Tanggung jawab Sosial Perusahaan
Corporate Social Responsibility
Sebagai bentuk penghargaan kepada para pemangku kepentingan,
Bank OCBC NISP berkomitmen untuk terus bertumbuh bersama
dengan meningkatkan kualitas kehidupan masyarakat dimanapun
di area operasional Bank OCBC NISP melalui berbagai program dan kegiatan CSR yang
gunakan untuk manfaat.

Our appreciation to our valuable stakeholders is to continuously provide added value
programs to our community through series of CSR programs.
## Tanggung Jawab Sosial Perusahaan
Corporate Social Responsibility

### Kontribusi untuk Pelestarian Lingkungan Hidup
Contribution to the Environmental Preservation

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
</table>
| 2015 | Rp540 Million | Masyarakat mendapat manfaat tersedianya air bersih
        |       | Residents Enjoyed Clean Water |
| 2014 | Rp2.3 Billion | 800 Orang |

### Kontribusi untuk Program Edukasi
Contribution to Education Program

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
</table>
| 2015 | Rp9.6 Billion | Beasiswa Karyawan
        |       | Scholarship for Employees |
| 2014 | Rp4.3 Billion | 437 Karyawan |

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<thead>
<tr>
<th>Year</th>
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</table>
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        |       | Banking Workshop |
| 2014 | Rp3.7 Billion | 373 Mahasiswa |

### Kontribusi untuk Sosial Kemasyarakatan
Contribution to Social Communities

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
</table>
| 2015 | Rp700 Million | My Dreams
        |       | Come True |
| 2014 | Rp600 Million | 215 Anak Penderita Thalassaemia |

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Bank OCBC NISP believe that the achievements obtained for almost 75 years of service, and also in the coming years, is not independent from the contributions of all stakeholders. For us, the presence of our stakeholders does not merely to create business opportunities, but also acts as our partners, with whom we complement each other, walk together and work to build more opportunities for greater prosperity of society and a more meaningful life. This is in line with the Bank’s mission to grow together with our society in a sustainable manner.

These beliefs form the spirit of Bank OCBC NISP Corporate Social Responsibility (CSR) spirit as follows:

1. Partnering with all stakeholders equally.
2. Adding value to every program and community development activities to promote self-reliance.
3. Providing all stakeholders with sustainable benefits, not just for a moment but over the long term.

Within the implementation of a sustainable Corporate Social Responsibility, Bank OCBC NISP implements the concept of Triple Bottom Line that emphasizes on the three pillars, namely People, Planet, and Profit.

**People:** The Bank always emphasizes the importance of the business practices that support the interests of the workforce such as paying attention to the health, education and safety.

**Planet:** The Bank undertook to manage energy use and contribute to the saving of natural resources, biodiversity and sustainability of the environment for the welfare of society.

**Profit:** The Bank creates profit with a business emphasis on paying attention to the interests of the people and the planet.

Bank OCBC NISP puts CSR as an important part in the Organization that should be continuously carried out and developed. This is supported by the existence of a special unit responsible for coordinating the various CSR initiatives under the Corporate Communication Division.
Every initiative which is undertaken through programs or CSR activities, is always supported by the process of the understanding, evaluating and providing solutions for any condition that occurs so that the results can be appropriately achieved.

The conducted social responsibility at Bank OCBC NISP includes the responsibility to the environment, social and community welfare, K3 (Labor, Health, Safety) and the customer.

PELAKSANAAN PELESTARIAN LINGKUNGAN HIDUP

Kegiatan operasional Bank OCBC NISP tidak melibatkan kegiatan yang dapat membebani atau potensial merusak lingkungan hidup. Namun demikian, menerapkan perubahan iklim yang terjadi, Bank OCBC NISP berkomitmen untuk berperan aktif dalam melestarikan lingkungan, baik secara langsung maupun tidak langsung. Hal ini kami lakukan karena kami berkeyakinan bahwa pelestarian lingkungan hidup harus menjadi kewajiban dan tanggung jawab dari setiap individu baik individu maupun perusahaan.

Kebijakan

Bank memiliki berbagai kebijakan untuk melandasi setiap kegiatan terkait pelestarian lingkungan hidup, agar pelaksanaannya baik dan tepat sasaran, yaitu:
2. Kebijakan CC-00001-L4 tentang pengelolaan Corporate Social Responsibility terkait lingkungan.

Implementasi

Internal Bank

Kepedulian akan pelestarian lingkungan hidup diwujudkan melalui berbagai upaya baik dari sisi bisnis, pelaksanaan operasional Bank sehari-hari dan lingkungan eksternal perusahaan.

Implementasi dari sisi bisnis, wujud kepedulian terhadap lingkungan, yaitu dalam hal penyelengaraan kredit. Bank OCBC NISP mensyaratkan dokumen hasil studi AMDAL (Analisa Mengenai Dampak Lingkungan) dari nasabah khususnya untuk pembiayaan dan investasi proyek-proyek pembangunan yang memiliki potensi dapat merusak lingkungan hidup dan tidak mentolerir praktik-praktik usaha yang bertentangan dengan norma kemanusiaan, norma sosial dan undang-undang ketenagakerjaan. Implementasi ini sesuai dengan kebijakan kredit Bank OCBC NISP yang secara tegas

ENVIRONMENTAL PRESERVATION ACTIVITIES

Bank OCBC NISP’s operations do not embrace activities that may be harmful or potentially damaging to the environment. However, considering climate changes happening around us, Bank OCBC NISP is committed to play an active role in preserving the environment, either directly or indirectly. This is so because we believe that the preserving the environment should be a main concern and done by every member of society, from the smallest scope within the household and larger scale within a company.

Policy

The Bank has various policies to be the base for every activity related to the environment preservation, so that its implementation could be well exercised and appropriately, namely:
1. The policy CR-00001-L4 regarding Commercial and Corporate Credit.
2. The policy CC-00001-L4 about managing environment-related Corporate Social Responsibility.

Implementation

Internal of the Bank

Any concern for the environmental preservation will be realized through a variety of efforts both from within the business, the implementation of the operations at the Bank and the external environment of the company.

From the business side implementation, a form of concern for the environment, is in terms of loan disbursement. Bank OCBC NISP requires AMDAL (Environmental Impact Study Analysis) documents from customer especially those seeking financing and investment on construction projects that have the potential of harming the surrounding environment, and intolerant to business practises that are contrary to the norms related with human rights, social, and labor laws. This implementation is in accordance with Bank OCBC NISP’s credit policy which clearly states that the Bank
shall not, under any circumstance, extend financing to any industry that has the potential of damaging the environment.

The internal implementation in the company, as a form of concern for the environment, the Bank applies a variety of systems that support the daily operations such as speeding up the work time, the savings in paper savings, the savings in fuel oil, and electricity savings.

Some of the initiatives undertaken include:

1. **Paperless system**
   Various administrative tasks that require a significant amount of paper is reduced by forming online systems, such as:
   a. Request and approval for printed supplies and inventory.
   b. Request and approval for business trips.
   c. Request and approval for business leave.
   d. Employee performance evaluation.
   e. Request and approval for hardware/software/user ID and others.

2. **Car pooling and Car Shuttle**
   The Bank uses a car pooling and shuttle car system to fulfill requests for operational vehicles and for plotting the fulfillment of operational vehicles. These transportation solutions can affectively reduce fuel consumption, while simultaneously reducing traffic congestion and emission from vehicle use.

3. **ON (OCBC NISP) Meeting Facility**
   ON meeting is a video-conference facility using PC/Notebook which can be run by employees from their desktop and does not require respective Workbench and does not require a special meeting room facilities for video conferencing.

Meeting participants can share files, make presentations, chat, vote, draw or write information on the digital whiteboard provided. This new state-
of-the-art facility was introduced in 2014, as part of Bank OCBC NISP’s commitment to the environment. This implementation indirectly has an impact on the reduction of energy use such as AC (Air Conditioning), power and fuel usage.

4. Reduction of plastic bottles
In line with Bank OCBC NISP’s commitment towards environmental sustainability, since 2011 the Bank has had a policy of giving special drink bottles (tumbler) for employees which must be brought to meetings, so that bottled water was given only to guests or external parties.

This policy has successfully reduced plastic bottle waste of approximately by 100,000 units per year.

5. Efficiency of clean water use
The replacement of manual water faucets with the automatic ones, where the water will be stopped after flowing for some time, is one of the efforts to reduce or save the use of excess water.

6. Efficiency of electricity
Bank OCBC NISP reduces the cost of electricity consumption as energy saving effort by doing:

a. Replacing conventional light bulbs with LED and using spotlights that are more energy efficient.

b. Setting the room temperature (AC) during business hours at a specified economic level of temperature.

c. Terminating the use of AC from 18:00, considering that only a few employees who work beyond that time.

The details of implementation and realization of the activities are related to the internal environment at Bank OCBC NISP which are retailed presented in the Sustainability Report separately.

External of the Bank
Implementation in the external companies, in concern for the environment is manifested in various forms of CSR programs with main activities, namely procurement of good quality water for the community.

The availability of clean water is particularly essential to the quality of health. However, there are still many communities who have limited good societies, even in urban areas, have not enjoyed the presence of a decent water to support their life, yet water is one of the natural resources which can be obtained for free of charge.
Therefore, starting in 2014, Bank OCBC NISP’s CSR programs focus on the procurement of clean water for the community. In 2014, along with OCBC Group (OCBC Bank and Bank of Singapore), Bank OCBC NISP membangun instalasi air bersih dan rumah pompa bagi masyarakat di Pulau Sabira, Kepulauan Seribu.

In 2015, Bank OCBC NISP installed a clean water facility for the residents of the Kali Adem, Jakarta and hundreds of residents in the village of Ciaseupan, Bogor. Both are areas that include urban areas but have yet to get a decent water to support life.

**Healthy Life, Better Future**

The environmental care program was carried out in one of the villages in the village of Cibitung Kulon named Ciaseupan, Kecamatan Pamijahan, Bogor district (12 – 13 June 2015). The village has limited clean water due to insufficient supporting infrastructures, whereas there are several springs which can be utilized. In addition, some other infrastructures such as the existence of public toilets were still minimum so that the quality of health of the 2,000 residents was still very low.

To support the life of the residents in Ciaseupan, all volunteers from Bank OCBC NISP and OCBC Group (OCBC Bank and Bank of Singapore) together built the installation of clean water through the pipeline from the springs, which was stored in a container of the shelter so that the 470 houses could enjoy clean water for washing and drinking. The water to be used for sanitary was also provided by volunteers. In addition, to improve the economy condition of Ciaseupan people, Bank OCBC NISP and OCBC Group also supported the group of catfish farmers, through the creation of 6 (six) catfish ponds which could be used for cultivating catfish.
Selain aksi peduli lingkungan, Bank OCBC NISP dan OCBC Group juga menggelar kegiatan peduli pendidikan dengan melakukan perbaikan sarana dan prasarana sekolah (PAUD) di Desa Ciaseupan serta memberikan sejumlah bantuan untuk melengkapi fasilitas belajar anak-anak.

Biaya yang dikeluarkan untuk program peduli lingkungan bagi warga Desa Ciaseupan sebesar Rp 382,077,881,-.

In addition to the action concerning the environment, Bank OCBC NISP and OCBC Group also rolled out activities concerned with education and infrastructure by repairing schools for early year children in Ciaseupan as well as giving various help to complement the learning facilities for children.

The costs incurred for environmental care programs for the residents of Ciaseupan amounted to Rp 382,077,881,-.

Testimoni | Testimony

Yosep
Kepala Desa Ciaseupan
Chief of Ciaseupan Village

"Terima kasih atas bantuan Bank OCBC NISP dan OCBC Grup Singapore, semua yang telah diberikan sangat bermanfaat bagi warga kami. Di wilayah kami banyak mata air tetapi air bersih yang layak untuk dikonsumsi masih kurang.

Kegiatan ini sangat luar biasa, tidak hanya memberi bantuan tapi seluruh karyawan turut terjun langsung sebagai volunteer bergotong royong, bekerja merenovasi MCK, membuat instalasi air, mengecat PAUD, membuat kolam lele, yang semua ini tentunya sangat dibutuhkan oleh warga kami".

