



# CORPORATE DATA

# PRODUCTS AND SERVICES

## CONSUMER BANKING

### DANAMON LEBIH PRO

Danamon LEBIH PRO is a unique savings product designed to meet the needs of transactions in foreign currencies. Here are some advantages of the Danamon LEBIH PRO Savings Account:

- 9 currencies in 1 account, consisting of IDR, USD, AUD, SGD, JPY, CNY, EUR, GBP, NZD.
- Competitive foreign exchange rates, with a 5x difference guarantee if a more competitive rate is found.
- Ease and benefits of transacting abroad with the Danamon LEBIH PRO Debit Card:
  - o No conversion fees.
  - o Auto switching currency.
  - o 5% cashback per month for every transaction.
  - o Savings on cash withdrawal fees at Mastercard/Cirrus/Maestro network ATMs.
- Ease and benefits of transacting domestically with the Danamon LEBIH PRO Debit Card:
  - o 5% cashback per month for transactions at Gas Stations & Supermarket/Minimarket.
  - o 99 times no admin fees per month for transfers via BI-FAST through D-Bank PRO and cash withdrawals at ALTO/Prima/ATM Bersama network ATMs.

### DANAMON SAVE

Danamon Save provides you with digital savings suitable for fulfilling all your digital transaction needs with the following advantages:

- No Administration Fees.
- No Cash Withdrawal Fees at Various Domestic ATMs for up to 20 times per month.
- No Transfer Fees via BI-FAST through D-Bank PRO for up to 20 times per month.
- 5% cashback per month up to IDR 100,000 for shopping transactions on online e-commerce using the Danamon Debit/ATM Card.
- QRIS cashback at various favorite merchants.

### FLEXIMAX

Premium savings product with several benefits, such as:

- Attractive interest rates.
- No RTGS/SKN/Clearing transfer fees.
- No transfer fees to other Banks via BI-FAST.
- No domestic cash withdrawal fees at ATM of other Banks in ALTO/Prima/ATM Bersama network ATMs.
- No overseas cash withdrawals fees in Mastercard/Cirrus/Maestro network ATMs.

### TABUNGAN DANAMONADIRA

Tabungan DanamonAdira is a savings account specifically designed for customers who open an account through PT Adira Dinamika Multi Finance Tbk ("ADMF") when they apply for ADMF credit facilities, featuring a special autodebit for Adira financing that is activated immediately.

### TABUNGAN CITA2KU

An installment savings product with attractive interest rates to make all your dreams come true. Deposit start at IDR 200,000 per month, with flexible period starting from 1 to 15 years.

### DANAMON TIME DEPOSIT

A product with placement of funds that offer competitive interest rate, flexibility of tenor and multiple choice of currencies.

## WEALTH MANAGEMENT

We provide a wide selection of investment products according to customer needs, which include:

### MUTUAL FUND

Choice of various Mutual Fund products (including equity, fixed income, balanced, money market, and protected) in Rupiah & USD denominations covering various markets and sectors from all over the world, with support from 9 leading Investment Manager business partners who have long experience running business in Indonesia.

- PT Schroder Investment Management Indonesia.
- PT BNP Paribas Investment Partners.
- PT Manulife Asset Management Indonesia.
- PT BRI Investment Management.
- PT Batavia Prosperindo Asset Management.
- PT Bahana TCW Investment Management.
- PT Ashmore Asset Management Indonesia Tbk.
- PT Eastspring Investments Indonesia.
- PT Sucorinvest Asset Management).

Apart from that, Danamon also have several choices of ETF Mutual Fund products in collaboration with PT Indo Premier Investment Management as Investment Manager and Indo Premier Sekuritas as Dealer Participant.

### BONDS

- Indonesia Government Bonds denominated in Indonesia Rupiah and US Dollars are debt securities issued by the Government of Republic Indonesia based on conventional principles (Surat Utang Negara) or Sharia principles (Surat Berharga Syariah Negara), with fixed or floating coupons/income distribution and a various tenors.
- Corporate Bond Products in Rupiah denomination are debt securities issued by companies (state-owned enterprises/private) with fixed coupon and a various tenors.

### FOREIGN EXCHANGE

A foreign exchange transaction services with agreed rate by both parties on the transaction date. Since 2022, Danamon launched FX Online Feature in D-Bank PRO with competitive live rates in trading hours. This feature provides convenience for customers to fulfill their forex transaction needs directly from the palm of their hand. These forex products also supported by 'FX Direct Call' services which gives possibility for customers to do forex transactions directly with the Treasury Team and 'FX Leave Order' services which gives customer a chance to do forex transaction order placement with agreed rate starting from market closing until market opening on the next day.

### STRUCTURED PRODUCT

Investment in Rupiah and foreign currencies that are combination of derivative and non-derivative instruments, offering potentially higher return compared to conventional time deposit. Structured Products can serve as an alternative investment for investors with short to medium investment horizon. Currently, PT Bank Danamon Indonesia Tbk offers 2 (two) Structured Products: Market Linked Deposit (MLD) and Dual Currency Investment (DCI).

### DANAMON CARDS

Danamon credit, charge, and payment cards offer seamless transactions and designed to complement your lifestyle.

### DANAMON GRAB CREDIT CARD

Danamon Grab Credit Card is designed to empower Indonesia's young generation with smart financial solutions. For every IDR 2,500 spent on the Grab app, cardholders earn 5 D-Points, redeemable for exciting rewards, including shopping vouchers, airline miles and various other redemption options. Additionally, the card offers a flexible installment program of up to 36 months, making transactions more manageable and convenient.

### DANAMON VISA PLATINUM CREDIT CARD

Danamon Visa Platinum Credit Card offers exclusive benefits tailored for you and your family. Enjoy 10% cashback up to Rp200,000 every month for retail transactions on weekends, get 1 D-Point for every transaction of Rp2,500 and enjoy exciting promos that you and your family can enjoy.

### DANAMON MASTERCARD PLATINUM CREDIT CARD

Now, make #WacanaJadiNyata easier for the whole family! With Danamon Mastercard Platinum Credit Card, various personal needs can be fulfilled more practically and economically. Get 1 D-Point reward for every transaction worth Rp2,500, 5% cashback for bill payments up to Rp100,000 and easy transactions through QRIS.

### DANAMON JCB PRECIOUS CREDIT CARD

Danamon JCB Precious Credit Card is designed for travel enthusiasts seeking exclusive privileges. Enjoy 10% cashback up to Rp200,000 every month for retail transactions on weekends, get 1 D-Point for every transaction of Rp2,500 and enjoy exciting promos that you and your family can enjoy.

### DANAMON MASTERCARD® WORLD CREDIT CARD

This premium card is designed to complement your modern lifestyle with exclusive benefits and privileges. Earn rewards faster with 3 D-Points for every IDR 2,500 spent and redeemable for a variety of exciting rewards. Enjoy complimentary access to airport lounges in major cities across Indonesia, along with exclusive offers at select hotels and restaurants, making every experience more rewarding.

### DANAMON VISA INFINITE CREDIT CARD

This premium card offers exclusive privileges tailored for a refined lifestyle. Earn rewards faster with 3 D-Points for every IDR 2,500 spent and redeemable for a variety of exciting rewards. Enjoy unlimited access to airport lounges in major Indonesian cities, along with

exclusive benefits at top hotels and restaurants, ensuring a seamless and rewarding experience wherever you go.

#### **DANAMON WORLD ELITE™ MASTERCARD® CREDIT CARD**

This prestigious credit card is exclusively designed for premium customers seeking unforgettable experiences. Enjoy enhanced rewards, earning 12 D-Points for every IDR 2,500 spent overseas and 8 D-Points for domestic transactions—significantly faster than standard credit cards. Cardholders also receive complimentary access to airport lounges and select golf clubs across Indonesia, along with travel insurance and purchase protection for added peace of mind while traveling and shopping.

#### **DANAMON AMERICAN EXPRESS® GOLD CARD**

Danamon American Express Gold Card offers seamless transactions with exclusive privileges. Earn Membership Rewards® points and redeemable for a wide selection of flight, hotel, and shopping vouchers, enhancing your lifestyle with unparalleled convenience and benefits.

#### **PLATINUM CARD® DANAMON**

Platinum Card Danamon is exclusively designed for distinguished individuals, offering unparalleled privileges and personalized services. Enjoy 2 Membership Rewards® Point for every IDR 2,500 spent worldwide, flexible card limits tailored to your spending needs, and comprehensive travel insurance coverage of up to IDR 5 billion for you and your family. Experience 24/7 dedicated assistance through a Relationship Manager or The

Platinum Card Service, ensuring seamless support for all your lifestyle and financial needs.

#### **DANAMON AMERICAN EXPRESS® GOLD BUSINESS CARD**

This Business Card is designed for individuals within the small-to-medium business sector who require a reliable payment tool to support their business operations. This card offers enhanced flexibility with two key features: Early Pay Cashback, which rewards customers for making full payments, and Defer Pay Option, which provides tiered interest rates based on balance of remaining payments. These features are tailored to help businesses manage cash flow effectively while benefiting from a seamless payment experience.

#### **DANAMON AMERICAN EXPRESS® CORPORATE CARD**

This card is designed to provide efficiency and cost-saving solutions for medium-sized and multinational companies, enabling them to effectively manage their daily business expenses.

#### **DANAMON PAYLIGHT® CARD**

Danamon PayLight Card is a virtual card designed to make shopping effortless and convenient for users, embodying the spirit of #AntiRibet #JadiRingan (free of hassle and unburdening). With the ability to shop now and pay in installments, this card offers a 0% interest installment feature for up to 3 months. Users can set spending limits tailored to their needs and enjoy the flexibility of customizing the virtual card display according to their preferences.

## **CONSUMER CREDIT PRODUCTS**

### **MORTGAGE**

Danamon Mortgage product is a financing tool issued by PT Bank Danamon Indonesia Tbk with property collateral. It has a minimum installment period of 1 (one) year and a maximum of 30 (thirty) years. Interest rates for Danamon Mortgage products consist of:

- Fixed tiers until the end of the Credit period (for certain loan tenors).
- Fixed for a certain period and will be floating in period thereafter.

Terms and interest rates may differ according to the type of product and the financing objectives.

Danamon Mortgage is designed to assist customers in financing the purchase of houses, shop houses and apartments. It also helps them financing house/villas renovations and constructions through property collateral, with various selection of products and characteristics.

#### **a. KPR Danamon**

This provides financing for the purchase of houses/shop houses/offices, whether new or used, as well as for buildings that are ready stock or are indented. The maximum loan offered is Rp15 billion while the installment periods range from 1 to 30 years\*.

#### **b. Kredit Pemilikan Apartemen (KPA)**

This product provides financing for the purchase of apartments/SOHOs (Small Office Home Offices)/Condotels/



Town House Strata Titles/ Shop Houses Strata Titles/ Condominiums, whether new or used, as well as buildings in ready stock or indented. The maximum loan offered is Rp15 billion with installment periods ranging from 1 to 30 years\*.

**c. Kredit Perbaikan dan Pembangunan Rumah (KPPR)**

These are loans granted for the purpose of building or renovating residential houses, shop-houses. The maximum loan offered is Rp15 billion with installment periods ranging from 1-30 years\*.

**d. Kavling Siap Bangun (KSB)**

This service grants loans for the purpose of purchasing lots on top of which residential houses will be built. KSB is only granted for certain developer locations. The maximum loan offered is Rp15 billion with installment periods ranging from 1 to 7 years\*.

**e. Kredit Multi Guna (KMG)**

This service grants loans for obtaining cash funds wherein collateral is owned by the debtor. The type of collateral is homes, stores/offices or apartments. The maximum loan offered is Rp8 billion and with installment periods ranging from 1 to 10 years\*.

\*) Subject to change according to Danamon's policy.

**KREDIT PEMILIKAN MOBIL/ MOTOR (KPM) PRIMA**

Kredit Pemilikan Mobil/Motor (KPM) Prima is a vehicle financing product managed by PT Adira Dinamika Multi Finance, Tbk. that offers 2-wheeled (motorcycle)

and 4-wheeled (car) vehicle financing to Danamon customers with competitive interest rates. It provides this service for both passenger and commercial vehicles, and has simple document requirements and comprehensive insurance options.

**MULTI-PURPOSE LOAN (MPL)**

This Multi-Purpose Loan (MPL) is a cash loan product that is provided by pledging vehicle or motorcycle ownership documents. This service is managed by PT Adira Dinamika Multi Finance, Tbk. and is offered to Danamon customers with competitive interest rates, simple document requirements and comprehensive insurance options.

**BANCASSURANCE**

**PRIMAJAGA**

This term life insurance product provides protection against death and disability risks through monthly benefits (or as a substitute for family income). Customers get 50% premium returns if no claims occur during the coverage period.

**PRIMAJAGA 100**

This term life insurance product provides protection against death and disability risks through monthly benefits (or as a substitute for family income). Customers get premium refund according to the entry age level, if no claims occur during the coverage period.

**PROTEKSI PRIMA MEDIKA**

Prima Medika Protection is an insurance product with Hospital Treatment Benefits with premium refund at the end of the contract if there are no claims for 5 (five) consecutive policy years.

**PROTEKSI PRIMA AMANAH**

A sharia life insurance product that provides Death Benefits, Total Permanent Disability Benefits, and End of Membership Benefits. It offers a minimum of 100% of the total premiums (contributions) that have been paid.

**PROTEKSI PRIMA INVESTA OPTIMAL**

Unit link life insurance with a lump sum premium payment that provides investment benefits and life protection at the same time. Key benefits include additional protection against inflation risks and investment benefits.

**PROTEKSI PRIMA INVESTA UTAMA**

Unit link life insurance with regular premium payments which provides several benefits; The benefits include investment benefits, death benefits due to illness, and death benefits due to accidents amounting to 200% of the total asset insured.

**PROTEKSI PRIMA PERLINDUNGAN UTAMA**

A unit-linked life insurance with periodic premium payments. It provides optimal protection until the insured is 110 years old and comes with a variety of additional insurance options.

**PROTEKSI PRIMA RENCANA UTAMA**

Proteksi Prima Rencana Utama is a unit-linked life insurance product done with regular premium payments that offers comprehensive life protection. It targets middle and upper class customers who need optimal protection. It comes with an investment element.

### PROTEKSI PERLINDUNGAN SYARIAH

Sharia-based unit link life insurance with regular premium payments that provides optimal protection until the Insured is 110 years old, equipped with a variety of additional insurance options.

### PROTEKSI PRIMA EMAS PLUS

Proteksi Prima Emas Plus is an endowment insurance product that provides guaranteed benefit payments for retirement needs. It also offers transfers of wealth from the age of maturity to the end-of-coverage period.

### PROTEKSI PRIMA PENDAPATAN BERENCANA

A dual-purpose life insurance product with a coverage period of 20 (twenty) years. The premium payment period varies: premiums all at once or every 5 years. It provides coverage benefits in the form of annual cash payment benefits starting from the 6th anniversary of the policy, death benefits and benefits at the end-of-coverage period.

### PROTEKSI PRIMA WARISAN TERENCANA

Proteksi Prima Warisan Terencana is a whole life insurance that offers death benefits due to natural causes and additional benefits for death due to accidents and benefits for the end of the coverage period.

### PROTEKSI PRIMA MASA DEPAN

This is a Dwi Guna insurance product for customers who want to protect their family and children in the future by providing them with long-term protection benefits to prepare them for future funds.

### PRIMA UTAMA

### PROTEKSI PRIMA SEHAT GLOBAL

A health insurance product that offers comprehensive protection for medical expenses within and beyond Indonesia (according to individual billings). It comes with optional benefits (i.e. Outpatient Benefits, Dental Benefits and Childbirth Benefits) and is also marketed under a Family Plan option.

### PROTEKSI PRIMA KRITIS ANDALAN

A health insurance product that provides coverage benefits for four major critical end-stage illnesses (Cancer, Heart Attack, Stroke, or Kidney Failure) with a 100% premium refund.

### PROTEKSI PRIMA SIAGA

An insurance product that provides death benefits, total permanent disability benefits, temporary disability benefits and end-of-coverage benefits (customers get a 50% premium return at the end of the 5<sup>th</sup> year).

### PROTEKSI PRIMA HARAPAN

This is a Critical Illness Insurance product with two stages of protection benefits against critical illness: Early Stage Critical Illness Benefits and Late Stage Critical Illness Benefits.

### PENSION FUNDS OF FINANCIAL INSTITUTION (DPLK) OF MANULIFE INDONESIA

This is a defined contribution pension fund program designed to provide employees/participants with financial guarantees when they reach retirement age. This product can be used by employees as part of their companies or as individuals. It's a pension program that allows employees to more easily be able to retire in prosperity. The program can also

help companies/entrepreneurs to be successful in their business, as it can boost employee loyalty and productivity in the workplace.

