Moving Progressively
BRIEF PROFILE OF BANK OCBC NISP

Bank OCBC NISP (previously known as Bank NISP) is the fourth oldest bank in Indonesia, established on April 4, 1941 in Bandung under the name of NV Nederlandsch Indische Spaar En Deposito Bank.

The existence of Bank OCBC NISP in Indonesia’s banking industry for almost 75 years is associated with the role of Karmaka Surjaudaja and Lelarati Lukman.

Karmaka Surjaudaja began to manage Bank NISP as Director of Operational in 1963. Despite Indonesia’s unfavorable economic condition, Bank OCBC NISP managed to grow and was able to overcome several crisis such as ‘sanering’ in 1965.

This success brought Karmaka Surjaudaja appointed as President Director in 1971 to 1997 and Chairman in 1997 to 2008.

His success was inspired by the role of Lelarati Lukman’s faithful support in managing the Bank and served as a Commissioner in 1982 - 2011.

For more than 40 years of his remarkable dedication and sacrifice, Karmaka Surjaudaja and Lelarati Lukman were awarded the title of Chairman Emeritus and Commissioner Emeritus as well as Senior Advisor in 2008. Since 2015, the couple were commended as Founding Chairman and Founding Chairwoman.

Although they no longer hold the structural positions, except the foundation, their values and foundation will remain in the hearts of the entire family of Bank OCBC NISP.

Since the beginning, Bank OCBC NISP has been operating cautiously and focused on serving the Small and Medium Enterprises (SME). In 1967, the Bank developed their status of operation from saving bank into commercial bank.

The improved status is supported by the success of the company to survive amid the unprecedented economic and political conditions that year. In line with the Bank’s achievement, Bank OCBC NISP has raised its status to a foreign exchange bank in 1990.

In anticipation of the market’s wider transparency and competition, as well as to strengthen the capital structure, Bank OCBC NISP listed its share on Indonesian Stock Exchange (formerly Jakarta Stock Exchange) in 1994. The action made the Bank a public company.

The Bank’s Articles of Association were also amended several times, in which Deed No. 33 were made on April 9, 2015 before Fathiah Helmi, SH, a notary public in Jakarta. The deed was recorded by the Directorate General of General Law Administration - Ministry of Justice and Human Rights of the Republic of Indonesia No.AHU-AH. 01.03-0929451 on May 5, 2015 and was registered in the Company Register No. AHU-3500716.AH.01.11. YEAR 2015 on May 5, 2015.

In late 1990s, Indonesia was hit by severe economic crises, especially the banking industry. Nevertheless, Bank OCBC NISP successfully overcome the most critical condition named as the ‘worst banking meltdown’ by the World Bank. Bank OCBC NISP surpassed the crisis even without the support of the government recapitalization program, who apparently, became one of the first banks which continuously able to run its intermediation function to provide lending during the crisis.

With the Bank’s quality and potential, Regent Pacific Private Equity (RPPE), a London based company, supported the Bank’s development by increasing its equity to almost two times through the issuance of “Zero-Coupon Mandatory Exchangeable Notes” to the founding shareholders.

These initiatives enable the Bank to record high quality growth. Bank OCBC NISP’s well-known reputation in the market and its promising growth had merited attention from various international institutions, like
International Finance Corporation (IFC), part of the World Bank Group, which provided a senior long-term loan to the Bank in 1999 and became the Bank’s shareholder in 2001 – 2010.

In addition, since early 1990s, The Netherlands Development Finance Company (FMO) provided long-term loans to be distributed to Small and Medium Enterprises (SME) segment. Furthermore, OCBC Bank – Singapore chose Bank NISP to be the local partner in the establishment of Bank OCBC NISP and became as strategic partner in 2004. OCBC Bank – Singapore raised its share through acquisitions and tender offer to public shares to become majority shareholder since 2005.

OCBC Bank – Singapore currently owns 85.1% stake in Bank OCBC NISP. With support from OCBC Bank – Singapore, the Bank successfully strengthened its infrastructure, including human resources, information technology, risk management, branch office network and internal audit.

In 2005, Bank OCBC NISP’s Head Office was relocated to Jakarta with the aim to facilitate direct access in the business center of Indonesia. In 2008, as part of its long-term strategies and to increase the brand as well as the commitment of the controlling shareholder, Bank NISP adopted a new name of "OCBC NISP", followed by culture strengthening and implementing basic policies across the organization. This transformation has been carried out passionately into "Your Partner for Life" to all stakeholders.

Furthermore, in line with market requirements, Bank OCBC NISP strengthen its products and service diversity by running Sharia Business Unit on October 12, 2009. In 2011, the Bank entered an important milestone after OCBC Bank Singapore consolidated their business strategy in Indonesia by merging its subsidiaries, Bank OCBC Indonesia into Bank OCBC NISP.

The merger shows a full commitment from OCBC Bank – Singapore as the majority shareholder, to focus on supporting Bank OCBC NISP. In order to strengthen the Bank’s cultural foundation in 2012, Bank OCBC NISP readjusted their corporate culture to confront with current circumstances and future possibilities.

The new corporate culture named One PIC, serves as guidelines for all employees to behave and work. One PIC stands for OCBC NISP One, Professionalism, Integrity and Customer Focus.

One PIC culture is consistently applied to all in the organization who consists of 6,796 highly motivated employees to serve customers in 340 offices and in 61 cities throughout Indonesia.
LINE OF BUSINESS

Performed Business Activities
Commercial Bank and the Bank that perform activities based on Sharia Principles.

Business Activities According to the Latest Articles of Association
According to the Deed of GMS Resolution of PT Bank OCBC NISP Tbk No. 33 dated April 9, 2015 Section 3, the purpose, objectives, and business activities:
1. Doing business both commercial banking including sharia principles-based banking activities in accordance with prevailing regulations and legislations
2. To achieve such objectives, the Bank can perform the following activities:
   Main Business Activities:
   1) Mobilizing funds from the public in the form of deposits, including demand deposits, time deposits, certificate of deposit, savings and/or other equivalent forms
   2) Provide long-term or medium-term loans, or any other form in the banking industry
   3) Issue notes
   4) Purchase, sell or guarantee against its own risk and for the benefit of and at the instruction of its customers include:
      a. Bills of exchange
      b. Notes and other commercial paper
      c. Treasury bills and government guarantees
      d. Certificate of Bank Indonesia (SBI)
      e. Bonds
      f. Commercial paper with maturity date
      g. Instruments of other securities with maturity date.
   5) Transfer money either for own behalf or for the benefit of customers
   6) Place funds in, borrow from or lend funds to other banks
   7) Accept payment for securities and setting account with or among third parties
   8) Place funds to other customers in the form of securities, both listed or not listed on the stock exchange
   9) Conduct business in factoring and credit cards
   10) Publish credit documents in various forms and bank guarantees.
   11) Conduct foreign exchange operations.