"Thank you for Bank OCBC NISP and OCBC Group Singapore help, all that have been given are very useful for our residents. In our region, there are many water springs but we are still lacking decent clean water for consumption.

This activity is very great, not only assisting us, but all employees also joined as volunteer work together, renovating the sanitary facilities, building the installation of water, painting schools, creating a catfish ponds, and all that are very needed by our residents ".

Nelayan Sejahtera, Maritim Jaya

Melalui program ini, sekitar 300 warga yang sebagian besar adalah pendatang dari Indramayu, di perkampungan nelayan Kali Adem, Muara Angke, Jakarta, telah menikmati air bersih yang disalurkan langsung dari sebuah instalasi dan ditampung pada sebuah wadah berkapasitas 2.000 liter. Selain itu, Bank OCBC NISP juga membangun fasilitas MCK dalam rangka peningkatan sanitasi warga di kampung nelayan tersebut.

Walaupun mayoritas warga bermata pencaharian sebagai nelayan namun tidak semuanya memiliki perahu dan perlengkapan melaut yang memadai, sehingga sering menjadi kendala untuk mencari ikan. Guna mendukung aktivitas nelayan, Bank OCBC NISP juga memberikan bantuan berupa 3 buah perahu penangkap ikan yang dilengkapi dengan berbagai peralatan yang diperlukan.

Prosperous Fishermen for Triumphant Maritime

Through this program, about 300 residents who were predominantly immigrants from Indramayu, in Muara Angke, Kali Adem, Jakarta, have been enjoying clean water which is piped directly from an installation and fit in a container with the capacity of 2,000 litres. In addition, Bank OCBC NISP also built sanitary facilities in order to improve the sanitation in the village.

Although the majority of citizens work as fishermen, not all of them have the boat and adequate supplies, so they often find difficulties to find fish. To support the activity of the fishermen, Bank OCBC NISP also provided assistance in the form of three fishing boats that are equipped with a variety of necessary equipment.
Not only providing clean water, sanitation facilities and amenities to sea, Bank OCBC NISP also equipped the fishermen by providing education and financial literacy for fishermen; this Education really helped the fishermen who earn uncertain amount of income so that they could manage their income with better.

The cost incurred for the environment program for the fishermen of Kali Adem amounted to Rp 156,934,970,-.

**LABOR, HEALTH & SAFETY**

**Labor Practises**

Policy

Qualified human capital empowerment is vitally important for the achievement of business objectives. Accordingly, the Bank engages in continuous and well-directed efforts of human capital development intended to develop Bank OCBC NISP's human resources to become “Your Partner for Life” for all stakeholders in line with the Bank’s vision and mission.

Proper management of human resources is necessary to ensure that each human resource treated as a respected and valuable human being, thus can contribute optimally to the Bank's objective achievement. The Bank has in place various policies to ensure proper management of its human capital:

1. Policy HC-00011-L4 regarding Employee Scholarships.
2. The policy of HC-00007-L4 regarding Employee Training and Development.
3. Policy HC-00013-L4 regarding Approved Leaves for Employees.
4. The decision letter of Director No. KPTS/DIR/HCPEE/HK.02.02/069/2015 regarding Pension Fund Program.

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**KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA (K3)**

**Ketenagakerjaan**

Kebijakan

Pemberdayaan sumber daya manusia yang berkualitas sangat diperlukan untuk pencapaian target bisnis Bank sehingga diperlukan serangkaian upaya yang berkesinambungan dan terarah guna mengembangkan sumber daya manusia Bank OCBC NISP menjadi "Your Partner for Life" untuk seluruh stakeholder sesuai dengan visi dan misi Bank.

Pengelolaan sumber daya manusia yang baik diperlukan untuk memastikan bahwa setiap tenaga kerja yang tersedia merasa diperlakukan sebagai manusia yang berharga sehingga dapat berkontribusi maksimal terhadap pencapaian tujuan Bank. Berbagai kebijakan dibuat Bank untuk memastikan bahwa pengelolaan ketenagakerjaan berjalan dengan baik:

4. Surat Keputusan Direktur SK Dir No.KPTS/DIR/HCPEE/HK.02.02/069/2015 tentang Program Dana Pensiun.
Further, Bank OCBC NISP has a Collective Labor Agreement governing certain critical issues related to occupational health and safety, including:
1. Health benefits, covering health insurance, outpatient care benefit, hospitalization allowance, maternity benefit, allowance for eyeglasses purchase, medical check up.
2. Rules/procedures on occupational health and safety.

Implementation
For Bank OCBC NISP, employees are one of the important assets that must be managed properly to support the Bank in achieving its business objectives. Below are a few things related to employment which are implemented at Bank OCBC NISP:

a. Gender Equality
Bank OCBC NISP has policy which does not discriminate the treatment based on gender and supports human empowerment through gender equality and equal opportunity at the work place. The Bank’s permanent employee composition per December 31, 2015 consists of 3,914 permanent female workers (56.54%) compared to 3,008 permanent male workers (43.46%).

b. Employment Opportunity
In line with the mission of the Human Capital Group at Bank OCBC NISP, which is “OCBC NISP as the Best Place to Work and Grow”, the Bank provides equal opportunity to all employees to develop their competence and to achieve better career, which is indicated among others by various training programs, performance appraisal and remuneration.

In order to improve the quality of human resources especially in terms of knowledge, in addition to awarding scholarships, the Bank also hosts a range of both technical and training program, including in-house, external, and overseas. During 2015, Bank OCBC NISP organized more than 1,500 training classes, with over 58,800 of total membership of various levels of employees ranging from staff to the Board of Directors. This amount was much higher than in 2014, in which the Bank held a total of 1,052 training classes with 29,717 participants.

Meanwhile, to ensure that the performance assessments for all employees is conducted objectively, the Bank has implemented a system called REKAN (Rencana Evaluasi Kinerja Anggota OCBC NISP) to conduct an assessment on three aspects: the Key Performance Indicator (KPI), working culture and competence. Through the
mengukur prestasi kerja yang berhasil dicapai yang tentunya akan berpengaruh kepada remunerasi yang akan diterimanya.

Kebijakan pemberian remunerasi di Bank OCBC NISP didasarkan pada prinsip Pay for Performance yang menekankan keselarasan antara pencapaian kinerja karyawan dan reward yang diberikan. Hal ini diterapkan untuk memberikan dorongan bagi setiap karyawan untuk mencapai karir yang diinginkannya sekaligus memberikan kontribusi terbaik bagi perusahaan.

c. Sarana dan prasarana
Bank OCBC NISP yakin bahwa salah satu faktor utama terciptanya suasana kerja yang nyaman adalah tersedianya sarana dan prasarana yang menunjang bagi seluruh karyawan dalam menjalankan tugasnya. Beberapa sarana dan prasarana yang diberikan Bank OCBC NISP adalah:

• Ruang Laktasi
Untuk turut mendukung Peraturan Pemerintah No. PP 33/2012 tentang Pemberian Air Susu Ibu (ASI) Exklusif Bank OCBC NISP menyediakan fasilitas ruang menyusui khusus (ruang laktasi) bagi karyawan yang dilengkapi dengan sarana penyimpanan ASI yang sesuai.

• Jam Kerja Fleksibel
Dengan memperhatikan kondisi lalu lintas dan kepadatan kendaraan di wilayah Jabodetabek, Bank memberlakukan flexy time bagi karyawan untuk memilih jam masuk dan pulang kerja sesuai ketentuan Bank. Tersedia 3 waktu flexy time yang dapat dipilih yaitu: 08.00 - 17.00, 08.30 - 17.30, 09.00 - 18.00.

• Pengantaran bagi karyawan lembur
Bagi karyawan yang menjalankan tugas lembur diatas pukul 20.00, Bank OCBC NISP menyediakan sarana pengantaran pulang untuk karyawan dengan level tertentu.

d. Fasilitas dan benefit lain bagi karyawan
• Pinjaman Bagi Karyawan

implementation of REKAN, every employee can measure the performance of successful achievement of which would affect the remuneration that they may receive.

The remuneration policy at Bank OCBC NISP is based on the principle of Pay for Performance that emphasizes on the alignment between employee performance and reward given. It is applied to drive each employee to achieve the dreamed career as well as providing the best contribution to the company.

c. Facilities and infrastructure
Bank OCBC NISP believes that one of the main factors which create a comfortable working atmosphere is the availability of facilities and infrastructure that support all employees in performing their duties. Some of the facilities and infrastructure provided by Bank OCBC NISP are:

• Nursery Room
The Bank supports the Government Regulation No. PP 33/2012 regarding giving breast milk exclusively by providing special nursery room for employees which are equipped with adequate milk storage facility.

• Flexy time
Taking into account traffic congestion and conditions in the Jabodetabek area, Bank applies a flexy-time scheme for employees, so that they may choose their working hours as provided by the Bank. There are 3 flexy-time alternatives available as follows: 08.00-17.00, 08.30-17.30, 09.00-18.00.

• Shuttle service for overtime
Shuttle service for employees who work overtime. For those employees who perform tasks overtime (above 20.00), Bank OCBC NISP provides a shuttle service for employees with a certain level.

d. Facility and other benefit for employee
• Employee Loan
Bank OCBC NISP also pays great attention to the welfare of employees and their families. This is supported by a policy for giving employee loans, to be used for purchase of a house, a vehicle or for emergency situation. This loan facility is available to all permanent employees meeting the requirements set by the Bank. The Bank determines the amount of loans approved in line with prevailing conditions.
• Dana Pensiun
Benefit lain yang diberikan Bank yaitu dengan mengikutsertakan karyawan/karyawan tetap sebagai peserta kelompok Dana Pensiun Lembaga Keuangan program iuran pasti. Melalui program ini diharapkan para karyawan dapat memperoleh benefit yang lebih baik saat pensiun.

• Pelatihan masa purna bakti
Untuk para karyawan yang akan memasuki masa pensiun, Bank memberikan pelatihan mengenai kegiatan kewirausahaan yang dapat dimanfaatkan bagi karyawan untuk merencanakan kegiatan yang akan dilakukan setelah memasuki masa purna bakti.

• Beasiswa bagi karyawan
Untuk memberikan apresiasi yang tinggi kepada karyawan yang terus berupaya untuk meningkatkan dan mengembangkan diri, Bank telah memiliki kebijakan khusus tentang pemberian beasiswa kepada karyawan. Bank menyediakan beasiswa kepada karyawan yang bermingkat untuk melanjutkan pendidikannya ke jenjang yang lebih tinggi yaitu S1 dan S2.

• Fasilitas komunikasi, transportasi dan akomodasi
Agar dapat menunjang terlaksananya pekerjaan dengan baik, Bank juga memiliki kebijakan pemberian fasilitas komunikasi yang diberikan secara rutin setiap bulan serta tunjangan transportasi dan akomodasi saat karyawan harus melakukan tugasnya di luar kota domisili sehingga dapat meningkatkan kelancaran pelaksanaan tugas dan tanggung jawabnya.

• Cuti Tambahan
Agar tercipta keseimbangan hidup (work life balance), Bank juga memiliki kebijakan pemberian dan pengaturan penggunaan hak cuti karyawan/karyawan, termasuk hak cuti tambahan pada job level dan masa kerja tertentu. Melalui kebijakan ini karyawan/karyawan diharapkan dapat menggunakan cutinya untuk meluangkan waktu bersama keluarga dan keperluan lainnya serta memiliki waktu istirahat yang cukup sehingga dapat memberikan hasil yang terbaik bagi perusahaan.

e. Turnover Karyawan
Keterikatan karyawan menjadi salah satu pilar penting dalam skema pengelolaan SDM di Bank OCBC NISP karena hal tersebut menunjukkan

• Pension Fund
Other benefit provided by the Bank is by registering the permanent employee as participant of Financial Institution Pension Fund with defined contribution plan. We hope that this program can help employees enjoy better benefits when they retire.

