

72 Years of Dedication In Serving Customers



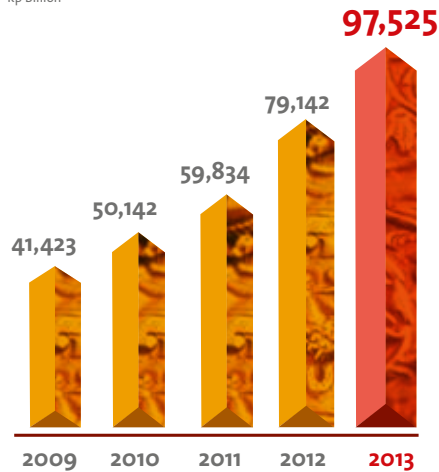
2013 Laporan Tahunan
Annual Report

Sekilas Kinerja

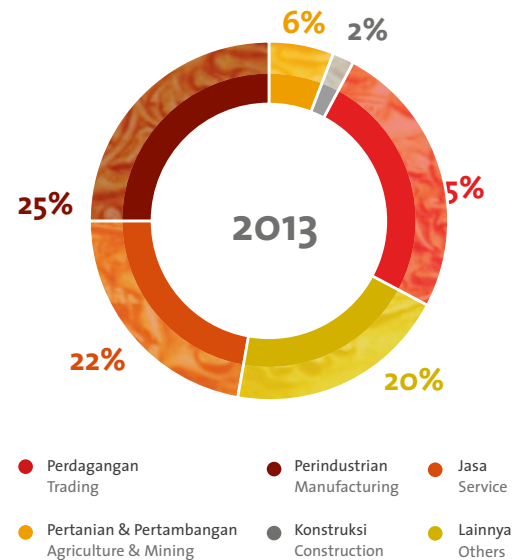
Performance Highlights

Total Aset
Total Assets

Rp Miliar
Rp Billion

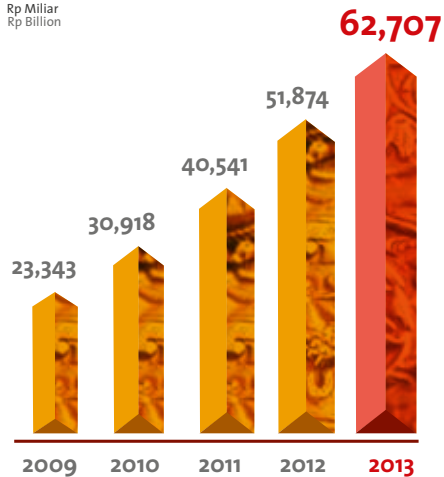


Kredit Berdasarkan Sektor
Loans By Sector



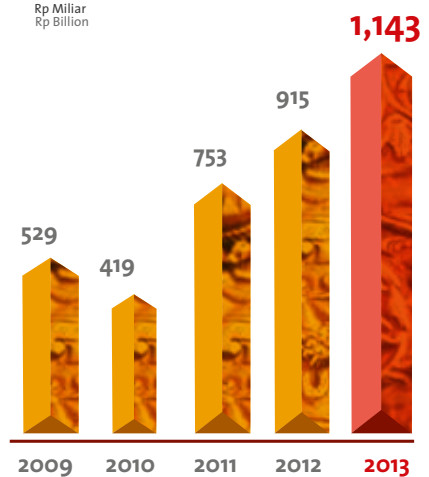
Kredit yang diberikan bersih
Loans - Net

Rp Miliar
Rp Billion



Laba Bersih
Net Profit

Rp Miliar
Rp Billion



0.35%

Kredit bermasalah - Bersih
Net NPL

19.28%

Rasio kecukupan Modal yang Kuat
Strong Capital Adequacy Ratio (CAR)

Daftar Isi

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72 Years of Dedication In Serving Customers

72 Tahun Berdedikasi Melayani Nasabah

Sebagai bagian dari bangsa, kami selalu menyadari peran kami dalam mendukung pembangunan bangsa. Kami juga menyadari bahwa kami memiliki tanggung jawab untuk terus mengembangkan sumber daya yang kami miliki untuk mendorong pertumbuhan ekonomi dan pembangunan bangsa. Dengan melayani negeri sepenuh hati, kami memberikan kontribusi bagi kesejahteraan bangsa sepenuhnya, khususnya pertumbuhan ekonomi yang berkesinambungan.

As part of nation, we are aware of our role in supporting the country's development. We are also aware of our responsibility to continually develop resources to drive economic growth and build the nation. Only by servicing the country whole-heartedly, we contribute in making the nation independent, particularly economic independent.

Menjadi yang Terpercaya

Being Trusted

Kami memiliki komitmen untuk senantiasa memberikan layanan yang berorientasi pada kepuasan nasabah dengan berlandaskan integritas dan ketulusan, dalam rangka meningkatkan kepercayaan serta bekerja sama untuk tumbuh dan mencapai kesejahteraan bersama dengan nasabah kami. Bagi kami, kepercayaan nasabah merupakan hal yang utama dan cerminan dimana nasabah dapat mengandalkan kami sebagai mitra mereka.

We have a commitment to strive at all times to provide customer oriented services on the basis of integrity and sincerity in order to forge customer trust and working together to grow and prosper together with our customers. For us, customer trust represents a situation where customers have the confidence to rely on us completely as a trusted partner.



Rp97.5 triliun
trillion

Aset
Aset



Diakui Sebagai “Perusahaan Sangat Terpercaya” dalam *Good Corporate Governance Award* Berdasarkan *Corporate Governance Perception Index (CGPI)*

Recognized as ‘Most Trusted Company’ in *Good Corporate Governance Award* Based on *Corporate Governance Perception Index (CGPI)*

Menjaga Keunggulan

Maintaining Leadership

Kami menggunakan seluruh sumber daya yang dimiliki untuk bersinergi, berinovasi, dan melakukan perbaikan yang berkesinambungan demi terwujudnya kenyamanan nasabah atas pelayanan kami. Hal ini menjadikan kami semakin inovatif dalam membangun bisnis perbankan terbaik. Kami berharap nasabah merasa nyaman membina hubungan dengan kami.

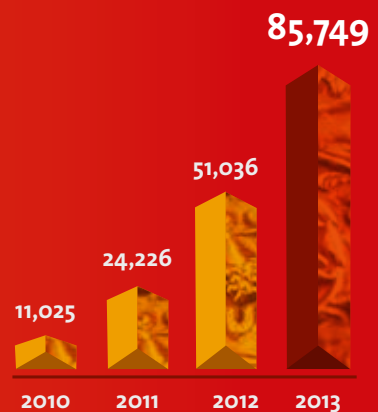
We utilize all of our resources to synergize, innovate and continually improve our services for customer comfort. Making us more innovative in building the best banking business. It is our hope that our customers are most comfortable in building relations with us.





339 Kantor/Offices
752 ATM/ATMs
60 Kota/Cities

Pengguna Internet dan Mobile Banking
 Internet and Mobile Banking User



Meraih Pencapaian Tertinggi

Reaching for The Highest Achievements

Kami terus membuat kemajuan dalam pertumbuhan bisnis kami dan tahun 2013 kami berhasil membuat pencapaian yang memuaskan. Hal ini merupakan hasil dari penerapan budaya *Customer Focus* dalam setiap layanan yang kami berikan dengan melibatkan setiap unit usaha.

We continue to make progress in improving our business where in 2013 we achieved most satisfying results. It is due to results of applying Customer Focus culture in every service we provide involving every unit.





92.5%

Rasio Kredit terhadap Dana Pihak Ketiga
Loan to Deposit Ratio

24.9%

Pertumbuhan Laba Bersih
Net Income Growth

SEKILAS BANK OCBC NISP

Bank OCBC NISP at a Glance



Bank OCBC NISP (sebelumnya dikenal dengan nama Bank NISP) merupakan bank tertua keempat di Indonesia, yang didirikan pada tanggal 4 April 1941 di Bandung dengan nama NV Nederlandsch Indische Spaar En Deposito Bank.

Bank OCBC NISP berkembang menjadi Bank yang solid dan handal, terutama melayani segmen Usaha Kecil dan Menengah (UKM). Bank OCBC NISP resmi menjadi bank komersial pada tahun 1967, bank devisa pada tahun 1990, dan menjadi perusahaan publik di Bursa Efek Indonesia pada tahun 1994.

Pada akhir tahun 1990-an, Bank OCBC NISP berhasil melewati krisis keuangan Asia dan jatuhnya sektor perbankan di Indonesia tanpa dukungan pemerintah. Saat itu, Bank OCBC NISP menjadi salah satu bank pertama yang segera melanjutkan penyaluran kreditnya dalam masa krisis. Selain itu, berkat dukungan Regent Pacific Private Equity (RPPE), sebuah perusahaan investasi yang berbasis di London, Bank OCBC NISP berhasil pula meningkatkan modalnya menjadi hampir 2 (dua) kali lipat melalui penerbitan "*Zero-Coupon Mandatory Exchangeable Notes*" kepada pemegang saham pendiri. Karena adanya inisiatif ini, Bank mampu mencatat pertumbuhan yang tinggi dan berkualitas.

Reputasi Bank OCBC NISP yang baik di industrinya dan pertumbuhannya yang menjanjikan, telah menarik perhatian berbagai institusi internasional antara lain International Finance Corporation (IFC), bagian dari Grup Bank Dunia, memberikan pinjaman jangka panjang pada tahun 1999 dan kemudian menjadi pemegang saham pada tahun 2001 – 2010. Selain itu, sejak tahun 2001 the Netherlands Development Finance Company (FMO) memberikan berbagai pinjaman jangka panjang dengan bunga menarik yang digunakan untuk penyaluran kredit pada segmen UKM. Selanjutnya, OCBC Bank - Singapura menjadi pemegang saham mayoritas Bank OCBC NISP melalui serangkaian akuisisi dan penawaran tender sejak tahun 2004. OCBC Bank - Singapura saat ini memiliki saham Bank OCBC NISP sebesar 85,1%.

Dengan dukungan dari OCBC Bank - Singapura, Bank OCBC NISP telah menetapkan program yang sangat dinamis untuk memperkuat infrastruktur, termasuk sumber daya manusia, teknologi informasi dan jaringan kantor. Program ini kemudian memicu perpindahan kantor pusat Bank OCBC NISP ke OCBC NISP Tower di pusat Jakarta pada tahun 2006, yang memungkinkan akses langsung ke pusat bisnis di Indonesia. Sebagai bagian dari strategi jangka panjang,

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

Bank OCBC NISP has since evolved into a solid and reliable bank, catering mainly to the small and medium enterprise segment. It officially became a commercial bank in 1967, a licensed foreign exchange bank in 1990, and a publicly listed bank on the Indonesian Stock Exchange in 1994.

In the late nineties, Bank OCBC NISP successfully weathered the Asian financial crisis and subsequent collapse of the banking sector in Indonesia, without any government support. In fact, Bank OCBC NISP became one of the first few banks to resume lending during the crisis. In addition, with the support from Regent Pacific Private Equity (RPPE), a London based company, Bank OCBC NISP has successfully increased its equity to almost 2 (two) times, through the issuance of "*Zero-Coupon Mandatory Exchangeable Notes*" to founding shareholder. This initiative enabled the Bank to record robust growth with quality.

Bank OCBC NISP's well-known reputation in the market and its promising growth had merited attention from various international institutions among others International Finance Corporation (IFC), part of the World Bank Group, provided senior loan in 1999 and became a shareholder in 2001 – 2010. Meanwhile, since 2001 the Netherlands Development Finance Company (FMO) provided long-term loans with attractive interest rate to be distributed to Small and Medium Enterprise (SME) segment. Later, OCBC Bank - Singapore, become a shareholder in the Bank and ultimately became a controlling shareholder of Bank OCBC NISP through acquisitions and tender offer since 2004. OCBC Bank - Singapore currently owns 85.1% stake in Bank OCBC NISP.

With the support from OCBC Bank - Singapore, Bank OCBC NISP has set dynamic programs to enhance its infrastructure, including human resources, information technology and branch network. This program partly compelled the relocation of the head office to OCBC NISP Tower in the center of Jakarta in 2006, which allows direct access to the heart of businesses in Indonesia. As part of its long-term strategies, Bank OCBC NISP adopted its

Bank OCBC NISP menggunakan nama baru “OCBC NISP” sejak akhir tahun 2008, diikuti dengan transformasi besar di seluruh organisasi. Transformasi ini telah dilaksanakan dengan semangat menjadi “*Your Partner for Life*” bagi seluruh *stakeholder*.

Pada tahun 2011, Bank OCBC NISP genap berusia 70 tahun sekaligus memasuki tonggak sejarah penting, dimana Bank OCBC Indonesia resmi bergabung (*merger*) dengan Bank OCBC NISP. Penggabungan ini menunjukkan komitmen penuh dari OCBC Bank - Singapura sebagai pemegang saham mayoritas, untuk memusatkan dukungannya hanya pada satu bank di Indonesia, yaitu Bank OCBC NISP.

Sejalan dengan pengembangan bisnisnya, pada tahun 2012 Bank OCBC NISP juga memperbaharui budaya perusahaan, ONE PIC untuk menjadi pedoman bagi seluruh karyawan dalam berperilaku dan bekerja. ONE PIC merupakan singkatan dari OCBC NISP *one, Professionalism, Integrity, dan Customer Focus*.

