**DISCLOSURE OF INFORMATION**
**REGARDING AFFILIATE TRANSACTIONS**

**IT IS IMPORTANT FOR THE COMPANY'S SHAREHOLDERS TO READ AND TAKE NOTE OF THIS DISCLOSURE REGARDING AFFILIATE TRANSACTIONS IN ORDER TO COMPLY WITH FINANCIAL SERVICES AUTHORITY REGULATION NO. 42/POJK.04/2020 REGARDING AFFILIATE TRANSACTIONS AND CONFLICTS-OF-INTEREST TRANSACTIONS ("POJK 42/2020").**

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

**PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK**

**("The Company")**

**Kegiatan Principal Business Activities:**

Banking Services

Headquartered in Central Jakarta, Indonesia

**Headquarters**

Sahid Sudirman Center Building, 15th Floor

Jl. Jenderal Sudirman Kav. 86  Central Jakarta 10220

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This Disclosure was published in Jakarta on June 30, 2026

## INTRODUCTION

This Disclosure is prepared in accordance with the provisions of POJK 42/2020, which requires the Company to disclose information regarding Affiliated Transactions conducted by the Company and its affiliate (namely CCB Fintech Co., Ltd., hereinafter referred to as **"CCB Fintech"**) in connection with the signing of the "New Core System and Its Implementation and General Integration Services Project at PT Bank China Construction Bank Indonesia Tbk," Contract No. CCBI: 057/PKS-LGL/CCBI/VI/2026 dated June 30, 2026 (Contract for the New Core System Project and Its Implementation and General Integration Services at PT Bank China Construction Bank Indonesia Tbk No. Contract CCBI: 057/PKS-LGL/CCBI/VI/2026 dated June 30, 2026, or the **"NGS Agreement"**), pursuant to which the Company is required to disclose said Affiliated Transaction to the public no later than 2 (two) business days after the Affiliated Transaction occurs.

In connection with the foregoing, the Company's Board of Directors hereby issues this Information Disclosure. Through this Information Disclosure, the Company will provide an explanation, considerations, and the reasons for conducting the Affiliated Transaction. This Information Disclosure will explain the object of the Affiliated Transaction in question, including the value of the Affiliated Transaction, the parties involved in the Affiliated Transaction, and the nature of the affiliate relationship regarding the Affiliated Transaction.

## DESCRIPTION OF AFFILIATE TRANSACTIONS

### A. BACKGROUND OF THE TRANSACTION

The Company's core banking was previously managed by a third-party vendor, which resulted in:

1) Limited strategic and technical flexibility for the Company in developing and adapting the system to meet business needs and applicable regulations;
2) Dependence on the vendor regarding security, system updates, and incident response;
3) Limited flexibility in modifying the system to meet the Company's specific business needs and/or OJK regulatory requirements; and
4) The possibility that issues faced by the Company would be given low priority because the third-party vendor had to serve many clients simultaneously, meaning the Company's interests and urgency were not always the top priority.

### B. DATE OF THE TRANSACTION

The date of the Affiliated Transaction is June 30, 2026, corresponding to the date of signing of the NGS Agreement.

### C. OBJECT OF THE TRANSACTION

The object of the Affiliated Transaction is the New Core System Project and its Implementation, as well as General Integration Services at the Company, whereby CCB Fintech will provide an application that will be broken down into business sub-components consisting of 38 (thirty-eight) business components, including customer transaction processing, electronic banking, deposits, customer information management, and so on, involving the procurement of software licensed by CCB Fintech and third parties.

The scope of work includes:

- Project mobilization, project governance, and development of an integrated work plan;

- Provision of banking solutions and supporting systems, including deployment packages for specific application components and basic instantiation parameters;
- Configuration, customization, and various development tasks required to meet business needs, regulatory requirements, and local market practices in Indonesia;
- Design and implementation of integrations with agreed-upon systems, supporting systems, and external connections, including but not limited to customer systems, payment and transaction settlement systems, channels, reporting, and treasury systems;
- Design, development, and implementation of data migration;
- Conducting internal vendor testing, including application assembly testing/SIT support, non-functional testing, security testing, defect remediation, and UAT support;
- Support for establishing the Company's application and platform operating models, including setting up service desks, assigning task managers, providing first-line support, first-line application support, and related operating procedures and knowledge transfer;
- User training, knowledge transfer, and handover of technical and operational system manuals to the Company;
- Production rehearsals, cutover support, go-live support, stabilization, and acceptance support until the completion of milestone sign-offs; and
- 3 (three) months of critical post-go-live support for infrastructure-related scope, including infrastructure integration support, environment stabilization, deployment support, troubleshooting, and the transfer of infrastructure operational capabilities to the Company.

