



Desa Sanggeh

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**Corporate
Data**

Product and Services

DANAMON SIMPAN PINJAM

Dana Pinter 50 (DP50)

Secured loan facility for small & micro business entrepreneurs (SME), traders and individual customers, offering fast approval after official document submission. Maximum financing of Rp 100 Million.

Dana Pinter 200 (DP200)

Secured loan facility for business and individual customers, offering fast approval after official document submission. Maximum financing of Rp 500 Million.

Pinjaman Rekening Koran (PRK)

Working Capital Loan facility with 1-year tenor and extendable, for small & micro business entrepreneurs (SME), traders and individual customers. Maximum financing of Rp 25 Million-500 Million.

Dana Pinter Berjangka (DP Berjangka)

Secured loan facility for working capital financing with maximum 24-months tenor, for small & micro business entrepreneurs (SME), traders and individual customers. Customer could qualify for easy-pay loan installment, with the principal loan to be settled at the completion of the loan, and monthly interest loan settlement.

Tabungan Si Pinter

Saving product with minimal first deposit. Depositors meeting certain criteria get the benefits, such as free insurance coverage and free premium insurance, ATM & Outgoing transfer facility, Free autodebit bill payment for electricity and fixed phone, Cash Pick Up facility.

Deposito DSP

Time deposit with fixed time for DSP customers, with minimal deposit; can be withdrawn within certain period.

TabunganKU

Low-cost saving product without monthly administration fee, with minimal first deposit and easy acces for the public.

Solusi Modal (SM)

Unsecured Loan Facility for small & micro business entrepreneurs (SME), traders and individual customers, offering fast approval after document submission. Maximum financing of Rp 50 Million.

Special Solusi Modal (SM)

Unsecured Loan Facility for small & micro business entrepreneurs (SME), traders and individual customers, offering fast approval after document submission, with required history of 12 months' minimum loan. Maximum financing of Rp 50 Million.

MORTGAGE

Mortgage

A loan granted to purchase Houses, Apartments, Shophouses, Office-houses, Business-houses, Dormitories, Sohos, Condotels, Kiosks, Villas, Land, either ready stock or through indent.

Renovation and House Building Loans

A loan granted to build a house or renovate a House, Shop House, Office-house, and Apartment.

Multipurpose Loan

A loan granted to get cash fund, collateralized by property, such as house, shophouse, office-house, and apartment, owned by debtors.

Land Financing

A loan granted to purchase land located in Top Tier development.

Product and Services

CASH MANAGEMENT

cash@work

Internet Banking service for Cash Management where customers be able to execute various banking transactions realtime-online directly with convenience from customer's own premises through internet network.

Cash Pick Up & Delivery Services

Services provided to customers for pickup and delivery of cash and checks/ giro. Through security warranty & insurance and effectively credited to customer account in the same day as well can be next day and with several counting method to choose from for customer convenience.

Virtual Account

Cash Management solution to facilitate customers in identifying the correspondent party incoming transaction and to ease reconciliation process.

e-Tax

Real time online tax payment service through cash@ work.

Liquidity Management

Liquidity management service to maximize leverage and benefits, i.e.: Cash Pooling, Cash Distribution and Range Balance.

Notional Pooling

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

ERP (Enterprise Resource Planning) Direct Payment

Special service for cash@work registered customers to upload financial and non-financial transaction data directly from customer's server.

Financial Supply Chain

Intermediary service of collection and financing process between the Seller and the Buyer.

DANAMON SYARIAH

Tabungan Danamon Syariah iB

A savings account applying Syariah principles through Mudharabah (profit-sharing) or Wadiah (safekeeping), based on the choice of time frame and capability.

Tabungan Haji Danamon Syariah iB

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

Giro Danamon Syariah iB

A current account employing Syariah principles through Wadiah (safekeeping), for either individuals or corporations, where transactions can be conducted at any time by using bills or cheques to support business activities.

Giro Bisa iB

A Current Account that gives freedom of transactions such as Free Monthly Fee, Free Fund Tranfer, Free Cheque /BG Deposit, Free Cheque / BG order and with higher profit sharing.

Cash Management Danamon Syariah iB

Service solution to assist customers in managing cash flow and liquidity effectively and efficiently, to attain optimal profitability.

Deposito Danamon Syariah iB

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

Deposito Harian Danamon Syariah iB

Investment product according to Syariah principles through Mudharabah (profit-sharing) providing for 7, 14, or 21 days on call.

Product and Services

House Ownership Financing Danamon Syariah iB

House ownership financing with fixed installment up to 10 years, based on Murabaha scheme (sale and purchase).

Pembiayaan Koperasi Karyawan Danamon Syariah iB

A working capital loan in Mudharabah scheme, extended to Employee Cooperatives, to be channeled to its members for varied purposes with members collateral receivables.

Pembiayaan BPRS Danamon Syariah iB

A working capital loan in Mudharabah scheme, extended to BPRS (Bank Perkreditan Rakyat Syariah), to be channeled to its members for working capital, investment and multipurpose lending.

Pembiayaan SME Danamon Syariah iB

Working capital and investment financing based on Mudharabah (profit sharing), Murabaha (sale and purchase) and Trade Finance schemes, for Small Medium Enterprises (SME) customers.

Asset Based Financing Danamon Syariah iB

Financing solution provided to investments business companies related to heavy equipment, commercial trucks, vehicles, general asset finance and tugboats & barges, with a Murabaha scheme (sale and purchase).

Trade Finance Financing Danamon Syariah iB

A comprehensive Trade Finance solution based on permitted Syariah principles, to fulfill working capital and business investment purposes for Commercial and Corporate segments.

Commercial Financing Danamon Syariah iB

Working capital and investment financing based on Mudharabah (profit-sharing), Murabaha (sale and purchase) and a Trade Finance scheme for Commercial customers.

Financial Statements Financing Syariah (PRKS)

Financing facility for Small Medium Enterprise (SME) and Commercial customers with time period 1 year (could be expandable). The purpose is for working capital with maximum financing is Rp500 Million - 5 Billion.

Solusi Emas Syariah

Multipurpose loan that uses gold (rahn) as collateral, using Syariah principles. This loan is designed for customers who need fast cash for a variety of needs, such as capital formation, health care, education funds, and other needs.

Solusi Emas Murni

Solusi Emas Murni is the newest service from Danamon Syariah, offering easy and various terms of gold ownership financing for customers who wish to have gold as their savings medium.

INTERNET BANKING

Danamon Online Banking

Internet banking services for banking transactions such as balance information, domestic and overseas fund transfer (rupiah/foreign currency), payments, purchases, and online statements. The service comes with SMS and Token Devices, SMS and Email Notifications to provide security and comfort.

SMS Banking Service

The fastest and safest SMS online banking service. With the newest 'Favorite Menu' feature, customers can execute regular transactions faster (transfers, purchases, payments). This facility is supported by a layered security system, such as mPOD, Access Code, PIN, and SMS Notification.



Product and Services

TREASURY

Plain Vanilla FX Spot

An exchange of one currency against another with same-day, or one / two business day settlement after the transaction date.

FX Forward

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

FX Swap

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

Interest Rate Swap

An agreement where one party would pay a floating interest rate and the other party pays a fixed interest rate, with a predetermined notional and time period. Our customer may use it as a tool of interest rate risk hedging.

Cross Currency Swap

An agreement where one party would pay a fixed or floating interest rate in one currency and the other party pays a fixed or floating interest rate in another currency, based on a predetermined notion and time period. Our customer may use it as a hedging tool of interest rate risk and foreign exchange risk.

SUN (Surat Utang Negara) both IDR and USD, ORI (Obligasi Ritel Indonesia), and SUKUK Ritel

A bond issued by the Indonesian Government where a Bank has been appointed as a Primary Dealer by the Ministry of Finance of the Republic of Indonesia. Customer also can trade bonds in secondary markets with Bank Danamon.

Wholesale Deposit

Fund placement at attractive interest rates and flexibility in placement tenor and denominations, for Corporate and Financial Institution customers.

TRADE FINANCE

Letter of Credit

Based on the Letter of Credit (L/C), the bank will give a guarantee / certainty to repay the exporter while providing a 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 said L/C.

Incoming Collection Services

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

Incoming Collection Avalization

Offering a facility to a customer in a form combining Incoming Collection Service plus avalization by Danamon over the acceptance of the drawee.

Shipping Guarantee

Shipping Guarantee provides a facility to importers (over the LC issued by Danamon) to obtain authority over the goods from the shipping company when the Bill of Lading has yet to be 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 with the terms and conditions stipulated in the L/C/SKBDN (clean documents / complied with).

Discrepant L/C Negotiation

Facility for beneficiary in the form of negotiating the documents that are not in accordance with the terms and conditions stipulated in the L/C/SKBDN (discrepant documents / not complied with).

Product and Services

Outgoing Collection Services

Services offered by Danamon to manage documents of the documentary collection with Danamon acting 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 an invoice over the basic transferable L/C. Transferable L/C can be transferred from the first beneficiary to one or more 2nd beneficiaries.

Trade Finance Risk Participation

A product that offers a transaction to transfer part or all counter-party risks 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 a prior signing of the Framework Agreement.

Trade Commodity Financing (TCF):

TCF is a combination of the Trade Financing and Commodity Financing scheme (hybrid scheme). TCF is designed as a customized financing scheme in which the structure is set up according to the nature of client business and type of commodity. TCF is financing where repayment is expected from incoming funds from buyer upon delivery of the goods being financed (self liquidating). The goods financed/title of documents/receivables are used as collateral pledges to Bank under Fiduciary Transfer of Ownership (FTO).

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.

Import L/C Financing Sight

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

Import L/C Financing Usance

A financing facility provided to customers combining L/C Import Usance, with payable at sight clause and financing facilities. The financing is drawn automatically at sight at the financing bank.

Financing Against TR

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

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.

Trade Supplier Financing

Financing to the seller based on approved invoice and draft accepted (by the buyer) using the buyer's credit facility.

Open Account Financing

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



Product and Services

Bank-on-Bank Banker's Acceptance Financing (BoBBAF)

Trade finance product that allows Danamon to receive short-term financing from another financial institution, based on Issuing Bank'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 a remaining tenor between 30 days and 180 days.

Bank Guarantee/SBLC

Danamon provides a written pledge on behalf of customer to the respective party, based on a given contract. Danamon will pay Principal's claim if Danamon's customer cannot fulfill their obligations.

RETAIL BANKING

Danamon Western Union

Quick, easy, trusted and secured money remittance service through Western Union. Available in Danamon branches (Retail Banking, SES, UUS and DSP with Western Union logo) in more than 1,300 locations.

Danamon Lebih

The only saving account that can save more than a million Rupiahs per year.

- Free administration fee
- 5% Cash back
- The cheapest transfer fee via Danamon Online Banking and Free withdrawal at ATM Bersama and ALTO network.
- Free life insurance
- Direct gifts

Primadolar

Foreign currency Saving account, available in 7 currencies that gives range of benefits ie free monthly admin, with balance > 0 will apply rate of 0.25% pa, withdrawal Bank Notes up to USD 5,000/day, and no limit on deposit of Bank Notes.

Time Deposits

Deposit products with attractive interest rates, options of tenor; also available in foreign currencies.

FlexiMAX

A Premium savings account with 9 advantages, which will return a value of more than 10 million Rupiah per year:

- Free administration fee
- Free transfer fee through RTGS/LLG and clearing
- High interest rate
- Free ATM withdrawal fee worldwide
- No queuing at a branch
- Free access to executive airport lounge
- Free statement delivery fee through fax. Transaction details completely printed in Passbook
- Fantastic prizes
- Business Cards (for selected customers)

SuperCombo

A savings account with two advantages: higher interest rate and transactional flexibilities. Customer's fund will automatically be shifted from a Transaction account to a Savings account, which provides a higher interest rate.

Layanan ATM

A 24-hour, on-line, electronic banking service for cash withdrawal, balance inquiries, overbooking, bank transfer, purchase and payment transactions. Customers can access 1,483 Danamon ATM throughout Indonesia.

Layanan CDM

A 24-hour, on-line, electronic banking service for cash deposits (to personal and other Danamon accounts), and balance inquiries. There are 70 Cash Deposit Machines (CDMs) available throughout Indonesia.

DAC Service

As Danamon's commitment to prioritise customer services, the Bank provides Danamon Access Center (DAC) for customers to access information and transactions, as well as complaint reporting about Banking and Credit Card products. DAC may be accessed 24 hours a day.



Product and Services

UNSECURED LOANS

Dana Instant

Dana Instant is one of the Bank's leading loan products for the individual market segment of Indonesian citizens with age range of 21 years old to 55 years old and with minimum income of Rp2 million per month. In this product, Danamon offers unsecured loans facility to customers up to Rp300 million with convenient requirements and competitive interest.

Through a focused marketing strategies, at the end of 2013 Dana Instant recorded a sound performance growth. Sales and portfolio respectively increased by 134% and 122% compared to 2012 to Rp1,258 billions dan Rp1.325 billions in the year of 2013. The increase in credit portfolio is also accompanied by the improvement of the rate of non performing loan (NPL) at 2% level or remained below the industry by 2.2%.

Additionally, Dana Instant team also managed to double market share in 2013. By successfully augmenting its market share, at the end of 2013, Dana Instant is one of top 5 innational unsecured loan market share.

As a bank that is dedicated to provide innovative financial solutions for all customers, Bank Danamon continues its efforts to penetrate market of all products. With the support of vast branch network area, large customer base and advanced information technology, Danamon is able to conduct various market developments for unsecured loan. In 2013, Dana Instant team continued to endeavor various performance improvements through sales channel outside Greater Jakarta, and develop new sales channels through e-channel, ATM, partnership, improve operational process, and enhance the capacity of Dana Instant Help Desk.

SME & WHOLESALE BANKING

Kredit Rekening Koran (KRK)

A cash-loan facility to finance seasonal working capital needs in a fluctuating and dynamic business environment. It is a short-term, revolving loan with cheques as a loan medium. This facility offers flexibility in term of loan disbursement and repayment.

Kredit Berjangka (KB)

A cash-loan facility to finance seasonal working capital needs. It is a short-term, revolving loan with a promissory note as the drawdown medium 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 and buildings to machinery, equipment, and many others. 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.

Buyer Financing Program

A loan facility intended for distributors / buyers in which Danamon has incorporated with principals / anchors of those distributors / buyers, so transactions to grow business volume of both sides will be facilitated.

Bundled Products

Investment financing facility with credit structure combination, in the form of overdraft facility and installment credit facility.

Product and Services

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

A cash loan facility for financing of various categories of asset classes, based on a differentiated credit approach. Loan payment 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 trucks 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 and packaging machines, material handling equipment, and machine tools.

KAB-ABF TBB (Tugboat and Barge)

A cash-loan facility for the purpose of investment, with vessels and ships 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 Koperasi Karyawan

A working capital loan extended to Koperasi Karyawan (Employee Cooperatives) to be channeled to its members for manifold 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 predetermined motorcycle dealers possessing a satisfactory performance track record with Adira Finance.

Giro Bisa

A prime Current Account gives you more benefit compare to ordinary Current Account.

BANCASSURANCE

Primajaga

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

Primajaga 100

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

Tabungan Pendidikan Danamon+

Education savings product with insurance protection, up to 200 monthly deposit periods, for your children's future education.

Proteksi Prima Maxima

A single-premium payment insurance product with investment benefits, possible optimum return and free initial fee. Offers wide selections of investment instruments to meet customers' risk profiles. Coverage through life insurance (as much as 150% of premium) and critical illness insurance benefit.

Proteksi Prima Rencana Flexi

An insurance product with investment benefits that provides a flexibility protection feature tailored to customer's affordability and needs of customers for education, pensions, health and other needs, with a regular premium payment schedule.

Proteksi Prima Rencana

An insurance product with investment benefits that provide guaranteed benefits at 70 years of age, additional Investment Bonus (if any), coupled with a variety of health and accident and additional life benefits, with a regular premium payment schedule.

Proteksi Prima Dinamis

A living benefit accidental insurance policy for customers who suffers an accident. The benefit can support recovery from a physical disability after an accident.

Product and Services

Proteksi Prima Sehat

A health insurance product with a variety of cash plan benefits, to meet customer's needs, with Refund of Premium feature at the end of the fifth year.

Asuransi Demam Berdarah (Dengue Fever Insurance)

A health insurance product specifically tailored to cover Dengue Fever treatment, with daily coverage of Rp 500,000 per day up to a maximum of 10 days. Affordable premium of only Rp 50,000 per year.

Proteksi Prima Emas

A Life insurance product designed as a financial planning program for retirement, as well as providing coverage against accidents, with rider options available. These products provide 5 target age options (40, 45, 50, 55, and 60) with 4 premium payment periods: 5, 10, 15 or 20 years.

Asuransi Dental

Inovation of insurance product that gives you complete protection for your dental. With affordable premium you will get variaty of benefits for your dental treatment.

DANA PENSIUN LEMBAGA KEUANGAN (DPLK) MANULIFE INDONESIA

A pension fund management program, designed for financial security for employees/participants when they reach retirement age.

DPLK or Pension Fund Plan can be followed by employees, either in sets/firms or as individuals. Through DPLK retirement programs, the objective of employees to achieve a prosperous retirement is more easily achieved. The program can also assist companies/employers for additional success in business, as the presence of this program can boost employee loyalty and productivity at work.

Group Life and Health

A Company Asset Protection Program, providing employees a feeling of protection, should any unpredictable hardship occur.

MANULIFE PROGRAM PESANGON PLUS

A pooled fund program for group unit-linked insurance, focusing on investment. Program is designed to assist Employers, on providing Pool Funds for Employer level, to conduct payments to Employee's severance allowance, due to job dismissal, death, pensions and resignations. This is to help Employers fulfill their liabilities, in compliance with Regulations. Policyholder is the Employer.

Manulife Karyawan Sejahtera Plus

An allocated fund that represents a program of group units linked with insurance, as an orienting investment program, designed to assist Employers by providing an Employee-level account to conduct payments for Employee's severance allowances, due to job dismissal, death, pensions or resignation. This is to help Employees personally, while Policyholder is the Employer.

Credit Protection

A term insurance product attached to a credit card. Designed to pay the outstanding balance in the event of Death, Total Temporary Disability (TTD), Total Permanent Disability (TPD) or Critical Illness of the cardholders.

Proteksi Prima Sejahtera

Term life insurance with affordable premiums, providing optimal life protection for a defined period.

Product and Services

Asuransi Tipus

A health insurance product specifically tailored to cover an attack of Typhus Fever, with daily medical coverage of Rp 500,000, up to a maximum 10 days. Affordable premium of only Rp 50,000 per year, and customer will receive optimum protection.