Kini, Bank OCBC NISP memiliki 6.735 karyawan yang memiliki motivasi tinggi untuk melayani nasabah di 339 kantor di 60 kota di Indonesia.

new name “OCBC NISP” since end of 2008, followed by a major transformation throughout the organization. This transformation has been carried out well in the spirit to become “Your Partner for Life” to all stakeholders.

In 2011, Bank OCBC NISP celebrated its 70 anniversary with an important milestone, as Bank OCBC Indonesia officially merged with Bank OCBC NISP. The merger is testimony of OCBC Bank - Singapore’s full commitment as the majority shareholder, to focus its support on only one bank in Indonesia, namely Bank OCBC NISP.

In line with its business growth, in 2012 Bank OCBC NISP also refreshed its corporate culture, ONE PIC that serves as guidelines for all employees in their conducts and work. ONE PIC is short for OCBC NISP *one, Professionalism, Integrity, and Customer Focus*.

Today, Bank OCBC NISP has 6,735 employees who are highly motivated to serve customers in 339 offices in 60 cities throughout Indonesia.

FALSAFAH PERUSAHAAN

Corporate Philosophy

Kami warga Bank OCBC NISP, berkeyakinan bahwa:

- **Memberi nilai dan makna pada kehidupan masyarakat adalah alasan utama keberadaan Bank OCBC NISP, artinya:**
Keberadaan Bank OCBC NISP bukan semata-mata untuk mencari keuntungan, namun juga untuk menimbulkan dampak positif bagi pengembangan kehidupan ekonomi dan sosial yang lebih baik bagi masyarakat di wilayah operasi.
- **Kepercayaan dari semua pihak adalah kunci keberhasilan Bank OCBC NISP, artinya:**
Bank adalah bisnis kepercayaan. Oleh karena itu semua upaya yang dilakukan oleh karyawan Bank OCBC NISP harus memberikan jaminan rasa aman dan kepastian bagi nasabah, karyawan, pemegang saham, investor, pemasok, mitra bisnis, pemerintah dan masyarakat.
- **Moral dan etika adalah landasan berpikir dan bertindak, artinya:**
Keberhasilan baru memiliki makna apabila didasari oleh moral dan etika. Oleh karena itu warga dan Bank OCBC NISP senantiasa memegang teguh nilai kebajikan yang diyakini secara individual dan bersama yang telah menghantarkan ke perkembangan Bank OCBC NISP seperti sekarang ini.
- **Semua pihak yang terkait dan berkepentingan adalah mitra bermartabat dan terhormat, artinya:**
Keberhasilan hanya bisa diraih melalui kerja sama dengan memandang mitra sebagai pihak yang setara. Oleh karena itu warga dan Bank OCBC NISP berkewajiban menghargai dan memperlakukan nasabah, karyawan, pemegang saham, investor, pemasok, mitra bisnis, pemerintah, dan masyarakat sebagai pihak yang penting, beritikad baik, dan dapat dipercaya.
- **Ketulusan dan kerendahan hati adalah jiwa pelayanan setiap insan Bank OCBC NISP, artinya:**
Pelayanan dan kerendahan hati adalah jiwa pelayanan dan juga merupakan inti keberhasilan bisnis. Oleh karena itu warga dan Bank OCBC NISP berkewajiban memberikan pelayanan terbaik dengan ramah, santun, dan sepenuh hati.
- **Bertumbuh-kembang bersama secara dinamik dengan tetap memperhatikan prinsip kehati-hatian adalah pilar menuju masa depan yang lebih baik, artinya:**
Keberhasilan sejati adalah keberhasilan berkelanjutan yang dapat dinikmati bersama. Oleh karena itu warga dan Bank OCBC NISP berkewajiban secara terus menerus memperbaiki dan memperbaharui diri, serta mengikuti dan menyesuaikan diri pada perkembangan lingkungan, dengan tetap mempertimbangkan peluang dan risiko secara cermat untuk mewujudkan masa depan bersama yang lebih baik.

We, member of Bank OCBC NISP believe that:

- **To provide value and meaning to the community, is the main reason for the existence of Bank OCBC NISP, meaning:**
Bank OCBC NISP strives not merely to obtain profit, but also to give a positive impact, to the development of a better economy and social lives of the community, in which we operate our business.
- **Trust by all parties is the key reason for success of Bank OCBC NISP, meaning:**
Banking is a business of trust. Every action conducted by Bank OCBC NISP's members, should provide a sense of security and certainty to our customers, employees, shareholders, investors, suppliers, business partners, the government and the community.
- **Strong moral and ethical beliefs are the foundation of our thinking and behaviour, meaning:**
Success has strong meaning only when they are based on strong morals and ethics. Thus, the Bank should always possess good values, believed by all individuals, who have brought the development of the Bank OCBC NISP to this present day.
- **All partners, alliances and interested parties are treated as respected and honorable partners, meaning:**
Success could only be achieved through cooperation, by perceiving partners as equal. Thus, all members and Bank OCBC NISP are obliged to respect and treat the customers, employees, shareholders, investors, suppliers, business partners, the government, and the community as important parties, having good intentions, and trustworthiness.
- **Sincerity and genuineness is a core value at the heart of Bank OCBC NISP, meaning:**
Genuine customer service is integral to the core success of the business. Thus, Bank OCBC NISP is obliged to provide the best services, in being sincere, humble, genuine and whole hearted way.
- **Grow together dynamically, while continually follow the principles of prudence, formed a pillar on the the road for a better future, meaning:**
True success is a sustainable success, which can be enjoyed together. Bank OCBC NISP continuously reforms itself to achieve improved results in a rapidly changing environment. To position itself to seize opportunities in a progressive yet prudent manner to achieve sustainable growth.

Visi

Vision

Menjadi Bank pilihan dengan standar dunia yang diakui kepeduliannya dan terpercaya.

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

Bank Pilihan. Bank OCBC NISP adalah bank yang dikenal, dipercaya, dan menjadi prioritas utama untuk:

- Digunakan jasanya oleh nasabah dan masyarakat.
- Tempat investasi yang menguntungkan bagi *investor*.
- Tempat kerja terbaik bagi karyawan untuk menginvestasikan masa depannya.

Dengan standar dunia:

- Beroperasi melebihi standar perbankan internasional dalam semua bidang.
- Mampu mengadopsi, menyesuaikan, dan menerapkan praktik terbaik bank di dunia.
- Mengembangkan praktik-praktik perbankan yang dapat dijadikan acuan oleh bank lain di dunia.

Diakui kepeduliannya:

Bank OCBC NISP diterima dan dihargai keberadaannya di tengah masyarakat karena:

- Memperhatikan kepentingan masyarakat dan membantu sesuai dengan prioritas.
- Responsif terhadap permasalahan, kebutuhan, harapan, peluang, dan tantangan yang dihadapi nasabah dan karyawan.

Bank terpercaya:

Bank OCBC NISP dinilai mampu memberikan jaminan rasa aman dan kepastian bagi nasabah, karyawan, pemegang saham, *investor*, pemasok, mitra bisnis, pemerintah, dan masyarakat.

To be the Bank of choice is being recognized, trusted, and highly preferred for:

- Its services to customers and the society.
- Financial returns for investors.
- Excellent work environment for employees to invest their future career.

The Bank with world-class standards:

- Operates beyond international banking standards in all aspects.
- Is able to adopt, adapt, and apply the best banking practices in the world.
- Develops banking practices, that can be referred to as best-in-class benchmarks.

Recognized for its care:

Bank OCBC NISP is accepted and respected in the society for:

- Serving community interests with priority.
- Responsiveness to issues, needs, expectations, opportunities, and challenges faced by customers and employees.

Recognized for its trustworthiness:

Bank OCBC NISP is perceived to possess the ability to provide sense of security and certainty to its customers, employees, shareholders, investors, suppliers, business partners, the government, and the society.

Misi

Mission

Bank OCBC NISP berusaha dan bekerja sebagai warga korporat terhormat yang mampu bertumbuh kembang bersama masyarakat secara berkelanjutan.

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

Bank OCBC NISP berusaha dan bekerja sebagai warga korporat terhormat yang mampu bertumbuh kembang bersama masyarakat secara berkelanjutan dengan cara:

- Menyediakan dan mengembangkan pelayanan keuangan yang inovatif, berkualitas dan melebihi harapan masyarakat yang dinamik dengan hasil terbaik.
- Membina jejaring kerja sama saling menguntungkan yang dilandasi rasa saling percaya.
- Menciptakan lingkungan kerja yang meningkatkan profesionalisme dan mendorong pembaharuan organisasional dengan semangat kekeluargaan.
- Membangun kepercayaan publik melalui perilaku etikal, peduli, dan hati-hati.

Bank OCBC NISP sebagai warga korporat terhormat artinya bank ini:

- Memenuhi kewajibannya terhadap masyarakat dan pemerintah.
- Mendorong masyarakat untuk maju dan berkembang.
- Melayani masyarakat dalam menciptakan nilai.

Masyarakat adalah:

- Nasabah, karyawan, pemegang saham, investor, dan masyarakat luas.

Pembaharuan organisasional artinya:

- Peninjauan ulang tatanan organisasi dan proses bisnis dalam rangka beradaptasi pada tuntutan lingkungan bisnis yang terus berubah guna meningkatkan nilai tambah bersama.
- Belajar bersama secara terus menerus untuk meningkatkan kapabilitas organisasi guna mencapai hasil yang lebih baik.

Visi dan Misi Bank OCBC NISP secara regular ditinjau ulang serta disetujui oleh Direksi serta sesuai dengan perkembangan bisnis dan terdokumentasi dengan baik.

Bank OCBC NISP's Vision and Mission is regularly reviewed to be in line with business development and approved by the Board of Directors and well documented.

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

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

Bank OCBC NISP as a responsible corporate citizen:

- Fulfills its obligations to the society and the government.
- Supports the community to progress and develop.
- Serves the society in creating values.

Society encompasses:

- Customers, employees, shareholders, investors, and the community.

Organizational renewal involves:

- Review of organizations and business processes, to be able to adapt to the demands of its ever changing business environment, in order to increase value.
- Learning together continuously to improve the organization capability, to achieve better results.

Budaya Perusahaan

Corporate Culture

OCBC NISP *one, Professionalism, Integrity, Customer Focus (ONe PIC)*

OCBC NISP *one*

- Kami berpikir dan bertindak untuk tujuan yang sama dengan menempatkan kepentingan Bank OCBC NISP diatas kepentingan kelompok maupun individu.
- Kami saling menghargai, menghormati dan membangun kepercayaan diantara sesama anggota Bank OCBC NISP.
- Kami berkomunikasi dengan efektif.
- Kami mengutamakan team work dalam mencapai tujuan Bank OCBC NISP.

Professionalism

- Kami memiliki kebanggaan sebagai profesional dan bertanggung jawab dalam setiap tindakan.
- Kami bertekad memberikan yang terbaik.
- Kami membuat keputusan berdasarkan ke hati-hatian bagi perusahaan dan nasabah.
- Kami bertanggung jawab atas tindakan kami.
- Kami terbuka terhadap perubahan, ide baru, dan kritik membangun dari semua pihak dan bersemangat untuk melakukan perubahan.

Integrity

- Kami melaksanakan secara konsisten perilaku satunya kata dan perbuatan dengan penuh integritas.
- Kami menjunjung tinggi etika dan moral.
- Kami penuh kejujuran dan ketulusan dalam setiap pikiran, perkataan dan tindakan.
- Kami memiliki keberanian moral untuk bertanya dan ditanya.
- Kami berani menyatakan hal-hal yang diyakini baik dan benar bagi kepentingan bersama.
- Kami selalu bersikap dan bertindak secara transparan.

Customer Focus

- Kami fokus kepada nasabah dalam segala hal.
- Kami memahami kebutuhan nasabah dan harapan nasabah.
- Kami memberikan lebih dari yang diharapkan nasabah.
- Kami menyelaraskan semua fungsi internal untuk memenuhi kebutuhan nasabah.

OCBC NISP *one*

- We think and act on common goals by placing interest of Bank OCBC NISP above group or individual.
- We value, respect, and build trust among Bank OCBC NISP members.
- We communicate effectively.
- We put emphasis on team work to achieve Bank OCBC NISP goals.

Professionalism

- We take pride in being professional and accountable for everything we do.
- We are committed to excellence.
- We make prudent decisions for ourselves and our customer.
- We are accountable for our actions.
- We are open to new ideas, constructive criticism and feed back from others and willing to embrace changes.

Integrity

- We consistently act on what we say with integrity.
- We uphold the highest ethical and moral standards.
- We are honest and sincere in every thought, words and action.
- We have moral courage to ask and be questioned.
- We speak up what we believe is good and right.
- We always behave and work transparently.

Customer Focus

- We focus on customers in everything we do.
- We understand customers' needs and expectations.
- We aspire to exceed customers' expectations in everything we do.
- We align internal functions to focus on end customers' requirements.

Panduan Kebijakan

Policy Guidelines

Panduan Kebijakan dibuat untuk menjadi dasar dalam penyusunan dan pengembangan kebijakan dan peraturan lainnya yang diperlukan dalam kegiatan Bank OCBC NISP sehari-hari sehingga dapat tetap konsisten dengan falsafah dan tata nilainya.

