



Tetap Tersenyum

Ratih Diah Kartika - Operation Kedaton, Lampung
First Place - Traditional Market Photography Competition



Corporate Data

Products and Services

DANAMON SIMPAN PINJAM

Dana Pinter 50 (DP50)

Financing facility (with collateral) for small and micro scale entrepreneur (SME), merchant and individual, with a quick credit approval following the receipt of complete documents. The maximum financing provided shall be Rp100 million.

Dana Pinter 200 (DP200)

Loan facility (with collateral) for small and micro scale entrepreneur (SME), merchant and individual, with a quick credit approval following the receipt of complete documents. The maximum financing provided shall be Rp500 million.

Current Account Loan (PRK)

Loan for working capital needs for small and micro scale entrepreneur (SME), merchant and individual with a term of 1 year and may be extended. The amount of loan provided shall be between Rp25 million-Rp500 million.

Termed Dana Pinter (DP Berjangka)

Financing facility (with collateral) for small and micro scale entrepreneur (SME), merchant and individual for working capital needs with a maximum period of 24 months. This product provides convenience in payment of loan installments where the principal loan amount may be paid at the end of the period, and only the interest shall be paid monthly.

Si Pinter Savings

Savings product with a light initial deposit. Customers with certain criteria will receive privileges such as insurance coverage with no premium, ATM and transfers facility, free electricity and telephone bill payments facility and Deposit Pick up Services.

DSP Deposits

Term savings product for customers of DSP, with light initial deposit and can only be withdrawn by a certain time period.

TabunganKU

Low cost cheap savings, without monthly administration fee with low opening deposit and easily accessible by the public.

Capital Solution (SM)

Loan facility without collateral for small and micro entrepreneur (SME), merchant and individual with quick approval process for business expansion. The maximum financing provided shall be Rp50 million.

Special Capital Solution

Loan facility without collateral for small and micro entrepreneur (SME), merchant and individual with quick approval process for business expansion with a condition of having a minimum loan history of 12 months. The maximum financing provided shall be Rp50 million.

DP500

The loan facility (the collateral) for small and micro businesses (SMEs), merchants and individuals, with a faster loan approval process once the complete document is received. Maximum financing provided Rp1.5 billion.

HOUSE PURCHASING LOAN

House Purchasing Loan

A loan provided for the purchasing of houses, apartments, shophouses, office houses, business houses, dormitories, soho, condotel, shops, villas, land, either ready or by down payment (indent).

House Development and Renovation Loan (KPPR)

A loan provided to build or renovate houses, shophouses, office houses, apartments.

Multipurpose Loan

A loan provided for cash fund, with house, shophouse, office house, apartment owned by the debtor as collateral.

KSB (Ready to Build Lots)

A loan provided for the purchase of lots, land with Top Tier category in the developer's location.

CASH MANAGEMENT**cash@work**

An internet banking service to provide ease in business financial management, where customers may carry out various banking transaction directly, quickly and efficiently from wherever the customers may be through internet equipped with encrypted security system.

Cash Pick Up & Delivery Services

A service provided to the customers for withdrawing or sending cash money and/or script. With protection assurance (insured), credited to the customers' account on the same day or the following day and using the choice of calculation method which can be adjusted with the needs of the customers.

Virtual Account

A cash management solution provided by Bank Danamon to provide ease in identifying the sender of the fund and reconciliation process.

e-Tax

A real time on-line tax payment service through cash@work and the payment receipt can be printed directly through cash@work.

Liquidity Management

Liquidity Management service for customers' operational account to optimize both control function and the giro services obtained. The Liquidity Management product are as follows: Cash Pooling, Cash Distribution dan Range Balance.

Notional Pooling

Creating link with the bank account in the same currency for the purpose of calculating interest and management of liquidity.

ERP (Enterprise Resource Planning) Direct Payment

A service that can be used by the cash@work customers' to upload financial (for example: transfers, auto credit, payroll), non-financial, and other transaction data, directly through the customers' ERP system.

Financial Supply Chain

Intermediary service for collection process and financing between Buyer and Seller to achieve timely and efficient payment and to reduce manual processes in collection/payment.

DANAMON SYARIAH**Danamon Syariah iB Savings**

A savings product with the syariah principles with choices of Mudharabah agreement (profit sharing) or Wadiah (deposit) which can carry out transactions anytime.

BISA iB Savings

A savings product with syariah principles of Mudharabah agreement (profit sharing) for your solution in transaction, such as free balance check, cash withdrawal and inter-bank account transfers at ATM Bersama, ALTO, ATM Danamon and tiered profit sharing.

BISA QURBAN iB Savings

A savings plan product with syariah principles of Mudharabah agreement (profit sharing) to assist you in preparing for the Qurban worship funding. You can determine your own savings installment and savings tenor.

Danamon Syariah iB Hajj Savings

A savings product with the syariah principles with choices of Mudharabah agreement (profit sharing) or Wadiah (deposit) prepared for the purpose of performing Hajj plans which is adjusted with the capabilities and desired time period.

Danamon Syariah iB Giro

A Current Accounts product with syariah principles of Wadiah agreement (deposit) or Mudharabah (profit sharing) either for individuals or corporations, where transactions can be executed at any time by using cheque to support your business activities.

Products and Services

Bisa iB Giro

A Current Accounts product with syariah principles of Mudharabah (profit sharing) which offers you free benefit for transaction such as free monthly admin fee, free LLG transfer, free RTGS transfer, free scripless deposit, free scripless purchase and a higher profit sharing.

Danamon Syariah iB Cash Management

A service solution to manage your company cash flow and its liquidity to be effective and efficient in order to produce optimum profit.

Danamon Syariah iB Deposits

An investment product with syariah principles of Mudharabah agreement (profit sharing) with options of monthly tenor from 1, 3, 6 or 12 months.

Danamon Syariah iB House Ownership Financing

A house ownership with fixed installments financing solution for a tenor of 10 years with a Murabaha scheme (sales and purchase).

Danamon Syariah iB Employee Cooperatives Financing

Financing with a Mudharabah (profit sharing) scheme for Employee Cooperatives which will be distributed to members of Employee Cooperatives for their needs with member's receivables as its guarantee.

Danamon Syariah iB BPRS Financing

A working capital financing with a Mudharabah (profit sharing) scheme to BPRS (Syariah Rural Bank) which will then be distributed to the customers of BPRS for their needs of working capital, investments and other purposes.

Danamon Syariah iB SME Financing

A working capital and investments financing product with a Mudharabah (profit sharing) scheme, Murabahah (sales and purchase) and trade finance for Small and Medium Enterprise (SME).

Danamon Syariah iB Commercial Financing

A working capital and investment financing product with a Mudharabah (profit sharing) scheme, Murabahah (sales and purchase) and trade finance for commercial customers.

Danamon Syariah iB Heavy Machinery Financing

A financing solution provided for business does owning businesses related to investment in heavy machinery, commercial trucks vehicle, general asset finance and tug boat & barge with a Murabaha (sales and purchase) scheme.

Danamon Syariah iB Trade Finance Financing

A comprehensive trade financing solution in accordance with the syariah principles to fulfill working capital needs and commercial and corporate business segment investments.

Danamon Syariah iB Commercial Financing

A working capital and investment financing product with a Mudharabah (profit sharing) scheme, Murabahah (sales and purchase) and trade finance for commercial customers.

Syariah Current Account Financing (PRKS)

A financing for the needs of working capital for small and micro entrepreneur (SME) and commercial, with a term of 1 year and can be extended.

Solusi Emas Syariah

A financing with gold as collateral (rahn) with syariah principles. This is suitable for customers who need quick cash for various needs such as addition to working capital, educational fund or other needs.

TREASURY

Plain Vanilla FX Tod/Tom/Spot

Foreign exchange transaction with same day (Tod), following business day (Tom) or two business days (Spot) settlement after transaction date.

FX Forward

Foreign exchange transaction with more than two business days settlement after transaction date.

FX Swap

A foreign exchange transaction where a party agrees to sell (or purchase) a currency in exchange for another currency and simultaneously purchase (or sell) back on a different dates with a predetermined price.

Interest Rate Swap

An agreement between two parties where a party pays floating interest rate and the other party pays fixed interest rate on a predetermined time and condition. Customers use Interest Rate Swap as a hedging instrument from interest rate risks.

Cross Currency Swap

An agreement between two parties where a party pays fixed or floating interest rate on a certain currency while the other party pays a fixed or floating interest rate on another currency, based on a predetermined time and conditions. Customers use Cross Currency Swap as a hedging instrument from interest rate and foreign currency risks.

Government Bonds (SBN) - Conventional and Syariah

Conventional and Syariah bonds (Rp and USD) are issued by the Government of Indonesia, (i.e. ORI and SUKUK Retail). Bank Danamon is one of the Primary Dealer appointed by the Ministry of Finance Republic of Indonesia. Customers are also able to trade bonds in secondary market with Bank Danamon.

Wholesale Deposit

Deposits by corporate customers and financial institutions for various currencies with an attractive interest rate as well as tenor flexibility.

TRADE FINANCE**Letter of Credit**

Based on a Letter of Credit (L/C), bank will provide a payment guarantee to the seller (importer) while at the same time providing guarantee to the buyer (importer) that the payment will only be made after the delivery of the goods as determined in the L/C and the documents in accordance with the terms and conditions in the L/C are presented.

Incoming Collection Services

A service provided by Danamon to handle documents from documentary collection which are delivered by Remitting Bank to Danamon which serves as the Collecting Bank or Presenting Bank.

Incoming Collection Avalization

Facility provided to the customers in a combined form between Incoming Collection Service and avalization by Danamon for acceptance by the drawee.

Shipping Guarantee

Shipping Guarantee provides facility to importer (for L/C opened up by Danamon) to obtain proxy over goods from shipping company in the event that the Bill of Lading has not been received by bank while the goods have been delivered to the destination port.

Clean L/C Negotiation

A facility for the customers (beneficiary) in the form of a take over (negotiation) of documents in accordance with the terms and conditions determined under the L/C / Domestic Letter of Credit (SKBDN) (clean documents/complied with).

Discrepant L/C Negotiation

A facility for the customers (beneficiary) in the form of a take over (negotiation) of documents which are not in accordance with the terms and conditions determined under the L/C / SKBDN (clean documents/complied with).

Outgoing Collection Services

A service provided by Danamon for handling of documents from documentary collection where Danamon serves as the Remitting Bank.

Transferable L/C

Used to facilitate traders who are acting as intermediary (first beneficiary of L/C) to gain benefit through the exchange of invoices as basis of transferable L/C. The Transferable L/C may be transferred from the first beneficiary to one or more second beneficiary.

Products and Services

Trade Finance Risk Participation

This product is transaction where a transfer of counter party risk arising from underlying trade finance in part or whole takes place in the form of incoming or outgoing risk; funded or unfunded; silent or disclosed; with or without recourse; made through the signing of an offer letter between the seller bank and the buyer bank, which is preceded by the signing of a Framework Agreement.

Trade Commodity Financing (TCF)

TCF is a combination between the Trade Financing scheme and the Commodity Financing scheme (hybrid scheme). TCF is designed as a special financing scheme where the structure is adjusted with the nature of business of the client and its commodity. TCF is a financing where the payments are obtained from funds originating from the buyer when the funded goods has been delivered (self-liquidating). The funded goods/document of ownership/receivables is used as collateral for the bank under the Fiduciary Transfer of Ownership (FTO).

Import L/C Financing

There are two types of Import L/C Financing (ILF) owned by Danamon: (1) Import L/C Financing Sight and (2) Import L/C Financing Usance.

Import L/C Financing Sight

A facility provided to the customers which is a combination between L/C Import Sight provided altogether with the financing. Automatic financing is provided upon due date of the L/C Sight payment.

Import L/C Financing Usance

A facility provided to the customers which is a combination between L/C Import Usance and the payable at sight clause provided altogether with the financing. Automatic financing is provided by means of at sight by the Financing Bank.

Financing Against TR

Short term financing for importer customers for their needs of working capital and settlement of obligations to the supplier which are due based on L/C or Collection. Financing will be provided upon delivery of Trust Receipt and Promissory Note as a legal documentation.

Pre-shipment Financing under L/C/PO

Short term financing provided for exporters for their needs of working capital (purchase of raw materials, production activity and others) before shipment related to the exporting schedule and can be provided either based on L/C or Purchase Order.

Outgoing Collection Financing

A financing by Danamon provided upon receivables owned by the seller (customers) invoiced through Danamon based on Outgoing Collection Services transaction.

Trade Supplier Financing

A financing provided to the seller based on Invoice and draft agreed by the buyer using the buyer's facility limit (Buyer's Credit).

Open Account Financing

A financing provided to buyer/importer or seller/exporter for underlying Open Account transaction either domestic or international.

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

A trade product which enables Danamon to obtain short term funds from other financial institutions based on acceptance from the Opening Bank for underlying trade finance transaction which may be an export or import transaction which has not been funded and has a remaining period of 30 to 180 days.

Bank Guarantee/SBLC

A written guarantee provided by Danamon for the interest of the customers to the Principal based on certain agreement. Payments are made for claims issued by the Principal due to the guaranteed party's (the customers) failure to fulfill its obligations (default).

RETAIL BANKING

Danamon Western Union

A service for sending and receiving money through Western Union that having a worldwide network. Quick, Easy and Secure, within the count of minutes. The service can be provided on every branch of Danamon (Retail Banking, Syariah and DSP) having a Western Union logo.

Danamon Lebih

Saving account that provides 5 advantages, saving up to Rp1 million/year:

- Free administration fee
- Cashback 5%
- The cheaper cost transfer fee through Danamon Online Banking and free cash withdrawal at ATM Bersama network and ALTO
- Free life insurance
- Various free gifts

Primadolar

Foreign currencies saving account with 7 options of currencies. Free monthly administration fee (Primadolar USD), daily interest rate of 0.25% p.a. for balances starting from >0, withdrawal of bank notes up to USD 5,000 per day and unlimited bank notes deposits.

Time Deposits

Fund placement product with interesting interest rate, various tenor and currencies.

FlexiMAX

Premium savings which provides 9 advantages amounting to more than Rp10 million per year:

- Free administration fee
- Free RTGS/SKN and Clearing transaction fee
- High interest rate
- Free cash withdrawal at any ATMs in the world
- No queuing at branch offices
- Free Airport Lounge
- Free account transaction mutation delivery through facsimile.
- Fantastic gifts
- Business card (for selected customers)

SuperCombo

Savings with two benefits: higher interest rate and flexibility in transaction. The customer's fund automatically transferred from the transaction account to the savings account which provides higher interest rate.

TABUNGAN CITA2KU

Time Saving Account with high interest. Fund placement start from Rp200 thousand per month, tenor 1- 15 years.

ATM Services

24 hours online electronic banking services with facilities such as cash withdrawal, balance inquiry, overbooking, interbank transfers, purchases and payments. Customers can access more than 1,400 Danamon ATM spread throughout Indonesia.

CDM Service

24 hours online electronic banking services to do cash deposit (either to personal account or other Danamon accounts) and balance inquiry. This service is available on 70 CDM (Cash Deposit Machine) spread throughout Indonesia.

DAC Service

As part of Danamon's commitment to promote its services to the customers, Danamon Access Center (DAC) serves the needs of its customers, among others, to obtain informations and transactions, and also the means for customers to place complaints related to banking products and credit cards. DAC can be accessed 24 hours a day.

ELECTRONIC BANKING CHANNEL

Danamon Online Banking

An internet banking service for banking transactions such as information on balance, domestic or international fund transfer (IDR/foreign currency), payments, purchases and online current account. This service is equipped with Token SMS or devices, with SMS and email notifications.

SMS Banking Services

The quickest and secure online banking service through SMS. With favorite menu, customers are able to carry out routine transaction faster (transfers, purchases or payments). This facility is equipped with a layered security system like mPOD, Access Code, PIN and notification SMS.

Products and Services

Danamon Mobile Banking (D-Mobile)

An application that enable the user to make financial transaction such as fund transfer, payment and purchase from Smartphone. The innovative feature “SosMed D-Cash” will allow you to giving fund to Facebook’s friends. Feature “Augmented Reality” offer new experience to obtain any Danamon’s merchant promo information, branch & ATM location within 5 km radius. Download application at App Store, Play Store dan Blackberry World.