Asuransi Proteku

Insurance products that provide comprehensive protection for Customers and their Spouses in case of accidents, with compensation for fire and home robbery and vehicle losses.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Offering complete sets of retail investment services: Mutual Funds, Capital Protected Funds and Retail Government Bonds, supported by reputable and seasoned business partners, the best Investment Managers in the industry (Schroders Investment Management Indonesia, BNP Paribas - IP, Manulife Asset Management, Danareksa Investment Management, Batavia Prosperindo Aset Manajemen, and Bahana TCW).

Retail Treasury Services

Offering retail foreign currency services with a range of major currency choices for retail clients' financial needs, supported by an extended distribution network throughout the country, with excellent premium services.

DANAMON PRIVILEGE

Danamon Privilege is a service for individual customer, single or joint account with an average balance of Total Assets Under Management (AUM) \geq IDR 500 million (five hundred million rupiah) or equivalent, which consists of the average balance Current Account, Saving account / CASA and Time Deposit (TD), including Mutual Funds and Bancassurance that has an investment element.

For joint account "and" or "or", then the facility is entitled to the first name listed on the account name (primary account holder)

Benefits provided to customers Privilege as follows:

- Withdrawal "Bank Notes" up to USD 10,000 / day / account with no commission
- Safe Deposit Box (SDB) rental with special prices
- Invitation to attend various events and exclusive seminars with economists, financial experts and health experts
- VIP Services at Executive Airport Lounge at several places in Indonesia for Danamon Privilege Debit Card holder
- Executive Check-in and baggage handling services at the airport Soekarno Hatta - Jakarta, Juanda - Surabaya, Ngurah Rai - Bali
- Free Queuing for Danamon Privilege Debit Card holder in all Danamon branches
- Free annual fee for Danamon Privilege customers of American Express Gold Charge Card / Credit Card or Danamon Platinum and WorldCard cardholder.
- Choices of Special Account Number for Current Account and Savings Account (CASA)
- Business Center facility in selected Danamon Privilege Center
- 24-hours phone banking assistance through Danamon Privilege access center

Product and Services

CREDIT CARD

Danamon Card

An exclusive credit card for your modern lifestyle & shopping convenience. This card also offers attractive and unique benefits available at thousands of establishments, as provided by Danamon's business partners.

Manchester United Card

An official credit card certified by renowned Manchester United soccer club for fans and enthusiasts in Indonesia. This card gives many exclusive benefits for cardholders, such as watching Manchester United match live in Old Trafford, a shopping voucher with point redemption (Red Match), getting original Manchester United merchandise (Red Rewards), and special offers in selected outlets (Red Hot Deals).

Danamon World Card

World Card is one of the most exclusive products in the MasterCard network for those who live an upscale lifestyle and enjoy traveling. Its features provide convenience for Cardholders, such as faster point accumulation rewards program (for every IDR 1,000 spent, you earn 1.5 points), exclusive offers at hotels and restaurants, an airline mileage program, and also privileges to enjoy very competitive foreign exchange rates.

Danamon American Express® Corporate Card

A card designed to increase efficiency and provide a cost-saving solution to mid-size and multinational corporate customers in managing regular business spending.

Danamon American Express® Gold Credit Card

A credit card designed for payment flexibility and financial savings. Cardmembers can enjoy our world-class Membership Rewards® program, access to airport lounges in Indonesia, an installment feature for electronics and gadgets, and bill payment facilities.

Danamon American Express® Gold Card

A prestigious membership card, in recognition of your success. Cardmembers can enjoy freedom in shopping with no-preset spending limit benefit, a world class Membership Reward® program and access to airport lounges in Indonesia. The card also provides a worldwide range of special benefits from dining to hotel accommodation and shopping, through the American Express Selects program.

The Platinum Card from Danamon American Express®

An Extraordinary Card for the Privileged Few. This card provides a host of personalized services and world-class benefits, including a best Membership Rewards® program, personal Concierge service, travelling convenience with Sapphire and worldwide airport lounge access with Priority Pass, hotel accommodation, exclusive access to beautiful golf courses, and access to worldwide red carpet experience events. The Platinum Card provides an enhanced solution to allow members to enjoy a more valuable life.

ADIRA FINANCE

Motor Vehicle Financing

Motor vehicle financing on a number of brands of motorcycles and cars, for both new and used vehicles.

ADIRA INSURANCE

Class of Business

Motorcycle and Car Insurance

Provide guarantee or cost of repair for loss or damage due to collision, own damage, fire, or theft. Coverage may be extended to include third-party liability, personal accident, medical expenses, riot, terrorism and sabotage, flood and earthquake.

Product and Services**Property Insurance**

Protects building, machinery, interior furniture, and goods or inventory against risk of fire, lighting, explosion, aircraft crash and smoking hazard. Coverage maybe extended to include risk of riot, strikes, earthquake, volcano eruption, storm, flood and other water damages.

Health Insurance

Provide guarantee of health services covering admission as basic benefit; as well as out-patient medical, maternity, dental care, eyeglasses, and medical check-ups as an additional benefit

General Accident Insurance

Provide protection towards risk of accident covering death and permanent disability.

Heavy Equipment Insurance

Provide comprehensive protection towards operational damage or total loss for heavy equipment such as tractors, bulldozers, excavators and other heavy equipment.

Marine Hull Insurance

Provide comprehensive protection towards damage or total loss according to loss or damage occurred in the hull and its machines.

Engineering Insurance

Provide comprehensive protection towards risks relevant to construction works, machine installation, and factory installation and its equipment, including construction period, testing, and monitoring prior to the delivery. Additionally, protection also can cover the risk of machinery damage due to industrial operations and its equipment.

Cargo Insurance

Protect goods during transport, by land way, ocean, as well as by air towards loss due to accidents.

Retail and Business Alliances**Autocillin**

Four wheels auto insurance promoting "Think Simple" theme, covering protection towards collision, own damage, fire, or theft. The coverage can be extended to third party liabilities, personal accident, medical treatment for accident, riots, terrorism and sabotage, floods and earthquake.

Motopro

Two wheels auto insurance with coverage of Total Loss only and can be extended to personal accident.

Dengue Insurance

Provide protection covering medical cost and inpatient treatment with mild premium for the insured or its family with dengue fever.

Home Insurance

A specific insurance provide comprehensive protection to residential towards loss due to fire, riots, robbery, third party liability and personal accident.

Medicillin

A set of insurance product by Adira Insurance, covering health service, which include inpatient treatment as the basic benefit, and outpatient treatment, maternity, dental, eyeglasses, as well as medical check up as additional benefit. Medicillin is applicable in more than 375 management of hospital/clinic throughout Indonesia, providing 24 hours Call Center in Admedia Help line 500-811



Product and Services

Travellin

A travel insurance product by Adira Insurance designed to reduce possible loss occurred during time of traveling both domestic or international. This Product is supported by Mapfre Asistenscia network to provide international service support.

Shariah Insurance

Provide Sharia-based protection, with profit sharing system as its advantage. Sharia Insurance is available in all kind of insurance products.

Electronic Appliances Insurance

Provide protection-covering damage due to force majeure factors such as burglary, fire, lighting, riots, earthquake, floods, volcano eruption, water damage, electrical damage and others.

Furniture Insurance

Provide indemnity towards damages in housing furniture due to force majeure factors such as accident, water damage, fire, theft or burglary, disaster, riots, and others.

Services

Company Website

Information center accessible 24 hours is available through www.asuransi.adira.co.id

Travellin Website

Information and inquiry for travel insurance product by Adira Insurance is accessible through www.travellin.co.id. Customer can use the site to print the policy online.

Adira Care

A 24-hours service center for customers through phone call in 500-456 or SMS in 08121113456 and email at adiracare@asuransi.adira.co.id

Home/Office Claim spot

This solution is provided for customer with limited time and wishes to settle the claim in their residential or office.

Autocillin Rescue

A 24-hours emergency respond unit for customers experiencing car breakdown or accident, by providing towing car, ambulance, and roadside emergency assistance. Customer with those problems may file the claim on the spot and enjoy towing facility.

Anchor Garage

Autocillin Garage Service stations, an ATPM and non-ATPM partners services, providing 6 months period and original spare part guarantee.

Public Claim Spot

A partnership of Autocillin with various public spots to enable wider area of service named Claim Spot by Autocillin. The customer may file the claim in shopping malls area, which cooperated with Autocillin.

Mobile Services

A facility by Autocillin providing service for customer to file claim, purchase products or request other information, from a VW Combi car, which will be available in various public area.

Mobile Claim Application

Application by Autocillin available in smartphone enabling customers to gather information of product, premium rate, and filing claim, directly from their mobile smartphone.

ADIRA KREDIT

Provide loans financing for quality goods with affordable cost, such as electronics, computers, furniture, cellphones, and other households items.



Office Address

Head Office*

PT Bank Danamon Indonesia, Tbk.
Menara Bank Danamon Lt.Dasar
Jl. Pro. Dr. satrio Kav.E4 No. 6
Mega Kuningan, Jakarta 12950
Tel. (021) 57991001 - 3
fax. (021) 57991161

Region 1

Jakarta-Matraman*

Jl. Matraman Raya No.52
Jakarta Timur 13150
Tel. (021) 2800544, 2800477,
2800455, 2800536 (D),
2800985 (D)
Fax. (021) 2880510

Jakarta-Gajah Mada*

Jl. Gajah Mada No. 90 A, Jakarta
Barat 11140
Tel. 021-6341550 Ext., 12, 13,
15, 17, 19, 20, 6341555,
6341560
Fax. 021-6344135

Jakarta-Jembatan Lima

Jl. Khm. Mansyur No. 255,
Jembatan Lima, Jakarta Barat
11255
Tel. 021-6339837, D-6339077
Fax. 6339762

Jakarta-Pecenongan

Jl. Pecenongan Raya No. 5 B-C
Jakarta Pusat 10210
Tel. 021-2311244/652, 2312722
(Direct)
Fax. 021-2311475

Jakarta-Taman Sari

Jl. Tamansari Raya No. 53 A,
Jakarta Barat, 11150
Tel. 021-6120254 Ext.16-Bsm;
14-Cs; 19-H.Tlr / 6006095 /
6006093
Fax. 021-6294983

Jakarta-Glodok Plaza I

Jl. Pinang Sia Raya Komplek Ruko
Glodok Plaza Blok A No. 26-28
Jakarta
Tel. (021) 2601312 ;
Dirc.6255915
Fax. 021-6255914

Jakarta-KH. Zainul Arifin

Ketapang Business Center Blok
A-15, Jl. KH. Zainul Arifin No. 20,
Jakarta Barat
Tel. 021-63852539/63852541
/44
Fax. (021) 63852573

Jakarta-Hasyim Ashari

Jl. Kh. Hasyim Ashari No. 15 A,
Jakarta Pusat 10130
Tel. 6304343 Ext.100/101
D-6304242
Fax. 6304244

Jakarta-Tn.Abang Fachrudin

Jl. Fachrudin 36, Blok A No. 56-
57, Tanah Abang, Jakarta Pusat
10250
Tel. 021-3156665, 3166670,
2310421
Fax. 021-3156669

Jakarta-Metro Tanah Abang

Banking Center Pusat Grosir
Metro Tanah Abang (Pgmta) Lt 7
No. 6 & 7 Jl. Wahid Hasyim, Kel.
Kebon Kacang, Kec. Tanah Abang,
Jakpus
Tel. 021-30036345 - 30036187
Fax. 021-30035935

Jakarta-Tomang Raya

Jl. Tomang Raya No. 51 C-D,
Blok Mm Kav. 557, Jakarta Barat
11440
Tel. 021-5607303 - 04, 5664011
Fax. 021-5607309

Jakarta-Kb.Jeruk Interkom

Jl. Raya Meruya Ilir, Komplek
Intercon Plaza Blok A 1-2, Kebon
Jeruk, Jakarta 11630
Tel. 021-5845474
Fax. 021-5846035

Jakarta-Puri Indah

Jl. Puri Indah Raya Blok I No.
41, Pesanggrahan, Jakarta Barat
11610
Tel. 021-5821601 - 04
Fax. 021-5821605

Jakarta-Cideng Timur

Jl. Cideng Timur No. 70 D,
Jakarta 10160
Tel. 021-3523538 - 40
Fax. 021-3506457

Jakarta-Duri Kosambi

Jl.Komplek Ruko Taman Semanan
Indah Blok C - 26 Duri Kosambi
Jakarta Barat 11750
Tel. 021-54394494/54394397/98
Fax. 021-54394696

Jakarta-Taman Ratu Indah

Komplek Ruko Taman Ratu Indah
Blok BB 1/1 C, Kedoya Utara,
Kebon Jeruk-Jakarta Barat 11510
Tel. 021-56944407, 021-
56944408/10
Fax. 021-56958193

Jakarta-Taman Anggrek

Mall Taman Anggrek Ground
Floor G-42, Jl. S. Parman Kav.21,
Jakarta Barat 11450
Tel. 021-5639473-75
Fax. 021-5639053

Jakarta-Bidakara

Komplek Bidakara Lt. Lobby, Jl.
Jend. Gatot Subroto Kav. 71-73,
Jakarta 12870
Tel. 021-83793427 - 28
Fax. 021-83793426

Jakarta-Roxy Mas

Jl. K.H Hasyim Ashari Blok C 2
No. 6 & 7 Jakarta
Tel. 021-6327376, 6330158,
6327357, 6333738
Fax. 021-63862041

Jakarta-Biak

Ruko Jl. Biak No.21.A Cideng
Jakpus
Tel. 021-63862465, 63862512
Fax. 021-6310076

Jakarta - Tanah Abang Blok A

Pasar Regional Tanah Abang Blok
A, Basement 2 No. 67 A-B, Los F,
Jakarta Pusat
Tel. 021-23572037 / 23571604
Fax. 021 - 23571844

Jakarta - Puri Kencana

Ruko Puri Niaga 3 Blok M8 - 1A,
Puri Kencana, Jakarta Barat.
Tel. 021-58350446 - 450
Fax. 021-58303381

Jakarta - Sentra Niaga Puri Indah

Kompleks Ruko Sentra Niaga Puri
Indah Blok T3 No. 15 Jakarta
Barat
Tel. 021-44726894 / 58300399
Fax. (021) 58300497

Jakarta Central Park

Central Park Shop Unit L 220/
Lowerground Floor Jl. S. Parman
Kav 28 Kel.Tj Duren Selatam, Kec
Grogol, Petamburan Jakbar
Fax. (021) 29200255

Jakarta-Suryopranoto 2

Jl. Suryopranoto No.75, Jakarta
Pusat
Tel. 021-71297636
Fax. (021)34834649

Jakarta - Jalan Panjang

Jl. Panjang No.28, Rt.06/Rw.011,
Gedung Graha Inovasi Unit 1B,
Kel. Kb Jeruk, Kec. Kebon Jeruk,
Kotamadya Jakarta Barat
Tel. 021-71297759
Fax. (021) 71297759

Jakarta-Kebon Sirih

Jl. Kebon Sirih No. 15, Jakarta
Pusat 10340
Tel. 021-2300605, 2301025
(Direct)
Fax. 021-2300730

Jakarta-Agus Salim

Jl. H. Agus Salim No. 59 A,
Jakarta Pusat 10310
Tel. 021-31935076 / 83
Fax. 0212300932

Jakarta-Cikini

Jl. Cikini Raya No. 71, Jakarta
Pusat 10330
Tel. 021-3107239 (Direct) ,
3904907 (Hunting)
Fax. 021-3904909

Jakarta-Prapatan

Jl. Prapatan No. 50, Gambir,
Jakarta Pusat
Tel. 021-2312488, 2311410
(Direct)
Fax. 021-3842023

Jakarta-Senen

Pusat Grosir Senen Jaya Lt.3 Rtu
L3 / C9 - 9, Jl.Senen Raya, Kel.
Senen, Kec.Senen, Dki Jakarta
Tel. 021-29939241, 29939242,
29939246
Fax. 021-29939240

Jakarta-Pasar Baru

Jl. Pasar Baru Selatan No. 16,
Jakarta Pusat 10710
Tel. 021-3804441, 3857677
Fax. 021-3440971

Jakarta-Wiryopranoto

Jl. Sukarno Wiryopranoto No. 63,
Jakarta Barat 11160
Tel. 021-2601521-22
Fax. 021-2601516

Jakarta - Ruko Atrium Senen

Ruko Atrium Senen, Jl.Pasar
Senen Blok F No.29 Jakpus
Tel. 021-3512386 / 2351 / 2386
/ 2387 / 3512407
Fax. 021-3512389

Jakarta-Telepon Kota I

Jl. Telepon Kota No. 7, Jakarta
Barat 11230
Tel. 021-6904060 / 67, 6923135-
38
Fax. 6923137

Jakarta-Pluit Kencana

Jl. Pluit Kencana Raya 45-47,
Jakarta 14450
Tel. 021-6612006-10
Fax. 021-6627920

Jakarta-Muara Karang

Jl. Muara Karang Raya No. 72
Blok Z-3 Selatan, Jakarta
Tel. 021-6682336, 6682338,
6683309, 6683310
Fax. 021-6682335

Jakarta-Pantai Indah Kapuk

Galeria Niaga Mediterania
Blok.X-3 Kav.No.A-8&M- A-8N,
Pantai Indah Kapuk, Jakarta Utara
Tel. 021-5884511/5882177/78
Fax. 021-5884510

Jakarta-Kapul Teluk Gong

Jl. Teluk Gong Raya Komp. Tpi II
Blok M No. 34 Kampung Gusti,
Jakarta Utara 14450
Tel. 021-6611383, 6670803
Fax. 021-6600742

Jakarta-Jelambar

Jl. Jelambar Selatan I No.
1B, Jelambar Baru, Grogol,
Petamburan, Jakarta Barat
Tel. 021-5608981/5632430
Fax. 021-5608982

Jakarta-P. Jayakarta

Jl. P. Jayakarta Raya No. 22,
Jakarta Pusat 10730
Tel. 021-6285270, 6399272
Fax. 021-6285272

Jakarta-Mangga Besar

Jl. Mangga Besar Raya No. 42
A-B, Jakarta 11150
Tel. 021-6240518/6593337
Fax. 021-6240515

Jakarta-Mangga 2 Raya

Jl. Mangga Dua Raya, Ruko Tekstil
Blok E4 No. 6, Jakarta 14430
Tel. 021-6011503-04, 6009874
(Direct), 6258449, 6011505
Fax. 021-6009875

Jakarta-Mangga 2 Arteri

Ps. Pagi Mangga Dua Blok D Lt.
III No. 2, Jl. Arteri Mangga Dua,
Jakarta 14430
Tel. 021-6127494-95
Fax. 021-6255644

