

Corporate Data

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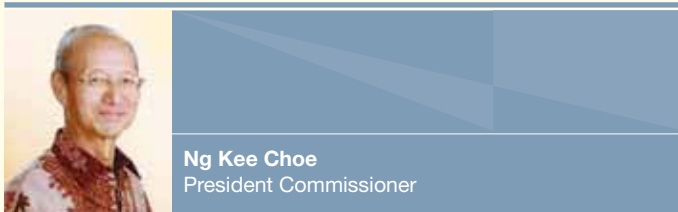
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07



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:

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

Particular Assignment:

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



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.

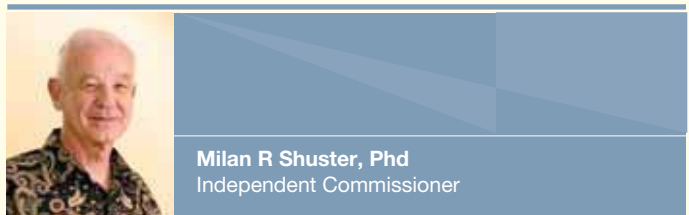
He is currently Director of PERURI. He was the General Manager of the Accounting Division for seven years at PT Indosat. Later, in 1993, he became the Accounting and Control Division Manager for PT Semen Cibinong Tbk for seven years. Furthermore, he joined IBRA in 2000, holding various positions including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



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 Taruna Habir
Independent Commissioner

Manggi T Habir was born on April 3th, 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



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:

Equity and Capital Markets, Finance and Risk Management.

Particular assignment:

Member of Audit Committee
Member of 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

Independent Parties of Audit Committee and Risk Monitoring Committee



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

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

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



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

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

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

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

Board of Directors and Operating Committee



Sebastian Paredes
President Director

Sebastian Paredes was 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 Bahana Pembinaan Usaha Indonesia from September 1998 to January 2000 and the COO of Bank Niaga from 1994 to 1995.

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



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

Board of Directors and Operating Committee



Sanjiv Malhotra
Director

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
Director

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



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



Fransiska Oei Lan Siem
Director

Born on June 12th, 1957. She was appointed as a Director of Danamon since May 2009. She received 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

Operating Committee



Stanley Setia Atmadja
President Director, Adira Finance

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

Roles and Responsibilities:

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.



Maria Theodora Kurniawati
Head of Human Resources

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

Roles and Responsibilities:

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



Pradip Chhadva
Head of Treasury, Capital Market and Financial Division

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
Head of Corporate Banking

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

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

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



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

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

Roles & Responsibilities:

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.



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

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

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

About Temasek Holdings (Private) Limited

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 Adriawan Zainal	Industry Group Senior Banker
Lucy Bramastya	Industry Group Senior Banker
Agus Pratama	Industry Group Senior Banker
V.P. Stevy Salindeho	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 Sitompul	Sales and Distribution Head (Pasar Model)
Denny Goutama	Sales Management and Marketing Head
Loefly Wahjoe Indraprastha	Research and Business Development Head
Rudy Mahasin	Business Planning Head Mass Market
Imelda Rose Manampiring	Risk Management Head
Adil Pamungkas	National Collection Head
Juwono Akuan Rokanta	Special Unit Management Head

Consumer Banking

Michellina Triwardhany	Head of Consumer Banking
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Consumer Mass Market

Farmawaty Tan	Consumer Mass Market Head
Boyke Lesmana	Sales and Distribution Group Head
Nani Harmini 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 Bellina	Credit Policy Group Head
Herry Setiawan	Credit Risk Operations Head
Lince 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 Maldonado Perez ⁽⁴⁾	Retail Banking Head
Purnomo Budi Wibowo Soetadi	Retail Banking Network Support Head
Djoemingin Budiono	Marketing and Analytics Head
Sonny Wahyubrata	Product Management Head
Stenly 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 Tantry	Financial Institution Head
Anton Hermanto Gunawan	Chief Economist
Veronica 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 Rulli 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

Meilynda Adriana Aditianto	Center of Operational Excellence Head
Krishnandari Febrianti	Team Leader Production Process Improvement
Justina Gunawan	Team Leader Marketing Process Improvement
Wuri Maharani	Team Leader Marketing Process Improvement

Integrated Risk

Varun Sabhlok	Integrated Credit Risk Head (Retail & Mass Market)
Hafeez Ahmad Choudhry	Integrated Credit Risk Head (Wholesale)
Sendiaty Soudy	Credit Policy Head
Sanmoy Chakrabarti	Market and Liquidity Risks Head
Herliniawaty Sutanto	Operation Risk Management Head

Compliance, Legal, Litigation and Know Your Customer

Dini Herdini	General Legal Counsel
Toety Setyadewati	Litigation Unit Head
Lungguk Gultom ⁽⁶⁾	Compliance Unit Head
Joko Sutarto	Know Your Customer Head

Public Affairs

Zsa Zsa Quamilla Yusharyahya	Public Affairs Head
M. Reza Hoesin	External Affairs Head
Elsa Christine	Internal Communication Head
Susy Darmayanti	Brand Management Head
Faraidi Rivai Malik	Event Management Head
A.Kasbil Y. Latief	Business Development Head

Financial Planning & Control

Jonanda Yattha Saputra	Financial Planning and Project Head
Muljono Tjandra	Financial Accounting and Tax Head
I Dewa Made Susila	Investor Relation and Subsidiaries Head
Yo Lian Kie	Management Information System Head
Evi Laniyanti	Procurement Head

Information Technology

Budi Suryono	Infrastructure Systems Head
Patritius Joko	Information Technology Managemen Head
Victor Erico Korompis	Electronic Channels Head
Gemilang Madyakusuma	Information Technology Operational Excellence and Financial Control Head
Vaibhav M. Sakorikar	Transactions System Head
Alfonso Tambunan	Front End Systems Head
Agustinus Sunan Perdana	Enterprise Systems Head
Soleiman	

Audit

Restiana Linggadjaya ⁽⁷⁾	Chief Internal Audit
Nathan Tanuwidjaja	Branches and Information Technology Audit Group Head
Yulius Setiawan	Quality Assurance Analytics Group Head
Agnus Suryadi	Product and Support Group Head
Micha Tampubolon ⁽⁸⁾	Wholesale Credit Audit Group Head
Chaerul Johan Huwae	Fraud Investigation Group Head

Human Resources

Maria Theodora Kurniawati	Human Resources Head
Andang Lukitomo	Human Resources Service Delivery Head
Rina Ryana Sjoekri	Human Capital Head
Inge Turangan	Human Resources Strategic Partners Head
Maria Ellen Fransisca Yuriaan	Learning Head
Jimmy Iskandar	Human Resources Planning and Measurement Head

Regional Corporate Officer

Henny Gunawan	Regional Corporate Officer Region 1
Arief Setyahadi	Regional Corporate Officer Region 2
Eddie Harijanto Bintoro	Regional Corporate Officer Region 3
Andrew Wongjaya	Regional Corporate Officer Region 4
Eka Dinata	Regional Corporate Officer Region 5
Alexis Marzo ⁽⁹⁾	Regional Corporate Officer Region 6
Rahardjo Widi Hastomo	Regional Corporate Officer Region 7

Danamon Peduli Foundation

Risa Bhinekawati ⁽¹⁰⁾	Executive Director
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PT Adira Dinamika Multi Finance Tbk. (Adira Finance)

Stanley Setia Atmadja	President Director
Erida Gunawan	Operations & Car Financing Marketing Director
Marwoto Soebiakto	Motorcycle Financing Marketing Director
Hafid Hadeli	Finance & Compliance Director
Ho Lioeng Min	Risk Management Director

PT Adira Quantum Multi Finance (Adira Quantum)

Vacant	President Director
Ruslim Muljadi	Customer Acquisition Director
Lynn Ramli	Business Management Director
Reza Pely Rusli ⁽¹¹⁾	Risk Management Director

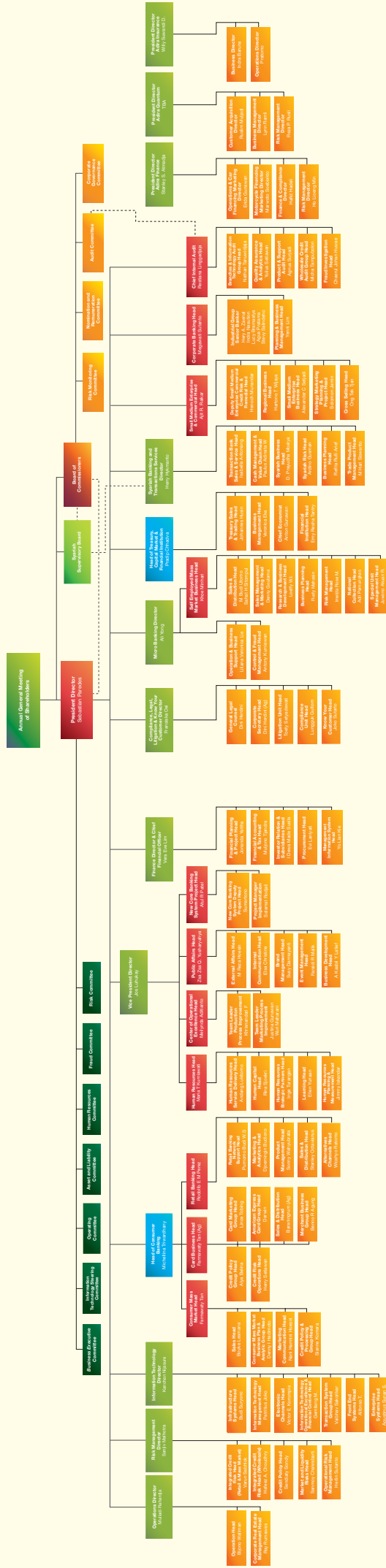
PT Asuransi Adira Dinamika (Adira Insurance)

