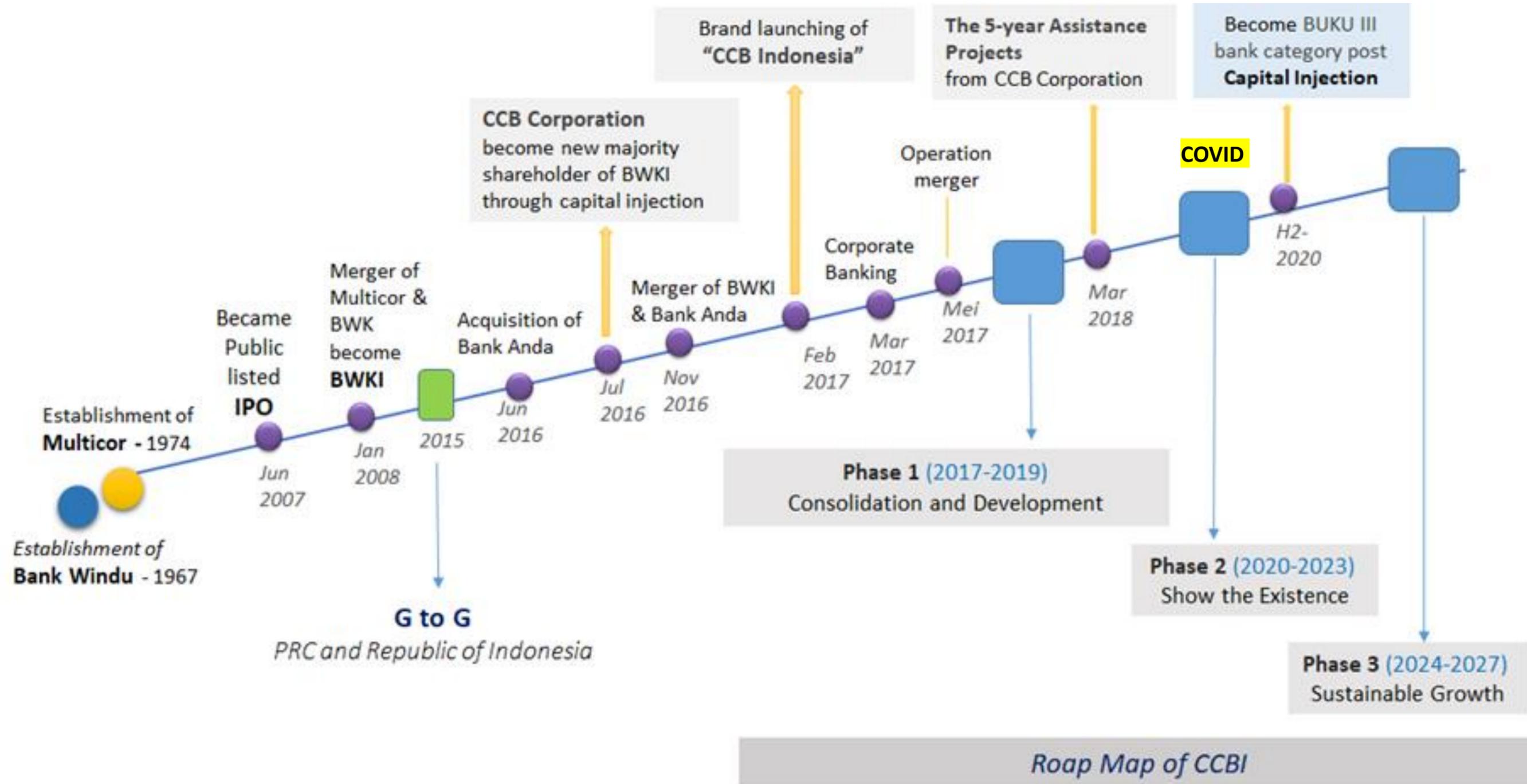
- Strong financial base
- Ability to provide complex service with speed
- Strong partnered relationship
- Continuous improvement
- Human capital
- Commitment

