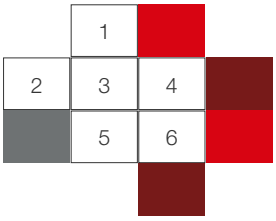
# Data Perusahaan
## Corporate Data

# Profil Dewan Komisaris

## Profile of the Board of Commissioners




1. Dato' Mohd. Shukri Hussin
2. Roy Edu Tirtadji
3. Abdul Farid Alias
4. Ananda Barata
5. Sri Hartina Urip Simeon
6. Zulkifli M. Ali

## Dato' Mohd. Shukri Hussin

**Presiden Komisaris**

Warga Negara Malaysia, 54 tahun. Presiden Komisaris PT Bank CIMB Niaga Tbk sejak 2007. Sebelumnya sejak Desember 2005, beliau menjabat sebagai anggota Dewan Komisaris. Saat ini beliau juga menjabat sebagai Executive Director di Bumiputra-Commerce Holdings Berhad. Sebelumnya Beliau pernah menjabat sebagai Chief Executive Officer di Bank Muamalat Malaysia Berhad dan CIMB Securities Sdn. Bhd. Beliau memperoleh gelar BA di bidang Ekonomi dari University Malaya dan anggota Institute of Chartered Accountant di England dan Wales.

**President Commissioner**

Malaysian citizen, age 54. President Commissioner of PT Bank CIMB Niaga Tbk since 2007. Previously served as member of the Board of Commissioners since December 2005. Concurrently, he is the Executive Director of Bumiputra-Commerce Holdings Berhad. Previously he served as the Chief Executive Officer of Bank Muamalat Malaysia Berhad and CIMB Securities Sdn. Bhd. He holds BA degree in Economics from University Malaya, and a member of the Institute of Chartered Accountant in England and Wales.

## Roy Edu Tirtadji

**Wakil Presiden Komisaris**
**(merangkap sebagai Komisaris Independen)**

Warga Negara Indonesia, 61 tahun. Menjabat sebagai Wakil Presiden Komisaris PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Ketua Komite Pemantau Risiko, serta Anggota Komite Remunerasi dan Nominasi. Berkarir di Citibank N.A., Jakarta sejak tahun 1971-1983 dengan jabatan terakhir sebagai Vice President dan Chief of Staff di bidang Financial Control dan Human Resources. Selanjutnya bergabung dengan Bank Perniagaan Indonesia pada tahun 1983 sebagai Direktur, dan pada tahun 1988 menjabat sebagai Presiden Direktur PT Bank Umum Asia yang kemudian pada tahun 1989 merger dengan Bank Perniagaan Indonesia menjadi PT Bank Lippo Tbk dan menjadi Wakil Presiden Direktur. Pada tahun 1989-2008 menjabat sebagai anggota Dewan Komisaris PT Bank Lippo Tbk. Beliau sekarang aktif di organisasi sosial, pelayanan masyarakat dan olah raga.

**Vice President Commissioner**
**(also serves as Independent Commissioner)**

Indonesian citizen, age 61. Vice President Commissioner of PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Independent Commissioner, Chairman of Risk Monitoring Committee, and member of Remuneration and Nomination Committee. He started his career in Citibank N.A. Jakarta from 1971-1983 with his last position as Vice President and Chief Staff of Financial Control & Human Resources. Join Bank Perniagaan Indonesia in 1983 as Director, and in 1988 served as President Director of PT Bank Umum Asia, which was merged with Bank Perniagaan Indonesia in 1989 and became PT Bank Lippo Tbk where he served as Vice President Director. From 1989-2008 he served as member of the Board Commissioners of PT Bank Lippo Tbk. Currently he has been highly active in social organizations as well as community and sport services.

## Abdul Farid Alias *

**Komisaris**

Warga Negara Malaysia, 41 tahun. Menjabat sebagai Komisaris di PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap Anggota Komite Audit dan Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk. Sebelumnya sebagai Komisaris PT Bank Lippo Tbk sejak 2005 mewakili Khazanah Nasional Berhad.