UNSECURED LOAN

Instant Funding

Instant Funding is a cash loan without any security to fulfill the needs of the customers with a maximum period of 5 years and with a plafond of Rp300 million.

SME & WHOLESALE BANKING

Current Account Loan (KRK)

A cash loan facility for working capital needs. This facility is a short term loan with an automatic period extension and the use of cheque for the drawdown of the loan. This product offers flexibility in the drawdown and its repayment.

Termed Loan (KB)

A cash loan facility for seasonal working capital needs. This facility is a short term loan with an automatic period extension and the use of a promissory note for the drawdown of the loan. The drawdown and the repayment of the loan will be adjusted with the customers’ needs as requested in the promissory note.

Termed Installment Loan (KAB)

A cash loan facility for investment needs. The type of investment varies from land and buildings, industrial equipments and machinery etc. the term of the loan varies from short term (<1year), or long term >1 year, maximum of 10 year), depending on the project type or investment period. Repayment of the loan is based on the schedule of the installment.

Buyer Financing Program

A financing facility for distributors/buyers, where Danamon cooperates with the principals/anchors of the distributors/buyers, making the transactions easier in increasing both parties’ business volume.

Termed Installment Loan - Asset Based Financing (KAB-ABF)

A cash loan facility for financing purchases of various asset categories with a various loan approaches. Repayment of the loan is made with a scheduled installment.

- **KAB-ABF HE (Heavy Equipment)**
A cash loan facility for investment needs with heavy machinery as collateral.
- **KAB-ABF CTV (Commercial Transportation Vehicle)**
A cash loan facility for investment needs with commercial trucks as collateral.
- **KAB-ABF GAF (General Asset Finance)**
A cash loan facility for investment needs. This loan product is divided into 3 categories based on its collateral: printing & packaging machine, material transport equipment and tool machine.
- **KAB-ABF TBB (Tugboat and Barge)**
A cash loan facility for investment needs, with ship or barge as collateral. Repayment of the loan is made with a scheduled installment.

BPR Loan

A working capital loan provided to the Rural Bank (BPR) for funding of micro, small and medium enterprises for various needs. This loan facility may be in the form of Short Term Loan (KRK/KB) or Long Term Loan (KAB) with a maximum tenor of 3 years.

Employee’ Cooperatives Loan

A working capital loan provided to the Employee Cooperatives to be channeled to its members for multi purposes. Facility is in the form of Termed Installment Loan with a maximum tenor of 4 years.

Dana Oto

A direct approval for working capital financing without collateral to dealers in partnership with Adira Finance.

Giro Bisa

A preferred Giro account which provides many advantages than the regular Giro account.

BANCASSURANCE

Primajaga

A termed insurance product with coverage for death and disability risk with monthly benefit as replacement for the family's income. Return of 50% premium if a claim does not occur during coverage period.

Primajaga 100

A termed insurance product with coverage for death and disability risk with monthly benefit as replacement for the family's income. Return of 100% premium if a claim does not occur during coverage period.

Education Savings Danamon+

An education savings product with an insurance benefit up to 200 times monthly savings for the future education of children.

Proteksi Prima Maxima

An insurance product with investment benefit with single premium payment which offers optimum investment result. Free of initial fees. Choices of various investment instruments adjusted with the customers' risk profile. Coverage for death risk is 150% of the premium and critical illness.

Proteksi Prima Rencana Flexi

An insurance product with investment benefit which offers flexibility in coverage adjustable with the capability and needs of the customers either for education, pension funds, health and other needs with a periodic payment.

Proteksi Prima Rencana Optima

Proteksi Prima Rencana Optima is a combination of Endowment and Unit Linked. Proteksi Prima Rencana Optima gives a number of insurance benefits such as Death Benefit, Total Permanent Disability Benefit, Loyalty Bonus and Maturity Benefit, with coverage period up to the Insured's age 70 years.

Proteksi Prima Medika

Proteksi Prima Medika is a standalone Hospital Benefit product with Return of Premium at the end of contract (5th year).

Proteksi Prima Dinamis

Accident insurance benefit which provides protection to the customers suffering an accident. The benefits may be used for the customers' treatment for their disability caused by the accident.

Proteksi Prima Sehat

Health insurance product with a benefit of cash payment adjustable with the customers' needs with a premium return feature at the end of the 5th year.

Asuransi Demam Berdarah

Health insurance product which specifically protects customers suffering a dengue fever with a daily treatment benefit or Rp500,000 per day up to 10 days, with low premium payment of only Rp50,000 per year.

Proteksi Prima Emas

Life insurance product designed as a finance planning program for retirement and old age which also provides life protection for accidents and choices for other additional insurance. This product provides 5 age choices (40, 45, 50, 55 and 60) with 4 methods for premium payment: 5, 10, 15 or 20 years.

PENSION FUNDS OF FINANCIAL INSTITUTIONS (DPLK) OF MANULIFE INDONESIA

A definite pension funds program designed to prepare financial guarantee for the employee/participant when they have reached pension age.

DPLK or Pension Funds Program may be participated by employees, either through company or individually. Through pension program in DPLK, the employee's dreams of a prosperous retirement age will become easier. This program may also help companies/entrepreneurs in achieving success in their businesses because this program strengthens the loyalty and productivity of the employees at work.

Group Life and Health

Company Asset Protection Program, a protection program which offers a sense of security for employees in the event that something unexpected occurs.

Products and Services

MANULIFE PROGRAM PESANGON PLUS

A “Pooled Fund” program which is an accumulation of unit link insurance with an investment orientation. This program is designed to help companies, in the form of pooled fund under the name of the company, with a purpose to pay severance payment benefits of its employee in the event of a work termination, passing away, retirement and resignation. Holder of the insurance policy is the company.

Manulife Karyawan Sejahtera Plus

An allocation of funds which is an accumulation of unit link insurance with an investment orientation. This program is designed to help companies, by providing an account under the name of the employee, with a purpose to pay severance payment benefits of the employee in the event of a work termination, passing away, retirement and resignation. This program is for the interest of the employee but the holder of the insurance policy is the company.

Proteksi Prima Sejahtera

A termed insurance product attached to credit cards. Serves to pay credit card bills if the holder of the credit card passes away, suffers temporary total disability, permanent total disability or critical illness.

Asuransi Tipus

A health insurance product which specifically protects customers suffering Typhoid with daily treatment benefit of Rp500,000 up to 10 days and protection from burglary during hospital treatment. With affordable premium of only Rp50,000 per year, customers will receive optimum protection.

Asuransi Proteku

An insurance product which provides comprehensive protection for the customers and his/her spouse in the event of a personal accident, compensation for fire and house burglary, also compensation for vehicle theft.

Asuransi Dental

Innovation of insurance product which provides thorough protection for your dental health. With affordable premium, you will have various benefits for your dental treatment.

Crime Guard Plus

Innovation of insurance product that gives you compensation for personal accident, mugging, and robbery.

Travellin

Asuransi Travellin has targeted to customers who often travelling for business or holiday purposed, they need insurance protection with domestic and international coverage for risk of accident, medical expenses, travel cancelation, loss of baggage or personal belonging.

Credit Protection

Credit Protection has targeted to individual customers who need insurance protection which designed to pay the credit card balance due to Death, Total Temporary Disability (TTD), Total Permanent Disability (TPD) or Critical Illness of the card holders.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Unified services with various investment product choices, Open Mutual Fund, Protected Mutual Fund and Obligation & Sukuk Retail of the Government of the Republic of Indonesia with experienced Investment Managers business partners which have the best performances record in the industry (Schroder Investment Management Indonesia, BNP Paribas-IP, Manulife Aset Manajemen Indonesia, Danareksa Investment Management, Batavia Prosperindo Aset Manajemen dan Bahana TCW Investment Management).

Retail Treasury Services

Foreign currency trade services in various currencies aimed for the fulfilling the financial needs of the retail customers, supported by a wide distribution network and a prime service quality.

DANAMON PRIVILEGE

Special services for individual customers with either singular or joint account with average balance of total Asset Under Management (AUM) of Rp500 million or its equivalent consisting of average balance of current account, savings/CASA and deposits, Investment Products including Mutual Fund and Bancassurance which have investment values.

For join account with “and”/”or”, the one entitled to enjoy the facility will be the first name stated in the account’s name (primary account holder).

The benefits provided to Privilege customers are as follows:

- “Bank Notes” withdrawing up to USD 10,000/day/account without any commission fee
- Rental of Safe Deposit Box (SDB) with a special rate
- Invitation to attend a variety of exclusive events and seminars with renowned economists, financial and health experts.
- VIP services at Executive Airport Lounge in various places in Indonesia for Danamon Privilege Debit card holders
- Free queuing service at all Danamon branches for Danamon Privilege Debt card holders
- Free yearly fee for Danamon Privilege customers holder of American Express Gold Charge Card/ Credit Card or Danamon Platinum and WorldCard.
- Choices of favorable account number for Current Account and Savings Account (CASA)
- Business Center facility in several Danamon Privilege Center
- 24 hours phone banking service through Danamon Privilege Access Center

CREDIT CARD

Danamon Card

A special credit card which provides comfort in shopping and fulfilling your modern lifestyle. This card also offers various interesting and unique programs in thousands of outlets and departments stores in cooperation with Danamon.

Danamon Manchester United Credit Card

An official credit card from the most favorite football club Manchester United presented for its fans in Indonesia. This card provides exclusive benefit for its holder a chance to watch Manchester United’s live match in Old Trafford (Red Match), a chance to get an authentic Manchester United merchandise, shopping voucher through accumulation of points (Red Rewards) and various interesting offers in selected outlets (Red Hot Deals).

Danamon World Credit Card

One of the most premium card in the MasterCard network for you with an exclusive lifestyle and and often go on travelling. This card’s features provide ease in transactions for its holder, such as faster points accumulation for rewards program (every Rp1,000 transaction gets a 1.5 points), special offer at hotels and restaurants, points transfer to mileage program, and a specialty of foreign currency trade with a more competitive rate.

Danamon American Express® Corporate Card

A card that offers efficiency and savings solution for medium scaled and multinational enterprises in managing their daily business expenses.

Danamon American Express® Gold Credit Card

For you who wishes to enjoy the flexibility of payments and financial savings, this card provides world-class Membership Rewards® program, access to airport lounges at airports in Indonesia, including intallments for purchases of the most updated electronics and gadgets and ease of payment of monthly bills.

Danamon American Express® Gold Charge Card

A prestigious card membership and a symbol of a prosperous life. Holder of this card can enjoy benefits in shopping with purchase limit which are not set in advance, a world-class Membership Rewards® program, access to airport lounges at airports in Indonesia. This card also presents a series of special offers to dine, stay and shop in various parts of the world through American Express Selects program.

Products and Services

The Platinum Card®

A type of Charge Card from American Express® which is made exclusively for selected individuals. The Platinum Card® presents a variety of special services and a world-class privileges, such as the best Membership Rewards®, Concierge Service, comfort in traveling with Sapphire access and access to airport lounges worldwide with a Priority Pass, stay in star hotels, exclusive access to famous golf courses including access to prestigious world-class events. This card offers the best solutions so that its Cardholders may enjoy their precious lives.

ADIRA FINANCE

Motor Vehicle Financing

Motor vehicle financing either for motorcycles or cars for a variety of brands, new or used vehicles.

ADIRA INSURANCE

Class of Business

Cars and Motorcycles Insurance

Provides a compensation guarantee or reparation expenses if you suffer losses or damages caused by collision, one sided vehicle accident, fire or theft. This protection may be extended to liabilities towards third parties, personal accident, medication expenses caused by accidents, riots, terrorism and asabotage, flood and earthquake.

Property Insurance

Protects buildings, machinery, furnitures and contents of buildings and or goods and inventories from risks caused by fire, lightning, explosion, plane crash and damages caused by smoke. This protection may be extended to risks of riots, strikes, earthquake, volcanic eruption, storm, flood and other damages caused by water.

Health Insurance

Provides health services guarantee of inpatient as the basic benefit; also outpatient, labor, dental care, eyeglasses treatment and medical check up as additional benefit.

Accident Insurance

Provides protection for you from risks of accident in the form of death and permanent disability compensation.

Heavy Machinery Insurance

Provides comprehensive protection for damages in operation or a total loss for heavy machinery such as tractors, bulldozers, excavator crane and other heavy machinery.

Ship Frame Insurance

Provides comprehensive and a total loss protection as needed against losses or damages to the frames and machines.

Engineering Insurance

Provides comprehensive protection towards risks related with construction works, machine installations, factory installations and its equipments, including during work in progress, testing, and monitoring period before handover of the project. In addition, protection may also be provided for risks of machinery breakdown on its equipments in industrial operations.

Transportation Insurance

Protects goods during shipment, either by land, sea, or air from losses caused by accidents.

Retail and Business Alliances

Autocillin

A four-wheeled vehicle insurance carrying a Think Simple theme with protection caused by collision, one sided vehicle accident, fire, or theft. The protection may also be extended to liabilities towards third parties, personal accident, medication expenses caused by accidents, riots, terrorism and asabotage, flood and earthquake.

Motopro

A two-wheeled vehicle insurance with a Total Loss Only protection and may be extended with a personal accident insurance.

Dengue Fever Insurance

Provides protection guarantee of medication and inpatient expenses with a light premium when you or your family suffers a dengue fever.

Home Insurance

A special insurance for homes which provide comprehensive protection for losses caused by fire, riots, burglary, liability towards third parties and personal accidents.

Medicillin

A joint health insurance product from Adira Insurance. Provides health services such as inpatient as well as outpatient as the most basic basic benefit, labor, dental care, eyeglasses care and medical check up as additional benefits. Medicillin also has more than 375 hospital/clinic providers throughout Indonesia with a 24 hours Call Centre service from Admedika Help Line at 500811.

Travellin

Adira's Travel Insurance is an insurance product designed to minimize losses which can happen during your trip both domestic or international. In this product, Adira Insurance is supported by Mapfre Asistencia system which provides an international assistance service.

Syariah Insurance

Provides a syariah based protection, with a benefit of a profit sharing system. Syariah Insurance may be available to all kinds of insurance products.

Electronic Equipment Insurance

Provides protection in the event of unprecedented damages such as burglary, fire, lightning, riots, earthquake, flood, volcano eruption, damages caused by water, electric current and other causes.

Furniture Insurance

Provides coverage guarantee in the event of accidental damages to your furnitures caused by accidents, water, fire, theft, burglary, natural disaster, riots and others.

Services**Company Website**

Adira Insurances information center which is 24 hours accessible online through www.asuransi.adira.co.id.

Travellin Product Website

An center for information and travel products purchasing from Adira Finance which is accessible through www.travellin.co.id through the website, customers can print out policies online from anywhere.

Adira Care

A 24 hours service center for customers which provides services through phone at 500456, SMS 08121113456 and email address at adiracare@asuransi.adira.co.id.

Home/Office Claim spot

This alternative is provided for customers who do not have much spare time and wish to make claims from home or office.

Autocillin Rescue

A 24 hours emergency cafilty for customers under a vehicle breakdown or accident, with facilities such as towing cars, ambulance, and emergency services on the road. Customers having an accident when driving causing the car inoperable or unrideable may make a claim on the spot and get a towing service.

Anchor Garage

Autocillin Garage mechanical workshop service, partner workshops of ATPM or non-ATPM with a six months guarantee for all kinds of work and guarantee of spare parts authenticity.

Public Claim Spot

A cooperation between Autocillin with various public areas in broadening Autocillin's claim spot reach. Customers can make claims in shopping areas which have a cooperation with Autocillin.

Products and Services

Mobile Service

A facility from Autocillin which helps customers in making claims, buy products, or inquire other informations available in a VW Combi vehicle available in many public areas.

Mobile Claim Application

An application in a smartphone from Autocillin which helps customers in obtaining product informations, premium fees and make claims through their smartphones.

ADIRA KREDIT

Provides financing facility (credit) for you who wish to have high quality goods with affordable installment such as electronics, computers, furnitures, mobile phones and other home appliances.

