

# BUILDING YOUR DREAM



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BUILDING YOUR DREAM

2010

ANNUAL REPORT  
PT Bank Mandiri (Persero) Tbk.



# A RICH HERITAGE

“With a long history within the Indonesia banking sector, Bank Mandiri has been supporting the growth and development of our national economy and the public and private sectors in Indonesia.”

Bank Mandiri was formed on 2 October 1998, as a part of the Government of Indonesia’s bank restructuring program. In July 1999, four state-owned banks - Bank Bumi Daya, Bank Dagang Negara, Bank Exim and Bapindo - were amalgamated into Bank Mandiri. The history of these four banks can be traced back over 150 years, and together they encapsulate the development of the Indonesian banking sector.

Bank Bumi Daya (BBD) originated in 1959 with the nationalization of a Dutch company, De Nationale Handelsbank NV, operating under the name of Bank Umum Negara, which took over the banking business of recently nationalized Chartered Bank (formerly a British Bank) in 1964. The next year, Bank Umum Negara was brought under the umbrella of Bank Negara Indonesia (BNI) and became known as BNI Unit IV. BNI Unit IV was spun off from BNI as Bank Bumi Daya in 1968.

Bank Dagang Negara (BDN) was one of the oldest banks in Indonesia. It was originally known as Nederlandsch Indische Escompto Maatschappij when it was founded in Batavia (Jakarta) in 1857. The name was changed in 1949 to Escomptobank NV, and in 1960 the bank was nationalized and again renamed as Bank Dagang Negara. BDN focused on lending to industry and the mining sector.

Bank Ekspor Impor Indonesia’s

(Bank Exim) roots can be traced back to the Dutch trading company N.V. Nederlandsche Handels Maatschappij which was established in 1824 and expanded into the banking sector in 1870. The Government of Indonesia nationalized this company in 1960, and in 1965 it was merged into Bank Negara Indonesia as BNI Unit II. In 1968, BNI Unit II was divided in two, with the division then known as BNI Unit II Export-Import ultimately becoming Bank Exim and specializing in export-import financing.

Bank Pembangunan Indonesia (Bapindo)’s predecessor, Bank Industri Negara (BIN), was established in 1951. BIN’s mission was to support the development of selected economic sectors, specifically plantations, industry and mining. Bapindo was established as a state-owned bank in 1960 and BIN was then merged with it. In 1970, Bapindo was assigned by the government to support national development through offering medium and long-term financing to the manufacturing, transportation and tourism sectors.

Each of these four legacy banks played an integral role in the development of the Indonesian economy for generations. Today, Bank Mandiri continues this tradition of more than 140 years of delivering expertise in banking and financial services throughout Indonesia.



## CONSOLIDATION AND INTEGRATION

Immediately following the merger, Bank Mandiri embarked on a comprehensive process of consolidation. Most visibly, we closed overlapping branches and reduced our combined workforce. Our single brand, Bank Mandiri, was rolled out across our network and in all of our advertising and promotional activities.

One of Bank Mandiri's most significant achievements has been the complete replacement of our technology platform. We inherited a total of nine different core banking systems from our four legacy banks. After an initial investment to immediately consolidate our systems around the strongest inherited platform, we undertook a three-year program to replace our core banking platform with one specifically geared toward retail banking. Today, Bank Mandiri's IT infrastructure enables e-channel and retail product development with better time to market.

Our customers still represent the core of the Indonesian economy. By sector, our customer base is well diversified. As part of our implementation of prudential banking and best-practice risk management, Bank Mandiri has made several recent enhancements. Credit approvals and monitoring are subject to a highly structured 'four-eyes' approval process, in which credit approval decisions

are separated from the marketing activities of our business units.

Following the completion of the first stage of our transformation program from 2005 until 2009, Bank Mandiri is prepared to embark on the next stage of the process by revitalizing our vision and mission to become the most admired and progressive financial institution in Indonesia. Our continuing transformation will affect all aspects of the bank's business and culture, with the ultimate target being to make Bank Mandiri one of the Top 5 banks in ASEAN by 2014 and one of the Top 3 by 2020 in terms of market capitalization.

The transformation process in Bank Mandiri is focused on our wholesale transaction, retail payment/deposit, and retail financing businesses, while in the cultural arena the focus is on the development of corporate cultural values that are more specific to each work unit. Bank Mandiri is convinced that this ongoing process of transformation will be completed successfully, bearing in mind the bank's success in bringing the first stage to a successful conclusion between 2005 and 2009. In addition, Bank Mandiri benefits from top-class human resources, cutting-edge technology, prudential risk management and the application of good corporate governance in a tried and tested manner.

A further step on the road to the realization of Bank Mandiri's

ongoing transformation plans is the proposed holding of a limited public offering at the start of 2011. This will help improve the bank's capitalization, which in turn will further stimulate the expansion of our banking business.

Since its inception, Bank Mandiri has worked diligently to create a strong, professional management team acting in accordance with internationally recognized principles of corporate governance, control and compliance.

Over the last four years, Bank Mandiri has consistently been rated as the nation's most trusted bank – unequivocal recognition of our consistent efforts to uphold good corporate governance.

Today, Bank Mandiri offers comprehensive financial solutions to both private and state-owned corporations, commercial enterprises, small, and micro businesses and retail customers through the efforts of our 25 thousand employees working in 1,370 domestic and 7 overseas branches, including representative offices, supported by subsidiaries operating in the fields of investment banking, syariah banking, life insurance, micro credit and consumer finance products and services. In each of the last three years, Bank Mandiri has been ranked as the best bank for customer service in a nationwide independent evaluation.

# AWARDS

## JANUARY



Indonesia's Best Executive 2009  
Agus Martowardojo



Cash Management Poll 2009 :  
Best Local Currency Cash  
Management Services in Indonesia as  
voted by Financial Institution - IDR  
(1st place)



Cash Management Poll 2009 :  
Best Local Cash Management Bank in  
Indonesia as voted by Large - Sized  
Corporate (1st place)



Cash Management Poll 2009 :  
Best Local Cash Management Bank in  
Indonesia as voted by medium - sized  
corporate (2nd place)



Cash Management Poll 2009 :  
Best Local Cash Management Bank  
in Indonesia as voted by small - sized  
corporate (2nd place)



FX Poll 2009 :  
Best Domestic Provider of FX  
Services in Indonesia as voted by  
Corporates (2nd place)



Corporate Governance Poll 2009 :  
Over all Best Company in Indonesia  
for Corporate Governance (3rd place)

## FEBRUARY



The Best Arranger of Indonesian Loan



Indonesian Bank Loyalty Award 2010  
Category Credit Card



Indonesian Bank Loyalty Award  
2010 Category Saving Account -  
Conventional Bank - rank 2

## MARCH



The Excellence in Retail Financial  
Services Awards 2010  
Category:

- The Best Credit Card Management  
in Asia Pacific, Central Asia and  
Gulf Region 2009.
- Best Retail Bank in Indonesia.



Asset Asian Award 2010

Best Trade Finance Bank - Domestic  
Indonesia.

## APRIL



- The Strongest Bank Award 2010  
in Indonesia

- The Indonesian Banker  
Leadership Achievement Award  
2010 —  
Agus Martowardojo.



The Asian Banker Transaction  
Banking Awards — The Asian Banker  
Achievement Award for Trade  
Finance for Indonesia.

## MAY

INVESTOR

Investor Awards 2010  
Top Listed Company sektor  
Perbankan.



The Best Bank Services Excellence  
2009/2010.

## JUNE



1st Asian Corporate Director  
Recognition Awards 2010:  
Indonesia

Agus Martowardojo



Corporate Governance Asia  
Recognition Awards 2010:  
Asia's Best Companies for Corporate  
Governance



PR Program of The Year 2010:  
#1 Best Corporate Social  
Responsibility PR for Program  
Wirausaha Mandiri.

## JULY



Special 10 Year MT 103 Quality  
Recognition Award



Asia's Best Companies 2010

- Best CEO (1st runner up)  
Indonesia:  
Agus Martowardojo
- Best Managed Company (rank 2)
- Best Corporate Governance  
(rank 4).



- Best Investor Relations (rank 3)
- Best Corporate Social  
Responsibility (rank 2)
- Most Committed to a strong  
Dividend Policy (rank 4)
- Best CFO (rank 2)  
Pahala N. Mansury



Indonesian Most Admired  
Knowledge Enterprise (MAKE)  
Study 2010.



- Public Relation Media Award
- Rank I Website Category SOE
  - Rank I Internal Publishing  
Category SOE
  - Rank II Printed Annual Report  
Category SOE

## AUGUST



Quality Award 2010  
(Rank II)



Alpha South East Asia Award 2010 -  
Indonesia

- Best Local Bank
- Best Wealth Management Bank
- Best Cash Management Bank
- Best Small Medium Enterprise  
Bank



- SOE Award 2010  
for Category:
- Best Website for SOE 2010
  - 1st Best SOE Pension Fund 2010
  - 2nd Best Key Performance  
Indicator 2010



# AWARDS



Finance Asia Country Award  
2010, Category:

- Best Cash Management Bank in Indonesia
- Best Private Bank in Indonesia
- Best Foreign Exchange Bank in Indonesia
- Best Bank in Indonesia

## SEPTEMBER



BAPEPAM-LK



BURSA EFEK INDONESIA



KOMITE NASIONAL  
KEBIJAKAN GOVERNANCE

Annual Report Award 2009  
Category SOE Listed



Education Care Award  
Banking Category



- The Best Domestic Bank in Indonesia
- Best Domestic Provider of FX Services as voted by Corporate
- Best Domestic provider of FX Services as voted by Financial Institution
- Best For Inovative FX Product and Structured Ideas
- Best FX Prime Broking Services

## OCTOBER



ICSA Award 2010 for category  
Credit Card



Consumer Banking Excellence 2010  
for Category:

- Deposits (rank 2)
- Credit Card (rank 2)
- KTA (rank 2)
- KPR (rank 2)



Most Creative Bank by Profesional  
Consumer Banking- Bank's assets  
above 50 Trillion

for Category:

- Credit Card (rank 1)
- Wealth Management (rank 1)
- KPR (rank 2)
- KKB (rank 2)
- Saving Account (rank 2)
- KTA (rank 3)



Asia Pacific Contact Centre Association Leaders

Asia Pacific Contact Center  
Association Leader ( APCCAL )  
EXPO 2010

Excellence Performance in the  
best in country: category business  
contribution



Appreciation for Settlement  
Customer Complain and  
Intermediary



The Most Powerful Companies,  
Category:

- The Most Powerful Company 2010
- The Most Powerful Company in Banking Industry 2010

## NOVEMBER

	2nd Annual Indonesian Institute for Corporate Directorship (IICD) Good Corporate Governance Award Category Best Overall
	Business Review Award 2010  Special Achievement in Finance Performance:  The Best Turn Around Result
	Ministry of SOE 2nd Rank Website with Best Marcomm for category SOE Listed

infobank

Info Bank SOE Award 2010

SOE category Finance Industry, predicate Excellent for Financial Performance in 2009



Appreciation to Bank Mandiri as Best Pioneer of LLD category Big Bank.

## DECEMBER

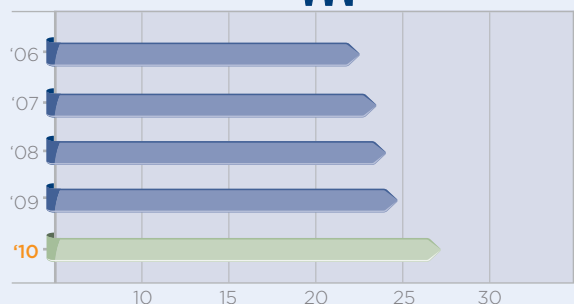
	Economic Challenges Award The Most Admired Companies 2010 Category sector Banking/Finance
	Indonesia Good Corporate Governance Award 2010: The Most Trusted Companies  Predicate: Very Reliable point 91,67
	Indonesian National Shipowners's Association/ INSA Award 2010  Category: The Best Provider of Maritime Support Service

# FINANCIAL HIGHLIGHTS

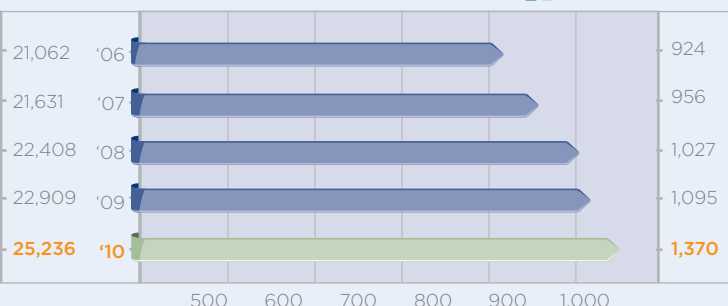
	2006 Rp. Billion Audited	2007 Rp. Billion Audited	2008 Rp. Billion Audited	2009 Rp. Billion Audited	2010 Rp. Billion Audited	2010 USD million
<b>INCOME STATEMENT</b>						
Net Interest Income <sup>12)</sup>	10,345	12,355	14,800	16,777	20,072	2,228
Non Interest Income <sup>1)</sup>	2,733	3,377	4,600	5,663	8,696	965
Operating Income <sup>2)</sup>	13,078	15,732	19,400	22,440	28,768	3,193
Overhead Expenses <sup>3)</sup>	6,269	7,451	8,426	9,178	11,270	1,251
Provision/(Reversal) for Possible Losses on						
Earning Assets and Commitment & Contingencies	3,634	2,053	2,765	1,185	3,040	337
Provision/(Reversal) for Possible Losses on Other Assets	(129)	(313)	(170)	810	(89)	10
Operating Profit	2,711	6,213	7,910	10,434	13,742	1,525
Profit Before Corporate Income Tax						
And Minority Interests	2,831	6,333	8,069	10,824	13,972	1,551
Net Profit	2,421	4,346	5,313	7,155	9,218	1,023
Earning Per Share (rupiah)	119.08	209.78	254.51	341.72	439.38	
<b>BALANCE SHEET</b>						
Total Assets	267,517	319,086	358,439	394,617	449,775	49,919
Earning Assets (Gross)	245,702	286,477	334,412	368,774	398,392	44,217
Earning Assets (Net)	229,004	271,227	320,573	354,903	386,609	42,909
Loans <sup>8)</sup>	117,671	138,530	174,498	198,547	246,201	27,325
Allowance for Possible Loan Losses <sup>4)</sup>	(14,389)	(13,042)	(11,860)	(12,452)	(11,522)	(1,279)
Total Deposits	205,708	247,355	289,112	319,550	362,212	40,201
Total Liabilities	241,176	289,842	327,925	359,508	408,232	45,309
Total Shareholders' Equity	26,341	29,244	30,514	35,109	41,543	4,611
<b>FINANCIAL RATIOS</b>						
Return on Assets (ROA) – before Tax <sup>5)</sup>	1.1 %	2.3 %	2.5 %	3.0 %	3.4 %	
Return on Equity (ROE) – after Tax <sup>6)</sup>	10.0 %	15.8 %	18.1 %	22.1 %	24.4 %	
Net Interest Margin	4.7 %	5.2 %	5.5 %	5.0 %	5.3 %	
Non Interest Income to Operating Income	20.9 %	20.9 %	23.1 %	24.6 %	30.2 %	
Overhead Expenses to Operating Income <sup>7)</sup>	48.9 %	46.7 %	42.3 %	44.6 %	42.0 %	
Overhead Expenses to Total Assets	2.3 %	2.3 %	2.4 %	2.3 %	2.5 %	
Non Performing Loan/NPL – Gross	16.3 %	7.2 %	4.7 %	2.8 %	2.4 %	
Non Performing Loan/NPL – Net	5.9 %	1.5 %	1.1 %	0.4 %	0.6 %	
Provision to NPL Exposure	74.8 %	109.0 %	127.1 %	200.5 %	192.4 %	
Loan to Deposit Ratio – Non Bank <sup>8)</sup>	57.2 %	54.3 %	59.2 %	61.4 %	67.6 %	
Tier 1 Capital Ratio <sup>9)</sup>	19.6 %	17.3 %	12.8 %	12.5 %	11.6 %	
Capital Adequacy Ratio/CAR <sup>10)</sup>	25.3 %	21.1 %	15.7 %	15.6 %	14.7 %	



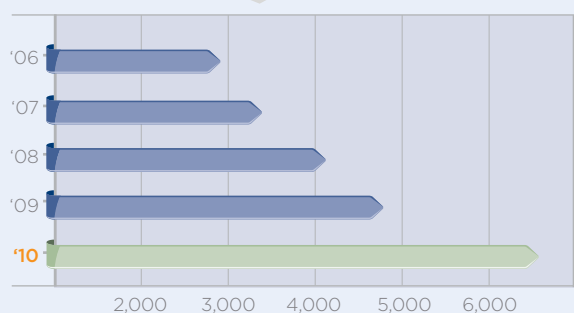
## NUMBER OF EMPLOYEES



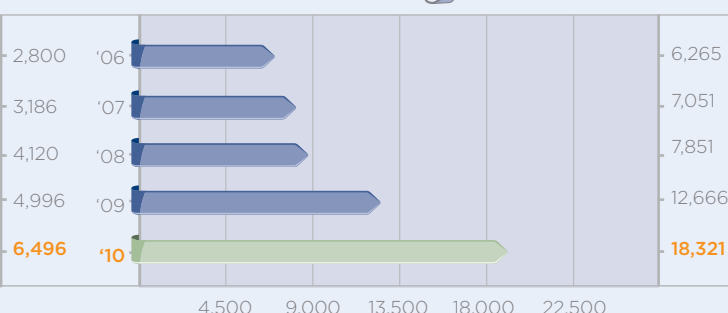
## NUMBER OF DOMESTIC BRANCHES



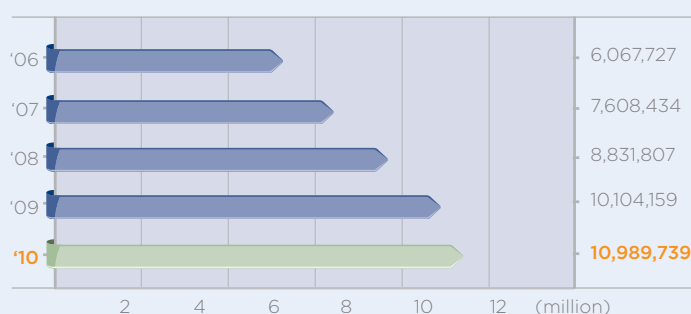
## NUMBER OF ATMS



## NUMBER OF ATM - LINKS



## NUMBER OF DEPOSIT ACCOUNTS



## NOTES:

- 1) Including gains (losses) from increase (decrease) in value of and sale of securities and Government Bonds.
- 2) Net Interest Income + Non Interest Income.
- 3) General and Administrative Expenses + Salaries & Employee Benefit Expenses.
- 4) Including Deferred Income arising from Loans Purchased from IBRA.
- 5) Profit before Provision for Income Tax & Minority Interests divided by the average of the quarterly balances of Total Assets for the year.
- 6) Net Profit divided by the average of the quarterly balances of Total Shareholders' Equity for the year.
- 7) Overhead Expenses/Operating Income (excluding gain from increase in value of and sale of securities and Government Bonds).
- 8) Loan including Consumer Receivable.
- 9) Tier-1 Capital and Capital Adequacy Ratios are calculated on a non-consolidated basis.
- 10) CAR for Credit Risk.
- 11) The 2010, 2009, 2008, 2007, and 2006 financial highlights shown herein are calculated/derived from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries for the year ended 31 December 2010 and 31 December 2009, that has been audited by Kantor Akuntan Publik Tanudiredja, Wibisana & Rekan, a member firm of PricewaterhouseCoopers Global Network. The consolidated financial statements of PT. bank Mandiri (Persero) Tbk. and Subsidiaries for the years ended 31 December 2008, 2007 and 2006 that have been audited by Ernst & Young Purwantono, Sarwoko & Sandjaja, independent auditors, member of Ernst & Young Global.
- 12) Including Blanket Guarantee Scheme year 2010.

# BANK MANDIRI PROFILE

**NAME:** PT Bank Mandiri (Persero) Tbk.

**BUSINESS:** Banking Services

**OWNERSHIP:** Government of Indonesia 66.68 %  
Public 33.32 %

**DATE OF ESTABLISHMENT:** 2 October 1998

**LEGAL BASIS OF ESTABLISHMENT :** Deed No. 10 dated 2 October 1998, executed before Notary Sutjipto, SH

**AUTHORIZED CAPITAL:** Rp16,000,000,000,000

**ISSUED AND PAID-UP CAPITAL:** Rp10,452,563,876,500

**STOCK EXCHANGE LISTING:** The company's shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange on 13 July 2003

**HEAD OFFICE:** Plaza Mandiri  
Jl. Jendral Gatot Subroto Kav. 36-38  
Jakarta 12190, Indonesia  
Telephone : (62-21) 526-5045, 5299 7777  
Facsimile : (62 21) 526 8246  
SWIFT code : BMRIIDJA

**WEBSITE:** [www.bankmandiri.co.id](http://www.bankmandiri.co.id)  
[corporate.secretary@bankmandiri.co.id](mailto:corporate.secretary@bankmandiri.co.id)

## VISION

To be Indonesia's most admired and progressive financial institution.

## MISSION

We strive to form long term and trusted relationships with our customers - both businesses and individuals. We serve them with world-class, innovative financial solutions. We want to be known for our performance, people and teamwork.

By enabling the growth and success of our customers, we will support the long term growth of Indonesia and we will deliver consistently strong returns to shareholders.

# VISION, MISSION & CORPORATE CULTURE

## CULTURE



## TIPCE

### Trust

To instill confidence in stakeholders through open and sincere relationships based on trustworthiness.

### Integrity

To think, speak and act truthfully, with dignity and uphold the professional code of ethics.

### Professionalism

Committed to completing work accurately, based on a high level of competence and with a full sense of responsibility.

### Customer focus

To always position our customers as the primary partners in mutually beneficial relationships that sustain growth.

### Excellence

To develop and improve in all areas to achieve optimum value added and best results.

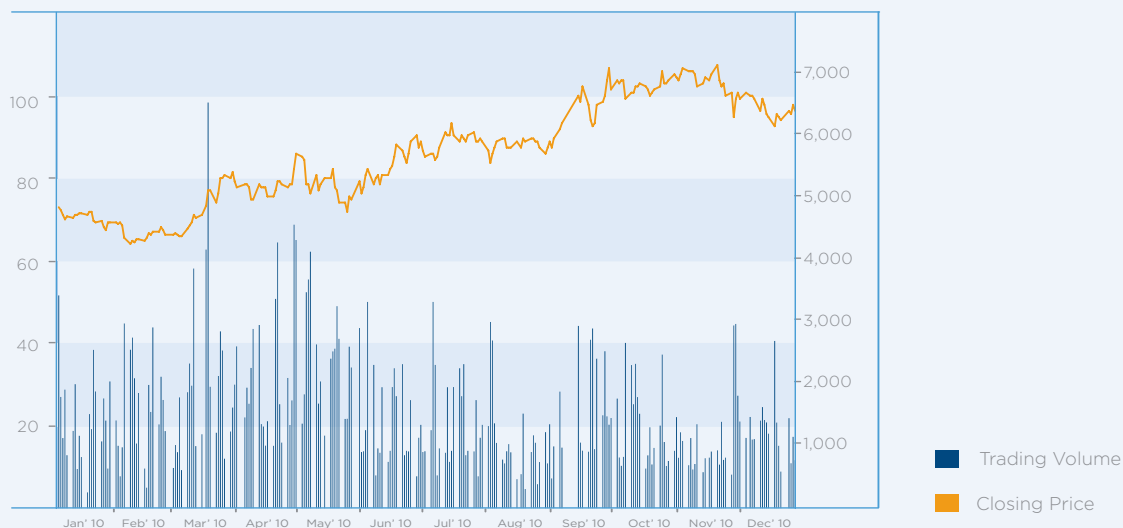
## 10 KEY BEHAVIORS

1. Cooperate with and appreciate each other
2. Honest, sincere and open
3. Disciplined and consistent
4. Think, speak and act truthfully
5. Competent and accountable
6. Deliver the best solutions and results
7. Be innovative, proactive and responsive
8. Prioritize customer satisfaction
9. Orientation to value-added and continuous improvement
10. Environmentally aware



# SHARE HIGHLIGHT

## BANK MANDIRI SHARE



## BANK MANDIRI 2010 SHARE HIGHLIGHT

Month	High	Low	Close	Volume (Million Share)
January	4925	4550	4925	447,64
February	4675	4325	4475	473,02
March	5500	4450	5350	673,69
April	5800	5050	5800	705,65
May		5750	4850	5350,19
June	6100	5150	6000	464,15
July		6300	5700	6000,15
August	6050	5650	5900	348,14
September	7200	5900	7200	416,26
October	7150	6700	7000	435,63
November	7250	6400	6400	323,39
December	6800	6250	6500	423,48

Bank Mandiri Share Closing Price (Rp.)	1 Jan - 31 Dec '09	1 Jan - 31 Dec '10	Q 1 - '10	Q 2 - '10	Q 3 - '10	Q 4 - '10
Highest	5150	7250	5500	6100	7200	7250
Lowest	1700	4325	4325	4850	5650	6250
End of Period	4700	6500	5350	6000	7200	6500
Average	3339	5772	4739	5400	6114	6828

## OWNERSHIP STRUCTURE

As per 31 December 2010, Bank Mandiri had 19,250 shareholders, consisting of 18,177 Indonesian shareholders and 1,073 non-Indonesian shareholders. A total of

44% of Bank Mandiri's shareholders of record are employees.

For administrative purposes, Indonesian Central Securities

Depository recorded each nominee account as a shareholder.

### BANK MANDIRI SHAREHOLDERS AS OF 31 DECEMBER 2010

	Number of Investors	Percent	Number of Share	Percent
<b>DOMESTIC</b>				
Government of RI	1	0.01 %	14,000,000,000	66.68 %
Retail	9,704	50.41 %	154,117,606	0.73 %
Employees	8,059	41.86 %	123,918,985	0.59 %
Cooperatives	3	0.02 %	30,000	0.00 %
Foundation	10	0.05 %	7,647,500	0.04 %
Pension Fund	127	0.66 %	169,912,000	0.81 %
Insurance	47	0.24 %	254,911,000	1.21 %
Corporation	114	0.59 %	314,710,604	1.50 %
Mutual Fund	112	0.58 %	369,969,500	1.76 %
Total	18,177	94.43 %	15,395,217,195	73.32 %
<b>INTERNATIONAL</b>				
Retail	51	0.26 %	2,273,500	0.01 %
Institutional	1,022	5.31 %	5,599,004,047	26.67 %
Total	1,073	5.57 %	5,601,277,547	26.68 %
<b>TOTAL</b>	<b>19,250</b>	<b>100.00%</b>	<b>20,996,494,742</b>	<b>100.00%</b>

### REGISTERED SHAREHOLDERS WITH MORE THAN 5% OF SHARE OUTSTANDING AS OF 31 DECEMBER 2010

Name	Number of Share	Percent
Government of RI	14,000,000,000	66.68

## SUBSIDIARIES

Company's Name and Address	Type of Business	Ownership (%)	Investment Year	Status
<b>Bank Mandiri Europe Limited London (BMEL)</b> Cardinal Court (2nd floor) - 23 Thomas More Street London E1W 1YY - United Kingdom. Telepon: +44-20-7533-8688	Banking	100.00 %	1998	Full Operating
<b>Mandiri International Remittance (MIR)</b> Wisma Mepro Ground & Mezzanine Floor 29&31, Jalan Ipoh 51200 Kuala Lumpur, Malaysia. Telepon: +60-3-4045-4988	Remittance	100.00 %	2009	Full Operating
<b>Bank Syariah Mandiri</b> Gedung Bank Syariah Mandiri, Jln. M.H. Thamrin No. 5, Jakarta 10340, Indonesia. Telepon: +62-21-230-0509	Syariah Banking	99.99 %	1998	Full Operating
<b>Usaha Gedung Bank Dagang Negara</b> Menara Bank Mandiri (Menara BDN) Lantai 12 Jln. Kebon Sirih Raya No.83 Menteng Jakarta 10340, Indonesia. Telepon: +62-21-230-0800	Property Management	99.00 %	1998	Full Operating
<b>Mandiri Sekuritas</b> Plaza Mandiri Lantai 28, Jln. Jendral Gatot Subroto Kav. 36-38 Jakarta 12190, Indonesia. Telepon: +62-21-526-3445	Securities	95.69 %	1998	Full Operating
<b>Bumi Daya Plaza</b> Graha Mandiri Jln. Imam Bonjol 61, Jakarta, Indonesia, Telepon: +62-21-336-808	Property Management	93.33 %	1998	Full Operating
<b>Bank Sinar Harapan Bali (BSHB)</b> Jln. Melati No. 65 Denpasar, Bali 80233, Indonesia, Telepon: +62-361-227-887	Banking	81.46 %	2008	Full Operating
<b>Mandiri Tunas Finance</b> Graha Mandiri Lantai 3A Jln. Imam Bonjol, No 61 Jakarta 10310, Indonesia. Telepon: +62-21-230-5608	Consumer Financing	51.00 %	2008	Full Operating
<b>AXA Mandiri Financial Services</b> AXA Centre, Ratu Plaza Office Building, 8th Floor Jln. Jend. Sudirman No. 9, Jakarta 10270. Indonesia, Telepon: +62-21-2750-7399	Insurance	51.00 %	1998	Full Operating

## REGISTERED PUBLIC ACCOUNTANT THAT AUDITED PT BANK MANDIRI (PERSERO) Tbk.

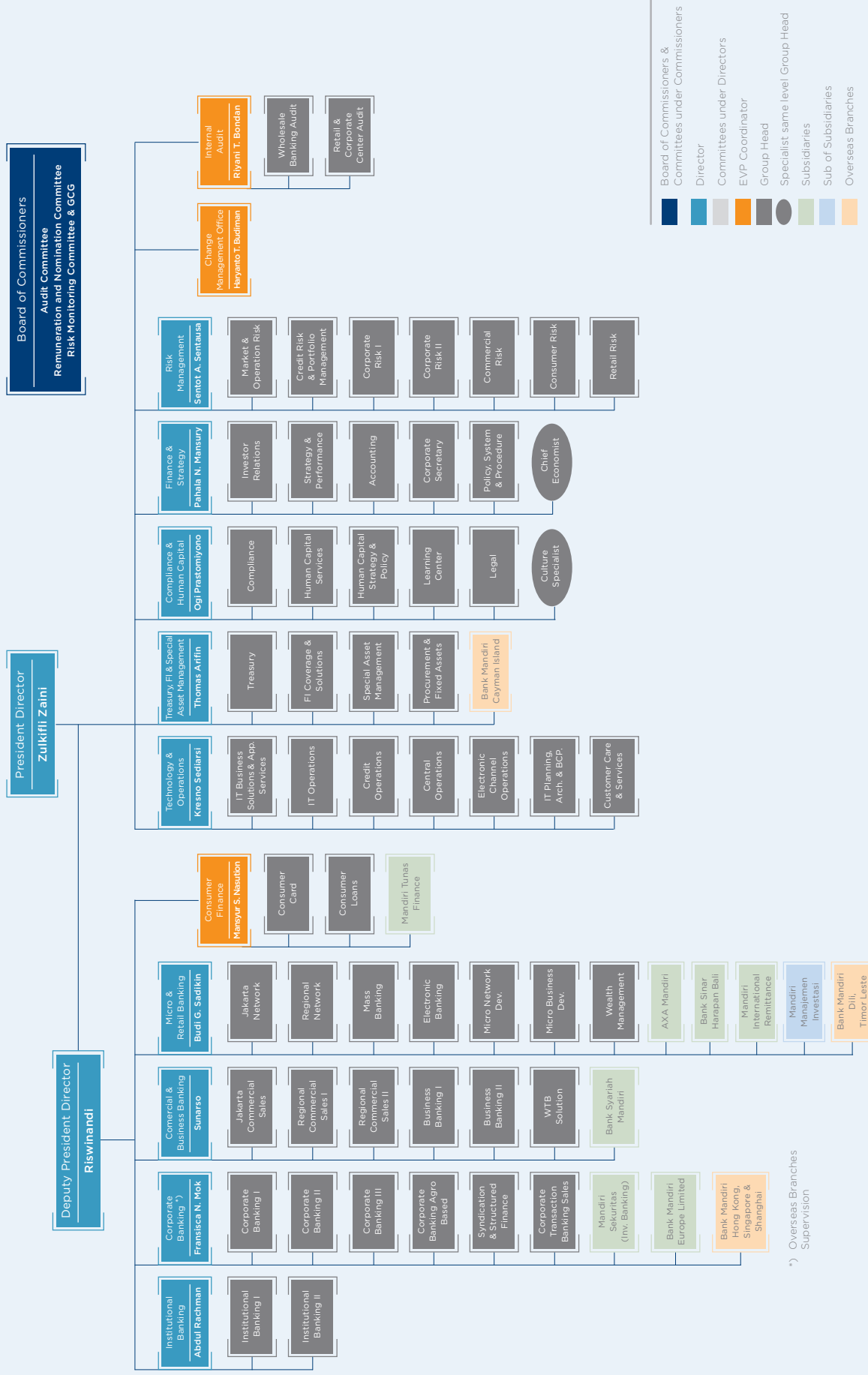
(Rp. Million)

Year	Registered Public Accountant Company's Name	Agency Fee
2008	Purwantono, Sarwoko & Sandjaja (Ernst & Young)	11,390.5 <sup>*)</sup>
2009	Haryanto Sahari & Rekan (PricewaterhouseCoopers)	10,697.5
2010	Tanudiredja, Wibisana & Rekan (PricewaterhouseCoopers)	11,495

\*) USD = Rp10,900



# ORGANIZATION STRUCTURE



Risk and Capital Committee | Information & Technology Committee | Human Capital Policy Committee | Wholesale Executive Committee | Retail & Support Executive Committee | Credit Committee

## Message from The President Commissioner



**EDWIN GERUNGAN**

President Commissioner and Independent Commissioner

### TO OUR SHAREHOLDERS, STAKEHOLDERS AND THE PUBLIC,

After weathering quite a rough spell at the outset of 2009, the national economy strengthened gradually over the course of 2010 on the back of the global economic recovery. This was reflected in national economic growth of 6.1%,

much better than the 4.5% achieved in 2009. In addition, the country's monetary indicators were relatively stable, with the Bank Indonesia rate being held steady at 6.5% and the rupiah hovering at around 9,000 to the United States dollar over the course of the year. However, inflation picked up from 2.78% in 2009 to 6.96% in 2010.

The domestic banking sector also put in quite an encouraging performance, as reflected in high capital ratios and the maintenance of productive-asset quality. Profitability also increased despite liquidity being kept under relatively tight control. For 2011, it is expected that the domestic economy will grow at a faster clip in tandem with

The successful completion of our transformation process does not depend solely on correct and focused business strategies, but also on consistency and discipline in developing good corporate governance (GCG) at a time of accelerating growth and increasing business complexity. In 2010, the Board of Commissioners endeavored to be more anticipatory in developing GCG and in exercising supervision of the internal control system in a manner commensurate with the development of our businesses in this era of transformation.

an increasingly solid global recovery, favorable money market and banking conditions, and continuing good economic fundamentals.

For Bank Mandiri, 2010-2011 represents the start of the second stage of the transformation process. This will see our strategy focus being placed squarely on wholesale transactions, retail payments and deposits, and retail financing, which are currently producing encouraging results.

During the course of 2010, the Company's performance improved significantly compared with the previous year. Bank Mandiri booked a net profit of Rp9.2 trillion, the Company's highest net profit since its establishment, and an increase of 28.2% over the previous year.

This significant profit increase was supported by lending expansion of 24% on the back of market growth of 22%, which was accompanied by a continuing improvement in asset quality, as reflected in a reduction in the Gross NPL Ratio from 2.79% in 2009 to 2.42% in 2010. Buoyed

by this outstanding performance, Bank Mandiri's share price at the end of 2010 stood at Rp6,500 per share, giving the bank a market capitalization of Rp136.5 trillion.

Despite this excellent performance, the Company is not prepared to rest on its laurels. Tighter competition in the market place is not due solely to aggressive moves by domestic and overseas-based banks, but also the fact that regulatory changes and evolving customer needs make it increasingly difficult to anticipate moves by our competitors. The agility and flexibility demanded of the Company in responding to such changes requires a fully integrated internal control system, and an accurate and timely early warning system. In addition, the successful completion of our transformation process does not depend solely on appropriate and focused business strategies, but also on consistency and discipline in developing fundamental GCG in tandem with accelerating growth and increasing business complexity. Aware of this, in 2010 the Board of Commissioners endeavored to be more anticipatory

in developing GCG and to exercise supervision of the internal control system in a more responsive manner one that is commensurate with the rapid expansion of our businesses in this era of transformation. The approach to GCG adhered to by the Company is aimed at always following, anticipating, and even providing a platform for, the changing dynamics of the Company's business. The principles of GCG are not written in stone, but rather need to be translated into operational principles that are closely linked to, and in line with, the Company's current business needs, particularly as we press ahead with our transformation drive.

Bank Mandiri's commitment to the consistent application of GCG is reflected in our corporate values of trust, integrity, customer focus and excellence (TIPCE), and our 10 Key Behaviors, which were adopted in 2005 and continue to be developed and promoted so as to serve as catalysts for the dissemination and application of GCG throughout the organization. In tandem with the organization's continuing transformation, Bank Mandiri will also press ahead with the continuing transformation of its corporate culture based on the agreed framework, and the translation of this framework into the behaviors, symbols and systems required to deliver messages on the conduct, mindset and mode of acting that is expected of all employees. As part of this process, 4 cultural development programs will be pursued in each line unit in 2011, namely, Spirit of Service, Innovation

and Staff Engagement in Corporate Social Responsibility (CSR).

As wholesale transactions, retail payments/deposits, and retail financing have been designated areas of special focus for the Company, appropriate internal control systems and procedures will need to be developed for these businesses. In this regard, the supervisory functions exercised by the Board of Commissioners will be focused on business control management in each of these three areas, which includes exercising control over the electronic channels that form the backbone of the wholesale transactional and retail businesses. This focus will be integrated with the control aspects as regards the management and understanding of the bank's depositors and borrowers in each strategic business unit. This is important bearing in mind that "know-your-customer" is a key principle that not only concerns the ability of the Company to provide optimum services, but also the protection of the Company from both internal and external risks.

The Board of Commissioners' supervisory functions are manifested through the furnishing of advice and guidance, and the monitoring and evaluation of the strategic policies implemented by the Company in respect of both the Company's three business focus areas and its overall work program. In this regard, the Board of Commissioners also pays special attention to Company alliances and subsidiaries. As Bank Mandiri

is a large organization, consisting of six strategic business units and six principal subsidiaries, the issue of alliances and subsidiaries is critical not just for accelerating revenue growth, but also as regards improved risk control. In addition to monitoring the achievement of agreed targets, the Board of Commissioners also endeavors to ensure that management has developed and instituted effective risk management policies, infrastructure and tools that are in line with the various initiatives and business developments that were pursued by the Company during the course of 2010.

The year 2010 was a successful one for the Company, and we are optimistic that 2011 will turn out to be even better. However, we all need to be aware that various challenges lie ahead. Changing customer needs, aggressive competition and changes in the regulatory environment are the principal factors that will put pressure on growth and profitability. In addition, while the economic and business outlooks for 2011 appear good, we must always be cognizant of the fact that the world economy has yet to fully stabilize. The International Monetary Fund (IMF) has forecast that the world economy will grow by 4.4% in 2011, increasing slightly to 4.5% in 2012. Private sector investment in emerging markets will continue to strengthen, supported by low interest rates and strong investor appetite. However, the looming threat of inflation will continue to haunt developing economies so that tighter monetary policy will be

required. Attention also needs to be paid to increasing commodity prices, including the price of crude oil. All of these potential risks will need to be analyzed carefully so as to minimize their potential effects on the performance of the Company. However, we are confident that the Company will be able to weather all of the challenges that may arise bearing in mind our experience and success in coping with a variety of turbulence and shocks, both internal and external, as was the case during the first stage of our transformation.

In conclusion, we would like to reiterate that the Board of Commissioners fully supports all changes and improvements that are designed to bring about a better and more sustainable performance in each Strategic Business Unit so as to allow Bank Mandiri to provide maximum shareholder value through a continuing high level of profitability and rising share price. We hope that the motivation, dedication and hard work exhibited by the entire Bank Mandiri team during 2010 will be replicated and even bettered in 2011 so that the Company can successfully overcome the challenges we are likely to face.

On behalf of all of the members of the Board of Commissioners, I would like to express my thanks and appreciation to the Board of Directors, senior management and all employees of the Company for all of our outstanding achievements in 2010. We are aware that the commencement of the second stage of our transformation has been accompanied by a number of

management changes – although the majority of seats on the Board of Directors are filled by internal Bank Mandiri people, four positions on the Board of Directors, including those of President Director and Deputy President Director, have new occupants. We would therefore also like to express our special gratitude to outgoing Directors Agus Martowardojo, I Wayan Agus Mertayasa, Sasmita and Bambang Setiawan, and Commissioner Soedarjono for their dedication and commitment to Bank Mandiri, without which we would not have made it to where we are today.

Last, but not least, we would like to thank all of our stakeholders and customers for their continued support and loyalty.



Edwin Gerungan  
**President Commissioners And  
Independent Commissioners**



# Board of Commissioners



4	3	5	1	2	6	7
1. Edwin Gerungan President Commissioner and Independent Commissioner	2. Muchayat Deputy President Commissioner	3. Mahmuddin Yasin Commissioner	4. Cahyana Ahmadjayadi Commissioner	5. Gunarni Soeworo Independent Commissioner	6. Pradjoto Independent Commissioner	7. Krisna Wijaya Independent Commissioner

# BOARD OF COMMISSIONERS

NAME AND POSITION	BIOGRAPHY
 <p><b>EDWIN GERUNGAN</b> President Commissioner and Independent Commissioner</p>	<p>Born in 1948. Graduated from Principia College, Illinois, in June 1972 with a Bachelor of Arts Degree and joined Citibank N.A. in August 1972. His 25-year career at Citibank culminated in the position of Head of Treasury and Financial Markets.</p> <p>Edwin joined Atlantic Richfield in 1997, serving as Senior Advisor. In 1999, he rejoined the banking sector as Executive Vice President – Treasury &amp; International with Bank Mandiri.</p> <p>From 2000 to 2001, he served as Head of the Indonesian Bank Restructuring Agency (IBRA), with responsibility for restructured companies, banking, the deposit guarantee program, and asset disposals.</p> <p>In 2002, Edwin was appointed a Commissioner of Bank Central Asia. He also served as a Commissioner of Bank Danamon from September 2003 through May 2005.</p> <p>In May 2005, he was appointed President Commissioner of Bank Mandiri.</p> <p>In October 2007, he was appointed President Director of BHP Billiton Indonesia.</p>
 <p><b>MUCHAYAT</b> Deputy President Commissioner</p>	<p>Born in 1950. Graduated with a BSc in Chemistry from the Sepuluh Nopember Institute of Technology in Surabaya in 1978, an MA in Education in 1983, and a Certificate in Industrial Management from the Institut National Polytechnique de Lorraine (INPL) in Nancy, France, in 1984. Muchayat commenced his career as a lecturer in the Chemistry Faculty of the Sepuluh Nopember Institute of Technology, Surabaya, in 1977. In 1980, he was appointed Assistant Dean of the Chemical Engineering Faculty, where he stayed until 1983. Despite his teaching work, he also found time to help establish the Indonesian National Consultants Club (Inkindo) in 1980, where he served as chairman of the Central Board of Governors (DPP-Inkindo) from 1997 to 2002.</p> <p>Muchayat was one of the founding shareholders of PT Bursa Efek Surabaya (PT BES) and served as chairman of the Listing Committee from 1997 to 2001. Between 1994 and 1999, he was Chairman of the East Java branch of the Indonesian Chamber of Commerce and Industry (Kadin), before being elected Kadin Deputy Chairman (Protocol and Ethics) in 1998, a post that he held until 2002. From 1997 to 1999, Muchayat served as a member of the People's Consultative Assembly (MPR – RI), a branch of the Indonesian national legislature. From 1999 to 2009, he sat on the Members' Representative Body (BPA) of Asuransi Jiwa Bersama Bumiputera 1912, and was appointed the company's President Commissioner in 2003.</p> <p>In 2001, he was appointed Deputy Chairman of the Public Servants' Asset Audit Commission (KPKPN) for a term of three years up to 2004, while simultaneously serving as the Chairman of the KPKPN's Executive Unit. Muchayat was made a Commissioner of Bank Mandiri in May 2005, while also serving as Deputy Minister for State Enterprises between 2006 and 2010.</p>

## NAME AND POSITION



MAHMUDDIN YASIN  
Commissioner

## BIOGRAPHY

Born in 1954. Graduated with a BA from the Economics Faculty of Krisnadwipayana University in Jakarta in 1982 and an MBA from Washington University in St Louis, USA, in 1986.

In 2000, he was appointed Deputy Head of IBRA (Indonesian Bank Restructuring Agency), where he remained until 2001.

From 2004 until May 2008, he served as President Commissioner of PT Pupuk Sriwidjaja.

In 2005, he was appointed President Commissioner of PT Socfin Indonesia, where he remained until 2007. In the same year, he was made a Commissioner of PT Telekomunikasi Indonesia, and in October 2008 was appointed a Commissioner of Bank Mandiri.

In 1995, he completed securities training with Merrill Lynch in New York, as well as the Indonesia Executive Program at General Electric in Crotonville, New York. He also completed an Advanced Management Training course at Oregon University in 1996.



CAHYANA AHMADJAYADI  
Commissioner

Born in 1955. Graduated with a Bachelor's Degree in Industrial Engineering from the Bandung Institute of Technology (ITB) in 1980 and a Master's Degree in Technology/Business Law from Padjadjaran University, Bandung, in 2004. He earned his doctorate from the same university in 2010.

In 1981, Cahyana commenced his career at PT Telkom Tbk, where he was appointed General Manager Operations and Services in 1992, PT Telkom Head Office, before being promoted to Director of Region V (West Java) in 1993. In 1994, the Government appointed him Director of Commercial Operations at Perum Pos dan Giro, and in 1995 he was made the company's President Director. In April 1998, he was given the post of Deputy Minister for State Enterprises (Strategic Industries) in the Government, while simultaneously being appointed Deputy Head of State Enterprise Empowerment.

On 19 May 2000, he was made Deputy Minister of State for Autonomous Regions (Financing and Investment Sources), before being appointed Director General of Regional Development at the Ministry of Home Affairs in 2001. Between 2002 and 2005, he served as Deputy Minister of State for Communications and Information Infrastructure/Networks. In June 2002, he was made Director General of Telematics Applications at the Ministry of Communications and Information Technology, before being appointed Head of Human Resources Research and Development in 2009. Cahyana was appointed a Commissioner of Bank Mandiri by the Company's Annual General Meeting of Shareholders in May 2010.

# BOARD OF COMMISSIONERS

NAME AND POSITION	BIOGRAPHY
 <p data-bbox="225 817 494 869"><b>GUNARNI SOEWORO</b> Independent Commissioner</p>	<p data-bbox="580 553 1410 611">Born in 1943. Graduated with a BA in Economics from Padjadjaran University, Bandung in 1968 and joined PT Unilever in a sales position in the same year.</p> <p data-bbox="580 647 1449 866">She joined Citibank NA, Jakarta, in 1970 as Credit Department Head, and moved to Citibank NA, New York, in 1976 as a Risk Assets Reviewer. She returned to Jakarta in 1978 as a Vice President and Division Head of the Corporate Banking Group. In 1987, she moved to Bank Niaga, Jakarta, as a Senior Vice President and Group Head, Marketing &amp; Credit. She was promoted to Director at Bank Niaga with responsibility for the Marketing and Credit Directorate in 1989, and was named President Director in 1994 for a five-year term.</p> <p data-bbox="580 902 1418 1057">From 1999 to 2007, she served as Deputy President Commissioner of Bank Niaga, and in May 2005 was appointed an Independent Commissioner of Bank Mandiri. She was a member of the National Economic Council during Abdurrahman Wahid's presidency, as well as a member of the IBRA Oversight Committee.</p> <p data-bbox="580 1093 1449 1283">She served as Chairwoman of the Indonesian Banks Association (Perbanas) from 1999 through 2003. From 1999 through 2004, she was the Deputy Chairwoman of the National Committee on Good Corporate Governance. She is currently a member of the Board of Advisors of the Indonesian Bankers Institute and the Board of Advisors of Perbanas, as well as a member of the Board of Supervisors of the Indonesian Institute of Commissioners and Directors.</p>
 <p data-bbox="225 1603 494 1655"><b>PRADJOTO</b> Independent Commissioner</p>	<p data-bbox="580 1350 1437 1411">Born in 1953. Graduated with a BA in Law from the University of Indonesia in 1981 before commencing his career at PT Bank Pembangunan Indonesia (Bapindo)</p> <p data-bbox="580 1447 1441 1729">In 1994, Pradjoto founded the law firm Pradjoto &amp; Associates, where he was Senior Partner. From 1999 to 2001, he lectured in the Management Postgraduate Program at Atmajaya University, Yogyakarta. In 2000, he was appointed a member of the National Law Commission, where he served on the team working to revise Indonesian insolvency law. He was also a member of the National Ombudsman Commission and the Ombudsman Committee for the Indonesian Bank Restructuring Agency (IBRA). In 2001, he became a member of Joint Anticorruption Task Force (TGTPK), Chairman of the Ombudsman Committee for IBRA, and a member of the IBRA Oversight Committee.</p> <p data-bbox="580 1765 1437 1984">In 2003 and 2004, he served on the independent divestment teams for Bank Danamon and Bank Permata, and as a member of the Indonesian Banking Architecture Panel (API). He was appointed an Expert Advisor to the Attorney General's office in 2005, as well as a member of the Indonesian Advocates Association (Peradi). Between 2002 and September 2006, Pradjoto sat on the Board of Commissioners of Bank International Indonesia, but resigned in order to take up a position on the Bank Mandiri Board of Commissioners.</p> <p data-bbox="580 2020 1418 2112">He was appointed an Independent Commissioner of Bank Mandiri in May 2005. In the same year, he was designated an Advisor to the Bank Indonesia Board of Governors.</p>

## NAME AND POSITION



KRISNA WIJAYA  
Independent Commissioner

## BIOGRAPHY

Born in 1955. Graduated with a Bachelor of Agriculture degree from the Bogor Institute of Agriculture in 1980, and a Master of Management Degree from Gadjah Mada University, Yogyakarta. He earned his Doctorate from the same university's School of Postgraduate Studies in 2009.

Krisna commenced his banking career at Bank Rakyat Indonesia in 1980, where he was appointed Director of Operations in 2000, with responsibility for human resources, operations, logistics, IT and the bank's pension fund foundation. In 2003, he was named Bank Rakyat Indonesia's Director of Micro and Retail Business, covering the micro, retail, shariah consumer banking unit, international visitor program and business planning. Between May and September 2005, he served as a commissioner of Bank Rakyat Indonesia.

In September 2005, Krisna was appointed Director of the Indonesian Banking Development Institute, where he served until April 2006. From September 2005 until December 2007, he was a member of the Board of Commissioners/CEO of the Deposit Insurance Agency (LPS), while in 2008 he was appointed a Commissioner of Bank Danamon. In 2009, he was named a member of the Risk Management Certification Agency (BSMR)'s Board of Advisors.

In May 2010, Krisna was appointed a member of Bank Mandiri's Board of Commissioners.

## Message from The President Director



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**ZULKIFLI ZAINI**

President Director

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Bank Mandiri's business goal for the next five years is to accelerate market penetration so as to become the leading player in the wholesale transaction banking, retail deposit and payment, and retail financing segments. We are convinced that with determination and consistency, our focus on these three areas will generate growth and improve profitability so as to support our vision of making Bank Mandiri one of the top 5 banks in Asean by the end of 2014, and one of the top 3 by the end of 2020, in terms of market capitalization. Our determination to achieve this vision is a concrete manifestation of our commitment to providing maximum return to our customers, shareholders and stakeholders in a comprehensive, consistent and sustainable manner over the long term.

#### DEAR SHAREHOLDERS,

Bank Mandiri set out on the second stage in 2010 of its transformation process when the Company's Extraordinary Shareholders' Meeting on 5 July 2010 appointed me to chair the new Board of Directors after my predecessor in office, Mr. Agus Martowardojo, was appointed Minister of Finance. I consider my appointment to be part of the further transformation of Bank Mandiri, and give thanks that all of the new members of the management team originate from within Bank Mandiri itself, which amply demonstrates the success to date of the management grooming program we have been undertaking as part of the transformation process.

For me, this mandate represents an enormous responsibility, bearing

in mind that Bank Mandiri is one of the foremost financial institutions in Indonesia -- one that has become recognized as an outstanding success story under the leadership of Mr. Agus Martowardojo. During the five years since 2005, Mr. Agus Martowardojo successfully laid strong foundations for future growth in the form of solid infrastructure, corporate culture and finances. All of this provides the capital that Bank Mandiri needs to keep expanding during the next stage of the transformation process. In order to discharge the mandate given to me, I will need the support of all stakeholders, including our customers and staff, and the blessing of almighty God. I am convinced that with this support, I will be able to maintain and build upon the outstanding performance achieved by Bank Mandiri in recent years.

What has been achieved by Bank Mandiri to date marks the fruit of a long process that began with the commencement of the first stage of our transformation back in 2005. The financial and business fundamentals that were developed during that period of transformation provided a platform that allowed Bank Mandiri in 2010 to focus its business on three principal segments: wholesale transaction banking, retail deposits and payments, and retail financing.

This focus has improved both profitability and growth, something that we expect to continue into the future. Net profit in 2010 amounted to Rp9.2 trillion, representing an increase of 28.8% compared with 2009. This in turn improved our Return on Equity (ROE) from 22.1% to 24.4%. Business volumes also rose, including an increase in net

lending of Rp41.9 trillion, or 24.7% year on year, higher than the 22.8% growth recorded by the banking sector in general. As a result, Bank Mandiri's total lending expanded from Rp198.5 trillion in 2009 to Rp246.2 trillion last year. This relatively high level of growth was backed by good risk management and asset quality, as reflected by a decline in our gross NPL from 2.79% to 2.42%. Regarding third party funds, besides being the bank with the highest level at Rp362.2 trillion, Bank Mandiri also managed to attract increased low-cost funding -- up from Rp186.5 trillion in 2009 to Rp202.0 trillion last year. This once again highlights the fact that Bank Mandiri is ahead of the competition in the operating and payroll accounts areas, whether regarding quality of our service, scope of our branch network, capacity of our electronic channels, or the development of our business chain. In addition, Bank Mandiri's fee-based income in 2010 increased by Rp5.7 trillion over the previous year to Rp8.7 trillion. This was the result of our efforts to grow fee-based income through such things as payment, import and forex services.

The contribution of our six subsidiaries to fee-based income showed a phenomenal improvement, with their total net profit soaring to Rp1.1 trillion, or 11.8% of the Bank's total net profit, representing an increase of 66% compared with the previous year. Bank Mandiri also achieved majority ownership of AXA Mandiri in 2010 after increasing its stake from 49% to 51%. It is expected that this will help accelerate the development of the

insurance business at Mandiri Group, backed by the Group's extensive service network and customer base. The prospects for the bancassurance business currently look good, and AXA Mandiri has to date successfully managed to grow its business by a spectacular 115.3% (growth in annual first year premium volume) and its profit by 127% from Rp211.4 billion to Rp479.9 billion. In the shariah banking segment, Bank Syariah Mandiri saw its profit soar to Rp418.5 billion in 2010, representing an increase of 43.8% over the previous year, and has been able to consolidate its position as leader in the shariah market with a market share of 33.2% by assets. The highly satisfactory outcomes achieved by these subsidiaries are the result of our focus on the development of Bank Mandiri's non-organic businesses, a focus that will be consistently maintained in the years to come by availing of promising opportunities as they arise. This focus represents a response to the challenge of realizing Bank Mandiri's vision of becoming "The Most Admired and Progressive financial Institution," and has successfully positioned the Company as market leader in various segments of the financial services industry, including insurance, securities, consumer finance and shariah banking.

Our outstanding achievements in 2010 provide an opportunity for us to reflect on the progress of the transformation process at Bank Mandiri, which will continue until 2014. To achieve our vision of achieving a market capitalization of more than Rp225 trillion and taking a place among the top 5

banks in Asean by the end of 2014, and the top 3 by the end of 2020, discipline and consistency in all areas will need to constantly be at the forefront of our minds. The improvements we intend to cover a wide range of aspects that will have a profound impact on whether our not the transformation at Bank Mandiri proves to be successful over the long term. These aspects include human resources and corporate culture, improved risk management, the application of good corporate governance, modernization of our IT infrastructure, the expansion of both our conventional branch network and our electronic network, and greater operational efficiency and automation. These improvements are not only necessary for the purpose of strengthening the organization's fundamentals as part of the transformation process, but also for improving the quality of the services we provide to our customers. The fact that Bank Mandiri has been ranked first for the quality of its service for three years in a row is ample testimony to our continuing determination to improve.

The challenges facing us are more onerous than ever, including increasingly tight competition resulting from aggressive expansion by our competitors, increasing complexity of banking products, which are becoming more closely integrated with the products of other industries, rapid advances in banking technology, tighter regulation of the banking sector, domestic and international financial and macroeconomic dynamics,

and changes in the domestic and regional physical and social climates. In responding to these challenges, we are confident that armed with unflinching commitment and determination to see our transformation through to the end based on our agreed road map, and through consistent focus on providing the best possible services to our customers, we will continue to grow and develop, together with our customers, together with Indonesia.

#### INDONESIAN ECONOMIC AND BANKING CONDITIONS IN 2010

The strengthening global recovery has had a positive impact on the performance of the domestic economy, which continued to pick up speed over the course of 2010. This was due not only to the country's sound economic fundamentals, but also mounting optimism in the business community about Indonesia's prospects following an upgrading of the country's rating outlook on the back of 5.8% economic growth. Inflation was kept under control, coming in at only 5.3% year on year. Financial indicators up to the third quarter of 2010 were also relatively stable, with the BI Rate being maintained at 6.5% and the rupiah appreciated at around Rp9,000 to the United States dollar.

In line with the improvements in the country's macroeconomic parameters, the domestic banking industry continued to record healthy expansion over the course of 2010. Up to the end of the third quarter, bank lending had grown by

21.5% year on year, while deposits increased by 15.4%. Meanwhile, profitability in the banking sector surged by 26.5% year on year. Domestic banking indicators remained stable during 2010, with the CAR standing at 16.5%, net interest margin at 5.8%, gross NPL ratio at 3.0% and the LDR at 77.1%.

We are very encouraged by the performances of the domestic economy and banking sector in 2010, and the fact that a favorable security situation prevailed throughout the year. For the future, we are optimistic that Indonesia's economic and banking fundamentals will go from strength to strength, thereby helping us overcome the constraints and challenges posed by the global economy. Overall, the national economic outlook for 2011 is for continued stability and even improvement over 2010. The Indonesian banking sector will continue to be attractive to investors, as shown by the large number of takeovers of Indonesian banks by foreign investors that have taken place recently. The banking industry is also well placed for further growth on the back of Indonesia's economic expansion, which is expected to accelerate further in 2011.

#### ACHIEVING SUSTAINABLE GROWTH

The year 2011 will see our business transformation program continue in accordance with the agreed road map without any meaningful interruption, despite a number of important management changes. This clearly demonstrates that Bank Mandiri as an organization

has the necessary mechanisms and processes in place to adapt to change. The various strategic initiatives we are pursuing will continue to be pursued in line with the original plan – in fact, some of them will be accelerated thanks to better project management. All of this will enable the momentum for growth generated by the first stage of the transformation process to be sustained. What has been done to date has helped to significantly improve Bank Mandiri's performance, as shown by the following:

#### Growing in Line with Strategic Focuses

One of Bank Mandiri's strategic focuses over the long term is to improve our retail financing profile so as to strengthen the bank's balance sheet and funding structure. This objective will be realized by developing infrastructure, strengthening risk management, developing new products, and preparing the necessary human resources to enhance our consumer finance, business banking and micro banking segments. The expansion of our network and improvements in our processes will be the keys to success in this regard, and will need to be focused on from the outset while at the same time continuing to uphold prudential principles in a balanced manner by focusing particularly on targeted customers. During 2010, Bank Mandiri added another 189 units to its micro business network bringing the total to 1,000, and increased the number of business banking centers and banking desks by 15 to 177. As regards processes, far-

reaching improvements continue to be made, such as faster services in business banking, including the simplification of credit processes and the opening of Mandiri business in various strategic locations. In the consumer loan segment, we have established “loan factories” to improve efficiency and accelerate the lending process. For our credit-card business, the development of consumer lifecycle management (CLM) will be focused on so as to allow for more accurate and strategic segmentation. We are also continuing to analyze the productivity of micro branches, both in terms of efficiency and booking capabilities.

Our focus on these strategies has already produced encouraging results. Net retail loans (business banking, micro banking and consumer finance) grew by Rp14.6 trillion, or 31.7%, in 2010, with business banking accounting for Rp5.6 trillion of this (32.7%, micro banking Rp1.9 trillion (35.8%) and consumer finance Rp7.1 trillion (20.2%)). As a result, retail financing accounted for 28.7% of our total portfolio at the end of 2010, and is expected to keep growing in the years to come.

#### **Strengthening Electronic Channel Penetration**

In line with our strategy to make Bank Mandiri the bank of choice for retail customers, we are also continuously developing and updating our electronic channels so as to provide enhanced service capabilities and technology-based products, such as reliable internet

banking, extensive ATM network, SMS-banking, a state-of-the-art call center, EDCs and advanced cash management features. During 2010, we added 1,500 Mandiri ATMs and 13,608 EDCs to our network. In addition, we continued to invest in added value features and new payment and distribution channels, such as our SMS, internet, and mobile banking services, and our Call Center 1400.

Thanks to the development and modernization of our electronic channels, and the implementation of our retail payments development strategy, both the number and value of transactions conducted by way of ATMs and SMS and internet banking have been growing at a significantly faster rate than conventional transactions carried out through our branch network. At the end 2010, 85% of all transactions were conducted through e-channels, while those carried out through our branch network only accounted for 15%. The number of transactions conducted through Bank Mandiri's e-channels currently amounts to 594 million. These figures clearly prove the reliability of Bank Mandiri's e-channels and the confidence our customers place in them. The number of SMS and internet banking customers at the end of 2010 amounted to 7.5 million and 1.4 million, respectively. Meanwhile, the number of Bank Mandiri debit card users increased from 8.1 million in 2009 to 8.5 million at the end of 2010. In our cash management business, the value of Mandiri Cash Management transactions grew by 69% from Rp315 trillion to Rp534 trillion. The number of users also

increased significantly from 745 in 2006 to 7,784 last year. In addition, as part of our efforts to build synergies with third parties, a host of blue-chip corporations are now availing of our cash management services, including Indosat, Lion Air, Semen Gresik, Perusahaan Gas Negara, as well as a number of well-known state and private universities.

#### **Building an information technology platform to support our business focuses**

To support the implementation of our business focuses, in 2010 our information-technology (IT) enhancement program concentrated on our three core businesses -- wholesale transaction banking, retail payments and deposits, and retail financing. This was supported by the continuing development of a comprehensive IT infrastructure platform.

In the retail payments segment, our primary focus has been improving IT capabilities and capacity, such as through the provision of additional ATMs and EDCs, enhanced capacity of other e-channels, and new and innovative e-channel services. As a bank that is garnering increased recognition for the quality of its retail-transaction services, Bank Mandiri needs to continually innovate so as to be seen as consistently progressive and at the forefront of the technological revolution. In retail financing, our IT strategy is focused on the development of low-cost channels/outlets, and enhanced productivity, while in wholesale transaction banking our IT enhancement drive

has commenced with the electronic processing of trade finance transactions, the development of cash management solutions offering tailor-made portals in line with individual customer needs, and improved capacity of the information-technology platform to support aggressive expansion by Bank Mandiri in this segment.

#### Strengthening Distribution Network Capabilities

Bank Mandiri now has a competitive distribution network capable of fully supporting our strategy of expanding our low-cost deposit franchises. In tandem with the significant increase in our customer base in recent years, we have been consistently expanding our distribution network and enhancing the capabilities of our service network. In 2010, we added 275 branches to our domestic network, and 4 commercial banking centers (CBC) and CBC floors so as to bring the total to 42, 15 business banking centers (BBC) and BBC floors and desks, bringing the total to 177, 189 micro business district centers (MBDC) and micro business units, bringing the total to 1,000, 7 trade service centers and trade service desks, bringing the total to 26, and 1 sub-regional treasury market (SRTM) unit, so as to bring the total to 29.

The continued expansion of our service network, and the variety it offers, are intended to ensure the ease and convenience of customers in each segment, in line with their specific needs and value propositions.

#### Optimizing synergies and strategic alliances between SBUs and Company subsidiaries

The synergies and strategic alliances between our strategic business units (SBUs) were further strengthened in 2010 through the identification of wholesale customers for cross-selling of retail financial products, the cultivation of targeted anchor clients, the further sharpening of key performance indicators (KPIs) and "share of wallet," and greater focus on product bundling. These strategies helped strengthen our existing value chain and cross selling businesses through customer referrals by branches to the SBUs, referrals as between SBUs, and consumer-finance, mutual fund and other fund referrals targeted at corporate and commercial customers. In this regard, of particular note are our agreements with Pertamina involving 2,745 gas stations and a funds volume of Rp1.3 trillion, a telecommunications provider with 84 authorized dealers and a funds volume of Rp738 billion, payroll account collaboration with 100 companies involving payments into a total of 168,161 accounts, and our continued role as the Government's No. 1 payment bank for the channeling of government project funds, with the total number of government line unit accounts currently served standing at 2,056.

Cross-selling and integration of the referral program into the value chain are now being actively pursued by Mandiri Group. Our investment banking business is carried on in collaboration with Mandiri Sekuritas, our insurance business with AXA

Mandiri Financial Services, our syariah banking business with Bank Syariah Mandiri, niche banking with Bank Sinar Harapan Bali and consumer finance with Mandiri Tunas Finance. We are aware that Mandiri's great strengths include its comprehensive and diversified product portfolio and the integrated financial transaction services provided through alliances between SBUs, between SBUs and Company subsidiaries, and between Company subsidiaries themselves. These strengths represent the key to being able to provide end-to-end total solutions to all of our customers, no matter what segment that may be in. By focusing strategically on alliances and synergies, Bank Mandiri is not only capable of providing pure banking services, but also the various complementary financial services that are required by our customers.

#### Improving Professionalism

To support our growth strategy (focused on the wholesale transaction, retail payment / deposit, and retail financing businesses) over the coming years, we intend to further strengthen our human resources management function so as to produce competent, reliable and professional human resources in line with the needs of our Strategic Business Units (SBUs), and the exigencies of our three focus areas in particular. This will be supported by our human resources strategic plan, which envisages a strength-based approach to recruiting the best talent and the optimization of personal talents and capabilities.

Accordingly, we will continue to implement our skills and competence enhancement program, including certification of the Four Disciplines of Execution (4DX), development of SDPs, external hiring, the talent pool program, leadership development, executive education for senior management, the attachment and mentoring program, and improvements in the remuneration area.

#### Developing Enterprise Risk Management

To further strengthen adherence to prudential principles amid rapid expansion, in 2010 Bank Mandiri continued to implement the enterprise risk management (ERM) program, which was initiated in 2009, in line with strategic and operational needs, Bank Indonesia regulations, the Basel II Accord and international best practices. It is expected that the ERM system will provide Bank Mandiri with reliable tools for holistic and integrated risk management that links strategic planning, risk appetite, execution, risk assessment and performance evaluation as part of the effort to maximize shareholder value.

ERM represents a comprehensive and integrated bankwide framework, and it is expected to become embedded in all of the processes operated by the Bank. We believe that the application of ERM will provide value added for both Bank Mandiri and its stakeholders as a result of Strategic Business Unit-based implementation and risk-based performance measurement.

Also related to risk management, we also commenced the application of Operational Risk Management in 2010, which includes the review and updating of the existing rules, the development of key risk indicators and a Mandiri Loss Event Database, and the provision of training and information on ORM tools using the key business process (KBP) method for identification and appraisal of risks and controls.

We also continued to implement business continuity management (BCM) in 2010 so as to ensure the continuity of operations during times of emergency. Our BCM strategy is set out in our Business Continuity Planning Procedures and Disaster Recovery Plan, and is coordinated by our Disaster Recovery Center. In addition, from time to time we also conduct stress tests as part of our risk management processes so as to ensure early warning of anticipated extreme conditions, and the responses and decisions that need to be taken through proper contingency planning so as to overcome anticipated risks.

Regarding our subsidiaries, we are gradually consolidating risk management processes in those of our subsidiaries that operate in the financial service sector. Various initiatives have already been introduced, including the harmonizing of policies and regulations as between Bank Mandiri and its subsidiaries, the holding of discussions on how to consolidate risk management at the subsidiary level, and the automated preparation of consolidated risk-profile reports

through the development of the Mandiri Risk Profile using a more comprehensive platform that is capable of being accessed online by Company subsidiaries.

#### RESPONDING TO THE CHALLENGES OF TRANSFORMATION IN 2010-2014

As we embark on the second stage of our transformation process (2010-2014), we are aware that conditions in 2011 and thereafter will be even more challenging than before. Competition in the banking sector is intensifying, as characterized by increasingly aggressive pursuit of market share, particularly on the part of overseas-based banks that benefit from significant advantages in capital, technological and human resources terms. Bank Mandiri's principal business agenda for the next five years will be to accelerate market penetration so as to become the leading player in wholesale transaction banking, retail payments and deposits, and retail financing. We firmly believe that determined and consistent focus on these three areas will bear fruit in the form of accelerated growth and improved profitability so as to support our vision of achieving a market capitalization that would place Bank Mandiri among the top 5 in Asean by the end of 2014, and among the top 3 by the end of 2020. This vision, and all of our efforts, represent a realization of our commitment to providing the best possible value to our customers, shareholders, and stakeholders in a consistent and sustainable manner over the long term.



We will be focusing on the following aspects in particular during 2011:

1. Strengthening our corporate culture through the second stage of our cultural transformation, namely, by stressing that corporate culture represents the realization of corporate cultural values as translated into behaviors, symbols and systems, with the objective of inculcating specific behaviors among Bank Mandiri staff that are in line with our vision of becoming a regional player. We believe that corporate culture constitutes one of the principal foundations that will allow Bank Mandiri to grow aggressively while at the same time continuing to offer top-quality services. We will inculcate the conviction in every employee that corporate culture is something that is planted and grows in our words, thoughts and actions on a daily basis, predicated upon Trust, Integrity, Professionalism, Customer Focus and Excellence so as to allow us to produce the best possible outcomes.

2. Strengthening business development with the focus being on strategic alliances in the wholesale banking, retail payments & deposits, and retail financing sectors, particularly in industries that are characterized by extensive value chains.

Building on our successes in 2010, in 2011 we will maintain consistency in growing our business so as to improve our integrated wholesale transaction

banking services and expand our retail payment and deposit services in order to strengthen our low-cost funds base, develop retail financing, particularly in the consumer and micro banking segments, develop synergies and alliances between strategic business units (SBUs), and optimize synergies with our subsidiaries.

To grow our wholesale transaction business, we will focus on cash management, trade finance, bank guarantees, remittances and foreign exchange transactions, with the orientation being to encourage revenue growth from fee-based business while at the same time increasing the floating of low-cost fund operating accounts). In 2011, we will also develop our strategic value chain so as to be more responsive to business opportunities all along the value chains of potential customers that to date have not been optimally targeted. The entire value chains of our customers will be locked through Bank Mandiri products and services, including both principal and subsidiary value chains, so as to significantly increase our share of customer wallet. We will focus more on customers that have extensive value chains so as to optimize the potential for cross-selling and product bundling.

3. In order to support business growth and provide the best possible services to all customer segments, particularly the retail, consumer and commercial

segments, our network development strategy will focus on selectively increasing the number of branch offices both at home and overseas, increasing the number of functional offices, expanding our ATM network, and augmenting our other customer service networks as part of what we like to think of as a quantum leap forward. Regarding the expansion of such network / distribution infrastructure, we will continue to maintain our operational efficiency at a cost efficiency ratio of under 40%.

4. We will strengthen risk management in every bank operation during the course of 2011, particularly regarding promoting growth in Bank Mandiri's three business focuses, through the application of prudential principles to act as a counterbalance to the rapid growth in the types and the scope of businesses in the banking industry – a process characterized by the increasing complexity of risk. In addition, we will also strengthen risk management so as to anticipate adverse impacts on the global and domestic economies, as well as fluctuations in macro and market indicators during 2011.
5. We will maintain our outward-looking orientation so as to ensure we achieve our targeted market share, not only to achieve our internal targets, but also to see off the competition. We shall also continue to press ahead with benchmarking to ensure the provision of international-

standard services. In tandem with this, we will ensure improved discipline in internal project execution so as to ensure optimum business growth.

6. We will press ahead with our ongoing human resources development program so as to permit the provision of the necessary competencies in each of our business focus areas (wholesale transaction banking, retail payment & deposits, and retail financing), while at the same time designing a leadership-grooming program for the long term.
7. Our technological infrastructure will be consistently developed so as to support the growth of our business focus areas (wholesale transaction banking, retail payments & deposits, and retail financing), while at the same time improving capacity to counterbalance highly aggressive business growth as reflected in increasing customer numbers, number of accounts, number of products, and number of transactions in terms of both quantity and complexity.

We are aware that 2011, as the second year of the second stage of our transformation program, will be of great importance as regards the subsequent course of Bank Mandiri. We want 2011 to be the year when it becomes clear beyond all doubt that Bank Mandiri is on the right road to achieving its vision. We are also aware that there are many aspects that still need to be

improved and corrected. However, armed with our experience in overcoming seemingly intractable problems in the past and buoyed by the success of the first stage of the transformation process, we are both confident and determined that 2011 will turn out to be a highly successful year for the bank. Such confidence and determination reflects the consistent support that we have received from all of our stakeholders, particularly our loyal customers who have placed their trust in Bank Mandiri and have demonstrated their desire to grow together with us. It is a moral imperative for us to ensure that all of the needs and interests of our stakeholders are properly served and safeguarded in accordance with the principles of good corporate governance. Furthermore, we are fully aware that in order to be able to realize our vision of being "Indonesia's Most Admired and Progressive Financial Institution," we must stand together, shoulder to shoulder, with our customers, stakeholders and the Indonesian nation.

In concluding this message, I would like to express my sincere gratitude to all of our stakeholders for the consistent support they have shown us during our transformation process. In particular, I would like to thank Mr. Agus Martowardojo for leading the transformation process over the last five years. I am confident that in your new capacity as Minister of Finance, you will be able to bring about transformation on an even bigger stage. I would

also like to thank Mr. I Wayan Agus Mertayasa, Mr. Soedarjono, Mr. Bambang Setiawan and Mr. Sasmita for the support they gave to the transformation process while at Bank Mandiri. I am confident that Bank Mandiri today is better than yesterday, and will be even better tomorrow, Amin.

PT Bank Mandiri (Persero) Tbk.




Zulkifli Zaini  
President Director

## Directors & EVP Coordinators



- |   |   |  |   |   |   |
|---|---|--|---|---|---|
| 1. Zulkifli Zaini<br>President Director                     | 4. Sentot A. Sentausa<br>Managing Director Risk Management  | 6. Budi G. Sadikin<br>Managing Director Micro & Retail Banking                           | 9. Sunarso<br>Managing Director Commercial & Business Banking | 11. Kresno Sediarsi<br>Managing Director Technology & Operations    | 13. Mansyur S. Nasution<br>EVP Coordinator Consumer Finance |
| 2. Riswinandi<br>Deputy President Director                  | 5. Thomas Arifin<br>Managing Director Treasury, Financial Institutions & Special Asset Management | 7. Ogi Prastomiyono<br>Managing Director Compliance & Human Capital                      | 10. Fransisca N. Mok<br>Managing Director Corporate Banking   | 12. Haryanto T. Budiman<br>EVP Coordinator Change Management Office | 14. Riyani T. Bondan<br>EVP Coordinator Internal Audit      |
| 3. Abdul Rachman<br>Managing Director Institutional Banking |   | 8. Pahala N. Mansury<br>Managing Director Finance & Strategy and Chief Financial Officer |   |   |   |

# DIRECTORS

NAME AND POSITION	BIOGRAPHY
<div></div> <div><p>ZULKIFLI ZAINI President Director</p></div>	<p>Born in 1956. Graduated with a BSc from the Bandung Institute of Technology (ITB) in 1980, and an MBA in Finance from Washington University in 1994.</p> <p>Zulkifli commenced his working carrier as a Civil and Structural Engineer at Wiratman and Associates in 1980, before moving into the banking career as an Accounts Officer at Bank Pembangunan Indonesia (Bapindo) in 1988.</p> <p>In 1994, he was appointed Head of Project Finance at Bapindo's Surabaya Branch, before being appointed Deputy Branch Manager of Bapindo's Bandung Branch in 1996. He was promoted to Branch Manager of the Jambi Branch in 1998. Following the creation of Bank Mandiri, he served briefly as Senior Manager and Team Leader in Credit Risk Management. Between September 1999 and January 2003, he served as Vice President and Division Head, Government Relationship Management, a position that he held up to 2003.</p> <p>In early 2003, he became Senior Vice President and Group Head, Retail Risk Management, and in September 2003 was appointed Managing Director and Senior Executive Vice President, Distribution Networks, with responsibility for Branches, Operations, Procurement and Asset Management.</p> <p>In June 2006, he was made Director of Commercial Banking, responsible for the Commercial Banking Business Segment, Wholesale Product Management. His duties also included responsibility for the Small Business Segment.</p> <p>Then in October 2008 he was assigned to supervise the company's subsidiary Bank Syariah Mandiri.</p> <p>Between May 2010 and June 2010, he served as Managing Director Technology, before being promoted to President Director in July 2010, which position he continues to hold.</p> <p>In November 2010, he was selected as chairman of the Indonesian Chamber of Commerce and Industry's Standing Committee on Financial Policy (Banking and Finance Section), in which capacity he continues to serve.</p>

## NAME AND POSITION

## BIOGRAPHY



**RISWINANDI**  
Deputy President Director

Born in 1957. Graduated with a degree in management from Trisakti University, Jakarta, in 1983.

Riswinandi commenced his working career as a Senior Assistant at SGV Utomo in 1984. In 1986, he took up a position at Bank Niaga, with responsibility for managing Corporate Banking, and as General Manager of the Los Angeles Branch. He remained at Bank Niaga for 13 years, with his last position being Vice President, Human Resources (Group Head).

In 1999, he moved to the Indonesian Bank Restructuring Agency (IBRA), and was appointed Senior Vice President – Loan Work-Out & Collection Division Head in 2001. In the same year, he joined Bank Danamon as Executive Vice President – Corporate Lending Division, before serving as a Director of Bank Danamon from 2002 until June 2003.

In September 2003, he was appointed as an Independent Commissioner of Bank Mandiri, in which capacity he served until October 2005, when he was promoted to Group Head – Credit Recovery II. In May 2006, he was made Director of Special Asset Management, before becoming Director of Corporate Banking in March 2008.

Riswinandi was appointed Deputy President Director of Bank Mandiri in May 2010, a position that he continues to hold.



**ABDUL RACHMAN**  
Managing Director Institutional  
Banking

Born in 1954. Graduated with a BSc in Accounting from Padjadjaran University, Bandung, in 1980, and an MBA in Financial Management from Kansas State University, USA, in 1989. Abdul has participated in a variety of short courses, both at home and overseas, including the Pacific Rim Bankers Program, USA, Advanced Management Course, INSEAD, France, Essentials of Leadership, London Business School, and Turnaround Strategic Management, Harvard Business School.

He joined Bank Pembangunan Indonesia (Bapindo), Jakarta, in 1981. In 1990 he was transferred to Bapindo's Hong Kong Branch and promoted to General Manager of the Hong Kong Branch in 1993. His final position at Bapindo was in the International Banking Division where he served as Division Head.

Following the creation of Bank Mandiri in 1999, he was made Senior Vice President, Corporate Banking.

From December 2003 until May 2005, he served as a Commissioner of Bank Syariah Mandiri, while from July 2003 until August 2004 he served in the same capacity at Mandiri Sekuritas. In May 2005, he was appointed Managing Director & Senior Executive Vice President Corporate Banking, where he remained until March 2008.

In March 2008, he was appointed Director of Special Asset Management, in which capacity he served until December 2009. In July 2010, he was promoted to Director of Institutional Banking, in which capacity he continues to serve.



# DIRECTORS

NAME AND POSITION	BIOGRAPHY
 <p><b>SENTOT A. SENTAUSA</b> Managing Director Risk Management</p>	<p>Born in 1957. Graduated from Padjajaran University, Bandung, in 1983 with a BA in Statistics, and an MBA from Monash University, Melbourne, Australia in 1994. Among the domestic and international short courses he has taken are Strategic Agility - Leading Flexible Organizations, Harvard Business School, USA, and Leadership at the Peak, Center for Creative Leadership, USA.</p> <p>He commenced his career in the banking sector in 1986 as an officer in the Research and Development Division of Bank Pembangunan Indonesia (Bapindo). He subsequently served in the Treasury Directorate at the Assets &amp; Liabilities Committee (ALCO) Department, before being successively appointed Deputy Branch Manager for Bapindo in Palembang, and consecutively as Branch Manager of two other branches.</p> <p>Upon the creation of Bank Mandiri, he was appointed Vice President and Division Head, Global Markets &amp; Treasury Controlling. In 2000, he was made Vice President and Division Head for Market, Operational and Legal Risk, and then Vice President and Division Head for Procurement and Fixed Assets in 2001. In late 2001, he was assigned as Vice President and Regional Risk Manager, working out of Bank Mandiri's East Java Regional Office in Surabaya. He returned to Head Office in 2003 as Group Head and Senior Vice President for Procurement &amp; Fixed Assets. In 2004, he assumed responsibility for the Consumer Risk Group as Group Head and Senior Vice President, before assuming the same role in the Portfolio and Operational Risk Group in early 2005. In June 2005, he was appointed Coordinator, Risk Management Directorate, while retaining his oversight of Portfolio and Operational Risk.</p> <p>In May 2006, he was appointed as Director of Risk Management, a position which he continues to hold to date.</p>
 <p><b>THOMAS ARIFIN</b> Managing Director Treasury, Financial Institutions &amp; Special Asset Management</p>	<p>Born in 1961. Graduated in Mathematics from the Bandung Institute of Technology in 1985, and in Accounting from Parahyangan Catholic University in 1986. Completed the undergraduate economics program, majoring in management, at the University of Indonesia in 1990.</p> <p>He received a Master of Business Administration (International Business) from the European University, Toulouse, France, in 1993 under a scholarship jointly granted by the European Community and ASEAN. He has also completed executive programs at INSEAD, Northwestern University, Wharton Business School and Stanford University. In 2004 he received a scholarship, sponsored by the Swedish International Development Agency (SIDA), to participate in Advanced Training for Risk Management in Banking at KPMG in Stockholm, Sweden. He also holds a Certificate in Risk Management (CRPSM), and is the current chairman of the Association of Bond Dealers (HIMDASUN). He commenced his banking career in 1986 as an accounts officer at PT Bank Bali Tbk. In 1997, he was promoted to First Vice President, General Manager, of the Los Angeles branch of the bank in the USA. At the time of the merger of PT Bank Bali Tbk, he was appointed General Manager Risk Management Group PT Bank Permata Tbk.</p> <p>In 2006, he joined Bank Mandiri and was appointed Director of Treasury &amp; International Banking, before being promoted to Director of Treasury, Financial Institutions and Special Asset Management, a position which he continues to hold to date.</p>

## NAME AND POSITION



**BUDI G. SADIHIN**  
Managing Director Micro & Retail  
Banking

## BIOGRAPHY

Born in 1964. Graduated with a BSc in Nuclear Science from the Bandung Institute of Technology in 1988. He received certification as a Chartered Financial Consultant and Certified Life Underwriter from the Singapore Insurance Institute in 2004.

He began his career in 1988 as a member of the Information Systems staff at IBM Asia-Pacific Headquarters, Tokyo, Japan. His stay at IBM culminated with him assuming the position of Manager Systems Integration & Professional Services in 1994.

He joined PT Bank Bali Tbk. as General Manager Electronic Banking, and subsequently served as Chief General Manager, Jakarta Region and Chief General Manager, Human Resources until 1999. He then joined ABN AMRO Bank Indonesia in 2004, where his final position was Senior Vice President Director of Consumer and Commercial Banking, ABN AMRO Indonesia & Malaysia.

In 2004, he moved to PT Bank Danamon Tbk as Executive Vice President, Head of Consumer Banking and Director of Adira Quantum Multi Finance.

In 2006, he was appointed Director of Micro & Retail Banking at Bank Mandiri, a position which he continues to hold until the present. Budi is an active member of a variety of professional organizations, and also serves as a member of the Executive Board of the Indonesian Bankers Institute (IBI). In addition, he is a member of Acquiring Business Executive Council VISA Asia Pacific, and the SWIFT Asia-Pacific Advisory Group (APAG), and chairman of the Indonesian Payments Association.



**OGI PRASTOMIYONO**  
Managing Director Compliance  
and Human Capital

Born in 1961. Graduated with a BSc from the Bogor Institute of Agriculture in 1984, a Masters degree from the Economics Institute, Boulder Colorado, USA, in 1992, and an MBA from the University of Notre Dame, Indiana, USA, in 1994.

He commenced his banking career at Bank Ekspor Impor Indonesia (BankExim) in 1986 as a Loan Officer in the Plantation Credit Division. His last position at BankExim was Division Head of Research & Development in 1999.

Following the creation of Bank Mandiri, he was appointed Group Head of Compliance, in which capacity he served from July 1999 until January 2001, when he was made Project Head of the IPO Working Team, where he remained until Bank Mandiri's public listing in July 2003.

In December 2003, he was appointed as a Director of Bank Syariah Mandiri, in which capacity he served until June 2005, when he was made Group Head of Compliance in Bank Mandiri. From January 2006 through 2007, he served as Group Head of Internal Audit.

In May 2008, he was appointed as Director responsible for Compliance and Human Capital, a position which he continues to hold to date.



# DIRECTORS

NAME AND POSITION	BIOGRAPHY
 <p><b>PAHALA N. MANSURY</b> Managing Director Finance &amp; Strategy and Chief Financial Officer</p>	<p>Born in 1971. Graduated with a BSc in Accounting from the University of Indonesia and an MBA in Finance from the Stern School of Business, New York University, USA.</p> <p>He began his career as a Change Management Consultant at Andersen Consulting, Jakarta, where he served until 1997.</p> <p>In 1998, he moved to New York to work with a securities company on a part-time basis. In 1999, he joined Booz Allen &amp; Hamilton as a Senior Consultant for one year. In that same year, he joined the Boston Consulting Group and was promoted to Project Leader in a role that encompassed a variety of banking project assignments through 2003.</p> <p>He joined Bank Mandiri in 2003 and has served in several capacities, including as Group Head Corporate Development, Change Management Office and Economic Research from 2003 through 2006.</p> <p>In 2006, he was appointed EVP Coordinator Finance &amp; Strategy and Chief Financial Officer. He is currently a member of CFA Indonesia serving as Vice President.</p> <p>In May 2010, he was appointed Director of Finance &amp; Strategy, a position which he continues to hold.</p>
 <p><b>SUNARSO</b> Managing Director Commercial &amp; Business Banking</p>	<p>Born in 1963. Graduated with a BSc from the Bogor Institute of Agriculture in 1988 and a Master of Science degree from the University of Indonesia in 2002.</p> <p>He started his working carrier as a field manager with a plantation company in Lampung in 1990. In the same year, he joined PT Bank Dagang Negara (Persero), and commenced his banking career as a credit analyst. He was then appointed Relationship Manager, a post that he held until 1999.</p> <p>At the time of Bank Mandiri's creation, he joined the Corporate Banking Department, where he held a number of positions, including Relationship Manager and Senior Relationship Manager, before being appointed Department Head, a post that he held up to 2006.</p> <p>In 2006, he was appointed as Group Head Plantation Specialist, which subsequently became Agro-Based Group Corporate Banking.</p> <p>In May 2010, he was appointed Director Commercial &amp; Business Banking, a position which he continues to hold to date.</p>

## NAME AND POSITION



**FRANSISCA N. MOK**  
Managing Director Corporate  
Banking

## BIOGRAPHY

Born in 1956. Received a bachelor of livestock husbandry degree from Padjajaran University in 1981, and a master of management degree from the Labora Management Polytechnic in 2002.

She commenced her career with Bank Bumi Daya in the Production UKP in 1983, and successively occupied various positions in the bank over the course of 16 years, with her last position being that of Executive Officer in the Credit Collection Group, a post which she held until 1999. With the creation of Bank Mandiri, she was appointed Senior Officer CRM – Corporate and Financial Institutions in 1999.

In 2001, she was appointed manager of Jakarta District Center Region III Hub KC Jakarta Kota, before being promoted in 2003 to manager of the Commercial Banking Center, Jakarta Kota, a position in which she served until 2004.

From 2005 until January 2006, she was regional manager Jakarta Kota, before being appointed Group Head Jakarta Commercial Sales in February 2006, where she remained until May 2010, when she was made Director of Corporate Banking, a position which he continues to hold to date.



**KRESNO SEDIARSI**  
Managing Director Technology &  
Operations

Born in 1958. Graduated with a degree in economics (general economics) from Gadjah Mada University in 1983 and a Master of Arts (International Relations) degree from Kokusai Daigaku - International University of Japan in 1992.


Kresno commenced his banking career as an accounts officer with PT Bank Dagang Negara (Persero), Jakarta Pulomas branch, in 1985. In 1996, he was appointed manager and head of the Corporate Strategic Planning Section at PT Bank Dagang Negara (Persero), a position which he held up to June 1999, when he joined Bank Mandiri as Division Head Branch Network Development.


In 2001, he was appointed Regional Manager, Jakarta Thamrin, before being promoted at the start of 2005 to Group Head Business Development, a position he held until June 2005. In the same month, he was appointed Group Head Small Business, where he remained until February 2007.

He then served as Group Head Human Capital from March 2007 until November 2008, in which month he was appointed Group Head of the Human Capital Services Group.

In July 2010, he was promoted to Director of Technology and Operations, a position which he continues to hold.

## EVP COORDINATORS

NAME AND POSITION	BIOGRAPHY
 <p><b>HARYANTO T. BUDIMAN</b> EVP Coordinator Change Management Office</p>	<p>Born in 1968. Graduated with a Bachelor of Science degree in Aerospace Engineering from Texas A&amp;M University, a Master of Science degree in Engineering Mechanics from Virginia Polytechnic Institute and State University, and a PhD degree in Structures Technology from the Massachusetts Institute of Technology (MIT), all in the United States, in 1996. He has also taken management courses on strategy, organization and operational management provided by international institutions such as McKinsey &amp; Company, as well as executive training programs at Harvard Business School and the Graduate School of Business, Stanford University, both in the USA.</p> <p>He commenced his professional career at the global consulting firm McKinsey &amp; Company. His 10-year stint at McKinsey included assignments in the United States, Australia, Indonesia, India, South Korea, Malaysia, and Singapore on projects related to strategy, organization, and operations within a variety of financial institutions. His last position at McKinsey was as Associate Partner and Director of PT McKinsey Indonesia.</p> <p>He joined Bank Mandiri in 2006 as Executive Vice President (EVP) Coordinator in the Directorate of Change Management Office, a directorate that was especially established to manage strategic initiatives related to company transformation, including non-organic growth through mergers, acquisitions, and alliances.</p>
 <p><b>MANSYUR S. NASUTION</b> EVP Coordinator Consumer Finance</p>	<p>Born in 1958. Graduated from the Bogor Institute of Agriculture in 1982, and received a Master of Science in Resource Economics degree in 1991 from Colorado State University in the USA.</p> <p>Between 1981 and 1983, he worked at the Center for Agribusiness Development and the Gabungan Koperasi Susu Indonesia (Indonesian Milk Cooperatives Association).</p> <p>He commenced his banking career at Bank Bumi Daya in 1983 as a Credit Analyst, rising to Department Head, SOE Lending in 1997. Following his move to Bank Mandiri, he served in a variety of positions including Group Head Credit Risk (1999-2000), Group Head Commercial Risk (2006) and Group Head Corporate Secretary (2006-2008).</p> <p>He has taken a number of both domestic and international training courses, including Bank Leadership Training (SESPIBANK) at the Indonesian Bankers Institute (Institut Bankir Indonesia), and courses at Harvard Business School, IMD International, and the the Wharton School University of Pennsylvania.</p> <p>In October 2008, he was appointed Executive Vice President Coordinator with responsibility for the Consumer Finance Directorate, a position which he continues to hold to date.</p>

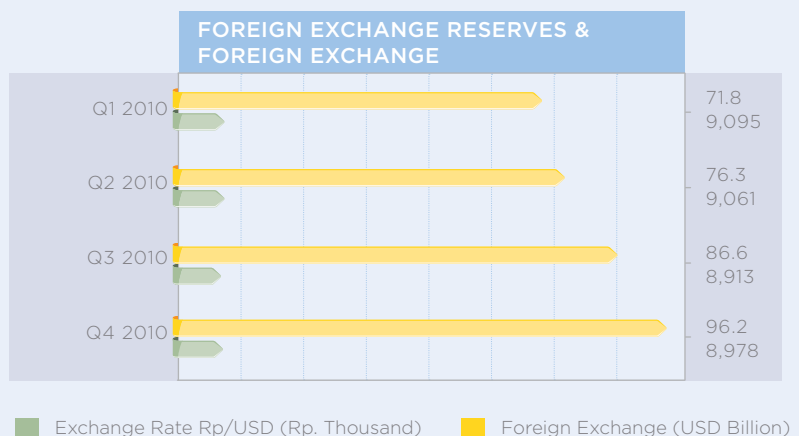
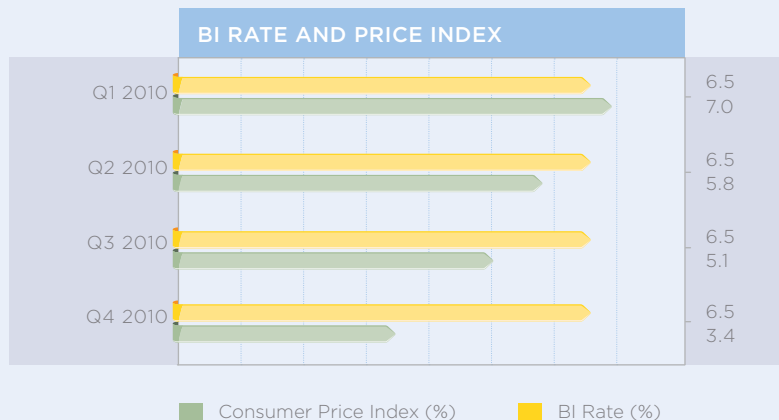
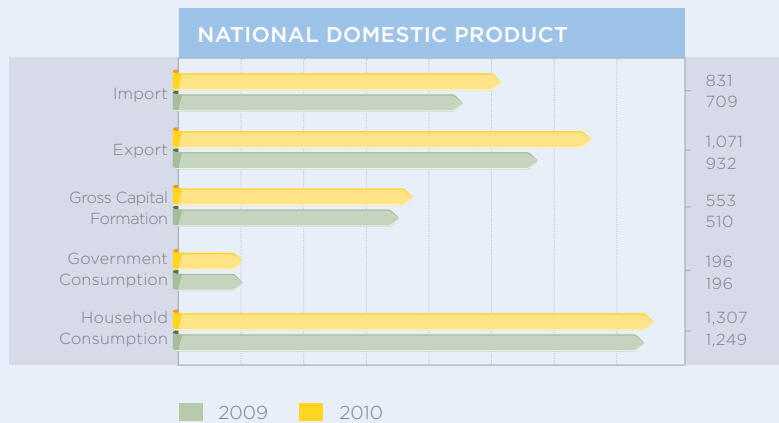
NAME AND POSITION	BIOGRAPHY
<div data-bbox="164 577 494 784">  </div> <div data-bbox="199 810 494 862"> <p><b>RIYANI T. BONDAN</b> EVP Coordinator Internal Audit</p> </div>	<p>Born in 1961. Graduated from the Bogor Institute of Agriculture in 1984, and received an MBA from the University of Illinois, Champaign-Urbana, USA, in 1994.</p> <p>She began her banking career in 1987 as a Credit Analyst in the Plantation Division of PT Bank Ekspor Impor Indonesia (BankExim). In 1994, upon completing her master's degree, she was appointed Section Head of the Corporate Division at BankExim. Between 1997 and 1999, she served as Executive Secretary to the President Director.</p> <p>Following the creation of Bank Mandiri, she was appointed Department Head, Corporate &amp; Commercial Credit Division.</p> <p>From 2000 until 2001, she served as Department Head, Commercial Credit III, and from 2001 until 2002 as Department Head, Consumer Credit Risk Approval.</p> <p>In 2002, she was appointed Group Head, Retail Credit Risk Approval, where she remained until 2003, before being made Group Head Learning Center.</p> <p>In 2005, she was appointed Group Head, Corporate Risk, and in June 2008 Group Head, Internal Audit Group.</p> <p>In October of that year, she was promoted to EVP Coordinator Internal Audit, a position that she continues to hold.</p>

## MACRO ECONOMIC DEVELOPMENT IN 2010

### Uneven Global Economic Recovery

The global economic recovery continued throughout 2010. However, the pace of growth was not uniform around the world. Economic recovery in emerging markets during 2010 was quicker compared to the developed countries, where recovery was threatened by the fiscal crisis in a number of European countries, and a persistently high unemployment rate in the United States, which averaged 9.6% over the course of 2010. The uneven pace of growth around the world has resulted in divergences in the monetary policies applied by different states. On the one hand, central banks in the developed countries continue to apply accommodative policies to increase global liquidity, while on the other hand central banks in emerging markets are normalizing policy so as to contain inflation, which is showing signs of picking up. During 2010, the majority of central banks in the developed countries, such as the European nations, Japan and the United States, continued to maintain low interest rates in an effort to stimulate recovery in their domestic economies. The Fed maintained interest rates at between 0% and 0.25%, the Bank of Japan at 0.1% and the ECB at 1% up to the end of 2010.

In the light of these developments, we may say that in general the global economy in 2010 faced three principal risks, which are expected to persist into next year. First, risks related to global economic imbalances resulting from the fact that the global economy is experiencing a two-speed recovery. Second, risks related to global capital flows and the possibility of currency



wars. The divergences in economic cycles and policies as between the developed countries and emerging markets have resulted in adverse impacts on developing economies. This may be seen from the strength of capital flows into emerging markets, including Indonesia. Pressures arising from strengthening exchange rates, the risk of asset bubbles, and vulnerability to capital flow reversals are all associated with such strong capital flows. Third, risks arising from the strength of domestic demand and inflationary pressures.

The economic recovery in Asia has been rapid and has acted as the prime mover of the global economy in 2010. Growth in the Asian economy has been primarily stimulated by exports and the strength of domestic demand. The principal motors of the Asian economy are China and India. However, the pace of growth moderated a little in the second half of 2010 due to Chinese government policies designed to prevent overheating and a shift in that country's economic policy focus to domestic demand. Nevertheless, China continues to be the primary export market for countries in Asia.

It is expected that the global economy will continue to record positive growth. In its most recent report, the IMF stated that global economic growth would reach 5.0% (YoY) in 2010, much better than the figure for 2009, which was in negative territory at -0.6% (YoY). However, the IMF also predicted that global growth in 2011 would slow somewhat to 4.4%, but pick up again to 4.5% in 2012. In addition, the IMF forecast that economic growth in the developed

countries would continue to be slower than in the emerging and developing economies, which were respectively predicted to see growth of 3.0% and 7.1% in 2010, and 2.5% and 6.5% in 2011.

### **The Indonesian Economy Amid Global Divergences**

The Indonesian economy remained strong in 2010, supported by a strengthening domestic economy as reflected in an improved investment performance and stable household consumption, as well as improvements in the external sector. Investment, or gross fixed capital formation, rose by 8.5% (YoY), supported by strong household consumption, which was up 4.6% (YoY). The strengthening of household consumption was due to improved purchasing power in tandem with higher per capital national income, which passed the USD3,000 mark at the end of 2010, thereby swelling the ranks of middle-income households, while at the same time low bank interest rates encouraged consumptive borrowing and consumer finance.

Stable economic conditions and an appreciating rupiah also supported strong household spending.

Meanwhile, exports were up 14.9% (YoY), and it is expected that they will continue to grow on the back of an improving global economy and increasing commodity prices, bearing in mind that about 60% of Indonesia's exports consist of commodities. Imports increased markedly by 17.3% (YoY) in line with higher investment and the strengthening of the rupiah. Due to these factors, the Indonesian

economy grew by 6.1% (YoY) in 2010, significantly better than the 4.6% (YoY) recorded in 2009.

Interesting developments also took place in the Capital Account, whereby foreign capital investment stood at a high USD12.7 billion, besides capital flows in the financial sector, which amounted to USD 15.2 billion. With this improvement in the balance of payments, Indonesia's accumulated foreign exchange reserves stood at Rp96.2 billion at the end of December 2010 -- the highest level in the history of the Indonesian economy and equivalent to seven months of imports and sovereign debt repayments.

### **Strengthening Rupiah**

The rupiah strengthened significantly during the course of 2010, due primarily to strong capital inflows in both the financial and real sectors on the back of a bright outlook for the national economy. External factors that supported the stronger rupiah included abundant global liquidity and the expectation of continuing low interest rates in developed countries. At the end of 2010, the rupiah stood at Rp8,996 per USD, representing an appreciation of 4.3% compared to the end of 2009.

### **Stronger Inflationary Pressures**

Inflation in Indonesia in 2010 picked up due to increases in commodity prices on the global markets and higher food prices resulting from the La Nina weather anomaly, which led in distribution and production disruptions. Inflationary pressures arising from increases in administered prices also increased although these

## MACRO ECONOMIC DEVELOPMENT IN 2010

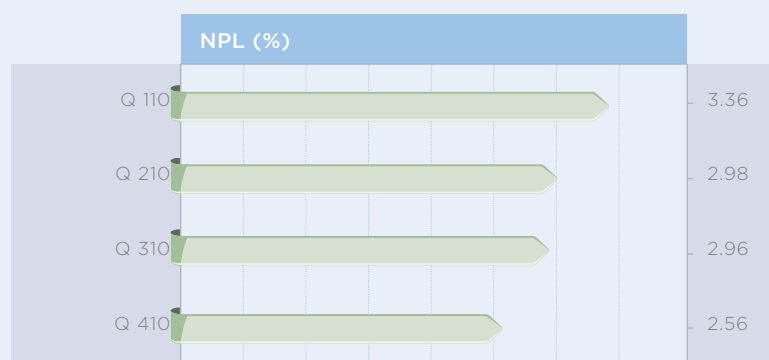
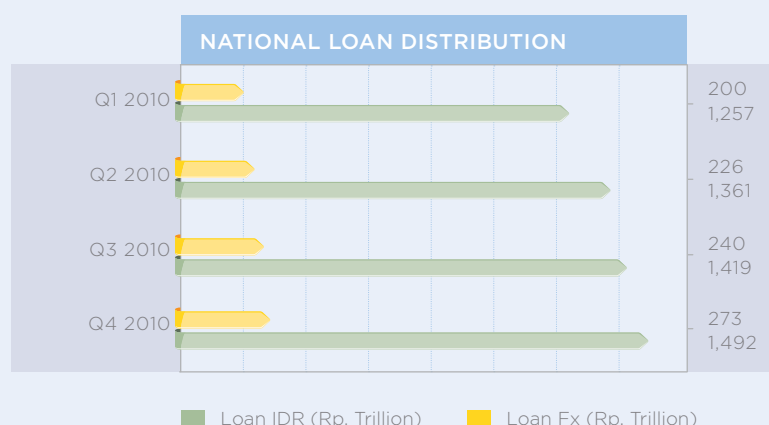
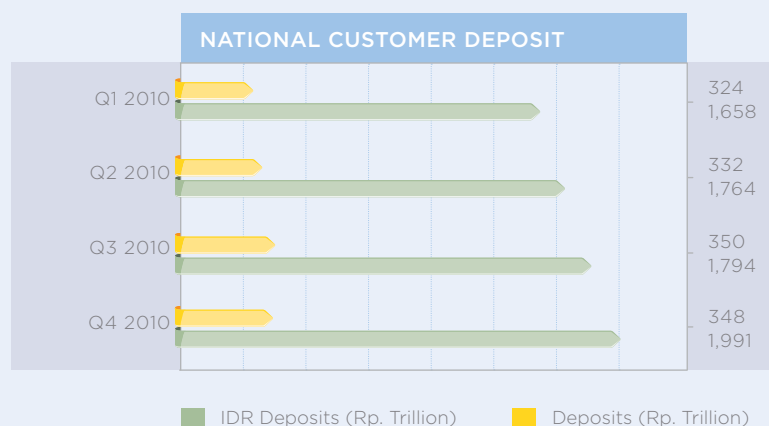
were limited to such events as the increase in the base electricity price in July 2010. In December 2010, inflation stood at 0.92% (MoM) and 6.96% (YoY). This was higher than Bank Indonesia's inflation target of 5+1%. Core inflation also showed an increasing tendency although this was somewhat ameliorated by the strength of the rupiah and public expectations of price stability. Thus, the core inflation rate stood at 4.28% (YoY) at the end of December 2010.

### BI Rate

The BI Rate was held at 6.5% over the course of 2010. Nevertheless, Bank Indonesia needs to be mindful of mounting inflationary pressures arising from disruptions to the supply of volatile foodstuffs and the possibility of government mandated increases in administered prices. The central bank continues to apply loose monetary policy as inflation remains under control and the rupiah is tending to appreciate (and is stable). In addition, the even looser monetary policies applied by the developed countries afford Bank Indonesia leeway to maintain its key rate at a relatively low level.

### Performance of the Indonesian Banking Sector

The expansion of the Indonesian economy in 2010 was mirrored by the strong performance of the banking sector, as shown by the increase in intermediation and the maintenance of stability. This is reflected in growth in lending of 22.8% (YoY) in 2010 to Rp1,766 trillion, and growth in third party funds of 18.5% to Rp2,339 trillion the





fastest rate of growth in the last five years.

With regard to expansion of retail bank lending by loan utilization, working capital loans experienced the highest growth of 25.2% (YoY) as of the end of 2010. In the case of consumer and investment loans, the growth rates were 22.9% and 17.0% (YoY), respectively. Meanwhile, loans to the trade, restaurant and hotel sector accounted for the biggest portion of total lending at 19.2%, while the highest growth rate in lending was recorded by the electricity, water and gas sector, where lending expanded by 38.9% (YoY).

Capital Adequacy Ratio (CAR) up to the end of 2010 remained high at 17.18%. Key indicators, such as Net Interest Margin (NIM) and Return on Assets (ROA), also showed stable growth of 5.73% and 2.86% respectively. In fact, the Non-Performing Loan Ratio reached its lowest level in the history of Indonesian banking at only 2.56%.

Meanwhile, the strong inflows of short-term foreign funds resulted in excess liquidity in the banking sector. Bank Indonesia adopted various policy measures to deal with this problem in 2010, including extending the maturities of Bank Indonesia Certificates and by introducing a holding period requirement.

At the end of 2010, Bi issued further monetary and banking policies aimed at strengthening monetary stability and the financial system so as to support sustainable economic growth. At the same time, it was

also hoped that these policies would help strengthen resilience against economic shocks. These policies dealt with five important aspects, namely, strengthening monetary stability, encouraging banking sector intermediation, improving banking sector resilience, strengthening macro-prudential policies, and heightening banking sector supervision.

#### Indonesia Macroeconomic Forecast for 2011

It is expected that the momentum for growth built up in 2010 will continue in 2011, encouraged by the strength of the domestic economy, supported by solid household consumption and investment. We forecast that the Indonesian economy will grow by around 6.3% in 2011, accelerating further to 6.6% in 2012. The role of investment in economic growth is expected to increase, encouraged by various positive factors, such as the achievement of an investment grade rating in line with the move by Moody's Investors Service to up Indonesia's sovereign credit rating to Ba1/stable outlook and BB+/positive outlook, which is only one notch away from investment grade. A number of key factors support the upgrading of Indonesia's sovereign rating, namely: (1) the economy's resilience, supported by strong macroeconomic fundamentals; (2) the government's improved debt position and the high level of foreign exchange reserves; and (3) the prospects for increased flows of foreign direct investment (FDI), which will strengthen our external position and the overall prospects for the domestic economy.

On the downside, inflation at the end of 2011 is expected to be running at 6.6% (YoY). This is due to a number of risk factors, such as increases in international commodity prices, price increases by the government, and continuing strong foreign capital inflows. In addition, problems caused by weather anomalies could have an impact on food supplies. Meanwhile, the continuing recovery in global demand could lead to higher international commodity prices. Given the prospects for higher inflation, it is expected that Bank Indonesia will start to tighten monetary policy by increasing its reference rate (BI Rate) by 50 bps to 7% in 2011.

As regards the rupiah, we expect that it will continue to appreciate. Indonesia will remain attractive to foreign funds. As a result, we see the rupiah strengthening to 8,572 per USD by the end of 2011. In addition, Indonesia's balance of payments is expected to record a surplus. This is supported by the strength of foreign capital inflows, particularly foreign direct investment and portfolio investment.

These macroeconomic prospects for 2011 leave us optimistic that the banking sector will continue to expand. We believe that lending will grow within a range of 20% to 23% in 2011. However, the achievement of such growth could be derailed by risks arising from increases in commodity prices and strengthening inflationary pressures, as well as the increasing role played by non-bank financing. These factors, if they are realized, could suppress lending growth to within a range of between 19% and 21%.



Distance, close, wherever you are,  
Bank Mandiri presents services  
and always be there for you

**Building Your Dream.**

# MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT



# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT



**RISWINANDI**

Deputy President Director

Earnings per share increased 28.4% to Rp439 in 2011 from Rp342 in 2008. Profit from operations reached Rp13,737 billion, while net profit increased by 28.8% to Rp9.218 billion.

## **DISCUSSION AND ANALYSIS OF BANK MANDIRI'S OPERATING RESULTS AND FINANCIAL SITUATION.**

This discussion of Bank Mandiri's operating results for the periods ended 31 December 2010 and 2009, respectively, should be read in conjunction with the audited financial statements, including the

notes thereto, which are set out elsewhere in this annual report.

The following discussion is based upon Bank Mandiri's consolidated financial statements, which have been prepared in accordance with Indonesian GAAP (PSAK) for the year ended 31 December 2010. Our independent auditors, KAP Tanudireja, Wibisana, a member of

PricewaterhouseCoopers Global Network, have audited these financial statements. The 2010 financial data is also presented in US Dollars based upon the exchange rate prevailing on 31 December 2010, namely Rp9,010.

Unless stated otherwise, all financial information herein is stated on a consolidated basis.

## LIST OF SUBSIDIARIES

No	Name of Subsidiaries	Nature of Business	Ownership (%)
1.	Bank Mandiri (Europe) Limited (BMEL)	Banking	100.00
2.	Mandiri International Remittance (MIR) Sendirian Berhad	Remittance	100.00
3.	PT. Bank Syariah Mandiri (BSM)	Syariah Banking	99.99
4.	PT. Usaha Gedung Bank Dagang Negara	Property Management	99.00
5.	PT. Mandiri Sekuritas	Securities	95.69
6.	PT. Bumi Daya Plaza	Property Management	93.33
7.	PT. Bank Sinar Harapan Bali	Banking	81.46
8.	PT. Mandiri Tunas Finance	Consumer Financing	51.00
9.	PT. AXA Mandiri Financial Services	Insurance	51.00
10.	PT. Sarana Bersama Pembiayaan Indonesia	Holding Company	34.00
11.	PT. Kustodian Sentral Efek Indonesia	Depository	10.00

This discussion and analysis of the financial statements and operating results is presented in three sections, as described below:

### OVERVIEW OF PERFORMANCE AND FINANCIAL CONDITION

This is a brief review of the historical performance of Bank Mandiri against 12 key indicators. We also compare Bank Mandiri's performance to the average performance of the largest Indonesian state-owned and private banks. A more in-depth discussion of our financial performance and condition will be presented in the Management Discussion and Analysis of Operating Results and Financial Situation sections.

### OPERATING RESULTS

This section examines the Bank's financial operating results based on the Profit and Loss Statements for the years ended 31 December 2010 and 2009.

### FINANCIAL CONDITION

This section analyzes Bank Mandiri's financial performance based on the Balance Sheet, Cash Flow Statement, and Statement of Commitments and Contingencies, which are presented on subsequent pages.



# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## OVERVIEW OF BANK MANDIRI'S PERFORMANCE AND FINANCIAL CONDITIONS

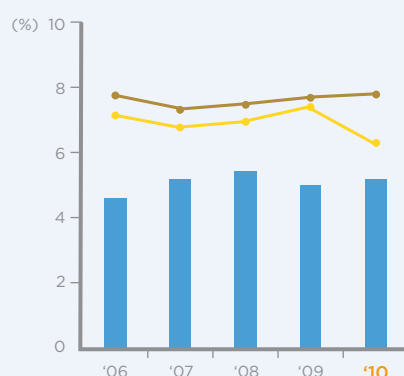
### BANK MANDIRI

- Net Interest margin slightly increased in 2010 to 5.3% from 5.0% the previous year.
- This increase was largely a result of the decrease in the cost of funds from 4.8% for 2009 to 3.9% in 2010.

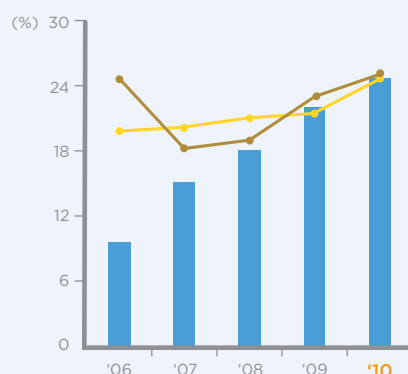
- ROE for 2010 rose to 24.4% from 22.1% the year before.
- This was the result of a significantly higher net profit compared to a year earlier.

- ROA for 2010 increased by 0.4% to 3.4% from 3.0% the previous year.
- This increase was primarily the result of a significant rise in net profit of 28.8% in 2010 compared with asset growth of 14.0%.

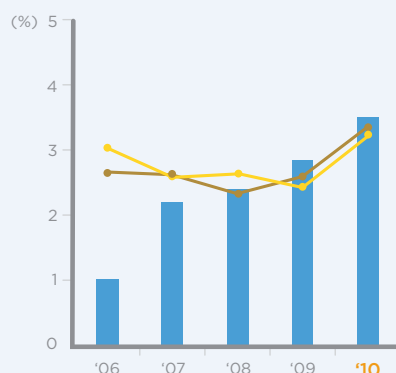
### NET INTEREST MARGIN



### RETURN ON EQUITY (ROE)



### RETURN ON ASSETS (ROA)



### OTHER BANK <sup>1)</sup>

- State-owned banks and private banks' net interest margins slightly decreased in 2010.
- State-owned banks' net interest margin was 7.6% in 2010, while private banks' net interest margin was 6.2%.

- On average state-owned banks and private banks' return on equity increased in 2010.
- ROE at state-owned banks was 25.7% and private banks' ROE was 25.5%.

- State-owned banks and private banks' average ROA increased in 2010 from the year before to 3.3% and 3.1% respectively.
- Average ROA for the banking sector in 2010 increased to 2.9% from 2.6% the previous year.

■ Bank Mandiri

● State-owned Bank

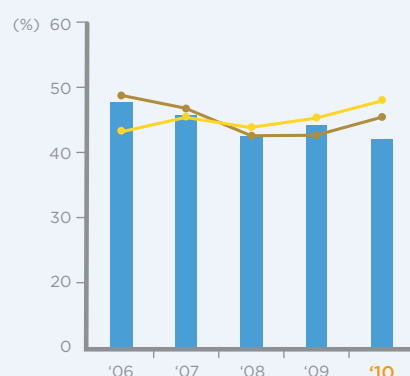
● Private Banks

## BANK MANDIRI

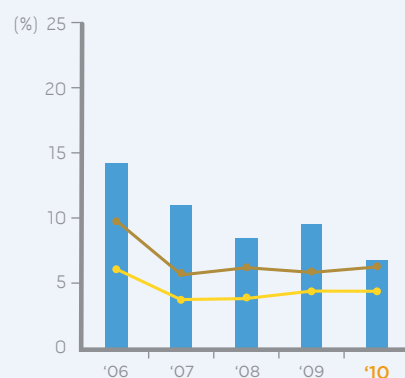
- The efficiency measures implemented by Bank Mandiri reduced the cost to income ratio from 44.6% in 2009 to 42.0% in 2010.
- Overhead expenses grew only 22.8% compared to operational income growth of 28.3%, illustrating disciplined cost management.

- the ratio of category 2 loans to total loans experienced a significant decline in 2010 from 9.5% in 2009 to 6.9%.
- The absolute amount of category 2 loans also experienced a decline.

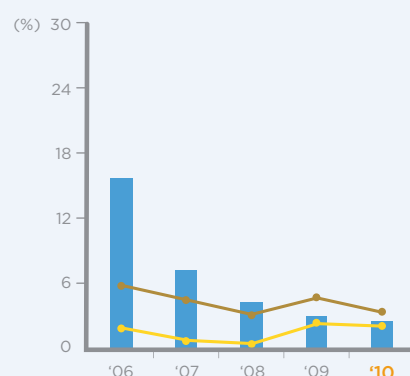
- The Gross NPL ratio continued to show significant improvement in 2010, dropping from 2.8% in 2009 to 2.4%.
- The Net NPL ratio stood at 0.6% in 2010.

COST TO INCOME RATIO <sup>2)</sup>

## RATIO OF CATEGORY 2 LOANS TO TOTAL LOANS



## NON PERFORMING LOANS (NPL) - GROSS

OTHER BANK <sup>1)</sup>

- Cost to income ratio of state-owned banks, at 45.4%, remained below that of private banks at 46.9%.

- The ratio of category 2 loans to total loans for both state-owned banks and private banks was similar to the previous year at 6.2% and 4.3%, respectively.

- State-owned banks and private banks NPL ratio for 2010 registered an increase from the year before to 3.3% and 2.0% respectively.



# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## OVERVIEW OF BANK MANDIRI'S PERFORMANCE AND FINANCIAL CONDITIONS

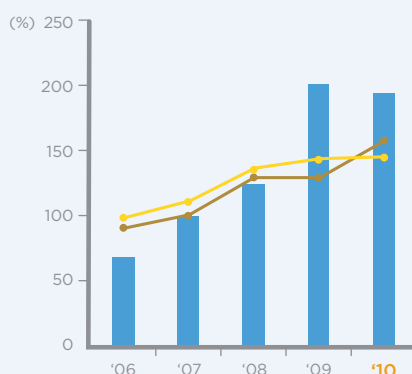
### BANK MANDIRI

- The bank's ratio of cash provisions to NPL exposure declined from 200.5% in 2009 to 192.4%, the highest ratio on average among state-owned banks and private banks, indicated firm adherence by Bank Mandiri to prudential principles.

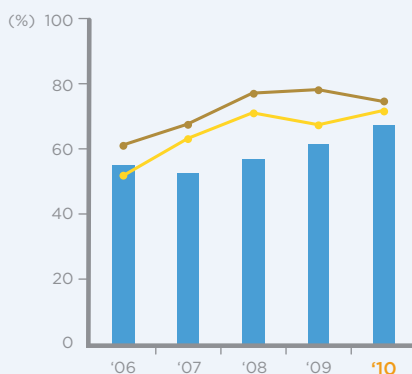
- The bank's LDR - non bank in 2010 increased from 61.4% in 2009 to 67.6%.
- This reflects a higher loan growth rate of 24.0% compared with a 13.4% increase in deposits.

- The bank's ratio for 2010 increased to 2.5%, still significantly lower than other state-owned banks and private banks.
- This reflects the competitive advantage of our operating scale and efficiency.

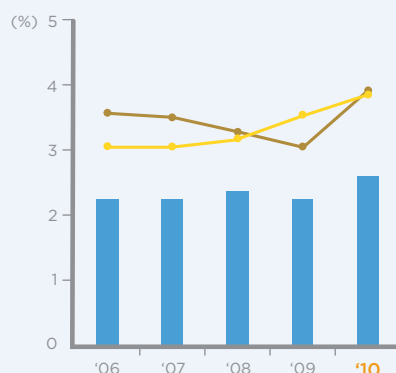
### PROVISION TO NPL EXPOSURE



### LOAN TO DEPOSIT RATIO (LDR) - NON BANK



### RATIO OF OVERHEAD EXPENSES TO TOTAL ASSET



### OTHER BANK <sup>1)</sup>

- Compared to private banks, state banks are more conservative in provisioning their NPL's.
- This is reflected in their NPL provision ratio of 152.7%, higher than the average for the private banks (145.8%).

- Average LDR at other state-owned banks was 76.1%, higher than the average for private banks of 72.5%.

- Ratio for state-owned banks in 2010 increased to 3.9% compared with the previous year, while the ratio for private banks increased to 3.7%.

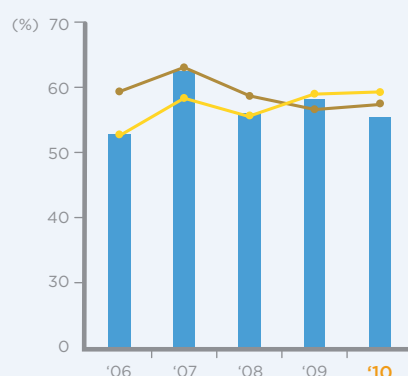
## BANK MANDIRI

- The bank's ratio of low cost funds in 2010 declined to 55.8% compared with 2009.
- This decline reflects growth in deposits of 20.4% compared with growth in low cost funds of 8.3%.

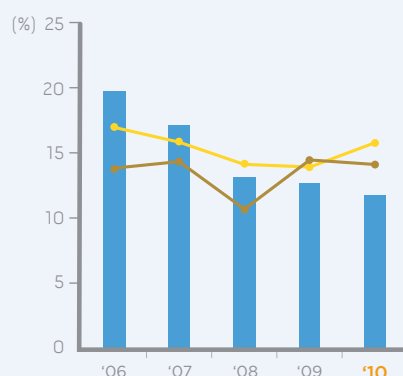
- The bank's Tier 1 capital adequacy ratio in 2010 decreased to 11.6%.
- This decrease was a result of the growth in risk weighted assets of 23.8% or Rp49.6 trillion.

- The bank's CAR with credit risk in 2010 stood at 14.7%, far above Bank Indonesia's minimum required rate of 8%.
- Such a high CAR will enable the bank to continue to explore new business opportunities.

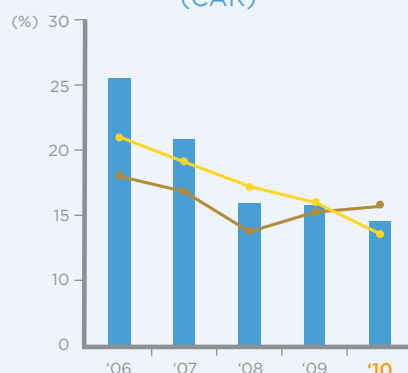
## RATIO OF LOW COST FUNDS



## TIER 1 CAPITAL ADEQUACY RATIO (TIER 1 CAR)



## CAPITAL ADEQUACY RATIO (CAR)

OTHER BANK <sup>1)</sup>

- Low cost funds at state-owned banks increased from a year before to 58.6%, while the ratio in private banks increased to 59.3%.

- Average tier 1 CAR for banks in 2009 slightly increased to 14.5% from 13.6% a year before.
- The banking system has more than adequate capital to anticipate growth.

- In general, CAR in the banking system in 2009 was relatively stable at 17.2%, far above bank Indonesia's minimum required rate of 8%.

## Notes:

1) Data for state-owned banks represent average data from BRI, BNI and BTN. The data on private banks are averaged from the financial statements of BCA, Bank Danamon, BII, Bank Lippo and Bank Niaga, Indonesia's five largest private banks based on total assets, for which data is available since 2005. The data on private banks for 2008, 2009 and 2010 are averaged from the financial statements of BCA, bank Danamon, BII and Bank CIMB Niaga.

2) Cost to net income ratio = overhead expenses/operating income (excluding gains from increase in value of and sale of securities and Government Bonds).

■ Bank Mandiri      ● State-owned Bank      ● Private Banks

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

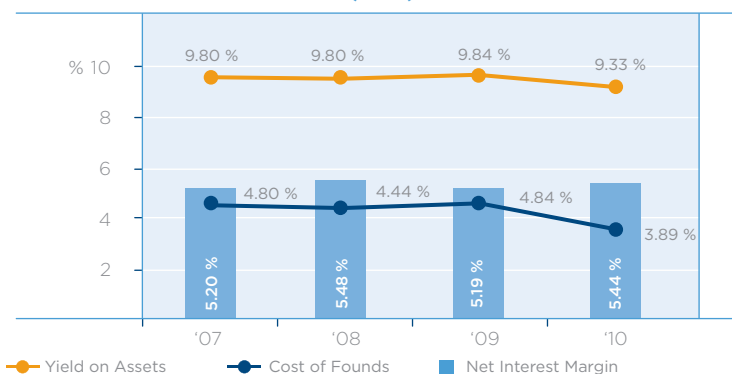
## OPERATING RESULTS

- Earning Per Share (EPS) of Rp439.38
- Net profit increased by 28.8% to Rp9,218 billion
- Other fees and commissions increased by 18.3% to Rp5,102 billion
- Operating Income of Rp28,768 billion

### SUMMARY OF STATEMENTS OF PROFIT AND LOSS FOR THE YEARS ENDED 31 DECEMBER 2009 AND 31 DECEMBER 2010

	2009 Rp. Billion	2010		% Change
		Rp. Billion	USD. Million	
Interest Income	32,599	33,932	3,766	4.2 %
Interest Expenses	(15,822)	(14,413)	(1,600)	(9.2 %)
Net Interest Income	16,777	19,519	2,166	16.3 %
Premium Income - Net	-	553	61	-
<b>Interest Income - Net and Premium Income - Net</b>	<b>16,777</b>	<b>20,072</b>	<b>2,228</b>	<b>19.6 %</b>
Other Fees and commissions	4,311	5,102	566	18.3 %
Income from Foreign Exchange	637	595	66	(6.6 %)
Transaction Gain from Sale of Securities & Government Bonds	181	287	32	58.6 %
Gain (Loss) from Increase (Decrease) in Value of Securities & Government Bonds	(2)	(23)	(3)	1,050 %
Other Income	536	2,735	304	410.4 %
<b>Operating Income</b>	<b>22,440</b>	<b>28,768</b>	<b>3,193</b>	<b>28.2 %</b>
Provision for Possible Losses on Earning Assets, Commitments and Contingencies and Other Assets - Net	(1,996)	(2,951)	(328)	47.8 %
General and Administrative Expenses	(4,325)	(5,468)	(607)	26.4 %
Salary and Employee Benefits	(4,854)	(5,802)	(644)	19.5 %
Other Operating Expenses - Other	(831)	(805)	(89)	(3.1 %)
<b>Profit from Operations</b>	<b>10,434</b>	<b>13,742</b>	<b>1,525</b>	<b>31.7 %</b>
Non Operating Income - Net	390	230	26	(41.0 %)
Profit before Tax and Minority Interest	10,824	13,972	1,551	29.1 %
<b>Net Profit</b>	<b>7,155</b>	<b>9,218</b>	<b>1,023</b>	<b>28.8 %</b>

### NET INTEREST MARGIN (NIM)



Net interest income rose by 19.6% from Rp16,777 billion in 2009 to Rp20,072 billion in 2009. This increase was due to several factors, including an improvement in loan collectability and loan growth.

We have also presented interest income from productive assets, deposit interest expenses and net interest margin - bank only.

THE DETAIL OF AVERAGE VOLUME (Rp. Billion), YIELD ON LOANS & GOVERNMENT BONDS AND YIELD ON INTEREST EARNING ASSETS - BANK ONLY

RUPIAH

Description	2007		2008		2009		2010	
	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a
Loans	73,617	12.30 %	99,971	11.98 %	133,988	12.80 %	162,031	12.54 %
Government Bonds	90,202	7.80 %	88,175	8.84 %	87,879	8.25 %	82,531	6.77 %
Interest Earning Assets	183,223	9.90 %	205,351	10.36 %	243,633	10.80 %	268,651	10.29 %
1 Month SBIs		8.63 %		9.10 %		6.46 %		6.34 %

FOREIGN CURRENCY

Description	2007		2008		2009		2010	
	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a
Loans	35,097	7.10 %	36,895	6.26 %	31,619	6.33 %	33,412	5.64 %
Interest Earning Assets	45,311	6.60 %	50,512	5.25 %	60,007	3.66 %	57,675	3.58 %

THE DETAIL OF AVERAGE VOLUME (Rp. Billion) AND COST OF INTEREST BEARING LIABILITIES - BANK ONLY

RUPIAH

Description	2007		2008		2009		2010	
	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a
Demand Deposits	36,116	2.60 %	42,030	2.85 %	46,180	3.61 %	43,338	2.89 %
Saving Deposits	61,941	3.70 %	76,132	3.12 %	82,504	2.78 %	95,550	2.39 %
Time Deposits	75,727	7.40 %	77,408	7.56 %	103,663	8.36 %	122,825	6.47 %
Cost of Fund	180,696	5.00 %	201,393	4.75 %	237,338	5.36 %	268,697	4.44 %

FOREIGN CURRENCY

Description	2007		2008		2009		2010	
	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a	Average Volume	% p.a
Demand Deposits	15,151	1.90 %	19,748	1.65 %	29,043	1.10 %	32,927	0.19 %
Time Deposits	13,871	3.70 %	16,973	3.30 %	17,107	3.06 %	11,567	0.57 %
Cost of Fund	35,885	3.50 %	46,868	2.93 %	51,389	2.10 %	48,807	0.64 %

Net interest margin in 2009 increased slightly from 5.2% to 5.4%.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## COMPOSITION OF INTEREST INCOME

Description	2008		2009		2010	
	Rp. Billion	% of Total	Rp. Billion	% of Total	Rp. Billion	% of Total
Loans	15,958	58.38 %	21,064	64.62 %	24,815	73.13 %
Government Bonds	7,799	28.53 %	7,437	22.81 %	5,703	16.81 %
Placements	662	2.42 %	475	1.46 %	532	1.57 %
Securities	1,625	5.94 %	2,199	6.75 %	2,147	6.33 %
Others	1,292	4.73 %	1,424	4.37 %	735	2.16 %
<b>Total</b>	<b>27,336</b>	<b>100.00 %</b>	<b>32,599</b>	<b>100.00 %</b>	<b>33,932</b>	<b>100 %</b>

## INTEREST INCOME FROM LOANS

Interest yields on rupiah loans (bank only) declined in 2010 from 12.8% to 12.5%, while foreign currency loan yields declined to 5.6% from 6.3%.

Total interest income from loans increased slightly in 2010 to 73.1% of total interest income of Rp33,932 billion, reflecting in part the improvement in loan quality and the growth of loan disbursements.

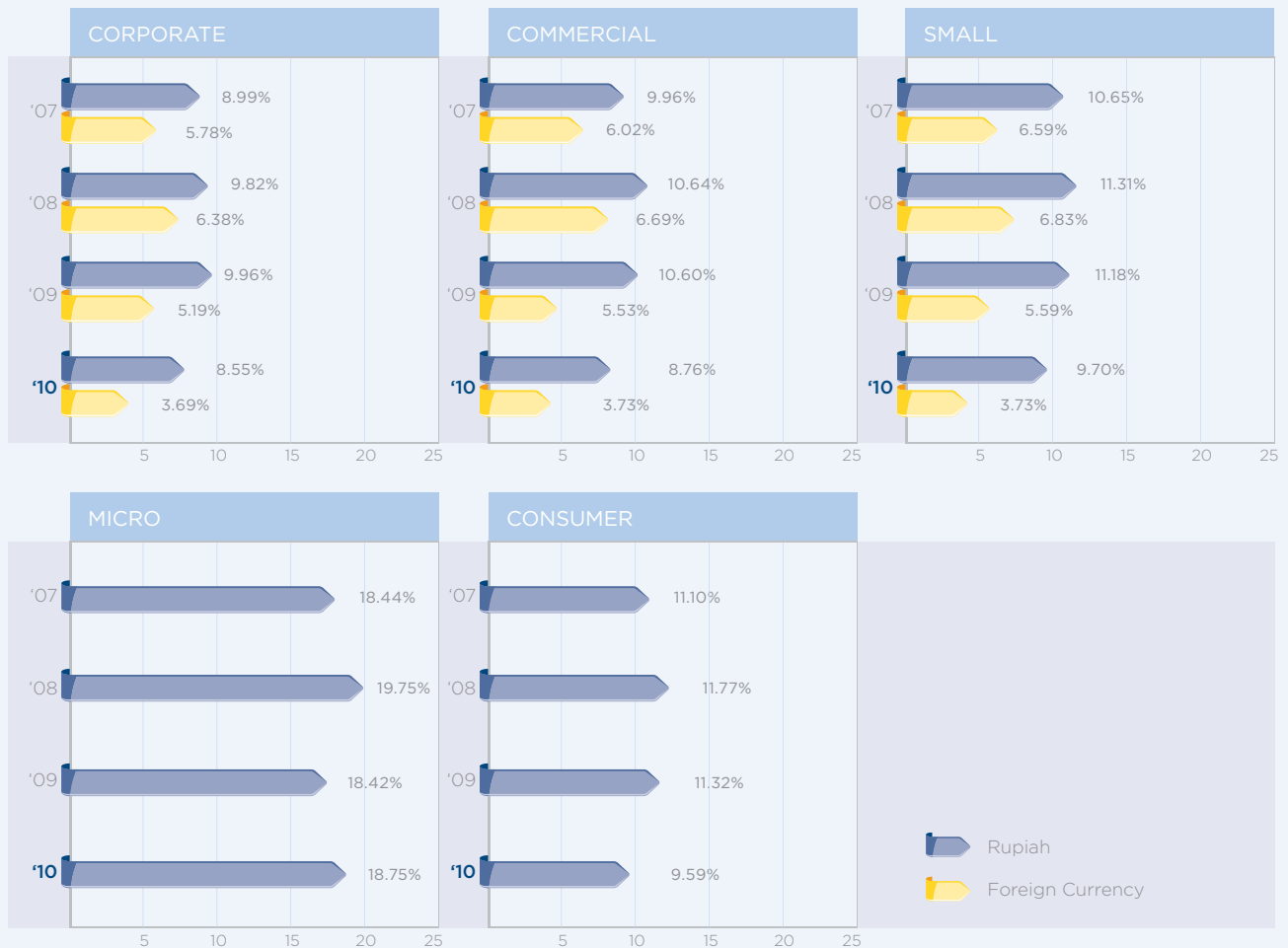
In absolute terms, interest income from loans increased by 17.8% from

Rp21.064 billion in 2009 to Rp24,815 billion in 2010.

The average volume of loans increased to Rp246,201 billion in 2010 from Rp198,547 billion in 2009.

Our average base lending rates for rupiah and foreign currency loans in 2010 were lower across all segments compared to the equivalent rates in 2008.

### THE AVERAGE BASE LENDING RATE FOR EACH SEGMENT IN 2009 AND 2010:



### INTEREST INCOME FROM GOVERNMENT BONDS

The yield from our Government Bonds declined slightly from 8.3% in 2009 to 6.8% in 2010.

Interest income derived from Government Bonds as a percentage

of total interest income also declined, from 22.8% in 2009 to 16.8% in 2010.

In absolute terms, interest income from Government Bonds decreased by 23.0% from Rp7,254 billion to

Rp5,586 billion.

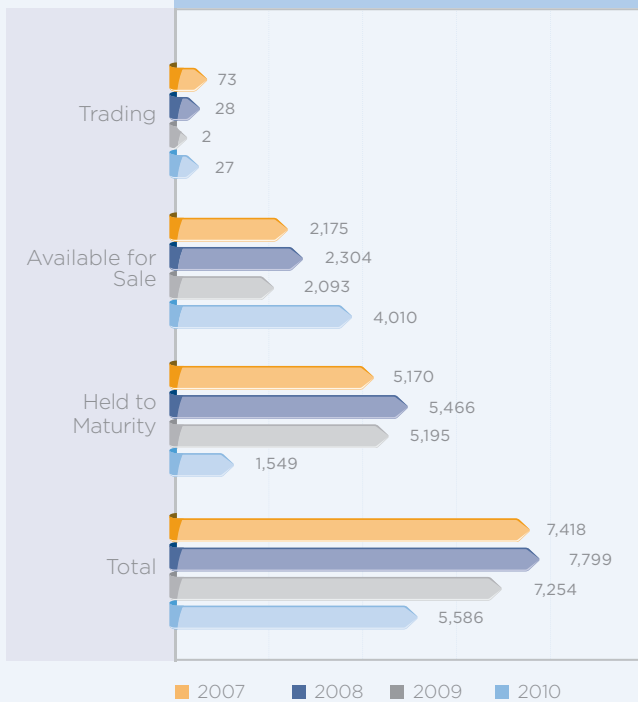
Our average portfolio of Government Bonds also fell slightly from Rp88,475 billion in 2009 to Rp82,531 billion in 2010.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

COMPOSITION OF INTEREST INCOME FROM GOVERNMENT BONDS

(BANK ONLY)

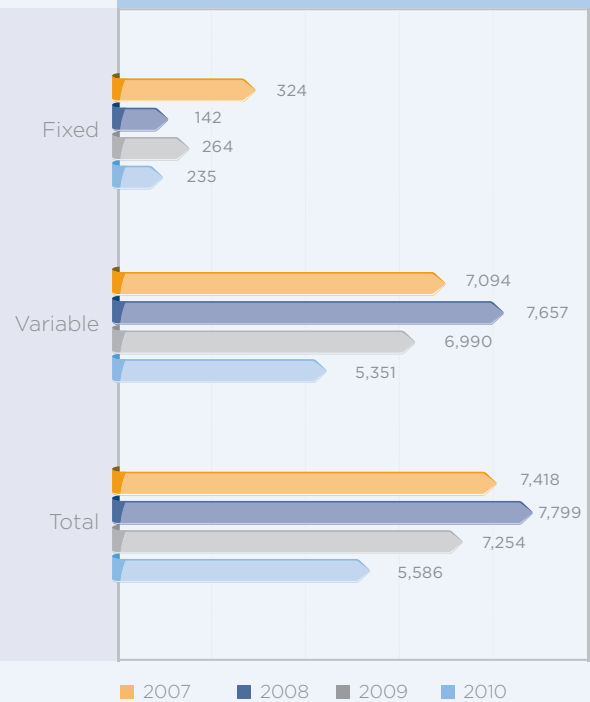
PORTFOLIO



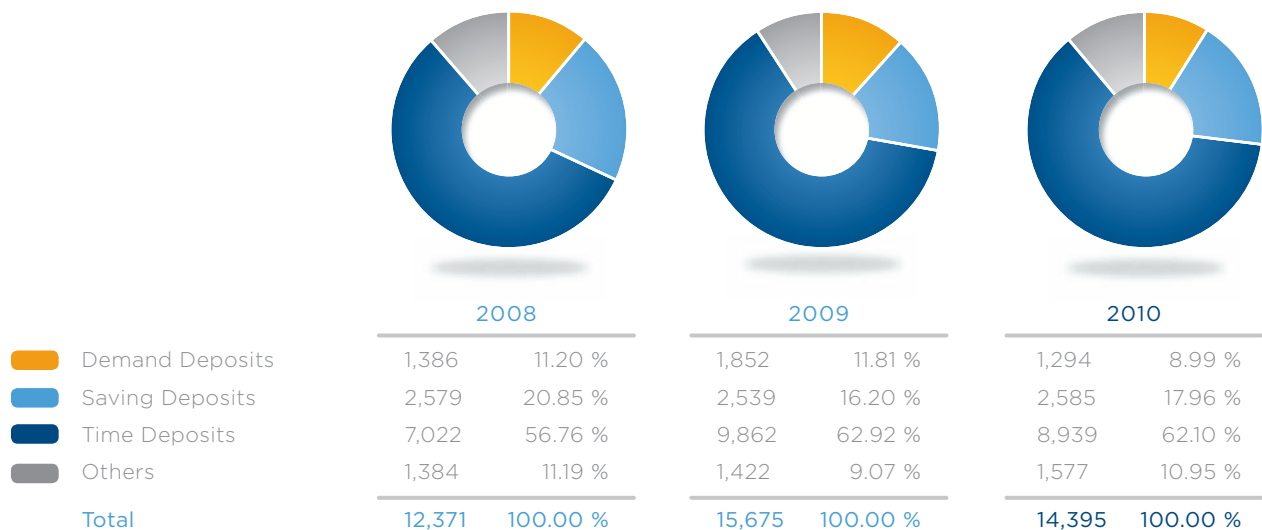
COMPOSITION OF INTEREST INCOME FROM GOVERNMENT BONDS BY INTEREST RATES

(BANK ONLY)

INTEREST RATE



COMPOSITION OF INTEREST EXPENSES (Rp. Billion)





Interest expenses declined by 8.2% from Rp15,675 billion in 2009 to Rp14,395 billion in 2010. The proportion arising from Interest expenses on deposits declined from 96.3% to 95.5%.

