

Corporate Data

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Products and Services

WHOLESALE BANKING

Current Account Loan

Cash loan facilities for working capital needs. A short-term loan with an option to extend the loan terms automatically and uses a cheque to withdraw the loan. This product offers flexibilities in withdrawing the loan and loan repayments.

Termed Loan

Cash loan facility for seasonal working capital needs. This is a short-term loan for with an option to automatically extend the loan terms and uses a promissory note to withdraw the funds. Funds withdrawal and repayment may be suited to customer's request as specified in the promissory note.

Termed Installment Loan

This is a cash loan for investment needs. Various types of investment are available covering land and building, equipment, and industrial machinery, and so forth. Loan terms vary starting from short-term (< 1 year), or long term (> 1 year, with a maximum term of 10 years), depending on the types of project or investment terms. Loan repayment is based on installment schedule.

Buyer Financing Program

Financing facilities for distributors/buyers, where Danamon establishes collaboration with principles/anchors of those distributors/buyers, thus enabling access to transaction facilities to increase business volumes for both parties.

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

Cash loan facilities to fund purchases of various categories of assets through differentiation of credit approaches. Loan repayment is carried out through a scheduled installment method.

- **TIL-ABF HE (Heavy Equipment)**

Cash loan facilities for investment purposes with heavy equipment as collateral.

- **TIL-ABF CTV (Commercial Transportation Vehicle)**

Cash loan facilities for investment purpose with commercial trucks as collateral.

- **TIL-ABF GAF (General Asset Finance)**

Cash loan facilities for investment purposes. This loan product is divided into 3 categories based on the types of collateral: printing equipment & packaging, material transporter, and equipment machineries.

- **TIL-ABF TBB (Tugboat and Barge)**

Cash loan facilities for investment purposes, with tugboats and barges as collateral. Loan repayment is arranged through scheduled installments.

Giro Bisa

Leading Current Account which provides more benefits in comparison to ordinary Current Account.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Unified Services for a variety of selected investment products, Open Mutual Fund, Protected Mutual Fund, Government Bond of the Republic of Indonesia in Rupiah & USD denomination as well as Indonesian Retail Government Bond and Indonesian Retail Syariah Government Bond (Sukuk) supported by experienced Investment Manager business partners with the best performance records in the industry (Schroeder Investment Management Indonesia, BNP Paribas-IP, Manulife Aset Manajemen Indonesia, Danareksa Investment Management, Batavia Prosperindo Aset Manajemen and Bahana TCW Investment Management).

Retail Treasury Services

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

TRADE FINANCE

Letter of Credit

Based on a Letter of Credit (L/C), the Bank will provide a payment guarantee to the seller (exporter) 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 specified in the L/C and the documents in accordance with the terms and conditions presented in the L/C.

Incoming Collection Services

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

Incoming Collection Avalization

Facility provided to 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 the 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 specified under the L/C/Domestic Letter of Credit (SKBDN) (clean documents/compliant).

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 (discrepancy in documents/non-compliant).

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 the 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.

Trade Finance Risk Participation

This product is a 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 financing where the payments are obtained from funds originating from the buyer when the funded goods have 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

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

Trade Supplier Financing

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

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 agreements. Payments are made for claims issued by the Principal due to the guaranteed party's (the customers) failure to fulfill its obligations (default).

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 the 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 funds and the 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 functions and the giro services obtained. The Liquidity Management product are as follows: Cash Pooling, Cash Distribution and 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.

EDC Mobile Payment

EDC mobile services which may be used to facilitate cashless collection process between the Distributor and Retailer.

RETAIL BANKING

Danamon LEBIH

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

- Free administration fee
- Cashback on Purchase
- Lower transfer fee and free cash withdrawal*
- Free Life Insurance worth Rp10 million for the first 6 months
- Latest transaction feature

FlexiMAX

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

1. Free administration fee of RTGS/NCS/Clearing.
2. Free administration fee.
3. Free cash withdrawal at any ATM worldwide.
4. Attractive interest rate.
5. Free access to executive airport lounge.
6. Free daily report through facsimile (Hello Danamon-IVR).
7. No queueing at branch offices.
8. Business Card with attractive features.
9. Latest transaction feature.

Tabungan MU

Savings account with debit/ATM card with exclusive and prestigious design: the only debit/ATM card in Indonesia displaying Manchester United logo for your daily transactions. This product provides an opportunity to the customers to witness the Manchester United game directly at the Old Trafford (Red Match), win authentic merchandise of Manchester United, shopping voucher, air mileage or other gifts through the point collections (Red Rewards) and enjoy various other attractive offers in selected outlets (Red Hot Deals).

Primadolar

Foreign currencies savings 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.

SuperCombo

Savings with two benefits: higher interest rate and transaction flexibility. Customer funds are automatically transferred from the transaction account to the savings account which provides higher interest rate.

Tabungan CITA2KU

Time Savings Account with interest rate equivalent to time deposits' interest. Fund placement starts from Rp200 thousand per month, with an option of 1-15 years' terms.

Time Deposits

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

Danamon Western Union

A service for sending and receiving money through Western Union, which has 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) displaying a Western Union logo.

Hello Danamon

Hello Danamon serves the needs of its customers, among others, to obtain information and perform transactions, and also the means for customers to place complaints related to banking products and credit cards. Hello Danamon is accessible for 24 hours a day.

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 Services

24 hour 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.

ELECTRONIC BANKING CHANNEL

Danamon Mobile Banking (D-Mobile)

An application that enables the user to make financial transactions such as fund transfer, payment and purchase from Smartphone. The innovative feature "SosMed D-Cash" will allow you to send money to your Facebook's friends. "Augmented Reality" feature offers new experience to receive any of Danamon's merchant promo information, branches, and ATM location within 5 km radius. Download the application at App Store, Play Store and Blackberry World.

Danamon Online Banking

An internet banking service for banking transactions such as balance inquiry, domestic or international fund transfer (Rp/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 most secure online banking service through SMS. With favorite menu, customers are able to carry out routine transactions faster (transfers, purchases or payments). This facility is equipped with a layered security system like mPOD, Access Code, PIN and notification SMS.

BANCASSURANCE

Primajaga

A termed insurance product with coverage for death and disability risk with monthly benefit as a replacement for family 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 replacements 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 future education of the 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 Absolut

This is a combination of lifetime life insurance and investment product (unit link) with periodic premium payment.

This product gives the Policy Holder flexibility to choose Coverage Amount and schedules for Periodic Premium Increase since the beginning of the activation of Insurance Policy.

Additionally, this protection also allows the Policy Holder to maximize the selection of coverage suitable with the customers' affordability and needs.

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 of 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 customers involved in an accident. The benefits may be used for the customers' treatment for their physical 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.

Dengue Fever Insurance

Health insurance product which specifically protects customers suffering a dengue fever with a daily treatment benefit or Rp 500,000 per day up to 10 days, with low premium payment of only Rp 50,000 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 riders. This product provides 5 choices of target ages (40, 45, 50, 55 and 60) with 4 methods of premium payment: 5, 10, 15 or 20 years.

MORTGAGE

Housing Purchasing Loan

Loan provided for the purchase of Houses, Apartment, Shop Houses, Office Houses, Business Houses, Dormitories, SOHO, Condotel, Kiosks, Villa, Land either ready stock or on waiting list.

House Development and Renovation Loan

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

Multipurpose Loan

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

Ready to Build Lots

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

UNSECURED LOAN

Instant Funding

Instant Funding is a cash loan without any security to fulfill customer needs with a maximum period of 3 years and with a maximum limit of Rp 200 million.

PENSION FUNDS OF FINANCIAL INSTITUTIONS (DPLK) OF MANULIFE INDONESIA

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

Participation in this Pension Fund may be as company employees or individuals. Through this program offered by Pension Funds of financial institutions, employee desires to maintain their prosperity during the pension age may be attained more easily. This program may also assist the company/employer to reach their successes in the business as this program helps to promote employees' loyalty and productivity in the workplace.

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.

MANULIFE PROGRAM PESANGON PLUS

Pooled Fund

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 funds under the name of the company, with a purpose to pay severance payment benefits of its employees in the event of an employment 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 orientation to investment programs. 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 an employment 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 life insurance product with affordable premium which provides optimum life insurance within a certain period.

Typhoid Fever Insurance

A health insurance product specifically designed to protect customers suffering from Typhoid with daily treatment benefit of Rp 500,000 with a maximum of 10 days coverage while at the same time also receive burglary protection while being hospitalized. Affordable premium rate of only Rp 50,000 annually with optimum protection for the customers.

Asuransi Protektu

Insurance product which provides comprehensive protection for Customers and their Spouses in case of personal accidents, fire protection, and residential burglary, as well as Protection of Vehicle Theft.

Dental Insurance

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

Travellin Insurance's target market are customers who are frequent travellers both for business or holiday purposes, in which they require domestic or international protection covering incidents which may lead to loss of life or permanent disability, medical treatment expenses, travel cancellation and compensation in case of loss of baggages and loss of personal properties.

Credit Protection

Credit Protection for individual customers requiring insurance protection which offers the benefit of credit card bill payment in the event of card holder's loss of life, sustaining Temporary Disability, Total Permanent Disability or Critical Illness.

DANAMON PRIVILEGE

Special services for individual customers with either singular or joint account with average balance of total Asset Under Management (AUM) of Rp 500 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 joint account with "and"/"or", the one entitled to enjoy the facility of Danamon Privilege (including those associated with credit card issuance) will be the first name stated in the account's name (primary account holder). The benefits provided to the customers of Danamon Privilege are as follow:

- "Bank Notes" withdrawal up to USD 10,000/day/account without any commission fees.
- Special price for Safe Deposit Box (SDB) rent.
- Invitation to attend various events and exclusive seminars with leading economists, financial experts, and health experts.
- VIP Services at Executive Airport Lounge in various cities throughout Indonesia for Danamon Privilege Debit Card holders.
- Queueing-free Service throughout Danamon's branches for Danamon Privilege Debit Card holders.
- Annual Fee Waivers of Danamon Platinum Visa or Mastercard Credit Cards, Danamon World Credit Card, or Bank Danamon's Gold American Express Card for Danamon Privilege customers.

- A Selection of Easy to Remember Account Number for Current Account and Savings Account (CASA).
- Business Center Facility in a number of Danamon Privilege Center supported by Privilege Customer Service Officer.
- 24 Hour-Phone Banking Service through Danamon Premium Service.
- Birthday gift and gifts during festive seasons for Danamon Privilege Customers.

DANAMON CARDS

Danamon Credit Card

A special credit card which provides convenience in shopping and fulfilling your modern lifestyle. This card also offers various interesting and unique programs throughout the year.

Danamon Manchester United Credit Card

An official credit card from the most favorite football club, Manchester United, dedicated for its fans in Indonesia. This card provides exclusive benefits for its holders a chance to witness Manchester United's live match in Old Trafford (Red Match), an opportunity to get 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 cards in the MasterCard network for those who have an exclusive lifestyle and are frequent travellers. This card's features provide ease in transactions for its holder, such as faster point accumulation for rewards program (every Rp1,000 transaction will earn a1.5 points), free access to Airport Lounge at major cities in Indonesia, special offer at various hotels and restaurants, points to mileage conversion program.

World Elite Danamon Credit Card

Prestigious credit card available in Indonesia today, presented exclusively to classy and premium customer with a desire to turn every moment of their life experience into memorable ones. The benefits offered include better rewards than other credit cards, that is every Rp 1,000 transaction will earn 3x Elite Points (for transactions abroad) and 2x Elite Points (for domestic transaction), Priority Pass to access in 700 airport lounges throughout the world, Danamon Shangri-La Privilege as well as World Elite Golf Access for your lifestyle, up to travel insurance and premium protection which allow you to enjoy all the conveniences in travel and shopping.

Danamon American Express® Corporate Card

The card which offers efficiency and saving solutions for medium scale company as well as multinational company to manage your daily business expenses.

Danamon American Express® Gold Credit Card

For those who wish to enjoy the flexibility in payment while at the same time save you financially, this card offers a world class Membership Rewards® program as well as convenience in your monthly bill payments and access to American Express Selects program.

The Platinum Card®

The Exclusive Danamon American Express® Platinum is presented to select individuals. The Platinum Card® offers a variety of special treatments and world-class privileges, such as the best Membership Rewards® program, Concierge Service, convenience in travelling with access to Sapphire and access to various airport lounges throughout the world with Priority Pass, staying at starred hotels, access to exclusive and prominent golf clubs as well as exclusive access to prestigious world class events.

DANAMON SAVINGS AND LOANS**Dana Pinter 50 (DP50)**

Financing facilities (secured) for small and micro entrepreneurs, merchants and individuals, with hassle-free credit approval process with the receipt of complete documents. Maximum financing is Rp100 million.

Dana Pinter 200 (DP200)

Credit facilities (secured) for small and micro entrepreneurs, merchants and individuals, with hassle-free credit approval process with the receipt of complete documents. Maximum financing is Rp 500 million.

Current Account Loan

A cash loan facility for working capital needs of small and micro entrepreneurs. This facility is a 1-year loan with an automatic period extension feature. The loan amount ranges between Rp 25-500 million.

