



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

PUBLIC EXPOSE

CCB INDONESIA

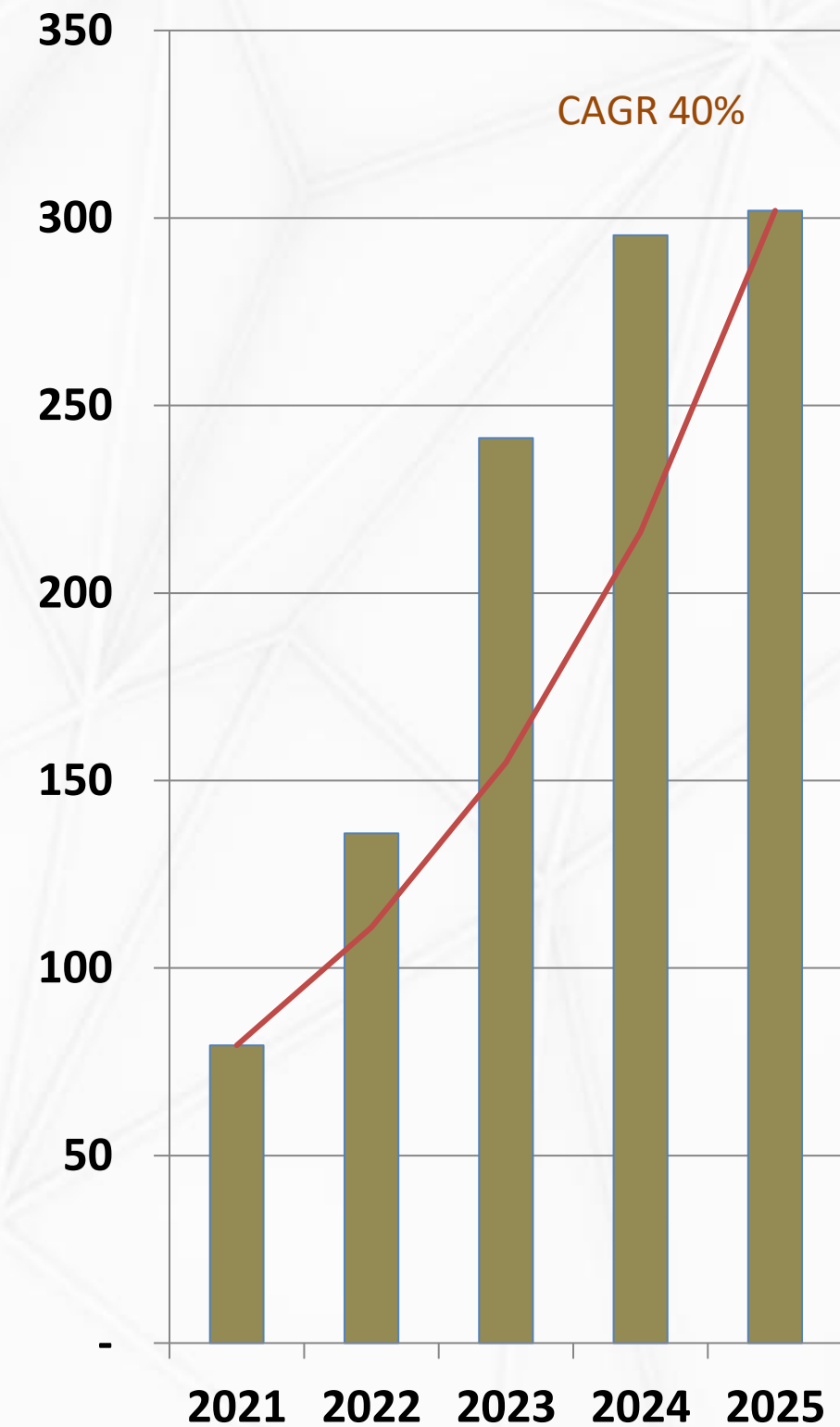
2026

Website
bankccbci.co.id



KEY HIGHLIGHTS

- Achievement of the **Bank's net profit** with Compound Annual Growth Rate (**CAGR**) 2021-2025 of **40%**, and Growth of 2.22% in 2025.
- CCB Indonesia obtained ^{id}**AAA rating (the highest rating)** from rating agency PT Pefindo for 6 (six) consecutive years.



2025 PERFORMANCE :

<p>STRONG LOAN AND FUNDING GROWTH</p>	<p>LOAN GROWTH</p> <p>↑ 12.5% y-o-y</p>	<p>TOTAL FUNDING GROWTH</p> <p>↑ 22.7% y-o-y</p>	<p>IMPROVED ASSET QUALITY (NPL BRUTO)</p> <p>1.5%</p> <p>vs 2.1% in 2024</p>
<p>IMPROVED PROFITABILITY AND EFFICIENCY</p>	<p>REVENUE GROWTH</p> <p>↑ 2.7% y-o-y</p>	<p>PROFIT AFTER TAX GROWTH</p> <p>↑ 2.2% y-o-y</p>	<p>CONTROLLED COST GROWTH AND IMPROVED IN EFFICIENCY</p> <p>CIR 56.4%</p> <p>BOPO 83.2%</p>
<p>SOLID LIQUIDITY AND CAPITAL</p>	<p>TOTAL ASSET GROWTH</p> <p>↑ 13.5% y-o-y</p>	<p>STRONG AND MORE OPTIMAL LIQUIDITY</p> <p>LCR 159% & NSFR 116%</p> <p>* Above the minimum threshold of 100%</p>	<p>STRONGER/HIGHER CAPITAL</p> <p>CAR 29.5%</p>

2025 PERFORMANCE:

TOTAL ASSET GROWTH by 13.5%

STRONG LOAN AND FUNDING GROWTH

- **Loan growth** by IDR 2.9 trillion, or 12.5% y-o-y which was mostly from Corporate segments.
- **Improved Asset Quality** with lower Gross NPL ratio from 2.1% (Dec'24) to 1.5% (Dec'25).
- **Total Funding growth** by IDR 5.3 trillion or 22.7% y-o-y with CASA ratio growth of 2.06% y-o-y (CASA ratio 2024: 22.15%, and CASA ratio 2025: 24.21%)

IMPROVED PROFITABILITY AND EFFICIENCY

- **Revenue increased by 2.7% y-o-y**, which was mostly contributed by business volume growth.
- **Lower ECL impairment by 35.6% y-o-y**, supported by improved asset management quality.
- **Profit after tax / PAT growth by 2.2% y-o-y** contributed from the business growth and improvement in profitability.

SOLID LIQUIDITY AND CAPITAL

- **Total Asset increased** by IDR 4.5 trillion, or 13.5% y-o-y.
- **Strong and optimal liquidity** with sufficient of LCR 159.2% and NSFR of 116.3%, which are still above the minimum regulatory threshold of 100%.
- **Strong Capital** with CAR 29.5% (Dec'25).
- **Bank's equity increased** from IDR 6.8 trillion, up by IDR 304 billion or 4.5% y-o-y to IDR 7.1 trillion as of December 2025.