Average rupiah deposits grew by

12.67% from Rp293,537 billion in 2009 to Rp330,722 billion in 2010. Due to a slight deterioration in the funding mix,

the average volume of rupiah demand deposits and savings increased by 11.1% from Rp168,525 billion in 2009 to

Rp187,228 billion in 2010.

The average volume of rupiah time deposits increased by 14.8% from Rp125,012 billion to Rp143,494 billion

#### PRE-PROVISION OPERATING PROFIT

Rp. Billion

	2006	2007	2008	2009	2010
Core Earnings <sup>1)</sup>	5,589	7,424	9,768	11,614	15,834
Profit (Loss) from Foreign Exchange Transaction	380	314	789	637	595
Gain from Increase in Value of and Sale of Sale of Securities & Government Bonds	247	214	(52)	179	264
<b>Pre-Provision Operating Profit</b>	<b>6,216</b>	<b>7,952</b>	<b>10,505</b>	<b>12,430</b>	<b>16,693</b>

Notes:

- 1) Core earnings consist of net interest income, fees & commissions and other operating income less overhead expenses and other operating expenses. For 2007, includes non-recurring interest income amounting to Rp425 billion.

Our core earnings in 2010 rose by 36.3% from Rp11,614 billion in 2009 to Rp15,835 billion, contributing 94.9% to our 2010 pre-provision operating profit.

Pre-provision operating profit in 2010 increased from Rp12,430 billion in 2009 to Rp16,694 billion, primarily due to an increase core earnings on the

back of increases in both net interest Income and fee Income.

#### OTHER OPERATING INCOME

Rp. Billion

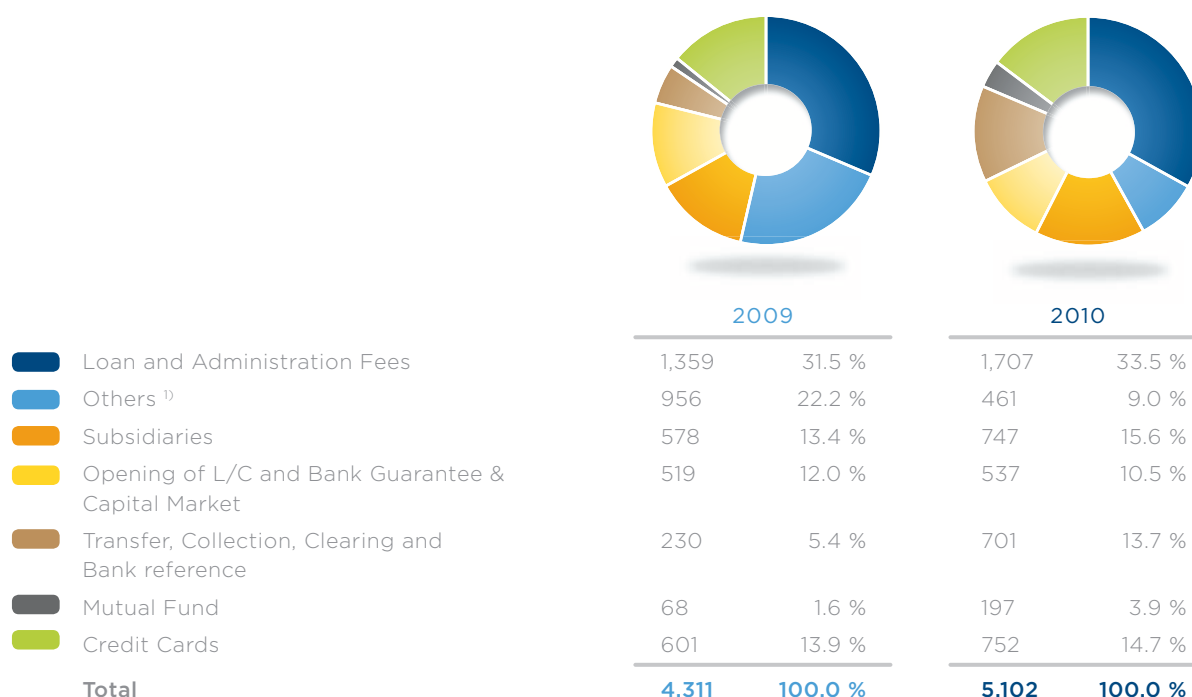
	2009	2010
Foreign Exchange Transaction Gains	637	595
Other Fees and Commissions	4,311	5,102
Others	536	2,736
<b>Total Other Operating Income</b>	<b>5,484</b>	<b>8,433</b>

Other operating income for 2010 increased from Rp5,484 billion in 2009 to Rp8,433 billion in 2010. Net gains on foreign exchange transactions decreased by 6.6% from Rp637 billion in 2009 to Rp595 billion in 2010.

Other income rose by 510.4% from Rp536 billion in 2009 to Rp2,736 billion in 2010.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## OTHER FEES AND COMMISSIONS IN 2009 AND 2010 (Rp. Billion)



Notes:

1) Consist of Debit Card & ATM, Syndications, Payment Point etc.

Other fees and commissions rose by 18.3% from Rp4,311 billion in 2009 to Rp5,102 billion in 2010, and contributed 60.5% of other operating income in 2010.

## (PROVISIONS)/REVERSAL OF PROVISIONS

Total net provision for possible losses increased by 47.8% from Rp1,996 billion in 2009 to Rp2,951 billion in 2010. This was primarily due to an increase in provisions for possible

losses on earning assets from Rp1,148 billion in 2009 to Rp2,986 billion in 2009, partially offset by a decline in provisions for possible losses on other assets amounting to Rp35 billion.

#### PROVISIONS FOR POSSIBLE LOSSES ON EARNING ASSETS, COMMITMENTS AND CONTINGENCIES AND OTHER PROVISION, 31 DECEMBER 2009 AND 2010

Rp. Billion

	2009	2010
Provisions for Possible Losses on Loans	1,540	2,450
(Reversal)/Provisions for Possible Losses on other Earning Assets	(392)	536
Net Provision for Possible Losses on other Earning Assets	1,148	2,986
(Reversal)/Provisions for other and Commitments & Contingencies	848	(35)
<b>Net Provisions</b>	<b>1,996</b>	<b>2,951</b>

#### GAIN/(LOSSES) FROM SALE OF SECURITIES AND GOVERNMENT BONDS

Bank Mandiri recorded gains from the sale of securities and Government Bonds of Rp287 billion in 2010, an increase of 58.6% compared with 2009, with the details being as follows:

Rp. Billion

	2009	2010
Securities	162	185
Government Bonds <sup>1)</sup>	19	102
<b>Total</b>	<b>181</b>	<b>287</b>

Notes:

1) Includes government bonds acquired on the secondary market

#### GAINS/(LOSSES) FROM CHANGES IN VALUE OF SECURITIES, GOVERNMENT BONDS AND UNIT LINKED INVESTMENT POLICIES

Gains/(losses) from changes in value of security, government bonds and unit linked investment policies in 2010 amounted to Rp23 billion, compared with gains of Rp2 billion in 2009, with the details being as follows:

Rp. Billion

	2009	2010
Securities	(4)	20
Government Bond <sup>1)</sup>	2	11
Unit - Linked Investment Policies	-	(54)
<b>Total</b>	<b>2</b>	<b>(23)</b>

Notes:

1) Includes government bonds acquired on the secondary market

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## OTHER OPERATING EXPENSES

	Rp. Billion	
	2009	2010
General and Administrative Expenses	4,325	5,468
Salaries and Employee Benefits	4,854	5,802
Other - Net <sup>1)</sup>	831	805
<b>Other Operating Expenses</b>	<b>10,010</b>	<b>12,075</b>

Other operating expenses increased from Rp10,010 billion in 2009 to Rp12,075 billion in 2010. General and administrative expenses increased by 26.4% from Rp4,325 billion in 2009 to Rp5,468 billion in 2009, while salaries and employee benefits rose by 19.5%

from Rp4,854 billion in 2009 to Rp5,802 billion in 2010.

Others - net declined from Rp831 billion in 2009 to Rp805 billion in 2010.

## OVERHEAD EXPENSES 2009 AND 2010

	Rp. Billion		
General and Administrative Expenses	2009	2010	% Change
IT & Telecommunication	702	703	0.1 %
Occupancy Related	1,169	1,381	18.2 %
Promotion & Sponsorship	642	903	40.7 %
Transportation & Traveling	309	364	17.8 %
Professional Services & Others	462	560	21.2 %
Employee Related	450	596	32.4 %
Subsidiaries	592	961	62.9 %
<b>Total</b>	<b>4,325</b>	<b>5,468</b>	<b>26.4 %</b>
Salaries and Employee Benefits			
Gross Salary	1,532	1,641	7.1 %
Benefits	2,081	2,510	20.6 %
Post Employment Benefits <sup>1)</sup>	385	402	4.4 %
Training	207	265	28.0 %
Subsidiaries	649	984	51.6 %
<b>Total</b>	<b>4,854</b>	<b>5,802</b>	<b>19.5 %</b>

Notes:

- 1) Starting in 2005, Bank Mandiri has recognized provisioning for post employment benefits (Masa Bebas Tugas - MBT), which generally entail full facilities including salary, leave allowance, THR etc for one year from an employee's retirement until reaching his or her pension age. For 2010 and 2009, we provisioned Rp56 billion and Rp973 billion respectively for these purposes

## NON OPERATING INCOME - NET

Non operating income - net declined from Rp390 billion in 2009 to Rp230 billion in 2010.

## PROVISION FOR INCOME TAX

Provision for income tax increased from Rp3,626 billion in 2009 to Rp4,603 billion in 2010.

Bank Mandiri adopts the liability method to determine income tax expenses. Using this method, deferred tax assets and liabilities are recognized for all temporary differences between the financial and the tax bases of asset and liability values on each reporting date. This method also requires the recognition of future tax benefits, such as the carry-forward of unused tax losses, to the extent that realization of such benefits is probable.

Items that can be categorized as temporary differences include:

- Depreciation of fixed assets.
- Provision for personnel expenses.
- Provision for possible losses on earning assets and commitments and contingencies.
- Provisions for possible losses in legal cases.
- Gains (losses) on increase (decrease) in value of securities and Government Bonds.

Assets and income tax liability are calculated based on the effective tax rate expected to be applicable at the time of realization.

Deferred tax assets - net as of 31 December 2009 were Rp4,401 billion, compared to Rp6,014 billion as of 31 December 2009.

The Government has enacted an amendment to the income tax law with effect from 1 January 2009 that the income tax for a Corporation will be set at a fixed rate of 28% starting

in 2009 and further reduced to 25% starting 2010. This change in tax rate has resulted in the adjustment in the calculation of deferred tax.

## EARNINGS AND BOOK VALUE PER SHARE

Earnings per share (EPS) are calculated as net profit divided by the weighted average number of shares outstanding for the year.

For 2010, the weighted average number of shares outstanding was 20,993,040,798, while that for 2009 was 20,961,252,565 shares.

Earnings per share basic for 2010 was Rp439 compared to Rp342 in 2009, as net profit in 2010 increased by 28.8% from Rp7,155 billion in 2009 to Rp9,218 billion in 2009.

Net profit increased mainly as a result of a rise in net interest income from Rp16,177 billion in 2009 to Rp19,519 billion in 2010, and an increase in other operating income from Rp5,484 billion in 2009 to Rp8,433 billion in 2010.

Bank Mandiri's book value per share increased by 18% to Rp1,980 as of 31 December 2010 from Rp1,677 in the previous year.

EARNING AND BOOK VALUE PER SHARE		
	Rupiah	
	2009	2010
Earning per Share	342	439
Book Value per Share	1,677	1,980

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## SUMMARY OF BALANCE SHEET, 31 DECEMBER 2009 AND 2010 <sup>1)</sup>

Rp. Billion

	2009 (Rp. Billion) USD Million		2010 (Rp. Billion) USD Million		% Change
<b>Total Assets</b>	<b>394,617</b>	<b>42,003</b>	<b>449,775</b>	<b>49,920</b>	<b>14.0 %</b>
Cash & Replacements with Bank Indonesia	57,673	6,139	69,318	7,693	20.2 %
Demand Deposits & Placements with Other Bank - Net	26,575	2,829	19,030	2,112	-28.4 %
Securities - Net	7,634	813	10,752	1,193	40.8 %
Government Bonds	89,133	9,487	78,093	8,667	-12.4 %
Trading	430	46	612	68	42.3 %
Available for Sale	25,916	2,758	54,052	5,999	108.6 %
Held to Maturity	62,787	6,683	23,429	2,600	-62.7 %
Loans	198,547	21,133	246,201	27,325	24.0 %
Performing	192,335	20,472	240,184	26,657	24.9 %
Non Performing	6,212	661	6,017	668	-3.1 %
Provision for possible Loan Losses	(12,452)	(1,325)	(11,523)	(1,279)	-7.5 %
Loans - Net	186,095	19,808	234,678	26,046	26.1 %
Total Deposits - Non Bank	319,550	34,013	362,212	40,201	13.4 %
Demand Deposits	72,697	7,738	68,372	7,588	-5.9 %
Savings	113,795	12,112	133,585	14,826	17.4 %
Time Deposits and Certificates of Deposit	133,058	14,163	160,254	17,786	20.4 %
<b>Equity</b>	<b>35,109</b>	<b>3,737</b>	<b>41,543</b>	<b>4,611</b>	<b>18.3 %</b>

Notes:

1) Presented in publication format

Total assets rose by 14% from Rp394,617 billion as of 31 December 2009 to Rp449,775 billion as of 31 December 2010.

### CASH AND PLACEMENTS WITH BANK INDONESIA

Cash and placements with Bank Indonesia increased by 20.2% from Rp57,673 billion as of 31 December 2009 to Rp69,318 billion as of 31 December 2010. Placements with Bank Indonesia at the end of 2010 amounted Rp59,796 billion, with the details being as follows:

- a. Demand Deposits Rp24,857 billion
- b. BI Certificates Rp18,777 billion
- c. Others Rp16,162 billion

Cash as of 31 December 2010 increased by 7.4% from Rp8,868 billion in 2009 to Rp9,522 billion in 2010.

### DEMAND DEPOSITS AND PLACEMENTS WITH OTHER BANK

Demand deposits and placements with other banks declined by 28.4% from Rp26,575 billion as of 31 December 2009 to Rp19,030 billion as of 31 December 2010, driven largely by a drop in placements with other banks from Rp19,058 billion as of 31 December

2009 to Rp9,723 billion as of 31 December 2010.

### SECURITIES

Securities - net increased significantly from Rp7,634 billion as of 31 December 2009 to Rp10,752 billion as of 31 December 2010.

## GOVERNMENT BONDS BY PORTFOLIO AND INTEREST RATE TYPE

Rp. Billion

	Trading	Available for Sale	Held to Maturity	Total	% of Total
Fixed Rate	612	-	1,684	2,296	2.9
Variable Rate	-	54,052	21,745	75,797	97.1
<b>Total</b>	<b>612</b>	<b>54,052</b>	<b>23,429</b>	<b>78,093</b>	<b>100.0</b>
<b>% of Total</b>	<b>0.8</b>	<b>69.2</b>	<b>30.0</b>	<b>100.0</b>	

## GOVERNMENT BONDS BY MATURITY

Rp. Billion

	Trading	Available for Sale	Held to Maturity	Total	% of Total
Less than 1 Year	1	-	58	59	0.1
1 - 5 Years	291	4,148	2,911	7,350	9.4
5 - 10 Years	144	49,904	20,340	70,388	90.1
More than 10 Years	176	-	120	296	0.4
<b>total</b>	<b>612</b>	<b>54,052</b>	<b>23,429</b>	<b>78,093</b>	<b>100</b>

The fair value of Bank Mandiri's Government Bond portfolio as of 31 December 2010 was Rp78,093 billion, comprising 17.4% of our total assets. These bonds consisted of fixed and variable rate bonds. The coupons for the fixed rate bonds ranged from 7.38% to 14.28% per annum, while interest payments on our variable rate bonds are pegged to the 3-month

SBI. As of 31 December 2010, Bank Mandiri's variable rate Government Bonds comprised 97.1% of our total Government Bond portfolio.

For 2010, Bank Mandiri recorded gains on sales of Government Bonds of Rp102 billion. Our recorded unrealized gains on Government Bonds in the same year was Rp11 billion.

In accordance with Indonesian GAAP, the unsold portion of Government Bonds - Trading and Available for Sale should be valued based upon the market value at the end of each month while the Government Bonds - held to Maturity should be recorded at their acquisition cost.

## LOANS

	2009	2010
Loans to Total Assets Ratio	50.3 %	54.7 %
Ratio of Loan Interest Income to Total Interest Income	64.8 %	73.1 %



# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

Total loans (gross, bank only) as of 31 December 2010 stood at Rp86,294 billion. This was 19.1% higher than our 31 December 2009 position of

Rp72,454 billion.

The following tables detail the movement in our total loans and

nonperforming loans (bank only) from 31 December 2009 through 31 December 2010:

LOAN MOVEMENT FOR YEAR 2010 (BANK ONLY)										(Rp. Billion)
Balance 31 Dec. 2009										179,688
Disbursement										86,294
Installment										(29,301)
Payments										(13,507)
Foreign Exchange Impact										(1,220)
Others										(2,922)
Balance 31 Dec. 2010										219,032
NON PERFORMING LOAN MOVEMENT (BANK ONLY)										(Rp. Billion)
Balance 31 Dec. 2009										5,390
Downgrade to NPL										2,343
Upgrade from NPL										(425)
Repayment										(279)
Write-off										(2,921)
Others										811
Balance 31 Dec. 2010										4,919
LOAN DISBURSEMENT BY SEGMENT										(Rp. Billion)
Corporate										31,256
Commercial										26,150
Business Banking										9,100
Micro Banking										7,156
Consumer										12,632
Total										86,294

## NON PERFORMING LOAN MOVEMENT BY SEGMENT

Rp. Billion

	Corporate	Commercial	Business Banking	Micro	Consumer	Total
Upgrade from NPL	127	207	51	4	37	426
Downgrade to NPL	356	1,036	452	21	289	2,154
Others	1,165	483	388	178	176	2,390

## COMPOSITION OF LOAN PORTFOLIO AS OF 31 DECEMBER 2010 (BANK ONLY)

Loan Size (Rp. Billion)	Number of Accounts			Balance (Rp. Billion)		
	Total	NPL		Total	NPL <sup>1)</sup>	
		Accounts	%		Accounts	%
< 25	956,609	58,540	6.1 %	77,918	2,760	3.5 %
>= 25 s.d < 100	806	28	3.5 %	40,094	1,437	3.6 %
>= 100 s.d < 500	251	5	2.0 %	50,883	723	1.4 %
>= 500 s.d < 1,000	19	-	-	15,883	-	-
>= 1,000	13	-	-	34,255	-	-
TOTAL	957,698	58,573	6.1 %	219,032	4,919	2.2 % <sup>1)</sup>

Notes:

<sup>1)</sup> Including loans to other banks and restructuring losses.

## LOAN BY BUSINESS UNIT AS OF 31 DECEMBER 2010 (BANK ONLY)

Rp. Billion

	Coll	Outstanding		Total	%
		Rupiah	Forex		
CORPORATE					
	1	59,986	22,972	82,958	97.2
	2	979	727	1,706	2.0
	3	42	2	44	0.1
	4	-	24	24	0.0
	5	10	622	632	0.7
Subtotal Corporate		61,017	24,347	85,364	39.0
Non performing loan		52	648	700	0.8
COMMERCIAL					
	1	52,463	7,932	60,395	94.7
	2	1,793	364	2,157	3.4
	3	236	184	420	0.7
	4	214	-	214	0.3

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

Rp. Billion					
	Coll	Outstanding		Total	%
		Rupiah	Forex		
	5	604	-	604	0.9
Subtotal Commercial		55,309	8,480	63,789	29.1
Non performing loan		1,053	184	1,237	1.9
<b>BUSINESS BANKING</b>					
	1	20,809	89	20,898	92.1
	2	1,208	-	1,209	5.3
	3	52	-	52	0.2
	4	119	-	119	0.5
	5	404	3	408	1.8
Subtotal Business Banking		22,593	93	22,686	10.4
Non performing loan		575	-	578	2.5
<b>MICRO</b>					
	1	6,046	-	6,046	82.8
	2	917	-	917	12.5
	3	65	-	65	0.9
	4	95	-	95	1.3
	5	183	-	183	2.5
Subtotal Micro		7,305	-	7,305	3.3
Non performing loan		342	-	342	4.7
<b>SPECIAL ASSETS MANAGEMENT (SAM)</b>					
	1	75	405	480	6.2
	2	2,648	3,821	6,469	83.1
	3	5	28	33	0.4
	4	2	24	26	0.3
	5	298	475	773	9.9
Subtotal SAM		3,028	4,753	7,781	3.6
Non performing loan		305	527	832	10.7
<b>CONSUMER</b>					
	1	26,864	-	26,864	87.5
	2	3,191	-	3,191	10.4
	3	100	-	100	0.3
	4	144	-	144	0.5
	5	404	-	404	1.3

Rp. Billion					
	Coll	Outstanding		Total	%
		Rupiah	Forex		
Subtotal Consumer		30,702	-	30,702	14.0
Non performing loan		648	-	648	2.1
FINANCIAL INSTITUTION COVERAGE & SOLUTION (FICS)	1	224	489	713	50.8
	2	-	110	110	7.8
	3	-	342	342	24.3
	4	-	-	-	-
	5	-	240	240	17.1
Subtotal FICS		224	1,181	1,405	0.6
Non performing loan		-	582	582	41.4
Total Kredit		180,178	38,855	219,032	

## RESTRUCTURED LOANS

Previously restructured loans accounted for 6.5% of our total loans as of 31 December 2010, or Rp14,291 billion, a Decrease of 16.4% from Rp17,104 billion as of 31 December 2009.

## RESTRUCTURED LOAN MOVEMENT IN 2010

BALANCE AT THE BEGINNING OF YEAR (Rp. Billion) 17,104

Additional Restructuring	1,166
Repayments	(1,623)
Written-Off	(769)
Others <sup>1)</sup>	1,626

BALANCE AT THE END OF YEAR (Rp. Billion) 14,252

Notes:

1) Includes partial payments, foreign currency translation effects and fluctuation in working capital facilities.

## LOANS BY TYPE OF RESTRUCTURING AS OF 31 DECEMBER 2009 AND 2010

Rp. Billion			
	2009	2010	%
Long-term Loans with option to convert Debt to equity	190	175	1.2
Additional Loan Facilities	295	101	0.7
Extension of Loan Maturity Dates	6,764	7,020	49.3
Extension of Loan Maturity Dates and Reduction of Interest Rates	310	300	2.1
Extension of Loan Maturity Dates and others Restructuring Rates <sup>1)</sup>	9,546	6,656	46.7
<b>Total</b>	<b>17,104</b>	<b>14,252</b>	<b>100</b>

Notes:

1) Other restructuring schemes mainly involve reduction of interest rates, rescheduling of unpaid interest and extension of repayment periods for unpaid interest

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## WRITTEN-OFF LOANS

In 2010, Bank Mandiri wrote off loans totaling Rp2,921 billion and recovered Rp2,661 billion from loans previously

written-off during and prior to 2010.

The write-offs balance per 31 December 2009 stood at Rp32,331 billion. These loans are recorded off-balance sheet but continue to be subject to recovery efforts.

### WRITTEN-OFF LOAN MOVEMENT 2009 AND 2010 (BANK ONLY)

	Rp. Billion	
	2009	2010
Balance at Beginning of Year	34,511	32,610
Write-offs	2,224	2,921
Recoveries	(2,264)	(2,661)
Others <sup>1)</sup>	(1,861)	(538)
Balance at the End of Year	32,610	32,331

Notes:

1) Including foreign currency translation effects

## LOANS PURCHASED FROM IBRA

All loans purchased from IBRA already settled in 2010

### LOANS PURCHASED FROM IBRA AS OF 31 DECEMBER 2009 AND 2010

	Rp. Billion	
	2009	2010
Outstanding Balances	157	-
Deferred Income	-	-
Allowance for possible Losses on Loans Purchased	-	-
Interest and Others Incomes from Loans Purchased from IBRA	-	-

## MOVEMENT OF LOANS PURCHASED FROM IBRA

Rp. Billion

	2004	2005	2006	2007	2008	2009	2010
Balance at the Beginning of Year	5,249	5,075	4,771	3,050	496	289	157
Payments	(464)	(515)	(640)	(2,086)	(243)	(132)	(157)
Write-offs	(86)	(27)	(743)	(578)	-	-	-
Purchased & <i>Adjustment</i>	(64)	-	-	-	-	-	-
Foreign Currency Translation Effects	441	238	(338)	110	37	-	-
Balance at the End of Year	5,075	4,771	3,050	496	289	157	-

## CLASSIFICATIONS OF LOANS PURCHASED FROM IBRA

Rp. Billion

	2004	2005	2006	2007	2008	2009	2010
Current	2,142	631	471	315	267	157	-
Special Mention	433	436	2,073	180	2	-	-
Sub-standard	557	571	6	-	-	-	-
Doubtful	5	156	-	-	-	-	-
Loss	1,938	2,977	500	-	20	-	-
Total	5,075	4,771	3,050	496	289	157	-
Non Performing Loan (NPL)	49.3%	77.6%	16.6%	0%	6.9%	0%	-

## DEPOSITS

Total deposits increased by 13.4% from Rp319,550 billion as of 31 December 2009 to Rp362,212 billion as of 31 December 2010.

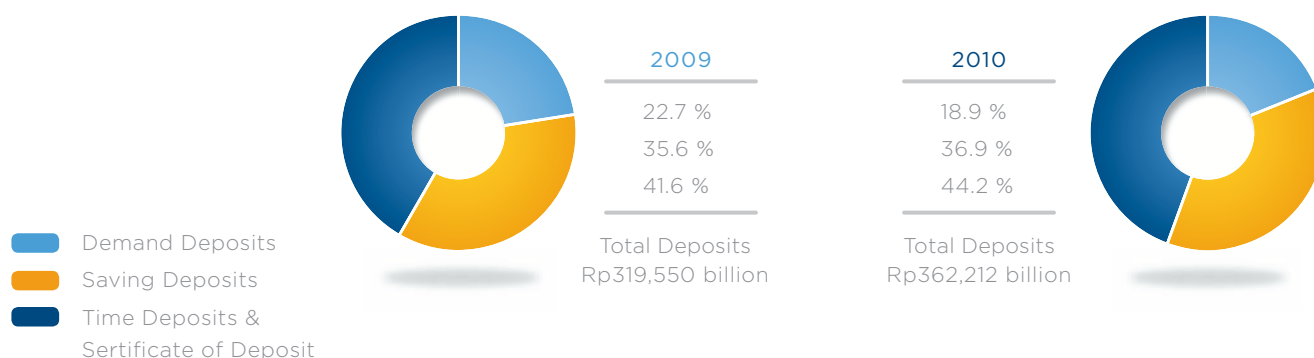
This increase was mainly due a significant rise in term deposits of 20.4% from Rp133,059 billion to Rp160,254 billion, while savings and

demand deposits increased by 8.3% from Rp186,492 billion to Rp201,958 billion.

Low cost deposits as a percentage of total deposits declined slightly from 58.3% as of 31 December 2009 to 55.8% in 2010.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

COMPOSITION OF DEPOSITS BY ACCOUNT TYPE AS 31 DECEMBER 2009 AND 2010



COMPOSITION OF DEPOSITS BY BUSINESS UNIT (BANK ONLY)  
AS OF 31 DECEMBER 2010

				Rp. Billion
Currency	Demans Deposits	Time Deposits	Saving Deposits	Total
<b>CORPORATE</b>				
Rp	8,944	27,715	524	37,183
Foreign Exchange	9,448	3,929	19	13,396
Total	18,392	31,644	543	50,579
<b>COMMERCIAL &amp; BUSINESS BANKING</b>				
Rp	18,315	11,612	2,032	31,958
Foreign Exchange	6,991	1,801	644	9,437
Total	25,306	13,413	2,676	41,394
<b>MICRO &amp; RETAIL</b>				
Rp	9,078	69,526	109,130	187,734
Foreign Exchange	2,285	5,706	10,970	18,960
Total	11,363	75,232	120,100	206,695
<b>TREASURY, FINANCIAL INSTITUTION &amp; SPECIAL ASSET MANAGEMENT</b>				
Rp	1,085	4,137	17	5,238
Foreign Exchange	202	81	-	284
Total	1,287	4,218	17	5,522
<b>INSTITUTIONAL BANKING</b>				
Rp	6,084	19,844	149	26,077
Foreign Exchange	2,088	359	14	2,461
Total	8,172	20,203	163	28,538
<b>Total</b>	<b>64,520</b>	<b>144,710</b>	<b>123,498</b>	<b>332,728</b>



## EQUITY

Total equity increased by 18.3% from Rp35,109 billion as of 31 December 2009 to Rp41,542 billion as of 31 December 2010. This was primarily due to an increase in retained earnings from Rp17,859 billion as of 31 December 2009 to Rp24,442 billion as of 31 December 2010.

A portion of our 2008 profit was distributed in calendar year 2010 for purposes including dividend payments, general reserves and our Partnership and Community Development Programs.

Bank Mandiri paid total dividends for 2009 and 2008 of Rp119.37 and Rp88.90 per share for a total of Rp2,504 billion and Rp1,859 billion.

Bank Mandiri's activities for 2009 were primarily funded through a combination of interest income from loans, other fees & commissions, and an increase in deposits. In addition, we also earned

income from the inter-bank money market. We maintained our liquidity reserve position, which is usually larger than the Minimum Reserve Requirement of Bank Indonesia, to anticipate any increase in withdrawal of deposits.

Bank Mandiri utilized these funding sources and capital to pay interest expenses on third party funds and loans received, extending loans, and repaying loans received, placements in the interbank money market, and operating expenses, including salaries and employee benefits and general and administrative expenses.

Total liquid assets by the end of 2010 amounted to Rp96,626 billion, indicating solid liquidity. Liquid assets stood at 21.5% of total assets and 26.7% of total deposits.

Bank Mandiri made use of Government Bonds to support liquidity and improve earning assets through bonds sales worth Rp4.3 billion and collateral fund borrowing. In addition, Bank Mandiri

also sold units in protected managed funds worth Rp5 trillion.

Cash flows from third party funds significantly affected the Bank's liquidity in 2010. Bank Mandiri had a positive cash flow generated from the increase in time and savings deposits.

## CASH FLOWS FROM OPERATIONS

Net cash inflows from operating activities in 2010 were recorded at Rp42,109 billion, derived primarily from interest income of Rp34,021 billion and the receipt of other fees and commissions of Rp5,102 billion. Net cash inflows were also affected by an increase in time and savings deposits of Rp47,892 billion, which was partially offset by cash outflows due to interest expenses of Rp14,821 billion and additional loan disbursements of Rp46,901 billion.

We booked Rp12,360 billion in net cash inflows from operating activities in 2009, derived primarily from interest income amounting to Rp32,078 billion, and fees amounting to Rp5,270 billion. Net cash inflows were also affected an increase in demand, savings and time deposits amounting to Rp33,514 billion, which was partially offset by cash outflows due to interest expenses of Rp15,879 billion and additional loans of Rp24,906 billion.

## CASH FLOW FROM INVESTMENTS

Net cash outflows from investments during 2010 were Rp326 billion, primarily due to a decline in purchases of government securities for resale of Rp11,222 billion and an increase in the purchase of securities with agreement to resell of Rp4,045 billion.

### LIQUIDITY POSITION OF BANK MANDIRI AS OF 31 DECEMBER 2009 AND 2010

	Rp. Billion	
	2009	2010
Liquid Assets <sup>1)</sup>	86,817	96,626
Government Bonds Held for trading and available for Sale	26,346	54,664
Loan to Deposit Ratio <sup>2)</sup>	62.1 %	68.0 %
Liquid Assets to Total Assets	22.0 %	21.5 %
Liquid Assets to Deposits <sup>2)</sup>	27.2 %	26.7 %

Notes:

1) Liquid assets consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia, other banks and financial institutions, and securities (excluding Government recapitalization Bonds) held in trading and available for sale portfolios.

2) Excluding deposits from other banks.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

For 2009, net cash inflows from investments were Rp4,716 billion, primarily due to a decline in securities purchased with agreement to resell of Rp4,269 billion, a decrease in Government Bonds available for sale and held to maturity of Rp525 billion, and purchases of fixed assets amounting to Rp651 billion.

## CASH FLOW FROM FINANCING ACTIVITIES

Bank Mandiri's net cash outflows from financing activities during 2010

amounted to Rp1,554 billion, including a decline in sales of securities with agreement to resell amounting to Rp316 billion, which was partially offset by additional fund borrowings of Rp1,848 billion, as well as payments of dividends and the Partnership & Community Fund Programs and directors/commissioners bonuses of Rp2,799 billion.

For 2009, we booked net cash outflows from financing activities amounting to Rp4,468 billion, including payments for dividends, directors/commissioners bonuses and the Partnership &

Community Fund Programs (Rp2,476 billion), repayment of loans received (Rp5,427 billion) and repayment of securities sold with agreement to repurchase (Rp666 billion).

## CAPITAL EXPENDITURE

The following table presents capital expenditure realization for 2009 and 2010, and the capital expenditure budget for 2011:

	Rp. Billion		
	Realization		Budget
	2009	2010	2011
Land & Buildings	189	55	354
Office equipment, Hardware & Software and Vehicle	594	972	1,231
Office Renovation	-	-	26
Total	783	1,027	1,611

## COMMITMENT AND CONTINGENCIES

Total credit risk bearing commitments and contingencies as of 31 December 2010 increased by 65,3% compared to 2009. This was due to increases

in committed loan facilities in 2010 which in the previous year had been recognized as uncommitted, rupiah denominated irrevocable Letters of

Credit and guarantees issued in both Rupiah and foreign currency.

### COLLECTIBILITY OF COMMITMENT AND CONTINGENCIES, 31 DECEMBER 2009 AND 2010

	Rp. Billion	
	2009	2010
Performing	29,259	48,280
Non Performing	41	147

### CREDIT RISK BEARING COMMITMENT AND CONTINGENCIES 31 DECEMBER 2009 AND 2010

Rp. Billion

	2009	2010
<b>RUPIAH</b>		
Undisbursed Loan (Committed)	-	14,498
Outstanding Irrevocable Letters of Credit	1,356	2,015
Bank Guarantees Issued	9,807	13,502
Standby letters of credit	1,031	368
	12,194	30,383
<b>FOREIGN EXCHANGE</b>		
Undisbursed Loan (Committed)	-	1,687
Outstanding Irrevocable Letters of Credit	6,381	5,644
Bank Guarantees Issued	7,518	7,849
Standby letters of credit	3,207	2,864
	17,106	18,044
	29,300	48,427

Allowances for possible losses on commitments and contingencies as of 31 December 2010 and 2009 were Rp372 billion and Rp329 billion respectively.

### OTHER FINANCIAL RATIOS (BANK ONLY)

The following table provides other financial ratios in accordance to Bank Indonesia regulations:

	Rp. Billion	
Ratio	2009	2010
Non-Performing Earning Assets	1.9 %	1.6 %
Allowance for Possible Losses on Earning Assets to Earning Assets	3.8 %	3.2 %
Provision for Possible Losses on Earning Assets	107.4 %	108.9 %
Operating Expenses to Operating Income <sup>1)</sup>	70.7 %	65.6 %
Percentage of Lending in Excess of Legal Lending Limit		
Related Party	0.0 %	0.0 %
Third Party	0.0 %	0.0 %
Percentage of Violation of Legal Lending Limit		
Related Party	0.0 %	0.0 %
Third Party	0.0 %	0.0 %
Rupiah Minimum Reserve Requirement	5.0 %	8.0 %
Net Open Position <sup>2)</sup>	3.4 %	1.9 %

Notes:

1) Operating expenses include interest expenses, provision for possible losses on earning assets and other assets divided by operating income inclusive of interest income

2) Includes balance sheet and administrative accounts

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## MATERIAL INFORMATION AND FACTS THAT OCCURRED AFTER THE DATE OF THE ACCOUNTANT'S REPORT

### 1. Rights Issue / Limited Offering

On 27 December 2010, the Bank submitted a preliminary registration statement to the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) for a Limited Offering to all Shareholders of the Bank of 2,336,838,591 B Series shares in the framework of a Rights Issue. This Rights Issue received the approval of the Board of Commissioners through its letter dated 29 April 2010. The Bank informed Bank Indonesia of the Rights Issue through a letter dated the 17 September 2010. The Rights Issue was also approved by Republic of Indonesia Government Regulation No. 75 of 2010 dated 20 November 2010.

The Rights Issue received preliminary approval from the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) through letter No.S-807/BL/2011 dated 27 January 2011, which stated that the Rights Issue could be put into effect after receiving approval of the Shareholders at an Extraordinary Shareholders Meeting to be held on 28 January 2011.

The Republic of Indonesia, as the principal shareholder, chose not to exercise all of its rights, which amounted to 1,558,152,476 shares. These shares were later sold through a limited offering, which took place in the period between 14 and 21 February 2011 at a price of Rp5,000 (full value) per share. Through this Rights issue process, the Bank obtained funds amounting to Rp11,684,192,955,000 (excluding costs associated with the Rights Issue).

### 2. Settlement of Mandatory Convertible Bonds (MCB) of PT Garuda Indonesia (Persero)

On 11 February 2011, the Garuda IPO was completed with the shares owned by Bank Mandiri in Garuda, numbering 1.9 billion shares (after a stock split) being sold at the time of the IPO at a price of Rp750 (full value) per share (Note 57e). Bank Mandiri received the proceeds of the sale of its Garuda shares, which, minus the costs associated with the IPO, amounted to Rp1,400,923 trillion, on 10 February 2011. This was recorded as 'other operating income' in the consolidated profit and loss statement in February 2011. The recording of these Garuda shares as "short term equity protection," including their proceeds, was in accordance with Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 on "Asset Quality Evaluation of Public Banks".

Also with regard to the Garuda IPO, Mandiri subsidiary PT Mandiri Sekuritas initiated cooperation with several other securities companies based on agreements to underwrite the issuance of the Garuda shares. In line with these agreements, the subsidiary and the associated securities companies agreed to purchase in full all remaining shares that had not been sold to investors, the portions of which were stipulated in the individual agreements. As of the 29 March 2011, the remaining Garuda shares still owned by the subsidiary stood at Rp219,615, or 414,367,500 shares.

### 3. Additional Investment in Bank Syariah Mandiri

On 18 March 2011, the Bank injected Rp200,000,000,000 (full value) in cash into its subsidiary, Bank Syariah Mandiri. The Bank obtained approval for this from Bank Indonesia through a letter dated the 31 January 2011, as by Circular Resolution dated 28 February 2011.

## MATERIAL INFORMATION

### 1. Acquisition of PT AXA Mandiri Financial Services

On 20 August 2010, Bank Mandiri signed a Sale and Purchase Agreement (AJB) for the purchase of 2,027,844 (two million twenty seven thousand eight hundred and forty four) shares (at a price of Rp48,427), or 2.00% of the issued and paid up shares, from NMI in the presence of Notary Dr. A. Partomuan Pohan, S.H., LL.M. This increase in the Bank's ownership of AXA Mandiri was approved by Bank Indonesia through letter No. 12/71/DPB1/TPB1-1 dated 22 of July 2010. Following this share transfer, the Bank's ownership of AXA Mandiri rose to 51.00%.

### 2. Interim Cash Dividend – Financial Year 2010.

Based on a decision by the Board of Directors on 29 November 2010 and approval from the Board of Commissioners through letter No. COM/008/2010 dated 1 December 2010, the Company distributed an Interim Cash Dividend of Rp408,373,214,123.44, or the equivalent of Rp19,642 per share. This interim dividend was distributed on 30 December 2010.

## USE OF SUB-DEBT FUNDS

As regards other recent corporate measures taken by the Company, the Bank offered rupiah-denominated subordinated bonds Bank Mandiri I 2009 Offering of Rupiah Subordinated Bonds), the proceeds of which, after the deduction of costs associated with the offer, were used in their entirety in accordance with the plan for the use of

these funds as set out the Prospectus. This was reported to the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) through letter No. FST/133/2010 of 10 February 2010 on the Submission of the Report on the Use of Proceeds, as detailed below:

Type Of Public Offering	Effective Date	Realizable Value of the Public Offering			Realization the Use of Fund		Remaining Proceeds from Public Offering
		Amount of Public Offering	Cost of Public Offering	Net Realizable Value	Credit	Total	
Subordinated Bonds Rupiah Bank Mandiri 2009	14 December 2009	3,500,000	19,846	3,480,154	3,480,154	3,480,154	0

(Rp. Million)

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## MARKETING ASPECTS

In order to be able to increase market share in each segment, business development in every Strategic Business Unit (SBU) was focused on further honing target markets in prospective regions, developing variable and innovative products, implementing focused marketing strategies, pricing strategies and inspirational product features, and dynamic risk management techniques. In addition to this, emphasis was put on optimizing cross-SBU strategic alliances in order to further develop cross-selling of products and services.

In order to attract Corporate and Commercial SBU clients, a marketing strategy was employed in which a relationship manager would deal with both existing as well as potential clients in each SBU. Each relationship manager was assisted by product specialists in the areas of cash management, foreign exchange transactions, trading transactions as well as fee-based business services. Special consideration was given to corporate clients involved in complex transactions. These were to be handled by a special client service team, which had the responsibility not only to look after corporate client relations but also to engage in cross-selling by, for example, promoting non-corporate products to employees of corporate clients and business partners (value chain business management). Several existing programs continued to operate well, amongst them the co-branding electronic payment card programs. These included the GazCard, in cooperation with Pertamina and E-toll Card in cooperation with Jasa Marga, CMNP and Bintaro Serpong Damai. Other programs still running smoothly were the Corporate Card, Value Chain Financing, plasma credit and payroll.

To encourage fee-based income, the concept of wholesale transactions was developed by optimizing the role of marketing/specialist staff who are able to attract customers away from other banks as well as increase

the volume of transactions of existing customers. Efforts to raise fee-based income were focused on obtaining such income from cash management and trade finance sources by expanding the marketing of export products. Amongst other ways, this was done through forfeiting and Auto Purchase to existing debtors as well as through the acquisition of export/import customers, while still paying attention on the business patterns of individual customers.

Sales of SBU Micro Retail Banking (MRB) products were done through the marketing activities of branch offices, promotional stands in shopping centres, direct mail campaigns, member-get-member programs, as well as cross-SBU strategic alliances. Sales of these segment products were also supported by Call Centre facilities which enabled retail customers to conduct transactions, including fund transfers, checking their account balances, exchange rates, and most recent transactions as well as other information associated with financial products and services.

The marketing path used for consumer credit products was through direct sales, telemarketing, branch offices and alliances with other SBUs performed by professional salespersons who were assisted by a credit process that is computerized and online. In addition, the business development of the Company's consumer products was also facilitated by the existence of 56 Consumer Loan Business Centers & Consumer Loan Processing Outlets (as of the 31st of December 2010).

With this focused marketing strategy, all the SBUs were able to improve the flow of significant credit, resulting in annual credit growth (bank only) in the Fourth Quarter of 2010 of 24,7% (excluding credit being handled by the Non-Performing Credit Unit), which exceeded the figure for national credit growth of 22,8%.

## BUSINESS PROSPECTS AND DEVELOPMENTS

The business prospects and developments of Bank Mandiri in 2011 focuses on the implementation of the second year of the 2010 – 2014 Corporate Plan, which saw business growth and profitability surpass market growth expectations and resulted in the Company becoming the market leader. In light of this, Bank Mandiri has set the following financial milestones to be achieved by 2014:

1. Become the bank with the largest Market Capitalization in Indonesia in order to become a Top 5 Bank with the highest capitalization in South-East Asia by 2014, with a value of more than Rp225 Trillion.
2. Increase market share revenue to 16%.
3. Continue to raise profitability with a Return on Assets (ROA) in the region of 2.5% and Return on Equity (ROE) of around 25%, while maintaining quality as reflected by a Non-Performing Loan (NPL) ratio below 4%.

Based on the financial milestones established and detailed above, Bank Mandiri has formulated the following ten main priorities in 2011:

1. Increase Return on Equity (ROE).
2. Increase the volume of high interest credit (retail

financing), in the segments of micro banking, business banking, consumer loans and credit cards.

3. Develop retail payment by focusing on savings and business banking accounts to increase the composition of low-cost funds and growth of fee based income.
4. Develop wholesale transaction banking in order to increase the composition of low-cost funds and wholesale fee based income.
5. Develop a network/distribution infrastructure to provide a platform for growth in the years to come.
6. Improve employee productivity.
7. Improve the application of Good Corporate Governance (GCG), especially as pertains to risk management and internal control.
8. Accelerate the execution of Strategic IT and Non-IT Initiatives.
9. Implement life services and continued cultural transformation to maintain First Position in the Service Quality Index (Market Research Indonesia version).
10. Optimize alliance synergy with subsidiary companies.

### AN OVERVIEW OF BANK MANDIRI

Descriptions		Total
Number of Accounts	Fund Loan	11 million 957,698
Number of New Accounts	Fund Loan	3.2 million 474,342
Number of Branches and ATM	Branches Micro Branches ATM	1,370 1,000 6,496
Number of Outstanding Cards	Credit Card Debti Card Prepaid Card	1.98 million 8.3 million 686,224
Cash Management	Customers	7.784
Retail Credit (Business Banking, Micro and Consumer)	Credit	Rp60.7 trillion
Income from 5 Subsidiaries (Bank Syariah Mandiri, Mandiri Tunas Finance, AXA Mandiri, Mandiri Sekuritas, Bank Sinar Harapan Bali)	Income	Rp1.1 trillion



# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## DIVIDEND POLICY

In line with the prevailing regulations in Indonesia, the allocation of dividends must be agreed to by all shareholders in an Annual General Meeting of Shareholders (RUPST).

The determination of dividend amounts and payment of dividends is to be done by paying attention to, and taking into account, various factors, amongst others the financial health level of the Company, the Capital Adequacy level of the Company, the funding needs of the Company for further business expansion, without taking away from the right of the Company's General Shareholders Meeting (RUPS) to decide otherwise in accordance with the stipulations of the Company Constitution. The Company's dividend policy is to allocate a minimum of 30% of net profit per year, with the exact amount to be decided at the Company's General Shareholders Meeting (RUPS). This dividend Policy has been in effect from the beginning of the financial year of 2010, with dividends to be allocated in June 2011. The amounts to be allocated will take into account any dividends already paid out in the period of December 2010. The management of the Company also plans to allocate dividends should there be a

cash surplus from operational activities after funds have been put aside for reserve funding, funding activities, capital expense plans and Company working capital. Nevertheless, there is no guarantee that the Company will have the ability to or will pay (or both) dividends in the future. Should it be necessary, from time to time the Company has the right to withhold dividends from Shareholders, for example in the case that the Company requires funds for business developments, for meeting capital adequacy needs or for the acquisition of new businesses.

The Company will only pay dividends from net profit based on Indonesian law and will pay these dividends in cash, if available, in Rupiah.

The following is an explanation of the payment of Company dividends for the financial years of 2005 until 2009, each of which was paid out in the following year.

The Company has no negative covenants with regard to restrictions on third parties as to the allocation of dividends that may compromise the rights of public shareholders.

(In Million Rupiah, unless Stated Otherwise)

Descriptions	31 December				
	2009	2008	2007	2006	2005
Cash Dividen	2,504,412	1,859,488	3,911,601	1,452,843	301,685
Income/(Loss) Nett	7,155,464	5,312,821	4,346,224	2,421,405	603,369
Percentage	35.0%	35.0%	90.0%	60.0%	50.0%

## AMENDMENTS TO STATUTES AND REGULATIONS

Amendments to relevant statutes and regulations, their numbers and titles, contents and impact on Bank Mandiri are as follows:

### 1. REGULATION NO. 8 / OF 2010 CONCERNING THE PREVENTION AND ERADICATION OF CRIMINAL MONEY LAUNDERING

The financial services supplier (Bank) can put a transaction on hold for a maximum period of 5 (five) working days in the case where the transaction in question is suspected of being criminal in nature. This positive stipulation is to prevent criminals from taking advantage of the Bank as a means of laundering money procured from criminal activities. It gives the Bank time to conduct an analysis into the transaction. There exists, however, the potential for technical difficulties for the Bank in carrying out its analysis as well as a risk of complaints from the customer in question.

### 2. BANK INDONESIA REGULATION NUMBER: 12/23/PBI/2010 CONCERNING FIT AND PROPER TESTS

The purpose of this regulation is to make society feel more trusting towards and more protected by the banking industry, by making sure that banks are being managed by fit and proper parties/people and according to principles of good governance.

This regulation is more prudent than previous versions in the following ways:

1. Additional parties are subject to the fit and proper test, as follows: Potential controlling shareholders, Potential Managers, Managers and Executive Officials who are still in their positions are joined by Potential controlling shareholders, Managers and Executive Officials who do not occupy their positions any longer.
2. The imposition of stricter time periods prohibiting parties who failed the test from participating again,

as follows: a 3 (three) year period; a 5 (five) year period; a 20 (twenty) year period, depending on the case involved.

This increased strictness notwithstanding, the process for fit and proper testing was also simplified in certain ways, amongst others as follows:

#### 1. For New Entrants

In the case of candidates for the Board of Commissioners and members of the Directorate, interviews are only conducted if necessary, that is only in the event that any negative information about the candidate in question emerges or if the the candidate in question is found to lack competency in the field of banking.

#### 2. For Existing Members

- a. Evidence does not need to be collected through a special inspection process. It can instead be done through active supervision (examination), passive supervision or other sources.
- b. A change in the designations awarded for the fit and proper test to just two, namely Pass and Not Pass.

### 3. BANK INDONESIA REGULATION NO.12/19/PBI/2010 CONCERNING MINIMUM STATUORY RESERVE REQUIREMENTS AT BANK INDONESIA IN RUPIAH AND FOREIGN CURRENCIES

Inflationary pressure as well as excess banking liquidity conditions that are high and persistent need to be controlled so as not to impact on an increase in inflationary expectations which can affect monetary stability. In addition, stability in the financial sector needs to be continually supported by a strengthened condition of the banking sector for facing various risks and in order to optimize the function of banking intermediaries.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

Management of excess banking liquidity needs to be performed in an optimal manner in order to support monetary stability and the financial sector. This can be achieved through, amongst other ways, statutory reserve requirement policy and by paying attention to banking liquidity conditions as well as the role of banks in carrying out their function as intermediaries..

With this statutory reserve requirement regulation, it is hoped that the Bank will be able to better fulfill its role as an intermediary. If its role as an intermediary is not carried out to an optimal level by a Bank, then its statutory reserve requirements will increase. In this way, excess banking liquidity can be controlled while at the same time optimizing the banking intermediary function.

#### 4. BANK INDONESIA REGULATION NO.12/21/PBI/2010 CONCERNING BANK BUSINESS PLANS (BBP)

The Bank is obliged to compile a Business Plan every year. The scope of this Business Plan covers the following at a minimum:

- a. Executive Summary;
- b. Management Policy and Strategy;
- c. Applications of risk management and current Bank performance;
- d. Projected financial report along with assumptions to be used;
- e. Projection of ratios and certain other items
- f. A Funding Plan;
- g. A Fund Investment Plan;
- h. A Capitalization Plan
- i. An Organizational Development and Human Resources Plan;
- j. A Plan for the release of new products/ implementation of new activities;
- k. A Plan for developing and/or amending the office network;
- l. Other information.

This Business Plan must be submitted to Bank Indonesia at the latest by the end of November before the start of the Business Plan year. Bank Indonesia can request that the bank make adjustments to its business plan if not all stipulations have been met.

The Bank is also obliged to submit a Business Plan Realization Report on a quarterly basis as well as a Business Plan Supervisory Report each semester to Bank Indonesia.

As such, the Bank has a business plan prepared carefully and realistically based on precautionary principles and the application of risk management, with a comprehensive scope. This Business Plan can also be used by the Bank as a means of controlling strategic risk by taking into account external and internal factors to direct the operations of the bank according to its vision and mission.

Meanwhile, for the monetary authorities, a realistic bank business plan is required as a consideration in setting policy and performing oversight at the macro level as well as to be used as one of the references for bank supervisors in preparing a supervisory plan for the bank in question, based on optimal and effective risk.

## ACCOUNTING POLICY AND EXTRAORDINARY FINANCIAL INFORMATION

A Consolidated Financial Report was prepared based on prevailing accounting principles and practices generally accepted in Indonesia, namely the Statement of Financial Accounting Standards (SFAS), the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK), and the Indonesian Banking Accounting Guidelines (PAPI).

Since the 1st of January 2010, changes have been made to several major accounting policies, namely the implementation of SFAS 50 (Revision 2006) "Financial Instruments: Presentation and Disclosure" and SAFS 55 (Revision 2006) "Financial Instruments: Recognition and Measurement" and the lifting of SFAS 31 "Accounting for Banking". SFAS 50 & 55 (Revision 2006) were applied prospectively, and because of this therefore there was no comparative information restatement.

The accounting policies used in this year were consistent with those in previous years, except for the accounting policies affected by the application of SFAS 50 (Revision 2006) "Financial Instruments: Presentation and Disclosure" and SFAS 55 (Revision 2006) "Financial Instruments: Recognition and Measurement".

Under SFAS 55 (Revision 2006), financial instruments consist of financial assets and financial liabilities. The Bank classifies financial assets in these categories (a) financial assets measured at fair value through a profit and loss statement, (b) loans and receivables, (c) financial assets held to maturity, and (d) financial assets available for sale. This classification depends on the purpose of acquiring these financial assets.

The Bank classifies financial liabilities in these categories (a) financial liabilities measured at fair value through a profit and loss statement, and (b) financial liabilities that are measured by amortized cost.

The management determines the classification of financial assets and liabilities at the time of initial recognition.

Significant differences arose from these changes to accounting policies, amongst others, the forming of provisions of productive assets, which had previously been based on a percentage in line with the collectibility of productive assets set out by Bank Indonesia Regulation 7/2/PBI/2005 dated the 20th of January 2005 regarding Asset Quality Ratings for Commercial Banks, instead became based on individual and collective assessments.

As a result of the initial prospective application of SFAS 55 (Revision 2006) on 1st of January 2010, the Bank recalculated the allowance for the impairment of financial assets in line with with the transitional stipulations. The difference between the reserve balance on the 31st of December 31 2009 and the reserve balance calculated based on SFAS 55 (Revision 2006) on the 1st of January 2010 for all financial assets, amounting to Rp221,896 million, was credited to initial retained earnings, balance differences in equity transactions in subsidiaries and deferred asset taxes, which came to Rp164,343 million, Rp2,772 million and Rp54,781million respectively.

# MANAGEMENT DISCUSSION AND ANALYSIS OF FINANCIAL STATEMENT AND OPERATING RESULT

## LATEST DEVELOPMENTS IN FINANCIAL ACCOUNTING STANDARDS AND OTHER REGULATIONS

The new accounting standards issued by the Financial Accounting Standards Board of the Indonesian Institute of

Accountants (DSAK-IAI), which have been in effect as of the 1st of January 2011, are, among others the following:

No. SFAS	Descriptions
SFAS 1 (Revised 2009)	Presentation of Financial Statements
SFAS 2 (Revised 2009)	Statements of Cashflows
SFAS 3 (Revised 2010)	Interim Financial Report
SFAS 4 (Revised 2009)	Consolidated and Separate Financial Statements
SFAS 5 (Revised 2009)	Operating Segment
SFAS 7 (Revised 2010)	Related Parties Transaction Disclosures
SFAS 8 (Revised 2010)	Events Occuring after the Balance Sheet Date
SFAS 12 (Revised 2009)	Interest in Joint Ventures
SFAS 15 (Revised 2009)	Investments in Associates
SFAS 19 (Revised 2010)	Intangible Assets
SFAS 22 (Revised 2010)	Business Combination
SFAS 23 (Revised 2010)	Revenue
SFAS 25 (Revised 2009)	Accounting Policies, Changes in Accounting Estimates and Errors
SFAS 48 (Revised 2009)	Impairment of Assets
SFAS 57 (Revised 2009)	Provisions, Contingent Liabilities and Contigent Assets
SFAS 58 (Revised 2009)	Non-Current Assets Held for Sale and Discountinued Operations

Bank Mandiri is currently conducting an evaluation and review of the impact of the implementation of the revised standards on Consolidated Financial Statements.

## DISCLOSURES ASSOCIATED WITH FIXED ASSETS

The bank chose a cost model as an accounting policy for measuring its fixed assets in accordance with SFAS No 16 (Revision 2007) "Fixed Assets". Prior to the 1st of January 2008, fixed assets were declared at cost value (except for certain fixed assets which had been revalued in 1979, 1987 and 2003 based on government regulations) minus accumulated depreciation (except for land which had not depreciated). The difference in the revaluation of fixed assets was presented as part of equity in the consolidated balance sheet.

Effective from the 1st of January 2008, the Bank implemented SFAS No 16 (Revision 2007), "Fixed Assets", which replaced SFAS No 16 (1994), "Fixed Assets and Other Assets" and SFAS No 17 (1994), "Accounting Depreciation". By choosing the cost model, the entire balance of the difference in revaluation of fixed assets still owned at the time SFAS No 16 (Revision 2007) was first applied, that had been presented as part of the equity section of the consolidated balance sheet, was reclassified to consolidated retained earnings in 2008.

## MATERIAL COMMITMENTS FOR CAPITAL INVESTMENT GOODS

In 2010, Bank Mandiri had material commitments to expand and modernize its ATM network throughout Indonesia, as well as for the construction of new branch offices in several

strategic points, in Indonesian Rupiah (IDR) and US Dollars (USD). The financing for these projects originated from Bank Mandiri internal funds.

## ALREADY REPORTED FINANCIAL INFORMATION DESCRIBING EXTRAORDINARY AND RARE INCIDENTS

None

## MATERIAL TRANSACTION INFORMATION DESCRIBING CONFLICTS OF INTEREST & TRANSACTIONS WITH AFFILIATED PARTIES

None



Whether helping to develop small entrepreneurs or credit financing mega projects, Bank Mandiri is, in all challenges, present as a reliable partner in meeting the wishes of all its customers

**Building Your dream.**



# GOOD CORPORATE GOVERNANCE



# SUPERVISORY REPORT

## THE BOARD OF COMMISSIONERS

After completing the first stage of the transformation program from 2005-2010, in early 2010 the Company announced the implementation of the second stage of transformation, beginning with the adoption of a new vision: "To be Indonesia's most admired and progressive financial institution." In line with the management's commitment to continue transformation so as to achieve this new vision, Bank Mandiri in 2010 (audited) was very encouraging. Loans and Asset Quality (nominal as well as gross and net NPL ratios), Third Party Funds (TPF) and Rentability as of the 31st of December 2010 showed good achievements compared to targets. Meanwhile, Bank Mandiri's stock price rose from Rp4,700.00 at the end of 2009 to Rp6,500.00 at the end of 2010. This resulted in an increase in market capitalization from Rp97.6 trillion to Rp136.4 trillion, representing growth of Rp38.8 trillion or 39.8%.

The opinion of the Board of Commissioners on the development of Bank Mandiri's financial performance to December 31, 2010, as compared with targets, is as follows:

### 1. FINANCIAL PERFORMANCE (audited)

- a. As of the 31st of December 2010, total assets (bank only) stood at Rp407.8 trillion, or 102.4% of the target for the 31st of December 2010 (revised) of Rp398.2 trillion. This represented growth of Rp37.5 trillion, or 10.1%, compared with the position of the 31st of December 2009 when total assets stood at Rp370.3 trillion.
- b. Realization of Credit Extended reached Rp219.0 trillion or 101.6% of the target for the 31st of December 2010 of Rp215.7 trillion. The gross NPL ratio, after taking Bank Credit into account, stood at 2.21% while that of net NPL stood at 0.54%. Both of these were better than target, by 2.90% and 0.68% respectively. This represented growth of Rp39.3 trillion, or 21.9%, compared with the position of the 31st of December 2009 when total credit stood Rp179.7
- c. Nominal gross NPL, at the end of 2010, stood at Rp4.8 trillion, much better than the target of Rp6.2 trillion. In percentage terms, the gross NPL ratio

improved from 2.62% in December 2009 to 2.21% in December 2010, better than the target of 2.90%. Net NPL, on the other hand, rose slightly from 0.53% to 0.54%, but was still better than the target of 0.68%. Meanwhile, the ratio of the formation of Loan Loss Reserves (PPAP) to cover NPL (coverage ratio) decreased from 224.12% in December 2009 to 212.53% in December 2010.

- d. Pre-tax profit for the year 2010 was Rp13.5 trillion, or 126.8% of the target of Rp10.7 trillion, while profit after tax was Rp9.2 trillion, or 119.6% of the target of Rp7.7 trillion.

Compared with the realization of the 31st of December 2009 of Rp15.9 trillion, net interest income rose by Rp2.2 trillion, or 13.9%. This increase in net interest income for the 2010 fiscal year derived from the unwinding of interest income to the amount of Rp515.9 billion as a result of the application of SFAS 50/55 starting in early in 2010.

- e. Realization of NIM (Net Interest Margin) was 5.39%, a rise of 20 basis points compared to the 2009 figure of 5.19%.

For future improvements on the revenue side, it would seem necessary to continue efforts to improve the composition of high-yield loans from the credit card business, consumer financing, micro-banking as well as yield enhancement initiatives, especially against non-credit portfolios including government bonds.

- f. ROE, based on average equity, reached 24.26%, better than the target of 20.55%, while ROE, based on average core capital, reached 34.86%, better than the target of 28.41%.
- g. The ratio of Operating Costs to Operating Income stood at 65.63%, better than the target of 72.28%, while the Cost Efficiency Ratio (CER) reached 35.36%, better than the target of 42.85%.
- h. The Capital Adequacy Ratio (CAR), after taking credit, market and operational risks into account,

reached 13.36% compared to the target of 14.11%. This was because capital realization was smaller than the realization of Risk-Weighted Assets (RWA), in line with the increase in loans and assets in general.

- i. The Loan-to-Deposit Ratio (LDR) was 65.44%, better than the target of 66.26%. This was because the realization of loan disbursements was lower than the realization of accumulated third-party funds.

## 2. FUNDING

In the area of funding, the execution of the work program was generally in line with the bank's strategy. Although total public funds stood at Rp332.7 trillion, 102.9% more than the target of Rp323.5 trillion, the realization of the accumulation of low-cost funds (checking and savings) is expected to continue to increase. Efforts to increase the accumulation of third-party funds included, among other things, the development of products, the expansion of the office network, electronic channels and other service networks for retail payment development and the extension of alliances to drive the implementation of a value-chain concept.

Established strategies include a focus on targeted customers, product/features development and the optimization of infrastructure and technological devices that support branch operations and a wide distribution network for the development of retail payment, as well as for an improvement in service and sustainable promotion/marketing programs.

The following work programs, amongst others, were implemented:

- a. Developing customer relationships at government institutions, State-Owned Enterprises, government foundations, as well as developing systems/products.
- b. Promoting alliances between corporate, commercial and business banking segments to support the management of funds and transactions as part of the development of a value chain business.
- c. Developing business potential and business

penetration by identifying customer needs and determining target customers.

- d. Enhancing the business banking customer base segment.
- e. Compiling an account strategy and account planning to increase the potential for business development in an end to end manner.
- f. Improving service as well as conducting more disciplined monitoring of the quality of the existing service network.
- g. Implementing a work program to support the development of Individual Customer Funds through affiliated payroll and cross selling programs.
- h. Implementing a work program for the development of branches, service networks and e-Channels by opening new branches, adding ATMs and Electronic Data Capture (EDC) machines, developing Mandiri Prabayar (Prepaid), and integrating and developing EDC-SMS-Internet services.
- i. Forming work units especially designated to handle sales force funding both at the Head Office and in other regions.
- j. Developing selective promotional and marketing programs by targeting certain events, giving prizes, using attractive packaging, and participating in suitable media communications.

## 3. FUNDS PLACEMENT

In the area of funds placement, the main focus of Bank Mandiri in 2010 was on business growth and profitability, with expectations above market growth. Business growth, amongst other things, was spurred on by developments in retail financing in the consumer finance segment as well as Micro & Business Banking as a "future growth engine", through the development of alliances based on value chains from the wholesale banking segment, accompanied by a strengthening of risk management.

# SUPERVISORY REPORT

## THE BOARD OF COMMISSIONERS

The following work programs, amongst others, were implemented:

- a. Establishing target markets more sharply in line with the bank's business focus and strategy.
- b. Developing business models that are in line with the needs of customers and conducting a business process review for the middle/small business segment to speed up the process.
- c. Offering total business solutions through offers of product bundling and special rates based on transactions.
- d. Developing distribution and service networks, including a Commercial Banking Center, a Business Banking Center, a Micro Branch Unit, a Mandiri Business Outlet Mandiri Bisnis as well as a Consumer Loan Business Center.
- e. Implementing alliance programs based on value chains through the enhancement of synergy.
- f. Settling (working out) intra-book recorded credit through the restructurization of debtors who still have good business prospects, reviewing credit agreements for debtors with dubious business prospects, seeking strategic investors to accelerate the settlement of problem loans, focusing on billing through legal action against uncooperative debtors and those with poor prospects, as well as executing collateral to reduce liabilities.

Specifically for Consumer Finance, the following work programs, amongst others, were implemented:

- a. Increasing the credit card revolving rate through programs with selected merchants, as well as enhancing operational capacities through strategic initiatives.
- b. Strengthening offers of Consumer Loans products with a focus on real estate and brokerage house developers.

- c. Increasing business alliances with Corporate, Commercial and Business Banking segments as well as with Branches in disbursing credit.

### 4. INTERNAL CONTROL

With regard to internal control, the Bank continuously strove to perfect the application of prudential banking practices, good corporate governance as well as internal control itself. Amongst others, the following were some of the work programs implemented:

- a. Developing a GCG (Good Corporate Governance) website as a medium for information and education.
- b. Formulating and compiling a Compliance Risk Management System.
- c. Creating Standard Anti Money Laundering and Terrorism Funding Prevention Procedures in accordance with the recommendations of the Financial Action Task Force (FATF).
- d. Developing an infrastructure for handling debit card fraud and increasing the number of employees with expertise in preventing such fraud through a special hiring process.
- e. Improving the availability of RBA (Risk Based Audit) tools for audits on small-scale work units (Cash Outlets & Micro Business Units) as well as for credit audits in the large commercial and corporate segments.
- f. Developing a Management Information Audit System (MIAS) for Knowledge Management, on desk reviews and early warning systems in the framework of continuous auditing.

### 5. OTHER WORK PROGRAMS

The Human Resources development strategy at Bank Mandiri was focused on efforts to give continual encouragement to every individual to be able to act on every front as an agent of change by referring to the company's values.

A series of programs was implemented to support the development of Human Resources at Bank Mandiri as one of the Company's main assets. These included the following:

- a. Preparing a review and blueprint for Human Capital Strategy in line with the Corporate Plan of 2010-2014, as well designing a corporate university.
- b. Adjusting the structure of the organization and its wares so as to support wholesale transactions, high yield business and retail payment.
- c. Compiling a bankwide job catalog and grades and implementing corporate titles.
- d. Enhancing the SAP eHCMS (enterprise Human Capital Management System) Organizational Development Module in line with organizational reviews and developments.
- e. Socialize Collective Labor Agreements for the 2009-2011 period as well as employee discipline regulations through a Local Area Network.
- f. Supporting policies for the development of employees through the implementation of talent Management schemes, succession plans and the Mandiri jumpstart program as well as by preparing productivity enhancement reviews, Leadership Development programs and coaching for all high potential employees.
- g. Building and developing employee leadership capabilities through the Great Leader and Executive Activity programs, as well as a program for the improvement of execution skills.
- h. Accelerating and streamlining leading employee candidate programs through the Management Development Program as well as by compiling the company's Intellectual Capital through the Sharing Knowledge of Senior Management program.

## 6. MATTERS REQUIRING ATTENTION

- a. Even though the company is continually making improvements, in the future even more initiatives will be required, especially in the Micro segment. These involve the following:
  - 1) Handling of problem credit as part of maintaining a low level of NPL.
  - 2) Enhancing Risk Control System (RCS) lending activities including improving the quality of business processes from end to end.
  - 3) Improving the quality of the loan restructuring process in an effort to have a sustainable credit quality in the long-term.
- b. Good Corporate Governance, Risk Management and Internal Control Systems at the Bank.
  - 1) Bank Mandiri's self assessment of Good Corporate Governance practice (transparency, accountability, responsibility, independence and fairness) in 2010 was based on Bank Indonesia stipulations and resulted in a composite value of 1,1 with the designation "Very Good". Periodic reviews of the application of risk management were conducted by the Bank, amongst others on loan portfolios above Rp1 trillion. In addition, the Board of Commissioners monitored compliance towards rules of prudence established by Bank Indonesia, including the Maximum Lending Limit and the determination of the Capital Adequacy Ratio (CAR).
  - 2) During 2010, the Board of Commissioners gave approval to the Directors with regard to Bank Mandiri's Accounting Policy and revised Risk Management Policy, in order to meet business needs and always remain in line with the corridors of prevailing legislation and regulations.
  - 3) In terms of facing the impact of the global crisis, the Bank needed to be cautious in managing liquidity reserves. Similarly, in collecting third-

# SUPERVISORY REPORT THE BOARD OF COMMISSIONERS

party funds, the Board of Commissioners requested that the Bank not only focus on a specific customer group. The Bank informed that the risk of a concentration of funds was relatively under control.

- 4) In order to strengthen capital, the bank plans to conduct a Rights Issue to be followed by the release or sale of Indonesia Government rights to new shares. This planned rights issue has been included in the Bank's Business Plan for 2010-2012.

c. Efforts to manage Human Resources and infrastructure in the right sequence and in an integrated and effective manner are in line with targets and business plans.

- 1) Bank Mandiri continuously conducts internalization programs on performance culture and corporate values, emphasising the shared values of Trust, Integrity, Professionalism, Customer Focus and Excellence. It uses amongst other things, the role of change agents and gives various disciplinary sanctions as well as rewards to its employees (reward and punishment).
- 2) Efforts to improve professionalism and productivity through restructuring and reviewing Job Grades by analyzing and calibrating the job grades of all positions in line with the implementation of the new organizational structure of Bank Mandiri based on Strategic Business Units (SBU) in accordance with competencies, duties and obligations, need to be accompanied by the implementation of strategic risk management initiatives.
- 3) The development of e-learning modules of Good Corporate Governance (GCG) includes the basic level module, advanced level module and an assessment, and has already been integrated into the Learning Center database.

All employees at all levels of Bank Mandiri will later be familiarized with this through an intranet network.

- 4) With regard to fraud and the mitigation thereof, the Board believes the Bank should prepare adequate IT tools for better control of risk in all units bankwide. Also, the Bank needs to develop a database about the causes of fraud, be they weak systems, procedures or human factors. Efforts already made by the Bank include its internal audit team forming an Audit & Governance Academy as an empowerment program undertaken to improve the competence of verifiers.

## 7. VIEWS ON IMPROVING BANK PERFORMANCE

The focus of the supervision and direction of the Board of Commissioners was aimed at asset management policies in overseas offices, efforts to create synergy between business units, improving operational risk mitigation, as well as some key policy reforms such as Inclusion Policy, Risk Management Policy and Lending Policy. The focus of the Board of Commissioners was to give suggestions and, together with the Board of Directors, to strive to enhance shareholder value by increasing profitability and efficiency including through the rationalization of marginal business units. Although the bank was able to exceed its net earnings expectations in 2010, it still expects to continue to improve its performance.

The following are some specific matters to be focused on in the time to come:

### A. Supervision of financial performance

1. The Directors are to be more focused on efforts to manage assets so as to increase net income as reflected by a rise in ROE. Assets also should continue to be pursued in order to provide a higher yield.
2. Results of studies have shown that the Net Interest Margin (NIM) of Bank Mandiri is below that of rival banks. Thus, the Board of Directors is to focus on developing high-yield business programs.

3. Give priority to, and focus on, businesses and products that provide optimal results, including foreign-based operations and subsidiaries.

B. Supervision of the application of GCG and Risk Management.

1. To improve the execution of Risk-Based Audits of work units in distant locations, additional supervision is required.
2. To improve NIM, the Directors are to be more focused on developing High Yield Businesses.
3. To further improve the quality of operational risk control, not only is an improvement of business processes required but so too is a raising of risk awareness at all levels of management. In institutional terms, the formation of a critical incident response team is needed as well as a fraud prevention committee.
4. A Letter program to the CEO (LTC) as a means for all employees to give important information directly to the CEO.

C. Supervision of the application of the internal control system.

1. Reconciliation of customer funds can be performed by an independent party within the organization as well as by the internal audit team. Objects of reconciliation are not only confined to deposits but include all accounts (all relationships) associated with the customer.
2. Improvement of the quality of credit portfolios especially in foreign-based branches and offices.
3. With Regard to Micro Finance and Credit Cards developments:
  - a. Continuous efforts to improve the competence and independence of credit brokers as well as a continuous training program for Micro Finance employees.

- b. Improvements in follow-up measures to internal audit findings..

- c. Continue to enhance the quality of risk control.

D. Supervision of developments in the area of Human Resources

1. The importance of continuing to maintain a balance between business growth and fulfilling the quality of Human Resources.
2. Rotation and changing of employees in a disciplined manner, to minimize the occurrence of fraud.
3. Monitoring of the use of third-party manpower as well as conducting internal control that is adequate in its implementation.

# GOOD CORPORATE GOVERNANCE

## APPLICATION OF GOOD CORPORATE GOVERNANCE

As a public company, Bank Mandiri's management believes that the main key to gain the trust of stakeholders (especially investors) is to apply Good Corporate Governance (GCG) in a consistent and continuous fashion. As such, GCG at Bank Mandiri has been implemented in five stages, namely:

1. Governance Commitment
2. Governance Structure
3. Governance Mechanism
4. Socialization and Evaluation
5. Walking the talk

### I. GOVERNANCE COMMITMENT

Through these phases, the management of Bank Mandiri has redefined the vision, mission and strategy of the Bank, all of which have been included in Bank Mandiri's Corporate Plan for 2010 - 2014 including the Bank's revitalized new vision "To be Indonesia's Most Admired and Progressive Financial Institution".

This revitalized new vision represents the direction of the Company's Continued Transformation for the next 5 years (2010-2014) after the first phase of transformation from 2005 to 2009. The culture of the company, encapsulated by the terms, 'Trust, Integrity, Professionalism, Customer Focus and Excellence (TIPCE)' remains a foundation for all people at Bank Mandiri, and is reflected by the behavior, systems and corporate image of the company.

### II. GOVERNANCE STRUCTURE

To support the achievement of this vision, mission and strategy, improvements to the organizational structure are continually being made. These improvements must still always be able to guarantee the existence of checks and balances as well as clear and explicit accountability from each organ of the company. The composition of the Board of Commissioners and the establishment of committees were done in accordance with prevailing regulations. Distinct separations in the functions of the strategic business unit, the risk management unit, the internal control unit, and the compliance work unit reflect the existence of good systems of checks and balances and internal control.

In accordance with the Law on Limited Liability Companies (No.40/2007), corporate governance was carried out consistently, and for the accountability of the company's management, in the period from 2009 to 2010. In terms of this, the following was done:



## A. ANNUAL GENERAL MEETINGS OF SHAREHOLDERS (AGM) AND EXTRAORDINARY GENERAL MEETINGS OF SHAREHOLDERS (EGM)

### I. SHAREHOLDERS RESOLUTIONS

The 2009 Annual General Meeting of Shareholders was held on 17 May 2010, with the shareholders resolutions being as set out below:

#### 1. Resolution on the first item of business

a. To approve:

- The Annual Report of the Company;
- The Accountability Report on the Use of the Proceeds from the First Public Offering of Mandiri Rupiah Subordinated Bonds 2009;

Including approval for:

- The Company's Consolidated Financial Statements
- The Supervisory Report of the Board of Commissioners;
- The Annual Report on the Partnership and Community Development Program;

All of which are in respect of the financial year ended on 31 December 2009.

- b. With the approval of the Annual Report and the the Accountability Report on the Use of the Proceeds from the First Public Offering of Mandiri Rupiah Subordinated Bonds 2009, and the adoption of the Consolidated Financial Statements of the Company, the Supervisory Report of the Board of Commissioners, and the Annual Report on the Partnership and Community Development Program, including the Performance and Financial Report of the Partnership and Community Development Program, all for the financial year ended on 31 December 2009, the Annual General Meeting of Shareholders grants full discharge and acquittal to all of the members of the Board of Directors and Board of Commissioners in respect of the management

and supervisory actions they undertook during the financial year end on 31 December 2009 in so far as such actions do not constitute criminal offenses and are reflected in the Consolidated Financial Statements of the Company and the Annual Report on the Partnership and Community Development Program for the financial year ended 31 December 2009.

#### 2. Resolution on the second item of business

To approve the use of the Company's Net Profit for financial year 2009 amounting to Rp7,155,463,236,743.00 for the following purposes:

- 1) 35% of the company's net profit, or Rp2,504,412,132,860.05, shall be distributed as a cash dividend to the shareholders. This amount includes the dividend paid on 22 September 2009 amounting to Rp403,975,250,285.04, giving a cash dividend of Rp19,26433 per share, with the remaining Rp2,100,436,882,575.01 or approximately Rp100.16334 per share to be paid as a final dividend.
  - 2) To provide a power of attorney and authority to the Board of Directors to arrange the method of payment of the final dividend and to announce it in accordance with the prevailing regulations.
- b. 4% of net profit, or Rp286.218.529.470.00, to be allocated for the Partnership and Community Development Program, with the breakdown being 0.5% or Rp35,777,316,184.00 for the Partnership Program and 3.5% or Rp250,441,213,286.00 for the Community Development Program. The use of these Partnership and Community Development Program funds must be reported to the next Annual General Meeting of Shareholders.
- c. 61% of net profit, or Rp4,364,832,574,413.23, shall be kept as retained earnings.

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## 3. Resolution on the third item of business

- a. To appoint the Public Accountant's Office of Tanudiredja, Wibisana dan Rekan (member firm of Pricewaterhouse Coopers) to audit the Consolidated Financial Statements of the Company for the financial year ended on 31 December 2010.
- b. To appoint the Development Finance Comptroller (BPKP), Jakarta DKI Provincial Representative Office II, as the auditor of the Partnership and Community Development Program Annual Report for the financial year ended 31 December 2010.
- c. To grant a power of attorney to the Board of Commissioners to set the fee payable, and other requirements, in respect of the assignment of the aforesaid Public Accountant's Office and the Auditor.

## 4. Resolution on the fourth item of business

To approve:

- a. The payment of bonuses amounting to Rp83,500,000,000.00, or 1.1669% gross of net profit of the company for the period from 1 January 2009 to 31 December 2009, as budgeted previously, to be paid to each member of the Board of Directors and Board of Commissioners who held office during 2009.
- b. The portion of the total bonus payment to be awarded to the Board of Commissioners shall be 21.6374%, with the proportion payable to the Chief Commissioner being 100%, the Deputy Chief Commissioner 95%, and the other members of the Board of Commissioners 90% of the bonus payable to the Chief Commissioner.
- c. The portion of the total bonus payment payable to the Board of Directors shall be 78.3626%, to be allocated among the members of the Board of Directors in accordance with their performance and contributions during the course of 2009, with the precise proportions to be set by the Board of

Commissioners having regard to the advice of the President Director.

- d. Tax on the directors and commissioners' bonuses shall be borne by the recipients and may not be paid by the Company.
- e. The salary of the President Directors shall be Rp166,000,000.00 nett per month, the same as it was in 2009. The proportion of each directors salary in respect of the President Director's salary shall also be the same as in 2009 as set by the Board of Commissioners, having regard to the work weighting, performance and contribution of each director and after having regard to the advice of the President Director.
- f. The honorarium of the Chief Commissioner shall be 50%, the Deputy Chief Commissioner 47.5% and the other members of the Board of Commissioners 45% of the salary of the President Director.
- g. Authority shall be delegated to the Board of Commissioners to set post-retirement facilities and allowances for members of the Board of Directors and Board of Commissioners who serve during 2010 and in subsequent years in accordance with the dcn2 of the Annual General Meeting of Shareholders. With regard to honorariums, incentives, facilities and retirement payments, the size of the honorariums and incentives, and the types of facilities payable to the Secretary of the Board of Commissioners shall be as set out in the prevailing regulations.

## 5. Resolution on the fifth item of business

To approve the delegation of authority by the General Meeting of Shareholders to the Board of Commissioners to increase the issued and paid-up capital of the company for a period of one year counting from 4 May 2010 to 3 May 2011.

## 6. Resolution on the sixth item of business

- a. To approve the amount of the increase in pension benefits for participants of the Bank Mandiri Pension

Funds One to Four, to come into effect on 1 January 2010. In accordance with the capacity of each pension fund, the amounts of the increases shall be as follows:

- Bank Mandiri Pension Fund One: Rp300,000.00;
- Bank Mandiri Pension Fund Two: Rp375,000.00;
- Bank Mandiri Pension Fund Three: Rp125,000.00;
- Bank Mandiri Pension Fund Four: Rp450,000.00;

b. To delegate power and authority to the Board of Directors to change the Pension Fund Regulations from:

- Bank Mandiri Pension Fund One No. KEP. DIR/80/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Two No. KEP. DIR/81/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Three No. KEP. DIR/82/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Four No. KEP. DIR/83/2007 dated 22 June 2007;

For the purpose of increasing pension benefits and approving the Written Declaration of the Founders made in the context of changes in the Pension Fund Regulations, and other matters required under the Pension Funds Act 1992 (No. 11 of 1992), and its ancillary regulations.

#### 7. Resolution on the seventh item of business

To approve an increase in the company's shareholding in PT AXA Mandiri Financial Services through the purchase of 2% of the total shares issued and paid-up in PT AXA Financial Services directly from National Mutual International Pty. Ltd., in accordance with the terms and conditions that have been set out generally in the Information Disclosure announced by the Company on 11 December 2009.

#### 8. Resolution on the eighth item of business

To approve:

a. The reappointment of Mr. Edwin Gerungan as Chief Commissioner and Independent Commissioner; Mr. Muchayat as Deputy Chief Commissioner; Mr. Pradjoto as Independent Commissioner, and Ms. Gunarni Soeworo as Independent Commissioner, and the appointment of Mr Cahyana Ahmadjayadi as a new commissioner of the Company;

counting from the close of the Meeting (save in the case of Mr. Cahyana Ahmadjayadi, whose appointment shall commence upon the obtaining of approval from Bank Indonesia based on its fit and proper test), until the close of the fifth Annual General Meeting of Shareholders subsequent to their appointments.

b. To honorably discharge Mr. Riswinandi as a director of the company counting from the close of the Meeting and to accept the resignation of Mr. Bambang Setiawan as a director of the Company counting from the close of the meeting, and to express the gratitude of the shareholders for the contribution he has made to the Company while in office.

c. To reappoint Mr. Agus Martowardojo and Mr. Abdul Rachman respectively as President Director and Deputy President Director of the Company counting from the close of the Meeting until the close of the fifth Annual General Meeting of Shareholders subsequent hereto.

d. To appoint Mr. Riswinandi as Deputy President Director of the Company counting from the close of the Meeting until the close of the fifth Annual General Meeting of Shareholders subsequent hereto.

e. To appoint Mr. Pahala N. Mansury; Mr. Sunarso; and Ms. Fransisca N. Mok as new directors of the Company whose appointment shall commence upon the obtaining of approval from Bank Indonesia based

# GOOD CORPORATE GOVERNANCE

on its fit and proper tests, and continue until the close of the fifth Annual General Meeting of Shareholders subsequent to their appointments.

Subject to the approval of Bank Indonesia for the appointments of Mr. Cahyana Ahmadjayadi as a new commissioner of the company, and Mr. Pahala N. Mansury; Mr. Sunarso; and Ms Fransisca N. Mok as new directors of the Company, the memberships of the Board of Commissioners and Board of Directors shall be as follows:

The terms of office of Mr. Agus Martowardojo, Mr. Riswinandi, Mr. Abdul Rachman, Mr. Pahala N. Mansury; Mr. Sunarso and Ms. Fransisca N. Mok shall run to the close of the Annual General Meeting of Shareholders to be held in 2015.

The terms of office of Mr. Zulkifli Zaini and Mr. Ogi Prastomiyono will run until the close of the Annual General Meeting of Shareholders to be held in 2013.

- f. To grant a power of attorney, with right of substitution, to the Board of Directors to notify and register the changes in the memberships of the Board of Commissioners and Board of Directors to the authorities in accordance with the law.

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioners	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioners Independent	Cahyana Ahmadjayadi
Commissioners Independent	Gunarni Soeworo
Commissioners	Pradjoto

Whose terms of office shall run to the close of the Annual General Meeting of Shareholders to be held in 2015 (save in the case of Mr. Mahmuddin Yasin, whose term in office shall run until the close of the Annual General Meeting of Shareholders to be held in 2013)

## BOARD OF DIRECTORS

President Director	Agus Martowardojo
Deputy President Director	Riswinandi
Director	Zulkifli Zaini
Director	Abdul Rachman
Director	Sentot A. Sentausa
Director	Thomas Arifin
Director	Budi G. Sadikin
Director	Ogi Prastomiyono
Director	Pahala N. Mansury
Director	Sunarso
Director	Fransisca N. Mok

## II. RESOLUTIONS OF EXTRAORDINARY GENERAL MEETINGS OF SHAREHOLDERS

An Extraordinary General Meeting of Shareholders may be held at any time as required or in the interests of the Company. After the President of the Republic of Indonesia appointed Mr. Agus Martowardojo as Minister of Finance, Bank Mandiri held an Extraordinary General Meeting of Shareholders to appoint a successor to the post of President Director on 5 July 2010, with the resolutions of the Meeting being as follows:

1. To accept the resignation of Mr. Agus Martowardojo as President Director of the Company counting from 20 May 2010 on account of his appointment as Minister of Finance of the Republic of Indonesia, and to express the gratitude of the shareholders for his services to the Company while in office. The question of the granting of full discharge and acquittal in respect of actions as President Director in the period from 1 January 2010 to 20 May 2010 shall be decided by the Annual General Meeting of Shareholders to be held in 2011.
2. To reassign Mr. Zulkifli Zaini from being a director of the Company to President Director of the Company, with his term of office to run until the close of the Annual General Meeting of Shareholders to be held in 2013.
3. To appoint Mr. Kresno Sediarsi as President Director and Mr. Krisna Wijaya as Independent Commissioner of the Company, with terms of office running until the close of the fifth Annual General Meeting of Shareholders of the Company subsequent to their appointments (to be held in 2015).
4. The appointment of Mr. Zulkifli Zaini as President Director and Mr. Krisna Wijaya and Mr. Kresno Sediarsi as Directors of the Company, and the appointments of the members of the Board of Directors and Board of Commissioners by the Annual General Meeting of Shareholders held on 17 May 2010, and the appointments of Mr. Cahyana Ahmadjayadi as a commissioner and Mr. Pahala N. Mansury; Mr Sunarso and Ms. Fransisca N. Mok as directors of the company, shall become effective after all of the legal requirements have been fulfilled.

Accordingly, the full memberships of the Board of Commissioners and Board of Directors of the company shall be as follows:

# GOOD CORPORATE GOVERNANCE

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioners	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioner	Cahyana Ahmadjayadi
Commissioners Independent	Gunarni Soeworo
Commissioners Independent	Pradjoto
Commissioners Independent	Krisna Wijaya

Whose terms of office shall run to the close of the Annual General Meeting of Shareholders to be held in 2015 (save in the case of Mr. Mahmuddin Yasin, whose term in office shall run until the close of the Annual General Meeting of Shareholders to be held in 2013).

## BOARD OF DIRECTORS

President Director	Zulkifli Zaini
Deputy President Director	Riswinandi
Director	Abdul Rachman
Director	Sentot A. Sentausa
Director	Thomas Arifin
Director	Budi G. Sadikin
Director	Ogi Prastomiyono
Director	Pahala N. Mansury
Director	Sunarso
Director	Fransisca N. Mok
Director	Kresno Sediarsi

Based on the following terms of office:

Mr. Sentot A. Sentausa; Mr. Thomas Arifin and Mr. Budi G. Sadikin, each up to the close of the Annual General Meeting of Shareholders to be held in 2011;

Mr. Zulkifli Zaini and Mr. Ogi Prastomiyono, each up to the close of the Annual General Meeting of Shareholders to be held in 2013; and

Mr. Abdul Rachman; Mr. Riswinandi; Mr. Pahala N. Mansury; Mr. Sunarso; Ms. Fransisca N. Mok and Mr. Kresno Sediarsi, each up to the close of the Annual General Meeting of Shareholders to be held in 2015.

5. To grant a power of attorney, with right of substitution, to the Board of Directors to notify and register the changes in the memberships of the Board of Commissioners and Board of Directors to the authorities in accordance with the law.

## B. BOARD OF COMMISSIONERS

The Board of Commissioners is the organ of the Company responsible for general and/or specific supervision in accordance with the Articles of Association, and for providing advice to the Board of Directors, and ensuring that the Company adheres to the principles of good corporate governance at all levels.

### MEMBERSHIP OF THE BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioners	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioner	Cahyana Ahmadjayadi <sup>1)</sup>
Commissioners Independent	Gunarni Soeworo
Commissioners Independent	Pradjoto
Commissioners Independent	Krisna Wijaya <sup>2)</sup>
Commissioners Independent	Soedarjono <sup>3)</sup>

Notes:

- 1) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010
- 2) Effective since close of Annual General Meeting of Shareholders held on 5 July 2010
- 3) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010

### INDEPENDENT COMMISSIONERS

According to Bank Indonesia Regulation No.8/4/PBI/2006 amended PBI No.8/14/PBI /2006, as amended by Bank Indonesia Regulation No. 8/14/PBI/2006 (on good corporate governance in retail banks), a bank must have an Independent Commissioner, that is, a member of the Board of Commissioners who is not affiliated in any way with the Directors, other Commissioners or the controlling shareholders. Such affiliation would include any current

family, commercial or employment relationship, as well as any other relationship which might affect his or her independence through a potential conflict of interest. The abovementioned Bank Indonesia Regulations also requires that a minimum of 50% of the Commissioners of a bank be independent.

In reference to this regulation and in supporting GCG implementation, the Annual General Meeting of Shareholders determines the duties responsibilities and minimum requirements of the Independent Commissioners to be responsible for the supervision of the Bank and the Bank's business groups. Following the close of the Annual General Meeting of Shareholders held on 17 May 2010, out of 6 (six) members of the Board of Commissioners, three (3) were Independent. Since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010, out of 7 (seven) members of the Board of Commissioners, four (4) are Independent.

### Duties and Responsibilities of the Board of Commissioners

1. To supervise and advise the Directors on such matters as the bank's work plans, business development, Articles of Association, shareholders meetings and compliance with the laws and regulations.
2. To carry out the duties and responsibilities as set out in the Articles of Association, and the decisions of Shareholders Annual or Extraordinary General Meetings, as well as managing effective communications between Commissioners, Directors, external auditors, and banking supervision and capital market authorities.
3. To act in the interests of the Bank and its shareholders, and to be accountable to the AGM.
4. To review and sign off on the Annual Report prepared by the Directors.
5. To advise on the Bank's Annual Corporate Plan and Budget as proposed by the Directors, and to approve the Corporate Plan and Budget in accordance with the Articles of Association.

# GOOD CORPORATE GOVERNANCE

6. To monitor the progress of the Bank's operations.
7. To counsel the AGM on imperative concerns of the Bank.
8. To report immediately to the AGM any indications of deterioration in the Bank's performance, and to provide advice for the taking of corrective action.
9. To inform Bank Indonesia within 7 (seven) working days of any finding of (a) a breach of any financial and banking regulations; and (b) any circumstance or anticipated circumstance that might endanger the sustainability of the business of the Bank..

## FREQUENCY OF COMMISSIONERS' MEETINGS & ATTENDANCE AT MEETINGS

Name	Meeting	Present	Absent	% Present
Edwin Gerungan	17	17	0	100 %
Muchayat	17	17	0	100 %
Mahmuddin Yasin	17	17	0	100 %
Cahyana Ahmadjayadi <sup>1)</sup>	10	10	0	100 %
Gunarni Soeworo	17	17	0	100 %
Pradjoto	17	17	0	100 %
Krisna Wijaya <sup>2)</sup>	7	7	0	100 %
Soedarjono <sup>3)</sup>	7	7	0	100 %

### Notes:

- 1) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010;
- 2) Effective since close of Annual General Meeting of Shareholders held on 5 July 2010;
- 3) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010

## TRAINING/SEMINARS OF MEMBERS OF THE BOARD OF THE COMMISSIONERS

Name	Descriptions
Gunarni Soeworo	National Seminar Anti Fraud and Congress ACFE Indonesia Chapter BARa Executive Sharing 2010 - "The Impact of Basel III, Reserve Requirement & Loan to Deposit Ratio Regulation to Bank Risk Appetite & Stress Testing Strategy"
Pradjoto	BARA Senior Management Risk Summit 2010 "Leadership for Sustainable Risk Management Framework"



### Recommendations of the Board of Commissioners

To achieve a sustainable and better performance, and the targets of the Bank, the Board of the Commissioners recommends as follows:

1. That competencies be continuously improved, including the hiring of specialists from relevant industries and sectors, such as the oil and gas, coal mining, cement industry, and expressway projects.
2. That risk control be maintained and expanded to subsidiaries.
3. That transaction security be safeguarded as regards electronic channels, particularly ATMs, through the conducting of a special audit.
4. That awareness within the organization be continually heightened as regards the need to safeguard the security of transactions; this may be done through the bestowing of awards or incentives.
5. That the readiness of the information technology system be continuously safeguarded.
6. That continuous and comprehensive risk control be undertaken so as to avoid any unwelcome surprises in the future.

## C. COMMITTEES UNDER THE BOARD OF COMMISSIONERS

### AUDIT COMMITTEE

#### The goal of the Audit Committee

The formation of the Audit Committee is based upon Decrees from the Minister of State-Owned Enterprises No. 117/MMBU/2002 and the Chairman of Bapepam No. KEP-29/PM/2004, and Bank Indonesia Regulation No. 8/4/PBI/2006 as amended by Bank Indonesia Regulation No. 8/14/PBI /2006 on the implementation of good corporate governance in the banking sector, with the objective of assisting and facilitating the Commissioners' activities and supervisory functions with respect to financial information, internal control systems, the effectiveness of internal and external audit procedures, the effectiveness of risk management implementation, and compliance with relevant laws and regulations.

#### Methodology of the Audit Committee:

- a. Reviewing reports received directly from units and or indirectly through Commissioners.
- b. Reviewing reports on internal and external audit results.
- c. Conducting meetings and discussions with line units, and internal and external auditors.

# GOOD CORPORATE GOVERNANCE

## Structure and Membership of the Audit Committee

Based on Board of Commissioners' Resolution No. 004/KEP.KOM/2010, dated 6 October 2010, the membership of the Bank Mandiri Audit Committee is as follows:

### STRUCTURE AND MEMBERSHIP OF THE AUDIT COMMITTEE

Chair (Independent Commissioners)	Gunarni Soeworo
Member (Commissioners)	Mahmuddin Yasin
Member (Independent Commissioners)	Krisna Wijaya
Member (Non - Commissioners)	Zulkifli Djaelani
Member (Non - Commissioners)	Imam Sukarno

## Duties and Responsibilities of the Audit Committee

The Audit Committee's duties and responsibilities are to deliver opinions to the Board of Commissioners in relation to the reports that are submitted by Directors and to identify concerns that require the attention of the Board of Commissioners by:

1. Reviewing all financial information presented by management.
2. Reviewing the effectiveness of internal controls of the Bank.
3. Reviewing the effectiveness and audit reports of the Internal Audit Unit.
4. Reviewing the:
  - a. Independence and objectivity of public accounting firms bidding to be appointed as the Bank's auditor.

- b. Scope of the audit and fees proposed by the selected public accounting firm.

- c. Audit progress and audit report of the selected public accounting firm.

5. Reviewing the Bank's compliance with relevant laws and regulations.

6. Reviewing all potential risks and reporting them.

In 2010, the Audit Committee completed the following tasks:

1. Conducted meetings with the Accounting Group to discuss the selection of a Public Accountant's Office to audit Bank Mandiri's 2009 Financial Statements.
2. Conducted meetings with the Procurement & Fixed Asset Group for the purpose of discussing:
  - a. Procurement Management System.
  - b. The implementation of the Purchasing Efficiency and Effectiveness Enhancement Project (PEEEP).
3. Conducted meetings with Public Accountant's Office Tanudiredja, Wibisana & Rekan - Price WaterhouseCoopers (KAP TWR -PWC) to discuss the following matters:
  - a. Updates on Audit progress for the 2009 Financial Reports, as well as the findings.
  - b. Final audit on the 2009 Financial Reports, the management letter and reports on compliance with laws and investigation result in regards to the needs for internal controls and compliance.
  - c. Plans and scope for the Audit on Bank Mandiri's 2010 Financial Report.
  - d. Audit Progress on Bank Mandiri's 2010 Financial Report and early findings that require attention.
4. Conducted meetings with the Internal Audit Unit (SKAI) to discuss:

- a. Significant findings and fraud cases.
  - b. Latest developments on settlement of legal cases and mitigation
  - c. Follow-up on audits by Bank Indonesia and State Audit Board (BPK).
5. Conducted meeting with the IT Operations Group to discuss:
- a. Readiness and reliability of the Disaster Recovery Center (DRC) in Cikarang, Bekasi
  - b. DRC facilities and infrastructure developments in Balikpapan, East Kalimantan.
6. Conducted meetings with Information Technology (IT) Planning, Architecture & Business Continuity Planning Group to discuss Bank Mandiri's Business Continuity Plan.
7. Conducted meeting with the directorate Compliance & Human Capital and the directorate Risk Management along with Risk Monitoring Committee and Good Corporate Governance to, which reviewed the following matters, amongst others:
- a. Bank Indonesia Regulation concerning certification of compliance risk management for all levels of positions adopted in the provision
  - b. The development of the implementation of SFAS No. 50 and 55 (revised 2006)
  - c. The development of the implementation of Basel II and Basel III
  - d. Bank Mandiri Equity Policy
  - e. The establishment of Bank Mandiri Pension Funds
8. Conducted meeting with the Special Asset Management Group to discuss:
- a. Supervision and Settlement of Non-Performing Loans
  - b. Supervision and Settlement of Abandoned Property and Taken Over Collateral (AYDA).
9. Conducted meeting with the Learning Center Group to discuss realization of the Education and Training Programs in 2010 and plans for education & training programs in 2011.

#### FREQUENCY OF AUDIT COMMITTEE MEETINGS AND ATTENDANCE LEVELS

Name	Meeting	Present	Absent	% Present
Gunarni Soeworo	34	34	0	100 %
Mahmuddin Yasin 1)	20	11	9	55 %
Krisna Wijaya 2)	10	6	4	60 %
Soedarjono 3)	14	14	0	100 %
Zulkifli Djaelani	34	34	0	100 %
Imam Soekarno	34	33	1	97 %

#### Notes:

- 1) Member of Audit Committee since 26 May 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 3) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010

A Committee meeting is validly convened if attended by at least 51% of the total members, including one commissioner and one independent party. A meeting's decisions are taken based upon consensus, but where there is no consensus, the meeting's decisions are taken based on majority vote.

# GOOD CORPORATE GOVERNANCE

## RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

With regard to changes in the composition of membership of the Board of Commissioners based on the Decree of the Annual General Meeting of Shareholders of PT Bank Mandiri (Persero) Tbk. held on the 17th of May 2010 and in line with the letter of the Board of Commissioners No. COM/047/2010 of the 2nd of June 2010, the management and operations of the Risk Monitoring Committee were combined with the GCG committee to become the Risk Monitoring and GCG committee.

### STRUCTURE AND MEMBERSHIP OF THE RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

Chairperson (Independent Commissioners)	Pradjoto
Member (Independent Commissioners)	Edwin Gerungan
Member (Commissioners)	Muchayat
Member (Commissioners)	Cahyana Ahmadjayadi
Member (Independent Commissioners)	Krisna Wijaya
Member (Non - Commissioners)	Tama Widjaja
Secretary (ex-officio) - Non Voting Member	Group Head Market & Operational Risk

### Duties and Responsibilities of the Risk Monitoring and Good Corporate Governance Committee

1. Provide input to the Board of Commissioners for composing and improving risk management policies pertaining to risk control in the fields of asset & liability management, liquidity, lending, operations as well as implement Good Corporate Governance prior to approval from the Board of Commissioners
2. Hold discussions with the Board of Directors or work units associated with risk management issues that need to be or are being discussed.
3. Ensure the application of risk management and good corporate governance policies in all Bank Mandiri activities.
4. Review internal policies and regulations related to risk management and good corporate governance formulated by the Board of Directors.
5. Ensure all important risks in new Bank Mandiri products have been taken into consideration. Also take into consideration the impact of any changes or significant incidents originating from either inside or outside Bank Mandiri.
6. Follow and study the decisions of the Risk & Capital Committee.
7. Hold quarterly discussions about Bank Mandiri's risk profile report on both an individual and consolidated basis with the company's subsidiaries.
8. Provide feedback to the Board of Commissioners on matters that need attention and which should be discussed with the Board of Directors, so that the Board of Directors follows up on evaluations of risk management conducted by the Committee.
9. Be proactive in organizing meetings with the Board of Directors in order to anticipate the emergence of risks, especially in the case of an important incident or external regulation that affects the business of Bank Mandiri.
10. Conduct evaluations of the development of changes, being made by Bank Mandiri, in organizational structure to one level below the Board of Directors.
11. Monitor the existence of negative information pertaining to Bank Mandiri customers that could result in increased credit risk.

In connection with its duties and responsibilities and in order to build a culture of compliance with regulations, the Risk

Monitoring and GCG Committee held meetings with parties considered relevant in risk issues. These issues included the following:

1. The application of SFAS 50 & 55 as well as coordination with Bank Indonesia so that they could be implemented in accordance with the predetermined schedule.
2. Monitoring operational risks by developing a data base along with a program for its improvement.
3. The Committee was always in communication with the Association of National Private Banks (Perbanas) or with risk management associations to conduct comprehensive studies related to the costs and benefits of implementing the Basel II and Basel III accords in Indonesia.

The Risk Monitoring and Good Corporate Governance Committee also worked together with the Audit Committee in holding joint meetings with related parties, which reviewed the following matters, amongst others:

1. Reviews of the Bank's operational policies in order to prevent/minimize the occurrence of fraud.
2. Reviews of the application of Basel II and Basel III.
3. Bank liquidity conditions both in Rupiah and US dollars.
4. Approved proposals for Minimum Capital Adequacy Requirements.
5. Developments in Bank Mandiri's most recent legal cases.
6. conduct a review periodically the implementation of GCG in both the systems that support performance management and transparency in financial reporting and employee self-reliance and work ethic.
7. Monitoring socialization GCG principles into all branches and units of work.
8. Assessing the implementation of GCG in cooperation with independent rating agencies that performed periodically.

#### FREQUENCY OF MEETINGS OF THE RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE AND ATTENDANCE LEVELS

Name	Meeting	Present	Absent	% Present
Edwin Gerungan	13	9	4	69 %
Muchayat	13	7	6	54 %
Cahyana Ahmadjayadi <sup>1)</sup>	9	6	3	67 %
Pradjoto	13	10	3	77 %
Krisna Wijaya <sup>2)</sup>	7	6	1	86 %
Soedarjono <sup>3)</sup>	4	4	0	100 %
Tama Widjaja	13	13	0	100 %

Notes:

- 1) Effective since the close of the General Shareholders Meeting of the 17th of May 2010
- 2) Effective until the close of the General Shareholders Meeting of the 17th of May 2010
- 3) Effective since the close of the Extraordinary General Shareholders Meeting of the 5th of July 2010

Notes:

A meeting is considered legitimate and can take decisions if attended by two-thirds of the committee members and by the committee Chairperson. In the event that the committee Chairperson is unable to attend for any reason, while the problems to be discussed are very urgent, the Chairperson may designate one other member to chair the meeting. Decisions taken in the meeting are valid if approved by more than half of the members present

# GOOD CORPORATE GOVERNANCE

## REMUNERATION AND NOMINATION COMMITTEE

The Remuneration and Nomination Committee was formed to support the Board of Commissioners in executing the duties related to assessing the qualifications of Board candidates and the nomination process, including determining remuneration for the members of the Board of Commissioners and Board of Directors, and Company Executives.

### STRUCTURE AND MEMBERSHIP OF THE REMUNERATION AND NOMINATION COMMITTEE

Chairperson (Independent Commissioners)	Edwin Gerungan
Member (Commissioners)	Muchayat
Member (Independent Commissioners)	Gunarni Soeworo
Member (Commissioners)	Mahmuddin Yasin
Member (Independent Commissioners)	Pradjoto
Member (Commissioners)	Cahyana Ahmadjayadi
Member (Independent Commissioners)	Krisna Wijaya
Secretary (ex-officio) - Non Voting Member	Group Head Human Capital Strategy & Policy

### Duties and responsibilities of the Remuneration and Nomination Committee

- To develop the concepts and analyses related to the functions of the Remuneration and Nomination Committee.
- To assist the Board of Commissioners in providing recommendations on the number of members of the Board of Commissioners and Board of Directors.
- To assist the Board of Commissioners in the determination of Policies on Human Resources.
- To recommend organizational re-structuring to one level below the Board of Directors.
- To assist the Board of Commissioners to identify and assess potential candidates to one level below the Board of Directors on a quarterly basis as well as each time such changes are made.
- To assist the Board of Commissioners in providing recommendations on options for Directors and employees, as well as the supervision and implementation of any such options program.
- To provide a database of candidates for the Board of Directors and Board of Commissioners.
- To evaluate the remuneration policy and provide recommendations to the Board of Commissioners on:
  - Policy for the remuneration of the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders.
  - Remuneration policy for Executive Officers and employees to be submitted to the Board of Directors.
- To prepare and provide recommendations on the selection system and procedures and / or replacement of members of the Board of Commissioners and Board of Directors to the Board of Commissioners and to be submitted to the General Meeting of Shareholders.
- To compile and provide recommendations on prospective members of the Board of Commissioners and / or the Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
- To provide recommendations on the independent parties who will become members of the Audit Committee and Risk Monitoring Committee.

In 2010, the Remuneration and Nomination Committee conducted a number of studies, including the following:

1. On the performance evaluation system and a review of the facilities and allowances of the members of the Board of Commissioners and Board of Directors.
2. Improvements to the salaries/honorariums of the members of the Board of Commissioners and Board of Directors for submission to the General Meeting of Shareholders

#### FREQUENCY OF MEETINGS OF THE REMUNERATION AND NOMINATION COMMITTEE AND ATTENDANCE LEVELS

Name	Meeting	Present	Absent	% Present
Edwin Gerungan	3	3	0	100 %
Muchayat	3	3	0	100 %
Mahmuddin Yasin	3	3	0	100 %
Cahyana Ahmadjayadi <sup>1)</sup>	1	1	0	100 %
Gunarni Soeworo	3	3	0	100 %
Pradjoto	3	3	0	100 %
Krisna Wijaya <sup>2)</sup>	1	1	0	100 %
Soedarjono <sup>3)</sup>	2	2	0	100 %

Notes:

- 1) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010;
- 2) Effective since close of Annual General Meeting of Shareholders held on 17 May 2010;
- 3) Effective since close of Extraordinary General Meeting of Shareholders held on 5 July 2010

Meetings of the Remuneration and Nomination Committee can only be held if attended by at least 51% of the members, including 1 Independent Commissioner and the Head of the Human Capital Group Head. The decisions of the Remuneration and Nomination Committee are based on consensus, or, when a consensus is lacking, majority vote.

# GOOD CORPORATE GOVERNANCE

## DETERMINATION OF DIRECTORS SALARIES AND INDICATORS OF DIRECTORS' PERFORMANCE

The determination of remuneration for the members of the Board of Directors is the responsibility of the General Meeting of Shareholders, with the salary of each director being determined based on his or her performance and contribution having regard to the views of the President Director.

COMMITTEE UNDER THE BOARD OF COMMISSIONERS			
AUDIT COMMITTEE	Chairman	Gunarni Soeworo	Independent Commissioner
	Members	Mahmuddin Yasin	Commissioner
		Krisna Wijaya	Independent Commissioner
		Zulkifli Djaelani	Independent non-Commissioner
		Imam Sukarno	Independent non-Commissioner
RISK MONITORING COMMITTEE AND GCG	Chairman	Pradjoto	Independent Commissioner
	Members	Edwin Gerungan	Independent Commissioner
		Muchayat	Commissioner
		Cahyana Ahmadjayadi	Commissioner
		Krisna Wijaya	Independent Commissioner
		Tama Widjaja	Independent non-Commissioner
		Group Head Market & Operational Risk	Secretary ex-officio Non Voting Member
REMUNERATION AND NOMINATION COMMITTEE	Chairman	Edwin Gerungan	Independent Commissioner
	Members	Muchayat	Commissioner
		Gunarni Soeworo	Independent Commissioner
		Mahmuddin Yasin	Commissioner
		Pradjoto	Independent Commissioner
		Cahyana Ahmadjayadi	Commissioner
		Krisna Wijaya	Independent Commissioner
		Group Head Human Capital Strategy & policy	Sekretary ex-officio Non Voting Member



## D. BOARD OF DIRECTORS

The Board of Directors is the organ of the Bank that is authorized and responsible for the management of the Bank in the interests of the Shareholders, and in accordance with the vision and mission of the Bank, and to represent the Bank in or out of court, in accordance with the Articles of Association.

### MEMBERSHIP OF THE BOARD OF DIRECTORS AT THE TIME OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS HELD ON 17 MAY 2010

Agus Martowardojo <sup>1)</sup>	President Director
I Wayan Agus Mertayasa <sup>2)</sup>	Deputy President Director
Zulkifli Zaini	Managing Director Commercial Banking
Sasmita <sup>2)</sup>	Managing Director Technology & Operations
Abdul Rachman	Managing Director Special Asset Management
Sentot A. Sentausa	Managing Director Risk Management
Bambang Setiawan <sup>2)</sup>	Managing Director Corporate Secretary, Legal & Customer Care
Riswinandi	Managing Director Corporate Banking
Thomas Arifin	Managing Director Treasury & International Banking
Budi G. Sadikin	Managing Director Micro & Retail Banking
Ogi Prastomiyono	Managing Director Compliance & Human Capital

Directors are also Supported by the following EVP Coordinators:

### DIRECTORS ARE ALSO SUPPORTED BY THE FOLLOWING EVP COORDINATORS

Pahala N. Mansury	EVP Coordinator Finance & Strategy
Haryanto T. Budiman	EVP Coordinator Change Management Office
Mansyur S. Nasution	EVP Coordinator Consumer Finance
Riyani T. Bondan	EVP Coordinator Internal Audit

#### Notes

- 1) Effective since resignation upon appointment as Minister of Finance on 20 May 2010.  
 2) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010

# GOOD CORPORATE GOVERNANCE

## MEMBERSHIP OF BOARD OF DIRECTORS FOLLOWING EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS HELD ON 5 JULY 2010

Zulkifli Zaini <sup>1)</sup>	President Director
Riswinandi <sup>2)</sup>	Deputy President Director
Abdul Rachman	Managing Director Institutional Banking
Sentot A. Sentausa	Managing Director Risk Management
Thomas Arifin	Managing Director Treasury, Financial Institution & Special Asset Management
Budi G. Sadikin	Managing Director Micro & Retail Banking
Ogi Prastomiyono	Managing Director Compliance & Human Capital
Pahala N. Mansury <sup>3)</sup>	Managing Director Finance & Strategy
Sunarso <sup>3)</sup>	Managing Director Commercial & Business Banking
Fransisca N. Mok <sup>3)</sup>	Managing Director Corporate Banking
Kresno Sediarsi <sup>4)</sup>	Managing Director Technology & Operations

### Notes:

- 1) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 2) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 3) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010
- 4) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 4 October 2010

Directors are also Supported by the following EVP Coordinators:

## DIRECTORS ARE ALSO SUPPORTED BY THE FOLLOWING EVP COORDINATORS

Haryanto T. Budiman	EVP Coordinator Change Management Office
Mansyur S. Nasution	EVP Coordinator Consumer Finance
Riyani T. Bondan	EVP Coordinator Internal Audit

## DUTIES AND RESPONSIBLE OF DIRECTORS

**I. President Director**

1. To coordinate the management of Company as stipulated in the Articles of Association and AGM resolutions having regard to the provisions of the laws and regulations in effect.
2. To direct and supervise the various Directorates, in coordination with Deputy President Director, in executing their respective duties, in line with the Bank's long term strategy of the Company.
3. To direct necessary process improvements to overcome market challenges by encouraging business units to promote more dynamic and competitive products and services, based on comprehensive studies from the Risk Unit.
4. To promote the company image, both nationwide and internationally, and engage in developing healthy relationships with correspondent banks, investment banks, financial institutions, customers and the domestic and international monetary authorities.
5. To act for an behalf of the Board of Directors and to represent the Company, and for particular actions, at his own liability, to appoint one or more persons to act as his representative or attorney, and to provide him or them with the necessary authority based upon a power of attorney.
6. To coordinate with the Director of Regional Office Development in providing guidance to Regional Offices and CEOs so that they can achieve their market share targets and increase business volume (funds and loans)..

**II. Deputy President Director**

1. Policy and Strategy
  - a. To assist the President Director in guiding and directing policy and strategy, and updating and socializing policies under his/her coordination.
  - b. To assist the President Director in guiding and directing the preparation of short, medium and long term business and action plans consistent with Company policy.
2. Operations
  - a. To ensure the coordination of the duties and activities related to the directorates that are directly under the supervision of the Deputy President Director, namely, the Directorates of Corporate Banking, Commercial & Business Banking, Micro & Retail Banking, and Consumer Finance, and to supervise Regional Office I Medan to ensure smooth, effective and efficient operations, and good coordination,
  - b. To assist the President Director in directing and supervising the directorates and subordinate Groups that are functionally under the supervision of the Deputy President Director in the execution of their respective duties so as to ensure they are in line with the long term company strategy.
  - c. To assist the President Director in directing necessary process improvements to overcome market challenges by encouraging business units to promote more dynamic and competitive products and services.
  - d. To assist the President Director in promoting the company image, both nationwide and internationally, and engage in developing healthy relationship with correspondent banks, investment banks, financial institutions, customers and domestic and international monetary authorities.
  - e. Shall be entitled and authorized for and on behalf of the Board of Directors and to represent the Company when the President Director is absent or prevented from attending due to any reason whatsoever, which impediment need not be evidenced to third parties.
  - f. To support the roles of the Regional CEOs through proper coordination for the purpose of forging alliances with other strategic business units.

# GOOD CORPORATE GOVERNANCE

## III. Institutional Banking Director

### 1. Policy and Strategy

- a. To guide and direct the formulation and implementation of policies and strategies, and to socialize policies in the Institutional Banking field.
- b. To guide and direct the preparation of short, medium and long term business and action plans for the Directorate of Institutional Banking in line with Company policy.
- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their market share targets.
- d. Supporting the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their business volume (funds and lending) targets.

### 2. Operations

- a. To lead and coordinate the implementation of policies and strategies in connection with Institutional Banking operations over the short term, medium term and long term.
- b. To lead, direct and supervise his subordinate groups and subsidiaries (if any) for which he is responsible in the performance of their duties in their respective fields so as to ensure they are in line with company policy, and to address market competition in the Institutional Banking sector.
- c. To lead and guide the change processes necessary to meet market challenges in the Institutional Banking sector.
- d. To lead, guide and coordinate the development and marketing of top-class Institutional Banking products, and to ensure that such products are competitive.

- e. To aggressively lead and coordinate the arrangement of Institutional Banking products having regard to Company policy and prudential principles.

- f. To effectively lead and coordinate the promotion of Institutional Banking products based on market research and customer segmentation.

- g. To promote relations with customers through on-the-spot visits and the regular monitoring of customer projects.

- h. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

### 3. Human Resources

To lead and guide human resources policies in the Institutional Banking sector, including proposing recruitments, promotions, transfers, and training, in coordination with the Director for Compliance and Human Capital.

## IV. Risk Management Director

### 1. Policy and Strategy

- a. To guide and direct Risk Management policy and strategy, and further to update and socialize such policies.

- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with the Company policy.

- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their market share targets.

- d. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their business volume targets.

## 2. Operations

- a. To coordinate the formulation of policies with regard to Risk Management.
- b. To continually direct and supervise subordinate Groups in executing their respective duties, in line with the long-term Company strategy.
- c. To develop the Risk Management organization to ensure the Company maintains reliable policies, procedures and methods in applying risk management.
- d. To continuously monitor compliance and hierarchical supervision in all Risk Management units.
- e. To direct necessary improvement to overcome competitive challenges by encouraging business units to promote more dynamic and competitive products and services.
- f. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

## 3. Human Resources

To lead and guide human resources policies in the Risk Management sector, including proposing recruitments, promotions, transfers, and training, in coordination with the Director for Compliance and Human Capital.

## V. Treasury, FI & Special Asset Management Director

### 1. Policy and Strategy

- a. To guide and direct ;policy and strategy, and to further update and socialize such policies in respect of Treasury, Financial Institution, Special Asset Management, and Procurement & Fixed Asset operations, and Bank Mandiri Cayman Islands (Overseas Branch) Limited (subsidiary).
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.

- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their market share targets.
- d. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their business volume targets.

### 2. Operations

- a. To guide and coordinate the formulation of comprehensive policies in respect of Treasury, Financial Institution, Special Asset Management, and Procurement & Fixed Asset operations, and Bank Mandiri Cayman Islands (Overseas Branch) Limited (subsidiary)for the short, medium and long term.
- b. To continually direct and supervise subordinate Groups and Overseas Branches in executing their respective duties in line with long-term Company strategy and market challenges in respect of Treasury, Financial Institution, Special Asset Management, and Procurement & Fixed Asset operations, and Bank Mandiri Cayman Islands (Overseas Branch) Limited (subsidiary).
- c. To guide and direct necessary improvements to address competitive challenges in respect of Treasury, Financial Institution, Special Asset Management, and Procurement & Fixed Asset operations, and Bank Mandiri Cayman Islands (Overseas Branch) Limited (subsidiary).
- d. To guide procurement, maintenance, warehousing and archiving, service and facilities operations so as to ensure they are effective and efficient, and to further ensure that company dct2 are keep safely and can be retrieved quickly and efficiently.
- e. To guide, direct and coordinate development and promotion of Treasury, Financial Institution and Special Asset Management products and to ensure the quality and competitiveness of such products.

# GOOD CORPORATE GOVERNANCE

- f. To guide and coordinate Treasury, Financial Institution and Special Asset Management activities aggressively in accordance with Company policy and prudential principles.
- g. To guide and coordinate the effective promotion of Treasury, Financial Institution and Special Asset Management products in accordance with market research and customer segmentation.
- h. To guide and direct front-liners in executing standard operating procedures (SOP ) for Treasury, Financial Institution and Special Asset Management
- i. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.
- j. To lead and coordinate efforts to resolve non-performing loans through restructuring and recovery, whether internally or in collaboration with a third party in accordance with company policy.
- k. To coordinate the preparation of recommendations for the writing of non-performing loans in a timely manner.
- l. To coordinate the management and collection of off-balance sheet loans
- m. To prioritize the interests of the Company in its relations with third parties (Bank Indonesia, BPK, Ministry of Finance, Ministry of State Enterprises).
- n. To coordinate the transfer of non-performing loans from the Business Unit to the Recovery Unit, and the return of non-performing loans from the Recovery Unit to the relevant unit in a timely and efficient manner.
- o. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

## 3. Human Resources

To lead and guide human resources policies in the Treasury, Financial Institution and Special Asset Management sector, including proposing recruitments, promotions, transfers, and training, in coordination with the Director for Compliance and Human Capital.

## VI. Micro & Retail Banking Director

### 1. Policy and Strategy

- a. To guide and direct Micro & Retail Banking policy and strategy, and further to update and socialize such policies and act as an adviser to PT AXA Mandiri Financial Services, PT Bank Sinar Harapan Bali and Mandiri International Remittance (Company subsidiaries) and PT Mandiri Manajemen Investasi (a subsidiary of PT Mandiri Sekuritas).
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. To support the all Regional Office CEOs so that they can achieve their market share and business volume (funds and loan) targets in all Bank Mandiri regions.

### 2. Operations

- a. To guide and coordinate the formulation of comprehensive policies with regard to Micro & Retail Banking for the short, medium and long term.
- b. To continually direct and supervise subordinate Groups and Overseas Offices in executing their respective duties in line with Company policy and competitive challenges in the Micro & Retail Banking sector.
- c. To guide and direct necessary improvements to overcome market challenges in Micro & Retail Banking.

- d. To guide, direct and coordinate the development and promotion of Micro & Retail Banking products and to ensure the high quality and competitiveness of such products.
- e. To guide and coordinate Micro & Retail Banking activities aggressively in accordance with Company policy and prudential principles.
- f. To guide and coordinate the effective advertising and promotion of Micro & Retail Banking products in accordance with market research and customer segmentation.
- g. To guide and direct front-liners in executing standard operating procedures (SOP) of Micro & Retail Banking.
- h. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

### 3. Human Resources

To lead and guide human resources policies in the Micro & Retail Banking sector, including proposing recruitments, promotions, transfers, and training, in coordination with the Director for Compliance and Human Capital.

## VII. Compliance & Human Capital Director

### 1. Policy and Strategy

- a. To guide and direct Compliance & Human Capital policy and strategy, and further to update and socialize such policies.
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. To direct the planning of short and long term human

resources strategies in line with bank strategies and to improve human capital system policies so as to upgrade competencies and productivity.

- d. To encourage the formulation of effective human resources development strategies through the effective implementation of competency-based employee development system.
- e. To supervise the administration of the Bank Mandiri Pension Fund and Health Foundation.
- f. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their market share targets.
- g. To support the Director of Micro & Retail Banking in guiding and directing the Regional Offices so that they can achieve their business volume targets.

### 2. Operations

- a. To coordinate and direct the implementation of good corporate governance.
- b. To take necessary action to ensure that the Bank has complied with all applicable laws and regulations.
- c. To monitor and maintain Bank activity in order to not stray from applicable regulations.
- d. To monitor and maintain the compliance of the Bank to every agreement and commitment with external parties.
- e. To guide and coordinate comprehensive policies for Compliance & Human Capital operations in the short, medium and long terms
- f. To coordinate and direct the issuance of policies, manuals, SOP s and decisions made by the Bank to comply with laws and regulations and prudential principles as well as industry best practice.

# GOOD CORPORATE GOVERNANCE

- g. To guide and direct a comprehensive policy and strategy in implementing recruitment systems, placements, transfers, upgrading of employees for short-, middle- and long-terms.
- h. To ensure the availability of effective organizational structures and job grading, include the calibration of job grading to ensure consistency as between the SBUs.
- i. To direct and coordinate productive industrial relations between the bank and employees on both an individual and line unit basis.
- j. To direct and coordinate the implementation of the incentive, benefits and compensation system so as to ensure its proper functioning in line with the bank's reward philosophy, strategies and capabilities.
- k. To direct and coordinate the implementation of the training system in line with the needs of the bank.
- l. To direct and coordinate the implementation and evaluation of corporate culture so that it will always support the achievement of the bank's objectives.
- m. To direct and coordinate the implementation of company service standards, and behavioral and cultural values in line with the Company's transformation program.
- n. To direct, coordinate and monitor the handling of legal problems of a complex or bankwide nature through the provision of legal advice to line units and management, and optimizing the role of legal officer.
- o. To direct, coordinate and monitor the effectiveness of legal action through the handling of cases in an integrated manner based on clear targets.
- p. To coordinate the work of the Directorate of Compliance and Human Capital.
- q. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

## 3. Human Resources

- a. To lead and guide human resources policies in the Directorate of Compliance & Human Capital, including proposing recruitments, promotions, transfers, and training.
- b. To ensure the effective and responsive implementation of line unit functions, and the development of a cutting edge, integrated and practical human capital information system for all line units.
- c. To monitor employee relations in the context of creating harmonious industrial relations.
- d. To monitor the conveyance and implementation of bank policies of a strategic nature in the human resources sector to all employees.

## VIII. Finance & Strategy Director

### 1. Policy and Strategy

- a. To guide and Finance & Strategy policy and strategy, and further to update and socialize such policies.
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their market share targets.
- d. Supporting the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their business volume (funds and lending) targets.

### 2. Operations

- a. To comprehensively guide and direct business strategy, goals and short, medium and short, medium and long term financial targets.



- b. To guide and coordinate the function of Investor Relations in communicating Company financials to investors in an effective, efficient, transparent, accountable and timely manner and to improve the quality of the Bank's Annual Report.
- c. To guide and direct the activity of accounting and reporting, and to have in place financial information system with acceptable controls, policies and procedures to produce timely, complete, consistent, reliable and measurable financial and MIS information.
- d. To direct and coordinate the formulation of company communication strategies in the widest sense of the term as part of the effort to defend and maintain the reputation of the company as a public corporation.
- e. To lead, coordinate, guide and monitor the undertaking of corporate actions, and access to information having regard to the prevailing regulations and the internal operations of the Company, including but not limited to the implementation of the activities set out in the Calendar of Events, as well as other activities in the form of internal Company meetings.
- f. To lead and direct the formulation and implementation of policies and strategies, and the updating and socialization of policies in the Finance & Strategy fields.
- g. To lead and direct the designing of a performance management system that is reliable, measurable, comprehensive, and consistent, and to monitor and evaluate its implementation in a timely and accurate manner.
- h. To lead, coordinate, direct and monitor the preparation of policy, manuals, and standard operating procedures by each line unit in accordance with best industry practice and the provisions of the laws and regulations in effect, and prudential principles.
- i. To coordinate and direct the Partnership and Community Development Program in accordance with

the prevailing regulations, and the policies adopted by the General Meeting of Shareholders.

- j. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

### 3. Human Resources

To lead and guide human resources policies in the Finance & Strategy Directorate, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## IX. Corporate Banking Director

### 1. Policy and Strategy

- a. To guide and direct Corporate Banking policy and strategy, and further to update and socialize such policies and act as an adviser to Bank Mandiri Hongkong (Overseas Office), Bank Mandiri Singapore (Overseas Office), Bank Mandiri Shanghai (Overseas Office) PT Mandiri Sekuritas (subsidiary), Bank Mandiri Europe Limited/BMEL (Subsidiary).
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their market share targets.
- d. Supporting the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their business volume (funds and lending) targets.

### 2. Operations

- a. To guide and coordinate the formulation of comprehensive policies with regard to Corporate Banking for the short, medium and long term.

# GOOD CORPORATE GOVERNANCE

- b. To direct and supervise subordinate Groups and Overseas Offices in executing their respective duties, in line with the long term Company strategy and addressing the exigencies of the competitive corporate banking market.
- c. To guide and direct necessary improvements to overcome market challenges in the corporate banking sector.
- d. To guide, direct and coordinate the development and promotion of Corporate Banking products and to ensure the high quality and competitiveness of such products.
- e. To guide and coordinate Corporate Banking activities aggressively in accordance with Company policy and prudential principles.
- f. To guide and coordinate the effective promotion of Corporate Banking products in accordance with market research and customer segmentation.
- g. To maintain customer relations by periodically paying on-the-spot visits and monitoring customer projects.
- h. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

## 3. Human Resources

To lead and guide human resources policies in the Corporate Banking sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## X. Commercial Banking Director

### 1. Policy and Strategy

- a. To guide and direct commercial banking policy and strategy, and further to update and socialize such policies, and to act as an adviser to PT. Bank Syariah Mandiri.

- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. To support the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their market share targets.
- d. Supporting the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their business volume (funds and lending) targets.

### 2. Operations

- a. To guide and coordinate the formulation of comprehensive policies with regard to Commercial & Business Banking for the short, medium and long term.
- b. To guide, direct and coordinate all functions of the Jakarta Commercial Sales Group in developing and promoting products and alliances to be more marketable and profitable.
- c. To guide, direct and coordinate all functions of the Regional Commercial Sales 1 Group and Regional Commercial Sales 2 Group in developing and promoting products and alliances to be more marketable and profitable.
- d. To guide, direct and coordinate all functions of Business Banking I and II Groups in developing and promoting products and alliances to be more marketable and profitable.
- e. To direct and coordinate all functions of the Wholesale Product Management Group in developing products to create competitive products and policies.
- f. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

### 3. Human Resources

To lead and guide human resources policies in the Commercial & Business Banking sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## XI. Technology & Operations Director

### 1. Policy and Strategy

- a. To guide and direct Technology & Operations policy and strategy, and further to update and socialize such policies.
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.
- c. Leading and guiding the formulation and implementation of service policies and strategies in the context of maintaining customer trust.
- d. To support the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their market share targets.
- e. Supporting the Director of Micro & Retail Banking in guiding and directing the Regional CEOs so that they may achieve their business volume (funds and lending) targets.

### 2. Operations

- a. To guide and coordinate the formulation of comprehensive policies with regard to Commercial & Business Banking for the short, medium and long term.
- b. To continually direct and supervise subordinate Groups in executing their respective duties, in line with the long term Company and Technology & Operations strategy.

- c. To develop Information Technology as a business partner of all units within the organization and ensure that the Company has the most appropriate technology solutions for both the current situation and for the future needs of the business through effective and efficient planning, with continuous development, implementation and support.

- d. To coordinate and direct the preparation of Company service strategies, consolidation of communications and programs for improving the quality of customer service.
- e. To coordinate and direct the optimization of customer data use to support the Company's business.
- f. To coordinate and direct the preparation of and management of response procedures for complaints and customer disputes.
- g. To be personally liable for any errors or negligence in the performance of his duties in the interests of the Company and the Company's business.
- h. To support the role of the Regional CEOs through coordination so as to promote alliances with other Strategic Business Units.

### 3. Human Resources

To lead and guide human resources policies in the Technology & Operations sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## XII. Executive Vice President - Coordinator Change Management Office

### 1. Policy and Strategy.

- a. To guide and direct Change Management Office policy and strategy, and to update and socialize such policies and strategies.

# GOOD CORPORATE GOVERNANCE

- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.

## 2. Operations.

- a. To guide and direct the evaluation of candidates for the positions of legal, financial and valuation specialist.
- b. To guide and direct the implementation of SBU reorganization within directorates or other units of Bank Mandiri.
- c. To coordinate the implementation of SBU reorganization with management consultants.
- d. To make recommendations concerning the implications of SB U reorganization for Human Resources policy and the necessary workforce realignments.
- e. To monitor and direct the Strategic Aalliance, Corporate Culture and Branding programs so as to ensure their implementation in a timely and efficient manner that produces optimum benefit.
- f. To guide the conducting of feasibility studies and project briefs (including profitability analyses) on potential inter-business unit strategic alliances.
- g. To guide and coordinate strategic initiatives in terms of timing, cost and benefit in accordance with project charters.
- h. To guide initiatives related to inorganic growth (mergers & acquisitions).

## 3. Human Resources.

To lead and guide human resources policies in the Technology & Operations sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## XIII. Executive Vice President – Coordinator Consumer Finance

### 1. Policy and Strategy.

- a. To guide and direct Consumer Finance policy and strategy, and further to update and socialize such policies.
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.

### 2. Operations.

- a. To guide and coordinate the formulation of comprehensive policies with regard to Consumer Finance for the short, medium and long term.
- b. To continually direct and supervise subordinate Groups and Company subsidiaries for which he is responsible in executing their respective duties, in line with the long term Company strategy, and to address the competitive environment for Consumer Finance.
- c. To guide and direct necessary improvements to overcome competitive challenges in Consumer Finance.
- d. To guide, direct and coordinate development and promotion of Consumer Finance products and to ensure the high quality and competitiveness of such products.
- e. To guide and coordinate Consumer Finance operations aggressively in accordance with Company policy and prudential principles.
- f. To guide and coordinate the effective advertising and promotion of Consumer Finance products in accordance with market research and customer segmentation.
- g. To guide and direct front-liners in executing the standard operating procedures (SOP ) of Consumer Finance.

### 3. Human Resources.

To lead and guide human resources policies in the Consumer Finance sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

## XIV. Executive Vice President – Coordinator Internal Audit

### 1. Policy and Strategy.

- a. To guide and direct policy and strategy, and further to update and socialize such policies.
- b. To guide and direct the preparation of short, medium and long term business and action plans consistent with Company policy.

### 2. Operations.

- a. To ensure that Internal Audit evaluates and actively participates to improve the effectiveness of Internal Control Systems in relation to Bank operations to achieve goals as determined by management.
- b. To ensure the implementation of internal audit evaluation functions in assessing the adequacy and effectiveness of the Internal Control, Risk Management and Governance Processes.
- c. To provide recommendations based upon analysis and evaluation of propositions or policy with regard to new systems and procedures to ensure that such systems and procedures take cognisance of internal control aspects..
- d. To evaluate the implementation of Company risk management by reviewing the risk assessment (risk profile report) reported by risk management units, assisting to identify and evaluate risks and recommend solutions to improve the quality of risk management.
- e. To assist in providing assurances as regards governance by conducting evaluations, and providing

recommendations and solutions to improve the governance process.

- f. To evaluate the adequacy of corrective actions taken by auditees to ensure the internal control system, risk management and governance processes are being properly executed.
- g. To ensure the effectiveness of the assistance provided by the Internal Audit Directorate as regards the implementation of internal control functions during the conducting of audits so as to ensure greater efficiency and effectiveness.
- h. To coordinate the efficient discharge of the duties of external auditors and to monitor required follow-up.
- i. To ensure reporting on the execution of Internal Audit duties and responsibilities to internal and external parties in an accurate and timely manner.
- j. To act as chief auditor in respect of special audits, operation audits, Personnel & Counterpart Relationship Department, and Audit Development & Advisory Department.

### 3. Human Resources.

To lead and guide human resources policies in the Technology & Operations sector, including proposing recruitments, promotions, transfers, and training in coordination with the Director of Compliance and Human Capital.

# GOOD CORPORATE GOVERNANCE

## FREQUENCY OF DIRECTORS MEETINGS AND ATTENDANCE LEVELS

Name	Meeting	Present	Absent	% Present
Agus Martowardojo <sup>1)</sup>	34	27	7	79 %
I Wayan Agus Mertayasa <sup>2)</sup>	31	27	4	87 %
Zulkifli Zaini	71	65	6	92 %
Abdul Rachman	71	61	10	86 %
Bambang Setiawan <sup>2)</sup>	31	27	4	87 %
Sentot A. Sentausa	71	64	7	90 %
Sasmita <sup>2)</sup>	31	30	1	97 %
Riswinandi	71	63	8	89 %
Thomas Arifin	71	59	12	83 %
Budi G. Sadikin	71	61	10	86 %
Ogi Prastomiyono	71	65	6	92 %
Pahala N. Mansury <sup>3)</sup>	40	36	4	90 %
Fransisca N. Mok <sup>3)</sup>	40	36	4	90 %
Sunarso <sup>3)</sup>	40	34	6	85 %
Kresno Sediarsi <sup>4)</sup>	29	26	3	90 %

### Notes:

- 1) Effective since resignation upon appointment as Minister of Finance on 20 May 2010.
- 2) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010.
- 3) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010.
- 4) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010

## DIRECTOR'S TRAINING

Name	Title	Training Provider	Title of Training
Zulkifli Zaini <sup>1)</sup>	President Director	Harvard Business School, USA	Making Corporate Boards More Effective
Riswinandi <sup>2)</sup>	Deputy President Director	Columbia Business School, New York, USA	High Impact Leadership
Abdul Rachman	Director	MID Laussane Switzerland	Orchestrating Winning Performance (OWP)
Sentot A. Sentausa	Director	Columbia Business School, New York, USA	Leading Strategic Growth & Change
Thomas Arifin	Director	Stanford Graduate School, of Business, USA	Leading Change & Organizational Renewal Program (LCOR)
Ogi Prastomiyono	Director	Bali, Indonesia	BARA Senior Management Risk Summit 2010 "Leadership for Sustainable Risk Management Framework
Budi G. Sadikin	Director	UC Berkeley	Venture Capital Executive Program
Pahala N. Mansury <sup>3)</sup>	Director	London Business School, UK	Essentials of Leadership
Mansyur S. Nasution	EVP Coordinator	Wharton Business School, USA	Strategic Alliance: Creating Growth Opportunities
Riyani T. Bondan	EVP Coordinator	IMD Switzerland	Strategies for Leadership Empowering Woman Executives
Haryanto T. Budiman	EVP Coordinator	MIT Sloan School of Management, USA	Leading change in Complex Organizations

## Notes:

- 1) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
- 2) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 3) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010

# GOOD CORPORATE GOVERNANCE

## E. COMMITTEES UNDER THE BOARD OF DIRECTORS

### RISK & CAPITAL COMMITTEE (RCC)

The Risk & Capital Committee (RCC) is comprised of 4 sub-committees established to support Directors in carrying out their controlling functions in accordance with the duties of each of sub-committee.

The 4 sub-committees of the Risk & Capital Committee (RCC) are as follows:

1. Risk Management Committee (RMC)
2. Asset and Liabilities Committee (ALCO)
3. Capital and Investment Committee (CIC)
4. Operational Risk Committee (ORC)

### RISK & CAPITAL COMMITTEE (RCC)

#### MEETING OF RISK MANAGEMENT COMMITTEE (RMC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Agus Martowardojo <sup>1)</sup>	1	1	0	100 %
Zukifli Zaini <sup>2)</sup>	4	2	2	50 %
I Wayan Agus Mertayasa <sup>3)</sup>	1	0	1	0 %
Riswinandi <sup>4)</sup>	4	3	1	75 %
Sasmita <sup>3)</sup>	1	0	1	0 %
Sentot A. Sentausa	5	5	0	100 %
Bambang Setiawan <sup>3)</sup>	1	1	0	100 %
Pahala N. Mansury <sup>5)</sup>	5	4	1	80 %
Kresno Sediarsi <sup>6)</sup>	4	3	1	75 %
Haryanto T. Budiman	5	4	1	80 %
NON PERMANENT VOTING MEMBERS				
Abdul Rachman	5	2	3	40 %
Thomas Arifin	5	2	3	40 %
Budi G. Sadikin	5	2	3	40 %
Sunarso <sup>5)</sup>	4	3	1	75 %



Name	Meeting	Present	Absent	% Present
Fransisca N. Mok <sup>5)</sup>	4	2	2	50 %
Mansyur S. Nasution	5	5	0	100 %
CONTRIBUTING PERMANENT NON VOTING MEMBERS				
Ogi Prastomiyono	5	3	2	60 %
Riyani T. Bondan	5	3	2	60 %

## Notes:

The number of meetings for each member group depends on the business to be discussed (during 2010).

- 1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
- 3) Effective up the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010
- 6) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010

#### Duties and Responsibilities of the Risk Management Committee (RCC-RMC) include:

1. To determine and approve changes to Bank Mandiri's Risk Management Policies (KMRB M) for further validation by the Board of Directors and Board of Commissioners. The decision to submit a policy to the Board of Directors by way of circular or through a meeting of the Board of Directors shall be made by the Chairman of the Committee.
2. To periodically improve the application of Risk Management as a result of changes in internal and external conditions that affect the Bank's capital adequacy and risk profile.
3. To define matters related to business decisions that deviate from normal procedures (irregularities), such as a significant business expansion decision compared to the Bank's previously determined business plan or a position or risk exposure that exceeds established limits.
4. To Determine Risk-based Pricing Methodology, Risk Adjusted Performance and limit structures.

5. To determine the methodology of capital adequacy to cover credit risk, market risk and operational risk, including under abnormal conditions (stress).

#### In 2010, the RCC-RMC conducted discussions on various issues, including the following:

1. Proposing a revision to Bank Mandiri Funds and Services Policies, and Bank Mandiri Treasury Policies.
2. The consolidation of risk management so as to cover Company subsidiaries while continuing to recognize the different characteristics of the Company's subsidiaries.
3. Revising Treasury and asset liability management standard procedures.

# GOOD CORPORATE GOVERNANCE

## ASSETS AND LIABILITIES COMMITTEE (RCC-ALCO)

### MEETING OF ASSETS AND LIABILITIES COMMITTEE (RCC-ALCO)

Name	Meeting	Present	Absent	% Present
Agus Martowardojo <sup>1)</sup>	4	1	3	25 %
I Wayan Agus Mertayasa <sup>2)</sup>	4	3	1	75 %
Zulkifli Zaini	9	7	2	78 %
Riswinandi <sup>3)</sup>	9	6	3	67 %
Abdul Rachman	9	8	1	89 %
Sentot A. Sentausa	9	8	1	89 %
Thomas Arifin	9	8	1	89 %
Budi G. Sadikin	9	7	2	78 %
Pahala N. Mansury <sup>4)</sup>	9	5	4	56 %
Sunarso <sup>4)</sup>	5	3	2	60 %
Fransisca N. Mok <sup>4)</sup>	5	4	1	80 %
Mansyur S.Nasution	9	8	1	89 %

#### Notes:

The number of meetings for each member group depends on the business to be discussed (during 2010).

1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010

2) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010

3) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010

4) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010

The Asset & Liability Committee has the duties and responsibilities to determine policies, restrictions and strategic guidelines for the management of liabilities and assets which include:

1. To develop, review and modify the Bank's Asset & Liability Management (ALM) strategy.
2. To evaluate the Bank's position and ALM strategy to ensure that the resulting risk position is consistent with the objectives of liquidity risk, interest rate risk and exchange rate risk management.
3. Repricing of Assets relative to Liabilities to ensure that loan pricing is optimized while minimizing the cost of funds, and maintaining the balance sheet structure in accordance with the Bank's ALM strategy.

