



CORPORATE SOCIAL
RESPONSIBILITY





Amid the economic decline in 2020, Danamon's CSR programs and activities were more important than ever, and our commitment to them was stronger than ever.

> CORPORATE SOCIAL RESPONSIBILITY



Throughout 2020, the COVID-19 pandemic has shown that we as a society depend on each other. As a business and a responsible corporate citizen, Danamon has always upheld its duty and moral responsibility to do good for the society that we serve. Our corporate social responsibility commitments were more meaningful than ever in 2020, when the impact of the COVID-19 pandemic was being felt across all sectors and levels of society.

Danamon and its Subsidiaries continuously strive to provide access for the community to achieve better social, economic and quality-of-life standards. The CSR programs and activities that we undertake are the fruit of our commitment to play an active role in realizing the goals of sustainable national and global development.

Amid the economic decline in 2020, these programs and activities were more important than ever, and our commitment to them was stronger than ever.

In 2020, Danamon made real contributions to the community through various charitable activities, particularly in response to the pandemic, including:

- Donations for online motorcycle taxi drivers who are members of the Bank's partners (Grab and Gojek) in collaboration with Yayasan Benih Baik and Yayasan Anak Bangsa Bisa;
- Providing insurance for 10,000 COVID-19 volunteers in collaboration with BNPB and BP Jamsostek;
- Providing more than 10,000 PPE for health workers (involving employees in the handover and collection activities);
- Donations for Indonesian students affected by the pandemic in Japan (carried out with the coordination of MUFG and the Ministry of Foreign Affairs);
- Donation for communities in the disaster areas;
- Providing financial literacy education for around 200 MSME entrepreneurs in 6 urban areas

Danamon also received the following awards in 2020 for the CSR activities that it carried out:

- Top 4 CSR Indonesia CSR PKBL Award 2020, Category Finance, Sub-Sector BUKU IV Bank, from Warta Ekonomi;
- Silver Winner of HR Excellence Award, Category Excellence in CSR Strategy, from Human Resources Online.

Further information on Danamon's CSR activities is presented in our Sustainability Report 2020.

CORPORATE DATA



> PRODUCTS AND SERVICES

CONSUMER BANKING

Danamon *LEBIH*

Danamon Lebih respect any effort, any money or any small thing in your life. That is why, Danamon Lebih value your money more than anyone else. Enjoy the features of Danamon Lebih:

- Free administration fee
- Free Transfer Online and free cash withdrawal
- Free Life Insurance worth IDR10 million for the first 6 months
- Latest transaction features (Mobile banking, Internet banking, ATM, Hello Danamon, etc)

FlexiMAX

Premium savings account with 9:

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 lounge.
6. Free facsimile daily report (Hello Danamon-IVR).
7. Priority queuing at branches.
8. Business Card with attractive features.
9. Latest transaction features.

Tabungan *CITA2KU*

Savings account deposit with interest rate equivalent to time deposits. Fund deposit starts from IDR500 thousand per month, with a deposit period of 1-15 years.

Time Deposits

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

Primadolar

Savings account with options of 8 foreign currencies. Benefits including free monthly administration fee, competitive interest rate, bank notes withdrawal up to USD5,000 per day and no amount limitation On USD bank notes deposits (only applicable for Primadolar USD).

INVESTMENTS & RETAIL TREASURY SERVICES

Investment Gallery

Integrated services with diverse selections of investment products, Open-end Mutual Fund, IDR & USD Indonesia Government Bond as well as Government Islamic Bond (Sukuk). This services are supported by experienced and well-known Investment Managers in the industry

(PT. Schroder Investment Management Indonesia, PT. BNP Paribas Investment Partners, PT. Manulife Aset Manajemen Indonesia, PT. Danareksa Investment Management, PT. Batavia Prosperindo Aset Manajemen dan PT. Bahana TCW Investment Management).

Retail Treasury Services

Foreign currency trade services in major global currencies to fulfill retail customers financial need, supported by an extensive distribution network and prime service quality.

DANAMON CARDS

Danamon Credit Card

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

Danamon Visa Platinum Credit Card

Danamon Visa Platinum credit card gives more benefits for you and your family. This card offers 10% cashback on every weekend transactions and interesting programs for your and your family.

Danamon Manchester United Credit Card

Credit card dedicated to Manchester United's fans in Indonesia. This card provides exclusive benefits to cardholders such as an opportunity to get original Manchester United merchandise, shopping voucher through accumulation of points (D-Points) and attractive offers in selected outlets (Red Hot Deals).

Danamon Mastercard World Credit Card

One of premium cards that is presented to meet modern lifestyle. Enjoy the various features such as faster earn rewards point accumulation (compared to Platinum and Manchester United Card), get 3 D-Point for every IDR2,500 transaction that can be redeemed to various attractive redemption options, access to Airport Lounge at major cities in Indonesia, and other special offer at various hotels and restaurants participating.

Danamon Visa Infinite Credit Card

One of premium cards that is presented to meet modern lifestyle. Enjoy the various features such as faster earn rewards point accumulation (compared to Platinum and Manchester United Card), get 3 D-Point for every IDR2,500 transaction that can be redeemed to various attractive redemption options, access to Airport Lounge at major cities in Indonesia, and other special offer at various hotels and restaurants participating.

Danamon World Elite Mastercard Credit Card

Prestigious credit cards that is offered exclusively to the premium and classy customers who wish to make every experience memorable. The benefit including better rewards compared to other credit cards in which every IDR2500 transaction will earn 12 D-Points (overseas transaction) and 8 D-Points (domestic transaction), airport lounge access in overseas with Priority Pass, Golf Access, travel insurance and premium protection to provides you comforts in travel and spending.

Danamon American Express® Corporate Card

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

Danamon American Express® Gold Credit Card

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

Danamon American Express Gold Charge Card

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

Danamon American Express Platinum Charge Card

Danamon American Express® Platinum is exclusively dedicated to selected individuals. The Platinum Card® offers world-class privileges that focusing in 3 main pillars namely travel, lifestyle, and service. Privileges including Membership Rewards® program that can be redeemed with rewards of customer's choice, Concierge Service, convenience in travelling with offers from world's best airlines as well as access to over 800 airport lounges worldwide with Priority Pass, exclusive access to prominent golf course in Indonesi, comprehensive travel insurance benefits as well as exclusive access to prestigious world-class events.

Danamon American Express® Gold Business Card

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

CONSUMER BANKING

Home Credit Ownership

Danamon KPR product is a financing facility issued by PT Bank Danamon Indonesia Tbk. with collateral property, with an installment period of at least 1 (one) year and a maximum of 20 (twenty) years. The interest rate of Danamon KPR products is fixed in a certain period, then fluctuating in the next period (the terms of the period and interest rates can vary according to the type of product and financing objectives).

1. House Ownership Loan (KPR)

The benefits of Danamon KPR are to assist customers in financing the purchase of houses, shop houses, apartments, house renovations, house construction, villas, with property, through a variety of product choices and characteristics.

a. KPR Danamon

Financing for the purchase of houses/shop houses/business houses/business houses/dormitories both new and used, as well as buildings under ready stock and indent conditions. Maximum loan of IDR15 billion and installment period of 1-20 years*.

b. Apartment Ownership Credit (KPA)

Financing for the purchase of apartments/SOHO (Small Office Home Office)/Condotel/Kiosk/Town House Strata Title/Ruko Strata Title/Condominium both new and used, as well as buildings in ready stock and indent conditions. Maximum loan of IDR8 billion and installment period of 1-15 years*.

- c. House Renovation and Building Credit (KPPR)
Loans are given for the purpose of building or renovating residential houses, shop houses/offices/ apartments in the area. Maximum loan of IDR15 billion and installment period of 1-10 years*.
- d. Ready-to-Build Lots (KSB)
Loans provided for the purpose of purchasing lots where above the lots will be built houses. KSB is only given to the developers of Top Tier and Mid Tier categories. Maximum loan of 15 billion and installment period of 1-7 years*.

*)May change as in accordance with the policy of Bank Danamon.

BANCASSURANCE

Primajaga

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

Primajaga 100

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

Education Savings Account Danamon+

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

Proteksi Prima Rencana Absolut

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

Proteksi Prima Rencana Optima

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

Proteksi Prima Rencana Maxima

Proteksi Prima Rencana Maxima is a unit link life insurance product with regular premium that maximize the investment and able to provide life protection packages, such as death benefit, income replacement benefit due to death/total permanent disability and premium waiver due to critical illness, loyalty bonus and maturity benefit.

Proteksi Prima Maxiplus

Proteksi Prima Maxiplus is a insurance product that targeted for individual customers who need a Unit Link insurance product with single premium and giving investment and life protection until the customer's age 95 years old.

Proteksi Prima Medika

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

Proteksi Prima Dinamis

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

Proteksi Prima Sehat Global

Health insurance products that offers comprehensive coverage for medical expenses within and outside Indonesia (as charged). Equipped with optional benefits (ie. Outpatient Benefit, Dental Benefit, and Maternity Benefit), this product is also marketed in a Family Plan basis.

Proteksi Prima Siaga

Insurance product that provides accidental death benefit, permanent, temporary disability protection or maturity benefit (return 50% of premium at the end of the 5th year).

Proteksi Prima Rencana Utama

Proteksi Prima Rencana Utama is a Regular Premium Unit Link product that offers comprehensive life protection with target market are middle up customers who need optimal protection and are complement with investments feature

Proteksi Prima Emas Plus

Proteksi Prima Emas Plus is an anticipated endowment product that provides guaranteed stream of payments for retirements and wealth transfer since selected target age until maturity age.

Proteksi Prima Sejahtera

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

Pension Funds of Financial Institutions (DPLK) of Manulife Indonesia

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

Group Life and Health

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

Manulife Program Pesangon Plus

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

Manulife Karyawan Sejahtera Plus

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

Asuransi Proteku

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

Dengue Fever Micro Insurance

Health insurance products that specifically protect customers with dengue fever. There is a daily care benefit of IDR500,000 per day up to 10 days. Affordable premium payment of IDR50,000 per year.

Typhoid Micro Insurance

Health insurance micro product specifically designed to protect customers who are sick with typhoid. The benefits are daily care benefits of IDR500,000 per day up to 10 days coverage and protection against house robbery when admitted to hospital.

Asuransi Kecelakaan Diri

Asuransi Kecelakaan Diri is a product that provides personal accidental death benefit, permanent or temporary disability protection and medical expenses due to accident

Asuransi Property

Insurance products that provide compensation (claims) on customer property against various risks such as fire, flood and earthquake.

Asuransi Autocillin

Four-wheeled vehicle insurance products that provide protection for customers' cars against various risks such as loss, flood or earthquake.

Asuransi Medicillin

Health insurance that provides benefits in the form of reimbursement of hospital costs and surgery when employees/families are hospitalized, outpatient, childbirth, etc.

Proteksi Prima Perlindungan Utama

A regular premium unit link product which provides optimum protection up to Insured's age of 110, complemented with various Rider options, Maturity Benefit, and Loyalty Benefit.

Proteksi Prima Amanah

A sharia Term Life product that provides Death Benefit, Total Permanent Disability (TPD) Benefit and Maturity Benefit with minimum 100% of total contribution (premium) paid.

Proteksi Prima Harapan

A critical illness product with two stages of critical illness benefits, Early Stage Critical Illness Benefit and Advanced Stage Critical Illness Benefit.

Asuransi Travelin

Travel insurance to minimize risks that may occur on domestic and international trips.

Proteku Maxi

Insurance that protects business risks such as theft, fire, natural disasters and compensates for business losses in the event of unwanted things.

BANCASSURANCE-ADIRA INSURANCE

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 - Medicillin

Is one form of employee benefits in the health insurance program provided by the company for its employees. Medicillin guarantees the cost of outpatient health care, hospitalization, labor, surgery and other medical procedures. Policyholders can easily access important information and policy data from their respective Medicillin App from their devices. In 2019, Medicillin officially collaborated with a leading digital platform in Indonesia, Halodoc, to provide convenience in consulting services with doctors to purchasing drugs online.

Property Insurance

Property Insurance for the commercial segment is the right choice for business owners who want to protect business premises from various risks. This insurance protects against the risk of losses that occur on the property of policyholders due to theft, flood, terrorism, personal accident, fire, lightning strikes, explosions, aircraft crashes, smoke, and other natural disasters.

With risk engineer facilities, the customers will get recommendations related to risk management, especially for companies in the mining and manufacturing industries. Risk mitigation becomes better and more comprehensive.

Heavy Machinery Insurance

This insurance provides protection for your company's heavy equipment, such as tractors, bulldozers, excavators, crane excavators, and others, from loss or damage due to collisions, fires, theft, accidents caused by third parties.

Other Insurance

To provide comprehensive protection for various company assets, including business operational processes, the Company provides various commercial insurance products as needed. Products in this business line include Freight Insurance (for a series of cargo logistics processes), Engineering Insurance (for machinery), Ship Framework Insurance, and Trade Credit Insurance (for the risk of default by consumers). This insurance product range is an appropriate complement to good risk management practices in the company.

Autocillin

Autocillin has long been known as the Top Brand in the car insurance industry in Indonesia for many years, since it was launched 18 years ago. The comprehensive protection that Autocillin offers for policyholder cars includes the risk of collision, fire, theft, legal liability to third parties, riots, terrorism and sabotage, floods, earthquakes, as well as accidents of policyholders and families (including medical expenses).

Motopro

The leading motorcycle insurance product in Indonesia, which protects motorcycles from the risk of loss and total damage (more than 75%) due to accidents. Policyholders will also be protected if the accident happened while riding a motorcycle, other than at home and work.

Travellin

Travellin is a travel insurance that provides basic protection for policyholders from the risk of personal accident. Travellin uses the "cashless medical treatment" method so that it does not bother the customer, while providing a guarantee of protection against the risk of delay/cancellation of the trip, as well as the risk of losing baggage, travel documents and luggage.

Dengue Fever & Typhoid Insurance

Dengue fever and typhoid are diseases that must be treated immediately. Protect yourself and your family with this insurance, and get benefits in the form of compensation if you are hospitalized in a hospital or clinic. You can focus on undergoing your treatment without the need to think about unexpected costs.

Business Guard Insurance

Business Guard Insurance aims to meet the protection needs of business owners for assets such as buildings and their contents, and for business continuity. Amid the current prolonged pandemic situation, this product provides certainty for businesspeople in carrying out their activities. Properties including shops, accommodation, health facilities, offices, restaurants, and educational facilities can all be covered against various damages, including property damage and personal accidents involving the business owners and/or their employees. The coverage limit is up to IDR 20 billion.

Adira Critical Illness

Adira Critical Illness is an insurance program that provides coverage against 36 critical illnesses, with benefits for hospitalization and surgery due to critical illness. Direct benefits are up to IDR 50 million per diagnosed critical illness. This product can cover individuals ranging in age from 17 to 60 years (extendable to 65 years).

Home Insurance

To protect buildings such as residences and businesses from various risks, the Company provides Home Insurance property insurance. Through this insurance, the risk of loss to the property of policyholders due to theft, flood, terrorism, personal accident, fire, lightning strikes, explosions, aircraft crashes, smoke, and other natural disasters, will get protection from the Company.

Arthacillin

The company provides business place protection for small and medium entrepreneurs. Arthacillin provides compensation for damage to the place of business, accidents affecting policyholders, their partners and employees, as well as additional protection from third party responsibilities.

Various Insurance

The company provides insurance products that specifically protect certain assets of policyholders, through a variety of insurance products. Products in this line include Movable Property Insurance (for electronic goods and gadgets due to various risks of damage), Furniture Insurance, Micro Motolite (micro version for motor protection due to accident risk with affordable premiums), and Mudik Insurance (for the risk of accidents and lost goods when going home). In 2019 the Company launched a new product in a variety of insurance lines, Micro Mobilite, as a micro scale car insurance for individuals. Micro Mobilite provides compensation for death or total permanent disability from the policyholder due to an accident, legal liability to third parties that causes permanent total disability or death, as well as total loss only protection for the insured car.

One of the other products launched in 2019 with an affordable premium is Pet Insurance. This insurance protects pets from a variety of risks, which include pet death due to accidents, care or treatment due to an accident, and legal liability towards third parties. In addition, this product will provide compensation for the cost of pet's funeral/cremation and also for search costs (for example advertisements that offer rewards) for animals lost due to robbery.

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 halaltour (Travellin Syariah). In addition to insurance protection, these products also offer a profit sharing scheme to policyholders.

DANAMON SHARIA

Danamon LEBIH iB Saving

Saving account product for transaction with Sharia principles using mudharabah term in Rupiah. This product features free administration fee and free ATM transaction fee.

BISA QURBAN iB Saving Account

A saving account plan product based on Sharia principles of Mudharabah contract (profit sharing) in Rupiah to assist you in the funding preparation of Qurban worship. The fund will be debited automatically into your BISA Qurban iB account every month from your source account with the amount and period of your choice.

BISA UMROH iB Saving Account

A saving account plan product based on Sharia principles of Mudharabah contract (profit sharing) to assist you in the preparation of funding the Umroh pilgrimage. The fund will be debited automatically into your BISA Umroh iB account every month from your source account with the amount and period of your choice.

