Board of Commissioners

**Ng Kee Choe**
President Commissioner

Ng Kee Choe was born on June 20th, 1944. He 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:**

**Particular Assignment:**
Member of the Nomination and Remuneration Committee

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

Harry A.S. Sukadis was born on October 6th, 1953. He 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

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

Prof. Dr. Kristiadi was born May 4th, 1946. He has been a Commissioner since 2005.

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

Currently, he serves as an expert staff for the Minister of Finance, Republic of Indonesia. Previously, he served as Asset Management Director and Budget Director of the Ministry of Finance in the Republic of Indonesia since 1980-1990 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 Development Supervision and State Administrative Reforms until 2001; Deputy Minister for Administrative Reforms until 2004, Secretary General of the Ministry of Communication and Information until 2004, and Secretary General of the Ministry of Finance of the Republic of Indonesia from 2005-2006.

**Expertise:**
Finance, Risk Management.

**Particular Assignment:**
Chairman of the Nomination and Remuneration Committee

**Milan R Shuster, PhD**
Independent Commissioner

Milan R Shuster, PhD was born on September 30th, 1941. He 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 PDFCI 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
Board of Commissioners

Manggi T Habir
Independent Commissioner

Manggi T Habir was born on April 3rd, 1953. He has been an Independent Commissioner since 2005.

He received a Master's degree in Business Administration from University of Michigan and a Master degree in Public Administration from Harvard University.

Currently he is Chairman of the Supervisory Board of Yayasan Danamon Peduli and Independent Commissioner of PT Asuransi Adira Dinamika, a subsidiary of Bank Danamon. Early in his career he was a business and economic correspondent for the Far Eastern Economic Review and held various key positions at Citibank N.A. Jakarta. Subsequently, he was 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

Dr. Ir. Krisna Wijaya, MM
Commissioner

Dr. Ir. Krisna Wijaya, MM was born on July 22nd, 1955. He has been a Commissioner since 2008.

He graduated from the Faculty of Agribusiness of Bogor Institute of Agriculture (IPB) -1980, and Program Magister Management of Gajah Mada University - 1990, Yogyakarta (UGM). Achieved his Doctor degree (Cum Laude) from UGM, Yogyakarta (2009). He has passed the Certified Risk Management Level from 1 to 5 and Executive Level.

Krisna Wijaya is a banking & economic practitioner and observer.

Previously as a Director of Bank Rakyat Indonesia (BRI) from 2000 to 2005, Commissioner of BRI (2005), Director of the Institution of Indonesian Banking Education in 2005 and CEO of Indonesia Deposits Insurance Corporation from 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 writes articles for various media since 1980 to now regarding banking and economy.

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

Particular Assignment:
- Member of the Risk Monitoring Committee

Gan Chee Yen
Commissioner

Gan Chee Yen was born on April 5th, 1959. He 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

Victor Liew Cheng San
Commissioner

Victor Liew Cheng San was born on June 15th, 1946. He 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:

Particular assignment:
- Member of Audit Committee
- Member of Risk Monitoring Committee
Independent Parties of Audit Committee and 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 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 born on April 28th, 1961. He 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-Sahara 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.
• Founder and member of the Board of Trustees of Danamon Peduli.

Jos Luhukay
Vice President Director

Jos Luhukay was born on December 18th, 1946. He 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 Bank 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 Indonesia’s private sector debt.

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 directly by the President of the Republic of Indonesia.

Roles and Responsibilities:
Jos Luhukay is in charge of Danamon’s Corporate Banking, Center for Operational Excellence, Public Affairs Unit, and Danamon’s Human Resources Unit. When needed, he substitutes as Danamon’s President Director.

Particular Assignment:
• Member of the Human Resource Committee
• Chairman of the Information Technology Steering Committee
• Member of the Operating Committee
• Chairman of the Fraud Committee
**Board of Directors and Operating Committee**

**Vera Eve Lim**

**Director**

Vera Eve Lim was born on October 1st, 1965. She 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 of PT Asuransi Adira Dinamika.

**Roles and Responsibilities:**

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

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**Muliadi Rahardja**

**Director**

Muliadi Rahardja was born on June 10th 1959. He 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
Sanjiv Malhotra

Sanjiv Malhotra was born on October 1st, 1946. He was appointed as the 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 Responsibilities:
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

Kanchan Nijasure

Kanchan Nijasure was born on November 30th, 1958. He 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 Responsibilities:
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
Board of Directors and Operating Committee

**Ali Yong**

*Director*

Ali Yong was born on April 14th, 1971. He 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

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**Herry Hykmanto**

*Director*

Herry Hykmanto was born on August 27th, 1968. He 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:**

Herry 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

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**Fransiska Oei Lan Siem**

*Director*

Born on June 12th, 1957. She was appointed as a Director of Danamon since May 2009. She receive her Master of Law (Sarjana Hukum) from University of Trisakti, Jakarta, Indonesia.

Fransiska started her career at PT Ficorinvest as Legal Head (1982-1984). She joined Citibank N.A from 1984 to 2000 and held various positions. Her latest position at Citibank N.A. was as Chief of Staff and Compliance Director. Since February 2005 until 2009, Fransiska was appointed as Director of PT Bank Internasional Indonesia, Tbk (BII). Prior to that she was BII’s Legal and Compliance Advisor (2004-2005) and BII’s Managing Director/Management Team (2000-2001). She served previously as the Commissioner of PT Bank Mandiri Tbk (2004-2005) and the Founder and Senior Partner of LBAF Law Firm from 2002-2004.

**Roles and Responsibilities:**

Fransiska Oei is responsible for regulatory compliance including implementation of Anti-Money Laundering and Counter Terrorism Financing in Danamon. She is also responsible for legal and litigation matters. Fransiska Oei is managing Corporate Secretary Office and responsible to ensure compliance to the Capital Market regulations.

**Particular Assignment:**
- Member of the Operating Committee
- Member of the Fraud Committee
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:
He is responsible for designing and executing the strategy for Adira Finance that includes Business Planning, Marketing, Sales, Risk Management, Human Resources Development and Operations.

Pradip Chhadva became a member of the Operating Committee in 2009. He has been the Business Head of Treasury, Capital Markets & Financial Institution for Danamon since November 2009.

Pradip Chhadva graduated in International Management from Thunderbird Graduate School of International in Glendale, Arizona in 1981. He started his career with Citibank in 1984 as a Treasury Manager of Saudi American Bank (Citibank Affiliate) in Riyadh, Saudi Arabia and left the bank as Deputy Division Head for Sales and Trading in Citibank International, Miami, Florida. He then continued his career and worked in First Caribbean International Bank in Barbados for two year starting 2007 and his last position was Group Head and Managing Director for Treasury Sales and Trading.

Roles and Responsibilities:
Pradip Chhadva is responsible for Treasury & Capital Markets as well as Financial Institutions businesses. This involves the formulation of strategies and ensuring its executions and achievements of the business’ bottom line. As the treasurer of Danamon, he is also responsible for the optimal and prudent management of Danamon’s balance sheet and liquidity management which includes planning for and executing the structural funding for Danamon.

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.

Role 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.

* Resigned as per January 14th 2010
Operating Committee

Restiana Linggadjaya
Chie Internal Auditor

Restiana Linggadjaya 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). 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 2003. She was the Finance Director of PT Asuransi Allianz Life Indonesia responsible for Finance, Accounting and Investments (2002-2004).

Roles and Responsibilities:

She 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.

* Resigned since February 28, 2010

Khoe Minhari Handikusuma
Self Employed Mass Market Business Head

Khoe 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 began his banking career 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:

He 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.

Michellina Triwardhany
Head of Consumer Banking

Michellina Triwardhany born in May 8, 1966, became Head of Consumer Banking as of December 1, 2009. Dhany’s career spans across multiple functions and geographies in the consumer banking area, including assignments in Singapore, Hong Kong, Philippines and Malaysia.

Dhany started her career as Management Trainee in Citibank Indonesia in 1990. She held numerous positions including Cards Business Director in Citibank Jakarta and Standard Chartered Bank in Hongkong, Country Retail Director in Citibank Philippines, and most recently as Country Business Head in Citibank Malaysia covering cards, mortgage, personal loan, and retail bank.

Dhany graduated in 1987 from North Texas State University with a BS degree in Computer Science and received MBA degree from the University of Texas at Austin with distinction in 1990.

Roles and Responsibilities:

Dhany oversees the Retail Bank, Credit Card, Consumer Mass Market and Adira Quantum. This includes formulation of strategies and ensuring its executions and achievements of the business’ bottom line. She will also responsible for the optimal progresses of the Retail Banking and Branch Transformation.

* Resigned since February 28, 2010
Incorporated in 1974, Temasek Holdings is an Asia investment house headquartered in Singapore, with a multinational staff of 380 people.

Supported by 12 affiliates and offices in Asia and Latin America, Temasek owns a diversified S$172 billion (US$119 billion) portfolio as of 31 July 2009, concentrated principally in Singapore, Asia and the emerging economies.

While wholly-owned by Singapore’s Ministry of Finance, the government does not direct or get involved in the investment and business decisions of Temasek.

Temasek is guided by an independent board and operates autonomously on commercial principles to create and deliver sustainable long-term value for its stakeholders.

As an active shareholder, Temasek promotes sound governance in its portfolio companies. It supports the formation of high caliber, commercially experienced and diverse boards to complement and guide management leadership.

Temasek’s investments centre on four themes:

- Transforming Economies,
- Growing Middle Income Populations,
- Deepening Comparative Advantages,
- Emerging Champions.

Its portfolio covers a broad spectrum of industries: financial services; telecommunications & media; transportation & logistics; real estate; infrastructure, industrial & engineering; energy & resources; life sciences, consumer & lifestyle; and technology.

Total shareholder return for Temasek since its inception in 1974 has been a healthy 16% compounded annually. It has a corporate credit rating of AAA/Aaa by rating agencies Standard & Poor’s and Moody’s respectively.

Temasek’s relationship with PT Bank Danamon Indonesia Tbk (Danamon) is at an arm-length shareholder level. Danamon is held through Asia Financial (Indonesia) Pte Ltd, which is in turn a majority holding of Fullerton Financial Holdings Pte Ltd (FFH), a wholly-owned subsidiary of Temasek. FFH, through Asia Financial (Indonesia) Pte Ltd, holds a 67.63% shareholding in Danamon as of December 31, 2009.

