



# Board of Commissioners



**Ng Kee Choe**  
President Commissioner

Ng Kee Choe has been a Commissioner since March 2004 and was further appointed by AGMS in May 2006 as President Commissioner.

He is chairman of Singapore Power Limited and chairman of NTUC Income Insurance Cooperative. He also sits on the Boards of Singapore Exchange Limited and Singapore Airport Terminal Services Limited.

Previously, he was Vice Chairman and Director of DBS Group Holdings Ltd until his retirement in June 2003.

He was awarded the Public Service Star Award in August 2001.

Expertise:  
Credit, Finance, Human Resource, Treasury, Risk Management.

Particular Assignment:  
Member of the Nomination and Remuneration Committee



**J. B. Kristiadi**  
Vice President Commissioner/  
Independent Commissioner

Dr. Kristiadi has been a Commissioner since 2005.

He obtained his PhD from Sorbonne University, France, in 1979.

Currently, he is an expert staff to the Minister of Finance of Republic of Indonesia.

Previously, he served as Asset Maintenance Director and Budget Director of the Ministry of Finance in the Republic of Indonesia and the Chairman of the State Administration Institute of the Republic of Indonesia from 1990 to 1998. Further he served as Assistant V Coordinating Minister of Supervision, Development and State Owned Enterprises until 2001, Deputy Minister for Administrative Reforms until 2004, Secretary to Minister of Communication and Information until 2004, and Secretary General to the Minister of Finance for the Republic of Indonesia in 2005-2006.

Expertise:  
Finance, Risk Management.

Particular Assignment:  
Chairman of the Nomination and Remuneration Committee



**Milan R. Shuster**  
Independent Commissioner

Milan Robert Shuster, PhD, has been a Commissioner since 2000.

He received his PhD in International Economics and Law from the University of Oxford.

He joined the Asian Development Bank from 1970 until 1974, after which he joined ING Bank. Dr. Shuster later joined the National Bank of Canada from 1979 until 1991. Prior to his appointment as Commissioner, he was the President Director of Bank PDPCI from 1997-1998 and President Director of Danamon from 1998-2000.

Expertise:  
Credit, Finance and Risk Management.

Particular Assignment:  
• Chairman of the Risk Monitoring Committee  
• Member of the Nomination and Remuneration Committee



**Gan Chee Yen**  
Commissioner

Gan Chee Yen has been a Commissioner since 2003.

He graduated with a Bachelor's degree in Accounting from the National University of Singapore.

Currently, he is Co-Chief Investment Officer & Senior Managing Director of Investments at Temasek Holdings (Pte) Ltd.

He began his career as an auditor at PricewaterhouseCoopers in May 1984. He joined Showa Leasing (S) Pte Ltd in September 1986. He became Senior Manager in Finance for Singapore Technologies Marine Ltd in 1988 for eight years after which he became the Director for Finance at Singapore Technologies Pte Ltd.

Expertise:  
Accounting, Finance, Risk Management.

Particular Assignment:  
• Member of the Audit Committee  
• Member of the Risk Monitoring Committee  
• Member of the Corporate Governance Committee

## Board of Commissioners



**Harry A.S. Sukadis**  
Independent Commissioner

Harry A.S. Sukadis has been a Commissioner since 2003.

He graduated from Padjadjaran, Bandung in 1982 majoring in accounting.

He is currently Director of PERURI.

He was the General Manager of the Accounting Division for seven years at PT Indosat. Later, in 1993, he became the Accounting and Control Division Manager for PT Semen Cibinong Tbk for seven years. Furthermore, he joined IBRA in 2000, holding various positions including Finance Director.

**Expertise:**

Accounting, Information Technology, and Risk Management.

**Particular Assignment:**

- Member of the Audit Committee
- Member of the Risk Monitoring Committee
- Member of the Nomination and Remuneration Committee



**Victor Liew Cheng San**  
Commissioner

Victor Liew Cheng San has been a commissioner since March 2004.

He holds Bachelor's degree in Social Sciences with Honours from the University of Singapore.

He currently serves as Chairman of CapitalRetail China Trust Management Limited and Chairman of Fullerton Fund Management Company Limited.

Previously he was the Global Head of Markets of a major bank in Singapore. He was involved in the development of the Futures Exchange in Singapore (SIMEX) and had served as its Chairman. He had also served as a Director of the Singapore Exchange (SGX).

**Expertise:**

Equity and Capital Markets, Finance and Risk Management.

**Particular assignment:**

- Member of Audit Committee
- Member of Risk Monitoring Committee



**Manggi Taruna Habir**  
Independent Commissioner

Manggi Taruna Habir has been an Independent Commissioner since 2005.

He received a Master's degree in Business Administration, International Business from University of Michigan and a Master degree in Public Administration, Economic and Financial Policy from Harvard University.

Currently he is Chairman of the Supervisory Board of Yayasan Danamon Peduli.

Early in his career he was business and economic correspondent at the Far Eastern Economic Review and held various key positions at Citibank N.A. Jakarta. Subsequently, he was a Research Director at PT Bahana Securities from 1995-1998 and the President Director of PT Pefindo from 1998-2001. His last position before joining Danamon was Director at Standard & Poor's, Singapore.

**Expertise:**  
Credit, Finance, Risk Management and Corporate Governance.

**Particular Assignment:**

- Chairman of the Audit Committee
- Chairman of the Corporate Governance Committee
- Member of the Risk Monitoring Committee



**Krisna Wijaya**  
Commissioner

Krisna Wijaya has been a Commissioner since 2008.

He graduated from the Faculty of Agribusiness of Bogor Institute of Agriculture (IPB), and Program Magister Management of Gajah Mada University, Yogyakarta (UGM). Currently, he is pursuing a doctorate degree from the same university.

Krisna Wijaya is a banking practitioner and economic researcher.

Previously he was a director of Bank Rakyat Indonesia (BRI) from 2000 to 2005, a Commissioner of BRI (2005), Director of the Institution of Indonesian Banking Education in 2005 and CEO of Indonesia Deposits Insurance Corporation in 2005 to 2007. In 2003, he was a member of Supporting/Assisting Team for Ministry of Finance and was nominated as Deputy of Bank Indonesia Governor in 2005. Currently, he teaches, writes articles, and speaks about banking, monetary and economy at seminars.

**Expertise:**  
Credit, Finance, Capital Market, and Risk Management.

**Particular Assignment:**

- Member of the Risk Monitoring Committee

## Independent Parties of Audit Committee and Risk Monitoring Committee



**Amir Abadi Jusuf**  
Member of the Audit Committee  
Member of the Risk Monitoring Committee

Amir Abadi Jusuf has been a member of the Audit Committee and the Risk Monitoring Committee since 2008. Currently, he is also a member of the Audit Committee of PT HM Sampoerna Tbk. He previously served as a member of the Audit Committee of PT Bank Pembangunan Indonesia (Persero), Commissioner and member/chairman of the Audit Committee of PT Bank Tiara Tbk and PT Bank Universal Tbk. He was also President Commissioner of PT Asuransi Bintang Tbk.

AAJ graduated from the University of Indonesia majoring in accounting in 1976 and obtained a master degree in accounting from University of Hawaii-Manoa, USA. He is founder, Chairman and Chief Executive Partner of RSM AAJ Associates.



**Felix Oentoeng Soebagjo**  
Member of the Audit Committee  
Member of the Risk Monitoring Committee

Felix Oentoeng Soebagjo has been a member of the Audit Committee and Risk Monitoring Committee since 2008.

Felix graduated from University of Indonesia in 1976 majoring in Law. He obtained LLM degree from University of California at Berkeley in 1980 and earned his law PhD in 2004 from Gajah Mada University.

He is the founder of Soebagjo, Jatim, Djarot Legal Consultant, and Independent Commissioner of PT Bursa Efek Indonesia since 2008.

# Board of Directors and Operating Committee



**Sebastian Paredes**  
President Director

Sebastian Paredes was appointed as the President Director on 9 May 2005.

He received a Master's degree in International Business Administration from Instituto de Empresa, Madrid, Spain, and a Bachelor of Science from California State University, USA.

His career in banking, primarily with Citigroup, has spanned more than 20 years. He served as Country Head of Citigroup in Honduras for 2 years and Country Head of Citigroup in Ecuador for 2 years. Subsequently he was appointed CEO of Citigroup in Turkey and Regional Head for Turkey & Israel. Prior to his current position he served as Managing Director and Chief Executive Officer of Citigroup South Africa and Regional Head responsible for Citigroup's businesses in South Africa and Sub-Saharan Africa.

#### Roles and Responsibilities:

Sebastian Paredes is responsible for all aspects of the financial performance of Danamon and the interests of all shareholders. His role includes the development and oversight of Danamon's strategy as a whole in its business operations including coherent policy development and implementation with respect to governance, enterprise risk management, reputation management and the development of its human resources, information technology and corporate social responsibility.

#### Particular Assignment:

- Chairman of the Operating Committee
- Chairman of the Asset and Liability Committee (ALCO)
- Member of the Information Technology Steering Committee
- Member of the Human Resources Committee
- Member of the Business Executive Committee
- Vice President Commissioner of PT Adira Dinamika Multi Finance Tbk.



**Jos Luhukay**  
Vice President Director

Jos Luhukay is Danamon's Vice President Director since 2008.

He holds a PhD degree in Computer Science from the University of Illinois, USA, and was the CEO of Bank Lippo until September 2006, Executive Director of the Capital Market Society of Indonesia from August 1996 to August 1998, COO of Bahana Pembinaan Usaha Indonesia from September 1998 to January 2000 and the COO of Bank Niaga from 1994 to 1995.

He was a special advisor to the Chairman of Bakrie & Brothers Group and was an expert advisor to the Minister of State for Research and to the Minister of Finance. During the Indonesia economic crisis in 1998, he was appointed by the Government of Indonesia as the Chief Operation Officer of the Jakarta Initiative Task Force and was tasked to facilitate the restructuring of private sector's debts.

At present, Jos Luhukay is the Chairman of the Subcommittee on Corporate Governance of the National Committee on Governance, and is an executive member of the National Council of Information and Communications Technology chaired by the President of the Republic of Indonesia.

#### Roles and Responsibilities:

Jos Luhukay is in charge of Danamon's Legal & Corporate Secretary Unit, Litigation Unit, Public Affairs Unit, and Danamon's Human Resources Unit. When needed, he substitutes Danamon's President Director.

#### Particular Assignment:

- Member of the Human Resource Committee
- Chairman of the Information Technology Steering Committee
- Member of the Operating Committee



**Muliadi Rahardja**  
Director

Muliadi Rahardja has been a Director of Danamon since December 1999. He graduated from the Faculty of Economics, University of Indonesia, and earned his MBA from the Massachusetts Institute of Technology in 1998.

He started his career in a consulting company in 1983, and joined PT Sepatu Bata Indonesia Tbk in 1984. He joined Lippo Group in 1985 and was responsible for Insurance, Garment and Banking, after serving as Deputy Group Head of MIS. In 1989, he joined Danamon as a Branch Manager in Tangerang. His most recent position was Head of the Corporate Planning and Strategy Division before he was appointed a Director of Danamon.

#### Roles and Responsibilities:

Muliadi Rahardja acts as Strategic Business Partner by aligning HR practices to business priorities. He is responsible for identifying and continuously updating core competencies required by Danamon to achieve its business priorities and ensuring that management and employees possess these core competencies through skills development programmes and training. In addition he is responsible for sustaining a positive Industrial Relations climate by directing open and transparent communications with employees, and being actively involved in all dialogues. He is also temporarily serving as Acting Compliance Director.

#### Particular Assignment:

- Member of the Operating Committee
- Member of the Information Technology Steering Committee
- Member of the Human Resource Committee



**Ali Yong**  
Director

Ali Yong was appointed as a Director of Danamon since 2006. He has been working for Danamon since 1999 and held the position of Head of Transactions and Services before being appointed as a Director.

He graduated in Mechanical Engineering from the Institute of Technology in Bandung in 1994 and attended the executive development programme of Harvard Business School in 2003.

He started his career with Citibank Indonesia as Management Associate and moved to PT Bank Papan later as Operation Head. Prior to joining Danamon he was on the Management Team at PT Bank Pos.

#### Roles and Responsibilities:

Ali Yong is responsible for the development and implementation of overall strategies of Self Employed Mass Market business since March 2008.

#### Particular Assignment:

- Chairman of the Human Resource Committee
- Member of the Operating Committee
- Member of the Asset and Liability Committee
- Member of the Business Executive Committee



**Vera Eve Lim**  
Director

Vera Eve Lim was appointed as a Director of Danamon in June 2006. She has served on the board of Management and as a Chief Financial Officer of Danamon since October 2003.

She graduated from the Faculty of Economics, Tarumanegara University. She has completed executive program in Stanford Graduate School of Business in 2008. She currently serves as Commissioner PT Asuransi Adira Dinamika.

#### Roles and Responsibility:

As Danamon's Chief Financial Officer, Vera Eve Lim is responsible for directing and overseeing all the financial activities of Danamon. She monitors financial performance reporting and policies assuring compliance with accepted financial and accounting standards as well as regulatory requirements. She also acts as a business partner in the value creation end of the business by providing strategic and operational performance reporting and analysis for each business. Vera chaired the Business Executive Committee that discusses means to achieve the targeted bank-wide revenue. By staying abreast of the operating environment, Vera also acts as a counsel to the CEO and other business leaders in providing macro economic environment and competition updates. Additionally, Vera also represents Danamon to the stock market and the investment community.

#### Particular Assignment:

- Chairman of the Business Executive Committee
- Member of the Operating Committee
- Member of the Asset & Liability Committee
- Member of the Information Technology Steering Committee
- Member of Integrated Risk Committee
- Commissioner of PT Asuransi Adira Dinamika



**Henry Hykmanto**  
Director

Henry Hykmanto was appointed as Danamon's Director by GMS in 2008. He joined Danamon since 2003 as the Head of Transaction Banking.

He graduated from Padjajaran University, Bandung,

He was a Senior Cash Management & Trade Business Development Manager in Standard Chartered Indonesia and was the International Operation Head in Bank Universal.

In 1998, he is the first Indonesian banker holding international certification in letter of credit from the International Chamber of Commerce France. He is active as the Chairman of the International Chamber of Commerce Banking Commission Indonesia and actively represents Indonesia in various international and regional forum for International Trade Rules and Practices.

#### Roles and Responsibilities:

Henry is in charge of the development and management of Danamon's Syariah banking businesses, Cash Management, Trade Finance and Services, and Securities Services Products.

#### Particular Assignment:

- Member of the Operating Committee
- Member of the Asset and Liability Committee (ALCO)
- Member of the Business Executive Committee



**Kanchan Nijasure**  
Director

Kanchan Nijasure was appointed as Danamon's Director by GMS in 2008. He joined Danamon in April 2004 as Chief Technology Officer.

He received his B. Tech. degree in Electrical Engineering in 1980 from the Indian Institute of Technology, Bombay.

He commenced his banking technology career by working on treasury systems with Unisys. He joined Citigroup in 1987 and worked on diverse IT platforms in multiple countries. He has held a number of senior management positions in different companies within Citigroup world. Before joining Danamon, he served as Global Technology Head for the Commercial and SME business of Citigroup International in London.

#### Roles and Responsibility:

Kanchan Nijasure is responsible for designing Danamon's IT vision and strategy in close alignment with the business strategy. He has put in place an IT Endstate blueprint and roadmap to build world class IT platform for Danamon. Under his leadership, many IT programs have been successfully delivered. As a result, many businesses now have market leading technology solutions. All mission-critical systems in Danamon have made a quantum leap in the level of reliability and resilience. With full implementation of this blueprint in the next 2 years, Danamon will have a strategic advantage in gaining market share and providing superior products and services to customers.

#### Particular Assignment:

- Member of the Information Technology Steering Committee
- Member of the Operating Committee



**Sanjiv Malhotra**  
Director

Sanjiv Malhotra is a Director of Danamon since July 2006, and serves as the Chief Risk Officer of Danamon and its subsidiaries.

He has 35 years of international financial experience, having worked in England, Canada, the Philippines, the Indian Sub continent, Thailand and the United Arab Emirates, with Citigroup, and earlier with The Bank of Montreal and Deloitte Touche Tomatsu.

He has worked with Citigroup for 21 years in multiple locations and multiple businesses. His last appointment was as the Chief Officer of the Citigroup Private Bank in India. His earlier assignments include Regional Risk Head for Citigroup India, Sri Lanka, Bangladesh and Nepal, Country Risk Manager for Citigroup Thailand and Regional Risk Manager for Commercial Credit in South Africa, India and Saudi Arabia.

