DEAR ESTEEMED SHAREHOLDERS,

I am very delighted to share with you that Bank OCBC NISP delivered another successive year of record net profit in 2017. This was achieved through the consistent execution of its balanced and sustainable growth strategy. Total assets and third party funds both grew at a rate higher than the industry average, while the Bank continued to maintain its strong liquidity position, robust capital ratios and healthy asset quality. Disciplined risk management practices have also reaffirmed Bank OCBC NISP’s sound financial standing, as evidenced by its AAA corporate ratings from Fitch Ratings Indonesia and Pefindo, which are the highest credit ratings awarded to companies in Indonesia.

A distinguishing hallmark of Bank OCBC NISP is its commitment to sustainable business practices. This was evidenced by the several well-regarded awards it received in recognition of its dedication to upholding the highest standards of corporate governance. It is also gratifying to see Bank OCBC NISP’s extensive Corporate Social Responsibility activities benefiting society in many areas of education, social community and environment.

The very strong culture of collaboration between OCBC Group and Bank OCBC NISP was maintained through the ongoing sharing of expertise, market knowledge and leveraging of capabilities in areas of branding and marketing, product development, audit, risk management, information technology and operations. For example, synergistic values were harnessed when the wealth management footprint was expanded in Indonesia, following the launch of onshore private banking services, which marked a significant milestone for both OCBC Group and Bank OCBC NISP.
2017 was a momentous year for OCBC Group as we celebrated the 85th anniversary of OCBC’s incorporation in 1932. We are proud of our reputation as a trusted financial institution which is built on prudence, integrity and trustworthiness. I am also pleased to report that OCBC Group achieved a very strong set of earnings in 2017, of which our net profit after tax crossed the S$4 billion mark for the first time to reach S$4.15 billion. Our robust performance was driven by sustained growth momentum across the Group’s three business pillars of banking, wealth management and insurance. Together with Bank OCBC NISP, all our major banking and insurance subsidiaries reported increased earnings during the year. The Group’s loan growth was broad-based, and fee income and insurance income both grew strongly. We also prudently set aside sufficient allowances for loans and further strengthened our capital, liquidity and funding positions.

Looking forward, sentiments in the region have been raised by strong economic indicators and improved business confidence, which have propelled renewed optimism in our key markets. OCBC Group will continue to deliver sustainable growth across our diversified business lines and invest in our franchise, while remaining vigilant to geopolitical events and financial market volatilities.

I would also like to take the opportunity to extend my sincere appreciation to Bank OCBC NISP’s respected customers and shareholders for your unfailing trust and support. My heartfelt thanks also go to the Board of Commissioners, Board of Directors, management and employees of Bank OCBC NISP, for your dedicated efforts in making this a remarkable year of performance.

Sincerely yours,

SAMUEL NAG TSIEN
Group CEO OCBC Bank - Singapore
Report of the Board of Commissioners

DEAR RESPECTED SHAREHOLDERS,

The Indonesian GDP growth was relatively stable compared to other regional countries in 2017, buoyed by supportive global economics and a stronger domestic condition as a result of economic structural reformation which was ongoing and gradually commenced to give positive impact.

The investment growth rose to the highest level for the past three years, mainly affected by the increase of investment performance, both building and non-building investment. The performance of building investment increased in accordance with the construction development of private sector and the government’s infrastructure projects. The growth performance of non-building investment remained high along with the high and positive commodity prices, although the growth of consumption sector was relatively flat which was possible due to the adjustments related to the economic reformation which will take much time to realize the impact.

On national banking sector, despite the pressure such as the increase in non performing loan, the banking industry remained healthy with capital ratio far above the requirement. The credit distribution and third party fund growth also remained positive, mainly driven by the optimism of a better economic condition in 2017 over the previous year as well as the interest rate reduction along with the monetary policy ease.