• Impending retirement training
For employees approaching their retirement, the Bank provides training on entrepreneurial opportunities that could be beneficial to the employees in planning and preparing for their impending retirement.

• Scholarship for Employee
The Bank issued a special policy on employee scholarship, intended as an appreciation for those of our people who continue to strive for self-improvement and self-development. These scholarships are available for employees who wish to pursue higher education for a Bachelor degree or a Master degree.

• Communication, Transportation and Accommodation Facility
In support of daily work activities, the Bank has policies for routine monthly communication facility benefit, as well as transportation and accommodation benefit payable to employees on out-of-town assignments. These employee benefits help to support better execution of employee duties and responsibilities.

• Additional work leave
To achieve a work-life balance for employees, the Bank has policies in place regulating the granting of work leave for employees according to the stipulations in the current Labor Law, as well as additional work leave for employees at certain job level and length of services. Hence, the policy allows employees the opportunity to have sufficient time with family and other personal interests, as well as rest periods to refresh themselves, so as to be able to keep their productivity in work.

f. Employee Turnover
Employee engagement becomes one of the important pillars in the scheme of human resource management at Bank OCBC NISP because it shows
the strength of the employee’s sense of belonging towards the company. Therefore, the Bank always continues to maintain, preserve, and improve employee engagement to build a conducive and positive working environment as well as supporting the achievement of the Bank’s business and reducing the level of employee turnover.

In 2015, the number of employees who resigned reached 1,109 people or 16.3% of total employee in average.

**Kesehatan Karyawan**

Dalam hal menjamin kesehatan karyawan, Bank memastikan pemberian kompensasi dan benefit untuk kesejahteraan dan kesehatan karyawan beserta pasangan dan maksimum dengan tiga orang anaknya untuk benefit tertentu.

Sejak tahun 2012, tunjangan kesehatan bagi karyawan dan tanggungan keluarganya ditangani oleh perusahaan asuransi kesehatan. Hal ini memberikan kemudahan bagi karyawan dalam hal pembayaran yang dapat dilakukan secara cashless. Melalui program ini, jika karyawan berobat ke Rumah Sakit maupun dirawat di klinik yang merupakan service provider dari perusahaan asuransi maka karyawan tidak perlu mengeluarkan dana. Program ini diterapkan agar karyawan dapat dengan nyaman memfokuskan pada pengembangan diri untuk kinerja terbaik.

Benefit yang diberikan kepada karyawan dan keluarganya ditinjau secara berkala. Tunjangan kesehatan diberikan kepada karyawan dan keluarganya melalui perusahaan asuransi kesehatan. Hal ini memberikan kemudahan

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**Employee’s Health**

To maintain employee health, the Bank provides compensation and benefits for the welfare and well-being of employees as well as their spouse and a maximum of three children for certain benefits.

Since 2012, the Bank has appointed an insurance company to handle health benefits for employees and their dependents. This mechanism provides convenience for employees in terms of payment, which can be made cashless. With this program, when the employee obtains medical care in a hospital or clinic that are registered service provider with the insurance company then the employee need not make cash payment. The health program is given to employees so that they can focus comfortably on self-development to deliver the best performance.

The benefits given to employees and their family members are reviewed on a regular basis. A health insurance company is in charge of handling health benefits matters for employees and their family. This
mechanism provides convenience for employees in terms of payment, which can be made cashless. Under this program, when an employee obtains medical care in a hospital or clinic that are registered service provider with the insurance company, then the employee does not need cash payment. This program is applied so that employees can focus comfortably on self-development to deliver the best performance.

In 2015, there were a total of 16,161 insured participants (employees and their dependents). Bank OCBC NISP employees obtain the following health benefits:

1. Outpatient and inpatient care allowance for employees and their dependents.
2. Examination, pregnancy, maternity costs, miscarriage, childbirth with surgery for female employees and wives of employees. These facilities are additional to outpatient and inpatient care.
3. Medical check up benefit for employees at certain job levels and age.
4. Compensation for purchase of glasses for employees (not inclusive of dependents).

Employee Safety

Policy
Bank OCBC NISP strives to ensure that its banking operations run smoothly both under normal conditions as well as in emergency/crisis situations, for example in the event of natural disasters or terror action that threaten the public security conditions. To ensure the health and safety of the whole stakeholders, especially related to the operations, Bank OCBC NISP has had some policies, namely:
1. OR-00001-L3 regarding Business Continuity Management that serves to ensure all resources for the main business are in undisturbed conditions and required to support the main business activity (critical) by:
   - Facilitating the identification of the above precautions that can be made to the risk of continuity that can be managed on a regular basis by related parties in the bank; and
   - Creating a thorough Business Continuity Plan (BCP) of the organization in facing consequences if the precautions fail.

2. OR-00014-L4 regarding Crisis Management which regulates systematic response against unexpected events that threaten life, property, staff, and operational continuation at Bank OCBC NISP.

3. OR 00012-L4 regarding the principle of separation which aims to ensure that the Bank is able to do an important crisis management and/or business process when there is a crisis, which was caused by the unavailability of critical resources (human, system, and physical resources) because it is located in the same concentration point.

In 2015, the Bank also issued a sub policy governing the protection of employees in emergency situations (OR-01601-L5). This procedure aims to provide a set of guidance for each employee if in emergency situations.

Implementation
In running its business, the Bank always ensures that:
   - Service to the customer could continue to be available or could soon be available again in any distributions;
   - The control management can keep running even in a crisis situation to protect the interests of shareholders;
   - The safety and lives of employees are still protected;
   - Various rules to the regulator can still be fulfilled.

To ensure all these aspects can be fulfilled, the Operation Risk Management at Bank OCBC NISP is responsible for ensuring that the Bank has a good and thorough Business Continuity Plan (BCP) even in times of facing consequences if the precautions fail.
The undertaken BCP activities include:

1. Socialization through visual media and messages (posters) placed in strategic locations as well as practice drills for emergency situations.
2. Forming a team for the Corporate Command Center and Regional Command Center and corresponding procedures to serve as a comprehensive set of guidelines for the execution of duties and responsibilities in a disaster event.
3. The establishment of emergency response teams in the smallest scale, i.e. at the level of Bank branch building, called the Building Emergency Response Team (BERT) in order for the process of handling a crisis to be delivered faster with a focus on the rescue of employees and assets.
4. Conducting training on a regular basis such as the handling of the fires, floods and others.
5. Establishing communication lines within the Bank for use in emergency conditions, referred as Call Tree Crisis Management and completed periodic call tree tests to monitor system’s timeliness and response time.
6. Forming the Business Recovery Team, responsible for continuing critical process as previously established in a working unit.

Furthermore, with most of Bank OCBC NISP business activities and employees working indoors, the Bank provides facilities and infrastructure for handling occupational safety in each floor of the offices, consisting of sprinkler, smoke detector, Alat Pemadam Api Ringan (APAR), kotak P3K, kotak selang hydrant, fire blanket, petunjuk arah jalur evakuasi, alat paging untuk memberikan pengumuman pada saat kondisi darurat. Bank juga telah mengikutsertakan sejumlah karyawan pada pelatihan K3 di Depnaker dan tergabung dalam Panitia K3. Selain itu juga Bank menunjuk Field Commander di masing-masing lantai sebagai Person in Charge (PIC) jika terjadi keadaan darurat.

Selain itu, karena hampir sebagian besar aktivitas bisnis dan karyawan Bank OCBC NISP dilakukan di dalam gedung, Bank OCBC NISP menyediakan sarana dan prasarana penanganan keselamatan kerja di setiap lantai kantor, yang terdiri dari sprinkler, smoke detector, Alat Pemadam Api Ringan (APAR), kotak P3K, kotak selang hydrant, fire blanket, petunjuk arah jalur evakuasi, alat paging untuk memberikan pengumuman pada saat kondisi darurat. Bank juga telah mengikutsertakan sejumlah karyawan pada pelatihan K3 di Depnaker dan tergabung dalam Panitia K3. Selain itu juga Bank menunjuk Field Commander di masing-masing lantai sebagai Person in Charge (PIC) jika terjadi keadaan darurat.

Berbagai kegiatan BCP yang dilakukan mencakup:

1. Sosialisasi melalui media gambar atau tulisan sebagai himbauan yang dipasang di tempat-tempat tertentu serta latihan jika terjadi keadaan darurat.
2. Pembentukan Tim dan prosedur Corporate Command Center (CCC) dan Regional Command Center (RCC) sebagai panduan lengkap dalam melaksanakan tugas dan tanggung-jawabnya selama terjadi bencana.
3. Pembentukan tim tanggap darurat dalam skala terkecil yaitu pada tingkat gedung cabang Bank, yang disebut Building Emergency Response Team (BERT) agar proses penanganan krisis dapat lebih cepat dengan fokus pada penyelamatan karyawan dan aset.
4. Melakukan pelatihan secara reguler seperti penanganan kebakaran, banjir dan lain-lain.
5. Memiliki jalur komunikasi dalam kondisi darurat untuk Bank yang disebut Call Tree Crisis Management dan melakukan tes call tree secara berkala untuk memantau ketepatan serta response time.

Selain itu, karena hampir sebagian besar aktivitas bisnis dan karyawan Bank OCBC NISP dilakukan di dalam gedung, Bank OCBC NISP menyediakan sarana dan prasarana penanganan keselamatan kerja di setiap lantai kantor, yang terdiri dari sprinkler, smoke detector, Alat Pemadam Api Ringan (APAR), kotak P3K, kotak selang hydrant, fire blanket, petunjuk arah jalur evakuasi, alat paging untuk memberikan pengumuman pada saat kondisi darurat. Bank juga telah mengikutsertakan sejumlah karyawan pada pelatihan K3 di Depnaker dan tergabung dalam Panitia K3. Selain itu juga Bank menunjuk Field Commander di masing-masing lantai sebagai Person in Charge (PIC) jika terjadi keadaan darurat.
Level of Work Accident

Compared to the mining industry or manufacturing, the risk of working accidents in the banking industry is relatively small. However, Bank OCBC NISP continues to perform optimally in applying the K3 to ensure the safety and security of the environment in which the Bank operates. During 2015, there was no accident recorded at Bank OCBC NISP.

SOCIAL DEVELOPMENT COMMUNITY

Policy

As a base of any activity-related responsibilities in the field of social and community welfare, so that its implementation can be properly and appropriately exercised, Bank OCBC NISP has a policy of CC-00001-L4 about Corporate Social Responsibility.

Implementation

Educational Program

Bank OCBC NISP defines education as a process of life to develop the potential of every individual in order to sustain life. This process does not stop, and in fact will continually evolve with the times and for as long as the individual maintains a desire to better life from time to time. This is the underlying belief behind Bank OCBC NISP’s continued efforts to improve the quality of education at all levels and make education the primary focus of CSR activities and programs.

1. I Love Science (ILS) Program

This program is given to elementary school students, with the goal of increasing student’s interests and achievement in mathematics and science. This program is implemented with the support of various partners including scholarship awardees from various universities in Indonesia under the coordination of the Karya Salemba Empat (KSE) Foundation, teachers from various primary schools in other jobs as well as Sekolah Tinggi Keguruan dan Ilmu Pengetahuan (STKIP) Surya.


Jika dibandingkan dengan industri pertambangan atau manufaktur, risiko kecelakaan kerja di industri perbankan relatif kecil. Namun demikian Bank OCBC NISP terus melakukan upaya penerapan K3 secara optimal dengan memastikan keselamatan kerja dan keamanan lingkungan dimana Bank beroperasi. Selama tahun 2015, tidak terdapat kecelakaan di Bank OCBC NISP.
kualitas pendidikan siswa dengan tidak memandang perbedaan status atau hak setiap anak dalam menerima pendidikan. Program ILS tahun 2015 diikuti oleh 534 siswa, melibatkan 15 guru sekolah serta 45 pengajar.

Sebagai rangkaian program ILS, dilaksanakan dalam 4 tahap yaitu pembekalan para pengajar, implementasi program belajar mengajar di sekolah, evaluasi program dan apresiasi bagi para siswa dan pengajar terbaik.