4. Reevaluating deviations between projections and actual performance in budgets and business plans.

5. Providing comprehensive information to the Board of Directors on any developments or regulations that may influence the ALM strategy and policy.

IN 2010, RCC-ALCO held discussions on the following issues:

1. Interest rate adjustments for various fund products.
2. Interest rate adjustments for various loan products.

## CAPITAL &amp; INVESTMENT COMMITTEE (RCC-CIC)

## MEETING OF CAPITAL &amp; INVESTMENT COMMITTEE (RCC-CIC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS GROUP A				
Agus Martowardojo <sup>1)</sup>	4	0	4	0 %
Zulkifli Zaini <sup>2)</sup>	7	4	3	57 %
Riswinandi <sup>3)</sup>	7	6	1	86 %
I Wayan Agus Mertayasa <sup>4)</sup>	1	1	0	100 %
Sentot A. Sentausa	7	6	1	86 %
Pahala N. Mansury <sup>5)</sup>	7	7	0	100 %
Haryanto T. Budiman	7	6	1	86 %
PERMANENT VOTING MEMBER GROUP B				
Abdul Rachman	7	6	1	86 %
Budi G. Sadikin	7	6	1	86 %
Sasmita <sup>4)</sup>	1	0	1	0 %
Thomas Arifin	7	5	2	72 %
Sunarso <sup>5)</sup>	6	6	0	100 %
Fransisca N. Mok <sup>5)</sup>	6	6	0	100 %
Mansyur S. Nasution	7	6	1	86 %
CONTRIBUTING PERMANENT NON VOTING MEMBER				
Bambang Setiawan <sup>4)</sup>	1	1	0	100 %
CONTRIBUTING PERMANENT NON VOTING MEMBER				
Ogi Prastomiyono	7	7	0	100 %
Riyani T. Bondan	7	7	0	100 %

## Notes:

- 1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
- 3) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010

# GOOD CORPORATE GOVERNANCE

## Duties and Responsibilities of the Capital & Investment Committee (RCC-CIC) include:

1. To discuss and recommend capital investment policies for Bank Mandiri, and policies for the management of subsidiaries, to the Board of Directors and Board of Commissioners. The decision to submit a policy to the Board of Directors by way of circular or through a meeting of the Board of Directors shall be made by the Chairman of the Committee.
2. To determine and resolve on regulations at the procedural level in respect of the policies referred to in section 1 above.
3. To evaluate and provide recommendations on new capital investments and in respect of subsidiaries for submission to meetings of the Board of Directors.
4. To evaluate and decide on additional capital for subsidiaries so long as the additional capital will not affect the status of the controlling shareholders of the subsidiaries.
5. To evaluate and provide recommendations on strategic initiatives for capital management in accordance with the Bank's growth plans and maintaining the capital adequacy of the Bank. This report is submitted to a meeting of the full Board of Directors.
6. To conduct periodic evaluations of financial performance with respect to Bank Mandiri's interests in subsidiaries.
7. To evaluate the financial performance and the management of subsidiaries, and to provide management recommendations to be submitted to meetings of the Board of Directors.
8. To determine policies for the supervision and monitoring of subsidiaries' business performance, approval of Business Planning & Budgeting (RKAP), Medium-Term Plan, Long-Term Plan and the General Meeting of Shareholders (AGM).
9. To evaluate and provide recommendations on enhancements to the capital allocation plan to the Strategic Business Units, to be submitted to the Board of Directors.
10. To periodically evaluate the financial performance and capital allocations of the Strategic Business Units.
11. To set policy and direction for Pension Fund investments in which Bank Mandiri is the founder.

## In 2010, the RCC-CIC discussed the following matters:

1. To approve and adopt the financial statements, use of profit, distribution of dividend, and other matters related to the Annual General Meetings of Shareholders of Company subsidiaries.
2. To approve the proposed increase in the authorized capital of Bank Syariah Mandiri
3. To approve the plans to implement a non-organic growth strategy and for the capital management of company subsidiaries.
4. To approve the pledging of more than 50% of the net assets of a Company subsidiary.

## OPERATIONAL RISK COMMITTEE (RCC-ORC)

## MEETING OF OPERATIONAL RISK COMMITTEE (RCC-ORC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Agus Martowardojo <sup>1)</sup>	4	0	4	0 %
Zulkifli Zaini <sup>2)</sup>	5	1	4	20 %
I Wayan Agus Mertayasa <sup>3)</sup>	4	4	0	100 %
Riswinandi <sup>4)</sup>	6	5	1	83 %
Sasmita <sup>3)</sup>	4	4	0	100 %
Sentot A. Sentausa	9	8	1	89 %
Pahala N. Mansury <sup>5)</sup>	7	6	1	86 %
Kresno Sediarsi <sup>6)</sup>	4	4	0	100 %
Haryanto T. Budiman	9	3	6	33 %
NON PERMANENT VOTING MEMBERS				
Abdul Rachman	1	1	0	100 %
Thomas Arifin	3	3	0	100 %
Budi G. Sadikin	8	7	1	88 %
Mansyur S. Nasution	5	5	0	100 %
CONTRIBUTING NON-VOTING MEMBERS				
Bambang Setiawan <sup>3)</sup>	4	4	0	100 %
Ogi Prastomiyono	9	6	3	67 %
Riyani T. Bondan	9	5	4	56 %

## Notes:

- 1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
- 3) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010
- 6) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010

# GOOD CORPORATE GOVERNANCE

Duties and Responsibilities of the Operational Risk Committee (RCC-ORC) include:

1. To discuss and recommend all Bank Mandiri operational policies, including policies for the transparency of bank products and the use of personal customer data, Bank Mandiri Corporate Secretary policies, complaint and dispute resolution policies, Bank Mandiri accounting policies, Bank Mandiri internal audit policies, Bank Mandiri legal and compliance policies, Bank Mandiri anti-money laundering/terrorism policies, and the Bank Mandiri internal control system, for subsequent submission to the Board of Directors and Board of Commissioners. The decision to submit a policy to the Board of Directors by way of circular or through a meeting of the Board of Directors shall be made by the Chairman of the Committee.
2. To determine and resolve on procedures in respect of the policies referred to in section 1 above, together with any necessary amendments thereto.
3. To resolve and settle operational issues that cannot be resolved at a lower level.
4. To delegate part of its authority to the Sectoral Directors/EVP Coordinators, with the right to be further delegated to officers appointed on a hierarchical basis. Such delegation shall not include the authority to decide on loans.
5. To establish limits for operational risk in consideration of total risk exposure in light of historical loss experience in accordance with the prevailing regulations.

In 2010, the RCC-ORC discussed the following matters:

1. Revision of the regulations on Retail SUKUK products.
2. Approval for the revisions of various policies and standard procedures related to Company operations.

## HUMAN CAPITAL POLICY COMMITTEE (HCPC)

## MEETING OF HUMAN CAPITAL POLICY COMMITTEE (HCPC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Agus Martowardojo 1)	2	2	0	100 %
Zulkifli Zaini 2)	2	2	0	100 %
I Wayan Agus Mertayasa 3)	1	1	0	100 %
Riswinandi 4)	3	3	0	100 %
Ogi Prastomiyono	4	4	0	100 %
Budi G. Sadikin	4	3	1	75 %
NON-PERMANENT VOTING MEMBER				
Sentot A. Sentausa	2	2	0	100 %
Pahala N. Mansury 5)	4	2	2	50 %
Haryanto T. Budiman	4	4	0	100 %
Mansyur S.Nasution	1	0	1	0 %
NON-PERMANENT NON-VOTING MEMBER				
Riyani T Bondan	2	2	0	100 %

## Notes:

The number of meetings for each member group depends on the business to be discussed (during 2010).

- 1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010
- 2) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010
- 3) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010

# GOOD CORPORATE GOVERNANCE

## Duties and Responsibilities of the Human Capital Policy Committee include:

1. To set human resources policy.
2. To set policy on Personnel Planning.
3. To determine systems for recruitment policies and contract employees.
4. To set policy on the development of and changes to the organization structure.
5. To define job grading.
6. To set policy on performance appraisal.
7. To set policy on compensation systems, employee benefits and facilities.
8. To set policy on people development and employee training.
9. To set policy on Employee Career Path System, including promotion policies, job movement, rotation and temporary assignments.
10. To set policy on Talent Management and Employee Succession Planning.
11. To determine the policies for the workplace culture and values, consistent with the Company's vision, mission, and strategy.
12. To set policy on rules for disciplining employees and employee dismissal.
13. To set policy on welfare systems for retired employees.

14. To set policy on Human Capital Information System.

15. To set policy on authority limits in Human Capital management.

16. To set policy on industrial relations.

17. To set policies on Human Resources within Bank Mandiri's subsidiaries, Pension Fund Foundation and other Bank Mandiri Foundations.

18. Other matters related to Human Resources.

## In 2010, the Human Capital Policy Committee discussed the following matters:

1. The Bank Mandiri Pensioners' Health Program
2. Matters related to the Bank Mandiri Pensioners and Employees Health Cooperative.
3. Approval for Human Resources standard operating procedures in the employee relations field.
4. Approval for the 2010 Employee Engagement Survey.



## INFORMATION TECHNOLOGY COMMITTEE (IT-COMMITTEE)

## MEETING OF INFORMATION TECHNOLOGY COMMITTEE (IT-COMMITTEE)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Agus Martowardojo <sup>1)</sup>	3	0	3	0 %
I Wayan Agus Mertayasa <sup>2)</sup>	3	2	1	67 %
Zulkifli Zaini <sup>3)</sup>	7	4	3	57 %
Riswinandi <sup>4)</sup>	7	5	2	71 %
Sasmita <sup>2)</sup>	3	3	0	100 %
Sentot A. Sentausa	7	7	0	100 %
Pahala N. Mansury <sup>5)</sup>	7	5	2	71 %
Kresno Sediarsi <sup>6)</sup>	3	3	0	100 %
Haryanto T. Budiman	7	4	3	33 %
NON-PERMANENT VOTING MEMBER				
Abdul Rachman	7	4	3	57 %
Bambang Setiawan <sup>2)</sup>	3	3	0	100 %
Thomas Arifin	7	1	6	14 %
Budi G. Sadikin	7	5	2	71 %
Fransisca N. Mok <sup>5)</sup>	4	2	2	50 %
Sunarso <sup>5)</sup>	4	2	2	50 %
Mansyur S. Nasution	7	7	0	100 %
PERMANENT NON-VOTING MEMBER				
Ogi Prastomiyono	7	5	2	71 %
Riyani T. Bondan	7	5	2	71 %

## Notes:

- 1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010
- 2) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 3) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010
- 6) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 4 October 2010

# GOOD CORPORATE GOVERNANCE

Duties of the Information Technology Committee include:

1. To establish strategic references for the management of IT resources.
2. To provide guidance, exercise supervision and make determinations as regards the planning, development and augmentation of the IT system.
3. To submit the IT Strategic Plan, and amendments thereto, to the Board of Directors for approval together with IT Strategic Plan budget estimates.
4. To monitor projects related to the IT strategic plan.
5. To ensure effective, efficient and timely resolution to various problems in the business units related to IT.
6. To formulate policies and action plans for projects and project budgets, including programs and projects that form part of other programs, for the purpose of securing IT assts and ensuring the continuity of IT services.
7. To set priorities for the spending of the IT budget agreed on by the Board of Directors.
8. To establish, vary and dissolve sub-committees under the auspices of the Information Technology Committee, which shall then act as a steering committee.
9. In its capacity as a committee, the Information Technology committee does not have the authority to act for and on behalf of the Company in entering into binding agreements or signing agreements with third parties. Such actions must be undertaken in accordance with the provisions of the Articles of Incorporation.

In 2010, the Information Technology Committee discussed the following matters:

1. Seeking a solution to permit the mass opening of accounts for the purpose of fulfilling SNMPTN 2010 needs.
2. Reviewing the 2010 IT Strategic Investment Budget, the optimization of strategic IT initiatives and 2011 IT strategic investment plans.
3. The development of an office network for Micro & Sales Outlets, and cash-dispensing ATMs.

## WHOLESALE EXECUTIVE COMMITTEE (WEC)

## MEETING OF WHOLESALE EXECUTIVE COMMITTEE (WEC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Zulkifli Zaini <sup>1)</sup>	5	4	1	80 %
Sunarso <sup>2)</sup>	2	2	0	100 %
Riswinandi <sup>3)</sup>	3	3	0	100 %
Fransisca N. Mok <sup>2)</sup>	4	4	0	100 %
Sentot A. Sentausa	7	7	0	100 %
Thomas Arifin	7	3	4	43 %
Abdul Rachman	7	3	4	43 %
Haryanto T. Budiman	7	6	1	86 %
NON - PERMANENT VOTING MEMBERS				
Sasmita <sup>4)</sup>	1	1	0	100 %
Bambang Setiawan <sup>4)</sup>	1	1	0	100 %
Budi G. Sadikin	2	1	1	50 %
Mansyur S. Nasution	2	2	0	100 %
Pahala N. Mansury <sup>2)</sup>	4	2	2	50 %
CONTRIBUTING PERMANENT NON - VOTING MEMBERS				
Ogi Prastomiyono	7	7	0	100 %

## Notes:

The number of meetings for each member group depends on the business to be discussed (during 2010)

1) Effective up to resignation upon appointment as Minister of Finance on 20 May 2010.

2) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010

3) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010

4) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010

# GOOD CORPORATE GOVERNANCE

## Duties and Responsibilities of the Wholesale Executive Committee, include:

1. To determine:
  - a. Loan strategy and procedures, products and developments or activities in the wholesale segment, including Commercial Banking, Corporate Banking, Treasury, Financial Institutions & Special Asset Management, and Institutional Banking; and
  - b. Fund and services strategy and procedures, products and developments or activities in the wholesale segment, including Commercial Banking, Corporate Banking, Treasury, Financial Institutions & Special Asset Management, and Institutional Banking, including Treasury Products managed by Micro & Retail Banking.
2. To conduct strategic studies and conduct monitoring of strategic initiatives in the wholesale segment, including as regards product, scheme and project manuals in the wholesale segment, covering Commercial Banking, Corporate Banking, Treasury, Financial Institutions & Special Asset Management, and Institutional Banking, including Treasury Products managed by Micro & Retail Banking.
3. To define and decide cross-directorate issues related to the Performance Management System (PMS), through coordination with the Directors of the related areas.
4. To formulate proposals for the improvement of Credit Standard Procedures (SPK) for Commercial, Corporate , Financial Institutions Overseas Offices.
5. To discuss and decide upon business developments related to cross-committee alliances by inviting the protection of the relevant directors/EVP coordinators and group heads.

## In 2010, the matters discussed by the WEC included the following:

1. Approval for a number of new DPK products for the wholesale segment.
2. Approval for additional features related to customer services in the capital markets segment.
3. Approval for a number of new credit products for the wholesale and import finance segments .

## RETAIL AND SUPPORT EXECUTIVE COMMITTEE (RSEC)

## MEETING OF RETAIL AND SUPPORT EXECUTIVE COMMITTEE (RSEC)

Name	Meeting	Present	Absent	% Present
PERMANENT VOTING MEMBERS				
Budi G. Sadikin	6	6	0	100 %
Sentot A. Sentausa	6	6	0	100 %
Sasmita <sup>1)</sup>	4	3	1	75 %
Pahala N. Mansury <sup>2)</sup>	6	6	0	100 %
Zulkifli Zaini <sup>3)</sup>	5	5	0	100 %
Mansyur S. Nasution	6	6	0	100 %
Haryanto T. Budiman	6	4	2	67 %
NON PERMANENT VOTING MEMBERS				
Sunarso <sup>2)</sup>	2	2	0	100 %
PERMANENT NON-VOTING MEMBERS				
Ogi Prastomiyono	6	6	0	100 %

## Notes:

The number of meetings for each member group depends on the business to be discussed (during 2010)

- 1) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010.
- 2) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010.
- 3) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010

# GOOD CORPORATE GOVERNANCE

The Duties and Responsibilities of the Retail and Support Executive Committee include:

1. Determining loan, fund and services product strategy and procedures, or activities, in the retail banking segment, including Micro & Retail Banking, Consumer Finance and Business Banking, through the designing of product manuals and credit standard procedures (SPK), including any amendments or changes thereto. However, management and supervision of business banking remains the responsibility of the Directorate of Commercial and Business Banking.
2. To conduct strategic studies and conduct monitoring of strategic initiatives in the retail segment, including as regards product, scheme and project manuals in the Micro & Retail Banking, Consumer Finance and Business Banking, including procurement of goods and services, general services, and real estate on a bankwide basis.
3. To define and decide cross-directorate issues related to the Performance Management System (PMS), through coordination with the Directors of the related areas.
4. To discuss and decide upon business developments related to cross-committee alliances by inviting the protection of the relevant directors/EVP coordinators and group heads.

In 2010, the matters discussed by the RSEC included the following:

1. Approval for credit product standard procedures.
2. Approval for 39 strategic procurement projects in 2010.

## CREDIT COMMITTEE

In order to ensure that lending is based upon prudential and appropriate risk management principles, and best practice, Bank Mandiri has fundamentally re-shuffled the credit approval process. Every credit in the Wholesale segment must be approved through discussion within the Credit Committee as a mean of implementing the four-eye principle and ensuring checks and balances between business units as the initiators with Risk Management as the Risk Mitigation Unit. Within the Credit Committee, the Legal Group and Compliance Group must also be present to give opinions on legal and compliance aspects to strengthen the independence, avoid domination of one unit, avoid conflicts of interest, and to ensure that the decisions are objective and free from undue pressure.

The Credit Committee is responsible for assisting the Board of Directors exercise its control function over the setting of strategies and procedures in respect of matters related to the Bank Mandiri brand, together with the implementation of such strategies and procedures.

## THE RELATIONSHIP OF BOARD OF COMMISSIONERS AND DIRECTORS

The relationship between the two Boards is one of checks and balances related with the progress and growth of the bank. The Board of Commissioners and Board of Directors in accordance with their respective functions are responsible for the continuity of the Bank in the long term. This is reflected in:

1. The maintenance of the Bank's health in accordance with the prudential principles and criteria set by Bank Indonesia.
2. The implementation of good risk management and internal control systems.
3. The achievement of fair returns for shareholders.
4. The fair protection of stakeholders' interests.
5. The full implementation of GCG.
6. The implementation of leadership succession and

management continuity in all of the organization's critical functions.

In order to properly discharge their representatives and ensure checks and balances, the Boards of Commissioners and Board of Directors have agreed on the following:

1. Vision, Mission and Corporate Values.
2. Business targets, long-term plans, work plans and annual budgets.
3. Policies designed to ensure compliance with the statutory provisions, Articles of Incorporation and prudential banking practices, including commitment to avoid any kind of conflict of interest.

4. Policy and methods for performance assessment of the bank, line units within the bank and the bank's staff.

5. An organizational structure at the executive level that is capable of supporting the achievement of the Bank's business targets.

6. The holding of joint meetings of the Board of Commissioners and Board of Directors at least once every three months.

#### MEETING OF THE BOARDS OF COMMISSIONERS AND DIRECTORS

Meetings of the Boards of Commissioners and Directors are held periodically to discuss strategic issues.

#### JOINT MEETINGS OF THE BOARDS OF COMMISSIONERS AND DIRECTORS/EVP COORDINATORS

Name	Meeting	Present	Absent	% Present
<b>COMMISSIONERS</b>				
Edwin Gerungan	15	15	0	100 %
Muchayat	15	15	0	100 %
Mahmuddin Yasin	15	15	0	100 %
Gunarni Soeworo	15	15	0	100 %
Pradjoto	15	15	0	100 %
Cahyana Ahmadjayadi <sup>1)</sup>	9	9	0	100 %
Krisna Wijaya <sup>2)</sup>	7	7	0	100 %
Soedarjono <sup>3)</sup>	6	6	0	100 %
<b>DIRECTORS</b>				
Agus Martowardojo <sup>4)</sup>	6	4	2	67 %
I Wayan Agus Mertayasa <sup>3)</sup>	6	4	2	67 %
Sasmita <sup>3)</sup>	6	5	1	83 %
Bambang Setiawan <sup>3)</sup>	6	6	0	100 %

Notes:

- 1) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 2) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010
- 3) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010

# GOOD CORPORATE GOVERNANCE

## JOIN MEETINGS OF THE BOARDS OF COMMISSIONERS AND DIRECTORS/EVP COORDINATORS

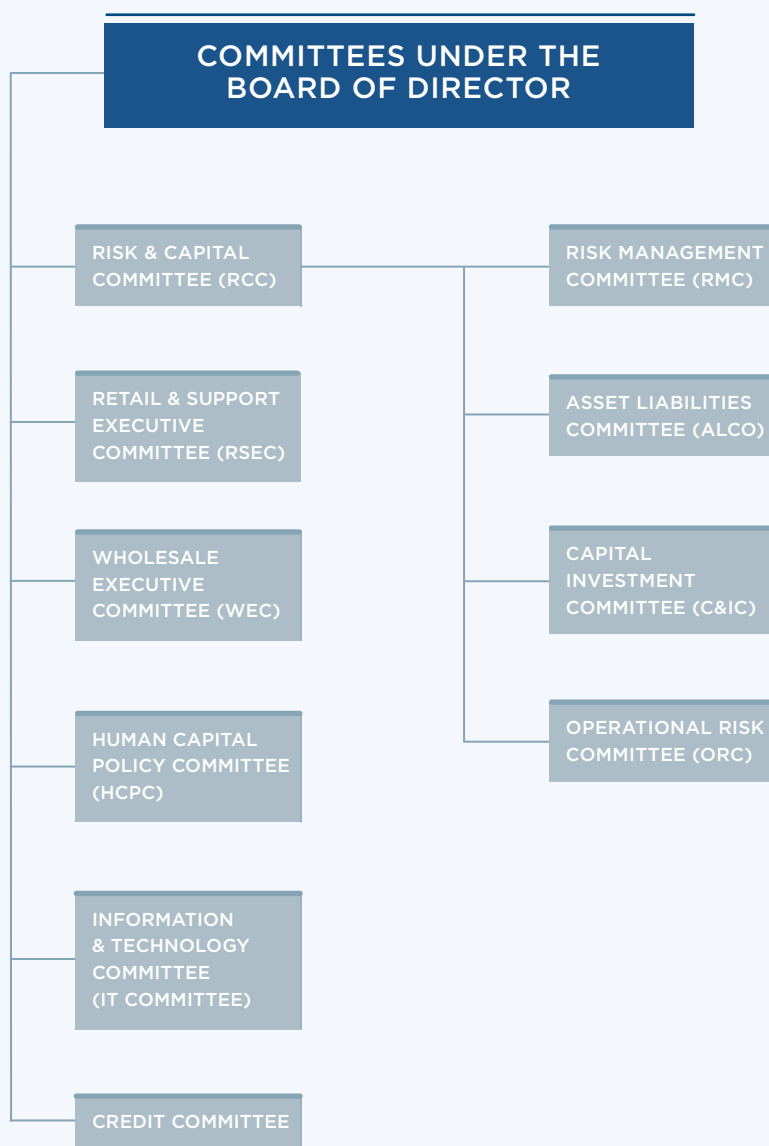
Name	Meeting	Present	Absent	% Present
Zulkifli Zaini <sup>1)</sup>	15	13	2	87 %
Riswinandi <sup>2)</sup>	15	12	3	80 %
Abdul Rachman	15	11	4	73 %
Sentot A. Sentausa	15	12	3	80 %
Thomas Arifin	15	12	3	80 %
Budi G. Sadikin	15	10	5	67 %
Ogi Prastomiyono	15	15	0	100 %
Pahala N. Mansury <sup>3)</sup>	15	14	1	93 %
Sunarso <sup>3)</sup>	9	8	1	89 %
Fransisca N. Mok <sup>3)</sup>	9	8	1	89 %
Kresno Sediarsi <sup>4)</sup>	7	7	0	100 %
<b>EVP COORDINATORS</b>				
Haryanto T. Budiman	15	10	5	67 %
Mansyur S. Nasution	15	12	3	80 %
Riyani T. Bondan	15	12	3	80 %

### Notes:

- 1) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 2) Effective since the close of the Extraordinary General Meeting of Shareholders held on 5 July 2010
- 3) Effective up to the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010



## COMMITTEES UNDER THE BOARD OF DIRECTOR



# GOOD CORPORATE GOVERNANCE

## COMMITTEES UNDER THE BOARD OF DIRECTOR

### RISK & CAPITAL COMMITTEE (RCC)

### RETAIL & SUPPORT EXECUTIVE COMMITTEE (RSEC)

**Chairman** : Managing Director Micro and Retail Banking  
**Secretary** : Group Head Jakarta Network

- I. Voting Members
- Permanent Members
    - Managing Director Micro & Retail Banking
    - Managing Director Risk Management
    - Managing Director Technology & Operations
    - Managing Director Finance & Strategy

- EVP Coordinator Consumer Finance
  - EVP Coordinator Change Management Office
- b. Non Permanent Members
- Permanent Members Commercial & Business Banking
  - Related Members of Directors
- II. Contributing Members with no Voting Right
- Permanent Members
  - Non Permanent Members

### WHOLESALE EXECUTIVE COMMITTEE (WEC)

**Chairman** : Managing Director Commercial & Business Banking  
**Secretary** : Group Head Wholesale Transaction Banking Solutions

- I. Voting Members
- Permanent Members
    - Managing Director Commercial & Business Banking
    - Managing Director Corporate Banking
    - Managing Director Treasury, Financial Institution & Special Asset Management

- Managing Director Risk Management
  - Managing Director Institutional Banking
  - Managing Director Finance & Strategy
  - EVP Coordinator Change Management Office
- b. Non Permanent Members
- Related Members of Director & AVP Coordinators
- II. Contributing Members with no Voting Right
- Permanent Members
  - Non Permanent Members

### HUMAN CAPITAL POLICY COMMITTEE (HCPC)

**Chairman** : President Director  
**Vice Chairman**: Vice President Director  
**Secretary 1** : Group Head Human Capital Services  
**Secretary 2** : Group Head Human Capital Strategy & Policy

- I. Voting Members
- Permanent Members
    - President Director
    - Vice President Director
    - Managing Director Compliance & Human Capital
    - Managing Director Micro & Retail Banking
  - Non Permanent Members
    - Managing Director Commercial & Business Banking

- Managing Director Technology & Operations
  - Managing Director Institutional Banking
  - Managing Director Risk Management
  - Managing Director Corporate Banking
  - Managing Director Treasury, Financial Institution & Special Asset Management
  - Managing Director Finance & Strategy
  - EVP Coordinator Change Management Office
  - EVP Coordinator Consumer Finance
- II. Non Permanent Members
- EVP Coordinator Internal Audit
- III. Contributing Members with no Voting Right
- Permanent Members
  - Non Permanent Members

### INFORMATION & TECHNOLOGY COMMITTEE (IT COMMITTEE)

**Chairman** : President Director  
**Vice Chairman**: Vice President Director  
**Secretary** : Group Head IT Business Solutions Applications Services

- I. Voting Members
- Permanent Members
    - President Director
    - Vice President Director
    - Managing Director Technology & Operations
    - Managing Director Risk Management
    - Managing Director Finance & Strategy
    - EVP Coordinator Change Management Office

- b. Non Permanent Member with Voting Right
- Related Related Member of Directors or EVP Coordinators
- II. Permanent Members with no Voting Right
- Managing Director of Compliance & Human Capital or Group Head Compliance or Dept. Head or appointed of Compliance Group
  - EVP Coordinator Internal Audit or appointed of Directorate Internal Audit
- III. Contributing Members with no Voting Right
- Permanent Members
  - Non Permanent Members

### CREDIT COMMITTEE

<b>RISK MANAGEMENT COMMITTEE (RMC)</b>	<p><b>Chairman : President Director</b>  <b>Vice Chairman: Deputy President Director</b>  <b>Secretary : Group Head Credit Risk &amp; Portfolio Management</b></p> <p>I. Voting Members</p> <p>a. Permanent Members</p> <ol style="list-style-type: none"> <li>1. President Director</li> <li>2. Vice President Director</li> <li>3. Managing Director Technology &amp; Operations</li> </ol>	<ol style="list-style-type: none"> <li>4. Managing Director Risk Management</li> <li>5. Managing Director Finance &amp; Strategy</li> <li>6. EVP Coordinator Change Management Office</li> </ol> <p>b. Non Permanent Members</p> <p>Related Member of Directors and EVP Coordinators</p> <p>II. Contributing Members with no Voting Right.</p> <p>a. Permanent Members</p> <p>b. Non Permanent Members</p>
<b>ASSET LIABILITIES COMMITTEE (ALCO)</b>	<p><b>Chairman : President Director</b>  <b>Vice Chairman: Deputy President Director</b>  <b>Secretary : Group Head Market &amp; Operational Risk</b></p> <p>I. Voting Members</p> <p>a. Permanent Members</p> <ol style="list-style-type: none"> <li>1. President Director</li> <li>2. Vice President Director</li> <li>3. Managing Director Commercial &amp; Business Banking</li> <li>4. Managing Director Institutional Banking</li> <li>5. Managing Director Risk Management</li> </ol>	<ol style="list-style-type: none"> <li>6. Managing Director Corporate Banking</li> <li>7. Managing Director Treasury, Financial Institution &amp; Special Asset Management</li> <li>8. Managing Director Micro &amp; Retail Banking</li> <li>9. Managing Director Finance &amp; Strategy</li> <li>10. EVP Coordinator Consumer Finance</li> </ol> <p>b. Non Permanent Members</p> <p>Related Member of Directors and EVP Coordinators</p> <p>II. Contributing Members with no Voting Right</p> <p>a. Permanent Members</p> <p>b. Non Permanent Members</p>
<b>CAPITAL INVESTMENT COMMITTEE (C&amp;IC)</b>	<p><b>Chairman : President Director</b>  <b>Vice Chairman: Deputy President Director</b>  <b>Secretary : Group Head Strategy &amp; Performance</b></p> <p>I. Voting Members</p> <p>a. Permanent Members</p> <p>Group A : Mandatory to Every Meeting</p> <ol style="list-style-type: none"> <li>1. President Director</li> <li>2. Vice President Director</li> <li>3. Managing Director Risk Management</li> <li>4. Managing Director Finance &amp; Strategy</li> <li>5. EVP Coordinator Change Management Office</li> </ol> <p>Group B : Attendance According to Agendas</p> <ol style="list-style-type: none"> <li>1. Managing Director Commercial &amp; Business Banking</li> </ol>	<ol style="list-style-type: none"> <li>2. Managing Director Technology &amp; Operations</li> <li>3. Managing Director Institutional Banking</li> <li>4. Managing Director Corporate Banking</li> <li>5. Managing Director Micro &amp; Retail Banking</li> <li>6. Managing Director Treasury, Financial Institution &amp; Special Asset Management</li> <li>7. EVP Coordinator Consumer Finance</li> </ol> <p>b. Non Permanent Member with Voting Right, Related Members of Director and EVP Coordinator</p> <p>II. Contributing Members with no Voting Right</p> <p>a. Permanent Members</p> <p>b. Non Permanent Members</p>
<b>OPERATIONAL RISK COMMITTEE (ORC)</b>	<p><b>Chairman : President Director</b>  <b>Vice Chairman: Deputy President Director</b>  <b>Secretary : Group Head Policy, System &amp; Procedure</b></p> <p>I. Voting Members</p> <p>a. Permanent Members</p> <ol style="list-style-type: none"> <li>1. President Director</li> <li>2. Vice President Director</li> <li>3. Managing Director Technology &amp; Operations</li> <li>4. Managing Director Risk Management</li> </ol>	<ol style="list-style-type: none"> <li>5. Managing Director Finance &amp; Strategy</li> <li>6. EVP Coordinator Change Management Office</li> </ol> <p>b. Non Permanent Member with Voting Right, Related Members of Director and EVP Coordinator</p> <p>II. Contributing Members with no Voting Right</p> <p>a. Permanent Members</p> <p>b. Non Permanent Members</p>

# GOOD CORPORATE GOVERNANCE

## CORPORATE SECRETARY

To improve services to the public and investors, Bank Mandiri, as a public company, has established the function of Corporate Secretary to serve as the liaison with investors, the markets, regulators and analysts. The Corporate Secretary facilitates effective communication and ensures the availability of information to all parties such as interbank, BAPEPAM-LK, Indonesia Stock Exchange and the general public.

Bank Mandiri has reported the appointment of a Corporate Secretary to BAPEPAM-LK and the Indonesia Stock Exchange, and announced it in one national daily newspaper.

## COMPLIANCE FUNCTION INTERNAL AUDIT AND EXTERNAL AUDIT

### A. COMPLIANCE FUNCTION

As part of the effort to monitor and ensure compliance with the laws and regulations in effect, and prudential banking principles, Bank Indonesia has required all retail banks to designate a member of the Board of Directors as Compliance Director.

Compliance with the laws and regulations and prudential banking principles is an essential requirement for retail bank in the conduct of their operations.

In line with the increasing complexity of banking operations, compliance risk exposure has also been increasing. Accordingly, anticipatory measures are necessary in order to minimize compliance risks.

To satisfy this obligation, Bank Mandiri has appointed one of its directors as Compliance Director. This appointment has been approved by Bank Indonesia following a fit-and-proper test procedure, independent from Bank Mandiri's operations.

Bank Mandiri's commitment to compliance and the upholding of prudential principles requires all officers and employees, from top management down to the lowest level, to be fully responsible for compliance in their respective departments or units.

The compliance function in Bank Mandiri is primarily orientated towards the inculcation of a culture of compliance at all organizational levels and in all of the bank's business operations. At the practical level, compliance risk management is the responsibility of the Director of Compliance, the Compliance Group and Decentralized Compliance and Operational Risk (DCOR).

In discharging his duties, the Director of Compliance is assisted by the Compliance Line Unit, which is independent of the Compliance Group, and has the following responsibilities:

1. To provide advice on compliance during the drafting of policies and Board of Directors' resolutions.
2. To ensure that laws and regulations and other instruments are available in full and up-to-date form.
3. To ensure that compliance policies, APU-PPT policies, codes of conduct and the principles of good corporate governance are implemented by the bank.
4. To serve on committees established by the Board of Directors or Board of Commissioners in connection with compliance issues.
5. To ensure the implementation of the APU-PPT in an effective manner by those line units responsible for managing customers and transactions.
6. To develop and implement Compliance Risk Management methodology.
7. To develop, implement and manage the Compliance Risk Information System and other compliance tools.

## B. INTERNAL AUDIT FUNCTION, EFFECTIVENESS AND ASSESSMENT.

### 1. INTERNAL AUDIT ROLE AND FUNCTION

Internal Audit has an essential role to play in maintaining and safeguarding the bank's business. Internal Audit constitutes one of the elements of the bank's Internal Control System, and is designed to identify the possibility of an event having occurred that would affect the company, and to manage risk so that it remains within tolerable limits.

In exercising its functions, Internal Audit conducts supervision and audits using a strategic and systematic approach, including the evaluation and improvement of risk management effectiveness, internal control, and the application of good corporate governance.

The principal Internal Audit function is carried out by the Directorate of Internal Audit (DIA). In order to support the Internal Audit function, the Directorate of Internal Audit forges alliances with all units responsible for the assurance function throughout the Bank Mandiri organization, including company subsidiaries. These alliances help produce synergies, improve effectiveness and give rise to greater efficiency. These alliances are being implemented on a gradual basis for all assurance functions in Bank Mandiri, namely, with Regional Internal Control, Decentralized Compliance and Operational Risk (DCOR), and with the internal audit units of company subsidiaries. In general, the alliances focus on the preparation of audit plans and reports.

Besides implementing the audit as a function of assurance, Internal Audit also provided support to other areas of focus for Bank Mandiri, including supporting business achievements, services, cost efficiency, prudential banking practices and good corporate governance.

Qualifications of Bank Mandiri auditors:

1. 74 auditors are qualified internal auditors (have national auditor certification).
2. 29 auditors have international auditor certification:
  - 17 hold CFE certificates
  - 3 hold BCA certificates
  - 3 hold CFSA certificates
  - 2 hold CISA certificates
  - 1 holds CBA & CFE certificates
  - 1 holds CBA, CRpand CFE certificates
  - 1 holds CBE, CIA and CFE certificates.
  - 1 holds CISSP, SBCI, CCNA CCSP, CEH and ITIL certificates.

### 2. SCOPE

Internal Audit's scope includes all areas of operations of Bank Mandiri as well as its subsidiaries/affiliates to determine the quality of internal controls, risk management, corporate governance.

The framing of the 2010 "audit universe" was based on audit priorities. A variety of factors were considered in setting these priorities, including mandatory regulatory requirements, management and Audit Committee concerns, risk profiles (bankwide and in individual line units) and information on latest audit findings and the results of monitoring conducted by the Directorate of Internal Audit.

In 2010, the bank identified 15 principal risks facing Bank Mandiri based on an Enterprise Risk Assessment / ERA, which was conducted by the Board of Directors, facilitated by the Risk Management Unit.

Internal Audit Charter. In the context of safeguarding and maintaining the bank's business and ensuring that it is carried on in accordance with the bank's vision and mission, Bank Mandiri has adopted an Internal Audit Charter that covers, among other things, the status, authority and scope of internal audit activities.

# GOOD CORPORATE GOVERNANCE

## 3. AUDIT PLANNING AND REALIZATION IN 2010

### A. Internal Audit Planning

From the priority ranking in 2010, Internal Audit planned audits on 142 projects groups, activities, and products including:

- a. 98 assurance projects on line units / activities.
- b. 3 review/consulting projects involving line units / activities,
- c. 8 mandatory projects involving line units / activities
- d. 8 special audits
- e. 11 thematic audits.

### B. Internal Audit Realization

Up to the second half of 2010, Audit Realization amounted to 187 audit projects (121.12% of the targeted audits), including:

- a. 113 assurance projects on line units / activities.
- b. 5 review/consulting projects involving line units / activities,
- c. 6 mandatory projects involving line units / activities
- d. 32 special audits
- e. 16 thematic audits.

## 4. AUDIT FINDINGS

General audit results were grouped into 5 primary areas - Credit Sector, Head Office (KP), Information Technology, Distribution Network (Branch, KP System and products), and Affiliates (subsidiaries & affiliated activities).

## C. EXTERNAL AUDIT FUNCTION, EXTERNAL AUDIT EFFECTIVENESS AND BANK COMPLIANCE WITH REGULATIONS ON RELATIONSHIP BETWEEN BANKS, PUBLIC ACCOUNTANTS AND BANK INDONESIA IN THE CASE OF CONVENTIONAL BANKS

Controls are executed by the internal auditor and external auditors (Bank Indonesia, the State Audit Board, and Public Accountant's Offices.

Internal Audit is responsible to coordinate the internal and external audit activity and is expected to generate a comprehensive and optimal audit result. Coordination is achieved through periodic meetings to discuss important issues among the various parties.

### III. GOVERNANCE MECHANISM

In this phase, improvements to governance implementation are stipulated in policies, standard procedures and other technical instructions based on GCG principles.

Bank Mandiri has a set of policies grouped under three pillars:- Business Policies, Control Policies and Operational Policies.

### IV. SOCIALIZATION AND EVALUATION

The Bank ensures GCG implementation through the socialization of GCG principles, including company culture. The objectives are to understand and implement the vision, mission, strategy and also GCG principles based on a uniformity of understanding among all Bank Mandiri employees. Monitoring and evaluation are conducted periodically to ensure the quality of processes and decision-making. The details are as follows:

A. Socialization Phase, implemented at all levels of Bank Mandiri and by stakeholders through a variety of means, including:

1. Directions from the President Director to Senior Management and employees through direct visits to regional offices / relevant line units.
2. Routine Management meetings, workshops and working meetings.
3. Media Communications, such as video, Mandiri magazine, Knowledge Management System (KMS) and Bank Mandiri website.
4. Direct socialization at both Head Office and regional offices, training and classes, and focus groups.
5. GCG e-learning modules.
6. External socialization, through, among other things, corporate governance forums such as the National Committee of Governance Policy (KNKG), routine discussions held by state enterprises, and GCG seminars (national and international).

# GOOD CORPORATE GOVERNANCE

7. Socialization of Vision, Mission, Strategy and GCG implementation to the stakeholders through the Annual Report so as to inculcate Bank Mandiri's GCG approach among stakeholders.

## B. Evaluation Phase

In implementing GCG, Bank Mandiri evaluates the work processes and monitoring target realization as follows:

1. Monthly performance reviews evaluate the performance of SBUs and supporting units, and are attended by directors and senior management.
2. Key Performance Indicator (KPI) assessments every 6 (six) months to assess target achievement compared with real achievements.
3. Realization Report of Bank Business Plan Bank to Board of Commissioners and Bank Indonesia every 6 (six) months.
4. Board of Directors and Board of Commissioners accountability in General Meeting of Shareholders every year.

In addition, in order to fulfill Bank Indonesia Regulations, Bank Mandiri periodically conducts self-assessment of the implementation of good corporate governance. Based on the self-assessment of 11 factors, Bank Mandiri achieved a composite score of 1.1, with the citation "Very Good." The details of the self-assessment are as follows:

1. Implementation of the Duties and Responsibilities of the Board of Commissioners

Ranking : Level 1

The number, composition, integrity and competencies of the members of the Board of Commissioners is very much in line with the scope and complexity of Bank Mandiri's business. The Board of Commissioners also complied with the principles of good corporate governance and the provisions of the laws and

regulations in effect in the discharge of its duties and responsibilities.

2. Implementation of the Duties and Responsibilities of Board of Directors

Ranking : Level 1

The number, composition, integrity and competencies of the members of the Board of Directors is very much in line with the scope and complexity of Bank Mandiri's business. The Board of Directors also complied with the principles of good corporate governance and the provisions of the laws and regulations in effect in the discharge of its duties and responsibilities.

3. Comprehensiveness of Committees, and Implementation of their Duties

Ranking : Level 1

The composition and competencies of Committee members were in accordance with the scope and complexity of the Bank's business, and the committee's effectively implemented their duties and responsibilities.

4. Managing Conflicts of Interest

Ranking : Level 1

The bank has policies, systems and procedures in place for the resolution of conflicts of interest.

5. Implementation of Bank Compliance Function

Ranking : Level 1

The implementation of the compliance function and independence of the Director of Compliance and the Compliance Line Unit have been very effective.

6. Implementation of Internal Audit Function

Ranking : Level 1



Implementation of the Bank's internal audit function has been effective and meets internal guidelines in accordance with the minimum standards set out in the SPFAIB and SKAI. The internal audit function has been carried out independently and objectively.

#### 7. Implementation of External Audit Function

Ranking : Level 1

Audit implementation by the Public Accountant has been effective and meets the minimum requirements required under the regulations.

#### 8. Application of Risk Management, including Internal Control Systems

Ranking : Level 2

Risk management implementation and internal controls are effective, but need improvement to strengthen the processes.

#### 9. Related Party Lending and Large Exposure Lending

Ranking : Level 1

The Bank has a policy, systems and procedures to regulate the lending of funds to related parties and in large amounts which comply with limits determined by BMPK.

#### 10. Transparency of Financial and Non-Financial Conditions, Implementation of Reports on Good Corporate Governance and Internal Reporting.

Ranking : Level 1

The Bank is very transparent in its disclosure of financial and nonfinancial information to the public - through the Bank's website and other media - that is accessible, timely, complete and accurate.

#### 11. Strategic Plans

Ranking : Level 1

The Corporate plan and strategic business plan are realistic and take into account the relevant external and internal factors, including prudential principles, in accordance with the vision and mission of the Bank.

Composite Point	Composite Attribute
Composite Point < 1.5	Very Good
1.5 < Composite Point < 2.5	Good
2.5 < Composite Point < 3.5	Fairly Good
3.5 < Composite Point < 4.5	Not Good
Composite Point > 4.5	Bad

#### C. The Indonesian Institute For Corporate Governance (IICG) Rating of GCG Bank at Bank Mandiri

For the last four years (2006/2007, 2007/2008, 2008/2009, and 2009/2010), Bank Mandiri has been honored to be categorized as a "Highly Trustworthy" company by the Indonesian Institute for Corporate Governance (IICG).

#### D. Rating by the Indonesian Institute for Corporate Directorship (IICD)

For 2010, Bank Mandiri received the highest predicate as "The Best Overall" in the application of GCG in approximately 300 companies appraised by the IICD

# GOOD CORPORATE GOVERNANCE

## V. WALKING THE TALK

Finally, Bank Mandiri realizes that these steps will be meaningless if GCG is not implemented consistently with discipline and therefore GCG has to be internalized to all Bank Mandiri Management and employees.

Consistent implementation, leadership and the role-models of top and senior management are required and act as Change Agents in each unit to implement GCG.

As an example of consistent implementation, Bank Mandiri has selected a number of employees to be Change Agents in solidifying the internalization of the corporate culture process, and it is possible for the employees to report/disclaim any situation of non-compliance with the rules and the Code of Conduct.

Bank Mandiri believes that disciplined and consistent implementation will make solid and sustainable gains in good corporate governance, not just a better performance over the short term.

## CUSTOMER COMPLAINT

To respond to customer complaints and provide expeditious and satisfactory solutions, Bank Mandiri has a

line unit that is specially dedicated to handling customer complaints. This line unit is supported by comprehensive and reliable policies and operational standards.

The principle by which we handle customer complaints is that complaints are welcomed. Bank Mandiri provides a wide variety of channels by which complaints may be conveyed, including Mandiri Call 14000 and the Mandiri website, as well as by fax, email and SMS.

The situation as regards the resolution of customer complaints is as shown below:

### RESOLUTION OF CUSTOMER COMPLAINTS

Type Of Customer	Complaint Number of Complaints in 2010	Resolved in 2010
Financial	86,847	86,047
Non-Financial	588	576
Total	87,435	86,623

## UPHOLDING BANK MANDIRI'S CORPORATE CULTURE

To support the implementation of GCG, Bank Mandiri has completed the first stage of its Corporate Culture Transformation Program (2005-2009), which has been followed by the Second Bank Mandiri Culture Transformation Program, 2010-2014.

The cultural transformation we are instituting is based on Trust, Integrity, Professionalism, Customer Focus, and Excellence (TIPCE), all values that are in line with the principles of GCG. The cultural transformation has been shown to be effective in assisting the organization to implement GCG and achieve its objectives. The current stage of the transformation process (2010-2014) is being implemented in order to further consolidate the culture of GCG and provide added value for the company.

Based on the Grand Strategy Implementation Framework for Further Cultural Transformation, Bank Mandiri has applied various initiatives that it is expected will help further inculcate values that are in line with the principles of GCG and accelerate the change in Bank Mandiri's image. Broadly speaking, these initiatives may be grouped together as behaviors, symbols and systems.

## ENCOURAGING WHISTLEBLOWING

In the context of improving Good Corporate Governance and creating transparency, the President Director (CEO) directly receives important information related to the making of improvements and/or the taking of action against fraud. Such information is accepted from all employees, and represents an important tool for improving performance and preventing fraud. To this end, Bank Mandiri has a number of facilities through which communication of information may be effected, such as HC4U, SMS Fraud Micro Business, and Go to Zero Fraud in the form of letters to the CEO (LTC).

### A. USE OF LTC BY WHISTLEBLOWERS

The LTC facility is a means by which employees can convey important information to the CEO in the form of proposals for improvements to the operating systems, the Internal Control System, performance or reports on violations.

Direct access to the CEO is considered necessary in order to maintain confidentiality of the identities of whistleblowers in cases of fraud.

In pressing situations that require immediate responses, the CEO may need to update all management levels so that a decision may be made expeditiously. This also arises in a case where anticipatory measures are required so as to prevent an issue arising in a particularly line unit.

### B. PURPOSE AND BENEFITS OF ENCOURAGING WHISTLEBLOWERS

#### Purpose

- a. To provide a means by which important information may be received (whether proposals for improvements or reports on violations, including the possibility of fraud).
- b. To serve as a means of sharing knowledge in the bank in respect of proposals and reports that have been received.
- c. Forms part of the cultural transformation of the bank.

#### Benefits

1. Bringing about improvements at the bank
  - a. Helps fulfill customer needs
  - b. Develops the bank's business
  - c. Improves market capitalization
  - d. Improves revenue and reduces losses
  - e. Improves employee engagement.
2. Preventing fraud
  - a. Improves participatory employee control
  - b. Provides an early warning system.
  - c. Reduces the risk of operating losses at the bank.

# GOOD CORPORATE GOVERNANCE

## C. WHISTLEBLOWING MECHANISM

Bank Mandiri provides 3 means of conveying proposals / reports, namely:

1. By letter, through a PO Box
2. By email to the CEO's address
3. By SMS to a number belonging to the CEO

The process may be differentiated as between the treatment of proposals for improvements and reports on violations.

### a. Mechanism for proposals for improvements:

1. Employee submits proposal to the CEO by letter, email or SMS.
2. The CEO receives the proposal and handles it in accordance with the procedures, while at the same time replying to the sender and forwarding the proposal to the Risk Management Unit.
3. The Risk Management Unit selects the proposals that satisfy the criteria and forwards these to the Follow-Up Unit.
4. The Follow-Up Unit studies the proposal and conveys its findings to the relevant Director/EVP Coordinator.
5. The relevant Director/EVP Coordinator issues a decision on the proposal forwarded to him by the Follow-up Unit, and subsequently reports this to the CEO, with a copy of the report being sent to the Risk Management Unit.
6. The Risk Management Unit conveys a report recapitulating the proposal to the CEO.
7. The CEO sends a response to the employee who made the proposal.
8. The employee receives the reply from the CEO.

### b. Mechanism in the case of reports of violations:

1. Employee submits proposal to the CEO by letter, email or SMS.
2. The CEO determines the status of the report, replies to the employee, and forwards his findings on the status review to the Internal Audit Unit.
3. The Head of the Internal Audit Unit evaluates the report to see whether it fulfills the criteria for the launching of an investigation, and prepares a draft reply to the employee for submission to the CEO.
4. The CEO sends a response to the employee by SMS, email or letter.

## D. USE OF WHISTLEBLOWING OUTPUT

The output of whistleblowing is used in the following ways:

- Improve the performance of the bank in achieving its targets
- \* As part of bank strategy during the transformation process
- \* As input for considering whether to launch an internal audit
- \* As a means of supervision and improving the control function in respect of bank work processes

## CODE OF CONDUCT

Bank Mandiri has had a Code of Conduct since 2000. The Code of Conduct represents a manual setting out behavioral norms for Bank Mandiri employees as regards relations between employees and with external parties, such as shareholders, affiliates, investors, customers, suppliers, government and the public at large. Employees are required to always abide by the Code of Conduct in their day-to-day behavior so that it will ultimately become part of the company's corporate culture. In order to improve awareness of the Code of Conduct, it has been socialized to all Bank Mandiri employees so as to ensure that their behavior is reasonable, appropriate and trustworthy, whether in dealings with customers, colleagues or the bank's business partners.

## OTHER ISSUES RELATED TO IMPLEMENTATION OF GCG

Transparency in respect of financial and non-financial conditions that have not been disclosed in other reports:

Bank Mandiri has delivered all reports regarding financial and non-financial conditions transparently to the public

through printed or electronic media, including the publication of financial reports on the websites of Bank Mandiri, Bank Indonesia and Ministry of State Owned Enterprise.

### SHARES OWNERSHIP OF THE BOARD OF COMMISSIONERS AND DIRECTORS 5% OR MORE OF PAID IN CAPITAL

Name	Share ownership more than 5% of paid in capital				
	Bank Mandiri	Other Companies	Other Bank	In non-Bank financial Institutions	None
<b>BOARD OF COMMISSIONERS</b>					
Edwin Gerungan	-	-	-	-	None
Muchayat	-	-	-	-	None
Mahmuddin Yasin	-	-	-	-	None
Cahyana Ahmadjayadi <sup>1)</sup>	-	-	-	-	None
Gunarni Soeworo	-	-	-	-	None
Pradjoto	-	-	-	-	None
Krisna Wijaya <sup>2)</sup>	-	-	-	-	None
<b>BOARD OF DIRECTORS</b>					
Zulkifli Zaini <sup>3)</sup>	-	-	-	-	None
Riswinandi <sup>4)</sup>	-	-	-	-	None
Abdul Rachman	-	-	-	-	None
Sentot A. Sentausa	-	-	-	-	None
Thomas Arifin	-	-	-	-	None
Budi G. Sadikin	-	-	-	-	None
Ogi Prastomiyono	-	-	-	-	None
Pahala N. Mansury <sup>5)</sup>	-	-	-	-	None
Fransisca N. Mok <sup>5)</sup>	-	-	-	-	None
Sunarso <sup>5)</sup>	-	-	-	-	None
Kresno Sediarsi <sup>6)</sup>	-	-	-	-	None

Notes:

- 1) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 3) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
- 4) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 5) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 12 July 2010
- 6) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 4 October 2010

# GOOD CORPORATE GOVERNANCE

Financial and Family Relationships of Commissioners and Directors and/or Bank's Controlling Shareholders

There are no financial and/or family relationships between members of the Boards of Commissioners and Directors

other members of the Board of Commissioners, other Directors and/ or Controlling Shareholders of the Bank, as shown in the table below:

Name	Family Relationship with			Family Relationship with		
	Board of Commissioners	Directors	Controlled Share Holder	Board of Commissioners	Directors	Controlled Share Holder
<b>BOARD OF COMMISSIONERS</b>						
Edwin Gerungan	none	none	none	none	none	none
Muchayat	none	none	none	none	none	none
Mahmuddin Yasin	none	none	none	none	none	none
Cahyana Ahmadjayadi <sup>1)</sup>	none	none	none	none	none	none
Gunarni Soeworo	none	none	none	none	none	none
Pradjoto	none	none	none	none	none	none
Krisna Wijaya <sup>2)</sup>	none	none	none	none	none	none
<b>BOARD OF DIRECTORS</b>						
Zulkifli Zaini <sup>3)</sup>	none	none	none	none	none	none
Riswinandi <sup>4)</sup>	none	none	none	none	none	none
Abdul Rachman	none	none	none	none	none	none
Sentot A. Sentausa	none	none	none	none	none	none
Thomas Arifin	none	none	none	none	none	none
Budi G. Sadikin	none	none	none	none	none	none
Ogi Prastomiyono	none	none	none	none	none	none
Pahala N. Mansury <sup>5)</sup>	none	none	none	none	none	none
Fransiska N. Mok <sup>5)</sup>	none	none	none	none	none	none
Sunarso <sup>5)</sup>	none	none	none	none	none	none
Kresno Sediarsi <sup>6)</sup>	none	none	none	none	none	none

Notes:

- 1) Since the close of Annual General Meeting held on 17 May 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 2) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 25 October 2010
- 3) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 14 September 2010
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- 6) Since the close of Extraordinary General Meeting held on 5 July 2010 and effective according to the approval of Bank Indonesia dated 4 October 2010

## REMUNERATION AND OTHER FACILITIES/POLICIES FOR THE BOARD OF COMMISSIONERS AND DIRECTORS

Type of Remunerations & Other Facilities	Amount Received in a Year								
	Commissioners			Directors			Independent <sup>4)</sup>		
	Person	Rp. Million	Rp. Average	Person	Rp. Million	Rp. Average	Person	Rp. Million	Rp. Average
<b>REMUNERATION</b>									
Salary <sup>1)</sup>	8	7.808	976	14	26.556	1.896	3	1.170	390
Bonus	-	-	-	-	-	-	3	523	174
Allowance <sup>2)</sup>	7	2.827	403	14	10.047	717	3	252	84
Tantiem	8	9.300	1.162	11	36.229	3.293	-	-	-
<b>OTHER NON - MONETARY FACILITIES</b>									
Housing (can not be acquired) <sup>3)</sup>	-	-	-	11	1.189	108	-	-	-
Transportation (can not be acquired)	8	2.791	348	11	5.145	467	-	-	-
Compensation (can be acquired)	8	1.480	185	11	6.237	567	-	-	-
Number of Persons Receiving Remuneration in a Year	Board of Commissioners			Board of Directors			Number of Independent		
Above Rp2 billion	-			7			-		
Above Rp1 billion s.d Rp2 billion	5			4			-		
Above Rp500 million s.d Rp1 billion	1			4			1		
Less than Rp500 million	2			-			2		

### Notes:

- 1) Number of Commissioners:
  - 6 up to December 2010 (1 Commissioner completed his term in office on 17 May 2010)
  - 2 new Commissioners were appointed, on 17 May 2010 and 4 September 2010, respectively.
- 2) Include holiday bonus (THR), leave, health allowance and cell phone.
- 3) 3 Directors received housing allowances as they did not live in official bank residences.
- 4) "Independent" is defined as an independent party who does not have financial and management, shareholders and/or family relationship with members of the Board of Commissioners, Board of Directors and/or controlling shareholder or other relationships that impact on the capability to act independently.

# GOOD CORPORATE GOVERNANCE

## SHARES OPTION

Name	Bonus Share	Discount Share	MSOP 1 Share	MSOP 2 Share	MSOP 3 Share	Total Share	Stock Option 1	Stock Option 2	Stock Option 3
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### BOARD OF COMMISSIONERS

Edwin Gerungan	-	-	-	-	-	-	-	-	-
Muchayat	-	-	-	-	-	-	-	-	-
Gunarni Soeworo	-	-	-	-	-	-	-	-	-
Pradjoto	-	-	-	-	-	-	-	-	-
Mahmuddin Yasin	-	-	-	-	-	-	-	-	-
Cahyana Ahmadjayadi <sup>1)</sup>	-	-	-	-	-	-	-	-	-
Krisna Wijaya <sup>2)</sup>	-	-	-	-	-	-	-	-	-

### AUDIT COMMITTEE

Zulkifli Djaelani	-	-	-	-	-	-	-	-	-
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### DIRECTORS

Zulkifli Zaini <sup>2)</sup>	60,038	-	384,562	2,422,115	3,075,956	5,942,671	-	-	-
Riswinandi <sup>1)</sup>	-	-	-	-	3,000,456	3,000,456	-	-	-
Abdul Rachman	57	176	436	1,508,615	3,490,956	5,000,240	-	-	-
Sentot A. Sentausa	49,985	105,000	354	2,179,853	1,579,456	3,914,648	-	-	-
Thomas Arifin	-	-	-	-	962,956	962,956	-	-	-
Budi G. Sadikin	-	-	-	-	2,600,456	2,600,456	-	-	-
Ogi Prastomiyono	485	442	354	86,000	349,787	437,068	-	-	-
Pahala N. Mansury <sup>1)</sup>	-	-	-	100	1,005,000	1,005,100	-	-	-
Kresno Sediarsi <sup>2)</sup>	299	465	141	70,400	143	71,448	-	-	-
Fransisca N. Mok <sup>1)</sup>	475	-	178	250	43	946	-	-	-
Sunarso <sup>1)</sup>	178	-	-	70,000	421	70,559	-	-	-

### EVP COORDINATORS

Haryanto T. Budiman	-	-	-	-	186,500	186,500	-	-	-
Riyani T. Bondan	4,485	443	354	100	287	5,669	-	-	-
Mansyur S. Nasution	12,299	26,766	141	300	11,643	51,149	-	-	-

#### Notes:

- 1) Effective since the close of the Annual General Meeting of Shareholders held on 17 May 2010
- 2) Effective since the close of Extraordinary General Meeting of Shareholders held on 5 July 2010



#### Ratio of the Highest and Lowest Salaries

1. Ratio of the highest and lowest salary of Employee	:	35.6	:	1
2. Ratio of the highest and lowest salary of Directors	:	1.4	:	1
3. Ratio of the highest and lowest salary of Commissioners	:	1.2	:	1
4. Ratio of the highest Director's salary to the highest Employee's salary	:	1.14	:	1

Conflict of Interest Transaction : None

Share and Obligations Bought Back by the Bank : None

## LEGAL CASES

Legal Cases	Civil	Criminal
Resolved	120 cases	4 cases
In Process	477 cases	45 cases
Total	597 cases	49 cases

## APPLICATION OF RISK MANAGEMENT, INCLUDING INTERNAL CONTROL SYSTEM

Bank Mandiri, with reference to Bank Indonesia Regulation No. 5/8/2003 dated 19 May 2003, as amended by Bank Indonesia Regulation No. 11/25/PBI/2009, and Bank Indonesia Circular No. 5/21/DPNP dated 29 September 2003 regarding the implementation of risk management, has undertaken a risk management process comprised of identification, measurement, observation and risk control at all levels. The Bank's implementation report on risk management includes:

1. Supervision of the Board Of Commissioners and Board Of Directors
  - a. The Board of Commissioners is responsible for the approval and routine control of the strategy and risk policy which consists of the Bank's tolerance for risk, and domestic and international economic cycles for long term planning.
  - b. The Board of Directors is responsible for implementing the risk strategy and policy through clarifying and communicating the risk policy and strategy, risk controls and evaluating the implementation of policy and strategy.
  - c. The Board of Directors controls the internal and external conditions, ensuring that the Bank's strategy assesses risk and the Bank has authority and responsibility within groups that support the strategy implementation including the corporate plan and business plan.
  - d. The Board of Directors evaluates the accuracy of the methodology for risk assessment, implementation of risk SIM, and policy procedures and risk limits.

# GOOD CORPORATE GOVERNANCE

- e. The Board of Directors determines the organizational structure which clearly reflects authority, responsibility and function, and also establishes the independence of business units from the risk management units.

## 2. Policies, Procedures and Limit

- a. The Bank has written policy and procedures to address the requirements of transparency principles, and for improving the quality of service to customers and stakeholders in accordance with the prevailing laws and regulations.
- b. The Bank's policy for risk management is based on its mission, business strategy, capital adequacy, human capital capabilities and the bank's risk appetite.
- c. The Bank evaluates and updates risk management policy in the light of internal and external developments.
- d. The determination of risk limits is satisfactory, including per product/transaction limits, and per risk type and functional activity limits. Monitoring is conducted periodically.

## 3. Adequacy of the Processes for Risk Identification, Measurement, Monitoring and Control, and Risk Management Information System

- a. The Bank conducts risk assessment and measurement processes for each product/transaction that entails risk.

- b. The Bank has a satisfactory risk exposure monitoring system, including independent functions which oversee risk exposure, with accurate and timely information systems for feedback and the taking of corrective action.

## 4. Overall Internal Control System

- a. Determines authority and responsibility for monitoring policy, procedural and limitational compliance.
- b. Has reporting channels and clear separation of functions as between operational units and units that implement control functions.
- c. Has procedures that ensure the Bank's compliance with the regulations.
- d. The Internal Audit Unit conducts routine audits of satisfactory scope, and documents audit findings and management responses on audit findings, and reviews follow-up action on audit findings.

## FUNDING TO RELATED PARTIES AND IN LARGE EXPOSURES

Funding to related parties and in large exposures in 2010:

Funding to	Amount	
	Debtors	Rp. Million
Related Parties	13	2,414,302
Main Debtors		
a. Individual	2	9,230,816
b. Group	23	50,354,684

## FUNDING FOR SOCIAL AND POLITICAL ACTIVITIES

A. For social activities as follows:

FUNDING FOR SOCIAL		
No.	Activities	Amount (Rp.)
1.	Cheap Market Program for Idul Fitri 1431H (sale of discounted essential commodities)	295,547,550
2.	Blood donor drives in 6 Bank Mandiri groups in Jakarta	337,338,800
3.	Planting of 500,000 trees program involving 10 Regional Offices	1,284,914,004
4.	500 golden teak saplings for distribution in Semarang	12,500,000
5.	Planting of 2,500 trees in Bangkinang – Medan	35,000,000
6.	Fruit tree saplings for Educational Gardens Research and Tourism at Tanjung Pura University (UNTAN), Pontianak	63,000,000
7.	Mangrove seeds as part of protection in Go Green 1 Million Trees for a Healthy Environment – in collaboration with Himpunan Keluarga Rembang – Jabodetabek	51,550,000
8.	Mandiri Education Program – teaching in 219 schools (elementary up to high school), and 13 universities, and Mandiri Performance Scholarships for 260 students at 13 third level institutes	2,801,211,192
9.	Mandiri Entrepreneurship Workshops in Ambon and Jayapura	3,040,474,014
10.	Mandiri Entrepreneurship Incubator and Training for 120 third level institute lecturers – Mandiri Officer Program	2,814,952,289
11.	Mandiri Young Entrepreneurship Awards Program 2009	876,378,774
12.	Workshop, Penganugerahan WM 2009, Launching Entrepreneurship Modules and Mandiri Expo 2010	5,808,651,012
13.	WM Awards Program 2010	2,790,785,708
14.	Bootcamp 2010 program for winners and finalists of WM 2007-2009	575,545,750
15.	Training and Coaching Program for winners / finalists of WM 2009 in collaboration with ActionCOACH	2,620,874,199
<b>TOTAL</b>		<b>23,408,723,292</b>

B. For political activity : NONE

# GOOD CORPORATE GOVERNANCE

## STRATEGIC PLAN

### A. LONG TERM PLAN

Dealing with challenges and competition in the banking sector in Indonesia, Bank Mandiri needs to prioritize the transformation process. Bank Mandiri has revitalized its vision in line with the second phase of the transformation process (2010-2014). Bank Mandiri's long term vision for 2014 is "To be Indonesia's most admired and progressive financial institution". In more detail, this vision may be elaborated as follows:

- a. Bank Mandiri is committed to developing long-term relationships based on the trust of its customers. Bank Mandiri provides superior services to international standards to our customers by providing innovative financial solutions. In addition, Bank Mandiri would like to be known for its strong performance, human resources, and teamwork.
- b. By maintaining growth and providing success to its customers, Bank Mandiri takes an active role in encouraging long-term growth in Indonesia and consistently produced high returns to shareholders.

Our vision, as applied to our various stakeholders has been formulated as follows:

#### 1. Customers

As the chosen financial partner, the Bank intends to be trustworthy and always willing to assist our customers. Therefore, the Bank positions itself as a trustworthy financial advisor and also the reliable Bank that is always ready 24 hours a day for its customers.

#### 2. Employees

In the long-term plan, the Bank intends to be the most suitable place for the employees to move forward and develop themselves through innovation and solid teamwork. The Bank will position itself as the second

home for its employees to allow the process of self-development for all employees and build a stronger team.

#### 3. Investors

The company intends to become the number one stock in Indonesia, generating consistent investor Interest (Indonesian Anchor Stock) through consistently delivering the best performance on an ongoing basis.

The continuation of the transformation process, in order for the Bank to achieve its vision in becoming the most admired and progressive financial institution in Indonesia, Bank Mandiri has targeted to have the largest market capitalization in Indonesia and to be among the 5 largest banks within ASEAN.

By 2020, Bank Mandiri expects to be the only Indonesian bank among the 3 largest banks in Southeast Asia based on market capitalization.

To achieve this, the future growth strategy will focus on three (3) key areas as follows:

1. Strengthening leadership in the business of Wholesale Transaction Banking (WTB). This will be achieved by offering comprehensive solutions to the financial transactions and building holistic relationships to serve Corporate & Commercial institutions in Indonesia.
2. Becoming the customer choice for Retail Deposits. To achieve this, the company will provide services with unique banking experiences for its customers (differentiated customer experience) and to provide innovative solutions for banking transactions.
3. Achieving the No. 1 or No. 2 position in retail financing. The Company is expected to win the competition in the mortgage business, personal loans, and consumer cards. In addition, the Company is also expected to become one of the main players in micro banking,

as well as the winner in the Islamic banking business competition.

The three focus areas would be supported by strengthening the organization to provide integrated service solutions, improving infrastructure (branches, IT operations, risk management) and strengthening the human resources (HR).

## B. MID TERM PLAN

For the mid-term plan, Bank Mandiri has prepared the 2011-2013 Bank Business Plan (RBB) to consider internal and external conditions faced by using the assumptions and parameters aligned with the most recent internal and external conditions to establish realistic targets and directions that are challenging but achievable. The work programs are as follows:

### 1. Network Development Plan for the Office, Branches, ATMs and EDC

In order to deal with rapid domestic economic development and explore potential business opportunities throughout the country as well, Bank Mandiri plans to expand our business network in the country through its office networks, branches, ATMs and EDCs, with the following explanation:

#### a. Office Network Opening Plan

Bank Mandiri plans to open a new office network to enhance business growth in each segment through the opening of the Commercial Business Banking (CBC), Commercial Banking Center Floors, Business Banking Centers (BBC), Business Banking Center Floors, Business Banking Center Desks, Mandiri Business Lounges, Micro Banking District Centers (MBDC), Micro Clusters, Micro Banking Units (MBU), Micro Sales Outlets, Micro Multipurpose Loan Centers (KSM), Mandiri Mitra Usaha, Consumer

Loans Sales Centers and Consumer Loans Sales Outlets.

#### b. Branch Opening Plan

Bank Mandiri plans to open new branches in the framework of good business growth of third party funds or loans. The development of the branches focuses on locations with high levels of attractiveness; large business volumes, high-growth business, but currently low in market share.

#### c. Collaboration with PT Pos Indonesia (Ptpi1)

Following up on a study conducted on 2010 on optimizing collaboration between Bank Mandiri and Ptpi1, negotiations between the two sides are currently underway. Should a meeting of minds be achieved, the agreement will be implemented in 2011. Such collaboration shall cover the areas of remittances, savings accounts, loans and so forth.

#### d. Addition of ATMs and the EDCs Plan

Bank Mandiri plans to increase the number of ATMs and the EDCs, because the ATM network and extensive EDCs are among the main keys to winning the competition in transactional banking.

### 2. Building synergies and alliances among Subsidiaries

In line with the development strategy for company subsidiaries, every subsidiary will be supervised by the relevant directorates as described below:

- a. The Directorate of Corporate Banking will supervise Mandiri Sekuritas, which operates in the investment banking field, and Bank Mandiri Europe Limited (BMEL).
- b. Directorate of Commercial & Business Banking will supervise Bank Syariah Mandiri so as to help it grow its Shariah banking market share and support the growth of Bank Mandiri as a whole.

# GOOD CORPORATE GOVERNANCE

c. Directorate of Micro & Retail Banking will supervise 3 subsidiaries, namely AXA Mandiri Financial Services, Mandiri International Remittance and Bank Sinar Harapan Bali.

d. Directorate Consumer Finance will supervise Mandiri Tunas Finance as the point of sales for supporting high-yield business, particularly in the automotive financing sector.

## 3. Rights Issue

Bank Mandiri plans to issue new shares for the purpose of expanding its capital structure and help it increase its intermediation function while at the same time enhancing its competitive abilities both at the domestic and regional levels.

The strengthening of the bank's capital structure is also intended to help Bank Mandiri participate in the growth of the Indonesian economy by increasing lending. With a strong capital structure, the bank will have greater opportunities for financing state enterprises, particularly in strategic sectors, as well as greater capacity to expand lending to the SME segment. Furthermore, the rights issue will help Bank Mandiri benefit from wider share ownership among the public at large, which will help improve market liquidity and strengthen perceptions as regards the application of Good Corporate Governance, thus helping improve the bank's valuation.

## 4. Infrastructure Financing Plan

The Infrastructure Financing Plan for the period 2011-2013 is focused on the financing of power plants, telecommunications facilities, tolled expressways and

plantations, bearing in mind that these sectors are highly prospective and produce a significant multiplier effect in other areas of the economy. In the particular case of plantations, besides being one of the bank's growth focuses, this sector is also labor intensive and helps the channeling of loans to productive enterprises in the context of accelerating economic growth.

## 5. Non-Organic Business Growth Plan

Bank Mandiri remains eager to pursue non-organic growth, including through mergers and acquisitions, the establishment of joint ventures, and the optimization of synergies with company subsidiaries for the purpose of improving particular segments, distribution channels or products.

In 2011, Bank Mandiri will continue to pursue a number of non-organic growth initiatives that were not completed in 2010, including sounding out the possibility of further developing the general insurance business through the acquisition of a general insurance company, the establishment of a new general insurance company, or establishing a partnership with a third party.

Besides general insurance, in support of Bank Mandiri's commitment to becoming an innovative and diversified provider of financial solutions, Bank Mandiri will continue to seek out opportunities for non-organic growth through mergers and acquisitions involving financial institutions that have the potential to provide added value to the bank.

In addition, Bank Mandiri intends to implement a number of non-organic strategic initiative plans.

### C. SHORT TERM PLAN

The main focus of Bank Mandiri in 2011, which is the second year of implementation of the Corporate Plan 2010-2014, is on business growth & profitability to achieve results above the market performance in order to become the market leader. Accordingly, Bank Mandiri has targeted a number of financial milestones that must be achieved by 2014, namely:

1. Biggest market capitalization of all Indonesian banks.
2. Revenue market share of around 16% compared with 12.5% at present.
3. ROA of around 2.5% and ROE of around 25%.
4. While business growth over the next 5 years will be very aggressive, asset quality must continue to be maintained as reflected in a Gross NPL Ratio of less than 4%.
5. Developing network / distribution infrastructure so as to provide a platform for future growth.
6. Improving staff productivity
7. Improving the application of Good Corporate Governance, particularly as regards the risk management and internal control functions.
8. Accelerating the execution of both IT and non-IT strategic initiatives
9. Instituting a spirit of service and further cultural transformation so as to maintain Bank Mandiri's position first place on the MRI's Service Quality Index.
10. Optimizing synergies and alliances with subsidiaries.

In line with the above milestones, Bank Mandiri has formulated 10 priorities for 2011, namely:

1. Improving ROE
2. Increasing retail financing credit volumes in the micro banking, small business, consumer loan and credit card segments.
3. Developing retail payments through growth in savings and small business demand deposits so as to increase the contribution of low-cost funds and the growth in fee-based income.
4. Developing wholesale transaction banking so as to increase the contribution of low-cost funds and the growth in fee-based income.

# CORPORATE SOCIAL RESPONSIBILITY

The Corporate Social Responsibility (CSR) strategy of Bank Mandiri is comprised of Strategic Programs focused on education and Responsive Programs more oriented towards and integrated with government programs and the needs of society.

Bank Mandiri increasingly asserted its commitments in 2010 by continuing to run the Mandiri Entrepreneurial Program which began in 2007. Mandiri Entrepreneurs is the focus of Bank Mandiri's CSR strategy to tackle unemployment in Indonesia while, at the same time, supporting Government efforts to alleviate poverty, create jobs and promote economic growth in Indonesia.

It is hoped that the Mandiri Entrepreneurial Program will significantly increase the number of young entrepreneurs and aspiring young entrepreneurs. Bank Mandiri is aware that Indonesia needs a lot of resilient entrepreneurs, given that the proportion of entrepreneurs to the current total population is still below 2%. To increase this figure, a good synergy of four elements is needed, namely Government, Academies, Business and Social. It is hoped that this synergy will give rise to entrepreneurship and become a national movement that spreads throughout Indonesia and can make a great contribution to the economy of Indonesia.

A lesson from Indonesia's economic performance, which achieved positive growth during the crisis a few years ago while more developed countries including Malaysia and Singapore experienced negative economic growth, is that one of the factors driving economic growth in Indonesia is the presence of Small and Medium Enterprises (SMEs). As such, the SME sector must receive support to be able to grow optimally. And, as we all know, the driving force behind the SME sector are entrepreneurs who are able to create jobs and provide wider employment opportunities. Having observed these conditions, Bank Mandiri implemented the Mandiri Entrepreneurial program which is expected to increase the number of businesses established as new entrepreneurs emerge from institutes of higher learning.

Mandiri Entrepreneurial activities were created in a comprehensive manner, from A to Z, and have been implemented in the form of several ongoing programs. These were not designed to be mere ceremonial events, but actually to create formidable young entrepreneurs. Program activities carried out since 2007 include the following:





## MANDIRI ENTREPRENEURIAL WORKSHOPS

These Mandiri Entrepreneurial workshops are intended to illustrate to the younger generation current Indonesian economic conditions and change the views of students about entrepreneurship. In each workshop, experts and national business people provide insight and inspiration for the younger generation to take entrepreneurship seriously. Through these activities, students can also get to share the experiences of successful entrepreneurs from various fields such as Sandiaga Uno, Addie MS, Oscar Lawalata, Moh. Nadjikh (PT Kelola Mina Laut), Perry Trisianto, Yoris Sebastian and others. These guests also act as workshop speakers to motivate students. Students can also learn from the experiences of previous winners of the Mandiri Entrepreneurial program, who are invited as examples of young, successful entrepreneurs. At each workshop, the work of students and products of Mitra Binaan Mandiri/Mandiri Growth Partnership are exhibited.

These Mandiri Entrepreneurial workshop activities are held in big Indonesian cities like Surabaya, Bandung, Makassar, Yogyakarta, Manado, Malang, Medan, Banjarmasin, Palembang, Denpasar, Bogor, Ambon and Jayapura.

The number of people attending the Mandiri Entrepreneurial workshops from 2007 to 2010 has grown as follows:

	2007	2008	2009	2010
Number of PTN/PTS participants	18	123	125	321
Number of participants	650	4,420	6,117	6,300



## MANDIRI ENTREPRENEURIAL AWARDS

This country needs all the entrepreneurs it can produce. Unfortunately, not many young people are interested in becoming entrepreneurs. Most of them prefer to be employees. To show appreciation to young people who have dared to become entrepreneurs, Bank Mandiri offers awards through its Mandiri Entrepreneurial Award Program.

The Mandiri Entrepreneurial Award Program is divided into two categories, namely the Diploma and Graduate Student Category and the Post-Graduate and Alumni Category. The program is run on an ongoing basis and involves everyone at Bank Mandiri in collaboration with National and Private Institutes of Higher Learning (PTN/PTS) in Indonesia. After passing through several stages of selection, finalists are selected in the two award categories to be judged at the national level in Jakarta. The national level jury team consists of stakeholders, academics, media



# CORPORATE SOCIAL RESPONSIBILITY

people, practitioners and bankers represented by Bank Mandiri. After going through the judging process, 12 young people are finally crowned by the Mandiri Entrepreneurial Award Program as champions in the two categories, in the fields of catering, creative endeavor, as well as in industry and services. Starting in 2010, the bank added a category for the most innovative person in the field of creative endeavor, both at diploma and undergraduate level as well as at graduate and alumni level.

The number of participants in the Mandiri Entrepreneurial Award Program from 2007 to 2010 has grown as follows:

	2007	2008	2009	2010
Number of Provinces participants	7	24	27	33
Number of PTN/PTS participants	26	198	200	413
Number of participants	488	1,057	1,706	3,294

## MANDIRI ENTREPRENUERIAL EXPO



The Mandiri Entrepreneurial Expo was first held in conjunction with the climax to the Mandiri Entrepreneurial Award Program in 2009. The Expo hosted a total of 98 stands comprised of stands of national finalists in the Mandiri Entrepreneurial Awards of 2009, stands of winners and finalists in the awards from 2007 to 2009, as well Mitra Binaan Mandiri//Mandiri Growth Partnership stands. There were various kinds of businesses and products on display ranging from food products, IT services, housing developers, design firms, photography, to handicrafts. It is hoped that this event served to open opportunities for exhibitors to widen their networks as much as possible in order to develop their businesses.

In addition, the expo was also enlivened by many interesting events. During the expo, an interactive talk show was held involving all the winners and finalists of the Mandiri Entrepreneurial Awards as well as a young entrepreneur in the field of photography, Jerry Aurum. Also present was the young designer Carmanita who shared information about her business with expo visitors while, at the same time, entertaining them by staging a fashion show. The Mandiri Entrepreneurial Expo in 2010 was visited by 11,800 people.

## BUSINESS PLAN COMPETITION

As part of its series of Entrepreneurial Programs, Bank Mandiri organized a Business Plan Competition with the goal of instilling the courage to get involved in entrepreneurship in members of the younger generation who had already attended workshops. Through this competition, students were challenged to be creative and sharpen business opportunity they could undertake with a certain amount of capital. This activity represented the first stage in learning about entrepreneurship for workshop participants. Assessments were weighted as follows: business selection (30%), effectiveness of capital utilization (40%) and business development plan (30%). Of the more than 950 students who submitted a Business Plan in 2008, 90 students were selected who had the opportunity to put their business plan into practice. The progress of these 90 students was continuously monitored for a one year period. In 2010, business plan scholarships were introduced to 75 National and Private Institutes of Higher Learning (PTN/PTS) using the Entrepreneurship Module established by Bank Mandiri.

## ENTREPRENEURSHIP MODULE



Since its launch in 2007, the Mandiri Entrepreneurial Program has moved continuously forward. In 2009, the bank reached a new milestone with the establishment of its Entrepreneurship Module. This module is a collaboration between Bank Mandiri and six leading universities in Indonesia; the University of Indonesia (UI, Jakarta), the Bandung Institute of Technology (ITB, Bandung), the Bogor Institute of Agriculture (IPB, Bogor), Padjajaran University (Unpad, Bandung), Gajah Mada University (UGM, Yogyakarta) and the Sepuluh November Institute of Technology (ITS, Surabaya). This Entrepreneurship Module combines elements of entrepreneurial theory and practice. Practical tips to take the plunge of becoming an independent entrepreneur in the areas of food and beverage (catering), manufacturing, and creative industry are presented in a comprehensive manner. This Entrepreneurship Module contains matters relating to practical knowledge, business management, simple business plans, business planning, as well as the practicalities of starting a business. Even more interestingly, the module also comes with tips to start a business, as provided by previous winners of the Mandiri Entrepreneurial Award who have all been running their own businesses from when they were students or after completing college.

The success stories of all the young entrepreneurs featured in the module are expected to be an inspiration for students not to hesitate in entering entrepreneurship and, in doing so, create much needed jobs. As such, these potential entrepreneurs are more than mere potential job seekers, as might be generally found at various universities or colleges. The Module was compiled by teams from the six institutes of higher learning and it is hoped that it will become a textbook for teaching entrepreneurship courses at universities throughout Indonesia.

# CORPORATE SOCIAL RESPONSIBILITY

In 2010, efforts to disseminate the Entrepreneurship Module continued in order to make the way of using the module more familiar so that entrepreneurial knowledge could be transferred to students in accordance with the manuals that have been composed. These manuals include output from the real practice of entrepreneurship (with the correct principles) and seek to raise the interest of students in beginning their own businesses, by teaching them the different stages involved in starting a business and giving them the courage to take calculated risks.

Bank Mandiri facilitated the dissemination and implementation of Training of Trainers programs in 13 cities, which were attended by 1265 lecturers from State and Private Institutes of Higher Learning. After attending these programs, 264 Institutes of Higher Learning gave their commitment to using the Entrepreneurship Module. To each of these institutes, Bank Mandiri provided three sets of the Entrepreneurship module as well as 100 Entrepreneurship Module books for students. Bank Mandiri's enthusiasm in providing widespread access to the Entrepreneurship Module is one form of real contribution to the progress of this country, namely to inspire and motivate students or alumni to dare to involve themselves in the business arena by becoming an entrepreneur in order that they can develop their businesses in an independent fashion, while creating job opportunities for others.

## ENTREPRENEURSHIP MODULE WORKSHOP & EXPO



Besides the Mandiri Entrepreneurial workshops attended by many students, Bank Mandiri also held Entrepreneurship Module Workshops as part of the activities of the Mandiri Entrepreneurial Expo. These sought to attract entrepreneurship lecturers to participate. These workshops were attended by more than 1,500 participants, made up of professors and lecturers of entrepreneurship from 284 universities in Greater Jakarta, North Sumatra, South Sumatra, Yogyakarta, Surabaya, Makassar and Bandung.

The objectives of these Entrepreneurship Module workshops were for professors and lecturers to get a clear picture of the typical young successful entrepreneur so that they could then act as a role model, develop the same mindset as students in viewing entrepreneurship and become a business coach or facilitator for students who want to do business or have already started a business in order to optimize their business performance and increase their communication skills.

### MANDIRI OFFICER PROGRAM (MANDIRI ENTREPRENEURIAL TRAINING PROGRAMS & INCUBATORS FOR LECTURERS)



In addition, to support the implementation of the Entrepreneurship Module at various universities, as well as to foster entrepreneurial spirit not only for students but also for lecturers, the bank also initiated Mandiri Entrepreneurial training programs and Incubators for lecturers (Mandiri Officers).

This Mandiri Officers Program covered the following three phases:

1. Executive Coach Training. In this phase, the material covered was very much needed by a Business Coach in acting as a mentor, including methods to instill a positive mindset, emphasizing communication skills that facilitate the effectiveness of lecturers in teaching and mentoring, as well as exploring effective Business Coaching techniques.
2. Business Coaching Mentoring. This stage aimed to assist teachers in conducting business coaching to students of entrepreneurship, accompanied by a business coach with experience in his or her field.
3. Business Coaching Monitoring. This was done on lecturers during the mentoring phase. The aim was for Bank Mandiri, from time to time, to measure and evaluate developments in the ability of the lecturers to conduct coaching.

These training programs for lecturers were held in several cities in Indonesia, namely Jakarta, Makassar, Surabaya, Yogyakarta, and Bandung. Prior to this, Bank Mandiri had run a selection phase and chosen the lecturers to attend the training. Around 300 lecturers from each of the cities were initially invited and those finally selected included 40 people from Jakarta and 20 people from each of the other cities, making a combined total of 120 lecturers from the five cities referred to. During the mentoring process, each lecturer became the Business Coach for five students. These five students were all selected students already involved in entrepreneurship.

# CORPORATE SOCIAL RESPONSIBILITY

## ENTREPRENEURIAL GUIDANCE PROGRAM

Many entrepreneurs fail in their businesses due to a lack of experience and business knowledge. Unlike other award programs, the Mandiri Entrepreneurial Award Program sought not only to reward entrepreneurs who excel, but the bank also engaged in intensive entrepreneurial coaching and guidance for program participants.

Bank Mandiri's Entrepreneurial Guidance Program had as its objective to guide all finalists and winners of the Mandiri Entrepreneurial Awards to become successful and ethical entrepreneurs. This Entrepreneurial Guidance Program was comprised of training, business mentoring and promotions.

### A. TRAINING

Themed "Ethics for Entrepreneurs", the training aimed to raise the awareness of the finalists and winners of the Mandiri Entrepreneurial Awards, so that they would assume the responsibility of acting as young entrepreneurial icons in building their communities. Through this training, Bank Mandiri hoped to instill genuine, professional entrepreneurial values in its participants, in line with the cultural values of Bank Mandiri and, at the same time, turn them into role-models for potential new entrepreneurs. The training brought together several people who are experts in their fields, amongst them Sudhamek AWS (CEO Garuda Food), Irwan Hidayat (CEO Sido Muncul), Komaruddin Hidayat (Rector of Syarif Hidayatullah State Islamic University) and Rhenald Kasali (Rumah Perubahan). It was hoped that these sources would provide inspiration and motivation to light the spirit of the participants so that they would continue to make progress and produce more and better work.

This guidance of these Mandiri Entrepreneurs is intended to make them become ethical entrepreneurs with an innovative nature and a strong desire to succeed. If nurtured seriously, the young entrepreneurs who emerge from the Mandiri Entrepreneurial Program will be resilient business people as well as good role-models for younger generations of people. The main target to be achieved from coaching the finalists and winners of the Mandiri Entrepreneurial Awards is to have measurable increases in business, in terms of turnover, scale of enterprise and and scale financing.

### B. BUSINESS MENTORING

To complement its guidance program for young people who have become entrepreneurs, Bank Mandiri implemented a Business Mentoring Program for the finalists/winners of the Mandiri Entrepreneurial Awards in cooperation with business mentoring organizations that are competent in their field of expertise. Bank Mandiri Guidance does not only provide education and training, but is also able to dissect the needs, constraints, and solutions that must be faced by all entrepreneurs, in terms of financial management, human resource management, as well as the establishment of accurately-targeted promotional strategies.

The business mentoring activity stages were as follows:

1. Boot-Camp, this lasted for three days and two nights, with the theme "Super Business Rich", and served to screen participants before the coaching phase.

It was attended by the best national and regional finalists from the Mandiri Entrepreneurial Competition.

2. Business Coaching, this took place for six whole months for selected participants from the Boot-Camp. It was conducted using a Weekly Coaching Focus system whereby in-class coaching was held twice a month and coaching by phone was also done twice a month.
3. Monitoring of the results of the coaching took place for the next six months after its completion.

In 2010, the guidance program, attended by the Winners and Finalists of the Mandiri Entrepreneurial Awards in 2009, was held in 5 cities, namely Jakarta, Yogyakarta, Surabaya, Palembang and Makassar. The program consisted of three phases starting with a one-day seminar entitled “6 Steps to be a Better Business” attended by 900 participants. From these participants, 300 entrepreneurs were selected who then became eligible to attend the workshop phase or the alignment course for three days. After this, the field was filtered down again to 95 participants who were able to join the coaching program for the whole six months.

### C. PROMOTIONS

Complementing the training and business mentoring activities, another activity of no less importance was business promotion. Bank Mandiri is keen that the products and services of all the participants in the Mandiri Entrepreneurial Program are recognized by the public. In addition, it is hoped that through this campaign, younger generations will be inspired and stimulated to participate in entrepreneurship. The efforts of Bank Mandiri to facilitate the finalists and winners of the Mandiri Entrepreneurial program to promote their products through many channels include ensuring their participation in various exhibitions at home and abroad and disseminating information about their enterprises to the print and electronic media.

Exhibitions held in 2010 for the Winners and Finalists of the Mandiri Entrepreneurial program were the Import Shop Berlin Sales Show in Germany (on behalf of Andi Sufariyanto), the HIPMI-US Trade Mission 2010 (on behalf of Firmansyah Budi Prasetyo), the World SME Expo - Hong Kong (on behalf of Riezka Rahmatiana and Hafiz Khairul Rijal), SME Solutions Expo 2010 Malaysia (on behalf of Henky Eko, Deni Delyandri, Saptuari Sugiharto and Agung Nugroho), the Interior and Craft Exhibition 2010 (6 Mandiri Entrepreneurs) and the Lebaran Fair 2010 (12 Mandiri Entrepreneurs).

Support from media publications in 2010 consisted of the broadcasting of Video Inspiring by 23 Mandiri Entrepreneurs at the RCTI Kemilau Mandiri Fiesta event as well as the profiling of Mandiri Entrepreneurs' businesses in Tempo Magazine, Tempo newspaper and the tabloid Kontan. In addition to exhibitions and media publications, support was also given by gaining entry for Mandiri Entrepreneurs into a variety of international events, including the Asia Pacific Entrepreneurship Award Program 2010 (on behalf of Saptuari Sugiharto, Henky Sriyantono and Firmansyah Eko Budi Prasetyo) and the 24th CACCI Conference and Sri Lanka Economic Summit 2010 in Colombo, Sri Lanka (on behalf of Hendy Setiono).





# CORPORATE SOCIAL RESPONSIBILITY

## MANDIRI AWI-AWI

The Mandiri Awi-Awi Program is a development from the Mandiri Entrepreneurial program, intended as a melting pot for those involved in the craft and bamboo industries. Enterprises based on the use of Awi, or Bamboo in the Sundanese language, inspired Bank Mandiri to readopt the noble traditions of local culture and attract the younger generations to the activities of its Awi-Awi program. This program was first implemented in 2008 in conjunction with Saung Angklung Udjo (SAU). As the only event in Indonesia using bamboo as an inspiration for creations, the Mandiri Awi-Awi Program consists of a series of events showcasing bamboo creations, including seminars, workshops, exhibitions, craft markets as well as innovative competitions involving bamboo products in which prizes were bestowed for the best work.

The program, whose participants came from the younger generation, was run in several cities in Java and Bali such as Bandung, Jakarta, Surabaya, Yogyakarta and Denpasar. It was expected that the Mandiri Awi-Awi program would lead to improvements in community welfare through the promotion of new independent entrepreneurs. In addition, it improved the competitiveness of the bamboo product industry through the creation of superior products in terms of design, quality and price, all of which are key indicators of competitiveness. Mandiri Awi-Awi also served as a brand, the image of which provided designers with an arena of appreciation for their bamboo-inspired creations.

In Mandiri Awi-Awi 2010, awards were given for bamboo-based innovations in four categories of assessment; angklung re-design innovation, angklung innovation as an interior aesthetic element, alternative innovations to complement the angklung's appearance and favorite choice of the public.

The Mandiri Awi-Awi Program encouraged the creativity of students in creating angklungs. Around 300 designers, at least, from several Indonesian education institutes and design practices took part in the Mandiri Awi-Awi Bamboo Craft Design Contest in 2010. Of the roughly 300 participants, thirteen were chosen to participate in bamboo craft design competition. From these thirteen finalists, finally four people were selected as the individual winners in each of the four categories.

It is hoped that, in the future, this program will be able to improve the competitive and comparative advantages of those involved in the bamboo handicraft industry and will serve as a bridge between education institutions and players in the industry. This, in turn, will lead to a mutually beneficial relationship and help to regenerate the industry. The Mandiri Awi-Awi Program is a manifestation of the concern that Bank Mandiri has in fostering the love that the younger generation feels towards bamboo craftwork as an important cultural heritage that must be protected and developed, so that it gains the recognition of the world. This is in keeping with today's back to nature lifestyle trend that encourages the public to use environmentally-friendly, re-cyclable products to reduce the effects of global warming.





Other Corporate Social Responsibility activities undertaken by Bank Mandiri, besides those which formed part of the Mandiri Entrepreneurship Program, were as follows:

### MANDIRI CARES ABOUT EDUCATION

As a crucial element in the forming of quality human beings, no one can deny that education for young people is the determining factor in the progress of a nation. The higher the quality of education provided to the youth, the higher the level of prosperity of the nation that nurtures them. As a bank that is concerned about public welfare and national economic growth, Bank Mandiri is fully committed to being part of the sustainability and success of a quality education system. On that basis, Bank Mandiri has designed a series of activities to support the achievement of its Mandiri Cares About Education program goals.

One of the main activities of the Mandiri Cares About Education program is Mandiri Education, a program that has been carried out continuously since 2009. Mandiri Education 2010 is a program in which the Bank provides a supply of knowledge simultaneously to nearly 3,000 students at 13 colleges and universities as well as to about 30,000 students in 219 primary and secondary schools in Indonesia. Public lectures on the topic of leadership are presented to students in Higher Education Institutes by members of the Board of Directors -EVP Coordinator. Meanwhile, classes on banking education are presented to elementary school, junior high and high school students by local Bank Mandiri staff in leadership positions.

To further the success of the Mandiri Education program in 2010, the bank established cooperation with a finalist from the Mandiri Entrepreneurial program of 2009, Sri Irdayat, who owns a business school called “Bizz 4 Kids” for children and adolescents. As a pilot project, in 2010 a Bizz 4 Kids module was given specifically to elementary school students in the Jakarta area. This Bizz 4 Kids module contained useful lessons about entrepreneurship as a means of fostering an entrepreneurial mentality from an early age and developing the type of characteristics needed by businesspeople. It also contained lessons about the benefits of saving. Through the provision of this module, Bank Mandiri hopes to introduce the world of entrepreneurship and the importance of saving to children early on.

Another activity that forms part of the Mandiri Cares About Education program is the “Student Visit” program, in which Bank Mandiri receives visits from school and college students from a variety of educational institutions at its Head Office as well as at the Bank Mandiri Museum. During these visits, the students are shown the Executive Business Center (EBC) which houses information about Bank Mandiri and all its business activities. In addition, they can also visit the IT Centre as well as the Bank Mandiri Treasury room and are provided with supporting materials relevant to their study background such as accounting, IT, Mandiri Entrepreneurial or other materials.



# CORPORATE SOCIAL RESPONSIBILITY

Meanwhile at the Bank Mandiri Museum, visitors will be treated to a presentation on the history of the establishment of Bank Mandiri, which was the result of a merger of four major banks at that time. In addition to the history of Bank Mandiri, they will also be able to enjoy a brief history of banking developments in Indonesia from the Dutch era to the present. During 2010, the Bank Mandiri Museum received visits from 116,703 elementary school, junior high school, high school and college students.

Other examples of the Mandiri Cares About Education program were in the form of scholarships awarded to 1,267 school and college students, the renovation of 28 school buildings that did not meet stipulations, the provision of school equipment including computers and printers to 232 schools and supplies of library books to 269 schools. Furthermore, the Bank also gave awards as well as its appreciation to outstanding teachers. Bank Mandiri has given awards, in the form of a savings gift, to outstanding teachers at the national level since 2005. Appreciations were given to outstanding teachers from 33 provinces at the levels of kindergarten, elementary, junior and senior high schools, as well as for special education and elementary school teachers in remote areas. In 2010, Bank Mandiri gave National Level Achievement awards to 231 teachers from 33 provinces in the form of Bank Mandiri savings accounts with a total value of Rp1,732,000,000.

## MANDIRI CARES ABOUT THE ENVIRONMENT



The Mandiri Cares About the Environment program represents Bank Mandiri's social responsibility towards the environment in which it operates. Bank Mandiri is aware that the success of national development is not just measured in terms of economic achievement, but also in terms of achieving a higher quality of life for Indonesian people both in a moral sense and based on their prosperity. For that reason, one of the CSR programs implemented by Bank Mandiri is for the construction of infrastructure facilities for places of worship as well as the distribution of aid to the poor.

Construction or renovation activities on infrastructure facilities of places of worship conducted by Bank Mandiri in 2010 included renovation aid for Raya Ganting Mosque in Padang, West Sumatra, development aid for Penataran Agung Sangga Bhuawana Temple in Karawang, West Java, the building of Kahyangan Jagat Temple in Gunung Salak Bogor, West Java, the construction of Al-Hikmah Mosque in Temanggung, Central Java, the construction of Al-Fatah Mosque in Ambon, Maluku, Al-Jihad Mosque in Banjarmasin, South Kalimantan and the construction of Maranatha Church in Ambon, Maluku. In addition to providing development assistance for the facilities and infrastructure of places of worship, Bank Mandiri also provided assistance to 10,500 orphans as well as infrastructure assistance to 20 Orphanage Foundations.

The concerns of Bank Mandiri were also manifested in the form of improved socioeconomic conditions for communities through the construction of public infrastructure facilities, the provision of health facilities as well as through environmental conservation. To this point, the construction of public facilities already undertaken includes the building of a classroom for illiterate people with disabilities in cooperation with Regional Military Command XVII/Cendrawasih in Jayapura, the construction of cow sheds for cattle farmers in Menemeng (KT2M), West Nusa Tenggara, the building of 6 bathing, washing and toilet facilities in Pannambungan village, Mariso District, Makassar, repairs to the market fence in Tabanan Denpasar as well as the creation of a garden in the Yogyakarta Wildlife and Plant Park.

To support public health, various types of assistance were provided ranging from healthcare to medical devices and pharmaceuticals. More specifically, tents were given to the Central Jakarta branch of the Red Cross, assistance given to 50 underprivileged patients for cataract surgery in Padang in cooperation with the Association of Indonesian Ophthalmologists (Perdami) of West Sumatra, assistance given for the mass circumcision of 150 children in the district of Kulon Progo, Yogyakarta, Oral Surgery, Cataract Surgery and mass circumcision services provided for the people of Serang District in Banten, 1 (one) Ambulance provided for Harapan Ibu Hospital in Purbalingga, Central Java, medical equipment assistance in the form of 6 baby incubators and 1 sterilization unit for Sayan Rakyat Hospital in Makassar, South Sulawesi and the procurement of laboratory equipment for examining tuberculosis patients in the health clinic of Trenggalek, EastJava. Meanwhile, environment-friendly assistance was also forthcoming through the provision of bicycles for academics at Hasanuddin University in an effort to reduce levels of carbon gas emission as well as assistance for erecting trashcans in the Mandalawangi Camping grounds at Pangrango Gede National Park.

## MANDIRI IS CONCERNED ABOUT DISASTERS

Bank Mandiri is also concerned about and responds to natural disasters such as the huge floods in Wasior, West Papua, the Earthquake and Tsunami in the Mentawai Islands, West Sumatra and the eruption of Mount Merapi in Yogyakarta, all of which led to a loss of property and lives. To the displaced victims of these three natural disasters, Bank Mandiri provided direct assistance such as medicine, generators, clean water facilities, masks and other basic needs such as drinking water, food and clothing as well as indirect aid provided through the Indonesian Red Cross in the form of an ambulance.



# CORPORATE SOCIAL RESPONSIBILITY

In addition to these three major disasters, the bank also showed its social concerns by channeling its Bina Lingkungan/Environmental Development Program budget towards other disasters including assistance with blankets and sarongs for victims of the earthquake in Padang in cooperation with the Indonesian Red Cross, 1000 food relief packages for flood victims in the Bale Endah and Dayeuhkolot subdistricts of Bandung, emergency relief supplies to communities in West Java, consisting of: 5 generators, 5 platoon tents and 5 rubber boats, assistance to victims of the eruption of Mount Sinabung near Medan, as well as basic food and clothing assistance to flood victims in the Bone Regency of Makassar.

## PARTNERSHIP PROGRAMS

Through its Partnership Programs, Bank Mandiri continually seeks to develop small businesses by increasing the ability of entrepreneurs to compete to become strong, independent and ethical through access to commercial banking facilities. The main focus of Partnership Program lending since 2008 has been on linkage programs which constitute a pattern of cooperation with certain companies or institutions – “Inti/Plasma” or “Nucleus/Plasma” (Nucleus Estate Smallholders) schemes of mutual benefit.

In these schemes, a company or institution acts as the nucleus that guarantees Mitra Binaan Mandiri/Mandiri Development Partnership, either partially or in full. Generally, the nucleus company acts as the provider of raw materials and/or as the recipient of the produce - marketing collateral. In addition, the nucleus company also has a responsibility towards the development of its plasma (smallholders) in the form of education, training and entrepreneurship mentoring to increase productivity from the plasma (smallholders) or to develop its business.

In 2010, an additional 6,455 small-scale entrepreneurs became Mitra Binaan Mandiri /Mandiri Development Partners, bringing the total number to 51,637 entrepreneurs.

In this partnership program, micro, small and medium-scale entrepreneurs are nurtured on an ongoing basis through the provision of education, training or business mentoring to improve productivity and develop business. Meanwhile, to expand the marketing of their products, Bank Mandiri engages its Development Partners/Mitra Binaan Mandiri in a variety of exhibitions on a local, national and even international scale. Besides through exhibitions, the marketing of Mandiri Development Partner/Mitra Binaan Mandiri products is also facilitated through media promotions by profiling Mandiri Development Partners/ Mitra Binaan Mandiri in national media such as Tempo newspaper, Suara Pembaruan newspaper, Tempo magazine and the craft magazine, Indonesian Craft. These promotional efforts are hoped to provide excellent development opportunities and produce Mandiri Development Partners/Mitra Binaan Mandiri that are qualified and ready to compete in a healthy manner.



## DISTRIBUTION OF BINA LINGKUNGAN PROGRAM FUNDS FROM 2009-2010

No.	Activity	2009	2010 <sup>1)</sup>
A	<b>EDUCATION</b>		
	Mandiri Entrepreneurial Program	15,518,952,480.00	16,585,157,528.30
	Entrepreneurship Program for Lecturers	452,375,000.00	16,167,385,937.55
	Mandiri Cares about Education	7,555,080,981.00	19,123,046,889.95
B	<b>NATURAL DISASTERS</b>		
	Giving Help for the Natural Disaster Victims	2,019,758,002.00	2,190,513,890.00
C	<b>PUBLIC FACILITIES &amp; INFRASTRUCTURE</b>		
	Renovations to School Buildings and Historical Buildings, Markets and other public facilities	2,142,217,900.00	3,843,445,674.00
	Supply of electricity, clean water, washing, cleaning, toilet facilities and others	587,669,696.00	1,480,068,000.00
D	<b>PLACES OF WORSHIP</b>		
	Renovations to places of worship	1,087,607,071.00	2,680,484,500.00
	Assistance to orphans Other religion-based activities	5,159,880,451.00	4,879,681,370.00
E	<b>HEALTH</b>		
	Eradication of Tuberculosis, blood donor activities, Mass circumcisions and others	1,115,590,000.00	682,588,800.00
	Supply of medicine, ambulances, basic food packages and other medical tools	866,700,000.00	2,955,410,556.00
F	<b>NATURE CONSERVATION</b>		
	Planting of trees, seeds and supply of environmental facilities	6,452,493,138.00	468,050,000.00

1) un-audited

# NON COMMISSIONERS MEMBERS OF COMMITTEES AND CORPORATE SECRETARY

NAME AND POSITION	BIOGRAPHY
 <p><b>TAMA WIDJAJA</b> Member of Risk Policy Committee and Good Corporate Governance</p>	<p>Received a Master of Business Administration (MBA) degree from Fort Hays State University, Kansas, USA. He began his banking career as a trainee at PT Bank Niaga in 1987. In 1990, he moved to PT Fuji Bank International Indonesia as Treasury Manager. In 1993, he became General Manager, Group Treasury of PT Raja Garuda Mas.</p> <p>In 2001, he assumed the position of Senior Vice President, Treasury &amp; International Banking Group Head, PT Bank Bumi Putera Indonesia Tbk. He was appointed as a member of the Risk Policy Committee of PT Bank Mandiri (Persero) Tbk. in 2006</p>
 <p><b>ZULKIFLI DJAELANI</b> Member Audit Committee</p>	<p>Graduated from the Economics Faculty of the University of Indonesia, Jakarta, in 1975, and commenced his career as an Assistant Accountant with PT Rohm &amp; Haas Indonesia in 1975.</p> <p>He joined Bank Niaga and from 1986 to 1994 held various positions as Branch Head and Regional Head before assuming the position of Director of Operations &amp; Human Resources in 1994. Since 1999 he has served as a member of the Audit Committee of PT Bank Mandiri (Persero) Tbk</p>
 <p><b>IMAM SUKARNO</b> Member Audit Committee</p>	<p>Graduated with a BA from 17 Agustus 1945 University in 1973 and received a master's degree in management from the Asian Institute of Management, Manila in 1985. He began his career in the Balance of Payments &amp; Monetary Section – Economic &amp; Statistics Division of Bank Indonesia in 1975. During his tenure, he served as Director of Rural Bank Supervision from 1998 – 2000, Director of Bank Licensing and Information from 2000 – 2002 and the Supervisory Committee of Bank Universal in 2002. Since 2003, he has served as a member of the Audit Committee of PT Bank Mandiri (Persero) Tbk.</p>
 <p><b>SUKORIYANTO SAPUTRO</b> Corporate Secretary</p>	<p>Graduated from the Bogor Institute of Agriculture in 1980. He began his banking career at Bank Ekspor Impor Indonesia (BankExim) in 1981. In the following years he held several positions at Bank Mandiri, including Manager Region VII (Semarang) and Region VIII (Surabaya), Group Head Central Operations and Group Head Micro Business.</p> <p>In 2008, he was appointed as Group Head Corporate Secretary, a post which he continues to hold today.</p>

# PRESS RELEASES

## JANUARY



Bank Mandiri continues to strengthen Credit Card Facilities.



Bank Mandiri gives a Rp100 million grant to At-taqwa Mosque, East Lombok.



Bank Mandiri continues its Disbursement of small enterprise loans.



To improve customer service, Bank Mandiri strengthens its IT infrastructure.



To improve ease of transactions, Bank Mandiri continually develops its technology and banking operations.



Bank Mandiri presents the top 12 entrepreneurs of 2009.



To support the development of the food sector, Bank Mandiri disburses Rp14.8 trillion in financing.

## FEBRUARY



Bank Mandiri teams up with Bank SBI Indonesia to develop international rupee-denominated remittances.



- Assistance given to Atmajaya University, Yogyakarta.
- Education Assistance extended to 17 Vocational Schools.



Bank Mandiri and State Assets and Auction Office (KPKNL) win Supreme Court appeal against Benua Indah.



Assistance extended to micro, small and medium enterprises in Semarang.



Bank Mandiri supports the preservation of history and the Indonesian world of Education.



Bank Mandiri supports the National Selection of entrants into Institutes of Higher Learning 2010.



In the earthquake recovery phase, Bank Mandiri provides Rp8,5 billion in assistance.



Bank Mandiri provides Public Facilities.



Kebon Jeruk-Penjaringan toll road officially opened.

## MARCH



Mandiri encourages an environment-based vision in the development of the palm plantation industry.



- Bank Mandiri assists in the improvement of facilities of places of worship & cleanliness in Tangerang.
- Bank Mandiri provides a pre-paid electricity coupon service.



- Mandiri Entrepreneurial is in Ambon.
- Bank Mandiri forms an Indonesian banking practice standards taskforce for the inspection of Internal Credit Documentation (SKBDN).



Bank Mandiri Credit Grows by 13,8%, far exceeding national credit growth.



Bank Mandiri holds the 'Cinta Indonesia tanpa Batas' or 'Love Indonesia without Limits' concert.



Bank Mandiri develops 1000 debtors.



Bank Mandiri shows its concern in the aftermath of the Tasikmalaya earthquake.



# PRESS RELEASES



Training to Trainer Mandiri Young Entrepreneurs.

## APRIL



In the spirit of creating harmonic Industrial relations, Bank Mandiri disseminates its agreement of cooperation with the Bank Mandiri Employees Union.



- To develop the economy of the eastern regions, Bank Mandiri stages an Investment Day in Maluku.
- Bank Mandiri disburses credit of Rp5,5 Trillion to Pawn Shops.



Maluku Investment Day.



Cooperation between Bank Mandiri and PT Pos Indonesia.



Mandiri Fiesta 2010.



Bank Mandiri surpasses Rp200 Trillion.



- Bank Mandiri supports the efficiency of operations of PT Pusri.
- Benua Indah must respect the decision of the court.

## MAY



Bank Mandiri supports the development of micro, small and medium-scale enterprises in Bekasi.



Bank Mandiri supports education at the University of Gajah Mada (UGM).



Benua Indah assets to be re-auctioned imminently.



General Shareholders Meeting of 2010.



- Bank Mandiri and Indosat lucky draw program.
- Program Training of Trainer Mandiri Young Entrepreneurs in Denpasar.



Cooperation between Bank Mandiri and the Navy arm of the Military.



Bank Mandiri's service recognized as the best.

## JUNE



- Improvements to the 'Mandiri Prioritas' exclusive service facility in Samarinda.
- Micro, small and medium-scale enterprises credit for East Java.



Scholarships awarded to University of Indonesia students.



Bank Mandiri provides Indonesian Red Cross service.



- Bank Mandiri's market share of credit continues to rise in North Sumatra.
- Dewata Royal assets are successfully sold by auction.
- Bank Mandiri obtains a 100 million US Dollar loan from AFD.



Bank Mandiri strengthens business synergy with Garuda Indonesia.



## AUGUST



Bank Mandiri supports ITS by easing study payment requirements .



Bank Mandiri continues to develop entrepreneurship in Indonesia.



- To strengthen the synergy between the banking and mining industries, Bank Mandiri provides banking services to Conoco Philips.
- Bank Mandiri optimizes the momentum of growth.



Bank Mandiri provides a payment service for water bills as well as environmental care in Bintaro Jaya.



Bank Mandiri Appreciation for Outstanding Teachers in 2010.



To strengthen business, Bank Mandiri increases its ownership stake in AXA Mandiri.



To develop micro, small and medium-scale enterprises, Bank Mandiri exhibits the work of its development partners.

## JULY



Bank Mandiri provides financing of Rp200 billion to car showroom.



Bank Mandiri continues transformation.



To strengthen the management of Family Businesses, Bank Mandiri runs educational activities.



- Bank Mandiri supports the world of education and the quality of all teachers.
- Cooperation between Bank Mandiri and the Indonesian Clearing and Guarantee Corporation (KPEI).
- Bank Mandiri joins with 4 operators to develop an e-toll card.



Cooperation between Bank Mandiri and Sucofindo.



Bank Mandiri assets surpass Rp400 Trillion.



To improve the quality oh health and education facilities in Makassar, Bank Mandiri provides assistance of Rp588,4 million.

## SEPTEMBER



Fast breaking with orphans.



Bank Mandiri manages the transaction for the sale of Madura Offshore Block gas.



To improve efficiency, Bank Mandiri provides a Telkom gate payment service.



Bank Mandiri appoints 'Mandiri Sekuritas and Danareksa' as the underwriter to handle the rights issue.



Deutsche Bank and Merrill Lynch become Joint Lead Coordinators in the Bank Mandiri Right Issue.

# PRESS RELEASES

## OCTOBER



23

To produce resilient entrepreneurs, Bank Mandiri continues to train young Mandiri Entrepreneurial program participants.



30

Mandiri Prioritas increases its number of customers and management funds.



13

Bank Mandiri continues to strengthen its Micropayment business.



19

- Bank Mandiri encourages the disbursement of credit to environmentally-friendly industries.
- Fitch raises Bank Mandiri's rating to Triple A (Idn).



21

Mandiri education, Bank Mandiri's commitment to the world of education.



22

To strengthen business, Bank Mandiri officially opens Regional Office XII in Jayapura.



24

Bank Mandiri completes the settlement of Domba Mas credit.



27

Supports Indonesia's efforts to become the next member of BRIC.



28

Bank Mandiri rises by 23,1% to Rp232 trillion.



29

To strengthen business expansion, Bank Mandiri joins the China-ASEAN Interbank Association.

## NOVEMBER



5

- To improve efficiency, Bank Mandiri included banking services for Unilever Indonesia.
- Bank Mandiri donated Rp500 million for people displaced by the eruption of Mount Merapi.



7

Bank Mandiri strengthens its business ties with China.



17

Bank Mandiri employees share sacrificial meat with orphans.



22

In developing the palm plantation sector, Bank Mandiri offers credit facilities to its subsidiary, Gozco.



23

Bank Mandiri looks into business cooperation with the Indonesia China Business Council (ICBC)..



28

By adding to its number of branches, Bank Mandiri continually maintains growth momentum.



30

To support the supply of heavy equipment requirements, Bank Mandiri provides credit to Intraco Penta.

## DECEMBER



2

To support the development of the national palm oil industry, Bank Mandiri disburses credit of Rp30,2 Trillion.



4

To encourage efficiency in the settling of lawsuits, Bank Mandiri supports the increased use of arbitration.



15

Bank Mandiri administers the funds of Pertamina Hulu Energi ONJW.



To encourage the growth of small business, Bank Mandiri disburses public enterprise credit (KUR) of Rp3,02 Trillion.



To encourage the settlement of problem credit, Bank Mandiri supports the strengthening of assurance agencies.



To invite international recognition of the angklung, Bank Mandiri presents awi-awi mandiri 2010.



To enhance its social concern for impoverished families, Bank Mandiri supports a mother's empowerment program in Lebak Banten.



Bank Mandiri electronic banking transactions soar.



To develop infrastructure, Bank Mandiri disburses syndicated credit to the State Electricity Company (PLN).



Bank Mandiri registers its rights issue with the Capital Market Supervisory Agency (Bapepam).



“ Teladan Resources and Bank Mandiri, through its Corporate Banking unit, have forged a healthy partnership based on the trust, integrity and commitment of both parties.”

- *Wiwoho Basuki. Chairman Teladan Resources Group*

# WHOLESALE BANKING

# INSTITUTIONAL BANKING

“The Directorate of Institutional Banking plays an active role in improving the execution of value chains and alliances from the Government Institution/organization and State-Owned Enterprise segments and is also the principal selected partner in Fund and Investment management.”



**ABDUL RACHMAN**

Managing Director Institutional Banking

INSTITUTIONAL BANKING

Institutional Banking I

JIANTOK HARDJIMAN

Institutional Banking II

MANGKOE SASMITO

## PERFORMANCE IN 2010

2010 was the year in which the Directorate of Institutional Banking commenced its duty of managing business relationships with government clients. The Directorate of Institutional Banking was formed specifically to manage funding from Ministry or State Institution and Enterprise customer segments separately to that of private national clients and private foreign clients, which previously had been managed as one by the Directorate of Corporate Banking.

The specification of this target market represented a strategic step to optimize business relationship with clients in the government sector that possess a unique character. Although a young initiative, the Directorate of Institutional Banking was not inhibited in competing with rival banks that have been involved in the Ministry/ Government Institution and Enterprise segment for a longer time. This can be seen from the total amount of funds raised as of the 31st of December 2010, which totaled Rp28,54 trillion, as detailed per product below:

In terms of customer segmentation, the raised funds derived according to the following composition of customers:

1. Departments (Rp14,644 billion/ 51%)
2. State-Owned Enterprises/BUMN (Rp9,220 billion / 32%)
3. Subsidiaries of State-Owned Enterprises/BUMN (Rp155 billion / 1%)
4. Insurance Firms (Rp1,294 billion / 5%)
5. Foundations and Pension Funds (Rp3,225 billion / 11%)

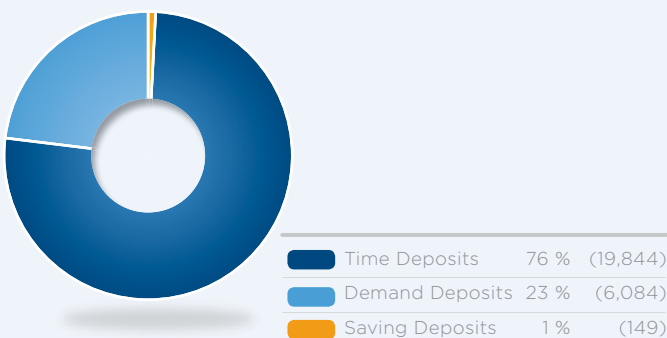
Although a young Directorate, in 2010 the Directorate of Institutional Banking was able to handle several projects, as follows:

1. The BO I Project; a project managing the distribution of DIPA for the financial years of 2010 – 2012 that covers 15 Regional Offices (kanwil) of the Directorate-General of Treasury (DJPBN) and the 73 biggest State Treasury Service Offices (KPPN) throughout Indonesia.

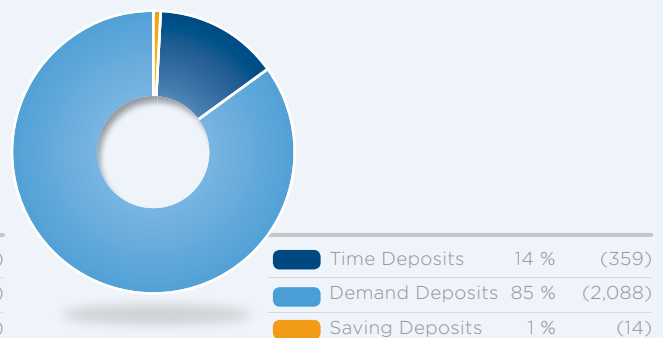
2. The SNMPTN project; a project for managing the deposits of the National Selection of Entrants to State Institutes of Higher Learning (SNMPTN). 2010 was the third year in a row that Bank Mandiri managed these SNMPTN deposits, although in previous years they had been managed by the Directorate of Corporate Banking.

3. Mandiri Financial Institution Pension Fund (DPLK) Project; a project for the establishment of a Financial Institution Pension Fund (DPLK) that in 2010 received the approval of the Board of Directors, and in principle was approved by the Ministry of Finance through its Directorate of Financial Institutions. It is hoped that with the establishment of the Financial Institution Pension Fund (DPLK), the needs of customers from companies/financial institutions in managing their employee pension funds can be met. In addition, the formation of the Financial Institution Pension Fund (DPLK) of Pension will increase the potential of Institutional Banking management funds, expand the

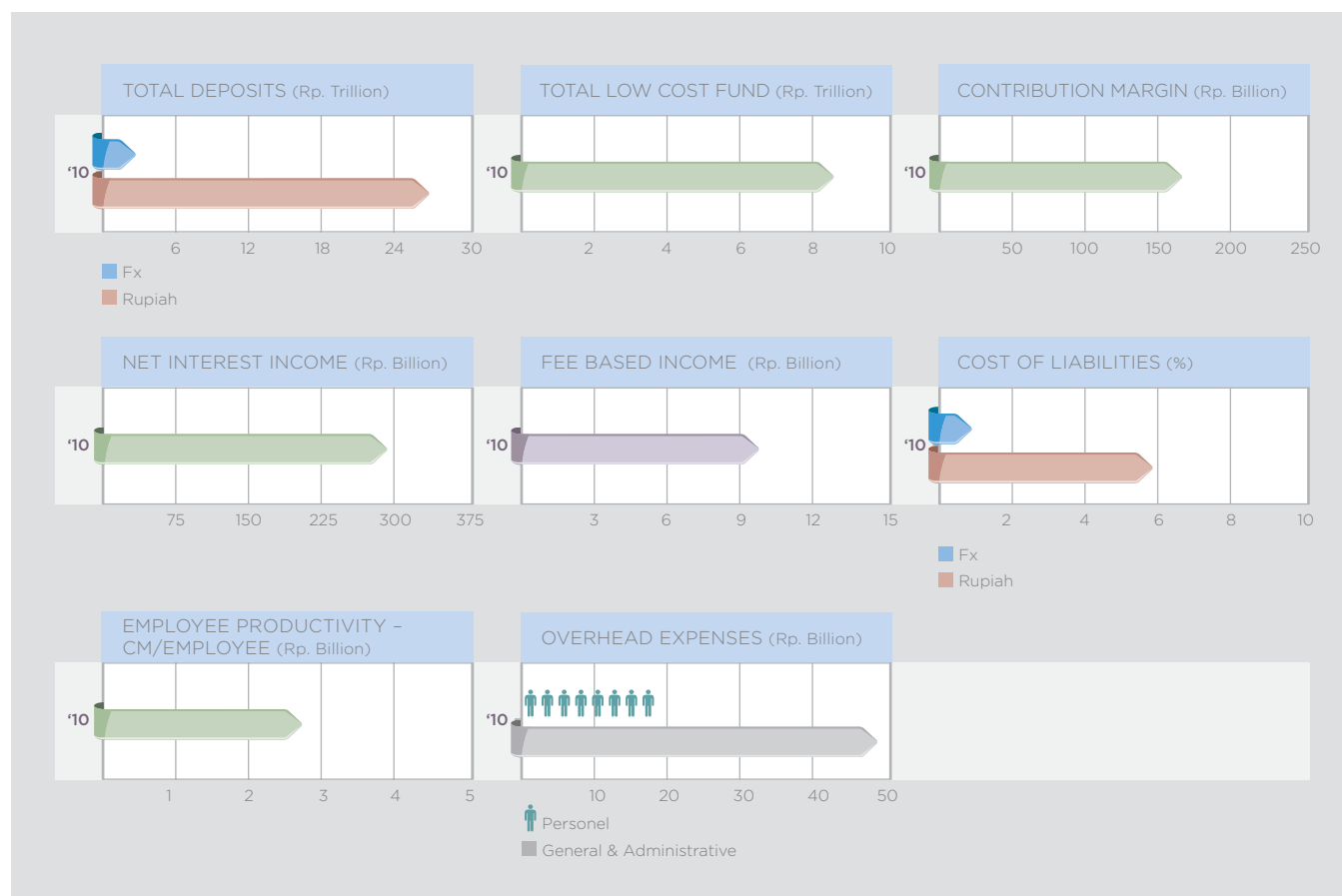
VOLUME OF FUND IN RUPIAH  
DIRECTORATE INSTITUTIONAL BANKING



VOLUME OF FUND IN FOREIGN CURRENCY  
DIRECTORATE INSTITUTIONAL BANKING



## INSTITUTIONAL BANKING



\*) Data for 2008 & 2009 is not available because the Directorate of Institutional Banking was only formed at the start of 2010

customer base as well as improve the execution of customer value chains.

4. The handling of BP Migas and Derivatives Business Contractor Cooperation Contracts (KKKS).

Institutional Banking has an excellent relationship with BP Migas, thereby providing an opportunity for Bank Mandiri to be the Bank that facilitates transactions for the procurement of goods and services for Contractor

Cooperation Contracts with the largest portion as well as manage Abandonment and Site Restoration funds (ASR).

### PRIORITIES FOR 2011 - TOTAL BUSINESS SOLUTIONS

In order to optimize the acquisition of increased funding, the focus of business development in 2011 is to provide a Total Business Solution as part of our customer financial management and make Institutional Banking the top choice for Ministry/

Government Institution and Enterprise clients in conducting financial transactions.

To realize its business focus in 2011, Institutional Banking will adjust its business model, strengthen its organization and accelerate the execution of strategic initiatives, through the following:

1. Changes to the Business Model

The Government has developed policies that give flexibility to



Ministries/Government Institutions to apply for loans from commercial banks under certain terms and conditions. To take advantage of these opportunities, Institutional Banking will adjust its Business model in order to manage credit in a limited manner and focus on the customer segments referred to above.

## 2. Sharpening of Organizational Structure

In line with the adjustment of the Institutional Banking Business Models, its organizational sharpening will be undertaken, covering the following areas:

### a. Re-Focusing of Work Unit

One of the work units in the Directorate of Institutional Banking was re-focused to widen the customer base and optimize the function of marketing while, at the same time, managing a credit program originating from government Departments/Agencies. The management of the credit program within one work unit is intended to increase the volume of credit program distribution through Bank Mandiri.

### b. Re-Definition of Work Unit

Considering there are no work units currently in Institutional Banking that specialize in credit analysis, in early 2011 there will be a re-definition of the duties and responsibilities of the Institutional Banking work units so that they are able to perform credit analysis jointly with the Risk Management unit. It is expected that potential financing

for Institutional Banking clients will be able to add to the growth of funds, interest income and Fee-Based Income.

## 3. Cooperation with subsidiaries

In the framework of anticipating changes in the investment direction of Institutional Banking clients who want to increase their yield on idle funds, the Directorate of Institutional Banking has been working with a subsidiary (Mandiri Manajemen Investasi) to offer alternative investment products. It is hoped that this partnership will enable customers to perform many required banking transactions through a single door.

## ANTICIPATION OF FRAUDULENT ACTIONS

The management of Institutional Banking funds is not free of Operational Risks as well as Legal

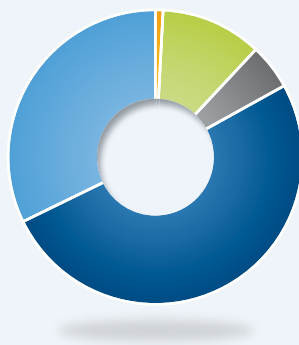
“Total fund under management of Institutional Banking.”

28.54 trillion

Risks and Risks to Reputation. These threats can have a negative impact on the image of Bank Mandiri if early preventative measures are not taken.

The implementation of a consistent and ongoing Cultural Program in the area of Institutional Banking is hoped to be able to prevent attempts at fraud, by instilling a culture of risk mitigation considered necessary.

## FUND SEGMENTATION DIRECTORATE INSTITUTIONAL BANKING



		Million Rp.
Ministry	51 %	(14,644)
State-Owned Enterprise	32 %	(9,220)
Subsidiaries of State-Owned Enterprise	1 %	(155)
Pension Fund	11 %	(3,225)
Insurance Companies	5 %	(1,294)

## CORPORATE BANKING

“The strategy of Integrated Wholesale Transaction Banking and Corporate Banking continues to strengthen the organization, its human resources and its supporting infrastructure in providing tailored products/services to meet specific customer needs.”



**FRANSISCA N. MOK**

Managing Director Corporate Banking

### CORPORATE BANKING

Corporate Banking I	BAMBANG SETYOGROHO
Corporate Banking II	SUPRIYUSMAN
Corporate Banking III	ELISABETH R.T. SIAHAAN
Corporate Banking Agro Based	RAFJON YAHYA
Syndicated & Structured Finance	ALEXANDRA ASKANDAR
Copr. Tranx Banking Sales	NOVIANTY HARDI

## PERFORMANCE IN 2010

In line with the Bank Mandiri Long-Term Plan of 2010 - 2014, in the first year of its implementation process, Corporate Banking took part in the development of Wholesale Transaction Banking in an integrated manner. In 2010, Corporate Banking executed strategic initiatives related to the improvement of the organization with the establishment of a Corporate Transaction Banking Sales (CTBS) work unit. This unit serves to optimize the growth potential of business transactions, fund deposits, and receipt of fee based income in the wholesale segment, especially in the corporate segment. This unit also serves to explore needs while providing customized, sophisticated and comprehensive products and services, not just limited to conventional services and products.

In addition, in order to improve service and explore business potency in the potential segment, in 2010 Corporate Banking also formed a work unit (Corporate Banking 3 Group) that specializes in handling customers from the Multi National Company (MNC) segment. Supported by the Corporate Banking Transaction Sales (CTBS) and Syndicated and Structured Finance (SSF) work units, this work unit has the function of providing products and services that are customized and adapted so as to be uniform with the business character of the MNC in question. This unit also focuses on, and

optimizes the business development of, Offices Abroad, especially in terms of financing/transactions with Indonesian Related Company and trade finance.

Large scale Customer-based Corporate Banking that has a healthy relationship with companies of good reputes and potential in various economic sectors continues to be optimized for developing business through value chains and Corporate Banking business partner customers. Business developments undertaken include product bundling which involves products and services from other business units.

In the midst of efforts to develop Integrated Wholesale Transaction Banking, Corporate Banking continued to maintain and enhance its position in the wholesale segment by prioritizing credit portfolios, funds, and fee-based income as well as providing a widespread and supportive service network.

The Corporate Banking business saw good improvements in terms of credit, third-party funds as well as growth of customer numbers. In 2010, the business volume (credit and funds) of Corporate Banking grew steeply by 19, 1% from 2009 to Rp136 trillion. This growth was encouraged by growth in credit volume of 15,8%, particularly in those sectors that still have room for growth, amongst them the electricity, gas & water, agriculture, public social services, trade, mining and business services sectors.

Credit volume rose to Rp85,4 trillion, obtained not only through an increase in credit facilities for existing customers, but also through the successful acquisition of 73 new debtors of good reputation during 2010.

Growth in credit volume was also supported by a rise in the utilization of the credit facilities provided, especially in foreign currency-based working capital credit from around 55% at the end of 2009 to 62% at the end of 2010. This level of utilization will be maintained, and in optimal conditions raised so as to minimize commitments to unused credit facilities.

In terms of quality, the credit portfolio of Corporate Banking continued to enjoy improvements in 2010. The percentage of non-performing loans fell to 0,81% from 2,49% in 2009.

Fund volumes stood at Rp50,6 trillion, a rise of 25,1% from the figure in 2009 of Rp40,4 trillion. This growth in fund volumes was spurred on by growth in Rupiah fund volumes of 37,9% in comparison to 2009.

## OPTIMIZATION OF BUSINESS MIX COMPOSITION

Corporate Banking continued to strive towards a more balanced and optimal business composition, both in the economic sector as well as in the customer segment, aspects of which are no longer

## CORPORATE BANKING



1) G&A Expenses = Include Premium Loan

2) In 2008 & 2009 Included Institutional Banking

just confined to State-Owned and Private Enterprises. Multi-National Companies (MNC), for example, are one form of customer now managed by Corporate Banking.

One of the ways to increase business with MNCs is to enhance the role of Foreign-based Offices in taking advantage of every financing/transaction opportunity presented by these companies as well as by Indonesia-Related Companies.

Corporate Banking will remain oriented towards the growth of credit exposure in sectors of the economy that are excelling or have good prospects. In 2010, the highest growth occurred, in order, in the following areas; electricity, gas & water (101,2%), the agricultural sector (66,7%), the public social services sector (52,3%), the trade sector (51,5%), the mining sector (32,8%) and the business services sector (32%).

#### DEVELOPMENT POTENTIAL

The strategy of developing Integrated Wholesale Transaction Banking gave space for widespread business developments for Corporate Banking. The preparedness of both IT and Non-IT infrastructure including human resources was the key success factor in implementing this strategy. In addition, the capability for business solutions was enhanced through product and service bundling with business products

from other units for leading industry sectors. Products and solutions developed had to be flexible and adapted to customer needs. Corporate Banking also needed expertise in these leading sectors as well as a specialized marketing force for Japanese, Chinese, Korean and Indian companies.

In 2011, focus was also put on developing the business of Foreign-based Offices (including the Subsidiary Bank Mandiri Europe Limited – BMEL) by creating synergy with other business units both in Corporate Banking as well as with other strategic business units (SBUs). The level of monitoring of the prudence of these of Foreign-based Offices was also raised so that they could make as good a contribution as possible.

Total solutions service was provided by forging a synergy with the subsidiary, Mandiri Sekuritas. Corporate Banking referred customers who were interested in capital market funding to this subsidiary while, in return, Mandiri Sekuritas also referred customers who needed bank financing as well as an operating bank to Mandiri Corporate Banking.

Corporate Banking continued its efforts to ensure that all parts of the value chain had to be locked through Bank Mandiri products and services. This included principal parts of the business chain as well as the derivatives business so that the customer share of wallet could

“Total funds and credit managed by Corporate Banking.”

136trillion

enjoy significant increases.

The potential for corporate business outside of Jakarta was developed by optimizing the role/function of Corporate Banking work units that were placed, with complete and comprehensive services, in outlying districts/regions service and also actively sought to penetrate the local markets of their area of placement.

#### ORGANIZATION AND CAPABILITY

In addition to building business and implementing various strategic initiatives, it was also very important to build organizational capacity by producing or unearthing the best talent through a number of human resource development programs. In the midst of an increasingly tight competitive climate and with increasingly demanding business challenges ahead, such development of better human resources was required.

Organizations developed on the basis of their industry sector allowed Corporate Banking to

put greater focus on handling customers. A deeper and more detailed understanding of every targeted business formed the key to success in serving the very specific needs of customers in every type of industry. In 2010, organizations grew to become oriented towards increasing the capability of developing customer business transactions.

#### PRIORITIES FOR 2011

Entering the second year of the implementation of the Bank Mandiri Corporate Plan for 2010 – 2014, Corporate Banking's focus will be on developing Integrated Wholesale Transaction Banking, including through the following:

Firstly, improvements to the organization of Corporate Banking to support the achievement of growth and market share targets both through business transactions as well as through other main business aspects such as credit, funds and fee-based income.

Implementation of a funding team so that the management of non debtor customers is improved.

Secondly, development of the capability of business solutions through the provision of flexible products and services in line with customer needs. By identifying and understanding specific customer needs, total business relationships can be brought into being.

The formation of a work unit to handle oil & gas clients, as part of efforts to capture the business potential of these clients as well their value chain in terms of credit, funds, and banking transactions to begin from upstream, downstream and from supporting services.

Thirdly, continuation of developing and strengthening business alliances in order to support the strategy of enhancing retail payment services as part of increasing the basis for low-cost funds and fee-based income as well as the development of retail financing for segments administered by other SBUs.

Development of a network through the formation of representative units in the regions so that the potential and development of customer business in these areas are handled in a better manner.

## CORPORATE BANKING: MANDIRI SEKURITAS

### MANDIRI SEKURITAS



The Indonesian capital market industry managed to produce an impressive performance in 2010. The Joint Stock Price Index (JSPI/IHSG) of the Indonesian Stock Exchange closed at a level of 3,073.51 at the end of the year, a rise of 46,13% from the 2009 figure, making this Stock Exchange the best performer of all in the Asia-Pacific region. This positive performance was linked to continued improvements in macro and socioeconomic conditions in general, which triggered an influx of investment and an increase in investor confidence to invest in the capital market.

In line with these conditions, Mandiri Sekuritas, as a subsidiary of Bank Mandiri operating in the capital market industry, also managed to produce a sparkling performance in all aspects of its business enabling it to meet all its predetermined targets. At the close of 2010, Mandiri Sekuritas could claim first position as a guarantor of bond issues in Indonesia after completing 29 transactions worth Rp6,80 trillion, representing a market share of 17,8%. This was a rise from 2009 when Mandiri

Sekuritas only occupied fourth position with a market share of 12%. Furthermore, Mandiri Sekuritas also extended its domination in share issue guaranteeing, financial advice and stock broking.

In the stock trading sector, Mandiri Sekuritas was also one of the most active brokers in conducting transactions, both in the primary and secondary markets in 2010. Mandiri Sekuritas was also known as one of the biggest traders in Sovereign Bonds in the market, a position that has been consistently maintained since 2003.

In 2010, Mandiri Sekuritas also managed to regain the award for the Best Investment Bank in Indonesia according to the international financial magazine, Global Finance, an award it has now won six times. Besides this award, Mandiri Sekuritas also added to the range of other awards it has received from various leading international magazines in several categories such as the following:

#### INVESTMENT BANKING

The momentum of ever-improving economic conditions and the increase in corporate sector funding needs in 2010 were taken full advantage of by Mandiri Sekuritas. Through the Investment Banking business unit, which provides a stock issue guarantee service as well as corporate finance advice, Mandiri Sekuritas successfully managed to complete, in a proper manner, issue guarantees of a number of important transactions in 2010, amongst them: releases of

PLN, Telkom and Jasa Marga bonds with respective values of Rp6 trillion, Rp3 trillion and Rp1,50 trillion. Mandiri Sekuritas also served as the share issue guarantor for the privatization of Housing Complex Construction and Krakatau Steel, with respective values of Rp582 billion and Rp2,68 trillion, as well as for the IPO of Indofood CBP, the biggest IPO on the Indonesian Stock Exchange in 2010 and the IPOs of Agung Podomoro Land and Harum Energy, with share issue values of Rp6,30 trillion, Rp2,24 trillion and Rp3,38 trillion respectively. In addition to this, Mandiri Sekuritas acted as a joint arranger in the shares placement of XL Axiata and Bank BNI, with respective values of Rp5,05 trillion and Rp1,37 trillion.

Furthermore, Mandiri Sekuritas was also active as a financial advisor to several noted companies, namely Pertamina in a Non-public Listed Company program, Pertamina Geothermal Energy, Bank Sumsel Babel, Rajawali Corpora and Wijaya Karya.

The various types and properties of transactions handled by it proved both Mandiri Sekuritas' competence as well as the level of confidence all its business partners have in its ability as a leading player in the industry.

#### CAPITAL MARKETS

In the same period, the Capital Markets business unit, which provides stock broking services in the primary and secondary markets, also managed to perform successfully. Mandiri Sekuritas was one of the most active members of the Stock Exchange in

## CORPORATE BANKING: MANDIRI SEKURITAS

BOND & MTN UNDERWRITER RANKING 2010

Underwriter	Rank	Mkt Share (%)	Amount IDR (Bln)	Issues
Mandiri Sekuritas	1	17.8	6,793.33	29
Danareksa Sekuritas	2	16.9	6,450.33	32
Indo Premier Securities	3	13.8	5,257.50	30
Bahana Securities	4	12.3	4,697.00	18
CIMB	5	11.4	4,348.50	16
Trimegah Securities	6	5.2	2,000.00	8
Standard Chartered PLC	7	4.8	1,829.83	6
Andalan Artha Advisindo Sekuritas	8	4.1	1,570.00	13
Kresna Graha Sekurindo	9	3.9	1,508.33	12
Others		9.7	3,692.66	33

terms of government bond trading with a trading volume of Rp40,43 trillion, representing a market share of 11%. Meanwhile, in terms of share trading, Mandiri Sekuritas was also an active broker in line with the bullish sentiment of 2010, handling transactions with a total value of around Rp70 trillion, 3% of the market share.

Moreover, as part of efforts to increase its market share as well as make transactions easier for its customers, Mandiri Sekuritas has, since 2010,

complemented its service with the introduction of an online trading facility. Using this facility, customers are able to do transactions wherever they are as long as they have access to an internet connection.

Another ongoing business development program was the addition of several branch offices in a few cities. In 2010, Mandiri Sekuritas added branch offices in Jakarta, Banjarmasin and Palembang, some of which were opened in cooperation with Bank Mandiri.



## AWARDS



Best Investment Bank in  
Indonesia

Global Finance  
2005 - 2010



Best Equity House in Indonesia

Euromoney 2010



#1 Best Local Brokerage House  
in Indonesia

Asiamoney 2010



Best Domestic Bond House



Best Equity House in Indonesia  
Alpha Southeast asia 2010



1st Corporate Bonds Market  
Share - Indonesia

The Asset 2010



Regional Awards: Best  
Secondary Offering PT XL  
Axiata Tbk. Shares Placement

The Asset 2010



Capital Markets Deal of the Year in  
Indonesia PT Indofood Consumer  
Branded Products Tbk. IPO

IFR Asia 2010



Best Mid-Cap IPO Deal of the Year  
in Southeast Asia 2010  
PT Krakatau Steel Tbk. IPO

Alpha Southeast Asia 2010

## COMMERCIAL & BUSINESS BANKING

“In 2010, the Directorate of Commercial & Business Banking (CBB) successfully accounted for a contribution margin of Rp4, 71 Trillion. This is proof of our commitment to develop our Commercial & Business Banking in a sustainable manner.”



**SUNARSO**

Managing Director Commercial & Business Banking (CBB)

### COMMERCIAL & BUSINESS BANKING (CBB)

Jakarta Commercial Sales	ROYKE TUMILAAAR
Regional Commercial Sales I	AQUARIUS RUDIANTO
Regional Commercial Sales II	SANTOSO B. RIYANTO
Business Banking I	TATANG TABRONI
Business Banking II	AGUS FUAD
Wholesale Transaction Banking Solution (WTBS)	C. PAUL TEHUSIJARANA

## 2010 FINANCIAL PERFORMANCE

Our outstanding performance achievements in 2010 serve as a platform for asserting the further transformative measures we intend to take in 2011 as well as for realizing our determination to be the "The leading and best business and financial solutions provider for our customers".

To enhance our focus on customer service, in 2010 several internal improvements were made, amongst them improvements to organizations and networks, development of product bundling and new products, improvements to work management and business process reengineering, enhancement of cash management features to meet customer needs in terms of total business solutions, improvements to Trade Service and Bank Guarantee services, optimization of alliances as well as development of Human Resources through leadership forums.

In addition to these internal measures, the CBB Directorate also undertook supervision of the business developments of a subsidiary company, namely PT. Bank Syariah Mandiri. In 2010, the CBB Directorate played an active role in composing a long-term plan for PT. Bank Syariah Mandiri to optimize a synergy that supports the achievement of Bank Mandiri's vision and mission.

In line with the improvement in macro-economic conditions in the wake of the global economic crisis, at the end of 2010 the CBB Directorate successfully met all its financial targets through the implementation of the business strategies for that year.