Hajj iB Saving Account

A solution for customers who plans to register for Hajj pilgrimage, consisting of 2 products, which are:

- Hajj Pilgrims Savings Account (RTJH): Savings account with a Wadiah term and is connected host-to-host to SISKOHAT (Integrated Hajj Computerized system)
- Hajj Planning Savings Account (TRH): Savings account with profit sharing term for Hajj pilgrimage planning.

BISA iB Giro

A current account product based on Sharia principles in the form of Mudharabah (profit sharing) contract which offers you transaction benefits such as access to Internet Banking (DOB and DConnect), account information service, and 24-hour customer service from Hello Danamon.

iB Cash Management

A service solution to manage your company cash flow and its liquidity in effective and efficient manner, thusly generating optimum level of profitability.

Wadiah Savings Account

Saving account products issued by PT. Bank Danamon Indonesia, Tbk. ("Bank Danamon") owned by individual customers. This product is only available in Sharia principles (Akad Wadiah)

iB Deposit

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

iB Proteksi Prima Amanah

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

iB House Ownership Financing

A house ownership solution with low down payment (DP) and tenor up to 20 years with a Leasing Syariah scheme (Ijarah Muntahiya Bit Tamlik) and partnership scheme Musyarakah Mutanaqisah (MMQ).

iB Employee Cooperatives Financing

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

iB Rural Bank Financing

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

iB Working Capital Financing

A short term financing product to fulfill working capital needs for business based on Sharia principles.

iB Investment Financing

A mid and long term financing product for investment financing such as capital goods/ fixed assets and other means of production based on Sharia principles.

iB Leasing Financing

A working capital and investment financing product in the form of leasing through Ijarah Muntahia Bittamleek for business based on Sharia principles.

iB Trade Finance Financing

A comprehensive trade financing solution which complies with the Sharia principles to fulfill working capital needs and investments.

iB Sharia Current Account Financing

A financing of working capital needs for business, with a 1 year tenor and option for extension in the form of account statement.

UNSECURED LOAN**Instant Funding**

Instant Funding is uncollateralized cash loan facility that can be utilized to fulfill customer needs for a period up to 3 years and a loan limit up to IDR200 million rupiah.

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

Financing facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the timecomplete document is received. Maximum financing is IDR100 million.

Dana Pinter 200 (DP200)

Credit facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the timecomplete document is received. Maximum financing is IDR500 million.

Si Pinter Savings Account

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

DSP Deposit

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

TabungankU

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

DP500

Credit facility (with collateral) for micro and small entrepreneurs, merchants and individuals, with faster loan approval process from the time complete document is received. Maximum financing is IDR1,5 billion.

ATM SERVICES

24-hours online banking services with facilities including cash withdrawals, balance inquiries, overbookings, transfers, purchases and payments-with additional features such as Astra Credit Company (ACC) Loan Payment-vehicle loan installments and Data Package Purchase "Lifestyle" (Telkomsel). Customers can access at more than 1,400 Danamon ATM spread across Indonesia as well as ATMs in the ATM Bersama, PRIMA, and ALTO networks.

CDM SERVICES

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

HELLO DANAMON

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

ELECTRONIC BANKING CHANNEL

D-Bank Registration

A mobile application providing online account opening services with various option of product both conventional and sharia for our potential customers. Once account created, customer can directly do banking transactions via Danamon Digital services (Danamon Online Banking/D-Bank). ATM/Debit card will be sent to preferred address and can also be activated via application.

Danamon Online Banking

Internet banking service for transactions such as balance inquiry, domestic or international fund transfer (Rupiah/ foreign currency), time deposit-online (not limited to weekdays/normal but also on holidays/weeks), GOPAY & OVO top up, Ziswaf payments, payment "Belanja-Online" with credit card account source, Limit Setting for Debit card Online transactions, Foreign currency purchase, various payments, purchases, online checking account, Mutual fund information and Government securities orders. This service is equipped with SMS or device token, completed with notification via SMS and email.

Danamon Mobile Banking (D-Bank)

Smartphone application that make banking transactions easier, from transfers, TD Online placement not limited to weekdays/normal but also on holidays/weeks,, top up OVO-Gopay, transfer via virtual account payments and purchases. The way to login is easier by using BIOMETRIC (Finger-Print & Face ID and using mPIN as an easy and fast transaction authorization. Applications can be downloaded in the App Store and Play Store

D-Card Mobile

A smartphone application for Danamon Credit Cardholders that provides convenience to control their Credit Card, anytime and anywhere. The D-Card Mobile application has a variety of features for Danamon Credit Card holders to access credit card usage transactions in real time, temporary blocking, bill payment registration, credit card limit transfer, shopping transaction changes to installments, and apply for increasing credit card limit (limit maintenance), redemption of reward points and even new Credit Card application.

SMS Banking Services

Online Banking service via SMS with access *141*12#, Practical, Easy and Safe. Various Information and transaction services can be accessed through any type of mobile phone, regardless of the internet network. Each transaction will get a notification via SMS so that banking transactions via this service are guaranteed to be secure.

SMALL AND MEDIUM ENTERPRISES

Overdraft Loan

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

Kredit Rekening Koran (KRK) Combo

Bundling Program between Overdraft Facility and Deposit Account (Current Account/Savings Account) with automatic sweep in/out feature between the Overdraft facility and the Deposit Account in order to simplify Debtors in managing the cash flow between these accounts and maintain Overdraft utilization at a certain level.

Demand Loan

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

Seasonal Demand Loan

Seasonal Demand Loan is additional working capital for existing customer that available ahead of holiday season.

Installment Loan

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

Shop-House Installment Loan (KTU Ruko)

Shop-House Financing (KTU Ruko) is a loan facility for business premises such as Shop-house with lower monthly installment and longer installment periode. One of the benefit using KTU Ruko is customer can get lower installments because some portion of loan principal can be repayed on facility due date.

Installment Loan BISA (KAB BISA)

KAB BISA is a loan facility for business premises such as Warehouse, Kiosk, Factory in order to support customers' business activities. KAB BISA will be bundled with CASA products and e-channel services. This product also applied for take over and re-financing purpose.

Installment Loan-Reinstate

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

TRADE FINANCE

Letter of Credit/SKBDN

With the Letter of Credit (LC) or SKBDN facility, Bank Danamon will provide payment guarantee to the seller (exporter) as well as guarantee to the buyer (importer) that payment will only be made upon presentation of compliance documents in accordance with the terms and conditions of the LC/SKBDN.

Incoming Collection Services (ICS)

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

Incoming Collection Avalization (ICA)

Incoming Collection Avalization (ICA) or also known as Bills Avalization is when BDI puts its avalization on documentary collection guaranteeing future payment to the seller (Exporter) under Documentary Collection payment method

Shipping Guarantee (SG)

Facility provided to importer customers (on LC/SKBDN opened by Bank Danamon) to obtain 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 LC/SKBDN Negotiation (CLN)

Facility provided to exporter customres (beneficiary) in the form of documents negotiation where documents presented are in comply condition align with LC/SKBDN terms and conditions.

Discrepant LC/SKBDN Negotiation (DLN)

Facility provided to exporter customres (beneficiary) in the form of documents negotiation where documents presented are not in accordance with the terms and conditions of the LC/SKBDN.

Outgoing Collection Services (OCS)

Services provided by Bank Danamon to exporter customers to handle documents from the documentary collection where Bank Danamon serves as Remitting Bank, which will send the documents received from drawer (exporter) to Collecting Bank.

Transferable LC/SKBDN

A Transferable LC/SKBDN is an LC/SKBDN that can be transferred by the original (first) Beneficiary to one or more second Beneficiaries. Transferable condition is used where the Supplier of goods sells them through an Intermediary and does not deal directly with the ultimate Buyer.

Import LC/SKBDN Financing (ILF)

ILF is an alternative financing where funds were originated from Financing Bank which can be offered to Customer (Applicant) to obtain payment extension period while using LC/SKBDN payment method.

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

Financing Against TR (FATR)

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

Pre-shipment Financing (PSF)

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

Outgoing Collection Financing (OCF)

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

Open Account Financing (OAF)

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

Trade Supplier Financing (TSF)

Trade Supplier Financing (TSF) is a financing without regressive rights to the seller where the Bank takes the buyer's risk and provides funds to the seller on a discount basis (interest is paid in advance), until the accepted invoice is due. This financing is carried out using the main underlying document in the form of a draft endorsed by the seller to BDI and accepted by the Customer (Buyer/ Principal) (other document details refer to the Special Credit Structure section, initiation documents and transactional documents).

Supplier Prepayment (SP)

Supplier Prepayment (SP) is a financing without regressive rights to the seller where the Bank takes the risk of the buyer and provides funds to the seller on a discount basis (interest is paid in advance), until the accepted invoice is due. This financing is carried out by using the main underlying documents in the form of accepted invoices, transfer of accounts receivable (cessie), as well as submissions for sales of receivables (other document details refer to the Special Credit Structure section, initiation documents and transactional documents).

Bank Guarantee/SBLC

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

Trade Finance Risk Participation (TFRP)

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

Financial Supply Chain

Financial Supply Chain –Distributor Financing Program

Service and financing solution to supply chain community of Principal, namely Distributors. With guarantee that payment will be received on a timely manner, Principal can focus more on their core business. This solution also benefits Distributor as they can enjoy the extension of payment term, ease of transactions and competitive collateral.

Early Collection Structure (ECS)

Early Collection Structure (ECS) is working capital financing for the Seller/Anchor without regression rights where BDI takes over the seller's bill based on BDI's undertaking payment and will be paid off at the due date of the invoice that the Anchor successfully uploaded to the FSC system, from DF disbursement funds (Passive Over Draft) Distributor.

This Early Collection Structure (ECS) is based on the Cessie concept referring to article 613 of the Civil Code

CASH MANAGEMENT

Danamon Cash Connect

Internet banking service that simplifies financial management of the business, where customers can perform various banking transactions directly, fast and efficient from customers' premises through internet that equipped with encrypted security system. Mobile Token and Mobile App version also makes transactions become easier and more practical.

Cash Pick Up & Delivery Services

A service provided to customers for pick up and delivery of cash and/or cheques. This service is included with insurance and the fund will be credited to customer's account at same day or the next business day. The service method and frequency can be set up as per customers' requirements.

Cash Collection Machine

A service provided to customer for depositing the cash directly into deposit machine installed at customer's premise and the fund will be credited at same day to predetermined account.

Cash Pick Up with Mobile Device

Cash pick up service using a mobile device (hand held terminal) that operates via wireless connection to efficient and faster cash pick up process.

Virtual Account

Cash management solution that provide effortless way to identify the fund remitter and reconciliation process. Payment options for virtual account and data connection can be modified according to customers' requirement.

e-Tax

A real time on-line tax payment service both for single and multiple ID Billing via Danamon Cash Connect, in which the tax payment receipt (BPN) can be printed directly.

Liquidity Management

Liquidity Management services for customers' operational account to maximize the control function and optimised the return, the services include: Cash Pooling, Cash Distribution and Range Balance.

Notional Pooling

Linking bank accounts in the same currency for the purpose of calculating interest and liquidity management. ERP (Enterprise Resource Planning) Direct Payment Services that allows Danamon Cash Connect customers to upload financial transactions (i.e: transfers, auto loans, payroll), non-financial transactions, and other transaction, directly through the customers' ERP system.

EDC Mobile Payment

EDC mobile services used to facilitate the cashless billing process between Distributor and Retailer.

Host to Host (API) Cash Out

e-channel service with API (Artificial Programming Interface) concept that allows customer to do the payment transaction and query the transaction status to bank via host to host connection

TREASURY

FX Today/Tom/Spot

Purchase or sale transaction of one currency to another currency with the agreed exchange rate by both parties at the transaction date in which the transaction settlement is done at the same day with transaction date (value Tod), one business day after transaction date (value Tom) or two business days after transaction date (value Spot).

FX Forward

Purchase or sale transaction of one currency to another currency with the agreed exchange rate by both parties at the transaction date in which the transaction settlement is done more than two business days after the transaction date.

FX Swap

Exchange transaction of two types of currencies in which one party agrees to buy (or sell) one currency against other currency and at the same time resell (or repurchase) at the price and settlement dates agreed on the transaction date.

Interest Rate Swap

Transaction 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 for the same currency based on the agreed conditions and time. Customer can utilize it as hedging instrument to interest rate risk.

Cross Currency Swap

Transaction agreement between two parties to exchange principal notional and payment of interest rate in different currencies, based on the agreed conditions and time. Customer can utilize it as hedging instrument to interest rate risk and foreign exchange risk.

FX Domestic Non-Deliverable Forward (DNDF)

Standard derivative transaction of foreign currency against rupiah (plain vanilla) in the form of forward transaction with fixing mechanism which is done in domestic market. Conventional and Sharia Government Securities (SBN) Long term debt securities issued by Government of the Republic of Indonesia (including Government Securities and Sharia Government Securities) to debt holders in return for a certain amount of interest (coupon). SBN issued by the Government can be based on conventional principle (SUN) or sharia principle (SBSN).

Corporate Bonds

Long term debt securities issued by a company to debt holders in return for a certain amount of interest (coupon).

DANAMON PRIVILEGE

Thank you Customers for the trust in making PT Bank Danamon Indonesia Tbk. as Customers banking partner. All Privilege services that Bank Danamon offer will give Customers more convenience. By becoming a Danamon Privilege Customer, Customers will receive a Danamon Privilege Debit/ATM Cards that gives Customers the freedom to trade whenever and wherever Customers are are. To find out more about the privileges of Danamon Privilege services, can access this website.

> SENIOR EXECUTIVE OFFICERS & EXECUTIVE OFFICERS

ANDREW SUHANDINATA *

Transaction Banking Head, Indonesian citizen, Age 50, Joined Danamon on March 1, 2019, Master's Degree in Electrical Engineering from California State Polytechnic University

EVI DAMAYANTI *

Chief Operations Officer, Indonesian citizen, Age 47, Joined Danamon on June 1, 2016, Bachelor's Degree in Accounting from University of Indonesia.

YENNY LINARDI *

Chief Internal Auditor, Indonesian citizen, Age 53, Joined Danamon on August 12, 2019, Bachelor's Degree in Economics from Trisakti University

THOMAS SUDARMA *

Enterprise Banking & Financial Institution Head, Indonesian citizen, Age 53, Joined Danamon on March 14, 2019, Bachelor's Degree in Finance from California State University

HERMAN SAVIO *

Treasury & Capital Market Head, Indonesian citizen, Age 51, Joined Danamon on December 2, 2013, Bachelor's Degree in Electrical Engineering from Trisakti University

TARO HASHIMOTO *

Chief Business Banking, Japanese citizen, Age 52, Joined Danamon on April 1, 2019, Bachelor's Degree in E-commerce & International Trade from Doshisha University Japan

MAHESH AJIT RANADE *

Chief Information Officer, Indian citizen, Age 48, Joined Danamon on February 21, 2020, Master's Degree in Management from K.J. Somaiya Institute of Management Studies & Research, Bombay University

THERESIA ADRIANA WIDJAJA

Financial Controller, Indonesian citizen, Age 45, Joined Danamon on July 1, 2004, Bachelor's Degree in Accounting from Tarumanagara University

TAUFAN ARIJANTONO

Tax Planning & Strategy Head, Indonesian citizen, Age 55, Joined Danamon on November 25, 1996, Associate Degree in Taxation from Airlangga University

REZA ISKANDAR

Corp. Planning & Investor Relations Head, Indonesian citizen, Age 46, Joined Danamon on May 25, 2015, Master's Degree in Business Administration from University of California

SUSAN TEDJADINATA

BPS Head, Indonesian citizen, Age 48, Joined Danamon on January 16, 2017, Master's Degree from St John's University

RATNA SARI HALIEM

Financial Shared Services Head, Indonesian citizen, Age 51, Joined Danamon on November 16, 1995, Bachelor's Degree in Industrial Engineering from Trisakti University

SONNY WAHYUBRATA

Branch Network Head, Indonesian citizen, Age 53, Joined Danamon on March 1, 2001, Bachelor's Degree in SI Management from California State University

PAULUS BUDIHARDJA

Bancassurance Business Head, Indonesian citizen, Age 54, Joined Danamon on November 4, 2008, Master's Degree from Garvin School of International Management

GUNAWAN TE

Business Banking Special Portfolio Management Head, Indonesian citizen, Age 50, Joined Danamon on June 1, 1997, Bachelor's Degree in Economics Management from Surabaya State University

LANNY HENDRA

Consumer Business Head, Indonesian citizen, Age 52, Joined Danamon on August 20, 2018, Bachelor's Degree in Accounting from Macquarie University

LILY PUSPASARI FOENG

Chief Marketing Officer, Indonesian citizen, Age 51, Joined Danamon on August 9, 2019, Bachelor's Degree from California State University

ISKAK HENDRAWAN

Chief Digital Officer, Indonesian citizen, Age 44, Joined Danamon on July 7, 2020, Bachelor's Degree in Computer Systems from University of Indonesia

ANDREAS KURNIAWAN

Decision Management Head, Indonesian citizen, Age 43, Joined Danamon on July 1, 2019, Bachelor's Degree in Business from London School of Economics

SRI SETYANINGSIH

Service Quality & Contact Center Head, Indonesian citizen, Age 56, Joined Danamon on April 15, 2020, Bachelor's Degree in English Literature from Satya Wacana Christian University

HUMILO FELONA RONITUA

Business Operational Risk & Control Head, Indonesian citizen, Age 43, Joined Danamon on October 1, 2019, Bachelor's Degree in Accounting from University of Indonesia