Termed Dana Pinter

Financing facilities (secured) for small entrepreneurs, merchants, and individuals with the purpose of financing working capital for a maximum period of 24 months. This product offers conveniences in loan installments as the loan principal is payable at the end of the period, while the borrowers pay only the loan interest monthly.

Si Pinter Savings

This savings product offers an affordable initial deposit. Customers with certain criteria will receive benefits which include the benefit of insurance protection and free premium expenses, ATM and transfer facilities, free electricity and telephone bill payment facilities as well as Cash Deposit Pickup Services.

DSP Deposit

Termed savings product for DSP customers, with affordable initial deposit and may only be withdrawn at certain time periods.

TabunganKU

Low cost affordable savings, without monthly administration fees and low initial deposit and easily accessible by the public.

Capital Solution

Credit facilities (unsecured) for small and micro entrepreneurs, merchants, and individuals with hassle-free approval process to expand their businesses. Maximum financing is Rp 50 million.

Special Capital Solution

Loan facility (unsecured) for small and micro entrepreneurs, merchants and individuals with hassle-free approval process for business expansion under a condition of at least 12 months of loan history. The maximum financing offered is Rp 50 million.

DP500

Loan facility (secured) for small and micro entrepreneurs, merchants and individuals with hassle-free approval process for business expansion upon receipt of complete documents. The maximum financing offered is Rp 1.5 billion.

DANAMON SYARIAH

iB Savings

A savings product based on Syariah principles in the form of Mudharabah (profit sharing) contract or Wadiah (deposit) with flexibilities to perform transactions at any time.

BISA iB Savings

A savings product based on Syariah principles in the form of Mudharabah (profit sharing) contract which offers customer transaction benefits such as: free balance inquiry, cash withdrawal, interbank transfers at ATM Bersama, Alto, Danamon ATM network with tiered profit sharing.

BISA QURBAN iB Savings

A savings plan product based on Syariah principles of Mudharabah contract (profit sharing) to assist customer in the funding preparation of Qurban worship. Customer have the flexibilities to set your own amount of deposits and savings tenor in accordance with your preferences.

BISA UMROH iB Savings

A savings plan product based on Syariah principles of Mudharabah contract (profit sharing) to assist customer in the preparation of funding the Umroh (lesser pilgrimage) Worship supplemented with life insurance. Customer have the flexibility to set the deposit amount and savings tenor in accordance to your preferences.

iB Giro

A current account product based on Syariah principles in the forms of Wadiah (deposit) or Mudharabah (profit sharing) both for individual customers as well as corporate customers, in which transactions may be performed at any time using Bilyet Giro (non-cash payment instrument) or cheques to support business activities.

BISA iB Giro

A current account product based on Syariah principles in the form of Mudharabah (profit sharing) contract which offers customer transaction benefits such as free monthly administration fee, free LLG transfer fee, free RTGS transfer fee, free scripless deposit, free scripless purchases, and higher profit sharing.

iB Cash Management

A service solution to manage your company cash flow and its liquidity in effective and efficient manners thus generating an optimum level of profitability.

iB Deposit

An investment product based on Syariah principles of Mudharabah (profit sharing) contract with tenor options of 1, 3, 6, or 12 months as well as on call (daily) basis with 7, 14, and 21 days options.

Proteksi Prima Amanah

Termed Syariah-based life insurance protection program which offers life protection and total permanent disability and benefits at the end of contract.

iB House Ownership Financing

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

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.

iB Rural Bank Financing

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

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 to Medium Enterprises (SME).

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.

iB Heavy Equipment Financing

A financing solution provided for business actors operating businesses associated with investment in heavy equipment, commercial truck vehicles, general asset finance as well as tug boats & barges under a Murabaha scheme (sales and purchase) and Ijarah Muntahia Bittamleek (lease and purchase) scheme.

iB Trade Finance Financing

A comprehensive trade financing solution which complies with the Syariah principles to fulfill working capital needs and commercial as well as corporate business segment investments.

iB Syariah Current Account Financing

A financing for the needs of working capital for small and micro entrepreneurs (SME) as well as commercial customers, with a 1 year tenor and option for extension.

TREASURY PRODUCTS**Plain Vanilla FX Tod/Tom/Spot**

Foreign currency trading with same day settlement (Tod), one day settlement (Tom) or two working days settlement (Spot) after the transaction date.

FX Forward

Foreign currency trading with more than two days settlement after the transaction date.

FX Swap

A transaction in which one party agrees to simultaneously purchase and sell identical amounts of one currency for another with two different value dates.

Interest Rate Swap

An agreement between two parties to exchange interest rate cash flows, based on a specified notional amount from a fixed rate to a floating rate (or vice versa), based on the conditions and time agreed. Our customers can use it to hedge interest rate risk.

Cross Currency Swap

An agreement between two parties to exchange interest payments and principals denominated in two different currencies, based on the conditions and time agreed. Our customers can use it as a hedge interest rate risk and foreign exchange risk.

Conventional and Syariah State Securities (SBN)

Bonds, conventional and syariah (Sukuk), issued by the Government of Indonesia in Rupiah and USD currency, including ORI and Sukuk Retail. Bank Danamon is one of the Primary Dealers for State Treasury Bills (SUN) designated by the Ministry of Finance. Customers could also conduct bond trading at the secondary market with Bank Danamon.

Conventional and Syariah Government Securities (SBN)

The Government of Indonesia issued conventional and Syariah Bonds in Rupiah and USD, including ORI and Sukuk Retail. Bank Danamon is one of the Primary Dealers of SUN appointed by the Ministry of Finance. Customers also can trade the bonds in the secondary market with Bank Danamon.

ADIRA FINANCE**Motor Vehicle & White Goods (Durables) Financing**

One of the financing companies in Indonesia with primary focus on providing motor vehicle financing

services for the domestic market, both new and used two-wheeled and four-wheeled. The primary targets are low to middle income classes with special needs for motor vehicles, primarily for productive purposes. Furthermore, since 2015, the company started financing for white goods (durables) as well, as an effort to become a 'one-stop solution' finance company for the customers.

ADIRA INSURANCE**Motor Vehicle Insurance**

This protects motor vehicle owners against loss or damage resulting from collisions, own damage, fire and theft. Coverage can be extended if required to include third party liability, personal accident, medical expenses, riot, terrorism and sabotage, flood and earthquake.

Personal Accident Insurance

This covers an insured person if he/she is killed or is permanently disabled as a result of an accident.

Health Insurance

Provides health insurance in the form of inpatient medical treatment as well as outpatient care. Coverage also includes maternity, dental and optical care expenses. Medical check-ups can be included as an additional benefit.

Property Insurance

This covers buildings, machinery, contents and stock against physical loss or damage arising out of fire, lightning, explosion, aircraft and smoke damage. Coverage can also be extended to cover riots and strikes, earthquake, volcanic eruption, windstorm, tempest, flood and water damage. Property All Risks policies are also available.

Heavy Equipment Insurance

This provides comprehensive or total loss only coverage for operational heavy equipment such as tractors, bulldozers, excavators, cranes and other heavy equipment.

Marine Hull Insurance

This provides coverage for loss or damage to a vessel's hull and machinery on either a Total Loss Only basis or on a more comprehensive basis as required.

Engineering Insurance

This provides comprehensive cover for risks whilst being constructed or for machinery, plant and equipment whilst being erected, tested and commissioned. In addition coverage is available for Machinery Breakdown for operational plant and equipment.

Cargo Insurance

This protects goods whilst being transported by land, sea or air, against accidental losses. Comprehensive or more limited coverage can be provided as required.

Autocillin

This branded motor vehicle insurance product is sold through agents and retail channels and protects owners of four wheeled vehicles against loss or damage resulting from collisions, own damage, fire and theft. It includes other features such as STNK (car license) fee renewal and rental car fees to replace destroyed vehicles. Coverage may also be extended to include third party liability, personal accident, medical expenses, riot, terrorism and sabotage, flood and earthquake.

Motopro

This protects motor cycles for Total Loss Only coverage and personal accident for the driver and pillion passenger. If required, coverage can be extended to include earthquake and flood.

Home Insurance

This provides comprehensive coverage for private residences, including physical loss or damage and burglary, third party liability and personal accident for residents.

Medicillin

The Company's group health insurance includes hospitalisation, outpatient, dental and optical care. Medicillin has more than 1080 hospital and clinic partners throughout Indonesia together with a 24 hours Call Centre Adira Care 1500-456.

Arthacillin

Property insurance product that protects business premises against unexpected risks. The product insures not only the business premises but also the owner, employees, and all possessions in the insured building.

Dengure Fever Insurance

This covers inpatient care at a hospital or medical clinic if an insured member contracts dengue fever.

Typhoid Insurance

This covers inpatient care at a hospital or medical clinic if an insured member contracts typhoid.

Travellin

This covers losses whilst travelling both domestically and internationally. Coverage includes personal accident, medical, travel delay, cancellation, loss of baggage, loss of documents and other benefits. In addition international medical assistance is provided by a strategic global partner.

Electronic Insurance

Provides cover for electronic products following burglary, fire, lightning, riot, earthquake, flood, volcanic eruption, water damage, electrical short circuit damage and others.

Sharia Insurance

A number of sharia insurance policies, including motor (Autocillin Ikhlas) property (Sharia Home Insurance) and personal accident (Aqila) are also available. These have a number of benefits including profit sharing.

Executive Leaders

PEY FANG ONG

Compliance Head, Indonesian citizen, age 51. Joined with Danamon since December 1, 2009. Hold a Bachelor's degree in Accounting from Royal Melbourne Institute of Technology (RMIT)

ENTIN ROSTINI

UKPN Head, Indonesian citizen, age 51. Joined with Danamon since July 9, 2012. Hold a Master's degree in Finance from Universitas Gadjah Mada

SURYA KIRANA SULISTIJO

General Legal Counsel, Indonesian citizen, age 50. Joined with Danamon since November 3, 2014. Hold a Master's degree in Law from Universitas Indonesia

M. DARMAWAN

Litigation Group Head, Indonesian citizen, age 47. Joined with Danamon since January 5, 2015. Hold a Bachelor's degree in Civil Law from Universitas Islam Jakarta

ZSA ZSA QUAMILLA YUSHARYAHYA

Public Affairs Head, Indonesia citizen, age 55. Joined with Danamon since March 12, 2015. Hold a Master's degree in Business Administration from Pepperdine University

BUDHI HERNANDI

Syariah Assurance & Operations Head, Indonesian citizen, age 50. Joined with Danamon since October 19, 1990. Hold a Bachelor's degree in Business Administration from Universitas Katolik Parahyangan

REFITA RULLI ARIEF

Syariah Business Plan & Product Dev. Head, Indonesian citizen, age 36. Joined with Danamon since November 30, 2001. Hold a Bachelor's degree in Accounting & Finance from Universitas Trisakti

ARDINO GUSMAN

Syariah Risk Head, Indonesian citizen, age 52. Joined with Danamon since October, 26 2009. Hold a Master's degree in Business Management from Golden Gate University, San Francisco, California

BAMBANG ATMAJI

Syariah Business Head, Indonesian citizen, age 45. Joined with Danamon since January, 20 2014. Hold a Bachelor's degree in Agro Business from Institut Pertanian Bogor

SUMARTONO

NCBS & Payments Head, Indonesian citizen, age 51. Joined with Danamon since September 10, 1990. Hold a Bachelor's degree in Accounting from STEI Indonesia

VICTOR ERICO KOROMPI

IT Business Solution & System Integration Head, Indonesian citizen, age 41. Joined with Danamon since November 26, 2001. Hold a Master's degree in Information Technology from Universitas Indonesia

ALEXANDER EKANAYAKE

IT Control Functions Head, Indonesian citizen, age 42. Joined with Danamon since May 10, 2006. Hold a Bachelor's degree in Computer Engineering from Universitas Bina Nusantara

BUDI SURYONO

Infrastructure Systems Head, Indonesian citizen, age 55. Joined with Danamon since April 1, 2015. Hold a Bachelor's degree in Electrical Engineering from Universitas Dharma Sari

SONNY WAHYUBRATA

Retail Banking Head, Indonesian citizen, age 48. Joined with Danamon since March 1, 2001. Hold a Bachelor's degree in Management from California State University

DJOEMINGIN BUDIONO

Adira Finance Leveraging Head, Indonesian citizen, age 45. Joined with Danamon since May 1, 2004. Hold a Master's degree in Marketing from State University of New York

SRI WAHYUNI HADI P.