In the area of credit, the principal strategy employed by the CBB Directorate was to optimize the commitment of three pillars of the business (Business Unit, Risk Management and Credit Operations) in order to speed up the turn around time in the credit process. The main strategy in the Commercial Banking segment was for the development of business focusing on targeted customers, an increase in Bank Operation I (BOI) project alliances with contractors with good track records, the improvement of long-term relationships between Relationship Managers (RMs) and customers, growth of market share in the wholesale segment through alliances with 100 'anchor' clients and the enhancement of the KMK Fixed portfolio (KMK product bundling Revolving and KMK Fixed), amongst others.

Meanwhile, the strategy for increasing Business Banking credit, namely by optimizing customer referrals from the Directorates of Institutional Banking and Corporate Banking (project BOI and Contractor Cooperation Contract/C3S), led to improvements in coordination with the Directorate of Institutional Banking, especially in the disbursement of State Income & Expenditure Budget (APBN) funds, financing of micro, small & medium-scale enterprises (KUD and plasma farmers in Kalimantan, distributors of consumer goods in West Java, trade clusters in the regions), and the distribution Public Enterprise Credit (PEC), amongst others.

Through the hard and systematic efforts of the CBB Directorate to implement these strategies in the credit areas, its credit volume rose significantly to Rp86,47 trillion, growth of 30,7% from

the previous year. This credit volume was composed of credit in Commercial Banking totaling Rp63,80 trillion, a rise of 30,0% from the previous year, and credit in Business Banking of Rp22,7 trillion, a rise of 32,6% from the previous year. The number of debtors under management by the CBB Directorate as of December 2010 stood at 30,518 with a total of 44,978 accounts, composed of 1,742 Commercial Banking debtors (4,455 accounts) and 28,776 Business Banking debtors (40,523 accounts). This growth in credit resulted in the market share of the Commercial segment reaching 10,3%, while that of the Business Banking segment reached 13,2%.

Seen from the perspective of assets, the portfolio yield for Rupiah credit in Commercial Banking was 11,7% above the required yield for Rupiah credit in December 2010, while the portfolio yield for foreign currencies was 7,4% above the required yield for foreign currencies (USD). In this period, the portfolio yield for Rupiah credit in Business Banking was 13,1% above the required yield for Rupiah credit

Even though the volume of credit continued to grow, the CBB Directorate stayed focused on maintaining asset quality. Efforts undertaken included the introduction of an accurate reserves calculation method in accordance with SFAS 50 & 55, quality improvements through intensive billing, accelerations to the execution of guarantees to work together with brokers/property agents, as well as the settlement of credit for debtors with sufficient collateral (especially for those in the Business Banking segment). Due to these efforts, the level of gross Non-Performing Loans (NPL) in the CBB Directorate in

## COMMERCIAL & BUSINESS BANKING



### DISTRIBUTION

Commercial Banking Center (CBC)	20	Business Banking Center (BBC)	29
Commercial Floor	22	BBC Floor	65
Trade Servicing Center (TSC)	12	BBC Desk	83
Trade Servicing Desk (TSD)	13		

December 2010 was kept to 2,09% of total credit disbursed, an improvement from the position of December 2009 of 2,32%.

In the area of funding, business development was focused on an increase in CASA (Current Accounts & Saving Accounts), including through a rise in operating account funds for debtors. Efforts to raise non debtor funds in the Commercial Banking segment included through dealing with important customers, increasing funds for state/private institutes of higher learning and increasing transaction fees by adding trade lines/set up lines and imposing loan-related fees. Several initiatives were also put into practice in order to raise funds in the Business Banking segment, including by handling important customers, encouraging the acquisition of new Mandiri Tabungan Bisnis (MTB) customers, increasing the number of customers' operating accounts (checking/TBM accounts) and implementing replanting savings (for plasma farmers).

Through the implementation of these strategies in the area of funding, third-party funds in the CBB Directorate went up to Rp41,39 trillion, a rise of 15,9% from the previous year. This increase in funds consisted of a rise in Commercial Banking funds which reached Rp37,34 trillion, a rise of 14,2% from the previous year, and a rise in Business Banking funds, which reached Rp4,05 trillion, a rise of 34,2% from the previous year. By 2010, the market share of public funds in the Commercial segment was 14,0%, while that in the in the Business Banking segment stood at 2,8%. In terms of the composition of low-cost funds (Business checking and savings accounts), the structure

of such funds in the Directorate of Commercial & Business Banking was maintained at a level of 73,23% of total funds volume, an amount of Rp45,08 trillion. This proportion of low-cost funds represented an increase from 2009 when the proportion stood at 68,0%. As for fund customers under the management of the CBB Directorate, the figure reached 103,800 customers, composed of 86,389 customers in the Commercial segment and 17,411 in the Business Banking segment.

Seen from the perspective of liabilities, the cost of funds for Rupiah in the Commercial Banking segment reached 3,8%, a fall in comparison to the previous year when the figure was 4,8% and cost of funds for foreign currencies reached 0,2%, also a fall in comparison to the previous year when the figure was 1,7%. On the other hand, the cost of funds for Rupiah in the Business Banking segment reached 3,0%, a fall from the previous year when the figure was 3,6% and cost of funds for foreign currencies reached 0,2%, again a fall from the previous year when the figure was 1,3%.

In the area of Fee-Based Income, strategies undertaken by the CBB Directorate for the Commercial Banking segment consisted of offering Trade Finance facilities (L/C, SKBDN) to main debtors/importers/exporters in the regions and forging alliances with branch offices to get customer referrals. For Business Banking, the strategy employed was to focus on providing Bank Guarantees to main traders/distributors in every BBC, in particular for distributors of cigarettes and consumer goods as well as for main contractors in the regions. These efforts resulted in a

"The volume of Bank Mandiri's Trade Finance transactions amounted."

97.16 trillion

rise in the volume of Bank Mandiri trade finance transactions to Rp97,16 trillion, an increase of 7,9% from the previous year. Market share for export transactions reached 21,9%, while that for import transactions stood at 11,6%. The implementation of these strategies was successful in significantly increasing fee-based earnings, especially earnings from fees obtained from CBB Directorate business (without taking into account profit from the subsidiary Bank Syariah Mandiri) which reached Rp585 billion, a rise of 40,3% from the previous year. This fee-based income was composed of fee-based income in Commercial Banking of Rp440 billion, a rise of 25,4% from the previous year, and fee-based income in Business Banking of Rp145 billion, a rise of 120 % from the previous year. If earnings from Bank Syariah Mandiri, which reached Rp418 billion, were also included, fee-based income in the CBB Directorate would then have stood at Rp1,0 trillion.

In line with the growth of business volume in 2010, the CBB Directorate managed to record net interest earnings of Rp5,22 trillion. The contribution margin recorded by the CBB Directorate stood at Rp4,71 trillion, a rise of 6,1% from the previous year.

## IMPLEMENTATION OF STRATEGIC INITIATIVES IN 2010

The impressive financial performance of 2010 was facilitated by the consistency of the CBB Directorate in reaching its three main goals, namely achieving a financial performance in line with predetermined targets, applying the company's cultural values and implementing Good Corporate Governance. Besides this, the good performance of 2010 was also supported by the successful implementation of several strategic initiatives, including the following:

Firstly, networks were developed in areas of potential throughout Indonesia. During 2010, we expanded the Commercial Banking network by forming one new Commercial Banking Center (CBC Solo), two Commercial Floors and two Trade Servicing Desks (TSD). The Business Banking network, meanwhile, was developed through the formation of 5 Business Banking Centers (BBC), located in Kelapa Gading (Jakarta) Fakhrudin (Jakarta), Jambi, Bogor and HR Muhammad (Surabaya). In addition to the formation of these BBCs, 15 Business Banking Floors, 10 Business Banking Desks and 5 Mandiri Bisnis outlets were also formed. As such, the Commercial Banking network currently consists of 20 CBCs, 22 Commercial Floors, 12 Trade Servicing Centers (TSC) and 13 Trade Servicing Desks (TSD). The Business Banking network, on the other hand, consists of 29 BBCs, 68 BB Floors, 85 BB Desks and 5 Mandiri Bisnis outlets.

Second, the CBB Directorate continued to develop alliances on a value chain basis with 100 anchor clients. In the

Business Banking segment, a Business Banking customer referral program was carried out for branches and customers. We also formed the CBB Directorate Call Center to facilitate the implementation of alliances and wholesale transactions.

Third, systems and infrastructure to support wholesale transactions were developed, amongst them End to End Trade Servicing and Cash Management. It was hoped that the development of the former application would lead to improvements in the End to End Bank Guarantee service with a single checking process, so that the time period for issuing Bank Guarantees would be cut to 3 hours.

The development of Cash Management, meanwhile, was done through providing systems to support customer needs in terms of total business solutions. These included Unified Bill Payment (UBP), Mandiri Virtual Account, Integrated Payment Services, as well as the Host To Host Pertamina Online Payment System (SOPP) via the internet and Mandiri Cash Management (MCM). Due to the support provided by this IT infrastructure, there was an increase of 64% in customers using Cash Management, leading to a figure at the end of 2010 of a total of 7,784 customers using this.

Fourth, asset/liability and trade finance products oriented towards product bundling and customer needs in each segment were developed.

Fifth, sustainable business processes were improved, especially in terms of harmonization between Business Models & Processes in the Middle/Small Commercial segment and those in the

Business Banking segment. This was done through a simplification of the credit process in the Commercial and Business Banking segments.

Sixth, marketing initiatives were also effectively carried out, especially the use of new branding and taglines as a way of introducing Business Banking through print and electronic media advertorials.

Seventh, the quality of Human Resources was improved through the running of training and development programs, designed specifically to fulfill the needs of the CBB Directorate and covering areas such as leadership, managerial & selling skills, credit processes and product knowledge. These programs were aimed at all staff levels.

Eighth, the fine performance of the Directorate of Commercial & Business Banking in this year was also enabled by the commitment of all levels of this Directorate to applying a strong and consistent company culture, with a special focus on applying a performance-based culture (performance culture), improving risk awareness (risk culture), improving employee competence and entrepreneurship (learning & sharing culture) and building a spirit of togetherness and concern for employees (social responsibility culture & teamwork).

#### TARGETS FOR 2011

As an extension of Bank Mandiri's transformation process, for the years 2010-2014 Bank Mandiri has determined three main business areas as being key success factors. These are as follows:

Wholesale Transaction Banking, the performance of which needs to be strengthened; Retail Payments & Deposits, in which business needs to be increased; and Retail Financing, which is in need of further development.

In 2011, the CBB Directorate has established two main objectives that have to be achieved as part of the realization of Bank Mandiri's 2010-2014 long-term plan. These are the attainment of both profits and a good reputation, using the following marketing strategies for each segment:

1. Commercial Banking is to emphasize the provision of total solution services to customers based on their needs so that maximum additional value or profits are obtained through these customer relationships. For this purpose, in 2011 Commercial Banking resources are to be focused on:
  - a. Product development, in particular an increase/improvement in product features adjusted to customer needs.
  - b. Relevant and appropriate promotions.
  - c. Top class service through total solutions provided by competent and professional Relationship Managers.
2. Business Banking is to emphasize speed of service and ease of access for all its customers, the location of whom is spreading to pockets of business throughout Indonesia.
3. Alliances are to be made in an effective manner, by instilling an

understanding of such business alliances and the potential they have and improving the skills of Relationship Managers in identifying the potential of alliances through the composition of structured and detailed account strategies and account plans.

We also will continue efforts to develop our Human Resources in order to create leaders who are competent and behave in such a way as to facilitate business performance. This will involve enhancing the activities of our Commercial & Business Banking Academy.

This building of this staff competence will also be supported by instilling a culture in all CBB Directorate work units with a program focus on the following: performance improvement and business process re-engineering; knowledge management; effective communication; creation of harmonious alliances; life services; and care for the environment.

A monitoring system will oversee the application of these initiatives in the expectation that this will lead to sustainable and healthy growth. In this light, we have full confidence in our ability to raise business volumes in 2011 in line with established targets, by sticking steadfastly to the application of Bank Mandiri's cultural values (Trust, Integrity, Professionalism, Customer Focus, Excellence), and by implementing Good Corporate Governance in a consistent fashion. This will result in the realization of our logo's message, "Commercial & Business Banking: "Trustworthy - Reliable - Prideworthy".

## COMMERCIAL & BUSINESS BANKING: BANK SYARIAH MANDIRI

### BANK SYARIAH MANDIRI



PT. Bank Syariah Mandiri (BSM) was established on the 1st of November 1999. Its financial performance has shown encouraging developments in terms of assets, funding, financing as well as capital, as detailed below:

#### ASSETS:

There was growth of Rp10,42 trillion (47,3%) from a figure of Rp22,04 trillion at the end of 2009 to Rp32,46 trillion at the end of 2010.

#### Third Party Funds (TPF):

TPF at Bank Syariah Mandiri grew by Rp9,65 trillion (49,9%) from a figure of Rp19,34 trillion at the end of 2009 to Rp28,99 trillion at the end of 2010.

At the end of 2010, BSM had more than 2,21 million funding accounts, comprised of both individual and corporate accounts.

#### FINANCING:

BSM's financing grew by Rp7,88 trillion, or 49,1%, from a figure of Rp16,06 trillion at the end of 2009 to Rp23,94 trillion at the end of 2010.

At the end of 2010, BSM had more than 225 thousand financing customers.

#### EQUITY:

Total equity of BSM grew by Rp403 billion (25,2%), from a figure of Rp1,60 trillion at the end of 2009 to Rp2,00 trillion at the end of 2010.

BSM recorded a profit of Rp418,5 billion, with a Return on Equity (ROE) of 24,15%.

BSM's market share of the Indonesian syariah banking industry reached 33,3% in terms of assets, 35,0% in terms of financing and 38,1% in terms of funding. BSM was the syariah bank with the largest market share in the Indonesian syariah banking industry.

To support its business activities, BSM provided an assortment of funding and financing products as well as other banking services products. BSM's funding products consisted of a variety of savings, deposit and checking accounts. Its financing products consisted of consumer, commercial and corporate financing. These financing schemes could be used to finance several business sectors such as the gross trade, agricultural, industrial, retail trade, housing, public works and infrastructure (including telecommunications) sectors amongst others. At the end of 2010, the largest share of BSM's financing was being channeled to the Micro, Small and Medium-Scale Enterprises sector, with a portion of 66,4%, or Rp15,8 trillion, of total financing.

BSM also offered complete and modern banking service products, including a money remittance service for Rupiah and foreign currencies both domestically and internationally, a payment service for various types of bills such as electricity, water, telephone, tax and others as well as providing several types of purchase vouchers. All of this can be done online.

In order to extend its reach to all customer layers, BSM provided products and services through both a physical and virtual network. The physical network, as of the end of 2010, consisted of 507 outlets in 33 provinces of Indonesia with an ATM network of more than 47 thousand machines throughout Indonesia and Malaysia. This ATM network consisted of 321 BSM ATMs, 5,395 Mandiri ATMs, 23,609 Bersama ATMs and 16,112 Prima ATMs. BSM also facilitated banking transactions both through the internet, with BSM Net Banking, as well as through cellular telephones, by providing an SMS banking service and BSM Mobile Banking GPRS.

The focus of Bank Syariah Mandiri's business development was directed towards the retail banking business. To face the increasingly tough competition in the syariah banking segment, one of the strategies adopted by BSM in 2010 was to finance the micro and small enterprise segment, including pawn businesses, small Kiosks and a Consumer Financing Business Center. In addition, BSM will continue to extend its infrastructure network including offices, ATM machines and improvements to staff quality.



## AWARDS



Indonesia Bank  
Loyalty Award 2010



Deals of The Year  
2009



Sovereign Deal of  
The Year 2009



Indonesia Deal of  
The Year



Net Promoter  
Leader



Word of Mouth  
Marketing Award



ABFI INSTITUTE  
PERBANAS

ABFI Institute Award



Infobank Award



Indonesia Best  
Brand Award 2010



The Best Islamic Fully  
Pledged Bank 2010



Investor Award



Banking Efficiency  
Award 2010



Human Resource  
Excellence Award 2010



BAPEPAM-LK



BURSA EFEK INDONESIA



KOMITE NASIONAL  
KEBUJAKAN GOVERNANCE

Annual Report  
Award (ARA) 2009

# TREASURY, FINANCIAL INSTITUTIONS AND SPECIAL ASSET MANAGEMENT

“The Treasury, Financial Institutions and Special Asset Management Directorate plays a central role and contributes significantly to the performance of the Bank through treasury management functions that are reliable, the progressive development of international business, handling non performing loans and providing an optimal and efficient procurement process.”



**THOMAS ARIFIN**

Managing Director Treasury, Financial Institutions and Special Asset Management (TFS)

## TREASURY, FINANCIAL INSTITUTIONS AND SPECIAL ASSET MANAGEMENT (TFS)

Treasury

PANJI IRAWAN

FI Coverage & Solutions

DIDIEK HARTANTYO

Special Asset Management

AGUS SUDIARTO

Procurement & Fixed Assets

MUSTASLIMAH

Treasury, Financial Institutions and Special Asset Management Directorate represents an expansion of the historical Treasury and International Banking (TIB) Directorate. This development is marked by the joining of two (2) groups, the Group of Special Asset Management (SAM) and the Procurement and Fixed Assets (PFA) Group in addition to the existing Treasury and the Financial Institutions Group and Coverage Solution (FICS) Group. Several changes were made to the supervision of the overseas branches which began in 2010, as now only the Cayman Islands and Shanghai branches are under the supervision of the TFS Directorate. The Branch Offices of Foreign Affairs including Singapore, Hong Kong and the Bank Mandiri European Limited (BMEL) are now placed under the supervision of Corporate Banking Directorate, while East Timor's Dili branch and the Mandiri International Remittance (MIR) are under the supervision of the of Micro and Retail Banking Directorate.

When global economic conditions began to show signs of recovery, particularly faster in the area of emerging markets compared to Europe and America, Bank Mandiri quickly took the initiative and placed itself at the forefront to benefit from the momentum of recovery. Bank Mandiri maintains adequate levels of liquidity and a strong financial structure allowing the bank to take advantage of potential revenue and business opportunities via the placement of optimal yielding instruments,

remittance business development, implementation of legal action, and working with investors to resolve non performing loans.

#### PERFORMANCE IN THE YEAR 2010

The TFS Directorate reported significant performance improvements throughout 2010 even as competition continues to increase as global economic conditions have improved. Total contribution margin reached Rp4,84 trillion in 2010, an increase compared to the year 2009 which amounted to Rp1,38 trillion. This is mainly due to the merger of the SAM Group and the application of SFAS 50/55 leading to the collection of Rp1,89 trillion to be recognized as fee income. Fee-based revenue reached Rp3,08 trillion in 2010, an increase of 209% compared to the year 2009 which amounted to Rp1 trillion. Foreign exchange gains and other operating income from written off loan collection contributed Rp0,49 trillion and Rp1,86 trillion respectively. Total volume of foreign exchange transactions with customers reached USD42,1 billion, and interbank foreign exchange transactions reached USD82,8 billion in 2010.

Bank Mandiri's Regional Treasury Marketing (RTM) team is working to build relationships and improve transaction based business in major cities in Indonesia. The team was responsible for improving Bank Mandiri's foreign exchange transaction market share growth increased to 17.2% in 2010 from 17% in 2009. During the year 2010,

88 Regional Treasury Marketing (RTM) offices were developed to accelerate and facilitate customers' transactions in the RTM Dealing Room. The 88 RTM's include 8 that are located in branches and 21 stand alone branches, representing our commitment to provide the best and most comprehensive treasury services for retail and corporate customers. In addition, Bank Mandiri also offers securities transactions tailored to customer needs. This strengthens the relationship with the existing customer base, and represents an additional source of fee-based revenues.

The TFS Directorate's performance, particularly in providing treasury services has gained recognition both domestically and abroad. During the year 2010, Bank Mandiri received recognition from Asia Money (Best Domestic Bank in Indonesia, Best Domestic Provider of FX Services as voted by Corporate, Best Domestic Provider of FX Services as voted by the Financial Institutions, Best for Innovative FX Products and Structured Ideas as voted by Corporate, Best FX Prime Broking Services as voted by Corporate), Finance Asia (Best Foreign Exchange Bank) and the Ministry of Finance (Best Primary Dealer).

The TFS Directorate worked to improve and strengthen the structure of Bank Mandiri's medium and long-term financing in line with the increase in credit volume. Total public funds increased by 28% to Rp5.522 billion at year-end

## TREASURY, FINANCIAL INSTITUTIONS AND SPECIAL ASSET MANAGEMENT



1) 2008 & 2009 : Performance Directorate TFS includes all branch offices of foreign affairs, but outside the SAM Group

2010 : Performance Directorate includes the SAM Group TFS & branch Cayman Island, but outside Hongkong Branch, Singapore Branch & Branch Dilli

2010. As part of Bank Mandiri's steps to strengthen the structure of funding and prepare for a potential slowdown in global economic recovery, the TFS Directorate successfully secured funding commitments for international trade finance (USD100 million) from the Agence Francaise de Development (AFD) in June 2010. Through this line, Bank Mandiri became the first bank in Indonesia to receive this facility dedicated to finance projects related to climate change and energy efficiency. The TFS Directorate has loans outstanding amounting to Rp1.405 billion, an increase of 52% from 2009. Increasing funding, credit expansion and the successful management of non performing loans helped increase the TFS Directorate's net interest income reached Rp982 billion in 2010.

In developing the remittance business, the bank has recruited Marketing Representatives (MR) in the Middle East. Through this initiative, Bank Mandiri has significantly increased the number of partners at correspondent banks that will be instrumental in increasing revenues going forward. In addition to MR placement, the bank also invested in the development of systems that will support efforts to increase the volume of remittance transactions. Most recently, Bank Mandiri developed and implemented the Interface Remittance System (IRS) which serves as a remittance gateway connecting Bank Mandiri with 3rd party remittance providers. With the development of such systems, remittance delivery can be

performed in real time or in-bulk payment proving more efficient transaction costs.

As a strategic step to strengthen international competitiveness and to tap the potential of China's economic development, Bank Mandiri was granted permission to open a commercial branch in Shanghai in November 2010. Following approval from the China Banking Regulatory Commission (CBRC), Bank Mandiri obtained permission from Bank Indonesia to increase the status of its Shanghai office in September 2010.

For the capital markets business, the bank continues to strengthen its dominance in Indonesia through cooperation with about 59% of the stock market's member companies and 70 of 119 companies that appointed Bank Mandiri as their payment bank in 2010. In addition, Bank Mandiri supports the capital markets, with an intraday facility amounting to Rp 1,000 billion to the Indonesian Clearing and Guarantee Corporation (KPEI) and Rp3.897 billion to multiple securities firms. Additionally, the achievements of the bank are reflected in the volume growth of Asset under Management (AUM) increasing from Rp126.000 billion in 2009 to Rp145.000 billion in 2010. Moreover, trustee services increased 75% from Rp11.700 billion in 2009 to Rp20.600 billion in 2010. Settlement activity custodial services also increased by 87% from 43.5 thousand transactions in 2009 to 81.4 thousand transactions in 2010. In addition to providing bank payment services, the TFS Directorate also provides capital

"Total customer foreign currency transactions."

USD42.1  
billion

markets services such as escrow agent, paying agent, security agent and represents a receiving bank for issuers who will conduct an Initial Public Offering (IPO).

In the management of non-performing loan (NPL), the NPL ratio of Bank Mandiri was maintained at 2.21% in December 2010, compared to the banking industry average of 3%. In addition, recovery efforts for written-off loans reported strong results of Rp1.859 billion in the form of cash collection (or Rp2.384 billion including write-backs amounting to Rp514 billion). This provides an indication that the resolution of non performing loans at Bank Mandiri continues to improve. Strong management of non performing loans is reflected in net interest income (NII) SAM Group's currently stands at Rp431 billion.

In 2010, the TFS Directorate conducted legal action against 14 non-cooperative debtors consisting of one (1) bankruptcy proceeding, three (3) civil suit, five (5) execution Fiat District Court, three (3) criminal reports to the Attorney General and 2 (two) subpoenas through external lawyers.

In the procurement process, the TFS Directorate continues to make efforts to increase the effectiveness and efficiency of procurement while maintaining Good Corporate Governance (GCG). Measures taken include the implementation of e-procurement an effort to increase the volume of procurement and

automating the order fulfillment automation system for goods and services. The main purpose of this automated system is to create an environment conducive for employees by implementation of an online communications system leading to a reduction in direct meetings between suppliers and the procurement committee.

In 2010, the TFS Directorate was involved in the procurement process for 109 IT projects, 285 real estate projects and 58 advertising & promotion projects, including the installation of 1,944 Automatic Teller Machine (ATM) to support Business development.

#### CHALLENGES AND OPPORTUNITIES IN THE YEAR 2011

In 2011, the TFS Directorate will monitor global events and enhance our strategy to further benefit from the expected global and regional economic recovery. The TFS Directorate will work to Identify business opportunities and analyze their impact on the Bank. Key strategies to achieve positive performance in 2011 include a proactive business approach, a comprehensive risk management system; provide timely information to customers; create alliances across multiple business units and consistent improvement in quality of service.

The TFS Directorate continues to provide the funding needed through a measured hedging strategy to support the high yield

asset holdings. In developing wholesale banking transactions, the TFS Directorate will improve customer service in foreign exchange transactions and securities, increase customer access to conduct transactions, and optimize various business units / banking partners. The foreign exchange online transaction system will be expanded through Mandiri FX Online Dealing to deliver services more quickly and efficiently to customers.

Remittance business development is growing in line with the improving business potential and increasing number of Indonesian's working abroad. Bank Mandiri will continue to optimize its correspondent banks and Marketing Representatives (MR) will continue to work to develop remittance business in additional countries. MR placement will gradually include 8 (eight) banks in the Middle East, 1 (one) bank in Taiwan and 1 (one) bank in South Korea. In addition to remittance business development in Indonesian labor destination countries, we are preparing to open the Shanghai Branch of Bank Mandiri following approval from CBRC (China Banking Regulatory Commission) and Bank Indonesia.

Having improved the gross NPL ratio over the past five years the next challenge for the TFS Directorate is to maintain this ratio in a potentially high growth lending environment. The implementation of Early Warning System (EWS) and diligent credit monitoring will help

maintain Bank Mandiri's success at maintaining a low NPL ratio.

Bank Mandiri is working hard to continue to report strong performance and develop the areas of treasury, international banking, capital markets businesses, credit collection and management of procurement to achieve more impressive accomplishments in 2011.



Whereas not all banks are ready to place their trust in micro and small enterprises as we do, we feel an assuredness in doing so due to the assistance, cooperation and conviction of all the professionals at Bank Mandiri.

The development of our batik making and selling business has been thanks to our healthy partnership with Bank Mandiri which is based on confidence in our joint integrity and commitments. Thank you very much Bank Mandiri....”

- Ibu Pipin. Owner PT. Dwi Harni Pratama (Batik Harni)



# RETAIL BANKING

## MICRO AND RETAIL BANKING

“The Directorate of Micro and Retail Banking (MRB) was able to optimize its interest margin and control the cost of funds by striving for an increase in micro loan portfolios and an improvement in the composition of low-cost funds through added amassment of retail funds, in particular checking and savings products.”



**BUDI G. SADIKIN**

Managing Director Micro and Retail Banking

### MICRO AND RETAIL BANKING

Jakarta Network

HERI GUNARDI

Regional Network

MARWAN BUDIARSAH

Mass Banking

RIZA ZULKIFLI

Wealth Management

INKAWAN D. JUSI

Electronic Banking

RICO USTHAVIA FRANS

Micro Business Dev.

TARDI

Micro Network Dev.

NIXON L.P. NAPITUPULU

## MICRO & RETAIL BANKING

Attempts at transformation undertaken by the Directorate of Micro & Retail Banking in 2010 led to important new achievements, in terms of market share, funding composition, fee-based income, customer base, transaction channels and range of distribution. These achievements were made in the midst of various challenges that had to be faced as a result of the deterioration of the global economy which triggered a tightening of liquidity in the Indonesian banking sector in the first semester of 2010.

## SUSTAINABLE GROWTH AND EXPANSION IN 2010

Although faced by various challenges in 2010, the Directorate of Micro & Retail Banking remained focused on its principal strategies, namely to expand its customer base, improve its funding composition, strengthen customer loyalty as well as expand its financial network and number of transactions. The number of accounts in the Directorate of Micro & Retail Banking in 2010 reached a figure of 11,4 million, a rise of 10% from 2009.

To support the expansion of its business, the Directorate of Micro & Retail Banking also added to its number of branches. In 2010, Bank Mandiri added 75 new branches (not including 200 micro branches) to arrive at a total of 1,170 branches from 1,095 in 2009. Bank Mandiri also served micro customers through 1,480 micro outlets throughout Indonesia.

Bank Mandiri also widened its office network to serve its Prioritas/Priority banking customers. In 2010, 8 new Prioritas/Priority outlets and 10 new Prioritas/Priority Lounges were added so that the current totals for these are 47 Prioritas/Priority outlets and 60 Prioritas/Priority Lounges throughout Indonesia.

In addition to its branch office network, Bank Mandiri also expanded its ATM and mobile banking networks. During 2010, Bank Mandiri added 1,500 new ATM machines so that the total number of Bank Mandiri ATMs in all of Indonesia stood at 6,496 machines. In 2010, Bank Mandiri ATMs facilitated more than 577 million transactions while 20,9 million debit card transactions took place in the same year, an increase of 35,7% from 2009.

Bank Mandiri also launched 24 Mandiri Mobile units which were ready to provide retail banking services to customers such as cash, ATMs, opening of accounts and internet banking. These Mandiri Mobile units were available in several cities such as Jakarta, Bandung, Surabaya, Medan, Palembang, Batam, Semarang, Malang, Yogyakarta, Pekanbaru, Makasar, Balikpapan, and Denpasar. Also, as one part of the strategy to increase its capability to perform banking transactions, Bank Mandiri, in a sustainable manner, expanded and improved its value-added services which were offered through online channels including SMS, internet, and Electronic Data

Capture (EDC) devices. In 2010, internet banking transactions grew by 146,4% to a figure of 107 million transactions, while SMS transactions grew by 43,0% to a figure of 59 million transactions. This significant growth in online transactions indicated the high levels of trust and confidence that our retail customers have in Bank Mandiri's online transaction mechanisms, or e-channels.

In 2010, the Directorate of Micro & Retail Banking also initiated cooperation with other Bank Mandiri business units to introduce to customers of Jasa Marga (the toll road operator) and Pertamina (the state oil and gas company) new retail payment systems. The total number of e-toll card users reached 182,793 who conducted a total of 13 million transactions with a value of Rp252 billion in 2010. This figure is predicted to continue to rise in line with the opening of several new extensions to the toll road network in 2011.

## IMPROVEMENTS IN FUNDING COMPOSITION

Bank Mandiri continued to improve its funding composition throughout the year. In 2010, the amount of third party funds in the Directorate of Micro & Retail Banking reached Rp208,1 trillion, a rise of 10,8% from 2009. The volume of deposits in 2010 rose by Rp600 billion to Rp75,9 trillion from Rp75,3 trillion in 2009. Savings went up by 15,8% to Rp120,5 trillion from Rp104,0 trillion the previous year. In 2010, savings contributed 58,1% of total third

## MICRO AND RETAIL BANKING



1) Starting in 2009, Small Business Credit has been transferred to management by the Commercial Directorate

2) 2008 = Include Small Business year

3) Starting in 2009, fund management has been partially transferred from Commercial Banking to Micro & Retail Banking

party funds in comparison to a figure of 55,3% in 2009.

In 2010, Mandiri Prioritas/Priority outlets, together with its regular management branches selling wealth management products, managed to achieve the position as the biggest Sales Agent of Islamic retail bonds (Sukuk) in the banking category, for its issuance and sale of SR-002 series Islamic retail bonds (Sukuk), claiming a national market share of 18,7% from its Rp1,50 trillion worth of sales. In addition to this, its success in selling retail bonds also saw Bank Mandiri established as the best Indonesian Retail Bond (ORI) sales agent with sales of Rp0.96 trillion, or 12,0% of the national market share.

The credit portfolio for micro businesses rose by 35,7% to Rp7,3 trillion. Despite the rapid jump in the amount of credit disbursed in 2010, Bank Mandiri was still able to maintain a low NPL ratio of 4,62% in the portfolios of micro banking customers. The Directorate also disbursed Public Enterprise Credit (KUR) of Rp359,4 billion, in particular through cooperatives, Public Credit Banks (BPR) and farmers groups in 2010.

#### SYNERGIES WITH SUBSIDIARIES

Bank Mandiri's micro banking business was partially conducted by its subsidiary company, Bank Sinar Harapan Bali (BSHB). This bank, which is one of the main micro services providers in Bali has 149 branch offices throughout

the island. BSHB recorded a net profit of Rp14,7 billion in 2010, an increase of 22,41% from 2009. The total value of assets belonging to the bank reached Rp897,71 billion in the same year, a rise of 38,5% from 2009. Its credit portfolio was focused on customers in the main economic sectors in Bali, namely the service, hotel and restaurant segments

In 2010, Bank Mandiri's synergy with its subsidiary AMFS resulted in premium income of Rp3,24 trillion and contributed Rp242 billion in Fee- Based Income to Bank Mandiri. In the same year, AMFS recorded company profits of Rp480 billion. Meanwhile, the value of AMFS assets reached Rp8,5 trillion with a ratio of risk-based capital of 717,6%, far in excess of the maximum stipulated by the Department of Finance of 120%. Besides providing life insurance products to the individual retail segment, AMFS also provided product services to Bank Mandiri credit card holders and consumer loan customers. With its outstanding performance in 2010, AXA Mandiri received several awards, namely for The Best Marketing Campaign according to the Magazine 'Marketing', Best Syariah Insurance Provider of 2010, with the highest total premium, in the new syariah insurance company category according to the Magazine 'Investor' as well as the 2010 Reader's Choice Award for Favourite Child Education Insurance Provider from the Magazine 'Mother & Baby'. AXA Mandiri's Financial Advisors also dominated the Top Agent Awards from the Association

"Number of accounts grew 15% to 11.4 million accounts or more than 9.5 million customers."

11.4million

of Indonesian Life Insurers in 2010, winning 3 out of the 4 bancassurance categories, namely Bancassurance Top Premium 2009, Bancassurance Top Income 2009 and Bancassurance Top Rookie 2009.

Bank Mandiri's synergy with its subsidiary PT. Mandiri Manajemen Investasi (Mandiri Investasi/Mandiri Investment) had, by 2010, achieved sales of Assets Under Management (AUM) mutual fund products to the value of Rp7,1 trillion, which were available at 487 Bank Mandiri branches, acting as sales/referral distributing agents, which held the WAPERD (Certificate of Mutual Fund Selling Agent Representative) license from the Capital Market Supervisory Agency (Bapepam). These products were also available at 14 other distributors (mutual funds sales agents) spread throughout Indonesia as well as at 1 (one) distributor abroad. Sales of AUM mutual fund products through distributors other than Bank Mandiri, meanwhile, reached Rp10,59 trillion.

In 2010, Mandiri Investasi was able to record gross earnings of Rp144,67 billion and a net profit of Rp15,38 billion, while Mandiri Investasi assets, as of the 31st of December 2010, were recorded at Rp105,68 billion.

Mandiri Manajemen Investasi provided a variety of fund management service products such as Money Market Mutual Funds, Fixed Income Mutual Funds, Mixed Mutual Funds and Mutual Share Funds as well as Structured Mutual Funds, Discretionary Funds and Investment Advice.

In 2010, Mandiri Investasi launched 21 Mutual Funds, comprised of 17 protected Mutual Funds, 3 Limited Participation Mutual Funds and 1 Conventional Mutual Fund.

The Market share of Mandiri Investasi in 2010 stood at 11,9%, while Assets Under Management rose by 33,3% from Rp14,62 trillion in 2009 to Rp19,476 trillion in 2010.

By holding to its principle of “Beginning from Trust” and by putting into effect international best practice, Mandiri Investasi was always able to provide service of the best possible quality to all relevant and interested parties such as its business partners and investors. Mandiri Investasi’s success in managing the company and its products received public acknowledgement in the form of various awards, as detailed below:

- Best Money Market Mutual Fund in 2009 & 2010 for Mandiri Investa Money Market products from the Magazine ‘Investor’.
- Best Syariah Mixed Mutual Fund in 2007, 2008, 2009 & 2010 for Mandiri Investa Syariah products as judged by the Magazine ‘Investor’.
- Best Investment Manager in 2010 from the Magazine ‘Bisnis Indonesia’.
- Attractive Award for Mandiri Investa Syariah in 2009 from Karim Business Consulting.
- The Most Expansive Islamic Protected Fund in 2009 for Mandiri Syariah Protected Mutual Funds Prima 1 Income from Karim Business Consulting.
- Top Fund Manager of 2010 to Mr Abiprayadi, as the CEO of PT. Mandiri Manajemen Investasi, in the awards for financial figures from the Magazine ‘Investor’.

#### MANDIRI YOUNG ENTREPRENEURS PROGRAM

Aware of the importance of the role of entrepreneurs in the Indonesian economy, Bank Mandiri, through its Corporate Social Responsibility (CSR) program, has carried out a series of activities to encourage the emergence of entrepreneurial figures in Indonesia’s coming years. In its third year, the

Mandiri Entrepreneurs program completed the composition of an Entrepreneurship Module in collaboration with the University of Indonesia (UI), the Bandung Institute of Technology (ITB), Gadjah Mada University (UGM), the Bogor Institute of Agriculture (IPB), Padjajaran University (UNPAD) and the Surabaya Sepuluh November Institute of Tehnology. It also held Mandiri Entrepreneurial Workshops in 9 big cities in Indonesia which succeeded in attracting 6,117 students and potential entrepreneurs, gave scholarships to 1,680 students from 56 State and Private Institutes of Higher Education throughout Indonesia and continued to present the Mandiri Entrepreneurs Awards to members of the younger generation who have succeeded in becoming entrepreneurs and are, as such, successful and ethical icons to other members of their generation.

#### TARGETS IN 2011

Going into 2011, the Directorate of Micro & Retail Banking will continue efforts to realize its vision of becoming the most advanced retail franchise. This vision can be fulfilled through various strategic programs. First of all, through the expansion of the Micro & Retail Banking network by adding at least 60 branch offices, 2,000 ATM units to the network (as well as the modernization of ATMs) and 45,000 new EDC facilities. By doing this, in 2011, it is expected that there

will be 1,230 branch offices, 8,496 ATM machines in the network and 92,340 EDC facilities. The number of micro banking outlets will be increased so that by the end of 2011, there will exist 1,910 of them.

Second is by strengthening the position and reputation of Bank Mandiri in the eyes of all consumers. This will be done through savings product promotional activities like the broadcast of "Mandiri Fiesta", a successful TV program that has high ratings and a large "top of mind" share amongst other TV programs in Indonesia.

Third is by improving the level of service in all business activities on a continual basis. This will be achieved by accepting a larger number of students into the Bank's Micro & Retail Banking Academy. This academy provides various programs including branch office administration, micro business school as well as retail management and wealth management school.

Fourth is through an increase in cross-alliances and synergy with other business units and subsidiary companies. These measures, if implemented consistently, will guarantee that quality service is given to all Micro & Retail Banking customers. In light of this, Bank Mandiri is optimistic that it can become the main micro and retail bank of choice in Indonesia.

## SUPERVISION OF SUBSIDIARIES

### BANK SINAR HARAPAN BALI



Bank Bank Sinar Harapan Bali (BSHB) is one of the leading banks in the province of Bali that focuses on financing the micro and small business segment. BSHB was established in 1970 and acquired by Bank Mandiri in May 2008. As a result of this acquisition process, BSHB has become a joint venture between Bank Mandiri (80%) and other shareholders (20%).

In 2010, BSHB booked a net profit of

Rp14.7 billion, an increase of 22.41% from the previous year. Meanwhile, BSHB assets as per 31 December 2009, amounted to Rp897.7 billion (growth of 38.49%), while BSHB's capital adequacy ratio (CAR) stood at 20.49%. Other financial ratios also indicate a strong performance, including an LDR of 83.16%, NIM of 10.44%, ROA of 2.49%, ROE of 11.94% and gross NPL ratio of 1.73%.

As a bank that focuses on the micro and small business segment, BSHB has been implementing a business development strategy of establishing branches close to the targeted micro customers. In 2010,

BSHB opened 50 new branches, bringing the total number to 99 branches across Bali.

Micro and small loans comprise 88% of the total loan portfolio of BSHB, with 59% of total loans channeled to productive sectors, such as trading, restaurants and hotels, all of which are growing sectors in Bali.

### PT MANDIRI MANAJEMEN INVESTASI



PT Mandiri Manajemen Investasi, or Mandiri Investasi as it is better known, is a subsidiary of PT Mandiri Sekuritas and PT Bank Mandiri (Persero) Tbk. It has been in operation since December 2004, and is 99% owned by PT Mandiri Sekuritas and 1% by Koperasi Pegawai Mandiri (the Bank Mandiri employees' cooperative).

Currently, Mandiri Investment Mutual Funds are distributed through 487 Bank Mandiri branches as selling

agents/referrals which have Waperd licenses from Bapepam, as well as 14 distributors (mutual fund selling agents) across Indonesia and one overseas distributor.

In 2010, Mandiri Investment booked Rp144.67 billion in revenue and Rp15.38 billion in net profit. As of 31 December 2010, Mandiri Investasi had assets of Rp105.68 billion, with a capital adequacy ratio (MKBD), an indicator measuring the health of an investment management company) that was being 130 times the required level.

Mandiri Investasi provides a range of fund management products and

services, including Money Market, Fixed Income, Combined, Share and Protected and Discretionary Funds, as well as Investment Advisory Services.

In 2010, Mandiri Investasi launched 21 new Mutual Funds consisting of 17 Protected Mutual Funds, 3 Limited Mutual Funds, and 1 conventional Mutual Fund

Mandiri Investasi's market share stood at 11.9% in 2010 while Assets Under Management grew by 33.3% from Rp14.62 trillion in 2009 to Rp19,476 trillion in 2010.



## PT. AXA MANDIRI FINANCIAL SERVICES



PT AXA Mandiri Financial Services (AXA Mandiri) is a joint venture between Bank Mandiri (51%) and AXA (49%) which has been in operation since December 2003, and is currently represented in more than 959 Bank Mandiri branches throughout Indonesia, as well as 118 Bank Syariah Mandiri branches, and is supported by more than 1,697 Financial Advisors and 106 Sales Managers.

During 2010, AXA Mandiri successfully booked premium income of Rp2.8 trillion and net profit of Rp479.9 billion. Meanwhile, AXA Mandiri assets as of 31 December 2010 stood at Rp8.5 trillion, with a capital adequacy ratio (RBC/risk based capital, an indicator measuring the health of an insurance company) of 718%, far above the minimum requirement from the Finance Ministry of 120%.

AXA Mandiri offers financial planning and wealth management services through various insurance and investment products that provide added value for Mandiri customers. For individuals (retail business), AXA Mandiri offers a combination of insurance and investment products (unit-linked) that provide a range of flexible options with optimum benefits to meet varied needs such as retirement or education plans, or plans for other future needs.

In addition to unit-linked products, AXA Mandiri also offers traditional

insurance products such as Mandiri Life Insurance, Mandiri Hospital Saving, Mandiri Income Replacement and Mandiri Health Insurance, which provide life and health insurance cover, in addition to a range of additional protections (riders).

For group business, AXA Mandiri also provides insurance protection for cardholders (Mandiri Protection) and Bank Mandiri consumer loan customers. In 2010, AXA Mandiri also launched a new Unit-Linked Syariah product, thus providing a more diverse range of choices to Bank Mandiri and Bank Syariah Mandiri customers.

Due to its strong performance, AXA Mandiri received a number of accolades in 2010, including Marketing Magazine's Best Marketing Campaign award, Investor Magazine's Best Syariah 2010 award for highest total premiums in the new syariah insurance company category, and Mother & Baby magazine's Reader's Choice award for children's education plans. AXA Mandiri also dominated the 2010 Top Agent Awards from the Indonesian Life Insurance Association, taking first place in 3 of the 4 bancassurance categories, namely, Bancassurance Top Premium 2009, Bancassurance Top Income 2009, Bancassurance Top Rookie 2009.

## CONSUMER FINANCE

“Over the next 5 years, the Consumer Finance Directorate is committed to becoming the market leader in virtually all consumer credit products, taking the No. 2 spot in credit card receivables and achieving a strong market share in auto loans.”



**MANSYUR S. NASUTION**

Executive Vice President (EVP) Coordinator Consumer Finance

### CONSUMER FINANCE

Consumer Card

HANDAYANI

Consumer Loans

SARASTRI BASKORO

Despite the challenges of intense competition amidst the impact of the global financial crisis, the performance of the Consumer Finance Directorate achieved new targets and milestones. This Directorate is responsible for meeting the financing needs of consumers in the form of mortgage loans, payroll loans, unsecured loans, credit cards and auto finance. Our goal is to become a provider of the most innovative financial products and services in Indonesia, and throughout the year we implemented various marketing programs and new product launch initiatives while maintaining a consistent focus on our product segmentation strategy to support the growth and performance of Consumer Finance.

#### KEY SUCCESSES AND INDUSTRY AWARDS IN 2010

In 2010, the Consumer Finance Directorate booked net interest income of Rp2.188 billion and fee and other operational income of Rp840 billion, generating a net contribution margin of Rp1,926 billion, or 28 % higher than the Rp1.509 billion recorded in 2010.

In the face of stiff competition in the consumer finance segment, Bank Mandiri recorded loan growth of 30% to Rp30.7 trillion in 2010 from Rp25.9 trillion in 2009, while the national consumer loan market grew by just 25% during the year. By the end of 2010, our market share in consumer finance had increased to 5.77% (an increase of 0.28%) compared with 2009. At the same time, Bank Mandiri has continued to

implement prudent expansion with an emphasis on asset quality, which contributed to a stable NPL level of around 2.08% in 2010, compared with 2.43% in 2009.

In line with our non-organic growth strategy, Bank Mandiri has completed the acquisition of PT Tunas Financindo Sarana, which has since been rebranded as Mandiri Tunas Finance. Mandiri Tunas Finance is a provider of motor vehicle financing in one of the fastest growing sectors in Indonesia. Mandiri Tunas Finance now has 32 branches throughout Indonesia, boosting the market share of Bank Mandiri in the auto finance sector. Total vehicle loans (including MTF) reached Rp4,770 billion in 2010, marking an increase of 100.9% compared with the previous year's total of Rp2,375 billion, with the MTF Joint Finance and Kendara Mandiri portions amounting to Rp2,826 billion.

In addition, Mandiri Tunas Finance also continued to expand its distribution network, offering competitive prices and improving the quality of service in the loan approval process to better fulfill customer needs.

The Bank Mandiri consumer loan business has 393,014 accounts, and the bank continued to increase its market share in the mortgage loan segment. The value of mortgage loans grew by 34.7% in 2010 to Rp13.50 trillion from

Rp10.02 trillion in 2009. Bank Mandiri now has partnerships with 392 developers across the country.

These factors reinforce Bank Mandiri's position as one of the leaders in the mortgage segment.

Bank Mandiri Consumer Finance was recognized as the "The First Bank of Choice for Mortgage Financing" in the Indonesia Property & Bank Awards 2009.

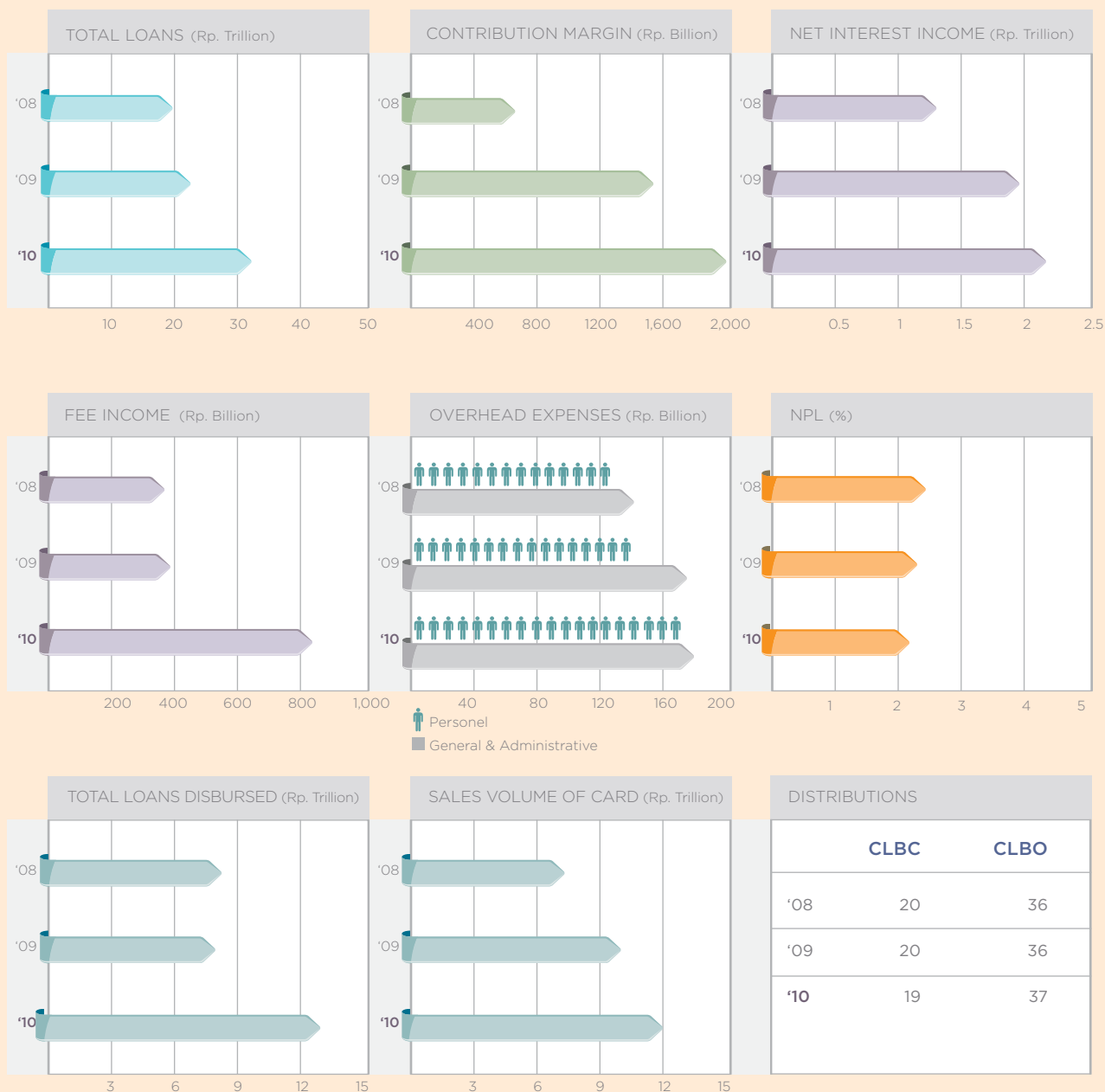
High-yield Personal Loans also experienced strong growth of 33.8% in 2010, primarily through payroll loan facilities to company employees, which grew by 28.8%, as well as growth in unsecured loans of 52.3%. Personal loans were also provided on a secured basis to employees.

Our credit card business registered robust growth in 2010 and confirmed.

Bank Mandiri at the forefront of the credit card industry in Indonesia, particularly as regards the Visa Mandiri credit card, which occupied first position in September 2010. During the course of 2010, the number of Bank Mandiri credit cards in circulation increased by 23% from 2009 to 1,979,883, while card receivables reached Rp3,589 billion, with additional fee-based revenue of Rp689 billion. This growth helped increase Bank Mandiri's market share in the credit card industry to 10.31% at the end of October 2010.

The above achievements are closely related to Bank Mandiri's success in improving brand equity and cardholder loyalty through a combination of marketing programs based on customer segment needs,

## CONSUMER FINANCE



and efforts to improve services and complaint-response procedures.

In addition to a strategy of aggressive and focused marketing campaigns, the Consumer Finance Directorate also worked diligently to extract synergies from internal alliances with Corporate Banking, Commercial Banking and Micro & Retail Banking. Other major initiatives implemented in 2010 by the credit card business included the application of our credit card portfolio management strategy based on customer life cycle management, and the expansion of our customer base through a credit card co-branding venture with Bank Tabungan Negara,

At the same time, the Consumer Finance Directorate and risk management team have continued to monitor asset quality through the application of credit scoring and behavior models. This focus on asset quality helped to maintain the level of NPLs in the credit card business at 2.08% in 2010. This achievement was recognized as the best for the Asia Pacific region through the bestowing of the award for "Best Credit Card Management" by The Asian Banker. During 2010, Consumer Card received a number of awards, including "The Best Performance in Credit Card" from ICSA Top Brand Awards, "Outstanding Achievement in Building the Top Brand, Credit Card Category" from Marketing magazine, "The Best of Indonesian Bank Loyalty Champion, Credit Card Category" from IBLA, "The Best in Durability" and "The Best in Easy to Get" from Digital

Marketing Award, and "The First Winner in the Category of Most Creative Consumer Banking with Assets up to Rp50 triliun" and "The Second Winner in the Category of Best Credit Card" from Consumer Banking Excellence Awards.

Customer loyalty remains the key to the growth in the credit card business. During 2010, Bank Mandiri offered credit cards tailored to the needs of customers in various segments. We also launched a series of promotional programs to continuously maintain and develop customer loyalty to Bank Mandiri. While continuing to provide full attention to our cardholders' needs, we also increased the efficiency and effectiveness of our internal processes through the application of ISO 9001:2000 – Quality Management Systems to process transactions at the bank and Standard Electronic Data Handling (SPDE).

#### AGGRESSIVE INITIATIVES FOR 2011

Our Consumer Finance business development strategy will be directed toward strengthening our high-yield business platform. High-yield products include credit cards, personal loans, and automotive loans and these will be focused on specific target markets within each prospective region through an expansion in the variety of innovative products, focused marketing and pricing strategies, new product features and dynamic risk management. We will continue to pursue strategic alliance opportunities with other our SBUs, and utilize the branch network to

"Consumer Finance business grew by 30%, above the market figure of around 25% for 2010."

30%

optimize our cross-selling programs for credit cards, mortgages and other personal loans.

In 2010 we began implementing our new corporate plan for the period from 2010 to 2014, and our goal is to become the market leader in personal and mortgage loans, while becoming the bank of choice for auto financing and among the top two banks for credit card receivables by 2014.

These objectives will be achieved through several major initiatives that will focus on marketing, network expansion and information technology infrastructure. In the credit card business, we will further enhance the implementation of Customer Lifecycle Management (CLM), which will contribute to optimizing our sales and marketing strategy in the credit card business. In the personal loan segment, we will further develop unsecured payroll loans through a strategic alliance with another SBU. We also plan to expand our network by adding two new sales centers and nine sales outlets to support our consumer finance operations.

To enhance the performance of the Consumer Finance business, Bank Mandiri initiated several initiatives especially for its Consumer Loans business. These included an aggressive expansion of Personal Loans to Bank Mandiri payroll customers through Alliance programs, an improvement of relationships with successful developers, as well as the maintaining of existing portfolios through Top Up programs.

Customer loyalty is the main key behind the growth of Bank Mandiri's credit card business. In 2010, Bank Mandiri offered credit cards adjusted to customer needs in various segments. The Bank also launched a several series of promotional activities to maintain and further develop customer loyalty towards Bank Mandiri. These promotional activities were made more effective by a combination of above and below the line advertisements as well as the utilization of digital media marketing which facilitated customers' access to program information. In addition, Bank Mandiri also actively executed activation, usage, and retention programs in cooperation with anchor merchants and other merchant partners in every category, keeping in mind each card product segment. By continually giving a lot of attention to the needs of its customers, Bank Mandiri managed to increase the efficiency and effectiveness of its internal processes through

the application of ISO 9001:2000 – Quality Management Systems for the transaction process at the bank and Electronic Data Handling Standards (EDHS/SPDE).

A strong risk management system and the capabilities as well as reliability of Bank Mandiri's human resources form the foundation beneath the bank's business growth strategies. Bank Mandiri will also continue to invest in its employees so that a solution of added value is provided to customers. The basis for growth has already been formed and the Consumer Finance Directorate is ready to reach new heights in terms of performance in 2011.

## MANDIRI TUNAS FINANCE

### PT. MANDIRI TUNAS FINANCE



Mandiri Tunas Finance (MTF) was originally established under the name PT . Tunas Financindo Sarana as a finance company focusing on vehicle loans. MTF was founded in 1989 and acquired by Bank Mandiri in February 2009. As result of the acquisition process, MTF has become a joint venture between Bank Mandiri (51%) and PT Tunas Ridean Tbk (49%).

The vision of MTF is to become the best, the biggest, and the most trusted auto finance company in Indonesia. To achieve this vision, we are implementing a strategy to become Top Of Mind within the finance industry, with a presence in every region and a capable and effective sales force.

In 2010, MTF booked a net profit Rp70.32 billion while achieving an ROA and ROE of 4.72% and 19.82% respectively, while maintaining Gross NPL/Total Outstanding Credit at 1.32%. In addition, in 2010 PT PEFINDO upped MTF's rating from "idA" to "idA+," confirming MTF's relatively strong financial position and an above average capacity to fulfill its obligations. At the present

time, MTF has 46 branches located throughout Indonesia. With the alliance between MTF and the Bank Mandiri branch network across Indonesia, MTF can now access the largest distribution network in the country. This synergy also enhances cross-selling opportunities with Bank Mandiri's large customer base for financing to individuals and corporates as well as commercial fleets. MTF also has a captive dealer network comprised of Tunas Group-Toyota, Daihatsu, Isuzu, Mercedes, BMW, and Tunas Used Cars.

To support its vision, MTF will open 27 new branches in 2011, as well as undertaking an IT enhancement effort in order to automate the entire business process, which is expected to significantly improve vehicle financing operations.

This strategy is supported by a referral program which leverages the synergies arising from existing resources within Mandiri and MTF, comprised of a large workforce, numerous customers, the most widespread branch network, abundant funds, an extensive network of showrooms and a high quality brand image.

Another strategy is Stock Financing, which provides financing facilities to registered and nonregistered showrooms through Tunas Mandiri Finance as a channeling agent to increase cooperation in motor vehicle

financing. Current products include: Mandiri Car for new or used car financing for personal or business customers with the source of payment being from total income, Mandiri Car Fleet, which is for new or used cars for company operations, with payments being made by installment from company finances, Mandiri Motorcycle for financing new or used motorcycles for personal or business use with the source of payment being from total income, and Mandiri Fleet Motorcycle for financing new or used motorcycles for company use with installments being paid out of company finances.

In addition to encouraging the expansion of consumer finance, MTF is also implementing its Risk Management Information System (RMIS) to monitor and measure the credit portfolio risk in order to generate maximum returns.



“Bank Mandiri is the trusted partner of Indomaret in providing the best service to consumers through Indomaret Card Mandiri and EDC services.”

– *Wiwiek. Marketing Director Indomaret*



The top two-thirds of the image feature a solid yellow background. On the left side, there are several overlapping, semi-transparent yellow geometric shapes, including rectangles and triangles, creating a layered effect.

# CORPORATE CENTER & SHARE SERVICES

## RISK MANAGEMENT

“To achieve its long-term target of becoming the leading bank in the region, Bank Mandiri continually upgrades its risk management capabilities, in terms of improving the management of and processes involved in business risk, applying risk management tools in line with best practice, integrating risk management through Risk Management Enterprises and consolidating risk management with subsidiary companies.”



**SENTOT A. SENTAUSA**

Managing Director Risk Management

### RISK MANAGEMENT

Market & Operasional Risk Group

LISANA IRIANIWATI

Credit Risk & Portfolio Management Group

TEDI NURHIKMAT

Corporate Risk I Group

SULAEMAN

Corporate Risk II Group

HENRY SIHOTANG

Commercial Risk Group

KARTINI SALLY

Consumer Risk Group

SANTAPUTRA PITA

Retail Risk Group

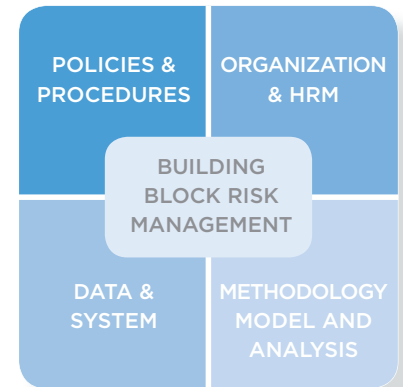
E. WISETO BAROTO

2010 was a year of recovery and business expansion for the national banking industry. This was after the previous two years in which growth had been hampered as a result of the impact of the global financial and economic crisis of 2008. This recovery was illustrated by growth in national banking credit of around 22%, higher than the previous year's figure of around 10%. The strengthening value of the Rupiah and falling market interest rates in 2010 meant a decrease in the volatility of both exchange rates and interest rates which, in turn, spurred on business growth. In line with this growth, Bank Mandiri also experienced significant growth in credit, in certain segments above even the average banking level but always within the corridor of risk management considered prudent and always by maintaining credit quality.

In anticipation of faster business growth, Bank Mandiri made several

improvements to its business processes and improved the quality of risk management. Risk management was applied on a continual basis in a way so as to conform both with international best practice as well as with local regulations and conditions. All this was done to meet the challenges and long-term of Bank Mandiri to become a bank that plays a dominant role in the region.

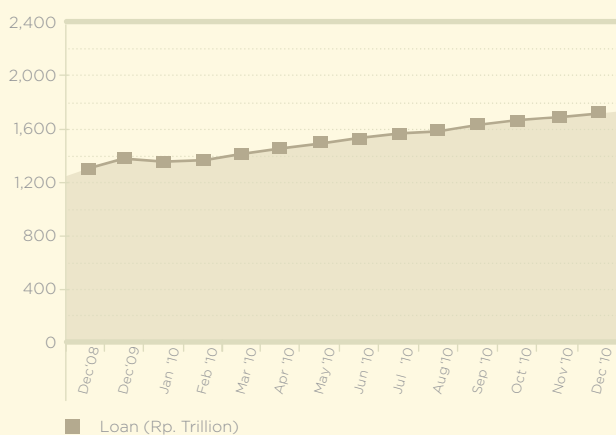
The principles of risk management at Bank Mandiri include strong risk governance, a reliable risk management process, an adequate capitalization structure in line with the risk profile and strict internal controls. In practice, the application of risk management at Bank Mandiri uses the Enterprise Risk Management (ERM) approach, which is comprised of 4 building blocks: organization & Human Resources; policies & procedures; systems & data; and the use of methodologies/ models & analysis. These are expanded upon below.



### 1. ORGANIZATION & HUMAN RESOURCES

Risk management at Bank Mandiri involves the Board of Commissioners which is responsible for risk oversight and contains the Risk Monitoring Committee. The Board of Directors, on the other hand, is responsible for risk policy and contains the Risk & Capital Committee which is composed of the following sub-committees: the

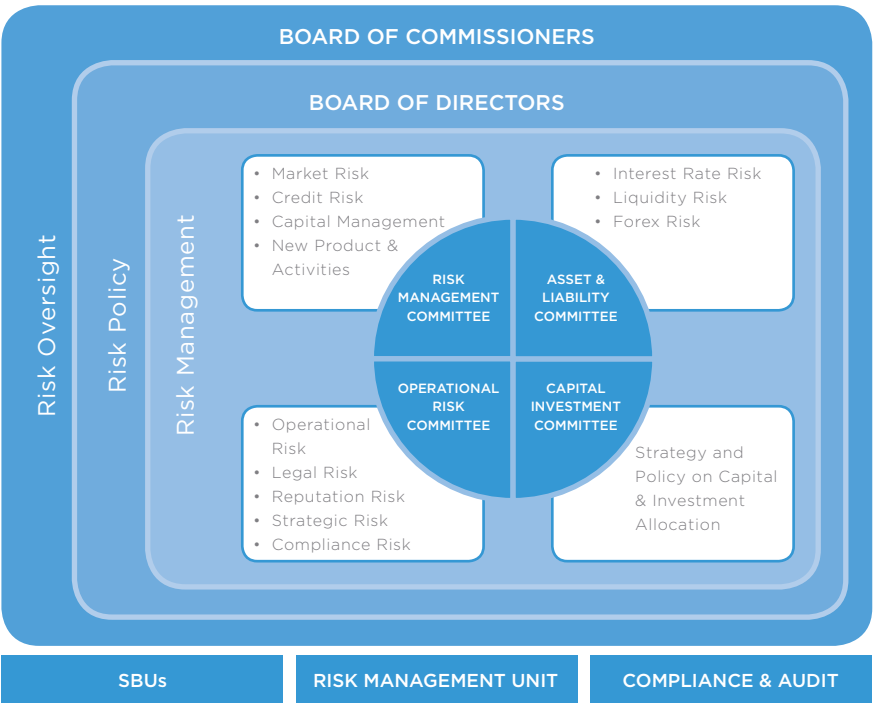
**BANK CREDIT GROWTH**



**EXCHANGE RATE AND INTEREST RATE VOLATILITY**



OVERALL STRUCTURE OF RISK MANAGEMENT GOVERNANCE



about risk management, which aims to disseminate the issue to employees, is run, in keeping with the policy of internalizing the company's culture. In terms of consolidation, the capability of staff in subsidiary companies was also upgraded through discussion forums and apprenticeships in the risk management field.

2. POLICIES & PROCEDURES

The Bank Mandiri Risk Management Policy (KMRBM) is used as the main guideline of the bank in applying risk management. For specific areas of business, the bank also has specific policies such as the Bank Mandiri Credit Policy (BMCP), the Bank Mandiri Treasury Policy (BMTP), and the Bank Mandiri Operational Policy (BMOP). These policies are explained in more detail at the operations level in these respective forms: Credit Procedure Standards (CPS) for each credit segment; Treasury Procedure Standards (TPS) for Trading Books and ALM (Asset Liability Management) Procedure Standards for Banking Books; and Operational Procedure Standards (OPS) for each bank operation activity. The whole sum of these policy tools represents part of the prevailing policy architecture of Bank Mandiri, a review of which is done periodically at least once a year.

In principal, the application of risk management at Bank Mandiri seeks to optimize the use of business judgment in conjunction with analyses based on historic conditions. The objective of this is to apply a risk management process that adheres to business processes.

Risk Management Committee, the Asset & Liability Committee, the Operational Risk Committee, and the Capital & Investment Committee. While risk management is the responsibility of all work units at Bank Mandiri, it is the specific brief of the Risk Management Directorate, whose scope of work includes supplying risk management frameworks, policies and tools. The Risk Management Directorate, composed of the Credit Risk & Portfolio Management Group, the Market & Operational Risk Group, the Corporate Risk Group, the Commercial Risk Group, the Retail Risk Group and the Consumer

Risk Group, also acts as partner to the Business Unit in maintaining the quality of the bank's business growth.

One of the keys to the successful application of risk management is the existence of risk awareness as well as sufficient technical capabilities at every level of Bank Mandiri. With this in mind, in 2009 the Risk Management Academy (RMA) was formed and routinely holds internal training sessions, both for employees in the Risk Management Directorate as well as for those in other Directorates. In addition, every year a program

### 3. SYSTEMS & DATA

On a continual basis, the Bank has developed risk management systems in order to be able to support a business process that is more efficient in making quicker and more prudent decisions. The bank continues to improve its Integrated Processing and Loan Origination Systems that were implemented to improve the efficiency of the credit process as well as to maintain data quality in the corporate, commercial and retail segments. The Bank also has an Integrated Collection System, the purpose of which is to increase productivity in collection activities, particularly in the consumer and retail segments. In terms of treasury activities, the Bank has implemented its Summit System in an attempt to manage trading book risk. Furthermore, in order to get a picture of Bank Mandiri's risk profile, both as a parent company alone as well as a bank which is consolidated and integrated with its subsidiaries, the Bank has implemented its Risk Profile Mandiri (RPM) system.

The Bank is busy completing its Enterprise Risk Management (ERM) system project that was begun in 2009. It is hoped that this ERM system will be able to provide a means of monitoring risk management in a holistic manner, will be able to calculate the capital needed to cover all types of risk and will be able to determine performance values on the basis of risk, for all the bank's business units, products and services.

To support and maintain the quality of data as a vital part of risk

management and strategic decision making, the Bank continued its Data Quality Awareness (DQA) initiative, begun in 2009, as an inseparable part of the implementation of the ERM Project. DQA was implemented in line with the process of internalization of the company culture, specifically to raise risk awareness at all levels of Bank Mandiri. DQA 2010 emphasized an assessment of data at the time of input as well as the improvement of existing data.

### 4. METHODOLOGIES/MODELS & ANALYTICS

With reference to international best practice, the Bank has, on an ongoing basis, measured risk using both a quantitative and qualitative approach through the development of risk models such as ratings, scores, a Value at Risk (VaR) model, as well as other models in complement to judgmental decision making. To ensure their reliability and validity, these models are subject to periodic calibrating and validating, tasks done specifically by the independent Risk Validating unit.

#### Enterprise Risk Management (Erm)

Bank Mandiri uses the ERM approach in applying risk management. ERM is an integrated risk management system that connects strategic planning, risk appetite, execution, risk assessment and performance evaluation, in an effort to maximize shareholder value. At the same time, the implementation of ERM also serves as a vehicle for the application

## Capital Efficiency through the application of Basel II

"The implementation of Basel II through Enterprise Risk Management has already passed through the application of a Standardized Approach phase and is heading towards the application of an Advanced Approach, which is expected to improve the efficiency of managing capital."

of the Basel II Accord at Bank Mandiri in stages, as stipulated by regulations from Bank Indonesia.

ERM is applied through a two focus approach, as detailed below:

1. Risk management in operational activities; aimed at managing the risks involved in everyday business activities so that operations run more smoothly and do not exceed

Credit in the Micro segment grew by more than 35% year on year with a NPL level below 5%.

“The application of an improved credit process with more accurate and reliable risk management has produced credit growth above average with the level of NPL held in check.”

the established levels of risk tolerance. This includes front end, middle end and back end credit risk management, market and liquidity risk management through a limit system and operational risk management using ORM tools like RCSA (Risk and Control Self- Assessment), KRI (Key Risk Indicators), MLED (Mandiri Loss Event Database) and IAM (Issue & Action Management).

2. Ensuring capital adequacy for covering credit, market and operational risk, in both normal and stressful conditions.

Bank Mandiri ensures that it has capital adequacy for covering risk which, at the same time, provides a basis for the bank in applying value-based management (VBM) by measuring RORAC (return on risk adjusted capital). With VBM, the Bank is able to identify business units, segments, products and areas that give added value to the Bank. As such, the bank is able to focus on developing business that gives it the greatest added value. Through ERM, risk management has become part of sustainable, long-term business planning.

2010 saw the first phase of the implementation of ERM, covering the calculation of capital charge using a standardized approach, the implementation of operational risk management tools and the development of credit risk model parameters, namely Probability of Default, Loss Given Default and Exposure at Default (PD, LGD, and EAD). Going forward, the Bank plans

to use a more advanced approach, in the hope that this will provide incentives to manage Bank capital in a more efficient manner.

#### A. PENGELOLAAN RISIKO PADA AKTIVITAS OPERASIONAL

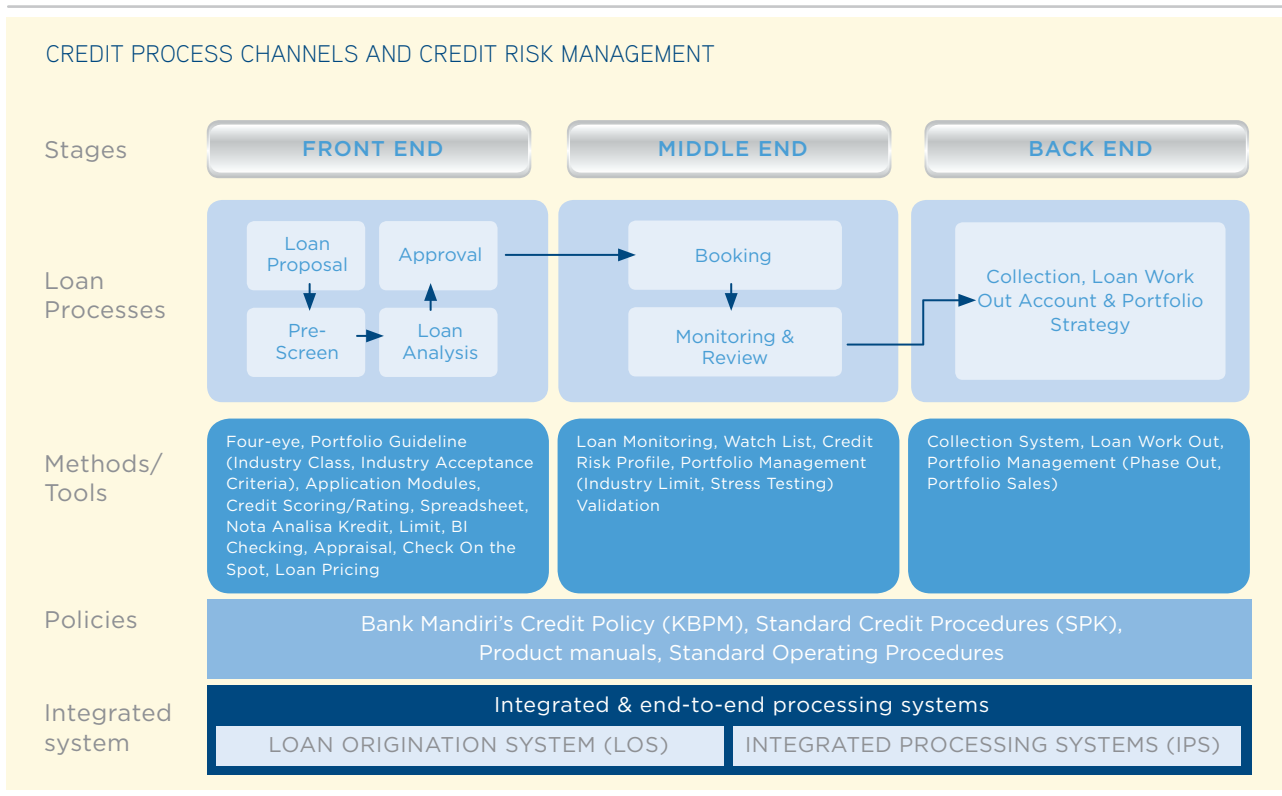
##### 1. CREDIT RISK MANAGEMENT

Credit risk is the risk of loss due to the failure of a customer in debt or counterparty to fulfill their obligations. Credit risk arises from the provision of credit, placement of marketable securities in other banks, sales to customers and trading activities. Credit risk also derives from transaction commitments and contingencies to customers and counterparties.

Both the credit process and the management of credit risk at Bank Mandiri are carried out in an end-to-end manner, from the front-end and middle-end to the back-end, with the support of an integrated system. These processes are performed by the Business Unit, Credit Operations Unit, and Credit Risk Management Unit, the 3 pillars that form a spine in the integrated application of the credit process and the management of credit risk.

##### Portfolio Management

The principle of active portfolio management, which forms part of credit risk management at the



portfolio level, is done with the use of a tool called the Portfolio Guideline (PG). This is composed of Industry Classifications, Industry Acceptance Criteria and Industry Limits, all three of which are brought to bear at every stage of the credit risk management process.

In applying this portfolio guideline, the Bank proactively aims at the best companies, or winning players, in industries of priority that can provide the greatest added value in an economic sense. The proactive selection of these targeted

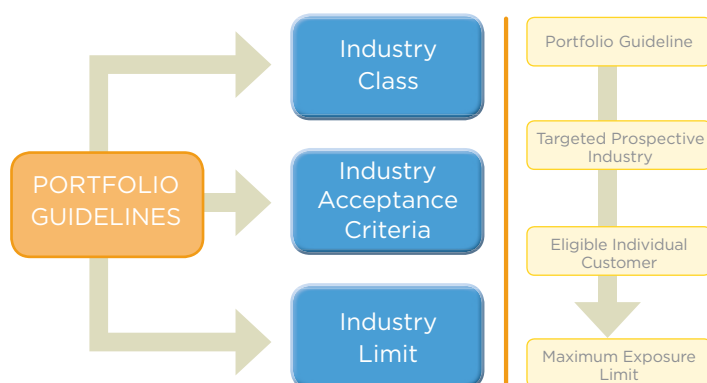
customers has led to the creation of many professional and ongoing partnerships between the Bank and customers.

To avoid a concentration of credit risk in one industry, geographical area or with certain specific debtors, Bank Mandiri actively seeks to limit exposure through its Limit Policy (Industry Limit and Debtor Limit). The following are taken into account when deciding on limits to be applied: availability of bank capital; the acceptable level of risk exposure or risk appetite;

the level of diversification; and business prospects.

The Industry Limit policy establishes an allocation of the maximum number of portfolios allowed per industry (based on the Industry Class), by taking into account factors including the prospects of the industry or sector in question, the Bank's internal expertise in the matter, as well performance portfolios. The determination of credit limits for debtors is done through the in-house limit stipulation, and is applied more conservatively than Maximum Credit Limit (MCL/

## PORTFOLIO GUIDELINE



BMPK) established by Bank Indonesia.

The management of credit risk using portfolios is also done through a capital allocation approach. In 2010, the Bank began to use this approach to measure, in addition to manage, credit risk. In the same year, the Bank was able to manage a credit risk capital allocation of Rp19.9 trillion, below the limit of Rp22 trillion.

The Bank has also begun to issue dashboard credit risk profile reports which illustrate the inherent risk portfolio for credit as well as the effectiveness of control mechanisms. These monthly reports are given to management and units involved with credit (the Business Unit and Credit Risk Management Unit) as a tool for monitoring developments in credit portfolios.

As an anticipatory measure, simulations, or stress tests, are occasionally done on Bank portfolios to detect any possible changes in the Bank's portfolio quality per segment or per industry sector, as a result of any extreme and plausible changes to the several economic condition parameters. The results of such simulations give direction and input to the Bank which enable it to act on any early warning signals by taking preemptive action. In 2010, several simulations were performed, including ones related to commodity prices (the price of oil), trade with China (China-Asean Free Trade Agreement) and the potential for European countries to default.

#### Credit Risk Management in the Wholesale Segment

Credit risk for corporate and commercial debtors at the transaction level is identified

and measured using a credit ratings system. The results of this rating system, together with a business suitability analysis using a spreadsheet and Credit Analysis Note (CAN), form part of the process for credit approval and the establishment of credit limits. The credit process in the wholesale segment and the management of credit risk are performed in an integrated, end-to-end manner using the Integrated Processing System (IPS) system.

The quality of the credit rating (for wholesale) and credit scoring (for retail and consumers) models is maintained through continual developments and validations undertaken by independent units outside of the models' development unit. It is also monitored through the Credit Scoring Review and Ratings Outlook reports. For the wholesale segment in 2010, developments and improvements were made to the Corporate and Large Commercial credit ratings models as well as to the Commercial credit ratings model. In support of the application of Basel II, the credit ratings and credit scoring models in use were able to produce a Probability of Default (PD) value which complemented measurements of economic capital. Furthermore, the Bank continued to develop its Loss Given Default (LGD) and Credit



Conversion Factors (CCF) models in order to calculate Exposure at Default (EAD).

The process of monitoring all debtors was performed on a quarterly basis at least, in order to identify debtors who might potentially have difficulties in meeting their obligations. The Bank used a Loan Monitoring System, already integrated with the Integrated Processing System, in order to conduct early warning analyses on credit extended to all corporate and commercial debtors (as well as those in business banking, specifically within the Rp2-5 billion limit). Based on the outcome of these analyses, the Bank then establishes an account strategy as well as early measures to prevent the occurrence of Non Performing Loans (NPL).

#### **Credit Risk Management in the Retail and Consumer Segments**

The credit risk of debtors in the retail (business banking and micro) and consumer segments is measured using a credit scoring system that generally forms the main basis for the credit approval process. The credit process and credit risk management in the micro and consumer segments is done through an end-to-end process integrated into the Loan Origination System (LOS) system. In 2010, the Bank developed and

made improvements to the credit scoring model for Micro Application Scoring, Credit Card Application Scoring per geographical area and Credit Application Scoring without collateral.

To support its retail financing business focus (consumer loans, consumer cards and micro credit), Bank Mandiri applied technology to accelerate the credit application process through the Loan Factory concept. This concept represents the centralization of a standardized credit process using a pooling of resources approach and operates with the support of sophisticated technology, to produce straight-through processing in the credit process. The application of Loan Factory will lead to an increase in both productivity and the economic scale of the credit process, as well as improve document compliance and data quality. In addition, it is hoped that NPL will be held in check through this standardization of loan processing and the improved centralization of risk control. Since the fourth quarter of 2010, Loan Factory has been in effect in the consumer loan credit process, including by developing the LOS system so that it accommodates faster turn-around times. In 2011, the implementation of Loan Factory will be continued for the consumer and micro credit processes.

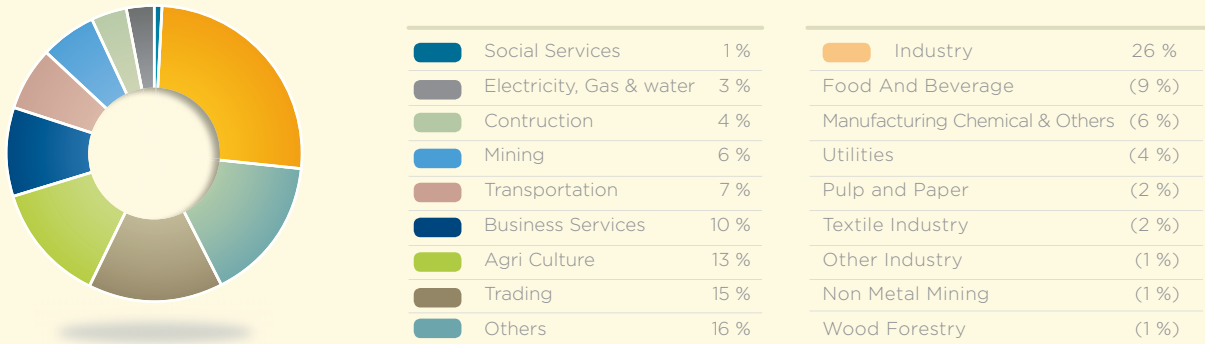
Credit quality for the retail and consumer segments was monitored at the portfolio level through portfolio analyses on various aspects (quality and quantity of the portfolio from the following multiple perspectives: industry, region, product, type of credit, business unit, segment and others).

#### **Credit Collection & Recovery Segmen Retail & Consumer Lending**

The Risk Management Directorate is specifically pursuing a mass-natured policy of handling credit collection and recovery (mass production) in the retail (micro-credit and business banking credit segments with a limit up to Rp2 billion) and consumer segments, made in a more focused, systematic, aggressive, and integrated manner based on product type and individual bucket collection.

A billing strategy based on a collection & recovery scorecard for credit card products has been in place since 2009 with the aim of improving the efficiency and effectiveness of the billing process. Reviews and improvements to this scoring system are done periodically in line with the latest business developments. The Bank will continue to carry out enhancements to its Automated Collection System associated with the Debt Relief

COMPOSITION OF CREDIT PER ECONOMIC SECTOR AS OF 31 DECEMBER 2010



Program (restructurization) for credit cards and micro credit in an effort to meet the stipulations of Bank Indonesia concerning limits in regulating the collectability of restructurized credit.

Credit Growth and Credit Quality

The application of an integrated (end-to-end) and reliable credit process, which includes a process of identifying credit sectors of potential, an accurate and rigorous underwriting process, an ongoing credit monitoring process, comprehensive portfolio management and resolution of problem loans in a disciplined manner, has produced significant credit growth while the level of NPL has been held in check. In total, Bank Mandiri’s loan portfolio has grown by 21.9% year on year with a NPL level of 2,21%. Some credit segments

experienced growth above the average, such as the micro segment with year on year growth above 35% but with an NPL level maintained below 5%.

2. MANAGEMENT OF MARKET RISK

Market Risk – Trading Book

Market risk is the risk of loss due to decreases in market value, brought about by changes in market factors, namely interest rates and exchange rates. Trading book risk occurs due to the position of the Bank’s treasury trading activities which include cash instruments and derivative instruments.

When implementing trading market risk management, the Bank applies the principle of segregation of duties by separating front office units (which execute trading transactions), middle-office

units (which implement risk management processes and develop policies and procedures) and back office units (which perform the transaction settlement process).

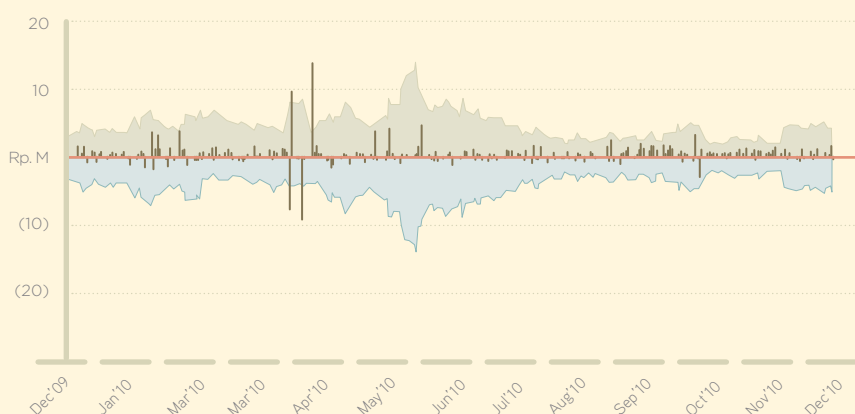
To measure the size of its exposure to trading activity risk, the Bank uses assessment approaches that are in accordance with best practice and risk sensitive in nature, including the Value at Risk (VaR) method. VaR seeks to measure the Bank’s potential for risk from trading portfolios in normal conditions based on changes in market factors, by using a confidence level of 99% and a holding period of 10 days.

The monitoring process for market risks from treasury activities is done by comparing the realization of risk parameters (including VaR) with limits that have

## VALUE AT RISK IN 31 DECEMBER 2010

VaR	Year End '10	Maximum	Minimum	Average	Year End '09
FX VaR	2.05	10.13	0.70	2.76	2.84
IR VaR	5.37	9.11	0.94	3.97	1.57
Correlation Effect	(2.31)				
Total VaR	5.12	13.96	1.86	4.91	3.2
Utilisasi VaR	10.53%	28.72%	3.83%	10.10%	6.6%

## VAR AND BACK TESTING IN 2010



In 2010, the results of back testing showed that only 2 exceptions, or outliers, occurred, so that the VaR model used can be said to have performed well.

been predetermined in line with the Bank's risk appetite. In addition, the bank also monitors the performance of the treasury in order to that business targets and earnings would be achieved.

The effectiveness of VaR calculations is measured by a

process of back testing which compares the results of VaR calculations with the profit/loss of the treasury covering actual as well as hypothetical profit/loss in line with Bank Indonesia regulations. In addition, in extreme market conditions, the Bank carries out stress tests to evaluate

capital durability against significant movements in market factors and also prepares strategies that would be required in the event of a crisis.

As part of its active management supervisory role, the Market Risk Management Unit composes a comprehensive Trading Risk Profile report to illustrate risk profile and business strategies. For regulator needs, the Bank calculates the minimum capital burden (Minimum Capital Fulfillment Obligation/ KPMM) for market risk using the Standard Method. This notwithstanding, the Bank has also developed an Internal Model for calculating the Minimum Capital Fulfillment Obligation for market risk so as to further illustrate the risk profile of the bank.

## Market Risk – Banking Book

Banking book Market Risk is composed of interest rate risks, brought about by banking book activities (asset & liability management), and exchange rate risks. Banking book Market Risk is managed in a way that the Bank is able to optimize the handling of interest rate and exchange rate risks in the Bank's balance, which can have an impact on Net Interest Income (NII) and the economic value of Equity, or EVE.

The Bank undertakes interest rate and exchange rate risk management by keeping its

position in line with predictions of movements in interest rate and exchange rate factors. The main interest rate risk arises from mismatches in the interest rate (repricing gap). This Repricing gap occurs due to differences between scheduled maturity, or the repricing time of assets, obligations and the Bank's off balance sheet components. In addition to assessments made through the repricing gap, the Bank also carries out sensitivity analyses on movements in the interest rate and their impact on Net Interest Income and the economic value of Equity. Mismatches that occur in the interest rate are handled by balance sheet management, strategy pricing as well as by using derivative instruments like interest rate swaps.

Exchange rate risks derive from foreign exchange transactions with customers and counterparties which cause the banking book position as well as the structural position of foreign currencies to become open as a result of capital participation. Exchange rate risk is handled by monitoring and managing net foreign exchange reserves (PDN) in line with the internal limits and stipulations of Bank Indonesia. In 2010, the effects of exchange rate fluctuations on the financial position of the bank were not significant. As of the 31st of December 2010, the balance of net foreign exchange reserves stood at 14,28% and overall (absolute)

#### INTEREST RATE SENSITIVITY ANALYSIS

Notes	Dec 2009	Dec 2010
NII Sensitivity 100 bps, NII 12 Mo (% of NII target)	0.72 %	1.71 %
EVE Sensitivity (100 bps; % Equity)	0.77 %	1.58 %
Earning at Risk (% Equity)	0.50 %	0.42 %
Capital at Risk (% Equity)	2.31 %	1.05 %

net foreign exchange reserves comprised 1,23% of capital.

The Bank carried out stress tests on banking book market risk as part of a stress testing process integrated with trading book market risk, credit risk and liquidity risk.

#### Pricing Management

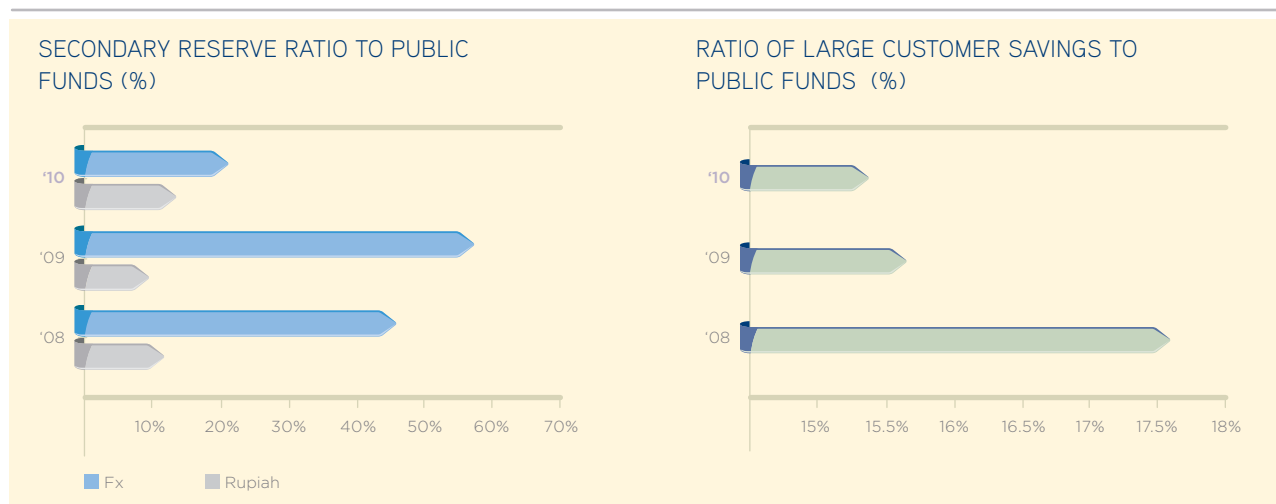
As part of its interest rate risk management, the Bank applies a pricing policy both for fund products as well as credit products. This pricing policy represents one of the strategies to maximize Net Interest Margin (NIM) and, at the same time, support the Bank in controlling revenue market share by taking into consideration competitive conditions.

In establishing Third Party Funds pricing, the Bank takes various internal factors into account, including the cost of funds, structure and targets of funding as well as external

factors, including market liquidity and market interest rates. By taking these internal and external factors into consideration, the Bank is able to apply either aggressive or defensive strategies.

To establish Credit pricing, the Bank applies an interest rate based on risk (Risk Based Pricing). The structure of the interest rate for credit is comprised of, amongst others, the following: Cost of Funds, Mismatch Costs, Overhead Costs, Costs of Allocated Capital, Credit Risk Premium and Liquidity Premium. The Bank sets a Required Yield which forms the targeted minimum rate of return for the Bank.

In 2010, the Bank managed to maintain a low cost of funds structure while also maintaining a competitive interest rate so that the Net Interest Margin reached 5,37%, better than the previous year's figure of 5.19%.



### 3. LIQUIDITY RISK MANAGEMENT

Liquidity constitutes the ability of the Bank to fulfill all its financial obligations that have been agreed upon in a timely fashion and with a fair price. Bank liquidity is influenced by the structure of funding, asset liquidity, obligations to counterparties and credit commitments to debtors. Liquidity Risk is caused by the inability of the Bank to provide liquidity at a fair price which impacts on the profitability and capital of the Bank.

Bank Liquidity is measured through primary reserve and secondary reserve levels. Primary reserves consist of cash held in branches and Prime statutory reserve balances at Bank Indonesia. As of the 31st of December 2010, the Bank looked after Prime statutory reserves of 8% of total Rupiah third party funds, while the figure for Secondary

statutory reserves was 38,63% of total third party funds. Meanwhile, the Bank looked after statutory reserves of 1,01% of total third party funds in foreign currencies.

Secondary reserves are a bank's liquid tool for supporting primary reserves. They function as liquidity reserves for unexpected fund requirements and are kept at a minimum, or safety, level. The safety level is the minimum excess fund limit above statutory reserves that is invested in liquid money market instruments and/or other short-term assets (until 3 months). The Safety Level reflects the fulfillment of liquidity reserves while also reflecting efficient handling of excess liquidity. Liquidity reserve components cover not only marketable securities in categories that can be traded (portfolio trading and available for sale) such as Bank

Indonesia Certificates (SBI), State Treasury Bills (SPN), Government Bonds (SUN) or other corporate marketable securities in liquid categories, but also cover other components such as excess demand at BI, nostro balances, marketable securities coupon earnings, deposit facilities and others.

As of the 31st of December 2010, the projection of the Bank's liquidity reserves for the 3 months going forward were Rp38,98 trillion (with a safety level of Rp7 trillion) and USD 1,05 billion (with a safety level of USD 400 million).

Future potential liquidity risk to be faced by the bank is measured using a liquidity gap methodology. Based on the Bank's business plan, which forms part of the Company Work and Budget Plan for 2011, it is projected that for the next 12 months, Bank liquidity will

be in an optimal position of surplus.

The Bank conducts liquidity risk stress testing on a routine basis as part of its integrated stress testing procedures.

#### 4. OPERATIONAL RISK MANAGEMENT

Operational risk is risk caused by inadequacies and/or malfunctioning of internal processes, human error, system failures, or the existence of external factors which affect the Bank's operations.

Operational risk is handled by emphasizing the losses incurred as a result of such risk, understanding the exposure to operational risk in striving to meet work unit targets, improving internal processes in a sustainable manner and raising risk awareness.

The framework for operational risk management pays attention to Bank Indonesia regulations and Basel II as well as the prevailing internal regulations of the Bank. Operational risk policy is included in Bank Mandiri's Operational Policies (BMOP/ KOBM), and Standard Operating Procedures (SOP/ SPO) which contain technical aspects of operational risk management in terms of governance, procedures and reporting systems.

In order to mitigate risk in new products and activities, the Bank made an assessment of 8 (eight) types of risks predicted to become possible obstacles. This was done by referring to the Standard Operating Procedures for New Products and Activities (NPA/PAB).

In order to improve the effectiveness of operational risk management, the Bank aligned its operational risk management methodology with a Risk- Based Audit methodology. The results of operational risk management, namely risk profiles for work units, were used as reference materials in conducting audits. Areas adjudged to be of high risk then became the focus of the audit, meaning that the audit was more focused and on target.

Since 2009, the Bank has provided a "Letter to the CEO" as a form of implementation of a Whistle Blowing System that lends support to the handling of operational risk, especially in the detection of fraud.

To carry out operational risk management, the Bank utilizes a set of tools called Operational Risk Management Tools (ORM Tools). The process of operational risk management is the responsibility of each individual work unit. The application of these ORM tools is facilitated by an ORM Coordinator (performed by

Regional Internal Control regional offices and by Decentralized Compliance & Operational Risk for work units in the head office). The application of ORM tools is discussed in an Operational Risk Management Forum, both at the Regional and Central levels.

The work units perform the process of operational risk management by setting principal work targets and then identifying risks that could hamper the achievement of these targets. The Bank assesses risk in terms of impact and likelihood, and also evaluates the effectiveness of the control of these risks. In the event that a risk is assessed to be high and/or the effectiveness of control is assessed to be low, an analysis is done to find the cause of the risk and/or weak control. Thereafter, an action plan is formulated to help mitigate the risk and/or weak control. In addition, monitoring of risk trends present in work units is carried out.

From this process, the work units produce operational risk profiles that highlight the exposure to operational risk faced by work units, to be used as the basis for creating operational risk profiles for the Bank. Corporate level (bankwide) operational risk profile reports that have already been subject to review by the Internal Audit unit are

ORM Tools	Details
Risk & Control Self Assessment (RCSA)	Risk & Control Self Assessment (RCSA) is used to identify and evaluate risks inherent in activities, as well as to evaluate quality control. RCSA was conducted through workshops, in which work units conducted risk identification exercises, practiced control over all their main work processes, monitored trend levels of inherent risks, formulated action plans for the improvement of control and monitored the realization of these plans.
Mandiri Loss Event Database (MLED)	Bank used Mandiri Loss Event Database to record losses arising from operational risks that occurred in individual work units. Besides being used for managing risk, MLED data also formed the basis of the model to calculate capital requirements as a way of covering operational risk using the Advanced Measurement Approach (AMA) method.
Key Risk Indicator (KRI)	Key Risk Indicators are quantitative indicators that are used to give an indication of risk levels inherent in key processes in one business unit/supporting or end-to-end processing stage. Using these indicators, the bank monitors risk on the basis of a threshold. Incidents that exceed this threshold will initiate security or repair measures.
Issue & Action Management (IAM)	Issue & Action Management is a tool to provide input on issues/problems associated with operational risk. These issues/problems are then analyzed to find the causes behind them and then an action plan is formulated, and its implementation monitored, by the work unit in question.

presented to the Board of Commissioners and provided to Bank Indonesia on a periodic basis.

To prevent and mitigate risks arising from money laundering transactions and terrorism funding, the Bank has applied a process of due diligence and the handling of risk involving customers refers to the stipulations of Bank Indonesia regarding Anti-Money Laundering and the Prevention of Terrorism. These processes, of due diligence and risk management, are based on the principle of a risk-based approach that identifies, classifies, monitors and manages risks in customer transactions on the basis of the characteristics of the product, customer and geography (state, cross-border) in question.

#### Business Continuity Management

To guarantee its operational performance in the event of an emergency, the Bank has a comprehensive plan in place, documented and tested, which contains the steps that have to be taken before, during and after the period of emergency. This comprehensive plan is included in the form of Business Continuity Planning (BCP), Disaster Recovery Plan (DRP) and Disaster Recovery Center (DRC) Policies.

## 5. WORST CONDITION SIMULATIONS & STRESS TESTING

Stress Testing, as a part of risk management, constitutes a method to evaluate the resilience of the Bank in facing the occurrence of external scenarios which are exceptional but plausible. It also acts as a basis for taking decisions, or making contingency plans, by the Bank in addition to fulfilling regulations and stipulations.

Stress testing provides an early warning signal to the management of the Bank by painting a simulated picture of the business in the case of an extreme incident happening. This would include the extent of losses suffered as well as the impact on capital. By performing stress tests, the Bank is able to formulate contingency plans to anticipate and mitigate the impact of any extreme conditions that might arise.

The Bank conducts stress testing in an integrated manner by taking into account credit risk, trading book market risk, banking book market risk and liquidity risk factors, and measures the impact of an extreme scenario on the capital of the Bank as well as providing a contingency plan. Based on stress tests carried out on a quarterly basis, the Bank's capital adequacy ratio value remains above the

prevailing stipulated limit and this reflects the resilience of the Bank in facing any extreme conditions as simulated in the scenarios.

## 6. OTHER RISKS

The Bank understands that other risks exist that have to be managed outside of the main risks discussed above. These include compliance risks, legal risks, risks to reputation, strategic risks, information technology risks, risks from competitors, human resources risks and business interruption risks. Every year, all of these risks together with the other main risks are evaluated and measured in a top-down manner by management through its Enterprise Risk Assessment voting system. In a bottom-up manner, these risks are measured through Risk Profiles done quarterly.

The handling of these other risks is done through the Operational Risk Committee or even directly by a supporting work unit, including the Compliance Unit, Legal Unit, Corporate Secretary and IT Operations Unit.

## 7. VALIDATIONS OF MODELS

As part of the Bank's internal control, and as part of the framework for applying Basel II pillars 1 and 2, as well as a fulfillment of a Bank Indonesia stipulation, the Bank has an independent validating

work unit in its Directorate of Risk Management. The working scope of this unit is to perform validations on all risk models in use as well as those in development at the Directorate of Risk Management. Besides this, this validating unit is actively involved in the advisory process for developing and improving risk models. The performance and operations of this work unit are supported by the availability of Standard Operational Guidelines for Risk Management Model Validations.

In 2010, validations were done on 12 risk models in active use. These included application models in use as by business units well as models for measuring market risks, including scoring and rating models (amongst others, scoring for consumers, credit cards, micro-credit and corporate ratings) as well as models for measuring liquidity risk and trading book market risk. Meanwhile, advice that was dispensed was related to ways of improving the quality of models including the use of a copula for market factors, advice on watch lists as well as re-sampling methods for data in the development of scoring models.

## B. CAPITAL ADEQUACY

The bank referred to Bank Indonesia regulations (Basel I or Basel II) in calculating capital



Rp. Billion	2010
Core Capital	
Paid-in Capital	10,498
Disclosed Reserves	17,554
<b>Total Core Capital</b>	<b>28,053</b>
Supplemental Capital	7,609
<b>Total Capital</b>	<b>35,662</b>
Weighted Assets (ATMR)	
Credit Risk	242,421
Market Risk	1,881
Operational Risk ( $\alpha$ 10%) <sup>1</sup>	22,544
<b>Total Weighted Assets (ATMR)</b>	<b>266,847</b>
<b>CAR (Core Capital) <sup>2)</sup></b>	<b>10.51 %</b>
<b>CAR (Total Capital) <sup>2)</sup></b>	<b>13.36 %</b>

<sup>1)</sup> Phased implementation of appropriate regulations of Bank Indonesia  
<sup>2)</sup> Appropriate regulation of BI's core capital of at least 5% of risk weighted assets and total capital of at least 8% of RWA.

adequacy for credit risk, market risk and operational risk. For market risk, the Bank used the Standard Model, while internally the Bank used Value at Risk as its Internal Model. For credit risk, the Bank used the Basel I approach, and is currently simulating the Basel II Standardized Approach. For operational risk, the Bank referred to the Basel II Basic Indicator Approach and has already simulated the Standardized Approach.

As part of its preparations to put Basel II into effect, the Bank simulated calculations of capital burden credit risk and capital burden operational risk using the Standardized Approach.

The result of these simulated calculations showed risk-weighted assets from credit risk of Rp227,61 trillion as of the 31st of December 2010. The figure, meanwhile, for risk-weighted assets from operational risk was Rp36,29 trillion at the same time.

Bank Mandiri's capital policy was to diversify sources of capital prudently in order to anticipate long-term strategic plans, and to allocate capital efficiently to business segments, including subsidiary companies, with the potential to give optimal return on risk, thereby meeting the expectations of stakeholders including investors and regulators.

### Risk Management in Subsidiary Companies

To optimize synergy amongst the entities under its umbrella and to apply both BI Regulation No. 8/6/PBI/2006 of the 30th of January 2006 and BI Circular No. 8/27/DPNP of the 27th of November 2006, Bank Mandiri undertook consolidation of risk management in stages with its subsidiaries in the field of finance (Bank Syariah Mandiri, Bank Mandiri Europe, Bank Sinar Harapan Bali, Mandiri Sekuritas, AXA Mandiri Financial Services, Mandiri Tunas Finance and Mandiri International Remittance). As part of this risk management consolidation process, the policies and regulations of Bank Mandiri, as the parent company, were harmonized with those of the subsidiary companies referred to.

In order to raise awareness of risk management in the Bank and its subsidiaries, in 2010 an Enterprise Risk Management Forum (FERMA) was held each quarter as well as the Bali Risk Consolidation Forum (BRCF), a Bank Mandiri employee apprenticeship program. Risk awareness surveys were also conducted as well as training to use risk management tools.

To support the consolidation of its Risk Profile reports, the Bank developed the Mandiri Risk Profile Mandiri system with a more comprehensive platform that can be accessed online by its subsidiary companies.

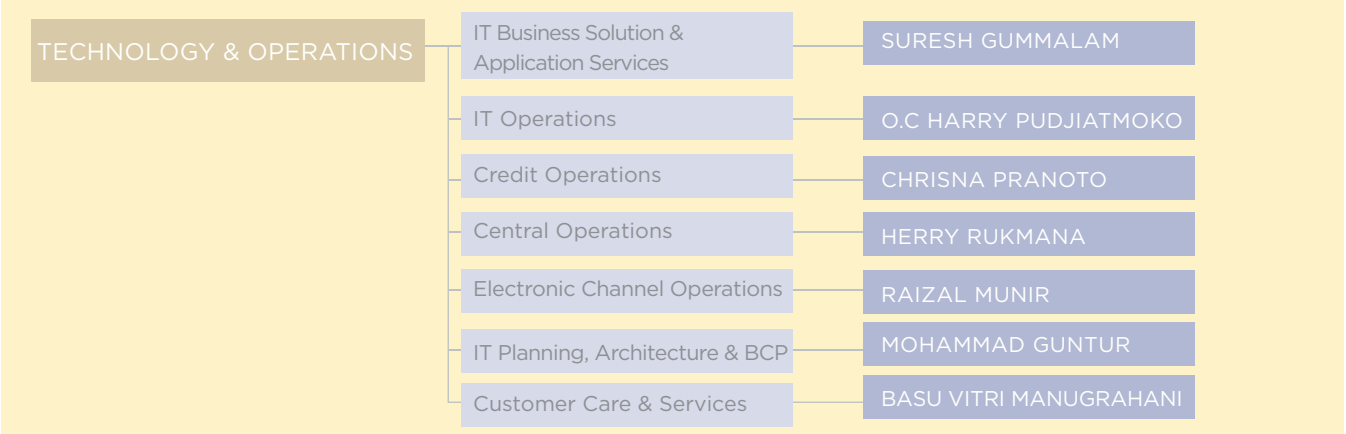
# TECHNOLOGY & OPERATIONS

“Customer satisfaction is always our primary focus in providing the best possible services. We provide banking services 24 x 7, a range of products and services to suit every customer segment, and security guarantees for every transaction. These will always be our primary concerns as part of the effort to make Bank Mandiri Indonesia’s most admired and most progressive financial institution.”



KRESNO SEDIARSI

Managing Director Technology & Operations



Since the initiation of Bank Mandiri's Transformation in 2005, the Technology & Operations Directorate has served an important role through boosting Bank Mandiri's operational efficiency, implementing technology solutions, increasing operational capacity and amplifying our economies of scale by consolidating operational units. In addition, we also strengthened cooperation by placing a positioning a number of work units in one location, namely, Sentra Mandiri.

The transformation of Technology & Operations is also reflected in the constantly improving quality of our services – something that was recognized by Bank Mandiri taking the award for “The Best Bank Service Excellence” for the third time. We are aware of the importance of service quality, which represents important selling value in the banking industry. That is why we will continue to improve our service quality. All these achievements have been accomplished through the dedication and hard-work of people in the Technology & Operations Directorate, where the focus has been on improving service excellence, and expeditiously fulfilling the changing needs of the market, businesses and customers.

In 2010, Bank Mandiri entered the second stage of its transformation process, which will require further transformation of technology, operations and services in the Technology & Operations Directorate as an important milestone in ensuring the success of the bank's overall transformation.

Technological transformation will be accomplished in accordance with the 2011-2014 IT Strategic Plan (ISP),

which represents an elaboration of the 2010-2014 Corporate Plan in the IT sector. The 2011-2014 ISP work program is focused on the development of technology and operations in line with Bank Mandiri's corporate strategy of promoting its retail financing, retail payment, and wholesale transaction businesses, supported by the comprehensive development of the bank's IT infrastructure.

Operational transformation will be carried out through the further consolidation of operations, optimization of business processes, capacity fulfillment, improve staff competencies, and the management of security in operational processes and risk control. Transformation in services will be conducted through the implementation of the Spirit of Service program with the aim of supporting the achievement of business objectives through the internalization of the Corporate Culture (TIPCE), improving customer loyalty and focusing on the overall development of service excellence so as to provide unique, high-quality and consistent services at all contact points.

The transformation of the Technology & Operations Directorate will provide a significant contribution to the bank's business through innovative products and services, and fast operational processes while at the same time implementing the concept of service excellence in all operational units.

#### 2010 ACHIEVEMENTS

The implementation of strong management in the Technology and Operations Directorate is our consistent objective bearing in mind that this has a significant bearing on

the image of Bank Mandiri. To this end, we are applying Good Corporate Governance principles in controlling errors at the minimum possible level, enhancing security, preventing fraud, and penetration (internal and external). Strong governance is also applied in credit operations, through superior credit administration which ensures the completeness and validity of customer data, regulatory-compliant collateral appraisal, and proper credit disbursements. In order to ensure the continuity of operations, we consistently strive to improve our policies and procedures in the technology and operations sector in line with Bank Mandiri policy architecture and procedures.

Our accomplishment in executing good governance and compliance is reflected in zero errors in treasury operations and outgoing RTGS transactions. The improvements we have made to our business processes have upped clearing, RTGS and bank guarantee performance by 37.7%.

We continue to improve our service quality so as to provide an optimum experience to the customer through top-class services that fulfill or exceed customer expectations. In the complaint-response sector, we consistently do our utmost to revolve all complaints. In 2010, the number of appeals in complaint cases, and complaints regarding fictitious call center operations and fraud amounted to 2,241, of which 2,019 (90.10%) were satisfactorily resolved.

In 2010, we optimized our technology infrastructure, especially with respect to mission critical infrastructure through the addition of high availability blade servers and implementation of a Unix-

based platform. This has resulted in increased service availability, processing scalability and better SLA fulfillment.

In-line with our efforts to persistently reduce transaction costs by shifting conventional transactions to lower cost electronic channels, in 2010 we successfully reduced costs by 10.46%, meaning that on a cumulative basis transaction costs have been reduced by 44.7% since 2006. This reduction has increased our transaction volume composition ratio as between e-channels and branches in 2010 to 85:15 from 82:18 the previous year. Growth in business volume is also indicated in transaction volume growth,

from 1.4 billion transactions in 2009 to 2 billion transactions in 2010.

Technology & Operations Directorate has also provided support for aggressive business expansion. During 2010, a total of 2,496 ATM machines were installed, consisting of 1,944 cash dispensers, 500 non-cash ATMs, 50 cash deposit machines, and 2 "Drive Thru" ATMs.

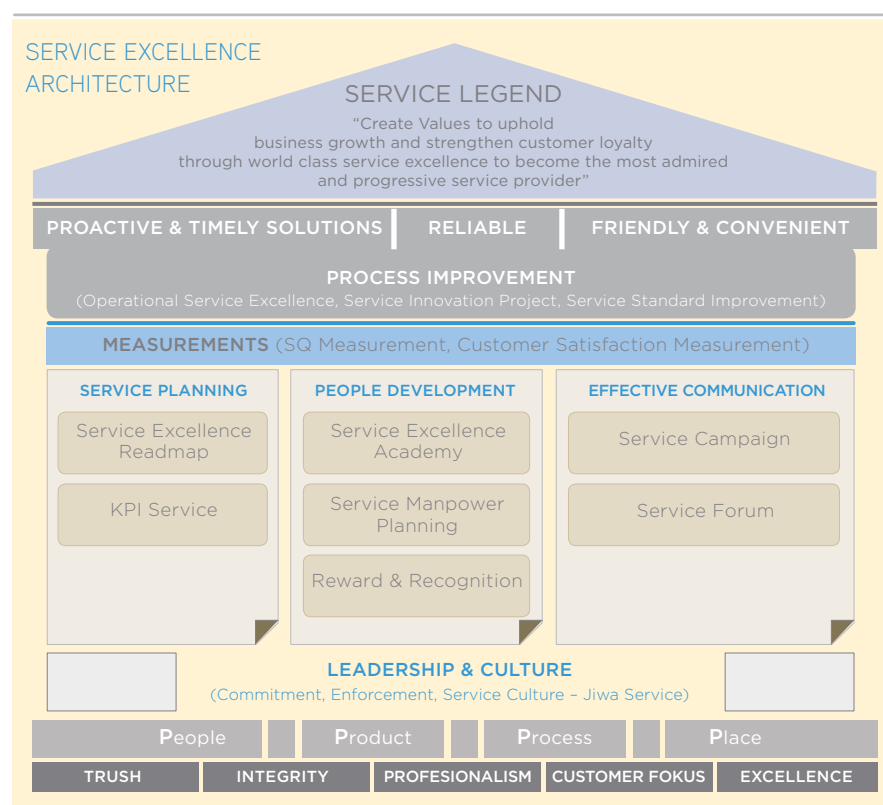
Alongside these achievements, there remains scope for further improvement in technology & operations. Security assessment should be performed regularly across the system so as to prevent disruptions to technology infrastructure from external sources.

## TARGETS IN 2011

IN 2011, the Technology & Operations Directorate will strive to realize the vision and mission of Bank Mandiri through the implementation of transformation in the technology, operations and service spheres with the ultimate objective being to encourage growth in the Retail Financing, Retail Deposit & Payment and Wholesale Transaction businesses.

The envisaged technological transformation will be carried out in line with the 2011-2014 IT Strategic Plan, with the goals being as follows:

- To make IT a strategic partner of Bank Mandiri through the provision of an IT portfolio that is in line with the transformation of the IT organization.
- \* To improve IT capabilities by bridging the gap between staff IT capabilities and existing Bank Mandiri IT work processes so as to provide a higher level of business value.
- \* To develop innovative IT solutions that support the bank's strategic business priorities, namely, the Retail Financing, Retail Deposit & Payment and Wholesale Transaction businesses.
- Build a world-class IT Platform to support business growth and success of Bank Mandiri through the development system that includes a system of customer service, good information management, a comprehensive integration among systems and infrastructure capabilities.



Operational transformation carried out in line with technological development, with several key strategies:

- Consolidation of Operations to support the three focus Business Bank, through consolidation of operational units in the business units, consolidation of safe-keeping and document management to review the architecture and operation of e-channel.
- Optimization of Business Processes and Operational Capacity Fulfillment by operational infrastructure development that is scalable and resilient, as well as improving operational processes and controls in a sustainable manner
- Increased competence of operational resources to deliver Customer Experience Excellence and support good corporate governance.
- Increased security management and risk control operational processes to support the acceleration of the process end to end.

Related aspects of service, we will continue to make improvements to the quality of service, it will be created by improving the capacity of IT infrastructure, and the rejuvenation of the branch infrastructure.

In the coming years, perfecting architecture of handling customer complaints will continue to be implemented, with based on four main pillars, namely Business Model Bankwide, Business Process, Service Recovery and Improvement. Through four main pillars, the management of customer complaints will be realized with fast, accurate, and complete to improve service quality, satisfaction, and customer loyalty.

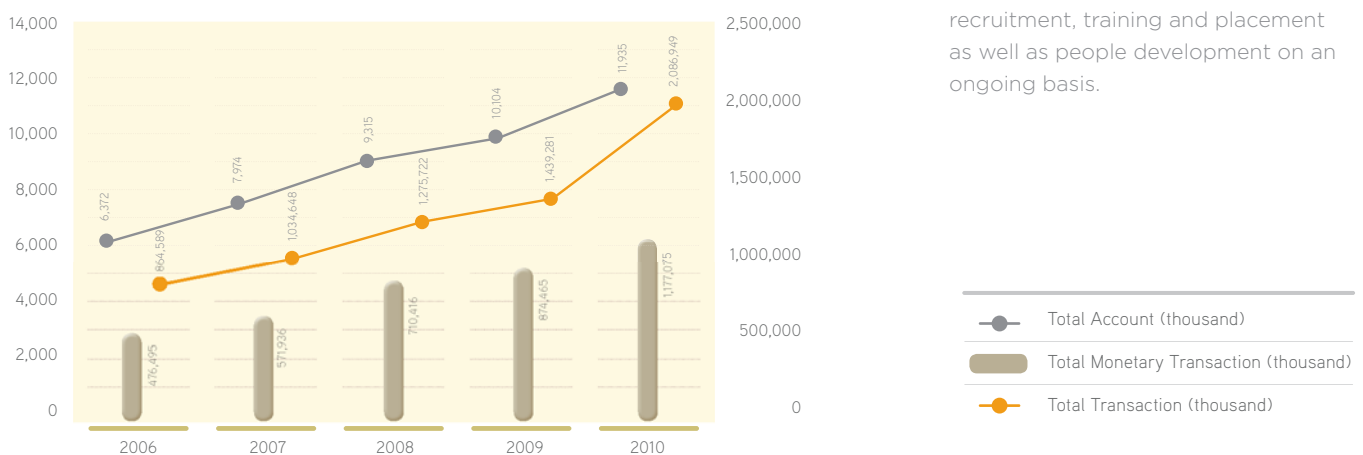
Efforts to maintain the ranking I The Best Bank Service Excellence, conducted by the Service implementation includes elements of 4P (People, Process, Place, Product) and is bankwide. Bank service quality will be reflected on the 3 (three) aspects of the Proactive & Timely Solutions, Reliable, and Friendly & Convenient through Bank Mandiri Services, Bank

“1.177 billion of Total financial transactions annually.”

1.177  
Billion

Mandiri whole required to “always offer and provide benefits and best solution according to the needs of customers that is easy to implement, convenient, anywhere, and on time”.

The rapid development of technology, for both aspects and features of products, services transactions, handling back office processes and technology banking system as a whole, will be able to provide optimum benefits when supported by reliable human resources. Technology & Operations Directorate will make efforts to development and fulfillment of human resources professionals, who really has the skills and expertise of specialists in the field of Technology & Banking Operations through recruitment, training and placement as well as people development on an ongoing basis.



# COMPLIANCE AND HUMAN CAPITAL

“Strategic initiatives have been prepared by the Compliance and Human Capital Directorate to improve the productivity, engagement and competencies of our staff, and to provide added value to the company.”



**OGI PRASTOMIYONO**

Managing Director Compliance and Human Capital

## COMPLIANCE AND HUMAN CAPITAL

Compliance

HIMAWAN E. SUBIANTORO

Human Capital Services

RIDZKI JUNIADI

Human Capital Strategy and Policy

SANJAY BHARWANI

Learning Center

I NENGGAH RENTAYA

Legal

M. ARIFIN FIRDAUS

Culture Specialist

BAMBANG ARI P.

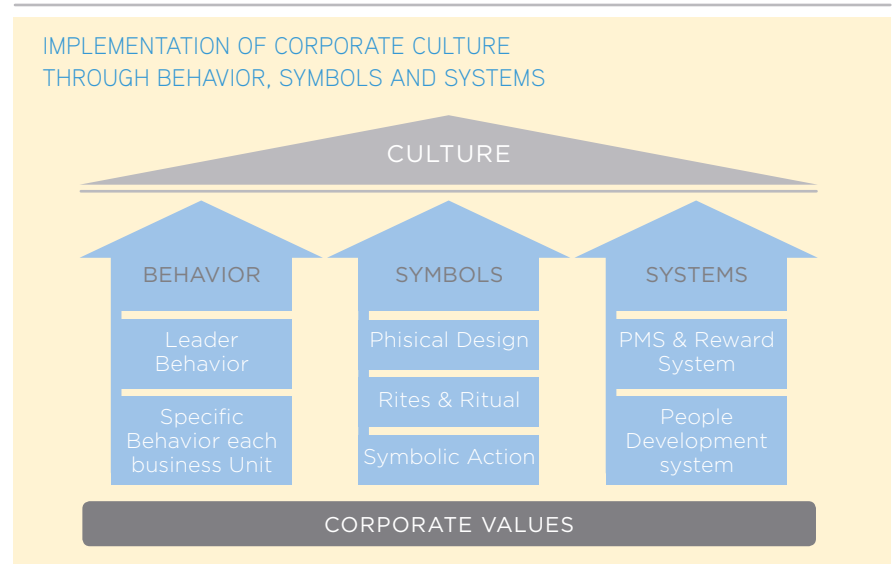


In 2010, the Compliance & Human Capital Directorate (CHC) will continue to the transformation process that was commenced in the previous period by developing strategies and policies that will support Bank Mandiri evolution from “good to great.” Strategic initiatives have been prepared by the Compliance and Human Capital Directorate to improve the productivity, engagement and competencies of our staff, and to provide added value to the company. To this end, the mission of the Compliance & Human Capital Directorate is “Accelerating Human Capital Value Creation so as to be Indonesia’s most Admired Financial Institution and to Move in to High Gear.”

The development of human capital will continue to be guided by the human capital lifecycle and existing human capital best practices, while policy development will be focused on three issues, namely, improving productivity, engagement, and competencies.

### CULTURAL TRANSFORMATION

The Compliance & Human Capital Directorate, together with all of Bank Mandiri’s units and employees, was committed in 2010 to continuing the transformation of corporate culture that commenced in 2005. In implementation, various improvements have been made through benchmarking so as to obtain input from transformation experts from well-known international universities and corporations. It is for this purpose



that the 2010-2014 Bank Mandiri Further Capital Transformation Plan has been formulated in order to support and safeguard the business transformation process based on 3 approaches: “Behavior, Symbols and Systems.” These three approaches have been actualized by all Bank Mandiri staff in their day-to-day activities so as to achieve optimum performance and create a conducive and comfortable working environment.

### POLICIES AND PROCEDURES

To support the policy and procedures architecture in Bank Mandiri, in 2010 the Compliance & Human Capital Directorate updated its Human Resources Standard Guidelines (SPPSDMBM), which constitute standard procedural guidelines for human resources management in Bank Mandiri. The Guidelines form an integral part of

the Human Resources Policies that were published previously.

The scope of the Guidelines covers six main functions in the employee lifecycle, namely, Organization Development, Workforce Fulfillment, Learning & Development, Employee Relations, Performance Management & Rewards and Talent & Succession Management.

## RESOURCING

The rapid growth of bmu1 requires appropriate resourcing management so as to ensure a high level of engagement in respect of the company. New employees need to be provided with a comprehensive understanding so as to be able to quickly adapt and produce maximum performance in accordance with company needs. It is for this reason that the "Mandiri Jump Start" program was conceived. The aims of this program are as follows:

- To assist employees in assimilating and adapting to the organization;
- \* To maintain the energy and passion of employees, and to help them become accelerators in achieving the objectives of the Bank.
- \* To improve the level of engagement and pride felt by employees in respect of the bank.

The commitment of the Compliance & Human Capital Directorate

towards supporting the business from the perspective of recruiting appropriate human resources was clear to be seen during the course of 2010. Staffing needs in all Directorates were fulfilled through existing sourcing channels, and newly recruited staff were provided with training in accordance with needs. The human resources sourcing channels employed by the bank consist of the Officer Development Program (ODP), Staff Development Program (SDP), Local Staff Development Program (LSDP), the Executive Officer Authority Program (P3K), and executive officer recruitment.

As regards the management of outsourcing employees, 2010 saw a program breakthrough, namely, improved healthcare facilities for such employees and their families to become effective in 2011. Through the extending of these healthcare facilities, it is expected that outsourcing employees will be able to make a better contribution in the future.

## ENGAGEMENT

For the purpose of improving the level of engagement of Bank Mandiri employees, the bank has designed the "Mandiri i-care" program (individual commitment and actions raise engagement). This program commenced with the conducting of an engagement survey for the purpose of assessing the current level of employee engagement. Based on the survey's results, follow-up steps will be taken in each unit covering basic



needs, management support, team work and growth. It is expected that the Mandiri i-care program will help significantly improve employee engagement.

### INDUSTRIAL RELATIONS

Another strategic initiative was the launching of the Mandiri Healthcare program for pensioners. This program was developed based on an in-depth study carried on in collaboration with a respect international consultant, benchmarking with other companies, and input from other relevant technical departments. The “manage & care” pattern is employed, with management being the responsible of a cooperative that is capable of looking after the healthcare needs of employees and their partners upon retirement.

In addition, as part of the effort to create good industrial relations, Bank Mandiri has transformed its management of pensioners in recognition of their past contributions to the company. Bank Mandiri, through the Compliance & Human Capital Directorate, for the first time held a event to show its appreciation to bank pensioners. Appropriately, the event was held on the anniversary of the establishment of Bank Mandiri. Each pensioner was presented with a gold coin bearing the Bank Mandiri logo and other gifts to show the bank's gratitude for their past services to the bank.

### PEOPLE DEVELOPMENT

The bank's strengths-based approach to staff development continues to be promoted in all of Bank Mandiri's human resources policies. Through this approach, Bank Mandiri is attempting to optimize the strengths of employees so as to provide a maximum contribution to the organization. This is supported by the presence of internal coaches, whose numbers and quality are improving all the time.

In order to develop leadership among employees, Bank Mandiri provides the opportunity for outstanding young employees to take postgraduate degree courses in 50 of the top universities in the world. To date, the success of this program has been very encouraging. This forms part of our Talent Management and Succession Planning Program, and is currently being applied in all levels and units of Bank Mandiri.

### LEARNING DEVELOPMENT

Improving the capabilities and competencies of employees is also consistently carried out based on the People Development Framework and in accordance with existing HC practices. A number of strategic initiatives have been launched, including the Four Disciplines of Execution (4DX) certification program, which is being expanded so as to improve the effectiveness of execution by staff. Development through knowledge sharing has also been carried out through

the Leadership Development and Executive Education Series, which presents well-known international speakers.

Our training programs have been arranged to be more focused and effective, and to support our business success. In addition, we also operate attachment and mentoring programs to support the upgrading of staff competencies. This is supported by coaching for excellence by senior management.

Other training is also provided in accordance with needs through regular inhouse programs, the ODP / SDP / LSDP programs and the sending of employees to participate in public training programs in respected domestic and international educational institutes.

### COMPLIANCE

#### Prudential Banking

The duties of the Director of Compliance as set out in Bank Indonesia Regulation Np. 1/6/ PBI/1999, dated 20 September 1999, have been properly carried out, as reflected in our prudential banking principles, namely:

- No violation of Legal Lending Limits (BMPK)
- No loans provided if prohibited by Government or other regulations.
- \* Net non-performing loans (NPL) level under 5% in compliance with Bank Indonesia Regulations

- \* Net Foreign Exchange Position (PDN) of under the maximum 20% of bank capital limited
- \* Minimum capital adequacy obligation in compliance with the Bank Indonesia minimum of 8%
- \* Bank Mandiri has never violated the Statutory Reserve Requirement.

#### Good Corporate Governance, Know Your Customer and Anti Money Laundering

As an expression of our commitment to complying with Bank Indonesia Regulation No. 8/4/PBI/2006, dated 30 January 2006, as amended by Bank Indonesia Regulation No. 8/14/PBI/2006, dated 5 October 2006, on Good Corporate Governance, Bank Mandiri regularly conducts comprehensive self-assessments on the implementation of Good Corporate Governance (which most recently produced a composite score of 1.1 and the ranking "Very Good"), and regularly prepares reports on Good Corporate Governance, which are also posted on the Bank Mandiri homepage. In addition, the bank conducts socialization and internalization of Good Corporate Governance in connection with the company culture, strategic initiatives, policies and the implementation of corporate governance principles.

Once again, Bank Mandiri took the awards for "Most Trustworthy" and "Best Issuer" based on research and ranking on the implementation

of Good Corporate Governance carried out by the Indonesian Institute for Corporate Governance (IICG), with the highest score of 91.67. This marks the fourth year in a row that the bank has captured these awards – something that amply demonstrates Bank Mandiri's commitment to strengthening Good Corporate Governance and the professional management of the company.

Besides these awards from the IICG, Bank Mandiri was also named the winner in the "Best GCG Overall" category of the GCG Awards 2009, bestowed in 2010 by the Indonesian Institute for Corporate Directorship (IICD).

On the international stage, Bank Mandiri was honored to be included in "Asia's Best Companies for Corporate Governance" in Corporate Governance Asia's Recognition Awards 2010.

Bank Mandiri is convinced that the strong commitment of all elements of the company to Good Corporate Governance and continuing improvements in its implementation in accordance with best practices will help to further improve the company's image.

The bank has also consistently applied its Anti-Money Laundering and Funding of Terrorism Program (APU-PPT), as required by the money-laundering legislation and Bank Indonesia Regulations. These programs have been continuously improved both as regards policies and operational procedures.

Initiatives. In this respect, the following initiatives were introduced:

1. With the introduction of new Bank Indonesia rules on money laundering and funding of terrorism (Bank Indonesia Regulation No. 11/28/PBI/2009, dated 1 July 2009), the bank issued new operating procedures on 10 June 2010 to further update the procedures introduced on 12 November 2009.

The new procedures have been distributed to every branch, every Head Office operational unit, and every overseas office, and have been translated into English as requested by correspondent parties.

2. IT Infrastructure improvements have been effected so as to:
  - a. permit to application of customer due diligence using a risk-based approach.

The bank already possesses RBA methodology and it is expected that this will be implemented using the IT system in 2011.

- b. In the context of improving the monitoring of suspicious transactions and preventing fraud, the bank has both decentralized and optimized its Anti-Money Laundering Solution (AML Solution) system in each Regional Internal Control Unit in

Regional Offices so that transaction monitoring can be conducted as part of the bank's built-in controls.

3. In order to improve both the understanding and application of the anti-money laundering and funding of terrorism program bankwide, and to maintain consistency in the implementation of the program, the bank has provided special training on the program, as well as PIC CIF, to 309 participants to date. In addition to this training, the bank also provides regular classroom training through the Learning Center.
  4. With regard to the planned opening of an overseas branch office in Shanghai, China, in order to support the anti-money laundering policies of the local regulator in that country, the bank has prepared its AML Solution for implementation. To date, the AML Solution, which is integrated with Head Office, has been implemented in two overseas branches – Singapore and Hong Kong.

Improvement in the compliance function is primarily focused on updating methodologies, organizational structure and the information system. Improvements in methodologies include redesigning the format of the Group Compliance Implementation Report (LPKG), the preparing of Compliance Risk Statement (CRS), the drafting of Compliance Technical Directions (PTKp) for the

LPKG, CRS and compliance tests, and the designing a Compliance Risk Information System (CRIS).

Improvements in compliance information system technology including optimizing the Knowledgebase Management System (KMS) function application, preparing Integrated Compliance Management Information System (ICMIS), an application designed to assist with the implementation of the compliance function through integration with the regulation database (external and internal), database compliance risk, database compliance precedence, and database compliance incident.

#### Development Program for 2011 and Subsequent Period

The Compliance and Human CAPITAL Directorate will continue to pursue human resources development by consistently applying prudential principles, risk management and Good Corporate Governance. To this end, the Directorate's work program for 2011 is themed "Raising Engagement to Drive Performance, Ethically and with High Integrity".

Among the strategic initiatives planned for 2011 are the following:

Developing the "Individual Learning Development Plan" (ILDLP) so as to support integrated people development. Through the ILDP, the people development process will be conducted in a structured and comprehensive management based

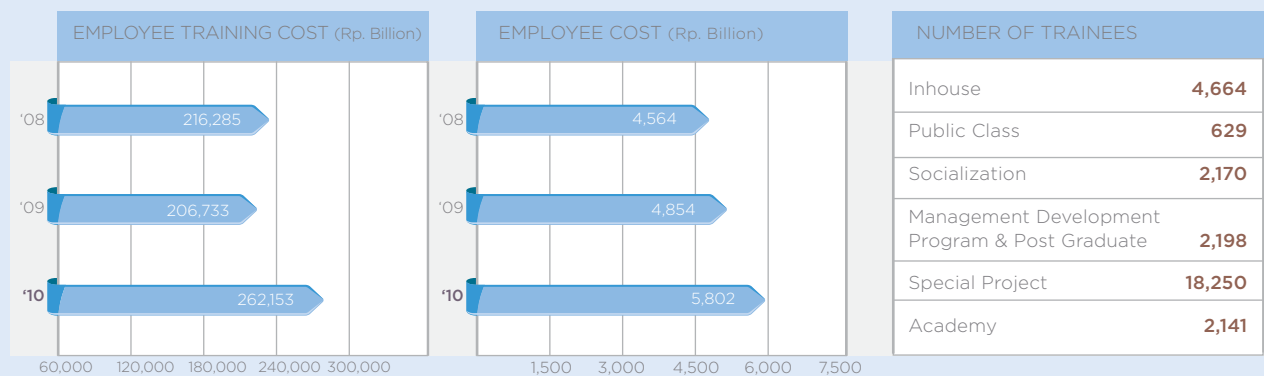
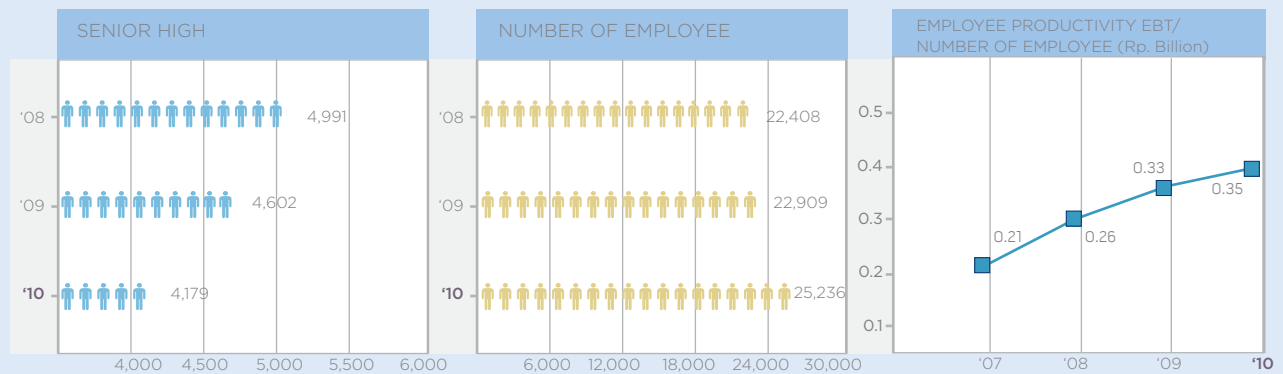
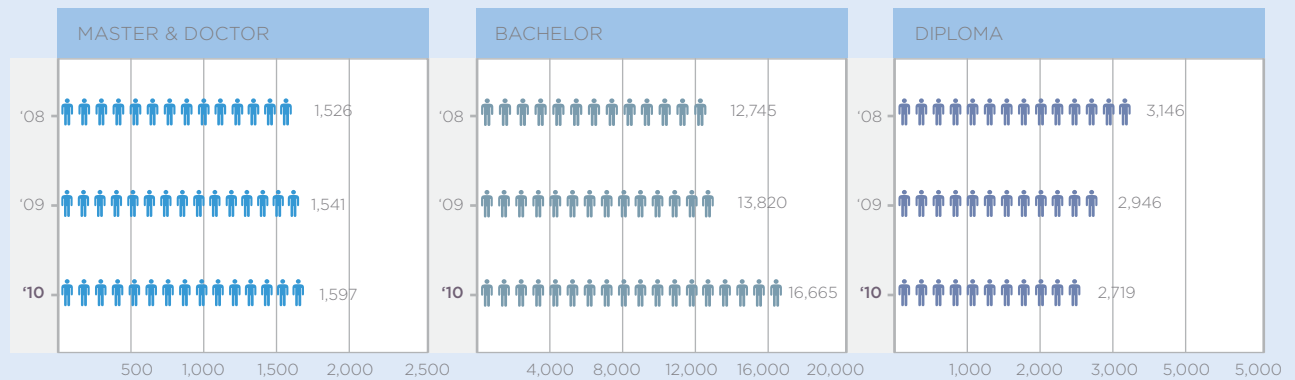
on the performance management system, goal management, and employee profiling and development plans.

The efforts to improve engagement will also continue through the Employee Value Proposition (EVP) Program, which is designed to inculcate laudable values in the company and thereby help attract and retain people.

Through innovative strategic initiatives that are founded on base practices in the human resources sector, the application of prudential principles, and Good Corporate Governance, the Compliance and Human Capital Directorate will continue to support the achievement of Bank Mandiri's mission, namely, "To be Indonesia's most admired and progressive financial institution."

## COMPLIANCE AND HUMAN CAPITAL

### COMPOSITION OF EMPLOYEES BY EDUCATION



# INTERNAL AUDIT

“The role of Internal Audit as a strategic partner will be effective if it can provide information quickly, accurately and reliably so as to assist management improve the quality of internal control, risk management and management, which in the end will ensure the achievement of all of the company’s objectives. Appropriate recommendations provide the yardsticks by which the added value provided by Internal Audit may be measured.”



**RIYANI T. BONDAN**

Executive Vice President (EVP) Coordinator Internal Audit

Bank Mandiri’s strategic focus for 2010-2014 is on three principal areas: wholesale transactions, retail payments and retail financing. This strategic focus is designed to support the achievement of Bank Mandiri’s vision, namely, “to be Indonesia’s most admired and progressive financial institution.”

In line with the second stage of the transformation process, the Internal

Audit Directorate is focusing all of its initiatives, programs and work plans on fully supporting the achievement of this aspiration. In the second stage of the transformation program, which commenced in 2010, Internal Audit will focus on people development (auditor professionalism and competencies), the consolidation of the assurance function in Bank Mandiri as a holding company, the continuing development

of risk-based audit methodology, and the development of continuous auditing as a methodology designed to support the monitoring of bank operations and to serve as an early warning system. All of these initiatives are included in the 2010-2014 Long Term Strategic Plan.

In 2010, which was the starting point for the Long Term Plan, the Internal Audit Directorate (DIA) made improvements

and corrections to all of the initiatives undertaken during the first stage of the transformation process so as to provide a platform for the successful rolling out of the second stage. These improvements included:

### 1. IMPROVING AUDITOR PROFESSION AND COMPETENCIES

The competencies of our auditors is the starting point for the implementation of all of Internal Audit's initiatives. The challenges of the banking business and bank operations require improved competencies on the part of auditors as regards soft skills, auditing techniques, and adequate understanding of business practice, risk management, technology and governance.

DIA has an Internal Audit Capability Model (IACM), which provides the framework for the development of auditor competencies. DIA has also developed an Audit Compliance & Governance Academy (ACG Academy) for the purpose of facilitating the implementation of various development models so as to improve professional competencies and bring them into line with international standards through a certification program.

### 2. CONTINUOUS AUDITING

DIA continuously strives to promote the creation of an effective early warning system so as to assist the bank minimize / anticipate losses. Accordingly, DIA in 2010 implemented a more efficient preventative audit approach, known as continuous auditing. This will help improve audit quality, operational

effectiveness, reduce audit costs, and help prevent fraud.

### 3. RBA ENHANCEMENT METHODOLOGY

The risk based audit approach has been identified by management as the methodology to be used by DIA so as to ensure that all processes are focused on primary risks and are capable of being operated efficiently. This methodology, which was formulated having regard to global best practices, is being continuously improved so as to meet the rapidly evolving needs of the bank.

In 2010, the DIA completed its development of RBA methodology for all line units and for the conducting of special purpose audits, such as audits on relatively small units like cash outlets, audits on credit and micro business units, and audits on debtors and operational activities.

### 4. ASSURANCE FUNCTION ALLIANCE

The achievement of Bank Mandiri's vision "to be Indonesia's most admired and progressive financial institution" will also be assisted through the audit function alliances established by DIA in planning audits in collaboration with subsidiaries. Through this consolidation of audit functions, all of the assurance processes in Mandiri, as a holding company, will become better coordinated and more efficient, quality standards will be maintained, and better support will be provided for the performance of the holding company and its subsidiaries. Consolidation will continue to be pursued with other assurance units

## 5 initiatives

"The DIA has launched 5 initiatives that have been built on the back of the initiatives that were implemented during the first phase of the transformation program and which will provide a solid platform for the rolling out of the second stage of the program."

in Mandiri, as the holding company, through Regional Internal Control (RIC) and Decentralized Compliance and Operational Risk (DCOR), particularly as regards planning, execution and reporting.

### 5. PENINGKATAN KOMPETENSI INTERNAL CONTROL UNIT KERJA

Besides maximizing the functions of the ACG Academy in developing the competencies of DIA personnel, the academy also has a role to play in developing competencies in other units of the bank and its subsidiaries as regards control, governance, compliance and risk management. During 2010, various initiatives were rolled out in this respect, including, providing training on internal control and assurance processes to Verifiers, RIC and branch unit heads. In 2011, the role of the ACG Academy will be further expanded to provide training to all units on Control, Risk Management, Compliance and Governance.



## CHANGE MANAGEMENT OFFICE

“Commencing the next phase in the transformation of Bank Mandiri, Change Management Office Directorate (CMO) continues to play an active role in the implementation of strategic initiatives mainly on 4 (four) major areas: improving current business strategy, leading the new business development, supporting the Board of Directors in various strategic projects, and playing an active role as the catalyst in the development of cross-directorate initiatives.”