Bank OCBC NISP bersama mitra program, terus menerus melakukan evaluasi dan penyempurnaan serta peningkatan kualitas program. Dampak positif yang didapatkan dari program ini tercermin dari program ILS pada tahun 2015 ini berhasil meningkatkan nilai siswa sampai dengan 65% dilihat dari nilai sebelum (pre) dan setelah (post) program.

Biaya yang dikeluarkan untuk implementasi program ILS ini sebesar Rp 449,102,653.-.

the increase of the quality of education for students regardless of the difference in status or the right of every child in receiving education. The ILS program 2015 was attended by 534 students, involving 15 school teachers and 45 teachers.

As a series of programs implemented in the ILS, 4 stages namely the supply of teachers, the implementation of the program of teaching and learning in schools, evaluation and appreciation programs for students and teachers were conducted.

Bank OCBC NISP along with its partner carries out continuous evaluation and refinement as well as improvement of program quality. Positive impact of the program reflected in the ILS program in 2015 was successfully increasing the value of students up to 65% as seen from the value before (pre) and after (post) the program.

The costs incurred for the implementation of this program amounted to Rp 449,102,653.-.

Testimoni | Testimony

Aisha Rachmani Nurfitri
Mahasiswa Universitas Negeri Jakarta
Student of Universitas Negeri Jakarta
Pengajar ILS | ILS Teacher


“I Love Science Program is very useful, hopefully it can continue to be implemented at other elementary schools in particular under privileged schools. Through the program the children could better understand math, because they learn it in a fun way. Knowledge of science was also given through demonstrations and examples so that it becomes a favorite lesson for the children.”
2. Program One Day Workshop
Bank OCBC NISP senantiasa memberikan edukasi keuangan khususnya tentang dunia perbankan kepada generasi muda yaitu para mahasiswa untuk memperluas wawasan mereka serta memberi nilai tambah selain ilmu pengetahuan yang didapatkan dari mata kuliah.

Melalui program One Day Workshop (ODW), Bank OCBC NISP secara konsisten mengedukasi sekitar 3.000 mahasiswa di berbagai universitas di Indonesia sejak tahun 2008. Berbagai materi disampaikan secara interaktif dan menarik dalam ODW. Materi wajib adalah Banking Overview, yang menjelaskan

2. One Day Workshop Program
Bank OCBC NISP continuously provides financial education especially of the banking world to the young generation to broaden their insight as well as give added value in addition to the knowledge obtained from the course.

Through One Day Workshop (ODW) program, Bank OCBC NISP consistently educates approximately 3,000 students at various universities in Indonesia since 2008. ODW presents an extensive range of topics and issues using an interactive and interesting approach. Mandatory materials include Banking
Overview, which provides definitions and issues in the banking sector, starting from definition of banks, banking products and services, such as funding and credit products both conventional and sharia banking, e-channel, as well as code of ethics. Other materials cover Career In Banking, that provides information on careers in banks, including tips to attain success in working in the banking industry.

Other material tailored to the needs of a growing trend or, as provided in the ODW 2015 i.e. invites young people to improve its capabilities in preparing for competition in the era of the Asean Economic Community (MEA), sharpening their competence to possess the competitiveness in both the professional and the entrepreneurial world.

A total of 373 students from Palembang (AMIK MDP), Jakarta (Universitas Bina Nusantara, Universitas Indonesia, Prasetiya Mulia), Yogyakarta (Universitas Gadjah Mada), and Makassar (Universitas Atmajaya, STIM Nitro, STMIK Kharisma) became participants of the ODW in 2015.

The positive impact of the program was that the student can gain more insights and prepare themselves to be able to face the era of the MEA with intense competition. The costs incurred for the implementation of the program amounted to Rp 89,534,851,-.

3. Program Smart Financial

Pada tahun 2015, program Smart Financial menyasar siswa-siswi SLTP atau SLTA. Program yang bertujuan memberikan edukasi & literasi keuangan bagi para siswa dengan cara menyenangkan yaitu dengan metode permainan menyerupai monopoli, diharapkan dapat menambah pengetahuan para siswa tentang bagaimana mengelola keuangan.
Knowing their financial condition, understanding the difference between wants and needs, providing an understanding of various alternative investments in short term and long term. With this financial literacy education, the students are expected to have a wise mindset in managing their finance for the sake of their financial independence and prosperity in the future.

The participants of the Smart Financial program were 240 students of SMK Negeri 50 – Jakarta, SMA Pangudi Luhur – Jakarta, and Paulus Christian High School – Bandung. The facilitator for the Game Master was an employee at Bank OCBC NISP, prepared with special training, to be able to provide education to students in various schools.

The costs incurred for the implementation of the program amounted to Rp 52,167,078.-

Testimony

Eddy Muliady
Facilitator Smart Financial
Karyawan Bank OCBC NISP | Staff at Bank OCBC NISP

“Obviously this is a very Smart Financial program which is beneficial because the method used was “Learning while playing” especially if this knowledge started in early age. Through this game we can gain knowledge about how to manage the money in accordance with our risk profile. The example given is much correlated with what we will do in life.

For me, to be a facilitator of this program is very wonderful, because I can share and be an inspiration to friends in his role as well as creating a generation that is useful and beneficial to the fullest for the nation and our beloved homeland”.

4. Scholarship Program

Bank OCBC NISP actively participates in supporting the sustainability study for students from various universities in Indonesia through a scholarship program of the Karya Salemba Empat (KSE) Foundation. This scholarship is awarded in the form of cost of living allowances, thesis/final project program, research/research program, coaching programs, and outreach programs.
Melalui Yayasan KSE dana beasiswa sebesar Rp 350.000.000,- tersebut disalurkan kepada para mahasiswa yang terpilih yaitu 48 mahasiswa dari Institut Pertanian Bogor (IPB), Institut Teknologi Bandung (ITB), Institut Teknologi Sepuluh November (ITS), Universitas Andalas (UNAND), Universitas Diponegoro (UNDIP), Universitas Gadjah Mada (UGM), Universitas Indonesia (UI), Universitas Padjadjaran (UNPAD), Universitas Sumatera Utara (USU), dan Universitas Negeri Jakarta (UNI).

Adapun untuk Beasiswa Internal Bank OCBC NISP memberikan beasiswa kepada 485 Teller dan 47 karyawan, dengan dana beasiswa sebesar Rp 8.659.425.000,-.

Total dana untuk program beasiswa tahun 2015 sebesar Rp 9.009.425.000,-.

Program Kewirausahaan
Keseriusan Bank OCBC NISP untuk mendukung generasi muda pada khususnya dan Pemerintah pada umumnya untuk persiapan menghadapi era Masyarakat Ekonomi Asean (MEA) ditunjukkan sejak tahun 2013 melalui program kewirausahaan yaitu Young Entrepreneurship Spirit (YES) Competition.

Program YES membuka kesempatan bagi ratusan mahasiswa dari berbagai universitas di Indonesia melalui koordinasi Yayasan Karya Salemba Empat (KSE) untuk berkompetisi ide dan kreativitas bisnis dan juga mengimplementasikannya. Fokus program YES bukan pada profit namun kewirausahaan sosial yang mampu memberdayakan dan menciptakan solusi dan kemandirian bagi masyarakat terutama di lingkungan terdekat dimana para mahasiswa berada.

Pada tahun 2015, sebanyak 80 proposal terdaftar pada program YES, meliputi proposal social entrepreneurship dan teknologi, dan diikuti oleh mahasiswa dari berbagai perguruan tinggi antara lain : Institut Pertanian Bogor (IPB), Institut Teknologi Bandung (ITB), Institut Teknologi Sepuluh November (ITS), Universitas Andalas (UNAND), Universitas Diponegoro (UNDIP), Universitas Gadjah Mada (UGM), Universitas Indonesia (UI), Universitas Padjadjaran (UNPAD), Universitas Sumatera Utara (USU), Universitas Negeri Jakarta (UNI), Universitas Nusa Cendana Kupang, Universitas Tadulako Palu, dan Universitas Mulawarman Samarinda.

Program YES Meliputi 4 Tahap:

**Tahap 1 : Seleksi Awal**
Seleksi awal proposal bisnis dengan kriteria penilaian proposal meliputi aspek inovasi, kepekaan terhadap potensi lokal dan aspek motivasi serta passion individu untuk menjadi seorang wirausaha. Selain penilaian

Through the KSE Foundation, scholarship fund which amounted to Rp 350,000,000,-, was distributed to selected students, namely 48 students of Institut Pertanian Bogor (IPB), Institut Teknologi Bandung (ITB), Institut Teknologi Sepuluh November (ITS), Universitas Andalas (UNAND), Universitas Diponegoro (UNDIP), Universitas Gadjah Mada (UGM), Universitas Indonesia (UI), Universitas Padjadjaran (UNPAD), Universitas Sumatera Utara (USU), and Universitas Negeri Jakarta (UNI).

With regards to Bank OCBC NISP’s Internal Scholarship, the Bank provided scholarships to 485 Tellers and 47 employees, with a scholarship fund amounted to Rp 8,659,425,000,-.

The total funding for 2015 scholarship program amounted to Rp 9,009,425,000,-.

**Entrepreneurship Program**
The seriousness of Bank OCBC NISP to support young people in particular and Government in general for the preparation of the ASEAN Economic Community (MEA) was shown as early as 2013 through entrepreneurship program i.e. Young Entrepreneurship Spirit (YES) Competition.

The YES Program opens the opportunity for hundreds of students from various universities in Indonesia through teh coordination of Karya Salemba Empat (KSE) for competing ideas and creativity of business and also implement them. The focus of the program is not for profit but YES social entrepreneurship that is able to empower and create solutions and independence for the people especially in the immediate environment where the students are.

In 2015, 80 proposals were listed in YES program, including proposals of social entrepreneurship and technology, and attended by students from various universities, among others: Institut Pertanian Bogor (IPB), Institut Teknologi Bandung (ITB), Institut Teknologi Sepuluh November (ITS), Universitas Andalas (UNAND), Universitas Diponegoro (UNDIP), Universitas Gadjah Mada (UGM), Universitas Indonesia (UI), Universitas Padjadjaran (UNPAD), Universitas Sumatera Utara (USU), Universitas Negeri Jakarta (UNI), Universitas Nusa Cendana Kupang, Universitas Tadulako Palu, and Universitas Mulawarman Samarinda.

YES Program Includes 4 stages:

**Stage 1: Initial Selection**
Selection of the initial business plan proposal with the assessment the criteria include aspects of innovation, sensitivity to the local potential and motivation as well as the individual’s passion to become an entrepreneur.
In addition to the assessment on the proposals, the process of the interview was also conducted to support the selection process so that obtained results right on target.

**Stage 2: Participants preparatory learning**

After a several proposals were chosen, in the next step, the students who pass the proposal selection provided a preparatory learning of entrepreneurship such as a SWOT analysis, drawing up a budget and cash flow, and sharing the experience of the facilitator who will become their mentor. After completing the preparatory learning process, the participants were invited to visit directly to the business location and directly share with its owner who is also a customer of Bank OCBC NISP, on his success stories and tips for being an entrepreneur.

**Stage 3: YES competition**

At this stage, participants are requested to present the idea of business and simultaneously show the progress or an example of a product that will be created in front of the judges. In 2015, a number of judges involved including Christian Somali as a representative of the Karya Salemba Empat Foundation, Isdiyanto and Raimy Sofyan who are successful entrepreneurs in each own field, Paul Tarengke, as the technopreneur, Koko Tjatur Rachmadi – Head of Sharia Business Unit as representative of Bank OCBC NISP.

After going through the assessment process and the direct competition, 6 (six) proposals that deserved a gift in the form of venture capital and mentoring were selected.

As the first ranked winner of the YES Competition 2015 was a product in the form of solar-powered dryers named Fast Dryer, which was invented by students from the University of Tanjungpura, Samarinda, namely Debie Mukti Rahayu and teams. Fast Drying is expected to encourage the development of cottage industry in Samarinda. Debby and friends collaborated with small businesses in Samarinda to provide solutions and innovations for SMEs.