Secara garis besar Panduan Kebijakan terdiri dari hal-hal berikut ini:

Integrasi Internal & Pengembangan Budaya Kerja Transformasional:

- a. Adaptasi Eksternal
- b. Integrasi Internal
- c. Pengembangan Budaya Kerja Transformasional
- d. Alasan yang Mendasari Keberadaan Panduan Kebijakan Perusahaan
- e. Pengertian dan Manfaat Panduan Kebijakan
- f. Panduan Perumusan Kebijakan Perusahaan

Panduan Kebijakan - Kualitas Kehidupan Kerja Karyawan OCBC NISP:

- a. Perekrutan
- b. Pengembangan Sumber Daya Manusia
- c. Evaluasi Kinerja
- d. Pengembangan Karir
- e. Promosi
- f. Penugasan
- g. Pengisian Lowongan
- h. Pemberian Penghargaan
- i. Penetapan Gaji dan Tunjangan
- j. Pemberian Fasilitas Perusahaan
- k. Pemberian Bonus
- l. Pemberian Insentif
- m. Pensiun dan Jaminan Sosial
- n. Pengenaan Sanksi dan Pemecatan
- o. Hubungan Keluarga dalam Perusahaan
- p. Keterikatan Karyawan pada Organisasi Lain
- q. Pekerjaan Sampingan
- r. Promosi Produk Bank lain
- s. Tenaga Kerja dan Pihak Ketiga
- t. Hadiah dari Luar dalam Kaitan dengan Pekerjaan
- u. Keselamatan dan Keamanan Kerja
- v. Jamuan Bisnis
- w. Keluhan dan Pengaduan (*Whistleblowing*)
- x. Pelecehan di Tempat Kerja

The Policy Guidelines represent the basis for the formulation and development of policies and other procedures needed in the day-to-day activities at Bank OCBC NISP to ensure consistency with our corporate philosophy and values.

In broad outlines, the Policy Guidelines consist of the following:

Internal Integration & Development of Transformational Work Culture:

- a. External Adaptation
- b. Internal Integration
- c. Development of Transformational Work Culture
- d. Rationale for Corporate Policy Guidelines
- e. Definition and Benefit of Policy Guidelines
- f. Guidelines for Corporate Policy Formulation

Policy Guidelines - Working Environment Quality of OCBC NISP Employees:

- a. Recruitment
- b. Human Capital Development
- c. Performance Evaluation
- d. Career Development
- e. Work Promotion
- f. Work Assignment
- g. Position Fill Up
- h. Award Granting
- i. Determination of Salary and Benefits
- j. Granting of Company Facilities
- k. Granting of Bonuses
- l. Granting of Incentives
- m. Pension and Social Security
- n. Sanction and Dismissal
- o. Family Relations in the Company
- p. Employee Attachment to Other Organizations
- q. Second Job
- r. Promotion of Other Banks' Products
- s. Employee and Third-Party
- t. Gift from External Parties Related to Work
- u. Work Health and Safety
- v. Business Entertainment
- w. Whistleblowing
- x. Harassment at the Work Place

Panduan Kebijakan - Pengembangan Organisasi:

- a. Pengembangan Organisasi
- b. Tanggung Jawab dan Wewenang Unit Organisasi
- c. Tim *Ad hoc* dan Komite

Panduan Kebijakan - Sumber Daya Perusahaan:

- a. Perencanaan Sumber Daya Perusahaan
- b. Pengadaan Sumber Daya Perusahaan
- c. Pengelolaan Sumber Daya Perusahaan
- d. Manajemen Teknologi dan Pengetahuan
- e. Perlindungan Sistem Informasi dan Basis Data

Panduan Kebijakan - Praktik Terbaik:

- a. Strategi Bisnis
- b. Pengembangan Produk
- c. Sistem Operasi Perbankan
- d. Sistem Manajemen Sumber Daya Manusia

Panduan Kebijakan - Peningkatan Kualitas Hubungan Eksternal:

- a. Hubungan dengan Nasabah
- b. Hubungan dengan Pemasok
- c. Hubungan dengan *Investor* dan Pemegang Saham
- d. Hubungan dengan Mitra Bisnis
- e. Hubungan dengan Masyarakat

Policy Guidelines - Organizational Development:

- a. Organizational Development
- b. Responsibility and Authority of Organizational Units
- c. Ad hoc Teams and Committees

Policy Guidelines - Company Resources:

- a. Planning of Company Resources
- b. Procurement of Company Resources
- c. Management of Company Resources
- d. Knowledge and Technology Management
- e. Security of Information Systems and Data Bases

Policy Guidelines - Best Practices:

- a. Business Strategy
- b. Product Development
- c. Core Banking System
- d. Human Capital Management System

Policy Guidelines - Improvement to External Relations

- a. Relations with Customers
- b. Relations with Suppliers/Vendors
- c. Relations with Investors and Shareholders
- d. Relations with Business Partners
- e. Relations with the Communities

Pedoman Perilaku Utama

Main Code of Conduct

Pedoman Perilaku Bank OCBC NISP dibuat untuk menumbuhkan kebiasaan baik dan Tata Pergaulan Profesional di Lingkungan Bank OCBC NISP.

Secara garis besar Pedoman Perilaku Utama mengatur hal-hal berikut ini:

Kebiasaan baik dan tata pergaulan profesional di lingkungan Bank OCBC NISP

- Membudayakan kebiasaan baik di tempat kerja.
- Tata Pergaulan Profesional.

Kepemimpinan di Bank OCBC NISP

- Iklm kinerja yang dibangun.
- Pedoman Perilaku untuk implementasi kepemimpinan Transformasional.
- Pedoman Perilaku untuk sinergetik.
- Pedoman Perilaku untuk implementasi kepemimpinan visioner.
- Pedoman Perilaku untuk menghadapi Pemimpin dan anggota yang melakukan kesalahan.

Keanggotaan yang bertanggung jawab

- Iklm organisasi yang dibangun.
- Pedoman perilaku untuk mewujudkan keanggotaan yang etikal.
- Pedoman Perilaku untuk mewujudkan keanggotaan yang cerdas.
- Pedoman perilaku untuk mewujudkan hubungan vertikal yang akrab.

Hubungan antara anggota yang profesional

- Iklm kerja yang dibangun.
- Pedoman perilaku bagi pergaulan profesional di lingkungan unit kerja.
- Pedoman perilaku bagi pergaulan profesional di lingkungan perusahaan.
- Pedoman perilaku bagi pengembangan kebiasaan belajar bersama.

Kemitraan usaha yang saling menguntungkan

- Iklm kerja yang dibangun.
- Pedoman perilaku bagi warga korporat yang terhormat.
- Pedoman perilaku pelayanan umum.
- Pedoman perilaku pelayanan profesional terhadap nasabah.
- Pedoman perilaku untuk menjalin hubungan profesional dengan pemasok dan mitra bisnis.
- Pedoman perilaku untuk bersaing dengan sehat.

Bank OCBC NISP's Code of Conduct is prepared to develop good habits and Code of Professional Relationships within Bank OCBC NISP.

In principal, the Main Code of Conduct governs the following:

Good Habits and Code of Professional Relationships within Bank OCBC NISP

- Cultivating good habits in the workplace.
- Code of Professional Relationships.

Leadership in Bank OCBC NISP

- Conducive performance environment.
- Code of Conduct for implementation of Transformational leadership.
- Code of Conduct to be synergetic.
- Code of Conduct for implementation of visionary leadership.
- Code of Conduct for dealing with leaders and members who commit mistakes/misconduct.

Responsible Membership

- Conducive organizational environment.
- Code of Conduct to build ethical membership.
- Code of Conduct to build intelligent membership.
- Code of Conduct to build close vertical relationships.

Professional Relationship Among Members

- Conducive work environment.
- Code of Conduct for professional relationship in the working units.
- Code of Conduct for professional relationships in the Company.
- Code of Conduct for developing a learning habit/culture.

Mutually-beneficial Partnership

- Conducive environment
- Code of Conduct for Respected Corporate Citizens
- Code of Conduct for Public Service
- Code of Conduct for Professional Service to Customers
- Code of Conduct to Build Professional Relationships with Suppliers and Business Partners
- Code of Conduct to Compete Fairly

Komitmen Bank OCBC NISP

Commitment of Bank OCBC NISP



Your Partner for Life

Menjalankan prinsip “Your Partner for Life” disepanjang perjalanan kami

Menjadi *partner* yang memahami dan memberikan solusi dalam setiap tahap kehidupan *stakeholder*, itulah makna dari *brand positioning* Bank OCBC NISP ‘Your Partner for Life’.

Memahami kebutuhan, memberikan solusi yang tepat dan komprehensif serta membantu nasabah mewujudkan cita-cita dan tujuan dalam setiap tahap kehidupan mereka, merupakan landasan yang menggerakkan seluruh potensi internal Bank OCBC NISP dalam menghasilkan layanan dan produk terbaik.

Komitmen untuk menjadi ‘Your Partner for Life’ juga berarti bahwa kami membangun bisnis dengan membina hubungan jangka panjang, dan memberi solusi berdasarkan kebutuhan unik dari setiap pribadi.

Demi membangun hubungan jangka panjang yang lebih berkualitas, setiap tahun diusung kampanye tematik yang menjadi fokus *branding* untuk mengisi perjalanan ‘Your Partner for Life’.

Semangat ‘Your Partner for Life’ akan terus melandasi perjalanan Bank OCBC NISP dalam memberikan yang terbaik bagi seluruh *stakeholder*. Komitmen ini akan membantu kami dalam menjalin hubungan jangka panjang yang berkesinambungan dengan seluruh *stakeholder*, demi mewujudkan masa depan bersama yang lebih baik.

Living “Your Partner for Life” along our journey

Becoming a partner who understands and provides solutions at every stage of stakeholders’ life. This is the meaning of Bank OCBC NISP’s brand positioning of ‘Your Partner for Life’.

Understanding the needs, providing accurate and comprehensive solutions as well as helping customers actualize their aspirations and goals in every stage of their lives. This is the foundation that drives the full potentials within Bank OCBC NISP’s internal environment, to produce the best services and products.

Commitment to be ‘Your Partner for Life’ also means that we build our business by fostering long-term relationships, and providing solutions based on the unique needs of each individual.

To build long-term high-quality relationships, we promote a thematic campaign every year to serve as our branding focus in the course of ‘Your Partner for Life’ journey.

The spirit of ‘Your Partner for Life’ will continue to underpin Bank OCBC NISP’s journey in providing the best for all stakeholders. This commitment will assist us in establishing a sustainable and long-term relationships with all stakeholders, in order to achieve a better future together.

PENGHARGAAN

Accolades



2013

February 2013

Islamic Finance Award & Cup - Jakarta

- 1st Rank – *The Best Customer Choice Bandung Region*
- 1st Rank – *The Best Service Quality Bandung Region*

April 2013

Indonesia Bank Loyalty Award - Jakarta

*Category: Saving Account – Conventional Banking
(Asset < Rp 75 Trillion)*

Juli 2013

Infobank Magazine – Jakarta

*Platinum Trophy 2013 for “Excellent” Financial
Performance 2012 – 2013*

Juli 2013

Asian Banking & Finance Magazine – Singapore

- *Domestic Retail Bank of The Year, Indonesia*
- *Indonesia Domestic Foreign Exchange Bank of The Year*
- *Indonesia Domestic Technology and Operations Bank of The Year*

July 2013

League of American Communication Professional – USA

Gold Award – Vision Award Annual Report Competition

September 2013

Anugerah Perbankan Indonesia – Jakarta

- 1st Rank *Corporate Social Responsibility*
- 3rd Rank *The Best CEO in Leadership*

October 2013

*The Indonesian Institute of Corporate Directorship – Jakarta
Best Role of Stakeholder*

November 2013

Markplus Insight – Jakarta

*Diamond Brand Champion of Most Preferred KPR Brand
Category Bank with Assets of < Rp 100 Trillion.*

December 2013

*The Indonesian Institute of Corporate Governance
– Jakarta*

*Good Corporate Governance Award Based
on Corporate Governance Perception Index,
(CGPI) Category “Most Trusted Company”*

2012



April 2012,
Business Review Magazine, Jakarta
Indonesia Enterprise Risk Management
Award 2012, Asset > Rp 10 Trillion

July 2012,
Asian Banking & Finance Magazine -
Singapore
Retail Bank of the Year - Indonesia

July 2012,
Infobank Magazine - Jakarta
Platinum Trophy 2012 for Excellent Financial
Performance for 10 Consecutive years 2002 - 2011

September 2012,
Annual Report Award 2011, Jakarta
Private Financial Listed - The Best 3

November 2012,
The Indonesian Institute of Corporate
Directorship (IICD) & Investor Magazine,
Jakarta
Best Corporate Governance
Responsibility of the Boards 2012

December 2012,
Business Review Magazine & Woman Review
Magazine, Jakarta
Indonesian Banking Awards 2012,
- The Best Bank 2012 in Good Corporate
Governance
- The Best Bank 2012 in Human Capital

December 2012,
The Indonesian Institute of Corporate
Governance, Jakarta
Corporate Governance Award Based on
Corporate Governance Perception Index
2011 (CGPI), Category "Most Trusted
Company"

ING Bank, Amsterdam
2011 STP Award for Excellence
Best Improvement of STP Rate for
Euro Denominated Commercial Pay-
ments in Indonesia for 2011

BNY Mellon, New York
Outstanding Payment Formatting and
Straight-Through Rate 2011

2011



January 2011,
Indonesia Brand
Champion
Brand Equity
Champion -
Conventional
Banking with Asset
< Rp 65 Trillion