REFITA RULLI ARIEF

Sharia Strategic Management Head, Indonesian citizen, Age 42, Joined Danamon on November 30, 2001, Bachelor's Degree in Accounting & Finance from Trisakti University

YATNO SUKENDAR

Sharia & CREM Assurance Head, Indonesian citizen, Age 53, Joined Danamon on May 1, 1993, Bachelor's Degree in Civil Law from Christian University of Indonesia

WIBOWO EDI SANTOSO

CREM Head, Indonesian citizen, Age 54, Joined Danamon on August 15, 2016, Bachelor's Degree in Architectural Engineering from Parahyangan Catholic University

REZA PELY RUSLY

Micro Banking Head, Indonesian citizen, Age 52, Joined Danamon on January 1, 2016, Master's Degree from Université Grenoble 2 - Pierre Mendes France

IWAN DHARMAWAN

Credit & Enterprise Risk Management Head, Indonesian citizen, Age 49, Joined Danamon on March 3, 2014, Master's Degree from University of Arkansas

RONY ISKANDAR KUSTENDRO

Information Risk Management Head, Indonesian citizen, Age 46, Joined Danamon on February 15, 2017, Master's Degree in Information Systems from Bina Nusantara University

EUNICE KURNIAWAN

ORM Fraud & QA Head Indonesia, Indonesian citizen, Age 46, Joined Danamon on October 11, 2010, Master's Degree in Finance from Imperial College London

VIVIAN WIDJAJA

Change Risk Management Head, Indonesian citizen, Age 50, Joined Danamon on November 3, 2016, Master's Degree in Finance from University of Texas at San Antonio

ARI PRIYATNA

Market Liquidity Risk Head, Indonesian citizen, Age 51, Joined Danamon on September 1, 2014, Bachelor's Degree in Mathematics from Bandung Institute of Technology

CAHYANTO C. GRAHANA

Head of Litigation, Indonesian citizen, Age 52, Joined Danamon on April 21, 2003, Master's Degree in Business Law from Trisakti University

DWI SUSIYANTO

Risk Modeling, Quant.Tech. & Analytics Head, Indonesian citizen, Age 49, Joined Danamon on August 3, 2016, Bachelor's Electrical Engineering from Institut Sains Teknologi Akprind

ANDRE SANTOSO SUDJONO

Sr. Credit Officer - Enterprise Banking, Indonesian citizen, Age 57, Joined Danamon on March 29, 2019, Master's Degree in Accounting from University of Arizona

NG SUWITO MULJANA

Sr. Credit Officer - Enterprise Banking, Indonesian citizen, Age 51, Joined Danamon on April 26, 2018, Bachelor's Degree in Statistics from Macquarie University

RIO ERRIAD

Sr. Credit Officer EB Remedial, Indonesian citizen, Age 55, Joined Danamon on April 3, 2006, Master's Degree in Business Administration from Queensland University of Technology

ENRIKO SUTARTO

Portfolio, Policy & Analytics Head, Indonesian citizen, Age 36, Joined Danamon on June 7, 2010, Bachelor's Degree in Economics from University of Sydney

SATYO HARYO WIBISONO

Head of Legal Counsel, Indonesian citizen, Age 47, Joined Danamon on December 1, 2016, Bachelor's Degree in Law from Gadjah Mada University

HENDRO BASUKI NURJANTO

Head of Financial Crime Compliance, Indonesian citizen, Age 54, Joined Danamon on May 8, 2017, High School Diploma from SMAN 24

HENDY DEINY WONG

Head of Corporate Secretary, Indonesian citizen, Age 51, Joined Danamon on May 3, 2010, Bachelor's Degree from Concordia University

ABDUL HADI

Employee & Industrial Relations Head, Indonesian citizen, Age 45, Joined Danamon on June 5, 2017, Bachelor's Degree in Law from Bandung Islamic University

PRISKA M. CAHYA

HCBP & HC Region Head, Indonesian citizen, Age 53, Joined Danamon on July 16, 1990, Bachelor's Degree in Fisheries from Bogor Institute of Agriculture

RONNY ISWARA

Human Capital Chief Operations Officer, Indonesian citizen, Age 45, Joined Danamon on September 22, 2017, Master's Degree in Psychology from University of Indonesia

WIDYARINI UTAMI

Talent Acquisition Head, Indonesian citizen, Age 49, Joined Danamon on August 19, 2019, Master's Degree in Management from Gadjah Mada University

SANDI WIJAYA

Global Project Manager, Indonesian citizen, Age 39, Joined Danamon on August 12, 2019, Master's Degree in Finance & Banking from Prasetya Mulya

YOGI ZADIAN ARIEF

Global Strategy Manager, Indonesian citizen, Age 41, Joined Danamon on September 20, 2017, Master's Degree in Economics from Strathclyde University

MAIZA DEWI YANTI

Organization Dev & Talent Mngt Head, Indonesian citizen, Age 50, Joined Danamon on November 21, 2016, Bachelor's Degree in Psychology from University of Indonesia

ROY FAHRIZAL PERMANA

Rewards Head, Indonesian citizen, Age 46, Joined Danamon on September 24, 2018, Master's Degree in Industrial Engineering from Bandung Institute of Technology

ELISA MAJASARI HALIM

Global Collaboration Manager, Indonesian citizen, Age 52, Joined Danamon on February 3, 2015, Master's Degree in Management from Prasetya Mulya

LIE CHEN

Head of Regulatory Compliance, Indonesian citizen, Age 47, Joined Danamon on July 6, 2015, Master's Degree in Economics Management from Parahyangan Catholic University

DENNY GOUTAMA

Micro Banking Head, Indonesian citizen, Age 49, Joined Danamon on January 10, 1996, Master's Degree in Financial Management from Hasanuddin University

ANNEKE THIOFANNY

Procurement Head, Indonesian citizen, Age 44, Joined Danamon on October 1, 2004, Bachelor's Degree in Management from Trisakti University

HARYANTO

SME Business Head, Indonesian citizen, Age 44, Joined Danamon on April 15, 2020, Bachelor's Degree in Architectural Engineering from Tarumanagara University

ROBY DARMAWAN

Shariah Consumer & SME Product Sales Head, Indonesian citizen, Age 48, Joined Danamon on December 2, 1996, Bachelor's Degree in Management from 17 August 1945 University Samarinda

MUHAMMAD YUSUF PRATAMA

Sharia Product & Channel Development Head, Indonesian citizen, Age 35, Joined Danamon on October 3, 2011, Bachelor's Degree in Information Engineering from STT Telkom

ISABELLA ARITONANG

Sharia Wholesale Product Sales Head, Indonesian citizen, Age 56, Joined Danamon on April 24, 2020, Bachelor's Degree in Business from University of Sydney Business School

Information: * Senior Executive Officers

BRANCHES OFFICE <

No	Branches	Address	Region	Area
1	BDI JAKARTA ITC CEMPAKA MAS	GRAHA RUKAN ITC CEMPAKA MAS BLOK B NO. 7 10640	JAKARTA	Jakarta Pusat
2	BDI JAKARTA KELAPA GADING I	JL. BULEVAR BARAT BLOK XB NO. 8, KELAPA GADING-JAKARTA UTARA 14240	JAKARTA	Jakarta Utara
3	BDI JAKARTA KELAPA GADING II	JL. BOULEVARD RAYA BLOK FY NO. 1/9-12, JAKARTA UTARA 14240	JAKARTA	Jakarta Utara
4	BDI JAKARTA MITRA SUNTER	JL. YOS SUDARSO, KOMPLEK MITRA SUNTER BULEVARD BLOK B NO.7, SUNTER, JAKARTA 14350	JAKARTA	Jakarta Utara
5	BDI JAKARTA MUARA KARANG	JL. MUARA KARANG RAYA NO. 72 BLOK Z-3 SELATAN, JAKARTA	JAKARTA	Jakarta Utara
6	BDI JAKARTA ENGGANO IC	JL ENGGANO RAYA NO 36 TANJUNG PRIOK JAKARTA UTARA 14310	JAKARTA	Jakarta Utara
7	BDI JAKARTA KAPUK TELUK GONG	JL. TELUK GONG RAYA KOMP. TPI II BLOK M NO. 34 KAMPUNG GUSTI, JAKARTA UTARA 14450	JAKARTA	Jakarta Utara
8	BDI JAKARTA TELEPON KOTA	JL. TELEPON KOTA NO. 7, JAKARTA BARAT 11230	JAKARTA	Jakarta Barat
9	BDI JAKARTA BANDENGAN SELATAN	JL. BANDENGAN SELATAN KOMP.RUKO PURI DELTA MAS BLOK A NO 20-21 JAK BAR.	JAKARTA	Jakarta Utara
10	BDI JAKARTA PANGERAN JAYAKARTA	Jl. Pangeran Jayakarta No. 22, Kel. Mangga Dua Selatan, Kec. Sawah Besar, Jakarta Pusat	JAKARTA	Jakarta Pusat
11	BDI JAKARTA MANGGA 2 RAYA	RUKO TEXTILE BLOK E4/6, JALAN MANGGA DUA RAYA, JAKARTA 14430	JAKARTA	Jakarta Utara
12	BDI JAKARTA ARTHA GADING	RUKAN ARTHA GADING BLOK C NO. 18 JL. BOULEVARD ARTHA GADING KELAPA GADING JAKARTA UTARA 14240	JAKARTA	Jakarta Utara
13	BDI JAKARTA CBD PLUIT	JL.PLUIT SELATAN RAYA ,KOMP.CBD PLUIT BLOK A 18	JAKARTA	Jakarta Utara
14	BDI CEMPAKA PUTIH TENGAH	JL. CEMPAKA PUTIH RAYA NO. 11, JAKARTA PUSAT 10510	JAKARTA	Jakarta Pusat
15	BDI JAKARTA DANAU SUNTER	JL. DANAU SUNTER UTARA BLOK B.I.B NO. 15-16 SUNTER PODOMORO, JAKARTA 14350	JAKARTA	Jakarta Utara
16	BDI JAKARTA GRIYA UTAMA SUNTER	GRIYA UTAMA BLOK A KAV NO 43 SUNTER JAK UT SUNTER AGUNG-JAK UT 14350	JAKARTA	Jakarta Utara
17	BDI JAKARTA JEMBATAN LIMA	JL. KHM. MANSYUR NO. 255, JEMBATAN LIMA, JAKARTA BARAT 11255	JAKARTA	Jakarta Barat
18	BDI JAKARTA KELAPA GADING SQUARE	KOMP RUKO KELAPA GADING SQUARE , JL. BOULEVARD BARAT RAYA BLOK D NO. 28, KEL. KELAPA GADING BARAT, KEC. KELAPA GADING , JAKARTA UTTARA	JAKARTA	Jakarta Utara
19	BDI JAKARTA PANTAI INDAH KAPUK	GALERIA NIAGA MEDITERANIA BLOK.X-3 KAV.NO.A-8M& A-8N, PANTAI INDAH KAPUK, JAKARTA UTARA	JAKARTA	Jakarta Utara
20	BDI JAKARTA PANTAI INDAH KAPUK 2	RUKAN CORDOBA B 12 DAN B 15, PANTAI INDAH KAPUK , JAKARTA UTARA	JAKARTA	Jakarta Utara
21	BDI JAKARTA PLUIT KENCANA	JL. PLUIT KENCANA RAYA 45-47, JAKARTA 14450	JAKARTA	Jakarta Utara
22	BDI JAKARTA PS PADEMANGAN	PS. PADEMANGAN TIMUR LT.DASAR BLOK BKS 137, JAKARTA 14410	JAKARTA	Jakarta Utara
23	BDI JAKARTA GROGOL MUWARDI	JL. MUWARDI RAYA NO. 7, GROGOL, JAKARTA BARAT 11450	JAKARTA	Jakarta Barat
24	BDI JAKARTA JELAMBAR	JL. JELAMBAR SELATAN I NO. 1B, JELAMBAR BARU, GROGOL, PETAMBURAN, JAKARTA BARAT	JAKARTA	Jakarta Barat
25	BDI JAKARTA CENTRAL PARK	Ruko GSA DB 08, Jl S. Parman Tj Duren Jakbar (sebelah Maymay Salon)	JAKARTA	Jakarta Barat
26	BDI JAKARTA ORION MANGGA DUA	RUKO KOMP.ORION MANGGA DUA,JL.RAYA MANGGA DUA, KOMP.RUKAN ORION MANGGA DUA NO.3 JAKARTA UTARA	JAKARTA	Jakarta Utara
27	BDI JAKARTA PERNIAGAAN TIMUR	JL PERNIAGAAN TIMUR NO.55	JAKARTA	Jakarta Barat
28	BDI JAKARTA MALL TAMAN ANGGREK	MALL TAMAN ANGGREK GROUND FLOOR G-42, JL. S. PARMAN KAV.21, JAKARTA BARAT 11450	JAKARTA	Jakarta Barat
29	BDI JAKARTA TAMAN DUTA MAS	RUKAN TAMAN DUTA MAS D9A NO.8 JELAMBAR, JAKARTA BARAT	JAKARTA	Jakarta Barat
30	BDI JKT PASAR PAGI MANGGA DUA (DH. ITC MANGGA DUA)	Ps Pagi Mangga Dua Blok D Lt III No. 2 Jl. Arteri Mangga Dua Jakarta 14430	JAKARTA	Jakarta Utara
31	BDI JAKARTA USMAN HARUN (DH KEBON SIRIH)	Jalan Prapatan No. 50, Kel. Gambir, Kec. Gambir, Kota Jakarta Pusat, DKI Jakarta (setempat dikenal dengan nama Jalan Prajurit KKO Usman dan Harun)	JAKARTA	Jakarta Pusat