3. To support the main business activity, the Bank can conduct supporting activities such as:
   1) Provide a place to safe keep the goods and securities
   2) Conduct custodian activities for the benefit of other party under a contract
   3) Undertake trusteeship
   4) Conduct equity participation in banks or other corporates in financial sector
   5) Act as founder and management of pension fund
   6) Organize other businesses which are commonly performed by a commercial bank to the extent not against the prevailing laws and regulations.
Incorporated as a saving bank under the name NV Nederlandsch Indische Spaar En Deposito Bank, by 3 Dutch man namely Gustaaf Adolf van Haastert, Otto Richard Wermuller von Elg, dan Erich Wademar Emanuel Denniger. The Bank not fully operated as Indonesia was in war and unstable condition.

1941

Bank NISP managed to survive through economic and politic crisis in Indonesia as well as improve its status became a commercial bank.

1948

All shares of NV Nederlandsch Indische Spaar En Deposito Bank were purchased by local businessman, Lim Khe Tjie, and the Bank started to operate fully.

1967

• Obtained license to operate as a foreign exchange bank.
• Received long-term loans from Netherlands Development Finance Company (FMO).

1972

• The change of Bank NISP’s Logo
• Entered into a strategic alliance with Daiwa Bank-Japan through Bank Daiwa Perdania now Bank Resona Perdania, the first joint-venture bank in Indonesia. Bank NISP granted long-term loan, technical assistant and support lending activities as well as serve Japanese company in several cities in outside Jakarta.

1990

• Established Joint Venture Bank named Bank OCBC NISP (later become Bank OCBC Indonesia), a joint venture bank with OCBC Bank-Singapore.
• Became the first bank in Indonesia to receive a senior loan from the International Finance Corporation (IFC), the World Bank Group.

1995

Became the first bank in ASEAN which passed ISO 9002 certification for its Treasury, Financial Institution Division and Head Office.

1997

• Bank NISP successfully weathered the worst Banking crisis which shocked Indonesia and categorized as a bank which did not need any government support (category A).
• Bank NISP successfully managed to grow and improve its rating by multiplying the number of offices, employees and business volume shortly after the crisis.

1998

ISO 9002 quality certification upgraded to ISO 9001:1994 for all function at the Head Office

2000

• First in Indonesia, IFC - World Bank Group became a shareholder by acquiring 9.6% of Bank NISP’s shares.
Bank OCBC NISP - Singapore became a shareholder of Bank NISP with a 22.5% stake ownership.

Together with and by involving almost all Company’s member, Bank NISP redefined its Vision, Mission and core values to align with its future goals.

2004

- OCBC Bank - Singapore became a shareholder of Bank NISP with a 22.5% stake ownership.
- Together with and by involving almost all Company’s member, Bank NISP redefined its Vision, Mission and core values to align with its future goals.

2006

Moved into new Head Office Bank NISP Tower (now Bank OCBC NISP Tower).

2008

- OCBC Bank Singapore further added its shareholding to 74.73%.
- To indicate stronger commitment and support from OCBC Bank Singapore, in December 22, 2008, the name of PT Bank NISP Tbk changed to PT Bank OCBC NISP Tbk.
- Changed Logo to OCBC NISP.

2009

- Bank OCBC NISP became majority shareholder. At the end of 2009, OCBC Bank-Singapore share ownership was 72%. OCBC Bank also provides various assistant related to operational, services, risk management, etc.
- Moved the Bank’s Head Office from Bandung to Jakarta.

2010

- Bank OCBC NISP celebrates its 75th Anniversary.
- Bank OCBC NISP was appointed as Gateway Bank to receive and manage repatriated tax amnesty fund with various profitable investment instruments.
- Bank OCBC NISP became the first bank in Indonesia to provide Trust services for individual and corporate customers.

2011

- Bank OCBC NISP commemorates 70 years, coinciding with an important milestone as Bank OCBC Indonesia officially merged into Bank OCBC NISP and OCBC Bank Singapore focus for Indonesia in particular Bank OCBC NISP.

2012

- Bank OCBC NISP transformed its business strategy through “Our Branch Our Store” concept.

2015

- Launched a training center with the name NISP National Learning Center (now OCBC NISP National Learning Center – ONLC) in Bandung.
- Launched a business unit to provide banking services based on sharia principles through the Bank’s Sharia Business Unit (SBU).

2016

- Bank OCBC NISP transformed its business strategy through “Our Branch Our Store” concept.
PRODUCTS AND SERVICES [G4-4] [DMA-PR]

**Funding Products**
- Deposito
- Tabungan Berjangka TAKA
- Tabunganku
- Tanda Junior
- Tanda Premium
- Tanda Valas
- Tanda 360
- Simpel

**Bancassurance Products**
- Asset Link
- Critical Illness MaxGuard
- Edu Pro
- Entrepreneur
- Great Employee Benefit
- Income Protection
- iUltimate
- Great Optima Link
- Great Optima Link 102
- Manulife Lifestyle Protector
- Max Prestige Care
- Max Prestige Heritage
- Max Prestige Saver
- Medi Plan
- Personal Accident MaxGuard
- Prima Link
- Super Investlink Plan 101

**Investment Products**
- Aberdeen Indonesia Bond Fund
- Aberdeen Indonesia Government Bond Fund
- Aberdeen Indonesia USD Bond Fund
- Ashmore Dana Obligasi Nusantara
- BNP Paribas Dolar Plus
- BNP Paribas Prima II
- BNP Paribas Prima USD
- BNP Paribas Prima Asia USD
- Schroder Dana Mantap Plus II
- Schroder USD Bond Fund
- Schroder Dana Andalan II

**Investment Products (Fixed Income Funds)**
- Aberdeen Indonesia Money Market Fund (NISP Dana Siaga)
- BNP Paribas Rupiah Plus
- Schroder Dana Likuid

**Credit Card**
- OCBC NISP Platinum Credit Card
- OCBC NISP Titanium Credit Card

**Sharia Banking**
- Deposito iB
- Giro Mudharabah iB
- Giro Wadiah iB
- KPKB iB
- KPR MMQ iB
- KPR Murabahah iB
- SimPel iB
- Tabungan Komunitas iB
- Tabungan Mudharabah iB
- Taka iB
- Taka iB Insurance
- Tanda iB
- Tanda iB Valas
- Tabunganku iB

**Investment Products (Balanced Funds)**
- Aberdeen Indonesia Balanced Growth Fund
- BNP Paribas Equitra
- BNP Paribas Spektra
- Schroder Dana Terpadu II
- Schroder Syariah Balanced Fund

