As the fourth oldest Bank in Indonesia and the ninth largest national Bank in terms of total assets with 2.1% market share, Bank OCBC NISP is committed to constantly grow and flourish with Customers and community, as well as endeavor to be the solution for each of your financial resolutions.
## Company Data

<table>
<thead>
<tr>
<th>Company Name</th>
<th>PT Bank OCBC NISP Tbk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Head Office</strong></td>
<td>Jln. Prof. Dr. Satrito Kav. 25, Jakarta 12940 - Indonesia</td>
</tr>
<tr>
<td></td>
<td>Tel: (021) 255 33 888, Fax: (021) 579 44 000</td>
</tr>
<tr>
<td><strong>Country of Operation</strong></td>
<td>Republic of Indonesia</td>
</tr>
<tr>
<td><strong>Structure of Stock Ownership</strong></td>
<td>OCBC Overseas Investment Pte, Ltd 85.08%</td>
</tr>
<tr>
<td></td>
<td>Public 14.92%</td>
</tr>
<tr>
<td></td>
<td>Total 100.00%</td>
</tr>
<tr>
<td><strong>Legal Entity</strong></td>
<td>Limited Liability Company</td>
</tr>
<tr>
<td><strong>Scale of the Company in 2017</strong></td>
<td>Number of Employees: 6,477 person</td>
</tr>
<tr>
<td></td>
<td>Number of Head Office: 1</td>
</tr>
<tr>
<td></td>
<td>Number of Branch Offices: 46</td>
</tr>
<tr>
<td></td>
<td>Number of Supporting Branch Offices: 249</td>
</tr>
<tr>
<td></td>
<td>Number of Cash Offices: 24</td>
</tr>
<tr>
<td></td>
<td>Payment Point: 8</td>
</tr>
<tr>
<td></td>
<td>Sharia Branch Offices: 10</td>
</tr>
<tr>
<td></td>
<td>Total Net Income: Rp2.2 T</td>
</tr>
<tr>
<td></td>
<td>Total Liabilities: Rp132.0 T</td>
</tr>
<tr>
<td></td>
<td>Total Equity: Rp21.8 T</td>
</tr>
<tr>
<td></td>
<td>Number of Products and Services: 170</td>
</tr>
<tr>
<td><strong>Contact of the Company</strong></td>
<td>Call OCBC NISP: 1500 – 999</td>
</tr>
<tr>
<td></td>
<td>Email: For Customers: <a href="mailto:callcenter@ocbcnisp.com">callcenter@ocbcnisp.com</a></td>
</tr>
<tr>
<td></td>
<td>For Shareholders and Investors: <a href="mailto:ir@ocbcnisp.com">ir@ocbcnisp.com</a></td>
</tr>
<tr>
<td></td>
<td>For Regulators: <a href="mailto:corporate.secretary@ocbcnisp.com">corporate.secretary@ocbcnisp.com</a></td>
</tr>
<tr>
<td></td>
<td>For Public: <a href="mailto:corporate.communication@ocbcnisp.com">corporate.communication@ocbcnisp.com</a></td>
</tr>
<tr>
<td><strong>Website</strong></td>
<td><a href="http://www.ocbcnisp.com">www.ocbcnisp.com</a></td>
</tr>
<tr>
<td><strong>Date of Establishment</strong></td>
<td>4 April 1941</td>
</tr>
<tr>
<td><strong>Participation in Associations</strong></td>
<td>• Perbanas (Indonesian Banks Association)</td>
</tr>
<tr>
<td></td>
<td>• ICSA (Indonesian Corporate Secretary Association)</td>
</tr>
<tr>
<td></td>
<td>• AEI (Association of Indonesia Listed Companies)</td>
</tr>
<tr>
<td><strong>Legal Basis of Establishment</strong></td>
<td>Deed No.6 made before Notary TH. J. INDEWEY GERLINGS dated April 4, 1941 and ratified by Minister of Law and Human Rights.</td>
</tr>
</tbody>
</table>

### The Company’s Name and Logo Changes

<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1941-1971</td>
<td>Established under the name of NV Nederlandsch Indische Spaar En Deposito Bank (NISP).</td>
</tr>
<tr>
<td>1972-1994</td>
<td>The abbreviation of NISP was changed to Nilai Inti Sari Penyimpan. In 1978, NISP was no longer an abbreviation, but became the Bank’s name called NISP Bank.</td>
</tr>
<tr>
<td>1994-2008</td>
<td>Use new Logo along with share listing at the Stock Exchange</td>
</tr>
<tr>
<td>2008–present</td>
<td>Launched a new name called Bank OCBC NISP.</td>
</tr>
</tbody>
</table>
Brief Profile of the Company

Bank OCBC NISP (previously known as Bank NISP) or further mentioned as “Bank” 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 more than 76 years is associated with the role of Karmaka Surjaudaja and Lelarati Lukman.

Karmaka Surjaudaja commenced to manage Bank as Director of Operational in 1963. Despite the Indonesia’s tempestuous economic condition at that time, the Bank has managed to grow and was able to overcome several crisis such as ‘sanering’ in 1965.

This success story has led the appointment of Karmaka Surjaudaja as the President Director from 1971 to 1997 and the President Commissioner in 1997 to 2008.

The success of Karmaka Surjaudaja was inspired by his wife, Lelarati Lukman, who has faithfully supported in managing the Bank. She served as a Commissioner from 1982 to 2011.

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

Although they are no longer holding the structural positions, but the foundation, values and culture which they had implemented has remained in the hearts of the entire family of the Bank.

Since its establishment, the Bank has been upholding prudence principle and focusing on serving the Small and Medium Enterprises (SME). In 1967, the Bank raised their status of operation from saving bank into commercial bank.

The raising status was supported by the success of the company to keep growing amid the unprecedented economic and political conditions at that time. In line with that achievement, the Bank has raised its status to a foreign exchange bank in 1990.

In order to anticipate the market’s wider transparency and competition, as well as to strengthen the capital structure, the Bank listed its shares on Indonesian Stock Exchange (formerly Jakarta Stock Exchange) in 1994. The action rendered the Bank as a public company.

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

In the late 1990s, Indonesia was hit by severe economic crisis, especially the banking industry. Nevertheless, the Bank successfully overcame the most critical condition called ‘the worst banking meltdown’ by the World Bank. Aside from its ability to survive with no support from the government recapitalization program, the Bank also became one of the pioneer banks which continuously able to run its intermediary function to provide loans during the crisis.

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

The additional capital initiative enabled the Bank to record high growth without forfeiting the Bank’s positive quality and reputation. The Bank’s well-known reputation in the market and its promising growth had attracted attention from various international institutions, such as International Finance Corporation (IFC), part of the World Bank Group, which provided a long-term loan to the Bank in 1999 and became the Bank’s shareholder during 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.

In 1997, OCBC Bank – Singapore selected Bank NISP to become a local partner in the establishment of Bank OCBC NISP (later renamed as OCBC Indonesia), subsequently became a shareholder in 2004. OCBC Bank – Singapore raised its shares through acquisitions and tender offer to become majority shareholder since 2005.
OCBC Bank - Singapore currently owns 85.1% stakes in the Bank. Supported by OCBC Bank - Singapore, the Bank successfully strengthened its infrastructure, including human capital, information technology, risk management, branch office network and internal audit.

In 2005, Bank OCBC NISP’s Head Office was relocated to Jakarta which aimed at facilitating direct access to business center in Indonesia. In 2008, as part of its long-term strategies and to increase the brand as well as the support of the controlling shareholder, NISP Bank adopted a new name of “Bank OCBC NISP”, followed by cultural reinforcement and basic policy implementation within the organization.