#### Roles and Responsibility:

Sanjiv Malhotra is responsible for ensuring all Business Groups fully understand and prudently manage the risks in their business and for approving the risk strategy, parameters and underwriting standards for all Business Groups. His role includes constant monitoring of market and liquidity risks, operational risk as well as Portfolios Risk and to ensure that any adverse trends is corrected. He serves as a point of contact for Regulatory, Board of Commissioners and the Investor Community for all risk issues.

#### Particular Assignment:

- Chairman of the Risk Committee
- Member of the Asset and Liability Committee
- Member of the Information Technology Steering Committee
- Member of the Business Executive Committee

## Board of Directors and Operating Committee



**Stanley Setia Atmadja**  
President Director, Adira Finance

Stanley Setia Atmadja has served as President Director of Adira Finance since 1993. He received his Master of Business Administration from La Verne University, USA. He started his career as Business Manager at PT Metro Sarana Motor (1978-1981) and held various positions at Citibank (1985-1987). Previously, he also served as Director of PT Citicorp Leasing Indonesia (1988-1990) and as the Director of Adira Finance from 1990 to 1993.

### Roles and Responsibilities:

Stanley Setia Atmadja is responsible for designing and executing the strategy for Adira Finance that includes Business Planning, Marketing, Sales, Risk Management, Human Resources Development and Operations.



**Megawati Sutanto**  
Head of Corporate Banking

Megawati Sutanto has served as the Head of Corporate Banking since April 2007. She graduated from University of Southern California, USA in 1985 and earned her MBA degree from Pepperdine University, USA in 1988.

She started her career with Hong Kong Bank in 1989 as a Credit Analyst in Corporate Banking and left the Bank as the Deputy Head of Corporate Banking in March 1997. Her career continued in PT Bank Dagang Nasional Indonesia Tbk (1997-1998) and Standard Chartered Bank, Indonesia with her last position as a Senior Credit Officer Wholesale Banking (1998-2003). She was Head of Credit in PT Bank DBS Indonesia. She was appointed as Vice President Director of PT Bank DBS Indonesia in 2005.

### Roles and Responsibilities:

Megawati Sutanto is responsible for the Corporate Banking business. Her responsibility covers the establishment of strategy, the implementation of strategy and the achievement of business unit target performance.



**Restiana Linggadjaya**  
Chief Internal Auditor

Resti became a member of the Operating Committee (non-voting member) in 2008. She has been the Chief Internal Auditor for Danamon since May 2004. She started her banking career with Citibank Indonesia in 1990 in Financial Control, Operations in 1992 and Marketing & Product Development - Worldwide Securities Services in 1994. Her career continued in PT. ING Indonesia Bank as Assistant Vice President, before becoming Vice President, Head of Treasury, Cash Management & Custody Operations (1996-1998). Resti joined ABN Amro Bank as Vice President, Internal Audit (2000-2002). As part of Regional Audit assignments, she became the Guest Auditor in auditing ABN AMRO NV, Singapore and ABN AMRO NV, Hong Kong in 2002. She was the Finance Director of PT Asuransi Allianz Life Indonesia responsible for Finance, Accounting and Investments (2002-2004).

Resti graduated from Faculty of Economics, Trisakti University in 1989 and earned her master degree from Asian Institute of Management in Manila under a full tuition scholarship program in 2000. Resti is the Certified Internal Auditor (CIA) from the Institute of Internal Auditors, Florida, USA in 2006. Resti is also actively engaged as speaker in numerous Internal Audit Conferences, such as Marcus Evans Internal Audit Conference in Kuala Lumpur, Malaysia and Yayasan Pendidikan Internal Audit (YPIA). She is the member of the Supervisory Board, Ikatan Auditor Internal Bank (IAIB) for 2008 – 2010.

### Roles and Responsibilities:

Restiana Linggadjaya is responsible for audits of all lines of businesses and products for Danamon. This involves the formulation of audit plans, and ensuring its execution to evaluate that appropriate controls are properly designed and implemented across the bank and subsidiaries.



**Khoe Minhari Handikusuma**  
Self Employed Mass Market Business Head

Minhari Handikusuma has been a Business Head of Self Employed Mass Market (SEMM/DSP) since March 2008, following his experience in Sales Distribution Head of SEMM from 2004-2008.

He graduated from Wayland University, USA, majoring in Finance in 1989 and attended executive development program of Harvard Business School in 2008.

He began his banking carrier at Danamon since 1989, holding various management positions including: Regional Head of Consumer, SME, Credit & Operation (2002-2004); Regional Business Manager in Consumer Banking Segment and Deputy Regional Branch Banking Head (1996-2002).

### Roles & Responsibilities:

Minhari Handikusuma is responsible for the Self Employed Mass Market Business. His responsibility includes the establishment of strategy, the execution of strategy and the achievement of business unit target performance.



**Maria Theodora K.**  
Head of Human Resources

Maria Theodora Kurniawati served Danamon since January 2006 and became Head of Human Resources in April 2008. She received scholarship to obtain her Master of Business Administration from Institute of Business Management Jayakarta in 1995. She started her career with IBM in 1985, Bankers Trust in 1990 then Johnson & Johnson Indonesia in 1993. She then continued her career and worked in Standard Chartered Indonesia for nine years starting 1996 and her last position was Head of Human Resources.

**Roles and Responsibilities:**

Maria Theodora Kurniawati is accountable for identifying and continuously updating core competencies required by the bank to achieve its business priorities and ensuring that management and employees possess these core competencies through specific skills training combined with leadership development programs. In addition she is responsible for sustaining a positive and conducive working climate through open and transparent communications with employees, and being actively involved in dialogues.



**Alfin Tolib**  
Head of Treasury, Capital Markets & Financial Institutions

Alfin Tolib became a member of the Operating Committee in 2007. He has been the Head of Treasury for Danamon since April 2004. Starting January 2007, his responsibility is widened to include also the business of Financial Institutions.

Alfin Tolib graduated in Finance and Accounting from the University of Texas in Austin in 1990 and attended Executive Program at INSEAD in Fontainebleau, France in 1999. He had been working in the Treasury and Global Markets of Standard Chartered Bank for the previous nine years with his last position as Deputy Head of Global Markets for Indonesia.

**Roles and Responsibilities:**

Alfin Tolib is responsible for the Treasury & Capital Markets as well as Financial Institutions businesses. This involves the formulation of strategies and ensuring its executions and achievements of the businesses' bottom line. As the Treasurer of Danamon, he is also responsible for the optimal and prudent management of the Danamon's balance sheet and liquidity management which includes planning for and executing the structural funding for Danamon.

Alfin Tolib has resigned from Danamon in January 2009.

# Senior Officers

## **Corporate Banking**

Megawati Sutanto	Corporate Banking Head
Hery Adriawan Zainal	Industry Group Senior Banker
V. P. Stevy Salindeho	Credit Risk Head
Yenny Lim	Planning and Business Management Head
Anil Kumar Parimoo	Corporate Credit Risk Technical Advisor
Indra Nasution	Industry Group Senior Banker

## **SME and Commercial Banking**

Ajit Ramesh Raikar	SME, Commercial and ABF Business Head
Budi Tjahja Halim	Commercial Business Head
Jenny Wiriyanto	SME Business Head
Jayanta Kumar Roy	SMEC Credit Risk Technical Advisor
Alexander C. Setjadi	ABF Product Sales Head
Solomon Jamin	Strategy, Marketing Planning & Project Management Head
Neslie C. Warouw	HR Business Partner

## **Self Employed Mass Market**

Khoe Minhari Handikusuma	SEMM Business Head
M. Budi Utomo	Sales and Distribution Head
Sahat Horas Sitompul	Sales and Distribution Head
Liliana Veronica Lie	Operation and Business Support Head
Adil Pamungkas	National Collection Head
Juwono Akuan Rokanta	Risk Management Head
Rudy Mahasin	Business Planning Head Mass Market
Antony Kurniawan	SEMM Control & Fraud Mgt Head
Intjon Permadita Nugraha	Sales Management and Development Head
Erpantja Toho Sabungan Pasaribu	Collection Strategic and Training Head
Banyon Anantoseno	Regional Collection East Head

## **Consumer Mass Market**

Farmawaty Tan	CMM Business Head
Didi Sumadi	Credit Risk Head
Denny Irawan Hadinoto	Business Planning and Analytics Head
Baraningsrum	Sales and Distribution Head

## **Retail Banking**

Rodolfo E. Maldonado Perez	Retail Banking Head
Harry Jesus Rodriguez	Retail Risk Management Head
Wicahyo Ratomo	Alternative Channels Head
Juanita A. Luthan	Lending Business Head

## Sonny Wahyubrata

Henny Gunawan	Product Management Head
Eddie Harijanto Bintoro	Privilege Banking Regional Head
Inayat Hisyam	Privilege Banking Regional Head
Djoemengin Budiono	Liabilities, Invest. & Banking Serv. Head
Maria Ellen Fransica Yuriaan	Marketing Analytics Head
Paulus Budihardja	Retail Banking Business School Head
	Bancassurance Business Head

## **Card Business**

Subba Vaidyanathan	Card Business Head and Adira Quantum Head
Priska M. Cahya	Card Operation Head
Herri Susanto Prasetyo	Costumer Acquisition Head
Umakanth R. Pai	Risk Management Head
Mona W. Rangkuty	Product Marketing and Alliances Head
Darwin	AMEX Card Issuing Head
Lince Maria Tobing	Costumer Experience Management Head

## **Regional Head**

Alexis Marzo	Regional Retail Banking Head Sumatera
Stenly Oktavianus	Regional Retail Banking Head Jabotabek, Lampung
Purnomo B. Soetadi	Regional Retail Banking Head West Java & Distribution Planning and Development Head
Effrain Macpall	Regional Retail Banking Head East Java, Bali, Nusa Tenggara
William Lie	Regional Retail Banking Head Kalimantan
A. Adji Anggono	Regional Retail Banking Head Central Java, DIY
Andrew Wongdjaya	Regional Retail Banking Head Makassar

## **Treasury, Capital Market and Financial Institution**

Alfin Tolib <sup>1</sup>	Treasury, Capital Markets and FI Business Head
Johannes Husin	Treasury Head
Anton Hermanto Gunawan	Chief Economist
Veronica Eka Listiani Kartono	Business Management Head
Jeffry Jarnizal	Wholesale Clients Coverage Head
Tantrie Soetijpto	Financial Institution Head

## **Syariah Banking**

Achmad Kusna Permana	Syariah Business Head
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<b>Transaction Service Management</b>		<b>Audit</b>
Atul Rasikbhai Patel	NCBS Project Head	Restiana Linggadjaya
Bijono Waliman	Operation Head	Nathan Tanuwidjaja
Selamat Rodjali	Project Manager Implementation and Roll Out Conventional	Yulius Setiawan
William Gomulia	ATM and HP Banking Management Head	Micha Okto Charles Tampubolon
Ray Rumawas	Corporate Real Estate Management Head	Chief Internal Auditor
Arieta Aryanti Permata Lestari	Regional Transaction Service Head 1	Group Head of IT Audit
<b>Transaction Banking</b>		Analytics & Audit Development Head
Isabella Aritonang	Transaction Banking Sales and Services Head	Wholesale Credit Audit Head
Edwin Rudianto	Transaction Banking Product Management Head	
Ivonne Vonny Umboh	Trade Service Head	
<b>Center of Operational Excellence</b>		
Ari R. P. Ariwibowo	Center of Operational Excellence Head	
<b>Integrated Risk</b>		
Vahrun Sabhlok	Integrated Credit Risk Head	Stanley Setia Atmadja
Sammooy Chakrabarti	Market and Liquidity Risk Head	Erida Gunawan
Hafeez Ahmad Choudhry	Credit Risk Management Head	Marwoto Soebiakno
Donnaria Silalahi	Operational Risk Management, Credit Policy and Special Asset Management Head	Hafid Hadeli
Dani M. Sundara	Business Continuity Management and Operational Risk Methodology Head	President Director
<b>Compliance, Legal and Corporate Secretary</b>		Director
Dini Herdini	General Legal Counsel	Ruslim Muljadi
Toety Setyadewati	Litigation Unit Head	Alya Bellina <sup>2</sup>
Lungguk Gultom	Compliance Unit Head	Lynn Ramli
Argo Wibowo	Senior Legal Counsel	Director
<b>Public Affairs</b>		
Zsa Zsa Quamilla Yusharyahya	Public Affairs Head	
<b>CFO</b>		
Muljono Tjandra	Financial Accounting & Tax and Middle Office Head	PT Adira Dinamika Multi Finance Tbk (Adira Finance)
I Dewa Made Susila	Investor Relations and Subsidiaries Head	Stanley Setia Atmadja
Jonanda Yattha Saputra	Financial Planning and Project Head	Erida Gunawan
Evi Laniyanti	Procurement Head	Marwoto Soebiakno
Yo Lian Kie	MIS Head	Hafid Hadeli
<b>Information Technology</b>		President Director
Mary Bernadette James	Transaction System Group Head	Ruslim Muljadi
Victor Erico Korompis	Electronic Channels Head	Alya Bellina
		Director
		Lynn Ramli
		Director

1 Has resigned in January 2009.

2 Has not yet passed the fit and proper test

## Subsidiaries and Affiliates

List of Subsidiaries & Affiliates		
Company	Business Activity	% Ownership
<b>Subsidiaries</b>		
PT Adira Dinamika Multi Finance Tbk	Multi Finance	75.00%
PT Asuransi Adira Dinamika	Insurance	90.00%
PT Adira Quantum Multi Finance	Multi Finance	90.00%
<b>Affiliated Companies</b>		
PT Bank Woori Indonesia	Commercial Bank	4.81%
PT Bank Chinatrust Indonesia	Commercial Bank	1.00%
PT Sarana Lampung Ventura	Venture Capital	4.21%
PT Mitra Dana Jimbaran	Venture Capital	3.85%
PT Sarana Kalteng Ventura	Venture Capital	3.74%
PT Sarana Kalbar Ventura	Venture Capital	2.44%
PT Sarana Jambi Ventura	Venture Capital	2.25%
PT Sarana Sumbar Ventura	Venture Capital	1.79%
Others	Venture Capital etc.	0.24% - 1.04%

Note: On January 26 2004, Danamon signed a Call Option Agreement which gives Danamon the right to purchase up to 20% of the remaining total issued shares of PT Adira Dinamika Multi Finance Tbk at a predetermined strike price. This call option was issued on April 8, 2004, and expired December 30, 2006. The call option has been extended and the new expiration date is July 30, 2009.

Consolidation of Adira Insurance and Adira Quantum started in April 2006 upon receiving written approval for the investment from Bank Indonesia. On December 12, 2007, confirmation of the sale and purchase of shares agreement for Adira Quantum has been signed. Restatement and approval for such transactions has been acquired from Extraordinary General Meeting of Shareholders of Adira Quantum dated June 13, 2008. The sale and purchase agreement for Adira Insurance is still in process.

### PT Adira Dinamika Multi Finance (Adira Finance)

Established in 1990 with the ambition of becoming a world class finance company, Adira Finance predominantly derives its business from consumer automotive financing. Following Danamon's purchase of 75% of Adira Finance shares, Adira Finance has

experienced exponential growth, benefiting from constant access to funding on commercial terms through a joint financing scheme. With 300 outlets throughout more than 120 cities across the country, Adira Finance is one of the largest multi brand automotive financiers in Indonesia.

Rp million	2006	2007	2008	ΔYoY
Assets	2,906,905	3,301,818	3,592,024	9%
Liabilities	2,000,254	2,077,205	1,642,021	(21%)
Equity	906,651	1,224,613	1,950,003	59%
Total Income	1,973,391	2,483,609	3,378,703	36%
Total Expenses	1,312,811	1,682,790	1,959,381	16%
Net Income	463,939	559,710	1,020,233	82%

### **PT Adira Quantum Multifinance (Adira Quantum)**

Adira Quantum began operating in 2003, focusing on consumer financing for electronic and home appliances. From 8 offices in West Java, it has expanded to 46 branch offices nationwide.