Jakarta-ITC Mangga Dua

Gedung ITC Mangga Dua Lt.1
Blok D1 No.47 Jl.Mangga Dua
Jakarta Utara
Tel. 021-6016169-70
Fax. 021-6016168

Jakarta-Bandengan

Jl. Bandengan Selatan Komp.Ruko
Puri Delta Mas Blok A No 20-21
Jakarta Barat
Tel. 021-66674179, 66674180
Fax. 021-66674701

Jakarta-Taman Duta Mas

Rukan Taman Duta Mas D9a No.8
Jelambar, Jakarta Barat
Tel. 021-5646775
Fax. 021-5663959

Jakarta - CBD Pluit

Jl.Pluit Selatan Raya, Komp.CBD
Pluit Blok A 18
Tel. 66675264 Ext.3013,
3011, 66675274
Fax. 021-66675358

Jakarta - Perniagaan Timur

Jl. Perniagaan Timur No.55
Tel. 021-6916916, 6917422,
6917419, 6917418,
6917279, 6917412
Fax. 021-6916781

* Include Syariah Office Channeling

Office Address

Jakarta - Orion Mangga Dua

Ruko Komp.Orion Mangga Dua,
Jl.Raya Mangga Dua, Komp.Rukan
Orion Mangga Dua No.3 Jakarta
Utara
Tel. 021-62302348 / 47
Fax. 021-62302351

Jakarta - Duta Indah Square

Komp Ruko Duta Indah Square
No. 15 A3 Jl. Teluk Gong, Jakarta
Utara
Tel. 021-66670877 (Direct)
66670878 (Hunting)
Fax. (021) 66670876

Jakarta - Pantai Indah Kapuk 2

Rukan Cordoba B 12 Dan B 15,

Pantai Indah Kapuk, Jakarta Utara

Tel. 021-56983774 / 784 / 794

Fax. (021) 56983784

Jakarta-Rasuna Said*

Graha Aktiva Building, JL.HR.
Rasuna Said Blok X-1, Kav.3,
Jakarta Selatan
Tel. H.021-5221282
Fax. 021-5221288

Jakarta-Warung Buncit*

Jl. Warung Buncit Raya No. 107,
Jakarta Selatan 12760

Tel. 021-7982067

Fax. 021-7982041

Jakarta-Supomo*

Jl. Prof. Dr. Supomo No. 55,
Tebet, Jakarta Selatan 12810
Tel. 021-8350387, 8350389
Fax. 021-8353110

Jakarta-Wisma Elektindo

Jl. Kuningan Barat No. 8, Jakarta
Selatan 12710

Tel. 021-5269315

Fax. 021-5269321

Jakarta-Mt.Haryono

Gedung Mugi Griya Lt. I R.102,
Jl. Mt. Haryono Kav. 10, Jakarta
12820

Tel. 021-8308406-07

Fax. 021-8308409

Jakarta-Menara Bank Danamon

Menara Bank Danamon Lt.Dasar
JI Prof.Dr. Satrio Kav E 4 No.6

Mega Kuningan Jakarta 12940

Tel. 021-57991001-03,

57991010, 57991452

(Direct)

Fax. 021-57991451/1811

Jakarta-Kalibata*

Kalibata Tengah Blok I F-G,
Jakarta Selatan 12740

Tel. 021-7989239 / 37

Fax. 021-7982171

Bdi Jakarta-Duta Mas Fatmawati*

Komplek Pusat Niaga Duta Mas
Fatmawati Ruko Blok B1 No 2
Cipete Utara, Kebayoran Baru -
Jakarta Selatan 12150

Tel. 021-7396270 / 7396278

Fax. 021-7237404

Jakarta-The East Tower Mega

Kuningan

The East Tower Lt. Dasar . 1.07-A,
Jl. Lingkar Mega Kuningan Blok
E3.2, Kav. 1, Jakarta Selatan

Tel. 021-57938543/44/45

Fax. 021-57938552

Jakarta-Wisma Bakrie 2

Gedung Wisma Bakrie 2, Lt.
Dasar, Jl HR.Rasuna Said,
Kuningan Jakarta
Tel. 021-57945777/80
Fax. 021-57945767

Jakarta-BEJ

Gd. BEJ Tower 2 Lt.1, Jl. Jend.
Sudirman Kav.52+53, Jakarta
Tel. 021-5153251-52
Fax. 021-5153254

Jakarta-Abdul Muis*

Jl Abdul Muis No. 60 Jakarta
Pusat 10160
Tel. 021-3842613, 3844693
Fax. 021-3854851

Jakarta-Benhil*

Jl. Bendungan Hilir Raya No. 21,
Jakarta Pusat 10210
Tel. 021-5707844, 5727172
Fax. 021-5707843

Jakarta-Wisma BNI*

Wisma 46 Kota Bni Lt. Dasar, Jl.
Jend. Sudirman Kav. 1, Jakarta
Pusat 10220
Tel. 021-5727484-86
Fax. 021-5727483

Jakarta-Palmerah*

Jl. Palmerah Barat No. 38 A, Blok
5-6, Grogol Utara, Jakarta 12210
Tel. 021-5304949
Fax. 021-5329248

Jakarta-The Jakarta Post

Gedung Jakarta Pos, Jl. Palmerah
Barat No. 142-143, Jakarta
10270
Tel. 021-53654401 (Direct),
53654402, 53654403
Fax. 021-53654408

Jakarta-Sudirman Plaza

Sudirman Plz, Indofood Tower.Jl
Jend Sudirman Kav 76-78
Tel. 021-57954510
Fax. 021-57954509

Jakarta-Allianz Tower

Jl Hr. Rasuna Said, Superblok
2 - Kawasan Kuningan Persada,
Kel. Guntur, Kec. Setiabudi, Jakarta
Selatan, 12980
Tel. 021-29079609 - 11
Fax. (021) 29079609

Jakarta-Menara Jamsostek

Lantai 1 Menara Utara, Gedung
Menara Jamsostek, Jl. Jendral
Gatot Subroto No.38 Jakarta
Selatan
Tel. 021-52963810 / 11
Fax. (021) 52963812

Jakarta- Kalibata City

Kalibata City Square Lantai LG
Unit E.01 (LG/E.01), Jl. Kalibata
Raya No.1, Jakarta Selatan
Tel. 02171297731
Fax. (021) 29317107

Jakarta - Landmark

Landmark Centre I, Jl. Jenderal
Sudirman No. 1 Jakarta 12910,
Lantai Dasar
Tel. 021-7807978
Fax. (021) 29411424

Jakarta - Adira Mt Haryono

Gedung Adira, Jl. M.T Haryono
Kav 42 Rt 001 Rw 005 Cikokol
Pancoran Jakarta Selatan 12780
Tel. 021-2966 7341, 021-2966
7342
Fax. 021-2966 7340

Jakarta-Panglima Polim*

Jl. Panglima Polim Raya No. 47,
Kebayoran Baru, Jakarta Selatan
12160
Tel. 7205403-6218-6942-6948-
7393655, D-7393014
Fax. 021.7393316

Jakarta-Ciledug Raya*

Jl. Ciledug Raya No. 5, Cipulir,
Kebayoran Lama, Jakarta 12230
Tel. 021-2700080-81
Fax. 021-7251020

Jakarta-Melawai*

Jl. Melawai Raya No. 27,
Kebayoran Baru, Jakarta Selatan
12160
Tel. 021-2700940-41
Fax. 021-2700742

Jakarta-Pondok Indah*

Komplek Pertokoan Pondok Indah
Blok UA No. 1, Jl. Metro Duta,
Pondok Indah, Jakarta Selatan
Tel. 021-75914888
Fax. 021-75914840

Jakarta-Pd.Indah Mall

Pondok Indah Mall 2, Lt.Dasar
No.G 34 B, Pondok Indah, Jakarta
Selatan 12310
Tel. 021-7506904/5, 7512361
Fax. 021-7506885

Jakarta-Fatmawati*

Jl. Rs. Fatmawati No. 24, Cipete
Utara, Jakarta Selatan 12430
Tel. 021-7500522, 7692214-
6116
Fax. 021-750030

Jakarta-Cinere*

Jl. Cinere Raya Kav. 48-49 A,
Cinere, Depok 16514
Tel. 021-7545756-5065-5759-
5760
Fax. 021-7545066

Jakarta-Depok Margonda*

Ruko Graha 99 Jl Margonda Raya
Rt 008/03 No.99 Kemiri Muka
Depok 16423
Tel. 021-77201222-1666,
77202332, Drc 77202552
Fax. 021-77202662

Jakarta-Radio Dalam

Jl.Radio Dalam Rt 001/04 No.
A/1 (Komplek Yado), Gandaria
Utara Jak Sel 12140
Tel. 021-7248541
Fax. 021-7396168

Jakarta-Kemang*

Jl. Kemang Raya 4 Jakarta
Selatan
Tel. 021-7198730/7198602
Fax. 021-7198728

Jakarta-Ampera Raya

Jl. Ampera Raya No.11 Ground
Floor, Ragunan Ps Minggu
Tel. 021-7810137, 7806056,
7810172
Fax. 021-7810137

Jakarta-Wolter Monginsidi

Jl. Wolter Monginsidi No. 60 C
Jakarta Selatan
Tel. 021-72784043, 72790284,
72799466
Fax. 021-7208570

Depok-Tole Iskandar

Jl. Tole Iskandar No. 50, Kel.
Sukmajaya, Kec. Sukmajaya,
Depok Jawa Barat
Tel. 021-77830761
Fax. (021) 77830790

Tangerang - Martadinata

Jl. Martadinata Rt. 01/04 Ciputat
Tangerang
Tel. 02174708842/43/51/59/
62/02174709605/021274
79923
Fax. (021) 74709605

Jakarta- Bona Indah

Jl. Karang Tengah Blok B/1, Bona
Indah Bisnis Center 89 Rt.007/
Rw.006, Kel. Lebak Bulus, Kec.
Cilandak, Jakarta Selatan
Tel. 02175916027
Fax. (021) 75916039

Jakarta- Pasar Mayestik

Gedung Pasar Mayestik Unit L2
BKS Unit C, Jalan Tebah 3 Rt
001/Rw 002, Kel. Gunung, Kec.
Kebayoran Baru, Jakarta Selatan
Tel. 021-71297721
Fax. (021) 29395421

Jakarta- Arteri Pondok Indah

Jl. Arteri /Jl. Sultan Iskandar
Muda Kav 77-78 No. 6, Rt.03/
Rw.05, Kel. Kebayoran Lama
Selatan Kec. Keb Lama,
Kotamadya Jaksel
Tel. 0212797756
Fax. (021) 71297756

Jakarta - Pondok Indah

Kompleks Metro Duta Niaga Blok
Ba No. 47 Pondok Indah Jakarta
Tel. 021-766 2166
Fax. 021-759 00548

Jakarta-Kelapa Gading I*

Jl. Bulevar Barat Blok Xb No. 8,
Kelapa Gading - Jakarta Utara
14240
Tel. 021-4534003-4026 ; Drc.
4534023 Bo- 4534024 Bsm,
Fax. 021-4534025

Jakarta-Kelapa Gading II

Jl. Boulevard Raya Blok Fy No.
1/9/12, Jakarta Utara 14240
Tel. 021-4532788-89
Fax. 021-4532791

Jakarta-Pulogadung

Jl. Pulo Lentut No. 10, Gedung
Enseval Putera Mega Trading,
Kawasan Industri Pulo Gadung
13930
Tel. 021-4604111/2
Fax. 021-4604114

Jakarta-Pegambiran

Jl. Pegambiran No. 33-D,
Rawamangun, Jakarta Timur
13220
Tel. 021-4707443-46,
D-4707438
Fax. 021-4703104

Jakarta-Cempaka Putih I

Jl. Cempaka Putih Raya No. 11,
Jakarta Pusat 10510
Tel. 021-4210854, 65,
D-4210865
Fax. 021-42801151

Jakarta-Letjen Suprapto

Komp. Perkantoran Cempaka
Putih, Jl. Letjen. Suprapto Blok A
No. 17-18, Jkt. Pusat 10510
Tel. 021-4203361
Fax. 021-4206715

* Include Syariah Office Channeling



Office Address

Jakarta-Enggano

Jl Enggano Raya No 36 Tanjung Priok Jakarta Utara 14310
Tel. 021-4305101-04
Fax. 021-4358949

Jakarta-Gunung Sahari

Jl. Gunung Sahari Raya No. 49 Jakarta Pusat 10610
Tel. 021-4227844, 4227845
Fax. 021-4222508

Jakarta-Kenari

Gedung Kenari Baru Lt. 2 Blok E 7-8, Jl. Salemba Raya No.2, Jakarta Pusat 10430
Tel. 021-3921190/3914331
Fax. 021-3914419

Jakarta-Danau Sunter

Jl. Danau Sunter Utara Blok B.I.B No. 15-16 Sunter Podomoro, Jakarta 14350
Tel. 021-64715835 /, 6517386-7, 6411622-3,
Fax. 021-6411621 / 64714956

Jakarta-Griya Utama Sunter

Griya Utama Blok A Kav No 43 Sunter Jak Ut Sunter Agung - Jak Ut 14350
Tel. 021-65837804 - 05
Fax. 021-65831246

Jakarta-Mitra Sunter

Jl. Yos Sudarso, Komplek Mitra Sunter Boulevard Blok B No.7, Sunter, Jakarta 14350
Tel. 021-6520125, 6520061, 6509216
Fax. 021-6520924

Jakarta-Ps. Pademangan

Ps. Pademangan Timur Lt.Dasar Blok Bks 137, Jakarta 14410
Tel. 021-6415378-80, 6410783-84
Fax. 021-6410785

Jakarta - ITC Cempaka Mas

Graha Rukan Itc Cempaka Mas Blok B No. 7 10640
Tel. 021-42884588
Fax. 021-42883963

Jakarta - Artha Gading

Rukan Artha Gading Blok C No. 18 Jl. Boulevard Artha Gading Kelapa Gading Jakarta Utara 14240
Tel. 021-45850613
Fax. 021-45850615

Jakarta-Kelapa Gading Square

Komp Ruko Kelapa Gading Square Blok B No 6.Kelapa Gading, Jakarta Utara 14240
Tel. 021-45876516 .7
Fax. 021-45869860

Jakarta-Kramat Jaya

Jl.Kramat Jaya No.7 Semper, Jakarta Utara
Tel. 021-43932790 / 92 - 96
Fax. 021-43932791

Jakarta-Boulevard Raya

Ruko Boulevard Raya Blok PA 11, Kaw. 20-21, Kelapa Gading, Jakarta Utara
Tel. 021-45847572
Fax. (021) 45847449

Jakarta - Pluit Karang Utara

Jl. Pluit Karang Utara No. 34, Blok I-1-Selatan, Kaw.No.54, Kel. Pluit, Kec. Penjaringan, Jakarta Utara
Tel. 021-66690046 / 66670869
Fax. (021) 66690014

Jakarta - Sunan Derajat

Jl. Sunan Derajat No. 39, Pulo Gadung, Jakarta Timur
Tel. 021-4723329
Fax. (021) 4723493

Jakarta - Elang Laut Boulevard

Elang Laut Boulevard, Pantai Indah Kapuk, Jalan Pantai Indah Selatan I Blok A No. 25-26, Kel. Kamal Muara, Kec. Penjaringan Jakut
Tel. 02171297662
Fax. (021) 71297668

Jakarta-Matraman*

Jl. Matraman Raya No. 52, Jakarta Timur 13150
Tel. Hunt.021-2800544, 2800477, 2800466, 2800455, D-2800536 D-2800985
Fax. 021-2800510

Jakarta-Jatinegara*

Jl. Jatinegara Barat No. 135 Jakarta Timur
Tel. 021-85901177
Fax. 021-85901332

Jakarta-Kalimalang Tarum*

Jl. Tarum Barat HI No 1, Kalimalang, Jakarta Timur 13450
Tel. 021-8656662
Fax. 021-8642058

Jakarta-Otista

Jl. Otista Raya No . 151 A Jakarta Timur
Tel. 021-2800418-19
Fax. 021-2800639

Jakarta-Pondok Gede*

Rukan Pondok Gede Plaza Blok D No 1 S/D 2 PGede Bekasi Rt 04/01 Jatiwarisingin Bekasi 17426
Tel. D. 021 - 8474625 . H. 021 - 8474529 . 09 - 03
Fax. 021 - 8474477

Jakarta-Cibubur Times Square

Jl.Transyogi Km.3, Komp.Rukan Cibubur Times Square Blok B1 No.10, Cibubur Jakarta Timur
Tel. 021-84305460, 84305458, 84305459
Fax. 021-84305461

Jakarta-Pondok Bambu

Jl. Pahlawan Revolusi No. 125 B, Pondok Bambu, Jakarta Timur 13430
Tel. 021-8612527, 8612844
Fax. 021-8615171

Jakarta - Buaran Raya

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

Jakarta - Pasar Jatinegara

Jl. Pasar Selatan No. 5 B, Jatinegara, Jakarta Timur
Tel. 021 - 85910991 - 85910994
Fax. 021-8193614

Bekasi-Juanda

Jl. Ir. H. Juanda No. 159, Bekasi 17112
Tel. Dir.-021-8801990 - 8812260
Fax. 021-8808537

Bekasi-Metropolitan Mall*

Metropolitan Mall Lt. Dasar No. 25, Jl. Raya Kalimalang Ujung, Bekasi 17148
Tel. 021-8848550
Fax. 021-8848030

Bekasi-Kemang Pratama

Komp Perumahan Kemang Pratama Blok Am No 3 A, Bekasi Timur 17116
Tel. 021-8225347 - 6039
Fax. 021-82413282

Bekasi-Harapan Indah

Komp Ruko Sentra Niaga Boulevard Hijau, Perumahan Harapan Indah Blok Sn 2 No 16 -17 Medan Satria - Bekasi 17132
Tel. 021-88866052
Fax. 021-88866053

Bekasi - Taman Galaxy Raya*

Jl. Taman Galaxy Raya No. 12 Ad Bekasi Selatan
Tel. 021-82417306 / 82418017
Fax. (021) 82417386

Bekasi - Ahmad Yani

Komplek Bekasi Mas Kavling No. D-3, Jl. Ahmad Yani, Bekasi Barat
Tel. 021-8848302 / 8849314 8848327
Fax. (021) 8848325

Bekasi - Cikarang 2

Jl. Niaga Raya Kav. Aa3, Ruko Cbd Blok Cd No. 6, Jababeka 880/02144726905
Tel. 02129083876-
Fax. (021) 29083876