For more information on Temasek, please visit www.temasek.com.sg
### Senior Officers

#### Corporate Banking
- Megawati Sutanto (1) Corporate Banking Head
- Indra Nasution Industry Group Senior Banker
- Hery Adiawans Zainal Industry Group Senior Banker
- Lucy Bramastya Industry Group Senior Banker
- Agus Pratama Industry Group Senior Banker
- V.P. Stery Salindoho Industry Group Senior Banker
- Yenny Lim Planning and Business Management Head

#### Small Medium Enterprise and Commercial Banking
- Ajit Ramesh Raikar Small Medium Enterprise Commercial Business Head
- Henoch Munandar Deputy Small Medium Enterprise Commercial Credit Risk and Remedial Head
- Hartono Teguh Wijaya Regional Business Head
- Alexander Constantyn Setjadi Small Medium Enterprise Business Head
- Solomon Jamin Strategy Marketing Planning and Project Head
- Ong Tek Tjan Cross Selling Head

#### Self Employed Mass Market
- Khoe Minhari Handikusuma Self Employed Mass Market Business Head
- Liliana Veronica Lie Operation and Business Support Head
- Antony Kurniawan Control and Fraud Management Head
- M. Budi Utomo Sales and Distribution Head (Solusi Model)
- Sahat Horas Sitompu Sales and Distribution Head (Pasar Model)
- Denny Goutama Sales Management and Marketing Head
- Loefiy Wahjoe Indraprastha Research and Business Development Head
- Rudy Mahasin Business Planning Head Mass Market
- Imelda Rose Mananspring Risk Management Head
- Adil Pamungkas National Collection Head
- Juwono Akuau Rokanta Special Unit Management Head

#### Consumer Banking
- Michellina Triwardhany Head of Consumer Banking

#### Consumer Mass Market
- Farmawaty Tan Consumer Mass Market Head
- Boyke Lesmana Sales and Distribution Group Head
- Nani Harmania Hoesni Marketing Communication Head
- Sianne Komara Credit Policy and Processing Group Head
- Denny Irawan (2) Consumer Mass Market Business Planning and Analytics Group Head

#### Card Business
- Farmawaty Tan (Acting) (3) Card Business Head
- Alya Belfina Credit Policy Group Head
- Henry Setiawan Credit Risk Operations Head
- Linco Maria Tobing Card Marketing Group Head
- Darwin American Express Card Group Head
- Baraningrum (Acting) Sales and Distribution Group Head
- Beno Rudy Agung Merchant Business Group Head

#### Retail Banking
- Rodolfo Enrique Retail Banking Head
- Maldonado Perez (4) Retail Banking Head
- Purnomo Budi Wibowo Soetadi Retail Banking Network Support Head
- Djoemining Budiono Marketing and Analytics Head
- Sonny Wahyubrata Product Management Head
- Stelny Oktavianus Sales and Distribution Head
- Wicahyo Ratomo Alternative Channels Head

#### Treasury Capital Market and Financial Institution
- Pradip Chhadva Head of Treasury, Capital Market & Financial Institution
- Johannes Husin Treasury Sales & Trading Head
- Erny Resha Tanthy Financial Institution Head
- Anton Hermanto Gunawan Chief Economist
- Veronika Eka Listiani Kartono Business Management Head

#### Syariah and Transaction Banking
- Isabella Aritonang Transaction Banking Sales and Service Head
- Paulus Adinata Widia Cash Management and Value Chain Head
- D. Prayudha Moelyo Syariah Business Head
- Ardino Gusman Syariah Risk Head
- Refita Ruli Arief Business Planning Head
- M. Hari Siswanto Trade Product Management Head

#### Operation
- Bijono Waliman Operation Head
- Ray Rumawas Corporate Real Estate Management Head

#### New Core Banking System
- Atul Rasikbhai Patel (5) New Core Banking System Project Head
- Sumartono New Core Banking System Deputy Project Head
- Selamat Rodjali Project Manager Implementation
Senior Officers

Center of Operational Excellence

Melynda Adriana Aditiananto  
Krishnadari Febrianti  
Justina Gunawan  
Wuri Maharani

Integrated Risk

Varun Sabhiok  
Hafeez Ahmad Choudhry  
Sendiady Sondy  
Sammy Chakrabarti  
Herlinawaty Sutanto

Compliance, Legal, Litigation and Know Your Customer

Dini Herdini  
Toety Setyadewati  
Lungguk Gultom  
Joko Sutarto

Public Affairs

Zsa Zsa Quamilla Yusharyahya  
M. Reza Hoisin  
Elsa Christine  
Susy Darmayanti  
Fanadi Rival Malik  
A. Kasbil Y. Latief

Financial Planning & Control

Jonanda Yattha Saputra  
Mulijono Tjandra  
I Dewa Made Susila  
Yo Lian Kie  
Evi Lansyanti

Information Technology

Budi Sunyono  
Patrinus Joko  
Victor Erico Korompis  
Vabhrav M. Sakonikar  
Agustinus Sunan Perdana  
Soeleman

Audit

Restiana Linggajadiya  
Nathan Tanuwidjaja  
Yulius Setiawan  
Agnus Suryadi  
Micha Tambubolon  
Chaerul Johan Huwae

Human Resources

Maria Theodora Kurniawati  
Andang Lukitomo  
Rina Ryana Soekri  
Inge Turangan  
Maria Ellen Fransisca Yuriaan  
Jimmy Iskandar

Regional Corporate Officer

Henry Gunawan  
Artif Setyahadi  
Eddie Harjanto Bintoro  
Andrew Wongiaya  
Eka Dinata  
Alexs Marzo  
Rahardi Widi Hastomo

Danamon Peduli Foundation

Risa Bhinekawati  
Dave均价 (25)

PT Adira Dinamika Multi Finance Tbk. (Adira Finance)

Stanley Setia Atmadja  
Erida Gunawan  
Marwoto Soebiakto  
Hafid Hadeli  
Ho Lioeng Min

PT Adira Quantum Multi Finance (Adira Quantum)

Vacant  
Ruslim Muljadi  
Lynn Ramli  
Reza Pely Rusli  

PT Asuransi Adira Dinamika (Adira Insurance)

Willy Suwandi Dharma  
Indra Baruna  
Pratomo

Notes:
1. Megawati Sutanto resigned since January 14, 2010, replaced by Hery Adirlawan Zainal (Acting)
2. Denny Iswawan resigned since March 15, 2010
3. Deszy Midi was appointed Card Business Head as of March 1, 2010
4. Rodolfo Marx was working contract ended by April 1, 2010
5. Atul Rasikbhai Patel resigned since January 11, 2010
6. Lungguk Gultom resigned and replaced by Pey Fang Ong since January 1, 2010
7. Restiana Linggajadiya resigned since March 1, 2010, replaced by Nathan Tanuwidjaja (Acting)
8. Micha Tambubolon resigned since March 15, 2010
9. Alexis Marzo resigned since January 1, 2010, replaced by Ester Junita Ginting
10. Risa Bhinekawati resigned since December 31, 2009, replaced by Bonaria Siahaan since March 8, 2010

Approval by BAPERM - NK was received by February 16, 2010

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On 26 January 2004, the Bank also signed a Call Option Agreement, most recently amended by the “Fourth Amendment to the Amended and Restated Call Option Agreement” dated 22 December 2006. Based on the Call Option Agreement, the Bank has a right to purchase up to 20% of the remaining total issued shares of ADMF at an approved pre-determined strike price. This call option expired on 30 April 2009. On 8 April 2009, the Bank signed “Extension to the Amended and Restated Call Option Agreement”, which extends the Call Option expiry date to 31 July 2009. On the Call Option issuance date, the Bank paid a premium of Rp186,875 million for this call option and recognised this as other assets.

BI in its letter dated 31 December 2008 had approved the Bank’s plan to increase its ownership in AQ from 90% to 99% and increase AQ share capital to reach Rp100,000. Further on 23 April 2009, the Bank entered into a sale and purchase of shares agreement with minority shareholders of AQ whereas minority shareholders agreed to sell, transfer and assign 900 shares constituting of 9% of total issued shares of AQ to the Bank which have been executed in May 2009.

Ministry of Finance (Bapepam-LK) in its letter dated 30 June 2009 has approved the change of ownership of AI share from PT Adira Dinamika Investindo to the Bank. On 9 July 2009, PT Adira Dinamika Investindo has signed transfer agreement of 90% AI shares to the Bank. Therefore, currently Bank owns 90% of AI shares. Confirmation and approval for such transfer transaction has been obtained from EGMS of AI stipulated on Deed No. 8 dated 9 July 2009 by P. Sutrisno A. Tampubolon, SH, Notary in Jakarta, which was received and registered in Sisminbakum Database of Directorate General of Common Law Administration of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-12574 dated 7 August 2009.

Subsidiaries and Affiliates

<table>
<thead>
<tr>
<th>Company</th>
<th>Business Activity</th>
<th>% Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>PT Adira Dinamika Multi Finance Tbk</td>
<td>Multifinance</td>
<td>95%</td>
</tr>
<tr>
<td>PT Asuransi Adira Dinamika</td>
<td>Insurance</td>
<td>90%</td>
</tr>
<tr>
<td>PT Adira Quantum Multi Finance</td>
<td>Multifinance</td>
<td>99%</td>
</tr>
<tr>
<td>PT Bank Woori Indonesia</td>
<td>Commercial Bank</td>
<td>4.81%</td>
</tr>
<tr>
<td>PT Bank Chinatrust Indonesia</td>
<td>Commercial Bank</td>
<td>1.00%</td>
</tr>
<tr>
<td>PT Sarana Lampung Ventura</td>
<td>Venture Capital</td>
<td>4.21%</td>
</tr>
<tr>
<td>PT Mitra Dana Jimbaran</td>
<td>Venture Capital</td>
<td>3.85%</td>
</tr>
<tr>
<td>PT Sarana Kalteng Ventura</td>
<td>Venture Capital</td>
<td>3.77%</td>
</tr>
<tr>
<td>PT Sarana Kalbar Ventura</td>
<td>Venture Capital</td>
<td>2.44%</td>
</tr>
<tr>
<td>PT Sarana Jambi Ventura</td>
<td>Venture Capital</td>
<td>2.25%</td>
</tr>
<tr>
<td>PT Sarana Sumbar Ventura</td>
<td>Venture Capital</td>
<td>1.78%</td>
</tr>
<tr>
<td>Others</td>
<td>Venture Capital etc.</td>
<td>0.25% - 1.04%</td>
</tr>
</tbody>
</table>
## Subsidiaries and Affiliates

### PT ADIRA DINAMIKA MULTI FINANCE TBK (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 95% 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 more than 300 outlets throughout more than 120 cities across the country, Adira Finance is one of the largest multi brand automotive financiers in Indonesia.

<table>
<thead>
<tr>
<th>Rp million</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>ΔYoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>3,301,818</td>
<td>3,592,024</td>
<td>4,329,549</td>
<td>21%</td>
</tr>
<tr>
<td>Liabilities</td>
<td>2,077,205</td>
<td>1,642,021</td>
<td>1,677,146</td>
<td>2%</td>
</tr>
<tr>
<td>Equity</td>
<td>1,224,613</td>
<td>1,950,003</td>
<td>2,652,403</td>
<td>36%</td>
</tr>
<tr>
<td>Total Income</td>
<td>2,483,609</td>
<td>3,378,703</td>
<td>3,941,162</td>
<td>17%</td>
</tr>
<tr>
<td>Total Expense</td>
<td>1,682,790</td>
<td>1,959,381</td>
<td>2,282,815</td>
<td>17%</td>
</tr>
<tr>
<td>Net Income</td>
<td>559,710</td>
<td>1,020,233</td>
<td>1,212,400</td>
<td>19%</td>
</tr>
</tbody>
</table>

### 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 45 branch offices nationwide.

<table>
<thead>
<tr>
<th>Rp million</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>ΔYoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>95,642</td>
<td>128,117</td>
<td>189,384</td>
<td>48%</td>
</tr>
<tr>
<td>Liabilities</td>
<td>75,609</td>
<td>76,006</td>
<td>35,149</td>
<td>(54%)</td>
</tr>
<tr>
<td>Equity</td>
<td>20,033</td>
<td>52,111</td>
<td>154,236</td>
<td>196%</td>
</tr>
<tr>
<td>Total Income</td>
<td>111,218</td>
<td>206,092</td>
<td>263,417</td>
<td>28%</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>92,173</td>
<td>159,982</td>
<td>196,854</td>
<td>23%</td>
</tr>
<tr>
<td>Net Income</td>
<td>13,284</td>
<td>47,124</td>
<td>66,563</td>
<td>37%</td>
</tr>
</tbody>
</table>

### PT ASURANSI ADIRA DINAMIKA (ADIRA INSURANCE)

Since 2002, Adira Insurance has specialized in the vehicle insurance business, particularly motorcycle insurance. With 34 outlets, it has emerged as one of the few names in the industry that command strong product and service brands with distinctive features and benefits that are widely recognized in the market.