The New Core System Project and its Implementation, as well as General Integration Services, are scheduled to go live within 12 (twelve) months after the signing date of the NGS Agreement.

## D. TRANSACTION VALUE

The transaction value for the Transaction Object is RMB 16,490,000 (sixteen million four hundred ninety thousand Renminbi), excluding applicable taxes levied under the tax regulations of the Republic of Indonesia.

## E. PARTIES ENGAGED IN AFFILIATED TRANSACTIONS

**<u>The Company</u>**

### Brief History

The Company is a conventional commercial bank. It was originally established in 1974 as a Non-Bank Financial Institution (LKBB) under the name "PT Multinational Finance Corporation." In 1993, the Company transformed into a commercial bank under the name "PT Multicor Bank," and in 1995 changed its name to "PT Bank Multicor," subsequently becoming a publicly listed company in 2007 under the name "PT Bank Multicor Tbk."

In 2007, PT Bank Multicor Tbk merged with PT Bank Windu Kentjana, and the name of the merged company became "PT Bank Windu Kentjana International Tbk."

Subsequently, in 2016, PT Bank Windu Kentjana International Tbk merged with PT Bank Antardaerah, and the name of the merged company became "PT Bank China Construction Bank Indonesia Tbk" (abbreviated as "CCB Indonesia," hereinafter referred to as the "Company"). In connection with this, the Company obtained approval for the transfer of its business license pursuant to OJK Board of Commissioners Decision No. 17/KDK.03.2016 regarding the Transfer of the Business License from PT Bank Windu Kentjana International Tbk to PT Bank China Construction Bank Indonesia Tbk.

In 2017, China Construction Bank Corporation acquired a 60% (sixty percent) stake in the Company, and this ownership stake has remained unchanged as of the date of this Disclosure.

The Company is domiciled and headquartered at Sahid Sudirman Center Building, 15th Floor, Jalan Jenderal Sudirman Kav. 86, Central Jakarta 10220.

**Capital Structure and Shareholder Composition**

Based on the Deed of Confirmation of the Minutes of the Meeting of PT Bank China Construction Bank Indonesia Tbk No. 53 dated January 21, 2026, executed before Notary Eliwaty Tjitra, Bachelor of Law, a Notary in West Jakarta, that the amendments to the Articles of Association have been accepted and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia ("**Sisminbakum**") pursuant to Letter No. AHU-AH.01.03-0078395 dated February 13, 2026, and the amendments to its data having been accepted and recorded in Sisminbakum pursuant to Letter No. AHU-AH.01.09-0133304 dated February 20, 2026, the Company's capital structure and shareholder composition are as follows:

| Description | Number of Shares (Shares) | Nominal Value (Rupiah) | Percentage (%) |
|---|---|---|---|
| **Authorized Capital** | **60,000,000,000** | **60,000,000,000,000** | |
| 1. China Construction Bank Corporation | 22,751,563,707 | 2,275,156,370,700 | 60.00% |
| 2. UOB Kay Hian Pte. Ltd | 3,112,832,456 | 311,283,245,600 | 8.21% |
| 3. Drs. Johnny Wiraatmadja | 2,631,113,705 | 263,111,370,500 | 6.94% |
| 4. Public | 9,424,220,646 | 942,422,064,600 | 24.85% |
| **Issued and Fully Paid-up Capital** | **37,919,730,514** | **3,791,973,051,400** | **100.00%** |
| **Shares in the Portfolio** | **22,080,269,486** | **2,208,026,948,600** | |

**Composition of the Management**

The composition of the management of the Company, based on the Deed of Minutes of the Annual General Meeting of Shareholders of PT Bank China Construction Bank Indonesia Tbk Number 33 dated June 12, 2026, drawn up by Notary Hendra Justin Fu, S.H., M.Kn., a Notary in West Jakarta, is as follows:

<u>Board of Directors</u>

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Andreas Herman Basuki
- Director : Suryati Budiyanto

<u>Board of Commissioners</u>

- President Commissioner : Wu Jianzheng
- Commissioner : Shen Huayu*
- Independent Commissioner : Mohamad Hasan
- Independent Commissioner : Yudo Sutanto, Nyoo

*Effective upon obtaining approval from the Financial Services Authority regarding the fit and proper test.