### GROUP LIFE AND HEALTH

This Protection Program is aimed at Companies to provide their employees with a sense of security in case unexpected risks occur, such as health issues. This offer works for both outpatients and inpatients, as well as for mental healthcare services.

### ASURANSI KEBAKARAN

An insurance product that provides compensation for your residence and personal property in the event of loss or damage due to risks such as fire, explosion, lightning, aircraft collision, and smoke.

### ASURANSI PROPERTI

Development of Fire Insurance products with extended coverage options for risks such as riots & civil commotion, theft, landslides, floods, earthquakes, volcanic eruptions, and tsunamis. This insurance product also provides protection for properties and their contents (inventory) according to the occupation.

### ASURANSI KENDARAAN BERMOTORRODA 4 (AUTOCILLIN)

An insurance product that provides coverage for your car. The coverage provided by Autocillin Car Insurance includes Comprehensive and Total Loss Only guarantees, which can be extended to cover risks such as floods, earthquakes, civil commotion, legal liability to third parties, and personal accident coverage for drivers and passengers. Currently, Autocillin is equipped with the best features, such as Emergency Roadside Assistance, and service features like the Autocillin Mobile Claim

Application and Autocillin Mobile Service, ensuring continuous delivery of the best service with a fast and easy process.

#### **ASURANSI KENDARAAN BERMOTOR RODA 2 (MOTOPRO)**

An insurance product that provides coverage for your motorcycle ("Insured"). Compensation is provided for total loss/damage or damage exceeding 75% (seventy-five percent) of the motorcycle directly caused by fire or accidents such as collisions, impacts, overturning, skidding, falling, malicious acts, theft, or other traffic accidents, in accordance with the Indonesian Standard Motor Vehicle Insurance Policy (PSAKBI).

#### **HEAVY EQUIPMENT INSURANCE**

This insurance provides protection for your Company's heavy equipment, such as tractors, bulldozers, excavators and crane diggers (and others) from losses or damages due to collisions, fire, theft, or accidents caused by third parties.

#### **ASURANSI KARGO**

This insurance provides protection against risks that may occur during the shipment of goods, whether by land, air, or sea transportation. Coverage begins when the goods leave the warehouse or storage location and continues while they are in transit at the port (ordinary transit) until they reach their destination.

#### **ASURANSI REKAYASA**

This insurance provides protection against material damage or losses that occur accidentally, unexpectedly, and are not excluded from the insured object. It also provides liability coverage for damage or loss suffered by third-party. Protection is provided

during the construction period or installation phase. Additionally, it covers damage or loss of machinery or electronic equipment under its responsibility.

#### **ASURANSI PERLINDUNGAN UMKM (SME PACKAGES)**

This insurance provides protection for businesses against asset loss, business interruption, customer or visitors, and for owners and employees. Business protection is maximized with the extended coverage options. It offers four extended coverage options (such as asset protection, business interruption, customer or visitor protection, and owner and employee protection).

#### **ASURANSI PERJALANAN (ZURICH TRAVEL INSURANCE)**

An insurance product that provides protection against various travel risks, both domestically and internationally, such as trip cancellation, loss or damage to luggage, and illness during travel.

#### **HEALTH INSURANCE - MEDICILLIN**

This product is a form of employee benefit in the health insurance program provided by companies for their employees. Medicillin guarantees outpatient health costs, hospitalization, childbirth, surgery and other medical procedures. Policyholders can easily access important information and policy data through the Medicillin App from their devices. Through this product, Medicillin has collaborated with Halodoc (a leading digital platform in Indonesia) to provide convenience in consulting services with doctors and for buying medicine online.

#### **PERSONAL INSURANCE**

A product that provides protection if the insured dies or is permanently disabled due to an accident.

#### **ACCIDENT**

#### **ASURANSI MIKRO TIPUS**

A micro-health insurance product that specifically protects customers suffer from typhus. It provides daily care benefits of Rp500,000 per day for up to 10 days when hospitalized.

#### **ASURANSI MIKRO DEMAM BERDARAH**

Micro health insurance product that specifically protects customers suffer from Dengue Fever with daily treatment benefits of Rp500,000 per day for up to 10 days when hospitalized.

#### **ASURANSI MIKRO DEMAM BERDARAH PLUS – DBANK PRO**

Micro health insurance product that provides daily inpatient compensation benefits and lump sum compensation if the Insured is diagnosed with Dengue Fever or Dengue Hemorrhagic Fever by a Doctor and laboratory examination results that show that the Insured has a decrease in platelet count to below 150,000 or a positive NS1 test result.

#### **ASURANSI MIKRO HOSPITAL CASH PLAN 5 DISEASES – DBANK PRO**

Micro health insurance product that provides daily inpatient compensation up to the maximum coverage value specified in the Coverage Summary if the Insured medically requires inpatient services after being diagnosed by a doctor for one or more of the 5 covered diseases, including Dengue Fever and/or Dengue Hemorrhagic Fever, Typhus, Pneumonia, Meningitis, and Diphtheria.

### AUTOCILLIN – DBANK PRO

Autocillin has long been recognized as a Top Brand in the car insurance industry in Indonesia ever since it was launched 18 years ago. The comprehensive protection that Autocillin offers for the policyholder's car covers the risk of collisions, fire, theft, legal liability to third parties, riots, terrorism and sabotage, floods, earthquakes, and accidents for the policyholder and family (including medical expenses).

### MOTOPRO – DBANK PRO

This is Indonesia's leading motorcycle insurance product. It protects motorbikes from the risk of loss and total damage (that exceeds 75%) due to accidents. Policyholders are also protected if they have an accident while riding a motorbike, except for accidents at home and at work.

### ASURANSI PERJALANAN (ZURICH TRAVEL INSURANCE) – DBANK PRO

Travel insurance product that provides various protection benefits while traveling. The benefits provided include the risk of personal accidents, medical and other emergency benefits, trip cancellation and changes, protection for baggage and personal effects, costs for repatriating bodies and other related costs, and other need-based benefits.

### ASURANSI PROTEKSI PRIMA ANDALAN

A life insurance product designed to help you prepare for the risks of Death Due to Natural Causes or Death Due to Accidents. Additionally, this product provides a Benefit at the End of the Coverage Period in the form of a 50% refund of the total premiums paid.

### DANAMON SYARIAH

#### DANAMON LEBIH PRO iB

Danamon LEBIH PRO iB is a Sharia savings product under a Custody (Wadiah) scheme provided for individual customers who need transaction solutions in various currencies, including 9 (nine) currencies with one account and no transaction fees.

#### DANAMON SAVE iB

A special savings product for individual customers in Rupiah, in accordance with the principles of Sharia Profit Sharing (*Mudharabah*) and Deposits (*Wadiah*), which prospective buyers can open anywhere and anytime through the digital services of the D-Bank PRO application. Danamon Save iB helps customers manage their finances for various needs such as monthly expense management or long-term planning.

#### TABUNGAN DANAMON LEBIH iB

Danamon LEBIH iB believes that every effort, every rupiah, or every little thing matters. Therefore, Danamon LEBIH iB is a Sharia product that tries to value every rupiah customers earn. It's time for the customers to have better financial control as they enjoy every feature of Danamon LEBIH iB.

#### TABUNGAN FLEXIMAX iB

Transactional savings products use sharia principles of profit sharing (*mudharabah*) in rupiah currency specifically offered to individual and institutional/ Company customers and provide attractive profit sharing according to their placement balance but with minimal costs such as administration fee and transaction fee via ATM.

### TABUNGAN iB WADIAH

Savings product with a deposit agreement (Wadiah contract), which provides convenience and freedom of transactions for customers, with minimal costs such as free monthly administration and transaction fees (cash withdrawals & balance checks at ATMs of other Banks, transfers to other Banks).

### TABUNGAN HAJI iB

Savings that facilitate customers to realize their intention to take Hajj. Both for customers who have met the initial deposit requirements and customers who are planning funds for the Hajj pilgrimage.

- **Rekening Tabungan Jemaah Haji (RTJH)**

Providing convenience for customers to register for the Hajj pilgrimage by paying an initial deposit for the Hajj Organizing Fee (BPIH) of Rp25 million which is connected directly to the Indonesian Ministry of Religious Affairs' Integrated Hajj Computerized System (SISKOHAT).

- **Tabungan Rencana Haji iB**

A Sharia-compliant savings plan of profit sharing (*Mudharabah*) in Rupiah currency offered specifically to realize customers' intention to do Hajj. Funds will be debited every month through an auto debit process from the source account to the iB Hajj Planning Savings account with the deposit amount and time period according to the customer's choice.



**TABUNGAN BISA UMRAH iB**

Sharia-compliant term savings under *Mudharabah* (Profit Sharing) scheme that assists customers in planning funds for their Umrah. Customers save monthly through automatic debits from the debit source account to the BISA Umrah iB Savings account. The amount of regular deposits per month depends on customer's choice starting from Rp300,000 to Rp5 million with terms ranging from 6 to 72 months. BISA Umrah iB savings comes with insurance protection benefits (*Umrah* Plan Protection), which is a collaboration between the Bank and PT Manulife Indonesia Life Insurance.

**TABUNGAN BISA QURBAN iB**

The planned savings product uses the Sharia principle under the profit sharing (*Mudharabah*) scheme in Rupiah currency, offered to realize the intention to do *Qurban*. Funds will be debited monthly through an auto debit process from the source account to the BISA Qurban iB Savings account with the deposit amount and time period depending on Customer's choice.

**TABUNGAN PERENCANAAN SYARIAH iB**

Savings plan with Sharia principles of profit sharing (*Mudharabah*) to help customers plan personal finances for e.g. children's education, worship plans, and various other goals online via the D-Bank PRO application and Social Banking application. Opening an account becomes easier because it can be done anytime and anywhere. Customers can choose a regular savings period with daily or weekly or monthly options when opening an account.

**GIRO BISA iB**

The business current account product under *Mudharabah* (profit sharing) scheme that offers transaction freedom, and provides more benefits for customers, such as ease of transactions using Internet Banking (D-Bank PRO & D-Connect), 24 Hour Account and Transaction Information Services via Hello Danamon, making it easier for customers to manage cash flow.

**DEPOSITO SYARIAH**

A term savings product managed in accordance with sharia principles and intended for individual or Corporate customers under a profit sharing (*Mudharabah*) scheme.

**LAYANAN PEMBAYARAN HAJI KHUSUS**

PT Bank Danamon Indonesia Tbk (Danamon) through its Sharia Business Unit (UUS) has been appointed as the Bank that can receive deposits - fees for organizing the Hajj (BPS-Bipih) by the Hajj Financial Management Agency (BPKH) which gives convenience for members of the Hajj community and prospective Hajj pilgrims to access Danamon services, especially special Hajj deposit payment services through Bank Danamon branches, which is a special Hajj deposit payment service in dollars (USD).

**LAYANAN PENERIMAAN WAKAF TUNAI**

Danamon Syariah has been appointed as an LKS-PWU (Sharia Financial Institution - Cash *Waqf* Recipient) which provides Cash *Waqf* Receipt Services and makes it easy to pay endowment cash

*waqf* in cash via the Social Banking application or socialbanking.id. in collaboration with digital partner PT Minasa Fin Teknologi Syariah and Nazhir who has been certified as a Cash *Waqf* Management Institution, giving *waqf* is now more comfortable and reliable.

**PROTEKSI PRIMA AMANAH**

Sharia-based term life insurance product that covers death compensation, total permanent disability benefits and benefits at the end of the membership period in the form of a return of contributions that have been formed (if any) when the policy matures.

**SHARIA MORTGAGE iB**

Sharia compliant mortgage solutions with installments of up to 20 years under (Ijarah Muntahiya Bit Tamlik) scheme and - *Musyarakah Mutanaqisah* (MMQ) partnership scheme.

**PEMBIAYAAN KEPEMILIKAN RUMAH DANAMON LEBIH SYARIAH iB**

A home ownership financing solution linked to a savings account. With this product, customers will receive additional profit sharing (benefit) on the funds available in their savings account, which will be used for early principal repayment outside the regular installment schedule. The amount of the benefit is subject to the Bank's policy based on the average savings balance and the timeliness of installment payments.

### SHARIA EMPLOYEE COOPERATIVE FINANCING

Financing under *Mudharabah* (profit sharing) scheme for that is distributed to members of the Employee Cooperative who need to meet their financial need with receivables as collateral.

### SHARIA RURAL BANK FINANCING

Working capital financing under *Mudharabah* (profit sharing) scheme to BPRS (Sharia People's Credit Bank) distributed to BPRS customers to meet working capital, investment and multi-purpose needs.

### SHARIA WORKING CAPITAL FINANCING

A short-term financing product provided to meet working capital needs in accordance with Sharia principles.

### SHARIA INVESTMENT FINANCING

A medium and long term financing product provided for investment purposes such as capital goods/ fixed assets or other production facilities in accordance with Sharia principles.

### SHARIA IB LEASING

A working capital and investment financing product offered as leasing/hire purchase of certain assets with the option of transferring asset ownership at the end of the rental period through sale and purchase or gift according to Sharia principles.

### TRADE FINANCE IB

Sharia-compliant comprehensive Trade Finance service and financing solutions to meet working capital and business investment needs.

### IB KORAN SHARIA ACCOUNT FINANCING (PRKS)

Financing for working capital needs for business entities with an extendable term of 1 year in the form of a Current Account and in accordance with Sharia principles.

### UNSECURED LOAN

#### DANA INSTANT

Dana Instant is an unsecured multi-purpose loan facility for individuals with competitive interest that can be used to meet all needs, the application and process is quiet easy and comes with many tenor options of up to 3 years and a loan limit of up to Rp200 million.

### ATM SERVICES

24-hour Online Electronic Banking service with cash withdrawal facilities, balance checks, overbooking, Inter- Bank transfers, purchases and payments - additional Astra Credit Company (ACC) Payment features - vehicle credit installments and "Lifestyle" Data Package Purchases (Telkomsel). Customers can access more than 1,400 Danamon ATMs across Indonesia and supported by tens of thousands of ATMs with local networks such as ATM Bersama, PRIMA and ALTO.

### CRM SERVICES (CASH RECYCLE MACHINE)

24-hour online electronic Banking service with facilities for cash deposits, cash withdrawals, cardless cash withdrawals, balance inquiries, overbooking, interbank transfers, PIN changes, purchases,

and payments. The CRM machine is currently available in 4 languages: Indonesian, English, Japanese, and Chinese. This service is available at 150 CRM (Cash Recycle Machine) locations across Indonesia.

### HELLO DANAMON

As part of Danamon's commitment to prioritize service to customers, Hello Danamon serves customer needs, including giving information and service transactions, and operates as a designated channel where customers can voice their complaints on Banking and credit card products. Hello Danamon can be accessed 24/7.

### ELECTRONIC BANKING CHANNEL

#### D-BANK PRO

D-Bank PRO by Danamon is the Bank's digital channel that aims to provide need-based services to customers. Danamon sees how the need for digital channels has shifted since they are now used not only to fulfill Banking transaction needs but also to cater to customers' lifestyles, such as Top-up Game Vouchers, foreign exchange transactions, and Credit Card Transactions, as well as public service transactions such as payments for property tax or BPJS.

With D-Bank PRO by Danamon, Danamon targets younger Customer segmentation under the Mass Affluent category through the D-Bank PRO #SelaluMenggoda campaign with attractive benefits and ease of transactions.

Given below are some of D-Bank PRO's signature features:

**1. Payment:**

Payments via QRIS D-Bank PRO can be made using funds available in the savings account or Danamon credit cards.

**2. Foreign Exchange:**

With a competitive exchange rate, Customers can make foreign exchange transactions from as little as IDR 10,000 and order Bank Notes through the application.

**3. Credit Card:**

For easier cash flow management, Customers can use the My Own Installment feature to change Danamon Credit Card bills or transactions into installments or the Money Transfer feature and have the remaining Danamon Credit Card limit transferred to a Danamon Savings account within only 30 seconds.

**4. Protection:**

Apply for Vehicle, Health, and Travel insurance from Zurich via the app.

### QR DANAMON

Danamon QR Service is a service for using Danamon QR as a digital payment medium facilitated by Danamon. This service can be used by Merchants who have collaborated with Danamon for the management of their payment transactions where buyers scan QR Codes that comply with QRIS. Merchants will get a QR Code which is used to process payment transactions as well as access to the Danamon QR Application. The Danamon QR application can be accessed by Merchants via mobile phones with an Android operating

system that is connected to the internet network. This application provides convenience for Danamon QR Merchants to receive notifications in the form of push notifications, monitor transaction history, generate dynamic QR codes, check static QR codes, as well as change and reset their PIN.

### DANAMON BILLINK

It is a digital solution in the form of an integrated website from Danamon that can be used by the Community to manage and receive regular payments from its Members. With Danamon BilLink, the Community can manage Member Data, Billing Data, view payment history.