Bekasi - Lippo Cikarang

Ruko Plaza Menteng Blok A No. 25, Rt 03/Rw.09, Desa Cibatu, Kec. Lemahabang, (Cikarang Selatan), Kab Bekasi Jabar
Tel. 021-89906282
Fax. (021) 71297725

Tangerang-Daan Mogot*

Jl. Daan Mogot No. 48, Tangerang, Kode Pos 15111
Tel. 021-5520781-0782-5570
Fax. 5525516 / 5586019

Tangerang-Supermall Karawaci

Supermall Karawaci Lg# 183, 105 Bulevar Diponegoro, Lippo Karawaci 1200
Tel. 021-5462269-70 ; 5462421-22
Fax. 021-5462271

Tangerang-Alam Sutra

Jl. Sutera Niaga I/17, Komplek Alam Sutera, Serpong, Tangerang 15326
Tel. 021-5398327 / 28
Fax. 021-5398331

Tangerang-Taman Cibodas

Komp. Taman Cibodas, Jl. Gatot Subroto, Ruko Blok A No.16, Curug, Tangerang
Tel. 021-5528430-8435
Fax. 021-5527429

Tangerang-BSD*

Jl. Raya Serpong Bsd Commercial I Blok 201 Bsd Sektor Vi, Tangerang 15310
Tel. 021-5379033-6966-9036
Fax. 021-5376967

Tangerang-Bintaro III*

Komp. Rukan Bintaro Jaya Sektor III A, Blok A. No. 8-10, Bintaro, Tangerang 15224
Tel. 021-7375160-64
Fax. 021-7375158

Jakarta-Tanjung Duren

Jl. Tanjung Duren Raya No. 62, Jakarta Barat 11470
Tel. 021-5664188
Fax. 021-5635336

Jakarta-Citraland

Citra Land Mall Lt. Lg Unit 5, Jl. S. Parman, Grogol, Jakarta Barat 11470
Tel. 021-5666845
Fax. 021-5669754

Jakarta-Citra Garden II

Komplek Citra Garden II Blok I-I No. 12A, Jakarta Barat 11830
Tel. 021-5417705, 5417720, 5458253, 5458254
Fax. 021-5403021

Jakarta-Daan Mogot

Ruko Daan Mogot Km. 6, Komplek Indo Ruko Blok 6 C-D, Jakarta 11460
Tel. 021-5655370-72
Fax. 5654783

Jakarta-Green Garden

Ruko Green Garden Blok I / 9 No. 18, Jakarta Barat 11520
Tel. 021-5815328/5331/7420
Fax. 021-5812285

Jakarta-Green Ville

Komplek Green Ville Blok Ay No. 20, Jakarta Barat 11510
Tel. 021-5658160-64, 5658121-7849-7216
Fax. 021-5656030

Jakarta-Grogol Muwardi

Jl. Muwardi Raya No. 7, Grogol, Jakarta Barat 11450
Tel. 5667010, 5640121, 5602540-0794-4518/5604518
Fax. 021-5640122

Jakarta-Daan Mogot Baru

Ruko Daan Mogot Baru Jl.Tampak Siring Kj/G15
Tel. 021 - 54397168, 54397424, 54397149, 54397154, 54397105, 54397088
Fax. 021-54396816

Serang-A. Yani

Jl.A.Yani No.141, Serang Banten
Tel. 0254 - 8241291, 8241292, 217023, 217048, 217036, 217027
Fax. 0254-8241293

Tangerang-Gading Serpong

Jl. Blv Gading Serpong Alexandrite 3/9
Tel. 021-54213197, 54213198, 54213201-04
Fax. 021-54213199

Jakarta - Taman Palem Lestari

Rukan Taman Palem Lestari Blok A II No. 33 Jl. Kamal Raya Outer Ring Road Cengkareng Jakarta Barat -11730
Tel. 021-55961897 / 55962458
Fax. 55961897 / 55962458

Tangerang - Cikupa

Perumahan Citra Raya Blok L1 Cikupa, Tangerang
Tel. 02159401434/1377/1000/02159400988/02134664419
Fax. (021) 59401434

Tangerang - Lippo Karawaci

Ruko Pinangria Blok M No. 10, Lippo Karawaci, Tangerang
Tel. 021-55772507
Fax. (021) 55770285

Tangerang - BSD

Ruko Golden Madrid 1 Blok A No. 6 BSD Tangerang
Tel. 021-53160231 / 227
Fax. (021) 53160231

* Include Syariah Office Channeling

Office Address

Jakarta - Mutiara Taman Palem
 Ruko Mutiara Taman Palem Blok A3 No. 20 Cengkareng Timur, Jakarta Barat
Tel. 021-44726896

Tangerang - CBD Ciledug
 Ruko CBD Ciledug Blok D No. 35, Ciledug, Tangerang (Samping Carrefour)
Tel. 0217306979, 0217306984, 0217306988, 0217306996, 0217306998, 0217306999, 02144726906
Fax. (021) 7306979

Tangerang - Jend. Sudirman
 Ruko Tangerang City Blok Ano. 37, Jl. Jend. Sudirman No. 1, Tangerang
Tel. 021-29239752 / 53
Fax. (021) 29239751

Rangkasbitung - Hadiwinangun
 Jl. Rt. Hadiwinangun, Komplek Rabina Blok A No. 1, Kel. Muara Cijung Timur, Kec. Rangkasbitung, Kab. Lebak 42314
Tel. 0252-209280 / 279
Fax. (0252) 209283

Tangerang - Mutiara Raya
 Pasar Modern Mutiara Blok D-17, D-18, Jl. Mutiara Raya No. 1 Tangerang
Tel. 021-55651602
Fax. (021) 55651621

Tangerang - Alam Sutera 2
 Jl. Jalur Sutera 29 D No. 21, Pakualam, Kec. Serpong Utara, Tangerang Selatan, Banten
Tel. 021-36033752
Fax. 021-36033752

Tangerang- Pamulang Raya
 Lt Dasar Unit 3A, Gedung Pamulang Terrace, Jl. Pamulang Raya Blok SH/14, Kel. Pamulang Barat, Kec. Pamulang, Kab. Tangerang Selatan Banten
Tel. 021-7416095
Fax. (021) 7416098

Tangerang - Bintaro 2
 Ruko Bintaro Jaya, Kebayoran Arcane Blok Ka/B2-21, Kel. Pondok Kec. Pondok Aren Kota Tangerang Selatan Banten
Tel. 021-29511878
Fax. (021) 29511885

Tangerang - CBD Square
 Sunburst CBD Lot 1.1 Jl. Kapten Soebianto Djohadikusumo Bsd City, Nomor Unit A5a Tangerang Indonesia 15322
Tel. 021-5374504
Fax. (021) 71297698

Cilegon-S. A. Tirtayasa*
 Jl. Sultan Agung Tirtayasa No. 145, Cilegon 42414
Tel. (0254) 391769, 380270-271
Fax. 0254-392155

Cilegon-Serang*
 Jl. Maulana Hasanuddin, Serang Plaza Blok I No. 5-6, Serang 42112
Tel. (0254) 203140-43
Fax. 0254-203144

Bogor-Juanda*
 Jl. Ir. H. Juanda No. 46, Bogor 16000
Tel. (0251) 8329055 Ext 110/D-8356548
Fax. 0251-8322454

Bogor-Tajur
 Jl. Raya Tajur No. 49-B, Bogor 16720
Tel. (0251) 8393413, 414, 415
Fax. 0251-8390637

Bogor-Warung Jambu
 Jl. Raya Pajajaran Komplek Ruko Warung Jambu, Bogor 16153
Tel. (0251) 8322224, 8323843
Fax. 0251-8323822/8323046

Bogor - Graha Cibinong
 Ruko Graha Cibinong Blok D3, Komplek Graha Cibinong, Jl. Raya Jakarta Bogor Km.43, Kel. Cirimekar, Kec. Cibinong, Kab. Bogor
Tel. 021-87918721, 87913717, 87913652
Fax. 021-87918721, 87913717, 87913652

Karawang-Tuparev
 Jl. Tuparev Komplek Karawang Plaza Ruko No. 5-6, Karawang 41312
Tel. (0267) 405533-566-588-239, 404494 (Direct)
Fax. 0267-408241

Rengasdengklok
 Jl. Raya Rengasdengklok No.111, Rengasdengklok -Karawang 41352
Tel. (0267) 482659, 482601
Fax. 0267-482017

Bekasi-Cikarang
 Gedung Eks Tamara, Jl. RE Martadinata No. 9, Cikarang, Bekasi 17530
Tel. 021-890431/8901445
Fax. 021-8904343

Cikampek-A.Yani
 Jl. Jend. A. Yani No. 37-C, Cikampek, Karawang 41373
Tel. (0264) 318496 / 318396
Fax. (0264), 315425

Teluk Betung-Pattimura*
 Jl. Pattimura No.2-4, Telukbetung 35221
Tel. 0721-487226
Fax. 0721 487250

Teluk Betung-Ikan Hiu*
 Jl. Ikan Hiu Blok B 2-4 Teluk Betung 35223
Tel. 0721-487334
Fax. 0721-487336

Pringsewu-A.Yani
 Jl. Ahmad Yani No.65, Pringsewu 35373.
Tel. 0729-21326 / 21327
Fax. 0729-21426

Tanjung Karang-Kartini
 Jl. Kartini No.182, Tanjung Karang 35111
Tel. 0721-262026
Fax. 0721-262502

Tanjung Karang-Way Halim*
 Jl. Kjai Maja Ruko Way Halim No. 14-15 Kedaton Bandar Lampung 35141
Tel. 0721-704110
Fax. 0721783613

Kota Bumi-Sudirman
 Jl. Jend. Sudirman No.7, Kotabumi 34516
Tel. 0724-21076; 21990
Fax. 0724-21458

Metro Lampung-Sudirman*
 Jl. Jend. Sudirman No.1-3 / B, Lampung 34111
Tel. 0725-41044
Fax. 0725-43631

Bandar Jaya-Proklamator
 Jl. Proklamator Raya No.63, Bandar Jaya 34162
Tel. 0725-25002, 25003
Fax. 0725-25004

Lampung Pangeran Antasari
 Jl. Pangerang Antasari No. 5, Bandar Lampung
Tel. 0721255587/0721255754/0721255764/0721255797/0721255797/0721255606/07217409054
Fax. (0721) 255754

Region 2

Bandung-Merdeka
 Jl. Merdeka No.40, Bandung
Tel. (022) 4223344 Ext.5600
Fax. (022) 4200717

Bandung-Otista*
 Jl. Oto Iskandardinata No. 22 Bandung
Tel. (022)4241580 (Ext.3101)
Fax. (022) 4213428

Bandung-Pasar Baru*
 Jl. Otto Iskandardinata No.70 Lt.2 Blok D-05 Bandung
Tel. (022) 4246700, 4246701, 4245959
Fax. (022) 4246702

Bandung-Setasari Mall*
 Komp. Ruko Setasari Mall B.2 No 21 Bandung
Tel. (022) 2016002, 2016004, 05 (Hunting) Direct 2016003
Fax. (022) 2016001

Cimahi-Cibabat*
 Jl. Raya Cibabat No.349 Cigugur Tengah Cimahi
Tel. (022) 6657132, 6644110, 6657133
Fax. (022) 6657134

Bandung-Jamika*
 Jl.Jamika 21A Bandung
Tel. (022) 60224212
Fax. (022)6022445

Bandung-Pasir Kaliki*
 Jl. Pasir Kaliki No. 154, Bandung
Tel. (022) 4208675, 4211172, 4211175
Fax. (022) 4211173

Bandung-Asia Afrika*
 Jl. Asia Afrika No. 180 Bandung
Tel. (022) 4201505
Fax. (022) 4201508

Bandung-Gardujati*
 Jl. Gardujati No. 38 Bandung
Tel. 022-4213566 , 4213676
Fax. 022-4213564

Bandung-Taman Kopo*
 Komp. Taman Kopo Indah, Ruko 2 & 3 Bandung
Tel. (022) 5407163 - 5407167
Fax. (022) 5407166

Bandung-Sumberasti*
 Ruko Sumber Sari Jl. Soekarno Hatta 130 Bandung
Tel. (022) 6120790, 6120755
Fax. (022) 6037836

Bandung-Kopo*
 Jl. Kopo No.26 Bandung
Tel. (022) 6033153 S/D 6033156
Fax. 022-6079915

Bandung-Setia Budi*
 Jl. Dr. Setiabudi 62 Bandung
Tel. (022) 2033662 H
Fax. (022) 2035478

Garut-Ciledug*
 Jl.Ciledug No.36 Garut
Tel. (0262) 238088, 238090
Fax. (0262) 238090

Subang-Otista*
 Jl. Otista No. 65 Subang
Tel. (0260) 411398 (Hunting 3 Line)
Fax. (0260) 411035

Pamanukan-Ion*
 Jl. Ion Martasasmita No. 14 Pamanukan
Tel. 0260-551444, 0260-551608
Fax. 0260-551593

Purwakarta-Martadinata*
 Jl. RE Martadinata No. 7 Purwakarta
Tel. (0264) 202-491, 492, 493, 494, 201-963
Fax. (0264) 202495

Bandung - Riau
 Jl. Re. Martadinata No. 136 (Jl. Riau No. 136), Bandung
Tel. (022) 7106222
Fax. (022) 7231422

Bandung - Taman Kopo Indah II
 Taman Kopo Indah li 1B No.26 Bandung
Tel. (022) 5405699
Fax. (022) 5421430

Sumedang - Abdul Rachman
 Jl. Mayor AbdulRachman No. 129, Sumedang
Tel. 0261-204426
Fax. 0261-204416

Bandung-Adira Soekarno Hatta
 Gedung Adira, Jl. Soekarno Hatta 380 Bandung
Tel. 022-61684213
Fax. 022-61684214

Bandung-Merdeka
 Jl. Merdeka No. 40 Bandung
Tel. (022) 4223344 Ext 5600
Fax. 022-4200717

Bandung-A. Yani
 Jl. Ahmad Yani No. 638 Bdg
Tel. (022) 7200010 (H) , 7216924(D)
Fax. (022) 7201194, 7208493

Bandung-Buah Batu*
 Jl. Buah Batu No. 166 Bandung
Tel. (022)-7300217, 7305731, 7311901, 7311936
Fax. (022) 7312988/7311654

Bandung-Pungkur*
 Jl. Pungkur No. 118 Bandung
Tel. (022)- 5210719 - 22 (Hunting)
Fax. (022) 5208352

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Office Address

Bandung-Juanda*

Jl. Ir. Juanda No.64, Bandung
Tel. (022) 4204462 (Hunting)
 022-4211945 (Direct)
Fax. (022) 4211947

Sukabumi-A.Yani*

Jl. Jend. Ahmad Yani No. 30
 Sukabumi
Tel. (0266) 221188
Fax. 0266 215802

Cianjur-Cokroaminoto*

Jl.Hos.Cokroaminoto No.36
 Cianjur
Tel. (0263) 264030, 264060,
 264070, 264090, 264107
Fax. (0263)264055

Cipanas-Raya Cipanas*

Jl. Cipanas Raya No. 66 Cipanas
Tel. (0263)514585, 514106,
 514107
Fax. (0263) 516711

Bandung-Suropati

Jl. Suropati No.86 Bandung
Tel. 022-7272568
Fax. 022-7235978

Tasikmalaya-Yuda Negara*

Jl.Yudanegara No.40 Tasikmalaya
Tel. (0265)332151 ,
 (0265)327977
Fax. (0265) 331498

Cirebon-Yos Sudarso*

Jl. Yos Sudarso No. 33 Cirebon
Tel. (0231) 242278 (H)
Fax. (0231) 208145/208146

Ciledug-Merdeka*

Jl. Merdeka Barat No. 60 Ciledug
Tel. 0231-661867, 662591,
 661868
Fax. 0231-661869

Kuningan-Siliwangi*

Jl. Siliwangi Ruko No. 35-36
 Kuningan
Tel. (0232) 872426 (Hunting)
Fax. (0232) 872425

Cirebon - Kartini

Jl. Kartini No.37, Cirebon
Tel. 0231-220210, 220212
Fax. 0231-220211

Cirebon - Tegal Wangi

Jl. Raya Tegal Wangi No. 19 E,
 Kab. Cirebon
Tel. 0231321530/531/536/023
 1325057/0231325171/023
 12579551
Fax. 0231-320536

Majalengka- Abdul Halim

Jl. Kh. Abdul Halim No. 228,
 Majalengka
Tel. 0233-3406228

Region 3

Surabaya-Gubernur Suryo*

Jl. Gubernur Suryo No. 12,
 Surabaya
Tel. (031) 5346690 (Direct),
 5312126 Ext. 1116
Fax.(031) 5340783

Surabaya-Gubernur Suryo*

Jl. Gubernur Suryo No.12,
 Surabaya
Tel. (031) 5346690 D, 5312126
 H Ext 1116
Fax. (031) 5340783

Surabaya-Jemur Andayani*

Jl. Jemur Andayani 46 B-C,
 Surabaya
Tel. (031) D 8411511, 8432344
Fax. (031) 8411512

Gresik-Kartini*

Jl. R.A. Kartini No. 236/5 Gresik
 61122
Tel. (031) 3985638 - 39
Fax. (031) 3985640

Surabaya-Darmo*

Jl. Raya Darmo No. 59, Surabaya
Tel. (031) 5671035 - 42,
 5674806-D
Fax. (031) 5618716

Surabaya-Diponegoro*

Jl. Diponegoro No. 160, Surabaya
Tel. (031) 5682605, 5682604,
 5685340
Fax. (031) 5682613

Surabaya-HR. Muhammad*

Jl. HR. Muhammad 86 C-D,
 Surabaya
Tel. (031)7341182-83 Ext 12,
 7343810-D
Fax. (031) 7341181

Surabaya-Kedungdoro

Jl. Kedungdoro No. 97 Surabaya
Tel. (031) 5320962 - 63
Fax. (031) 5327750

Surabaya-Kertajaya*

Jl. Kertajaya No. 141, Surabaya
Tel. (031) 5031411, 5031412
Fax. (031) 5033611

Surabaya-Klampis

Jl. Klampis Jaya No.136 Surabaya
 Klampis
Tel. (031) 5928570/65/69,
 5991834
Fax. (031) 5994861

Surabaya-Manyar Indah*

Komp. Pertokoan Manyar Indah
 Plaza Kaw. A-3 , Jl. Ngagel Jaya
 Selatan' Surabaya
Tel. (031) 5044111/
 5044375/5044376
Fax. (031) 5044374

Sidoarjo-A.Yani*

Jl. A. Yani No.7, Sidoarjo
Tel. (031) 8961031-2, 8957365-D
Fax. (031) 8921573

Sidoarjo-Krian

Komp. Ruko No. 12, Jl. Raya
 Krian, Sidoarjo
Tel. (031) 8972152 - 54
Fax. (031) 8972155