Values

- Integrity
- Trust
- Speed
- Competence

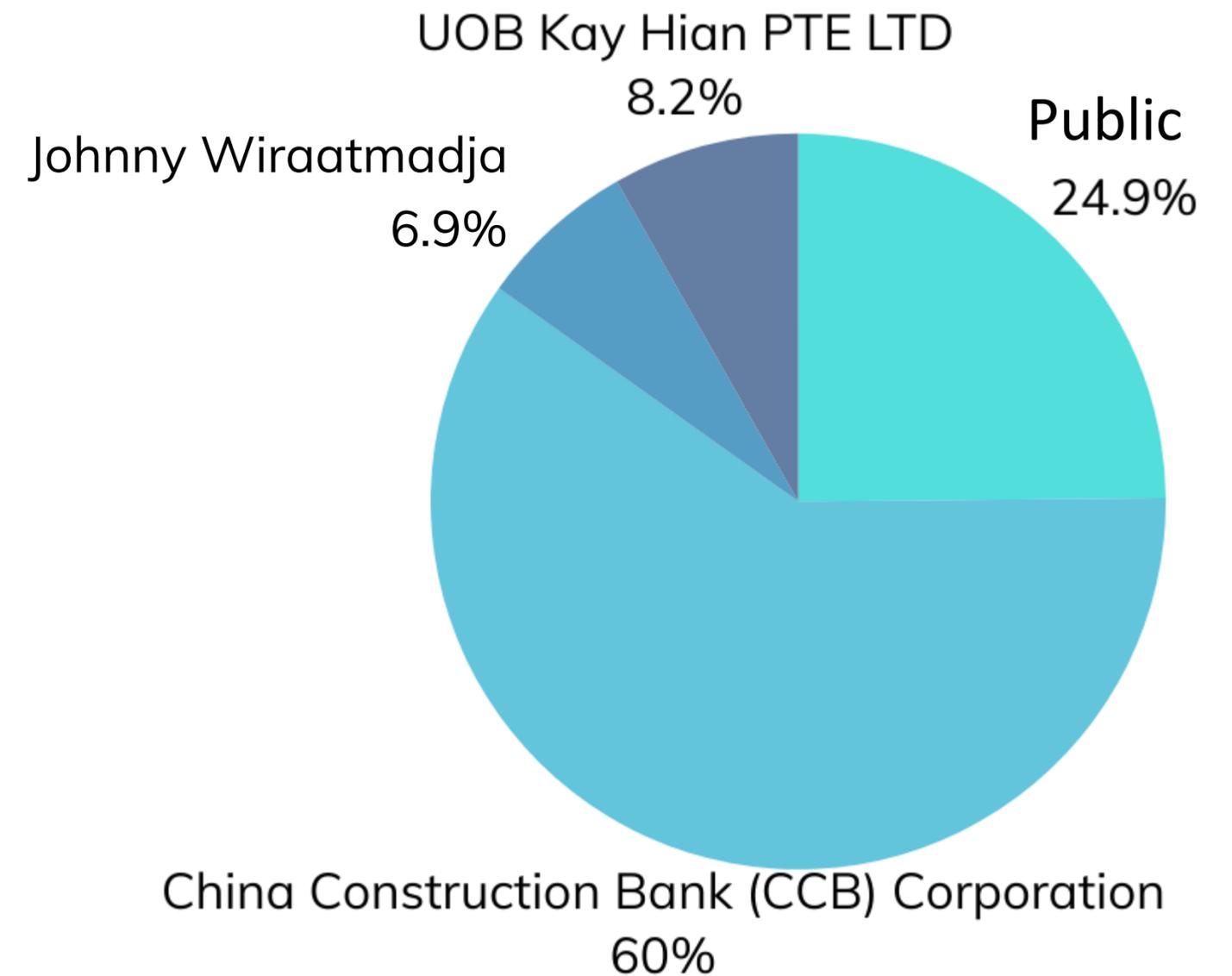


MILESTONES



Composition of Shareholders

Ownership structure as of 31 December 2023



BOARD OF COMMISSIONERS



Sun Jianzheng
President Commissioner



Mohamad Hasan
Independent Commissioner



Qi Jiangong
Commissioner



Yudo Sutanto
Independent Commissioner

BOARD OF DIRECTORS



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



NETWORK OF OFFICES

AS OF 31 DECEMBER 2023



Total offices	72
Head Office	1
Branch Offices	20
Sub-Branch Offices	51

Jakarta & Tangerang: 32 offices
West Java: 14 offices, Central Java & Yogyakarta: 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