### DIRECT DEBIT DANAMON

A service provided to Danamon Customers to make online payment transactions as a payment option that have partnered with Danamon. Direct Debit Danamon offers convenience in transactions, requiring only a one-time registration service through the third-party application/site by entering some registered customer data from Danamon. Direct Debit Danamon transactions are easy and secure as they use a PIN or SMS OTP code for transaction verification.

### D-WALLET BY DANAMON

D-Wallet by Danamon is an electronic money service from Danamon that can be accessed through Android or iOS smartphones, without prior account opening. This application offers various features that help you with your daily digital transactions, such as:

1. Practical QRIS Payments for paying at merchants or for shopping at minimarkets.
2. No Admin Fee Transfers to other D-Wallet accounts, and you can also transfer to other Banks.
3. Hassle-Free Cash Withdrawals, allowing you to withdraw cash at all ATM machines without needing a debit card.
4. Quick and Easy Top-Up for GoPay, OVO, ShopeePay, DANA, and LinkAja, anytime and anywhere.

D-Wallet by Danamon also offers services that can be accessed through partner applications of Danamon. Currently, customers can use the D-Wallet electronic money service by Danamon in the adiraku application by Adira Finance.

## PRODUK PEMBIAYAAN UKM

### OVERDRAFT LOAN (KRK)

These are loan facilities provided for working capital purposes. They are short-term loans and can be extended. This product offers flexibility where withdrawals can be made at any time using a draft (cheque/bilyet giro) and can be extended.

### KREDIT BERJANGKA (KB)

A loan facility intended for short-term working capital needs and can be extended. Withdrawal of loan funds can be done using a Promissory Note (Promes) with a certain maximum period until the maturity of the credit facility. The maximum Promissory Note period is 180 days and must not exceed the term of the Credit Agreement (SPK).

### **KREDIT ANGSURAN BERJANGKA (KAB)**

These are loan facilities for investment purposes to support customer business activities. The types of investment that can be financed are Productive Assets for customers, such as land and buildings, industrial equipment and machinery and others.

### **KREDIT KEPEMILIKAN TEMPAT USAHA RUKO (KTU RUKO)**

Shop-house Financing Loans (KTU Ruko) are forms of financing that allow customers to buy a place of business such as a shophouse or home office with a light installment scheme for a longer loan period. One of the advantages of KTU Ruko is that its installments are lighter due to the fact that some of its principal installments can be repaid at the maturity date of the loan.

## **TRADE FINANCE**

### **LETTER OF CREDIT/SKBDN**

With the use of a Letter of Credit (LC) or SKBDN facility, Danamon will guarantee payments to the seller (exporter) while also guaranteeing the buyer (importer) that the payment will only be made on the basis of presentation of documents in accordance with the terms and conditions in the LC/SKBDN.

### **INCOMING COLLECTION SERVICES (ICS)**

These are services provided by Danamon to handle document collection using a documentary collection payment method sent by the Remitting Bank to Danamon which acts as the Collecting Bank (or a Presenting Bank).

### **INCOMING COLLECTION AVALIZATION (ICA)**

Incoming Collection Avalization (ICA), also known as Billing Availability, provides avalization of billing for imported documents that guarantees payment to the Seller (Exporter) in the Documentary Collection payment method.

### **SHIPPING GUARANTEE (SG)**

A facility provided to importer customers (on a LC/SKBDN opened at Danamon) to obtain power of attorney over goods from a shipping Company if the original Bill of Lading has not been received by Danamon or the customer while the goods have arrived at the port of destination.

### **CLEAN LC/SKBDN NEGOTIATION (CLN)**

These are facilities provided to exporter customers (beneficiaries) in the form of negotiations with conditions where the documents presented are in accordance with the terms and conditions of the LC/SKBDN.

### **DISCREPANT LC/SKBDN NEGOTIATION (DLN)**

These are facilities provided to exporter customers (beneficiaries) in the form of document negotiations under conditions where the documents presented are not in accordance with the terms and conditions of the LC/SKBDN.

### **OUTGOING COLLECTION SERVICES (OCS)**

A service provided by Danamon to exporter customers (drawers) to handle documents from documentary collection. Through this, Danamon acts as a Remitting Bank that will send documents from drawers (exporters) and

obtain payments from importers (drawees) through the Collecting Bank.

### **TRANSFERABLE LC/SKBDN**

Transferable LC/SKBDN are LCs/SKBDNs that can be transferred by the original (first) beneficiary to one or more second beneficiaries. Transferable LCs/SKBDNs are used when the supplier of goods sells goods through an intermediary and does not have direct contact with the final buyer.

### **CONFIRM LC/SKBDN**

Confirm LC/SKBDN is guarantee Danamon offers to the Exporter Customer (Beneficiary) in addition to the guarantee from the Issuing Bank, to pay for the presentation of documents in accordance with the terms and conditions of the LC/SKBDN.

### **IMPORT LC/SKBDN FINANCING (ILF)**

ILF is a financing alternative that can be provided to the Customer (Applicant) to obtain an extension of the payment tenor in the LC/SKBDN payment method. There are two types of Import LC/SKBDN Financing (ILF) products owned by Danamon: (1) Import LC/SKBDN Financing Sight and (2) Import LC/SKBDN Financing Usance.

### **FINANCING AGAINST TRUST RECEIPT (FATR)**

This is short-term financing for importer customers to meet working capital needs and settle obligations to suppliers that are due on the basis of LC/SKBDN or Documentary Collection.

### **PRE-SHIPMENT FINANCING (PSF)**

Short-term trade financing provided to exporters to meet working capital needs (purchase of

raw materials, production activities and others) prior to shipment related to export schedules and can be provided either on the basis of LC/SKBDN or Purchase Orders.

### OUTGOING COLLECTION FINANCING (OCF)

Funding on the basis of receivables by Danamon provided to finance the bills of customers who act as sellers (Drawers) and are billed through Outgoing Collection Services.

### OPEN ACCOUNT FINANCING (OAF)

Financing provided to buyers/importers or sellers/exporters for domestic and international underlying Open Account transactions.

### BANK GUARANTEE (BG)/STANDBY LETTER OF CREDIT (SBLC)/DEMAND GUARANTEE (DG)

A written guarantee provided by Danamon for the benefit of the customer to the recipient of the guarantee based on a specific contract. Payments are made on claims submitted by the recipient of the guarantee on account of the guaranteed party (customer) being unable to fulfill its obligations (default).

## FINANCIAL SUPPLY CHAIN

### DISTRIBUTOR FINANCING (DF)

This is a working capital financing product for Distributors from Principals in the business chain community. This product provides solutions for Principals, including accuracy of bill payments to Principals and ease of transactions.

On the other hand, Distributors can also enjoy optimal benefits through the payment term extension feature and competitive warranty terms.

### EARLY COLLECTION STRUCTURE (ECS)

Early Collection Structure (ECS) is a facility for Principals to get payment earlier than the invoice due date. This facility is an additional feature in the DF program that can be used by the Principal as needed.

### Tranche ADMF I - Kendaraan Baru (Tranche ADMF I)/Tranche ADMF I - New Vehicles

Collaboration between PT Bank Danamon Indonesia Tbk and PT Adira Dinamika Finance Tbk in providing working capital financing for the purchase of new vehicle units to dealers who have collaborated with PT Adira Dinamika Finance Tbk.

### SUPPLIER FINANCING (SF)

Supplier Financing is a solution in the form of working capital support for selected Suppliers to ensure the smooth supply of raw materials/service execution for Principals.

### ACCOUNT RECEIVABLE PURCHASE FINANCING (ARPF)

ARPF is a solution in the form of working capital support for Principals in financing receivables from the sale of goods/services to selected Buyers.

### TRADE SUPPLIER FINANCING (TSF)

Trade Supplier Financing (TSF) is financing without regress rights to the seller where Danamon takes the buyer's risk and provides funds to the seller at a discount (interest paid in advance), until the accepted invoice matures. This financing is given using the main underlying

document in the form of a money order which is endorsed by the seller to Danamon and accepted by the Customer (Buyer/Principal).

### SUPPLIER PREPAYMENT (SP)

Supplier Prepayment (SP) is financing without regress rights to the seller where Danamon takes the buyer's risk and provides funds to the seller at a discount (interest paid in advance), until the accepted invoice is due. This financing is given using the main underlying documents in the form of accepted invoices, transfer of receivables (cessie), as well as applications for sales of receivables.

## CASH MANAGEMENT

### DANAMON GIRO BISA IDR

The Danamon Giro BISA account is a Banking solution specifically designed for companies that need convenience in their rupiah-denominated cash flow management. Giro BISA helps companies operate run more efficient daily activities. Equipped with security features and digital integration, the IDR Giro BISA account provides full transparency and better control over financial management.

### DANAMON GIRO BISNIS USD

The Danamon Giro Bisnis USD account is a Banking solution designed to facilitate companies in managing cash flow in US Dollars (USD). The Giro Bisnis USD account offers a comprehensive solution for companies that need convenience in managing international finances. It offers foreign exchange needs in one convenient package with security, flexibility, and affordable costs.



### DANAMON CASH CONNECT

Danamon Cash Connect (DCC) is a Corporate Internet Banking service designed to facilitate the financial management of customers' businesses by providing a comprehensive cash management solution that is accessible and flexible according to customer needs. This service is available in both website and mobile app versions, equipped with encryption security systems to ensure the safety and confidentiality of data, as well as to provide fast and efficient transaction convenience directly from anywhere and at any time via the internet.

### DANAMON API CENTRAL

Application Programming Interfaces (APIs) developed by Danamon enable interaction between the applications of third parties (third-party applications) and Danamon Banking services, thus enabling process automation, operational efficiency, and secure real-time data exchange. With this API, customers can directly connect their internal systems with Danamon's Banking services, supporting dynamic business needs.

### CASH PICK UP & DELIVERY SERVICES

Services provided to customers for collecting and sending cash where the cash delivery process is insured and has method of debiting and crediting funds with based-need frequency of service.

### CASH COLLECTION MACHINE

Services provided to customers to make cash deposits via deposit machines installed at the customer's location and funds will be credited in real-time to a predetermined account.

### CASH PICK UP WITH MOBILE DEVICE

The cash pick up service uses a mobile device that operates with a wireless connection for the real-time process of crediting funds to customer accounts.

### VIRTUAL ACCOUNT

The Cash Management solution provided by Danamon makes it easy to identify the sender of funds and the reconciliation process (Virtual Account Collection) and provides ease of operational transactions via Virtual Account Debit.

### E-TAX

State revenue payment services (Tax, Customs & Excise, Non-Tax State Revenue) using single and multiple ID Billing methods in real-time via Danamon Cash Connect. Proof of State Revenue (BPN) can be downloaded directly after the transaction is successfully made.

### LIQUIDITY MANAGEMENT

Liquidity management services for Customer operational accounts to maximize control functions and maximize current account services obtained, liquidity management products include: Cash Pooling, Cash Distribution and Range Balance.

### DANAMON OPTIMAL

Danamon Optimal provides comprehensive package solutions to achieve financial goals at every life stage, offering variety of products and convenient daily transactions to complement your lifestyle. This service is available for individual customers with a minimum consolidated balance of Rp50 million.

### DANAMON PRIVILEGE

Danamon Privilege offers comprehensive services to ensure the wellbeing of you and your family, both now and in the future. Our range of financial solutions and benefits includes Wealth Advisory, Wealth Growth and Preservation, World of Privileges, and Convenient Access. This exclusive service is available to individual customers with a minimum consolidated balance of Rp 500 million.

Halaman ini sengaja dikosongkan

# SENIOR EXECUTIVE OFFICERS & EXECUTIVE OFFICERS

No.	Name	Position	Nationality
1	ANDREW SUHANDINATA*	Transaction Banking Head	Indonesia
2	EVI DAMAYANTI*	Chief Human Capital	Indonesia
3	HERMAN*	Treasury & Capital Market Head	Indonesia
4	REZA ISKANDAR*	Chief Strategy Officer	Indonesia
5	TOSHIYA SHOBYASHI*	Executive Officer Business Collaboration	Japan
6	YENNY*	Chief Internal Auditor	Indonesia
7	YENNY SISWANTO*	Chief Information Technology & Operations Officer	Indonesia
8	ABDU RAHMAN ZIAD SANI	Branch Manager	Indonesia
9	ABDUL HADI	Sustainability Finance Head	Indonesia
10	ADE PRIMA RATU BAGUS	Market & Liquidity Risk Head	Indonesia
11	ADELINE INGGRISARI YONATAN	EB Business Head	Indonesia
12	AGUS PRATAMA	SME Business Head	Indonesia
13	ALFRITS JOHANIS RATTU	Branch Manager	Indonesia
14	AMRULLAH	Branch Manager	Indonesia
15	ANDI SYAIFUL WAHDI	EB Business Head	Indonesia
16	ANDI SYAIFUL WAHDI	Environment Sustainability Finance Head	Indonesia
17	ANDIYANTO	Branch Manager	Indonesia
18	ANDREAS KURNIAWAN	Chief Digital Officer	Indonesia
19	ANNEKE THIOFANNY	Procurement Head	Indonesia
20	ARDIANTO	Branch Manager	Indonesia
21	ARI PRIYATNA	Credit & Enterprise Risk Management Head	Indonesia
22	ARIYANTO	Branch Manager	Indonesia
23	ARLEIND RIACHEN JENEITHA PAKASI	Branch Manager	Indonesia
24	BAYU MARWANSYAH	Branch Manager	Indonesia
25	BENNY SETIAWAN	Branch Manager	Indonesia
26	CHIAU WINARTO	Regional Head	Indonesia
27	CUT ELLYANA SARI	Branch Manager	Indonesia
28	DANNY SUHERMANTO	EB Business Head	Indonesia
29	DESMAN WIJAYA	Branch Manager	Indonesia
30	DEWI KUSUMAWATI	Branch Manager	Indonesia
31	DICKY JONATHAN	Branch Manager	Indonesia
32	DINA AGUSTINA	Branch Manager	Indonesia
33	DWI CHRISTIANA TJANDRA	Branch Manager	Indonesia
34	DWI PRABAWATININGSIH	Branch Manager	Indonesia
35	DWI SUSIYANTO	Risk Modeling,Quant.Tech.&Analytics Head	Indonesia
36	EDWARD FRANCOIS MARBUN	Global Strategy Head	Indonesia
37	EKA DINATA	Branch Network Head	Indonesia
38	ELMI CHRISTINA	EB Business Head	Indonesia
39	ENRIKO SUTARTO	Consumer Lending Business Head	Indonesia
40	ERICA SETIANINGSIH	Branch Manager	Indonesia
41	ERWINDA WIJAYA	Financial Planning Head	Indonesia
42	EVAN HIZKIA ANDREAS	Branch Manager	Indonesia
43	EVI MORTOPO	Branch Manager	Indonesia
44	FARID MUNANDAR	Regional Head	Indonesia
45	FILIPUS SUWANDI KUSUMA	ORM Fraud & QA Head	Indonesia
46	FITRYA YOSEPHINE SIAHAAN	Branch Manager	Indonesia
47	FLINT INDRAWAN KAMIL	EB Business Head	Indonesia
48	FRISILLIA SOWONG	Branch Manager	Indonesia