Executive Leaders

JUWONO AKUAN ROKANTA

SEMM Internal Control & Fraud Mgt Head, Indonesian citizen, 53 Years old, Joined Danamon since May 1984, Hold a post graduate degree in Management STMB

YO LIAN KIE

Management Information System Head, Indonesian citizen, 50 Years old, Joined Danamon since April 1986, Hold a bachelor degree in Management, SEKOLAH TINGGI ILMU EKONOMI SUPRA

HENNY GUNAWAN

Regional Consumer Head, Indonesian citizen, 51 Years old, Joined Danamon since October 1989, Hold a bachelor degree in EKONOMI MANAGEMENT, Jayabaya University

SUMARTONO

NCBS & Payments Head, Indonesian citizen, 50 Years old, Joined Danamon since September 1990, Hold a bachelor degree in Akuntansi, STEI INDONESIA

STENLY OKTAVIANUS

National Sales Distribution Head, Indonesian citizen, 49 Years old, Joined Danamon since June 1992, Hold a post graduate degree in Ekonomi Management, ERASMUS UNIVERSITEIT

BUDHI HERNANDI

Syariah Assurance & Operations Head, Indonesian citizen 49 Years old, Joined Danamon since October 1990, Hold a bachelor degree in Administrasi Niaga, UNIVERSITAS KATOLIK PARAHYANGAN

IRWAN

SME Regional Business Head, Indonesian citizen, 52 Years old, Joined Danamon since March 1991, Hold a bachelor degree in EKONOMI MANAGEMENT, Universitas Syiah Kuala

BUDI SURYONO

Infrastructure Systems Head, Indonesian citizen, 54 Years old, Joined Danamon since Januari 2001, Hold a bachelor degree in Teknik Elektro, UNIV. DHARMA SARI

FILIPUS SUWANDI KUSUMA

Operation Risk & Control Head, Indonesian citizen, 44 Years old, Joined Danamon since March 1996, Hold a bachelor degree in Management, UNIVERSITAS ATMAJAYA JAKARTA

TAUFAN ARIJANTONO

Tax Head, Indonesian citizen, 49 Years old, Joined Danamon since November 1996, Lulusan D3 Perpajakan, UNIVERSITAS AIRLANGGA

GUNAWAN TE

SME Business Head, Indonesian citizen, 43 Years old, Joined Danamon since June 1997, Hold a bachelor degree in Ekonomi Management, UNIVERSITAS NEGERI SURABAYA

POULCE OCTAVIAN E.W

Litigation Counsel Head-1, Indonesian citizen, 41 Years old, Joined Danamon since January 2001, Hold a bachelor degree in Ilmu Hukum, UNIVERSITAS SAM RATULANGI

SONNY WAHYUBRATA

Retail Banking Head, Indonesian citizen, 47 Years old, Joined Danamon since March 2001, Hold a bachelor degree in Management CALIFORNIA STATE UNIVERSITY

EDDIE HARIJANTO BINTORO

Regional Consumer Head, Indonesian citizen, 51 Years old, Joined Danamon since November 2001, Hold a bachelor degree in TEKNIK SIPIL, Universitas Atmajaya Jakarta

VICTOR ERICO KOROMPIS

IT Bus.Solution & Syst.Integration Head, Indonesian citizen, 40 Years old, Joined Danamon since November 2001, Hold a post graduate degree in, Teknik Informatika, UNIVERSITAS INDONESIA

REFITA RULLI ARIEF

Syariah Business Plan&Product Dev. Head, Indonesian citizen, 35 Years old, Joined Danamon since November 2001, Hold a bachelor degree in Accounting & Finance, UNIVERSITAS TRISAKTI

FANNY GOSAL

Branch Banking Head, Indonesian citizen, 44 Years old, Joined Danamon since June 1992, Hold a bachelor degree in Management, UNIVERSITAS TARUMANAGARA

ISABELLA ARITONANG

Transaction Banking Head, Indonesian citizen, 49 Years old, Joined Danamon since January 2004, Hold a bachelor degree in Bisnis, SYDNEY BIZ SCHOOL

HARLAN LIGAWIRADY

SMEC Credit Risk Head, Indonesian citizen, 44 Years old, Joined Danamon since June 1994, Hold a post graduate degree in Business Administration, IPMI BUSINESS SCHOOL

ANTONY KURNIAWAN

Chief Internal Auditor, Indonesian citizen, 51 Years old, Joined Danamon since May 2004, Hold a post graduate degree in Teknologi Industri, COLUMBIA UNIV.

DJOEMINGIN BUDIONO

Adira Finance Leveraging Head, Indonesian citizen, 44 Years old, Joined Danamon since May 2004, Hold a post graduate degree in Marketing, STATE UNIVERSITY OF NEW YORK.

ANDRE HANDHIKA TESSAPUTRA THE

Specialized Product Management Head, Indonesian citizen, 44 Years old, Joined Danamon since April 2004, Hold a bachelor degree in Business Administration, CSY BAKERSFIELD

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Transaction Banking&Ctrlz Proc Center HD, Indonesian citizen, 43 Years old, Joined Danamon since October 2004, Hold a bachelor degree in Accounting & Finance, UNIVERSITAS INDONESIA

ARIEF SETYAHADI

Reg. SEMM Head, Indonesian citizen, 45 Years old, Joined Danamon since May 1997, Hold a bachelor degree in ADMINISTRASI NEGARA, Universitas Gadjah Mada

PARNGUH MULA R. SARAGIH

Reg. Transaction Service Head III, Indonesian citizen, 45 Years old, Joined Danamon since March 1996, Hold a bachelor degree in PERTANIAN, Universitas Sumatera Utara

HARTONO TEGUH WIJAYA

Regional Business Head, Indonesian citizen, 49 Years old, Joined Danamon since May 2004, Hold a bachelor degree in ADMINISTRASI KEUANGAN, UNIV. DHARMAWANGSA

EKA DINATA

SME Regional Business Head, Indonesian citizen, 36 Years old, Joined Danamon since November 2005, Hold a bachelor degree AKUNTANSI, Universitas Indonesia

ALEXANDER CONSTANTYN SETJADI

SME Project Head, Indonesian citizen, 42 Years old, Joined Danamon since March 2006, Hold a bachelor degree in Akuntansi, UNIVERSITAS ATMAJAYA JAKARTA

RIO ERRIAD

Fraud & Operational Risk Management Head, Indonesian citizen, 48 Years old, Joined Danamon since April 2006, Hold a post graduate degree in Business Administration, QUEENSLAND UNIVERSITY OF TECHNOLOGY

ALEXANDER EKANAYAKE

IT Control Functions Head, Indonesian citizen, 41 Years old, Joined Danamon since May 2006, Hold a bachelor degree in Teknik Komputer, UNIVERSITAS BINA NUSANTARA

ERNY RESHA TANTRY

Financial Institutions Head, Indonesian citizen, 50 Years old, Joined Danamon since November 2006, Hold a bachelor degree Hubungan Internasional, UNIVERSITAS JAYABAYA

YENNY LIM

Financial Planning & Project Head, Indonesian citizen, 48 Years old, Joined Danamon since March 2007, Hold a bachelor degree in Business Administration, ORAGEN STATE UNIVERSITY

ZSA ZSA QUAMILLA YUSHARYAHYA

Public Affairs Head, Indonesian citizen, 54 Years old, Joined Danamon since November 2007, Hold a post graduate degree in Business Administration, PEPPERDINE UNIVERSITY

EVI LANIYANTI

Group Chief Procurement Officer, Indonesian citizen, 50 Years old, Joined Danamon since November 2007, Hold a bachelor degree in Akuntansi, UNIVERSITAS ATMAJAYA JAKARTA

MEILYNDA ADRIANA ADITANTO

Operational Excellence Head, Indonesian citizen, 44 Years old, Joined Danamon since May 2008, Hold a bachelor degree in Teknik Industri, OHIO UNIVERSITY, ATHENS

LINDA SURYANY WONOSASMITO

Operations & Business Support Head, Indonesian citizen, 47 Years old, Joined Danamon since August 2008, Hold a post graduate degree in Perbankan MAASTRICHT SCHOOL OF MANAGEMENT, MAASTRICHT

YANTO EDY UMAR

Chief Credit Officer-Wholesale Banking, Indonesian citizen, 42 Years old, Joined Danamon since October 2009, Hold a bachelor degree in Teknik Mesin, INSTITUT TEKNOLOGI BANDUNG

ARDINO GUSMAN

Syariah Risk Head, Indonesian citizen, 51 Years old, Joined Danamon since October 2009, Hold a post graduate degree in Management Bisnis GOLDEN GATE UNIVERSITI, SAN FRANCISCO, CALIFORNIA

PEY FANG ONG

Kepala Satuan Kerja Kepatuhan (Compl.Hd), Indonesian citizen, 50 Years old, Joined Danamon since December 2009, Hold a bachelor degree in Akuntansi, ROYAL MELBOURNE INSTITUTE OF TECHNOLOGY - RMIT

HARAPMAN KASAN

Wholesale Business Head, Indonesian citizen, 46 Years old, Joined Danamon since January 2010, Hold a post graduate degree in Management Bisnis, LMII - KENNEDY - WESTERN UNIVERSITY

DESSY SAFITRI MASRI

Consumer Marketing Head, Indonesian citizen, 44 Years old, Joined Danamon since Maret 2010, Hold a post graduate degree in Teknik Industri, PURDUE UNIVERSITY, WEST LAFAYETTE IN STATE OF INDI

FAJAR WAHYUDI

Syariah Cross Selling & Bus. Dev. Head, Indonesian citizen, 48 Years old, Joined Danamon since March 2010, Hold a post graduate degree in Master of Business Administration, INSTITUT Management PRASETYA MULYA

Executive Leaders

SRI WAHJOENI HADI POERNOMO

Customer & Biz. Enablement Head, Indonesian citizen, 52 Years old, Joined Danamon since June 2010, Hold a bachelor degree in Akuntansi, UNIVERSITAS TRISAKTI

DJAMIN EDISON NAINGGOLAN

Consumer Lending Head, Indonesian citizen, 52 Years old, Joined Danamon since Agustus 2010, Hold a post graduate degree in Business Administration, UNIVERSITY OF ARKANSAS

IRMA SAVITRY DAULAY

Risk Management Head, Indonesian citizen, 51 Years old, Joined Danamon since August 2010, Hold a bachelor degree in Akuntansi, UNIVERSITAS INDONESIA

SISWO SOEBIANTO IKSAN

Corporate Banking Risk Head, Indonesian citizen, 48 Years old, Joined Danamon since October 2010, Hold a bachelor degree in Ekonomi Management, UNIVERSITAS KRISTEN SATYA WACANA

EUNICE KURNIAWAN

Enterprise Risk & Policy Head, Indonesian citizen, 39 Years old, Joined Danamon since October 2010, Hold a post graduate degree in Finance, UNIVERSITY OF LONDON

JENNY TJANDRA

Consumer Risk Head, Indonesian citizen, 49 Years old, Joined Danamon since November 2010, Hold a post graduate degree in Business Administration, CALIFORNIA STATE POLYTECHNIC UNIVERSITY

LISTA IRNA

Chief Credit Off-Mass Market & ConsBanking, Indonesian citizen, 47 Years old, Joined Danamon since November 2010, Hold a post graduate degree in Business Administration, SWISS GERMAN UNIVERSITY

SRI SETYANINGSIH

Consumer Service Quality Head, Indonesian citizen, 49 Years old, Joined Danamon since December 2010, Hold a bachelor degree in Sastra Inggris, UNIVERSITAS KRISTEN SATYA WACANA

EMANUEL ANDY HARSANTO

Corporate Real Estate Management Head, Indonesian citizen, 45 Years old, Joined Danamon since September 2011, Hold a post graduate degree in Teknik Elektro, IPMI BUSINESS SCHOOL

HENKY SURYAPUTRA

Fin. Acc. Regulatory & Prod. Ctrl. Group Head, Indonesian citizen, 39 Years old, Joined Danamon since April 2012, Hold a post graduate degree in Finance, UNIVERSITY OF NEW SOUTH WALES AUSTRALIA

SRIRAGHAVAN RAJAMANNAR

Risk Modelling & Quant. Techniques Head, Indian citizen, 47 Years old, Joined Danamon since May 2012, Hold a post graduate degree in Ekonomi Perusahaan, UNIVERSITY OF MADRAS

ENTIN ROSTINI

UKPN Head, Indonesian citizen, 50 Years old, Joined Danamon since Juli 2012, Hold a post graduate degree in Finance, UNIVERSITAS GADJAH MADA

HERMAN

Treasury & Capital Market Head, Indonesian citizen, 45 Years old, Joined Danamon since December 2013, Hold a bachelor degree in Teknik Elektro, UNIVERSITAS TRISAKTI

BAMBANG ATMAJI

Syariah Business Head, Indonesian citizen, 44 Years old, Joined Danamon since January 2014, Hold a bachelor degree in Agribisnis, INSTITUT PERTANIAN BOGOR

IWAN DHARMAWAN

Market & Liquidity Risk Head, Indonesian citizen, 42 Years old, Joined Danamon since March 2014, Hold a post graduate degree in Master of Business Administration, UNIVERSITY OF ARKANSAS

MARTA JONATAN

Human Resources Head, Indonesian citizen, 46 Years old, Joined Danamon since May 2014, Hold a bachelor degree in Statistika, INSTITUT PERTANIAN BOGOR

SURYA KIRANA SULISTIJO

General Legal Counsel, Indonesian citizen, 49 Years old, Joined Danamon since November 2014, Hold a post graduate degree in Ilmu Hukum, UNIVERSITAS INDONESIA

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Jakarta-Puri Indah

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Jakarta-Cideng Timur

Jl. Cideng Timur No. 70 D, Jakarta
10160
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Jakarta-Duri Kosambi

Jl.komplek Ruko Taman Semanan
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Fax. 021-54394696

Jakarta-Taman Ratu Indah

Komplek Ruko Taman Ratu Indah
Blok Bb 1/1 C, Kedoya Utara,
Kebon Jeruk - Jakarta Barat 11510
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Jakarta-Taman Anggrek

Mall Taman Anggrek Ground Floor
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Jakarta-Bidakara

Komplek Bidakara Lt. Lobby, Jl.
Jend. Gatot Subroto Kav. 71-73,
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Jakarta-Roxy Mas

Jl. K.h Hasyim Ashari Blok C 2 No.
6 & 7 Jakarta
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6327357, 6333738
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Jakarta - Biak

Ruko .Jl Biak No.21.A Cideng
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Tel. 021-63862465, 63862512
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Jakarta - Tanah Abang Blok A

Pasar Regional Tanah Abang Blok
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Jakarta Pusat
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Jakarta - Puri Kencana

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

Kompleks Ruko Sentra Niaga Puri
Indah Blok T3 No. 15 Jakarta Barat
Tel. 021-44726894/58300399
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Jakarta Central Park

Central Park Shop Unit L 220/
Lowerground Floor Jl. S. Parman
Kav 28 Kel.tj Duren Selatam, Kec
Grogol, Petamburan Jakbar
Tel. (021) 29200252, 29200250
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Jakarta - Suryopranoto 2

Jl. Suryopranoto No.75, Jakarta
Pusat
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Jakarta - Jalan Panjang

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Jakarta-Lippo Mall Puri

Lippo Mall Puri, Jl. Puri Indah Raya
Blok Ug R-05, Puri Indah Cbd
Tel. 021-29 111 332 S/D 336.