Furthermore, in line with market demand, the Bank has strengthened its products and services diversity by establishing Sharia Business Unit since October 12, 2009.

In 2011, the Bank entered a key milestone after OCBC Bank Singapore consolidated their business strategy in Indonesia by merging its subsidiaries, Bank OCBC Indonesia into Bank OCBC NISP.

The merger has demonstrated 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, the Bank adapted its corporate culture with current circumstances and future possibilities. The new corporate culture named “ONe PIC”, has served as a guideline for all employees’ daily behaviour and work. ONe PIC is the abbreviation for Bank OCBC NISP One, Professionalism, Integrity and Customer Focus.

This culture is consistently applied to all levels within the Bank’s organization, consisting of 6,477 employees. ONe PIC has also become a motivation for the employees to serve customers at 338 offices scattered in 61 cities throughout Indonesia.
Incorporated as a saving bank under the name of NV Nederlandsch Indische Spaar En Deposito Bank, by 3 Dutchmen named Gustaaf Adolf van Haastert, Otto Richard Wermuller von Elg, and Erich Wademar Emanuel Denniger. Initially, the Bank has not fully operated as Indonesia was at war and tempestuous condition.

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

Bank NISP successfully went through the economic and politic turmoil in Indonesia as well as improved its status into a commercial bank.

- The change of Bank NISP’s Logo.
- Entered into a strategic alliance with Daiwa Bank-Japan through Daiwa Perdania Bank, currently Resona Perdania Bank, as the first joint-venture bank in Indonesia. NISP Bank was granted long-term loan, technical assistant and support lending activities as well as serving Japanese companies in several cities in outside Jakarta.
- Obtained a license to conduct activities as a foreign exchange bank.
- Received long-term loans from Netherlands Development Finance Company (FMO).

• Furthermore, ISO 9001:1994 quality certification was upgraded to ISO 9001:2000.
• First in Indonesia, IFC - World Bank Group became a shareholder by acquiring 9.6% shares of Bank NISP.

The Bank upgraded its ISO 9002 quality certification to ISO 9001:1994 for all functions of Head Office.

- Bank NISP successfully survived the worst Banking crisis and categorized as a bank with no needs of any government support (category A).
- Bank NISP successfully managed to flourish and improved its rating by multiplying the number of offices, employees and business volume shortly after the crisis.
- Established Joint Venture Bank named Bank OCBC NISP (later become OCBC Indonesia Bank), a joint venture bank with OCBC Bank-Singapore.
- Became the first bank in Indonesia to receive a long-term loan from the International Finance Corporation (IFC), a member of the World Bank Group.
- Became the first bank in ASEAN which passed ISO 9002 certification for its Treasury, Financial Institution Division and Head Office.

Recorded 20% of its shares on Jakarta Stock Exchange (currently Indonesia Stock Exchange).
**2004**
- OCBC Bank - Singapore became a shareholder of Bank NISP with a 22.5% stocks ownership.
- By involving almost all members of the Company, Bank NISP redefined its Vision, Mission and core values tailored to its future goals.

**2005**
- OCBC Bank - Singapore raised the stakes to become a majority shareholder of 72%. OCBC Bank also provided various assistants related to operational, services, risk management, etc.
- Head office of Bank NISP relocated from Bandung to Jakarta.

**2006**
- Operated in a new Head Office named Bank NISP Tower (now OCBC NISP Tower).
- Launched a training center called NISP National Learning Center (currently OCBC NISP Learning Center – ONLC) in Bandung.

**2007**
- OCBC Bank-Singapore further added its shareholding to 74.73%.
- In order to indicate a stronger commitment and support from OCBC Bank Singapore, on December 22, 2008, PT Bank NISP Tbk changed its name to PT Bank OCBC NISP Tbk.
- Changed its logo to OCBC NISP.

**2008**
- Conduct transformation in all fields.

**2009**
- The Bank was appointed as a 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.

**2010**
- The Bank transformed its business strategy through “Our Branch Our Store” concept.
- Redefined the corporate culture to ONe PIC (OCBC NISP One, Professionalism, Integrity and Customer Focus).

**2011**
- Bank OCBC Indonesia officially merged into the Bank and OCBC Bank Singapore focus for Indonesia in particular Bank OCBC NISP.

**2012**
- On July 1, 2010, IFC sold its shares in Bank OCBC NISP to OCBC Bank - Singapore. This action has led the increase in OCBC Bank’s total shares ownership to 81.9%.

**2013**
- Launched a new business unit to provide banking services based on sharia principles through the Bank’s Sharia Business Unit (SBU).
The Meaning of Bank OCBC NISP
Logo and Brand

Bank OCBC NISP appears with a new tagline “OCBC NISP With You”. Beyond a tagline, With You is a commitment of Bank OCBC NISP to constantly walk side-by-side with the customers to turn out a reliable partner.

The Bank’s “With You” tagline is a visible form of Bank OCBC NISP’s “Mutual Growth Driven By Knowledge” brand essence. As the Bank which grows along with its customers, Bank OCBC NISP openly understands the aspiration of each customer and sincerely shares the knowledge to deliver the right solution for the customers’ improvement.

The new branding platform of Bank OCBC NISP was rolled out in September 2017, coupled with the “Anda + Kami Setuju Satu Tujuan” (You + We Agree One Purpose) thematic campaign, demonstrating a commitment of Bank OCBC NISP to constantly walk hand-in-hand with the customers towards one common purpose.

This campaign was followed by a series of “Anda + Kami Dua Karsa Satu Karya” (You + We Two Intentions One Creation) thematic campaign emphasized that Bank OCBC NISP understood and recognized the customers’ potential. Bank OCBC NISP constantly combines the expertise and knowledge of Bank OCBC NISP with customers’ potential which will deliver a masterpiece.

The series of thematic campaigns affirm the commitment of all parties at Bank OCBC NISO to build long-term relationship with customers based on the mutual growth driven by knowledge principle.
Line of Business [G4-4]

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 form.
   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.
Products and Services [G4-4]

**FUNDING PRODUCTS**
1. Deposito
2. Deposito Devisa Hasil Ekspor
3. Deposito Nasabah Bisnis
4. Tanda 360 Plus
5. Taka
6. Tanda Premium
7. Tanda Junior
8. Tabunganku
9. Tanda Valas SGD
10. Simpel
11. Giro Umum
12. Giro Multi Currency
13. Rekening Dana Nasabah (RDN)
14. Business Smart
15. Business Signature

**BANCASSURANCE PRODUCTS**
1. Asset Link
2. Critical Illness MaxGuard
3. Edu Pro
4. Entrepreneur
5. Great Employee Benefit
6. Great Optima Link
7. Great Optima Link 102
8. iULTIMATE
9. Legacy Protector
10. LiveSmart Protector
11. Manulife Lifestyle Protector
12. MaxPrestige Care
13. MaxPrestige Heritage
14. MaxPrestige Heritage Protector
15. MaxPrestige Saver
16. Personal Accident MaxGuard
17. Prima Link
18. Super Investlink Plan 101
19. WorldCare

**INVESTMENT PRODUCTS**
1. Aberdeen Indonesia Bond Fund
2. Aberdeen Indonesia Government Bond Fund
3. Ashmore Dana Obligasi Nusantara
4. BNP Paribas Prima II
5. BNP Paribas Prima USD
6. BNP Paribas Prima Utama USD
7. Schroder Dana Mantap Plus II
8. Schroder USD Bond Fund
9. Schroder Dana Andalan II

