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Products and Services

CONSUMER BANKING

Danamon LEBIH

Danamon LEBIH respects all efforts, money and the small things in life. Danamon LEBIH values customers above all and ensures that they benefit from an enjoyable banking experience as follows:

- Free administration fee
- Lower transfer fee and free cash withdrawal
- Free Life Insurance worth Rp10 million for the first 6 months
- Latest transaction features (Mobile banking, Internet banking, ATM, SMS banking, Hello Danamon, etc)

FlexiMAX

Premium savings featuring 9 benefits with a value of more than Rp10 million per year:

1. Free transfer fee RTGS/NCS/Clearing
2. Free administration fee
3. Free overseas ATM cash withdrawal (under Maestro network)
4. Attractive interest rate
5. Free access to executive airport lounges
6. Free daily report by facsimile (Hello Danamon-IVR)
7. Queue-free at branches
8. Business card with attractive features
9. Latest transaction features

Tabungan CITA2KU

A savings deposit with an interest rate equivalent to time deposits. Fund deposits start from Rp 500 thousand per month, with a deposit period of 1 - 15 years.

Tabungan MU

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

SuperCombo

A savings account with two benefits: higher interest rate and flexible transactions. Customer funds can be automatically transferred from transactional accounts to savings accounts that provide higher interest rates.

Time Deposits

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

Primadolar

A savings account with options of 8 foreign currencies. Benefits include free monthly administration fee (only applicable for Primadolar USD), daily interest rate of 0.25% p.a. applicable for balances >0, bank note withdrawal of up to USD 5,000 per day and no amount limitation on bank note deposits.

Danamon Western Union

Danamon has been partnered with Western Union(WU) since 2008 to provide cash remittance and receiving services across international countries and all regions in Indonesia. In the beginning, the service operated in the conventional branch of Danamon, but it has expanded to Danamon Simpan Pinjam and Danamon Syariah branches to be more accessible to WU service users throughout Indonesia. The Western Union service at Danamon provides a convenient, faster, more secure, more reliable, and a more professional service to customers.

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Integrated services with diverse selections of investment products, Open-end Mutual Funds, IDR- & USD-denominated Indonesia Government Bonds as well as Government Islamic Bonds (Sukuk). These services are supported by experienced and well-known Investment Managers in the industry (PT Schroder Investment Management Indonesia, PT BNP Paribas Investment Partners, PT Manulife Aset Manajemen Indonesia, PT Danareksa Investment Management, PT Batavia Prosperindo Aset Manajemen, and PT Bahana TCW Investment Management).

Retail Treasury Services

Foreign exchange (Forex) transaction services in major global currencies to fulfill retail customer financial needs, supported by an extensive distribution network and prime service quality.

ATM Services

24-hour online electronic banking services with features including cash withdrawals, balance inquiries, overbookings, transfers, purchases and payments. Customers can access at more than 1,300 Danamon ATMs throughout Indonesia.

CDM Services

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

Hello Danamon

As part of Danamon's commitment to prioritize services to customers, Hello Danamon enables customers to obtain information and execute transactions as well as to register 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 services for transactions such as balance inquiry, domestic or international fund transfer (Rupiah/foreign currency), online time deposit placement, payments, purchases and online checking account. This service is equipped with SMS or device tokens, complete with notification via SMS and email.

Danamon Mobile Banking (D-Mobile)

Smartphone application that makes banking transactions easier for fund transfers, payments and purchases. Equipped with the unique feature of "Ponsel D-Cash" which allows transferring funds to friends, simply by using a mobile phone number.

In addition, there are features for account opening such as Danamon Lebih, Fleximax, and MU Savings. Time deposits can also be made directly through this application. The application can be downloaded in the App Store and Play Store.

DCard Mobile

A smartphone application for Danamon Credit Card holders that makes control of Credit Cards more convenient. The DCard Mobile application has a variety of features for Danamon Credit Card holders to make credit card transactions in real time, temporary card blocking, bill payment registration, credit card limit transfer, shopping transaction changes to installments, application for increase of credit card limit, redemption of reward points, and new credit card applications.

SMS Banking Services

Online banking services via SMS accessible via *141*12#, are "Practical, Easy and Secure". Information and transaction services can be accessed using any type of mobile phone, without needing an internet network. Each transaction will get a notification via SMS so that banking transactions via this service are guaranteed to be secure.

DANAMON CARDS

Danamon Credit Card

A credit card that offers convenience when shopping and complements a modern lifestyle. This card also offers attractive and assorted programs throughout the year.

Danamon Manchester United Credit Card

The official credit card from Manchester United dedicated to Manchester United fans in Indonesia. This card provides exclusive benefits to cardholders such as a chance to watch Manchester United live matches at Old Trafford (Red Match), an opportunity to get original Manchester United merchandise, shopping vouchers through accumulation of points (D-Points), 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 exclusive lifestyles, who travel often. The features provide ease of transaction for cardholders, such as faster point accumulation for rewards (every Rp 2,500 transaction will earn 3 D-Points), free access to Airport Lounges in major cities in Indonesia, and special offers at selected hotels and restaurants.

Danamon World Elite Credit Card

A prestigious credit card in Indonesia that is dedicated exclusively to premium and high-class customers who wish to make every experience memorable. Benefits include better rewards compared to other credit cards, where every Rp 2,500 transaction will earn 12 D-Points for overseas transactions, and 8 D-Points for domestic transactions, Priority Pass that can be used at 700 airport lounges around the world, and World Elite Golf Access for preferred lifestyles, and up to travel insurance and premium protection that ensures well-being while traveling and shopping.

Danamon American Express® Corporate Card

A credit card that offers 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 flexibility in payments and financial savings, this card offers world-class Membership Rewards® and ease in monthly bill payments, as well as access to American Express Select.

Danamon American Express® Gold Card

A prestigious membership card and symbol of a prosperous life. Cardholders can enjoy the convenience of shopping with a spending limit that is not set in advance, world-class Membership Rewards®, and access to airport lounges in Indonesia. This card also features special dining offers, and worldwide hospitality and shopping special offers, through American Express Select.

The Platinum Card®

Danamon American Express® Platinum card is exclusively dedicated for selected individuals. The Platinum Card® offers world-class privileges focusing on 3 main pillars namely travel, lifestyle, and service. Privileges include Membership Rewards®, that can be redeemed according to customer choice, Concierge Service, convenience in travelling with offers from the 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 courses in Indonesia and overseas, comprehensive travel insurance benefits, as well as exclusive access to prestigious world-class events.

Danamon American Express® Gold Business Card

The Gold Business Card is intended specifically for individual customers who own small-to-medium businesses and need a card as a payment instrument to support their business. This card 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 rates that depend on the remaining balance.

BANCASSURANCE

Primajaga

Term insurance with protection against death and disability in the form of monthly benefits as a supplement to family income. In the absence of claims during the coverage period, 50% of the premium paid will be returned.

Primajaga 100

Term insurance with protection against death and disability in the form of monthly benefits as a supplement to family income. In the absence of claims during the coverage period, 100% of the premium paid will be returned.

Education Savings Danamon+

Education savings for children's education with insurance benefits of up to 200 times monthly savings.

Proteksi Prima Maxima

Single premium payment insurance with investment benefits that offer optimal investment results. Free of initial charge. A diverse selection of investment instruments based on customer risk profiles. Protection against death or critical illness is 150% of the premium.

Proteksi Prima Rencana Absolut

This is a combination of life insurance and investment products (unit link) with regular premium payments. This product provides flexibility for Policyholders to determine the sum assured (UP) and regular premium top-up schedules. It also provides an opportunity for Policyholders to maximize their protection and match 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 investment benefits such as Death Benefit, Total Permanent Disability Benefit, Loyalty Bonus and Maturity Benefit, with a coverage period of up to 70 years of age.

Proteksi Prima Medika

Proteksi Prima Medika is hospital care insurance with return of premium at the end of the 5th year.

Proteksi Prima Dinamis

Insurance that provides protection to customers who have suffered an accident. Customers can use the benefit to take care of physical disability caused by an accident.

Proteksi Prima Sehat

Health insurance with cash payment benefits tailored to customer needs with return of premium paid at the end of the 5th year.

Dengue Fever Insurance

Health insurance that specifically protects customers who have contracted dengue fever. There is a daily care benefit of Rp 500,000 per day for up to 10 days, with an affordable premium payment of Rp 50,000 per year.

Proteksi Prima Emas

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

FINANCIAL INSTITUTION PENSION FUND (DPLK) OF MANULIFE INDONESIA

A defined contribution pension plan designed to provide employees or participants with 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 plan, employee welfare at retirement is more assured. Business owners can maximize this plan to increase employee loyalty and productivity in the workplace.

Group Life and Health

Protection designed to help companies in providing security for employees when unexpected risks occur, such as death, as well as health problems that require outpatient and inpatient care.

MANULIFE PROGRAM PESANGON PLUS

"Pooled Fund" which is a collection of investment oriented, unit-link insurance plans. They are designed to help companies pay severance allowances when employment is terminated, and when the employee has died, retired or resigned. Policyholders of the pooled fund are companies.

Manulife Karyawan Sejahtera Plus

Fund allocation which is a collection of investment oriented unit-link insurance. This plan is designed to help companies by providing accounts on behalf of employees, in order to assist with payment of severance allowance to the employee when employment is terminated, or the employee has died, retired or resigned. The employee is the beneficiary of this with the company as the policyholder.