Jakarta-Kebon Sirih*

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Jakarta-Agus Salim

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Jakarta-Cikini*

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Jakarta-Prapatan*

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Jakarta-Senen

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Jl. Pasar Baru Selatan No. 16,
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Jl. Sukarjo Wiryopranoto No. 63,
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Jakarta-Muara Karang

Jl. Muara Karang Raya No. 72 Blok
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Jakarta-Mangga Besar

Jl. Mangga Besar Raya No. 42 A-B,
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Jakarta-Mangga 2 Raya

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* Include Syariah Office Channeling

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Jakarta-Itc Mangga Dua

Gedung ITC Mangga Dua Lt.1 Blok
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Jakarta-Bandengan

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Jakarta-Taman Duta Mas

Rukan Taman Duta Mas D9a No.8
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Jakarta - Cbd Pluit

Jl.pluit Selatan Raya,Komp.cbd Pluit
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Jakarta - Perniagaan Timur

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6917419, 6917418, 6917279,
6917412, 6916781

Jakarta - Orion Mangga Dua

Ruko Komp.orion Mangga Dua,Jl.
raya Mangga Dua, Komp.rukan
Orion Mangga Dua No.3 Jakarta
Utara
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Jakarta - Duta Indah Square

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Bsm/66670878 - Hunting
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Jakarta - Pantai Indah Kapuk 2

Rukan Cordoba B 12 Dan B 15,
Pantai Indah Kapuk, Jakarta Utara
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Jakarta-Rasuna Said*

Graha Aktiva Building, Jl.hr Rasuna
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Fax. 021-5221288

Jakarta-Warung Buncit*

Jl. Warung Buncit Raya No. 107,
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Jakarta-Supomo*

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

Jakarta-Wisma Elektrindo

Jl. Kuningan Barat No. 8, Jakarta
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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 Danamon

Menara Bank Danamon Lt.dasar Jl
Prof.dr. Satrio Kav E 4 No.6 Mega
Kuningan Jakarta 12940
Tel. 021-57991001-03/57991010
D-57991452
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

Bdi 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

Bdi 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, Jakata
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) 29411411/29411414
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-Permata Hijau*

Jl. Nikel Blok D No. 23-24 Permata
Hijau, Jakarta Selatan
Tel. 021-5357382
Fax. 021-5357384

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. 021-7500830

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. 02174708842/43/51/59/62/0217
4709605/02127479923
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. 0217297756
Fax. (021) 71297756

Pgb Jakarta - Pondok Indah*

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

* Include Syariah Office Channeling

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. Peggambiran 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 Suprpto

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

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,
Kav. 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, Kav.no.54, Kel. Pluit,
Kec. Penjarangan, 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. Penjarangan Jakut
Tel. 02171297662
Fax. (021) 71297668

Jakarta-Matraman*

Jl. Matraman Raya No. 52, Jakarta
Timur 13150
Tel. Hunt.021-800544, 2800477,
2800466, 2800455, D-2800536
D-2800985
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
Jatiwaringin 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
Tel. 02129083876-
880/02144726905
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
5525516/5586019

Tangerang-Supermall Karawaci

Unit F59a Supermall Karawaci Jl.
Bulevar Diponegoro Lippo Karawaci
Tangerang 15811
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 li

Komplek Citra Garden li 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

* Include Syariah Office Channeling

Office Address

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 li 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. 02159401434/1377/1000/0215940988/02134664419
Fax. (021) 59401434

Tangerang - Lippo Karawaci

Ruko Pinangsia Blok M No. 10, Lippo Karawaci, Tangerang
Tel. 021-55772507
Fax. (021) 55770825

Tangerang - Bsd 2

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

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 Rabinza Blok A No. 1, Kel. Muara Ciujung Timur, Kec. Rangkasbitung, Kab. Lebak 42314
Tel. 0252-209280/279
Fax. (0252) 209283

Tangerang - Mutiara Raya

Pasar Modern Mutiara Blok D-17 Dan 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 Jaya Kec. Pondok Aren Kota Tangerang Selatan Banten
Tel. 021-29511878
Fax. (021) 29511885

Tangerang - Bsd Square

Sunburst Cbd Lot I.1 Jl. Kapten Soebianto Djojohadikusumo 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. 5-6-7, 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 Cibirong

Ruko Graha Cibirong Blok D3, Komplek Graha Cibirong, Jl. Raya Jakarta Bogor Km.43, Kel. Cirimekar, Kec. Cibirong, 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, D-404494
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. 021-8904341/8901445
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. Kiai 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. 0725-41404
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. Pangeran 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 Iskandarinata No. 22 Bdg
Tel. (022)4241580 (Ext.3101)
Fax. (022) 4213428

Bandung-Pasar Baru

Jl. Otto Iskandarinata No.70 Lt.2 Blok D2-05 Bdg
Tel. (022) 4246700,4246701,4245959
Fax. (022) 4246702

Bandung-Setrasari Mall

Komp. Ruko Setrasari 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 No. 11 A, Kel. Jamika,Kec. Bojongloa Kaler, Bandung Jabar
Tel. (022) 6010850, 6022463, 6022456
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 Bdg
Tel. (022) 5407163 - 5407167
Fax. (022) 5407166

Bandung-Sumbersari

Ruko Sumber Sari Jl. Soekarno Hatta 130 Bdg
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) 238088,238089
Fax. (0262) 238090

S U B A N G-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

* Include Syariah Office Channeling

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 Bdg
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

Bandung-Juanda

Jl. Ir. Juanda No.64, Bandung
Tel. (022) 4204462 (Hunt) 022-
4211945 (D)
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. Surapati 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. 0231321530/531/536/02313250
57/0231325171/02312579551
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-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 Kav. 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. Mentikan
Kec. Prajurit 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 - Dharmahasada*

Jl.Dharmahasada 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. Tandés,
Kota Surabaya Jatim
Tel. 03188404848
Fax. (031)88404850

Pgb 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

Office Address

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

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-H, 690330-D
Fax. (0354) 684844

Kediri - Pare*

Jl. Mastrip 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. Suprpto

Jl. Jaksa Agung Suprpto 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. 0338675201/205/206/211/22
1/0335673671/0338674324/0338
5559549
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 Gajah Mada
Kav. 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-Ngurah Rai

Jl. Ngurah 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, Desa
Kerobokan Kelurahan Badung, Kec.
Kuta Utara, Bali
Tel. (0361)730084, 731718
Fax. (0361) 731189

Badung - 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. 0361-8958332

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
-

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) 3612745, 3627859
Fax. (0411) 312776

Makassar-Mall

Jl. Kh. Ramlil 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-Latimjong*

Jl.g.latimjong No.22, Makasar
Tel. (0411) 314471, 314482
Fax. (0411) 314474

Sungguminasa-W.hasyim*

Ruko Plaza Balla Lompaa 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 li/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

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Makassar-Veteran Selatan

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

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 Kel Caille Kec.
Ujung Bulu Kab, 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-Kemakmuran*

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
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Ambon-Diponegoro

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

Masohi-A.soulissa

Jl.abd.soulissa 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

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. Jendral Ahmad Yani, Kel Remu
Utara, Kec. Sorong, Papua Barat
Tel. (0951) 324817
Fax. (0951) 324817

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

Years olda-Hasanudin

Jl.st.hasanudin No.65, Years olda -
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

Banjarmasin-Lambung**Mangkurat***

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

Banjarmasin-A. Yani

Jl. A.yani Km. 2.5 No. 81,
Banjarmasin
Tel. (0511)3266278-80 (H)
(0511)3257422 (D)
Fax. (0511)3266282

Banjarmasin-Pasar Baru*

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

Banjar Baru - A. Yani*

Jl. A. Yani Km 34, No 31 Banjarbaru
Tel. (0511) 4780023-24, 4780405
Fax. (0511) 4780028, 4782850

Bjm - Brigjen H. Hasan Basri

Jl. Brigjen H. Hasan Basri No. 47 D
Rt 17, Banjarmasin
Tel. (0511) 3304653
Fax. (0526) 2030137

Tabalong - Pangeran Antasari

Jl. Pangeran Antasari Rt. 1, Tanjung
- Tabalong
Tel. 0526-2030154
Fax. (0511) 3304589

Kotabaru - Putri Ciptasari

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

Kotabaru-Batu Licin

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

Samarinda-Sudirman

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

Samarinda-Citra Niaga

Jl. Mulawarman No. 27 Rt 28, Kel.
Pelabuhan, Kec. Samarinda Ilir,
Kotamadya Samarinda, Provinsi
Kalim
Tel. (0541) 741802, 202021
Fax. (0541) 741803

Samarinda Pahlawan

Jl. Pahlawan Rt.032, Kel. Dadi
Mulya Kec. Samarinda Ulu
Samarinda
Tel. (0541) 768531
Fax. (0541) 768533

Office Address

Samarinda-Lambung Mangkurat*

Jl. Lambung Mangkurat No.01
Rt.24/25 Kel.pelita, Kec Samarinda
Utara, Samarinda, Kal-Tim.
Tel. (0541) 7772929 (Cs Ext : 3111)
Fax. (0541) 7773100

Balikpapan-Sudirman

Jl. Jend.sudirman No. 54
Balikpapan
Tel. (0542) 733134-8, 730016,
736887 (Direct Bsm)
Fax. (0542) 736401

Balikpapan-Pandansari

Jl. Pandan Sari No. 7 Balikpapan
Tel. (0542)-413294, 413293, 441182
(Direct Bsm)
Fax. (0542) 440716

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)-720977-79(H), 7209975
(Bsm)
Fax. (0542) 7209980

Kh. Ahmad Mukhsin (D/H Tenggarong-Maduningrat)

Jl. Kh. Ahmad Mukhsin No. 19 Rt
Iv Kel. Timbau, Kec. Tenggarong
Kab. Kutai Katanegara, Provinsi
Kalimantan Timur
Tel. (0541) 662633, 200116
Fax. (0541) 662124

Tarakan-Yos Sudarso

Jl. Yos Sudarso No. 30 Tarakan
Tel. (0551) 24648, 50, 25947 (Direct
Bsm)
Fax. (0511) 22531

Tarakan-Sudirman

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

Nunukan -Pattimura

Jl. Pattimura 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,
Fax. (0562) 634276

Pemangkat-M.hambal

Jl. Muh. Hambal No. 48, Pemangkat
Tel. (0562) 242222,242288
Fax. (0562) 2422123

Pontianak-Kh. Wahid Hasyim

Jl. KH. Wahid Hasyim No. 24 - 26,
Pontianak Kalimantan Barat
Tel. (0561) 768599, 765411
Fax. (0561) 766203

Pontianak-Gajah Mada

Jl. Gajah Mada No.132 Pontianak
Tel. (0561) 763078
Fax. (0561) 763766

Pontianak - Sungai Raya Dalam

Jl. Sungai Raya Dalam No. C.
Kel. Bangka Belitung Darat, Kec.
Pontianak Tenggara, Kota Pontianak
Kal Bar
Tel. 0561-75944446
Fax. (0561) 6715076

Sintang-Mt Haryono

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

Sanggau-A.yani

Jl. Ahmad Yani No. 99 Kabupaten
Sanggau Kalimantan Barat
Tel. (0564) 22553
-

Melawi - Juang

Jl. Juang Blok H No. 3 Dan 4,
Nanga Pinoh, Kab. Melawi
Tel. 0568- 22785
-

Ketapang-Merdeka

Jl. Merdeka No. 181, Ketapang,
Kalimantan Barat
Tel. (0534) 33297, 33576
Fax. (0534) 33577

Region 6

Medan-Diponegoro*

Jl. Diponegoro No. 35
Medan, Sumatera Utara 20152
Tel. (061) 4552000
Fax. (061) 4526485

Medan-Binjai*

Jl. Jend. Sudirman No.60, Binjai -
Sumatera Utara Kode Pos 20711
Tel. 061 - 8821059
Fax. 061-8829039

Medan-Tanjung Pura

Jl. Pemuda No. 20, Tanjungpura -
Sumatera Utara (20853).
Tel. 061 - 8960433
Fax. 061 - 8960801

Stabat-Zainal Arifin

Jl. Zainal Arifin 774, Stabat Kab.
Langkat
Tel. 061 - 8912160
Fax. 061 - 8912156

Medan-Diponegoro

Jl. P. Diponegoro No. 35, Medan -
Sumatera Utara 20152
Tel. 061 - 4552000
Fax. 061-4526485

Medan-Pemuda*

Jl. Pemuda No. 5 A-D, Medan -
Sumatera Utara 20151
Tel. 061 - 4154611
Fax. 061-4566358

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
Fax. 061-7351460

Medan-Pandu

Jl. Pandu 41/70, Medan - Sumatera
Utara 20212
Tel. 061 - 4576222
Fax. 061-4565241

Medan-Iskandar Muda*

Jl. Iskandar Muda No.226-230,
Medan - Sumatera Utara -20112
Tel. 061 - 4155090
Fax. 061-4536269

Medan-Petisah

Jl. Nibung Utama No.3-
4 Petisah,Medan - Sumatera
Utara-20112
Tel. 061 - 4575685
Fax. 061-4575725

Medan-Thamrin

Jl.thamrin No.93-95, Medan -
Sumatera Utara 20214
Tel. 061 - 7366811
Fax. 061-7342616

Medan-Iskandar Muda 2

Jl.Iskandar Muda No.57,Medan
Tel. 061-4514748
Fax. 061-4514733

Medan-Asia Mega Mas

Ruko Asia Mega Mas,Jl.asia Indah
Blok Bb No.16,Medan
Tel. 061-7321650
Fax. 061-7321503

Medan-Tomang Elok

Komp.tomang Elok Blok Bb
No.98,Seikambing,Medan
Tel. 061-8466150
Fax. 061-8466130

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
Tel. 061-7870997 (H)
Fax. 061-7870897

Medan-Asia

Jl. Asia 184C, Medan
Tel. 061 - 7349644
Fax. 061 - 7354422

Medan-A. Yani

Jl. Ahmad Yani No. 74, Medan -
Sumatera Utara 20111
Tel. 061 - 4519339
Fax. 061- 4158935

Tanjung Morawa

Jl. Irian 111, Deli Serdang/Tj.
Morawa - Sumatera Utara, 20362
Tel. 061 - 7945929
Fax. 061-7945778

Medan-Citra Garden

Jl. Citra Garden Blok B1-20, Medan
Tel. 061-77164292
Fax. (061) 8214460

Deli Serdang-Sutomo

Jl . Sutomo No. 85 , Lunuk Pakam,
Kab. Deli Serdang
Tel. 061-7955780
Fax. (061) 7955780

Medan-Sisingamangaraja

Jl. Sisingamangaraja No .289 Ruko
No 5 & 6 Kel . Sudirejo li Medan
Sumut
Tel. 061-7880089
Fax. (061) 7880781

Medan-Putri Hijau*

Jl. Putri Hijau No. 2, Medan -
Sumatera Utara 20111
Tel. 061 - 4152655
Fax. 061-4576606

Medan-Krakatau

Jl.krakatau No.127 - 127A, Medan
Tel. 061-6617797 (H)
Fax. 061-6636812

Medan-Yos Sudarso

Jl Yos Sudarso 152D, Medan
Tel. 061 - 6621450
Fax. 061 - 6620955

Sibolga-Imam Bonjol

Jl. Imam Bonjol No.63, Sibolga-
Sumatera Utara, 22522
Tel. 0631 - 23826
Fax. 0631-24326

Gunung Sitoli-Diponegoro

Jl.diponegoro No.143 Kel...ilir Kec.
gunungsitoli Kab Nias Kode Pos
22815
Tel. 0639-22921
Fax. 0639-22923

P.siantar-Sutomo

Jl. Sutomo No. 5 D/E, Pematang
Siantar 21117
Tel. 0622 - 29481
Fax. 0622-29482

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Tebing Tinggi-Sudirman

Jl. Jend. Sudirman No. 218 -220,
Tebing Tinggi - Sumatera Utara -
20615
Tel. 0621 - 24226
Fax. 0621-24175

Padang Sidempuan-Merdeka

Jl. Merdeka No.22, Padang
Sidempuan - Sumatera Utara -
22718
Tel. 0634 - 22977
Fax. 0634 - 22979

Kisaran-Imam Bonjol

Jl. Imam Bonjol 178, Kisaran -
Sumatera Utara 21215
Tel. 0623 - 44079
Fax. 0623-44059

Rantau Prapat-A.dahlan

Jl. Kh Ahmad Dahlan No.94, Rantau
Prapat - Sumatera Utara 21413
Tel. 0624 - 24159,24160
Fax. 0624-21068

Tanjung Balai-Cokroaminoto

Jl. Cokroaminoto 48 A, Tj. Balai
Asahan - Sumatera Utara 21312
Tel. 0623 - 93370
Fax. 0623 - 95158

