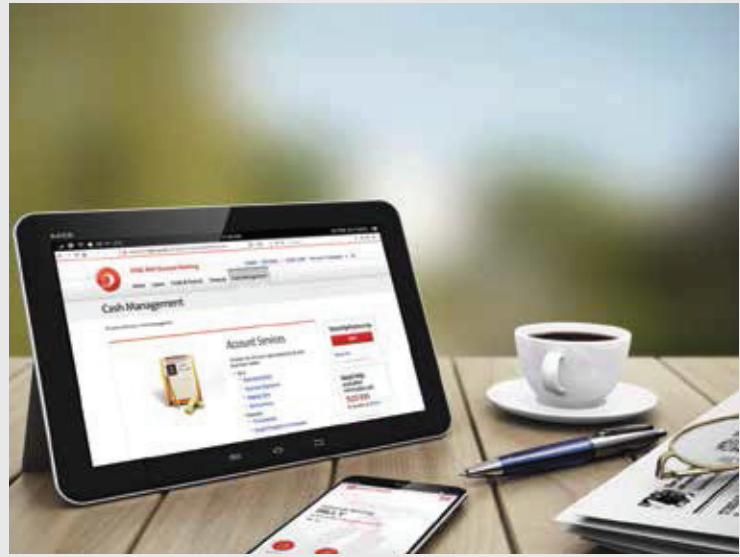


Velocity

Sejalan dengan meningkatnya mobilitas pelanggan yang menggunakan Velocity dalam mengelola dana, Bank juga menyadari bahwa sistem perbankan menjadi lebih terekspos karena pelanggan dapat mengakses data dan informasi atau melakukan transaksi perbankan secara *online* dan *real time*. Merespon hal tersebut, maka tata kelola perusahaan perlu diperkuat agar lebih terlindungi dan tahan terhadap ancaman, seperti misalnya penipuan internal dan eksternal, serta dinamika industri.

In line with the increase in customer mobility due to the use of Velocity in managing funds, Bank realizes that the banking system has become more exposed as it enables customers to access data and information, or make banking transactions, online or real time. In response, corporate governance must be strengthened to make it safer and resistant to threats, such as internal and external fraud, as well as the industry dynamics.



MENGUATKAN KENDALI, MENINGKATKAN MOBILITAS PENGELOLAAN DANA

Strengthening Governance, Increasing
Mobility in Governing Funds

Fitur Khusus | Specific Features

1. Satu Akses
Single Access
2. Notifikasi Kepada Penerima Dana
Beneficiary Alert
3. Notifikasi Status Transaksi
Sender / Status Alert
4. Transaksi FX dengan Kurs Spesial
FX Transaction with Special Rate
5. Transaksi Berkala
Recurring Payment
6. Pembatalan Transaksi dengan Tanggal Efektif di Masa yang Akan Datang
Future Date Cancellation
7. Penundaan Proses Transaksi dengan Siklus Waktu Tertentu (dengan Permintaan)
Multiple Cut-Off Time (By Request)
8. Pembelian Mata Uang Asing (dengan Permintaan)
Purchase of Foreign Currency (By Request)

5 LAPORAN TATA KELOLA PERUSAHAAN CORPORATE GOVERNANCE REPORT

Memperkuat integritas lebih dari perbankan tradisional, membangun tata kelola yang kuat untuk menjaga kepercayaan.

Strengthening integrity beyond traditional banking, establishing vigorous governance for maintaining trust.

DASAR-DASAR PENERAPAN TATA KELOLA

Bank berkomitmen untuk menerapkan prinsip-prinsip tata kelola, yaitu keterbukaan, akuntabilitas, pertanggungjawaban, independensi, dan kewajaran, di seluruh tingkat organisasi, dengan tujuan untuk menciptakan kinerja yang unggul dan menambah nilai ekonomi bagi pemegang saham dan pemangku kepentingan. Penerapan tata kelola Bank mengacu pada Peraturan mengenai penerapan tata kelola Bank Umum, Perusahaan Terbuka, dan ASEAN *Corporate Governance* (ASEAN CG).

FUNDAMENTALS IN IMPLEMENTING CORPORATE GOVERNANCE

The Bank is committed to applying the governance principles, namely transparency, accountability, responsibility, independency and fairness at all organization levels. The goal is to create superior performance and add economic value for shareholders and stakeholders. The Bank's application of corporate governance refers to Regulations, concerning the implementation of governance in Commercial Bank, Public Companies, and ASEAN Corporate Governance (ASEAN CG).

Prinsip dan Pedoman Tata Kelola

Corporate Governance Principles and Guidelines

KETERBUKAAN Transparency	AKUNTABILITAS Accountability	TANGGUNG JAWAB Responsibility	INDEPENDENSI Independency	KEWAJARAN Fairness
Pengungkapan informasi secara jelas, akurat dan tepat waktu. Clear, accurate and timely disclosure of information.	Fungsi, hak, kewajiban dan wewenang serta tanggung jawab yang jelas antara Dewan Komisaris, Direksi dan pemegang saham Bank. Functions, rights, obligations and authorities as well as clear responsibilities between the Board of Commissioners, Board of Directors and Bank shareholders.	Kepatuhan terhadap semua ketentuan hukum dan peraturan yang berlaku dan peran untuk bertanggung jawab kepada pemegang saham dan juga kepada pemangku kepentingan lainnya. Compliance with all applicable legal and regulatory provisions and those accountable to shareholders and also to other stakeholders.	Objektivitas anggota Dewan Komisaris dan Direksi dalam segala hal, termasuk penilaian independensi terkait dengan hal-hal yang melibatkan potensi benturan kepentingan. The objectivity of the Board of Commissioners and the Board of Directors members in all matters, including independency assessments related to matters involving potential conflicts of interest.	Profesionalisme dan integritas dalam pengambilan keputusan untuk menjamin perlakuan yang adil dan setara guna melindungi kepentingan para pihak. Professionalism and integrity in decision making to ensure a fair and equal treatment in order to protect the interests of all parties.

Dalam menerapkan tata kelola, Bank memiliki Pedoman Penerapan Tata Kelola yang disahkan oleh Direksi dan Dewan Komisaris dan telah diterapkan hingga sekarang. Pedoman tersebut memuat (1) sistem tata kelola, (2) peran dan tanggung jawab masing-masing organ Perusahaan, (3) pemantauan, evaluasi dan pelaporan pelaksanaan serta (4) faktor lain yang terkait penerapan tata kelola di Bank.

In implementing its governance, the Bank has Governance Implementation Guidelines that were endorsed by the Board of Directors and the Board of Commissioners and have been implemented until now. The guidelines contain (1) governance systems, (2) roles and responsibilities of each Company body, (3) implementation monitoring, evaluation and reporting, and (4) other factors related to the Bank's governance implementation.

Komitmen Penerapan Tata Kelola

Selain memiliki “Pedoman Penerapan Tata Kelola Bank”, beberapa hal yang mencerminkan komitmen Bank untuk menerapkan tata kelola yang baik yaitu:

1. Memasukkan prinsip tata kelola ke dalam falsafah, visi, misi dan budaya perusahaan
2. Memiliki Pedoman dan Tata Tertib Kerja Dewan Komisaris dan Direksi, Perjanjian Kerja Bersama serta Rumusan Etika Bisnis dan Pedoman Perilaku Bank
3. Penerapan mekanisme *check and balance* serta pemenuhan rekomendasi atas penerapan Tata Kelola Perusahaan Terbuka

Bank selalu menilai dan mengevaluasi penerapan tata kelola yang telah dijalankan, sehingga penerapan tata kelola di Bank sesuai dengan kebutuhan Bank dan kebutuhan para pemangku kepentingan.

Struktur Tata Kelola [102-18]

Struktur tata kelola meliputi struktur dan infrastruktur. Struktur terdiri dari Organ Perusahaan, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi, sesuai dengan *Two-tier Board System* yang memisahkan antara fungsi *supervisory board* dan *managing board*. Struktur juga didukung dengan Unit Independen yaitu Kepatuhan, Audit Intern dan Manajemen Risiko. Infrastruktur meliputi kebijakan dan prosedur kerja Bank, Sistem Informasi Manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi. Struktur Tata Kelola Bank tergambar dalam struktur organisasi yang dapat dilihat pada halaman 56-57.

Penilaian Penerapan Tata Kelola

Penilaian dan pengendalian tata kelola dilakukan oleh pihak internal (*self-assessment*) dan pihak eksternal. Hasil penilaian menjadi dasar perbaikan dan penyelesaian permasalahan terkait implementasi tata kelola.

1. Penilaian Sendiri

Bank melakukan Penilaian Sendiri Tata Kelola dengan merujuk pada POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. Sepanjang tahun 2018, Bank melakukan 2 (dua) kali penilaian sendiri yaitu untuk periode Januari-Juni dan Juli-Desember dengan hasil Peringkat 1 yang mencerminkan penerapan Tata Kelola yang secara umum Sangat Baik.

Commitment Toward Corporate Governance Implementation

In addition to having “Bank Governance Implementation Guidelines”, several other factors reflect the Bank’s commitment to implementing good governance, namely:

1. Including the governance principles into the philosophy, vision, mission and corporate culture
2. Having a Board of Commissioners and Board of Directors Charter, Collective Labor Agreement; Formulation of Business Ethics and a Bank Code of Conduct
3. Applying checks and balances mechanisms, and fulfilling the recommendations for the implementation of Corporate Governance for Public Companies

The Bank always assesses and evaluates the governance implementation it carries out to be in accordance with the Bank’s and the stakeholders’ needs.

Governance Structure [102-18]

The governance structure includes both structure and infrastructure. The structure comprises Company Organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners, and Board of Directors, following a Two-tier Board System that separates the supervisory board and managing board functions. The structure is also supported by Independent Units including Compliance, Internal Audit and Risk Management. The infrastructure includes the Bank’s policies and procedures, Management Information Systems, and the main tasks and functions for each organizational level. The Bank’s Governance Structure is part of the organizational structure that can be found on page 56-57.

Assessment of Corporate Governance Implementation

Governance assessment and control are conducted by internal parties (*self-assessment*) and external parties. The assessment results form the basis for improvement and resolution of problems related to the governance implementation.

1. Self Assessment

The Bank’s Governance Self-Assessment refers to POJK No.55/POJK.03/2016 concerning Governance Implementation for Commercial Banks. During 2018, the Bank conducted 2 (two) self-assessments, for the periods January-June and July - December with a rating of 1 reflected that implementation of Corporate Governance in general is Very Good.

Selain itu, dilakukan juga penilaian sendiri atas penerapan Tata Kelola Perusahaan Terbuka yang mengacu pada POJK No.21/POJK.04/2015 dengan rincian seperti disajikan pada halaman 226-230.

2. Penilaian oleh Pihak Eksternal

Penilaian oleh pihak eksternal diantaranya dilakukan oleh *Corporate Governance (CG) Expert* dan *Domestic Ranking Body ASEAN CG* yang ditunjuk oleh Otoritas Jasa Keuangan (OJK) berdasarkan ASEAN CG Scorecard (ACGS). Atas implementasi ASEAN CG ini Bank masuk ke dalam *Top 50 Public Listed Companies* selama 10 tahun berturut-turut. Penerapan ASEAN CG di Bank dapat diakses pada situs web www.ocbcnisp.com.

Sejak tahun 2012, Bank juga berpartisipasi dalam CGPI (*Corporate Governance Perception Index Award*), sebuah program riset dan pemeringkatan kualitas penerapan tata kelola. Dalam penilaian ini Bank mendapatkan kategori sebagai Perusahaan Sangat Terpercaya selama 7 tahun berturut-turut (2012-2018) dengan *score* CGPI yang terus meningkat dari tahun ke tahun.

PELAKSANAAN TATA KELOLA TERINTEGRASI

Bank ditunjuk oleh Pemegang Saham Pengendali sebagai Entitas Utama dalam Konglomerasi Keuangan OCBC di Indonesia, dengan perusahaan terelasi (*sister company*) yaitu PT Great Eastern Life Indonesia (GELI) dan PT OCBC Sekuritas Indonesia (PTOS) yang menjadi anggota Konglomerasi Keuangan OCBC. Sebagai Entitas Utama, Bank telah membentuk Komite Tata Kelola Terintegrasi (KTKT) dan Komite Manajemen Risiko Terintegrasi (KMRT). Bank juga memiliki Satuan Kerja Kepatuhan Terintegrasi (SKKT), Satuan Kerja Audit Internal Terintegrasi (SKAIT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT). Penerapan Tata Kelola Terintegrasi dilakukan secara komprehensif oleh Entitas Utama dan masing-masing Lembaga Jasa Keuangan (LJK) yang saling berkoordinasi memastikan pelaksanaan fungsi pengurusan oleh Direksi entitas utama dan LJK serta pelaksanaan fungsi pengawasan oleh Dewan Komisaris Entitas Utama dan LJK telah dilaksanakan secara efektif. Informasi lebih detil untuk Laporan Tahunan Pelaksanaan Tata Kelola Terintegrasi dapat diakses pada situs www.ocbcnisp.com.

In addition, a self-assessment was conducted for the implementation of Corporate Governance for Public Companies referencing POJK No.21/POJK.04/2015 with details presented on page 226-230.

2. Assessment by External Parties

A Corporate Governance (CG) Expert and the ASEAN Domestic CG Ranking Body appointed by the Financial Services Authority (OJK) carried out external party assessments, based on the ASEAN CG Scorecard. For its ASEAN CG implementation, the Bank has been listed in the Top 50 Public Listed Companies for 10 consecutive years. The Bank's ASEAN CG application can be accessed on the website www.ocbcnisp.com.

Since 2012, the Bank has also participated in the CGPI (*Corporate Governance Perception Index Awards*), a research program and quality rating for governance implementation. Through this assessment the Bank has received awards as the Most Trusted Company category for 7 consecutive years (2012-2018) with a CGPI score that continues to increase from year to year.

IMPLEMENTATION OF INTEGRATED CORPORATE GOVERNANCE

The Bank was appointed by the Controlling Shareholder as the Main Entity in the OCBC Financial Conglomerate in Indonesia, with sister companies of PT Great Eastern Life Indonesia (GELI) and PT OCBC Sekuritas Indonesia (PTOS) as members of the OCBC Financial Conglomerate. As the Main Entity, the Bank has established the Integrated Governance Committee (IGC) and the Integrated Risk Management Committee (IRMC). The Bank also has the Integrated Compliance Working Unit (ICWU), the Integrated Internal Audit Working Unit (IIAWU) and the Integrated Risk Management Working Unit (IRMWU). The Integrated Governance Implementation is conducted comprehensively by the Main Entity and each Financial Service Institutions (FSI) which coordinate among one another to ensure that the management function implementation by the Board of Directors of the Main Entity and FSIs along with the oversight function implementation by the Board of Commissioners of the Main Entity and FSIs have been run effectively. More detailed information for the Integrated Governance Implementation Annual Report can be accessed on the website www.ocbcnisp.com.

RAPAT UMUM PEMEGANG SAHAM

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi Bank yang mempunyai wewenang yang tidak diberikan kepada Dewan Komisaris ataupun Direksi sebagaimana dimaksud dalam Undang-Undang tentang Perseroan Terbatas dan/atau Anggaran Dasar Bank.

Mekanisme Penyelenggaraan dan Pelaksanaan RUPS Tahunan (RUPST) 2018

RUPST 2018 dilaksanakan sesuai dengan ketentuan dalam Anggaran Dasar Bank dan POJK No.32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Terbuka.

Bank telah menyelenggarakan 1 (satu) kali RUPST pada tanggal 3 April 2018 di Kantor Pusat Bank OCBC NISP, OCBC NISP Tower, Jl. Prof. Dr. Satrio Kav. 25, Jakarta Selatan. Ringkasan Risalah RUPST tersebut dapat diakses pada situs web Bank di www.ocbcnisp.com.

GENERAL MEETING OF SHAREHOLDERS

General Meeting of Shareholders (GMS) is the highest organ of the Bank with authority not given to the Board of Commissioners or Board of Directors with respect to Company Law and/or the Bank's Articles of Associations.

Mechanism of the 2018 Annual GMS (AGMS)

The 2018 AGMS was conducted in accordance with the stipulations in the Bank's Articles of Association and the Financial Services Authority Regulation (POJK) No.32/POJK.04/2014 concerning the Planning and Implementation of Public Company General Meetings of Shareholders.

The Bank held 1 (one) AGMS on April 3, 2018 at the Bank's Head Office, OCBC NISP Tower, Prof. Dr. Satrio Street Kav. 25, South Jakarta. The summary of minutes of the AGMS can be accessed on the Bank's website at www.ocbcnisp.com.

Jadwal Pemberitahuan, Pengumuman, Pemanggilan, Pelaksanaan dan Penyampaian Hasil RUPST 3 April 2018.

The schedule for the April 3, 2018 AGMS Notice, Announcement, Invitation, Execution, and Resolution Submission.

Pemberitahuan Notice	8 Februari 2018 Pemberitahuan rencana RUPST melalui surat ke Otoritas Jasa Keuangan (OJK).	February 8, 2018 AGMS notification plan through a letter to the Financial Services Authority (OJK).
Pengumuman Announcement	15 Februari 2018 Pengumuman melalui iklan di media cetak harian Bisnis Indonesia, situs web Bursa Efek Indonesia (BEI), dan situs web Bank www.ocbcnisp.com .	February 15, 2018 Announcement via advertisements in Business Indonesia newspaper, the Indonesia Stock Exchange (IDX) website, and the Bank's website www.ocbcnisp.com
Pemanggilan Invitation	5 Maret 2018 Pemanggilan melalui iklan di media cetak harian Bisnis Indonesia, situs web BEI, dan situs web Bank www.ocbcnisp.com .	March 5, 2018 Invitation via advertisements in the Business Indonesia newspaper, the IDX website, and the Bank's website www.ocbcnisp.com .
Pelaksanaan Execution	3 April 2018 RUPST dilaksanakan pada pukul 10.00 - 11.09 WIB, bertempat di OCBC NISP Tower Lt. 23, Jalan Prof. Dr. Satrio Kav. 25, Jakarta Selatan.	April 3, 2018 The AGMS was conducted at 10.00 - 11.09 Western Indonesian Time, at the OCBC NISP Tower floor 23, Prof. Dr. Satrio Street Kav. 25, South Jakarta.
Ringkasan Risalah RUPS GMS Minutes Summary	4 April 2018 Pengumuman melalui iklan di media cetak harian Bisnis Indonesia, situs web OJK dan BEI, dan situs web Bank www.ocbcnisp.com .	April 4, 2018 Announcement via advertisements in the Business Indonesia newspaper, OJK and IDX websites, and the Bank's website www.ocbcnisp.com .

Keputusan dan Realisasi Hasil RUPST

Hasil keputusan untuk seluruh agenda dan pembahasan RUPST telah disetujui dengan suara bulat secara musyawarah untuk mufakat dengan jumlah suara yang sah sebanyak 11.425.724.435 suara, sebagai berikut:

AGMS Resolutions and Its Realization

Resolutions for all agenda items and discussions at the AGMS that were unanimously approved by deliberation by consensus with 11,425,724,435 valid votes were as follows:

<p>Agenda Pertama: Persetujuan atas Laporan Tahunan Perseroan untuk Tahun Buku 2017.</p> <p>First Agenda: Approval of the Company's Annual Report for the 2017 Financial Year.</p>	<p>Keputusan:</p> <ol style="list-style-type: none"> 1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2017, termasuk Laporan Direksi dan Laporan Pengawasan Dewan Komisaris; 2. Menyetujui serta mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2017 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan, firma anggota jaringan global Pricewaterhouse Coopers dengan opini "Wajar Tanpa Modifikasian" sebagaimana dinyatakan dalam laporannya tertanggal 25 Januari 2018; dan 3. Menyetujui membebaskan segenap anggota Direksi dan Dewan Komisaris Perseroan dari tanggung jawab dan segala tanggungan (<i>acquit et de charge</i>) atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2017, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan tahun buku 2017, kecuali untuk perbuatan penggelapan, penipuan dan tindak pidana lainnya. <p>Realisasi: Telah terealisasi</p>	<p>Resolution:</p> <ol style="list-style-type: none"> 1. Approved the Company's Annual Report for the financial year ending December 31, 2017, including the Board of Directors Report and the Board of Commissioners Supervision Report; 2. Approved and ratified the Company's Financial Report for the financial year ending on December 31, 2017, audited by Tanudiredja, Wibisana, Rintis & Rekan Public Accounting Firm, member firm of Pricewaterhouse Coopers global network with "Unmodified" opinion as set forth in its report dated January 25, 2018; and 3. Approved to release and discharge all members of the Company's Board of Directors and Board of Commissioners of responsibilities and all liabilities (<i>acquit et de charge</i>) for the management and supervision performed during the financial year 2017, insofar as such actions were reflected in the Company's Annual Report and Financial Statement for the financial year 2017, except for acts of embezzlement, fraud and other crimes. <p>Realization: Realized</p>
<p>Agenda Kedua: Penetapan Penggunaan Laba Perseroan Tahun Buku 2017.</p> <p>Second Agenda: Appropriation of the Company's Profit earned in the 2017 Financial Year.</p>	<p>Keputusan:</p> <p>Menyetujui penggunaan laba tahun buku 2017 sebesar Rp 2.175.824.110.131 setelah dikurangi cadangan umum sebesar Rp 100.000.000 sesuai Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, sepenuhnya akan digunakan untuk memperkuat posisi permodalan Perseroan dan tidak dibagikan sebagai dividen kepada para pemegang saham.</p> <p>Realisasi: Telah terealisasi</p>	<p>Resolution:</p> <p>Approved the determination of the appropriation of the 2017 financial year profit of Rp 2,175,824,110,131 after deducting the general reserves in the amount of Rp 100,000,000 in accordance with Law No. 40 of 2007 concerning Limited Liability Company, entirely to strengthen the Company's capital position instead of being distributed as dividends to shareholders.</p> <p>Realization: Realized</p>
<p>Agenda Ketiga: Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.</p> <p>Third Agenda: Accountability for the Actual Use of Public Offering Proceeds.</p>	<p>Pertanggungjawaban Realisasi Penggunaan Dana yang diperoleh dari Penawaran Umum Obligasi Berkelanjutan II Bank OCBC NISP Tahap II dan III Tahun 2017 Dengan Tingkat Bunga Tetap ("Penawaran Obligasi") setelah dikurangi dengan biaya-biaya emisi adalah sudah sesuai dengan rencana yang tertuang dalam prospektus dan telah dilaporkan kepada OJK.</p> <p>Pada agenda ketiga Rapat ini oleh karena bersifat laporan, maka tidak dilakukan proses tanya jawab dan pengambilan keputusan.</p>	<p>The Accountability of the Actual Use of the Proceeds from Public Offering of Bank OCBC NISP's Continuous Bonds II - Phases II and III of 2017 with Fixed Interest Rate ("Bonds Offering"), net of issuance costs has been in accordance with the plan set forth in the prospectus and has been reported to OJK.</p> <p>Due to the third Meeting agenda being a report in nature, the question and answer and decision-making processes were not conducted.</p>

<p>Agenda Keempat: Pembagian Saham Bonus.</p> <p>Fourth Agenda: Distribution of Bonus Shares.</p>	<p>Keputusan:</p> <ol style="list-style-type: none"> 1. Menyetujui membagikan saham bonus yang berasal dari kapitalisasi agio saham dengan rasio 1:1 sehingga jumlah saham yang akan dikeluarkan dari portepel sebanyak 11.472.648.486 Saham, masing-masing dengan nilai nominal Rp 125 setiap saham, sehingga setelah saham bonus dibagikan jumlah saham yang ditempatkan dan disetor penuh adalah sebanyak 22.945.296.972 saham. 2. Menyetujui perubahan Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan yang akan dilakukan setelah nama pemegang saham hasil pembagian saham bonus tersebut tercatat dalam Daftar Pemegang Saham Perseroan. 3. Menyetujui memberi kuasa kepada Direksi untuk melakukan segala tindakan yang diperlukan termasuk menentukan jadwal dan tata cara pembagian saham bonus sesuai dengan ketentuan yang berlaku, menyatakan dalam akta notaris tersendiri mengenai perubahan Pasal 4 ayat 2 dan 3 setelah nama pemegang saham hasil pembagian saham bonus tersebut tercatat dalam Daftar Pemegang Saham Perseroan dan memberitahukan perubahan Anggaran Dasar kepada Kementerian Hukum dan HAM. <p>Realisasi:</p> <p>Pembagian saham bonus telah terealisasi pada tanggal 4 Mei 2018 dan laporan perubahan kepemilikan saham Bank OCBC NISP telah dilaporkan kepada OJK melalui surat nomor 033/CorpSecr/KS.01/KN/V/2018 tanggal 17 Mei 2018.</p>	<p>Resolution:</p> <ol style="list-style-type: none"> 1. Approved the distribution of 1:1 bonus shares deriving from capitalization of the share premium, thus the number of shares to be issued out of the unissued stock shall be 11,472,648,486 shares, each with a nominal value of Rp 125, therefore following the distribution of bonus shares, the shares issued and fully paid-up shall be 22,945,296,972 shares. 2. Approved the amendment to Article 4 paragraphs 2 and 3 of the Company's Articles of Association to be effected after the names of shareholders resulting from said distribution of bonus shares are registered on the Company's Shareholders' Register. 3. Approved the granting of authority to the Board of Directors to take all actions necessary including to determine the schedule and procedures for the distribution of bonus shares in accordance with the applicable provisions, to set out in a separate notary deed said amendment to Article 4 paragraphs 2 and 3 after the names of shareholders resulting from said distribution of bonus shares are registered on the Company's Shareholders' Register and to notify said amendment to Articles of Association to the Ministry of Law and Human Rights. <p>Realization:</p> <p>Distribution of the bonus shares was realized on May 4, 2018 and a report of the change in OCBC NISP Bank shares ownership was reported to OJK via letter number 033/ CorpSecr/KS.01/KN/V/2018 of May 17, 2018.</p>
<p>Agenda Kelima: Pembelian Kembali Saham Perseroan dalam rangka Pemberian Remunerasi yang bersifat variabel sesuai dengan POJK No.45/POJK.03/2015.</p> <p>Fifth Agenda: Repurchase of Company's Shares for Variable Remuneration Distribution in accordance with POJK No.45/POJK.03/2015.</p>	<p>Keputusan:</p> <p>Menyetujui pembelian kembali saham Perseroan dengan jumlah Saham Perseroan yang akan dibeli kembali maksimum 400.000 (empat ratus ribu) saham atau 0,003% (nol koma nol nol tiga persen) dari total saham yang telah dikeluarkan dan disetor penuh. Pelaksanaan pembelian kembali saham dalam rangka pemberian remunerasi yang bersifat variabel kepada manajemen dan karyawan dengan mengacu pada POJK No. 30/POJK.04/2017 dan akan dilaksanakan dengan mengikuti dan tunduk kepada peraturan yang berlaku.</p> <p>Realisasi:</p> <p>Pelaksanaan pembelian kembali saham Perseroan telah terealisasi pada tanggal 5 Oktober 2018 dan telah dilaporkan kepada OJK melalui surat nomor 004/CPDD-CDU/SS/BB/X/2018 tanggal 9 Oktober 2018.</p>	<p>Resolution:</p> <p>Approved the repurchase of the Company's shares with the maximum number of the Company's Shares to be repurchased being 400,000 (four hundred thousand) shares or 0.003% (zero point zero zero three percent) of the entire shares issued and fully paid-up. The repurchase of shares for variable remuneration distribution to the management and employees pursuant to POJK No. 30/POJK.04/2017 shall be performed with due observance of and subject to the prevailing regulations.</p> <p>Realization:</p> <p>The repurchase of Company shares was realized on October 5, 2018 and was reported to OJK via letter number 004/CPDD-CDU/SS/BB/X/2018 of October 9, 2018.</p>
<p>Agenda Keenam: Peningkatan Modal Dasar.</p> <p>Sixth Agenda: Increase of Authorized Capital.</p>	<p>Keputusan:</p> <ol style="list-style-type: none"> 1. Menyetujui perubahan Pasal 4 ayat 1 anggaran dasar Perseroan dengan meningkatkan modal dasar perseroan setelah peningkatan modal ditempatkan dan disetor yang berasal dari saham bonus selesai dilaksanakan, yaitu meningkatkan modal dasar menjadi sebesar Rp6,25 triliun, terdiri dari 50 miliar saham dengan nilai nominal Rp125 per saham. 2. Menyetujui memberi kuasa kepada Direksi untuk menyatakan dalam akta notaris perubahan Pasal 4 ayat 1 anggaran dasar Perseroan setelah nama pemegang saham hasil pembagian saham bonus tercatat dalam Daftar Pemegang Saham Perseroan dan memohon persetujuan perubahan Anggaran Dasar kepada Kementerian Hukum dan HAM. <p>Realisasi:</p> <p>Peningkatan Modal Dasar telah terealisasi dan dinyatakan dalam Akta Perubahan Anggaran Dasar yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia nomor AHU-0011028.AH.01.02 TAHUN 2018.</p>	<p>Resolution:</p> <ol style="list-style-type: none"> 1. Approved the amendment to Article 4 paragraph 1 of the Company's articles of association by increasing the company's authorized capital after increasing the capital issued and paid-up deriving from the bonus shares, namely to increase the authorized capital to Rp6.25 trillion, consisting of 50 billion shares with a nominal value of Rp125 per share. 2. Approved the granting of authority to the Board of Directors to set out in a notary deed said amendment to Article 4 paragraph 1 of the Company's Articles of Association after the names of shareholders resulting from said distribution of bonus shares are registered on the Company's Shareholders' Register and to apply for the approval of the amendment to Articles of Association to the Ministry of Law and Human Rights. <p>Realization:</p> <p>Increase of Authorized Capital has been realized and declared in the Deed of Amendment to the Articles of Association that was approved by the Minister of Law and Human Rights of the Republic of Indonesia number AHU-0011028.AH.01.02 of 2018.</p>

<p>Agenda Ketujuh: Persetujuan Rencana Aksi (Recovery Plan) termasuk Persetujuan memiliki Instrumen Utang yang memiliki Karakteristik Modal sesuai POJK No.14/POJK.03/2017.</p> <p>Seventh Agenda: Approval of Recovery Plan including Approval to have Debt Instrument with Capital Characteristic in accordance with POJK No.14/POJK.03/2017.</p>	<p>Keputusan: Menyetujui Rencana Aksi (Recovery Plan) termasuk persetujuan memiliki instrumen utang yang memiliki karakteristik modal sesuai POJK No. 14//POJK.03/2017, serta memberikan kewenangan kepada Direksi Perseroan untuk menerbitkan instrumen utang yang memiliki karakteristik modal sesuai ketentuan yang berlaku.</p> <p>Realisasi: Evaluasi dan pengkinian Rencana Aksi dilakukan secara tahunan dan telah disampaikan kepada OJK pada 23 November 2018. Instrumen Utang yang memiliki karakteristik modal telah diterbitkan pada tanggal 27 September 2018.</p>	<p>Resolution: Approved the Recovery Plan including approval to have debt instrument with capital characteristic pursuant to POJK No. 14//POJK.03/2017, and to grant the authority to the Company's Board of Directors to issue debt instrument with capital characteristic in accordance with prevailing regulations.</p> <p>Realization: Evaluation and update of Action Plan to be conducted annually and submitted to OJK on November 23, 2018. Debt Instruments with capital characteristics were issued on September 27, 2018.</p>
<p>Agenda Kedelapan: Penunjukan Akuntan Publik untuk Tahun 2018 dan Penetapan Honorarium serta Persyaratan lain berkenaan dengan Penunjukan tersebut.</p> <p>Eighth Agenda: Appointment of a Public Accountant for 2018 and Determination of the Honorarium and other relevant Qualifications to the Appointment.</p>	<p>Keputusan: Menyetujui untuk memberikan wewenang kepada Dewan Komisaris berdasarkan rekomendasi Komite Audit untuk menunjuk Akuntan Publik yang akan memeriksa atau mengaudit buku dan catatan Perseroan untuk tahun buku 2018 sesuai dengan kriteria POJK No. 13/POJK.03/2017, dan menetapkan jumlah honorarium serta persyaratan lainnya berkenaan dengan Akuntan Publik yang ditunjuk tersebut.</p> <p>Realisasi: Berdasarkan Rekomendasi Komite Audit No. 003/AC-RECO/IPC-WS/V/2018 tanggal 2 Mei 2018, Dewan Komisaris menunjuk Akuntan Publik Angeliqye Daryanto, S.E., CPA dan KAP Tanudiredja, Wibisana, Rintis & Rekan sebagai Akuntan Publik dan Kantor Akuntan Publik untuk tahun buku 2018 berdasarkan Surat Keputusan Dewan Komisaris No. 023/DEKOM/IPC-WS/V/2018 tanggal 7 Mei 2018.</p>	<p>Resolution: Approved the granting of authority to the Board of Commissioners upon recommendation from the Audit Committee to appoint a Public Accountant to examine or audit the books and records of the Company for the 2018 financial year in accordance with the criteria of POJK No.13/POJK.03/2017 and to determine the honorarium and other relevant qualifications for the appointed Public Accountant.</p> <p>Realization: Based on the Audit Committee Recommendation No. 003/AC-RECO/IPC-WS/V/2018 of May 2, 2018, the Board of Commissioners appointed Public Accountant Angeliqye Daryanto, S.E., CPA and KAP Tanudiredja, Wibisana, Rintis & Partners as the Public Accountant and Public Accounting Firm of the 2018 financial year based on the Board of Commissioners Decision Letter No. 023/DEKOM/IPC-WS/V/2018 dated May 7, 2018.</p>
<p>Agenda Kesembilan: Perubahan Susunan Dewan Komisaris dan Direksi beserta Penetapan Gaji/Honorarium dan Tunjangannya.</p> <p>Ninth Agenda: Change in the Composition of the Company's Board of Commissioners and Board of Directors, and Determination of Their Salaries/Honoraria and Allowances.</p>	<p>Keputusan: 1. Menyetujui pengangkatan kembali Bapak Martin Widjaja sebagai Direktur dan Bapak Samuel Nag Tsien sebagai Komisaris untuk masa jabatan sejak ditutupnya Rapat ini sampai dengan ditutupnya RUPST Perseroan tahun 2021.</p> <p>Menyetujui pengangkatan Ibu Mirah Wiryatmodjo sebagai Direktur, efektif setelah mendapatkan persetujuan OJK sampai dengan ditutupnya RUPST Perseroan tahun 2021.</p> <p>Menyetujui pengangkatan Bapak Rama Pranata Kusumaputra sebagai Komisaris Independen, efektif setelah menjalani masa tunggu paling singkat 6 (enam) bulan dan mendapatkan persetujuan OJK sampai dengan ditutupnya RUPST Perseroan tahun 2021.</p> <p>Dengan demikian Susunan Dewan Komisaris dan Direksi Perseroan adalah sebagai berikut:</p>	<p>Resolution: 1. Approved the reappointment of Mr. Martin Widjaja as a Director and Mr. Samuel Nag Tsien as a Commissioner for the term of office effective from the closing of this Meeting until the closing of the Company's 2021 AGMS.</p> <p>Approved the appointment of Ms. Mirah Wiryatmodjo as a Director, to be effective upon the approval of OJK until the closing of the Company's 2021 AGMS.</p> <p>Approved the appointment of Mr. Rama Pranata Kusumaputra as an Independent Commissioner, to be effective upon the completion of a minimum cooling off period of 6 (six) months and upon the approval of OJK until the closing of the Company's 2021 AGMS.</p> <p>Therefore, the Composition of Company's Board of Commissioners and Board of Directors were as follows:</p>
<p>DEWAN KOMISARIS BOARD OF COMMISSIONERS</p>		
<p>Pramukti Surjaudaja</p>	<p>Presiden Komisaris / President Commissioner</p>	
<p>Peter Eko Sutioso</p>	<p>Wakil Presiden Komisaris (Independen) / Deputy President Commissioner (Independent)</p>	
<p>Samuel Nag Tsien</p>	<p>Komisaris / Commissioner</p>	
<p>Lai Teck Poh</p>	<p>Komisaris / Commissioner</p>	
<p>Jusuf Halim</p>	<p>Komisaris (Independen) / Commissioner (Independent)</p>	
<p>Kwan Chiew Choi</p>	<p>Komisaris (Independen) / Commissioner (Independent)</p>	
<p>Hardi Juganda</p>	<p>Komisaris (Independen) / Commissioner (Independent)</p>	
<p>Betti S. Alisjahbana</p>	<p>Komisaris (Independen) / Commissioner (Independent)</p>	

DIREKSI BOARD OF DIRECTORS	
Parwati Surjaudaja	Presiden Direktur / President Director
Emilya Tjahjadi	Direktur / Director
Hartati	Direktur (Independen) / Director (Independent)
Martin Widjaja	Direktur / Director
Andrae Krishnawan W.	Direktur / Director
Johannes Husin	Direktur / Director
Low Seh Kiat	Direktur / Director
Joseph Chan Fook Onn	Direktur / Director
Mirah Wiryoatmodjo*)	Direktur / Director

*) efektif setelah memperoleh persetujuan dari OJK

*) to be effective upon approval from OJK

	<p>2. Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan untuk menyatakan keputusan Rapat tersebut dalam Akta Notaris tersendiri, serta memberitahukan kepada instansi yang berwenang, mendaftarkan dan melakukan segala tindakan yang diperlukan sehubungan dengan keputusan tersebut.</p> <p>Realisasi:</p> <ul style="list-style-type: none"> Pengangkatan kembali dan susunan anggota Dewan Komisaris dan Direksi telah dinyatakan dalam Akta Notaris tersendiri dan telah didaftarkan dalam Daftar Perseroan Nomor AHU-0055746.AH.01.11 TAHUN 2018 tanggal 19 April 2018. Pengangkatan Mirah Wiryoatmodjo sebagai Direktur telah memperoleh persetujuan OJK dan efektif tanggal 5 Juni 2018, serta dinyatakan dalam Akta Notaris tersendiri dan didaftarkan dalam Daftar Perseroan Nomor AHU-0078742.AH.01.11 TAHUN 2018 tanggal 07 Juni 2018. Perihal pengangkatan Rama Pranata Kusumaputra sebagai Komisaris Independen, yang bersangkutan telah menjalani masa tunggu 6 (enam) bulan dan Bank telah mendapatkan persetujuan OJK tanggal 11 Februari 2019. Pengangkatan dan masa jabatan yang bersangkutan akan diajukan kembali pada RUPST 2019. 	<p>2. Approved the granting of the power and authority to the Company's Board of Directors to set out the aforementioned Meeting resolutions in a separate Notary Deed and to inform the authorized agency and to register as well as to perform all actions necessary in connection with said resolutions.</p> <p>Realization:</p> <ul style="list-style-type: none"> The appointment and composition of Board of Commissioners and Board of Directors members have been declared in a separate Notarial Deed and registered through Company Registry Number AHU-0055746.AH.01.11 2018 dated April 19, 2018. The reappointment of Mirah Wiryoatmodjo as Director has received OJK approval and became effective on June 5, 2018 and was declared in a separate Notarial Deed and registered through Company Registry Number AHU-0078742.AH.01.11 2018, dated June 7, 2018. Regarding the appointment of independent commissioner, Rama Pranata Kusumaputra has gone through more than 6 (six) months cooling-off period and OJK approval has been obtained on February 11, 2019. The appointment and term of office will be re-proposed in the 2019 AGMS.
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Keputusan dan Realisasi Hasil RUPS Tahun Sebelumnya

Keputusan RUPST 30 Maret 2017 telah disampaikan secara lengkap pada Laporan Tahunan 2017, dan pada Ringkasan Risalah RUPST 2017 yang tersedia di situs web www.ocbcnisp.com.

