



Performance
Highlights



Management
Reports



Company
Profile



Management Discussion
and Analysis



Risk
Management

Awards and Certifications



INTERNATIONAL AWARDS

AWARD NAME

World Economic Magazine Awards 2022

- Best Retail Banking Product Indonesia in 2022
- Most Improved Bank in Profitability Management Indonesia in 2022
- Most Disruptive Business Banking Product Indonesia in 2022

AWARDING INSTITUTION

World Economic Magazine

AWARD NAME

Islamic Retail Banking Awards

- Best Islamic Banking Bank for Priority Banking in 2022

AWARDING INSTITUTION

Cambridge International Financial Advisory

AWARD NAME

The 2022 Risk Management Awards

- Achievement in Operational Risk Management

AWARDING INSTITUTION

The Asian Banker

AWARD NAME

The Asset Triple A Private Capital Award

- Best Bank for Investment Solution Rates & FX

AWARDING INSTITUTION

The Asset

AWARD NAME

The Asset Benchmark Research Award

- Top Sell Side Firm for IDR Government Bond
- Top Sell Side Firm for IDR Corporate Bond

AWARDING INSTITUTION

The Asset

AWARD NAME

AsiaRisk Awards 2022

House of The Year: Indonesia

AWARDING INSTITUTION

Risk.net

AWARD NAME

ABF Corporate & Investment Banking Awards 2022

- Corporate & Investment Bank of the Year
- Syndicated Loan of the Year
- Corporate Client Initiative of the Year

AWARDING INSTITUTION

Asian Banking & Finance

REGIONAL AWARDS

AWARD NAME

The 2022 Indonesia-Turkiye Business Forum – 2nd Global Leaders Award

- CIMB Niaga Syariah, The Best Global Company in 2022
- Pandji P. Djajanegara, The Best Global Leaders in 2022

AWARDING INSTITUTION

Economic Review

AWARD NAME

Best Companies To Work For in Asia 2022

AWARDING INSTITUTION

HR Asia

AWARD NAME

The 2022 HR Excellence Award

- GOLD in Workforce Flexibility
- GOLD in Learning and Development
- GOLD in Employer of The Year
- SILVER Excellence in Employee Engagement
- BRONZE in Employer Branding
- HR Manager of The Year (Galih)

AWARDING INSTITUTION

HumanResourcesOnline.net

AWARD NAME

The 2021 ASEAN Corporate Governance Scorecard Award

- ASEAN Top 20 PLCs
- ASEAN Asset Class PLCs
- Indonesia Top 3 PLCs

AWARDING INSTITUTION

ASEAN Capital Markets Forum and Asian Development Bank (ADB)

AWARD NAME

The Alpha Southeast Asia Best Islamic Finance Awards 2022

- Best Islamic Finance SME Bank
- Best Islamic Finance Wealth Management Bank

AWARDING INSTITUTION

World Economic Magazine

NATIONAL AWARDS

AWARD NAME

The 2022 Indonesia Human Capital Award-VIII

- PT Bank CIMB Niaga Tbk, 2nd The Best Human Capital 2022 Category Public Company – (Finance – Bank Company)
- Joni Raini, The Best – Human Capital – Director – 2022 Category Strategic Human Capital Engagement

AWARDING INSTITUTION

Economic Review

AWARD NAME

The 5th Infobank Satisfaction Loyalty Engagement (SLE) Award 2022

- SLE Index 2022, ranked IV KBMI 3
- Satisfaction Index 2022, ranked II KBMI 3
- Satisfaction Index 2022 Branch Office, ranked II KBMI 3
- Satisfaction Index 2022 Mobile Banking, ranked II KBMI 3

AWARDING INSTITUTION

Infobank Magazine



Supporting Business
Review



Corporate Governance
Report



Corporate Social
Responsibility



Other Corporate
Data



Consolidated
Financial Report



AWARD NAME

The 2022 JCB Indonesia Award

- Best Issuing Sales Volume Incremental in Indonesia in 2022
- The First Issuance of JCB Contactless Card in Indonesia

AWARDING INSTITUTION

JCB

AWARD NAME

The 2022 Contact Center Service Excellence Award (CCSEA)

- Phone Banking Contact Center
- Sharia Banking Contact Center
- Email Banking Contact Center

AWARDING INSTITUTION

Marketing Magazine and Carre-CCSL

AWARD NAME

The 5th Indonesia Sales & Marketing Award 2022
The Best Sales Marketing for Bank
Company in 2022 Category Sharia Bank

AWARDING INSTITUTION

Economic Review

AWARD NAME

The 2022 LinkedIn's Top 15 Companies
Indonesia

AWARDING INSTITUTION

LinkedIn

AWARD NAME

Indonesia World Records Museum
First Online Simplified Sharia Securities
Account Opening