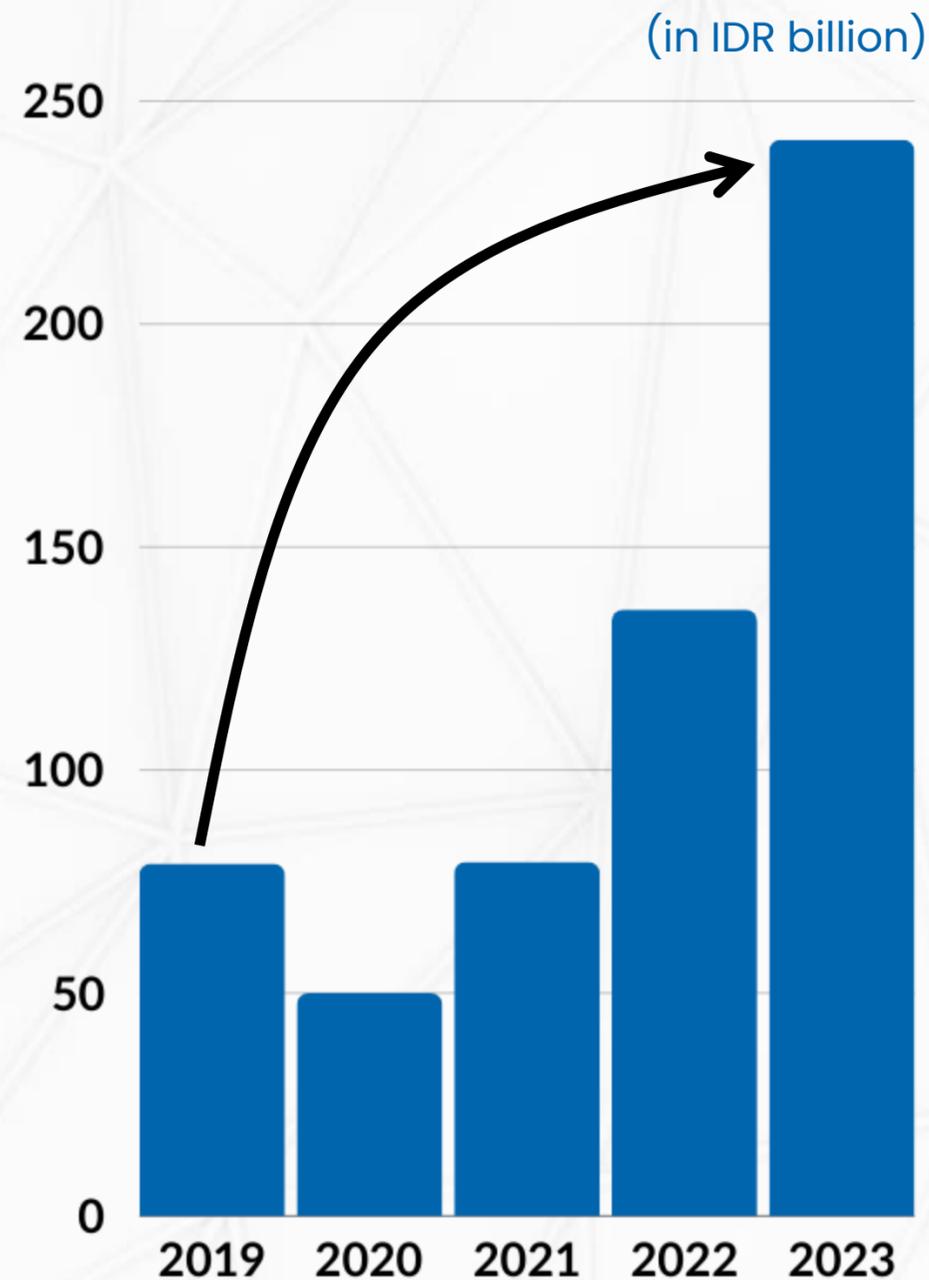
FINANCIAL HIGHLIGHTS AND PROJECTIONS

(In IDR Billion)

Financial Figures	Audited 2022	Audited 2023	Y-o-Y	Projection 2024	Y-o-Y
Total Assets	25,023	27,852	11.31%	30,980	11.23%
Loan	16,687	19,360	16.02%	21,990	13.59%
Third Party Fund	17,947	19,987	11.37%	23,148	15.82%
Equity	6,199	6,541	5.51%	6,791	3.82%
Net Profit	136	241	77.47%	253	4.90%
Financial Ratios	Audited 2022	Audited 2023	Y-o-Y	Projection 2024	Y-o-Y
CAR	32.73%	37.45%	4.72%	34.55%	-2.90%
NPL Gross	3.40%	2.87%	-0.53%	3.10%	0.23%
NPL Net	0.93%	0.77%	-0.16%	0.52%	-0.26%
BOPO	87.76%	82.76%	-5.00%	83.83%	1.07%
LDR	92.98%	96.86%	3.88%	95.00%	-1.86%
ROE	2.40%	4.11%	1.72%	4.12%	0.01%
ROA	0.69%	1.22%	0.53%	1.12%	-0.10%
NIM	3.54%	4.18%	0.63%	3.86%	-0.32%

KEY PERFORMANCE 2023

Profit After Tax



Growth 2023:  77.47%

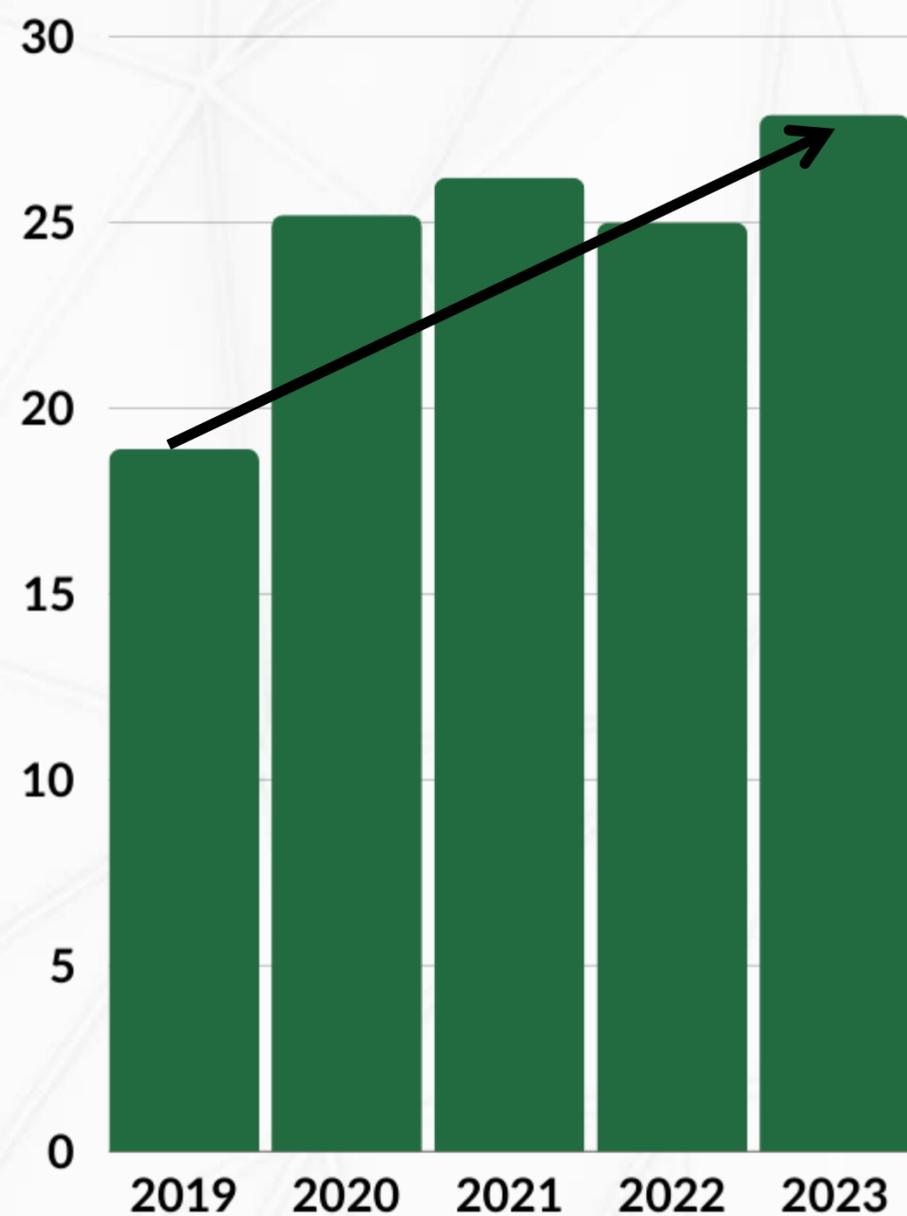
Compound Annual
Growth Rate (CAGR)
2019 - 2023 :  32%

With the support of stakeholders, during the pandemic in 2023, CCB Indonesia continues to show good profitability performance with **a significant increase in Profit after Tax of 77.47%**, as well as continues to provide higher quality banking services through electronic banking, and 72 offices spread across Indonesia.