Realisasi Hasil RUPST 30 Maret 2017 sebagai berikut:

Agenda Pertama: Persetujuan atas Laporan Tahunan Perseroan Tahun Buku 2016. First Agenda: Approval of the Company's Annual Report for the 2016 Financial Year.	Realisasi: Telah terealisasi	Realization: Realized
Agenda Kedua Penetapan penggunaan laba Perseroan Tahun Buku 2016. Second Agenda: Appropriation of the Company's profit earned in the 2016 Financial Year.	Realisasi: Telah terealisasi	Realization: Realized

Resolutions and Realization of the Previous year's GMS

The resolutions of the AGMS on March 30, 2017 have been presented on the 2017 Annual Report, and in the Summary of Minutes of AGMS that is available at website www.ocbcnisp.com.

The realization of the AGMS on March 30, 2017 were as follows:

<p>Agenda Ketiga Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.</p> <p>Third Agenda: Accountability Report on the Actual Use of the Proceeds from Public Offering</p>	<p>Agenda ketiga Rapat ini bersifat laporan, maka tidak dilakukan proses tanya jawab dan pengambilan keputusan.</p>	<p>The third agenda is a report; no question and answer session and no decision required.</p>
<p>Agenda Keempat Penunjukan Akuntan Publik untuk tahun 2017 dan penetapan honorarium serta persyaratan lain berkenaan dengan penunjukan tersebut.</p> <p>Fourth Agenda: Appointment of the Public Accountant for 2017 and Determination of the Honorarium and other relevant Qualifications to the appointment.</p>	<p>Realisasi: Berdasarkan Rekomendasi Komite Audit No. 002/AC/VI/2017 tanggal 13 Juni 2017, Dewan Komisaris menunjuk kembali Akuntan Publik (AP) Lucy Luciana Suhenda, S.E., Ak., CPA dan Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan sebagai AP dan KAP untuk tahun buku 2017 serta memberikan kuasa dan kewenangan kepada Direksi untuk melaksanakannya berdasarkan Surat Keputusan Dewan Komisaris No. 016/DEKOM/IPC-NK/VI/2017 tanggal 14 Juni 2017.</p>	<p>Realization: Based on the Audit Committee Recommendation Number 002/AC/VI/2017 dated 13 June 2017, the Board of Commissioners reappointed Public Accountant Luciana Suhenda, SE., Ak, CPA and Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partner as Public Accountant and Public Accounting Firm for 2017 and authorized the Board of Directors to implement it financial year based on the Board of Commissioners Decree Number 016/DEKOM/IPC-NK-VI/2017 dated June 14, 2017.</p>
<p>Agenda Kelima Perubahan susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan beserta penetapan gaji/honorarium dan tunjangan.</p> <p>Fifth Agenda: Change in the composition of the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Council along with determination of their salaries/ honoraria and allowances.</p>	<p>Realisasi: 1. Pengangkatan kembali dan susunan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah dinyatakan dalam Akta Notaris tersendiri dan telah didaftarkan dalam Daftar Perseroan Nomor AHU-0052344. AH.01.11 TAHUN 2017 tanggal 21 April 2017. 2. Pemberian wewenang untuk menetapkan gaji/honorarium serta tunjangan bagi Dewan Pengawas Syariah tersebut di atas telah dinyatakan dalam Akta Berita Acara RUPST Nomor 87 tanggal 30 Maret 2017. 3. Pengangkatan Hardi Juganda sebagai Komisaris Independen telah memperoleh persetujuan OJK dan efektif sejak 27 November 2017.</p>	<p>Realization: 1. The Board of Commissioners, Board of Directors and Sharia Supervisory Board reappointments and compositions were stated in a separate Notarial Deed and registered through Ministry of Law and Human Rights Number AHU-AH.01.03-0129400 dated April 21, 2017. 2. The granting of authority to determine salary/ honorarium as well as allowances for the Sharia Supervisory Board above was stated in the AGMS Number 87 Minutes dated March 30, 2017. 3. The appointment of Hardi Juganda as Independent Commissioner became effective after obtaining the approval from OJK on November 27, 2017.</p>

Keputusan RUPSLB 1 November 2017 telah disetujui dengan suara bulat secara musyawarah untuk mufakat dengan jumlah suara yang sah sebanyak 11.423.424.348 dan telah disampaikan secara lengkap pada Laporan Tahunan 2017, dan pada Ringkasan Risalah RUPSLB yang tersedia di situs web www.ocbcnisp.com.

The EGMS resolutions on November 1, 2017 were unanimously agreed by consensus to reach agreements with the number of valid votes being 11.423.424.348 and has been presented on the 2017 Annual Report, and in the Summary of Minutes of AGMS that is available at website www.ocbcnisp.com.

Realisasi Hasil RUPSLB 1 November 2017 sebagai berikut:

The realization of EGMS on November 1, 2017 were as follows:

<p>Agenda: Perubahan Susunan Pengurus Perseroan. Agenda: Changes in the Company Management.</p>	<p>Realisasi: Pengangkatan Hardi Juganda dan Betti S. Alisjahbana sebagai Komisaris Independen telah mendapat persetujuan OJK dan efektif. Susunan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah dinyatakan dalam Akta Notaris tersendiri dan telah didaftarkan ke Kementerian Hukum dan Hak Asasi Manusia dengan No. AHU-AH.01.03-0201968 tanggal 18 Desember 2017.</p>	<p>Realization: The appointment of Hardi Juganda and Betti S. Alisjahbana as Independent Commissioners, were approved by OJK and has been effective. The Board of Commissioners, Board of Directors and Sharia Supervisory Board Members compositions were stated in a separate Notarial Deed and registered to the Ministry of Law and Human Rights Number AHU-AH.01.03-0201968 dated December 18, 2017.</p>
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Pernyataan Terkait Keputusan RUPS yang Belum Terealisasi

Bank dengan ini menyatakan bahwa pada tahun 2018 seluruh Keputusan RUPS telah terealisasi dan tidak ada keputusan RUPS yang tidak terealisasi atau tertunda realisasinya.

Statement Concerning Unrealized GMS Resolutions

In 2018, all GMS resolutions were realized. There were no GMS resolutions that had not been realized or delayed.

DEWAN KOMISARIS

Dewan Komisaris diangkat oleh Rapat Umum Pemegang Saham.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugasnya Dewan Komisaris telah memiliki Pedoman dan Tata Tertib Kerja yang selengkapny dapat diakses pada situs web Bank www.ocbcnisp.com.

Tugas dan Tanggung Jawab Dewan Komisaris

Tugas dan tanggung jawab utama Dewan Komisaris adalah melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi. Informasi lebih detil terkait tugas dan tanggung jawab Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang dapat diakses pada situs web www.ocbcnisp.com.

Kriteria Anggota Dewan Komisaris

Dalam memilih Anggota Dewan Komisaris, Bank memiliki beberapa kriteria antara lain:

- a. Mempunyai akhlak, moral, dan integritas yang baik.
- b. Cakap melakukan perbuatan hukum.
- c. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat
- d. Memiliki komitmen untuk mematuhi peraturan perundang-undangan
- e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan

Informasi lebih detil mengenai kriteria anggota Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang dapat diakses pada situs web www.ocbcnisp.com

THE BOARD OF COMMISSIONERS

The Board of Commissioners is appointed through a General Meeting of Shareholders.

Board of Commissioners' Charter

In carrying out its duties, the Board of Commissioners has a Charter which detail can be accessed on the Bank's website www.ocbcnisp.com.

The Board of Commissioners' Duties and Responsibilities

The Board of Commissioners' main duties and responsibilities are to carry out oversight function and provide advice independently to the Board of Directors. More detailed information regarding the Board of Commissioners' duties and responsibilities is regulated in the Board of Commissioners' Charter which can be accessed on the website www.ocbcnisp.com.

Criteria for the Board of Commissioners Members

In selecting the Board of Commissioners members, the Bank has several criteria wich are:

- a. Having good character, moral and integrity.
- b. Capable in carrying out legal actions.
- c. Having a good track record in the 5 (five) years prior to appointment and during office
- d. Having a commitment to comply with laws and regulations
- e. Having the knowledge and/or expertise in the fields needed

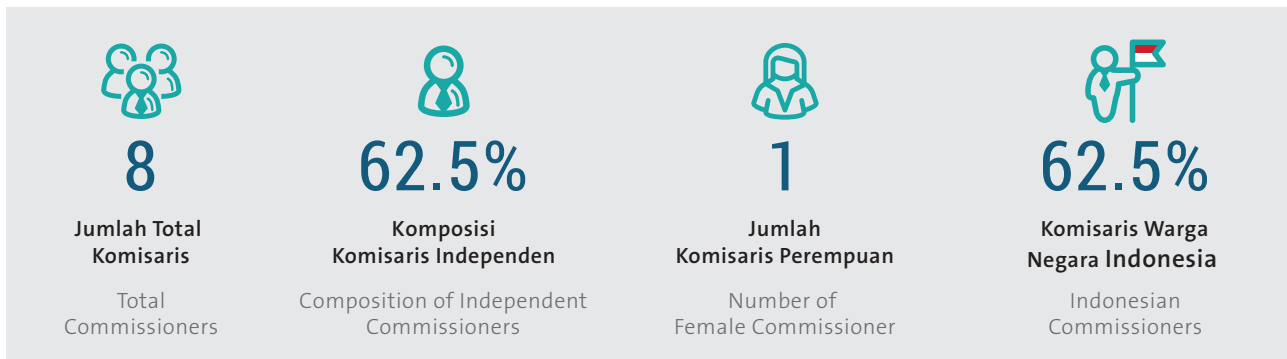
Further detail information regarding the criteria for the Board of Commissioners members is regulated in the Board of Commissioners' Charter that can be accessed on the website www.ocbcnisp.com

Kebijakan Mengenai Keberagaman Komposisi Dewan Komisaris

Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank tidak membatasi pemilihan Dewan Komisaris berdasarkan gender, pendidikan, maupun pengalaman kerja, sepanjang memiliki kemampuan dan memenuhi kriteria sebagai anggota Dewan Komisaris. Dalam rangka pelaksanaan tugas untuk melakukan pengawasan kegiatan operasional Bank, komposisi Dewan Komisaris Bank mencerminkan keberagaman anggotanya dalam hal kewarganegaraan, usia, pendidikan, pengalaman kerja, dan gender. Rincian kualifikasi Dewan Komisaris disajikan dalam profil singkat Dewan Komisaris di halaman 60-62.

Policy on the Diversity Composition of the Board of Commissioners

The Board of Commissioners' Charter does not limit the selection of Board of Commissioners members based on gender, education or work experience, insofar as they have the ability and meet the criteria as a member. For carrying out the supervision duties for the Bank's operational activities, the Board of Commissioners' composition reflects the diversity of its members in terms of nationality, age, education, work experience, and gender. Details of the Board of Commissioners' qualification are presented in the brief profiles of the Board of Commissioners on page 60-62.



Rapat Dewan Komisaris

Kebijakan Rapat Dewan Komisaris

Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank mengatur tentang Rapat Dewan Komisaris antara lain:

1. Frekuensi rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan dan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan
2. Dewan Komisaris wajib menghadiri setidaknya 2 (dua) rapat, baik secara fisik atau melalui *video/call conference*.
3. Hasil rapat wajib dituangkan dalam risalah rapat, ditandatangani oleh anggota Dewan Komisaris dan Direksi yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris dan Direksi.
4. Pada rapat yang telah dijadwalkan, bahan rapat disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan.

Kebijakan rapat anggota Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang dapat diakses pada situs web www.ocbcnisp.com.

Board of Commissioners Meeting

Board of Commissioners Meeting Policy

The Board of Commissioners' Charter regulates the Board of Commissioners Meetings, as follows:

1. Meetings are held at least 1 (one) time every 2 (two) months, and joint meetings with the Board of Directors at least once every 4 (four) months
2. The Board of Commissioners must attend at least 2 (two) meetings, either physically or via *video/call conference*.
3. The meeting results must be stated in the meeting minutes and signed by the Board of Commissioners' members and the Board of Directors' members present and delivered to all members of the Board of Commissioners and Board of Directors.
4. At the scheduled meeting, the material shall be conveyed to the participants of the meeting no later than five (5) days before the meeting is held.

More detailed information regarding the Board of Commissioners' meeting policies can be found in the Board of Commissioners' Charter which can be accessed on the website www.ocbcnisp.com.

Jumlah & Tingkat Kehadiran Rapat Dewan Komisaris

Sepanjang tahun 2018, jumlah rapat Dewan Komisaris dilaksanakan sebanyak 6 (enam) kali dengan rapat jumlah secara fisik 3 (tiga) kali dan secara video conference 3 (tiga) kali. Kehadiran masing-masing anggota Dewan Komisaris dalam rapat adalah 100%.

Rapat Gabungan Dewan Komisaris dan Direksi

Jumlah & Tingkat Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi

Sepanjang tahun 2018, telah diadakan sebanyak 3 (tiga) kali rapat gabungan dengan tingkat kehadiran 100%.

Rekomendasi Dewan Komisaris

Dalam pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris telah memberikan rekomendasi kepada Direksi antara lain atas:

- a. Rencana Bisnis Bank dan RAKB 2019
- b. Pelaksanaan tata kelola perusahaan yang baik
- c. *Risk Appetite Statement*
- d. *Outsourcing Policy*
- e. Kebijakan di bidang Manajemen Risiko
- f. Laporan Tahunan 2017
- g. Penerapan *Anti Fraud Strategy*
- h. Limit Risiko Likuiditas dan Risiko Pasar 2018

Program Orientasi bagi Komisaris Baru dan Anggota Komite Baru di bawah Dewan Komisaris

Bank memiliki program orientasi dan pengenalan bagi anggota Dewan Komisaris yang baru dan anggota independen Komite di bawahnya dengan tujuan memberikan pengetahuan dan pemahaman tentang Bank, serta lingkup pekerjaannya. Sepanjang 2018 tidak ada anggota Dewan Komisaris dan komite independen yang baru.

Program dan/atau Pelatihan untuk Anggota Dewan Komisaris

Dalam rangka meningkatkan kompetensi dan penyesuaian dengan perkembangan dunia usaha, khususnya untuk mendukung pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris mengikuti pelatihan pada tahun 2018 sebagai berikut:

Number of Board of Commissioners Meetings and Attendance Levels

During 2018, there were 6 (six) Board of Commissioners meetings consisting of three times physical meeting and three times through video conference. Attendance levels of each members is 100%.

Board of Commissioners and Board of Directors Joint Meetings

Board of Commissioners and Board of Directors Number & Attendance Level at the Joint Meetings

During 2018, 3 (three) joint meetings were held with attendance levels of 100%.

Board of Commissioners Recommendation

In carrying out its duties and responsibilities, the Board of Commissioners provided recommendations to the Board of Directors, including:

- a. The 2019 Business Plan and RAKB of the Bank
- b. Good Corporate Governance implementation
- c. Risk Appetite Statement
- d. Outsourcing Policy
- e. Policies in Risk Management areas
- f. 2017 Annual Report
- g. Application of Anti Fraud Strategy
- h. Limit on Liquidity Risk and Market Risk 2018

Orientation Program for New Commissioners and New Committee Members under the Board of Commissioners

Bank has an orientation and introduction program for new members of the Board of Commissioner and the independent member of Committees below, aimed at providing knowledge and understanding of the Bank, as well as the scope of its work. In 2018 there were no new the Board of Commissioners and Independent Committee member.

Programs and/or Trainings for Board of Commissioners' Members

To improve the Board of Commissioners' competencies, and to align them with developments in the business world, especially in support of their duties and responsibilities, the following trainings were undertaken in 2018:

Program dan/atau Pelatihan untuk Anggota Dewan Komisaris
Programs and/or Trainings for the Board of Commissioners Members

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue
Pramukti Surjandaja	<i>Progress of Key Digital Changes and Innovations to Prepare the Group for Disruptions</i>	16 Januari 2018 January 16, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>Digitalisation and Business Transformation: Data & Analytics - Age of Data</i>	13 Februari 2018 February 13, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>68th Semi-Annual Political Economic Forecast</i>	4 April 2018 April 4, 2018	Castle Asia Indonesia Country Program	Jakarta
	<i>Digitalisation and Business Transformation: Serving the Digital Customer and End-to-End Digitisation</i>	04 Mei 2018 May 4, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Digitalisation and Business Transformation: Ecosystems</i>	3 Agustus 2018 August 3, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>SID Directors Conference 2018 - Rebooting Globalisation and Governance in an Era of Disruption</i>	7 September 2018 September 7, 2018	Singapore Institute of Directors	Singapura Singapore
	<i>69th Semi-Annual Forecast</i>	20 September 2018 September 20, 2018	Castle Asia Indonesia Country Program	Jakarta
<i>Annual AML-CFT Training</i>	31 Oktober 2018 October 31, 2019	In-house: OCBC Board Meeting	Singapura Singapore	
Peter Eko Sutioso	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Samuel Nag Tsien	<i>IFRS17 Insurance Contracts C-suite Roundtable</i>	9 Januari 2018 January 9, 2018	Great Eastern Holdings	Singapura Singapore
	<i>Progress of Key Digital Changes and Innovations to Prepare the Group for Disruptions</i>	16 Januari 2018 January 16, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>NUS Business School's Asia Leaders in Financial Institutions (ALFI) Programme: Leading for Growth - A Financial Services Group</i>	18 Januari 2018 January 18, 2018	NUS Business School	Singapura Singapore
	<i>MAS Roundtable Discussion on Sustainable Financing</i>	7 Februari 2018 February 7, 2018	Monetary Authority of Singapore	Singapura Singapore
	<i>Digitalisation and Business Transformation: Data & Analytics - Age of Data</i>	13 Februari 2018 February 13, 2018	In-house: OCBC Board Meeting	Singapura Singapore
	<i>MAS Industry Roundtable with Basel Committee Secretary General, Bill Coen</i>	27 Februari 2018 February 27, 2018	Monetary Authority of Singapore	Singapura Singapore
	<i>Open Banking Trends and Implications for Banks</i>	9 Maret 2018 March 9, 2018	In-house: OCBC CEO's Office	Singapura Singapore
	<i>A Moderated Conversation with Barack Obama, Former President of the United States</i>	19 Maret 2018 March 19, 2018	Bank of Singapore	Singapura Singapore
<i>One Belt One Road Forum</i>	2 April 2018 April 2, 2018	Bank of Shanghai	Singapura Singapore	

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue	
Samuel Nag Tsien	<i>The Open Vault Deep Dive - Artificial Intelligence</i>	17 April 2018 April 17, 2018	In-house: The Open Vault, OCBC	Singapura Singapore	
	<i>Who's Winning the AI Race between PRC & US - and how Blockchain fits into the picture</i>	23 April 2018 April 23, 2018	OCBC Wing Hang	Singapura Singapore	
	<i>Digitalisation and Business Transformation: Serving the Digital Customer and End-to-End Digitisation</i>	4 Mei 2018 May 4, 2018	In-house: OCBC Board Meeting	Singapura Singapore	
	<i>The Alliance for Financial Stability with Information Technology (AFS-IT) Forum</i>	9 Mei 2018 May 9, 2018	The Alliance for Financial Stability with Information Technology	Singapura Singapore	
	<i>International Monetary Conference</i>	4-5 Juni 2018 June 4 - 5, 2018	International Monetary Conference	Singapura Singapore	
	<i>Technology Risk Update and Crisis Simulation Walkthrough</i>	9 Juli 2018 July 9, 2018	In-house: OCBC Exco Meeting	Singapura Singapore	
	<i>OCBC Global Treasury Economic & Business Forum 2018: Asia's Dynamism - Evolution Amidst Global Challenges</i>	12 Juli 2018 July 12, 2018	OCBC Global Treasury	Singapura Singapore	
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta	
	<i>Cyber Security Update to OCBC Malaysia Board</i>	24 Juli 2018 July 24, 2018	In-house: OCBC Malaysia Board meeting	Singapura Singapore	
	<i>Digitalisation and Business Transformation: Ecosystems</i>	3 Agustus 2018 August 3, 2018	In-house: OCBC Board Meeting	Singapura Singapore	
	<i>Business China Forum</i>	27 - 28 Agustus 2018 August 27 - 28, 2018	Business China	Singapura Singapore	
	<i>The Challenge of Building Cyber Resilience</i>	5 September 2018 September 5, 2018	In-house: OBMB Board Meeting	Singapura Singapore	
	<i>Singapore Summit by Temasek Foundation Connects, the Singapore Economic Development Board, GIC, the Ministry of Finance, the Ministry of Foreign Affairs, the Ministry of Trade & Industry, the Monetary Authority of Singapore and Temasek</i>	14-15 September 2018 September 14 - 15, 2018	The Monetary Authority of Singapore and Temasek	Singapura Singapore	
	<i>Digital Strategy – Operating & Organisational Models</i>	25 September 2018 September 25, 2018	In-house: OCBC Exco Meeting	Singapura Singapore	
	<i>Update on Technology Risk, including implications of MAS' Consultation Paper on Notice on Cyber Hygiene</i>	25 September 2018 September 25, 2018	In-house: OCBC Exco Meeting	Singapura Singapore	
	<i>AML-CFT Training for the Board</i>	16 Oktober 2018 October 16, 2018	In-house: BOS Board meeting	Singapura Singapore	
	<i>Annual AML-CFT Training for Directors</i>	31 Oktober 2018 October 31, 2018	In-house: OCBC Board meeting	Singapura Singapore	
	<i>Technology Risk Update</i>	19 November 2018 November 19, 2018	In-house: OCBC Exco meeting	Singapura Singapore	
	Lai Teck Poh	<i>Progress of Key Digital Changes and Innovations to Prepare the Group for Disruptions</i>	16 Januari 2018 January 16, 2018	In-house: OCBC Board Meeting	Singapura Singapore
		<i>Technological Disruption: Fintech and Insurtech</i>	17 Januari 2018 January 17, 2018	Great Eastern Holdings	Singapura Singapore
<i>Digitalisation and Business Transformation: Data & Analytics - Age of Data</i>		13 Februari 2018 February 13, 2018	In-house: OCBC Board Meeting	Singapura Singapore	
<i>A Moderated Conversation with Barack Obama, Former President of the United States</i>		19 Maret 2018 March 19, 2018	Bank of Singapore	Singapura Singapore	
<i>Digitalisation and Business Transformation: Serving the Digital Customer and End-to-End Digitisation</i>		4 Mei 2018 May 4, 2018	In-house: OCBC Board Meeting	Singapura Singapore	
<i>Technology Risk Update and Crisis Simulation Walkthrough</i>	9 Juli 2018 July 9, 2018	In-house: OCBC Exco Meeting	Singapura Singapore		

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue
Lai Teck Poh	<i>OCBC Global Treasury Economic & Business Forum 2018: Asia's Dynamism - Evolution Amidst Global Challenges</i>	12 Juli 2018 July 12, 2018	OCBC Global Treasury	Singapura
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Cyber Security Update to OCBC Malaysia Board</i>	24 Juli 2018 July 24, 2018	In-house: OCBC Malaysia Board meeting	Singapura
	<i>Disruptive Technologies for Directors</i>	31 Juli 2018 July 31, 2018	Singapore Institute of Directors	Singapura
	<i>Digitalisation and Business Transformation: Ecosystems</i>	3 Agustus 2018 August 3, 2018	In-house: OCBC Board Meeting	Singapura
	<i>SID Board Risk Committee Chairmen's Conversation - Business Transformation: Managing Change Initiatives with Confidence</i>	23 Agustus 2018 August 23, 2018	Singapore Institute of Directors	Singapura
	<i>The Challenge of Building Cyber Resilience</i>	5 September 2018 September 5, 2018	In-house: OBMB Board Meeting	Singapura
	<i>Digital Strategy – Operating & Organisational Models</i>	25 September 2018 September 25, 2018	In-house: OCBC Exco Meeting	Singapura
	<i>Annual AML-CFT Training for Directors</i>	31 Oktober 2018 October 31, 2018	In-house: OCBC Board meeting	Singapura
Kwan Chiew Choi	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Cyber Security for Directors</i>	20 September 2018 September 20, 2018	Singapore Institute of Directors	Singapura
	<i>Audit Committee Essential</i>	30 November 2018 November 30, 2018	Singapore Institute of Directors	Singapura
Jusuf Halim	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>The Race for Relevance - Technology Opportunities for Accounting and Finance Function</i>	3 Mei 2018 May 3, 2018	ACCA-AFA-IAI Joint Conference	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>International Tax Conference 2018</i>	27 September 2018 September 27, 2018	IAI-KAPj and Bureau van Dijk	Jakarta
Hardi Juganda	<i>Indonesia in Focus 2019</i>	22 November 2018 November 22, 2018	Fitch Ratings	Jakarta
	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Macro Economic Outlook and Its Risks</i>	14 September 2018 September 14, 2018	Kiran Resources	Jakarta

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue
Betti S. Alisjahbana	<i>Management Control Oversight Rating (MCOR) Refreshment Training</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>System Leadership for Innovation 4.0</i>	7 Juni 2018 June 7, 2018	Kementerian Riset, Teknologi dan Pendidikan Tinggi	Jakarta
	Theory U: Inovasi Untuk Indonesia Lebih Baik Theory U: Innovation for Better Indonesia	5 Juli 2018 July 5, 2018	Kementerian Riset, Teknologi dan Pendidikan Tinggi	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Cyber Security</i>	3 Agustus 2018 August 3, 2018	PT Bank OCBC NISP Tbk	Jakarta
	<i>Leading the Change: Stories of Transformational Journey in Indonesian Institutions</i>	24 Oktober 2018 October 24, 2018	School of Business & Management, ITB	Jakarta
	<i>Streamline o Operation Processes Towards Industry 4.0 Era</i>	1 November 2018 November 1, 2018	iCIO Community	Jakarta
	<i>Indonesia Coaching Summit : From Knowledge to Practical Applications</i>	7 November 2018 November 7, 2018	International Coaching Federation	Jakarta
	<i>The Next Generation of Banking in the Fourth Industrial Transformation</i>	15 November 2018 November 15, 2018	Indonesian Banks Association (Perbanas)	Jakarta
	<i>Indonesia in Focus 2019</i>	22 November 2018 November 22, 2018	Fitch Ratings	Jakarta
	Inovasi Untuk Indonesia yang Lebih Baik Innovation for Better Indonesia	3 Desember 2018 December 3, 2018	Menteri Koordinator Bidang Kemaritiman	Jakarta

Pengungkapan Hubungan Afiliasi antara Anggota Dewan Komisaris, Direksi dan Pemegang Saham Utama dan/atau Pengendali

Pramukti Surjaudaja memiliki hubungan keluarga dengan anggota Direksi, yaitu Parwati Surjaudaja. Komisaris yang memiliki hubungan keuangan dengan Pemegang Saham Pengendali Bank adalah Pramukti Surjaudaja, Samuel Nag Tsien, dan Lai Teck Poh. Komisaris lainnya tidak memiliki hubungan keluarga maupun hubungan keuangan dengan anggota Direksi, anggota Dewan Komisaris, maupun Pemegang Saham Pengendali Bank.

Disclosure of Affiliate Relationships Between Board of Commissioners' Members, Board of Directors' Members and the Majority and/or Controlling Shareholder

Pramukti Surjaudaja has family relationship with Board of Directors member, Parwati Surjaudaja. The Commissioners who have financial relationships with the Bank's Controlling Shareholders are Pramukti Surjaudaja, Samuel Nag Tsien, and Lai Teck Poh. The other commissioners have no family relationships, nor financial relationships with the members of Board of Directors, members of Board of Commissioners, as well as Controlling Shareholder.

Kepemilikan Saham Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor

Seluruh anggota Dewan Komisaris tidak memiliki saham yang mencapai 5% atau lebih dari modal disetor pada Bank, bank lain, lembaga jasa keuangan bukan bank, maupun perusahaan lain.

Penilaian Kinerja Dewan Komisaris

Prosedur pelaksanaan penilaian atas kinerja Dewan Komisaris

1. Penilaian atas kinerja Dewan Komisaris dilakukan dengan cara pemberian nilai mandiri (*self-assessment*) menggunakan kuesioner yang mencakup antara lain:
 - a. Komposisi.
 - b. Kualitas rapat Dewan Komisaris.
 - c. Kinerja pengawasan Dewan Komisaris terhadap kinerja perusahaan.
 - d. Pelaksanaan suksesi Direksi.
 - e. Memastikan pelaksanaan manajemen risiko dan pengendalian internal.

Kuesioner yang telah diisi oleh masing-masing anggota Dewan Komisaris direkapitulasi oleh Sekretaris Perusahaan dan hasilnya disampaikan kepada seluruh Dewan Komisaris pada saat rapat. Tujuan dari *self-assessment* ini adalah untuk mengevaluasi kontribusi dan efektivitas kinerja Dewan Komisaris.

2. Penilaian melalui *Self-Assessment* Tata Kelola. Penilaian kinerja Dewan Komisaris dilakukan juga melalui *self-assessment* pelaksanaan Tata Kelola sebagaimana diatur pada Surat Edaran OJK No.13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Kriteria yang digunakan mencakup aspek penilaian

1. Penilaian *governance structure* menilai kecukupan struktur tata kelola dan infrastruktur tata kelola Bank agar proses pelaksanaan prinsip Tata Kelola menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan Bank.
2. Penilaian efektivitas proses pelaksanaan prinsip tata kelola yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank.

Board of Commissioners' Members holding over 5% or more of the Bank Shares or Paid-in Capital

There are no Board of Commissioners members holding 5% or more of the shares or paid in capital in the Bank, other banks, non-bank financial service institutions, or other companies.

Assessment of the Board of Commissioners Performance

Procedure for conducting the performance assessments for the Board of Commissioners

1. The performance assessment for the Board of Commissioners is carried out by means of self-assessments using a questionnaire that includes
 - a. Composition.
 - b. Quality of Board of Commissioners meetings.
 - c. Board of Commissioners' oversight performance on company performance.
 - d. Implementation of the Board of Directors' succession.
 - e. Ensuring the implementation of risk management and internal control.

The Corporate Secretary recapitulates the questionnaires completed by each member of the Board of Commissioners and the results are submitted to the entire Board of Commissioners during their meeting. The purpose of this self-assessment is to evaluate the contribution and effectiveness of the Board of Commissioners' performance.

2. Assessment through Corporate Governance Self-Assessment. The Board of Commissioners' performance assessment is also carried out through the corporate governance self-assessment as stipulated in OJK Circular Letter No.13/SEOJK.03/2017 concerning The Implementation of Governance for Commercial Banks.

The criteria used includes assessment aspects

1. The governance structure assessment looks at the adequacy of the Bank's governance structure and infrastructure, and that the process of implementing the GCG principles results in the Bank stakeholders' expected outcomes.
2. Assessing the effectiveness of the corporate governance principles implementation process, supported by the Bank's governance structure and infrastructure adequacy.

3. Penilaian hasil tata kelola menilai kualitas *outcome* yang memenuhi harapan pemangku kepentingan Bank.

Pihak Yang Melakukan Penilaian

1. Dewan Komisaris melalui *Self-Assessment*.
2. Direksi melalui kuesioner memberikan penilaian dan masukan kepada Dewan Komisaris.

Penilaian atas Kinerja Komite yang Berada di Bawah Dewan Komisaris

Dewan Komisaris melakukan penilaian atas kinerja komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Penilaian mencakup pemenuhan tugas dan tanggung jawab, frekuensi dan kualitas rapat serta rekomendasi yang diberikan, keragaman kapabilitas, pengalaman serta keahlian anggota Komite guna mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris secara efektif.

Selain itu, anggota Komite Audit, Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko juga telah melakukan evaluasi mandiri (*self-assessment*) untuk mengevaluasi kinerja masing-masing Komite di sepanjang tahun 2018. Hasil evaluasi tersebut antara lain menunjukkan Komite telah melakukan tugas dan tanggung jawabnya dengan baik sesuai dengan Pedoman dan Tata Tertib Kerja, memenuhi frekuensi dan kualitas rapat serta memberikan rekomendasi yang dibutuhkan, adanya keragaman kapabilitas dan keahlian anggota Komite yang memadai dalam mendukung pelaksanaan tugas Dewan Komisaris.

Independensi Anggota Dewan Komisaris

Seluruh anggota Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara independen. Tidak ada Komisaris Independen yang menjabat lebih dari 2 (dua) periode masa jabatan berturut-turut.

3. Assessing the governance outcome to assess the outcome quality that meets the expectation of shareholders.

Parties Conducting the Assessment

1. The Board of Commissioners through Self-Assessment.
2. The Board of Directors through questionnaires that provide an assessment and input to the Board of Commissioners.

Performance Assessment for Committees Under the Board of Commissioners

The Board of Commissioners has done an evaluation on the performance of the committees under its control, namely the Audit Committee, Remuneration and Nomination Committee, and the Risk Monitoring Committee. The assessments covered the fulfillment of duties and responsibilities, frequency and quality of meetings, and recommendations given, the diversity of capabilities, the experience and expertise of Committee members to effectively support the Board of Commissioners' duties and responsibilities.

In addition, members of the Audit Committee, Remuneration and Nomination Committee and Risk Monitoring Committee conducted self-assessments to evaluate the performance of each Committee during 2018. The evaluation results indicated that the Committees had carried out their duties and responsibilities properly in accordance with their Charter, had met the frequency and quality of their meetings and provided recommendations as needed, and that the diversity of capabilities and expertise of Committee members were adequate to support the Board of Commissioners' duties.

Independency of the Board of Commissioners

All Board of Commissioners members have conducted their duties and responsibilities independently. There were no Independent Commissioners who had served more than 2 (two) consecutive terms.

Kebijakan Remunerasi Dewan Komisaris

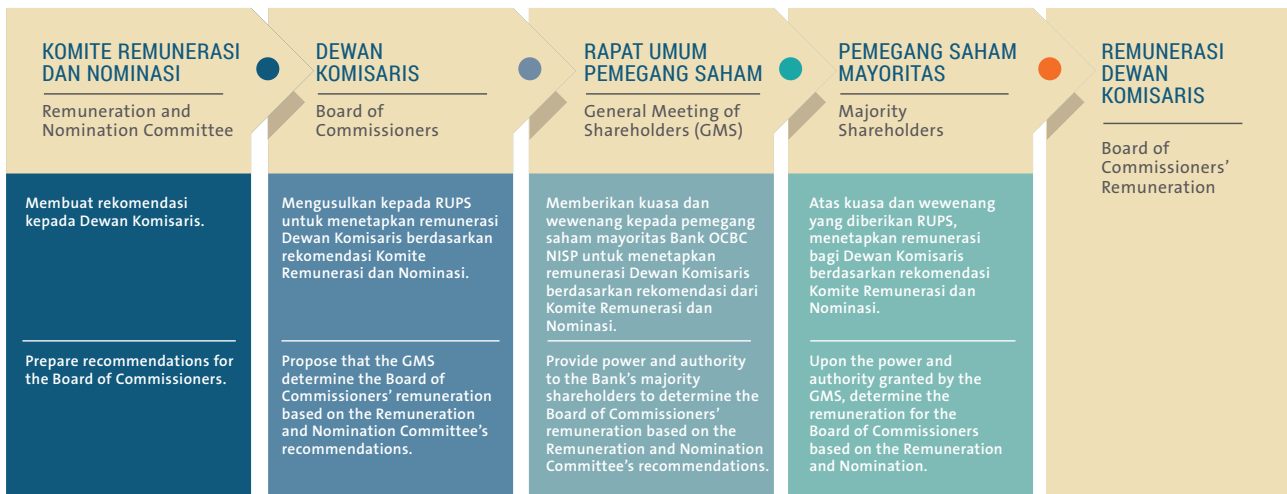
Rapat Umum Pemegang Saham (RUPS) memberikan wewenang kepada pemegang saham mayoritas untuk menetapkan besarnya gaji/honorarium dan tunjangan bagi Dewan Komisaris berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.