Customer & Biz. Enablement Head, Indonesian citizen, age 53. Joined with Danamon since June 1, 2010. Hold a Bachelor's degree in Accounting from Universitas Trisakti

DJAMIN EDISON NAINGGOLAN

Consumer Lending Head, Indonesian citizen, age 53. Joined with Danamon since August 2, 2010. Hold a Master's degree in Business Administration from University of Arkansas

SRI SETYANINGSIH

Consumer Service Quality Head, Indonesian citizen, age 50. Joined with Danamon since December 20, 2010. Hold a Bachelor's degree in English Literature from Universitas Kristen Satya Wacana

JUWONO AKUAN ROKANTA

SEMM Internal Control & Fraud Management Head, Indonesian citizen, age 54. Joined with Danamon since May 1, 1984. Hold a Master's degree in Management from STMB

PRISKA M. CAHYA

SEMM Transf. & Implement. Project Head, Indonesian citizen, age 48. Joined with Danamon since July 1990. Hold a Bachelor's degree in Fishery from Institut Pertanian Bogor

STENLY OKTAVIANUS

National Sales Distribution Head, Indonesian citizen, age 50. Joined with Danamon since June 2, 1992. Hold a Master's degree in Economics from Erasmus Universiteit

GUNAWAN TE

SME Business Head, Indonesian citizen, age 44. Joined with Danamon since June 1, 1997. Hold a Bachelor's degree in Economics from Universitas Negeri Surabaya

HARLAN LIGAWIRADY

SMEC Credit Risk Head, Indonesian citizen, age 45. Joined with Danamon since June 27, 1994. Hold a Master's degree in Business Administration from IPMI Business School

ALEXANDER CONSTANTYN SETJADI

Specialized Product Management Head, Indonesian citizen, age 43. Joined with Danamon since March 1, 2006. Hold a Bachelor's degree in Accounting from Universitas Atmajaya Jakarta

LINDA SURYANY WONOSASMITO

Operations & Business Support Head, Indonesian citizen, age 48. Joined with Danamon since August 18, 2008. Hold a Master's degree in Banking from Maastricht School of Management

EMANUEL ANDY HARSANTO

Corporate Real Estate Management Head, Indonesian citizen, age 46. Joined with Danamon since September 5, 2011. Hold a Master's degree in Electrical Engineering from IPMI Business School

HERMAN

Treasury & Capital Market Head, Indonesian citizen, age 46. Joined with Danamon since December 2, 2013. Hold a Bachelor's degree in Electrical Engineering from Universitas Trisakti

YANTO EDY UMAR

Wholesale Banking Head, Indonesian citizen, age 43. Joined with Danamon since October 1, 2009. Hold a Bachelor's degree in Mechanical Engineering from Institut Teknologi Bandung

LISTA IRNA

Risk Management Head, Indonesian citizen, age 48. Joined with Danamon since November 23, 2010. Hold a Master's degree in Business Administration from Swiss German University

SRIRAGHAVAN RAJAMANNAR

Risk Modelling & Quant. Techniques Head, Indian citizen, age 48. Joined with Danamon since May 7, 2012. Hold a Master's degree in Enterprise Management and Economics from University of Madras

IWAN DHARMAWAN

Integrated Risk Management Head (acting), Indonesian citizen, age 43. Joined with Danamon since March 3, 2014. Hold a Master's degree in Business Administration from University of Arkansas

ANTONY KURNIAWAN

Operations Head, Indonesian citizen, age 52. Joined with Danamon since May 1, 2004. Hold a Master's degree in Industrial Technology from Columbia University

SISWO SOEBIANTO IKSAN

Corporate Banking Risk Head, Indonesian citizen, age 49. Joined with Danamon since October 1, 2010. Hold a Bachelor's degree in Economics from Universitas Kristen Satya Wacana

MARTA JONATAN

Human Resources Head, Indonesian citizen, age 47. Joined with Danamon since May 1, 2014. Hold a Bachelor's degree in Statistics from Institut Pertanian Bogor

YO LIAN KIE

Information System Management Head, Indonesian citizen, age 51. Joined with Danamon since April 7, 1986. Hold a Bachelor's degree in Management from Sekolah Tinggi Ilmu Ekonomi Supra

DANTES MORRIS PAKPAHAN

Business Plan & Strategy Head (Mid Size), Indonesian citizen, age 43. Joined with Danamon since January 2, 1996. Hold a Bachelor's degree in Accounting from ABFI Perbanas

TAUFAN ARIJANTONO

Tax Planning & Strategy Head, Indonesian citizen, age 50. Joined with Danamon since November 25, 1996. Hold a Diploma's degree in Taxation from Universitas Airlangga

THERESIA ADRIANA WIDJAJA

Finance Accounting Regulatory & Production Control Head, Indonesian citizen, age 40. Joined with Danamon since July 1, 2004. Hold a Bachelor's degree in Accounting from Universitas Tarumanagara

EVI LANIYANTI

Chief Procurement Officer, Indonesian citizen, age 51. Joined with Danamon since November 1, 2007. Hold a Bachelor's degree in Accounting from Universitas Atmajaya Jakarta

MEILYNDA ADRIANA ADITANTO

Operational Excellence Head, Indonesian citizen, age 45. Joined with Danamon since May 15, 2008. Hold a Bachelor's degree in Industrial Engineering from Ohio University, Athens

REZA ISKANDAR

Investor Relations Head, Indonesian citizen, age 41. Joined with Danamon since May 25, 2015. Hold a Master's degree in Business Administration from University of California

PAULUS BUDIHARDJA

Bancassurance Business Head, Indonesian citizen, age 48. Joined with Danamon since November 4, 2008. Hold a Master's degree in Business Administration from Garvin School of International Management, Gle

YEN YEN SETIAWAN

Transaction Banking Head, Indonesian citizen, age 43. Joined with Danamon since July 28, 2015. Hold a Master's degree in Business Administration from Loyola Marymount University

ANTONIUS HARTANDYO DANANG

SAPUTRO
Business Plan & Strategy Head (Mass Market), Indonesian citizen, age 33. Joined with Danamon since October 2, 2006. Hold a Bachelor's degree in Civil Engineering from Institut Teknologi Bandung

RUDY BASHIR AHMAD

Business Plan & Strategy Head (Treasury, Whole Banking, Syariah), Indonesian citizen, age 35. Joined with Danamon since September 1, 2015. Hold a Master's degree in Business Management from STM Prasetya Mulya

HENDRY SUNARYO

Business Planning & Strategy Head (SME), Indonesian citizen, age 33. Joined with Danamon since May 3, 2010. Hold a Bachelor's degree in Accounting from Universitas Trisakti

NATHAN TANUWIDJAJA

Chief Internal Auditor (acting), Indonesian citizen, age 50. Joined with Danamon since July 26, 2004. Hold a Master's degree in Engineering Management from Columbia University

RATNA SARI HALIEM

Financial Services Head, Indonesian citizen, age 46. Joined with Danamon since November 16, 1995. Hold a Bachelor's degree in Industrial Engineering from Universitas Trisakti

FARIAWATI JO

Consumer Risk Head (acting), Indonesian citizen, age 39. Joined with Danamon since February 17, 2014. Hold a Master's degree in Industrial Engineering from University of New South Wales

SURYA WIJAYA

Corporate Planning & Strategy Head, Indonesian citizen, age 36. Joined with Danamon since December 14, 2015. Hold a Master's degree from Carnegie Mellon University

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Jakarta-Sudirman Plaza

Sudirman Plaza, Indofood Tower
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Jakarta-Allianz Tower

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* Include Syariah Office Channeling

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Jakarta-Jelambar

Jl. Jelambar Selatan I No. 1B, Jelambar
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Jakarta-Mangga Besar

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Jakarta-Mangga 2 Raya

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Jakarta-Bandengan

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Rukan Taman Duta Mas D 9A No.8
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Jakarta - Cbd Pluit

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Jakarta - Orion Mangga Dua

Ruko Komp. Orion Mangga Dua
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Jakarta - Duta Indah Square

Komp Ruko Duta Indah Square No. 15 A3
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Jakarta - Pantai Indah Kapuk 2

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Jakarta-Melawai

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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, Ground Floor 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 Raya No. 10A RT/RW
001/002 Kel. Gandaria Utara
Kec. Kebayoran Baru, Jakarta Selatan
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, Jakarta Selatan
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. 02174708842/43/51/59/62/021747096
05/02127479923
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 Jakarta Selatan
Tel. 0217297756
Fax. [021] 71297756

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 li

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

Jakarta-Pulogadung

Gedung Enseval Iii, Lantai Dasar
Jl.pulo Lentut No.12, Kawasan Industri
Pulo Gadung, Jakarta Timur 13920
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
Bulevard 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,
Jl. Boulevard Barat Raya Blok D No. 28,
Kel. Kelapa Gading Barat, Kec. Kelapa
Gading , Jakarta Uttara
Tel. 021-45876516 -7
Fax. 021-45869860

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. Penjaringan, Jakarta Utara
Tel. 021-66690046/66670869
Fax. [021] 66690014

Jakarta - Sunan Derajat

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

Jakarta - Elang Laut Boulevard

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

Bekasi-Juanda*

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

Bekasi-Metrop.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 Harapan 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

* Include Syariah Office Channeling

Bekasi - Lippo Cikarang

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

Tangerang-Daan Mogot*

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

Tangerang-Supermall Karawaci

Unit Ff59a Supermall Karawaci
Jl. Bulevar Diponegoro Lippo Karawaci
Tangerang 15811
Tel. 021-5462269-70 ; 5462421-22
Fax. 021-5462271

Tangerang-Alam Sutra*

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

Tangerang-Taman Cibodas

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

Tangerang-Bsd

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

Tangerang-Bintaro Iii*

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

Jakarta-Tanjung Duren*

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

Jakarta-Citraland

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

Jakarta-Citra Garden II

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

Jakarta-Daan Mogot

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

Jakarta-Green Garden

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

Jakarta-Green Ville

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

Jakarta-Grogol Muwardi

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

Jakarta-Daan Mogot Baru

Ruko Daan Mogot Baru
Jl.tampak Siring KJ/G15
Tel. 021 -54397168,54397424,54397149,5
4397154,54397105,54397088
Fax. 021-54396816

Serang-A. Yani

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

Tangerang-Gading Serpong

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

Jakarta - Taman Palem Lestari

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

Tangerang - Cikupa

Perumahan Citra Raya Blok L1
Cikupa, Tangerang
Tel. 02159401434/1377/1000/0215940098
8/02134664419
Fax. (021) 59401434

Tangerang - Lippo Karawaci

Ruko Pinangisia 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
Fax. -

Tangerang - Cbd Ciledug

Ruko CBD Ciledug Blok D No. 35, Ciledug,
Tangerang (Samping Carrefour)
Tel. 0217306979,0217306984,02173069
88,0217306996,0217306998,021730699,
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. -
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. -
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

Jakarta-Matraman*

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

Jakarta-Jatinegara

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

Jakarta-Kalimalang Tarum*

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

Jakarta-Otista

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

Jakarta-Pondok Gede*

Rukan Pondok Gede Plaza Blok D
No 1 S/D 2 P. Gede Bekasi Rt 04/01
Jatwaringin 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

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 No.116 Lingkungan II
RT.001 RW.001 Kel. Bandar Jaya Kec.
Terbanggi Besar Kab. Lampung Tengah,
Lampung
Tel. 0725-25002, 25003
Fax. 0725-26596-98

Lampung Pangeran Antasari

Jl. Pangeran Antasari No. 5,
Bandar Lampung
Tel. 0721255587/0721255754/072125576
4/0721255797/0721255797/0721255606/0
7217409054
Fax. (0721) 255754

REGION 2

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

Bandung-Merdeka*

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

* Include Syariah Office Channeling

Bandung - Riau

Jl. RE. Martadinata No. 136
[Jl. Riau No. 136], Bandung
Tel. (022) 7106222
Fax. (022) 7231422

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

Bandung-Suropati

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

Bandung-Adira Soekarno Hatta

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

Bandung-Pasar Baru

Jl. Otto Iskandardinata 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

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-Gardujati

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

Bandung-Sumbersari

Ruko Sumber Sari
Jl. Soekarno Hatta 130 BDG
Tel. (022) 6120790,6120755
Fax. (022) 6037836

Bandung - Taman Kopo Indah II

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

Sumedang - Mayor Abdulrachman

Jl. Mayor Abdulrachman No. 129,
Sumedang
Tel. 0261-204426
Fax. 0261-204416

Bandung-Otista*

Jl. Oto Iskandardinata No. 22 Bdg
Tel. (022)4241580 [Ext.:3101]
Fax. (022) 4213428

Cimahi-Cibabat*

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

Bandung-Asia Afrika*

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

Bandung-Taman Kopo

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

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

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

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. 0231321530/531/536/0231325057/023
1325171/02312579551
Fax. 0231-320536

Majalengka- Abdul Halim

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

REGION 3**Surabaya-Gubernur Suryo**

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

Surabaya-Gubernur Suryo*

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

Surabaya-Jemur Andayani*

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

Gresik-Kartini*

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

Surabaya-Darmo*

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

Surabaya-Diponegoro

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

Surabaya-HR Muhammad*

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

Surabaya-Kedungdoro

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

Surabaya-Kertajaya

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

Surabaya-Klampis

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

Surabaya-Manyar Indah

Komp. Pertokoan Manyar Indah Plaza
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