Proteksi Prima Sejahtera

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

Typhoid Fever Insurance

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

Asuransi Proteku

Insurance which provides comprehensive protection and compensation to married couples in case of accident, fire and house robbery, and vehicle loss.

Dental Insurance

Innovative insurance that provides complete protection against customers' dental health problems. Customers will receive a variety of benefits for their dental care with affordable premiums.

Crime Guard Plus

Innovative insurance that provides complete protection against and compensation for personal accident, mugging, and robbery.

MORTGAGE

Housing Purchasing Loan

Loans granted for the purchase of houses, apartments, shophouses, officehouses, business-houses, dormitories, SOHOs, condotels, kiosks, villas, and land, both ready stock or indent.

House Development and Renovation Loan

Loans granted to build or renovate houses, shophouses, officehouses and apartments.

Multipurpose Loan

Cash loans with collateral such as houses, shophouses, office-houses, or apartments owned by debtors.

Ready to Build Lots

Loans for the purchase of lots of land, on the site of developers with Top Tier category.

UNSECURED LOAN

Instant Funding

Instant Funding is an uncollateralized cash loan that can be utilized to fulfill customer needs with a tenor of up to 3 years and a loan limit of up to Rp 200 million.

DANAMON PRIVILEGE

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

For a joint account with "and/or signatories, the individual who is 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 Note withdrawals of up to USD 10,000 per day per account with no commission fee.
- Safe Deposit Box (SDB) with special rates.

- Invitation to attend a variety of exclusive events and seminars with renowned economists, and financial and health experts.
- VIP service at Executive Airport Lounges across 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 credit card holders, and holders of Danamon Platinum Visa-Mastercard, and Danamon World or Danamon American Express Gold® Card.
- Option to choose account number for Current and Savings Accounts (CASA)
- Access to Business Centers in several Danamon Privilege Centers.
- 24-hour phone banking service through Danamon Premium Service.
- Gifts on birthdays and religious celebrations for Danamon Privilege customers.

DANAMON SAVINGS AND LOANS

Dana Pinter 50 (DP50)

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

Dana Pinter 200 (DP200)

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

Si Pinter Savings

A savings account with an affordable initial deposit. Customers with certain criteria will receive benefits such as insurance protection with free premium, ATM and transfer facilities, no charges on electricity and telephone bill payments, and a cash deposit Pick up Service.

DSP Deposit

Term savings for DSP customers with an affordable initial deposit and withdrawals can only be made based on the given time period.

TabunganKU

Low cost savings account, with no monthly administration fees, a low initial deposit, and easily accessible to the public.

DP500

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

SMALL AND MEDIUM BUSINESS

Overdraft Loan

A loan for working capital purposes. This is short-term overdraft credit with an option to extend the loan period. This product offers withdrawal flexibility using cheques or giros during the term of the credit.

Demand Loan

A loan for working capital purposes. This is a short-term loan with the option to extend the loan period. Funds can be withdrawn using a Promissory Note (Promes) within a certain period of time, with a maximum up to the maturity date of the loan. Maximum Promes period is 180 days and may not exceed the period of the Letter of Credit Agreement.

Seasonal Demand Loan

A Seasonal Demand Loan is an additional working capital loan for existing customers that is available ahead of the holiday season.

Installment Loan

A loan for investment purposes to support customer business activities. Types of investments that can be financed are for productive assets such as land and building, equipment and industrial machinery.

Shop-House Installment Loan (KTU Ruko)

A Shop-House Installment Loan (KTU Ruko) is a financing facility for the purchase of business premises such as shop-houses with lower monthly installments and a longer installment period. One of the benefits of using KTU Ruko is that customers can get lower installments because a certain portion of the loan principal can be repayed on the due date.

Term Installment Loan BISA (KAB BISA)

KAB BISA is financing for investment in business premises such as warehouses, kiosks, factories, and shophouses in order to support customers' business activities. KAB BISA will be bundled with CASA products and e-channel services. This product also applies to take overs and re-financing.

Term Installment Loan - Reinstate

Credit for existing KAB customers with a minimum installment period of 12 months, by restoring the loan limit based on a good historical payment and track record.

DANAMON SYARIAH

BISA iB Savings

A savings account, based on syariah principles (Mudharabah or profit sharing), that offers transaction benefits such as: free balance inquiry, cash withdrawal, interbank transfers at ATM Bersama, Alto, and Danamon ATM networks. Free LLG, RTGS, and Online ATM transfers through Danamon Online Banking.

BISA QURBAN iB Savings

A term savings account, based on syariah principles (Mudharabah or profit sharing), in Rupiah to assist in the preparation of funding Qurban worship. Funds will be debited automatically every month from the source account and deposited in the BISA Qurban iB account with the amount and for the period of choice.

BISA UMROH iB Savings

Term savings, based on syariah principles (Mudharabah or profit sharing), to assist in the preparation of funding the Umroh pilgrimage. Funds will be debited automatically from the source account and deposited in the BISA Umroh iB account with the amount and for the period of choice.

Haji iB Savings

A term savings account, based on syariah principles (Mudharabah or profit sharing), to prepare the funding needs of Hajj (pilgrimage) customers.

BISA iB Giro

A current account, based on syariah principles (Mudharabah or profit sharing) that offers customers transaction benefits such as access to Internet Banking (DOB and DConnect), account information services, and 24-hour customer service from Hello Danamon. It allows easier management of customer cash flows.

iB Cash Management

A service solution to manage company cash flows and liquidity in an effective and efficient manner, thus generating an optimum level of profitability.

iB Deposit

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

iB Proteksi Prima Amanah

A syariah-based life insurance protection program which offers life protection and total permanent disability benefits at contract end.

iB House Ownership Financing

House ownership financing with low down payment and fixed installments for a tenor of up to 20 years with a syariah leasing scheme (Ijarah Muntahiya Bit Tamlik).

iB Employee Cooperative Financing

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

iB Rural Bank Financing

Working capital financing under a Mudharabah (profit sharing) scheme to BPRS (Syariah Rural Bank) which will then be distributed to BPRS customers for their working capital and investment needs.

iB Working Capital Financing

Working capital and trade financing under syariah principles for Small Medium Enterprises (SME) and Commercial customers.

iB Investment Financing

Investment financing for places of business, capital goods, and other methods of production under syariah principles.

iB Leasing Financing

Investment financing in the form of leasing through the Ijarah Muntahia Bittamleek scheme for Small Medium Enterprises and Commercial customers.

iB Heavy Equipment Financing

A financing solution provided for businesses investing in heavy equipment, commercial vehicles, general asset finance, as well as tug boats & barges under Murabaha (sales and purchase) and Ijarah Muntahia Bittamleek (lease and purchase) schemes.

iB Trade Finance

A comprehensive Trade Finance solution that complies with syariah principles to fulfill working capital and investment needs for businesses in the Commercial and Corporate segments.

iB Syariah Current Account Financing

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

TRADE FINANCE**Letter of Credit**

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

Incoming Collection Services

Services provided by Danamon to handle documents sent by the Remitting Bank to Danamon, which serves as the Collecting Bank or Presenting Bank.

Incoming Collection Avalization

Facilities provided to customers in the form additional guarantee from the Bank to ensure payment of Incoming Collection Services upon acceptance by the drawee.

Shipping Guarantee

The Shipping Guarantee assists importers (on L/C opened by Danamon) in gaining control over goods from the shipping company when the original Bill of Lading has not been received by the Bank or Customer, while the goods have reached the destination port.

Clean L/C Negotiation

Facilities for customers (beneficiaries) in the form of document takeover in accordance with the terms and conditions set out in the L/C or Domestic Letter of Credit (SKBDN). Clean documents are complied with.

Discrepant L/C Negotiation

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

Outgoing Collection Services

Services provided by Danamon to handle documents from document collection where Danamon serves as the Remitting Bank, which will send the documents received from the drawer (exporter) to the drawee's (importer) bank.

Transferable L/C

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

Trade Finance Risk Participation

This 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 (hybrid scheme). TCF is designed as a special financing scheme where the structure is adjusted with the nature of the business of the client and its commodity. It is a type of financing

where payments are obtained from funds coming from the buyer when the financed goods are delivered (self-liquidating). Financed goods and documents of ownership/receivables are the Bank's collateral under Fiduciary Transfer of Ownership (FTO).

Import L/C Financing

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

Import L/C Financing Sight

This is provided to customers in a combination of L/C Import Sight and financing. Funding is automatically awarded at the maturity date of L/C Sight payment.

Import L/C Financing Usance

This is provided to Customers in a combination of L/C Import Usance, with a clause payable at sight, and financing. Funding is automatically given at sight by the Financing Bank.

Financing Against TR

Short term financing for import customers to meet the needs of working capital and settlement of obligations to the supplier that mature 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, in line with the export schedule, provided either on the basis of the L/C or Purchase Order.

Outgoing Collection Financing

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

Trade Supplier Financing

Financing services provided to the seller on the basis of invoice and bill of exchange that has been accepted by the buyer based on buyer's risk (Buyer's Credit).

Open Account Financing

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

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

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

Bank Guarantee/SBLC

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

CASH MANAGEMENT

Danamon Cash Connect

An Internet banking service that simplifies financial management of businesses, where customers can perform various banking transactions directly, fast and efficiently from customers' premises through the internet, and equipped with an encrypted security system. The Mobile Token and Mobile App versions also make transactions easier and more practical.

Cash Pick Up & Delivery Services

A service provided to customers for the pick up and delivery of cash and/or cheques. This service includes insurance, and the funds will be credited to the customer's account on the same day or on the next business day. Service methods and frequency can be set up as per customers requirements.