Board of Commissioners' Remuneration Policy

The General Meeting of Shareholders (GMS) authorized the majority shareholders to determine the amount of salary/honorarium and benefits for the Board of Commissioners based on recommendations from the Remuneration and Nomination Committee.

Pengungkapan Prosedur Pengusulan sampai Penetapan Remunerasi Dewan Komisaris

Disclosure for Proposal Procedure for Determining the Board of Commissioners' Remuneration



Pengungkapan Bonus Kinerja, Bonus Non-Kinerja, dan/atau opsi saham yang diterima setiap anggota Dewan Komisaris

Guna menjaga independensi dalam menjalankan tugasnya, sejak tahun 2008 Dewan Komisaris Bank tidak menerima remunerasi dalam bentuk bonus atas pencapaian kinerja Bank.

Disclosure of Performance Bonuses, Non-Performance Bonuses, and/or stock options received by each Board of Commissioners' member

To maintain independence in carrying out its duties, since 2008 the Bank's Board of Commissioners has declined any remuneration in the form of bonuses for achieving Bank performance.

DIREKSI

Direksi diangkat oleh Rapat Umum Pemegang Saham, dan bertanggung jawab dalam hal pelaksanaan dan pengembangan GCG di lingkungan Bank.

Pedoman dan Tata Tertib Kerja Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi telah memiliki Pedoman dan Tata Tertib Kerja yang selengkapnya dapat diakses pada situs web Bank www.ocbcnisp.com.

Tugas dan Tanggung Jawab masing-masing anggota Direksi

Tugas dan tanggung jawab masing-masing anggota Direksi telah diperbaharui dan diatur dalam Surat Keputusan Direksi No.KPTS/DIR/KB.01/HCM/027/2018 tanggal 28 September 2018, sebagai berikut:

THE BOARD OF DIRECTORS

The Board of Directors is appointed through a General Meeting of Shareholders, and is responsible for implementing and developing GCG within the Bank.

Board of Directors' Charter

In carrying out its duties and responsibilities, the Board of Directors is guided by a Charter that can be accessed on the Bank's website www.ocbcnisp.com.

Board of Directors' members' Duties and Responsibilities

The duties and responsibilities for each Board of Directors' member were updated and regulated in the Directors Decree No.KPTS/DIR/KB.01/HCM/027/2018 dated September 28, 2018, and are as follows:

No.	Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
1	Parwati Surjaudaja	Presiden Direktur President Director	Mengkoordinasikan pelaksanaan kepengurusan Bank melalui seluruh anggota Direksi dan secara langsung bertanggung jawab atas: Coordinating Bank management implementation through all Board of Directors' members and directly responsible <ul style="list-style-type: none"> Internal Audit Business Transformation Human Capital Operations & IT
2	Hartati	Direktur Independen Independent Director	<ul style="list-style-type: none"> Finance
3	Emilya Tjahjadi	Direktur Director	<ul style="list-style-type: none"> Commercial Banking Enterprise Banking
4	Martin Widjaja	Direktur Director	<ul style="list-style-type: none"> Wholesale Banking Transaction Banking Business Management & Analytics Financial Institution
5	Andrae Krishnawan W.	Direktur Director	<ul style="list-style-type: none"> Network Unit Usaha Syariah Sharia Business Unit
6	Johannes Husin	Direktur Director	<ul style="list-style-type: none"> Treasury
7	Low Seh Kiat	Direktur Director	<ul style="list-style-type: none"> Retail Banking
8	Joseph Chan Fook Onn	Direktur Director	<ul style="list-style-type: none"> Risk Management
9	Mirah Wiryoatmodjo	Direktur Director	<ul style="list-style-type: none"> Compliance AML-CFT Corporate Communication Corporate Secretary

Kriteria Anggota Direksi

Dalam memilih Direksi, Bank memiliki kriteria tertentu, antara lain:

- a. Mempunyai akhlak, moral, dan integritas yang baik.
- b. Cakap melakukan perbuatan hukum.
- c. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat.
- d. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
- e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan.

Informasi lebih lanjut mengenai kriteria anggota Direksi telah diatur di dalam Pedoman dan Tata Tertib Kerja Direksi yang dapat diakses pada situs web Bank www.ocbcnisp.com

Jumlah dan Komposisi Anggota Direksi

Jumlah anggota Direksi sebelum RUPST 3 April 2018 adalah 10 (sepuluh) orang, dan setelahnya 9 (sembilan) orang, termasuk 1 Presiden Direktur, dan 1 Direktur yang membawahi fungsi kepatuhan. Mayoritas WNI dan seluruhnya berdomisili di Jakarta, Indonesia.

Independensi Anggota Direksi

Mayoritas anggota Direksi tidak memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau anggota Dewan Komisaris. Selain itu tidak ada rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga yang dapat menimbulkan konflik kepentingan Direksi dalam mengelola Bank. Dengan demikian, Direksi dapat menjaga independensinya dan bersikap profesional dalam menjalankan perusahaan.

Rapat Direksi

Kebijakan Rapat Direksi

Pedoman dan Tata Tertib Kerja Direksi Bank mengatur tentang Rapat Direksi antara lain:

1. Rapat dilaksanakan secara berkala sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan, dan rapat bersama Dewan Komisaris paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Criteria for the Board of Directors' Members

In selecting the Board of Directors, the Bank has several criteria, among others:

- a. Having good character, moral and integrity.
- b. Being capable of performing legal actions.
- c. Having a good track record for the 5 (five) years prior to appointment and during his tenure.
- d. Having a commitment to comply with laws and regulations.
- e. Having the knowledge and/or expertise in the fields needed.

Further information regarding the criteria of the Board of Directors members is regulated in the Board of Directors Charter that can be accessed on the Bank's website www.ocbcnisp.com

Number and Composition of the Board of Directors' Members

Prior to the April 3, 2018 AGMS, the number of the Board of Directors members was 10 (ten) people, and afterwards became 9 (nine), including 1 President Director and 1 Director in charge for compliance. The majority of the Board of Directors are Indonesian citizens and are all domiciled in Jakarta, Indonesia.

Independence of the Board of Directors Members

The majority of the Board of Directors members have no family relationships up to the second degree with fellow Board of Directors members and/or Board of Commissioners members. In addition, there is no concurrent positions as Board of Directors members, Board of Commissioners members or Executive Officers in banks, companies, and/or institutions that could have created a conflict of interest for the Board of Directors in managing the Bank. Thus, the Board of Directors maintains its independence and professionalism in running the Bank.

The Board of Directors Meeting

Board of Directors Meeting Policy

The Board of Directors Charter regulates the Board of Directors Meeting, as follows:

1. Meetings are held periodically at least once a month, and joint meetings with Board of Commissioners at least once every 4 (four) months.

- Rapat dapat dilangsungkan apabila dihadiri atau diwakili mayoritas oleh seluruh anggota Direksi.
- Jadwal Rapat untuk tahun berikutnya sudah ditentukan sebelum akhir tahun buku dan sudah harus diterima oleh seluruh anggota Direksi selambat-lambatnya awal bulan Januari.
- Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi.
- Hasil rapat wajib dituangkan dalam risalah rapat, ditanda tangani oleh anggota Direksi dan anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Direksi dan anggota Dewan Komisaris.

Informasi lebih detail mengenai pengaturan Rapat terdapat pada Pedoman dan Tata Tertib Kerja Direksi yang dapat dilihat pada situs web Bank www.ocbcnisp.com.

Pelaksanaan & Tingkat Kehadiran Rapat Direksi

Sepanjang tahun 2018, pelaksanaan dan tingkat kehadiran Rapat Direksi berikut ini.

- The meetings can be held when attended or represented by majority of the Board of Directors members.
- The meeting schedule for the following year is determined before the end of the financial year and must be received by all Board of Directors members no later than the beginning of January.
- All policies and strategic decisions must be decided through a Board of Directors meeting.
- The meeting results must be stated in the minutes of meeting, signed by the Board of Directors members and Board of Commissioners members who were present, and circulated to all Board of Directors members and Board of Commissioners members.

More detailed information on meeting arrangements can be found in the Board of Directors' Charter which can be seen on the Bank's website www.ocbcnisp.com.

Board of Directors Meetings Implementation & Attendance

The Board of Directors Meetings Implementation & Attendance in 2018 were as follows:

Tabel Tingkat Kehadiran Direksi pada Rapat Direksi

Board of Directors' Meetings Attendance

No.	Nama Name	Jumlah Rapat Number of Meetings	Kehadiran Attendance	% Kehadiran % Attendance
1.	Parwati Surjaudaja	23	23	100%
2.	Yogadharma Ratnapalasar *)	6	6	100%
3.	Rama Pranata Kusumaputra *)	6	6	100%
4.	Hartati	23	22	96%
5.	Emily Tjahjadi	23	23	100%
6.	Martin Widjaja	23	23	100%
7.	Andrae Krishnawan W.	23	22	96%
8.	Low Seh Kiat	23	21	91%
9.	Johannes Husin	23	23	100%
10.	Joseph Chan Fook Onn	23	22	96%
11.	Mirah Wiryoatmodjo **)	13	11	85%

*) Masa Jabatan berakhir sejak penutupan RUPST 3 April 2018

**) Efektif tanggal 5 Juni 2018

*) Term of office ended at the close of the AGMS on April 3, 2018

**) Effective on June 5, 2018

Rapat Gabungan Direksi dan Dewan Komisaris

Pelaksanaan dan Tingkat Kehadiran Rapat Gabungan Direksi dan Dewan Komisaris.

Pelaksanaan dan tingkat kehadiran Rapat Gabungan Direksi dan Dewan Komisaris pada tahun 2018, ditampilkan dalam tabel berikut.

No.	Nama Name	Jumlah Rapat Number of Meetings	Kehadiran Attendance	% Kehadiran % Attendance
1.	Parwati Surjaudaja	3	3	100%
2.	Yogadharna Ratnapalasarı *)	1	1	100%
3.	Rama Pranata Kusumaputra *)	1	1	100%
4.	Hartati	3	3	100%
5.	Emilya Tjahjadi	3	3	100%
6.	Martin Widjaja	3	3	100%
7.	Andrae Krishnawan W.	3	3	100%
8.	Low Seh Kiat	3	3	100%
9.	Johannes Husin	3	3	100%
10.	Joseph Chan Fook Onn	3	3	100%
11.	Mirah Wiryoatmodjo **)	2	2	100%

*) Masa Jabatan berakhir sejak penutupan RUPST 3 April 2018
**) Efektif tanggal 5 Juni 2018

The Board of Directors and Board of Commissioners Meeting

Board of Directors and Board of Commissioners Joint Meetings Implementation & Attendance .

The Board of Directors and Board of Commissioners Joint Meetings Implementation & Attendance Levels in 2018 were as follows:

Pelaksanaan Tugas Direksi

A. Program Orientasi Bagi Anggota Direksi Baru

Bank memiliki program orientasi dan pengenalan bagi anggota Direksi yang baru bergabung dengan tujuan untuk memberikan pengetahuan dan pemahaman tentang Bank. Pada tahun 2018 Program Orientasi diberikan kepada Mirah Wiryoatmodjo.

B. Program Peningkatan Kompetensi Anggota Direksi tahun 2018

Selama tahun 2018, anggota Direksi mengikuti serangkaian kegiatan untuk meningkatkan kompetensi, yang ditampilkan pada tabel berikut.

Implementation of Board of Directors Duties

A. Orientation Program for New Director

The Bank has an orientation and introduction program for new Directors aimed at providing knowledge and understanding of the Bank. In 2018 an Orientation Program was conducted for Mirah Wiryoatmodjo.

B. Board of Directors' Competency Enhancement Program 2018

During 2018, the Board of Directors' members attended a series of activities to improve their competencies, as shown in the following table.

Tabel Program Kegiatan Peningkatan Kompetensi Direksi Tahun 2018
Competency Improvement Programs for the Board of Directors in 2018

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organizer	Tempat Venue
Parwati Surjaudaja	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>New Paradigm in Infrastructure Financing</i>	9 Oktober 2018 October 9, 2018	Bank Indonesia	Bali
	<i>IMF & World Bank Annual Forum</i>	9-13 Oktober 2018 October 9-13, 2018	IMF & World Bank	Bali
	<i>Financial Sector Development & The Future of Finance</i>	14 Oktober 2018 October 14, 2018	OJK	Bali
Hartati	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Awareness, Vision, Imagination, Role, and Action (AVIRA)</i>	5-10 September 2018 September 5-10, 2018	INSEAD	Singapura Singapore
	<i>2018 Finance Conference - The Future is Now</i>	14 September 2018 September 14, 2018	KPMG	Jakarta
	<i>2018 Annual Technical Update - Financial Services Accounting & Tax Seminar</i>	28 November 2018 November 28, 2018	PwC Indonesia	Jakarta
Emilya Tjahjadi	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	Bank OCBC NISP	Jakarta
	<i>RE Project Finance Structure</i>	19 April 2018 April 19, 2018	Bank OCBC NISP	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Martin Widjaja	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue
Martin Widjaja	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Andrae Krishnawan W	<i>Branch Transformation</i>	22 Januari 2018 January 22, 2018	IQPC	Singapura Singapore
	<i>Digital Banking APAC 2018</i>	27-28 Maret 2018 March 27-28, 2018	Money Live	Hongkong
	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Johannes Husin	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Low Seh Kiat	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
Joseph Chan Fook Onn	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>RE Project Finance Structure</i>	19 April 2018 April 19, 2018	Bank OCBC NISP	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organiser	Tempat Venue
Mirah Wiryoatmodjo	<i>Management Control Oversight Rating (MCOR) Refreshment</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	<i>Seminar FKDPD - Peran Aktif Kepatuhan Perbankan Menjaga Stabilitas Melalui Pencegahan Pendanaan Terorisme</i>	26 Juni 2018 June 26, 2018	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	Jakarta
	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	Bank OCBC NISP	Jakarta
	<i>Sustainable Finance Implementation</i>	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
	<i>Annual Singapore AML and Financial Crime Tools Seminar (ACAMS)</i>	19 November 2018 November 19, 2018	ACAMS	Singapura Singapore
	<i>Seminar Implementasi Prudential Banking Dalam Menghadapi Tantangan Ekonomi Global</i>	29 November 2018 November 29, 2018	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	Jakarta

Kepemilikan Saham Anggota Direksi yang Mencapai 5% atau Lebih Dari Modal Disetor

Per 31 Desember 2018, hanya Low Seh Kiat yang memiliki saham 15% pada lembaga keuangan bukan bank, Yolland Investment Pte. Ltd. Anggota Direksi lainnya tidak ada yang memiliki saham 5% atau lebih dari modal disetor Bank, bank lain, lembaga keuangan bukan bank, dan perusahaan lain.

Pengungkapan Hubungan Afiliasi dengan Anggota Direksi Lainnya, Anggota Dewan Komisaris, dan Pemegang Saham Utama

Mayoritas anggota Direksi tidak memiliki hubungan afiliasi, baik secara keuangan maupun keluarga dengan anggota Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank.

Parwati Surjaudaja memiliki hubungan keluarga dengan anggota Dewan Komisaris, Pramukti Surjaudaja, sedangkan Low Seh Kiat dan Joseph Chan Fook Onn memiliki hubungan keuangan dengan Pemegang Saham Pengendali OCBC Bank.

The Board of Directors Ownership of More Than 5% of the Shares or Paid-In Capital

As of December 31, 2018, only Low Seh Kiat held 15% shares in a non-bank financial institution, Yolland Investment Pte. Ltd. Other Board of Directors members did not have 5% or more of the paid in capital of the Bank, other bank, non bank financial institution, dan other company.

Disclosure of Affiliate Relationship with Other Board of Director Members, Board of Commissioners Members, and Controlling Shareholders

The majority of the Board of Directors members do not have affiliate relationships, either financial or family, with the Board of Commissioners members, and other Directors and/or the Bank's Controlling Shareholders.

Parwati Surjaudaja has family relationships with Board of Commissioners member, Pramukti Surjaudaja, while Low Seh Kiat and Joseph Chan Fook Onn have financial relationships with the Controlling Shareholders OCBC Bank.

Penilaian Kinerja Direksi

A. Prosedur Pelaksanaan, Kriteria dan Pihak yang Melakukan Penilaian Kinerja Direksi

Bank melaksanakan proses evaluasi kinerja Direksi secara individu dan secara kelompok terkait rencana dan strategi Bank yang telah ditentukan sebelumnya.

B. Kriteria yang digunakan dalam pelaksanaan penilaian atas kinerja Direksi

1. Penilaian Individual Anggota Direksi

Dalam melaksanakan penilaian kinerja Anggota Direksi, Bank menggunakan *Balance Score Card* (BSC) yang dituangkan dalam bentuk *goal setting* dan penyusunan *Key Performance Indicator* (KPI) yang lebih detail dan disepakati bersama serta mengacu pada strategi Bank. Kriteria penilaian KPI anggota Direksi mengacu pada 5 (lima) aspek kriteria penilaian, yaitu:

- a. Keuangan.
- b. Nasabah.
- c. Produk dan Jasa.
- d. Proses.
- e. *People*.

Pembobotan kriteria penilaian berbeda antara satu Direktur dengan Direktur lainnya sesuai dengan tugas dan fungsi masing-masing. Penilaian kinerja anggota Direksi secara individual dilakukan oleh Presiden Direktur.

2. Penilaian Kinerja secara kelompok atau kolejal

- a. Penilaian atas pelaksanaan tugas dan tanggung jawab Direksi secara grup disampaikan dalam Laporan Dewan Komisaris pada halaman 14-20 pada Laporan Tahunan ini. Dalam menjalankan tugas untuk melakukan penilaian atas kinerja Direksi, Dewan Komisaris dibantu oleh Komite Remunerasi dan Nominasi.
- b. Penilaian kinerja Direksi dilakukan dengan metode *self-assessment* berdasarkan Struktur, Proses, dan Hasil Tata Kelola sesuai dengan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Board of Directors' Performance Assessment

A. Implementation Procedures, Criteria and Parties Conducting Board of Directors' Performance Assessment

The Bank carries out the performance evaluation process for the Directors individually and collegially based on the Bank's predetermined plans and strategies.

B. Criteria used when conducting the Board of Directors' performance assessment

1. Individual Directors' Assessment

When conducting this performance assessment, the Bank uses a Balance Score Card (BSC) in the form of goal setting and more detailed and mutually agreed Key Performance Indicators (KPI), which refer to the Bank strategy. The KPI assessment criteria for Board of Directors' members cover 5 (five) assessment criteria aspects namely:

- a. Financial
- b. Customers.
- c. Product and services.
- d. Process.
- e. People.

The assessment criteria weighting differs from one Director to another based on their respective duties and functions. The individual Directors' performance assessments are conducted by the President Director.

2. Group or collegial performance appraisal

- a. Assessment of the Board of Directors' duties and responsibilities as group is delivered in the Board of Commissioners Report on page 14-20 in this Annual Report. In carrying out its duties to conduct assessment on the Board of Directors performance, the Board of Commissioners is assisted by Remuneration and Nomination Committee.
- b. The Board of Directors' assessment using GCG self-assessment method based on GCG Structure, Process and Outcome in accordance to OJK Circular Letter No.13/SEOJK.3/2017 concerning the Implementation of Corporate Governance for Commercial Bank.

Kebijakan Remunerasi Direksi

Prosedur Penetapan Remunerasi Direksi

- Indikator Penetapan Remunerasi Direksi**

Penetapan remunerasi Direksi didasarkan pada kinerja, risiko, kewajaran dengan peer group, sasaran dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan dan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang, keseimbangan antara remunerasi yang bersifat tetap maupun yang variabel, dengan mempertimbangkan masukan Komite Remunerasi dan Nominasi.

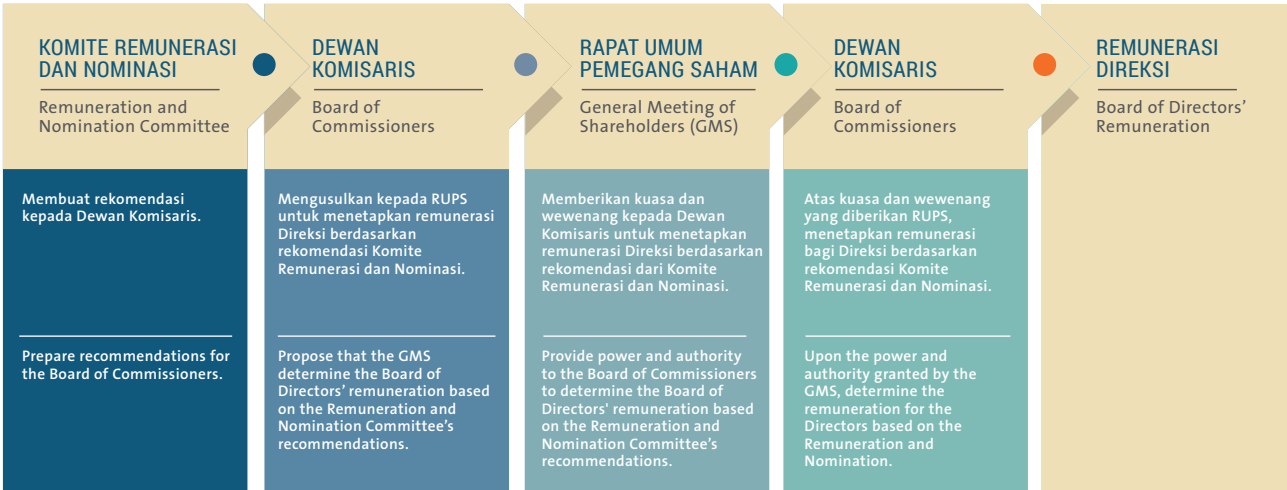
The Board of Directors Remuneration Policy

Procedure for Determining the Board of Directors' Remuneration

- Indicators for Determining the Board of Directors Remuneration**

The establishment of remuneration for the Board of Directors is based on performance, risk, fairness with peer group, the Bank's long term goals and strategies, reserve fulfillment as stipulated in the laws and regulations and the Bank's future potential income, and balance between fixed and variable remuneration by considering the inputs of the Remuneration and Nomination Committee.

Prosedur Penetapan Remunerasi Direksi
Procedure of Determining the Remuneration of Board of Directors





KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris membentuk Komite Audit, Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko. Pengangkatan anggota komite tersebut dilakukan oleh Direksi sesuai Keputusan Dewan Komisaris berdasarkan rekomendasi Komite Remunerasi dan Nominasi. Setiap Komite diketuai oleh Komisaris Independen dan memiliki Pedoman dan Tata Tertib Kerja yang diperbaharui secara berkala.

Komite Audit

Profil Komite Audit

<p>Kwan Chiew Choi Ketua Chairman</p>	<p>Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.</p>	<p>His complete profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.</p>
<p>Hardi Juganda Anggota Member</p>	<p>Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.</p>	<p>His complete profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.</p>
<p>Kurnia Irwansyah Anggota (Pihak Independen) Member (Independent Party)</p> 	<p>Warga negara Indonesia, 60 tahun. Anggota Komite Audit Bank OCBC NISP sejak Juli 2014.</p> <p>Riwayat Pekerjaan Asisten Audit Manager KAP Hadi Sutanto & Rekan/ Pricewaterhouse (1979-1983), Accounting Manager PT Coca Cola Indonesia (1983-1985), Dosen Senior Akuntansi Fakultas Ekonomi Universitas Indonesia (1985-sekarang), Finance Manager PT Djaya Beverage Bottling Company (1985-1988), Financial Controller IFF PT Essence Indonesia (1988-1993), Finance Director IFF PT Essence Indonesia (1993-1998), Managing Director IFF PT Essence Indonesia (1998-2008).</p> <p>Rangkap Jabatan: Tidak ada</p> <p>Riwayat Pendidikan Dosen Bersertifikasi dari Depdikbud (2014), <i>Chartered Accountant</i> dari Ikatan Akuntan Indonesia (2014), Magister Akuntansi lulusan MAKSI Fakultas Ekonomi Universitas Indonesia, Jakarta (2010), dan Sarjana Ekonomi jurusan Akuntansi Fakultas Ekonomi Universitas Indonesia, Jakarta (1982).</p>	<p>Indonesian Citizen, 60 years old. Audit Committee Member of Bank OCBC NISP since July 2014.</p> <p>Work Experience Asisten Audit Manager KAP Hadi Sutanto & Rekan/ Pricewaterhouse (1979-1983), Accounting Manager PT Coca Cola Indonesia (1983-1985), Dosen Senior Akuntansi Fakultas Ekonomi Universitas Indonesia (1985-present), Finance Manager PT Djaya Beverage Bottling Company (1985-1988), Financial Controller IFF PT Essence Indonesia (1988-1993), Finance Director IFF PT Essence Indonesia (1993-1998), Managing Director IFF PT Essence Indonesia (1998-2008).</p> <p>Concurrent Position: None</p> <p>Educational Background Certified Lecturer from Ministry of Education (2014), Chartered Accountant from Institute of Indonesian Chartered Accountants (2014), Master Degree in Accounting from MAKSI, Faculty of Economics, University of Indonesia (2010), and Bachelor's degree in Economics majoring in Accounting, Faculty of Economics, University of Indonesia (1982).</p>
<p>Rufina Tinawati Marianto Anggota (Pihak Independen) Member (Independent Party)</p> 	<p>Warga negara Indonesia, 59 tahun. Anggota Komite Audit Bank OCBC NISP sejak Maret 2017.</p> <p>Riwayat Pekerjaan Menjabat berbagai posisi di Bank Bali dengan posisi terakhir sebagai <i>General Manager of Large Commercial Banking – Unit Bisnis Jakarta</i> (1987-2003), <i>General Manager Commercial Jatabeka</i> di Bank Permata (2003-2006), <i>Commercial Business Division Head</i>, Executive VP, <i>Commercial Business Unit</i>, Anggota Komite Kredit Komersial, dan <i>Commercial Sales & Marketing Support Head</i> di Bank OCBC NISP (2007-2014).</p> <p>Rangkap Jabatan: 2016-sekarang: Komisaris Independen PT Bank Mayora.</p> <p>Riwayat Pendidikan Sarjana Ekonomi Manajemen (1986) dan Sarjana Teknik Arsitektur (1985) dari Universitas Katolik Parahyangan, Bandung.</p>	<p>Indonesian Citizen, 59 years old. Audit Committee Member of Bank OCBC NISP since March 2017.</p> <p>Work Experience Served in various positions at Bank Bali with last positions as <i>General Manager of Large Commercial Banking - Jakarta Business Unit</i> (1987-2003), <i>General Manager of Commercial Jatabeka</i> at Bank Permata (2003-2006), <i>Commercial Business Division Head</i>, Executive VP, <i>Commercial Business Unit</i>, Member of the Commercial Credit Committee and <i>Commercial Sales & Marketing Support Head</i> at Bank OCBC NISP (2007-2014).</p> <p>Concurrent Position: 2016-present: Independent Commissioner of PT Bank Mayora.</p> <p>Education Background Bachelor's degree in Economics majoring in Management (1986) and Architecture (1985) from Parahyangan Catholic University, Bandung.</p>

COMMITTEES UNDER THE BOARD OF COMMISSIONERS

To support the effective execution of its duties and responsibilities, the BOC has established an Audit Committee, Remuneration and Nomination Committee and Risk Monitoring Committee. The BOD appoints members for the Committees as approved by BOC based on the recommendations from the Remuneration and Nomination Committee. Each Committee is chaired by an Independent Commissioner and has a Charter periodically updated.

Audit Committee

Audit Committee Profile

Struktur, Keanggotaan dan Keahlian

Keanggotaan Komite Audit terdiri dari 1 (satu) orang Komisaris Independen yang merangkap sebagai Ketua, 1 (satu) orang Komisaris Independen sebagai anggota, 1 (satu) orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang keuangan atau akuntansi, dan 1 (satu) orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang hukum atau perbankan.

Structure, Membership and Expertise

The Audit Committee consists of one Independent Commissioner as Chairman, one Independent Commissioner as member, one Independent Party as member who has an expertise in finance or accounting, and one Independent Party as member who has an expertise in law or banking.

Masa Jabatan anggota Komite Audit

Audit Committee Members' Period and Term of Office

Nama Name	Posisi di dalam Komite Position in Committee	Posisi di Bank OCBC NISP Position in Bank OCBC NISP	Dasar Hukum Penunjukan Surat Keputusan Direksi Legal Basis of Appointment Board of Directors Decree	Periode dan Masa Jabatan Period and Term of Office	
				Tanggal Efektif Effective Date	Akhir Masa Jabatan End of Term
Kwan Chiew Choi	Ketua Chairman	Komisaris Independen Independent Commissioner	KPTS/DIR/HK.02.02/CORPSECR/020/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 AGMS 2020
Hardi Juganda	Anggota Member	Komisaris Independen Independent Party	KPTS/DIR/KB.01/CORPSECR/004G/2018 tanggal 4 April 2018 dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2020 AGMS 2020
Kurnia Irwansyah	Anggota Member	Pihak Independen Independent Party	KPTS/DIR/HK.02.02/CORPSECR/022/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 AGMS 2020
Rufina Tinawati Marianto	Anggota Member	Pihak Independen Independent Party	KPTS/DIR/HK.02.02/CORPSECR/021/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 AGMS 2020

Pedoman dan Tata Tertib Kerja (Piagam) Komite Audit

Dalam menjalankan tugasnya Komite Audit memiliki Piagam Komite Audit yang selengkapnya dapat diakses pada situs web Bank www.ocbcnisp.com.

Audit Committee Charter

In carrying out its duties the Audit Committee has an Audit Committee Charter which can be accessed at the Bank's website www.ocbcnisp.com.

Tugas dan Tanggung Jawab

Komite Audit membantu Dewan Komisaris dalam mengawasi kualitas dan integritas pelaporan keuangan, sistem pengendalian intern, proses audit internal dan eksternal, tata kelola, dan proses pemantauan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.

Audit Committee Duties and Responsibilities

The Audit Committee assists the Board of Commissioners in overseeing the quality and integrity of the financial reporting, internal control system, internal and external audit process, governance, and the monitoring process of compliance with the applicable rules and regulations.

Independensi Anggota Komite Audit

Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya, termasuk dalam memberikan pendapat jika terdapat perbedaan pendapat antara Direksi dan Akuntan Publik.

Audit Committee Members' Independence

The Audit Committee acts independently in carrying out its duties and responsibilities, including providing an independent opinion in the event of disagreements between management and the independent auditors.

Kebijakan, Pelaksanaan dan Tingkat kehadiran Rapat Komite Audit

Komite Audit dapat mengadakan rapat setiap saat, minimal 4 (empat) kali dalam satu tahun. Rapat dapat diselenggarakan jika dihadiri minimal 51% dari jumlah anggota dan keputusan rapat berdasarkan musyawarah untuk mufakat.

Audit Committee Meeting, Agenda and Level of Attendance

The Audit Committee may hold a meeting any time, but not less than four times in a year. The meetings may be held when it is attended by 51% of members, and meeting resolutions shall be based on deliberation and consensus.

Dalam hal tidak dapat dicapai musyawarah untuk mufakat, maka keputusan sah jika disetujui oleh mayoritas dari anggota Komite Audit yang hadir dalam rapat.

Selama tahun 2018, Komite Audit telah menyelenggarakan 22 (dua puluh dua) kali rapat, dengan:

- a. Akuntan Publik: 4 (empat) kali rapat, termasuk 1 (satu) kali rapat tanpa kehadiran manajemen
- b. Direktur Keuangan 5 (lima) kali rapat
- c. Audit Internal: 7 (tujuh) kali rapat, termasuk 1 (satu) kali rapat tanpa kehadiran manajemen
- d. Direktur Compliance: 4 (empat) kali rapat
- e. Dewan Komisaris: 2 (dua) kali rapat

In the event cumulative agreement is not reachable, the decision is valid if approval by majority of members of the Audit Committee attending the meeting.

During 2018, the Audit Committee held 22 (twenty two) meetings, with:

- a. Public Accountant: 4 (four) meetings, including 1 (one) meeting without management presence
- b. Director of Finance 5 (five) meetings
- c. Internal Audit: 7 (seven) meetings, including 1 (one) meeting without management presence
- d. Compliance Director: 4 (four) meetings
- e. Board of Commissioners: 2 (two) meetings

Tingkat Kehadiran Komite Audit
Attendance Level of Audit Committee

Nama Name	Posisi di dalam Komite Position in Committee	Jumlah Rapat Number of Meetings	Kehadiran Number of Meetings	% Kehadiran % Attendance
Kwan Chiew Choi	Ketua Chairman	22	22	100%
Hardi Juganda *)	Anggota Member	16	16	100%
Kurnia Irwansyah	Anggota (Pihak Independen) Member (Independent Party)	22	22	100%
Rufina Tinawati Marianto	Anggota (Pihak Independen) Member (Independent Party)	22	22	100%

*) Efektif menjabat sebagai anggota Komite Audit pada RUPST 3 April 2018

*) Effectively served as Audit Committee Member after the AGMS on 3 April 2018

Pelaksanaan Kegiatan Komite Audit Tahun 2018

Melalui penyelenggaraan rapat sebagaimana disampaikan di atas, Komite Audit telah melakukan kajian, evaluasi dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya, sebagai berikut:

- a. Dengan Direktur yang membawahi fungsi Kepatuhan, membahas antara lain:
 - 1) Pelaksanaan ketentuan kehati-hatian oleh Bank dan ketaatan terhadap ketentuan perundang-undangan serta upaya yang dilakukan untuk meningkatkan budaya kepatuhan.
 - 2) Tindak lanjut atas rekomendasi dari audit internal, akuntan publik dan otoritas pengawas terkait temuan ketidaktaatan dan langkah-langkah perbaikan yang telah dan akan dilakukan manajemen.
 - 3) Perkembangan terkini ketentuan perundangan di bidang perbankan dan ketentuan perundangan lainnya yang relevan dan analisis dampaknya bagi Bank serta langkah langkah penerapannya oleh manajemen.

2018 Audit Committee Activities

Through the meetings as mentioned above, the Audit Committee conducted reviews, evaluations and monitoring based on its scope of duties and responsibilities, as follows:

- a. With the Compliance Director, among others:
 - 1) Implementation of prudential banking principles and compliance with applicable regulations and efforts to enhance compliance culture.
 - 2) Follow-up actions on recommendations from internal audit, external auditor, and supervisory authorities with regards to noncompliance findings and corrective actions that have and will be performed by management.
 - 3) Current development of banking regulations and other relevant regulations and analysis of its impact on the Bank as well as implementation actions the management.