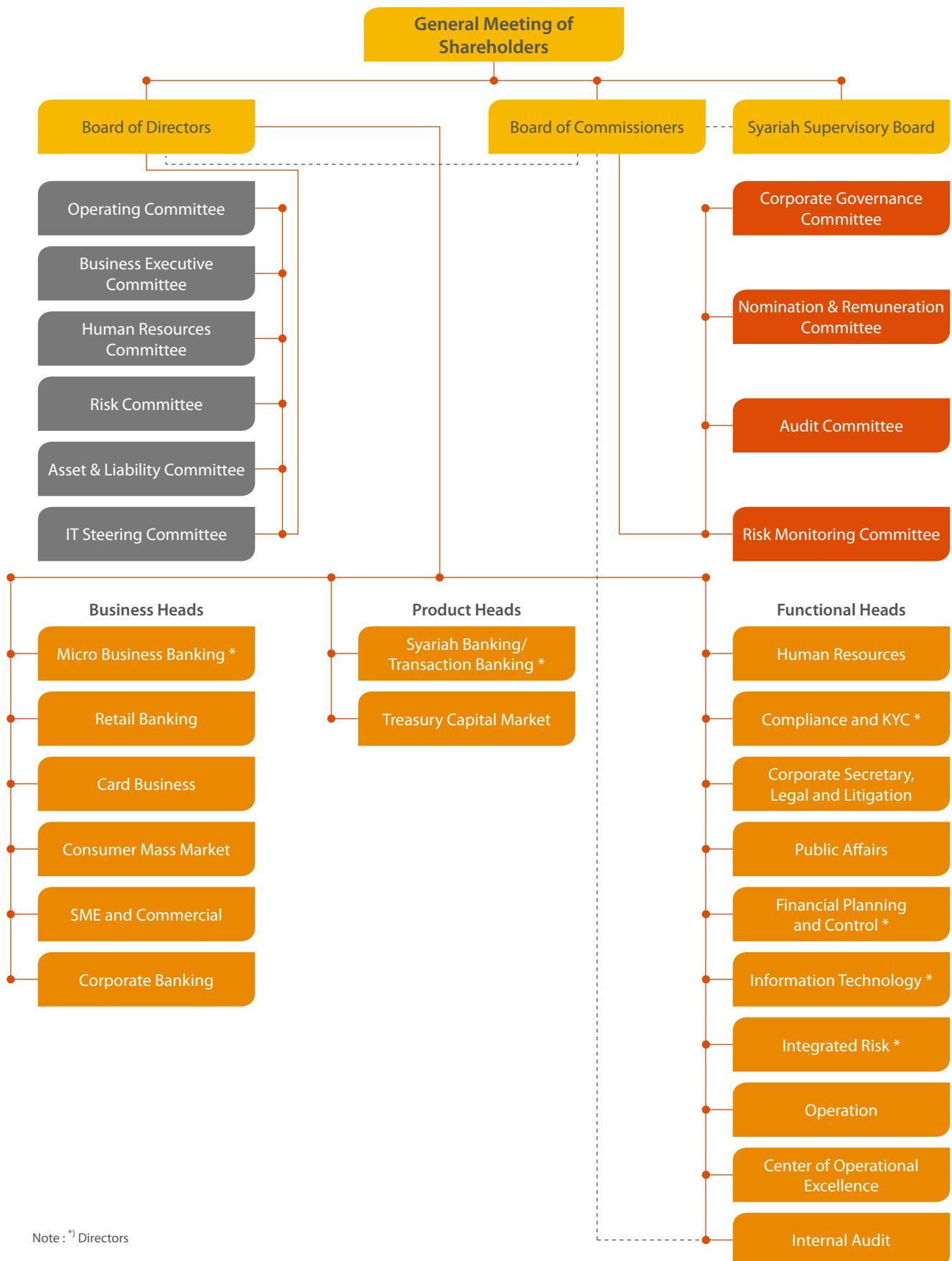
Rp million	2006	2007	2008	ΔYoY
Assets	27,003	95,642	128,117	34%
Liabilities	20,253	75,609	76,006	1%
Equity	6,749	20,033	52,111	160%
Total Income	37,884	111,218	206,092	85%
Total Expenses	33,681	92,173	159,982	74%
Net Income	4,470	13,284	32,079	141%

### **PT Asuransi Adira Dinamika (Adira Insurance)**

Since 2002, Adira Insurance has specialized in the vehicle insurance business, particularly motorcycle insurance. With 42 outlets, it has emerged as one of the leading insurance companies of the country.

Rp million	2006	2007	2008	ΔYoY
Assets	694,450	917,339	1,252,857	37%
Liabilities	487,307	597,108	833,581	40%
Equity	207,143	320,231	419,276	31%
Total Revenue	203,525	248,701	316,419	27%
Operating Expenses	80,830	105,223	118,372	12%
Net Income	90,919	117,355	150,010	28%

# Organization Structure



# About Temasek Holdings (Private) Limited

Temasek Holdings is an Asia investment house headquartered in Singapore. With a multinational staff of 350 people, the company manages a portfolio of over S\$185 billion, or more than US\$134 billion as at March 31, 2008, weighted towards Singapore and Asia.

Guided by an independent board, Temasek operates autonomously on commercial principles to maximize long-term returns. The company is an active shareholder and investor in diverse industries covering financial services, real estate, transportation & logistics, infrastructure, telecommunications & media, life sciences, consumer & lifestyle, energy & resources, infrastructure, industrial & engineering as well as technology.

The company's investments are centered on four themes:

- Transforming economies
- Growing middle class
- Deepening comparative advantages
- Emerging champions.

Temasek's total shareholder return since its inception 34 years ago is more than 18% compounded annually. It has a corporate credit rating of AAA/Aaa by Standard & Poor's and Moody's respectively.

As a long-term investor, Temasek recognizes that it has a stake in the lives and well-being of the larger community. To actualize its commitment as a responsible corporate citizen, Temasek has committed almost S\$1 billion over the last decade to fund research institutions, scholarships and other public good beneficiaries, of which S\$500 million was endowed to the Temasek Trust in May 2007.

List of Major Investments	% Core Interest As at March 31, 2008	Held Since
<b>FINANCIAL SERVICES</b>		
NIB Bank <sup>1</sup>	63	2005
PT Bank Danamon Indonesia <sup>1</sup>	58	2003
PT Bank Internasional Indonesia <sup>1</sup>	48	2003
DBS Group Holdings	28	1975
Standard Chartered	19	2006
Hana Financial Group <sup>1</sup>	10	2004
Merrill Lynch	9	2007
ICICI Bank <sup>1</sup>	8	2003
China Construction Bank <sup>1</sup>	6	2005
Bank of China <sup>1</sup>	4	2005
Barclays	2	2007
<b>TELECOMMUNICATIONS &amp; MEDIA</b>		
MediaCorp	100	1992
Singapore Technologies Telemedia	100	1995
Singapore Telecommunications	55	1993
Shin Corporation <sup>2</sup>	42	2006
Bharti Airtel	5	2007
<b>TRANSPORTATION &amp; LOGISTICS</b>		
PSA International	100	1997
Neptune Orient Lines	66	1975
Singapore Airlines	54	1975
SMRT Corporation	54	1987
<b>REAL ESTATE</b>		
Mapletree Investments	100	2001
CapitaLand	40	2000
<b>INFRASTRUCTURE, INDUSTRIAL &amp; ENGINEERING</b>		
Singapore Technologies Engineering	50	1997
SembCorp Industries	49	1983
Keppel Corporation	21	1975
<b>ENERGY &amp; RESOURCES</b>		
PowerSeraya	100	1995
Senoko Power	100	1995
Singapore Power	100	1995
<b>TECHNOLOGY</b>		
STATS ChipPAC	83	1995
Chartered Semiconductor Manufacturing	59	1987
<b>CONSUMER &amp; LIFESTYLE</b>		
Wildlife Reserves Singapore	88	1975
Fraser and Neave	15	2007

Note:

This list also includes significant interests held by Temasek's wholly-owned subsidiaries:

1 Fullerton Financial Holdings

2 Aspen Holdings

# Products and Services

## Liabilities Product

### **Primagiro**

A basic account available in several currencies and offer convenience in monitoring transaction and funding accounts.

### **Primagiro Super 9**

A current account-linked savings featuring an automatic balance transfer from and to the account.

### **FlexiMax**

Premium saving product with exclusive benefits: free daily transfer fees, competitive and tiered rates, free cash withdrawals at any ATM, Privilege services.

### **Primadolar**

A foreign currency-denominated saving account available in US Dollar and other currencies which provides customers the features of sound personal investment, yield and transaction convenience.

### **Danamon One**

A personal saving account in Rupiah, offering transactions fee waiver and ease in daily banking transactions.

### **Danamon Lebih**

The only saving product providing free life time monthly chargers and 5% cash back in several places.

### **Danamon Optiplus**

A high interest, premium saving account in Rupiah currency with fully loaded transaction features and transactions fee waiver.

### **Time Deposit**

A fund placement account offering high yield rates, offering flexibility in placement period and choice of currencies.

### **Dana Simpan Tabungan**

Saving product for micro banking segment.

### **Dana Simpan Deposito**

Deposits product for micro banking segment.

### **Dana Fleksi**

A unique combination of current and saving account designed to provide a comprehensive cash management solution for SME customers.

### **Giro Sahabat**

A premium current account product in Rupiah bundled with cash@work to provide a comprehensive cash management solution for Commercial customers

### **Dual Currency Deposit**

A deposit product in two currencies and potentially offer higher return.

### **Principle Protected Currency Deposit**

A principal protected deposit linked to the performance of certain index.

### **Wholesale Deposit**

A fund placement account offering high yield rates, offering flexibility in placement period and choice of currencies.

### **Tabungan Danamon Syariah iB**

A saving account exercising Syariah principle through Mudharabah (profit sharing) or Wadiah (safekeeping) and offering transaction at any time.

### **Tabungan Haji Danamon Syariah iB**

A saving account applying Syariah principles through Mudharabah (profit sharing) or Wadiah (safekeeping) that is designed to conduct a well planned Hajj/Pilgrimage based on the choice of time frame and capability.

### **Giro Danamon Syariah iB**

A current account employing Syariah principle through Wadiah (safekeeping) either for individual or corporation where transaction can be conducted at any time by using Bank Guarantee or checks to support business activities.

### **Deposito Danamon Syariah iB**

Investment product based on Syariah principle through Mudharabah (profit sharing) with choices of time deposits for 1,3,6 or 12 months.

### **Deposito Harian Danamon Syariah iB**

Investment product exercising Syariah principle through Mudharabah (profit sharing) providing on call 7, 14, or 21 days.

### **RencanaKU Syariah Pensiun (Allianz)**

Comprehensive product encompassing insurance and complete investment based on Syariah principle to assist in retirement plan

## Asset Products

### **Mortgage**

Offering loan facility to individual for purchasing house, shop houses, office houses or apartment. Such purchase can be done for indent and ready stock conditions.

### **Kredit Kavling Siap Bangun**

Providing loan facility to individual for purchasing land bank that is ready to build where such land bank already have complete infrastructure.

### **Renovation and House Building Loans**

Offering loan facility to individual for building or renovating house, shop house, office house or apartment

### **Multipurpose Loan**

Providing loan facility to individual with house, shop house or office house collateral for consumption or non consumption purpose.

### **Dana Rumah Impian**

Dana Rumah Impian is a series of unique and innovative product to help customers in owning their dream homes or capitalizing on the customers homes in realizing their dreams.

### **Balance Transfer**

Solution to repay all customer's installment and bills in one loan where the customer's house will be used as collateral.

### **Dana Pinjaman 50 (DSP 50)**

Secured Loan facility for the business and individual customers which offering quick approval and withdrawal within two working days.

### **Dana Pinjaman 200 (DSP 200)**

Secured loan facility for the business and individual customers offering quick approval and withdrawal within three working days.

### **Dana Talangan**

Unsecured short term loan facility for the business and individual customers, offering quick approval and withdrawal within two working days.

### **Dana Siaga**

Loan facility offered to potential customers with sound financial track record, offering a two-day withdrawal process.

### **Pinjaman Rekening Koran (PRK)**

Expandable revolving loan for working capital purpose.

### **DPSiP**

Unsecured loan facility designed to individual with fixed installment and for various purposes

### **Car and motorcycle financing**

Financing facility for motor vehicle with BPKB (title ownership) as the collateral.

### **Dana Oto**

A pre-approved, unsecured working capital financing for motorcycle dealers in partnership with Adira Finance.

### **Asset-Based Financing (ABF)**

Financing of various categories of asset classes based on a differentiated credit approach.

### **QuickCash**

An unsecured loan facility for contingencies geared toward SME customers.

### **Import L/C Financing**

Danamon offers 2 types of Import LC Financing (ILF): (1) Import LC Financing Sight and (2) Import LC Financing Usance.

- Import L/C Financing Sight is a facility given to customers in a combination form between Import L/C Sight and together with financing facility. Automatic financing is provided when the payment of L/C Sight reaches maturity.
- Import L/C Financing Usance is a facility that provides customers in a combination form between L/C import usance with payable clause at sight together with financing facility. Automatic financing is given at sight to the financing bank.

### **Financing Against TR**

Short term financing for importers to fulfill their working capital needs and repay their liabilities to their suppliers that have reached maturity based on L/C or Collection. Financing will be given upon submission of Trust Receipt as a legal document.

## Products and Services

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### **Pre-shipment Financing under L/C/PO**

Short term financing available for exporters to fulfill their working capital needs (purchasing raw materials, production activities and others) before shipment related to the export schedule and such financing can be given either based on L/C or Purchase Order.

### **Outgoing Collection Financing**

Offering financing facility to customers based on Outgoing Collection transaction.

### **Open Account Financing**

Financing facility provided to buyer/Importer or seller/exporter with the underlying transaction of an Open Account domestically or internationally.

### **Bank-on-Bank Banker's Acceptances Financing (BoBBBAF)**

Loan facility provided by Financing Bank to Danamon based on Trade Finance transaction.

### **Channel - Buyer Financing**

Buyer Financing Credit Program is one of the Channel Financing Product Program where Danamon offers financing to buyers from Danamon's Corporate/Commercial customers (seller/anchor) with partial (minimum) recourse.

### **Channel – Supplier Financing**

Supplier Financing Credit Program is one of the Channel Financing Product Program where Danamon provides post and/or pre-shipment facility to local suppliers from Danamon's Corporate/Commercial Banking Division.

### **Dirham Card - Credit Card iB**

The first Syariah card in Indonesia that functions as a credit card.

### **My Own Card**

Danamon Credit Card VISA and MasterCard that offers 10 % Cash Back for monthly bill payments and petrol purchase transactions.

### **Manchester United Card**

The official credit card of Manchester United soccer club for Manchester United fans in Indonesia. Every month cardholder with the most frequent retail transaction will get direct main prize Fly to Old Trafford Stadium, England to watch Manchester United game.

### **Arsenal Card**

The official credit card of Arsenal soccer club for Arsenal fans in Indonesia. Every month cardholder with the most frequent retail transaction will get direct main prize Fly to Emirates Stadium, England to watch Arsenal game.

### **Liverpool Card**

The official credit card of Liverpool FC soccer club for Liverpool FC fans in Indonesia. Every month cardholder with the most frequent retail transaction will get direct main prize Fly to Anfield Stadium, England to watch Liverpool game.

### **Prudential Card**

A jointly issued credit card jointly by Prudential and Danamon, Prudential Card provides exclusive features for the Prudential family.

### **World Card**

By using Danamon World Card, a cardholder with highest retail spend of the month will be rewarded with 2 economy class return tickets to a selected destination of his/her choice in Asia and Australia.

### **iCard**

A fixed installment card that automatically converts any card transactions above Rp 200,000 into 12 month equal installments.

### **American Express Corporate Card**

A card designed to help members of its corporate card to manage daily business expense while offers various benefits for their membership and loyalty.

### **American Express Charge Card**

The world leading charge card that provides the convenience of dual billing currency, 'No Preset Spending Limit' facility and the Memberships Reward Program.

### **American Express Gold Credit Card**

A credit card designed with the exclusive benefits of higher credit limits, Memberships Rewards and Balance Transfer programs and Express Pay for routine payment.

## **Services and Others**

### **ATM Services**

A 24-hour electronic banking service on line real time for balance inquiry, transfer, overbooking, cash withdrawal and payment facility.

### **DAC**

A 24 hour customer response line.

### **Kartu Debit Danamon**

Individual card providing various convenience to customers for conducting transaction and withdrawals in more than 800,000 ATM Bersama network, Alto, Cirrus and DBS/POSB ATM in Singapore.

### **Danamon Western Union**

Danamon Western Union is a transferring and receiving funds services in Danamon through Western Union.

### **HP Banking**

Banking transaction via cellular phone through providing convenience to do real time on line banking transactions such as fund transfer, balance inquiry, credit card payment, reload voucher.