<table>
<thead>
<tr>
<th>Rp million</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>ΔYoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>917,339</td>
<td>1,252,857</td>
<td>1,597,032</td>
<td>27%</td>
</tr>
<tr>
<td>Liabilities</td>
<td>597,108</td>
<td>833,581</td>
<td>904,904</td>
<td>9%</td>
</tr>
<tr>
<td>Equity</td>
<td>320,231</td>
<td>419,276</td>
<td>692,128</td>
<td>65%</td>
</tr>
<tr>
<td>Total Revenue</td>
<td>248,701</td>
<td>315,884</td>
<td>417,490</td>
<td>32%</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>105,223</td>
<td>118,373</td>
<td>149,017</td>
<td>26%</td>
</tr>
<tr>
<td>Net Income</td>
<td>117,355</td>
<td>150,010</td>
<td>205,690</td>
<td>37%</td>
</tr>
</tbody>
</table>
Products & Services

<table>
<thead>
<tr>
<th>Liabilities Products</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primagiro</strong></td>
</tr>
<tr>
<td><strong>Primagiro Super 9</strong></td>
</tr>
<tr>
<td><strong>FlexiMax</strong></td>
</tr>
<tr>
<td><strong>Primadolar</strong></td>
</tr>
<tr>
<td><strong>Danamon One</strong></td>
</tr>
<tr>
<td><strong>Danamon Lebih</strong></td>
</tr>
<tr>
<td><strong>Time Deposit</strong></td>
</tr>
<tr>
<td><strong>Dana Simpan Deposito</strong></td>
</tr>
<tr>
<td><strong>Giro Sahabat</strong></td>
</tr>
<tr>
<td><strong>Multi Currency Deposit</strong></td>
</tr>
<tr>
<td><strong>Wholesale Deposit</strong></td>
</tr>
<tr>
<td><strong>Tabungan Haji Danamon Syariah iB</strong></td>
</tr>
<tr>
<td><strong>Giro Danamon Syariah iB</strong></td>
</tr>
<tr>
<td><strong>Cash Management Danamon Syariah</strong></td>
</tr>
<tr>
<td><strong>Deposito Danamon Syariah iB</strong></td>
</tr>
<tr>
<td><strong>Deposito Harian Danamon Syariah iB</strong></td>
</tr>
<tr>
<td><strong>RencanaKU Syariah Pensiun (Allianz)</strong></td>
</tr>
<tr>
<td><strong>Giro Merchant</strong></td>
</tr>
<tr>
<td><strong>Dana Fleksi</strong></td>
</tr>
</tbody>
</table>
Products & Services

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.

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.

Instakas
Fasilitas pemberian kredit tanpa agunan kepada nasabah individu yang menawarkan proses persetujuan dan pencairan dalam waktu dua hari kerja.

Back to back deposito
Multi purpose credit facility, fully backed by Time Deposit as collateral.

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 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.

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.

Pinjaman Rekening Koran (PRK)
Expandable revolving loan for working capital purpose.

SiPinter
Saving product with minimal amount of first deposit. Depositor with certain criterias get free monthly fee and the opportunity to have a premium-free insurance coverage.
iCard

The latest innovation in credit cards that makes financial planning easier, iCard automatically converts card transactions above certain amount into 12 months equal installment and can be used all over the world with the support of MasterCard International network.

Corporate American Express® 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.

Gold American Express® 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.

Gold American Express® and Green American Express® Card

Prestigious Membership Cards Symbolizing successful person. Card holder enjoys unlimited shopping facilities and world class Membership Rewards program. These cards also provide a range of special offering for dining, hotel accommodation and shopping all over the world.

Platinum® from American Express® Card

A special card created for select individual who values a high living standard. This card provides services and world class benefits, such as travelling benefit, accomodation in star-standard hotels, exclusive access to golf courses membership of Platinum Dining and access to Formula-1 races. This card also provides flexibility in financial services so that, member could enjoy a more valuable life.

Kredit Angsuran Berjangka – Asset Based Financing (KAB-ABF)

A cash loan facility for financing of various categories of asset classes based on a differentiated credit approach. Loan repayment is based on installment schedule:

- KAB-ABF HE (Heavy Equipment)
  A cash-loan facility for the purpose of investment, with heavy equipment as collateral.

- KAB-ABF CTV (Commercial Transportation Vehicle)
  A cash-loan facility for the purpose of investment, with commercial truck as collateral.

- KAB-ABF GAF (General Asset Finance)
  A cash-loan facility for the purpose of investment. This product is divided into 3 categories based on collateral type: printing & packaging machine, material handling equipment, and machine tools.

- KAB-ABF TBB (Tugboat and Barge)
  A cash-loan facility for the purpose of investment, with vessel and ship as collateral. Loan repayment is based on installment schedule.

BPR Loan

A working capital loan extended to BPR (Rural Banks) to finance micro, small, and medium enterprises for multi purposes. Facility can take the form of short-term loan (KRK / KB) or long-term loan (KAB) with maximum tenor of 3 years.

Kredit KopKar

A working capital loan extended to Koperasi Karyawan (Employee Cooperative) to be channeled to its members for multi purposes. Facility is in the form of KAB with a maximum tenor of 4 years.

Dana Oto

A working capital loan in the form of overdraft facility for pre-determined motorcycle dealers with a satisfactory performance track record with Adira Finance.

QuickCash

A pre-approved, unsecured loan facility for contingencies geared toward loyal SME customers.

Kredit KopKar Danamon Syariah iB

A working capital loan in Mudharabah scheme, extended to Koperasi Karyawan (Employee Cooperative) to be channeled to its members for multi purposes.

Kredit KopKar SME Danamon Syariah iB

A working capital financing, investment and trade financing in the Mudharabah and Mudbahah scheme for SME customer.
## Services and Others

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ATM</strong></td>
<td>A 24-hour electronic banking service on line real time for balance inquiry, transfer, overbooking, cash withdrawal and payment facility.</td>
</tr>
<tr>
<td><strong>DAC</strong></td>
<td>A 24 hour customer response line.</td>
</tr>
<tr>
<td><strong>Debit Card Danamon</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Danamon Western Union</strong></td>
<td>Danamon Western Union is a transferring and receiving funds services in Danamon through Western Union.</td>
</tr>
<tr>
<td><strong>HP Banking</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Danamon Online Banking</strong></td>
<td>Danamon Online Banking is the most recent generation of on-line banking which facilitates banking transaction via internet, such as balance information, fund transfer, payment, on-line bank statement, text message and email notification, and other facilities.</td>
</tr>
<tr>
<td><strong>Fortis Pesona Amanah</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Danareksa Syariah Berimbang</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Primajaga Umum</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Primajaga 100</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>TPD</strong></td>
<td>Multipurpose insurance product for child education.</td>
</tr>
<tr>
<td><strong>Smartlink Harta Maxima</strong></td>
<td>Unitlink product with single premium which provide more optimum investment yield.</td>
</tr>
<tr>
<td><strong>WarisanKU</strong></td>
<td>Produk Asuransi seumur hidup yang memberikan kepastian.</td>
</tr>
<tr>
<td><strong>HartaKU</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>RencanaKU</strong></td>
<td>Regular premium unit link that offers flexible protection.</td>
</tr>
<tr>
<td><strong>Investment Gallery</strong></td>
<td>Mutual funds investment services supported by seasoned investment managers.</td>
</tr>
<tr>
<td><strong>Cash@Work</strong></td>
<td>Electronic-channel for cash management services where customers can carry out various banking transactions directly from the comfort of their own offices.</td>
</tr>
<tr>
<td><strong>Real Time ZBA</strong></td>
<td>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 through operating account.</td>
</tr>
<tr>
<td><strong>Notional Pooling</strong></td>
<td>Linking of bank accounts in the same currency for interest calculation purposes in order to improve liquidity management. Adam 24-hour electronic banking service on line real time for balance inquiry, transfer, overbooking, cash withdrawal and payment facility.</td>
</tr>
</tbody>
</table>
Products & Services

- **Cash Pick Up & Delivery Services**
  Services provided to customer for pick up and delivery of hard cash, cheque/Bank Guarantee and documents.

- **Motor Vehicle Insurance**
  Insurance coverage for motor vehicle against loss or damage due to collision, single vehicle accident, fire, or theft. Coverage is expandable to cover legal responsibility to third party, accident, medical cost, terrorism and sabotage, flood and earth quake.

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

- **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 and an agreed rate over an agreed time period.

- **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.

- **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

- **Money Insurance**
  Protects against loss or damage to cash while in transit or premises.

- **Syariah Insurance**
  A system by which to protect oneself, while at the same time Asuransi Syariah adalah sebuah sistem untuk melindungi diri sendiri serta membantu satu sama lain di antara para anggota, dengan menyiapkan sebagian premi dalam satu sumber dana (disebut dana “tabbaru”) dan menggunakan dana ini untuk membayar penggantian kerugian berdasarkan prinsip syariah.

- **Adira Care**
  Service center for customer of Adira Insurance which provides service via telephone, SMS and internet.

- **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.
**Products & Services**

**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.

**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.

**Import L/C Financing**
Danamon has two Import LC Financing (ILF) products, which are: (1) Import LC Financing Sight and (2) Import LC Financing Usance. 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. 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.