- 4) Efektivitas sistem pemantauan ketaatan terhadap ketentuan perundang-undangan, kebijakan, sistem, prosedur dan kode etik serta tindak lanjut Manajemen atas ketidaktaatan.
 - 5) Implementasi kebijakan, prosedur dan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta tindak lanjut atas rekomendasi audit internal.
- b. Dengan Direktur Keuangan, antara lain:
- 1) Melakukan kajian atas sistem akuntansi dan proses pelaporan keuangan untuk memastikan terselenggaranya pelaporan keuangan yang sehat dan transparan.
 - 2) Melakukan kajian untuk meyakinkan bahwa Manajemen telah melakukan tindak lanjut atas temuan audit dan rekomendasi audit internal, akuntan publik, dan otoritas pengawas terkait aspek akuntansi dan pelaporan keuangan. Disamping itu, melakukan kajian untuk meyakinkan bahwa Manajemen senantiasa mengikuti perkembangan isu terkini dan perubahan standar akuntansi yang berdampak langsung terhadap laporan keuangan Bank, dan melakukan langkah-langkah persiapan dini yang diperlukan dalam penerapannya secara tepat.
 - 3) Melakukan kajian untuk memastikan bahwa isi dan pengungkapan laporan keuangan, aplikasi prinsip-prinsip dan kebijakan akuntansi, penggunaan estimasi dan pertimbangan signifikan serta perlakuan atas perubahan akuntansi termasuk aplikasi standar akuntansi baru yang berlaku efektif tahun berjalan, dilakukan dengan tepat dan sesuai dengan Standar Akuntansi Keuangan di Indonesia.
- c. Dengan Audit Internal, antara lain:
- 1) Melakukan kajian atas kecukupan dan efektivitas fungsi audit internal dan meyakinkan terselenggaranya proses audit internal yang independen dan obyektif dalam melakukan penilaian kecukupan dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal.
 - 2) Melakukan kajian atas hasil penilaian risiko oleh audit internal, rencana audit berbasis risiko, ruang lingkup dan fokus audit untuk meyakinkan bahwa prioritas dan lingkup audit diarahkan pada risiko utama teridentifikasi dan fungsi utama Bank. Di samping itu dikaji juga aspek-aspek penting lainnya seperti usulan penyempurnaan metodologi audit, pemanfaatan perkembangan teknologi dalam proses audit untuk meningkatkan efektivitas dan efisiensi audit serta peran Audit Internal dalam penguatan dan pemberdayaan *Three Lines of Defense*.
- 4) Effectiveness of monitoring of compliance with regulations, policies, systems, procedures, and code of conduct as well as management follow up actions on non-compliance.
 - 5) Implementation of AML-CFT (Anti Money Laundering and Combating the Financing of Terrorism) policies, procedures and program as well as follow-up actions on internal audit recommendations.
- b. With the Finance Director, among others:
- 1) Reviewing the accounting and financial reporting systems to ensure the sound and transparent financial reporting process.
 - 2) Reviewing to ensure that the Management has conducted follow up actions on the key findings and recommendations of internal audit, external auditor, and supervisory authority involving financial reporting matters. In addition, reviewing to ensure that Management keeps abreast of current issues and changes to accounting standards which have a direct impact on Bank's financial statements and conducted immediate early preparation for its accurate implementation.
 - 3) Reviewing to ensure that the content and disclosures of financial statements, the application of accounting principles, the use of significant estimates and judgements and the treatment of accounting changes, including the application of new accounting standards effective in the current year, are appropriate and in accordance to the applicable Financial Accounting Standards in Indonesia.
- c. With Internal Audit, among others:
- 1) Reviewing the adequacy and effectiveness of internal audit functions and ensuring an independent and objective internal audit process to assess the adequacy and effectiveness of governance processes, risk management and internal control.
 - 2) Reviewing the results of risk assessments by internal audit, risk based audit plans, audit scope and focus to ensure that the audit work is prioritized and scoped according to the identified key risks and functions. In addition, reviewing the proposed improvement of audit methodology, utilization of current technology development in the audit process to enhance the audit effectiveness and efficiency as well as the role of Internal Audit in strengthening and empowering the Three Lines of Defense.

- 3) Melakukan kajian atas laporan audit berkala yang disampaikan Audit Internal, termasuk temuan audit atas proses pengendalian internal, manajemen risiko dan tata kelola serta temuan audit terkait fraud dan temuan audit lain yang signifikan, rekomendasi audit internal, tindak lanjut tepat waktu oleh manajemen .
 - 4) Melakukan kajian untuk memastikan bahwa terdapat koordinasi dan komunikasi yang efektif antara Audit Internal dengan Akuntan Publik, Otoritas Jasa Keuangan dan Otoritas Pengawas lainnya. Disamping itu, memantau tindak lanjut manajemen yang tepat atas rekomendasi Audit Internal, Akuntan Publik, Otoritas Jasa Keuangan dan Otoritas Pengawas lainnya.
 - 5) Meyakinkan kecukupan sumber daya, kompetensi, dan terselenggaranya pengembangan dan pelatihan berkelanjutan bagi auditor internal.
 - 6) Melakukan rapat dengan Audit Internal tanpa kehadiran manajemen untuk membahas hal-hal penting yang ingin disampaikan oleh Audit Internal.
- d. Dengan Akuntan Publik, antara lain:
- 1) Melakukan konfirmasi tentang independensi akuntan publik dan kantor akuntan publik dan meyakinkan adanya langkah-langkah yang dijalankan untuk mempertahankan independensi dan obyektivitas selama audit berlangsung. Di samping itu, membahas rencana audit, hasil penilaian risiko, strategi audit, ruang lingkup, fokus audit dan respon auditor terhadap risiko utama teridentifikasi untuk meyakinkan bahwa audit diarahkan untuk melakukan respon yang layak terhadap risiko-risiko utama teridentifikasi.
 - 2) Melakukan kajian atas hasil evaluasi auditor atas kecukupan dan efektivitas sistem pengendalian internal, temuan audit yang signifikan, termasuk hasil audit atas penerapan prinsip dan kebijakan akuntansi, kualitas penerapan asumsi, estimasi dan pertimbangan yang signifikan oleh Manajemen termasuk kecukupan cadangan kerugian penurunan nilai, isu pelaporan keuangan lain yang signifikan, kecukupan pengungkapan dan transparansi kondisi keuangan Bank, keterbukaan dan dukungan manajemen selama audit berlangsung, serta jika ada perbedaan pendapat dengan manajemen. Selanjutnya, dilakukan pembahasan tentang perkembangan standar akuntansi keuangan untuk memahami dampak penerapan standar akuntansi baru yang telah dan akan diterbitkan, termasuk membahas hasil review atas kecukupan langkah-langkah persiapan manajemen untuk melakukan persiapan implementasi PSAK 71 (IFRS 9) pada tahun 2020.
- 3) Reviewing periodic audit reports submitted by Internal Audit, including key audit findings on internal control, risk management and governance process, as well as audit findings involving fraud and other significant audit findings, recommendations by internal audit, timely follow-up actions by Management.
 - 4) Reviewing to ensure the effective coordination and communication between Internal Audit and the External Auditor, Financial Services Authority and other Supervisory Authorities and monitoring the proper and timely follow-up actions by management on the recommendations issued by External Auditor, Financial Services Authority and other Supervisory Authorities.
 - 5) Ensuring the adequacy of resources, competencies, as well as sustainable development and training of internal auditors.
 - 6) Conducting meeting with Internal Audit without the presence of management to discuss any important matters raised by Internal Audit.
- d. With the Public Accountant, among others:
- 1) Obtaining confirmation on the independence of the public accountant and public accounting firm, and ensuring that necessary steps were undertaken to maintain their independence and objectivity during the audit. In addition, reviewing the audit plan, the results of risk assessment, audit strategy, audit scope and focus, auditor's response to identified key risks, to ensure that the audit properly addressed and responded to the identified key risks.
 - 2) Reviewing the results of auditor's evaluation on the adequacy and effectiveness of the internal control system, significant audit findings, including the results on the review of the application of accounting principles and policies, the quality of management's assumptions, significant estimate and judgements including the adequacy of allowance for impairment losses, other significant financial reporting issues, the adequacy of disclosures and transparency of Bank's financial condition, management's support during the audit, including if there exist disagreements with management. Moreover, reviewing the current development of the financial accounting standards to understand the impact of newly and to be issued accounting standards, including the results of auditor's review on the adequacy of management's preparatory steps to implement PSAK 71 (IFRS 9) in 2020.

- 3) Mengawasi efektivitas penyelenggaraan proses audit eksternal yang independen dan obyektif sesuai standar audit.
- 4) Melakukan pertemuan dengan Akuntan Publik dalam sesi tersendiri tanpa kehadiran Manajemen, untuk memberikan kesempatan kepada Akuntan Publik jika ingin menyampaikan dan membahas hal-hal penting.

e. Dengan Dewan Komisaris antara lain:

Melaporkan kegiatan triwulanan Komite Audit, menyampaikan hal-hal penting untuk mendapat perhatian Dewan Komisaris dan rekomendasi Komite Audit kepada Dewan Komisaris tentang aspek tata kelola, akuntansi, audit, kepatuhan dan pengendalian internal, serta menyampaikan laporan hasil evaluasi Komite Audit terhadap pelaksanaan audit oleh akuntan publik atas laporan keuangan tahun sebelumnya disamping menyampaikan rekomendasi Komite Audit atas usulan penunjukan Akuntan Publik untuk tahun berjalan.

Selain itu Komite Audit juga melakukan evaluasi mandiri atas kinerja Komite Audit.

- 3) Monitoring the effectiveness of an independent and objective external audit process in accordance with the applicable auditing standards.
- 4) Conducting meeting with the Public Accountant in a separate session without the presence of management to discuss any matters which may be raised privately by the Public Accountant.

e. With the Board of Commissioners, among others:

Reporting the quarterly activities of the Audit Committee, the key matters for the Board of Commissioners' attention and recommendations by the Audit Committee to the Board of Commissioners on governance, accounting, audit, compliance and internal control matters, and the results of Audit Committee's evaluation on the performance of audit conducted by the public accountant for the previous year's financial statements, as well as the Audit Committee's recommendation on the appointment of Public Accountant for the current year.

The Audit Committee also performed self-assessment on the performance of Audit Committee.

Program Pelatihan Komite Audit Tahun 2018

Audit Committee Training Program in 2018

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organizer	Tempat Venue
Kwan Chiew Choi	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Hardi Juganda	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Kurnia Irwansyah	Accounting in Extraordinary Times - The Future of Finance CIMA Session by Dr. Ian Selby	22 Mei 2018 May 22, 2018	Universitas Indonesia	Jakarta
Rufina Tinawati Mariantio	Risk Management Refreshment – Mengelola Risiko Pasar dan Risiko Likuiditas Secara Optimal Refreshment of Risk Management - Managing Optimum Market Risk and Liquidity Risk	6 Juni 2018 June 6, 2018	LSPP	Jakarta

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Profil Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Profiles

Jusuf Halim Ketua Chairman	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Pramukti Surjandaja Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Peter Eko Sutioso Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Samuel Nag Tsien Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Julie Anwar Anggota Member 	Warga Negara Indonesia, 44 tahun. Anggota Komite Remunerasi dan Nominasi Bank OCBC NISP sejak RUPST 30 Maret 2017. Riwayat Pekerjaan Analis di HSBC Securities Indonesia, Jakarta (1998-2001), Associate di Mercer Human Resources Consulting, Jakarta (2001-2004), Menjabat berbagai posisi di Citibank N.A. Jakarta, dengan posisi terakhir sebagai <i>Head of ICG Human Resources</i> di Citibank N.A. Jakarta (2004-2013), Kepala <i>Human Resources</i> PT Bank QNB Kesawan Tbk. (2013-2014), <i>Head of Human Capital</i> Bank OCBC NISP (Juli 2014-sekarang). Rangkap Jabatan: Tidak ada Riwayat Pendidikan Memperoleh gelar <i>Bachelor Degree</i> di bidang Bisnis dari Universitas Deakin, Victoria, Australia (1998).	Indonesian citizen, 44 years old. Remuneration and Nomination Committee member of Bank OCBC NISP since the AGMS on March 30, 2017. Work Experience Analyst at HSBC Securities Indonesia, Jakarta (1998 – 2001), Associate at Mercer Human Resources Consulting, Jakarta (2001–2004), Served in various positions at Citibank N. A. Jakarta, with the last position as Head of ICG Human Resources (2004–2013), Head of Human Resources of PT Bank QNB Kesawan Tbk. (2013-2014), Head of Human Capital at Bank OCBC NISP Bank (July 2014–present). Concurrent Position: None Education Background Bachelor's degree in Business from Deakin University, Victoria, Australia (1998).

Struktur, Keanggotaan dan Keahlian

Komite Remunerasi dan Nominasi terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua, 1 (satu) orang Komisaris Independen sebagai anggota, 2 (dua) orang Komisaris sebagai anggota, dan 1 (satu) orang pejabat eksekutif yang membawahi sumber daya manusia.

Structure, Membership, and Expertise

The Remuneration and Nomination Committee comprises 1 (one) Independent Commissioner as Chairman, 1 (one) Independent Commissioner as member, 2 (two) Commissioners as members, and 1 (one) executive officer with expertise in human capital.

Masa Jabatan Anggota Komite Remunerasi dan Nominasi**Remuneration and Nomination Committee members' Term of Office**

Nama Name	Posisi di dalam Komite Position in the Committee	Posisi di Bank OCBC NISP Position in OCBC NISP Bank	Dasar Hukum Penunjukan Surat Keputusan Direksi Legal Basis of Appointment Board of Directors' Decree	Periode dan Masa Jabatan Period and Term of Office	
				Tanggal Efektif Effective Date	Akhir Masa Jabatan End of Term
Jusuf Halim	Ketua Chairman	Komisaris Independen Independent Commissioner	KPTS/DIR/HK.02.02/CORP. SECR/027/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS
Pramukti Surjaudaja	Anggota Member	Komisaris Independen Independent Commissioner	KPTS/DIR/HK.02.02/CORP. SECR/028/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS
Peter Eko Sutioso	Anggota Member	Komisaris Independen Independent Commissioner	KPTS/DIR/HK.02.02/CORP. SECR/029/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS
Samuel Nag Tsien	Anggota Member	Komisaris Commissioner	KPTS/DIR/KB.01/CORP. SECR/004H/2018 tanggal 4 April 2018 dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2021 2021 AGMS
Julie Anwar	Anggota Member	Pejabat Eksekutif yang membawahi Sumber Daya Manusia Executive Officer who oversees Human Capital	KPTS/DIR/HK.02.02/CORP. SECR/030/2017 tanggal 17 Maret 2017 dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS

Pedoman dan Tata Tertib Komite Remunerasi dan Nominasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi telah memiliki Pedoman dan Tata Tertib Kerja yang dapat diakses pada situs web Bank www.ocbcnisp.com.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi mencakup:

1. Bidang Remunerasi, melakukan evaluasi terhadap kebijakan remunerasi dan menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris, memastikan kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku, dan melakukan evaluasi secara berkala atas penerapan kebijakan remunerasi.
2. Bidang Nominasi, memberikan rekomendasi kepada Dewan Komisaris mengenai komposisi jabatan, pencalonan, penilaian kinerja, dan program pengembangan kemampuan anggota Direksi, anggota Dewan Komisaris, anggota DPS, serta anggota Komite.

Remuneration and Nomination Committee Charter

In performing its duties and responsibilities, the Remuneration and Nomination Committee has written terms of reference/ Charter which can be accessed on the Bank's website www.ocbcnisp.com.

Remuneration and Nomination Committee Duties and Responsibilities

The duties and responsibilities of Remuneration and Nomination Committee include:

1. On Remuneration, the committee performs an evaluation on remuneration policies and reports the evaluation results and recommendations to the Board of Commissioners, ensures that the remuneration policies are in line with the applicable regulations, and regularly evaluates the implementation of remuneration policies.
2. On Nomination, the committee provides recommendations to the Board of Commissioners on the composition, nomination, performance evaluation, and capability development program for the members of Board of Directors, Board of Commissioners, Sharia Supervisory Board, as well as Committee members.

Independensi Komite Remunerasi dan Nominasi

Dalam menjalankan tugas dan tanggung jawab, Komite Remunerasi dan Nominasi bertindak secara independen, profesional dan mandiri, serta tidak dipengaruhi intervensi dari pihak lain.

Kebijakan, Pelaksanaan dan Tingkat kehadiran Rapat Komite Remunerasi dan Nominasi

Rapat diselenggarakan secara berkala setidaknya 1 (satu) kali dalam 4 (empat) bulan. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu perseratus) dari jumlah anggota, termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi sumber daya manusia atau perwakilan pegawai dan salah satu dari anggota Komite tersebut merupakan Ketua Komite dan keputusan rapat dilakukan berdasarkan musyawarah mufakat.

Informasi lebih lanjut mengenai Kebijakan Rapat Komite Remunerasi dan Nominasi tersedia dalam Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi pada situs web Bank www.ocbcnisp.com.

Selama tahun 2018 Komite Remunerasi dan Nominasi Bank telah menyelenggarakan 3 (tiga) kali rapat dengan tingkat kehadiran sebagai berikut:

Nama Name	Posisi di dalam Komite Position in the Committee	Jumlah Rapat Number of Meetings	Kehadiran Number of Meetings	% Kehadiran % Attendance
Jusuf Halim	Ketua Chairman	3	3	100%
Pramukti Surjandaja	Anggota Member	3	3	100%
Peter Eko Sutioso	Anggota Member	3	3	100%
Samuel Nag Tsien	Anggota Member	3	3	100%
Julie Anwar	Anggota Member	3	3	100%

Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2018

Sepanjang tahun 2018, Komite Remunerasi dan Nominasi telah menjalankan tugas dan tanggung jawab, antara lain melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris terkait beberapa hal sebagai berikut:

1. Fungsi Remunerasi
 - a. Remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite di bawah Dewan Komisaris.
 - b. Remunerasi bagi eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.

The Independency of Remuneration and Nomination Committee

In performing its duties and responsibilities, the Remuneration and Nomination Committee acts independently, professional and self-sufficient and free from influence by other parties.

Policy, Implementation and Attendance of Remuneration and Nomination Committee

Meetings are held periodically at least once every 4 (four) months. Meetings take place if they are attended by at least 51% (fifty-one percent) of the total members, including an Independent Commissioner and an Executive Officer who oversees human capital or employees' representative; with one of the members being the Committee Chairman, and the meeting resolutions being decided based on deliberation for consensus.

Further information on the Meeting Policy of Remuneration and Nomination Committee is available in Remuneration and Nomination Committee Charter on the Bank's website www.ocbcnisp.com.

During 2018, the Remuneration and Nomination Committee held 3 (three) meetings with attendance as follows:

Implementation of Remuneration and Nomination Committee Activities in 2018

During 2018, the Remuneration and Nomination Committee performed its duties and responsibilities which included conducting evaluations and providing recommendations to the Board of Commissioners concerning the following matters:

1. Remuneration Function
 - a. Remuneration for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Committees under the Board of Commissioners.
 - b. Remuneration for all executive officers and employees to be reported to the Board of Directors.

- c. Remunerasi variabel bagi *Material Risk Taker* (MRT).
 - d. Kebijakan penangguhan pembayaran remunerasi variabel yang ditangguhkan bagi MRT dan pengaturan malus.
2. Fungsi Nominasi
- a. Usulan penunjukan maupun penunjukan kembali Komisaris, Direksi, untuk disampaikan kepada dan mendapat persetujuan RUPS.
 - b. Usulan penunjukan maupun penunjukan kembali anggota Komite dibawah Dewan Komisaris.
 - c. *Exceptional Talents* dan Rencana Suksesi.

Kebijakan Suksesi Direksi

Sesuai dengan Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi salah satu tugas Komite Remunerasi dan Nominasi yaitu memberikan rekomendasi kepada Dewan Komisaris mengenai kriteria calon yang memenuhi syarat sebagai anggota Direksi untuk disampaikan kepada RUPS untuk mendapat persetujuan.

Komite bertanggung jawab dalam menentukan kriteria dan mengidentifikasi para calon, mengkaji dan menyetujui nominasi sesuai dengan kriteria yang ditentukan. Dalam melakukan proses tersebut, Komite mempertimbangkan catatan riwayat calon, umur, pengalaman, kemampuan, dan faktor-faktor relevan lainnya.

Remunerasi yang Dibayarkan kepada Anggota Komite

Bank tidak membayarkan remunerasi kepada Ketua dan Anggota Komite Remunerasi dan Nominasi.

- c. Variable remuneration for Material Risk Takers (MRT).
 - d. Deferred payment policy on variable remuneration for MRT and malus provisions.
2. Nomination Function
- a. Proposed appointment and reappointment Commissioners, and Directors, to be submitted to the AGMS for approval.
 - b. Proposed appointment and re-appointment of members of the Committees under the Board of Commissioners.
 - c. Exceptional Talents and Succession Plan.

Succession Policy for Directors

In accordance with the Remuneration and Nomination Committee Charter, among Remuneration and Nomination Committee duties is to provide recommendations to the Board of Commissioners on the criteria for qualified candidates as prospective Directors to be submitted to GMS for approval.

The Committee is responsible for establishing the criteria and identifying the candidates, reviewing and approving the nominations in accordance with the established criteria. In its review, the Committee takes into considerations the track record, age, experience and capabilities of the candidates, and other relevant factors.

Remuneration for Committees Member

Bank did not pay any remuneration to the Chairman and Members of Remuneration and Nomination Committee.

Program Pelatihan Komite Remunerasi dan Nominasi Tahun 2018

Remuneration and Nomination Committee Training Programs in 2018

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organizer	Tempat Venue
Jusuf Halim	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Pramukti Surjaudaja	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Peter Eko Sutioso	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Samuel Nag Tsien	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Julie Anwar	Management Control Oversight Rating (MCOR) Refreshment	18 April 2018 April 18, 2018	PwC Singapore	Jakarta
	Risk Management Refreshment	20 April 2018 April 20, 2018	Bank OCBC NISP	Jakarta
	Agile Leadership	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
	Data Analytic - Transform End to End Customer Journey	19 Juli 2018 July 20, 2018	Bank OCBC NISP	Jakarta
	Sustainable Finance Implementation	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta

Komite Pemantau Risiko

Risk Monitoring Committee

Profil Komite Pemantauan Risiko

Risk Monitoring Committee Profile

Jusuf Halim Ketua Chairman	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Pramukti Surjaudaja Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Samuel Nag Tsien Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Lai Teck Poh Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Kwan Chiew Choi Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Betti S. Alisjahbana Anggota Member	Profil Lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 58-62 di Laporan Tahunan ini.	The Complete Profile can be seen in the Board of Commissioners profiles on page 58-62 in this Annual Report.
Willy Prayogo Anggota (Pihak Independen) Member (Independent Party)	<p>Warga Negara Indonesia, 64 tahun. Anggota Komite Pemantau Risiko Bank OCBC NISP sejak April 2013.</p> <p>Riwayat Pekerjaan Sebelumnya menjabat berbagai posisi di Bank NISP dengan posisi terakhir sebagai Wakil Presiden Direktur (1979-2000), Presiden Komisaris Bank Resona Perdanania (2000-2006), Anggota Komite Audit Bank OCBC NISP (2007-2013).</p> <p>Rangkap Jabatan: Tidak ada</p> <p>Riwayat Pendidikan Master of Arts dari Jinan University, China (2009), Magister Manajemen dari Sekolah Tinggi Manajemen Prasetya Mulya, Jakarta (1995), MBA dari Institut Manajemen Prasetya Mulya, Jakarta (1990), dan Sarjana Ekonomi dari Universitas Katolik Parahyangan (1979).</p>	<p>Indonesian citizen, 64 years old. Risk Monitoring Committee member of Bank OCBC NISP since April 2013.</p> <p>Work Experience Previously served in various positions at Bank NISP with last position as Deputy President Director (1979-2000), President Commissioner of Bank Resona Perdanania (2000-2006), Audit Committee Member at Bank OCBC NISP (2007-2013).</p> <p>Concurrent Position: None</p> <p>Education Background Master of Arts from Jinan University, China (2009), Master of Management from Prasetya Mulya Business School, Jakarta (1995), MBA from Prasetya Mulya Management Institute, Jakarta (1990), dan Bachelor's degree in Economics from Parahyangan Catholic University (1979).</p>



<p>Natalia Budiarto Anggota (Pihak Independen) Member (Independent Party)</p> 	<p>Warga Negara Indonesia, 64 tahun. Anggota Komite Pemantau Risiko Bank OCBC NISP sejak April 2015.</p>	<p>Indonesian citizen, 64 years of age. Became a member of Bank OCBC NISP Risk Management Committee in April 2015.</p>
	<p>Riwayat Pekerjaan Sebelumnya menjabat berbagai posisi di Bank Universal dengan posisi terakhir sebagai Head of Remedial Management Unit (1993–1995), Presiden Direktur PT Sasana Artha Finance (1995–2011), Komisaris PT Sasana Artha Finance (2011–2012), Vice President Director PT Surya Semesta Internusa (2013-2014).</p> <p>Rangkap Jabatan: Tidak ada</p> <p>Riwayat Pendidikan Master of Business Administration (1981) dan Bachelor of Business Administration (1978) dari Chaminade University of Honolulu, Hawaii.</p>	<p>Work Experience Previously served in various position at Bank Universal with the last position as Head of Remedial Management Unit (1993-1995), President Director at PT Sasana Artha Finance (1995-2011), Commissioner at PT Sasana Artha Finance (2011-2012), Vice President Director at PT Surya Semesta Internusa (2013-2014).</p> <p>Concurrent Position: None</p> <p>Education Background Master of Business Administration (1981) and Bachelor in Business Administration (1978) from Chaminade University of Honolulu, Hawaii.</p>

Struktur, Keanggotaan, dan Keahlian

Komite Pemantau Risiko terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 2 (dua) orang Komisaris Independen sebagai anggota, 3 (tiga) orang Komisaris sebagai anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan sebagai anggota, dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko sebagai anggota.

Structure, Membership, and Expertise

The Risk Monitoring Committee consists of 1 (one) Independent Commissioner as Chairman and member, 2 (two) Independent Commissioners as members, 3 (three) Commissioners as members, 1 (one) Independent Party with expertise in finance as a member, and 1 (one) Independent Party with expertise in the risk management as a member.

Masa Jabatan anggota Komite Pemantau Risiko

Term of Office of Risk Monitoring Committee

Nama Name	Posisi di dalam Komite Position in the Committee	Posisi di Bank OCBC NISP Position in Bank OCBC NISP	Dasar Hukum Penunjukan Surat Keputusan Direksi Legal Basis of Appointment Board of Directors' Decree	Periode dan Masa Jabatan Period and Term of Office	
				Tanggal Efektif Effective Date	Akhir Masa Jabatan End of Term
Jusuf Halim	Ketua Chairman	Komisaris Independen Independent Commissioner	KPTS/DIR/KB.01/CORPSECR/004B/2018 tanggal 4 April 2018 Dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2020 2020 AGMS
Pramukti Surjandaja	Anggota Member	Komisaris Commissioner	KPTS/DIR/HK.02.02/CORP.SECR/024/2017 tanggal 17 Maret 2017 Dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS
Samuel Nag Tsien	Anggota Member	Komisaris Commissioner	KPTS/DIR/KB.01/CORPSECR/004D/2018 tanggal 4 April 2018 Dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2021 2021 AGMS
Lai Teck Poh	Anggota Member	Komisaris Commissioner	KPTS/DIR/HK.02.02/CORP.SECR/025/2017 tanggal 17 Maret 2017 Dated March 17, 2017	30 Maret 2017 March 30, 2017	RUPST 2020 2020 AGMS
Kwan Chiew Choi	Anggota Member	Komisaris Independen Independent Commissioner	KPTS/DIR/KB.01/CORPSECR/004C/2018 tanggal 4 April 2018 Dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2020 2020 AGMS
Betti S. Alisjahbana	Anggota Member	Komisaris Independen Independent Commissioner	KPTS/DIR/KB.01/CORPSECR/004E/2018 tanggal 4 April 2018 Dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2020 2020 AGMS
Willy Prayogo	Anggota Member	Pihak Independen Independent Party	KPTS/DIR/HK.02.02/CORP.SECR/063/2016 tanggal 31 Maret 2016 Dated March 31, 2016	7 April 2016 April 7, 2016	RUPST 2019 2019 AGMS
Natalia Budiarto	Anggota Member	Pihak Independen Independent Party	KPTS/DIR/KB.01/CORPSECR/004F/2018 tanggal 4 April 2018 Dated April 4, 2018	3 April 2018 April 3, 2018	RUPST 2019 2019 AGMS

Pedoman dan Tata Tertib Komite Pemantau Risiko

Dalam menjalankan tugas dan tanggung jawabnya Komite Pemantau Risiko memiliki Pedoman dan Tata Tertib Kerja yang selengkapnya dapat diakses pada situs web Bank www.ocbcnisp.com

Tugas dan Tanggung Jawab

Komite Pemantau Risiko bertugas dan bertanggung jawab untuk melakukan kajian atas kebijakan penting manajemen risiko serta memberikan hasil rekomendasi kepada Dewan Komisaris tentang hasil evaluasi kesesuaian antara kebijakan manajemen risiko dengan implementasinya dan hasil evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.

Independensi Komite Pemantau Risiko

Komite Pemantau Risiko memiliki komitmen bertindak secara independen dalam menjalankan tugas dan tanggung jawabnya.

Kebijakan, Pelaksanaan dan Tingkat kehadiran Rapat Komite Pemantau Risiko

Rapat Komite Pemantau Risiko dapat diselenggarakan setiap waktu namun setidaknya 4 (empat) kali dalam satu tahun. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu perseratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Keputusan rapat dilakukan berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak dengan prinsip 1 (satu) orang 1 (satu) suara. Informasi lebih lanjut mengenai Kebijakan Rapat Komite tersedia dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko pada situs web Bank www.ocbcnisp.com.

The Risk Monitoring Committee Charter

In performing its duties, the Risk Monitoring Committee has a Charter which can be accessed on the Bank's website www.ocbcnisp.com

Duties and Responsibilities

The Risk Monitoring Committee duties and responsibilities include reviewing major risk policies and providing recommendations to the Board of Commissioners regarding the result of evaluation on the conformity of risk management policies and its implementation and the results of evaluation on the execution of duties of risk management committee and risk management unit.

Risk Monitoring Committee Independence

The Risk Monitoring Committee acts independently in performing its duties and responsibilities.

Policy, Implementation and Attendance of Risk Monitoring Committee Meetings

The Committee may meet at any time but no less than 4 (four) times a year. Meetings can only be held if attended by at least 51% (fifty one percent) of the total number of members including an Independent Commissioner and an Independent Party. Decisions of the meetings are made based on deliberation for consensus. In the event that consensus principle does not happen, decision-making is done by a majority vote, with the principle of one (1) person one (1) vote. Further information on the Committee Meeting Policy is available in the Risk Monitoring Committee Charter on the Bank's website www.ocbcnisp.com.

Selama tahun 2018 Komite Pemantau Risiko telah menyelenggarakan 6 (enam) kali rapat dengan tingkat kehadiran sebagai berikut:

During 2018, Risk Monitoring Committee held 6 (six) meetings with attendance as follows:

Nama Name	Posisi di dalam Komite Position in Committee	Jumlah Rapat Number of meetings	Kehadiran Attendance	% Kehadiran % Attendance
Jusuf Halim	Ketua Chairman	6	6	100%
Pramukti Surjandaja	Anggota Member	6	6	100%
Samuel Nag Tsien	Anggota Member	6	6	100%
Lai Teck Poh	Anggota Member	6	6	100%
Kwan Chiew Choi	Anggota Member	6	6	100%
Betti S. Alisjahbana *)	Anggota Member	5	5	100%
Willy Prayogo	Anggota Member	6	5	83%
Natalia Budiarto	Anggota Member	6	6	100%

*) Efektif menjabat sebagai anggota Komite Pemantau Risiko pada RUPST 3 April 2018

*) Effectively served as a Risk Monitoring Committee member after the AGMS of April 3, 2018

Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2018

Sepanjang tahun 2018, Komite Pemantau Risiko telah melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris, terkait antara lain:

- Risk Appetite Statement* sebagai salah satu prinsip utama yang menjadi panduan kerangka kerja manajemen risiko, limit risiko dan kebijakan terkait manajemen risiko.
- Profil risiko Bank berdasarkan pendekatan *Risk Based Bank Rating* dan memberikan masukan dalam strategi dan pengelolaan risiko Bank.
- Kebijakan manajemen risiko termasuk Kebijakan *Internal Capital Adequacy Assessment Process, Recovery Plan, Policy Structure, Approval and Standard*, Kebijakan Manajemen Risiko Reputasi, *Fund Transfer Pricing Policy, Asset Liability Management Framework, IRR in the Banking Book Management Policy* dan *Liquidity Risk Management policy*.
- Penetapan limit risiko seperti *Market & Liquidity Risk Limit, Credit Portfolio Concentration & Limit, Recovery Plan Review*.
- Implementasi kebijakan dan strategi manajemen risiko antara lain terkait pengelolaan *IT Risk Management, Risk Culture Maturity Assessment, Internal Capital Adequacy Assessment Process (ICAAP), anti-fraud Strategy*, dan *Outsourcing*.

Implementation of Risk Monitoring Committee's Activities

During 2018, the Risk Monitoring Committee has conducted evaluations and provided recommendations to the Board of Commissioners, involving among others:

- Risk Appetite Statement* as a key principle guideline for risk management framework, risk limits, and policies related to risk management.
- Bank's risk profile based on *Risk Based Bank Rating* approach, and provided feedback on the Bank's risk strategies and management.
- Risk management policies which include *Internal Capital Adequacy Assessment Process Policy, Recovery Plan, Policy Structure, Approval and Standard, Reputation Risk Management Policy, Fund Transfer Pricing Policy, Asset Liability Management Framework, IRR in the Banking Book Management Policy* and *Liquidity Risk Management policy*.
- Risk limit, such as *Market & Liquidity Risk Limit, Credit Portfolio Concentration & Limit, Recovery Plan Review*.
- Risk management policies and strategies related to *IT Risk Management, Risk Culture Maturity Assessment, Internal Capital Adequacy Assessment Process (ICAAP), anti-fraud Strategy*, and *Outsourcing*.

Program Pelatihan Komite Pemantau Risiko Tahun 2018

Risk Monitoring Committee Training Program in 2018

Nama Name	Pelatihan/Workshop/Seminar Training/Workshop/Seminar	Tanggal Date	Penyelenggara Organizer	Tempat Venue
Jusuf Halim	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Pramukti Surjoudaja	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Samuel Nag Tsien	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Lai Teck Poh	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Kwan Chiew Choi	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Betti S. Alisjahbana	Dapat dilihat pada tabel pelatihan Dewan Komisaris di halaman 162-165. Can be seen in the Board of Commissioners training table on page 162-165.			
Willy Prayogo	N/A			
Natalia Budiarto	N/A			

KOMITE-KOMITE DI BAWAH DIREKSI

COMMITTEES UNDER THE BOARD OF DIRECTORS

Bank memiliki Komite-komite yang membantu Direksi dalam mengelola perusahaan, sebagai berikut.