Banda Aceh-Safiatuddin*

Jl. Sri Ratu Safiatuddin No.54,
Nanggroe Aceh Darussalam, 23122
Tel. 0651 - 31178
Fax. 0651 - 32802

Meulaboh - Nasional

Jl. Nasional No. 4, Meulaboh, Aceh
Barat
Tel. (0655) 7552626
Fax. (0655) 7552627

Lhokseumawe-Perdagangan*

Jl. Perdagangan No. 47-49,
Lhokseumawe - Aceh Utara
Tel. 0645 - 40104
Fax. 0645-43640

Langsa-Teuku Umar*

Jl. Teuku Umar No.114, Langsa -
Aceh Timur
Tel. 0641 - 21888, 23900
Fax. 0641 22732

Bireuen-Kol. Husein Yusuf*

Jl. Kolonel Husein Yusuf No. 1,
Bireuen
Tel. 0644 - 323081
Fax. 0644 - 323086

Padang-Sudirman*

Jl. Jend. Sudirman No. 40, Padang
25128
Tel. (0751) 32226
Fax. 0751-30605/34062

Padang-Bundo Kandung

Jl. Bundo Kandung No. 23 , Kode
Pos 25118
Tel. (0751) 33159/31585
Fax. 0751 22782

Bukittinggi-A.yani

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

Payakumbuh-Soekarno Hatta*

Jl. Soekarno-Hatta No. 80
Payakumbuh Kode Pos.26222
Tel. (0752) 95771/95772/95770
Fax. (0752) 95764

Padang - S. Parman

Jl.s.parman 147,Kel.ulak Karang
Kec.padang.
Tel. 0751-442686/442697
Fax. 0751-442701

Pekanbaru-Wahid Hasyim

Jl. W Hasyim No. 2 Pekanbaru
28111
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Duri-Sudirman

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28884
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Pekanbaru - Tuanku Tambusai

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Fax. 0761-62428

Bagan Batu - Sudirman

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Pekanbaru-Hr Subrantas

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Fax. 0761-589987

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Kab. Inragiri Hilir
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Fax. (0768) 23911

Inragiri Hulu-Sultan

Jl. Sultan Rt/Rw.18/06, Kel.
Kampung Besar Kota, Kec. Rengat,
Kab. Inragiri Hulu
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-

Batam-Raden Patah

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Batam - Batu Aji

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Pertokoan Aviari Pratama Blok B2
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Batam-Gedung Nagoya

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

Komplek Palm Spring Batam Center
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-

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Jambi- Hayam Wuruk

Jl. Hayam Wuruk No. 03, Talang
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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

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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.
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Palembang-Sudirman

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Palembang-Mesjid Lama

Jl. Mesjid Lama No. 170
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Lemabang-Palembang 30118
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Kode Pos 31611
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Fax. 0733-322990

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32116
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Fax. (0735) 320657

Prabumulih-Sudirman

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Prabumulih 31121
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Muara Enim 31315
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Jl. Lettu Hamid No.88 Pagar Alam,
Lahat, Sumsel
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Jl. Basuki Rahmat No.897 C-D
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Musi Banyuasin-Palembang

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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
Tel. 0711-5645698
-

Pangkal Pinang - Mesjid Jamik

Jl. Masjid Jamik No. 27, Pangkal
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Office Address

Region 7

Semarang-Pemuda*

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663319-D
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Fax. (0271) 644428

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Sragen-Sukowati*

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Solo-Raya Palur

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Solo-Kapten Tendean*

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47 Banjarsari Solo
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Solo-Slamet Riyadi*

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Sukoharjo - Raya Solo Permai

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Solo Baru, Jl. Raya Solo Permai L
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Jepara-Patimura

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Demak-Sultan Patah

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Tegal-Sudirman*

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Tegal-Banjaran

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Pekalongan-H. Wuruk*

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Ungaran-Gatot Subroto

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Batang-Sudirman

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Kebumen-Kusuma*

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Gombong-Yos Sudarso

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Kendal-Raya*

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Rembang-Kartini

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

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Weleri - Raya Kendal

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Makassar 90174
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Semarang*

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501322
Tel. (024) 3517403 , 3549401 ext 800
Fax. (024) 3517159

Financial Services Authority References

Regulation	Page
A. General Provisions	
1) The Annual Report should contain:	
a. Summary of Key Financial Information;	14-15
b. report from the BOC;	42-49
c. report from the BOD;	52-61
d. company profile;	72-113
e. management analysis and discussion;	114-209
f. corporate governance;	324-503
g. corporate social responsibilities;	504-555
h. audited financial statements; and	
i. statement that the Board of Directors and the Board of Commissioners are fully responsible for the accuracy of the Annual Report.	70-71
2) The Annual Report must be in the Indonesian language. If the Annual Report is also presented in another language, either in the same or separate documents, the documents must be available at the same time and contain the same material information. In cases where there is any different interpretation due to the transfer of language, the financial statement in the Indonesian language shall become the reference.	√
3) The Annual Report should be prepared in a form that is easy to read. Images, charts, tables, and diagrams are presented by mentioning the title and / or clear description.	√
4) The Annual Report must be printed on light colored paper of high quality, in A4 size, bound, and in a format that permits reproduction by photocopy.	√
B. Summary of Key Financial Information	
1) Summary of Key Financial Information is presented in comparison with previous 3 (three) fiscal years or since commencement of business of the company, at least contain:	14-18
a. income;	14
b. gross profit;	14
c. profit (loss);	14
d. total profit (loss) attributable to equity holders of the parent entity and non controlling interest;	14
e. total comprehensive profit (loss);	14
f. total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	14
g. earning (loss) per share;	14
h. total assets;	14
i. total liabilities;	14
j. total equities;	14

Regulation	Page
k. profit (loss) to total assets ratio;	15
l. profit (loss) to equities ratio;	15
m. profit (loss) to income ratio;	15
n. current ratio;	15
o. liabilities to equities ratio;	15
p. liabilities to total assets ratio; and	15
q. other information and financial ratios relevant to the company and type of industry.	16
2) The Annual Report should contain information with respect to shares issued for each three-month period in the last two (2) fiscal years (if any), at least covering:	22-25
a. number of outstanding shares;	22-23
b. market capitalization;	22-23
c. highest share price, lowest share price, closing share price; and	22-23
d. share volume.	22-23
3) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and decrease in par value of shares, then the share price referred to in point 2), should be added with explanation on:	101-102
a. date of corporate action;	√
b. stock split ratio, reverse stock, dividend, bonus shares, and reduce par value of shares;	√
c. number of outstanding shares prior to and after corporate action; and	√
d. share price prior to and after corporate action.	√
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.	n.a
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.	n.a
C. The Board of Commissioners Report The Board of Commissioners Report should at least contain the following items:	42-49
1) assessment on the performance of the Board of Directors in managing the company.	45-46
2) view on the prospects of the company's business as established by the Board of Directors, and	48
3) changes in the composition of the Board of Commissioners (if any).	48
D. The Board of Directors Report The Board of Directors Report should at least contain the following items:	52-61
1) the company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company:	52-57
2) business prospects;	57-58
3) implementation of Good Corporate Governance by the company; and	59
4) changes in the composition of the Board of Directors (if any).	60

Regulation	Page
E. Company Profile	72-113
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;	77
2) brief history of the company.	74-76, 78-79
3) line of business according to the latest Articles of Association, and types of products and/or services produced.	74-77
4) structure of organization in chart form, at least one level below the Board of Directors, with the names and titles;	80-82
5) vision and mission of the company:	84-85
6) the Board of Commissioners profiles include:	349-350, 258, 88-90, 361-362
a. name;	88-90, 361-362
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.	348, 88-90, 361-362
c. history of education;	88-90, 361-362
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	358
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	349-350
7) the Board of Directors profiles include:	91-95
a. name and short description of duties and functions;	366-367
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.;	367-368, 389-90
c. history of education;	91-95
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	401-403
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	391
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 poin t 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.	306-313
10) information on names of shareholders and ownership percentage at the end of the fiscal year, including:	98-99
a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	98-99
b. Commissioners and Directors who own shares of the Issuers or Public Company; and	98
c. groups of public shareholders, or groups of shareholders, each with less than 5% ownership shares of the Issuers or Public Company.	98-99

Regulation	Page
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;	100
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;	104-108
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.	101-103
14) chronology of securities listing and rating of the securities (if any);	103
15) name and address of the securities rating company (if any);	109
16) name and address of capital market supporting institutions and/or professionals. For professionals providing services regularly for the Issuer or Public Company, it is required to disclose the services, fees, and periods of assignment; and	109
17) awards and certifications of national and international scale bestowed on the company during the last fiscal year (if any).	111-113
F. 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:	114-209
1) operational review per business segment, according to the type of industry of the Issuer or Public Company including:	124-151
a. production, including process, capacity, and growth;	124-151
b. income; and	165-170
c. profitability;	163-164
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	
a. current assets, non-current assets, and total assets;	171-180
b. short term liabilities, long term liabilities, total liabilities;	180-184
c. equity	184
d. sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit(loss); and	163-170
e. cash flows;	184-185
3) the capacity to pay debts by including the computation of relevant ratios;	185-186
4) accounts receivable collectability, including the computation of the relevant ratios;	185-186
5) capital structure and management policies concerning capital structure;	187-189
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;	191
7) material Information and facts that occurring after the date of the accountant's report (subsequent events);	193
8) information on company prospects in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source;	194

Regulation	Page
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;	193
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;	194
11) marketing aspects of the company's products and services, among others marketing strategy and market share;	195
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;	196-197
13) Use of proceeds from public offerings:	197
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	✓
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;	✓
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:	198
a. transaction date, value, and object;	198
b. names of transacting parties;	198
c. nature of related parties (if any);	198
d. description of the fairness of the transaction;	198
e. compliance with related rules and regulations;	198
15) changes in regulation which have a significant effect on the company and impacts on the company (if any):	199-203, 207
16) changes in the accounting policy, rationale and impact on the financial statement (if any).	204-207
G. Corporate Governance Corporate Governance contains short descriptions of at least the following items:	326-503
1) Board of Commissioners, including:	344-358
a. description of the responsibility of the Board of Commissioners;	356
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Commissioners.	356-358
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.	354-355, 394-397
2) Board of Directors, including:	385-403
a. scope of duties and responsibilities of each member of the Board of Directors;	386-387, 389-390
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;	400-401
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;	394-397
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	336-343
e. disclosure of company policy concerning assessment on the performance of the member of the Board of Directors (if any);	398-399

Regulation	Page
3) Audit Committee, includes among others:	359-365
a. name;	361-362
b. history of position title, work experience and legal basis for appointment;	361-362
c. history of education;	361-362
d. tenure of members of Audit Committee;	363
e. disclosure of independence of the members of the Audit Committee;	361
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;	363-364
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.	364
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:	366-384
a. name;	367-368; 374; 378-379
b. history of position title, work experience and legal basis for appointment;	366-368; 373-374; 377-379
c. history of education;	367-368; 374; 378-379
d. tenure of members of the committee;	368; 375; 379
e. disclosure of the company's policy concerning the independence of the committee;	367; 373; 378
f. description of duties and responsibilities;	366; 372; 377
g. disclosure of the company's policy and its implementation, frequency of committee meetings, and attendance of the members of committee in the meetings;	368-370; 375; 379-380
h. brief report on the committee activities carried out during the year under review;	371; 376; 380
5) description of tasks and function of the Corporate Secretary;	413-422
a. name;	414
b. history of position title, work experience and legal basis for appointment;	414
c. history of education;	414
d. tenure of the corporate secretary;	414
e. brief report on Corporate Secretary activities carried out during the year under review;	415
6) description of the company's internal audit unit;	426
a. name;	427
b. history of position title, work experience and legal basis for appointment;	427
c. Qualification/certification of internal audit professionals (if any);	427
d. structure or position of the internal audit unit;	428
e. duties and responsibilities of the internal audit unit according to the internal audit unit charter; and	428
f. brief report on the committee activities carried out during the year under review;	429
7) description of the company's internal control, at least contains:	439-442

Regulation	Page
a. financial and operational control, and compliance to the other prevailing rules;	439-442
b. review the effectiveness of internal control systems;	442
8) risk management system implemented by the company, at least includes:	435, 212-305
a. general description about the company's risk management system;	435
b. types of risk and the management; and	435-438
c. review the effectiveness of the company's risk management system;	438-439
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:	451-453
a. substance of the case/claim;	451-452
b. status of settlement of case/claim; and	451-452
c. potential impacts on the financial condition of the company.	451-452
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);	452
11) information about codes of conduct and corporate culture (if any) includes:	481-484
a. key points of the code of conduct;	481-483
b. key points of the corporate culture;	481
c. socialization of the code of conduct and enforcement; and	483-484
d. disclosure that the code of conduct is applicable for Board of Commissioners, Board of Directors, and employees of the company;	481
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	197
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:	484-486
a. mechanism for violation reporting;	484-485
b. protection for the whistleblower;	485
c. handling of violation reports;	485
d. unit responsible for handling of violation report; and	485
e. results from violation report handling.	486
H. Corporate Social Responsibility	506-555
1) discussion of corporate social responsibility covers policies, types of programs, and cost, among others related to:	
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;	527-555

Regulation		Page
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;		525-527
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		511-521
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.		521-525
2) Issuers or the Public Company may impart information as referred to in point 1) in the Annual Report or in separate report submitted along with the Annual Report to Bapepam-LK, such as sustainability report, or corporate social responsibility report.		√
I. 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. 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.		Financial Statements
J. Board of Commissioners and Board of Directors Signatures		70-71
1) Annual Report should be signed by all members of the current Board of Commissioners and Board of Directors.		√
2) The signature as refer to in point 1) should be appended on separate sheet of the Annual Report, where the said sheet should contain a statement that all members of the Board of Commissioners and the Board of Directors are fully responsible for the accuracy of the Annual Report, in accordance with the Form No. X.K.6-1 of the Attached Rules.		√
3) In the event that members of the Board of Commissioners or the Board of Director refused to sign the Annual Report, the said person should provide a written explanation in separate letter attached to the Annual Report.		n.a
4) In the event that a member of the Board of Commissioners and the Board of Directors refused to sign the Annual Report and failed to provide written explanation, then a member of the Board of Commissioners or Board of Directors who signed the Annual Report should provide a written explanation in a separate letter attached to the Annual Report.		n.a

Note: N/A = Not Applicable

Cross Reference of BI Circular Letter No 14/35

Regulation	Page
1. The Publication of the bank's Annual Report is intended to provide regular and comprehensive information on the condition of the bank including its business development and performance, as well as that of its business group. All of the information is expected to enhance transparency of the bank's financial condition to the public and maintain public trust of the banking institutions.	√
2. Besides being submitted to shareholders, Annual Report shall be submitted at least to Bank Indonesia and other institutions in the bank's business development, such as the Indonesian Consumers Foundation (YLKI), Indonesian rating agencies, Indonesia banking associations, the Indonesian Banking Development Institute (LPPI), 2 (two) Research Institutes on the Economy and Finance; and 2 (two) economic and finance magazines. Specified certain annual reports are only required to be submitted to Bank Indonesia. The deadline for submission of annual reports and specified certain annual report is not later than 5 (five) months after the fiscal-year end.	√
3. Annual reports must be prepared for 1 (one) Fiscal Year and presented in comparison to at least 1 (one) previous fiscal year.	√
4. Annual report should be presented in the bank's website not later than 1 (one) working day after the deadline for submission of the Annual Report, and should be maintained in the bank's website for at least 2 (two) consecutive reporting periods.	√
5. The bank's Annual Report should be prepared in Bahasa Indonesia. In the event that the Annual Report is also made in a language other than in Bahasa Indonesia, in the same or a separate document, then the annual report referred to should contain the same information.	√
6. The currency used in the Annual Report is Rupiah.	√
I. SCOPE OF ANNUAL REPORT	
Annual Report should at least include:	
1. General information	
General Information in Annual Report should at least encompass:	
a. Management, covering the Board of Commissioners, Board of Directors, and executive officers including their positions and CVs;	88-95, 571-572
b. Details on Shareholders, including the names and the number of shares;	98-99
c. Bank business development and bank business group including data regarding:	
1. Summary on important financial data should at least include distribution of funds and revenue, net profit or loss, operational profit, profit before tax, earning assets, fund sources and composition, financing and its composition, capital, number of shares issued and fully paid up;	14
2. Financial ratios should be presented and should at least include financial ratios as stipulated in Bank Indonesia Regulation concerning Transparency of Financial Conditions of Banks.	15-16
d. strategy and management policy used in developing the bank's business;	68-69
e. management report providing information regarding bank management by the Management in the framework of Good Corporate Governance and should at least include:	
1. Organization structure;	80
2. Main activities;	124-147
3. Information Technology;	314-317
4. Type of product and services offered including Small Business Credit (UMKM);	558-570
4. Interest rates of funds and provision of funds;	168, 180, 457
6. Economic development and market target;	118-123
7. Local and Foreign Network and business partners;	573-583
8. Number, type and locations of offices;	573-583
9. Ownership of Board of Directors, Commissioners and shareholders in the bank business group,	98-99
10. Important changes occurring in the bank and bank business group during the year under review;	124-209
11. Forecasted important things that may happen in the future;	194
12. Human resources, including the number, educational structure, training and development;	306-313