Willy Suwandi Dharma	President Director
Indra Baruna	Business Director
Pratomo	Operations Director

Notes:

- (1) Megawati Sutanto resigned since January 14, 2010, replaced by Hery Adriawan Zainal (Acting)
 (2) Denny Irawan resigned since March 15, 2010
 (3) Dessy Masri was appointed Card Business Head as of March 1, 2010
 (4) Rodolfo Manonaldo 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 sejak January 1, 2010
 (7) Restiana Linggadjaya resigned since March 1, 2010, replaced by Nathan Tanuwidjaja (Acting)
 (8) Micha Tambunan 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
 (11) Approval by BAPEPAM - LK was received by February 16, 2010

2009 Organization Structure PT Bank Danamon Indonesia Tbk



Subsidiaries and Affiliates

LIST OF SUBSIDIARIES & AFFILIATES

Company	Business Activity	% Ownership
Subsidiaries		
PT Adira Dinamika Multi Finance Tbk	Multifinance	95%
PT Asuransi Adira Dinamika	Insurance	90%
PT Adira Quantum Multi Finance	Multifinance	99%
Affiliated Companies		
PT Bank Woori Indonesia	Commercial Bank	4.81%
PT Bank Chinatrust Indonesia	Commercial Bank	1.00%
PT Sarana Lampung Ventura	Venture Capital	4.21%
PT Mitra Dana Jimbaran	Venture Capital	3.85%
PT Sarana Kalteng Ventura	Venture Capital	3.77%
PT Sarana Kalbar Ventura	Venture Capital	2.44%
PT Sarana Jambi Ventura	Venture Capital	2.25%
PT Sarana Sumbar Ventura	Venture Capital	1.78%
Others	Venture Capital etc.	0.25% - 1.04%

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. Tampubulon, 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

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.

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

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.

Rp million	2007	2008	2009	ΔYoY
Assets	95,642	128,117	189,384	48%
Liabilities	75,609	76,006	35,149	(54%)
Equity	20,033	52,111	154,236	196%
Total Income	111,218	206,092	263,417	28%
Total Expenses	92,173	159,982	196,654	23%
Net Income	13,284	32,079	47,124	47%

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.

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

Products & Services

Liabilities Products

Primagirol

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

Primagirol Super 9

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

FlexiMax

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

Primadolar

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

Danamon One

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

Danamon Lebih

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

Time Deposit

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

Dana Simpan Deposito

Deposits product for micro banking segment.

Giro Sahabat

A premium current account bundled with Cash@Work (internet banking facility) to provide a comprehensive cash management solution for Commercial customers. This product also provides an even greater range of free transactional benefits.

Multi Currency Deposit

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

Wholesale Deposit

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

Tabungan Danamon Syariah iB

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

Tabungan Haji Danamon Syariah iB

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

Giro Danamon Syariah iB

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

Cash Management Danamon Syariah

Product offering cash@work and cash pick up service for companies enabling them to control their financial management in real time.

Deposito Danamon Syariah iB

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

Deposito Harian Danamon Syariah iB

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

RencanaKU Syariah Pensiun (Allianz)

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

Giro Merchant

A special current account product designed for Danamon merchants with cash-back features based on tiered average balance, providing optimum benefits for actively transacting merchants.

Dana Fleksi

A combination of savings account (IDR) and current account (IDR) with special features designed to give optimum benefits to SME customers. The special features offered by this product includes free banking transaction fees and a protection from bounced cheques.

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.

Dana Simpan Deposito

Deposit product for micro and small business segment.

Solusi Modal

Credit facility without collateral for business and individual which feature fast credit approval for business expansion.

DPSiP

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

Dirham Card

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

My Own Card

A credit card that is designed to meet your everyday needs, the feature that makes the card differ than others in the market is cash back for purchases such as petrol purchase transactions, monthly bill payment and manual mobile reload. Aside from the cash back, the card also offers special promotions that cater to cardholders' lifestyle.

Manchester United Credit Card

The official credit card of Manchester United soccer club, presented for Manchester United fans in Indonesia.

Arsenal Card

The official credit card of Arsenal soccer club, presented for Arsenal fans in Indonesia.

Liverpool FC Card

The official credit card of Liverpool FC soccer club, presented for Liverpool FC fans in Indonesia.

Prudential Card

Prudential Card is presented together by Prudential and Danamon Card Business, some of its core benefits are Auto debit for Cardholder's Prudential insurance premium payment, Reward Points that can be exchanged with Prudential Card annual fee or Prudential insurance premium payment, and free Credit Protection insurance.

World Card

World card is one of the super premium products from MasterCard issued by Bank Danamon. This product is equipped with unique features catered to customers with savvy lifestyle. World Card is offered for transaction convenience especially for those with passion to travel. In addition to hotel and restaurant discounts, airline mileage program is also a benefit that gives cardholder a higher exchange rate compare to other credit cards.

Products & Services

iCard

The latest innovation in credit cards that makes financial planning easier, iCard automatically convert 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 accomodation 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 courcesm 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 Rekening Koran (KRK)

A cash-loan facility to finance working capital needs in the dynamic and fluctuative business environment. It is a short-tem, revolving loan with cheque as a media to utilize the loan. This facility offers flexibility in terms of loan disbursement and repayment.

Kredit Berjangka (KB)

A cash-loan facility to finance seasonal working capital needs. It is a short-tem, revolving loan with promissory note as the drawdown media for loan disbursement. Loan disbursement and repayment are based on customer's request as stated in the promissory note.

Kredit Angsuran Berjangka (KAB)

A cash-loan facility for investment purposes. The types of investment that can be financed through this product vary from land & building to machinery, equipment, and many more. Facility can be short-term (< 1 year) or long-term (> 1 year, maximum 10 years), depending on the project or investment duration. Loan repayment is based on installment schedule.

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.

Products & Services

Services and Others

ATM

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

DAC

A 24 hour customer response line.

Debit Card Danamon

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

Danamon Western Union

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

HP Banking

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

Danamon Online Banking

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.

Fortis Pesona Amanah

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

Danareksa Syariah Berimbang

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

Primajaga Umum

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

Primajaga 100

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

TPD

Multipurpose insurance product for child education.

Smartlink Harta Maxima

Unitlink product with single premium which provide more optimum investment yield.

WarisanKU

Produk Asuransi seumur hidup yang memberikan kepastian.

HartaKU

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

RencanaKU

Regular premium unit link that offers flexible protection.

Investment Gallery

Mutual funds investment services supported by seasoned investment managers.

Cash@Work

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

Real Time ZBA

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

Notional Pooling

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

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.

Accident Insurance

Provide benefits in the case of death or permanent disability due to an accident. Coverage is expandable to cover hospital medical cost incurred during treatment.

Cargo Insurance

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

Heavy Equipment Insurance

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

Money Insurance

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

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 menyimpan 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.

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

Letter of Credit

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

Incoming Collection Services

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

Incoming Collection Avalization

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

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.

Financing Against TR

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

Pre-shipment Financing under L/C/PO

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

Outgoing Collection Financing

Offering financing facility to customers based on Outgoing Collection transaction.

Open Account Financing

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

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

Trade finance product that allows Danamon to receive short term financing from other financial institution, based on Danamon's acceptance of an underlying trade finance transaction. The transaction could be an import or export transaction that has not yet been financed, and has remaining tenor between 30 days to 180 days.