The Bank has Committees assisting the Board of Directors in managing the company, which are described as follows:

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities	Susunan Composition
Komite Manajemen Risiko (KMR) Board Risk Committee (BRC)	Menyusun dan mengawasi pelaksanaan kebijakan manajemen risiko, memberikan rekomendasi kepada Direksi mengenai manajemen risiko, termasuk di dalamnya adalah manajemen risiko di Unit Usaha Syariah Preparing and supervising the implementation of risk management policies, presenting recommendations to the Board of Directors on risk management, including risk management in the Sharia Business Unit (SBU)	Ketua/Chairman : Presiden Direktur / President Director Wakil Ketua / Deputy Chairman: Risk Management Director Anggota / Member : Seluruh Direktur / All Directors
Komite Manajemen Risiko Kredit (KMRK) Credit Risk Management Committee (CRMC)	Memantau perkembangan dan kondisi portofolio kredit, merumuskan dan mengawasi pelaksanaan kebijakan perkreditan dan memberikan saran perbaikan serta langkah- langkah yang diperlukan. Monitoring the development and condition of the loan portfolio, formulating and supervising the implementation of the loan policies, and providing suggestions for improvements and the measures needed.	Ketua/Chairman : Presiden Direktur / President Director Wakil Ketua / Deputy Chairman: Risk Management Director Anggota / Member : Seluruh Direktur / All Directors
Komite Manajemen Risiko Pasar (KMRP) Market Risk Management Committee (MRMC)	Mendukung Komite Manajemen Risiko (KMR) dan Presiden Direktur dalam menjalankan fungsi manajemen risiko terkait aktivitas manajemen risiko pasar. KMRP berfungsi mengawasi pelaksanaan manajemen risiko pasar Bank, dan memastikan kebijakan dan praktik manajemen risiko pasar Bank dilakukan dengan tepat, efektif, dan mendukung strategi bisnis Bank. Supporting the Board Risk Committee (BRC) and the President Director in conducting the risk management functions relevant to the market risk management activities. The MRMC's functions are to supervise the implementation of the Bank's market risk management, and to ensure that the Bank's market risk management policies and practice are conducted accurately, effectively, and support the Bank's business strategy.	Ketua / Chairman: Risk Management Director Anggota (Pengganti Ketua) / Member (Chairman Caretaker): Finance Director Anggota / Members: - Treasury Director - Treasury Trading Division Head - Asset Liability Management Division Head - Market & Liquidity Risk Management Division Head Sekretaris/Secretary: Market Risk Analytic Manager

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities	Susunan Composition
<p>Komite <i>Asset Liability Management</i> Asset Liability Management Committee (ALCO)</p>	<p>Mengawasi pengelolaan neraca Bank dan berperan untuk memastikan bahwa neraca memiliki struktur yang tepat dan konsisten untuk memaksimalkan <i>net interest income</i> dan <i>shareholder value</i> dengan batas toleransi yang disetujui oleh Dewan Komisaris. ALCO juga menetapkan kebijakan- kebijakan mengenai pengelolaan eksposur neraca, pengelolaan risiko suku bunga struktural, pengelolaan risiko likuiditas dan pendanaan, serta mekanisme internal FTP Bank.</p> <p>Supervising the Bank's balance sheet management and taking a role in ensuring that the balance sheet has the appropriate and consistent structure to maximize net interest income and shareholders value with tolerant limit approved by the Board of Commissioners. ALCO also establishes policies regarding balance sheet exposure management, structural interest rate risk management, liquidity and financing risk management, as well as the Bank's FTP internal mechanisms.</p>	<p>Ketua / Chairman: Presiden Direktur / President Director</p> <p>Wakil Ketua / Deputy Chairman: Risk Management Director</p> <p>Anggota dengan Hak Suara / Members with Voting Right: - Operations & IT Director - Finance Director - Wholesale Banking Director - Commercial and Enterprise Banking Director - Retail Banking Director - Network Director - Treasury Director</p> <p>Anggota Tanpa Hak Suara / Members without Voting Right: Compliance Director</p> <p>Sekretaris / Secretary: Market & Liquidity Risk Management Division Head</p>
<p><i>Asset Liability Committee</i> Unit Usaha Syariah (UUS) Asset Liability Committee Sharia Business Unit (ALCO SBU)</p>	<p>Memberikan pengarahannya strategi dan tindakan yang tepat terhadap eksposur neraca UUS terkait dengan risiko likuiditas dan risiko sensitivitas investasi, serta memastikan kepatuhan terhadap peraturan dan ketentuan yang berlaku agar sesuai dengan prinsip-prinsip syariah yang berlaku.</p> <p>Providing direction for the appropriate strategies and measures against SBU balance sheet exposures relevant to liquidity risk and investment sensitivity risk, as well as ensuring compliance with applicable regulations and stipulations to meet prevailing sharia principles.</p>	<p>Ketua/ Chairman: Direktur Unit Usaha Syariah / Sharia Business Unit Director</p> <p>Wakil Ketua / Deputy Chairman: - Finance Director - Risk Management Director</p> <p>Anggota / Members: - Unit Usaha Syariah Head - Market & Liquidity Risk Management Division Head - Management Reporting & Methodologies Division Head</p> <p>Sekretaris/Secretary: Asset Liability Risk Management Head</p>
<p>Komite Manajemen Risiko Operasional Operational Risk Management Committee</p>	<p>Menjalankan fungsi pengawasan terhadap implementasi pengelolaan risiko operasional (termasuk Risiko TI, Risiko Hukum, dan Risiko Reputasi) untuk memastikan eksposur risiko Bank dapat dikelola secara memadai sesuai dengan <i>risk appetite</i> Bank.</p> <p>Performing the supervisory function for the implementation of operational risk management (including IT Risk, Legal Risk, and Reputation Risk) to ensure the Bank's risk exposure can be sufficiently managed in accordance with the Bank's risk appetite.</p>	<p>Ketua/ Chairman: Risk Management Director</p> <p>Anggota / Members: - Compliance Director - Operations & IT Director (effective until April 17, 2018) - Finance Director - Head of Human Capital - Head of Operations & IT (effective from April 18, 2018)</p>
<p>Komite <i>Fraud</i> Fraud Committee</p>	<p>Melakukan pengawasan dan memastikan bahwa pengelolaan risiko <i>Fraud</i> berjalan efektif dan sesuai dengan Kerangka Kerja Pengelolaan Risiko <i>Fraud</i> serta Kebijakan dan Prosedur Penanganan <i>Fraud</i>.</p> <p>Supervising and ensuring that Fraud risk management runs effectively and in accordance with the Fraud Risk Management Framework and the Fraud Management Policies and Procedures.</p>	<p>Ketua/Chairman: Presiden Direktur / President Director</p> <p>Wakil Ketua / Deputy Chairman: Risk Management Director</p> <p>Anggota/ Members: Operations & IT Director (effective until April 17, 2018) Head of Human Capital Head of Operations & IT (effective from April 18, 2018)</p>
<p>Komite <i>Brand</i> Brand Committee</p>	<ol style="list-style-type: none"> Menentukan strategi internal dan eksternal <i>brand</i>. Menentukan strategi komunikasi dan anggarannya. Melakukan <i>review</i> terhadap pelaksanaan strategi <i>brand</i> dan komunikasi serta anggarannya. <ol style="list-style-type: none"> Determining the internal and external Brand strategies. Determining the communication strategy and its budget. Reviewing the implementation of brand and communication strategies as well as its budget. 	<p>Ketua / Chairman: Presiden Direktur / President Director</p> <p>Anggota / Members: - Corporate Communication Director - Network Director - Retail Banking Director - Transaction Banking Director - Head of Individual Customer Solution</p>

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities	Susunan Composition
<p>Komite <i>Human Capital</i> Human Capital Committee</p>	<p>1. Memastikan keselarasan kebijakan sumber daya manusia (SDM) dengan strategi dan tujuan perusahaan, termasuk dengan nilai-nilai perusahaan, kode etik perbankan, serta kebijakan dan peraturan regulator; dan</p> <p>2. Memutuskan penyempurnaan kebijakan dan sistem manajemen SDM, yang meliputi perencanaan sumber daya manusia, penerimaan karyawan, pengembangan, manajemen kinerja, pengelolaan <i>talent</i>, serta sistem remunerasi yang kompetitif.</p> <p>1. Ensuring the alignment of human capital (HC) policies and company strategies and objectives, including company values, bank codes of conduct, and regulator policies and regulations; and</p> <p>2. Reviewing HC policies and management system, including human capital planning, employee recruitment, development, performance management, talent management, as well as a competitive remuneration system.</p>	<p>Ketua / Chairman: Presiden Direktur / President Director</p> <p>Anggota / Members: - Operations & IT Director - Finance Director - Network Director - Head of Human Capital</p>
<p>Komite Pengarah Teknologi IT Steering Committee</p>	<p>Memberikan rekomendasi Kebijakan TI termasuk <i>review</i> dan persetujuan anggaran TI dan keamanan informasi; penyalarsan strategi Teknologi Informasi dan Bisnis; pengelolaan resiko serta pengukuran dan evaluasi kinerja Teknologi Informasi.</p> <p>Providing recommendations on IT Policies, including the review and approval of IT and information security budgets; alignment of the Information Technology and Business strategies; risk management, and Information Technology performance measurements and evaluations.</p>	<p>Ketua / Chairman: Presiden Direktur / President Director</p> <p>Anggota / Members: - Risk Management Director - Finance Director - Head of the Operations and Information Technology</p>

Penilaian Terhadap Kinerja Komite di Bawah Direksi

Selama tahun 2018, komite-komite di bawah Direksi telah melaksanakan tugas dan tanggung jawabnya dengan baik serta telah memberikan kontribusi yang penting kepada Bank. Komite-komite telah melakukan rapat koordinasi secara berkala untuk memberikan rekomendasi, memantau dan mengkaji potensi risiko, serta membuat kebijakan-kebijakan yang mendukung kinerja Direksi dan kinerja Bank.

Performance Assessment of the Committees under the Board of Directors


In 2018, the executive committees under the Board of Directors have performed their duties and responsibilities well and have contributed significantly to the Bank. The Committees have conducted periodic coordination meetings to provide recommendations, monitoring and reviewing risk potential, and developing policies that support both the Board of Directors' performance and the Bank's performance.

SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY

Profil Sekretaris Perusahaan

Corporate Secretary Profile

<p>Ivonne P. Chandra Sekretaris Perusahaan Corporate Secretary</p> 	<p>Warga Negara Indonesia, 55 tahun. Domisili: Jakarta, Indonesia. Sekretaris Perusahaan sejak 28 Februari 2014 berdasarkan Surat Keputusan Direksi Bank OCBC NISP No. KPTS/DIR/HCM/HK.02.02/180/2014.</p> <p>Riwayat Pekerjaan: Management Associate, jabatan terakhir <i>Citigold Service Head</i>, Citibank, N.A. (1989-1994), <i>Branch Manager</i>, jabatan terakhir <i>Consumer Distribution Head</i>, Bank Universal (Permata Bank) (1994-2003), <i>Sales & Marketing Director</i> Astra CMG Life (Commonwealth Life) (2003-2006), <i>Privilege Banking Head</i> Bank Danamon (2006-2008), <i>Metropolitan Consumer Distribution Head</i> Bank OCBC NISP (2009-2011), <i>Metropolitan Liabilities & Wealth Distribution Head</i> Bank OCBC NISP (2011-2013), <i>Consumer Quality Assurance Division Head</i> Bank OCBC NISP (2013-2014).</p> <p>Rangkap Jabatan: Tidak ada</p> <p>Organisasi: - Indonesia Corporate Secretary Association (ICSA) - Wakil Ketua Bidang Pendidikan IOA</p> <p>Riwayat Pendidikan: MBA bidang <i>Marketing</i> dari Golden Gate University, San Francisco, USA (1988). Sarjana Hubungan Masyarakat, Fakultas Ilmu Komunikasi, Universitas Padjadjaran, Bandung, (1986).</p>	<p>Indonesian citizen, 55 years old. Domicile: Jakarta, Indonesia. Corporate Secretary since February 28, 2014 based on Bank OCBC NISP Board of Directors Decree No. KPTS/DIR/HCM/HK.02.02/180/2014.</p> <p>Job History and Concurrent Positions Management Associate, last position as <i>Citigold Service Head</i> at Citibank, N.A. (1989-1994), <i>Branch Manager</i>, latest position as <i>Consumer Distribution Head</i> at Bank Universal (Permata Bank) (1994-2003), <i>Sales & Marketing Director</i> at Astra CMG Life (Commonwealth Life) (2003-2006), <i>Privilege Banking Head</i> at Bank Danamon (2006-2008), <i>Metropolitan Consumer Distribution Head</i> at Bank OCBC NISP (2009-2011), <i>Metropolitan Liabilities & Wealth Distribution Head</i> at Bank OCBC NISP (2011-2013), <i>Consumer Quality Assurance Division Head</i> at Bank OCBC NISP (2013-2014).</p> <p>Concurrent Position: None</p> <p>Organization: - Indonesia Corporate Secretary Association (ICSA) - Deputy Chairman - Education, IOA</p> <p>Education: MBA in <i>Marketing</i> from Golden Gate University, San Francisco, USA (1988). Bachelor in <i>Public Relations</i>, Faculty of <i>Communication</i>, Padjadjaran University, Bandung (1986).</p>
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Laporan Pelaksanaan Tugas Sekretaris Perusahaan

Corporate Secretary's Activities Report

Dalam memenuhi pelaksanaan tugasnya, sepanjang tahun 2018 Sekretaris Perusahaan dan tim telah melakukan aktivitas antara lain:

1. Mengikuti peraturan perundang-undangan yang berlaku terkait tata kelola perusahaan.
2. Memastikan pedoman dan prosedur terkait Dewan Komisaris, Direksi, dan Komite di bawah Dewan Komisaris telah dibuat dan diterapkan sesuai dengan peraturan perundangan yang berlaku.
3. Melakukan keterbukaan informasi kepada masyarakat.
4. Menyampaikan laporan-laporan terkait peraturan perundang-undangan di bidang Pasar Modal.
5. Melakukan *self-assessment* pelaksanaan GCG terkait dengan pelaksanaan tugas Dewan Komisaris, Direksi dan Komite di bawah Dewan Komisaris serta Benturan Kepentingan.

In carrying out their duties and responsibilities, throughout 2018, the Corporate Secretary and work units have carried out the following activities, among others:

1. Following the applicable laws and regulations related to corporate governance.
2. Ensuring that the guidelines and procedures related to the Board of Commissioners, Board of Directors and Committees under the Board of Commissioners have been made and implemented in accordance with applicable laws and regulations.
3. Conducting information disclosure to the public.
4. Submitting reports related to the laws and regulations in the Capital Market sector.
5. Conducting self-assessment of GCG implementation related to the implementation of duties of the Board of Commissioners, Directors and Committees under the Board of Commissioners and Conflict of Interest.

6. Melakukan *self-assessment* pelaksanaan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan terkait dengan pelaksanaan tugas Dewan Komisaris dan Direksi Entitas Utama serta Komite Tata Kelola Terintegrasi.
7. Membuat Laporan Pelaksanaan GCG pada Laporan Tahunan 2018 terkait dengan Dewan Komisaris, Direksi, Komite di bawah Dewan Komisaris dan Sekretaris Perusahaan.
8. Menyelaraskan praktik pelaksanaan GCG dengan penilaian ASEAN CG Scorecard.
9. Mengkoordinasikan pelaksanaan Rapat Umum Pemegang Saham Tahunan (RUPST) dan *Public Expose*.
10. Mengkoordinasikan penyelenggaraan rapat Dewan Komisaris dan Direksi termasuk komite-komite di bawah Dewan Komisaris sesuai dengan peraturan perundang-undangan yang berlaku.
11. Mengkoordinasikan penyelenggaraan rapat Direksi Entitas Utama, rapat Dewan Komisaris Entitas Utama, dan rapat Komite Tata Kelola Terintegrasi dalam rangka penerapan Konglomerasi Keuangan OCBC di Indonesia.
12. Mengkoordinasikan rekomendasi Komite Audit dalam hal penunjukan akuntan publik dan kantor akuntan publik tahun 2018.
13. Menyiapkan kelengkapan dokumen Penilaian Kemampuan dan Kepatutan untuk calon Direktur Kepatuhan dan Komisaris Independen dan Direktur Kepatuhan sesuai dengan peraturan OJK.
14. Mendampingi Dewan Komisaris dalam kunjungan cabang dan memantau tindak lanjut.

6. Conducting a self-assessment of the Integrated Governance for the Financial Conglomerate related to the duties carried out by the Board of Commissioners and Board of Directors of the Main Entity, and the Integrated Governance Committee.
7. Preparing GCG Implementation Report in the 2018 Annual Report related to the Board of Commissioners, Board of Directors, Committees under the Board of Commissioners and Corporate Secretary.
8. Aligning GCG implementation practices with the assessment of the ASEAN CG Scorecard.
9. Coordinated the Annual General Meeting of Shareholders (AGM) and Public Expose.
10. Coordinating the Board of Commissioners and Board of Directors meetings including committees under the Board of Commissioners in accordance with the applicable laws and regulations.
11. Coordinating the Main Entity Board of Directors meetings, Main Entity Board of Commissioners meetings, and Integrated Governance Committee meetings in the framework of implementing the OCBC Financial Conglomerate in Indonesia.
12. Coordinating the Audit Committee recommendations in terms of the appointment of public accountants and public accounting firm in 2018.
13. Preparing complete documents on the Fit and Proper Assessment for the prospective Compliance Director and Independent Commissioners and Compliance Director accordance with OJK regulations.
14. Accompanying the Board of Commissioners in branch visits and monitoring follow-up.

Program Pelatihan dalam Rangka Mengembangkan Kompetensi Unit Kerja Sekretaris Perusahaan

Training Program to Develop the Corporate Secretary Work Unit Competencies

No	Seminar/Pelatihan/Workshop	Tanggal Date	Penyelenggara Organizer	Tempat Venue
1	Sosialisasi ASEAN CG Scorecard ASEAN CG Scorecard Socialization	6 & 8 Maret 2018 March 6 & 8, 2018	OJK	Jakarta
2	<i>Workshop Board Performance Evaluation and Succession</i>	27 Maret 2018 March 27, 2018	ICSA	Jakarta
3	<i>Training of Trainers, Corporate Governance</i>	4-5 April 2018 April 4-5, 2018	ICSA - IFC	Jakarta
4	<i>2nd Indonesian Conference on Governance and Sustainability</i>	5 April 2018 April 5, 2018	IICG - BEI	Jakarta
5	<i>Management Control Oversight Rating (MCOR) Refreshment Training</i>	18 April 2018 April 18, 2018	PwC Singapore	Jakarta

No	Seminar/Pelatihan/Workshop	Seminar / Training / Workshop		
6	Laporan Keuangan Berkelanjutan Sustainable Financial Report	27 April 2018 April 27, 2018	International Finance Corporation	Jakarta
7	<i>Agile Leadership</i>	16 Mei 2018 May 16, 2018	PT Scrum Asia Pasifik	Jakarta
8	<i>Data Analytic - Transform End to End Customer Journey</i>	19 Juli 2018 July 19, 2018	PT Bank OCBC NISP Tbk.	Jakarta
9	Sustainable Finance Implementation	20 Juli 2018 July 20, 2018	International Finance Corporation	Jakarta
10	Tantangan Pelaksanaan GCG di Era Revolusi Industri 4.0 dan Sosialisasi Hasil Riset Perkembangan GCG Industri Perbankan 2007-2017 Challenges in GCG Implementation in the Age of Industrial Revolution 4.0, and Dissemination of Research Results in GCG Development in the Banking Industry 2007-2017	31 Juli 2018 July 31, 2018	LPPI	Jakarta
11	<i>Corporate Governance Officer</i>	1-2 Agustus 2018 August 1-2, 2018	ICSA	Jakarta
12	<i>The CG Officer Intermediate Competency 1 - Corporate Legal and Corporate Action</i>	12 - 13 September 2018 September 12 - 13, 2018	ICSA	Jakarta
13	Seminar "Menuju Pasar Modal Modern di Era Ekonomi Digital Seminar "Towards Modern Capital Markets in the Digital Economy Era"	18 September 2018 September 18, 2018	BEI	Jakarta
14	Sharing Session Sustainability Report oleh Global Reporting Initiative (GRI) Sharing Session Sustainability Report by the Global Reporting Initiative (GRI)	18 September 2018 September 18, 2018	GRI	Jakarta
15	Peran Underwriter dan Wali Amanat dalam Corporate Action The role of the Underwriter and Trustee in Corporate Action	02 Oktober 2018 October, 02 2018	ICSA - BEI	Jakarta
16	<i>The CG Officer Intermediate Competency 2 - Investor Relations</i>	7 - 8 November 2018 November 7 - 8, 2018	ICSA	Jakarta
17	Transformasi Model Bisnis dalam Kerangka GCG di Perusahaan Business Model Transformation in Corporate GCG Framework	19 Desember 2018 December 19, 2018	IICG	Jakarta

Selain itu, Sekretaris Perusahaan dan tim juga mengikuti sosialisasi dan seminar tentang peraturan-peraturan baru dari OJK dan BEI.

In addition, the Corporate Secretary and team also participated in socialization and seminars regarding new regulations conducted by the OJK and IDX.

AUDIT INTERN

Bank memiliki Divisi Audit Intern dengan dua fungsi utama, yaitu: (1) memberikan keyakinan (*assurance*) kepada Direksi dan Dewan Komisaris (melalui Komite Audit) bahwa tata kelola, manajemen risiko, dan proses pengendalian internal Bank telah dirancang dan dilaksanakan secara memadai dan efektif (2) atas permintaan Manajemen, fungsi konsultasi untuk internal dalam ruang lingkup Audit intern.

INTERNAL AUDIT

The Bank has an Internal Audit Division with two main functions: (1) providing assurances to the Board of Directors and Board of Commissioners (through the Audit Committee) that the Bank's governance, risk management and internal control processes have been designed and implemented adequately and effectively, (2) At Management request, carrying out consulting functions for internal purposes within the scope of Internal Audit.

Profil Kepala Divisi Audit Intern

Profile of Internal Audit Division Head

<p>Sani Effendy Kepala Divisi Audit Intern Division Head Internal Audit</p> 	<p>Warga negara Indonesia, 53 tahun. Domisili: Jakarta, Indonesia Kepala Divisi Audit Intern sejak 1 Desember 2015 berdasarkan Surat Pengangkatan No. 4752/HCS-JKT/OR.08.03/NA/XII/2015.</p> <p>Riwayat Pekerjaan <i>Head of Wholesale Banking Bank OCBC NISP (2008 – 2015),</i> Posisi terakhir sebagai <i>Head of Corporate Finance</i> di Rabobank International Indonesia (1998 – 2008).</p> <p>Rangkap Jabatan: Tidak ada</p> <p>Riwayat Pendidikan Sarjana Ekonomi Akuntansi dari Universitas Indonesia (1988), Magister Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2008), <i>Certified Internal Auditor (CIA)</i> (2016).</p>	<p>Indonesian Citizen, 53 years old. Domicile: Jakarta, Indonesia Internal Audit Division Head since 1 December 2015 based on Appointment Letter No. 4752/HCS-JKT/OR.08.03/NA/XII/2015.</p> <p>Work Experience: <i>Head of Wholesale Banking Bank OCBC NISP (2008 – 2015),</i> Latest position as <i>Head of Corporate Finance</i> at Rabobank International Indonesia (1998 – 2008).</p> <p>Concurrent Position: None</p> <p>Education: Bachelor Degree in Accounting from University of Indonesia (1988), Master in Business Administration from Institute of Technology (ITB), Bandung (2008), <i>Certified Internal Auditor (CIA)</i> (2016).</p>
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Staf Audit Intern

Per 31 Desember 2018, staf Divisi Audit Intern berjumlah 52 orang termasuk Kepala Divisi Audit Intern. Seluruh staf memiliki kualifikasi, pengetahuan, dan pengalaman dalam bidang teknis audit, peraturan dan perundangan serta pengetahuan lain yang relevan.

Internal Audit Staff

As of December 31, 2018, there were 52 Internal Audit Division staff including the Internal Audit Division Head. All Internal Audit staff have qualification, knowledge and experience in auditing techniques, law and regulation as well as other relevant regulation.

Program Pelatihan Auditor

Selama tahun 2018, Divisi Audit Intern telah mengikuti berbagai program *training* di diantaranya:

Auditor Training Program

During 2018, the Internal Audit Division participated in various training programs among others:

No	Training	Date	Training Provider	Location
1	Anti Money Laundering - Combating the Financing of Terrorism (AML-CFT)	27–28 September 2018 September 27-28, 2018	Dhaksara Institute	Jakarta
2	<i>Data Analytics</i>	7-8 Maret 2018 March 7-8, 2018	PricewaterhouseCoopers	Jakarta
3	<i>Introduction to Private Banking</i>	19 Juli 2018 July 19, 2018	OCBC Bank	Jakarta
4	<i>Structural Risk Management</i>	22 – 23 Maret 2018 March 22-23, 2018	PT Kiran Resources Indonesia	Jakarta
5	<i>Management Control Oversight Rating (MCOR)</i>	17 April 2018 April 17, 2018	PricewaterhouseCoopers	Jakarta

Sertifikasi Sebagai Profesi Audit Intern

Per 31 Desember 2018, beberapa Auditor Internal Bank telah memperoleh sertifikasi profesi antara lain: *Certified Internal Auditors, Certified Information Systems Auditors, Qualified Internal Auditors, Certified Bank Internal Auditors.*

Piagam Audit Intern

Kegiatan Divisi Audit Intern berpedoman pada Piagam Audit Internal dan Manual Audit Intern. Piagam Audit Intern disusun berdasarkan Peraturan OJK mengenai Standar Penerapan Fungsi Audit Intern Bank (SFAIB) dan dikaji ulang secara berkala setiap tahun atau sewaktu-waktu apabila diperlukan. Kaji ulang terakhir telah dilakukan pada tanggal 26 April 2018. Disamping itu, sebagai acuan ke arah *global best practices*, Divisi Audit Intern juga menerapkan standar dan kode etik yang diterbitkan oleh *The Institute of Internal Auditors (IIA)*.

Struktur dan Kedudukan Audit Intern

Kepala Divisi Audit Intern bertanggung jawab langsung kepada Presiden Direktur dan secara fungsional kepada Dewan Komisaris melalui Komite Audit. Kepala Divisi Audit Intern secara rutin melakukan pertemuan dengan Presiden Direktur, Komite Audit, dan Dewan Komisaris.

Kepala Divisi Audit Intern membawahi beberapa departemen audit sesuai dengan fokus audit antara lain *Corporate Banking Audit, Network & Retail Banking Audit, Treasury Audit, Head Office Audit, dan IT Audit.*

Internal Audit Professional Certification

As of December 31, 2018, some of the Bank's Internal Auditors obtained professional certification among others: *Certified Internal Auditors, Certified Information Systems Auditors, Qualified Internal Auditors, Certified Bank Internal Auditors.*

Internal Audit Charter

The Internal Audit Division activities are guided by the Internal Audit Charter and Internal Audit Manual. The Internal Audit Charter prepared based on OJK Regulation regarding the implementation of Internal Audit Function in Banking (SFAIB) and is reviewed annually or at any time as needed. The last review was on April 26, 2018. As a reference to global best practices, the Internal Audit Division also adapts the standards and code of ethics issued by The Institute of Internal Auditors (IIA).

Internal Audit Structure and Position

The Internal Audit Division Head reports directly to, and is responsible to the President Director and functionally to the Board of Commissioners through the Audit Committee. The Internal Audit Division Head meets with the President Director, Audit Committee, and the Board of Commissioners regularly.

The Internal Audit Division Head oversees several audit departments according to the audit focus among others *Corporate Banking Audit, Network & Retail Banking Audit, Treasury Audit, Head Office Audit, and IT Audit.*

Tugas dan Tanggung Jawab Pokok Audit Intern

Sesuai dengan Piagam Audit Intern, tugas dan tanggung jawab utama Divisi Audit Internal adalah:

- Melaksanakan Rencana Audit Tahunan dan melakukan pemantauan hasil audit.
- Melaksanakan rapat secara berkala dan berkomunikasi dengan Direksi, Dewan Komisaris, Komite Audit dan Dewan Pengawas Syariah.
- Melakukan komunikasi dengan Auditor Ekstern.
- Memberikan informasi yang obyektif dan perbaikan tentang kegiatan yang diperiksa.

Peran dan tanggung jawab Divisi Audit selengkapnya dapat diakses pada situs web www.ocbcnisp.com.

Pelaksanaan dan Efektivitas Tugas Audit Intern

Selama tahun 2018, Divisi Audit Intern telah melaksanakan audit sesuai dengan Rencana Audit Tahunan yaitu, (1) melaksanakan penugasan audit sebanyak 54 penugasan yang mencakup area bisnis dan operasional kantor cabang, aktivitas perkreditan dan pendanaan, treasury, teknologi dan sistem informasi, fungsi *support* dan operasional kantor pusat dan (2) mengembangkan *data analytics* untuk meningkatkan efektivitas dan efisiensi proses audit.

Efektivitas pelaksanaan fungsi Audit Intern dan kepatuhannya terhadap SPFAIB dikaji ulang oleh Audit Internal sekali dalam 1 (satu) tahun, dan oleh pihak eksternal sekurang-kurangnya sekali dalam 3 (tiga) tahun.

FUNGSI KEPATUHAN

Bank menjalankan fungsi kepatuhan sebagai upaya preventif (*ex-ante*) maupun kuratif (*ex-post*) untuk memitigasi risiko kegiatan usaha.

Internal Audit Key Duties and Responsibilities

In accordance with the Internal Audit Charter, the Internal Audit Division's key duties and responsibilities are:

- Implementing the Annual Audit Plan and monitor audit results.
- Conducting regular meetings and communication with the Board of Directors, the Board of Commissioners, the Audit Committee and Sharia Supervisory Board.
- Communicating with the External Auditor.
- Providing objective information and recommendation about activities examined..

Details Internal Audit duties and responsibilities can be accessed website www.ocbcnisp.com.

Internal Audit Activities and Effectiveness

During 2018, the Internal Audit Division carried out the audit in line with its Annual Audit Plan including (1) 54 audit assignments covering business and branch office operations, credit and funding, treasury, technology and information systems activities, and Head Office support and operational functions and (2) develop data analytics to enhance the effectiveness and efficiency of the audit process.

The effectiveness of internal audit function and its compliance with SPFAIB are reviewed by Internal Audit once a year, and by external parties at least once every 3 (three) years.

COMPLIANCE FUNCTION

The Bank's compliance function is for preventive (*ex-ante*) and curative (*ex-post*) efforts to mitigate business activity risks.

Sepanjang tahun 2018, aktivitas yang telah dilakukan yaitu:

1. Meningkatkan kesadaran kepatuhan dan budaya kepatuhan di Bank melalui beberapa kegiatan.
2. Memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan perbankan dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Unit Usaha Syariah (UUS), serta memantau pelaksanaan ketentuan kehati-hatian yang dilakukan oleh Bank.
3. Mendistribusikan surat masuk dari regulator kepada divisi/fungsi yang terkait agar dapat ditindaklanjuti dan bertindak sebagai *liaison officer* dalam hubungannya dengan regulator.
4. Membuat ringkasan peraturan, menganalisa dampaknya bagi Bank dan menyelenggarakan sosialisasi peraturan perbankan kepada Direksi dan Kepala Divisi/Fungsi yang berkepentingan sehingga memudahkan pelaksanaan Fungsi Kepatuhan termasuk Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT).
5. Melakukan pemantauan atas pelaksanaan penerapan program APU PPT di seluruh kegiatan Bank, termasuk memantau pelaporan terkait sesuai peraturan yang berlaku.

AUDIT EKSTERN

Penunjukan Kantor Akuntan Publik

RUPST yang diselenggarakan pada tanggal 3 April 2018 menyetujui untuk memberikan wewenang kepada Dewan Komisaris berdasarkan rekomendasi Komite Audit untuk menunjuk Akuntan Publik yang akan memeriksa atau mengaudit buku dan catatan Perseroan untuk tahun buku 2018 sesuai dengan kriteria POJK No. 13/POJK.03/2017, dan menetapkan jumlah honorarium serta persyaratan lainnya berkenaan dengan Akuntan Publik yang ditunjuk tersebut.

Berdasarkan Rekomendasi Komite Audit No. 003/AC-RECO/IPC-WS/V/2018 tanggal 2 Mei 2018, Dewan Komisaris menunjuk Akuntan Publik Angelique Daryanto, S.E., CPA dan KAP Tanudiredja, Wibisana, Rintis & Rekan sebagai Akuntan Publik dan Kantor Akuntan Publik untuk tahun buku 2018 berdasarkan Surat Keputusan Dewan Komisaris No.023/DEKOM/IPC-WS/V/2018 tanggal 7 Mei 2018 dan memberikan wewenang kepada Direksi untuk melaksanakannya.

During 2018 the Compliance activities included:

1. Increasing the Bank's compliance awareness and culture through various activities.
2. Ensuring the Bank's policies, regulations, systems, procedures, and business activities met applicable law and regulation in banking, including the Sharia Principles for the Sharia Business Units (UUS), and monitored the prudential principles followed by the Bank.
3. Distributing incoming regulator letters to the relevant divisions/functions for follow-up, and acting as liaison with the regulators.
4. Preparing regulation summaries, analyzed their impact on the Bank, and socialized the banking regulations to the Board of Directors and related Divisions/Function Heads, and also facilitated the Compliance Function including the Anti Money Laundering and Prevention of Terrorism Funding Programs (AML-CFT).
5. Monitoring the AML-CFT program's implementation for all Bank activities, including monitoring related reports in accordance with applicable regulations.

EXTERNAL AUDIT

Public Accounting Firm Appointment

The AGMS held on April 3, 2018 agreed to give authority to the Board of Commissioners to appoint a Public Accountant, based on the Audit Committee recommendation, to examine or audit the Company's books and records for the 2018 fiscal year, pursuant to POJK criteria No. 13/POJK.03/2017, and to determine the honorarium and other requirements related to the designated Public Accountant.

Based on the Audit Committee recommendation No. 003/AC-RECO/IPC-WS/V/2018 dated May 2, 2018, the Board of Commissioners appointed Public Accountant Angelique Daryanto, SE, CPA, and KAP Tanudiredja, Wibisana, Rintis & Rekan as the Public Accountant and Public Accounting Firm for the 2018 fiscal year based on the Board of Commissioners' Decree No.023/DEKOM/IPC-WS/V/2018 dated May 7, 2018 and grant the power of attorney to the Board of Directors to execute it.

Biaya Audit dan Non-Audit

Total honorarium yang dibayarkan kepada KAP Tanudiredja, Wibisana, Rintis dan Rekan (*a member firm of PricewaterhouseCoopers Global Network*) terkait dengan jasa audit atas laporan keuangan tahunan dan laporan keuangan interim, serta jasa *non-audit* pada tahun 2018 adalah Rp5,1 miliar.

Efektivitas Pelaksanaan Audit Ekstern

Dalam rangka memenuhi penerapan fungsi Audit Ekstern sesuai dengan POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, efektivitas pelaksanaan Audit Ekstern dan kepatuhan Bank terhadap ketentuan adalah sebagai berikut:

1. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk oleh Bank adalah yang terdaftar di OJK sesuai dengan ketentuan yang berlaku. Penunjukkan tersebut telah mendapat persetujuan RUPS berdasarkan rekomendasi Komite Audit.
2. Akuntan Publik dan KAP telah bekerja secara independen dan profesional sesuai dengan Standar Profesional Akuntan Publik (SPAP) dan perjanjian kerja serta ruang lingkup audit yang ditetapkan.
3. Akuntan publik telah bertindak secara obyektif dalam melaksanakan audit sesuai dengan ruang lingkup audit yang diatur dalam ketentuan. Hasil audit dan *management letter* telah disampaikan kepada OJK secara tepat waktu.

SISTEM PENGENDALIAN INTERN

Bank menetapkan kebijakan Sistem Pengendalian Intern (SPI) yang efektif dan efisien sebagai suatu mekanisme pengawasan secara berkesinambungan yang diimplementasikan di seluruh level jabatan dari kantor pusat dan kantor cabang. Sistem Pengendalian Intern Bank meliputi 5 (lima) komponen utama, yaitu:

1. Pengawasan manajemen dan lingkungan yang mendukung pengendalian.
2. Proses identifikasi dan pengukuran risiko.
3. Aktivitas kontrol dan pemisahan tugas serta tanggung jawab.
4. Keandalan sistem informasi dan komunikasi yang efektif.
5. Pemantauan dan perbaikan terhadap kelemahan.

Fee for Audit and Non-Audit Services

The total honorarium paid to the KAP Tanudiredja, Wibisana, Rintis and Rekan (*a member firm of PricewaterhouseCoopers Global Network*) is related to audit services for the annual and interim financial statements and non-audit services in 2018, amounted to Rp5.1 billion.

Effectiveness of External Audit

To fulfill the application of the External Audit function in accordance with POJK No.55/POJK.03/2016 concerning Implementation of Corporate Governance for Commercial Banks, the effective implementation of the External Audit and the Bank's compliance with the provisions are as follows:

1. The Public Accountant and Public Accounting Firm appointed by the Bank were among those registered with OJK in accordance with applicable regulations. The appointment has been approved by the GMS based on the recommendations of the Audit Committee.
2. The Public Accountant and Public Accounting Firm worked independently and professionally in accordance with the Generally Accepted Auditing Standards (GAAP) and work agreement and the scope of the audit set.
3. The Public Accountant acted objectively in carrying out its audits in accordance with the scope of the audit stipulated in the provisions. The audit results and management letters were submitted to OJK in a timely manner.

INTERNAL CONTROL SYSTEM

The Bank established an effective and efficient Internal Control System (ICS) as a continuous supervision mechanism for all head office and branch office levels. The Bank's ICS consists of 5 (five) main components, including:

1. Management supervision and environmental support controls.
2. Risk identification and measurement.
3. Control activities and separation of duties and responsibilities.
4. Reliable and effective information and communication systems.
5. Monitoring and weaknesses' improvements.

Implementasi SPI di lingkungan Bank dilakukan pada 3 (tiga) aspek pengendalian utama, yaitu:

1. Pengendalian Operasional
 - a) Bank memiliki kebijakan dan prosedur lengkap yang mendukung proses operasional sehari-hari dan secara rutin dievaluasi agar selalu sesuai dengan lingkungan yang dihadapi Bank.
 - b) Bank menyusun kajian risiko pada setiap produk dan aktivitas, menerapkan *Key Risk Indicator (KRI)* dan *Risk and Control Self-Assessment (RCSA)*. Kelemahan kontrol atau exposure risiko yang *significant* akan dieskalasi kepada Komite Manajemen Risiko Operasional.
 - c) Bank menyusun *Business Continuity Plan* dan membuat laporan bulanan dan triwulanan yang dilaporkan pada Direksi dan Dewan Komisaris.
2. Pengendalian Kepatuhan terhadap Ketentuan Peraturan dan Perundang-undangan
 - a) Bank memiliki divisi - divisi yang berfungsi menjaga serta mendukung kepatuhan Bank terhadap ketentuan yang berlaku.
 - b) Bank melakukan proses *Regulatory Requirement Self-Assessment (RRSA)* bersamaan dengan proses RCSA. Divisi Compliance melakukan *assurance* terhadap hasil RRSA. Selain itu Bank juga melakukan pengawasan melalui unit kerja *Quality Assurance, Operation Monitoring* dan Audit Intern.
3. Pengendalian Keuangan
 - a) Bank memiliki Rencana Bisnis Bank untuk pencapaian jangka pendek dan jangka panjang dengan memperhitungkan kemampuan modal yang dimiliki Bank.
 - b) Pengendalian keuangan menekankan pada pelaksanaan kontrol yang efektif, seperti:
 - Adanya Unit Kontrol atau *Quality Assurance* untuk mengawasi proses dari masing-masing unit kerja terkait.
 - Adanya satuan Kerja Manajemen Risiko, Divisi *Compliance* maupun Audit Internal yang independen.
 - Bank memiliki sistem informasi dan saluran komunikasi dengan pengamanan sistem enkripsi. Bank juga melakukan sosialisasi kepada karyawan untuk pengamanan data dan informasi.

The Bank's ICS implementation covers 3 (three) main control aspects, including:

1. Operational Control
 - a) Comprehensive policies and procedures that support daily operations are routinely evaluated to ensure their continuous alignment with the environment faced by the Bank.
 - b) Bank conducts risk assessments for products, activities and implements Key Risk Indicators (KRI) and Risk and Control Self-Assessments (RCSA). Any significant control weaknesses or risk exposures will be escalated to Operational Risk Management Committee.
 - c) Business Continuity Plan, as well as monthly and quarterly reports that are reported to the Board of Directors and Board of Commissioners.
2. Laws and Regulations Compliance Control
 - a) The Bank has divisions which function to maintain and support the Bank's compliance with applicable regulations.
 - b) The Bank embedded Regulatory Requirement Self-Assessments (RRSA) within RCSA process. Compliance Division conducted assurance on the result of RRSA. The Bank also conducts control through Quality Assurance, Operation Monitoring, and Internal Audit working unit.
3. Financial Control
 - a) The Bank has Business Plan containing short and long-term achievements aligned with the Bank Capital Capability.
 - b) Emphasis on effective control implementation, such as:
 - Control Unit or Quality Assurance to supervise the each related units' processes.
 - Risk Management Work Unit, Compliance Division, and independent Internal Audit.
 - Information systems and communication channels equipped with encryption system security. The Bank also disseminates to employees information related to the use of data and information security.