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-Kapas Krampung*

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

Surabaya-Pasar Turi

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

Surabaya-Mulyosari

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

Surabaya-Rajawali

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

Bangkalan-Trunojoyo*

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

Sidoarjo-Sepanjang*

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

Surabaya-Bukit Darmo Boulevard

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

Surabaya-Kusuma Bangsa

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

Surabaya - Mayjen Sungkono*

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

Surabaya - Perak Barat

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

Surabaya - Margorejo Indah

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

Surabaya - Pucang Anom

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

Surabaya - Kembang Jepun*

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

Surabaya - Dharmahusada*

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

Gresik - Usman Sadar

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

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

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

Surabaya- Margomulyo*

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

Jombang-Kh.wahid Hasyim*

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

Tuban-Lukman Hakim

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

Bojonegoro-Suropati

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

Pamekasan-Trunojoyo*

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

Pgb Surabaya - Panglima Sudirman

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

* Include Syariah Office Channeling

Malang-Kawi*

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

Batu-Dewi Sartika

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

Lawang-Thamrin

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

Pasuruan-Soekarno Hatta*

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

Pasuruan-Pandaan

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

Lumajang-Sudirman

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

Probolinggo-Sudirman*

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

Malang - Letjen Sutoyo*

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

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. 0338675201/205/206/211/221/033567
3671/0338674324/03385559549
Fax. (0338)-675221

Denpasar-Gunung Agung

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

Denpasar-Diponegoro*

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

Denpasar-Hayam Wuruk*

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

Denpasar-Nusa Dua

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

Denpasar-Teuku Umar

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

Denpasar-Gatot Subroto

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

Kuta-Legian

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

Tabanan-Gajah Mada

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

Negara-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
Fax. -

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
Fax. -

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
Fax. -

Kupang - Sudirman

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

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-Slamet Riyadi*

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

Makassar-Latimojong*

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

Sungguminasa-W.hasyim*

Ruko Plaza Balla 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

Ruko 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

Makassar-Veteran Selatan

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

Makale-Merdeka

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

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

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 Caile Kec. Ujung
Bulu Kab. Bulukumba, Sulawesi Selatan
Tel. (0413) 82068
Fax. (0413) 82069

* Include Syariah Office Channeling

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

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

Ambon-Diponegoro

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

Ambon-Batu Merah

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

Jayapura-A. Yani

Jl.a.yani No.9,Jayapura
Tel. (0967) 531714/5
Fax. (0967) 531711

Abeputa-Raya Abeputa

Ruko Abeputa, Jl. Raya Abeputa, 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

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 5 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

Kotamobagu-Kartini

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

Tahuna-Hasanudin

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

Gorontalo-A. Yani

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

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 Samarina, Provinsi Kaltim
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

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

Tarakan-Sudirman

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

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)-7209977-79(H), 7209975 (Bsm)
Fax. (0542) 7209980

**Kh. Ahmad Mukhsin [D/H Tenggara-
Maduningrat]**

Jl. Kh. Ahmad Mukhsin No. 19 RT IV
Kel. Timbau, Kec. Tenggara 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

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. MT. Haryono 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
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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
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Fax. (0561) 734462

Siantan-Khatulistiwa

Jl. Khatulistiwa No. H- 99, Siantan
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Fax. (0561) 882402

Pontianak-Seipinyuh

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

Singawang-Niaga

Jl. Niaga No. 5-7, Singkawang
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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
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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
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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
Fax. -

Melawi - Juang

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

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-Putri Hijau*

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

Medan-Tanjung Pura

Jl. Pemuda No. 30, 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-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-Petisah

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

Medan-Iskandar Muda 2

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

Medan-Asia Mega Mas

Ruko Medan Asia Jl. Asia Indah Blok C
No.10-11 Kel. Sukaramai II,
Kec. Medan Area, Medan
Tel. 061-7321503
Fax. 061-7321613

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

Medan-Citra Garden

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

Medan-Sisingamangaraja

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

Medan-Yos Sudarso

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

Medan-Krakatau

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

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-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-Thamrin

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

Medan-Tomang Elok

Komp. Tomang Elok Blok BB No.98,
Seikambang,Medan
Tel. 061-8466150
Fax. 061-8466130

Deli Serdang-Sutomo

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

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

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

Bd. Aceh-Safiatuddin*

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

Meulaboh - Nasional

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

Lhokseumawe-Perdagangan*

Jl. Perdagangan No. 47-49,
Lhokseumawe - Aceh Utara
Tel. 0645 - 40104
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Langsa-Teuku Umar*

Jl. Teuku Umar No.114, Langsa -
Aceh Timur
Tel. 0641 - 21888, 23900
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Bireuen-Kol. Husein Yusuf*

Jl. Kolonel Husein Yusuf No. 1, Bireun
Tel. 0644 - 323081
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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
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Fax. 0751 22782

Bukittinggi-A. Yani

Jl. A. Yani No.116F, Bukit Tinggi, Sumbang
Tel. (0752) 35350
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Payakumbuh-Soekarno Hatta*

Jl. Soekarno-Hatta No. 80 Payakumbuh
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Padang - S. Parman

Jl. S. Parman 147, Kel. Ulak Karang
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Pekanbaru-Wahid Hasyim

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Pekanbaru-Simpang Pasar Bawah

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Pekanbaru, Prov Riau
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Pekanbaru-Prof. Yamin

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Dumai-Sukajadi

Jl. Diponegoro No. 81 A-B Dumai, 28812
Tel. (0765) 35665/35852
Fax. 0765-35682

Duri-Sudirman

Jl. Sudirman No. 151-152 Duri 28884
Tel. (0765) 596868 -67
Fax. (0765) 596875

Pekanbaru - Riau

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

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

Bagan Batu - Sudirman

Jl. Jend Sudirman No.761 Bagan Batu
Tel. (0765) 7040660 - 65,61
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Pekanbaru-Hr Subrantas

Jl. Hr Subrantas, Komp. Metropolitan City
Blok A-6 Panam, Pekanbaru
Tel. 0761 - 5899826/589984
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Indragiri Hilir-M. Boya

Jl. M. Boya RT/RW.01/11,Kel. Tembilahan
Kab. Indragiri Hilir
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Indragiri Hulu-Sultan

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

Jl. Raden Patah No. 15 A, Lubuk Baja -
Batam. Kode Pos 29444
Tel. (0778) 451018/451013/451017/451015
Fax. 0778-451012

Batam-Gedung Nagoya

Bank Duta Building Nagoya
Jl. Imam Bonjol Nagoya Batam
Kode Pos 29444
Tel. (0778) 456560/458400/
Fax. 0778-458668

Tj. Pinang-Jl. Pos

Jl. Ketapang No.49 Tanjung Pinang -
Kep. Riau
Tel. (0771) 27588/24001/24987
Fax. 0771-24234

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Tanjung Pinang-Di Panjaitan

Jl. Di Panjaitan Km IX Blok Mayang 1A,
Kel. Batu Sembilan,
Tanjung Pinang Timur
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Fax. (0771) 7447280

Karimun-Pramuka

Jl. Pramuka No. 69, Tanjung Balai
Karimun
Tel. 0777-7018271-76
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Batam Palm Spring

Komplek Palm Spring Batam Center
Blok D1 No. 8 Dan 9
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Jambi-Sutomo

Jl. Dr. Sutomo No. 40, Jambi 36113
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Jl. Gatot Subroto Komp. Kota Indah Blok
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Fax. 0741-7551933

Muara Bungo-Lintas Sumatera

Jl. Lintas Sumatera Km 1 No. 26 Muara
Bungo Jambi 37212
Tel. (0747) 322106
Fax. 0747-21148

Jambi-Kuala Tungkal

Jl. Nelayan No. 5 Kuala Tungkal 36512
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Fax. 0742-22448

Jambi- Hayam Wuruk

Jl. Hayam Wuruk No. 03, Talang Jauh,
Jelutung, Jambi
Tel. 0741 7072568
Fax. (0741) 34181

Jambi - Kol. Abunjani

Jl. Kol. Abunjani RT/RW 25/08,
Kel. Selamat, Kec. Telanaipura, Jambi
Tel. 0741 7072480
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Bengkulu-S. Parman

Jl. S. Parman No. 35, Bengkulu 38223
Tel. 0736-20650
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Bengkulu - Salak

Jl. Salak No. 25 Kel. Dusun Besar,
Kota Bengkulu
Tel. 0736-347255
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Rejang Lebong-M. Hasan

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

Jl. Jend. Sudirman No. 440,
Palembang 30125
Tel. 0711-312606
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Palembang-Mesjid Lama

Jl. Masjid Lama No. 170
Palembang 30125
Tel. 0711 - 310390
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Lubuk Linggau-Garuda

Jl. Garuda No. 12, Lubuk Linggau
Kode Pos 31611
Tel. 0733-322098
Fax. 0733-322990

Batu Raja-Akmal

Jl. Akmal No.75, Batu Raja Sumsel 32116
Tel. 0735-320084
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Prabumulih-Sudirman

Jl. Jend Sudirman No.167-168,
Prabumulih 31121
Tel. 0713-322555
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Muara Enim-Liberty Simanjuntak

Jl. Liberty Simanjuntak No.82,
Muara Enim 31315
Tel. 0734-422726
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Lahat-Pagar Alam

Jl. Lettu Hamid No.88 Pagar Alam,
Lahat, Sumsel
Tel. 0730-623325
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Palembang-Basuki Rahmat

Jl. Basuki Rahmat No.897 C-D Palembang
Tel. 0711-317497, 317597,373499
Fax. 0711-355419

Palembang-Mangkunegara

Jl. Mp Mangkunegara No.14 B
Kenten,Palembang
Tel. 0711-826050
Fax. 0711-820948

Musi Banyuasin-Palembang

Jl. Palembang - Jambi, RT/RW.14/04
Sungai Lilin, Musi Banyuasin,
Sumatera Selatan
Tel. 0714 7343050
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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 Sulsei
Tel. 0711-5645698
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Pangkal Pinang - Mesjid Jamik

Jl. Masjid Jamik No. 27,
Pangkal Pinang 33132
Tel. 0717-422255, 424672
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REGION 7**Semarang-Pemuda**

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Tel. (024) 3549401, 3580330
Fax.(024) 3563031

Solo-Sudirman*

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

Solo-Rajiman

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

Klaten-Pemuda*

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

Sragen-Sukowati*

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

Solo-Raya Palur

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

Solo-Slamet Riyadi*

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

Sukoharjo - Raya Solo Permai

Ruko Pusat Bisnis II Blok L J-40 Solo
Baru, Jl . Raya Solo Permai L J-40,
Kel Madegondo, Kec. Grocol,
Kab. Sukoharjo Jawa Tengah
Tel. 0271-623715
Fax. (0271) 624698

Semarang-Pemuda*

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

Semarang-Mt. Haryono

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

Semarang-Bangkong

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

Semarang-Gang Tengah

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

Semarang-Puri Anjasmoro*

Jl. Puri Anjasmoro H5/41,
Kel. Tawangsari, Kec. Semarang Barat,
Jawa Tengah
Tel. 024) 7613347 - 49
Fax. 024- 7613365

Semarang-Majapahit

Jl. Majapahit Ruko Gayamsari Blok A3,
Semarang
Tel. (024) 6724185 - 87
Fax. (024) 6719777

Semarang-Suari*

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

Semarang-Citraland

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

Semarang-Sultan Agung

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

Salatiga-Sudirman*

Jl. Jend. Sudirman No.170, Salatiga
Tel. (0298) 325950
Fax. (0298) 325951

Kudus - A. Yani*

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

Pati-Pemuda

Jl. Pemuda No. 239 C, Pati
Tel. (0295)384204-05, 384365
Fax. (0295) 384203

Pati-Tayu

Jl. Kartini No.14 Tayu, Pati
Tel. (0295) 452334
Fax. (0295) 452685

Juwana-Silugonggo

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

Jepara-Patimura

Jl. Patimura Ruko Blok A2 Jepara
Tel. (0291) 593766-67
Fax. (0291) 592340

Purwodadi-R. Suprpto

Jl. R Soeprpto 66 Purwodadi
Tel. (0292)422242; 422464
Fax. (0292) 421427

Blora-Alun-Alun Selatan*

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

Cepu-Diponegoro

Jl. Diponegoro No. 14, Cepu
Tel. (0296) 423992
Fax. (0296) 424113

Wonosobo-Sumbing*

Jl. Sumbing 22 Wonosobo
Tel. (0286) 323587 - 88
Fax. (0286) 323589

Tegal-Sudirman*

Jl. Jend Sudirman No.11A, Tegal
Tel. (0283) 358961, 324265
Fax. (0283) 353252

Pemalang-Sudirman

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

Pekalongan-H. Wuruk*

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

Magelang-Pemuda*

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

Muntilan-Pemuda

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

Purworejo-Veteran*

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

Kutoarjo-Diponegoro

Jl. Diponegoro No. 120, Kutoarjo,
Kab. Purworejo
Tel. (0275) 641535/641539
Fax. (0275) 641389

Temanggung-Tentara Pelajar

Jl. Tentara Pelajar 6, Temanggung
Tel. (0293) 493289 - 90
Fax. (0293) 493420

Kebumen-Kusuma*

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

Gombong-Yos Sudarso

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

Kendal-Raya*

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

Rembang-Kartini

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

Semarang - Dokter Cipto

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

Semarang - Setiabudi

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

Weleri - Raya Kendal

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

Purwokerto-Sudirman*

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

Purwokerto-D.J. Panjaitan

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

Wangon-Raya Utara

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

Purbalingga-Sudirman

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

Banjarnegara-Veteran

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

Cilacap-Sudirman*

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

Yogyakarta-Diponegoro*

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

Yogyakarta-Urip S.