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 71 offices (as of 31 December 2025) 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 6 (six) 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.
- The Bank's policy focused on strengthening and promoting sustainable business growth through the development of corporate banking business, particularly infrastructure financing, enhancing support for SME sector in line with the government program, as well as the development of consumer banking



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

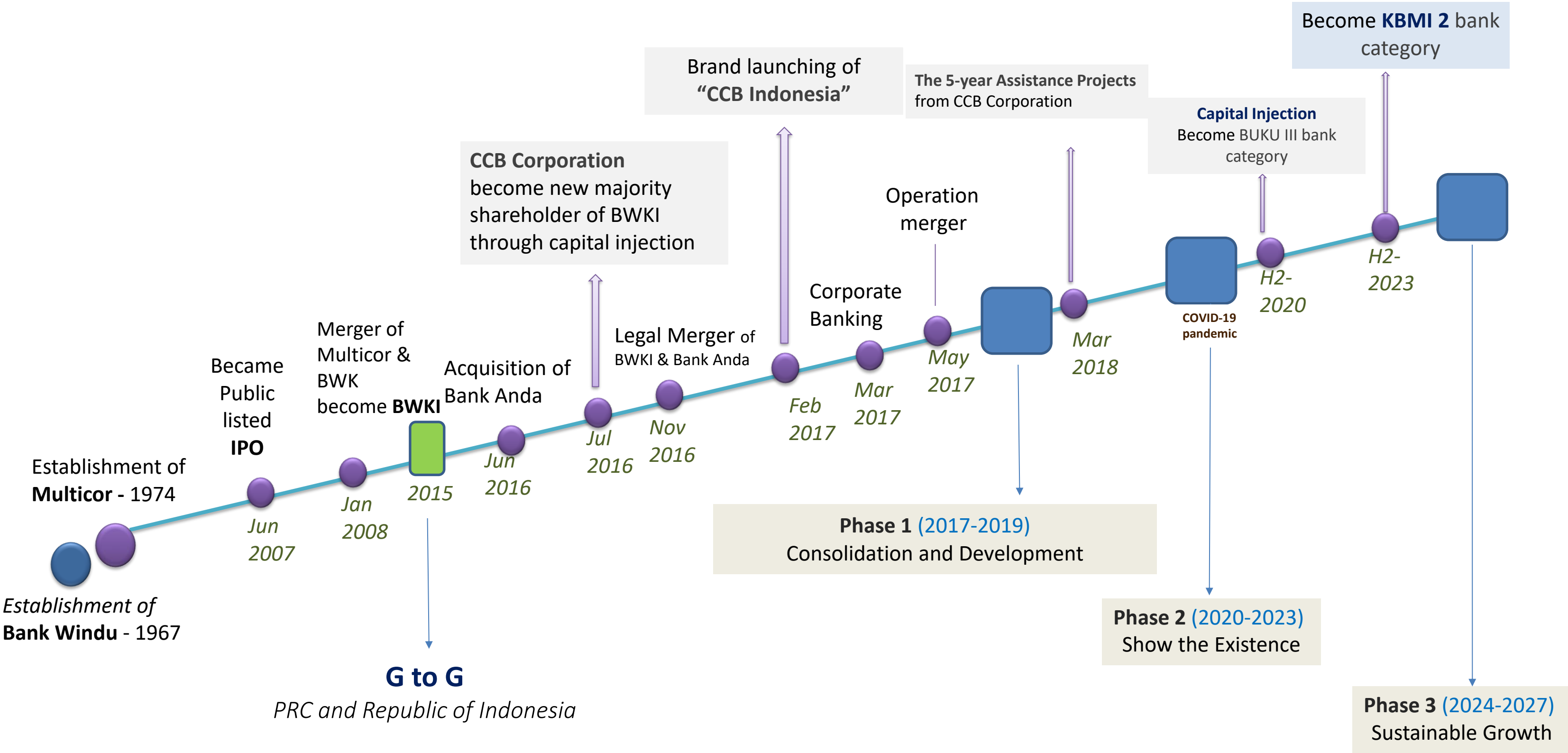
- Strong financial base
- Ability to provide complex service with speed
- Strong partnered relationship
- Continuous improvement
- Human capital
- Commitment