Cash Pick Up can also be done with Cash Collection Machine installed at customer's premises, for a more flexible collection time.

Virtual Account

These are cash management solutions that provide an effortless way to identify fund remitters and the reconciliation process. Payment options for virtual accounts and data connection can be modified according to customers' requirements.

e-Tax

This is a real time, on-line tax payment service through Danamon Cash Connect, in which the payment receipt can be printed directly.

Liquidity Management

Liquidity Management services on customers operational accounts optimize both control and account interest generated. Liquidity Management products 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 allow Danamon Cash Connect customers 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 -Distributor Financing Program

Service and financing solutions for supply chain distributors. With a guarantee that payment is received on time, they can focus more on their core business. This solution also benefits distributors as they enjoy extension of payment terms, ease of transactions and competitive collateral.

EDC Mobile Payment

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

TREASURY

Plain Vanilla FX Tod/Tom/Spot

Foreign currency trading 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 reselling (or repurchasing) at price and value dates agreed upon in the futures.

Interest Rate Swap

An agreement between two parties to exchange assets or liabilities that have a floating interest rate with assets or liabilities that have a fixed interest rate or vice versa, based on conditions and time agreed. Customers can use it as a hedge instrument for interest rate risk.

Cross Currency Swap

An agreement between two parties to exchange nominal principal and payment of interest rates in different currencies, based on agreed conditions and times. Customers can use it as a hedge instrument for interest rate and foreign exchange risk.

ADIRA INSURANCE

Main Insurance Class Product Group

Motor Vehicle Insurance

Protects the owners of motor vehicles against loss or damage due to collision, single-vehicle accident, fire, or theft. Such protection can be extended to include third party legal liability, personal accident, medical expenses arising from accidents, riots, terrorism and sabotage, floods, and earthquakes.

Self Accident Insurance

Provides protection in the event the insured passes away or suffers permanent disability due to an accident.

Health Insurance

Provides health services for inpatients and outpatients. Coverage includes medical expenses such as childbirth, dental care, eye-glasses, and medical check-ups as additional benefits.

Property Insurance

Provides protection for buildings, machinery, contents of building and goods or inventories against risks from fire, lightning, explosion, aircraft damage, and smoke damage. Protection can be extended to protect against risk of riots, work strikes, earthquakes, volcanic eruptions, storms, floods, and other water damage. This insurance also provides comprehensive property protection, namely Property All Risk.

Heavy Machinery Insurance

Provides comprehensive protection or total loss due to damage during operations, for heavy machinery, such as tractors, bulldozers, excavators, and cranes.

Marine Hull Insurance

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

Engineering Insurance

Provides comprehensive cover for risks whilst under construction or for machinery, plant and equipment while being erected, tested and commissioned. In addition coverage is available for machinery breakdown for operational plant and equipment.

Cargo Insurance

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

Main Retail Products

Autocillin

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

Motopro

Protects motorcycles against Total Loss Only and offers personal accident coverage for the driver and pillion passenger. If required, coverage can be extended to include earthquakes and floods.

Home Insurance

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

Medicillin

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

Arthacillin

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

Dengue Fever Insurance

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

Typhoid Insurance

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

Travellin

Covers losses while travelling both domestically and internationally. Coverage includes personal accident, medical, travel delay, cancellation, loss of baggage, loss of documents and other benefits. In addition, this product also provides international medical assistance, in collaboration with strategic global partners.

Electronic Insurance

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

Syariah Insurance

A number of syariah insurance policies, including motor vehicle (Autocillin Ikhlas), property (Syariah Home Insurance), personal accident (Aqila), as well as insurance for umrah and hajj pilgrimage and halal tour (Travellin Syariah). In addition to insurance protection, these products also offer a profit sharing scheme to policyholders.

Services

Corporate Website

Adira Insurance Information Center directly accessible 24 hours-a-day at www.asuransiadira.com.

Travellin Website

Information and sales center for the Company's travel insurance products can be accessed through www.travellin.co.id.

Medicillin Website

Information center for the Company's health insurance products can be accessed through www.medicillin.com.

Adira Care

A 24-hour customer service center can be accessed by phone, (1500-456), by SMS, (0812-111-3456), and by email (adiracare@asuransi.adira.co.id).

Autocillin Rescue

24-hour emergency rescue for customers whose vehicle is damaged or was involved in an accident, using tow trucks and on-road emergency services.

Autocillin Anchor Garage

Approved partner workshops providing services with 6 months' warranty and original spare parts. Adira Insurance also has standardized its partner workshops throughout Indonesia. This year, 6 more workshops have been standardized.

Autocillin Claim Spot

Autocillin offers customers a convenient way of making claims, purchasing products or making inquiries, by using vans stationed in prominent public areas.

Autocillin Mobile Claim Application

Autocillin's smartphone application helps customers acquire product information, such as premium rates, partner workshops, and making claims.

Medicillin Mobile Application

Medicillin's smartphone application facilitates customers in obtaining product information, coverage limit, ongoing claim status, list of partner hospitals, as well as to calculate body mass index.



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HERMAN

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Chief Transformation Officer, TRANSFORMATION, Indonesian citizen, Age 46, Joined with Danamon since 3 November 2016, Graduated from S2 Akuntansi University of Texas.

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Chief Credit Officer, CREDIT PROCESSING, Indonesian citizen, Age 52, Joined with Danamon since 18 April 2017, Graduated from S1 Ekonomi University Center at Binghamton.

MARY BERNADETTE JAMES

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Head Of Regulatory Compliance, LEGAL COMPLIANCE, Indonesian citizen, Age 47, Joined with Danamon since 20 February 2017, Graduated from S2 Manajemen Universitas Indonesia.

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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

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

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

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

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. Jaks 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

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

REGION 4

MAKASSAR-A.YANI
Jl.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 II/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-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*
Jljend 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 Kotamadaya 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

MAKASSAR-PANNAMPU
Jl. Tinumbu No. 321, Kelurahan Pannampu, Kecamatan Tallo, Kota Makassar, Provinsi Sulawesi Selatan 90213
Tel. (0411) 421717
Fax. (0411) 421745

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

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

JAYAPURA-A.YANI*
Jl.yani No.9,Jayapura
Tel. (0967) 531714/5
Fax. (0967) 531711

ABEPURA-RAYA ABEPURA*
Ruko Abepura, Jl. Raya Abepura, Kotaraja
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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
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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

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WANGON-RAYA UTARA*

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

PURBALINGGA-SUDIRMAN*

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

BANJARNEGARA-VETERAN*

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

CILACAP-SUDIRMAN*

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

YOGYAKARTA-DIPONEGORO*

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

YOGYAKARTA-URIP S.*

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

YOGYAKARTA-KATAMSO*

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

JOGJAKARTA-KALIURANG*

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

REGION 8

DENPASAR-GUNUNG AGUNG

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

DENPASAR-DIPONEGORO*

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

DENPASAR-HAYAM WURUK*

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

DENPASAR-NUSA DUA*

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

DENPASAR-TEUKU UMAR*

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

DENPASAR-GATOT SUBROTO*

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

KUTA-LEGIAN*

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

TABANAN-GAJAH MADA*

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

NEGARA-NGURAH RAI*

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

SINGARAJA-A. YANI*

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

DENPASAR - UBUD*

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

BADUNG - KEROBOKAN*

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

BADUNG -GATOT SUBROTO BARAT*

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

GIANYAR-DHARMA GIRI*

Jl. Dharma Giri No. 21, Gianyar-Bali
Tel. 0361 - 8958328
Fax. 0361-8958332

MATARAM-PEJANGGIK*

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

MATARAM-SWETA*

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

AMPENAN-KOPERASI*

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

SUMBAWA-DIPONEGORO*

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

BIMA - SOEKARNO HATTA*

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

KUPANG-SUMATERA*

Jl. Sumatera No. 43, Kupang, Ntt
Tel. (0380) 832972, 831700 (H)
825753 (D)
Fax. (0380) 831702

MAUMERE-RAYA CENTIS*

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

ATAMBUA-SUDIRMAN*

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

ENDE-SOEKARNO*

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

MANGGARAI-ADI SUCIPTO*

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

KUPANG - SUDIRMAN*

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

REGION 9

PADANG-SUDIRMAN*

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

PADANG-BUNDO KANDUNG*

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

BUKITINGGI-A.YANI*

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

PEKANBARU-WAHID HASYIM*

Jl. W Hasyim No. 2 Pekanbaru 28111
Tel. (0761) 32626
Fax. 0761-32602

**PEKANBARU-SIMPANG PASAR
BAWAH***

Jl. M. Yatim No. 65 Rt/Rw 003/001
Kel. Kampung Dalam, Kec. Senapelan,
Pekanbaru, Prov Riau
Tel. (0761) 45859/40310
Fax. 0761 40320

PEKANBARU-PROF. YAMIN*

Jl. Prof. M. Yamin No. 19 B-C Pekanbaru
28113
Tel. (0761) 25385/25386 Dirct 859316
Fax. 0761-25382

DUMAI-SUKAJADI*

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

DURI-SUDIRMAN*

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

PEKANBARU - RIAU*

Jl. Griya, Ruko No. 1 & 2, Pekanbaru,
Tampar
Tel. 0761-860804/860805/860810
Fax. 0761-860867