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

Yogyakarta-Katamso*

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

Jogjakarta-Kusumanegara

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

Jogjakarta-Kaliurang*

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

DANAMON SYARIAH**REGION 1****Jakarta-Ciracas (UUS)**

Jl Raya Bogor No. 2 Km.22,
Kel. Rambutan, Kec. Ciracas,
Jakarta Timur 13830
Tel. (021)87794753
Fax. (021)87794363

Lapangan Ros (UUS)

Jl. KH Abdullah Syafei No. 127 A,
Tebet, Jakarta Selatan 12840
Tel. (021)8282030
Fax. (021)8306992

Bekasi-Galaxy

Jl. Raya Taman Galaxy Blok H No.10, Kel.
Jakasetia, Kec. Bekasi Selatan,
Kota Bekasi
Tel. 02144726885
Fax. 021-8215519

Serpong [D/H Serang]

Jl. Raya Serpong No. 18B, Kel. Pondok
Jagung, Kec. Serpong,
Kota Tangerang Selatan
Tel. 021 -28053394
Fax. 021-53127832

REGION 2**Bandung (UUS)**

Jl. Merdeka No. 40 Bandung
Jawa Barat 40117
Tel. (022)4241188 Ext 349
Fax. (022)4200717

REGION 3**Surabaya (UUS)**

0831
Jl. Diponegoro No. 31, Surabaya,
Jawa Timur 60241
Tel. 031-81510739
Fax. -

Malang-Pasar Besar (SES)

186482
Jl. Pasar Besar No.143, Kel. Sukoharjo,
Kec. Klojen, Kota Malang, Jawa-Timur
Tel. 0341-7099234
Fax. 0341-364355

Denpasar Gajah Mada (SES)

187082
Jl. Gajah Mada No.22, Kel. Dauhpuri Kaja,
Kec. Denpasar Barat, Kota Denpasar,
Prop. Bali
Tel. 0361-7803630
Fax. 0361 234 925

REGION 4**Makassar Veteran [D/H Makassar] (UUS)**

Jl. Veteran Selatan No. 264,
Kel. Mamajang Dalam, Kec. Mamajang
Kota Makassar, Sulawesi Selatan
Tel. 0411-3610282
Fax. 0411-3610322

REGION 5**Martapura (UUS)**

Jl. Ahmad Yani Km. 40 No. 6,
Martapura, Kalsel
Tel. (0511)4720517, 4720518
Fax. (0511)4721075

REGION 6**Medan Setia Budi (SES)**

Jl.setia Budi Blok A No.3, Setia Budi
Center Kel.tanjung Rejo, Kec. Medan
Sunggal, Kota Medan
Tel. 061-77164243
Fax. 061-8215314

Banda Aceh (UUS)

Jl. Tengku Cik Ditiro No.9, Peuniti, Banda
Aceh 23241
Tel. (0651)22980
Fax. (0651)26521

Bukit Tinggi (UUS)

Jl. By Pass No.1-2 Aur Kuning,
Bukittinggi, Sumatera Barat 26117
Tel. (0752)627394 - 95
Fax. (0752)624444

REGION 7**Solo - Beteng (UUS)**

Jl. Kapten Tendean Rt.003/02,
Kel. Nusukan, Kec. Banjarsari, Kota
Tel. 0271 - 653855
Fax. -

DANAMON PRIVILEGE**Jakarta-Pondok Indah**

Jl. Metro Duta Blok UA No.5 Plaza I Lt 2.,
Pondok Indah Jakarta Selatan, 12310
Tel. (021) 75914888
Fax. (021) 75914840

Jakarta-Kelapa Gading

Jl. Boulevard Barat Blok Xb No.8, Lt. 3,
Kelapa Gading, Jakarta 14240
Tel. (021) 29265799
Fax. (021) 29265788

Jakarta-Pantai Indah Kapuk

Rukan Galeri Mediterania 1,
Jl. Mediterania Blok X3 No.A8 M-N Lt. 2,
Pantai Indah Kapuk, Jakarta 14450
Tel. (021) 5884511
Fax. (021) 5883771

Jakarta-Menara Danamon

Menara Bank Danamon, Ground Floor,
Jl. Prof. Dr. Satrio Kav. E 4 No.6, Mega
Kuningan, Jakarta 12950
Tel. (021) 57991001-3 Ext. 8031,
(021) 25541999 Ext. 3110
Fax. (021) 57991424

Bandung

Jl. Ir. H. Juanda No.64 Lt. 2, Bandung
40116
Tel. (022) 4207808
Fax. (022) 4211946

Medan

Jl. Diponegoro No.35 Lt. 3, Medan 20152
Tel. (061) 45575555 Ext. 3213/3214
Fax. (061) 4526936

Surabaya

Jl. Panglima Sudirman No.11-17,
Surabaya 60271
Tel. (031) 5346885
Fax. (031) 5477102

Makassar*

Jl. Slamet Riyadi No. 1, Lt. 2, Makassar
90174
Tel. (0411) 3654589-91
Fax. (0411) 3618125

Balikpapan

Jl. Jend. Sudirman No. 54, Balikpapan
76113
Tel. (0542) 419500
Ext. 3210, (0542) 732915
Fax. (0542) 730905

Semarang*

Jl. Pemuda No 175, Lt. 2, Semarang
501322
Tel. (024) 3517403 , 3549401
Ext 800
Fax. (024) 3517159

* Include Syariah Office Channeling

▶ Cross Reference of Financial Services Authority-OJK (formerly Bapepam-LK) No. X.K.6

Regulation	Page
A. General Provisions	
1) The Annual Report should contain:	
a. Summary of Key Financial Information;	6-13
b. Report from the BOC;	26-31
c. Report from the BOD;	34-43
d. Company Profile;	54-88
e. Management Analysis and Discussion;	89-166
f. Corporate Governance;	266-436
g. Corporate Social Responsibilities;	437-451
h. Audited Financial Statements; and	499-750
i. Statement that the Board of Directors and the Board of Commissioners are Fully Responsible for the Accuracy of the Annual Report.	52-53
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:	
a. income;	6, 9
b. gross profit;	6
c. profit (loss);	6, 9
d. total profit (loss) attributable to equity holders of the parent entity and non controlling interest;	6
e. total comprehensive profit (loss);	6
f. total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	7
g. earning (loss) per share;	7
h. total assets;	6, 9
i. total liabilities;	6
j. total equities;	6
k. profit (loss) to total assets ratio;	7
l. profit (loss) to equities ratio;	7
m. profit (loss) to income ratio;	7
n. current ratio;	7
o. liabilities to equities ratio;	7
p. liabilities to total assets ratio; and	7
q. other information and financial ratios relevant to the company and type of industry.	7-10

Regulation	Page
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:	14-15
a. number of outstanding shares;	
b. market capitalization;	
c. highest share price, lowest share price, closing share price; and	14-15
d. share volume.	
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:	
a. date of corporate action;	
b. stock split ratio, reverse stock, dividend, bonus shares, and reduce par value of shares;	79-80
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.	-
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.	-
C. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	26-31
1) assessment on the performance of the Board of Directors in managing the company.	27-28
2) view on the prospects of the company's business as established by the Board of Directors, and	30
3) changes in the composition of the Board of Commissioners (if any).	30
D. The Board of Directors Report	
The Board of Directors Report should at least contain the following items:	34-43
1) the company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company:	35-39
2) business prospects;	39
3) implementation of Good Corporate Governance by the company; and	39-41
4) changes in the composition of the Board of Directors (if any).	42-43
E. Company Profile	
The Company Profile should at least contain the following:	54-88, 287, 297, 359-360
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;	55
2) brief history of the company.	54, 56-57
3) line of business according to the latest Articles of Association, and types of products and/or services produced.	55, 454-464
4) structure of organization in chart form, at least one level below the Board of Directors, with the names and titles;	58-59
5) vision and mission of the company:	60-61
6) the Board of Commissioners profiles include:	63-65
a. name;	63-65
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.	63-65
c. history of education;	63-65
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	297
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	287, 359-360
7) the Board of Directors profiles include:	67-70
a. name and short description of duties and functions;	67-70
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.;	67-70

Regulation	Page
c. history of education;	67-70
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	349
e. disclosure of affiliation with other members of the Board of Commissioners and Board of Directors, and shareholders (if any);	335,359-360
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 point 1 letter a, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report.	✓
9) number of employees and description of competence building during the year under review, for example education and training of employees.	74-75
10) information on names of shareholders and ownership percentage at the end of the fiscal year, including:	76-77
a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	77
b. Commissioner and Directors who own shares of the Issuers or Public Company; and	336-337
c. groups of public shareholders, or groups of shareholders, each with less than 5% ownership shares of the Issuers or Public Company.	76-77
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;	78
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;	82-85
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.	79-80
14) chronology of securities listing and rating of the securities (if any);	81
15) name and address of the securities rating company (if any);	86-87
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	86-87
17) awards and certifications of national and international scale bestowed on the company during the last fiscal year (if any).	88
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:	89-166
1) operational review per business segment, according to the type of industry of the Issuer or Public Company including:	
a. production, including process, capacity, and growth;	93-122
b. income; and	
c. profitability;	
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;	133-141
b. short term liabilities, long term liabilities, total liabilities;	141-143
c. equity	147-149
d. sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit(loss); and	128-133
e. cash flows;	144
3) the capacity to pay debts by including the computation of relevant ratios;	145
4) accounts receivable collectability, including the computation of the relevant ratios;	145
5) capital structure and management policies concerning capital structure;	147-149
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;	152
7) material Information and facts that occurring after the date of the accountant's report (subsequent events);	155

Regulation	Page
8) information on company prospects in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	154
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;	153-154
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;	154
11)marketing aspects of the company's products and services, among others marketing strategy and market share;	123-126
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;	155-156
13)Use of proceeds from public offerings:	156-157
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	156-157
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;	n.a
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:	157
a. transaction date, value, and object;	157
b. names of transacting parties;	
c. nature of related parties (if any);	
d. description of the fairness of the transaction;	
e. compliance with related rules and regulations;	
15)changes in regulation which have a significant effect on the company and impacts on the company (if any):	√
16)changes in the accounting policy, rationale and impact on the financial statement (if any).	√
G. Corporate Governance	
Corporate Governance contains short descriptions of at least the following items:	
1) Board of Commissioners, including:	281-297
a. description of the responsibility of the Board of Commissioners;	294
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Commissioners.	295-297
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.	291-294
2) Board of Directors, including:	330-351
a. scope of duties and responsibilities of each member of the Board of Directors;	334-335
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;	347-348
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;	337-345
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	274-280
e. disclosure of company policy concerning assessment on the performance of the member of the Board of Directors (if any);	346-347
3) Audit Committee,includes among others:	298-304
a. name;	301-302
b. history of position title, work experience and legal basis for appointment;	301-302
c. history of education;	301-302
d. tenure of members of Audit Committee;	302
e. disclosure of independence of the members of the Audit Committee;	300
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;	302-303
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.	304

Regulation	Page
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:	305-329
a. name;	327-329; 306-308; 312-314; 317-319; 323
b. history of position title, work experience and legal basis for appointment;	327-329; 306-308; 312-314; 317-319; 323
c. history of education;	327-329; 306-308; 312-314; 317-318; 323
d. tenure of members of the committee;	327-329; 308; 314; 319; 323
e. disclosure of the company's policy concerning the independence of the committee;	326-327; 306; 312; 317; 322
f. description of duties and responsibilities;	326; 305; 311; 321; 322
g. disclosure of the company's policy and its implementation, frequency of committee meetings, and attendance of the members of committee in the meetings;	329; 308-309; 314-315; 319-320; 324
h. brief report on the committee activities carried out during the year under review;	329; 310; 315; 321; 325
5) description of tasks and function of the Corporate Secretary;	360-363
a. name;	361
b. history of position title, work experience and legal basis for appointment;	361
c. history of education;	361
d. tenure of the corporate secretary;	361
e. brief report on Corporate Secretary activities carried out during the year under review;	361-363
6) description of the company's internal audit unit;	368-372
a. name;	369
b. history of position title, work experience and legal basis for appointment;	369
c. Qualification/certification of internal audit professionals (if any);	369
d. structure or position of the internal audit unit;	369-371
e. duties and responsibilities of the internal audit unit according to the internal audit unit charter; and	370
f. brief report on the committee activities carried out during the year under review;	371
7) description of the company's internal control, at least contains:	377-379
a. financial and operational control, and compliance to the other prevailing rules;	
b. review the effectiveness of internal control systems;	
8) risk management system implemented by the company, at least includes:	168-251
a. general description about the company's risk management system;	168-177
b. types of risk and the management; and	177-247
c. review the effectiveness of the company's risk management system;	247-251
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:	368-388
a. substance of the case/claim;	✓
b. status of settlement of case/claim; and	✓
c. potential impacts on the financial condition of the company.	✓
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);	388