No	Branches	Address	Region	Area
32	BDI JAKARTA MENARA BANK DANAMON	JL. HR RASUNA SAID BLOK C NO.10, KELURAHAN KARET, KECAMATAN SETIABUDI, JAKARTA SELATAN	JAKARTA	Jakarta Selatan
33	BDI BOGOR JUANDA	JL. IR. H. JUANDA NO. 46, BOGOR 16000	JAWA BARAT	Kota Bogor
34	BDI JAKARTA BENHIL	JL. BENDUNGAN HILIR RAYA NO. 21, JAKARTA PUSAT 10210	JAKARTA	Jakarta Pusat
35	BDI BOGOR TAJUR	JL. RAYA TAJUR NO. 49-B, BOGOR 16720	JAWA BARAT	Kota Bogor
36	BDI JAKARTA CILEDUG RAYA	JL. CILEDUG RAYA NO. 5, CIPULIR, KEBAYORAN LAMA, JAKARTA 12230	JAKARTA	Jakarta Selatan
37	BDI JAKARTA KALIBATA	KALIBATA TENGAH BLOK I F-G, JAKARTA SELATAN 12740	JAKARTA	Jakarta Selatan
38	BDI JAKARTA DEPOK MARGONDA	RUKO GRAHA 99 JL MARGONDA RAYA RT 008/03 NO.99 KEMIRI MUKA DEPOK 16423	JAWA BARAT	Kota Depok
39	BDI JAKARTA PANGLIMA POLIM	JL. PANGLIMA POLIM RAYA NO. 47, KEBAYORAN BARU, JAKARTA SELATAN 12160	JAKARTA	Jakarta Selatan
40	BDI JAKARTA AMPERA RAYA	JL. AMPERA RAYA NO.11 GROUND FLOOR, RAGUNAN PS MINGGU	JAKARTA	Jakarta Selatan
41	BDI JAKARTA FATMAWATI IC	JL. RS. FATMAWATI NO. 24, CIPETE UTARA, JAKARTA SELATAN 12430	JAKARTA	Jakarta Selatan
42	BDI CIBUBUR KOTA WISATA	Kota Wisata Cluster Concordia Blok SRC No.6 Kel. Ciangsana Kec. Gn.Putri Bogor Jawa Barat.	JAWA BARAT	Kab. Bogor
43	BDI CIBINONG CITY CENTER	Ruko Cibinong City Center Blok A.25 Kel. Pakansari Kec. Cibinong Bogor Jawa Barat.	JAWA BARAT	Kab. Bogor
44	BDI BOGOR-SURYAKENCANA	Jl. Suryakencana No. 331	JAWA BARAT	Kota Bogor
45	BDS LAPANGAN ROS	Jl. KH Abdullah Syafei No. 127 A, Tebet, Jakarta Selatan 12840	JAKARTA	Jakarta Selatan
46	BDI JAKARTA AGUS SALIM	JL. H. AGUS SALIM NO. 59 A, JAKARTA PUSAT 10310	JAKARTA	Jakarta Pusat
47	BDI JAKARTA PALMERAH	JL. PALMERAH BARAT NO. 38 A, BLOK 5-6, GROGOL UTARA, JAKARTA 12210	JAKARTA	Jakarta Barat
48	BDI BOGOR WARUNG JAMBU	JL. RAYA PAJAJARAN KOMPLEK RUKO WARUNG JAMBU, BOGOR 16153	JAWA BARAT	Kota Bogor
49	BDI JAKARTA WISMA BNI	WISMA 46 KOTA BNI LT. DASAR, JL. JEND. SUDIRMAN KAV. 1, JAKARTA PUSAT 10220	JAKARTA	Jakarta Pusat
50	BDI JAKARTA CYBER 2	Cyber 2 Tower Level Ground Floor Unit B 2, Jl. HR. Rasuna Said Blok X-5 no. 13, Kuningan Jakarta Selatan 12950	JAKARTA	Jakarta Selatan
51	BDI JAKARTA MENARA BEJ	Gd. BEJ Tower 2 Lt.1, Jl. Jend. Sudirman Kav.52+53, Jakarta	JAKARTA	Jakarta Selatan
52	BDI JAKARTA BIDA KARA	KOMPLEK BIDA KARA LT. LOBBY, JL. JEND. GATOT SUBROTO KAV. 71-73, JAKARTA 12870	JAKARTA	Jakarta Selatan
53	BDI JAKARTA CINERE	JL. CINERE RAYA KAV. 48-49 A, CINERE, DEPOK 16514	JAKARTA	Jakarta Selatan
54	BDI JAKARTA KEMANG	Jl. Kemang Raya 4 Jakarta Selatan	JAKARTA	Jakarta Selatan
55	BDI JAKARTA PONDOK INDAH MALL	PONDOK INDAH MALL 2, LT.DASAR NO.G 34 B, PONDOK INDAH, JAKARTA SELATAN 12310	JAKARTA	Jakarta Selatan
56	BDI JAKARTA PERMATA HIJAU	Jl. Nikel Blok D No. 23-24 Permata Hijau, Jakarta Selatan	JAKARTA	Jakarta Selatan
57	BDI JAKARTA PONDOK INDAH	KOMPLEK PERTOKOAN PONDOK INDAH BLOK UA NO. 1, JL. METRO DUTA, PONDOK INDAH, JAKARTA SELATAN	JAKARTA	Jakarta Selatan
58	BDI JAKARTA RADIO DALAM	JL.RADIO DALAM RAYA NO. 10A RT/RW. 001/002 KEL. GANDARIA UTARA, KEC. KEBAYORAN BARU, JAKARTA SELATAN	JAKARTA	Jakarta Selatan
59	BDI JAKARTA SUDIRMAN PLAZA	SUDIRMAN PLZ, INDOFOOD TOWER.JL JEND SUDIRMAN KAV 76-78	JAKARTA	Jakarta Selatan
60	BDI JAKARTA SUPOMO	JL. PROF. DR. SUPOMO NO. 55, TEBET, JAKARTA SELATAN 12810	JAKARTA	Jakarta Selatan
61	BDI JAKARTA THE EAST TOWER MEGA KUNINGAN	The East Tower Lt. Dasar-1.07-A, Jl. Lingkar Mega Kuningan Blok E3.2, Kav. 1, Jakarta Selatan	JAKARTA	Jakarta Selatan
62	BDI JAKARTA WARUNG BUNCIT	JL. WARUNG BUNCIT RAYA NO. 107, JAKARTA SELATAN 12760	JAKARTA	Jakarta Selatan
63	BDI JAKARTA MATRAMAN	JL. MATRAMAN RAYA NO. 52, JAKARTA TIMUR 13150	JAKARTA	Jakarta Timur
64	BDI JAKARTA GAJAH MADA	JL. GAJAH MADA NO. 90 A, JAKARTA BARAT 11140	JAKARTA	Jakarta Pusat
65	BDI BEKASI LIPPO CIKARANG	RUKO PLAZA MENTENG BLOK A NO. 25, RT 03/RW.09, DESA CIBATU, KEC. LEMAHABANG, (CIKARANG SELATAN), KAB BEKASI JABAR	JAWA BARAT	Kab. Bekasi
66	BDI JAKARTA CIBUBUR TIMES SQUARE	JL.TRANSYOGI KM.3, KOMP.RUKAN CIBUBUR TIMES SQUARE BLOK B1 NO.10, CIBUBUR JAKARTA TIMUR	JAWA BARAT	Kab. Bekasi
67	BDI JAKARTA CIDENG TIMUR	JL. CIDENG TIMUR NO. 70 D, JAKARTA 10160	JAKARTA	Jakarta Barat
68	BDI BEKASI CIKARANG	GEDUNG EKS TAMARA, JL. RE MARTADINATA NO. 9, CIKARANG, BEKASI 17530	JAWA BARAT	Kab. Bekasi

No	Branches	Address	Region	Area
69	BDI JAKARTA GUNUNG SAHARI	JL. GUNUNG SAHARI RAYA NO. 49 JAKARTA PUSAT 10610	JAKARTA	Jakarta Pusat
70	BDI BEKASI HARAPAN INDAH	KOMP RUKO SENTRA NIAGA BOULEVARD HIJAU,PERUMAHAN HARAPAN INDAH BLOK SN 2 NO 16-17 MEDAN SATRIA-BEKASI 17132	JAWA BARAT	Kab. Bekasi
71	BDI JAKARTA HASYIM ASHARI	JL. KH. HASYIM ASHARI NO. 28 B, JAKARTA PUSAT 10130	JAKARTA	Jakarta Pusat
72	BDI BEKASI JUANDA	JL. IR. H. JUANDA NO. 159, BEKASI 17112	JAWA BARAT	Kota Bekasi
73	BDI JAKARTA KALIMALANG TARUM	JL. TARUM BARAT HI NO.1, KALIMALANG, JAKARTA TIMUR 13450	JAKARTA	Jakarta Timur
74	BDI JAKARTA PECENONGAN	JL. PECENONGAN RAYA NO. 5 B-C, JAKARTA PUSAT 10210	JAKARTA	Jakarta Pusat
75	BDI JAKARTA PONDOK BAMBU	JL. PAHLAWAN REVOLUSI NO. 125 B, PONDOK BAMBU, JAKARTA TIMUR 13430	JAKARTA	Jakarta Timur
76	BDI JAKARTA PONDOK GEDE	RUKAN PONDOK GEDE PLAZA BLOK D NO 1S/D 2 P.GEDE BEKASI RT 04/01 JATIWARINGIN BEKASI 17426	JAKARTA	Jakarta Timur
77	BDI JAKARTA TANAH ABANG FACHRUDIN	JL. FACHRUDIN 36, BLOK A NO. 56-57, TANAH ABANG, JAKARTA PUSAT 10250	JAKARTA	Jakarta Pusat
78	BDI KARAWANG TUPAREV	JL. TUPAREV KOMPLEK KARAWANG PLAZA RUKO NO. 5-6, KARAWANG 41312	JAWA BARAT	Kab. Karawang
79	BDI JAKARTA BUARAN RAYA IC	JL.BUARAN RAYA BLOK A NO.93-94 JAKARTA TIMUR	JAKARTA	Jakarta Timur
80	BDI JAKARTA JATINEGARA IC	JL. JATINEGARA BARAT NO. 135 JAKARTA TIMUR	JAKARTA	Jakarta Timur
81	BDI RENGASDENGKLOK	Jl. Raya Rengasdengklok No. 111, Desa Rengasdengklok Selatan, Kec. Rengasdengklok, Kab. Karawang, Provinsi Jawa Barat	JAWA BARAT	Kab. Karawang
82	BDI BEKASI TAMAN GALAXY RAYA IC	JL. TAMAN GALAXY RAYA NO. 12 AD BEKASI SELATAN	JAWA BARAT	Kab. Bekasi
83	BDI JAKARTA GLODOK PLAZA 1	JL. PINANG SIA RAYA KOMPLEK RUKO GLODOK PLAZA BLOK A NO. 26-28 JAKARTA	JAKARTA	Jakarta Barat
84	BDI JAKARTA LTC HAYAM WURUK	LTC Blok RA No 41 Hayam Wuruk Jakarta	JAKARTA	Jakarta Barat
85	BDI JAKARTA SAMANHUDI	Jl Samanhudi No 81 Jakpus	JAKARTA	Jakarta Pusat
86	BDI JAKARTA-WAHID HASYIM	Jl. Wahid Hasyim No. 171	JAKARTA	Jakarta Pusat
87	BDI BEKASI-KALIMALANG COMMERCIAL CENTER	Kalimalang Commercial Center Blok A6/8, Jl. Ahmad Yani	JAWA BARAT	Kota Bekasi
88	BDI BEKASI-JABABEKA	Ruko Metro Boulevard, Jalan Niaga Raya Blok B No. 11-12 Cikarang	JAWA BARAT	Kota Bekasi
89	BDI CIKAMPEK A YANI 2	Jl. Ahmad Yani Ruko ex-Timbangan No. 3-4	JAWA BARAT	Kab. Karawang
90	BDS CIRACAS	Jl Raya Bogor No. 2 KM.22, Kel. Rambutan, Kec. Ciracas, Jakarta Timur 13830	JAKARTA	Jakarta Timur
91	BDI JAKARTA ABDUL MUIS	JL ABDUL MUIS NO 60 JAKARTA PUSAT 10160	JAKARTA	Jakarta Pusat
92	BDI JAKARTA CIKINI	JL. CIKINI RAYA NO. 71, JAKARTA PUSAT 10330	JAKARTA	Jakarta Pusat
93	BDI JAKARTA SURYOPRANOTO 2	JL. SURYOPRANOTO NO.75, JAKARTA PUSAT	JAKARTA	Jakarta Pusat
94	BDI JAKARTA PLAZA KENARI MAS	PLAZA KENARI MAS LANTAI 4 (P1) NO.UNIT K 001. JL.KRAMAT RAYA NO.101 JAKARTA PUSAT 10440	JAKARTA	Jakarta Pusat
95	BDI BEKASI METROPOLITAN MALL	METROPOLITAN MALL LT. DASAR NO. 25, JL. RAYA KALIMALANG UJUNG, BEKASI 17148	JAWA BARAT	Kota Bekasi
96	BDI JAKARTA PASAR BARU	JL. PASAR BARU SELATAN NO. 16, JAKARTA PUSAT 10710	JAKARTA	Jakarta Pusat
97	BDI JAKARTA PEGAMBIRAN ARTOMORO	JL. PEGGAMBIRAN NO. 33-D, RAWAMANGUN, JAKARTA TIMUR 13220	JAKARTA	Jakarta Timur
98	BDI JAKARTA PULO GADUNG TRADE CENTER	PT Pulogadung Blok I No.008 Jaktim	JAKARTA	Jakarta Timur
99	BDI JAKARTA ROXY MAS	JL. KH HASYIM ASHARI BLOK C 2 NO. 6 & 7 JAKARTA	JAKARTA	Jakarta Pusat
100	BDI JAKARTA RUKO ATRIUM SENEN	RUKO ATRIUM SENEN, JL. PASAR SENEN BLOK E, NO.14, KEL. SENEN, KEC. SENEN, JAKARTA PUSAT	JAKARTA	Jakarta Pusat
101	BDI JAKARTA SENEN	PUSAT GROSIR SENEN JAYA LT.3 RTU L3/C9-9, JL.SENEN RAYA, KEL.SENEN, KEC.SENEN, DKI JAKARTA	JAKARTA	Jakarta Pusat
102	BDI JAKARTA TANAH ABANG BLOK A	PASAR REGIONAL TANAH ABANG BLOK A, BASEMENT 2 NO. 67 A-B, LOS F, JAKARTA PUSAT	JAKARTA	Jakarta Pusat
103	BDI JAKARTA MANGGA BESAR	JL. MANGGA BESAR RAYA NO. 42 A-B, JAKARTA 11150	JAKARTA	Jakarta Barat
104	BDI JAKARTA TAMAN SARI	JL. TAMANSARI RAYA NO. 53 A, JAKARTA BARAT, 11150	JAKARTA	Jakarta Barat
105	BDI JAKARTA TOMANG RAYA	JL. TOMANG RAYA NO.51 C-D, BLOK MM KAV.557, JAKARTA BARAT 11440	JAKARTA	Jakarta Barat

No	Branches	Address	Region	Area
106	BDI JAKARTA WIRYOPRANOTO	JL. SUKARJO WIRYOPRANOTO NO. 63, JAKARTA BARAT 11160	JAKARTA	Jakarta Pusat
107	BDI KARAWANG KIIC	Sentra KIIC, Lantai 1, Jl. Permata Raya Blok Lot C-A1, Karawang Barat, 41361	JAWA BARAT	Kab. Karawang
108	BDI TELUK BETUNG PATTIMURA	JL. PATTIMURA NO.2-4, TELUKBETUNG 35221	LAMPUNG	Kota Bandar Lampung
109	BDI SERANG A YANI	JL.A.YANI NO.141, SERANG BANTEN	BANTEN	Kota Serang
110	BDI TANGERANG ALAM SUTRA	JL. SUTERA NIAGA I/17, KOMPLEK ALAM SUTERA, SERPONG, TANGERANG 15326	BANTEN	Kota Tangerang Selatan
111	BDI TANGERANG BINTARO III	KOMP. RUKAN BINTARO JAYA SEKTOR III A, BLOK A NO. 8-10, BINTARO, TANGERANG 15224	BANTEN	Kota Tangerang Selatan
112	BDI TANGERANG DAAN MOGOT	JL. DAAN MOGOT NO. 48, TANGERANG, KODE POS 15111	BANTEN	Kota Tangerang
113	BDI JAKARTA GREEN GARDEN	RUKO GREEN GARDEN BLOK I/9 NO. 18, JAKARTA BARAT 11520	JAKARTA	Jakarta Barat
114	BDI TANJUNG KARANG KARTINI	JL. KARTINI NO.182, TANJUNG KARANG 35111	LAMPUNG	Kota Bandar Lampung
115	BDI JAKARTA KEBON JERUK INTERCON	JL. RAYA MERUYA ILIR, KOMPLEK INTERCON PLAZA BLOK A 1-2, KEBON JERUK, JAKARTA 11630	JAKARTA	Jakarta Barat
116	BDI CILEGON S. A. TIRTAYASA	JL. SULTAN AGUNG TIRTAYASA NO. 145, CILEGON 42414	BANTEN	Kota Cilegon
117	BDI KOTA BUMI SUDIRMAN	JL. JEND. SUDIRMAN NO.7, KOTABUMI 34516	LAMPUNG	Kab. Lampung Utara
118	BDI METRO SUMUR BANDUNG	Komplek Pasar Sumur Bandung Blok B No 15-16 Lingkungan III RT 012 RW 005 Metro Pusat, Lampung	LAMPUNG	Kota Metro
119	BDI JAKARTA TAMAN PALEM LESTARI	RUKAN TAMAN PALEM LESTARI BLOK A II NO. 33 JL. KAMAL RAYA OUTER RING ROAD CENGKARENG JAKARTA BARAT-11730	JAKARTA	Jakarta Barat
120	BDI JAKARTA TANJUNG DUREN	JL. TANJUNG DUREN RAYA NO. 62, JAKARTA BARAT 11470	JAKARTA	Jakarta Barat
121	BDI JAKARTA DURI KOSAMBI	JL.KOMPLEK RUKO TAMAN SEMANAN INDAH BLOK C-26 DURI KOSAMBI JAKARTA BARAT 11750	JAKARTA	Jakarta Barat
122	BDI JAKARTA PURI KENCANA IC	RUKO PURI NIAGA 3 BLOK M8-1A,PURI KENCANA, JAKARTA BARAT.	JAKARTA	Jakarta Barat
123	BDI TANGERANG TAMAN CIBODAS IC	KOMP. TAMAN CIBODAS, JL. GATOT SUBROTO, RUKO BLOK A NO.16, CURUG, TANGERANG	BANTEN	Kab. Tangerang
124	BDI TANGERANG ROSEVILLE	Roseville SOHO & Suite, Sunburst CBD lot I.8, BSD CITY Rukan Unit F, JL. Kapten Soebianto Djajohadikusumo RW 08, Lengkong Gudang, Kec. Serpong, Tangerang Selatan, Banten 15322	BANTEN	Kota Tangerang Selatan
125	BDI TANGERANG ALAM SUTRA 2 IC	JL. JALUR SUTERA 29 D NO. 21, PAKUALAM, KEC. SERPONG UTARA, TANGERANG SELATAN, BANTEN	BANTEN	Kota Tangerang Selatan
126	BDI TANJUNG KARANG WAY HALIM	JL. KIAI MAJA RUKO WAY HALIM NO. 14-15 KEDATON BANDAR LAMPUNG 35141	LAMPUNG	Kota Bandar Lampung
127	BDI TANGERANG JATI UWUNG	Ruko Sol Marina Blok A No.1 Kel. Gandasari Kec. Jatiuwung Tangerang	BANTEN	Kota Tangerang
128	BDI JAKARTA KAPUK KAMAL	Ruko Niaga Grisenda Blok GE No.45 Kel. Kapuk Muara Kec. Penjaringan	JAKARTA	Jakarta Utara
129	BDI JAKARTA CITRA GARDEN II	KOMPLEK CITRA GARDEN II BLOK I-I NO. 12A, JAKARTA BARAT 11830	JAKARTA	Jakarta Barat
130	BDI PRINGSEWU A.YANI	JL. AHMAD YANI NO.65, PRINGSEWU 35373.	LAMPUNG	Kab. Tanggamus
131	BDI TANGERANG BSD	JL. RAYA SERPONG BSD COMMERCIAL I BLOK 201 BSD SEKTOR VI , TANGERANG 15310	BANTEN	Kota Tangerang Selatan
132	BDI TANGERANG CIKUPA	PERUMAHAN CITRA RAYA BLOK LI CIKUPA, TANGERANG	BANTEN	Kab. Tangerang
133	BDI JAKARTA DAAN MOGOT	RUKO DAAN MOGOT KM. 6, KOMPLEK INDO RUKO BLOK 6 C-D, JAKARTA 11460	JAKARTA	Jakarta Barat
134	BDI TANGERANG GADING SERPONG	JL. BLV GADING SERPONG ALEXANDRITE 3/9	BANTEN	Kota Tangerang Selatan
135	BDI JAKARTA GREEN VILLE	KOMPLEK GREEN VILLE BLOK AY NO. 20, JAKARTA BARAT 11510	JAKARTA	Jakarta Barat
136	BDI TELUK BETUNG IKAN HIU	JL. IKAN HIU BLOK B 2-4 TELUK BETUNG 35223	LAMPUNG	Kota Bandar Lampung