ASSESSMENT ON BANK AND BOARD OF DIRECTORS PERFORMANCE

The Board of Commissioners has performed its oversight duties and provided advice to the Board of Directors, to ensure that Bank’s operational activities have been carried out in accordance with the approved business plan and the enforcement of effective and sound corporate governance practices at all levels of the organization. The Board of Commissioners performed its duties, among others, through formal, informal and periodic joint meetings of the Board of Commissioners with the Board of Directors and through the empowerment of various committees supporting the Board of Commissioners, such as Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and Integrated Governance Committee that allowed the Board of Commissioners to direct, oversee and evaluate the Bank’s strategic initiatives and policies, including to ensure that the Board of Directors has taken followed up actions on the audit findings and recommendation of internal audit, public accountant, supervision results of Financial Services Authority (FSA) and other supervisory authorities.

Based on the oversight results during 2017, the Board of Commissioners is of the view that the Board of Directors has carried out the business plan strategies very well. The Board of Commissioners expresses an appreciation to the Board of Directors that has consistently achieved a healthy growth and sustainable performance. Such growth and performance were relatively better compared to peer banks amidst the challenging condition.
Bank OCBC NISP has successfully recorded a net income of Rp2.2 trillion, a 22% increase from the previous year or reaching out 101% of set target. ROA and ROE ratios stood at 2.0% and 10.7%, respectively, higher than previous year’s ROA and ROE of 1.8% and 9.8%, respectively.

At the end of 2017, total assets stood at Rp153.8 trillion or grew by 11% over the end of 2016. In distributing the credit, Bank OCBC NISP has carried out well its intermediary functions as can be seen in the realization of credit distribution of Rp106.3 trillion at the end of 2017 or rose by 14% from the previous year. Gross Non-Performing Loan Ratio was maintained at 1.8%, much lower than the NPL Ratio of banking industry at 2.6%.

By the end of 2017, the third-party funds reached Rp113.4 trillion or grew by 10% from the previous year.

The healthy level of the Bank’s capital was still well maintained as reflected in CAR ratio of 17.5% at the end of 2017, higher than minimum requirement of CAR ratio set by the regulator.

OVERSIGHT ON STRATEGY IMPLEMENTATION

Bank OCBC NISP’s strategic priorities in 2017 includes the following by:
1. Strengthening the Bank’s business model.
2. Continuing transformation in various fields, among others to keep improving productivity and effectiveness of customer services.
3. Improving capacity and capability, both in the field of human capital as well as operational and technology.
4. Executing three lines of defense effectively.
5. Strengthening brand.
6. Optimizing synergy with OCBC Group.

The above-mentioned strategies have been well executed, so as in 2017 Bank OCBC NISP successfully demonstrated a healthy growth supported by a well-maintained credit quality.

ACTIVITIES OF THE BOARD OF COMMISSIONERS AND THE COMMITTEES UNDER THE BOARD OF COMMISSIONERS

During 2017, the committees under the Board of Commissioners have performed well. The Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and Integrated Governance Committee have monitored and overseen the development of Bank OCBC NISP including the Board of Directors’ performance, among others to ensure the compliance at each level of organization with the prevailing rules and regulations as well as the implementation of GCG.

The Audit Committee has supported the Board of Commissioners through an effective review and supervision on the aspects of transparency, accountability and compliance. These were done among others by ensuring the implementation of financial reporting in accordance with the applicable accounting standards, conducting review and evaluation to ensure an independent and objective process of internal and external audit, monitoring the adequacy of internal control system as well as a sound corporate governance practices.

The Risk Monitoring Committee has significantly contributed, among others, through the review of and provide recommendation on risk management policies, the monitoring of the proper implementation of duties of an independent risk management unit and provide recommendation on relevant matters requiring the attention of the Board of Commissioners.

The Nomination and Remuneration Committee has delivered a strong contribution by providing input and recommendation on remuneration policies, nomination, performance evaluation, and the enforcement of a proper remuneration system in accordance with the prevailing regulation as well as performing the job function well in terms of nominations.

In performing the financial conglomerate and the Bank’s role as Main Entity, Integrated Governance Committee has contributed to support the Board of Commissioners of Main Entity in evaluating and providing recommendation on the implementation of integrated governance, among others, through the assessment of the adequacy of integrated internal control and the adequacy of the implementation of integrated compliance function.

The oversight duties of the Board of Commissioners on the Board of Directors’ duties and responsibilities were conducted in accordance through formal, informal and periodic joint meetings with the Board of Directors. At the joint meetings, the Board of Commissioners directed, supervised and evaluated the implementation of the Bank’s strategic policies and initiatives.