May 2011, Citibank
• Straight Through
Processing Award
(STP) MT103 STP Rate
95% or Higher
• Straight Through
Processing Award
(STP) MT202 STP Rate
98% or Higher

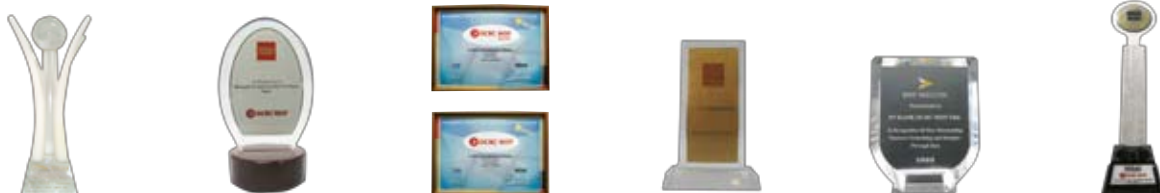
May 2011, MRI
Third Rank, Banking
Service Excellence
Awards

June 2011,
Bisnis Indonesia
Magazine
Banking Efficiency
Award

July 2011,
Asian Banking &
Finance Magazine
Retail Bank of
The Year - Indonesia

July 2011,
Infobank Magazine
Infobank Award
Platinum Trophy
2010 with "Excellent
Financial"

2010



Indonesian
Institute for
Corporate
Directorship (IICD)
GCG Award 2010
Best Disclosure
and Transparency

Wells Fargo - 2010
Excellence in
Straight Through
Processing 2010

InfoBank Magazine
Indonesia – 2010 Banking
Service Excellence Awards
2010
• 2nd Best Performance
Overall, Sharia Bank
• 3rd Best Performance
Overall, Commercial Bank

HIMDASUN
(Perhimpunan
Pedagang Surat
Utang Negara)
Award 2006 –
2009 HIMDASUN
(Government Bond
Trader Association)
Award 2006 – 2009

BNY Mellon, New
York Outstanding
Payment
Formatting and
Straight-Through
Rate 2009

Infobank Award
Golden Trophy 2010
with "Excellent "
rating.

2009:

- Asiamoney Magazine – Hong Kong – 2009 Asiamoney FX Poll, for category:
 - Best Competitive & Prompt Forward Pricing.
 - Best FX (Vanilla) Options Provider For Local (Asian) Currencies.
 - Best FX Prime Broking Services.
 - Best Macroeconomic Research.
- Finance Asia Magazine – Hong Kong – 2009 Best Mid Cap 2009 – Finance Asia’s Best Companies Award 2009
- Asian Banking & Finance Magazine - Retail Bank of the Year - Indonesia - 2009
- GCG Award: Best GCG Financial Category 2009 - Mei 2009
- The Best Bank in Service Excellence 2008/2009 (MRI & Infobank): 4th Place - May 2009
- Infobank Award Golden Trophy 2009 with “Excellent “ rating June 2009

2008:

- InfoBank Magazine - Indonesia, Golden Trophy for Excellent Financial Performance for 5 consecutive years 2003 – 2008.
- InfoBank Magazine - Jakarta, Banking Service Excellence Award 2008.
- Annual Report Award - Jakarta, Private Listed of Financial Sector – Top 2.
- The Indonesian Institute of Corporate Governance – Jakarta, Corporate Governance Perception Index 2007 Award, category “Trusted Company”.
- The Best Performance of Indonesian Bank, category “Very Good”.

2007:

- Asiamoney Magazine – Hong Kong, Best FX Prime Booking Services - Best Single-Bank Electronic Trading Platform.
- Asian Banking & Finance Magazine – Singapore, “Indonesia Retail Bank of The Year 2007”.
- Annual Report Award – Jakarta, Private Listed of Financial Sector – Top 2.
- Financial Insight Magazine – New York, Financial Insight Innovation Award for category “Special Citation for Market Development”.

2002 - 2006

- Finance Asia Magazine – Hong Kong, “Asia’s Best Companies 2005” for companies in Asia with market cap below USD 500 million category.
- Global Finance Magazine – New York, “Best Emerging Market Bank in Indonesia” 2004.
- Investor Magazine – Jakarta, “Best Public Listed Company in Banking Sector 2004”.
- Asiamoney Magazine – Hong Kong, Trade Finance Poll - 2004: “Best Services for All Trade Needs”, “Best Customer Support”, “Best Overall/ Local Services”, “Most Competitive Pricing”, “Best Product Range”.
- Asiamoney Magazine – Hong Kong, “Best Managed Companies” 2003 for public company with max USD 500 million market cap category.
- Asiamoney Magazine – Hong Kong, “Best Commercial Bank in Indonesia” year 2003 and 2002.
- Euromoney Magazine – London, “Best Bank in Indonesia 2003”.
- PT Bursa Efek Surabaya (Surabaya Stock Exchange) – Surabaya
 - “Best Bank for Corporate Bond Trading” in 2005
 - “Best Bank for Government Bond Trading” in 2005
 - “Most Active Over the Counter Fixed Income Securities” (OTC-FIS) participant year 2004, 2003, 2002 & 2000.
 - “Most Active Bank in bond trading in BES for year 2000”.
- The Asian Banker Magazine – Singapore
 - “Best Retail Bank in Indonesia”, year 2001.
 - “Honorable Mentions for Product and Service Excellence Award” for TAKA product (Insured Timely Savings
- Asian Business Magazine, Hong Kong – 2001 “Asia’s Most Admired Companies” award, 2001 and 2000.
- Indonesia Stock Exchange (BEI) – Jakarta One of eight publicly-listed companies with adequate compliance with corporate governance standards, based on assesment of the Asian Development Bank (ADB) and Nasional Committee on Corporate Governance.

JEJAK LANGKAH

Milestones



1941

Didirikan sebagai bank tabungan dengan nama NV Nederlandsch Indische Spaar En Deposito Bank.

Incorporated as a saving bank under the name NV Nederlandsch Indische Spaar En Deposito Bank.

1967

Menjadi bank komersial.
Became a commercial bank.

1972

Melakukan aliansi strategis dengan Daiwa Bank melalui Daiwa Perdania Bank, sekarang bernama Bank Resona Perdania, sebagai bank patungan pertama di Indonesia.

Entered into a strategic alliance with Daiwa Bank through Bank Daiwa Perdania now Bank Resona Perdania, the first joint-venture bank in Indonesia.



1990

Memperoleh ijin untuk melakukan kegiatan sebagai bank devisa.

Obtained license to operate as a foreign exchange bank.

1994

Mencatatkan sahamnya di Bursa Efek Jakarta (sekarang Bursa Efek Indonesia).

Listed its shares on Jakarta Stock Exchange (now Indonesia Stock Exchange).



1995

Memperoleh sertifikasi ISO 9002 untuk Divisi Treasury dan Financial Institution serta Kantor Pusat. Merupakan salah satu bank pertama di Asia yang berhasil memenuhi standar kualifikasi ISO.

Became one of the first banks in Asia to receive ISO 9002 certification for its Treasury and Financial Institution Division and for the Head Office.

1997

- Mendirikan Bank OCBC NISP (kemudian menjadi Bank OCBC-Indonesia), bersama OCBC Bank-Singapura.
- Menjadi bank pertama di Indonesia yang menerima pinjaman jangka panjang dari International Finance Corporation (IFC), kelompok Bank Dunia.

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



2000

Sertifikasi ISO 9002 meningkat menjadi ISO 9001:1994 untuk seluruh fungsi kantor pusat.

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

2001

- Sertifikasi ISO 9001:1994 meningkat menjadi ISO 9001:2000.
- Pertama di Indonesia, IFC menjadi pemegang saham dengan memiliki 9,6% saham Bank OCBC NISP.
- ISO 9001:1994 quality certification was upgraded to ISO 9001:2000.
- First in Indonesia, IFC became a shareholder by acquiring 9.6% of Bank OCBC NISP's shares.



2004

- OCBC Bank - Singapura menjadi pemegang saham Bank OCBC NISP dengan kepemilikan saham 22,5%.
- Bank OCBC NISP mendefinisikan ulang filosofi, visi, misi dan nilai-nilai utama baru yang disesuaikan dengan rencana masa depan.
- OCBC Bank - Singapore became a shareholder of Bank OCBC NISP with a 22.5% stake ownership.
- Bank OCBC NISP redefined its vision, mission and core values to align with its future goals.



2005

- OCBC Bank - Singapura menjadi pemegang saham mayoritas. Pada akhir tahun 2005 kepemilikan saham OCBC Bank-Singapura sebesar 72%.
- Kantor Pusat Bank OCBC NISP pindah dari Bandung ke Jakarta.
- OCBC Bank - Singapore become majority shareholder. At the end of 2005 OCBC Bank-Singapore share ownership was 72%.
- Moved the Bank's Head Office from Bandung to Jakarta.

2006

- Menempati Gedung Baru "Bank NISP Tower" (sekarang OCBC NISP Tower) yang sekaligus menjadi Kantor Pusat baru Bank OCBC NISP di Jakarta.
- OCBC Bank - Singapura meningkatkan kepemilikan sahamnya menjadi 72,35% pada akhir tahun 2006.
- Moved into Bank NISP Tower (now OCBC NISP Tower), Bank OCBC NISP's new Head Office in Jakarta.
- OCBC Bank - Singapore increased its share ownership to 72.35% at the end 2006.



2007

- OCBC Bank - Singapura kembali meningkatkan kepemilikan sahamnya di Bank OCBC NISP menjadi 72,40% melalui Rights Issue V.
- Bank OCBC NISP meresmikan penggunaan NISP National Learning Center (sekarang OCBC NISP National Learning Center – ONLC).
- OCBC Bank - Singapore increased its stake in Bank OCBC NISP to 72.40% through Rights Issue V.
- The Bank launched its NISP National Learning Center (now OCBC NISP National Learning Center – ONLC).

2008

- Pelunasan awal melalui opsi beli atas Obligasi Subordinasi I-2003 dan menerbitkan Obligasi Subordinasi II-2008.
- OCBC Bank-Singapura kembali meningkatkan kepemilikan sahamnya di Bank OCBC NISP menjadi 74,73%.
- Pada tanggal 22 Desember 2008, nama dan logo Bank NISP berubah menjadi OCBC NISP.
- Call option of the Subordinated Bond I – 2003 and issued the Subordinated Bond II-2008.
- OCBC Bank-Singapore further added its shareholding in Bank OCBC NISP to 74.73%.
- In December 22, 2008, the name and logo of Bank NISP changed to OCBC NISP.



2009

Membuka OCBC NISP Syariah yang memberikan layanan perbankan berdasarkan prinsip syariah melalui Unit Usaha Syariah (UUS).

Launched OCBC NISP Syariah to provide banking services based on sharia principles through the Bank's Sharia Business Unit (UUS).

2010

- Memutuskan penggabungan usaha Bank OCBC NISP dan Bank OCBC Indonesia, dengan Bank OCBC NISP sebagai Bank hasil penggabungan.
- Pada 1 Juli 2010, IFC menjual sahamnya di Bank OCBC NISP kepada OCBC Bank. Hal ini mengakibatkan kepemilikan saham OCBC Bank meningkat dari 74,73% menjadi 81,9%.

- Decided to merge Bank OCBC NISP and Bank OCBC Indonesia, with Bank OCBC NISP as the surviving entity.
- On July 1, 2010, IFC sold its shares in Bank OCBC NISP to OCBC Bank. This development caused OCBC Bank's total share ownership to rise from 74.73% to 81.9%.

2011

Bank OCBC NISP genap berusia 70 tahun sekaligus memasuki tonggak sejarah penting, dimana Bank OCBC Indonesia resmi bergabung kedalam Bank OCBC NISP.

Bank OCBC NISP commemorates 70 years of service, coinciding with an important milestone as Bank OCBC Indonesia merged into Bank OCBC NISP.



2012

- Merumuskan kembali Budaya Perusahaan menjadi One PIC (OCBC NISP One, Professionalism, Integrity dan Customer Focus).
- Bank OCBC NISP melakukan Rights Issue VI senilai Rp 1,5 Triliun.
- Redefining the corporate culture to One PIC (OCBC NISP One, Professionalism, Integrity and Customer Focus).
- Bank OCBC NISP held Rights Issue VI worth Rp 1.5 Trillion.

ONe PIC

2013

Bank OCBC NISP menerbitkan Obligasi Berkelanjutan Tahap I senilai Rp 3 Triliun.

Bank OCBC NISP issued Continuous Bond Phase I worth Rp 3 Trillion.



PERISTIWA PENTING

Significant Events

2013



15 Januari
January

Bank OCBC NISP Menerbitkan Obligasi Berkelanjutan I Tahap 1 Tahun 2013 senilai Rp 3 Triliun.
Bank OCBC NISP Issued Continuous Bonds Phase 1 Year 2013 worth Rp 3 Trillion.



22 Februari
February

Unit Usaha Syariah OCBC NISP meraih penghargaan dalam *Islamic Finance Award* 2013 untuk kategori *The Best Service Quality* dan *The Best Customer Choice*.
OCBC NISP Sharia Business Unit Awarded as The Best Service Quality and The Best Customer Choice at Islamic Finance Award 2013.



22-23 Februari
February

Pembukaan Cabang OCBC NISP di Polonia, Medan
Grand Opening of Bank OCBC NISP Office in Polonia Medan.