**Investment Products (Equity Mutual Funds)**
- Aberdeen Indonesia Equity Fund
- Aberdeen Syariah Asia Pacific Equity USD Fund
- BNP Paribas Ekuitas
- BNP Paribas Infrastruktur Plus
- BNP Paribas Pesona Syariah
- BNP Paribas Solaris
- BNP Paribas STAR
- BNP Paribas Solaris
- Schroder Dana Prestasi Plus
- Schroder 90 Plus Equity Fund
- Schroder Dana Istimewa
- Schroder Dana Prestasi
- Ashmore Dana Progresif Nusantara
- Ashmore Dana Ekuitas Negara

**Consumer Loan**
- Kredit Kepemilikan Rumah (KPR)
- Kredit Kepemilikan Mobil (KPM)
- Kredit Multi Guna (KMG)

**OCBC NISP Premier Banking**
Premier Banking
Trust Service Products
- Paying Agent
- Investment Agent
- Borrowing Agent

Commercial Products
- Demand Loan
- Fixed Loan
- Investment Loan
- Kredit Rekening Koran (KRK)

Financing Program
- Commercial Transportation Vehicle Financing Program
- Computer Project Financing Program
- Heavy Equipment Financing Program
- Oil and Gas Financing Program

Cash Management Products
- Bank Draft
- Business Smart
- Business Signature
- Bulk Payment
- Collection
- Deposito Devisa Hasil Ekspor
- Deposito Nasabah Bisnis
- eAlerts@ocbcnisp
- eStatement
- Giro Multicurrency
- Giro Umum
- Pembayaran Pajak MPN G2
- Layanan Pengambilan & Pengantaran Uang Tunai

Trade Finance Export
(Export & Local Sales Services & Financing)
- Bill Purchase (BP)
- Clean Negotiation / Discounting
- LC / SKBDN Confirmation
- LC / SKBDN Transfer
- Outward Documentary Collection
- Pre Shipment Financing (PSF)
- Forfaiting
- Trade Receivables Financing (TRF)

Trade Finance Guarantee
- Bank Garansi
- SBLC
- Import Bills Avalization
- Shipping Guarantee

Trade Finance Import
(Import & Local Purchase Services & Financing)
- LC/ SKBDN Issuance
- Inward Documentary Collection
- Trust Receipt Financing
- Trade Purchase Financing (TPF)
- Usance Payable at Sight (UPAS)

Electronic Banking Services
- ATM
- Autopayment
- CALL OCBC NISP
- EDC OCBC NISP
- Internet Banking
- Mobile Banking
- SMS Banking

Treasury Products
(Foreign Exchange(FX) and FX Derivative)
- Extended Flexi Multi Currency Transaction Forward (Extended FMCT Forward)
- FX Forward
- FX Option
- FX Spot
- FX Swap
- FX Today
- FX Tomorrow

Treasury Products
(Interest Rate Derivative)
- Cross Currency Swap
- Interest Rate SWAP

Treasury Products
(Debt Securities)
- Government Bonds

Treasury Products
(Structured Product for Investment)
- Dual Currency Return (DCR)
- Dual Currency Return with Knock-In & Knock-Out Option (DCR KIKO)
- Forward Linked Deposit (FLD)
- Principal Protected Deposit (PPD) - One Touch
- Principal Protected Deposit - Double No Touch (PPD-DNT)
VISION, MISSION AND CORPORATE CULTURE

Vision

To be the Bank of choice with world-class standards recognized for its care and trustworthiness

Mission

Bank OCBC NISP conducts its business and work as an honorable corporate citizen and able to grow together continuously with the society in a sustainable manner by:

- Providing and developing innovative and high quality financial services that exceeding growing people's expectations with optimum results.
- Developing and maintaining cooperation networks based on mutual trust.
- Creating a work environment that ensures the growth of professionalism and organizational renewal with a familial spirit.
- Building public trust through ethical, caring and prudent behaviors.

Corporate Culture

OCBC NISP one
Employees think and act for the same purpose by putting the interests of Bank OCBC NISP above the interests of groups and individuals.

Professionalism
Employees are proud as a professional and always responsible for every action.

Integrity
Employees consistently implement integrity in their actions and words.

Customer Focus
Employees continue to focus on clients in every respect.

Bank OCBC NISP's Vision, Mission and Corporate Culture have regularly been reviewed by the Board of Commissioners and the Board of Directors to be in line with business development. Last review was conducted in 2012.
PROFILE OF THE BOARD OF COMMISSIONERS

Pramukti Surjaudaja
Chairman

Indonesian citizen, 54 years old.
Domicile: Jakarta, Indonesia
Chairman of Bank OCBC NISP since December 16, 2008.

Work Experience:
• 1989 - 1997: Director of Bank NISP
• 1997 - 2000: Commissioner of Bank OCBC Indonesia
• 1997 - 2008: President Director of Bank NISP
• 2004 - now: Non Executive Director OCBC Bank

Organization:
Currently, he holds various senior positions in business associations, universities and educational charities.

Education:
He attended Executive Programs at Stanford University, Massachusetts Institute of Technology, University of Pennsylvania, INSEAD, SESPIBI XVI (Bank Indonesia Top Management Training Program) and recipient of Scholarship program in International Relations of International University of Japan, Niigata-Japan. He earned his MBA in Banking from Golden Gate University, USA (1987) and BS in Banking and Finance from the San Francisco State University, USA (1985).

He has been awarded the following:
• Best CEO Award 2004 - SWA Magazine
• Best CEO Award 2006 - Business Review Magazine
• Most Prominent Banker Award 2006 – Investor Magazine
• Outstanding Entrepreneur Awards 2008 - Asia Pacific Entrepreneurship

History of appointment as member of the Board of Commissioners:
• Initial appointment: 2008
• Reappointment: 2011 and 2014

Peter Eko Sutioso
Deputy Chairman
(Independent Commissioner)

Indonesian citizen, 76 years old.
Domicile: Bandung, Indonesia
Deputy Chairman of Bank OCBC NISP since November 24, 1998.

Work Experience:
• 1965: He started his career in Bank NISP
• 1972 – 1997: Director of Bank NISP
• 1997 – 1998: Commissioner of Bank NISP

Organization:
He is active in Perbanas (Indonesian Banking Association) West Java as Chairman of Perbanas West Java (1983-1988) and Board member of BMPO West Java (1977-1990).

Education:
He completed his studies in Law from the University of Padjadjaran, Bandung (1965).

History of Appointment as Member of the Board of Commissioners:
• Initial Appointment: 1997

History of appointment as Independent Commissioner:
• Initial appointment: 2006
• Reappointment: 2009 and 2012
• Reestablished tenure of Independent Commissioner: 2014.