Bank Guarantee/SBLC

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

Channel - Buyer Financing

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

Channel – Supplier Financing

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

Office Addresses

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Region 1

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JAKARTA-KREKOT
Komplek Krekot Jaya Molek
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JAKARTA-TAMAN SARI
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JAKARTA-GLODOK PLAZA I
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JAKARTA-TN.ABG FACHRUDIN
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JAKARTA-METRO TANAH ABANG
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JAKARTA-TOMANG RAYA
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JAKARTA-DURI KOSAMBI
Komp. Ruko Taman Semanan Indah
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351 2386, 351 2387, 351 2407
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JAKARTA-ITC MANGGA DUA
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JAKARTA-BANDENGAN
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Rukan Taman Duta Mas Blok D 9A
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JAKARTA - CBD PLUIT
Komplek CBD Pluit Blok A No.18
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JAKARTA - PERNIAGAAN TIMUR
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JAKARTA - ORION MANGGA DUA
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JAKARTA-WARUNG BUNCIT*
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JAKARTA-SUPOMO*
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JAKARTA-WISMA ELEKTRINDO
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Gedung Elektrindo, Jakarta Selatan
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Fax. : 526 9321

JAKARTA-MT.HARYONO
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JAKARTA-MENARA DANAMON
Menara Bank Danamon Lt. Dasar.
Jl. Prof. Dr. Satrio Kav E 4/6, Jak Sel
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JAKARTA-KALIBATA*
Jl. Kali Bata Tengah No.1F-G
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BDI JAKARTA-THE EAST TOWER
MEGA KUNINGAN
The East Tower Lt. Dasar - 1.07-A
Jl. Lingkar Mega Kuningan Blok E3.2
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BDI JAKARTA-WISMA BAKRIE 2
Gedung Wisma Bakrie 2, Lantai Dasar
Jl. H.R. Rasuna Said, Kuningan
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JAKARTA-BEJ
Gd. BEJ Tower 2 Lt.1
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JAKARTA-PERCETAKAN NEGARA
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JAKARTA-ABDUL MUIS*
Geduing Bank Danamon Lt. Dasar
Jl. Abdul Muis No.60, Tanah Abang
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JAKARTA-BENHIL*
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Jakarta Pusat
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JAKARTA-WISMA BNI*
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JAKARTA-PALMERAH*
Jl. Palmerah No. 38 A Blok 5-6
Jakarta Barat
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JAKARTA-THE JAKARTA POST
Gedung Jakarta Pos, Jl. Palmerah
Barat No.142-143 Jakarta 10270
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536 54402 , 536 54403
Fax. : 536 54408

JAKARTA-SUDIRMAN PLAZA
Sudirman Plaza - Indofood Tower
Jl. Jend. Sudirman Kav. 76-78
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JAKARTA-WISMA NUSANTARA
Gedung Wisma Nusantara Lantai 1
Jl. MH. Thamrin No. 59 Jakarta
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JAKARTA-PANGLIMA POLIM*
Jl. Panglima Polim Raya No.47
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Jl. Nikel Blok D No.23-24
Permata Hijau, Jakarta Selatan
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Kebayoran Lama, Jakarta Selatan
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JAKARTA-MELAWAI*
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JAKARTA-PONDOK INDAH*
Metro Duta Niaga Blok UA No.5
Pondok Indah, Jakarta Selatan
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JAKARTA-PD.INDAH MALL*
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JAKARTA-FATMAWATI*
Jl. RS. Fatmawati No.24
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JAKARTA-DUTA MAS FATMAWATI
Komp. Pusat Niaga Duta Mas
Fatawati Ruko Blok B1 No.2, Cipete
Utara Kebayoran Baru, Jakarta Selatan
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JAKARTA-CINERE*
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Jakarta-Selatan
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Wisma Bakrie Lt. Dasar
Jl. Kemang Raya No. 4
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JAKARTA-KELAPA GADING II

Jl. Boulevard Blok FY 1 / 9-12
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Jl. Pulo Lentut No.10 Kawasan
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JAKARTA-PEGAMBIRAN

Jl. Pegambiran No.33D Rawamangun
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JAKARTA-GRIYA UTAMA SUNTER

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JAKARTA-MITRA SUNTER

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JAKARTA-PONDOK BAMBU

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JAKARTA - BUARAN RAYA

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Metropolitan Mall Lt. Dasar No.25
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BEKASI-KEMANG PRATAMA

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TANGERANG-SUPERMALL

KARAWACI
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TANGERANG-ALAM SUTRA

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TANGERANG-TAMAN CIBODAS

Komplek Taman Cibodas.
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Komp. Rukan Bintaro Jaya Sektor III
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JAKARTA-CITRA GARDEN II

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JAKARTA-DAAN MOGOT

Jl. Daan Mogot No.6 C-D
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JAKARTA-GREEN GARDEN

Perum Green Garden Blok I-9 Kav 18
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JAKARTA-GREEN VILLE

Jl. Green Ville Blok AY No. 20
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JAKARTA-GROGOL MUWARDI

Jl. Muwardi Raya No. 7
Jakarta Barat
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JAKARTA-DAAN MOGOT BARU

Jl.Tampak Siring blok KJ/G 15
Kalideres, Komp.Daan Mogot Baru
Jakarta Barat.
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543 97424,543 97149
543 97154, 543 97105
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TANGERANG-GADING SERPONGJL.

Boulevard Gading Serpong
Alexandrite 3 No.9 Gading Serpong
Serpong Tangerang
Tel : 542 13197, 542 13198
542 13199, 542 13201-04

JAKARTA - TAMAN PALEM LESTARI

Taman Palem Lestari Blok A 11 No.33
Jl. Kamal Raya Outer Ringroad
Cengkareng, Jakarta Barat
Tel : 706 13370
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CILEGON-S. A. TIRTAYASA*

Jl. Sultan Agung Tirtayasa
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Cilegon 42415
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CILEGON-SERANG*

Jl. Maulana Hasanuddin, Blok I / 5-7
Serang, Cilegon
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BOGOR-JUANDA*

Jl. Ir. H. Juanda No.46 Bogor
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BOGOR-TAJUR

Jl. Raya Tajur No.49 B, Bogor
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Fax : (0251) 390 637

BOGOR-WARUNG JAMBU

Jl. Raya Pajajaran Komp.
Ruko Warung Jambu, Bogor
Tel : (0251) 322 224, 323 843
Fax : 398 38847

BOGOR - DEWI SARTIKA

Jl. Dewi Sartika No.24 C, Bogor
Tel : (0251) 835 6692-6619
Fax : (0251) 835 6669

KARAWANG-TUPAREV

Jl. Tuparev Komplek Ruko Plaza Kara-
wang 5-6, Karawang
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633 9077 (D)
Fax : (0267) 405 511-8241

RENGASDENGKLOK

Jl. Raya Rengasdengklok No.111
Rengasdengklok
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BEKASI-CIKARANG

Gedung Eks Bank Tamara
Jl. RE Martadinata No.9
Cikarang, Bekasi
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CIKAMPEK-A.YANI

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TELUK BETUNG-IKAN HIU

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TANJUNG KARANG-KARTINI

Jl. Kartini No.182 Tanjung Karang
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TANJUNG KARANG-WAY HALIM

Jl. Kiai Maja Ruko Way Halim
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Fax : (0721) 783 613

KOTA BUMI-SUDIRMAN

Jl. Jend. Sudirman No.7 Kotabumi
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Fax : (0724) 214 58

METRO LAMPUNG-SUDIRMAN

Jl. Jend. Sudirman No.1-3 / B
Lampung
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Fax : (0725) 436 31

BANDAR JAYA-PROKLAMATOR

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Bandar Jaya
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JAKARTA-METRO ATOM

Metro Atom Plaza Lt.2 Aks / 1-4
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JAKARTA-WTC MANGGA DUA

Gedung WTC Mangga Dua
Upper Ground Floor
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Jl. Jend. Sudirman No.28 Jakarta
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JAKARTA-RUKO TOMANG

Eks BPM Duta Gedung Pusat
Perbelanjaan Tomang Tol.
Jl. Agave Raya No.50 Jakarta Barat
Tel : 580 0942
Fax : 580 0956-7

Region 2

West Java

BANDUNG-OTISTA*

Jl. Oto Iskandar Dinata No.22
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BANDUNG-PASAR BARU*

Pasar Baru Jl. Otto Iskandar Dinata
No.70, Blok D2-5, Bandung
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424 5959
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BANDUNG-SETRASARI MALL*

Jl. Prof.Suryasumantri No.21
Komp.Ruko Setrasari Mall, Bandung
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201 6004,05 (H) 201 6003 (D)
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665 7133
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BANDUNG-SUDIRMAN*

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BANDUNG-PASIR KALIKI*

Jl. Pasir Kaliki No.154 Bandung
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BANDUNG-ASIA AFRIKA*

Jl. Asia Afrika No.180 Bandung
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BANDUNG-GARDUJATI*

Jl. Gardujati No.38 Bandung
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BANDUNG-TAMAN KOPO*

Jl. Taman Kopo Ruko No.2-3
Bandung
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BANDUNG-SUMBERSARI*

Ruko Sumber Sari
Jl. Sukarno Hatta No.130 Bandung
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BANDUNG-KOPO*

Jl. Kopo No.26 Bandung
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BANDUNG-SETIA BUDI*

Jl. Setia Budi No.62 Bandung
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GARUT-CILEDUG*

Jl. Ciledug No.36 Garut
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SUBANG-OTISTA*