In addition to periodic meeting, the Board of Commissioners also held additional meetings with Board of Directors to discuss on going strategic issues. To obtain information about the implementation of corporate governance and the current condition at the branch level, the Board of Commissioners conducted site visit to branch offices and held an interactive discussion with the local employees and customers.

EVALUATION ON THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

It is recognized that the oversight on GCG implementation plays a critical role to achieve a sustainable growth and performance, so the Board of Commissioners’ oversight on the GCG implementation has carried out through committees under the Board of Commissioners by using a holistic and strategic approach. Each committee, within
its scope of duties, provided significant contribution for the quality improvement of GCG implementation. Accordingly, through the empowerment of its committees, the primary focus of Board of Commissioners’ attention has been directed toward the effective and sound practices of GCG underpinned by the GCG principles.

The Bank has conducted self-assessment on GCG implementation for the period of January-June 2017 and July-December 2017 in accordance with Circular Letter of No. 13/SEOJK.03/2017 dated 17 March 2017 on the Implementation of Governance for Commercial Banks. The assessment result indicated composite score of 1 with a “Very Good” predicate, reflecting that the Bank Management has well-implemented GCG. This implies an adequate compliance with Governance principles, despite a few insignificant weaknesses were noted which have been immediately improved by the Management.

To implement Risk Management for Commercial Banks in accordance with Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks and Circular Letter No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks, Bank OCBC NISP has conducted assessment and reported the composite risk profile based on Risk Based Bank Rating (RBBR) approach to the Financial Services Authority.

On the oversight on internal control system, risk management and governance, the Board of Commissioners paid enormous attention, through the Audit Committee and Risk Monitoring Committee, to constantly carry out the monitoring on regular basis to ensure that the Board of Directors has taken follow up actions to address each of the audit findings and recommendation from internal audit, public accountant, Financial Services Authority and other supervisory authorities as well as monitoring to ensure that risk management implementation is in compliance with risk policies, risk appetite and risk tolerance.

OVERVIEW ON THE IMPLEMENTATION OF WHISTLEBLOWING SYSTEM (WBS)

Whistleblowing is a facility to report an abuse of authorities, fraud or violation of code of conducts done by the employees that may disserve the Company. The Bank develops a whistleblowing program to encourage employees from low level to top level to report the infringements without feeling insecure. The whistleblowing report then will be processed by the authorized unit. The Board of Commissioners is really concerned about the implementation of the Bank’s whistleblowing program. The role of the Board of Commissioners has been seen by the direction and support in socialization to constantly strengthen the existing whistleblowing channel. The Board of Commissioners is in the opinion that the whistleblowing program has been better carried out which can be seen from the increase of the usage.

CHANGES TO THE COMPOSITION OF THE BOARD OF COMMISSIONERS

We would like to express our deepest appreciation and gratitude to Roy A. Karaoglan who had served the Bank for more than 13 years as Independent Commissioner and retired due to maximum age limit. His very high dedication and contributions were really tremendous and meaningful to the Bank.

Based on the approval of Annual General Meeting of Shareholders dated 30 March 2017 and Extraordinary General Meeting of Shareholders dated 1 November 2017, as well as FSA approval, the Bank has appointed Hardi Juganda as Independent Commissioner effective as of 27 November 2017 and Betti S. Alisjahbana as Independent Commissioner effective as of 7 December 2017.

Therefore, the composition of the Board of Commissioners is as follows:

- President Commissioner : Pramukti Surjaudaja
- Deputy President Commissioner : Peter Eko Sutioso (Independent)
- Commissioner : Samuel Nag Tsien
- Commissioner : Lai Teck Poh (Dua Teck Poh)
- Independent Commissioner : Jusuf Halim
- Independent Commissioner : Kwan Chiew Choi
- Independent Commissioner : Hardi Juganda
- Independent Commissioner : Betti S. Alisjahbana

BUSINESS PROSPECT IN 2018

In general, a favorable external environment, healthy fundamental and structural reformation progress supports the Indonesian economic development in 2018.

The economic growth is expected to rise above 5%, sustained by the combination of both an increasing export and investment performance.

The export growth is expected to remain robust in 2018, driven by a strong external demand in line with a rapid global economic growth and global trade rebounds.