KEY PERFORMANCE 2023

Total Assets

(in IDR trillion)

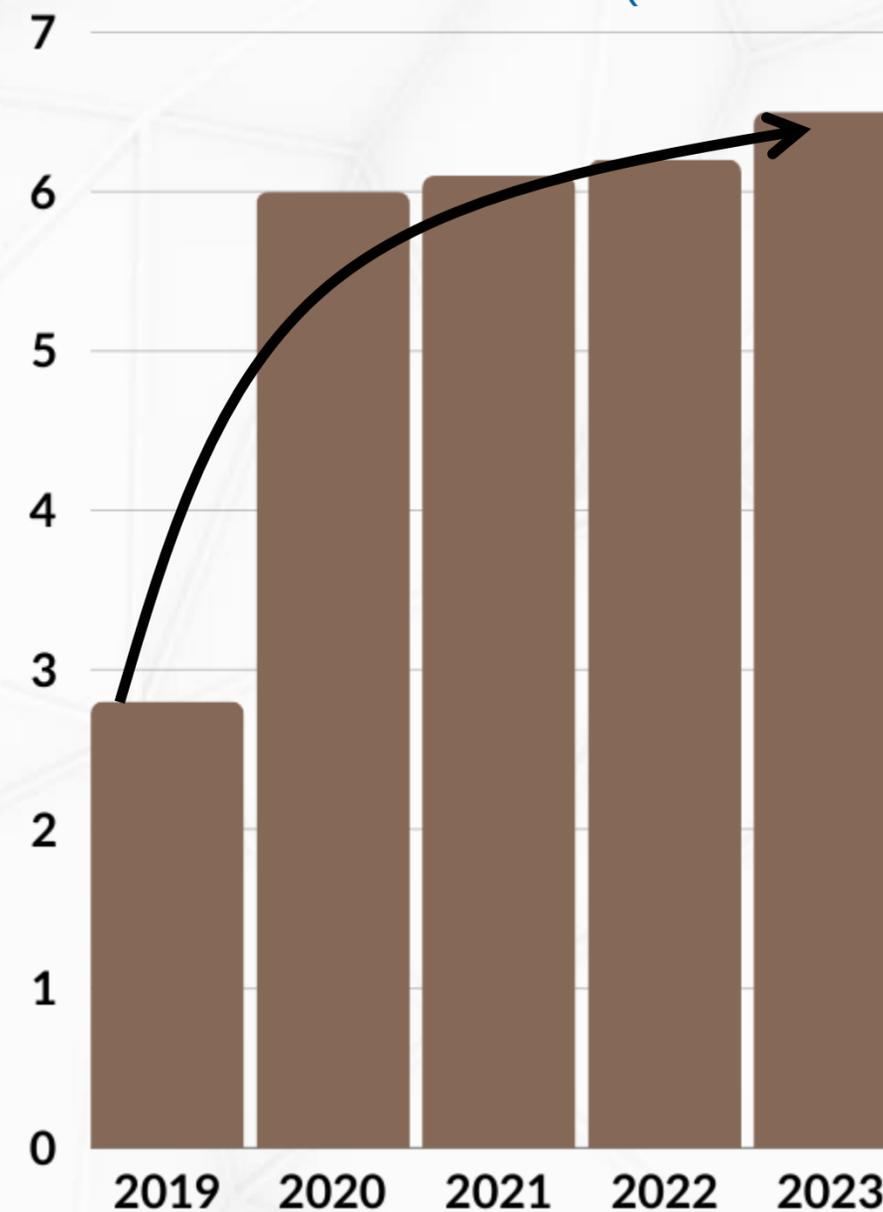


Growth 2023: ↑ 11.31%

Compound Annual
Growth Rate (CAGR)
2019 - 2023: ↑ 10%

Equity

(in IDR trillion)