Regulation	Page
11) information about codes of conduct and corporate culture (if any) includes:	400-403
a. key points of the code of conduct;	401
b. key points of the corporate culture;	400
c. socialization of the code of conduct and enforcement; and	402
d. disclosure that the code of conduct is applicable for Board of Commissioners, Board of Directors, and employees of the company;	400-401
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	156, 389
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:	403-405
a. mechanism for violation reporting;	403
b. protection for the whistleblower;	405
c. handling of violation reports;	404
d. unit responsible for handling of violation report; and	403
e. results from violation report handling.	403
H. Corporate Social Responsibility	
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;	443
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;	252-253
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	444-448
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.	397-399
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.	499-750
J. Board of Commissioners and Board of Directors Signatures	
1) Annual Report should be signed by all members of the current Board of Commissioners and Board of Directors.	52-53
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.	52-53
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 References of Annual Report Award Criterias

Criterias & 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 the latest Annual Report and at least the previous 4 years reports.	
II. Summary of Key Financial Information		
1	Result of the Company information in comparative form over a period of 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.	6-13
	The information contained includes:	
	1. Sales/income from business.	6, 9
	2. Profit (loss).	6, 9
	a. Attributable to owner of parent entity; and	6
	b. Attributable to non-controlling interest	6
	3. Total profit (loss) and other comprehensive income:	7
	a. Attributable to owner of parent entity; and	7
	b. Attributable to non-controlling interest	7
	4. Net profit (loss) per share.	7
	Note: If the company has no subsidiaries, the company shall present the total of profit (loss) and other comprehensive income.	
2	Financial information in comparative form over a period of 3 financial years or since the commencement of business if the company has been running its business activities for less than 3 years.	6-10
	The information contained includes:	
	1. Investments in associated entities	6
	2. Total assets	6, 9
	3. Total liabilities	6
	4. Total equity	6
3	Financial Ratio in comparative form over a period of 3 financial years or since the commencement of business if the company has been running its business activities for less than 3 years.	7-10
	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.*	14-15
	1. The information contained includes:	
	a. Outstanding shares	14-15
	b. Market Capitalization	14-15
	c. Highest, lowest and closing share price	14-15
	d. Trading volume	14-15
	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).	✓

Criteria & Explanations	Page
5 Information regarding bonds, syariah bonds or convertible bonds issued and which are still outstanding in the last 2 financial years.*	18-22
The information contained includes:	
1. The amount/value of bonds/convertible bonds outstanding	✓
2. Interest rate	✓
3. Maturity date	✓
4. Rating of bonds	✓
III. Board of Commissioners' and Board of Directors' Report	
1 Board of Commissioners' Report.	26-31
Contains the following items:	
1. Assessment on the performance of the Board of Directors in managing the company and the basis of such assessment	27-28
2. View on the prospects of the company's business as established by the Board of Directors, and the basis of such view	30
3. Assessment of the performance of the committees under the Board of Commissioners	28-29
4. Changes in the composition of the Board of Commissioners (if any) and the reasons of the changes.	30
2 Board of Directors' Report.	34-43
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.	35-39
2. Analysis of Business prospects.	39
3. Implementation of Good Corporate Governance by the company.	39-41
4. Assessment of the performance of the committees under the Board of Directors (if any)	40-41
5. Changes in the composition of the Board of Directors (if any), and the reasons of the changes.	42-23
3 Signature of members of the Board of Directors and Board of Commissioners.	52-53
Contains the following items:	
1. Signatures are set on a separate page.	52-53
2. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the accuracy of the annual report.	52-53
3. Signed by all members of the Board of Commissioners and Board of Directors, stating their names and titles/positions.	52-53
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 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	
1 Name and address of the company.	55
Includes information on name and address, zip code, telephone and/or facsimile, email, website.	
2 Brief history of the company.	54, 56-57
Includes among others: date/year of establishment, name and change in the company name, if any.	
Note: should be disclosed if the company never change the name	
3 Field of business.	
The descriptions contains the following items:	
1. The company's business activities in accordance with the last articles of associations	55, 454-464
2. The company's business activities	
3. The types of products and or services produced.	
4 Organizational structure.	58-59
In the form of a chart, including the names and titles, at least until one level below the board of directors on the structure	
5 Company Vision and Mission.	
The information should contain:	
1. Company vision	60-61
2. Company mission	
3. A note that the vision and mission statements have been approved by the Board of Directors/Commissioners	
4. Statement concerning the corporate culture in the company.	

Criteria & Explanations	Page
6 Name, title, and brief curriculum vitae of the members of the Board of Commissioners.	63-65
The information should contain:	
1. Name	✓
2. Title (including position in other company or institution)	✓
3. Age	✓
4. Domicile	✓
5. Education (Field of Study and Institutions)	✓
6. Working experience (Position, Institution/Company and Period Served)	✓
7. Date of first appointment to the Board of Commissioners in the Company	✓
7 Name, title, and brief curriculum vitae of the members of the Board of Directors.	67-70
The information should contain:	
1. Name	✓
2. Title (including position in other company or institution)	✓
3. Age	✓
4. Domicile	✓
5. Education (Field of Study and Institutions)	✓
6. Working experience (Position, Institution/Company and Period Served)	✓
7. Date of first appointment to the Board of Directors in the Company	✓
8 Number of employees (comparative in two years) and description of competence building (for example: education and training of employees).	74-75
The information should contain:	
1. The number of employees for each level of the organization.	✓
2. The number of employees for each level of education.	✓
2. The number of employees based on employment status	✓
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	✓
5. Expenses of employees competencies development program incurred.	
9 Composition of shareholders.	76-77
Should include:	
1. The details include the name of 20 largest shareholders and their percentage of ownership;	✓
2. The details of shareholders and their percentage of ownership, including:	✓
a. Names of shareholders having 5% or more shares.	✓
b. Directors and Commissioners who own shares.	✓
3. Groups of public shareholders with less than 5% ownership each.	✓
10 List of Subsidiary and/or Affiliate companies	83-85
The information contains, among others:	
1. Name of Subsidiary/Affiliate	76-77
2. Percentage of share ownership.	76-77
3. Information on the field of business of Subsidiary/Affiliate.	
4. Explanation regarding the operational status of the Subsidiary/Affiliate (already operating or not yet operating).	76-77
11 Company's group structure	78
Company's group structure in the form of a chart, that shows subsidiaries, associated entities, joint venture and special purpose vehicle (SPV)	
12 Chronology of shares listing.*	81
Includes among others:	
1. Chronology of shares listing.	79-80
2. Types of corporate action that caused changes in the number of shares.	79-80
3. Changes in the number of shares from the beginning of listing up to the end of the financial year.	79-80
4. Name of Stock Exchange where the company shares are listed.	79

Criteria & Explanations	Page
13 Chronology of other securities listing. *	81
Includes among others:	
1. Chronology of other securities listing.	81
2. Types of corporate action that caused changes in the number of securities.	81
3. Changes in the number of securities from the initial listing up to the end of the financial year.	81
4. Name of Stock Exchange where the company's other securities are listed.	81
5. Rating of the securities.	81
14 Name and address of capital market institutions and or supporting professions.*	86-87
The information contains, among others:	
1. Name and address of Share Registrar/parties administering the company's shares;	√
2. Name and address of the Public Accountants' Office.	√
3. Name and address of the Securities Rating company	√
15 Award and/or certification received by the company on last fiscal year, both on a national scale and international scale.	88
Information should include:	
1. Name of the award and or certification.	√
2. Year of receiving the award.	√
3. Institution presenting the award and or certification.	√
4. Period of validity (for certificates).	-
16 Name and address of subsidiary companies and or branch office or representative office (if any)	82, 85, 474
Information should include:	
1. Name and address of business entities	466-476
2. Name and address of branch/representative office	466-476
Note: should be disclosed if there is no business entities/branches/representatives	√
17 Information on the company's website consists at least	
of:	
1. Information on shareholding up to the ultimate individual shareholder;	√
2. Structure of business group (if any);	√
3. Analysis of financial performance;	√
4. Financial statements (the last 5 years); and	√
5. Profile of the Board of Commissioners and Directors.	√
V. Management Analysis and Discussion on Company Performance	
1 1. Explanation of each business segment.	454-464
2. Performance by business segments, among others:	
a. Production/business activity;	93-122
b. Increase/decrease in production capacity;	93-122
c. Sales/income from business;	93-122
d. Profitability.	93-122
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:	
1. Current assets, non-current assets, and total assets.	133-141
2. Short term liabilities, long term liabilities, total liabilities	141-143
3. Equity	147-149
4. Sales/operating revenues, expenses and profit (loss), Other comprehensive revenues, and total comprehensive profit (loss)	128-133
5. Cash flows	144

Criteria & Explanations	Page
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	145
Explanation on:	
1. Capacity to pay debts in long term and short term	145
2. Accounts receivable collectibility.	145
4 Discussion on capital structure and capital structure policies	147-149
Explanation on:	
1. Details of capital structure, consisting of interest-bearing debts and equity; and	147
2. Management policies of the capital structure, and the basis of the such policies	147-149
5 Discussion on material ties for the investment of capital goods, on last fiscal year	152
Explanation on:	
1. The purpose of such ties.	-
2. Source of funds expected to fulfill the said ties.	-
3. Currency of denomination.	-
4. Steps taken by the company to protect the position of related foreign currency against risks.	-
Note: Should be disclosed if the company has no material ties in investments in capital goods on last fiscal year.	
6 Discussion on investment of capital goods realized in the last fiscal year	152
Explanation on:	
1. Type of the investment of capital goods	√
2. The purpose of the investment of capital goods	√
3. Value of the investment of capital goods realized in the last fiscal year.	√
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, and others that are considered important for the company	153-154
Information should include:	
1. The comparison between the target at the beginning of the fiscal year with the results achieved (realization)	153-154
2. The target or projected to be achieved for the coming year (at least 1 year)	154
8 Material Information and facts that occurred after the date of the accountant's report (subsequent events).	155
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.	154
Information on the company prospects in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source.	
10 Information on marketing aspects.	123-126
Information regarding the marketing of the company's products and services, among others concerning the market segment.	
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.	
Contains description on:	
1. Dividend policy	
2. Amount of dividend	
3. Cash dividend per share	
4. Pay-out ratio	
5. The announcement date of cash dividend payment for each year	
Note: if there is no dividend payment, disclose the reasons for not making a dividend payment	

Criteria & Explanations	Page
12 Management and/or Employee Stock Ownership Program implemented by the company (ESOP/MSOP) Contains description on:	
1. Amount of ESOP/MSOP shares and the realization;	
2. Time period	156
3. Requirements of rightful employee and/or management	
4. Exercise price	
Note: should be disclosed if there is no such program	
13 Use of proceeds from the public offering (in the event that the company is still obligated to report such use of proceeds).*	
Contains information on:	
1. Total funds obtained,	
2. Plan for funds utilization,	156-157
3. Details of funds utilization,	
4. Remaining balance of funds, and	
5. Date of General Meeting of Shareholder (or Bondholder) approval on change in the funds utilization plan (if any).	
14 Information on material transactions with conflict of interest and/or transactions with related parties. *	
Contains information on:	
1. Name of the transacting parties and nature of related parties;	
2. A description of the fairness of the transaction;	
3. Reason for the transaction	157-158
4. Realization of transactions during the period.	
5. Company policies regarding the review mechanism on the transactions	
6. Compliance with related rules and regulations	
Note: should be disclosed if there are no such transactions	
15 Description of changes in regulation which have a significant effect on the company	158-162
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	
16 Description of changes in the accounting policy.	162-165
Description should contain among others:	
Any revision to accounting policies, rationale and impact on the financial statement.	
17 Information on business continuity:	166
Disclosure of information on:	
1. Issues that may have significant impact on the continuity of business in the last fiscal year;	
2. Management assessment on issues in point 1; and	
3. Assumption used by the management in making the assessment	
Note: If there is no issues that may have significant impact on the continuity of business in the last fiscal year, disclose the assumption used by management to arrive at the assessment that there is no issues that may have significant impact on the continuity of business in the last fiscal year.	
VI. Good Corporate Governance	
1 Information on the Board of Commissioners.	281-297
The information should contain:	
1. Description of the responsibility of the Board of Commissioners.	281-283
2. Training programs for improving the competence of the Board of Commissioner or orientation program for new member of BOC	297
3. Disclosing the Board Charter (guidance and work procedure of the Board of Commissioners)	281