Values

- Integrity
- Trust
- Speed
- Competence

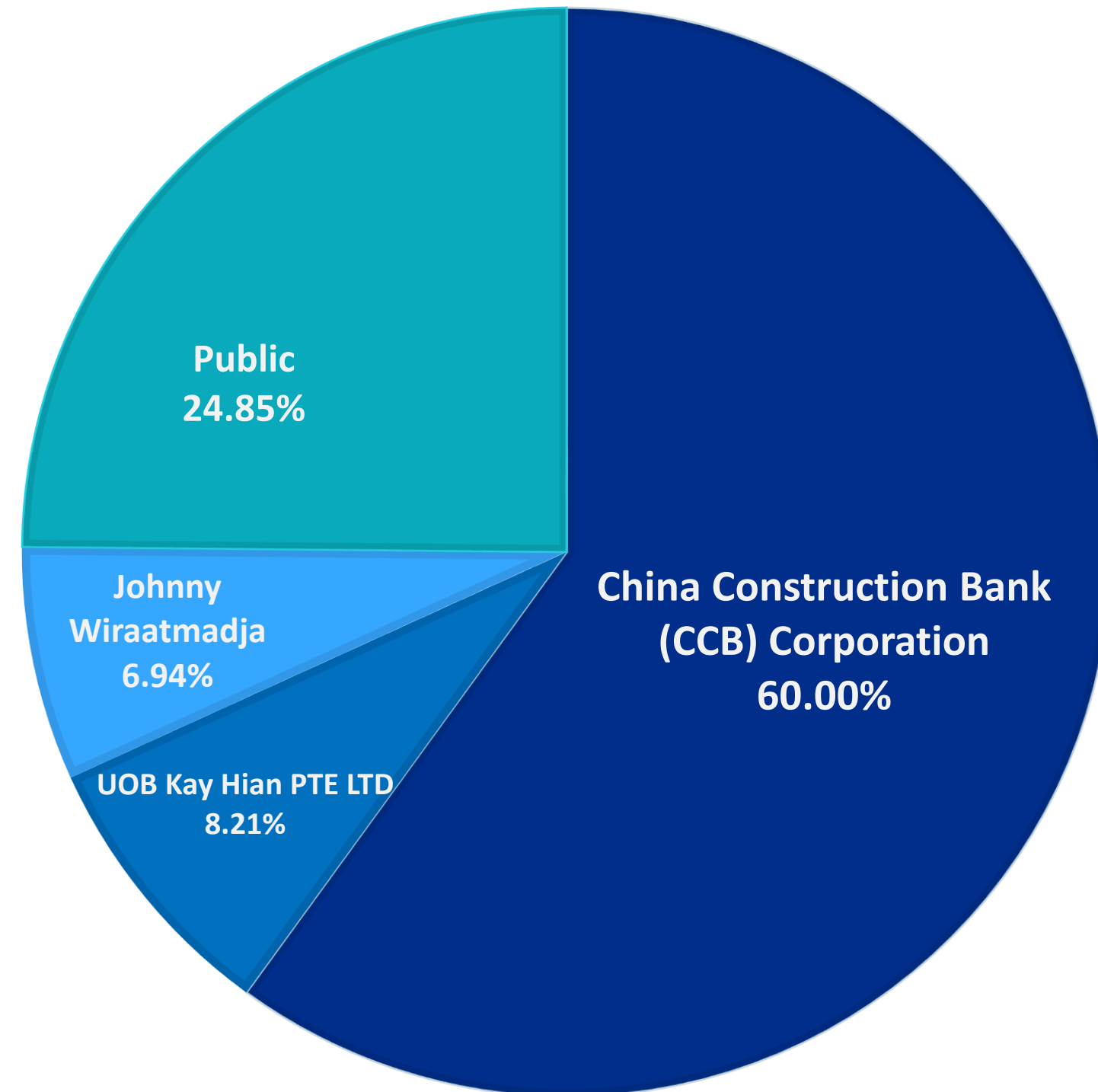


MILESTONES



Composition of Shareholders

Ownership structure as of 31 December 2025



BOARD OF COMMISSIONERS



Wu Jianzheng
President Commissioner



Mohamad Hasan
Independent Commissioner



Guo Meijun
Commissioner



Yudo Sutanto
Independent Commissioner



BOARD OF DIRECTORS



Jiang Yongdong
President Director



Zhu Yong
Director of
Corporate and International
Banking



Suryati Budiyo
Director of
Commercial & Retail
Banking



Junianto
Director of
Operations



Andreas Basuki
Director of
Compliance



NETWORK OF OFFICES

AS OF 31 DECEMBER 2025



Total offices 71
Head Office 1
Branch Offices 20
Sub-Branch Offices 50

Jakarta & Tangerang: 32 offices
Jawa Barat: 13 offices, Jawa Tengah & Yogyakarta DIY: 5 offices, Jawa Timur: 7 offices
Bali: 2 offices, Mataram (Nusa Tenggara Barat): 1 office
Sulawesi Selatan: 1 office, Kalimantan Barat: 2 offices
Riau: 2 offices, Kepulauan Riau: 3 offices, Lampung & Sumatera Selatan: 2 offices
Bangka Belitung: 1 office



Internet Banking Individual & Corporate

FINANCIAL HIGHLIGHTS AND PROJECTIONS

(In IDR Billion)

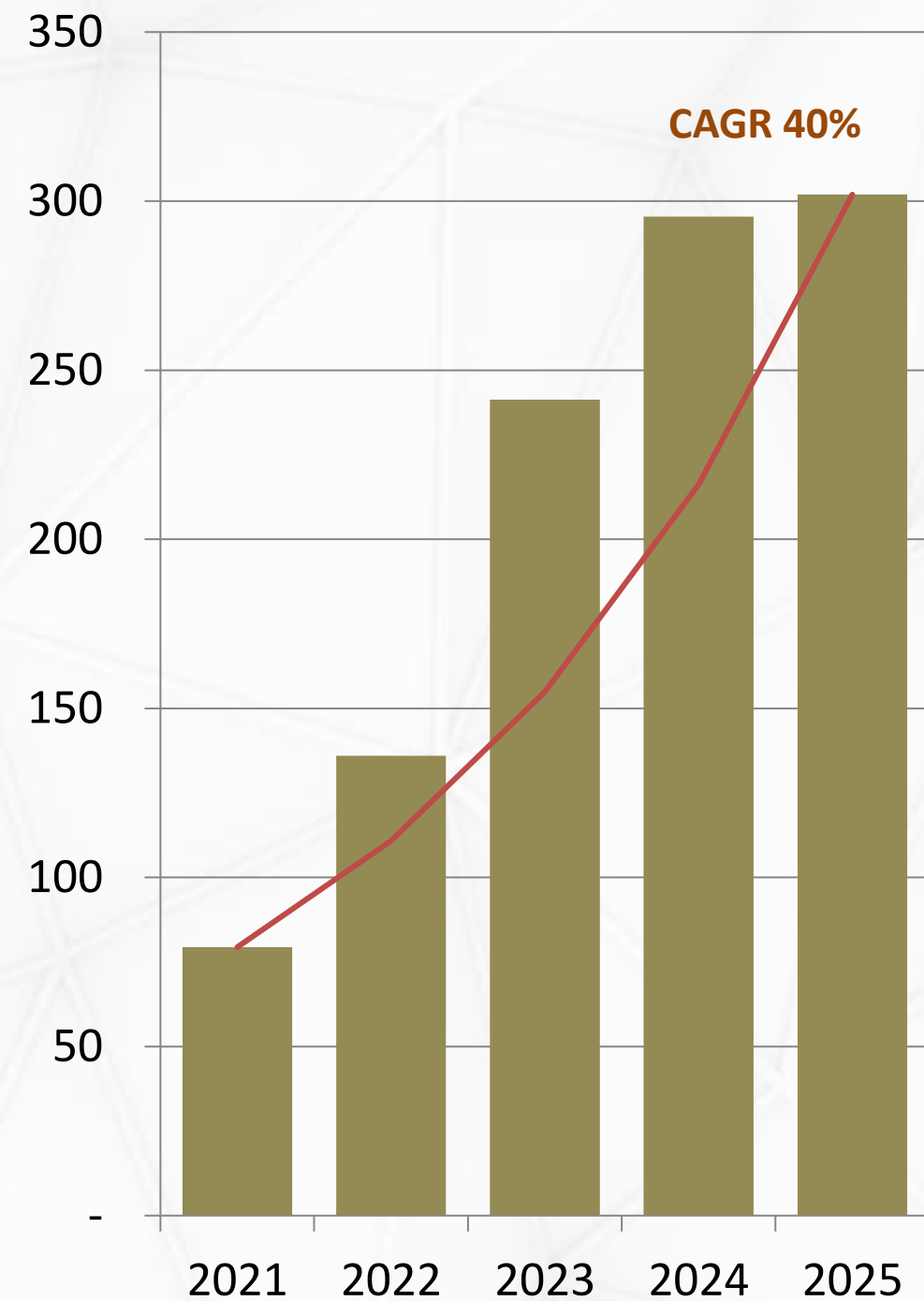
Financial Figures	Audited 2024	Audited FY 2025	Y-o-Y	Projection 2026	Y-o-Y
Total Assets	33,545	38,084	13.53%	40,534	6.43%
Loan	23,464	26,407	12.54%	30,418	15.19%
Third Party Fund	23,357	28,666	22.73%	31,130	8.59%
Equity	6,842	7,146	4.45%	7,459	4.38%
Net Profit	295	302	2.22%	307	1.61%
<u>Financial Ratios</u>	Audited 2024	Audited FY 2025	Y-o-Y	Projection 2026	Y-o-Y
CAR	30.72%	29.48%	-1.24%	27.09%	-2.39%
NPL Gross	2.12%	1.53%	-0.59%	2.30%	0.77%
NPL Net	0.82%	1.15%	0.33%	1.05%	-0.10%
BOPO Ratio	83.39%	83.18%	-0.21%	84.23%	1.05%
Loan to Deposits ratio (LDR)	100.46%	92.12%	-8.34%	97.72%	5.60%
Return Asset (ROA)	1.22%	1.15%	-0.07%	1.03%	-0.12%
Return on Equity (ROE)	4.78%	4.74%	-0.04%	4.61%	-0.13%
Net Interest Margin (NIM)	3.50%	3.02%	-0.48%	3.16%	0.14%


KEY PERFORMANCE 2025

With the support of stakeholders, CCB Indonesia continues to show good performance, as well as continues to provide higher quality banking services through electronic banking, and 71 offices spread across Indonesia.