### **Primajaga Umum**

A term insurance product which protects risks against death or disablement in the form of monthly benefits to replace family income. 50% of the premium payment will be returned provided there is no claim during the insured period.

### **Primajaga 100**

A term insurance product that protects risk against death or disablement in the form of monthly benefits to replace family income. 100% of the premium payment will be returned provided there is no claim during the insured period.

### **KadoKU**

A single premium unit link product that protects against death and critical illness through offering life insurance protection up to 250% as well as selection of investment instrument based on the customer's risk profile.

### **HartaKU**

A single premium unit link product that protects against death and critical illness through offering more optimal investments as well as selection of investment instruments based on the customer's risk profile.

### **RencanaKU**

Regular premium unit link that offers flexible protection.

### **Danamon Global Investa**

An insurance-linked medium investment product providing optimum returns on investment in a dynamic global market.

### **Investment Gallery**

Mutual funds investment services supported by seasoned investment managers.

### **Fortis Pesona Amanah (Fortis)**

Mutual fund in the form of Collective Investment Contract with the aim to provide attractive long term investment growth through majority investment in Syariah equity instrument. The mutual fund investment manager is PT Fortis Investments.

### **Danareksa Syariah Berimbang**

Mutual fund in the form of Collective Investment Contract with the aim to provide investment value growth in the long run and gain sustainable income to investor that wants to exercise Islamic Syariah. The mutual fund investment manager is PT Danareksa Investment Management.

### **Real Time ZBA**

Advance sweeping and zero balance function with automatically sweep balance from one (several) account(s) to one main account during end of day process and automatically transfer fund from main account to cover outgoing transaction done thru operating account.

### **Cash@Work**

Electronic-channel for cash management services where customers can carry out various banking transactions directly from the comfort of their own offices.

## Products and Services

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### **Cash Pick Up & Deliver Services**

Services provided to customer for pick up and delivery hard cash, cheque/Bank Guarantee and documents.

### **Notional Pooling**

Linking of bank accounts in the same currency for interest calculation purposes in order to improve liquidity management.

### **Letter of Credit**

Based on the Letter of Credit (L/C), the bank will give a guarantee/certainty to repay the exporter while providing guarantee to the buyer (importer) that the payment will only be carried out upon the delivery of goods specified in the L/C and the documents according to the requirements and conditions in the said L/C.

### **Incoming Collection Services**

Danamon provides services to manage documents from the documentary collections sent by the Remitting Bank to Danamon that acts as the Collecting Bank or Presenting Bank.

### **Incoming Collection Avalization**

Offering facility to customer in a combination form between Incoming Collection Service plus avalization by Danamon over the acceptance of the withdrawal.

### **Shipping Guarantee**

Shipping Guarantee provides facility to importer (over the LC issued by Danamon) for obtaining authority over the goods from the shipping company when the Bill of Lading has yet received by the bank while the goods have already arrived at the respective jetty.

### **Clean L/C Negotiation**

Facility for beneficiary in the form of negotiating the documents that are in accordance to the term and conditions stipulated in the L/C/SKBDN (clean documents/compliance).

### **Discrepant L/C Negotiation**

Facility for beneficiary in the form of negotiating the documents that are not in accordance to the term and conditions stipulated in the L/C (non compliance).

### **Outgoing Collection Services**

Services offered by Danamon to manage documents of the documentary collection where Danamon acts as the Remitting Bank.

### **Transferable L/C**

The facility is used to facilitate traders that act as the intermediary (1st beneficiary of the L/C to obtain benefits through the exchange of invoice over the basic transferable L/C. Transferable L/C can be transferred from the first beneficiary to one or more 2nd beneficiary.

### **Bank Guarantee/SBLC**

Danamon provides written pledge over the customer's authority to the respective party on a given contract and guarantees the payment claim on the Bank's Guarantee whenever such liabilities are not paid.

### **Re-negotiation of Letter of Credit**

L/C Re-negotiation is a derivative product from conventional L/C negotiation where Danamon acts as the renegotiating bank of the domestic bank acting as the First Negotiating Bank (FNB).

### **Trade Finance Risk Participation**

A product that offers transaction to transfer part or all counter party risk of the underlying trade finance transaction through incoming or outgoing risk; funded or unfunded; silent or disclosed; with or without recourse; with the signing of the offer letter between the seller bank and the buyer bank, with the prior signing of the Framework Agreement.

### **Motor Vehicle Insurance**

Protects motor vehicle against loss or damage resulting from collision, single vehicle accident, fire.

### **Fire Insurance**

Protects residences, hotels, offices, factories, warehouse, and other buildings against financial loss from fire, explosion, lightning, smoke damage, and aircraft crash.

### **Cargo Insurance**

Protects goods during transport, whether by land sea, or air, against financial loss from accident, sinking or running aground, fire explosion, derailment, theft, reckless act, accident during loading/unloading, earthquake, volcanic eruption, and lightning.

### **Heavy Equipment Insurance**

Provides comprehensive or loss coverage for heavy equipment such as tractors bulldozers, excavators and other heavy equipment against damage during operations.

**Money Insurance**

Protects against loss or damage to cash while in transit or premises.

**Autocillin Care**

A customer response centre providing the full range of customer service via telephone, SMS and internet.

**Autocillin Rescue**

A 24-hour emergency facility to assist customers experiencing car break-downs or accident via car towing and roadside assistance.

**Autocillin Garage**

A wide range of service station partners with 6 month warranty and genuine spare part guarantee.

**Plain Vanilla FX Spot**

An exchange of one currency against another with settlement 2 days after the transaction date.

**FX Forward**

An exchange of one currency against another, with settlement more than 2 days after the transaction date.

**FX Swap**

A transaction where one party agrees to buy (or sell) one currency against another and simultaneously sell (buy) it back at an agreed rate over an agreed time period.

**FX Options**

A right to buy one currency and sell another currency at an agreed rate and settlement date by paying a premium or vice versa by receiving a premium.

**Interest Rate Swap**

An agreement where one party would pay floating interest rate and the other party pays fixed interest rate with a predetermined notional and time period.

**Structured Interest Rate Swap**

An agreement where one party would pay fixed floating or structured interest rate linked to any asset class such as FX, Interest Rate, Credit, etc. and the other party would pay a different fixed/floating or structured interest rate linked to any asset class.

**Cross Currency Swap**

An agreement where one party would pay fixed or floating interest rate in one currency and the other party pays fixed or floating interest rate in another currency, based on predetermined notional and time period.

**SUN (Surat Utang Negara) and ORI (Obligasi Ritel Indonesia)**

A bond issued by the Indonesian Government

# Office Addresses

## HEAD OFFICE \*

**PT BANK DANAMON INDONESIA Tbk**  
 Menara Bank Danamon  
 Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
 Jakarta 12950, Indonesia  
 Tel. : 62-21 5799 1001 - 03  
 Fax. : 62-21 5799 1161

## Region 1

Jakarta, Bogor, Tangerang, Bekasi,  
 Karawang, Lampung

### JAKARTA-GAJAH MADA \*\*

Jl. Gajah Mada No.90A, Jakarta  
 Tel. : 6341550, 6341555, 6341560  
 Fax. : 6345935

### JAKARTA-JEMBATAN LIMA

Jl. KHM Mansyur No. 255  
 Jembatan Lima, Jakarta 11250  
 Tel. : 6339837, D-6339077  
 Fax. : 6339762

### JAKARTA-PECENONGAN

Jl. Pecenongan Raya No. 5 B-C,  
 Jakarta Pusat 10210  
 Tel. : 2311244/652, D-2312722  
 Fax. : 2311475

### JAKARTA-KREKOT

Komplek Krekot Jaya Molek.  
 Jl. Krekot Blok D/19 Jakarta  
 Tel. : 3507138  
 Fax. : 3507151

### JAKARTA-TAMAN SARI

Tamansari Raya no.53A, Jakarta  
 Tel. : 6120254/6006095/6006093  
 Fax. : 6294983

### JAKARTA-GLODOK PLAZA I

Jl. Pinangsia Raya Blok A No. 26-28  
 Tel. : (021) 2601312 Ext.116  
 Fax. : 6256611-6256662

### JAKARTA-HASYIM ASHARI

Jl. KH. Hasyim Ashari No.15A,  
 RT 001/008 Jakarta  
 Tel. : 6304343 ext.100/101 D-6304242  
 Fax. : 6304244 - 45

### JAKARTA-SURYOPRANOTO

Jl. Suryopranoto No.34, Jakarta-Pusat  
 Tel. : 638-53529  
 Fax. : 632-2471

### JAKARTA-TN.ABG FACHRUDIN

Jl. Fachrudin 36 Blok A No. 56-57,  
 Jakarta  
 Tel. : 3156665, 3166670, 2310421  
 Fax. : 3156669

### JAKARTA-METRO TANAH ABANG

Pusat Grosir Metro Tanah Abang, Lt.6  
 No.9, Jl. KH. Wahid Hasyim, Tanah  
 Abang, Jakarta Pusat  
 Tel. : 30036345 - 30036187  
 Fax. : 30035935

### JAKARTA-TOMANG RAYA

Tomang Raya Blok MM Kav 557 no. 51  
 C-D, Jakarta Barat  
 Tel. : 5607303 - 04, 5664011  
 Fax. : 5607309

### JAKARTA-RUKO TOMANG

Eks BPM Duta Gedung Pusat  
 Perbelanjaan Tomang Tol.  
 Jl. Agave Raya No. 50, Jakarta Barat  
 Tel. : 5800942  
 Fax. : 5800956-7

### JAKARTA-KB. JRK INTERCON \*\*

Jl. Meruya Ilir Komp. Intercon  
 Blok A 1-2, Jakarta  
 Tel. : 5845474  
 Fax. : 5846035

### JAKARTA-PURI INDAH

Puri Indah Raya Blok I no. 41,  
 Jakarta Barat  
 Tel. : 5821601 - 04  
 Fax. : 5821605

### JAKARTA-CIDENG TIMUR

Jl. Cideng Timur No. 70, Jakarta  
 Tel. : 3523538 - 40  
 Fax. : 3506457

### JAKARTA-DURI KOSAMBI

Komp. Ruko Taman Semanan Indah  
 Blok C -26 Duri Kosambi, Jakarta Barat  
 Tel. : 54394498-54394397/98  
 Fax. : 54394696

### JAKARTA-TAMAN RATU INDAH

Komp. Ruko Taman Ratu Indah Blok  
 BB1/C1, Kedoya Utara, Kebon Jeruk,  
 Jakarta-Barat  
 Tel. : 569-44406  
 Fax. : 569-44406

### JAKARTA-TAMAN ANGGREK

Banking Centre Mall Taman Angrek  
 G.42, Jl. S. Parman Kav.21,  
 Jakarta Barat 11470  
 Tel. : 5639473-75  
 Fax. : 5639053

### JAKARTA-BIDAKARA

JL. Gatot Subroto Kav. 71-73,  
 Komplek Bidakara  
 Tel. : 83793427 - 28  
 Fax. : 83793426

### JAKARTA-RAYA PERJUANGAN

Jl. Raya Perjuangan, Komp. Ruko Graha  
 Handaya Blok H 12 Unit D  
 Tel. : 536 91011 - 14  
 Fax. : 53670558

### JAKARTA-ROXY MAS

Jl. K.H. Hasyim Ashari Blok C 2 No. 6&7  
 Jakarta  
 Tel. : 632 7376, 6330158, 632 7357,  
 633 3738  
 Fax. : 63862041

### JAKARTA - BIAK

Jl. Biak No. 21 A, Cideng, Jakarta  
 Tel. : Flexi 021 28043379, 28043375,  
 28043376, 28043381, 28043382,  
 28043380  
 Fax. : 6310076

### JAKARTA - TANAH ABANG BLOK A

Pasar Regional Tanah Abang Blok A,  
 Basement 2 No. 67 A-B, Los F,  
 Jakarta Pusat  
 Tel. : 3100817, 3185685  
 Fax. : 3100795

### JAKARTA - PURI KENCANA

Puri Niaga 3 Blok M 8-1A, Puri Kencana  
 Jakarta Barat  
 Tel. : 58350446, 58350450  
 Fax. : 58303381

### JAKARTA - KEBON SIRIH \*

Jl. Kebon Sirih No.15, Jakarta Pusat  
 Tel. : 2300605 ext. 8100/8022/8101,  
 D-2301025(BSM)  
 Fax. : 2300730-31

### JAKARTA - AGUS SALIM

Jl. Agus Salim No. 59A, Jakarta Pusat  
 Tel. : 31930576/83  
 Fax. : 2300932

### JAKARTA - CIKINI \*

Jl. Raya Cikini No.71, Jakarta Pusat  
 Tel. : 3929016, 3904907, 3929015,  
 D-3107239  
 Fax. : 3904909

### JAKARTA - PRAPATAN \*

Jl. Prapatan No. 50, Jakarta Pusat  
 Tel. : 2312488 ext.372/377,  
 D-2311410  
 Fax. : 3842023

### JAKARTA - SENEN

Perusat Perdagangan Senen Blok V Lt.2  
 No.B2-8, Jakarta Pusat  
 Tel. : 4242765, 4242788  
 Fax. : 4242764

### JAKARTA - PASAR BARU

Jl. Pasar Baru Selatan No. 16,  
 Jakarta Pusat 10710  
 Tel. : 3804441, 3857677  
 Fax. : 3453392

### JAKARTA - WIRYOPRANOTO

Jl. S. Wiryopranoto No. 63, Jakarta Barat  
 Tel. : 2601521-22  
 Fax. : 2601516

### JAKARTA - RUKO ATRIUM SENEN

Ruko Atrium Senen, Jl. Pasar Senen  
 Blok f No. 29, Jakarta Pusat  
 Tel. : 4242777, D-4242765  
 Fax. : 4242764

### JAKARTA - TELEPON KOTA I

Jl. Telepon Kota no. 7, Jakarta Barat  
 Tel. : 6904060 / 67, 6923135-38  
 Fax. : 6923137 - 6925472

### JAKARTA - PLUIT KENCANA

Jl. Pluit Kencana Raya no. 45-47, Jakarta  
 Tel. : 6612006-10  
 Fax. : 6627920-6684552

### JAKARTA - MUARA KARANG

Jl. Muara Karang Raya no. 72 Blok Z-3  
 Selatan, Jakarta  
 Tel. : 6682336, 6682338, 6683309,  
 6683310  
 Fax. : 6682335

### JAKARTA - PANTAI INDAH KAPUK \*\*

Galeria Niaga Mediterania Blok.X-3  
 Kav.No.A-8M& A-8N, Pantai Indah  
 Kapuk, Jakarta Utara  
 Tel. : 5884511/5882177/78 ext.  
 103/104/105  
 Fax. : 5884510

### JAKARTA - KAPUK TELUK GONG

Jl. Teluk Gong Raya, Komp. Taman  
 Permati Indah II Blok M/34,  
 Jakarta Utara  
 Tel. : 6611383, 6670803  
 Fax. : 6600742

### JAKARTA - JELAMBAR

Jl. Jelambar Selatan I No. 1B, Jelambar  
 Baru, Grogol, Petamburan,  
 Jakarta Barat  
 Tel. : 5608981/5632430  
 Fax. : 5608982

### JAKARTA - PJAYAKARTA

Jl. Pangeran Jayakarta no. 22,  
 Jakarta Pusat  
 Tel. : 6285274, 6399272  
 Fax. : 6285272

### JAKARTA - MANGGA BESAR

Jl. Mangga Besar Raya no.42A-B,  
 Jakarta Barat  
 Tel. : 6240518/6593337  
 Fax. : 6240516

### JAKARTA - MANGGA 2 RAYA

Jl. Mangga Dua Raya Ruko Tekstil  
 Blok E4/6, Jakarta  
 Tel. : 6011503-04, 6009874(D BSM)  
 6258449 (D BM), 6011505 (BM)  
 Fax. : 6009875

### JAKARTA - MANGGA 2 ARTERI

Ps. Pagi Mangga Dua Blok D Lt. III No. 2,  
 Jl. Arteri Mangga Dua, Jakarta  
 Tel. : 6127494-95  
 Fax. : 6255644

### JAKARTA - WTC MANGGA DUA

Gedung WTC Mangga Dua, Upper  
 Ground Floor, Jl. Mangga Dua Raya  
 No.8, Jakarta Utara  
 Tel. : 30017720 - 27  
 Fax. : 30017728

### JAKARTA - ITC MANGGA DUA

ITC Mangga Dua Lt. 1 BlokD No. 64-65  
 Jl. Mangga Dua, Jakarta  
 Tel. : 6016169-70  
 Fax. : 6016168