**(Balanced Funds)**
1. Aberdeen Indonesia Balanced Growth Fund
2. Batavia USD Balanced Asia
3. BNP Paribas Equita
4. BNP Paribas Spektra
5. Schroder Dana Terpadu II
6. Schroder Syariah Balanced Fund

**(Equity Mutual Funds)**
1. Aberdeen Indonesia Equity Fund
2. Aberdeen Syariah Asia Pacific Equity USD Fund
3. Ashmore Dana Progresif Nusantara
4. Ashmore Dana Ekuitas Negara
5. BNP Paribas Astro
6. BNP Paribas Ekuitas
7. BNP Paribas Infrastruktur Plus
8. BNP Paribas Pesona Syariah
9. BNP Paribas Pesona
10. BNP Paribas STAR
11. BNP Paribas Cakra Syariah USD
12. Manulife Dana Saham
13. Manulife Greater Indonesia Fund
14. Schroder Dana Prestasi Plus
15. Schroder 90 Plus Equity Fund
16. Schroder Dana Istimewa
17. Schroder Dana Prestasi
18. Schroder Global Sharia Equity Fund (USD)
19. BNP Paribas Solaris

**(Money Market Mutual Funds)**
1. Aberdeen Indonesia Money Market Fund
2. Ashmore Dana Pasar Uang Nusantara
3. BNP Paribas Rupiah Plus
4. Schroder Dana Likuid

**(Fixed Income Mutual Funds)**
1. Aberdeen Indonesia Bond Fund
2. Aberdeen Indonesia Government Bond Fund
3. Ashmore Dana Obligasi Nusantara
4. BNP Paribas Prima II
5. BNP Paribas Prima USD
6. BNP Paribas Prima Utama USD
7. Schroder Dana Mantap Plus II
8. Schroder USD Bond Fund
9. Schroder Dana Andalan II

**(Protected Funds)**
1. Batavia Proteksi Cemerlang 30
2. Batavia Proteksi Cemerlang 32
3. Batavia Proteksi Cemerlang 51
4. Batavia Proteksi Cemerlang 61
5. Batavia Proteksi Cemerlang 62
6. Batavia Proteksi Cemerlang 68
7. Batavia Proteksi Cemerlang 76
8. Batavia Proteksi Cemerlang 81
9. Batavia Proteksi Cemerlang 89
10. Batavia Proteksi Cemerlang 90

**CREDIT CARD PRODUCTS**
1. OCBC NISP Voyage Credit Card
2. OCBC NISP Platinum Credit Card
3. OCBC NISP Titanium Credit Card
Our Mutual Growth

SHARIA BANKING
1. Deposito iB
2. Giro Mudharabah iB
3. Giro Wadiah iB
4. KPKB iB
5. KPR MMQ iB
6. KPR Murabahah iB
7. SimPel iB
8. Tabungan Komunitas iB
9. Tabungan Mudharabah iB
10. Taka iB
11. Taka iB Insurance
12. Tanda iB
13. Tanda iB Valas
14. Tabunganku iB

CONSUMER LOAN
1. Mortgage Loan
2. Multipurpose Loan
3. Auto Loan
4. Individual Investment Loan
5. Cash Collateral Loan

OCBC NISP PRIME SERVICE
1. OCBC NISP Premier Banking
2. OCBC NISP Private Banking

COMMERCIAL PRODUCTS
1. Demand Loan
2. Fixed Loan
3. Investment Loan
4. Kredit Rekening Koran (KRK)

FINANCING PROGRAM
1. Construction and Infrastructure Project Financing
2. Commercial Transportation Vehicle Financing Program
3. Computer Project Financing Program
4. Heavy Equipment Financing Program
5. Oil and Gas Project Financing

CASH MANAGEMENT PRODUCTS
1. Bank Draft
2. Bulk Payment
3. Collection
4. eAlerts@ocbcnisp
5. eStatement
6. Pembayaran Pajak MPN G2
7. Layanan Pengambilan & Pengantaran Uang Tunai
8. Remittance
9. SKN Direct Debit
10. Virtual Account
11. Titipan Warkat

TRADE FINANCE EXPORT – PRODUCTS
1. Pre Shipment Financing (PSF)
2. Bill Purchase (BP)
3. Trade Receivables Financing (TRF)

TRADE FINANCE EXPORT – SERVICES
1. LC/SKBDN advising
2. LC confirmation
3. Outward Documentary Collection
4. Transferable LC

TRADE FINANCE IMPORT – PRODUCTS
1. LC/SKBDN Issuance
2. Trust Receipt (TR)
3. Trade Purchase Financing (TPF)
4. Usance Payable at Sight (UPAS)

TRADE FINANCE IMPORT – SERVICES
1. Inward Documentary Collection

TRADE FINANCE GUARANTEE
1. Bank Guarantee
2. Standby Letter of Credit (SBLC)
3. Demand Guarantee
4. Avalization
5. Shipping Guarantee

OTHER TRADE FINANCE PRODUCTS
1. Forfaiting
2. Banker Acceptance

ELECTRONIC BANKING SERVICES
1. ATM
2. Autopayment
3. CALL OCBC NISP
4. EDC OCBC NISP
5. Internet banking
6. Mobile Banking
7. SMS Banking
8. Velocity@ocbcnisp (Internet banking untuk nasabah perusahaan)

TREASURY PRODUCTS
1. FX Today
2. FX Tomorrow
3. FX Spot
4. FX Forward
5. FX Swap
6. FX Option
7. Extended Flexi Multi Currency Transaction Forward (Extended FMCT Forward)

TREASURY PRODUCTS
1. Interest Rate Swap
2. Cross Currency Swap

TREASURY PRODUCTS
1. Government Bonds
2. Corporate Bonds

TREASURY PRODUCTS
1. Forward Linked Deposit (FLD)
2. Principal Protected Deposit - One Touch (PPD – OT)
3. Principal Protected Deposit - Double No Touch (PPD - DNT)
4. Dual Currency Return (DCR)
5. Dual Currency Return with Knock-In & Knock-Out (DCR KIKO)
6. Dual Currency Return with European Knock-In (DCR EKI)
The Bank OCBC NISP exists and serves the customers in 61 cities throughout Indonesia. The Bank is also a part of OCBC Bank, a banking group whose stability and strong financial are recognized. The OCBC Bank operates in 18 countries and the region, including Singapore, Malaysia, Indonesia, China, Hongkong, Macao, Taiwan, Thailand, South Korea, Japan, Australia, England, and United States of America.