Roy Athanas Karaoglan
Independent Commissioner

An American citizen, 81 years old.
Domicile: United States of America
Independent Commissioner of Bank OCBC NISP since September 8, 2003.

Work Experience:
• 1989 - 1991: Senior Banking Specialist for Africa at the World Bank
• 1994 - 1997: Chief Banking Specialist of Central Capital Markets Department
• 1997 - 1998: Senior Banking Advisor at IFC
• 1998 - 2000: Associate Director of Credit Review Department at IFC
• 2000-2011: Consultant at the International Finance Corporation (IFC)

Education:
During his career, he has studied more than 1,500 banks or financial institutions in 95 countries. He obtained his PhD in Economics from Columbia University (1967).

History of appointment as Independent Commissioner:
• Initial appointment: 2003
• Reappointment: 2006, 2009 and 2012
• Reestablished tenure of Independent Commissioner: 2014
### PROFILE OF THE BOARD OF COMMISSIONERS

**Commissioner**

- **Hardi Juganda**
  - Independent Commissioner
  - **History of appointment as Commissioner:**
    - Initial appointment: 2011
    - Reappointment: 2015

- **Kwan Chiew Choi**
  - Commissioner (Dua Teck Poh)
  - **History of appointment as Commissioner:**
    - Initial appointment: 2011
    - Reappointment: 2009 and 2012
    - Reestablished tenure of Independent Commissioner: 2014

- **Lai Teck Poh**
  - Commissioner
  - **History of appointment as Commissioner:**
    - Initial appointment: 2008
    - Reappointment: 2009 and 2012
    - Reestablished tenure of Independent Commissioner: 2014

- **Samuel Nag Tsien**
  - Commissioner
  - **History of appointment as Independent Commissioner:**
    - Initial appointment: 2011
    - Reappointment: 2011 and 2014

- **Jusuf Halim**
  - Independent Commissioner
  - **History of appointment as Independent Commissioner:**
    - Initial appointment: 2006
    - Reappointment: 2009 and 2012

### Work Experience

- **Hardi Juganda**: Commissioner of Bank OCBC NISP since December 12, 2012.
- **Kwan Chiew Choi**: Commissioner of Bank OCBC NISP since December 12, 2012.
- **Lai Teck Poh**: Commissioner of Bank OCBC NISP since August 29, 2008.
- **Samuel Nag Tsien**: Commissioner of Bank OCBC NISP since October 11, 2006.
- **Jusuf Halim**: Commissioner of Bank OCBC NISP since January 1, 2011.

### Education

- **Hardi Juganda**: He graduated from University of Singapore with a degree of Bachelor of Social Science (Honours) (1971). Earned PhD in Strategic Management from the University of Indonesia (2003), Master of Law from Peltier Harapan University (2003) and Bachelor of Accounting from the University of Indonesia (1982).
- **Jusuf Halim**: He earned his Bachelor's degree in Law from University of Parahyangan, Bandung (1983), in 1989, participated in SESPIBANK (LPPi Banking Management Institute).
- **Lai Teck Poh**: He graduated with Honours from University of California, Los Angeles (UCLA) (1977) with a degree of Bachelor of Arts in Economics.
- **Samuel Nag Tsien**: He graduated from University of Singapore in 1968.

### Organization

- **Commissioner of Bank OCBC NISP**
  - **History of appointment as Commissioner:**
    - Initial appointment: 2012
    - Reappointment: 2015
  - **Domicile:** Singapore
  - **Education:**
    - Participated in the Risk Management Training at INSEAD (2003), Executive Development Program in Cornell University, USA (1977), as well as various training programs in the areas of Risk Management, Accounting, GCG and Management. Received Bachelor of Arts (Hons) from the University of Singapore in 1968.

### Work Experience (continued)

- **Hardi Juganda**: Before joining OCBC Bank, he served as the Director of the Board, President and Chief Executive Officer of China Construction Bank (Asia) in various functions.
- **Kwan Chiew Choi**: He is also Group Chief Executive Officer of OCBC Bank, Chairman of OCBC Wing Hang (China) Ltd., and served in the boards of major OCBC Group companies, including Great Eastern Holdings, OCBC Bank, OCBC Al-Amin Bank Bhd, Mapletree Investments Pte Ltd.
- **Lai Teck Poh**: He served in the boards of major OCBC Group companies, including OCBC Wing Hang Bank, Ltd and Bank of Singapore.
- **Samuel Nag Tsien**: As the Director of the Board, President and Chief Executive Officer of OCBC Bank, he served in the boards of major OCBC Group companies, including Great Eastern Holdings, OCBC Bank, OCBC Al-Amin Bank Bhd, Mapletree Investments Pte Ltd.
- **Jusuf Halim**: Director of OCBC Bank, OCBC Bank (Malaysia) Bhd, OCBC Al-Amin Bank Bhd, and AV Jennings Ltd.

### Education (continued)

- **Jusuf Halim**: He graduated from University of Singapore with a degree of Bachelor of Accounting and earned the Indonesian Institute of Accountants Compartment, the Indonesian Tax Accountants Compartment, the Indonesian Institute of Audit Committee, the Indonesian Institute of Accountants Compartment, the Indonesian Institute of Accountants Compartment, the Indonesian Institute of Accountants Compartment, the Indonesian Institute of Accountants Compartment.
- **Lai Teck Poh**: As the Director of the Board, he managed the Board Audit at Citibank N.A. and served as a member of the Monetary Authority of Singapore's Financial Centre Advisory Panel (FCAP) and Director of Mapletree Investments Pte Ltd.
- **Samuel Nag Tsien**: As the Director of the Board, he managed the Board Audit at Citibank N.A. and served as a member of the Monetary Authority of Singapore's Financial Centre Advisory Panel (FCAP) and Director of Mapletree Investments Pte Ltd.

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- **Samuel Nag Tsien**: As the Director of the Board, he managed the Board Audit at Citibank N.A. and served as a member of the Monetary Authority of Singapore's Financial Centre Advisory Panel (FCAP) and Director of Mapletree Investments Pte Ltd.
- **Jusuf Halim**: Director of OCBC Bank, OCBC Bank (Malaysia) Bhd, OCBC Al-Amin Bank Bhd, and AV Jennings Ltd.
PROFILE OF THE BOARD OF DIRECTORS

Parwati Surjaudaja
President Director

Indonesian citizen, 52 years old.
Domicile: Jakarta, Indonesia
President Director of Bank OCBC NISP since December 16, 2008.

Work Experience:
• 1987 - 1990: Senior Consultant at SGV Utomo/Arthur Andersen
• 1990 - 1997: Managing Director at Bank NISP handling various responsibilities including Human Resources, Financial and Planning.
• 1997 - 2008: Deputy President Director at Bank NISP

Organization:
Board Member Perbanas from 2012 to present and Board Member of Indonesian Bankers Association from 2011 to present.