**HARYANTO T. BUDIMAN**

Executive Vice President (EVP) Coordinator Change Management Office

Following the success of “shaping the end game” phase -- the first phase of Bank Mandiri’s transformation --, CMO continues to play an active key role in safeguarding the transformation process in order to increase market share and value creation to the bank’s customers, employees, investors as

well as to any other stakeholders. Subsequent transformation of Bank Mandiri consists of business transformation through the implementation of the 2010-2014 Corporate Plan, and subsequent cultural transformation based on TIPCE and 10 main behaviors of Bank Mandiri.

In safeguarding the transformation process during 2010, primary focus of CMO is mainly on 4 (four) major areas:

1. Improving current business strategy;
2. Leading the new business development;



3. Supporting the Board of Directors in various strategic projects;
4. Playing an active role as the catalyst in the development of cross-directorate initiatives.

#### 1. Improving current business strategy

In term of running its operations, Bank Mandiri implements Strategic Business Unit (SBU) based business and organizational model. With the main objective to achieve the bank's business targets, Business Units implement initiatives that are in line with the bank's Annual

Business Planning & Budgeting (Rencana Kerja dan Anggaran Perusahaan, or RKAP) and 2010-2014 Corporate Plan.

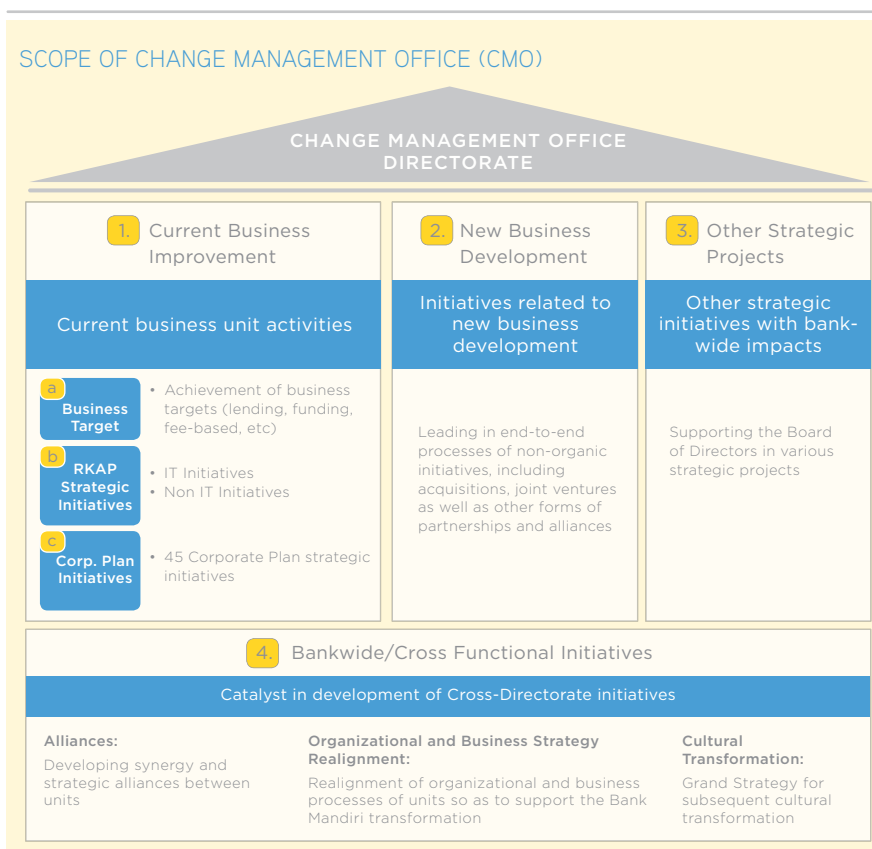
Involvement level of CMO in the current business strategy improvement depends on the Board of Directors' consideration, particularly if it is necessary to sharpen current strategy or to improve the unit productivity. CMO is expected to identify efforts needed to improve business-as-usual through business process acceleration and business model refinement in order to enhance business productivity.

To ensure the effectiveness of initiatives as set out in Bank Mandiri's RKAP, by which consists of IT and non-IT initiatives, CMO continuously coordinates the implementation of aforementioned initiatives to ensure the optimal value added for the Bank, which is in line with its vision, mission and strategies. In 2010, CMO performs end-to-end strategic initiatives management by identifying linkages among initiatives – the key objective is to allow more comprehensive activities in terms of issues monitoring and conflict resolution. CMO works closely with all units as part of the strategic initiatives design process, with the objective to increase the level of effectiveness and efficiency.

In addition, CMO has an important role to play in safeguarding the implementation of the 2010-2014 Bank Mandiri Corporate Plan which focuses on three principal areas, namely, wholesale transaction banking, retail deposit and payment, and retail financing. These three focus areas will be implemented through 45 strategic initiatives.

In 2010 CMO has accomplished the implementation of initiatives set out in the 2010-2014 Bank Mandiri Corporate Plan, namely:

1. the revitalization of Strategic Alliance programs through the designing of better structured alliances and more effective performance evaluation methods.



2. The improvement of end-to-end credit management through the simplification of credit analysis process.
3. The on-time and on-target completion of strategic initiatives, including through the installation of new ATMs, expansion of micro units, the opening of additional branches and new IT projects.
4. the improvement of business strategies in wholesale and retail segments to optimize business expansion.

consistently and continuously increasing shareholder value from the acquisitions through the formulation of appropriate business plan.

To ensure that the entity operates in line with the formulated business plan, CMO provides strategic assistance to the acquired-entity, particularly during the initial stages of post-acquisition period. This includes coordinating with the relevant units as part of the risk management consolidation process.

## 2. Leading the new business development

In addition of supporting organic business growth through enhancing current business strategies and increasing effectiveness level of strategic initiatives, CMO also plays a key role in initiating and leading the end-to-end process of non-organic business development, including acquisitions, joint ventures as well as other forms of partnerships and alliances.

As part of the process of initiating the non-organic growth, CMO identifies suitable takeover targets as well as any potential collaborative ventures with strategic partners to accelerate business expansion of the bank.

Following identification stage of the non-organic growth, CMO then takes the lead in the execution process while

## 3. Supporting the Board of Directors in various strategic projects

In playing its key role as “think tank” function of the bank, it is pivotal for CMO to continuously maximize value creation for the company. In doing so, CMO is called upon to think out of the box, and come up with innovative and responsive solutions in response to both business and regulatory fast-changing environment and challenges. To these ends, in 2010 CMO is deeply involved in a variety of strategic assignments from management and stakeholders considerable had significant implications for the performance and reputation of Bank Mandiri.

## 4. Playing an active role as the catalyst in the development of cross-directorate initiatives

CMO has been established at the equivalent of Directorate level, based on the consideration that

this would facilitate coordination with other units as part of the process of implementing cross functional initiatives. While these may not have direct financial implications, they are nevertheless crucial to the overall imperative of optimizing the performance of the bank. In this regard, CMO playing an active role as the catalyst in accelerating the development of initiatives, which include the forging of strategic alliances, the bringing about of organizational realignment and the designing of a grand strategy for subsequent cultural transformation.

During the course of 2010, CMO has sharpened the focus of business alliances through the selection of targeted Corporate and Commercial customers for business alliances, the improvement of alliances performance evaluation methods, the formulation of structured alliance programs, and heightening awareness of the importance of alliances.

The implementation of alliances is carried out comprehensively among business units, between business units and supporting units, and between business units at head office and regional offices – this is through realigning business units' targets and developing concepts for strengthening the roles of regional CEOs, to ensure that penetration and business alliances operate effectively at the regional level.

Through the selection of targeted

customers for business alliances, the heightening awareness of the importance of alliance and supported by the refinement in alliances performance measurement methods, the increased business result from alliances could be monitored more comprehensively so it helps the bank in formulating the appropriate future strategies.

In supporting performance of the bank, CMO encourages the realignment of organizational structure to encourage units to be more flexible in responding to commercial developments and business needs. Organizational realignments in business units and supporting units are based on such principles as supporting business needs, focusing on particular segments or products to improve competitiveness, increasing the bank's customer base and market share, improving businesses processes to increase the level of efficiency while simultaneously mitigating operational risks, and improving unit productivity.

In line with business transformation of Bank Mandiri to date, CMO has been driving forward the subsequent transformation of Bank Mandiri's corporate culture. CMO has been playing an integral role in the formulation of Bank Mandiri's culture transformation grand strategy, which consists of improvements to the existing culture program and the establishment of the Change & Culture Academy. The subsequent cultural transformation is to

inculcate specific behaviors in all Bank Mandiri employees in order to improve the performance of each individual in line with his or her main functions.

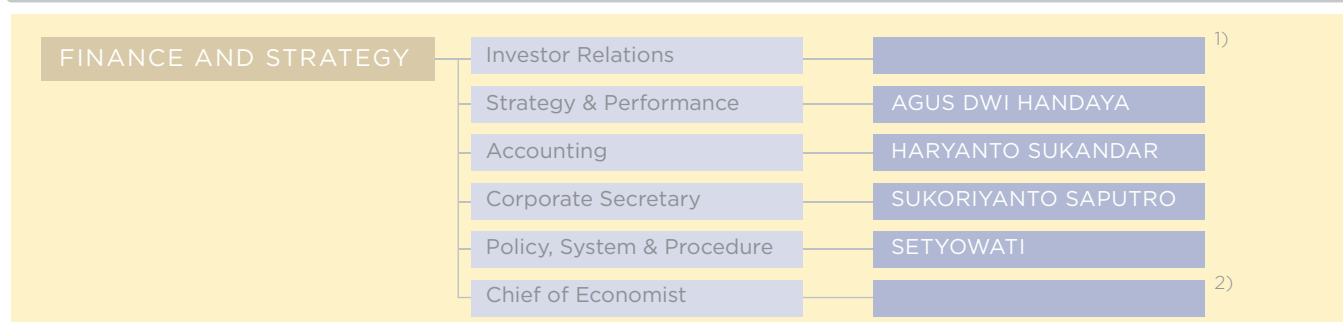
## FINANCE AND STRATEGY

"In 2010, the Finance & Strategy Directorate successfully commenced the preparation of infrastructure and strategic monitoring initiatives so as to lay the foundations for the growth of Bank Mandiri's business in line with the Long Term Strategic plan, and laid the groundwork for the bank's rights issue to strengthen our capital base and provide a platform of the second stage of our transformation through 2014."



**PAHALA N. MANSURY**

Managing Director Finance & Strategy and Chief Financial Officer



1) Group Head Alt. = Sukoriyanto Saputro - Group Head Corporate Secretary

2) Group Head Alt. = Haryanto Sukandar - Group Head Accounting

The year 2010 was a memorable one for the Finance & Strategy Directorate, particularly from the perspective of the bank's outstanding financial performance, sustained growth in business volume, and the successful preparation of infrastructure to support the second stage of our transformation program.

In addition, Bank Mandiri's market capitalization reached a very significant milestone by rising to more than Rp136.38 trillion, more than the Rp100 trillion anticipated by the first stage of the transformation program.

This success was closely related to the discipline and hard work of all of the Strategic Business Units, Corporate Centers and Shared Services in discharging their respective functions, while achieving synergies so as to support the achievement of the agreed transformation targets. An increasingly solid alliance between the SBUs, Corporate Centers and Shared Services in 2010 provides a solid platform for Bank Mandiri in implementing its business strategies as part of the second stage of the transformation program in 2011 and subsequent years.

#### ACHIEVEMENTS OF FINANCE & STRATEGY DIRECTORATE IN 2010

After successfully concluding the first stage of the transformation program in 2009, Bank Mandiri committed itself to continuing the strategy by launching the second stage of the program (business and cultural transformation), which runs until 2014. The program was

kicked off by the preparation of the 2010-2014 Corporate Plan. In order to ensure that the Corporate Plan is properly implemented, in 2010 the Finance & Strategy Directorate launched a number of initiatives to ensure that the bank will continue to grow sustainably into the future based on appropriate focuses and strategies. In this respect, the bank's Short Term Plan (RKAP 2011) and Mid Term Plan (RBB 2011-2013) were harmonized in 2010 with the Corporate Plan for the 2010-2014 period, and strategic monitoring initiatives and post-implementation reviews were carried out to ensure that the implementation of business strategies was on track. In addition, in the context of strengthening the capital structure to provide a platform for further transformation through 2014, at the end of 2010 the Finance & Strategy Directorate also played an active role in preparing for the Bank Mandiri rights issue to be held in the first quarter of 2011.

During 2010, the Finance & Strategy Directorate also successfully increased and expanded its strategic roles in the application of a performance-based culture, as a provider of accurate, transparent and timely financial information as required by stakeholders and the provisions of the laws and regulations in effect, as a manager of Bank Mandiri's corporate image through the development of a comprehensive and compelling equity story, and the running of communications programs and holding of internal and external forums, as a provider of macro-economic, industrial and regional studies, and as a provider of internal

Bank Mandiri policy and procedure manuals. In more detail, the principal programs carried out by the Finance & Strategy Directorate are as follows:

#### 1. Harmonization of Short and Mid-Term Plans with Corporate Plan, and Monitoring Strategic Initiatives

In line with the second stage of Bank Mandiri's transformation through 2014, Bank Mandiri has prepared a Corporate Plan for the 2010-2014 period. This plan identifies the following 5 (five) areas of growth focus: wholesale transaction banking, retail payments & deposits, retail financing, alliances between Business Units, and synergies between the different entities in the Mandiri Group. In order to ensure the achievement of the bank's vision and long-term targets of becoming the most admired and progressive financial institution, in 2010 the Finance & Strategy Directorate harmonized Bank Mandiri's Short and Mid-Term Plans with its Corporate Plan.

In 2010, the Finance & Strategy Directorate successfully commenced the process of preparing infrastructure and monitoring procedures for the strategic initiatives that provide the foundation and platform for the development of the bank's business in line with the Long Term Plan, as well as the preparations for the bank's rights issue, which is intended to strengthen Mandiri's capitalization to provide a platform for further transformation up to 2014.

## 2. Implementation of Performance-Based Culture

- a. Strengthening the implementation of financial performance management support programs

In 2010, the implementation of financial management support programs was strengthened through the development of automated budgeting, PMS enhancement, and the development of Executive Information System (EIS)..

- b. The application of the project performance management system in company subsidiaries.

The Finance & Strategy Directorate is extending the project performance management system (PMS) to company subsidiaries by introducing to them the concepts and methodologies applied by Bank Mandiri. The application of PMS provides a tool to assess performance and Risk Management in subsidiaries. As an initial step, a workshop on PMS was held in August 2010, with the participants consisting of the directors of Bank Mandiri and executives of Mandiri subsidiaries. In 2011, the first stage of PMS introduction will consist of a more in-depth workshop on the balanced scorecard, key performance indicator and value-based management concepts, with the participants being drawn from company subsidiaries.

- c. Implementation of Risk Management in Subsidiaries

In 2010, Finance & Strategy Directorate, together with the Risk Management Directorate, took measures to improve the effectiveness of consolidated Risk Management among company subsidiaries by, among other things, preparing a Risk Awareness Survey (RAWS) concept, delivering lectures in subsidiaries (PT Bank Sinar Harapan Bali / BSHB), the piloting of RAWS in BSHB, the preparation of KLN and company subsidiary Risk Management tools, the development of an RPM system using consolidated modules, and the introduction of email notifications and display adjustments.

- d. Developing Value-Based Management.

As part of performance-based culture, in 2010 we also improved various initiatives related to active capital management, including through the development of a performance management system through the application of value-based management (VBM), with VBM acting as a management aid tool in assessing the performance of each SBU by conducting accurate, reliable, and systematic economic profit management and capital allocation. In 2010, return on risk adjusted capital was introduced as a KPI in line units.

- e. Improving key performance indicators.

In 2010, the Finance & Strategy Directorate started its efforts to improve the performance management system and to harmonize key performance indicators in the context of supporting the implementation of business strategies in accordance with the 2010-2014 Corporate plan. To ensure the plans success, various improvements have been made throughout the Bank Mandiri organization, including improvements to strategies, businesses focuses, targets, organizational structure, business segmentation, and various other areas. These improvements have had a significant impact by changing the parameters employed in assessing the performance of each line unit. By improving and harmonizing key performance indicators, it is expected that business strategies in the coming years will be capable of being implemented in a more coordinated manner based on better synergies and alliances.

## 3. Optimizing and Strengthening Capital

In the context of achieving the vision of Bank Mandiri in 2014, significant credit growth will be required over the next few years. This will spur an increase in risk-weighted assets that will in turn produce a decline in capital

ratio. In order to maintain the momentum of sustainable growth, Bank Mandiri will work to strengthen its capital structure through both the issuing of subordinated debt and equity. In the fourth quarter of 2010, the Finance & Strategy Directorate provide support to the Bank Mandiri rights issue to be held in the first quarter of 2011. In addition to strengthening the bank's capital structure, the rights issue is also intended to improve the bank's long term funds structure.

#### 4. Improving public awareness through more effective external and internal communications

Significant steps were taken in 2010 to improve public awareness through a higher publicity effectiveness level, meaning that Bank Mandiri's reputation as a corporation was promoted through well managed reporting in the media. The positive perception of stakeholders and the public will increase in tandem with the realization of Bank Mandiri's vision of being "Indonesia's most admired and progressive financial institution."

The conveying of effective corporate information and messages to stakeholders through a more functional approach took the form of presenting a holistic picture of Bank Mandiri in 2009 through its "To Go Beyond the Range of Range of Possibilities" campaign. This was followed by the "Building Your Dreams"

campaign in 2010, which promotes five values, Openness, Optimism, Call to Action, Togetherness and Achievement, which signify that each Bank Mandiri customer and potential customer will feel his or she has the opportunity to progress together with Bank Mandiri as a financial institution that is able to offer total solutions in the form of comprehensive financial products and services, and answers to all of his or her financial needs.

In mid 2010, Bank Mandiri conducted a survey to assess level of awareness (top of mind) in line with the corporate campaign. The results of the survey, which was conducted by Markplus, an independent survey institute, proved to be highly encouraging, with Bank Mandiri being ranked second among national banks in terms of awareness. The new Bank Mandiri brand, which reflects the bank's image as a progressive, trustworthy financial institution that is growing together with its stakeholders, was also reflected in Bank Mandiri's Global Brand Score. Bank Mandiri's position in the BrandFinance Banking 500 continues to improve.

Our corporate social responsibility (CSR) efforts were carried out in line with Bank Mandiri's vision and mission as an expression of our concern for the environment and the public at large, and were implemented through strategic and responsive programs. The showcase strategic program in 2010 was the Mandiri Young Entrepreneurs Program,

which is designed to promote entrepreneurship among the younger generation through business promotion and support activities; while responsive programs were carried out in the education, health, cultural, sporting, environmental, and religious arenas, as well as the provision of assistance to victims of natural disasters, both in the immediate post-disaster and recovery phases.

Bank Mandiri also held various corporate events involving both customers and employees on a regular basis, and conducted various corporate actions in a planned and orderly manner in line with capital market protocols, including the holding of the Annual General Meeting of Shareholders on 17 May 2010, and the Extraordinary General Meeting of Shareholders on 5 July 2010. Financial reports were also periodically published during 2010. All of the corporate events organized by the bank represent respect for all stakeholders in the context of Good Corporate Governance.

#### 5. Report on Best Practices

In 2010, we applied PSAK 50 and 55 (revised 2006), and this was reflected in our financial statements per 31 July 2010, per 30 September 2010, and per 31 October 2010, which were audited / reviewed by Public Accountants Tanudiredja, Wibisana & Rekan – PricewaterhouseCoopers for the purpose of supporting the rights issue. The application of PSAK



50 and PSAK 55 (revised 2006) is also reflected in the Financial Statements per 31 December 2010.

To permit the fully automated implementation of PSAK 50 and PSAK 55 (revised 2006), we used the Flex Finance system developed by Fernbach, which at the present time is in the process of being improved.

#### 6. Strengthening Bank Mandiri's Corporate Image.

During the course of 2010, we introduced various initiatives to improve the corporate image of Bank Mandiri through the development of a comprehensive and compelling equity story so as to optimize the company value of Bank Mandiri. During 2010, we held 6 road shows with international analysts / investors and 4 (four) with local investors / analysts.

In addition, we also have been continuously upgrading our website so as to facilitate stakeholders in accessing the latest information on Bank Mandiri. In order to support Bank Mandiri's role as a thought leader in the banking sector, in 2010 we also conducted various studies, designed models, carried out industry review ratings on 25 sectors, and organized national-scale events to discuss the economic outlook, including "Maluku Investment Day," where Bank Mandiri acted as facilitator in exploring local potential with the Maluku Provincial

Government and potential investors.

#### 7. Review of Policies and procedures to Support Business Strategy Implementation.

In order to support the more effective and efficient implementation of the bank's business strategies, the Finance & Strategy Directorate reviewed all of Bank Mandiri's operational policies, procedures and guidelines so as to ensure their harmonization and avoid overlapping.

#### FINANCE & STRATEGY DIRECTORATE'S STRATEGIC PLAN AND 2011 STRATEGIES

The Finance & Strategy Directorate is one of the units in the Corporate Center and has the primary function of managing the bank's financial performance and preparing strategy. With the assigning of the policy, system and procedures review functions to the Finance & Strategy Directorate in 2010, in 2011 the Directorate will also focus on strengthening Bank Mandiri's systems and procedures so as to support the achievement of the bank's business strategies, and will expand its strategic role through the following work programs (for 2011, the Finance & Strategy Directorate has adopted the theme "Becoming a High Performing Finance Organization").

##### 1. Optimize

- a. Ensuring that the implementation of Bank

Mandiri's 2010-2014 Corporate Plan 2010-2014 in each SBU proceeds in accordance with the agreed targets.

- b. Conducting performance measurement on wholesale transaction banking and value based management.
- c. To continue the implementation of the Enterprise Information System (EIS) project so as to promote automation and efficiency in the preparation of reports for top management, and the provision of best practice reports to top management as the basis for decision-making.
- d. To ensure a uniformity of understanding among all units through the provision of training and socialization on PSAK 50 and 55 (revised 2006).
- e. To significantly reduce open items and implement tax processes in accordance with best practices, and to optimize tax cash flow (Including the utilization of deferred tax assets).
- f. To produce decision tools (UPA, PPA, etc.) and reports (including EIS) in a more efficient, consistent and timely management to satisfy the needs of top management and unit heads.
- g. To review all operational policies, procedures and guidelines so as to ensure



harmonization and that they are translated into Bank Mandiri's standard policies and procedures.

## 2. Engaged

- a. To further hone Bank Mandiri's strategy for communicating with the public, and to strengthen the Bank Mandiri brand as a top of the mind brand among the Indonesian people. To achieve these goals, we will increase our presence as regards publications, sponsorship, advertising and donations so as to further improve the image of Bank Mandiri, improve our relations with the media as part of our communications strategy, and improve our services to stakeholders, particularly as regards the fulfillment of information needs.
- b. Improving our equity story by sharpening the content and balance of both financial and non-financial information (on business strategies, for example). This will help give rise to a positive perception among analysts and investors so as to help improve Bank Mandiri's valuation.
- c. To promote Bank Mandiri's role as a thought leader in the economic research field, and to provide more specific leadership in the areas of portfolio guidelines and regional development.

## 3. Efficient

- a. To continue improving report processing times through automation.
- b. To ensure that accounting reports are completed in less than 5 days.
- c. To ensure improvement in data quality so as to reduce manual processes during reporting.



From fostering budding entrepreneurs to financing mega projects, Bank Mandiri is always there as a trusted partner to help

**Building Your Dream.**

# CORPORATE INFORMATION

- SHAREHOLDER INFORMATION
- PRODUCTS AND SERVICES
- MANAGEMENT
- GROUP HEADS



# SHAREHOLDER INFORMATION

## NAMES AND ADDRESSES OF CAPITAL MARKET SUPPORT INSTITUTIONS AND / OR PROFESSIONALS

### Stock Listing and Trading Information Indonesia Stock Exchange

Gedung Bursa Efek Indonesia, Menara 1  
Jl. Jend. Sudirman Kav 52-53,  
Jakarta 12190, Indonesia  
Tel : 62-21 515 0515  
www.bei.co.id

### Share Registrar Datindo Entrycom

Puri Datindo – Wisma Sudirman  
Jl. Jend. Sudirman Kav 34,  
Jakarta 10220, Indonesia  
Tel : 61-21 570 9009  
Fax : 62-21 526 6702  
www.datindo.com

### Registered Public Accountant Tanudiredja, Wibisana and Partners (PricewaterhouseCoopers)

Jl. H.R. Rasuna Said Kav. X-7 No.6  
Jakarta 12940 - Indonesia  
P.O. Box 2473 JKP 10001  
Tel : +62 21 5212901  
Fax : +62 21 52905555/52905050  
www.pwc.com

### Investor Information PT Bank Mandiri (Persero) Tbk. Plaza Mandiri

Jl. Jend. Gatot Subroto Kav. 36-38  
Jakarta Selatan, Jakarta 12190  
Indonesia  
Tel : 62-21 526 5045, 5299 7777  
Fax : 62-21 526 8246  
www.bankmandiri.co.id

### Corporate Secretary

Sukoriyanto Saputro  
Tel : 62-21 524 5740  
Fax : 62-21 526 8246  
corporate.secretary@bankmandiri.co.id

### Investor Relations

Tel : 62-21 524 5085  
Fax : 62-21 5290 4249  
Swift Code : BMRIIDJA  
ir@bankmandiri.co.id

## INVESTOR RELATIONS

Established in 2003, Investor Relations provides information and maintains close relations with those who have an interest in the equity market, including our shareholders, market analysts, investment managers, institutional and retail brokers, and the media.

To ensure the application of openness and transparency in respect of all material activities, Bank Mandiri, through investor relations, continuously engages in two-way communication

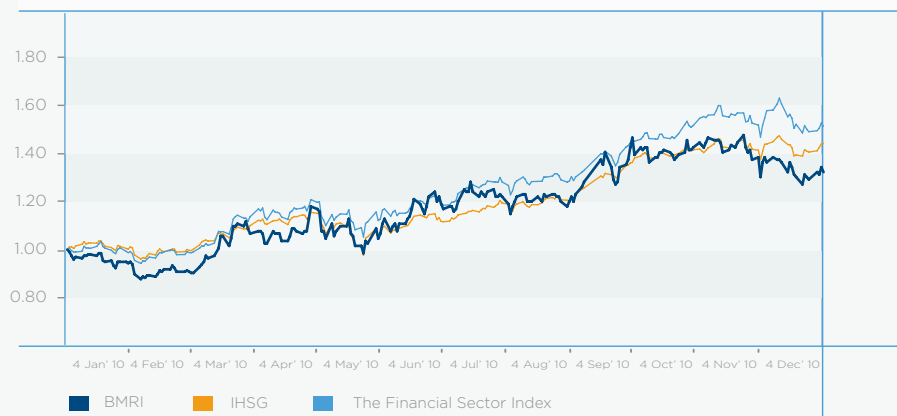
through such things as meetings with analysts, conference calls, and web casts, as well as through other means of communications, like our annual report, web site, press releases and email.

Besides fulfilling our obligation to be transparent with the public, we also provide regular reports to Bapepam-LK and the Indonesia Stock Exchange in their capacities as the capital market authorities. In addition, we also routinely participate in investor forums and road shows, both at home and overseas

### INVESTOR RELATIONS ACTIVITIES IN 2010

No.	Event	Frekuensi
1	Annual Report	1 X
2	Public Expose	1 X
3	Investor Summit	1 X
4	Analyst Meeting	4 X
5	Analyst Day	1 X
6	RUPS	1 X
7	RUPSLB	1 X
8	Site Visit	3 X
9	Analyst/Investor Visit	168 X
10	Non Deal Roadshow	13 X
11	Local & International Investor Conference	9 X

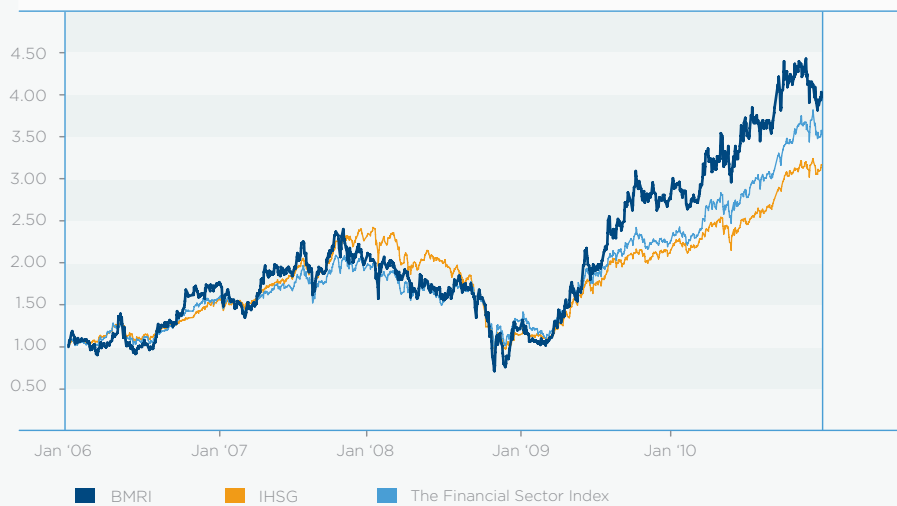
## 1-YEAR RELATIVE DAILY SHARE PRICE PERFORMANCE



## 3-YEAR RELATIVE WEEKLY SHARE PRICE PERFORMANCE



## 5-YEAR RELATIVE MONTHLY SHARE PRICE PERFORMANCE



# SHAREHOLDER INFORMATION

## GENERAL MEETING OF SHAREHOLDERS

### A. Annual General Meetings of Shareholders (AGM)

The General Meeting of Shareholders was held on 17 May 2010, and adopted the following resolutions:

#### 1. Resolution on the first item of business

##### 1. To approve:

- a. The Annual Report of the Company;
- b. The Accountability Report on the Use of the Proceeds from the First Public Offering of Mandiri Rupiah Subordinated Bonds 2009;

including approval for:

- a. the Company's Consolidated Financial Statements
- b. The Supervisory Report of the Board of Commissioners;
- c. The Annual Report on the Partnership and Community Development Program;

All of which are in respect of the financial year ended on 31 December 2009.

- 2. With the approval of the Annual Report and the

Accountability Report on the Use of the Proceeds from the First Public Offering of Mandiri Rupiah Subordinated Bonds 2009, and the adoption of the Consolidated Financial Statements of the Company, the Supervisory Report of the Board of Commissioners, and the Annual Report on the Partnership and Community Development Program, including the Performance and Financial Report of the Partnership and Community Development Program, all for the financial year ended on 31 December 2009, the Annual General Meeting of Shareholders grants full discharge and acquittal to all of the members of the Board of Directors and Board of Commissioners in respect of the management and supervisory actions they undertook during the financial year end on 31 December 2009 in so far as such actions do not constitute criminal offenses and are reflected in the Consolidated Financial Statements of the Company and the Annual Report on the Partnership and Community Development Program for the financial year ended 31 December 2009.

#### 2. Resolution on the second item of business

To approve the use of the Company's Net Profit for financial year 2009 amounting to

Rp7,155,463,236,743.00 for the following purposes:

- 1a. 35% of the company's net profit, or Rp2,504,412,132,860.05 shall be distributed as a cash dividend to the shareholders. This amount includes the dividend paid on 22 September 2009 amounting to Rp403,975,250,285.04, giving a cash dividend of Rp19,26433 per share, with the remaining Rp2,100,436,882,575.01 or approximately Rp100.16334 per share to be paid as a final dividend.
- 1b. To provide a power of attorney and authority to the Board of Directors to arrange the method of payment of the final dividend and to announce it in accordance with the prevailing regulations.
- 2. 4% of net profit, or Rp286,218,529,470.00, to be allocated for the Partnership and Community Development Program, with the breakdown being 0.5% or Rp35,777,316,184.00 for the Partnership Program and 3.5% or Rp250,441,213,286.00 for the Community Development Program. The use of these Partnership and Community Development Program funds must be reported to the next Annual General Meeting of Shareholders.



3. 61% of net profit, or Rp4,364,832,574,413.23, shall be kept as retained earnings.

### 3. Resolution on the third item of business

1. To appoint the Public Accountant's Office of Tanudiredja, Wibisana dan Rekan (member firm of Pricewaterhouse Coopers) to audit the Consolidated Financial Statements of the Company for the financial year ended on 31 December 2010.
2. To appoint the Development Finance Comptroller (BPKP), Jakarta DKI Provincial Representative Office II, as the auditor of the Partnership and Community Development Program Annual Report for the financial year ended 31 December 2010.
3. To grant a power of attorney to the Board of Commissioners to set the fee payable, and other requirements, in respect of the assignment of the aforesaid Public Accountant's Office and the Auditor.

### 4. Resolution on the fourth item of business

1. To approve:
  - a. The payment of bonuses amounting to Rp83,500,000,000.00, or 1.1669% gross of net profit

of the company for the period from 1 January 2009 to 31 December 2009, as budgeted previously, to be paid to each member of the Board of Directors and Board of Commissioners who held office during 2009.

- b. The portion of the total bonus payment to be awarded to the Board of Commissioners shall be 21.6374%, with the proportion payable to the Chief Commissioner being 100%, the Deputy Chief Commissioner 95%, and the other members of the Board of Commissioners 90% of the bonus payable to the Chief Commissioner.
- c. The portion of the total bonus payment payable to the Board of Directors shall be 78.3626%, to be allocated among the members of the Board of Directors in accordance with their performance and contributions during the course of 2009, with the precise proportions to be set by the Board of Commissioners having regard to the advice of the President Director.
- d. Tax on the directors and commissioners' bonuses shall be borne by the recipients and may not be paid by the Company.

e. The salary of the President Directors shall be Rp166,000,000.00 nett per month, the same as it was in 2009. The proportion of each directors salary in respect of the President Director's salary shall also be the same as in 2009 as set by the Board of Commissioners, having regard to the work weighting, performance and contribution of each director and after having regard to the advice of the President Director.

- f. The honorarium of the Chief Commissioner shall be 50%, the Deputy Chief Commissioner 47.5% and the other members of the Board of Commissioners 45% of the salary of the President Director.
- g. Authority shall be delegated to the Board of Commissioners to set post-retirement facilities and allowances for members of the Board of Directors and Board of Commissioners who serve during 2010 and in subsequent years in accordance with the decisions of the Annual General Meeting of Shareholders. With regard to honorariums, incentives, facilities and retirement payments, the size of the honorariums and incentives, and the types of facilities payable to the

# SHAREHOLDER INFORMATION

Secretary of the Board of Commissioners shall be as set out in the prevailing regulations.

## 5. Resolution on the fifth item of business

To approve the delegation of authority by the General Meeting of Shareholders to the Board of Commissioners to increase the issued and paid-up capital of the company for a period of one year counting from 4 May 2010 to 3 May 2011.

## 6. Resolution on the sixth item of business

1. To approve the increase in pension benefits for participants of the Bank Mandiri Pension Funds One to Four, to come into effect on 1 January 2010. In accordance with the capacity of each pension fund, the amounts of the increases shall be as follows:

- Bank Mandiri Pension Fund One: Rp300,000.00;
- Bank Mandiri Pension Fund Two: Rp375,000.00;
- Bank Mandiri Pension Fund Three: Rp125,000.00;
- Bank Mandiri Pension Fund Four: Rp450,000.00;

2. To delegate power and authority to the Board of Directors to change the

Pension Fund Regulations from:

- Bank Mandiri Pension Fund One No. KEP.DIR/80/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Two No. KEP.DIR/81/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Three No. KEP. DIR/82/2007 dated 22 June 2007;
- Bank Mandiri Pension Fund Four No. KEP.DIR/83/2007 dated 22 June 2007;;

For the purpose of increasing pension benefits and approving the Written Declaration of the Founders made in the context of changes in the Pension Fund Regulations, and other matters required under the Pension Funds Act 1992 (No. 11 of 1992), and its ancillary regulations.

## 7. Resolution on the seventh item of business

To approve an increase in the company's shareholding in PT AXA Mandiri Financial Services through the purchase of 2% of the total shares issued and paid-up in PT AXA Financial Services directly from National Mutual International Pty. Ltd., in accordance with the terms and conditions that have been set out generally in the Information



Disclosure announced by the Company on 11 December 2009.

#### 8. Resolution on the eighth item of business

##### 1. To approve:

- a. The reappointment of Mr. Edwin Gerungan as Chief Commissioner and Independent Commissioner; Mr. Muchayat as Deputy Chief Commissioner ; Mr. Pradjoto as Independent Commissioner, and Ms. Gunarni Soeworo as Independent Commissioner, and the appointment of Mr Cahyana Ahmadjayadi as a new commissioner of the Company;

counting from the close of the Meeting (save in the case of Mr. Cahyana Ahmadjayadi, whose appointment shall commence upon the obtaining of approval from Bank Indonesia based on its fit and proper test), until the close of the fifth Annual General Meeting of Shareholders subsequent to their appointments.

- b. To honorably discharge Mr. Riswinandi as a director of the company counting from the close of the Meeting and to accept the resignation of Mr. Bambang Setiawan as a

director of the Company counting from the close of the meeting, and to express the gratitude of the shareholders for the contribution he has made to the Company while in office.

- c. To reappoint Mr. Agus Martowardojo and Mr. Abdul Rachman respectively as President Director and Deputy President Director of the Company counting from the close of the Meeting until the close of the fifth Annual General Meeting of Shareholders subsequent hereto.
- d. To appoint Mr. Riswinandi as Deputy President Director of the Company counting from the close of the Meeting until the close of the fifth Annual General Meeting of Shareholders subsequent hereto.
- e. To appoint Mr. Pahala N. Mansury; Mr. Sunarso; and Ms. Fransisca N. Mok as new directors of the Company whose appointment shall commence upon the obtaining of approval from Bank Indonesia based on its fit and proper tests, and continue until the close of the fifth Annual General Meeting of Shareholders subsequent to their appointments.

# SHAREHOLDER INFORMATION

Subject to the approval of Bank Indonesia for the appointments of Mr. Cahyana Ahmadjayadi as a new commissioner of the company, and Mr. Pahala N. Mansury; Mr. Sunarso; and Ms Fransisca N. Mok as new directors of the Company, the memberships of the Board of Commissioners and Board of Directors shall be as follows:

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioner	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioner	Cahyana Ahmadjayadi
Independent Commissioner	Gunarni Soeworo
Independent Commissioner	Pradjoto

Whose terms of office shall run to the close of the Annual General Meeting of Shareholders to be held in 2015 (save in the case of Mr. Mahmuddin Yasin, whose term in office shall run until the close of the Annual General Meeting of Shareholders to be held in 2013).

## BOARD OF DIRECTORS

President Director	Agus Martowardojo
Deputy President Director	Riswinandi
Managing Director	Zulkifli Zaini
Managing Director	Abdul Rachman
Managing Director	Sentot A. Sentausa
Managing Director	Thomas Arifin
Managing Director	Budi G. Sadikin
Managing Director	Ogi Prastomiyono
Managing Director	Pahala N. Mansury
Managing Director	Sunarso
Managing Director	Fransisca N. Mok

The terms of office of Mr. Agus Martowardojo, Mr. Riswinandi, Mr. Abdul Rachman, Mr. Pahala N. Mansury; Mr. Sunarso and Ms. Fransisca N. Mok shall run to the close of the Annual General Meeting of Shareholders to be held in 2015.

The terms of office of Mr. Zulkifli Zaini and Mr. Ogi Prastomiyono will run until the close of the Annual General Meeting of Shareholders to be held in 2013.

f. To grant a power of attorney, with right of substitution, to the Board of Directors to notify and register the changes in the memberships of the Board of Commissioners and Board of Directors to the authorities in accordance with the law.

#### **B. Extraordinary General Meeting of Shareholders**

An Extraordinary General Meeting of Shareholders was held on 5 July 2010, with the resolutions adopted by the Meeting being as follows:

1. To accept the resignation of Mr. Agus Martowardojo as President Director of the Company counting from 20 May 2010 on account of his appointment as Minister of Finance of the Republic of Indonesia, and to express the gratitude of the shareholders for his services to the Company while in office. The question of the granting of full discharge and acquittal in respect of actions as President Director in the period from 1 January 2010 to 20 May 2010 shall be decided by the Annual

General Meeting of Shareholders to be held in 2011.

2. To reassign Mr. Zulkifli Zaini from his position as a director of the Company to President Director of the Company, with his term of office to run until the close of the Annual General Meeting of Shareholders to be held in 2013.
3. To appoint Mr. Kresno Sediarsi as President Director and Mr. Krisna Wijaya as Independent Commissioner of the Company, with terms of office running until the close of the fifth Annual General Meeting of Shareholders of the Company subsequent to their appointments (to be held in 2015).
4. The appointment of Mr. Zulkifli Zaini as President Director and Mr. Krisna Wijaya and Mr. Kresno Sediarsi as Directors of the Company, and the appointments of the members of the Board of Directors and Board of Commissioners by the Annual General Meeting of Shareholders held on 17 May 2010, and the appointments of Mr. Cahyana Ahmadjayadi as a commissioner and Mr. Pahala N. Mansury; Mr. Sunarso and Ms. Fransisca N. Mok as directors of the company, shall become effective after all of the legal requirements have been fulfilled.

Accordingly, the full memberships of the Board of Commissioners and Board of Directors of the company shall be as follows:

# SHAREHOLDER INFORMATION

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioner	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Independent Commissioner	Gunarni Soeworo
Independent Commissioner	Pradjoto
Commissioner	Cahyana Ahmadjayadi
Independent Commissioner	Krisna Wijaya

Whose terms of office shall run to the close of the Annual General Meeting of Shareholders to be held in 2015 (save in the case of Mr. Mahmuddin Yasin, whose term in office shall run until the close of the Annual General Meeting of Shareholders to be held in 2013).

Based on the following terms of office:

- Mr. Sentot A. Sentausa; Mr. Thomas Arifin and Mr. Budi G. Sadikin, each up to the close of the Annual General Meeting of Shareholders to be held in 2011;
  - Mr. Zulkifli Zaini and Mr. Ogi Prastomiyono, each up to the close of the Annual General Meeting of Shareholders to be held in 2013;
  - Mr. Abdul Rachman; Mr. Riswinandi; Mr. Pahala N. Mansury; Mr. Sunarso; Ms. Fransisca N. Mok and Mr. Kresno Sediarsi, each up to the close of the Annual General Meeting of Shareholders to be held in 2015.
5. To grant a power of attorney, with right of substitution, to the Board of Directors to notify and register the changes in the memberships of the Board of Commissioners and Board of Directors to the authorities in accordance with the law.

## BOARD OF DIRECTORS

President Director	Zulkifli Zaini
Deputy President Director	Riswinandi
Managing Director	Abdul Rachman
Managing Director	Sentot A. Sentausa
Managing Director	Thomas Arifin
Managing Director	Budi G. Sadikin
Managing Director	Ogi Prastomiyono
Managing Director	Pahala N. Mansury
Managing Director	Sunarso
Managing Director	Fransisca N. Mok
Managing Director	Kresno Sediarsi

## DIVIDEND PAYMENT

### Final Cash Dividend – 2009 Financial Year

Based on the relation of the Annual General Meeting of Shareholders held on 17 May 2010, Bank Mandiri distributed a cash dividends of 35% of 2009's net profit or Rp2,504,412,122,860.05. This amount is equivalent to Rp100.10841 per share (20,981,620,876 shares in circulation), and was paid on 28 June 2009.

The said dividend included an interim cash dividend of Rp403,975,285.04, or Rp19.26433 per share, which was paid on 22 December 2009.

### Interim Cash Dividend for 2010 Financial Year.

Based on the Board of Directors resolution dated 9 November 2009 and its approval by the Board of Commissioners through its Letter No. COM/008/2010 dated 1 December 2010, the Company distributed an interim cash dividend to shareholders in the amount of Rp408,373,214,123.44. This was equivalent to Rp19.64286 per share and was paid on 30 December 2010.

## CHRONOLGY OF CAPITAL INCREASE AND LISTING

The shares issued by the Company consist of one Bicolor Series A Share and one Bicolor Registered Series B Share. The Bicolor Series A shares are held by the Republic of Indonesia and may not be transferred.

A Bicolor Series A share provides the following special rights to its holder:

- A General Meeting of Shareholders convened to increase the company's capital must be attended, and the resolution approved, by the holder;
- A General Meeting of Shareholders convened to remove a director or commissioner must be attended, and the resolution approved, by the holder;
- A General Meeting of Shareholders convened to amend the Articles of Incorporation must be attended, and the resolution approved, by the holder;
- A General Meeting of Shareholders convened to approve a merger or acquisition must be attended, and the resolution approved, by the holder; and
- A General Meeting of Shareholders convened to the winding-up or liquidation of the company must be attended, and the resolution approved, by the holder.

At the time of the Initial Public Offering (IPO) on 14 July 2003, Bank Mandiri the issued and paid-up capital of Bank Mandiri consisted of one Bicolor Series A share and 19,999,999,999 Ordinary Registered Series B shares, which were listed on the Jakarta and Surabaya Stock Exchanges. The Government offered a total of 4,000,000,000 Ordinary Registered Series B shares, or 20% of Bank Mandiri's total issued and paid up capital with a face value of Rp500 and at an offering price of Rp675 per share.

On 11 March 2004, the Government carried out a further divestment of shares of Bank Mandiri through a

secondary offering of 2,000,000,000 Ordinary Registered Series B shares, or 10% of Bank Mandiri's total issued and paid up capital, at an offering price of Rp1,450 per share.

Besides resolving to conduct an IPO at the Extraordinary General Meeting of Shareholders on 29 May 2003, the shareholders also agreed to the planned allocation of shares to employees and management through the Employee Stock Allocation Program (ESA) and the granting of Stock Purchase Options to management under the Management Stock Option Plan (MSOP). The ESA program consisted of: (i) a Bonus Share Plan and (ii) a Share Purchase at Discount amounting to 80% of the IPO price. Meanwhile, the MSOP applied to directors and senior executives and was intended to act as an incentive. The Board of Directors is responsible for implementing the EAS program and MSOP under the supervision of the Board of Commissioners.

The MSOP was implemented through the issuing of new shares. Pre-listing, Bank Mandiri had 1,000,000,000 registered share options, which were approved by the Jakarta Stock Exchange through its Letter No. S-1065/BEJ.PSJ/P/07-2004 dated 13 July 2004, and the Surabaya Stock Exchange through its Letter No. JKT-023/LIST-EMITEN/BES/VII/2004, dated 13 July 2004.

The MSOP was divided into three stages, with stage one consisting of 379,583,785 shares with a face value of Rp500 per share. At the bank's Annual General Meetings of Shareholders held on 16 May 2005 and 22 May 2006, the shareholders agreed to proceed with

# SHAREHOLDER INFORMATION

stages 2 and 3 of the MSOP, which respectively consisted of 312,000,000 and 309,416,215 shares, with each having a face value of Rp500 per share.

As per 13 July 2008, the final deadline for the conversion of stage 1 options, a total of 375,365,957 options had been converted into shares. Meanwhile,

as per 31 December 2009, a total of 304,942,052 options under stage 2, and 225,339,779 under stage 3, had been converted into shares.

As of 31 December 2010, all of the stage 3 options had been converted into shares.

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioner	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioner	Cahyana Ahmadjayadi
Independent Commissioner	Pradjoto
Independent Commissioner	Gunarni Soeworo
Independent Commissioner	Krisna Wijaya

## BOARD OF DIRECTORS

President Director	Zulkifli Zaini
Deputy President Director	Riswinandi
Managing Director Institutional Banking	Abdul Rachman
Managing Director Risk Management	Sentot A. Sentausa
Managing Director Treasury, FI & Special Asset Management	Thomas Arifin
Managing Director Micro & Retail Banking	Budi G. Sadikin
Managing Director Compliance & Human Capital	Ogi Prastomiyono
Managing Director Finance & Strategy	Pahala N. Mansury
Managing Director Commercial & Business Banking	Sunarso
Managing Director Corporate Banking	Fransisca N. Mok
Managing Director Technology & Operations	Kresno Sediarsi

## DIVIDEND PAYMENT CHRONOLOGY

Ann. Date	Ex. Date	Rec. Date	Pay Date	End Date	Period	Type	Gross	Net
1 Dec '10	22 Dec '10	27 Dec '10	30 Dec '10	30 Sep '10	9M	Interim	19,64286	16,69643
19 May '10	10 Jun '10	14 Jun '10	28 Jun '10	31 Dec '09	12M	Final	100,10841	85,09
12 Nov '09	03 Dec '09	07 Dec '09	22 Dec '09	30 Sep '09	9M	Interim	19,26433	16,374681
6 May '09	27 May '09	29 May '09	12 Jun '09	31 Dec '08	12M	Final	88,89584	75,561464
2 Jun '08	20 Jun '08	24 Jun '08	3 Jul '08	31 Dec '07	12M	Final	187,11	159,0435
31 May '07	20 Jun '07	22 Jun '07	29 Jun '07	31 Dec '06	12M	Final	70,02	59,517
24 May '06	15 Jun '06	19 Jun '06	30 Jun '06	31 Dec '05	12M	Final	14,853	12,62505
25 May '05	14 Jun '05	16 Jun '05	24 Jun '05	31 Dec '04	3M	Final	70,496	-
24 Nov '04	17 Dec '04	21 Dec '04	30 Dec '04	30 Sep '04	9M	Interim	60	-
24 May '04	14 Jun '04	16 Jun '04	30 Jun '04	31 Dec '03	3M	Final	65	-
19 Nov '03	17 Dec '03	19 Dec '03	30 Dec '03	30 Sep '03	9M	Interim	50	-

## SHARE REGISTRAR CHRONOLOGY

Period	Authorised Capital	Issued and Fully Paid-in Capital	Government of Republic Indonesia		Retail	Portfolio Capital	Description
			Share Dwi-warna Seri A	Common Shares Series B			
Before IPO	32,000,000,000	20,000,000,000	1	19,999,999,999		12,000,000,000	
After IPO	32,000,000,000	20,000,000,000	1	13,999,999,999	6,000,000,000	12,000,000,000	14 July 2003 & 11 March 2004
MSOP I *)					375,365,957		
MSOP II *)					311,713,697		
MSOP III *)					309,415,088		
LPO	2,336,838,591						24 February 2011
After LPO	32,000,000,000	23,333,333,333	1	13,999,999,999	9,333,333,333	8,666,666,667	

\*) Approval letter of Jakarta Stock Exchange No. BEJ.PSJ/P/07-2004 dated 13 July 2004 by approval letter of Surabaya Stock Exchange No. JKT-023/LIST-EMITEN/BES/VII/2004 dated 13 July 2004

## BONDS SUMMARY

(Rp.Million)

Securities	Value	Stock Listing	Interest Rate	Effective Date	Maturity Date	Rating
Subordinated Bonds Rupiah Bank Mandiri 2009	3,500,000	Indonesia Stock Exchange	11.85 %	14 December 2009	11 December 2016	idAA+ by Pefindo

# PRODUCTS AND SERVICES

## WHOLESALE BANKING

Cash Loan
Credit Investment
Working Capital Credit
Short Term Credit
Cash Collateral
Special Transaction Loan
Treasury Line Facility

Funding
Business Saving
Demand Deposits
Deposito On Call
Time Deposits

## CORPORATE BANKING

Service/Non Cash Loan
Bank Guarantee
Counter Guarantee
Trade Service:
• Export Financing: Pre Export Financing Negosiasi Wesel Ekspor
• Import Financing: Usance Payable at Sight (UPAS), Trust Receipt, LC/Non LC SBLC

Syndication
Syndication
Club Deal
Arranger
Facility Agent
Security Agent
Asset Sales
Asset Securitization
Restructuring, Financial Advisor & Structured Finance, Debt Structure, Merger & Acquisition

## COMMERCIAL & BUSINESS BANKING

	Credit	Cash Management
LC Import & Trust Receipt	Working Capital Loan with Mandiri E-Biz card Facility	Mandiri Cash Concentration
Bill Purchasing	Deposits Collateral Loan	Mandiri National Pooling
Bill Collection	Investment Loan in Dollar Singapura (SGD)	Mandiri Cash Management system
Open Account Financing	Fixed Loan Working Capital	Mandiri Immediate Cash
Local LC (SKBDN)	Working Capital in Dollar Singapura (SGD)	Mandiri Mass Transaction System
Standby Letter of Credit / Standby LC	Mandiri Warehouse Receipt Loan	Mandiri Open Paymet
Bank Guarantee	Mandiri Heavy Equipment Financing	Mandiri Virtual Account
Investment Loan	Mandiri Loan Plus	Mandiri Retail Collection Point
Working Capital Loan	Mandiri Working Mining Lending	Mandiri Cashier Cash Management
	Mandiri Multi finance Lending	Mandiri Corporate Collection
	Mandiri Telecommunication Lending	Mandiri Cash Management Bank Services
	Mandiri Treasury Line	
	Mandiri Bundling	
	Mandiri Productive Business Loan	
	Mandiri Cluster Jababeka	
	Mandiri Franchise	
	Mandiri Used Car Showroom Lending	
	Partner with MTF	



	Credit	
	Mandiri Kredit Usaha Pembibitan Sapi (KUPS)	
	Mandiri Tanaman Semusim	
	Mandiri Kredit Pengembangan Energi Nabati dan Revitalisasi Perkebunan (KPEN-RP)	
	Multipurpose Business Loan (KMU)	
	Mandiri Entrepreneur Loan (KWM)	
	Kredit Koperasi Mandiri for – Koperasi Karyawan (KKM-Kopkar)/to Cooperative Employee	
	Kredit Koperasi Mandiri for – Non Koperasi Karyawan (KKM-Non Kopkar)/to Non – to Cooperative Employee	
	Kredit Usaha Rakyat (KUR) Mandiri	
	Kredit Ketahanan Pangan dan Energi (KKP-E)/Energy and Food Sufficiency Credit Loan	
	Kredit Pengembangan Energi Nabati Revitalisasi Perkebunan (KPEN-RP)	
	Kredit Talangan Pembayaran Pertamina (KTPP)/To Payment for Pertamina	
	Kredit Tempat Usaha Mandiri (KTUM)	

Financing For Syndication	Funding Product	Services Product
Syndication	Demand Deposits	Trade Service:
Club Deal	Deposit on Call	• Letter of Credit (L/C)
	Time Deposits	• Stand By L/C
	Business Saving	• Local LC
		• Guarantee Bank
		• Counter Guarantee
		Services for Syndication:
		• Arranger
		• Underwriter
		• Agent (Facility Agent: Security Agent and Escrow Agent)

Trade Finance & Service
Export & Import Advisory

# PRODUCTS AND SERVICES

## TREASURY INTERNATIONAL BANKING PRODUCT & SERVICES

<b>Cash Transaction –</b> <b>Foreign Exchange Transaction (Today, Tomorrow, Spot) Derivative Transaction:</b> <ul style="list-style-type: none"> <li>• Foreign Exchange Transaction (Forward, Swap, Option)</li> <li>• Interest Rate Transaction (Interest Rate Swap, Cap, Floor)</li> <li>• Foreign Exchange dan Interest Rate Transaction (Cross Currency Swap)</li> </ul> <b>High Yield Investments Product:</b> <ul style="list-style-type: none"> <li>• Government Bonds (SUN &amp; ORI)</li> <li>• Certificate of Bank Indonesia (SBI)</li> </ul>	<b>Trade Finance</b> <ul style="list-style-type: none"> <li>- Export Usance Bills Discounting</li> <li>- Export L/C Renegotiation/Forfaiting</li> <li>- Trust Receipt</li> <li>- Usance Payable at Sight (UPAS)</li> <li>- Bilateral Trade Financing</li> <li>- ECA Covered Buyers Credit</li> </ul>	<b>Trade Services</b> <ul style="list-style-type: none"> <li>- L/C Issuance &amp; Amendment</li> <li>- L/C Advising</li> <li>- L/C Negotiation</li> <li>- L/C Confirmation</li> <li>- Inter Mandiri Transaction</li> <li>- Export Bills Collection</li> <li>- Documentary Collection</li> <li>- Standby L/C</li> <li>- Counter Guarantee</li> </ul>
<b>Assets Product</b> <ul style="list-style-type: none"> <li>Call loan</li> <li>Syndicated Loan</li> <li>Investment Loan</li> <li>Working Capital Loan</li> <li>Two-Step Loans</li> <li>Ship Scrapping Business</li> <li>Banker's Acceptance Financing</li> <li>Cash Collateral Loan</li> <li>Government Bonds</li> <li>Corporates Bonds</li> </ul>	<b>Custodial Services</b> <ul style="list-style-type: none"> <li>General Custody</li> <li>Sub Registry SUN &amp; SBI</li> <li>Local Custody for ADR/GDR Program</li> <li>Mutual Fund Administration</li> <li>Discretionary Fund Administration</li> <li>Euroclear</li> <li>Securities Lending &amp; Borrowing</li> <li>Sub Custody</li> </ul>	<b>Trustee Service</b> <ul style="list-style-type: none"> <li>Trustee</li> <li>Payment Agent</li> <li>Security Agent</li> <li>Escrow Agent</li> <li>Receiving Bank</li> </ul>
<b>Others</b> <ul style="list-style-type: none"> <li>International Remittance</li> <li>International Cheque Collection</li> <li>Mandiri Direct Settlement</li> <li>Vostro Account</li> <li>Interbank Risk Participation</li> <li>Financial Advisory</li> <li>Bank Reference</li> <li>Intra-day Facility for Securities Company</li> <li>Overnight Facility for Securities Company</li> <li>Payment Bank for Indonesian Central – Securities Depository (KSEI)</li> </ul>	<b>Money Market</b> <ul style="list-style-type: none"> <li>Interbank Placement</li> <li>Interbank Taken</li> <li>Reverse Repo</li> <li>Interest Rate Swaps</li> <li>SBI Auctions &amp; Repo</li> </ul>	<b>Liabilities Product</b> <ul style="list-style-type: none"> <li>Demand Deposits</li> <li>Time Deposits</li> <li>Certificate of Deposits</li> </ul>

## RETAIL BANKING

Saving
Mandiri Saving
Mandiri Planing Saving
Mandiri Business Planing
Mandiri Hajj Saving
Mandiri KAPEL Saving
Mandiri Fx Saving
Mandiri TKI SAVING

Mandiri Debit
Mandiri Debit

## MASS PRODUCT AND SERVICES &amp; ELECTRONIC BANKING

Mandiri Demand Deposits
Mandiri Giro

Mandiri Prepaid
Gaz Card
Indomaret Card
e-Toll Card

Mandiri Deposits
Mandiri Deposits
Mandiri Fx Deposits

e-Channel
Mandiri Internet
Mandiri SMS
Mandiri ATM
Mandiri Call
Mandiri EDC

Others Services
Mandiri Auto Payment
Mandiri Traveller Cheque
Mandiri Payroll Package
Mandiri Safe Deposit Box
Mandiri Bank Draft
Mandiri Transfer Valas
Standing Instruction
Bank Reference
Kliring / RTGS
Inkaso/Collection
Transfer

Micro
Micro Business Loan (KUM)
Micro Multipurpose Loan (KSM)
• KSM for PNS/TNI/POLRI
• KSM Pensions
• KSM for Hajj
Financing to BPR/Rural Bank
Environment and Partnership Program (PKBL)

# PRODUCTS AND SERVICES

## CONSUMER LOAN

Secured Product	Unsecured Product
Mandiri KPR/Mortgage	Mandiri Partnership (Mitrakarya)
Mandiri KPR Angsuran Berjangka	Mandiri Partnership Take Over Credit
Mandiri KPR Flexible	Mandiri Partnership Top Up Credit
Mandiri KPR Duo	Mandiri Unsecured Credit
Mandiri KPR Take Over	Mandiri Unsecured Payroll Credit
Mandiri KPR Top Up	Mandiri Unsecured Take Over Credit
Mandiri KPR Konstruksi	Mandiri Unsecured Top Up Credit
Mandiri KPT (Kepemilikan Tanah)	Mandiri Unsecured Selected Company Credit
Mandiri Multiguna	Mandiri Unsecured Cross Sell
Mandiri Multiguna Take Over	Mandiri Unsecured – Credit Card
Mandiri Multiguna Top Up	
Mandiri Tunas KPMg.	

## WEALTH MANAGEMENT

Bancassurance Assurance Mandiri Investasi Sejahtera	Mutual Fund	Retail Brokerage Services
Mandiri Jiwa Sejahtera	Reksa Dana Pasar Uang/Money Market	Sell-buy Equity Cooperate with Mandiri Sekuritas
Mandiri Rencana Sejahtera Plus	Reksa Dana Pendapatan Tetap/Fixed Income	
Mandiri Rencana Sejahtera Syariah	Reksa Dana Campuran/Mixed	
Others Protection (Riders)	Reksa Dana Saham/Equity	
	Reksa Dana Terproteksi/Protected	
	Reksa Dana Indeks/Index	

Securities	Fx Transaction (Retail)	Mandiri Prioritas
Retail Bond – Primary and Secondary Market	Sell/Buy Banknotes: Today and Tom	Customer Benefit
SUKUK / Syariah Bond Retail (Primary and Secondary Market)	Devisa Umum: Today, Tomorrow, & Spot	• Executive lounge
SUN / Government Bond Retail	Currency Forward	• Lifestyle Magazine
	Currency Swap	• Prioritas Magazine
	Currency Option	• SDB
		• Birthday Gift
		• Souvenir
		• Airport Handling
		• Others Benefit, including:
		- Merchand Relationship Program
		- Exclusive Loyalty Program
		* Education Program
		* Sponsorship
		* Golf Tournament
		* Gathering

## CONSUMER CARDS

Product	Program and Feature
Mandiri Visa Silver/Gold Platinum	Program Usage:
Mandiri MasterCard Everyday/Titanium	• Mandiri Power Cash
Mandiri Visa Golf	• Mandiri Power Bills:
Mandiri Bethany Silver/Gold	- Telco
Garda Oto Visa	- TV Cable
Hypermart Silver/Gold	- PLN
Corporate Card Visa Silver/Gold/Platinum	- Magazines
	• Mandiri Power Buy
	• Mandiri Transfer Balance
	• Insurance:
	- Mandiri Protection
	- Extra Care
	- Medicare
	- Critical Guard
	- Travel Insurance
	• Merchandising/Katalog Belanja
	Partnership Program/Joint Promo:
	• Power Discount
	• Buy 1 Get 1
	Loyalty Program:
	• Power Point
	• Free Golf
	• Golf Tournament
	• Golf Clinic
	• Mileage Redemption
	• Personal Assistant Platinum
	• Executive Lounge
	• Airport Handling

# MANAGEMENT

## BOARD OF COMMISSIONERS

President Commissioner and Independent Commissioner	Edwin Gerungan
deputy President Commissioner	Muchayat
Commissioner	Mahmuddin Yasin
Commissioner	Cahyana Ahmadjayadi
Independent Commissioner	Pradjoto
Independent Commissioner	Gunarni Soeworo
Independent Commissioner	Krisna Wijaya

## BOARD OF DIRECTORS

President Director	Zulkifli Zaini
Deputy President Director	Riswinandi
Managing Director Institutional Banking	Abdul Rachman
Managing Director Risk Management	Sentot A. Sentausa
Managing Director Treasury, FI & Special Asset Management	Thomas Arifin
Managing Director Micro & Retail Banking	Budi G. Sadikin
Managing Director Compliance & Human Capital	Ogi Prastomiyono
Managing Director Finance & Strategy	Pahala N. Mansury
Managing Director Commercial & Business Banking	Sunarso
Managing Director Corporate Banking	Fransisca N. Mok
Managing Director Technology & Operations	Kresno Sediarsi

## EVP COORDINATORS

EVP Coordinator Change Management Office	Haryanto T. Budiman
EVP Coordinator Consumer Finance	Mansyur S. Nasution
EVP Coordinator Internal Audit	Riyani T. Bondan

## COMMITTEES UNDER COMMISSIONERS

### Audit Committee

Gunarni Soeworo  
Mahmuddin Yasin  
Zulkifli Djaelani  
Imam Sukarno  
Krisna Wijaya

### Remuneration & Nomination Committee

Edwin Gerungan  
Muchayat  
Pradjoto  
Gunarni Soeworo  
Mahmuddin Yasin  
Cahyana Ahmadjayadi  
Krisna Wijaya

### Risk Surveillance & Good Corporate Governance Committee

Pradjoto  
Edwin Gerungan  
Muchayat  
Cahyana Ahmadjayadi  
Krisna Wijaya  
Tama Widjaja

## COMMITTEES UNDER DIRECTORS

Risk and Capital Committee  
Information Technology Committee  
Human Capital Policy Committee  
Wholesale Executive Committee  
Retail and Support Executive Committee

# GROUP HEADS

GROUP HEAD	GROUP	DIRECTORATE
Jiantok Hardjiman	Institutional Banking 1	Institutional Banking
Mangkoe Sasmito	Institutional Banking 2	Institutional Banking
Bambang Setyogroho	Corporate Banking 1	Corporate Banking
Supriyusman	Corporate Banking 2	Corporate Banking
Elisabeth R. T. Siahaan	Corporate Banking 3	Corporate Banking
Rafjon Yahya	Corporate Banking Agro Based	Corporate Banking
Alexandra Askandar	Syndication & Structured Finance	Corporate Banking
Novianti Hardi	Corporate Transactional Banking Sales	Corporate Banking
Royke Tumilaar	Jakarta Commercial Sales	Commercial & Business Banking
Aquarius Rudianto	Reg. Commercial Sales 1	Commercial & Business Banking
Santoso B. Riyanto	Reg. Commercial Sales 2	Commercial & Business Banking
Tatang Tabroni	Business Banking 1	Commercial & Business Banking
Agus Fuad	Business Banking 2	Commercial & Business Banking
C. Paul Tehusijarana	WTB Solutions	Commercial & Business Banking
Heri Gunardi	Jakarta Network	Micro & Retail Banking
Marwan Budiarsyah	Regional Network	Micro & Retail Banking
Riza Zulkifli	Mass Banking	Micro & Retail Banking
Rico Usthavia Frans	Electronic Banking	Micro & Retail Banking
Nixon L.P. Napitupulu	Micro Network Development	Micro & Retail Banking
Tardi	Micro Business Development	Micro & Retail Banking
Inkawan D. Jusi	Wealth Management	Micro & Retail Banking
Handayani	Consumer Card	Consumer Finance
Sarastri Baskoro	Consumer Loans	Consumer Finance
Suresh Gummalam	IT Business Solutions & Applications	Technology & Operations
O.C. Harry Pudjiatmoko	IT Operations	Technology & Operations
Chrisna Pranoto	Credit Operations	Technology & Operations
Herry Rukmana	Central Operations	Technology & Operations
Raizal Munir	Electronic Channel Operations	Technology & Operations
Mohammad Guntur	IT Planning, Arch. & Business Continuity Plan	Technology & Operations
Basu Vitri Manugrahani	Customer Care & Services	Technology & Operations
Panji Irawan	Treasury	Treasury, FI & Special Asset Management
Didiek Hartantyo	FI Coverage & Solutions	Treasury, FI & Special Asset Management
Agus Sudiarto	Special Asset Management	Treasury, FI & Special Asset Management
Mustaslimah	Procurement & Fixed Assets	Treasury, FI & Special Asset Management
Himawan E. Subiantoro	Compliance	Compliance & Human Capital
Ridzki Juniadi	Human Capital Services	Compliance & Human Capital
Sanjay Bharwani	Human Capital Strategy & Policy	Compliance & Human Capital
I Nengah Rentaya	Learning Center	Compliance & Human Capital
M. Arifin Firdaus	Legal	Compliance & Human Capital
Bambang Ari Prasodjo	Culture & Service Specialist	Compliance & Human Capital
Agus Dwi Handaya	Strategy & Performance	Finance & Strategy
Haryanto Sukandar	Accounting	Finance & Strategy
Sukoriyanto Saputro	Corporate Secretary	Finance & Strategy
Setyowati	Policy, System, & Procedure	Finance & Strategy
Lisana Irianiwati	Market & Operational Risk	Risk Management
Tedi Nurhikmat	Credit Risk & Portfolio Management	Risk Management
Sulaeman	Corporate Risk 1	Risk Management
Henry Sihotang	Corporate Risk 2	Risk Management
Kartini Sally	Commercial Risk	Risk Management
Santaputra Pita	Consumer Risk	Risk Management
E. Wiseto Baroto	Retail Risk	Risk Management
Titiek Setiyowati	Wholesale Banking Audit	Internal Audit
Hidayat Prabowo	Retail & Corporate Center Audit	Internal Audit

# GROUP HEADS

## INSTITUTIONAL BANKING

**JIANTOK HARDJIMAN** | Institutional Banking I Group

Graduated with a degree in economics from Krisnadipayana University in 1987 and a master's degree from STIE IPWI, Jakarta in 1998.

He joined Bank Mandiri in 1999 from the legacy Bank Dagang Negara where his final position was Regional Head of the Surabaya Region.

In November 2009, he was appointed as Group Head of Corporate Banking I, in which position he served until May 2010, when he assumed the position of Group Head Institutional Banking I, which he continues to hold to date.

**MANGKOE SASMITO** | Institutional Banking II Group

Graduated with the bachelor of economics degree from Brawijaya University in Malang in 1981, and a master of marketing degree from Satyagama University in 1999.

He commenced his career in 1982 as an analyst, before being appointed a branch manager.

In 2003, he was appointed regional manager in Banjarmasin, and in 2009 was promoted to region manager for Jakarta Sudirman.

He was appointed Group Head Institutional Banking II in 2010, a position which he continues to hold to date.

## CORPORATE BANKING

**BAMBANG SETYOGROHO** | Corporate Banking I Group

Graduated with a degree in geological engineering from Padjajaran University in 1985, and a master's degree in business administration from the University of Indonesia in 2001.

He joined Bank Mandiri in 2000 after having earlier served at the legacy Bank Dagang Negara (BDN).

In 2005, he was appointed Deputy GH Central Operations. In the same year, he assumed the position of Jakarta City Operations Manager, which he held until 2006. In March 2007, he was appointed Commercial Risk Group Credit Termination Officer, in which capacity he served until December 2009.

In January 2010, he was appointed Group Head Corporate Banking, which position he continues to hold to date.

**SUPRIYUSMAN** | Corporate Banking II Group

Graduated with a degree in economics from Krisnadipayana University in 1983.

He joined Bank Mandiri in 1999 from the legacy Bank Bumi Daya (BBD) where his final position was Operations Manager of the Solo Branch.

He was appointed Group Head Corporate Banking III in 2007, a position which he continues to hold to date.



#### ELISABETH R.T. SIAHAAN | Corporate Banking III Group

Graduated with a bachelor's degree in agriculture, majoring in agribusiness, from the Bogor Institute of Agriculture in 1989, and a master's degree in international business from Gajah Mada University in Yogyakarta in 1998.

She commenced her career at Bank Ekspor Impor Indonesia (BankExim) in 1990, where she served until its merger with Bank Mandiri, after which she joined the Credit Risk Management Directorate.

In 2003, she moved to the Corporate Banking Directorate as Group Head Corporate Banking III, a position which she continues to hold to date. She is also responsible for coordinating the activities of the Bank Mandiri Singapore and Hong Kong offices, and Bank Mandiri (Europe) Ltd., London

#### ALEXANDRA ASKANDAR | Syndicated & Structured Finance Group

Graduated with a BSc in accounting from the University of Indonesia, Jakarta in 1995, and an MBA in International Management from Boston University, Massachusetts, USA, in 1999.

She began her career at PT Surveyor Indonesia Jakarta, where she remained until 1997, before taking up a position with the Indonesian Bank Restructuring Agency, where she served until 2000.

She then joined Bank Mandiri and in early 2009 she was designated as Group Head of Syndicated & Structured Finance Group, a position which she continues to hold to date.

#### RAHMA N. HARDI | Corporate Transaction Banking Sales Group

Graduated with a bachelor of agriculture degree, majoring in livestock husbandry, from the Bogor Institute of Agriculture in 1989.

He commenced his career in the Operations & International Banking Group at Lippobank in Jakarta, where he remained until 1996, when he moved to Citibank Indonesia, where his last post was Treasury & Trade Solution Head, Global Transactions Services – Institutional Client Group (ICG).

He joined Bank Mandiri in October 2010, and currently simultaneously holds the positions of Group Head Corporate Transaction Banking Sales and Wholesale Transaction Banking Program Manager.

#### RAFJON YAHYA | Corporate Banking Agro Based Group

Graduated from the Institute Bogor Institute of Agriculture in 1982 with Bachelor of Agriculture majoring in agronomy and obtained his Master of Management Degree from the University of Sriwijaya, Palembang, in 2002.

He came to Bank Mandiri in 1999 via the legacy Bank Ekspor Impor Indonesia (BankExim). In March 2007, he was appointed Group Head Small Business Group, before becoming Group Head Business Banking I Group at the start of 2010, where he remained until May 2010.

In June 2010, he was appointed Group Head Corporate Banking Agro-Based, a position which he continues to hold to date.

# GROUP HEADS

## COMMERCIAL & BUSINESS BANKING

### ROYKE TUMILAAAR | Jakarta Commercial Sales Group

Earned his Bachelor of Management Economics Degree from Trisakti University in 1987 and obtained his Master of Business Finance Degree from the University of Technology, Sydney, in 1999.

He came to Bank Mandiri in 1999 through the legacy Bank Dagang Negara (BDN), where his last position was as a member of the Professional Team for Loan Settlement in Jakarta..

In 2007, he was appointed Group Head Regional Commercial Sales 1, where he stayed until May 2010, in which month he was promoted to Group Head Jakarta Commercial Sales, a position which he continues to hold to date. In August 2009, he was also appointed a commissioner of Mandiri Sekuritas.

### AQUARIUS RUDIANTO | Regional Commercial Sales I Group

Graduated with a bachelor's degree in FISIP from Padjajaran University in 1990.

He commenced his carrier at PT Bank Ekspor Impor Indonesia. For the last four years he successively served as Bank Mandiri's Commercial Banking Center Manager in Banjarmasin and Medan.

He was appointed Group Head Regional Commercial Sales 1 Group on 1 July 2010, a position that he continues to hold to date.

### SANTOSO BUDI RIYANTO | Regional Commercial Sales II Group

Graduated from General Sudirman University in 1981 with a Bachelor of Economics Degree, majoring in Business Economics, and obtained his Master's Degree in Management from the Satyagama University, Jakarta, in 1997.

He joined Bank Mandiri in 1999 via Bank Dagang Negara (BDN), where his last position was Branch Head.

After moving to Bank Mandiri, he served in a variety of positions up to 2007, including Hub Manager, CBC Manager, and Regional Manager.

In 2007, he was appointed Group Head Regional Commercial Sales 2 Group, a position which he continues to hold to date.

### TATANG TABRONI | Business Banking I Group

Graduated with a bachelor's degree from the Bogor Institute of Agriculture in 1987 and a master of marketing degree from Gadjah Mada University in Yogyakarta in 1997.

He joined Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (BankExim), where he last served as a member of the management team in the Banda Aceh branch. In 2006, he was appointed Credit Termination Officer (PKMK) in Commercial Risk I Group, where he remained until May 2010.

In June 2010, he was promoted to Group Head Business Banking I, where he continued to serve as of 31 December 2010.

## MICRO &amp; RETAIL BANKING

## AGUS FUAD | Business Banking II Group

Graduated with a bachelor of education degree from STIE Indonesia in 1994, and a master of marketing degree from Airlangga University in 1999.

He came to Bank Mandiri in 1999 via Bank Pembangunan Indonesia (Bapindo), where he last served as Head of the Madya Branch in Banjarmasin. In 2006, he was appointed Manager Region X Makassar, where he served until 2009.

In January 2010, he was promoted to Group Head Business Banking II, a position which he continues to hold to date.

## HERI GUNARDI | Jakarta Network Group

Graduated with a Master of Science degree in Finance and Accounting from the Graduate School of Management, University of Oregon, USA, in 1991.

He joined Bank Mandiri in 1999 via Bank Pembangunan Indonesia (Bapindo) where his final position was Head of Fixed Income and Bond Syndication Sub-Department.

In 2003, he was appointed a director of AXA Mandiri Financial Services, and in January 2006 was promoted to Group Head Wealth Management at PT Bank Mandiri (Persero) Tbk, and to Chief Commissioner of AXA Mandiri Financial Services.

In January 2009, he was appointed Group Head of Jakarta Network, and as Chief Commissioner of PT Mandiri Manajemen Investasi, which positions he continues to hold to date.

## C. PAUL TEHUSJARANA | WTB Solution Group

Earned his Masters of Business Administration (MBA ) degree from the University of Southern California, Los Angeles , USA, in 1998.

He came to Bank Mandiri in 1999 via Bank Dagang Negara (BDN), where his last position was Treasury Manager in the Los Angeles office.

Since joining Bank Mandiri, he has served in a variety of positions, including as Group Head Compliance Group between 1999 and 2003, and Group Head Treasury Group between 2003 and 2005.

In 2006, he was appointed Group Head Product Management Group, which in 2009 became the Wholesale Transaction Banking Solution Group, of which he continues to be Head.

## MARWAN BUDIARSYAH | Regional Network Group

Graduated from Gadjah Mada University – Yogyakarta in 1980.

He joined Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (BankExim) where his last position was Branch Manager.

In 2006, he was appointed as Group Head of Regional Network Group, a position which he continues to hold to date.

## GROUP HEADS

### RIZA ZULKIFLI | Mass Banking Group

Graduated with a bachelor of economics degree, majoring in management, from Atma Jaya University in 1986, and a master of management degree from Gajah Mada University / University of Kentucky, USA, in 1997.

He commenced his career at Bank Ekspor Impor Indonesia in Jakarta in 1998, where his last position was Section Head.

In 1999, he became a Department Head in the newly formed Bank Mandiri.

In August 2010, he was appointed Deputy Manager of Regional Office III, before being promoted on 23 July 2010 to Group Head Mass Banking, which position he continues to hold to date.

### NIXON LP NAPITUPULU | Micro Network Development Group

Graduated with a bachelor of economics degree, majoring in accounting, from North Sumatra State University in 1994.

He joined Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (Bank Exim) in 1999, and has since held a variety of senior positions.

He was appointed Group Head Micro Network Development Group in 2010, in which capacity he continues to serve to date.

### TARDI | Micro Business Development Group

Graduated with a BS c in Agriculture from Sebelas Maret State University in Surakarta in 1987 and a Master of Financial Management Degree from Padjajaran Universitas in 1999.

He joined Bank Mandiri in 1999 via Bank Bumi Daya (BBD) where his last position was Account Manager Corporate Credit.

In 2008 he was appointed as Group Head Micro Business, a position which he continues to hold to date.

### RICO USTHAVIA FRANS | Electronic Banking Group

Graduated with a bachelor of electrical engineering from the Bandung Institute of Technology in 1992.

He commenced his career as a field engineer with Schlumberger in Balikpapan, where he worked from 1993 until 1995. In June of 1995, he joined Citibank as Management Associate & Trade Product Manager. His most recent position at Citibank was Country Marketing Director, in which capacity he served between 2006 and 2010.

He joined Bank Mandiri in October 2010, and was appointed Group Head Electronic Banking, a position which he continues to hold to date.

#### INKAWAN D. JUSI | Wealth Management Group

Graduated with a degree in Architecture from the University of Indonesia in 1986 and an MBA from Western Illinois University, Illinois, USA in 1989.

Before joining Bank Mandiri in 2004, he worked with Euronet Sigma Nusantara and Bank Universal, where his last position was Vice President, Branch & Phone Banking Development Head.

In 2006, he was made Bank Mandiri's Group Head Mass & Electronic Banking, and in 2009 was appointed Group Head Wealth Management, in which capacity he continues to serve.

2000 as Department Head Card Marketing.

Since August 2004 she has served as Group Head Consumer Cards.

#### SARASTRI BASKORO | Consumer Loans Group

Graduated from York University, Toronto, Canada, majoring in Mathematics and Economics, in 1983, and received a Post Graduate Degree in Banking and Finance from Monash University in 1995.

She then joined Bank Papan Sejahtera where her final position was Consumer Banking Director. She moved to Bank Mandiri in 2000.

Since 2001, she has served as Group Head Consumer Loans.

## CONSUMER FINANCE

#### HANDAYANI | Consumer Cards Group

Graduated from Airlangga University, Faculty of Dentistry, in 1988 and was awarded a Master's degree in International Management by Padjajaran University in 2001.

She started her career at Bank Bali's Import LC Division in 1988, before moving to Bank Internasional Indonesia. In 1991, she joined Standard Chartered Bank, where she remained until March 1993 before returning to Bank Internasional Indonesia as Regional Card Center Manager West & Central Java. She joined Bank Mandiri in May

# GROUP HEADS

## TECHNOLOGY & OPERATIONS

### SURESH GUMMALAM | IT Business Solutions & App. Services Group

Graduated with a degree in Mechanical Engineering from the National Institute of Technology, Rourkela, in 1984 and a Master's Degree in Industrial Engineering from the National Institute of Industrial Engineering (NITIE), Bombay, in 1986.

After spending some time at Bank Niaga where his last position was Senior Vice President, IS Development Group Head, he joined Bank Mandiri in 2002.

In 2004, he was appointed as Group Head IT Business Solutions & Application Services, a position which he continues to hold to date.

### CHRISNA PRANOTO | Credit Operations Group

Graduated with a BSc from the Bogor Institute of Agriculture in 1986 and a Master of International Business Degree from Gadjah Mada University in 1998.

He joined Bank Mandiri in 1999 from Bank Ekspor Impor Indonesia (BankExim) where his last position was Section Head of International Trade & Remittance Department - International Banking Division.

Since July 2006, he has served as Group Head of Credit Operations.

### O.C. HARRY PUDJIATMOKO | IT Operations Group

Graduated with a degree in Accounting from Gadjah Mada University in 1986 and a Master's Degree in Management from Gadjah Mada University in 1997.

He joined Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (BankExim) where he was in the System & Technology Division.

Since 2008, he has served concurrently as Group Head IT Operations and Group Head Electronic Channel Operations.

### HERRY RUKMANA | Central Operations Group

Graduated with an undergraduate degree in 1989 and a master's degree in 1999.

Since joining Bank Mandiri, between 1999 and 2008 he held a variety of positions, including Trade Document Analyst, Section Head, and Department Head.

In 2008, he became a Certified Documentary Credit Specialist (CDCS) from the IFSA (International Financial Services Association) School of Finance, endorsed by the International Chamber of Commerce.

Since 2009, he has served as Group Head Central Operations Group.

**RAIZAL MUNIR** | Electronic Channel Operations Group

Graduated with a degree in Industrial Engineering from the Bandung Institute of Technology in 1984, a Master of Information Systems (MSIS ) Degree in 1991 and a Master of Telecommunications (MST) Degree in 1992 from the University of Pittsburgh, Pennsylvania, USA.

He came to Bank Mandiri in 1999 via Bank Dagang Negara (BDN ) where his last position was Department Head of Planning and Quality Assurance.

Since joined Mandiri's IT Division in 2004, serving as Group Head IT Operations  
In 2005, he was appointed Group Head Procurement & Fixed Assets, where he remained until June 2010.

In July 2010, he was promoted Group Head Electronic Channel Operations, a position which he continues to hold to date.

**BASU VITRI MANUGRAHANI** | Customer Care & Services Group

Graduated with a degree in economics from the Indonesian Islamic University, Yogyakarta, in 1982, and a master's degree from Indonusa Esa Unggul University in 1998.

She commenced her career in 1983 with Bank Dagang Negara in Jakarta.

She joined Bank Mandiri in 1999, and occupied a series of positions up to the end of 2008, including Division Head Trade Service Operations, Project Leader Bills Processing Center Establishment, Group Head Compliance and Group Head Central Operations. Since January 2009, she has served as Group Head Customer Care & Services Group, while simultaneously holding the positions of Head of the Bank Mandiri II Pension Fund Supervisory Committee and Program Manager – Business Alliance Project Team.

**MOHAMMAD GUNTUR** | IT Planning, Policies, Procedures & Arch. Group

Graduated with a BSc from Bogor Institute of Agriculture in 1986 and a Master's degree from Gadjah Mada University and the University of Kentucky, USA, in 1997.

He joined Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (BankExim) where his last position was Team Leader Systems & Technology Division.

Since 2007, he has served as Group Head of Planning, Policies, Procedures & Architecture.

# GROUP HEADS

## TREASURY, FI & SPECIAL ASSET MANAGEMENT

### PANJI IRAWAN | Treasury Group

Graduated with a bachelor of agricultural and resource economics from the Bogor Institute of Agriculture in 1989.

He commenced his career at Bank Ekspor Impor Indonesia (Bank Exim) in Jakarta in March 1991, and was promoted as Treasury Manager at the Bank Exim Grand Cayman branch in the Cayman Islands, where he remained until 1999.

After the establishment of Bank Mandiri in 1999, he returned to Jakarta and was appointed Group Head Foreign Exchange Trading, in which capacity he served until 2004.

At the start of September 2010, he was appointed Group Head of the Treasury Division, a position which he continues to hold to date.

### AGUS SUDIARTO | Special Asset Management Group

Graduated with a bachelor of law degree from the University of Indonesia in 1988 and received a Master's degree from the same university in 2004.

He joined Bank Mandiri in 1999 via Bank Pembangunan Indonesia (Bapindo), where his final position was Department Head.

In 2007, he was appointed as Group Head of Asset Management Group, before being promoted to Group Head Special Asset Management Group in 2010, a position which he continues to hold to date.

### MUSTASLIMAH | Procurement & Fixed Assets Group

Graduated with a BSc from the Bogor Institute of Agriculture in 1988.

She began her banking career as an officer at Bank Dagang Negara Head Office in Jakarta in 1989.

Following the creation of Bank Mandiri, she joined the new bank and was appointed Group Head of Compliance in 2006, a position which she held until July 2010.

In August 2010, she was promoted to Group Head Procurement & Fixed Assets, a position which he continues to hold to date.

### DIDIEK HARTANTYO | Financial Institutions Coverage & Solutions Group

Graduated with a bachelor of economics degree, majoring in management, from Selebas Maret University (UNS) in 1985, and a master of business administration from the University of Denver, Colorado, USA, in 1995.

He came to Bank Mandiri in 1999 via Bank Ekspor Impor Indonesia (Bank Exim).

He was appointed Group Head Financial Institutions Coverage & Solutions Group in October 2010, a position which he continues to hold to date.



## COMPLIANCE &amp; HUMAN CAPITAL

## [ HIMAWAN E. SUBIANTORO | Compliance Group ]

Graduated with a bachelor's degree in law, majoring in criminal law, from Diponegoro University in 1987, and a master's degree in international banking law from Boston University, Massachusetts, USA, in 1997.

He commenced his career as an assistant accounts officer at Bank Dagang Negara (BDN) in 1989. His last position at BDN was Head of the Legal Section in the Board of Directors Bureau in 1999.

Since the creation of Bank Mandiri, he has occupied a number of positions, including Head of Anti-Money Laundering / Anti Terrorism Department (APU-PPT), before being appointed Group Head Compliance in 2010, a position which he continues to hold to date.

## [ RIDZKI JUNIADI | Human Capital Services Group ]

Graduated with a bachelor of law degree, majoring in civil law, from Padjadjaran University in 1984.

He came to Bank Mandiri in 1999 via Bank Bumi Daya (BBD), where his last position was Department Head of Law & Corporate Secretary Division.

Between 2005 and the end of 2009, he served as Group Head Legal Group, and was appointed Group Head Human Capital Services at the start of 2010, which position he continues to hold to date.

## [ SANJAY N. BHARWANI | Human Capital Strategy &amp; Policy Group ]

Graduated with a Bachelor of Technology degree from the University of Ballarat - Australia, and is a member of the Australian Institute of Management.

He joined Bank Permata where his final position was HR Head of HR Centres of Expertise & Operations.

He joined Bank Mandiri in 2008, and has since then served as Group Head Human Capital Strategy & Policy.

## [ I NENGGAH RENTAYA | Learning Center Group ]

Graduated with a degree in economics from Gadjah Mada University, Yogyakarta, in 1987 and a Master of International Affairs Degree in Economic Policy and Management from Columbia University, New York, in 1994.

He came to Bank Mandiri in 1999 via Bank Pembangunan Indonesia (Bapindo) where his last position was Head of Human Capital Division Data and Appraisal Section.

In March 2007, he was appointed as Group Head Learning Center, a position which he continues to hold to date.

# GROUP HEADS

## M. ARIFIN FIRDAUS | Legal Group

Graduated with a bachelor's degree in international law from Padjajaran University in 1992.

He came to Bank Mandiri in 1999 via Bank Bumi Daya where his last position was junior executive at the IPTN branch in Bandung. He was appointed Bank Mandiri's Department Head Legal Litigation Department – Credit Recovery II Group in 2006.

In mid 2010, he was appointed Group Head Legal Services in which capacity he continues to serve.

## BAMBANG ARI PRASODJO | Culture Specialist Group

Graduated with a degree in Industrial Engineering from Bandung Institute of Technology in 1982 and a Master Degree in International Relations from the International University of Japan in 1993.

He joined Bank Mandiri in 1999 from Bank Dagang Negara (BDN), where his last position was Deputy Branch Retail at the Surabaya Genteng Kali branch.

In 2007, he was appointed Group Head Culture and Service Specialist and continues to serve in that capacity to date.

## FINANCE & STRATEGY

## AGUS DWI HANDAYA | Strategy & Performance Group

Graduated with a degree in Accounting from North Sumatra University in 1995.

He joined Bank Mandiri in 1999 from Bank Ekspor Impor Indonesia (BankExim), where his last position was as a Corporate Credit Analyst.

In 2009, he was designated Group Head of Strategy & Performance Group, a position which he continues to hold to date.

## HARYANTO SUKANDAR | Accounting Group

Graduated with a bachelor of economics degree, majoring in accounting, from Gadjah Mada University in Yogyakarta in 1989, and a master of management degree from the same university in 1997.

He commenced his career at Bank Ekspor Impor Indonesia (Bank Exim) in 1994, where his last position was as an executive of the Accounting Bureau. After the creation of Bank Mandiri, he held a variety of posts, including Section Head, Head of the Bank Exim Residual Accounting Unit, Coordinator of the Open Items Converted Branches Team, and Department Head.

In 2009, he was appointed Director of Finance at Mandiri Tunas Finance in Jakarta, a subsidiary of Bank Mandiri, which position he held until 2010. He was then appointed Group Head Accounting, in which capacity he continues to serve to date.

#### SUKORIYANTO SAPUTRO | Corporate Secretary Group

Refere to biography in section on Non-Commissioner Members of Committees and Corporate Secretary

#### SETYOWATI | Policy, System & Procedure Group

Graduated with a degree in Economics from Diponegoro University in 1982.

She began her banking career at Bank Danamon, where her last position was Group Head Compliance. She then joined Bank Mandiri in 2006. In 2007, she has been appointed Group Head of Credit Risk & Policy, a position she held until December 2009.

At the start of 2010, she was appointed Group Head Policy, Systems and Procedures, a position which she continues to hold to date.

### RISK MANAGEMENT

#### LISANA IRIANIWATI | Market & Operational Risk Group

Graduated with an bachelor of economics degree from the University of Indonesia in 1987, and a master of management degree from Gadjah Mada University in 1999.

She began her banking career as a Treasury Dealer at Bank Ekspor Impor Indonesia (Bank Exim), where the last position she held was than of Head of Section Treasury-Fixed Income & Securities.

Following the creation of Bank Mandiri, she held a variety of positions including in the Treasury & Capital Market Group and Market Risk Group. In 2009, she was appointed Head of Derivative Trading & Structured Products Department-Treasury Group.

In June 2010, she was promoted to Group Head Market & Operational Risk Group, a position which she continues to hold to date.

#### TEDI NURHIKMAT | Credit Risk & Portfolio Management Group

Graduated with a bachelor of economic resources degree from the Bogor Institute of Agriculture in 1989, and an MBA in international finance from the International University of Japan, Niigata, Japan, in 1998. He also participated in the Exchange Program at the MBA School, University of Washington, Seattle, USA, in 1997.

He commenced his banking career at Bank Dagang Negara (BDN) in 1991, and held a variety of position in the lending field. Following the creation of Bank Mandiri, he moved to the new bank in 1999 as Head of Credit Risk Management,

## GROUP HEADS

before being appointed Department Head Enterprise Risk Management (ERM) in 2007.

He was promoted the Group Head Credit Risk & Portfolio Management in January 2010, a position which he continues to hold to date.

**SULAEMAN** | Corporate Risk I Group

Graduated with a degree in agriculture from Padjadjaran University in 1989 and a master's degree in management from Gadjah Mada University in 1997.

He joined Bank Mandiri in 1999 from Bank Ekspor Impor Indonesia (BankExim) where his final position was Operations Manager at the Tangerang branch.

In 2008, he was appointed as Group Head of Corporate Risk, a position which he continues to hold to date.

**HENRY SIHOTANG** | Corporate Risk II Group

Graduated with a degree in corporate management from Krisnadwipayana University in 1987 and a master's degree in management from Satyagama University in 2000.

He joined Bank Mandiri in 1999 from Bank Dagang Negara (BDN), where his final position was Relationship Manager Credit Settlement. In 2008, he was made Group Head Credit Recovery II, where he remained until December 2009.

In 2010, he was appointed Group Head Corporate Risk II, a position which he continues to hold to date.

**KARTINI SALLY** | Commercial Risk Group

Graduated with a bachelor's degree in dentistry from University of Indonesia in 1988 and a master's degree from the Development and Education Institute (IPPM) and Jayabaya University in 1998.

She began her banking career as an officer at Bank Ekspor Impor Indonesia (Bank Exim) in 1991, and joined Bank Mandiri in 1999. In February 2006, she was appointed Credit Termination Officer (PKMK) in the Directorate of Commercial Banking.

In September 2006, she was promoted to Group Head of Commercial Risk Group, a position which she continues to hold to date.

**SANTAPUTRA PITA** | Consumer Risk Group

Graduated with a Bachelor of Computer Science Degree from City University, London in 1982 and a Master's Degree from the Indonesia Management Development Institute (IPMI) in 1989.

Before joining Bank Mandiri in 2003, he was employed by Standard Chartered Bank, Singapore where his final position was Collection Head.

In 2007 he was appointed as Group Head of Retail & Consumer Risk Management, in which capacity he served until May 2010.

Following this, he was promoted to Group Head Consumer Risk, a position which he continues to hold to date.

## INTERNAL AUDIT

## E. WISETO BAROTO | Retail Risk Group

Graduated with a BSc from the Bogor Institute of Agriculture in 1983 and a Master of Banking and Finance Degree from Gadjah Mada University in 1992.

He joined Bank Mandiri in 1999 from Bank Bumi Daya (BBD) where his last position was Department Head of Corporate Credit.

He was appointed as Group Head of Credit Recovery in April 2006, before being promoted to Group Head Retail Risk at the start of 2010, which capacity he continues to serve in.

## TITIEK SETIYOWATI | Wholesale &amp; Corporate Centre Audit Group

Graduated with a degree in agriculture, majoring in agricultural socio economics, from Jember University in 1989.

She started her banking career as a Credit Analyst and subsequently as an Assistant Relationship Manager at Bank Dagang Negara in Jakarta, where she remained until 1999.

After she joined Bank Mandiri, she held the post of Department Head Corporate Risk Group from 1999 until June 2010, when she was appointed Chief Auditor Wholesale & Corporate Centre Audit Group, which position which he continues to hold to date.

## HIDAYAT PRABOWO | Retail Audit Group

Graduated with a bachelor of economics degree, majoring in accounting, from Gadjah Mada University in 1991, and a master of accounting degree from the University of Indonesia in 2001. He commenced his career as an internal auditor at Bank Ekspor Impor Indonesia (Bank Exim) (Head Office) in 1993.

Since joining Bank Mandiri in 1999, he has occupied a series of auditorial positions, including Department Head in the Internal Audit Directorate between 2006 and June 2010.

He was appointed Chief Auditor Retail Audit in July 2010, a position which he continues to hold to date.



# LIST OF BRANCHES

- OVERSEAS BRANCHES/  
SUBSIDIARIES REPRESENTATIVE  
OFFICE
- BANK MANDIRI BRANCHES  
NETWORK
- COMMERCIAL BANKING CENTERS
- BUSINESS BANKING CENTERS
- MICRO BUSINESS UNIT
- MANDIRI MICRO UNIT





## OVERSEAS BRANCHES/ SUBSIDIARIES REPRESENTATIVE OFFICES

BRANCH NETWORK	ADDRESS	PHONE	FAX.	SWIFT	WEBSITE
Hong Kong Branch	7th Floor, Far East Finance, Centre 16 Harcourt Road, Hong Kong	+852-2527-6611 +852-2877-3632	+852-2529-8131 +852-2877-0735	BMRIHKHH	www.bankmandirihk.com
Remittance Office Hong Kong	Shop 3, Ground Floor Keswick Court 3 Keswick Street, Causeway Bay Hong Kong	+852-2881-6650	+852-2881-6650		
Singapore Branch	3 Anson Road # 12-01/02 Springleaf Tower, Singapore 079909	+65-6213-5688	+65-6438-3363	BMRISGSG	www.ptbankmandiri.com.sg
Cayman Islands Branch	Cardinal Plaza 3rd Floor, #30 Cardinal Avenue, PO BOX 10198, Grand Cayman KY 1 - 1002, Cayman Islands	+1-345-945-8891	+1-345-945-8892	BMRIKYKY	
Dili - Timor Leste Branch	Avenida Presidente Nicolau Lobato No. 12, Colmera, Dili - Timor Leste	+670.331.7777 021.526.3769 021.527.1222	+670-331-7190 +670-331-7444 021.252.1652 021.526.3572	BMRIIDJA	Dili_TimorLeste@bankmandiri.co.id
Shanghai Representative Office	3401, Bank of China Tower, 200 Yin Cheng (M) Road, Pudong New Area Shanghai, 200120, People's Republic of China	+86-21-5037-2509	+86-21-5037-2507		
Bank Mandiri (Europe) Limited, London	Cardinal Court (2nd Floor) - 23 Thomas More Street London E1W 1YY - United Kingdom	+44-20-7553-8688	+44-20-7553-8699	BMRIGB2L	www.bkmandiri.co.uk
Mandiri International Remittance Sdn, Bhd	Wisma Mepro Ground & Mezzanine Floor 29 & 31, Jalan Ipoh 51200 Kuala Lumpur Malaysia	+60-3-4045-4988	+60-3-4043-7988		

# BANK MANDIRI BRANCH NETWORK

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
AREA MEDAN IMAM BONJOL	Jl. Imam Bonjol No. 7	Medan	20112	(061) 4150600	4527365, 4155385
Medan Imam Bonjol	Jl. Imam Bonjol No. 7	Medan	20112	(061) 4150600	4527365, 4155385
Medan Pulau Pinang	Jl. Pulau Pinang No. 1	Medan	20111	(061) 4519666, 4518477	4538471
Priority Banking Medan Pulau Pinang	Jl. Imam Bonjol No. 28-30	Medan	20152	(061) 4519666, 4518477	4538471
Medan Zainul Arifin	Jl. Imam Bonjol No. 16 D	Medan	20112	(061) 4538555	4538383
Medan Gatot Subroto	Jl. Jend. Gatot Subroto No. 139	Medan	20112	(061) 4551162	4566626
Medan Kirana	Jl. Kirana Raya No. 40-42	Medan	20112	(061) 4157555	4155269
Medan Taman Setiabudi	Perumahan Taman Setiabudi Indah Jl. Cactus Raya Blok K No. 36 G	Medan	20132	(061) 8200636, 8218183, 8221189	8200121, 8219445
Kabanjahe	Jl. Veteran No.23, Kabanjahe	Tanah Karo	20303	(0628) 323977	20087
Medan S. Parman	Jl. S. Parman No. 207 DE	Medan	20153	(061) 4529059, 4572871	4526613
Medan PLN Wilayah II	Jl. Yos Sudarso No. 284	Medan	20112	(061) 6617848	6613930
Medan Pertamina	Jl. Yos Sudarso No. 8-10	Medan	10513	(061) 4552406	4552406
Medan Katamso	Jl. Brigjen Zain Hamid No. 15	Medan	20158	(061) 7863298	7863298
Medan Tanjung Morawa	Komp. Perkebunan PTP Nusantara II (Persero) Tanjung Morawa	Deli Serdang	20362	(061) 7944866, 7944944	7944977
Medan JW Marriot	Jl. Putri Hijau No. 10	Medan	20111	(061) 80010082 - 83	800010040
Medan Simpang Pos	Jl. Jend. Besar AH. Nasution No. 5 JK	Medan	20142	(061) 8211084	8212040
Lubuk Pakam	Jl. Dr. Sutomo No. 52, Lubuk Pakam	Deli Serdang	20514	(061) 7954542, 7955704	7954091
Berastagi	Jl. Veteran No. 29	Karo	22516	(0628) 91319, 91819	(0628) 91599
Medan Delitua	Jl. Besar Delitua No.77 Kec. Delitua	Deli Serdang		(061) 7030171	
Medan Batang Kuis	Jl. Niaga No.58 B - Batang Kuis	Deli Serdang		(061) 7388423	
Medan Perbaungan	Jl. Serdang No.57 Perbaungan - Serdang Bedagai	Serdang Bedagai		(061) 7990821	
Medan Pancur Batu	Jl. Jamin Ginting No.36 Pancur Batu Medan	Deli Serdang	20353	(061) 8363608	(061) 8363028
Pangkalan Brandan	Komplek Pertamina Sumbagut	Pangkalan Brandan	20857	(0620) 21000, 21490	20190
Stabat	Jl. KH Zainul Arifin No. 32, Stabat	Langkat	20811	(061) 8910691, 8912239	8912240
Medan Tanjung Pura	Jl. Pemuda No.39 Tanjung Pura - Langkat	Kab. Langkat		(061) 8960640	(061) 8961449
AREA MEDAN BALAIKOTA	Jl. Balaikota No. 8-10	Medan	20111	(061) 4524900	4152209, 4577691
Medan Balaikota	Jl. Balaikota No. 8-10	Medan	20111	(061) 4524900, 4538380	4152209, 4577691
Medan Lapangan Merdeka	Jl. Balaikota No. 12-14	Medan	20111	(061) 4538122, 4516767	45385666
Medan Ahmad Yani	Jl. Jend. Ahmad Yani No. 109	Medan	20111	(061) 4536800, 4537794	4512459
Medan Belawan	Jl. Pelabuhan II Kotak Pos 15	Belawan	20411	(061) 6941152, 6941620	6941733
Medan Gunung Krakatau	Jl. Gunung Krakatau No. 7 G-H	Medan	20239	(061) 6619000, 6629000	6619540
Medan Pusat Pasar	Jl. Pusat Pasar No. 94-95	Medan	20216	(061) 4531164	4517644
Medan Asia	Jl. Asia No. 97 C-D	Medan	20214	(061) 7340093, 7368798	7361897
Medan Letda Sujono	Jl. Letda Suyono No. 220	Medan	20371	(061) 7353907, 7354338, 7340135, 7344142	7356219, 7352629
Medan Pulo Brayan	Jl. Yos Sudarso Blok A No.1A, Pulo Brayan	Medan	20116	(061) 6610033	6611100
Binjai	Jl. Jend. Sudirman No. 292	Binjai	20711	(061) 8826000	8828064
Medan Sukaramai	Wisma Kawasan Industri Medan Jl. Pulau Batam No. 1	Medan	20242	(061) 7321603, 7321624, 7357523	7321592
Medan Jalan Cirebon	Jl. Cirebon No. 97 - 99	Medan	20212	(061) 4567162, 4157547	4157246
Medan Iskandar Muda	Jl. Sultan Iskandar Muda No. 24 A-B	Medan	20153	(061) 4515064, 4515068, 4515070	4515065
Medan Perintis Kemerdekaan	Jl. Perintis Kemerdekaan No. 5-5A	Medan	20235	(061) 4532609, 4532111, 4532262	4537282
Priority Banking Medan Perintis Kemerdekaan	Jl. Perintis Kemerdekaan No. 5-5A	Medan	20235	(061) 4573613, 4572640	4575244
Medan Kapten Muslim	Jl. Kapten Muslim No. 10 A	Medan	20124	(061) 8445229, 8445231, 8445232	8445230
Medan Sisingamangaraja	Jl. Sisingamangaraja No. 55 A-B	Medan	20217	(061) 7333981, 7333982, 7333984	7333983
Medan Universitas Sumatera Utara	Kampus USU, Gelanggang Mahasiswa USU, Jl. Universitas No. 11	Medan	20155	(061) 8200361, 8210548	8210548
Medan Makro Bisnis	Jl. Gatot Subroto No. A 15-16	Medan	20127	(061) 8463061	8473578
Medan Marelan	Jl. Marelan Raya No.143 PSR.III LK.12 Medan Marelan	Medan	20255	(061) 6850636	(061) 6850387
Medan Kuala	Jl. Gajah Mada No.8 Lk-X Kuala, Kab. Langkat	Langkat	20772	(061) 8931364	(061) 8931363
Medan Braharang	Jl. Gatot Subroto No.39 Kec. Binjai Barat 20712	Langkat	20712	(061) 8827755	(061) 8827744

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Tebing Tinggi	Jl. Dr. Sutomo No. 17	Tebing Tinggi	20633	(0621) 21183, 21723	21093
Medan Sei Rampah	Jl. Negara No.88A Sei Rampah	Serdang Bedagai	20695	(0621) 41260	0621-41261
<b>AREA BANDA ACEH</b>	<b>Jl. Teuku H. Daud Beureuh No. 15 H</b>	<b>Banda Aceh</b>	<b>23123</b>	<b>(0651) 23981, 21793, 23974</b>	<b>25455, 636154</b>
Banda Aceh	Jl. Teuku H. Daud Beureuh No. 15 H	Banda Aceh	23123	(0651) 23981, 21793, 23974	25455, 636154
Banda Aceh	Gedung AAC Prof.Dr.Dayan Dawood,	Banda Aceh	23111	(0651) 7428660	7551809
Unsyiah Darussalam	Universitas Syah Kuala, Jl. Teuku Nyak Arief Kampus Unsyiah Darussalam				
Banda Aceh Cut Meutia	Jl. Cut Meutia No. 2	Banda Aceh	23242	(0651) 21386, 23381, 23575	23370
Meulaboh	Jl. National No. 112	Meulaboh	23600	(0655) 7552231, 7552232, 7552233, 7552234, 7552235	(0655) 7552235
Tapak Tuan	Jl. Merdeka No. 93 - Tapak Tuan	Aceh Selatan	23751	(0656) 323711, 323170	(0656) 323712
Sigli	Jl. Prof. DR. A. Majid Ibrahim No.16-18, Sigli	Kab. Pidie	24151	(0653) 7829589 - 591	(0653) 7829588
Banda Aceh Blang Pidie	Jl.Persada No.106 Desa Keude Siblah Kec Blang Pidie	Kab. Aceh Barat Daya	23764	(0659) 93155	(0659) 93154
Banda Aceh Beureunun	Jl. Medan - B.Aceh No3 Desa Baro Jaman Kec. Beureunun	Kab. Aceh Pidie	24173	(0653) 821554	(0653) 821573
Lhokseumawe Merdeka	Jl. Merdeka No. 135 C	Lhokseumawe	24301	(0645)40082, 42085	42922
Lhokseumawe Pendopo	Jl. Merdeka No. 1	Lhokseumawe	24315	(0645) 43702	43062
Bireuen	Jl. Iskandar Muda No. 102 ABC	Bireuen	24251	(0644) 22221, 323306, 324399, 324588	21444
Blang Lancang	Main Office Bld. PT Arun Ngl Co	Blang Lancang	24352	(0645) 652711, 654252	-
Batuphat	Komplek PT Arun NGL Co.	Batuphat	24352	(0645) 653157, 653158	-
Lhoksukon	Kompleks Mobil Oil Inc., Point A Landing	Lhoksukon	24381	(0645) 393119, 393120	-
Takengon	Jl. Sengeda No. 77-78, Takengon	Aceh Tengah	24512	(0643) 24408, 24409	24406
Banda Aceh Geudong	Jl.Perdagangan No. 3, Desa Keude Geudong Kec. Samudera	Kab. Aceh Utara	24351	(0645) 83094	(0645) 83456
Banda Aceh Matang	Jl. Medan - B. Aceh No. 15	Kab. Bireuen	24261	(0644) 451155	0644) 451154
Glumpang Dua	Ds Meunasah Dayah, Kec. Matang Glumpang Dua				
Banda Aceh Pondok Baru Bener Meriah	Jl. Tritit Pondok Baru Simpang Tiga Radelong, Gampong Blang Sentang, Kec. Bukit	Kab. Bener Meriah	24581	(0643) 7425325	(0643) 7425321
Langsa	Jl. Jend. Ahmad Yani No. 20	Langsa	24416	(0641) 21023	21212
Kuala Simpang	Jl. Cut Nyak Dien No. 21 A, Kuala Simpang	Aceh Tamiang	24475	(0641) 31000, 333155	333499
Banda Aceh IDI Rayeuk	Jl. Medan Banda Aceh Desa Kuta Blang Kec. Idi Rayeuk	Kab. Aceh Timur	24454	(0646) 21384	(0646) 21383
Banda Aceh Peureulak	Jl. Perdagangan, Kel. Keude Peureulak, Kec. Perureulak	Kab. Aceh Timur	24453	(0646) 31229	(0646) 31299
<b>AREA PEMATANGSIANTAR</b>	<b>Jl. Jend. Sudirman No. 14</b>	<b>Pematangsiantar</b>	<b>21117</b>	<b>(0622) 22035</b>	<b>23211</b>
Pematangsiantar Sudirman	Jl. Jend. Sudirman No. 14	Pematangsiantar	21117	(0622) 22035	23211
Pematangsiantar Sutomo	Jl. Sutomo No. 16	Pematangsiantar	21115	(0622) 21540, 21211	23446
Balige	Jl. Patuan Nagari No.10	Balige	22313	(0632) 322431	322432
Pasar Perluasan	Jl. HOS Cokroaminoto No. 3B-3C	Pemarang Siantar	21138	(0624) 435666	434758
Pematangsiantar Serbelawan	Jl. Merdeka No.5C, Serbelawan, Kec. Batu Nanggar	Kab. Simalungun	21155	(0622) 773031	(0622) 773022
Pematangsiantar Perdagangan	Jl. SM Raja No.488 Perdagangan	Kab. Simalungun	21184	(0622) 96772	(0622) 96800
Pematangsiantar Lima Puluh/ Indrapura	Jl. Jend. Sudirman No. 59 Indrapura, Kec. Air Putih	Kab. Batubara	21256	(0622) 31730	(0622) 646264
Pematangsiantar Siborong-borong	Jl. Sisingamangaraja No. 47 Kel/ Kec. Pasar Siborong-Borong	Kab. Tapanuli Utara	22474	(0633) 41300	(0633) 41201
Padang Sidempuan	Jl. Sudirman No. 30-32	Padang Sidempuan	22718	(0634) 21032	21238
Panyabungan	Jl. Willem Iskandar No. 105, Panyabungan	Mandailing Natal	22913	(0636) 20925 - 26	20926
Sibolga	Jl. Brigjend. Katamso No. 43	Sibolga	22522	(0631) 21376, 21591	22313
Rantau Prapat Ahmad Yani	Jl. Jend. Ahmad Yani No. 2	Rantau Prapat	21415	(0624) 21434	21869
Rantau Prapat M. Lubis	Jl. Letkol. Martinus Lubis 11	Rantau Prapat	21412	(0624) 21712	21713
Kota Pinang	Jl. Bukit No. 3, Kota Pinang	Kab. Labuhan Batu	21464	(0624) 496351, 496352	496431

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Aek Kanopan	Jl. Jend. Sudirman No. 214-216, Aek Kanopan, Kec. Kualuh Hulu	Kab. Labuhan Batu	21457	(0624) 92411, 92932, 92934	92022
Kisaran	Jl. Cokroaminoto No. 65	Kisaran	21215	(0623) 41855, 41375	41857
Tanjung Balai	Jl. Teuku Umar No. 48-54	Tanjung Balai	21312	(0623) 593137	597142
<b>AREA PEKANBARU</b>	<b>Jl. Jend. Sudirman No. 140</b>	<b>Pekanbaru</b>	<b>28113</b>	<b>(0761) 31786, 32881, 32403, 32223</b>	<b>28683, 33500, 46920</b>
Pekanbaru Sudirman Bawah	Jl. Jend. Sudirman No. 140	Pekanbaru	28113	(0761) 31786, 32881, 32403, 32223	28683, 33500, 46920
Pekanbaru Sudirman Atas	Jl. Jend. Sudirman No. 452	Pekanbaru	28115	(0761) 31021-5, 21464	36383
Pekanbaru Ahmad Yani	Jl. Jend. Ahmad Yani No. 85	Pekanbaru	28115	(0761) 24888	38003
Pekanbaru Sudirman Tengah	Jl. Jend. Sudirman No. 357	Pekanbaru	28113		
Pekanbaru UIN Sultan Syarif Kasim	Jl. H. Soebrantas No. 155 KM 15 Simpang Baru Panam	Pekanbaru	28293	(0761) 589538, 589539	589885
Pekanbaru Nangka	Jl. Tuanku Tambusai No. 18 E-F	Pekanbaru	28282	(0761) 571610, 572517	572623, 572618
Pekanbaru Jalan Riau	Jl. Riau No. 12 D-E	Pekanbaru	28292	(0761) 859381, 859580, 859581	47764
Ujungbatu	Jl. Jenderal Sudirman No. 15, Ujungbatu	Riau	28454	(0762) 61147, 61636, 61620	61148
Pangkalan Kerinci	Jl. Raya Lintas Timur	Pangkalan Kerinci	28381	(0761) 493696, 493719	493906
Siak Perawang	Jl. Raya Perawang Km. 5, Siak	Siak	28772	(0761) 693426	693468
Pekanbaru Rumbai	Kompleks PT Caltex Pasific Indonesia, Rumbai	Pekanbaru	28271	(0761) 592190, 946190, 559036	594398
Pekanbaru Minas	Main Office PT Caltex Pasific Indonesia, Minas	Pekanbaru	28885	(0761) 993894, 993895	43177
Pekanbaru Tuanku Tambusai	Komplek Lancang Kuning Square, Jl. Tuanku Tambusai No. 144	Pekanbaru	28283	(0761) 859848, 859858	859868
Pekanbaru Panam	Jl. HR Soebrantas Kav. 3 & 4, Panam	Pekanbaru	28294	(0761) 562322, 562323	562319
Pekanbaru RS Eka Hospital Bangkinang	Jl. Soekarno - Hatta Km. 6,5	Pekanbaru	28282	(0761) 589076, 589079	(0761) 589081
Dumai Sudirman	Jl. Moch., Yamin No. 115 A-B Bangkinang	Kampar		(0762) 323456, 323567	(0762) 323789
Dumai Syarif Kasim	Jl. Jend. Sudirman No. 133 A	Dumai	28812	(0765) 31088	31097
Baganbatu	Jl. Sultan Syarif Kasim No. 99	Dumai	28812	(0765) 32203-4	32204, 35249
Bengkalis	Jl. Jend. Sudirman No. 219, Bagan Sinembah	Rokan Hilir	28992	(0765) 51093, 51091	51092
Pertamina Sungai Pakning	Jl. Ahmad Yani, Bengkalis	Bengkalis	28712	(0766) 22771, 22772	22773
Pekanbaru Rambah	Kompleks Pertamina, Sungai Pakning, Jl. Cendana, Singai Pakning	Dumai	28700	(0766) 91220 - 22 Ext. 4269	
Pekanbaru Kandis	Jl. Tuanku Tambusai No. 59 A, Kec. Rambah, Kota Pasir Pengaraian	Kab. Rokan Hulu			
Duri	Jl. Lintas Pekanbaru - Duri Km. 73 RT/RW 01/05, Kel. Simpang Belutu, Kec. Kandis	Kab. Siak	28886	(0761) 4803000	(0761) 4804000
Duri Sudirman	Jl. Hangtuah No. 289-292	Bengkalis	28884	(0765) 91170, 91171	91137
Duri Caltex	Jl. Jenderal Sudirman Kav. 109	Bengkalis	28884	(0765) 598795, 598791	598796
Rengat	Kompleks PT Caltex Pacific Indonesia, Duri	Bengkalis	28884	(0765) 821500, 821156	999199
Air Molek	Jl. Jend. M.T. Haryono No. 11	Rengat	29319	(0769) 22070, 323357	21383
Teluk Kuantan	Jl. Jend. Sudirman No. 190-192	Air Molek	29352	(0769) 41075	41074
<b>AREA BATAM</b>	<b>Jl. Imam Bonjol No. 90</b>	<b>Batam</b>	<b>29432</b>	<b>(0778) 454444, 458137, 458280</b>	<b>452606, 452607, 431740</b>
Batam Imam Bonjol	Jl. Imam Bonjol No. 90	Batam	29432	(0778) 454444, 458137, 458280	452606, 452607, 431740
Batam Nagoya Prioritas	Jl. Imam Bonjol Komplek Bumi Ayu Lestari Blok D No. 25-27	Batam	29432	(0778) 452865, 450729, 431896, 451040	(0778) 433566
Batam Lubuk Baja	Jl. Imam Bonjol, Lubuk Baja	Batam	29432	(0778) 458159	457830
Batam Raja Ali Haji	Jl. Raya Ali Haji No. 39	Batam	29432	(0778) 456717, 456824, 456842	457988, 430295
Batam Sekupang Martadinata	Jl. R.E. Martadinata, Komp. Harapan Business Center Blok I No.1	Batam	29422	(0778) 322126	322474
Batam Industrial Park	Batam Industrial Park, Jl. Rasamala No. 1	Batam	29434	(0770) 611666, 611444	611333
Batam Panbil	Kawasan Industri Panbil, Jl. Ahmad Yani	Batam	29433	(0778) 371283, 371284	371281
Tanjung Uban	Jl. Permaisuri No. 3	Tanjung Uban	29152	(0771) 81006 - 07	81008
Tanjung Balai Karimun	Jl. Teuku Umar No. 9	Tanjung Balai Karimun	29161	(0771) 327668, 327389, 327078	327669
Batam Bandara Hang Nadim	Bandara Hang Nadim	Batam	29431	(0778) 761318	761317
Batam Center	Gedung Otorita Batam, Batam Center	Batam	29432	(0778) 462048, 462264	462216

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Batam Batuaji	Ruko Muka Kuning Indah II Blok E 2 No.3A & 5 Jl. Batuaji Baru	Batam	29432	(0778) 395002, 395003	396476
Batam Kawasan Industri Tunas	Komplek Tunas Industrial Estate Jl. Engku Putri, Ruko No. II B	Batam	29464	(0778) 471055, 471044, 471927, 471844, 471727	
Batam Tiban	Jl. Tiban Raya, Komp.Tiban Garden Blok C No.20	Batam	29421	(0778) 327177, 326877	323264
Batam Kawasan Industri Kabil	Kawasan Industri Kabil, Jl. Hang Kesturi Km.4, Nongsa	Batam	29467	(0778) 711731, 711732	711733
Natuna	Jl. Datuk Kaya Wan Muhammad Benteng No. 96-98, Ranai	Natuna	29183	(0773) 31497, 31498, 31499	31623
Tanjungpinang	Jl. Teuku Umar No. 23	Tanjungpinang	29111	(0771) 22437, 21805	28047, 23143
Kijang	Jl. Hang Jebat, Barek Motor No.9, Kijang	Tanjungpinang	29151	(0771) 463377, 463507	463498
Batam Bintang Bisnis Center	Komplek Bintang Center Blok C No. 39, Kios No. 61	Tanjungpinang		(0771) 441613	(0771) 441613
<b>WILAYAH II/PALEMBANG</b>	<b>Jl. Kapten A. Rivai No. 1008</b>	<b>Palembang</b>	<b>30135</b>	<b>(0711) 364008 - 012, 364013</b>	<b>310992, 3120417, 374279</b>
<b>AREA JAMBI</b>	<b>Jl. Jend. Gatot Subroto No. 60 A</b>	<b>Jambi</b>	<b>36138</b>	<b>(0741) 31581 - 2, 21412</b>	<b>20066, 29966, 23644</b>
Jambi Gatot Subroto	Jl. Jend. Gatot Subroto No. 60 A	Jambi	36138	(0741) 31581 - 2, 21412	20066, 29966, 23644
Jambi Telanaipura	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura	Jambi	36122	(0741) 62184, 63267, 62537, 63334	62292
Jambi Sam Ratulangi	Jl. Dr. Sam Ratulangi No. 20	Jambi	36113	(0741) 22202, 31089	22202, 26915
Jambi Dr. Sutomo	Jl. Dr. Sutomo, PO BOX 14	Jambi	36113	(0741) 34374, 22864	34185
Sarolangun	Jl. Lintas Sumatera Km. 1	Sarolangun	37381	(0745) 91318, 91546	91443
Jambi Sipin	Jl. Kol. Abunjani No. 54	Jambi	36129	(0741) 61042	668691
Sengeti	Jalan Lintas Timur Km.35, Desa Sengeti, Muaro Jambi	Jambi	36381	(0741) 51900	51900
Muara Bulian	Jl. Gajah Mada No.9	Batang Hari	36613	(0743) 21580, 22005	(0743) 7323081
Jambi Kuala Tungkal	Jl.Ki Hajar Dewantara No.30 Kel.Tungkal IV Kota, Tungkal Ilir	Kab. Tanjung Jabung Barat	36512	(0742) 22227	(0742) 22228
Jambi Sei Bahar	Jl. Poros Unit I Blok 1B No.252 Mekar Sari Makmur, Sei Bahar	Kab. Muara Jambi	36365	(0743) 23278	(0743) 23298
Jambi Singkut	Jl Lintas Sumatera Ds. Bukit Tigo RT.01/03 No.11 Kel. Bukit Tigo, Kec Singkut	Kab. Sarolangun	37482	(0745) 92523	
Jambi Sungai Rengas	Jl Lintas Jambi-Bungo Ds Sei. Rengas RT 04 No.19 Kec. Muaro Sebo Ulu	Kab. Batanghari			
Jambi Geragai	Jl Ahmad Yani RT.19 Blok A No.8, Ds Simpang Pandan, Kec Geragai	Kab. Tanjung Jabung Timur	36561		
Jambi Merlung	Jl Lintas Timur Sumatera Ds Merlung No.2 Sebelah KPM Kec. Merlung	Kab. Tanjung Jabung Barat	36554		
Muara Bungo	Jl. Lintas Sumatra Km. 1 No. 64-66	Muara Bungo	37212	(0747) 21188, 21138, 21140	21137
Bangko	Jl. Jend. Sudirman, Pematang Kandis	Bangko	37314	(0746) 323224	323225
Rimbo Bujang	Jl. Pahlawan No. 86 - 88, Pasar Sarinah	Tebo		(0747) 431600	(0747) 431660
Jambi Kuamang Kuning	Jl Batang Hari (Jl Poros SPA) No.99 A RT 06/02 Dusun Purwosari Kec. Pelepat Ilir	Kab. Bungo			
<b>AREA PADANG</b>	<b>Jl. Bagindo Aziz Chan No. 12</b>	<b>Padang</b>	<b>31505</b>	<b>(0751) 31501 - 2</b>	<b>31505, 36726</b>
Padang Lapangan Imam Bonjol	Jl. Bagindo Aziz Chan No. 12	Padang	31505	(0751) 31501 - 2	31505, 36726
Padang Sudirman Prioritas	Jl. Jend. Sudirman No. 45	Padang	25211	(0751) 32747, 28443	36817
Padang Sudirman	Jl. Sudirman No. 2A	Padang	25001	(0751) 26940, 28940, 33840	31571
Padang Taman Melati	Jl. Gereja No. 34 A	Padang	25118	(0751) 33338, 33339, 26162, 38340, 38341, 38342	28332, 38422
Padang Indarung	Social Center PT Semen Padang	Padang	25237	(0751) 777618 - 19, 74304	777620
Padang Muara	Jl. Batang Arau No. 42	Padang	25215	(0751) 34872	34036
Padang Belakang Olo	Jl. Belakang Olo No. 63	Padang	25116	(0751) 32726, 32748	32749
Pasaman	Jl. Jend.Sudirman No.101, Pasaman Baru	Pasaman Barat	26366	(0753) 466534, 466535, 466536	466532
Padang Ujung Gading	Jl. Flores Jorong Kuamang Kenagarian Ujung Gading	Pasaman Barat	26372	(0753) 470707	(0753) 470706
Padang Siteba	Jl. Gajah Mada Kel. Olo Nanggalo Kec. Nanggalo	Padang	25139	(0751) 444447	(0751) 444457
Bukittinggi	Jl. Perintis Kemerdekaan No. 3	Bukittinggi	26111	(0752) 626401	626406
Bukittinggi Aur Kuning	Jl. Raya By Pass No. 42,Pasar Aur Kuning	Bukittinggi	26131	(0752) 627880, 627881	627879
Payakumbuh	Jl. Jenderal Sudirman No. 14	Payakumbuh	26211	(0752) 796783 s/d 796786	796789

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Padang Batusangkar	Pertokoan Pertiwi Indah Jl. S. Parman No.7, Batusangkar	Tanah Datar	27213	(0752) 574293	(0752) 71604
Padang Koto Baru	Jl. Lintas Sumatera, Nagari Koto Baru	Kab. Dharmasraya			
Solok	Jl. K.H. Akhmad Dahlan	Solok	27322	(0755) 21123	20169
Sawahlunto	Komplek Saringan No. W 27, Jl. Soekarno Hatta	Sawahlunto	27421	(0754) 61144, 61146, 61477	61422
Solok Sungai Rumbai	Jl. Lintas Sumatera No. 2, Sungai Rumbai	Dharmasraya	27584	(0754) 583393, 583394	583395
AREA PALEMBANG SUDIRMAN	Jl. Jend. Sudirman No. 419	Palembang	30134	(0711) 311177, 358325	310393, 317159
Palembang Sudirman	Jl. Jend. Sudirman No. 419	Palembang	30134	(0711) 311177, 358325	310393, 317159
Palembang Atmo	Jl. Kolonel Atmo No.118	Palembang	30125	(0711) 354144, 354245	313655
Palembang Pusri	Jl. Mayor Zen No. 9, Gedung YDPK	Palembang	30118	(0711) 711023	710994
Palembang R.S.U	Jl. Jend. Sudirman Km. 3,5	Palembang	30126	(0711) 313498, 364020	313977
Palembang Pusat Dagang	Jl. T.P. Rustam Effendi No. 550	Palembang	30125	(0711) 313767, 356436	310873
Lubuk Linggau	Jl. Yos Sudarso No. 50	Lubuk Linggau	31623	(0733) 325350, 321925	325680
Palembang Sako Kenten	Terminal Sako Kenten, Ruko K3 No.1, Sako Kenten	Palembang	30762	(0711) 810771	810772
Palembang KPPN	Jl. Kapten A. Rivai No. 4	Palembang	30135	(0711) 352661	351180
Palembang Mesjid Lama	Jl. Mesjid Lama No. 167-168 Pasar 16 Ilir	Palembang	30125	(0711) 355057, 354756, 355058	353353
Palembang Tengkuruk	Jl. Tengkuruk No. 115 Blok C 16 Ilir	Palembang	30125	(0711) 367988, 367905, 368039	356390
Tanjung Enim	Jl. Jend. Ahmad Yani No. 8	Tanjung Enim	31711	(0734) 451033 s.d. 35, 453167	451036
Lahat	Jl. Mayor Ruslan Blok A No. 7-8	Lahat	31411	(0731) 323700, 321012, 321013, 322381, 322383	323600
Muara Enim	Jl. Jenderal Sudirman No. 44	Muara Enim	31315	(0734) 424148, 421363	423338
Baturaja	Jl. Ahmad Yani No. 53, Baturaja Timur	Ogan Komering Ulu	32111	(0735) 320688, 320687, 323010	320029,
Belitang	Jl. Pasar Baru Gumawang, BK 10, Belitang	OKU Timur	32182	(0735) 451789, 351899	450789
Palembang Tugu Mulyo	Jl. Lintas Timur - Kecamatan Lempuing	Kab. Ogan Komering Ilir	30657	(0712) 331320	(0712) 331343
Palembang Martapura	Jl. Diponegoro Kel. Pasar Martapura/ Tanjung Aman Kec. Martapura	Kab. Ogan Komering Ulu	32181	(0735) 481795	(0735) 481240
Palembang Batumarta	Jl. Poros Batumarta II	Kab. Ogan Komering Ulu	32152	(0735) 7328092	(0735) 7328093
Palembang Muaradua	Jl. Jend. Sudirman No.43 Pasar Ilir Kec. Muara Dua	Kab. OKU Selatan	32152	(0735) 590203	(0735) 591334
Pangkalpinang	Jl. Jend. Sudirman No. 7	Pangkalpinang	33128	(0717) 432385	421530, 432623
Mentok	Jl. Yos Sudarso No. 1 / 78	Mentok	33311	(0716) 21754, 21751	21194
Sungailiat	Jl. Sudirman No. 18	Sungailiat	32111	(0717) 92233, 92416	92233
Parit Tiga Jebus	Jl. Air Kuang No. 2, Parit Tiga, Kec.Jebus	Bangka Barat	33362	(0715) 351701, 351702	351733
Pangkalpinang Depati Amir	Jl. Depati Amir No 45 A (d/h Jl. Mentok)	Pangkalpinang	33133	(0717) 436701, 434468	439076
Toboali	Jl. Jend. Sudirman No. 97	Toboali	33183	(0718) 42100, 42101, 42102, 42103	41415
Tanjungpandan	Jl. Merdeka No. 6	Tanjungpandan	33411	(0719) 21011, 21012	21600
Manggar	Jl. Jenderal Sudirman No. 414, Manggar	Belitung Timur	33512	(0719) 92067, 92088	92054
AREA PALEMBANG ARIEF	Jl. Kapten A. Rivai No. 27	Palembang	30129	(0711) 310952, 313020, 373271, 352346	313379, 313627
Palembang Arief	Jl. Kapten A. Rivai No. 27	Palembang	30129	(0711) 310952, 313020, 373271, 352346	313379, 313627
Priority Banking Palembang Arief					
Palembang A. Rivai	Jl. Kapten A. Rivai No. 39	Palembang	30135	(0711) 313455, 311556	312016
Palembang Plaju	Pertamina UEP III, Jl. Kurnia	Plaju	20368	(0711) 540373, 595489, 542172	352432
Palembang Pasar 16 Ilir	Jl. Pasar 16 Ilir No. 165-167	Palembang	30122	(0711) 322226	311481
Prabumulih Sudirman	Jl. Sudirman No. 117	Prabumulih	31121	(0713) 326000, 326093, 326094	326095
Palembang Gedung Kanwil	Jl. Kapten A. Rivai No. 1008	Palembang	30137	(0711) 364008 - 12	312477
Sungai Lilin	Pasar Sungai Lilin No. 33, Jl. Raya Palembang-Jambi	Musi Banyuasin	30755	(0714) 322750	322125
Palembang Betung	Jl. Raya Palembang Jambi RT.27/RW.06 Lingkungan III Kel. Rimba Asam Kec. Betung	Kab. Banyuasin	30758	(0711) 893788	(0711) 893414
Palembang Megang Sakti	Desa Megang Sakti II Kec. Megang Sakti	Kab. Musi Rawas			
Pendopo	Komplek Pertamina II, Jl. Cemara 18	Pendopo	31211	(0711) 90204	90808
Prabumulih	Pertamina UEP II, Jl. Pramuka	Prabumulih	31122	(0713) 320868, 592670	321515
Palembang Uniba	Jl. Mayor Ruslan	Palembang	30113	(0711) 364025	372233
Palembang Bandara	Bandara Sultan Mahmud.Badaruddin II	Palembang	30152	(0711) 410150	420183

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Sultan Badaruddin					
Palembang Veteran	Jl. Veteran No. A-8	Palembang	30113	(0711) 374004, 357472, 357496	350013
Sekayu	Petro Muba Building, Jl. Merdeka Lk. I, Sekayu	Musi Banyuasin	30711	(0714) 322900, 322901, 322902	322904
Palembang R. Sukanto	Jl. R. Soekanto No.55 A & 55 B, Simpang Patal	Palembang	30114	(0711) 360808, 357823	357670
Palembang Sukajadi	Jl. Raya Palembang - Betung Km.12-13,Sukajadi, Talang Kelapa	Banyuasin	30761	(0711) 430199, 431859	431989
Bengkulu S. Parman	Jl. Letjend. S. Parman No. 183	Bengkulu	38223	(0736) 20016, 22138, 21244	21361, 20464
Bengkulu Ahmad Yani	Jl. Jend. Ahmad Yani No. 60	Bengkulu	38115	(0736) 22881, 22916, 21062	22882, 20076
Bengkulu Curup	Jl. Merdeka No. 225, Curup	Rejang Lebong	39117	(0732) 325047, 325048, 325049	21804
Bengkulu Panorama	Jl. Salak Raya No. 297 B, Bengkulu	Bengkulu	38226	(0736) 346890	364891
Palembang Arga Makmur	Jl. Ir. Sutami, Kel. Purwodadi, Kec. Kota Arga Makmur	Kab. Bengkulu Utara			
Palembang Manna	Jl. Jend. Sudirman No.231, Kel. Pasar Mulia, Kec. Pasar Manna	Kab. Bengkulu Selatan	38518	(0739) 23084	(0739) 21574
<b>AREA BANDAR LAMPUNG</b>	<b>Jl. Laksamana Malahayati No. 3</b>	<b>Bandar Lampung</b>	<b>35221</b>	<b>(0721) 481222, 486146, 481431</b>	<b>489064, 473752</b>
Bandar Lampung Malahayati	Jl. Laksamana Malahayati No. 3	Bandar Lampung	35221	(0721) 481222, 486146, 481431	489064, 473752
Bandar Lampung Telukbetung	Jl. Laksamana Malahayati No. 30	Bandar Lampung	34223	(0721) 481945	486847
Bandar Lampung Cut Meutia	Jl. Cut Meutia No. 46	Bandar Lampung	35214	(0721) 486087	483849
Bandar Lampung Supratman	Jl. W.R. Supratman No. 70	Bandar Lampung	35111	(0721) 486942-3	485684
Priority Banking Bandar Lampung Supratman	Jl. W.R. Supratman No. 70	Bandar Lampung	35111	(0721) 486942-3	485684
Metro	Jl. Jend. Sudirman No. 39 A	Metro	34111	(0725) 41363	41860
Tanjungkarang Kartini	Jl. Kartini No. 79	Tanjungkarang	35111	(0721) 251414	252796
Tanjungkarang Bambu Kuning	Jl. Bukit Tinggi No. 21 D	Tanjungkarang	35114	(0721) 255167	268602
Pringsewu	Jl. Ahmad Yani No. 18, Pringsewu	Tanggamus	35373	(0729) 24452, 24453	21472
Bandar Lampung Raden Intan	Jl. Raden Intan No. 132	Bandar Lampung	35141	(0721) 251312, 251510	51510
Bandar Lampung Teuku Umar	Jl. Teuku Umar No. 7	Bandar Lampung	35141	(0721) 774400	774500
Bandar Jaya	Jl. Proklamator No. 33 A, Bandar Jaya	Lampung Tengah	34163	(0725) 529999	529127
Tulang Bawang	Jl. Lintas Timur, Desa Dwi Tunggal Jaya, Banjar Agung	Tulang Bawang	34596	(0726) 750700, 750165	750701
Bandar Lampung Antasari	Jl. Pangeran Antasari No. 149 B - C	Bandar Lampung	35133	(0721) 782555, 770163, 770282, 771026	782333
Bandar Lampung Way Halim	Jl. Ki Maja No. 131 C,D,E Sepang Jaya, Way Halim	Bandar Lampung	35141	(0721) 774761, 780947	773248
Bandar Lampung Panjang	Jl. Yos Sudarso, Panjang, Bandar Lampung	Bandar Lampung	35241	(0721) 31369	(0721) 31385
Lampung Sidomulyo	Jl. Raya Sidomulyo (Pasar Sidomulyo) Desa Sidodadi	Lampung Selatan	35453	(0721) 7693364	(0721) 7693367
Lampung Natar	Jl. Raya Natar No.88 Desa Muara Putih, Kec. Natar	Lampung Selatan	35362	(0721) 92168	(0721) 92169
Lampung Kota Gajah	Jl. Balai Trans No.4-5 Kec.Kota Gajah Kab. Lampung Tengah	Lampung Tengah	34153	(0725) 42443	(0725) 42444
Lampung Way Jepara	Jl. Raya Way Jepara No.278 Kec. Labuhan Ratu Lampung Timur	Lampung Tengah			
Kotabumi	Jl. Jenderal Sudirman No. 43	Kotabumi	34516	(0724) 21392, 21539, 21611	21975, 21489
<b>WILAYAH III JAKARTA KOTA</b>	<b>Jl. Lapangan Stasiun No. 2</b>	<b>Jakarta Barat</b>	<b>11110</b>	<b>(021) 6922004, 2600500</b>	<b>6922006</b>
<b>AREA JAKARTA KOTA</b>	<b>Jl. Lapangan Stasiun No. 2</b>	<b>Jakarta Barat</b>	<b>11110</b>	<b>(021) 2600500, 2600506</b>	<b>2600505, 2600508</b>
Jakarta Kota	Jl. Lapangan Stasiun No. 2	Jakarta Barat	11110	(021) 2600500, 2600506	2600505, 2600508
Jakarta Pangeran Jayakarta	Jl. Pangeran Jayakarta No. 73	Jakarta Pusat	10730	(021) 6299030, 6590919	6399070
Jakarta Glodok Plaza	Ruko Glodok Plaza Blok H No.45-46, Jl. Pinangsia Raya	Jakarta Barat	11180	(021) 6252348-7	6252615, 6261657
Jakarta Mangga Dua	Arkade Dusit Mangga Dua No. 5, Jl. Arteri Mangga Dua Raya	Jakarta Pusat	10730	(021) 6127281, 6124832	6127624
Jakarta WTC Mangga Dua	WTC Mangga Dua Lt. 5 Blok D No. 27, Jl. Mangga Dua Raya No. 8	Jakarta Utara	14430	(021) 30012229-2234-5	30012227
Jakarta Pasar Pagi Lama	Jl. Pintu Kecil III No. 54, Pasar Pagi	Jakarta Utara	11230	(021) 6916434, 6926655	6909647
Jakarta Mangga Dua Square	Mangga Dua Square Blok B No. 9, Jl. Gunung Sahari Raya 1	Jakarta Utara	14430	(021) 62312970, 70968167	62312971
Priority Banking Jkt Mangga Dua Square	Mangga Dua Square Blok B No. 9, Jl. Gunung Sahari Raya 1	Jakarta Utara	14430	(021) 62312970	62312971