Regulation		Page
2.	Annual Financial Report The Annual Financial Report should at least include the following points:	Attachment (L)
a.	Bank Audited Financial Statement consisting of:	
1.	Balance Sheet;	L 6/1 - 6/3
2.	Comprehensive Statement of Income;	L 6/4 - 6/5
3.	Statement of Changes in Equity;	L 6/6 - 6/7
4.	Statement of Cash Flows, and	L 6/8 - 6/9
5.	Notes to the Financial Statements, including information on commitments and contingencies.	L 5/1 - 5/242
b.	For banks that own subsidiaries, aside from individual Financial Statements as referred to in letter a, Annual Report should also include Consolidated Financial Statements audited by a Public Accountant, namely the consolidated Financial Statement of the bank and its subsidiaries, which consist of at least:	Attachment (L)
1.	Balance Sheet;	L 1/1 - 1/4
2.	Comprehensive Statement of Income;	L 2/1 - 2/2
3.	Statement of Changes in Equity and;	L 3/1 - 3/2
4.	Commitments and contingencies.	L 5/183 - 5/187
c.	For banks that are a part of a business group, aside from the report referred to in paragraphs a and b, the bank is also required to submit the Annual Financial Report consisting of:	√
1.	Parent Company Financial Statements audited by Public Accountant, as a result of consolidation of all entities in the group in compliance with the prevailing accounting standards, which at least includes:	√
a)	Statement of Financial Position (Balance Sheet);	√
b)	Comprehensive Income Statement;	√
c)	Statement of Changes in Equity, and	√
d)	Commitments and Contingencies;	√
2.	Financial Holding Company Financial Statements, audited by a Public Accountant, as a result of consolidation of all entities in the finance group in accordance with applying accounting standards, and at least include:	√
a)	Statement of Financial Position (Balance Sheet);	√
b)	Comprehensive Income Statement;	√
c)	Statement of Changes in Equity, and	√
d)	Commitments and Contingencies.	√
	In the event that the business group does not have a Holding/Parent Company in the Financial Sector then the financial statements presented are the Parent Company Financial Statements audited by a Public Accountant	√
3.	Opinion of Public Accountant The opinion of Public Accountant contains among others the point of view of the Public Accountant on the financial statement as referred to in number 2.	Attachment
4.	Bank Capital, Risk Exposure and Risk Management Disclosure	228-305, L 5/231 - 5/233
a.	Capital disclosure and risk exposure disclosure and risk management implementation aims to enhance transparency to the public by determining minimum requirements of disclosure, so that the public can assess the risk profile and capital adequacy of the bank.	√
b.	The bank should have written policy approved by the Board of Directors regarding the disclosures set forth in this number. The policies, among others, should be related to the content of disclosure to be reported and internal controls in the disclosure process.	√
c.	Disclosures were prepared in accordance with the guidelines as stated in the attachment, which form an integral part with this Circular Letter.	√
	Disclosure of information as referred to in letter a, consists of:	
1.	Capital Disclosures	226-228
	Capital disclosures at least cover:	
1)	Qualitative disclosures, among others information about:	
a.	Capital structure, covering explanation on the equity instruments issued by the bank including: characteristics, duration of instrument, callable feature, features step-up, yield rate, and rating (if available), and	226-228
b.	Capital adequacy, covering explanations on the approach used by the bank in assessing capital adequacy to support current and future activities.	226-228

Regulation	Page
2) Quantitative disclosures covering capital structure of the bank as referred to in Table 1.a and Table 1.b.	228
2. Risk Exposure and Risk Management Disclosure At least include:	
1) Disclosure on the bank's Risk Management in general, including:	212-228
a) Active supervision of the Board of Commissioners and the Board of Directors;	217-218
b) Adequacy of policy, procedure and determination of risk management limit	218-219
c) Adequacy of identification, measurement, supervision and control processes, as well as Risk Management information system	220-221
d) Comprehensive Internal Control System	221-223
2) Disclosure on risk exposure and implementation of bank Risk Management in particular, covering:	223-250
a) Credit Risk, which includes:	229-278
1) General Disclosure, which consists of:	
a) Qualitative Disclosures, which include, among others:	
i. information regarding the application of credit risk management to, including:	229
I.1. credit risk management organization;	229-230
I.2. credit risk management strategies for activities that have a significant credit risk exposure;	229
I.3. credit concentration risk management policies, and	230
I.4. mechanism for credit risk measurement and control.	230
ii. definition of overdue receivables and impaired receivables, and	230-231
iii. description on the approach used for the Provision for Loan Impairment Losses (CKPN), individually and collectively, as well as the statistical methods used in the calculation of CKPN.	231-232
b) Quantitative Disclosures, as referred to in Tables 2.1.a through Table 2.6.b, which includes:	234-250
i. Disclosure on net receivables by region, as shown in Table 2.1.a and Table 2.1.b;	234-237
ii. Disclosure on net receivables by remaining maturity of the contract as shown in Table 2.2.a and Table 2.2.b;	238-239
iii. Disclosure on net receivables by Economic Sector as shown in Table 2.3.a and Table 2.3.b;	240-243
iv. Disclosure on receivables and allowances by region, as shown in Table 2.4.a and Table 2.4.b;	244-245
v. Disclosure on receivables and allowances by Economic Sector as shown in Table 2.5.a and Table 2.5.b, and	246-249
vi. Details on Movements of allowances for impairment losses as shown in Table 2.6.a and Table 2.6.b.	250
2) Disclosure of Credit Risk using the Standardized Approach, which consists of:	251
a) Qualitative Disclosures, which includes:	251
i. information regarding the use of rating the calculation of Risk Weighted Assets (RWA) for credit risk;	251
ii. category of portfolios that use the rating;	251
iii. rating agency, and	251
iv. disclosure of counterparty credit risk, including types of mitigation instruments commonly accepted / delivered by the bank.	251
b) Quantitative Disclosure as referred to in Tables 3.1.a through Table 3.2.c.2, which includes:	252-259
i. Disclosure of net receivables by Portfolio Category and Rating Scale as shown in Table 3.1.a and Table 3.1.b, and	252-255
ii. Disclosure on Counterparty Credit Risk as shown in Table 3.2.a, Table 3.2.b.1, Table 3.2.b.2, Table 3.2.c.1, and Table 3.2.c.2.	257-259
3) Disclosure on Credit Risk Mitigation using the Standardized Approach, which consists of:	260-261

Regulation	Page
a) Qualitative Disclosures, which includes:	260-261
i. Information regarding the bank's policy for the main types of collateral accepted;	260-261
ii. policies, procedures, and processes to assess and manage collateral;	260-261
iii. main warrantors/guarantors and their credit worthiness, and	260-261
iv. information on concentration level arising from the use of credit risk mitigation techniques.	260-261
b) Quantitative Disclosure referred to in Table 4.1.a through Table 4.2.b, includes:	262-269
i. Disclosure of net Receivables based on Risk Weighting after MRK effect as shown in Tables 4.1.a and Table 4.1.b, and	262-265
ii. Disclosure of net receivables and Credit Risk Mitigation Techniques (MRK) as shown in Table 4.2.a and Table 4.2.b.	266-269
4) Disclosure of Asset Securitization, which consists of:	270-271
a) Qualitative Disclosures, which include:	
i. General disclosure of risk management, which includes objective of asset securitization, the limit of asset securitization activities in transferring the bank's credit risk to other party's over any transaction that underlay the asset securitization activities, the bank's functions in asset securitization activity, and an explanation of the bank's involvement in those functions;	270-271
ii. Summary of accounting policies for asset securitization activities, which include, transactions treated as sales or funding, recognition of gains from securitization activities, and assumptions used to assess the presence or absence of on-going involvement in the securitization activity, including changes from the previous period and the impact of those changes, and	270-271
iii. Names of the rating used in asset securitization activities and asset securitization exposures rated by the said agency.	270-271
b) Quantitative Disclosure, referred to in Tables 5.1.a through Table 5.2.b, which includes:	272-273
i. Securitization Transaction Disclosures as Table 5.1.a and Table 5.1.b, and	272-273
ii. Securitization Transaction Activity Summary in which the bank acts as the Originator as in Table 5.2.a and Table 5.2.b.	-
5) Quantitative Disclosure of Credit Risk RWA Calculation using Standardized Approach referred to in Table 6.1.1 through Table 6.2.7.	274-278
b) Market Risk, which includes:	279-281
1) Standardized measurement method for market risk, comprised of:	
a) Qualitative Disclosures, which include:	
i. Information regarding the application of risk management including:	279-280
1.1. market risk management organization;	279
1.2. trading book and banking book portfolio management, as well as the valuation methodology used, and	279-280
1.3. market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	280
ii. coverage portfolio (trading and banking book) which were taken into account in the Minimum Capital Requirement (CAR), and	280
iii. measures and plans to anticipate market risk on foreign currency transactions, because of changes in exchange rates and of fluctuations of interest rates, including descriptions of all fundings and contracts without protection or hedging, and debts with floating rate or not determined in advance.	280
b) Quantitative Disclosures, at least including: market risk disclosures using standardized measurement methods as described in Table 7.1.	281
2) Internal model-based approach to market risk, which consists of:	n.a
a) Qualitative Disclosures, which include:	n.a
i. Information regarding the application of risk management, including:	

Regulation	Page
I.1. market risk management organization;	
I.2. trading book portfolio management and valuation methodologies used, and	
I.3. market risk measurement mechanism for monitoring and periodic risk for capital adequacy calculation in the trading book.	
ii. Portfolio covered in the Internal Model approach and the valuation policies used for the calculation of the trading book positions;	
iii. For each portfolio covered by the Internal Model approach, disclosure on the model characteristics, description of stress testing for the portfolio and description of the approach used for backtesting/validating the accuracy and consistency of the internal models and the process of model development; portfolio using internal models that have been approved by Bank Indonesia, and the amount of frequency deviation between the Value at Risk (VaR) and the actual losses during the reporting period.	
b) Quantitative Disclosure, at least including market risk disclosures using internal models (Value at Risk/VaR) as shown Table 7.2.a and Table 7.2.b.	n.a
c) Operational Risk, which includes:	281-286
1) Qualitative Disclosures, including: information on the implementation of risk management for operational risk, including:	
a) operational risk management organization;	281-282
b) the mechanism used by the bank to identify and quantify operational risk, and	282-283
c) a mechanism to mitigate operational risk.	283-286
2) Quantitative Disclosure on operational risk, as described in Table 8.1.a and Table 8.1.b.	283
d) Liquidity Risk, which includes:	286-295
1) Qualitative Disclosures, including: information on the implementation of risk management for liquidity risk, including:	
a) Liquidity risk management organization;	286
b) Early warning indicators of liquidity problems, and	287
c) the mechanisms of measurement and control liquidity risk.	287-288
2) Quantitative Disclosures on liquidity risk, which at least includes:	
a) Disclosure of Dollar Maturity Profile as described in Table 9.1.a and Table 9.1.b, and	288-291
b) Disclosure of Foreign Currency Maturity Profile as described in Table 9.2.a and Table 9.2.b.	292-295
e) Legal Risk, which contains qualitative disclosures about risk management for legal risks include the following:	296-297
1) legal risk management organization, and	296
2) legal risk control mechanisms.	296-297
f) Strategic Risk, revealed qualitative information regarding the application of strategic risk management including the following:	297-299
1) strategic risk management organization;	297
2) policy that allows banks to identify and respond to internal and external changes in the business environment, and	297-299
3) mechanisms to measure the progress of the business plan.	299

Regulation		Page
g)	Compliance Risk, qualitative information about risk management for compliance risk including:	299
	1) compliance risk management organization;	299-300
	2) the effectiveness of risk management strategies and risk management for compliance risk, primarily for ensuring that the development of policies and procedures are in accordance with generally accepted standards, and prevailing rules and / or regulations, and	300-301
	3) monitoring and controlling compliance risk.	301
h)	Reputation Risk, qualitative information about risk management for reputation risk include:	301-302
	1) organizational reputation risk management, including the implementation of reputation risk management by related units (Corporate Secretary, Public Relations, and the related business units);	301-302
	2) policies and mechanisms to improve the quality of service to customers and other stakeholders to control reputational risk, and	302
	3) reputation risk management in times of crisis.	302
5.	Transparency according to Quarterly Published Financial Statements and Annual Financial Statements referred to in 2.a and 2.b should be accompanied by all aspects of disclosure as required for the quarterly published financial statements.	Attachment (L)
	Such disclosure shall at least include:	
a.	spot and derivative transactions;	L 5/88 - 5/91
b.	quantity and quality of earning assets and other information, among other things:	
	1) provision of funds to related parties;	L 5/188 - 5/192
	2) provision of funds to Micro, Small and Medium Enterprises (SMEs) debtors;	L 5/92 - 5/99
	3) loans classified as special mention (including restructured loans and property loans), and	L 5/99
	4) Allowance for earning asset losses;	L 5/93 - 5/96
c.	Bank financial ratios, among others:	
	1) percentage of breaches or deviations from the established limit (BMPK), and	L 5/230 - 5/231
	2) the ratio of the Net Open Position (NOP) and	L 5/207 - 5/208
d.	calculation of the Minimum Capital Requirement (CAR).	L 5/231 - 5/233
6.	Disclosure aspects related to the bank's Business Group should contain information related to the activities in the business group, which consists of:	
a.	Structure of the bank business group, consisting of at least:	98-108
	1) business group structure, from the bank, subsidiaries, affiliates, financial holding company, and/or parent company to the ultimate shareholder;	98-99, 104-108
	2) structure of the management relationship in the bank's business, and	98
	3) shareholders acting on behalf of other shareholders (shareholders acting in concert). The definition of a shareholder acting on behalf of other shareholders is individual shareholders or companies / legal entities who have the common goal of controlling the bank, based or not based on agreement.	100
b.	transactions between the bank and related parties in the bank's business group, taking into account the following matters:	L 5/66 5/188 - 5/192
	1) Information of transactions with related parties conducted by the bank or any company or legal entity in the bank business group working in the field of finance;	L 5/188 - 5/192
	2) Related party is party as stipulated in the applicable Statement of Financial Accountancy Standard (PSAK);	L 5/188 - 5/192
	3) Types of transactions with related party are, among others:	L 5/188 - 5/192
	a) cross shareholders;	√
	b) transactions from one business group acting for the interest of other business groups;	√
	c) management of short term liquidity centralized in one business group;	√

Regulation		Page
	d) provision of funds distributed or received by another company in one business group;	√
	e) exposure to majority shareholder in the form of loans, commitments and guarantees;	√
	f) buying or selling of assets with another company in a business group, including repurchase agreements.	√
	c. Funds provision, commitment or other equal facilities of each company or legal entity belonging to one business group with the bank on a debtor already obtaining fund provisions from the bank.	198
7.	Disclosure in accordance with other Financial Accounting Standards on Disclosure Aspects as required by prevailing Financial Accounting Standards which has not been included in the numbers 1 through 6 above.	Attachment (I)
8.	Other Information	
	Other information coverage consists of:	
	a. bank assets as collateral;	L 5/98
	b. other important transactions in significant quantities, and	n.a
	c. information on important events after the date of the Public Accountant report (subsequent event).	193
Keterangan/ Note: N/A = Not Applicable		