Profit After Tax

(in IDR billion)

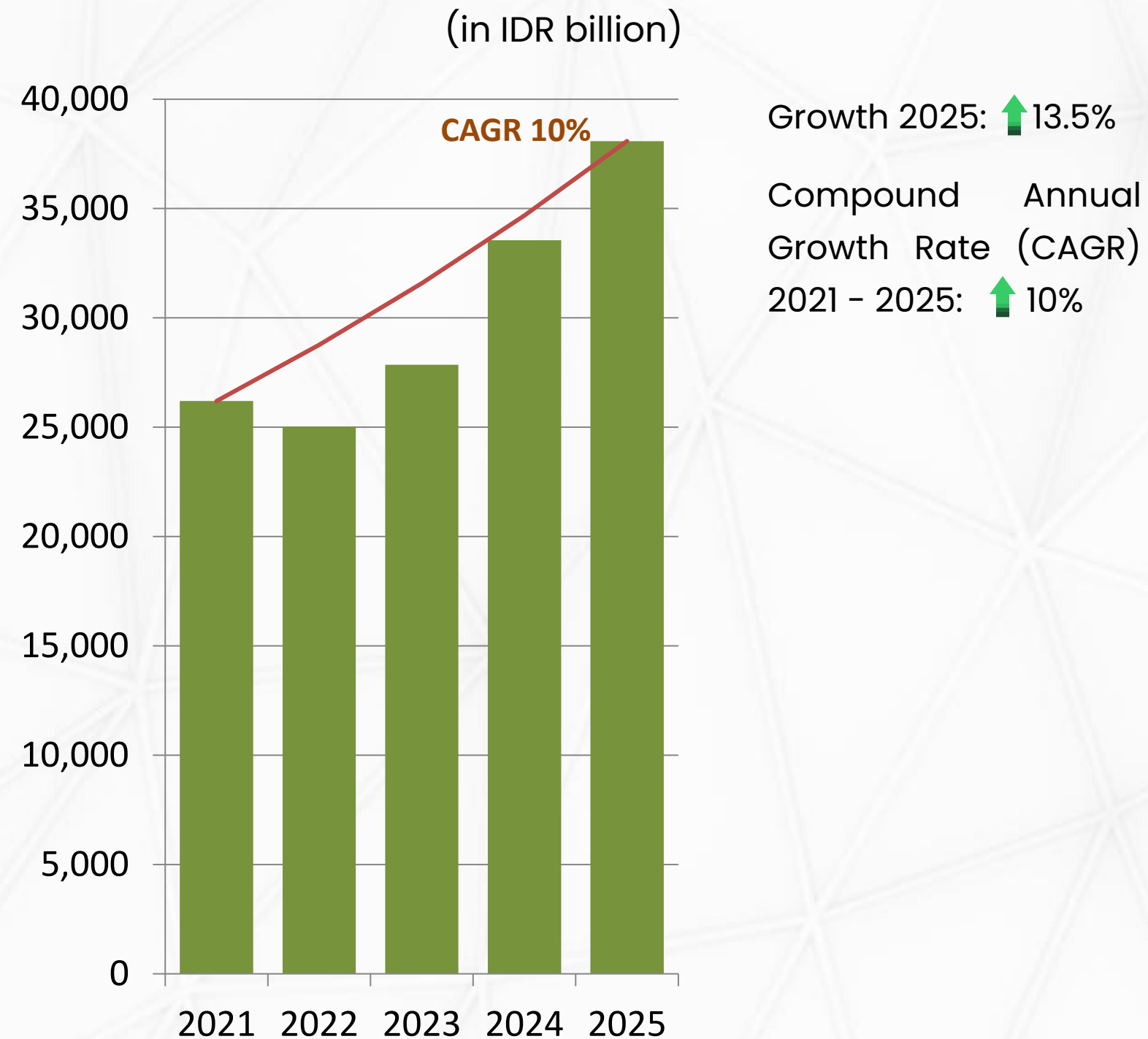


Growth 2025:  2.2%

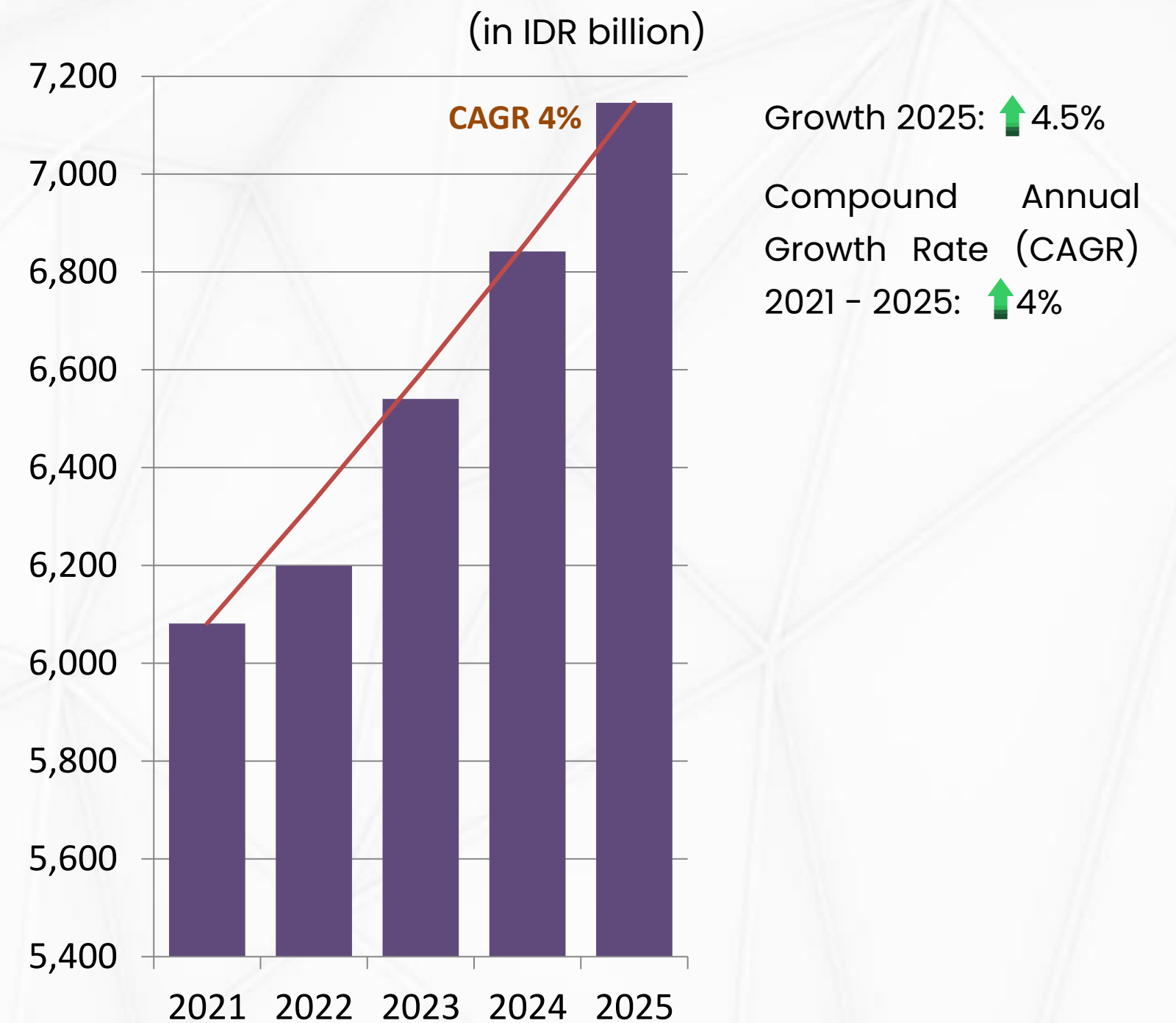
Compound Annual
Growth Rate (CAGR)
2021 - 2025 :  40%