Education:
SESPIBI XVII (Bank Indonesia Top Management Training Program), 1992. Executive Programs from Columbia University and Harvard University. MBA (Accounting) from the San Francisco State University, USA (1987). Bsc Cum Laude (Accounting and Finance) from the San Francisco State University, USA (1985).

Awarded the following:
• The Best CEO – Bisnis Indonesia Award 2015 – Bisnis Indonesia Newspaper.
• The Best CEO 2016-Majalah SWA, Ipsos and Dunamis Organization Services
• Indonesia 100 Business Woman of The Year - SWA Magazine (2016)
• Top 50 Asia’s Power Business Woman from Forbes Asia Magazine (2016)

History of appointment as President Director:
• Initial appointment: 2008
• Reappointment: 2011 and 2014

Yogadharma Ratnapalasari
Director of Operation & Information Technology

Indonesian citizen, 53 years old.
Domicile: Jakarta, Indonesia
Director of Bank OCBC NISP since October 27, 2003.

Work Experience:
• 1988-1997: Joined Bank NISP and handled various positions and functions.
• 1997-2002: Assistant Director at Bank NISP
• 2000 - 2003: Commissioner of PT NISP Sekuritas

Education:
Holds a Masters Degree from Sekolah Tinggi Manajemen Bandung (1997) and a Bachelor’s degree from the Faculty of Civil Engineering, University of Parahyangan, Bandung (1988).

History of appointment as Director:
• Initial appointment: 2003

Rama Pranata Kusumaputra
Director of Compliance

Indonesian citizen, 51 years old.
Domicile: Jakarta, Indonesia
Director of Bank OCBC NISP since July 3, 2006.

Work Experience:
• Previously held numerous positions in Bank Bali for 11 years, with last position as General Manager.
• 2001: Joined Bank NISP since 2001 as Regional Coordinator of Jabodetabek.
• 2005: Assistant Director and promoted as Director.

Education:
Holds a degree in Bachelor of Economics from Catholic University of Atmajaya, Jakarta (1989).

History of appointment as Director:
• Initial appointment: 2006


Emilya Tjahjadi
Director of Enterprise

Indonesian citizen, 48 years old.
Domicile: Jakarta, Indonesia
Director of Bank OCBC NISP since May 13, 2011.

Work Experience:
• 1991 - 1996: Senior Relationship Manager of Corporate Banking, Jakarta in Standard Chartered Group, Jakarta and Singapore.
• 1996 - 2002: Director of Corporate Banking at American Express Bank Ltd.
• 2003 - 2009: SVP and Head of Commercial Banking MMG at HSBC Bank Ltd, Jakarta.
• 2009 - 2010: Director of Bank OCBC Indonesia

Education:
Holds a Bachelor of Science in Business Administration from the University of Southern California, Los Angeles, USA (1990)

History of appointment as Director:
• Initial appointment: 2011
• Reappointment: 2014
Hartati
Director of Financial and Planning (Independent Director)

Indonesian citizen, 50 years old.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since May 13, 2011.
Independent Director of Bank OCBC NISP since April 7, 2014

Work Experience:
- 1984-2001: Served in various positions in Bank Bali for 17 years, with last position as Financial Control Department Head (Vice President).
- 2001 - 2005: Accounting Group Head (Senior Vice President) in Bank Mandiri.

Education:
- Graduated with Masters in Management from Pelita Harapan University Jakarta (2004).
- Bachelor in Economics from University of Indonesia Jakarta (1995), Baccalaureate in Accounting from Accounting Academy Sjakhyakirti Palembang (1986).

History of appointment as Director:

Martin Widjaja
Director of Wholesale Banking

Malaysian citizen, age 44.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since September 10, 2012.

Work Experience:
- Has more than 19 years of experience in the banking sector, with the last 12 years in HSBC with last position as Senior Vice President & Head of International and Large Local Corporation (2010-2012).

Education:
- Master of Business Administration (1996) and Bachelor of Science, Cum Laude (1995) from Chapman University, Orange, California, USA.

History of appointment as Director:
- Initial appointment: 2012.
- Reappointment: 2015

Andrae Krishnawan W
Director of Network

Indonesian citizen, 50 years old.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since July 29, 2013.

Work Experience:
- Has more than 24 years of experience in the banking industry with last position as Regional Head of Bank International Indonesia. Joined Bank OCBC NISP since 2006 with last position as National Commercial Business Head.

Education:
- Bachelor of Business Administration majoring Marketing & Management from ST Edward’s University Texas, USA (1990).
- Including Bank Dagang Nasional Indonesia, ABN Amro, Standard Chartered, Danamon, JP Morgan
- Earned MBA Degree from Indiana State University, USA (1991).

History of appointment as Director:

Johannes Husin
Director of Treasury

Indonesian citizen, 43 years old.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since July 29, 2013.

Work Experience:
- 2005 - 2010: VP Business Head of Emerging Business OCBC Bank - Singapore
- 2011 – 2013: Joined Bank OCBC NISP with last position as Treasurer. More than 19 years of experience in Treasury in several local and foreign banks in Indonesia

Education:
- MBA degree from The University of Rhode Island (1996) and BSc in Economics from The University of Iowa (1995)
- Graduated with Masters in Management from Pelita Harapan University Jakarta (2004).
- Bachelor in Economics from University of Indonesia Jakarta (1995), Baccalaureate in Accounting from Accounting Academy Sjakhyakirti Palembang (1986).

History of appointment as Director:
- Reappointment: 2016

Low Seh Kiat
Director of Retail Banking

Singaporean citizen, 52 years old.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since August 30, 2013.

Work Experience:
- 2005 - 2010: VP Business Head of Emerging Business OCBC Bank - Singapore
- 2010 - 2013: Joined Bank OCBC NISP in 2010 with the last position as Director of National Emerging Business Head

Education:
- MBA degree from The University of Rhode Island (1996) and BSc in Economics from The University of Iowa (1995)
- Master of Business Administration majoring Marketing & Management from ST Edward’s University Texas, USA (1990).
- Including Bank Dagang Nasional Indonesia, ABN Amro, Standard Chartered, Danamon, JP Morgan

History of appointment as Director:
- Reappointment: 2016

Joseph Chan Fook Onn
Director of Risk Management

Malaysian citizen, 53 years old.
Domicile: Jakarta, Indonesia

Director of Bank OCBC NISP since 7 April 2014.