PEKANBARU - TUANKU TAMBUSAI*

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

BAGAN BATU - SUDIRMAN*

Jl.jend Sudirman No.761 Bagan Batu
Tel. (0765) 7040660 - 65,61
Fax. 0765-552300

PEKANBARU-HR SUBRANTAS*

Jl.hr Subrantas, Komp.metropolitan
City Blok A-6 Panam, Pekanbaru
Tel. 0761 - 5899826/589984
Fax. 0761-589987

INDRAGIRI HILIR-M.BOYA*

Jl.m.boya Rt/Rw.01/11,Kel. Tembilaan
Kab. Indragiri Hilir
Tel. 0769 7006357, 0769 - 7006358,
0769 7006359
Fax. (0768) 23911

JAMBI-SUTOMO

Jl. Dr. Sutomo No. 40, Jambi 36113
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Fax. 0741-26900/20526

JAMBI-KOTA INDAH

Jl. Gatot Subroto Komp. Kota Indah
Blok A-B No.1 Jambi, Kode Pos 36134
Tel. (0741) 31312/20912
Fax. 0741-7551933

MUARA BUNGO-LINTAS SUMATRA

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

JAMBI-KUALA TUNGKAL

Jl. Nelayan No. 5 Kuala Tungkal 36512
Tel. (0742) 22449/22450
0742-22448

JAMBI- HAYAM WURUK

Jalan Hayam Wuruk No. 03, Talang
Jauh, Jeluntung, Jambi
Tel. 0741 7072568
(0741) 34181

BENGKULU-S. PARMAN

Jl. S. Parman No. 35, Bengkulu 38223
Tel. 0736-20650
Fax. (0736) 343259

PALEMBANG-SUDIRMAN

Jl. Jend. Sudirman No. 440,
Palembang 30125
Tel. 0711-312606
Fax. 0711 310116

PALEMBANG-MESJID LAMA

Jl. Mesjid Lama No. 170 Palembang.
30125
Tel. 0711 - 310390
Fax. 0711-312822

LUBUK LINGGAU-YOS SUDARSO

Jl. Yos Sudarso No.103, RT.001,
Kel. Cereme Taba, Kec. Lubuklinggau
Timur II,
Provinsi Sumatera Selatan 31626
Tel. 0733-322098
Fax. 0733-322990

BATU RAJA-AKMAL

Jl. Akmal No.75, Batu Raja Sumsel
32116
Tel. 0735-320084
Fax. (0735) 320657

PRABUMULIH-SUDIRMAN

Jl. Jend Sudirman No.167-168,
Prabumulih 31121
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Fax. 0713-322333

LAHAT-PAGAR ALAM

Jl. Lettu Hamid No.88 Pagar Alam,
Lahat, Sumsel
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Ofax. 730-621738

PALEMBANG-BASUKI RAHMAT

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

* Include Syariah Office Channeling

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

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 Wejo, 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
Tel. (0752)627394 - 95
Fax. (0752)624444

REGION 7

SOLO - BETENG (UUS)

Jl. Kaptan Tendean RT.003/02, Kel. Nusukan, Kec. Banjarsari, Kota
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
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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

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Cross Reference of Annual Report Award Criteria

Criteria and Explanations		Page
I. General		
1.	The Annual Report shall be written in good and correct Indonesian, and is recommended to be presented in English	√
2.	The Annual Report shall be printed with good quality using readable type and size of fonts	√
3.	The Annual Report shall present clear identity of the company Company name and the annual report financial year shall be presented on:	√
	1. Front Cover;	√
	2. Side Cover;	√
	3. Back Cover; and	√
	4. Every page	√
4.	The Annual Report shall be posted in the company's website	√
	Including the latest annual report as well as those for the last four years, at least.	
II. Key Financial Highlights		
1.	Income statement in comparison for 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	8
	Information contains the following:	
	1. Income;	
	2. Profit (loss):	√
	a. Attributable to equity holders of the parent entity; and	√
	b. Attributable to non controlling interest;	√
	3. Total comprehensive profit (loss):	√
	a. Attributable to equity holders of the parent entity; and	√
	b. Attributable to non controlling interest;	√
	4. Earning (loss) per share.	√
	Note: If the company does not have subsidiaries, the profit (loss) and other comprehensive income is presented in total.	
2.	Financial position in comparison for 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	8
	Information contains the following:	
	1. Total investment on associates;	
	2. Total assets	√
	3. Total liabilities; and	√
	4. Total equity.	√
3.	Financial ratio in comparison for 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	9-10
	Information covers 5 (five) financial ratios, which are generally applied and relevant to the company's industry.	
4.	Share price information in tables and charts	14-15
	1. Number of shares outstanding;	√
	2. The table forms contain the following information:	
	a. Market capitalization based on share price on the Stock Exchange where the shares are listed;	√
	b. Highest, lowest and closing share price based on share price on the Stock Exchange where the shares are listed; and	√
	c. Trading volume of shares on the Stock Exchange where the shares are listed.	√
	3. The graph forms contain at least the following information:	
	a. The closing price of shares based on share price on the Stock Exchange where the shares are listed; and	√
	b. Trading volume of shares on the Stock Exchange where the shares are listed	√
	For each quarter in the latest 2 (two) financial years.	
	Note: Should be disclosed if the company does not have market capitalization, share price, and share trading volume.	

Criteria and Explanations		Page
5.	Information regarding outstanding bonds, sukuk or convertible bonds, in 2 (two) latest financial years Information contains: 1. Number of outstanding bonds, sukuk or convertible bonds; 2. Interest rate/yield; 3. Maturity date; and 4. Rating of bonds/sukuk in 2015 and 2016. Note: Should be disclosed if the company does not have outstanding bonds, sukuk or convertible bonds.	16-23 √ √ √ √
III.	Board of Commissioners and Board of Directors' Report	
1.	Board of Commissioners' Report Contain the following: 1. Assessment on the performance of the Board of Directors in managing the company and the basis for such evaluation; 2. Views on the business prospects of the company as prepared by the Board of Directors and the basis for such consideration; 3. Views on the implementation/management of the company's whistleblowing system (WBS), and the role of the Board of Commissioners in the WBS; and 4. Changes in the composition of the Board of Commissioners (if any) and the reason for such changes.	28-31 28-30 31 30-31 31
2.	Board of Directors' report Contain the following: 1. Analysis of the company's performance, covering among others: a. strategic policies; b. comparison between targets and achievements; and c. challenges faced by the company and initiatives to deal with those challenges; 2. Analysis on business prospects; 3. Developments in the implementation of GCG during the fiscal year; and 4. Changes in the composition of the Board of Directors (if any) and the reason for such changes.	34-41 36-38 √ √ 40-41 38-39 40
3.	Signatures of members of the Board of Commissioners and Board of Directors Contain the following: 1. Signatures on a separate page; 2. Statement of responsibility of the Board of Commissioners and Board of Directors for the accuracy of the contents of the Annual Report; 3. Signed by all members of the Board of Commissioners and Board of Directors by stating their names and position; and 4. Written explanation in separate letter from the person(s) concerned in the event that member(s) of Board of Commissioners or Board of Directors fail to sign the annual report; or: written explanation in separate letter from other member(s) in the event that there is no written explanation from the person(s) concerned.	50-51 √ √ √ √
IV.	Company Profile	
1.	Name and complete address of the company Information contains, among others, name and address, post code, telephone number, fax, email and website.	53
2.	Brief history of the company Contain among others: date/year of establishment, name of the company, change of name (if any), and effective date of the change of name. Note: to be disclosed if the company never had a change of name	52, 54-55
3.	Line of business Description of, among others: 1. The line of business as stated in the latest Articles of Association; 2. Business activities; and 3. Product and/or services offered.	52; 418-430 √ √ √
4.	Organization structure Diagram of organization structure, containing name and position of personnel up to one level below Director, at least	56-59

Criteria and Explanations		Page
5.	Vision, Mission and Corporate Culture Covers: 1. Vision; 2. Mission; 3. Statement that the vision and mission have been reviewed and approved by the Board of Commissioners/Directors in the fiscal year; and 4. Statement on the corporate culture.	58-57 √ √ √ √
6.	Profiles of members of the Board of Commissioners Contain information on: 1. Name; 2. Position and period in position (including position(s) held at other company/institution); 3. Age; 4. Domicile; 5. Education (study field and education institution); 6. Work experience (position, company, and period in position); and 7. History of assignments (period and position) as member of the Board of Commissioners at the company since the first appointment.	61-64 √ √ √ √ √ √ √
7.	Profiles of members of the Board of Directors Contain information on: 1. Name; 2. Position and period in position (including position(s) held at other company/institution); 3. Age; 4. Domicile; 5. Education (study field and education institution); 6. Work experience (position, company, and period in position); and 7. History of assignments (period and position) as member of the Board of Directors at the company since the first appointment.	65-68 √ √ √ √ √ √ √
8.	Total number of employees (comparative for 2 years) and data on employee competence development programs reflecting equal opportunities for each level of the organization Information contains, among others: 1. Number of employees at each level of the organization; 2. Number of employees by education; 3. Number of employees by employment status; 4. Data on employee competence development programs during the fiscal year, concerning position of participants, type of training, and purpose of training; and 5. The costs of employee competence development programs in the fiscal year.	74-75; 234-243 √ √ √ √ √
9.	Shareholders composition Covering among others: 1. Names of the 20 largest shareholders and their shareholding percentage; 2. Details of shareholders and shareholding percentage: a. Names of shareholders with 5% or more shareholding; and b. Group of public shareholders with individual shareholding of less than 5% each. 3. Names of Director and Commissioner with direct or indirect share-ownership and the percentage of such shareholding. Note: should be disclosed if the Director and Commissioner does not own shares, directly or indirectly.	76-78 √ √ √ √ √
10.	List of subsidiaries and/or associated entities In table form, containing: 1. Name of subsidiary and/or associated entity; 2. Share-ownership percentage; 3. Line of business of subsidiary and/or associated entity; and 4. Operational status of subsidiary and/or associated entity (in commercial operation/not yet in commercial operation).	83-84 √ √ √ √
11.	Corporate group structure Diagram of corporate group structure involving relationship of the parent company, subsidiary, associated entity, joint venture, and special purpose vehicle (SPV).	82