**Stage 4: Mentoring**

The winners of the competition get 6 (six) months mentoring program exclusively from the jury as well as the competition. At this stage, students began to implement its business by applying the various inputs obtained from mentor respectively, both in the quality of products and marketing.

The cost for the YES Competition 2015 amounted to Rp 203,157,044,-, including the costs of supply, competition, and capital amounted to Rp 203,157,044,- including the costs of supply, competition, business capital and mentoring for the winners.
Dampak positif dari program YES ini yaitu menciptakan wirausaha-wirausah a muda, membuka lapangan kerja baru dan menjadikan mereka bankable untuk mendukung bisnisnya.

The positive impact of the program is to create young entrepreneurs, open new jobs, and make them bankable to support its business.

Testimoni | Testimony

**Fast Dryer**
Pemenang I – YES Competition 2015 | First Winner - YES Competition 2015
Debie Mukti Rahayu, Mella Faqrun Nisa, dan Miki Ayu Pramita

"Program YES yang dipelopori oleh Bank OCBC NISP telah menginspirasi kami sebagai pemuda yang dika takatkan tumpuan harapan, bukan sebagai sponsor semata yang hanya menpromosikan sesuatu yang telah jadi tetapi memilih untuk mebentuk sesuatu yang baru seperti kami.

Proses dimulai dari workshop, seleksi proposal, penjurian, hingga pendampingan dilakukan dengan memberikan gambaran secara realistis dan strategis dalam mewujudkan dan mengembangkan wirausaha. Belajar dari pengalaman tentu hal yang paling berharga dipertemukan dengan orang yang ahli di bidangnya menjadi pembelajaran yang tepat bagi kami sebagai calon wirausaha.

Pendampingan telah berjalan sejak diumumkan sebagai salah satu pemenang, dan menjadi mentalitas baru dalam proses pembiasaan dan perbaikan menjadi lebih baik. Selama ini sudah hampir 5 bulan pendampingan terhadap tim Fast Dryer oleh Bapak Raimy Sofyan. Pengalaman yang luar biasa dimana kami belajar banyak hal terutama mental seorang wirausaha, visi misi serta kerangka kerja yang efektif dalam membangun usaha yang dapat membayar. Tidak hanya itu pengalaman beliau dalam membangun usaha serta kesi yang selalu beliau ciptakan dan tularkan kepada kami. Tak lupa cerita kehidupan dan beberapa figur inspiratif yang beliau bagi kepada kami sebagai proses pembelajaran. Kami telah siap memulai dan mencoba berproses menjadi Young Enterpreneur."

"YES Program which was initiated by Bank OCBC NISP has inspired us as young generation who are regarded as the object of hope, not as sponsors who just promotes something that has been done but chooses to create something new like us.

The process starts from the workshop, selection of proposals, judging, until mentoring which is done by providing an overview of realistically and strategically in realizing and developing entrepreneurs. Learning from experience is certainly the most valuable things, so that we were glad to be united with people who are experts in their field which make this learning process is right for us as entrepreneur to-be.

The mentoring has been running since we were announced as one of the winners, and has become a new mentality in the process of conditioning and improvement for the better. It’s been almost 5 months mentoring period for Fast Dryer Team which is led by Mr. Rainmy Sofyan. It was an extraordinary experience where we learned a lot of things especially entrepreneurial vision, mission and effective framework, in building business which will grow. Not only that his experiences in encouraging efforts as well as the impression that he always created and brought to us. We are learning not only from the life stories but also being inspiring figure shared. We’re ready to start and try the processes to be a young entrepreneur.”
**Testimoni | Testimony**

**Timoteus Ecem**  
Aquakultur dan Hidroponik (Aquaponik)

“Menurut saya programa YES Bank OCBC NISP sangat luar biasa dan menantang. Setiap peserta harus melewati tahap seleksi yang panjang, mulai dengan mengajukan proposal tentang teknologi atau inovasi yang bermanfaat praktis yang dapat segera dimanfaatkan oleh masyarakat atau digunakan untuk mengembangkan usaha. Dari sekitar 80 proposal dari berbagai mahasiswa di beberapa universitas negeri di Indonesia, terpilih sekitar 20 proposal yang dipanggil untuk mengikuti workshop di Bandung. Saya bersyukur dan bangga melihat komitmen dan tanggung jawab Bank OCBC NISP untuk mempersiapkan mahasiswa-mahasiswa menjadi wirausaha.

Kemudian saya dinyatakan lolos ke tahap YES Competition 2015. Awalnya saya merasa gugup, menghadapi tim juri, tetapi dengan dukungan teman-teman dan panitia yang terus menyemangati saya, membuat saya berpikir bahwa saya ini anak desa yang datang dari pelosok Indonesia, sudah berani hadir diantaranya teman-teman dari berbagai universitas dan wilayah di Indonesia, harus bisa membuktikan ide inspirasi yang bisa membangun Indonesia kelak. Kesempatan itu tidak saya sia-siakan, karena kesempatan itu mungkin datang hanya satu kali dalam sejarah hidup saya. Hasil penjurian saya dinyatakan sebagai Pemenang Harapan II dengan teknologi Aquakultur dan hidroponik (aquaponik).

Saya mendapatkan hadiah berupa modal usaha dan pendampingan dari mentor. Modal yang diberikan benar-benar membantu saya dalam menjalankan usaha, yang sebelumnya hanya ikut-ikut dengan orang tetapi berkat modal dari Bank OCBC NISP, mimpi saya menjadi kenyataan. Kemudian saya dinyatakan sebagai Pemenang Harapan II dengan teknologi Aquakultur dan hidroponik (aquaponik).

“... I think Bank OCBC NISP YES program is very great and challenging. Every participant must pass through a long selection phase, began by submitting proposals on technology or innovation that can be immediately utilized by the society or used to develop the business. Of the approximately 80 proposals from various students at several universities in Indonesia, there were selected 20 proposals that were called for a workshop in Bandung. I am grateful and proud to see the commitment and responsibility of Bank OCBC NISP to prepare students to become entrepreneurs.

Then I was declared to pass to the stage of the YES Competition 2015. At first, I felt nervous, facing the judges team, but with the support of friends and the organizer, made me think that I am from the rural area of Indonesia, who have courage to present among friends from various universities and regions in Indonesia, must be able to prove the idea of inspiration that Indonesia could build in the future. I did not waste the chance, because that opportunity may be once in a lifetime experience. My product, the technology of Aquaculture and hydroponics (aquaponik) was named the fifth winner.

“I received (grand) prize in the form of venture capital and mentoring from a mentor. The capital provided really helped me in running the business, which previously only join other people but thanks to the capital of Bank OCBC NISP, my dream became a reality. For running the business, I received the bonus of entrepreneurial strategies, science, building networking with many friends, go directly to the site visits as well as guidance to see business opportunities to run. Hopefully that the YES program may be continued”.

<table>
<thead>
<tr>
<th>Peringkat Rank</th>
<th>Nama Name</th>
<th>Universitas University</th>
<th>Nama Usaha Business Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Debie Mukti Rahayu dan Tim</td>
<td>Universitas Mulawarman Samarinda</td>
<td>Fast Dryer Type Green House Effect – Hybrid With Absorber Organic</td>
</tr>
<tr>
<td>II</td>
<td>Alan Firdaus</td>
<td>Universitas Tadulako Palu</td>
<td>Budidaya Ikan Bobara di Keramba Jaring Apung di Perairan Laut Bobara Fish Breeding in Keramba Jaring Apung in Sea Water</td>
</tr>
<tr>
<td>III</td>
<td>Rika Gunawan</td>
<td>Universitas Negeri Jakarta</td>
<td>Ikaiki Crackers, Kerupuk Berbahan Dasar Wortel Ikaiki Crackers, Carrot Crackers</td>
</tr>
<tr>
<td>IV</td>
<td>Saiful Afandi dan Tim</td>
<td>Universitas Gadjah Mada Yogyakarta</td>
<td>Super Incubator - Automation Mesin Penetas Telur Super Incubator - Automation Egg Cracker</td>
</tr>
<tr>
<td>V</td>
<td>Timoteus Ecem</td>
<td>Universitas Nusa Cendana Kupang</td>
<td>Sistem Pertanian Simbiotik Aquakultur dan Hidroponik Aquaculture and Hydroponic-Simbiotic Farming System</td>
</tr>
<tr>
<td>VI</td>
<td>Dina Nafa Hanifah</td>
<td>Institut Teknologi Sepuluh November Surabaya</td>
<td>Membrane Penyaringan Air Laut Menjadi Air Tawar Sea Water Filtration Membrane</td>
</tr>
</tbody>
</table>
Program sosial kemasyarakatan
Di bidang sosial kemasyarakatan, Bank OCBC NISP aktif dalam berbagai kegiatan sosial yang bertujuan membantu meningkatkan kesejahteraan masyarakat. Kegiatan ini juga difokuskan terutama kepada masyarakat yang berada di lingkungan terdekat di mana Bank berada.

1. Seminar dan Skrining Thalassaemia Gratis

*Penyakit kelainan sel darah merah yang disebabkan berkurang atau tidak dibentuknya bahan pembentuk hemoglobin, yang berakibat sel darah merah mudah pecah. Penderita Thalassaemia (major) harus melakukan transfusi darah dan minum obat-obatan khusus secara rutin seumur hidupnya.

Walaupun penyakit ini dapat mematikan, namun sebenarnya dapat dicegah, dengan cara menghindari perkawinan sesama pembawa sifat Thalassaemia serta melakukan skrining darah tepi yang berfungsi sebagai pemeriksaan indikator awal untuk mengetahui seseorang membawa sifat Thalassaemia.

Bank OCBC NISP yakin bahwa dengan edukasi mengenai penyakit Thalassaemia dan pencegahannya secara terus menerus dengan cakupan yang semakin luas, akan memutuskan mata rantai penyebaran penyakit ini kelak. Hal ini yang melatarbelakangi Bank OCBC NISP meneruskan program edukasi dan skrining Thalassaemia baik ke kalangan internal karyawan Bank melalui berbagai media komunikasi juga ke kalangan mahasiswa, generasi muda yang selangkah lagi menuju jenjang perkawinan.

Pada tahun 2015, Bank OCBC NISP memperluas jangkauan pelaksanaan sosialisasi dan skrining Thalassaemia ke 6 kota yaitu Semarang, Garut, Tasikmalaya, Palembang, Yogyakarta, dan Malang dengan total peserta skrining sekitar 600 orang mahasiswa, dosen dan civitas academica. Dari total peserta skrining tersebut, terdapat 25% yang terindikasi membawa sifat Thalassaemia dan perlu pemeriksaan lebih lanjut.

Public Social Programs
In the field of social development, Bank OCBC NISP actively involves in a variety of social activities aimed at helping to improve the welfare of society. These activities also focused especially to the people who were in the immediate environment where the Bank is located.

1. Seminars and Free Thalassaemia Screening
Bank OCBC NISP’s concern for Thalassaemia began in 2011, with the employee community social program named “My Dreams Come True (MDCT)”. The program developed from our great interest and concern for Thalassaemia*, a disease that is considerably rare in Indonesia. While those affected by the disease in Indonesia is not as many as those suffering from cancer, nonetheless the probability of increasing number of Thalassaemia patients is quite alarming, if not prevented from an early stage.

* A disease of abnormality of the red blood cells due to low content or nonformation of substance forming hemoglobin, thus causing the red blood cells to destruct easily. Patients with thalassaemia (major) must take blood transfusions and special drugs regularly for life.

While the disease may result in death of the patient, this can be largely prevented by avoiding a union between individuals carrying the Thalassaemia gene and screening blood which functions to provide an early indicator whether an individual is a possible carrier of Thalassaemia.

Bank OCBC NISP believes that with adequate education about the disease and Thalassaemia Prevention with an increasingly broader coverage, chain spread of this disease can be reduced in the future. It influences the Bank OCBC NISP to continue the Thalassaemia Screening and education program to the internal Bank employees through various media of communication among the students, as well as to the younger generation for another step towards the wedding.