Work Experience:
- More than 25 years of experience in the banking industry including internal and external audit. Previously worked in OCBC Bank Singapore and

Education:
- Holds an MBA from University of Southern Queenslands, Australia (2002) and Bachelor of Business (Accounting) from Monash University, Australia (1992).
**SHAREHOLDER COMPOSITION**

### 20 Largest Shareholder and Percentage of Ownership as of December 31, 2016

<table>
<thead>
<tr>
<th>No.</th>
<th>Shareholders</th>
<th>Number of Shares</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>OCBC OVERSEAS INVESTMENTS PTE. LTD</td>
<td>9,760,695,612</td>
<td>85.08%</td>
</tr>
<tr>
<td>2</td>
<td>UDAYAWIRA UTAMA, PT</td>
<td>288,975,468</td>
<td>2.52%</td>
</tr>
<tr>
<td>3</td>
<td>HSBC-FUND SERVICES, CAM-GTF LTD</td>
<td>269,519,392</td>
<td>2.35%</td>
</tr>
<tr>
<td>4</td>
<td>BP2S LUXEMBOURG S/A ABERDEEN GLOBAL ASIAN SMALLER COMPANIES FUND</td>
<td>233,116,812</td>
<td>2.03%</td>
</tr>
<tr>
<td>5</td>
<td>SURYASONO SENTOSA PT</td>
<td>207,162,689</td>
<td>1.81%</td>
</tr>
<tr>
<td>6</td>
<td>BP2S LONDON S/A ABERDEEN ASIAN SMALLER COMPANIES INVESTMENT TRUST PLC</td>
<td>148,373,583</td>
<td>1.29%</td>
</tr>
<tr>
<td>7</td>
<td>BP2S LUXEMBOURG S/A ABERDEEN GLOBAL EMERGING MARKETS SMALLER COMPANIES FUND</td>
<td>89,722,543</td>
<td>0.78%</td>
</tr>
<tr>
<td>8</td>
<td>HSBC-FUND SERVICES, RAFFLES-ASIA INVESTMENT COMPANY</td>
<td>78,153,326</td>
<td>0.68%</td>
</tr>
<tr>
<td>9</td>
<td>SSBTC FSIA S/A FSICIVC-STEWARD INV ASIA</td>
<td>72,229,100</td>
<td>0.63%</td>
</tr>
<tr>
<td>10</td>
<td>SSB AM&amp;N S/A ABERDEEN EMERG MRKT SM CF</td>
<td>62,072,195</td>
<td>0.54%</td>
</tr>
<tr>
<td>11</td>
<td>BP2S SINGAPORE</td>
<td>57,943,133</td>
<td>0.46%</td>
</tr>
<tr>
<td>12</td>
<td>JPMCB-PACIFIC ASSETS TRUST PLC</td>
<td>49,825,300</td>
<td>0.43%</td>
</tr>
<tr>
<td>13</td>
<td>SSB DRQH S/A ABERDEEN INDONESIA FUND</td>
<td>35,730,884</td>
<td>0.31%</td>
</tr>
<tr>
<td>14</td>
<td>JPMCB-THE SCOTTISH ORIENTAL</td>
<td>35,504,200</td>
<td>0.31%</td>
</tr>
<tr>
<td>15</td>
<td>JPMCB NA RE-NORTHERN TSFGISAUDI ARAMCO</td>
<td>30,928,435</td>
<td>0.27%</td>
</tr>
<tr>
<td>16</td>
<td>NORTHERN TRUST COMPANY S/A LOCKHEED MARTIN CORP</td>
<td>11,405,622</td>
<td>0.10%</td>
</tr>
<tr>
<td>17</td>
<td>RBC ISB SA DANSE INVEST GLOBAL EMERGING</td>
<td>7,874,650</td>
<td>0.07%</td>
</tr>
<tr>
<td>18</td>
<td>DANSKE BK/CLIENTS, LICITSHOLMES KANAL</td>
<td>7,372,175</td>
<td>0.06%</td>
</tr>
<tr>
<td>19</td>
<td>KARMAKA SURJAUDAJA</td>
<td>3,230,643</td>
<td>0.03%</td>
</tr>
<tr>
<td>20</td>
<td>CIMB SECURITIES (SINGAPORE) PTE LTD</td>
<td>2,459,241</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

### Shareholders Composition and Percentage of Ownership

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>December 31, 2016</th>
<th>December 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Shares</td>
<td>%</td>
</tr>
<tr>
<td>OCBC Overseas Investment Pte. Ltd.</td>
<td>9,760,695,612</td>
<td>85.08%</td>
</tr>
<tr>
<td>Board of Commissioners: Pramukti Surjaudaja</td>
<td>225,971</td>
<td>0.00%</td>
</tr>
<tr>
<td>Board of Directors: Parwati Surjaudaja</td>
<td>1,483,210</td>
<td>0.01%</td>
</tr>
<tr>
<td>Other Shareholders (ownership interest each below 5%)</td>
<td>1,710,243,693</td>
<td>14.91%</td>
</tr>
<tr>
<td>Total</td>
<td>11,472,648,486</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Total Shareholders Composition and Percentage of Ownership Based on Institution/Individual and Local/Foreign

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>December 31, 2016</th>
<th>December 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Shares</td>
<td>%</td>
</tr>
<tr>
<td>Local Institution Ownership</td>
<td>48</td>
<td>4.36%</td>
</tr>
<tr>
<td>Foreign Institution Ownership</td>
<td>60</td>
<td>95.50%</td>
</tr>
<tr>
<td>Local Individual Ownership</td>
<td>647</td>
<td>0.14%</td>
</tr>
<tr>
<td>Foreign Individual Ownership</td>
<td>18</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total</td>
<td>773</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
COMPANY’S GROUP STRUCTURE

LIST OF SUBSIDIARY AND/OR BRANCHES

- Bank OCBC NISP does not have subsidiary.
- List of Branches Bank OCBC NISP is stated on page 363 of this Annual Integrated Report.

AFFILIATED COMPANIES

- PT Great Eastern Life Indonesia
- PT OCBC Sekuritas Indonesia
### CHRONOLOGY OF BONDS AND OTHER SECURITIES LISTING