Criteria and Explanations		Page
12.	Chronology of share listing (including private placement) and/or share listing from the share issuance up to the end of the fiscal year	79-80
	Covers, among others:	
	1. Year of share issuance, number of shares issued, par value, and share offer price, for each separate corporate action;	√
	2. Total number of shares outstanding following the corporate action; and	√
	3. The stock exchange where the shares are listed.	√
	Note: should be disclosed if the company does not have a chronology of share listing.	
13.	Chronology of other securities issuance and/or listing from the time of issuance up until the end of the fiscal year	81
	Covers, among others:	
	1. Name of security instrument, year of issuance, interest rate/yield of securities, and maturity date;	√
	2. Offering price of other securities;	√
	3. The stock exchange where the securities are listed; and	√
	4. Rating of securities.	√
	Note: should be disclosed if the company does not have chronology of other securities issuance/ listing	
14.	Name and address of supporting institutions and/or professionals	85-86
	Covers, among others:	
	1. Name and address of the company's Share Registrar;	√
	2. Name and address of Public Accountant Firm; and	√
	3. Name and address of rating agencies.	√
15.	Awards received during the fiscal year, or valid certification in the fiscal year, at both national and international levels	87
	Covers, among others:	
	1. Name of award and/or certification;	√
	2. Year received/issued;	√
	3. Name of institution that issued the award/certification; and	√
	4. Validity period (certification).	√
16.	Name and address of subsidiaries and/or branch offices or representative offices (if any)	432-439
	Covers information on:	
	1. Name and address of subsidiaries; and	√
	2. Name and address of branch/representative office.	√
	Note: should be disclosed if the company does not have a subsidiary, branch office or representative office.	
17.	Information in the corporate website	53, 350
	Covers at the very least:	
	1. Information of shareholders up to the individual ultimate shareholder;	√
	2. Contents of the Code of Conduct;	√
	3. Information on the General Meeting of Shareholders (GMS), covering at least agenda of the GMS, summary of GMS resolutions, and information of pertinent dates, namely the dates of GMS announcement, GMS invitation, GMS event, and announcement of summary GMS resolutions;	√
	4. Annual financial statements (last 5 years);	
	5. Profiles of the Board of Commissioners and Directors; and	√
	6. Board manual/Charter of the BoC, BoD, Committees and Internal Audit Unit.	√
		√

Criteria and Explanations		Page
18.	Training and education for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit	
	Cover at least information of type of training and participant of:	
	1. Training and/or education for Board of Commissioners;	277
	2. Training and/or education for Board of Directors;	308-311
	3. Training and/or education for Audit Committee;	285
	4. Training and/or education for Nomination and Remuneration Committee;	290; 292
	5. Training and/or education for other Committee(s);	287
	6. Training and/or education for Corporate Secretary; and	318
	7. Training and/or education for Internal Audit Unit.	332
	During the fiscal year.	
	Note: should be disclosed if there are no training and/or education during the fiscal year	
V.	Management Discussion and Analysis on the Company Performance	
1.	Operation review per business segment	95-123
	Includes analysis on:	
	1. Elaboration on each business segment.	√
	2. Performance of each business segment, among others:	
	a. Production;	√
	b. Increase/Decrease of production capacity;	√
	c. Sales/income; and	√
	d. Profitability.	√
2.	Description on the Company's financial performance	124-135
	An analysis comparing the performance of the current year and that of the previous year (in the form of narration and tables) and the reasons for the increase/decrease of the accounts, including in:	
	1. Current assets, non-current assets, and total assets;	125-130
	2. Short-term liabilities, long-term liabilities, and total liabilities;	130-132
	3. Equity;	132
	4. Sales/operating revenues, expenses, Profit (Loss), other comprehensive income, comprehensive income for the current year; and	132-134
	5. Cash flows.	134-135
3.	Discussion and analysis on solvability and level of the company receivables collectibility, by presenting relevant ratio calculation in line with the company's type of industry	136
	Explanation on:	
	1. Solvability, both short term and long term; and	√
	2. Level of receivables collectibility.	√
4.	Discussion on capital structure, and management policy on capital structure	136-138
	Explanation of:	
	1. Details of capital structure comprising of interest-bearing debts/sukuk and equity;	√
	2. Capital structure policies; and	√
	3. Basis for the determination of capital structure policies.	√
5.	Discussion on material commitments of capital investments (instead of funding commitments) in the last fiscal year	138
	Explanation on:	
	1. Parties in the commitments;	√
	2. Objectives of the commitments;	√
	3. Sources of funds to meet the commitments;	√
	4. Denomination currency of commitments; and	√
	5. Initiatives taken to mitigate exchange rate risk.	√
	Note: should be disclosed if the company does not have any material commitment for capital investments in the fiscal year.	

Criteria and Explanations		Page
6.	Discussion on capital investment realized at the latest financial year	138
	Explanation on:	
	1. Type of capital investment;	√
	2. Objectives of capital investment; and	√
	3. Nominal value of capital investment realized in the last fiscal year.	√
	Note: should be disclosed if there are no capital investment.	
7.	Information on the comparison between initial target at the beginning of financial year and the realization and target or projection for the next year concerning income, profit, capital structure, and others considered significant target for the company.	139
	Contain information on:	
	1. Comparison of targets at the beginning of fiscal year and achievements; and	√
	2. Targets or projections set for the next 1 (one) year.	√
8.	Information and material facts following the date of accounting report (Subsequent events)	
	Description of significant events following the date of accounting report including its impact on business risk and performance in the future.	139
	Note: should be disclosed if there are no subsequent events.	
9.	Business prospects	
	Description on business prospects related to the general industry and economy including quantitative supporting data from reliable resources	49
10.	Marketing aspects	
	Description on marketing aspects of the company's products and/or services, among others marketing strategy and market shares	106-109
11.	Description on dividend policy and total cash dividend per share and total dividend per year that are published or disbursed during last 2 (two) financial years	
	Contain information on:	
	1. Dividend payout policy;	
	2. Total dividend disbursement;	
	3. Total cash dividend per share;	
	4. Payout ratio; and	
	5. Announcement date and cash dividend payout for each year.	140
	Note: To disclose if there are no dividend disbursement and its reasons.	
12.	Employee/Management Share Ownership Program (ESOP/MSOP) still ongoing in the fiscal year	
	Contain information on:	
	1. Number of ESOP/MSOP shares and its execution;	
	2. Period;	
	3. Eligible employee/management; and	
	4. Exercise price.	140
	Note: should be disclosed if there are no such programs	
13.	Realization of initial public offering proceeds (in the event of the company is obligated to submit the report)	
	Covers the following:	
	1. Total proceeds;	
	2. Proceeds utilization plan;	
	3. Proceeds utilization details;	
	4. Proceeds balance; and	
	5. The date of GMS/GMB resolution on the change of proceeds utilization (if any).	140
	Note: should be disclosed if there are no such information of realization of proceeds of public offering.	

Criteria and Explanations		Page
14.	Material transaction information with conflict of interest and/or transaction with related parties Covers the following: 1. Name of transacting parties and the nature of related parties; 2. Description of the transaction fairness; 3. Transaction background; 4. Transaction realization at the last financial year; 5. Company policy related with transaction review mechanism; and 6. Compliance to relevant regulations and provisions.	140-141
	Note: To disclose if there are no transactions.	
15.	Description on changes in laws and regulations during the fiscal year that impacted on the company Covers information on: 1. Name of regulations; and 2. The impact (quantitative and/or qualitative) on the company, or statement of the insignificant impact	142-144
	Note: To disclose if there are no changes in the laws and regulations that have significant impacts	
16.	Description on the changes in accounting policy implemented by the company at the last financial year Descriptions include among others: 1. Changes in accounting policy; 2. Reasons for the change; and 3. Quantitative impact on the financial statements	144
	Note: To disclose if there are no changes in accounting policies during the fiscal year	
17.	Information on business continuity Disclosures on: 1. Significant issues on the company business continuity at the last financial year; 2. Management assessment on point 1; and 3. Assumption implemented by the management in conducting the assessment.	48-49
	Note: if there are no issues that potentially have significant influences to the company's business continuity at the last financial year, to disclose the basis of management assumption in ensuring that there are no issues that potentially have significant influences to the company's business continuity at the last financial year.	
VI.	Good Corporate Governance	
1.	Description on the Board of Commissioners	267-277
	Covers the following: 1. Board of Commissioners responsibilities; 2. Assessment of performance of committees under the Board and the basis for such assessment; and 3. Board Charter disclosures (Board of Commissioners work guidelines and procedures)	268-269 278 267-268
2.	Independent Commissioners (at least 30% of the total personnel of the Board of Commissioners)	269-272
	Covers the following: 1. Assignment criteria of Independent Commissioners; and 2. Independency statement of each Independent Commissioner.	√ √
3.	Description on the Board of Directors Covers information on, among others: 1. Duties and responsibilities of each member of the Board of Directors; 2. Assessment of performance of committees under the Board (if any); and 3. Board Charter disclosures (Board of Directors work guidelines and procedures)	297-311 301 311 297-298