Cross Reference to Annual Report Award Criteria

Criteria + Explanations	Page
I. General	
1. In good and correct Indonesian, it is recommended to present the report also in English.	√
2. The annual report should be printed in good quality paper, using the font type and size that allow for easy reading.	√
3. Should state clearly the identity of the company. Name of company and year of the Annual Report is placed on: 1. The front cover; 2. Sides; 3. Back cover; 4. Each page.	√
4. The Annual Report is presented in the company's website. Including Present and Previous Annual report	√
II. Summary of Key Financial Information	
1. Result of the Company information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	14
The information contained includes:	
1. Sales/income from business.	14
2. Profit (loss).	14
3. Total comprehensive profit (loss)	14
4. Net profit (loss) per share.	14
2. Financial information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	
The information contained includes:	
1. Investments in associated entities	14
2. Total assets	14
3. Total liabilities	14
4. Total equity	14
3. Financial Ratio in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	15-16
The information contains 5 (five) general financial ratios and relevant to the industry	
4. Information regarding share price in the form of tables and graphs.	22-24
1. The information contained includes:	
a. Outstanding shares	22-23
b. Market Capitalization	22-23
c. Highest, lowest and closing share price	22-23
d. Trading volume	22-23
2. Information presented on graphs that includes at least the closing price and trading volume of the share for each three-month period in the last two (2) financial years (if any).	22-23

Criteria + Explanations	Page
5. Information regarding bonds, syariah bonds or convertible bonds issued and which are still outstanding in the last 2 financial years.	24, 26-33
The information contained includes:	
1. The amount/value of bonds/convertible bonds outstanding	24, 26-33
2. Interest rate	24, 26-33
3. Maturity date	24, 26-33
4. Rating of bonds	24, 26-33
III. Board of Commissioners' and Board of Directors' Report	
1. Board of Commissioners' Report.	42-49
Contains the following items:	
1. Assessment on the performance of the Board of Directors in managing the company and the basis of such assessment	45 48
2. View on the prospects of the company's business as established by the Board of Directors, and the basis of such view	46 48
3. Assessment of the performance of the committees under the Board of Commissioners	
4. Changes in the composition of the Board of Commissioners (if any) and the reasons of the changes.	
2. Board of Directors' Report.	52-61
Contains the following items:	
1. Analysis of the company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company.	54-57
2. Analysis of Business prospects.	57-58
3. Implementation of Good Corporate Governance by the company.	59
4. Changes in the composition of the Board of Directors (if any), and the reasons of the changes.	60
3. Signature of members of the Board of Directors and Board of Commissioners.	70-71
Contains the following items:	
1. Signatures are set on a separate page.	70-71
2. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the accuracy of the annual report.	70-71
3. Signed by all members of the Board of Commissioners and Board of Directors, stating their names and titles/positions.	70-71
4. A written explanation in a separate letter from each member of the Board of Commissioners or Board of Directors who refuses to sign the annual report, or:	70-71
written explanation in a separate letter from the other members in the event that there is no written explanation provided by the said member.	
IV. Company Profile	74-113
1. Name and address of the company.	79
Includes information on name and address, zip code, telephone and/or facsimile, email, website.	
2. Brief history of the company.	
Includes among others: date/year of establishment, name and change in the company name, if any.	74-76
Note: should be disclosed if the company never change the name	78-79
3. Field of business.	
The descriptions contains the following items:	
1. The company's business activities in accordance with the last articles of associations	74-77
2. The company's business activities	
3. The types of products and or services produced.	
4. Organizational structure.	
In the form of a chart, including the names and titles, at least until one level below the board of directors on the structure	80-82
5. Company Vision and Mission.	84-85
The information should contain:	
1. Company vision	84
2. Company mission	85
3. A note that the vision and mission statements have been approved by the Board of Directors/ Commissioners	84

Criteria + Explanations	Page
6. Name, title, and brief curriculum vitae of the members of the Board of Commissioners.	88-90
The information should contain:	
1. Name	88-90
2. Title (including position in other company or institution)	
3. Age	88-90
4. Education (Field of Study and Institutions)	88-90
5. Working experience (Position, Institution/Company and Period Served)	88-90
6. Date of first appointment to the Board of Commissioners in the Company	88-96
7. Name, title, and brief curriculum vitae of the members of the Board of Directors.	91-95
The information should contain:	
1. Name	91-95
2. Title (including position in other company or institution)	91-95
3. Age	91-95
4. Education (Field of Study and Institutions)	91-95
5. Working experience (Position, Institution/Company and Period Served)	91-95
6. Date of first appointment to the Board of Directors in the Company	91-95
8. Number of employees (comparative in two years) and description of competence building (for example: education and training of employees).	96-97
The information should contain:	
1. The number of employees for each level of the organization.	96, 312
2. The number of employees for each level of education.	96, 312
2. The number of employees based on employment status	96
4. The description and data of employees competencies development program that has been conducted, which also reflect equal opportunity to all employees, for each level of the organization; and	306-313
5. Expenses of employees competencies development program incurred.	97-309
9. Composition of shareholders.	98
Should include:	
1. The details include the name of 20 largest shareholders and their percentage of ownership;	99
2. The details of shareholders and their percentage of ownership, including:	
a. Names of shareholders having 5% or more shares.	98
b. Directors and Commissioners who own shares.	98
3. Groups of public shareholders with less than 5% ownership each.	98
10. List of Subsidiary and/or Affiliate companies	(104-108), 152-155
The information contains, among others:	
1. Name of Subsidiary/Affiliate	104, 152-155
2. Percentage of share ownership.	104
3. Information on the field of business of Subsidiary/Affiliate.	104-108, 152-155
4. Explanation regarding the operational status of the Subsidiary/Affiliate (already operating or not yet operating).	104-108, 152-155
11. Company's group structure	108
Company's group structure in the form of a chart, that shows subsidiaries, associated entities, joint venture and special purpose vehicle (SPV)	108
12. Chronology of shares listing.	101-102
Includes among others:	
1. Chronology of shares listing.	101-102
2. Types of corporate action that caused changes in the number of shares.	101-103
3. Changes in the number of shares from the beginning of listing up to the end of the financial year.	101-102
4. Name of Stock Exchange where the company shares are listed.	101
13. Chronology of other securities listing.	103
Includes among others:	
1. Chronology of other securities listing.	103
2. Types of corporate action that caused changes in the number of securities.	103
3. Changes in the number of securities from the initial listing up to the end of the financial year.	103
4. Name of Stock Exchange where the company's other securities are listed.	103
5. Rating of the securities.	103

Criteria + Explanations	Page
14. Name and address of capital market institutions and or supporting professions.	109
The information contains, among others:	
1. Name and address of Share Registrar/parties administering the company's shares;	110
2. Name and address of the Public Accountants' Office.	110
3. Name and address of the Securities Rating company	109
15. Award and/or certification received by the company on last fiscal year, both on a national scale and international scale.	111-113
Information should include:	
1. Name of the award and or certification.	111-113
2. Year of receiving the award.	111-113
3. Institution presenting the award and or certification.	111-113
4. Period of validity (for certificates).	113
16. Name and address of subsidiary companies and or branch office or representative office (if any)	77, 573-583
Information should include:	
1. Name and address of business entities	
2. Name and address of branch/representative office	
Note: should be disclosed if there is no business entities/branches/representatives	
V. Management Analysis and Discussion on Company Performance	114-209
1. Explanation of each business segment.	125-147
2. Performance by business segments, among others:	
a. Production/business activity;	125-147
b. Increase/decrease in production capacity;	125-147
c. Sales/income from business;	125-147, 162-170
d. Profitability.	125-147, 162-164
2. Description of company's financial performance.	
Financial performance analysis which includes a comparison between the financial performance of the current year and that of the previous year, and the cause of the increase/decrease (in the form of narration and tables), among others concerning:	171-185
1. Current assets, non-current assets, and total assets.	171-180
2. Short term liabilities, long term liabilities, total liabilities	180-184
3. Equity	184
4. Sales/operating revenues, expenses and profit (loss), Other comprehensive revenues, and total comprehensive profit (loss)	163-170
5. Cash flows	184-185
3. Discussion and analysis on the capacity to pay debts and the company's accounts receivable collectibility, by presenting the relevant ratios calculated in accordance with the type of industry of the company	185-187
Explanation on:	
1. Capacity to pay debts in long term and short term	185-180
2. Accounts receivable collectibility.	186
4. Discussion on capital structure and capital structure policies	187-190
Explanation on:	
1. Capital structure.	
2. Management policies of the capital structure, and the basis of the such policies	187
	188-189
5. Discussion on material ties for the investment of capital goods, on last fiscal year.	191
Explanation on:	
1. The purpose of such ties.	191
2. Source of funds expected to fulfil the said ties.	191
3. Currency of denomination.	191
4. Steps taken by the company to protect the position of related foreign currency against risks.	191
Note: Should be disclosed if the company has no material ties in investments in capital goods on last fiscal year.	

Criteria + Explanations	Page
6. Discussion on investment of capital goods realized in the last fiscal year.	191
Explanation on:	
1. Type of the investment of capital goods	n.a
2. The purpose of the investment of capital goods	n.a
3. Value of the investment of capital goods realized in the last fiscal year.	n.a
Note: Should be disclosed if the company has no investments in capital goods realized.	
7. Information about the comparison between the target at the beginning of the fiscal year with the results achieved (realization), and the target or projected to be achieved for the coming year regarding revenue, earnings, capital structure, or others that are considered important for the company	193-194
Information should include:	
1. The comparison between the target at the beginning of the fiscal year with the results achieved (realization)	193
2. The target or projected to be achieved for the coming year (at least 1 year)	194
8. Material Information and facts that occurred after the date of the accountant's report (subsequent events)..	(193)
Description of important events after the date of the accountant's report including their impact on performance and business risks in the future.	
Note: should be disclosed if there is no significant events after the date of accountant report	
9. Description of the company's business prospects.	(194)
Information on the company prospects in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source.	(194-195)
10. Information on marketing aspects.	195
Information regarding the marketing of the company's products and services, among others concerning the market segment.	195
11. 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.	196-197
Contains description on:	
1. Dividend policy	196
2. Amount of dividend	196
3. Cash dividend per share	196
4. Pay-out ratio	196
5. The announcement date of cash dividend payment for each year	196
Note: if there is no dividend payment, disclose the reasons for not making a dividend payment	
12. Management and/or Employee Stock Ownership Program implemented by the company (ESOP / MSOP).	197, 454
Contains description on:	
1. Amount of ESOP/MSOP shares and the realization;	
2. Time periode	n.a
3. Requirements of rightful employee and/or management	197
4. Exercise price	197
Note: should be disclosed if there is no such program	n.a
13. Use of proceeds from the public offering (in the event that the company is still obligated to report such use of proceeds).	197
Contains information on:	
1. Total funds obtained,	n.a
2. Plan for funds utilization,	n.a
3. Details of funds utilization,	n.a
4. Remaining balance of funds, and	n.a
5. Date of General Meeting of Shareholder (or Bondholder) approval on change in the funds utilization plan (if any).	n.a

Criteria + Explanations	Page
14. Material information, among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring.	198
Contains information on:	
1. The purpose of the transaction;	198
2. The value of transactions or amount being restructured	198
3. Source of funds.	198
Note: should be disclosed if there are no such transactions	
15. Information on material transactions with conflict of interest and/or transactions with related parties.	198
Contains information on:	
1. Name of the transacting parties and nature of related parties;	198
2. A description of the fairness of the transaction;	198
3. Reason for the transaction	198
4. Realization of transactions during the period.	198
5. Company policies regarding the review mechanism on the transactions	198
6. Compliance with related rules and regulations	198
Note: should be disclosed if there are no such transactions	
16. Description of changes in regulation which have a significant effect on the company.	199-203, 207
Description should contain among others: any changes in regulation and its impact on the company.	
Note: if there is no change in regulation which have a significant effect, to be disclosed	
17. Description of changes in the accounting policy.	204-207
Description should contain among others:	
Note: Any revision to accounting policies, rationale and impact on the financial statement.	
VI. Good Corporate Governance	324
1. Information on the Board of Commissioners.	344-358
The information should contain:	
1. Description of the responsibility of the Board of Commissioners.	344-347
2. Disclosing the procedure for determining remuneration	356-358
3. Remuneration structure, disclosing the remuneration components and nominal amount of each component for each Commissioner	357 354-355
4. Frequency of meetings and attendance of the Board of Commissioners in the meetings.	
5. Training programs for improving the competence of the Board of Commissioner or orientation program for new member of BOC	358
6. Disclosing the Board Charter (guidance and work procedure of the Board of Commissioners)	344
2. Information about Independent Commissioner.	(348)
The information should contain:	
1. The criteria of Independent Commissioner	348-349
2. Statement about the independency of each Independent Commissioner	349
3. Information on the Board of Directors.	(385)
The information should include:	
1. Scope of work and responsibility of each member of the Board of Directors.	385-386, 389-390
2. Frequency and attendance rate of Board of Director in the BOD meetings.	394
3. Frequency and attendance rate of Board of Director in the BOD & BOC joint meetings.	393-397
4. Training programs for improving the competence of the Board of Directors or orientation program for new member of BOD	401-403
5. Disclosing the Board Charter (guidance and work procedure of the Board of Directors)	385

Criteria + Explanations	Page
4. Assessment on members of the Board of Commissioners and Board of Directors	356, 398-399
Includes among others:	
1. The assessment process on the performance of members of the Board of Commissioners and Directors	356, 398
2. The criteria used in the assessment on the performance of members of the Board of Commissioners and Directors	356, 398
3. The party performing the assessment	356, 398
5. Description of the remuneration policy for the Board of Directors that is related to the company performance	400-401
Includes among others:	
1. Remuneration procedures	400
2. Remuneration structure, disclosing the type and amount of short-term and long-term compensation/post service benefits for each member of the Board of Directors	400
3. Performance indicators to determine the remuneration of the Board of Directors.	400
6. Information on major shareholders and controlling shareholders, directly or indirectly, and also individual shareholders.	98, 100
In the form of scheme or diagram, except SOE that fully owned by the government.	
7. Disclosure of affiliation with other members of the Board of Commissioners and Board of Directors and major and/or controlling shareholders.	349-350, 391, 413
Includes among others:	
1. Affiliation between member of the BOD and other BOD members	√
2. Affiliation between member of the BOD and BOC members	√
3. Affiliation between member of the BOD and major and/or controlling shareholders	√
4. Affiliation between member of the BOC and other BOC members	√
5. Affiliation between member of the BOC and major and/or controlling shareholders	√
Note: should be disclosed if there are no such affiliations	
8. Audit Committee.	359-365
Includes among others:	
1. Name and title of the members of the Audit Committee.	361-362
2. Qualification of education and work experience of Audit Committee members	361-362
3. Independence of the members of the Audit Committee	361
4. Description of tasks and responsibilities.	359-360
5. Brief report on the activities carried out by the Audit Committee.	364
6. Frequency of meetings and the attendance of the Audit Committee.	363-364
9. Nomination and Remuneration Committee/Function.	372-380
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the Nomination and/or Remuneration Committee/Function.	374, 378-379
2. Independence of the members of the Nomination and/or Remuneration Committee/Function.	373, 378
3. Description of the tasks and responsibilities.	372, 377
4. Activities carried out by the Nomination and/or Remuneration Committee/Function.	376, 380
5. Frequency of meetings and the attendance rate of the Nomination and/or Remuneration Committee/Function.	375, 379-380
6. Board of Directors succession policy	403
10. Other committees of the company under the Board of Commissioners.	366-371, 381-384
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the committees	367-368, 382
2. Independence of the members of the committee.	367, 381
3. Description of the tasks and responsibilities.	366, 381
4. Activities carried out by the committees	371, 383-384
5. Frequency of meetings and the attendance rate of other committee.	368-370, 383
11. Description of tasks and function of the Corporate Secretary.	413-422
Includes among others:	
1. Name and brief history of the position of Corporate Secretary.	414
2. Description of the tasks performed by the Corporate Secretary.	415
3. Training programs for improving the competence of the Corporate Secretary	414
12. Description of Annual General Meeting of Shareholders (AGMS) of the previous fiscal year.	336-343
Includes among others:	
1. Resolutions from AGMS of the previous fiscal year	338-343
2. Realization of previous fiscal year AGMS results	338-343
3. Reason if there is a decision of the AGMS has not been realized.	n.a