**Bonds and Other Securities of Bank OCBC NISP**

<table>
<thead>
<tr>
<th>Bonds</th>
<th>Years</th>
<th>Series</th>
<th>Nominal Amount (Rp)</th>
<th>Interest Rate</th>
<th>Tenor</th>
<th>Effective Date</th>
<th>Maturity Date</th>
<th>Rating Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subordinated Bonds III Bank OCBC NISP 2010</td>
<td>2010</td>
<td>-</td>
<td>880,000,000,000</td>
<td>11.35% p.a.</td>
<td>7 years without Call Option</td>
<td>June 24, 2010</td>
<td>June 30, 2017</td>
<td>AA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td>Continuous Bonds I Phase I Bank OCBC NISP 2013 With Fixed Interest Rate</td>
<td>2013</td>
<td>A</td>
<td>973,000,000,000</td>
<td>6.40% p.a.</td>
<td>370 days</td>
<td>February 11, 2013</td>
<td>March 1, 2014</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>529,000,000,000</td>
<td>6.90% p.a.</td>
<td>2 years</td>
<td>February 11, 2013</td>
<td>February 19, 2015</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>1,498,000,000,000</td>
<td>7.40% p.a.</td>
<td>3 years</td>
<td>February 11, 2013</td>
<td>February 19, 2016</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td>Medium Term Notes I Bank OCBC NISP</td>
<td>2013</td>
<td>-</td>
<td>900,000,000,000</td>
<td>7.00% p.a.</td>
<td>3 years</td>
<td>-</td>
<td>April 18, 2016</td>
<td>id AAA (PEFINDO)</td>
</tr>
<tr>
<td>Continuous Bonds I Phase II Bank OCBC NISP 2015 With Fixed Interest Rate</td>
<td>2015</td>
<td>A</td>
<td>1,095,000,000,000</td>
<td>9.00% p.a.</td>
<td>370 days</td>
<td>February 11, 2015</td>
<td>February 20, 2016</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>670,000,000,000</td>
<td>9.40% p.a.</td>
<td>2 years</td>
<td>February 11, 2013</td>
<td>February 10, 2017</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>1,235,000,000,000</td>
<td>9.80% p.a.</td>
<td>3 years</td>
<td>February 11, 2013</td>
<td>February 10, 2018</td>
<td>id AAA (PEFINDO) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
</tr>
<tr>
<td>Continuous Bonds II Phase I Bank OCBC NISP 2015 With Fixed Interest Rate</td>
<td>2016</td>
<td>A</td>
<td>833,000,000,000</td>
<td>7.50% p.a.</td>
<td>370 days</td>
<td>April 29, 2016</td>
<td>May 21, 2017</td>
<td>id AAA (PEFINDO)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>380,000,000,000</td>
<td>8.00% p.a.</td>
<td>2 years</td>
<td>April 29, 2016</td>
<td>May 11, 2018</td>
<td>id AAA (PEFINDO)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>783,000,000,000</td>
<td>8.25% p.a.</td>
<td>3 years</td>
<td>April 29, 2016</td>
<td>May 11, 2019</td>
<td>id AAA (PEFINDO)</td>
</tr>
</tbody>
</table>

1. Entire Bonds of Bank OCBC NISP are listed on Indonesia Stock Exchange
2. Repaid on February 10, 2017

### Rating As of December 31, 2016

**Fitch Ratings**

- **Outlook**: Stable
- **National - Long Term**: AAA (idn)
- **Foreign Currency, Long Term Rp**: BBB
- **Foreign Currency, Short Term Rp**: F3
- **Local Currency, Long Term Rp**: A-
- **Individual Rating**: C/D
- **Support Rating**: 2
- **Viability Rating**: bb
- **Subordinated Bonds III of Bank OCBC NISP 2010**: AA (idn)
- **Continuous Public Offering of Bonds I & II Bank OCBC NISP**: idAAA

**Pefindo**

- **Outlook**: Stable
- **Corporate Rating**: idAAA
- **Continuous Public Offering of Bonds I & II Bank OCBC NISP**: idAAA

---

Bank OCBC NISP 2016 Annual Integrated Report
<table>
<thead>
<tr>
<th>No</th>
<th>Corporate Action</th>
<th>Ratio</th>
<th>Listing Date</th>
<th>Before Corporate Action</th>
<th>Additional Listed Shares (Shares)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Shares Issued (Share)</td>
<td>Share Price (Rp)</td>
</tr>
<tr>
<td>1</td>
<td>Initial Public Offering (IPO)</td>
<td>-</td>
<td>October 20, 1994</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>1st Stock Split</td>
<td>(1-for-1)</td>
<td>February 3, 1997</td>
<td>62,500,000</td>
<td>155</td>
</tr>
<tr>
<td>3</td>
<td>1st Bonus Stocks</td>
<td>(5-for-2)</td>
<td>February 28, 1997</td>
<td>125,000,000</td>
<td>159</td>
</tr>
<tr>
<td>4</td>
<td>1st Stock Dividend</td>
<td>(25-for-9)</td>
<td>December 4, 1998</td>
<td>175,000,000</td>
<td>102</td>
</tr>
<tr>
<td>5</td>
<td>2nd Bonus Stocks</td>
<td>(100-for-33)</td>
<td>December 4, 1998</td>
<td>238,000,000</td>
<td>102</td>
</tr>
<tr>
<td>6</td>
<td>1st Rights Issue</td>
<td>-</td>
<td>December 18, 1998</td>
<td>295,750,000</td>
<td>81</td>
</tr>
<tr>
<td>7</td>
<td>2nd Stock Split</td>
<td>(1-for-1)</td>
<td>November 4, 1999</td>
<td>549,221,865</td>
<td>259</td>
</tr>
<tr>
<td>8</td>
<td>2nd Rights Issue</td>
<td>-</td>
<td>January 18, 2001</td>
<td>1,098,443,730</td>
<td>119</td>
</tr>
<tr>
<td>9</td>
<td>3rd Rights Issue</td>
<td>-</td>
<td>July 2, 2002</td>
<td>1,215,876,301</td>
<td>184</td>
</tr>
<tr>
<td>10</td>
<td>3rd Stock Split</td>
<td>(1-for-1)</td>
<td>February 13, 2003</td>
<td>2,026,460,501</td>
<td>186</td>
</tr>
<tr>
<td>11</td>
<td>2nd Stock Dividend</td>
<td>(4-for-100)</td>
<td>October 7, 2003</td>
<td>4,052,921,002</td>
<td>298</td>
</tr>
<tr>
<td>12</td>
<td>4th Rights Issue</td>
<td>-</td>
<td>November 24, 2005</td>
<td>4,133,979,422</td>
<td>786</td>
</tr>
<tr>
<td>13</td>
<td>5th Rights Issue</td>
<td>-</td>
<td>May 8, 2007</td>
<td>4,935,971,430</td>
<td>838</td>
</tr>
<tr>
<td>14</td>
<td>New Share issued in relation with Merger</td>
<td>-</td>
<td>January 3, 2011</td>
<td>5,814,574,345</td>
<td>1,601</td>
</tr>
<tr>
<td>15</td>
<td>6th Rights Issue</td>
<td>-</td>
<td>June 5, 2012</td>
<td>7,041,942,665</td>
<td>1,242</td>
</tr>
<tr>
<td>16</td>
<td>7th Rights Issue</td>
<td>-</td>
<td>November 13, 2013</td>
<td>8,548,918,395</td>
<td>1,220</td>
</tr>
</tbody>
</table>

