



Sub Contents

- 408 Products and Services
- 418 Senior Executive Officers & Executive Officers
- 420 Office Address
- 429 Cross Reference of Annual Report Award Criteria
- 442 Cross Reference of Annual Report Award Criteria
- 451 Cross Reference of Financial Services Authority-OJK

**Corporate
Data**



Products and Services

CONSUMER BANKING

Danamon LEBIH

Savings account that provides 5 (five) advantages and allow savings up to Rp1 million/year:

- Free administration fee
- Cashback 5%
- Lower transfer fee and free cash withdrawal
- Free Life Insurance worth Rp10 million for the first 6 months
- Latest transaction features

FlexiMAX

Premium savings that provides 9 (nine) advantages with a value of more than Rp10 million per year:

1. Free transfer fee RTGS/NCS/Clearing.
2. Free administration fee.
3. Free ATM cash withdrawal overseas.
4. Attractive interest rate.
5. Free access to Executive airport lounge.
6. Free daily report through facsimile (Hello Danamon-IVR).
7. No queuing in branches.
8. Business Card with attractive features.
9. Latest transaction features.

Tabungan CITA2KU

Savings deposit with interest rate equivalent to time deposits. Fund placement starts from Rp200 thousand per month, with a choice of 1 - 15 years.

Tabungan MU

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

SuperCombo

Savings with two benefits: higher interest rate and flexibility in transactions. Customer funds can be automatically transferred from transactional account to savings account that provides higher interest rate.

Time Deposits

Time deposits with attractive interest rate, wide selection of tenor and currencies.

Primadolar

Savings account with options of 7 (seven) foreign currencies. Benefits including free monthly administration fee (only applicable for Primadolar USD), daily interest rate of 0.25% p.a. applicable for balances >0, bank notes withdrawal up to USD 5,000 per day and no nominal limitation on bank notes deposits.

Danamon Western Union

Transfer and receiving money services through a worldwide network of Western Union. Quick, Easy and Secure within minutes. This service is available throughout Danamon Branches (Retail Banking, Syariah and DSP) with Western Union logo.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Integrated services with diverse selections of investment products, open-end Mutual Funds, protected Mutual Fund, IDR & USD Indonesia Government Bond as well as Government Islamic Bond (Sukuk). This services are supported by experienced and well-known Investment Managers 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 major global currencies to fulfill retail customers financial needs, supported by an extensive distribution network and prime service quality.

ATM Services

24-hour online banking services with facilities including cash withdrawals, balance inquiries, overbookings, transfers, purchases and payments. Customers can access at more than 1,400 Danamon ATMs spread throughout Indonesia.

CDM Services

24-hour online banking services to make cash deposit (either to personal account or other Danamon accounts) and balance inquiry. This service is available on 68 CDMs (Cash Deposit Machines) spread throughout Indonesia.

Hello Danamon

As part of Danamon commitment in prioritizing services to customers, Hello Danamon is enabling customers to obtain information and transactions as well as to place complaints related to banking products and credit cards. Hello Danamon can be accessed 24-hours a day.

ELECTRONIC BANKING CHANNEL

Danamon Online Banking

Internet banking service for transactions such as balance inquiry, domestic or international fund transfer (Rupiah/foreign currency), payments, purchases and online checking account. This service is equipped with SMS or device token, completed with notification via SMS and email.

Danamon Mobile Banking (D-Mobile)

Smartphone application that make banking transactions easier, from transfers, payments and purchases. Equipped with latest feature of "SosMed D-Cash" that allow customers to send money to their Facebook's friends. There is also "Augmented Reality" feature that enabling customers to receive Danamon's merchant promo information, branches and ATM location within 5 km radius. Download the application at App Store, Play Store and Blackberry World.

DCard Mobile

DCard Mobile is a smartphone application for Danamon cardholders. It enables the cardholders to manage credit card account including transaction monitoring, bill payments, temporary blocking, card promo search through augmented reality as well as applying for new credit card.

SMS Banking Services

Online banking services through SMS, which is fast and secure. With Favorites Menus allowing customers to perform routine transactions (transfers, purchases, and payments) more quickly. This facility is supported by a layered security system as mPOD, access code, PIN and SMS notifications.

DANAMON CARDS

Danamon Credit Card

A credit card that provides convenience in shopping and fulfill your modern lifestyle. This card also offers a variety of interesting and diverse programs throughout the year.

Danamon Manchester United Credit Card

A credit card dedicated to Manchester United fans in Indonesia. This card provides exclusive benefits to cardholders such as a chance to watch Manchester United's live match at Old Trafford (Red Match), an opportunity to get original Manchester United merchandise, shopping voucher through accumulation of points (Red Rewards) and attractive offers in selected outlets (Red Hot Deals).

Danamon World Credit Card

One of the premium cards in the MasterCard network for customers with premium lifestyle and often travel. The features provide ease of transactions for cardholders, among other are faster point accumulation for rewards program (every Rp1,000 transactions will earn a 1.5 points), free access to Airport Lounge at major cities in Indonesia, special offers at various hotels and restaurants as well as points to mileage conversion program.

World Elite Danamon Credit Card

Prestigious credit cards in Indonesia today that dedicated exclusively to the premium and classy customers who wish to make every experience memorable. The benefit including better rewards compare to other credit cards in which every Rp 1,000 transaction will earn 3x Elite Points (for transactions abroad) and 2x Elite Points (for domestic transactions), Priority Pass that can be used at 700 airport lounges around the world and World Elite Golf Access for your lifestyle up to travel insurance and premium protection to provides comfort in travel and spending.

Danamon American Express® Corporate Card

Cards that offer efficiency and savings solutions for medium-sized and multinational companies in managing daily business expenses.

Danamon American Express® Gold Credit Card

For those who wish to enjoy the flexibility in payment and financial savings, this card offers world-class Membership Rewards® programs and easiness in monthly bill payments, as well as access to American Express Selects program.

Danamon American Express® Gold Card

Prestigious membership card and symbol of a prosperous life. Cardholders can enjoy the convenience of shopping with spending limit that not set in advance, a world-class Membership Rewards® program and access to airport lounge in Indonesia. This card also presents a series of special dining offers, staying and shopping around world through American Express Selects program.

The Platinum Card®

Danamon American Express® Platinum is exclusively dedicated to selected individuals. The Platinum Card® offers world-class privileges that focusing in 3 (tree) main pillars namely travel, lifestyle, and service. Privileges including Membership Rewards® program that can be redeemed with rewards of customer's choice, Concierge Service, convenience in travelling with offers from world's best airlines as well as access

to over 800 airport lounges worldwide with Priority Pass, extra facilities in hotels and resorts around the world, exclusive access to prominent golf course in Indonesia and overseas, comprehensive travel insurance benefits as well as exclusive access to prestigious world-class events.

Danamon American Express® Gold Business Card

Gold Business Card is intended specifically for individual customers who own small-to-medium business and need a card as a payment instrument to support the business. This card products offers flexibility in payments with features such as Early Pay Discount (in the form of cashback if the customer makes full payment) or Defer Pay Options with tiered interest rate that depend on the remaining balance.

BANCASSURANCE

Primajaga

Term insurance products with protection against the risk of death and disability in the form of monthly benefit as a substitution to family income. Returns premium of 50% in the absence of claims during coverage period.

Primajaga 100

Term insurance products with protection against the risk of death and disability in the form of monthly benefit as a substitution to family income. Returns premium of 100% in the absence of claims during coverage period.

Education Savings Danamon+

Education savings products for kids education with insurance benefit of up to 200 times the monthly savings.

Proteksi Prima Maxima

Single premium payment insurance products with investment benefit that offers optimal investment results. Free of initial charge. A diverse selection of investment instruments tailored based on customers' risk profiles. Protection of the risk of death is 150% of the premium and critical illness.

Proteksi Prima Rencana Absolut

This is a combination of life insurance and investment products (unit link) with regular premium payments. This product provides flexibility to the Policyholders to determine the sum assured (UP) and regular premium top-up schedules. The product also provides opportunity for Policyholders to maximize their protection and matching it with their needs and capacities.

Proteksi Prima Rencana Optima

Proteksi Prima Rencana Optima is a combination of Endowment insurance and Unit Link. This product provides various benefits of investment such as Death Benefit, Total Permanent Disability Benefit, Loyalty Bonus and Maturity Benefit; with coverage period up to 70 years old.

Proteksi Prima Medika

Proteksi Prima Medika is a hospital care insurance product with return of premium at the end of contract (5th year).

Proteksi Prima Dinamis

Insurance products that provides protection to customers who have an accident. Customers can use the benefits to care for physical disability due to an accident.

Proteksi Prima Sehat

Health insurance products with cash payment benefits tailored to customers needs with return of premium features at the end of the 5th year.

Dengue Fever Insurance

Health insurance products that specifically protect customers with dengue fever. There is a daily care benefit of Rp 500,000 per day up to 10 days. Affordable premium payment of Rp 50,000 per year.

Proteksi Prima Emas

Life insurance product designed as retirement planning program that provides life protection against accidents and options of riders. This product provides 5 (five) choices for target ages (40, 45, 50, 55 and 60) with 4 (four) tenors of premium payments: 5, 10, 15 or 20 years.

PENSION FUNDS OF FINANCIAL INSTITUTIONS (DPLK) OF MANULIFE INDONESIA

Defined contribution pension plans program that are designed to prepare employees/participants financial security by the time they reach retirement age. This program can be joined by employees, either as part of the company or as individuals. Through this pension plans program, employees desire to prosper at retirement becomes easier. Companies/business owners can utilize this program to increase employee loyalty and productivity in the workplace.

Group Life and Health

Protection Program designed to help companies in providing security to the employees when an unexpected risks occurs, such as life and when there is health problem that require outpatient and inpatient care.

MANULIFE PROGRAM PESANGON PLUS

“Pooled Fund” program which is a collection of unit-link insurance with investment oriented. The program is designed to help companies with the purpose of payment of severance allowances to the employee when the employment is terminated, died, retired and resign. Policyholders of the pooled fund are the companies.

Manulife Karyawan Sejahtera Plus

Fund allocation which is a collection of unit-link insurance program with investment oriented. This program is designed to help companies in the form of provision of accounts on behalf of employees, with the purpose of payment of severance allowances to the employee when the employment is terminated, death, retirement and resignation. Employees is the beneficiary of this with company as the policyholder.

Proteksi Prima Sejahtera

Term life insurance with affordable premium which provides optimum protection of life over a certain period.

Typhoid Fever Insurance

Health insurance product specifically designed to protect customers who are sick with typhoid. The benefits are daily care benefits of Rp 500,000 per day up to 10 days coverage and protection against house robbery when admitted to hospital. Customers will receive optimum protection with affordable premium of Rp 50,000 per year.

Asuransi Proteku

Insurance product which provides comprehensive protection and compensation to customers and spouse in case of accident, fire and house robbery as well as loss vehicle.

Dental Insurance

Innovation of insurance product that provides complete protection for customers' dental health. Customers will receive a variety of benefits for their dental care with affordable premium.

Crime Guard Plus

Innovation of insurance product that provides complete protection and compensation on personal accident, mugging, and robbery.

MORTGAGE**Housing Purchasing Loan**

Loans for the purchase of House, Apartment, Shophouses, Officehouse, Business-house, Dormitory, Soho, Condotel, Kiosk, Villa, Land; both ready stock or indent.

House Development and Renovation Loan

Loans granted to build or renovate house, shophouse, officehouse and apartment.

Multipurpose Loan

Cash loans with collateral such as house, shophouse, officehouse or apartment owned by the debtor.

Ready to Build Lots

Loans for the purchase of lots, a land at the site of developer with Top Tier category.

UNSECURED LOAN**Instant Funding**

Instant Funding is uncollateralized cash loan facility that can be utilized to fulfill customer needs for a period up to 5 years and a loan limit up to Rp 300 million Rupiah.

DANAMON PRIVILEGE

Specialized services for individual customers with single account or joint account with minimum average balance of total Assets Under Management (AUM) \geq Rp500 million (five hundred million rupiah) or equivalent, which consist of average balance of current and savings account (CASA), time deposits and investment products (including Bancassurance with investment values).

For a joint account with "and"/"or", the individual who entitled to receive the facility from Danamon Privilege (including card issuance) is the customer whose name is recorded in the Bank as the primary account holder. Benefits provided to Privilege customers are as follows:

- "Bank Notes" withdrawal up to USD 10,000/day/ account with no commission fee.
- Safe Deposit Box (SDB) with a special rate
- Invitation to attend a variety of exclusive events and seminars with renowned economists, financial experts and health experts.
- VIP service at Executive Airport Lounge around Indonesia for Danamon Privilege Debit card holders.
- No queuing in all Danamon branches for Danamon Privilege Debit card holders.
- Free annual fee for Danamon Privilege that also credit card holders of Danamon Platinum Visa-Mastercard, Danamon World or American Express Gold® Card from Bank Danamon.
- Option to choose account number for Current and Savings Account (CASA).
- Business Center facility in several Danamon Privilege Center.
- 24-hour phone banking service through Danamon PremiumService.
- Gift at birthdays and religious celebrations for Danamon Privilege customers.