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137	BDI JAKARTA PURI INDAH	JL. PURI INDAH RAYA BLOK I NO. 41, PESANGGRAHAN, JAKARTA BARAT 11610	JAKARTA	Jakarta Barat
138	BDI CILEGON SERANG	JL. MAULANA HASANUDDIN, SERANG PLAZA BLOK I NO. 5-6-7, SERANG 42112	BANTEN	Kota Serang
139	BDI TANGERANG SUPERMALL KARAWACI	UNIT FF59A SUPERMALL KARAWACI JL. BULEVAR DIPONEGORO LIPPO KARAWACI TANGERANG 15811	BANTEN	Kab. Tangerang
140	BDI TANGERANG PAMULANG RAYA	Jalan Pamulang Raya Blok D2 no 7, Pamulang Barat	BANTEN	Kota Tangerang Selatan
141	BDI BANDUNG MERDEKA	JL. MERDEKA NO. 40 BANDUNG	JAWA BARAT	Kota Bandung
142	BDI CIREBON YOS SUDARSO	JL. YOS SUDARSO NO. 2 CIREBON	JAWA BARAT	Kota Cirebon
143	BDI TASIKMALAYA YUDA NEGARA	JL.YUDANEGARA NO.40 TASIKMALAYA	JAWA BARAT	Kota Tasikmalaya
144	BDI BANDUNG JUANDA 2	Jl. Ir. H. Juanda No. 95	JAWA BARAT	Kota Bandung
145	BDI BANDUNG A YANI	JL. AHMAD YANI NO. 638 BDG	JAWA BARAT	Kota Bandung
146	BDI SUKABUMI A YANI	JL. JEND. AHMAD YANI NO. 30 SUKABUMI	JAWA BARAT	Kota Sukabumi
147	BDI BANDUNG ASIA AFRIKA	JL. ASIA AFRIKA NO. 180 BANDUNG	JAWA BARAT	Kota Bandung
148	BDI CIMAH CIBABAT	JL. RAYA CIBABAT NO.349 CIGUGUR TENGAH CIMAH	JAWA BARAT	Kota Cimahi
149	BDI GARUT CILEDUG	JL.CILEDUG NO.36 GARUT	JAWA BARAT	Kab. Garut
150	BDI CIANJUR COKROAMINOTO	JL.HOS.COKROAMINOTO NO.36 CIANJUR	JAWA BARAT	Kab. Cianjur
151	BDI PAMANUKAN ION	JL. ION MARTASASMITA NO. 14 PAMANUKAN	JAWA BARAT	Kab. Subang
152	BDI BANDUNG KOPO	JL. KOPO NO.26 BANDUNG	JAWA BARAT	Kota Bandung
153	BDI PURWAKARTA MARTADINATA	JL. RE MARTADINATA NO. 7 PURWAKARTA	JAWA BARAT	Kab. Purwakarta
154	BDI SUBANG OTISTA	JL. OTISTA NO. 65 SUBANG	JAWA BARAT	Kab. Subang
155	BDI BANDUNG PUNGKUR	JL. PUNGKUR NO. 118 BANDUNG	JAWA BARAT	Kota Bandung
156	BDI BANDUNG SETIA BUDI	JL. DR. SETIABUDI 62 BANDUNG	JAWA BARAT	Kota Bandung
157	BDI KUNINGAN SILIWANGI	JL. SILIWANGI RUKO NO. 35-36 KUNINGAN	JAWA BARAT	Kab. Kuningan
158	BDI BANDUNG KOPO SAYATI	KOMP. TAMAN KOPO INDAH, RUKO 2 & 3 BDG	JAWA BARAT	Kab. Bandung
159	BDI BANDUNG BUAH BATU IC	JL. BUAH BATU NO. 166 BDG	JAWA BARAT	Kota Bandung
160	BDI BANDUNG RIAU	JL. RE. MARTADINATA NO.136 (JL. RIAU NO. 136), BANDUNG	JAWA BARAT	Kota Bandung
161	BDI BANDUNG SUNIARAJA	Jl. Suniaraja No. 57-59	JAWA BARAT	Kota Bandung
162	BDI BANDUNG PAJAJARAN	Jl. Pajajaran No. 151	JAWA BARAT	Kota Bandung
163	BDI BANDUNG GATOT SUBROTO	Jl. Jenderal Gatot Subroto No. 268	JAWA BARAT	Kota Bandung
164	BDI BANDUNG SOREANG	Jl. Raya Soreang Banjaran No. 453 Soreang	JAWA BARAT	Kab. Bandung
165	BDI MAJALAYA KONDANG	Jl. Kondang No. 34 Majalaya	JAWA BARAT	Kab. Bandung
166	BDI BANDUNG PASIRKALIKI 2	Jalan Pasirkaliki No. 150C Bandung	JAWA BARAT	Kota Bandung
167	BDI BANDUNG SUMBER SARI 2	Komp. Pertokoan Sumber Sari Indah T9, Jl. Sumber Sari Indah	JAWA BARAT	Kota Bandung
168	BDI BANDUNG SUDIRMAN	Jl. Jenderal Sudirman No. 30-32	JAWA BARAT	Kota Bandung
169	BDI BANDUNG JAMIKA	JL.JAMIKA NO.11 A, KEL. JAMIKA,KEC. BOJONGLOA KALER, BANDUNG JABAR	JAWA BARAT	Kota Bandung
170	BDI BANDUNG JUANDA	JL. IR, JUANDA NO.64, BANDUNG	JAWA BARAT	Kota Bandung
171	BDI BANDUNG TAMAN KOPO INDAH II	TAMAN KOPO INDAH II TB NO.26 BANDUNG	JAWA BARAT	Kota Bandung
172	BDI YOGYAKARTA JALAN MAGELANG (dh BDI YOGYAKARTA DIPONEGORO)	JL. MAGELANG NO 93, DESA SINDUADI, KECAMATAN MLATI, KABUPATEN SLEMAN, DIY	D.I. YOGYAKARTA	Kab. Sleman
173	BDI SEMARANG PEMUDA	JL. PEMUDA NO. 175, SEMARANG	JAWA TENGAH	Kota Semarang
174	BDI PURWOKERTO SUDIRMAN	JL. JEND. SUDIRMAN NO. 183, PURWOKERTO	JAWA TENGAH	Kab. Banyumas
175	SOLO-URIP SUMOHARJO	Jl. Urip Sumoharjo No. 91, Kelurahan Kepatihan Wetan, Kecamatan Jebres Kotamadya Surakarta Jawa Tengah	JAWA TENGAH	Kota Surakarta/Solo
176	BDI KUDUS A YANI	JL. A. YANI NO. 77 KUDUS	JAWA TENGAH	Kab. Kudus
177	BDI BLORA GATOT SUBROTO	JL. ALUN-ALUN SELATAN NO. 5, BLORA	JAWA TENGAH	Kab. Blora

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178	BDI YOGYAKARTA KALIURANG	JL. KALIURANG KM 8 NO. 62 YOGYAKARTA	D.I. YOGYAKARTA	Kab. Sleman
179	BDI YOGYAKARTA GONDAMANAN	JL. BRIGJEN KATAMSO NO.190 GONDAMANAN, YOGYAKARTA	D.I. YOGYAKARTA	Kota Yogyakarta
180	BDI KEBUMEN KUSUMA	JL. KUSUMA NO.1, KEBUMEN	JAWA TENGAH	Kab. Kebumen
181	BDI MAGELANG PEMUDA	JL. PEMUDA NO. 149, MAGELANG	JAWA TENGAH	Kota Magelang
182	BDI KLATEN PEMUDA	JL. PEMUDA UTARA NO.135 KLATEN	JAWA TENGAH	Kab. Klaten
183	BDI SEMARANG PURI ANJASMORO	JL. PURI ANJASMORO G 1 No. 36, KEL. TAWANGSARI, KEC. SEMARANG BARAT, JAWA TENGAH	JAWA TENGAH	Kota Semarang
184	BDI KENDAL RAYA	JL. RAYA NO. 283, KENDAL	JAWA TENGAH	Kab. Kendal
185	BDI SOLO SLAMET RIYADI	Jl. Slamet Riyadi No.312, Kelurahan Sriwedari, Kecamatan Laweyan, Surakarta	JAWA TENGAH	Kota Surakarta/Solo
186	BDI SEMARANG SUARI	JL. SUARI NO.17A SEMARANG	JAWA TENGAH	Kota Semarang
187	BDI CILACAP SUDIRMAN	JL. JEND SUDIRMAN NO.21, CILACAP	JAWA TENGAH	Kab. Cilacap
188	BDI PURBALINGGA SUDIRMAN	JL. JEND SUDIRMAN NO.111, PURBALINGGA	JAWA TENGAH	Kab. Purbalingga
189	BDI SALATIGA SUDIRMAN	JL. JEND. SUDIRMAN NO.170, SALATIGA	JAWA TENGAH	Kota Salatiga
190	BDI SRAGEN SUKOWATI	JL. RAYA SUKOWATI NO. 243, SRAGEN	JAWA TENGAH	Kab. Sragen
191	BDI WONOSOBO SUMBING	JL. SUMBING 22 WONOSOBO	JAWA TENGAH	Kab. Wonosobo
192	BDI PURWOREJO AHMAD DAHLAN	Jl. Kiai Haji Ahmad Dahlan No. 60, Kelurahan Purworejo, Kecamatan/Kabupaten Purworejo, Propinsi Jawa Tengah	JAWA TENGAH	Kab. Purworejo
193	BDI BANJARNEGARA VETERAN	JL. VETERAN NO. 82, BANJARNEGARA	JAWA TENGAH	Kab. Banjarnegara
194	BDI SEMARANG BANGKONG	JL. MT HARYONO BANGKONG PLAZA C-2, SEMARANG	JAWA TENGAH	Kota Semarang
195	BDI SEMARANG CITRALAND IC	KOMP. CITRALAND. JL. ANGGREK RAYA KAV 23-25, SEMARANG	JAWA TENGAH	Kota Semarang
196	BDI SEMARANG GG TENGAH	GANG TENGAH NO. 77, SEMARANG	JAWA TENGAH	Kota Semarang
197	BDI REMBANG KARTINI IC	JL. KARTINI NO. 23. REMBANG	JAWA TENGAH	Kab. Rembang
198	BDI SEMARANG MAJAPAHIT	JL. MAJAPAHIT RUKO GAYAMSARI BLOK A3, SEMARANG	JAWA TENGAH	Kota Semarang
199	BDI SEMARANG MT HARYONO	JL. MT HARYONO KOMP. BUBAKAN BL.A/5-6, SEMARANG	JAWA TENGAH	Kota Semarang
200	BDI JEPARA PATIMURA IC	JL. PATIMURA RUKO BLOK A2 JEPARA	JAWA TENGAH	Kab. Jepara
201	BDI PATI PEMUDA IC	JL. PEMUDA NO. 239 C, PATI	JAWA TENGAH	Kab. Pati
202	BDI PURWODADI R. SUPRAPTI IC	JL. R SOEPRAPT 66 PURWODADI	JAWA TENGAH	Kab. Grobogan
203	BDI SUKOHARJO IR SOEKARNO	Jl Ir. Soekarno Blok C Kel. Madeondo Kec. Grogol Sukoharjo	JAWA TENGAH	Kota Surakarta/Solo
204	BDI TEMANGGUNG TENTARA PELAJAR IC	Jl. Tentara Pelajar No. 6, Kec. Temanggung, Kab. Temanggung	JAWA TENGAH	Kab. Temanggung
205	BDI PEKALONGAN H WURUK	JL.HAYAM WURUK NO.11A, PEKALONGAN	JAWA TENGAH	Kota Pekalongan
206	BDI TEGAL SUDIRMAN	JL. JEND SUDIRMAN NO.11A, TEGAL	JAWA TENGAH	Kota Tegal
207	BDI UNGARAN GATOT SUBROTO IC	Jl. Gatot Subroto No. 156, Kel. Bandarjo Kec. Ungaran, Kab. Semarang, Propinsi Jawa Tengah	JAWA TENGAH	Kab. Semarang
208	BDI SEMARANG MATARAM PLAZA	Mataram Plaza Blok A No. 14-14A, Jl. MT. Haryono No. 427-429	JAWA TENGAH	Kota Semarang
209	BDI SEMARANG SETIABUDI	JL. SETIABUDI NO 119 SEMARANG	JAWA TENGAH	Kota Semarang
210	BDI JUWANA SILUGONGGONG	JL. SILUGONGGONG NO. 12, JUWANA	JAWA TENGAH	Kab. Pati
211	BDI SEMARANG SULTAN AGUNG	JL. SULTAN AGUNG NO. 104-106 B RUKO NO.3, SEMARANG	JAWA TENGAH	Kota Semarang
212	BDI PATI TAYU	JL. KARTINI NO.14 TAYU, PATI	JAWA TENGAH	Kab. Pati
213	BDI YOGYAKARTA URIP S.	JL. URIP SUMOHARDJO 123, YOGYAKARTA	D.I. YOGYAKARTA	Kota Yogyakarta
214	BDI GOMBONG YOS SUDARSO	JL. YOS SUDARSO NO. 428, GOMBONG	JAWA TENGAH	Kab. Kebumen
215	BDI KEDIRI BRAWIJAYA	JL. BRAWIJAYA NO.33 KEDIRI JAWA TIMUR	JAWA TIMUR	Kota Kediri
216	BDI JEMBER GAJAH MADA	JL. GAJAH MADA NO. 84 JEMBER	JAWA TIMUR	Kab. Jember