Kesesuaian dengan Ketentuan Regulator dan Sistem Internasional

Rancangan dan implementasi SPI Bank dibentuk dengan berpedoman pada Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum dan *Committee of Sponsoring Organizations of the Treadway Commission (COSO)*.

Evaluasi atas Efektivitas Sistem Pengendalian Intern

Manajemen telah menyampaikan laporan pernyataan kecukupan pengendalian intern kepada Dewan Komisaris yang menyatakan bahwa pelaksanaan atas pengendalian intern dan pengelolaan risiko di sepanjang tahun 2018 telah dilakukan secara memadai dan efektif.

PERKARA PENTING DAN PERMASALAHAN HUKUM YANG DIHADAPI PERUSAHAAN/ ENTITAS ANAK/ ANGGOTA DIREKSI/ ANGGOTA DEWAN KOMISARIS

Berikut ini adalah data Permasalahan Hukum yang dihadapi oleh Bank di sepanjang tahun 2018:

Permasalahan Hukum Case	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap Resolved (final and binding)	22	0
Dalam Proses Penyelesaian Ongoing Process	36	4
Total	58	4

Perkara perdata yang dihadapi Bank di tahun 2018 antara lain disebabkan oleh:

1. Keberatan atas nilai lelang jaminan.
2. Sengketa antara debitur dengan pihak ketiga yang mengaku sebagai pemilik awal dari barang jaminan yang menjadi agunan di Bank.
3. Keberatan atas perhitungan Bank terhadap nilai *outstanding* kewajiban debitur.

Compliance with Regulatory and International Systems Requirements

The Bank's ICS design and implementation established with reference to the Standard Internal Control System Guidelines for Commercial Banks, and the Committee of Sponsoring Organizations of the Treadway Commission (COSO).

Internal Control System Effectiveness Evaluation

The management submitted a statement regarding internal control adequacy to the Board of Commissioners, stating that the execution of internal controls and risk management had been conducted satisfactorily and effectively throughout 2018.

SIGNIFICANT AND LEGAL CASES FACED BY THE COMPANY/SUBSIDIARIES/MEMBERS OF THE BOARD OF DIRECTORS/MEMBERS OF THE BOARD OF COMMISSIONERS

The following shows the legal cases faced by the Bank in 2018:

Civil cases faced by the Bank in 2018 were due to:

1. Objection to the auction value of a collateral.
2. Dispute between the debtor and third party claiming to be the original owner of the item held as collateral in the Bank.
3. Objection to the Bank's calculation of the outstanding value of debtor's liabilities.

Pokok Perkara/Gugatan dan Status Penyelesaian

Berikut adalah 3 (tiga) perkara perdata dengan nilai perkara terbesar yang dihadapi Bank sampai dengan 31 Desember 2018:

Cases/Lawsuits Facts and Settlement Status

The following are 3 (three) civil cases with the largest case value faced by the Bank up to December 31, 2018:

No	Pokok Perkara Case Facts	Para Pihak Parties	Nilai Perkara Case Value	Status Penyelesaian Settlement Status
1	Gugatan pembatalan sertifikat milik Debitur yang diterbitkan oleh BPN. Sertifikat merupakan jaminan atas kredit Debitur di Bank OCBC NISP. Lawsuit for the cancellation of the Debtor's certificate issued by the Indonesian National Land Office. The certificate was collateral for Debtor's loan from Bank OCBC NISP.	Penggugat: S Bank sebagai Tergugat Intervensi Plaintiff: S Bank as Defendant in Intervention	Rp54,500,000,000	Sedang dalam proses Kasasi In legal process to appeal in the high court
2	Keberatan atas proses pelaksanaan Lelang Eksekusi atas Jaminannya di PN Yogyakarta. Objection for the Execution of Mortgage Auction process at the Yogyakarta District Court.	Penggugat: RKS Bank sebagai Tergugat Plaintiff: RKS Bank as Defendant	Rp7,500,000,000	Sedang dalam proses PK Under judicial review
3	Debitur kembali mengajukan bantahan atas permohonan lelang yang diajukan oleh Bank. Debtor filed another counter claim for the Execution of Mortgage Auction proposed by the Bank.	Penggugat: AUHM Bank sebagai Tergugat Plaintiff: AUHM Bank as Defendant	Rp3,890,000,000	Sedang dalam proses Kasasi In legal process to appeal in the high court.

Risiko yang Dihadapi Bank atas Tuntutan/Gugatan

Terkait perkara penting yang dihadapi Bank selama tahun 2018, tidak ditemukan perkara yang memiliki dampak negatif terhadap kondisi keuangan dan keberlangsungan usaha Bank di kemudian hari.

Risks Faced by the Bank related to the Claims/Lawsuits

Relevant to the significant cases faced by the Bank in 2018, no cases were found to have had a negative impact on the Bank's future financial conditions and business continuity.

Perkara Penting yang Dihadapi Anggota Direksi dan/atau Anggota Dewan Komisaris

Sepanjang tahun 2018, tidak terdapat perkara penting yang dihadapi Bank yang melibatkan anggota Dewan Komisaris dan Direksi.

Significant Cases Faced by Members of the Board of Directors and/or Members of the Board of Commissioners

In 2018, there were no significant cases faced by the Bank that involve the members of the Board of Commissioners and the Board of Directors.

TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN

Selama tahun 2018 tidak terdapat transaksi yang mengandung benturan kepentingan yang dapat merugikan Bank atau mengurangi keuntungan Bank.

CONFLICT OF INTEREST TRANSACTIONS

In 2018, there were no transactions that contained conflicts of interest that could potentially harm the Bank or its profitability.

BUYBACK SAHAM DAN/ATAU BUYBACK OBLIGASI BANK

Selama tahun 2018, Bank tidak melakukan transaksi *Buyback* Obligasi, namun melakukan *Buyback* Saham.

Sesuai dengan keputusan RUPST tanggal 3 April 2018, Bank telah melakukan pembelian kembali saham pada tanggal 5 Oktober 2018 dengan jumlah 400.000 saham dari total saham yang dikeluarkan dan disetor penuh, dalam rangka pemberian remunerasi yang bersifat variabel kepada manajemen dan karyawan untuk memenuhi POJK No.45/POJK.03/2015 dan telah melaporkan kepada OJK dengan surat No. 004/CPDD-CDU/SS/BB/X/2018 tertanggal 9 Oktober 2018.

Laporan Hasil Pelaksanaan Pembelian Kembali Saham:

No.	Tanggal Transaksi Transaction Date	Jumlah Saham yang Dibeli Number of shares Purchased	Harga Rata-Rata Pembelian (Rp) Average Purchase Price (Rp)	Persentase Jumlah Saham Yang Dibeli Dari Seluruh Jumlah Saham Yang Akan Dibeli Sesuai RUPS Percentage of Share Amounts Purchased From Total Amounts of Shares to Be Purchased in accordance with the GMS	Sisa Biaya Pembelian Kembali Saham Remaining Cost of Buyback Shares
1.	5 Oktober 2018 October 5, 2018	400,000 Saham/ Shares	835	100%	Rp466,000,000

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN KEGIATAN POLITIK

Bank tidak pernah terlibat dalam kegiatan politik dan tidak memberikan bantuan untuk kegiatan politik. Sebaliknya, sejalan dengan visi dan misi untuk menjadi Bank yang diakui kepeduliannya dan tepercaya, Bank secara konsisten terus berupaya memberikan kontribusi optimal pada kegiatan sosial dalam penerapan tanggung jawab sosial perusahaan.

Untuk tahun buku 2018, Bank mengalokasikan dana untuk kegiatan *Corporate Social Responsibility* (CSR) sejumlah Rp2,4 miliar untuk dukungan dalam bidang pendidikan, lingkungan hidup dan sosial lainnya. Informasi kegiatan CSR Bank disajikan pada Laporan Keberlanjutan halaman 325-366.

SANKSI ADMINISTRATIF

Sepanjang tahun 2018, terdapat beberapa sanksi yang dikenakan oleh Bank Indonesia dan OJK atas pelanggaran terhadap ketentuan. Sebagian besar pelanggaran yang terjadi merupakan kesalahan bersifat administratif yang disebabkan oleh faktor kesalahan sistem dan manusia yang berdampak minor dan dapat ditindaklanjuti segera.

BANK SHARE BUYBACK AND/OR BOND BUYBACK

During 2018, the Bank did not conduct any Bond Buyback transactions, but did conduct a Share Buyback transaction.

Based on the AGMS resolution dated April 3, 2018, the Bank has conducted share buyback on October 5, 2018 with total of 400.000 shares of the total issued and fully paid shares. The share buyback was for providing variable remuneration to management and employees to fulfill POJK No.45/POJK.03/2015 and the Bank reported the share buyback to OJK through letter No. 004/CPDD-CDU/SS/BB/X/2018 dated October 9, 2018.

Report on the Results of the Share Buyback:

PROVISION OF FUND FOR SOCIAL AND POLITICAL ACTIVITIES

The Bank has never been involved in political activities nor provided assistance for political activities. Conversely, in line with the Bank's vision and mission to be recognized for its care and trustworthiness, the Bank continuously endeavors to provide optimal contributions to social activities as part of its corporate social responsibility.

For the 2018 fiscal year, the Bank allocated Rp2.4 billion for Corporate Social Responsibility (CSR) to support the education, environment, and other social sectors. Information on the Bank's CSR activities is presented in Sustainability Report on page 325-366.

ADMINISTRATIVE SANCTIONS

During 2018, there were several sanctions imposed by Bank Indonesia and OJK for violations of the provisions. Most violations were due to administrative error caused by system and human error with minor impact and had been followed up immediately.

HUBUNGAN INVESTOR

Bank terus menjalin komunikasi dan memelihara hubungan dengan para investor antara lain melalui pertemuan resmi secara berkelompok maupun perorangan, *conference call*, publikasi laporan keuangan triwulanan dan tahunan, pengungkapan informasi dan peristiwa penting, siaran pers, dan *update* situs web Bank secara berkala. Selama tahun 2018, Unit Investor Relations telah melakukan 12 kali pertemuan dengan investor/analisis.

KODE ETIK PERUSAHAAN [102-16]

Sebagai upaya Bank dalam menerapkan prinsip tata kelola, Bank memiliki Kode Etik yang menjadi pedoman bertindak dan berperilaku bagi seluruh level jabatan, mulai dari karyawan sampai Direksi dan Dewan Komisaris.

Pokok-pokok Kode Etik

Kode Etik Bank mengatur tujuh hal utama, sebagai berikut:

1. Kami mematuhi semua peraturan dan perundangan.
2. Kami menghindari benturan kepentingan.
3. Kami menjaga kerahasiaan data nasabah dan Bank.
4. Kami melakukan pencatatan dan pelaporan dengan benar.
5. Kami menolak pencucian uang dan pembiayaan terorisme.
6. Kami tidak boleh melakukan "insider trading".
7. Kami tidak boleh menerima hadiah.

Penyebarnya/Sosialisasi Kode Etik dan Upaya Penegakannya

Sosialisasi Kode Etik dilakukan secara berkala oleh Bank melalui *e-learning* wajib, dan situs internal. Setiap karyawan wajib memberikan pernyataan telah membaca, mengetahui dan berjanji untuk mematuhi Kode Etik Bank melalui media *e-learning*.

Upaya penegakan Kode Etik di Bank dilakukan dengan mengintegrasikan Kode Etik ke dalam Perjanjian Kerja Bersama (PKB) dan menetapkan mekanisme pemberian sanksi terhadap pelanggaran Kode Etik ke dalam Kebijakan Pemberian Sanksi.

Sanksi Untuk Masing-Masing Jenis Pelanggaran

Jika ditemukan adanya pelanggaran kode etik yang dilakukan, Bank dapat memberikan sanksi minimal Surat Peringatan

INVESTOR RELATIONS

The Bank continued to foster communication and maintained relationships with investors, including through official groups and individual meetings, conference calls, publications of quarterly and annual financial reports, disclosure of information and significant events, press conferences, and periodic updates of the Bank's website. In 2018, the Investor Relations Unit conducted 12 meetings with investors/analysts.

CORPORATE CODE OF CONDUCT [102-16]

As an effort to implement the corporate governance principles, the Bank has a Code of Conduct that serves as a guideline for the actions and behavior for all levels of office, from employees to the Board of Directors and the Board of Commissioners.

Code of Conduct Principles

The Bank's Code of Conduct regulates 7 main points, as follows:

1. We comply with laws and regulations.
2. We avoid conflicts of interest.
3. We protect customers and Bank confidentiality.
4. We record and present data correctly.
5. We are against money laundering and financing of terrorism.
6. We are not allowed to do insider trading.
7. We are not allowed to accept gift.

Dissemination/Socialization of the Code of Conduct and Enforcement Efforts

The Code of Conduct socialization is conducted regularly by the Bank through compulsory *e-learning* and internal web. Every employee is required to make a statement that he/she has read, understand and promise to comply with the Bank's Code of Conduct through *e-learning* media.

Efforts to enforce the Code of Conduct in the Bank are carried out by integrating the Code of Conduct into the Collective Labor Agreement (PKB), and by establishing a mechanism for imposing sanctions on violations of the Code of Conduct into the Sanctioning Policy.

Sanctions for Each Type of Violation

If a violation of the Code of Conduct is found, the Bank may give a minimum sanction of a Second Warning Letter by

Kedua dengan memperhatikan kesalahan yang terjadi serta dampak yang timbul. Sanksi bagi pelaku pelanggaran kode etik serta pihak yang ikut bertanggung jawab akan diputuskan berdasarkan keputusan Komite Disipliner atau Komite *Human Capital*.

Jumlah Pelanggaran Kode Etik dan Sanksi yang Diberikan

Selama tahun 2018, Bank mencatat 2 (dua) kasus pelanggaran Kode Etik. Dari jumlah tersebut, seluruhnya telah ditangani dan masing-masing sanksi yang diberikan berupa surat peringatan.

PROGRAM KEPEMILIKAN SAHAM BAGI KARYAWAN DAN/ATAU MANAJEMEN (ESOP/MSOP)

Sampai saat ini Bank tidak memiliki program kepemilikan saham bagi karyawan dan/atau manajemen.

Sejalan dengan Peraturan OJK No.45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi, Bank telah menentukan *Material Risk Taker (MRT)* Bank. Sebagian dari remunerasi *variable* diberikan dalam bentuk saham Bank.

PENERAPAN REMUNERASI

A. Penyusunan Kebijakan Remunerasi

Latar Belakang

Bank telah mengeluarkan Kebijakan Remunerasi pada tanggal 13 Desember 2017 untuk berlaku efektif tanggal 1 Januari 2018. Kebijakan remunerasi tersebut mencakup remunerasi secara besaran dari jajaran Komisaris, Direksi dan Karyawan. Kebijakan remunerasi tersebut didukung oleh kebijakan-kebijakan *Human Capital* lainnya yang berhubungan dengan manfaat/benefit bagi karyawan. Bank wajib menerapkan tata kelola dalam pemberian remunerasi melalui Kebijakan Remunerasi. Prinsip dasar sistem remunerasi yang efektif mencakup prinsip individual equity atau keadilan individual, dalam arti apa yang diterima oleh karyawan harus setara dengan apa yang diberikan oleh karyawan terhadap Bank; *internal equity* atau keadilan internal dalam arti adanya keadilan antara bobot pekerjaan dan imbalan yang diterima; dan *external equity* atau keadilan eksternal dalam arti keadilan imbalan yang diterima Karyawan dalam Bank dibandingkan dengan perusahaan perbankan lainnya.

taking into account the conduct as well as the impact of the conduct. Sanctions for violators of the code of conduct, as well as those who are responsible, will be decided based on the decision of the Disciplinary Committee or the Human Capital Committee.

Number of violations of the Code of Conduct and Sanctions Given

During 2018, the Bank recorded 2 (two) cases of violations of the Code of Conduct. Of these, all have been handled and each sanction given was in the form of a warning letter.

SHARE OWNERSHIP PROGRAM FOR EMPLOYEES AND/OR MANAGEMENT (ESOP/MSOP)

Until end of 2018, the Bank does not have share ownership program for employees and/or management.

In line with OJK Regulation No.45/POJK.03/2015 regarding the Implementation of Governance Remuneration for Commercial Bank, the Bank has identified the Material Risk Takes of the Bank. Part of the variable remuneration of MRTs are in the form of the Bank's shares.

IMPLEMENTATION OF REMUNERATION

A. Preparing the Remuneration Policy

Background

The Bank issued a Remuneration Policy on December 13, 2017 that became effective since January 1, 2018. The remuneration policy covered the remuneration of the Board of Commissioners, Board of Directors and Employees. The remuneration policy is supported with other Human Capital policies related to employees' benefit. Banks are required to apply governance when providing remuneration. The basic principle of remuneration should cover individual equity which means that what the employees received should align to the employees' contribution to the Bank; internal equity which means that benefits received matched between the work and pay, and external equity in the sense that the benefits received by the Bank's employees are aligned to other banks.

Semakin ketatnya tingkat persaingan bisnis khususnya di bidang perbankan, mengakibatkan Bank dihadapkan pada tantangan untuk dapat mempertahankan sumber daya manusia. Oleh karena itu Bank dituntut untuk mampu bersaing, dan salah satu alat yang dapat digunakan oleh Bank adalah program remunerasi.

Melalui program remunerasi Bank diharapkan dapat menarik karyawan yang kompeten, mempertahankannya dan memotivasi karyawan untuk meningkatkan kinerja Bank.

Tujuan

1. Memberikan panduan dan pemahaman yang jelas terkait pengaturan program remunerasi pada Bank.
2. Memberikan panduan dan pemahaman yang jelas kepada manajemen dan karyawan terkait pengaturan remunerasi bagi Direksi/Karyawan berkategori *Material Risk Takers*.
3. Memitigasi adanya *excessive risk taking* yang dilakukan oleh pejabat pengambil keputusan, melalui pemberian dan pelaksanaan Kebijakan Remunerasi.
4. Menjaga hubungan industrial yang harmonis dimana kebijakan pemberian remunerasi dan benefit/fasilitas akan mempertimbangkan kesetaraan peran dan kontribusi karyawan disamping menjaga risiko Bank, memperhatikan kemampuan Bank dan praktik-praktik di industri perbankan secara keseluruhan.

Mekanisme

Dengan mendukung prinsip kehati-hatian, maka Bank perlu menetapkan strategi remunerasi untuk jangka panjang, dimana Bank memiliki nilai kompetitif yang tinggi terhadap pasar.

Dalam menerapkan strategi remunerasi tersebut, Bank harus tetap memperhatikan setiap tahunnya: kinerja Bank, kinerja unit kerja, kinerja setiap karyawan. Bank juga memastikan bahwa dengan mekanisme yang ada, karyawan yang bekerja di unit control dapat menjalankan fungsi independennya untuk menjaga tata kelola Bank berjalan baik.

B. Cakupan Kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan kantor cabang

Kebijakan Remunerasi Bank diberikan dengan mempertimbangkan kinerja Bank, kinerja unit kerja dan kinerja individu setiap tahunnya

With the fierce competition, especially in banking industry, the Bank is facing challenge of retaining its human resources. Therefore, the Bank is required to be competitive and one of the tools used by the Bank is through its remuneration program.

Through its remuneration program, the Bank should be able to competent employees, retain and motivate them to improve Bank's performance.

Purpose

1. Providing clear guidance and understanding regarding the Bank's remuneration program.
2. Providing clear guidance and understanding to management and employees regarding the remuneration for Directors/Employees who are categorized as *Material Risk Takers*.
3. Mitigating excessive risk taking by decision-making officials, through the implementation of Remuneration Policy.
4. Maintaining harmonious industrial relations where the remuneration and benefits/facilities policy consider equality of roles and employee contributions, safeguarding Bank risks, and paying attention to the Bank's capabilities and practices in the banking industry as a whole.

Mechanism

To support the principle of prudent banking, the Bank needs to establish a long-term remuneration strategy, where the Bank has a high competitive value towards the market.

When implementing the remuneration strategy, the Bank must pay attention every year to the Bank's performance, the work units' performance, each employee's performance. The Bank must also ensure that the specified mechanism allows employees working in control units to maintain their independency to maintain the Bank's good governance.

B. The Remuneration Policy' scope, and its implementation covers business units, regions and branch offices

The Bank's Remuneration Policy is established after taken due consideration of the Bank's performance, the work units' performance and individual performances every year

C. Remunerasi dikaitkan dengan risiko yang meliputi:

1. Jenis risiko utama yang digunakan dalam menerapkan Remunerasi.
2. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur.
3. Dampak penetapan risiko utama terhadap Kebijakan Remunerasi yang bersifat variabel, termasuk dampak penetapan risiko utama terhadap Kebijakan Remunerasi yang Bersifat Tetap jika ada.
4. Perubahan penentuan jenis risiko utama dibandingkan dengan penentuan jenis risiko utama tahun lalu beserta alasannya jika ada, termasuk perubahan kriteria yang digunakan untuk menentukan jenis risiko utama selama periode laporan beserta alasan dan dampak perubahan terhadap Kebijakan Remunerasi.

C. Remuneration associated with risks includes:

1. Key risk types used in implementing Remuneration.
2. Criteria to determine the main risk types, including those that are difficult to measure.
3. Impact on main risk setting for the variable Remuneration Policies, including the main risk determination effect on the Fixed Remuneration Policy if any.
4. Changes in determining the main risk types compared to last year, and if any exist, state the reasons, including any changes in the criteria used to determine the main risk types during the reporting period, together with the reasons, and the Remuneration Policy changes impact.

Jenis Risiko Utama Main Risk Type	Kriteria Criteria	Dampak terhadap Remunerasi	Impact on Remuneration
Kredit Loans	NPL	Memberikan <i>variable pay</i> dalam bentuk bonus dan bukan <i>incentive</i> untuk karyawan yang memberikan kredit kepada nasabah non retail.	Providing variable pay in the form of bonus, and not as an incentive, for employees who provide loans to non-retail customers.
Tresuri Treasury	<i>Liquidity Risk</i>	Memberikan <i>variable pay</i> dalam bentuk bonus dan bukan <i>incentive</i> untuk karyawan di Tresuri.	Providing variable pay in the form of bonus, and not as an incentive, for employees in the Treasury

D. Pengukuran kinerja dikaitkan dengan remunerasi yang meliputi:

Pengukuran kinerja yang dikaitkan dengan remunerasi
Bank mempunyai kebijakan *Performance Management* dimana Bank menerapkan prinsip reward berbasis kinerja (*meritocracy*).

Performance Management penting bagi Bank untuk menciptakan keselarasan strategis yang diharapkan dapat mendukung Bank mencapai tujuannya. Keselarasan diupayakan melalui penurunan sasaran kerja dari tingkat yang paling tinggi hingga tingkat yang paling dasar, dengan demikian segala upaya yang dilakukan di dalam Bank difokuskan untuk mendukung pencapaian sasaran kerja Bank.

Proses pengelolaan kinerja membantu Bank mengukur kinerja setiap bagian di dalam Bank. Kinerja menjadi salah satu dasar bagi Bank dalam mengambil keputusan terkait pengelolaan sumber daya manusia seperti remunerasi dan pengembangan.

Bank percaya bahwa untuk mencapai kinerja tinggi dibutuhkan kompetensi yang memadai dan perilaku yang sesuai dengan budaya organisasi. Kompetensi terdiri dari kompetensi kepemimpinan dan kompetensi teknis sesuai dengan jenis pekerjaan.

D. Remuneration is linked to performance measurement and includes:

Performance measurement linked to remuneration
The Bank has a Performance Management policy where the Bank applies the principle of performance-based rewards (*meritocracy*).

Performance Management is important for the Bank to create the expected strategic harmony to support the Bank in achieving its goals. Harmony is sought through the dissemination of work targets from the highest level to the lowest level, showing that all Bank efforts are focused on supporting the Bank's goal achievement.

The performance management process helps the Bank measure the performance in all parts of the Bank. Performance is one of the base for the Bank when making decisions related to human resources management including remuneration and development.

The Bank believes that to achieve high performance, adequate competencies and behaviors, in accordance with the culture, are necessary. Competencies consist of leadership competencies and technical competencies according to the type of work.

Budaya organisasi tercermin di dalam nilai-nilai inti perusahaan: ONE, *Professionalism, Integrity, Customer Focus* yang mencerminkan sikap dan perilaku yang ditampilkan oleh setiap karyawan Bank dan dipercaya dapat menunjang pencapaian tujuan Bank.

Metode yang digunakan

Bank mempertimbangkan kinerja Bank, kinerja unit kerja dan kinerja individu untuk menentukan pembagian performa bonus setiap tahunnya.

Uraian

Bank menentukan panduan besaran performa bonus berdasarkan hasil kinerja unit kerja dan hasil performa individu.

Bank juga menentukan panduan besaran kenaikan gaji berdasarkan hasil performa individu.

E. Penyesuaian Remunerasi dikaitkan dengan kinerja dan risiko yang meliputi:

1. Kebijakan mengenai remunerasi yang Bersifat Variabel yang ditangguhkan, besarnya, dan kriteria untuk menetapkan besaran tersebut.
2. Kebijakan Bank mengenai remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*Malus*), atau ditarik kembali dalam hal sudah dibayarkan (*Clawback*).

F. Penyesuaian remunerasi dikaitkan dengan Kinerja dan Risiko sebagaimana butir E.1) juga meliputi:

1. Kebijakan pembayaran (*vesting*) atas penangguhan yang dilakukan antara lain jangka waktu pembayaran.
2. Pengungkapan faktor yang menentukan perbedaan Remunerasi yang Bersifat Variabel yang ditangguhkan diantara karyawan atau kelompok karyawan, jika ada.

Organizational culture is reflected in the company's core values: ONE, Professionalism, Integrity, Customer Focus that reflects the attitudes and behavior displayed by each Bank employee and is believed to support the achievement of the Bank's goals.

Method used

The Bank considers the Bank's performance, work unit performance and individual performance when determining the annual performance bonus.

Description

The Bank determines guidelines for the amount of performance bonus based on the work unit's performance results and the individual rating results.

The Bank also determines guidelines for the amount of salary increases based on the individual rating results.

E. Remuneration adjustment linked with performance and risk includes:

1. Policy regarding deferred variable remuneration, amount, and the criteria for determining the amount.
2. Bank Policy regarding deferred variable remuneration by deferring the payment (*Malus*) or implementation of clawback.

F. Remuneration adjustments linked with Performance and Risk as referred to in point E.1) also includes:

1. A vesting policy for deferrals, including payment terms.
2. Disclosure of factors that determine the difference in variable remuneration that is deferred between employees or groups of employees, if any.

Remunerasi yang bersifat Variabel yang ditangguhkan Deferred Variable Remuneration	Kebijakan Bank Bank Policy	Besaran Magnitude	Kriteria Criteria	Jangka Waktu Time period
Bonus	Penangguhan dalam bentuk tunai dan saham Deferral in the form of cash and shares	80% tunai dan 20% ditangguhkan 80% cash and 20% deferred	Kualitatif Qualitative	Ditangguhkan (<i>malus</i>) 3 tahun Deferred (<i>malus</i>) 3 years

Remunerasi yang bersifat Variabel yang ditangguhkan Deferred Variable Remuneration	Kebijakan Bank Bank Policy
Yang ditunda pembayarannya (<i>Malus</i>) Payment is deferred (<i>Malus</i>)	20% dari bonus 20% of the bonus
Yang ditarik kembali dalam hal sudah dibayarkan (<i>Clawback</i>) Clawback	-

G. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, dalam hal Bank menggunakan jasa konsultan ekstern:

Untuk memastikan bahwa remunerasi Bank sejalan dengan praktik remunerasi di industri perbankan dan menjaga competitiveness Bank, maka Bank ikut serta dalam survei remunerasi dengan Willis Towers Watson di tahun 2018.

H. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

G. Name of external consultant and their assignment regarding the Remuneration policy, in the case the Bank uses external consultant services:

To ensure that the Bank's remuneration is in line with the remuneration practices in the banking industry and maintains the Bank's competitiveness, the Bank participated in a remuneration survey with Willis Towers Watson in 2018.

H. Board of Directors and the Board of Commissioners remuneration packages and facilities received, including the remuneration structure and nominal amount shown in the table below:

Jenis Remunerasi dan Fasilitas Type of Remuneration and Facilities	Jumlah Diterima dalam 1 (satu) Tahun Total Amount Received in 1 (one) Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Persons	Juta Rp Million Rp	Orang Persons	Juta Rp Million Rp
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Salaries, bonuses, routine allowances, tantieme and other non-natura facilities	10	111,313	8	30,264
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang :	-	-	-	-
a. Dapat dimiliki				
b. Tidak dapat dimiliki				
Other facilities (housing, health insurance, etc.) that:				
a. Owned				
b. Could not be owned				
Total	10	111,313	8	30,264

Keterangan | Note:

*) dalam juta rupiah

**) 1 orang Direktur tidak menerima remunerasi dari Bank.

*) in million rupiah

**) 1 Director did not receive a remuneration from the Bank.

I. Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, sebagaimana dalam tabel di bawah ini:

Jumlah Remunerasi per Orang dalam 1 (satu) Tahun* Annual Remuneration per Person*	Jumlah Direksi Number of Directors	Jumlah Komisaris Number of Commissioners
Di atas Rp2.000.000.000,- Above Rp2,000,000,000	10	6
Di atas Rp1.000.000.000,- s.d. Rp2.000.000.000,- Above Rp1,000,000,000, up to Rp2,000,000,000	-	2
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp500,000,000 up to Rp1,000,000,000	-	-
Rp500.000.000 ke bawah Rp500,000,000 and below	-	-

Keterangan | Note:

*) yang diterima secara tunai

**) 1 orang Direksi tidak menerima remunerasi dari Bank.

*) received in cash

**) 1 director did not receive a remuneration from the Bank.

J. Remunerasi yang Bersifat Variabel, meliputi:

1. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut.
2. Penjelasan dalam hal terdapat perbedaan pemberian remunerasi yang Bersifat Variabel diantara para Direksi, Dewan Komisaris dan/atau Karyawan, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya.

I. Board of Directors and Board of Commissioners annual remuneration packages, by level of income group, are shown in the table below:

J. Variable Remuneration, including:

1. Form of Variable Remuneration and the reasons for selecting this form.
2. Explanation in the event that there are differences in Variable remuneration between BOD, BOC and /or Employees, including an explanation of the factors that determine the difference along with the underlying considerations.

Jenis Remunerasi yang bersifat Variabel Type of Variable Remuneration	Alasan Reason
Bonus	Bentuk penghargaan Bank kepada karyawan yang diberikan dengan mempertimbangkan kinerja bank, kinerja unit kerja dan kinerja individu. Type of Bank reward to employees, taking into account bank performance, work unit performance and individual performance.
Insentif Incentive	Bentuk penghargaan Bank kepada karyawan front office yang diberikan berdasarkan pencapaian target. Type of Bank reward to front office employees based on achievement of targets.
LTCI (Long term cash incentive)	Bentuk penghargaan Bank kepada karyawan yang menunjukkan kinerja yang baik dan mempunyai potensi sesuai dengan ambisi Bank. Penghargaan ini diberikan sebagai upaya dari Bank untuk mempertahankan <i>talent</i> . Type of Bank reward to employees who have shown good performance and have potential in accordance with the Bank's ambitions. This award is given in an effort for the Bank to retain talent.
Saham Shares	Bentuk penghargaan Bank kepada karyawan yang merupakan Material Risk Taker. Hal ini merupakan pemenuhan peraturan POJK no.45 tahun 2015. Type of Bank reward to employees who are Material Risk Takers. This is a fulfillment of POJK regulation No. 45, 2015.

K. Jumlah Direksi, Dewan Komisaris, dan Karyawan yang menerima remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

K. The number of BOD, BOC, and Employees receiving Variable Remuneration in 1 (one) year and total amounts, are shown in the table below:

Remunerasi yang bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Karyawan Employees	
	Jumlah Number	Nominal	Jumlah Number	Nominal	Jumlah Number	Nominal
Total	10	56,536	0	0	5,942	258,660

Keterangan | Note:
*) dalam juta rupiah
*) in million rupiah

L. Jabatan dan jumlah pihak yang menjadi MRT :

L. Material Risk Takers (MRT) positions and numbers

Jabatan Position	Jumlah Number
Presiden Direktur President Director	1
Direktur Director	8
Asset Liability Management Division Head	1
Treasury Trading Division Head	1
Head of Credit Risk	1

M. Shares option yang dimiliki Direksi, Dewan Komisaris dan Pejabat Eksekutif

Bank tidak memberikan *shares option* namun Bank memberikan variabel bonus dalam bentuk saham sebagaimana diatur dalam POJK No.45/POJK.03/2015.

M. Shares options held by the Board of Directors, Board of Commissioners and Executive Officers

The Banks does not provide shares options, but provides variable bonuses in the form of shares as stipulated in POJK No.45/POJK.03/2015.

N. Rasio gaji tertinggi dan terendah, yang mencakup:

1. Rasio gaji karyawan yang tertinggi dan terendah.
2. Rasio gaji Direksi yang tertinggi dan terendah.
3. Rasio gaji Dewan Komisaris yang tertinggi dan terendah.
4. Rasio gaji Direksi tertinggi dan karyawan tertinggi

N. Ratio of the highest and lowest salaries, including:

1. The highest and lowest employee salary ratio.
2. The highest and lowest Director salary ratio.
3. The highest and lowest Commissioner salary ratio.
4. The highest Director salary to highest employee salary ratio.

Gaji yang diperbandingkan dalam rasio gaji adalah imbalan yang diterima oleh Direksi, anggota Dewan Komisaris, dan karyawan per bulan.

Salary ratios include salary received by the Board of Directors, Board of Commissioners and employees per month.

Yang dimaksud dengan “karyawan” dalam hal ini adalah karyawan tetap Bank.

Definition of “employees” is the Bank’s permanent employees.

Keterangan Description	Rasio Gaji Salary Ratios
Karyawan Employees	1 : 87.0
Direksi Board of Directors	1 : 2.1
Dewan Komisaris Board of Commissioners	1 : 3.9

Keterangan Description	Rasio Gaji Salary Ratios
	Tertinggi Karyawan dan Direksi Highest Employee and Director
Rasio Ratio	1 : 2.5

O. Jumlah penerima dan jumlah total remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Karyawan selama 1 (satu) tahun pertama bekerja: Tidak ada.

O. The number of recipients, and the total amount of variable remuneration, guaranteed without conditions, given by the Bank to prospective Directors, Commissioners, and / or Employees during the first 1 (one) year of work: None.

P. Jumlah karyawan yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan.

P. Number of employees whose employment terminated and the total nominal severance paid.

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun Total severance pay amount paid per person in 1 (one) year	Jumlah Karyawan Number of Employees
Di atas Rp1.000.000.000,- Above Rp1,000,000,000	5
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp. 500,000,000 up to Rp1,000,000,000	11
Rp500.000.000 ke bawah Rp500,000,000 and below	35

Keterangan | Note:

*) Termasuk pensiun normal.

*) Including normal pension..

Q. Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank

Q. Total deferred variable remuneration, comprising cash and / or shares or stock-based instruments issued by the Bank

R. Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

R. Total deferred variable remuneration paid for 1 (one) year

Jenis Remunerasi Variabel yang ditangguhkan *) Deferred Variable Remuneration Type *)	Jumlah yang dibayarkan selama 1 (satu) tahun Amount paid in 1 (one) year	Total
Tunai Cash	Rp4,519	Rp13,557
Saham Stocks	133,333 lembar shares	400,000 lembar shares

Keterangan | Description:

*) Hanya untuk MRT dan diungkapkan dalam juta rupiah.

*) Only for MRT and expressed in million rupiah

S. Rincian jumlah remunerasi yang diberikan dalam 1 (satu) tahun meliputi:

1. Remunerasi yang Bersifat Tetap maupun remunerasi yang Bersifat Variabel.
2. Remunerasi yang ditangguhkan dan tidak ditangguhkan.
3. Bentuk remunerasi yang diberikan secara tunai dan/ atau saham atau instrumen yang berbasis saham yang diterbitkan Bank, sebagaimana dalam tabel di bawah ini.

S. Details of the amount of remuneration given in 1 (one) year including:

1. Fixed Remuneration and Variable Remuneration.
2. Deferred remuneration and not deferred.
3. Remuneration given in cash and / or shares or stock-based instruments issued by the Bank, as shown in the table below.

A. Remunerasi yang bersifat Tetap *) Fixed Remuneration *)		
Tunai Cash		Rp52,980
Saham Stocks		-
B. Remunerasi yang bersifat Variabel *) Variable Remuneration *)		
	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
Tunai Cash	Rp55,712	Rp13,557
Saham Stocks		400,000 lembar shares

Keterangan | Description:

*) Hanya untuk MRT dan diungkapkan dalam juta rupiah.

*) Only for MRT and expressed in million rupiah.