DANAMON SAVINGS AND LOANS

Dana Pinter 50 (DP50)

Financing facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the time complete document is received. Maximum financing is Rp 100 million.

Dana Pinter 200 (DP200)

Credit facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the time complete document is received. Maximum financing is Rp 500 million.

Si Pinter Savings

Saving product with affordable initial deposit. Customers with certain criterias will receive benefits such as insurance protection with free premium, ATM and transfer facilities, no charges on electricity and telephone bill payment facilities as well as cash deposit Pick up Service.

DSP Deposit

Term saving product for DSP customers with affordable initial deposit and can only be withdrawn based on the given time period.

TabunganKU

Low cost savings, no monthly administration fees, low initial deposit and easily accessible by the public.

DP500

Credit facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the time complete document is received. Maximum financing is Rp 1.5 billion.

SMALL AND MEDIUM ENTERPRISES

Current Account Loan

Loan facility for working capital purposes. This is a short-term overdraft credit facility with option to extend the loan period. This product offers withdrawal flexibility using paper (cheque/giro) during the term of the credit.

Termed Loan

Loan facility for working capital purposes. This is a short-term loan with the option to extend the loan period. Funds withdrawal using promissory note within a certain period of time, maximum up to maturity date of the loan facility. Promissory maximum of 180 days and not exceeding the period of Letter of Credit Agreement.

Holiday Termed Loan

Term Loan Hari Raya is additional working capital for existing debtor available ahead of Hari Raya.

Termed Installment Loan

Loan facility for investment purposes to support customer's business activities. Type of investments that can be finance is productive assets such as land and building, equipment and industrial machinery, et cetera.

Shop-House Purchasing Loan (KTU Ruko)

Shop-House Loan (KTU Ruko) is a financing facility to buy a place of business such as Shop-house, Office-house, Warehouses, with longer term installment scheme. There is a light installment where the principal balance can be repaid when loan matures.

Termed Installment Loans BISA (KAB BISA)

KAB BISA is a loan for investment and re-financing (including takeovers) purposes to support customers business activities, bundled with CASA products and e-channel services.

Reinstate Termed Installment Loan

Credit facilities for existing borrowers with KAB facility that has been running at least 12 (twelve) months, by restoring lending to the original ceiling based on payment history and good track record.

DANAMON SYARIAH

BISA iB Saving

Saving products with Syariah principles of Mudharabah (profit sharing) contract which give customers advantages in transactions such as: free balance inquiry, cash withdrawal and transfers to other banks in ATM Bersama, ALTO, Prima, Danamon ATM network and tiered revenue sharing.

BISA QURBAN iB Saving

Saving plan products with Syariah principles of Mudharabah (profit sharing) contract to help Customers in preparing funding for Qurban. Customers have the flexibility to determine the deposit amount and saving period.

BISA UMROH iB Saving

Saving plan products with Syariah principles of Mudharabah (profit sharing) contract to help Customers in preparing funding for Umroh, that includes life insurance. Customers have the flexibility to determine the deposit amount and saving period.

Hajj iB Saving

Saving products with Syariah principles in the form of either Mudharabah (profit sharing) or Wadiah (deposit) contracts. The savings plan is intended for the Hajj (pilgrimage) adjusted to customers capabilities to save and desired time period.

BISA iB Giro

Giro products with Syariah principles of Mudharabah (profit sharing) contract which gives customers advantages transactions such as free monthly administration, free LLG transfer, free RTGS transfer, free scripless deposit and purchases and higher profit sharing.

iB Cash Management

Service solutions to help customers' company in managing cash flow and liquidity effectively and efficiently in order to generate optimal profitability.

iB Deposit

Investment products with Syariah principles of Mudharabah (profit sharing) contract with tenor option of 1, 3, 6, or 12 months or on call (daily) with tenor option of 7, 14, and 21 days.

iB Proteksi Prima Amanah

Syariah term life insurance that provide life and permanent total disability protection as well as benefits at the end of policy.

iB House Ownership Financing

Homeownership financing solutions with fixed installments up to 10 years tenor with Murabaha scheme (sales and purchase).

iB Employee Cooperatives Financing

Financing with Mudharabah (profit sharing) scheme to Cooperatives Employee that will be distributed to its members, with members' receivables as the warranty.

iB Rural Bank Financing

Working capital financing with Mudharabah (profit sharing) scheme to BPRS (Syariah Rural Bank) which are further distributed to customers of BPRS to meet working capital, investments and multi-purpose needs.

iB SME Financing

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

iB Commercial Financing

A product of working capital and investments financing through a scheme of Mudharabah (profit sharing), Murabahah (sales and purchase) and trade finance for Commercial segment customers.

iB Leasing Financing

A product of investment financing in the form of leasing/lease & purchase through Ijarah Muntahia Bittamleek scheme for SME and Commercial segment customers.

iB Heavy Equipment Financing

Financing solution provided to businesses with investments in heavy equipments, commercial truck vehicles, general asset finance and tug boats and barges, through Murabaha (sales and purchase) and Ijarah Muntahia Bittamleek (lease and purchase) scheme.

iB Trade Finance Financing

Comprehensive Trade Finance solutions that align with Syariah principles to fulfill working capital needs and business investment in Commercial and Corporate segments.

iB Syariah Current Account Financing

1-year working capital financing for small and micro entrepreneurs and Commercial customers, with tenor can be extended.

TRADE FINANCE

Letter of Credit

On the basis of Letter of Credit (L/C), the Bank will provide payment guarantee to the seller (exporter) as well as guarantee to the buyer (importer) that payment will only be made after the delivery of the goods as specified in the L/C and proper documentation presented, in accordance with the terms and conditions of the L/C.

Incoming Collection Services

Services provided by Danamon to handle document from the documentary collection sent by Remitting Bank to Danamon, which serves as the Collecting Bank or Presenting Bank.

Incoming Collection Avalization

Facilities provided to customers in the form of a combination of Incoming Collection Service and avalization by Danamon upon acceptance by the drawee.

Shipping Guarantee

Shipping Guarantee that provide facilities to importers (on L/C opened by Danamon) to obtain control over goods from the shipping company when the Bill of Lading has not been received by the Bank while the goods have reached the destination port.

Clean L/C Negotiation

Facilities for customers (beneficiary) in the form of documents takeover (negotiation) in accordance with the terms and conditions set out in the L/C/Domestic Letter of Credit (SKBDN) (clean/complied with documents).

Discrepant L/C Negotiation

Facilities for customers (beneficiary) in the form of documents takeover (negotiation) that are not in accordance with the terms and conditions set out in the L/C/Domestic Letter of Credit (SKBDN) (discrepant/not complied with documents).

Outgoing Collection Services

Services provided by Danamon to handle documents from the documentary collection where Danamon serves as Remitting Bank.

Transferable L/C

Used to facilitate traders who act as intermediary (first receiver/first beneficiary of the L/C) to receive benefit through the exchange of invoices on the basis of transferable L/C. Transferable L/C can be transferred from the first receiver to one or more second receiver (second beneficiary).

Trade Finance Risk Participation

This product is a transfer transaction of counterparty risk, partially or wholly, from underlying transaction of trade finance in the form of incoming or outgoing risk; funded or unfunded; silent or disclosed; with or without recourse; by the signing of the offer letter between seller and buyer Bank, which was preceded by the signing of Master Risk Participation Agreement.

Trade Commodity Financing (TCF)

TCF is a combination of Trade Financing and 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 type of financing where the payments are obtained from funds coming from the buyer when the financed goods delivered (self-liquidating). Financed goods/document of ownership/receivables as Bank's collateral under Fiduciary Transfer of Ownership (FTO).

Import L/C Financing

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

Import L/C Financing Sight

Facilities provided to Customers in the form of combination between L/C Import Sight and financing. Funding is automatically awarded at the maturity date of L/C Sight payment.

Import L/C Financing Usance

Facilities provided to Customers in the form of combination between L/C Import Usance with clause payable at sight, together with the financing. Funding is automatically given at sight by Financing Bank.

Financing Against TR

Short term financing for importer customers to meet the needs of working capital and settlement of obligations to supplier that matured on the basis of L/C or Collection. Funding will be provided upon submission of Trust Receipt and Promissory Note as legal documentation.

Pre-shipment Financing under L/C/PO

Short-term trade financing available to exporters to meet the needs of working capital (purchase of raw materials, production activities and others) before shipment associated with export schedule and can be provided either on the basis of L/C or Purchase Order.

Outgoing Collection Financing

Financing facility provided on the basis of receivables owned by the seller (customers) and invoiced through Danamon on the basis of Outgoing Collection Services transactions.

Trade Supplier Financing

Financing services provided to seller on the basis of invoice and draft that approved by buyer using the buyer's facility limit (Buyer's Credit).

Open Account Financing

Funding granted to buyer/importer or seller/exporter for Open Account' underlying transactions done domestically or internationally.

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

Trade products that allows Danamon to obtain short term funds from other financial institutions. The funding is based on acceptance from Issuing Bank on import or export trade transactions which have not been funded and have a remaining maturity between 30 to 180 days.

Bank Guarantee/SBLC

Written assurance given by Danamon on behalf of customers to the Principal based on specific contract. Payments are made based on claims by the Principal due to customer's failure to fulfill obligations based on agreement (default).

CASH MANAGEMENT**cash@work**

Internet banking service that simplify financial management of the business, where customers can perform various banking transactions directly, quickly and efficiently from anywhere through the internet equipped with encrypted security system.

Cash Pick Up & Delivery Services

Services provided to customers for the retrieval and delivery of cash and/or script. This service is insured. Cash and/or script would be credited to customer's accounts on the same day or the following day. There is a selection of a calculation method that can be tailored to customers' requirements.

Virtual Account

Cash management solutions that provide effortless way to identify sender of funds and reconciliation process. Payment options for virtual accounts and data connection can be modified according to customers' requirement.

e-Tax

A real time on-line tax payment service through cash@work, in which proof of payment can be printed directly through cash@work.

Liquidity Management

Liquidity Management services on customers' operational account to optimize both control functions and current account services obtained. Liquidity Management product include: Cash Pooling, Cash Distribution and Range Balance.

Notional Pooling

Linking bank accounts in the same currency for the purpose of calculating interest and liquidity management.

ERP (Enterprise Resource Planning) Direct Payment

Services that allows customers cash@work to upload financial transactions (i.e: transfers, auto loans, payroll), non-financial transactions, and other transactions, directly through the customers' ERP system.

Financial Supply Chain

Intermediary service for billing and financing process between Buyer and Seller. The aim is to ensure timely and efficient payment as well as to reduce manual processes in billing/payment.

EDC Mobile Payment

EDC mobile services that can be used to facilitate a cashless billing process between Distributor and Retailer.

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

Foreign currency trading with on same day (Tod), 1-business day (Tom) or 2-business days (Spot) settlement after the transaction date.

FX Forward

Foreign currency trading with settlement of more than 2-business days after the transaction date.

FX Swap

Transactions in which one party agrees to buy (or sell) one currency against other currencies while at the same time resell (or repurchase) on agreed pricing and value dates (two different dates).

Interest Rate Swap

Agreement between two parties in which one party pays a floating interest rate and the other pays a fixed interest rate, based on conditions and time agreed. Customers can use it as a hedge to interest rate risk.

Cross Currency Swap

Agreement between two parties in which one party pays a fixed or floating interest rate in one currency and the other pays a fixed or floating in other currencies, based on conditions and time agreed. Customers can use it as a hedge to interest rate risk and foreign exchange risk.