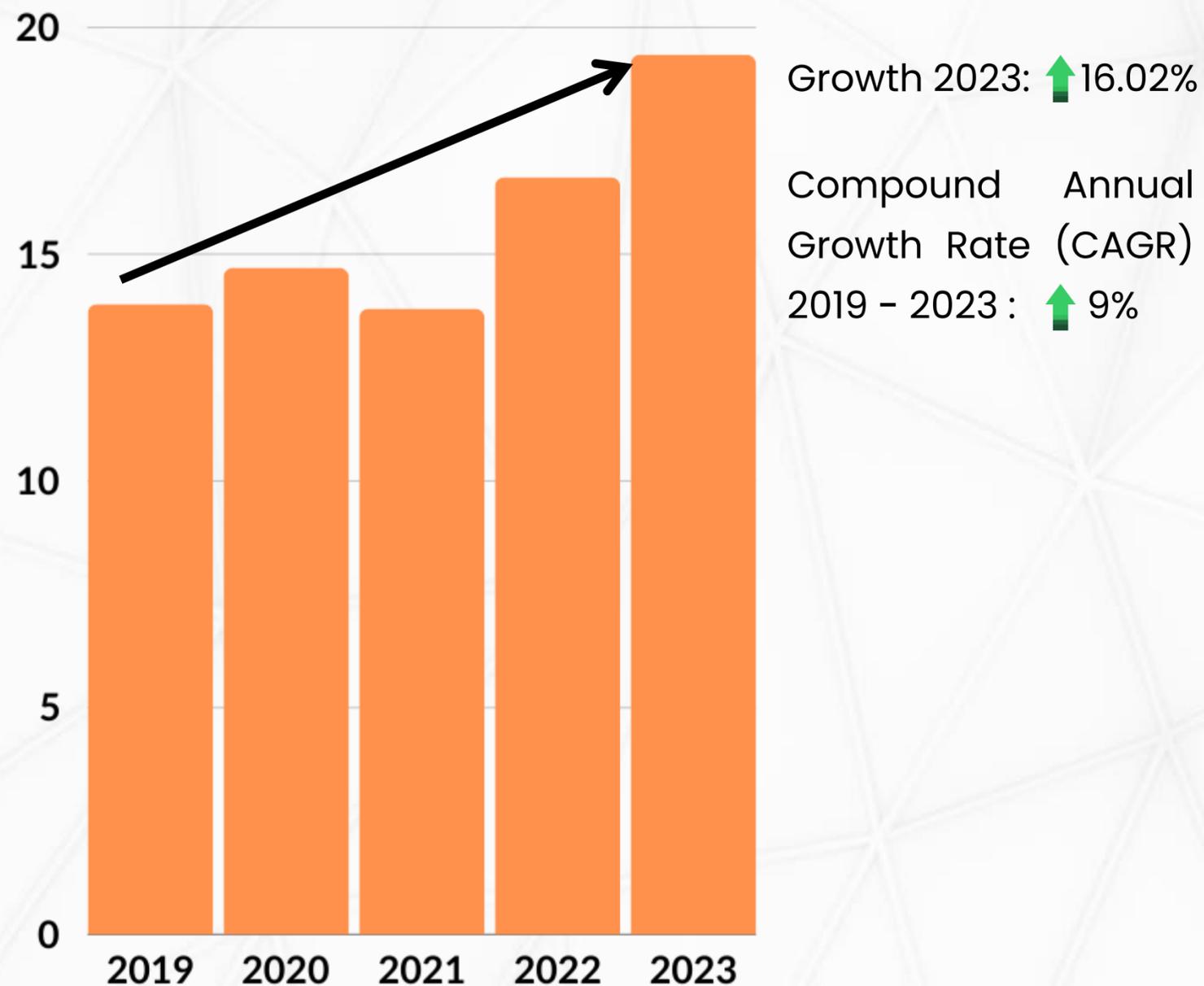
Growth 2023: ↑ 5.51%

Compound Annual
Growth Rate (CAGR)
2019 - 2023: ↑ 24%

KEY PERFORMANCE 2023