In 2015, Bank OCBC NISP expanded the reach of the implementation of Thalassaemia Screening to 6 cities namely Semarang, Garut, Tasikmalaya, Palembang, Yogyakarta and Malang with a total of about 600 people screened, who were students, lecturers and the academicians. Of the total participants of the screening, there were 25% who were diagnosed to carry Thalassaemia and needed further examination.
Biaya yang dikeluarkan untuk program edukasi dan skrining pada tahun 2015 sebesar Rp 151,380,550.-.

2. Donor Darah

Biaya yang dikeluarkan untuk kegiatan donor darah pada tahun 2015 sebesar Rp 67,789,000.-.

3. Keagamaan
Bank OCBC NISP secara rutin mendukung aktivitas sosial pada beberapa perayaan hari besar keagamaan di sekitar kantor seperti Maulid Nabi, Isra Mi’raj, Kegiatan Ramadhan, Idul Fitri, dan Idul Adha.

Biaya yang dikeluarkan untuk program keagamaan pada tahun 2015 sebesar Rp 199,692,650.-.

4. Sosial Komunitas

Melalui program ini, seluruh manajemen dan karyawan Bank OCBC NISP diajak untuk berpartisipasi memberikan bantuan bagi anak-anak Thalassaemia berupa bantuan pendidikan baik santunan dalam bentuk uang tunai maupun perlengkapan sekolah seperti tas, peralatan tulis dan buku-buku. Pada tahun 2015, donasi yang terkumpul dan disalurkan untuk bantuan program My Dreams Come True sebanyak Rp 480,733,294.- Hingga tahun 2015, sejumlah 571 anak penderita Thalassaemia yang telah diwujudkan mimpiannya.

The costs incurred for education and screening programs in 2015 amounted to Rp 151,380,550.-.

2. Blood Donation
In addition to being beneficial for health, the blood donation activity is also a form of the employees at Bank OCBC NISP's care to others. In collaboration with the Red Cross (PMI), the blood donation activities were conducted 4 (four) times in 2015 (January, April, June, and October) at some offices, such as Jakarta, Bandung, Surabaya and Medan. At least around 2,600 employees joined the blood donation activity in 2015.

The costs incurred for blood donation activities in 2015 amounted to Rp 67,789,000.-.

3. Religious
Bank OCBC NISP regularly supports social activities within the community through several religious festivities held around bank offices, including the Maulid Nabi, Isra Mi’raj, Eid Ul-Fitr, and Eid Al-Adha.

The costs incurred for religious programs in 2015 amounted to Rp 199,692,650.-.

4. Social Community
In following up the program of My Dreams Come True (MDCT) which was conducted in previous years, in 2015, Bank OCBC NISP deployed the program of MDCT in the form of realization of a dream for 215 children, sufferers of Thalassaemia who came from 16 cities: Jakarta, Bekasi, Tangerang, Bogor, Bandung, Garut, Tasikmalaya, Malang, Purwokerto, Solo, Yogyakarta, Semarang, Surabaya, Medan, Palembang and Pontianak.

Through this program, all of the management and employees of Bank OCBC NISP were invited to participate to provide assistance for children education assistance either in the form of Thalassaemia compensation in cash as well as school supplies such as bags, equipment and books.

In 2015, the donations collected and channeled for the My Dreams Come True program amounted to Rp 480,733,294.- until 2015, 571 children who suffered Thalassaemia had realized their dream.

<table>
<thead>
<tr>
<th>Program MDCT</th>
<th>Perwujudan Mimpi</th>
<th>Donasi Tersalurkan</th>
</tr>
</thead>
<tbody>
<tr>
<td>MDCT 2011</td>
<td>77 anak</td>
<td>77 children</td>
</tr>
<tr>
<td>MDCT 2012</td>
<td>122 anak</td>
<td>122 children</td>
</tr>
<tr>
<td>MDCT 2013</td>
<td>157 anak</td>
<td>157 children</td>
</tr>
<tr>
<td>MDCT 2015</td>
<td>215 anak</td>
<td>215 children</td>
</tr>
</tbody>
</table>
Ruswandi
Ketua Perhimpunan Orang Tua Penderita Thalassaemia Indonesia (POPTI) Pusat

Kami sangat mengapresiasi Program Peduli Thalassaemia Bank OCBC NISP yang merupakan bentuk Corporate Social Responsibility (CSR), dimana melalui program My Dreams Come True (MDCT) ini mimpi anak-anak Thalassaemia yang belum dapat diwujudkan oleh orang tua mereka dapat terwujud dikarenakan sebagian besar anak-anak Thalassaemia berasal dari keluarga kurang mampu. Terlebih bantuan tersebut diberikan berupa bantuan biaya pendidikan, selain juga berupa bingkisan dan Fasilitas Ruang Thalassaemia yang diserahkan kepada rumah sakit yang menangani Thalassaemia.

Kami berharap program ini dapat memotivasi dan memacu semangat anak-anak Thalassaemia untuk dapat mencapai cita-cita dan mimpiya, melalui pendidikan yang lebih baik, serta juga dapat mengurangi angka putus sekolah dikalangan anak-anak Thalassaemia. Sedangkan bantuan berupa fasilitas Ruang Thalassaemia kami harapkan dapat membangun semangat anak-anak Thalassaemia untuk tetap disiplin menjalankan rutinitas transfusi darah.

Harapan kami untuk Bank OCBC NISP semoga selalu diberikan kejayaan dan kesuksesan di tahun-tahun mendatang, sehingga Program Peduli Thalassaemia Bank OCBC NISP ini dapat terus dilaksanakan bahkan ditingkatkan. Tentunya juga hubungan kerjasama antara Yayasan Thalassaemia Indonesia dengan Bank OCBC NISP dalam membantu anak-anak Thalassaemia semakin erat dan harmonis.

We greatly appreciate the Thalassaemia Care Program held by Bank OCBC NISP in a form of Corporate Social Responsibility (CSR), through the My Dreams Come True (MDCT) program, in which the dream of Thalassaemia children who can not be realized by their parents can be realized because most children Thalassaemia children come from poor families. Moreover, the aid are granted in the form of tuition assistance, as well as in the form of gifts and Thalassaemia room facilities which were handed over to the hospital that handle Thalassaemia patients.

We hope that this program can motivate and stimulate Thalassaemia children so that they could be able to achieve their ideals and dreams, through better education, and also to reduce the dropout rate among Thalassaemia children. With the aid of Thalassaemia room facilities, we expect that Thalassaemia children could remain to be disciplined in conducting blood transfusion.

Our expectations is that hopefully Bank OCBC NISP may always be given the glory and success in the years to come, so that the Thalassaemia Care Program of Bank OCBC NISP can be maintained and even improved. Of course, also the better relationship of cooperation between Indonesia Thalassaemia Foundation with Bank OCBC NISP in helping children Thalassaemia more closely and harmoniously.
RESPONSIBILITIES TO CUSTOMERS

Customer Protection

Policy
Along with Bank OCBC NISP’s vision to become the "Bank of choice with world-class standard”, the Bank applies the principle of consumer protection in every activity and business activities of the Bank. The Bank has had a customer protection Policy CX-00002-L3 which applies to all employees in the set up and making sure the activities, processes and programs that are undertaken at the Bank are implemented under the principle of consumer protection in all its business activities.

Implementation
The customer protection implemented at the Bank covers the principle of fair treatment, transparency, reliability, confidentiality and data security/customer information. Fair dealing is the basic principle of the Bank in conducting transactions with consumers to achieve a fair and good cooperation in which both parties have openness in terms of information from either side’s rights or obligations.

The objectives of the principle of fair treatment of the Bank include:
- disclosure on the application of customer protection in the Bank’s culture,
- products and services to suit the target market segment,
- a competent Bank representative (reliability),
- information disclosure to consumers (transparency),
- prevention of miss-selling,
- customer complaint and settlement services.

TANGGUNG JAWAB KEPADA KONSUMEN

Perlindungan Konsumen

Kebijakan
Seiring visi Bank OCBC NISP untuk menjadi ”Bank pilihan dengan standar dunia yang diakui kepeduliannya dan terpercaya”, maka Bank menerapkan prinsip perlindungan konsumen dalam setiap aktivitas dan kegiatan usaha Bank. Bank telah memiliki Kebijakan Perlindungan Konsumen CX-00002-L3 yang berlaku bagi seluruh karyawan dalam mengatur dan memastikan kegiatan, proses dan program yang dilakukan Bank telah menerapkan prinsip perlindungan Konsumen dalam setiap aktivitas bisnisnya.

Implementasi
Perlindungan konsumen yang dilaksanakan Bank mencakup prinsip perlakuan yang adil, transparansi, keandalan, kerahasiaan dan keamanan data/informasi Nasabah. Perlakuan yang adil (fair dealing) merupakan prinsip dasar Bank dalam melakukan transaksi dengan Konsumen untuk mencapai kerjasama yang adil dan baik dimana kedua pihak memiliki keterbukaan dalam hal informasi baik dari sisi hak maupun kewajiban.

Objektivitas dari prinsip perlakuan yang adil dari Bank mencakup:
- keterbukaan penerapan prinsip perlindungan Konsumen dalam budaya Bank,
- produk dan jasa yang sesuai dengan target segmen pasar,
- perwakilan Bank yang kompeten (keandalan),
- keterbukaan informasi kepada Konsumen (transparansi),
- pencegahan miss-selling,
- pelayanan dan penyelesaian pengaduan konsumen.

Bantuan pendidikan bagi anak-anak Thalassaemia di Jabodetabek
Educational aid for Thalassaemia Children in Jabodetabek

Bantuan pendidikan bagi anak-anak Thalassaemia di Palembang
Educational aid for Thalassaemia Children in Palembang
In addition to educational activities through CSR program, the Bank also actively conducts education through the media and through customer gathering information Bank OCBC NISP's good media announcement on branch office, www.ocbcnisp.com website, the screen display screen ATM machines or page view Internet Banking Bank OCBC NISP. Education in the form of an appeal increased prudence and the protection of transaction were also delivered to the customer as a form of care and attention in the protection of Bank customers.

Customer Complaints Management

Policy
Bank OCBC NISP has policies and procedures of handling customer complaints contained in the CE-00101-L5 where its contents set up mechanisms and working units responsible for addressing and resolving customer complaints so that in the performance of his daily can guarantee the customer complaints are resolved quickly, precisely and effectively a refers to a Service Level Agreement (SLA) Bank and the SLA also have been set by Bank Indonesia and the Financial Service Authority (FSA).

Implementation
Being bound to the culture of Customer Focus, the Bank always pays attention to the customer voice for the given service. Customer complaints are regarded as an opportunity for the Bank to measure how effective the products, processes, and services of the Bank against the customer in meeting their banking needs.

The Bank provides a range of media that allows the customer to convey expressions of dissatisfaction or their grievances through, among others:
• Call OCBC NISP ready to serve 24 hours via the number 1500-999 or 66-999 through mobile or via email: callcenter@ocbcnisp.com.
• The entire branch office closest to customers.
• Contact Us at our corporate website www.ocbcnisp.com.

Selain kegiatan edukasi melalui program CSR, Bank juga aktif melakukan edukasi melalui kegiatan customer gathering maupun melalui media informasi Bank OCBC NISP baik media pengumuman di kantor cabang, layar website www.ocbcnisp.com, tampilan layar mesin ATM maupun tampilan halaman Internet Banking Bank OCBC NISP. Edukasi dalam bentuk himbauan peningkatan kehati-hatian dan perlindungan transaksi juga disampaikan kepada nasabah sebagai bentuk kepedulian dan perhatian Bank dalam perlindungan nasabah.

Penanganan Keluhan Nasabah

Kebijakan
Bank OCBC NISP memiliki Kebijakan dan Prosedur Penanganan Keluhan Nasabah yang tertuang dalam CE-00101-L5 dimana isinya mengatur melalui media informasi Bank OCBC NISP baik media pengumuman di kantor cabang, layar website www.ocbcnisp.com, tampilan layar mesin ATM maupun tampilan halaman Internet Banking Bank OCBC NISP. Edukasi dalam bentuk himbauan peningkatan kehati-hatian dan perlindungan transaksi juga disampaikan kepada nasabah sebagai bentuk kepedulian dan perhatian Bank dalam perlindungan nasabah.