The investment acceleration in line with the recovered commodity prices, the increase of investor trust buoyed by Investment Grade climb and the decline in commercial credit interest rate.

Private consumption is also expected to increase in line with a moderate inflation, stable currency, stronger consumers’ trust and low consumer credit interest rate. In this case, inflation is expected to increase within the 4% range, with the assumption of no extreme weather that will disrupt food production.
The banking industry will be improved in operation environment and assets quality, primarily advocated by economic growth, pro-business macroeconomic policy and commodity prices improvement.

With the improved business condition, a safe banking capital adequacy ratio in Indonesia, and the highest net interest margin among the Emerging Markets, giving a robust buffer to muffle the assets quality reduction. The funding and liquidity in banking system are expected to be stable in favor of credit expansion.

However, we constantly encourage the Board of Directors to promote the prudence principles to execute strategy priority in the following year, albeit the pressure of non-performing loan in national banking industry is expected to keep going down.

**APPRECIATION**

We would like to take this opportunity to extend our gratitude and deepest appreciation for the support and trust from our customers, shareholders, and Bank OCBC NISP’s family, Bank Indonesia, and Financial Services Authority as well as other stakeholders which have given their trust, support, and dedication so that Bank OCBC NISP may continue to grow sustainably.

We expect that Bank OCBC NISP may grow sustainably to become the world class bank of choice, reliable and keeps supporting the progress of economic development in Indonesia.

Sincerely Yours,

PRAMUKTI SURJAUĐAJA
President Commissioner
Our Mutual Growth

Report of the Board of Directors [G4-1]

DEAR VALUED SHAREHOLDERS,

The growth of Gross Domestic Product in 2017 reached 5.1%, driven by the investment mainly in infrastructure, transportation and energy which were supported by monetary policy, deregulation as well as the increase in export and import performance due to the increase in commodity prices and the improvement of regional trading.

The inflation rate was also maintained along with the low increase of food prices due to supportive weather condition as well as the government’s efforts to solve the problems on regional supply. The Rupiah currency was relatively stable, and gave minimum impact to the volatility price at the market. The positive trade balance also supported the improvement on payment balance.

Particularly in banking industry, the stability of financial system was also intact. Although the asset quality of banking industry remains a concern due to the economic slow down for the past few years, the low loan to GDP ratio and adequate banking industry capital level, have limited the systemic risk to macroeconomics. The risk for corporate credit denominated in foreign currencies was also reduced in line with the implementation of regulations that required hedging on foreign currency exposure.

STRATEGIC POLICY

Bank OCBC NISP has successfully recorded positive performances in 2017, by formulating the strategic priorities such as:
1. Strengthening the Bank’s business model and improving customer experience in all service channels.
2. Continuing the transformation in the field of human capital (people), process and technology.
3. Enhancing the capacities and capabilities, including by integrating infrastructure of Operation & IT to develop competitive excellence.
4. Executing three lines of defense effectively.
5. Strengthening the brand identity and harmonizing the internal and external communications.
6. Optimizing synergy with OCBC Group through best practice sharing and capability transfer including rolling out the Private Banking.

COMPARISON OF ACHIEVEMENTS AGAINST TARGETS

The financial performance in 2017 indicated that Bank OCBC NISP continued to grow sustainably amidst of the global and domestic challenges. The Bank’s strategy has enabled the Bank to improve the market share in Total Assets, Loans and Third Party Fund.

Bank OCBC NISP has succeeded to continuously post encouraging results and achieved 2017 business target as reflected in net income of Rp2.2 trillion in 2017 or rose by 22%. Total assets grew by 11% to Rp153.8 trillion. These achievements allowed the Bank to become the ninth largest national bank by total assets with market share of 2.1%.
Total gross loans which represented 69% of total assets also grew by 14% to Rp106.3 trillion, exceeding the average growth of the industry, which was supported by strong growth in Small Medium Enterprise and corporate segments, which resulted in the loan market share to approximately become 2.2% compared to 2.1% in the previous year. The good quality of assets was continuously maintained with gross non-performing loan ratio of 1.8% over the average industry of 2.6%.