Mojokerto-Mojopahit

Jl. Mojopahit No. 282 Kel.
 Menticant Kec. Prapurkul Kulon Kab.
 Mojokerto
Tel. (0321) 324295
Fax. (0321) 395733-34

Surabaya-Coklat*

Jl. Coklat No. 8, Surabaya
Tel. (031)3524091-3 H -,
 3557843 - D
Fax. (031) 3551352

Surabaya-Genteng

Jl. Genteng Besar No. 78,
 Surabaya
Tel. (031) 5324526 - 8
Fax. (031) 5324529

Surabaya-Kapas Krampung*

Jl. Kapas Krampung No. 106,
 Surabaya
Tel. (031) 5032201 - 02
Fax. (031) 5032206

Surabaya-Pasar Turi*

Komp. Sinar Galaxy B-70
 Surabaya
Tel. (031) 3532473-3532474,
 3559274
Fax. (031) 3559275

Surabaya-Mulyosari

Jl. Raya Mulyosari 134, Pb 14
 Surabaya
Tel. (031) 5932932-33
Fax. (031) 5932712

Surabaya-Rajawali

Jl. Rajawali 51-B Surabaya
Tel. (031) 3535028, 3574358/9
Fax. (031) 3535029

Bangkalan-Trunojoyo*

Jl. Trunojoyo No. 39B, Bangkalan
Tel. (031) 3097979, 3098001,
 3096769
Fax. (031) 3096772

Sidoarjo-Sepanjang*

Jl. Raya Bebekan 24 Sepanjang
 Jatim
Tel. (031) 7870356 - 58
Fax. (031) 7870360

Surabaya-Bukit Darmo Boulevard

Bukit Darmo Golf Boulevard Blok
 B1-25 Surabaya
Tel. (031) 7346895
Fax. (031) 7320131

Surabaya-Kusuma Bangsa

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

Surabaya - Mayjen Sungkono

Jl.Mayjen Sungkono No.75
 Surabaya
Tel. (031) 5681889
Fax. (031) 5681869

Surabaya - Perak Barat*

Jl.Perak Barat No.261 Surabaya
Tel. (031) 3291808
Fax. (031) 3284675

Surabaya - Margorejo Indah

Jl.Margorejo Indah No.90
 Surabaya
Tel. (031) 8414644
Fax. (031) 8414766

Surabaya - Pucang Anom

Jl.Pucang Anom Timur No.5 B
 Surabaya
Tel. (031) 5018558
Fax. (031) 5018884

Surabaya - Kembang Jepun*

Jl.Kembang Jepun No.43
 Surabaya
Tel. (031) 3577743
Fax. (031) 3556676

Surabaya - Dharmahusada

Jl.Dharmahusada No.168
 Surabaya
Tel. (031) 5929484
Fax. (031) 5929485

Gresik - Usman Sadar

Jl.Usman Sadar No.37 Gresik
Tel. (031) 3976284
Fax. (031) 3976283

Pusat Grosir Surabaya (PGS)

Jl. Dupak No. 1 Pusat Grosir
 Surabaya (Depan Pasar Turi)
 Lt. Dasar Blok J-3 No. 1, 2, 3
 Surabaya
Tel. (031) 52403991, 52403992
Fax. (031) 52403902

Surabaya - Stasiun Kota

Jl. Pasar Atum Mall Stand No
 C45-C48 Lantai 4, Jl Stasiun Kota
 , Surabaya
Tel. (031) 3536440
Fax. (031)-3536441

Surabaya-Grand City Mall

Grand City Unit Lg.01 Jl. Gubeng
 Pojok No. 1
Tel. 03-5116 7033
Surabaya- Margomulyo

Jl. Raya Margomulyo No. 9 Blok
 Aa No. 10, Kel. Balongsri, Kec.
 Tandes, Kota Surabaya Jatim
Tel. 03188404848
Fax. (031)88404850

Surabaya - Panglima Sudirman

Jl. Panglima Sudirman 11-17,
 Surabaya
Tel. 031-547 4613, 534 6885
Fax. 031-547 4613

Jombang-KH.Wahid Hasyim

Jl. KH. Wahid Hasyim 121,
 Jombang
Tel. (0321) 862124 - 25
Fax. (0321) 861245

Malang-Kawi*

Jl. Kawi No. 15, Malang
Tel. (0341) 367766
Fax. (0341) 369314

Batu-Dewi Sartika

Jl. Dewi Sartika No. 8 A Batu
 Malang
Tel. (0341) 593795 - 96
Fax. (0341) 593794

Lawang-Thamrin

Jl. Raya Thamrin No. 55 Lawang
 Malang
Tel. (0341) 425465, 424191(D)
Fax. (0341) 427559

Pasuruan-Soekarno Hatta*

Jl. Raya Pasuruan Pertokoan Ps.
 Besar A 28-29, Pasuruan
Tel. (0343) 427301- 03, 428823
Fax. (0343) 427304

Pasuruan-Pandaan

Jl.Raya Jogonalan 32, Pasuruan-
 Pandaan
Tel. (0343) 632897, 632641
Fax. (0343) 632751

Lumajang-Sudirman

Lumajang Plaza A - 02 Jl. Pb
 Sudirman 2A, Lumajang
Tel. (0334) 884117 - 19
Fax. (0334) 884120

Probolinggo-Sudirman*

Jl. Raya Pb Sudirman No. 209
 Probolinggo
Tel. (0335) 420526 - 28 /
 431589
Fax. (0335) 420529

Malang - Letjen Sutoyo*

Jl.Letjend Sutoyo No.124 Malang
Tel. (0341) 4345940 - 46 Ext
 3010
Fax. (0341) 4345947

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Malang - Sutan Syahrir*
Jl. Sutan Syahrir No.15 Malang
Tel. (0341) 351500
Fax. (0341) 351499

Kediri-Brawijaya*
Jl. Brawijaya No.33 Kediri Jawa Timur
Tel. (0354) 684608 (Hunting), 690330 (Direct)
Fax. (0354) 684844

Kediri - Pare*
Jl. Mastrapi No. 44, Pare Kediri
Tel. (0354) 394346, 391690
Fax. (0354) 394346

Nganjuk-A.Yani
Jl. Achmad Yani No. 76, Nganjuk
Tel. (0358) 328926, 321026, 323896
Fax. (0358) 323890

Blitar-Merdeka*
Jl. Merdeka 28 Kav.4-5, Blitar
Tel. (0342) 807684, 803003, 801500
Fax. (0342) 803004

Madiun-Cokroaminoto*
Jl. Hos Cokroaminoto 124-126 Madiun
Tel. (0351) 457930 . 32
Fax. (0351) 455940

Ngawi-J.A. Suprato
Jl. Jaksa Agung Suprato No. 19, Ngawi
Tel. (0351) 746562-63-H,
745912-D
Fax. (0351) 746564

Magetan-A.Yani
Jl. Jend. A. Yani No. 75, Magetan
Tel. (0351) 892481, 894467
Fax. (0351) 894466

Ponorogo-Gajah Mada*
Komplek Pertokoan Gajah Mada Kav. 42-45 Ponorogo
Tel. (0352) 482576, 482577, 482578
Fax. (0352) 486809

Tulungagung-Kasihin*
Jl. Kapten Kasihin No. 157, Tulungagung
Tel. (0355) 322096 . 97, 322098-D
Fax. (0355) 322095

Kediri-Kilisuci
Jl. Kilisuci A 11 Kediri
Tel. (0354) 693456
Fax. (0354) 692111

Jember-Gajah Mada*
Jl. Gajah Mada No. 84 Jember
Tel. (0331) 486165
Fax. (0331) 485303;

Situbondo - Besuki
Jl. Pattimura No. 578, Besuki Situbondo
Tel. (0338) 892371, 891954
Fax. (0338) 891953

Banyuwangi-A.Yani*
Jl. Jend A. Yani No.41, Banyuwangi
Tel. (0333) 425212 . 13, 411362
Fax. (0333) 421859

Banyuwangi-Genteng
Pertokoan Genteng Blok B 5-6, Lt.1 , Banyuwangi
Tel. (0333) 845833
Fax. (0333) 845883

Banyuwangi-Rogojampi
Jl.Raya Rogojampi 74 Rogojampi Banyuwangi
Tel. (0333) 635860-61
Fax. (0333) 635862

Situbondo - Achmad Yani
Jl. Achmad Yani 171, Situbondo, Jawa Timur
Tel. 0338675201/205/206/211/221/0335673671/0338674324/03385559549
Fax. (0338)-675221

Tuban-Lukman Hakim
Jl. Lukman Hakim No. 62, Tuban
Tel. (0356)324095/94, 323644
Fax. (0356) 324094

Bojonegoro-Suropati
Jl. Untung Suropati No. 26, Bojonegoro
Tel. (0353) 881979
Fax. (0353) 881556

Pamekasan-Trunojoyo
Jl. Trunojoyo No. 63, Pamekasan Madura
Tel. (0324) 326995 . 96
Fax. (0324) 323989

Denpasar-Gunung Agung
Jl. Gunung Agung No. 1 A, Denpasar
Tel. (0361) 436490
Fax. (0361) 436494

Denpasar-Diponegoro*
Jl. Diponegoro No. 137 Denpasar
Tel. (0361) 262860, 237084
Fax. (0361) 262859

Denpasar-Hayam Wuruk*
Jl. Hayam Wuruk No. 246, Denpasar
Tel. (0361) 224312 (H)
Fax. (0361) 224307

Denpasar-Nusa Dua
Jl. By Pass Ngurah Rai, Depan Komplek Pertokoan Tragia - Nusa Dua, Bali
Tel. (0361) 774156-59
Fax. (0361) 771535

Denpasar-Teuku Umar
Jl. Teuku Umar 121 C, Denpasar
Tel. (0361) 243919 . 21
Fax. (0361) 224967

Denpasar-Gatot Subroto
Jl. Gatot Subroto No.79, Denpasar
Tel. (0361) 429003 . 422086
Fax. (0361) 427829

Kuta-Legian
Jl. Raya Legian No. 87 Kuta
Tel. (0361) 754479 . 751908
Fax. (0361) 753746

Tabanan-Gajah Mada
Jl. Gajah Mada No. 81, Tabanan
Tel. (0361) 813457 . 58, 814450
Fax. (0361) 813459

Negara-Ngrah Rai
Jl. Negara Rai No. 101, Negara
Tel. (0365) 40498, 42361- 63
Fax. (0365) 42361; 42364

Singaraja-A. Yani*
Jl. A. Yani No. 46, Singaraja
Tel. (0362) 25726 . 29
Fax. (0362) 21891

Klungkung-Nakula
Jl. Nakula No. 28 Semarapura, Klungkung
Tel. (0366) 23531, 29320, 29321
Fax. (0366) 23530

Denpasar - Ubud
Jl. Ida Bagus Manik, Banjar Ambengan, Peliatan Ubud, Denpasar
Tel. (0361) 975405
Fax. (0361) 975247

Badung - Kerobokan
Jl. Raya Kerobokan Nomor 54 Kerobokan Badung
Tel. (0361) 730084, 731718
Fax. (0361) 731189

Bandung -Gatot Subroto Barat
Jl. Gatot Subroto Barat 354, Badung
Tel. 0361-7803630

Gianyar-Dharma Giri
Jl. Dharma Giri No. 21, Gianyar-Bali
Tel. 0361 . 8958328
Fax. 0361-895832

Mataram-Pejanggik*
Jl. Pejanggik 117, Mataram Ntb
Tel. (0370) 635649, 631322 - 23
Fax. (0370) 633068

Mataram-Sweta
Jl. Sandubaya No 35. Bertais Sweta Mataram
Tel. (0370) 671260
Fax. (0370) 671095

Ampenan-Koperasi
Jl. Koperasi No. 1, Ampenan Ntb
Tel. (0370) 637188 . 89
Fax. (0370) 635772

Sumbawa-Diponegoro
Jl. Diponegoro No. 26 Kel. Bugis, Kec. Sumbawa, Kab. Sumbawa Prop. Ntb
Tel. (0371) 23302, 23347, 24107
Fax. (0371) 23302

Bima - Soekarno Hatta
Jl. Soekarno Hatta 83, Bima
Tel. 0374-646077

Kupang-Sumatera
Jl. Sumatera No. 43, Kupang, Ntt
Tel. (0380) 832972, 831700 (H) 825753 (D)

Fax. (0380) 831702

Maumere-Raya Centis
Jl. Raya Centis No. 15 Maumere
Tel. (0382) 22021-24, 22294-95
Fax. (0382) 22021

Atambua-Sudirman
Jl. Jend. Sudirman No. 26, Atambua Ntt
Tel. (0389) 21534
Fax. (0389) 54123; 21543

Ende-Soekarno
Jl. Soekarno No. 77, Ende Ntt
Tel. (0381) 22408, 22410, 22603
Fax. (0381) 22409

Manggarai-Adi Sucipto
Jl. Adi Sucipto 88A, Ruteng, Ntt
Tel. 0385-2709281

Kupang - Sudirman
Jl. Jend. Sudirman No. 88 C- D Kel. Kuanini, Kec. Kota Raja, Kota Kupang Ntt
Tel. 0380-8081563

Region 4

Makassar-A.Yani
Jl. A. Yani No. 11-13, Makassar
Tel. (0411) 312745, 327859
Fax.(0411) 312776

Makassar-A.Yani
Jl. A. Yani No. 11-13, Makassar
Tel. (0411) 312745, 327859
Fax.(0411) 312776

Makassar-Mall
Jl. KH. Ramli No. 89, Makassar
Tel. (0411) 331896, 326990
Fax. (0411) 332580

Makassar-Slamet Riyadi*
Jl. Slamet Riyadi No. 1, Makassar
Tel. (0411) 334177, 317121
Fax. (0411) 327082, 323983

Makassar-Latimojong*
Jl.G.Latimojong No.22, Makasar
Tel. (0411) 314471, 314482
Fax. (0411) 314474

Sungguminasa-W.Hasyim*
Ruko Plaza Balla Lompoa Blok C1, Jl. Kh. Wahid Hasyim, Sungguminasa
Tel. (0411) 8220471 - 472
Fax. (0411) 8220467

Makassar-Sulawesi*
Komp. Pasar Butung Ruko Blok S No. 10-11, Jl. Sulawesi
Tel. (0411) 3625397, 3625398, 3625045
Fax. (0411) 325425

Makassar-Panakukang*
Jl.Boulevard Ruko Jasper II/24-25, Makassar
Tel. (0411) 422505, 422515
(0411) 422510 - Direct
Fax. (0411) 422509

Makassar-Pannampu*
Jl.Tinumbu No.321, Makasar
Tel. (0411) 448181
Fax. (0411) 443838

Makassar-Cendrawasih*
Jl.Cendrawasih No.240, Makasar
Tel. (0411) 853931, 853935
Fax. (0411) 871661

Makassar-Perintis Kemerdekaan
Jl. Perintis Kemerdekaan Km. 8, Tamalanrea Makassar
Tel. (0411) 588058, 588060, 583040
Fax. (0411) 588073

Makassar-Veteran Selatan
Jl. Veteran Selatan No. 455C - 455 D, Makassar
Tel. (0411) 831132 (Direct), 831450 (Hunting)

Pare-Pare-Hasanudin
Jl.St.Hasanudin No.50, Pare-Pare
Tel. (0421) 22322, 22234
Fax. (0421) 22111

Pinrang-A.Makasau
Jl.Andi Makasau No.34, Pinrang
Tel. (0421) 922171, 922708
Fax. (0421) 922172

Rantepao-Diponegoro
Jl. Diponegoro No.33, Rantepao, Tana Toraja, Sulawesi Selatan
Tel. (0423) 21141, 21143, 21150, 23750
Fax. (0423) 21144, 23725

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Makale-Merdeka

Jl. Merdeka No.30, Makale
Tel. (0423) 24222-24310
Fax. (0423) 24220

Palopo-Rambutan

Ruko Terminal Blok E No.1-2 Jl. Rambutan Kotamadya Palopo
Tel. (0471) 21900, 22349
Fax. (0471) 23540

Sidrap-Sudirman

Jl. Jend Sudirman No. 48, Sidrap
Tel. (0421) 91848
Fax. (0421) 91849

Bone-Agus Salim

Jl. Agus Salim No.1, Bone
Tel. (0481) 22213, 22073, 21666
Fax. (0481) 21923

Bulukumba-Sam Ratulangi

Jl. Sam Ratulangi, Bulukumba, Sulawesi Selatan
Tel. (0413) 82068
Fax. (0413) 82069

Maros-Sudirman*

Jl. Jend. Sudirman Ruko Anjali No.3-4, Maros, Sulawesi Selatan
Tel. (0411) 372216
Fax. (0411) 372217

Wajo-Ra. Kartini

Jl.Ra.Kartini No.124 - 126, Wajo
Tel. (0485) 22277, 21276
Fax. (0485) 21900

Polman-Sudirman

Jl. Jend. Sudirman No.88, Kec. Wonomulyo, Polman
Tel. (0428) 51822, 51823
Fax. (0428) 51824

Mamuju-Emmy Saelan

Jl. Emmy Saelan No. 39, Binanga Mamuju
Tel. (0426) 21487
Fax. (0426) 21296

Pangkep-Kemakmurans*

Jl.Kemakmuran No.16, Pangkep
Tel. (0410) 21925, 21926
Fax. (0410) 21927

Kendari-Sam Ratulangi

Jl. Sam Ratulangi No 183 - 185, Mandonga, Kendari
Tel. (0401) 3131721
Fax. (0401) 3131729

Kendari-Mt. Haryono

Jl. Mt. Haryono No.12-14, Kendari
Tel. (0401) 3195896, 3195897, 3195901
Fax. (0401) 395898

Bau-Bau-Yos Sudarso

Jl. Yos Sudarso No. 17, Bau-Bau
Tel. (0402) 2823108, 2823109
(0402) 2825956 - Direct
Fax. (0402) 2823113

Kolaka-Chairil Anwar

Jl. Chairil Anwar No. 25, Kolaka, Sulawesi Tenggara
Tel. 04052721201

Ambon-Diponegoro

Jl.Diponegoro No.34, Ambon
Tel. (0911) 354063 - 66 (Hunting)
(0911) 354384 (Direct)
Fax. (0911) 354062

Masohi-A.Souissa

Jl.Abd.Souissa No.111, Masohi
Tel. (0914) 22120 - 21, 21220
Fax. (0914) 22119

Ambon-Batu Merah

Ruko Batu Merah Blok 1 No. 225-226, Ambon, Maluku
Tel. 0911- 354064, 0911 - 341966
Fax.