Office Network 2017 (G4-8)

338 Office Networks Including Sharia Branch in 61 Cities

<table>
<thead>
<tr>
<th>Region</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jakarta, Bogor, Tangerang, Bekasi and Banten</td>
<td>150</td>
</tr>
<tr>
<td>West Java</td>
<td>60</td>
</tr>
<tr>
<td>Central Java</td>
<td>24</td>
</tr>
<tr>
<td>East Java</td>
<td>34</td>
</tr>
<tr>
<td>Bali, Lombok, Sumatera, Kalimantan, Sulawesi and Others</td>
<td>70</td>
</tr>
</tbody>
</table>
Organizational Structure

Board of Directors

- President
- Director Parwati Surjaputra

Board Risk Committee
- Credit Risk Management Committee
- Market Risk Management Committee
- ALCO
- ALCO Sharia Business Unit (SBU)
- Operational Risk Committee
- Fraud Committee
- Brand Committee
- Network Committee
- Human Capital Committee
- IT Steering Committee

General Meeting of Shareholders (GMS)

Wholesale Banking
- President
- Director Martin Widjaja

Commercial and Enterprise Banking
- Director
- Banking Director Emilya Tjahjadi

Treasury
- Director
- Johannes Husin

Retail Banking
- Director
- Low Seh Kiat (Thomas)

Sharia Supervisory Board (SSB)

Wholesale Banking
- Director
- Suwano

Enterprise Banking
- Director
- Enterprise Banking Jakarta & Kalimantan
- Siang
- Purnamawati

Enterprise Banking Sumatera
- Director
- Danny Suhermanto

Enterprise Banking Bandung
- Director
- Candra

Enterprise Banking Credit Management
- Director
- Felix Kesuma

National Commercial Business & Arman Marta

National Commercial Business & Suwardi Candra

Asset Liability Management & Tjen Mellia Liman

Treasury Advisory TBA

Head of Individual Customers Solutions & Ka Jit

Unsecured Loan
- Director
- Yenny Susilo

National Consumer Business
- Director
- Eny Susilo

Liability & Wealth Product
- Director
- Liem Y P.

Wealth Advisory
- Director
- Y Marnika

Premier & EA Proposition
- Director
- Chinn Y Tjin

Private Banking
- Director
- Peter Tjondro

Retail Business Development
- Director
- Andreas Kurniawan

National Emerging Business
- Director
- Jeffrey C. Tjong

National Funding Business
- Director
- Ery Suryani T.

Customer Solution Retail Loan
- Director
- Veronika Susanti

National Secured Loan Business
- Director
- Veronika Susanti

National Unsecured Loan Business
- Director
- Andrijanto T.

*) Concurrent position
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.

Review of Vision and Mission by the Board of Commissioners and Board of Directors

The Board of Commissioners and the Board of Directors regularly review the Bank’s vision and mission which are constantly tailored to the business development and future plan of the Bank.

The Board of Commissioners and the Board of Directors have agreed that the Bank’s vision and mission are still relevant to the Bank’s condition and objectives. The achievement of vision and mission up to 2016 has been in accordance with the designated purpose and stages.
Profile of the Board of Commissioners

Board of Commissioners
From left to right:
Lai Teck Poh (Dua Teck Poh), Samuel Nag Tsien, Hardi Juganda, Peter Eko Sutioso, Betti S. Alisjahbana, Kwan Chiew Choi, Pramukti Surjaudaja, Jusuf Halim
**PRAMUKTI SURIAUDAJA**
President Commissioner

Indonesian citizen, 55 years old.
Domicile: Jakarta, Indonesia

President Commissioner of Bank OCBC NISP since December 16, 2008.

**Work Experience:**
- 1989–1997: Director of Bank NISP.
- 1997–2008: President Director of Bank NISP.
- 2004–present: Non-Executive Director OCBC Bank.

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

**Education:**
He attended Programs at leading universities, SESPII-XVI (Bank Indonesia Top Management Training Program) and Scholarship program in International Relations of International University of Japan, Japan. He earned his MBA in Banking from Golden Gate University, USA (1987) and Bsc in Banking and Finance from the San Francisco State University, USA (1985).

He has been awarded the following:
- Best CEO Award 2004 - SWA 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, 2014 and 2017

**PETER EKO SUTIOSO**
Deputy President Commissioner (Independent Commissioner)

Indonesian citizen, 77 years old.
Domicile: Bandung, Indonesia

Deputy President Commissioner of Bank OCBC NISP since November 24, 1998.

**Work Experience:**
- 1965: He started his career in Bank NISP.
- 1972–1997: Director 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 BMPD West Java (1977-1990).

**History of appointment as member of the Board of Commissioners:**
- Initial appointment: 1997

**SAMUEL NAG TSIEN**
Commissioner

British citizen, 63 years old.
Domicile: Singapore

Commissioner of Bank OCBC NISP since December 12, 2012.

**Work Experience:**
- 2006 – 2007: Director of the Board, President and Chief Executive Officer of China Construction Bank (Asia).
- 2014–present: Director of Mapletree Investments Pte Ltd.
- He is also Group Chief Executive Officer of OCBC Wing Hang (China) Ltd., and served in the boards of major OCBC Group companies, including Great Eastern Holdings, OCBC Bank (Malaysia) Bhd, OCBC Wing Hang Bank Ltd. and Bank of Singapore.

**Organization:**
The Vice Chairman of the Association of Banks in Singapore and The Institute of Banking and Finance, a member of the Monetary Authority of Singapore (MAS) Financial Centre Advisory Panel and a member of the MAS Payments Council.

**Education:**
He graduated with Honours from the University of Padjadjaran, Bandung (1965).

**JUSUF HALIM**
Independent Commissioner

Indonesian citizen, 61 years old.
Domicile: Jakarta, Indonesia

Independent Commissioner of Bank OCBC NISP since October 11, 2006.

**Work Experience:**
- 2003–2007: Chairman of CPA Examination Board, the Indonesian Institute of Accountants.
- 2013–2016: Member of Honorary Board, the Indonesian Institute of Audit Committee.
- Previously as a Public Accountant for 23 years.

**Organization:**
- 1990–present: Lecturer at the Faculty of Economics and Business, University of Indonesia.
- 2014–present: Member of Advisory Board, the Institute of Indonesia Chartered Accountants.
- 2014–present: Member of Advisory Board, the Indonesian Tax Accountants Compartment.
- 2015–present: Member of Certification Board, the Indonesian Institute of Audit Committee.
- 2017–present: Member of Disciplinary Board-representing the accounting profession, State Audit Agency.

**Education:**
Earned PhD in Strategic Management from the University of Indonesia (2009), Master of Law from Pelita Harapan University (2003) and Bachelor of Accounting from the University of Indonesia (1982).

**History of appointment as Independent Commissioner:**
- Initial appointment: 2006
- Reappointment: 2009 and 2012
- Reestablished tenure of Independent Commissioner: 2014
- Reappointment: 2017
LAI TECK POH (DUA TECK POH)
Commissioner
Singapore citizen, 73 years old.
Domicile: Singapore
Commissioner of Bank OCBC NISP since August 29, 2008.

Work Experience:
- 1968–1986: Corporate relationship management with last position as Head of Corporate Account Management at Citibank N.A.
- 1988–2010: Head of Corporate Banking, Head of Information Technology & Central Operations and Head of Risk Management with last position as Head of Group Audit at OCBC Bank.
- 2010–present: Non-Executive Independent Director of OCBC Bank, OCBC Bank (Malaysia) Bhd, and AV Jennings Ltd.

Education:
Received Bachelor of Arts (Hons) from the University of Singapore in 1968. 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.

History of appointment as Commissioner:
- Initial appointment: 2008
- Reappointment: 2011, 2014 and 2017

KWAN CHIEW CHOI
Independent Commissioner
Singapore citizen, 68 years old.
Domicile: Singapore
Commissioner of Bank OCBC NISP since January 1, 2011.

Work Experience:
- 1983: General Manager in Hock Seng Hardware Pte Ltd.
- 1987–2007: Last position as Senior Vice President & Head Credit Control and Approval in OCBC Bank.

Education:
He graduated from University of Singapore with a degree of Bachelor of Social Science (Honours) (1971).

History of appointment as Independent Commissioner:
- Initial appointment: 2011
- Reestablished tenure of Independent Commissioner: 2014
- Reappointment: 2017

HARDI JUGANDA
Independent Commissioner
Indonesian citizen, 59 years old.
Domicile: Bandung, Indonesia
Commissioner of Bank OCBC NISP since November 27, 2017.