No.	Name	Position	Nationality
49	GUNAWAN TE	EB Business Head	Indonesia
50	HANA NUR AJI	Branch Manager	Indonesia
51	HANDOJO PAMUDJI	SME Credit Head	Indonesia
52	HANDONO TRI SASONGKO	Branch Manager	Indonesia
53	HANDRIADY CHIA	Regional Head	Indonesia
54	HANNY WINAWAN	Branch Manager	Indonesia
55	HASAN	EB Business Management Head	Indonesia
56	HENDRA GUNAWAN	Branch Manager	Indonesia
57	HENDRY SUNARYO	Partnership & Innovation Head	Indonesia
58	HENDY DEINY WONG	Head of Corporate Secretary	Indonesia
59	HERMAN DJAFAR	Branch Manager	Indonesia
60	HERU WIBOWO	Branch Manager	Indonesia
61	HUMILO FELONA RONITUA	Business Operational Risk & Control Head	Indonesia
62	I GUSTI AGUS INDRAWAN	Regional Head	Indonesia
63	I WAYAN SUKARMA	Branch Manager	Indonesia
64	IFONNE MULJADI	EB Business Analyst Head	Indonesia
65	IKA DEWITA DAMAYANTI	Branch Manager	Indonesia
66	INDRIANI PRATIWI SUSANTIO	CREM Head	Indonesia
67	IRENE SRI REDJEKI	Regional Head	Indonesia
68	IVAN ADRIAN JAYA	Consumer Funding & Wealth Business Head	Indonesia
69	JAMES HENDRIK ROMPAS	Branch Manager	Indonesia
70	JOHNNY ANDREAN SUSANTO	Branch Manager	Indonesia
71	KARTIKA YULLIANTI	Branch Manager	Indonesia
72	KRISTIANI SIWI P	Service Excellence & Customer Care Head	Indonesia
73	LIDYA DAMAYANTI	Branch Manager	Indonesia
74	LIE CHEN	Regulatory Compliance & Assurance Head	Indonesia
75	LINCE KRISTIANI	Branch Manager	Indonesia
76	MARGARETHA SHERLY	Financial Institution Head	Indonesia
77	MASASHI YOSHIKAWA	Japan Desk Head for Consumer	Japan
78	MASAYASU KITAYAMA	Global Alignment Head for Finance	Japan
79	MERCI SANTI ADRIANI	Syariah Funding Business Head	Indonesia
80	MIREILLE MAKMUR	Customer Experience Head	Indonesia
81	MOCHAMMAD MAURISYA OKTORIKO	Branch Manager	Indonesia
82	MUHAMMAD ARIEF FATCHUR ROCHMAN	EB Business Head	Indonesia
83	MUTIA DEWI SANTOSO	Branch Manager	Indonesia
84	NG SUWITO MULJANA	Senior Credit Risk Officer - Enterprise Banking	Indonesia
85	NI LUH PUTU PUTRI SARIANI	Branch Manager	Indonesia
86	NINI SAFRIANI	Branch Manager	Indonesia
87	PALUPI	Regulatory Compliance & Advisory Head	Indonesia
88	PAULUS LOBO	Branch Manager	Indonesia
89	PINASTIKA JUNIA	Regional Head	Indonesia
90	PRESYLIA LIMANTO	Branch Manager	Indonesia
91	RATIH DAMAYANTI	Head Of Financial Crime Compliance	Indonesia
92	RATNA KARTIKA	Branch Manager	Indonesia
93	RATNA SARI HALIEM	Financial Shared Services Head	Indonesia
94	REBECCA FERRYTASARI	Branch Manager	Indonesia
95	REFITA RULLI ARIEF	Syariah Financing Business Head	Indonesia
96	RIANA SUAGIAT	Regional Head	Indonesia
97	RIMA KALALO	Branch Manager	Indonesia

No.	Name	Position	Nationality
98	ROBERTO TRIO	EB Business Head	Indonesia
99	ROBIN	Branch Manager	Indonesia
100	ROBY	Branch Manager	Indonesia
101	ROCKLAND	Branch Manager	Indonesia
102	RONCY SINAGA	Senior Credit Risk Officer - EB Remedial	Indonesia
103	RONY ISKANDAR KUSTENDRO	Information Risk Management Head	Indonesia
104	RUSMIN BASUKI	Portfolio, Policy & Analytics Head	Indonesia
105	SAMUEL SUGENG RIJADI	Regional Head	Indonesia
106	SANDRA ANGELIA	Regional Head	Indonesia
107	SATYO HARYO WIBISONO	Head of Legal Counsel	Indonesia
108	SHEKY LEMASOA	Senior Credit Risk Officer - Enterprise Banking	Indonesia
109	SONNY GUNAWAN	EB Business Head	Indonesia
110	SRI SUMARTINI	Branch Manager	Indonesia
111	SUSAN TEDJADINATA	BPS Head	Indonesia
112	THERESIA ADRIANA WIDJAJA	Financial Controller	Indonesia
113	TOSHIHIRO SENOO	Platform Collaboration Head	Japan
114	UMI DAMAYANTI	Branch Manager	Indonesia
115	VABIOLA ROSIANA PAAT	Branch Manager	Indonesia
116	VICTOR HERLAN SIPASULTA	Branch Manager	Indonesia
117	WIDIANTO	EB Business Analyst Head	Indonesia
118	WINDY TRIANADEWI	Branch Manager	Indonesia
119	YATNO SUKENDAR	Sharia Risk & Assurance Head	Indonesia
120	YUSDIAN FARADIANA	Tax Planning & Strategy Head	Indonesia

\* Senior Executive Officers



This page is intentionally left blank

# BRANCHES OFFICES & SHARIA BRANCHES

No	Branches	Address	Province	City/Regency
1	BDI JAKARTA ITC CEMPAKA MAS	Graha Rukan Itc Cempaka Mas Blok B No. 7 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
2	BDI JAKARTA KELAPA GADING 1	Jl. Bulevard Barat Blok XB No. 8 Kelapa Gading Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
3	BDI JAKARTA KELAPA GADING II	Jl. Boulevard Raya Blok FY No. 1/9-12 Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
4	BDI JAKARTA MUARA KARANG	Jl. Muara Karang Raya No. 72 Blok Z-3 Selatan Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
5	BDI JAKARTA ARTHA GADING	Rukan Artha Gading Blok C No. 18 Jl. Boulevard Artha Gading Kelapa Gading Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
6	BDI JAKARTA CBD PLUIT	Jl.Pluit Selatan Raya Komp.CBD Pluit Blok A 18 Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
7	BDI CEMPAKA PUTIH TENGAH	Jl. Cempaka Putih Raya No. 11 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
8	BDI JAKARTA DANAU SUNTER	Jl. Danau Sunter Utara Blok B.I.B No. 15-16 Sunter Podomoro Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
9	BDI JAKARTA ENGGANO IC	Jl Enggano Raya No 36 Tanjung Priok Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
10	BDI JAKARTA JEMBATAN LIMA	Jl. KHM. Mansyur No. 255 Jembatan Lima Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
11	BDI JAKARTA KAPUK TELUK GONG	Jl. Teluk Gong Raya Komp. TPI II Blok M No. 34 Kampung Gusti Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
12	BDI JAKARTA PANTAI INDAH KAPUK	Galeria Niaga Mediterania Blok X-3 Kav. No.A-8M & A-8N Pantai Indah Kapuk Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
13	BDI JAKARTA PANTAI INDAH KAPUK 2	Ruko Crown Golf Blok A No. 53 Jl. Marina Raya RT 07 Rw 02 Kel. Kamal Muara Kec Panjaringan Pantai Indah Kapuk Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
14	BDI JAKARTA PLUIT KENCANA	Jl. Pluit Kencana Raya 45-47 Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
15	BDI JAKARTA PS PADEMANGAN	Ps. Pademangan Timur Lt.Dasar No 137 Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
16	BDI JAKARTA TELEPON KOTA	Jl. Telepon Kota No.7 RT.6/RW.2 Roa Malaka Kec. Tambora Kota Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
17	BDI JAKARTA BANDENGAN INDAH	Ruko Bandengan Indah Blok B No 7 Jl. Bandengan Utara No. 80 RT/RW 05/16 Penjaringan Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
18	BDI JAKARTA GROGOL MUWARDI	Jl. Muwardi Raya No. 7 Grogol Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
19	BDI JAKARTA JELAMBAR	Jl. Jelambar Baru.1 B Jakarta Barat 1 Jakarta	JAKARTA	West Jakarta
20	BDI JAKARTA CENTRAL PARK	Ruko GSA Db 08 Jl S. Parman Tj Duren Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
21	BDI JAKARTA ORION MANGGA DUA	Ruko Komp.Orion Mangga DuaJl.Raya Mangga Dua Komp. Rukan Orion Mangga Dua No.3 Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
22	BDI JAKARTA PANGERAN JAYAKARTA	Jl. Pangeran Jayakarta No. 22 Kel. Mangga Dua Selatan Kec. Sawah Besar Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
23	BDI JAKARTA MALL TAMAN ANGGREK	Mall Taman Anggrek Ground Floor G-42 Jl. S. Parman Kav.21 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
24	BDI JAKARTA TAMAN DUTA MAS	Rukan Taman Duta Mas D9A No.8 Jelambar Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
25	BDI JAKARTA MANGGA 2 RAYA	Ruko Textile Blok E4/6 Jalan Mangga Dua Raya Jakarta Utara DKI Jakarta	JAKARTA	North Jakarta
26	BDI JAKARTA USMAN HARUN (DH KEBON SIRIH)	Jalan Prapatan No. 50 Kel. Gambir Kec. Gambir Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta

No	Branches	Address	Province	City/ Regency
27	BDI JAKARTA MENARA BANK DANAMON	Jl. Hr Rasuna Said Blok C No. 10 Kelurahan Karet Kecamatan Setiabudi Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
28	BDI BOGOR JUANDA	Jl. Ir. H. Juanda No. 46 Kota Bogor Jawa Barat	WEST JAVA	Bogor City
29	BDI JAKARTA BENHIL	Jl. Bendungan Hilir Raya No. 21 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
30	BDI JAKARTA AGUS SALIM	Jl. H. Agus Salim No. 59 A Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
31	BDI JAKARTA PALMERAH	Jl. Palmerah Barat No. 38 A Blok 5-6 Grogol Utara Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
32	BDI JAKARTA WISMA BNI	Wisma 46 Kota Bni Lt. Dasar Jl. Jend. Sudirman Kav. 1 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
33	BDI JAKARTA KALIBATA	Kalibata Tengah Blok I F-G Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
34	BDI JAKARTA DEPOK MARGONDA	Ruko Graha 99 Jl Margonda Raya RT 008/03 No.99 Kemiri Muka Kota Depok Jawa Barat	WEST JAVA	Depok City
35	BDI JAKARTA PANGLIMA POLIM	Jalan Panglima Polim Raya No 59 Rt/Rw : 007/004 Kelurahan Melawai Kecamatan Kebayoran Baru Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
36	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 DKI Jakarta	JAKARTA	South Jakarta
37	BDI JAKARTA MENARA BEJ	Gd. Bej Tower 2 Lt.1 Jl. Jend. Sudirman Kav.52+53 Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
38	BDI JAKARTA CINERE	Jl. Cinere Raya Kav. 48-49 A Cinere Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
39	BDI JAKARTA FATMAWATI IC	Jl. RS. Fatmawati No. 24 Cipete Utara Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
40	BDI JAKARTA KEMANG	Jl. Kemang Raya 4 Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
41	BDI JAKARTA PONDOK INDAH MALL	Pondok Indah Mall 2 Lt.Dasar No.G 34 B Pondok Indah Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
42	BDI JAKARTA PERMATA HIJAU	Jl. Nikel Blok D No. 23-24 Permata Hijau Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
43	BDI JAKARTA PONDOK INDAH	Komplek Pertokoan Pondok Indah Blok Ua No. 1 Jl. Metro Duta Pondok Indah Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
44	BDI JAKARTA SUDIRMAN PLAZA	Sudirman Plz Indofood Tower.Jl Jend Sudirman Kav 76-78 Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
45	BDI JAKARTA SUPOMO	Jl. Prof. Dr. Supomo No. 55 Tebet Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
46	BDI JAKARTA WARUNG BUNCIT	Jl. Warung Buncit Raya No. 107 Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
47	BDI JAKARTA TRINITY TOWER	Trinity Tower Lantai Dasar Suite 0101. Jl. H.R. Rasuna Said Kav. C22 Blok Iib Kec. Setiabudi Kel. Karet Kuningan Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
48	BDI CIBINONG CITY CENTER	Ruko Cibinong City Center Blok A.25 Kel. Pakansari Kec. Cibinong Kab. Bogor Jawa Barat	WEST JAVA	Bogor Regency
49	BDI BOGOR - SURYAKENCANA	Jl. Suryakencana No. 331 Kota Bogor Jawa Barat	WEST JAVA	Bogor City
50	BDS LAPANGAN ROS	Jl. KH Abdullah Syafei No. 127 ATebet Jakarta Selatan DKI Jakarta	JAKARTA	South Jakarta
51	BDI JAKARTA MATRAMAN	Jl. Matraman Raya No. 52 Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
52	BDI JAKARTA GAJAH MADA	Jl. Gajah Mada No. 90 A Jakarta Barat DKI Jakarta	JAKARTA	Central Jakarta
53	BDI BEKASI LIPPO CIKARANG	Ruko Plaza Menteng Blok A No. 25 Rt 03/Rw.09 Desa Cibatu Kec. Lemahabang (Cikarang Selatan) Kab. Bekasi Jawa Barat	WEST JAVA	Bekasi Regency

No	Branches	Address	Province	City/Regency
54	BDI JAKARTA CIBUBUR TIMES SQUARE	Jl. Transyogi Km.3 Komp.Rukan Cibubur Times Square Blok B1 No.10 Cibubur Kab. Bekasi Jawa Barat	WEST JAVA	Bekasi Regency
55	BDI JAKARTA GUNUNG SAHARI	Jl. Gunung Sahari Raya No. 49 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
56	BDI BEKASI HARAPAN INDAH	Komp Ruko Sentra Niaga Boulevard HijauPerumahan Harapan Indah Blok Sn 2 No 16 -17 Medan Satria Kab. Bekasi Jawa Barat	WEST JAVA	Bekasi Regency
57	BDI JAKARTA HASYIM ASHARI	Jl. Kh. Hasyim Ashari No. 21 & 21A Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
58	BDI BEKASI JUANDA	Jl. Ir. H. Juanda No. 159 Kota Bekasi Jawa Barat	WEST JAVA	Bekasi City
59	BDI JAKARTA KALIMALANG TARUM	Jl. Tarum Barat Hi No. 1 Kalimalang Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
60	BDI JAKARTA PECENONGAN	Jl. Pecenongan Raya No. 5 B-C Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
61	BDI JAKARTA PONDOK GEDE	Rukan Pondok Gede Plaza Blok D No 1 S/D 2 P.Gede Bekasi Rt 04/01 Jatiwaringin Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
62	BDI JAKARTA TANAH ABANG FACHRUDIN	Jl. Fachrudin 36 Blok A No. 56-57 Tanah Abang Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
63	BDI KARAWANG TUPAREV	Jl. Tuparev Komplek Karawang Plaza Ruko No. 5-6 Kab. Karawang Jawa Barat	WEST JAVA	Karawang Regency
64	BDI JAKARTA ABDUL MUIS	Jl Abdul Muis No 60 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
65	BDI JAKARTA CIKINI	Jl. Cikini Raya No. 71 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
66	BDI JAKARTA SURYOPRANOTO 2	Jl. Suryopranoto No.75 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
67	BDI JAKARTA JATINEGARA IC	Jl. Jatinegara Barat No. 135 Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
68	BDI JAKARTA PLAZA KENARI MAS	Plaza Kenari Mas Lantai 4 (P1) No.Unit K 001. Jl.Kramat Raya No.101 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
69	BDI JAKARTA PASAR BARU	Jl. Pasar Baru Selatan No. 16 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
70	BDI JAKARTA PEGAMBIRAN ARTOMORO	Jl. Peggambiran No. 33-D Rawamangun Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
71	BDI JAKARTA PULO GADUNG TRADE CENTER	PTC Pulogadung Blok I No.008 Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
72	BDI JAKARTA ROXY MAS	Jl. K.H Hasyim Ashari Blok C 2 No. 6 & 7 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
73	BDI JAKARTA SENEN	Pusat Grosir Senen Jaya Lt.3 Rtu L3 / C9 -9 Jl. Senen Raya Kel.Senen Kec.Senen Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
74	BDI BEKASI TAMAN GALAXY RAYA IC	Jl. Taman Galaxy Raya No. 12 AD Bekasi Selatan Kab. Bekasi Jawa Barat	WEST JAVA	Bekasi Regency
75	BDI JAKARTA TANAH ABANG BLOK A	Pasar Regional Tanah Abang Blok A Basement 2 No. 67 A-B Los F Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
76	BDI JAKARTA GLODOK PLAZA 1	Jl. Pinang Sia Raya Komplek Ruko Glodok Plaza Blok A No. 26-28 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
77	BDI JAKARTA MANGGA BESAR	Jl. Mangga Besar Raya No. 42 A-B Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
78	BDI JAKARTA TAMAN SARI	Jl. Tamansari Raya No. 53 A Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
79	BDI JAKARTA TOMANG RAYA	Jl. Tomang Raya No. 51 C-D Blok Mm Kav. 557 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
80	BDI JAKARTA SAMANHUDI	Jl Samanhudi No 81 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
81	BDI JAKARTA - WAHID HASYIM	Jl. Wahid Hasyim No. 171 Jakarta Pusat DKI Jakarta	JAKARTA	Central Jakarta
82	BDI BEKASI - KALIMALANG COMMERCIAL CENTER	Kalimalang Commercial Center Blok A6/8 Jl. Ahmad Yani Kota Bekasi Jawa Barat	WEST JAVA	Bekasi City
83	BDI KARAWANG KIIC	Sentra KIIC Lantai 1 Jl. Permata Raya Blok Lot C-A1 Karawang Barat Kab. Karawang Jawa Barat	WEST JAVA	Karawang Regency
84	BDS CIRACAS	Jl Raya Bogor No. 2 KM.22 Kel. Rambutan Kec. Ciracas Jakarta Timur DKI Jakarta	JAKARTA	East Jakarta
85	BDI TELUK BETUNG PATTIMURA	Jl. Pattimura No.2-4 Telukbetung Kota Bandar Lampung Lampung	LAMPUNG	Bandar Lampung City