Criteria & Explanations	Page
2 Information about Independent Commissioner	285-286
The information should contain:	
1. The criteria of Independent Commissioner	285-286
2. Statement about the independency of each Independent Commissioner	286
3 Information on the Board of Directors.	330-351
The information should include:	
1. Scope of work and responsibility of each member of the Board of Directors.	334-335
2. Training programs for improving the competence of the Board of Directors or orientation program for new member of BOD	349
3. Disclosing the Board Charter (guidance and work procedure of the Board of Directors)	330
4 Assessment on members of the Board of Commissioners and Board of Directors	
Includes among others:	
1. The assessment process on the performance of members of the Board of Commissioners and Directors	295, 346
2. The criteria used in the assessment on the performance of members of the Board of Commissioners and Directors	
3. The party performing the assessment	
5 Description of the remuneration policy for the Board of Commissioners and Board of Directors	
Includes among others:	
1. Disclosing the remuneration procedures for the Board of Commissioners	295-297; 347-348
2. Disclosing the remuneration procedures for the Board of Directors	
3. Remuneration structure, disclosing the type and amount of short-term and long-term compensation/post service benefits for each member of the Board of Commissioners;	
4. 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; and	
5. Performance indicators to determine the remuneration of the Board of Directors.	
6 Frequency of meetings and attendance of the Board of Commissioners in the BOC meetings, BOD meetings and BOD & BOC joint meetings	
Includes among others:	
1. Meeting Date	291-294
2. Attendance of the meetings	337-345
3. Agenda of the meetings	
for every BOC meetings, BOD meetings and BOD & BOC joint meetings	
7 Information on major shareholders and controlling shareholders, directly or indirectly, and also individual shareholders.	273-274
In the form of scheme or diagram, except SOE that fully owned by the government.	
8 Disclosure of affiliation with other members of the Board of Commissioners and Board of Directors and major and/or controlling shareholders.	
Includes among others:	
1. Affiliation between member of the BOD and other BOD members	286-287; 335
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	
9 Audit Committee.	298-304
Includes among others:	
1. Name and title of the members of the Audit Committee.	301-302
2. Qualification of education and work experience of Audit Committee members	301-302
3. Independence of the members of the Audit Committee	300
4. Description of tasks and responsibilities.	298-299
5. Brief report on the activities carried out by the Audit Committee.	304
6. Frequency of meetings and the attendance of the Audit Committee.	302-303

Criteria & Explanations	Page
10 Nomination and Remuneration Committee/Function.	311-321
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the Nomination and/or Remuneration Committee/Function.	312-314; 317-319
2. Independence of the members of the Nomination and/or Remuneration Committee/Function.	312; 317
3. Description of the tasks and responsibilities.	311; 321
4. Activities carried out by the Nomination and/or Remuneration Committee/Function.	315; 321
5. Frequency of meetings and the attendance rate of the Nomination and/or Remuneration Committee/Function.	314-315; 319-320
6. Statement disclosing the existence of charter for nomination and/or remuneration committee and/or function; and	311; 316
7. Board of Directors succession policy	351
11 Other committees of the company under the Board of Commissioners	305-329
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the committees	306-308; 323; 327-329
2. Independence of the members of the committee.	306; 322; 326-327
3. Description of the tasks and responsibilities.	305; 322; 326
4. Activities carried out by the committees	310; 325; 329
5. Frequency of meetings and the attendance rate of other committee.	308-309; 324; 329
12 Description of tasks and function of the Corporate Secretary.	
Includes among others:	
1. Name, domicile and brief history of the position of Corporate Secretary.	361
2. Description of the tasks performed by the Corporate Secretary.	361-363
3. Training programs for improving the competence of the Corporate Secretary	361
13 Description of Annual General Meeting of Shareholders (AGMS) of the previous fiscal year	
Includes among others:	
1. Resolutions from AGMS of the previous fiscal year	371-280
2. Realization of previous fiscal year AGMS results	
3. Reason if there is a decision of the AGMS has not been realized.	
14 Description of the company's internal audit unit.	368-372
Includes among others:	
1. Name of the head of audit internal unit	369
2. Number of auditors in the unit	372
3. Certification as an internal audit profession	372
4. Structure or position of the internal audit unit	369
5. Description of audit work performed	371-372
6. The party authorized to appoint/dismiss the head of internal audit unit	369
15 Public accountant.	
The information should contain:	
1. Name and year public accountant audited the financial statements on the last 5 years	372-373
2. Name and year public accountant firm audited the financial statements on the last 5 years	
3. The amount of fees for the audit and other attestation services on the last fiscal year	
4. Other service provided by the accountant in addition to financial audit on the last fiscal year	
Note: should be disclosed if there are no other services	

Criteria & Explanations	Page
16 Description of the company's risk management.	168-251
Includes among others:	
1. Description of risk management systems	168-177
2. Description of evaluation on the effectiveness of risk management systems	247-251
3. Description of risks faced by the company	177-247
4. Efforts to manage these risks	177-247
17 Description of internal control systems	
Includes among others:	
1. Short description of the internal control system, including financial and operational control	377-379
2. Description of compatibility between the internal control system and internationally recognized internal control framework (COSO)	
3. Description of evaluation on the effectiveness of internal control system	
18 Description of corporate social responsibility activities related to environment	
Contains information on, among others:	
1. Management Policies	443
2. Activities conducted,	
environment-related activities, that relevant with operational activity of the company, such as usage of recycled materials, energy, waste treatment, etc	
3. Environment-related certification	
19 Description of corporate social responsibility related to the workforce, work health and safety	
Contains information on, among others:	
1. Management Policies	252-253
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	
20 Description of corporate social responsibility activities related to social and community development	
Contains information on, among others:	
1. Management Policies	444-448
2. Activities conducted	
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	
21 Description of corporate social responsibility activities related to responsibility to the consumer	
Contains information on, among others:	
1. Management Policies	392-399
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	
22 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.	
Information includes among others:	
1. Substance of the case/claim.	386-388
2. Status of settlement of case/claim.	
3. Potential impacts on the financial condition of the company.	
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).	
Notes: in case not litigants, to be disclosed	

Criteria & Explanations		Page
23	Access to corporate information and data. 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.	392-397
24	Discussion of company code of conduct. Contains information on:	400-403
	1. Content of the Code of Conduct.	401
	2. Disclosure on the relevancy of the code of conduct for all levels of the organization	400-401
	3. Socialization of the Code of Conduct	402
	4. Type of sanction for each violation of code of conduct; and	402
	5. The number of violation of code of conduct and sanction thereof in the last fiscal year.	403
	Note: To be disclosed if there is no violation to the code of conduct in the last fiscal year	
25	Disclosure on the whistleblowing system. Description of the mechanism of the whistleblowing system, including:	403-405
	1. Mechanism for violation reporting	430
	2. Protection for the whistleblower	405
	3. Handling of violation report	404
	4. The unit responsible for handling of violation report.	403
	5. Number of received complaint and processed in the last fiscal year and the follow-up handling	403
	Note: to be disclosed if there is no complaint received in the last fiscal year	
26	The policy about diversity of the Board of Commissioners and Board of Directors composition 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	283-284; 332
VII. Financial Information		
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.	500-501
2	Independent auditor's opinion on the financial statement.	502-504
3	Description of the Independent Auditor in the Opinion. The description contains:	504
	1. Name and signature.	√
	2. Date of the audit report.	√
	3. KAP license number and Public Accountant license number.	√
4	Comprehensive financial statement. Contains all elements of the financial statement:	
	1. Financial Position (Balance sheet)	schedule 1/1-1/4
	2. Comprehensive Profit loss statement	schedule 2/1-2/2
	3. Statement of changes in equity	schedule 3/1-3/3
	4. Statement of Cash flows.	schedule 4/1-4/2
	5. Notes to the financial statement	schedule 5/1-5/224
	6. Comparative information of the previous period; and	√
	7. 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)	√

Criterias & Explanations		Page
5	Comparison of profitability.	schedule 2/1-2/2
	Comparison of profit (loss) from operations for the year by the previous year.	
6	Cash Flow Report.	schedule 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.	schedule 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	schedule 5/165-5/168
	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	schedule 5/136-5/144
	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.	schedule 5/110-5/111
	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.	✓

Criteria & Explanations		Page
11	Disclosures relating to operating segment*	schedule 5/169-5/171
	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	5/155; 5/202-5/208
	Issues that should be disclosed:	schedule 5/71-5/72; 5/34-5/42
	1. The Detail of financial instruments based on the classification	√
	2. The fair value and the hierarchy 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	schedule 5/20
	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	√
	* Special Criteria for Listed Company	

▶ Cross Reference of Financial Services Authority-OJK

Letter No. 11/SEOJK.03/2015

Form and Content of Annual Report	Page
I. General Guidelines	
a. Annual Report presented individually and in consolidation with the subsidiaries in 1 (one) book.	✓
b. For banks that do not have subsidiaries, consolidated column can be abolished.	-
c. Financial statements in annual report presented in comparison according to financial accounting standard.	✓
d. If there is a new accounting standard in reporting position, the comparison position refer to financial accounting standard about accounting policy, accounting estimation changes, and errors.	✓
e. 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, either on the same or a separate document, then the Annual Report referred to should contain the same information.	✓
f. Financial statements in annual report must be audited by Public Accountant and must state the Public Accountant office name, auditor's name and auditor's opinion.	✓
g. Annual Report should be presented in the Bank's website and reported to Financial Services Authorities.	✓
II. Scope of Annual Report	
a. General Information	
General Information in Annual Report should at least include:	
1. Management, covering the Board of Commissioners, Board of Directors, and executive officers including their positions and CVs;	63-72; 465
2. Details on Shareholders, including the names and the number of shares;	76-78
3. Bank business development and bank business group including Sharia Business Unit (if any) among other:	
a. Summary on important financial data should at least include distribution of net interest income, revenue, profit before tax, net profit, earnings per share, earning assets, third party funds, fund borrowings, cost of funds, capital, number of shares of issued and fully paid up capital; and	6-13
b. Performance and financial ratios as presented in Quarterly Financial Statements.	7-10
4. Strategy and management policy used in developing the Bank's business, include Sharia Business Unit (if any);	50-51
5. Management report providing information regarding Bank management include Sharia Business Unit (if any) among other:	
a. Organization Structure	58-59
b. Main activities	89-166
c. Information Technology	260-265
d. Type of product and services offered including micro, small and medium enterprise lending (UMKM);	454-464; 102-103
e. Interest rates of funds and provision of funds;	140-141
f. Economic development and market target;	90-93; 123; 154
g. Local and foreign network and business partners;	466-474
h. Number, type and locations of offices;	62
i. Ownership of Board of Directors, Commissioners and shareholders in the bank business group;	78; 289-290; 336-337
j. Important changes occurring in the bank and bank business group during the year under review;	5-52; 89-263; 266-448
k. Forecasted important things that may happen in the future;	50-51; 127; 154; 166
l. Human resources, including the number, educational structure, training and development;	252-259
b. Annual Financial Statements	
1. Individual Financial Report, consist of:	
a. Statement of Financial Position (Balance Sheet);	schedule 6/1-6/3
b. Statement of Income and Other Comprehensive Income;	schedule 6/4-6/5
c. Statement of Changes in Equity;	schedule 6/6-6/9

Form and Content of Annual Report	Page
d. Statement of Cash Flows, and	schedule 6/10-6/11
e. Notes to the Financial Statements, including information on commitments and contingencies.	schedule 5/1-5/224
2. Consolidated Financial Statements of the Bank and its Subsidiaries, which consist of at least:	
a. Statement of Financial Position (Balance Sheet);	schedule 1/1-1/4
b. Statement of Income and Other Comprehensive Income;	schedule 2/1-2/2
c. Statement of Changes in Equity; and	schedule 3/1-3/3
d. Statement of Commitment and Contingencies.	schedule 5/162-5/164
3. Financial statements for Banks that are a part of a business group.	-
a. Banks that are a part of a business group, is also required to submit information consisting of:	
(1) Parent Company Consolidated Financial Statements includes financial report all entities in the group, in financial sector; or	
(2) Parent Company Consolidated Financial Statements includes financial report all entities in the group, in financial and non financial sector.	
b. Financial Statements as referred in point a, which at least includes:	-
(1) Statement of Financial Position (Balance Sheet);	
(2) Statement of Income and Other Comprehensive Income;	
(3) Statement of Changes in Equity;	
(4) Statement of Commitments and Contingencies	
c. Financial Performance, consisting of:	
1) Calculation of Capital Adequacy Ratio (CAR).	7; 146; 147; 148; 151; 161; 225; 366
2) Quantity and quality of Earning Assets and Allowance for Impairment Losses (CKPN), which at least information grouping:	
a) Financial instruments;	schedule 5/34-5/37; 5/41-5/42; 5/60; 5/71- 5/72; 5/155; 5/204-5/208
b) Provision of funds to related parties;	schedule 5/165-5/168
c) Loans to Micro, Small and Medium Enterprises (SMEs) debtors;	102-103; 454-464
d) Loans classified as special mention (including restructured loans and property loans), and	139-140
e) Allowance for losses on assets (PPA) that should be maintained based on financial instruments	148; 180-181; schedule 5/210
3) Bank financial ratios, among others:	7-8
a) Capital Adequacy Ratio (CAR)	√
b) Return on Asset (ROA);	√
c) Return on Equity (ROE);	√
d) Operating Expenses to Operating Income Ratio;	√
e) Percentage of Violation and Lending in Excess of Legal Lending Limit; and	√
f) Net Open Position (NOP).	√
4) Spot and Derivative transactions;	schedule 5/41- 5/42; 5/88-5/91
d. Capital disclosure and risk management implementation, at least include information about risk profile and possible loss that may occur, taking into account the following matters:	
1) 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.	√
2) The Bank should have written policy approved by the Board of Directors regarding the disclosures to be reported and internal controls in the disclosure process.	√
3) Disclosure of capital and risk management implementation, among others:	
a) Capital Disclosure, at least cover:	
i. Qualitative disclosures, among others information about:	147-149; schedule 5/209-5/211