15 Maret
March

Bank OCBC NISP mengadakan *Consumer Banking Award* 2012 sebagai apresiasi kinerja personil khususnya di Grup *Consumer Banking*.
Bank OCBC NISP held *Consumer Banking Award* 2012 Ceremony as the appreciation for *Consumer Banking Group Personnel's* performance.



07 April
April

Peresmian budaya perusahaan One PIC melalui acara *One PIC Day* di berbagai kota di seluruh Indonesia.
Launching the Corporate Culture (One PIC) through *One PIC Day* in various city in Indonesia.



17-19 Mei
May

Bank OCBC NISP Tumbuhkan Jiwa *Sociopreneur* Anak Muda Indonesia dengan menggelar pelatihan kewirausahaan bagi 65 mahasiswa dan anak-anak jalanan dari Yayasan Kampus Diakonia Modern.
Bank OCBC NISP help entrepreneurship training for 65 university students and street children of Kampus Diakonia Modern to grow *sociopreneur* spirit of the youth.



6-7 Juni
June

Memperingati Hari Lingkungan Hidup Sedunia, Bank OCBC NISP dan OCBC Bank, Singapura menanam 10.000 bibit *mangrove* di Pulau Karya, Kepulauan Seribu.

In commemoration of The World Environment Day, Bank OCBC NISP and OCBC Bank, Singapore planted 10,000 mangrove on Karya Island, the Thousand Island (Kepulauan Seribu).



18 Juli
July

Bank OCBC NISP Berbagi Kasih di 72 Panti Asuhan dan Menyalurkan 1.500 Paket Sembako.

Bank OCBC NISP Charity in 72 Orphanage and distributed 1,500 basic needs package.



19 Agustus
August

Manajemen dan karyawan bersilaturahmi merayakan Hari Raya Idul Fitri dalam acara Halal Bihalal Karyawan OCBC NISP.

Management and employees of Bank OCBC NISP gathered in Halal Bihalal event.



22 Agustus
August

Bank OCBC NISP menggelar seminar investasi bagi nasabah *Premier Banking*.

Bank OCBC NISP held an investment seminar for OCBC NISP Premier Banking customer.



19-31 Oktober
October

Bank OCBC NISP mengadakan acara ON Action (OCBC NISP Art, Creativity and Sport Competition)

Bank OCBC NISP held ON Action (OCBC NISP Art, Creativity and Sport Competition)



29 Oktober
October

RUPS/SLB Bank OCBC NISP dengan keputusan menyetujui *Right Issue* VII sebesar Rp 3,5 triliun

EGMS Bank OCBC NISP with a decision to approve Rights Issue VII by Rp 3,5 Triliun.



12 November
November

Bank OCBC NISP mengadakan acara *Quality Roadshow*, sebagai bentuk *continuous improvement* di lingkungan IT dan *Operation*.

Bank OCBC NISP held Quality Roadshow, continuous improvement in the IT and Operations activity.



08 Desember
December

Pembukaan Bank OCBC NISP Cabang Kelapa Gading, Jakarta.

Grand Opening of Bank OCBC NISP office in Kelapa Gading, Jakarta.



16 Desember
December

Bank OCBC NISP Mempertahankan Predikat sebagai Indonesia *Most Trusted Company*.

Bank OCBC NISP maintain its predicate as Indonesia Most Trusted Company.

IKHTISAR KEUANGAN PENTING

Key Financial Highlights

Angka-angka pada seluruh tabel & grafik menggunakan notasi Inggris	2013	2012	2011	2010	2009	Numerical notations in all tables and graphs are in English
Dalam jutaan Rupiah, kecuali laba bersih per saham dasar, data saham dan persentase						Expressed in million Rupiah, except earning per share, shares data and percentage
Jumlah Aset	97,524,537	79,141,737	59,834,397	50,141,559	41,422,612	Total Assets
Efek-efek - Bersih	12,112,218	6,406,110	7,058,476	6,203,842	6,875,959	Marketable Securities - Net
Obligasi Pemerintah	4,143,594	1,770,451	468,631	1,858,125	3,023,651	Government Bonds
Kredit yang diberikan - Bruto	63,967,113	52,896,715	41,275,778	31,540,561	23,981,196	Loans - Gross
Kredit yang diberikan - Bersih	62,706,614	51,874,088	40,541,352	30,918,196	23,342,978	Loans - Net
Penyertaan Saham - Bersih	-	-	-	-	43,170	Investment in Shares - Net
Dana Pihak Ketiga	68,936,691	60,760,680	47,419,539	39,425,954	32,732,997	Deposits from Customers
Giro	15,990,872	11,640,318	10,257,307	7,543,225	6,787,253	Current Accounts
Tabungan	10,839,009	18,523,698	18,206,127	14,672,575	10,910,593	Savings Accounts
Deposito Berjangka	42,106,810	30,596,664	18,956,105	17,210,154	15,035,151	Time Deposits
Pinjaman yang Diterima	2,434,000	-	290,160	-	4,584	Borrowings
Efek-efek yang Diterbitkan - Bersih	3,885,766	-	-	-	-	Marketable Securities Issued - Net
Obligasi Subordinasi	876,254	1,475,197	1,473,350	1,471,767	597,094	Subordinated Bonds
Jumlah Liabilitas	84,027,985	70,190,261	53,244,018	44,310,816	36,409,248	Total Liabilities
Ekuitas	13,496,552	8,951,476	6,590,379	5,830,743	5,013,364	Equity
Laporan Laba Rugi Komprehensif						Statements of Comprehensive Income
Pendapatan Bunga Bersih	3,139,288	2,566,027	2,255,442	1,993,189	1,896,031	Net Interest Income
Pendapatan Operasional Lainnya	879,030	835,854	650,866	563,177	579,941	Other Operating Income
Total Pendapatan Operasional	4,018,318	3,401,881	2,906,308	2,556,366	2,475,972	Total Operating Income
Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya	259,104	246,816	210,681	206,772	243,242	Allowance for Impairment Losses on Financial Assets and Others
Beban Operasional Lainnya	2,215,374	1,941,498	1,702,935	1,594,213	1,484,179	Other Operating Expenses
Laba Operasional	1,543,840	1,213,567	992,692	755,381	748,551	Income from Operations
(Beban)/Pendapatan Bukan Operasional - Bersih	(14,124)	8,674	13,183	(188,765)	(1,689)	Non Operating (Expenses)/ Income - Net
Laba Sebelum Pajak Penghasilan	1,529,716	1,222,241	1,005,875	566,616	746,862	Income Before Tax
Laba Bersih	1,142,721	915,456	752,654	418,662	529,204	Net Income
(Beban)/Pendapatan Komprehensif Lain Tahun Berjalan, Setelah Pajak	(102,633)	(59,525)	567	20,918	70,765	Comprehensive (Expenses)/ Income for The Year, Net of Tax
Total Laba Komprehensif Tahun Berjalan, Setelah Pajak	1,040,088	855,931	753,221	439,580	599,969	Total Comprehensive Income for The Year, Net of Tax
Laba yang dapat Diatribusikan kepada:						Profit Attributable to:
Pemilik	1,142,721	915,456	752,654	418,662	529,204	Owners
Kepentingan Non Pengendali	-	-	-	-	-	Non-Controlling Interests
Laba Komprehensif yang dapat Diatribusikan kepada:						Comprehensive Income Attributable to:
Pemilik	1,040,088	855,931	753,221	439,580	599,969	Owners
Kepentingan Non Pengendali	-	-	-	-	-	Non-Controlling Interests
Laba Bersih per Saham Dasar	128.89	116.37	106.88	59.45	75.15	Basic Earnings per Share
Data Saham						Shares Data
Jumlah Saham yang Beredar	11,472,648,486	8,548,918,395	7,041,942,665	5,814,574,345	5,814,574,345	Shares Issued
Rasio Keuangan						Financial Ratios
Permodalan						Capital
Rasio Kecukupan Modal (CAR)*	19.28%	16.49%	13.75%	17.63%	20.45%	Capital Adequacy Ratio (CAR)*
CAR Tier I	17.36%	13.92%	11.02%	14.07%	16.77%	CAR Tier I
Aset Tetap terhadap Ekuitas	5.87%	8.12%	11.10%	12.08%	14.60%	Fixed Assets to Equity

Angka-angka pada seluruh tabel & grafik menggunakan notasi Inggris	2013	2012	2011	2010	2009	Numerical notations in all tables and graphs are in English
Dalam jutaan Rupiah, kecuali laba bersih per saham dasar, data saham dan persentase						Expressed in million Rupiah, except earning per share, shares data and percentage
Aset Produktif						Earning Assets
Aset Produktif Bermasalah	0.66%	0.66%	1.00%	1.27%	1.81%	Non Performing Earning Assets
Kredit Bermasalah (NPL) Bruto	0.73%	0.91%	1.26%	1.99%	3.12%	Non Performing Loan (NPL) Gross
Kredit Bermasalah (NPL) Bersih	0.35%	0.37%	0.59%	0.94%	1.44%	Non Performing Loan (NPL) Net
Cadangan Kerugian Penurunan Nilai terhadap Aset Produktif	1.45%	1.43%	1.43%	1.42%	1.74%	Allowance for Impairment to Earning Assets
Loan Loss Coverage	269.17%	214.12%	141.54%	99.26%	84.11%	Loan Loss Coverage
Rentabilitas						Rentability
Rasio Laba Bersih terhadap Aset (ROA)	1.81%	1.79%	1.91%	1.29%	1.91%	Return on Assets (ROA)
Rasio Laba Bersih terhadap Ekuitas (ROE)	11.87%	12.22%	12.90%	8.12%	11.82%	Return on Equity (ROE)
Marjin Bunga Bersih (NIM)	4.11%	4.17%	4.80%	5.04%	5.35%	Net Interest Margin (NIM)
Rasio Pendapatan Operasional Lainnya terhadap Pendapatan Operasional	21.88%	24.57%	22.39%	22.03%	23.42%	Fee Income Ratio
Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO)	78.03%	78.93%	79.85%	83.25%	76.88%	Operating Expenses to Operating Income Ratio
Rasio Beban terhadap Pendapatan	55.13%	57.07%	58.59%	62.36%	59.94%	Cost to Income Ratio (CTIR)
Likuiditas						Liquidity
Rasio Kredit terhadap Dana Pihak Ketiga (DPK)	92.49%	86.79%	87.04%	80.00%	73.26%	Loan to Deposit Ratio (LDR)
Rasio Kredit terhadap Pendanaan **	83.75%	84.73%	83.61%	77.12%	71.94%	Loan to Funding Ratio **
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage Breach of Legal Lending Limit
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non Related Parties
Persentase Pelampauan BMPK						Percentage Excess of Legal Lending Limit
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non Related Parties
GWM Rupiah						Minimum Reserve Requirement (Rupiah)
GWM Utama Rupiah	8.14%	8.41%	8.16%	8.27%	5.27%	Primary Statutory Reserve (Rupiah)
GWM Sekunder Rupiah	26.93%	25.17%	25.92%	29.13%	40.22%	Secondary Statutory Reserve (Rupiah)
GWM Valuta Asing	8.44%	8.02%	8.06%	1.08%	1.10%	Statutory Reserves - Foreign Currency
Posisi Devisa Netto (PDN)	0.40%	0.71%	3.22%	1.30%	0.81%	Net Open Position (NOP)
Lain-Lain						Others
Rasio Liabilitas terhadap Ekuitas	622.59%	784.12%	807.91%	759.95%	726.22%	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Jumlah Aset	86.16%	88.69%	88.99%	88.37%	87.90%	Liabilities to Assets Ratio
Rasio Giro & Tabungan	38.92%	49.64%	60.02%	56.35%	54.07%	CASA (Current Account & Saving Account) Ratio

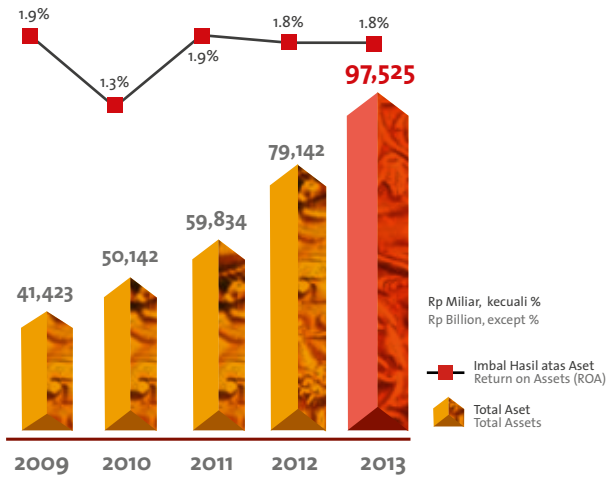
* Sejak tahun 2010 CAR memperhitungkan risiko operasional. CAR 2009 hanya memperhitungkan risiko kredit dan risiko pasar sesuai ketentuan.