Conventional and Syariah Government Securities (SBN)

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

Senior Executive Officers & Executive Officers

SENIOR EXECUTIVE OFFICERS

EVI DAMAYANTI

Chief Internal Auditor, SKAI, joined since 1-Jun-16, age 42, Indonesian, S1, AKUNTANSI, Universitas Indonesia, Jakarta

HERMAN

Treasury & Capital Market Head, TREASURY, joined since 2-Dec-13, age 47, Indonesian, S1, TEKNIK ELEKTRO, Universitas Trisakti, Jakarta

MARY BERNADETTE JAMES

Chief Information Officer, Information Technology, joined since 1-Mar-16, age 57, Malaysian, S1, BUSINESS ADMINISTRATION, The University of Texas at Austin, Austin, USA

VIVIAN WIDJAJA

Chief Transformation Officer, BOD, joined since 3-Nov-16, age 45, Indonesian, S2, AKUNTANSI, Univ. of Texas At San Antonio, San Antonio, USA

YEN YEN SETIAWAN

Transaction Banking Head, Wholesale Banking Head, WHOLESALE, joined since 28-Jul-15, age 44, Indonesian, S2, BUSINESS ADMINISTRATION, Loyola Marymount University California, USA

EXECUTIVE OFFICERS

STENLY OKTAVIANUS

Sales & Distribution Head (East), Regional Head, SALES & DISTRIBUTION, joined since 2-Jun-92, age 51, Indonesian, S2, EKONOMI MANAJEMEN, ERASMUS UNIVERSITEIT, Rotterdam, Netherland

NELDIE N.M. KAMBEY

SEMM HO Control & Strategic Plan. Head, Internal Control & Fraud Management Head, SEMM, joined since 10-Nov-08, age 52, Indonesian, S1, PERTANIAN, Universitas Sam Ratulangi, Manado

ELVYANA SARY

Procedure, Indonesian, S1, AKUNTANSI, Universitas Trisakti, Jakarta

YO LIAN KIE

Information System Management Head, FINANCE & CREM, joined since 7-Apr-86, age 52, Indonesian, S1, MANAJEMEN, SEKOLAH TINGGI ILMU EKONOMI SUPRA, Jakarta

RAHMAT FADILLAH POHAN

Payment Operation Head, SYARIAH, joined since 1-Jul-90, age 50, Indonesian, S1, AKUNTANSI, Universitas Nusa Bangsa, Medan

PRISKA M.CAHYA

Business HR Head (SEMM), Human Resources, joined since 16-Jul-90, age 49, Indonesian, S1, PERIKANAN, Institut Pertanian Bogor, Bogor

BUDHI HERNANDI

Syariah Network & Assurance Head, SYARIAH, joined since 19-Oct-90, age 51, Indonesian, S1, ADMINISTRASI NIAGA, Universitas Katolik Parahyangan, BANDUNG

LOUNA CAROLINA TICOALU

Support Function HR Head, Human Resources, joined since 7-Sep-92, age 49, Indonesian, S1, PSIKOLOGI, Universitas Indonesia, Jakarta

RATNA SARI HALIEM

Financial Shared Services Head, FINANCE & CREM, joined since 16-Nov-95, age 47, Indonesian, S1, TEKNIK INDUSTRI, Universitas Trisakti, JAKARTA

DANTES MORRIS PAKPAHAN

Buss.Plan & Strategy Head (Mid Size), FINANCE & CREM, joined since 2-Jan-96, age 44, Indonesian, S1, AKUNTANSI, ABFI Perbanas, Jakarta

YOSE RIZAL LEANDER

HR Shared Services Head, Human Resources, joined since 5-Feb-96, age 43, Indonesian, S1, MANAJEMEN INFORMATIKA, Universitas Gunadarma, Depok

NESLIE CAROLANI WAROUW

Business HR Head (S&D), Human Resources, joined since 12-Feb-96, age 45, Indonesian, S2, MANAJEMEN, LPPM, Jakarta

FILIPUS SUWANDI KUSUMA

Operation Risk & Control Head, OPERATIONS, joined since 8-Mar-96, age 46, Indonesian, S1, MANAJEMEN, Universitas Atmajaya Jakarta, Jakarta

TAUFAN ARIJANTONO

Tax Planning & Strategy Head, FINANCE & CREM, joined since 25-Nov-96, age 51, Indonesian, D3, PERPAJAKAN, Universitas Airlangga, Surabaya

GUNAWAN TE

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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

JAKARTA- BONA INDAH*

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

JAKARTA- PASAR MAYESTIK*

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

JAKARTA- ARTERI PONDOK INDAH*

Jl. Arteri/Jl. Sultan Iskandar Muda Kav. 77-78 No. 6, Rt.03/Rw.05, Kel. Kebayoran Lama Selatan Kec. Keb Lama, Kotamadya Jaksel
Tel. 0217297756
Fax. (021) 71297756

JAKARTA-KELAPA GADING I*

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

JAKARTA-KELAPA GADING II*

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

JAKARTA-PULOGADUNG*

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 SUPRAPTO*

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

BEKASI - TAMAN GALAXY RAYA*

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

BEKASI - AHMAD YANI*

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

BEKASI - 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

* Include Syariah Office Channeling

TANGERANG-ALAM SUTRA*

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

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-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. 5667010,56640121, 5602540-0794-4518,5604518
Fax. 021-5640122

JAKARTA-DAAN MOGOT BARU*

Ruko Daan Mogot Baru Jl.tampak Siring KJ/G15
Tel. 021-54397168,54397424,5439714
9,54397154,54397105,54397088
Fax. 021-54396816

SERANG-A. YANI*

Jl.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. 02159401434,1377/1000/0215940
0988/02134664419
Fax. (021) 59401434

TANGERANG - LIPPO KARAWACI*

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

TANGERANG - BSD 2*

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

JAKARTA - MUTIARA TAMAN PALEM*

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

TANGERANG - CBD CILEDUG*

Ruko Cbd Ciledug Blok D No. 35, Ciledug, Tangerang (Samping Carrefour)
Tel. 0217306979,0217306984,0217306
988,0217306996,0217306998,021
7306999, 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 -ALAM SUTERA 2*

Jl. Jalur Sutera 29 D No. 21, Pakualam, Kec. Serpong Utara, Tangerang Selatan, Banten
Tel. 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) 36033752; (021) 34704422;
(021) 34704440
Fax. (021) 7416098

TANGERANG - BINTARO 2*

Ruko Bintaro Jaya, Kebayoran Arcane Blok K
Tel. (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

TANGERANG-SUPERMALL KARAWACI*

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

TANGERANG-TAMAN CIBODAS*

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

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) 8322224, 8323843
Fax. 0251-8390637

BOGOR-WARUNG JAMBU*

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

BOGOR - GRAHA CIBINONG*

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

KARAWANG-TUPAREV*

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

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.37A Cikampek Karawang
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 Jatiwaringin Bekasi 17426
Tel. D. 021 - 8474625 . H. 021 -
8474529 - 09 - 03
Fax. 021 - 8474477

JAKARTA-CIBUBUR TIMES SQUARE*

Jl.transyogi Km.3, Komplek 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 li Rt.001 Rw.001 Kel. Bandar Jaya Kec. Terbanggi Besar Kab. Lampung Tengah, Lampung
Tel. 0725-25002, 25003
Fax. 0725-26596-98

REGION 2**BANDUNG-MERDEKA**

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

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

* Include Syariah Office Channeling

CIANJUR-COKROAMINOTO*

Jl.hos.cokroaminoto No.36 Cianjur
Tel. (0263) 264030,264060,264070,2
64090,264107
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 li 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
/0231325171/02312579551
Fax. 0231-320536

MAJALENGKA- ABDUL HALIM*

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

REGION 3

SURABAYA-GUBERNUR SURYO*

Jl. Gubernur Suryo No.12, Surabaya
Tel. (031) 5346690 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-KEDUNGORO*

Jl. Kedungoro 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-AYANI*

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
(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.dhramahusada 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 - MARGOMULYO*

Jl. Raya Margomulyo No. 9 Blok Aa No.
10, Kel. Balongsri, 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 Suropati No. 26, Bojonegoro
Tel. (0353) 881979
Fax. (0353) 881556

PAMEKASAN-TRUNOJOYO*

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

PGB SURABAYA - PANGLIMA

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

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
(0341) 593794

LAWANG-THAMRIN*

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

PASURUAN-SOEKARNO HATTA*

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

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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. SUPRAPTO*

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;

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. 0338675201/205/206/211/221/03
35673671/0338674324/03385559
549
Fax. (0338)-675221

REGION 4**MAKASSAR-A.YANI**

Jl.a.yani No.11- 13, Makassar
Tel. (0411) 3612745, 3627859
(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 Lompoa Blok C1,
Jl. Kh. Wahid Hasyim, Sungguminasa
Tel. (0411) 8220471 - 472
Fax. (0411) 8220467

MAKASSAR-SULAWESI*

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

MAKASSAR-PANAKUKANG*

Jl.boulevard Ruko Jasper li/24-25,
Makassar
Tel. (0411) 422505, 422515
(0411) 422510 - Direct
Fax. (0411) 422509

MAKASSAR-CENDRAWASIH*

Jl.cendrawasih No.240, Makasar
Tel. (0411) 853931,853935
Fax. (0411) 871661

MAKASSAR-PERINTIS

KEMERDEKAAN*
Jl. Perintis Kemerdekaan Km. 8,
Tamanreia 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)

MAKALE-MERDEKA*

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

BONE-AGUS SALIM*

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

BULUKUMBA-SAM RATULANGI*

Jl. Sam Ratulangi Kel Caille Kec. Ujung
Bulu Kab, Bulukumba, Sulawesi
Selatan
Tel. (0413) 82068
Fax. (0413) 82069

MAROS-SUDIRMAN*

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

SIDRAP-SUDIRMAN*

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

WAJO-RA. KARTINI*

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

PALOPO-RAMPUTAN*

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

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

PANGKEP-KEMAKMURAN*

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

KENDARI-SAM RATULANGI*

Jl. Sam Ratulangi No 183 - 185,
Mandonge, 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. 0911- 354064, 0911 - 341966

JAYAPURA-A.YANI*

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

ABEPURA-RAYA ABEPURA*

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

MERAUKE-MANDALA*

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

NABIRE-YOS SUDARSO*

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

SENTANI-KEMIRI*

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

TIMIKA-YOS SUDARSO*

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

MANOKWARI-YOS SUDARSO*

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

SORONG-A.YANI*

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

BIAK-IMAM BONJOL*

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

MANADO-SUTOMO*

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

MANADO-BAHU MALL*

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

MANADO-RANOTANA*

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

MANADO-TOAR*

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

MINAHASA-TOMOHON*

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

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

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REGION 5

**BANJARMASIN-LAMBUNG
MANGKURAT***

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

BANJARMASIN-A. YANI*

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

BANJARMASIN-PASAR BARU*

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

BANJAR BARU - A. YANI*

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

BJM - BRIGJEN H. HASAN BASRI*

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

TABALONG - PANGERAN ANTASARI*

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

KOTABARU - PUTRI CIPTASARI*

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

KOTABARU-BATU LICIN*

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

SAMARINDA-SUDIRMAN*

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

SAMARINDA-CITRA NIAGA*

Jl. Mulawarman No. 27 Rt 28, Kel.
Pelabuhan, Kec. Samarinda Ilir,
Kotamadya Samarinda, Provinsi 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

TANJUNG SELOR-SKIP II*

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

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
Sangatta
Tel. (0549) 23315, 23316
Fax. (0549) 24722

TARAKAN-YOS SUDARSO*

Jl. Yos Sudarso No. 30 Tarakan
Tel. (0551) 24648, 50, 25947 (Direct
Bsm)
Fax. (0511) 225315

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

**KH. AHMAD MUKHSIN (D/H
TENGGARONG-MADUNINGRAT)***

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

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

PALANGKARAYA-A. YANI*

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

SAMPIT-MAYJEN SUTOYO*

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

PANGKALAN BUN - ANTASARI*

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

PONTIANAK-TANJUNG PURA*

Jl. Tanjung Pura No. 102, Pontianak
Tel. (0561) 730898
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PONTIANAK-ST. MUHAMMAD*

Jl. St. Muhammad No. 173, Pontianak
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SIANTAN-KHATULISTIWA*

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PONTIANAK-SEIPINYUH*

Jl. Jurusan Pontianak, Sungai Pinyuh
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SINGKAWANG-NIAGA*

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PEMANGKAT-M.HAMBAL*

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PONTIANAK-KH. WAHID HASYIM*

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PONTIANAK-GAJAH MADA*

Jl. Gajah Mada No.132 Pontianak
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PONTIANAK - SUNGAI RAYA DALAM*

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

SINTANG-MT HARYONO*

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SANGGAU-A.YANI*

Jl. Ahmad Yani No. 99 Kabupaten
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MELAWI - JUANG*

Jl. Juang Blok H No. 3 Dan 4, Nanga
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KETAPANG-MERDEKA*

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MEDAN-TANJUNG PURA*

Jl. Pemuda No. 30, Tanjungpura -
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STABAT-ZAINAL ARIFIN*

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

MEDAN-PUSAT PASAR*

Jl. Pusat Pasar No.p 187, Medan -
Sumatera Utara
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Fax. 061-4159782

MEDAN-RAHMADSYAH*

Jl. Rahmadsyah No. 22, Medan -
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MEDAN-ISKANDAR MUDA 2*

Jl.iskandar Muda No.57 T,Medan
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Fax. 061-4514733

MEDAN-ASIA MEGA MAS*

Ruko Medan Asia Jl.asia Indah Blok C
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MEDAN-SETIABUDI*

Jl.setiabudi No.4 Medan
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Fax. 061-8225747

MEDAN-KATAMSO*

Ruko Kampung Baru Katamso,
Jl.katamso No.731 A Medan
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MEDAN-ASIA*

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Fax. 061 - 7354422

MEDAN-A. YANI*

Jl. Ahmad Yani No. 74, Medan -
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Fax. 061- 4158935