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Jakarta Pejagalan	Jl. Pejagalan Raya No. 85 F/C, Tambora	Jakarta Barat	11220	(021) 6930104 Ext. 10	6930105
Jakarta ITC Mangga Dua	ITC Mangga Dua Lt. I Blok B 13-14, Jl. Mangga Dua Raya	Jakarta Utara	14410	(021) 62300268-269	62300267
Jakarta Harco Mangga Dua	Ruko Agung Sedayu Blok N No. 36, Jl. Mangga Dua Raya	Jakarta Pusat	10730	(021) 6127048, 6127049	6123134
Jakarta Pinangisia	Jl. Pinangisia II No. 3 D, Taman Sari	Jakarta Barat	11110	(021) 6011029, 6903715	62317073
Jakarta Ruko Tekstil	Ruko Tekstil Blok C - 3,	Jakarta Utara	14430	(021) 6257050	6256151
Mangga Dua	Jl. Mangga Dua Raya Kav. No. 4				
Jakarta Jayakarta Komplek 117	Jl. Pangeran Jayakarta No. 117/A.4	Jakarta Pusat	10730	(021) 6242671	6242672
Jakarta Lindeteves	Lindeteves Trade Center Blok RA No. 50, Jl. Hayam Wuruk No. 127	Jakarta Barat	11180	(021) 62310870 - 72	62310871
Jakarta Pasar Pagi Mangga Dua	Gedung Pusat Perdagangan Grosir Mangga Dua Blok KA No.12A-14, Jl. Mangga Dua Raya	Jakarta Utara	14430	(021) 6019947 - 48	6019257
Jakarta Pasar Pagi Perniagaan	Jl. Perniagaan Timur No. 79	Jakarta Barat	11220	(021) 6919805, 6918774, 6907948	6919464
Jakarta Mal Mangga Dua	Mal Mangga Dua No. RM/16, Jl. Mangga Dua Raya	Jakarta Pusat	10730	(021) 62202691/ 692 & -693	62201705
Jakarta Gajah Mada	Jl. Gajah Mada No. 112 F	Jakarta Barat	11140	(021) 63854193 - 194	(021) 63854195
Jakarta Glodok Sky	Pasar Glodok Lt. 2 A.LO2 BKS039,	Jakarta Barat	11120	(021) 6336120, 6336130	6336440
Jakarta Jalan Kopi	Jl. Kopi No. 20 Roa Malaka	Jakarta Barat	11230	(021) 6909422, 6909607	6908971
Jakarta Pancoran Glodok	Jl. Toko Tiga Seberang No. 35 RT.008 RW.002, Glodok, Kec.Tamansari	Jakarta Barat	11120	(021) 6301088	(021) 6325436
<b>AREA JAKARTA KYAI TAPA</b>	<b>Jl. Kyai Tapa No. 99</b>	<b>Jakarta Barat</b>	<b>11440</b>	<b>(021) 5634614</b>	<b>5634613, 5634622</b>
Jakarta Kyai Tapa	Jl. Kyai Tapa No. 99	Jakarta Barat	11440	(021) 5634614	5634613, 5634622
Priority Banking Jkt Kyai Tapa					
Jakarta Jelambar	Jl. Pangeran Tubagus Angke No. 10	Jakarta Barat	11460	(021) 5647439	5675890
Jakarta Roxy Mas	Jl. K.H. Hasyim Ashari No. 125	Jakarta Pusat	10150	(021) 6329512	6329434
Jakarta Jembatan Lima	Jl. K.H. Moch. Mansyur No. 222	Jakarta Barat	11210	(021) 6310068	6306112
Jakarta Tomang	Jl. Tomang Raya No. 32	Jakarta Barat	11430	(021) 56968006, 56968281	56968284
Jakarta R.S. Royal Taruma	Jl. Daan Mogot No. 34	Jakarta Barat	11470	(021) 56962446	56961918
Jakarta Universitas Trisakti	Kampus A Universitas Trisakti, Jl. Kyai Tapa No. 1, Grogol	Jakarta Barat	11440	(021) 5636491, 5636771	5636527
Jakarta Latumenten	Jl. Prof.DR. Latumeteten No. 17 E	Jakarta Barat	11320	(021) 29071004 - 05	(021) 29071006
Jakarta Grogol Muwardi	Jl. Dr. Muwardi II No. 15 A, Grogol, Petamburan	Jakarta Barat	11460	(021) 5632657	5632574
Jakarta Jelambar Baru	Ruko Jelambar Baru, Jl. Jelambar Baru Raya No. 6B, Grogol, Petamburan	Jakarta Barat	11460	(021) 5643966	56963916
Jakarta Taman Duta Mas	Ruko Taman Dua Mas Blok A3/46, Grogol, Petamburan	Jakarta Barat	11460	(021) 56942316	56942339
Jakarta Mohammad Mansyur	Jl. KH Mahammad Mansyur No. 11 Blok A-3	Jakarta Pusat	10140	(021) 63857527	63857509
Jakarta Taman Permata Buana	Ruko Taman Permata Buana, Jl. Pulau Bira III Blok D1 Kav.47, Kembangan	Jakarta Barat	11610	(021) 58355045	58304247
Jakarta UNTAR	Kampus UNTAR, Jl. Letjen. S. Parman No.1	Jakarta Barat	11440	(021) 56967038	56960589
Jakarta ITC Roxy Mas	Gedung ITC Roxy Mas Blok B No. 14-15, Jl. KH Hasyim Ashari	Jakarta Pusat	10150	(021) 63859978	63859980
Jakarta Roxy Square	Gedung Roxy Square, Lantai Lower Groud Blok C3 No.7-8, Jl. Kyai Tapa No. 1	Jakarta Barat	11718	(021) 56954494	56954514
Jakarta S. Parman	Wisma Barito Pacific, Jl. S. Parman Kav. 62-63, Slipi	Jakarta Barat	11410	(021) 5332371	5347012
Jakarta R.S. Harapan Kita	Jl. S. Parman Kav. 87	Jakarta Barat	11420	(021) 5681153, 5684085-1248	56963325
Jakarta R.S. Kanker Dharmais	R.S. Kanker Dharmais, Jl. Let.Jend. S. Parman Kav. 84-88, Slipi	Jakarta Barat	11420	(021) 5681573	56943406
Jakarta R.S. Peln	Jl. Aipda KS Tubun 92-94, Petamburan	Jakarta Barat	11410	(021) 5306784, 5363394	5480027
Jakarta Psr. Meruya Kembangan	Jl. Haji Lebar Kaveling DKI Blok 99 No. 7 D, Kembangan	Jakarta Barat	11520	(021) 5864168	(021) 5873693
<b>AREA JAKARTA DAAN MOGOT</b>	<b>Jl. Daan Mogot</b>	<b>Jakarta Barat</b>	<b>11460</b>	<b>(021) 56961890</b>	<b>5606252, 5606249</b>
Jakarta Daan Mogot	Jl. Daan Mogot	Jakarta Barat	11460	(021) 56961890	5606252, 5606249



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Jakarta Kalideres	Jl. Utama Raya Blok B No. 57 A-B, Cengkareng	Jakarta Barat	11730	(021) 5450258, 5450259, 54391549	5450257
Jakarta Puri Indah	Jl. Puri Indah Raya Ruko Blok I / 1	Jakarta Barat	11610	(021) 5824408-9	5824410
Jakarta Taman Palem Lestari	Jl. Boulevard Taman Palem Lestari Blok D1 No. 19	Jakarta Barat	11730	(021) 55955409-10	55955100
Jakarta Taman Semanan Indah	Komplek Perumahan Taman Semanan Indah, Jl. Dharma Kencana Blok H No. 21	Jakarta Barat	11750	(021) 5407035, 5407036	54351946
Jakarta Daan Mogot Baru	Pertokoan Daan Mogot Baru, Jl. Jimbaran Blok 7 B No. 14	Jakarta Barat	11840	(021) 54381659, 5459397	5459827
Jakarta Mutiara Taman Palem	Ruko Mutiara Taman Palem Blok A2 No.22, Jl. Outer Ring Road Kamal, Cengkareng	Jakarta Barat	11730	(021) 54353574, 54353584	54353122
Jakarta Taman Kedoya Baru	Ruko Agave Blok B1/12A, Jl. Agave Kedoya	Jakarta Barat	11520	(021) 5822882, 5823003	5823111
Jakarta Mal Puri Indah	Komplek Mal Puri Indah, Lantai Dasar Unit 80, Jl. Puri Agung, Puri Indah	Jakarta Barat	11610	(021) 5822723, 5822778	5822302
Jakarta Puri Kencana	Komplek Puri Bugar, Jl. Kencana Utama Raya Blok L6/G	Jakarta Barat	11610	(021) 5819878	5808383
Jakarta Citra Garden	Jl. Peta Selatan No. 6 A-B, Kalideres	Jakarta Barat	11840	(021) 54380494, 54380495	54380501
Jakarta Duri Kosambi	Ruko Interkota, Jl Duri Kosambi Raya Blok C3 No 11 Cengkareng	Jakarta Barat	11750	(021) 54366785, 54366772, 54366758	(021) 54366737
Jakarta Palem City	Ruko Miami Blok C 17.A City Resort Residences, Jl. Lingkar Luar Kamal Raya - Cengkareng	Jakarta Barat	11730	(021) 56959891 - 92, 56959894 - 95	(021) 56959904
Jakarta Peta Barat	Ruko Citra Business Park Blok A-8, Jl Peta Barat - Cengkareng	Jakarta Barat	11840	(021) 29020320 - 322, 29020324	(021) 29020323
Jakarta Taman Kencana	Ruko Perumahan Taman Kencana Blok CI No. 12 Tegal Alur - Cengkareng	Jakarta Barat	11820	(021) 5553438	(021) 5553165
Tangerang Duta Garden	Ruko Duta Garden Blok A1 No 7A, Jl Husin Sastranegara	Tangerang	15124	(021) 54356671, 54356672	5409393
Tangerang Poris Business	Jl. Poris Paradise Exclusive Blok C2 No. 1	Tangerang	15122	(021) 55700580	(021) 55700581
Jakarta Puri Kembangan	Jl. Raya Kembangan No. 107.A Kembangan	Jakarta Barat	11610	(021) 58351761, 58351762	58351763
Jakarta Permata Taman Palem	Ruko Permata Taman Palem Blok D2 No. 10 Cengkareng	Jakarta Barat	11830	(021) 54392196 - 99	54392099
Jakarta Pos Pengumben	Kompleks Intercon Megah Blok W.3 No. 20, Jl. Raya Joglo	Jakarta Barat	11640	(021) 5864931, 5864951, 5865075	5864448
Jakarta Botanical Garden	Komplek Puri Botanical Blok H7 No.3, Jl. Raya Joglo	Jakarta Barat	11460	(021) 58907250, 58907251	58907240
Jakarta Pasar Cengkareng	Jl Bangun Nusa Raya No.2A RT002 RW 02, Kel. Cengkareng Timur, Kec. Cengkareng	Jakarta Barat	11730	(021) 5402821	(021) 54391998
<b>AREA JAKARTA GAMBIR</b>	<b>Jl. Ir. H. Juanda No. 18</b>	<b>Jakarta Pusat</b>	<b>10120</b>	<b>(021) 3864026, 3808367</b>	<b>3808357</b>
Jakarta Gambir	Jl. Ir. H. Juanda No. 18	Jakarta Pusat	10120	(021) 3864026, 3808367	3808357
Priority Banking Jakarta Gambir					
Jakarta Gunung Sahari	Jl. Industri No. 1	Jakarta Pusat	10720	(021) 2600025	2600236
Jakarta Krekot	Jl. H. Samanhudi No. 2 AB	Jakarta Pusat	10710	(021) 3506002	2310314
Jakarta Juanda	Jl. Ir. H. Juanda No. 25	Jakarta Pusat	10110	(021) 2310203	2310311
Jakarta Angkasa	Kantor Pusat PT MNA, Jl. Angkasa Blok B-15 Kav. 2-3	Jakarta Pusat	10720	(021) 6540703	6540705
Jakarta KP Pertamina	Jl. Perwira No. 2	Jakarta Pusat	10110	(021) 2310380	2310509
Jakarta Pasar Baru	Jl. H. Samanhudi No. 46	Jakarta Pusat	10710	(021) 2310277	2310318
Jakarta Ketapang Indah	Komplek Ketapang Indah, Jl. K.H. Zainal Arifin Blok A1	Jakarta Barat	11140	(021) 6336461, 6336601, 6336482	6349340, 6340164
Jakarta Mangga Besar	Jl. Mangga Besar Raya No. 73-75	Jakarta Barat	11170	(021) 2600044	2600007, 6391113
Jakarta KPN II	Jl. Dr. Wahidin II No. 3	Jakarta Pusat	10710	(021) 3850159	3850159
Jakarta Krekot Bunder	Ruko Krekot Bunder, Jl. Krekot Bunder Raya No. 62, Sw. Besar	Jakarta Pusat	10710	(021) 3841665	3809826

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Jakarta Pademangan	Jl. Pademangan IV Gang 6 No. 39	Jakarta Utara	14410	(021) 6409587, 6409588	6411910
Jakarta Batu Ceper	Wisma Tigris, Jl. Batu Ceper No. 19 DEF	Jakarta Pusat	10120	(021) 3500229, 3442873, 3512474	3512435
Jakarta KP BPKP	KP BPKP, Jl. Hayam Wuruk	Jakarta Pusat	10120	(021) 3866724, 3866725	3866724
Jakarta Departemen Keuangan	Gedung 16 Lantai Kement. Keuangan, Jl.Lapangan Banteng Timur No. 2-4	Jakarta Pusat	10710	(021) 3522074	3522072
Jakarta Intl. Expo Kemayoran	Jl. Benyamin Suep	Jakarta Pusat	11620	(021) 26645157, 26645158	26645159
Jakarta Gedung Askrindo	Jl. Angkasa Blok B-9 Kav. 8	Jakarta Pusat	10610	(021) 6546550	6546550
Jakarta Hayam Wuruk	Jl. Hayam Wuruk No. 96 A, Tamansari	Jakarta Barat	11160	(021) 6009367, 6009371, 6009374	6009375
Jakarta Karang Anyar	Jl. Karang Anyar No. 55 Blok A-1/21	Jakarta Pusat	10740	(021) 6591855, 62302972	6591850
Jakarta Juanda III	Gedung Wisma Bisnis Indonesia 2, Jl. Ir H. Juanda III No. 32	Jakarta Pusat	10120	(021) 3841225	3850544
Jakarta Gunung Sahari 2	Jl. Gunung Sahari No. 42	Jakarta Pusat	10720	(021) 6240212	6240213
Jakarta Jalan Garuda	Jl. Garuda No. 26.C	Jakarta Pusat	10620	(021) 42804266-67	42804268
Jakarta Kartini	Jl. Kartini Raya No. 55.A	Jakarta Pusat	10750	(021) 6240412	6240404
Jakarta Sawah Besar	Jl. Sukarjo Wiryopranoto No. 44	Jakarta Pusat	10120	(021) 3452699, 3456669	3459091
Jakarta Alaydrus	Jl. Alaydrus No.42A	Jakarta Pusat		(021) 6342417, 6342418	(021) 6338771
Jakarta Gedung PGN	Jl. KH Zaenul Arifin No.20	Jakarta Pusat	11140	(021) 6328852	(021) 6329110
Jakarta Pasar Sumur Batu	Jl. Serdang Baru I Blok KI.351 Kemayoran	Jakarta Pusat	15111	(021) 4228027	(021) 4220353
AREA JAKARTA TANJUNG PRIOK ENGGANO	Jl. Enggano No. 42	Jakarta Utara	14310	(021) 43902536, 4351167, 4351169	43933637, 4351168
Jakarta Tanjungpriok Enggano	Jl. Enggano No. 42	Jakarta Utara	14310	(021) 43902536, 4351167, 4351169	43933637, 4351168
Jakarta Cakung	Komplek PT KBN, Jl. Raya Cakung, Cilincing	Jakarta Utara	14410	(021) 44820942	44820937
Jakarta Sunter Permai	Jl. Sunter Permai Raya No. 1-4	Jakarta Utara	14350	(021) 6408766	6408763
Jakarta Tanjungpriok Yos Sudarso	Jl. Yos Sudarso No. 750	Jakarta Utara	14210	(021) 43930617	43930980
Jakarta Sunter Paradise	Jl. Sunter Paradise Blok F20 No. 45-A/B, Sunter	Jakarta Utara	14350	(021) 6459934	686453
Jakarta Tanjungpriok Tawes	Jl. Tawes No. 23, Tanjungpriok	Jakarta Utara	14310	(021) 4300138	4300182
Jakarta Ahmad Yani	Jl. Jend. Ahmad Yani No. 2	Jakarta Pusat	10510	(021) 4211167	4249658
Jakarta Perumpel Tanjungpriok	Gedung Pulau Laut, Jl. Banda No. 1, Tanjungpriok	Jakarta Utara	14310	(021) 4304953, 4304944, 43930230, 43904547	4304952
Jakarta Ancol	Jl. Parang Tritis No. 4	Jakarta Utara	14430	(021) 6911037	6927821
Jakarta Pertamina DPKK	Jl. Yos Sudarso No. 32-34	Jakarta Utara	14320	(021) 43904578 - 9	43937827
Jakarta Tanjungpriok Departemen Agama	Kantor Departemen Agama Kota, Jakarta Utara, Jl. Plumpang Raya Semper No.52	Jakarta Utara	14210	(021) 4300489, 4304572, 4308769, 4300821	4300733
Jakarta Griya Inti Sentosa	Ruko Griya Inti Sentosa, Jl. Griya Utama Blok A No. 22	Jakarta Utara	14350	(021) 65835034 - 35, 65835014, 6516285	65835033
Jakarta Sunter Agung Utara	Jl. Danau Utara Blok B - 36A No. 6	Jakarta Utara	14350	(021) 6521640	(021) 6521650
Priority Banking Jkt Sunter Agung Utara	Jl. Danau Utara Blok B - 36A No. 6	Jakarta Utara	14350	(021) 65835132, 65835133, 65835229, 65835230	64715602
Jakarta Taman Sunter Indah	Ruko Taman Sunter Indah, Jl. Taman Sunter Indah Blok KI-I No. 15	Jakarta Utara	14350	(021) 6514680, 6514681, 6500587	6500719
Jakarta Mal Sunter	Mal Sunter Lantai Dasar No.8 D, Jl. Danau Sunter Utara	Jakarta Utara	14350	(021) 65832298, 65832299, 65832395	65831994
Jakarta Prima Sunter	Ruko Prima Sunter, Jl. Danau Sunter Utara Blok A Kav. No.1	Jakarta Utara	14350	(021) 65836180, 65836181, 65830952	65830953
Jakarta Plumpang	Gedung Pusat Arsip Pertamina, Jl. Yos Sudarso, Jembatan 3, Plumpang	Jakarta Utara	14230	(021) 43906859, 43906861	43906860
Jakarta Pasar Seni Ancol	Jl. Lodan Timur, Blok F	Jakarta Utara	14420	(021) 6408862, 6413614	682210
Jakarta KBN Cilincing	Kawasan Berikat Nusantara, Unit Usaha Kawasan Marunda, Jl. Lampung No.1, Cilincing	Jakarta Utara	14120	(021) 44851023, 44851051, 44851053	44851448
Jakarta Cakung Babek TNI	Jl. Raya Cakung Cilincing	Jakarta Utara	14140	(021) 44853590, 44853591, 44853592, 44853594	44853593
Jakarta Tanjungpriok Kramat	Jl. Kramat Jaya No. 22 J Blok B Kav. No.4, Tanjungpriok	Jakarta Utara	14260	(021) 43800873 - 75, 43912518	43800876
Jakarta Sunter Kirana	Komplek Pertokoan Mitra Sunter, Jl. Mitra Sunter Blvd Blok B No. 40	Jakarta Utara	14350	(021) 65837029, 65837101-02	65836750

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Jakarta Sukapura	Tipar Cakung No. 12A, RW.01, RT.02, Kel. Sukapura Cilincing	Jakarta Utara			
<b>AREA TANGERANG KI SAMAUN</b>	<b>Jl. Ki Samaun No. 214</b>	<b>Tangerang</b>	<b>15118</b>	<b>(021) 5523618, 5522145</b>	<b>5525344</b>
Tangerang Ki Samaun	Jl. Ki Samaun No. 214	Tangerang	15118	(021) 5523618, 5522145	5525344
Tangerang Ahmad Yani	Jl. Jend. Ahmad Yani No. 9	Tangerang	15111	(021) 5522206	5525004
Tangerang Merdeka	Plaza Sinar Merdeka Mas Blok A2 No. 7-8, Jl. Merdeka No. 53	Tangerang	15113	(021) 5516959, 5517019	5523718
Tangerang Cikokol	Ruko Mahkota Mas Blok C No. J4 - J5, Cikokol	Tangerang	15117	(021) 5543218	5543048
Tangerang Ciledug	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug	Tangerang	15154	(021) 5847826, 5854693, 7329006	5847827
Tangerang Daan Mogot	Jl. Daan Mogot No. 55 - 57	Tangerang	15111	(021) 5530607, 5530641 / 661 / 671	55797359 - 360
Tangerang Cikupa	Pertokoan Cikupa Blok B No.3, Jl. Raya Serang Km. 14,8	Tangerang	15710	(021) 5960561, 5963003	5961708
Tangerang Pinangsia Karawaci	Ruko Pinangsia Blok A No. 39, Lippo Karawaci	Tangerang	15139	(021) 5516058, 5515745	5588869
Tangerang City	Ruko Business Park Tangerang City Blok A.8 Jl. Jend. Sudirman No. 1	Tangerang	15117	(021) 55749147, 55749148	55749149
Tangerang Ciledug CBD	Komp. CBD Ciledug Ruko D2 No 6-7 Jl. HOS Cokroaminoto No. 93, Ciledug	Tangerang	15157	(021) 7324942, 7328453, 7303899	7334583
Tangerang Bumi Permata Indah	Pertokoan Bumi Permata Indah Blok R 1 No. 23, Jl. Raden Saleh, Karang Tengah, Ciledug	Tangerang	15157	(021) 73453233, 73456025	73450677
Tangerang Taman Borobudur	Taman Borobudur II Blok DD No.1-2,Jl. Borobudur Raya, Perum II, Karawaci	Tangerang	15810	(021) 5912801, 5912806	5912990
Tangerang Balaraja	Jl. Raya Kresak No.8-9, Balaraja	Tangerang	15160	(021) 5954461, 5954463	5954464
Tangerang Curug	Jl. Raya Curug Rt.02,Rw.04, Curug Kulon	Tangerang	15810	(021) 5983697, 5983698	5983699
Jakarta Bandara Soekarno-Hatta Terminal D	Bandara Soekarno-Hatta, Terminal D & E Departures	Jakarta Barat	19100	(021) 5502062, 5506744	5501383, 5594349
Jakarta Bandara Soekarno-Hatta Cargo	Bandara Soekarno-Hatta, Cargo Area Gedung 501	Jakarta Barat	19101	(021) 5501260	5501289, 5507175
Jakarta Bandara Soekarno-Hatta Gedung Angkasa Pura	Bandara Soekarno-Hatta, Gedung 601	Jakarta Barat	19120	(021) 5501240, 5501378, 5502426	5502427
Jakarta Garuda Sentra Operasi	Bandara Soekarno-Hatta, Cengkareng	Jakarta Barat	19110	(021) 5590369	5590389
Tangerang Taman Niaga Soewarna	Taman Niaga Soewarna, Lantai Dasar Blok B Lot 1-5, Bandara International Soekarno-Hatta	Tangerang	19101	(021) 55911440, 55911242	55911441
Tangerang Mutiara Kosambi	Kawasan Pergudangan Mutiara Kosambi 2 Blok A No.11	Tangerang	15211	(021) 55310473, 55910471, 55911072	55991073
Tangerang Gedung Manajemen Garuda	Gedung Manajemen Garuda,	Tangerang	19110	(021) 55916577	55916575
Tangerang Bandara Terminal 3	Bandara Soekarno-Hatta, Cengkareng Bandara Soekarno-Hatta Terminal 3, Gedung Angkasa Pura II Cengkareng	Tangerang	19100	(021) 29963021 - 23	(021) 29963020
Tangerang BNP2TKI Selapajang	Gedung Pendataan Kepulangan TKI Selapajang, Jl. Marsekal Surya Dharma, Neglasari, Selapajang	Tangerang	15127	5502062	5594349
Tangerang Pasar Anyar	JL. Mukti Ruko Sinar Intan Blok B, Pasar Anyar	Tangerang	15111	(021) 5534608	(021) 5534608
Tangerang Pasar Sepatan	Jl. Raya Mauk Kel. Sepatan, Kec. Sepatan, Kab. Tangerang	Kab. Tangerang	15520	(021) 593-71549	(021) 593-71549
Tangerang Pasar Poris	Ruko Poris Indah Blok A9-C, No.15, Cipondoh Indah, Kec. Cipondoh,	Tangerang	15148	(021) 55700 642	(021) 55700 641
Tangerang Pasar Kemis	Pertokoan Kutajaya, Pasar Kemis, Blok A Nomor 3, Tangerang	Tangerang	15560	(021) - 5907886	(021) - 5907870
Tangerang Pasar Jati Uwung	Ruko Sastra Plaza, Jalan Gatot Subroto Blok D. Nomor 63 Jatiuwung Tangerang	Tangerang	15134	(021) 55658116	(021) 55658115
Tangerang Pasar Kutabumi	Pasar Kutabumi Blok E-3 No. 19 Kabupaten Tangerang	Tangerang			
<b>AREA CILEGON</b>	<b>Jl. Raya Anyer No. 2</b>	<b>Cilegon</b>	<b>42431</b>	<b>(0254) 391515</b>	<b>391396, 386622</b>

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Cilegon Anyer	Jl. Raya Anyer No. 2	Cilegon	42431	(0254) 391515	391396, 386622
Cilegon Merak	Jl. Raya Merak No. 3	Cilegon	42431	(0254) 391211	391606
Cilegon Krakatau Steel	Kawasan Industri Berat Cilegon, Gedung ADB Krakatau Steel	Cilegon	42431	(0254) 372124	386622
Cilegon Pasar Anyar	Jl. Raya Anyar No. 103, Anyar	Kab. Serang	42166	(0254) 603515	603516
Serang	Jl. Diponegoro No. 8	Kab. Serang	42111	(0254) 205379, 201260, 205380, 202570	201533, 217723
Serang Cikande	Kawasan Industri Modern Cikande, Komplek Ruko Modern Cikande Blok B No. 1, Jl. Raya Cikande	Kab. Serang	42186	(0254) 404102, 404103, 404104	400439
Serang Pasar Lama	Jl. Maulana Hasanuddin No. 57 B	Kab. Serang	42112	(0254) 220404 s.d 6	201224
Rangkasbitung	Komplek Pertokoan Pasar Kota Rangkasbitung Blok B-1 No.1, Jl. Sunan Kalijaga, Rangkasbitung	Kab. Serang	42311	(0252) 281611, 281612, 281613	281614
<b>AREA JAKARTA PLUIT SELATAN</b>	<b>Jl. Raya Pluit Selatan No. 31-35</b>	<b>Jakarta Utara</b>	<b>14450</b>	<b>(021) 6670909, 6670101</b>	<b>6697201, 6670044</b>
Jakarta Pluit Selatan	Jl. Raya Pluit Selatan No. 31-35	Jakarta Utara	14450	(021) 6670909, 6670101	6697201, 6670044
Jakarta Bandengan	Komplek Puri Deltamas Blok J 1-2, Jl. Bandengan Selatan No. 43	Jakarta Utara	14450	(021) 6603086, 6603087	66603981, 6690602
Jakarta Mitra Bahari	Komplek Pertokoan Mitra Bahari Blok D No. 7, Jl. Pasar Ikan	Jakarta Utara	14440	(021) 6625325 - 26	6625327
Jakarta Pluit Kencana	Jl. Raya Pluit Kencana No. 51-53	Jakarta Utara	14450	(021) 6630763, 6601602 - 6	6601608
Priority Banking Jakarta Pluit Kencana	Jl. Raya Pluit Kencana No. 51-53	Jakarta Utara	14450	(021) 6683440 Ext 204	6601608
Jakarta Mega Mal Pluit	Ruko Mega Mal Pluit No. MG 46 - 47	Jakarta Utara	14450	(021) 6683566, 6670926	6670926
Jakarta Muara Karang Dalam	Jl. Muara Karang Blok O / VIII Timur No. 69-70	Jakarta Utara	14440	(021) 66605170-1	6678048
Jakarta Muara Karang Raya	Jl. Muara Karang Raya No. 93-95	Jakarta Utara	14450	(021) 6603481 - 82	6697914
Jakarta Pluit Karang Baru	Jl. Pluit Karang Utara No. 66 A, Blok I-1 Selatan Kav 38-SEB	Jakarta Utara	14450	(021) 66694401, 66694402	66692630
Jakarta CBD Pluit	Gedung CBD Pluit Blok A No. 6, Jl. Raya Pluit Selatan	Jakarta Utara	14440	(021) 66675340, 66675342, 66675344	66675341
Jakarta Permata Kota	Jl. Tubagus Angke No. 178 Komp. Permata Kota Blok A No. 6 Pejagalan, Penjaringan	Jakarta Utara	14450	(021) 66674272, 6667144, 66671734-35	66674273
Jakarta Pantai Indah Selatan	Jl. Pantai Indah Selatan I Blok D-A Kav.No.1, Penjaringan	Jakarta Utara	14460	(021) 55964740	55964739
Jakarta Duta Harapan Indah	Ruko Duta Harapan Indah Blok I No.18, Kapuk Muara	Jakarta Utara	14460	(021) 66605630	66605631
Jakarta Pantai Indah Kapuk	Rukan Bukit Golf Mediterania Blok C No.1, Pantai Indah Kapuk	Jakarta Utara	14460	(021) 70708601, 70708602	70708603
Jakarta Teluk Mas	Ruko Teluk Mas, Jl. Teluk Mas No. 18 E, Pejagalan	Jakarta Utara	11450	(021) 66698324	66698325
Jakarta Taman Permata Indah	Jl. Kampung Gusti Blok M No.25, Penjaringan	Jakarta Utara	14450	(021) 6603040, 6606262	6602987
Jakarta Jembatan Dua	Ruko Jembatan Dua, Jl. Jembatan Dua No.5C, Penjaringan	Jakarta Utara	14450	(021) 6619596	6620392
Jakarta Galeri Niaga Mediterania	Ruko Galeri Niaga Mediterania Blok X-3, Kav. No.A-8F, Kapuk Muara	Jakarta Utara	14460	(021) 5882136	5882137
<b>AREA JAKARTA GREEN VILLE</b>	<b>Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36</b>	<b>Jakarta Barat</b>	<b>11510</b>	<b>(021) 5689044-46</b>	<b>5689048</b>
Jakarta Green Ville	Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36	Jakarta Barat	11510	(021) 5689044-46	5689048
Jakarta Gedung Pusri	Jl. Taman Anggrek-Kemanggis Jaya	Jakarta Barat	11480	(021) 5481489	5482003
Jakarta Jalan Panjang	Jl. Panjang No. 5 A, Kebon Jeruk	Jakarta Barat	11530	(021) 5327262, 5327472, 5327393	5322397
Jakarta Slipi Jaya	Jl. Letjend. S. Parman Kav. 17-18, Gedung Slipi Jaya	Jakarta Barat	11480	(021) 5356830, 5356646	5356917
Jakarta Kemanggis	Jl. Budi Raya No. 7 A-B, Kemanggis	Jakarta Barat	11480	(021) 53666265	53666264
Jakarta Rawa Belong	Jl. Kebon Jeruk Raya No. 24, Batusari, Kebon Jeruk	Jakarta Barat	11530	(021) 53653802-03	53653805
Jakarta Taman Kebon Jeruk	Jl. Meruya Ilir Blok A No. 19	Jakarta Barat	11650	(021) 5846762	5304127

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Jakarta Kebon Jeruk Perjuangan	Jl. Perjuangan No. 9 B, Kebon Jeruk	Jakarta Barat	11520	(021) 5360735-7	5348757
Priority Banking Jkt Kebon Jeruk	Jl. Perjuangan No. 9 B, Kebon Jeruk	Jakarta Barat	11520	(021) 5360735-7	5348757
Jakarta Kebon Jeruk	Business Park Kebon Jeruk Blok AB 5, Jl. Raya Meruya Ilir No. 88 Meruya Utara	Jakarta Barat	11620	(021) 58908301 - 02	(021) 58908303
Jakarta Taman Aries	Rukan Kencana Niaga I, Jl. Taman Aries Blok D1-IL Kembangan	Jakarta Barat	11620	(021) 58908430 - 31	(021) 58908432
Jakarta Kepa Duri	Jl. Mangga Raya Blok Y No. 20	Jakarta Barat	11510	(021) 5656646-7	5656645
Jakarta Kedoya	Rukan Golden Green No. 21, Jl. Arteri Kedoya	Jakarta Barat	11520	(021) 5824804	5824806
Jakarta Mal Taman Anggrek	Mal Taman Anggrek, Ground Level C 13A & C 13Z, Jl. Let.Jend S.Parman Kav.21	Jakarta Barat	11470	(021) 56998570 s.d. 72	56998574
Jakarta Mediterania	Ruko Garden Shopping Arcade 8	Jakarta Barat	11470	(021) 56985230 - 32	(021) 56985229
Tanjung Duren	Podomoro City Blok B No 8 AD Jl. Letjend. S. Parman Kav. 2				
Jakarta Podomoro City	Central Park Shop Unit L-118 Lower Ground Floor, Jl Letjend S. Parman	Jakarta Barat	11470	(021) 56985435 - 37	(021) 56985438
Jakarta Tanjung Duren Raya	Jl. Tanjung Duren Raya Blok Z III Kav. 683 SEB	Jakarta Barat	11470	(021) 56972378 - 380	(021) 56972375
Jakarta Sunrise Garden	Perumahan Sunrise Garden Jl. Panjang Raya No. 9 E	Jakarta Barat	11520	(021) 56940037 - 038	(021) 56972852
Jakarta Jalan Arjuna	Jl. Raya Arjuna Utara No. 7A Duri Kepa	Jakarta Barat	11510	(021) 56970865, 56966704	(021) 56970882
Jakarta Taman Ratu	Ruko Taman Ratu, Jl. Ratu Kemuning Blok A2 No 9B Kav 9-10 Duri Kepa	Jakarta Barat	11510	(021) 56972353, 56971804-04, 56971816	(021) 56971808
Jakarta Tanjung Duren	Jl. Tanjungduren Raya No. 56 A-B	Jakarta Barat	11470	(021) 5666503	5666552
<b>AREA TANGERANG BINTARO</b>	<b>Ruko Sentra Menteng, Bintaro Jaya Sektor VII Blok MN 29</b>	<b>Tangerang</b>	<b>15225</b>	<b>(021) 74863971, 74864019</b>	<b>74863848</b>
Tangerang Bintaro	Ruko Sentra Menteng, Bintaro Jaya Sektor VII Blok MN 29	Tangerang	15225	(021) 74863971, 74864019	74863848
Jakarta Pamulang	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14	Tangerang	15417	(021) 7421006, 7, 8	7421009
Tangerang Bintaro Sektor III	Jl. Bintaro Utama 3A Blok D No. 42-43, Sektor III, Bintaro Jaya	Tangerang	15225	(021) 7362419, 7362404	7375884
Tangerang Pondok Cabe Mutiara	Komplek Pertokoan Pondok Cabe Mutiara Blok B-3A, Jl. Raya Parung	Tangerang	15418	(021) 7490389	7424976
Tangerang Pasar Ciputat	Ruko Mutiara Center Ciputat, Jl.Dewi Sartika No. B3, Ciputat	Tangerang	15411	(021) 7426545, 7425932, 7425635	7426021
Tangerang Jurangmangu	Ruko Pondok Aren, Jl. Raya Ceger No.59, Jurangmangu	Tangerang	15222	(021) 73887963, 73887964, 73886679	73886485
Tangerang Bumi Serpong Damai	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai	Tangerang	15311	(021) 5376767/68	5376769
Tangerang BSD Modern	Ruko Pasar Modern BSD, Sektor Commercial I Blok R No.59, Serpong, Jl. Pahlawan Seribu	Tangerang	15318	(021) 53158541, 53158542	53158543
Tangerang ITC BSD	Ruko ITC BSD No.17, Jl. Pahlawan Seribu, Serpong	Tangerang	15322	(021) 53161747, 53161748, 53161749	53161781
Tangerang Serpong	Simpang Tiga Puspitek Serpong	Tangerang	15310	(021) 7560948, 7560949	7560950
Tangerang Villa Melati Mas	Ruko Villa Melati Mas Blok SR1 No. 20, Jl. Pahlawan Seribu, Serpong	Tangerang	15323	(021) 5372607, 5373144	5374357
Tangerang R.S. Eka BSD	Rumah Sakit Eka Hospital CBD Lot IX BSD City, Serpong	Tangerang	15321	(021) 53154637, 53154638, 53154639	53154640
Tangerang Pamulang Siliwangi	Ruko Tita, Jl. Raya Siliwangi No. 9 A, Pamulang	Tangerang	15416	(021) 74718012, 74718014	74718016
Jakarta Cirendeu	Jl. Cirendeu Raya, Pertokoan Prima Indah No. 10	Tangerang	15419	(021) 7444809	7444812
Tangerang UIN Syarif Hidayatullah	Jl. Ir. H. Jianda No. 95 Ciputat	Tangerang Selatan	15412	(021) 7406254, 74713655, 74713968, 74714439	74713328
Tangerang Graha Karnos	Graha Karnos, Jl. Ir. H. Juanda No. 39, Ciputat	Tangerang	15412	(021) 74701725, 74701726, 74701727	74705316
Jakarta Ciputat Center	Pertokoan Ciputat Center, Jl. Ciputat Raya No. 75	Tangerang	15412	(021) 7491621	7491621

Region

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## BANK MANDIRI BRANCH NETWORK

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Tangerang Gading Serpong	Ruko Gading Serpong Blok AA4 No. 38, Jl. Boulevard	Tangerang	15333	(021) 5462297, 5462330	5462220
Tangerang Alam Sutera	Ruko Sutera Niaga I No. 71, Jl. Raya Serpong	Tangerang	15325	(021) 53124348, 53124349	5398754
Priority Banking Tangerang Alam Sutera					
Tangerang Universitas-Multimedia Nusantara	Jl. Boulevard Gading Serpong	Tangerang	15810	(021) 54220090	54220091
Tangerang Summarecon-Gading Serpong	Ruko Financial Center Blok BA 2 Summarecon Gading Serpong	Tangerang	15810	(021) 54200797, 54200697	54200698
Tangerang Kunciran Alam Sutera	Jl. Jalur Sutera Kav. 29D No. 58 Alam Sutera Serpong	Tangerang	15324	(021) 53140830-32	53140830
Jakarta Bintaro Burung Gereja	Jl. Burung Gereja Blok B2 HS 2 No.6, Sektor II, Bintaro Jaya	Jakarta Selatan	12330	(021) 7357272	7357318
Tangerang Sarua	Jl. Aria Putera No.89 Blok B No.2 Green Hills, Ciputat	Tangerang	15411	(021) 74633246	(021)-74633246
Tangerang Graha Bintaro	Graha Bintaro Jl. Trulek I HG 13 No.18 Bintaro	Tangerang	15226	(021) 7312224	(021) 7312254
Tangerang Puri Serpong	Ruko Puri Serpong No.3 Jl. Raya Rawa Buntu Utara RT.03/RW 01 (Perum Delatinos) BSD City Serpong	Tangerang Selatan	15314	(021) 7566856	(021) 7566850
Tangerang Jurangmangu Permai	Jl Raya Ceger Komplek Jurangmangu Permai Blok AI No.1 RT.01/RW.04 Kel Jurangmangu Barat, Kec. Pondok Aren Barat	Kab. Tangerang	15222	(021) 73882360	(021) 73882351
Tangerang Paris Square BSD	Komplek Ruko Paris Square KOM III Blok B2 Nomor 11, Jl Letnan Sutopo, BSD	Tangerang	15416	(021) 5387149	(021) 5387154
<b>WILAYAH IV/JAKARTA THAMRIN</b>	<b>Jl. M.H. Thamrin No. 5</b>	<b>Jakarta Pusat</b>	<b>10340</b>	<b>(021) 23565700, 39832922, 39832921, 30400144, 30400147, 30400105</b>	<b>39832917, 39832918, 39832923</b>
<b>AREA JAKARTA KEBON SIRIH</b>	<b>Jl. Tanah Abang Timur No. 1-2</b>	<b>Jakarta Pusat</b>	<b>10110</b>	<b>(021) 2311800</b>	<b>2310604, 2310216, 2310160</b>
Jakarta Kebon Sirih	Jl. Tanah Abang Timur No. 1-2	Jakarta Pusat	10110	(021) 2311800	2310604, 2310216, 2310160
Priority Banking Jakarta-Kebon Sirih					
Jakarta Duta Merlin	Komplek Pertokoan Duta Merlin, Blok A/26-28, Jl. Gajah Mada No. 3-5	Jakarta Pusat	10130	(021) 63866447, 63866450 / 446	6342220
Jakarta Fakhruddin	Jl. K.H. Fakhruddin No.15, Tanah Abang	Jakarta Pusat	10250	(021) 2301486, 2301487	2301338, 2301079
Jakarta Kebon Jati	Jl. Kebon Jati No.18, Komplek Ruko No.116-117	Jakarta Pusat	10250	(021) 3914859	2303146
Jakarta Suryopranoto	Jl. Suryopranoto No. 48 C-D	Jakarta Pusat	10130	(021) 6304431	6307748
Jakarta Gedung Pelni	Jl. Gajah Mada No. 14	Jakarta Pusat	10130	(021) 6335770	63857742
Jakarta Wisma Bisnis-Indonesia	Wisma Bisnis Indonesia, Jl. KH Mas Mansyur No. 12 A	Jakarta Pusat	10220	(021) 5900645, 5900646	5900647
Jakarta Cideng	Jl. Cideng Barat No. 87	Jakarta Pusat	10150	(021) 3450945, 3446955	3847796
Jakarta Metro Tanah Abang	Gedung Pusat Grosir Metro Tanah Abang Lantai 6 No.6-7, Jl. K.H. Wahid Hasyim No.187-189	Jakarta Pusat	10230	(021) 30035457, 30035458	30035469
Jakarta Pasar Tanah Abang - Blok A	Pasar Regional Tanah Abang Blok A, Lt. Basement 2 Blok F No.85-86, Tanah Abang	Jakarta Pusat	10250	(021) 23571745, 23571748	23571746
Jakarta Departemen Hankam	Jl. Merdeka Barat No. 13-14	Jakarta Pusat	10110	(021) 3828403	3840918
Jakarta Tanah Abang Bukit	Pasar Tanah Abang Bukit Blok B No.3 Jl. Fakhruddin No. 36	Jakarta Pusat	10250	(021) 3456372, 31908817	3456373
Jakarta Gedung Indosat	Jl. Medan Merdeka Barat No. 21	Jakarta Pusat	10110	(021) 3802614	2310141
Jakarta Gedung Depparpostel	Jl. Merdeka Barat No. 17	Jakarta Pusat	10110	(021) 3867496	3520678
Jakarta Graha 55	Jl. Tanah Abang II No. 57	Jakarta Pusat	10160	(021) 3801092 - 93, 3801104	3801174
Jakarta Wahid Hasyim	Jl. Wahid Hasyim No. 183	Jakarta Pusat	10240	(021) 3141359, 3140709	3140661
Jakarta Petojo Utara	Jl. AM Sangaji No. 25.D Petojo Utara	Jakarta Pusat	10130	(021) 63866654, 63866655	6314077
Jakarta Design Center	Jl. Jend. Gatot Subroto Kav. 53-54	Jakarta Pusat	10260	(021) 5495136-8	5495139

 Region

 Area

 Branch

 Sub-Branch (Branches)

 Cash Office

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
<b>AREA JAKARTA THAMRIN</b>	<b>Jl. Kebon Sirih No. 83</b>	<b>Jakarta Pusat</b>	<b>10340</b>	<b>(021) 2302411</b>	<b>2303744, 2302567</b>
Jakarta Thamrin	Jl. Kebon Sirih No. 83	Jakarta Pusat	10340	(021) 2302411 ext 302	2303744, 2302567
Priority Banking Jkt. Thamrin					
Jakarta Jalan Sunda	Jl. Sunda No. 1	Jakarta Pusat	10350	(021) 2300473, 2300718, 31930396	39899056
Jakarta Menara Thamrin	Jl. M.H. Thamrin Kav. 3	Jakarta Pusat	10340	(021) 2303860	2302841
Jakarta Gedung Jaya	Jl. M.H. Thamrin No. 12	Jakarta Pusat	10250	(021) 2300104, 2300843, 2300849	2300316, 3903933
Jakarta Wisma Nusantara	Jl. M.H. Thamrin No. 59	Jakarta Pusat	10310	(021) 2300517	2300216, 31934947
Jakarta Sabang	Jl. Kebon Sirih No. 73	Jakarta Pusat	10340	(021) 3919931, 31925277	3147921, 31925285
Jakarta Sarinah	Jl. M.H. Thamrin No. 11	Jakarta Pusat	10340	(021) 2300644	2300720
Jakarta Wisma Alia	Jl. M. Ikhwan Ridwan Rais No. 10-18	Jakarta Pusat	10110	(021) 2311533	2310175
Jakarta RSPAD Gatot Subroto	RSPAD Gatot Subroto, Jl. Abdul Rahman Saleh No. 24	Jakarta Pusat	10410	(021) 3505963, 3505964, 3505966	3505967
Jakarta Atrium Senen	Ruko Segitiga Senen Blok E-21/22, Jl. Senen Raya No. 135	Jakarta Pusat	10410	(021) 3852370	3852369
Jakarta Prapatan	Jl. Prapatan No. 30	Jakarta Pusat	10410	(021) 3847101, 3845507	3847110
Jakarta PLN Gambir	Jl. M. Ikhwan Ridwan Rais No. 1	Jakarta Pusat	10110	(021) 3453914	3453880
Jakarta Gedung Bimantara	Gedung Bimantara, Jl. Kebun Sirih 17-19	Jakarta Pusat	10340	(021) 3920105	3920017
Jakarta Departemen Agama	Jl. Lapangan Banteng No. 3-4	Jakarta Pusat	10710	(021) 3504132 - 53 - 56	3504143
Jakarta Stasiun Senen	Jl. Stasiun Senen No. 16	Jakarta Pusat	10410	(021) 42887720	42887731
Jakarta Pusat Grosir Senen	Gedung Pusat Grosir Senen Jaya Lantai 2 Blok C.8 No. 128 Jl. Pasar Senen	Jakarta Pusat	10414	(021) 29939296, 29939272	29939264
<b>AREA JAKARTA IMAM BONJOL</b>	<b>Jl. Imam Bonjol No. 61</b>	<b>Jakarta Pusat</b>	<b>10310</b>	<b>(021) 2301555, 2301545</b>	<b>2300433, 2300569</b>
Jakarta Imam Bonjol	Jl. Imam Bonjol No. 61	Jakarta Pusat	10310	(021) 2301555, 2301545	2300433, 2300569
Priority Banking Jkt. Imam Bonjol					
Jakarta R.S.C.M.	Jl. Diponegoro No. 71	Jakarta Pusat	10430	(021) 3918301	3100145
Jakarta R.S.C.M. II	Jl. Diponegoro No. 71	Jakarta Pusat	10430	(021) 3918301	3100145
Jakarta R.S. Jakarta	Jl. Jend. Sudirman Kav. 49	Jakarta Selatan	12930	(021) 5732241-43	5710329
Jakarta Bendungan Hilir	Jl. Bendungan Hilir Raya No. 82	Jakarta Pusat	10210	(021) 5711658, 5721672, 5733283	5711671
Jakarta Cik Ditiro	Jl. Ki S. Mangunsarkoro No. 49	Jakarta Pusat	10310	(021) 2300112, 2300291, 544	2300837
Jakarta Wisma Indosemen	Jl. Jend. Sudirman Kav. 70-71	Jakarta Selatan	12910	(021) 2510381	2510380
Jakarta Berdharma	Jl. Jend. Sudirman Kav. 32-33	Jakarta Pusat	10220	(021) 5701916	5706563
Jakarta Mid Plaza	Jl. Jend. Sudirman Kav. 10-11	Jakarta Pusat	10220	(021) 5704560, 5720710, 5720714	5746474
Jakarta Thamrin Nine- (d/h. Jkt Kebun Melati)	Jl. M.H. Thamrin Kav. 9	Jakarta Pusat	10230	(021) 31996949, 31996943 - 44	31996941-42
Jakarta Wisma Metropolitan	Jl. Jend. Sudirman Kav. 29	Jakarta Selatan	12920	(021) 5712287, 5253208	5701647
Jakarta Plaza Dua Mutiara	Plaza Dua Mutiara, Lt. 1 Ruang 103, Jl. Jend. Sudirman Kav. 25	Jakarta Pusat	12920	(021) 5208915, 5208917	5208913
Jakarta Plaza Indonesia	Jl. M.H. Thamrin Kav. 28-30	Jakarta Pusat	10350	(021) 2300766, 2300678, 2300533	2300320
Jakarta Menteng	Jl. Gereja Theresia No. 45	Jakarta Pusat	10350	(021) 3928625	3143413
Jakarta Grand Indonesia	Jl. M.H. Thamrin Kav. 1	Jakarta Pusat	10310	(021) 23580830, 23580831, 23580832	23580834
Jakarta Wisma 46 Kota BNI	Gedung Wisma 46-Kota BNI Jl. Jend. Sudirman Kav. 1	Jakarta Pusat	10220	(021) 5746158, 5746159, 5746160	5746162
Jakarta Unika Atmajaya	Kampus Unika Atmajaya, Jl. Jend. Sudirman No. 51	Jakarta Selatan	12930	(021) 57906502, 57906501	57906503
Jakarta Gedung Sampoerna- Strategic	Gedung Sampoerna Strategic Square Lt. Mezzanine Jl. Jend Sudirman Kav 45-46	Jakarta Selatan	12930	(021) 57952108-09	(021) 57952110
<b>AREA JAKARTA CIKINI</b>	<b>Jl. Cikini Raya No. 56</b>	<b>Jakarta Pusat</b>	<b>10330</b>	<b>(021) 31931732</b>	<b>31927002, 3925464</b>
Jakarta Cikini	Jl. Cikini Raya No. 56	Jakarta Pusat	10330	(021) 31931732	31927002, 3925464
Jakarta Salemba Raya	Jl. Salemba Tengah No. 4 B	Jakarta Pusat	10440	(021) 3907605	3913331
Jakarta Taman Ismail Marzuki	Jl. Cikini Raya No. 34-36	Jakarta Pusat	10330	(021) 2300686, 2301561	2301511
Jakarta Kramat Raya	Jl. Kramat Raya No. 94-96	Jakarta Pusat	10450	(021) 3161938	3161946
Jakarta Cut Meutia	Jl. Cut Meutia No. 16	Jakarta Pusat	10340	(021) 3927781-3	2301586
Jakarta Cempaka Mas	Kompleks Pertokoan Graha Cempaka Mas Blok A 24-25, Jl. Letjend. Suprpto	Jakarta Pusat	10640	(021) 42800153, 4263947	4263946
Jakarta Universitas Yarsi	Jl. Letjend. Soeprpto, Cempaka Putih	Jakarta Pusat	10510	(021) 4206036, 4259380	4262540
Jakarta Cempaka- Putih Permai	Cempaka Putih Permai Blok A No. 20-21, Jl. Letjend. Suprpto	Jakarta Pusat	10510	(021) 4203363	4205779



BANK MANDIRI BRANCH NETWORK

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Jakarta Percetakan Negara	Departemen Kesehatan, Dirjen PPM & PL Jl. Percetakan Negara No. 29	Jakarta Pusat	10560	(021) 42802567	42802567
Jakarta Kenari Mas	Gedung Kenari Mas Lantai 2 Blok G-5, Jl. Kramat Raya No. 101	Jakarta Pusat	10440	(021) 39842765	39840413
Jakarta R.S. Islam Jakarta	Jl. Cempaka Putih Tengah 1	Jakarta Pusat	10510	(021) 42878737	4206683
Jakarta Pertamina UPMS III	Jl. Kramat Raya No. 59	Jakarta Pusat	10450	(021) 3100242, 3925876	3925876
Jakarta Taspen	Jl. Letjend. Suprpto, Cempaka Putih	Jakarta Pusat	10510	(021) 4256546	4256537
Jakarta Rawasari	Jl. Rawasari Selatan No. 29	Jakarta Pusat	10570	(021) 42801640, 42802851, 42802853, 42802854	42802852
Jakarta ITC Cempaka Mas	ITC Cempaka Mas Mega Grosir, Lower Ground No. 155 dan 156 Jl. Letjen. Suprpto	Jakarta Pusat	10640	(021) 42874324, 42876943, 42874774	42873090
Jakarta Mega Grosir- Cempaka Mas	Ruko Mega Grosir Cempaka Mas Blok E 1/1, Jl. Letjend. Suprpto, Kemayoran	Jakarta Pusat	10640	(021) 42889320, 42889321, 42889322	42906759
Jakarta Suprpto	Jl. Letjend. Suprpto L 20 C	Jakarta Pusat	10640	(021) 4206771, 4200851	4282745
Jakarta RpSoeroso	Jl. R.P. Soeroso No. 2-4, Menteng	Jakarta Pusat	10330	(021) 2300161, 2300163	2300146
Jakarta Kenari Lama	Jl. Kenari II No. 5	Jakarta Pusat	10430	(021) 3924361	(021) 3923362
AREA JAKARTA TEBET SUPOMO	Jl. Prof. Dr. Supomo, SH No. 43, Tebet	Jakarta Selatan	12180	(021) 83790218, 83790244, 83790249	83790229
Jakarta Tebet Supomo	Jl. Prof. Dr. Supomo, SH No. 43, Tebet	Jakarta Selatan	12180	(021) 83790218, 83790244, 83790249	83790229
Jakarta Gedung Tira	Jl. H.R. Rasuna Said Kav. B-3	Jakarta Selatan	12920	(021) 5209345	5209325
Jakarta Tebet Barat	Jl. Tebet Barat IX No.26, Tebet	Jakarta Selatan	12810	(021) 83700179, 83795438, 83792659	83700178
Jakarta Casablanca	Jl. Casablanca Kav. 18	Jakarta Selatan	12180	(021) 8317028, 8317029	8317026
Jakarta Rasuna Said	Gedung Enterprise, Jl. H.R. Rasuna Said Kav. C-5	Jakarta Selatan	12920	(021) 2501256	2501249
Jakarta Graha Irama	Graha Irama Lantai Dasar Jl. H.R. Rasuna Said Kav. X-1, No. 1-2	Jakarta Selatan	12950	(21) 52964180, 52964282, 52964184	(021) 52964179
Priority Banking Jkt Graha Irama	Graha Irama Lantai Dasar Jl. H.R. Rasuna Said Kav. X-1, No. 1-2	Jakarta Selatan	12950	(21) 52964180, 52964282, 52964184	(021) 52964179
Jakarta Lapangan Ros	Jl. KH Abdullah Syafie No. 14, Lapangan Ros, Tebet	Jakarta Selatan	12840	(021) 83792637	83792638
Jakarta Mega Kuningan	Gedung RNI, Jl. Denpasar Kav. D IIII	Jakarta Selatan	12950	(021) 2522852/54-5	2522853
Jakarta Saharjo	Komplek Gajah No. 9 & G, Jl. Dr. Saharjo No. 111	Jakarta Selatan	12810	(021) 8293567-68, 83791680	8282349, 83791681
Jakarta Kuningan	Gedung Menara Duta, Jl. H.R. Rasuna Said Kav. B-9	Jakarta Selatan	12920	(021) 5207075	5200301
Jakarta Pasar Rumput	Jl. Sultan Agung No. 59 D	Jakarta Selatan	12970	(021) 8294959	8315687
Jakarta Ambassador	Mall Ambassador, Jl. Prof. Dr. Satrio	Jakarta Selatan	12940	(021) 57930970, 57930971 - 72	57930973
Jakarta Wisma Tugu	Jl. H.R. Rasuna Said Kav. C 8/9	Jakarta Selatan	12940	(021) 5208814	52962641
Jakarta Tebet Timur	Jl. Tebet Timur Dalam Raya NO. 115	Jakarta Selatan	12820	(021) 8290675, 8290521, 8290721	8291788
Jakarta Tebet Raya	Jl. Tebet Raya No. 9 A	Jakarta Selatan	12810	(021) 8310117	8310208
Jakarta Menara Palma	Gedung Menara Palma, Jl. HR Rasuna Said Blok X2 Kav.6, Kuningan	Jakarta Selatan	12950	(021) 57957570, 57957571	57957572
Jakarta Rasuna Episentrum	Mal Epicentrum Walk Lantai 2 Blok W No. 348 Komp. Rasuna- Epicentrum Jl. Rasuna Said, Kuningan	Jakarta Selatan	12960	(021) 29941900 - 1902	(021) 29941903
Jakarta Gedung MM UGM	Jl. Dr. Saharjo No. 83 Manggarai Selatan Tebet	Jakarta Selatan	12180	(021) 83791688	(021) 83791687
AREA JAKARTA-JATINEGARA TIMUR	Jl. Jatinegara Timur No. 58	Jakarta Timur	13310	(021) 2800033	8508770, 2800056
Jakarta Jatinegara Timur	Jl. Jatinegara Timur No. 58	Jakarta Timur	13310	(021) 2800033	8508770, 2800056
Priority Banking Jkt-Jatinegara Timur					
Jakarta Rawamangun Pegambiran	Jl. Pegambiran No. 4, Rawamangun	Jakarta Timur	13220	(021) 4892878	4750071
Jakarta Matraman	Jl. Matraman Raya No. 31	Jakarta Timur	13150	(021) 8510772	8502389
Jakarta Jatinegara Barat	Jl. Jatinegara Barat No. 142 AB	Jakarta Timur	13320	(021) 8199747	8508807
Jakarta Cipinang Jaya	Jl. Cipinang Jaya No. 357, Cipinang Besar Selatan	Jakarta Timur	13410	(021) 85903526, 85903545, 85903628	85903919
Jakarta Pasar Jatinegara	Jatinegara Trade Center Lt.III Blok AKS No.3, 3A & 5, Jl. Matraman Raya	Jakarta Timur	13310	(021) 85903370, 85903412	85901129



OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Jakarta Pramuka	Gedung Is Plaza, Jl. Pramuka Raya Kav. 151, Jakarta	Jakarta Timur	13120	(021) 8199377, 8564666	8199341
Jakarta Otto Iskandarinata	Gedung Graha Marba, Lantai 1, Jl. Otto Iskandarinata No. 64	Jakarta Timur	13330	(021) 85904114, 85903837	85903966
Jakarta Rawamangun- Balai Pustaka	Komplek Ruko Mega Indah Blok A3, Jl. Balai Pustaka Timur No. 39, Rawamangun	Jakarta Timur	13220	(021) 47861964	47861964
<b>AREA JAKARTA PULOGADUNG</b>	<b>Jl. Raya Bekasi Km. 21, Pulogadung</b>	<b>Jakarta Utara</b>	<b>14250</b>	<b>(021) 4602877, 4602923</b>	<b>4602875, 4602879</b>
Jakarta Pulogadung	Jl. Raya Bekasi Km. 21, Pulogadung	Jakarta Utara	14250	(021) 4602877, 4602923	4602875, 4602879
Jakarta Kelapa Gading Bolevar	Jl. Bolevar Raya Blok L No. 8, Kelapa Gading	Jakarta Utara	14240	(021) 4520245, 4520474, 45840343	4520203
Priority Banking Jakarta- Kelapa Gading Bolevar	Jl. Bolevar Raya Blok L No. 8, Kelapa Gading	Jakarta Utara	14240	(021) 4520245, 4520474, 45840343	4520203
Jakarta Kelapa Gading Barat	Jl. Bolevar Barat Raya Blok LC-7 No. 22-23, Kelapa Gading	Jakarta Utara	14240	(021) 45841815, 45841816, 4504789	4504788
Jakarta Kelapa Gading	Jl. Kelapa Gading Bolevar Blok TB2 No. 6-8, Kelapa Gading	Jakarta Utara	14240	(021) 4520387	4520566
Jakarta Graha Rekso	Graha Rekso Building Ground & 3 Floor, Jl. Bulevar Artha Gading Kav. A1	Jakarta Utara	14240	(021) 45856278, 45856279, 45856315, 45856317, 45856866, 45856867	45856266, 45856277
Priority Banking Jkt Graha Rekso	Graha Rekso Building Ground & 3 Floor Jl. Bulevar Artha Gading Kav. A1	Jakarta Utara	14240	(021) 45856278, 45856279, 45856315 45856317, 45856866, 45856867	45856266, 45856277
Jakarta Pemuda	Jl. Pemuda Raya No. 3 B, Rawamangun	Jakarta Timur	13220	(021) 47862247, 47862343, 47862303	47862263
Jakarta Rawamangun Pemuda	Jl. Pemuda No. 10, Kav. 79 Blok A	Jakarta Timur	13220	(021) 4757450	4757451, 4705267
Jakarta Pulomas	Komplek Artamas, Jl. Jend. Ahmad Yani No. 2	Jakarta Timur	13210	(021) 4714815 -17	4898109, 47868923
Jakarta Mal Kelapa Gading	Mal Kelapa Gading 3, Unit LG 47, Jl. Bulevar Blok M, Kelapa Gading	Jakarta Utara	14240	(021) 45853740 s/d 44	45853745
Jakarta Kelapa Gading Inkopal	Pertokoan dan Kantor Inkopal, Jl. Bulevar Barat Raya Blok A No. 12A, Kelapa Gading Barat	Jakarta Utara	14240	(021) 45859414, 45859415, 45859416	45851022
Jakarta Kelapa Gading Hibrida	Jl. Bulevar Raya Blok PA 11 No. 18	Jakarta Utara	14250	(021) 45866152, 45866153	45866154
Jakarta Kelapa Gading- Bulevar Timur	Jl. Raya Bolevar Timur Blok NB I No.55	Jakarta Utara	14250	(021) 4535909, 4535910, 4535911	45865866
Jakarta Kelapa Gading- Bolevar Raya	Jl. Raya Bolevar Blok LA 6 No. 10-11	Jakarta Utara	14240	(021) 45856822, 45856823, 45856824, 45856825	4530510
Bekasi Pondok Ungu	Pertokoan Naga Swalayan Blok A 17, Jl. Sultan Agung	Bekasi	17132	(021) 88852531-32	88852533
Bekasi Harapan Indah	Ruko Sentra Niaga Blok SN 07, Jl. Boulevard Hijau, Komplek Perumahan Harapan Indah	Bekasi	17131	(021) 88872211, 88872244, 88872266	88875533
Bekasi Taman Harapan Baru	Ruko Taman Harapan Baru Blok A 1 No.70,Kec.Medan Satria	Bekasi	17131	(021) 88880206, 88880367, 88987570	88977797
Jakarta Kelapa Gading Square	Kelapa Gading Square Blok C.18, Jl Builevar Barat, Kelapa Gading	Jakarta Utara	14240	(021) 45867831	(021) 45867832
Jakarta Ruko Sentral- Kelapa Gading	Jl Boulevar Kelapa Gading Blok WE 2 No. 8 Kelapa Gading	Jakarta Utara	14240	(021) 45843745	(021) 45843669
<b>AREA BEKASI</b>	<b>Jl. Ir. H. Juanda No. 155</b>	<b>Bekasi</b>	<b>17112</b>	<b>(021) 88358784, 88358783</b>	<b>88359811</b>
Bekasi Juanda	Jl. Ir. H. Juanda No. 155	Bekasi	17112	(021) 8813321, 8826128	8800881
Bekasi Cikarang	Ruko Roxy Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang	Bekasi	17550	(021) 89909420 - 21 dan 89900126	89909422
Bekasi Bulak Kapal	Ruko Juanda Elok No. 3A, Jl. Ir. H. Juanda	Bekasi	17112	(021) 8814241, 8814844, 8813871, 8814593	8814002
Cikarang Jababeka Ruko Roxy	Ruko Roxy Blok B No. 3, Jl. Kasuari Raya, Cikarang Utara	Bekasi	17550	(021) 89840781 - 84	89840780
Bekasi Grand Mal	Komplek Ruko Grand Mal Bekasi Kaveling B No. 7, Jl. Raya Sudirman	Bekasi	17135	(021) 88854988, 88854989	88854987
Bekasi Villa Nusa Indah	Komplek Perumahan Villa Nusa Indah II Blok U3 No.3-4	Bogor	16969	(021) 8214349, 8215078, 8215488	8213763
Bekasi Kalimas	Ruko Kalimas, Jl. Chairil Anwar Blok C No. 3A	Bekasi	17113	(021) 88353687, 88355577	8810011
Bekasi Cibitung	Kawasan Industri MM 2100, Cibitung, Bekasi Fajar	Bekasi	17520	(021) 8981217	8980344

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Cikarang Ruko Sentra	Ruko Sentra Cikarang Blok C No.2, Jl. Raya Cikarang-Cibarusah	Bekasi	17550	(021) 89902333, 89903742	89901502
Cikarang Jababeka	Ruko Commercial Center Jl. Jababeka Raya Blok B7 dan B21 Kawasan Industri Cikarang Jababeka	Bekasi	17550	(021) 89832280 - 81	89832282
Tambun	Naga Swalayan, Jl. Raya Hasanudin Km.38, Tambun	Bekasi	17510	(021) 8810953, 8811029, 8811055	8810948
Bekasi Grand Wisata	Komplek Perumahan Grand Wisata, Ruko Celebration Boulevard Blok AA9 Kav.32,Tambun	Bekasi	17510	(021) 70920496, 70920497	88855721
Bekasi Wisma Asri-	Jl. Raya Perjuangan Kav. M No. 14	Bekasi	17121	(021) 88855717 - 20	88855721
Cikarang Kota	Jl. Kapten Sumantri No. 27, Cikarang	Bekasi	17530	(021) 89108980, 89108987	89109131
Bekasi Rawalumbu	Ruko Kawu Jaya, Jl. Raya Pramuka No.1-2, Rawalumbu	Bekasi	17115	(021) 82432087, 82431966	82434581
Cikarang Jababeka Capitol	Ruko Capitol Business Park Jl. Niaga Raya Blok 2 C, Jababeka, Cikarang	Bekasi	17530	(021) 89841698, 89841697	89841695
Bekasi Kota Delta Mas	Komp. Ruko Palais de Paris Blok D-18 Cikarang Pusat	Bekasi	17530	(021) 89971591	89971590
Bekasi Serang Cibarusah	Jl. Raya Serang Cibarusah No.4 Depan Pasar Cibarusah, Kp Serang Kota, Cikarang Selatan	Bekasi	17330	(021) 89677617	(021) 89677618
Bekasi Pejuang	Komplek Ruko Perumahan Panorama Bekasi No. R 15 Jl. Kaliabang Kp. Nangka Kel. Perwira, Bekasi Utara	Bekasi	17125	(021) 88872682	(021) 88872637
AREA JAKARTA PONDOK-KELAPA		Jakarta Timur	13450	(021) 8645173	8652418
Jakarta Pondok Kelapa	Jl. Tarum Barat Km. 4,5, Kalimalang	Jakarta Timur	13450	(021) 8645173	8652418
Jakarta Kalimalang	Jl. Raya Tarum Barat Blok M I No. 2, Kav. Billy Moon, Kalimalang	Jakarta Timur	13450	(021) 8645943-4	8656511, 8645944
Jakarta Pahlawan Revolusi	Jl. Pahlawan Revolusi No. 57 , Pondok Bambu	Jakarta Timur	13470	(021) 8625120	8625120
Jakarta D.I. Panjaitan	Jl. D.I. Panjaitan Kav. 9, Gedung Wika	Jakarta Timur	13340	(021) 2800088	8195074
Jakarta Pondok Bambu	Jl. Pahlawan Revolusi No. 125 F/G, Pondok Bambu	Jakarta Timur	13430	(021) 8612067	8612422
Jakarta Puri Sentra Niaga	Jl. Seulawah Raya, Puri Sentra Niaga Blok C-50, Jatiwaringin	Jakarta Timur	13620	(021) 86600854-5	8604829
Jakarta Klender	Komplek Ruko Blok B1 No.6, Jl. I Gusti Ngurah Rai	Jakarta Timur	13470	(021) 86612125 - 27	86612129
Jakarta Buaran	Ruko Taman Buaran Indah Blok A No. 89, Jl. Buaran Raya, Duren Sawit	Jakarta Timur	13470	(021) 8608169, 8608232	86611127
Jakarta Waskita Karya	Jl. Biru Laut X Kav. 10, Cawang	Jakarta Timur	13340	(021) 8564421	8564422
Jakarta Pdk. Kelapa-Kavling DKI	Jl. Raya Pondok Kelapa Blok D II No. 2	Jakarta Timur	13450	(021) 86900803, 86902849, 86902268	86902294
Jakarta Duren Sawit	Jl. Kolonel Sugiono No. 19 Blok O, Duren sawit	Jakarta Timur	13430	(021) 86612782, 86612783	86612714
Jakarta Halim Perdanakusuma	Bandara Halim Perdanakusuma No. 121 HT	Jakarta Timur	13610	(021) 80889951	80889950
Jakarta Kawasan Industri-Pulogadung	Jl. Pulobuaran No. 2, Pulogadung	Jakarta Timur	13930	(021) 4600081, 46826938	46825364
Jakarta Perumnas Klender-C-D, Klender	Jl. Raya Terate Putih Blok 19 No. 5	Jakarta Timur	13460	(021) 86601828, 86610325, 8623321	86601823
Jakarta Permata Ujung-Menteng	Ruko Permata Ujung Menteng, Jl. Raya Bekasi Km.25, Cakung	Jakarta Timur	13910	(021) 46833623, 46833624, 46833482	46820527
Jakarta Nindya Karya	Jl. Letjend. M.T. Haryono No. 3-7	Jakarta Timur	13630	(021) 8096961	8096961
Jakarta Dewi Sartika	Jl. Dewi Sartika No.184 A, Cawang	Jakarta Timur	13630	(021) 8094754-5	8094754
Jakarta Pulo Jahe	Jl. KRT. Radjiman Widyodiningrat	Jakarta Timur	13920	(021) 46828514	(021) 46828470
Jakarta Pulogebang	Jl. Raya Pulogebang No.7 Pulogebang Cakung	Jakarta Timur		(021) 46834680	(021) 46834704
AREA BEKASI JATIWARINGIN	Jl. Raya Jatiwaringin No. 363, Pdk. Gede	Bekasi	17411	(021) 8466850, 8465362	8473566
Bekasi Jatiwaringin	Jl. Raya Jatiwaringin No. 363, Pdk. Gede Pondok Gede	Bekasi	17411	(021) 8466850, 8465362	8473566
Bekasi Sentra Niaga Kalimalang	Jl. Jend. Ahmad Yani, Sentra Niaga Kalimalang Blok A3 No. 6-7	Bekasi	17141	(021) 8853507	8862613

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Priority Banking Bekasi-Sentra Niaga Kalimalang					
Bekasi Ahmad Yani	Jl. Jend. Ahmad Yani, Pusat Perdagangan Kalimalang Blok A VIII No.17-18	Bekasi	17141	(021) 8848683	8846716, 8868401
Bekasi Kemang Pratama	Ruko Kemang Pratama, Jl. Kemang Pratama Raya Blok MM-02	Bekasi	17114	(021) 8271329	8271326
Bekasi Plaza Pondok Gede	Jl. Raya Pondok Gede No. 50 B, Pondok Gede	Bekasi	17414	(021) 8485643, 8485645	8482936
Bekasi Taman Galaxi	Komplek Pertokoan Taman Galaxi, Jl. Galaxi Raya Blok G No. 1	Bekasi	17147	(021) 82424918, 82424919	8205212
Bekasi Villa Galaxi	Jl. Pulo Ribung Raya Blok AR No. 25	Bekasi	17148	(021) 82425777, 82425306, 82425850	82426013
Bekasi Jakasampurna	Pertokoan Duta Permai Blok B 1 No.10, Jl. KH Noer Ali, Kalimalang	Bekasi	17145	(021) 88855291, 88855292	88964091
Bekasi Jatibening	Rukan Villa Jatibening Toll Kaveling No.A-05, Jl. Caman Raya, Jatibening, P. Gede	Bekasi	17412	(021) 84978016	84993901
Bekasi Jati Asih	Jl. Raya Jati Makmur No. 53 B, Pondok Gede	Bekasi	17421	(021) 8461731, 8461991, 8462059	8461819
Bekasi Komsen Jati Asih	Jl. Raya Jati Asih No. 26	Bekasi	17423	(021) 82415117, 82422808	82415001
Bekasi Ruko Mas	Ruko Bekasi Mas Blok E 1-2, Jl. Jend. Ahmad Yani	Bekasi	17141	(021) 8859663, 8858842	8858846
Cibubur Citra Grand	Komplek Citra Grand Ruko 2 No. 15, Jl. Alternatif Km.4, Pondok Gede	Bekasi	17435	(021) 84596941, 84596942	84300086
Bekasi Ujung Aspal	Jl. Raya Hankam No. 18 B-C, Jati Murni, Pondok Gede	Bekasi	17431	(021) 84592090, 84597382	84592091
Cibubur Time Square	Jl. Raya Alternatif Cibubur-Cileungsi No. 37 G, Jatisampurna	Bekasi	17433	(021) 84303649 - 50	84303848
Bekasi Bintara Raya	Jl. Bintara Raya No.66 RT.06 RW.01	Bekasi	17134	(021) 86602369	(021) 86602376
Bekasi Bantar Gebang	Jl. Raya Narogong Km.11 No. 2 A (samping pasar Bantar Gebang) Bantar Gebang	Bekasi	17151	(021) 8254516	(021) 8253584
<b>WILAYAH V/ JAKARTA SUDIRMAN</b>	<b>Jl. Jend. Sudirman Kav. 54-55</b>	<b>Jakarta Selatan</b>	<b>12190</b>	<b>(021) 5266566, 5267368</b>	<b>5267371, 5267365</b>
<b>AREA JAKARTA PLAZA MANDIRI</b>	<b>Jl. Jend. Gatot Subroto Kav. 36-38</b>	<b>Jakarta Selatan</b>	<b>12190</b>	<b>(021) 5263553</b>	<b>5263654, 5263656</b>
Jakarta Plaza Mandiri	Jl. Jend. Gatot Subroto Kav. 36-38	Jakarta Selatan	12190	(021) 5263553	5263654, 5263656
Priority Banking Jkt Plaza Mandiri					
Jakarta Mampang	Jl. Mampang Prapatan No. 61	Jakarta Selatan	12790	(021) 7995559, 7980695, 7982632	7989909
Jakarta Wisma Argo Manunggal	Jl. Jend. Gatot Subroto Kav. 22	Jakarta Selatan	12930	(021) 2520051-3	2520054
Jakarta Gedung Bidakara	Jl. Jend. Gatot Subroto Kav. 71-73	Jakarta Selatan	12870	(021) 83793115-9	83793120
Jakarta Krakatau Steel	Jl. Jend. Gatot Subroto Kav. 54	Jakarta Selatan	12170	(021) 5221263, 5200683	5204338, 5207277
Jakarta Pancoran	Jl. Raya Pasar Minggu No.17 A	Jakarta Selatan	12780	(021) 7983377	7983422
Jakarta Gatot Subroto	Gedung Menara Jamsostek, Jl. Jend. Gatot Subroto Kav. 38	Jakarta Selatan	12710	(021) 52961514, 52962256 - 57, 52962263	52961513
Jakarta Gedung Jamsostek	Jl. Jend. Gatot Subroto No. 79	Jakarta Selatan	12930	(021) 5201885	5221632
Jakarta M.T. Haryono	Jl. Letjen. M.T. Haryono Kav. 17	Jakarta Selatan	12810	(021) 83792003, 8292908, 8291043-4	8297223
Jakarta Gedung Patrajasa	Gedung Patrajasa, Jl. Jend. Gatot Subroto Kav. 32-34	Jakarta Selatan	12950	(021) 5251621	5227993
Jakarta Grha Citra Caraka	Grha Citra Caraka/Witel IV, Jl. Jend. Gatot Subroto No. 52	Jakarta Selatan	12710	(021) 5222185-6	5205935
Jakarta BKPM	Gedung BKPM, Jl. Jend. Gatot Subroto Kav. 44	Jakarta Selatan	12190	(021) 5225828-9	5225828
Jakarta Wisma IKPT	Wisma IKPT, Jl. M.T. Haryono Kav.4-5	Jakarta Selatan	12820	(021) 8294717	8353987
Jakarta Pusat Grosir Cililitan	Jl. Mayjen. Sutuyo No. 76, Cililitan, Kramat Jati	Jakarta Timur	13640	(021) 80016222	8004754
Jakarta Gedung Sucofindo	Jl. Raya Pasar Minggu Kav. 34, Jakarta Selatan	Jakarta Selatan	12780	(021) 7902959, 7902952, 7902958	(021) 7902907
<b>AREA JAKARTA SUDIRMAN</b>	<b>Plaza Bapindo, Jl. Jend. Sudirman Kav. 54-55</b>	<b>Jakarta Selatan</b>	<b>12190</b>	<b>(021) 5266527</b>	<b>5266528, 5266529</b>

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Jakarta Sudirman	Plaza Bapindo, Jl. Jend. Sudirman Kav. 54-55	Jakarta Selatan	12190	(021) 5266527	5266528, 5266529
Jakarta Mayestik	Jl. Kyai Maja No. 6 A1-2, Kebayoran Baru	Jakarta Selatan	12120	(021) 7211466	7233715
Jakarta Ratu Plaza	Perkantoran Ratu Plaza Unit GB 2A & 2B, Jl. Jend. Sudirman No. 9	Jakarta Pusat	10270	(021) 2510911-12	2700854
Jakarta DPR RI	Gedung MPR/DPR RI Senayan, Jl. Jend. Gatot Subroto	Jakarta Pusat	10270	(021) 5701274	5701275
Jakarta Bursa Efek	Gedung Bursa Efek Jakarta, Jl. Jend. Sudirman Kav. 52-53	Jakarta Selatan	12190	(021) 5153003-04	5153012
Jakarta Simprug	Simprug Gallery Blok B, Jl. Teuku Nyak Arief No. 10	Jakarta Selatan	12220	(021) 72800986, 72800987, 72800989	7251932, 72783605
Jakarta Gedung Pusat-Kehutanan	Jl. Jend. Gatot Subroto, Manggala Wanabakti	Jakarta Pusat	10270	(021) 5703246	5732972
Jakarta Puncak Emas	Jl. Jend. Sudirman Kav. 61-62	Jakarta Selatan	12190	(021) 5200208	5202464
Jakarta Palmerah	Jl. Palmerah Barat No. 39	Jakarta Pusat	10270	(021) 5485120	5308376
Jakarta Tendean	Jl. Wolter Monginsidi No. 123 C	Jakarta Selatan	12180	(021) 72800926 - 7	7393559
Jakarta Permata Hijau	Pertokoan Permata Hijau Blok DC No. 25	Jakarta Selatan	12210	(021) 5346918, 5346981	5485627
Jakarta Pakubuwono	Jl. Pakubuwono VI No. 6, Kebayoran Baru	Jakarta Selatan	12120	(021) 7223462 - 63	72790837
Jakarta ITC Permata Hijau	Ruko Grand ITC Permata Hijau Blok Emerald G 28, Jl. Arteri Permata Hijau	Jakarta Selatan	12210	(021) 53663322, 53663950, 53663951	53663622
Jakarta Energi	Gedung The Energy, Kawasan SCBD Lot 11 A,Jl. Jend. Sudirman Kav.52-53	Jakarta Selatan	12190	(021) 52892466, 52964535	52963075
Jakarta Senayan City	Senayan City, Jl. Asia Afrika Lot. 19	Jakarta Pusat	10270	(021) 72781423 - 5	72781493
Jakarta Kebayoran Lama 2	Jl. Kebayoran Lama Pal 7 No. 14	Jakarta Selatan	12210	(021) 53690899	(021) 53672063
Jakarta Kementerian-Pendidikan Nasional	Gedung A Kemendiknas Lt. 1 Jl. Jend. Sudirman, Senayan	Jakarta Selatan	10270	(021) 57974349 - 50	(021) 57974353
AREA JAKARTA FALATEHAN	Jl. Falatehan I No.44	Jakarta Selatan	12160	(021) 2700501 - 9, 2700444, 2700234	2700516, 2700512
Jakarta Falatehan	Jl. Falatehan I No.44	Jakarta Selatan	12160	(021) 2700501 - 9, 2700444, 2700234	2700516, 2700512
Jakarta Panglima Polim	Jl. Panglima Polim Raya No. 192 Blok A, Kebayoran Baru	Jakarta Selatan	12000	(021) 2700106, 2700119	2700121
Jakarta Kalibata	Jl. Raya Pasar Minggu Km. 17 No.8	Jakarta Selatan	12740	(021) 7945427-28	7945429
Jakarta Pasar Minggu	Jl. Raya Pasar Minggu No. 89	Jakarta Selatan	12510	(021) 79190339, 339, 7982632	79190337
Jakarta Wolter Monginsidi	Jl. Wolter Monginsidi No. 57, Kebayoran Baru	Jakarta Selatan	12180	(021) 2702861-4	2702864
Jakarta Departemen PU	Jl. Patimura No. 20, Kebayoran Baru	Jakarta Selatan	12110	(021) 2700017	2700018, 7397730
Jakarta PLN Pusat	Jl. Trunojoyo M 1 No. 135, Kebayoran Baru	Jakarta Selatan	12160	(021) 2751091	2700019
Jakarta Grand Wijaya	Jl. Wijaya II, Komp. Wijaya Grand Center Blok B 1-3	Jakarta Selatan	12160	(021) 2700107-09, 2700939	2700938
Jakarta Kemang Raya	Jl. Kemang Raya No. 18 A	Jakarta Selatan	12370	(021) 7199123-7, 7194805, 71791514	7190448
Jakarta Iskandarsyah	Graha Iskandarsyah, Jl. Iskandarsyah Raya No. 66	Jakarta Selatan	12160	(021) 2702711-5, 2700015	2700016
Priority Banking Jkt-Iskandarsyah	Graha Iskandarsyah, Jl. Iskandarsyah Raya No. 66	Jakarta Selatan	12160	(021) 2702711-5, 2700015	2700016
Jakarta Melawai	Jl. Melawai Raya No. 12-14, Kebayoran Baru	Jakarta Selatan	12160	(021) 2700346	2700352
Jakarta R.S. Pusat Pertamina	Jl. Kyai Maja No. 43, Kebayoran Baru	Jakarta Selatan	12120	(021) 2700347	2700347
Jakarta Kemang Plaza	Kemang Plaza, Jl. Kemang Raya No. 15 C	Jakarta Selatan	12790	(021) 71794582, 71794583, 71794585	71790789
Jakarta Kalibata Rawajati	Ruko Kalibata Indah Blok K No. 20, Jl. Rawajati Timur, Kalibata	Jakarta Selatan	12750	(021) 7987185 & 86, 7980932	7987152
Jakarta Kemang Selatan	Gedung Haery, Jl. Kemang Selatan Raya No. 151	Jakarta Selatan	12560	(021) 7812371 - 7812373	7814737
Jakarta Mabes Polri	Jl. Trunojoyo No. 3, Kebayoran Baru	Jakarta Selatan	12110	(021) 2700299, 7255467	2700300
Jakarta Ampera Raya	Grha Matra Jl. Ampera Raya No.11	Jakarta Selatan	12550	(021) 7813782, 7811031, 7813449, 7813781	7813785

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Jakarta Pejaten Timur	Jl. Raya Pasar Minggu No. 6A, Pejaten Timur, Pasar Minggu	Jakarta Selatan	12510	(021) 7989181, 7988776	7989755
Jakarta Blok M	Jl. Sultan Hasanuddin No. 30, Blok M Kebayoran Baru	Jakarta Selatan	12160	(021) 7257981, 7257980, 7257977, 7257975	7257982
<b>AREA JAKARTA PONDOK-INDAH</b>	<b>Jl. Metro Pondok Indah Kav.II UA No. 48-50</b>	<b>Jakarta Selatan</b>	<b>12310</b>	<b>(021) 7507208 - 9, 7694982</b>	<b>7694850, 75906781</b>
Jakarta Pondok Indah	Jl. Metro Pondok Indah Kav.II UA No. 48-50	Jakarta Selatan	12310	(021) 7507208 - 9, 7694982	7694850, 75906781
Jakarta Gandaria	Jl. Gandaria Tengah III No. 21, Kebayoran Baru	Jakarta Selatan	12130	(021) 2702865-5	2702867
Jakarta Radio Dalam	Jl. Radio Dalam Raya No.11-11A	Jakarta Selatan	12140	(021) 2700439	2700627
Jakarta Mal Pondok Indah	Pondok Indah Mal Blok B/ 2, Jl. Metro Pondok Indah	Jakarta Selatan	12310	(021) 7506717-19	7506721
Jakarta Aminta Plaza	Gedung Aminta Plaza, Jl. Letjend. T.B. Simatupang Kav. X	Jakarta Selatan	12310	(021) 7512061-6	7512071
Jakarta Plaza Pondok Indah	Jl. Taman Duta Kav. II UA 36-37, Pondok Indah	Jakarta Selatan	12310	(021) 7507213-4	7507213
Jakarta Lebak Bulus	Jl. Karang Tengah, Bona Indah Blok A2/B7, Lebak Bulus	Jakarta Selatan	12440	(021) 7692063	7691845
Jakarta Pondok Pinang Center	Pertokoan Pondok Pinang Center Blok A 36/38/40, Jl. Ciputat Raya	Jakarta Selatan	12310	(021) 7507366-7	7507365
Jakarta Kebayoran Lama	Jl. Raya Kebayoran Lama No. 222	Jakarta Selatan	12220	(021) 2700602-5	2700938
Cinere	Jl. Cinere Raya Kav. 32-33	Depok	16514	(021) 7541916	7547565
Jakarta Arteri Pondok Indah	Jl. Sultan Iskandar Muda No. 8 A	Jakarta Selatan	12240	(021) 2701173, 2701174, 2701175	7396772
Jakarta Pondok Indah Metro	Jl. Metro Pondok Indah Kav.II UA No. 24-27, Pondok Indah	Jakarta Selatan	12310	(021) 7503057	7694982
Jakarta Mal Pondok Indah 2	Mal Pondok Indah 2 No. G 33 A & C, Jl. Metro Pondok Indah	Jakarta Selatan	12310	(021) 75920455	75920452
Cinere PLN Gandul	Kompk. Kantor PLN (Persero) UBS P3B, Jl. Garuda No. 15	Depok	16514	(021) 7542646	7533209
Jakarta Bintaro Jaya	Jl. Bintaro Utama, Bintaro Jaya Sektor I	Jakarta Selatan	12330	(021) 7340924 - 29	7364068, 7364069
Priority Banking Jkt-Bintaro Jaya					
Jakarta Gedung Lemigas	Kampus. PPPTMGB Lemigas, Jl. Ciledug Raya	Jakarta Selatan	12230	(021) 2700298	2700298
Jakarta Bintaro Veteran	Ruko Bintaro Veteran Raya Permai Jl. RC Veteran No. 17 E	Jakarta Selatan	12330	(021) 7369215, 73691223, 73691907, 73691931, 73887202	73692022
Jakarta Petukangan	Jl. Raya Ciledug No. 5C, Petukangan	Jakarta Selatan	12270	(021) 73887702 & 39, 73887620	7372450
<b>AREA JAKARTA FATMAWATI</b>	<b>Jl. R.S. Fatmawati No. 8, Cilandak</b>	<b>Jakarta Selatan</b>	<b>12430</b>	<b>(021) 7504791</b>	<b>7504326</b>
Jakarta Fatmawati	Jl. R.S. Fatmawati No. 8, Cilandak	Jakarta Selatan	12430	(021) 7504791	7504326
Priority Banking Jakarta-Fatmawati					
Jakarta Cipete	Gedung Chase Worth, Jl. R.S. Fatmawati No. 75, Cipete	Jakarta Selatan	12410	(021) 7236142-5	7236141
Jakarta Pejaten	Jl. Warung Jati Barat No. 15 A, Pejaten	Jakarta Selatan	12550	(021) 78831086	78831127
Jakarta Pondok Labu	Jl. R.S. Fatmawati No. 8, Pondok Labu	Jakarta Selatan	12430	(021) 75816903	7699803
Jakarta Simatupang	Gedung Ratu Prabu 2, Jl. Letjend. TB Simatupang Kav.20	Jakarta Selatan	12430	(021) 78833271, 78833356	78833414
Jakarta Ragunan	Jl. Harsono RM No.3, Gedung D, KP Departemen Pertanian	Jakarta Selatan	12550	(021) 7805441, 5184, 5873, 7811819	7805116, 7805117
Jakarta Kawasan Komersial-Cilandak	Jl. Raya Cilandak KKO, Kawasan Komersial Cilandak Gedung III	Jakarta Selatan	12560	(021) 7801478	7801479
Jakarta Warung Buncit Raya	Jl. Warung Buncit Raya No. 6, Wisma Ritra	Jakarta Selatan	12740	(021) 7980666	7980644, 7970875
Jakarta Gedung Elnusa	Graha Elnusa, Jl. Letjend. T.B. Simatupang Kav. 1 B	Jakarta Selatan	12560	(021) 78831183-5	78831184
Jakarta ITC Fatmawati	Komplek Pertokoan Duta Mas Blok A.I No. 17, Jl. RS Fatmawati	Jakarta Selatan	12150	(021) 7248700, 72788815	7392522
Jakarta Mampang Imigrasi	Jl. Warung Buncit Raya No. 302 H	Jakarta Selatan	12760	(021) 7940450	7972146
Jakarta Fatmawati-Cenderawasih	Jl. Cenderawasih I No. 15 A, Cilandak	Jakarta Selatan	12420	(021) 75905080	75912911

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Jakarta Cilandak KKO	Jl. Raya Cilandak KKO No. 5	Jakarta Selatan	12560	(021) 7818880, 7811469, 78831456, 78835622	7811409
Jakarta JatiPadang	Jl. Raya Ragunan No. 8 D	Jakarta Selatan	12520	(021) 7890989	78845753
Jakarta Gedung Arkadia	Perkantoran Hijau Arkadia,Jl. Letjen. TB Simatupang Kav. 88	Jakarta Selatan	12520	(021) 7816119, 7816219	7816261
Jakarta Margasatwa	Ruko Margasatwa View,Jl. Margasatwa No.45 B, Pondok Labu	Jakarta Selatan	12450	(021) 75912684, 75912673, 75909650	75912707
AREA JAKARTA PASAR REBO	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57	Jakarta Timur	13760	(021) 8408283	8403961, 8414446
Jakarta Pasar Rebo	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57	Jakarta Timur	13760	(021) 8408283	8403961, 8414446
Priority Banking Jkt. Pasar rebo					
Jakarta Gedung Aneka Tambang	Jl. Letjend. T.B. Simatupang, Tjg. Barat	Jakarta Selatan	12530	(021) 7892956	7892953
Jakarta Cilangkap	Komplek Mabes ABRI Cilangkap	Jakarta Timur	13870	(021) 8711739	8711447
Jakarta Kramatjati	Kokan Anggatra PUSDIKKES No. PP8-A1 dan PP9-A1, Jl. Raya Bogor Km. 18	Jakarta Timur	13510	(021) 8000455, 80882152, 8006693, 80876863	8000378
Jakarta Plaza Kramatjati Indah	Jl. Raya Bogor, Pertokoan Ramayana Blok A No.11-12	Jakarta Timur	13510	(021) 8090364	8090324
Cileungsi	Ruko Mall Cileungsi Blok C No. 5 & 6, Jl. Raya Narogong, Cileungsi	Bogor	16820	(021) 82484604 - 07	82484608
Jakarta Cijantung	Gedung BP2TKI Lantai 1, Jl. Raya Bogor Km. 23,5	Jakarta Timur	13750	(021) 87794824, 87794874, 87794902	87797857
Jakarta Pasar Induk Kramatjati	Pasar Induk Kramatjati Blok B.AKS/001, Jl. Raya Bogor Km.17	Jakarta Timur	13540	(021) 8400248, 87781739	8400879
Jakarta Taman Mini-Indonesia Indah	Komplek TMII, Gedung Sasana Kriya No. B 16	Jakarta Timur	13560	(021) 8403190	8714954
Jakarta R.S. M.H. Thamrin	Jl. Raya Pondok Gede No. 23 , Kramatjati	Jakarta Timur	13550	(021) 8096791	8008963
Jakarta Condet	Jl. Raya Condet No. 15	Jakarta	13520	(021) 80878729, 80878730, 80878731	80878727
Cibubur Kota Wisata	Ruko Sentra Eropa Blok A No.6, Perumahan Kota Wisata, Jl. Transyogie Km.6, Cibubur	Bogor	16968	(021) 84935699, 84930634, 84930635	84935675
AREA DEPOK	Jl. Margonda Raya No. 2	Depok	16432	(021) 7520569, 7760903	7762684
Depok	Jl. Margonda Raya No. 2	Depok	16432	(021) 7520569, 7760903	7762684
Priority Banking Depok	Jl. Margonda Raya No. 2	Depok	16432	(021) 7520569, 7760903	7762684
Jakarta Cimanggis	Jl. Raya Jakarta Bogor Km. 28	Jakarta Timur	13710	(021) 8710013, 8710016, 8710657	8710776, 87711803
Jakarta Cibubur	Jl. Lapangan Tembak, Pertokoan Cibubur Indah Blok. A-22 - 23	Jakarta Timur	13720	(021) 87704204-5	87704206
Depok Bukit Sawangan	Ruko Bukit Sawangan Indah Blok F2 No.1, Jl.Raya Parung Km.35, Sawangan	Depok	16518	(0251) 604904, 604905	604908
Citeureup	Jl. Mayor Oking No. 10 - 11, Citeureup	Bogor	16810	(021) 87942420, 87942283, 87909462	87942683
Depok Kelapa Dua	Jl. Raya Akses UI No. 88 C, Kelapa Dua, Cimanggis	Depok	16951	(021) 87712226	87712226
Depok Tengah	Komplek Ruko Sukmajaya No. 15, Jl. Tole Iskandar, Depok II Tengah	Depok	16411	(021) 7715427, 7715432	7715441
Depok Cisalak	Jl. Raya Bogor Km.31 No.8, Cisalak	Depok	16416	(021) 8734224, 8734117	8734220
Depok I	Jl. Nusantara Raya No. 25 AB	Depok	16432	(021) 77205078, 77205270	77205361
Depok Timur	Jl. Proklamasi Raya Blok A No.7-8, Depok II Timur	Depok	16417	(021) 77831443, 77829381, 77827453	77830194
Depok ITC	Pertokoan ITC Depok No.49, Jl. Margonda Raya	Depok	16431	(021) 77202319, 77202325	77202356
Depok Cinere Limo	Jl. Cinere Blok F1 No. 7, Cinere	Depok	16514	(021) 7536364, 7536360	7536368
Jakarta Universitas Pancasila	Jl. Raya Lenteng Agung, Srengseng Sawah	Jakarta Selatan	12640	(021) 78880410, 78890342	78880410
Depok Universitas Indonesia	Kampus Universitas Indonesia, Gedung Pascasarjana Fakultas Ekonomi	Depok	16424	(021) 78849075, 78849076	78849074
Depok Pondok Cina	Jl. Raya Margonda No. 345 D, Pondok Cina	Depok	16424	(021) 77210999, 77213388	77210888
Depok Jatijajar	Jl. Raya Tole Iskandar No. 1	Depok	16415	(021) 87741872, 87744255, 87743880	87741716

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Depok Kartini	Pertokoan Kartini Blok A No. 11, Jl. Kartini Raya, Pancoran Mas	Depok	16436	(021) 77217342, 77217343, 77217344, 77217345	77217346
Bogor Gunung Sindur	Jl. Atma Asnawi Kel. Gunung Sindur Kec. Gunung Sindur	Kab. Bogor	16340	(021) 7563131	(021) 7566811
<b>AREA BOGOR</b>	<b>Jl. Ir. H. Juanda No. 12</b>	<b>Bogor</b>	<b>16121</b>	<b>(0251) 8313644, 8320008, 8324836</b>	<b>8323967, 8382401</b>
Bogor Juanda	Jl. Ir. H. Juanda No. 12	Bogor	16121	(0251) 8313644, 8320008, 8324836	8323967, 8382401
Priority Banking Bogor Juanda					
Bogor Kapten Muslihat	Jl. Kapten Muslihat No. 17	Bogor	16121	(0251) 8311129	8326852
Bogor Suryakencana	Jl. Suryakencana No. 310	Bogor	16123	(0251) 8381136, 8329611	381134, 353104
Cibinong	Komp. Ruko Graha Cibinong No. B-1, Jl. Raya Jakarta Bogor Km.43, Cibinong	Bogor	16917	(021) 87918731-34	87918730
Bogor Warung Jambu	Jl. Raya Pajajaran No. 88 Blok 1 & 3	Bogor	16153	(0251) 8326141, 8326142	8326139
Bogor Tajur	Jl. Raya Tajur No. 130	Bogor	16720	(0251) 8380733, 8380763	8390287
Bogor Pajajaran	Ruko Bantar Kemang No.20 Q, Jl. Raya Pajajaran	Bogor	16143	(0251) 8329512	8350085
Bogor Pasar Anyar	Ruko Central Blok C No. 15, Jl. Dewi Sartika	Bogor	16121	(0251) 8373238	8373268
Bogor Ciluar	Jl. Raya Simpang Pomad Ruko No. 323 C, Ciluar	Bogor	16710	(0251) 8658070	8658677
Bogor Soleh Iskandar	Komplek Pertokoan 24, Jl. KH Soleh Iskandar No. 2 H	Bogor	16161	(0251) 8340091	8340063
Bogor Kampus IPB Darmaga	Gd A.H. Nasoetion Lt. Dasar Jl. Kampus IPB Darmaga	Bogor	16680	(0251) 8628040	8628042
Bogor Gunung Putri	Jl. Raya Gunung Putri Perum Griya Bukit Jaya Ruko Pelangi Blok H 3A No.15 Kel Tlajung Udik Kec Gunung Putri	Kab. Bogor	16961	(021) 86862072	(021) 86862067
Bogor Cigombong	Kompleks Ruko Plaza Lido Nomor 39, Jl Mayjend H.E. Sukma Kilometer 23, Perumahan Villa Mutiara Lido, Kel/Kec Cigombong	Kab. Bogor	16740	(0251).8224425	(0251).8224435
Bogor Cisarua	Jl Raya Puncak Kilometer 81, Kampung Anyar, RT 004/03, Kel/Kec Cisarua atau Jl Siliwangi No. 1	Kab. Bogor	16750	(0251).8250288	(0251).8250294
Jonggol	Perumahan Citra Indah Blok CS-5 No 10 Ds Cipeucang, Kec Cileungsi	Kab. Bogor			
<b>WILAYAH VI/ BANDUNG</b>	<b>Jl. Soekarno Hatta No. 486</b>	<b>Bandung</b>	<b>40266</b>	<b>(022) 7506242, 7511878</b>	<b>7505810, 7506632</b>
<b>AREA BANDUNG- ASIA-AFRIKA</b>	<b>Jl. Asia Afrika No. 107</b>	<b>Bandung</b>	<b>40112</b>	<b>(022) 4207026, 4203461, 4336693</b>	<b>4206998, 4233546, 4230137</b>
Bandung Asia Afrika Utara	Jl. Asia Afrika No. 107	Bandung	40112	(022) 4207026, 4203461, 4336693	4206998, 4233546, 4230137
Bandung Asia Afrika Selatan	Jl. Asia Afrika No. 118-120	Bandung	40261	(022) 4240282	4240281
Bandung Soekarno-Hatta	Jl. Soekarno Hatta No. 486	Bandung	40266	(022) 7562950	7562944
Priority Bandung Soekarno-Hatta	Jl. Soekarno Hatta No. 486	Bandung	40266		
Bandung Siliwangi	Jl. Siliwangi No. 3	Bandung	40132	(022) 2506858, 2502549, 2531941, 2531942	2531940
Bandung Alun-Alun	Jl. Asia Afrika No. 51	Bandung	40001	(022) 4205555	4205312
Bandung Kiara Condong	Jl. Kiara Condong No. 115	Bandung	40281	(022) 7235008 - 9, 7201827	7231536, 7213891
Bandung Buah Batu	Jl. Buah Batu No. 268	Bandung	40264	(022) 7320854-5	7300369
Bandung Binacitra	Jl. Soekarno Hatta No. 162	Bandung	40235	(022) 5422366, 5406674, 5406693	5411336, 5409846
Bandung Metro	Jl. Soekarno Hatta No. 638	Bandung	40286	(022) 7508202	7562091
Bandung Kopo	Jl. Raya Terusan Kopo 228 A	Bandung	40226	(022) 5425541-3	5410568
Bandung Jamika	Jl. Jamika No. 33 C	Bandung	40231	(022) 6403199	6403199
Bandung Sumbersari	Jl. Soekarno Hatta No. 132 B	Bandung	40222	(022) 6046262	6046261
Bandung Burangrang	Jl. Burangrang No. 35 D	Bandung	40262	(022) 7333999	7333995
Bandung Mohamad Toha	Jl. Mohamad Toha No. 189	Bandung	40253	(022) 5209803, 5228190, 5228203, 5228612	521163
Bandung Soreang	Jl. Raya Soreang No. 457	Bandung	40377	(022) 5892828	5896133
Bandung Pangalengan	Jl. Raya Pangalengan No 158, Kp Jublegan Ds Pengalengan	Kab. Bandung	40378	(022) 5978673	(022) 5979257
Bandung Ciwidey	Jl. Raya Ciwidey KM 18 Desa Tenjolaya, Kec. Pasir Jambu	Bandung	40972	(022) 85920754	(022) 85920755

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Bandung BKR	Jl. BKR No. 124 A	Bandung	40254	(022) 5222752	5226925
Bandung Taman Kopo Indah	Komplek Taman Kopo Indah II Ruko IB No. 19	Bandung	40226	(022) 5421777	5421505
Bandung MTC	Metro Trade Center Blok F1, Jl. Soekarno Hatta	Bandung	40286	(022) 7508799, 7508846, 7508867, 7535701	7508869
Bandung Dayeuhkolot	Jl. Bojongsoang No.79	Bandung	40288	(022) 7506428, 7510340, 7520802, 7568195	7504139
Bandung Banjaran	Jl. Raya Banjaran No. 199 Banjaran	Bandung	40377	(022) 5941377	(022) 5942039
Bandung Ciparay	Jl. Raya Laswi Ciparay, Desa Sarimahi, Kec. Ciparay	Bandung			
<b>AREA BANDUNG SURAPATI</b>	<b>Jl. Surapati No. 2</b>	<b>Bandung</b>	<b>40115</b>	<b>(022) 4241411</b>	<b>4207552, 4241436</b>
Bandung Surapati	Jl. Surapati No. 2	Bandung	40115	(022) 4241411	4207552, 4241436
Priority Banking Bandung-Surapati					
Bandung Ahmad Yani	Jl. Jend. Ahmad Yani No. 730, Gerbang Puri Tirta Kencana	Bandung	40282	(022) 7213707	7213708
Bandung Martadinata	Jl. R.E. Martadinata No.103	Bandung	40115	(022) 4209093	4204991
Bandung Ujungberung	Jl. A. H. Nasution No. 67	Bandung	40611	(022) 7800135	7815020
Bandung Kanpus Telkom	Gedung Kantor Pusat PT Telkom, Jl. Japati No. 1	Bandung	40133	(022) 7206661	7206562
Garut	Jl. Raya Ciledug No. 128 A	Garut	44112	(0262) 231698	232675
SuMedang	Jl Prabu Geusan Ulun No 137	SuMedang	41323	(0261) 210275, 210276, 210277	210565
SuMedang Wado	Dusun Wado Girang, RT. 03 RW. 03 Kec. Wado	SuMedang			
Bandung Dago	Jl. Ir. H. Juanda No. 30	Bandung	40115	(022) 4208000, 4217000	4235351
Bandung STT Telkom	Komplek STT Telkom, Jl. Japati No. 1	Bandung	40133	(022) 7512480	7207501
Bandung Rancaekek	Jl. Raya Dangdeur No. 137, Rancaekek	Bandung	40394	(022) 7791010, 7791001	7791001
Bandung Majalaya	Ruko Permata Majalaya Blok A 6 Jl. Tengah Majalaya	Bandung	40382	(022) 85963787	(022) 85963571
Bandung Jamsostek	Jl. P.H. Hasan Mustapa No. 39	Bandung	40124	(022) 7217861	7217863
Bandung Gatot Subroto	Jl. Jend. Gatot Subroto No. 295 A	Bandung	40274	(022) 7320412	7313469
Bandung Cibeunying	Jl. Jend. Ahmad Yani No. 317	Bandung	40121	(022) 7218551, 7210866	7210764
Bandung Cihampelas	Jl. Cihampelas No. 182	Bandung	40131	(022) 2043996	2043997
Bandung Cicalengka	Jl. Raya Cicalengka No. 97 Cicalengka	Bandung	40395	(022) 7947828	(022) 7947821
Garut Cikajang	Jl. Garut Cikajang No. 99	Garut	44171	(0262) 577595, 577596	577593
Garut Kadungora	Jl. Raya Garut-Bandung No. 4 Blok A Kel. Karangmulya	Garut	44153	(0262) 2458898	(0262) 2458899
Garut Guntur	Jl. Guntur Blok A-18 (Intan Business Center A-18) Kel. Pakuwon	Garut	44117	(0262) 544566	(0262) 544554
Tasikmalaya Otto Iskandardinata	Jl. Otto Iskandardinata No. 26	Tasikmalaya	46113	(0265) 331821	331824
Tasikmalaya Mustofa	Jl. H.Z. Mustofa No. 294	Tasikmalaya	46125	(0265) 333328	333336
Tasikmalaya Sutisna	Jl. Sutisna Senjaya No. 88	Tasikmalaya	46114	(0265) 323261	335059
Tasikmalaya Ciawi	Jl. Otto Iskandardinata No. 26	Tasikmalaya	46156	(0265) 456600	(0265) 456500
Tasikmalaya Manonjaya	Jl. RTA Prawira Adiningrat No. 59 Pasar Kaler Manonjaya	Tasikmalaya	46197	(0265) 381480	(0265) 381483
Tasikmalaya Singaparna	Jl. Raya Timur Singaparna No.23 Cikiray Singaparna	Tasikmalaya	46411	(0265) 541546	(0265) 545906
Ciamis	Jl. Ahmad Yani No. 21	Ciamis	46211	(0265) 771538	771384
Ciamis Banjar	Jl. Letjend. Suwanto No. 48, Banjar	Ciamis	43622	(0265) 744713, 744814	744719
<b>AREA BANDUNG BRAGA</b>	<b>Jl. Braga No. 133</b>	<b>Bandung</b>	<b>40111</b>	<b>(022) 4236030</b>	<b>4204444, 4238129, 4233456</b>
Bandung Braga	Jl. Braga No. 133	Bandung	40111	(022) 4236030	4204444, 4238129, 4 233456
Bandung Pajajaran	Jl. Pajajaran No. 125	Bandung	40174	(022) 6018862, 6032301	6032296, 6002019
Bandung Setiabudi	Jl. Setiabudi No. 210	Bandung	40141	(022) 2041933	234958, 2034958
Bandung R.S. Hasan Sadikin	Jl. Pasteur No. 38	Bandung	40161	(022) 2042575	2031849, 2043311
Cimahi	Jl. Raya Cimahi No. 612	Cimahi	40525	(022) 6644628	6644628
Bandung Pasteur	Jl. Dr. Junjunan No. 155 A	Bandung	40173	(022) 6020295-6	6020360
Pamanukan	Jl. Ion Martasasmita No. 35, Pamanukan	Subang	41254	(0260) 554555	551357
Subang Ciasem	Jalan Raya Pantura Ciasem RT 01 RW 02 Kel. Ciasem Tenga Kec. Ciasem	Kab. Subang	41256	(0260) 7510518	(0260) 7510516
Subang	Jl. Jenderal Ahmad Yani No.5	Subang	41211	(0260) 417773, 416445, 416550	416665
Subang Kalijati	Jl. Raya Kalijati - Kec. Subang	Subang	41271	(0260) 461244	(0260) 461245



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Subang Jalan Cagak	Jl. Raya Jalan Cagak - Kec. Jalan Cagak	Subang	41281	(0260) 471500	(0260) 472500
Jatinangor Universitas Pajajaran	Kampus Universitas Pajajaran	SuMedang	45363	(022) 7781948	7781949
Baros Leuwigajah	Jl. Raya SuMedang, Jatinangor	Cimahi	40532	(022) 6634666	6634659
Bandung Setrasari Plaza	Ruko Taman Pondok Mas Indah No. 4, Jl. Baros	Bandung	40146	(022) 2002465	2007496
Bandung Otista	Setrasari Plaza Blok A No.5 Jl. Suria Sumantri	Bandung	40251	(022) 4224728, 4224730	4232721
Bandung Cimindi	Jl. Otto Iskandardinata No. 293	Bandung	40175	(022) 6631642, 6631663	6631643
Bandung Sukajadi	Jl. Raya Cimindi No. 270,	Bandung	40161	(022) 2037944	2041073
Bandung Paris Van Java (CT)	Jl. Sukajadi No. 184	Bandung	40162	(022) 82063764	
Bandung Pasar Baru (WB)	Jl. Karang Tinggal No. 7	Bandung	40111	(022) 4231727	4203166
Bandung Naripan	Jl. Otto Iskandardinata No. 99, Pasar Baru	Bandung	40111	(022) 4205270	4205373
Lembang	Jl. Naripan No. 11 - 19	Bandung	40391	(022) 2784455, 2784700	2784972
Padalarang	Jl. Raya Grand Hotel No. 42, Lembang	Padalarang	40553	(022) 6808214, 6808206	6808213
Purwakarta	Jl. Raya Padalarang No. 465 A	Purwakarta	41115	(0264) 201505	201507
Bandung Batujajar	Jl. Sudirman No. 176	Kab. Bandung Barat	40561		
SuMedang Tanjungsari	Jl. Raya Batujajar No.263 RT 02/04 Kp SMP Ds Batujajar Barat Kec. Batujajar	SuMedang	45362	(022) 7911777	(022) 7911932
Karawang	Jalan Raya Tanjungsari No. 154 SuMedang	Kerawang	41314	(0267) 402353, 402679, 403127, 403761, 405960, 408724, 414943	402853
Karawang Tuparev	Jl. Jend. Ahmad Yani No. 4, By Pass	Karawang	41312	(0267) 8454274, 8454275	8454273
Karawang Kosambi	Jl. Tuparev No. 44	Karawang	41371	(0267) 8616610, 8616612	(0267) 8616613
Karawang Telagasari	Jl. Raya Duren No. 24 A, Klari, Kosambi	Kab. Karawang	41381	(0260) 471500	(0260) 472500
Dawuan Cikampek	Jl. Syeh Quro, Dsn Krajan II, Ds Telagasari, Kec. Telagasari	Cikampek	41373	(0264) 316140	316385
Cikampek GKB PT Pupuk-Kujang	Jl. Jend. Ahmad Yani No. 45, Dawuan	Cikampek	41373	(0264) 316387	311623
Sukabumi Sudirman	Kawasan PT Pupuk Kujang	Sukabumi	43132	(0266) 221319	221236
Sukabumi Ahmad Yani	Jl. Jend. Sudirman No. 124	Sukabumi	43131	(0266) 222801, 222802, 223677, 224748	221116
Cipanas	Jl. Ahmad Yani No. 44	Cianjur	43553	(0263) 511037	511039
Cianjur	Jl. Raya Cipanas Blok II No. 201, Pacet	Cianjur	43211	(0263) 268383	266078
Cicurug	Jl. Suroso No. 51	Sukabumi	43159	(0266) 732512	736364
Cianjur Cokroaminoto	Jl. Siliwangi No. 287 B, Cicurug	Cianjur	43214	(0263) 261730	261749
Pelabuhan Ratu	Jl. HOS Cikroaminoto No. 172	Sukabumi	43363	(0266) 434651, 434654	434652
Cibadak	Jl. Siliwangi No. 62, Pelabuhan Ratu	Sukabumi	43351	(0266) 5311919	537207
Sukabumi Cikembar	Jl. Suryakencana No. 4, Cibadak	Sukabumi	43156	(0266) 321071	(0266) 6324558
Cianjur Ciranjang	Jl. Pelabuhan II No.3 KM.12	Kab. Cianjur	43282	(0263) 322367	(0263) 2328411
AREA CIREBON	Jl. Jati Kp. Pasir Kawung Kav.2 01 RW 14 Kec. Ciranjang	Cirebon	45111	(0231) 205506 - 7, 234350-1, 206204	203084, 83930980
Cirebon Yos Sudarso	Jl. Yos Sudarso No. 11	Cirebon	45111	(0231) 205506 - 7, 234350-1, 206204	203084, 83930980
Cirebon Jalan Kantor	Jl. Kantor No. 4	Cirebon	45112	(0231) 203025	201596
Cirebon Siliwangi	Jl. Siliwangi No. 139	Cirebon	45124	(0231) 202125	207021
Cirebon Tegalwangi	Jl. Raya Tegalwangi Km. 9 No. 58	Cirebon	45154	(0231) 321260, 321513	321026
Indramayu Panjaitan	Jl. D.I. Panjaitan No. 8	Indramayu	45212	(0234) 272001	272901
Kuningan	Pertokoan Siliwangi No. 39-40, Jl. Siliwangi, Kuningan	Kuningan	45511	(0232) 876457, 876557	871742
Indramayu Balongan	Jl. Raya Balongan (Depo Pertamina)	Indramayu	45217	(0234) 428475	428722
Jatibarang	Jl. Mayor Dasuki No. 92, Jatibarang	Indramayu	45273	(0234) 351450, 351440	353569
Majalengka Kadipaten	Jl. Raya Timur No. 124, Kadipaten	Majalengka	45453	(0233) 663007, 663008, 663010	662004
Cirebon Plered	Jl. Raya Panembahan No. 51, Plered	Cirebon	45154	(0231) 325438, 325439	321345
Cirebon Arjawinangun	Jl. Ki Hajar Dewantoro No. 21, Jungjang, Arjawinangun	Kab. Cirebon	45162	(0231) 357676	357558
Cirebon Ciledug	Jl. Merdeka Barat No. 68, Ciledug	Kab. Cirebon	45188	(0231) 8665727	8665726
Indramayu Pasar Daerah	Jl. Tanjungpura No. 01 Blok G-33 Karangmalang	Indramayu	45213	(0234) 274762	274687
Kuningan Pasar Kepuh	Jl. Pasar Kepuh No. 47	Kuningan	45511	(0232) 873701	875572

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Cirebon Sumber	Jl. Dewi Sartika No.5 Kel. Sumber Kec. Sumber	Kab. Cirebon	45611	(0231) 320035	(0231) 8330059
Cirebon Cigasong Majalengka	Jl. KH. Abdul Halim No.528 Desa Cigasong Kec. Majalengka	Kab. Majalengka			
Cirebon Kuningan Ciawigebang	Jl. Raya Siliwangi No.126 Desa Ciawi Gebang Kec. Ciawi Gebang	Kab. Kuningan	45591	(0232) 878418	(0232) 878656
Cirebon Patrol	Desa Patrol Jalan Pantura No. 83 RT 01 RW 03 Kec. Patrol	Kab. Indramayu	45257	(0234) 5613226	(0234) 5613216
<b>WILAYAH VII/ SEMARANG</b>	<b>Jl. Pemuda No. 73</b>	<b>Semarang</b>	<b>50139</b>	<b>(024) 3517349, 3520484, 3520487</b>	<b>3520485</b>
<b>AREA SEMARANG PEMUDA</b>	<b>Jl. Pemuda No. 73</b>	<b>Semarang</b>	<b>50139</b>	<b>(024) 3514321</b>	<b>3545365</b>
Semarang Pemuda	Jl. Pemuda No. 73	Semarang	50139	(024) 3514321	3545365
Priority Banking Semarang-Pemuda					
Semarang Pandanaran	Jl. Pandanaran No. 104	Semarang	50134	(024) 8310325	8414125
Semarang Bangkong Plaza	Jl. M.T. Haryono No. 864-866, Komp. Bangkong Plaza B 4-6	Semarang	50242	(024) 8312736	8414346
Semarang Gedung Telkom	Gedung PT Telkom (Persero), Jl. Pahlawan No. 10	Semarang	50241	(024) 8442595, 8303005	8445710
Semarang Kepodang	Jl. Kepodang No. 32-34	Semarang	50137	(024) 3544181	3544184
Semarang R.S. Kariadi	Jl. Dr. Sutomo No. 16	Semarang	50231	(024) 8412503	8317546
Semarang Majapahit	Kompleks Ruko Majapahit, Jl. Majapahit No. 339	Semarang	50191	(024) 6725702, 6725704	6725703
Salatiga	Jl. Diponegoro No. 36	Salatiga	50711	(0298) 321002, 324030	321331
Semarang Patrajasa	Jl. Sisingamangaraja	Semarang	50231	(024) 8314450	8505162
Semarang Srandol	Jl. Setiabudi No. G 62 E & F	Semarang	50263	(024) 7461192, 7461736, 7461737	7461191
Semarang Pelindo	Kompleks Pelabuhan Tanjung Emas, Jl. Coaster No. 10	Semarang	50174	(024) 3585382	3563450
Demak	Jl. Sultan Fatah No. 4B	Demak	59511	(0291) 6904077 - 78	(0291) 6904079
Kudus	Jl. Jend. Sudirman No. 164	Kudus	59301	(0291) 438768, 432974	438769
Jepara	Jl. HOS Cokroaminoto No. 4	Jepara	59417	(0291) 591555, 592666	591666
Cepu	Jl. Pemuda No. 60	Cepu	58312	(0296) 424627, 424630, 424631, 424632, 424737	424625
Pati	Jl. Kol. Kusnandar Komplek Ruko Pasar Puri Blok 6-7	Pati	59112	(0295) 385909, 385066, 385067	385065
Blora	Jl. Alun-Alun Selatan No. 5	Blora	58215	(0296) 5100091, 5100092	531547
Kudus Alun-Alun	Jl. Jenderal Sudirman No. 3 C	Kudus	59312	(0291) 439902, 439903, 439904	439901
Rembang	Jl. Diponegoro No. 79, Rembang	Rembang	59217	(0295) 691599, 6998309	6998308
Lasem	Jl. Raya Lasem No. 57 B-C Lasem	Rembang	59271	(0295) 4552920 & 21	(0295) 4552905
Juwana	Jl. Panglima Sudirman No. 32 - 33 Juwana	Pati	59185	(0295) 473160, 473161	(0295) 473162
Grobogan	Jl. MT Haryono No. 1, Gubug	Grobogan	58164	(0292) 533199	(0292) 533299
Semarang Bringin	Jl. Diponegoro Bringin, RT.06/01, Desa Bringin	Semarang	50772	(0298) 3420618	(0298) 3420619
Karanggede	Jl. Raya Karanggede, Sruwen - Karanggede	Boyolali	57381	(0298) 610656	(0298) 610655
<b>AREA SEMARANG PAHLAWAN</b>	<b>Jl. Pahlawan No. 3</b>	<b>Semarang</b>	<b>50241</b>	<b>(024) 8415362</b>	<b>8311366</b>
Semarang Pahlawan	Jl. Pahlawan No. 3	Semarang	50241	(024) 8415362	8311366
Semarang Mpu Tantular	Jl. Mpu Tantular No. 19	Semarang	50010	(024) 3544031-3	3517337
Semarang Sugiyopranoto	Jl. Mgr. Sugiyopranoto No. 36 A-B	Semarang	50246	(024) 3522790, 3522671, 3585783	3585084
Semarang Candi Baru	Jl. S. Parman No. 55 K, Ruko Sultan Agung	Semarang	50232	(024) 8312141, 8442550, 8506155	8505501
Ungaran	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran	Semarang	50511	(024) 6924296, 921989	6924295
Parakan	Jl. Pahlawan No. 28, Parakan	Temanggung	56254	(0293) 596471-73, 596598, 597227	596239
Weleri	Jl. Utama Tengah No. 198	Weleri	51355	(0294) 644009, 642010	643460
Purwodadi	Jl. R. Suprpto No. 97 A-B	Purwodadi	58111	(0292) 425061	425062
Semarang Universitas-Diponegoro	Jl. Prof. Dr. Sudharto No. 9 B, Tembalang	Semarang	50275	(024) 76480480, 76480484	76480556
Semarang Kawasan Industri-Candi	Kawasan Industri Candi, Jl. Candi Raya Blok FIE No.1-2	Semarang	50184	(024) 7612381, 7612385	7612385
Semarang Gang Pinggir	Jl. Gang Pinggir No. 13 A	Semarang	50137	(024) 3510537, 3512929, 3551921	3551918
Semarang MT Haryono	Jl. M.T. Haryono No. 419	Semarang	50136	(024) 3586267, 3586268	3586939

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Ambarawa	Jl. Jenderal Sudirman No.122, Ambarawa	Kab. Semarang	50162	(0298) 596741, 596742	596743
Semarang Ngaliyan	Jl. Prof. Dr. Hamka No. 9 Ruko C,D,E Tugu	Semarang	50189	(024) 7619378, 7614769	(024) 7614770
Magelang	Jl. Sudirman No. 26, Komplek Pertokoan Rejotumoto	Magelang	56126	(0293) 364012, 366776	364282
Kutoarjo	Jl. Pangeran Diponegoro No. 114, Kutoarjo	Kutoarjo	54212	(0275) 642000, 642651	642652
Wonosobo	Jl. Sumbing No. 18	Wonosobo	56311	(0286) 322474	322460
Muntilan	Kompleks Ruko Muntilan Plaza Jl. Pemuda	Muntilan	56414	(0293) 586066	586065
Temanggung	Jl. Tentara Pelajar No. 1	Temanggung	56213	(0293) 493862, 493863	491012
Magelang Ahmad Yani	Jl. Ahmad Yani No. 203	Magelang	56115	(0293) 314503	314546
Magelang SMA Taman-Taruna Nusantara	Jl. Raya Purworejo Km 5	Magelang	56172	(0293) 364012	(0293) 364012
Purworejo	Jl. Kol. Sugiono No. 5	Purworejo	54114	(0275) 325744, 325745	(0275) 325746
Kendal	Jl. Sukarno Hatta No. 278	Kendal	51313	(0294) 3686630	(0294) 3686610
Semarang Bandungan	Jl. Gintungan No. 3, Bandungan	Semarang	50665	(0298) 711059	(0298) 711060
Kendal Boja	Jl. Raya Bebengan No. 256, Boja	Kendal	51381	(0294) 571404	(0294) 571914
Kendal Sukorejo	Jl. Terminal No. 3, Komplek Pertokoan Faulia Kios No.2 Sukorejo	Kendal	51363	(0294) 452107	(0294) 452108
<b>AREA YOGYAKARTA</b>	<b>Jl. Jend. Sudirman No. 26</b>	<b>Yogyakarta</b>	<b>55232</b>	<b>(0274) 557069, 586425</b>	<b>561893, 586432</b>
Yogyakarta Sudirman	Jl. Jend. Sudirman No. 26	Yogyakarta	55232	(0274) 557069, 586425	561893, 586432
Priority Banking Yogyakarta-Sudirman					
Yogyakarta Wisma PU	Jl. Laksda Adisucipto No. 165	Sleman	55281	(0274) 560915 - 19	560920, 560921
Yogyakarta Diponegoro	Jl. Pangeran Diponegoro No. 107	Yogyakarta	55231	(0274) 584758, 562415	562878
Yogyakarta Katamso	Jl. Brigjen. Katamso No. 69 B	Yogyakarta	55121	(0274) 415392, 415616, 415670, 415672	415388, 415389
Yogyakarta Gejayan	Jl. Gejayan No. 28, Condong Catur	Sleman	55283	(0274) 543028, 584041, 584140	543029
Yogyakarta UGM	Jl. Kaliurang, Sekip Blok L-6	Sleman	55281	(0274) 543032, 521136	543031
Yogyakarta Godean	Jl. Raya Godean Km.4 No. 32	Sleman	55292	(0274) 561311	561312
Bantul	Jl. Jend. Sudirman No. 81	Bantul	55711	(0274) 368469, 368470	368470
Yogyakarta Imogiri	Jl. Raya Imogiri, Ds. Sidoharjo, RT.07/05, Imogiri	Bantul	55782	(0274) 6460921	(0274) 6460869
Yogyakarta Gedung-Magister UGM	Lobby Gedung Magister UGM, Jl. Nusantara, Bulak Sumur	Sleman	55281	(0274) 521412	548956
Yogyakarta Ahmad Dahlan	Jl. K.H. Ahmad Dahlan No. 25	Yogyakarta	55121	(0274) 411753, 411784	411754
Yogyakarta STIE YKPN	Kampus STIE YKPN, Jl. Seturan	Sleman	55281	(0274) 486163	487657
Sleman	Jl. Raya Magelang Km. 10	Sleman	55511	(0274) 865123, 868405 Ex.285	865566
Yogyakarta Suryotomo	Hotel Limaran, Jl. Suryotomo No. 1	Yogyakarta	55121	(0274) 515621	515621
Yogyakarta R.S. Sardjito	Jl. Kesehatan Sekip, Kotak Pos 21	Sleman	55284	(0274) 552168 - 69	518671
Yogyakarta Kaliurang	Jl. Kaliurang Km.6,5 No.A 5 C, Condongcatur, Depok, Sleman	Sleman	55281	(0274) 889645, 889646	889657
Yogyakarta Universitas-Islam Indonesia	Gedung Rektorat Universitas Islam Indonesia Jl. Kaliurang Km.14,5, Besi, Sleman	Sleman	55283	(0274) 896323	896327
Wates	Jl. Kolonel Sugiyono, Wates	Kulon Progo	55611	(0274) 775319	775312
Wonosari	Jl. Baron No. 34, Baleharjo, Wonosari	Gunung Kidul	55811	(0274) 394433, 394713, 394271	391267
Yogyakarta Kotagede	Jl. Kemasan No. 52 Kotagede	Yogyakarta	55172	(0274) 4437168 - 69	4437167
Yogyakarta HOS Cokroaminoto	Jl. HOS Cokroaminoto No. 38	Yogyakarta	55253	(0274) 620006	620014
Piyungan	Jl. Raya Piyungan Km.14 - Bantul	Bantul	55792	(0274) 4353320	(0274) 4353330
Gamping	Jl. Raya Yogya-Wates Km. 6, Kec. Gamping - Sleman	Sleman	55294	(0274) 6499546	(0274) 6499546
Yogyakarta Amir Pattinama	Jl. Raya Godean / Jl Amir Patinama, Ds Sidoagung Kec Godean	Sleman	55564	(0274) 798339	(0274) 797569
<b>AREA SOLO</b>	<b>Jl. Brigjend. Slamet Riyadi No. 294</b>	<b>Solo</b>	<b>57141</b>	<b>(0271) 715455</b>	<b>711888</b>
Solo Sriwedari	Jl. Brigjend. Slamet Riyadi No. 294	Solo	57141	(0271) 715455	711888
Priority Banking Solo Sriwedari	Jl. Brigjend. Slamet Riyadi No. 294	Solo	57141	(0271) 715455	711888
Solo Purwotomo	Jl. Brigjend. Slamet Riyadi No. 329	Solo	57142	(0271) 711161 - 71896535	713896
Solo Slamet Riyadi	Jl. Brigjend. Slamet Riyadi No. 16	Solo	57111	(0271) 641940, 644911, 645462	645500
Solo Pasar Klewer	Komplek Pasar Klewer Los E 27-29, Jl. Dr. Rajiman	Solo	57115	(0271) 642925	635018

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Solo Baru	Jl. Yos Sudarso No. 387	Solo	57157	(0271) 663542, 664407, 6644096	645586
Solo RSO Dr. Soeharso	RSO Prof.Dr.Soeharso,Jl. Jenderal Ahmad Yani, Pabelan	Sukoharjo	57162	(0271) 742184, 742185	742218
Sragen	Plaza Atrium Blokc C-D, Jl. Raya Sukowati No. 302-304	Sragen	57211	(0271) 890585, 894610	894611
Palur	Jl. Raya Palur No. 32, Jaten	Karanganyar	57771	(0271) 827029	827589
Wonogiri	Jl. Jenderal Sudirman No. 132	Wonogiri	57611	(0273) 323656, 323658	323657
Kartosuro	Jl. Ahmad Yani No. 98	Sukoharjo	57162	(0271) 780822	784240
Klaten	Jl. Pemuda Selatan No. 121, Tonggalan	Klaten	57412	(0272) 325798, 327844, 327982	321277
Boyolali	Jl. Kates, Pulian	Boyolali	57316	(0276) 322702	325029
Delanggu	Jl. Raya Delanggu No. 87, Dongkolan	Delanggu	57471	(0272) 555640, 555645	555539
Karanganyar	Jl. Lawu No. 386	Karanganyar	57712	(0271) 6491970 - 71	6491972
Sukoharjo	Jl. Jenderal Sudirman No. 29	Sukoharjo	57551	(0271) 6594972, 6594973	6594974
Solo Pasar Legi	Jl. Sutan Syahrir No. 204 Pasar Legi	Solo		(0271) 634486, 634487	634613
Klaten Pasar Pedan	Jl. Raya Pasar Pedan RT. 02/10 Kios No 7, Sobayan	Klaten	57648	(0272) 897647	(0272) 897893
Baturetno	Jl. Wonogiri Pacitan, Baturetno	Wonogiri	57673	(0273) 462255	(0273) 462234
Prambanan	Jl. Raya No. 3B Prambanan	Klaten	57434	(0274) 497352	(0274) 497996
Sragen Gemolong	Jl. Diponegoro No. 3 Gemolong	Sragen	57274	(0271) 6811811	(0271) 6811811
Karang Pandan	Jl. Lawu No. 85 Karangpandan	Karanganyar	57791	(0271) 6492004	(0271) 6492005
AREA TEGAL	Jl. Arief Rahman Hakim No. 19	Tegal	52123	(0283) 351181	353628, 358544
Tegal Arif Rahman Hakim	Jl. Arief Rahman Hakim No. 19	Tegal	52123	(0283) 351181	353628, 358544
Tegal Sudirman	Jl. Jend. Sudirman No. 11	Tegal	52131	(0283) 358181	351309
Pemalang	Jl. Sudirman No. 59	Pemalang	52313	(0284) 321647, 324707, 324880	321433
Gombong	Jl. Yos Sudarso No. 241	Gombong	54411	(0287) 473620, 473621, 473115	472695
Brebes	Plaza Dedy Jaya, Jl. Jenderal Sudirman No. 109	Brebes	52212	(0283) 673535, 6735536, 3304210	3308880
Ketanggungan	Jl. Jend. Sudirman Ketanggungan	Brebes	52263	(0283) 881530	(0283) 881539
Tegal Banjaran Adiwarna	Jl. Raya Banjaran No. 10, Adiwarna	Tegal	52194	(0283) 442255, 442377	445545
Kebumen	Jl. Pahlawan No. 126	Kebumen	54311	(0287) 383747	381488
Purwokerto	Jl. Jend. Sudirman No. 463	Purwokerto	53114	(0281) 632222	636687
Banjarnegara	Jl. S. Parman No. 31	Banjarnegara	53411	(0286) 591333, 591999	591839
Purwokerto Unsoed	Jl. Prof. Dr. HR Boenyamin No. 15	Purwokerto	53124	(0281) 642555, 642556	642557
Purbalingga	Jl. Jenderal Sudirman No. 37	Purbalingga	53312	(0281) 891192, 895555	891977
Banyumas	Jl. Jendral Gatot Subroto No. 756	Banyumas	53192	(0281) 796711	(0281) 796558
Ajibarang	Jl. Raya Pancasan No. 12, Ajibarang	Banyumas	53163	(0281) 571855	(0281) 571912
Sokaraja	Jl. Gatot Subroto No.04 , Sokaraja	Banyumas	53181	(0281) 6441541	(0281) 6441542
Bobotsari	Jl. Brigjen. Suwondo No. 9, Kec. Bobotsari	Purbalingga	53353	(0281) 758764	(0281) 758754
Cilacap	Jl. Jend. Ahmad Yani No. 100	Cilacap	53212	(0282) 533193, 533806	535408
Kroya	Jl. Jend. Ahmad Yani No. 10 A	Kroya	53282	(0282) 492086, 492105	492087
Cilacap Maos	Komplek Pertamina Depot Maos, Jl. Pertamina, Maos Kidul	Cilacap	57232	(0282) 695026	695009
Majenang	Jl. Diponegoro No. 85	Cilacap	53527	(0280) 623419	621141
Pekalongan Imam Bonjol	Jl. Imam Bonjol No. 34	Pekalongan	51111	(0285) 425131-33	425134
Pekalongan Hayam Wuruk	Jl. Hayam Wuruk No. 5	Pekalongan	51119	(0285) 422085	421501
Pekalongan Alun-alun	Jl. Alun-alun No. 3	Pekalongan	51101	(0285) 421758, 422212, 425240, 435144	421780
Batang	Jl. Jend. Sudirman No. 323 - Batang	Batang			
Pekalongan Randudongkal	Jl. Gatot Subroto No. 87 Randudongkal, Pemalang	Pemalang			
Comal	Jl. Ahmad Yani Ruko Blok A No.10 Comal	Pemalang	52363	(0285) 577449	(0285) 4475780
WILAYAH VIII/SURABAYA	Jl. Basuki Rahmat No. 129-137	Surabaya	60271	(031) 5316760 - 66	5316776, 5320641, 5316597
AREA SURABAYA-NIAGA	Jl. Veteran No. 42-44	Surabaya	60175	(031) 3524223 - 6	3547571, 3533029
Surabaya Niaga	Jl. Veteran No. 42-44	Surabaya	60175	(031) 3524223 - 6	3547571, 3533029
Surabaya Stasiun Kota	Jl. Stasiun Kota No.60 C-D Kav. No.1 dan 2	Surabaya	60160	(031) 3530293, 3539366 - 67	3530951
Surabaya Pelabuhan-Tanjungperak	Jl. Perak Timur No.512 Blok H3-H4	Surabaya	60165	(031) 3295924, 3297929, 3295924	3294234
Surabaya Jembatan Merah	Jl. Jembatan Merah No. 25-27	Surabaya	60175	(031) 3520090 - 99	3525779
Surabaya Kusuma Bangsa	Jl. Kusuma Bangsa No. 106	Surabaya	60136	(031) 5323642, 5323880	5313298

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Surabaya Kembang Jepun	Jl. Kembang Jepun No.168-170	Surabaya	60162	(031) 3550091 - 92	3550576
Surabaya Indrapura	Jl. Indrapura No. 45	Surabaya	60176	(031) 3521251 - 52, 3535715	3526653
Surabaya Tanjungperak	Jl. Perak Timur No. 398	Surabaya	60164	(031) 3291792, 3292580, 3293568	3293579
Surabaya Indragiri	Jl. Indragiri No.30-32	Surabaya	60241	(031) 5611360, 5681439, 5681442, 70991623	5681438
Surabaya Pahlawan	Jl. Pahlawan No. 120	Surabaya	60174	(031) 3534072-74, 3552550	3530561
Tuban	Jl. Basuki Rachmat No. 75	Tuban	62317	(0356) 320786, 331436, 331437	320787
Bojonegoro	Jl. Teuku Umar No. 47 B	Bojonegoro	62111	(0353) 892110, 892111, 892113	892114
Lamongan	Jl. Lamongrejo No. 120	Lamongrejo	62213	(0322) 318200, 318300, 318774, 318775	318773
Surabaya Pasar Turi	Kompleks Pertokoan Dupak Megah Blok B-6, Jl. Dupak No. 3-9	Surabaya	60174	(031) 5345620	5345603
Surabaya Pertamina Jagir	Jl. Jagir, Wonokromo	Surabaya	60243	(031) 8420753, 8420754	8420754
Surabaya Kapasan	Jl. Kapasan No. 159	Surabaya	60141	(031) 319944, 3717529	3719944
Surabaya PT. PAL	Kantor Pusat PT. PAL	Surabaya	60155	(031) 3282026, 3298482	3298482
Surabaya Margorejo	Jl. Raya Margorejo Indah Kav. A No. 131 - 132	Surabaya	60238	(031) 8499502, 8499773	8499031
Surabaya Armada Timur	Markas Komando TNI AL, Gedung Panti Tjahaya Armada, Basis TNI AL Ujung	Surabaya	60155	(031) 3281075	3292354
Surabaya Unika Widya Mandala	Jl. Dinoyo No. 41-44	Surabaya	60265	(031) 5624344	5623963
Surabaya Kapas Krampung	Jl. Kapas Krampung No.67 Kav. 06	Surabaya	60133	(031) 3737469, 3737467, 3737471	3737468
Surabaya Kedungdoro	Jl. Kedungdoro No. 84	Surabaya	60251	(031) 5462851, 5462853	5462852
Surabaya Undaan	Jl. Undaan Kulon No. 105 A	Surabaya	60274	(031) 5484379, 5484383, 5484384, 5481997	5484393
Gresik	Jl. R.A. Kartini No. 210	Gresik	61122	(031) 3981300	3981442
Gedung Utama Semen Gresik	Jl. Veteran	Gresik	61121	(031) 3978504, 3981745 ext. 2077	3984608
Gresik Kota Baru	Jl. Sukomulyo No. 10, Manyar	Gresik	61121	(031) 3956406, 3956475	3956416
Tuban Semen Gresik	Gedung Domitory - Semen Gresik Tuban, Sumberarum	Tuban	62356	(0356) 711336	(0356) 711336
Gresik Petrokimia	Gedung Graha Sarana Gresik - Jl. A. Yani	Gresik	61118	(031) 3980375, 3980376	(031) 3980392
Lamongan Babat	Jl. Raya Babat No.270 Babat	Lamongan	62217	(0322) 459355	(0322) 459361
Lamongan Brondong	Jl. Raya Brondong RT 001 RW 003 Brondong	Lamongan	62263	(0322) 664000	(0322) 664141
Sumberrejo	Jl. Raya Sumberrejo RT 025 RW 08 Sumberrejo	Bojonegoro	62191	(0353) 333438	(0353) 333437
Surabaya Rengel	Ruko Rengel Indah No.9-10 Jl. Raya Rengel, Kec. Rengel	Tuban			
<b>AREA SURABAYA-GENTENGKALI</b>	<b>Jl. Gentengkali No. 93-95</b>	<b>Surabaya</b>	<b>60275</b>	<b>(031) 5319511 - 15</b>	<b>5316716, 5478401</b>
Surabaya Gentengkali	Jl. Gentengkali No. 93-95	Surabaya	60275	(031) 5319511 - 15	5316716, 5478401
Surabaya Sungkono	Jl. Mayjend. Sungkono No. 121 F	Surabaya	60225	(031) 5685021 - 22, 5663045	5678075
Surabaya Mulyosari	Jl. Raya Mulyosari No. 360 D-E	Surabaya	60113	(031) 5927468 - 70, 5930034, 5962282	5930237
Surabaya Rungkut Megah Raya	Komplek Pertokoan Rungkut Megah Raya Blok E/5-6, Jl. Raya Kali Rungkut No.5	Surabaya	60293	(031) 8720705, 8720706, 8720708, 8720709	8707941
Surabaya Darmo Park	Komplek Pertokoan Darmo Park I Blok V No.5-6, Jl. Mayjend. Sungkono	Surabaya	60256	(031) 5661745, 5661816	5672987, 5617389
Surabaya Darmo Permai	Jl. H.R. Muhammad 36, Ruko Permata Blok B-1	Surabaya	60226	(031) 7344473-4	7344472
Priority Banking Surabaya-Darmo Permai					
Surabaya Rungkut	Jl. Rungkut Industri Raya No. 10	Surabaya	60293	(031) 8439193, 84322113, 8411238	8410435
Pamekasan	Jl. Pangeran Diponegoro No.151	Pamekasan	69315	(0324) 331000, 330803, 330806	324302
Sumenep	Jl. Raya Trunojoyo No. 55	Sumenep	69417	(0328) 669836, 669837, 669874	663775
Surabaya Pasar Atum	Pusat Perbelanjaan Pasar Atum Mall Lantai 2, Stand No. BA 25-29, Jl. Stasiun Kota	Surabaya	60161	(031) 3531820, 3531825	3531796
Surabaya Bandara Juanda	Bandara Juanda	Surabaya	61253	(031) 2986422, 8667596, 8688419	8671661
Surabaya Pucang Anom	Jl. Pucang Anom Timur No. 12	Surabaya	60282	(031) 5020126, 5020701	5024063

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Surabaya Darmo Indah	Komplek Ruko Darmo Indah Timur, Jl. Darmo Indah Timur Blok SS No.8	Surabaya	60187	(031) 7328524, 7317618	7328525
Surabaya Pakuwon	Jl. Raya Bukit Darmo Boulevard No.8 G	Surabaya	60226	(031) 7344049, 7344708	7344071
Surabaya Kupang Jaya	Jl. Kupang Jaya A I No. 43	Surabaya	60189	(031) 7344674, 7344693	7344679
Surabaya Kenjeran	Ruko Kenjeran Indah, Jl. Babatan Pantai No. 2 AB	Surabaya	60113	(031) 3823303, 3823273	3823297
Surabaya Universitas Airlangga	Kampus B, Universitas Airlangga, Jl. Airlangga No. 4-6	Surabaya	60286	(031) 5020365, 5020367	5020379
Sidoarjo	Jl. Ahmad Yani No. 7	Sidoarjo	61219	(031) 8921327	8941577
Sidoarjo Krian	Jl. Raya Krian No. 47, Krian	Sidoarjo	61262	(031) 8982375, 8982376, 8982377	8971304
Sidoarjo Pahlawan	Ruko Pondok Mutiara Indah Blok N-02, Jl. Pahlawan	Sidoarjo	61213	(031) 8922634	8922283
Sidoarjo Candi	Jl. Raya Candi No. 42	Sidoarjo	61272	(031) 8940674, 8740694	8940682
Sidoarjo Gateway	Ruko Gateway Blok C-7, Waru	Sidoarjo	61256	(031) 8557335, 8557402	8554113
Sidoarjo Sepanjang	Jl. Bebekan No. 23, Sepanjang	Sidoarjo	61257	(031) 7860003, 7860005	7860004
Bangkalan	Jl. Soekarno Hatta No. 17 B	Bangkalan	69112	(031) 3096452, 3095892	(031) 3095218
Surabaya Rungkut Madya	Komp. Ruko Rungkut Mutiara B-02, Jl. Raya Rungkut Madya	Surabaya	60293	(031) 8794740, 8794762	(031) 8782350
Surabaya Indosat	Jl. Kayun No. 72	Surabaya	60271	(031) 60000171	(031) 60000171
Surabaya Sucofindo	Jl. Kalibutih No. 215	Surabaya	60172	(031) 5353193, 5466270, 5483887	(031) 5484097
Sampang	Jl. Tronojoyo No. 50	Sampang	69211	(0323) 327065	(0323) 327000
<b>AREA SURABAYA BASUKI-RAHMAT</b>	<b>Jl. Basuki Rahmat No. 129-137</b>	<b>Surabaya</b>	<b>60271</b>	<b>(031) 5316760 - 66</b>	<b>5316778, 5320631, 5316752</b>
Surabaya Basuki Rahmat	Jl. Basuki Rahmat No. 129-137	Surabaya	60271	(031) 5316760 - 66	5316778, 5320631, 5316752
Priority Banking Surabaya-Basuki Rahmat					
Surabaya Pondok Chandra	Jl. Palembang TC 1 / 12, Pondok Chandra Indah	Surabaya	61256	(031) 866672, 8663393, 8663363	8673866
Surabaya PDAM	Jl. Prof. Dr. Moestopo No. 2	Surabaya	60131	(031) 5046745 - 46	5034988
Surabaya Diponegoro	Jl. Raya Diponegoro No. 155	Surabaya	60241	(031) 5662853, 5669892, 5674347	5662839, 5674348
Surabaya Bratang Binangun	Jl. Ngagek Jaya Selatan, Plaza Manyar Megah Indah Blok J 5-6	Surabaya	60284	(031) 5043531, 5043701, 5624701	5043702, 5043430
Surabaya Kertajaya	Jl. Dharmahusada Indah No. 130	Surabaya	32190	(0321) 5999869, 5981670	5981622
Priority Banking Surabaya	Jl. Dharmahusada Indah No. 130	Surabaya	32190	(0321) 5999869, 5981670	5981622
Surabaya Darmo Raya	Jl. Raya Darmo No. 41	Surabaya	60625	(031) 5685574, 5685891, 5686756, 5687458	5677843
Surabaya Tunjungan Plaza	Jl. Basuki Rahmat No. 2-4	Surabaya	60261	(031) 5343251 - 52	5311305
Surabaya Gubeng	Jl. Kalimantan No.10	Surabaya	60281	(031) 5039839, 5033783-84,5030765	5035346
Surabaya Pemuda	Jl. Pemuda No. 27-31	Surabaya	60271	(031) 5311736 - 36 - 40 - 41, 5340756	5311432
Surabaya Wiyung	Komplek Ruko Taman Pondok Indah Kav.A-35, Jl. Raya Menganti No. 207, Wiyung	Surabaya	60222	(031) 7660056, 7664559, 7664029	7668423
Mojokerto	Jl. Mojopahit No. 406	Mojokerto	61321	(0321) 323086, 323870, 323871	323093
Jombang	Jl. Merdeka No. 115	Jombang	61413	(0321) 875141, 875541	323093
Surabaya Telkom Ketintang	Jl. Ketintang No. 156	Surabaya	60245	(031) 8292659, 8292314, 8285823	8285713
Surabaya Jemursari	Jl. Jemursari No. 81	Surabaya	60231	(031) 8474247, 8474458	8474376
Surabaya Menanggal	Jl. A. Yani Komplek Mandiri Menanggal B1-B3	Surabaya	60243	(031) 8287568, 8287728	8288144
Surabaya Klampis	Jl. Klampis Jaya No. 50	Surabaya	60117	(031) 5990060, 5990061	5995025
Surabaya Darmo Trade Center	Darmo Trade Center Lt. 1 Kios A1-2, Jl. Wonokromo Raya	Surabaya	60241	(031) 8484490, 8484491	8484493
Mojosari	Jl. Hayam Wuruk No. 35 C, Mojosari	Mojokerto	61382	(0321) 594400, 594020	593409
Surabaya Citra Raya G-Walk	Perumahan Citra Raya Gwalk Blok W-1 No.10-11	Surabaya	60216	(031) 57431000, 57431222	57431033
Surabaya Universitas Petra	Jl. Siwalankerto No. 121-131	Surabaya	60236	(031) 8439040, 8494830 - 31	8436418
Surabaya Menganti	Jl. Raya Menganti Sidowungu No.6 Kec. Menganti	Kab. Gresik			
Surabaya Mojoagung	Jl. Raya Mojoagung 145 RT.02 RW.02 Kel. Gambiran Utara, Kec. Mojoagung	Kab. Jombang			
Surabaya Ngoro	Kompl. Ruko Ngoro Industrial Park Jl. Raya Ngoro Blok A-1	Kab. Mojokerto			