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217	BDI SURABAYA GUBERNUR SURYO	JL. GUBERNUR SURYO NO.12, SURABAYA	JAWA TIMUR	Kota Surabaya
218	BDI MALANG KAWI	JL. KAWI NO. 15, MALANG	JAWA TIMUR	Kota Malang
219	BDI SURABAYA KEDUNGORO 2	Jl. Kedungoro No. 95	JAWA TIMUR	Kota Surabaya
220	BDI BANYUWANGI A YANI	JL. JEND A. YANI NO.41, BANYUWANGI	JAWA TIMUR	Kab. Banyuwangi
221	BDI SIDOARJO A YANI	JL. A. YANI NO.7, SIDOARJO	JAWA TIMUR	Kab. Sidoarjo
222	BDI SURABAYA COKLAT	JL. COKLAT NO. 8, SURABAYA	JAWA TIMUR	Kota Surabaya
223	BDI MADIUN COKROAMINOTO	JL. HOS COKROAMINOTO 124-126 MADIUN	JAWA TIMUR	Kota Madiun
224	BDI SURABAYA DARMO	JL. RAYA DARMO NO. 59, SURABAYA	JAWA TIMUR	Kota Surabaya
225	BDI SURABAYA DHARMAHUSADA	JL.DHRAMAHUSADA NO.168 SURABAYA	JAWA TIMUR	Kota Surabaya
226	BDI PONOROGO GAJAHMADA	KOMPLEK PERTOKOAN GAJAH MADA KAV,42-45 PONOROGO	JAWA TIMUR	Kab. Ponorogo
227	BDI SURABAYA HR MUHAMMAD	JL. HR MUHAMMAD 86 C-D, SURABAYA	JAWA TIMUR	Kota Surabaya
228	BDI SURABAYA JEMUR ANDAYANI	JL. JEMUR ANDAYANI 46 B-C, SURABAYA	JAWA TIMUR	Kota Surabaya
229	BDI SURABAYA KAPAS KRAMPUNG	JL. KAPAS KRAMPUNG NO. 106, SURABAYA	JAWA TIMUR	Kota Surabaya
230	BDI GRESIK KARTINI	JL. R.A. KARTINI NO. 236/5 GRESIK 61122	JAWA TIMUR	Kab. Gresik
231	BDI TULUNG AGUNG KASIHIN	JL. KAPTAN KASIHIN NO. 157, TULUNGAGUNG	JAWA TIMUR	Kab. Tulungagung
232	BDI SURABAYA KEMBANG JEPUN	JL.KEMBANG JEPUN NO.43 SURABAYA	JAWA TIMUR	Kota Surabaya
233	BDI JOMBANG KH HASYIM	JL. KH WAHID HASYIM 121, JOMBANG	JAWA TIMUR	Kab. Jombang
234	BDI SURABAYA KLAMPIS	JL. KLAMPIS JAYA NO.136 SURABAYA KLAMPIS	JAWA TIMUR	Kota Surabaya
235	BDI SURABAYA MARGOREJO INDAH	JL.MARGOREJO INDAH NO.90 SURABAYA	JAWA TIMUR	Kota Surabaya
236	BDI SURABAYA MAYJEN SUNGKONO	JL.MAYJEN SUNGKONO NO.75 SURABAYA	JAWA TIMUR	Kota Surabaya
237	BDI BLITAR MERDEKA	JL. MERDEKA 28 KAV.4-5, BLITAR	JAWA TIMUR	Kota Blitar
238	BDI MOJOKERTO SUDIRMAN	JL. MOJOPAHIT NO. 282 KEL. MENTIKAN KEC. PRAJURIT KULON KAB. MOJOKERTO	JAWA TIMUR	Kota Mojokerto
239	BDI PASURUAN PANDAAN	Kawasan Central Niaga Pandaan Kav. 7-8 Lk. Petungwulung, RT. 05 RW. 06, Kelurahan Petungsari, Kecamatan Pandaan, Kabupaten Pasuruan	JAWA TIMUR	Kab. Pasuruan
240	BDI SURABAYA PUCANG ANOM	Jalan Pucang Anom Timur No 281-281II Kelurahan Kertajaya, Kecamatan Gubeng Surabaya	JAWA TIMUR	Kota Surabaya
241	BDI SIDOARJO SEPANJANG	JL. RAYA BEBEKAN 24 SEPANJANG JATIM	JAWA TIMUR	Kab. Sidoarjo
242	BDI PASURUAN PS BESAR	JL. RAYA PASURUAN PERTOKOAN PS. BESAR A 28-29, PASURUAN	JAWA TIMUR	Kota Pasuruan
243	BDI SURABAYA MARGOMULYO	JL. RAYA MARGOMULYO NO. 9 BLOK AA NO. 10, KEL. BALONGSRI, KEC. TANDES, KOTA SURABAYA JATIM	JAWA TIMUR	Kota Surabaya
244	BDI BOJONEGORO SUROPATI	JL. UNTUNG SUROPATI NO. 26, BOJONEGORO	JAWA TIMUR	Kab. Bojonegoro
245	BDI MALANG SUTAN SYAHRIR	JL. SUTAN SYAHRIR NO.15 MALANG	JAWA TIMUR	Kota Malang
246	BDI PAMEKASAN TRUNOJOYO	JL. TRUNOJOYO NO. 63, PAMEKASAN MADURA	JAWA TIMUR	Kab. Pamekasan
247	BDI SURABAYA KERTAJAYA IC	JL. KERTAJAYA NO. 141, SURABAYA	JAWA TIMUR	Kota Surabaya
248	BDI SURABAYA WIYUNG	Ruko Taman Pondok Indah Raya-Menganti No. A-29 Surabaya	JAWA TIMUR	Kota Surabaya
249	BDS SURABAYA DIPONEGORO	Jl. Diponegoro No. 31, Surabaya, Jawa Timur 60241	JAWA TIMUR	Kota Surabaya
250	BDI SURABAYA DIPONEGORO	JL. DIPONEGORO NO. 160, SURABAYA	JAWA TIMUR	Kota Surabaya
251	BDI SURABAYA NGAGEL	KOMP. PERTOKOAN MANYAR INDAH PLAZA KAV. A-3, JL. NGAGEL JAYA SELATAN'-SURABAYA	JAWA TIMUR	Kota Surabaya
252	BDI SURABAYA MULYOSARI	JL. RAYA MULYOSARI 134, PB 14 SURABAYA	JAWA TIMUR	Kota Surabaya
253	BDI SURABAYA PASAR TURI	KOMP. SINAR GALAXY B-70 SURABAYA	JAWA TIMUR	Kota Surabaya
254	BDI PGB SURABAYA PANGLIMA SUDIRMAN	JL. PANGLIMA SUDIRMAN 11-17 SURABAYA	JAWA TIMUR	Kota Surabaya

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255	BDI SURABAYA RAJAWALI	JL. RAJAWALI 51-B SURABAYA	JAWA TIMUR	Kota Surabaya
256	BDI DENPASAR GUNUNG AGUNG	JL. GUNUNG AGUNG NO. 1 A, DENPASAR	BALI	Kota Denpasar
257	BDI MATARAM PEJANGGIK	JL. PEJANGGIK 117, MATARAM NTB	NUSA TENGGARA BARAT	Kota Mataram
258	BDI KUPANG SUMATERA	JL. SUMATERA NO. 43, KUPANG, NTT	NUSA TENGGARA TIMUR	Kota Kupang
259	BDI SINGARAJA A YANI	JL. A. YANI NO. 46, SINGARAJA	BALI	Kab. Buleleng
260	BDI BIMA SOEKARNO HATTA	Jl. Ir Soekarno Hatta RT 008, RW 003, Kelurahan Taruga, Kecamatan Rasanee Barat, Bima NTB	NUSA TENGGARA BARAT	Kab. Bima
261	BDI DENPASAR DIPONEGORO	JL. DIPONEGORO NO. 137 DENPASAR	BALI	Kota Denpasar
262	BDI SUMBAWA DIPONEGORO	JL. DIPONEGORO NO. 26 KEL. BUGIS, KEC. SUMBAWA, KAB. SUMBAWA PROP. NTB	NUSA TENGGARA BARAT	Kab. Sumbawa
263	BDI TABANAN GAJAH MADA	Jl. Gajah Mada No.9 Desa Delod Peken , Kecamatan Tabanan, Kabupaten Tabanan Propinsi Bali	BALI	Kab. Tabanan
264	BDI DENPASAR GATOT SUBROTO	JL. GATOT SUBROTO NO.79, DENPASAR	BALI	Kota Denpasar
265	BDI BADUNG GATOT SUBROTO BARAT	JL. GATOT SUBROTO BARAT 354, BADUNG	BALI	Kab. Badung
266	BDI DENPASAR HAYAM WURUK	JL. HAYAM WURUK NO. 246, DENPASAR	BALI	Kota Denpasar
267	BDI AMPENAN KOPERASI	JL. KOPERASI NO. 1, AMPENAN NTB	NUSA TENGGARA BARAT	Kota Mataram
268	BDI KUTA LEGIAN	JL. RAYA LEGIAN NO. 87 KUTA	BALI	Kab. Badung
269	BDI MANGGARAI ADI SUCIPT	JL. ADI SUCIPT 88A, RUTENG, NTT	NUSA TENGGARA TIMUR	Kab. Manggarai
270	BDI NEGARA NGURAH RAI	JL. NGURAH RAI NO. 101, NEGARA	BALI	Kab. Jembrana
271	BDI MAUMERE RAYA CENTIS	JL. RAYA CENTIS NO. 15 MAUMERE	NUSA TENGGARA TIMUR	Kab. Sikka
272	BDI ENDE SOEKARNO	JL. SOEKARNO NO. 77, ENDE NTT	NUSA TENGGARA TIMUR	Kab. Ende
273	BDI ATAMBUA SUDIRMAN	JL. JEND. SUDIRMAN NO. 26, ATAMBUA NTT	NUSA TENGGARA TIMUR	Kab. Belu
274	BDI SWETA TEGUH FAISAL	JL. SANDUBAYA NO 35. BERTAIS SWETA MATARAM	NUSA TENGGARA BARAT	Kota Mataram
275	BDI UBUD CAMPUAN	JL. IDA BAGUS MANIK, BANJAR AMBENGAN, PELIATAN UBUD, DENPASAR	BALI	Kab. Gianyar
276	BDI GIANYAR DHARMA GIRI IC	JL. DHARMA GIRI NO. 21, GIANYAR-BALI	BALI	Kab. Gianyar
277	BDI KUPANG SUDIRMAN	JL. JEND. SUDIRMAN NO. 88 C-D KEL. KUANINI, KEC. KOTA RAJA, KOTA KUPANG NTT	NUSA TENGGARA TIMUR	Kota Kupang
278	BDI Denpasar Mahendradata	Jl. Mahendradata No. 29 Denpasar Bali	BALI	Kota Denpasar
279	BDI BADUNG SUNSET ROAD	Jl. Sunset Road No. 101 G , Kuta	BALI	Kab. Badung
280	BDI BADUNG KEROBOKAN	JL. RAYA KEROBOKAN, DESA KEROBOKAN KELURAHAN BADUNG, KEC. KUTA UTARA, BALI	BALI	Kab. Badung
281	BDI DENPASAR NUSA DUA	Jl. By Pass Ngurah Rai, Depan Komplek Pertokoan Tragia-Nusa Dua, Bali	BALI	Kota Denpasar
282	BDI SIBOLGA IMAM BONJOL	JL. IMAM BONJOL NO.63, SIBOLGA-SUMATERA UTARA, 22522	SUMATERA UTARA	Kota Sibolga
283	BDI MEDAN PUTRI HIJAU	JL. PUTRI HIJAU NO. 2, MEDAN-SUMATERA UTARA 20111	SUMATERA UTARA	Kota Medan
284	BDI P.SIANTAR SUTOMO	JL. SUTOMO NO. 5 D/E, PEMATANG SIANTAR 21117	SUMATERA UTARA	Kota Pematang Siantar
285	BDI LHOKSUMAWA PERDAGANGAN	JL. PERDAGANGAN NO. 47-49, LHOKSEUMAWE-ACEH UTARA	ACEH	Kota Lhokseumawe
286	BDI BATAM RADEN PATAH	JL. RADEN PATAH NO. 15 A, LUBUK BAJA-BATAM. KODE POS 29444	KEPULAUAN RIAU	Kota Batam
287	BDI MEDAN BINJAI	JL. JEND. SUDIRMAN NO.60, BINJAI-SUMATERA UTARA KODE POS 20711	SUMATERA UTARA	Kota Binjai
288	BDI MEDAN DIPONEGORO	JL. P. DIPONEGORO NO. 35, MEDAN-SUMATERA UTARA 20152	SUMATERA UTARA	Kota Medan
289	BDI RANTAU PRAPAT A DAHLAN	JL. KH AHMAD DAHLAN NO.94, RANTAU PRAPAT-SUMATERA UTARA 21413	SUMATERA UTARA	Kab. Labuhan Batu
290	BDI TANJUNG BALAI COKROAMINOTO	JL. COKROAMINOTO 48 A, TJ. BALAI ASAHAN-SUMATERA UTARA 21312	SUMATERA UTARA	Kota Tanjung Balai
291	BDI DELI SERDANG SUTOMO	JL. SUTOMO NO. 85 , LUNUK PAKAM, KAB. DELI SERDANG	SUMATERA UTARA	Kab. Deli Serdang
292	BDI KISARAN IMAM BONJOL	JL. IMAM BONJOL 178, KISARAN-SUMATERA UTARA 21215	SUMATERA UTARA	Kab. Asahan

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293	BDI MEDAN ISKANDAR MUDA	JL. ISKANDAR MUDA NO.226-230, MEDAN-SUMATERA UTARA-20112	SUMATERA UTARA	Kota Medan
294	BDI MEDAN KRAKATAU	JL.KRAKATAU NO.127-127A, MEDAN	SUMATERA UTARA	Kota Medan
295	BDI PADANG SIDEMPUAN MERDEKA	JL. MERDEKA NO.22, PADANG SIDEMPUAN-SUMATERA UTARA-22718	SUMATERA UTARA	Kota Padang Sidempuan
296	BDI MEDAN PANDU	JL. PANDU 41/70, MEDAN-SUMATERA UTARA 20212	SUMATERA UTARA	Kota Medan
297	BDI MEDAN PEMUDA	JL. PEMUDA NO. 5 A-D, MEDAN-SUMATERA UTARA 20151	SUMATERA UTARA	Kota Medan
298	BDI TEBING TINGGI SUDIRMAN	Jl. Jend.Sudirman No.158 Kelurahan Badak Bejuang Kecamatan Rambutan Kota Tebing Tinggi Sumatera Utara	SUMATERA UTARA	Kota Tebing Tinggi
299	BDI MEDAN THAMRIN	JL.THAMRIN NO.93-95, MEDAN-SUMATERA UTARA 20214	SUMATERA UTARA	Kota Medan
300	BDI MEDAN TOMANG ELOK	KOMP.TOMANG ELOK BLOK BB NO.98,SEIKAMBING,MEDAN	SUMATERA UTARA	Kota Medan
301	BDI MEDAN PETISAH	Jl. Nibung Utama No.3-4, Kelurahan Petisah Tengah, Kecamatan Medan Barat, Medan, Propinsi Sumatera Utara.	SUMATERA UTARA	Kota Medan
302	BDI BATAM NAGOYA	BANK DUTA BUILDING NAGOYA JL.IMAM BONJOL NAGOYA BATAM KODE POS 29444	KEPULAUAN RIAU	Kota Batam
303	BDI TANJUNG PINANG POS	JL. KETAPANG NO.49 TANJUNG PINANG-KEP.RIAU	KEPULAUAN RIAU	Kota Tanjung Pinang
304	BDI BIREUEN KOL. HUSEIN YUSUF	JL. KOLONEL HUSEIN YUSUF NO. 1, BIREUN	ACEH	Kab. Aceh Jeumpa/ Bireuen
305	BDI LANGSA TEUKU UMAR	JL. TEUKU UMAR NO.114, LANGSA-ACEH TIMUR	ACEH	Kota Langsa
306	BDI TANJUNG MORAWA IC	Jl. Irian No. 111 Tanjung Morawa Medan	SUMATERA UTARA	Kab. Deli Serdang
307	BDI BATAM BOTANIA	Komp Pertokoan Botania Garden Blok A No 02 Batam Center	KEPULAUAN RIAU	Kota Batam
308	BDS ACEH	Jl. Tengku Cik Ditiro No.9, Peuniti, Banda Aceh 23241	ACEH	Kota Banda Aceh
309	BDI MEDAN A. YANI	JL. AHMAD YANI NO. 74, MEDAN-SUMATERA UTARA 20111	SUMATERA UTARA	Kota Medan
310	BDI MEDAN ASIA	JL. ASIA 184C, MEDAN	SUMATERA UTARA	Kota Medan
311	BDI MEDAN ASIA MEGA MAS	RUKO MEDAN ASIA JL.ASIA INDAH BLOK C NO.10-11 KEL. SUKARAMAI II, KEC. MEDAN AREA, MEDAN	SUMATERA UTARA	Kota Medan
312	BDI GUNUNG SITOLI DIPONEGORO	JL.DIPONEGORO NO.143 KEL.IILIR KEC.GUNUNGSITOLI KAB NIAS KODE POS 22815	SUMATERA UTARA	Kab. Nias
313	BDI MEDAN KATAMSO	RUKO KAMPUNG BARU KATAMSO, JL.KATAMSO NO.731 A MEDAN	SUMATERA UTARA	Kota Medan
314	BDI MEDAN CITRA GARDEN	JL. CITRA GARDEN BLOK B1-20, MEDAN	SUMATERA UTARA	Kota Medan
315	BDI MEDAN PUSAT PASAR	JL. PUSAT PASAR NO.P 187, MEDAN-SUMATERA UTARA	SUMATERA UTARA	Kota Medan
316	BDI MEDAN RAHMADSYAH	JL. RAHMADSYAH NO. 22, MEDAN-SUMATERA UTARA	SUMATERA UTARA	Kota Medan
317	BDI MEDAN SETIA BUDI	JL.SETIABUDI NO.4 MEDAN	SUMATERA UTARA	Kota Medan
318	BDI MEDAN TANJUNG PURA	JL. PEMUDA NO. 30, TANJUNGPURA-SUMATERA UTARA (20853).	SUMATERA UTARA	Kab. Langkat
319	BDI MEDAN YOS SUDARSO	JL YOS SUDARSO 152D, MEDAN	SUMATERA UTARA	Kota Medan
320	BDI STABAT ZAINAL ARIFIN	JL. ZAINAL ARIFIN 774, STABAT KAB. LANGKAT	SUMATERA UTARA	Kab. Langkat
321	BDI KARIMUN PRAMUKA	JL. PRAMUKA NO. 69, TANJUNG BALAI KARIMUN	KEPULAUAN RIAU	Kab. Karimun
322	BDI BATAM PALM SPRING	KOMPLEK PALM SPRING BATAM CENTER BLOK D1 NO. 8 DAN 9	KEPULAUAN RIAU	Kota Batam
323	BDI BENGKULU SUPRAPT	JL. S. PARMAN NO. 35, BENGKULU 38223	BENGKULU	Kota Bengkulu
324	BDI PADANG SUDIRMAN	JL. JEND. SUDIRMAN NO. 40, PADANG 25128	SUMATERA BARAT	Kota Padang
325	BDI PALEMBANG SUDIRMAN	JL. JEND. SUDIRMAN NO. 440, PALEMBANG 30125	SUMATERA SELATAN	Kota Palembang
326	BDI JAMBI SUTOMO	JL. DR. SUTOMO NO. 40, JAMBI 36113	JAMBI	Kota Jambi
327	BDI PEKANBARU WAHID HASYIM	JL. W HASYIM NO. 2 PEKANBARU 28111	RIAU	Kota Pekanbaru
328	BDI BUKITTINGGI A YANI	JL. A. YANI NO.116F, BUKIT TINGGI, SUMBAR	SUMATERA BARAT	Kota Bukittinggi