No	Branches	Address	Province	City/ Regency
86	BDI TANGERANG ALAM SUTRA	Jl. Sutera Niaga I/17 Komplek Alam Sutera Serpong Kota Tangerang Selatan Banten	BANTEN	Tangerang Selatan City
87	BDI TANGERANG BINTARO III	Komp. Rukan Bintaro Jaya Sektor Iii A Blok A No. 8-10 Bintaro Kota Tangerang Selatan Banten	BANTEN	Tangerang Selatan City
88	BDI TANGERANG DAAN MOGOT	Jl. Daan Mogot No. 48 Kota Tangerang Banten	BANTEN	Tangerang City
89	BDI JAKARTA GREEN GARDEN	Ruko Green Garden Blok I / 9 No. 18 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
90	BDI TANJUNG KARANG KARTINI	Jl. Kartini No.182 Tanjung Karang Kota Bandar Lampung Lampung	LAMPUNG	Bandar Lampung City
91	BDI JAKARTA KEBON JERUK INTERCON	Jl. Raya Meruya Ilir Komplek Intercon Plaza Blok A 1-2 Kebon Jeruk Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
92	BDI CILEGON S. A. TIRTAYASA	Jl. Sultan Agung Tirtayasa No. 145 Kota Cilegon Banten	BANTEN	Cilegon City
93	BDI METRO SUMUR BANDUNG	Komplek Pasar Sumur Bandung Blok B No 15 -16 Lingkungan III RT 012 Rw 005 Metro Pusat Kota Metro Lampung	LAMPUNG	Metro City
94	BDI JAKARTA TAMAN PALEM LESTARI	Rukan Taman Palem Lestari Blok A li No. 33 Jl. Kamal Raya Outer Ring Road Cengkareng Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
95	BDI JAKARTA TANJUNG DUREN	Jl. Tanjung Duren Raya No. 62 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
96	BDI JAKARTA CITRA GARDEN II	Komplek Citra Garden li Blok I-I No. 12A Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
97	BDI PRINGSEWU A.YANI	Jl. Ahmad Yani No.65 Kab. Pringsewu Lampung	LAMPUNG	Pringsewu Regency
98	BDI TANGERANG BSD	Jl. Raya Serpong BSD Commercial I Blok 201 Bsd Sektor Vi Kota Tangerang Selatan Banten	BANTEN	South Tangerang City
99	BDI TANGERANG CIKUPA	Perumahan Citra Raya Blok L1 Cikupa Kab. Tangerang Banten	BANTEN	Tangerang Regency
100	BDI JAKARTA DURI KOSAMBI	Jl.Komplek Ruko Taman Semanan Indah Blok C - 26 Duri Kosambi Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
101	BDI TANGERANG GADING SERPONG	Jl. Blv Gading Serpong Alexandrite 3/9 Kota Tangerang Selatan Banten	BANTEN	South Tangerang City
102	BDI JAKARTA GREEN VILLE	Komplek Green Ville Blok AY No. 20 Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
103	BDI JAKARTA PURI INDAH	Jl. Puri Indah Raya Blok I No. 41 Pesanggrahan Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
104	BDI JAKARTA PURI KENCANA IC	Ruko Puri Niaga 3 Blok M8 - 1APuri Kencana Jakarta Barat DKI Jakarta	JAKARTA	West Jakarta
105	BDI CILEGON SERANG	Jl. Maulana Hasanuddin Serang Plaza Blok I No. 5-6-7 Kota Serang Banten	BANTEN	Serang City
106	BDI TANGERANG SUPERMALL KARAWACI	Unit FF 59 A Supermall Karawaci Jl. Bulevar Diponegoro Lippo Karawaci Kab. Tangerang Banten	BANTEN	Tangerang Regency
107	BDI TANGERANG ROSEVILLE	Roseville Soho & Suite Sunburst Cbd Lot I.8 Bsd City Rukan Unit F Jl. Kapten Soebianto Djojohadikusumo Rw 08 Lengkong Gudang Kec. Serpong Kota Tangerang Selatan Banten	BANTEN	South Tangerang City
108	BDI TANGERANG ALAM SUTRA 2 IC	Jl. Jalur Sutera 29 D No. 21 Pakualam Kec. Serpong Utara Kota Tangerang Selatan Banten	BANTEN	South Tangerang City
109	BDI TANGERANG JATIUWUNG	Ruko Sol Marina Blok A No.1 Kel. Gandasari Kec. Jatiuwung Kota Tangerang Banten	BANTEN	Tangerang City
110	BDI BANDUNG MERDEKA	Jl. Merdeka No. 40 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
111	BDI CIREBON YOS SUDARSO	Jl. Yos Sudarso No. 2 Kota Cirebon Jawa Barat	WEST JAVA	Cirebon City
112	BDI TASIKMALAYA YUDA NEGARA	Jl. Yudanegara No.40 Kota Tasikmalaya Jawa Barat	WEST JAVA	Tasikmalaya City
113	BDI BANDUNG A YANI	Jl. Ahmad Yani No. 638 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
114	BDI SUKABUMI A YANI	Jl. Jend. Ahmad Yani No. 30 Kota Sukabumi Jawa Barat	WEST JAVA	Sukabumi City
115	BDI BANDUNG ASIA AFRIKA	Jl. Asia Afrika No. 180 Kota Bandung Jawa Barat	WEST JAVA	Bandung City



No	Branches	Address	Province	City/Regency
116	BDI CIMAHI CIBABAT	Jl. Raya Cibabat No.349 Cigugur Tengah Kota Cimahi Jawa Barat	WEST JAVA	Cimahi City
117	BDI CIANJUR COKROAMINOTO	Jl. Hos. Cokroaminoto No.36 Kab. Cianjur Jawa Barat	WEST JAVA	Cianjur Regency
118	BDI BANDUNG KOPO	Jl. Kopo No.26 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
119	BDI PURWAKARTA MARTADINATA	Jl. Re Martadinata No. 7 Kab. Purwakarta Jawa Barat	WEST JAVA	Purwakarta Regency
120	BDI SUBANG OTISTA	Jl. Otto Iskandardinata No 55. Kel. Karanganyar Kec. Subang Kab. Subang Jawa Barat	WEST JAVA	Subang Regency
121	BDI BANDUNG SETIA BUDI	Jl. Dr. Setiabudi 62 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
122	BDI BANDUNG KOPO SAYATI	Komp. Taman Kopo Indah Ruko 2 & 3 Kab. Bandung Jawa Barat	WEST JAVA	Bandung Regency
123	BDI BANDUNG BUAH BATU IC	Jl. Buah Batu No. 166 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
124	BDI BANDUNG JAMIKA	Jl. Jamika No. 11 A Kel. Jamika Kec. Bojongloa Kaler Kota Bandung Jawa Barat	WEST JAVA	Bandung City
125	BDI BANDUNG JUANDA	Jl. Ir Juanda No.64 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
126	BDI BANDUNG TAMAN KOPO INDAH II	Taman Kopo Indah li 1B No.26 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
127	BDI BANDUNG SUNIARAJA	Jl. Suniaraja No. 57 - 59 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
128	BDI BANDUNG PAJAJARAN	Jl. Pajajaran No. 151 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
129	BDI BANDUNG PASIRKALIKI 2	Jalan Pasirkaliki No. 150 C Kota Bandung Jawa Barat	WEST JAVA	Bandung City
130	BDI BANDUNG SUMBER SARI 2	Komp. Pertokoan Sumber Sari Indah T9 Jl. Sumber Sari Indah Kota Bandung Jawa Barat	WEST JAVA	Bandung City
131	BDI BANDUNG SUDIRMAN	Jl. Jenderal Sudirman No. 30-32 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
132	BDI BANDUNG KOTA BARU PARAHYANGAN	Ruko Pancawarna – Kota Baru Parahyangan Jl. Bujanggamanik Blok D - No. 79 Kel. Kertajaya Kec. Padalarang Kab. Bandung Barat Bandung Jawa Barat	WEST JAVA	West Bandung Regency
133	BDS BANDUNG MERDEKA	Jl. Merdeka No. 40 Kota Bandung Jawa Barat	WEST JAVA	Bandung City
134	BDI YOGYAKARTA JALAN MAGELANG (dh BDI YOGYAKARTA DIPONEGORO)	Jl Magelang No 93 Desa Sinduadi Kecamatan Mlati Kab. Sleman Yogyakarta	SPECIAL REGION OF YOGYAKARTA	Sleman Regency
135	BDI SEMARANG PEMUDA	Jl. Pemuda No. 175 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
136	BDI PURWOKERTO SUDIRMAN	Jl. Jend. Sudirman No. 183 Purwokerto Kab. Banyumas Jawa Tengah	CENTRAL JAVA	Banyumas Regency
137	BDI SOLO URIP SUMOHARJO	Jl. Urip Sumoharjo No. 91 Kelurahan Kepatihan Wetan Kecamatan Jebres Kota Surakarta / Solo Jawa Tengah	CENTRAL JAVA	Surakarta/Solo City
138	BDI KUDUS A YANI	Jl. A. Yani No. 77 Kab. Kudus Jawa Tengah	CENTRAL JAVA	Kudus City
139	BDI YOGYAKARTA GONDONANAN	Jl. Brigjen Katamso No.190 Gondomanan Kota Yogyakarta	SPECIAL REGION OF YOGYAKARTA	Yogyakarta City
140	BDI MAGELANG PEMUDA	Jl. Pemuda No.135 Kab. Klaten Jawa Tengah	CENTRAL JAVA	Magelang City
141	BDI KLATEN PEMUDA	Jl. Pemuda Utara No.135 Kab. Klaten Jawa Tengah	CENTRAL JAVA	Klaten Regency
142	BDI SEMARANG PURI ANJASMORO	Jl. Puri Anjasmoro G 1 No. 36 Kel. Tawangsari Kec. Semarang Barat Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
143	BDI SOLO SLAMET RIYADI	Jl. Slamet Riyadi No.312 Kelurahan Sriwedari Kecamatan Laweyan Kota Surakarta / Solo Jawa Tengah	CENTRAL JAVA	Surakarta/Solo City
144	BDI SEMARANG SUARI	Jl. Suari No.17A Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
145	BDI CILACAP SUDIRMAN	Jl. Jend Sudirman No.21 Kab. Cilacap Jawa Tengah	CENTRAL JAVA	Cilacap Regency
146	BDI PURBALINGGA SUDIRMAN	Jl. Jend Sudirman No.111 Kab. Purbalingga Jawa Tengah	CENTRAL JAVA	Purbalingga Regency
147	BDI SALATIGA SUDIRMAN	Jl. Jend. Sudirman No.170 Kota Salatiga Jawa Tengah	CENTRAL JAVA	Salatiga City
148	BDI WONOSOBO SUMBING	Jl. Sumbing 22 Kab. Wonosobo Jawa Tengah	CENTRAL JAVA	Wonosobo Regency



No	Branches	Address	Province	City/ Regency
149	BDI PURWOREJO AHMAD DAHLAN	Jl. Kiayi Haji Ahmad Dahlan No. 60 Kab. Purworejo Jawa Tengah	CENTRAL JAVA	Purworejo Regency
150	BDI SEMARANG BANGKONG	Jl. Mt Haryono Bangkong Plaza C-2 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
151	BDI SEMARANG CITRALAND IC	Komp. Citraland. Jl. Anggrek Raya Kav 23-25 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
152	BDI SEMARANG GG TENGAH	Gang Tengah No. 77 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
153	BDI REMBANG KARTINI IC	Jl. Kartini No. 23. Kab. Rembang Jawa Tengah	CENTRAL JAVA	Rembang Regency
154	BDI SEMARANG MAJAPAHIT	Jl. Majapahit Ruko Gayamsari Blok A3 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
155	BDI SEMARANG MT HARYONO	Jl. MT Haryono Nomor 427-429 Blok A7 RT 001 RW 001 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
156	BDI JEPARA PATIMURA IC	Jl. Patimura Ruko Blok A2 Kab. Jepara Jawa Tengah	CENTRAL JAVA	Jepara Regency
157	BDI PATI PEMUDA IC	Jl. Pemuda No. 239 C Kab. Pati Jawa Tengah	CENTRAL JAVA	Pati Regency
158	BDI PURWODADI R. SUPRAPTO IC	Jl. R Soeprapto 66 Purwodadi Kab. Grobogan Jawa Tengah	CENTRAL JAVA	Grobogan Regency
159	BDI SUKOHARJO IR SOEKARNO	Jl Ir. Soekarno Blok C Kel. Madeondo Kec. Grogol Sukoharjo Kab. Sukoharjo Jawa Tengah	CENTRAL JAVA	Sukoharjo Regency
160	BDI SEMARANG SETIABUDI	Jl . Setiabudi No 119 Kota Semarang Jawa Tengah	CENTRAL JAVA	Semarang City
161	BDI JUWANA SILUGONGGONG	Jl. Silugonggong No. 12 Juwana Kab. Pati Jawa Tengah	CENTRAL JAVA	Pati Regency
162	BDI TEMANGGUNG TENTARA PELAJAR IC	Jl. Tentara Pelajar No. 6 Kec. Temanggung Kab. Temanggung Jawa Tengah	CENTRAL JAVA	Temanggung Regency
163	BDI YOGYAKARTA URIP S.	Jl. Urip Sumohardjo 123 Kota Yogyakarta Yogyakarta	SPECIAL REGION OF YOGYAKARTA	Yogyakarta City
164	BDI GOMBONG YOS SUDARSO	Jl. Yos Sudarso No. 428 Gombong Kab. Kebumen Jawa Tengah	CENTRAL JAVA	Kebumen Regency
165	BDI PEKALONGAN H WURUK	Jl. Hayam Wuruk No.11A Kota Pekalongan Jawa Tengah	CENTRAL JAVA	Pekalongan City
166	BDI TEGAL SUDIRMAN	Jl. Jend Sudirman No.11A Kota Tegal Jawa Tengah	CENTRAL JAVA	Tegal City
167	BDS SOLO SLAMET RIYADI	Jl. Slamet Riyadi No.312 Kelurahan Sriwedari Kecamatan Laweyan Kota Surakarta / Solo Jawa Tengah	CENTRAL JAVA	Surakarta/Solo City
168	BDI KEDIRI BRAWIJAYA	Jl. Brawijaya No.33 Kota Kediri Jawa Timur	EAST JAVA	Kediri City
169	BDI JEMBER GAJAH MADA	Jl. Gajah Mada No. 84 Kab. Jember Jawa Timur	EAST JAVA	Jember Regency
170	BDI SURABAYA GUBERNUR SURYO	Jl. Gubernur Suryo No.12 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
171	BDI MALANG KAWI	Jl. Kawi No. 15 Kota Malang Jawa Timur	EAST JAVA	Malang City
172	BDI SURABAYA KEDUNGORO 2	Jl. Kedungdoro No. 95 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
173	BDI BANYUWANGI A YANI	Jl. Jend A. Yani No.41 Kab. Banyuwangi Jawa Timur	EAST JAVA	Banyuwangi Regency
174	BDI SIDOARJO A YANI	Jl. A. Yani No.7 Kab. Sidoarjo Jawa Timur	EAST JAVA	Sidoarjo Regency
175	BDI SURABAYA COKLAT	Jl. Coklat No. 8 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
176	BDI MADIUN COKROAMINOTO	Jl. Hos Cokroaminoto 124-126 Kota Madiun Jawa Timur	EAST JAVA	Madiun City
177	BDI SURABAYA DARMO	Jl. Raya Darmo No. 59 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
178	BDI SURABAYA DHARMAHUSADA	Jl. Dharmahusada No.168 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
179	BDI SURABAYA HR MUHAMMAD	Jl. Hr Muhammad 86 C-D Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
180	BDI SURABAYA JEMUR ANDAYANI	Jl. Jemur Andayani 46 B-C Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
181	BDI SURABAYA KAPAS KRAMPUNG	Jl. Kapas Krampung No. 106 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
182	BDI GRESIK KARTINI	Jl. R.A. Kartini No. 236/5 Kab. Gresik Jawa Timur	EAST JAVA	Gresik Regency