**Import L/C Financing Sight**
A financing facility provided to customers in the form of a combination of an Sight Import L/C and a financing facility. The financing is drawn automatically upon the maturity of the Sight L/C.
Office Addresses

**Region 1**

JAKARTA-METRO TANAH ABANG
Pusat Grosir Metro Tanah Abang Lt.6 No.9, Jl. KH. Wahid Hasyim Tanah Abang, Jakarta Pusat
Tel : 632 7376, 6330158, 632 7357, 633 3738
Fax : 638 62041

JAKARTA-RAYA PERLUJANGAN
Jl. Raya Perlujangan, Komp. Ruko Graha Handaya Blok H 12 Unit D
Tel : 536 91011 - 14
Fax : 536 70558

JAKARTA-ROXY MAS
Jl. K.H. Hasyim Ashari Blok C 2 No. 6 & 7 Jakarta
Tel : 280 43376, 280 43381, 280 43382, 280 43380
Fax : 631 0076

JAKARTA-BIAK
Jl. Biak No. 21 A, Cideng, Jakarta
Tel : 021 28043379 (Flexible), 28043375
Fax : 280 43376, 280 43381, 280 43382, 280 43380
Fax : 631 0076

JAKARTA-SURYO PRANOTO
Jl. Suryoprano 1 No.63
Jakarta Barat
Tel : 260 1521-22
Fax : 260 1516

JAKARTA-KB.JRK INTERKOM
Jln. Cideng Timur No. 70 Jakarta
Tel : 352 3538 - 40
Fax : 350 6457

**Region 2**

JAKARTA-PURI INDAH
Jln. Kebon Jeruk Raya No. 51 Jakarta Barat
Tel : 668 3309, 668 3310
Fax : 668 4510

JAKARTA-PURI KENCANA
Puri Niaga 3 Blok M 8-1A
Puri Kencana, Jakarta Barat
Tel : 021 583 5044, 021-583-50 447, 021-583-50 448
Fax : 021 583 50 449, 021 583 50 450

JAKARTA-KB.JRK INTERKOM
Jl. Senen No 34 Jakarta Pusat
Tel : 638 53529
Fax : 632 2471

JAKARTA-PASAR BARU
Jl. Pasar Baru Selatan No.16
Jakarta Pusat 10710
Tel : 380 4441, 385 7677
Fax : 345 3392

JAKARTA-WIRYOPRANOTO
Jl. S. Wiryoprpanoto No.63
Jakarta Barat
Tel : 260 1521-22
Fax : 260 1516

JAKARTA-WIRYOPRANOTO
Jl. S. Wiryoprpanoto No.63
Jakarta Barat
Tel : 260 1521-22
Fax : 260 1516

JAKARTA-PURI KENCANA
Jl. Jelambar Utara Blok.7 Jakarta Barat
Tel : 392 9016, 390 4907, 392 9015 310 7239 (D)
Fax : 390 4909

JAKARTA-METRO TANAH ABANG
Pusat Grosir Metro Tanah Abang Lt.6 No.9, Jl. KH. Wahid Hasyim Tanah Abang, Jakarta Pusat
Tel : 632 7376, 6330158, 632 7357, 633 3738
Fax : 638 62041

JAKARTA-KB.JRK INTERKOM
Jl. Senen No 34 Jakarta Pusat
Tel : 638 53529
Fax : 632 2471

JAKARTA-PASAR BARU
Jl. Pasar Baru Selatan No.16
Jakarta Pusat 10710
Tel : 380 4441, 385 7677
Fax : 345 3392

JAKARTA-WIRYOPRANOTO
Jl. S. Wiryoprpanoto No.63
Jakarta Barat
Tel : 260 1521-22
Fax : 260 1516

JAKARTA-RUKO ATRIUM SENEN
Ruko Atrium Senen, Jl. Pasar SenerBloks F No.29
Jakarta Pusat
Tel : 351 2386, 351 2351, 351 2387, 351 2407
Fax : 351 2389

JAKARTA-TAMAN RAYA
Jl. Pluit Kencana Blok F 18 Jakarta Barat
Tel : 668 3309, 668 3310
Fax : 668 4510

JAKARTA-KB.JRK INTERKOM
Jl. Senen No 34 Jakarta Pusat
Tel : 638 53529
Fax : 632 2471

* Include Syariah Office Channeling*
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<tr>
<td><strong>JAKARTA-MANGGGA BESAR</strong>&lt;br&gt;JI.Mangga Besar Raya No.42A-B&lt;br&gt;Jakarta Barat&lt;br&gt;Tel : 624 0518 / 659 3337&lt;br&gt;Fax. : 624 0516</td>
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<td><strong>JAKARTA-MANGGGA 2 RAYA</strong>&lt;br&gt;Jl. Mangga Dua Raya Ruko Tekstitol&lt;br&gt;Blok E/4, Jakarta&lt;br&gt;Tel : 601 5056, 600 8874 (D BM), 625 8449 (D BM), 601 1505 (BM)&lt;br&gt;Fax : 6009875</td>
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<td><strong>JAKARTA-MANGGGA 2 ARTERI</strong>&lt;br&gt;Ps. Pagi Mangga Dua Blok D Lt. III No. 2. Jl. Arteri Mangga Dua, Jakarta.&lt;br&gt;Tel : 6127494-95&lt;br&gt;Fax : 6255644</td>
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<td><strong>JAKARTA-ITC MANGGGA DUA</strong>&lt;br&gt;ITC Mangga Dua Lt. 1 Blok D&lt;br&gt;No. 64-65 Jl. Mangga Dua, Jakarta.&lt;br&gt;Tel : 601 6169-70&lt;br&gt;Fax : 601 6168</td>
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<td><strong>JAKARTA-BANDENGAN</strong>&lt;br&gt;Jl. Bandengan Selatan Komp. Ruko&lt;br&gt;Puri Delta Mas Blok. A No.20-21&lt;br&gt;Jakarta&lt;br&gt;Tel : 666 74179, 666 74180&lt;br&gt;Fax. : 666 74701</td>
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<td><strong>JAKARTA-TAMAN DUTA MAS</strong>&lt;br&gt;Rukan Taman Duta Mas Blok D 9A No. 8 Jelambak - Jakarta Barat&lt;br&gt;Tel : 564 6775, 566 3959&lt;br&gt;Fax. : 566 3959</td>
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<td><strong>JAKARTA - CBD PLUIT</strong>&lt;br&gt;Komplek CBD Pluit Blok A No.18&lt;br&gt;Pluit Selatan Raya&lt;br&gt;Jakarta&lt;br&gt;Tel : 666 75244&lt;br&gt;Fax. : 666 75264</td>
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<td><strong>JAKARTA - PERNIAGAAN TIMUR</strong>&lt;br&gt;Menara Bank Danamon Lt. Dasar.&lt;br&gt;Jl. Jend. Satrio Kav E 4/6, Jak Sel&lt;br&gt;Barat No.142-143 Jakarta 10270&lt;br&gt;Tel : 536 54401 (direct)&lt;br&gt;Fax : 536 54402, 536 54403</td>
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<td><strong>JAKARTA - THE JAKARTA POST</strong>&lt;br&gt;Gedung Jakarta Pos, Jl. Palmerah&lt;br&gt;Barat No.142-143 Jakarta 10270&lt;br&gt;Tel : 536 54401 (direct)&lt;br&gt;Fax : 536 54402, 536 54403</td>
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Office Addresses

JAKARTA-AMPERA RAYA*
Jl. Ampera No. 11 Mampang Prapatan
Tel : 780 6056, 781 0172
Fax : 781 0137

JAKARTA-WOLTER MONGINSIDI
Jl. Wolter Monginsidi No.60 C
Jakarta Selatan
Tel/Fax: 720 8570

JAKARTA-KELAPA GADING I*
Jl. Boulevard Barat Blok X No. 8
Jakarta Utara
Tel : 453 4003-4026,453 4025-24
Fax : 453 4021-030

JAKARTA-KELAPA GADING II
Jl. Boulevard Blok FY 1 / 9-12
Jakarta Utara
Tel : 453 2788-89
Fax : 453 2791

JAKARTA-PULOGADUNG
Gedung Enseval Megatrading
Jl. Pulo Lentut No.10 Kawasan Industri Pulo Gadung, Jakarta Timur
Tel : 460 4111/2
Fax : 460 4114

JAKARTA-PEGAMBRAN
Jl. Pegambiran No.33D Rawamangun
Jakarta Timur
Tel : 470 7443-46, 470 7438 (D)
Fax : 470 3104

JAKARTA-CEMPAKA PUTIH I
Jl. Cempaka Putih Raya No. 11
Jakarta Pusat 10510
Tel : 421 0854,45, 421 0865 (D)
Fax : 428 01151

JAKARTA-LETJEN SUPRAPTO
Perkantoran Cempaka Putih Tengah Blok A 17-18, Jl. L. Suprapto No.10
Jakarta Pusat
Tel : 420 3361
Fax : 420 6715

JAKARTA-ENGGAO
Jl. Enggao Raya No. 36 Tj, Prick
Jakarta Utara
Tel : 430 5101-04
Fax : 435 8949

JAKARTA-GUNUNG SAHARI
Jl. Gunung Sahari No.49
Jakarta Pusat
Tel : 422 7844 , 442 8204
Fax : 422 2508

JAKARTA-KENARI
Komp.Kenari Baru Lt. II Blok E 7-8
Jl. Salemba Raya No.2, Jakarta Pusat
Tel : 391 4419/392 1190/391 4331
Fax : 391 4418

JAKARTA-DANAU SUNTER
Jl. Danau Sunter Utara Blok B-18
No. 15-16, Jakarta
Tel : 647 15835, 647 14956-7
Fax : 647 15843

JAKARTA-GRUYA UTAMA SUNTER
Komp. Ruko Gruya 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 : 652 0125, 652 0061, 650 9216
Fax : 652 0202

JAKARTA-PS.PADEMANGAN
Ps.Pademangan Timur Lt. Dasar
No. 137, Jakarta
Tel : 641 5378-80, 641 0783-84
Fax : 641 0785

JAKARTA - ITC CEMPAKA MAS
ITC Cempaka Mas, Graha Cempaka, Rukan ITC Cempaka Mas Blok B No.7
Jl. Letjen. Suprapto, Cempaka Puhu, Jakarta-Pusat
Tel : 428 805344588, 4577, 3964
Fax : 428 83963

JAKARTA - ARTHA GADING
Rukan Artha Gading Blok C No.18
Jl. Boulevard Artha Gading
Jakarta Utara
Tel : 458 50613
Fax : 458 50615

JAKARTA-KELAPA GADING SQUARE
Komp. Ruko Kelapa Gading
Jl. Raya Buluved 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 : 6471 5688, 6471 5707
Fax : 6471 5720

JAKARTA-KRAMAT JAYA
Jl. Kramat Jaya No 7 Semper
Jakarta Utara
Tel : 703 41345
Fax : 703 41345

JAKARTA-JATINEGARA*
Eks Gedung Tamara Jl. Jatinegara
Barat No.135 B Jakarta Timur 13310
Tel : 859 01177-79
Fax : 851 8239

JAKARTA-KALISMAHAN TARUM*
Jl. Tanur Barat No.1H-1 Kalimalang
Jakarta Timur
Tel : 865 6662
Fax : 864 2058

JAKARTA-OSTISTA
Jl. Otto Iskandarindana Raya No.151A
Jakarta
Tel : 280 0418-19
Fax : 280 0639

JAKARTA-CIBUBUR TIME SQUARE
Ciubur Times Square
Jl. Raya Transyogi Km. 3, Cibubur
Jakarta Timur
Tel : 8430 5458, 8430 5459
Fax : 8430 5460

JAKARTA-CIBUBUR TIMES SQUARE
Ciubur Times Square
Jl. Raya Transyogi Km. 3, Cibubur
Jakarta Timur
Tel : 8430 5458, 8430 5459
Fax : 8430 5460

JAKARTA-PONDO GEDE*
Rukan Pondok Gebed Plaza Blok D No.1-2 Pondok Gebed, Bekasi
Tel : 847 4529-09-03
Fax : 847 4477