Jayapura-A.Yani

Jl.A.Yani No.9, Jayapura
Tel. (0967) 531714/5
Fax. (0967) 531711

Abepura-Raya Abepura

Ruko Abepura, Jl. Raya Abepura, Kotaraja
Tel. (0967) 584580, 584367 - 68
Fax. (0967) 584366

Merauke-Mandala

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

Nabire-Yos Sudarso

Jl.Yos Sudarso No.12, Nabire Irian Jaya
Tel. (0984) 23166 - 68
Fax. (0984) 23169

Sentani - Kemiri

Ruko Sentani Jayapura, Jl. Raya Kemiri No.541, Sentani, Jayapura
Tel. (0967) 593995, 593962,
593963
Fax. (0967) 593995

Timika-Yos Sudarso

Jl.Yos Sudarso No.12, Timika, Papua
Tel. (0901) 322766, 322244
Fax. (0901) 321462

Manokwari-Yos Sudarso

Jl.Yos Sudarso No.41 E/F, Manokwari Papua
Tel. (0986) 213782 - 84
Fax. (0986) 213785

Sorong-A.Yani

Jl.A.Yani No.5 - 6, Sorong
Tel. (0951) 325555, 321501
Fax. (0951) 325897

Biak-Imam Bonjol

Jl.Imam Bonjol No.34, Biak
Tel. (0981) 24023 - 25
Fax. (0981) 24026

Manado-Sutomo

Jl.Dr.Sutomo No.62, Manado - Sulawesi Utara
Tel. (0431) 868122
Fax. (0431) 860772

Manado-Bahu Mall

Jl.Walter Monginsidi, Bahu Mall, Blok S No 8 Manado
Tel. (0431) 841621, 841625
Fax. (0431) 841626

Manado-Ranotana

Jl.S.Ratulangi No.399, Ranotana, Manado - Sulawesi Utara
Tel. (0431) 870420, 855235
Fax. (0431) 841948

Manado-Toar

Jl. Toar No. 17, Manado - Sulawesi Utara
Tel. (0431) 860523, 860524
Dan 525
Fax. (0431) 860526

Minahasa-Tomohon

Jl.Raya Tomohon No.40A, Tomohon, Minahasa - Sulawesi Utara
Tel. (0431) 351970, 351971
Fax. (0431) 351972

Bitung-Yos Sudarso

Jl. Yos Sudarso No. 76, Bitung - Sulawesi Utara
Tel. (0438) 30110 - 31120
Fax. (0438) 30164

Tahuna-Hasanudin

Jl.St.Hasanudin No.65, Tahuna - Sulawesi Utara
Tel. (0432) 22537, 22538
Fax. (0432) 22540

Gorontalo-A.Yani

Jl.A.Yani No.58, Gorontalo
Tel. (0435) 824137, 823961,
822569
Fax. (0435) 824138

Kotamobagu-Kartini

Jl.Kartini No.203, Kotamobagu - Sulawesi Utara
Tel. (0434) 22007, 21023
Fax. (0434) 22340

Palu - Hasanudin

Jl.St.Hasanudin No.27, Palu - Sulawesi Tengah
Tel. (0451) 423452, 423903
Fax. (0451) 423813, 853136

Palu - Gajah Mada

Jl. Gajah Mada No. 136, Palu - Sulawesi Tengah
Tel. (0451) 454911
Fax. (0451) 454912

Luwuk-Banggai

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

Parigi - Masigi

Jl.Trans Sulawesi No.27, Parigi - Sulawesi Tengah
Tel. (0450) 21658, 21662
Fax. (0450) 21659

Toli-Toli - Usman Binol

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

Ternate

Jl. Boulevard Ruko Jatiland Kel. Gamalama, Kec. Kota, Ternate Tengah
Tel. (0921) 3122082, 3123626,
3123250
Fax. (0921) 3123626

Region 5

Balikpapan-Sudirman No. 54

Balikpapan
Tel. (0542) 733134-8, 730016,
736887 (D)
Fax. (0542) 736401

Balikpapan-Pandansari

Jl. Pandan Sari No. 7 Balikpapan
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441182 (Direct Bsm)
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Tanah Grogot-Ra. Kartini

Jl. R.A Kartini No. 42 Tanah Grogot
Tel. (0543) 22745, 21043, 22734
Fax. (0543) 22747

Balikpapan - A. Yani

Jl. Jend. A. Yani No.8 Rt.002 Karang Jati, Balikpapan
Tel. (0542)-7209977-79(H),
7209975 (Bsm)
Fax. (0542) 7209980

Tenggarong-Maduningrat

Jl. Maduningrat No. 72 Tenggarong
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Fax. (0541) 662124

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Jl. Yos Sudarso No. 30 Tarakan
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Fax. (0511) 22531

Tarakan-Sudirman

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

Nunukan - Pattiura

Jl. Pattiura Rt.02, Kel. Nunukan Timur, Kec. Nunukan, Kalimantan Timur
Tel. 0556-62025700
Fax. (0556) 2025684

Tanjung Redep-Akb Sanipa

Jl. Akb Sanipa No. 669 Tj. Redeb
Tel. (0554) 22970
Fax. (0554) 22095

Bontang-Mt. Haryono

Jl. Bhayangkara No. 3 Bontang
Tel. (0548) 5107990, 5116199
Fax. (0548) 25295

Sangatta - Dr. Soetomo

Jl Mt Haryono Sb 9 Swarga Bara Sangata
Tel. (0549) 23315, 23316
Fax. (0549) 24722

Tanjung Selor-Skip II

Jl. Skip II Kavling 20 Tj. Selor
Tel. (0552) 22266, 22555 (Direct Bsm)
Fax. (0552) 22239

Palangkaraya-A. Yani

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

Sampit-Mayjen Sutoyo

Jl. Mayjend. Sutoyo No 86, Sampit
Tel. (0531) 23040
Fax. (0531) 24833

Pangkalan Bun - Antasari

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

Pontianak-Tanjung Pura

Jl. Tanjung Pura No. 102,
 Pontianak
Tel. (0561) 730898
Fax. (0561) 736264

Pontianak-St. Muhammad

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

Siantan-Khatulistiwa

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

Pontianak-Seipinyuh

Jl. Jurusan Pontianak, Sungai Pinyuh (Depan Spbu Sei Pinyuh),
 Pontianak
Tel. (0561) 652868, 652869
Fax. (0561) 652870

Singkawang-Niaga

Jl. Niaga No. 5-7, Singkawang
Tel. (0562) 634275,
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Pemangkat-M.Hambal

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Pontianak-Kh. Wahid Hasyim

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Fax. (0561) 766203

Pontianak-Gajah Mada

Jl. Gajah Mada No.132 Pontianak
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Pontianak - Sungai Raya Dalam

Jl. Sungai Raya Dalam No. C.
 Kel. Bangka Belitung Darat,
 Kec. Pontianak Tenggara, Kota
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Fax. (0561) 6715076

Sintang-Mt Haryono

Jl Mt. Haryono No. 5, Sintang
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Sanggau-A.Yani

Jl. Ahmad Yani No. 99 Kabupaten
 Sanggau Kalimantan Barat
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Melawi - Juang

Jl. Juang Blok H No. 3 Dan 4,
 Nanga Pinoh, Kab. Melawi
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Ketapang-Merdeka

Jl. Merdeka No. 181, Ketapang,
 Kalimantan Barat
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Region 6

Medan-Diponegoro*

Jl. Diponegoro No. 35
 Medan, Sumatera Utara 20152
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Medan-Binjai*

Jl. Jend. Sudirman No.60, Binjai -
 Sumatera Utara Kode Pos 20711
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Medan-Tanjung Pura

Jl. Pemuda No. 20, Tanjungpura -
 Sumatera Utara (20853).
Tel. 061 - 8890433
Fax. 061 - 8960801

Stabat-Zainal Arifin

Jl. Zainal Arifin 774, Stabat Kab.
 Langkat
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Fax. 061 - 8912156

Medan-Diponegoro*

Jl. P. Diponegoro No. 35, Medan -
 Sumatera Utara 20152
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Medan-Pemuda*

Jl. Pemuda No. 5 A-D, Medan -
 Sumatera Utara 20151
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Medan-Pusat Pasar

Jl. Pusat Pasar No.P 187, Medan -
 Sumatera Utara
Tel. 061 - 4156006
Fax. 061-4159782

Medan-Rahmadsyah

Jl. Rahmadsyah No. 22, Medan -
 Sumatera Utara
Tel. 061 - 7351436
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Medan-Pandu

Jl. Pandu 41/70, Medan -
 Sumatera Utara 20212
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Medan-Iskandar Muda*

Jl. Iskandar Muda No.226-230,
 Medan - Sumatera Utara -20112
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Medan-Petisah

Jl. Nibung Utama No.3-
 4 Petisah, Medan - Sumatera
 Utara-20112
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Medan-Thamrin

Jl.Thamrin No.93-95, Medan -
 Sumatera Utara 20214
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Medan-Iskandar Muda 2

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Medan-Asia Mega Mas

Ruko Medan Asia Jl. Asia Indah
 Blok C No. 10-11 Kel Sukaramai II
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Medan-Tomang Elok

Komp.Tomang Elok Blok BB
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Medan-Setiabudi

Jl.Setiabudi No.4 Medan
Tel. 061-8216100
Fax. 061-8225747

Medan-Katamso

Ruko Kampung Baru Katamso,
 Jl.Katamso No.731 A Medan
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Medan-Asia

Jl. Asia 184C, Medan
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Medan-A. Yani

Jl. Ahmad Yani No. 74, Medan -
 Sumatera Utara 20111
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Tanjung Morawa

Jl. Irian 111, Deli Serdang/ Tj.
 Morawa - Sumatera Utara, 20362
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Medan-Citra Garden

Jl. Citra Garden Blok B1-20,
 Medan
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Deli Serdang-Sutomo

Jl . Sutomo No. 85, Lunuk Pakam,
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Medan-Sisingamangaraja

Jl. Sisingamangaraja No .289
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Medan-Putri Hijau*

Jl. Putri Hijau No. 2, Medan -
 Sumatera Utara 20111
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Medan-Krakatau

Jl.Krakatau No.127 - 127A ,
 Medan
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Medan-Yos Sudarso

Jl Yos Sudarso 152D, Medan
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Sibolga-Imam Bonjol

Jl. Imam Bonjol No.63, Sibolga-
 Sumatera Utara, 22522
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Gunung Sitoli-Diponegoro

Jl.Diponegoro No.143 Kel..Ilir Kec.
 Gunungsitoli Kab Nias Kode Pos
 22815
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Tebing Tinggi-Sudirman

Jl. Jend. Sudirman No. 218 -220,
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 - 20615
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Padang Sidempuan-Merdeka

Jl. Merdeka No.22, Padang
 Sidempuan - Sumatera Utara -
 22718
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Kisaran-Imam Bonjol

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Jl. Kh Ahmad Dahlan No.94,
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 21413
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Lhokseumawe - Aceh Utara
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Langsa-Teuku Umar*

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Bireuen-Kol. Husein Yusuf*

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Padang-Bundo Kandung

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Padang - S. Parman

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Pekanbaru-Prof. Yamin

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Duri-Sudirman

Jl. Sudirman No. 151-152 Duri
28884
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Pekanbaru - Riau

Jl. Griya, Ruko No. 1 & 2,
Pekanbaru, Tampan
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860810
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Pekanbaru - Tuanku Tambusai

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Pekanbaru
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Bagan Batu - Sudirman

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Batu
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Pekanbaru-Hr Subrantas

Jl.Hr Subrantas, Komp.
Metropolitan City Blok A-6 Panam,
Pekanbaru
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Indragiri Hilir-M.Boya

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Tembilahan, Kab. Indragiri Hilir
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7006358, 0769 7006359
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Indragiri Hulu-Sultan

Jl. Sultan Rt/Rw.18/06, Kel.
Kampung Besar Kota, Kec.
Rengat, Kab. Indragiri Hulu
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Batam-Raden Patah

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Baja - Batam. Kode Pos 29444
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Batam - Batu Aji

Kantor Aviasi Batam Komp
Pertokoan Aviasi Pratama Blok B2
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Sekupang, Batam - Riau
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Batam-Gedung Nagoya

Bank Duta Building Nagoya
Jl.Ilmam Bonjol Nagoya Batam
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24987
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Tj .Pinang-Panjaitan

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Tanjung Pinang Timur
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Karimun-Pramuka

Jl. Pramuka No. 69, Tanjung Balai
Karimun
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Batam Palm Spring

Komplek Palm Spring Batam
Center Blok D1 No. 8 Dan 9
Tel. 0778-7081894

Jambi-Sutomo

Jl. Dr. Sutomo No. 40, Jambi
36113
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Jl. Gatot Subroto Komp. Kota
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Muara Bungo-Lintas Sumatra

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Jambi- Hayam Wuruk

Jl. Hayam Wuruk No. 03, Talang
Jauh, Jelutong, Jambi
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Jambi - Kol. Abunjani

Jl. Kol. Abunjani Rt/Rw 25/08,
Kel. Selamat, Kec. Telanaipura,
Jambi
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Bengkulu-S. Parman

Jl. S. Parman No. 35, Bengkulu
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Bengkulu - Salak

Jl. Salak No. 25 Kel. Dusun Besar,
Kota Bengkulu
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Rejang Lebong-M. Hasan

Jl. M. Hasan No. 41, Rt/Rw III /
II, Kel. Pasar Tengah, Kec. Curup,
Kab. Rejang Lebong, Bengkulu
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Palembang-Sudirman

Jl. Jend. Sudirman No. 440,
Palembang 30125
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Fax. 0711 310116

Palembang-Mesjid Lama

Jl. Mesjid Lama No. 170
Palembang. 30125
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Lemabang-Martadinata

Jl. RE Martadinata No.18,
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Lubuk Linggau-Garuda

Jl. Garuda No. 12, Lubuk Linggau
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Fax. 0733-322990

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Prabumulih-Sudirman

Prabumulih-Sudirman

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Prabumulih 31121
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Muara Enim-Liberty Simanjuntak

Jl. Liberty Simanjuntak No.82,
Muara Enim 31315
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Latoh-Pagar Alam

Jl. Lettu Hamid No.88 Pagar
Alam, Latoh, Sumsel
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Palembang-Basuki Rahmat

Jl. Basuki Rahmat No.897 C-D
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Palembang-Mangkunegara

Jl.Mp Mangkunegara No.14 B
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Musi Banyuasin-Palembang

Jl. Palembang - Jambi, Rt/
Rw.14/04 Sungai Lilin, Musi
Banyuasin, Sumatera Selatan
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Palembang - Sultan Badaruddin

Jl . Sultan Mahmud Badaruddin
II No. 6 Rt.20 Rw.64 Kel. Alang2
Lebar(Dh Talang Kelapa) Kec,
Sokarani, Kota Palembang Sulsel
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Pangkal Pinang - Mesjid Jamik

Jl. Masjid Jamik No. 27, Pangkal
Pinang 33132
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Region 7

Semarang-Pemuda*

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Klaten-Pemuda*

Jl. Pemuda Utara No.135 Klaten
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Fax. (0272) 322811

Sragen-Sukowati*

Jl. Raya Sukowati No. 243, Sragen
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892600
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Solo-Raya Palur

Jl. Raya Palur Rt. 002/Rw.03 Solo
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821187
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Solo-Kapten Tendean

Jl. Kapten Tendean, Nusukan No.
47 Banjarsari Solo
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Solo-Slamet Riyadi

Jl. Slamet Riyadi No. 472, Kel. Purwosari, Kec. Laweyan, Solo
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Sukoharjo - Raya Solo Permai

Ruko Pusat Bisnis II Blok L J-40
 Solo Baru, Jl. Raya Solo Permai L
 J-40, Kel Madegondo, Kec. Grocol,
 Kab. Sukoharjo Jawa Tengah
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Semarang-Mt. Haryono*

Jl. MT. Haryono Komp. Bubakan
 BlA/5-6, Semarang
Tel. (024) 3558423 - 4
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Semarang-Bangkong*

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Semarang-Gang Tengah*

Gang Tengah No. 77, Semarang
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Semarang-Puri Anjasmoro*

Jl. Puri Anjasmoro Blok G 1
 No.36, Semarang
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Semarang-Majapahit*

Jl. Majapahit Ruko Gayamsari
 Blok A3, Semarang
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Fax. (024) 6719777

Semarang-Suar*

Jl. Suar No.17A Semarang
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Semarang-Citraland*

Komp. Citraland. Jl. Anggrek Raya
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Semarang-Sultan Agung*

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Juwana-Silugonggo*

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Jepara-Patimura*

Jl. Patimura Ruko Blok A2 Jepara
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Demak-Sultan Patah*

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Blora-Alun-Alun Selatan*

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Cepu-Diponegoro

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Wonosobo-Sumbing*

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Tegal-Sudirman*

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Tegal-Banjaran

Jl. Raya Banjaran No. 14,
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Magelang-Pemuda*

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Fax. (0293) 366239

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Purworejo Plz. Ruko No. 18-19,
 Jl.Veteran 60, Purworejo
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Kutoarjo-Diponegoro

Jl. Diponegoro No. 120, Kutoarjo,
 Kab. Purworejo
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Temanggung-Tentara Pelajar*

Jl. Tentara Pelajar 6, Temanggung
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Kebumen-Kusuma*

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Gombong-Yos Sudarso*

Jl. Yos Sudarso Barat No. 456,
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Kendal-Raya*

Jl. Raya No. 283, Kendal
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Rembang-Kartini*

Jl. Kartini No. 23, Rembang
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Semarang - Dokter Cipto

Jl. Dr Cipto No 115 A (Ruko No
 4) Semarang
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Semarang - Setiabudi

Jl. Setiabudi No 119 Semarang
Tel. (024) 7475429/30
Fax. (024) 7475434

Weleri - Raya Kendal

Jl. Raya No 145 Weleri, Kendal
Tel. (0294) 641791
Fax. (0294) 641911

Purwokerto-Sudirman*

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

Purwokerto-D.I. Panjaitan

Jl. Di Panjaitan No.9, Purwokerto
Tel. (0281) 639281, 638291 -
 632098

Fax.