No	Branches	Address	Province	City/Regency
183	BDI TULUNG AGUNG KASIHIN	Jl. Kapten Kasihin No. 157 Kab. Tulungagung Jawa Timur	EAST JAVA	Tulungagung Regency
184	BDI SURABAYA KEMBANG JEPUN	Jl.Kembang Jepun No.43 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
185	BDI JOMBANG KH HASYIM	Jl. Kh Wahid Hasyim 121 Kab. Jombang Jawa Timur	EAST JAVA	Jombang Regency
186	BDI SURABAYA KLAMPIS	Jl. Klampis Jaya No.136 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
187	BDI SURABAYA MARGOREJO INDAH	Jl.Margorejo Indah No.90 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
188	BDI SURABAYA MAYJEN SUNKONO	Jl. Mayjen Sungkono No.75 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
189	BDI BLITAR MERDEKA	Jl. Merdeka 28 Kav.4-5 Kota Blitar Jawa Timur	EAST JAVA	Blitar City
190	BDI MOJOKERTO SUDIRMAN	Jl. Mojopahit No. 282 Kel. Mentikan Kec. Prajurit Kulon Kota Mojokerto Jawa Timur	EAST JAVA	Mojokerto City
191	BDI PASURUAN PANDAAN	Kawasan Central Niaga Pandaan Kav. 7-8 Lk. Petungwulung Rt. 05 Rw. 06 Kelurahan Petungsari Kecamatan Pandaan Kab. Pasuruan Jawa Timur	EAST JAVA	Pasuruan Regency
192	BDI SURABAYA MARGOMULYO	Jl. Raya Margomulyo No. 9 Blok Aa No. 10 Kel. Balongsri Kec. Tandes Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
193	BDI BOJONEGORO SUROPATI	Jl. Untung Suropati No. 26 Kab. Bojonegoro Jawa Timur	EAST JAVA	Bojonegoro Regency
194	BDI MALANG SUTAN SYAHRIR	Jl. Sutan Syahtir No.15 Kota Malang Jawa Timur	EAST JAVA	Malang City
195	BDI PAMEKASAN TRUNOJOYO	Jl. Trunojoyo No. 63 Kab. Pamekasan Jawa Timur	EAST JAVA	Pamekasan Regency
196	BDI SURABAYA DIPONEGORO	Jl. Diponegoro No. 160 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
197	BDI SURABAYA KERTAJAYA IC	Jl. Kertajaya No. 141 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
198	BDI SURABAYA MULYOSARI	Jl. Raya Mulyosari 134 Pb 14 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
199	BDI SURABAYA PASAR TURI	Komp. Sinar Galaxy B-70 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
200	BDI SURABAYA MERR	Komplek Ruko Promenade No 5 Jl Ir. Soekarno Hatta No. 5 Kedung Baruk Rungkut Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
201	BDS SURABAYA DIPONEGORO	Jl. Diponegoro No. 160 Kota Surabaya Jawa Timur	EAST JAVA	Surabaya City
202	BDI DENPASAR GUNUNG AGUNG	Jl. Gunung Agung No. 1 A Kota Denpasar Bali	BALI	Denpasar City
203	BDI MATARAM PEJANGGIK	Jl. Pejanggiik 117 Kota Mataram Nusa Tenggara Barat	WEST NUSA TENGGARA	Mataram City
204	BDI KUPANG SUMATERA	Jl. Sumatera No. 43 Kota Kupang Nusa Tenggara Timur	EAST NUSA TENGGARA	Kupang City
205	BDI SINGARAJA A YANI	Jl. A. Yani No. 46 Singaraja Kab Buleleng Bali	BALI	Buleleng Regency
206	BDI BIMA SOEKARNO HATTA	Jl. Ir Soekarno Hatta RT 008 Rw 003 Kelurahan Taruga Kecamatan Rasanae Barat Kab. Bima Nusa Tenggara Barat	WEST NUSA TENGGARA	Bima City
207	BDI DENPASAR DIPONEGORO	Jl. Diponegoro No. 137 Kota Denpasar Bali	BALI	Denpasar City
208	BDI SUMBAWA DIPONEGORO	Jl. Diponegoro No. 26 Kel. Bugis Kec. Sumbawa Kab. Sumbawa Nusa Tenggara Barat	WEST NUSA TENGGARA	Sumbawa Regency
209	BDI TABANAN GAJAH MADA	Jl. Gajah Mada No.9 Desa Delod Peken Kecamatan Tabanan Kab. Tabanan Bali	BALI	Tabanan Regency
210	BDI DENPASAR GATOT SUBROTO	Jl. Gatot Subroto No.79 Kota Denpasar Bali	BALI	Denpasar City
211	BDI BADUNG GATOT SUBROTO BARAT	Jl. Gatot Subroto Barat 354 Kab. Badung Bali	BALI	Badung Regency
212	BDI DENPASAR HAYAM WURUK	Jl. Hayam Wuruk No. 246 Kota Denpasar Bali	BALI	Denpasar City
213	BDI KUTA LEGIAN	Jl. Raya Legian No. 87 Kuta Kab. Badung Bali	BALI	Badung Regency
214	BDI MANGGARAI ADI SUCIPTO	Jl. Adi Sucipto 88A Ruteng Kab. Manggarai Nusa Tenggara Timur	EAST NUSA TENGGARA	Manggarai Regency
215	BDI NEGARA NGURAH RAI	Jl. Ngurah Rai No. 101 Negara Kab. Jembrana Bali	BALI	Jembrana Regency



No	Branches	Address	Province	City/ Regency
216	BDI MAUMERE RAYA CENTIS	Jl. Raya Centis No. 19 Maumere Kab. Sikka Nusa Tenggara Timur	EAST NUSA TENGGARA	Sikka Regency
217	BDI ENDE SOEKARNO	Jl. Soekarno No. 77 Kab. Ende Nusa Tenggara Timur	EAST NUSA TENGGARA	Ende Regency
218	BDI ATAMBUA SUDIRMAN	Jl. Jendral Sudirman No. 22, Atambua, Kab. Belu, Nusa Tenggara Timur, 85711	EAST NUSA TENGGARA	Belu Regency
219	BDI SWETA TEGUH FAISAL	Jl. Sandubaya No 35. Bertais Sweta Kota Mataram Nusa Tenggara Barat	WEST NUSA TENGGARA	Mataram City
220	BDI UBUD CAMPUAN	Jl. Ida Bagus Manik Peliatan - Ubud Bali	BALI	Gianyar Regency
221	BDI GIANYAR DHARMA GIRI IC	Jl. Dharma Giri No. 21 Kab. Gianyar Bali	BALI	Gianyar Regency
222	BDI BADUNG KEROBOKAN	Jl. Raya Kerobokan Desa Kerobokan Kelurahan Badung Kec. Kuta Utara Kab. Badung Bali	BALI	Gianyar Regency
223	BDI BADUNG NGURAH RAI	Jl. By Pass Ngurah Rai 100C Kel. Mumbul/Bualu Kec. Kuta Selatan Kab. Badung Bali	BALI	Badung Regency
224	BDS DENPASAR GUNUNG AGUNG	Jl. Gunung Agung No. 1 A Kota Denpasar Bali	BALI	Denpasar City
225	BDI SIBOLGA IMAM BONJOL	Jl. Imam Bonjol No.63 Kota Sibolga Sumatera Utara	NORTH SUMATRA	Sibolga City
226	BDI MEDAN PUTRI HIJAU	Jl. Putri Hijau No. 2 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
227	BDI P.SIANTAR SUTOMO	Jl. Sutomo No. 5 D/E Kota Pematang Siantar Sumatera Utara	NORTH SUMATRA	Pematang Siantar City
228	BDI BATAM NAGOYA	Bank Duta Building Nagoya Jl.Imam Bonjol Nagoya Batam Kota Batam Kepulauan Riau	RIAU ISLANDS	Batam City
229	BDI MEDAN BINJAI	Jl. Jend. Sudirman No.60 Kota Binjai Sumatera Utara	NORTH SUMATRA	Binjai City
230	BDI MEDAN DIPONEGORO	Jl. P. Diponegoro No. 35 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
231	BDI RANTAU PRAPAT A DAHLAN	Jl. Kh Ahmad Dahlan No.94 Rantau Prapat Kab. Labuhan Batu Sumatra Utara	NORTH SUMATRA	Labuhan Batu Regency
232	BDI TANJUNG BALAI COKROAMINOTO	Jl. Cokroaminoto 48 A Tj. Balai Asahan Kota Tanjung Balai Sumatera Utara	NORTH SUMATRA	Tanjung Balai City
233	BDI DELI SERDANG SUTOMO	Jl . Sutomo No. 85 Lubuk Pakam Kab. Deli Serdang Sumatra Utara	NORTH SUMATRA	Deli Serdang Regency
234	BDI KISARAN IMAM BONJOL	Jl Imam Bonjol No.145 - 147 Kisaran Timur Kab. Asahan Sumatra Utara	NORTH SUMATRA	Asahan Regency
235	BDI MEDAN ISKANDAR MUDA	Jl. Iskandar Muda No.226-230 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
236	BDI MEDAN KRAKATAU	Jl.Krakatau No.127 - 127A Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
237	BDI PADANG SIDEMPUAN MERDEKA	Jl. Merdeka No.22 Kota Padang Sidempuan Sumatera Utara	NORTH SUMATRA	Padang Sidempuan City
238	BDI MEDAN PANDU	Jl. Pandu 41/70 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
239	BDI MEDAN PEMUDA	Jl. Pemuda No. 5 A-D Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
240	BDI TEBING TINGGI SUDIRMAN	Jl. Jend. Sudirman No. 158 Kel. Badak Bejuang Kec. Rambutan Kota Tebing Tinggi Sumatera Utara	NORTH SUMATRA	Tebing Tinggi City
241	BDI MEDAN THAMRIN	Jl. Thamrin No.93-95 Medan - Sumatera Utara	NORTH SUMATRA	Medan City
242	BDI MEDAN TOMANG ELOK	Komp.Tomang Elok Blok Bb No.98 Seikambang Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
243	BDI MEDAN ASIA MEGA MAS	Ruko Medan Asia Jl.Asia Indah Blok C No.10-11 Kel. Sukaramai li Kec. Medan Area Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
244	BDI GUNUNG SITOLI DIPONEGORO	Jl.Diponegoro No.143 Kel. Ilir Kec.Gunungsitoli Kab Nias Sumatera Utara	NORTH SUMATRA	Nias Regency
245	BDI MEDAN BRIGJEND ZEIN HAMID	Jl. Brigjend Zein Hamid Km. 55 No. 12 C LK V Kelurahan Titi Kuning Kecamatan Medan Johor Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
246	BDI MEDAN PETISAH	Jl. Nibung Utama No.3-4 Kelurahan Petisah Tengah Kecamatan Medan Barat Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
247	BDI MEDAN PUSAT PASAR	Jl. Pusat Pasar No.P 187 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City

No	Branches	Address	Province	City/Regency
248	BDI MEDAN RAHMADSYAH	Jl. Rahmadsyah No. 22 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
249	BDI MEDAN SETIA BUDI	Jl.Setiabudi No.4 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
250	BDI MEDAN TANJUNG PURA	Jl. Pemuda No. 30 Tanjungpura Kab. Langkat Sumatera Utara	NORTH SUMATRA	Langkat Regency
251	BDI MEDAN CEMARA ASRI	Komp. Ruko Cemara Asri No. 8D Jl. Boulevard Timur Kel. Sampali Kec. Percut Sei Tuan Kota Medan Sumatera Utara	NORTH SUMATRA	Deli Serdang Regency
252	BDI STABAT ZAINAL ARIFIN	Jl. Zainal Arifin 774 Stabat Kab. Langkat Sumatera Utara	NORTH SUMATRA	Langkat Regency
253	BDI BATAM RADEN PATAH	Jl. Raden Patah No. 15 A Lubuk Baja Kota Batam Kepulauan Riau	RIAU ISLANDS	Batam City
254	BDI TANJUNG PINANG POS	Jl. Ketapang No.49 Kota Tanjung Pinang Kepulauan Riau	RIAU ISLANDS	Tanjung Pinang City
255	BDI KARIMUN PRAMUKA	Batu Lipai Jl. Raja Oesman Ruko No. 5 RT. 001 / RW 001. Kel. Baran Timur Kec. Meral Kab. Karimun Provinsi Kepulauan Riau	RIAU ISLANDS	Karimun Regency
256	BDI BATAM PALM SPRING	Komplek Palm Spring Batam Center Blok D1 No. 8 Dan 9 Kota Batam Kepulauan Riau	RIAU ISLANDS	Batam City
257	BDS LHOKSUMAWE PERDAGANGAN	Jl. Perdagangan No. 47-49 Lhokseumawe Kec. Banda Sakti Kota Lhokseumawe Aceh	ACEH	Lhokseumawe City
258	BDS BIREUEN KOL. HUSEIN YUSUF	Jl. Kolonel Husein Yusuf No. 1 Bireun Aceh	ACEH	Aceh Jeumpa/ Bireuen Regency
259	BDSLANGSA TEUKU UMAR	Jl. Teuku Umar No.114 Langsa Aceh	ACEH	Langsa City
260	BDS ACEH	Jl. Sri Ratu Safiatuddin No.54 Nanggroe Aceh Darussalam	ACEH	Banda Aceh City
261	BDS MEDAN DIPONEGORO	Jl. P. Diponegoro No. 35 Kota Medan Sumatera Utara	NORTH SUMATRA	Medan City
262	BDI BENGKULU S. PARMAN	Jl. S. Parman No. 35 Kota Bengkulu Bengkulu	BENGKULU	Bengkulu City
263	BDI PADANG SUDIRMAN	Jl. Jend. Sudirman No. 40 Kota Padang Sumatera Barat	WEST SUMATRA	Padang City
264	BDI PALEMBANG SUDIRMAN	Jl. Jendral Sudirman No. 1129 Kelurahan 20 Ilir Kecamatan Ilir Timur I Kota Palembang Sumatera Selatan	SOUTH SUMATRA	Palembang City
265	BDI JAMBI SUTOMO	Jl. Dr. Sutomo No. 40 Kota Jambi Jambi	JAMBI	Jambi City
266	BDI PEKANBARU WAHID HASYIM	Jl. W Hasyim No. 2 Kota Pekanbaru Riau	RIAU	Pekanbaru City
267	BDI BUKITTINGGI A YANI	Jl. A. Yani No.116F Kota Bukit Tinggi Sumatera Barat	WEST SUMATRA	Bukittinggi City
268	BDI BATU RAJA AKMAL	Jl. Akmal No.756 Rt/Rw. 015 / 006 Kelurahan Pasar Baru Kecamatan Batu Raja Timur Batu Raja Kab. Ogan Komering Ulu Sumatera Selatan	SOUTH SUMATRA	Ogan Komering Ulu Regency
269	BDI PALEMBANG BASUKI RAHMAT	Jl. Basuki Rahmat No.897 C-D Kota Palembang Sumatera Selatan	SOUTH SUMATRA	Palembang City
270	BDI PADANG BUNDO KANDUNG	Jl. Bundo Kandung No. 23 Kota Padang Sumatera Barat	WEST SUMATRA	Padang City
271	BDI LUBUK LINGGAU YOS SUDARSO	Jl. Yos Sudarso No.103 RT.001 Kel. Cereme Taba Kec. Lubuklinggau Timur II Kota Lubuklinggau Sumatera Selatan	SOUTH SUMATRA	Lubuklinggau City
272	BDI PEKANBARU HR SUBRANTAS	Jl.Hr Subrantas Komp.Metropolitan City Blok A-6 Panam Kota Pekanbaru Riau	RIAU	Pekanbaru City
273	BDI JAMBI KOTA INDAH	Jl. Gatot Subroto Komp. Kota Indah Blok A-B No.1 Jambi Kota Jambi Jambi	JAMBI	Jambi City
274	BDI JAMBI KUALA TUNGKAL	Jl. Nelayan No. 5 Kuala Tungkal Kab. Tanjung Jabung Barat Jambi	JAMBI	Tanjung Jabung Barat Regency
275	BDI PANGKAL PINANG SUDIRMAN	Jl. Masjid Jamik No. 27 Kota Pangkal Pinang Bangka Belitung	BANGKA BELITUNG	Pangkal Pinang City
276	BDI PEKANBARU RIAU	Jl. Griya Ruko No. 1 & 2 Tampan Kota Pekanbaru Riau	RIAU	Pekanbaru City
277	BDI DURI SUDIRMAN	Jl. Sudirman No. 151-152 Duri Kab. Bengkalis Riau	RIAU	Bengkalis Regency