KEY PERFORMANCE 2025

Total Assets



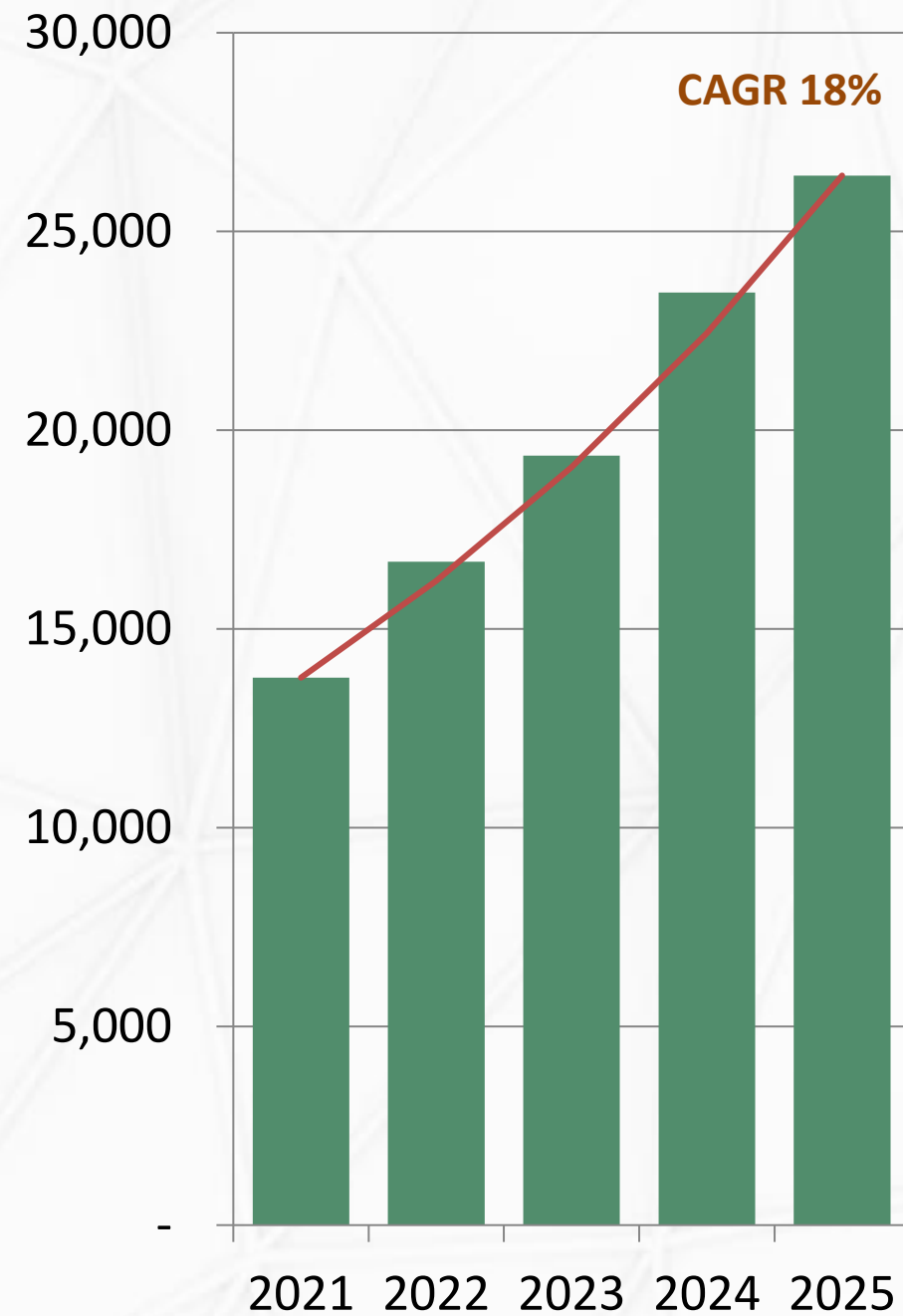
Equity



KEY PERFORMANCE 2025

Loan

(in IDR billion)