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329	BDI BATU RAJA AKMAL	JL. AKMAL NO.75, BATU RAJA SUMSEL 32116	SUMATERA SELATAN	Kab. Ogan Komering Ulu
330	BDI PALEMBANG BASUKI RAHMAT	JL. BASUKI RAHMAT NO.897 C-D PALEMBANG	SUMATERA SELATAN	Kota Palembang
331	BDI PADANG BUNDO KANDUNG	JL. BUNDO KANDUNG NO. 23 , KODE POS 25118	SUMATERA BARAT	Kota Padang
332	BDI LUBUK LINGGAU YOS SUDARSO	Jl. Yos Sudarso No.103, RT.001, Kel. Cereme Taba, Kec. Lubuklinggau Timur II, Provinsi Sumatera Selatan	SUMATERA SELATAN	Kota Lubuklinggau
333	BDI PEKANBARU HR SUBRANTAS	JL.HR SUBRANTAS, KOMP.METROPOLITAN CITY BLOK A-6 PANAM, PEKANBARU	RIAU	Kota Pekanbaru
334	BDI INDRAGIRI HULU SULTAN	JL. SULTAN RT/RW.18/06, KEL. KAMPUNG BESAR KOTA, KEC. RENGAT, KAB. INDRAGIRI HULU	RIAU	Kab. Indragiri Hulu
335	BDI JAMBI KOTA INDAH	JL. GATOT SUBROTO KOMP. KOTA INDAH BLOK A-B NO.1 JAMBI, KODE POS 36134	JAMBI	Kota Jambi
336	BDI JAMBI KUALA TUNGKAL	JL. NELAYAN NO. 5 KUALA TUNGKAL 36512	JAMBI	Kab. Tanjung Jabung Barat
337	BDI MUARA BUNGO LTS SUMATERA	JL. LINTAS SUMATERA KM 1 NO. 26 MUARA BUNGO JAMBI 37212	JAMBI	Kab. Bungo
338	BDI PANGKAL PINANG SUDIRMAN	JL. MASJID JAMIK NO. 27, PANGKAL PINANG 33132	BANGKA BELITUNG	Kota Pangkal Pinang
339	BDI PEKANBARU PROF YAMIN	JL. PROF. M. YAMIN NO. 19 B-C PEKANBARU 28113	RIAU	Kota Pekanbaru
340	BDI PEKANBARU RIAU	JL. GRIYA, RUKO NO. 1 & 2, PEKANBARU, TAMPAN	RIAU	Kota Pekanbaru
341	BDI PAYAKUMBUH SOEKARNO HATTA	JL. SOEKARNO-HATTA NO. 80 PAYAKUMBUH KODE POS.26222	SUMATERA BARAT	Kota Payakumbuh
342	BDI PRABUMULIH SUDIRMAN	Jl. Jendral Sudirman NO.20 RT 004/RW 002, Kel. Tugu Kecil, Kec. Prabumulih Timur, Sumsel 31111	SUMATERA SELATAN	Kota Prabumulih
343	BDI DURI SUDIRMAN	JL. SUDIRMAN NO. 151-152 DURI 28884	RIAU	Kab. Bengkalis
344	BDI BAGAN BATU SUDIRMAN	JL.JEND SUDIRMAN NO.761 BAGAN BATU	RIAU	Kab. Rokan Hilir
345	BDI DUMAI SUKAJADI	JL. DIPONEGORO NO. 81 A-B DUMAI, 28812	RIAU	Kota Dumai
346	BDI PEKANBARU TUANKU TAMBUSAI	JL.TUANKU TAMBUSAI NO.12 A,PEKANBARU	RIAU	Kota Pekanbaru
347	BDI JAMBI HAYAM WURUK	JALAN HAYAM WURUK NO. 03, TALANG JAUH, JELUNTUNG, JAMBI	JAMBI	Kota Jambi
348	BDI PALEMBANG MESJID LAMA	JL. MESJID LAMA NO. 170 PALEMBANG. 30125	SUMATERA SELATAN	Kota Palembang
349	BDI INDRAGIRI HILIR M.BOYA	JL.M.BOYA RT/RW.01/11,KEL. TEMBILAHAN KAB. INDRAGIRI HILIR	RIAU	Kab. Indragiri Hilir
350	BDI PEKANBARU SIMPANG PASAR BAWAH	JL. M. YATIM NO. 65 RT/RW 003/001 KEL. KAMPUNG DALAM, KEC. SENAPELAN, PEKANBARU, PROV RIAU	RIAU	Kota Pekanbaru
351	BDI PALANGKARAYA A YANI	JL. A. YANI NO. 82, PALANGKARAYA	KALIMANTAN TENGAH	Kota Palangkaraya
352	BDI BANJARMASIN LAMBUNG MANGKURAT	JL. LAMBUNG MANGKURAT NO. 50, BANJARMASIN	KALIMANTAN SELATAN	Kota Banjarmasin
353	BDI BALIKPAPAN SUDIRMAN	JL. JEND.SUDIRMAN NO. 54 BALIKPAPAN	KALIMANTAN TIMUR	Kota Balikpapan
354	BDI SAMARINDA SUDIRMAN	JL. JEND. SUDIRMAN NO. 31 SAMARINDA	KALIMANTAN TIMUR	Kota Samarinda
355	BDI PONTIANAK TANJUNG PURA	Jl. Tanjung Pura No.102, Pontianak	KALIMANTAN BARAT	Kota Pontianak
356	BDI TANJUNG REDEP AKB SANIPA	JL. AKB SANIPA NO. 669 TJ. REDEB	KALIMANTAN TIMUR	Kab. Berau
357	BDI PANGKALAN BUN ANTASARI	Jalan Pangeran Antasari No.135, RT/RW 01/01 Desa Kampung Raja, Kecamatan Arut Selatan, Kabupaten Kotawaringin Barat, Propinsi Kalimantan Tengah	KALIMANTAN TENGAH	Kab. Kotawaringin Barat
358	BDI SANGATTA YOS SUDARSO	Jl. Yos Sudarso II RT. 14 Sangatta Utara Kec. Sangatta, Kab Kutai Timur Prop Kalimantan Timur	KALIMANTAN TIMUR	Kab. Kutai Timur
359	BDI KETAPANG MERDEKA	JL. MERDEKA NO. 181, KETAPANG, KALIMANTAN BARAT	KALIMANTAN BARAT	Kab. Ketapang
360	BDI BONTANG A. YANI	Jl. Jend Ahmad Yani No. 2 Rt. 09 Bontang Utara Kalimantan Timu	KALIMANTAN TIMUR	Kota Bontang
361	BDI KOTABARU PUTRI CIPTSARI	JL. PUTRI CIPTSARI 8-10 KOTA BARU	KALIMANTAN SELATAN	Kab. Kota Baru
362	BDI TARAKAN YOS SUDARSO	Jl. Yos Sudarso No.8A-8B, Kelurahan Karang Rejo, Kecamatan Tarakan Barat, Kalimantan Utara, 77112	KALIMANTAN TIMUR	Kota Tarakan

No	Branches	Address	Region	Area
363	BDI BANJARMASIN A YANI	JL. A.YANI KM. 2.5 NO. 81, BANJARMASIN	KALIMANTAN SELATAN	Kota Banjarmasin
364	BDI BANJAR BARU A. YANI	JL. A. YANI KM 34, NO 31 BANJARBARU	KALIMANTAN SELATAN	Kota Banjarbaru
365	BDI KOTABARU BATU LICIN	JL. RAYA BATU LICIN NO. 2-3 BATU LICIN, KOTABARU	KALIMANTAN SELATAN	Kab. Kota Baru
366	BDI SAMARINDA CITRA NIAGA	JL. MULAWARMAN NO. 27 RT 28, KEL. PELABUHAN, KEC. SAMARINDA ILIR, KOTAMADYA SAMARINA, PROVINSI KALTIM	KALIMANTAN TIMUR	Kota Samarinda
367	BDI SIANTAN KHATULISTIWA	JL. KHATULISTIWA NO. H-99, SIANTAN	KALIMANTAN BARAT	Kab. Pontianak
368	BDI SAMPIT MAYJEN SUTOYO	JL. MAYJEND. SUTOYO NO 86, SAMPIT	KALIMANTAN TENGAH	Kab. Kotawaringin Timur
369	BDI MELAWI JUANG	JL. JUANG BLOK H NO. 3 DAN 4, NANGA PINOH, KAB. MELAWI	KALIMANTAN BARAT	Kab. Melawi
370	BDI SINTANG MT HARYONO	JL MT. HARYONO NO. 5, SINTANG	KALIMANTAN BARAT	Kab. Sintang
371	BDI SINGKAWANG NIAGA	JL. NIAGA NO. 5-7, SINGKAWANG	KALIMANTAN BARAT	Kota Singkawang
372	BDI NUNUKAN PATIMURA	JL. PATTIMURA RT.02, KEL. NUNUKAN TIMUR, KEC. NUNUKAN, KALIMANTAN TIMUR	KALIMANTAN TIMUR	Kab. Nunukan
373	BDI BALIKPAPAN PANDANSARI	Jl. Pandansari No.2 Rt 15 Balikpapan	KALIMANTAN TIMUR	Kota Balikpapan
374	BDI BANJARMASIN PANGERAN ANTASARI	Jl Pangeran Antasari No. 95, Banjarmasin	KALIMANTAN SELATAN	Kota Banjarmasin
375	BDI TANAH GROGOT SUPRAPT	JL. R.A KARTINI NO. 42 TANAH GROGOT	KALIMANTAN TIMUR	Kab. Pasir
376	BDI SAMARINDA PAHLAWAN	JL. PAHLAWAN RT.032, KEL. DADI MULYA KEC. SAMARINDA ULU SAMARINDA	KALIMANTAN TIMUR	Kota Samarinda
377	BDI PONTIANAK SEIPINYUH	JL. JURUSAN PONTIANAK, SUNGAI PINYUH (DEPAN SPBU SEI PINYUH), PONTIANAK	KALIMANTAN BARAT	Kab. Pontianak
378	BDI TANJUNG SELOR SKIP II	JL. SKIP II KAVLING 20 T.J. SELOR	KALIMANTAN TIMUR	Kab. Bulungan
379	BDI PONTIANAK ST MUHAMMAD	JL. ST. MUHAMMAD NO. 173, PONTIANAK	KALIMANTAN BARAT	Kota Pontianak
380	BDI BALIKPAPAN A YANI	JL. JEND. A. YANI NO.8 RT.002 KARANG JATI, BALIKPAPAN	KALIMANTAN TIMUR	Kota Balikpapan
381	BDI SANGGAU A YANI	JL. AHMAD YANI NO. 99 KABUPATEN SANGGAU KALIMANTAN BARAT	KALIMANTAN BARAT	Kab. Sanggau
382	BDI BANJARMASIN BRIGJEN H.HASAN BASRI	JL. BRIGJEN H. HASAN BASRI NO. 47 D RT 17, BANJARMASIN	KALIMANTAN SELATAN	Kota Banjarmasin
383	BDI PONTIANAK GAJAH MADA	JL. GAJAH MADA NO.132 PONTIANAK KAL-BAR	KALIMANTAN BARAT	Kota Pontianak
384	BDI PONTIANAK KH. WAHID HASYIM	JL. KH WAHID HASYIM NO. 24-26, PONTIANAK KALIMANTAN BARAT	KALIMANTAN BARAT	Kota Pontianak
385	BDI PEMANGKAT M HAMBAL	JL. MUH. HAMBAL NO. 48, PEMANGKAT	KALIMANTAN BARAT	Kab. Sambas
386	BDI PONTIANAK SUNGAI RAYA DALAM	JL. SUNGAI RAYA DALAM NO. C. KEL. BANGKA BELITUNG DARAT, KEC. PONTIANAK TENGGARA, KOTA PONTIANAK KAL BAR	KALIMANTAN BARAT	Kota Pontianak
387	BDI TENGGARONG MADUNINGRAT	JL. KH. AHMAD MUKHSIN NO. 19 RT IV KEL. TIMBAU, KEC. TENGGARONG KAB. KUTAI KATANEGARA, PROVINSI KALIMANTAN TIMUR	KALIMANTAN TIMUR	Kab. Kutai Kartanegara
388	BDI PALU HASANUDIN	JL.ST.HASANUDIN NO.27, PALU-SULAWESI TENGAH	SULAWESI TENGAH	Kota Palu
389	BDI JAYAPURA A YANI	JL.A.YANI NO.9,JAYAPURA	PAPUA	Kota Jayapura
390	BDI MAKASSAR A YANI	JL.A.YANI NO.11-13, MAKASSAR	SULAWESI SELATAN	Kota Makassar
391	BDI GORONTALO A YANI	JL.A.YANI NO.58, GORONTALO	GORONTALO	Kota Gorontalo
392	BDI AMBON DIPONEGORO	JL.DIPONEGORO NO.34, AMBON	MALUKU	Kota Ambon
393	BDI KENDARI SAM RATULANGI	JL. SAM RATULANGI NO 183-185, MANDONGA, KENDARI	SULAWESI TENGGARA	Kota Kendari
394	BDI MANADO SUTOMO	JL.DR.SUTOMO NO.62, MANADO-SULAWESI UTARA	SULAWESI UTARA	Kota Manado
395	BDI TERNATE PAHLAWAN REVOLUSI	JL. BOULEVARD RUKO JATILAND KEL. GAMALAMA, KEC. KOTA, TERNATE TENGAH	MALUKU UTARA	Kota Ternate
396	BDI PINRANG A MAKASAU	JL.ANDI MAKASAU NO.34, PINRANG	SULAWESI SELATAN	Kab. Pinrang
397	BDI SORONG A YANI	JL. JENDRAL AHMAD YANI, KEL REMU UTARA, KEC. SORONG, PAPUA BARAT	PAPUA BARAT	Kota Sorong
398	BDI BONE AGUS SALIM	JL.AGUS SALIM NO.1, BONE	SULAWESI SELATAN	Kab. Bone

No	Branches	Address	Region	Area
399	BDI LUWUK BANGGAI	JL.A. YANI NO.104, LUWUK BANGGAI-SULAWESI TENGAH	SULAWESI TENGAH	Kab. Banggai
400	BDI RANTEPAO A YANI	JL. DIPONEGORO NO.33, RANTEPAO, TANA TORAJA, SULAWESI SELATAN	SULAWESI SELATAN	Kab. Tana Toraja
401	BDI PARE PARE HASANUDIN	JL.ST.HASANUDIN NO.50, PARE-PARE	SULAWESI SELATAN	Kota Pare-Pare
402	BDI BIAK IMAM BONJOL	JL.IMAM BONJOL NO.34, BIAK	PAPUA	Kab. Biak Numfor
403	BDI KOTAMOBAGU KARTINI	JL.KARTINI NO.203, KOTAMOBAGU-SULAWESI UTARA	SULAWESI UTARA	Kota Kotamobagu
404	BDI MAKASSAR LATIMOJONG	JL.G.LATIMOJONG NO.22, MAKASAR	SULAWESI SELATAN	Kota Makassar
405	BDI MERAUKE MANDALA	JL.RAYA MANDALA NO.71, MERAUKE	PAPUA	Kab. Merauke
406	BDI WAJO SENGKANG	JL.RA.KARTINI NO.124-126, WAJO	SULAWESI SELATAN	Kab. Wajo
407	BDI PALOPO RAMBUTAN	RUKO TERMINAL BLOK E NO.1-2 JL. RAMBUTAN KOTAMADYA PALOPO	SULAWESI SELATAN	Kota Palopo
408	BDI ABEPURA RAYA ABE	RUKO ABEPURA, JL. RAYA ABEPURA, KOTARAJA	PAPUA	Kota Jayapura
409	BDI BULUKUMBA SAM RATULANGI	JL. SAM RATULANGI KEL. CAILE KEC. UJUNG BULU KAB, BULUKUMBA, SULAWESI SELATAN	SULAWESI SELATAN	Kab. Bulukumba
410	BDI MAKASSAR SLAMET RIYADI	JL. SLAMET RIYADI NO. 1, MAKASSAR	SULAWESI SELATAN	Kota Makassar
411	BDI SIDRAP SUDIRMAN	JL.JEND SUDIRMAN NO. 48, SIDRAP	SULAWESI SELATAN	Kab. Sidenreng Rappang
412	BDI MAKASSAR SULAWESI	KOMP. PASAR BUTUNG RUKO BLOK S NO. 10-11. JL. SULAWESI	SULAWESI SELATAN	Kota Makassar
413	BDI MANADO TOAR	JL. TOAR NO. 17, MANADO-SULAWESI UTARA	SULAWESI UTARA	Kota Manado
414	BDI MINAHASA TOMOHON	JL.RAYA TOMOHON NO.40A, TOMOHON, MINAHASA-SULAWESI UTARA	SULAWESI UTARA	Kota. Tomohon
415	BDI TOLI TOLI USMAN BINOL	Jl. Usman Binol RW VII, Kecamatan Baolan, Kelurahan Baru, Kabupaten Tolitoli, Provinsi Sulawesi Tengah	SULAWESI TENGAH	Kab. Toli-Toli
416	BDI SUNGGUMINASA W HASYIM	Jalan KH Wahid Hasyim No 181A RT/RW 002/03, Sungguminasa, Somba Opu, Gowa	SULAWESI SELATAN	Kab. Gowa
417	BDI BAU BAU YOS SUDARSO	JL. YOS SUDARSO NO. 17, BAU-BAU	SULAWESI TENGGARA	Kota Bau-Bau
418	BDI MANOKWARI Y SUDARSO	JL.YOS SUDARSO NO.41 E/F, MANOKWARI PAPUA	PAPUA BARAT	Kab. Manokwari
419	BDI NABIRE YOS SUDARSO	JL.YOS SUDARSO NO.12, NABIRE IRIAN JAYA	PAPUA	Kab. Nabire
420	BDI TIMIKA YOS SUDARSO	JL. YOS SUDARSO NO. 12, TIMIKA, PAPUA	PAPUA	Kab. Mimika
421	BDI MAKASSAR CENDRAWASIH	JL.CENDRAWASIH NO.240, MAKASAR	SULAWESI SELATAN	Kota Makassar
422	BDI PALU GAJAH MADA IC	JL. GAJAH MADA NO. 136, PALU-SULAWESI TENGAH	SULAWESI TENGAH	Kota Palu
423	BDI MAKASSAR PANAKUKANG	JL.BOULEVARD RUKO JASPER II/24-25, MAKASSAR	SULAWESI SELATAN	Kota Makassar
424	BDI MAKASSAR PANNAMPU	JL. Tinumbu No.321, Makassar	SULAWESI SELATAN	Kota Makassar
425	BDI MANADO RANOTANA KAROMBASAN IC	JL.S.RATULANGI NO.399, RANOTANA, MANADO-SULAWESI UTARA	SULAWESI UTARA	Kota Manado
426	BDI MAKASSAR VETERAN SELATAN	JL. VETERAN SELATAN NO. 455C-455 D, MAKASSAR	SULAWESI SELATAN	Kota Makassar
427	BDI BITUNG YOS SUDARSO	Jl. Yos Sudarso No. 76, Kel. Bitung Tengah, Kota Bitung, Provinsi Sulawesi Utara	SULAWESI UTARA	Kota Bitung
428	BDI MASOHI A.SOULISSA IC	Jl. Abdullah Soulissa No. 111 Masohi, Kabupaten Maluku Tengah	MALUKU	Kab. Maluku Tengah
429	BDI MAKALE MERDEKA	JL.MERDEKA NO.30, MAKALE	SULAWESI SELATAN	Kab. Tana Toraja
430	BDI SENTANI KEMIRI	JL. RAYA KEMIRI NO.541, SENTANI, JAYAPURA	PAPUA	Kota Jayapura