No	Branches	Address	Province	City/ Regency
278	BDI BAGAN BATU SUDIRMAN	Jl.Jend Sudirman No.761 Bagan Batu Kab. Rokan Hilir Riau	RIAU	Rokan Hilir Regency
279	BDI DUMAI SUKAJADI	Jl. Diponegoro No. 81 A-B Kota Dumai Riau	RIAU	Dumai City
280	BDI PEKANBARU TUANKU TAMBUSAI	Jl.Tuanku Tambusai No.12 A Kota Pekanbaru Riau	RIAU	Pekanbaru City
281	BDI INDRAGIRI HILIR M.BOYA	Jl.M.Boya Rt/Rw.01/11 Kel. Tembilahan Kab. Indragiri Hilir Riau	RIAU	Indragiri Hilir Regency
282	BDI PALEMBANG MESJID LAMA	Jl. Mesjid Lama No. 170 Kota Palembang Sumatera Selatan	SOUTH SUMATRA	Palembang City
283	BDI PEKANBARU SIMPANG PASAR BAWAH	Jl. M. Yatim No. 65 Rt/Rw 003/001 Kel. Kampung Dalam Kec. Senapelan Kota Pekanbaru Riau	RIAU	Pekanbaru City
284	BDS PALEMBANG SUDIRMAN	Jl. Jendral Sudirman No. 1129 Kelurahan 20 Ilir Kecamatan Ilir Timur I Kota Palembang Sumatera Selatan	SOUTH SUMATRA	Palembang City
285	BDI PALANGKARAYA A YANI	Jl. A. Yani No. 82 Kota Palangkaraya Kalimantan Tengah	CENTRAL KALIMANTAN	Palangkaraya City
286	BDI BANJARMASIN LAMBUNG MANGKURAT	Jl. Lambung Mangkurat No. 50 Kota Banjarmasin Kalimantan Selatan	SOUTH KALIMANTAN	Banjarmasin City
287	BDI BALIKPAPAN SUDIRMAN	Jl. Jend.Sudirman No. 54 Kota Balikpapan Kalimantan Timur	EAST KALIMANTAN	Balikpapan City
288	BDI SAMARINDA SUDIRMAN	Jl. Jend. Sudirman No. 31 Kota Samarinda Kalimantan Timur	EAST KALIMANTAN	Samarinda City
289	BDI PONTIANAK TANJUNG PURA	Jl. Tanjung Pura No. 102 Kota Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak City
290	BDI TANJUNG REDEP MANGGA	Jl. Mangga II. No. 4D RT. 016 RW. 00 Kel. Tanjung Redeb Kec. Tanjung Redeb Kab. Berau Kalimantan Timur	EAST KALIMANTAN	Berau Regency
291	BDI PANGKALAN BUN ANTASARI	Jl Pangeran Antasari No. 135 Rt/Rw 01/01 Desa Kampung Raja Kecamatan Arut Selatan Kab. Kotawaringin Barat Propinsi Kalimantan Tengah	CENTRAL KALIMANTAN	Kotawaringin Barat Regency
292	BDI SANGATTA YOS SUDARSO	Jl. Yos Sudarso II RT. 14 Sangatta Utara Kec. Sangatta Kab Kutai Timur Kalimantan Timur	EAST KALIMANTAN	Kutai Timur Regency
293	BDI KETAPANG MERDEKA	Jl. Merdeka No. 181 Kab. Ketapang Kalimantan Barat	WEST KALIMANTAN	Ketapang Regency
294	BDI BONTANG A. YANI	Jl. Jend Ahmad Yani No. 2 Rt. 09 Kota Bontang Kalimantan Timur	EAST KALIMANTAN	Bontang City
295	BDI KOTABARU PUTRI CIPTASARI	Jl. Putri Ciptasari 8-10 Kab. Kota Baru Kalimantan Selatan	SOUTH KALIMANTAN	Kota Baru Regency
296	BDI TARAKAN YOS SUDARSO	Jl. Yos Sudarso No.8A – 8B Kelurahan Karang Rejo Kecamatan Tarakan Barat Kota Tarakan Kalimantan Utara	EAST KALIMANTAN	Tarakan City
297	BDI BANJARMASIN A YANI	Jl. A.Yani Km. 2.5 No. 81 Kota Banjarmasin Kalimantan Selatan	SOUTH KALIMANTAN	Banjarmasin City
298	BDI BANJAR BARU A. YANI	Jl. A. Yani Km 34 No 31 Kota Banjarbaru Kalimantan Selatan	SOUTH KALIMANTAN	Banjarbaru City
299	BDI KOTABARU BATU LICIN	Jl. Raya Batu Licin No. 2-3 Batu Licin Kab. Kota Baru Kalimantan Selatan	SOUTH KALIMANTAN	Kota Baru Regency
300	BDI SAMARINDA MULAWARMAN	Jl. Mulawarman No. 27 RT 28 Kel. Pelabuhan Kec. Samarinda Ilir Kota Samarinda Kalimantan Timur	EAST KALIMANTAN	Samarinda City
301	BDI SIANTAN KHATULISTIWA	Jl. Khatulistiwa No. H- 99 Siantan Kab. Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak Regency
302	BDI SAMPIT MAYJEN SUTOYO	Jl. Mayjend. Sutoyo No 86 Sampit Kab. Kotawaringin Timur Kalimantan Tengah	CENTRAL KALIMANTAN	Kotawaringin Timur Regency
303	BDI MELAWI JUANG	Jl. Juang Blok H No. 3 Dan 4 Nanga Pinoh Kab. Melawi Kalimantan Barat	WEST KALIMANTAN	Melawi Regency
304	BDI SINTANG MT HARYONO	Jl MT. Haryono No. 5 Kab. Sintang Kalimantan Barat	WEST KALIMANTAN	Sintang Regency
305	BDI SINGKAWANG NIAGA	Jl. Niaga No. 5-7 Kota Singkawang Kalimantan Barat	WEST KALIMANTAN	Singkawang City
306	BDI BALIKPAPAN PANDANSARI	Jl. Pandansari No .2 Rt 15 Kota Balikpapan Kalimantan Timur	EAST KALIMANTAN	Balikpapan City

No	Branches	Address	Province	City/Regency
307	BDI TANAH GROGOT SUPRAPTO	Jl. R.A Kartini No. 42 Tanah Grogot Kab. Pasir Kalimantan Timur	EAST KALIMANTAN	Pasir Regency
308	BDI SAMARINDA PAHLAWAN	Jl. Pahlawan Rt.032 Kel. Dadi Mulya Kec. Samarinda Ulu Kota Samarinda Kalimantan Timur	EAST KALIMANTAN	Samarinda City
309	BDI PONTIANAK SEIPINYUH	Jl. Jurusan Pontianak Sungai Pinyuh Kab. Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak Regency
310	BDI TANJUNG SELOR SKIP II	Jl. Skip Ii Kavling 20 Tj. Selor Kab. Bulungan Kalimantan Timur	EAST KALIMANTAN	Bulungan Regency
311	BDI PONTIANAK ST MUHAMMAD	Jl. Sultan Muhammad No 176 RT/RW 001/01 Benua Melayu Laut Pontianak Selatan	WEST KALIMANTAN	Pontianak City
312	BDI SANGGAU A YANI	Jl. Ahmad Yani No. 99 Kab. Sanggau Kalimantan Barat	WEST KALIMANTAN	Sanggau Regency
313	BDI PONTIANAK GAJAH MADA	Jl. Gajah Mada No.181-183 RT/RW. 004/027 Kel. Benua Melayu Darat Kec. Pontianak Selatan Kota Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak City
314	BDI PONTIANAK KH. WAHID HASYIM	Jl. KH Wahid Hasyim No. 24 - 26 Kota Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak City
315	BDI PEMANGKAT M HAMBAL	Jl. Muh. Hambal No. 48 Pemangkat Kab. Sambas Kalimantan Barat	WEST KALIMANTAN	Sambas Regency
316	BDI PONTIANAK SUNGAI RAYA DALAM	Jl. Sungai Raya Dalam No. C. Kel. Bangka Belitung Darat Kec. Pontianak Tenggara Kota Pontianak Kalimantan Barat	WEST KALIMANTAN	Pontianak City
317	BDS BANJAR BARU A. YANI	Jl. A. Yani Km 34 No 31 Kota Banjarbaru Kalimantan Selatan	SOUTH KALIMANTAN	Banjarbaru City
318	BDI PALU HASANUDIN	Jl. St.Hasanudin No.27 Kota Palu Sulawesi Tengah	CENTRAL SULAWESI	Palu City
319	BDI JAYAPURA A YANI	Jl. A.Yani No.9 Kota Jayapura Papua	PAPUA	Jayapura City
320	BDI MAKASSAR A YANI	Jl. A.Yani No.11- 13 Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City
321	BDI GORONTALO A YANI	Jl.A.Yani No.58 Kota Gorontalo Gorontalo	GORONTALO	Gorontalo City
322	BDI AMBON DIPONEGORO	Jl. Diponegoro No 80 RT. 002 RW.05 Kel. Ahusen Kec. Sirimau Kota Ambon Maluku	MALUKU	Ambon City
323	BDI KENDARI SAM RATULANGI	Jl. Dr Sam Ratulangi No 96 - 97 RT.001 / RW .001 Kel. Mandonga Kec. Mandonga Kota Kendari Prov Sulawesi Tenggara.	SOUTHEAST SULAWESI	Kendari City
324	BDI MANADO SUTOMO	Jl.Dr.Sutomo No.62 Kota Manado Sulawesi Utara	NORTH SULAWESI	Manado City
325	BDI TERNATE PAHLAWAN REVOLUSI	Jl. Boulevard Ruko Jatiland Kel. Gamalama Kec. Kota Ternate Tengah Kota Ternate Maluku Utara	NORTH MALUKU	Ternate City
326	BDI PINRANG A MAKASAU	Jalan A. Makkasau No. 34 Pinrang, Sulawesi Selatan	SOUTH SULAWESI	Pinrang Regency
327	BDI SORONG A YANI	Jl. Jendral Ahmad Yani Kel Remu Utara Kec. Sorong Kota Sorong Papua Barat	PAPUA WEST	Sorong City
328	BDI BONE AGUS SALIM	Jl.Agus Salim No.1 Kab. Bone Sulawesi Selatan	SOUTH SULAWESI	Bone Regency
329	BDI LUWUK BANGGAI	Jl. A. Yani No.104 Luwuk Banggai Kab. Banggai Sulawesi Tengah	CENTRAL SULAWESI	Banggai Regency
330	BDI RANTEPAO A YANI	Jl. Diponegoro No.33 Rantepao Kab. Tana Toraja Sulawesi Selatan	SOUTH SULAWESI	Tana Toraja Regency
331	BDI PARE PARE HASANUDIN	Jl. St. Hasanudin No.50 Kota Pare-Pare Sulawesi Selatan	SOUTH SULAWESI	Pare-Pare City
332	BDI BIAK IMAM BONJOL	Jl.Imam Bonjol No.34 Kab. Biak Numfor Papua	PAPUA	Biak Numfor Regency
333	BDI KOTAMOBAGU KARTINI	Jl. Letjen Suprpto RT/RW 001/001 Kel. Gogagoman Kec. Kotamobagu Barat Kotamobagu Sulawesi Utara	NORTH SULAWESI	Kotamobagu City
334	BDI MAKASSAR LATIMOJONG	Jl. G. Latimojong No. 22 Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City

No	Branches	Address	Province	City/Regency
335	BDI MERAUKE MANDALA	Jl.Raya Mandala No.71 Kab Merauke Papua	PAPUA	Merauke Regency
336	BDI WAJO SENGKANG	Jl.Ra.Kartini No.124 - 126 Kab. Wajo Sulawesi Selatan	SOUTH SULAWESI	Wajo Regency
337	BDI PALOPO RAMBUTAN	Jl. Kelapa No. 1 RT. 02 / RW. 04 Kel. Dangerako Kec. Wara Kota Palopo Prov. Sulawesi Selatan	SOUTH SULAWESI	Palopo City
338	BDI BULUKUMBA SAM RATULANGI	Jl. Sam Ratulangi Kel Caile Kec. Ujung Bulu Kab Bulukumba Sulawesi Selatan	SOUTH SULAWESI	Bulukumba Regency
339	BDI MAKASSAR SLAMET RIYADI	Jl. Slamet Riyadi No. 1 Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City
340	BDI MANADO TOAR	Jl. Toar No. 17 Kota Manado Sulawesi Utara	NORTH SULAWESI	Manado City
341	BDI MINAHASA TOMOHON	Jl. Raya Tomohon No.40A Tomohon Minahasa - Sulawesi Utara	NORTH SULAWESI	Tomohon City
342	BDI TOLI TOLI USMAN BINOL	Jl. Usman Binol Rw VII Kecamatan Baolan Kelurahan Baru Kab. Toli-toli Sulawesi Tengah	CENTRAL SULAWESI	Toli-Toli Regency
343	BDI SUNGGUMINASA W HASYIM	Jalan Kh Wahid Hasyim No 181A Rt/Rw 002/03 Sungguminasa Somba Opu Kab Gowa Sulawesi Selatan	SOUTH SULAWESI	Gowa Regency
344	BDI BAU BAU YOS SUDARSO	Jl. Bataraguru No. 62 RT. 014/RW. 004 Kel. Wajo Kec. Betoambari Kota Bau Bau Prov. Sulawesi Tenggara	SOUTHEAST SULAWESI	Bau-Bau City
345	BDI MANOKWARI Y SUDARSO	Jl.Yos Sudarso No.41 E/F Kab. Manokwari Papua	WEST PAPUA	Manokwari Regency
346	BDI NABIRE YOS SUDARSO	Jl.Yos Sudarso No.12 Kab. Nabire Papua	PAPUA	Nabire Regency
347	BDI TIMIKA YOS SUDARSO	Jl. Yos Sudarso No. 12 Timika Kab. Mimika Papua	PAPUA	Mimika Regency
348	BDI MAKALE MERDEKA	Jl.Merdeka No.30 Makale Kab. Tana Toraja Sulawesi Selatan	SOUTH SULAWESI	Tana Toraja Regency
349	BDI MAKASSAR PANAKUKANG	Jl. Boulevard Ruko Jasper I No. 12-13 RT. 005/RW.004 Kel. Masale Kec. Panakkukang Kota Makassar Provinsi Sulawesi Selatan.	SOUTH SULAWESI	Makassar City
350	BDI MAKASSAR YOS SUDARSO	Jl Yos Sudarso No. 302 Kelurahan Tabaringan Kecamatan Ujung Tanah Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City
351	BDI SENTANI KEMIRI	Jl. Kemiri Depan No. 751 RT/RW 01/04 Kelurahan Hinekombe Kecamatan Sentani Kabupaten Jayapura Papua	PAPUA	Jayapura City
352	BDI MAKASSAR VETERAN SELATAN	Jl. Veteran Selatan No. 455C - 455 D Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City
353	BDI BITUNG YOS SUDARSO	Jl. Yos Sudarso No. 76 Kel. Bitung Tengah Kota Bitung Sulawesi Utara	NORTH SULAWESI	Bitung City
354	BDS MAKASSAR A YANI	Jl. A.Yani No.11- 13 Kota Makassar Sulawesi Selatan	SOUTH SULAWESI	Makassar City
355	KFNO PROF. SATRIO (DH. KFNO PLAZA SEMANGGI)	Satrio Tower, Jl. Prof. Satrio Kav C4 Lantai 7, Kel. Karet Setiabudi, Kec. Setiabudi, Kodya. Jakarta Selatan, Provinsi DKI Jakarta	JAKARTA	South Jakarta

# LIST OF DISCLOSURES IN ACCORDANCE WITH FINANCIAL SERVICES AUTHORITY REGULATION NUMBER 51/POJK.03/2017

Index Number	Index Name	Page
	<b>Sustainability Strategy</b>	
A.1	Sustainability Strategy Explanation	469
	<b>Sustainability Aspect Performance Overview</b>	
B.1	Economic Aspect	465
	a. Quantity of production or services sold	465
	b. Revenue or sales	120
	c. Net profit or loss	120
	d. Environmentally friendly products	477
	e. Involvement of local parties related to the Sustainable Finance business process.	477
B.2	Environmental Aspects Overview	465
	a. Energy use	465
	b. Reduction of emissions produced	465
	c. Waste and effluent reduction	486
	d. Biodiversity conservation	488
B.3	Social Aspect Overview	466
	<b>Company Profile</b>	
C.1	Vision, Mission and Values of Sustainability	47
C.2	Company's Address	45
C.3	Company's Scale	
	a. Total assets or capitalized assets and total liabilities	120
	b. Number of employees by gender, position, age, education, and employment status	82-83
	c. Names of shareholders and percentage of share	86
	d. Operational area	46
C.4	Products, Services, and Running Business Activities	497
C.5	Membership in the Association	45, 468
C.6	Significant Changes in Issuers and Public Companies	133, 503
	<b>Explanation of the Board of Directors</b>	
D.1	Explanation of the Board of Directors	29-33
	a. Policies to respond to challenges in fulfilling the sustainability strategy	30
	b. Implementation of Sustainable Finance	31
	c. Target achievement strategy	33
	<b>Sustainability Governance</b>	
E.1	Responsible for Implementing Sustainable Finance	467
E.2	Competency Development Related to Sustainable Finance	316, 355
E.3	Risk Assessment of the Implementation of Sustainable Finance	468
E.4	Stakeholders Relations	471
E.5	Problems with the Implementation of Sustainable Finance	470
	<b>Sustainability Performance</b>	
F.1	Sustainability Culture Activities	474
	<b>Economic Performance</b>	
F.2	Comparison of Targets and Performance of Production, Portfolio, Financing, Income and Profit and Loss	120