JAKARTA-JATINEGARA
Jl. Buaran Raya Blok A No.93-94
Jakarta Timur
Tel : 866 01759 / 866 13155
Fax : 866 03338

JAKARTA - PASAR JATINEGARA
Jl. Pasar Jatinegara No. 5B
Jakarta Timur
Tel : 703 40472, 703 05372
Fax : 703 40485, 703 40510

BEKASI-BULAK LAUT
Jl. Bulak Mulyo No.81
Jakarta Utara
Tel : 850 6202, 850 6212
Fax : 850 6202, 850 6212

BEKASI-JUANDA*
Jl. K. H. Juanda No.123 Bekasi
Tel : 880 1950 - 881 2260
Fax : 880 8537

BEKASI-METROKARY
Metropolitan Mall Lt. Dasar No.25
Jl. Raya Kalimalang Utara, Bekasi
Tel : 884 8550-8030
Fax : 884 3050

BEKASI-KEMPANG PRATAMA
Jl. Perumahan Kemang Pratama
Bloq 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 : 552 0781-0782-5570
Fax : 558 6019-552 5516

TANGERANG-SUPERMALL
KARAWACI
Supermall Karawaci LG # 183, 105 Bulevar Diponegoro, Lippo Karawaci
Tel : 546 2269, 546 2270, 546 2421, 546 2422
Fax : 546 2271

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

TANGERANG-ALAM SUTRA
Jl. Sutera Niaga I No.17 Blok A1 Perum Alam Sutera, Tangerang
Tel : 539 8327
Fax : 552 7421

TANGERANG-TAMAN CIBODAS
Komplek Taman Cibodas,
Jl. Gatot Subroto Blok A No. 16 Curug, Tangerang
Tel : 552 8430-8435
Fax : 558 6359

* Include Syariah Office Channeling
Office Addresses

CIMahi-CIBABAT*
Jl. Raya Cibabat No.349 Cimahi
Tel: (022) 665 7132, 664 4110
Fax: (022) 665 7133

BANDUNG-SUDIRMAN*
Jl. R.E. Mardinata No.7 Purwakarta
Tel: (0264) 202 491, 492, 493, 494, 201-963
Fax: (0264) 202 495

BANDUNG-RAIU
Jl. R.E. Martadinata No.136
Tel: (022) 710 6222
Fax: (022) 723 1422

BANDUNG-TAMAN KOPO INDAH
Tel: (022) 241 1175
Fax: (022) 421 1173

BANDUNG-ASIA AFRIKA*
Jl. Asia Afrika No.180 Bandung
Tel: (022) 420 1505
Fax: (022) 420 1508

BANDUNG-GARDUJATI*
Jl. Gardudajati No.38 Bandung
Tel: (022) 421 3564
Fax: (022) 421 3564

BANDUNG-DAKOTA
Tel: (022) 720 0117, 423 6123
Fax: (022) 720 1194, 720 4893

BANDUNG-BUAIH BATU*
Jl. Buah Batu No.166 Bandung
Tel: (022) 730 0217, 730 5731
Fax: (022) 731 2988/731 1654

BANDUNG-PUNGKUR*
Jl. Pungkur 118 Bandung
Tel: (022) 5201079 - 22
Fax: (022) 520 9352

BANDUNG-JUANDA*
Jl. Ir. Juanda No.64 Bandung
Tel: (022) 420 4462
Fax: (022) 421 1945 (D)

SUKABUMI-YANI*
Jl. Jend. A. Yani No.30 Sukabumi
Tel: (0268) 221 188
Fax: (0268) 215 802

CIANJUR-COKOARINOTO
Jl. Hoss Cokoraminoto No.36 Cianjur
Tel: (0263) 264 030, 264 060,
264 070, 264 090, 264107
Fax: (0263) 264 055

CIPANASA-RAYA CIPANAS*
Jl. Raya Cipanas No.66 Cipanas
Tel: (0263) 514 585, 514 106
514 107
Fax: (0263) 516 711

BANDUNG-SURABAYA HR MUHAMMAD
Jl. HR. Muhamad No.86 C-D
Surabaya
Tel: (031) 734 1182-83 ext. 12
7343810 (D)
Fax: (031) 734 1181

SURABAYA-KEDUNGDORO
Jl. Kedungdoro No.97 Surabaya
Tel: (031) 532 0962 - 63
Fax: (031) 532 7750

SURABAYA-KERTAJAYA*
Jl. Kertajaya No.141 Surabaya
Tel: (031) 503 1411, 503 1412
Fax: (031) 503 3611

SURABAYA-KLAMPIS
Jl. Klamips Jaya No.136 Surabaya
Tel: (031) 592 8570/6549, 599 1834
Fax: (031) 599 4861

SURABAYA-MANAY INDAH*
Jl. Ngagel Jaya Selatan, Manay Indah
Plaza, Surabaya
Tel: (031) 504 4111/ 504 4375/ 504 4376
Fax: (031) 504 4374

SIDOARJO-A-YANI*
Jl. A. Yani No.7 Sidoarjo
Tel: (031) 896 1032-7, 895 7365 (D)
Fax: (031) 892 1573

SIDOARJO-KRIAN
Ruko Krian Permata Blok A-12
Jl. Raya Krian, Krian-Sidoarjo
Tel: (031) 897 2152 - 54
Fax: (031) 897 2157

SURABAYA-GUBERNUR SURYO
Jl. Gubernur Suryo No. 12 Surabaya
Tel: (031) 567 1035-42, 567 4806 (D)
Fax: (031) 567 8176

SURABAYA-JEMUR ANDAYANI
Jl. Jemur Andayani 46 B-C Surabaya
Tel: (031) 841 1511 (D), 843 2344
Fax: (031) 841 1512

GRESIK-KARTINI*
Jl. Kartini No.36 Gresik
Tel: (031) 398 5638 - 39
Fax: (031) 398 5640

SURABAYA-DARMO*
Jl. Raya Darmo No.59 Surabaya
Tel: (031) 568 2605, 568 2604
568 5340

SURABAYA-DIPONEGORO*
Jl. Diponegoro No.160 Surabaya
Tel: (031) 568 2605, 568 2604
568 5340

* Include Syariah Office Channeling
Office Addresses

SURABAYA - PASAR TURI*
Komp. Sinar Galaksi B - 70, Pasar Turi, Surabaya
Tel: (031) 353 2473-353 2474, 355 9274
Fax: (031) 355 9275

SURABAYA - MULYO SASRI
Jl. Mulyosari No.134 Ruko PB 14
Surabaya
Tel: (031) 593 2932-33
Fax: (031) 593 2712

SURABAYA - RAJAWALI
Jl. Rajawali No.51 B, Surabaya
Tel: (031) 535 5028, 357 4358/9
Fax: (031) 535 5029

BANGKALAN - TRUNOJOYO
Jl. Trunojoyo No.39 B, Bangkalan
Tel: (031) 309 7979, 309 8001, 309 6769
Fax: (031) 309 6772

SIDOARJO - SEPANJANG
Jl. Raya Bebekan No.24
Sepanjang, Sidoarjo
Tel: (031) 7870356 - 58
Fax: (031) 7870360

SURABAYA - BUKIT DARMO BOULEVARD
Bukit Darmo Golf B I No. 25
Surabaya
Tel: (031) 734 6895
Fax: (031) 732 0131

SURABAYA - KUSUMA BANGSA
Jl. Kusuma Bangsa No.90 Surabaya
Tel: (031) 532 3988
Fax: (031) 547 9791

SURABAYA - MAYJEN SUNGKONO
Jl. Mayjen Sungkono No.75
Tel: (031) 550 1889
Fax: (031) 568 1869

SURABAYA - PERAK BARAT
Jl. Perak Barat No.261 Surabaya
Tel: (031) 329 1908
Fax: (031) 328 4675

SURABAYA - MARGOREJO INDRA
Jl. Margorejo Indah No.90 Surabaya
Tel: (031) 841 4644
Fax: (031) 841 4766

SURABAYA - PUCANG ANOM
Jl. Pucang Anom Timur No.5 B, Surabaya
Tel: (031) 501 8558
Fax: (031) 501 8884

SURABAYA - KEMBANG JEPUN
Jl. Kemang Jepun No.43 Surabaya
Tel: (031) 357 7743
Fax: (031) 355 6676

SURABAYA - DHARMASUDHA
Jl. Dharmasudha No.168
Surabaya - Jawa Timur
Tel: (031) 592 9484
Fax: (031) 592 9485

GRESIK - USMAN SADAR
Jl. Usman Sadar No.37
Desa Karangturi, Kec/Kab. Gresik
Jawa Timur
Tel: (031) 397 6284
Fax: (031) 397 6283

JOMBANG - KH. WAHID HASYIM
Jl. KH. Wahid Hasyim No.121
Jombang
Tel: (0321) 862 124 - 25
Fax: (0321) 861 245

MALANG - KAWI*
Jl. Kawi No.15, Malang
Tel: (0341) 367 766
Fax: (0341) 369 314

BATU-DEWI SARTIKA
Jl. Dewi Sartika No. 8 A, Batu
Tel: (0341) 593 795 - 96
Fax: (0341) 593 794

LAWANG - THAMRIN
Jl. M. Thamrin No. 55 (d/h No.12), Lawang
Tel: (0341) 425 465, 424 191(1D)
Fax: (0341) 427 559

KUDUS - SOEKARNO HATTA
Jl. Soekarno Hatta No.28 - 29
Kudus
Tel: (0343) 427 301 - 03, 428 823
Fax: (0343) 427 304

PASURUAN - PANDANAAH
Jl. Raya Jogonalan No.32
Pasuruan-Pasuruan
Tel: (0343) 632 897, 632 641
Fax: (0343) 632 751

MATAN - SOEKARNO HATTA
Jl. Soekarno Hatta No.124 - 126
Matan
Tel: (0351) 457 930 - 32
Fax: (0351) 455 940

NGAWI - JIA SUPRAPTO
Jl. Jaka Agung Suprapto No.19
Ngawi
Tel: (0351) 746 562-63-H, 745 912-D
Fax: (0351) 746 564

MAGETAN - A. YANI
Jl. Ahmad Yani No.75
Magetan
Tel: (0353) 892 481, 894 467
Fax: (0353) 894 466

PONOROGO - GAJAH MADA
Komp. Perbokan GaJah Mada No.42
Ponorogo
Tel: (0352) 482 576,482577,482 578
Fax: (0352) 486 809

TULUNGAGUNG - KASIHN*
Jl. Kapten Kasihin No.157
Tulungagung
Tel: (0355) 322 096, 97, 322 098-D
Fax: (0355) 322 095

KEDIRI - KILISUCI
Jl. Kilisuci kavling A-11, Kel. Jamsaren
Kec. Pesantren-Kediri
Tel: (0354) 693 456
Fax: (0354) 692 111

JEMBER - GAJAH MADA*
Jl. Gajah Mada No.84 Jember
Tel: (0331) 486 165
Fax: (0331) 485 303;

SITUBONDO - BESUKI
Jl. Patimura No.578,
Besuki-Situbondo
Tel: (0382) 892 371, 891 954
Fax: (0382) 891 953