Work Experience:
- 1985: Joined Bank NISP and handled various positions in various functions.
- 1997–2012: Director of Bank OCBC NISP.
- 17 July 2012–30 March 2017: Commissioner of Bank OCBC NISP.

Education:
He earned his Bachelor’s degree in Law from University of Parahyangan, Bandung (1985). In 1989, participated in SESPIBANK (LPPI Banking Management Institute).

History of appointment as Commissioner:
- Initial appointment: 2012
- Reappointment: 2015

BETTI S. ALISIAHABANA
Independent Commissioner
Indonesian Citizen, 57 years old.
Domicile: Jakarta, Indonesia
Commissioner of Bank OCBC NISP since December 7, 2017.

Work Experience:
- 1984 – 2008: IBM Indonesia and IBM ASEAN & South Asia with the last position as President Director of PT IBM Indonesia.
- 2010–Jul 2017: Independent Commissioner of PT Sigma Cipta Caraka (Telkom Sigma.)
- 2014–present: Chairman of the Board of Trustees of Bandung Institute of Technology.
- 2014–present: Chairman of the Board of Trustees of Bandung Institute of Technology.

Education:
She earned her Bachelor’s degree in Architecture from the Bandung Institute of Technology (1984).

History of appointment as Commissioner:
- Initial appointment: 2008
- Reappointment: 2011, 2014 and 2017
Profile of the Board of Directors

Board of Directors

From left to right:
Low Seh Kiat, Johannes Husin, Emilya Tjahjadi, Martin Widjaja, Parwati Surjaudaja, Andrae Krishnawan W., Hartati, Joseph Chan Fook Onn, Rama Pranata Kusumaputra, Yogadharma Ratnapalasari
PARWATI SURJAUDAJA
President Director
Indonesian citizen, 53 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 of 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. She earned 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:
• One of the Best CEOs – 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, 2014 and 2017

YOGADHARMA RATNAPALASARI
Managing Director
Indonesian citizen, 54 years old. Domicile: Jakarta, Indonesia
Managing Director of Bank OCBC NISP since October 27, 2003.

Work Experience:
• 1988–1997: Worked at Bank NISP and handled various positions and functions.
• 1997–2002: Assistant Director of Bank NISP.

Education:
Master of Management from Bandung School of Management (1997) and a Bachelor’s degree from the Faculty of Civil Engineering, University of Parahyangan, Bandung (1988).

History of appointment as Director:
• Initial appointment: 2006

RAMA PRANATA KUSUMAPUTRA
Managing Director
Indonesian citizen, 52 years old. Domicile: Jakarta, Indonesia
Managing Director of Bank OCBC NISP since July 3, 2006.

Work Experience:
• Previously held numerous positions at Bank Bali for 11 years, with last position as General Manager.
• 2001: Joined Bank NISP as Regional Coordinator of Greater Jakarta.
• 2005: Assistant Director of Bank NISP.
• During his service as Director, he handled the fields of: Network, Commercial, Human Capital, General Affairs, Compliance, Corporate Communication and Corporate Secretary.

Education:
Bachelor of Economics from Catholic University of Atmajaya, Jakarta (1989).

History of appointment as Director:
• Initial appointment: 2003

History of appointment as Director of Compliance since 2008
EMILYA TJAHJADI
Managing Director

Indonesian citizen, 49 years old.
Domicile: Jakarta, Indonesia

Managing Director of Bank OCBC NISP since May 13, 2011.

Work Experience:
• 1991–1996: Senior Relationship Manager of Corporate Banking, Jakarta at 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 MME at HSBC Bank Ltd, Jakarta
• 2009–2010: Director of OCBC Indonesia Bank.

Education:
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 and 2017

HARTATI
Managing Director (Independent Director)

Indonesian citizen, 51 years old.
Domicile: Jakarta, Indonesia

• Managing Director (Independent 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 at Bank Bali for 17 years, with last position as Financial Control Department Head (Vice President).
• 2000–2005: Accounting Group Head (Senior Vice President) at Bank Mandiri.
• 2005: Joined Bank OCBC NISP with last position as Chief Financial Officer.

Education:

History of appointment as Director:
• Initial appointment: 2011
• Reappointment: 2014 and 2017

MARTIN WIDJAJA
Managing Director

Indonesian citizen, 45 years old.
Domicile: Jakarta, Indonesia

Managing Director of Bank OCBC NISP since September 10, 2012.

Work Experience:
More than 20 years of experience in the banking industry, of which the last 12 years working at 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.  
Managing Director  
Indonesian citizen, 51 years old.  
Domicile: Jakarta, Indonesia  
Managing Director of Bank OCBC NISP since July 29, 2013.  

Work Experience:  
More than 25 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).  

History of appointment as Director:  
• Initial appointment: 2013  
• Reappointment: 2016

JOHANNES HUSIN  
Managing Director  
Indonesian citizen, 44 years old.  
Domicile: Jakarta, Indonesia  
Managing Director of Bank OCBC NISP since July 29, 2013.  

Work Experience:  
2011 : Joined Bank OCBC NISP with last position as Treasurer. Having experience in Treasury for more than 20 years with previous work experience at several local and foreign banks in Indonesia including Bank Dagang Nasional Indonesia, ABN Amro, Standard Chartered, Danamon, JP Morgan.  

Education:  
MBA degree from The University of Rhode Island (1996) and BSC in Economics from The University of Iowa (1995).  

History of appointment as Director:  
• Initial appointment: 2013  
• Reappointment: 2016

LOW SEH KIAT  
Managing Director  
Singaporean citizen, 53 years old.  
Domicile: Jakarta, Indonesia  
Managing Director of Bank OCBC NISP since August 30, 2013.  

Work Experience:  
• 2010 – 2013: Joined Bank OCBC NISP in 2010 with the last position as Director of National Emerging Business Head.  

Education:  
MBA Degree from Indiana State University, USA (1991).  

History of appointment as Director:  
• Initial appointment: 2013  
• Reappointment: 2016

JOSEPH CHAN FOOK ONN  
Managing Director  
Malaysian citizen, 54 years old.  
Domicile: Jakarta, Indonesia  
Managing Director of Bank OCBC NISP since 7 April 2014.  

Work Experience:  
More than 26 years of experience in the banking industry including internal and external audit. Previously worked at OCBC Bank Singapore and Malaysia, with last position at OCBC Group Risk Management (2014).  

Education:  
MBA from University of Southern Queensland, Australia (2013) and Bachelor of Business (Accounting) from Monash University, Australia (1994).  