Criteria and Explanations		Page
4.	GCG implementation assessment for 2015, at least for aspects of the Board of Commissioners and/or Board of Directors	259-261; 277; 307
	Covers the following:	
	1. Assessment criteria;	√
	2. Assessor;	√
	3. Assessment score on each criteria;	√
	4. Recommendations on results of assessment; and	√
	5. Reasons for the delay or non implementation of such recommendations.	√
	Note: should be disclosed if there are no GCG assessment for fiscal 2015.	
5.	Description of the remuneration policy for the Board of Commissioners and Board of Directors	274; 303-304
	Covers the following:	
	1. Disclosure of procedure for the proposal and determination of remuneration for the Board of Commissioners;	√
	2. Disclosure of procedure for the proposal and determination of remuneration for the Board of Directors;	√
	3. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Commissioners;	√
	4. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Directors;	√
	5. Disclosure of indicators for the remuneration of the Board of Directors; and	√
	6. Disclosure of performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors (if any).	√
	Note: should be disclosed if there are no performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors.	
6.	Meeting frequency and attendance of Board of Commissioners (at least once in 2 months), Board of Directors (at least once in a month), and joint meetings of BoC and BoD (at least once in 4 months)	274-276; 304-307
	Covers among others:	
	1. Date;	√
	2. Attendance; and	√
	3. Agenda.	√
	Of each of the meetings of BoC, BoD and Joint Meetings of BoC and BoD.	√
7.	Information on majority and controlling shareholders, direct or indirect, up to the ultimate individual shareholder	
	Diagram with separate illustration for majority shareholders and controlling shareholders	78
	Note: majority shareholders are parties that own, directly or indirectly, at least 20% of the voting rights of the total share with voting rights issued by the company, but is not the controlling shareholder	
8.	Disclosure of affiliation between members of the Board of Directors, Board of Commissioners and Majority/Controlling Shareholders	
	Covers, among others:	
	1. Affiliation between a member of the Board of Directors with fellow members of the Board of Directors;	
	2. Affiliation between a member of the Board of Directors with members of the Board of Commissioners;	
	3. Affiliation between a member of the Board of Directors with Majority and/or Controlling Shareholder;	317
	4. Affiliation between a member of the Board of Commissioners with fellow members of the Board of Commissioners; and	
	5. Affiliation between a member of the Board of Commissioners with Majority and/or Controlling Shareholder.	
	Note: should be disclosed if there are no affiliation relationship	

Criteria and Explanations		Page
9	<p>Audit Committee</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Name, position and tenure of audit committee members; 2. Education qualifications (study field and institution) and work experience (position, company and tenure) of audit committee members; 3. Independency of audit committee members; 4. Duties and responsibilities; 5. Brief report of audit committee activity; and 6. Meeting frequency and attendance of audit committee. 	278-285
10.	<p>Nomination and/or Remuneration Committee</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Name, position and brief profiles of members of the Nomination and/or Remuneration Committee; 2. Independency of Nomination and/or Remuneration Committee; 3. Duties and responsibilities ; 4. Brief report of committee activity in the fiscal year; 5. Meeting frequency and attendance; 6. Statement of committee charter; and 7. Policies on Director succession. 	278-281; 287-292
11.	<p>Other committees under the Board of Commissioners</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Name, position and brief profile of members of committee; 2. Independency of committee; 3. Duties and responsibilities ; 4. Committee activity in the fiscal year; and 5. Committee meeting frequency and attendance. 	278-281; 285-287; 292-296
12.	<p>Description of duties and functions of Corporate Secretary</p> <p>Information on, among others:</p> <ol style="list-style-type: none"> 1. Name and brief work experience of Corporate Secretary; 2. Domicile; 3. Duties and responsibilities; and 4. Report of activities of Corporate Secretary in the fiscal year. 	317-321
13	<p>Description on Internal Audit Unit</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Name of internal audit unit head; 2. Total employees (internal auditors) in internal audit unit; 3. Certification on internal audit profession; 4. Internal audit unit composition in the company's structure; 5. Brief report on internal audit unit activity implementation; and 6. The parties responsible to appoint/terminate the internal audit unit head. 	328-332
14.	<p>Public Accountant</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Name and year of public accountant that audits the annual financial statements in the last 5 years; 2. Name and year of Public Accountant Firm that audits the annual financial statements in the last 5 years; 3. The amount of fee for each service provided by public accountant at the last financial year; and 4. Other services provided by the accountant apart from the audit service of annual financial statements at the last financial year. <p>Note: to disclose if there are no other services rendered</p>	333-334
15.	<p>Description on risk management of the company</p> <p>Includes the following:</p> <ol style="list-style-type: none"> 1. Explanation on risk management system implemented by the company; 2. Explanation on risk management system effectiveness evaluation; 3. Explanation on risks faced by the company; and 4. Risk mitigation. 	148-233; 334-338

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16.	Description of internal control system	339-341
	Includes the following:	
	1. Brief explanation on internal control system, among others on financial and operational control;	√
	2. Explanation on internal control system alignment with international standard framework (COSO – internal control framework); and	√
	3. Explanation on internal control system effectiveness evaluation.	√
17.	Description on corporate social responsibility related to environmental	406-408
	Covers information on, among others:	
	1. Activity target/plans by the Management for 2016;	√
	2. Activities conducted and the quantitative impact of such activities; including environmental programs related to the company's operational activities such as utilization of environment-friendly materials and energy or recycled materials, waste management system, complaint handling of environmental issues, green lending, and others	√
	3. Environmental certifications.	n/a
18.	Description on corporate social responsibility related to occupational, health and safety	408
	Covers information on, among others:	
	1. Activity target/plans by the Management for 2016; and	
	2. Activities conducted and quantitative impact of such activities related to occupational, health and safety aspects, such as gender equality and equal work opportunity, work health and safety equipment, employee turnover rate, accident rate, remuneration, complaint handling of work-related issues, and others.	√ √
19.	Description on corporate social responsibility related to social and community development	409-413
	Covers information on, among others:	
	1. Activity target/plans by the Management for 2016;	
	2. Activities conducted and impact of such activities; and	√
	3. Cost expended related to social and community development activities such as recruitment of local manpower, community development, donation in improvement to public facilities and infrastructure, other social donations, communications on anti-corruption policies and procedures, training on anti-corruption, and others.	√ √
20.	Description on corporate social responsibility related to responsibility to consumers	351-353
	Covers information on, among others:	
	1. Activity target/plans by the Management for 2016; and	
	2. Activities conducted and impact of such activities related to product responsibility, such as consumers health and safety, product information, facility, total and handling of consumers claims, and so forth.	√ √
21.	Significant litigation currently faced by the company, subsidiaries, and members of the Board of Commissioners and Board of Directors that served the position at the annual report period	341-342
	Includes the following:	
	1. The principal litigation/claims;	√
	2. Settlement status of litigation/claims;	√
	3. Impact to the company's condition; and	√
	4. Administration sanctions charged to the company, members of the Board of Commissioners and Board of Directors, by relevant authorities (capital market, banking and others) at the last fiscal year (or a statement of no administration sanction being charged)	√
	Note: To disclose in the event of no litigation	
22.	Access to company information and data	349-353
	Description on the availability of company information and data for public access, including dissemination through company website (in Bahasa and English), mass media, mailing list, bulletin, analyst gatherings, and others.	

Criteria and Explanations		Page
23.	Discussion on code of conduct	354-355
	Includes the following:	
	1. Contents of Code of Conduct;	√
	2. Disclosure of code of conduct application in all level of organization;	√
	3. Code of conduct dissemination;	√
	4. Sanctions on code of conduct violations; and	√
	5. Number of violation and sanction in the last fiscal year.	√
	Note: should be disclosed if there are no violations of code of conduct in the last fiscal year.	
24.	Disclosure on whistleblowing system	355-356
	Includes the following mechanism of whistleblowing system:	
	1. Violations report submission;	√
	2. Whistleblowers protection;	√
	3. Claims handling;	√
	4. Claims managers; and	√
	5. Total claims registered; and	√
	6. Sanctions/report processed at the last fiscal year including its follow up measures.	√
	Note: should be disclosed if there is no report and follow up action in the last fiscal year.	
25.	Diversity of the Board of Commissioners and Board of Directors Composition	273; 298
	Description of written policy regarding diversity of the Board of Commissioners and Board of Directors composition regarding education, work experience, age, and gender	
	Note: to disclose the reasons and considerations, if there is no policy applied	
VII.	Financial Information	
1.	Board of Directors and/or Board of Commissioners' Statements regarding the Responsibility for the Financial Statements	466-467
	Conformity with related regulations regarding the Financial Statements Responsibility	
2.	Independent auditor opinion on financial statements	468-469
3.	Independent Auditor Description in the Opinion	469
	Description contains the following:	
	1. Name & signatures;	√
	2. Audit Report date; and	√
	3. License of Public Accountant Firm and license of Public Accountant	√
4.	Comprehensive financial statements	
	Comprehensively covers the financial statements elements:	
	1. Statements of financial position;	470-473
	2. Statements of comprehensive income and other comprehensive income;	474-475
	3. Statements of changes in equity;	476-477
	4. Statements of cash flows;	478-479
	5. Notes to financial statements;	480-684
	6. Comparative information on previous periods; and	√
	7. Statements of financial position at the beginning of previous periods upon the application of retrospective accounting policy by the entity or representation of financial statements postings, or reclassifications of postings in the financial statements (if relevant).	√
5.	Profitability level comparison	474-475
	Comparison of current profit (loss) with the previous year	
6.	Statements of Cash Flows	478-479
	Conformity to the following provisions:	
	1. Grouping into three category of activities of operations, investment, and financing;	√
	2. Direct method application in the statements of cash flows from operations activity;	√
	3. Separation of presentation between cash in and or cash out during current year in the operation, investment and financing activities;	√
	4. Disclosure of non cash transaction shall be stated in the notes to financial statements.	√