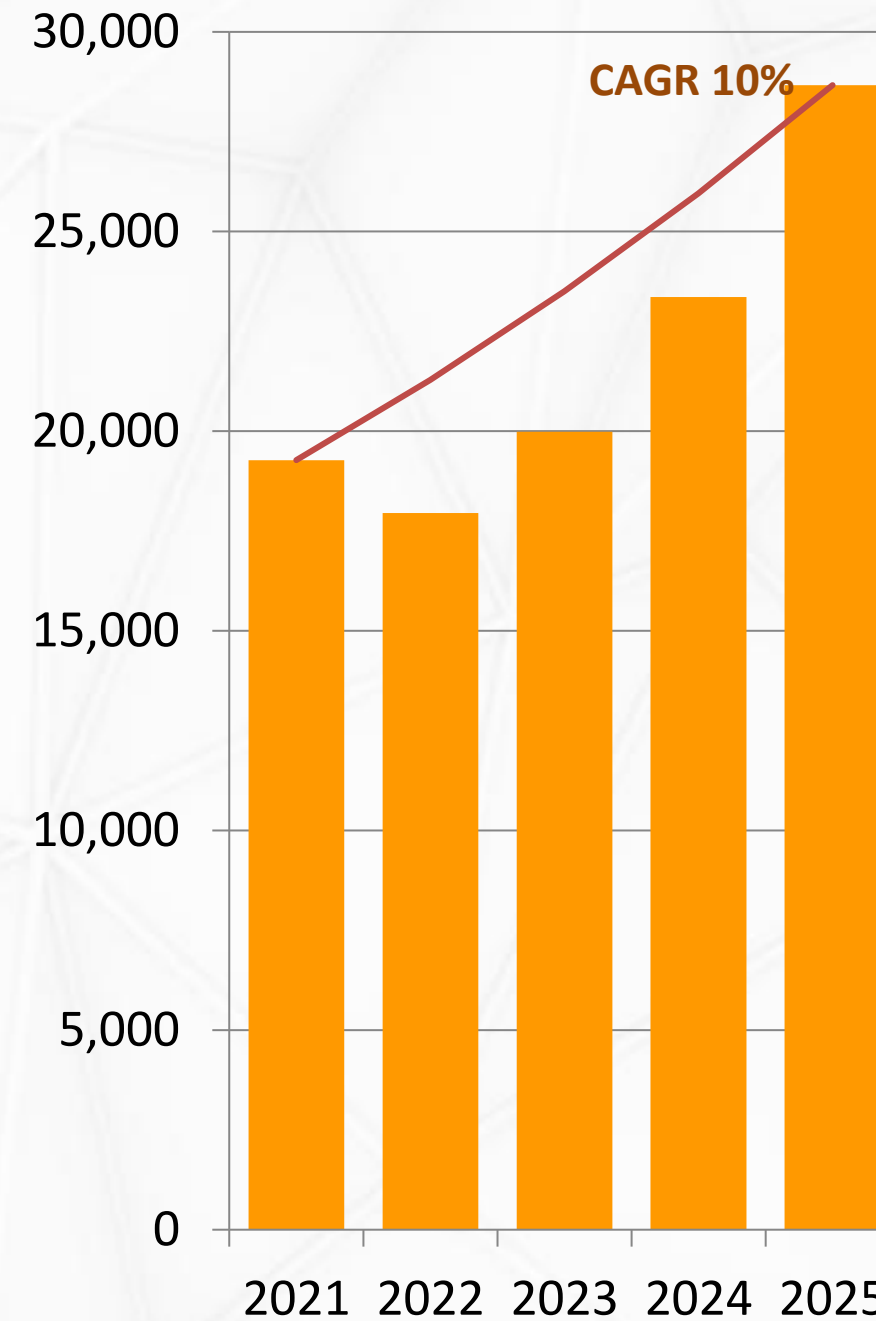


Growth 2025: ↑12.5%

Compound Annual
Growth Rate (CAGR)
2021 - 2025: ↑18%

Third Party Fund

(in IDR billion)