** Pendanaan termasuk dana pihak ketiga, pinjaman yang diterima, efek-efek yang diterbitkan dan obligasi subordinasi.

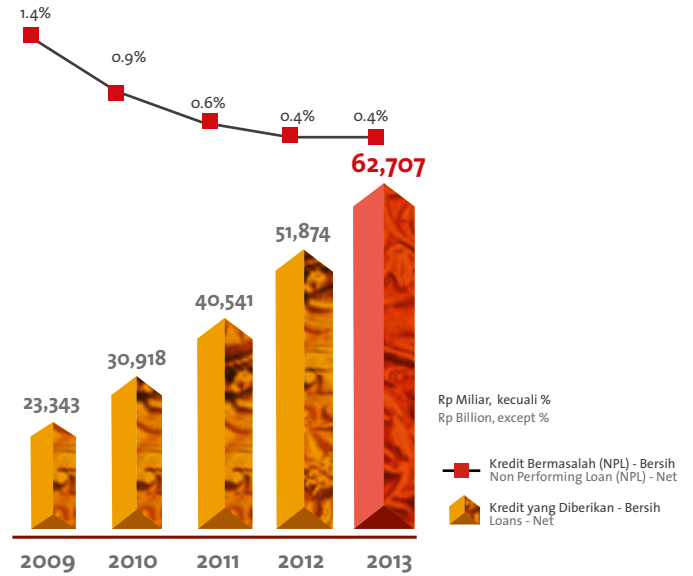
* Since 2010 CAR takes into account operational risk. CAR 2009 only considers credit risk and market risk in accordance with applicable regulations.

** Funding includes deposits from customers, borrowings, marketable securities issued and subordinated bonds.

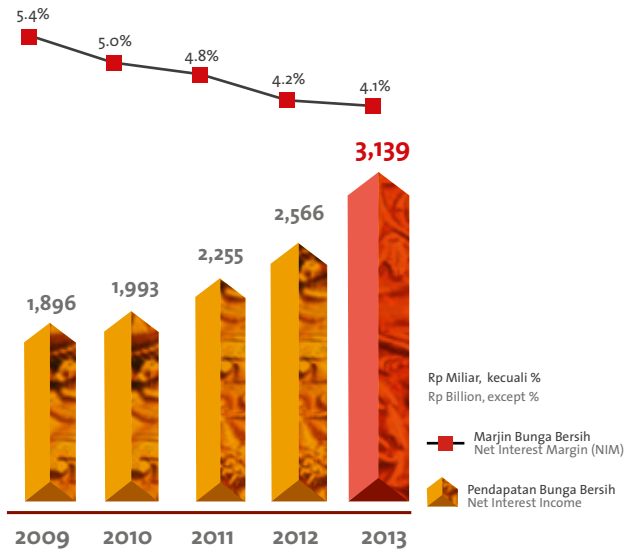
Total Aset & Imbal Hasil atas Aset
Total Asset & Return on Assets (ROA)



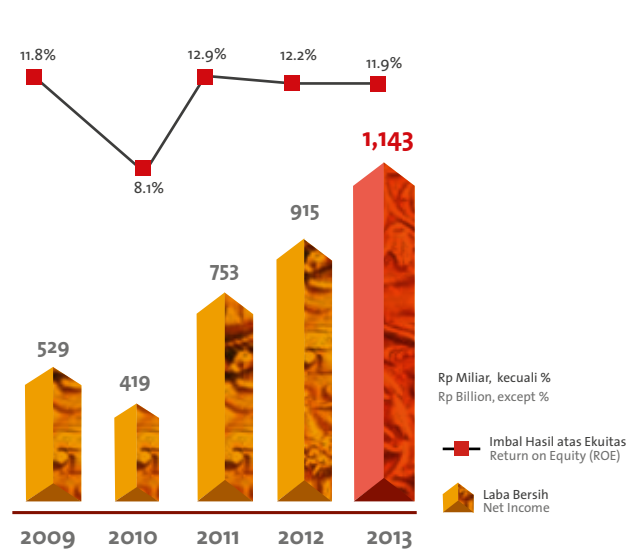
Kredit yang Diberikan Bersih & Kredit Bermasalah (NPL) - Bersih
Loans - Net & Non Performing Loan (NPL) - Net



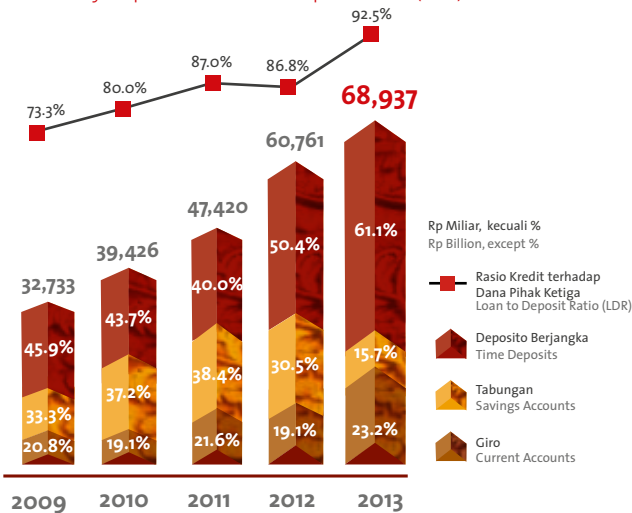
Pendapatan Bunga Bersih & Marjin Bunga Bersih
Net Interest Income & Net Interest Margin (NIM)



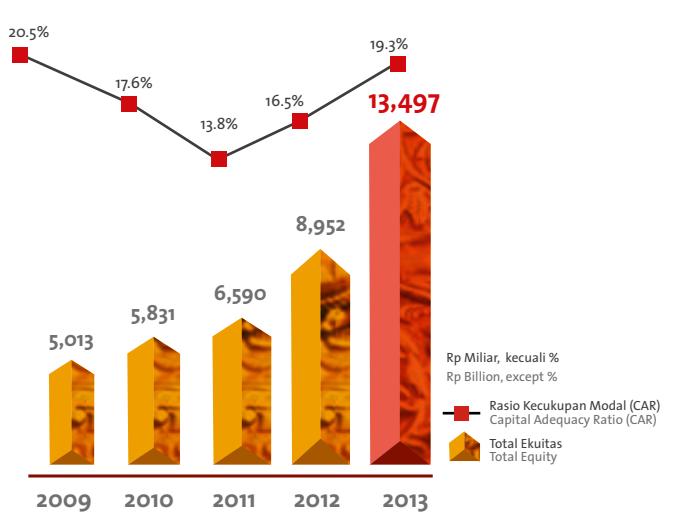
Laba Bersih & Imbal Hasil atas Ekuitas
Net Income & Return on Equity (ROE)



Dana Pihak Ketiga & Rasio Kredit terhadap Dana Pihak Ketiga
Third Party Deposits & Loan to Deposit Ratio (LDR)



Total Ekuitas & Rasio Kecukupan Modal (CAR)
Total Equity & Capital Adequacy Ratio (CAR)



IKHTISAR SAHAM

Stock Highlights

Aksi Korporasi

Corporate Action

No	Aksi Korporasi Corporate Action	Tanggal Pencatatan Listing Date	Tambahan Saham Baru (Saham) Additional Listed Stock (Shares)	Modal Disetor (Saham) Total Accumulated Number of Stock (Shares)	Saham yang Dicatatkan (Saham) Listed Stock (Shares)	Nilai Nominal Nominal Values (Rp)
1	Initial Public Offering (IPO)	October 20, 1994	-	62,500,000	62,500,000	1,000
2	1st Stock Split (1-for-1)	February 3, 1997	62,500,000	125,000,000	125,000,000	500
3	1st Bonus Stocks (5-for-2)	February 28, 1997	50,000,000	175,000,000	175,000,000	500
4	1st Stock Dividend (25-for-9)	December 4, 1998	63,000,000	238,000,000	238,000,000	500
5	2nd Bonus Stocks (100-for-33)	December 4, 1998	57,750,000	295,750,000	295,750,000	500
6	1st Rights Issue	December 18, 1998	253,471,865	549,221,865	549,221,865	500
7	2nd Stock Split (1-for-1)	November 4, 1999	549,221,865	1,098,443,730	1,087,459,292	250
8	2nd Rights Issue	January 18, 2001	117,432,571	1,215,876,301	1,203,717,537	250
9	3rd Rights Issue	July 2, 2002	810,584,200	2,026,460,501	2,006,195,895	250
10	3rd Stock Split (4-for-100)	February 13, 2003	2,026,460,501	4,052,921,002	4,012,391,792	125
11	2nd Stock Dividend (4-for-100)	October 7, 2003	81,058,420	4,133,979,422	4,092,639,628	125
12	4th Rights Issue	November 24, 2005	801,992,008	4,935,971,430	4,886,611,715	125
13	5th Rights Issue	May 8, 2007	878,602,915	5,814,574,345	5,756,428,600	125
14	New Share issued in relation with Merger	January 3, 2011	1,227,368,320	7,041,942,665	6,971,523,238	125
15	6th Rights Issue	June 5, 2012	1,506,975,730	8,548,918,395	8,463,403,886	125
16	7th Rights Issue	November 13, 2013	2,923,730,091	11,472,648,486	11,357,888,016	125

Riwayat Dividen

Dividend History

KETERANGAN	2003	2002	2000	KETERANGAN
Laba Bersih (Rp)	176,745,526,506	92,364,173,665	60,290,000,756	Net Income (Rp)
Jumlah Saham	4,133,979,422	4,052,921,001	1,215,876,301	Number of Stocks
Dividen Tunai per Saham (Rp)	10	1	15	Net Dividend per Stock (Rp)
Dividen Tunai (Rp)	41,339,794,220	4,052,921,002	18,238,144,515	Net Dividend (Rp)
Dividen Saham (Rp)	-	16,211,684,008	-	Stock Dividend (Rp)
Jumlah Dividen (Rp)	41,339,794,220	20,264,605,010	18,238,144,515	Total Dividend (Rp)
Dividen terhadap Laba Bersih (%)	23,39	21,94	30,25	Dividend to Net Income (%)

2004 - 2012: Tidak membagikan dividen sesuai persetujuan pemegang saham untuk menginvestasikan kembali semua laba untuk pengembangan usaha.

2004 - 2012: No dividend distributed as shareholders agreed to reinvest all profit for business development.

Kapitalisasi Pasar

Market Capitalization

Bulan	Kapitalisasi Pasar Market Capitalization (Rp)		Month
	2013	2012	
Januari	12,695,105,829,000	9,902,182,546,620	January
Februari	12,949,007,945,580	10,325,352,740,920	February
Maret	12,271,935,634,700	10,240,718,702,060	March
April	12,271,935,634,700	10,494,620,818,640	April
Mei	11,679,497,362,680	10,579,254,857,500	May
Juni	11,002,425,051,800	9,309,744,274,600	June
Juli	10,833,156,974,080	9,140,476,196,880	July
Agustus	10,240,718,702,060	9,479,012,352,320	August
September	12,271,935,634,700	10,579,254,857,500	September
Oktober	10,325,352,740,920	11,510,229,284,960	October
November	13,970,202,259,680	11,510,229,284,960	November
Desember	13,970,202,259,680	12,949,007,945,580	December

Sumber: Bursa Efek Indonesia & Bloomberg
Source: Indonesia Stock Exchange & Bloomberg

Pergerakan Harga & Volume Saham 5 Tahun di Bursa Efek Indonesia

5 years Stock Price & Volume Movement at Indonesia Stock Exchange



Sumber: Bloomberg

Source: Bloomberg

Harga & Volume Perdagangan Saham

Stock Price & Trading Volume

Tahun Year	Triwulan I 1st Quarter	Triwulan II 2nd Quarter	Triwulan III 3rd Quarter	Triwulan IV 4th Quarter
Tertinggi / Highest (Rp)				
2013	1,590	1,540	1,450	1,500
2012	1,270	1,490	1,250	1,540
2011	1,750	1,480	1,380	1,250
2010	1,050	950	2,425	1,830
2009	750	750	750	1,000
Terendah / Lowest (Rp)				
2013	1,400	1,210	1,210	1,120
2012	1,080	1,030	1,020	1,280
2011	1,230	1,210	950	960
2010	790	790	930	1,600
2009	650	700	650	710
Penutupan / Closing (Rp)				
2013	1,450	1,300	1,450	1,230
2012	1,210	1,100	1,250	1,530
2011	1,430	1,300	1,100	1,080
2010	790	920	2,050	1,700
2009	700	700	750	1,000
Volume Perdagangan (ribu lembar) / Trading Volume (thousand shares)				
2013	3,394	5,393	663	9,003
2012	2,342	22,479	4,257	6,969
2011	1,580	793	1,326	1,609
2010	4,620	1,950	7,298	7,341
2009	2,022	115	267	16,297

Susunan Pemegang Saham per 31 Desember 2013 & 2012

Shareholders' Composition as of December 31, 2013 & 2012

Pemegang Saham	31 Desember 2013 December 31, 2013		31 Desember 2012 December 31, 2012		Shareholders
	Jumlah Saham Number of Shares	%	Jumlah Saham Number of Shares	%	
OCBC Overseas Investment Pte. Ltd.	9,760,695,612	85.1%	7,273,245,613	85.1%	OCBC Overseas Investment Pte. Ltd.
Dewan Komisaris: Pramukti Surjaudaja Hardi Juganda	113,439 48,560	0.0% 0.0%	113,439 48,560	0.0% 0.0%	Board of Commissioners: Pramukti Surjaudaja Hardi Juganda
Direksi: Parwati Surjaudaja	1,483,210	0.0%	1,105,224	0.0%	Board of Directors: Parwati Surjaudaja
Pemegang Saham Lainnya (kepemilikan masing-masing di bawah 5%)	1,710,307,665	14.9%	1,274,405,559	14.9%	Other shareholders (ownership interest each below 5%)
Total	11,472,648,486	100.0%	8,548,918,395	100.0%	Total