**<u>CCB Fintech</u>**

**Brief History**

CCB Fintech is a company engaged in, among other things, technology development, technology consulting, financial technology (fintech), software research and development, and the provision of integrated digital solutions for the financial sector operating in China.

CCB Fintech is a state-owned legal entity established in 2018 in Shanghai, People's Republic of China. CCB Fintech is a company controlled by CCB Corporation, which holds a 92.5% (ninety-two point five percent) stake.

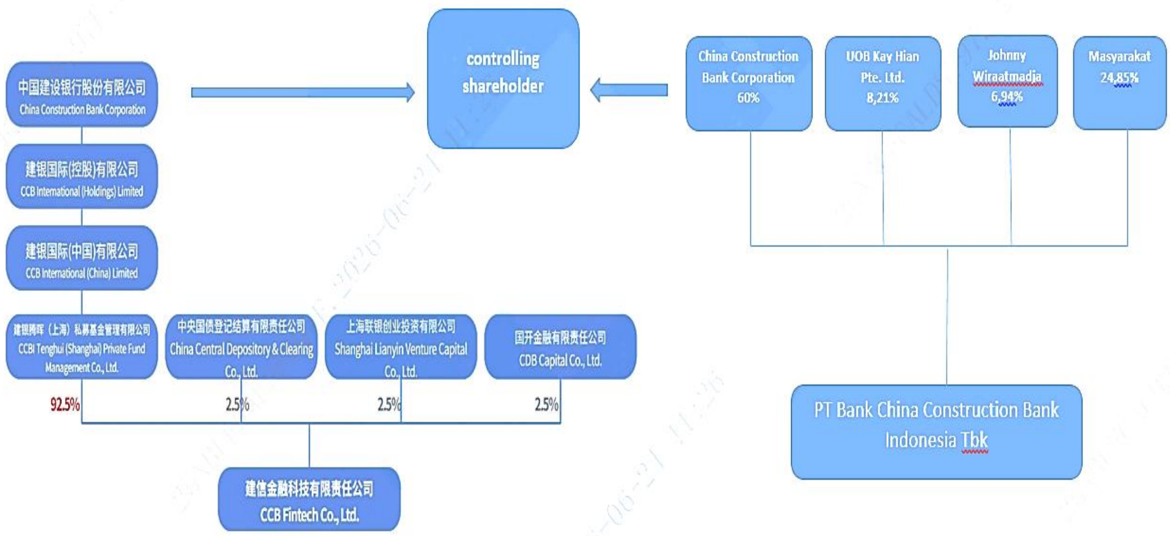
CCB Fintech is domiciled and headquartered at 99 Yincheng Road, 12th & 15th Floors, Shanghai Pilot Free Trade Zone, China.

**Capital Structure and Shareholder Composition**

| Description | Number of Shares | Nominal Value (IDR) | Percentage (%) |
|---|---|---|---|
| 1. **CCBI Tenghui (Shanghai) Private Fund Management Co., Ltd.** | 160,000 | 1,600,000,000 | 92.50% |
| 2. **China Central Depository & Clearing Co., Ltd.** | 4,324 | 43,243,243 | 2.50% |
| 3. **Shanghai Lianyin Venture Capital Co., Ltd.** | 4,324 | 43,243,243 | 2.50% |
| 4. **CDB Capital Co., Ltd.** | 4,324 | 43,243,243 | 2.50% |
| **Total Issued and Fully Paid-in Capital** | **172,973** | **1,729,729,729** | **100.00%** |

**F. NATURE OF THE AFFILIATE RELATIONSHIP BETWEEN PARTIES ENGAGED IN TRANSACTIONS WITH THE COMPANY**

G. The Company and CCB Fintech have an affiliate relationship as both are controlled by CCB Corporation, the controlling shareholder, with a control structure as shown in the chart below:



CCB Indonesia is directly controlled by CCB Corporation through a 60% (sixty percent) ownership shares in the total issued and paid-in shares of CCB Indonesia.