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<b>AREA JEMBER</b>	<b>Jl. Jend. Ahmad Yani No. 3</b>	<b>Jember</b>	<b>68118</b>	<b>(0331) 486671</b>	<b>485461, 487704</b>
Jember Alun-Alun	Jl. Jend. Ahmad Yani No. 3	Jember	68118	(0331) 486671	485461, 487704
Jember Ahmad Yani	Jl. Jend. Ahmad Yani No. 6-8	Jember	68137	(0331) 484691	486094
Jember Wijaya Kusuma	Jl. Wijaya Kusuma No. 1	Jember	68118	(0331) 486096-8, 422687	484370
Bondowoso	Jl. Ki S. Mangunsarkoro No. 69 Tamansari	Bondowoso	68216	(0332) 420800	420844
Jember Ambulu	Jl. Manggar No. 23, Ambulu	Jember	68172	(0336) 88117, 881118	882549
Jember Tanggul	Jl. PB Sudirman No. 24, Tanggul	Jember	68155	(0336) 445007, 445866, 445880	445100
Jember Kalisat	Jl. Diponegoro 36 RT/RW 003/010 Glagahwero, Kalisat	Jember	68193	(0331) 592153	(0331) 592401
Jember Rambipuji	Jl. Gajah Mada Ruko Rambipuji Kav.3	Jember	68152	(0311) 711628	(0311) 712110
Jember Jajag	Jl. Raya Jajag No.57	Banyuwangi			
Jember Balung	Jl. Rambipuji No.136 Balung	Jember	68161	(0336) 623229	(0336) 623228
Jember Kencong	Jl. Diponegoro No.116 Kencong	Jember	68167	(0336) 624657	(0336) 6324969
Probolinggo	Jl. Suroyo No. 23	Probolinggo	67211	(0335) 421205	422303
Probolinggo Kraksaan	Jl. Panglima Sudirman No. 119, Kraksaan	Probolinggo	67282	(0335) 844399	844895
Lumajang	Jl. Panglima Sudirman No. 33	Lumajang	67311	(0334) 886866	882151
Lumajang Pasirian	Jl. Raya Pasirian No. 180, Lumajang	Lumajang	67372	(0334) 573349	(0334) 573819
Maron	Jl. Raya Maron No. 722 Maron Probolinggo	Probolinggo	67276	(0335) 612781	(0335) 612780
Situbondo	Jl. Jend. Ahmad Yani No. 102	Situbondo	68311	(0338) 671853	671854
Situbondo Besuki	Jl. Niaga No. 65, Besuki Situbondo	Situbondo	68356	(0338) 891570	(0338) 891460
Banyuwangi	Jl. Dr. Wahidin Sudiro Husodo No. 2	Banyuwangi	68411	(0333) 424674, 424815	423257
Genteng	Jl. Gajah Mada No. 253, Genteng	Banyuwangi	68465	(0333) 845375, 845376, 845116, 845784	845827
Banyuwangi Rogojampi	Jl. Raya Rogojampi No. 12-14, Rogojampi	Banyuwangi	68462	(0333) 636419, 636420, 636422	636421
Muncar	Jl. Brawijaya No. 115 Muncar	Banyuwangi		(0333) 593909	592286
Banyuwangi Purwoharjo	Jl. Raya Grajanan No.9 Purwoharjo, Banyuwangi	Banyuwangi	68483	(0333) 392709	(0333) 392705
<b>AREA MALANG</b>	<b>Jl. K.H. Wahid Hasyim No. 5-7</b>	<b>Malang</b>	<b>65119</b>	<b>(0341) 364961 - 2</b>	<b>364977 - 342102</b>
Malang Wahid Hasyim	Jl. K.H. Wahid Hasyim No. 5-7	Malang	65119	(0341) 364961 - 2	364977 - 342102
Pasuruan	Jl. Panglima Sudirman No. 11	Pasuruan	67115	(0343) 420221, 426876, 428666, 416833	426875
Malang Merdeka	Jl. Merdeka Barat No. 1	Malang	65119	(0341) 325658	366959
Priority Banking Malang-Merdeka	Jl. Merdeka Barat No. 1	Malang	65119	(0341) 325658	366959
Batu	Jl. Dewi Sartika No. 45, Batu	Malang	65315	(0341) 592998, 596534, 596535, 512334	512335
Malang Suprpto	Jl. Jaksa Agung Suprpto 65	Malang	65112	(0341) 368691	364665
Malang Griya Shanta	Ruko Griya Shanta Blok MP-53, Jl. Soekarno - Hatta	Malang	65142	(0341) 404300	404301
Malang Dampit	Jl. Semeru Selatan No. 9, Dampit, Kabupaten Malang	Malang	65181	(0341) 898461 - 64	898444
Pandaan	Kompleks Pandaan Delta Permai A 18-19, Jl. Surabaya - Malang	Pandaan	67156	(0343) 638444, 638585	639493
Kepanjen	Jl. Ahmad Yani No. 5, Kepanjen	Malang	65163	(0341) 399858	399855
Lawang	Ruko Istana Lawang Blok A5, Jl. Dr. Soetomo, Lawang	Malang	65213	(0341) 420555, 422999	422998
Malang Ahmad Yani	Jl. Jend. Ahmad Yani No. 50 C-D	Malang	65125	(0341) 480461, 480462, 480463	480460
Malang Gatot Subroto	Jl. Jend. Gatot Subroto No. 9 A	Malang	65127	(0341) 364441, 326477, 328391	334890
Malang MT Haryono	Jl. MT Haryono No. 131	Malang	65141	(0341) 558140 - 42, 577252	558143
Malang Universitas Brawijaya	Kampus Universitas Brawijaya, Jl. Veteran	Malang	65145	(0341) 573201, 573204	573204
Bangil	Jl. Diponegoro F 10-11, Bangil	Kab. Pasuruan	65141	(0343) 748821, 748823	748824
Malang Sawojajar	Jl. Danau Toba No. E6/25	Malang	65139	(0341) 726666	726888
Kediri	Jl. Diponegoro No. 17	Kediri	64123	(0354) 681396, 681430	681629
Kediri Joyoboyo	Jl. Joyoboyo No. 34 A	Kediri	64125	(0354) 694299, 694300, 694301	694700
Pare	Jl. Panglima Besar Sudirman No. 43, Pare	Kediri	64212	(0354) 398400	395489
Nganjuk	Jl. Raya Ahmad Yani No. 207	Nganjuk	64418	(0358) 331662, 331663	331661
Kertosono	Jl. Gatot Subroto No.10, Kertosono	Nganjuk	64311	(0358) 551815	(0358) 553809

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Malang Wates	Jl. Raya Tawang No. 73 Desa Tawang Kecamatan Wates	Kab. Kediri			
Malang Warujayeng	Komplek Ruko Teddy Wijaya Jl. Raya A Yani Kec Warujayeng	Kab. Nganjuk			
Madiun	Jl. Pahlawan No. 29	Madiun	63116	(0351) 462557, 451598	463482
Madiun Sudirman	Jl. Panglima Sudirman No. 38	Madiun	63132	(0351) 458444	467444
Ponorogo	Jl. Urip Sumoharjo No. 102	Ponorogo	63411	(0352) 488909, 488910	484207
Ngawi	Jl. Jaksa Agung Suprpto No.35	Ngawi	63211	(0351) 747565, 747484, 744641, 742156	(0351) 746313
Tulungagung	Jl. Sudirman No. 55	Tulungagung	66219	(0355) 326543-44	322571
Blitar	Jl. Merdeka No. 30	Blitar	66112	(0342) 813546, 813547	813548
Trenggalek	Jl. Panglima Sudirman	Kab. Trenggalek		(0355) 792687, 792688, 795254	(0355) 795255
Wlingi	Jl. Urip Sumoharjo No.105 Wlingi, Blitar	Blitar	66184	(0342) 692671	(0342) 692657
Tulungagung Ngunut	Komplek Ruko Jalan Raya II, Kec. Ngunut	Tulungagung	66292	(0355) 398530	(0355) 398536
<b>WILAYAH IX/ BANJARMASIN</b>	<b>Jl. Lambung Mangkurat No. 3</b>	<b>Banjarmasin</b>	<b>70111</b>	<b>(0511) 3351405, 3351403, 3365767, 69, 70, 71</b>	<b>3352249, 4366719</b>
<b>AREA PONTIANAK</b>	<b>Jl. Diponegoro No. 17</b>	<b>Pontianak</b>	<b>78123</b>	<b>(0561) 769769</b>	<b>733767, 768330</b>
Pontianak Diponegoro	Jl. Diponegoro No. 17	Pontianak	78123	(0561) 769769	733767, 768330
Pontianak S. Parman (PB)	Jl. Letjen. S. Parman No. 01	Pontianak	78122	(0561) 741777, 746197, 746198, 746199	
Pontianak Sidas	Jl. Sidas No. 2	Pontianak	78111	(0561) 734670, 747495	733672
Pontianak Ngurah Rai	Jl. I Gusti Ngurah Rai No. 2 , Humaera B	Pontianak	78117	(0561) 734247	734147
Pontianak Tanjungpura	Jl. Tanjungpura No. 110	Pontianak	78117	(0561) 734464	734752
Pontianak RS. Santo Antonius	Jl. K.H. Wahid Hasyim	Pontianak	78115	(0561) 737454	737454
Pontianak Achmad Yani	Jl. Achmad Yani No. 3 - 3 A	Pontianak	78122	(0561) 765010	767993
Ketapang	Jl. Letjen. R. Suprpto No. 1-2	Ketapang	78812	(0534) 35822, 35833, 35844	35855
Sintang	Jl. Mas Tirta Haryono	Sintang	78614	(0565) 24967, 24968, 24969	24973
Pontianak Nanga Pinoh	Jl. Juang Blok D No. 06 Kabupaten Melawi	Kab. Melawi		(0561).6693116	(0561).6693116
Sanggau	Jl. Ahmad Yani No. 5-6	Sanggau	78153	(0564) 24651, 24652	24653
Pontianak Sekadau	Jl. Sekadau Sintang No. 66 Ds Mungguk Kec. Sekadau Hilir	Kab Sekadau	79582	(0561).6693116	(0561).6693116
Pontianak Putussibau	Jl. Kom Yos Sudarso RT/RW. 002/001 Ds Putussibau Kota Kec. Putussibau Utara	Kab Kapuas Hulu	78711	(0567) 21266	(0567) 22744
Entikong	Jl.Lintas Malindo No.73, Entikong	Sanggau	78557	(0564) 2032738	2032737
Pontianak Siantan	Jl. Khatulistiwa No. 1, Siantan	Pontianak	78243	(0561) 886192 - 93, 886308, 886507	(0561) 886302
Sungai Pinyuh	Jl. Raya Seliung Jurusan Anjungan No.1-2 Sungai Pinyuh	Pontianak	78353	(0561) 654468	(0561) 654469
Ngabang	Jl. Tugu Pahlawan No. 18 Ngabang Kab. Landak	Landak	78357	(0563) 21386	(0563) 21387
Mempawah	Jl. Gusti M. Taufik No.21 Mempawah	Pontianak	78912	(0561).6693116	(0561).6693116
Sambas	Jl. Gusti Hamzah No. 123	Sambas	79462	(0562) 391208, 391543, 392567, 392675	391294
Pemangkat	Jl. M. Hambal No. 151 Pemangkat Kab Sambas	Sambas	79453	(0562) 244680	(0562) 244681
Singkawang	Jl. Merdeka No. 20	Singkawang	79122	(0562) 631335, 631389, 637546	631151
<b>AREA BANJARMASIN</b>	<b>Jl. Lambung Mangkurat No. 3</b>	<b>Banjarmasin</b>	<b>70111</b>	<b>(0511) 4368475, 4367812, 3365831</b>	<b>4367856, 3352510, 3366051</b>
Banjarmasin Lambung-	Jl. Lambung Mangkurat No. 3 Mangkurat	Banjarmasin	70111	(0511) 4368475, 4367812, 3365831	4367856, 3352510, 3366051
Banjarmasin Pangeran- Samudera	Jl. Lambung Mangkurat No. 4	Banjarmasin	70111	(0511) 3352339, 4366303	3350928
Priority Banking Banjarmasin- P. Samudera					
Banjarmasin A. Yani	Jl. Achmad Yani No. 4 - 5	Banjarmasin	70233	(0511) 3264261, 3263333, 3262690	3257278, 3257281
Banjarmasin Mitra Plaza	Jl. Pangeran Antasari, Mitra Plaza Blok B-I No.37-38	Banjarmasin	70234	(0511) 3267748, 3267749	4365751
Banjarbaru	Jl. Jend. Ahmad Yani Km.34, No. 31 D	Banjarbaru	70713	(0511) 4777058, 4780926	4780777



OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Batulicin	Jl. Raya Btulicin, Kab. Kota Baru	Kota Baru	72171	(0518) 71480 s.d. 71483	71484
Pelaihari	Jl. Ahmad Yani No. 17, Pelaihari	Tanah Laut	70811	(0512) 22801, 22812, 22824, 22838	22831
Banjarmasin Pelindo III/ Trisakti	Pelabuhan Trisakti, Jl. Barito Hilir No. 6	Banjarmasin	70119	(0511) 364965, 366354	366354
Banjarmasin Sentra Antasari	Pusat Perbelanjaan Sentra Antasari Blok DT.001 Lt.2, Jl. Pangeran Antasari	Banjarmasin	70234	(0511) 3360900, 3361948	3361949
Kotabaru	Jl. Pangeran Indera Kesuma Jaya Blok 17,	Kotabaru	72113	(0518) 24021,24022	(0518) 24666
Rantau	Jl. Brigjen Hasan Basery Rt..6 Rantau Kiwa	Kab. Tapin	70862	(0517) 31561	
Banjarmasin Landasan Ulin	Jl. A. Yani KM 23,5 Landasan Ulin Banjarbaru	Banjarbaru	70723	(0511) 4705961	(0511) 4705968
Banjarmasin Binuang	Jl. Raya Timur 60, Binuang Tapin Kalimantan Selatan	Banjar	71183	(0517) 36421	(0517) 36421
Banjarmasin Sungai Danau/ Kintap	Desa Sungai danau RT.15, Sungai Danau Tanah Bumbu	Tanah Bumbu	72175	(0512) 61777	(0512) 61225
Banjarmasin Amuntai	Pasar Lama, Jl. Abdul Aziz RT. 1 Amuntai	Hulu Sungai Utara	71415	(0527) - 62021	(0527) - 62309
Banjarmasin Kandangan	Jl. Rahmah Bahrn No.58, Kel. Kandangan Barat	Kab. Hulu Sungai Selatan	71213	(0517) 21968	(0517) 21978
Tanjung	Jl. Pangeran Antasari No. 43	Tanjung	71513	(0526) 21575, 21898, 21079, 23473	2021739
Barabai	Jl. PHM Noor No. 20 B-C	Barabai	71311	(0517) 43702, 44240, 44250	43701
Banjarmasin Balangan	Jl. Akhmad kurnia No.9 Pasar Karet (Jl. Tepian Paringin)	Kab. Balangan	71462	(0526) 2028490	(0526) 2028450
<b>AREA PALANGKARAYA</b>	<b>Jl. Jend. Ahmad Yani No. 70</b>	<b>Palangkaraya</b>	<b>73111</b>	<b>(0536) 3222961, 3221378, 3221969, 3224313, 3239438, 3235104, 3222702, 3230544</b>	<b>3221781, 3234283</b>
Palangkaraya	Jl. Jend. Ahmad Yani No. 70	Palangkaraya	73111	(0536) 3222961, 3221378, 3221969, 3224313, 3239438, 3235104, 3222702, 3230544	3221781, 3234283
Muara Teweh	Jl. Ahmad Yani No. 21, Muara Teweh	Barito Utara	73811	(0519) 24673, 24676	24675
Pasar Kahayan	Jl. Cilik Riwut Km 1 No. 19 - 20, Palangkaraya	Palangkaraya	73112	(0536) 3223451	3223441
Buntok	Jl. Pahlawan No. 5 Buntok	Barito Selatan	73711	(0525) 23003, 23019	(0525) 22227
Kasongan	Jl. Tjilik Riwut No. 58 Kasongan	Palangkaraya	74412	(0536) 4041932	(0536) 4041931
Palangkaraya Meranen	Jl. Ds Bukit Sawit Kel Bukit Sawit	Kab Barito Utara			
Sampit	Jl. M.T. Haryono No. 81 A	Sampit	74322	(0531) 21035	21632
Pangkalan Bun	Jl. Udan Said No. 3, Pangkalan Bun	Pangkalan Bun	74113	(0532) 24255, 24966, 35306, 27726	22710
Kuala Kapuas	Jl. Jend. Sudirman No. 32	Kuala Kapuas	73513	(0513) 21132, 21695	21028
Kuala Kurun	Jl. Sabirin Muchtar Kuala Kurun, Gunung Mas	Kuala Kapuas	74511	(0537) 31493	(0537) 31280
<b>AREA SAMARINDA</b>	<b>Jl. Mulawarman No. 23</b>	<b>Samarinda</b>	<b>75112</b>	<b>(0541) 742097, 741464, 741462, 741464, 749062</b>	<b>742855, 205720, 743292</b>
Samarinda Mulawarman	Jl. Mulawarman No. 23	Samarinda	75112	(0541) 742097, 741464, 741462, 741464, 749062	742855, 205720, 743292
Priority Banking Samarinda-Mulawarman					
Samarinda Kesuma Bangsa	Jl. Kesuma Bangsa No. 76	Samarinda	75121	(0541) 742549	743777
Samarinda Sudirman	Jl. Jend. Sudirman No. 9	Samarinda	75111	(0541) 200836-7, 731531	31530
Tanjung Redeb	Jl. Jenderal Sudirman No. 747	Tanjung Redeb	77312	(0554) 26031, 26032, 26033	26030
Samarinda Irian	Jl. Irian No. 16 C	Samarinda	75111	(0541) 742066 - 67	731718
Samarinda A. Yani	Jl. Hasan Basri Blok A No. 1	Samarinda	75117	(0541) 736514, 736587	736291
Tenggarong	Jl. K.H. Akhmad Muksin No. 36	Kutai Kartanegara	75512	(0541) 662150, 661945, 665981, 662132	665953, 662133
Samarinda Seberang	Jl. Bung Tomo No. 1 RT 18/08 Samarinda Seberang	Samarinda	75131	(0541) 7269662, 7269257, 7269426	260005, 2600013
Samarinda Samboja	Jl. Balikpapan-Handil II RT.01 No.64 Kel. Sungai Seluang, Kec. Samboja	Kab. Kartanegara	75271	(0542) 7215426	(0542) 7215425
Samarinda Sendawar	Jl. Awang Long Senopati RT.08, Kp Barong Tongkok Kec. Barong Tongkok	Kab. Kutai Barat	75776		
Samarinda Loa Kulu	Jl. H. Masdansi RT.07 No.24 Kel. Loa Kulu	Kab. Kartanegara	75571		

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Samarinda Palaran	Jl. Trikora RT.07 Kel. Rawa Makmur, Kec. Samarinda	Samarinda			
Tarakan Yos Sudarso	Jl. Yos Sudarso No. 10	Tarakan	77113	(0551) 25960-3	21340
Tarakan Simpang Tiga	Jl. Yos Sudarso No. 25	Tarakan	71112	(0551) 21933	21359
Nunukan	Jl. Tien Suharto Rt.15, Nunukan	Kab. Bulungan	77182	(0556) 2025660, 2025661	2025662
Pelabuhan Nunukan	Jl. Tien Suharto - Pelabuhan Baru, Nunukan	Kab. Bulungan	14813	(0556) 23000	(0556) 23000
Pulau Bunyu	Jl. Pangkalan, RT 01, Pulau Bunyu	Tarakan	77181	(0551) 24318, 25001	24318
Samarinda Tanjung Selor	Jl. Sengkawit RT. 16/05 No. 2A Kel. Tanjung Selor Hilir, Kec. Tanjung Selor	Kab. Bulungan			
Bontang	Jl. Angkasa No. 1, Airport Road, Komp. PT Badak	Bontang	75324	(0548) 21490, 21492	21489
Lhoktuan	Wisma KIE PT Pupuk Kaltim, Lhoktuan, Jl. Pakuaji Kav. 79	Bontang Utara	75313	(0548) 41558, 41219	41219, 41535
Bontang Ahmad Yani	Jl. Ahmad Yani No. 37	Bontang	75311	(0548) 20332, 21913, 27453	27453
Sangatta	Jl. Yos Sudarso II No. 17 B-C, Sangatta	Kutai Timur	75611	(0549) 25084, 25085	25086
<b>AREA BALIKPAPAN</b>	<b>Jl. Jend. Ahmad Yani No. 15</b>	<b>Balikpapan</b>	<b>76113</b>	<b>(0542) 733564, 427777, 424994, 422882, 415593, 396950, 424994</b>	<b>422109, 424933</b>
Balikpapan Ahmad Yani	Jl. Jend. Ahmad Yani No. 15	Balikpapan	76113	(0542) 733564, 427777, 424994, 422882, 415593, 396950, 424994	422109, 424933
Balikpapan Sudirman	Komplek Ruko Balikpapan Permai, Jl. Jend. Sudirman No. 642	Balikpapan	76114	(0542) 731257	732249, 410555
Balikpapan Suprpto	Jl. Letjend. Suprpto No. 1	Balikpapan	76131	(0542) 427000, 422840	424523
Balikpapan Klandasan	Jl. Jend. Sudirman No. 71	Balikpapan	76112	(0542) 422821, 422900	422902
Priority Banking Balikpapan-Klandasan					
Balikpapan Batakan	Jl. Mulawarman No. 122	Balikpapan	76115	(0542) 771191	771447
Balikpapan Telkom Divre VI	Gedung Telkom, Jl. MT. Haryono No. 169 - Ring Road	Balikpapan	76114	(0542) 872588	872588
Balikpapan Muara Rapak	Ruko Taman Citra Blok A3 No.2-3, Jl. Soekarno Hatta	Balikpapan	76125	(0542) 421559, 736952, 414708	413783
Tanah Grogot	Jl. Gajah Mada No. 22, Tanah Grogot	Kabupaten Paser	76211	(0543) 23208, 23577	22190
Balikpapan Baru	Komplek Ruko Balikpapan Baru Blok B 1 No. 2 - 3	Balikpapan	76123	(0542) 874315	(0542) 874115
Penajam Paser Utara	Jl. Propinsi Km 18 Petung	Kab. Penajam Paser Utara	76143	(0542) 427777 ext.210	(0542) 422109
Handil	Handil 2, Jl. Katamso RT 18	Kab. Kutai Kartanegara			
Balikpapan Batukajang	Jl. Negara RT.009 A, Kel. Batu kajang, Kec. Batu Sopang	Kab. Paser	76252	(0543) 5230228	(0543) 5230229
Balikpapan Sepaku	Jl. Negara Sukaraja RT.06, Kel. Sepaku Kec. Sepaku,	Kab. Penajam Paser Utara	76148	(0542) 7218099	(0542) 7218088
<b>WILAYAH X/ MAKASAR</b>	<b>Jl. R.A. Kartini No. 12-14</b>	<b>Makassar</b>	<b>90111</b>	<b>(0411) 329097, 323547</b>	<b>329095</b>
<b>AREA MANADO</b>	<b>Jl. Dotulolong Lasut No. 15</b>	<b>Manado</b>	<b>95122</b>	<b>(0431) 866228, 863477, 863278</b>	<b>857579, 863577</b>
Manado Dotulolong Lasut	Jl. Dotulolong Lasut No. 15	Manado	95122	(0431) 866228, 863477, 863278	857579, 863577
Manado Sudirman	Jl. Jend. Sudirman No. 47	Manado	95122	(0431) 864077, 864177, 858476	851877
Manado Sam Ratulangi	Komp. Wanea Plaza Blik I No.8, Jl. Sam Ratulangi	Manado	95117	(0431) 876195 - 6, 876312, 876400	876500
Manado Toar	Jl. Toar No. 4-6	Manado	95112	(0431) 863079, 868068, 860244, 854376, 854155, 854743, 854745	863677
Priority Banking Manado Toar					
Tomohon	Komp. RS Bethesda Jl. Raya Tomohon	Tomohon	95362	(0431) 354951	353844
Manado Boulevard	Komp. Megamas Blok 1A No.23, Jl. Piere Tendean, Boulevard	Manado	95111	(0431) 879733, 879735	879770
Manado Bahu	Komplek Bahu mall S/ 12, Jl. Wolter Monginsidi, Bahu	Manado	95115	(0431) 860034, 860107, 860143, 860228	843714
Amurang	Jl. Trans Sulawesi, Buyungon, Amurang Selatan	Kab. Minahasa	95354	(0430) 22314	22316

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Manado Airmadidi	Kel. Sarongsong, Kec. Airmadidi	Kab. Minahasa		(0431) 893072	(0431) 893451
Manado Ratahan	Kel. Tosuraya Lingk. III, Kec. Ratahan	Kab. Minahasa Tenggara			
Kotamobagu	Jl. A. Yani No.51	Kotamobagu	95711	(0434) 22820, 21580, 24250	21696
Manado Inobonto	Jl. Raya AKD, Kel. Inobonto I Lingk IV, Kec. Bolaang,	Kab. Bolaang Mongondow			
Bitung	Jl. Xaverius Dotulong No. 29	Bitung	95514	(0438) 21022, 21166, 32626	21763
Gorontalo	Jl. H. Nani Wartabone No. 28	Gorontalo	96112	(0435) 824131 - 34, 823551	824305, 824062
Limboto	Jl. Jend. Sudirman No. 35, Limboto	Gorontalo	96211	(0435) 880512, 880653	882363
Marisa	Jl. Trans Sulawesi No. 29, Marisa, Kab. Pohowato	Pohuwato	96266	(0443) 210071, 210371	210522
Tahuna	Jl. Dr. Sutomo No. 1	Tahuna	95813	(0432) 21051, 22590, 22820	21457
Ternate	Jl. Nukila No. 51	Ternate	97721	(0921) 3122778, 3121125, 3121722, 3121141	3121040, 3123005
Ternate Mononutu	Jl. A. Mononutu No. 91	Ternate	97712	(0921) 327304, 327358, 24604	327072
Buli	Jl. Kp. Baru - Buli, Maba	Halmahera Timur	97862	(0921) 7812736 Ext. 401	-
Tobelo	Jl. Kemakmuran No. 330, Tobelo	Halmahera Utara	97762	(0924) 2621492, 2621679	2621615
<b>AREA PALU</b>	<b>Jl. Dr. Sam Ratulangi No. 60</b>	<b>Palu</b>	<b>94111</b>	<b>(0451) 424971, 423975, 423942</b>	<b>424766</b>
Palu Sam Ratulangi	Jl. Dr. Sam Ratulangi No. 60	Palu	94111	(0451) 424971, 423975, 423942	424766
Palu Imam Bonjol	Jl. Imam Bonjol No. 88	Palu	94223	(0451) 421482 - 84, 421480, 455706	421483
Palu Hasanuddin	Jl. Sultan Hasanuddin No. 35	Palu	94112	(0451) 421580, 429180	424975
Poso	Jl. Hasanuddin No. 13, Poso	Poso	94616	(0452) 21367, 21467, 21567, 21704	21767
Donggala	Jl. Moro No. 78	Donggala	94351	(0457) 71175	71161
Parigi	Jl. Trans Sulawesi No. 117	Parigi	94371	(0450) 22245 - 48	22248
Palu Pasangkayu	Jl. Poros Trans Sulawesi Pasangkayu	Mamuju Utara	53192		
Luwuk	Jl. Jend. Ahmad Yani No. 132	Luwuk	94711	(0461) 21143, 21144	22038
Toli Toli	Jl. W.R. Supratman No. 1	Toli Toli	94514	(0453) 21060, 24223 - 24, 21360	21760
<b>AREA MAKASSAR</b>	<b>Jl. R.A. Kartini No. 12-14</b>	<b>Makassar</b>	<b>90111</b>	<b>(0411) 324095, 3619424, 3619441, 3619443</b>	<b>3610778, 335741</b>
Makassar Kartini	Jl. R.A. Kartini No. 12-14	Makassar	90111	(0411) 324095, 3619424, 3619441, 3619443	3610778, 335741
Makassar Slamet Riyadi	Jl. Brigjend. Slamet Riyadi No. 8	Makassar	90111	(0411) 319963-4	317854
Priority Banking Makassar-Slamet Riyadi					
Makassar Sulawesi	Jl. Sulawesi No. 81	Makassar	90174	(0411) 317378, 317388	320629, 320473
Makassar Cokroaminoto	Jl. HOS Cokroaminoto No. 3	Makassar	90174	(0411) 323809, 317545	316488
Makassar Cenderawasih	Jl. Cenderawasih No. 185	Makassar	90133	(0411) 837610	837609
Makassar Pettarani	Jl. Andi Pangeran Pettarani No. 18 D	Makassar	90232	(0411) 441862	441382
Makassar Panakkukang	Panakkukang Mas, Jl. Bolevar No. F 89	Makassar	90231	(0411) 441605, 425290	443777
Sangguminasa	Kompleks Graha Satelit Blok 12 A, Jl. Sultan Hasanuddin	Gowa	92111	(0411) 880736, 880740	840134
Bulukumba	Jl. Sam Ratulangi No. 90	Bulukumba	92512	(0413) 2587965, 2587966, 2587967, 2587969	2587968
Makassar Universitas-Negeri Makassar	Jl. Bontolangkasa, Gunungsari Baru	Makassar	90221	(0411) 874744	874747
Makassar Andalas	Jl. Andalas No. 116 F	Makassar	90155	(0411) 334023, 310164	310372
Makassar Veteran	Jl. Veteran Utara No. 220	Makassar	90145	(0411) 319981, 332367	332354
Makassar Daya	Komplek Bukit Khatulistiwa Blok B/9, Jl. Perintis Kemerdekaan Km.13	Makassar	90241	(0411) 591255, 591256	591257
Makassar R.S. Stella Maris	Komplek RS Stella Maris, Jl. Somba Opu No. 273	Makassar	90001	(0411) 854289	854289
Semen Tonasa	Komplek PT Semen Tonasa I, Kotak pos 114	Tonasa	90662	(0411) 320672	311973
Mamuju	Jl. Andi Pangeran Pettarani No. 19	Mamuju	91511	(0426) 22386	21747
Makassar Universitas-Hasanuddin	Jl. Perintis Kemerdekaan Komp. Univ Hasanuddin	Makassar	90241	(0411) 581283	581538
Makassar Pelabuhan Indonesia	Jl. Ir. Soekarno Komp. Pelabuhan Indonesia IV No. 1	Makassar	90174	(0411) 316125	316125
Makassar Toddopuli	Jl. Toddopuli Raya, Pertokoan Villa Surya Mas Blok A2-36	Makassar	90222	(0411) 4663577, 4663578	(0411) 4663581
Makassar Ratulangi	Jl. Dr. Sam Ratulangi No. 24	Makassar	90125	(0411) 854956, 854745, 830082	(0411) 830733

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OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Sinjai	Jl. Persatuan Raya No.57 Kel. Balanipah, Kec. Sinjai Utara	Sinjai	92612	(0482) 21430	(0482) 2425516
Bantaeng	Komp. Ruko Pasar Baru Kel. Bonto Atu, Kec. Bissapu	Bantaeng	92411	(0413) 23392	(0413) 23393
Takalar	Jl. Jend. Sudirman, Kel Kallabirang, Kec Pattallassang	Takalar	92216	(0418) 22299	(0418) 22280
Pangkep	Jl. Kubis No.1 Mappasaile Kec. Pangkajene	Pangkep	90105	(0410) 2311841	(0410) 2311842
Maros	Jl. Sudirman No.22, Kel. Pettuadæ Maros Baru	Kab. Maros	90511	(0411) 371973	(0411) 371972
Tarailu Mamuju	Kel. Tarailu, Kec. Sampaga	Kab. Mamuju	90511		
Watampone	Jl. M.H. Thamrin No. 10	Watampone	92713	(0481) 21330, 21227	21938
Sengkang	Jl. Bau Mahmud No. 1	Sengkang	90913	(0485) 324333, 324222	324111
Makassar Soppeng	Jl. Kemakmuran, Kel. Lalabatarilau	Kab. Soppeng			
Pare Pare	Jl. Andi Isa No. 5	Pare Pare	91114	(0421) 21046, 24339, 25339, 25439, 21339	21416
Pinrang	Jl. Durian No. 24 - 26	Pinrang	91211	(0421) 921367, 922145	921878
Polewali Mandar	Jl. Jenderal Sudirman No. 132, Wonomulyo	Polewali Mandar	91352	(0428) 51985, 51987, 51988	51986
Pare-Pare Patompo	Jl. Baso Daeng Patompo No. 17	Pare Pare	91111	(0421) 21971, 21972	(0421) 21976
Sidrap	Jl. Calakkara No. 15 A, Kel. Pangkajene Maritengae	Kab. Sidrap	91612	(0421) 91470	(0421) 91218
Makassar Siwa	Jl. A. Jaja, Kel.Siwa, Kec. Pitumpanua	Kab. Wajo			
Palopo	Jl. Andi Djemma No. 123	Palopo	91921	(0471) 21313, 23672, 23673	23671
Tana Toraja	Jl. Andi Mappanyukki No. 70, Rantepao	Tana Toraja	91831	(0423) 23202, 23377, 25522	23302
Belopa	Jl. S. Pareman, Kel. Sabe, Belopa	Kab. Luwu	91994	(0471) 3314353	(0471) 3314352
Soroako	Jl. Gamalama Kav. 2	Luwu Timur	91984	(0475) 321042, 321043, 321045	(0475-321044)
Ambon Pantai Mardika	Jl. Pantai Mardika	Ambon	97123	(0911) 354572-5	354578
Ambon Universitas Pattimura	Kampus Universitas Pattimura, Jl. Ir. M. Putuhena	Ambon	97233	(0911) 322500, 322636	322602
Ambon Paso	Jl. Laksda Leo Wattimena, Kel. Passo, Kec. Teluk Ambon Baguala	Ambon	97232	(0911) 361976	(0911) 361976
Ambon Masohi	Jl. Abdullah Soulisha, Kel. Ampera, Kec. Amahai	Kab. Maluku Tengah			
Ambon Namlea	Jl. Sakura, Kel. Namlea, Kec. Buru Utara Timmur	Kab. Namlea	97571	(0913) 22104	(0913) 22104
Ambon Tual	Jl. Abdul Gani Renuat Kel. Masrum Dullah Selatan, Kec. Kota Tual, Propinsi Maluku				
Ambon Pattimura	Jl. Raya Pattimura No. 14 (SK.2 / 1)	Ambon	90172	(0911) 345587, 353122	352208
Ambon Paradiso	Jl. Raya Pattimura No. 28	Ambon	97124	(0911) 315897 - 99	
Tual	Jl. Jend. Sudirman, Ohoibun, Kei Kecil	Langgur	97611	(0916) 22996 - 97, 22097	(0916) 22096
AREA KENDARI MASJID- AGUNG	Jl. H. Abdullah Silondæ 45, Mondonga	Kendari	93111	(0401) 3121394, 327708, 3122109	3122386
Kendari Mesjid Agung	Jl. H. Abdullah Silondæ 45, Mondonga	Kendari	93111	(0401) 3121394, 3127708, 3122109	3122386
Kendari Soekarno	Jl. Sukowati No. 37	Kendari	93127	(0401) 3131211, 3131210	3121477
Bau Bau	Jl. Batara Guru No. 17 E	Bau Bau	93127	(0402) 2825747 - 49	2827010
Wua Wua	Jl. Brigjend M. Yoenoes No. 189 A-B	Kendari	93117	(0401) 3194455, 3193273	3195049
Kendari Andunouhu	Jalan Poros Andunouhu, Kec. Poasia, Kota Kendari	Kendari			
Pomalaa	Komplek Aneka Tambang, Jl. Ahmad Yani	Pomalaa	93562	(0405) 2310317, 2310824, 2310825, 2310560	2310562
Kolaka	Jl. Chairil Anwar No. 34 BC	Kolaka	93514	(0405) 2322225	2322226
WILAYAH XI/ DENPASAR	Jl. Veteran No. 1	Denpasar	80111	(0361) 226761 - 3	224077, 261453, 235924
AREA DENPASAR	Jl. Veteran No. 1	Denpasar	80111	(0361) 226761 - 3	224077, 261453, 235924
Denpasar Veteran	Jl. Veteran No. 1	Denpasar	80111	(0361) 226761 - 3	224077, 261453, 235924
Denpasar Gajah Mada	Jl. Gajah Mada No. 3	Denpasar	80112	(0361) 224705, 234647	234646
Denpasar Udayana	Jl. Udayana No. 11	Denpasar	80112	(0361) 223511	231277
Priority Banking Denpasar- Udayana	Jl. Udayana No. 11	Denpasar	80112	(0361) 223511	231277
Denpasar Teuku Umar	Jl. Teuku Umar No. 85	Denpasar	80111	(0361) 257566, 257655	257567, 223665

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Nusa Dua	Pertokoan Niaga Nusa Dua No.2-4, Jl. By Pass I Gusti Ngurah Rai, Nusa Dua	Badung	80362	(0361) 772095 - 6, 778052	772097
Pelabuhan Benoa	Jl. Raya Pelabuhan Benoa	Denpasar	80222	(0361) 723551	723552
Kuta Raya	Jl. Raya Kuta No. 456, Kuta	Badung	80361	(0361) 752060, 754241	752221
Tabanan	Jl. Jend. Ahmad Yani No. 99 X, Kediri	Tabanan	82171	(0361) 812217, 812654, 815363	815364
Singaraja	Jl. Jend. Ahmad Yani No. 60, Singaraja	Buleleng	81116	(0362) 25222	24543
Singaraja Seririt	Jl. Jenderal Sudirman No. 64-66, Seririt, Singaraja	Buleleng	81153	(0362) 94790, 94793, 94794, 94795	94792
Legian	Jl. Raya Legian No. 494 E, Legian - Badung	Badung	80361	(0361) 762589, 763412, 7762586	751894
Gianyar Ngurah Rai	Komplek Pertokoan Pasar Gianyar Blok I No.2-3,Jl. I Gusti Ngurah Rai	Gianyar	80511	(0361) 948945, 948976	948567
Denpasar Sanur	Jl. Danau Tamblingan No. 27	Denpasar	80228	(0361) 283485, 283885	281240
Denpasar Gatot Subroto	Jl. Gatot Subroto No. 80	Denpasar	80111	(0361) 436487	418133
Denpasar Merdeka	Komplek Graha Merdeka No. 12-12A, Jl. Merdeka	Denpasar	80226	(0361) 246647, 248827, 263451	255715
Denpasar Pasar Kumbasari	Jl. Gajah Mada No. 105	Denpasar	80118	(0361) 434812	427599
Denpasar Bandara Ngurah Rai	Wisti Sabha Building Lantai 1 / 6	Denpasar	80031	(0361) 756497	756497
Ubud	Jl. Raya Ubud No. 14, Ubud	Gianyar	80561	(0361) 977022, 975946	975889
Gianyar Sukawati	Jl. Raya Sukawati	Gianyar	80582	(0361) 294810, 294991	294729
Kuta Discovery Mall	Discovery Shopping Mall A-3A, Jl. Kartika Plaza, Kuta	Badung	80361	(0361) 755522, 753390	753416
Kerobokan	Jl. Raya Kerobokan No. 104, Banjar Taman Legian Kuta	Badung	80361	(0361) 733282, 733283	733283
Tabanan Kota	Jl. Gajah Mada No. 131 A Tabanan	Tabanan	82111	(0361) 819151, 819153, 819538	819152
Amlapura	Jl. Sudirman No. 104, Amlapura	Karangasem	80811	(0363) 22389	22822
<b>AREA MATARAM</b>	<b>Jl. Pejanggik No. 20-22, Cakranegara</b>	<b>Mataram</b>	<b>83231</b>	<b>(0370) 631813, 636071</b>	<b>631810</b>
Mataram Cakranegara	Jl. Pejanggik No. 20-22, Cakranegara	Mataram	83231	(0370) 631813, 636071	631810
Mataram AA Gde Ngurah	Jl. AA Gde Ngurah No. 48 A-B	Mataram	83231	(0370) 621481	637118
Sumbawa Besar	Jl. Diponegoro No. 10	Sumbawa Besar	84343	(0371) 21438, 21567	21455
Bertais	Jl. Sandubaya No.2 Bertais - Cakranegara	Mataram	83236	(0370) 672320	(0370) 671809
Praya	Jl. Jend. Sudirman Kompleks Pertokoan C.3 - 4 Praya	Lombok Tengah	83511	(0370) 655090	(0370) 655113
Bima	Jl. Sumbawa No. 02	Bima	84111	(0374) 42740, 4646937-38, 4646894-95	(0374) 4646896
Selong	Jl. Jend Sudirman No. 69 - 70 Pancor - Selong	Lombok Timur	83661	(0376) 21824, 21853, 23138, 22643	(0376) 22977
Sumbawa Newmont	Town Site PT Newmont Nusa Tenggara, Batu Hijau - Maluku	Sumbawa	84457	(0372) 635427, 635428, 635429	(0372) 635437
Mataram Aikmel	Jl Koperasi No.123 Aikmel	Lombok Timur	83653	(0376) 22123	(0376) 2924321
Mataram Masbagik	Jl Raya Masbagik Ruko No.6 Masbagik	Lombok Timur	83661	(0376) 631668	(0376) 631658
Lombok Gerung	Jl. Ahmad Yani Perigi Gerung, Lombok Barat	Lombok Barat	83363	(0370) 681039	(0370) 681564
Lombok Narmada	Jl. Ahmad Yani No. 48 F Narmada	Lombok Barat	83371	(0370) 671687	(0370) 672168
Lombok Pemenang	Jl. Raya Pamenang, Pamenang Lombok Barat	Lombok Barat	83352	(0370) 6130828	(0370) 6130829
Lombok Kopang	Jl. Raya Kopang Kampung Barat Mesjid Kopang	Lombok Tengah			
Lombok Tanjung	Jl. Raya Tanjung Desa Sokong, Tanjung Lombok Barat	Lombok Barat	83352		
Lombok Kediri	Jl. Tgh Ibrahim Al Kholidi Karang Kuripan, Kediri Lombok Barat	Lombok Barat	83362	(0370) 672725	(0370) 672381
Lombok Sakra	Jl. Soekarno Hatta Sakra - Lombok Timur	Lombok Timur			
Lombok Terara	Jl. Raya Terara, Terara - Lombok Timur	Lombok Timur			
Kupang Urip Sumoharjo	Jl. Urip Sumoharjo No. 16	Kupang	85229	(0380) 833216	833818
Kupang M. Hatta	Jl. Muhammad Hatta No. 54 A	Kupang	85112	(0380) 832459	832460
Atambua	Jl. Pramuka No. 7	Atambua	85711	(0389) 21688, 21766	21535
Mota Ain	Pos Terpadu Perbatasan RI - RDTL, Desa Silawan Mota Ain	Belu	83236	(0389) 21688, 21766	21535

Region

Area

Branch

Sub-Branch (Branches)

Cash Office

## BANK MANDIRI BRANCH NETWORK

OFFICE	ADDRESS	CITY	POST CODE	PHONE	FAX.
Maumere	Jl. Moa Toda No. 12	Sikka	86151	(0382) 21274	23743
Ruteng	Jl. Waeces No. 20 Karot, Manggarai	Ruteng	86511	(0385) 21880	22115
Ende	Jl. Kelimutu Ende, Onekore - Ende	Kab. Ende	84111	(0374) 42740, 4646937-38, 4646894-95	(0374) 4646896
<b>WILAYAH XII/ JAYAPURA</b>	<b>Jl. Dr. Sutomo No. 1</b>	<b>Jayapura</b>	<b>99111</b>	<b>(0967) 537081, 537183-4, 537189</b>	<b>(0967) 537181</b>
<b>AREA JAYAPURA</b>	<b>Jl. Jend. Ahmad Yani No. 35</b>	<b>Jayapura</b>	<b>99111</b>	<b>(0967) 531028, 534186, 534189, 533919</b>	<b>534494, 531836</b>
Jayapura Ahmad Yani	Jl. Jend. Ahmad Yani No. 35	Jayapura	99111	(0967) 531028, 534186, 534189, 533919	534494, 531836
Priority Banking Jayapura-Ahmad Yani	Jl. Jend. Ahmad Yani No. 35	Jayapura	99111	(0967) 523779, 533576	(0967) 536250
Jayapura Abepura	Jl. Raya Abepura, Abepura	Jayapura	99351	(0967) 581397, 587183	587182
Jayapura Sentani	Jl. Raya Kemiri No. 94, Sentani	Jayapura	99352	(0967) 591668, 593623	593624
Jayapura Waena	Jl. Raya Waena Sentani No. 35	Jayapura	99351	(0967) 572815, 572817	572816
Jayapura Sentra Bisnis Pasifik	Komplek Ruko Pasifik Permai Blok D No.5, Jl.Reklamasi Pantai Apo	Jayapura	99112	(0967) 535166, 535177	535178
Jayapura Entrop	Jl. Kelapa Dua, Entrop	Jayapura	99224	(0967) 536347, 536228, 536229	536348
Jayapura Sentani Kemiri	Jl. Raya Kemiri Sentani	Jayapura	99352	(0967) 593443, 593445	593340
Jayapura Pasar Yotefa	Jl. Raya Tanah Hitam Depan PU Bina Marga Kec. Abepura	Jayapura	99351		
Jayapura Sarmi	Jl. Raya Inpres, Sarmi Kota, Kab Sarmi	Kab. Sarmi			
Merauke	Jl. Raya Mandala No. 1	Merauke	99613	(0971) 321333, 321128	322094
Nabire	Jl. Pepera No. 19	Nabire	98801	(0984) 21135, 21045, 21145	21683, 23170, 23115
Serui	Jl. Dr. Sam Ratulangi	Serui	98212	(0983) 31535, 31536, 31537, 31782	31636, 33636
Biak	Jl. Jend. Ahmad Yani No. 2	Biak	98112	(0981) 22000, 21527	21557
Timika	Jl. Belibis	Timika-Mimika	99910	(0901) 321045, 321145, 321219, 321727, 322691, 323019, 323820	321515
Tembagapura	Jl. Numfor	Tembagapura-Mimika	99930	(0901) 351125, 361027	351155
Kuala Kencana	Sentra Niaga Suite 117, Jl. Mandala Raya Selatan	Kuala Kencana-Mimika	99920	(0901) 302265, 302266	302264
Tembagapura Shopping Centre	Family Shopping Center Tembagapura	Tembagapura-Mimika	98100	(0901) 351125	407625
Wamena	Jl. Trikora No. 92	Wamena	99511	(0969) 31033, 31010	32520
<b>AREA SORONG</b>	<b>Jl. Basuki Rahmat No. 22</b>	<b>Sorong</b>	<b>98401</b>	<b>(0951) 323845, 323844, 321440</b>	<b>321113</b>
Sorong Basuki Rahmat	Jl. Basuki Rahmat No. 22	Sorong	98401	(0951) 323845, 323844, 321440	321113
Sorong Ahmad Yani	Jl. Jend. Ahmad Yani No. 99	Sorong	98414	(0951) 323200, 323111, 323222	323400, 323981
Aimas	Jl. Klamono Km 19 Kota Baru	Sorong	98417	(0951) 328100	(0951) 328100
Manokwari	Jl. Yos Sudarso No. 61	Manokwari	98311	(0986) 213567, 211102, 211103 - 04	211222
Prati Manokwari	Jl. Merpati No.495 (Jl. Poros SP-TV) distrik Prati, Papua Barat	Manokwari			
Bintuni	Jl. Bintuni Raya	Teluk Bintuni	98364	(0955) 3305385	
Fak Fak	Jl. Izak Telussa No. 26	Fak-fak	98601	(0956) 22119, 22120, 22124, 22480	22636, 25127, 23965
Kaimana	Jl. Utarum Krooy	Kaimana	98654	(0957) 21512, 21616, 21626, 21769	

# LIST OF CBC

COMMERCIAL BANKING CENTER (CBC)	ADDRESS	PHONE	FAX.
<b>JAKARTA COMMERCIAL SALES GROUP</b>			
CBC Jakarta Kota	Jl. Lapangan Stasiun No.2 Jakarta 11110	021 - 6910705	021 - 6917029
CBC Jakarta Thamrin I	Gedung Menara BDN Lt. 4 Jl. Kebon Sirih No. 83 Jakarta Pusat	021 - 39832828	021 - 39832891
CBC Jakarta Imam Bonjol	Graha Mandiri Lt.12, Jl. Imam Bonjol No.61 Jakarta 10310	021 - 31900352	021 - 39832832
CBC Jakarta Sudirman	Bank Mandiri Tower Lt. 5 Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190	021 - 5268118	021 - 5268119
CBC Plaza Mandiri	Plaza Mandiri Lt. 19 Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190	021 - 5245029	021 - 5223743
CBC Bekasi	Jl. Juanda No. 155 Bekasi 17112	021 - 8813200	021 - 8821100
CBC Kelapa Gading	Graha Rekso Lt. 3 Jl. Bulevar Blok CN 2 No. 12 Kelapa Gading, Jakarta 14240	021 - 45856250/60	021 - 45856230
CBC Otomotif	Plaza Mandiri Lt.29 Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190	021 - 5245035	021 - 52963012
<b>REGIONAL COMMERCIAL SALES I GROUP</b>			
CBC Medan	Jl. Imam Bonjol No.7, Medan 20112	061 - 4154600	061 - 4155385
CBC Pekanbaru	Jl. A. Yani No. 85, Lantai 2, Pekanbaru 28115	076 - 856740	0761 - 856732
CBC Palembang	Jl. Kapten A. Rivai No.39, Palembang 30135	0711 - 355388	0711 - 360361
CBC Bandung	Jl. Asia Afrika No. 118 - 120, Bandung 40112	022 - 4267220	022 - 4209328
CBC Banjarmasin	Jl. Lambung Mangkurat No.8, Banjarmasin 70111	0511 - 4366794	0511 - 4366793
CBC Balikpapan	Bank Mandiri Balikpapan A.Yani, Jl. Jend. A. Yani No.15 - Balikpapan 76113	0542 - 750372 0542 - 750373	0542 - 750371
<b>REGIONAL COMMERCIAL SALES II GROUP</b>			
CBC Semarang	Jl. Pemuda No.73 Lantai 3, Semarang 50139	024 - 3520053	024 - 3580579
CBC Surabaya Basuki Rahmat	Jl. Basuki Rahmat No. 129 - 137, Surabaya 60271	031 - 5348880	031 - 5480731
CBC Surabaya Pemuda	Gedung Medan Pemuda Lt.1, Jl. Pemuda No. 27 - 31, Surabaya 60271	031 - 5348938 031 - 5327587	031 - 5349005
CBC Denpasar	Jl. Surapati No.15 Denpasar, 80232	0361 - 238083	0361 - 238082
CBC Makassar	Jl. Kartini No.19, Makassar 90111	0411 - 311718	0411 - 312595
CBC Solo	Jl. Slamet Riyadi No.16 - Solo 57111	0271 - 663685	0271 - 641791

## LIST OF BBC

BUSINESS BANKING CENTER (BBC)	ADDRESS	PHONE	FAX.
<b>BUSINESS BANKING 1 GROUP</b>			
BBC Medan	Jln. Imam Bonjol No 7 Lt.3 Medan 20112	061 - 4154600 061 - 4151831	061 - 4155385, 061 - 4521996
BBC Palembang	Jl. Kapt. A Rivai No 39 Lt.3 Palembang 30135	0711 - 312174, 0711 - 315601	0711 - 319844
BBC Pekanbaru	Jl. A Yani No 85 Pekanbaru 28115	0761 - 839897 (M), 0761 - 839895	0761 - 839894
BBC Jakarta Kota	Jl. Pintu Besar Utara No 5 Jakarta 11110	021 - 6917165, 6917166, 6917147	021 - 6910681, 6917776
BBC Jakarta Melawai	Jl. Melawai Raya No. 12-13, Jakarta Selatan 12190	021 - 72788233, 021 - 72786528	021 - 72788404
BBC Jakarta Matraman	Gd. Bank Mandiri Lt. 2 & 3, Jl. Matraman Raya No.31, Jakarta Timur 13150	021 - 23565704	021 - 39832891
BBC Bandung	Jl. Asia Afrika No. 118 - 120 Bandung 40261	022 - 4240286	022 - 4267222
BBC Bandar Lampung	JL. WR Supratman No.70 Bandar Lampung 35111	0721 - 487543 (M)	0721 - 485684
BBC Bekasi	Jl. A. Yani Ruko Bekasi Mas Blok E No.1-2 Bekasi 17141	021 - 88962441	021 - 88961751
BBC Batam	Jl. Raya Ali Haji No. 39 Batam 29426	0778 - 457988	0778 - 433306
BBC Padang	Jl. Gereja No. 34 A, Padang 25118	0751 - 890045, 810676, 230031	0751 - 32732
BBC Tangerang	Jl. Boulevard Raya No. 16 - 17, Gading Serpong, Tangerang, Banten	021 - 54200797	021 - 5525344
BBC Pematangsiantar	Jl. Jend. Sudirman No.14 Pematangsiantar 21117	0622- 22035, 221149, 29955	0622 - 23211, 430391
BBC Jambi	Jln Dr.Sutomo PO BOX 14, Jambi 36113	0741 - 21412	
BBC Jkt Fakhrudin	Jl. Fakhrudin No. 15 Jakarta Pusat 10250	021 - 3140632, 3140633	
BBC Jkt Kelapa Gading	Gedung SKG, Jl. Boulevard Kelapa Gading Blok WE2 no. 8, Kelapa Gading, Jakarta Utara.	021 - 45846963	
BBC Bogor	Jl. Pajajaran No.88 Blok I dan J, Bogor, Jawa Barat	021 - 83811866	
<b>BUSINESS BANKING II GROUP</b>			
BBC Semarang	Jl. Pemuda No 73 Semarang 50139	024 - 3514321 024 - 3522888, 3582808	024 - 3566812
BBC Surabaya Jembatan Merah	Jl. Jembatan Merah No. 25-27 Lt. 2 Surabaya, 60175	031 - 3579276, 3579279	031 - 5323965
BBC HR Muhammad	HR. Muhamad Square B.01 & B.02 - Jl HR Muhamad Surabaya	031 - 7321427, 7321430, 7321435	
BBC Denpasar	Jl. Udayana No.11 Denpasar 80112	0361 - 222526	0361 - 244342
BBC Banjarmasin	Jl. R. Suprpto No. 13-17, Lt 2, Banjarmasin 70114	0511 - 3363776 0511 - 3365484	0511 - 3363082
BBC Makassar	Jln. RA Kartini No. 19 Lt.3 Makassar 90111	0411 - 312984 0411 - 311718	0411 - 310069
BBC Pontianak	Jl. Sidas No.2 Pontianak 78111	0561 - 737058	0561 - 737058
BBC Samarinda	Jl. Kesuma Bangsa No.76 Samarinda 75121	0541 - 744734	0541 - 739736
BBC Manado	Jl. Dotulolong Lasut No.15 Manado 95122	0431 - 878845	0431 - 863577
BBC Palu	Jl. Sultan Hasanuddin No.35 Palu 94112	0451 - 456700	0451 - 424766
BBC Balikpapan	Jl. Jend Ahmad Yani No 15 Lt.2 Balikpapan 76113	0542- 734590, 732735	0542 - 422109
BBC Solo	Jl. Slamet Riyadi No 16 Solo 57141	0271 - 631362, 631372, 631392	0271 - 711888



# LIST OF MBU

DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
<b>LIST OF MBU</b>					
Medan	Banda Aceh	15800A	Banda Aceh 1	Jl. Teuku H. Daud Beureuh No. 15 H Banda Aceh Nanggroe Aceh Darussalam 23123	(0651) 23981, 21793, 23974
Medan	Banda Aceh	15802A	Banda Aceh Cut Meutiah 1	Jl. Cut Meutia No. 2 Banda Aceh Nanggroe Aceh Darussalam 23242	(0651) 21386, 23381, 23575
Medan	Banda Aceh	15803A	Lhokseumawe Merdeka 1	Jl. Merdeka No. 135 C Lhokseumawe Nanggroe Aceh Darussalam 24301	(0645)40082, 42085
Medan	Banda Aceh	15804A	Lhokseumawe Pendopo 1	Jl. Merdeka No. 1 Lhokseumawe Nanggroe Aceh Darussalam 24315	(0645) 43702
Medan	Banda Aceh	15805A	Langsa 1	Jl. Jend. Ahmad Yani No. 20 Langsa Nanggroe Aceh Darussalam 24416	(0641) 21023
Medan	Banda Aceh	15806A	Kuala Simpang 1	Jl. Cut Nyak Dien No. 21 A, Kuala Simpang Aceh Tamiang Nanggroe Aceh Darussalam 24475	(0641) 31000, 333155
Medan	Banda Aceh	15807A	Bireun 1	Jl. Iskandar Muda No. 102 ABC Bireuen Nanggroe Aceh Darussalam 24251	(0644) 22221, 323306, 324399, 324588
Medan	Banda Aceh	15809A	Takengon 1	Jl. Sengeda No. 77-78, Takengon Aceh Tengah Nanggroe Aceh Darussalam 24512	(0643) 24408, 24409
Medan	Batam	10901A	Batam Lubuk Baja 1	Jl. Imam Bonjol, Lubuk Baja Batam Kepulauan Riau 29432	(0778) 458159
Medan	Batam	10902A	Batam Nagoya 1	Jl. Raya Ali Haji No. 39 Batam Kepulauan Riau 29432	(0778) 456717, 456824, 456842
Medan	Batam	10903A	Batam Sekupang-Martadinata 1	Jl. R.E. Martadinata, Komp. Harapan Business Center Blok I No.1 Batam Kepulauan Riau 29422	(0778) 322126
Medan	Batam	10905A	Tanjungpinang 1	Jl. Teuku Umar No. 23 Tanjungpinang Kepulauan Riau 29111	(0771) 22437, 21805
Medan	Batam	10906A	Tanjunguban 1	Jl. Permaisuri No. 3 Tanjung Uban Kepulauan Riau 29152	(0771) 81006 - 07
Medan	Batam	10909A	Batam Batuaji 1	Ruko Muka Kuning Indah II Blok E 2 No.3A & 5 Jl. Batuaji Baru Batam Kepulauan Riau 29432	(0778) 395002, 395003
Medan	Batam	10911A	Batam Tiban 1	Jl. Tiban Raya, Komp.Tiban Garden Blok C No.20 Batam Kepulauan Riau 29421	(0778) 327177, 326877
Medan	Batam	10912A	Batam Panbil 1	Kawasan Industri Panbil, Jl. Ahmad Yani Batam Kepulauan Riau 29433	(0778) 371283, 371284
Medan	Batam	10913A	Tanjung Balai Karimun 1	Jl. Teuku Umar No. 9 Tanjung Balai karimun Kepulauan Riau 29161	(0771) 327668, 327389, 327078
Medan	Batam	10915A	Natuna 1	Jl. Datuk Kaya Wan Muhammad Benteng No. 96-98, Ranai Natuna Kepulauan Riau 29183	(0773) 31497, 31498, 31499
Medan	Medan Balaikota 1	10601A	Medan Lapangan Merdeka 1	Jl. Balaikota No. 12-14 Medan Sumatera Utara 20111	(061) 4538122, 4516767
Medan	Medan Balaikota 1	10602A	Medan Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 109 Medan Sumatera Utara 20111	(061) 4536800, 4537794
Medan	Medan Balaikota 1	10604A	Medan Krakatau 1	Jl. Gunung Krakatau No. 7 G-H Medan Sumatera Utara 20239	(061) 6619000, 6629000
Medan	Medan Balaikota 1	10605A	Medan Pusat Pasar 1	Jl. Pusat Pasar No. 94-95 Medan Sumatera Utara 20216	(061) 4531164
Medan	Medan Balaikota 1	10607A	Medan Letda. Sujono 1	Jl. Letda Suyono No. 220 Medan Sumatera Utara 20371	(061) 7353907, 7354338, 7340135, 7344142
Medan	Medan Balaikota 1	10608A	Medan Pulo Brayan 1	Jl. Yos Sudarso Blok A No.1A, Pulo Brayan Medan Sumatera Utara 20116	(061) 6610033
Medan	Medan Balaikota 1	10611A	Medan Perintis-Kemerdekaan 1	Jl. Perintis Kemerdekaan No. 5-5A Medan Sumatera Utara 20235	(061) 4532609, 4532111, 4532262
Medan	Medan Balaikota 1	10612A	Medan Sukaramai 1	Wisma Kawasan Industri Medan Jl. Pulau Batam No. 1 Medan Sumatera Utara 20242	(061) 7321603, 7321624, 7357523

## LIST OF MBU

DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
Medan	Medan Balaikota 2	10603A	Medan Belawan 1	Jl. Pelabuhan II Kotak Pos 15 Belawan Sumatera Utara 20411	(061) 6941152, 6941620
Medan	Medan Balaikota 2	10609A	Tebing Tinggi 1	Jl. Dr. Sutomo No. 17 Tebing Tinggi Sumatera Utara 20633	(0621) 21183, 21723
Medan	Medan Balaikota 2	10610A	Binjai 1	Jl. Jend. Sudirman No. 292 Binjai Sumatera Utara 20711	(061) 8826000
Medan	Medan Balaikota 2	10613A	Medan Jalan Cirebon 1	Jl. Cirebon No. 97 - 99 Medan Sumatera Utara 20212	(061) 4567162, 4157547
Medan	Medan Balaikota 2	10614A	Medan Iskandar Muda 1	Jl. Sultan Iskandar Muda No. 24 A-B Medan Sumatera Utara 20153	(061) 4515064, 4515068, 4515070
Medan	Medan Balaikota 2	10615A	Medan Kapten Muslim 1	Jl. Kapten Muslim No. 10 A Medan Sumatera Utara 20124	(061) 8445229, 8445231, 8445232
Medan	Medan Balaikota 2	10616A	Medan Sisingamangaraja 1	Jl. Sisingamangaraja No. 55 A-B Medan Sumatera Utara 20217	(061) 7333981, 7333982, 7333984
Medan	Medan Balaikota 2	10617A	Medan Makro Bisnis Center 1	Jl. Gatot Subroto No. A 15-16 Medan Sumatera Utara 20127	(061) 8463061
Medan	Medan Balaikota 2	10620A	Medan Univ.Sumatera-Utara 1	Kampus USU, Gelanggang Mahasiswa USU, Jl. Universitas No. 11 Medan Sumatera Utara 20155	(061) 8200361, 8210548
Medan	Medan Imam Bonjol 1	10503A	Medan Gatot Subroto 1	Jl. Jend. Gatot Subroto No. 139 Medan Sumatera Utara 20112	(061) 4551162
Medan	Medan Imam Bonjol 1	10504A	Medan Kirana 1	Jl. Kirana Raya No. 40-42 Medan Sumatera Utara 20112	(061) 4157555
Medan	Medan Imam Bonjol 1	10505A	Medan Taman Setiabudi 1	Perumahan Taman Setiabudi Indah Jl.Cactus Raya Blok K No. 36 G Medan Sumatera Utara 20132	(061) 8200636, 8218183, 8221189
Medan	Medan Imam Bonjol 1	10506A	Pangkalan Brandan 1	Komplek Pertamina Sumbagut Pangkalan Brandan Sumatera Utara 20857	(0620) 21000, 21490
Medan	Medan Imam Bonjol 1	10517A	Medan Tanjung Morawa 1	Komplek Perkebunan PTP Nusantara II (Persero) Tanjung Morawa Deli Serdang Sumatera Utara 20362	(061) 7944866, 7944944
Medan	Medan Imam Bonjol 1	10520A	Lubuk Pakam 1	Jl. Dr. Sutomo No. 52, Lubuk Pakam Deli Serdang Sumatera Utara 20514	(061) 7954542, 7955704
Medan	Medan Imam Bonjol 1	10561A	Stabat 1	Jl. KH Zainul Arifin No. 32, Stabat Langkat Sumatera Utara 20811	(061) 8910691, 8912239
Medan	Medan Imam Bonjol 1	10502A	Medan Zainul Arifin 1	Jl. Imam Bonjol No. 16 D Medan Sumatera Utara 20112	(061) 4538555
Medan	Medan Imam Bonjol 1	10507A	Medan S. Parman 1	Jl. S. Parman No. 207 DE Medan Sumatera Utara 20153	(061) 4529059, 4572871
Medan	Medan Imam Bonjol 1	10516A	Medan Katamso 1	Jl. Brigjen Zain Hamid No. 28 Medan Sumatera Utara 20158	(061) 7863298
Medan	Medan Imam Bonjol 1	10519A	Medan Simpang Pos 1	Jl. Jenderal Besar Abdul Haris Nasution No. 5 JK Medan SUMATERA UTARA 20142	(061) 8211084
Medan	Medan Imam Bonjol 1	10521A	Berastagi 1	Jl. Veteran No. 29 Karo Sumatera Utara 22516	(0628) 91319, 91819
Medan	Medan Imam Bonjol 1	10531A	Kabanjahe 1	Jl. Veteran No.23, Kabanjahe Tanah Karo Sumatera Utara 20303	(0628) 323977
Medan	Medan Imam Bonjol 1	10800A	Pekanbaru Sudirman-Bawah 1	Jl. Jend. Sudirman No. 140 Pekanbaru Riau 28113	(0761) 31786, 32881, 32403, 32223
Medan	Pekanbaru 1	10801A	Pekanbaru Sudirman Atas 1	Jl. Jend. Sudirman No. 452 Pekanbaru Riau 28115	(0761) 31021-5, 21464
Medan	Pekanbaru 1	10801B	Pekanbaru Sudirman - Atas 2	Jl. Jend. Sudirman No. 452 Pekanbaru Riau 28115	(0761) 31021-5, 21464
Medan	Pekanbaru 1	10802A	Pekanbaru Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 85 Pekanbaru Riau 28115	(0761) 24888
Medan	Pekanbaru 1	10803A	Pekanbaru Nangka 1	Jl. Tuanku Tambusai No. 18 E-F Pekanbaru Riau 28282	(0761) 571610, 572517
Medan	Pekanbaru 1	10809A	Rengat 1	Jl. Jend. M.T. Haryono No. 11 Rengat Riau 29319	(0769) 22070, 323357

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Medan	Pekanbaru 1	10811A	Pangkalan Kerinci 1	Jl. Raya Lintas Timur Pangkalan Kerinci Riau 28381	(0761) 493696, 493719
Medan	Pekanbaru 1	10815A	Pekanbaru Jalan Riau 1	Jl. Riau No. 12 D-E Pekanbaru Riau 28292	(0761) 859381, 859580, 859581
Medan	Pekanbaru 1	10816A	Pekanbaru T. Tambusai 1	Komplek Lancang Kuning Square, Jl. Tuanku Tambusai No. 144 Pekanbaru Riau 28283	(0761) 859848, 859858
Medan	Pekanbaru 1	10817A	Pekanbaru Panam 1	Jl. HR Soebrantas Kav. 3 & 4, Panam Pekanbaru Riau 28294	(0761) 562322, 562323
Medan	Pekanbaru 2	10804A	Ujungbatu 1	Jl. Jenderal Sudirman No. 15, Ujungbatu Riau Riau 28454	(0762) 61147, 61636, 61620
Medan	Pekanbaru 2	10805A	Dumai Sudirman 1	Jl. Jend. Sudirman No. 133 A Dumai Riau 28812	(0765) 31088
Medan	Pekanbaru 2	10806A	Dumai Syarif Kasim 1	Jl. Sultan Syarif Kasim No. 99 Dumai Riau 28812	(0765) 32203-4
Medan	Pekanbaru 2	10807A	Duri 1	Jl. Hangtuah No. 289-292 Bengkalis Riau 28884	(0765) 91170, 91171
Medan	Pekanbaru 2	10808A	Baganbatu 1	Jl. Jend. Sudirman No. 219, Bagan Sinembah Rokan Hilir Riau 28992	(0765) 51093, 51091
Medan	Pekanbaru 2	10812A	Bengkalis 1	Jl. Ahmad Yani, Bengkalis Bengkalis Riau 28712	(0766) 22771, 22772
Medan	Pekanbaru 2	10813A	Siak Perawang 1	Jl. Raya Perawang Km. 5, Siak Siak Riau 28772	(0761) 693426
Medan	Pekanbaru 2	10814A	Duri sudirman 1	Jl. Jenderal Sudirman Kav. 109 Bengkalis Riau 28884	(0765) 598795, 598791
Medan	Pematangsiantar 1	10700A	Pematangsiantar-Sudirman 1	Jl. Jend. Sudirman No. 14 Pematangsiantar Sumatera Utara 21117	(0622) 22035
Medan	Pematangsiantar 1	10701A	Pematangsiantar Sutomo 1	Jl. Sutomo No. 16 Pematangsiantar Sumatera Utara 21115	(0622) 21540, 21211
Medan	Pematangsiantar 1	10702A	Padang Sidempuan 1	Jl. Sudirman No. 30-32 Padang Sidempuan Sumatera Utara 22718	(0634) 21032
Medan	Pematangsiantar 1	10703A	Sibolga 1	Jl. Brigjend. Katamso No. 43 Sibolga Sumatera Utara 22522	(0631) 21376, 21591
Medan	Pematangsiantar 1	10708A	Pasar Perluasan 1	Jl. HOS Cokroaminoto No. 3B-3C Pematangsiantar Sumatera Utara 21138	(0624) 435666
Medan	Pematangsiantar 1	10711A	Panyabungan 1	Jl. Willem Iskandar No. 105, Panyabungan Mandailing Natal Sumatera Utara 22913	(0636) 20925 - 26
Medan	Pematangsiantar 1	10741A	Balige 1	Jl. Patuan Nagari No.10 Balige Sumatera Utara 22313	(0632) 322431
Medan	Pematangsiantar 2	10704A	Rantau Prapat-Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 2 Rantau Prapat Sumatera Utara 21415	(0624) 21434
Medan	Pematangsiantar 2	10705A	Rantau Prapat M. Lubis 1	Jl. Letkol. Martinus Lubis 11 Rantau Prapat Sumatera Utara 21412	(0624) 21712
Medan	Pematangsiantar 2	10706A	Kisaran 1	Jl. Cokroaminoto No. 65 Kisaran Sumatera Utara 21215	(0623) 41855, 41375
Medan	Pematangsiantar 2	10707A	Aek Kanopan 1	Jl. Jend. Sudirman No. 214-216, Aek Kanopan, Kec.Kualuh Hulu Kab. Labuhan Batu Sumatera Utara 21457	(0624) 92411, 92932, 92934
Medan	Pematangsiantar 2	10721A	Kota Pinang 1	Jl. Bukit No. 3, Kota Pinang Kab. Labuhan Batu Sumatera Utara 21464	(0624) 496351, 496352
Medan	Pematangsiantar 2	10731A	Tanjung Balai 1	Jl. Teuku Umar No. 48-54 Tanjung Balai Sumatera Utara 21312	(0623) 593137
Palembang	Bandar Lampung 1	11401A	Bandarlampung-Telukbetung 1	Jl. Laksamana Malahayati No. 30	(0721) 483212
Palembang	Bandar Lampung 1	11401B	Bandarlampung-Telukbetung 2	Jl. Laksamana Malahayati No. 30	(0721) 471260
Palembang	Bandar Lampung 1	11402A	Bandarlampung Cut-Meutia 1	Jl. Cut Meutiah No. 46	(0721) 474604

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Palembang	Bandar Lampung 1	11403A	Bandarlampung-Supratman 1	Jl. W.R. Supratman No. 70	(0721) 483134
Palembang	Bandar Lampung 1	11406A	Tanjungkarang Kartini 1	Jl. Kartini No. 79 Tanjungkarang	(0721) 241998
Palembang	Bandar Lampung 1	11410A	Pringsewu 1	Jl. Ahmad Yani No. 18, Pringsewu	(0729) 21023
Palembang	Bandar Lampung 1	11421A	Bandarlampung Antasari 1	Jl. Pangeran Antasari No. 149 B - C	(0721) 780454
Palembang	Bandar Lampung 2	11404A	Kotabumi 1	Jl. Jenderal Sudirman No. 43 Kotabumi	(0724) 21611
Palembang	Bandar Lampung 2	11405A	Metro 1	Jl. Jend. Sudirman No. 39 A Metro	(0725) 48269
Palembang	Bandar Lampung 2	11408A	Bandarlampung-Raden Intan 1	Jl. Raden Intan No. 132	(0721) 250714
Palembang	Bandar Lampung 2	11409A	Bandarlampung Teuku-Umar 1	Jl. Teuku Umar No. 7	(0721) 780738
Palembang	Bandar Lampung 2	11411A	Bandar Jaya 1	Jl. Proklamator No. 33 A, Bandar Jaya	(0725) 528767
Palembang	Bandar Lampung 2	11412A	Tulang Bawang 1	Jl. Lintas Timur, Desa Dwi Tunggal Jaya, Banjar Agung	(0726) 750165
Palembang	Bandar Lampung 2	11413A	Way Halim 1	Jl. Ki Maja No. 131 C,D,E Sepang Jaya, Way Halim	(0721) 707813
Palembang	Jambi 1	11000A	Jambi Gatot Subroto 1	Jl. Jend. Gatot Subroto No. 60 A Jambi Jambi 36138	(0741)-7555526
Palembang	Jambi 1	11003A	Bangko 1	Jl. Jend. Sudirman, Pematang Kandis Bangko Jambi 37314	(0746)-323030
Palembang	Jambi 1	11003B	Bangko 2	Jl. Jend. Sudirman, Pematang Kandis Bangko Jambi 37314	(0746)-322020
Palembang	Jambi 1	11004A	Jambi Dr Sutomo 1	Jl. Dr. Sutomo, PO BOX 14 Jambi Jambi 36113	(0741) 7551066
Palembang	Jambi 1	11004B	Jambi Dr Sutomo 2	Jl. Dr. Sutomo, PO BOX 14 Jambi Jambi 36113	(0741) 34063
Palembang	Jambi 1	11006A	Jambi Sipin 1	Jl. Kol. Abunjani No. 54 Jambi Jambi 36129	(0741) 669954
Palembang	Jambi 1	11007A	Sarolangun 1	Jl. Lintas Sumatera Km. 1 Sarolangun Jambi 37381	(0745) 992344
Palembang	Jambi 1	11007B	Sarolangun 2	Jl. Lintas Sumatera Km. 1 Sarolangun Jambi 37381	(0745) 91110
Palembang	Jambi 2	11001A	Jambi Telanaipura 1	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura Jambi Jambi 36122	(0741) 63267
Palembang	Jambi 2	11001B	Jambi Telanaipura 2	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura Jambi Jambi 36122	(0741) 65495
Palembang	Jambi 2	11002A	Jambi Sam Ratulangi 1	Jl. Dr. Sam Ratulangi No. 20 Jambi Jambi 36113	(0741) 7550385
Palembang	Jambi 2	11002B	Jambi Sam Ratulangi 2	Jl. Dr. Sam Ratulangi No. 20 Jambi Jambi 36113	(0741)-21485
Palembang	Jambi 2	11005A	Muara Bungo 1	Jl. Lintas Sumatra Km. 1 No. 64-66 Muara Bungo Jambi 37212	(0747) 322868
Palembang	Jambi 2	11011A	Sengeti 1	Jalan Lintas Timur Km.35, Desa Sengeti, Muaro Jambi Jambi Jambi 36381	(0741) 7054900
Palembang	Jambi 2	11020A	Jambi Muara Bulian 1	Jl. Gajah Mada No.9 Batang Hari Jambi 36613	(0743) 21108
Palembang	Padang	11100A	Padang Lapangan- Imam Bonjol 1	Jl. Diponegoro No. 9 Padang	(0751) 810081
Palembang	Padang	11101A	Padang Sudirman 1	Jl. Sudirman No. 2A Padang Sumatera Barat 25001	(0751) 811352
Palembang	Padang	11102A	Padang Taman Melati 1	Jl. Gereja No. 34 A Padang Sumatera Barat 25118	(0751) 39016
Palembang	Padang	11103A	Padang Indarung 1	Social Center PT Semen Padang Padang Sumatera Barat 25237	(0751) 73211
Palembang	Padang	11104A	Padang Muara 1	Jl. Batang Arau No. 42 Padang Sumatera Barat 25215	(0751) 34872
Palembang	Padang	11106A	Solok 1	Jl. K.H. Akhmad Dahlan Solok Sumatera Barat 27322	(0755) 22951
Palembang	Padang	11106B	Solok 2	Jl. K.H. Akhmad Dahlan Solok Sumatera Barat 27322	(0755) 22951
Palembang	Padang	11108A	Bukittinggi 1	Jl. Perintis Kemerdekaan No. 3 Bukittinggi Sumatera Barat 26111	(0752) 625035
Palembang	Padang	11109A	Bukit Tinggi Aur Kuning 1	Jl. Raya By Pass No. 42, Pasar Aur Kuning Bukittinggi Sumatera Barat 26131	(0752) 624988
Palembang	Padang	11110A	Payakumbuh 1	Jl. Jenderal Sudirman No. 14 Payakumbuh Sumatera Barat 26211	(0752) 796786

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Palembang	Padang	11121A	Padang Belakang Olo 1	Jl. Belakang Olo No. 63 Padang Sumatera Barat 25116	(0751) 23773
Palembang	Padang	11131A	Sungai Rumbai 1	Jl. Lintas Sumatera No. 2, Sungai Rumbai Dharmasraya Sumatera Barat 27584	(0754) 583393
Palembang	Palembang Arief 1	11300A	Palembang Arief 1	Jl. Kapten A. Rivai No. 27 Palembang Sumatera Selatan 30129	0711-362682
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Palembang	Palembang Arief 1	11315B	Sungai Lilin 2	Pasar Sungai Lilin No. 33, Jl. Raya Palembang-Jambi Musi Banyuasin Sumatera Selatan 30755	(0714) 322750
Palembang	Palembang Arief 1	11317A	Palembang Sukajadi 1	Jl. Raya Palembang - Betung Km.12-13,Sukajadi, Talang Kelapa Banyuasin Sumatera Selatan 30761	0711-431859
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Palembang	Palembang Sudirman 2	11202B	Palembang Pusri 2	Jl. Mayor Zen No. 9, Gedung YDPK Palembang Sumatera Selatan 30118	0711-719204
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Palembang	Palembang Sudirman 2	11207B	Palembang Pusat Dagang 2	Jl. T.P. Rustam Effendi No. 550 Palembang Sumatera Selatan 30125	0711-361342
Palembang	Palembang Sudirman 2	11208A	Pangkalpinang 1	Jl. Jend. Sudirman No. 7 Pangkalpinang Bangka Belitung 33128	(0717) 432385
Palembang	Palembang Sudirman 2	11209A	Tanjungpandan 1	Jl. Merdeka No. 6 Tanjungpandan Bangka Belitung 33411	0719-21199
Palembang	Palembang Sudirman 2	11211A	Sungailiat 1	Jl. Sudirman No. 18 Sungailiat Bangka Belitung 32111	0717-95459
Palembang	Palembang Sudirman 2	11217A	Toboali 1	Jl. Jend. Sudirman No. 97 Toboali Bangka Belitung 33183	0718-42103
Jakarta Kota	Jakarta Gambir	11900A	Jakarta Gambir 1	Jl. Ir. H. Juanda No. 18 Jakarta Pusat DKI Jakarta 10120	(021) 3864026, 3808367
Jakarta Kota	Jakarta Gambir	11902A	Jakarta Juanda 1	Jl. Ir. H. Juanda No. 25 Jakarta Pusat DKI Jakarta 10110	(021) 2310203
Jakarta Kota	Jakarta Gambir	11903A	Jakarta Angkasa 1	Kantor Pusat PT MNA, Jl. Angkasa Blok B-15 Kav. 2-3 Jakarta Pusat DKI Jakarta 10720	(021) 6540703
Jakarta Kota	Jakarta Gambir	11904A	Jakarta Gunung Sahari 1	Jl. Industri No. 1 Jakarta Pusat DKI Jakarta 10720	(021) 2600025
Jakarta Kota	Jakarta Gambir	11907A	Jakarta Pasar Baru 1	Jl. H. Samanhudi No. 46 Jakarta Pusat DKI Jakarta 10710	(021) 2310277
Jakarta Kota	Jakarta Gambir	11912A	Jakarta Krekot Bunder 1	Ruko Krekot Bunder, Jl. Krekot Bunder Raya No. 62, Sawah Besar Jakarta Pusat 10710	(021) 3841665
Jakarta Kota	Jakarta Gambir	11913A	Jakarta Pademangan 1	Jl. Pademangan IV Gang 6 No. 39 Jakarta Utara 14410	(021) 6409587, 6409588
Jakarta Kota	Jakarta Gambir	11918A	Jakarta Ketapang Indah 1	Komplek Ketapang Indah, Jl. K.H. Zainal Arifin Blok A1 Jakarta Barat DKI Jakarta 11140	(021) 6336461, 6336601, 6336482
Jakarta Kota	Jakarta Gambir	11919A	Jakarta Mangga Besar 1	Jl. Mangga Besar Raya No. 73-75 Jakarta Barat DKI Jakarta 11170	(021) 2600044
Jakarta Kota	Jakarta Bintaro 1	16401A	Jakarta Pamulang 1	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14 Tangerang Banten 15417	(021) 7421006, 7, 8
Jakarta Kota	Jakarta Bintaro 1	16401B	Jakarta Pamulang 2	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14 Tangerang Banten 15417	(021) 7421006, 7, 8
Jakarta Kota	Jakarta Bintaro 1	16403A	Tangerang Pondok-Cabe Mutiara 1	Komplek Pertokoan Pondok Cabe Mutiara Blok B-3A, Jl. Raya Parung Tangerang Banten 15418	(021) 749038
Jakarta Kota	Jakarta Bintaro 1	16406A	Tangerang BSD 1	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai Tangerang Banten 15311	(021) 5376767/68
Jakarta Kota	Jakarta Bintaro 1	16406B	Tangerang BSD 2	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai Tangerang Banten 15311	(021) 5376767/68
Jakarta Kota	Jakarta Bintaro 1	16408A	Tangerang ITC BSD 1	Ruko ITC BSD No.17, Jl. Pahlawan Seribu, Serpong Tangerang Banten 15322	(021) 53161747, 53161748, 53161749
Jakarta Kota	Jakarta Bintaro 1	16409A	Tangerang Serpong 1	Simpang Tiga Puspitek Serpong Tangerang Banten 15310	(021) 7560948, 7560949
Jakarta Kota	Jakarta Bintaro 1	16410A	Tangerang Vila Melati Mas 1	Ruko Vila Melati Mas Blok SR1 No. 20, Jl. Pahlawan Seribu, Serpong Tangerang Banten 15323	(021) 5372607, 5373144
Jakarta Kota	Jakarta Bintaro 1	16412A	Tangerang Pamulang-Siliwangi 1	Ruko Tita, Jl. Raya Siliwangi No. 9 A, Pamulang Tangerang Banten 15416	(021) 74718012, 74718014

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Jakarta Kota	Jakarta Bintaro Jaya 2	16400A	Tangerang Bintaro Sentra 1	Ruko Sentra Menteng, Bintaro Jaya Sektor VII Blok MN 29 Tangerang Banten 15225	(021) 74863971, 74864019
Jakarta Kota	Jakarta Bintaro Jaya 2	16404A	Tangerang Pasar Ciputat 1	Ruko Mutiara Center Ciputat, Jl. Dewi Sartika No. B3, Ciputat Tangerang Banten 15411	(021) 7426545, 7425932, 7425635
Jakarta Kota	Jakarta Bintaro Jaya 2	16422A	Jakarta Bintaro Burung-Gereja 1	Jl. Burung Gereja Blok B2 HS 2 No.6, Sektor II, Bintaro Jaya Jakarta Selatan DKI Jakarta 12330	(021) 7357272
Jakarta Kota	Jakarta Daan Mogot	11802A	Jakarta Kalideres 1	Jl. Utama Raya Blok B No. 57 A-B, Cengkareng Jakarta Barat DKI Jakarta 11730	(021) 5450258, 5450259, 54391549
Jakarta Kota	Jakarta Daan Mogot	11810A	Jakarta Taman Palem-Lestari 1	Jl. Boulevar Taman Palem Lestari Blok D1 No. 19 Jakarta Barat DKI Jakarta 11730	(021) 55955409-10
Jakarta Kota	Jakarta Daan Mogot	11820A	Jakarta Puri Indah 1	Jl. Puri Indah Raya Ruko Blok I / 1 Jakarta Barat DKI Jakarta 11610	(021) 5824408-9
Jakarta Kota	Jakarta Daan Mogot	11823A	Jakarta Taman Kedoya-Baru 1	Ruko Agave Blok B1/12A, Jl. Agave Kedoya Jakarta Barat DKI Jakarta 11520	(021) 5822882, 5823003
Jakarta Kota	Jakarta Daan Mogot	11828A	Jakarta Citra Garden 1	Jl. Peta Selatan No. 6 A-B, Kalideres Jakarta Barat DKI Jakarta 11840	(021) 54380494, 54380495
Jakarta Kota	Jakarta Daan Mogot	16500A	Jakarta Grenvil 1	Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36 Jakarta 11510	(021) 5689044-46
Jakarta Kota	Jakarta Daan Mogot	16511A	Jakarta Kedoya 1	Rukan Golden Green No. 21, Jl. Arteri Kedoya Jakarta Barat DKI Jakarta 11520	(021) 5824804
Jakarta Kota	Jakarta Daan Mogot	16519A	Jakarta Tanjung Duren 1	Jl. Tanjungduren Raya No. 56 A-B Jakarta Barat DKI Jakarta 11470	(021) 5666503
Jakarta Kota	Jakarta Kota	11500A	Jakarta Kota 1	Jl. Lapangan Stasiun No. 2 Jakarta Barat DKI Jakarta 11110	(021) 2600500, 2600506
Jakarta Kota	Jakarta Kota	11507A	Jakarta Pangeran-Jayakarta 1	Jl. Pangeran Jayakarta No. 73 Jakarta Pusat DKI Jakarta 10730	(021) 6299030, 6590919
Jakarta Kota	Jakarta Kota	11508A	Jakarta Glodok Plaza 1	Ruko Glodok Plaza Blok H No.45-46, Jl. Pinangsia Raya Jakarta Barat 11180	(021) 6252348-7
Jakarta Kota	Jakarta Kota	11509A	Jakarta Mangga Dua 1	Arkade Dusit Mangga Dua No. 5, Jl. Arteri Mangga Dua Raya Jakarta 10730	(021) 6127281, 6124832
Jakarta Kota	Jakarta Kota	11514A	Jakarta Pasar Pagi Lama 1	Jl. Pintu Kecil III No. 54, Pasar Pagi Jakarta 11230	(021) 6916434, 6926655
Jakarta Kota	Jakarta Kota	11521A	Jakarta Harco Mangga Dua 1	Ruko Agung Sedayu Blok N No. 36, Jl. Mangga Dua Raya Jakarta Pusat DKI Jakarta 10730	(021) 6127048, 6127049
Jakarta Kota	Jakarta Kota	11528A	Jakarta Jayakarta Komp-Sentral 1	Komplek Ruko Sentral Blok A.9 & Blok A.10, Jl. Pangeran Jayakarta No. 126-129 Jakarta 10730	(021) 6242671
Jakarta Kota	Jakarta Kota	16800A	Jakarta Pluit Selatan 1	Jl. Raya Pluit Selatan No. 31-35 Jakarta Utara DKI Jakarta 14450	(021) 6670909, 6670101
Jakarta Kota	Jakarta Kota	16801A	Jakarta Bandengan 1	Komplek Puri Deltamas Blok J 1-2, Jl. Bandengan Selatan No. 43 Jakarta 14450	(021) 6603086, 6603087
Jakarta Kota	Jakarta Kota	16802A	Jakarta Mitra Bahari 1	Komplek Pertokoan Mitra Bahari Blok D No. 7, Jl. Pasar Ikan Jakarta Utara DKI Jakarta 14440	(021) 6625325 - 26
Jakarta Kota	Jakarta Kota	16805A	Jakarta Muara Karang-Dalam 1	Jl. Muara Karang Blok O / VIII Timur No. 69-70 Jakarta Utara DKI Jakarta 14440	(021) 66605170-1
Jakarta Kota	Jakarta Kyai Tapa 1	11701A	Jakarta Jelambar 1	Jl. Pangeran Tubagus Angke No. 10 Jakarta Barat DKI Jakarta 11460	(021) 5647439
Jakarta Kota	Jakarta Kyai Tapa 1	11708A	Jakarta Jembatan Lima 1	Jl. K.H. Moch. Mansyur No. 222 Jakarta 11210	(021) 6310068
Jakarta Kota	Jakarta Kyai Tapa 1	11714A	Jakarta Jelambar Baru 1	Ruko Jelambar Baru, Jl. Jelambar Baru Raya No. 6B, Grogol, Petamburan Jakarta 11460	(021) 5643966
Jakarta Kota	Jakarta Kyai Tapa 1	11717A	Jakarta Mohammad-Mansyur 1	Jl. KH Mahammad Mansyur No. 11 Blok A-3 Jakarta Pusat DKI Jakarta 10140	(021) 63857527
Jakarta Kota	Jakarta Kyai Tapa 1	16814A	Jakarta Taman Permata-Indah 1	Jl. Kampung Gusti Blok M No.25, Penjaringan Jakarta Utara DKI Jakarta 14450	(021) 6603040, 6606262
Jakarta Kota	Jakarta Kyai Tapa 1	16815A	Jakarta Jembatan Dua 1	Ruko Jembatan Dua, Jl. Jembatan Dua No.5C, Penjaringan Jakarta Utara DKI Jakarta 14450	(021) 6619596
Jakarta Kota	Jakarta Kyai Tapa 2	11700A	Jakarta Kyai Tapa 1	Jl. Kyai Tapa No. 99 Jakarta Barat Jakarta 11440	(021) 5634614
Jakarta Kota	Jakarta Kyai Tapa 2	11703A	Jakarta Roxy Mas 1	Jl. K.H. Hasyim Ashari No. 125 Jakarta 10150	(021) 6329512



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Jakarta Kota	Jakarta Kyai Tapa 2	11710A	Jakarta Latumenten 1	Jl. Prof.DR. Latumetten No. 17 E Jakarta 11320	(021) 29071004 - 05
Jakarta Kota	Jakarta Kyai Tapa 2	11713A	Jakarta Grogol Muwardi 1	Jl. Dr. Muwardi II No. 15 A, Grogol, Petamburan Jakarta Barat DKI Jakarta 11460	(021) 5632657
Jakarta Kota	Jakarta Kyai Tapa 2	11718A	Jakarta Tomang 1	Jl. Tomang Raya No. 32 Jakarta Barat DKI Jakarta	(021) 56968006, 56968281
Jakarta Kota	Jakarta Kyai Tapa 2	16507A	Jakarta Kebon Jeruk Perju 1	Jl. Perjuangan No. 9 B, Kebon Jeruk Jakarta Barat DKI Jakarta 11520	(021) 5360735-7
Jakarta Kota	Jakarta Pondok Indah	16413A	Jakarta Cirendeu 1	Jl. Cirendeu Raya, Pertokoan Prima Indah No. 10 Tangerang Banten 15419	(021) 7444809
Jakarta Kota	Jakarta Pondok Indah	16415A	Tangerang Graha Karno's 1	Graha Karnos, Jl. Ir. H. Juanda No. 39, Ciputat Tangerang Banten 15412	(021) 74701725, 74701726, 74701727
Jakarta Kota	Jakarta Pondok Indah	16416A	Jakarta Ciputat Center 1	Pertokoan Ciputat Center, Jl. Ciputat Raya No. 75 Tangerang Banten 15412	(021) 7491621
Jakarta Kota	Jakarta S. Parman	11727A	Jakarta RS Pelni 1	Jl. Aipda KS Tubun 92-94, Petamburan Jakarta Barat DKI Jakarta 11410	(021) 5306784, 5363394
Jakarta Kota	Jakarta S. Parman	11845A	Jakarta Pos Pengumben 1	Kompleks Intercon Megah Blok W.3 No. 20, Jl. Raya Joglo Jakarta Barat DKI Jakarta 11640	(021) 5864931, 5864951, 5865075
Jakarta Kota	Jakarta S. Parman	11846A	Jakarta Botanical Garden 1	Komplek Puri Botanical Blok H7 No.3, Jl. Raya Joglo Jakarta Barat DKI Jakarta 11460	(021) 58907250, 58907251
Jakarta Kota	Jakarta S. Parman	15532A	Tangerang Mutiara-Kosambi 1	Kawasan Pergudangan Mutiara Kosambi 2 Blok A No.11 Tangerang Banten 15211	(021) 55310473, 55910471, 55911072
Jakarta Kota	Jakarta S. Parman	16502A	Jakarta Jalan Panjang 1	Jl. Panjang No. 5 A, Kebon Jeruk Jakarta Barat DKI Jakarta 11530	(021) 5327262, 5327472, 5327393
Jakarta Kota	Jakarta S. Parman	16504A	Jakarta Kemanggisan 1	Jl. Budi Raya No. 7 A-B, Kemanggisan Jakarta Barat DKI Jakarta 11480	(021) 53666265
Jakarta Kota	Jakarta S. Parman	16505A	Jakarta Rawa Belong 1	Jl. Kebon Jeruk Raya No. 24, Batusari - Kebon Jeruk Jakarta Barat DKI Jakarta 11530	(021) 53653802-03
Jakarta Kota	Jakarta S. Parman	16811A	Jakarta Duta Harapan Indah 1	Ruko Duta Harapan Indah Blok I No.18, Kapuk Muara Jakarta Utara DKI Jakarta 14460	(021) 66605630
Jakarta Kota	Jakarta S. Parman	16813A	Jakarta Teluk Mas 1	Ruko Teluk Mas, Jl. Teluk Mas No. 18 E, Pejagalan Jakarta Utara DKI Jakarta 11450	(021) 66698324
Jakarta Kota	Jakarta TanjungPriok-Enggano	12000A	Jakarta Tj. Priok Enggano 1	Jl. Enggano No. 42 Jakarta Utara DKI Jakarta 14310	(021) 43902536, 4351167, 4351169
Jakarta Kota	Jakarta TanjungPriok-Enggano	12001A	Jakarta Tj. Priok Yos Suda 1	Jl. Yos Sudarso No. 750 Jakarta Utara DKI Jakarta 14210	(021) 43930617
Jakarta Kota	Jakarta TanjungPriok-Enggano	12002A	Jakarta Tj. Priok Tawes 1	Jl. Tawes No. 23, Tanjungpriok Jakarta Utara DKI Jakarta 14310	(021) 4300138
Jakarta Kota	Jakarta TanjungPriok-Enggano	12004A	Jakarta Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 2 Jakarta Pusat DKI Jakarta 10510	(021) 4211167
Jakarta Kota	Jakarta TanjungPriok-Enggano	12005A	Jakarta Cakung 1	Komplek PT KBN, Jl. Raya Cakung, Cilincing Jakarta Utara DKI Jakarta 14410	(021) 44820942
Jakarta Kota	Jakarta TanjungPriok-Enggano	12008A	Jakarta Sunter Permai 1	Jl. Sunter Permai Raya No. 1-4 Jakarta Utara DKI Jakarta 14350	(021) 6408766
Jakarta Kota	Jakarta TanjungPriok-Enggano	12016A	Jakarta Griya Inti Sentosa 1	Ruko Griya Inti Sentosa, Jl. Griya Utama Blok A No. 22 Jakarta Utara DKI Jakarta 14350	(021) 65835034 - 35, 65835014, 6516285
Jakarta Kota	Jakarta TanjungPriok-Enggano	12020A	Jakarta Prima Sunter 1	Ruko Prima Sunter, Jl. Danau Sunter Utara Blok A Kav. No.1 Jakarta 14350	(021) 65836180, 65836181, 65830952
Jakarta Kota	Jakarta TanjungPriok-Enggano	12041A	Jakarta Tj. Priok Kramat 1	Jl. Kramat Jaya No. 22 J Blok B Kav. No.4, Tanjungpriok Jakarta Utara DKI Jakarta 14260	(021) 43800873 - 75, 43912518
Jakarta Kota	Tangerang Ki Samaun 1	15509A	Tangerang Cikupa 1	Pertokoan Cikupa Blok B No.3, Jl. Raya Serang Km. 14,8 Tangerang Banten 15710	(021) 5960561, 5963003
Jakarta Kota	Tangerang Ki Samaun 1	15522A	Tangerang Balaraja 1	Jl. Raya Kresek No.8-9, Balaraja Tangerang Banten 15160	(021) 5954461, 5954463
Jakarta Kota	Tangerang Ki Samaun 1	15523A	Tangerang Curug 1	Jl. Raya Curug Rt.02,Rw.04, Curug Kulon Tangerang Banten 15810	(021) 5983697, 5983698
Jakarta Kota	Tangerang Ki Samaun 1	16301A	Cilegon Merak 1	Jl. Raya Merak No. 3 Cilegon Banten 42431	(0254) 391211



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Jakarta Kota	Tangerang Ki Samaun 1	16302A	Serang 1	Jl. Diponegoro No. 8 Kab. Serang Banten 42111	(0254) 205379, 201260, 205380, 202570
Jakarta Kota	Tangerang Ki Samaun 1	16304A	Serang Cikande 1	Kawasan Industri Modern Cikande, Komplek Ruko Modern Cikande Blok B No. 1, Jl. Raya Cikande, Kab. Serang Banten 42186	(0254) 404102, 404103, 404104
Jakarta Kota	Tangerang Ki Samaun 1	16305A	Serang Pasar Lama 1	Jl. Maulana Hasanuddin No. 57 B Kab. Serang Banten 42112	(0254) 220404 s.d 6
Jakarta Kota	Tangerang Ki Samaun 1	16306A	Cilegon Pasar Anyar 1	Jl. Raya Anyer No. 103, Anyer Kab. Serang Banten 42166	(0254) 603515
Jakarta Kota	Tangerang Ki Samaun 1	16307A	Rangkas Bitung 1	Komplek Pertokoan Pasar Kota Rangkasbitung Blok B-1 No.1, Jl. Sunan Kalijaga, Rangkasbitung Kab. Serang Banten 42311	(0252) 281611, 281612, 281613
Jakarta Kota	Tangerang Ki Samaun 2	15500A	Tangerang Ki Samaun 1	Jl. Ki Samaun No. 214 Tangerang Banten 15118	(021) 5523618, 5522145
Jakarta Kota	Tangerang Ki Samaun 2	15504A	Tangerang Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 9 Tangerang Banten 15111	(021) 5522206
Jakarta Kota	Tangerang Ki Samaun 2	15504B	Tangerang Ahmad Yani 2	Jl. Jend. Ahmad Yani No. 9 Tangerang Banten 15111	(021) 5522206
Jakarta Kota	Tangerang Ki Samaun 2	15507A	Tangerang Ciledug 1	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug Tangerang Banten 15154	(021) 5847826, 5854693, 7329006
Jakarta Kota	Tangerang Ki Samaun 2	15507B	Tangerang Ciledug 2	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug Tangerang Banten 15154	(021) 5847826, 5854693, 7329006
Jakarta Kota	Tangerang Ki Samaun 2	15517A	Tangerang Daan Mogot 1	Jl. Daan Mogot No. 55 - 57 Tangerang Banten 15111	(021) 5530607, 5530641 / 661 / 671
Jakarta Kota	Tangerang Ki Samaun 2	15518A	Tangerang Ciledug CBD 1	Ruko Central Business District (CBD), Trade Mall and Shopping Arcade, Jl. HOS Cokroaminoto No. 93, Ciledug Tangerang Banten 15157	(021) 7324942, 7328453, 7303899
Jakarta Kota	Tangerang Ki Samaun 2	15519A	Tangerang Bumi-Permata Indah 1	Pertokoan Bumi Permata Indah Blok R 1 No. 23, Jl. Raden Saleh, Karang Tengah, Ciledug Tangerang Banten 15157	(021) 73453233, 73456025
Jakarta Kota	Tangerang Ki Samaun 3	15505A	Tangerang Merdeka 1	Plaza Sinar Merdeka Mas Blok A2 No. 7-8, Jl. Merdeka No. 53 Tangerang Banten 15113	(021) 5516959, 5517019
Jakarta Kota	Tangerang Ki Samaun 3	15506A	Tangerang Cikokol 1	Ruko Mahkota Mas Blok C No. J4 - J5, Cikokol Tangerang Banten 15117	(021) 5543218
Jakarta Kota	Tangerang Ki Samaun 3	15520A	Taman Borobudur 1	Taman Borobudur II Blok DD No.1-2, Jl. Borobudur Raya, Perum II, Karawaci Tangerang Banten 15810	(021) 5912801, 5912806
Jakarta Kota	Tangerang Ki Samaun 3	16417A	Tangerang Gading Serpong 1	Ruko Gading Serpong Blok AA4 No. 38, Jl. Boulevard Tangerang Banten 15333	(021) 5462297, 5462330
Jakarta Kota	Tangerang Ki Samaun 3	16418A	Tangerang Alam Sutera 1	Ruko Sutera Niaga I No. 71, Jl. Raya Serpong Tangerang Banten 15325	(021) 53124348, 53124349
Jakarta Thamrin	Bekasi 1	15610A	Bekasi Vila Nusa Indah 1	Komplek Perumahan Villa Nusa Indah II Blok U3 No.3-4 Kel. Bojong Kulur Kec. Gunung Putri. Bogor Jawa Barat 16969	(021) 82423575, 8214349, 8215078, 8215488
Jakarta Thamrin	Bekasi 1	16700A	Jakarta Jatiwaringin 1	Jl. Raya Jatiwaringin No. 363, Pondok Gede Bekasi Jawa Barat 17411	(021) 8473566, 8466850, 8465362
Jakarta Thamrin	Bekasi 1	16704A	Bekasi Plaza Pondok Gede 1	Jl. Raya Pondok Gede No. 50 B, Pondok Gede Bekasi Jawa Barat 17414	(021) 84977412, 8485643, 8485645
Jakarta Thamrin	Bekasi 1	16704B	Bekasi Plaza Pondok Gede 2	Jl. Raya Pondok Gede No. 50 B, Pondok Gede Bekasi Jawa Barat 17414	(021) 84977412, 8485643, 8485645
Jakarta Thamrin	Bekasi 1	16705A	Bekasi Taman Galaksi 1	Komplek Pertokoan Taman Galaxi, Jl. Galaxi Raya Blok G No. 1 Bekasi Jawa Barat 17147	(021) 8224811, 82424918, 82424919
Jakarta Thamrin	Bekasi 1	16706A	Bekasi Vila Galaksi 1	Jl. Pulo Ribung Raya Blok AR No. 25 Bekasi Jawa Barat 17148	(021) 82404340, 82425777, 82425306, 82425850
Jakarta Thamrin	Bekasi 1	16707A	Bekasi Jaka Sampurna 1	Pertokoan Duta Permai Blok B 1 No.10, Jl. KH Noer Ali, Kalimalang Bekasi Jawa Barat 17145	(021) 88855291, 88855292
Jakarta Thamrin	Bekasi 1	16710A	Bekasi Komsen Jati Asih 1	Jl. Raya jati Asih No. 26 Bekasi Jawa Barat 17423	(021) 82415117, 82422808

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Jakarta Thamrin	Bekasi 1	16712A	Jakarta Cibubur-Citra Grand 1	Komp. Citra Grand Ruko 2 No. 15, Jl. Alternatif Km.4, Pondok Gede Bekasi Jawa Barat 17435	(021) 84596941, 84596942
Jakarta Thamrin	Bekasi 1	16713A	Bekasi Ujung Aspal 1	Jl. Raya Hankam No. 18 B-C, Jati Murni, Pondok Gede Bekasi Jawa Barat 17431	(021) 84592090, 84597382
Jakarta Thamrin	Bekasi 1	16714A	Cibubur Time Square 1	Jl. Raya Alternatif Cibubur-Cileungsi No. 37 G, Jatisampurna Bekasi Jawa Barat 17433	(021) 84303649 - 50
Jakarta Thamrin	Bekasi 2	15600A	Bekasi Juanda 1	Jl. Ir. H. Juanda No. 155 Bekasi Jawa Barat 17112	(021) 8813321, 8826128
Jakarta Thamrin	Bekasi 2	15607A	Bekasi Grand Mall 1	Komplek Ruko Grand Mal Bekasi Kaveling B No. 7, Jl. Raya Sudirman Bekasi Jawa Barat 17135	(021) 88854988, 88854989
Jakarta Thamrin	Bekasi 2	15611A	Bekasi Kalimas 1	Ruko Kalimas, Jl. Chairil Anwar Blok C No. 3A Bekasi Jawa Barat 17113	(021) 88353687, 88355577
Jakarta Thamrin	Bekasi 2	15614A	Bekasi Bulak Kapal 1	Ruko Juanda Elok No. 3A, Jl. Ir. H. Juanda Bekasi Jawa Barat 17112	(021) 8814241, 8814844, 8813871, 8814593
Jakarta Thamrin	Bekasi 2	15614B	Bulak Kapal 2	Ruko Juanda Elok No. 3A, Jl. Ir. H. Juanda Bekasi Jawa Barat 17112	(021) 8814241, 8814844, 8813871, 8814593
Jakarta Thamrin	Bekasi 2	15622A	Bekasi Wisma Asri 1	Jl. Raya Perjuangan Kav. M No. 14 Bekasi Jawa Barat 17121	(021) 88855717 - 20
Jakarta Thamrin	Bekasi 2	15626A	Bekasi Rawa Lumbu 1	Ruko Kawu Jaya, Jl. Raya Pramuka No.1-2, Rawalumbu Bekasi Jawa Barat 17115	(021) 82432087, 82431966
Jakarta Thamrin	Bekasi 2	16702A	Bekasi Ahmad Yani 1	Jl. Jend. Ahmad Yani, Pusat Perdagangan Kalimalang Blok A VIII No.17-18 Bekasi Jawa Barat 17141	(021) 8855431, 8848683
Jakarta Thamrin	Bekasi 2	16711A	Bekasi Ruko Mas 1	Ruko Bekasi Mas Blok E 1-2, Jl. Jend. Ahmad Yani Bekasi Jawa Barat 17141	(021) 8859663, 8858842
Jakarta Thamrin	Bekasi 3	15606A	Bekasi Cikarang 1	Ruko Roxy Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang Bekasi Jawa Barat 17550	(021) 89909420 - 21 dan 89900126
Jakarta Thamrin	Bekasi 3	15606B	Bekasi Cikarang 2	Ruko Roxy Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang Bekasi Jawa Barat 17550	(021) 89909420 - 21 dan 89900126
Jakarta Thamrin	Bekasi 3	15616A	Bekasi Cibitung 1	Kawasan Industri MM 2100, Cibitung, Bekasi Fajar Bekasi Jawa Barat 17520	(021) 8981217
Jakarta Thamrin	Bekasi 3	15617A	Cikarang Ruko Sentra 1	Ruko Sentra Cikarang Blok C No.2, Jl. Raya Cikarang-Cibarusah Bekasi Jawa Barat 17550	(021) 89902333, 89903742
Jakarta Thamrin	Bekasi 3	15618A	Cikarang Jababeka 1	Ruko Commercial Center Jl. Jababeka Raya Blok B7 dan B21 Kawasan Industri Cikarang Jababeka Bekasi Jawa Barat 17550	(021) 89832280 - 81
Jakarta Thamrin	Bekasi 3	15619A	Cikarang Jababeka-Ruko Roxy 1	Ruko Roxy Blok B No. 3, Jl. Kasuari Raya, Cikarang Utara Bekasi Jawa Barat 17550	(021) 89840781 - 84
Jakarta Thamrin	Bekasi 3	15623A	Cikarang Kota 1	Jl. Kapten Sumantri No. 27, Cikarang Bekasi Jawa Barat 17530	(021) 89108980, 89108987
Jakarta Thamrin	Bekasi 3	15623B	Cikarang Kota 2	Jl. Kapten Sumantri No. 27, Cikarang Bekasi Jawa Barat 17530	(021) 89108980, 89108987
Jakarta Thamrin	Bekasi 3	15627A	Cikarang Jababeka Capitol 1	Ruko Capitol Business Park Jl. Niaga Raya Blok 2 C, Jababeka, Cikarang Bekasi Jawa Barat 17530	(021) 89841698, 89841697
Jakarta Thamrin	Jakarta Cikini	12300A	Jakarta Cikini 1	Jl. Cikini Raya No. 56 Jakarta Pusat 10330	(021) 31931732
Jakarta Thamrin	Jakarta Cikini	12303A	Jakarta Kramat Raya 1	Jl. Kramat Raya No. 94-96 Jakarta 10450	(021) 3161938
Jakarta Thamrin	Jakarta Cikini	12308A	Jakarta Salemba Raya 1	Jl. Salemba Tengah No. 4 B Jakarta 10440	(021) 3907605
Jakarta Thamrin	Jakarta Cikini	12316A	Jakarta Cempaka Mas 1	Komp. Pertokoan Graha Cempaka Mas Blok A 24-25, Jl. Letjend. Suprpto Jakarta 10640	(021) 42800153, 4263947
Jakarta Thamrin	Jakarta Cikini	12318A	Jakarta Cempaka-Putih Permai 1	Cempaka Putih Permai Blok A No. 20-21, Jl. Letjend. Suprpto Jakarta Pusat 10510	(021) 4203363
Jakarta Thamrin	Jakarta Cikini	12324A	Jakarta Rawasari 1	Jl. Rawasari Selatan No. 29 Jakarta Pusat DKI Jakarta 10570	(021) 42801640, 42802851, 42802853, 42802854
Jakarta Thamrin	Jakarta Cikini	12329A	Jakarta Kenari Lama 1	Jl. Kenari II No. 5 Jakarta Pusat 10430	(021) 3924361
Jakarta Thamrin	Jakarta Imam Bonjol	12209A	Jakarta Bendungan Hilir 1	Jl. Bendungan Hilir Raya No. 82 Jakarta Pusat DKI Jakarta 10210	(021) 5711658, 5721672, 5733283

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Jakarta Thamrin	Jakarta Imam Bonjol	12209B	Jakarta Bendungan Hilir 2	Jl. Bendungan Hilir Raya No. 82 Jakarta Pusat DKI Jakarta 10210	(021) 5711658, 5721672, 5733283
Jakarta Thamrin	Jkt Jatinegara Timur	00600A	Jakarta Jatinegara Timur 1	Jl. Jatinegara Timur No. 58 Jakarta 13310	(021) 2800033
Jakarta Thamrin	Jkt Jatinegara Timur	00601A	Jakarta Matraman 1	Jl. Matraman Raya No. 31 Jakarta 13150	(021) 8510772
Jakarta Thamrin	Jkt Jatinegara Timur	00605A	Jakarta Jatinegara Barat 1	Jl. Jatinegara Barat No. 142 AB Jakarta 13320	(021) 8199747
Jakarta Thamrin	Jkt Jatinegara Timur	00611A	Jakarta Rawamangun-Pegambiran 1	Jl. Pegambiran No. 4, Rawamangun Jakarta Timur DKI Jakarta 13220	(021) 4892878
Jakarta Thamrin	Jkt Jatinegara Timur	00618A	Jakarta Rwgn Balai Pustaka 1	Komplek Ruko Mega Indah Blok A3, Jl. Balai Pustaka Timur No. 39, Rawamangun Jakarta 13220	(021) 47861964
Jakarta Thamrin	Jkt Jatinegara Timur	16600A	Jakarta Pondok Kelapa 1	Jl. Tarum Barat Km. 4,5, Kalimalang Jakarta Timur DKI Jakarta 13450	(021) 8645173
Jakarta Thamrin	Jkt Jatinegara Timur	16601A	Jakarta Kalimalang 1	Jl. Raya Tarum Barat Blok M I No. 2, Kav. Billy Moon, Kalimalang Jakarta Timur DKI Jakarta 13450	(021) 8645943-4
Jakarta Thamrin	Jkt Jatinegara Timur	16602A	Jakarta Pahlawan Revolusi 1	Jl. Pahlawan Revolusi No. 57 , Pondok Bambu Jakarta Timur DKI Jakarta 13470	(021) 8625120
Jakarta Thamrin	Jkt Jatinegara Timur	16603A	Jakarta D.I. Panjaitan 1	Jl. D.I. Panjaitan Kav. 9, Gedung Wika Jakarta Timur DKI Jakarta 13340	(021) 2800088
Jakarta Thamrin	Jkt Jatinegara Timur	16604A	Jakarta Pondok Bambu 1	Jl. Pahlawan Revolusi No. 125 F/G, Pondok Bambu Jakarta Timur DKI Jakarta 13430	(021) 8612067
Jakarta Thamrin	Jkt Jatinegara Timur	16606A	Jakarta Mall Klender 1	Komplek Ruko Blok B1 No.6, Jl. I Gusti Ngurah Rai Jakarta Timur DKI Jakarta 13470	(021) 86612125 - 27
Jakarta Thamrin	Jkt Jatinegara Timur	16610A	Jakarta Duren Sawit 1	Jl. Kolonel Sugiono No. 19 Blok O, Duren sawit Jakarta Timur DKI Jakarta 13430	(021) 86612782, 86612783
Jakarta Thamrin	Jkt Jatinegara Timur	16615A	Jakarta Nindya Karya 1	Jl. Letjend. M.T. Haryono No. 3-7 Jakarta Timur DKI Jakarta 13630	(021) 8096961
Jakarta Thamrin	Jakarta Kebon Sirih	12101A	Jakarta Duta Merlin 1	Komplek Pertokoan Duta Merlin, Blok A/26-28, Jl. Gajah Mada No. 3-5 Jakarta Pusat 10130	(021) 63866447, 63866450 / 446
Jakarta Thamrin	Jakarta Kebon Sirih	12102A	Jakarta Fakhruddin 1	Jl. K.H. Fakhruddin No.15, Tanah Abang Jakarta Pusat DKI Jakarta 10250	(021) 2301486, 2301487
Jakarta Thamrin	Jakarta Kebon Sirih	12103A	Jakarta Kebon Jati 1	Jl. Kebon Jati No.18, Komplek Ruko No.116-117 Jakarta Pusat DKI Jakarta 10250	(021) 3914859
Jakarta Thamrin	Jakarta Kebon Sirih	12107A	Jakarta Cideng 1	Jl. Cideng Barat No. 87 Jakarta Pusat 10150	(021) 3450945, 3446955
Jakarta Thamrin	Jakarta Pulogadung	12500A	Jakarta Pulogadung 1	Jl. Raya Bekasi Km. 21, Pulogadung Jakarta Utara DKI Jakarta 14250	(021) 4602877, 4602923
Jakarta Thamrin	Jakarta Pulogadung	12502A	Jakarta Kelapa Gading 1	Jl. Kelapa Gading Bolevar Blok TB2 No. 6-8, Kelapa Gading Jakarta Utara DKI Jakarta 14240	(021) 4520387
Jakarta Thamrin	Jakarta Pulogadung	12506A	Jakarta Kelapa Gading Barat 1	Jl. Bolevar Barat Raya Blok LC-7 No. 22-23, Kelapa Gading Jakarta Utara DKI Jakarta 14240	(021) 45841815, 45841816, 4504789
Jakarta Thamrin	Jakarta Pulogadung	12521A	Bekasi Pondok Ungu 1	Pertokoan Naga Swalayan Blok A 17, Jl. Sultan Agung Bekasi Jawa Barat 17132	(021) 88852531-32
Jakarta Thamrin	Jakarta Pulogadung	12522A	Bekasi Harapan Indah 1	Ruko Sentra Niaga Blok SN 07, Jl. Boulevard Hijau, Komplek Perumahan Harapan Indah Bekasi Jawa Barat 17131	(021) 88872211, 88872244, 88872266
Jakarta Thamrin	Jakarta Pulogadung	12528A	Bekasi Taman Harapan-Baru 1	Ruko Taman Harapan Baru Blok A 1 No.70, Kec.Medan Satria Bekasi Jawa Barat 17131	(021) 88880206, 88880367, 88987570
Jakarta Thamrin	Jakarta Pulogadung	12530A	Jakarta Rawamangun-Pemuda 1	Jl. Pemuda No. 10, Kav. 79 Blok A Jakarta Timur DKI Jakarta 13220	(021) 4757450
Jakarta Thamrin	Jakarta Pulogadung	12532A	Jakarta Pulomas 1	Komplek Artamas, Jl. Jend. Ahmad Yani No. 2 Jakarta Timur DKI Jakarta 13210	(021) 4714815 -17
Jakarta Thamrin	Jakarta Pulogadung	16612A	Jakarta Kawasan Industri 1	Jl. Pulobuaran No. 2, Pulogadung Jakarta Timur DKI Jakarta 13930	(021) 4600081, 46826938
Jakarta Thamrin	Jakarta Pulogadung	16614A	Jakarta Permata Ujung-Menteng 1	Ruko Permata Ujung Menteng, Jl. Raya Bekasi Km.25, Cakung Jakarta Timur DKI Jakarta 13910	(021) 46833623, 46833624, 46833482
Jakarta Thamrin	Jakarta Tebet Supomo	12406A	Jakarta Asem Baris 1	Jl. KH Abdullah Syafie No. 14, Lapangan Ros, Tebet Jakarta Selatan DKI Jakarta 12840	(021) 83792637

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Jakarta Thamrin	Jakarta Tebet Supomo	12408A	Jakarta Saharjo 1	Komplek Gajah Unit F & G, Jl. Dr. Saharjo No. 111 Jakarta Selatan DKI Jakarta 12810	(021) 8293567-68, 83791680
Jakarta Thamrin	Jakarta Tebet Supomo	12409A	Jakarta Tebet Barat 1	Jl. Tebet Barat IX No.26, Tebet Jakarta Selatan DKI Jakarta 12810	(021) 83700179, 83795438, 83792659
Jakarta Thamrin	Jakarta Tebet Supomo	12411A	Jakarta Pasar Rumput 1	Jl. Sultan Agung No. 59 D Jakarta Selatan DKI Jakarta 12970	(021) 8294959
Jakarta Thamrin	Jakarta Tebet Supomo	12412A	Jakarta Tebet Timur 1	Jl. Tebet Timur Dalam Raya NO. 115 Jakarta Selatan DKI Jakarta 12820	(021) 8290675, 8290521, 8290721
Jakarta Thamrin	Jakarta Tebet Supomo	12421A	Jakarta Ambassador 1	Mall Ambassador, Jl. Prof. Dr. Satrio Jakarta Selatan DKI Jakarta 12940	(021) 57930970, 57930971 - 72
Jakarta Thamrin	Jakarta Thamrin	10301A	Jakarta Sabang 1	Jl. Kebon Sirih No. 73 Jakarta Pusat DKI Jakarta 10340	(021) 3919931, 31925277
Jakarta Thamrin	Jakarta Thamrin	10314A	Jakarta Atrium Senen 1	Ruko Segitiga Senen Blok E-21/22, Jl. Senen Raya No. 135 Jakarta Pusat 10410	(021) 3852370
Jakarta Thamrin	Jakarta Thamrin	10315A	Jakarta Prapatan 1	Jl. Prapatan No. 30 Jakarta Pusat 10410	(021) 3847101, 3845507
Jakarta Thamrin	Jakarta Thamrin	10319A	Jakarta Stasiun Senen 1	Jl. Stasiun Senen No. 16 Jakarta Pusat 10410	(021) 42887720
Jakarta Sudirman	Bogor 2	13300A	Bogor Juanda 1	Jl. Ir. H. Juanda No. 12 Bogor Jawa Barat 16121	(0251) 8313644, 8320008, 8324836
Jakarta Sudirman	Bogor 2	13301A	Bogor Kapten Muslihat 1	Jl. Kapten Muslihat No. 17 Bogor Jawa Barat 16121	(0251) 8311129
Jakarta Sudirman	Bogor 2	13302A	Bogor Suryakencana 1	Jl. Suryakencana No. 310 Bogor Jawa Barat 16123	(0251) 8381136, 8329611
Jakarta Sudirman	Bogor 2	13307A	Cibinong 1	Komp. Ruko Graha Cibinong No. B-1, Jl. Raya Jakarta Bogor Km.43, Cibinong Bogor Jawa Barat 16917	(021) 87918731-34
Jakarta Sudirman	Bogor 2	13308A	Bogor Warung Jambu 1	Jl. Raya Pajajaran No. 1 - B Bogor Jawa Barat 16153	(0251) 8387356
Jakarta Sudirman	Bogor 2	13310A	Bogor Tajur 1	Jl. Raya Tajur No. 130 Bogor Jawa Barat 16720	(0251) 8380733, 8380763
Jakarta Sudirman	Bogor 2	13313A	Bogor Pajajaran 1	Ruko Bantar Kemang No.20 Q, Jl. Raya Pajajaran Bogor Jawa Barat 16143	(0251) 8329512
Jakarta Sudirman	Bogor 2	13315A	Bogor Pasar Anyar 1	Ruko Central Blok C No. 15, Jl. Dewi Sartika Bogor Jawa Barat 16121	(0251) 8373238
Jakarta Sudirman	Bogor 2	13316A	Bogor Ciluar 1	Jl. Raya Simpang Pomad Ruko No. 323 C, Ciluar Bogor Jawa Barat 16710	(0251) 8658070
Jakarta Sudirman	Bogor 2	13317A	Bogor Sholeh Iskandar 1	Komplek Pertokoan 24, Jl. KH Soleh Iskandar No. 2 H Bogor Jawa Barat 16161	(0251) 8340091
Jakarta Sudirman	Depok 1	15701A	Jakarta Cimanggis 1	Jl. Raya Jakarta Bogor Km. 28 Jakarta Timur DKI Jakarta 13710	(021) 8710013, 8710016, 8710657
Jakarta Sudirman	Depok 1	15701B	Jakarta Cimanggis 2	Jl. Raya Jakarta Bogor Km. 28 Jakarta Timur DKI Jakarta 13710	(021) 8710013, 8710016, 8710657
Jakarta Sudirman	Depok 1	15702A	Jakarta Cibubur 1	Jl. Lapangan Tembak, Pertokoan Cibubur Indah Blok. A-22 - 23 Jakarta Timur DKI Jakarta 13720	(021) 87704204-5
Jakarta Sudirman	Depok 1	15703A	Depok Tengah 1	Komplek Ruko Sukmajaya No. 15, Jl. Tole Iskandar, Depok II Tengah, Jawa Barat 16411	(021) 7715427, 7715432
Jakarta Sudirman	Depok 1	15703B	Depok Tengah 2	Komplek Ruko Sukmajaya No. 15, Jl. Tole Iskandar, Depok II Tengah, Jawa Barat 16411	(021) 7715427, 7715432
Jakarta Sudirman	Depok 1	15705A	Cisalak 1	Jl. Raya Bogor Km.31 No.8, Cisalak Depok Jawa Barat 16416	(021) 8734224, 8734117
Jakarta Sudirman	Depok 1	15712A	Citeureup 1	Jl. Mayor Oking No. 10 - 11, Citeureup Bogor Jawa Barat 16810	(021) 87942420, 87942283, 87909462
Jakarta Sudirman	Depok 1	15715A	Depok Jatijajar 1	Jl. Raya Tole Iskandar No. 1 Depok Jawa Barat 16415	(021) 87741872, 87744255, 87743880
Jakarta Sudirman	Depok 2	15700A	Depok Margonda 1	Jl. Margonda Raya No. 2 Depok Jawa Barat 16432	(021) 7520569, 7760903
Jakarta Sudirman	Depok 2	15700B	Depok Margonda 2	Jl. Margonda Raya No. 2 Depok Jawa Barat 16432	(021) 7520569, 7760903
Jakarta Sudirman	Depok 2	15706A	Depok Satu 1	Jl. Nusantara Raya No. 25 AB Depok Jawa Barat 16432	(021) 77205078, 77205270
Jakarta Sudirman	Depok 2	15707A	Depok Bukit Sawangan 1	Ruko Bukit Sawangan Indah Blok F2 No.1, Jl.Raya Parung Km.35, Sawangan Depok Jawa Barat 16518	(0251) 604904, 604905

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Jakarta Sudirman	Depok 2	15708A	Depok ITC 1	Pertokoan ITC Depok No.49,Jl. Margonda Raya Depok Jawa Barat 16431	(021) 77202319, 77202325
Jakarta Sudirman	Depok 2	15709A	Depok Timur 1	Jl. Proklamasi Raya Blok A No.7-8, Depok II Timur Depok Jawa Barat 16417	(021) 77831443, 77829381, 77827453
Jakarta Sudirman	Depok 2	15711A	Depok Cinere Limo 1	Jl. Cenere Raya No. 18 B, Cinere Depok Jawa Barat 16514	(021) 7536364, 7536360
Jakarta Sudirman	Depok 2	15714A	Depok Pondok Cina 1	Jl. Raya Margonda No. 345 D, Pondok Cina Depok Jawa Barat 16424	(021) 77210999, 77213388
Jakarta Sudirman	Depok 2	15716A	Depok Kartini 1	Pertokoan Kartini Blok A No. 11, Jl. Kartini Raya, Pancoran Mas Depok Jawa Barat 16436	(021) 77217342, 77217343, 77217344, 77217345
Jakarta Sudirman	Jakarta Bintaro Jaya 2	10119A	Jakarta Bintaro Jaya 1	Jl. Bintaro Utama, Bintaro Jaya Sektor I Jakarta Selatan DKI Jakarta 12330	(021) 7340924 - 29
Jakarta Sudirman	Jakarta Bintaro Jaya 2	10121A	Jakarta Gedung Lemigas 1	Kampus. PPPTMGB Lemigas, Jl. Ciledug Raya Jakarta Selatan DKI Jakarta 12230	(021) 2700298
Jakarta Sudirman	Jakarta Bintaro Jaya 2	10122A	Jakarta Bintaro Veteran 1	Ruko Bintaro Veteran Raya Permai Jl. RC Veteran No. 17 E Jakarta Selatan DKI Jakarta 12330	(021) 7369215, 73691223, 73691907, 73691931, 73887202
Jakarta Sudirman	Jakarta Falatehan	10103A	Jakarta Radio Dalam 1	Jl. Radio Dalam Raya No.11-11A Jakarta Selatan DKI Jakarta 12140	(021) 2700439
Jakarta Sudirman	Jakarta Falatehan	10106A	Jakarta Lebak Bulus 1	Jl. Karang Tengah, Bona Indah Blok A2/B7, Lebak Bulus Jakarta Selatan DKI Jakarta 12440	(021) 7692063
Jakarta Sudirman	Jakarta Falatehan	12602A	Jakarta Grand Wijaya 1	Jl. Wijaya II, Komp. Wijaya Grand Center Blok B 1-3 Jakarta Selatan DKI Jakarta 12160	(021) 2700107-09, 2700939
Jakarta Sudirman	Jakarta Falatehan	12606A	Jakarta Melawai 1	Jl. Melawai Raya No. 12-14, Kebayoran Baru Jakarta Selatan DKI Jakarta 12160	(021) 2700346
Jakarta Sudirman	Jakarta Falatehan	12607A	Jakarta Departemen PU 1	Jl. Patimura No. 20, Kebayoran Baru Jakarta Selatan DKI Jakarta 12110	(021) 2700017
Jakarta Sudirman	Jakarta Falatehan	12608A	Jakarta Pasar Minggu 1	Jl. Raya Pasar Minggu No. 89 J, Pejaten Jakarta Selatan DKI Jakarta 12510	(021) 79190339, 339, 7982632
Jakarta Sudirman	Jakarta Falatehan	12616A	Jakarta Pejaten Timur 1	Jl. Raya Pasar Minggu No. 6A, Pejaten Timur, Pasar Minggu Jakarta Selatan DKI Jakarta 12510	(021) 7989181, 7988776
Jakarta Sudirman	Jakarta Fatmawati	12700A	Jakarta Fatmawati 1	Jl. R.S. Fatmawati No. 8, Cilandak Jakarta Selatan DKI Jakarta 12430	(021) 7504791
Jakarta Sudirman	Jakarta Fatmawati	12701A	Jakarta Ragunan 1	Jl. Harsono RM No.3, Gedung D, KP Departemen Pertanian Jakarta Selatan DKI Jakarta 12550	(021) 7805441, 5184, 5873, 7811819
Jakarta Sudirman	Jakarta Fatmawati	12703A	Jakarta Kawasan-Komersial Cila 1	Jl. Raya Cilandak KKO, Kawasan Komersial Cilandak Gedung III Jakarta Selatan DKI Jakarta 12560	(021) 7801478
Jakarta Sudirman	Jakarta Fatmawati	12704A	Jakarta Warung Buncit-Raya 1	Jl. Warung Buncit Raya No. 6, Wisma Ritra Jakarta Selatan DKI Jakarta 12740	(021) 7980666
Jakarta Sudirman	Jakarta Fatmawati	12708A	Jakarta Pondok Labu 1	Jl. R.S. Fatmawati No. 8 , Pondok Labu Jakarta Selatan DKI Jakarta 12430	(021) 75816903
Jakarta Sudirman	Jakarta Fatmawati	12710A	Jakarta ITC Fatmawati 1	Komplek Pertokoan Duta Mas Blok A.I No. 17 , Jl. RS Fatmawati Jakarta Selatan DKI Jakarta 12150	(021) 7248700, 72788815
Jakarta Sudirman	Jakarta Fatmawati	12712A	Jakarta Fatmawati-Cendrawasih 1	Jl. Cenderawasih I No. 15 A, Cilandak Jakarta Selatan DKI Jakarta 12420	(021) 75905080
Jakarta Sudirman	Jakarta Fatmawati	12713A	Jakarta Cilandak O 1	Jl. Raya Cilandak KKO No. 5 Jakarta Selatan DKI Jakarta 12560	(021) 7818880, 7811469, 78831456, 78835622
Jakarta Sudirman	Jakarta Pasar rebo	12900A	Jakarta Pasar Rebo 1	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57 Jakarta Timur DKI Jakarta 13760	(021) 8408283
Jakarta Sudirman	Jakarta Pasar rebo	12901A	Jakarta Gedung Aneka-Tambang 1	Jl. Letjend. T.B. Simatupang, Tanjung Barat Jakarta Selatan DKI Jakarta 12530	(021) 7892956
Jakarta Sudirman	Jakarta Pasar rebo	12909A	Jakarta RS M.H. Thamrin 1	Jl. Raya Pondok Gede No. 23 , Kramatjati Jakarta Timur DKI Jakarta 13550	(021) 8096791
Jakarta Sudirman	Jakarta Pasar rebo	12915A	Jakarta Plaza Kramajati-Indah 1	Jl. Raya Bogor, Pertokoan Ramayana Blok A No.11-12 Jakarta Timur DKI Jakarta 13510	(021) 8090364

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Jakarta Sudirman	Jakarta Pasar rebo	12920A	Cileungsi 1	Ruko Mall Cileungsi Blok C No. 5 & 6, Jl. Raya Narogong, Cileungsi Bogor Jawa Barat 16820	(021) 82484604 - 07
Jakarta Sudirman	Jakarta Plaza Mandiri	07000A	Jakarta Plaza Mandiri 1	Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta Selatan DKI Jakarta 12190	(021) 5263553
Jakarta Sudirman	Jakarta Plaza Mandiri	07003A	Jakarta M.T. Haryono 1	Jl. Letjend. M.T. Haryono Kav. 17 Jakarta Selatan DKI Jakarta 12810	(021) 83792003,8292908,8291043-4
Jakarta Sudirman	Jakarta Plaza Mandiri	07004A	Jakarta Krakatau Steel 1	Jl. Jend. Gatot Subroto Kav. 54 Jakarta Selatan DKI Jakarta 12170	(021) 5221263, 5200683
Jakarta Sudirman	Jakarta Plaza Mandiri	07006A	Jakarta Pancoran 1	Jl. Raya Pasar Minggu No.17 A Jakarta Selatan DKI Jakarta 12780	(021) 7983377
Jakarta Sudirman	Jakarta Plaza Mandiri	07006B	Jakarta Pancoran 2	Jl. Raya Pasar Minggu No.17 A Jakarta Selatan DKI Jakarta 12780	(021) 7983377
Jakarta Sudirman	Jakarta Plaza Mandiri	07007A	Jakarta Mampang-Prapatan 1	Jl. Mampang Prapatan No. 61 Jakarta Selatan DKI Jakarta 12790	(021) 7995559, 7980695, 7982632
Jakarta Sudirman	Jakarta Plaza Mandiri	07007B	Jakarta Mampang-Prapatan 2	Jl. Mampang Prapatan No. 61 Jakarta Selatan DKI Jakarta 12790	(021) 7995559, 7980695, 7982632
Jakarta Sudirman	Jakarta Plaza Mandiri	07010A	Jakarta Gedung Patrajasa 1	Gedung Patrajasa, Jl. Jend. Gatot Subroto Kav. 32-34 Jakarta Selatan DKI Jakarta 12950	(021) 5251621
Jakarta Sudirman	Jakarta Pondok indah	10104A	Jakarta Cinere 1	Jl. Cinere Raya Kav. 32-33 Depok Jawa Barat 16514	(021) 7541916
Jakarta Sudirman	Jakarta Pondok indah	10110A	Jakarta Pondok Pinang-Center 1	Pertokoan Pondok Pinang Center Blok A 36/38/40, Jl. Ciputat Raya Jakarta Selatan DKI Jakarta 12310	(021) 7507366-7
Jakarta Sudirman	Jakarta Pondok indah	10110B	Jakarta Pondok Pinang-Center 2	Pertokoan Pondok Pinang Center Blok A 36/38/40, Jl. Ciputat Raya Jakarta Selatan DKI Jakarta 12310	(021) 7507366-7
Jakarta Sudirman	Jakarta Pondok indah	10111A	Jakarta Arteri Pondok Indah 1	Jl. Sultan Iskandar Muda No. 8 A Jakarta Selatan DKI Jakarta 12240	(021) 2701173, 2701174, 2701175
Jakarta Sudirman	Jakarta Pondok indah	10116A	Jakarta Kebayoran Lama 1	Jl. Raya Kebayoran Lama No. 222 Jakarta Selatan DKI Jakarta 12220	(021) 2700602-5
Jakarta Sudirman	Jakarta Pondok indah	10116B	Jakarta Kebayoran Lama 2	Jl. Raya Kebayoran Lama No. 222 Jakarta Selatan DKI Jakarta 12220	(021) 2700602-5
Jakarta Sudirman	Jakarta Sudirman	10202A	Jakarta Simprug 1	Simprug Gallery Blok B, Jl. Teuku Nyak Arief No. 10 Jakarta Selatan DKI Jakarta 12220	(021) 72800986, 72800987, 72800989
Jakarta Sudirman	Jakarta Sudirman	10202B	Jakarta Simprug 2	Simprug Gallery Blok B, Jl. Teuku Nyak Arief No. 10 Jakarta Selatan DKI Jakarta 12220	(021) 72800986, 72800987, 72800989
Jakarta Sudirman	Jakarta Sudirman	10203A	Jakarta Gedung Pusat Kehutanan 1	Jl. Jend. Gatot Subroto, Manggala Wanabakti Jakarta Pusat DKI Jakarta 10270	(021) 5703246
Jakarta Sudirman	Jakarta Sudirman	10206A	Jakarta Mayestik 1	Jl. Kyai Maja No. 6 A1-2, Kebayoran Baru Jakarta Selatan DKI Jakarta 12120	(021) 7211466
Jakarta Sudirman	Jakarta Sudirman	10206B	Jakarta Mayestik 2	Jl. Kyai Maja No. 6 A1-2, Kebayoran Baru Jakarta Selatan DKI Jakarta 12120	(021) 7211466
Jakarta Sudirman	Jakarta Sudirman	10207A	Jakarta Tendean 1	Jl. Wolter Monginsidi No. 123 C Jakarta 12180	(021) 72800926 - 7
Jakarta Sudirman	Jakarta Sudirman	10209A	Jakarta Palmerah 1	Jl. Palmerah Barat No. 39 Jakarta Pusat DKI Jakarta 10270	(021) 5485120
Jakarta Sudirman	Jakarta Sudirman	10211a	Jakarta Pakubuwono 1	Jl. Pakubuwono VI No. 39 A, Kebayoran Baru Jakarta Selatan DKI Jakarta 12120	(021) 7223462 - 63
Jakarta Sudirman	Jakarta Sudirman	10212A	Jakarta ITC Permata Hijau 1	Ruko Grand ITC Permata Hijau Blok Emerald G 28, Jl. Arteri Permata Hijau Jakarta 12210	(021) 53663322, 53663950, 53663951
Bandung	Bandung Asia-Afrika 1	13002A	Bandung Soekarno-Hatta 1	Jl. Soekarno Hatta No. 486 Bandung Jawa Barat 40266	(022) 7538708
Bandung	Bandung Asia-Afrika 1	13005A	Bandung Kiara Condong 1	Jl. Kiara Condong No. 115 Bandung Jawa Barat 40281	(022) 7213891
Bandung	Bandung Asia-Afrika 1	13006A	Bandung Buah Batu 1	Jl. Buah Batu No. 268 Bandung Jawa Barat 40264	(022) 7321543
Bandung	Bandung Asia-Afrika 1	13008A	Bandung Siliwangi 1	Jl. Siliwangi No. 3 Bandung Jawa Barat 40132	(022) 2506858
Bandung	Bandung Asia-Afrika 1	13009A	Bandung Alun-Alun 1	Jl. Asia Afrika No. 51 Bandung Jawa Barat 40001	(022) 4220493
Bandung	Bandung Asia-Afrika 1	13017A	Bandung MTC 1	Metro Trade Center Blok F1,Jl. Soekarno Hatta Bandung Jawa Barat 40286	(022) 7508867
Bandung	Bandung Asia-Afrika 1	13018A	Bandung Dayeukolot 1	Jl. Bojongsoang No.79 Bandung Jawa Barat 40288	(022) 87520740