Criteria and Explanations		Page
7.	Summary of accounting policies	495-536
	Including at least:	
	1. Compliance statement to SAK;	√
	2. Basis of measurement and formulation of financial statements;	√
	3. Recognition of income and expense;	√
	4. Employee benefits; and	√
	5. Financial instrument.	√
8.	Disclosure of related parties transactions	627-631
	The disclosures includes:	
	1. Name of related parties, and the nature and relationship with related parties;	√
	2. Transaction values and its percentage to total income and expense; and	√
	3. Total balance and its percentage to total assets or liabilities.	√
9.	Disclosure related to taxes	596-604
	The disclosures shall includes:	
	1. Fiscal reconciliation and current tax expense calculation;	√
	2. Explanation of relationship between tax expenses (income) and accounting profit;	√
	3. Statement that Taxable Income as a result of reconciliation is use as the basis in completing the 2016 Annual corporate income tax return;	√
	4. The details of deferred tax assets and liabilities recognized in the financial position statements for every presentation period, and total deferred tax expenses (income) recognized in the income statements if the total are not visible from the total deferred tax assets or liabilities recognized in the financial position statements; and	√
	5. Disclosure of availability or un-availability of tax disputes.	√
10.	Disclosure related to fixed assets	575-576
	The disclosures shall includes:	
	1. Used depreciation method;	√
	2. Description on accounting policies selected between revaluation model and cost model;	√
	3. Significant methods and assumptions used in estimation of fixed assets fair value (for revaluation model) or disclosure of fixed assets fair value (for cost model); and	√
	4. Reconciliation of gross total recorded and accumulation of fixed assets depreciation at the beginning and end of period by presenting: addition, deduction and reclassification.	√
11	Disclosure related to operations segments	632-633
	The disclosures shall includes:	
	1. General information covering factors used to identify reported segments;	√
	2. Information on segment's reported profit loss, assets, and liabilities;	√
	3. Reconciliation of segment's total revenues, segment's reported profit loss, segment's assets, segment's liabilities, and segment's other material elements to related total in entity; and	√
	4. Disclosure of entity level, which covers information on products and/or services, geographic areas and main customers.	√
12.	Disclosure related to Financial Instruments	633-673
	The disclosures shall includes:	
	1. Accounting requirements, conditions and policies for every financial instruments group;	√
	2. Financial instrument classification;	√
	3. Fair value of every financial instrument group;	√
	4. Risk management objectives and policies;	√
	5. Explanation on risks related to financial instrument: market risk, credit risk and liquidity risk; and	√
	6. Risk analysis related to financial instrument in quantitative way.	√
13.	Financial statements publication	494
	The disclosures includes:	
	1. Date of financial statements authorized for publication; and	√
	2. Parties responsible to authorize the financial statements.	√

References of FSA

Circular Letter No. 30-SEOJK 04 2017 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 Annual Report	
1. General Provision	
a. Annual Report should contain at least the following information:	
1) summary of key financial information;	6-13
2) stock information (if any);	14-15
3) the Board of Directors report;	34-41
4) the Board of Commissioners report;	28-31
5) profile of Issuer or Public Company;	52-87
6) management discussion and analysis;	88-145
7) corporate governance applied by the Issuer or Public Company;	252-401
8) corporate social and environmental responsibility of the Issuer or Public Company;	402-413
9) audited annual report; and	466-684
10) statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;	50-51
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. Description 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:	8-10
1) income/sales;	
2) gross profit;	
3) profit (loss);	8
4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	
5) total comprehensive profit (loss);	

Description	Page
6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	8
7) earning (loss) per share;	
8) total assets;	
9) total liabilities;	
10) total equities;	
11) profit (loss) to total assets ratio;	
12) profit (loss) to equities ratio;	
13) profit (loss) to income ratio;	
14) current ratio;	
15) liabilities to equities ratio;	
16) liabilities to total assets ratio; and	10
17) other information and financial ratios relevant to the Issuer or Public Company and type of industry;	
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:	14-15
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	
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:	79-80
a) date of corporate action;	
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:	36-38
a) strategy and strategic policies of the Issuer or Public Company;	
b) comparison between achievement of results and targets; and	
c) challenges faced by the Issuer or Public Company;	

Description	Page
2) description on business prospects;	
3) implementation of good corporate governance by Issuer or Public Company; and	36-38
4) changes in the composition of the Board of Directors and the reason behind (if any);	
d. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	
1) assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	
2) supervision on the implementation of the strategy of the Issuer or Public Company;	
3) view on the business prospects of the Issuer or Public Company as established by the Board of Directors;	28-31
4) view on the implementation of the corporate governance by the Issuer or Public Company;	
5) changes in the composition of the Board of Commissioners and the reason behind (if any); and	
6) the frequency and procedure of providing advice to members of the Board of Directors;	
e. Profile of the Issuer or Public Company	52-86
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;	52
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:	53
a) address;	√
b) telephone number;	√
c) facsimile number;	√
d) e-mail address; and	√
e) website address;	√
3) brief history of the Issuer or Public Company;	52; 54-55
4) vision and mission of the Issuer or Public Company;	58-59
5) line of business according to the latest Articles of Association, and types of products and/or services produced;	52-53
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;	56-57
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;	65-68
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;	
(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	308-311
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;	317

Description	Page
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:	61-64
(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;	
(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);	277
h) affiliation with other members of the Board of Commissioners, and major shareholders (if any) including name of the affiliated party; and	317
i) statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	270-271
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;	74-75; 234-243
11) names of shareholders and ownership percentage at the end of the fiscal year, including:	76-78
a) shareholders having 5% (five percent) or more shares of Issuer or Public Company;	√
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	√
c) groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	√
12) number of shareholders and ownership percentage at the end of the fiscal year, based on:	77
a) ownership of local institutions;	√
b) ownership of foreign institutions;	√
c) ownership of local individual; and	√
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;	78
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); For subsidiaries, include the addresses of the said subsidiaries;	83-84
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;	79-80

Description	Page
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);	81
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	85-86
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;	87
b) organization/institution that gives the awards; and	
c) award/certificate validity period (if any);	
f. Management Discussion and Analysis	88-145
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:	95-123
a) production, including process, capacity, and growth;	√
b) income/sales; and	√
c) profitability;	√
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	124-135
a. current assets, non-current assets, and total assets;	125-130
b) short term liabilities, long term liabilities, total liabilities;	130-132
c) equities;	132
d) sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	132-134
e) cash flows;	134-135
3) the capacity to pay debts by including the computation of relevant ratios;	136
4) accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	136
5) capital structure and management policies concerning capital structure, including the basis for determining the said policy;	136-138
6) discussion on material ties for the investment of capital goods, including the explanation on at least:	
a) the purpose of such ties;	
b) source of funds expected to fulfill the said ties;	138
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:	
a) type of investment of capital goods;	138
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);	139

Description	Page
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;	
10) comparison between target/projection at beginning of year and result (realization), concerning:	139
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:	
a) income/sales;	
b) profit (loss);	
c) capital structure; or	49
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;	106-109
13) description regarding the dividend policy during the last 2 (two) fiscal years, at least:	
a) dividend policy;	
b) the date of the payment of cash dividend and/or date of distribution of non-cash dividend;	140
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:	
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	140
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:	
a) transaction date, value, and object;	
b) name of transacting parties;	140-141
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	142-144
17) changes in the accounting policy, rationale and impact on the financial statement (if any);	144
g. Corporate Governance of the Issuer or Public Company	252-401
Corporate Governance of the Issuer or Public Company contains at least:	
1) the Board of Directors, covering:	297-311
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;	√
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;	√

Description	Page
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;	√
e) information on the resolution from the AGM of the previous 1 (one) year, covering:	261-267
(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:	311
(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;	267-277
2) the Board of Commissioners, among others include:	√
a) duties and responsibilities of the Board of Commissioners;	√
b) statement that the Board of Commissioner has already have the board manual or charter;	√
c) procedure, legal basis, structure, and amount of remuneration for each member of Board of Commissioners;	√
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;	√
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:	259-261; 277; 307
(1) procedure for the implementation of performance assessment;	
(2) criteria for assessment; and	
(3) assessor;	278
f) assessment on the performance of the committees under the Board of Commissioners; and	n/a
g) in the event that the Board of Commissioners does not establish the Nomination and Remuneration Committee, than should contain at least:	
(1) reason not to establish the committee; and	
(2) procedure of nomination and remuneration performed in the year under review;	46-47; 72-73
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:	
a) name;	
b) duty and responsibility of Sharia Supervisory Board; and	278-285
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:	
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) statement of independence of the Audit Committee;	√