T. Informasi kuantitatif

Total sisa remunerasi variabel untuk MRT yang masih ditangguhkan sebesar Rp9.038 juta dalam bentuk tunai dan 266.667 lembar saham. Tidak ada pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit dan implisit selama periode laporan.

T. Quantitative information regarding:

Total remaining of variable remuneration for MRT being deferred is Rp9,038 million in cash and 266,667 shares. There are no reductions in remuneration due to explicit and implicit adjustments during the reporting period.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Dalam pelaksanaan penyediaan dana pada pihak terkait atau pihak berelasi, Bank telah merumuskan kebijakan dalam bentuk peraturan dan prosedur tertulis yang terus diperbarui sebagai bagian dari prinsip kehati-hatian.

Dewan Komisaris berperan dalam melakukan pengawasan untuk memastikan penyediaan dana pada pihak terkait telah sesuai dengan hukum dan peraturan perundangan yang berlaku.

Selama tahun 2018, Penyediaan Dana Kepada Pihak Terkait (*related party*) dan Penyediaan Dana Besar (*large exposure*), telah dilaksanakan Bank sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan tidak terdapat pelanggaran dan/atau pelanggaran atas penyediaan dana, baik kepada pihak tidak terkait maupun pihak terkait.

PROVIDING FUNDS TO RELATED PARTIES AND LARGE EXPOSURES

For providing funds to related parties, the Bank has formulated policies in the form of rules and procedures as part of its prudential banking principles.

The Board of Commissioners undertakes a monitoring role to ensure that funds provided to related parties are aligned with the applicable laws and regulations.

In 2018, funds provided to related parties and large exposures have been implemented according to the applicable laws and regulations, and there was no overrun and/or violations of the funds provided, both to unrelated and related parties.

No.	Penyediaan Dana Providing Funds	Total	
		Debitur Debtors	Nominal (dalam Rp Juta) Amount (in million Rp)
1.	Kepada Pihak Terkait To Related Parties	311	1,458,591
2.	Kepada Debitur Inti To Core Debtors		
	a. Individu a. Individual	2	4,257,000
	b. Grup a. Group	23	63,828,865

RENCANA STRATEGIS BANK

Bank terus melanjutkan upaya transformasi untuk mendukung pertumbuhan bisnis dan meningkatkan produktivitas dengan berpedoman pada prinsip kehati-hatian serta menjaga penerapan *Good Corporate Governance* (GCG) di setiap kegiatan usaha Bank.

Sementara itu, untuk mengantisipasi perkembangan teknologi informasi pada sektor industri jasa keuangan, Bank telah mempersiapkan strategi digital. Bank akan terus meningkatkan kapasitas dan kapabilitas sumber daya manusia (SDM) dalam menghadapi digitalisasi transaksi keuangan. Bank juga tanpa henti mengembangkan produk sesuai perkembangan digitalisasi transaksi keuangan. Selain itu, melalui berbagai media, Bank berupaya memberikan sosialisasi dan informasi terkait digitalisasi produk perbankan kepada nasabah.

THE BANK STRATEGIC PLAN

The Bank has continued its transformation endeavors to support its business growth and increase productivity, while constantly referring to the prudential principle, as well as maintaining Good Corporate Governance (GCG) in every business activity in the Bank.

Meanwhile, to anticipate information technology advancement in the financial service industry sector, the Bank has prepared digital strategies. The Bank will continue growing its human capital (HC) capacity and capability in the face of financial transaction digitalization. In addition, the Bank endlessly develops products that correspond to financial transaction digitalization innovation. Through various media, the Bank attempts to socialize and inform customers about banking product digitalization.

Lebih jauh lagi, saat ini perkembangan keuangan berkelanjutan dan pembiayaan bertanggung jawab menjadi salah satu perhatian penting bagi investor dan pemangku kepentingan, sehingga aspek *environmental*, *social*, dan *governance* (ESG) menjadi penting sejalan dengan pengembangan bisnis Bank. Memasuki tahun 2019, Bank telah memiliki dokumen Rencana Keuangan Aksi Berkelanjutan (RAKB) terkait keuangan berkelanjutan dan pembiayaan bertanggung jawab.

Rencana Jangka Pendek

Bank telah merumuskan langkah-langkah strategis yang akan ditempuh guna mencapai visi dan misi, di antaranya sebagai berikut:

1. Memperkuat model bisnis dengan:
 - Memperkuat struktur pendanaan Bank
 - Melanjutkan upaya untuk mempercepat pertumbuhan retail business.
 - Meningkatkan jumlah nasabah.
 - Memperkuat target pasar pada target industri dan segmen pelanggan tertentu, sejalan dengan perkembangan pasar yang semakin dinamis serta mengantisipasi potensi “*disruptive drivers*”
 - Terus mendukung pertumbuhan bisnis keuangan berkelanjutan.
2. Melanjutkan transformasi di bidang *network and channels*, *retail digital strategy*, *operations and IT*, *data driven business*, dan *human capital*.
3. Mengoptimalkan sinergi dengan Grup OCBC melalui *strategic collaboration* dan *sharing best practice*.
4. Memperkuat *brand presence* dengan menyelaraskan *corporate communication* dan *marketing communication* (*retail campaign*) melalui integrasi saluran komunikasi digital maupun non-digital.
5. Menjalankan ketiga lini penjagaan (*three lines of defense*) secara efektif.

Rencana Jangka Menengah dan Panjang

Bank telah menetapkan langkah-langkah strategis jangka menengah dan panjang (3 - 5 tahun) dengan rincian sebagai berikut:

1. Peningkatan penyaluran kredit dengan tetap memperhatikan arahan pertumbuhan kredit dan mempertahankan rasio kredit bermasalah sesuai dengan ketentuan regulator.
2. Dukungan pada penyaluran kredit untuk sektor-sektor ekonomi strategis, sejalan dengan fokus program pembangunan Pemerintah, seperti sektor kemaritiman, pangan, dunia usaha dan pariwisata, serta infrastruktur.

Furthermore, sustainable and responsible financing development is important to investors and stakeholders, making the environmental, social, and governance (ESG) aspects more important in conjunction with the Bank’s business development. Entering 2019, the Bank has already prepared its Sustainable Financial Action Plan (RKAB) concerning the sustainable and responsible financing.

Short-Term Plan

The Bank has formulated the necessary strategic steps for realizing the vision and mission, including:

1. Strengthening the business model by:
 - Strengthening the Bank financing structure
 - Continuing the efforts to accelerate retail business growth
 - Increasing the number of customers
 - Reinforcing the target market in specific industry targets and customer segments, in accordance with the increasingly dynamic market development as well as anticipating potential “*disruptive drivers*”
 - Continuing to support sustainable financial business growth
2. Maintaining transformation in the network and channels, retail digital strategy, operations and IT, data driven business, and human capital sectors.
3. Optimizing synergy with the OCBC Group through strategic collaboration and sharing best practices.
4. Bolstering brand presence by harmonizing corporate communication and marketing communication (retail campaign) through integrated digital and non-digital communication channels.
5. Performing three lines of defense effectively.

Long- and Medium-Term Plan

The Bank has established the following medium- and long-term (3 – 5 years) strategic steps:

1. Increasing loan disbursement with due observance of lending growth direction and maintaining the non-performing loan ratio in accordance with the regulations.
2. Providing loan disbursement support for strategic economy sectors, in line with the Government development program focus, such as maritime, food, business and tourism, as well as infrastructure sectors.

3. Peningkatan penghimpunan dana dengan tetap berfokus pada produk dengan suku bunga rendah, sehingga struktur pendanaan diharapkan menjadi lebih baik dan biaya dana menjadi lebih efisien.
4. Peningkatan kontribusi *fee based income*, di samping mengintensifkan *product bundling* dan *cross selling*, Bank juga akan meluncurkan berbagai produk, jasa, dan fitur-fitur terkini yang disesuaikan dengan kebutuhan nasabah.
5. Peningkatan efisiensi dan produktivitas antara lain melalui proses transformasi yang saat ini sedang dan akan terus dilanjutkan serta meningkatkan produktivitas melalui perbaikan proses secara menyeluruh dan optimalisasi jaringan kantor dan ATM.

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK

Informasi kondisi keuangan Bank telah dituangkan secara jelas dan transparan dalam beberapa laporan, di antaranya sebagai berikut:

Transparansi Kondisi Keuangan

1. Laporan Tahunan, antara lain mencakup:
 - a. Ikhtisar Data Keuangan Penting, Laporan Dewan Komisaris, Laporan Direksi, Profil Perusahaan, Tinjauan Bisnis, Tinjauan Pendukung Bisnis, Tinjauan Keuangan, Tata Kelola Perusahaan, Manajemen Risiko, dan Tanggung Jawab Sosial Perusahaan.
 - b. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di OJK.
 - c. Pernyataan Pertanggungjawaban Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan yang ditandatangani oleh seluruh anggota Dewan Komisaris dan anggota Direksi.
2. Laporan Keuangan Publikasi Triwulanan
Bank secara rutin mengumumkan Laporan Keuangan Publikasi secara triwulanan melalui surat kabar berbahasa Indonesia yang mempunyai peredaran luas serta disajikan pada situs Bank www.ocbcnisp.com.
3. Laporan Keuangan Publikasi Bulanan
Bank mempublikasikan Laporan Keuangan Publikasi Bulanan di situs Bank www.ocbcnisp.com dalam format sesuai dengan OJK.

3. Increasing fund collection by maintaining a focus on products with low interest rates, so that the financing structure can be better improved and cost will be more efficient.
4. Increasing fee based income contributions, as well as intensifying product bundling and cross selling, Bank will also launch a number of products and services with modern features that meet customer needs.
5. Intensifying efficiency and productivity through the transformation process that will continue to be pursued, as well as increasing productivity through end-to-end process improvement and optimizing the office and ATM network.

THE BANK'S FINANCIAL AND NON-FINANCIAL CONDITION TRANSPARENCY

Information on the Bank's financial condition has been clearly and transparently conveyed in several reports, including:

Financial Condition Transparency

1. Annual Report, which includes:
 - a. Summary of Important Financial Data, Board of Commissioners' Report, Board of Directors' Report, Company Profile, Business Review, Business Support Review, Financial Review, Good Corporate Governance, Risk Management, and Corporate Social Responsibility.
 - b. Annual Financial Statements as audited by a Public Accountant and Public Accounting Firm registered at OJK.
 - c. Board of Commissioners' and the Board of Directors' Responsibility Statements for the Annual Report content accuracy, signed by all members of the Board of Commissioners and Board of Directors.
2. Quarterly Published Financial Report
The Bank routinely announces the Published Financial Report quarterly in Indonesian language newspapers with a national circulation and is presented on the Bank's website, www.ocbcnisp.com.
3. Monthly Published Financial Report
The Bank publishes the Monthly Published Financial Report on the Bank's website, www.ocbcnisp.com, in a format that is in accordance with OJK.

Transparansi Kondisi Non-Kuangan

Bank telah memberikan informasi mengenai produk Bank secara jelas, akurat dan terkini. Informasi tersebut dapat diperoleh secara mudah oleh Nasabah, antara lain dalam bentuk brosur yang dapat diperoleh di setiap Kantor Bank yang mudah diakses oleh nasabah, dan/atau dalam bentuk informasi secara elektronik yang disediakan melalui *Call Center* Bank atau situs web Bank www.ocbcnisp.com.

Bagi Nasabah yang ingin menyampaikan keluhan dan/atau saran, Bank telah menyediakan berbagai saluran komunikasi seperti *Call Center* Bank, menu *Hubungi Kami* secara *online* pada situs web Bank, dan melalui media sosial.

Bagi *stakeholder* lainnya seperti pemegang saham dan regulator, situs web Bank juga telah menyajikan berbagai informasi kondisi non-keuangan lainnya seperti Laporan Implementasi GCG, Struktur Pemegang Saham, Kegiatan Perusahaan melalui Siaran Pers, Penerimaan Penghargaan, dan lain-lain.

KEBIJAKAN ANTI KORUPSI

Salah satu cara Bank dalam menjaga integritas dan kepercayaan publik adalah dengan penerapan berbagai kebijakan, antara lain, kebijakan anti pencucian uang dan pencegahan pendanaan terorisme (APU-PPT), kebijakan pengadaan barang dan jasa, kebijakan gratifikasi, kebijakan *whistleblowing*, dan kebijakan anti *fraud*. Dengan penerapan kebijakan yang menyeluruh disetiap aktivitas Bank yang berisiko, diharapkan dapat mengurangi ruang gerak dan peluang bagi siapapun untuk melakukan tindakan korupsi dan gratifikasi.

Aktivitas Terkait Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT)

Bank menerapkan kebijakan APU-PPT untuk mengurangi risiko Bank terseret kasus tindak pidana korupsi dan juga membatasi ruang gerak bagi setiap individu di Bank untuk melakukan tindakan korupsi.

Informasi mengenai pengelolaan risiko APU-PPT dapat dilihat pada Bab Manajemen Risiko halaman 265.

Non-Financial Condition Transparency

The Bank provides information regarding Bank products in a clear, accurate, and updated manner. The information can be easily acquired by customers in the form of brochures that can be obtained at every Bank Office, and/or in the form of electronic information provided through the Bank's Call Center or the Bank's website, www.ocbcnisp.com.

For customers who wish to lodge complaints and/or give feedback, the Bank provides various communication channels, such as the Bank's Call Center, the online Contact Us menu on the Bank's website, and through social media.

For other stakeholders, such as shareholders and regulators, the Bank's website also presents information on other non-financial conditions, such as the GCG Implementation Reports, Shareholder Structure, Company Activities through Press Releases, Awards, and others.

ANTI-CORRUPTION POLICY

One of the measures taken by the Bank in maintaining integrity and public trust is by implementing various policies, including anti-money laundering and combating the financing of terrorism (AML-CFT) policy, procurement policy, the gratification policy and whistleblowing policy, and anti fraud policy. The integrated policies implemented in all Bank activities at-risk are expected to reduce the space and opportunity for anyone to commit acts of corruption and gratification.

Activities Related to the Implementation of Anti-money Laundering and Combating the Financing of Terrorism (AML CFT)

The Bank implemented its AML-CFT policy to decrease the risk of the Bank being involved in any corruption criminal cases, and to limit the space for Bank individuals to commit acts of corruption.

Information regarding the AML-CFT risk management can be seen on the Risk Management Chapter page 265.

Kebijakan Pengadaan Barang dan/atau Jasa di Lingkungan Bank

Kebijakan pengadaan barang dan jasa antara lain mengatur seleksi vendor yang dilakukan secara ketat dan transparan serta terbebas dari kepentingan perseorangan. [102-9]

Kebijakan Gratifikasi

Kebijakan Pengelolaan Penerimaan Hadiah memberikan pedoman bagi pejabat maupun karyawan Bank dan/atau keluarga inti dalam melakukan hubungan dengan nasabah, rekanan, dan sesama pekerja. Kebijakan Pengelolaan Penerimaan Hadiah yang diatur oleh Bank berisikan hal-hal sebagai berikut:

1. Pejabat/karyawan Bank dan/atau keluarga inti-nya, tidak diperbolehkan menerima atau meminta hadiah dalam bentuk apapun dari pihak eksternal, baik secara langsung maupun tidak langsung.
2. Pejabat/karyawan Bank dan/atau keluarga inti-nya wajib menolak dan mengembalikan hadiah dari pihak eksternal.
3. Pejabat/karyawan Bank wajib menginformasikan dan menyerahkan kepada Bank semua hadiah dari pihak eksternal jika hadiah tidak dapat dikembalikan.

Whistleblowing System

Bank memiliki program *whistleblowing* sebagai sarana komunikasi yang bersifat rahasia sehingga karyawan dan/atau pihak eksternal tidak merasa khawatir atau takut untuk melaporkan tindakan penyalahgunaan wewenang, tindakan *fraud*, atau pelanggaran kode etik perusahaan, baik yang dilakukan oleh karyawan dari tingkat paling bawah sampai dengan tingkat yang paling tinggi.

Bank Policy Related to the Procurement of Goods and/or Services

The procurement policy covers among others the vendor selection strictly, transparently, and free from individual interests. [102-9]

Gratification Policy

The Gratification Policy provides the guidelines for the Bank's officials and employees and/or their nuclear families in conducting relationships with customers, partners, and colleagues. The Gratification Policy regulated by the Bank includes the following:

1. The Bank's officials/employees and/or their nuclear families may not receive or request gifts in any form from external parties, whether directly or indirectly.
2. The Bank's officials/employees and/or their nuclear families are obligated to refuse and return gifts from external parties.
3. The Bank's officials/employees are obligated to inform and return to the Bank all gifts from external parties if the gifts cannot be returned.

Whistleblowing System

The Bank has a whistleblowing program as a confidential communication tools so that employees and/or external parties should not feel worried or afraid to report acts of abuse of authority, acts of fraud, or violations of the company's code of ethics, whether carried out by employees from the lowest level to the highest level.

Penyampaian Laporan Pelanggaran

Laporan pelanggaran dapat disampaikan melalui:

Violation Report Submission

Violation reports can be submitted via:

● **Pelaporan lisan atau tertulis**

Verbal or written report

Melalui e-mail whistleblowing@ocbcnisp.com.
Via e-mail whistleblowing@ocbcnisp.com.

Ditujukan ke Kepala Divisi Internal Audit, Kepala Divisi Operational Risk Management, Kepala Divisi Human Capital Services, atau Tim Penanganan Fraud (TPF).

Directed to the Internal Audit Division Head, Operational Risk Management Division Head, Human Capital Services Division Head, or Fraud Management Team (TPF).

Ditujukan kepada Presiden Direktur atau Presiden Komisaris jika merasa kurang nyaman untuk melaporkan kepada pejabat yang sudah ditunjuk.

Directed to the President Director or President Commissioner if uncomfortable reporting to the appointed officials.

Melalui website, khusus untuk karyawan Bank, <https://whistleblowing.ocbcnisp.co.id>

Through the website, specifically for Bank employees, <https://whistleblowing.ocbcnisp.co.id>

● **Pelaporan oleh nasabah atau pihak eksternal melalui cabang, call center atau website Bank OCBC NISP, yaitu <https://www.ocbcnisp.com>**

Reports from customers or external parties through the Bank's branches, call centers or websites, namely <https://www.ocbcnisp.com>

Program Perlindungan Pelapor

Untuk melindungi pelapor dari tindakan seperti pemecatan, penurunan pangkat, pengasingan, pelecehan, ancaman, diskriminasi, atau perlakuan tidak adil akibat laporan yang disampaikan maka Bank menunjuk *whistleblowing protection officer* untuk memastikan pelapor tidak mendapatkan tindakan yang merugikan tersebut.

Reporting Protection Program

To protect whistleblowers from actions such as dismissal, demotion, exile, harassment, threat, discrimination, or unfair treatment due to reports submitted, the Bank will appoint a whistleblowing protection officer to ensure that the reporter does not encounter any adverse reactions.

Penanganan Pengaduan

- a. Investigasi
Semua laporan pengaduan yang diterima akan dilakukan proses investigasi oleh unit kerja yang independen yaitu Tim Penanganan *Fraud*.
- b. Pelaporan
Laporan statistik *whistleblowing* dipresentasikan dalam Komite Fraud, Komite Manajemen Risiko dan Komite Pemantau Risiko. Untuk laporan *whistleblowing* yang berdampak *significant* akan dilaporkan kepada Presiden Direktur.

Complaint Handling

- a. Investigation
All complaints received will be investigated by an independent work unit, the Fraud Handling Team.
- b. Reporting
The whistleblowing statistical report is presented to the Fraud Committee, the Board Risk Committee and the Risk Monitoring Committee. Whistleblowing reports that have a significant impact will also be reported to the President Director.

- c. Sanksi
Bank memberikan sanksi yang tegas kepada karyawan yang bersalah. Keputusan sanksi diputuskan oleh Komite Disipliner atau Komite *Fraud* tergantung *Job Level* karyawan yang diberikan sanksi.

- c. Sanctions
The Bank imposes strict sanctions on guilty employees. Sanction decisions are decided by the Disciplinary Committee, or the Fraud Committee, depending on the sanctioned employee's Job Level.

Pihak Yang Mengelola Pengaduan

Empat pihak yang menangani pengaduan:

Parties Managing Complaints

Four parties handle complaints:



Laporan *Fraud* pada Bank diidentifikasi oleh Tim Penanganan *Fraud*. Untuk melindungi pelapor dari tindakan yang merugikan, Human Capital Services Division Head menugaskan *whistleblowing protection officer* untuk memberikan perlindungan kepada pelapor. Jika hasil investigasi menyimpulkan ada kesalahan, maka Komite Disipliner memberikan sanksi kepada pelakunya, untuk karyawan dengan level di bawah jabatan Vice President. Bagi karyawan dengan jabatan Vice President atau lebih tinggi, sanksi diputuskan oleh Komite *Fraud*. Kemudian Operational Risk Management mengadministrasikan laporan hasil investigasi dan menyiapkan langkah-langkah perbaikan dan mitigasi.

Fraud Report is identified by the Fraud Handling Team. To protect reporters from unfair actions, the Human Capital Services Division Head appoints a whistleblowing protection officer to provide protection to the reporters. If the investigation results conclude there is a fault, for employees with a level below the Vice President position, the Disciplinary Committee sanctions the perpetrator. For employees with positions at the Vice President level or higher, sanctions are decided by the Fraud Committee. Then the Operational Risk Management administers the investigation report and prepares corrective and mitigation steps.

Jumlah Pengaduan yang Masuk

Sepanjang tahun 2018 telah diterima 11 laporan *whistleblowing* atas tindakan yang terindikasi *Fraud*, sebagaimana pada tabel dibawah.

Number of Complaints Received

During 2018, 11 whistleblowing reports have been received regarding actions that indicated fraud, as shown in the table below.

Sanksi/Tindak Lanjut atas Pengaduan yang telah Selesai di Proses di tahun 2018

Sanctions/Follow-Up on Completed Complaints in 2018

Status laporan whistleblowing (WB)	Whistleblowing (WB) Status Report	2018
a. Jumlah laporan WB yang diterima	Number of WB reports received	11
b. Jumlah laporan WB yang bersumber dari internal	Number of WB reports from internal sources	10
c. Jumlah laporan WB yang bersumber dari eksternal	Number of WB reports from external sources	1
d. Jumlah laporan WB yang sudah selesai dilakukan investigasi	Number of WB reports investigated	8
e. Jumlah laporan WB yang masih dalam proses investigasi	Number of WB reports still under investigation	3
f. Jumlah laporan WB yang termasuk keluhan	Number of WB reports including complaints	0
g. Jumlah laporan WB yang termasuk pelanggaran	Number of WB reports including violations	11

Dari delapan laporan pengaduan yang telah selesai diinvestigasi terlapor terbukti bersalah, telah diberikan sanksi mulai dari surat peringatan sampai dengan sanksi pemutusan hubungan kerja sesuai dengan keterlibatannya masing-masing. Bahkan ada pelaku yang diproses oleh aparat penegak hukum.

Of the eight completed whistleblowing reports, those investigated have been proven guilty, have been sanctioned starting from warning letters up to termination of employment in accordance with their respective involvement. Moreover, there was perpetrator that has been forwarded for legal enforcement.

Fraud Internal

Fraud internal merupakan tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah atau pihak lain menderita kerugian dan/atau pelaku *fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung, yang dilakukan oleh karyawan Bank.

Internal Fraud

Internal fraud is an offense or omission deliberately done to deceive, defraud or manipulate Bank, customers or other parties, which occurred within Bank and/or by using Bank’s facilities that causes Bank, its customers or other parties to suffer losses and/or provide financial benefit for the perpetrators, both directly or indirectly, that is done by Bank’s employee.

Manajemen Bank menerapkan strategi anti *fraud* yang terdiri dari empat pilar utama yaitu:

The Bank’s Management has implemented an anti fraud strategy consisting of four main pillars:

1. Pencegahan
 - Tindakan pencegahan dilakukan untuk meminimalisir peluang terjadinya *fraud*, antara lain:
 - a. Melakukan sosialisasi *anti fraud Awareness*.
 - b. Melakukan perbaikan atas kelemahan kontrol yang sudah teridentifikasi.
 - c. Mengimplementasikan *Know Your Employee* (KYE).

1. Prevention
 - Preventive actions for minimizing the chance of fraud, including:
 - a. Conducting dissemination of anti fraud awareness.
 - b. Conducting improvements to identified control weaknesses.
 - c. Implementing Know Your Employee (KYE).

2. Deteksi
Deteksi dilakukan untuk meminimalisasi dampak atas kejadian *fraud* secara dini, antara lain:
 - a. Program *Whistleblowing* untuk mendorong karyawan melaporkan apabila mengetahui atau mencurigai ada kejadian *fraud*.
 - b. Proses rekonsiliasi dan proses audit secara regular dan berkesinambungan.
 - c. Pemantauan transaksi mencurigakan atau *surveillance*.
 - d. Pemantauan proses kerja pada karyawan yang melakukan *block leave*.
3. Investigasi, Pelaporan & Sanksi, dilakukan antara lain dengan:
 - a. Investigasi kejadian *fraud* dilakukan oleh petugas independen.
 - b. Pelaporan kejadian *fraud* kepada Komite *Fraud*, Komite Manajemen Risiko dan Komite Pemantau Risiko.
 - c. Pelaporan kepada Regulator.
 - d. Pemberian sanksi kepada pelaku atau pihak-pihak yang terlibat.
4. Pemantauan, Evaluasi & Tindak Lanjut
Pemantauan terhadap tindak lanjut penanganan *fraud* dan perkembangan hasil perbaikan, dimonitor oleh Komite *Fraud* dan di *tracking* oleh Internal Audit Division.

2. Detection
Detection is conducted to minimize the impact of possible fraud as early as possible, including:
 - a. Whistleblowing program to encourage employees to report when they know or suspect a fraud.
 - b. Continuous and regular reconciliation and audit processes.
 - c. Monitoring suspicious transactions or surveillance.
 - d. Monitoring work processes for employees who take block leave.
3. Investigation, reporting & sanctions, including:
 - a. Fraud investigations conducted by Independent officers.
 - b. Reporting fraud to the Fraud Committee, Board Risk Committee and Risk Monitoring Committee.
 - c. Reporting to Regulators.
 - d. Imposing sanctions on the perpetrators or the involved parties.
4. Monitoring, Evaluation & Follow-Up
Monitoring follow-up of fraud handling and improvement development is supervised by the Fraud Committee and tracked by Internal Audit.

Sepanjang tahun 2018, Bank telah melakukan komunikasi, *training* atau *refreshment* kebijakan atau prosedur untuk mengurangi kejadian *fraud* dan meningkatkan *awareness* karyawan terhadap tindakan *fraud*, yaitu sebagai berikut:

During 2018, the Bank conducted communication, training or refreshment of policy or procedure to reduce fraud incident and to increase employee awareness of fraud actions, including: [205-2]

[205-2]

Komunikasi dan Training Kebijakan dan Prosedur Anti Korupsi* Communication and Training on Anti-Corruption Policies and Procedures*	31 Desember 2018 31 December 2018	
	Jumlah Peserta Number of Participants	Persentase dari Total Percentage of Total
Komunikasi Kebijakan dan Prosedur Anti Korupsi pada organ perusahaan tertinggi** Communication on Anti-Corruption Policies and Procedures to the highest bodies of the company**	17	100%
Komunikasi Kebijakan dan Prosedur Anti Korupsi pada Karyawan*** Communication on Anti-Corruption Policies and Procedures to Employees***	6,075	100%
Training Anti Korupsi pada Direksi dan Dewan Komisaris Anti-Corruption Training for the Board of Directors and Board of Commissioners	0	0%
Training Anti Korupsi pada Karyawan**** Anti-Corruption Training for the employees****	5,331	88%

* Anti-Korupsi termasuk: APU-PPT dan Kampanye Anti-Fraud

** Komunikasi kebijakan dan prosedur fraud dilakukan salah satunya melalui Rapat Komite terkait risiko

*** Komunikasi kebijakan dan prosedur *fraud* kepada karyawan dilakukan melalui publikasi di web internal Bank yang dapat diakses oleh seluruh karyawan

**** Training mengenai *Fraud Awareness* dan *Risk Awareness* baik melalui *classroom* atau *E-learning*

* *Anti-Corruption including: AML-CFT and Anti-Fraud Campaign*

** *Communication of fraud policies and procedures conducted through Committees meeting related to risk*

*** *Communication of fraud policies and procedures to employees made through the Bank's internal web publication that can be accessed by all employees.*

**** *Training on Fraud Awareness and Risk both through classroom or e-learning*

Sepanjang tahun 2018 telah terjadi 2 (dua) kejadian *fraud* internal yang dilakukan oleh karyawan dengan eksposur kerugian lebih dari Rp100.000.000 (seratus juta rupiah).

Sebanyak dua kasus telah diselesaikan dan satu dari kasus tersebut telah ditindaklanjuti melalui proses hukum.

Throughout 2018 there were 2 (two) internal fraud incidents committed by employees with loss exposure more than IDR 100,000,000 (one hundred million rupiah).

Two cases have been completed and one of two cases, has been followed up through legal process.

Penyimpangan (<i>fraud</i> internal) dalam 1 tahun Internal Fraud within 1 year	Jumlah Kasus yang Dilakukan oleh Number of Cases Conducted by					
	Anggota Direksi dan Anggota Dewan Komisaris Board of Directors Member and Board of Commissioners Members		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap dan Tenaga Alih Daya Non Permanent Employee and Outsource	
	Tahun sebelumnya Previous Year	Tahun berjalan Current Year	Tahun sebelumnya Previous Year	Tahun berjalan Current Year	Tahun sebelumnya Previous Year	Tahun berjalan Current Year
Total <i>Fraud</i> Total Fraud	0	0	1	1	0	1
Telah diselesaikan Settled	0	0	0	1	0	1
Dalam proses penyelesaian di internal Internal Settlement process	0	0	0	0	0	0
Belum diupayakan Penyelesaiannya Not yet resolved	0	0	0	0	0	0
Telah ditindaklanjuti melalui proses hukum Followed-up through legal process	0	0	1	1	0	0

PENERAPAN ASPEK PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

Sebagai institusi perbankan yang taat hukum dan senantiasa patuh pada regulasi yang berlaku, pada Laporan Tahunan ini, Bank juga mengungkapkan informasi mengenai penerapan POJK No.21/POJK.04/2015 tanggal 16 November 2015 dan SEOJK No.32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Terkait hal tersebut, Bank telah melakukan berbagai aktivitas dalam rangka memenuhi rekomendasi tersebut seperti dijelaskan pada tabel dibawah ini:

IMPLEMENTATION OF CORPORATE GOVERNANCE GUIDELINES FOR PUBLIC COMPANIES

As a banking institution which complies with the law and applicable regulations, in this Annual Report, the Bank also discloses the information as referred in the OJK Regulation No. 21/POJK.04/2015 dated November 16, 2015 and OJK Circular Letter No.32/SEOJK.04/2015 dated 17 November 2015 concerning the Implementation of Governance Guidelines for Publicly Companies. In relation to that, the Bank has conducted various activities in order to meet the recommendation as described in the following table:

Pemenuhan Pedoman Tata Kelola Perusahaan Terbuka
Fulfillment of Corporate Governance Guidelines for Public Companies

No.	Rekomendasi Recommendation	Keterangan	Description
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham Aspect 1. Relationship Between Public Company and Shareholders in Guaranteeing Their Rights			
Prinsip 1. Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS) Principle 1. Increasing GMS Value			
1.1	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Public Company has voting procedures either publicly or confidentially which promotes shareholders' independence and interest	Terpenuhi. Bank memiliki prosedur pengambilan suara (<i>voting</i>) secara terbuka dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS dengan mengedepankan independensi dan kepentingan pemegang saham sebagaimana dituangkan dalam Tata Tertib RUPS yang dibacakan dalam RUPS dan tersedia di situs web www.ocbcnisp.com sebelum RUPS.	Complied. The Bank has an open voting system conducted through the raising of hands following the selected option offered by the GMS chairman that prioritizes the shareholders' independence and interests as stated in the GMS Rules which have been read out in the GMS and made available on the website www.ocbcnisp.com before the GMS.
1.2.	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All Board of Directors and Board of Commissioners members in Public Company attend the Annual GMS.	Terpenuhi. Seluruh anggota Direksi dan 5 (lima) anggota Dewan Komisaris Bank hadir dalam RUPS Tahunan 2018 dan telah memenuhi tujuan dari rekomendasi ini yaitu dapat memperhatikan, menjelaskan dan menjawab secara langsung permasalahan/pertanyaan yang diajukan pemegang saham terkait mata acara dalam RUPS.	Complied. All members of the Board of Directors and 5 (five) members of the Board of Commissioners attended the 2018 Annual GMS and fulfilled the recommended objectives namely to observe, explain and answer directly the issues/questions raised by the shareholders related to the GMS agenda
1.3.	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. The GMS Summary is available on the company's website for at least 1 (one) year.	Terpenuhi. Ringkasan Risalah RUPS selama 3 (tiga) tahun terakhir tersedia pada situs web www.ocbcnisp.com	Complied. GMS summaries for the 3 (three) past years can be found on the website at www.ocbcnisp.com .
Prinsip 2. Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2. Improving the quality of Public Companies Communication with Shareholders or Investors			
2.1	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has communication policies with shareholders or investors.	Terpenuhi. Bank telah memiliki Kebijakan mengenai Pemberian Informasi dan Laporan Kinerja kepada Investor dan Analis sejak tahun 2015. Komunikasi dengan pemegang saham dan investor dilaksanakan melalui pelaksanaan RUPS, <i>Public Expose</i> , <i>Analyst Meeting</i> , dan distribusi kinerja keuangan secara reguler.	Complied. The Bank has had a Policy on Information Disclosure and Performance Reports for the Investors and Analysts since 2015. Communication with shareholders and investors is conducted through the GMS, Public Expose, Analyst Meetings, and distribution of financial performance on a regular basis.
2.2	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs Web. Company discloses communication policies with shareholders or investors on website.	Terpenuhi. Kebijakan Pemberian Informasi dan Laporan Kinerja kepada Investor tersedia di situs web www.ocbcnisp.com	Complied. The Policy on Information Disclosure and Performance Reports for the Investors can be obtained at the website www.ocbcnisp.com .
Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Board of Commissioners Functions and Roles			
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3: Strengthening the Board of Commissioners Membership and Composition			
3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determining the number of Board of Commissioners members considering the company's condition.	Terpenuhi. Bank memiliki 8 (delapan) anggota Dewan Komisaris, 5 (lima) di antaranya merupakan Komisaris Independen dengan mempertimbangkan kebutuhan, kondisi, dan kemampuan Perusahaan.	Complied. The Bank has 8 (eight) members of the Board of Commissioners, with 5 (five) members as Independent Commissioners after considering the company's need, condition, and capability.