History of appointment as Director:  
• Initial appointment: 2014  
• Reappointment: 2017

Bank OCBC NISP 2017 Annual Integrated Report
Composition of the Employees

<table>
<thead>
<tr>
<th>Description</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Employees</td>
<td>6,796</td>
<td>6,477</td>
</tr>
</tbody>
</table>

Further information on the composition of employees (2 years comparative) for each level of organization, education level, employment status, competencies development and cost of development/training for employee can be viewed on Management Discussion and Analysis, Sub-Chapter Supporting Business Overview, Human Capital segment on page 67–73.
## Composition of Shareholders

### 20 Largest Shareholders and the percentage of Ownership as of 31 December 2017

<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>253,116,812</td>
<td>2.21%</td>
</tr>
<tr>
<td>5</td>
<td>Suryasono Sentosa, PT</td>
<td>207,256,301</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>BNYMSANV RE BNYMIL RE FS INV ICVC - STEW</td>
<td>97,158,000</td>
<td>0.85%</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>BP2S LUXEMBOURG S/A ABERDEEN GLOBAL EMERGING MARKETS SMALLER COMPANIES FUND</td>
<td>65,891,543</td>
<td>0.57%</td>
</tr>
<tr>
<td>10</td>
<td>JPMCB NA RE-PACIFIC ASSETS TRUST PLC</td>
<td>59,999,100</td>
<td>0.52%</td>
</tr>
<tr>
<td>11</td>
<td>JPMCB NA AIF CLT RE-THE SCOTTISH ORIENTAL</td>
<td>51,713,700</td>
<td>0.45%</td>
</tr>
<tr>
<td>12</td>
<td>SSB AM4N S/A ABERDEEN EMERG MRKT SM CF</td>
<td>49,072,195</td>
<td>0.43%</td>
</tr>
<tr>
<td>13</td>
<td>BP2S SINGAPORE</td>
<td>42,343,133</td>
<td>0.37%</td>
</tr>
<tr>
<td>14</td>
<td>SSB DROH S/A ABERDEEN INDONESIA FUND</td>
<td>31,230,884</td>
<td>0.27%</td>
</tr>
<tr>
<td>15</td>
<td>JPMCB NA AIF CLT RE - SCOTGEMS PLC</td>
<td>10,646,000</td>
<td>0.09%</td>
</tr>
<tr>
<td>16</td>
<td>JPMCB NA RE-WELLCOME TRUST</td>
<td>8,550,100</td>
<td>0.07%</td>
</tr>
<tr>
<td>17</td>
<td>RBC S/A DANSKE INVEST SICAV-GLOBAL EMERGING MARKETS</td>
<td>7,814,650</td>
<td>0.07%</td>
</tr>
<tr>
<td>18</td>
<td>DANSKE BK/CLIENTS, UCITSHOLMENS KANAL</td>
<td>4,646,175</td>
<td>0.04%</td>
</tr>
<tr>
<td>19</td>
<td>CACEIS BANK, LUXEMBOURG BRANCH</td>
<td>3,932,000</td>
<td>0.03%</td>
</tr>
<tr>
<td>20</td>
<td>Karmaka Surjaudaja</td>
<td>3,230,643</td>
<td>0.03%</td>
</tr>
</tbody>
</table>

*) Including Shareholders with >5% and <5% ownership

---

### Stock Ownership of the Board of Commissioners and the Board of Directors

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>31 December 2016</th>
<th>31 December 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Shares</td>
<td>%</td>
</tr>
<tr>
<td>Board of Commissioners:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pramukti Surjaudaja</td>
<td>225,971</td>
<td>0.00%</td>
</tr>
<tr>
<td>Board of Directors:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parwati Surjaudaja</td>
<td>1,483,210</td>
<td>0.01%</td>
</tr>
<tr>
<td>Other Shareholders (below 5%</td>
<td>1,710,243,693</td>
<td>14.91%</td>
</tr>
</tbody>
</table>

---

### Number of Shareholders and Their Percentage of Ownership Based on Institution/Individual and Local/Foreign

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>31 December 2016</th>
<th>31 December 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Shares</td>
<td>%</td>
</tr>
<tr>
<td>Ownership by Local Institutions</td>
<td>48</td>
<td>4.36%</td>
</tr>
<tr>
<td>Ownership by Foreign Institutions</td>
<td>60</td>
<td>95.50%</td>
</tr>
<tr>
<td>Ownership by Local Individual</td>
<td>647</td>
<td>0.14%</td>
</tr>
<tr>
<td>Ownership by Foreign Individual</td>
<td>18</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total</td>
<td>773</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
## Chronology of Share Listing

<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</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total Outstanding Shares</td>
<td>Stock Price (Rp)</td>
</tr>
<tr>
<td>1</td>
<td>Initial Public Offering (IPO)</td>
<td>-</td>
<td>20 October 1994</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>1st Stock Split</td>
<td>(1-for-1)</td>
<td>3 February 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>28 February 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>4 December 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>4 December 1998</td>
<td>238,000,000</td>
<td>102</td>
</tr>
<tr>
<td>6</td>
<td>1st Rights Issue</td>
<td>-</td>
<td>18 December 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>4 November 1999</td>
<td>549,221,865</td>
<td>259</td>
</tr>
<tr>
<td>8</td>
<td>2nd Rights Issue</td>
<td>-</td>
<td>18 January 2001</td>
<td>1,098,443,730</td>
<td>119</td>
</tr>
<tr>
<td>9</td>
<td>3rd Rights Issue</td>
<td>-</td>
<td>2 July 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>13 February 2003</td>
<td>2,026,460,501</td>
<td>186</td>
</tr>
<tr>
<td>11</td>
<td>2nd Stock Dividend</td>
<td>(100-for-4)</td>
<td>7 October 2003</td>
<td>4,052,921,002</td>
<td>298</td>
</tr>
<tr>
<td>12</td>
<td>4th Rights Issue</td>
<td>-</td>
<td>24 November 2005</td>
<td>4,133,979,422</td>
<td>786</td>
</tr>
<tr>
<td>13</td>
<td>5th Rights Issue</td>
<td>-</td>
<td>8 May 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>3 January 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>5 June 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>13 November 2013</td>
<td>8,548,918,395</td>
<td>1,220</td>
</tr>
<tr>
<td>Total Outstanding Shares</td>
<td>Stock Price (Rp)</td>
<td>Nominal Value (Rp)</td>
<td>Offering Price (Rp)</td>
<td>After Corporate Action</td>
<td>Financial Year End</td>
</tr>
<tr>
<td>-------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>---------------------</td>
<td>-----------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>62,500,000</td>
<td>133</td>
<td>1,000</td>
<td>3,100</td>
<td>31 December 1994</td>
<td>143</td>
</tr>
<tr>
<td>125,000,000</td>
<td>166</td>
<td>500</td>
<td>-</td>
<td>31 December 1997</td>
<td>89</td>
</tr>
<tr>
<td>175,000,000</td>
<td>156</td>
<td>500</td>
<td>-</td>
<td>31 December 1997</td>
<td>89</td>
</tr>
<tr>
<td>238,000,000</td>
<td>113</td>
<td>500</td>
<td>-</td>
<td>31 December 1998</td>
<td>81</td>
</tr>
<tr>
<td>295,750,000</td>
<td>113</td>
<td>500</td>
<td>-</td>
<td>31 December 1998</td>
<td>81</td>
</tr>
<tr>
<td>549,221,865</td>
<td>86</td>
<td>500</td>
<td>500</td>
<td>31 December 1998</td>
<td>81</td>
</tr>
<tr>
<td>1,098,443,730</td>
<td>302</td>
<td>250</td>
<td>-</td>
<td>31 December 1999</td>
<td>280</td>
</tr>
<tr>
<td>1,215,876,301</td>
<td>119</td>
<td>250</td>
<td>400</td>
<td>31 December 2001</td>
<td>90</td>
</tr>
<tr>
<td>2,026,460,501</td>
<td>184</td>
<td>250</td>
<td>405</td>
<td>31 December 2002</td>
<td>177</td>
</tr>
<tr>
<td>4,052,921,002</td>
<td>191</td>
<td>125</td>
<td>-</td>
<td>31 December 2003</td>
<td>344</td>
</tr>
<tr>
<td>4,133,979,422</td>
<td>294</td>
<td>125</td>
<td>-</td>
<td>31 December 2003</td>
<td>344</td>
</tr>
<tr>
<td>4,935,971,430</td>
<td>703</td>
<td>125</td>
<td>750</td>
<td>31 December 2005</td>
<td>712</td>
</tr>
<tr>
<td>5,814,574,345</td>
<td>838</td>
<td>125</td>
<td>800</td>
<td>31 December 2007</td>
<td>848</td>
</tr>
<tr>
<td>7,041,942,665</td>
<td>1,517</td>
<td>125</td>
<td>-</td>
<td>31 December 2011</td>
<td>1,017</td>
</tr>
<tr>
<td>8,548,918,395</td>
<td>1,193</td>
<td>125</td>
<td>1,000</td>
<td>31 December 2012</td>
<td>1,520</td>
</tr>
<tr>
<td>11,472,648,486</td>
<td>1,230</td>
<td>125</td>
<td>1,200</td>
<td>31 December 2013</td>
<td>1,230</td>
</tr>
</tbody>
</table>