AWARDING INSTITUTION

Indonesia World Records Museum

AWARD NAME

The 11th Digital Brand Award 2022

- Best Overall Internet Banking, OCTO Clicks – 3rd Place, Conventional Commercial Bank Category
- Conventional Commercial Bank Corporate Brand – 3rd Place, Category of Assets Class > Rp200 T
- Conventional Commercial Bank Deposits, Xtra Deposits – 2nd Place, Category of Assets Class > Rp200 T
- Conventional Commercial Bank Savings, Tabungan Xtra – 2nd in the Category of Assets Class > Rp200 T
- CIMB Niaga Credit Card – 1st Rank in Category of Asset Class > Rp200 T
- Conventional Commercial Bank Debit Card – Ranked 3rd in the Category of Assets Class > Rp200 T
- Conventional Commercial Bank Mobile Banking, OCTO Mobile – Ranked 2nd in the Category of Assets Class > Rp200 T
- Conventional Commercial Bank Mortgage, KPR Xtra – Ranked 2nd in the Category of Assets Class > Rp200
- Private Bank E-Money – Mobile Account-I+B12 – in the Category of Assets Class > Rp200 T

AWARDING INSTITUTION

Infobank Magazine

AWARD NAME

The 2022 Transparent Corporate Emissions

- Transparency of Issuer Sector Emission Reduction with Green Title
- Transparency of Issuer Sector Emission Calculation with Gold Title

AWARDING INSTITUTION

Investor Magazine and Earth Global Carbon

AWARD NAME

The 13th II CD Corporate Governance
Conference and Award

- Best Overall
- Top 50 Big Capitalization Public Listed Company

AWARDING INSTITUTION

Indonesian Institute for Corporate
Directorship (IICD)

AWARD NAME

The 2022 Indonesia Consumer Financial
Services Award

- CREDIT CARDS (Banks with Total Assets < 250 T) Predicate: EXCELLENT
- KPR (Banks with Total Assets < 250 T) Predicate : VERY GOOD
- MOBILE BANKING (Banks with Total Assets < 250 T) Predicate : GOOD

AWARDING INSTITUTION

SWA Magazine and Business Digest

AWARD NAME

The 2022 Digital Banking Awards

- Best Digital Banking KBMI Category 3 for Dimension: Customer

AWARDING INSTITUTION

Investor Magazine and Intellectual Business
Community

AWARD NAME

19th Infobank Banking Service Excellence
Award 2022

- 1st Social Media Category Commercial Bank
- 1st SMS Banking Category Commercial Bank

AWARDING INSTITUTION

Infobank Magazine

AWARD NAME

The 2022 iNews Maker Award

- Best innovation in Human Capital and Organization Development for implementing HyWork

AWARDING INSTITUTION

iNews Media



Performance
Highlights



Management
Reports



Company
Profile



Management Discussion
and Analysis



Risk
Management



AWARD NAME

The 2022 Governance, Risk & Compliance (GRC) & Performance Excellence

- PT Bank CIMB Niaga Tbk, The Best GRC Overall for Corporate Governance & Performance (Foreign Banking)
- Jeffrey Kairupan, The Best Commissioners of the Year (Foreign Banking)
- Fransiska Oei, The Best Chief Compliance Officer of the Year (Foreign Banking)
- Henky Sulisty, The Best Chief Risk Management Officer of the Year (Foreign Banking)

AWARDING INSTITUTION

Business News Indonesia

AWARD NAME

The 2022 HR Excellence Award

- Excellent in Learning Development and Knowledge Management, for the implementation of Hybrid Learning (HyLearn).
- Very Good in Talent Acquisition, for efforts to attract the best talent to work at CIMB Niaga, including through the Kejar Mimpi Employee Warrior Program.
- Very Good in Managing Transformation, for HyWork through its six pillars

AWARDING INSTITUTION

SWA Magazine and Management Institute of the Faculty of Economics and Business, University of Indonesia (LM FEBUI).

AWARD NAME

The 2022 PR Strategy Awards

AWARDING INSTITUTION

The Economics

AWARD NAME

KEJAR AWARDS: YOUNG CREATION 2022

- Best KEJAR Implementation Bank Category National Private Bank Giving Institution

AWARDING INSTITUTION

Financial Services Authority (OJK)

AWARD NAME

The 2022 IDX Channel Indonesia Innovation Award

Best Internal Process Improvement on HyWork

AWARDING INSTITUTION

IDX Channel

AWARD NAME

The 27th Infobank Award 2022

Excellent Predicate for Financial Performance Full Year 2022

AWARDING INSTITUTION

Infobank Magazine

AWARD NAME

The 2022 Top GRC Award

- PT Bank CIMB Niaga Tbk, Top GRC Award 2022 #5 Stars
- Lani Darmawan, CEO of CIMB Niaga as The Most Committed GRC Leader 2022
- Board of Commissioners of PT Bank CIMB Niaga Tbk, The High Performing BOC on GRC 2022