BANYUWANGI - A. YANI*
Jl. A. Yani No.41, Banyuwangi 68414
Tel: (0333) 425 212 - 13, 411 362
Fax: (0333) 421 859

BANYUWANGI - GENTENG
Jl. Gajah Mada Blok B No.5 - 6
Genteng-Banyuwangi
Tel: (0333) 845 833
Fax: (0333) 845 883

BANYUWANGI - ROGOJAMPI
Jl. Raya Rogojampi No.74,
Rogojampi-Banyuwangi 68462
Tel: (0333) 635860-61
Fax: (0333) 635862

TUBAN - LUKMAN HAKIM
Jl. Lukman Hakim No.62, Tuban
Tel: (0356) 324 095,323 644
Fax: (0356) 324 094

BOJONEGORO - SURAPATI
Jl. Utrung Suropati No.26
Bojonegoro
Tel: (0353) 881 979
Fax: (0353) 881 556

PAMEKASAN - TRUNOJOYO
Jl. Trunojoyo No.63 Pamekasan
Tel: (0324) 326 995 - 96
Fax: (0324) 323 989

DENPASAR - GUNUNG AGUNG
Jl. Gunung Agung No.1 A, Denpasar
Tel: (0361) 436 490
Fax: (0361) 436 494

* Include Syariah Office Channeling
### Office Addresses

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<thead>
<tr>
<th>Region 4</th>
<th>Sulawesi, Papus, Maluku</th>
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<tr>
<td>MATARAM-PEJANGGIK</td>
<td>Jl. Pejanggi 117 Mataram NTB</td>
</tr>
<tr>
<td>Tel.</td>
<td>(0370) 635 649, 631 322 - 23</td>
</tr>
<tr>
<td>Fax.</td>
<td>(0370) 633 068</td>
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<tr>
<td>MATARAM-SWETA</td>
<td>Komplek Pertokoan Mandalika</td>
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<tr>
<td>Blok N No. 9</td>
<td>Tel. (0370) 671 260</td>
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<tr>
<td>Fax.</td>
<td>(0370) 671 095</td>
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<tr>
<td>AMPENAN-KOPERASIKCP</td>
<td>Jln. Koperasi No. 01</td>
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<tr>
<td>Tel.</td>
<td>Kelurahan Ampenan Utara</td>
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<td>Fax.</td>
<td>Kec. Ampenan, Kodya Mataram</td>
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<tr>
<td>Propinsi Nusa Tenggara Barat</td>
<td>Tel (0370) 637 188 - 89</td>
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<tr>
<td>Fax.</td>
<td>(0370) 635 772</td>
</tr>
<tr>
<td>SUMBAWA-DIPONEGORO</td>
<td>Jl. Diponegoro No. 20 Komp. Shop Center, Sumbawa</td>
</tr>
<tr>
<td>Tel.</td>
<td>(0380) 832 972, 831 700 (H)</td>
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<tr>
<td>Fax.</td>
<td>825 753 (D)</td>
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<tr>
<td>MAKASSAR-SULAWESI*</td>
<td>Komp. Pasa Butung Ruko Blok S No. 10-11, Jl. Sulawesi, Makassar</td>
</tr>
<tr>
<td>Tel.</td>
<td>(0311) 325 397,325 398,325 045</td>
</tr>
<tr>
<td>Fax.</td>
<td>(0311) 325 425</td>
</tr>
<tr>
<td>ATAMBURA-SIDIRMAN</td>
<td>Jl. Boulevard Ruko Jasper II/24-25</td>
</tr>
<tr>
<td>Panakukang Mas, Makassar</td>
<td>Tel (0311) 422 505, 422 515</td>
</tr>
<tr>
<td>Fax.</td>
<td>(0311) 422 509</td>
</tr>
<tr>
<td>MAKASSAR-PANAKUKANG*</td>
<td>Jl. Tinumbu No.32</td>
</tr>
<tr>
<td>Ruko Plaza Balla Lomboa Blok C1</td>
<td>Tel (0311) 822 0470 - 471</td>
</tr>
<tr>
<td>Fax.</td>
<td>(0311) 822 0467</td>
</tr>
<tr>
<td>MAKASSAR-SULAWESI*</td>
<td>Komp. Pasa Butung Ruko Blok S No. 10-11, Jl. Sulawesi, Makassar</td>
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<tr>
<td>Tel.</td>
<td>(0311) 325 397,325 398,325 045</td>
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<td>(0311) 325 425</td>
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<tr>
<td>MAKASSAR-PANAMPU*</td>
<td>Jl. Tinumbu No.32</td>
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<tr>
<td>Ruko Plaza Balla Lomboa Blok C1</td>
<td>Tel (0311) 822 0470 - 471</td>
</tr>
<tr>
<td>Fax.</td>
<td>(0311) 822 0467</td>
</tr>
</tbody>
</table>

### Board of Commissioners

| PARE-PARE-HASANUDIN | Jl.ST.Hasanudin No.46 Pare-Pare |
| Tel. | (0422) 242 72 |
| Fax. | (0422) 242 20 |
| PALOPO-RAMBUTAN | Ruko Terminal Blok E No.1-2 |
| Tel. | (0411) 372 216 |
| Fax. | (0411) 372 217 |
| MAKALE-MERDEKA | Jl. Merdeka No.30 Makale |
| Tel. | (0422) 918 48, 919 20 |
| Fax. | (0422) 918 49 |
| BONE-A.GUS SALIM | Jl.Agus Salim No.1 Bone |
| Tel. | (0421) 222 13, 220 70 |
| Fax. | (0421) 219 13 |
| BULUKUMBA-SAM RATULANGI | Jl. Sam Ratulangi, Bulukumba |
| Tel. | (0431) 820 88 |
| Fax. | (0431) 820 99 |
| MAROS-SIDIRMAN* | Jl. Nguyen Kusuma No.3-4, Maros, Sulawesi-Selatan |
| Tel. | (0451) 327 216 |
| Fax. | (0451) 327 217 |
| WAJO-RA. KARTINI | Jl. R.A.Kartini No.10 Wajo |
| Tel. | (0458) 222 77, 212 76 |
| Fax. | (0458) 223 33 |
| POLMAN-SIDIRMAN | Jl. Jend. Sudirman Ruko Anjali No.3-4, Maros, Sulawesi-Selatan |
| Tel. | (0451) 372 216 |
| Fax. | (0451) 372 217 |
| MAMPUU-EMMY SAELEN | Jl. Emmy Saelan No.39, Binanga, Mamuju, Sulawesi Barat |
| Tel. | (0469) 219 93/214 71/21 487 |
| Fax. | (0469) 212 96 |

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* Include Syariah Office Channeling
Office Addresses

PANGKEP-KEMAKMURAN*
Jl. Kemakmuran No.15A, Pangkep
Tel : (0401) 219 25, 219 26
Fax. : (0401) 219 27

KENDARI-SAM RATULANGI
Jl. Sam Ratulangi No.183-185
Mandonga, Kendari
Tel : (0401) 322 206-76 - 78
Fax. : (0401) 327 201

KENDARI-MT. HARYONO
Jl. MT. Haryono No.16 Kendari
Tel : (0401) 395 896, 395 897,395 901
Fax. : (0401) 395 898

BAU-BAU-YOS SUDARSO
Jl. Yos Sudarso No.17 Bau-bau
Tel : (0402) 231 08 - 09, 230 91
Fax. : (0402) 231 13

AMBON-DIPONEGORO
Jl. Diponegoro No.34 Ambon
Tel : (0911) 354 063 - 65
Fax. : (0911) 354 062

MASOHI-A.SOULISSA
Jl. Abd.Soulissa No.111 Masohi
Tel : (0914) 221 20 - 21, 212 20
Fax. : (0914) 224 19

JAYAPURA-A.YANI
Jl. A.Yani No.9 Jayapura
Tel : (0697) 531 713
Fax. : (0697) 531 711

ABEPURA-RAYA ABEPURA
Ruko Abeprura Jaya Arene, Kobaraja
Tel : (0697) 584 367 - 68
Fax. : (0697) 584 366

MERAUKIE-MANDALA
Jl. Raya Mandala No.17 Merauke
Tel : (0971) 323 261 - 64
Fax. : (0971) 324 343

NABIRE-YOS SUDARSO
Jl. Yos Sudarso Nabire, Irain Jaya
Tel : (0984) 231 66 - 68
Fax. : (0984) 231 69

SENTANI-KEMIRI
Ruko Sentani Jayapura Jaya Arene, Kobaraja
Tel : (0967) 593 962
Fax. : (0967) 593 955

TIMIKA-YOS SUDARSO
Jl. Yos Sudarso No. 12
Timika, Papua
Tel : (0901) 322 244, 322 76 321 458, 323 844
Fax. : (0901) 321 462