(0281) 632097

Wangon-Raya Utara

Jl. Raya Utara Kompleks Ruko No.
 5 Wangon 53176
Tel. (0281) 513030
Fax. (0281) 513020

Purbalingga-Sudirman

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

BanjarNEGARA-Veteran

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

Cilacap-Sudirman*

Jl. Jend Sudirman No.21, Cilacap
Tel. (0282) 535941 (Hunting),
 532100 (Direct)
Fax. (0282) 535155

Yogyakarta-Diponegoro*

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

Yogyakarta-Urip S.*

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

Yogyakarta-Katamso*

Jl. Brigjen Katamso No.190
 Gondomanan, Yogyakarta
Tel. (0274)380141, 373298,
 387683, 387736, 379106
Fax. (0274) 387737

Jogjakarta-Kusumanegara

Jl. Kusumanegara 75 Yogyakarta
Tel. (0274) 553101, 553103
Fax. (0274) 553108

Jogjakarta-Kaliurang*

Jl. Kaliurang Km 8 No. 62
 Yogyakarta
Tel. (0274) 889904; 889906;
 889907; 889908; 889909;
 889910
Fax. (0274) 889905

Cabang Danamon Syariah

**Jakarta, Depok, Bekasi, Bogor,
 Cikarang, Karawang, Cilegon,
 Serang**

Serang*
 Jl Mayor Syafi'i No.02, Pasar
 Lama, Kel. Kota Baru, Kec.
 Serang, Serang
Tel. 0254-2552329

Cilegon
 Jl.Raya Serang A1 Ig Rt.005/02
 Kedaleman Cilegon
Tel. 0254-2552334

Karawaci

Jl. Imam Bonjol No.34C Rt/
 Rw.002/04, Kel. Panunggangan
 Barat, Kec. Cibodas, Kab.
 Tangerang
Tel. 021-44726926

Serpong
 Jl. Raya Serpong No.18 B, Desa
 Pondok Jagung Kecamatan
 Serpong, Kabupaten Tangerang
Tel. 021-825 70017

Ciracas*
 Jl Raya Bogor Km 22 No.2A
Tel. 021-87794753

Tanah Abang
 JI K Fachrudin No 36 Blok A No
 56-57 Tanah Abang Jakarta Pusat
 10250
Tel. 021-3156665

Fatmawati

Jl. Rs Fatmawati No.24, Cipete,
 Kebayoran Baru, Jakarta Selatan
Tel. 021-7500522

Lap Ros

Jl. Kha Syafi'e No.127 A, Tebet,
 Jakarta Selatan
Tel. 021-8282030

Bintaro**

Bintaro Jaya Blok Pm/Ra No.5,
 Bintaro Trade Center Blok K, Jl.
 Jend. Sudirman, Bintaro Jaya
 Sektor 7, Kel. Pondok Jaya, Kec.
 Pondok Aren, Tangerang
Tel. 021-82561278

Ciputat

Plaza Ruko Aria Putra No.6, Jl.
 Aria Putra, Ciputat, Tangerang
 Selatan, Banten
Tel. 021-26274360

Pamulang

Jl.Pamulang Raya Blok Sh 19
 No.10, Ruko Pamulang Permai,
 Kel.Pamulang Barat, Kec.
 Pamulang
Tel. 021-44532745

Cireundeu

Jl.Cirendeu Raya No.26 Kelurahan
 Cirendeu, Kecamatan Ciputat
 Timur Tangerang
Tel. 021-27393964

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Office Address

Cinere
Jl.Cinere Raya No.4D Rt.05/02
Kel/Kec. Cinere, Kota Depok
Tel. 021-37639057

Dekop - Margonda
Jl. Margonda Raya No.303 F,
Depok
Tel. 021-82570016

Dekop - Tole
Jl. Tole Iskandar Ruko No.7 Kel.
Mekar Jaya Kec.Sukmajaya Depok
Tel. 021-44532754

Karang Tengah
Jl. Hes Cokroaminoto No.8, Komp
Pertokoan Saraswati Blok C/25A
Ciledug Karang Tengah
Tel. 021-82570012

Cipulir**
Jl. Ciledug Raya No.15B, Cipulir,
Jakarta-Selatan
Tel. 021-26274357

Blok A
Jl.Panglima Polim Raya No.3 A
Jakarta Selatan
Tel. 021-82570013

Palmerah**
Jl.Palmerah Barat No.38 A4
Rt.002/003 Grogol Utara -
Kebayoran Lama, Jakarta Selatan
Tel. 021-70768370

Tanjung Duren**
Jl.Tanjung Duren Raya 7 G (Blok Z
111 Kaw No.681).
Tel. 021- 27267754

Grogol
Jl.Dr.Muwardi II No.28 B,
Rt.009/02, Kel. Grogol, Kec.
Grogol Petamburan, Jakarta Barat
Tel. 021-36130741

Cengkareng
Jl. Raya Lingkar Luar Blok
E No.10, Pasar Cengkareng,
Jakarta-Barat
Tel. 021-26274358

Muara Karang
Jl.Muara Karang Raya Blok Cc 5
Selatan No.38 B, Jakarta Utara
Tel. 021-70768434

Jembatan Lima
Jl.Ku Moch Mansyur 154E
Rt.014/09 Kel.Tanah Sereal Kec.
Tambora Jak-Bar
Tel. 021-36437208

Sawah Besar
Jl.Sukarjo Wiryopranoto 4C,
Rt.002/01, Kel. Kebon Kelapa,
Kec. Gambir, Jakarta Pusat
Tel. 021-44726889

Karawang-Tuparev**
Jl.Raya Tuparev No.120, Kel.
Nagasaki, Kec. Karawang Barat,
Kab. Karawang, Jawa-Barat
Tel. 0267-7094900

Cikarang
Jl. Re. Martadinata No.36,
Cikarang
Tel. 021-26274359

Bekasi-Juanda
Jl. Ir.Djuanda No.57, Rt.05/01,
Kel. Margahayu, Kec. Bekasi, Kota
Bekasi
Tel. 021-44726924

Bekasi-Pekayon**
Jl.Raya Pekayon No.351,
Kelurahan Pekayon Jaya,
Kecamatan Bekasi Selatan, Kota
Bekasi
Tel. 021-82561275

Bekasi-Galaxy**
Jl.Raya Taman Galaxy Blok H,
No.10, Kelurahan Jaka Setia,
Kecamatan Bekasi Selatan, Kota
Bekasi
Tel. 021-44726885

Kranji
Jl. Pernuda Rt/Rw.005/004, Kel.
Kranji, Kec. Bekasi Barat, Bekasi
Tel. 021-26274361

Jatiwaringin**
Jl.Raya Jatiwaringin No.62, Kec.
Pondok Gede Kel.Jatiwaringin
Bekasi Jawa Barat
Tel. 021-27393966

Pondok Gede
Jl. Raya Pondok Gede No.50/6B
Rt/Rw.003/001, Kel. Jatirahayu,
Kec. Pd Gede, Kota Bekasi
Tel. 021-44726925

Pondok Bambu
Jl.Pahlawan Revolusi No.16 C, Kel.
Pondok Bambu, Kec. Duren Sawit,
Jakarta-Timur
Tel. 021-37639058

Buaran
Jl.Buaran Raya No.98, Kelurahan
Klender, Kecamatan Duren Sawit
Jakarta Timur.
Tel. 021-82561276

Dewi Sartika
Jl.Dewi Sartika No.5B Cawang,
Jakarta-Timur 13640
Tel. 021-70773298

Rawamangun**
Jl.Paus No.94 Rt.04/08 Kelurahan
Jati, Kecamatan Pulogadung
Jakarta Timur
Tel. 021-825 70014

Rawasari
Jl.Rawasari Selatan No.28 B
Tel. 021-27393965

Kelapa Gading**
Jl.Kelapa Gading Boulevard Blok
Lb 3 No.33 Kelapa Gading Timur
Jakarta Utara
Tel. 021 70768429

Sunter
Jl.Danau Sunter Utara Blok G3
No.21 Rt.014/013 Kel.Sunter
Agung, Kec.Tj Priok Jak-Ut
Tel. 021-70768423

Semper
Jl.Kramat Jaya Blok B No.27
Rt.007/13, Kel. Tugu Utara Kec.
Koja Jakarta Utara
Tel. 021-82561277

Lapangan Ros**
Jl. Abdullah Syaifi'e No.127A,
Lapangan Ros, Jakarta-Selatan
Tel. 021-8314922

Tebet**
Jl. Tebet Barat Dalam Raya
No.153 D Rt 004/006 Kelurahan
Tebet Barat, Kecamatan Tebet
Jakarta Selatan
Tel. 021-82570015

Cibubur**
Jl.Alternatif Cibubur No.17 D
Tel. 021-27393963

Bogor Plaza Baru
Bogor Plaza, Lt. Dasar Blok C
Jl. Surya Kencana, Kel. Babakan
Pasar, Kec. Bogor Tengah, Kab.
Bogor
Tel. 0251-7150619

Bogor - Warung Jambu
Jl.Pajajaran No.1 Warung Jambu
Bogor
Tel. 0251-4827026

Jawa Barat & Cirebon

Merdeka*
Jln.Merdeka No.40 Bandung
Tel. 022-4241188

Buah Batu**
Jl.Buah Batu No.244 B Bandung
Tel. 022-70643513

Caringin
Jl.Caringin No.136, Kel.
Lingkungan Babakan Ciparay, Kec.
Babakan Ciparay, Kota Bandung
Tel. 022-70647529

Cianjur
Jl.Prof Moh Yamin No.73 C
Cianjur
Tel. 0263-5027413

Cibereum**
Jl. Raya Cimindi No.90H, Kel.
Campaka, Kec. Campaka Andir,
Bandung
Tel. 022-70647528

Cicadas
Jl. Ahmad Yani No.510A, Bandung
Tel. 022-70647562

Cimahi
Jl.Jend H.Amir Mahmud No.459
B, Cimahi
Tel. 022-70643512

Ciwastra
Jl.Ciwastra No.424 Bandung
Tel. 022-70643510

Kopo Sayati**
Jl. Kopo Sayati No.155, Bandung
Tel. 022-70647564

Majalaya
Jl.Tengah Majalaya Ruko Permata
Blok B1, Kel/Kec. Majalaya, Kab.
Bandung
Tel. 022-70647530

Pungkur
Jl. Pungkur No.56 Bandung
Tel. 022-70643514

Soreang**
Jl.Raya Soreang-Banjaran Rt/
Rw.005/003, Kel/Kec. Soreang,
Kab Bandung
Tel. 022-70647527

Sukabumi
Jl.Jend A.Yani No.24 Sukabumi
Tel. 0266-7070165

Sukajadi**
Jl.Sederhana No.87-89 Bandung
Tel. 022-70643511

Ujung Berung
Jl. Ujung Berung No.108, Ujung
Berung, Bandung, Jawa Barat
Tel. 022-70647563

Cirebon-Cileduk
Jl.Merdeka Utara No.8, Kel.
Cileduk Kulon, Kec. Cileduk, Kab.
Cirebon
Tel. 0231-3396446

Cirebon-Pekiringan(*)**
Jl.Pekiringan No.56
Tel. 0231-3370235

Cirebon-Plered**
Jl.Fatahillah No.16 Desa Weru
Kidul Kec.Weru Kab.Cirebon
Tel. 0231-3370247

Garut
Jl. A Yani No.185 Garut
Tel. 0262-4709183

Jatibarang
Jl.Ahmad Yani No.26 Kel/Kec.
Jatibarang, Kab. Indramayu
Tel. 0234-7077696

Kuningan
Jl.Veteran No.1 Ruko D-10, Kel/
Kec. Kuningan, Kab. Kuningan
Tel. 0232-6044663

Purwakarta
Jl. Jenderal Sudirman No.184
Tel. 0264-7057776

Subang
Jl.Otista No.5 Subang
Tel. 0260-7705261

Sumedang
Jl.Mayor Abdurrahman No.69
Rt.004/03 Kotakaler Sumedang
Utara, Sumedang
Tel. 0261-2800623

Tasikmalaya-Cihideung*
Jl.Cihideung No.57 Tasikmalaya
Tel. 0265-7060444

Jawa Tengah

Solo*
Jl. Mayor Sunaryo Ruko Beteng
Blok C4 Solo
Tel. 0271-653855

Demak
Jl.Sultan Fatah No.25, Kel.
Bintoro, Kec. Demak, Kab. Demak
Tel. 0291-5742815

Jepara
Ruko Pati Unus No.20 Jepara
Tel. 0291-3321500

Kudus
Jl.Jend Sudirman No.37C, Ke.
Barongan, Kec. Kota Kudus,
Kudus
Tel. 0291-3360980

Pati
Jl.Dr. Setiabudi No.5C, Kel. Pati
Wetan, Kec. Pati, Kab. Pati
Tel. 0295-5510200

Pekalongan
Jl.Sultan Agung No.100
Pekalongan
Tel. 0285-7912721

Pemalang
Jl.Jendral Sudirman No.19 A
Pemalang
Tel. 0284-5804370

Semarang-Banyumanik
Jl.Jati Raya No.12 B, Kel. Srondol
Wetan, Kec. Banyumanik, Kota
Semarang
Tel. 024-70377101

Semarang-Kranggan
Jl.Kh.Wachid Hasyim No.100,
Kel. Bangunharjo, Kec. Semarang
Tengah, Kota Semarang
Tel. 024-70373755

Semarang-Ngaliyan
Jl.Raya Boja Rt.001/05, Kel.
Tambakaji, Kec. Ngaliyan, Kota
Semarang
Tel. 024-70373756

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Office Address

Semarang-Pedurungan*

Jl.Majapahit No.170 C, Kel./Kec. Gayamsari, Kota Semarang
Tel. 024-70377167

Brebes

Jl.Ahmad Yani No.78 Brebes
Tel. 0283-3304371

Kebumen

Jl.Pahlawan No.149, Kebumen
Tel. 0287-5529010

Klaten

Jl.Pemuda No.244, Klaten
Tel. 0272-3104499

Purwokerto*

Jl.Jend Sudirman Gg1 (551)
Purwokerto
Tel. 0281-7920525

Purworejo

Jl.A. Yani No.118, Purworejo
Tel. 0275-3350012

Salatiga

Komplek Pertokoan Salatiga Plaza A/4, Jl.Jend Sudirman No.61, Kel. Kutowinangun, Kec. Kota Salatiga, Kota Salatiga
Tel. 0298-3471345

Solo - Nusukan

Jl.Kapten Tendean Rt.003/02, Kel. Nusukan, Kec. Banjarsari, Kota Surakarta
Tel. 0271 7079988

Tejal

Jl.A Yani No.44, Kel.Mintaragen Kec. Tegal Timur - Tegal Jawa Tengah
Tel. 0283-3304362

Yogyakarta - Ngupasan*

Ruko Sri Wedani Kav.16,
Jl.Sandiloto-Jogja, Kel. Ngupasan, Kec. Gondomanan, Kota Yogyakarta
Tel. 0274-6990045

Jawa Timur & Madura

Surabaya*

Jl. Diponegoro 31 Surabaya
Tel. 031-5610828

Bojonegoro

Jl.Diponegoro No.66A, Kel. Kepatihan, Kec. Bojonegoro, Kab. Bojonegoro
Tel. 0353-7700555

Lamongan

Jl.K.H. Hasyim Asy' Ari - No.10, Kel. Tumenggungan, Kec. Lamongan, Kab. Lamongan
Tel. 0322-6764999

Madura - Sampang**

Jl. Panglima Sudirman No.69 Sampang
Tel. 0323-7741572

Madura-Bangkalan**

Jl.Kh.Moch Khalil No.15 Bangkalan
Tel. 031-83478446

Madura-Pamekasan**

Jl.Trunojoyo No.58 Pamekasan
Tel. 0324-7711207

Madura-Sumenep**

Jl.Jend Sudirman No.13, Kel. Kepanjin, Kec. Kota Sumenep, Kab. Sumenep
Tel. 0328-7771995

Sidoarjo**

Ruko Taman Jenggala Blok B-20, Jl.Sunandar Priyosudarmo, Sidoarjo
Tel. 031-83478457

Surabaya-Bratang**

Ruko Rmi Blok A No.5 Surabaya
Tel. 031-81510739

Surabaya-Kapasan**

Jl.Kapasan No.172 Kel.Kapasan Kec.Simokerto, Surabaya
Tel. 031-83478447

Surabaya-Manukan**

Jl.Manukan Tama A2 No.54 A Rt.011/06, Ps Manukan Kulon Tandes, Surabaya
Tel. 031-83478451

Surabaya-Pasar Gresik

Jl.H.Samanhudi No.118 B, Karangpoh Gresik
Tel. 031-83478452

Surabaya-Wadung Asri**

Jl.Raya Tropodo No.63, Waru-Sidoarjo
Tel. 031-83478454

Tuban

Jl.Permuda No.101, Kel. Kutorejo, Kec. Tuban, Kab. Tuban
Tel. 0356-6336699

Mojokerto

Jl.Mojopahit No.254, Kel. Mentikan, Kec.Prajurit Kulon, Kota Mojokerto
Tel. 0321-8818800

Banyuwangi**

Jl.PB Sudirman No.45, Kel. Panderejo, Kec. Banyuwangi, Kab. Banyuwangi
Tel. 0333-7760100

Bondowoso**

Jl.Sudiono No.14, Kel. Dabasah, Kec. Bondowoso, Kab. Bondowoso
Tel. 0332-7703600

Jember*

Jl.A.Yani No.4, Kel. Kepatihan, Kec. Kaliwates, Kab. Jember
Tel. 0333-7160899

Jombang

Jl. Ahmad Yani No.17, Kel/Kec. Jombang, Kab. Jombang
Tel. 0321-7360066

Kediri(**)

Jl.Brawijaya No.40 A1-A2, Kel. Poanakan, Kec. Kota Kediri, Kota Kediri
Tel. 0354-7817977

Malang-Kepanjen

Jl.A Yani No.45 Kepanjen
Tel. 0341-7084848

Malang-Pasar Besar*

Jl.Pasar Besar No.143 Malang
Tel. 0341-7099234

Probolinggo

Jl.Raya Panglima Sudirman A-5, Kel. Mangunharjo, Kel., Mayangan, Kota Probolinggo
Tel. 0335-6896666

Situbondo

Jl.A.Yani No.189 A, Kel. Dawuhan, Kec. Situbondo, Kab. Situbondo
Tel. 0338-3946534

Bali Dan Nusa Tenggara

Denpasar-Gajah Mada*

Jl.Gajah Mada No.22, Denpasar
Tel. 0361-7803630

Kerobokan

Jl.Gunung Sanghyang No.89, Kel. Kerobokan, Kec. Kuta, Kab. Badung
Tel. 0361-7809656

Mataram Cakra*

Jl.Pejanggik Blok E, Kel. Cakranegara Barat, Kec. Cakranegara, Kota Mataram
Tel. 0370-6665445

Praya

Pertokoan Praya Jl.Sudirman B/43 Praya
Tel. 0370-7024445

Selong

Jl.Tg. Kh. Zainudin Abdul Majid, Kel. Pancor, Selong, Kab. Lombok Timur
Tel. 0376-2711119