### JAKARTA - BANDENGAN

Jl. Bandengan Selatan Komp. Ruko Puri  
 Delta Mas Blok. A No. 20-21 Jakarta  
 Tel. : 666 74179, 666 74180  
 Fax. : 66674701

### JAKARTA - TAMAN DUTA MAS

Rukan Taman Duta Mas Blok D 9A no. 8  
 Jelambar - Jakarta Barat  
 Tel. : 564 6775, 566 3959

\* Include Syariah Office Channelling

\*\* Include Danamon Privilege

<b>JAKARTA - CBD PLUIT</b> Komplek CBD Pluit Blok A No. 18, Jl. Pluit Selatan Raya Tel. : 666 752 44 Fax. : 666 752 64	<b>JAKARTA-DUTA MAS FATMAWATI *</b> Komp. Pusat Niaga Duta Mas Fatawati Ruko Blok B1 No.2, Cipete Utara, Kebayoran Baru, Jakarta-Selatan Tel. : 716-86306 Fax. : 723-7404	<b>JAKARTA-SUDIRMAN PLAZA</b> Sudirman Plaza - Indofood Tower, Jl. Jend. Sudirman Kav. 76-78, Ground Floor Unit B 4, Jakarta Selatan Tel. : 021-57954510 Fax. : 021-57954509	<b>JAKARTA-RADIO DALAM</b> Jl. Radio Dalam No.A1 (Komp. Yado), Gandaria Utara, Kebayoran Baru, Jakarta-Selatan Tel. : 724-8541 Fax. : 739-6168
<b>JAKARTA - PERNIAGAAN TIMUR</b> Jl. Perniagaan Timur No. 55, RT. 05/01, Kel. Roamala, Jakarta Tel. : 021-6916916,6917422,6917419, 6917418,6917279,6917412 Fax. : 021-6916781	<b>JAKARTA-THE EAST TOWER MEGA KUNINGAN</b> The East Tower Lt. Dasar - 1.07-A, Jl. Lingkar Mega Kuningan Blok E3.2, Kav. 1, Jakarta Selatan Tel. : 021-57938543/44/45 Fax. : 021-57938552	<b>JAKARTA-WISMA NUSANTARA</b> Gedung Wisma Nusantara Lantai 1, Jl. MH. Thamrin No. 59, Jakarta Tel. : Gedung Wisma Nusantara Lantai 1, Jl. MH. Thamrin No. 59, Jakarta Fax. : 021 - 3157875, 3157714	<b>JAKARTA-KEMANG</b> Wisma Bakrie Lt. Dasar Jl. Kemang Raya No. 4, Jakarta Selatan Tel. : 7198730 Fax. : 7198728
<b>JAKARTA - ORION MANGGA DUA</b> Ruko Orion Mangga Dua, Jl. Raya Mangga Dua, Komplek Rukan Orion Mangga Dua No. 3, Jakarta Pusat Tel. : 021-62302348 / 47 Fax. : 021-62302351	<b>JAKARTA-WISMA BAKRIE 2</b> Gedung Wisma Bakrie 2, Lantai Dasar, Jl. H.R. Rasuna Said, Kuningan Tel. : 57945777 Fax. : 57945767	<b>JAKARTA-PANGLIMA POLIM *</b> Jl.Panglima Polim Raya No.47, Jakarta Selatan Tel. : 7205403-6218-6942-6948- 7393655, D-7393014 Fax. : 7393316, 7393668	<b>JAKARTA-AMPERA RAYA *</b> Jl. Ampera No. 11 Mampang Prapatan Tel. : 7806056, 7810172 Fax. : 7810137
<b>JAKARTA-RASUNA SAID *</b> Jl. Rasuna Said Kav C-10, Jakarta Selatan Tel. : 5207661, 5221282-D, 5264626/5262331 Fax. : 5221288-1236	<b>JAKARTA-SUDIRMAN</b> Wisma GKBI, Suite G 05, Jl. Jend. Sudirman No.28, Jakarta Tel. : 5740880 (Drct: 5707331) (ext. 204) Fax. : 2511744-5707236	<b>JAKARTA-PERMATA HIJAU *</b> Jl. Nikel Blok D No. 23-24 Permata Hijau, Jakarta Selatan Tel. : 5357382 Fax. : 5357384	<b>JAKARTA-WOLTER MONGINSIDI</b> Jl. Wolter Monginsidi No. 60 C Jakarta Selatan Tel. : 72784043, 72790284, 72799466 Fax. : 7208570
<b>JAKARTA-MENARA GLOBAL</b> Menara Global, Jl. Gatot Subroto Kav.27 Ground Floor, Jakarta-Selatan Tel. : 528-92119 Fax. : 528-92126	<b>JAKARTA-BEJ</b> Gd. BEJ Tower 2 Lt.1, Jl. Jend. Sudirman Kav.52-53, Jakarta Tel. : 5153251-52 Fax. : 5153254	<b>JAKARTA-CILEDUG RAYA *</b> Jl. Ciledug Raya No. 5 Kebayoran Lama, Jakarta Selatan Tel. : 2700080-81 Fax. : 7251020	<b>JAKARTA-KELAPA GADING I */**</b> Jl. Boulevard Barat Blok XB No. 8, Jakarta Utara Tel. : 4534003-4026, D-4534023-24 Fax. : 4534021-030
<b>JAKARTA-WARUNG BUNCIT *</b> Jl. Warung Buncit Raya No. 107, Jakarta Selatan 12760 Tel. : 7982067 Fax. : 7982041	<b>JAKARTA-PERCETAKAN NEGARA</b> Jl. Percetakan Negara No.762A, Jakarta-Pusat Tel. : 424-3829 Fax. : 425-2665	<b>JAKARTA-MELAWAI *</b> Jl. Melawai Raya No. 27 E, Jakarta Tel. : 2700940-41 Fax. : 2700742	<b>JAKARTA-KELAPA GADING II</b> Jl. Boulevard Blok FY 1 / 9-12, Jakarta Utara Tel. : 4532788-89 Fax. : 4532791
<b>JAKARTA-SUPOMO *</b> Jl. Prof. DR. Supomo No. 55, Jakarta Selatan Tel. : 8350387, 8350389 Fax. : 8353110	<b>JAKARTA-ABDUL MUIS *</b> Gedung Bank Danamon Lt. Dasar. Jl. Abdul Muis No. 60, Tanah Abang Jak-Pus Tel. : 3842613,3844693 Fax. : 3854851	<b>JAKARTA-PONDOK INDAH *</b> Jl. Metro Duta Niaga Blok UA No.5, Pondok Indah, Jakarta Selatan Tel. : 75914888 Fax. : 75914840	<b>JAKARTA-PULOGADUNG</b> Gedung Enseval Megatrading, Jl. Pulo Lentut No.10 Kawasan Industri Pulo Gadung, Jakarta Timur Tel. : 4604111/2 Fax. : 4604114
<b>JAKARTA-WISMA ELEKTRINDO</b> Jl. Kuningan Barat no. 8 Gedung Elektrindo, Jakarta Selatan Tel. : 5269315 Fax. : 5269321	<b>JAKARTA-BENHIL *</b> Jl. Bendungan Hilir No. 21, Jakarta Pusat Tel. : 5707844, 5727172 Fax. : 5707843	<b>JAKARTA-PONDOK INDAH</b> Kompleks Metro Duta Niaga Blok BA no.47 Pondok Indah Jakarta Tel. : (021) 7507244 (D); 7662177 (H) Fax. : (021) 75900548	<b>JAKARTA-PEGAMBIRAN</b> Jl. Pegambiran No.33D Rawamangun, Jakarta Timur Tel. : 4707443-46, D-4707438 Fax. : 4703104
<b>JAKARTA-MT. HARYONO</b> Jl. MT Haryono Kav.10 Lt.1 R.102, Jakarta Selatan Tel. : 8308406-07 Fax. : 8308409	<b>JAKARTA-WISMA BNI *</b> Wisma 46 Kota BNI Lt. Dasar Jl. Jend. Sudirman Kav.1, Jakarta Pusat Tel. : 5727484-86 Fax. : 5727483	<b>JAKARTA-PD.INDAH MALL ***</b> Jl. Metro Pondok Indah Blok B-01 Lantai Dasar, Jakarta Selatan 12310 Tel. : 7506905,7512351,7512361 Fax. : 7506885	<b>JAKARTA-CEMPAKA PUTIH I</b> Jl. Cempaka Putih Raya No. 11, Jakarta Pusat 10510 Tel. : 4210854,65,D-4210865 Fax. : 42801151
<b>JAKARTA-MENARA DANAMON **</b> Menara Bank Danamon Lt. Dasar. Jl. Prof. Dr. Satrio Kav E 4/6, Jak-Sel Tel. : 57991001-03/ 57991010 ext.800 1,8013,8015,1016,8017,8018,802 2,D-57991452. Fax. : 57991451	<b>JAKARTA-PALMERAH *</b> Jl. Palmerah no. 38 A Blok 5-6, Jakarta Barat Tel. : 5304949 Fax. : 5329248	<b>JAKARTA-FATMAWATI *</b> Jl. RS. Fatmawati No. 24, Jakarta Selatan Tel. : 7500522, 7692214-6116 Fax. : 7500830	<b>JAKARTA-LETJEN SUPRATO</b> Perkantoran Cempaka Putih Tengah Blok A 17-18, Jl. L. Suprapto No.10, Jakarta Pusat Tel. : 4203361 Fax. : 4206715
<b>JAKARTA-KALIBATA *</b> Jl. Kali Bata Tengah No. 1F-G, Jakarta Selatan Tel. : 7989239 Fax. : 7982171	<b>JAKARTA-THE JAKARTA POST **</b> Gedung Jakarta Pos, Jl. Palmerah Barat No. 142-143, Jakarta 10270 Tel. : 021-53654401 (DIRECT), 53654402, 53654403 Fax. : 021-53654408	<b>JAKARTA-CINERE *</b> Jl. Cinere Raya Kav. 48-49 A, Cinere, Depok 16514 Tel. : 7545756-5065-5759-5760 Fax. : 7545066	<b>JAKARTA-ENGGANO</b> Jl. Enggano Raya No. 36 Tj. Priok, Jakarta Utara Tel. : 4305101-04 Fax. : 4358949
		<b>JAKARTA-DEPOK MARGONDA *</b> Ruko 99, Jl. Margonda Raya No. 99, Depok Tel. : 77201222-1666, 77202332 ex 107, 103 drc 77202552 Fax. : 77202662	<b>JAKARTA-GUNUNG SAHARI</b> Jl. Gunung Sahari No.49, Jakarta Pusat Tel. : 4227844, 4227845 Fax. : 4222508

\* Include Syariah Office Channelling

\*\* Include Danamon Privilege

\*\*\* Privilege Center

## Office Addresses

### JAKARTA-KENARI

Komp.Kenari Baru Lt. II Blok E 7-8,  
Jl. Salemba Raya No.2, Jakarta Pusat  
Tel. : 3914419/3921190/3914331  
Fax. : 3914418

### JAKARTA-DANAU SUNTER

Jl. Danau Sunter Utara Blok B-1-B  
No. 15-16, Jakarta  
Tel. : 64715835,64714956-  
7,6517386-7, 6411622-3  
Fax. : 64715843

### JAKARTA-GRIYA UTAMA SUNTER

Komp. Ruko Griya Utama Sunter Blok A  
No.43, Sunter, Jakarta-Utara  
Tel. : 658-37804  
Fax. : 658-31246

### JAKARTA-MITRA SUNTER

Jl. Yos Sudarso, Komplek Mitra Sunter  
Boulevard Blok B No.7, Jakarta Utara  
Tel. : 6520125, 6520061, 6509216  
Fax. : 6520924

### JAKARTA-PS.PADEMANGAN

Ps.Pademangan Timur Lt. Dasar  
No. 137, Jakarta  
Tel. : 6415378-80, 6410783-84  
Fax. : 6410785

### JAKARTA - ITC CEMPaka MAS

ITC Cempaka Mas, Graha Cempaka,  
Rukan ITC Cempaka Mas Blok B No.7,  
Jl. Letjen. Suprapto, Cempaka Putih,  
Jakarta-Pusat  
Tel. : 42880534 / 4588 / 4577 / 3964  
Fax. : 42883963

### JAKARTA - ARTHA GADING

Rukan Artha Gading Blok C No.18,  
Jl. Boulevard Artha Gading,  
Jakarta-Utara  
Tel. : 45850613  
Fax. : (021) 458 50615

### JAKARTA-KELAPA GADING SQUARE

Komp. Ruko Kelapa Gading, Jl. Raya  
Boulevard Barat Blok B No.6, Kelapa  
Gading, Jakarta-Utara  
Tel. : 021-4587 6516  
Fax. : 021-4586 9860

### JAKARTA-GUNUNG SAHARI 2

Jl. Gunung Sahari Raya No. 14 A-B  
Jakarta Pusat  
Tel. : 42550430, 4227844-46  
Fax. : 4222508

### JAKARTA-MATRAMAN \*

Jl. Matraman Raya No.52, Jakarta Timur  
Tel. : 2800544,2800477,2800466,2  
800455,ext.2125/26/24,D-2800536  
D-2800985  
Fax. : 2800540-510

### JAKARTA-JATINEGARA

Eks Gedung Tamara Jl. Jatinegara Barat  
No.135 B, Jakarta Timur 13310  
Tel. : 85901177-79  
Fax. : 8518239

### JAKARTA-KALIMALANG TARUM \*

Jl. Tarum Barat No.1H-1 Kalimalang,  
Jakarta Timur  
Tel. : 8656662  
Fax. : 8642058

### JAKARTA-OTISTA

Jl. Otto Iskandardinata Raya No.151A,  
Jakarta  
Tel. : 2800418-19  
Fax. : 2800639

### JAKARTA- PONDOK GEDE \*

Rukan Pondok Gede Plaza Blok D  
No. 1-2 Pondok Gede, Bekasi  
Tel. : 8474529-09-03  
Fax. : 8474477

### JAKARTA-CIBUBUR TIME SQUARE

Cibubur Times Square, Jl. Raya  
Transyogi Km. 3, Cibubur, Jakarta Timur  
Tel. : 081316887687 / 68847403  
Fax. : 84302662

### JAKARTA-PONDOK BAMBU

Jl. Pahlawan Revolusi 125 B,  
Pondok Bambu, Jakarta Timur  
Tel. : 8612527, 8612844  
Fax. : 8615171

### JAKARTA - BUARAN RAYA

Jl. Buaran Raya Blok A No. 93-94,  
Jakarta Timur  
Tel. : 021-86601759 / 86613155  
Fax. : 86603338

### BEKASI-JUANDA \*

Jl. Ir. H. Juanda No.159, Bekasi  
Tel. : 8801990 - 8812260  
Fax. : 8808537

### BEKASI-MAL METROPOLITAN

Metropolitan Mall Lt. Dasar No. 25  
Jl. Raya Kalimalang Ujung, Bekasi  
Tel. : 8848550-8030  
Fax. : 8843050

### BEKASI-KEMANG PRATAMA

Jl. Perumahan Kemang Pratama  
Blok AM No.3A, Bekasi Timur  
Tel. : 822 5347/822 6039  
Fax. : 822 5347/822 6039

### BEKASI-HARAPAN INDAH

Komp. Ruko Sentra Niaga Boulevard  
Hijau, Perum. Harapan Indah Blok SN.2  
No.16-17, Medan Sentra, Bekasi  
Tel. : 888 66015/16  
Fax. : 888 66015/16

### TANGERANG-DAAN MOGOT \*

Jl. Daan Mogot No 48, Tangerang  
Tel. : 5520781-0782-5570  
Fax. : 5586019-5525516

### TANGERANG-SUPERMALL

KARAWACI  
Supermall Karawaci LG # 183, 105  
Bulvar Diponegoro, Lippo Karawaci  
Tel. : 5462269, 5462270, 5462420,  
5462422  
Fax. : 5462271

### JAKARTA-GEDUNG VENTURA

Gedung Ventura Ground Floor,  
Jl. RA. Kartini No.26, Jakarta-Selatan  
Tel. : 750-4712  
Fax. : 759-14537

### TANGERANG-ALAM SUTRA

Jl. Sutra Niaga I No.17 Blok A1, Perum  
Alam Sutera, Tangerang  
Tel. : 5398327  
Fax. : 5527429

### TANGERANG-TAMAN CIBODAS

Komplek Taman Cibodas. Jl. Gatot  
Subroto Ruko Blok A No. 16, Curug,  
Tangerang  
Tel. : 5528430-8435  
Fax. : 5586359