Implementasi
Berpedoman kepada budaya Customer Focus, Bank senantiasa memperhatikan suara pengaduan atau keluhan yang disampaikan nasabah (customer voice) atas pelayanan yang diberikan. Keluhan Nasabah dianggap sebagai kesempatan bagi Bank untuk mengukur seberapa efektif produk, proses, dan pelayanan Bank terhadap nasabah dalam memenuhi kebutuhan perbankan mereka.

Bank menyediakan berbagai media yang memudahkan nasabah untuk menyampaikan ungkapan ketidakpuasan atau keluhan mereka melalui, diantaranya:
• Call OCBC NISP siap melayani 24 jam melalui nomor 1500-999 atau 66-999 melalui handphone atau melalui email: callcenter@ocbcnisp.com.
• Seluruh kantor cabang terdekat.
• Media Contact Us pada corporate website www.ocbcnisp.com.

Seluruh aktivitas penerimaan keluhan dari nasabah, tindak lanjut penanganan serta penyelaian dan pemberian solusi terbaik kepada nasabah tercatat, terdokumentasi dan senantiasa dimonitor melalui sistem komputerisasi yaitu Complaint Handling Management (CHM). CHM adalah media komunikasi internal untuk fungsi-fungsi yang terkait dalam penanganan keluhan nasabah. Sistem CHM yang dimiliki Bank OCBC NISP akan secara otomatis memonitor SLA dan memberikan “peringatan” jika pada waktu yang telah ditetapkan,
CHM is also capable of doing cascading over escalation of complaints pending settlement in the given time.

A reliable medium of communication, allows the Bank to provide an effective response, quick and precise (with the concept of strategic Care & Action), for example:

- Customer submit complaints through Call OCBC NISP, Service Assistant (SA)/Customer Service (CS) in branch offices, Contact Us on the website, media, social media accounts are recorded in the system input/CHM on the same day of receipt of the complaint.

- The customer conveying the complaint will receive a notification via SMS from Bank OCBC NISP that contains a notice that the complaint has been received and is being acted upon including ticket number and OCBC NISP’s complaint phone number in order to be able to know the progress of handling and solving the complaint quickly and easily via the call center service. For the settlement of the complaint, in case it takes more than 20 working days to solve the complaint in accordance with BI and OJK, the Bank also sends a notification to the customer via SMS that the complaint is still followed up and apologizes for any inconvenience the customer.

- System CHM will automatically send a notification email to the related work units that act as the function givers solutions in accordance with the type of complaints so that the Person in Charge (PIC) in the unit will immediately follow up and provide solutions to customer complaints with the SLA which has been set.
• Hasil penyelesaian dan solusi atas keluhan disampaikan langsung kepada nasabah oleh petugas yang menerima keluhan nasabah yaitu staf Call OCBC NISP, Service Assistant (SA)/Customer Service (CS) maupun melalui staf Divisi Corporate Communication untuk keluhan yang melalui media sosial.
• Khusus untuk nasabah yang belum puas dengan solusi yang Bank berikan, kami menyampaikan bahwa mereka mempunyai hak untuk melanjutkan pengaduannya ke Lembaga Mediasi Perbankan atau Lembaga Alternatif Penyelesaian Sengketa.

Untuk memastikan keluhan nasabah tertangani dengan seksama, Bank membentuk unit kerja khusus yang memantau, mengelola dan memastikan seluruh mekanisme penanganan keluhan nasabah terlaksana dengan cepat, tepat dan efektif yaitu unit kerja Service Recovery di bawah koordinasi Divisi Customer Experience. Secara berkala, unit kerja Service Recovery berkoordinasi dengan divisii/ unit kerja terkait melakukan evaluasi dan analisa untuk menemukan akar permasalahan dan ditindaklanjuti dengan melakukan tindakan recovery dan upaya pencegahan (preventive action) agar keluhan yang sama tidak berulang di kemudian hari serta program pengembangan, perbaikan dan penyempurnaan produk, proses dan layanan ke Nasabah.

Bank percaya bahwa Complaint is a Gift. Sehingga keluhan merupakan materi penting dan harus diperhatikan dalam perencanaan dan penyusunan strategi pengembangan produk, proses dan pelayanan kepada nasabah. Perhatian manajemen tertinggi (Board of Directors) terhadap laporan keluhan nasabah terjadwalkan secara teratur dan pembahasannya dilaksanakan dalam Rapat Dewan Direksi sehingga mendapatkan arahan yang sangat jelas dalam proses perbaikan dan pengembangan yang dilakukan Bank. Peningkatan layanan dalam proses pembukaan rekening, peningkatan keamanan dan kenyamanan nasabah dalam bertransaksi di ATM, Internet Banking dan Mobile Banking, merupakan beberapa upaya peningkatan layanan yang dilakukan Bank OCBC NISP agar senantiasa menciptakan “enjoyable customer experience”.

Keluhan nasabah adalah materi referensi pembelajaran terbaik dan ditindaklanjuti melalui pembelajaran dalam pelatihan dan workshop bagi karyawan Bank yang terlibat langsung dalam menangani keluhan Nasabah, baik di fungsii front-liners, leaders maupun difungsii unit kerja support pemberi solusi. Melalui diskusi studi kasus, karyawan semakin memahami pentingnya keluhan sebagai hadiah bagi Bank (complaint is a gift), membangun mekanisme kerja yang lebih efektif

• The results of the settlement and solutions to complaints submitted directly to the customer by the officer who received customer complaints i.e. staff of the Call OCBC NISP, Service Assistant (SA)/Customer Service (CS) as well as through Corporate Communication Division staff complaints through social media.
• In case the customer is not satisfied with solutions that The Bank provide, they have the right to proceed with its complaint to the banking mediation or alternative dispute resolution.

To make sure that customer complaints are handled carefully, the Bank formed a special unit to monitor, manage and ensure the entire mechanism of handling customer complaints successfully with rapid, appropriate and effective Service Recovery work unit under the coordination of Customer Experience Division. Periodically, the Recovery Service work units coordinate with related work units/divisions perform evaluation and analysis to find the root of the problem and followed up with remedial action and preventive action in order to make sure that the same complaint no to be repeated later as well as program development, improvement and refinement of products, processes and services to the customer.

The Bank believes that the Complaint is a Gift. So the complaint is an important matter and must be considered in the planning and preparation of the product development strategy, processes and service to customers. The attention of the Board of Directors against the scheduled report of customer complaints is shown on a regular basis and the discussion held in the meeting of the Board of directors so as to get a very clear direction in the process of improvement and development conducted at the Bank. The improvement of services in the account opening process, increased security and convenience of Customer transactions at the ATM, Internet Banking and Mobile Banking, increased efforts are some of the services provided by Bank OCBC NISP in order to continually create “enjoyable customer experience”.

Customer complaints is the best learning and reference material which is actionable through learning in training and workshops for employees of the Bank who was directly involved in addressing customer complaints, both in function of front-liners, leaders or the support givers solutions. Through the discussion of case studies, employees increasingly understand the importance of complaint as a gift for the Bank (a complaint is a gift), build more effective work mechanisms and improve...
the handling of complaints that are more efficient and management aspects of a more risk-managed as a result over the onset of a complaint. The Recovery Service work unit has been providing learning materials for employees through the internal medium through the Complaint Edu website, including the complaint handling guidance like CHM, system user manual sharing cases, training modules and how to handle difficult customers and how to manage risk and think smart in perspective excellence in handling complaints. Sharing best practice in the handling of the complaint was also made to the material in the discussion of national branches through the activities of the Morning Briefing.

All these activities are carried out with the goal of keeping the “enjoyable customer experience” when interacting with the Bank.

Keluhan nasabah dan penanganannya


Tabel Laporan Keluhan Nasabah dan Penyelesaiannya Tahun 2015

| Periode Pelaporan | Jumlah Keluhan Total Complaints | Jumlah Penyelesaian Total Settlement | Keluhan yang masih dalam proses penyelesaian Complain is still in the process of handling |
|-------------------|---------------------------------|------------------------------------|-------------------------------------------------
| Triwulan I | Quarter I | 2,109 | 2,109 | 0 |
| Triwulan II | Quarter II | 2,020 | 2,020 | 0 |
| Triwulan III | Quarter III | 2,304 | 2,304 | 0 |
| Triwulan IV | Quarter IV | 2,123 | 1,994 | 129 |
| Jumlah | Total | 8,556 | 8,427 | 129 |
| Prosentase Penyelesaian Keluhan | Percentage of Complaint Settlement | 98.5% | 1.5% |
OUR PARTNERS SUCCESS STORIES

The Young Entrepreneurship Spirit (YES) program of Bank OCBC NISP has successfully brought a change in mindset of the young generation to dare to start a business even since they are still a student. There are indeed still not many successful winners of the YES Competition, however Bank OCBC NISP started to disclose the success stories, one of which Rica Gunawan, the Third Winner in the ISA Competition 2015, with its carrots business with the brand “Ikaiki crackers.” Ever since being crowned the winner of the YES Competition 2015, Rica and team received exclusive mentoring from a mentor provided by Bank OCBC NISP to further solidify their business. Currently, Rica a still a student of electrical engineering at Jakarta State University who does not only produce crackers carrots but has already started to diversify the products to other types of fast food.

Rika and friends’ success stories in running the Ikaiki Food business will be presented in more details in the Sustainability Report.

KISAH SUKSES MITRA BINAAN

Program Young Entrepreneurship Spirit (YES) Bank OCBC NISP telah berhasil membawa perubahan mindset generasi muda untuk berani memulai bisnis bahkan sejak mereka masih berstatus mahasiswa. Belum banyak yang berhasil namun beberapa mahasiswa pemenang YES Competition Bank OCBC NISP mulai menorehkan kisah menuju sukses, salah satunya Rika Gunawan, pemenang III pada ajang YES Competition 2015, dengan bisnisnya kerupuk wortel bermerek dagang Ikaiki. Sejak dinobatkan menjadi pemenang YES Competition 2015, Rika dan tim mendapatkan pendampingan ekslusif dari mentor yang disediakan oleh Bank OCBC NISP untuk lebih memantapkan bisnisnya. Saat ini, Rika yang masih berstatus mahasiswa teknik elektro Universitas Negeri Jakarta tidak hanya memproduksi kerupuk wortel namun sudah mulai mendiversifikasi produk jenis makanan siap saji lainnya.