MEDAN-CITRA GARDEN*

Jl. Citra Garden Blok B1-20, Medan
Tel. 061-77164292
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MEDAN-YOS SUDARSO*

Jl Yos Sudarso 152D, Medan
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MEDAN-KRAKATAU*

Jl.krakatau No.127 - 127A, Medan
Tel. 061-6617797 (H)
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MEDAN-BINJAI*

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

MEDAN-DIPONEGORO

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

Jl. Pemuda No. 5 A-D, Medan -
Sumatera Utara 20151
Tel. 061 - 4154611
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MEDAN-PANDU*

Jl. Pandu 41/70, Medan - Sumatera
Utara 20212
Tel. 061 - 4576222
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MEDAN-ISKANDAR MUDA*

Jl. Iskandar Muda No.226-230, Medan -
Sumatera Utara -20112
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MEDAN-THAMRIN*

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DELI SERDANG-SUTOMO*

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GUNUNG SITOLI-DIPONEGORO*

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P.SIANTAR-SUTOMO*

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TEBING TINGGI-SUDIRMAN*

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PADANG SIDEMPUAN-MERDEKA*

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KISARAN-IMAM BONJOL*

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TANJUNG BALAI-COKROAMINOTO*

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BD.ACEH-SAFIATUDDIN*

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MEULABOH - NASIONAL*

Jl. Nasional No. 4, Meulaboh, Aceh Barat
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LHOKSEUMAWE-PERDAGANGAN*

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LANGSA-TEUKU UMAR*

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BIREUEN-KOL. HUSEIN YUSUF*

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PADANG-SUDIRMAN*

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PADANG-BUNDO KANDUNG*

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BUKITINGGI-A.YANI*

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PADANG - S. PARMAN*

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DURI-SUDIRMAN*

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PEKANBARU - RIAU*

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BATAM-RADEN PATAH*

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TJ.PINANG-JL.POS*

Jl. Ketapang No.49 Tanjung Pinang - Kep.riau
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BATAM PALM SPRING*

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

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JAMBI-KOTA INDAH

Jl. Gatot Subroto Komp. Kota Indah Blok A-B No.1 Jambi, Kode Pos 36134
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JAMBI- HAYAM WURUK

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REJANG LEBONG-M. HASAN

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PALEMBANG-MESJID LAMA

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BATU RAJA-AKMAL

Jl. Akmal No.75, Batu Raja Sumsel 32116
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PRABUMULIH-SUDIRMAN

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LAHAT-PAGAR ALAM

Jl. Lettu Hamid No.88 Pagar Alam, Lahat, Sumsel
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PALEMBANG-BASUKI RAHMAT

Jl. Basuki Rahmat No.897 C-D Palembang
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PALEMBANG-MANGKUNEGARA

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PALEMBANG - SULTAN

BADARUDDIN
Jl . Sultan Mahmud Badaruddin li No. 6 Rt.20 Rw.64 Kel. Alang2 Lebar(Dh Talang Kelapa) Kec, Sokarani, Kota Palembang Sulsel
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PANGKAL PINANG - MESJID JAMIK

Jl. Masjid Jamik No. 27, Pangkal Pinang 33132
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KLATEN-PEMUDA*

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SRAGEN-SUKOWATI*

Jl. Raya Sukowati No. 243, Sragen
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SOLO-RAYA PALUR*

Jl. Raya Palur Rt. 002/Rw.03 Solo
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SOLO-SLAMET RIYADI*

Jl. Slamet Riyadi No. 472, Kel. Purwosari, Kec. Laweyan, Solo
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SEMARANG-PEMUDA*

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SEMARANG-MT. HARYONO*

Jl. Mt Haryono Komp. Bubakan Bl.a/5-6, Semarang
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SEMARANG-BANGKONG*

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SEMARANG-GANG TENGAH*

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SEMARANG-PURI ANJASMORO*

Jl. Puri Anjasmoro G 1 No. 36, Kel. Tawang Sari, Kec. Semarang Barat, Jawa Tengah
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SEMARANG-MAJAPAHIT*

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SEMARANG-SUARI*

Jl. Suari No.17A Semarang
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SEMARANG-CITRALAND*

Komp. Citraland. Jl. Anggrek Raya Kav 23-25, Semarang
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SALATIGA-SUDIRMAN*

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PATI-PEMUDA*

Jl. Pemuda No. 239 C, Pati
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PATI-TAYU*

Jl. Kartini No.14 Tayu, Pati
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JUWANA-SILUGONGGO*

Jl. Silugonggong No. 12, Juwana
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JEPARA-PATIMURA*

Jl. Patimura Ruko Blok A2 Jepara
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PURWODADI-R. SUPRAPTO*

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BLORA-ALUN-ALUN SELATAN*

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Jl. Diponegoro No. 14, Cepu
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WONOSOBO-SUMBING*

Jl. Sumbing 22 Wonosobo
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TEGAL-SUDIRMAN*

Jl. Jend. Sudirman No.11A, Tegal
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PEMALANG-SUDIRMAN*

Jl. Jend. Sudirman Ruko No.9, Pemalang
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PEKALONGAN-H. WURUK*

Jl.hayam Wuruk No.11A, Pekalongan
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MAGELANG-PEMUDA*

Jl. Pemuda No. 149, Magelang
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MUNTILAN-PEMUDA*

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Purworejo Plz. Ruko No. 18-19, Jl.veteran 60, Purworejo
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KUTOARJO-DIPONEGORO*

Jl. Diponegoro No. 120, Kutoarjo, Kab. Purworejo
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KEBUMEN-KUSUMA*

Jl. Kusuma No.1, Kebumen
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GOMBONG-YOS SUDARSO*

Jl. Yos Sudarso No. 428, Gombong
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KENDAL-RAYA*

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REMBANG-KARTINI*

Jl. Kartini No. 23, Rembang
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SEMARANG - DOKTER CIPTO*

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SEMARANG - SETIABUDI*

Jl. Setiabudi No 119 Semarang
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PURWOKERTO-SUDIRMAN*

Jl. Jend. Sudirman No. 183, Purwokerto
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PURWOKERTO-D.I. PANJAITAN*

Jl. Di Panjaitan No.9, Purwokerto
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WANGON-RAYA UTARA*

Jln. Raya Utara Kompleks Ruko No. 5 Wangon 53176
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REGION 8

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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 Semarang, 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. Pejanggiik 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

KUPANG - SUDIRMAN*

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

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

Kelapa Gading 1 (d/a: Bekasi-Galaxy)

Jl.Boulevard Barat Blok XB NO.8, Kelapa Gading, Jakarta Utara, 14240
Tel. 021 - 29265700
Fax. 021 - 4534025

KCS BINTARO III (D/H KCS SERPONG)

KOMP RUKAN BINTARO JAYA SEK IIIA BLOK A/8-10
Tel. 021-7375160-64
Fax. (021) 7375158

REGION 2

BANDUNG (UUS)

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

* Include Syariah Office Channeling

REGION 3**SURABAYA (UUS)**

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

MALANG-PASAR BESAR (SES)

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

REGION 4**MAKASSAR - A. YANI (d/h KCS MAKASSAR-VETERAN) (UUS)**

Jl. A.Yani No. 11 - 13, Kelurahan Pattunuang, Kecamatan Wajo, Kabupaten Makassar, Sulawesi Selatan
Tel. (0411) 312745
Fax. (0411) 312776

REGION 5**MARTAPURA (UUS)**

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

REGION 6**MEDAN - DIPONEGORO (d/h KCS MEDAN - SETIABUDI) (SES)**

Jl.P.Diponegoro No.35, Kelurahan Madras Hulu, Kecamatan Medan Polonia, Kabupaten Medan, Sumatera Utara 20152
Tel. (061)4557555
Fax. (061) 4526485

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
Telp. (0752)627394 - 95
Fax. (0752)624444

REGION 7**SOLO - BETENG (UUS)**

Jl. Kapten Tendean RT.003/02, Kel. Nusukan, Kec. Banjarsari, Kota Denpasar, Prop. Bali
Tel. 0271 - 653855
Fax. -

REGION 8**DENPASAR GAJAH MADA (SES)**

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

**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
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Ext 800
Fax. (024) 3517159

* Include Syariah Office Channeling

Cross Reference of Annual Report Award Criteria

Subject & Explanation	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; and	√
4. Each page.	√
4. The Annual Report is presented in the company's website	√
II. Summary of Key Financial Information	
1. Result of the Company information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years. The information contained includes:	10
1. Sales/income from business;	10
2. Profit (loss). a. Attributable to owners; and	10
b. Attributable to non-controlling shareholders;	10
3. Total of profit (loss) and other comprehensive income: a. Attributable to owners; and	10
b. Attributable to non-controlling shareholders; and	10
4. Net profit (loss) per share. Note: profit (loss) and other comprehensive income disclosed in total if the company doesn't have subsidiaries.	10
2. Financial 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 years. The information contained includes:	10
1. Investments in associated entities;	10
2. Total assets;	10
3. Total liabilities; and	10
4. Total equity.	10
3. Financial Ratio 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. The information contains 5 (five) general financial ratios and relevant to the industry.	11-12
4. Information regarding share price in the form of tables and graphs	16-17
1. The information contained includes:	
a. Outstanding shares;	16-17
b. Market Capitalization;	16-17
c. Highest, lowest and closing share price; Trading volume; and	16-17
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).	16-17
b. Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan. untuk setiap masa triwulan dalam 2 (dua) tahun buku terakhir.	16-17
Catatan: apabila perusahaan tidak memiliki kapitalisasi pasar, informasi harga saham, dan volume perdagangan saham, agar diungkapkan.	-

Subject & Explanation	Page
5. Information regarding bonds, sharia bonds or convertible bonds issued and which are still outstanding in the last 2 financial years	20-21
The information contained includes:	
1. The amount/value of bonds/convertible bonds outstanding;	20-21
2. Interest rate;	20-21
3. Maturity date; and	20-21
4. Rating of bonds.	20-24
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;	26-28
2. View on the prospects of the company's business as established by the Board of Directors, and the basis of such view;	31
3. Assessment of the performance of the committees under the Board of Commissioners; and	tidak ada
4. Changes in the composition of the Board of Commissioners (if any) and the reasons of the changes.	31
2 Board of Directors' Report	34-41
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;	36-38
b. perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan	37
c. kendala-kendala yang dihadapi perusahaan dan langkah-langkah penyelesaiannya;	34
2. Analisis tentang prospek usaha;	41
3. Perkembangan penerapan tata kelola perusahaan pada tahun buku; dan	38
4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya.	40
3. Signature of members of the Board of Directors and Board of Commissioners.	50-52
Contains the following items:	
1. Signatures are set on a separate page;	50-52
2. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the accuracy of the annual report;	50-51
3. Signed by all members of the Board of Commissioners and Board of Directors, stating their names and titles/positions; and	50-52
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.	52
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.	54-55, 408-417
The descriptions contains the following items:	
1. The company's business activities in accordance with the last articles of associations;	55
2. The company's business activities; and	54-55
3. The types of products and or services produced.	408-417
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.	