No.	Rekomendasi Recommendation	Keterangan	Description
3.2	<p>Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan.</p> <p>Determining the Board of Commissioners membership composition by considering various skills, knowledge, and experiences.</p>	<p>Terpenuhi.</p> <p>Bank memiliki anggota Dewan Komisaris dengan berbagai keahlian, pengetahuan, pengalaman, kewarganegaraan dan gender sebagaimana tercantum dalam Profil Dewan Komisaris pada halaman 58-62 untuk mendukung perkembangan perusahaan.</p>	<p>Complied.</p> <p>The Bank's Board of Commissioners members have the skills, knowledge and experience to support company development as shown in the Board of Commissioners Profiles on page 58-62.</p>
<p>Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Principle 4: Improving the Quality of the Board of Commissioners Duties and Responsibilities</p>			
4.1	<p>Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>Self-Assessment</i>) untuk menilai kinerja Dewan Komisaris.</p> <p>The Board of Commissioners has a self-assessment policy for their performance.</p>	<p>Terpenuhi.</p> <p>Bank memiliki kebijakan penilaian sendiri (<i>Self-Assessment</i>) untuk menilai kinerja Dewan Komisaris.</p>	<p>Complied.</p> <p>The Bank has a self-assessment policy to assess the Board of Commissioners' performance.</p>
4.2	<p>Kebijakan penilaian sendiri (<i>Self-Assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>The self-assessment policy to be disclosed in the Annual Report.</p>	<p>Terpenuhi.</p> <p>Kebijakan <i>Self-Assessment</i> terdapat pada Laporan Tahunan halaman 166.</p>	<p>Complied.</p> <p>The self-assessment policy has been disclosed in this Annual Report on page 166.</p>
4.3	<p>Dewan Komisaris mempunyai kebijakan terkait dengan pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Commissioners has policies relating to the resignation of Board of Commissioners members if they are involved in financial crimes.</p>	<p>Terpenuhi.</p> <p>Pedoman dan Tata Tertib Kerja Dewan Komisaris mensyaratkan kriteria anggota Dewan Komisaris antara lain 5 tahun sebelum dan selama menjabat tidak pernah dihukum melakukan tindak pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan. Dengan demikian, apabila ada anggota Dewan Komisaris terlibat dalam kejahatan keuangan, yang bersangkutan tidak lagi memenuhi kriteria tersebut dan akan mengundurkan diri.</p>	<p>Complied.</p> <p>The Board of Commissioners Guidelines and Code of Conduct requires that all Board members should never have been convicted of a crime, or sentenced under criminal law, that harmed public finance and/or was related to the financial sector within a period of 5 (five) years prior to their appointment and while serving in office. Thus, if any Board of Commissioners member is involved in a financial crime, then it is deemed as a failure in criteria and the member must resign.</p>
4.4	<p>Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan sukses dalam proses nominasi anggota Direksi.</p> <p>The Board of Commissioners or Committee that carries out the Nomination and Remuneration function develops succession policies for the Board of Directors members' nomination.</p>	<p>Terpenuhi.</p> <p>Komite Remunerasi dan Nominasi telah melakukan proses identifikasi <i>talent</i> dan <i>successor</i>, termasuk untuk posisi anggota Direksi.</p>	<p>Complied.</p> <p>The Remuneration and Nomination Committee has implemented a Talent and Successor identification process that includes positions for Board of Directors members.</p>
<p>Aspek 3: Fungsi dan Peran Direksi Aspect 3: Board of Directors Functions and Roles</p>			
<p>Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi Principle 5: Strengthening the Board of Directors Membership and Composition</p>			
5.1	<p>Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.</p> <p>Determining the number of Board of Directors members considering the company's condition and effectiveness in decision making.</p>	<p>Terpenuhi.</p> <p>Saat ini Bank memiliki 9 (sembilan) anggota Direksi sesuai dengan kebutuhan dan kompleksitas Perusahaan.</p>	<p>Complied.</p> <p>Currently the Bank has 9 (nine) Board of Directors members.</p>
5.2	<p>Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>Determining the Board of Directors membership composition by considering various skills, knowledge, and experiences</p>	<p>Terpenuhi.</p> <p>Bank memiliki anggota Direksi dengan berbagai keahlian, pengetahuan, dan pengalaman sebagaimana tercantum dalam Profil Direksi pada halaman 63-67.</p>	<p>Complied.</p> <p>The Bank's Board of Directors members have the skills, knowledge and experience as shown in the Board of Directors Profiles on page 63-67.</p>

No.	Rekomendasi Recommendation	Keterangan	Description
5.3	<p>Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>The Board of Directors members who are in charge of accounting or financial have expertise and/or knowledge in accounting.</p>	<p>Terpenuhi.</p> <p>Tertera pada Profil Direktur Keuangan pada halaman 65 pada Laporan Tahunan ini.</p>	<p>Complied.</p> <p>Refer to the Finance Directors' Profile on page 65 in this Annual Report.</p>
<p>Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi Principle 6: Improving the Quality of the The Board of Directors Duties and Responsibilities</p>			
6.1	<p>Direksi mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi.</p> <p>The The Board of Directors has a self-assessment policy for their performance.</p>	<p>Terpenuhi.</p> <p>Bank memiliki pedoman GCG yang mengatur penilaian kinerja Direksi melalui pengisian kertas kerja <i>Self-Assessment</i> GCG untuk faktor penilaian tugas dan tanggung jawab Direksi.</p> <p>Selain itu, Bank juga melakukan penilaian terhadap kinerja Direksi berdasarkan <i>Balance Score Card</i> secara kolegal dan individu.</p>	<p>Complied.</p> <p>The Bank has GCG guidelines that regulate the Board of Directors performance assessment through the completion of GCG Self-Assessment factors related to the Board of Directors duties and responsibilities.</p> <p>In addition, the Bank also assesses the Board of Directors performance based on a Balance Score Card collegially and individually.</p>
6.2	<p>Direksi mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi.</p> <p>The self-assessment policy to be disclosed in the Annual Report.</p>	<p>Terpenuhi.</p> <p>Kebijakan tersebut dapat dilihat pada halaman 176 pada Laporan Tahunan ini.</p>	<p>Complied.</p> <p>The self-assessment policy has been disclosed in this Annual Report on page 176.</p>
6.3	<p>Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Directors has policies relating to the resignation of Board of Directors members if they are involved in financial crimes.</p>	<p>Terpenuhi.</p> <p>Pedoman dan Tata Tertib Kerja Direksi mensyaratkan kriteria anggota Direksi antara lain 5 tahun sebelum dan selama menjabat tidak pernah dihukum melakukan tindak pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan. Dengan demikian, apabila ada anggota Direksi terlibat dalam kejahatan keuangan, yang bersangkutan tidak lagi memenuhi kriteria tersebut dan akan mengundurkan diri.</p>	<p>Complied.</p> <p>The Board of Directors' Charter requires that all Board members should never have been convicted of a crime, or sentenced under criminal law, that harmed public finance and/or was related to the financial sector within a period of 5 (five) years prior to their appointment and while serving in office. Thus, if any Board of Directors member is involved in a financial crime, then it is deemed as a failure in criteria and the member must resign.</p>
<p>Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation</p>			
<p>Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan Principle 7: Increasing Good Corporate Governance Aspects through Stakeholder Participation</p>			
7.1	<p>Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>.</p> <p>Public Company has policies to prevent insider trading.</p>	<p>Terpenuhi.</p> <p>Bank memiliki Kode Etik yang melarang <i>insider trading</i>. Selain itu Bank memiliki kebijakan <i>Information Wall</i> yang mengelola arus informasi yang bersifat rahasia/tidak untuk diketahui secara luas (selanjutnya disebut "<i>inside information</i>") dan menghindari benturan kepentingan yang mungkin timbul. Informasi yang diperoleh dari dalam dan diketahui oleh satu pihak atau lebih dari suatu bagian organisasi tidak harus diketahui oleh seluruh pihak di suatu organisasi (publik).</p>	<p>Complied.</p> <p>The Bank has a Code of Conduct prohibiting insider trading. The Bank also has an Information Wall policy that regulates confidential/for-limited-audience-only information flow (also referred to as "<i>inside information</i>") and to avoid any conflict of interest that might arise, information obtained from the inside and known only by one party or more does not have to be disclosed to all parties in the organization (public).</p>
7.2	<p>Perusahaan Terbuka memiliki kebijakan anti korupsi dan <i>Anti-Fraud</i>.</p> <p>Public Company has anti-corruption and anti-fraud policies.</p>	<p>Terpenuhi.</p> <p>Bank memiliki Kebijakan Pengelolaan Penerimaan Hadiah yang mencakup anti korupsi, Kebijakan Sistem <i>Whistleblowing</i>, dan Kebijakan <i>Anti-Fraud</i>. Hal ini juga tercakup dalam Kode Etik yang melarang penerimaan pemberian dan mewajibkan pencatatan dan pelaporan yang akurat dan benar.</p>	<p>Complied.</p> <p>The Bank has a Policy to Regulate Gratifications that includes anti-corruption, Whistleblowing System Policy, and Anti-Fraud Policy. It is also regulated in the Code of Conduct that prohibits gratifications and requires accurate and valid documentation and reporting.</p>
7.3	<p>Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.</p> <p>Public Company has policies regarding the selection and increase in ability of suppliers or vendors.</p>	<p>Terpenuhi.</p> <p>Bank memiliki Kebijakan tentang proses seleksi vendor dengan menerapkan prinsip keterbukaan dan keadilan (<i>fairness</i>). Selain itu kebijakan ini juga mengatur tentang evaluasi kinerja vendor yang dapat dijadikan sarana bagi vendor untuk melakukan perbaikan.</p>	<p>Complied.</p> <p>The Bank has a vendor selection process Policy that follows the principles of transparency and fairness. The Policy also regulates vendor performance evaluations that can be used in assisting vendor improvements.</p>

No.	Rekomendasi Recommendation	Keterangan	Description
7.4	Perusahaan Terbuka memiliki kebijakan untuk pemenuhan hak-hak kreditur. Public Company has policies regarding the fulfillment of creditor rights.	Terpenuhi. Bank memiliki Kebijakan/Pedoman GCG yang antara lain mengatur kewajiban Bank untuk melindungi dan memenuhi hak-hak kreditur. Selain itu hak-hak kreditur juga dicantumkan dalam setiap perjanjian pemberian pinjaman dari kreditur.	Complied. The Bank has GCG Policies/Guidelines that regulate the Bank's liabilities in protecting and fulfilling creditors' rights. In addition, creditors' rights are also included in the creditors' loan agreement.
7.5	Perusahaan Terbuka memiliki kebijakan Sistem <i>whistleblowing</i> . Public Company has whistleblowing system policies.	Terpenuhi. Bank memiliki kebijakan sistem <i>whistleblowing</i> yang dapat diakses di situs web perusahaan www.ocbcnisp.com .	Complied. The Bank has a whistleblowing system policy that can be obtained on the website at www.ocbcnisp.com .
7.6	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Public Company has policies for providing long-term incentives to the Board of Directors and employees.	Terpenuhi. Bank memiliki kebijakan remunerasi yang mencakup antara lain pemberian insentif jangka panjang kepada Direksi dan karyawan.	Complied. The Bank has a remuneration policy that includes, the provision of long-term incentives to the Board of Directors and employees.
Aspek 5. Keterbukaan Informasi Aspect 5: Information Disclosure			
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi Principle 8: Improving Information Disclosure			
8.1	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies utilize information technology widely outside its website in the form of information disclosure media.	Terpenuhi. Bank telah memanfaatkan perkembangan teknologi informasi melalui situs web perusahaan www.ocbcnisp.com dan beberapa akun sosial media seperti <i>facebook</i> , <i>twitter</i> , <i>instagram</i> dan <i>youtube</i> .	Complied. The Bank has taken advantage of information technology development as seen in the company's website www.ocbcnisp.com and a number of social media accounts such as facebook, twitter, instagram and youtube.
8.2	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. Public Companies Annual Reports disclose the final beneficial owners of their shares holding at least five percent, in addition to the disclosure of the final beneficial owners in the Public Companies through the majority and controlling shareholder.	Terpenuhi. Bank telah mengungkapkannya pada Laporan Tahunan halaman 73 pada Laporan Tahunan ini.	Complied. The Bank has disclosed it in this Annual Report on page 73.

TATA KELOLA UNIT USAHA SYARIAH (UUS)

Unit Usaha Syariah (UUS) Bank menerapkan *good corporate governance* (GCG) mengacu kepada Prinsip Syariah berdasarkan Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) serta GCG yang diatur oleh Bank Indonesia. Pelaksanaan Tata Kelola Perusahaan pada UUS Bank dilaksanakan dengan merujuk pada PBI No.11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, serta Undang Undang No.40 Tahun 2007 tentang Perseroan Terbatas. Tujuan penerapan GCG pada UUS Bank yaitu untuk meningkatkan kepercayaan dan memberikan kepuasan kepada seluruh pemangku kepentingan.

Visi, Misi dan Prinsip Tata Kelola

Visi Vision	Bersama dalam Harmoni menjadikan Syariah lebih mudah dan menguntungkan.	Together in Harmony making a more accessible and profitable Sharia.
Misi Mission	UUS Bank menghadirkan kemudahan mengakses produk dan layanan di Kantor Cabang Syariah dan <i>Office Channeling</i> (Kantor Layanan Syariah) serta jaringan/ <i>network</i> modern lainnya. UUS Bank berkomitmen untuk senantiasa memahami harapan dan kebutuhan nasabah agar dapat menjadi " <i>your partner for life</i> ".	The Bank's SBU provides convenient access to products and services in the Sharia Branch Offices and Office Channeling (Sharia Service Offices) as well as through other modern networks. The Bank's SBU is committed to continuously recognizing the customers' expectations and needs.
Prinsip Tata Kelola GCG Principles	Keterbukaan, Akuntabilitas, Pertanggungjawaban, Profesional, Kewajaran	Transparency, Accountability, Responsibility, Professional, Fairness

Direktur UUS

Bank telah mengangkat Direktur UUS yaitu Sdr. Andrae Krishnawan W. efektif sejak tanggal 29 Juli 2013, yang bertanggung jawab penuh atas pelaksanaan pengelolaan UUS Bank berdasarkan prinsip kehati-hatian dan Prinsip Syariah.

Tugas dan Tanggung Jawab Direktur UUS Bank

Direktur UUS bertanggung jawab atas pengelolaan seluruh kegiatan di UUS dan memastikan bahwa pengelolaan kegiatan usaha telah berjalan sesuai dengan prinsip syariah dan ketentuan yang berlaku. Direktur UUS juga bertanggung jawab atas pelaksanaan manajemen risiko di lingkungan UUS. Informasi lebih detil mengenai tugas dan tanggung jawab Direktur UUS dapat diakses di situs web www.ocbcnisp.com bagian Pedoman dan Tata Tertib Kerja Direksi.

Dewan Pengawas Syariah

Dewan Pengawas Syariah (DPS) merupakan perwakilan dari DSN-MUI yang berperan sebagai pengawas UUS Bank agar seluruh kegiatannya berjalan sesuai prinsip syariah.

SHARIA BUSINESS UNIT (SBU) CORPORATE GOVERNANCE

The Bank's Sharia Business Unit (SBU) implements its good corporate governance (GCG) whilst referencing Sharia Principles based on the National Sharia Board of the Indonesian Ulama Council (DSN-MUI) Fatwa, and Bank Indonesia GCG regulations. The Bank's SBU Governance refers to PBI No.11/33/PBI/2009 concerning Implementation of Good Corporate Governance in Sharia Commercial Banks and Sharia Business Units, as well as the 2007 Law No.40 concerning Limited Liability Companies. The Bank's SBU implements GCG to increase trust and to provide satisfaction to all stakeholders.

Vision, Mission, and GCG Principles

SBU Director

The Bank appointed Andrae Krishnawan W. as SBU Director, effective since July 29, 2013 and he is fully responsible for the Bank's SBU management based on prudential and Sharia principles.

The SBU Director's Duties and Responsibilities

The SBU Director is responsible for managing all SBU activities, and ensuring the business activities management runs in accordance with the prevalent sharia principles and regulations. The SBU Director is also responsible for risk management within sharia business units. More detailed information on the SBU Directors' duties and responsibilities can be accessed on the website, www.ocbcnisp.com, section Board of Directors' Charter.

Sharia Supervisory Board

The Sharia Supervisory Board (SSB) represents the DSN- MUI and acts as a the Bank's SBU supervisor to ensure all activities carried out comply with sharia principles.

Riwayat Hidup Dewan Pengawas Syariah Profiles of Sharia Supervisory Board

Muhammad Anwar Ibrahim



Ketua Dewan Pengawas Syariah Sharia Supervisory Board Chairman

Warga Negara Indonesia, berusia 77 tahun.
Domisili: Jakarta, Indonesia.
Ketua Dewan Pengawas Syariah Bank OCBC NISP sejak 2009.

Riwayat Pekerjaan

Saat ini juga menjabat sebagai Wakil Ketua Pelaksana Harian Dewan Syariah Nasional (Perbankan Syariah dan Lembaga Keuangan Syariah) pada Majelis Ulama Indonesia Pusat. Pendiri International Shari'ah Research Academy for Islamic Finance Malaysia (ISRA), dan Dosen Pengantar Ekonomi Islam pada Fakultas Ekonomi Universitas Trisakti.

Rangkap Jabatan:

- Ketua Dewan Pengawas Syariah PT Maybank Indonesia, (2003 – sekarang)
- Ketua Dewan Pengawas Syariah PT Prudential Life Assurance, (2008 – sekarang)

Riwayat Pendidikan

Lulusan S2 di bidang Ushululfiqh Perbandingan (Sumber dan Filsafat Hukum Islam) Fakultas Syariah dan Jurisprudensi (1969) dan meraih gelar Doktor dibidang yang sama (1978), keduanya dari Universitas Al Azhar, Cairo, Mesir.

Riwayat Penunjukan

Penunjukan pertama kali sebagai Ketua Dewan Pengawas Syariah pada RUPST 2009, efektif tanggal 14 September 2009 dan telah beberapa kali diangkat kembali, terakhir diangkat pada RUPST 2017.

Indonesian citizen, aged 77 years old.
Domicile: Jakarta, Indonesia.
Bank OCBC NISP Sharia Supervisory Board Chairman since 2009.

Work Experience

Currently, he also serves as Vice Chairman at National Sharia Board (Islamic Banking and Islamic Financial Institution) at Indonesian Ulema Council Headquarter. The founder of International Shari'ah Research Academy for Islamic Finance Malaysia (ISRA), and Lecturer of Introduction to Islamic Economy at the Faculty of Economics, University of Trisakti.

Concurrent Positions:

- Chairman Sharia Supervisory Board at PT Maybank Indonesia, (2003 – present)
- Chairman Sharia Supervisory Board at PT Prudential Life Assurance, (2008 – present)

Education Background

Master's degree and a PhD degree in Ushululfiqh Comparative (Source and Philosophy of Islamic Law) from the Faculty of Sharia and Jurisprudence, Al Azhar University, Cairo, Egypt in 1969 and 1978 respectively.

Appointment History

First appointed as Sharia Supervisory Board Chairman at the AGMS 2009, and has been reappointed several times with the latest appointment at the 2017 AGMS.

Mohammad Bagus Teguh Perwira



Anggota Dewan Pengawas Syariah Sharia Supervisory Board Member

Warga Negara Indonesia, berusia 40 tahun.
Domisili: Jakarta, Indonesia.

Anggota Dewan Pengawas Syariah Bank OCBC NISP sejak 2009.

Riwayat Pekerjaan

Saat ini juga menjabat sebagai Pengurus Badan Pelaksana Harian Dewan Syariah Nasional – Majelis Ulama Indonesia sebagai Member of Islamic Capital Market Task Force).

Rangkap Jabatan:

- Anggota Dewan Pengawas Syariah PT Schroder Investment Management Indonesia, (2009 – sekarang)
- Ketua Dewan Pengawas Syariah PT Aberdeen Asset Management, (2015 – sekarang)
- Anggota Dewan Pengawas Syariah Sharia Advisory Fund Services pada Citibank N.A. (2008 – sekarang)

Riwayat Pendidikan

Lulusan S1 bidang Kajian Islam & Bahasa Arab di Universitas Al Azhar, Cairo (1999) dan S2 di bidang Ekonomi Islam di Universitas Islam Negeri Syarif Hidayatullah, Jakarta (2007)

Riwayat Penunjukan

Penunjukan pertama kali sebagai Anggota Dewan Pengawas Syariah pada RUPST 2009, efektif tanggal 14 September 2009, dan diangkat kembali pada RUPST 2014 dan 2017.

Indonesian citizen, aged 40 years old.
Domicile: Jakarta, Indonesia.

Bank OCBC NISP Sharia Supervisory Board Member since 2009.

Work Experience

Currently, he also serves on the Executive Board of the National Sharia Board – Indonesian Ulema Council as an Islamic Capital Market Task Force Member).

Concurrent Positions:

- Member Sharia Supervisory Board at PT Schroder Investment Management Indonesia, (2009 – present)
- Chairman Sharia Supervisory Board at PT Aberdeen Asset Management (2015 – present)
- Member Sharia Supervisory Board at the Sharia Advisory Fund Services at Citibank N.A. (2008 – present)

Education Background

Bachelor's degree in Islamic Studies and Arabic Language from Al Azhar University, Cairo (1999), and a Master's degree in Islamic Economics from Universitas Islam Negeri Syarif Hidayatullah, Jakarta (2007).

Appointment History

First appointed as Sharia Supervisory Board Member at the AGMS 2009, and has been reappointed several times with the latest appointment at the 2017 AGMS.

Tugas dan Tanggung Jawab DPS

DPS melakukan tugas dan tanggung jawab untuk memberikan nasihat dan saran kepada Direktur UUS, serta mengawasi kegiatan UUS Bank yang dilakukan berdasarkan prinsip Syariah, antara lain meliputi:

- a. Menilai dan memastikan pemenuhan Prinsip Syariah dalam pedoman operasional dan produk yang dikeluarkan UUS Bank.
- b. Mengawasi proses pengembangan produk baru UUS Bank sejak awal sampai dengan dikeluarkannya produk tersebut.
- c. Memberikan opini syariah terhadap produk baru UUS Bank dan/atau pembiayaan yang direstrukturisasi.
- d. Meminta fatwa kepada DSN-MUI untuk produk baru yang belum ada fatwanya.
- e. Melakukan *review* secara berkala atas pemenuhan Prinsip Syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa-jasa UUS Bank.
- f. Meminta data dan informasi terkait dengan aspek syariah dari satuan kerja UUS dalam rangka pelaksanaan tugasnya.
- g. Menyampaikan hasil pengawasan syariah kepada Direksi, Dewan Komisaris, DSN-MUI, dan OJK sesuai dengan ketentuan dan undang-undang yang berlaku.

Kriteria dan Independensi DPS

Pada tahun 2018, komposisi, kriteria dan independensi DPS telah sesuai dengan ketentuan Bank Indonesia sebagai berikut:

- a. Anggota DPS memiliki integritas, yang paling kurang mencakup:
 - 1) Memiliki akhlak dan moral yang baik.
 - 2) Memiliki komitmen untuk mematuhi ketentuan perbankan Syariah dan ketentuan peraturan perundang-undangan yang berlaku.
 - 3) Memiliki komitmen terhadap pengembangan perbankan Syariah yang sehat dan berkelanjutan (*sustainable*).
 - 4) Tidak termasuk dalam daftar tidak lulus uji kepatutan dan kelayakan sebagaimana diatur dalam ketentuan mengenai uji kemampuan dan kepatutan (*fit and proper test*) yang ditetapkan oleh OJK.
- b. Anggota DPS merupakan para profesional yang memiliki kompetensi, yang sekurang-kurangnya memiliki pengetahuan dan pengalaman di bidang Syariah mu'amalah dan pengetahuan perbankan dan/atau keuangan secara umum.

SSB Duties and Responsibilities

The SSB duties and responsibilities include providing advice and suggestions to the SBU Director, as well as supervising the Bank SBU activities based on Sharia principles, including the following:

- a. Assessing and ensuring the fulfillment of Sharia Principles in the operational and product guidelines issued by the Bank SBU.
- b. Supervising new products development processes by the Bank SBU from the start until the launch of the products.
- c. Providing sharia opinions for new products of the Bank SBU and/or restructured financing.
- d. Requesting fatwa from the DSN-MUI for new products where no fatwa has been issued.
- e. Performing periodical reviews on the Sharia Principles compliance for fund collecting and disbursement mechanisms, as well as the Bank SBU services.
- f. Requesting data and information related to sharia aspects from the SBU task force in support of its duties.
- g. Reporting the sharia supervision results to the Board of Directors, Board of Commissioners, DSN-MUI, and OJK in accordance with the applicable laws and regulations.

SSB Criteria and Independence

In 2018, the SSB composition, criteria, and independence was aligned with Bank Indonesia regulations and included the following:

- a. SSB members must have integrity, which at least includes:
 - 1) Good character and morals.
 - 2) Committed to complying with sharia banking regulations and the applicable laws and regulations.
 - 3) Committed to the development of sound and sustainable sharia banking.
 - 4) Not included in the fit and proper test unqualified list, as stated in the OJK regulation concerning the fit and proper test.
- b. SSB members must be competent professionals, who at least have knowledge and experience in sharia mu'amalah and banking and/or finance in general.

- c. Anggota DPS memiliki reputasi keuangan yang baik, paling kurang mencakup:
 - 1) Tidak termasuk dalam daftar kredit macet.
 - 2) Tidak pernah dinyatakan pailit atau menjadi pemegang saham, anggota Dewan Komisaris, atau anggota Direksi suatu perseroan dan/atau anggota pengurus suatu badan usaha yang dinyatakan bersalah dan menyebabkan suatu perseroan dan/atau badan usaha dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.
- d. Anggota DPS merangkap jabatan sebagai anggota DPS pada lembaga keuangan Syariah lain tidak lebih dari 4 (empat) lembaga keuangan syariah lain.

- c. SSB members must have good financial reputations, which at least includes:
 - 1) Not included on Non-Performing Loan lists.
 - 2) Have never been declared bankrupt or been a shareholder, a member of Board of Commissioners, or Board of Directors of a company and/or an executive member of a company that has been found guilty, causing the company and/or institution to become bankrupt in the last 5 (five) years before being nominated.
- d. SSB members are allowed to hold concurrent positions as SSB members in no more than 4 (four) other Sharia financial institutions.

Rapat DPS

Rapat DPS wajib di selenggarakan paling kurang 1 (satu) kali dalam 1 (satu) bulan.

SSB Meetings

The Sharia Supervisory Board Meetings are mandatory and must be held at least 1 (one) time in 1 (one) month.

Dewan Pengawas Syariah Sharia Supervisory Board	Frekuensi Rapat Meeting Frequency	Jumlah Kehadiran Total Attendance	Persentase (%) Percentage (%)
Muhammad Anwar Ibrahim	13	13	100%
Mohammad Bagus Teguh Perwira	13	13	100%

Pelatihan DPS

Dalam rangka mendukung pelaksanaan tugas dan tanggung jawab, anggota DPS telah mengikuti Pra Ijtima’ Sanawi pada tanggal 2 Oktober 2018 dan Ijtima’ Sanawi yang diadakan satu kali dalam setahun yaitu tanggal 8-9 November 2018.

SSB Training

To support the implementation of its duties and responsibilities, SSB members participated in Pra Ijtima’ Sanawi on October 2, 2018, and Ijtima’ Sanawi which is conducted one a year on November 8-9, 2018.

Laporan Hasil Pengawasan Dewan Pengawas Syariah

Untuk tahun 2018, DPS menyampaikan Laporan Pengawasan kepada OJK:

- 1. Laporan pelaksanaan atas kesesuaian produk dan jasa Bank dengan fatwa Dewan Syariah Nasional - Majelis Ulama Indonesia yaitu:
 - a) Produk baru:
 - i) Tabungan Haji iB.
 - ii) Pembiayaan MMQ iB
 - b) Kegiatan Pembiayaan: Pembiayaan KPR iB dan investasi (korporasi) dengan Akad MMQ.
 - c) Penghimpunan dana pihak ketiga: Tanda iB, Tabunganku iB, Tanda iB, Taka iB, Giro iB, Deposito iB, Tabungan Komunitas, Tabungan Mudharabah iB dan Tabungan Simpel iB.
 - d) Kegiatan Treasury: Sukuk Pemerintah dan Fasbis.
 - e) Pelayanan jasa perbankan: Sistem Kliring Nasional (SKN) dan *Real Time Gross Settlement* (RTGS).

Sharia Supervisory Board Supervision Report

For 2018, the SSB submitted the following supervision reports to the FSA:

- 1. Performance report on the Bank’s products and services conformity to the fatwa issued by the National Sharia Board – Indonesian Ulama Council, namely:
 - a) New Products:
 - i) Haji iB savings.
 - ii) MMQ iB Financing.
 - b) Financing: KPR iB Financing and investment (corporation) with MMQ agreement.
 - c) Third party funds: Tanda iB, Tabunganku iB, Taka iB, Giro iB, Deposito iB, Tabungan Komunitas, Tabungan Mudharabah iB and Tabungan Simpel iB.
 - d) Treasury activities: Government Sukuk and Fasbis;
 - e) Banking services: National Clearing System (SKN) and Real Time Gross Settlement (RTGS).

2. Pengawasan terhadap kegiatan Bank dilakukan dengan cara pengambilan sampel pembiayaan, Penghimpunan Dana Pihak Ketiga, transaksi Treasury dan Pelayanan Jasa yang diberikan:
3. Tidak terdapat produk dan jasa yang dilakukan bank yang tidak/belum diatur dalam fatwa DSN-MUI.
4. Tidak terdapat kegiatan yang dilakukan Bank yang belum/ tidak sesuai dengan SOP Bank.

2. The Bank's activities were supervised by drawing samples, Third Party Funds, treasury transactions, and services provided.
3. The Bank did not handle any products and services that were not/had not been regulated by the DSN-MUI fatwa.
4. The Bank did not conduct any activities that were not/had not been regulated to the Bank's SOP.

Remunerasi Dewan Pengawas Syariah

Sharia Supervisory Board Remuneration

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Dewan Pengawas Syariah (DPS) Sharia Supervisory Board (DPS)	
	Orang People	Jumlah (Rp. Juta) Total (Rp. Million)
Remunerasi Remuneration	2	902
Fasilitas lain seperti perumahan, transportasi, asuransi, kesehatan dll Other such as housing, transport, insurance, healthcare, etc.	-	-
a. Yang dapat dimiliki a. Can be owned		
b. Yang tidak dapat dimiliki b. Cannot be owned		
Total	2	902

Jumlah Remunerasi per Orang dalam 1 (satu) Tahun Total Annual Remuneration per Person	Jumlah Dewan Pengawas Syariah (DPS) Number of Sharia Supervisory Board (DPS)
Di atas Rp2,000,000,000,- Above Rp2,000,000,000	-
Di atas Rp1,000,000,000,- s.d. Rp2,000,000,000,- Above Rp1,000,000,000, up to Rp2,000,000,000	-
Di atas Rp500,000,000,- s.d. Rp1,000,000,000,- Above Rp500,000,000 up to Rp1,000,000,000	-
Rp500,000,000 ke bawah Rp500,000,000 and below	2
Total	2

* yang diterima dalam bentuk keuangan (non natura)

* received in financial form (non-benefits)

Daftar Konsultan UUS

Pada tahun 2018, UUS menggunakan jasa konsultan

- Nama Perusahaan:
Karimsyah Lawfirm
- Ruang Lingkup Kerja:
Oil & gas, infrastruktur, asuransi, pembiayaan dan restrukturisasi, teknologi informasi, transaksi tanah, likuidasi, usaha patungan, transaksi lintas batas dan struktur bisnis.
- Tujuan:
Pembuatan draft standar akta Musyarakah Mutanaqisah pembiayaan corporate.

List of SBU Consultants

In 2018, the SBU used the following consulting Services

- Company Name:
Karimsyah Lawfirm
- Scope of Work:
Oil & gas, infrastructure, insurance, financing, and restructuring, information technology, land transactions, liquidations, joint ventures, cross-border and business structure transactions.
- Purpose:
Preparing a draft standard Musyarakah Mutanaqisah corporate financing deed.

Internal Fraud

Sepanjang tahun 2018 telah terjadi 1 (satu) kejadian internal *fraud* yang dilakukan oleh karyawan di lingkungan UUS Bank tetapi tidak mengakibatkan kerugian finansial pada Bank.

Internal Fraud

During 2018, there was 1 (one) internal fraud case committed by employees, however it did not result in losses to the Bank.

Penyimpangan (Internal Fraud) dalam 1 tahun Internal Fraud within 1 year	Jumlah Kasus yang Dilakukan oleh Number of Cases Conducted by					
	Anggota DPS SSB Members		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap Non Permanent Employee	
	Tahun sebelumnya Previous Year	Tahun berjalan Current Year	Tahun sebelumnya Previous Year	Tahun berjalan Current Year	Tahun sebelumnya Previous Year	Tahun berjalan Current Year
Total Fraud Total Fraud	-	-	-	1	-	-
Telah diselesaikan Settled	-	-	-	-	-	-
Dalam proses penyelesaian di internal Internal Settlement process	-	-	-	-	-	-
Belum diupayakan Penyelesaiannya Not yet resolved	-	-	-	-	-	-
Telah ditindaklanjuti melalui proses hukum Followed-up through legal process	-	-	-	1	-	-

Perkara Hukum

Sampai dengan 31 Desember 2018, terdapat 1 (satu) kasus atau perkara hukum perdata di lingkungan UUS Bank, mengenai gugatan terhadap pelaksanaan lelang.

Legal Cases

Up to December 31, 2018, there was 1 (one) civil lawsuit in the Bank's SBU related to the execution of an auction.

Perkara Case	Perdata Civil	Pidana Criminal
Telah Mendapat Kekuatan Hukum Tetap Has Received Full Legal Power	-	-
Dalam Proses Penyelesaian In the settlement process	1	-
Jumlah Total	1	-

Penyaluran Dana Kebajikan Dari UUS Bank Untuk Kegiatan Sosial

Pada tahun 2018, UUS Bank menyalurkan Dana Kebajikan sebesar Rp746 juta yang sumber dana dari UUS Bank, dan penyaluran Dana Kebajikan tersebut melalui kegiatan sosial seperti kegiatan: perayaan keagamaan, kegiatan rutin tahunan Mudik Lebaran, peningkatan sarana dan prasarana pendidikan serta bantuan untuk korban bencana alam.

Distribution of Interest-Free Loans from the Bank SBU for Social Activities

In 2018, the Bank SBU distributed charitable funds amounting to Rp746 million originating from the Bank SBU, and interest-free loans were distributed through social activities, such as religious celebration, improvement of education facilities, and infrastructure, as well as disaster relief.

Kegiatan Activities	Nominal (Rp Jutaan) Nominal (Rp millions)
Kegiatan Tahunan Mudik Asyik Annual Mudik Asyik Events	245
Kontribusi Industri dan Organisasi Syariah Sharia Industries and Organisations Contributions	123
Sumbangan Tsunami Kota Palu Palu Tsunami Donations	61
Sumbangan Gempa Bumi Kota Lombok Lombok Earthquake Donations	50
Kegiatan Ramadhan 1439 H Ramadhan 1439 H Activities	41
Sumbangan untuk Masjid Mosque Donations	41
Sumbangan Gempa Bumi Kota Palu Palu Earthquake Donations	36
Sumbangan untuk Berbagai Masjid Mosque Donations	29
Kalender MUI 2018 MUI 2018 Calendar	10
Sumbangan Sosial Lainnya Donations social donations	110
Total	746

Pendapatan Non-Halal dan Penggunaannya

Sepanjang tahun 2018 tidak terdapat pendapatan Non-Halal.

Non-Halal Income and Its Use

In 2018, there was no Non-Halal income.

Transparansi Kondisi Keuangan dan Non Keuangan UUS

UUS Bank telah menyajikan dan mengumumkan Laporan Keuangan Publikasi Triwulanan pada Surat Kabar Nasional bersamaan dengan Laporan Keuangan Publikasi Triwulan Bank.

SBU Financial and Non-Financial Conditions Transparency

The Bank SBU provides and announces its Quarterly Published Financial Reports in National Newspapers together with the Bank's Quarterly Published Financial Report.

Self Assessment UUS Bank

Pada tahun 2018, UUS Bank telah menyelenggarakan *Self Assessment* GCG yang mengacu kepada ketentuan Bank Indonesia tentang Pelaksanaan *Good Corporate Governance* Bank Umum Syariah dan Unit Usaha Syariah yang diatur dalam PBI No. 11/33/ PBI/2009 dan SEBI No. 12/13/ DPbS.

Penilaian terhadap pelaksanaan GCG bagi UUS Bank diwujudkan dan difokuskan dalam 5 (lima) faktor yang terdiri dari:

- 1) Pelaksanaan tugas dan tanggung jawab Direktur UUS.
- 2) Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah.
- 3) Pelaksanaan Prinsip Syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa.
- 4) Penyaluran dana kepada nasabah pembiayaan inti dan penyimpanan dana oleh deposito inti.
- 5) Transparansi kondisi keuangan dan non keuangan UUS, laporan pelaksanaan GCG serta pelaporan internal.

Kesimpulan Umum Hasil *Self Assessment* GCG Unit Usaha Syariah

Berdasarkan penilaian pada *Self Assessment* GCG diperoleh hasil sebagai berikut:

Self-Assessment of the Bank’s SBU

In 2018, the Bank SBU performed a GCG Self-Assessment that referred to Bank Indonesia stipulations concerning the Implementation of Good Corporate Governance by Islamic Commercial Banks and Islamic Business Units, as regulated in Bank Indonesia Regulation No. 11/33/ PBI/2009 and Bank Indonesia Circular Letter No. 12/13/ DPbS.

The Bank SBU GCG implementation assessment was conducted and focused on 5 (five) factors, including

- 1) Implementation of the SBU Director duties and responsibilities .
- 2) Implementation of the Sharia Supervisory Board’s duties and responsibilities
- 3) Implementation of Sharia Principles in fund accumulation and fund distribution as well as service activities.
- 4) Fund distribution to key financing customers and fund deposits by key depositors.
- 5) Transparency of the SBU’s financial and non-financial conditions, GCG implementation report, and internal reporting.

General CONCLUSIONS for the Sharia Business UNIT’S GCG Self-Assessment Results

Based on the GCG Self-Assessment, the following results were obtained:

Nilai Komposit dan Predikat Composite Score and Rating	Penerapan Tata Kelola UUS Bank OCBC NISP mencapai peringkat 1 dengan kategori Sangat Baik.	The Bank SBU Good Corporate Governance implementation achieved a rating of 1 or Very Good category.
Kelemahan dan Penyebab Hasil <i>Self Assessment</i> Weakness and Factors of Self-Assessment Results	Tidak terdapat kelemahan signifikan dalam penerapan Tata Kelola Perusahaan yang Baik di UUS Bank	There were no significant weaknesses in the Bank SBU Good Corporate Governance implementation
Kekuatan Pelaksanaan Tata Kelola Perusahaan yang Baik Strength in Good Corporate Governance Implementation	Peran Aktif Direktur UUS dan DPS dalam memastikan pemenuhan prinsip syariah dalam kegiatan usahanya serta komitmen seluruh pihak dalam organisasi UUS dan Unit terkait,	The SBU Director’s and the SSB active role ensured the fulfillment of sharia principles in the business activities, as well as the commitment of all parties in the SBU organization and relevant Units.
Tindak Lanjut Follow-Up	UUS Bank tetap berkomitmen dalam penerapan Tata Kelola Perusahaan yang Baik serta melakukan penyempurnaan yang berkesinambungan atas pelaksanaan setiap aspek Tata Kelola Perusahaan.	The Bank SBU remains committed to Good Corporate Governance implementation, and performs continuous improvements on every aspect of Good Corporate Governance implementation.