CCB Fintech is indirectly controlled by CCB Corporation through CCBI Tenghui (Shanghai) Private Fund Management Co., Ltd., which holds a direct 92.5% (ninety-two point five percent) shares in CCB Fintech out of the total issued and paid-in shares of CCB Fintech.

## INDEPENDENT PARTY APPOINTED IN THE TRANSACTION

The Company has appointed the Public Appraisal Firm Ruky, Safrudin & Partners **("KJPP RSR"),** which holds Business License No. 2. 11.0095 pursuant to Ministry of Finance Decree No. 1131/KM.1/2011 dated October 14, 2011, and is registered as a public appraiser in the Supporting Professions category under Financial Services Authority Board of Commissioners Decree No. KEP-795/KS. 13/2026 dated June 10, 2026, as an independent appraiser in accordance with the Agreement on the Valuation of Intangible Assets and Fairness Opinion between RSR and the Company No. RSR/L/B/250226.01 dated February 27, 2026, to conduct the valuation of intangible assets and provide a fairness opinion on the Transaction. This Transaction constitutes an affiliate transaction as defined in POJK No. 42/2020, and therefore requires a Fairness Opinion from the Independent Appraiser.

### A. Summary of the Intangible Asset Valuation Report

The following is a summary of the Intangible Asset ("ATB") valuation report as set forth in Report No. 00060/2.0095-00/BS/07/0269/1/VI/2026 dated June 26, 2026:

**(1) Object of the Assessment**
ATB's Core Banking System and Supporting Systems, with a valuation date of December 31, 2025.

**(2) Purpose of Assessment**
To estimate the Market Value of ATB's Core Banking System and Supporting Systems as of December 31, 2025, in connection with the Transaction, in order to comply with the provisions of POJK 42/2020, and not to serve as the basis for any specific transaction plan, nor is it intended for banking or tax purposes.

**(3) Assumptions and Limiting Conditions**
This valuation report constitutes a non-disclaimer opinion based on KJPP RSR's review of documents, data, and information obtained from the Company's management and other sources deemed reliable.

This valuation report was prepared using financial projections prepared by the Company's management, reflecting the fairness of the projections and the ability to achieve them (fiduciary duty).

KJPP RSR is responsible for conducting the valuation analysis of the financial projections prepared by the Company's management. KJPP RSR is responsible for the opinion expressed in this valuation report.

The valuation report is open to the public, except for confidential information that may affect the Company's operations.

**(4) Valuation Approach and Method**
To determine the market value of ATB, KJPP RSR applied the cost approach using the Replacement Cost New method.

**(5) Significant Events After the Valuation Date**
From the valuation date, December 31, 2025, until the date of issuance of this valuation report, there were significant events that could materially affect the valuation results.

Based on KJPP RSR's analysis, the significant events after the valuation date mentioned above have no impact on the conclusion regarding the value per share for the Buyer, which will be used for the share contribution transaction.

**(6) Valuation Conclusion**

Using the asset-based approach, the Market Value of the ATB Core Banking System and its Supporting Systems is IDR 38,471,000,000.00- (rounded) (thirty-eight billion four hundred seventy-one million Rupiah).

## B. Summary of the Fairness Opinion Report

The following is a summary of the fairness opinion report on the Transaction as set forth in Report No. 00061/2.0095-00/BS/07/0269/1/VI/2026 dated June 26, 2026:

**(1) Identity of the Parties**

The parties involved in this Transaction are the Company, as the party using the core banking system and its supporting systems and providing compensation, and CCB Fintech, as the party providing the core banking system and its supporting systems and receiving compensation from the Company.

**(2) Object of the Valuation (Fairness Opinion)**

The Company's plan to replace its core banking system and supporting systems through a purchase from an affiliated party, namely CCB Fintech.

**(3) Purpose of the Valuation (Fairness Opinion)**

The purpose of this Fairness Opinion Report is to provide an opinion on the fairness of the Company's plan to replace its core banking system and supporting systems through a purchase from an affiliated party, namely CCB Fintech, as defined in this report, in order to comply with the provisions of POJK 42/2020; it is not intended for tax or banking purposes, nor for any other form of transaction plan.