### TANGERANG-BSD \*

Jl. Raya Serpong BSD Komersial  
Blok 201-1 Sektor VI Tgr  
Tel. : 5379033-6966-9036  
Fax. : 5374048

### TANGERANG-BINTARO III \*

Komp. Rukan Bintaro Jaya Sektor III A,  
Blok A No. 8-10, Bintaro,  
Tangerang 15224  
Tel. : 7375160-64  
Fax. : 7375158

### JAKARTA-TANJUNG DUREN

Jl. Tanjung Duren Raya No. 62,  
Jakarta Barat 11470  
Tel. : 5664188  
Fax. : 5664193-4188-5635336

### JAKARTA-CITRALAND

Citra Land Mall Lt. LG Unit 5, Jl. S.  
Parman, Grogol, Jakarta Barat 11470  
Tel. : 5666845  
Fax. : 5681205

### JAKARTA-CITRA GARDEN II

Jl. Citra Garden II Blok I-1 No. 12 A,  
Jakarta Barat  
Tel. : 5417705,5417720,  
5458253,5458254  
Fax. : 5403021

### JAKARTA-DAAN MOGOT

Jl. Daan Mogot no. 6 C-D, Jakarta Barat  
Tel. : 5655370-72  
Fax. : 5654783

### JAKARTA-GREEN GARDEN

Perum Green Garden Blok I-9 Kaw 18,  
Jakarta Barat  
Tel. : 5812281-2283-5328-5331-7420  
Fax. : 5812285

### JAKARTA-GREEN VILLE

Jl. Green Ville Blok AY no. 20,  
Jakarta Barat  
Tel. : 5658160-64, 5658121-  
7849-7216  
Fax. : 5656030

### JAKARTA-GROGOL MUWARDI

Jl. Muwardi Raya no. 7, Jakarta  
Tel. : 5667010,5640121, 5602540-  
0794-4518/5604518  
Fax. : 5640122

### JAKARTA - TAMAN PALEM LESTARI

Taman Palem Lestari Blok A 11 No.33,  
Jl. Kamal Raya Outer Ringroad,  
Cengkareng, Jakarta-Barat  
Tel. : 70613370  
Fax. : (021) 5561964

### CILEGON-S. A. TIRTAYASA \*

Jl. Sultan Agung Tirtayasa (d/h Jl. Raya  
Merak) No.145 Cilegon 42415  
Tel. : (0254) 391769, 380270-271  
Fax. : 0254-392155

### CILEGON-SERANG \*

Jl. Maulana Hasanuddin, Blok I / 5-7  
Serang, Cilegon  
Tel. : (0254) 203140 - 43  
Fax. : 0254-203144

### BOGOR-JUANDA \*

Jl. Raya Juanda No.46, Bogor  
Tel. : (0251) 329055 Ext 110/  
D- 356548  
Fax. : 0251-322454

### BOGOR-TAJUR

Jl. Raya Tajur No.49 B, Bogor  
Tel. : (0251) 393415-414  
Fax. : (0251)390637

### BOGOR-WARUNG JAMBU

Jl. Raya Pajajaran Komp. Ruko  
Warung Jambu, Bogor  
Tel. : (0251) 322224, 323843  
Fax. : 39838847

### BOGOR - DEWI SARTIKA

Jl. Dewi Sartika No. 24 C, Bogor  
Tel. : 0251-8356692-6619  
Fax. : 0251 - 8356669

### KARAWANG-TUPAREV

Jl. Tuparev Komp. Ruko Plaza Karawang  
5-6, Karawang  
Tel. : (0267) 405533-566-588-239,  
D-6339077  
Fax. : 0267-405511-8241

### RENGASDENGKLOK

Jl. Raya Rengasdengklok No.111,  
Rengasdengklok  
Tel. : (0267) 482659, 482601  
Fax. : (0267)482017

### BEKASI-CIKARANG

Gedung Eks Bank Tamara, Jl. RE  
Martadinata No. 9 Cikarang, Bekasi  
Tel. : 8904341/8901445  
Fax. : 8904343

### CIKAMPEK-A.YANI

Jl. Jend. A. Yani No. 37-C, Cikampek,  
Karawang 41373  
Tel. : (0264)318496  
Fax. : 0264-315425

### TELUK BETUNG-PATTIMURA

Jl. Pattimura No.2-4, Telukbetung  
Tel. : 0721-487226  
Fax. : 0721-487250

### TELUK BETUNG- IKAN HIU

Jl. Ikan Hiu Blok B 2-4 Teluk Betung  
Tel. : 0721-487334  
Fax. : (0721) 487336

**PRINGSEWU-A.YANI**  
Jl. Ahmad Yani No. 67A (d/h No.65),  
Pringsewu  
Tel. : 0729-21326  
Fax. : (0729) 21426

**TANJUNG KARANG-KARTINI**  
Jl. Kartini No.182, Tanjung Karang  
Tel. : 0721-262026  
Fax. : 0721-262502

**TANJUNG KARANG-WAY HALIM**  
Jl. Kiai Maja Ruko Way Halim No. 14-15,  
Tanjung Karang  
Tel. : 0721-704110  
Fax. : (0721) 783613

**KOTA BUMI-SUDIRMAN**  
Jl. Jend. Sudirman No.7, Kotabumi  
Tel. : 0724-21076;21990  
Fax. : (0724) 21458

**METRO LAMPUNG-SUDIRMAN**  
Jl. Jend. Sudirman No.1-3 / B, Lampung  
Tel. : 0725-41404  
Fax. : 0725-43631

**BANDAR JAYA-PROKLAMATOR**  
Jl. Proklamator Raya No.63, Bandar Jaya  
Tel. : 0725-25002, 25003  
Fax. : (0725) 25004

## Region 2. West Java

**BANDUNG-OTISTA \***  
Jl. Oto Iskandar Dinata No, 22, Bandung  
Tel. : (022)4241575-80 (ext.:101)  
Fax. : (022) 4241573/4213428

**BANDUNG-PASAR BARU \***  
Pasar Baru Jl. Otto Iskandar Dinata  
No. 70, Blok D2-5, Bandung  
Tel. : (022) 4246700,4246701,4245959  
Fax. : (022) 4246702

**BANDUNG-SETRASARI MALL \***  
Jl. Prof.Suryasumantri No.21,  
Komp.Ruko Setrasari Mall, Bdg  
Tel. : (022) 2016002,2016004,05  
(Hunting) direct 2016003  
Fax. : (022) 2016001

**CIMAHI-CIBABAT \***  
Jl. Raya Cibabat No.349, Cimahi  
Tel. : (022) 6657132,  
664110,6657133  
Fax. : (022) 6657134

**BANDUNG-SUDIRMAN \***  
Jl. Jend. Sudirman No.437, Bandung  
Tel. : (022) 6014459, 6002757  
Fax. : (022) 6002755

**BANDUNG-PASIR KALIKI \***  
Jl. Pasir Kaliki No. 154, Bandung  
Tel. : (022) 4208675, 4211172,  
4211175  
Fax. : (022) 4211173

**BANDUNG-ASIA AFRIKA \***  
Jl. Asia Afrika No. 180, Bandung  
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Tel. : (0266) 221188  
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64090,264107  
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Fax. : (0265) 331498

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Fax. : (031) 5474613

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Fax. : (031) 8411512

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Jl. HR. Muhammad No. 86 C-D,  
Surabaya  
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7343810-D  
Fax. : (031) 7341181

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Fax. : (031) 5327750

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Tel. : (031) 5928570/65/69, 5991834  
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Mayar Indah Plaza, Surabaya  
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5044376  
Fax. : (031) 5044374

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Tel. : (031) 8961031-2, 8957365-D  
Fax. : (031) 8921573

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Fax. : (031) 8972155

**MOJOKERTO-SUDIRMAN**  
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Fax. : (031) 3559275

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Jl. Mulyosari No. 134 Ruko PB 14,  
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Fax. : (031) 5932712

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Jl. Rajawali No. 51 B, Surabaya  
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Fax. : (031) 3096772

### SIDOARJO-SEPAJANG

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Fax. : (031) 7870360

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Fax. : (031) 732 0131

### SURABAYA-KUSUMA BANGSA

Jl. Kusuma Bangsa No. 90 Surabaya  
Tel. : (031) 5323968  
Fax. : (031) 5479791

### SURABAYA - MAYJEN SUNGKONO

Jl. Mayjen Sungkono No. 75  
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Fax. : (031) 5681869

### SURABAYA - PERAK BARAT

Jl. Perak Barat No. 261, Surabaya  
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Fax. : (031) 3284675

### SURABAYA - MARGOREJO INDAH

Jl. Margorejo Indah No. 90 Surabaya  
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Fax. : (031) 8414766

### SURABAYA - PUCANG ANOM

Jl. Pucang Anom Timur No. 5 B,  
Surabaya  
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Fax. : (031) 5018884

### SURABAYA - KEMBANG JEPUN

Jl. Kembang Jepun No. 43, Surabaya  
Tel. : (031) 3577743  
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Fax. : (0321) 861245

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Jl. Kawi No. 15, Malang  
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### BATU-DEWI SARTIKA

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Fax. : (0341) 593794

### LAWANG-THAMRIN

Jl. M. Thamrin No. 55 (d/h No.12),  
Lawang  
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Jl. Raya Jogonalan No. 32, Pandaan-  
Pasuruan  
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Fax. : (0343) 632751

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Sudirman, Lumajang  
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Fax. : (0334) 884120

### PROBOLINGGO-SUDIRMAN \*

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### PROBOLINGGO-LECES

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Fax. : (0351) 746564

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Fax. : (0361) 262859

### DENPASAR-HAYAM WURUK

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Fax. : (0361) 224967

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Fax. : (0361) 813459

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Fax. : (0370) 633068

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Fax. : (0370) 671095

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Fax. : (0380) 831702

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Fax. : (0382) 22021

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Tel. : (0389) 21534  
Fax. : (0389) 54123, 21543

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Fax. : (0381) 22409

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Fax. : (0411) 314474

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Ruko Plaza Balla Lompoa Blok C1, Jl. KH. Wahid Hasyim, Sungguminasa  
Tel. : (0411) 8220470 - 471  
Fax. : (0411) 8220467

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Fax. : (0411) 871661

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Tel. : 0411-588058/588060/583040  
Fax. : 0411-588073

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Tel. : (0421) 22325  
Fax. : (0421) 22111

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Tel. : (0421) 922171, 922708, 312762  
Fax. : (0421) 922172

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Fax. : (0423) 21144, 23725

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Tel. : (0423) 24222  
Fax. : (0423) 24220

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Fax. : (0471) 23540

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Fax. : (0421) 91849

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Fax. : (0481) 21923

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Fax. : (0411) 372217

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Fax. : (0485) 22333

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Tel. : (0428) 51822, 51823  
Fax. : (0428) 51824

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Fax. : 0426-21296

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Tel. : (0410) 21925, 21926  
Fax. : (0410) 21927

**KENDARI-SAM RATULANGI**  
Jl. Sam Ratulangi No.183-185, Mandonga, Kendari  
Tel. : (0401) 322206, 76 - 78  
Fax. : (0401) 327201

**KENDARI-MT. HARYONO**  
Jl. MT. Haryono No.16, Kendari  
Tel. : (0401) 395896, 395897, 395901  
Fax. : (0401) 395898

**BAU-BAU-YOS SUDARSO**  
Jl. Yos Sudarso No. 17, Bau-bau  
Tel. : (0402) 23108 - 09, 23091  
Fax. : (0402) 23113

**AMBON-DIPONEGORO \*\***  
Jl.Diponegoro No.34, Amboin  
Tel. : (0911) 354063 - 65  
Fax. : (0911) 354062

**MASOHI-A.SOULISSA**  
Jl. Abd.Soulissa No.111, Masohi  
Tel. : (0914) 22120 - 21, 21220  
Fax. : (0914) 22119

**JAYAPURA-A.YANI \*\***  
Jl. A.Yani No.9, Jayapura  
Tel. : (0967) 531713  
Fax. : (0967) 531711

**ABEPURA-RAYA ABEPURA**  
Ruko Abepura, Jl. Raya Abepura, Kotaraja  
Tel. : (0967) 584367 - 68  
Fax. : (0967) 584366

**MERAUKE-MANDALA**  
Jl.Raya Mandala No.71, Merauke  
Tel. : (0971) 323261 - 64  
Fax. : (0971) 324343

**NABIRE-YOS SUDARSO**  
Jl. Yos Sudarso, Nabire, Irian Jaya  
Tel. : (0984) 23166 - 68  
Fax. : (0984) 23169

**SENTANI-KEMIRI**  
Ruko Sentani Jayapura, Jl. Raya Kemiri No.282, Sentani, Jayapura  
Tel. : 0967-593962  
Fax. : 0967-593 995

**TIMIKA-YOS SUDARSO**  
Jl. Yos Sudarso No. 12, Timika, Papua  
Tel. : (0901) 322244, 32276, 321458, 323844  
Fax. : (0901) 321462

**MANOKWARI-YOS SUDARSO**  
Jl.Yos Sudarso No.41 E/F, Manokwari  
Tel. : (0986) 213782 - 84  
Fax. : (0986) 213785

**SORONG-A.YANI**  
Jl.A.Yani No.53, Sorong  
Tel. : (0951) 325555, 321501  
Fax. : (0951) 325897

**BAIK-IMAM BONJOL**  
Jl.Imam Bonjol No.34, Biak  
Tel. : (0981) 24023 - 25  
Fax. : (0981) 24026

**MANADO-SUTOMO \*\***  
Jl.DR.Sutomo No.62, Manado  
Tel. : (0431) 868122  
Fax. : (0431) 860772

**MANADO-BAHU MALL**  
JL.Wolter Monginsidi, Bahu Mall, Blok S No 8 Manado  
Tel. : (0431) 841621, 841625  
Fax. : (0431) 841626

**MANADO-RANOTANA**  
Jl.S.Ratulangi No.399, Ranotana, Manado  
Tel. : (0431) 870420, 855235  
Fax. : (0431) 841948

**MANADO-TOAR**  
Jl. Toar No. 17, Manado  
Tel. : (0431) 846290, 860525  
Fax. : (0431) 860526

**MINAHASA-TOMOHON**  
Jl.Raya Tomohon No.40A, Tomohon, Minahasa  
Tel. : (0431) 351970, 351971  
Fax. : (0431) 351972

**BITUNG-YOS SUDARSO**  
Jl. Yos Sudarso No. 76, Bitung, Sulawesi Utara  
Tel. : (0438) 30110 - 31120  
Fax. : (0438) 30164

**AMURANG-P.LINGKUNGAN**  
Jl.Pasar Lingkungan 7, Amurang, Kab. Minahasa, Sulut  
Tel. : (0430) 21870, 21143  
Fax. : (0430) 21914

**TAHUNA-HASANUDIN**  
Jl.ST. Hasanudin No.65, Tahuna  
Tel. : (0432) 21339 - 22537  
Fax. : (0432) 22540

**GORONTALO-A.YANI**  
Jl. A.Yani No.58, Gorontalo  
Tel. : (0435) 824137, 823961, 822569  
Fax. : (0435) 826992

**KOTAMOBAGU-KARTINI**  
Jl.Kartini No.203, Kotamobagu  
Tel. : (0434) 22007, 21023  
Fax. : (0434) 22340

**PALU - HASANUDIN**  
Jl. ST. Hasanudin No.27, Palu  
Tel. : (0451) 423452, 423903  
Fax. : (0451) 423813, 853136

\* Include Syariah Office Channelling  
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## Office Addresses

### PALU - GAJAH MADA

Jl. Gajah Mada No. 136, Palu  
Tel. : (0451) 454911, 454913  
Fax. : (0451) 454912

### LUWUK-BANGGAI

Jl.A. Yani No.104, Luwuk Banggai  
Tel. : (0461) 22960, 22957, 22931  
Fax. : (0461) 22959

### PARIGI - MASIGI

Jl.Trans Sulawesi No.27 (d/h No.135),  
Kel. Masigi, Kec. Parigi, Sulawesi Tengah  
Tel. : (0450) 21658, 21662  
Fax. : (0450) 21659

### TOLI-TOLI - USMAN BINOL

Jl.Usman Binol No.43, Toli-Toli  
Tel. : (0453) 23100, 23200, 23201  
Fax. : (0453) 23202

### TERNATE – PAHLAWAN REVOLUSI

Jl. Pahlawan Revolusi No.426, Ternate  
Tel. : (0921) 21975, 22082  
Fax. : (0921) 23626