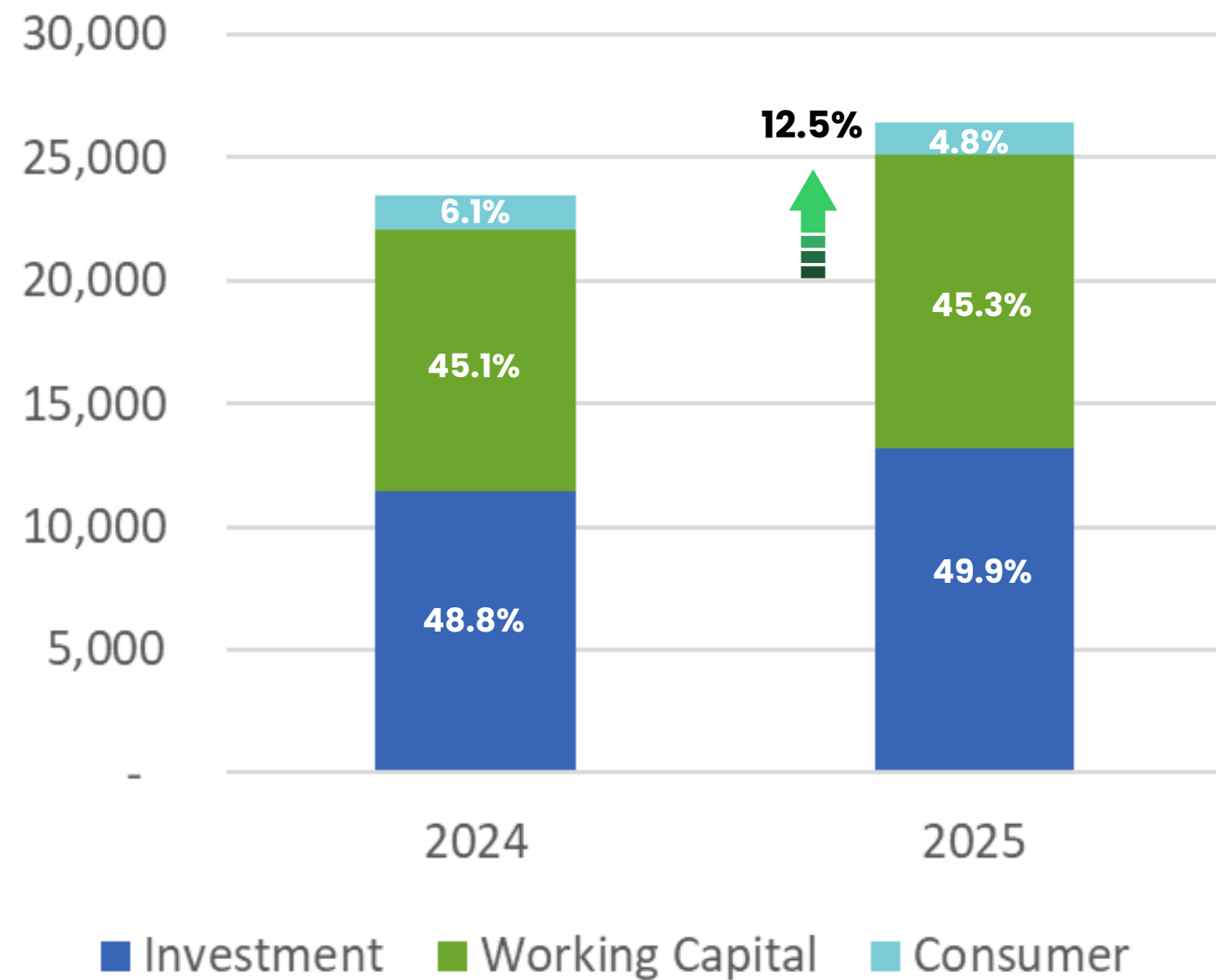
Growth 2025: ↑22.7%

Compound Annual
Growth Rate (CAGR)
2021 - 2025: ↑10%

KEY PERFORMANCE 2025

Loans by type of loans

IDR billion, %



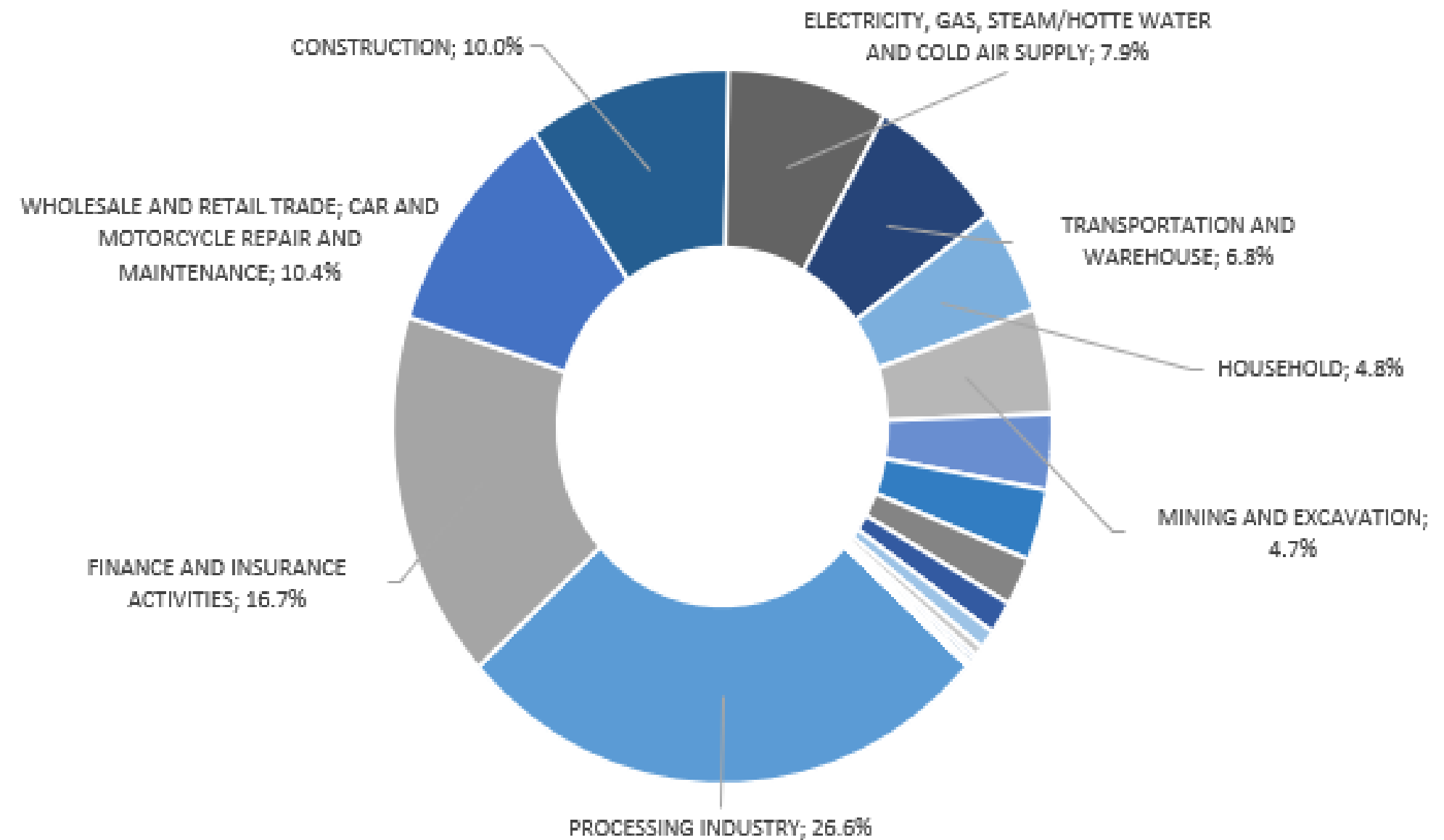
*Consumer include employee loan

Total loans:

2025 = IDR 26.41 trillion

2024 = IDR 23.46 trillion

Loans by type of economic sectors



*Other sectors: Information and communication, rental and leasing services, accommodation provision, real estate, water management, health services and social activities, agriculture, forestry and fisheries, professional services, educational services, and other services.

AWARDS



HUMAN CAPITAL

Based on Position

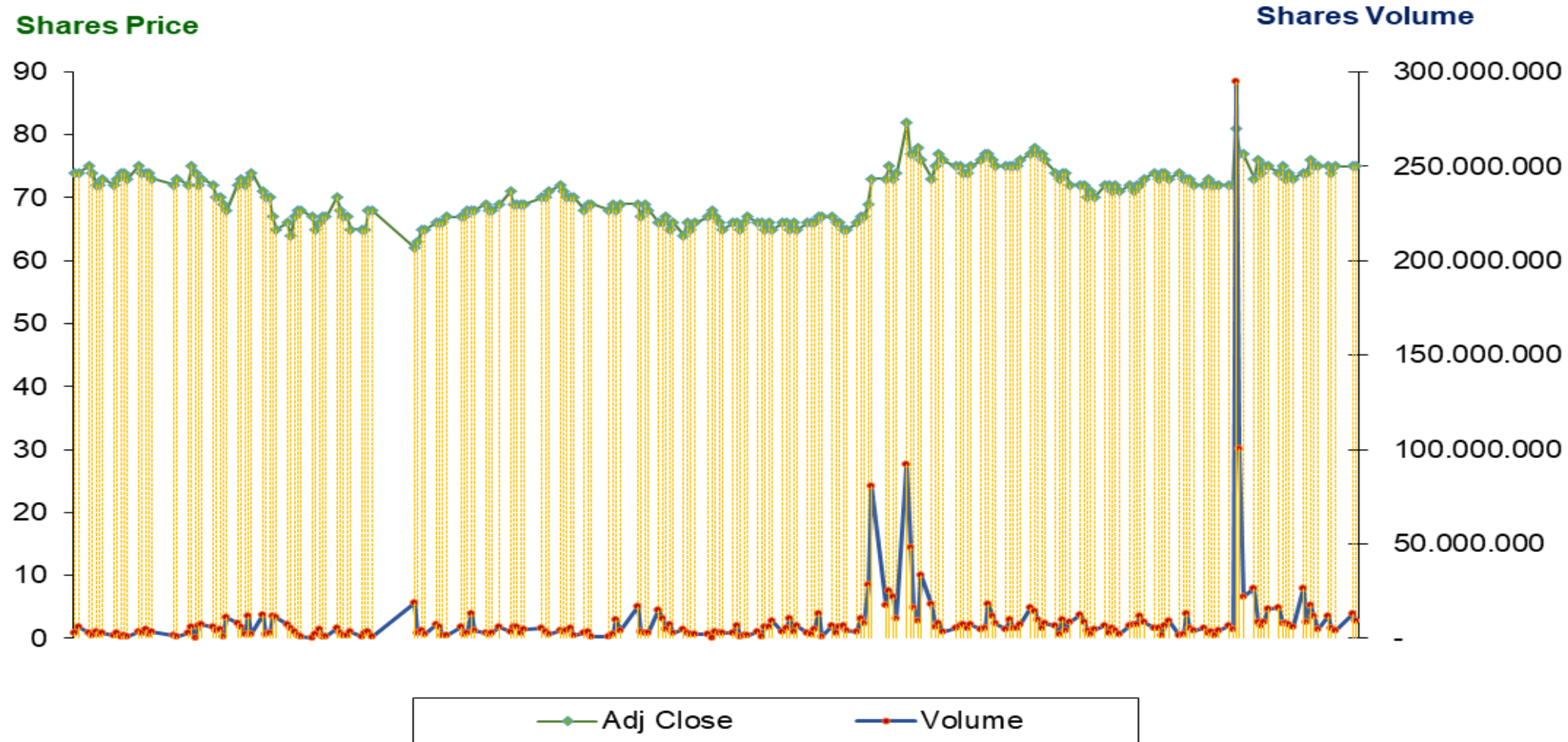
Position	31 Dec 25		31 Dec 24	
	Total	%	Total	%
Directors	5	0%	4	0%
Division Head / Regional Head	35	3%	36	3%
Branch Manager	67	6%	67	6%
Department Head	148	13%	135	12%
Officer	56	5%	70	6%
Staff	752	66%	735	65%
Non-Staff	77	7%	84	7%
Total	1,140	100%	1,131	100%