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BANDUNG - RIAU

Jl. RE. Martadinata No.136
(Jl. Riau No. 136) Bandung
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BANDUNG - TAMAN KOPO INDAH

II Taman Kopo Indah II Blok IB No.26
Kab. Bandung, Jawa Barat
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BANDUNG-MERDEKA*

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Fax : (022) 420 0717, 423 6123

BANDUNG-A. YANI*

Jl. A. Yani No.638 Bandung
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721 6924 (D)
Fax : (022) 720 1194, 720 8493

BANDUNG-BUAH BATU*

Jl. Buah Batu No.166 Bandung
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731 1901, 731 1936
Fax : (022) 731 2988/731 1654

BANDUNG-PUNGKUR*

Jl. Pungkur 118 Bandung
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BANDUNG-JUANDA*

Jl. Ir. Juanda No.64 Bandung
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CIANJUR-COKROAMINOTO

Jl. Hos Cokroaminoto No.36 Cianjur
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264 070, 264 090, 264107
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CIPANAS-RAYA CIPANAS*

Jl. Raya Cipanas No.66 Cipanas
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514 107
Fax : (0263) 516 711

BANDUNG-SUROPATI

Jl. Suropati No.86 Bandung
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TASIKMALAYA-YUDA NEGARA*

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CIREBON-YOS SUDARSO*

Jl. Yos Sudarso No.33 Cirebon
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CILEDUG-MERDEKA

Jl. Merdeka Barat No.60
Ciledug, Cirebon
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661 868
Fax : (0231) 661 869

KUNINGAN-SILIWANGI*

Jl. Siliwangi Ruko No.35-36 Kuningan
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CIREBON - KARTINI

Jl. Kartini No. 37 Cirebon, Jabar
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Fax : (0231) 220 211

Region 3

East Java, Denpasar, West Nusa
Tenggara, East Nusa Tenggara

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Jl. Jemur Andayani 46 B-C Surabaya
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GRESIK-KARTINI*

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SURABAYA-DARMO*

Jl. Raya Darmo No.59 Surabaya
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SURABAYA-DIPONEGORO*

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568 5340
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SURABAYA-HR MUHAMMAD

Jl. HR. Muhammad No.86 C-D
Surabaya
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Jl. Kedungdoro No. 97 Surabaya
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Fax : (031) 532 7750

SURABAYA-KERTAJAYA*

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SURABAYA-KLAMPIS

Jl. Klampis Jaya No.136 Surabaya
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Fax : (031) 599 4861

SURABAYA-MANYAR INDAH*

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Plaza, Surabaya
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504 4376
Fax : (031) 504 4374

SIDOARJO-A.YANI*

Jl. A. Yani No.7 Sidoarjo
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Fax : (031) 892 1573

SIDOARJO-KRIAN

Ruko Krian Permai Blok A-12
Jl. Raya Krian, Krian-Sidoarjo
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Fax : (031) 897 2155

MOJOKERTO-SUDIRMAN*

Jl. PB. Sudirman No.77 & 79
Mojokerto
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Fax : (0321) 395 733

SURABAYA-COKLAT*

Jl. Coklat No.8 Surabaya
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355 7843 (D)
Fax : (031) 355 1352

SURABAYA-GENTENG

Jl. Genteng Besar No.78 Surabaya
Tel : (031) 532 4526 - 8
Fax : (031) 532 4529

SURABAYA-KAPAS KRAMPUNG*

Jl. Kapas Krampung No.106
Surabaya
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Komp. Sinar Galaxi B - 70, Pasar Turi,
Surabaya
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355 9274
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SURABAYA-MULYOSARI
Jl. Mulyosari No.134 Ruko PB 14
Surabaya
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SURABAYA-RAJAWALI
Jl. Rajawali No.51 B, Surabaya
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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
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Fax : (031) 7870360

**SURABAYA-BUKIT DARMO
BOULEVARD**
Bukit Darmo Golf B I No. 25
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SURABAYA-KUSUMA BANGSA
Jl. Kusuma Bangsa No.90 Surabaya
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SURABAYA - MAYJEN SUNGKONO
Jl. Mayjen Sungkono No.75
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SURABAYA - PERAK BARAT
Jl. Perak Barat No.261 Surabaya
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SURABAYA - MARGOREJO INDAH
Jl. Margorejo Indah No.90 Surabaya
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SURABAYA - PUCANG ANOM
Jl. Pucang Anom Timur No.5 B,
Surabaya
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SURABAYA - KEMBANG JEPUN
Jl. Kembang Jepun No.43 Surabaya
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SURABAYA - DHARMAHUSADA
Jl. Dharmahusada No.168
Surabaya - Jawa Timur
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GRESIK - USMAN SADAR
Jl. Usman Sadar No.37
Desa Karangturi, Kec/Kab. Gresik
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JOMBANG-KH.WAHID HASYIM
Jl. KH. Wahid Hasyim No.121
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MALANG-KAWI*
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BATU-DEWI SARTIKA
Jl. Dewi Sartika No. 8 A, Batu
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LAWANG-THAMRIN
Jl. M. Thamrin No. 55 (d/h No.12),
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PASURUAN-SOEKARNO HATTA*
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Pasuruan
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PASURUAN-PANDAAN
Jl. Raya Jogonalan No.32
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LUMAJANG-SUDIRMAN
Lumajang Plaza Blok A-2
Jl. Jend. Sudirman, Lumajang
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PROBOLINGGO-SUDIRMAN*
Jl. PB. Sudirman No. 209
Probolinggo
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Fax : (0335) 420 529

PROBOLINGGO-LECES
Jl. Raya Lecece No.183, Lecece
Probolinggo
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MALANG - LETJEN SUTOYO
Jl. Letjen Sutoyo No. 24, Malang
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Fax : (0341) 434 5947

MALANG - SUTAN SYAHRIR
Jl. Sutan Syahrir No.15,
Kel. Sukoharjo, kec Klojen, Malang
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KEDIRI-BRAWIJAYA*
Jl. Brawijaya No. 33, Kediri 64123
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KEDIRI - PARE
Jl. Mastrip No.44, Pare Kediri 64211
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NGANJUK-A.YANI
Jl. A. Yani No.76, Nganjuk 64418
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BLITAR-MERDEKA*
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Madiun 63131
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NGAWI-J.A. SUPRAPTO
Jl. Jaksa Agung Suprpto No.19
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PONOROGO-GAJAH MADA*
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Jl Kilisuci kavling A-11, Kel Jamsaren
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JEMBER-GAJAH MADA*
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BANYUWANGI-ROGOJAMPI
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Jl. Lukman Hakim No.62, Tuban
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BOJONEGORO-SUROPATI
Jl. Untung Suropati No.26
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PAMEKASAN-TRUNOJOYO
Jl. Trunojoyo No.63 Pamekasan
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DENPASAR-GUNUNG AGUNG
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Jl. Raya Hayam Wuruk No. 130,
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DENPASAR-NUSA DUA

Jl. By Pass Ngurah Rai
Depan Komplek Pertokoan Tragia
Nusa Dua, Bali
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DENPASAR-TEUKU UMAR

Jl. Teuku Umar 121 C, Denpasar
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DENPASAR-GATOT SUBROTO

Jl. Gatot Subroto No.79 Denpasar
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KUTA-LEGIAN

Jl. Raya Legian No.87 Kuta
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TABANAN-GAJAH MADA

Jl. Gajah Mada No. 81 Tabanan
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KLUNGKUNG-NAKULA

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DENPASAR - UBUD

Jl. Ida bagus Manik,
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BADUNG - KEROBOKAN

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MATARAM-PEJANGGIK

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MATARAM-SWETA

Komplek Pertokoan Mandalika
Blok N No. 9
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AMPENAN-KOPERASIKCP

Jln. Koperasi No. 01
Kelurahan Ampenan Utara
Kec. Ampenan, Kodya Mataram
Propinsi Nusa Tenggara Barat
Tel : (0370) 637 188 - 89
Fax. : (0370) 635 772

SUMBAWA-DIPONEGORO

Jl. Diponegoro No. 20 Komp. Shop
Center, Sumbawa
Tel : (0371) 232 57, 347, 328 79
Fax. : (0371) 233 02

KUPANG-SUMATERA

Jl. Sumatera No. 43 Kupang, NTT
Tel : (0380) 832 972, 831 700 (H)
825 753 (D)
Fax. : (0380) 831 702

MAUMERE-RAYA CENTIS

Jl. Raya Centis No. 15 Maumere
Tel : (0382) 220 21-24, 222 94-95
Fax. : (0382) 220 21

ATAMBUA-SUDIRMAN

Jl. Jend. Sudirman No. 26
Atambua NTT
Tel : (0389) 215 34
Fax. : (0389) 541 23, 215 43

ENDE-SOEKARNO

Jl. Soekarno No. 77 Ende NTT
Tel : (0381) 224 08, 224 10, 226 03
Fax. : (0381) 224 09