Kelompok Pemegang Saham Terbesar per 31 Desember 2013

Group of Largest shareholders as of 31 December 2013

No.	Pemegang Saham Shareholders	Jumlah Saham Number of Shares	%
1	OCBC OVERSEAS INVESTMENTS PTE LTD	9,760,695,612	85.1%
2	HSBC-FUND SERVICES, CAM-GTF LTD	290,205,792	2.5%
3	BP2S LUXEMBOURG S/A ABERDEEN GLOBAL ASIAN SMALLER COMPANIES FUND	161,254,212	1.4%
4	BP2S LONDON S/A ABERDEEN ASIAN SMALLER COMPANIES INVESTMENT TRUST PLC	158,473,583	1.4%
5	SURYASONO SENTOSA, PT	153,889,900	1.3%
6	BP2S SINGAPORE/FULLY TAXABLE	143,143,133	1.2%
7	UBS AG SINGAPORE NON-TREATY OMNIBUS	116,233,583	1.0%
8	BBH BOSTON S/A ABERDEEN INDONESIA FUND INC	109,330,884	1.0%
9	UDAYAWIRA UTAMA, PT	102,220,067	0.9%
10	BP2S LUXEMBOURG S/A ABERDEEN GLOBAL EMERGING MARKETS SMALLER COMPANIES FUND	100,722,543	0.9%

IKHTISAR DAN PERINGKAT OBLIGASI

Bonds and Rating Highlights

Obligasi Bank OCBC NISP

Bank OCBC NISP's Bonds

Obligasi	Seri	Jumlah Nominal	Tingkat Bunga	Jangka Waktu	Tanggal Efektif	Tanggal Jatuh Tempo	Peringkat	Keterangan
Bonds	Series	Principal	Interest Rate	Tenor	Effective Date	Maturity Date	Rating	Notes
Obligasi Bank NISP I Tahun 1997 Bank NISP I 1997 Bonds	-	Rp 150,000,000,000	15,5% untuk tahun pertama dan bunga mengambang untuk tahun II, III, IV & V. 15.5% for the first year and floating interest rate for the years II, III, IV & V.	5 tahun 5 years	29 Mei 1997 May 29, 1997	16 Juni 2002 June 16, 2002	idBBB (PEFINDO)	Sudah Lunas Repaid
Obligasi Bank NISP II Tahun 1999 Bank NISP II 1999 Bonds	-	Rp 250,000,000,000	15,00% untuk 6 bulan pertama dan bunga mengambang untuk sisa jangka waktu. 15,00% for the first 6 months and floating interest for the remain of tenor.	5 tahun 5 years	20 September 1999 September 20, 1999	6 Oktober 2004 October 6, 2004	idBBB- (PEFINDO)	Sudah Lunas Repaid
Obligasi Subordinasi - I 2003 Bank NISP Subordinated Bonds - 2003 Bank NISP	A	Rp 455,000,000,000	17,125% untuk tahun pertama hingga tahun kelima selanjutnya 26% per tahun untuk tahun keenam hingga tahun kesepuluh. 17.125% for the first year through to the fifth year and 26% per annum from the sixth year through to the tenth year.	10 tahun dengan Opsi Beli pada tahun kelima 10 years with a Call Option in the fifth year.	27 Februari 2003 February 27, 2003	10 Maret 2013 March 10, 2013	idBBB (PEFINDO)	Sudah Lunas Repaid
	B	USD 5,000,000	10,25% untuk tahun pertama hingga tahun kelima selanjutnya menggunakan tingkat bunga tetap berdasarkan US Treasury Rate berjangka waktu 5 tahun ditambah 11,25% untuk tahun keenam hingga tahun kesepuluh. 10.25% for the first year through to the fifth year and a fixed interest rate based on the five-year US Treasury Rate plus 11.25% from the sixth year through to the tenth year.	10 tahun dengan Opsi Beli pada tahun kelima 10 years with a Call Option in the fifth year.	27 Februari 2003 February 27, 2003	10 Maret 2013 March 10, 2013	idBBB (PEFINDO)	Sudah Lunas Repaid
Obligasi Subordinasi II Bank NISP Tahun 2008 Subordinated Bonds II Bank NISP 2008.	-	Rp 600,000,000,000	11,1% untuk tahun pertama hingga tahun kelima selanjutnya 19,1% per tahun untuk tahun keenam hingga tahun kesepuluh. 11.1% for the first year through to the fifth year and 19.1% per annum for the sixth year through to the tenth year.	10 tahun dengan Opsi Beli pada tahun kelima. 10 years with a Call Option in the fifth year.	28 Februari 2008 February 28, 2008	11 Maret 2018 March 11, 2018	idAA+ (PEFINDO)	Sudah Lunas Repaid
Obligasi Subordinasi III Bank OCBC NISP Tahun 2010 Subordinated Bonds III Bank NISP 2010.	-	Rp 880,000,000,000	11,35% per tahun. 11.35% p.a.	7 tahun tanpa Opsi Beli. 7 years without Call Option.	24 Juni 2010 June 24, 2010	30 Juni 2017 June 30, 2017	AA (idn) (PT Fitch Rating Indonesia)	Masih Beredar Outstanding
Obligasi Berkelanjutan I OCBC NISP Tahap I Tahun 2013 Dengan Tingkat Bunga Tetap Continuous Bonds I Phase I OCBC NISP 2013 with Fixed interest rate.	A	Rp 973,000,000,000	6,40% per tahun	370 hari	11 Februari 2013	1 Maret 2014	id AAA (PEFINDO) & AAA (idn) (PT Fitch Rating Indonesia)	Sudah Lunas*
			6.40% p.a.	370 days	February 11, 2013	March 1, 2014		Repaid*

*Sudah lunas pada 1 Maret 2014

*Repaid on March 1, 2014

Obligasi	Seri	Jumlah Nominal	Tingkat Bunga	Jangka Waktu	Tanggal Efektif	Tanggal Jatuh Tempo	Peringkat	Keterangan
Bonds	Series	Principal	Interest Rate	Tenor	Effective Date	Maturity Date	Rating	Notes
	B	Rp 529,000,000,000	6,90% per tahun	2 tahun	11 Februari 2013	19 Februari 2015	id AAA (PEFINDO) & AAA (idn) (PT Fitch Rating Indonesia)	Masih Beredar
			6.90% p.a.	2 years	February 11, 2013	19 February 2015		Outstanding
	C	Rp 1,498,000,000,000	7,40% per tahun	3 tahun	11 Februari 2013	19 Februari 2016	id AAA (PEFINDO) & AAA (idn) (PT Fitch Rating Indonesia)	Masih Beredar
			7.40% p.a.	3 years	February 11, 2013	February 19, 2016		Outstanding

Kronologis Pelaksanaan Pembayaran Kupon Obligasi Subordinasi II - 2008

Chronology of Coupon Payment of Subordinated Bonds II - 2008

Keterangan Description	Tanggal Pembayaran Payment Date	Bunga (Rp) Interest (Rp)	Pajak (Rp) Taxes (Rp)	Jumlah (Rp) Total (Rp)
Pembayaran Ke-1 / Payment 1	11 Juni 2008 / June 11, 2008	15,549,558,333	1,100,441,667	16,650,000,000
Pembayaran Ke-2 / Payment 2	11 September 2008 / September 11, 2008	15,339,645,000	1,310,355,000	16,650,000,000
Pembayaran Ke-3 / Payment 3	11 Desember 2008 / December 11, 2008	15,400,710,417	1,249,289,583	16,650,000,000
Pembayaran Ke-4 / Payment 4	11 Maret 2009 / March 11, 2009	15,648,968,854	1,001,031,146	16,650,000,000
Pembayaran Ke-5 / Payment 5	11 Juni 2009 / June 11, 2009	15,274,987,500	1,375,012,500	16,650,000,000
Pembayaran Ke-6 / Payment 6	11 September 2009 / September 11, 2009	15,231,975,000	1,418,025,000	16,650,000,000
Pembayaran Ke-7 / Payment 7	11 Desember 2009 / December 11, 2009	15,231,975,000	1,418,025,000	16,650,000,000
Pembayaran Ke-8 / Payment 8	11 Maret 2010 / March 11, 2010	15,239,328,750	1,410,671,250	16,650,000,000
Pembayaran Ke-9 / Payment 9	11 Juni 2010 / June 11, 2010	15,296,493,750	1,353,506,250	16,650,000,000
Pembayaran Ke-10 / Payment 10	15 September 2010 / September 15, 2010	15,338,997,500	1,311,002,500	16,650,000,000
Pembayaran Ke-11 / Payment 11	13 Desember 2010 / December 13, 2010	15,222,108,333	1,427,891,667	16,650,000,000
Pembayaran Ke-12 / Payment 12	11 Maret 2011 / March 11, 2011	15,170,408,542	1,479,591,458	16,650,000,000
Pembayaran Ke-13 / Payment 13	13 Juni 2011 / June 13, 2011	14,933,916,567	1,716,083,433	16,650,000,000
Pembayaran Ke-14 / Payment 14	12 September 2011 / September 12, 2011	14,791,970,630	1,858,029,370	16,650,000,000
Pembayaran Ke-15 / Payment 15	12 Desember 2011 / December 12, 2011	14,665,955,598	1,984,044,402	16,650,000,000
Pembayaran Ke-16 / Payment 16	12 Maret / March 12, 2012	14,827,099,571	1,822,900,429	16,650,000,000
Pembayaran Ke-17 / Payment 17	11 Juni 2012 / June 11, 2012	14,569,820,533	2,080,179,467	16,650,000,000
Pembayaran Ke-18 / Payment 18	11 September 2012 / September 11, 2012	14,627,927,183	2,022,072,817	16,650,000,000
Pembayaran Ke-19 / Payment 19	11 Desember / December 11, 2012	14,542,769,833	2,107,230,167	16,650,000,000
Pembayaran Ke-20 / Payment 20	12 Maret / March 12, 2013	14,829,626,065	2,138,709,935	16,968,336,000
Jumlah (Rp) / Total (Rp)		301,734,242,960	31,584,093,040	333,318,336,000

Kronologis Pelaksanaan Pembayaran Pokok Obligasi Subordinasi II - 2008

Chronology of Principal Payment of Subordinated Bonds II - 2008

Keterangan Description	Tanggal Pembayaran Payment Date	Jumlah (Rp) Total (Rp)
Pelunasan / Repayment	12 Maret 2013 / March 12, 2013	600,000,000,000

**Kronologis Pelaksanaan Pembayaran Kupon
Obligasi Subordinasi III - 2010**

**Chronology of Coupon Payment
of Subordinated Bonds III- 2010**

Keterangan Description	Tanggal Pembayaran Payment Date	Bunga (Rp) Interest (Rp)	Pajak (Rp) Taxes (Rp)	Jumlah (Rp) Total (Rp)
Pembayaran Ke-1 / Payment 1	30 September 2010/September 30, 2010	24,193,045,208	776,954,792	24,970,000,000
Pembayaran Ke-2 / Payment 2	30 Desember 2010/December 30, 2010	24,160,965,694	809,034,306	24,970,000,000
Pembayaran Ke-3 / Payment 3	30 Maret 2011/March 30, 2011	23,550,461,806	1,419,538,194	24,970,000,000
Pembayaran Ke-4 / Payment 4	30 Juni 2011/June 30, 2011	23,600,914,952	1,369,085,048	24,970,000,000
Pembayaran Ke-5 / Payment 5	30 September 2011/September 30, 2011	23,491,319,478	1,478,680,522	24,970,000,000
Pembayaran Ke-6 / Payment 6	30 Desember 2011/December 30, 2011	23,452,638,678	1,517,361,322	24,970,000,000
Pembayaran Ke-7 / Payment 7	30 Maret 2012/March 30, 2012	23,480,824,700	1,489,175,300	24,970,000,000
Pembayaran Ke-8 / Payment 8	2 Juli 2012/July 2, 2012	23,439,232,436	1,530,767,564	24,970,000,000
Pembayaran Ke-9 / Payment 9	1 Oktober 2012/October 1, 2012	23,447,300,647	1,522,699,353	24,970,000,000
Pembayaran Ke-10 / Payment 10	2 Januari 2013/January 2, 2013	23,502,177,014	1,467,822,986	24,970,000,000
Pembayaran Ke-11 / Payment 11	1 April 2013/April 1, 2013	23,407,751,319	1,562,248,681	24,970,000,000
Pembayaran Ke-12 / Payment 12	1 Juli 2013/July 1, 2013	23,412,322,847	1,557,677,153	24,970,000,000
Pembayaran Ke-13 / Payment 13	30 September 2013/September 30, 2013	23,454,254,792	1,515,745,208	24,970,000,000
Pembayaran Ke-14 / Payment 14	30 Desember 2013/December 30, 2013	23,575,226,875	1,394,773,125	24,970,000,000
Jumlah (Rp) / Total (Rp)		330,168,436,446	19,108,563,554	349,580,000,000