**(4) Assumptions and Limiting Conditions**

This Fairness Opinion Report constitutes a non-disclaimer opinion. KJPP RSR has reviewed the documents used in the preparation of the fairness opinion; the data and information obtained were sourced from both the Company's management and other sources deemed reliable in terms of accuracy.

The Fairness Opinion Report was prepared using the Financial Projections prepared by the Company's management, reflecting the fairness of the projections and the ability to achieve them (fiduciary duty).

KJPP RSR is responsible for conducting the analysis of the fairness of the financial projections prepared by the Company's management. KJPP RSR is responsible for the opinion expressed in the Fairness Opinion Report.

The Fairness Opinion Report is open to the public, unless it contains confidential information that could affect the Company's operations.

KJPP RSR has obtained information regarding the legal status of the object of the Fairness Opinion from the Company.

**(5) Valuation Approaches and Methods**

a. Transaction analysis: identification of the parties involved in the transaction, analysis of the terms and conditions of the agreements, and analysis of the benefits and risks of the transaction;

b. Qualitative analysis: analysis of the background of the transaction, a brief description of the Company and its business activities, industry analysis, operational analysis, business prospects, and the benefits and risks of the transaction;
c. Quantitative analysis: analysis of historical performance, analysis of financial projections, analysis of pro forma financial statements, and incremental analysis;
d. Analysis of other relevant factors; and
e. Analysis of the fairness of the transaction price.

**(6) Opinion on the Fairness of the Transaction**

Taking into account the analysis of the fairness of the transaction—which includes an analysis of the Transaction, qualitative and quantitative analyses, an analysis of the fairness of the transaction price, and other relevant factors—in the opinion of KJPP RSR, this transaction is Fair.

## THE IMPACT OF TRANSACTIONS ON THE COMPANY'S FINANCIAL CONDITION

The analysis of the Company's proforma financial statements was conducted based on the Company's proforma financial statements as of December 31, 2025, which were prepared by the Company's Management.

### Table Proforma Profit & Loss Statement

(in billion Rupiah)

| Description | December 31 2025 Actual | Adjustment | December 31 2025 Proforma |
|---|---|---|---|
| **Operating Income and Expenses** | | | |
| Interest income | 2,180,379 | - | 2,180,379 |
| Interest expense | (1,228,609) | - | (1,228,609) |
| **Net Interest Income** | **951,770** | **-** | **951,770** |
| Other operating income | 74,740 | - | 74,740 |
| Other operating expenses | (640,155) | (32,556) | (672,711) |
| **Net Operating Income** | **386,355** | **(32,556)** | **353,799** |
| **Non operating income/ (expense)** | 7,018 | - | 7,018 |
| Non operating income Non operating expense | (214) | - | (214) |
| **Total non operating imcome/ (expense)** | **6,804** | **-** | **6,804** |
| **Income before income tax** | **393,159** | **(32,556)** | **360,603** |
| Income tax expense | (91,211) | 7,551 | (83,660) |
| **Net income** | **301,948** | **(25,005)** | **276,943** |

### Table Proforma Financial Position Statement

(in billion Rupiah)

| Description | December 31 , 2025 *Actual* | Adjustment | December 31, 2025 Proforma |
|---|---|---|---|
| **ASSETS** | | | |
| Cash | 147,547 | (32,556) | 114,991 |
| Current accounts with Bank Indonesia | 1,222,936 | - | 1,222,936 |
| Current accounts with other bank | | | |
| Related parties | 71,750 | - | 71,750 |
| Third parties | 258,935 | - | 258,935 |
| Allowance for impairment losses | (236) | - | (236) |
| Net | 330,449 | - | 330.449 |
| Placements with Bank Indonesia and other banks third parties | 667,032 | - | 667,032 |
| Allowance for impairment losses | (2) | - | (2) |
| Net | 667,030 | - | 667,030 |
| Derivative receivables | 2,427 | - | 2,427 |
| Marketable securities | 8,070,783 | - | 8,070,783 |
| Allowance for impairment losses | (2) | - | (2) |
| Net | 8,070,781 | - | 8,070,781 |
| Acceptance receivables | 3,172 | - | 3,172 |
| Allowance for impairment losses | (3) | - | (3) |
| Net | 3,169 | - | 3,169 |