MATARAM - SWETA

Jl. Sandubaya No. 35
Mataram - Sweta
Tel : (0370) 671 260
Fax. : (0370) 671 095

SURABAYA-KEDUNG DORO

Jl. Kedungdoro No. 46 Blok A- 4
Surabaya
Tel : (031) 532 0962 - 63
Fax. : (031) 532 7750

Region 4

Sulawesi, Papua, Maluku

MAKASSAR-A.YANI*

Jl.A.Yani No.11- 13 Makassar
Tel : (0411) 312 745, 327 859
Fax. : (0411) 312 776

MAKASSAR-MALL

Jl. KH. Ramlil No. 89
Makassar (Ruko Makassar Mall)
Tel : (0411) 331 896, 326 990
Fax. : (0411) 332 580

MAKASSAR-SLAMET RIYADI*

Jl. Slamet Riyadi No. 1 Makassar
Tel : (0411) 334 177,317 121,319 924
Fax.: (0411) 327 082, 323 983

MAKASSAR-LATIMOJONG*

Jl.G.Latimojong No.22 Makassar
Tel : (0411) 314 471, 314 482
Fax. : (0411) 314 474

SUNGGUMINASA-W.HASYIM*

Ruko Plaza Balla Lompoa Blok C1
Jl. KH. Wahid Hasyim, Sungguminasa
Tel : (0411) 822 0470 - 471
Fax. : (0411) 822 0467

MAKASSAR-SULAWESI*

Komp. Pasar Butung Ruko Blok S
No. 10-11. Jl. Sulawesi, Makassar
Tel : (0411) 325 397,325 398,325 045
Fax.: (0411) 325 425

MAKASSAR-PANAKUKANG*

Jl.Boulevard Ruko Jasper II/24-25
Panakukang Mas, Makassar
Tel : (0411) 422 505, 422 515
Fax. : (0411) 422 509

MAKASSAR-PANNAMPU*

Jl.Tinumbu No.321 Pannampu
Makassar
Tel : (0411) 445 454, 448 181
Fax. : (0411) 443 838

MAKASSAR-CENDRAWASIH*

Jl.Cendrawasih No.240 Makassar
Tel : (0411) 853 93,
853 931,853 933
Fax. : (0411) 871 661

MAKASSAR-PERINTIS KEMERDEKAAN

Jl. Perintis Kemerdekaan KM.8
Tamalanrea, Makassar
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583 040
Fax. : (0411) 588 073

PARE-PARE-HASANUDIN

Jl.ST.Hasanudin No.50 Pare-Pare
Tel : (0421) 223 25
Fax. : (0421) 221 11

PINRANG-A.MAKASAU

Jl.Andi Makasau No.34 Pinrang
Tel : (0421) 922 171,922 708,312 762
Fax.: (0421) 922 172

RANTEPAO-DIPONEGORO

Jl. Diponegoro, Rantepao, Tana Toraja,
Sulawesi Selatan
Tel : (0423) 211 41, 211 43
211 50, 237 50
Fax. : (0423) 211 44, 237 25

MAKALE-MERDEKA

Jl.Merdeka No.30 Makale
Tel : (0423) 242 22
Fax. : (0423) 242 20

PALOPO-RAMBUTAN

Ruko Terminal Blok E No.1-2
Jl. Rambutan Kotamadya Palopo
Tel : (0471) 219 00, 223 49
Fax. : (0471) 235 40

SIDRAP-SUDIRMAN

Jl.Jend Sudirman No. 48 Sidrap
Tel : (0421) 918 48, 911 58
Fax. : (0421) 918 49

BONE-AGUS SALIM

Jl.Agus Salim No.1 Bone
Tel : (0481) 222 13, 220 73
Fax. : (0481) 219 23

BULUKUMBA-SAM RATULANGI

Jl. Sam Ratulangi, Bulukumba
Sulawesi Selatan
Tel : (0413) 820 68
Fax. : (0413) 820 69

MAROS-SUDIRMAN*

Jl. Jend. Sudirman Ruko Anjali No.3-4,
Maros, Sulawesi-Selatan
Tel : (0411) 372 216
Fax. : (0411) 372 217

WAJO-RA. KARTINI

Jl.RA.Kartini No.101 Wajo
Tel : (0485) 222 77, 212 76
Fax. : (0485) 223 33

POLMAN-SUDIRMAN

Jl. Jend. Sudirman, Kec. Wonomulyo
Polman, Sulawesi Barat
Tel : (0428) 518 22, 518 23
Fax. : (0428) 518 24

MAMUJU-EMMY SAELAN

Jl. Emmy Saelan No.39, Binanga,
Mamuju, Sulawesi Barat
Tel : (0426) 219 93/214 71/21 487
Fax. : (0426) 212 96

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PANGKEP-KEMAKMURAN*
Jl.Kemakmuran No.15A, Pangkep
Tel : (0410) 219 25, 219 26
Fax. : (0410) 219 27

KENDARI-SAM RATULANGI
Jl. Sam Ratulangi No.183-185
Mandongga, 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) 221 19

JAYAPURA-A.YANI
Jl.A.Yani No.9 Jayapura
Tel : (0967) 531 713
Fax. : (0967) 531 711

ABEPURA-RAYA ABEPURA
Ruko Abepura
Jl. Raya Abepura, Kotaraja
Tel : (0967) 584 367 - 68
Fax. : (0967) 584 366

MERAUKE-MANDALA
Jl.Raya Mandala No.71 Merauke
Tel : (0971) 323 261 - 64
Fax. : (0971) 324 343

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

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

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

MANOKWARI-YOS SUDARSO
Jl.Yos Sudarso No.41 E/F, Manokwari
Tel : (0986) 213 782 - 84
Fax. : (0986) 213 785

SORONG-A.YANI
Jl.A.Yani No.53, Sorong
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Fax. : (0951) 325 897

BIAK-IMAM BONJOL
Jl.Imam Bonjol No.34 Biak
Tel : (0981) 240 23 - 25
Fax. : (0981) 240 26

MANADO-SUTO MO
Jl.DR.Sutomo No.62 Manado
Tel : (0431) 868 122
Fax. : (0431) 860 772

MANADO-BAHU MALL
JL.Wolter Mongisidi, Bahu Mall
Blok S No. 8 Manado
Tel : (0431) 841 621, 841 625
Fax. : (0431) 841 626

MANADO-RANOTANA
Jl.S.Ratulangi No.399
Ranotana, Manado
Tel : (0431) 870 420, 855 235
Fax. : (0431) 841 948

MANADO-TOAR
Jl. Toar No. 17 Manado
Tel : (0431) 846 290, 860 525
Fax. : (0431) 860 526

MINAHASA-TOMOHON
Jl.Raya Tomohon No.40A
Tomohon Minahasa
Tel : (0431) 351 970, 351 971
Fax. : (0431) 351 972

BITUNG-YOS SUDARSO
Jl. Yos Sudarso No. 76 Bitung
Sulawesi Utara
Tel : (0438) 301 10 - 311 20
Fax. : (0438) 301 64

AMURANG-P.LINGKUNGAN
Jl.Pasar Lingkungan 7
Amurang, Kab. Minahasa, Sulut
Tel : (0430) 218 70, 211 43
Fax. : (0430) 219 14

TAHUNA-HASANUDIN
Jl.ST.Hasanudin No.65 Tahuna
Tel : (0432) 213 39 - 225 37
Fax. : (0432) 225 40

GORONTALO-A.YANI
Jl.A.Yani No.58, Gorontalo
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822 569
Fax. : (0435) 826 992

KOTAMOBAGU-KARTINI
Jl.Kartini No.203 Kotamobagu
Tel : (0434) 220 07, 210 23
Fax. : (0434) 223 40

PALU - HASANUDIN
Jl. ST. Hasanudin No.27 Palu
Tel : (0451) 423 452, 423 903
Fax. : (0451) 423 813, 853 136

PALU - GAJAH MADA
Jl. Gajah Mada No. 136 Palu
Tel : (0451) 454 911, 454 913
Fax. : (0451) 454 912

LUWUK-BANGGAI
Jl.A. Yani No.104 Luwuk Banggai
Tel : (0461) 229 60, 229 57, 229 31
Fax. : (0461) 229 59

PARIGI - MASIGI
Jl.Trans Sulawesi No.27 (d/h No.135)
Kel. Masigi, Kec. Parigi
Sulawesi Tengah
Tel : (0450) 216 58, 216 62
Fax. : (0450) 21659

TOLI-TOLI - USMAN BINOL
Jl.Usman Binol No.43 Toli-Toli
Tel : (0453) 231 00, 232 00, 232 01
Fax. : (0453) 232 02

TERNATE - PAHLAWAN REVOLUSI
Jl. Pahlawan Revolusi No.426 Ternate
Tel : (0921) 219 75, 220 82
Fax. : (0921) 236 26