**Kronologis Pelaksanaan Pembayaran Kupon
Obligasi Berkelanjutan I Tahap I - 2013**

**Chronology of Coupon Payment
of Continuous Bonds I Phase I - 2013**

Keterangan Description	Tanggal Pembayaran Payment Date	Seri / Series A		Seri / Series B		Seri / Series C		Jumlah (Rp) Total (Rp)
		Bunga (Rp) Interest (Rp)	Pajak (Rp) Taxes (Rp)	Bunga (Rp) Interest (Rp)	Pajak (Rp) Taxes (Rp)	Bunga (Rp) Interest (Rp)	Pajak (Rp) Taxes (Rp)	
Pembayaran Ke-1 / Payment 1	20 Mei 2013 / May 20, 2013	15,279,937,778	288,062,222	7,906,499,167	1,218,750,833	26,271,926,261	1,441,073,739	52,406,250,000
Pembayaran Ke-2 / Payment 2	19 Agustus 2013 / August 19, 2013	15,217,337,778	350,662,222	7,927,237,500	1,198,012,500	26,070,021,783	1,642,978,217	52,406,250,000
Pembayaran Ke-3 / Payment 3	19 November 2013 / November 19, 2013	15,153,887,111	414,112,889	7,716,787,500	1,408,462,500	25,911,359,000	1,801,641,000	52,406,250,000
Jumlah (Rp) / Total (Rp)		45,651,162,667	1,052,837,333	23,550,524,167	3,825,225,833	78,253,307,044	4,885,692,956	157,218,750,000

Peringkat

Ratings

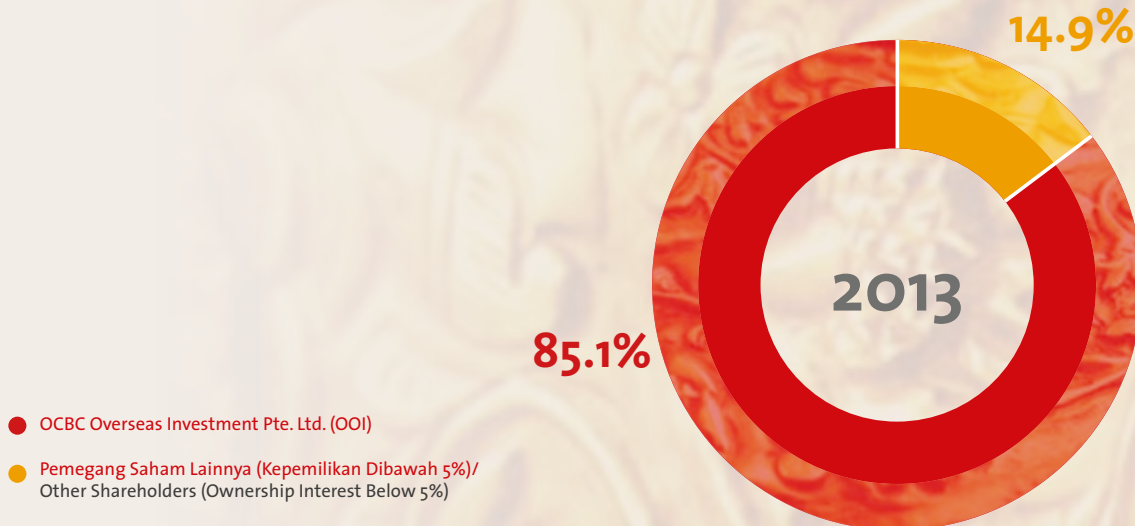
Fitch Rating (as of 31 December 2013)	
Outlook	Stable
National - Long Term	AAA (idn)
Foreign Currency, Long Term Rp	BBB
Foreign Currency, Short Term Rp	F3
Local Currency, Long Term Rp	A-
Individual Rating	C/D
Support Rating	2
Viability Rating	bb
Rupiah Subordinated Debt III/2010	AA (idn)
Continuous Public Offering of Bonds I OCBC NISP Phase I Year 2013 With Fixed Interest Rate	AAA (idn)

Pefindo (as of 31 December 2013)	
Outlook	Stable
Corporate Rating	idAAA
Continuous Public Offering of Bonds I OCBC NISP Phase I Year 2013 With Fixed Interest Rate	idAAA
Medium Term Notes I Bank OCBC NISP Year 2013	idAAA

PROFIL PEMEGANG SAHAM PENGENDALI

Controlling Shareholders' Profile

Susunan Pemegang Saham Shareholders' Composition



Profil Pemegang Saham Pokok: OCBC Bank

Sejak tahun 2005, OCBC Overseas Investments Pte. Ltd. yang merupakan anak perusahaan dari Oversea-Chinese Banking Corporation Limited (OCBC Bank) telah menjadi pemegang saham mayoritas, dengan kepemilikan per akhir tahun 2013 sebesar 85,1%. Selanjutnya, OCBC Bank sebagai pemegang saham *ultimate* senantiasa memberikan dukungan penuh kepada Bank OCBC NISP.

OCBC Bank merupakan bank tertua di Singapura yang terbentuk pada tahun 1932 dari penggabungan tiga bank lokal, di mana bank yang tertua telah berdiri sejak tahun 1912. Saat ini OCBC Bank dikenal sebagai penyedia jasa keuangan kedua terbesar di Asia Tenggara berdasarkan jumlah aset, dengan total aset sebesar S\$338 miliar pada tanggal 31 Desember 2013. OCBC tercatat pada SGX-ST, dan merupakan salah satu perusahaan publik terbesar di Singapura berdasarkan kapitalisasi pasar. Jumlah kapitalisasi pasar OCBC mencapai S\$35 miliar pada tanggal 31 Desember 2013, berdasarkan harga penutupan saham biasa perusahaan. OCBC Bank merupakan salah satu bank dengan peringkat tertinggi di dunia, memiliki peringkat Aa1 dari Moody's. Dan juga terpilih oleh Bloomberg Markets sebagai Bank Terkuat di Dunia pada tahun 2011 dan 2012, dan berada di posisi kedua pada tahun 2013.

Profile of Ultimate Shareholders: OCBC Bank

Since 2005, OCBC Overseas Investment Pte. Ltd. as a subsidiary of Oversea-Chinese Banking Corporation Limited (OCBC Bank) has become the controlling shareholders, with ownership as at end of 2013 of 85.1%. Moreover, OCBC Bank as the ultimate shareholder constantly provides strong support to Bank OCBC NISP.

OCBC Bank is the longest established Singapore bank, formed in 1932 through the amalgamation of three local banks, the oldest of which was founded in 1912. It is the second largest financial services group in Southeast Asia by assets, with total assets of S\$338 billion as of December 31, 2013. OCBC is listed on the SGX-ST, and is one of the largest listed companies in Singapore by market capitalization. Its market capitalization was approximately S\$35 billion as of December 31, 2013, based on the closing price of its ordinary shares. OCBC Bank is one of the world's most highly-rated banks, with an Aa1 rating from Moody's. It is also ranked by Bloomberg Markets as the World's Strongest Bank in 2011 and 2012, and took second place in 2013.



OCBC Bank adalah grup perbankan yang menawarkan beragam jasa keuangan, termasuk pengumpulan dana pihak ketiga, pinjaman korporasi dan pribadi, pembiayaan *perdagangan internasional*, *investment banking*, *private banking*, *tresuri*, perantara perdagangan efek, asuransi, kartu kredit, *cash management*, *asset management* dan jasa keuangan serta layanan terkait lainnya. OCBC Bank mempekerjakan lebih dari 25.000 karyawan secara global, dan memiliki operasional di 17 negara dan kawasan, termasuk Singapura, Malaysia, Indonesia, China, Hong Kong, Taiwan, Thailand, Brunei, Korea Selatan, Jepang, Australia, Inggris, dan Amerika Serikat. Pasar utama grup OCBC Bank adalah Singapura, Malaysia, Indonesia, dan China. Pada 31 Desember 2013, OCBC Bank telah memiliki jaringan global meliputi lebih dari 450 kantor cabang dan perwakilan, termasuk 58 cabang di Singapura, 41 cabang di Malaysia, 339 kantor di Indonesia, dan 16 kantor cabang dan cabang pembantu di sembilan kota di China.

Layanan keuangan lainnya dari OCBC Bank, seperti asuransi, *private banking*, *asset management* dan perantara perdagangan efek, dilakukan melalui anak perusahaan. Great Eastern Holdings Limited, yang dimiliki sahamnya sebesar 87,2%, tercatat di SGX-ST dan merupakan perusahaan asuransi jiwa tertua dan terdepan di Singapura dan Malaysia. Anak perusahaan Great Eastern Holdings di bidang *asset management*, Lion Global Investors, adalah salah satu perusahaan *asset management* terbesar di Asia Tenggara pada 31 Desember 2013. Di bulan Januari 2010, OCBC Bank mengakuisisi ING Asia Private Bank Limited ("IAPB"), yang kemudian digabungkan ke dalam bisnis *private banking* OCBC Bank, dan selanjutnya operasional hasil *merger* tersebut dinamakan Bank of Singapore. Bank of Singapore memiliki total dana kelolaan sebesar US\$46 miliar pada 31 Desember 2013.

OCBC Bank is a universal banking group offering a comprehensive range of financial services, including deposit-taking, corporate, enterprise and personal lending, international trade financing, investment banking, private banking, treasury, stockbroking, insurance, credit cards, cash management, asset management and other financial and related services. It employs more than 25,000 staff globally. OCBC Bank has banking operations in 17 countries and territories including Singapore, Malaysia, Indonesia, China, Hong Kong SAR, Taiwan, Thailand, Brunei, South Korea, Japan, Australia, the United Kingdom, and the United States. OCBC Bank's key markets are Singapore, Malaysia, Indonesia, and Greater China. As of December 31, 2013, OCBC Bank had a global network of over 450 branches and representative offices, including 58 branches in Singapore, 41 branches in Malaysia, 339 offices in Indonesia, and 16 branches and sub-branches across nine cities in China.

OCBC Bank's other financial services, such as insurance, private banking, asset management and stockbroking, are conducted mainly through its subsidiaries. Its 87.2%-owned insurance subsidiary, Great Eastern Holdings Limited, which is listed on the SGX-ST, is the oldest and most established life insurance group in Singapore and Malaysia. Great Eastern Holdings' asset management subsidiary, Lion Global Investors, is one of the largest asset management companies in Southeast Asia as of December 31, 2013. In January 2010, OCBC Bank completed the acquisition of ING Asia Private Bank Limited ("IAPB"), which was combined with OCBC Bank's private banking operations, and the merged business was rebranded as Bank of Singapore. Bank of Singapore had assets under management of US\$46 billion as of December 31, 2013.

Dukungan bagi Bank OCBC NISP

OCBC Bank terus mendukung Bank OCBC NISP dalam mengembangkan produk-produknya dan membagi pengalaman di berbagai bidang, termasuk manajemen produk, pemasaran, *branding*, *channel delivery*, manajemen risiko, audit, teknologi informasi serta *platform* dan proses operasional.

Banyak kemajuan penting yang telah diraih selama ini berkat kolaborasi erat antara OCBC Bank dan Bank OCBC NISP, termasuk ATM bersama di Singapura dan Indonesia; peluncuran versi lokal dari layanan *platform cash management* unggulan OCBC Bank yaitu Velocity@ocbc oleh Bank OCBC NISP; penawaran berbagai pilihan produk dan layanan syariah di Indonesia dengan dukungan dari OCBC Bank Al-Amin Malaysia; peluncuran *platform* layanan *wealth management* untuk konsumen yang lengkap, termasuk pendistribusian produk Great Eastern Life melalui kantor Bank OCBC NISP; peluncuran layanan *Premier Banking* dan bisnis kartu kredit; serta adaptasi model bisnis OCBC Bank yang sukses di segmen usaha kecil dengan penekanan pada proses yang efisien serta produk dan layanan yang sederhana, cepat dan memudahkan nasabah. Dalam rangka membangun budaya *service excellence*, OCBC Bank juga telah meluncurkan program *customer engagement* dan pelatihan berkualitas bagi staf Bank OCBC NISP. Sejumlah karyawan Bank OCBC NISP juga telah mendapat manfaat dari program *staff attachment* di OCBC Bank. OCBC Bank juga memberikan dukungan dan pengarahan melalui perwakilannya di Dewan Komisaris Bank OCBC NISP (Samuel Tsien - CEO dan Lai Teck Poh - Direktur) dan di Direksi Bank OCBC NISP (Na Wu Beng - EVP).

Support for Bank OCBC NISP

OCBC Bank continues to support Bank OCBC NISP in broadening its product suite and by sharing of expertise in all fronts, including such areas as product management, marketing, branding, channel delivery, risk management, audit, information technology and operational platforms and processes.

Several milestones have been achieved over the years through the close collaboration between OCBC Bank and Bank OCBC NISP, including: a joint ATM link-up in Singapore and Indonesia; the launch of a local version of OCBC Bank's award winning Velocity@ocbc cash management platform at Bank OCBC NISP; offering sharia-compliant products and services in Indonesia with support from OCBC Bank Al-Amin Malaysia; roll-out of a comprehensive consumer wealth management platform, including distribution of Great Eastern Life products through Bank OCBC NISP's office network; launch of Premier Banking services and credit card products; and adoption of OCBC Bank's successful business model for small emerging enterprises with an emphasis on efficient processes and simple, quick and convenient products and services. To help nurture a service excellence culture, OCBC Bank has also rolled out its customer engagement and quality training programs to Bank OCBC NISP staff. Various staff of Bank OCBC NISP have also benefited from the staff attachment program at OCBC Bank. OCBC Bank also lends support and guidance through its representation on Bank OCBC NISP's Board of Commissioners (Samuel Tsien - CEO and Lai Teck Poh - Director) and on the Board of Directors (Na Wu Beng - EVP).