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Bandung	Bandung Asia-Afrika 2	13003A	Bandung Binacitra 1	Jl. Soekarno Hatta No. 162 Bandung Jawa Barat 40235	(022) 5422358
Bandung	Bandung Asia-Afrika 2	13007A	Bandung Kopo 1	Jl. Raya Terusan Kopo 228 A Bandung Jawa Barat 40226	(022) 5419178
Bandung	Bandung Asia-Afrika 2	13010A	Bandung Sumber Sari 1	Jl. Soekarno Hatta No. 132 B Bandung Jawa Barat 40222	(022) 6011944
Bandung	Bandung Asia-Afrika 2	13011A	Bandung Jamika 1	Jl. Jamika No. 33 C Bandung Jawa Barat 40231	(022) 6046134
Bandung	Bandung Asia-Afrika 2	13013A	Bandung Moh. Toha 1	Jl. Mohamad Toha No. 189 Bandung Jawa Barat 40253	(022) 5228190
Bandung	Bandung Asia-Afrika 2	13014A	Bandung Soreang 1	Jl. Raya Soreang No. 457 Bandung Ja-Bar 40377	(022) 5891469
Bandung	Bandung Asia-Afrika 2	13016A	Bandung Taman Kopo Indah 1	Komplek Taman Kopo Indah II Ruko IB No. 19 Bandung Jawa Barat 40226	(022) 5421355
Bandung	Bandung Braga - Karawang 1	13201A	Karawang 1	Jl. Jend. Ahmad Yani No. 4, By Pass Kerawang Jawa Barat 41314	(0267) 8454251
Bandung	Bandung Braga - Karawang 1	13201B	Karawang 2	Jl. Jend. Ahmad Yani No. 4, By Pass Kerawang Jawa Barat 41314	(0267) 8454174
Bandung	Bandung Braga - Karawang 1	13205A	Dawuan Cikampek 1	Jl. Jend. Ahmad Yani No. 45, Dawuan Cikampek Jawa Barat 41373	(0264) 8386404
Bandung	Bandung Braga - Karawang 1	13209A	Cikampek GKB PT 1-Pupuk Kuja	Kawasan PT Pupuk Kujang Cikampek Ja-Bar 41373	(0264) 8387871
Bandung	Bdg Braga - Karawang 1	13218A	Karawang Tuparev 1	Jl. Tuparev No. 44 Karawang Jawa Barat 41312	(0267) 8454659
Bandung	Bdg Braga - Karawang 2	13202A	Purwakarta 1	Jl. Sudirman No. 176 Purwakarta Ja-Bar 41115	(0264) 207185
Bandung	Bdg Braga - Karawang 2	13202B	Purwakarta 2	Jl. Sudirman No. 176 Purwakarta Ja-Bar 41115	(0264) 8220500
Bandung	Bandung Braga - Karawang 2	13212A	Pamanukan 1	Jl. Ion Martasasmita No. 35, Pamanukan Subang Jawa Barat 41254	(0260) 552255
Bandung	Bandung Braga - Karawang 2	13214A	Subang 1	Jl. Jenderal Ahmad Yani No.5 Subang Jawa Barat 41211	(0260) 416553
Bandung	Bandung Braga 1	13200A	Bandung Braga 1	Jl. Braga No. 133 Bandung Jawa Barat 40111	(022) 4213345
Bandung	Bandung Braga 1	13203A	Bandung Pajajaran 1	Jl. Pajajaran No. 125 Bandung Ja-Bar 40174	(022) 6030005
Bandung	Bandung Braga 1	13204A	Bandung RS Hasan Sadikin 1	Jl. Pasteur No. 38 Bandung Ja-Bar 40161	(022) 2038141
Bandung	Bandung Braga 1	13206A	Cimahi 1	Jl. Raya Cimahi No. 612 Cimahi Ja-Bar 40525	(022) 6645209
Bandung	Bandung Braga 1	13207A	Bandung Pasteur 1	Jl. Dr. Junjuran No. 155 Bandung Ja-Bar 40173	(022) 6127395
Bandung	Bandung Braga 1	13210A	Bandung Otista 1	Jl. Otto Iskandardinata No. 293 Bandung Jawa Barat 40251	(022) 4205789
Bandung	Bandung Braga 1	13211A	Baros Leuwigajah 1	Ruko Taman Pondok Mas Indah No. 4, Jl. Baros Cimahi Jawa Barat 40532	(022) 6629830
Bandung	Bandung Braga 1	13213A	Bandung Cimindi 1	Jl. Raya Cimindi No. 270, Bandung Jawa Barat 40175	(022) 6631629
Bandung	Bandung Braga 1	13215A	Bandung Sukajadi 1	Jl. Sukajadi No. 184 Bandung Jawa Barat 40161	(022) 2039972
Bandung	Bandung Braga 1	13216A	Padalarang 1	Jl. Raya Padalarang No. 465 A Padalarang Jawa Barat 40553	(022) 86814112
Bandung	Bandung Braga 1	13217A	Jatinangor Univ. Pajajaran 1	Jl. Raya Jatinangor Km 21, 45363	(022) 7794346
Bandung	Bandung Braga 1	13219A	Lembang 1	Jl. Raya Grand Hotel No. 42, Lembang Bandung Jawa Barat 40391	(022) 2789660
Bandung	Bandung Braga 1	13231A	Bandung Setrasari Plaza 1	Setrasari Plaza Blok A No.5 Jl. Suria Sumantri Bandung Jawa Barat 40146	(022) 2020113
Bandung	Bandung Surapati - Tasikmalaya 1	13102A	Tasikmalaya Mustofa 1	Jl. H.Z. Mustofa No. 294 Tasikmalaya Jawa Barat 46125	(0265) 331070
Bandung	Bandung Surapati - Tasikmalaya 1	13104A	Tasikmalaya Otto-Iskandar 1	Jl. Otto Iskandardinata No. 26 Tasikmalaya Jawa Barat 46113	(0265) 313582
Bandung	Bandung Surapati - Tasikmalaya 1	13104B	Tasikmalaya Otto-Iskandar 2	Jl. Otto Iskandardinata No. 26 Tasikmalaya Jawa Barat 46113	(0265) 334947
Bandung	Bandung Surapati - Tasikmalaya 1	13105A	Tasikmalaya Sutisna 1	Jl. Sutisna Senjaya No. 88 Tasikmalaya Jawa Barat 46114	(0265) 332422
Bandung	Bandung Surapati - Tasikmalaya 1	13106A	Ciamis 1	Jl. Ahmad Yani No. 21 Ciamis Jawa Barat 46211	(0265) 771383



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DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
Bandung	Bandung Surapati – Tasikmalaya 1	13121A	Ciamis Banjar 1	Jl. Letjend. Suwarto No. 48, Banjar Ciamis Jawa Barat 43622	(0265) 2733530
Bandung	Bandung Surapati – Tasikmalaya 2	13107A	Garut 1	Jl. Ahmad Yani No. 24 Garut Jawa Barat 44115	(0262)-243971
Bandung	Bandung Surapati – Tasikmalaya 2	13116A	Garut Cikajang 1	Jl. Garut Cikajang No. 99 Garut Jawa Barat 44171	(0262)-577594
Bandung	Bandung Surapati 1	13101A	Bandung Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 730, Gerbang Puri Tirta Kencana Bandung Jawa Barat 40282	(022) 7278151
Bandung	Bandung Surapati 1	13103A	Bandung Martadinata 1	Jl. R.E. Martadinata No.103 Bandung Jawa Barat 40115	(022) 4267694
Bandung	Bandung Surapati 1	13108A	Bandung Ujungberung 1	Jl. A. H. Nasution No. 67 Bandung Ja-Bar 40611	(022) 7834976
Bandung	Bandung Surapati 1	13110A	Sumedang 1	Jl. Mayor Abdurachman No. 99 SuMedang Jawa Barat 45323	(0261) 201523
Bandung	Bandung Surapati 1	13110B	Sumedang 2	Jl. Mayor Abdurachman No. 99 SuMedang Jawa Barat 45323	(0261) 205974
Bandung	Bandung Surapati 1	13115A	Bandung Dago 1	Jl. Ir. H. Juanda No. 30 Bandung Ja-Bar 40115	(022) 4203557
Bandung	Bandung Surapati 1	13131A	Bandung Rancaekek 1	Jl. Raya Dangdeur No. 137, Rancaekek Bandung Jawa Barat 40394	(022) 7791010
Bandung	Cirebon 1	13400A	Cirebon Yos Sudarso 1	Jl. Yos Sudarso No. 11 Cirebon Jawa Barat 45111	(0231) 246655
Bandung	Cirebon 1	13401A	Cirebon Jalan Kantor 1	Jl. Kantor No. 4 Cirebon Jawa Barat 45112	(0231) 206089
Bandung	Cirebon 1	13402A	Cirebon Siliwangi 1	Jl. Siliwangi No. 139 Cirebon Jawa Barat 45124	(0231) 221387
Bandung	Cirebon 1	13403A	Indramayu Panjaitan 1	Jl. D.I. Panjaitan No. 8 Indramayu Ja-Bar 45212	(0234) 275867
Bandung	Cirebon 1	13404A	Cirebon Tegalwangi 1	Jl. Raya Tegalwangi Km. 9 No. 58 Cirebon Jawa Barat 45154	(0231) 325480
Bandung	Cirebon 1	13409A	Cirebon Plered 1	Jl. Raya Panembahan No. 51, Plered Cirebon Jawa Barat 45154	(0231) 321966
Bandung	Cirebon 1	13410A	Cirebon Arjawinangun 1	Jl. Ki Hajar Dewantoro No. 21, Desa Jungjang, Arjawinangun Kab. Cirebon Jawa Barat 45162	(0231) 357990
Bandung	Cirebon 2	13406A	Jati Barang 1	Jl. Mayor Dasuki No. 92, Jatibarang Indramayu Jawa Barat 45273	(0234) 356535
Bandung	Cirebon 2	13407A	Kuningan 1	Pertokoan Siliwangi No. 39-40, Jl. Siliwangi, Kuningan Kuningan Jawa Barat 45511	(0232) 876217
Bandung	Cirebon 2	13408A	Majalengka 1	Jl. Raya Timur No. 124, Kadipaten Majalengka Jawa Barat 45453	(0233) 664511
Bandung	Cirebon 2	13408B	Majalengka 2	Jl. Raya Timur No. 124, Kadipaten Majalengka Jawa Barat 45453	(0233) 664511
Bandung	Cirebon 2	13411A	Cirebon Ciledug 1	Jl. Merdeka Barat No. 68, Ciledug Kab. Cirebon Jawa Barat 45188	(0231) 8665571
Bandung	Sukabumi	13222A	Sukabumi Sudirman 1	Jl. Jend. Sudirman No. 124 Sukabumi Jawa Barat 43132	(0266) 215498
Bandung	Sukabumi	13222B	Sukabumi Sudirman 2	Jl. Jend. Sudirman No. 124 Sukabumi Jawa Barat 43132	(0266) 223274
Bandung	Sukabumi	13223A	Sukabumi Ahmad Yani 1	Jl. Ahmad Yani No. 44 Sukabumi Ja-Bar 43131	(0266) 237393
Bandung	Sukabumi	13223B	Sukabumi Ahmad Yani 2	Jl. Ahmad Yani No. 44 Sukabumi Ja-Bar 43131	(0266) 237393
Bandung	Sukabumi	13224A	Cipanas 1	Jl. Raya Cipanas Blok 11 No. 201, Pacet Cianjur Jawa Barat 43553	(0263) 524467
Bandung	Sukabumi	13225A	Cianjur 1	Jl. Suroso No. 51 Cianjur Jawa Barat 43211	(0263) 270891
Bandung	Sukabumi	13226A	Cicurug 1	Jl. Siliwangi No. 287 B, Cicurug Sukabumi Jawa Barat 43159	(0266) 732001/732002
Bandung	Sukabumi	13227A	Cianjur Cokroaminoto 1	Jl. HOS Cokroaminoto No. 172 Cianjur Jawa Barat 43214	(0263) 272040
Bandung	Sukabumi	13229A	Cibadak 1	Jl. Suryakencana No. 4, Cibadak Sukabumi Jawa Barat 43351	(0266) 534432
Semarang	Semarang Pahlawan 1	13600A	Semarang Pahlawan 1	Jl. Pahlawan No. 3 Semarang Jawa Tengah 50241	(024) 8415362
Semarang	Semarang Pahlawan 1	13602A	Purwodadi 1	Jl. R. Suprpto No. 97 A-B Purwodadi Jawa Tengah 58111	(0292) 425061



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Semarang	Semarang Pahlawan 1	13603A	Semarang Candi Baru 1	Jl. S. Parman No. 55 K, Ruko Sultan Agung Semarang Jawa Tengah 50232	(024) 8312141, 8442550, 8506155
Semarang	Semarang Pahlawan 1	13604A	Semarang Sugiyopranoto 1	Jl. Mgr. Sugiyopranoto No. 36 A-B Semarang Jawa Tengah 50246	(024) 3522790, 3522671, 3585783
Semarang	Semarang Pahlawan 1	13604B	Semarang Sugiyopranoto 2	Jl. Mgr. Sugiyopranoto No. 36 A-B Semarang Jawa Tengah 50246	(024) 3522790, 3522671, 3585783
Semarang	Semarang Pahlawan 1	13605A	Ungaran 1	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran Semarang Jawa Tengah 50511	(024) 6924296, 921989
Semarang	Semarang Pahlawan 1	13605B	Ungaran 2	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran Semarang Jawa Tengah 50511	(024) 6924296, 921989
Semarang	Semarang Pahlawan 1	13611A	Semarang Kaw Industri-Cand 1	Kawasan Industri Candi, Jl. Candi Raya Blok FIE No.1-2 Semarang Jawa Tengah 50184	(024) 7612381, 7612385
Semarang	Semarang Pahlawan 1	13612A	Weleri 1	Jl. Utama Tengah No. 198 Weleri Ja-Teng 51355	(0294) 644009, 642010
Semarang	Semarang Pahlawan 1	13615A	Semarang Gang Pinggir 1	Jl. Gang Pinggir No. 13 A Semarang Jawa Tengah 50137	(024) 3510537, 3512929, 3551921
Semarang	Semarang Pahlawan 1	13616A	Semarang MT Haryono 1	Jl. M.T. Haryono No. 419 Semarang Jawa Tengah 50136	(024) 3586267, 3586268
Semarang	Semarang Pahlawan 1	13619A	Semarang Ngaliyan 1	Jl. Prof. Dr. Hamka No. 9 Ruko C,D,E Tugu Semarang Jawa Tengah 50189	(024) 7619378, 7614769
Semarang	Semarang Pahlawan 2-Magelang	13606A	Parakan 1	Jl. Pahlawan No. 28, Parakan Temanggung Jawa Tengah 56254	(0293) 596471-73, 596598, 597227
Semarang	Semarang Pahlawan 2-Magelang	13607A	Magelang 1	Jl. Sudirman No. 26, Komplek Pertokoan Rejotumoto Magelang Jawa Tengah 56126	(0293) 364012, 366776
Semarang	Semarang Pahlawan 2-Magelang	13607B	Magelang 2	Jl. Sudirman No. 26, Komplek Pertokoan Rejotumoto Magelang Jawa Tengah 56126	(0293) 364012, 366776
Semarang	Semarang Pahlawan 2-Magelang	13608A	Kutoarjo 1	Jl. Pangeran Diponegoro No. 114, Kutoarjo Kutoarjo Jawa Tengah 54212	(0275) 642000, 642651
Semarang	Semarang Pahlawan 2-Magelang	13609A	Muntilan 1	Kompleks Ruko Muntilan Plaza Jl. Pemuda Muntilan Jawa Tengah 56414	(0293) 586066
Semarang	Semarang Pahlawan 2-Magelang	13610A	Wonosobo 1	Jl. Sumbing No. 18 Wonosobo Ja-Teng 56311	(0286) 322474
Semarang	Semarang Pahlawan 2-Magelang	13618A	Ambarawa 1	Jl. Jenderal Sudirman No.122, Ambarawa Kab. Semarang Jawa Tengah 50162	(0298) 596741, 596742
Semarang	Semarang Pahlawan 2-Magelang	13620A	Purworejo 1	Jl. Kol. Sugiono No. 5 Purworejo Ja-Teng 54114	(0275) 325744, 325745
Semarang	Semarang Pemuda 1	13500A	Semarang Pemuda 1	Jl. Pemuda No. 73 Semarang Ja-Teng 50139	(024) 3514321
Semarang	Semarang Pemuda 1	13501A	Semarang Kepodang 1	Jl. Kepodang No. 32-34 Semarang Jawa Tengah 50137	(024) 3544181
Semarang	Semarang Pemuda 1	13502A	Semarang Pandanaran 1	Jl. Pandanaran No. 104 Semarang Jawa Tengah 50134	(024) 8310325
Semarang	Semarang Pemuda 1	13508A	Salatiga 1	Jl. Diponegoro No. 36 Salatiga Ja-Teng 50711	(0298) 321002, 324030
Semarang	Semarang Pemuda 1	13508B	Salatiga 2	Jl. Diponegoro No. 36 Salatiga Ja-Teng 50711	(0298) 321002, 324030
Semarang	Semarang Pemuda 1	13511A	Semarang Srandol 1	Jl. Setiabudi No. G 62 E & F Semarang Jawa Tengah 50263	(024) 7461192, 7461736, 7461737
Semarang	Semarang Pemuda 1	13513A	Semarang Majapahit 1	Kompleks Ruko Majapahit, Jl. Majapahit No. 339 Semarang Jawa Tengah 50191	(024) 6725702, 6725704
Semarang	Smg Pemuda 2 - Kudus	13506A	Kudus 1	Jl. Jend. Sudirman No. 164 Kudus Jawa Tengah 59301	(0291) 438768, 432974
Semarang	Smg Pemuda 2 - Kudus	13510A	Blora 1	Jl. Alun-Alun Selatan No. 5 Blora Ja-Teng 58215	(0296) 5100091, 5100092
Semarang	Smg Pemuda 2 - Kudus	13510B	Blora 2	Jl. Alun-Alun Selatan No. 5 Blora Ja-Teng 58215	(0296) 5100091, 5100092
Semarang	Smg Pemuda 2 - Kudus	13512A	Cepu 1	Jl. Pemuda No. 60 Cepu Jawa Tengah 58312	(0296) 424627, 424630, 424631, 424632, 424737
Semarang	Smg Pemuda 2 - Kudus	13512B	Cepu 2	Jl. Pemuda No. 60 Cepu Jawa Tengah 58312	(0296) 424627, 424630, 424631, 424632, 424737

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Semarang	Smg Pemuda 2 - Kudus	13514A	Kudus Alun-Alun 1	Jl. Jenderal Sudirman No. 3 C Kudus Jawa Tengah 59312	(0291) 439902, 439903, 439904
Semarang	Smg Pemuda 2 - Kudus	13515A	Rembang 1	Jl. Diponegoro No. 79, Rembang Rembang Jawa Tengah 59217	(0295) 691599, 6998309
Semarang	Smg Pemuda 2 - Kudus	13521A	Pati 1	Jl. Kol. Kusnandar Komplek Ruko Pasar Puri Blok 6-7 Pati Jawa Tengah 59112	(0295) 385909, 385066, 385067
Semarang	Solo 1	13801A	Solo Purwotomo 1	Jl. Brigjend. Slamet Riyadi No. 329 Solo Jawa Tengah 57142	(0271) 711161 - 71896535
Semarang	Solo 1	13802A	Klaten 1	Jl. Pemuda Selatan No. 121, Tonggolan Klaten Jawa Tengah 57412	(0272) 325798, 327844, 327982
Semarang	Solo 1	13803A	Solo Slamet Riyadi 1	Jl. Brigjend. Slamet Riyadi No. 16 Solo Jawa Tengah 57111	(0271) 641940, 644911, 645462
Semarang	Solo 1	13806A	Boyolali 1	Jl. Kates, Pulian Boyolali Jawa Tengah 57316	(0276) 322702
Semarang	Solo 1	13809A	Delanggu 1	Jl. Raya Delanggu No. 87, Dongkolan Delanggu Jawa Tengah 57471	(0272) 555640, 555645
Semarang	Solo 1	13812A	Kartosuro 1	Jl. Ahmad Yani No. 98 Sukoharjo Ja-Teng 57162	(0271) 780822
Semarang	Solo 2	13805A	Palur 1	Jl. Raya Palur No. 32, Jaten Karanganyar Jawa Tengah 57771	(0271) 827029
Semarang	Solo 2	13807A	Solo Baru 1	Jl. Yos Sudarso No. 387 Solo Ja-Teng 57157	(0271) 663542, 664407, 6644096
Semarang	Solo 2	13810A	Karang Anyar 1	Jl. Lawu No. 386 Karanganyar Ja-Teng 57712	(0271) 6491970 - 71
Semarang	Solo 2	13811A	Sragen 1	Plaza Atrium Blokc C-D, Jl. Raya Sukowati No. 302-304 Sragen Jawa Tengah 57211	(0271) 890585, 894610
Semarang	Solo 2	13813A	Sukoharjo 1	Jl. Jenderal Sudirman No. 29 Sukoharjo Jawa Tengah 57551	(0271) 6594972, 6594973
Semarang	Solo 2	13814A	Solo Pasar Legi 1	Jl. Sutan Syahrir No. 204 Pasar Legi Solo Jawa Tengah	(0271) 634486, 634487
Semarang	Solo 2	13821A	Wonogiri 1	Jl. Jenderal Sudirman No. 132 Wonogiri Jawa Tengah 57611	(0273) 323656, 323658
Semarang	Tegal 1 - Pekalongan	13900A	Tegal Arif Rahman Hakim 1	Jl. Arief Rahman Hakim No. 19 Tegal Jawa Tengah 52123	(0283) 351181
Semarang	Tegal 1 - Pekalongan	13901A	Tegal Sudirman 1	Jl. Jend. Sudirman No. 11 Tegal Jawa Tengah 52131	(0283) 358181
Semarang	Tegal 1 - Pekalongan	13904A	Pekalongan Hayam Wuruk 1	Jl. Hayam Wuruk No. 5 Pekalongan Jawa Tengah 51119	(0285) 422085
Semarang	Tegal 1 - Pekalongan	13904B	Pekalongan Hayam Wuruk 2	Jl. Hayam Wuruk No. 5 Pekalongan Jawa Tengah 51119	(0285) 422085
Semarang	Tegal 1 - Pekalongan	13905A	Pekalongan Imam Bonjol 1	Jl. Imam Bonjol No. 34 Pekalongan Ja-Teng 51111	(0285) 425131-33
Semarang	Tegal 1 - Pekalongan	13906A	Pemalang 1	Jl. Sudirman No. 59 Pemalang Ja-Teng 52313	(0284) 321647, 324707, 324880
Semarang	Tegal 1 - Pekalongan	13908A	Brebes 1	Plaza Dedy Jaya, Jl. Jenderal Sudirman No. 109 Brebes Jawa Tengah 52212	(0283) 673535, 6735536, 3304210
Semarang	Tegal 1 - Pekalongan	13912A	Tegal Banjarnegara Adiwarna 1	Jl. Raya Banjarnegara No. 10, Adiwarna Tegal Jawa Tengah 52194	(0283) 442255, 442377
Semarang	Tegal 2 - Purwokerto	13902A	Purwokerto 1	Jl. Jend. Sudirman No. 463 Purwokerto Jawa Tengah 53114	(0281) 632222
Semarang	Tegal 2 - Purwokerto	13902B	Purwokerto 2	Jl. Jend. Sudirman No. 463 Purwokerto Jawa Tengah 53114	(0281) 632222
Semarang	Tegal 2 - Purwokerto	13903A	Cilacap 1	Jl. Jend. Ahmad Yani No. 100 Cilacap Jawa Tengah 53212	(0282) 533193, 533806
Semarang	Tegal 2 - Purwokerto	13909A	Banjarnegara 1	Jl. S. Parman No. 31 Banjarnegara Ja-Teng 53411	(0286) 591333, 591999
Semarang	Tegal 2 - Purwokerto	13911A	Kroya 1	Jl. Jend. Ahmad Yani No. 10 A Kroya Jawa Tengah 53282	(0282) 492086, 492105
Semarang	Tegal 2 - Purwokerto	13914A	Kebumen 1	Jl. Pahlawan No. 126 Kebumen Ja-Teng 54311	(0287) 383747
Semarang	Tegal 2 - Purwokerto	13921A	Purbalingga 1	Jl. Jenderal Sudirman No. 37 Purbalingga Jawa Tengah 53312	(0281) 891192, 895555

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Semarang	Tegal 2 - Purwokerto	13931A	Gombong 1	Jl. Yos Sudarso No. 241 Gombong Jawa Tengah 54411	(0287) 473620, 473621, 473115
Semarang	Tegal 2 - Purwokerto	13933A	Majenang 1	Jl. Diponegoro No. 85 Cilacap Ja-Teng 53527	(0280) 623419
Semarang	Yogyakarta 1 - Selatan	13703A	Yogyakarta Katamso 1	Jl. Brigjen. Katamso No. 69 B Yogyakarta D.I. Yogyakarta 55121	(0274) 415392, 415616, 415670, 415672
Semarang	Yogyakarta 1 - Selatan	13709A	Yogyakarta KH.A Dahlan 1	Jl. K.H. Ahmad Dahlan No. 25 Yogyakarta D.I. Yogyakarta 55121	(0274) 411753, 411784
Semarang	Yogyakarta 1 - Selatan	13713A	Wonosari 1	Jl. Baron No. 34, Baleharjo, Wonosari Gunung Kidul D.I. Yogyakarta 55811	(0274) 394433, 394713, 394271
Semarang	Yogyakarta 1 - Selatan	13714A	Yogyakarta Kotagede 1	Jl. Kemasan No. 52 Kotagede Yogyakarta D.I. Yogyakarta 55172	(0274) 4437168 - 69
Semarang	Yogyakarta 1 - Selatan	13715A	Yogyakarta HOS Cokroaminoto 1	Jl. HOS Cokroaminoto No. 38 Yogyakarta D.I. Yogyakarta 55253	(0274) 620006
Semarang	Yogyakarta 1 - Selatan	13741A	Bantul 1	Jl. Gajah Mada No. 14, Bantul Bantul D.I. Yogyakarta 55711	(0274) 368469, 368470
Semarang	Yogyakarta 2 - Utara	13700A	Yogyakarta Sudirman 1	Jl. Jend. Sudirman No. 26 Yogyakarta D.I. Yogyakarta 55232	(0274) 557069, 586425
Semarang	Yogyakarta 2 - Utara	13702A	Yogyakarta Diponegoro 1	Jl. Pangeran Diponegoro No. 107 Yogyakarta D.I. Yogyakarta 55231	(0274) 584758, 562415
Semarang	Yogyakarta 2 - Utara	13704A	Yogyakarta UGM 1	Jl. Kaliurang, Sekip Blok L-6 Sleman D.I. Yogyakarta 55281	(0274) 543032, 521136
Semarang	Yogyakarta 2 - Utara	13708A	Yogyakarta Gejayan 1	Jl. Gejayan No. 28, Condong Catur Sleman D.I. Yogyakarta 55283	(0274) 543028, 584041, 584140
Semarang	Yogyakarta 2 - Utara	13710A	Yogyakarta Kaliurang 1	Jl. Kaliurang Km.6,5 No.A 5 C, Condongcatur, Depok, Sleman Sleman D.I. Yogyakarta 55281	(0274) 889645, 889646
Semarang	Yogyakarta 2 - Utara	13712A	Wates 1	Jl. Kolonel Sugiyono, Wates Kulon Progo D.I. Yogyakarta 55611	(0274) 775319
Semarang	Yogyakarta 2 - Utara	13720A	Yogyakarta STIE YKPN 1	Kampus STIE YKPN, Jl. Seturan Sleman D.I. Yogyakarta 55281	(0274) 486163
Semarang	Yogyakarta 2 - Utara	13731A	Sleman 1	Jl. Raya Magelang Km. 10 Sleman D.I. Yogyakarta 55511	(0274) 865123, 868405 Ex.285
Surabaya	Jember 1	14304A	Lumajang 1	Jl. Panglima Sudirman No. 33 Lumajang Jawa Timur 67311	(0334) 888813
Surabaya	Jember 1	14305A	Probolinggo 1	Jl. Suroyo No. 23 Probolinggo Jawa Timur 67211	(0335) 423822
Surabaya	Jember 1	14306A	Situbondo 1	Jl. Jend. Ahmad Yani No. 102 Situbondo Jawa Timur 68311	(0338) 676543
Surabaya	Jember 1	14308A	Probolinggo Kraksaan 1	Jl. Panglima Sudirman No. 119, Kraksaan Probolinggo Jawa Timur 67282	(0335) 844896
Surabaya	Jember 1	14310A	Jember Tanggul 1	Jl. PB Sudirman No. 24, Tanggul Jember Jawa Timur 68155	(0336) 445127
Surabaya	Jember 1	14311A	Bondowoso 1	Jl. Ki S. Mangunsarkoro No. 69 Tamansari Bondowoso Jawa Timur 68216	(0332) 422644
Surabaya	Jember 2	14300A	Jember Alun-Alun 1	Jl. Jend. Ahmad Yani No. 3 Jember Jawa Timur 68118	(0331) 427884
Surabaya	Jember 2	14301A	Jember Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 6-8 Jember Jawa Timur 68137	(0331) 410335
Surabaya	Jember 2	14302A	Jember Wijaya Kusuma 1	Jl. Wijaya Kusuma No. 1 Jember Ja-Tim 68118	(0331) 412876
Surabaya	Jember 2	14303A	Genteng 1	Jl. Gajah Mada No. 253, Genteng Banyuwangi Jawa Timur 68465	(0333) 846300
Surabaya	Jember 2	14307A	Banyuwangi 1	Jl. Dr. Wahidin Sudiro Husodo No. 2 Banyuwangi Jawa Timur 68411	(0333) 421577
Surabaya	Jember 2	14309A	Banyuwangi Rogojampi 1	Jl. Raya Rogojampi No. 12-14, Rogojampi Banyuwangi Jawa Timur 68462	(0333) 633957
Surabaya	Jember 2	14312A	Jember Ambulu 1	Jl. Manggar No. 23, Ambulu Jember Jawa Timur 68172	(0336) 885277
Surabaya	Kediri	14405A	Kediri 1	Jl. Diponegoro No. 17 Kediri Jawa Timur 64123	(0354) 699328

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DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
Surabaya	Kediri	14406A	Madiun 1	Jl. Pahlawan No. 29 Madiun Jawa Timur 63116	(0351) 472472
Surabaya	Kediri	14407A	Tulung Agung 1	Jl. Sudirman No. 55 Tulungagung Ja-Tim 66219	(0355) 328155
Surabaya	Kediri	14413A	Kediri Joyoboyo 1	Jl. Joyoboyo No. 34 A Kediri Jawa Timur 64125	(0354) 689789
Surabaya	Kediri	14415A	Nganjuk 1	Jl. Raya Ahmad Yani No. 207 Nganjuk Jawa Timur 64418	(0358) 331664
Surabaya	Kediri	14417A	Madiun Sudirman 1	Jl. Panglima Sudirman No. 38 Madiun Jawa Timur 63132	(0351) 475444
Surabaya	Kediri	14431A	Pare 1	Jl. Panglima Besar Sudirman No. 43, Pare Kediri Jawa Timur 64212	(0354) 398401
Surabaya	Kediri	14463A	Ponorogo 1	Jl. Urip Sumoharjo No. 102 Ponorogo Jawa Timur 63411	(0352) 485518
Surabaya	Kediri	14471A	Blitar 1	Jl. Merdeka No. 30 Blitar Jawa Timur 66112	(0342) 813546, 813547
Surabaya	Malang	14400A	Malang Wahid Hasyim 1	Jl. K.H. Wahid Hasyim No. 5-7 Malang Jawa Timur 65112	(0341) 364961 - 2, 324202 (direct)
Surabaya	Malang	14401A	Malang Merdeka 1	Jl. Merdeka Barat No. 1 Malang Ja-Tim 65119	(0341) 335290
Surabaya	Malang	14402A	Malang Suprpto 1	Jl. Jaksa Agung Suprpto 65 Malang Jawa Timur 65112	(0341) 331212
Surabaya	Malang	14403A	Batu Malang 1	Jl. Dewi Sartika No. 45, Batu Malang Jawa Timur 65315	(0341) 512577
Surabaya	Malang	14404A	Pasuruan 1	Jl. Panglima Sudirman No. 11 Pasuruan Jawa Timur 67115	(0343) 432303
Surabaya	Malang	14408A	Malang Griya Shanta 1	Ruko Griya Shanta Blok MP-53, Jl. Soekarno - Hatta Malang Jawa Timur 65142	(0341) 4345550
Surabaya	Malang	14409A	Malang Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 50 C-D Malang Jawa Timur 65125	(0341) 474665
Surabaya	Malang	14410A	Malang Gatot Subroto 1	Jl. Jend. Gatot Subroto No. 9 A Malang Jawa Timur 65127	(0341) 324154
Surabaya	Malang	14411A	Malang Dampit 1	Jl. Semeru Selatan No. 9, Dampit, Kabupaten Malang Malang Jawa Timur 65181	(0341) 895177
Surabaya	Malang	14412A	KK Malang MT.Haryono 1	Jl. MT Haryono No. 131 Malang Ja-Tim 65141	(0341) 575568
Surabaya	Malang	14416A	Bangil 1	Jl. Diponegoro F 10-II, Bangil Kab. Pasuruan Jawa Timur 65141	(0343) 748825
Surabaya	Malang	14418A	Malang Sawojajar 1	Jl. Danau Toba No. E6/25 Malang Ja-Tim 65139	(0341) 718384
Surabaya	Malang	14421A	Pandaan 1	Kompleks Pandaan Delta Permai A 18-19, Jl. Surabaya - Malang Pandaan Ja-Tim 67156	(0343) 630444
Surabaya	Malang	14451A	Kepanjen 1	Jl. Ahmad Yani No. 5, Kepanjen Malang Jawa Timur 65163	(0341) 399858
Surabaya	Malang	14461A	Lawang 1	Ruko Istana Lawang Blok A5, Jl. Dr. Soetomo, Lawang Malang Jawa Timur 65213	(0341) 428006
Surabaya	SBY Basuki Rahmad 1	14200A	Surabaya Basuki Rahmat 1	Jl. Basuki Rahmat No. 129-137 Surabaya Jawa Timur 60271	(031) 5316760 - 66 ext 1444
Surabaya	SBY Basuki Rahmad 1	14201A	Surabaya Darmo Raya 1	Jl. Raya Darmo No. 41 Surabaya Ja-Tim 60625	(031) 5685574, 5685891, 5686756, 5687458, 5613025
Surabaya	SBY Basuki Rahmad 1	14203A	Surabaya Gubeng 1	Jl. Kalimantan No.10 Surabaya Ja-Tim 60281	(031) 5039839, 5033783- 84, 5030765, 5025345
Surabaya	SBY Basuki Rahmad 1	14206A	Surabaya Pemuda 1	Jl. Pemuda No. 27-31 Surabaya Ja-Tim 60271	(031) 5311736 - 36 - 40 - 41, 5340756, 5312253
Surabaya	SBY Basuki Rahmad 1	14207A	Surabaya Diponegoro 1	Jl. Raya Diponegoro No. 155 Surabaya Jawa Timur 60241	(031) 5662853, 5669892, 5674347, 5622536
Surabaya	SBY Basuki Rahmad 1	14208A	Surabaya Bratang Binangun 1	Jl. Ngagek Jaya Selatan, Plaza Manyar Megah Indah Blok J 5-6 Surabaya Jawa Timur 60284	(031) 5043531, 5043701, 5624701, 5054765
Surabaya	SBY Basuki Rahmad 1	14212A	Surabaya Jemursari 1	Jl. Jemursari No. 81 Surabaya Jawa Timur 60231	(031) 8474247, 8474458, 8439826
Surabaya	SBY Basuki Rahmad 1	14213A	Surabaya Menanggal 1	Jl. A. Yani Komplek Mandiri Menanggal B1-B3 Surabaya Jawa Timur 60243	(031) 8287568, 8287728, 8287302

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Surabaya	SBY Basuki Rahmad 1	14214A	Surabaya Klampis 1	Jl. Klampis Jaya No. 50 Surabaya Ja-Tim 60117	(031) 5990060, 5990061, 5998160
Surabaya	SBY Basuki Rahmad 2	14204A	Surabaya Pondok Chandra 1	Jl. Palern TC 1 / 12, Pondok Chandra Indah Surabaya Jawa Timur 61256	(031) 866672, 8663393, 8663363
Surabaya	SBY Basuki Rahmad 2	14209A	Mojokerto 1	Jl. Mojopahit No. 406 Mojokerto Ja-Tim 61321	(0321) 323086, 323870, 323871
Surabaya	SBY Basuki Rahmad 2	14209B	Mojokerto 2	Jl. Mojopahit No. 406 Mojokerto Ja-Tim 61321	(0321) 323086, 323870, 323871
Surabaya	SBY Basuki Rahmad 2	14211A	Surabaya Wiyung 1	Komplek Ruko Taman Pondok Indah Kav.A-35, Jl. Raya Menganti No. 207, Wiyung Surabaya Jawa Timur 60222	(031) 7660056, 7664559, 7664029
Surabaya	SBY Basuki Rahmad 2	14216A	Mojosari 1	Jl. Hayam Wuruk No. 35 C, Mojosari Mojokerto Jawa Timur 61382	(0321) 594990, 594400, 594020
Surabaya	SBY Basuki Rahmad 2	14217A	Surabaya Citra Raya G Walk 1	Perumahan Citra Raya Gwalk Blok W-1 No.10-11 Surabaya Jawa Timur 60216	(031) 57431000, 57431222
Surabaya	SBY Basuki Rahmad 2	14231A	Jombang 1	Jl. Merdeka No. 115 Jombang Jawa Timur 61413	(0321) 875141, 875541
Surabaya	SBY Gentengkali 1	14100A	Surabaya Gentengkali 1	Jl. Gentengkali No. 93-95 Surabaya Jawa Timur 60275	(031) 5841063
Surabaya	SBY Gentengkali 1	14101A	Surabaya Sungkono 1	Jl. Mayjend. Sungkono No. 121 F Surabaya Jawa Timur 60225	(031) 5632909
Surabaya	SBY Gentengkali 1	14103A	Surabaya Rungkut Sier 1	Jl. Rungkut Industri Raya No. 10 Surabaya Jawa Timur 60293	(031) 8472974
Surabaya	SBY Gentengkali 1	14104A	Surabaya Rungkut-Megah Raya 1	Komplek Pertokoan Rungkut Megah Raya Blok E/5-6, Jl. Raya Kali Rungkut No.5 Surabaya Jawa Timur 60293	(031) 8704910
Surabaya	SBY Gentengkali 1	14105A	Surabaya Mulyosari 1	Jl. Raya Mulyosari No. 360 D-E Surabaya Jawa Timur 60113	(031) 5927468 - 70, 5930034, 5962282
Surabaya	SBY Gentengkali 1	14106A	Surabaya Darmo Park 1	Komplek Pertokoan Darmo Park I Blok V No.5-6, Jl. Mayjend. Sungkono Surabaya Ja-Tim 60256	(031) 56681266
Surabaya	SBY Gentengkali 1	14109A	Surabaya Kupang Jaya 1	Jl. Kupang Jaya A I No. 43 Surabaya Jawa Timur 60189	(031) 7344693
Surabaya	SBY Gentengkali 1	14112A	Surabaya Pucang Anom 1	Jl. Pucang Anom Timur No. 12 Surabaya Jawa Timur 60282	(031) 5020126, 5022246, 5020701
Surabaya	SBY Gentengkali 1	14113A	Surabaya Darmo Indah 1	Komplek Ruko Darmo Indah Timur, Jl. Darmo Indah Timur Blok SS No.8 Surabaya Jawa Timur 60187	(031) 7316587
Surabaya	SBY Gentengkali 1	14116A	Surabaya Pakuwon 1	Jl. Raya Bukit Darmo Boulevard No.8 G Surabaya Jawa Timur 60226	(031) 7344049, 7344708
Surabaya	SBY Gentengkali 1	14118A	Surabaya Kenjeran 1	Ruko Kenjeran Indah, Jl. Babatan Pantai No. 2 AB Surabaya Jawa Timur 60113	(031) 3899192
Surabaya	SBY Gentengkali 1	14124A	Surabaya Rungkut Madya 1	Komp. Ruko Rungkut Mutiara B-02, Jl. Raya Rungkut Madya Surabaya Jawa Timur 60293	(031) 8783207
Surabaya	SBY Gentengkali 2	14108A	Sidoarjo 1	Jl. Ahmad Yani No. 7 Sidoarjo Jawa 61219	(031) 8921327
Surabaya	SBY Gentengkali 2	14110A	Sidoarjo Pahlawan 1	Ruko Pondok Mutiara Indah Blok N-02, Jl. Pahlawan Sidoarjo Jawa Timur 61213	(031) 8922634
Surabaya	SBY Gentengkali 2	14111A	Pamekasan 1	Jl. Pangeran Diponegoro No.151 Pamekasan Jawa Timur 69315	(0324) 331000, 330803, 330806
Surabaya	SBY Gentengkali 2	14114A	Sidoarjo Candi 1	Jl. Raya Candi No. 42 Sidoarjo Ja-Tim 61272	(031) 8940674, 8740694
Surabaya	SBY Gentengkali 2	14115A	Sidoarjo Gateway 1	Ruko Gateway Blok C-7, Waru Sidoarjo Jawa Timur 61256	(031) 8557335, 8557402
Surabaya	SBY Gentengkali 2	14117A	Sidoarjo Sepanjang 1	Jl. Bebekan No. 23, Sepanjang Sidoarjo Jawa Timur 61257	(031) 7860003, 7860005
Surabaya	SBY Gentengkali 2	14120A	Sumenep 1	Jl. Raya Trunojoyo No. 55 Sumenep Jawa Timur 69417	(0328) 669836, 669837, 669874
Surabaya	SBY Gentengkali 2	14122A	Sidoarjo Krian 1	Jl. Raya Krian No. 47, Krian Sidoarjo Jawa Timur 61262	(031) 8982375, 8982376, 8982377

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Surabaya	SBY Gentengkali 2	14123A	Bangkalan 1	Jl. Soekarno Hatta No. 17 B Bangkalan Jawa Timur 69112	(031) 3096452, 3095892
Surabaya	SBY Niaga 1	14000A	Surabaya Niaga 1	Jl. Veteran No. 42-44 Surabaya Ja-Tim 60175	(031) 3524223 - 6
Surabaya	SBY Niaga 1	14001A	Surabaya Jembatan Merah 1	Jl. Jembatan Merah No. 25-27 Surabaya Jawa Timur 60175	(031) 3520090 - 99
Surabaya	SBY Niaga 1	14003A	Surabaya Kembang Jepun 1	Jl. Kembang Jepun No.168-170 Surabaya Jawa Timur 60162	(031) 3550091 - 92
Surabaya	SBY Niaga 1	14004A	Surabaya Pahlawan 1	Jl. Pahlawan No. 120 Surabaya Ja-Tim 60174	(031) 3534072-74, 3552550
Surabaya	SBY Niaga 1	14005A	Surabaya Indrapura 1	Jl. Indrapura No. 45 Surabaya Ja-Tim 60176	(031) 3521251 - 52, 3535715
Surabaya	SBY Niaga 1	14006A	Surabaya Kapasan 1	Jl. Kapasan No. 159 Surabaya Ja-Tim 60141	(031) 319944, 3717529
Surabaya	SBY Niaga 1	14007A	Surabaya Indragiri 1	Jl. Indragiri No.30-32 Surabaya JJa-Tim 60241	(031) 5611360, 5681439, 5681442, 70991623
Surabaya	SBY Niaga 1	14008A	Surabaya Tanjungperak 1	Jl. Perak Timur No. 398 Surabaya Jawa Timur 60164	(031) 3291792, 3292580, 3293568
Surabaya	SBY Niaga 1	14009A	Surabaya Kusuma Bangsa 1	Jl. Kusuma Bangsa No. 106 Surabaya Jawa Timur 60136	(031) 5473485, 5323880
Surabaya	SBY Niaga 1	14018A	Surabaya Kapas Krampung 1	Jl. Kapas Krampung No.67 Kav. 06 Surabaya Jawa Timur 60133	(031) 3737469, 3737467, 3737471
Surabaya	SBY Niaga 1	14019A	Surabaya Kedungdoro 1	Jl. Kedungdoro No. 84 Surabaya Ja-Tim 60251	(031) 5462851, 5462853
Surabaya	SBY Niaga 1	14022A	Surabaya Undaan 1	Jl. Undaan Kulon No. 105 A Surabaya Jawa Timur 60274	(031) 5484379, 5484383, 5484384, 5481997
Surabaya	SBY Niaga 2	14010A	Gresik 1	Jl. R.A. Kartini No. 210 Gresik Ja-Tim 61122	(031) 3981300
Surabaya	SBY Niaga 2	14013A	Tuban 1	Jl. Basuki Rachmat No. 75 Tuban Ja-Tim 62317	(0356) 320786, 331436, 331437
Surabaya	SBY Niaga 2	14015A	Bojonegoro 1	Jl. Teuku Umar No. 47 B Bojonegoro Jawa Timur 62111	(0353) 892110, 892111, 892113
Surabaya	SBY Niaga 2	14016A	Lamongan 1	Jl. Lamongrejo No. 120 Lamongrejo Jawa Timur 62213	(0322) 318200, 318300, 318774, 318775
Surabaya	SBY Niaga 2	14024A	Gresik Kota Baru 1	Jl. Sukomulyo No. 10, Manyar Gresik Jawa Timur 61121	(031) 3956406, 3956475
Banjarmasin	Balikpapan	14901A	Balikpapan Suprpto 1	Jl. Letjend. Suprpto No. 1 Balikpapan Kalimantan Timur 76131	(0542) 427000, 422840
Banjarmasin	Balikpapan	14901B	Balikpapan Suprpto 2	Jl. Letjend. Suprpto No. 1 Balikpapan Kalimantan Timur 76131	(0542) 427000, 422840
Banjarmasin	Balikpapan	14903A	Balikpapan Sudirman 1	Komplek Ruko Balikpapan Permai, Jl. Jend Sudirman No. 642 Balikpapan Kalimantan Timur 76114	(0542) 731257
Banjarmasin	Balikpapan	14904A	Tanah Grogot 1	Jl. Gajah Mada No. 22, Tanah Grogot Kabupaten Paser 76211	(0543) 23208, 23577
Banjarmasin	Balikpapan	14905A	Balikpapan Baru 1	Komplek Ruko Balikpapan Baru Blok B 1 No. 2-3 Balikpapan Kalimantan Timur 76123	(0542) 874315
Banjarmasin	Balikpapan	14906A	Penajem Pasar Utara 1	Jl. Propinsi Km 18 Petung Kab. Penajam Paser Utara Kalimantan Timur 76143	(0542) 427777 ext.210
Banjarmasin	Balikpapan	14920A	Balikpapan Batakan-Sepingan 1	Jl. Mulawarman No. 122 Balikpapan Kalimantan Timur 76115	(0542) 771191
Banjarmasin	Balikpapan	14922A	Balikpapan Muara Rapak 1	Ruko Taman Citra Blok A3 No.2-3, Jl. Soekarno Hatta Balikpapan Kalimantan Timur 76125	(0542) 421559, 736952, 414708
Banjarmasin	Banjarmasin	03101A	Banjarmasin Pangeran-Samudera 1	Jl. Lambung Mangkurat No. 4 Banjarmasin Kalimantan Selatan 70111	(0511) 3352339, 4366303
Banjarmasin	Banjarmasin	03101B	Banjarmasin Pangeran-Samudera 2	Jl. Lambung Mangkurat No. 4 Banjarmasin Kalimantan Selatan 70111	(0511) 3352339, 4366303
Banjarmasin	Banjarmasin	03102A	Banjarmasin A. Yani 1	Jl. Achmad Yani No. 4 - 5 Banjarmasin Kalimantan Selatan 70233	(0511) 3264261, 3263333, 3262690

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Banjarmasin	Banjarmasin	03102B	Banjarmasin A. Yani 2	Jl. Achmad Yani No. 4 - 5 Banjarmasin Kalimantan Selatan 70233	(0511) 3264261, 3263333, 3262690
Banjarmasin	Banjarmasin	03103A	Tanjung 1	Jl. Pang. Antasari No. 43 Tanjung Kalimantan Selatan 71513	(0526) 21575, 21898, 21079, 23473
Banjarmasin	Banjarmasin	03107A	Banjar Baru 1	Jl. Jenderal Ahmad Yani Km.34 No. 31 D Banjarbaru Kalimantan Selatan 70713	(0511) 4777058, 4780926
Banjarmasin	Banjarmasin	03109A	Barabai 1	Jl. PHM Noor No. 20 B-C Barabai Kalimantan Selatan 71311	(0517) 43702, 44240, 44250
Banjarmasin	Banjarmasin	03111A	Batulicin 1	Jl. Raya Btulicin, Kabupaten Kota Baru Kota Baru Kalimantan Selatan 72171	(0518) 71480 s.d. 71483
Banjarmasin	Banjarmasin	03114A	Kotabaru 1	Jl. Pangeran Indera Kesuma Jaya Blok 17, Kotabaru Kalimantan Selatan 72113	(0518) 24021,24022
Banjarmasin	Banjarmasin	03120A	Pelaihari 1	Jl. Ahmad Yani No. 17, Pelaihari Tanah Laut Kalimantan Selatan 70811	(0512) 22801, 22812, 22824, 22838
Banjarmasin	Palangkaraya	15900A	Palangkaraya 1	Jl. Jend. Ahmad Yani No. 70 Palangkaraya	(0536) 3222961, 3221378, 3221969, 3224313, 3239438, 3235104, 3222702, 3230544
Banjarmasin	Palangkaraya	15901A	Sampit 1	Jl. M.T. Haryono No. 81 A Sampit Kalimantan Tengah 74322	(0531) 21035
Banjarmasin	Palangkaraya	15902A	Kuala Kapuas 1	Jl. Jend. Sudirman No. 32 Kuala Kapuas Kalimantan Tengah 73513	(0513) 21132, 21695
Banjarmasin	Palangkaraya	15903A	Pangkalan Bun 1	Jl. Udan Said No. 3, Pangkalan Bun Pangkalan Bun Kalimantan Tengah 74113	(0532) 24255, 24966, 35306, 27726
Banjarmasin	Palangkaraya	15904A	Muara Teweh 1	Jl. Ahmad Yani No. 21, Muara Teweh Barito Utara Kalimantan Tengah 73811	(0519) 24673, 24676
Banjarmasin	Palangkaraya	15905A	Pasar Kahayan 1	Jl. Cilik Riwayat Km 1 No. 19 - 20, Palangkaraya Palangkaraya Kalimantan Tengah 73112	(0536) 3223451
Banjarmasin	Palangkaraya	15906A	Buntok 1	Jl. Pahlawan No. 5 Buntok Barito Selatan Kalimantan Tengah 73711	(0525) 23003, 23019
Banjarmasin	Pontianak	14600A	Pontianak Diponegoro 1	Jl. Diponegoro No. 17 Pontianak Kalimantan Barat 78123	(0561) 769769
Banjarmasin	Pontianak	14601A	Pontianak Ngurah Rai 1	Jl. I Gusti Ngurah Rai No. 2 , Humaera B Pontianak Kalimantan Barat 78117	(0561) 734247
Banjarmasin	Pontianak	14601B	Pontianak Ngurah Rai 2	Jl. I Gusti Ngurah Rai No. 2 , Humaera B Pontianak Kalimantan Barat 78117	(0561) 734247
Banjarmasin	Pontianak	14602A	Pontianak Tanjungpura 1	Jl. Tanjungpura No. 110 Pontianak Kalimantan Barat 78117	(0561) 734464
Banjarmasin	Pontianak	14603A	Sambas 1	Jl. Gusti Hamzah No. 123 Sambas Kalimantan Barat 79462	(0562) 391208, 391543, 392567, 392675
Banjarmasin	Pontianak	14604A	Singkawang 1	Jl. Merdeka No. 20 Singkawang Kalimantan Barat 79122	(0562) 631335, 631389, 637546
Banjarmasin	Pontianak	14605A	Pontianak Sidas 1	Jl. Sidas No. 2 Pontianak Kalimantan Barat 78111	(0561) 734670, 747495
Banjarmasin	Pontianak	14606A	Ketapang 1	Jl. Letjen. R. Suprpto No. 1-2 Ketapang Kalimantan Barat 78812	(0534) 35822, 35833, 35844
Banjarmasin	Pontianak	14607A	Sintang 1	Jl. Mas Tirta Haryono Sintang Kalimantan Barat 78614	(0565) 24967, 24968, 24969
Banjarmasin	Pontianak	14608A	Sanggau 1	Jl. Ahmad Yani No. 5-6 Sanggau Kalimantan Barat 78153	(0564) 24651, 24652
Banjarmasin	Pontianak	14620A	Pontianak Achmad Yani 1	Jl. Achmad Yani No. 3 - 3 A Pontianak Kalimantan Barat 78122	(0561) 765010
Banjarmasin	Samarinda	14801A	Samarinda Kesuma Bangsa 1	Jl. Kesuma Bangsa No. 76 Samarinda Kalimantan Timur 75121	(0541) 742549
Banjarmasin	Samarinda	14802A	Samarinda Sudirman 1	Jl. Jend. Sudirman No. 9 Samarinda Kalimantan Timur 75111	(0541) 200836-7, 731531



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DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
Banjarmasin	Samarinda	14802B	Samarinda Sudirman 2	Jl. Jend. Sudirman No. 9 Samarinda Kalimantan Timur 75111	(0541) 200836-7, 731531
Banjarmasin	Samarinda	14804A	Lhoktuan 1	Wisma KIE PT Pupuk Kaltim, Lhoktuan, Jl. Pakuaji Kav. 79 Bontang Utara Kalimantan Timur 75313	(0548) 41558, 41219
Banjarmasin	Samarinda	14805A	Bontang 1	Jl. Angkasa No. 1, Airport Road, Komp. PT Badak Bontang Kalimantan Timur 75324	(0548) 21490, 21492
Banjarmasin	Samarinda	14806A	Tarakan Simpang Tiga 1	Jl. Yos Sudarso No. 25 Tarakan Kalimantan Timur 71112	(0551) 21933
Banjarmasin	Samarinda	14806B	Tarakan Simpang Tiga 2	Jl. Yos Sudarso No. 25 Tarakan Kalimantan Timur 71112	(0551) 21933
Banjarmasin	Samarinda	14808A	Kutai Tanjung Redep 1	Jl. Jenderal Sudirman No. 747 Tanjung Redeb Kalimantan Timur 77312	(0554) 26031, 26032, 26033
Banjarmasin	Samarinda	14809A	Sangatta 1	Jl. Yos Sudarso II No. 17 B-C, Sangatta Kutai Timur Kalimantan Timur 75611	(0549) 25084, 25085
Banjarmasin	Samarinda	14810A	Samarinda A.Yani 1	Jl. Hasan Basri Blok A No. 1 Samarinda Kalimantan Timur 75117	(0541) 736514, 736587
Banjarmasin	Samarinda	14811A	Tenggarong 1	Jl. K.H. Akhmad Muksin No. 36 Kutai Kartanegara Kalimantan Timur 75512	(0541) 662150, 661945, 665981, 662132
Makassar	Kendari	16200A	Kendari Mesjid Agung 1	Jl. H. Abdullah Silondae 45, Mondonga Kendari Sulawesi Tenggara 93111	(0401) 3121394, 3127708, 3122109
Makassar	Kendari	16200B	Kendari Mesjid Agung 2	Jl. H. Abdullah Silondae 45, Mondonga Kendari Sulawesi Tenggara 93111	(0401) 3121394, 3127708, 3122109
Makassar	Kendari	16201A	Kendari Soekarno 1	Jl. Sukowati No. 37 Kendari Sulawesi Tenggara 93127	(0401) 3131211, 3131210
Makassar	Kendari	16202A	Bau Bau 1	Jl. Batara Guru No. 17 E Bau Bau Sulawesi Tenggara 93127	(0402) 2825747 - 49
Makassar	Kendari	16204A	Kolaka 1	Jl. Chairil Anwar No. 34 BC Kolaka Sulawesi Tenggara 93514	(0405) 2322225
Makassar	Makassar 1	15204A	Watanpone 1	Jl. M.H. Thamrin No. 10 Watampone Sulawesi Selatan 92713	(0481) 21330, 21227
Makassar	Makassar 1	15206A	Makassar Panakukang 1	Panakkukang Mas, Jl. Bolevar No. F 89 Makassar Sulawesi Selatan 90231	(0411) 441605, 425290
Makassar	Makassar 1	15217A	Makassar Sungguminasa 1	Kompleks Graha Satelit Blok 12 A, Jl. Sultan Hasanuddin Gowa Sulawesi Selatan 92111	(0411) 880736, 880740
Makassar	Makassar 1	15218A	Makassar Cendrawasih 1	Jl. Cenderawasih No. 185 Makassar Sulawesi Selatan 90133	(0411) 837610
Makassar	Makassar 1	15219A	Makassar Pettarani 1	Jl. Andi Pangeran Pettarani No. 18 D Makassar Sulawesi Selatan 90232	(0411) 441862
Makassar	Makassar 1	15230A	Bulukumba 1	Jl. Sam Ratulangi No. 90 Bulukumba Sulawesi Selatan 92512	(0413) 2587965, 2587966, 2587967, 2587969
Makassar	Makassar 2	15201A	Makassar Sulawesi 1	Jl. Sulawesi No. 81 Makassar Sul-Sel 90174	(0411) 317378, 317388
Makassar	Makassar 2	15202A	Makassar Cokroaminoto 1	Jl. HOS Cokroaminoto No. 3 Makassar Sulawesi Selatan 90174	(0411) 323809, 317545
Makassar	Makassar 2	15213A	Makassar Slamet Riyadi 1	Jl. Brigjend. Slamet Riyadi No. 8 Makassar Sulawesi Selatan 90111	(0411) 319963-4
Makassar	Makassar 2	15216A	Makassar Daya 1	Komplek Bukit Khatulistiwa Blok B/9, Jl. Perintis Kemerdekaan Km.13 Makassar Sul-Sel 90241	(0411) 591255, 591256
Makassar	Makassar 2	15220A	Makassar Andalas 1	Jl. Andalas No. 116 F Makassar Sul-Sel 90155	(0411) 334023, 310164
Makassar	Makassar 2	15221A	Makassar Veteran 1	Jl. Veteran Utara No. 220 Makassar Sulawesi Selatan 90145	(0411) 319981. 332367
Makassar	Makassar 3 - Ambon	15009A	Ternate 1	Jl. Nukila No. 51 Ternate Maluku Utara 97721	(0921) 3122778, 3121125, 3121722, 3121141
Makassar	Makassar 3 - Ambon	15013A	Ternate Mononutu 1	Jl. A. Mononutu No. 91 Ternate Maluku Utara 97712	(0921) 327304, 327358, 24604
Makassar	Makassar 3 - Ambon	15214A	Ambon Pattimura 1	Jl. Raya Pattimura No. 14 (SK.2 / 1) Ambon Maluku 90172	(0911) 345587, 353122
Makassar	Makassar 3 - Ambon	15215A	Ambon Pantai Mardika 1	Jl. Pantai Mardika Ambon Maluku 97123	(0911) 354572-5



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Makassar	Makassar 3 - Ambon	15215B	Ambon Pantai Mardika 2	Jl. Pantai Mardika Ambon Maluku 97123	(0911) 354572-5
Makassar	Makassar 4 - Pare Pare	15205A	Pare Pare 1	Jl. Andi Isa No. 5 Pare Pare Sulawesi Selatan 91114	(0421) 21046, 24339, 25339, 25439, 21339
Makassar	Makassar 4 - Pare Pare	15208A	Palopo 1	Jl. Andi Djemma No. 123 Palopo Sulawesi Selatan 91921	(0471) 21313, 23672, 23673
Makassar	Makassar 4 - Pare Pare	15209A	Soroako 1	Jl. Gamalama Kav. 2 Luwu Timur Sulawesi Selatan 91984	(0475) 321042, 321043, 321045
Makassar	Makassar 4 - Pare Pare	15222A	Sengkang 1	Jl. Bau Mahmud No. 1 Sengkang Sulawesi Selatan 90913	(0485) 324333, 324222
Makassar	Makassar 4 - Pare Pare	15226A	Polewali Mandar 1	Jl. Jenderal Sudirman No. 132, Wonomulyo Polewali Mandar Sulawesi Barat 91352	(0428) 51985, 51987, 51988
Makassar	Makassar 4 - Pare Pare	15226B	Polewali Mandar 2	Jl. Jenderal Sudirman No. 132, Wonomulyo Polewali Mandar Sulawesi Barat 91352	(0428) 51985, 51987, 51988
Makassar	Makassar 4 - Pare Pare	15228A	Tana Toraja 1	Jl. Andi Mappanyukki No. 70, Rantepao Tana Toraja Sulawesi Selatan 91831	(0423) 23202, 23377, 25522
Makassar	Makassar 4 - Pare Pare	15233A	Mamuju 1	Jl. Andi Pangeran Pettarani No. 19 Mamuju Sulawesi Selatan 91511	(0426) 22386
Makassar	Makassar 4 - Pare Pare	15235A	Pinrang 1	Jl. Durian No. 24 - 26 Pinrang Sulawesi Selatan 91211	(0421) 921367, 922145
Makassar	Manado 1	15000A	Manado Dotu Lolong Lasut 1	Jl. Dotulong Lasut No. 15 Manado Sulawesi Utara 95122	(0431) 866228, 863477, 863278
Makassar	Manado 1	15003A	Bitung 1	Jl. Xaverius Dotulong No. 29 Bitung Sulawesi Utara 95514	(0438) 21022, 21166, 32626
Makassar	Manado 1	15003B	Bitung 2	Jl. Xaverius Dotulong No. 29 Bitung Sulawesi Utara 95514	(0438) 21022, 21166, 32626
Makassar	Manado 1	15005A	Tahuna 1	Jl. Dr. Sutomo No. 1 Tahuna Sulawesi Utara 95813	(0432) 21051, 22590, 22820
Makassar	Manado 1	15006A	Manado Sam Ratulangi 1	Kompleks Wanea Plaza Blik I No.8, Jl.Sam Ratulangi Manado Sulawesi Utara 95117	(0431) 876195 - 6, 876312, 876400
Makassar	Manado 1	15007A	Manado Sudirman 1	Jl. Jend. Sudirman No. 47 Manado Sulawesi Utara 95122	(0431) 864077, 864177, 858476
Makassar	Manado 1	15010A	Manado Boulevard 1	Komp Megamas Blok 1A No.23, Jl. Piere Tendean, Boulevard Manado Sulawesi Utara 95111	(0431) 879733, 879735
Makassar	Manado 1	15016A	Tobelo1	Jl. Kemakmuran No. 330, Tobelo Halmahera Utara Maluku Utara 97762	(0924) 2621492, 2621679
Makassar	Manado 1	15017A	Manado Bahu 1	Komplek Bahu mall S/ 12, Jl. Wolter Monginsidi, Bahu Manado Sulawesi Utara 95115	(0431) 860034, 860107, 860143, 860228
Makassar	Manado 2	15001A	Manado Toar 1	Jl. Toar No. 4-6 Manado Sulawesi Utara 95112	(0431) 863079, 868068, 860244, 854376, 854155, 854743, 854745
Makassar	Manado 2	15002A	Kotamobagu 1	Jl. A. Yani No.51 Kotamobagu Sulawesi Utara 95711	(0434) 22820, 21580, 24250
Makassar	Manado 2	15004A	Gorontalo 1	Jl. H. Nani Wartabone No. 28 Gorontalo Gorontalo 96112	(0435) 824131 - 34, 823551
Makassar	Manado 2	15008A	Limboto 1	Jl. Jend. Sudirman No. 35, Limboto Gorontalo Gorontalo 96211	(0435) 880512, 880653
Makassar	Manado 2	15011A	Marissa 1	Jl. Trans Sulawesi No. 29, Marisa, Kab. Pohowato Pohuwato Gorontalo 96266	(0443) 210071, 210371
Makassar	Manado 2	15012A	Tomohon 1	Komplek RS Bethesda Jl. Raya Tomohon Tomohon Sulawesi Utara 95362	(0431) 354951
Makassar	Manado 2	15015A	Amurang 1	Jl. Trans Sulawesi, Buyungon, Amurang Kab. Minahasa Selatan Sulawesi Utara 95354	(0430) 22314
Makassar	Palu	15100A	Palu Sam Ratulangi 1	Jl. Dr. Sam Ratulangi No. 60 Palu Sulawesi Tengah 94111	(0451) 424971, 423975, 423942
Makassar	Palu	15101A	Palu Imam Bonjol 1	Jl. Imam Bonjol No. 88 Palu Sulawesi Tengah 94223	(0451) 421482 - 84, 421480, 455706

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DISTRICT	CLUSTER	CODE MBU	MBU	ADDRESS	PHONE
Makassar	Palu	15101B	Palu Imam Bonjol 2	Jl. Imam Bonjol No. 88 Palu Sulawesi Tengah 94223	(0451) 421482 - 84, 421480, 455706
Makassar	Palu	15102A	Palu Hasanudin 1	Jl. Sultan Hasanuddin No. 35 Palu Sulawesi Tengah 94112	(0451) 421580, 429180
Makassar	Palu	15103A	Donggala 1	Jl. Moro No. 78 Donggala Sulawesi Tengah 94351	(0457) 71175
Makassar	Palu	15104A	Luwuk 1	Jl. Jend. Ahmad Yani No. 132 Luwuk Sulawesi Tengah 94711	(0461) 21143, 21144
Makassar	Palu	15105A	Poso 1	Jl. Hasanuddin No. 13, Poso Poso Sulawesi Tengah 94616	(0452) 21367, 21467, 21567, 21704
Makassar	Palu	15106A	Toli Toli 1	Jl. W.R. Supratman No. 1 Toli Toli Sulawesi Tengah 94514	(0453) 21060, 24223 - 24, 21360
Makassar	Palu	15107A	Parigi 1	Jl. Trans Sulawesi No. 117 Parigi Sulawesi Tengah 94371	(0450) 22245 - 48
Denpasar	Denpasar	14508A	Kuta Raya 1	Jl. Raya Kuta No. 456, Kuta Badung Bali 80361	(0361) 752060, 754241
Denpasar	Mataram 1	16100A	Mataram Cakranegara 1	Jl. Pejanggik No. 20-22, Cakranegara Mataram Nusa Tenggara Barat 83231	(0370) 631813, 636071
Denpasar	Mataram 1	16100B	Mataram Cakranegara 2	Jl. Pejanggik No. 20-22, Cakranegara Mataram Nusa Tenggara Barat 83231	(0370) 631813, 636071
Denpasar	Mataram 1	16101A	Mataram AA Gde Ngurah 1	Jl. AA Gde Ngurah No. 48 A-B Mataram 83231	(0370) 621481
Denpasar	Mataram 1	16101B	Mataram AA Gde Ngurah 2	Jl. AA Gde Ngurah No. 48 A-B Mataram Nusa Tenggara Barat 83231	(0370) 621481
Denpasar	Mataram 1	16102A	Sumbawa Besar 1	Jl. Diponegoro No. 10 Sumbawa Besar Nusa Tenggara Barat 84343	(0371) 21438, 21567
Denpasar	Mataram 1	16104A	Kupang M. Hatta 1	Jl. Muhammad Hatta No. 54 A Kupang Nusa Tenggara Timur 85112	(0380) 832459
Denpasar	Mataram 1	16105A	Atambua 1	Jl. Pramuka No. 7 Atambua NTT 85711	(0389) 21688, 21766
Denpasar	Mataram 1	16109A	Bertais 1	Jl. Sandubaya No.2 Bertais - Cakranegara Mataram Nusa Tenggara Barat 83236	(0370) 672320
Denpasar	Mataram 1	16110A	Praya 1	Jl. Jend. Sudirman Kompleks Pertokoan C.3 - 4 Praya Lombok Tengah NTB 83511	(0370) 655090
Denpasar	Mataram 1	16111A	Selong 1	Jl. Jend Sudirman No. 69 - 70 Pancor - Selong Lombok Timur Nusa Tenggara Timur 83661	(0376) 21824, 21853, 23138, 22643
Denpasar	Mataram 2	16103A	Kupang Urip Sumoharjo 1	Jl. Urip Sumoharjo No. 16 Kupang Nusa Tenggara Timur 85229	(0380) 833216
Denpasar	Mataram 2	16106A	MAUMERE 1	Jl. Moa Toda No. 12 Sikka NTT 86151	(0382) 21274
Denpasar	Mataram 2	16107A	Ruteng 1	Jl. Waeces No. 20 Karot, Manggarai Ruteng Nusa Tenggara Timur 86511	(0385) 21880
Jayapura	Jayapura	15401A	Jayapura Sentani 1	Jl. Raya Kemiri No. 94, Sentani Jayapura Papua 99352	(0967) 591668, 593623
Jayapura	Jayapura	15404A	Merauke 1	Jl. Raya Mandala No. 1 Merauke Papua 99613	(0971) 321333, 321128
Jayapura	Jayapura	15405A	Nabire 1	Jl. Pepera No. 19 Nabire Papua 98801	(0984) 21135, 21045, 21145
Jayapura	Jayapura	15405B	Nabire 2	Jl. Pepera No. 19 Nabire Papua 98801	(0984) 21135, 21045, 21145
Jayapura	Jayapura	15408A	Biak 1	Jl. Jend. Ahmad Yani No. 2 Biak Papua 98112	(0981) 22000, 21527
Jayapura	Jayapura	15411A	Jayapura Sentra Bis.Psk 1	Komplek Ruko Pasifik Permai Blok D No.5, Jl.Reklaması Pantai Apo Jayapura Papua 99112	(0967) 535166, 535177
Jayapura	Jayapura	15413A	Timika 1	Jl. Belibis Timika-Mimika Papua 99910	(0901) 321045, 321145, 321219, 321727, 322691 323019, 323820
Jayapura	Jayapura	15415A	Jayapura Abepura 1	Jl. Raya Abepura, Abepura Jayapura Papua 99351	(0967) 581397, 587183
Jayapura	Sorong	16000A	Sorong Basuki Rahmat 1	Jl. Basuki Rahmat No. 22 Sorong Papua Barat 98401	(0951) 323845, 323844, 321440
Jayapura	Sorong	16001A	Sorong Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 99 Sorong Papua Barat 98414	(0951) 323200, 323111, 323222
Jayapura	Sorong	16002A	Manokwari 1	Jl. Yos Sudarso No. 61 Manokwari Papua Barat 98311	(0986) 213567, 211102, 211103 - 04
Jayapura	Sorong	16003A	Fak Fak 1	Jl. Izak Telussa No. 26 Fak-fak Papua Barat 98601	(0956) 22119, 22120, 22124, 22480

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REGIONAL OFFICE	NAME OF KCP MMU	ADDRESS OF MANDIRI MICRO OUTBRANCH	POST CODE	PHONE	FAX.
LIST OF MANDIRI MICRO UNIT (MMU)					
I	Medan Marelán	Jl. Marelán Raya No.143 PSR.III LK.12 Kec.Medan Marelán - Medan	20255	061 6850636	061-6850387
I	Medan Pancur Batu	Jl. Jamin Ginting No.36 Pancur Batu Medan	20353	061-8363608	061-8363028
I	Medan Delitua	Jl. Besar Delitua No.77 Kec. Delitua	20355	061 7030171	061-7030149
I	Medan Batang Kuis	Jl. Niaga No.58 B - Batang Kuis Deli Serdang	20372	061 7388423	061-7388424
I	Medan Sei. Rampah	Jl. Negara No.88A Sei.Rampah - Serdang Bedagai	20695	0621-41260	0621-41261
I	Medan Perbaungan	Jl. Serdang No.57 Perbaungan - Serdang Bedagai	20986	061 7990821	061 - 7990821
I	Medan Kuala	Jl. Gajah Mada No.8 Lk-X Kuala, Kab. Langkat	20772	(061) 8931364	(061) 8931363
I	Medan Tanjung Pura	Jl. Gajah Mada No.8 Lk-X Kuala, Kab. Langkat	20853	061 8960640	061 8961449
I	Medan Braharang	Jl. Gatot Subroto No.39 Kec. Binjai Barat 20712	20712	061-8827755	061-8827744
I	Pematangsiantar-Serbelawan	Jl. Merdeka No.5C, Serbelawan, Kec. Batu Nanggar, Kab. Simalungun	21155	0622.773031	0622.773022
I	Pematangsiantar-Perdagangan	Jl. SM Raja No.488 Perdagangan, Kab. Simalungun	21184	0622 - 96772	0622-96800
I	Pematangsiantar-Siborong-borong	Jl. Sisingamangaraja No. 47 Kel. Pasar Siborong-Borong, Kec. Siborong-borong Kab. Tapanuli Utara	22474	0633-41300	0633-41201
I	Pematangsiantar Lima-Puluh / Indrapura	Jl. Jend. Sudirman No. 59 Indrapura, Kec. Air Putih, Kab. Batubara	21256	(0622) 31730	(0622) 646264
I	Batam Bintan Bisnis-Center	Komplek Bintang Center Blok C No. 39, Kios No. 61 Tanjung Pinang, Kepulauan Riau	29125	0771 441613	0771 441613
I	Banda Aceh Pondok-Baru Bener Meriah	Jl. Tritit Pondok Baru Simpang Tiga Radelong, Gampong Blang Sentang, Kecamatan Bukit, Kabupaten Bener Meriah-Provinsi Aceh	24581	0643 - 7425325	0643 - 7425321
I	Banda Aceh IDI Rayeuk	Jl. Medan Banda Aceh Desa Kuta Blang Kec. Idi Rayeuk Kab. Aceh Timur	24454	0646-21384	0646-21383
I	Banda Aceh Peureulak	Jl. Perdagangan, Kelurahan Keude Peureulak, Kecamatan Perureulak, Kabupaten Aceh Timur	24453	0646-31229	0646-31299
I	Banda Aceh Blang Pidie	Jl. Persada No.106 Desa Keude Siblah Kec Blang Pidie Kab. Aceh Barat Daya, Nanggore Aceh Darussalam (NAD)	23764	0659-93155	0659-93154
I	Banda Aceh Geudong	Jl. Perdagangan No. 3 Desa Keude Geudong Kec. Samudera Kab. Aceh Utara	24351	0645-83094	0645-83456
I	Banda Aceh Matang-Glumpang Dua	Jl. Medan - B. Aceh No. 15 Desa Meunasah Dayah, Kecamatan Matang Glumpang Dua Kabupaten Bireuen	24261	(0644) 451155	0644) 451154
I	Banda Aceh Beureunin Kab. Aceh Pidie	Jl. Medan - B.Aceh No3 Desa Baro Jaman Kec. Beureunin	24173	0653.821554	0653.821573
I	Pekanbaru Kandis	Jl. Lintas Pekanbaru - Duri Km.73 RT/RW 01/05, Kel. Simpang Belutu, Kec. Kandis, Kab. Siak	28886	07614803000	07614804000
I	Pekanbaru Rambah	Jl. Tuanku Tambusai No.59 A. Kec. Rambah, Kota Pasir Pengaraian, Kab. Rokan Hulu	28557	(0762) 7392277	(0762) 7392277
II	Palembang Megang-Sakti	Desa Megang Sakti II Kec. Megang Sakti Kab. Musi Rawas	31657	081532441968	belum ada
II	Palembang Arga-Makmur	Jl. Ir. Sutami, Kelurahan Purwodadi, Kecamatan Kota Arga Makmur, Kabupaten Bengkulu Utara	38612	0737-523207	0737-522842
II	Palembang Manna	Jl. Jenderal Sudirman No.231, Kelurahan Pasar Mulia, Kecamatan Pasar Manna Kabupaten Bengkulu Selatan	38518	0739-23084	0739-21574
II	Palembang Betung	Jl. Raya Palembang Jambi RT.27/RW.06 Lingkungan III Kel. Rimba Asam Kec. Betung Kab. Banyuasin	30758	0711-893788	0711-893414
II	Palembang Batumarta	Jl. Poros Batumarta II Desa Gotong Royong Kecamatan Lubuk Raja Kab. Ogan Kemiring ULU (OKU) Sumatera Selatan	32152	0735 7328092	0735 7328093
II	Palembang Muaradua	Jl. Jenderal Sudirman No.43 Pasar Ilir Kecamatan Muara Dua Kabupaten OKU Selatan Sumatera Selatan	32171	0735-590203	0735-591334
II	Palembang Martapura	Jl. Diponegoro Kelurahan Pasar Martapura/Tanjung Aman Kec. Martapura Kabupaten Ogan Komering Ulu Timur Sumatera Selatan	32181	0735-481795	0735-481240
II	Palembang Tugu Mulyo	Jl. Lintas Timur Kecamatan Lempuing Kabupaten Ogan Komering Ilir Sumatera Selatan	30657	0712-331320	0712-331343
II	Panjang	Jl. Yos Sudarso, Panjang, Bandar Lampung	35241	0721-31369	0721-31385

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REGIONAL OFFICE	NAME OF KCP MMU	ADDRESS OF MANDIRI MICRO OUTBRANCH	POST CODE	PHONE	FAX.
II	Sidomulyo	Jl. Raya Sidomulyo (Pasar Sidomulyo) Desa Sidodadi, Kec. Sidomulyo, Kab. Lampung Selatan (sebelah Toko Besi Perdana)	35453	0721-7693364	0721-7693367
II	Natar	Jl. Raya Natar No.88 Desa Muara Putih, Kec. Natar, Kab. Lampung Selatan	35362	0721 92168	0721 92169
II	Lampung Kota Gajah	Jl. Balai Trans No.4-5 Kec. Kota Gajah Kab. Lampung Tengah, Lampung	34153	0725 42443	0725 42444
II	Lampung Way Jepara	Jalan. Raya Way Jepara No.278 Kec. Labuhan Ratu Lampung Timur	34196	(0725) 641528	(0725) 641527
II	Padang Koto Baru	Jl. Lintas Sumatera, Nagari Koto Baru, Kab. Dharmasraya	27581	0754-71212	0754-71292
II	Padang Batusangkar	Pertokoan Pertiwi Indah Jl. S. Parman No.7, Batusangkar, Kab. Tanah Datar	27213	0752-574293	0752-71604
II	Padang Ujung Gading	Jl. Flores Jorong Kuamang Kenagarian Ujung Gading Kec. Lembah Melintang Kab. Pasaman Barat	26372	0753 470707	0753 470706
II	Padang Siteba	Jl. Gajah Mada No. 14, Kampung Olo - Nanggalo, Kota Padang	25139	0751 444447	0751 444457
II	Jambi Kuamang Kuning	Jalan Batang Hari (Jalan Poros SPA) No.99 A RT 06/02 Dusun Purwosari Kec. Pelepat Ilir Kab. Bungo	37252	0747-7326156	0747-7326157
II	Jambi Singkut	Jl. Lintas Sumatera Ds. Bukit Tigo RT.01/03 No.11 Kel. Bukit Tigo, Kecamatan Singkut, Kab. Sarolangun	37482	(0745)92523	(0745)92522
II	Jambi Kuala Tungkal	Jl. KI Hajar Dewantara No.30 Kel.Tungkal IV Kota, Kec. Tungkal Ilir Kab. Tanjung Jabung Barat	36512	0742-22227	0742-22228
II	Jambi Sei Bahar	Jl. Poros Unit I Blok 1B No.252 RT.07/04 Desa Mekar Sari Makmur Kec. Sei Bahar Kab. Muara Jambi	36365	0743-23278	0743-23298
II	Jambi Sungai Rengas	Jln. Lintas Jambi-Bungo Desa Sei. Rengas RT 04 No.19 Kec. Muaro Sebo Ulu Kabupaten Batanghari			
II	Jambi Geragai	Jalan Ahmad Yani RT.19 Blok A No.8, Desa Simpang Pandan, Kec. Geragai, Kabupaten Tanjung Jabung Timur	36561	081539899091	081539411001
II	Jambi Merlung	Jln. Lintas Timur Sumatera Desa Merlung No.2 Sebelah KPM Kec. Merlung Kab. Tanjung Jabung Barat	36554	0816-39-8910	0815-39-401001
III	Jakarta Pasar Sumur-Batu	Jl. Serdang Baru I Blok KI.351 Kemayoran Jakarta Pusat	10650	021-4228027	021-4220353
III	Jakarta Sukapura	Jl. Tipar Cakung No. 12A, RW.01, RT.02, Kel. Sukapura, Kec. Cilincing, Jakarta Utara			
III	Jakarta Pancoran-Glodok	Jl. Toko Tiga Seberang No. 35 RT.008 RW.002, Glodok, Kec. Tamansari, Jakarta Barat.	11120	021.6301088	021.6325436
III	Jakarta Pasar-Cengkareng	Jl Bangun Nusa Raya No.2A RT002 RW 02, Kel. Cengkareng Timur, Kec. Cengkareng, Kotamadya Jakarta Barat	11730	0215402821	02154391998
III	Jakarta Pasar Meruya-Kembangan	JL. Haji Lebar Kaveling DKI Blok 99 nomor 7 D	11520	021 5864168	021 5873693
III	Tangerang Pasar-Sepatan	Jl. Raya Mauk Kelurahan Sepatan, Kecamatan Sepatan, Kabupaten Tangerang	15520	(021) 593-71549	(021) 593-71549
III	Tangerang Pasar Poris	Ruko Poris Indah Blok A9-C, No.15, Cipondoh Indah, Kec. Cipondoh, Kota Tangerang Banten	15148	021-55700 642	021-55700 641
III	Tangerang Pasar Kemis	Pertokoan Kutajaya, Pasar Kemis, Blok A Nomor 3, Tangerang	15560	021 - 5907886	021 - 5907870
III	Tangerang Pasar-Jati Uwung	Ruko Sastra Plaza, Jalan Gatot Subroto Blok D. Nomor 63 Jatiuwung Tangerang	15134	021-55658116	021-55658115
III	Tangerang Pasar-Kutabumi	Pasar Kutabumi Blok E-3 No. 19 Kabupaten Tangerang			
III	Tangerang Pasar Anyar	JL. Mukti Ruko Sinar Intan Blok B, Kelurahan Sukarasa Pasar Anyar Tangerang 15111	15111	021 5534608	021 5534608
III	Tangerang Serpong (Tangerang Puri Serpong)	Ruko Puri Serpong No.3 Jl. Raya Rawa Buntu Utara RT.03/RW 01 (Perum Delatinos) BSD City Serpong Tangerang Selatan 15314	15318	021-7566856	021-7566850
III	Tangerang Sarua	Jl. Aria Putera No.89 Blok B No.2 Green Hills, Ciputat	15411	021-74633246	021-74633246
III	Tangerang Jurangmangu (Tangerang Jurang-mangu Permai)	Jl. Raya Ceger Komplek Jurangmangu Permai Blok AI No.1 RT.01/ RW.04 Kelurahan Jurangmangu Barat, Kec. Pondok Aren Barat Kabupaten Tangerang	15222	(021) 73882360	(021) 73882351
III	Tangerang Paris-Square BSD	Komplek Ruko Paris Square KOM III Blok B2 Nomor 11, Jl. Letnan Sutopo, Bumi Serpong Damai	15416	021 - 5387149	021 - 5387154
III	Tangerang Graha Bintaro	Graha Bintaro Jl. Trulek I HG 13 No.18 Bintaro	15226	021-7312224	021-7312254

REGIONAL OFFICE	NAME OF KCP MMU	ADDRESS OF MANDIRI MICRO OUTBRANCH	POST CODE	PHONE	FAX.
IV	Bekasi Bintara Raya	Jl. Bintara Raya No.66 RT.06 RW.01 Kel. Bekasi Barat Kec. Bekasi Barat, Bekasi	17134	021 86602369	021 86602376
IV	Jakarta Pulo Jahe	Jl. KRT. Radjiman Widyodiningrat No.10 RT.01 RW.06 Kel. Rawa Terate, Cakung, Jakarta Timur	13920	021 - 46828514	021 - 46828470
IV	Jakarta Pulogebang	Jl. Raya Pulogebang No.7 RT.13 RW.04 Pulogebang Cakung Jakarta Timur	13950	021-46834680	021-46834704
IV	Bekasi Bantar Gebang	Jl. Raya Narogong Km.11 No. 2 A (samping pasar Bantar Gebang) Kel. Bantar Gebang, Kec. Bantar Gebang Bekasi	17151	021-8254516	021-8253584
IV	Bekasi Serang Cibirusah	Jl. Raya Serang Cibirusah No.4 Depan Pasar Cibirusah, Kampung Serang Kota, Desa Sukadami Rt.11/06 Kec. Cikarang Selatan Kab. Bekasi	17330	021-89677617	021-89677618
IV	Bekasi Pejuang	Komplek Ruko Perumahan Panorama Bekasi No. R 15 Jl. Kaliabang Kp. Nangka Kel. Perwira, Kec. Bekasi Utara, Bekasi	17125	021-88872682	021-88872637
V	Bogor Gunung Putri	Jl. Raya Gunung Putri Perumahan Griya Bukit Jaya Ruko Pelangi Blok H 3A No.15 Kelurahan Tlajung Udik Kecamatan Gunung Putri Kabupaten Bogor 16961	16961	021-86862072	021-86862067
V	Bogor Gunung Sindur	Jl. Atma Asnawi Kel. Gunung Sindur Kec. Gunung Sindur Kabupaten Bogor	16340	021-7563131	021-7566811
V	Bogor Cigombong	Kompleks Ruko Plaza Lido Nomor 39, Jalan Mayjend H.E. Sukma Kilometer 23, Perumahan Villa Mutiara Lido, Kelurahan Cigombong, Kecamatan Cigombong, Kabupaten Bogor	16740	0251.8224425	0251.8224435
V	Bogor Cisarua	Jl. Raya Puncak Kilometer 81, Kampung Anyar, Rukun Tetangga 004, Rukun Warga 03, Kelurahan Cisarua, Kecamatan Cisarua Kabupaten Bogor atau Jalan Siliwangi Nomor 1	16750	0251.8250288	0251.8250294
V	Jonggol	Perumahan Citra Indah Blok CS-5 nomor : 10 Propinsi Jawa Barat, Kabupaten Bogor, Kecamatan Cileungsi, Desa Cipeucang	16830	021 - 89930949	021 - 89930948
VI	Cirebon Sumber	Jl. Dewi Sartika No.5 Kel. Sumber Kec. Sumber Kab. Cirebon	45611	0231-320035	0231-8330059
VI	Cirebon Cigasong- Majalengka	Jl. KH. Abdul Halim No.528 Desa Cigasong Kec. Majalengka Kab. Majalengka	45413	0233 281168	0233 8286560
VI	Cirebon Kuningan- Ciawigebang	Jl. Raya Siliwangi No.126 Desa Ciawi Gebang Kec. Ciawi Gebang Kab. Kuningan	45591	0232-878418	0232-878656
VI	Bandung Banjaran	Jl. Raya Banjaran No. 199, RT. 01 RW. 01, Desa Sindangpanon, Kec. Banjaran, Kab. Bandung	40377	022-5941377	022-5942039
VI	Bandung Ciparay	Jl. Raya Laswi Ciparay, Desa Sarimahi, Kec. Ciparay, Kab. Bandung	40381	022.5959274	022.5959315
VI	Bandung Majalaya	Ruko Permata Majalaya Blok A 6 Jl. Tengah Kel. Majalaya, Kec. Majalaya, Kab. Bandung	40382	022-85963787	022-85963571
VI	Bandung Pangalengan	Jl. Raya Pangalengan No. 158, Kp. Jublegan RT. 01 RW. 15, Desa Pengalengan, Kec. Pengalengan, Kab. Bandung	40378	022-5978673	022-5979257
VI	Bandung Ciwidey	Jl. Raya Ciwidey KM 18, RT. 01 RW. 01, Desa Tenjolaya, Kec. Pasir Jambu, Kab. Bandung	40972	022-85920754	022-85920755
VI	Bandung Cicalengka	Jl. Raya Cicalengka No. 97, RT. 03 RW. 01, Desa Cicalengka Wetan, Kec. Cicalengka, Kab. Bandung	40395	022-7947828	022-7947821
VI	SuMedang Wado	Dusun Wado Girang, RT. 03 RW. 03, Desa Wado, Kec. Wado, Kab. Sumedang	45373	(0262) 428382	(0262) 428383
VI	Bandung Batujajar	Jl. Raya Batujajar No.263 RT 02/04 Kp SMP Desa Batujajar Barat Kec. Batujajar Kab. Bandung Barat	40561	022-86861420	022-86861419
VI	Subang Ciasem	Jalan Raya Pantura Ciasem RT 01 RW 02 Kel. Ciasem Tengah Kec. Ciasem Kab. Subang	41256	0260-7510518	0260-7510516
VI	Subang Kalijati	Jl. Raya Kalijati - Subang, RT. 03 RW. 01, Kel. Kalijati Timur, Kec. Kalijati, Kab. Subang	41271	0260-461244	0260-461245
VI	Karawang Telagasari	Jl. Syeh Quro, Dusun Krajan II, Desa Telagasari, Kecamatan Telagasari, Kabupaten Karawang	41381	0267-8621320	0267-8621319
VI	SuMedang Tanjungsari	Jl. Raya Tanjungsari No. 154 Sumedang	45362	(022)7911777	(022)7911932
VI	Tasikmalaya Ciawi	Jl. Pelita 1 No.9 Kec. Ciawi Kab Tasikmalaya	46156	0265 456600	0265 456500
VI	Garut Kadungora	Jl. Raya Garut-Bandung No. 4 Blok A Kel. Karangmulya Kec. Kadungora Kab. Garut	44153	0262 - 2458898	0262 - 2458899

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REGIO- NAL OFFICE	NAMA KCP MMU	ALAMAT MANDIRI MIKRO OUTBRANCH	POST CODE	PHONE	FAX.
VI	Tasikmalaya Manonjaya	Jl. RTA Prawira Adiningrat No. 59 Pasar Kaler RT 02 RW 06 Pasar manonjaya Desa Manonjaya kec. Manonjaya Kab Tasikmalaya	46197	0265 381480	0265 381483
VI	Tasikmalaya Singaparna	Jl. Raya Timur Singaparna No.23 Cikiray Singaparna Kab. Tasikmalaya	46411	0265 541546	0265 545906
VI	Garut 2 / Garut Guntur	Jl. Guntur Blok A-18 (Intan Business Center A-18) RT 02 RW 02 Kel. Pakuwon Kec. Garut Kota Kab. Garut	44117	0262-544566	0262-544554
VI	Subang Jalancagak	Jl. Raya Jalan Cagak, RT. 29 RW. 10, Kel. Curugrendeng, Kec. Jalan Cagak, Kab Subang	41281	0260-471500	0260-472500
VI	Cirebon Patrol	Desa Patrol Jalan Pantura No. 83 RT 01 RW 03 Kec. Patrol Kab. Indramayu	45257	0234-5613226	0234-5613216
VI	Pasar Kepuh Kuningan	Jl. Pasar Kepuh No. 47 Kuningan Jawa Barat	45511	0232 873701	0232 875572
VI	Pasar Indramayu	Jl. Tanjungpura No.01 Blok G-33 Karang Malang-Indramayu 45213	45213	0234 274762	0234 274687
VI	Cianjur Ciranjang	Jl. Jati Kp. Pasir Kawung Kav.2 RT 01 RW 14 Kec. Ciranjang Kab. Cianjur	43282	0263 - 322367	0263 - 2328411
VI	Sukabumi Cikembar	Jalan Pelabuhan II No.3 KM.12 Sukabumi	43156	0266-321071	0266-6324558
VII	Kendal	Jl. Sukarno Hatta No. 278, Kabupaten Kendal	51313	0294 - 3686630	0294 - 3686610
VII	Bandungan	Jl. Gintungan No. 3, Bandungan Kabupaten Semarang	50665	0298 711059	0298 711060
VII	Boja	Jl. Raya Bebenan No. 256, Boja - Kabupaten Kendal	51381	0294 571404	0294 571914
VII	Gubug Grobogan	Jl. MT Haryono No. 1, Gubug, Kabupaten Grobogan	58164	0292 533199	0292 533299
VII	Bringin	Jl. Diponegoro Bringin, RT.06/01, Desa Bringin, Kec Bringin Kab. Semarang	50772	0298 3420618	0298 3420619
VII	Semarang Kr. Gede	Jl. Raya Karanggede, Sruwen, Dukuh Pabrik, Desa Tegal Sari, Kec Karanggede, Boyolali	57381	0298 - 610656	0298 - 610655
VII	Yogyakarta Piyungan	Jl. Raya Piyungan Km. 14. Ds. Srimulyo, Kec. Piyungan Kab. Bantul	55792	0274-4353320	0274-4353330
VII	Yogyakarta Godean (Yogyakarta Amir- Pattinama)	Jl. Raya Godean / Jl Amir Patinama, Desa Sidoagung Kec Godean Sleman - Yogyakarta	55564	0274 - 798339	0274 - 797569
VII	Yogyakarta Gamping	Jl. Raya Yogya-Wates Km. 6, Ds. Ambarketawang Kec. Gamping Kab. Sleman	55294	0274- 6499546	0274-6499546
VII	Yogyakarta Imogiri	Jl. Raya Imogiri, Ds. Sidoharjo, RT.07/05, Kec. Imogiri Kab Bantul	55782	0274 - 6460921	0274 - 6460869
VII	Solo Baturetno	Jl. Wonogiri Pacitan, Baturetno, Wonogiri	57673	0273 - 462255	0273 - 462234
VII	Solo Prambanan	Jl. Raya No. 3B No. 3 Prambanan, Klaten	57434	0274 - 497352	0274 - 497996
VII	Solo Gemolong	Jl. Diponegoro No. 3 Gemolong, Sragen	57274	0271 - 6811811	0271 - 6811811
VII	Solo Karang Pandan	Solo Karang Pandan Sawahan, Klatak RT.05 / RW03 Karangpandan - Karanganyar	57791	0271 - 6492004	0271 - 6492005
VII	Tegal Batang	Jl. Jend. Sudirman No. 323 - Batang	51211	0285 - 4495240	0285 - 4495241
VII	Tegal Comal	Jl. Ahmad Yani Ruko Blok A No.10 Comal, Pemalang	52363	0285 - 577449	0285 - 4475780
VII	Tegal Ketanggungan	Jl. Jend. Sudirman Ketanggungan, Brebes	52263	0283 - 881530	0283 - 881539
VII	Pekalongan- Randudongkal	Jl. Gatot Subroto No. 87 Randudongkal, Pemalang	52353	0284 - 582026	0284 - 582006
VII	Sukorejo	Jl. Terminal No. 3, Komplek Pertokoan Faulia Kios No.2 Sukorejo Kabupaten Kendal	51363	0294 - 452107	0294 - 452108
VII	Purwokerto Ajibarang	Jl. Raya Pancasan No. 12, Ajibarang Banyumas	53163	0281 - 571855	0281 - 571912
VII	Purwokerto Sokaraja	Jl. Gatot Subroto No.04 Kec. Sokaraja - Banyumas	53181	0281 - 6441541	0281 - 6441542
VII	Purwokerto Bobotsari	Jl. Brigjen. Suwondo No. 9, Kec. Bobotsari - Purbalingga	53353	0281 - 758764	0281 - 758754
VII	Purwokerto Banyumas	Jl. Jendral Gatot Subroto No. 756, Banyumas 53192	53192	0281 - 796711	0281 - 796558
VII	Klaten Pasar Pedan	Jalan Raya Pasar Pedan RT. 02/10 Kios No 7, Sobayan 57648 Kabupaten Klaten	57648	0272 - 897647	0272 - 897893
VIII	Lamongan Babat	Jl. Raya Babat No.270 Babat, Lamongan	62217	0322 - 459355	0322 - 459361
VIII	Lamongan Brondong	Jl. Raya Brondong RT 001 RW 003 Brondong, Lamongan	62263	0322 - 664000	0322 - 664141
VIII	Surabaya Rengel	Ruko Rengel Indah No.9-10 Jl. Raya Rengel, Kec. Rengel, Tuban	62371	0356 - 812895	0356 - 812896
VIII	Sumberejo	Jl. Raya Sumberrejo RT 025 RW 08 Sumberrejo, Bojonegoro	62191	0353 - 333438	0353 - 333437
VIII	Situbondo Besuki	Jl. Niaga No. 65, Besuki Situbondo Jawa Timur	68356	0338 - 891570	0338 - 891460
VIII	Sampang	Jl. Tronojoyo No. 50, Sampang	69211	0323 - 327065	0323 - 327000
VIII	Jember Kencong	Jl. Diponegoro No.116 Kencong Jember Jawa Timur	68167	0336 - 624657	0336 - 6324969
VIII	Surabaya Menganti	Jl. Raya Menganti Sidowungu No.6 Kec. Menganti Kab. Gresik	61174	0317911292	0317911326



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VIII	Surabaya Mojoagung	Jl. Raya Mojoagung 145 RT.02 RW.02 Kel. Gambiran Utara, Kec. Mojoagung Kab. Jombang 134	61482	0321-492004	0321-492006
VIII	Surabaya Ngoro	Kompl. Ruko Ngoro Industrial Park Jl. Raya Ngoro Blok A-1 Kab. Mojokerto	61385	0321-6818641	0321-6818662
VIII	Tulungagung Ngunut	Komplek Ruko Jalan Raya II, Kecamatan Ngunut, Tulungagung	66292	0355-398530	0355-398536
VIII	Wlingi	Jl. Urip Sumoharjo No.105 Wlingi, Blitar	66184	0342 - 692671	0342 - 692657
VIII	Kediri Wates	Jl. Raya Tawang No. 73 Desa Tawang Kecamatan Wates Kab. Kediri	64174	0354 444275	0354 444791
VIII	Nganjuk Warujayeng	Komplek Ruko Teddy Wijaya Jl. Raya A Yani Kec Warujayeng Kab. Nganjuk	64483	0358 - 773838	0358 - 774400
VIII	Kertosono	Jl. Gatot Subroto No.10, Kertosono, Nganjuk	64311	0358 - 551815	0358-553809
VIII	Jember Pasirian	Jl. Raya Pasirian No. 180, Lumajang	67372	0334-573349	0334-573819
VIII	Jember Maron	Jl. Raya Maron No. 722 Maron Probolinggo	67276	0335-612781	0335-612780
VIII	Jember Jajag	Jl. Raya Jajag No.57 Banyuwangi	68486	0333-393222	0333-393232
VIII	Banyuwangi Purwoharjo	Jl. Raya Grajagan No.9 Purwoharjo, Banyuwangi	68483	0333 - 392709	0333 - 392705
VIII	Jember Kalisat	Jl. Diponegoro 36 RT/RW 003/010 Glagahwero, Kalisat Jember	68193	0331-592153	0331592401
VIII	Jember Balung	Jl. Rambipuji No.136 Balung Jember	68161	0336-623229	0336-623228
VIII	Jember Rambipuji	Jl. Gajah Mada Ruko Rambipuji Kav.3 Jember	68152	0311 711628	0311 712110
IX	Banjarmasin Landasan-Ulin	Jl. A. Yani KM 23,5 Landasan Ulin Banjarbaru	70723	0511- 4705961	0511- 4705968
IX	Banjarmasin Binuang	Jl. Raya Timur 60, Binuang Tapin Kalimantan Selatan	71183	0517-36421	0517-36421
IX	Banjarmasin Sungai-Danau / Kintap	Desa Sungai danau RT.15, Sungai Danau Tanah Bumbu	72175	0512-61777	0512-61225
IX	Palangkaraya Meranen	Jl. Desa Bukit Sawit Kelurahan Bukit Sawit Kabupaten Barito Utara	73851	0816 210 303	0816 210 404
IX	Banjarmasin Amuntai	Pasar Lama, Jl. Abdul Aziz RT.1 Amuntai	71415	0527 - 62021	0527 - 62309
IX	Banjarmasin Kandangan	Jl. Rahmah Bahrn No.58, Kel. Kandangan Barat, Kab. Hulu Sungai Selatan	71213	0517 - 21968	0517 - 21978
IX	Banjarmasin Balangan	Jl. Akhmad kurnia No.9 Pasar Karet, (Jl. Tepian Paringin), Balangan	71462	0526 - 2028490	0526 - 2028450
IX	Kasongan	Jl. Tjilik Riwt No. 58 Kasongan	74412	0536 - 4041932	0536 - 4041931
IX	Kuala Kurun	Jl. Sabirin Muchtar Kuala Kurun, Gunung Mas	74511	0537 - 31493	0537 - 31280
IX	Pontianak Putussibau	Jl. Kom Yos Sudarso RT/RW. 002/001 Desa Putussibau Kota Kec. Putussibau Utara Kabupaten Kapuas Hulu			
IX	Ngabang	Jl. Tugu Pahlawan No. 18 Ngabang Kabupaten Landak	78357	0563-21386	0563-21387
IX	Pemangkat	Jl. M. Hambal No. 151 Pemangkat Kabupaten Sambas	79453	0562 - 244680	0562 - 244681
IX	Pontianak Sekadau	Jl. Sekadau Sintang No. 66 Desa Mungguk Kec. Sekadau Hilir Kab Sekadau	79582	0564 - 41585	0564 - 41585
IX	Pontianak Nanga Pinoh	Jl. Juang Blok D No. 06 Kabupaten Melawi	79672	0568 - 22774	0568 - 21580
IX	Mempawah	Jl. Gusti M. Taufik No.21 Mempawah Kabupaten Pontianak	78912	0561.6693116	0561.6693116
IX	Balikpapan Batukajang	Jl. Negara RT.009 A, Kel. Batu kajang, Kec. Batu Sopang, Kab. Paser, Kalimantan Timur	76252	0543-5230228	0543-5230229
IX	Samarinda Loa Kulu	Jl. H. Masdansi RT.07 No.24 Kel. Loa Kulu, Kab. Kutai Kartanegara 75571	75771	0541- 6666765	0541- 6666884
IX	Samarinda Tanjung Selor	Jl. Sengkawit RT. 16/05 No.2A Kel. Tanjung Selor Hilir, Kec. Tanjung Selor Kabupaten Bulungan	77212	0552-2026100	0552-2026099
IX	Balikpapan Sepaku	Jl. Negara Sukaraja RT.06, Kel. Sepaku, Kec. Sepaku, Kab. Penajam Paser Utara, Kalimantan Timur	76148	0542-7218099	0542-7218088
IX	Samarinda Palaran	Jl. Trikora RT.07 Kel. Rawa Makmur, Kec. Samarinda, Kota Samarinda	75243	0541 - 681270	0541 - 681658
IX	Samarinda Samboja	Jl. Balikpapan-Handil II RT.01 No.64 Kel. Sungai Seluang, Kec. Samboja, Kab. Kartanegara	75271	0542 - 7215426	0542 - 7215425
IX	Samarinda Sendawar	Jl. Awang Long Senopati RT.08, Kampung Barong Tongkok 75776 Kec. Barong Tongkok Kabupaten Kutai Barat	75776	0545 - 4043516	0545 - 4043517
X	Prafi Manokwari	Jl. Merpati No.495 (Jl. Poros SP-IV) distrik Prafi, Papua Barat	98356	0986 - 811172	0986 - 811414
X	Sinjai	Jl. Persatuan Raya No.57 Kel. Balanipah, Kec. Sinjai Utara Sinjai	92612	0482 - 21430	0482 - 2425516
X	Bantaeng	Jln. Monginsidi Kompleks Ruko Pasar Baru 92411 Kecamatan Bisappu Bantaeng	92411	0413 - 23393	0413 - 23392
X	Makassar Sidrap	Jl. Calakkara No. 15 A, Kel. Pangkajene, Kec. Maritengae, Kab. Sidrap	91612	0421 - 91470	0421 - 91218

## LIST OF MMU

REGIONAL OFFICE	NAME OF KCP MMU	ADDRESS OF MANDIRI MICRO OUTBRANCH	POST CODE	PHONE	FAX.
X	Makassar Maros	Jl. Sudirman No.22, Kel. Pettuadae, Kec. Maros Baru, Kab. Maros, Sulawesi Selatan	90511	0411-371973	0411-371972
X	Jayapura Sarmi	Jl. Raya Inpres, Sarmi Kota, Kab Sarmi	99373	0966 31171	0966 31172
X	Tarailu Mamuju	Kel. Tarailu, Kec. Sampaga, Kab. Mamuju, Sulawesi Barat	91511	0816255288	0816255288
X	Takalar	Jl. Jend. Sudirman, Kel Kallabirang, Kec Pattallassang Kab. Takalar	92216	0418 22299	0418 22280
X	Ambon Passo	Jl. Laksda Leo Wattimena, Kel. Passo, Kec. Teluk Ambon Baguala, Kota Ambon, Maluku	97232	0911 - 361976	0911 - 361976
X	Ambon Masohi	Jl. Abdullah Souliisa, Kel. Ampera, Kec. Amahai, Kab. Maluku Tengah, Maluku	97514	0914-22419	0914-22420
X	Ambon Namlea	Jl. Sakura, Kel. Namlea, Kec. Buru Utara Tinmur, Kab. Namlea, Maluku	97571	0913-22104	0913-22104
X	Ambon Tual	Jl. Abdul Gani Renuat Kel. Masrum Dullah Selatan, Kec. Kota Tual, Propinsi Maluku			
X	Pasangkayu	Jl. Poros Trans Sulawesi Pasangkayu Kab. Mamuju Utara	91571		
X	Makassar Siwa	Jl. A. Jaja, Kel.Siwa, Kec. Pitumpanua, Kab. Wajo, Sulawesi Selatan			0472321531
X	Pangkep	Jl. Kubis No.1 Mappasaile Kec. Pangkajene, Kab. Pangkep	90105	04102311841	04102311842
X	Jayapura Pasar Yotefa	Jl. Raya Tanah Hitam Depan PU Bina Marga, Kel. Asano, Kec. Abepura, Kota Jayapura, Papua	99351	0967583961	0967584270
X	Makassar Soppeng	Jl. Kemakmuran, Kel. Lalabatarilau, Kab. Soppeng Sulawesi Selatan			
X	Kendari Andunouhu	Jalan Poros Andunouhu, Kec. Poasia, Kota Kendari			
X	Manado Airmadidi	Kel. Sarongsong, Kec. Airmadidi, Kab. Minahasa		0431- 893072	0431 - 893451
X	Manado Ratahan	Kel. Tosuraya Lingk. III, Kec. Ratahan, Kab. Minahasa Tenggara	95695	0431-3174715	0431-3174715
X	Manado Inobonto	Jl. Raya AKD, Kel. Inobonto I Lingk IV, Kec. Bolaang, Kab. Bolaang Mongondow	95752	0434-2626545	0434-2626547
X	Makassar Belopa	Jl. S. Pareman, Kel. Sabe, Kec. Belopa, Kab. Luwu	91994	0471-3314353	0471-3314352
XI	Lombok Gerung	Jl. Ahmad Yani Perigi Gerung, Lombok Barat	83363	0370 - 681039	0370 - 681564
XI	Lombok Narmada	Jl. Ahmad Yani No. 48 F Narmada	83371	0370 - 671687	0370 - 672168
XI	Lombok Pemenang	Jl. Raya Pamenang, Pamenang Lombok Barat	83352	0370 - 6130828	0370 - 6130829
XI	Lombok Kopang	Jl. Raya Kopang Kampung Barat Mesjid Kopang Lombok Tengah			
XI	Mataram Aikmel	Jalan Koperasi No.123 Aikmel Lombok Timur	83653	0376-22123	0376-2924321
XI	Lombok Tanjung	Jl. Raya Tanjung Desa Sokong, Tanjung Lombok Barat	83352	belum ada	belum ada
XI	Lombok Kediri	Jl. Tgh Ibrahim Al Kholidi Karang Kuripan, Kediri Lombok Barat	83362	0370 - 672725	0370 - 672381
XI	Mataram Masbagik	Jalan Raya Masbagik Ruko No.6 Masbagik Lombok Timur	83661	0376 - 631668	0376 - 631658
XI	Lombok Sakra	Jl. Soekarno Hatta Sakra - Lombok Timur			
XI	Lombok Terara	Jl. Raya Terara, Terara - Lombok Timur			



## LIST OF MBDC


MBDC	ADDRESS	PHONE	FAX.
Medan	Jl. Pulau Pinang No.1 Lt. 2, Medan - Sumatera Utara	061 - 452 3793, 452 4176, 452 3874	061 - 452 4191
Palembang	Jl. TP. Rustam Effendi No 550 Palembang / Pusat Dagang	0711 - 372 202, 355 190, flexi 706 3877	0711 - 368 510
Jakarta Kota	Jl. Lapangan Stasiun No. 2 Jakarta Barat 11110	021 - 698 331 62 / 63 / 66	021 - 691 0681 698 33162 / 64
Jakarta Sudirman	Gedung MBDC Jakarta Sudirman, Jl Melawai XIII Blok N No.1, Jakarta Selatan 12160	021 - 5266 566 ext 1112-1114, DM 021-5266 936	021 - 5266 940
Jakarta Thamrin	Menara BDN Lt. 4 Jl. Kebon Sirih No. 83 Jakarta Pusat - 10340	021 - 30400198	021 - 230 2926 3983 3057
Bandung	Jl. Asia Afrika No. 51 Bandung 40001	022 - 421 8911, 421 8722 421 8733, 421 8765	022 - 421 8797
Semarang	Jl. Pahlawan No. 3 (Lt.2), Semarang 50243	024 - 841 9757, 841 9758, 024 - 841 9756 (DM)	024 - 841 9759
Surabaya	Jl. Pahlawan No. 120, Surabaya 60174	031 - 355 7693 , 355 5844	031)- 355 7494
Banjarmasin	Jl. Achmad Yani KM 2 No. 4 - 5 Banjarmasin 70233	0511 - 326 2540, 263333, 262690, 326 2540	0511 - 3269626, 257278, 257281
Makassar	Jl. HOS. Cokroaminoto No. 3. Makassar 90174	0411 - 323 809, 317 345, 319 442	0411 - 316488, 319467

# STATEMENT OF THE BOARD OF COMMISSIONERS

This Annual Report, including the report on Good Corporate Governance, Financial Statements and other relevant information submitted, are the sole responsibility of the Board of Directors of PT Bank Mandiri (Persero) Tbk., for the validity of its contents by affixing the signature of the Commissioners



Edwin Gerungan  
President Commissioner &  
Independent Commissioner



Muchayat  
Deputy President  
Commissioner



Mahmuddin Yasin  
Commissioner



Cahyana Ahmadjayadi  
Commissioner



Pradjoto  
Independent Commissioner



Gunarni Soeworo  
Independent Commissioner



Krisna Wijaya  
Independent Commissioner

# STATEMENT OF THE BOARD OF DIRECTORS


This Annual Report, including the report on Good Corporate Governance, Financial Statements and other relevant information submitted, are the sole responsibility of the Board of Directors of PT Bank Mandiri (Persero) Tbk., for the validity of its contents by affixing the signature of the Directors



Zulkifli Zaini  
President Director



Riswinandi  
Deputy President Director



Abdul Rachman  
Managing Director Institutional  
Banking



Sentot A. Sentausa  
Managing Director Risk  
Management



Thomas Arfin  
Managing Director Treasury, FI &  
Special Asset Management



Budi G. Sadikin  
Managing Director Micro & Retail  
Banking




Ogi Prastomiyono  
Managing Director Compliance &  
Human Capital



Pahala N. Mansury  
Managing Director Finance &  
Strategy



Fransisca N. Mok  
Managing Director Corporate  
Banking



Sunarso  
Managing Director Commercial &  
Business Banking



Kresno Sediarsi  
Managing Director Technology &  
Operations

# Directors & EVP Coordinators

## January – May 2010



14 11 10 3 7 6 2 5 8 1 9 12 4 15 13

- |  |  |   |  |
|--|--|---|--|
| 1. <b>Agus Martowardojo</b><br>President Director                | 5. <b>Abdul Rachman</b><br>Managing Director Special Asset Management                        | 8. <b>Riswinandi</b><br>Managing Director Corporate Banking                     | 12. <b>Pahala N. Mansury</b><br>EVP Coordinator Finance & Strategy and Chief Financial Officer |
| 2. <b>I Wayan Agus Mertayasa</b><br>Deputy President Director    | 6. <b>Sentot A. Sentausa</b><br>Managing Director Risk Management                            | 9. <b>Thomas Arifin</b><br>Managing Director Treasury and International Banking | 13. <b>Haryanto T. Budiman</b><br>EVP Coordinator Change Management Office                     |
| 3. <b>Zulkifli Zaini</b><br>Managing Director Commercial Banking | 7. <b>Bambang Setiawan</b><br>Managing Director Corporate Secretary, Legal and Customer Care | 10. <b>Budi G. Sadikin</b><br>Managing Director Micro and Retail Banking        | 14. <b>Mansyur S. Nasution</b><br>EVP Coordinator Consumer Finance                             |
| 4. <b>Sasmita</b><br>Managing Director Technology and Operations |  | 11. <b>Ogi Prastomiyono</b><br>Managing Director Compliance and Human Capital   | 15. <b>Riyani T. Bondan</b><br>EVP Coordinator Internal Audit                                  |

**DIRECTORS' STATEMENT  
REGARDING  
THE RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS  
AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2010  
PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES**

**PT Bank Mandiri (Persero) Tbk.**  
Plaza Mandiri  
Jl. Jend. Gatot Subroto Kav. 36-38  
Jakarta 12190, Indonesia  
Tel. (62-21) 526 5045, 526 5095  
Fax. (62-21) 527 4477, 527 5577  
[www.bankmandiri.co.id](http://www.bankmandiri.co.id)

We, the undersigned:

1. Name : Zulkifli Zaini  
Office address : Jl. Jend. Gatot Subroto Kav. 36-38  
Jakarta 12190  
Domicile address as stated in ID : Jl. Aditiawarman No.11 RT.003 RW.002  
Kelurahan Selong, Kecamatan Kebayoran Baru,  
Kotamadya Jakarta Selatan  
Phone number : 021 – 5245006  
Title : President Director
2. Name : Pahala N. Mansury  
Office address : Jl. Jend. Gatot Subroto Kav. 36-38  
Jakarta 12190  
Domicile address as stated in ID : Jl. Empu Sendok No.23 RT.008 RW.003  
Kelurahan Selong, Kecamatan Kebayoran Baru,  
Kotamadya Jakarta Selatan  
Phone number : 021 – 5245577  
Title : Director

in the above positions acted as and on behalf of the Board of Directors of PT Bank Mandiri (Persero) Tbk.  
declare that:

1. We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and Subsidiaries;
2. The consolidated financial statements of the Bank and Subsidiaries have been prepared and presented in accordance with accounting principles generally accepted in Indonesia;
3. a. All information in the consolidated financial statements of the Bank and Subsidiaries have been fully and correctly disclosed;  
b. The consolidated financial statements of the Bank and Subsidiaries do not contain materially incorrect information or facts, and do not omit any material information or facts;
4. We are responsible for the Bank and Subsidiaries' internal control system.

This statement has been made truthfully.

Jakarta, <sup>30</sup> March 2011

  
The image shows two handwritten signatures. The signature on the left is for Zulkifli Zaini, and the signature on the right is for Pahala N. Mansury. Between the signatures is a blue rectangular stamp that reads "METERAI TEMPEL" at the top, followed by "PAJAK PERANGKUTAN BANGSA" and "TOL" below it. In the center of the stamp is the Garuda Pancasila emblem. Below the emblem, the serial number "EA5B1AAF335926400" is printed. At the bottom of the stamp, the value "6000" is printed in large digits, followed by "ENAM RIBU RUPIAH" and the "DJP" (Direct Joint Payment) logo.

**Zulkifli Zaini**  
President Director

**Pahala N. Mansury**  
Director





# BAPEPAM – LK

## CROSS REFERENCE

## BAPEPAM – LK CROSS REFERENCE

NO.	CRITERIA	EXPLANATION	PAGE
	<b>I. GENERAL</b>		
1.	In good and correct Indonesian, it is recommended to present the report also in English.		✓
2.	Printed on light-colored paper so that the text is clear and easy to read.		✓
3.	Should state clearly the identity of the company.	1. Front cover. 2. Side. 3. Back, and 4. Each page.	✓
4.	The annual Report is presented in the company's website.		✓
	<b>II. SUMMARY OF VITAL FINANCIAL DATA</b>		
1.	Financial information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	1. Sales/income from business. 2. Gross profit (loss). 3. Business profit (loss). 4. Net profit (loss). 5. Net profit (loss) per share.	10
2.	Financial information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	1. Net working capital. 2. Total investment. 3. Total assets. 4. Total liabilities. 5. Total equity.	10
3.	Financial information in comparative form over a period of 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	The information contained 5 financial ratios which are common and relevant to the company's industry.	10
4.	The annual report must contain information regarding the price of shares in the form of tables and graphics. The price of shares prior to the last revision in capital should be adjusted in the event among others, that it was due to a splitting of shares, dividend on shares and bonus shares.	1. The highest price of shares, 2. The lowest price of shares, 3. The closing price of shares, 4. The number of shares placed on the market (listed) for each 3 months period in the last 2 financial years (if Any).	14
5.	The annual report must contain information regarding the number of bonds or convertible bonds issued in the last 2 financial years.	1. The number of bonds/convertible bonds outstanding. 2. Interest rate. 3. Maturity date. 4. Rating of bonds.	291
	<b>III. BOARD OF COMMISSIONERS' AND BOARD OF DIRECTORS' REPORT</b>		
1.	Board of Commissioners' Report	1. Assessment on the performance of the Board of Directors in managing the company. 2. View on the prospects of the company's business as established by the Board of Directors. 3. Committees under the Board of Commissioners. 4. Change in the composition of the Board of Commissioners (if any).	18, 94, 104 - 107, 109
2.	Board of Directors' Report	1. The company's performance, encompassing among others strategic policies, comparison between achievement of results and targets and challenges faced by the company.	28, 100, 104 - 106, 117 - 118



NO.	CRITERIA	EXPLANATION	PAGE
		2. Business prospects. 3. Implementation of Good Corporate Governance by the company. 4. Changes in the composition of the Board of Directors (if any).	
3.	Signature of members of the Board of Directors and Board of Commissioners.	1. Signatures are set on separate page. 2. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the accuracy of the annual report. 3. Signed by all members of the Board of Commissioners and Board of Directors, stating their names and titles/positions. 4. a written explanation in a separate letter from each member of the Board of Commissioners and Board of Directors who refuses to sign the annual report or written explanation in a separate letter from the other members in the event that there is no written explanation provided by the said member.	390 – 391
	<b>IV. COMPANY PROFILE</b>		
1.	Name and address of the company.	Antara lain nama, alamat, kode pos, no. Telp, no. Fax, email, website.	12
2.	Brief history of the company.	1. Date/year of establishment, 2. Name and change in the company name (if any).	4
3.	Field of business.	Includes the types of products and or services produced.	12
4.	Organizational structure.	In the form of a chart, giving the names and titles.	17
5.	Company vision and mission.	Explanation on the company vision. explanation on the company mission.	12
6.	Name, title and brief curriculum vitae of the members of the Board of Commissioners.	1. Name. 2. Title (including the titles in other company, if any). 3. Age. 4. Education. 5. Working experience.	24 - 27
7.	Name, title and brief curriculum vitae of the members of the Board of Director.	1. Name. 2. Title (including the titles in other company, if any). 3. Age. 4. Education. 5. Working experience.	40 - 45
8.	Number of employees (comparative in two years) and description of competence building (for example : education and training of employees).	1. The number of employees for each level of the organization. 2. The number of employees for each level of education. 3. Training of employees that has been and will be conducted. 4. Availability of equal opportunity to all employees. 5. Expenses incurred.	265
9.	Composition of shareholder.	1. Names of shareholders having 5% or more shares. 2. Directors and Commissioners who own shares. 3. Public shareholders having respective share ownership of less than 5%.	15
10.	List of Subsidiaries and/or affiliated companies.	1. Name of subsidiaries/affiliated companies. 2. Percentage of share ownership.	16

## BAPEPAM – LK CROSS REFERENCE

NO.	CRITERIA	EXPLANATION	PAGE
		3. Information on the field of business of the subsidiary or affiliated company. 4. explanation regarding the operational status of the subsidiary or affiliated company (already operating or not yet operating).	
11.	Chronology of shares listing.	1. Chronology of shares listing. 2. Types of corporate actions that caused changes in the number of shares. 3. Changes in the number of shares from the beginning of listing up to the end of the financial year. 4. Name of stock exchange where the company shares are listed.	291
12.	Chronologies of other securities listing.	1. Chronology of other securities listing. 2. Types of corporate action that caused changes in the number of securities. 3. Changes in the number of securities from the initial listing up to the end of the financial year. 4. Name of stock exchange where the company's other securities are listed. 5. Rating of the securities.	N.A
13.	Name and address of institution and or profession supporting the capital market.	1. Name and address of BAE. 2. Name and address of the Public Accountant' Office. 3. Name and address of the securities rating company.	280
14.	Company Accountant.	1. How many audit periods has the accountant audited the financial statements of the company. 2. How many audit periods has the public accountants firm audited the financial statement of the company. 3. The amount of audit fee. 4. Other service provided by the accountant in addition to financial audit.	16, 283
15.	Reward an certification received by the company, both on a national scale and international scale.	1. Name of the reward. 2. Year of receiving the award. 3. Institution presenting the award. 4. period of validity.	6-9
16.	Name and address of subsidiary and or branch office or representative office (if Any).		16, 317 - 389
	<b>V. MANAGEMENT ANALYSIS AND DISCUSSION ON COMPANY PERFORMANCE</b>		
1.	Operational review per business segment.	1. Production. 2. Sales/income from business. 3. Profitability. 4. Increase/decrease in production capacity in each business segment.	70 - 75 194 - 235
2.	Description of Company's financial performance.	An analysis of the financial performance which includes a comparison between the financial performance of the current year and that of the previous year (in the form of narration and tables) among others concerning: 1. Current assets, non-current assets, and amount of assets. 2. Current liabilities, non-current liabilities, and amount of liabilities. 3. Sales/income from business. 4. Overhead cost. 5. Net profit/loss.	60 - 79

NO.	CRITERIA	EXPLANATION	PAGE
3.	Discussion and analysis on the capacity to pay debts and the company's collectable accounts receivable.	1. Capacity to pay debts. 2. Collectable accounts receivable.	71 - 80
4.	Discussion on capital structure, capital structure policies and liquidity.	1. Capital structure. 2. Capital structure policies. 3. Liquidity.	78 - 80
5.	Discussion on material ties for the investment of capital goods.	1. The purpose of such ties. 2. Source of funds expected to fulfill the said ties. 3. Currency of denomination. 4. Steps taken by the company to protect the position of related foreign currency against risk.	79 - 80, 91
6.	Discussion and analysis of financial information that was reported concerning extraordinary and rare events.	Explanation on: 1. Extraordinary and rare events. 2. Impact to the financial condition of the company. (Notes: If there is no extraordinary and rare events, to be disclosed).	91
7.	information regarding substantial components of earnings and other costs, in order to calculate the company's income.	Explanation on: 1. Substantial component of other income. 2. Substantial component of other expenses.	60 - 69
8.	if the financial statement discloses a material increase/decrease in the sales or net income, then an explanation should be included concerning the extent that such changes can be linked to, among others: • the amount of goods or services sold, and or • the existence of new products or services.	Explanation on: 1. The increase / decrease in sales or net income. 2. The increase / decrease in material from the sales or net income related to the amount of goods or services sold, and or any new products or services.	N.A
9.	Bahasan tentang dampak perubahan harga terhadap penjualan atau pendapatan bersih serta laba operasi perusahaan selama 2 (dua) tahun atau sejak perusahaan memulai usahanya.	Is this disclosed or not.	App. 5/154 - 5/174
10.	material information and acts that occurred after the date of the accountant's report.	Description of important events after the date of the accountant's report including their impact on performance and business risks in the future. (Notes: Should be disclosed, if there is no significant event after the date of accountant report).	82
11.	Description of the company's business prospects.	Information on the company prospects in connection with industry, economy in general, and the international market, which can be accompanied with supporting quantitative data if there is a reliable data source.	85
12.	Information on marketing aspects.	Information regarding the marketing company's products and services, among others concerning the market segment.	84
13.	Statement regarding the dividend policy and the date and amount of cash dividend per share and amount of dividend per year as announced or paid during the past 2 years.	1. Amount of dividend. 2. Dividend per share. 3. Pay-out Ratio for each year. For each years Notes: If there is no dividend payment, disclose the reasons for not making a dividend payment.	86
14.	Realization of uses of funds obtained from the public offering.	1. Total funds obtained. 2. Budget plan. 3. Details of budget plan. 4. Balance. 5. Date approval for AGM and change in the budget plan (if any).	83

## BAPEPAM – LK CROSS REFERENCE

NO.	CRITERIA	EXPLANATION	PAGE
15.	Material information, among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring.	1. The purpose of transactions. 2. The amount or total of restructured transactions. 3. Source of funds. (Note : information is required if there is no such transaction)	83
16.	Transactions material information containing conflict of interest, and the nature of transactions with affiliated parties.	1. The parties involved in the transactions. 2. the relationship of the affiliation. 3. A statement about the transaction. 4. the realization of transaction in the on-going period. (Note : information is required if there is no such transaction)	91
17.	Description on changes in laws and regulations having significant effects on the company.	1. Any changes in regulation. 2. Its impact on the company. (Notes: If there is no change in regulation which have a significant effect, to be disclosed).	87 – 88
18.	Description of changes in the accounting policy.	1. Any revision to accounting policies. 2. Rationale on the revision to accounting policies. 3. Impact to the financial statement.	89 – 90
<b>VI. GOOD CORPORATE GOVERNANCE</b>			
1.	Information on the Board of Commissioners.	1. Description of the tasks implemented by the Board of Commissioners. 2. Disclosing the procedure for determining remuneration. 3. Remuneration amount for members of the Board of Commissioners . 4. Frequency of meetings. 5. Attendance of the Board of Commissioners in the meetings.	107
2.	Information on the Board of Directors.	1. Scope of work and responsibility of each member of the Board of Directors. 2. Disclosing the procedure for determining remuneration. 3. Remuneration amount for members of the Board of Directors. 4. Frequency of meetings. 5. Attendance of the Board of Directors in the meetings. 6. Training programs for improving the competence of the Board of Directors.	117
3.	Audit Committee.	1. Name, title, and brief curriculum vitae of the members of the Audit Committee. 2. Description of task and responsibilities. 3. Frequency of meetings and the Attendance of the Audit Committee. 4. Brief report on the activities carried out by the Audit Committee. 5. Independence of the members of the Audit Committee.	109
4.	Nomination Committee.	1. Name, title and brief curriculum vitae of the members of the nomination committee. 2. Independence of the members of the Nomination Committee. 3. Description of the tasks and responsibilities. 4. Activities carried out by the Nomination Committee. 5. Frequency of meetings and the attendance of the Nomination Committee.	114

NO.	CRITERIA	EXPLANATION	PAGE
5.	Remuneration Committee.	<ol style="list-style-type: none"> <li>1. Name, title and brief curriculum vitae of the members of the Remuneration committee.</li> <li>2. Independence of the members of the Remuneration Committee.</li> <li>3. Description of the tasks and responsibilities.</li> <li>4. Activities carried out by the Remuneration Committee.</li> <li>5. Frequency of meetings and the attendance of the Remuneration Committee.</li> </ol>	114
6.	Others Committees in the Company.	<ol style="list-style-type: none"> <li>1. Name, title and brief curriculum vitae of the committee.</li> <li>2. Independence of the members of the Committee.</li> <li>3. Description of the tasks and responsibilities.</li> <li>4. Activities carried out by the Committee.</li> <li>5. Frequency of meetings and the attendance of the Committee.</li> </ol>	112
7.	Description of the policy in implementing the remuneration to the Directors as results of the company performances.	<ol style="list-style-type: none"> <li>1. The procedure of remuneration implementation is mentioned in SOP.</li> <li>2. The use of indicator to measure the Board of Directors' performance.</li> </ol>	114, 163
8.	Description of tasks and function of the Corporate Secretary.	<ol style="list-style-type: none"> <li>1. Name and brief history of the position of Corporate Secretary.</li> <li>2. Description of the tasks performed by the Corporate Secretary.</li> </ol>	152, 186
9.	Description of the company's Internal Audit Units.	<ol style="list-style-type: none"> <li>1. Name of the head of audit internal unit.</li> <li>2. Qualification/certification as an internal audit profession.</li> <li>3. Structure or position of the internal audit unit.</li> <li>4. The existence of an internal audit unit charter.</li> <li>5. Description of duties.</li> </ol>	153, 266
10.	Description of the company's risk management.	<ol style="list-style-type: none"> <li>1. Explanation of the risks faced by the company (for example: Risks caused by the fluctuation of the exchange rate of interest rate, competition in business, supply of raw materials, provisions set by other countries or international regulations, and government policies.</li> <li>2. Efforts to manage those risks.</li> </ol>	238
11.	Description of the activities and expenses incurred in related to corporate social responsibility, particularly on commitment to consumer protection.	<ol style="list-style-type: none"> <li>1. Setting up Center for Consumer Complaint.</li> <li>2. Description of follow-up on complaints.</li> <li>3. The level of completion of complaints received.</li> <li>4. Program to improve service to consumers.</li> </ol>	158
12.	Description on the activities and expenses incurred related to corporate social responsibility, particularly on "Community development program" which have been carried out.	<ol style="list-style-type: none"> <li>1. Supervised Business Partners.</li> <li>2. Education development program/ Health improvement program/ Culture Development Program.</li> <li>3. Expenses incurred.</li> </ol>	185
13.	Description on the activities and expenses incurred related to corporate social responsibility, particularly on environmental activities.	<ol style="list-style-type: none"> <li>1. Preserving environment activity.</li> <li>2. Environment Management activity.</li> <li>3. Certification to Environment management.</li> <li>4. Expenses incurred.</li> </ol>	172 – 185
14.	Important cases faced by the Issuer or Public Company, current members of the Board of Directors and Board of Commissioners.	<ol style="list-style-type: none"> <li>1. Material of the case/claim.</li> <li>2. status of settlement of case/claim.</li> <li>3. Potential impacts on the financial conditions of the company.</li> </ol> <p>(Notes: In case not litigants, to be disclosed)</p>	165

## BAPEPAM – LK CROSS REFERENCE

NO.	CRITERIA	EXPLANATION	PAGE
15.	Access to corporate information and data.	Description on the availability of access to corporate information and data to the public for example through website, mass media, mailing list bulletin, etc.	12, 280
16.	Company Ethics.	<ol style="list-style-type: none"> <li>1. The existence of the Code of Conduct.</li> <li>2. Content of the Code of Conduct.</li> <li>3. Distribution of the Code of Conduct to the employees and efforts to uphold the Code.</li> <li>4. Statement concerning the corporate culture.</li> </ol>	13, 100, 160
17.	Disclosures of the whistleblowing system.	<ol style="list-style-type: none"> <li>1. The existence of whistleblowing system.</li> <li>2. Mechanism of whistleblowing system.</li> <li>3. Use and output of whistleblowing system.</li> </ol>	159
<b>VII. FINANCIAL INFORMATION</b>			
1.	Statement by the board of Directors concerning the responsibility of the Board of Directors on the Financial Statement.	Compliance with Bapepam Regulation no VIII G 11 on Responsibility of the Board of Directors on the Financial Statement.	✓
2.	Accountant's opinion on the financial statement.		✓
3.	Description of the Independent Auditor in the opinion.	<ol style="list-style-type: none"> <li>1. Name and signature.</li> <li>2. Date of the audit report.</li> <li>3. KAP License number (if any).</li> </ol>	✓
4.	Comprehensive financial statement.	<ol style="list-style-type: none"> <li>1. Balance Sheet.</li> <li>2. Profit loss statement.</li> <li>3. Equity statement.</li> <li>4. Cash flow report.</li> <li>5. Notes to the financial statement.</li> </ol>	App. 1/1 – 5/183
5.	Comparison of profitability.	Description on the comparison of company's profit/loss between the on-going and the previous periods.	App. 2/1 – 2/2
6.	Presentation of Cash Flow Report.	<ol style="list-style-type: none"> <li>1. Grouped into three categories of activity: operational activity, investment, and funding.</li> <li>2. Uses a direct method.</li> <li>3. Disclosing activities that do not influence the cash flow.</li> <li>4. Separating the presentation between cash receipt and or cash expended to the customer, employee, supplier, and payment of taxes during the current year for operational activities.</li> <li>5. Presenting the addition and payment of long-term debt as well as dividend in funding.</li> </ol>	App. 4/1 – 4/2
7.	Summary of Accounting Policy.	<ol style="list-style-type: none"> <li>1. Basic concept in presenting a financial statement.</li> <li>2. Recognition of income and overhead.</li> <li>3. Assessment for investment (equity participation in other entities).</li> <li>4. Supply.</li> <li>5. Lease.</li> </ol>	App. 5/11 – 5/48
8.	Disclosure relating to investment property.		N.A
9.	Disclosure related to taxation.	<ol style="list-style-type: none"> <li>1. Type of Tax Debt</li> <li>2. Amount of Tax Debt</li> <li>3. Others: <ol style="list-style-type: none"> <li>a. Reconciliation between tax charge (income) and the result of multiplying the accounting profit with the current rate and disclosing the basis for calculating the tax rate.</li> <li>b. Fiscal reconciliation and calculation of current tax.</li> </ol> </li> </ol>	App. 5/112 – 5/115

NO.	CRITERIA	EXPLANATION	PAGE
		<ul style="list-style-type: none"> <li>c. Statement that the amount of Taxable profit as calculated through reconciliation is in accordance with the Tax Return.</li> <li>d. Details of the assets and liabilities in deferred tax presented in the balance sheet in each period of presentation, and amount of charge (income) of deferred tax acknowledged in the profit loss statement if the said amount is not evident in the asset or liability of deferred tax acknowledged in the balance sheet.</li> <li>e. Disclosure of whether or not there is a tax dispute.</li> </ul>	
10.	Disclosure related to Fixed Assets.	<ul style="list-style-type: none"> <li>1. Depreciation method used.</li> <li>2. Description of the selected accounting policies between the revaluation model and cost model.</li> <li>3. The methods and significant assumptions used in estimating the fair value of fixed assets (cost model).</li> <li>4. Gross amount and accumulated depreciation at the beginning and end of the period for each class of fixed assets.</li> <li>5. Reconciliation amount at the beginning and end of the period for each group of assets, which shows: the addition, assets classified as available for sale/ disposal groups, mergers, revaluation, impairment losses, depreciation, net foreign exchange, or other changes.</li> </ul>	App. 5/36 – 5/38
11.	The latest development in Financial Accounting Standards and other regulations.	<ul style="list-style-type: none"> <li>1. Explanation of financial accounting standards and new regulations that are implemented and affect the company's activities.</li> <li>2. Effects of applying the financial accounting standards and new regulations.</li> </ul>	App. 5/180 – 5/181
12.	Disclosures relating to Financial Instruments.	<ul style="list-style-type: none"> <li>1. Terms, conditions and accounting policies for each class of financial instruments.</li> <li>2. Classification of financial instruments.</li> <li>3. The fair value of each group of financial instruments.</li> <li>4. Explanation of the risks associated with financial instruments: market risk, credit risk, and liquidity risk.</li> <li>5. Objectives and financial risk management policy.</li> </ul>	App. 5/18 – 5/19  App. 5/153 – 5/176
	• <b>OTHERS</b>		
	Good Corporate Governance practices that exceed the criteria.	<ul style="list-style-type: none"> <li>1. Sustainability reports (CSR / PKBL) submitted separately.</li> <li>2. Company preparation in convergence SFAS to IFRS.</li> </ul>	172 - 191  90, App. 5/12 – 5/13

# PERFORMANCE HIGHLIGHT

## SUBSIDIARIES

### MANDIRI SYARIAH

TOTAL LOAN (Rp. Trillion)	TOTAL DEPOSIT (Rp. Trillion)	TOTAL FEE (Rp. Billion)	TOTAL NII (Rp. Trillion) (Asset & Deposit)	TOTAL CONTRIBUTION MARGIN (Rp. Trillion)
Fx : <b>0.99</b>	Fx : <b>1.37</b>	[ <b>566.53</b> ]	[ <b>1.55</b> ]	[ <b>418.52</b> ]
Rupiah : <b>22.94</b>	Rupiah :			
LOAN YIELD Rp & FX (%)	COST OF LIABILITIES (%)	NPL (%)	ROA (%)	ROE (%)
Fx : <b>6.33</b>	Fx : <b>0.91</b>	[ <b>3.67</b> ]	[ <b>2.21</b> ]	[ <b>20.05</b> ]
Rupiah : <b>13.54</b>	Rupiah : <b>4.73</b>			

### BANK SINAR HARAPAN BARU

TOTAL LOAN (Rp. Trillion)	TOTAL DEPOSIT (Rp. Trillion)	TOTAL FEE (Rp. Billion)	TOTAL NII (Rp. Trillion) (Asset & Deposit)	TOTAL CONTRIBUTION MARGIN (Rp. Trillion)
Fx : -	Fx : -	[ <b>5.80</b> ]	[ <b>0.07</b> ]	[ <b>14.96</b> ]
Rupiah : <b>0.59</b>	Rupiah : <b>0.72</b>			
LOAN YIELD Rp & FX (%)	COST OF LIABILITIES (%)	NPL (%)	ROA (%)	ROE (%)
Fx : -	Fx : -	[ <b>1.73</b> ]	[ <b>2.49</b> ]	[ <b>11.94</b> ]
Rupiah : <b>19.93</b>	Rupiah : <b>0.00</b>			

### AXA MANDIRI

VOLUME AFYP (Rp. Trillion)	VOLUME FUM (Rp. Trillion)	TOTAL FEE (Rp. Billion)	NET PROFIT AFTER TAX (Rp. Billion)	ROA (%)
[ <b>2.20</b> ]	[ <b>8.04</b> ]	[ <b>241.62</b> ]	[ <b>479.91</b> ]	[ <b>6.70</b> ]
ROE (%)				
[ <b>100.10</b> ]				

### MANDIRI SEKURITAS

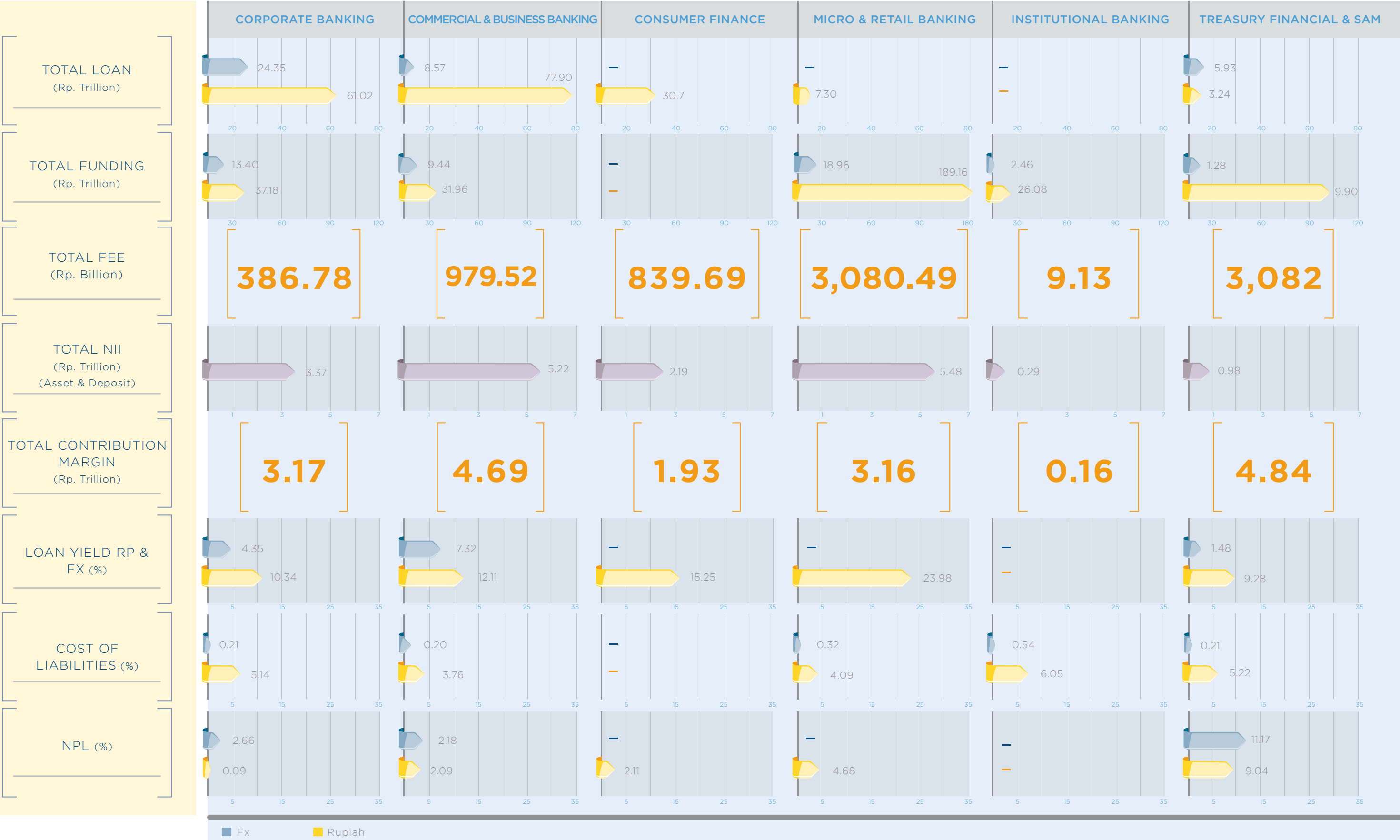
VOLUME BOND TRADING (Rp. Trillion)	EQUITY & FI UNDER-WRITING (Rp. Trillion)	EQUITY TRADING VOLUME (Rp. Trillion)	TOTAL REVENUE (Rp. Billion)	ROA (%)
[ <b>40.43</b> ]	[ <b>10.32</b> ]	[ <b>69.21</b> ]	[ <b>395.00</b> ]	[ <b>11.70</b> ]
ROE (%)				
[ <b>14.10</b> ]				

### MANDIRI TUNAS FINANCE

TOTAL DEPOSIT (Rp. Trillion)	TOTAL FEE (Rp. Billion)	TOTAL NII (Rp. Trillion) (Asset & Deposit)	TOTAL CONTRIBUTION MARGIN (Rp. Trillion)	LOAN YIELD Rp & FX (%)
Fx : -	[ <b>74.63</b> ]	[ <b>1.64</b> ]	[ <b>0.70</b> ]	Fx : -
Rupiah : <b>4.82</b>				Rupiah : <b>3.58</b>
NPL (%)				
Fx : -				
Rupiah : <b>2.02</b>				



STRATEGIC BUSINESS UNIT (BANK ONLY)



ANNUAL REPORT  
**2010**

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