SHARIA BRANCHES <

No	Branches	Address	Region	Area
1	BDS LAPANGAN ROOS	Jl. KHA Syafi'ie No.127 A, Tebet , Jakarta Selatan	JAKARTA	Jakarta Selatan
2	BDS CIRACAS	Jl Raya Bogor No. 2 KM.22, Kel. Rambutan, Kec. Ciracas, Jakarta Timur	JAKARTA	Jakarta Timur
3	BDS BANDUNG-MERDEKA	Jl. Merdeka 40, Bandung	JAWA BARAT	Kota Bandung
4	BDS SOLO-SLAMET RIYADI	Jl.Kapten Piere Tendean 199 Solo	JAWA TENGAH	Kota Solo
5	BDS SURABAYA-DIPONEGORO	Jl. Diponegoro 31 Surabaya, Jawa Timur	JAWA TIMUR	Kota Surabaya
6	KCS DENPASAR-GUNUNG AGUNG	Jl.Gajah Mada No.22,Denpasar	BALI	Kota Denpasar
7	BDS MEDAN-DIPONEGORO	JL. P. DIPONEGORO NO. 35, MEDAN, SUMATERA UTARA	SUMATERA UTARA	Kota Medan
8	BDS BANDA ACEH	JL. SRI RATU SAFIATUDDIN NO.54, NANGGROE ACEH DARUSSALAM, 23122	ACEH	Kota Banda Aceh
9	KCS PALEMBANG SUDIRMAN	Jl. Jend. Sudirman No. 440, Palembang	SUMATERA SELATAN	Kota Palembang
10	BDS BANJARBARU-A.YANI	JL A YANI KM 40 NO 6 MARTAPURA KALIMANTAN SELATAN	KALIMANTAN SELATAN	Kota Banjarbaru
11	BDS MAKASSAR-A.YANI	JL. A. YANI NO. 11-13, MAKASSAR	SULAWESI SELATAN	Kota Makassar

> OJK REFERENCE NO. 30/POJK.04/2016

Annual Report of Public Company and SEOJK NO 30/SEOJK.04/2016: Form and Content of Annual Report of 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:	
i. summary of key financial information;	11-14
ii. stock information (if any);	16-17
iii. the Board of Directors report;	30-35
iv. the Board of Commissioners report;	24-27
v. profile of Issuer or Public Company;	48-100
vi. management discussion and analysis;	104-141
vii. corporate governance applied by the Issuer or Public Company;	306-489
viii. corporate social and environmental responsibility of the Issuer or Public Company;	490-492
ix. audited annual report; and	533-767
x. surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan;	44-45
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:	
i. income/sales;	11-12
ii. gross profit;	
iii. profit (loss);	
iv. total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	
v. total comprehensive profit (loss);	
vi. total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	

Description	Page	
vii. earning (loss) per share;	11-12	
viii. total assets;		
ix. total liabilities;		
x. total equities;		
xi. profit (loss) to total assets ratio;		
xii. profit (loss) to equities ratio;		
xiii. profit (loss) to income ratio;		
xiv. current ratio;		
xv. liabilities to equities ratio;		
xvi. liabilities to total assets ratio; and		
xvii. 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:		
i. shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:		16
1) number of outstanding shares;		16
2) market capitalization based on the price at the Stock Exchange where the shares listed on;		16
3) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and		16
4) 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;		
ii. 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:	N/A	
1) date of corporate action;		
2) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;		
3) number of outstanding shares prior to and after corporate action; and		
4) share price prior to and after corporate action;		
iii. 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	
iv. 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		
The Board of Directors Report should at least contain the following items:		
i. the performance of the Issuer or Public Company, at least covering:		
1) strategy and strategic policies of the Issuer or Public Company;	31-32	
2) comparison between achievement of results and targets; and	32-33	
3) challenges faced by the Issuer or Public Company;	32	
ii. description on business prospects;	32	
iii. implementation of good corporate governance by Issuer or Public Company; and	33	
iv. changes in the composition of the Board of Directors and the reason behind (if any);	35	
d. The Board of Commissioners Report		
The Board of Commissioners Report should at least contain the following items:		
i. assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	25	

Description	Page
ii. supervision on the implementation of the strategy of the Issuer or Public Company;	25
iii. view on the business prospects of the Issuer or Public Company as established by the Board of Directors;	25
iv. view on the implementation of the corporate governance by the Issuer or Public Company;	26
v. changes in the composition of the Board of Commissioners and the reason behind (if any); and	27
vi. the frequency and procedure of providing advice to members of the Board of Directors;	N/A
e. Profile of the Issuer or Public Company	
Profile of the Issuer or Public Company should cover at least:	
i. 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;	48
ii. 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:	48
1) address;	48
2) telephone number;	48
3) facsimile number;	48
4) e-mail address; and	48
5) website address;	48
iii. brief history of the Issuer or Public Company;	49
iv. vision and mission of the Issuer or Public Company;	60-61
v. line of business according to the latest Articles of Association, and types of products and/or services produced;	
vi. 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;	56-59
vii. the Board of Directors profiles include:	
1) name and short description of duties and functions;	
2) latest photograph;	
3) age;	
4) citizenship;	
5) education;	
6) history position, covering information on:	70-79, 372-373
a) legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	
b) 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	
c) working experience and period in and outside the Issuer or Public Company;	
7) competency enhancement education and/or training program for member of the Board of Directors during the year under review (if any); and	382-387
8) 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;	394

Description	Page
viii. the Board of Commissioners profiles, at least include:	
1) name;	
2) latest photograph;	
3) age;	
4) citizenship;	
5) education;	
6) history position, covering information on:	
a) legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	62-69, 332-333
b) legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	
c) 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	
d) working experience and period in and outside the Issuer or Public Company;	
7) competency enhancement education and/or training program for member of the Board of Commissioner during the year under review (if any);	341-342
8) affiliation with other members of the Board of Commissioners, and major shareholders (if any) including name of the affiliated party; and	394
9) statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	333-334
ix. 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;	331-332, 372-373
x. number of employees and description of distribution of education level and age of the employee in the year under review;	88-89
xi. names of shareholders and ownership percentage at the end of the fiscal year, including:	
1) shareholders having 5% (five percent) or more shares of Issuer or Public Company;	
2) Commissioners and Directors who own shares of the Issuers or Public Company; and	90-91
3) groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	
xii. number of shareholders and ownership percentage at the end of the fiscal year, based on:	
1) ownership of local institutions;	
2) ownership of foreign institutions;	
3) ownership of local individual; and	90-91
4) ownership of foreign individual;	
xiii. 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;	90
xiv. 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);	92
For subsidiaries, include the addresses of the said subsidiaries;	
xv. 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;	93

Description	Page
xvi. 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);	94
xvii. name and address of capital market supporting institutions and/or professionals;	97
xviii. 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	N/A
xix. awards and/or certification of national and international scales bestowed on the Issuer or Public Company during the last fiscal year (if any), covering:	
1) name of award and/or certification;	
2) organization/institution that gives the awards; and	98-99
3) award/certificate validity period (if any);	
f. Management Discussion and Analysis	
Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	
i. operational review per business segment, according to the type of industry of the Issuer or Public Company including:	
1) production, including process, capacity, and growth;	107-119
2) income/sales; and	
3) profitability;	
ii. 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:	
1) current assets, non-current assets, and total assets;	125-135
2) short term liabilities, long term liabilities, total liabilities;	
3) equities;	
iii. the capacity to pay debts by including the computation of relevant ratios;	135-136
iv. accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	135-136
v. capital structure and management policies concerning capital structure, including the basis for determining the said policy;	136
vi. discussion on material ties for the investment of capital goods, including the explanation on at least:	N/A
1) the purpose of such ties;	
2) source of funds expected to fulfill the said ties;	
3) currency of denomination; and	
4) steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	
vii. discussion on investment of capital goods which was realized in the last fiscal year, at least include:	N/A
1) type of investment of capital goods;	
2) objective of the investment of capital goods; and	
3) value of the investment of capital goods;	
viii. material Information and facts that occurring after the date of the accountant's report (if any);	137
ix. 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;	137
x. comparison between target/projection at beginning of year and result (realization), concerning:	
1) income/sales;	
2) profit (loss);	137
3) capital structure; or	
4) others that deemed necessary for the Issuer or Public Company;	
xi. target/projection at most for the next one year of the Issuer or Public Company, concerning:	137

Description	Page
1) income/sales;	
2) profit (loss);	
3) capital structure; or	
4) dividend policy;	
5) or others that deemed necessary for the Issuer or Public Company;	
xii. marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	116-117
xiii. description regarding the dividend policy during the last 2 (two) fiscal years, at least:	137
1) dividend policy;	
2) the date of the payment of cash dividend and/or date of distribution of non-cash dividend;	
3) amount of cash per share (cash and/or non cash); and	
4) amount of dividend per year paid;	
xiv. use of proceeds from Public Offerings, under the condition of:	138
1) 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	
2) 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;	
xv. 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:	138
1) transaction date, value, and object;	
2) name of transacting parties;	
3) nature of related parties (if any);	
4) description of the fairness of the transaction; and	
5) compliance with related rules and regulations;	
xvi. changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	139
xvii. changes in the accounting policy, rationale and impact on the financial statement (if any);	141
g. Corporate Governance of the Issuer or Public Company	
Corporate Governance of the Issuer or Public Company contains at least:	
i. the Board of Directors, covering:	370-387
1) the tasks and responsibilities of each member of the Board of Directors;	
2) statement that the Board of Directors has already have board manual or charter;	
3) 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;	
4) 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;	
5) information on the resolution from the AGM of the previous 1 (one) year, covering:	
a) AGM resolutions that were realized during the fiscal year; and	
b) explanation for the unrealized resolution;	
6) information regarding the AGM resolution in the year under review, including:	
a) AGM resolutions that were realized during the fiscal year; and	
b) explanation for the unrealized resolution;	

Description	Page
7) assessment on the performance of the committee under the Board of Directors;	
ii. the Board of Commissioners, among others include:	330-342
1) duties and responsibilities of the Board of Commissioners;	
2) statement that the Board of Commissioner has already have the board manual or charter;	
3) procedure, legal basis, structure, and amount of remuneration for each member of Board of Commissioners;	
4) 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	
5) 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:	
a) procedure for the implementation of performance assessment;	
b) criteria for assessment; and	
c) assessor;	
6) assessment on the performance of the committees under the Board of Commissioners; and	
7) in the event that the Board of Commissioners does not establish the Nomination and Remuneration Committee, than should contain at least:	
a) reason not to establish the committee; and	
b) procedure of nomination and remuneration performed in the year under review;	
iii. 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:	474-477
1) name;	
2) duty and responsibility of Sharia Supervisory Board; and	
3) 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;	
iv. Audit Committee, among others covering:	352-355
1) name and position in the committee;	
2) age;	
3) citizenship;	
4) education background;	
5) history of position; including:	
a) legal basis for the appointment as member of the committee;	
b) dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
c) working experience and period in and outside the Issuer or Public Company;	
6) period and terms of office of the member of Audit Committee;	
7) statement of independence of the Audit Committee;	
8) policies and implementation of the frequency of meeting of the Audit Committee and attendance of member of Audit Committee;	
9) education and/or training during the year under review (if any); and	
10) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	
v. 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:	356-369, 388-393
1) name and position in the Committee;	
2) age;	

Description	Page
3) citizenship;	
4) education background;	
5) history of position, including:	
a) legal basis for the appointment as member of the committee;	
b) dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
c) working experience and period in and outside the Issuer or Public Company;	
6) period and terms of office of the member of Audit Committee;	
7) description of duty and responsibility;	
8) statement that the Committee has already have the Charter;	
9) statement of independence of the Committee;	
10) policies and frequency of meeting of the committee, and attendance of each member of the committee in the said meetings;	
11) education and/or training during the year under review (if any); and	
12) brief description on the activities of the committee;	
vi. Corporate Secretary, including:	395-407
1) name;	
2) domicile;	
3) history of position, including:	
a) legal basis for the appointment as Corporate Secretary; and	
b) working experience and period in and outside the Issuer or Public Company;	
4) education background;	
5) education and/or training during the year under review; and	
6) brief description on the implementation of duties of the Corporate Secretary in the year under review;	
vii. Internal Audit Unit, among others including:	N/A
1) name of Head of Internal Audit Unit;	
2) history of position, including:	
a) legal basis for the appointment as Head of Internal Audit Unit; and	
b) working experience and period in and outside the Issuer or Public Company;	
3) qualification or certification as internal auditor (if any);	
4) education and/or training during the year under review;	
5) structure and position of Internal Audit Unit;	
6) description of duties and responsibilities;	
7) statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	
8) brief description on the implementation of duty of Internal Audit Unit during the year under review;	
viii. description on internal control system adopted by the Issuer or Public Company, at least covering:	427
1) financial and operational control, and compliance to the other prevailing rules; and	
2) review on the effectiveness of internal control systems;	
ix. risk management system implemented by the company, at least includes:	465-469

Description	Page
1) general description about the company's risk management system the Issuer or Public Company;	
2) types of risk and the management; and	
3) review the effectiveness of the risk management system applied by the Issuer or Public Company;	
x. 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:	428-430
1) substance of the case/claim;	
2) status of settlement of case/claim; and	
3) potential impacts on the condition of the Issuer or Public Company;	
xi. 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);	430
xii. information about codes of conduct of the Issuer or Public Company, includes:	444-446
1) key points of the code of conduct;	
2) socialization of the code of conduct and enforcement; and	
3) 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;	
xiii. information about corporate culture (if any) of the Issuer or Public Company;	443
xiv. description of employee or management stock ownership program of the Issuer or Public Company, among others contains:	
1) number of share and/or option;	
2) period;	
3) requirement for eligible employee and/or management; and	
4) exercised price;	
xv. description of whistleblowing system at the Issuer or Public Company (if any), among others include:	447-448
1) mechanism for violation reporting;	447
2) protection for the whistleblower;	447
3) handling of violation reports;	447
4) unit responsible for handling of violation report; and	447
5) results from violation report handling, at least includes:	
a) number of complaints received and processed during the fiscal year; and	448
b) follow up of complaints;	
xvi. implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	
1) statement regarding recommendation that have been implemented; and/or	448-452
2) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	
h. Social and Environmental Responsibility of the Issuer or Public Company	490-492
i. Information on social and environmental responsibility of the Issuer or Public Company that covers policies, types of programs, and cost, among others related to:	
1) environment, among others:	
a) the use of environmentally friendly and recyclable materials and energy;	N/A*

Description	Page
b) the waste treatment systems of the Issuer or Public Company;	N/A*
c) mechanism for filling complaint on environmental issues; and	
d) environmental certifications;	
2) employment practices, occupational health and safety, among others:	
a) gender equality and equal work opportunity;	
b) work and safety facilities;	
c) employee turnover;	
d) work incident rate;	
e) education and/or training;	
f) remuneration; and	
g) mechanism for filling complaint on employment issues;	
3) social and community development, among others:	
a) the use of local work force;	
b) empowerment of local communities among others through the use of raw material produced by the community or by providing education;	
c) improvement of public social facilities and infrastructure;	
d) other form of donation; and	
e) dissemination of the policies and procedures of anti-corruption at the Issuers or Public Company, and training on anti-corruption (if any);	
4) products and/or services responsibilities, among others:	
a) consumers' health and safety;	
b) products and/or services information; and	
c) facilities, number, and resolution of consumer complaint.	
ii. 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	492
iii. 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	532-767
j. 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	
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.	44-45