TIMIKA-KUALA KENCANA
Jl. Mandala Raya Selatan Kuala
Kencana, Timika
Tel : (0901) 302 190-92
Fax. : (0901) 302 189

MAKASSAR-MALL
Jl. KH. Ramli No. 89
Makassar (Ruko Makassar Mall)
Tel : (0411) 331 896, 326 990
Fax. : (0411) 332 580

MERAUKE-ASIKI
Dusun Asiki Desa Getentiri
Kec. Jair, Merauke
Tel : (021) 797 6256-58
Fax. : (021) 797 6259

Region 5

Kalimantan

**BANJARMASIN-LAMBUNG
MANGKURAT***
Jl. Lambung Mangkurat No. 50
Banjarmasin
Tel : (0511) 436 6824 - 25, 436 6836
Fax. : (0511) 4366 847, 436 6847

BANJARMASIN-A. YANI
Jl. A.Yani Km. 2.5 No. 81
Banjarmasin
Tel : (0511) 257 301
Fax. : (0511) 257 483

BANJARMASIN-PASAR BARU*
Jl. Pasar Baru Indah Blok 4A
Banjarmasin
Tel : (0511) 335 8601,335 8895
Fax. : (0511) 335 6801

BANJAR BARU - A. YANI
Jl. A. Yani Km 34 Banjarbaru
Tel : (0511) 478 0023-24, 478 0405
Fax. : (0511) 478 0028, 478 2850

KOTABARU - PUTRI CIPTASARI
Jl. Putri Ciptasari 8-10 Kota Baru
Tel : (0518) 222 56-7, 222 57
Fax. : (0518) 212 54, 219 05

KOTABARU-BATU LICIN
Jl. Raya Batu Licin No. 2-3
Batu Licin, Kotabaru
Tel : (0518) 707 77, 707 79
Fax. : (0518) 707 78

SAMARINDA-SUDIRMAN
Jl. Jend. Sudirman No. 31
Samarinda
Tel : (0541) 732 832 - 5, 732 837
205 449
Fax. : (0541) 732 831, 205 448

SAMARINDA-CITRA NIAGA
Jl. Niaga Timur, Pertk. Citra Niaga BL
A/ 37 Samarinda
Tel : (0541) 202 021
Fax. : (0541) 741 803

SAMARINDA-DR SUTOMO
Jl. Dr. Sutomo No.31, Kel Sidodadi
Samarinda
Tel : (0541) 768 531, 33
Fax. : (0541)768 532

**SAMARINDA-LAMBUNG
MANGKURAT**
Jl. Lambung Mangkurat No.01
Rt.24/25 Kel. Pelita, Kec. Samarinda
Utara, Samarinda, Kal Tim
Tel : (0541) 777 2700, 777 2800
Fax : (0541) 777 3100

BALIKPAPAN-SUDIRMAN
Jl. Jend. Sudirman No. 54 Balikpapan
Tel : (0542) 733 134 - 38, 730 016
Fax. : (0542) 736 401

BALIKPAPAN-RAPAK
Jl. Jend. A. Yani, Muara Rapak Balik-
papan
Tel : (0542) 748 001-02
Fax. : (0542) 748 003

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BALIKPAPAN-PANDANSARI

Jl. Pandansari No. 7 Balikpapan
Tel : (0542) 413 293-4
Fax : (0542) 440 716

TANAH GROGOT-RA. KARTINI

Jl. RA. Kartini No. 42 Tanah Grogot
Tel : (0543) 227 34, 227 45, 210 34
Fax : (0543) 227 47

BALIKPAPAN - A. YANI

Jl. Jend. A. Yani No. 8 Kel. Karang
Jati, Balikpapan Tengah
Tel : (0542) 720 9977, 720 9978
720 9979, 720 9975
Fax : (0542) 720 9980

TENGGARONG-MADUNINGRAT

Jl. Maduningrat No. 72 Tenggarong
Tel : (0541) 662 633
Fax : (0541) 662 124

TARAKAN-YOS SUDARSO

Jl. Yos Sudarso No. 30 Tarakan
Tel : (0551) 246 48, 50
Fax : (0511) 225 31

TARAKAN-SUDIRMAN

Jl. Jend. Sudirman No.7 - 8 Tarakan
Tel : (0551) 244 45, 244 46
Fax : (0551) 361 47

TANJUNG REDEP-AKB SANIPA

Jl. Akb. Sanipa No. 669
Tanjung Redep
Tel : (0554) 224 29, 229 70
Fax : (0554) 220 95

BONTANG-MT. HARYONO

Jl. MT. Haryono No. 3 Bontang
Tel : (0548) 510 7990
Fax : (0548) 252 95

SANGATTA - DR. SOETOMO

Komplek Perkantoran
Jl. Dr. Soetomo Blok SB 9 Swarga
Bara, Sangatta, Kalimantan Timur
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Fax : (0549) 247 22

TANJUNG SELOR-SKIP II

Jl. Skip II Kav. 20 Tanjung Selor
Tel : (0552) 222 66, 225 55
Fax : (0552) 222 39

PALANGKARAYA-A. YANI

Jl. A. Yani No. 82 Palangkaraya
Tel : (0536) 322 2131-2, 322 22642
Fax : (0536) 322 1197, 322 4482

SAMPIT-MAYJEN SUTOYO

Jl. Mayjen Sutoyo No. 86 Sampit
Tel : (0531) 222 28-9, 230 42, 24833
Fax : (0531) 248 33

PANGKALAN BUN - ANTASARI

Jl. P. Antasari No. 5 Pangkalan Bun
Tel : (0532) 231 65, 234 33
Fax : (0532) 248 43, 231 64

PONTIANAK-TANJUNG PURA

Jl. Tanjung Pura No. 102 Pontianak
Tel : (0561) 737 107 (H), 730 898
Fax : (0561) 736 264, 765 595

PONTIANAK-ST. MUHAMMAD

Jl. St. Muhammad No. 173 Pontianak
Tel : (0561) 731 156
Fax : (0561) 734 462

SIANTAN-KHATULISTIWA

Jl. Khatulistiwa No. H- 99 Siantan
Tel : (0561) 883 033, 881 761
881 762
Fax : (0561) 882 402

PONTIANAK-SEIPINYUH

Jl. Raya Jurusan Pontianak No. 121
Sungai Pinyuh, Pontianak
Tel : (0561) 652 868, 652 869
Fax : (0561) 652 870

SINGKAWANG-NIAGA

Jl. Niaga No. 5-7 Singkawang
Tel : (0562) 634 275
Fax : (0562) 634 276

PEMANGKAT-M.HAMBAL

Jl. Muh. Hambal No. 48 Pemangkat
Tel : (0562) 242 222, 242 288
Fax : (0562) 242 2123

PONTIANAK-KH. WAHID HASYIM JI.

KH. Wahid Hasyim No.24-26
Pontianak, Kalimantan-Barat
Tel : (0561) 768 599, 765 411
Fax : (0561) 768 599, 765 411

PONTIANAK-GAJAH MADA

Jl. Gajah Mada No 132 Pontianak
Tel : 0561-763 078
Fax : 0561-763 766

SINTANG-MT HARYONO

Jl MT. Haryono No. 5 Sintang
Tel : (0565) 223 02, 223 18
Fax : (0565) 223 16

SANGGAU-A.YANI

Jl. Jend. A. Yani No.99 Kel. Ilir Kota,
Kec. Kapuas, Kab. Sanggau
Kalimantan Barat
Tel : (0564) 226 06
Fax : (0564) 226 06

KETAPANG-MERDEKA

Jl. Merdeka No. 818 Ketapang
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Fax : (0534) 335 77

SANGATTA - DR. SOETOMO

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Fax : (0549) 247 22

TARAKAN-SUDIRMAN

Jl. Jend. Sudirman No.7 - 8 Tarakan
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Fax : (0551) 361 47

Region 6

Sumatra

MEDAN-BINJAI

Jl. Jend. Sudirman No. 60
Binjai, Sumut
Tel : (061) 882 1059
Fax : (061) 882 1637

MEDAN-TANJUNG PURA

Jl. Pemuda No. 30 Tanjung Pura
Sumut
Tel : (061) 896 0433
Fax : (061) 896 0801

STABAT-ZAINAL ARIFIN

Jl. Zainal Arifin No. 774 Stabat
Kab. Langkat, Sumatera Utara
Tel : (061) 891 2160
Fax : (061) 891 2156

MEDAN-DIPONEGORO

Jl. Diponegoro No. 35
Medan, Sumut
Tel : (061) 455 2000 ext. 1235
Fax : (061) 452 6485