Bank OCBC NISP 2017 Annual Integrated Report
## Chronology of Issuance and Listing of Other Securities

### Chronology of Bank OCBC NISP Bonds Listing

<table>
<thead>
<tr>
<th>Bonds</th>
<th>Year of Issuance</th>
<th>Series</th>
<th>Nominal Amount</th>
<th>Interest Rate</th>
<th>Tenor</th>
<th>Effective Date</th>
<th>Maturity Date</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subordinated Bonds III Bank OCBC NISP 2010</td>
<td>2010</td>
<td>-</td>
<td>Rp880,000,000,000</td>
<td>11.35% per annum</td>
<td>7 years without Call Option</td>
<td>24 June 2010</td>
<td>30 June 2017</td>
<td>AA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Repaid</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>Rp1,095,000,000,000</td>
<td>9.00% per annum</td>
<td>370 days</td>
<td>11 February 2013</td>
<td>20 February 2016</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Repaid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>Rp670,000,000,000</td>
<td>9.40% per annum</td>
<td>2 years</td>
<td>11 February 2013</td>
<td>10 February 2016</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Repaid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>Rp1,235,000,000,000</td>
<td>9.80% per annum</td>
<td>3 years</td>
<td>11 February 2013</td>
<td>10 February 2018</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Repaid*</td>
</tr>
<tr>
<td>Continuous Bonds II Phase I Bank OCBC NISP 2016 with Fixed Interest Rate</td>
<td>2016</td>
<td>A</td>
<td>Rp837,000,000,000</td>
<td>7.50% per annum</td>
<td>370 days</td>
<td>29 April 2016</td>
<td>21 May 2017</td>
<td>id AAA (Pefindo)</td>
<td>Repaid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>Rp380,000,000,000</td>
<td>8.00% per annum</td>
<td>2 years</td>
<td>29 April 2016</td>
<td>11 May 2018</td>
<td>id AAA (Pefindo)</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>Rp783,000,000,000</td>
<td>8.25% per annum</td>
<td>3 years</td>
<td>29 April 2016</td>
<td>11 May 2019</td>
<td>id AAA (Pefindo)</td>
<td>Outstanding</td>
</tr>
<tr>
<td>Continuous Bonds II Phase II Bank OCBC NISP 2017 with Fixed Interest Rate</td>
<td>2017</td>
<td>A</td>
<td>Rp1,248,000,000,000</td>
<td>6.75% per annum</td>
<td>370 days</td>
<td>29 April 2016</td>
<td>2 September 2018</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>Rp300,000,000,000</td>
<td>7.30% per annum</td>
<td>2 years</td>
<td>29 April 2016</td>
<td>22 August 2019</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>Rp454,000,000,000</td>
<td>7.70% per annum</td>
<td>3 years</td>
<td>29 April 2016</td>
<td>22 August 2020</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
<tr>
<td>Continuous Bonds II Phase III Bank OCBC NISP 2017 with Fixed Interest Rate</td>
<td>2017</td>
<td>A</td>
<td>Rp975,000,000,000</td>
<td>6.15% per annum</td>
<td>370 days</td>
<td>29 April 2016</td>
<td>22 December 2018</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>Rp175,000,000,000</td>
<td>6.75% per annum</td>
<td>2 years</td>
<td>29 April 2016</td>
<td>12 December 2019</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C</td>
<td>Rp609,000,000,000</td>
<td>7.20% per annum</td>
<td>3 years</td>
<td>29 April 2016</td>
<td>12 December 2020</td>
<td>id AAA (Pefindo) &amp; AAA (idn) (PT Fitch Ratings Indonesia)</td>
<td>Outstanding</td>
</tr>
</tbody>
</table>

* Repaid on February 10th, 2018

### Fitch Ratings (As of 31 December 2017)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Stable</td>
<td>AAA (idn)</td>
<td>BBB</td>
<td>F3</td>
<td>A-</td>
<td>C/D</td>
<td>2</td>
<td>bb</td>
</tr>
</tbody>
</table>

### Pefindo (As of 31 December 2017)

<table>
<thead>
<tr>
<th>Outlook</th>
<th>Public Offering of Continuous Bonds I &amp; II Bank OCBC NISP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stable</td>
<td>idAAA</td>
</tr>
</tbody>
</table>
Company’s Group Structure

Data as of December 31, 2017

Affiliated Companies

Up to the end of 2017, the Bank had affiliate relations with 2 (two) companies due to the similar characteristics as a company which most of their shares held by OCBC Singapore, namely:

• PT Great Eastern Life Indonesia
• PT OCBC Sekuritas Indonesia
Capital Market Supporting Institutions

Public Accountant
Public Accountant Tanudiredja, Wibisana, Rintis & Partners
(a member firm of Global Network PwC)
Jl. HR. Rasuna Said Kav. X-7 No. 6
Jakarta 12940 – Indonesia
Telp : (62-21) 5211 2901
Fax : (62-21) 5290 5555
Website : www.pwc.com/id

Rating Agencies
PT Pemeringkat Efek Indonesia (Pefindo)
Panin Tower, Senayan City – 17th Floor
Jl. Asia Afrika Lot 19
Jakarta 10270 – Indonesia
Telp : (62-21) 7278 2380
Fax : (62-21) 7278 2370
Website : www.pefindo.com

PT Fitch Ratings Indonesia
DBS Bank Tower 24th Floor, Suite 2403
Jl. Prof Dr. Satrio Kav. 3-5
Jakarta 12940–Indonesia
Telp : (62-21) 2988 6800
Fax : (62-21) 2988 6822
Website : www.fitchratings.co.id

Fitch Ratings Singapore Pte, Ltd
One Raffles Quay
South Tower # 22-11
Singapore 048593
Telp : (65) 6796 7200
Website : www.fitchratings.com

Share Registrar
PT Sirca Datapro Perdana
Jl. Johar No. 18, Menteng
Jakarta 10340 – Indonesia
Telp : (62-21) 314 0032, 390 0645
Fax : (62-21) 390 0652, 390 0671
Website : www.sircadp.com

Notary
Notaris Fathiah Helmi
Graha Irama – 6C Floor
Jl. HR Rasuna Said Kav. 1 - 2 B1 X1
Jakarta 12940 – Indonesia
Telp : (62-21) 5290 7304, 5290 7306
Fax : (62-21) 526 1136

Custodian
PT Kustodian Sentral Efek Indonesia
Indonesia Stock Exchange Building
Tower I – 5th Floor
Jl. Jendral Sudirman Kav. 52–53
Jakarta 12190
Telp : (62-21) 5299 1099
Fax : (62-21) 5299 1199
Website: www.ksei.co.id