Based on Years of Service

Years of Service	31 Dec 25		31 Dec 24	
	Total	%	Total	%
0-3 years	347	30%	324	29%
3-5 years	69	6%	84	7%
5-10 years	290	25%	338	30%
10-20 years	332	29%	269	24%
> 20 years	102	9%	116	10%
Total	1,140	100%	1,131	100%



SHARES HIGHLIGHT 2025



Shares Performance (in IDR)	2025	2024
Highest Price	86	91
Lowest Price	58	53
Price at the end of the year	75	74
Earnings Per Share	7.96	7.79

Share Price (in IDR)	2025				2024			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	74	76	63	68	78	80	72	73
Second Quarter	65	73	58	67	73	74	53	62
Third Quarter	67	83	64	78	63	80	62	77
Fourth Quarter	76	86	70	75	77	91	73	74

Market Capitalization (in IDR)	2025	2024
First Quarter	2,552,756,258,212	2,740,458,924,257
Second Quarter	2,515,215,725,003	2,327,513,058,958
Third Quarter	2,928,161,590,302	2,890,621,057,093
Fourth Quarter	2,815,539,990,675	2,777,999,457,466

ADVANTAGES

01

Received ^{id}AAA rating in 6 Years

CCB Indonesia has received the ^{id}AAA rating (highest rating) for 6 (six) consecutive years from the rating agency PT Pefindo, on the basis of capital strength, liquidity and support from the shareholders of CCB Indonesia.

02

CCB Group Extensive network

CCB Corporation, which is one of the largest banks in the world, with a network of nearly 200 subsidiaries in more than 25 countries, will strengthen the corporate image of CCB Indonesia, as well as ensure additional capital for the bank's business development.

03

CCB Group's Experience in Global Infrastructure

CCB Corporation has experience in the global infrastructure sector, giving it an edge in financing large projects such as infrastructure development, which is a priority in Indonesia. Its expertise in infrastructure financing will give the Bank a competitive advantage for further expansion.

04

Utilization of "CCB" Brand

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 in the global economy

Uncertainty in the global economy has the potential to slow economic growth and asset quality related to customers' ability to fulfill their obligations.

02

Pressures on digital innovation in banking

Pressure on digital innovation in banking, the development of new dynamic digital business models that include cross-border payment connectivity/Local Currency Transactions (LCT), customer acquisition, process optimization, and others.

03

Tougher banks competition

The level of competition between banks is getting tougher, although the market potential in Indonesia is still open and relatively big. The impact of competition is putting pressure on income margins (margin squeeze). The Bank needs to make more efforts to generate income from fee-based income.



STRATEGIC OBJECTIVES IN 2026

- Strengthening credit policies in line with national economic priorities, optimizing productive assets, increasing the portion of corporate loan with a stable and rapid distribution of commercial and SME loans, and strengthening inclusive and retail services with due regard to economic, social, and environmental aspects.
- Broaden funding channels, expand low cost CASA and core deposits; as well as maintain and improve Net Interest Margin (NIM).
- Strengthening strategic customer acquisition, particularly from China; optimizing the contribution of existing customers; expanding the product portfolio based on customer needs; and increasing competitiveness by strengthening cross-border and digital capabilities.
- Ensuring sufficient CAR and liquidity for further business development.
- Continuing to consistently improve the implementation of Good Corporate Governance (GCG); and enhancing the risk management system to a more advanced level by strengthening the foundation of risk control and asset quality management, as well as prioritizing risk mitigation and strengthening collaboration among the three lines of defense.
- Improving business effectiveness includes enhancing service capabilities, along with deepening comprehensive cost management, and enhancing management efficiency.
- Optimize branch network for better coverage and efficiency, in line with the increase in digital channel transaction share and enhance service delivery.
- Continuous development of human capital to improve competence and professionalism, including strengthening succession planning and build a strong talent pipeline.
- Strengthening IT system and infrastructure to increase security, effectiveness, efficiency, and business capabilities of the Bank. Development and utilization of technology to manage risk, facilitate control, AML and anti-fraud functions, as well as product and service development.

Saving Products

1. Saving Account

- 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)
- CCB Indonesia Business Saving for Natural Resources Export Earnings (DHE-SDA)

2. Bancassurance

- Inheritance Insurance
- SmartPension Insurance
- Carlink Pro Ultimate
- SiJi Smart Kid
- SiJi Proteksi Pasti
- Avrist Perlindungan Maxima Insurance



Loan Products

1. Working Capital Loan

- a. Direct Loan:
 - Overdraft Loan
 - Fixed Loan (FL)
 - Demand Loan (DL)
 - Installment Loan (IL)
 - Export Loan

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



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
- Foreign Exchange Trading
- Export and Import Transaction (Trade Finance)
- Bank Settlement
- Safe Deposit Box (SDB)
- Payroll Service
- Bank Guarantee Transactions (Bank Guarantee, Standby letter of credits, Demand 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**
 - Account statement & transaction history
 - Overbooking, interbank online, SKN, RTGS, BI-FAST, foreign currency, overbooking batch, and interbank online batch transfers
 - Payroll service
 - Payment: MPN (State payments), BPJS Health
 - Virtual account transfer
 - Mandarin language support
- **Individual Internet Banking & Mobile Banking**
 - Account statement & transaction history, internal, interbank online, SKN, RTGS, BI-FAST transfers
 - Purchases: prepaid mobile top-up, PLN electricity tokens, Data packages
 - Payment: PLN postpaid, postpaid mobile, Telkom, internet, credit card, Indonesian Railways (KAI), MPN (state payments), subscription TV, BPJS employment, BPJS health, PDAM (water utility)
 - QRIS Payment
 - E-Wallet Top-Up (OVO, gopay, dana, shopeepay, linkaja)
 - Mandarin language support

Trade Finance Services

- Forwarding Services of Letter of Credit (L/C) and Local L/C (SKBN)
- Transfer Services of L/C and Local (SKBDN)
- Collection Under L/C and Local L/C (SKBDN)
- Documentary Collection (Document Against Acceptance and Documents Against Payment)
- Issuance of L/C and Local L/C (SKBDN)
- Issuance of Bank Guarantee
- Issuance of Standby L/C
- Issuance of Demand Guarantee
- Negotiation/Discounting under L/C or Local L/C
- Negotiation/Discounting under Documentary Collection (D/P or D/A)
- Bill of Exchange Avalisation Under Document Against Acceptance (D/A)
- Supply Chain Financing
- Trust Receipt Financing
- Invoice Financing
 - a. Account Payable (A/P) Financing
 - b. Account Receivable (A/R) Financing
- Pre Shipment Financing

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



Greening Program



Banking Education for Marginalized and Underprivileged Children



Free Medical Treatment



Financial Literacy



Mangrove Planting

THANK YOU



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Sahid Sudirman Center Building
Floor. 15, Jl. Jenderal Sudirman Kav. 86
Central Jakarta, 10220



Visit Our Website

bankccbci.co.id