Subject & Explanation		Page
5	Company Vision and Mission The information should contain:	60-61
	1. Company vision;	60
	2. Company mission;	60-61
	3. A note that the vision and mission statements have been approved by the Board of Directors/Commissioners; and	61
	4. Statement concerning the corporate culture.	61
6.	Name, title, and brief curriculum vitae of the members of the Board of Commissioners The information should contain:	63-65
	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); and	✓
	7. Appointment history as the Board of Commissioners in the Company.	✓
7.	Name, title, and brief curriculum vitae of the members of the Board of Directors. The information should contain:	67-71
	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); and	✓
	7. Appointment history as 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). The information should contain:	76-77; 239-245
	1. The number of employees for each level of the organization;	76; 244
	2. The number of employees for each level of education;	77; 245
	3. The number of employees based on employment status;	76; 245
	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	77; 240-241
	5. Expenses of employee's competencies development program incurred.	77; 241
9.	Composition of shareholders. Should include:	78-79
	1. The details include the name of 20 largest shareholders and their percentage of ownership;	79
	2. The details of shareholders and their percentage of ownership, including:	79
	a. Names of shareholders having 5% or more shares;	
	b. Directors and Commissioners who own shares; and	78
	c. Groups of public shareholders with less than 5% ownership each.	78
10.	List of Subsidiary and/or Affiliate companies The information contains, among others:	84-86
	1. Name of Subsidiary/Affiliate;	84
	2. Percentage of share ownership;	84
	3. Information on the field of business of Subsidiary/Affiliate; and	84-86
	4. Explanation regarding the operational status of the Subsidiary/Affiliate (already operating or not yet operating).	84

Subject & Explanation	Page
11. Company's group structure Company's group structure in the form of a chart, that shows subsidiaries, associated entities, joint venture and special purpose vehicle (SPV).	87
12. Chronology of shares listing. Includes among others:	81-82
1. Chronology of shares listing;	√
2. Types of corporate action that caused changes in the number of shares;	√
3. 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.	√
13. Chronology of other securities listing. Includes among others:	83
1. Chronology of other securities listing.	√
2. Types of corporate action that caused changes in the number of securities;	√
3. Changes in the number of securities from the initial listing up to the end of the financial year;	√
4. Rating of the securities.	√
14. Name and address of capital market institutions and or supporting professions. The information contains, among others:	88-89
1. Name and address of Share Registrar/parties administering the company's shares;	89
2. Name and address of the Public Accountants' Office; and	88
3. Name and address of the Securities Rating company	88
15. Award and/or certification received by the company on last fiscal year, both on a national scale and international scale. Information should include:	90-91
1. Name of the award and or certification;	√
2. Year of receiving the award;	√
3. Institution presenting the award and or certification; and	√
4. Period of validity (for certificates).	√
16. Name and address of subsidiary companies and or branch office or representative office (if any) Information should include:	420-428
1. Name and address of business entities; and	√
2. Name and address of branch/representative office Note: should be disclosed if there is no business entities/branches/representatives.	√
17. Information presented on Company's website	351
1. Shareholders information until individual shareholders;	√
2. Isi Kode Etik;	√
3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan;	√
4. Annual Report (in the last 5 years); and	√
5. Profile of the Board of Commissioners and Board of Directors.	√
6. Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal.	√
18. Pendidikan dan/atau pelatihan Dewan Komisaris, Direksi, Komite- komite, Sekretaris Perusahaan, dan Unit Audit Internal. Meliputi paling kurang informasi (jenis dan pihak yang relevan dalam mengikuti):	

Subject & Explanation	Page
1. Pendidikan dan/atau pelatihan untuk Dewan Komisaris;	280
2. Pendidikan dan/atau pelatihan untuk Direksi;	316-318
3. Pendidikan dan/atau pelatihan untuk Komite Audit;	n/a
4. Pendidikan dan/atau pelatihan untuk Komite Nominasi dan Remunerasi;	n/a
5. Pendidikan dan/atau pelatihan untuk Komite Lainnya;	n/a
6. Pendidikan dan/atau pelatihan untuk Sekretaris Perusahaan; dan	326
7. Pendidikan dan/atau pelatihan untuk Unit Audit Internal. yang diikuti pada tahun buku.	337-338
Catatan: apabila tidak terdapat pendidikan dan/atau pelatihan pada tahun buku, agar diungkapkan	
V. Management Analysis and Discussion on Company Performance	
1. Explanation of each business segment.	97-115
1. Explanation of each business segment.	98-115
2. Performance by business segments, among others:	98-115
a. Production;	98-115
b. Increase/decrease in production capacity;	98-115
c. Sales/income from business; and	126-129
d. Profitability.	124-125
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;	130-136
2. Short term liabilities, long term liabilities, total liabilities;	137-138
3. Equity;	141
4. Sales/operating revenues, expenses and profit (loss), Other comprehensive revenues, and total comprehensive profit (loss); and	124-129
5. Cash flows.	139
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	139-140
Explanation on:	
1. Capacity to pay debts in long term and short term; and	√
2. Accounts receivable collectibility.	√
4. Discussion on capital structure and capital structure policies	141-142
Explanation on:	
1. Details of capital structure consisting of subordinated bonds and equity; and	141
2. Management policies of the capital structure, and the basis of the such policies.	141
3. Dasar pemilihan kebijakan manajemen atas struktur modal.	141-142
5. Discussion on material ties for the investment of capital goods, on last fiscal year	
Explanation on:	
1. The purpose of such ties;	145
2. Source of funds expected to fulfil the said ties;	
3. Currency of denomination; and	
4. Mata uang yang menjadi denominasi; dan	
5. 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.	

Subject & Explanation	Page
6. Discussion on investment of capital goods realized in the last fiscal year	145
Explanation on:	
1. Type of the investment of capital goods;	
2. The purpose of the investment of capital goods; and	
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, capital structure, or others that are considered important for the company	146-147
Information should include:	
1. The comparison between the target at the beginning of the fiscal year with the results achieved (realization; and	
2. The target or projected to be achieved for the coming year (at least 1 year).	
8. Material Information and facts that occurred after the date of the accountant's report (subsequent events).	147
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.	48-49; 350-351
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	110-111
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.	147-148
Contains description on:	
1. Dividen policy;	
2. Amount of dividend;	
3. Cash dividend per share;	
4. Pay-out ratio; and	
5. The announcement date of cash dividen payment for each year.	
Note: if there is no dividend payment, disclose the reasons for not making a dividend payment.	
12. Management and/or Employee Stock Ownership Program implemented by the company (ESOP/MSOP)	148
Contains description on:	
1. Amount of ESOP/MSOP shares and the realization;	
2. Time periode;	
3. Requirements of rightful employee and/or management; and	
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).	148-149
Contains information on:	
1. Total funds obtained;	
2. Plan for funds utilization;	
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).	

Subject & Explanation	Page
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;	149-150
4. Realization of transactions during the period;	
5. Company policies regarding the review mechanism on the transactions; and	
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 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.	151-154
16. Description of changes in the accounting policy Description should contain among others: Any revision to accounting policies, rationale and impact on the financial statement. Note: if there is no change in accounting regulation, should be disclosed.	155
17. Information of Business continuity Disclosure about:	
1. Issues with significant potential to affect company's business continuity in the last fiscal year;	
2. Management assessment on issues in number 1; and	48-49
3. Assumptions used by management in doing assessment.	350-351
Notes: if there are no issues of significant potential to affect business continuity in the last fiscal year, should be disclosed underlying assumption which is used by management to assure that there are no issues of significant potential to affect business continuity in the last fiscal year.	
VI. Good Corporate Governance	
1. Information on the Board of Commissioners. The information should contain:	268-280
1. Description of the responsibility of the Board of Commissioners;	269-270
2. Training programs for improving the competence of the Board of Commissioner or orientation program for new member of Board of Commissioners; and	29
3. Disclosing the Board Charter (guidance and work procedure of the Board of Commissioners).	268
2. Information about Independent Commissioner The information should contain:	
1. The criteria of Independent Commissioner; and	271
2. Statement about the independency of each Independent Commissioner.	
3. Information on the Board of Directors. The information should include:	303-316
1. Scope of work and responsibility of each member of the Board of Directors;	306-307
2. Training programs for improving the competence of the Board of Directors or orientation program for new member of Board of Directors; and	39-40
3. Disclosing the Board Charter (guidance and work procedure of the Board of Directors).	303

Subject & Explanation	Page
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;	258-260
2. The criteria used in the assessment on the performance of members of the Board of Commissioners and Directors; and	
3. The party performing the assessment.	
5. Description of the remuneration policy for the Board of Directors that is related to the company performance Includes among others:	310-311
1. Board of Commissioners Remuneration procedures;	275
1. Board of Directors Remuneration procedures;	310
2. Remuneration structure, disclosing the type and amount of short-term and long-term compensation/post service benefits for each member of the Board of Commissioners;	275
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	310
5. Performance indicators to determine the remuneration of the Board of Directors.	310
6. Frequency of Boards of Commissioners meetings, Board of Director meetings, and joint meetings Board of Commissioners and Board of Directors Information include:	
1. Date of meetings;	276-279 & 311-315
2. Meeting participants;	
3. Meeting Agenda.	
for each Board of Commissioners meetings, Board of Directors meeting and joint meetings.	
7. Informasi mengenai pemegang saham utama dan pengendali, baik langsung maupun tidak langsung, sampai kepada pemilik individu. Dalam bentuk skema atau diagram yang memisahkan pemegang saham utama dengan pemegang saham pengendali. Catatan: yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali.	80
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 Board of Directors and other Board of Directors members;	
2. Affiliation between member of the Board of Directors and Board of Commissioners members;	271-272 & 307-308, 325
3. Affiliation between member of the Board of Directors and major and/or controlling shareholders;	
4. Affiliation between member of the Board of Commissioners and other Board of Commissioners members; and	
5. Affiliation between member of the Board of Commissioners and major and/or controlling shareholders	
Note: should be disclosed if there are no such affiliations.	

Subject & Explanation	Page
9. Audit Committee	
Includes among others:	
1. Name and title of the members of the Audit Committee;	
2. Qualification of education and work experience of Audit Committee members;	63-66 & 284-288
3. Independence of the members of the Audit Committee;	
4. Description of tasks and responsibilities;	
5. Brief report on the activities carried out by the Audit Committee; and	
6. Frequency of meetings and the attendance of the Audit Committee.	
10. Nomination and Remuneration Committee/Function	
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the Nomination and/or Remuneration Committee/Function;	
2. Independence of the members of the Nomination and/or Remuneration Committee/Function;	63-66 & 292-297
3. Description of the tasks and responsibilities;	
4. Activities carried out by the Nomination and/or Remuneration Committee/Function;	
5. Frequency of meetings and the attendance rate of the Nomination and/or Remuneration Committee/Function;	
6. Statement about Nomination and/or Remuneration Committee/Function guidelines; and	
7. Board of Directors succession policy.	
11. Other committees of the company under the Board of Commissioners	
Includes among others:	
1. Name, title, and brief curriculum vitae of the members of the committees;	289-291 299-302
2. Independence of the members of the committee;	
3. Description of the tasks and responsibilities;	
4. Activities carried out by the committees; and	
5. Frequency of meetings and the attendance rate of other committee.	
12. Description of tasks and function of the Corporate Secretary.	
Includes among others:	
1. Nama, dan riwayat jabatan singkat sekretaris perusahaan;	325-329
2. Domisili;	
3. Training programs for improving the competence of the Corporate Secretary.	
13. Description of Annual General Meeting of Shareholders (AGMS) of the previous fiscal year	
Includes among others:	
1. Nama ketua unit audit internal;	
2. Jumlah pegawai (auditor internal) pada unit audit internal;	334-338
3. Sertifikasi sebagai profesi audit internal;	
4. Kedudukan unit audit internal dalam struktur perusahaan;	
5. Uraian pelaksanaan kegiatan unit audit internal pada tahun buku; dan	
6. Pihak yang mengangkat dan memberhentikan ketua unit audit internal.	
14. Public accountant	
The information should contain:	
1. How many audit periods has the accountant audited the financial statements of the company;	
2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;	338-349
3. The amount of fees for the audit and other attestation services (in the event that such accountant provides other attestation services together with the audit); and	
4. Other service provided by the accountant in addition to financial audit in the last fiscal year.	

Subject & Explanation	Page
15. Description of the company's risk management Includes among others: <ol style="list-style-type: none"> 1. Description of risk management systems; 2. Description of evaluation on the effectiveness of risk management systems; 3. Description of risks faced by the company; and 4. Efforts to manage these risks. 	158-271 339-343
16. Description of internal control systems Includes among others:	
1. Short description of the internal control system, including financial and operational control;	
2. Description of compatibility between the internal control system and internationally recognized internal control framework (COSO); and 3. Description of evaluation on the effectiveness of internal control system.	
17. Description of corporate social responsibility activities related to environment Contains information on, among others: <ol style="list-style-type: none"> 1. Management Policies; 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. 	401
18. Description of corporate social responsibility related to the workforce, work health and safety Contains information on, among others:	
1. Management Policies; and 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.	
19. Description of corporate social responsibility activities related to social and community development Contains information on, among others: <ol style="list-style-type: none"> 1. Management Policies; 2. Activities conducted; and 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. 	400-402
20. Description of corporate social responsibility activities related to responsibility to the consumer Contains information on, among others:	
1. Management Policies; and 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..	