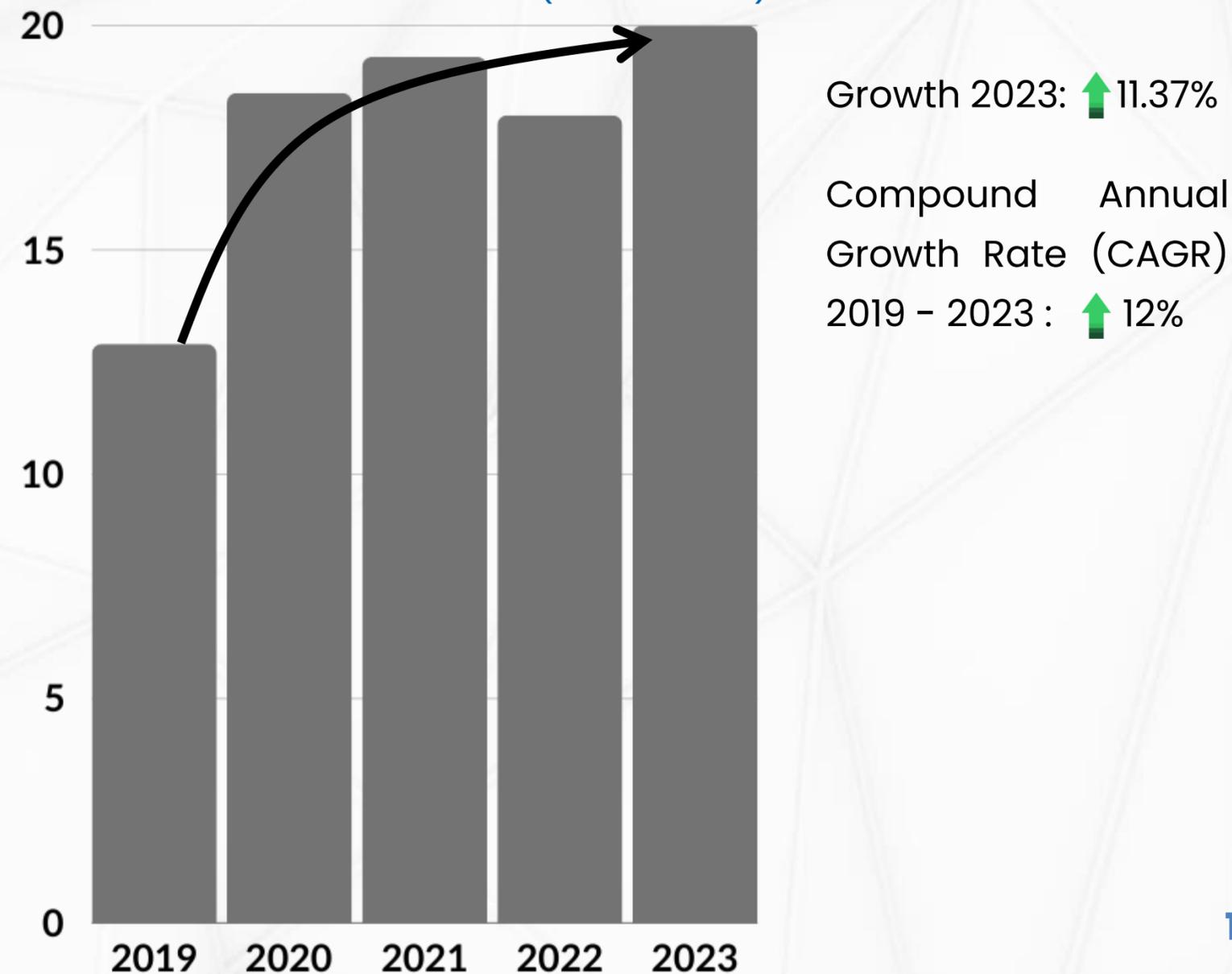
Loan

(in IDR trillion)



Third Party Fund

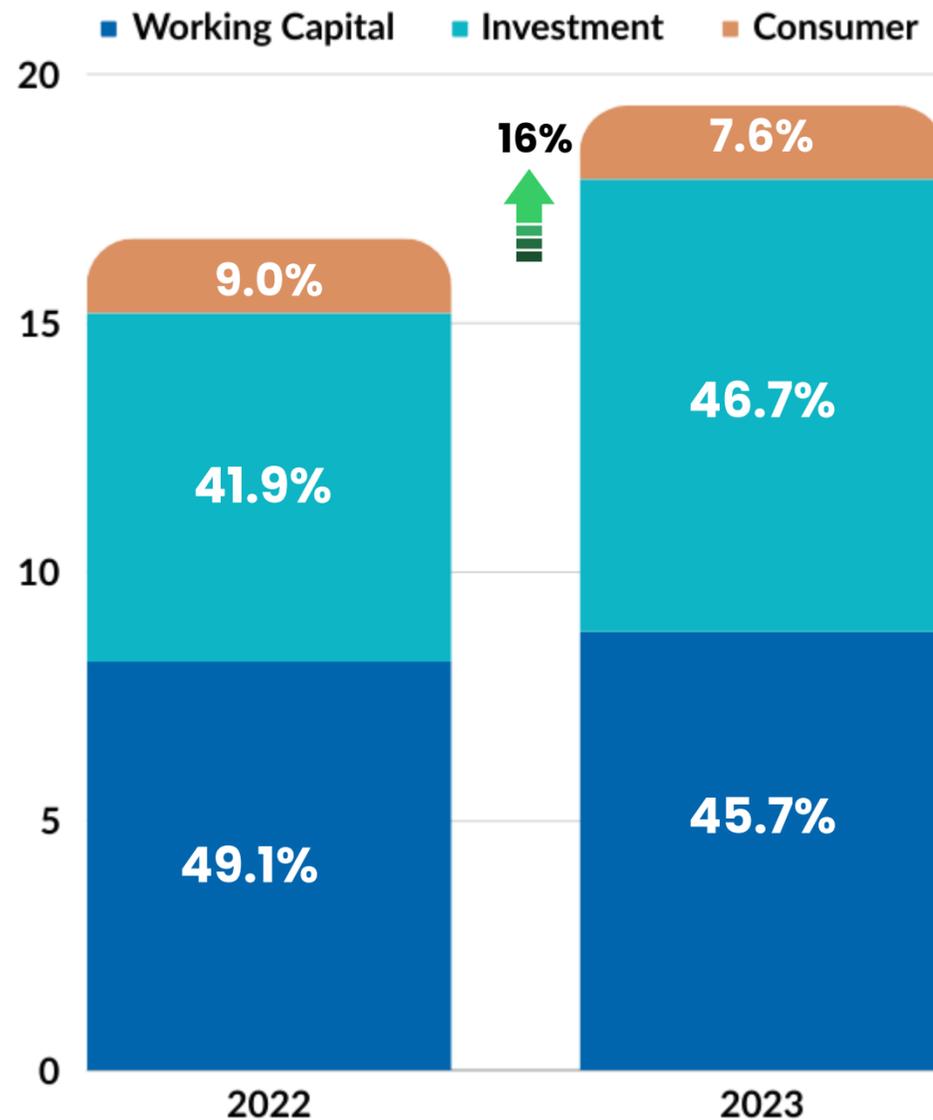
(in IDR trillion)