AWARDING INSTITUTION

Top Business

AWARD NAME

The 2022 Best Syariah Award

Best Syariah Bank 2022 Category Syariah Business Unit Assets > Rp5 T

AWARDING INSTITUTION

Berita Satu Media Holding

AWARD NAME

11th Sharia Award 2022

5 Years Excellent for Financial Performance during 2017 - 2021

AWARDING INSTITUTION

Infobank Magazine

AWARD NAME

Indonesia World Records Museum

The First Bank that Held Training Using VR Headset

AWARDING INSTITUTION

Indonesia World Records Museum

AWARD NAME

Bisnis Indonesia Financial Award 2022

Special Award for Highly Impactful Digital Banking App

AWARDING INSTITUTION

Bisnis Indonesia Daily

AWARD NAME

The 2022 Indonesia Digital Innovation and Achievement Awards

Best Digital Innovation in Multinational Banking 2022

AWARDING INSTITUTION

Business Asia Indonesia

AWARD NAME

The 2022 Indonesia Living Legend Companies & Brands

AWARDING INSTITUTION

SWA Magazine

AWARD NAME

The 2022 Indonesia Finance Award

- The Best Finance Bank Public Company Asset Category Rp250 T to < Rp1000 T
- The Best Finance Sharia Bank Company Asset Category > Rp25 T

AWARDING INSTITUTION

Economic Review

AWARD NAME

The 2022 Collecting Agent Performance Award

AWARDING INSTITUTION

Director General of Treasury - Ministry of Finance RI



Supporting Business
Review



Corporate Governance
Report



Corporate Social
Responsibility



Other Corporate
Data



Consolidated
Financial Report



AWARD NAME

The 2022 ESG Disclosure Awards
ESG Disclosure Awards 2022 Category
Management B

AWARDING INSTITUTION

Investor Magazine

AWARD NAME

The 2022 Top CEO Award & Top 200 The
Next Leaders Award

- Lani Darmawan, Top 100 CEO of the year
& Bankers of the Year
- Noviady Wahyudi, The Next Top Leader
of the year
- Joni Raini, The Next Top Leader of the
year
- Henky Sulisty, The Next Top Leader of
the year
- Antonius Pramana Gunadi, The Next Top
Leader of the year

AWARDING INSTITUTION

Infobank Magazine

AWARD NAME

Award for Participation and Cooperation
in the Implementation of Electronic Data
Exchange Application (PEDAL)

AWARDING INSTITUTION

Corruption Eradication Commission (KPK)

AWARD NAME

Top 20 Financial Institution Award

- Best Performing Bank 2022 Based on
Financial Performance 2020-2022 Asset
Category Rp100 T to < Rp500 T
- Special Award "The Most Active Bank
in Product Innovation" category Sharia
Bank

AWARDING INSTITUTION

Infobank Digital Inisiatif Asia (IDIA)

AWARD NAME

The 2022 Top Innovation Choice Award

For Extra Benefit Mortgage Innovation: A
mortgage facility that can be linked to 9
CIMB Niaga Savings Accounts and provides
benefits in the form of lighter installments
or faster repayment, as well as interest of
more than Rp0.

AWARDING INSTITUTION

Tras n Co and Infobrand

AWARD NAME

First in Indonesia

First Islamic Bank in Indonesia to conduct
Murabahah Commodity Transactions on
the Islamic Commodity Exchange

AWARDING INSTITUTION

Tras n Co and Infobrand

AWARD NAME

LPS Banking Award 2022

Best Bank in SCV (Single Customer View)
Reporting Compliance Category KBMI 3

AWARDING INSTITUTION

Deposit Insurance Corporation (LPS)

AWARD NAME

Anugerah Syariah Republika

Best MSME Financing in Sharia Business
Unit category

AWARDING INSTITUTION

Republika Daily

AWARD NAME

Indonesia's Best Companies in Creating
Leaders from Within 2022

Top 5 Winner with rating Excellent

AWARDING INSTITUTION

SWA Magazine and NBO

AWARD NAME

Best Distribution Partner for Retail Cash
Waqf Linked Sukuk (CWLS) Series SWR003
20 category Sharia Unit Business (UUS)

AWARDING INSTITUTION

Directorate General Of Budget Financing and
Risk Management – Ministry of Finance RI

AWARD NAME

Best Hajj Organizing Fee Recipient Bank (BPS
BPIH) 2022 category Best Hajj Registrant
category 2022 and Best Millennial Hajj
Registrant 2022

AWARDING INSTITUTION

Hajj Fund Management Agency (BPKH)

CERTIFICATION

CERTIFICATION ORGANIZATION

ISO 9001: 2015 - on Provision of Education
and Learning Services at Sub Directorate of
Learning and Talent Development PT Bank
CIMB Niaga Tbk

AWARDING INSTITUTION

SGS Indonesia

CERTIFICATION ORGANIZATION

ISO 27001 : 2013 - Information Security
Management System on IT Security & Data
Center Services Provisioned by IT Security
Sub-Directorate and Data Center Operation
Management Group.

AWARDING INSTITUTION

TUV NORD Indonesia