Subject & Explanation	Page
21. 1. Substance of the case/claim;	346-347
2. Status of settlement of case/claim;	
3. Potential impacts on the financial condition of the company; and	
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.	
22. Access to corporate information and data.	351-352
Description on the availability of access to corporate information and data to the public, for example through website, mass media, mailing list, bulletin, analyst meeting, etc.	
23. Discussion of company code of conduct.	357-359
Contains information on:	
1. Content of the Code of Conduct;	
2. Disclosure on the relevancy of the code of conduct for all levels of the organization;	
3. Socialization of the Code of Conduct;	
4. Type of sanctions for each code of conduct violation; and	
5. Number of violations and sanctions given regarding code of conduct in the last fiscal year.	
Note: if there is no code of conduct violation in the last fiscal year, should be disclosed.	
24. Disclosure on the whistleblowing system.	359-360
Description of the mechanism of the whistleblowing system, including:	
1. Mechanism for violation reporting;	
2. Protection for the whistleblower;	
3. Handling of violation report;	
4. The unit responsible for handling of violation report; and	
5. Number of received complaint and processed in the last fiscal year and the follow-up handling	
Note: if there are no received complaints in the last fiscal year, should be disclosed.	
25. The diversity of the Board of Commissioners and Board of Directors composition	275 & 304
Description of the Company's policy on diversity of the Board of Commissioners and Board of Directors composition on Education (field of study), work experience, age, and gender.	
Note: the reasons and consideration should be disclosed, if there are no such policy.	
VII. Financial Information	
1. Statement by the Board of Directors concerning the Responsibility of the Board of Directors on the Financial Statement.	460
Compliance with regulation regarding responsibility on the Financial Statement.	
2. Independent auditor's opinion on the financial statement.	462-464
3. Description of the Independent Auditor in the Opinion.	
The description contains:	464
1. Name and signature;	
2. Date of the audit report; and	
3. KAP license number and Public Accountant license number.	
4. Comprehensive financial statement.	SCHEDULE - 1/1- SCHEDULE - 6/11
Contains all elements of the financial statement:	

Subject & Explanation	Page
1. Financial Position (Balance sheet);	SCHEDULE - 1/1- SCHEDULE - 6/4
2. Comprehensive Profit loss statement;	SCHEDULE - 2/1- SCHEDULE - 2/2
3. Statement of changes in equity;	SCHEDULE - 3/1- SCHEDULE - 3/2
4. Statement of Cash flows;	SCHEDULE - 4/1- SCHEDULE - 4/2
5. Notes to the financial statement;	SCHEDULE - 5/1- SCHEDULE - 5/3
6. Comparative information about previous period; and	√
7. Financial position at the start of comparative periods 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 (if relevant).	√
5. Comparison of profitability. Comparison of profit (loss) from operations for the year by the previous year.	SCHEDULE - 2/1- SCHEDULE - 2/2
6. Cash Flow Report. Meets the following provisions:	
1. Grouped into three categories of activity: operational activity, investment, and funding;	SCHEDULE - 4/1- SCHEDULE - 4/2
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; and	
4. Disclosing activities that do not influence the cash flow.	
7. Summary of Accounting Policy. Includes at least:	
1. Statement of compliance to Financial Accounting Standard;	SCHEDULE - 5/18- SCHEDULE - 5/63
2. Basis for the measurement and preparation of financial statements;	
3. Income tax;	
4. Work compensation; and	
5. Financial instruments.	
8. Disclosure on transaction with related parties. Disclosure of, among others:	SCHEDULE - 5/162- SCHEDULE - 5/165
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; and	
3. Total balance of transaction and its percentage to total assets or liabilities.	
9. Disclosure related to taxation Issues that should be disclosed:	
1. Fiscal reconciliation and calculation of current tax;	SCHEDULE - 5/133- SCHEDULE - 5/141
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); and	
5. Disclosure of whether or not there is a tax dispute.	

Subject & Explanation	Page
10. Disclosure related to Fixed Assets. Issues that should be disclosed:	581-582
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); and	
4. Reconciliation of the gross book value and accumulated depreciation of fixed assets at the beginning and end of the reporting period, showing any addition, reduction and reclassification.	
11. Disclosures relating to operating segment Issues that should be disclosed:	LAMPIRAN - 5/166- LAMPIRAN - 5/168
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 Issues that should be disclosed:	541-542 625; 675-680
1. The Detail of financial instruments based on the classification;	
2. The fair value of each class of financial instruments;	
3. Risk management policy;	
4. Explanation of the risks associated with financial instruments: market risk, credit risk and liquidity risk; and	
5. Risk analysis related to financial instruments quantitatively.	
13. Publication of financial statements Issues to be disclosed include:	492
1. The date that the financial statements is authorized to be published; and	
2. The party responsible to authorize the published financial statements.	

References of FSA

Circular Letter No. 30-SEOJK 04 2016 Annual Report Public Company

Description	Page
I. GENERAL PROVISION	
1. Annual Report of a listed company is one of the most important sources as the base for investors or shareholders in making investment decision, and is a means of monitoring issuers or public company.	√
2. Along with the development of Capital Market and the growing needs of investors or shareholders regarding information disclosure, the Board of Directors and the Board of Commissioners are required to improve the quality of information disclosure through annual report.	√
3. Annual Report should be prepared in an orderly manner and should be informative to provide conveniences for the investors or shareholders in getting the information they need.	√
4. This Circular Letter of the Financial Service Agency serves a guidelines for Issuers or Public Companies that should be applied in preparing their Annual Report.	√
II. FORMAT OF ANNUAL REPORT	
1. Annual Report should be presented in the printed format and in electronic document copy.	√
2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.	√
3. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.	√
III. CONTENT OF THE ANNUAL REPORT	
1. General Provision	
a. Annual Report should contain at least the following information:	
1) summary of key financial information;	10-15
2) stock information (if any);	16-21
3) the Board of Directors report;	34-41
4) the Board of Commissioners report;	26-31
5) profile of Issuer or Public Company;	54-91
6) management discussion and analysis;	92-155
7) corporate governance applied by the Issuer or Public Company;	252-394
8) corporate social and environmental responsibility of the Issuer or Public Company;	398-406
9) audited annual report; and	462-690
10) statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;	460-461
b. Annual Report may present the information in form of images, charts, tables, and diagrams are presented by mentioning the title and/or clear description, that is easy to read and be understood;	√
2. Describing of Content of Annual Report	
a. Summary of Key Financial Information	
Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:	10-12
1) income/sales;	10
2) gross profit;	10
3) profit (loss);	10
4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	10
5) total comprehensive profit (loss);	10
6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	10
7) earning (loss) per share;	10
8) total assets;	10
9) total liabilities;	10
10) total equities;	10
11) profit (loss) to total assets ratio;	11

Description	Page
12) profit (loss) to equities ratio;	11
13) profit (loss) to income ratio;	11
14) current ratio;	11
15) liabilities to equities ratio;	11
16) liabilities to total assets ratio; and	11
17) other information and financial ratios relevant to the Issuer or Public Company and type of industry;	11-12
b. Stock Information	
Stock Information (if any) at least contains:	
1) shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:	
a) number of outstanding shares;	
b) market capitalization based on the price at the Stock Exchange where the shares listed on;	
c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and	16-17
d) share volume at the Stock Exchange where the shares listed on;	
Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange;	
Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;	
2) in the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:	
a) date of corporate action;	83
b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;	
c) number of outstanding shares prior to and after corporate action; and	
d) share price prior to and after corporate action;	
3) in the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and	n/a
4) in the event that the suspension and/or delisting as referred to in point 3) 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 suspension and/or delisting;	n/a
c. The Board of Directors Report	34-41
The Board of Directors Report should at least contain the following items:	
1) the performance of the Issuer or Public Company, at least covering:	
a) strategy and strategic policies of the Issuer or Public Company;	36-38
b) comparison between achievement of results and targets; and	37
c) challenges faced by the Issuer or Public Company;	34
2) description on business prospects;	41
3) implementation of good corporate governance by Issuer or Public Company; and	38
4) changes in the composition of the Board of Directors and the reason behind (if any);	40
d. The Board of Commissioners Report	28-31
The Board of Commissioners Report should at least contain the following items:	
1) assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	26-28
2) supervision on the implementation of the strategy of the Issuer or Public Company;	26-28
3) view on the business prospects of the Issuer or Public Company as established by the Board of Directors;	31
4) view on the implementation of the corporate governance by the Issuer or Public Company;	30
5) changes in the composition of the Board of Commissioners and the reason behind (if any); and	31
6) the frequency and procedure of providing advice to members of the Board of Directors;	26-28
e. Profile of the Issuer or Public Company	
Profile of the Issuer or Public Company should cover at least:	
1) name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;	54

Description	Page
2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	
a) address;	55
b) telephone number;	55
c) facsimile number;	55
d) e-mail address; and	55
e) website address;	55
3) brief history of the Issuer or Public Company;	54
4) vision and mission of the Issuer or Public Company;	60-61
5) line of business according to the latest Articles of Association, and types of products and/or services produced;	54; 408-417
6) structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;	58-59
7) the Board of Directors profiles include:	
a) name and short description of duties and functions;	
b) latest photograph;	
c) age;	
d) citizenship;	
e) education;	
f) history position, covering information on:	
(1) legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	67-71
(2) dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
g) competency enhancement education and/or training program for member of the Board of Directors during the year under review (if any); and	
h) disclosure of affiliation with other members of the Board of Directors, members of the Board of Commissioners, and major shareholders (if any) including name of the affiliated party;	
8) the Board of Commissioners profiles, at least include:	
a) name;	
b) latest photograph;	
c) age;	
d) citizenship;	
e) education;	
f) history position, covering information on:	
(1) legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	63-65
(2) legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	
(3) dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and	
(4) working experience and period in and outside the Issuer or Public Company;	
g) competency enhancement education and/or training program for member of the Board of Commissioner during the year under review (if any);	
h) affiliation with other members of the Board of Commissioners, and major shareholders (if any) including name of the affiliated party; and	
i) statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	
9) 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, 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;	√
10) number of employees and description of distribution of education level and age of the employee in the year under review;	76-77; 244-245
11) names of shareholders and ownership percentage at the end of the fiscal year, including:	

Description	Page
a) shareholders having 5% (five percent) or more shares of Issuer or Public Company;	79
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	78
c) groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	79
12) number of shareholders and ownership percentage at the end of the fiscal year, based on:	
a) ownership of local institutions;	
b) ownership of foreign institutions;	
c) ownership of local individual; and	78-79
d) ownership of foreign individual;	
13) 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;	80
14) name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);	84-87
For subsidiaries, include the addresses of the said subsidiaries;	
15) chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;	81-82
16) chronology of securities listing in addition to the said security in point 15), which at least should contain the name of the Securities, year of issuance, date of maturity, bid price, and rating of the securities (if any);	83
17) name and address of capital market supporting institutions and/or professionals;	
18) in the event that the capital market supporting professionals provide services on a regular basis to the Issuer or the Public Company, then information on the services provided, fee and period of assignment should be disclosed; and	88-89
19) awards and/or certification of national and international scales bestowed on the Issuer or Public Company during the last fiscal year (if any), covering:	
a) name of award and/or certification;	90-91
b) organization/institution that gives the awards; and	
c) award/certificate validity period (if any);	
f. Management Discussion and Analysis	
Management Analysis and Discussion Annual 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:	
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;	97-115
b) income/sales; and	125-130
c) profitability;	124-125
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;	130-136
b) short term liabilities, long term liabilities, total liabilities;	137-138
c) equity;	141
d) sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	124-130
e) cash flows;	139
3) the capacity to pay debts by including the computation of relevant ratios;	139-140
4) accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	141
5) capital structure and management policies concerning capital structure, including the basis for determining the said policy;	141-143

Description	Page
6) discussion on material ties for the investment of capital goods, including the explanation on at least:	145
a) the purpose of such ties;	
b) source of funds expected to fulfill the said ties;	
c) currency of denomination; and	
d) steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	
7) discussion on investment of capital goods which was realized in the last fiscal year, at least include:	145
a) type of investment of capital goods;	
b) objective of the investment of capital goods; and	
c) value of the investment of capital goods;	
8) material Information and facts that occurring after the date of the accountant's report (if any);	147
9) information on the prospects of the Issuer or the Company in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source;	48-49; 350-351
10) comparison between target/projection at beginning of year and result (realization), concerning:	146-147
a) income/sales;	
b) profit (loss);	
c) capital structure; or	
d) others that deemed necessary for the Issuer or Public Company;	
11) target/projection at most for the next one year of the Issuer or Public Company, concerning:	48-49; 350-351
a) income/sales;	
b) profit (loss);	
c) capital structure;	
d) dividend policy;	
e) or others that deemed necessary for the Issuer or Public Company;	
12) marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	110-111
13) description regarding the dividend policy during the last 2 (two) fiscal years, at least:	147-148
a) dividend policy;	
b) the date of the payment of cash dividend and/or date of distribution of non-cash dividend;	
c) amount of cash per share (cash and/or non cash); and	
d) amount of dividend per year paid;	
14) use of proceeds from Public Offerings, under the condition of:	148-149
a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	
b) in the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;	
15) material information (if any), 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:	149-150
a) transaction date, value, and object;	
b) name of transacting parties;	
c) nature of related parties (if any);	
d) description of the fairness of the transaction; and	
e) compliance with related rules and regulations;	
16) changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	151-154
17) changes in the accounting policy, rationale and impact on the financial statement (if any);	155
g. Corporate Governance of the Issuer or Public Company	
Corporate Governance of the Issuer or Public Company contains at least:	
1) the Board of Directors, covering:	306-307
a) the tasks and responsibilities of each member of the Board of Directors;	
b) statement that the Board of Directors has already have board manual or charter;	303