KEY PERFORMANCE 2023

Loans by type of loans

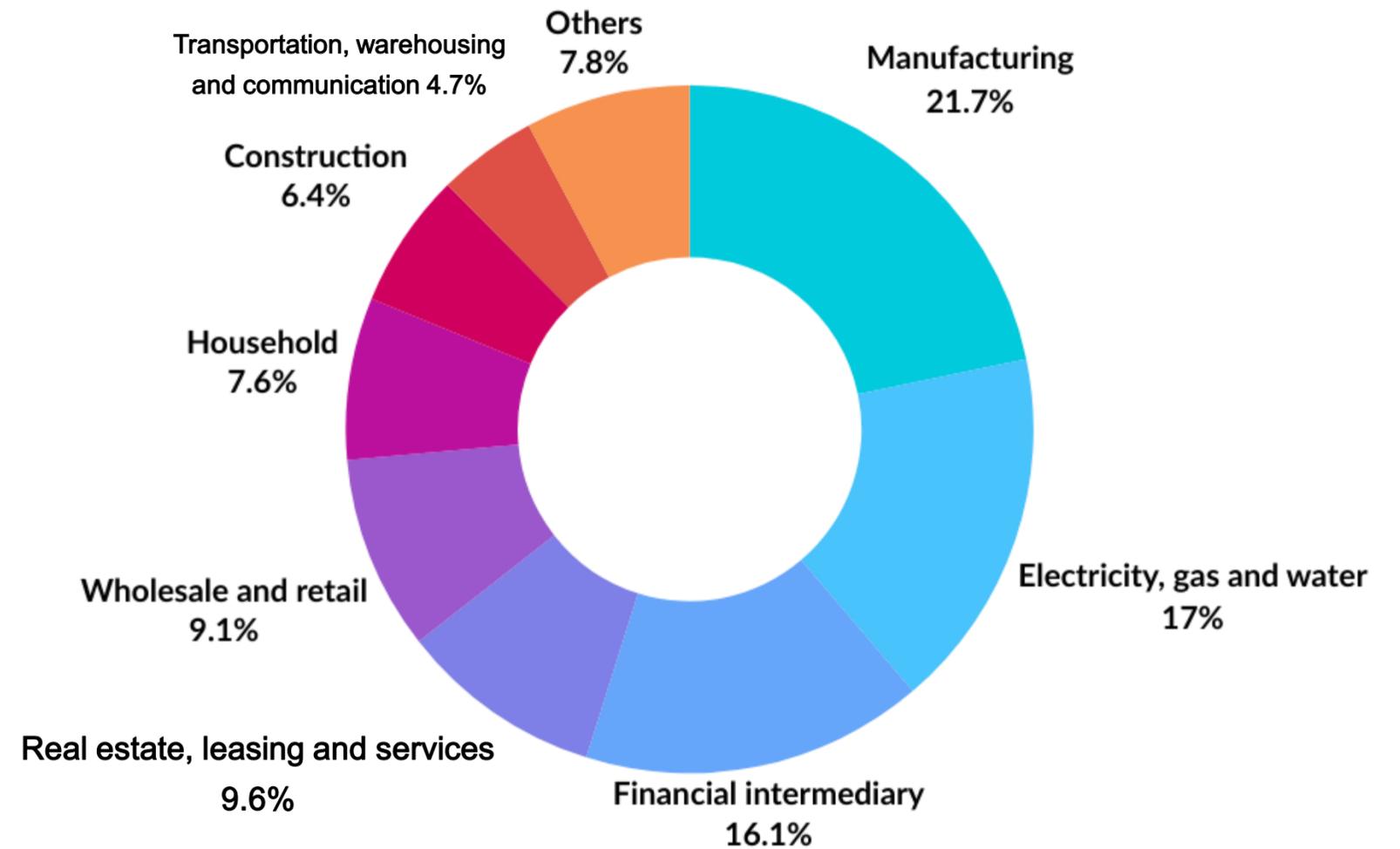
IDR trillion, %



*Consumer include employee loan

Loans by type of economic sectors

IDR trillion, %



**Others: Mining, accomodation, food and beverages, heath and social services, agriculture, hunting and forestry, education services, fishing, social, art, culture, recreation and other services

AWARDS



HUMAN CAPITAL

Based on Position

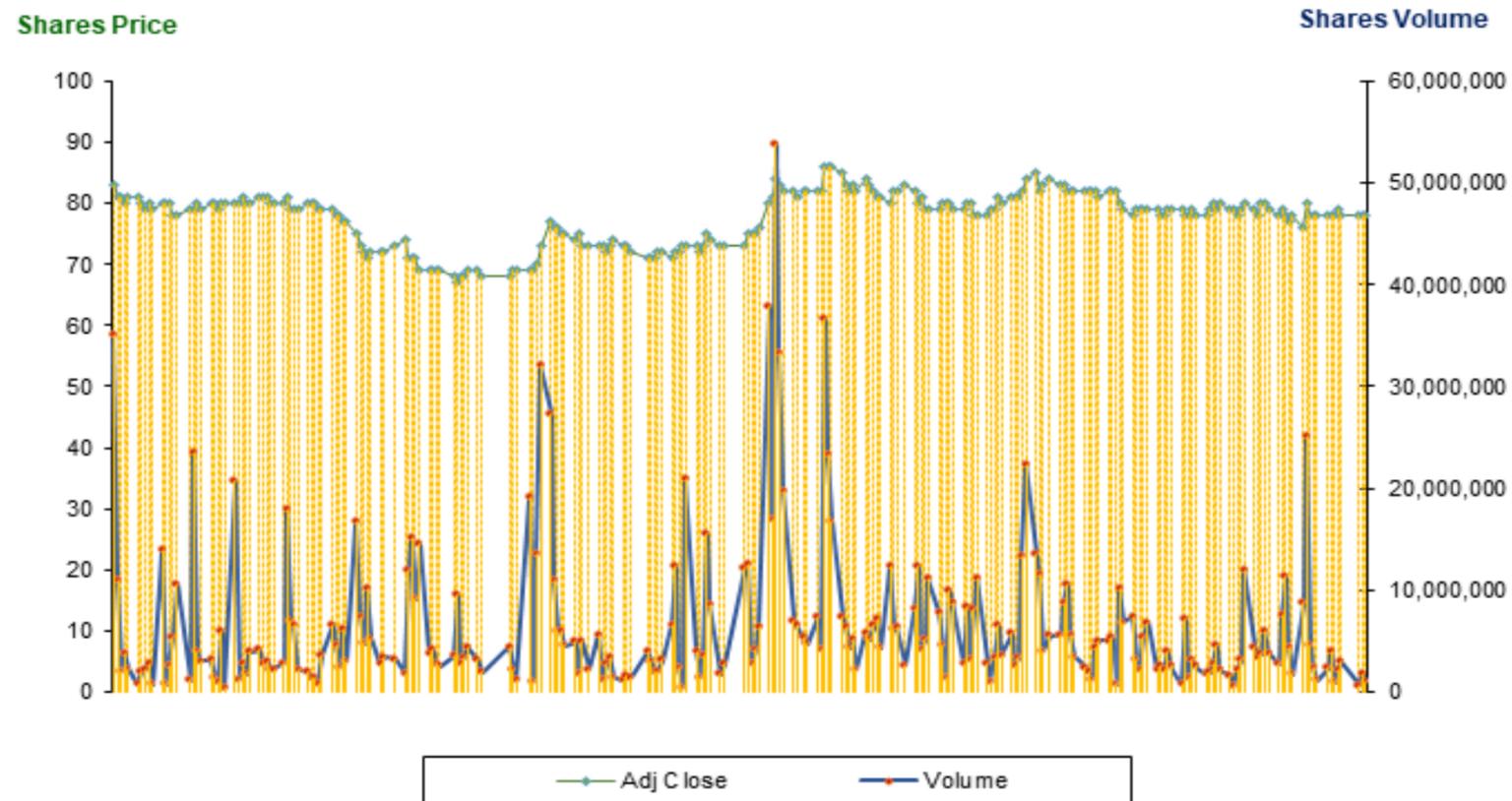
Position	31-Dec-23		31-Dec-22	
	Total	%	Total	%
Directors	6	1%	6	0%
Division Head / Regional Head	39	1%	38	3%
Branch Manager	67	9%	70	6%
Department Head	151	14%	155	13%
Officer	64	5%	71	6%
Staff	765	68%	758	63%
Non-Staff	91	1%	105	9%
Total	1,183	100%	1,203	100%