Trustee
PT Bank Mega Tbk
Menara Bank Mega – 16th Floor
Kav. 12-14 A
Jakarta 12790
Telp : (62-21) 7917 5000
Fax : (62-21) 799 0720
Website : www.bankmega.com
## Regular Service of Capital Market Supporting Institutions 2017

<table>
<thead>
<tr>
<th>Supporting Institutions</th>
<th>Service</th>
<th>Fee in million Rp (including tax)</th>
<th>Period of Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Accountant</td>
<td>Audit on Financial Statements as of December 31, 2017</td>
<td>3,932.5</td>
<td>2012 – 2017*</td>
</tr>
<tr>
<td>Legal Consultant</td>
<td>As the Capital Market Supporting Institution and Profession (Legal Consultant) for the Issuance of Continuous Bonds II of Bank OCBC NISP Phase II Year 2017 With Fixed Interest Rate</td>
<td>205</td>
<td>May–August 2017</td>
</tr>
<tr>
<td></td>
<td>As the Capital Market Supporting Institution and Profession (Legal Consultant) for the Issuance of Continuous Bonds II of Bank OCBC NISP Phase III Year 2017 With Fixed Interest Rate</td>
<td>175</td>
<td>October–December 2017</td>
</tr>
<tr>
<td>Appraiser</td>
<td>Post-Employee Benefit</td>
<td>19</td>
<td>2011 – 2017*</td>
</tr>
<tr>
<td>Notary</td>
<td>As the Capital Market Supporting Institution and Profession (Notary) for the Issuance of Continuous Bonds II of Bank OCBC NISP Phase II Year 2017 With Fixed Interest Rate</td>
<td>66</td>
<td>May–August 2017</td>
</tr>
<tr>
<td></td>
<td>Profession (Notary) for the Issuance of Continuous Bonds II of Bank OCBC NISP Phase III Year 2017 With Fixed Interest Rate</td>
<td>66</td>
<td>October–December 2017</td>
</tr>
</tbody>
</table>

*Contract Period
Awards and Certifications in 2017

AWARDS

1. MARCH 2017
Pertama di Indonesia Award
OCBC NISP Voyage Credit Card as the First Metal Card in Indonesia
from Tras and Co Research

2. MAY 2017
Indonesia Green Award
Category: Water Resource Rescue
from La Tofi School of CSR

3. JUNE 2017
Indonesia Sharia Finance Award
Category: Special Mention for The Best Sharia Mortgage Scheme
from Warta Ekonomi Magazine

4. JUNE 2017
Banking Service Excellence
Category: 1st Rank ATM – Syariah Business Unit
from Infobank Magazine

5. JUNE 2017
Digital Innovation Award
Category: Commercial Bank Based on Business Activities III
from Warta Ekonomi Magazine

6. JULY 2017
Retail Banking Award
Category: SME Bank of The Year - Indonesia
from Asian Banking & Finance Magazine – Singapore

7. JULY 2017
Retail Banking Award
Category: International Retail Bank of The Year - Indonesia
from Asian Banking & Finance Magazine – Singapore

8. JULY 2017
Retail Banking Award
Category: Credit Card Initiative of the Year – Indonesia
from Asian Banking & Finance Magazine – Singapore

9. JULY 2017
Wholesale Banking Award
Category: Indonesia – Domestic Foreign Exchange Bank of The Year
from Asian Banking & Finance – Singapore

10. JULY 2017
Wholesale Banking Award
Category: Indonesia – Domestic Technology & Operation Bank of The Year
from Asian Banking & Finance – Singapore

11. JULY 2017
Indonesia Country Award
Category: Best SME Bank of The Year
from Asian Banker Magazine – Singapore

12. AUGUST 2017
Infobank Award
from Infobank Magazine – Indonesia
14. SEPTEMBER 2017
Best eMark Award
Category: Top 3 – Financial Institution - Bank from SWA Magazine - Indonesia

15. SEPTEMBER 2017
Bisnis Indonesia Financial Award
Category: Best Performing Bank – Commercial Bank Based on Business Activities III (BUKU III) from Bisnis Indonesia Daily

16. SEPTEMBER 2017
Indonesia Banking Award
Category: The Best Bank in Retail Banking Service from Tempo Magazine - Indonesia

17. OCTOBER 2017
Best of The Best Award
Category: The Top 50 Companies for 2017 from Forbes Indonesia Magazine

18. NOVEMBER 2017
Indonesia Best Banking Brand Award
Category: Private Foreign Exchange National Bank from Warta Ekonomi Magazine

19. NOVEMBER 2017
Corporate Governance Award
Category: The Best Responsibility of The Board from Indonesia Institute for Corporate Directorship (IICD)

20. NOVEMBER 2017
Corporate Governance Award
Category: Top 50 Biggest market Capitalization Public Listed Companies based on ASEAN Corporate Governance Scorecard from Indonesia Institute for Corporate Directorship (IICD)

21. DECEMBER 2017
Indonesia Corporate Reputation Award
Category: Top 5 Corporate Reputation in Banking Sector with Core Capital Rp5-30 Trillion from Warta Ekonomi magazine

22. DECEMBER 2017
Corporate Governance Perception Index Award (CGPI Award)
Category: Perusahaan Sangat Terpercaya from Indonesia Institute for Corporate Governance (IICG)

CERTIFICATIONS (G4-15)

23. ISO 20000-1:2011
Certification in Information Technology Service Management Meeting (SMS) Date of Certification : January 2017 Validity period : up to January 2020

24. ISO 27001:2013
Certification in Information Security Management System (ISMS). Date of Certification : January 2017 Validity period : up to January 2019
Name and Address of Subsidiaries and/or Branch Offices or Representative Offices

During 2017, the Bank has no Subsidiaries and/or Associated Entities, therefore there was no address of Subsidiaries and/or Associated Entities.

List of Branch Offices

List and address of Branch Offices as mentioned in Chapter of Company Data on page 372.

Information on the Company’s Website

Since a long time ago, the Bank has owned website www.ocbnisp.com that can be accessed at ease anytime by public. This website contains various informations on corporate as well as products and services. Other key information mentioned on the Bank’s website, among others are:

1) Information of Shareholders up to beneficiary owner on the link www.ocbnisp.com – About OCBC NISP – Investor Relations – Ownership – Structure of Group Shareholders
2) Code of Conduct, on the link: www.ocbnisp.com – About OCBC NISP – Corporate Governance – Code of Conduct
3) General Meeting of Shareholders on the link www.ocbnisp.com – About OCBC NISP – Corporate Governance – GMS
5) Profile of the Board of Commissioners, on the link: www.ocbnisp.com – About OCBC NISP – Management – Board of Commissioners
6) Profile of the Board of Directors, on the link: www.ocbnisp.com – About OCBC NISP – Management – Board of Directors
7) Board of Commissioners Charters, on the link: www.ocbnisp.com – About OCBC NISP – Corporate Governance – Board of Commissioners and Board of Directors Charters
8) Committee Charters, on the link: www.ocbnisp.com – About OCBC NISP – Corporate Governance – Committee Charters
9) Internal Audit Charter, on the link: www.ocbnisp.com – About OCBC NISP – Corporate Governance – Corporate Governance Policies

Education and/or Trainings of the Board of Commissioners, Board of Directors, Committees, Corporate Secretary and Internal Audit Unit

More detail information on the education and trainings for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary and Internal Audit Unit have been presented in Chapter of Corporate Governance on page 116-118.