| Description | December 31 , 2025 *Actual* | Adjustment | December 31, 2025 Proforma |
|---|---|---|---|
| Receivables on securities purchased under agreements to resale | - | - | - |
| Prepaid expenses | 11,672 | - | 11,672 |
| Loans Related parties | 4,211 | - | 4,211 |
| Third parties | 26,402,976 | - | 26,402,976 |
| Allowance for impairment losses | (268,605) | - | (268,605) |
| Net | 26,138,582 | - | 26,138,582 |
| Interest receivables | 155,389 | - | 155,389 |
| Foreclosed assets | 78,491 | - | 78,491 |
| Fixed assets and right of use assets | 748,082 | 32,556 | 780,638 |
| Goodwill | 190,075 | - | 190,075 |
| Deffered tax assets | 130,773 | - | 130,773 |
| Other assets | 186,306 | - | 186,306 |
| **TOTAL ASSETS** | **38,083,709** | **-** | **38,083,709** |

| Description | December 31 2025 *Actual* | Adjustment | December 31 2025 Proforma |
|---|---|---|---|
| **LIABILITIES AND EQUITY** | | | |
| **LIABILITIES** | | | |
| Obligation due immediately | 23,453 | - | 23,453 |
| Derivative payables | 1,321 | - | 1,321 |
| Acceptance payables | 3,172 | - | 3,172 |
| Deposits from customers Related parties | 71,233 | - | 71,233 |
| Third parties | 28,594,779 | - | 28,594,779 |
| Deposits from other banks Related parties | 805 | - | 805 |
| Third parties | 1,692,837 | - | 1,692,837 |
| Interest payables | 59,973 | - | 59,973 |
| Liabilities on securities sold under repurchase agreements | 169,393 | - | 169,393 |
| Fund borrowing | 16,695 | - | 16,695 |
| Taxes payable | 33,655 | - | 33,655 |
| Provisions | 55,035 | - | 55,035 |
| Subordinated securities | - | - | - |
| Employment benefits obligation | 175,329 | - | 175,329 |
| Other liabilities | 40,511 | - | 40,511 |
| **TOTAL LIABILITIES** | **30,938,191** | **-** | **30,938,191** |
| **EQUITY** | | | |
| Share capital | 3,791,973 | - | 3,791,973 |
| Additional paid-in capital | 1,267,378 | - | 1,267,378 |
| Other comprehensive income | 363,130 | - | 363,130 |
| Retained earnings Appropriated | 6,000 | - | 6,000 |
| Unappropriated | 1,717,037 | - | 1,717,037 |
| **TOTAL EQUITY** | **7,145,518** | **-** | **7,145,518** |
| **TOTAL LIABILITIES AND EQUITY** | **38,083,709** | **-** | **38,083,709** |

## EXPLANATION, CONSIDERATIONS, AND REASONS FOR CONDUCTING THE TRANSACTION, AS COMPARED TO CONDUCTING A SIMILAR TRANSACTION WITH A NON-AFFILIATED PARTY

At this time, the Company is still using a Core Banking System under a managed service model, and a number of issues have been identified. Furthermore, as the scale of the business, the complexity of services, security requirements and technological flexibility have increased, the managed service model has begun to show certain limitations. Consequently, the Company considers it necessary to transform the core banking system from a managed service model to an on-premise model

The transformation of the core banking system from a managed service model to an on-premise infrastructure is a strategic move aimed at strengthening the institution's position in technology management, maintaining competitiveness, and laying the foundation for the Company's long-term independence.

In order to enhance digital security and independence, the Company plans to replace its core banking system and supporting systems with those provided by its affiliate, CCB Fintech.

## STATEMENT BY THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS

The Company's Board of Directors states that this Transaction has gone through the procedures of Affiliated Transactions.

The Company's Board of Directors and Board of Commissioners, both individually and collectively, state that:

(1) This Transaction does not involve a conflict of interest as defined in POJK 42/2020 and does not constitute a Material Transaction as defined in Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities; and

(2) All material information and facts have been fully disclosed in this Disclosure Statement; such information is accurate; and there is no other important information or material fact that has been omitted which could render the information inaccurate and/or misleading.

Jakarta, June 30 2026
**PT Bank China Construction Bank Indonesia Tbk**
Directors