Based on Years of Service

Years of Service	31-Dec-23		31-Dec-22	
	Total	%	Total	%
0-3 years	296	25%	314	26%
3-5 years	128	11%	155	13%
5-10 years	375	32%	362	30%
10-20 years	257	22%	232	19%
> 20 years	127	11%	140	12%
Total	1,183	100%	1,203	100%



SHARES HIGHLIGHT 2023



Shares Performance (in IDR)	2023	2022
Highest Price	89	118
Lowest Price	67	79
Price at the end of the year	78	80
Earnings Per Share	6.36	3.59

Share Price (in IDR)	2023				2022			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	81	89	68	69	116	118	94	102
Second Quarter	69	79	67	73	102	102	89	91
Third Quarter	73	89	73	84	91	98	84	86
Fourth Quarter	84	87	74	78	86	94	79	80

Market Capitalization (in IDR)	2023	2022
First Quarter	2,590,296,791,421	3,829,134,387,318
Second Quarter	2,740,458,924,257	3,416,188,522,019
Third Quarter	3,153,404,789,556	3,228,485,855,974
Fourth Quarter	2,928,161,590,302	3,003,242,656,720

ADVANTAGES

01

Received ^{id}AAA rating (highest rating)

CCB Indonesia has received the ^{id}AAA rating (highest rating) for 4 (four) consecutive years from the rating agency PT Pefindo, the latest period September 4, 2023 to September 1, 2024, 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

Expertise in *Infrastructure Financing*

CCB Corporation has expertise in *infrastructure financing* which will provide the Bank a competitive advantage for development to a larger scale

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

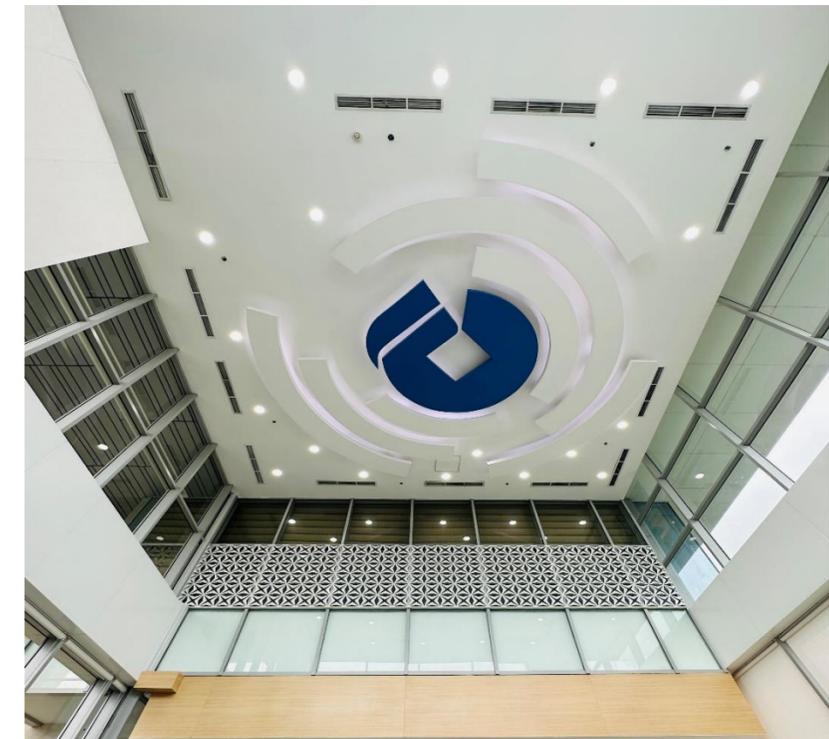
Pressures on digital innovation in banking

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 2024

- 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 CAR sufficiency and liquidity for business development in 2024 and onwards
- 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 increase effectiveness, efficiency and bank business capabilities leading to digital banking gradually. Development and use of technology to manage risk, simplify control, AML and anti-fraud functions 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 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), 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

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)
- Non – Delivery Forward (NFD)



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



Free Medical Treatment



School Assistance



Blood Donors

THANK YOU



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Central Jakarta, 10220



Visit Our Website

idn.ccb.com