Description	Page
h) policies and implementation of the frequency of meeting of the Audit Committee and attendance of member of Audit Committee;	√
i) education and/or training during the year under review (if any); and	√
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	√
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:	
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;	278-281;
(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	287-292;
(3) working experience and period in and outside the Issuer or Public Company;	285-287;
f) period and terms of office of the member of Audit Committee;	292-296
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:	
a) name;	
b) domicile;	
c) history of position, including:	
(1) legal basis for the appointment as Corporate Secretary; and	317-321
(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	
f) brief description on the implementation of duties of the Corporate Secretary in the year under review;	
7) Internal Audit Unit, among others including:	
a) name of Head of Internal Audit Unit;	
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);	328-332
d) education and/or training during the year under review;	
e) structure and position of Internal Audit Unit;	
f) description of duties and responsibilities;	
g) statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	
h) brief description on the implementation of duty of Internal Audit Unit during the year under review;	

Description	Page
8) description on internal control system adopted by the Issuer or Public Company, at least covering:	339-341
a) financial and operational control, and compliance to the other prevailing rules; and	
b) review on the effectiveness of internal control systems;	
9) risk management system implemented by the company, at least includes:	148-233; 334-338
a) general description about the company's risk management system the Issuer or Public Company;	
b) types of risk and the management; and	
c) review the effectiveness of the risk management system applied by the Issuer or Public Company;	
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:	341-342
a) substance of the case/claim;	
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);	342
12) information about codes of conduct of the Issuer or Public Company, includes:	354-355
a) key points of the code of conduct;	
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;	59; 353
14) description of employee or management stock ownership program of the Issuer or Public Company, among others contains:	140
a) number of share and/or option;	
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:	355-356
a) mechanism for violation reporting;	
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:	357-367
a) statement regarding recommendation that have been implemented; and/or	
b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	

Description	Page
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:	402-413
a) environment, among others:	
(1) the use of environmentally friendly and recyclable materials and energy;	
(2) the waste treatment systems of the Issuer or Public Company;	406-408
(3) mechanism for filling complaint on environmental issues; and	
(4) environmental certifications;	
b) employment practices, occupational health and safety, among others:	
(1) gender equality and equal work opportunity;	
(2) work and safety facilities;	
(3) employee turnover;	408
(4) work incident rate;	
(5) education and/or training;	
(6) remuneration; and	
(7) mechanism for filling complaint on employment issues;	
c) social and community development, among others:	
(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;	409-413
(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:	
(1) consumers' health and safety;	
(2) products and/or services information; and	351-353
(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	
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	462-691
j. Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	
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.	50-51

▶ Consolidated Financial Statements

PT Bank Danamon Indonesia Tbk
and Subsidiaries

Consolidated financial statements
as of December 31, 2017 and
for the year then ended
with independent auditors' report

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2017 DAN 2016
DAN UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2017 DAN 2016
PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS
AS AT 31 DECEMBER 2017 AND 2016
AND FOR THE YEARS ENDED
31 DECEMBER 2017 AND 2016
PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES**

Kami yang bertanda tangan di bawah ini:

We, the undersigned:

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 : Airlangga Apartement Unit 29A
Jl. Dr. Ide Anak Agung Gde Agung
Kav. E.1.1 No.1
Jakarta 12950
Nomor Telepon : 80645000
Jabatan : Direktur Utama
2. Nama : Satinder Pal Singh Ahluwalia
Alamat Kantor : Menara Bank Danamon Lt 11,
Jl. HR. Rasuna Said Blok C No.10
Karet Setiabudi, Jakarta, Indonesia
12920
Alamat Rumah : Pacific Place Tower 1 unit 17A
Jl. Jendral Sudirman Kav 52-53
LOT 3-5 Senayan
Kebayoran Baru
Jakarta Selatan
Nomor Telepon : 80645000
Jabatan : Direktur

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 : Airlangga Apartement Unit 29A
Jl. Dr. Ide Anak Agung Gde
Agung Kav. E.1.1 No.1
Jakarta 12950
Telephone : 80645000
Title : President Director
2. Name : Satinder Pal Singh Ahluwalia
Office Address : Menara Bank Danamon 11th
Floor, Jl. HR. Rasuna Said Blok
C No. 10, Karet Sctiabudi,
Jakarta, Indonesia 12920
Residential Address: Pacific Place Tower 1 unit 17A
Jl. Jendral Sudirman Kav 52-53
LOT 3-5 Senayan
Kebayoran Baru
Jakarta Selatan
Telephone : 80645000
Title : Director

Menyatakan bahwa:

Declare that:

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;

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 informations in the consolidated financial statements of PT Bank Danamon Indonesia Tbk and subsidiaries have been disclosed in a complete and truthful manner;*
b. *The consolidated financial statements of PT bank Danamon Indonesia Tbk and Subsidiaries do not content any incorrect information or material facts, nor do they omit information or material facts;*



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

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

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 26 Januari/January 2018

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



Sng Seow Wah
Direktur Utama/*President Director*

Satinder Pal Singh Ahluwalia
Direktur/*Director*



**LAPORAN AUDITOR INDEPENDEN
KEPADA PARA PEMEGANG SAHAM**

**INDEPENDENT AUDITORS' REPORT
TO THE SHAREHOLDERS OF**

PT BANK DANAMON INDONESIA TBK

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anak terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2017, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

We have audited the accompanying consolidated financial statements of PT Bank Danamon Indonesia Tbk and its subsidiaries, which comprise the consolidated statement of financial position as of 31 December 2017 and the consolidated statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Tanggung jawab manajemen atas laporan keuangan konsolidasian

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

Management's responsibility for the consolidated financial statements

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

Tanggung jawab Auditor

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

Auditors' responsibility

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

Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No.6 Jakarta 12940 - INDONESIA, P.O. Box 2473 JKP 10001
T: +62 21 5212901, F: +62 21 52905555 / 52905050, www.pwc.com/id



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

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

Opini

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Danamon Indonesia Tbk dan entitas anak pada tanggal 31 Desember 2017, serta kinerja keuangan konsolidasian dan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

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

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

Opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Bank Danamon Indonesia Tbk and its subsidiaries as of 31 December 2017, and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

JAKARTA
26 Januari/January 2018

Drs. M. Jusuf Wibisono, M.Ec., CPA

Surat Ijin Praktek Akuntan Publik/License of Public Accountant No. AP.0222

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
pada Tanggal 31 Desember 2017 dan 2016
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of 31 December 2017 and 2016
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	2017	2016 ^{*)}	
ASET				ASSETS
Kas	2b,2f,4	2.546.414	2.265.049	Cash
Giro pada Bank Indonesia	2b,2f,2h, 2i,5	7.555.916	7.352.383	Current accounts with Bank Indonesia
Giro pada bank lain, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp833 pada tanggal 31 Desember 2017 (2016: Rp1.060)	2b,2f,2i, 2p,6			Current accounts with other banks, net of allowance for impairment losses of Rp833 as of 31 December 2017 (2016: Rp1,060)
- Pihak berelasi	2a1,45	221.082	200.882	Related parties -
- Pihak ketiga		1.810.940	1.567.514	Third parties -
Penempatan pada bank lain dan Bank Indonesia, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp2.507 pada tanggal 31 Desember 2017 (2016: Rp2.666)	2b,2f,2j, 2p,7	5.198.885	5.936.962	Placements with other banks and Bank Indonesia, net of allowance for impairment losses of Rp2,507 as of 31 December 2017 (2016: Rp2,666)
Efek-efek, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp41.792 pada tanggal 31 Desember 2017 (2016: Rp37.665)	2b,2f,2k, 2p,8			Marketable securities, net of allowance for impairment losses of Rp41,792 as of 31 December 2017 (2016: Rp37,665)
- Pihak berelasi	2a1,45	19.949	18.350	Related parties -
- Pihak ketiga		16.039.713	17.389.913	Third parties -
Obligasi Pemerintah	2f,2k,15	10.974.343	9.563.332	Government Bonds
Efek yang dibeli dengan janji dijual kembali	2b,2f,2l,9	296.028	-	Securities purchased under resale agreements
Tagihan derivatif	2b,2f,2m			Derivative receivables
- Pihak berelasi	10,2a1,45	413	-	Related parties -
- Pihak ketiga		103.493	259.124	Third parties -
Pinjaman yang diberikan, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp2.923.236 pada tanggal 31 Desember 2017 (2016: Rp3.326.631)	2f,2n,2p, 11			Loans, net of allowance for impairment losses of Rp2,923,236 as of 31 December 2017 (2016: Rp3,326,631)
- Pihak berelasi	2a1,45	71.783	278.598	Related parties -
- Pihak ketiga		93.973.723	91.609.918	Third parties -
Piutang pembiayaan konsumen, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp1.333.042 pada tanggal 31 Desember 2017 (2016: Rp1.210.614)	2f,2p,2r, 12	26.080.060	25.061.766	Consumer financing receivables, net of allowance for impairment losses of Rp1,333,042 as of 31 December 2017 (2016: Rp1,210,614)
Piutang sewa pembiayaan, setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp14.813 pada tanggal 31 Desember 2017 (2016: Rp30.540)	2f,2p,2s, 13	369.488	867.011	Finance lease receivables, net of allowance for impairment losses of Rp14,813 as of 31 December 2017 (2016: Rp30,540)
Piutang premi	2f,2t			Premium receivables
- Pihak berelasi	2a1,45	1.465	1.635	Related parties -
- Pihak ketiga		251.502	231.109	Third parties -
Dipindahkan		165.515.197	162.603.546	Carried Forward

*) Diklasifikasikan kembali (Catatan 56)

*) As reclassified (Note 56)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.