Bank OCBC NISP 2016 Annual Integrated Report
<table>
<thead>
<tr>
<th>After Corporate Action</th>
<th>Shares Issued (Share)</th>
<th>Share Price (Rp)</th>
<th>Nominal Value (Rp)</th>
<th>Offering Price (Rp)</th>
<th>Shares Data</th>
<th>Shares Listing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares Issued (Share)</td>
<td>62,500,000</td>
<td>133</td>
<td>1,000</td>
<td>3,100</td>
<td>December 31, 1994</td>
<td>143</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>125,000,000</td>
<td>166</td>
<td>500</td>
<td>-</td>
<td>December 31, 1997</td>
<td>89</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>175,000,000</td>
<td>156</td>
<td>500</td>
<td>-</td>
<td>December 31, 1997</td>
<td>89</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>238,000,000</td>
<td>113</td>
<td>500</td>
<td>-</td>
<td>December 31, 1998</td>
<td>81</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>295,750,000</td>
<td>113</td>
<td>500</td>
<td>-</td>
<td>December 31, 1998</td>
<td>81</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>549,221,865</td>
<td>86</td>
<td>500</td>
<td>500</td>
<td>December 31, 1998</td>
<td>81</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>1,098,443,730</td>
<td>302</td>
<td>250</td>
<td>-</td>
<td>December 31, 1999</td>
<td>280</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>1,215,876,301</td>
<td>119</td>
<td>250</td>
<td>400</td>
<td>December 31, 2001</td>
<td>90</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>2,026,460,501</td>
<td>184</td>
<td>250</td>
<td>405</td>
<td>December 31, 2002</td>
<td>177</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>4,052,921,002</td>
<td>191</td>
<td>125</td>
<td>-</td>
<td>December 31, 2003</td>
<td>344</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>4,133,979,422</td>
<td>294</td>
<td>125</td>
<td>-</td>
<td>December 31, 2003</td>
<td>344</td>
</tr>
<tr>
<td>Shares Issued (Share)</td>
<td>4,935,971,430</td>
<td>703</td>
<td>125</td>
<td>750</td>
<td>December 31, 2005</td>
<td>712</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>5,814,574,345</td>
<td>838</td>
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<td>800</td>
<td>December 31, 2007</td>
<td>848</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>7,041,942,665</td>
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<td>125</td>
<td>-</td>
<td>December 31, 2011</td>
<td>1,017</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>8,548,918,395</td>
<td>1,193</td>
<td>125</td>
<td>1,000</td>
<td>December 31, 2012</td>
<td>1,520</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>11,472,648,486</td>
<td>1,230</td>
<td>125</td>
<td>1,200</td>
<td>December 31, 2013</td>
<td>1,230</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>13,922,896,972</td>
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<td>125</td>
<td>1,250</td>
<td>December 31, 2014</td>
<td>1,250</td>
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<tr>
<td>Shares Issued (Share)</td>
<td>17,891,160,366</td>
<td>1,275</td>
<td>125</td>
<td>1,275</td>
<td>December 31, 2015</td>
<td>1,275</td>
</tr>
</tbody>
</table>
# CAPITAL MARKET SUPPORTING INSTITUTIONS

## Share Registrar

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Telp</th>
<th>Fax</th>
<th>Website</th>
</tr>
</thead>
</table>

## Independent Public Accountant

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Telp</th>
<th>Fax</th>
<th>Website</th>
</tr>
</thead>
</table>

## Rating Agencies

### DOMESTIC

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Telp</th>
<th>Fax</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>PT Fitch Ratings Indonesia</td>
<td>DBS Bank Tower 24th Floor, Suite 2403 Jl. Prof Dr. Satrio Kav 3-5 Jakarta 12940, Indonesia</td>
<td>(62-21) 2988 6800</td>
<td>(62-21) 2988 6822</td>
<td><a href="http://www.fitchratings.co.id">www.fitchratings.co.id</a></td>
</tr>
</tbody>
</table>

### INTERNATIONAL

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Telp</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Fitch Ratings Singapore Pte, Ltd</td>
<td>One Raffles Quay South Tower # 22-11 Singapore 048583</td>
<td>(65) 6796 7200</td>
<td><a href="http://www.fitchratings.com">www.fitchratings.com</a></td>
</tr>
</tbody>
</table>

## Trustee

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Telp</th>
<th>Fax</th>
<th>Website</th>
</tr>
</thead>
</table>
2016 ACCOLADES

1. **January**
   CSR Award which Implement the program based on target from Provincial Government of DKI Jakarta

2. **May**
   Parwati Surjaudaja as The Best CEO 2016 Versi SWA, Ipsos and Dunamis Organization Services

3. **June**
   1st Best Performance ATM Islamic Business Unit Banking in Service Excellence Award from Infobank & MRI Jakarta

4. **July**
   Silver Award 2015 in Vision Awards Annual Reports Competition from League of American Communications Professionals Florida

5. **July**
   Indonesia Foreign Exchange Bank of The year in ABF Wholesale Banking Awards from Asian Banking & Finance Magazine Singapore

6. **July**
   Indonesia Domestic Technology and Operations Bank of The year in ABF Wholesale Banking Awards from Asian Banking & Finance Magazine Singapore

7. **July**
   Mobile Banking Initiative of The Year - Indonesia in ABF Retail Banking Awards from Asian Banking & Finance Magazine Singapore

8. **July**
   SME Bank of The year - Indonesia in ABF Retail Banking Awards from Asian Banking & Finance Magazine Singapore

9. **July**
   Website of The Year - Indonesia in ABF Retail Banking Awards from Asian Banking & Finance Magazine Singapore

10. **July**
    Best CRM Project in Indonesia Country Awards Programme 2016 for Technology Information from The Asian Banker Singapore

11. **July**
    Wealth Management of The Year Indonesia Country Awards Programme 2016 for Retail Financial Services from The Asian Banker Singapore

12. **August**
    Titanium Trophy for Financial Performance “Best of The Best” 2000 - 2015 in Infobank Awards from Majalah Infobank Jakarta

13. **September**
    The Best Sharia Business Unit in Indonesia Banking Award from Majalah Tempo Jakarta

14. **September**
    The Best Bank in Retail Banking Services in Indonesia Banking Award 2016 (Asset 50 - 100 Triliun) from Majalah Tempo Jakarta

15. **November**
    Top 50 Public Listed Companies from Indonesian Institute for Corporate Directorship (IICD)

16. **November**
    The Best Responsibilities of The Board from Indonesian Institute for Corporate Directorship (IICD)

17. **December**
    Most Reliable Title - Private Category Nationwide Devisa in Best Banking Brand 2016 from Warta Ekonomi

18. **December**
    Most Trusted Company in Corporate Governance Perception Index 2016 Award from The Indonesian Institute of Corporate Governance Jakarta