From the funding side, total third party funds reached Rp113.4 trillion at the end of 2017, a growth of 10% over the previous year and translated to a market share of 2.1%. To diversify the source of fund, the Bank also managed to obtain medium term funding through the issuance of Sustainable Bond II Phase 2 and 3 with total value of Rp3.8 trillion for the tenure of 370 days until 3 years.

The total equity which was amounted to Rp21.8 trillion and the capital adequacy ratio which stood at 17.5% at the end of 2017 will support the business development in the future. In addition, as one of the Domestic Systematically Important Bank, Bank OCBC NISP has gained additional commitment from controlling shareholders on Recovery Plan in the form of long term capital support as needed.

With its solid fundamental, Bank OCBC NISP has maintained corporate rating “AAA” with stable outlook from reputable rating institutions, Fitch Ratings and Pefindo, also named as one of the Banks with highest credit rating in Indonesia in 2017.

Aligned with the journey, the Bank has made adjustment for the future Bank’s brand line, namely “Bank OCBC NISP – With You”. It is more than a tagline, it is a commitment of Bank OCBC NISP to constantly work side-by-side with customers as well as being a reliable companion.

Bank OCBC NISP earned numerous awards for its achievements during 2017, among others:

- Retail Banking and Wholesale Banking Award 2017 by Asian Banking & Finance Magazine, Singapore for the following categories:
  - Indonesia SME Bank of the Year
  - Indonesia International Retail Bank of the Year
  - Credit Card Initiatives of the Year
  - Indonesia Domestic Technology and Operations Bank of the Year
  - Indonesia Foreign Exchange Bank of the Year
- Indonesia Country Awards Program 2017 by The Asian Banker Magazine, Singapore, for the following categories:
  - Best SME Bank of The Year
  - Best Corporate Payment Project
  - Best Performing Bank for BUKU III category at the Bisnis Indonesia Financial Award by Bisnis Indonesia.
  - The Best Sharia Business Unit and The Best Bank in Retail Banking Services at the Indonesia Banking Award 2017 by Tempo Magazine.

THE COMPANY’S CHALLENGES AND ITS SOLUTIONS

Amidst the challenging economic condition coupled with the tight competition in banking industry, the Bank has continued the business growth in line to the target, with good credit quality, 1.8% gross NPL at the end of 2017. The Bank has successfully implemented strategies that support a healthy and sustainable growth by holding on a prudent banking principle.

BUSINESS PROSPECTS ANALYSIS

By 2018, the GDP growth is expected to reach around 5.4%. The improved Consumer Confidence Index and revenues are expected to accelerate growth of domestic consumption.

The combination of monetary policy and reformation of the government policy is expected to promote the growth of private sector. Public investment is expected to remain robust, in accordance with the government priority to build the infrastructures.

Deceleration of the economic growth in China, as the main trading partners, will restrain the export growth rate. However, the reformation of facilitating export and the efforts of boosting competitiveness are expected to compensate the slow down risk.

The inflation rate is expected to remain within the target range of Bank Indonesia. The regional geopolitics tension may affect the trust and regional trade condition which may impact the Rupiah currency, hence possibly drives more stringent monetary policy to muffle the inflation.

With the assumption of stable social, political and security condition, national banking is expected to grow 10%-12%. Bank OCBC NISP is targeting a 10%-15% growth while keeping on prudent banking principle as well as aligning with the direction of loan growth from the Regulator.

ENHANCEMENT OF CORPORATE GOVERNANCE IMPLEMENTATION

Good Corporate Governance (GCG) is a key foundation of sustainable growth. Bank OCBC NISP has constantly made improvements, among others by upgrading the culture of compliance and risk concerns.

With the assumption of stable social, political and security condition, national banking is expected to grow 10%-12%. Bank OCBC NISP is targeting a 10%-15% growth while keeping on prudent banking principle as well as aligning with the direction of loan growth from the Regulator.

Good Corporate Governance (GCG) is a key foundation of sustainable growth. Bank OCBC NISP has constantly made improvements, among others by upgrading the culture of compliance and risk concerns.