MEDAN-PEMUDA

Jl. Pemuda No. 5 A-D
Medan, Sumut
Tel : (061) 415 4611
Fax : (061) 456 6358

MEDAN-PUSAT PASAR

Jl. Pusat Pasar No. P 187
Medan, Sumut
Tel : (061) 415 6006
Fax : (061) 415 9782

MEDAN-RAHMADSYAH

Jl. Rahmadsyah No. 28A
Medan, Sumut
Tel : (061) 735 1436
Fax : (061) 735 1460

MEDAN-PANDU

Jl. Pandu No. 41 / 70 Medan, Sumut
Tel : (061) 457 6222
Fax : (061) 456 5241

MEDAN-ISKANDAR MUDA

Jl. Iskandar Muda No. 226 - 230
Medan, Sumut
Tel : (061) 415 5090
Fax : (061) 453 6269

MEDAN-PETISAH

Jl. Nibung Utama No.3/4 Kel. Petisah
Tengah, Kec. Medan-Petisah, Medan
Sumut 20112
Tel : (061) 457 5685
Fax : (061) 457 5725

MEDAN-THAMRIN

Jl. Thamrin No. 93 - 95
Medan, Sumut
Tel : (061) 73 66811
Fax : (061) 734 2616, 734 2617

MEDAN-ISKANDAR MUDA 2

Jl. Iskandar Muda No. 57 T, Medan
Tel : (061) 451 4748,
Fax : (061) 451 4733

MEDAN-ASIA MEGA MAS

Ruko Asia Mega Mas
Jl. Asia Indah Blok BB No. 16 Medan
Tel : (061) 732 1650
Fax : (061) 732 1503, 732 1503

MEDAN-TOMANG ELOK

Jl. Tomang Elok Blok BB No. 89
Tel : (061) 846 6150 ext. 3010

MEDAN-SETIABUDI

Jl. Setiabudi No. 4 Medan
Tel : (061) 821 6100 (H);
(061) 822 5782 (D);
Fax : (061) 822 5747, 822 5747

MEDAN-KATAMSO

Ruko Kampung Baru Katamso
Jl. Katamso No. 731 A, Medan
Tel : Flexi (061) 772 37605,
772 37606

MEDAN-ASIA

Jl. Asia 184-C, Medan, Sumut.
Tel : (061) 734 9199
Fax : (061) 734 9199

MEDAN-A. YANI

Jl. Ahmad Yani No. 74 Medan, Sumut
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Fax : (061) 415 8935

TANJUNG MORAWA

Jl. Irian No.111, Tanjung Morawa
Sumut
Tel : (061) 794 5929
Fax : (061) 794 5778

MEDAN-PUTRI HIJAU

Jl. Putri Hijau No. 2 Medan, Sumut
Tel : (061) 4152 655
Fax : (061) 4576 606

MEDAN-KRAKATAU

Jl. Krakatau No. 127-127A, Medan
Tel : (061) 771 62802

MEDAN-YOS SUDARSO

Jl. Yos Sudarso No.152 D, Medan
Tel : (061) 662 1450
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Jl. Imam Bonjol No. 63 Sibolga, Sumut
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Fax : (0631) 243 26

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

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

TEBING TINGGI-SUDIRMAN
Jl. Jend. Sudirman No. 218 -220,
Tebing Tinggi
Tel : (0621) 242 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
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Fax : (0623) 449 66, 440 59

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

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

BD.ACEH-SAFIATUDDIN*
Jl. Sri Ratu Safiatudin No. 54,
Banda Aceh, NAD
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LHOKSEUMAWE-PERDAGANGAN*
Jl. Perdagangan No. 47 - 49,
Lhoksumawe, NAD
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LANGSA-TEUKU UMAR
Jl. Teuku Umar No. 114,
Langsa, NAD
Tel : (0641) 218 88
Fax : (0641) 227 32

BIREUEN-KOL. HUSEIN YUSUF*
Jl. Kolonel Husein Yusuf No. 1,
Kab. Bireuen, NAD
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PADANG-SUDIRMAN*
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Fax : (0751) 306 05-34062

PADANG-BUNDO KANDUNG
Jl. Bundo Kandung No. 23
Padang, Sumbar
Tel : (0751) 331 59 / 31585
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BUKITTINGGI-A.YANI
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PADANG - S. PARMAN
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Kec. Padang
Tel : (0751) 442 686
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PEKANBARU-WAHID HASYIM
Jl. Wahid Hasyim No. 2. Pekanbaru,
Riau
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Fax : (0761) 463 42 - 326 02

PEKANBARU-SIMPANG PASAR
BAWAH
Jl. M. Yatim No. 38 Simpang Pasar
Bawah, Pasar Sago, Kampung Dalam,
Senapelan, Pekanbaru, Riau
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PEKANBARU-PROF. YAMIN
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253 86 (D), 859 316
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DUMAI-SUKAJADI
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DURI-SUDIRMAN
Jl. Jend. Sudirman No. 151-152,
Duri, Riau
Tel : (0765) 596 868 -67
Fax : (0765) 596 875

PEKANBARU - RIAU
Jl. Griya Ruko No. 1 & 2
Pekan Baru, Riau
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Fax : (0761) 860 810

PEKANBARU - TUANKU TAMBUSAI
Jl. Tuanku Tambusai No. 12 A,
Pekanbaru
Tel : (0761) 627 49

BAGAN BATU - SUDIRMAN
Jl. Jendral Sudirman No. 761,
Bagan Batu
Tel : (0765) 704 0660 - 65

PEKANBARU-HR SUBRANTAS
Jl. HR Subrantas,
komplek Metropolitan City Blok A-6,
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BATAM-RADEN PATAH
Jl. Raden Patah No.15A, Batam
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451 017
Fax : (0778) 451 012

BATAM - BATU AJI
Kantor Aviari Batam
Komp. Pertokoan Aviari Pratama Blok
B2 No. 03, Batu Aji, Tiban Asri,
Kec. Sekupang, Batam - Riau
Tel : (0778) 363 777, 363 737
Fax : (0778) 363 767

BATAM-GEDUNG NAGOYA
Bank Duta Building Nagoya, Batam
Tel : (0778) 456 560 / 458 400
Fax : (0778) 458 668

TJ.PINANG-JL.POS
Jl. Ketapang No. 49, Tanjung Pinang
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JAMBI-SUTOMO
Jl. Dr. Sutomo No.21, Jambi
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Fax : (0741) 256 33

JAMBI-KOTA INDAH
Jl. Gatot Subroto
Komplek Kota Indah AB/1, Jambi
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Fax : (0741) 519 33

MUARA BUNGO-LINTAS SUMATRA
Jl. Lintas Sumatera Km 1 No.26,
Muara Bungo
Tel : (0747) 322 106
Fax : (0747) 211 48

JAMBI-KUALA TUNGKAL
Jl. Nelayan No.5 Kuala Tungkal, Jambi
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BENGKULU-S. PARMAN
Jl. S. Parman No. 35, Bengkulu
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Fax : (0736) 343259

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

PALEMBANG-MESJID LAMA
Jl. Mesjid Lama No. 170 Palembang
Tel : (0711) 310 390
Fax : (0711) 312 822

LEMABANG-MARTADINATA
Jl. RE Martadinata No.18,
Lemabang-Palembang
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Fax : (0711) 716 901

LUBUK LINGGAU-GARUDA
Jl. Garuda No. 12, Lubuk Linggau,
Sumsel
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Fax : (0733) 322 990

BATU RAJA-AKMAL
Jl. Akmal No.75, Batu Raja, Sumsel
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Fax : (0713) 322 333

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TAK
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Lahat, Sumsel
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Fax : (0730) 621 738

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Palembang
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Klaten, Palembang
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Fax : (0711) 820 948

* Include Syariah Office Channeling

Office Addresses

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 Jl. Masjid Jamik No. 27, Pangkal
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 Pusat Perbelanjaan Putz Mall It.2
 Jl. St. Syahrir, Padang Pariaman
 Sumbar
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 Fax : (0751) 927 32

TJ.PINANG-JL. POS
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 Fax : (0771) 242 34

MEDAN-TANJUNG PURA
 Jl. Pemuda No. 20 Tanjung Pura
 Sumut
 Tel : 061 - 896 0433
 Fax : (061) 896 0801

Region 7

Center Java, Yogyakarta

SOLO-SUDIRMAN*
 Jl. Sudirman No.5 Solo
 Tel : (0271) 661996 (H), 663326
 663319 (D)
 Fax : (0271) 663 359

SOLO-RAJIMAN*
 Jl. Dr. Rajiman No. 18 Solo
 Tel : (0271) 656 896
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KLATEN-PEMUDA*
 Jl. Pemuda Utara No.135 Klaten
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SRAGEN-SUKOWATI*
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 Fax : (0271) 892 400

SOLO-RAYA PALUR
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 Semarang
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SEMARANG-MT. HARYONO*
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 Jl. Gang Tengah No. 77
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SEMARANG-PURI ANJASMORO*
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 Fax : 024- 761 3365

SEMARANG-MAJAPAHIT*
 Jl. Majapahit Ruko Gayamsari
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 Fax : (024) 671 9777