Description	Page
c) procedure, legal basis, structure, and amount of remuneration of each member of the Board of Directors, relation between remuneration and performance of the Issuer or Public Company;	310-311
d) the policies and the frequency of the meeting of the Board of Directors, including the joint meeting with Board of Commissioners, and attendance of member of the Board of Directors in the said meeting;	311-315
e) information on the resolution from the AGM of the previous 1 (one) year, covering:	260-268
(1) AGM resolutions that were realized during the fiscal year; and	
(2) explanation for the unrealized resolution;	
f) information regarding the AGM resolution in the year under review, including:	39-40; 318
(1) AGM resolutions that were realized during the fiscal year; and	
(2) explanation for the unrealized resolution;	
g) assessment on the performance of the committee under the Board of Directors;	
2) the Board of Commissioners, among others include:	
a) duties and responsibilities of the Board of Commissioners;	269-270
b) statement that the Board of Commissioner has already have the board manual or charter;	268
c) procedure, legal basis, structure, and amount of remuneration for each member of Board of Commissioners;	275-276
d) policies and frequency of meeting of the Board of Commissioners, including meeting with the Board of Directors, and attendance of each member of the Board of Commissioners in the said meetings;	276-279
e) policies of the Issuer or Public Company regarding the assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:	279-280; 315
(1) procedure for the implementation of performance assessment;	
(2) criteria for assessment; and	
(3) assessor;	
f) assessment on the performance of the committees under the Board of Commissioners; and	29-30; 281
g) in the event that the Board of Commissioners does not establish the Nomination and Remuneration Committee, than should contain at least:	n/a
(1) reason not to establish the committee; and	
(2) procedure of nomination and remuneration performed in the year under review;	
3) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:	46-47; 75; 383-385
a) name;	
b) duty and responsibility of Sharia Supervisory Board; and	
c) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;	
4) Audit Committee, among others covering:	281-284; 284-288
a) name and position in the committee;	281-284
b) age;	
c) citizenship;	
d) education background;	
e) history of position; including:	
(1) legal basis for the appointment as member of the committee;	
(2) dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
f) period and terms of office of the member of Audit Committee;	
g) statement of independence of the Audit Committee;	286
h) policies and implementation of the frequency of meeting of the Audit Committee and attendance of member of Audit Committee;	286-287
i) education and/or training during the year under review (if any); and	n/a
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	287-288

Description	Page
5) other committee of the Issuer or the Public Company formed to support the function and duty of the Board of Directors and/or the Board of Commissioners, such as Nomination and Remuneration Committee, containing:	281-284; 289-302
a) name and position in the Committee;	
b) age;	
c) citizenship;	
d) education background;	
e) history of position, including:	
(1) legal basis for the appointment as member of the committee;	
(2) dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
f) period and terms of office of the member of Audit Committee;	
g) description of duty and responsibility;	
h) statement that the Committee has already have the Charter;	
i) statement of independence of the Committee;	
j) policies and frequency of meeting of the committee, and attendance of each member of the committee in the said meetings;	
k) education and/or training during the year under review (if any); and	
l) brief description on the activities of the committee;	
6) Corporate Secretary, including:	325-329
a) name;	326
b) domicile;	
c) history of position, including:	
(1) legal basis for the appointment as Corporate Secretary; and	
(2) working experience and period in and outside the Issuer or Public Company;	
d) education background;	
e) education and/or training during the year under review; and	326-329
f) brief description on the implementation of duties of the Corporate Secretary in the year under review;	
7) Internal Audit Unit, among others including:	334-339
a) name of Head of Internal Audit Unit;	335
b) history of position, including:	
(1) legal basis for the appointment as Head of Internal Audit Unit; and	
(2) working experience and period in and outside the Issuer or Public Company;	
c) qualification or certification as internal auditor (if any);	334-335
d) education and/or training during the year under review;	
e) structure and position of Internal Audit Unit;	335-336
f) description of duties and responsibilities;	334
g) statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	336-338
h) brief description on the implementation of duty of Internal Audit Unit during the year under review;	
8) description on internal control system adopted by the Issuer or Public Company, at least covering:	343-346
a) financial and operational control, and compliance to the other prevailing rules; and	
b) review on the effectiveness of internal control systems;	158-238; 339-343
9) risk management system implemented by the company, at least includes:	
a) general description about the company's risk management system the Issuer or Public Company;	
b) types of risk and the management; and	158-238; 339-343
c) review the effectiveness of the risk management system applied by the Issuer or Public Company;	

Description	Page
10) important cases faced by the Issuer or Public Company, subsidiaries, current members of the Board of Commissioners and the Board of Directors, among others include:	
a) substance of the case/claim;	346-347
b) status of settlement of case/claim; and	
c) potential impacts on the condition of the Issuer or Public Company;	
11) information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	347
12) information about codes of conduct of the Issuer or Public Company, includes:	
a) key points of the code of conduct;	357-359
b) socialization of the code of conduct and enforcement; and	
c) statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;	
13) information about corporate culture (if any) of the Issuer or Public Company;	356-357
14) description of employee or management stock ownership program of the Issuer or Public Company, among others contains:	
a) number of share and/or option;	148; 349
b) period;	
c) requirement for eligible employee and/or management; and	
d) exercised price;	
15) description of whistleblowing system at the Issuer or Public Company (if any), among others include:	
a) mechanism for violation reporting;	359-360
b) protection for the whistleblower;	
c) handling of violation reports;	
d) unit responsible for handling of violation report; and	
e) results from violation report handling, at least includes:	
(1) number of complaints received and processed during the fiscal year; and (2) follow up of complaints;	
16) implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	
a) statement regarding recommendation that have been implemented; and/or	259-260; 361
b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	
h. Social and Environmental Responsibility of the Issuer or Public Company	
1) Information on social and environmental responsibility of the Issuer or Public Company that covers policies, types of programs, and cost, among others related to:	
a) environment, among others:	401
(1) the use of environmentally friendly and recyclable materials and energy;	
(2) the waste treatment systems of the Issuer or Public Company;	
(3) mechanism for filling complaint on environmental issues; and (4) environmental certifications;	
b) employment practices, occupational health and safety, among others:	239-245
(1) gender equality and equal work opportunity;	
(2) work and safety facilities;	
(3) employee turnover;	
(4) work incident rate;	
(5) education and/or training;	
(6) remuneration; and (7) mechanism for filling complaint on employment issues;	

Description	Page
c) social and community development, among others:	400-402
(1) the use of local work force;	
(2) empowerment of local communities among others through the use of raw material produced by the community or by providing education;	
(3) improvement of public social facilities and infrastructure;	
(4) other form of donation; and	
(5) dissemination of the policies and procedures of anti-corruption at the Issuers or Public Company, and training on anti-corruption (if any);	
d) products and/or services responsibilities, among others:	353-357
(1) consumers' health and safety;	
(2) products and/or services information; and	
(3) facilities, number, and resolution of consumer complaint.	
2) In the event that the Issuer or the Public Company imparts information on social and environmental responsibility as referred to in point 1) in separate report such corporate social and environmental responsibility report, or sustainability report, then the Issuers or the Public Company is excluded from disclosing information on social and environmental responsibility in Annual Report; and	√
3) The said report in point 2) should be submitted to the Financial Service Authority along with the Annual Report;	√
i. Audited Annual Financial Statement	462- SCHEDULE - 5/216
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 financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and	
j. Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	460-461
Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority.	

References of FSA

Circular Letter No. 43-SEOJK 03 2016 Annual Report Conventional Bank

Description	Page
IV. ANNUAL REPORT PUBLICATION	
1. General Provision	
a. Financial statements in the Annual Report should be presented both individually and consolidated with Subsidiaries for 1 (one) Fiscal Year.	√
b. In the event the bank has no Subsidiary the consolidation column can be dispensed.	√
c. Financial statements in the Annual Report is presented in the form of comparison, in accordance with financial accounting standards.	√
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. 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.	√
f. Financial statements in annual report must be audited by Public Accountant. The financial statements must state the Public Accountant office name, auditor's name (partner in charge), and auditor's opinion.	√
g. Annual Report should be presented in the Bank's website and reported to Financial Services Authorities.	
2. Scope of Annual Report	
Annual Publication Report include:	
a. General Information	
General Information in Annual Report should at least include:	
1) composition of the Board of Directors, the Board of Commissioners, and executive officers including their positions and CV;	63-75; 418-419
2) composition of Shareholders, including the names and the number of shares;	78-80
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 net interest income, operating income, profit before tax, net profit, earnings per share, earning assets, third party funds, fund borrowings, total cost of funds, capital, number of shares of issued and fully paid up capital; and	8-21; 94-123
b) performance and financial ratios, the coverage of which mentioned in point III.2.b.	124-155
4) strategy and management policy used by the Bank's management, include Sharia Business Unit (if any);	97-123
5) management report providing information regarding Bank management include Sharia Business Unit (if any), at least include:	
a) organization structure;	58
b) main activities;	54-55; 97-110
c) information technology;	246-248
d) type of product and services offered including micro, small and medium enterprise lending (UMKM);	408-417
e) interest rates of funds and provision of funds;	128
f) economic development and market target;	94-97
g) local and foreign network and business partners;	55; 420-428
h) number, type, and locations of offices;	55; 420-428
i) ownership of the Board of Directors, Commissioners and shareholders in the bank business group;	78; 143
j) important changes occurring in the bank and bank business group during the year under review;	26-31; 34-41; 97-249

Description	Page
k) forecasted important; and	31; 41; 48-49; 350-351
l) human resources, including the number, educational structure, training and development.	76-77; 239-245
b. Annual Financial Statements	465-701
1) Financial Report, at least consists of:	
a) Statement of Financial Position (Balance Sheet);	SCHEDULE - 1/1- SCHEDULE - 1/4
b) Statement of Income and Other Comprehensive Income;	SCHEDULE - 2/1- SCHEDULE - 2/2
c) Statement of Changes in Equity;	SCHEDULE - 2/1- SCHEDULE - 2/2
d) Statement of Cash Flows; and	SCHEDULE - 4/1- SCHEDULE - 4/2
e) Notes to the Financial Statements, including information on commitments and contingencies.	SCHEDULE - 5/1- SCHEDULE - 5/216
2) Additional Disclosure for Bank that is a Part of a Business Group	
a) Bank should add information in Annual Publication Report regarding:	
(1) Consolidated financial statements of the Parent Entity which include the financial statements of all entities of the business group in financial sector; or	SCHEDULE - 6/1- SCHEDULE - 6/11
(2) Consolidated financial statements of the Parent Entity which include the financial statements of all entities of the business group in financial and non financial sector, in the event that there is no consolidated financial statements mentioned in point (1).	SCHEDULE - 6/1- SCHEDULE - 6/11
b) Consolidated financial statements of the Parent Entity as mentioned in point a) should at least contain:	
(1) Statement of Financial Position (Balance Sheet);	SCHEDULE - 6/1- SCHEDULE - 6/11
(2) Statement of Income and Other Comprehensive Income;	SCHEDULE - 6/4- SCHEDULE - 6/5
(3) Statement of Changes in Equity; and	SCHEDULE - 6/6- SCHEDULE - 6/7
(4) Commitment and Contingency Report.	-
3) Public Accountant's opinion which contains opinion of financial statements.	462-464
c. Financial performance, consisting of:	
1) calculation of Capital Adequacy Ratio (CAR);	140-147
2) quantity and quality of Earning Assets and Allowance for Impairment Losses (CKPN), which at least information grouping:	
a) financial instruments;	SCHEDULE - 5/67- 5/68;5/151;5/201- 5/206
b) provision of funds to Related Parties;	149-150; SCHEDULE - 5/162-5/165
c) loans to Micro, Small and Medium Enterprises (SMEs) debtors;	104-105
d) loans classified as special mention (including restructured loans and property loans); and	135-136
e) Allowance for Losses on Assets (PPA) that should be maintained based on financial instruments.	170-171; SCHEDULE - 5/208

Description	Page
3) bank financial ratio, at least include:	
a) Capital Adequacy Ratio (CAR);	11
b) Return on Asset (ROA);	11
c) Return on Equity (ROE);	11
d) Operating Expenses to Operating Income ratio;	11
e) Percentage of violation and lending in Excess of Legal Lending Limit;	12
f) Net Open Position ratio (NOP); and	12
g) Liquidity Coverage Ratio (LCR) individual and consolidated.	215
4) spot and derivative transactions.	194-195; 560-562
d. Capital disclosure and risk management implementation	
1) Capital disclosure and risk management implementation by the bank at least include information about risk profile and possible loss faced by the Bank, and risk management as stated in the regulation on capital and risk management.	141-145; 158-238
2) 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.	158-167
3) 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.	158-167
4) Disclosure of capital and risk management implementation, among others:	
a) Capital disclosure, at least cover:	
(1) Qualitative disclosures, among others information about:	
(a) capital structure, covering explanation on the equity instruments issued by the bank including: characteristics, duration of instrument, callable feature, features step-up, yield rate, and rating (if available); and	141-145
(b) capital adequacy, covering explanations on the approach used by the Bank in assessing capital adequacy to support current and future activities.	
(2) Quantitative disclosures covering capital structure of the Bank.	141
b) Risk exposure and risk management disclosure, at least include:	
(1) Disclosure on the Bank's Risk Management in general, including:	
(a) active supervision of the Board of Commissioners and the Board of Directors;	164
(b) adequacy of risk management policies and procedures, and determination of risk management limits;	158-163
(c) adequacy of risk identification, measurement, monitoring and mitigation processes as well as risk management information system; and	165-167
(d) comprehensive internal control system.	166
(2) Disclosure on risk exposure and implementation of Bank risk management in particular, covering:	168-238
(a) Credit Risk;	168-211
(b) Market Risk;	212-213
(c) Liquidity Risk;	214-226
(d) Operational Risk;	226-229
(e) Legal Risk;	230-231
(f) Reputation Risk;	233-234
(g) Strategic Risk; and	231-232
(h) Compliance Risk.	232-233
(3) Disclosure of Credit Risk as referred to in point IV.2.d.4).b).(2).(a) above, which includes:	168-211
(a) general disclosure, consist of:	
i. qualitative disclosure:	