### Region 5

Kalimantan

#### BANJARMASIN-LAMBUNG

##### MANGKURAT \*

Jl. Lambung Mangkurat No. 50,  
Banjarmasin  
Tel. : (0511) 4366824 - 25, 4366836  
Fax. : (0511) 4366847, 4366847

#### BANJARMASIN-A. YANI \*\*

Jl. A.Yani Km. 2.5 No. 81, Banjarmasin  
Tel. : (0511) 257301  
Fax. : (0511) 257483

#### BANJARMASIN-PASAR BARU \*

Jl. Pasar Baru Indah Blok 4A,  
Banjarmasin  
Tel. : (0511) 3358601,3358895  
Fax. : (0511) 3356801

#### BANJAR BARU - A. YANI

Jl. A. Yani Km 34, Banjarbaru  
Tel. : (0511) 4780023-24, 4780405  
Fax. : (0511) 4780028, 4782850

#### KOTABARU - PUTRI CIPTASARI

Jl. Putri Ciptasari 8-10 Kota Baru  
Tel. : (0518) 22256-7, 22257  
Fax. : (0518) 21254, 21905

#### KOTABARU-BATU LICIN

Jl. Raya Batu Licin No. 2-3 Batu Licin,  
Kotabaru  
Tel. : (0518) 70777, 70779  
Fax. : (0518) 70778

#### SAMARINDA-SUDIRMAN \*\*

Jl. Jend. Sudirman No. 31, Samarinda  
Tel. : (0541) 732832 - 5, 732837,  
205449  
Fax. : (0541) 732831, 205448

### SAMARINDA-CITRA NIAGA

Jl. Niaga Timur, Pertk. Citra Niaga BL A/  
37, Samarinda  
Tel. : (0541) 202021  
Fax. : (0541) 741803

### SAMARINDA-DR SUTOMO

Jl. Dr. Sutomo No.31, Kel Sidodadi,  
Samarinda  
Tel. : (0541) 768531,33  
Fax. : (0541)768532

### BALIKPAPAN-SUDIRMAN \*\*

Jl. Jend. Sudirman No. 54, Balikpapan  
Tel. : (0542) 733134 - 38, 730016  
Fax. : (0542) 736401

### BALIKPAPAN-RAPAK

Plaza Muara Rapak, Jl. Jend. A. Yani,  
Muara Rapak, Balikpapan  
Tel. : (0542)748001-02  
Fax. : (0542) 748003

### BALIKPAPAN-PANDANSARI

Jl. Pandansari No. 7, Balikpapan  
Tel. : (0542) 413293-4  
Fax. : (0542) 440716

### TANAH GROGOT-RA. KARTINI

Jl. RA. Kartini No. 42 Tanah Grogot  
Tel. : (0543) 22734, 22745, 21034  
Fax. : (0543) 22747

### BALIKPAPAN - A. YANI

Jl. Jend. A. Yani No. 8 Kel. Karang Jati,  
Balikpapan Tengah  
Tel. : (0542) 7209977, 7209979  
Fax. : (0542) 7209980

### TENGGERONG-MADUNINGRAT

Jl. Maduningrat No. 72, Tenggerong  
Tel. : (0541) 662633  
Fax. : (0541) 662124

### TARAKAN-YOS SUDARSO \*\*

Jl. Yos Sudarso, NO 30 Tarakan  
Tel. : (0551) 24648, 50  
Fax. : (0551) 22531

### TARAKAN-SUDIRMAN

Jl. Jend. Sudirman No.7 - 8, Tarakan  
Tel. : (0551) 24445, 24446  
Fax. : (0551) 36147

### TANJUNG REDEP-AKB SANIPA

Jl. Akb. Sanipa No. 669, Tanjung Redep  
Tel. : (0554) 22429, 22970  
Fax. : (0554) 22095

### BONTANG-MT. HARYONO

Jl. MT. Haryono No. 3, Bontang  
Tel. : (0548) 5107990  
Fax. : (0548) 25295

### SANGATTA - DR. SOETOMO

Komplek Perkantoran Jl. Dr. Soetomo  
Blok SB 9, Swarga Bara, Sangatta,  
Kalimantan Timur  
Tel. : (0549) 23315, 23316  
Fax. : (0549) 24722

### TANJUNG SELOR-SKIP II

Jl. Skip II Kav. 20, Tanjung Selor  
Tel. : (0552) 22266, 22555  
Fax. : (0552) 22239

### PALANGKARAYA-A. YANI

Jl. A. Yani No. 82, Palangkaraya  
Tel. : (0536) 3222131-2, 32222642  
Fax. : (0536) 3221197, 3224482

### SAMPIT-MAYJEN SUTOYO

Jl. Mayjend. Sutoyo No 86, Sampit  
Tel. : (0531) 22228-9, 23042, 24833  
Fax. : (0531) 24833

### PANGKALAN BUN - ANTASARI

Jl. P. Antasari No. 5 Pangkalan Bun  
Tel. : (0532) 23165, 23433  
Fax. : (0532) 24843, 23164

### PONTIANAK-TANJUNG PURA \*\*

Jl. Tanjung Pura No. 102, Pontianak  
Tel. : (0561) 737107 (H), 730898  
Fax. : (0561) 736264, 765595

### PONTIANAK-ST. MUHAMMAD

Jl. St. Muhammad No. 173, Pontianak  
Tel. : (0561) 731156  
Fax. : (0561) 734462

### SIANTAN-KHATULISTIWA

Jl. Khatulistiwa No. H- 99, Siantan  
Tel. : (0561) 883033, 881761, 881762  
Fax. : (0561) 882402

### PONTIANAK-SEIPINYUH

Jl. Raya Jurusan Pontianak No. 121,  
Sungai Pinyuh, Pontianak  
Tel. : (0561) 652868, 652869  
Fax. : (0561) 652870

### SINGKAWANG-NIAGA

Jl. Niaga No. 5-7, Singkawang  
Tel. : (0562) 634275,  
Fax. : (0562) 634276

### PEMANGKAT-M.HAMBAL

Jl. Muh. Hambal No. 48, Pemangkat  
Tel. : (0562) 242222,242228  
Fax. : (0562) 2422123

### PONTIANAK-KH. WAHID HASYIM

Jl. KH. Wahid Hasyim No.24-26,  
Pontianak, Kalimantan-Barat  
Tel. : 0561-768599/765411  
Fax. : 0561-768599/765411

### SINTANG-MT HARYONO

Jl. MT. Haryono No. 5, Sintang  
Tel. : (0565) 22302, 22318  
Fax. : (0565) 22316

### SANGGAU-A.YANI

Jl. Jend. A. Yani No.99, Kel. Ilir Kota,  
Kec. Kapuas, Kab. Sanggau,  
Kalimantan-Barat  
Tel. : 0564-22606  
Fax. : 0564-22606

### KETAPANG-MERDEKA

Jl. Merdeka No. 818, Ketapang  
Tel. : (0534) 33297, 33576  
Fax. : (0534) 33577

### Region 6

Sumatera

### MEDAN-BINJAI

Jl. Jend. Sudirman No. 60, Binjai, Sumut  
Tel. : 061 - 8821059  
Fax. : (061) 8821637

### MEDAN-TANJUNG PURA

Jl. Pemuda No. 20, Tanjung Pura, Sumut  
Tel. : 061 - 8960433  
Fax. : (061) 8960801

### MEDAN-DIPONEGORO \*\*

Jl. Diponegoro No. 35, Medan, Sumut  
Tel. : 061 - 4552000 ext 1235  
Fax. : (061) 4526485

### MEDAN-PEMUDA

Jl. Pemuda No. 5 A-D, Medan, Sumut  
Tel. : 061 - 4154611  
Fax. : (061) 4566358

### MEDAN-PUSAT PASAR

Jl. Pusat Pasar No. P 187, Medan, Sumut  
Tel. : 061 - 4156006  
Fax. : (061) 4159782

### MEDAN-RAHMADSYAH

Jl. Rahmadsyah No. 28A, Medan, Sumut  
Tel. : 061 - 7351436  
Fax. : (061) 7351460

### MEDAN-PANDU

Jl. Pandu No. 41 / 70, Medan, Sumut  
Tel. : 061 - 4576222  
Fax. : (061) 4565241

### MEDAN-ISKANDAR MUDA

Jl. Iskandar Muda No. 226 - 230, Medan,  
Sumut  
Tel. : 061 - 4155090  
Fax. : (061) 4536269

### MEDAN-PETISAH

Jl. Nibung Utama No.3/4, Kel.Petisah  
Tengah, Kec. Medan-Petisah, Medan,  
Sumut 20112  
Tel. : 061 - 4575685  
Fax. : 061-4575725

### MEDAN-THAMRIN

Jl. Thamrin No. 93 - 95, Medan, Sumut  
Tel. : 061 - 7366811  
Fax. : (061) 7342616, 7342617

### MEDAN-ISKANDAR MUDA 2

Jl. Iskandar Muda No. 57 T, Medan  
Tel. : 061-4514748,Fax.061-4514733  
Fax. : 061-451 4733

### MEDAN-ASIA MEGA MAS

Ruko Asia Mega Mas,  
Jl. Asia Indah Blok BB No. 16, Medan  
Tel. : 061-7321650, Fax. 061-7321503  
Fax. : 3013/3010

### MEDAN-TOMANG ELOK

Jl. Tomang Elok Blok BB No. 89  
Tel. : 061-8466150 ext.3010  
Fax. : 061-8466130

\* Include Syariah Office Channelling

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**MEDAN-SETIABUDI**

Jl. Setiabudi No. 4, Medan  
Tel. : 061-8216100 (H);  
061-8225782(D)  
Fax. : 061-8225747

**MEDAN-KATAMSO**

Ruko Kampung Baru Katamso,  
Jl. Katamso No. 731 A, Medan  
Tel. : Flexi 061-77237605, 77237606  
Fax. : 061-77237605, 77237606

**MEDAN-A. YANI**

Jl. Ahmad Yani No. 74, Medan, Sumut  
Tel. : 061 - 4519339  
Fax. : (061) 4158935

**TANJUNG MORAWA**

Jl. Irian No.111,Tanjung Morawa,  
Sumut  
Tel. : 061 - 7945929  
Fax. : (061) 7945778

**MEDAN-PUTRI HIJAU**

Jl. Putri Hijau No. 2, Medan, Sumut  
Tel. : 061 - 4152655  
Fax. : 061 - 4576606

**MEDAN-KRAKATAU**

Jl. Krakatau No. 127-127A, Medan  
Tel. : 061-77162802  
Fax. : 061-66366812

**SIBOLGA-IMAM BONJOL**

Jl. Imam Bonjol No. 63, Sibolga, Sumut  
Tel. : 0631 - 23826  
Fax. : 0631 - 24326

**GUNUNG SITOLI-DIPONEGORO**

Jl. Diponegoro No.143, Gunung Sitoli,  
Kab. Nias  
Tel. : 0639-21712  
Fax. : 0639-22923

**P. SIANTRAR-SUTOMO**

Jl. Sutomo No 5 DE Pematang Siantar  
Tel. : 0622 - 29481  
Fax. : (0622) 29482

**TEBING TINGGI-SUDIRMAN**

Jl. Jend. Sudirman No. 218 -220, Tebing  
Tinggi  
Tel. : 0621 - 24226  
Fax. : (0621) 24175

**PADANG SIDEMPUAN-MERDEKA**

Jl. Merdeka No. 22, Padang Sidempuan,  
Sumut  
Tel. : 0634 - 22926 0811604773  
Fax. : (0634) 22979

**KISARAN-IMAM BONJOL**

Jl. Imam Bonjol No. 178, Kisaran, Sumut  
Tel. : 0623 - 44079  
Fax. : (0623) 44966, 44059

**RANTAU PRAPAT-A.DAHLAN**

Jl. KH. Ahmad Dahlan No. 94, Rantau  
Prapat, Sumut  
Tel. : 0624 - 24159  
Fax. : (0624) 21068

**TANJUNG BALAI-COKROAMINOTO**

Jl. Cokroaminoto No. 48A,  
Tanjung Balai, Sumut  
Tel. : 0623 - 93370  
Fax. : (0623) 95158

**BD.ACEH-SAFIATUDDIN \***

Jl. Sri Ratu Safiatudin No. 54,  
Banda Aceh, NAD  
Tel. : 0651 - 31178  
Fax. : (0651) 32802

**LHOKSEUMAWE-PERDAGANGAN \***

Jl. Perdagangan No. 47 - 49,  
Lhoksumawe, NAD  
Tel. : 0645 - 40104  
Fax. : 0645 - 43640 / 43643

**LANGSA-TEUKU UMAR**

Jl. Teuku Umar No. 114, Langsa, NAD  
Tel. : 0641 - 21888  
Fax. : (0641) 22732

**BIREUEN-KOL. HUSEIN YUSUF \***

Jl. Kolonel Husein Yusuf No. 1, Kab.  
Bireuen, NAD  
Tel. : 0644 - 323081  
Fax. : (0644) 323086

**PADANG-SUDIRMAN \*/\*\***

Jl. Jend. Sudirman No.40, Padang,  
Sumbar  
Tel. : (0751) 32226  
Fax. : (0751) 30605-34062

**PADANG-BUNDO KANDUNG \*\***

Jl. Bundo Kandung No. 23 Padang,  
Sumbar  
Tel. : (0751) 33159 / 31585  
Fax. : (0751) 22782

**BUKITTINGGI-A.YANI**

Jl. A. Yani No.116F, Bukit Tinggi, Sumbar  
Tel. : (0752) 35350  
Fax. : (0752) 35351

**PAYAKUMBUH-SOEKARNO HATTA \***

Jl. Sukarno Hatta No. 80, Payakumbuh,  
Sumbar  
Tel. : (0752) 95770/95771/95772  
Fax. : (0752) 95764

**PADANG - S. PARMAN**

Jl. S.Parman 147, Kel. Ulak Karang,  
Kec. Padang  
Tel. : 0751-442686  
Fax. : 0751-442701

**PEKANBARU-WAHID HASYIM \*\***

Jl. Wahid Hasyim No. 2. Pekanbaru, Riau  
Tel. : (0761) 32626  
Fax. : (0761) 46342-32602

**PEKANBARU-SIMPANG PASAR**

BAWAH  
JL. M. Yatim No. 38 Simpang Pasar  
Bawah, Pasar Sago, Kampung Dalam,  
Senapelan, Pekanbaru, Riau  
Tel. : (0761) 45859 / 40310  
Fax. : (0761) 40320

**PEKANBARU-PROF. YAMIN**

Jl. Prof. Yamin No. 19 B/C,  
Pekanbaru, Riau  
Tel. : (0761) 25385 / 25386 Direct  
859316  
Fax. : (0761) 25382

**DUMAI-SUKAJADI**

Jl. Sukajadi 81 A/B Dumai, Riau  
Tel. : (0765) 35665 / 35852  
Fax. : (0765) 35682

**DURI-SUDIRMAN**

Jl. Jend. Sudirman No. 151-152, Duri,  
Riau  
Tel. : (0765) 596868 -67  
Fax. : (0765) 596875

**PEKANBARU - RIAU**

Jl. Griya Ruko No. 1 & 2 Pekan Baru,  
Riau  
Tel. : 0761-860804, 860805, 860810  
Fax. : 0761-860867

**PEKANBARU - TUANKU TAMBUSAI**

Jl. Tuanku Tambusai No. 12 A,  
Pekanbaru  
Tel. : 0761-62749, 62883  
Fax. : 0761-62428

**BAGAN BATU - SUDIRMAN**

Jl. Jendral Sudirman No. 761,  
Bagan Batu  
Tel. : (0765) 7040660 - 65  
Fax. : (0765) 552300

**BATAM-RADEN PATAH**

Jl. Raden Patah No.15A, Batam  
Tel. : (0778) 451018 / 451013 /  
451017  
Fax. : (0778) 451012

**BATAM - BATU AJI**

Kantor Aviari Batam Komp. Pertokoan  
Aviari Pratama Blok B2 No. 03, Batu Ajii,  
Tiban Asri, Kec. Sekupang, Batam - Riau  
Tel. : (0778) 363777, 363737  
Fax. : (0778) 36367

**BATAM-GEDUNG NAGOYA \*\***

Bank Duta Building Nagoya, Batam  
Tel. : (0778) 456560 / 458400  
Fax. : (0778) 458668

**TJ.PINANG-JL.POS**

Jl. Ketapang No. 49, Tanjung Pinang  
Tel. : (0771) 27588 / 24001 / 24987  
Fax. : (0771) 24234