SEMARANG-SUARI*
 Jl. Suari No.17A Semarang
 Tel : (024) 355 1853, 354 4235
 354 7989, 355 1854
 Fax : (024) 354 7987

SEMARANG-CITRALAND*
 Komp. Citraland. Jl. Anggrek Raya
 Kav 23-25 Semarang
 Tel : (024) 831 8885
 Fax : (024) 841 1212

SEMARANG-SULTAN AGUNG*
 Jl. Sultan Agung No. 104-106 B
 Ruko No.3 Semarang
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 Fax : (024) 831 0736

SALATIGA-SUDIRMAN*
 Jl. Jend. Sudirman No.170 Salatiga
 Tel : (0298) 325 951
 Fax : (0298) 325 951

KUDUS - A. YANI*
 Jl. A. Yani No.77 Kudus
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 Fax : (0291) 432 990/660

PATI-PEMUDA*
 Jl. Pemuda No. 239 C, Pati
 Tel : (0291)384 204-05, 384 365
 Fax : (0291) 384 203

PATI-TAYU
 Jl. Kartini No.14 Tayu, Pati,
 Jawa Tengah 59155
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 Fax : (0295) 452 067

JUWANA-SILUGONGGO
 Jl. Silugonggo No. 12 Juwana
 Tel : (0295) 472 167
 Fax : (0295) 472 168

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

DEMAK-SULTAN PATAH*
 Jl. Sultan Patah No. 25 Demak
 Tel : (0291) 685 475, 686 475
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PURWODADI-R. SUPRAPTO
 Jl. R. Suprpto No. 66 Purwodadi
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BLORA-ALUN-ALUN SELATAN*
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 Tel : (0296) 533 219 - 20
 Fax : (0296) 533 221

CEPU-DIPONEGORO
 Jl. Diponegoro No. 14 Cepu
 Tel : (0296) 423 991-2
 Fax : (0296) 424 113

WONOSOBO-SUMBING*
 Jl. Sumbing No. 22 Wonosobo
 Tel : (0286) 323 587 - 88
 Fax : (0286) 323 589

TEGAL-SUDIRMAN*
 Jl. Jend Sudirman No.11-A, Tegal
 Tel : (0283) 358 961
 Fax : (0283) 353 252

TEGAL-BANJARAN
 Jl. Raya Banjaran No. 14
 Adiwerna, Tegal
 Tel : (0283) 443 980 -1, 444 603
 Fax : (0283) 443 982

PEMALANG-SUDIRMAN
 Jl. Jend Sudirman Ruko No.9
 Pemalang
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 Fax : (0285) 421 634

MAGELANG-PEMUDA*
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 Tel : (0293) 366234 - 38
 Fax : (0293) 366 239

MUNTILAN-PEMUDA
 Jl. Pemuda Ruko Plaza Blok B/4
 Muntilan, Magelang
 Tel : (0293) 587 393,
 586 773, 586 404
 Fax : (0293) 586 405

PURWOREJO-VETERAN*
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 Jl.Veteran 60, Purworejo
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 Fax : (0275) 323 804

KUTOARJO-DIPONEGORO
 Jl. Diponegoro No. 64, Kutoarjo
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 Fax : (0275) 641 389

TEMANGGUNG-TENTARA PELAJAR*
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UNGERAN-GATOT SUBROTO*
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 Ungaran
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BATANG-SUDIRMAN
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 Fax : (0285) 392 494

KEBUMEN-KUSUMA*
 Jl. Kusuma No.1, Kebumen
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 Fax : (0287) 383 265

GOMBONG-YOS SUDARSO
 Jl. Yos Sudarso Barat No. 456,
 Gombong
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 Fax : (0287) 471 282

KENDAL-RAYA*
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 Fax : (0294) 382 791

* Include Syariah Office Channeling

Office Addresses

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Fax. : (024) 845 7119

SEMARANG - SETIABUDI
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Fax. : (024) 747 5434

WELERI - RAYA KENDAL
Jl. Raya 145 Kendal
Weleri - Jawa Tengah
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Fax : 0294-641 911

PURWOKERTO-SUDIRMAN
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Purwokerto
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PURWOKERTO-D.I. PANJAITAN
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PURBALINGGA-SUDIRMAN
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Purbalingga
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YOGYAKARTA-URIP S.
Jl. Urip Sumohardjo 123 Yogyakarta
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Fax. : (0274) 544 038

YOGYAKARTA-KATAMSO
Jl. Brigjen Katamso No.190
Yogyakarta
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387 683, 387 736, 379 106
Fax. : (0274) 387 737

JOGJAKARTA-KUSUMANEGARA
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Fax. : (0274) 553 108

JOGJAKARTA-KALIURANG
Jl. Kaliurang KM 8 No. 62 Jogjakarta
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889 906, 889 907, 889 908
889 909, 889 910
Fax. : (0274) 889 905

Syariah Branch

JAKARTA
Jl. Raya Bogor No.2 Ciracas
(Depan Ps. Induk Kramat Jati)
Telp : (021) 877 94753
Fax : (021) 877 94363

JAKARTA - TANAH ABANG (KCPS)
Jl. K. Fachrudin No. 36 Blok A No.
56-57
Tanah Abang Jakarta 10250
Tel : (021) 315 6665-70
ext. 13, 20, 29
Fax : (021) 315 6669

JAKARTA - TEBET (KCPS)
Jl. KH. Abdullah Syafii'e No. 127 A
Tebet, Jakarta
Telp : (021) 828 2030, 831 4922
Fax : (021) 830 6992

JAKARTA - FATMAWATI (KCPS)
Jl. RS. Fatmawati No.24 Cipete Utara
Kebayoran Baru - Jakarta Selatan
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Jl. By Pass No. 1-2 Aur Kuning
Bukittinggi-Sumbar
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Fax : (0752) 624 444

BANDA ACEH
Jl. Cik Ditiro No. 9 Banda Aceh
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MARTAPURA
Jl. Jend. A. Yani No.6 Km.40,
Martapura-Kalsel
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SURABAYA
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Jatim
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Fax : (031) 561 0833

SOLO
Komp. Ruko Beteng Plaza
Blok C No.4
Jl. Mayor Sunaryo Solo Jawa Tengah
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MAKASSAR
Jl. Sulawesi Ruko S-1
Pusat Grosir Pasar Butung Makassar
Sul-Sel
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310 282
Fax : (0411) 310 322

BANDUNG
Jl. Merdeka No. 40
Bandung Jawa Barat
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Fax : (022) 420 0717

Privilege Branch

JAKARTA - KUNINGAN
Menara Bank Danamon
JL Prof Satrio Kav E IV/6 Mega Kuningan
Jakarta 12940
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Indah, Jakarta Selatan 12310
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Fax : (021) 759 00548

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JL. Meditarania Blok A 8M - A 8N
Pantai Indah Kapuk Jakarta 14450
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Fax : (021) 588 3771

BANDUNG - MERDEKA
Jl. Ir. H. Juanda No. 75 Lt. II, Bandung
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SURABAYA - GUBERNUR SURYO
Panglima Sudirman
Jl. Panglima Sudirman 11-17, Sura-
baya
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MAKASSAR - A. YANI
Slamet Riyadi
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BALIKPAPAN - SUDIRMAN
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Fax : (0542) 730 905

MEDAN - DIPONEGORO
Jl. Pangeran Diponegoro No. 35
Medan - Sumut 20152
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Fax : (061) 452 6936

SEMARANG - PEMUDA
Jl. Pemuda No. 175, Semarang
Telp : (024) 354 9401,
358 0330 EXT 228
Fax : (024) 351 7159

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



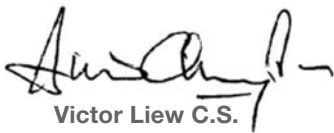
Ng Kee Choe
President Commissioner



J.B Kristiadi
Vice President Commissioner



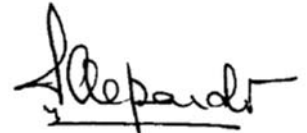
Gan Chee Yen
Commissioner




Victor Liew C.S.
Commissioner



Milan R. Shuster
Independent Commissioner



Harry Arief Soepardi Sukadis
Independent Commissioner



Manggi Taruna Habir
Independent Commissioner



Krisna Wijaya
Commissioner

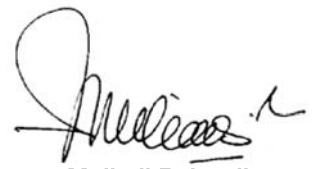
Board of Directors



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

Shareholders Information

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
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Fax: (65) 6398-8301
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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
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Kuningan
Jakarta 12920
Phone: (62-21) 521 0077
Fax: (62-21) 5210078
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Notary

P. Sutrisno A. Tampubolon, S.H.

Jl. Sunda Nomor 7
(Sarinah - 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:

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Public Affairs

PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 5th Floor
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Corporate Secretary

PT Bank Danamon Indonesia Tbk
Menara Bank Danamon, 7th Floor
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