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(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	✓
(b) Capital adequacy, covering explanations on the approach used by the bank in assessing capital adequacy to support current and future activities.	✓
ii. Quantitative disclosures covering capital structure of the Bank.	147-149
b) Risk Exposure and Risk Management Disclosure at least include:	168-251
i. Disclosure on the bank's Risk Management in general, including:	168-251
(a) Active supervision of the Board of Commissioners and the Board of Directors;	172
(b) Adequacy of Risk Management Policies and Procedures, and Determination of Risk Management Limits;	173
(c) Adequacy of Risk Identification, Measurement, Monitoring and Mitigation Processes As Well As Risk Management Information System; and	174
(d) Comprehensive Internal Control System.	174-175
ii. Disclosure on risk exposure and implementation of bank Risk Management in particular, covering:	
(a) Credit Risk;	178-223
(b) Market Risk;	224-228
(c) Operational Risk;	228-239
(d) Liquidity Risk;	225-228
(e) Legal Risk;	240-241
(f) Strategic Risk	241-242
(g) Compliance Risk; and	243-245
(h) Reputation Risk.	-
iii. Disclosure of Credit Risk as referred to in point ii (a), which includes:	
(a) General Disclosure, consist of:	
i) Qualitative Disclosure, among others:	
(i) Information regarding the application of credit risk Management including Credit risk management organization, Credit risk management strategies for activities that have a significant credit risk exposure, Credit concentration risk management policies and Mechanism for credit risk measurement and control.	178-180
(ii) Definition of overdue receivables and impaired receivables, and	180
(iii) Description on the approach used for the Allowance for Loan Impairment Losses (CKPN), individually and collectively, as well as the statistical methods used in the calculation of CKPN.	180-181
ii) Quantitative Disclosure, among others:	
(i) Disclosure on Net Receivables by Region;	182-185
(ii) Disclosure on Net Receivables by Contractual Maturity;	186-187
(iii) Disclosure on Net Receivables by Economic Sector;	188-191
(iv) Disclosure on Receivables and Provisioning by Region;	192-193
(v) Disclosure on Receivables and Provisioning by Economic Sectors; and	194-197
(vi) Details on Movements of Allowances for Impairment Losses.	198
(b) Disclosure of Credit Risk using the Standardized Approach, which consists of:	199-207
i) Qualitative Disclosure, among others:	199, 204
(i) Information regarding the use rating in the calculation of Risk Weighted Assets (RWA) for credit risk;	199-203
(ii) Category of portfolios that use the rating;	199-203
(iii) Rating agency; and	200-203
(iv) Disclosure of counterparty credit risk, including types of mitigation instruments commonly accepted / delivered by the bank.	204-207
ii) Quantitative Disclosure, among others:	200-207
(i) Disclosure of net receivables by Portfolio and Rating Category;	200-203
(ii) Disclosure on Counterparty Credit Risk	204-207
(c) Disclosure on Credit Risk Mitigation using the Standardized Approach	207-208
i) Qualitative Disclosure, among others:	207-208
(i) Information regarding the bank's policy for the main types of collateral accepted;	207-208
(ii) Policies, procedures, and processes to assess and manage collateral;	207
(iii) Main warrantors/guarantors and their credit worthiness; and	207-208
(iv) Information on concentration level arising from the use of credit risk mitigation techniques.	207-208

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ii) Quantitative Disclosure, among others:	208-215
(i) Disclosure of net Receivables based on Risk Weighting after Credit Risk Mitigation;	208-211
(ii) Disclosure of net Receivables and Credit Risk Mitigation Techniques.	212-215
(d) Disclosure of Asset Securitization, which consists of:	216-217
i) Qualitative Disclosure, among others:	216-217
(ii) General disclosure of risk management, which includes objective of asset securitization, the effectivity of 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;	216-217
(iii) 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	216-217
(iii) Names of the rating used in asset securitization activities and asset securitization exposures rated by the said agency.	216-217
ii) Quantitative Disclosure, among others:	218-219
(i) Securitization Transaction Disclosure; and	218-219
(ii) Securitization Transaction Activity Summary in which the bank acts as the Originator.	-
(e) Quantitative Disclosure of Credit Risk RWA Calculation using Standardized Approach	220-223
iv. Disclosure of Market Risk as referred to in point ii (b), which includes	224-225
(a) Standardized measurement method for market risk, comprised of	224-225
i) Qualitative Disclosure, among others:	224-225
(ii) Information regarding the application of risk management Including Market risk management organization; trading book and banking book portfolio management, as well as the valuation methodology used; Market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	224-225
(iii) Trading book and banking book portfolio which were taken into account in the Capital Adequacy Ratio (CAR)	225
(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.	224-225
ii) Quantitative Disclosures, at least including: market risk disclosures using standardized measurement methods	225
(b) Internal model-based approach to market risk, which consists of:	
i) Qualitative Disclosure, among others:	
(ii) Information regarding the application of risk management Including Market risk management organization; trading book and banking book portfolio management, as well as the valuation methodology used; Market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	
(iii) Trading and banking book portfolio which were taken into account in the Minimum Capital Requirement (CAR)	
(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	n.a
(iv) Portfolio using internal models that have been approved by Financial Service Authority; and	
(v) The amount of frequency deviation between the Value at Risk (VaR) and the actual losses during the reporting period.	
ii) Quantitative Disclosure, at least including market risk disclosures using internal models (Value at Risk/VaR)	
v. Disclosure of Operational Risk as referred to in point ii (c), which includes	228-239
(a) Qualitative Disclosures, including: information on the implementation of risk management for operational risk, including:	228-231
i) Operational risk management organization;	228-229
ii) The mechanism used by the bank to identify and quantify operational risk; and	230-231
iii) A mechanism to mitigate operational risk.	231

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(b) Quantitative Disclosure on operational risk	229
vi. Disclosure of Liquidity Risk as referred to in point ii (d), which includes	225-228; 232-239
(a) Qualitative Disclosures, including: information on the implementation of risk management for liquidity risk, including:	225-228
i) Liquidity risk management organization;	225-226
ii) Early warning indicators of liquidity problems; and	226-227
iii) The mechanisms of measurement and control liquidity risk	227-228
(b) Quantitative Disclosures on liquidity risk, which at least Includes:	232-239
i) Disclosure of Rupiah Maturity Profile	232-235
ii) Disclosure of Foreign Currency Maturity Profile	236-239
vii. Disclosure of Legal Risk as referred to in point ii (e), which includes qualitative disclosure about risk management for legal risks include the following:	240-241
(a) Legal risk management organization; and	240
(b) Legal risk control mechanisms.	240-241
viii. Disclosure of Strategic Risk as referred to in point ii (f), which includes qualitative disclosure about risk management for strategic risks include the following:	241-242
(a) Strategic risk management organization; and	241
(b) Policy that allows banks to identify and respond to internal and external changes in the business environment; and	241-242
(c) Mechanisms to measure the progress of the business plan.	242
ix. Disclosure of Compliance Risk as referred to in point ii (g), which includes qualitative disclosure about risk management for compliance risks include the following:	243-244
(a) Compliance risk management organization; and	243
(b) 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	243-244
(c) Monitoring and controlling compliance risk.	244
x. Disclosure of Reputation Risk as referred to in point ii (g), which includes qualitative disclosure about risk management for reputation risks include the following:	
(a) Organizational reputation risk management, including the implementation of reputation risk management by related units (Corporate Secretary, Public Relations, and the related business units);	n.a
(b) Policies and mechanisms to improve the quality of service to customers and other stakeholders to control reputational risk; and	
(c) Reputation risk management in times of crisis.	
e. Specific Disclosure of bank which become the part of Business Group and/or its subsidiaries, at least consisting of:	
1) Structure of the bank business group, consisting of at least:	
a) Business group structure, from the bank, subsidiaries, affiliates, financial holding company, and/or parent company to the ultimate shareholder;	78, 82
b) Structure of the management relationship in the bank's business, and	schedule 5/1-5/12
c) 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.	78, 82
2) Transactions between the bank and related parties in the bank's business group, taking into account the following matters:	
a) 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;	157-158; schedule 5/165-5/168
b) Related party is party as stipulated in the applicable Statement of Financial Accountancy Standard;	schedule 5/165-5/168
c) Types of transactions with related party are, among others:	schedule 5/165-5/168
i. Cross shareholders;	schedule total assets
ii. Transactions from one business group acting for the interest of other business groups;	schedule 5/165-5/168
iii. Management of short term liquidity centralized in one business group;	schedule 5/165-5/168

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iv. Provision of funds distributed or received by another company in one business group;	schedule 5/165-5/168
v. Exposure to majority shareholder in the form of loans, commitments and guarantees; and	schedule 5/165-5/168
vi. Buying or selling of assets with another company in a business group, including repurchase agreements.	schedule 5/165-5/168
3) Transactions with related parties which conduct by every entities in the bank's business group working in the field of finance	schedule 5/165-5/168
4) 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.	377
5) Consolidated capital disclosure, type of risk, allowance for loan losses, risk management, as referred in point d.	147-152; 168-251; 374-376
f. Other disclosures in accordance with other Financial Accounting Standards which has not been included in point a through e above.	n.a
g. Public Accountant's opinion on the financial statement which contains opinion of Financial Statements as referred in point b.	502-504
III. Bank, in Accordance to Made Financial Report, Referred to Annual Report Guidelines for Conventional Bank which is Part of Financial Services Authorities Circular Letter.	✓
IV. Specific Report which is Submitted to Financial Services Authority on an Annual Basis for Banks that are a Part of a Business Group and/or that Own Subsidiaries About:	
a. Annual report of a Parent Entity that covers all entities in financial business groups or annual report of a Parent Entity that covers all entities in financial and non-financial business groups;	✓
b. Annual report of Controlling Shareholders with majority share ownership pr annual report of entities which directly controls the Bank;	
c. Annual report of Subsidiaries; and	
d. Annual report of Head Office for branch offices located overseas.	

Consolidated Financial Statements

**PT Bank Danamon Indonesia Tbk
and Subsidiaries**

Consolidated financial statements
as of December 31, 2015 and
for the year then ended
with independent auditors' report

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2015 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 : Sng Seow Wah
 Alamat Kantor : Menara Bank Danamon Lt 5
 Jl. Prof. Dr. Satrio Kav. E4 No. 6
 Mega Kuningan
 Jakarta 12950
 Alamat Rumah : #3315 Verde Apartment,
 East Tower,
 Jl. H. Cokong, Kuningan, CBD
 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

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 DESEMBER 2015 AND
FOR THE YEAR THEN ENDED
PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES**

We, the undersigned:

1. Name : Sng Seow Wah
 Office Address : Menara Bank Danamon 5th
 Floor, Jl. Prof. Dr. Satrio Kav. E4
 No. 6, Mega Kuningan
 Jakarta 12950
 Residential Address : #3315 Verde Apartment,
 East Tower,
 Jl. H. Cokong, Kuningan, CBD
 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 : 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


Sng Seow Wah
Direktur Utama/President Director


Vera Eve Lim
Direktur/Director

Jakarta, 1 Maret/March/ 2016

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. RPC-348/PSS/2016

**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 2015, serta laporan laba rugi dan penghasilan komprehensif lain, 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 tersebut bebas dari kesalahan penyajian material.

Independent Auditors' Report

Report No. RPC-348/PSS/2016

**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 2015, and the consolidated statements of profit or loss and other 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-348/PSS/2016 (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 2015, 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-348/PSS/2016 (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 2015, 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-348/PSS/2016 (lanjutan)

Hal lain

Audit kami atas laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anaknya tanggal 31 Desember 2015, 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 2015, serta laporan laba rugi dan penghasilan komprehensif lain, 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.

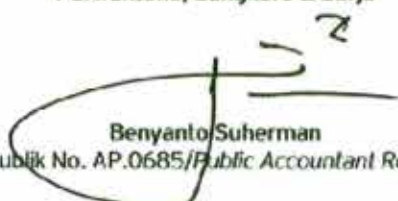
Independent Auditors' Report (continued)

Report No. RPC-348/PSS/2016 (continued)

Other matter

Our audit of the accompanying consolidated financial statements of PT Bank Danamon Indonesia Tbk and its subsidiaries as of 31 December 2015, 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 2015, and the statements of profit or loss and other 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.

Purwanto, Sungkoro & Surja



Benyanto Suherman
Registrasi Akuntan Publik No. AP.0685 / Public Accountant Registration No. AP.0685

1 Maret 2016 / 1 March 2016