* Include Syariah Office Channeling
### Office Addresses

<table>
<thead>
<tr>
<th>Office</th>
<th>Address</th>
<th>Phone Numbers</th>
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<tr>
<td>BALIKPAPAN-PANDANSARI</td>
<td>Jl. Pandansari No. 7 Balikpapan</td>
<td>Tel: (0542) 413 293-4, Fax: (0542) 440 716</td>
</tr>
<tr>
<td>TANAH GROGOT-RA, KARTINI</td>
<td>Jl. RA, Kartini No. 42 Tanah Grogot</td>
<td>Tel: (0543) 227 34, 227 45, 210 34, Fax: (0543) 227 47</td>
</tr>
<tr>
<td>PALANGKARAYA-A, YANI</td>
<td>Jl. Jend. A. Yani No. 8 Kel. Karang, Balikpapan Tengah</td>
<td>Tel: (0542) 720 9977, 720 9978, Fax: (0542) 720 9980</td>
</tr>
<tr>
<td>SAMPIT-MAYJEN SUOTOY</td>
<td>Jl. Mayjen Suotoy No. 8 Sampit</td>
<td>Tel: (0531) 222 29-2, 220 42, 24833, Fax: (0531) 248 33</td>
</tr>
<tr>
<td>PANGKALAN BUN - ANTASARI</td>
<td>Jl. P. Antasari No. 5 Pangkalan Bun</td>
<td>Tel: (0532) 231 65, 234 33, Fax: (0532) 248 43, 231 64</td>
</tr>
<tr>
<td>PONTIANAK-TANJUNG PURA</td>
<td>Jl. Tanjungr Pura No. 102 Pontianak</td>
<td>Tel: (0561) 737 107 (H), 730 898, Fax: (0561) 736 264, 765 95</td>
</tr>
<tr>
<td>TARAKAN-SUDIRMAN</td>
<td>Jl. Jend. Sudirman No. 7 - 8 Tarakan</td>
<td>Tel: (0549) 233 15, 233 16, Fax: (0549) 247 22</td>
</tr>
<tr>
<td>TENGGERONG-MADUNINGRAT</td>
<td>Jl. Maduningrat No. 72 Tenggerong</td>
<td>Tel: (0541) 662 333, Fax: (0541) 662 124</td>
</tr>
<tr>
<td>TATANKAHYATULISTIWA</td>
<td>Jl. Khutulistiwa No. 99 Siantan</td>
<td>Tel: (0561) 883 033, 881 761, Fax: (0561) 882 402</td>
</tr>
<tr>
<td>TANJUNG REDEP</td>
<td>Jl. Dr. Soetomo Blok SB 9 Swarga</td>
<td>Tel: (061) 882 1059, Fax: (061) 882 1637</td>
</tr>
<tr>
<td>SUMATRA</td>
<td>Jl. Jend. Sudirman No. 60 Binjai, Sumut</td>
<td>Tel: (061) 896 0433, Fax: (061) 896 0801</td>
</tr>
<tr>
<td>MEDAN-BINJAI</td>
<td>Jl. Jend. Sudirman No. 60 Binjai, Sumut</td>
<td>Tel: (061) 896 0433, Fax: (061) 896 0801</td>
</tr>
<tr>
<td>MEDAN-DIPONEGORO</td>
<td>Jl. Diponegoro No. 35 Medan, Sumut</td>
<td>Tel: (061) 455 2000 ext. 1235, Fax: (061) 452 6485</td>
</tr>
<tr>
<td>MEDAN-PEMUDA</td>
<td>Jl. Pemuda No. 5 A-D Medan, Sumut</td>
<td>Tel: (061) 415 4611, Fax: (061) 456 6358</td>
</tr>
<tr>
<td>MEDAN-PUSAT PASAR</td>
<td>Jl. Pusat Pasar No. P. 187 Medan, Sumut</td>
<td>Tel: (061) 415 6006, Fax: (061) 415 9782</td>
</tr>
<tr>
<td>MEDAN-RAHMADSYAH</td>
<td>Jl. Rahmadsyah No. 28A Medan, Sumut</td>
<td>Tel: (061) 735 1436, Fax: (061) 735 1460</td>
</tr>
<tr>
<td>MEDAN-PANDU</td>
<td>Jl. Pandu No. 41 / 70 Medan, Sumut</td>
<td>Tel: (061) 457 6222, Fax: (061) 456 5241</td>
</tr>
<tr>
<td>MEDAN-ISKANDAR MUDA</td>
<td>Jl. Iskandar Muda No. 226 - 230 Medan, Sumut</td>
<td>Tel: (061) 415 5090, Fax: (061) 453 6269</td>
</tr>
<tr>
<td>MEDAN-PETISAH</td>
<td>Jl. Nibung Utama No.3/4 Kel. Petisah</td>
<td>Tel: (061) 457 5685, Fax: (061) 457 5725</td>
</tr>
<tr>
<td>MEDAN-THAMIRIN</td>
<td>Jl. Thamrin No. 93 - 95 Medan, Sumut</td>
<td>Tel: (061) 73 6681, Fax: (061) 734 2616, 734 2617</td>
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<tr>
<td>MEDAN-ISKANDAR MUDA 2</td>
<td>Jl. Iskandar Muda No. 57 T, Medan</td>
<td>Tel: (061) 451 4748, Fax: (061) 451 4733</td>
</tr>
<tr>
<td>MEDAN-ASIA MEGA MAS</td>
<td>Jl. Asia Indah Blok BB No. 16 Medan</td>
<td>Tel: (061) 732 1650, Fax: (061) 732 1503, 732 1503</td>
</tr>
<tr>
<td>MEDAN-TOMANG ELOK</td>
<td>Jl. Tomang Blok BB No. 89 Medan</td>
<td>Tel: (061) 846 6150 ext. 3010</td>
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<tr>
<td>MEDAN-SETIABUDI</td>
<td>Jl. Setiabudi No. 4 Medan</td>
<td>Tel: (061) 821 6100 (H), (061) 822 5782 (D), Fax: (061) 822 5747, 822 5747</td>
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<tr>
<td>MEDAN-KATAMSO</td>
<td>Jl. Katamso No. 73 A, Medan</td>
<td>Tel: (061) 772 37605, 772 37606</td>
</tr>
<tr>
<td>MEDAN-ASIA</td>
<td>Jl. Asia 184-C, Medan, Sumut</td>
<td>Tel: (061) 734 9199, Fax: (061) 734 9199</td>
</tr>
<tr>
<td>MEDAN-A, YANI</td>
<td>Jl. Ahmad Yani No. 74 Medan, Sumut</td>
<td>Tel: (061) 451 9039, Fax: (061) 451 9039</td>
</tr>
<tr>
<td>MEDAN-KRAKATAU</td>
<td>Jl. Krakatau No. 127-127A, Medan</td>
<td>Tel: (061) 771 62802</td>
</tr>
<tr>
<td>MEDAN-ROSARDO</td>
<td>Jl. Rosarso No. 152 D, Medan</td>
<td>Tel: (061) 662 1450, Fax: (061) 662 0955</td>
</tr>
</tbody>
</table>

* Include Syariah Office Channeling
Office Addresses

SIBOLGA-IMAM BONJOL
Jl. Imam Bonjol No. 63 Sibolga, Sumut
Tel : (0631) 238 26
Fax : (0631) 243 26

GUNUNG SITOLI-DIPONEGORO
Jl. Diponegoro No.143
Gunung Sitoli, Kab. Nias
Tel : (0639) 217 12
Fax : (0639) 229 23

PSIANTAR-SUTOMO
Jl. Sutomo No 5 DE Pematang Siantar
Tel : (0622) 294 81
Fax : (0622) 294 82

TEBING TINGGI-SUDIRMAN
Jl. Jend. Sudirman No. 182 - 220, Tebing Tinggi
Tel : (0621) 241 26
Fax : (0621) 241 75

PADANG SIDEMPUAN-MERDEKA
Jl. Merdeka No. 22,
Padang Sidempuan, Sumut
Tel : (0634) 229 26, 0811604773
Fax : (0634) 229 79

KISARAN-IMAM BONJOL
Jl. Imam Bonjol No. 178, Kisaran, Sumut
Tel : (0623) 440 79
Fax : (0623) 449 66, 449 59

RANTAU PRAPAT-A.DAHLAN
Jl. KH. Ahmad Dahan No. 94,
Rantau Prapat, Sumut
Tel : (0624) 241 59
Fax : (0624) 210 68

TANJUNG BALAI-COKROAMINOTO
Jl. Cokroaminoto No. 48A,
Tanjung Balai, Sumsel
Tel : (0623) 933 70
Fax : (0623) 951 58

BD.ACEH-SAPATUDDIN*
Jl. Sri Ratu Satliatun No. 54,
Banda Aceh, NAD
Tel : 0651 - 31178
Fax : (0651) 32802

LHOKSUEMawe-PERDAGANGAN*
Jl. Perdagangan No. 47 - 49,
Lhoksumawe, NAD
Tel : (0645) 40104
Fax : (0645) 436 40 / 436 43

LANGISA-TEKU UMAR
Jl. Teuku Umar No. 114,
Langsa, NAD
Tel : (0641) 218 88
Fax : (0641) 227 32