Description	Page
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;	168-171
ii) definition of overdue receivables and impaired receivables; and	
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.	
ii. quantitative disclosure:	
i) disclosure on Net Receivables by Region;	172-175
ii) disclosure on Net Receivables by Contractual Maturity;	176-179
iii) disclosure on Net Receivables by Economic Sector;	180-181
iv) disclosure on Receivables and Provisioning by Region;	182-183
v) disclosure on Receivables and Provisioning by Economic Sectors; and	184-187
vi) details on Movements of Allowances for Impairment Losses.	188
(b) disclosure of Credit Risk using the standardized approach, which consists of:	
i. qualitative disclosure:	
i) information regarding the use rating in the calculation of Risk Weighted Assets (RWA) for credit risk;	189
ii) category of portfolios that use the rating;	
iii) rating agency; and	
iv) disclosure of counterparty Credit Risk, including:	190-193
- types of mitigation instruments commonly accepted/delivered by the Bank;	
- methodology of calculating internal capital adequacy related to counterparty credit risk in the internal of the Bank; and	
- methodology of determining credit limits related to counterparty credit risk as stipulated in the application of risk management for commercial Banks.	
ii. quantitative disclosure:	
i) disclosure of net receivables by Portfolio and Rating Category; and	190-193
ii) disclosure on counterparty Credit Risk, among others consist of net receivables arising from the exposure of:	
- over the counter derivative transactions;	194-195
- repo transactions; and	195-196
- reverse repo transactions,	196-197
as stipulated in the guidelines for the calculation of Risk Weighted Assets (RWA) for Credit Risk using the standardized approach	
(c) disclosure on Credit Risk mitigation using the standardized approach, comprising:	
i. qualitative disclosure:	
i) information regarding the bank's policy for the main types of collateral accepted;	197-199
ii) policies, procedures, and processes to assess and manage collateral;	
iii) main warrantors/guarantors and their credit worthiness; and	
iv) information on concentration level arising from the use of Credit Risk mitigation techniques.	
ii. quantitative disclosure:	
i) disclosure of Net Receivables based on Risk Weighting after Credit Risk Mitigation; and	198-201
ii) disclosure of Net Receivables and Credit Risk Mitigation Techniques.	202-205
(d) disclosure of asset securitization, which consists of:	
i. qualitative disclosure:	

Description	Page
i) 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;	206
ii) summary of accounting policies for asset securitization activities, which include, transactions treated as sales or funding, recognition of gains from securitization activities, and assumptions used to assess the presence or absence of on going involvement in the securitization activity, including changes from the previous period and the impact of those changes; and	
iii) names of the rating used in asset securitization activities and asset securitization exposures rated by the said agency.	
ii. quantitative disclosure:	
i) securitization transaction disclosure; and	206-207
ii) securitization Transaction Activity Summary in which the Bank Acts as the Originator.	206-207
(e)quantitative disclosure of Credit Risk RWA calculation using standardized approach.	208-211
(4) Disclosure of Market Risk as referred to in point IV.2.d.4).b).(2).(b), above using standardized, comprised of:	212-213
(a) Qualitative disclosure:	
i. information regarding the application of risk management, including:	212-213
i) Market risk management organization;	
ii) trading book and banking book portfolio management, as well as the valuation methodology used; and	
iii) market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	
ii. trading book and banking book portfolio which were taken into account in the Capital Adequacy Ratio (CAR);	
iii. disclosure of information on Interest Rate Risk in Banking Book (IRRBB) including the assumptions used in the monitoring of IRRBB, such as non-maturity deposits and the prepayment information, as well as the frequency of measurement of IRRBB, as stipulated in the provisions regarding the application of risk management for Commercial Banks; and	
iv. 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.	
(b) Quantitative disclosure:	
i. Market Risk Disclosures using Standardized Measurement Methods	213
The disclosure referred to as stipulated in the guidelines for the use of a standard method in the calculation of CAR for Commercial Bank, taking into account the Market Risk.	
ii. Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure	n/a
The disclosure of IRRBB exposure, namely the increase or decrease in economic value and earnings against the movements in interest rates based on the gap report format prepared by the Bank to meet the provisions concerning the assessment on the soundness of commercial banks and the application of risk management for Commercial Banks.	
(5) Disclosure of Liquidity Risk as referred to in point IV.2.d.4).b).(2).(c) above include:	214-226
(a) Qualitative disclosures:	
i. information on the implementation of risk management for liquidity risk, including:	214-217
i) Liquidity Risk management organization;	
ii) funding strategy;	
iii) Liquidity Risk mitigation techniques including early warning indicators of liquidity problems, and emergency funding plan; and	
iv) the mechanisms of measurement and stress testing and control Liquidity Risk;	
ii. general overview of the Bank's liquidity conditions, based on the calculation of the LCR during the year under review, for banks that are required to prepare and publish LCR report, as stipulated in the Financial Services Authority Regulation on liquidity coverage ratio for Commercial Bank.	

Description	Page
(b) Quantitative disclosure:	
i. Disclosure of Rupiah and Forex Maturity Profile; and	218-225
ii. Disclosure of LCR;	
The said disclosure is applied only for Banks that are required to prepare and publish LCR report, as stipulated in the Financial Services Authority Regulation on liquidity coverage ratio for Commercial Bank.	n/a
(6) Disclosure of Operational Risk as mentioned in point IV.2.d.4).b).(2).(d) above, include:	226-229
(a) Qualitative disclosure, which include information regarding the application of risk management for Operational Risk, including:	
i. Operational Risk management organization;	226-229
ii. mechanism used by the Bank for identifying and measuring operational risk; and	
iii. mechanism for operational risk mitigation.	
(b) Quantitative disclosure with coverage refer to provisions on the calculation of ATMR for Operational Risk using Basic Indicator Approach (BIA)	227
(7) Disclosure of Legal Risk as referred to in point IV.2.d.4).b).(2).(e) above includes qualitative disclosure on risk management for Legal Risks which include:	230-231
(a) Legal Risk management organization; and	
(b) Legal Risk control mechanism.	
(8) Disclosure of Reputation Risk as referred to in point IV.2.d.4).b).(2).(f) above includes qualitative disclosure on risk management for Reputation Risks which include:	231-232
(a) Reputation Risk management organization, including the implementation of risk management for Reputation Risk by related units (Corporate Secretary, Public Relation, and related Business units);	
(b) policies and mechanisms to improve the quality of services to customers and other stakeholders to control Reputation Risk; and	
(c) Risk Reputation management under critical situation.	
(9) Disclosure of Strategic Risk as referred to in point IV.2.d.4).b).(2).(g) above includes qualitative disclosure on risk management for Strategic Risks which include:	232-233
(a) Strategic Risk management organization;	
(b) policies that allow the Bank to identify and respond the changes in external and internal business environment; and	
(c) mechanism to measure the progress of the business plan.	
(10) Disclosure of Compliance Risk as referred to in point IV.2.d.4).b).(2).(h) above includes qualitative disclosure on risk management for compliance risks which include:	
(a) Compliance Risk management organization;	
(b) risk management strategies and effectiveness of risk management implementation for Compliance Risk, particularly in order to ensure the policies and procedures are in compliance with the applicable standards in general, applicable rules and/or legislation; and	
(c) mechanism for monitoring and controlling Compliance Risk.	
5) In the event of change in information that is prone to rapid change, among others, related to changes in economic conditions, technology, regulations, and internal policies of the Bank/ business group, then the Bank should disclose the risk exposure and other related matters that are applied by the Bank as referred to in point IV. 2.d.4).b) in the Bank's website on a quarterly basis.	
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:	
a) business group structure, among other include the bank, subsidiaries, affiliates, financial holding company, and/or parent company to the ultimate shareholder;	84; 365
b) structure of the management relationship in the Bank's business; and	78; 366

Description	Page
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.	80; 365
2) Transactions between the bank and related parties in the Bank's business group, taking into account the following matters:	149-150; 636-639
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;	
b) Related Party is party as stipulated in the applicable statement of Financial accountancy standard;	
c) types of transactions with Related Party are, among others:	
(1) cross shareholding;	
(2) transactions from one business group acting for the interest of other business groups;	
(3) management of short term liquidity in business group;	
(4) provision of funds distributed or received by another company in one business group;	149-150; 636-639
(5) exposure to majority shareholder in the form of loans, commitments and contingency; and	
(6) buying or selling of assets with another company in a business group, including repurchase agreements (repo).	
3) Transactions with Related Parties which conduct by every entities in the Bank's business group working in the field of finance;	149-150; 636-639
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;	149; 343; 349; 351
5) Consolidated capital disclosure, risk management applied by the Bank, at least include description on type of risk, potential loss and risk mitigation, as referred in point IV.2.d.; and	141-145; 158-238
6) Prohibition, restriction and/or other significant barriers to transfer funds or in order to meet the required capital by the Authority (regulatory capital) between the Bank and other entities in the group.	349; 537
f. Other disclosures in accordance with other Financial Accounting Standards which has not been included in point a through e.	n/a
3. The Bank, in preparing its Annual Publication Report should refer to Annual Report Guidelines for Conventional Commercial Bank – Annual Publication Report (Annual Report) which is the attachment and integral part of this Financial Services Authorities Circular Letter.	√
4. 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 regarding:	√
a. Annual report of Parent Entity that covers:	√
1) annual report of all entities in business groups engaging in financial business; or	
2) annual report of all entities in business groups engaging in financial and non-financial business, in the event that there is no annual report referred to in point 1).	
In the event that the Parent Entity does not prepare the said annual report, Bank should submits annual consolidated financial statements of the Parent Entity covering all entities in the group engaging in financial business or annual consolidated financial statements of the Parent Entity covering all entities in the group engaging in financial and non-financial business, which have been audited by a Public Accountant.	√
b. Annual report of Controlling Shareholders with majority share ownership pr annual report of entities which directly controls the Bank	√
In the event that the Controlling Shareholders or entity does not prepare the said annual report, the Bank is required to submit certain report in the form of annual financial statement of controlling shareholders or entity which have been audited by a public accountant.	
c. Annual report of Subsidiaries	√
In the event that the Subsidiary does not prepare the said annual report, the Bank is required to submit certain report in the form of annual financial statement of Subsidiary which have been audited by a Public Accountant.	
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, 2016 and
for the year then ended
with independent auditors' report



**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2016 DAN
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2016 AND
FOR THE YEAR THEN ENDED
PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES**

Kami yang bertanda tangan di bawah ini:

1. Nama : Sng Seow Wah
Alamat Kantor : Menara Bank Danamon Lt 12,
Jl. HR. Rasuna Said Blok C
No. 10, Karet Setiabudi, Jakarta,
Indonesia 12920
Alamat Rumah : #3315 Verde Apartment,
East Tower,
Jl. H. Cokong, Kuningan, CBD
Nomor Telepon : 80645000
Jabatan : Direktur Utama
2. Nama : Vera Eve Lim
Alamat Kantor : Menara Bank Danamon Lt 16,
Jl. HR. Rasuna Said Blok C
No. 10, Karet Setiabudi, Jakarta,
Indonesia 12920
Alamat Rumah : Komplek Teluk Mas
Jl. Teluk Gong Raya Blok C4
No. 20
Jakarta Utara
Nomor Telepon : 80645000
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;

We, the undersigned:

1. Name : Sng Seow Wah
Office Address : Menara Bank Danamon 12th
Floor, Jl. HR. Rasuna Said Blok
C No. 10, Karet Setiabudi,
Jakarta, Indonesia 12920
Residential Address : #3315 Verde Apartment,
East Tower,
Jl. H. Cokong, Kuningan, CBD
Telephone : 80645000
Title : President Director
2. Name : Vera Eve Lim
Office Address : Menara Bank Danamon 16th
Floor, Jl. HR. Rasuna Said Blok
C No. 10, Karet Setiabudi,
Jakarta, Indonesia 12920
Residential Address : Komplek Teluk Mas
Jl. Teluk Gong Raya Blok C4
No. 20
North Jakarta
Telephone : 80645000
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;*