**JAMBI-SUTOMO \*\***

Jl. Dr. Sutomo No.21, Jambi  
Tel. : (0741) 34061 / 31626  
Fax. : (0741) 25633

**JAMBI-KOTA INDAH**

Jl. Gatot Subroto Komplek Kota Indah  
AB/1, Jambi  
Tel. : (0741) 31312 / 20912  
Fax. : (0741) 51933

**MUARA BUNGO-LINTAS SUMATRA**

Jl. Lintas Sumatera Km 1 No.26,  
Muara Bungo  
Tel. : (0747) 322106  
Fax. : (0747) 21148

**JAMBI-KUALA TUNGKAL**

Jl. Nelayan No.5 Kuala Tungkal, Jambi  
Tel. : (0742) 22447 /22448  
Fax. : (0742) 22448

**BENGKULU-S. PARMAN**

Jl. S. Parman No. 35, Bengkulu  
Tel. : 0736-20650  
Fax. : 0736-343259

**PALEMBANG-SUDIRMAN \*\***

Jl. Jend. Sudirman No. 440, Palembang  
Tel. : 0711-312606  
Fax. : (0711) 310116

**PALEMBANG-MESJID LAMA**

Jl. Mesjid Lama No. 170 Palembang  
Tel. : (0711) 310390  
Fax. : (0711) 312822

**LEMABANG-MARTADINATA**

Jl. RE Martadinata No.18, Lemabang-  
Palembang  
Tel. : 0711-714363,714364  
Fax. : 0711-716901

**LUBUK LINGGAU-GARUDA**

Jl. Garuda No. 12, Lubuk Linggau,  
Sumsel  
Tel. : (0733) 322098  
Fax. : (0733) 322990

**BATU RAJA-AKMAL**

Jl. Akmal No.75, Batu Raja, Sumsel  
Tel. : 0735-320084  
Fax. : (0735)320657

**PRABUMULIH-SUDIRMAN**

Jl. Jend Sudirman No.5  
(d/h No.167-168), Prabumulih  
Tel. : (0713) 322555  
Fax. : (0713) 322333

**MUARA ENIM-LIBERTY**

**SIMANJUNTAK**  
Jl. Liberty Simanjuntak No.82, Muara  
Enim, Sumsel  
Tel. : 0734-422726  
Fax. : (0734) 422725

**LAHAT-PAGAR ALAM**

Jl. Lettu Hamid No.88 Pagar Alam,  
Lahat, Sumsel  
Tel. : 0730-623325  
Fax. : 0730-621738

**PALEMBANG-BASUKI RAHMAT**

Jl. Basuki Rahmat No. 897 C-D  
Palembang  
Tel. : 0711-373499  
Fax. : 0711-355419

**PALEMBANG-MANGKUNEGARA**

Jl. MP. Mangkunegara No. 14 B Klaten,  
Palembang  
Tel. : 0711-826050  
Fax. : 0711-820948

**PANGKAL PINANG - MESJID JAMIK**

Jl. Masjid Jamik No. 27, Pangkal Pinang,  
Bangka Belitung  
Tel. : 0717-422255, 424672  
Fax. : (0717) 422006

\* Include Syariah Office Channelling

\*\* Include Danamon Privilege

## Office Addresses

### Region 7

Central Java, Yogyakarta

#### SOLO-SUDIRMAN \*/\*\*

Jl. Sudirman No.5, Solo  
Tel. : (0271) 661996-H, 663326,  
663319-D  
Fax. : (0271) 663359

#### SOLO-RAJIMAN \*

Jl. Dr. Rajiman No. 18 Solo  
Tel. : (0271) 656896  
Fax. : (0271) 644428

#### KLATEN-PEMUDA \*

Jl. Pemuda Utara No.135 Klaten  
Tel. : (0272) 322911, 44, 55  
Fax. : (0272) 322811

#### SRAGEN-SUKOWATI \*

Jl. Raya Sukowati No. 243, Sragen  
Tel. : (0271) 892500, (0271) 892600  
Fax. : (0271) 892400

#### SOLO-RAYA PALUR

Jl. Raya Palur RT. 002/RW.03 Solo  
Tel. : (0271) 821422, 821250, 821187  
Fax. : (0271) 821197

#### SOLO-KAPten TENDEAN

Jl. Kapten Tendean, Nusukan No. 47  
Banjarsari - Solo  
Tel. : (0271) 712255, 727552  
Fax. : (0271) 726160

#### SOLO-SLAMET RIYADI

Jl. Slamet Riyadi No. 472, Kel. Purwosari,  
Kec. Laweyan, Solo  
Tel. : (0271) 711773, 717841, 733186,  
733265, 733308, 737779  
Fax. : (0271) 716344

#### SEMARANG-PEMUDA \*/\*\*

Jl. Pemuda No. 175, Semarang  
Tel. : (024) 3549401, 3580330  
Fax. : (024) 3563031

#### SEMARANG-MT. HARYONO \*

Jl. MT Haryono Komp. Bubakan  
BLA/5-6, Semarang  
Tel. : (024) 3558423 - 4  
Fax. : (024) 3558427

#### SEMARANG-BANGKONG \*

Jl. MT Haryono Bangkong Plaza C-2,  
Semarang  
Tel. : (024) 8311680  
Fax. : (024) 311684

#### SEMARANG-GANG TENGAH \*

Jl. Gang Tengah No. 77, Semarang  
Tel. : (024) 3544062, 3521351  
Fax. : (024) 3542847

#### SEMARANG-PURI ANJASMORO \*

Jl. Puri Anjasmoro No. GI No.36,  
Semarang  
Tel. : (024) 7613347 - 49  
Fax. : 024- 7613365

#### SEMARANG-MAJAPAHIT \*

Jl. Majapahit Ruko Gayamsari Blok A-3,  
Semarang  
Tel. : (024) 6724185 - 87  
Fax. : (024) 6719777

#### SEMARANG-SUARI \*

Jl. Suari No.17A, Semarang  
Tel. : (024) 3551853, 3544235,  
3547989, 3551854  
Fax. : (024) 3547987

#### SEMARANG-CITRALAND \*

Komp. Citraland. Jl. Anggrek Raya Kav  
23-25, Semarang  
Tel. : (024) 8318885  
Fax. : (024) 8411212

#### SEMARANG-SULTAN AGUNG \*

Jl. Sultan Agung No. 104-106 B Ruko  
No.3, Semarang  
Tel. : (024) 8312525, 8310745  
Fax. : (024) 8310736

#### SALATIGA-SUDIRMAN \*

Jl. Jend. Sudirman No.170, Salatiga  
Tel. : (0298) 325951  
Fax. : (0298) 325951

#### KUDUS - A. YANI \*/\*\*

Jl. A. Yani No.77, Kudus  
Tel. : (0291) 436531-33,D-431700  
Fax. : (0291) 432990/660

#### PATI-PEMUDA \*

Jl. Pemuda No. 239 C, Pati  
Tel. : (0291)384204-05, 384365  
Fax. : (0291) 384203

#### PATI-TAYU

Jl. Kartini No.14, Tayu, Pati, Jawa Tengah  
59155

Tel. : (0295) 452334  
Fax. : (0295) 452067

#### JUWANA-SILUGONGGO

Jl. Silugonggo No. 12, Juwana  
Tel. : (0295) 472167  
Fax. : (0295) 472168

#### JEPARA-PATIMURA \*

Jl. Patimura Ruko Blok A-2 Jepara  
Tel. : (0291) 593766-67  
Fax. : (0291) 592340

#### DEMAK-SULTAN PATAH \*

Jl. Sultan Patah No. 25, Demak  
Tel. : (0291) 685475, 686475  
Fax. : (0291) 686474

#### PURWODADI-R. SUPRAPTO

Jl. R. Suprapto No. 66, Purwodadi  
Tel. : (0292)422242; 422464  
Fax. : (0292) 421427

#### BLORA-ALUN-ALUN SELATAN \*

Jl. Alun-Alun Selatan No. 5, Blora  
Tel. : (0296) 533219 - 20  
Fax. : (0296) 533221

#### CENU-DIPONEGORO

Jl. Diponegoro No. 14, Cenu  
Tel. : (0296) 423991-2  
Fax. : (0296) 424113

#### WONOSOBO-SUMBING \*

Jl. Sumbing No. 22 Wonosobo  
Tel. : (0286) 323587 - 88  
Fax. : (0286) 323589

#### TEGAL-SUDIRMAN \*/\*\*

Jl. Jend Sudirman No.11-A, Tegal  
Tel. : (0283) 358961  
Fax. : (0283) 353252

#### TEGAL-BANJARAN

Jl. Raya Banjaran No. 14, Adiwerna,  
Tegal  
Tel. : (0283) 443980 - 1; 444603  
Fax. : (0283) 443982

#### PEMALANG-SUDIRMAN

Jl. Jend Sudirman Ruko No.9, Pemalang  
Tel. : (0284)322787, 322636  
Fax. : (0284) 322757

#### PEKALONGAN-H. WURUK \*/\*\*

Jl.Hayam Wuruk No.11A, Pekalongan  
Tel. : (0285) 428000,424260  
Fax. : (0285) 421634

#### MAGELANG-PEMUDA \*

Jl. Pemuda No. 149, Magelang  
Tel. : (0293) 366234 - 38  
Fax. : (0293) 366239

#### MUNTILAN-PEMUDA

Jl. Pemuda Ruko Plaza Blok B/4  
Muntilan, Magelang  
Tel. : (0293) 587393, 586773, 586404  
Fax. : (0293) 586405

#### PURWOREJO-VETERAN \*

Purworejo Plz. Ruko No. 18-19,  
Jl.Veteran 60, Purworejo  
Tel. : (0275) 322962, 322963  
Fax. : (0275) 323804

#### KUTOARJO-DIPONEGORO

Jl. Diponegoro No. 64, Kutoarjo  
Tel. : (0275) 641535/641539  
Fax. : (0275) 641389

#### TEMANGGUNG-TENTARA PELAJAR \*

Jl. Tentara Pelajar No.6, Temanggung  
Tel. : (0293) 493289 - 90  
Fax. : (0293) 493420

#### UNGARAN-GATOT SUBROTO \*

Jl. Gatot Subroto No. 156, Ungaran  
Tel. : (024) 692430 - 1  
Fax. : (024) 6921147

#### BATANG-SUDIRMAN

Jl. Jend. Sudirman 164, Batang  
Tel. : (0285) 392077- 21, 392493  
Fax. : (0285) 392494

#### KEBUMEN-KUSUMA \*

Jl. Kusuma No.1, Kebumen  
Tel. : (0287) 382121  
Fax. : (0287) 383265

#### GOMBONG-YOS SUDARSO

Jl. Yos Sudarso Barat No. 456, Gombong  
Tel. : (0287) 472187, 472188  
Fax. : (0287) 471282

#### KENDAL-RAYA \*

Jl. Raya No. 283, Kendal  
Tel. : (0294) 383014, 383015  
Fax. : (0294) 382791

#### REMBANG-KARTINI

Jl. Kartini No. 23. Rembang  
Tel. : (0295) 692888, 692900  
Fax. : (0295) 692777

#### SEMARANG - DOKTER CIPTO

Jl. Dokter Cipto No. 115A (Ruko No. 4),  
Semarang  
Tel. : (024) 8457117  
Fax. : (024) 8457119

#### SEMARANG - SETIABUDI

Jl. Setiabudi No. 119, Semarang  
Tel. : (024) 747529, 747530  
Fax. : (024) 7475439

#### PURWOKERTO-SUDIRMAN \*\*

Jl. Jend. Sudirman No. 183, Purwokerto  
Tel. : (0281) 631200-1  
Fax. : (0281) 636724

#### PURWOKERTO-D.I. PANJAITAN

Jl. DI Panjaitan No.9, Purwokerto  
Tel. : (0281) 639281, 638291 - 632098  
Fax. : (0281) 632097

#### WANGON-RAYA UTARA

Jl. Raya Utara Komplek Ruko No.5  
Kec. Wangon, Kab. Banyumas  
Tel. : (0281) 513030  
Fax. : (0281) 513020

#### PURBALINGGA-SUDIRMAN

Jl. Jend Sudirman No.111, Purbalingga  
Tel. : (0281) 891421  
Fax. : (0281) 891467

#### BANJARNEGARA-VETERAN

Jl. Veteran No. 82, Banjarnegara  
Tel. : (0286) 592454, 592455  
Fax. : (0286) 592456

#### CILACAP-SUDIRMAN

Jl. Jend Sudirman No.21, Cilacap  
Tel. : (0282) 535941 (H) 532100 (D)  
Fax. : (0282) 535155

#### YOGYAKARTA-DIPONEGORO \*\*

Jl. Diponegoro No. 97, Yogyakarta  
Tel. : (0274) 565053  
Fax. : (0274) 520109 ; 565033

#### YOGYAKARTA-URIP S.

Jl. Urip Sumohardjo 123, Yogyakarta  
Tel. : (0274) 560447 - 48  
Fax. : (0274) 544038

#### YOGYAKARTA-KATAMSO

Jl. Brigjen Katamso No.190 Yogyakarta  
Tel. : (0274)380141, 373298, 387683,  
387363,379106  
Fax. : (0274) 387737

#### JOGJAKARTA-KUSUMANEGARA

Jl. Kusumanegara No. 75  
Tel. : (0274) 553101, 553103  
Fax. : (0274) 553108

#### JOGJAKARTA-KALIURANG

Jl. Kaliurang KM 8 No. 62, Jogjakarta  
Tel. : (0274) 889904  
Fax. : (0274) 889905

\* Include Syariah Office Channelling

\*\* Include Danamon Privilege

# Responsibility for Annual Reporting

This Annual Report and the accompanying financial statements and related financial information are the responsibility of the Management of Danamon and have been approved by members of the Board of Commissioners and the Board of Directors whose signatures appear below:

## Board of Commissioners



**Ng Kee Choe**  
President Commissioner



**Gan Chee Yen**  
Commissioner



**Victor Liew Cheng San**  
Commissioner



**Krisna Wijaya**  
Commissioner



**J.B. Kristiadi**  
Independent Commissioner



**Milan R. Shuster**  
Independent Commissioner



**Harry Arief Soepardi Sukadis**  
Independent Commissioner



**Manggi Taruna Habir**  
Independent Commissioner

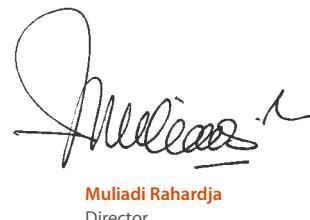
## Board of Directors



**Sebastian Paredes**  
President Director



**Jos Luhukay**  
Vice President Director



**Muliadi Rahardja**  
Director



**Vera Eve Lim**  
Director



**Kanchan Nijasure**  
Director



**Ali Yong**  
Director



**Sanjiv Malhotra**  
Director



**Herry Hykmanto**  
Director

# Shareholder Information

## Name of Company

PT Bank Danamon Indonesia Tbk

## Founded

16 July 1956

## Shareholders' Composition (As of December 31, 2008)

Asia Financial (Indonesia) Pte, Ltd.	67.87%
Public	32.13%

## Line of Business

Banking

## Listed on

Indonesia Stock Exchange

## Ticker Symbol

BDMN

## Auditor

Siddharta Siddharta & Widjaja (KPMG)

Wisma GKBI 33rd Floor

Jl. Jend. Sudirman No. 28

Jakarta 10210

Indonesia

Tel. (62-21) 574 2333, 574 2888

Fax. (62-21) 574 1777, 574 2777

## Share Registrar

PT Raya Saham Registra

Plaza Sentral Building 2nd Floor

Jl. Jend. Sudirman Kav. 47-48

Jakarta 12930

Tel. (62-21) 2525 6666

Fax. (62-21) 252 5028

[www.registra.co.id](http://www.registra.co.id)

## For further information, contact

### Investor Relations

Menara Bank Danamon, 6th Floor

Jl. Prof. Dr. Satrio Kav. E IV No. 6

Jakarta 12950, Indonesia

Tel. (62-21) 5799 1001-03

Fax. (62-21) 5799 1161

[www.danamon.co.id](http://www.danamon.co.id)



# **2008**

## Annual Report

**PT Bank Danamon Indonesia Tbk**

Menara Bank Danamon  
Jl. Prof. Dr. Satrio Kav E-IV No. 6  
Jakarta 12950, Indonesia  
Tel. 62 21 5799 1001-03  
Fax. 62 21 5799 1161

[www.danamon.co.id](http://www.danamon.co.id)