Criteria + Explanations	Page
13. Description of the company's internal audit unit.	426-433
Includes among others:	
1. Name of the head of audit internal unit	427
2. Number of auditors in the unit	430
3. Certification as an internal audit profession	431
4. Structure or position of the internal audit unit	428
5. Description of audit work performed	429
6. The party authorized to appoint/dismiss the head of internal audit unit	427
14. Public accountant.	433-434
The information should contain:	
1. How many audit periods has the accountant audited the financial statements of the company.	434
2. How many audit periods has the public accountant firm audited the financial statements of the company.	434
3. The amount of fees for the audit and other attestation services (in the event that such accountant provides other attestation services together with the audit)	434
4. Other service provided by the accountant in addition to financial audit.	433
Note: should be disclosed if there are no other services	
15. Description of the company's risk management.	435-439, 212-305
Includes among others:	
1. Description of risk management systems	435, 212-305
2. Description of evaluation on the effectiveness of risk management systems	438, 212-305
3. Description of risks faced by the company	435-438, 212-305
4. Efforts to manage these risks	435-438, 212-305
16. Description of internal control systems	439-442
Includes among others:	
1. Short description of the internal control system, including financial and operational control	439-440
2. Description of compatibility between the internal control system and internationally recognized internal control framework (COSO)	440-441
3. Description of evaluation on the effectiveness of internal control system	442
17. Description of corporate social responsibility activities related to environment	442-443, 523-525
Contains information on, among others:	
1. Management Policies	442-443, 523-525
2. Activities conducted, environment-related activities, that relevant with operational activity of the company, such as usage of recycled materials, energy, waste treatment, etc	442-443, 523-525
3. Environment-related certification	
	n.a
18. Description of corporate social responsibility related to the workforce, work health and safety	444, 525-527
Contains information on, among others:	
1. Management Policies	
2. Activities conducted health and safety-related activities, such as gender equality, equal work opportunity, work and safety facilities, employee turnover, work incident rate, training, etc	444, 525-527 444, 525-527
19. Description of corporate social responsibility activities related to social and community development.	443, 511-521
Contains information on, among others:	
1. Management Policies	
2. Activities conducted	443, 511-521
3. Cost of the activities social and community development related activities, such as the use of local work force, empowerment of local communities, aid for public social facilities, social donations, etc	443, 511-521 443
20. Description of corporate social responsibility activities related to responsibility to the consumer.	445, 527-555
Contains information on, among others:	
1. Management Policies	445, 527-549
2. Activities conducted consumer protection related activities, such as consumer health and safety, product information, facility for consumer complaint, number and resolution of consumer complaint cases, etc	445, 527-555

Criteria + Explanations	Page
21. Important legal cases faced by the Company, subsidiaries, members of the Board of Directors and/or Board of Commissioners serving in the period of the annual report.	451-453
Information includes among others:	
1. Substance of the case/claim.	451-452
2. Status of settlement of case/claim.	451-452
3. Potential impacts on the financial condition of the company.	451-452
4. Administrative sanctions imposed on the Company, the Board of Commissioners and Board of Directors, by the related authorities (capital markets, banking and others) in the last fiscal year (or there is a statement that is not subject to administrative sanctions).	452
Notes: in case not litigants, to be disclosed	
22 Access to corporate information and data.	457-480
Description on the availability of access to corporate information and data to the public, for example through website, mass media, mailing list, bulletin, analyst meeting, etc.	
23 Discussion of company code of conduct.	481-484
Contains information on:	
1. Content of the Code of Conduct.	481-483
2. Disclosure on the relevancy of the code of conduct for all levels of the organization	481
3. Socialization of the Code of Conduct	483-484
4. Implementation and enforcement of the code of conduct	483-484
5. Statement concerning the corporate culture.	481
24 Disclosure on the whistleblowing system.	484
Description of the mechanism of the whistleblowing system, including:	
1. Mechanism for violation reporting	484-485
2. Protection for the whistleblower	485
3. Handling of violation report	485
4. The unit responsible for handling of violation report.	485
5. Number of received complaint and processed in the last fiscal year and the follow-up handling	486
25 The diversity of the Board of Commissioners and Board of Directors composition.	347, 387
Description of the Company's policy on diversity of the Board of Commissioners and Board of Directors composition on Education (field of study), work experience, age, and gender.	
Note: the reasons and consideration should be disclosed, if there are no such policy	
VII. Financial Information	Attachment
1. Statement by the Board of Directors concerning the Responsibility of the Board of Directors on the Financial Statement.	√
Compliance with Bapepam-LK Regulation No.VIII.G.11 on Responsibility of the Board of Directors on the Financial Statement.	
2. Independent auditor's opinion on the financial statement.	√
3. Description of the Independent Auditor in the Opinion.	√
The description contains:	
1. Name and signature.	
2. Date of the audit report.	
3. KAP license number and Public Accountant license number.	
4. Comprehensive financial statement.	1/1 - 5/242
Contains all elements of the financial statement:	√
1. Financial Position (Balance sheet)	1/1 - 1/4
2. Comprehensive Profit loss statement	2/1 - 2/2
3. Statement of changes in equity	3/1 - 3/2
4. Statement of Cash flows.	4/1 - 4/2
5. Notes to the financial statement	5/1 - 5/242
6. Financial position at the start of comparative periods being presented when the company implement retrospective application of accounting policies, or re-stated its accounts of financial statements, or re-classified the accounts of its financial statements (where applicable)	√
5. Comparison of profitability.	2/1 - 2/2
Comparison of profit (loss) from operations for the year by the previous year.	

Criteria + Explanations	Page
6. Cash Flow Report.	4/1 - 4/2
Meets the following provisions:	
1. Grouped into three categories of activity: operational activity, investment, and funding.	√
2. Uses a direct method reporting for cash flows for operational activity.	
3. Separating the presentation between cash receipt and or cash expended during the current year for operational, investment, and funding activities.	
4. Disclosing activities that do not influence the cash flow.	
7. Summary of Accounting Policy.	5/20 - 5/66
Includes at least:	
1. Statement of compliance to Financial Accounting Standard	
2. Basis for the measurement and preparation of financial statements	√
3. Recognition of revenues and expenses	
4. Work compensation	
5. Financial instruments	
8. Disclosure on transaction with related parties.	5/188 - 5/192
Disclosure of, among others:	
1. Name of related party, and nature of relation with related party	√
2. Amount of transaction and its percentage to total related revenues and expenses	
3. Total balance of transaction and its percentage to total assets or liabilities	
9. Disclosure related to taxation	5/154 - 5/161
Issues that should be disclosed:	
1. Fiscal reconciliation and calculation of current tax.	
2. Explanation on the relation between tax expenses (benefit) and accounting/book profit	
3. Statement that the amount of Taxable Profit as calculated through reconciliation is in accordance with the Tax Return.	√
4. Details of deferred tax assets and liabilities recognized on the financial position (balance sheet) for each reporting period, and the amount of deferred tax expenses (benefit) recognized in the profit/loss statement in the event that the amount is not recognizable from the amount of deferred tax assets and liabilities presented on the financial position (balance sheet)	
5. Disclosure of whether or not there is a tax dispute.	
10. Disclosure related to Fixed Assets.	5/55, 5/111 - 5/112
Issues that should be disclosed:	
1. Depreciation method used	
2. Description of the selected accounting policies between the revaluation model and cost model	
3. The methods and significant assumptions used in estimating the fair value of fixed assets (revaluation model) or disclosure of the fair value of fixed assets (cost model)	√
4. Reconciliation of the gross book value and accumulated depreciation of fixed assets at the beginning and end of the reporting period, showing any addition, reduction and reclassification.	
11. Disclosures relating to operating segment.	5/193 - 5/194
Issues that should be disclosed:	
1. General information which includes the factors used to identify segments that are reported;	
2. Information about income, assets, and liabilities of the reported segment	
3. Reconciliation of total segment revenues, reported segment profit or loss, segment assets, segment liabilities and other segment material elements to the related number of the entity; and	√
4. Disclosures at entity level, which includes information about products and/or services, geographic areas and major customers.	
12. Disclosures relating to Financial Instruments.	5/20, 5/33 - 5/36, 5/40 - 5/42, 5/60, 5/71 - 5/72, 5/174, 5/226 - 5/230
Issues that should be disclosed:	
1. The Detail of financial instruments based on the classification	
2. The fair value of each class of financial instruments	
3. Risk management policy	
4. Explanation of the risks associated with financial instruments: market risk, credit risk and liquidity risk	√
5. Risk analysis related to financial instruments quantitatively.	
13. Publication of financial statements.	5/19
Issues to be disclosed include:	
1. The date that the financial statements is authorized to be published; and	√
2. The party responsible to authorize the published financial statements.	



Consolidated Financial Statements

**PT Bank Danamon Indonesia Tbk
and Subsidiaries**

Consolidated financial statements
as of December 31, 2014 and
for the year then ended
with independent auditors' report

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2014
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK**

Kami yang bertanda tangan di bawah ini:

1. Nama : Henry Ho Hon Cheong
Alamat Kantor : Menara Bank Danamon Lt 5
Jl. Prof. Dr. Satrio Kav. E4 No. 6
Mega Kuningan
Jakarta 12950
Alamat Rumah : Apartemen One Pacific Place,
Tower 2, Unit 17B
Jl. Jend. Sudirman Kav. 52-53,
Jakarta 12190
Nomor Telepon : 57991188
Jabatan : Direktur Utama
2. Nama : Vera Eve Lim
Alamat Kantor : Menara Bank Danamon Lt 6
Jl. Prof. Dr. Satrio Kav. E4 No. 6
Mega Kuningan
Jakarta 12950
Alamat Rumah : Komplek Teluk Mas
Jl. Teluk Gong Raya Blok C4
No. 20
Jakarta Utara
Nomor Telepon : 57991437
Jabatan : Direktur Keuangan

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan Entitas Anak;
2. Laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan Entitas Anak telah dimuat secara lengkap dan benar;
b. Laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2014 AND FOR THE YEAR
THEN ENDED
PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES**

We, the undersigned:

1. Name : Henry Ho Hon Cheong
Office Address : Menara Bank Danamon 5th
Floor
Jl. Prof. Dr. Satrio Kav. E4 No. 6
Mega Kuningan
Jakarta 12950
Residential Address : One Pacific Place Apartment
Tower 2, Unit 17B
Jl. Jend. Sudirman Kav. 52-53,
Jakarta 12190
Telephone : 57991188
Title : President Director
2. Name : Vera Eve Lim
Office Address : Menara Bank Danamon 6th
Floor
Jl. Prof. Dr. Satrio Kav. E4 No. 6
Mega Kuningan
Jakarta 12950
Residential Address : Komplek Teluk Mas
Jl. Teluk Gong Raya Blok C4
No. 20
North Jakarta
Telephone : 57991437
Title : Finance Director

Declare that:

1. We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Danamon Indonesia Tbk and Subsidiaries;
2. The consolidated financial statements of PT Bank Danamon Indonesia Tbk and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information has been disclosed in a complete and truthful manner in PT Bank Danamon Indonesia Tbk and Subsidiaries' consolidated financial statements;
b. The consolidated financial statements of PT Bank Danamon Indonesia Tbk and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material facts;

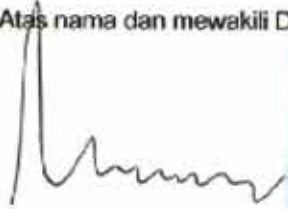
4. Kami bertanggung jawab atas sistem pengendalian internal PT Bank Danamon Indonesia Tbk.

4. *We are responsible for the internal control system of PT Bank Danamon Indonesia Tbk.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Atas nama dan mewakili Direksi/For and on behalf of the Board of Directors



Henry Ho Hon Cheong
Direktur Utama/President Director



Vera Eve Lim
Direktur Keuangan/Finance Director

Jakarta, 16 Januari/January 2015

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. RPC-6597/PSS/2015

**Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank Danamon Indonesia Tbk**

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anaknya terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2014, serta laporan laba rugi komprehensif, laporan perubahan ekuitas, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan konsolidasian tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian bebas dari kesalahan penyajian material.

Independent Auditors' Report

Report No. RPC-6597/PSS/2015

**The Shareholders and the Boards of Commissioners
and Directors
PT Bank Danamon Indonesia Tbk**

We have audited the accompanying consolidated financial statements of PT Bank Danamon Indonesia Tbk and its subsidiaries, which comprise the consolidated statement of financial position as of 31 December 2014, and the consolidated statements of comprehensive income, changes in equity, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on such consolidated financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether such consolidated financial statements are free from material misstatement.

Laporan Auditor Independen (lanjutan)

Laporan No. RPC-6597/PSS/2015 (lanjutan)

Tanggung jawab auditor (lanjutan)

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opini

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anaknya tanggal 31 Desember 2014, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditors' Report (continued)

Report No. RPC-6597/PSS/2015 (continued)

Auditors' responsibility (continued)

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Bank Danamon Indonesia Tbk and its subsidiaries as of 31 December 2014, and their consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Laporan Auditor Independen (lanjutan)

Laporan No. RPC-6597/PSS/2015 (lanjutan)

Hal lain

Audit kami atas laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anaknya tanggal 31 Desember 2014, serta untuk tahun yang berakhir pada tanggal tersebut terlampir, dilaksanakan dengan tujuan untuk merumuskan suatu opini atas laporan keuangan konsolidasian tersebut secara keseluruhan. Informasi keuangan PT Bank Danamon Indonesia Tbk (entitas induk) terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2014, serta laporan laba rugi komprehensif, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya (secara kolektif disebut sebagai "Informasi Keuangan Entitas Induk"), yang disajikan sebagai informasi tambahan terhadap laporan keuangan konsolidasian terlampir, disajikan untuk tujuan analisis tambahan dan bukan merupakan bagian dari laporan keuangan konsolidasian terlampir yang diharuskan menurut Standar Akuntansi Keuangan di Indonesia. Informasi Keuangan Entitas Induk merupakan tanggung jawab manajemen serta dihasilkan dari dan berkaitan secara langsung dengan catatan akuntansi dan catatan lainnya yang mendasarinya yang digunakan untuk menyusun laporan keuangan konsolidasian terlampir. Informasi Keuangan Entitas Induk telah menjadi objek prosedur audit yang diterapkan dalam audit atas laporan keuangan konsolidasian terlampir berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Menurut opini kami, Informasi Keuangan Entitas Induk disajikan secara wajar, dalam semua hal yang material, berkaitan dengan laporan keuangan konsolidasian terlampir secara keseluruhan.

Independent Auditors' Report (continued)

Report No. RPC-6597/PSS/2015 (continued)

Other matter

Our audit of the accompanying consolidated financial statements of PT Bank Danamon Indonesia Tbk and its subsidiaries as of 31 December 2014, and for the year then ended, was performed for the purpose of forming an opinion on such consolidated financial statements taken as a whole. The accompanying financial information of PT Bank Danamon Indonesia Tbk (parent entity), which comprises the statement of financial position as of 31 December 2014, and the statements of comprehensive income, changes in equity, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information (collectively referred to as the "Parent Entity Financial Information"), which is presented as a supplementary information to the accompanying consolidated financial statements, is presented for the purposes of additional analysis and is not a required part of the accompanying consolidated financial statements under Indonesian Financial Accounting Standards. The Parent Entity Financial Information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the accompanying consolidated financial statements. The Parent Entity Financial Information has been subjected to the auditing procedures applied in the audit of the accompanying consolidated financial statements in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. In our opinion, the Parent Entity Financial information is fairly stated, in all material respects, in relation to the accompanying consolidated financial statements taken as a whole.

Purwantono, Suherman & Surja



Drs. Hari Purwantono

Registrasi Akuntan Publik No. AP.0684/Public Accountant Registration No. AP.0684

16 Januari 2015/16 January 2015