Index Number	Index Name	Page
F.3	Comparison of Portfolio Targets and Performance, Financing Targets, or Investments in Projects in line with Sustainable Finance	120
	<b>Environmental Performance</b>	
	<b>General Aspect</b>	
F.4	Environmental Costs	482
	<b>Material Aspect</b>	
F.5	Environmentally Friendly Materials Used	487
	<b>Energy Aspect</b>	
F.6	Amount and Intensity of Energy Used	483
F.7	Efforts and Achievements of Energy Efficiency and Use of Renewable Energy	483
	<b>Water Aspect</b>	
F.8	Water Usage	486
	<b>Aspects of Biodiversity</b>	
F.9	Impacts of Operational Areas That are Near or in Conservation Area	488
F.10	Efforts to Conserve Biodiversity	488
	<b>Emission Aspect</b>	
F.11	Amount and Intensity of Emissions Generated by Type	484
F.12	Efforts and Achievements of Emission Reduction Made	485, 490
	<b>Waste and Effluent Aspects</b>	
F.13	Amount of Waste and Effluent Generated by Type	486
F.14	Waste and Effluent Management Mechanism	486
F.15	Occurring Spills (if any)	486
	<b>Complaint Aspects Related to the Environment</b>	
F.16	Number and Material of Environmental Complaints Received and Resolved	488
	<b>Social Performance</b>	
F.17	Commitment to Provide Services on Equal Products and/or Services to Consumers	497
	<b>Employment Aspect</b>	
F.18	Equal Employment Opportunity	494
F.19	Child Labor and Forced Labor	492
F.20	Regional Minimum Wage	494
F.21	Decent and Safe Work Environment	495
F.22	Employee Capability Training and Development	493
	<b>Community Aspect</b>	
F.23	Impact of Operations on Surrounding Communities	497
F.24	Community Complaints	488, 491
F.25	Environmental Social Responsibility Activities (TJSL)	489-491
	<b>Responsibility for Sustainable Product/Service Development</b>	
F.26	Innovation and Development of Sustainable Financial Products/Services	497-502
F.27	Products/Services That Have Been Evaluated For Safety For Customers	497
F.28	Product/Service Impact	497
F.29	Number of Product Recalls	499
F.30	Customer Satisfaction Survey on Sustainable Financial Products and/or Services	502
	<b>Others</b>	
G.1	Written Verification from Independent Party (if any)	542-543
G.2	Feedback Form	544
G.3	Responses to Feedback on the Previous Year's Sustainability Report	503
G.4	List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies	536-537

# GRI CONTENT INDEX

<b>Statement of use</b>	PT Bank Danamon Indonesia Tbk has reported the information cited in this GRI content index for the period 01 January - 31 December 2024 with reference to the GRI Standards.
<b>GRI 1 used</b>	GRI 1: Foundation 2021

GRI STANDARD	DISCLOSURE		LOCATION
General Disclosures			
GRI 2: General Disclosures 2021	2-1	Organizational details	45
	2-2	Entities included in the organization's sustainability reporting	503
	2-3	Reporting period, frequency and contact point	503
	2-4	Restatements of information	503
	2-5	External assurance	504
	2-6	Activities, value chain and other business relationships	45, 50-51, 480
	2-7	Employees	82
	2-8	Workers who are not employees	83, 481
	2-9	Governance structure and composition	291, 467
	2-12	Role of the highest governance body in overseeing the management of impacts	467
	2-13	Delegation of responsibility for managing impacts	467
	2-14	Role of the highest governance body in sustainability reporting	467, 504
	2-17	Collective knowledge of the highest governance body	474-475
	2-22	Statement on sustainable development strategy	474
	2-24	Embedding policy commitments	492
	2-25	Processes to remediate negative impacts	414, 480, 491
	2-26	Mechanisms for seeking advice and raising concerns	414, 488, 491
	2-28	Membership associations	45, 468
	2-29	Approach to stakeholder engagement	471
	2-30	Collective bargaining agreements	493
Material Topics			
GRI 3: Material topics 2021	3-1	Process to determine material topics	473
	3-2	List of material topics	473
Anti-corruption			
GRI 3: Material topics 2021	3-3	Management of material topics	412
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	412
	205-3	Confirmed incidents of corruption and actions taken	413
Operational Environmental Footprint			
GRI 3: Material topics 2021	3-3	Management of material topics	482, 486
GRI 302: Energy 2016	302-1	Energy consumption within the organization	483
	302-3	Energy intensity	483
GRI 303: Water and Effluents 2018	303-5	Water consumption	486
GRI 306: Waste 2020	306-3	Waste generated	486
GRI 3: Material topics 2021	3-3	Management of material topics	484



GRI STANDARD	DISCLOSURE		LOCATION
GRI 305: Emissions 2016	305-1	Direct GRK emissions (Scope-1)	484
	305-2	Indirect GRK emissions (Scope-2)	484
	305-3	Indirect GRK emissions (Scope-3)	485
	305-4	GRK emissions intensity	484
	305-5	GRK emission reduction	484
<b>Human Resource Development</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	493
GRI 404: Training and Education 2016	404-1	Diversity of governance bodies and employees	493
	404-2	Ratio of basic salary and remuneration of women to men	493-494
<b>Diversity, Equity and Inclusion</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	494
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	82, 312, 494
	405-2	Ratio of basic salary and remuneration of women to men	494
<b>Financial Access/Financial Inclusion and Community Development</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	489
GRI 413: Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	489
<b>Cybersecurity</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	500-502
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	502
<b>Human Rights</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	495
<b>Credit Portfolio with ESG Screening Criteria</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	476-480
<b>Product and Service Development</b>			
GRI 3: Material topics 2021	3-3	Management of material topics	497-499

# SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX FOR COMMERCIAL BANKS

CODE	METRIC	PAGE
<b>Sustainability Disclosure Topics &amp; Metrics</b>		
<b>Data Security</b>		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	502
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	500-502
<b>Financial Inclusion &amp; Capacity Building</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	477
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	487
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	489
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>		
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	476
<b>Financed Emissions</b>		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope-1, (2) Scope-2 and (3) Scope-3	484
FN-CB-410b.2	Gross exposure for each industry by asset class	484
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	485
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	484
<b>Business Ethics</b>		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	414
FN-CB-510a.2	Description of whistleblower policies and procedures	414
<b>Systemic Risk Management</b>		
FN-CB-550a.1	Global Systemically Important Bank (GSIB) score, by category	468
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term Corporate strategy, and other business activities	468

# INDONESIA STOCK EXCHANGE ESG METRICS

Performance	Code	Metrics Name	Page
Environment	E-01	Greenhouse Gas Emission Report	484
	E-02	Greenhouse Gas Emission Intensity	484
	E-03	Electricity Energy Consumption	483
	E-04	Water Consumption	486
	E-05	Waste Generated	487
	E-06	Company Commitment to Achieve Net Zero Emission Target	470
	E-07	Company Commitment to reduce Greenhouse Gas Emissions	485
Social	S-01	Gender Equality	494
	S-02	Employees by Gender and Age Group	82
	S-03	Employee Turnover Rate	466
	S-04	Number of Temporary Employees	466
	S-05	Employee Training and Development	493
	S-06	Number of Work Accidents	495
	S-07	Incidence of Human Rights Violations	495
	S-08	Sexual Harassment and/or Non-discrimination Policy	492
	S-09	Human Rights Policy	495
	S-10	Child Labor and/or Forced Labor Policy	492
	S-11	Policy on Occupational Health and Safety and Safe and Decent Working Environment provided to All Employees	495
	S-12	Corporate Social Responsibility	489
Governance	G-01	Management Diversity and Independence	291
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	298, 315, 353
	G-03	Chairman of the Board and CEO Separation Policy	62, 68
	G-04	Board Appraisal Policy	315, 354
	G-05	Board Training Policy	316, 355
	G-06	Specific Board Election Criteria	309, 345
	G-07	Code of Ethics and/or Anti-Corruption	411
	G-08	Fair Treatment of Shareholders Policy	405
	G-09	Prevention of Conflict of Interest	411

## Independent Assurance Statement

No. DECAR-IAS/018/II/2025

Provided by **Decar Verite Asia**

On specified disclosures within the scope of work, included in PT Bank Danamon Indonesia Tbk's Sustainability Report 2024.

### To: **PT Bank Danamon Indonesia Tbk Stakeholders**

As an independent licensed provider of sustainability assurance services, Decar Verite Asia has been engaged by PT Bank Danamon Indonesia Tbk ("the Bank") to provide independent assurance on the information reported in the PT Bank Danamon Indonesia Tbk's Sustainability Report 2024 ("the Sustainability Report") for the period beginning on 1<sup>st</sup> January 2024 and ending on 31<sup>st</sup> December 2024.

### Objective

The objective of this assurance is to provide an independent opinion and to enhance the credibility of the information presented in the Sustainability Report. The assurance work was conducted within the defined scope and limitations; therefore, this statement is not intended to serve as a basis for interpreting the sustainability or overall performance of the Bank.

### Scope

Decar Verite Asia conducted a **Type 1** assurance engagement for the material topics reported in the Sustainability Report. Information within the specified disclosures – particularly those related to commitments, governance, initiatives, and performance, were assured to a **Moderate Level** of Assurance. The assurance procedures included evaluating the specified disclosures and assessing samples of evidence to ensure the report content adheres to the reporting principles and criteria outlined below.

### Reference and Criteria

Decar Verite Asia performed the assurance in accordance with AA1000 Assurance Standard v3 (2020). The criteria used include the AA1000AP Standard (2018) and the standards/regulation referenced in the Sustainability Report, namely:

- Regulation of Indonesia Financial Service Authority: POJK No.51/2017 and SEOJK No.16/2021,
- GRI Standards 2021,
- SASB Financial Sector – Commercial Banks.

### Responsibilities

#### **PT Bank Danamon Indonesia Tbk**

Preparing the information and evidence in accordance with accepted reporting practices. This responsibility also includes ensuring that the information is fairly stated and that the data and information are not edited or amended in any way after assurance process.

#### **Decar Verite Asia**

Evaluating the content of the Sustainability Report, collecting and assessing evidence on the agreed-upon subject matter and criteria, in accordance with the terms of reference agreed upon with the Bank.

### Methodology

The team undertook the following activities to render their opinion:

- Conducted an initial review of the material topics in the Sustainability Report to identify the evidence required;
- Engaged with individuals responsible for managing the material topics;
- Verified the information and evidence related to the material topics against the criteria;
- Communicated the recommendations to provide an opportunity for corrective action;
- Review the final content of the Sustainability Report;
- Prepare the statement letter and management letter, followed by the necessary approval as per Decar Verite Asia's assurance protocols.

### Limitations

Decar Verite Asia planned and performed the work to obtain all the information and explanations deemed necessary to provide a basis for rendering a conclusion at a Moderate Level of Assurance. As with type 1 assurance engagement, Decar Verite Asia reviewed and evaluated evidence through risk-based sampling to ensure adherence to the AA1000AP Standard (2018). This process does not cover the assurance of or conclusion on reliability and quality. However, the conformity of disclosures with sustainability reporting criteria was assessed. These processes enabled Decar Verite Asia to reduce the risk of error in its conclusions but does not reduce the risk to zero.

### Statement of Competency and Independence

Decar Verite Asia is an independent licensed provider of assurance services. Our team of experts possesses the technical expertise, competency, and extensive experience necessary to conduct assurance engagements on environmental, social, and various other topics in accordance with the AA1000 Assurance Standard. No member of the assurance team has a business relationship with the Bank beyond this assignment. Decar Verite Asia conducted this assurance engagement independently and impartially with no conflicts of interest.

**Adherence to AA1000 Accountability Principles Standard (2018)**

Decar Verite Asia has concluded that the specified disclosures within the scope of assurance, as stated in the Sustainability Report, adhere to the AA1000 Accountability Principles Standard (2018).

**Inclusivity**

The Bank has established and performed engagement to significant internal and external stakeholders. The engagement processes were conducted with appropriate approach and provide sufficient information about the Bank performance and/or to identify their expectations. Therefore, Decar Verite Asia can confirm that the Bank has applied the principle of inclusivity.

**Materiality**

The Bank has engaged experts in determining material topics using a double materiality approach. A pool of material issues was identified by referencing topics deemed material by MUFG, peers, rating agencies, and applicable standards and frameworks. Both internal and external stakeholders were also involved in validating these topics. The selected material topics align with the sustainability context of financial institutions. Therefore, Decar Verite Asia can confirm that the Bank has applied the principles of materiality. Looking ahead, the Bank may review its material topic determination based on actual and potential impacts, engaging internal and external stakeholders to assess significance levels, which will ultimately serve as the sole criteria for material topic selection.

**Responsiveness**

The Bank has demonstrated its responsiveness to material topics. The Bank has established sustainability policy and strategies outlined in its Bank Business Plan 2025–2027, Rencana Aksi Keuangan Berkelanjutan (RAKB), and decarbonization strategy, which includes specific targets and initiatives to address material topics. To ensure effective implementation, the Bank has appointed a Sustainability Sub-Committee responsible for overseeing and monitoring priority sustainability issues. However, Human Rights, as one of the material topics, requires a more comprehensive

response to align with global standards and stakeholder expectations.

**Impact**

The Bank has established the processes to identify, monitor, measure, evaluate, and manage its material impacts. The Sustainability Report presents both quantitative and qualitative information about the impact. For instance, the Bank has implemented a palm oil sector credit policy that mandates debtors to obtain RSPO or ISPO certification. As of 2024, 94.4% of the Bank's palm oil sector debtors have either achieved or are in the process of obtaining the required certification. Hence, Decar Verite Asia can confirm that the Bank has applied the principle of impact.

**POJK No.51/2017 and SEOJK No.16/2021**

The disclosure provided in the Sustainability Report align with the disclosure requirements outlined in POJK No.51/2017 and SEOJK No.16/2021.

**Adherence to GRI Standards 2021**

Based on the assurance result, Decar Verite Asia can confirm that the disclosures are in line with the Bank's claim that the Sustainability Report has been prepared with reference to the GRI standards. The disclosures of management approach for material topic in general are fairly disclosed. The principles to achieving quality sustainability reporting have been applied. Supporting documents were adequately presented during the assurance.

**SASB Financial Sector – Commercial Banks**

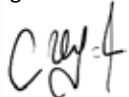
While some information remains challenging to disclose, the Sustainability Report has, overall, provided sustainability disclosures and metrics in alignment with the SASB Standard.

**Conclusions**

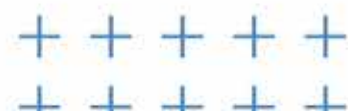
Based on the methodology and activities performed within the scope of this assessment, nothing has come to our attention that causes us to believe that the Sustainability Report has not been properly prepared and presented. The specified disclosures have been deemed appropriate based on our assurance procedures, aligned with AA1000AS V3 (2020) and Accountability's Principles (2018).

Bogor, 20<sup>th</sup> February 2025

Signed on behalf of Decar Verite Asia



**Corey Pernieda**  
Managing Director  
Decar Verite Asia



# FEEDBACK SHEET

PT Bank Danamon Indonesia Tbk released its latest sustainability report that elaborates on the various initiatives the Bank and its subsidiary undertook as they ran responsible business practices during the reporting period. The Bank welcomes inputs such as suggestions and criticism or feedback to improve matters deemed inconsistent and uses them as evaluation materials in the future. Please fill out the feedback sheet and send it back to us

Nama: \_\_\_\_\_  
Institution: \_\_\_\_\_  
Email: \_\_\_\_\_  
Contact Number: \_\_\_\_\_

## Stakeholder Group:

- ☐ Customer
- ☐ Shareholders or investor
- ☐ Employee
- ☐ Suppliers or business partners
- ☐ Regulator
- ☐ Academia
- ☐ Public
- ☐ Mass media
- ☐ Other

Please select answer you think most suitable with ✓ mark

The report discloses information of your concern

Yes ☐ No ☐

The report gives comprehensive and transparent information

Yes ☐ No ☐

The report is appealing and has been designed well

Yes ☐ No ☐

What topics do you find most informative and useful?

.....  
.....

Tell us what other information do you want to get other than what has been disclosed here?

.....  
.....  
.....

Please provide feedback and suggestions on how we can improve this report in the future.

.....  
.....

Thank you for taking the time to fill out this feedback sheet. Please send it to us via:

## PT Bank Danamon Indonesia Tbk

Head Office: Bank Danamon Tower Jl. H.R. Rasuna Said, Block C No.10 Karet Setiabudi, Jakarta 12920  
Indonesia

E-mail: [corporate.communications@danamon.co.id](mailto:corporate.communications@danamon.co.id)