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### Office Addresses

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<tr>
<th>Region</th>
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<tr>
<td><strong>Center Java, Yogyakarta</strong></td>
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<tr>
<td>SOLO-SUDIRMAN*</td>
<td>Jl. Sudirman No.5 Solo</td>
<td>Tel : (0271) 661996 (H), 663326, 663319 (D)</td>
<td>Fax : (0271) 663 359</td>
</tr>
<tr>
<td>SOLO-RAJAIM*</td>
<td>Jl. Dr. Rajiman No. 18 Solo</td>
<td>Tel : (0271) 656 896</td>
<td>Fax : (0271) 644 428</td>
</tr>
<tr>
<td>KLATEN-PEMUDA*</td>
<td>Jl. Pemuda Utara No.135 Klaten</td>
<td>Tel : (0272) 322 911, 44, 55</td>
<td>Fax : (0272) 322 811</td>
</tr>
<tr>
<td>SRAGEN-SUKOWATI*</td>
<td>Jl. Raya Sukowati No. 243 Slragen</td>
<td>Tel : (0271) 892 500, (0271) 892 600</td>
<td>Fax : (0271) 892 400</td>
</tr>
<tr>
<td>SOLO-RAYA PALUR</td>
<td>Jl. Raya Palur RT. 002/RW. 03 Solo</td>
<td>Tel : (0271) 621 422, 821 250, 821 187</td>
<td>Fax : (0271) 821 197</td>
</tr>
<tr>
<td>SOLO-KAPPUT TENDEAN</td>
<td>Jl. Kapten Tendean, Nusukan No. 47 Banjarsari - Solo</td>
<td>Tel : (0271) 7122 55, 727 552</td>
<td>Fax : (0271) 726 160</td>
</tr>
<tr>
<td>SOLO-SLAMET RYADI</td>
<td>Jl. Slamet Riyadi No. 472 Kel. Purwosari, Kec. Laweyan, Solo</td>
<td>Tel : (0271) 711 773, 717 841 733186, 733265, 733 308 737 779</td>
<td>Fax : (0271) 716 344</td>
</tr>
<tr>
<td>SEMARANG-PEMUDA*</td>
<td>Jl. Pemuda No. 175 Semarang</td>
<td>Tel : (024) 354 9401, 358 0303</td>
<td>Fax : (024) 356 3031</td>
</tr>
<tr>
<td>SEMARANG-MT. HARYONO*</td>
<td>Jl. MT Haryono Komp. Bubakan B1/A/5-6 Semarang</td>
<td>Tel : (024) 355 8423 - 4</td>
<td>Fax : (024) 355 8427</td>
</tr>
<tr>
<td>SEMARANG-BANGKONG*</td>
<td>Jl. MT Haryono Bangkong Plaza C-2 Semarang</td>
<td>Tel : (024) 831 1680</td>
<td>Fax : (024) 311 7977</td>
</tr>
<tr>
<td>SEMARANG-GANG TENGAH*</td>
<td>Jl. Gang Tengah No. 77 Semarang</td>
<td>Tel : (024) 354 4062, 352 1351</td>
<td>Fax : (024) 354 2847</td>
</tr>
<tr>
<td>SEMARANG-PURI ANJASMORO*</td>
<td>Jl. Puri Anjasmoro No. G1 No.36 Semarang</td>
<td>Tel : (024) 761 3347 - 49</td>
<td>Fax : (024) 761 3365</td>
</tr>
<tr>
<td>SEMARANG-MAJAPAHIT*</td>
<td>Jl. Majapahit Ruko Gajayana Blok A-3 Semarang</td>
<td>Tel : (024) 672 4185 - 87</td>
<td>Fax : (024) 671 7977</td>
</tr>
<tr>
<td>SEMARANG-SUARI*</td>
<td>Jl. Suari No.17A Semarang</td>
<td>Tel : (024) 355 1853, 354 4235 354 7989, 355 1854</td>
<td>Fax : (024) 354 7987</td>
</tr>
<tr>
<td>SEMARANG-CITRALAND*</td>
<td>Komp. Citraland. Jl. Anggrek Raya Kav 23-25 Semarang</td>
<td>Tel : (024) 831 8885</td>
<td>Fax : (024) 841 1212</td>
</tr>
<tr>
<td>SEMARANG-SULTAN AGUNG*</td>
<td>Jl. Sultan Agung No. 104-106 B Ruko No.3 Semarang</td>
<td>Tel : (024) 831 2525, 831 0745</td>
<td>Fax : (024) 831 0736</td>
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<td>SALATIGA-SUDIRMAN*</td>
<td>Jl. Jend. Sudirman No.170 Salatiga</td>
<td>Tel : (0298) 325 951</td>
<td>Fax : (0298) 325 951</td>
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<tr>
<td>KUDUS – A. YANI*</td>
<td>Jl. A. Yani No.77 Kudus</td>
<td>Tel : (0291) 436 531-33, D-431 700</td>
<td>Fax : (0291) 432 990/660</td>
</tr>
<tr>
<td>PATI–PEMUDA*</td>
<td>Jl. Pemuda No. 239 C, Pati</td>
<td>Tel : (0291) 384 204-05, 384 365</td>
<td>Fax : (0291) 384 203</td>
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<td>PATI-TAYU</td>
<td>Jl. Kartini No.14 Tayu, Pati, Jawa Tengah 59155</td>
<td>Tel : (0295) 452 334</td>
<td>Fax : (0295) 452 067</td>
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<td>JUWANA-SILUGONGGO</td>
<td>Jl. Silugonggo No. 12 Juwana</td>
<td>Tel : (0297) 472 167</td>
<td>Fax : (0297) 472 168</td>
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<td>JEPARA-PATIMURA*</td>
<td>Jl. Patimura Ruko Blok A-2 Jepara</td>
<td>Tel : (0291) 592766-67</td>
<td>Fax : (0295) 592340</td>
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<td>DEMAK–SULTAN PATAH*</td>
<td>Jl. Sultan Patah No. 25 Demak</td>
<td>Tel : (0291) 685 475, 686 475</td>
<td>Fax : (0291) 686 474</td>
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<td>PURWODADI-R. SUPRAPTO</td>
<td>Jl. R. Suprapto No. 66 Purwodadi</td>
<td>Tel : (0292)222 242, 422 464</td>
<td>Fax : (0292) 421 427</td>
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<td>BLORA–ALUN-ALUN SELATAN*</td>
<td>Jl. Alun-Alun Selatan No. 5 Blora</td>
<td>Tel : (0296) 533 219 - 20</td>
<td>Fax : (0296) 533 221</td>
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<td>CEPUL-DIPONEGORO</td>
<td>Jl. Diponegoro No. 14 Cepu</td>
<td>Tel : (0296) 423 991-2</td>
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<td>WONOBOBO-SUMBING*</td>
<td>Jl. Sumbang No. 22 Wonoobo</td>
<td>Tel : (0296) 323 587 - 88</td>
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<td>TEGAL–SUDIRMAN*</td>
<td>Jl. Jend Sudirman No.11-A, Tegal</td>
<td>Tel : (0283) 358 961</td>
<td>Fax : (0283) 353 252</td>
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<td>PELALANG–SUDIRMAN*</td>
<td>Jl. Jend Sudirman Ruko No.9</td>
<td>Tel : (0284)322 787, 322 636</td>
<td>Fax : (0284) 322 757</td>
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<tr>
<td>PEKALONGAN-H. WURUK*</td>
<td>Jl. Hayam Wuruk No.11A, Pekalongan</td>
<td>Tel : (0285) 428 000,424 260</td>
<td>Fax : (0285) 421 634</td>
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<tr>
<td>MAGELANG–PEMUDA*</td>
<td>Jl. Pemuda No. 149, Magelang</td>
<td>Tel : (0293) 366234 - 38</td>
<td>Fax : (0293) 366 239</td>
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<tr>
<td>MUNTILAN–PEMUDA</td>
<td>Jl. Pemuda Ruko Plaza Blok B/4 Muntilan, Magelang</td>
<td>Tel : (0293) 987 803, 586 773, 586 404</td>
<td>Fax : (0293) 586 405</td>
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<td>PURWOREJO–VETERAN*</td>
<td>Purworejo Plaza Ruko No. 18-19, Jl.Veteran 60, Purworejo</td>
<td>Tel : (0275) 322 962, 322 963</td>
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<tr>
<td>KUTOARJO-DIPONEGORO</td>
<td>Jl. Diponegoro No. 64, Kutoarjo</td>
<td>Tel : (0275) 641 535/641 539</td>
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<td>TEMANGGUNG-TENTARA PELAJAR*</td>
<td>Jl. Tentara Pelajar No.6, Temanggung</td>
<td>Tel : (0293) 493 289 - 90</td>
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<td>UNGARAN-GATOT SUBROTO*</td>
<td>Jl. Gatot Subroto No. 156, Ungaran</td>
<td>Tel : (024) 692 4320 - 1</td>
<td>Fax : (024) 692 1147</td>
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<td>BATANG–SUDIRMAN</td>
<td>Jl. Jend. Sudirman 164, Batang</td>
<td>Tel : (0285) 392 077 - 21, 392 493</td>
<td>Fax : (0285) 392 494</td>
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<td>KEBUMEN-KUSIMA*</td>
<td>Jl. Kusuma No.1, Kebumen</td>
<td>Tel : (0287) 382 121</td>
<td>Fax : (0287) 383 265</td>
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<tr>
<td>GOMBONG-YOS SUDARSO</td>
<td>Jl. Yos Sudarso Barat No. 456, Gombong</td>
<td>Tel : (0287) 472 187, 472 188</td>
<td>Fax : (0287) 471 282</td>
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<tr>
<td>KENDAL–RAYA*</td>
<td>Jl. Raya No. 283, Kendal</td>
<td>Tel : (0294) 833 014, 833 015</td>
<td>Fax : (0294) 382 791</td>
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* Include Syariah Office Channeling
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<tr>
<td>YOGYAKARTA - KATAMSO</td>
<td>Jl. Brigjen Katamso No.190</td>
<td>Tel: (0274) 380 141, 373 298</td>
<td>Fax: (0274) 387 737</td>
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<td>(0274) 553 101, 553 103</td>
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<td>PURWOKERTO - SUDIRMAN</td>
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<td>Tel: (0281) 631 200-1</td>
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<td>Purwokerto</td>
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<td>PURWOKERTO - DJ. PANJAITAN</td>
<td>Jl. Di Panjaitan No.9 Purwokerto</td>
<td>Tel: (0281) 639 281, 638 291 - 632 98</td>
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<td>WELERI - RAYA KENDAL</td>
<td>Jl. Raya 145 Kendal</td>
<td>Tel: (0294-641 791</td>
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<td>Weleri - Java Tengah</td>
<td>Fax: (0294-641 911</td>
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<td>PURBILINGGA - SUDIRMAN</td>
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<td>Tel: (0281) 891 020</td>
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<td>BANJARNEGARA - VETERAN</td>
<td>Jl. Veteran No. 82 BanjarNEGara</td>
<td>Tel: (0286) 592 454, 592 455</td>
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<td>CILACAP - SUDIRMAN</td>
<td>Jl. Jend Sudirman No.21 Cilacap</td>
<td>Tel: (0288) 535 941 (H) 532 100 (D)</td>
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<td>YOGYAKARTA - DIPONEGORO</td>
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<td>Fax: (0274) 520 109, 565 033</td>
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<td>YOGYAKARTA - URIP S.</td>
<td>Jl. Urip Sunohardjo 123 Yogyakarta</td>
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<td>JAKARTA - FATMAWATI (KCP)</td>
<td>Telp: (021) 750 0522, 769 2214</td>
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<td>BANDA ACEH</td>
<td>Telp: (061) 452 6992</td>
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<td>MARTAPURA</td>
<td>Telp: (021) 570 729 517</td>
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<td>SURABAYA</td>
<td>Telp: (031) 561 0828</td>
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<td>SURABAYA - GUBERNUR SURYO</td>
<td>Tel: (031) 547 4613, 534 6885</td>
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<td>MAKASSAR - A. YANI</td>
<td>Telp: (0411) 365 4590, 330 177</td>
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<td>Fax: (0411) 314 197</td>
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<td>MEDAN - DIPONEGORO</td>
<td>Tel: (061) 455 2000 ext 3053</td>
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<td>SEMARANG - PEMUDA</td>
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<td>Fax: (024) 351 7159</td>
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* Include Syariah Office Channeling

| 2009 Annual Report PT Bank Danamon Indonesia Tbk 433 |
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

J.B Kristiadi  
Vice President Commissioner

Gan Chee Yen  
Commissioner

Victor Liew C.S.  
Commissioner

Milan R. Shuster  
Independent Commissioner

Harry Arief Soepardi Sukadis  
Independent Commissioner

Manggi Taruna Habir  
Independent Commissioner

Krisna Wijaya  
Commissioner

Board of Directors

Sebastian Paredes  
President Director

Jos Luhukay  
Vice President Director

Muliadi Rahardja  
Director

Ali Yong  
Director

Vera Eve Lim  
Director

Sanjiv Malhotra  
Director

Herry Hykmanto  
Director

Kanchan Nijasure  
Director

Fransiska Oei Lan Siem  
Compliance Director
Company Name
PT Bank Danamon Indonesia Tbk

Founded
16 Juli 1956

Shareholders’ Composition (As of December 31, 2009)
Asia Financial (Indonesia) Pte, Ltd = 67.63%
Public = 32.37%

Rating Companies

Standard & Poor’s
30 Cecil Street
Prudential Tower #17-01/08
Singapore 049712
Phone: (65) 6438 2881
Fax: (65) 6438 2321
www.standardandpoors.com

Moody’s Singapore Pte Ltd
50 Raffles Place #23-06
Singapore Land Tower, 048623
Phone: (65) 6398-8300
Fax: (65) 6398-8301
www.moodys.com

PT Fitch Ratings Indonesia
Plaza DM 24 Floor, Suite 2406
Jl. Jend. Sudirman Kav. 25
Jakarta 12920 – Indonesia
Phone: (62-21) 5267826
Fax: (62-21) 5267829
www.fitchratings.com

PT Pemeringkat Efek Indonesia (Pefindo)
Setiabudi Atrium 8th Floor
Suite 809 – 810
Jl. HR Rasuna Said Kav. 62
Kuningan
Jakarta 12920
Phone: (62-21) 521 0077
Fax: (62-21) 5210078
www.pefindo.co.id

Notary
P. Sutrisno A. Tampubolon, S.H.
Jl. Sunda Nomor 7
(Sarina - Thamrin - Menteng)
Jakarta 10350

Custodian
PT Bank Mega Tbk
Menara Bank Mega,
Jl. Kapten Tendean 12-14 A
Jakarta 12790

Securities Services Transaction Banking

PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 9th floor
Jl. Prof. Dr. Satrio Kav E4 No. 6
Mega Kuningan
Jakarta 12950

For further information, contact:

Investor Relations
PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 6th Floor
Jl. Prof. Dr. Satrio Kav E-IV No.6
Mega Kuningan, Jakarta 12950, Indonesia
Tel. +62 21 5799 1001-03
Fax. +62 21 5799 1441
www.danamon.co.id

Public Affairs
PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 5th Floor
Jl. Prof. Dr. Satrio Kav E-IV No.6
Mega Kuningan, Jakarta 12950, Indonesia
Tel. +62 21 5799 1159
Fax. +62 21 5799 1161

Corporate Secretary
PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 7th Floor
Jl. Prof. Dr. Satrio Kav E-IV No.6
Mega Kuningan, Jakarta 12950, Indonesia
Tel. +62 21 5799 1148
Fax. +62 21 5799 1160