Tabanan

Jl.By Pass (Arteri) Kediri No.9, Kel. Banjar Anyar, Kec. Kediri, Kab. Tabanan
Tel. 0361-7803658

Sumatera

Bukittinggi*

Jl. By Pass No. 1-2 Aur Kuning Bukittinggi

Batam-Batu Ajie*

Komplek Pertokoan Muka Kuning No.9, Tiban Asri Batam
Tel. 0778-7201501

Medan-Binjai

Jl.Jend. Sudirman No.105 Binjai
Tel. 061-77164297

Medan-Katamso

Jl.Brigjen Katamso No.33A, Kel. Aur, Kec. Medan Baru, Kota Medan
Tel. 061-77164242

Medan-Krakatau

Jl.Gunung Krakatau No.88 B, Kel Glugur Darat 1, Kec. Medan Timur, Medan-Sumut
Tel. 061-77164236

Medan-Lubuk Pakam

Jl.Diponegoro No.21, Kel. Lubuk Pakam I-II, Kec. Lubuk Pakam, Kac Deli Serdang
Tel. 061-77164246

Medan-Pringgan

Jl.Iskandar Muda No.38 C, Kelurahan Petis Hulu, Kecamatan Medan Baru, Kota Medan
Tel. 061-77164241

Medan-Setia Budi*

Jl.Setia Budi Blok A No.3, Setia Budi Center Kel.Tanjung Rejo, Kec. Medan Sunggal, Kota Medan
Tel. 061-77164243

Medan-Simpang Limun

Jl.Sisingamangaraja, No.289, Kel. Sudirejo II, Kec. Medan Kota, Kota Medan
Tel. 061-77164240

Medan-Sunggal

Komp.Taman Tomang Elok, Blok A.75, Jl.Gatot Subroto Km.4.5 No.75, Kel. Simpang Tanjung, Kec.Sunggal, Kota Medan
Tel. 061-77164235

Pekanbaru-Tambusai*

Jl.Tuanku Tambusai No.97, Kel. Jadirejo, Kec. Sukajadi, Pekanbaru
Tel. 0761-8315111

Tanjung Pinang

Jl.Ketapang No.2 C, Rt.002/01 Kel.Kembaja Kec.Tanjung Pinang Barat, Kota Tj Pinang, Riau
Tel. 0771-7009501

Lampung-Antasari

Jl. Pangeran Antasari I Rt/Rw.002/02, Kel. Kedamaian, Kec. Kedaton, Kota Bandar Lampung
Tel. 0721-7409047

Lampung-Bambu Kuning

Jl. Imam Bonjol No.78C, Sukajawa, Kec. Tanjungkarang Barat, Kota Bandar Lampung
Tel. 0721-7409046

Lampung-Kedaton*

Jl. Teuku Umar No.44, Kel. Surabaya Kec. Kedaton, Kota Bandar Lampung
Tel. 0721-7409023

Lampung-Kotabumi

Jl. Jend. Sudirman Rt/Rw.03/07, Kel. Tanjung Aman, Kec. Kotabumi Selatan, Kab. Lampung Utara
Tel. 0724-7018555

Palembang Pallima

Jl.Kolonel H Burlian 204, Rt.004/002 Srijaya, Palembang
Tel. 0711-8028102

Palembang-Masjid Lama*

Jl.Masjid Lama, No.138, Kel. 17 Ilir, Kec. Ilir Timur I, Kota Palembang
Tel. 0711-8016345

Sulawesi

Makassar*

Jl. Sulawesi Ruko S-1 Pasar Butung Makassar
Tel. 0411-3610282

Bantaeng

Jl.Manggis No.49 Kel.Tappanjang Kec.Bantaeng
Tel. 0413-2702737

Daya

Jl.Perintis Kemerdekaan No.15, Kel. Pai, Kec. Biringkanaya, Kota Mks
Tel. 0411-2180006

Janepondo

Jl.Lanto Dg.Pasewang Ruko No.1, Kel. Empoang, Kec. Binamu, Jeneponto
Tel. 0419-2721513

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Office Address

Malimongan**

Jl.Urip Sumoharjo No.243
A, Kel. Karuwisi Utara, Kec.
Panakkukang, Kota Mks
Tel. 0411-3431953

Mariso**

Jl.Cendrawasih No.267G, Kel. Baji
Mappakasunggu, Kec. Mamajang,
Kota Mks
Tel. 0411-3431954

Maros

Jl.Lanto Dg Pasewang No.34.
Rt.000/01, Kel. Alliritanga, Kec.
Turikale, Kab. Maros
Tel. 0411-3431956

Panakukang**

Jl.Toddopuli Raya Timur No.170B,
Kel. Borong, Kec. Manggala, Kota
Makasar
Tel. 0411-3431955

Pangkajene

Jl.Sultan Hasanuddin No.10,
Rt.000/01, Kel. Jagong, Kec.
Pangkajene, Kab. Pangkajene &
Kepulauan
Tel. 0410-2703889

Somba Opu**

Jl.Somba Opu No.157 Rt.008/01,
Kel. Maluku, Kec. Kec. Ujung
Pandang, Kota Makassar
Tel. 0411-3440606

Sungguminasa

Jl.Kh.Wahid Hasyim No.191/003,
Kel. Sungguminasa, Kec. Somba
Opu, Kab. Gowa
Tel. 0411-3431952

Takalar

Jl.Jend.Sudirman, Kel.
Kalabbirang, Kec. Pattallassang,
Kab. Takalar
Tel. 0418-2711100

Veteran**

Jl.Veteran Selatan No.264,
Kel. Mamajang Dalam, Kec.
Mamajang, Kota Mks
Tel. 0411-3440607

Pare-Pare**

Jl.Andi Makassau No.6, Kel.
Ujung Baru, Kec. Soreang, Kota
Pare Pare
Tel. 0421-7005596

Pinrang

Jl.Jend Sudirman No.120B,
Kel. Macorawalie, Kec. Watang
Sawitto, Kab. Pinrang
Tel. 0421-7005593

Sidrap**

Jl.Sultan Hasanuddin No.95 C
Rt.001/002 Kel.Wala, Sidrap.
Sulawesi Selatan
Tel. 0421-7005597

Wajo Sengkang

Jl.Ra.Kartini, No.148, Kel.
Lapong Koda, Kec. Tempe, Kab.
Wajo
Tel. 0485-3302031

Watapone

Jl.H.Agus Salim, Kel. Macege,
Kec. Tanete Riattang Barat, Kab.
Bone
Tel. 0481-2009485

Watansoppeng

Jl.Kemakmuram No.5, Kel.
Labalaba Rilau, Kec.Labalaba, Kab.
Sopeng
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Kalimantan

Martapura*
Jl A Yani Km 40 No.6 Mtp
Tel. 0511-4720518

Aceh

Aceh*
Jl. Tengku Chik Ditiro 11 B Aceh
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* : Kantor Cabang Pembantu

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Fax. (024) 3517159

DANAMON ACCESS CENTER (DAC)

500090

* Include Syariah Office Channeling
** Provide Solusi Emas Syariah

Financial Service Authority

Note	Page
A. Summary of Key Financial Information	
1) Summary of Key Financial Information is presented in comparison with previous 3 (three) financial years or since commencement of business of the company, at least contain:	12
a. income;	12
b. gross profit;	12
c. profit (loss);	12
d. total profit (loss) attributable to equity holders of the parent entity and non controlling interest;	12
e. total comprehensive profit (loss);	12
f. total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	12
g. earning (loss) per share;	12
h. total assets;	12
i. total liabilities;	13
j. total equities;	13
k. profit (loss) to total assets ratio;	13
l. profit (loss) to equities ratio;	13
m. profit (loss) to income ratio;	13
n. current ratio;	13
o. liabilities to equities ratio;	13
p. liabilities to total assets ratio; and	13
q. other information and financial ratios relevant to the company and type of industry.	13
2) The Annual Report should contain information with respect to shares issued for each three-month period in the last two (2) financial years (if any), at least covering:	20
a. date of corporate action;	20
b. stock split ratio, reverse stock, dividend, bonus shares, and reduce par value of shares;	20
c. number of outstanding shares prior to and after corporate action; and	20
d. share price prior to and after corporate action.	20
4) In the event that the company's shares were suspended from trading during the year under review, then the Annual Report should contain explanation on the reason for the suspension.	20
5) In the event that the suspension as referred to in point 4) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the issue.	21
B. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	
1) Assessment on the performance of the Board of Directors in managing the company.	39
2) View on the prospects of the company's business as established by the Board of Directors; and	41
3) Changes in the composition of the Board of Commissioners (if any).	41
C. The Board of Directors Report	
The Board of Directors Report should at least contain the following items:	
1) The company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company;	48, 50
2) Business prospects;	54
3) Implementation of Good Corporate Governance by the company; and	51
4) Changes in the composition of the Board of Directors (if any).	53
D. Company Profile	
The Company Profile should at least contain the following:	
1) Name, address, telephone and/or facsimile, email, website of the company and/or branch offices or representative office, which enable public to access information about the company;	73
2) Brief history of the company;	70

Note	Page
3) Line of business according to the latest Articles of Association, and types of products and/or services produced;	72
4) Structure of organization in chart form, at least one level below the Board of Directors, with the names and titles;	76
5) Vision and mission of the company:	80
6) The Board of Commissioners profiles include:	
a. name;	82, 83, 84, 85
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public company, as stated in the minutes of GMS resolutions;	82, 83, 84, 85
c. history of education;	82, 83, 84, 85
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	82, 83, 84, 85
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	82, 83, 84, 85
7) The Board of Directors profiles include:	
a. name and short description of duties and functions;	86, 87, 88, 89, 90, 91, 92, 93
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public Company, as stated in the minutes of GMS resolutions.;	86, 87, 88, 89, 90, 91, 92, 93
c. history of education;	86, 87, 88, 89, 90, 91, 92, 93
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	86, 87, 88, 89, 90, 91, 92, 93
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	86, 87, 88, 89, 90, 91, 92, 93
8) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted as refer to in point 1 letter a, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report.	
9) Number of employees and description of competence building during the year under review, for example education and training of employees.	94
10) Information on names of shareholders and ownership percentage at the end of the financial year, including:	
a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	96, 97, 98, 99
b. Commissioners and Directors who own shares of the Issuers or Public Company; and	96, 97, 98, 99
c. groups of public shareholders, or groups of shareholders, each with less than 5% ownership shares of the Issuers or Public Company.	96, 97, 98, 99
11) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	96, 97, 98, 99
12) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, business, and operating status of the company (if any). For subsidiaries, include the addresses;	96, 97, 98, 99
13) Chronology of share listing and changes in the number of shares from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the company shares are listed;	96, 97, 98, 99
14) Chronology of securities listing and rating of the securities (if any);	96, 97, 98, 99
15) Name and address of the securities rating company (if any);	96, 97, 98, 99
16) Name and address of capital market supporting institutions and/or professionals;	105

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17) Awards and certifications of national and international scale bestowed on the company during the last fiscal year (if any).	107
E. Management Analysis and Discussion Annual Report should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	114
1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:	124
a. production, including process, capacity, and growth;	124
b. income; and	167
c. profitability;	
2) Comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) financial years, and explanation on the causes and effects of such changes, among others concerning:	
a. current assets, non-current assets, and total assets;	176,
b. short term liabilities, long term liabilities, total liabilities;	
c. equity;	
d. sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit(loss); and	166, 167, 171,
e. cash flows;	193
3) The capacity to pay debts by including the computation of relevant ratios;	195
4) Accounts receivable collectability, including the computation of the relevant ratios;	184
5) Capital structure and management policies concerning capital structure;	199, 200
6) Discussion on material ties for the investment of capital goods, including the explanation on the purpose of such ties, source of funds expected to fulfill the said ties, currency of denomination, and steps taken by the company to protect the position of a related foreign currency against risks;	203
7) Material Information and facts that occurring after the date of the accountant's report (subsequent events);	206
8) Information on company prospects in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	206, 207, 208
9) Comparison between target/projection at beginning of year and result (realization), concerning income, profit, capital structure, or others that deemed necessary for the company;	205
10) Target/projection at most for the next one year, concerning income, profit, capital structure, dividend policy, or others that deemed necessary for the company;	205, 206
11) Marketing aspects of the company's products and services, among others marketing strategy and market share;	208
12) Description regarding the dividend policy and the date and amount of cash dividend per share and amount of dividend per year as announced or paid during the past two (2) years;	209
13) Use of proceeds from public offerings:	
a. during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	211
b. in the event that there were changes in the use of proceeds as stipulated in Rule No. X.K.4, then Issuer should explain the said changes;	211
14) Material information, among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review,among others include:	211, 212
a. transaction date, value, and object;	211, 212
b. names of transacting parties;	211, 212
c. nature of related parties (if any);	211, 212

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d. description of the fairness of the transaction;	211, 212
e. compliance with related rules and regulations;	211, 212
15) Changes in regulation which have a significant effect on the company and impacts on the company (if any);	212, 213, 214, 215, 216, 217, 218, 219
16) Changes in the accounting policy, rationale and impact on the financial statement (if any).	220
F. Corporate Governance	
Corporate Governance contains short descriptions of at least the following items:	
1) Board of Commissioners, including:	
a. description of the responsibility of the Board of Commissioners;	262, 263, 264, 265
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Commissioners; and	373, 374,
c. disclosure of the company's policy and its implementation, frequency of Board of Commissioners meetings including joint meetings with the Board of Directors, and attendance of the members of Board of Commissioners in the meetings;	371, 372
2) Board of Directors, including:	
a. scope of duties and responsibilities of each member of the Board of Directors;	400, 401, 404
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Directors, and the relation between remuneration and performance of the company;	417, 418
c. disclosure of the company's policy and its implementation, frequency of Board of Commissioners meetings including joint meetings with the Board of Commissioners, and attendance of the members of Board of Commissioners in the meetings;	410, 411, 412, 413, 414
d. resolutions from the GMS of the previous fiscal year and its realization in the year under review, and explanation for the unrealized resolution; and	410, 411, 412, 413, 414
e. disclosure of company policy concerning assessment on the performance of the member of the Board of Directors (if any);	416
3) Audit Committee, includes among others:	
a. name;	378, 379
b. history of position title, work experience and legal basis for appointment;	378, 379
c. history of education;	378, 379
d. tenure of members of Audit Committee;	378, 379
e. disclosure of independence of the members of the Audit Committee;	377
f. disclosure of the company's policy and its implementation, frequency of Audit Committee meetings, and attendance of the members of Audit Committee in the meetings;	380
g. brief report on the activities carried out by the Audit Committee during the year under review in accordance with the charter of the Audit Committee.	382
4) Other committees owned by Issuer or Public Company supporting the functions and duties of the Board Directors and/or the Board of Commissioners, such as nomination and remuneration, including:	
a. name;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
b. history of position title, work experience and legal basis for appointment;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
c. history of education;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399

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d. tenure of members of the committee;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
e. disclosure of the company's policy concerning the independence of the committee;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
f. description of duties and responsibilities;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
g. disclosure of the company's policy and its implementation, frequency of committee meetings, and attendance of the members of committee in the meetings;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
h. brief report on the committee activities carried out during the year under review;	383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399
5) Description of tasks and function of the Corporate Secretary;	433, 434
a. name;	434
b. history of position title, work experience and legal basis for appointment;	434
c. history of education;	434
d. tenure of the corporate secretary;	434
e. brief report on Corporate Secretary activities carried out during the year under review;	434, 435
6) Description of the company's internal audit unit;	
a. name;	444
b. history of position title, work experience and legal basis for appointment;	444
c. Qualification/certification of internal audit professionals (if any);	444
d. structure or position of the internal audit unit;	443
e. duties and responsibilities of the internal audit unit according to the internal audit unit charter; and	444, 445
f. brief report on the committee activities carried out during the year under review;	445
7) Description of the company's internal control system, at least contains:	456
a. financial and operational control, and compliance to the other prevailing rules;	456, 457
b. review the effectiveness of internal control systems;	459
8) Risk management system implemented by the company, at least includes:	
a. general description about the company's risk management system;	
b. types of risk and the management; and	
c. review the effectiveness of the company's risk management system;	
9) Important cases faced by the Issuer or Public Company, subsidiaries, current members of the Board of Commissioners and Board of Directors, among others include:	466, 467
a. substance of the case/claim;	466, 467
b. status of settlement of case/claim; and	466, 467
c. potential impacts on the financial condition of the company.	466, 467
10) Information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	468

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11) Information about codes of conduct and corporate culture (if any) includes:	495
a. key points of the code of conduct;	495
b. key points of the corporate culture;	494
c. socialization of the code of conduct and enforcement; and	495
d. disclosure that the code of conduct is applicable for Board of Commissioners, Board of Directors, and employees of the company;	495
12) Description of employee or management stock ownership program of the Issuer or Public Company, among others are number, period, requirement for eligible employee and/or management, and exercised price (if any); and	
13) Description of whistleblowing system at the Issuer or Public Company in reporting violations that may adversely affect the company and stakeholders (if any), including:	496
a. mechanism for violation reporting;	496
b. protection for the whistleblower;	497
c. handling of violation reports;	497
d. unit responsible for handling of violation report; and	496
e. results from violation report handling.	497
G. Corporate Social Responsibility	518
1) Discussion of corporate social responsibility covers policies, types of programs, and cost, among others related to:	521, 522, 523
a. environment, such as the use of environmentally friendly materials and energy, recycling, and the company's waste treatment systems, the company's environmental certifications, and others;	525, 526, 527, 530, 538, 539, 540, 541,
b. employment practices, occupational health and safety, including gender equality and equal work opportunity, work and safety facilities, employee turnover, work incident rate, training, etc;	543, 544, 545
c. social and community development, such as the use of local work force, empowerment of local communities, aid for public social facilities, social donations, etc; and	523, 528, 529
d. consumer protection related activities, such as consumer health and safety, product information, facility for consumer complaints, number and resolution of consumer complaint cases, etc.	531, 532, 533, 534, 535, 536, 537, 545, 546, 547
H. Audited Annual Financial Statements	
Audited Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant.	588
The said financial statement should be included with statement of responsibility for Annual Reporting as stipulated in Rule No. VIII.G.11 or Rule No. X.E.1.	
I. Board of Commissioners and Board of Directors Signatures	66



Bananas

Dwiastuti Hardiningrum - Human Capital, Makassar
Juara 3 Kategori Ekonomi - Lomba Foto Danamon

A large pile of green bananas at a market stall. The bananas are stacked in several bunches, some with yellow stems visible. A blue tarp is draped over the top right corner of the stall.

Financial Report

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