We are proud of being continuously committed to implement GCG to maintain the stakeholders’ trust and to build reputation and credibility of positive brand image. For which we have been recognized as:

- “The Most Trusted Company” for 6 (six) consecutive years at Corporate Governance Perception Index Award by Indonesian Institute for Corporate Governance (IICG).
Our Mutual Growth

Sincerely Yours,

PARWATI SURJAUDAJA
President Director

• Top 50 Public Listed Companies for 4 (four) consecutive years and The Best Responsibilities of The Board for 4 (four) consecutive years based on ASEAN Corporate Governance Scorecard by Indonesian Institute for Corporate Directorship (IICD).
• Best Governed & Most Transparent Company based on The Global CSR Summit & Awards 2017 from The Pinnacle Group International.

CORPORATE SOCIAL RESPONSIBILITY

In order to grow harmoniously and sustainably along with entire stakeholders, Bank OCBC NISP realizes its concern on social and environment through Corporate Social Responsibility activities focusing on education, social community and environment.

Moreover, the CSR programs of Bank OCBC NISP in the future will be developed and integrated into the Bank’s strategy in order to enhance the scale of visible benefits from the long term CSR programs.

CSR program in education was conducted through Financial Literacy Socialization Program as a participation in “National Financial Inclusion Movement” held by Financial Services Authority (OJK) which teamed up with Karya Salemba Empat (KSE) in providing scholarships for state university students.

In social area, CSR programs aim at assisting the improvement of community welfare, among others renovation of public amenities in Kupang such as “Tanaka” futsal field and Taman Nostalgia basketball court, located in Futululi, Kelapa Lima – Kupang as well as working closely with Sharia Business Unit to organize “Mudik Asyik 2017”.

2018 INITIATIVES

Bank OCBC NISP will continue to focus on achieving the vision and mission as well as the 2018 targets by formulating the designated strategy priority as follow:
1. Continue strengthening the business model of the Bank and optimizing internal synergy to improve customer satisfaction.
2. Optimizing synergy with OCBC Group through strategic collaboration and sharing best practices.
3. Continuing the transformation including Network, IT & Operation and Services.
4. Strengthening new brand platform and harmonizing internal and external communications.
5. Executing the three lines of defense effectively.

CHANGES TO THE COMPOSITION OF THE BOARD OF DIRECTORS (IF ANY)

In 2017, there were no changes to the composition of the Board of Directors.

APPRÉCIATION

To conclude, I would like to extend my profound gratitude and appreciation to all customers, shareholders, Board of Commissioners, Board of Directors, employees and Regulators for their full support and trust in Bank OCBC NISP throughout 2017.

We remain optimistic that discipline and harmonious synergy with the stakeholders will lead Bank OCBC NISP to constantly become a world class Bank of choice which delivers positive contribution to the society.
Statement of the Board of Directors
Regarding Responsibility for the 2017 Annual Integrated Report
of PT Bank OCBC NISP Tbk

We, the undersigned, hereby declare that all information in the Annual Integrated Report of PT Bank OCBC NISP Tbk for the year 2017 have been presented in their entirety, and that we assume full responsibility for the accuracy of the contents of such Annual Integrated Report. This statement is duly made in all integrity.

Jakarta, 5 March 2018

Board of Directors

PARWATI SURJAUDAJA
President Director

YOGADHARMA RATNAPALASARI
Managing Director

RAMA PRANATA KUSUMAPUTRA
Managing Director

EMILYA TIAHJADI
Managing Director

HARTATI
Managing Director

MARTIN WIDJAJA
Managing Director

ANDRAE KRISHNAWAN W.
Managing Director

JOHANNES HUSIN
Managing Director

LOW SEH KIAT
Managing Director

JOSEPH CHAN FOOK ONN
Managing Director
Statement of the Board of Commissioners
Regarding Responsibility for the 2017 Annual Integrated Report
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Jakarta, 5 March 2018

Board of Commissioners

PRAMUKTI SURJAUDAJA
President Commissioner

PETER EKO SUTIOSO
Deputy President Commissioner
(Independent Commissioner)

SAMUEL NAG TSIEN
Commissioner

JUSUF HALIM
Independent Commissioner

LAI TECK POH (DUA TECK POH)
Commissioner

KWAN CHIEW CHOI
Independent Commissioner

BETTI S. ALISJAHBANA
Independent Commissioner

HARDI JUGANDA
Independent Commissioner