Kisah sukses Rika dan teman-teman dalam menjalankan bisnis Ikaiki Food akan disajikan lebih detail dalam Laporan Keberlanjutan (Sustainability Report) secara terpisah.
## Realisasi Biaya CSR 2015
### Realization of CSR Cost 2015

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>A.</td>
<td>Program Lingkungan Hidup</td>
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<tr>
<td>I</td>
<td>Kerjasama dengan OCBC Bank Singapura</td>
<td>12-13 Juni</td>
<td>539,012,851</td>
<td>Clean Water &amp; Sanitation for Ciaseupan Village, Bogor</td>
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<tr>
<td>II</td>
<td>Pengadaan dan distribusi air bersih bagi nelayan di Kali Adem Muara Angke</td>
<td>Maret - Agt</td>
<td>3 units of fishing boats donation, renovation of sanitation, financial education</td>
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<td>B.</td>
<td>Program Pendidikan</td>
<td>9,828,614,796</td>
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<tr>
<td>I</td>
<td>Program Edukasi Perbankan One Day Workshop</td>
<td>89,534,851</td>
<td>Banking Education Program</td>
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<tr>
<td>- Palembang</td>
<td>5 Maret</td>
<td>AMIK MDP Palembang</td>
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<tr>
<td>- Jakarta</td>
<td>12 Maret</td>
<td>UI, PrasMul, Binus</td>
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<tr>
<td>- Yogyakarta</td>
<td>8 Mei</td>
<td>UGM</td>
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<tr>
<td>- Makassar</td>
<td>13 Mei</td>
<td>Nitro, Atmajaya, Kharisma</td>
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<td>II Program Edukasi Literasi Keuangan</td>
<td>Financial Literacy Education Program</td>
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<tr>
<td>1 Smart Financial</td>
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<td>57,283,578</td>
<td>Jakarta</td>
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<td>- Jakarta</td>
<td>Sep-Oct</td>
<td>SMK Negeri 50 - Jakarta, SMA Pangudi Luhur - Jakarta</td>
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<tr>
<td>- Bandung</td>
<td>Okt</td>
<td>SMA Kristen Paulus - Bandung</td>
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<tr>
<td>2 Field Trip TK Raudhotul Athfal (RA) Nurussalam Karet Kuningan, Jakarta Selatan</td>
<td>Field Trip TK Raudhotul Athfal (RA) Nurussalam Karet Kuningan, Jakarta Selatan</td>
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<td>III Program Beasiswa</td>
<td>Scholarship Program</td>
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<tr>
<td>1 Kerjasama dengan Yayasan Karya Salemba Empat (KSE)</td>
<td>Tahun akademik 2015/2016 2015/2016 Academic year</td>
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<tr>
<td>- Institut Pertanian Bogor</td>
<td>Scholarships for 47 employee</td>
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<td>- Institut Teknologi Bandung</td>
<td>Scholarships for 47 employee</td>
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<td>- Institut Teknologi Sepuluh Nopember</td>
<td>Scholarships for 47 employee</td>
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<td>- Universitas Andalas</td>
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<td>- Universitas Diponegoro</td>
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<td>- Universitas Gadjah Mada</td>
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<td>- Universitas Indonesia</td>
<td>Scholarships for 47 employee</td>
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<td>- Universitas Madura</td>
<td>Scholarships for 47 employee</td>
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<tr>
<td>- Universitas Negeri Jakarta</td>
<td>Scholarships for 47 employee</td>
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<tr>
<td>II Program Young Entrepreneurspirit (YES)</td>
<td>Young Entrepreneurspirit (YES) Program</td>
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<tr>
<td>2 Beasiswa Internal</td>
<td>Scholarship for 485 Teller</td>
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<tr>
<td>- Pemberian beasiswa bagi 485 Teller</td>
<td>Scholarship for 485 Teller</td>
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<tr>
<td>- Pemberian beasiswa bagi 47 karyawan</td>
<td>Scholarship for 47 employee</td>
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</table>
### Realisasi Biaya CSR 2015
#### Realization of CSR Cost 2015

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<tbody>
<tr>
<td></td>
<td>YES Workshop</td>
<td>2-3 Sept Sep 2-3</td>
<td></td>
<td>YES Workshop</td>
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<tr>
<td></td>
<td>YES Competition &amp; Awarding</td>
<td>6-7 Okt Oct 6-7</td>
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<td>YES Competition &amp; Awarding</td>
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<td></td>
<td>YES Mentoring</td>
<td>Okt 2015 - Mar 2016</td>
<td>449,102,653</td>
<td>YES Mentoring</td>
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<tr>
<td></td>
<td>I Love Science (ILS)</td>
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<td>I Love Science (ILS)</td>
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<td></td>
<td>Pelatihan Pengajar</td>
<td>24-27 Agt Aug 24-27</td>
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<td>Instructors Training</td>
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<tr>
<td></td>
<td>Implementasi Pengajaran</td>
<td>Sept-Nov Sep-Nov</td>
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<td>Teaching Implementation</td>
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<tr>
<td></td>
<td>Kunjungan Sekolah dan Evaluasi Pengajar</td>
<td>18 Nov Nov 18</td>
<td></td>
<td>School Visit and Instructors Evaluation</td>
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<tr>
<td></td>
<td>Apresiasi Siswa dan Pengajar</td>
<td>16 Des Dec 16</td>
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<td>Students and Instructors Appreciation</td>
</tr>
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</table>

**C. Program Sosial Kemasyarakatan**

<table>
<thead>
<tr>
<th>Program Kesehatan</th>
<th>3,638,095,494</th>
<th>Social Welfare Program</th>
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</thead>
<tbody>
<tr>
<td>1. Donor Darah dilaksanakan di 4 kota dan Kantor Cabang lainnya dengan total 2.600 donor</td>
<td>219,169,550</td>
<td>Health Program</td>
</tr>
<tr>
<td>2. Sosialisasi dan Skrining Thalassaemia di Unika Soegijapranata Semarang, STKIP Garut, Universitas Siliwangi Tasikmalaya, STMIK MDP Palembang, UGM Yogyakarta, Univ Ma Chung Malang</td>
<td>Mei - Okt May - Oct</td>
<td>Dissemination and Screening on Thalassaemia in Unika Soegijapranata Semarang, STKIP Garut, Universitas Siliwangi Tasikmalaya, STMIK MDP Palembang, UGM Yogyakarta, Univ Ma Chung Malang</td>
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</table>

**II Program Keagamaan**

<table>
<thead>
<tr>
<th>Program Kegunaan</th>
<th>199,692,650</th>
<th>Religion Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Peringatan Maulid Nabi di Masjid sekitar OCBC NISP Tower dan Gunung Sahari (Gunsu)</td>
<td>2015</td>
<td>Celebrating Maulid Nabi with the Community around OCBC NISP Tower and Gunung Sahari (Gunsu)</td>
</tr>
<tr>
<td>3. Peringatan Isra Mi’raj di Masjid sekitar OCBC NISP Tower dan Gunung Sahari</td>
<td>Mei May</td>
<td>Celebrating Isra Mi’raj in the Mosque around OCBC NISP Tower and Gunung Sahari</td>
</tr>
<tr>
<td>4. Persyaraan Idul Adha di Masjid sekitar OCBC NISP Tower dan Gunung Sahari</td>
<td>18 Sep Sep 18</td>
<td>Celebrating Idul Adha in the Mosque around OCBC NISP Tower and Gunung Sahari</td>
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**III Program Sosial Komunitas**

<table>
<thead>
<tr>
<th>Program Komunitas</th>
<th>670,733,294</th>
<th>Social Community Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My Dreams Come True Perwujudan Mimpi bagi 215 Anak Thalassaemia</td>
<td>December December</td>
<td>Realizing Dreams of 215 Thalassaemia Children</td>
</tr>
<tr>
<td>2. Kegiatan Komunitas Karyawan</td>
<td></td>
<td>Employee Community Activity</td>
</tr>
<tr>
<td>67 Komunitas, 1,125 Karyawan, 28 Cabang</td>
<td>2015</td>
<td>67 Communities, 1,125 Employee, 28 Branches</td>
</tr>
<tr>
<td>- Softball &amp; Baseball</td>
<td></td>
<td>Softball &amp; Baseball</td>
</tr>
<tr>
<td>- Indonesia Banking Expo 2015 (Juara 3)</td>
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<td>Indonesia Banking Expo 2015 (Rank 3)</td>
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<tr>
<td>- Basket Ball Juara 4 Tournament Trust</td>
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<td>Basket Ball (Rank 4) Tournament Trust</td>
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<tr>
<td>- Tenis Meja Juara 1 Perbanas Jawa Barat</td>
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<td>Table Tennis (Rank 1) Perbanas Jawa Barat</td>
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<tr>
<td>- Laktasi dan Parenting</td>
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<td>Lactation and Parenting</td>
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<tr>
<td>- Lari</td>
<td></td>
<td>Running</td>
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**IV Program Sosial Lainnya**

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<tr>
<th>Program Sosial Lainnya</th>
<th>2,548,500,000</th>
<th>Other Social Program</th>
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</thead>
<tbody>
<tr>
<td>1. Mudik Asyik Bareng OCBC NISP Syariah</td>
<td>Mudik Asyik with OCBC NISP Sharia</td>
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<tr>
<td>2. Partisipasi Buku &quot;Batak Heritage&quot;</td>
<td>Participation in &quot;Batak Heritage&quot; Book</td>
<td></td>
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</tbody>
</table>

**OCBC NISP Laporan Tahunan 2015**
**Realisasi Biaya CSR 2015**  
Realization of CSR Cost 2015

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<tbody>
<tr>
<td>3</td>
<td>Partisipasi Seminar Nasional ISEI Jakarta</td>
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<td>Participation in ISEI Seminar National Jakarta</td>
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<td>4</td>
<td>Partisipasi Malam Dana Senandung Bakti Nusantara - Yayasan AUSSI Kusuma Lestari</td>
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<td>Participation in Donation Senandung Bakti Nusantara - AUSSI Kusuma Lestari Foundation</td>
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<td>5</td>
<td>Partisipasi Peringatan HUT KAA Ke-60 - Acara Bandung Historical Study Games (BHSG)</td>
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<td>Participation KAA 60 Anniversary - Bandung Historical Study Games (BHSG) Event</td>
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<td>6</td>
<td>Partisipasi Muktamar IAEI 2015</td>
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<td>Participation in Muktamar IAEI 2015</td>
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<tr>
<td>7</td>
<td>Partisipasi Pameran 21 &quot;Spirit of Woman&quot; - Universitas Paramadina</td>
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<td>Participation in 21 &quot;Spirit of Woman&quot; - Universitas Paramadina</td>
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<td>8</td>
<td>Partisipasi &quot;10th Indonesian Association of Orthodontist Annual Meeting &amp; Exhibition Bandung 2015&quot;</td>
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<td>Participation in &quot;10th Indonesian Association of Orthodontist Annual Meeting &amp; Exhibition Bandung 2015&quot;</td>
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<td>10</td>
<td>Partisipasi Talkshow- WECconnect International Indonesia</td>
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<td>Participation in Talkshow- WECconnect International Indonesia</td>
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<td>11</td>
<td>Partisipasi &quot;Buka Puasa Bersama &amp; Pemberian Santunan Anak Yatim&quot; - IBI</td>
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<td>Participation in &quot;Buka Puasa Bersama &amp; Donation for Orphan&quot; - IBI</td>
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<td>12</td>
<td>Partisipasi &quot;Indonesia Banking Expo 2015&quot;</td>
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<td>Participation in &quot;Indonesia Banking Expo 2015&quot;</td>
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<tr>
<td>13</td>
<td>Partisipasi Acara Malam Silaturahmi Keluarga Besar ISEI Tahun 2015</td>
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<td>Participation in ISEI Family Silaturahmi Evening</td>
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<td>14</td>
<td>Partisipasi Cetak Ulang Buku &quot;The Jungle School - SOKOLA&quot;</td>
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<td>Participation in Reprint &quot;The Jungle School - SOKOLA&quot; Book</td>
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<td>15</td>
<td>Partisipasi &quot;ANCOP Global Walk 2015&quot;</td>
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<td>16</td>
<td>Partisipasi Beasiswa Studi Calon Imam - STF Driyarkara</td>
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<td>Participation in Scholarship School of Seminarian - STF Driyarkara</td>
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<td>17</td>
<td>Partisipasi Voice Of Seraphim Choir Ambon</td>
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<td>Participation in Voice Of Seraphim Choir Ambon</td>
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<td>18</td>
<td>Partisipasi Festival Dalang Bocah - PEPADI</td>
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<td>Participation in Festival Dalang Bocah - PEPADI</td>
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<td>19</td>
<td>Partisipasi &quot;Camp Thalassaemia 2015&quot; - Yayasan Thalassaemia Indonesia</td>
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<td>Participation in &quot;Camp Thalassaemia 2015&quot; - Yayasan Thalassaemia Indonesia</td>
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<td>20</td>
<td>Partisipasi IICG</td>
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<td>Participation in IICG</td>
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<td>21</td>
<td>Pelestarian Lingkungan dan Budaya melalui Pemugaran Patung Arjuna Wijaya - Jakarta</td>
<td></td>
<td></td>
<td>Environmental and Cultural Preservation through Restoration of Arjuna Wijaya Statue - Jakarta</td>
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**TOTAL BIAYA CSR 2015**  
14,005,723,141

**TOTAL CSR COST 2015**