* Mengundurkan diri sebagai anggota Dewan Komisaris, anggota Komite Audit, dan anggota Komite Remunerasi dan Nominasi pada 31 Desember 2008.

**Commissioner**

Malaysian citizen, age 41. Commissioner of PT Bank CIMB Niaga Tbk since 1 November 2008, also served as member of Audit Committee and Remuneration & Nomination Committee of PT Bank CIMB Niaga Tbk. Previously he was Commissioner of PT Bank Lippo Tbk since 2005 representing Khazanah Nasional Berhad.

* Resigned as Member of the Board of Commissioner, Member of Audit Committee, and Member of Remuneration & Nomination Committee on 31 December 2008.

## Ananda Barata

**Komisaris**

Warga Negara Indonesia, 49 tahun. Komisaris PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Anggota Komite Audit dan Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk. Sebelumnya beliau menjabat sebagai Direktur Operations & IT PT Bank CIMB Niaga Tbk sejak April 2007-31 Oktober 2008 serta menjabat sebagai Komisaris pada 2003. Beliau juga pernah menjabat sebagai Direktur PT Perusahaan Pengelola Aset (PT PPA), serta beberapa posisi kunci di Badan Penyehatan Perbankan Nasional (BPPN). Sebelumnya beliau juga pernah menjabat berbagai posisi eksekutif di PT Bank Universal, PT Bank Nusa Nasional dan Chase Manhattan Bank, Jakarta. Beliau memperoleh gelar BSBA di bidang Keuangan dari American University, Washington DC, USA.

**Commissioner**

Indonesian citizen, age 49. Commissioner of PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as member of Audit Committee and Remuneration and Nomination Committee of PT Bank CIMB Niaga Tbk. Previously he served as Operations & IT Director of PT Bank CIMB Niaga Tbk from April 2007 to 31 October 2008, and served as Commissioner in 2003. He also served as Director of PT Perusahaan Pengelola Aset (PT PPA), and several key positions in the Indonesian Bank Restructuring Agency (IBRA). Prior to this he held several executive positions at PT Bank Universal, PT Bank Nusa Nasional and Chase Manhattan Bank, Jakarta. He holds BSBA degree in Finance from the American University, Washington DC, USA.

**Sri Hartina Urip Simeon**

**Komisaris**

**(merangkap Komisaris Independen)**

Warga Negara Indonesia, 71 tahun. Komisaris PT Bank CIMB Niaga Tbk sejak 2007. Saat ini beliau juga menjabat sebagai Ketua Komite Remunerasi dan Nominasi dan anggota Komite Pemantau Risiko, sejak 1 November 2008. Sebelumnya beliau menjabat sebagai CEO/Chairman PT Unilever Indonesia Tbk dari 1994-1998, dan sebagai anggota Direksi sejak 1982-1994. Beliau juga pernah menjabat sebagai Anggota Komisi Ombudsman Nasional, 1999-2000, dan sebagai Executive Director Partnership for Governance Reform, 2000-2002. Saat ini beliau aktif sebagai Anggota di Lembaga Komisaris dan Direktur Indonesia. Pendiri merangkap Anggota Indonesian Society of Independence Commissioners, dan menjabat Komisaris Independen PT Sepatu Bata Tbk. Beliau juga pernah menjabat sebagai Komisaris Independen PT Dynaplast Tbk, 1999 – 2007 dan PT Multi Bintang Indonesia Tbk, 1999 – 2007. Sekarang masih menjabat sebagai anggota Komite Audit PT Dynaplast Tbk dan PT Multi Bintang Indonesia Tbk. Beliau telah mengikuti Senior Executive Programme di Standford University, USA, 1988. Beliau meraih gelar Sarjana di bidang Teknik Kimia dari Universitas Gajah Mada, Yogyakarta 1960.

**Commissioner**

**(also serves as Independent Commissioner)**

Indonesian citizen, age 71. Commissioner of PT Bank CIMB Niaga Tbk since 2007. Currently she also serves as Chairwoman of Remuneration and Nomination Committee and member of Risk Monitoring Committee PT Bank CIMB Niaga Tbk since 1 November 2008. Previously served as CEO/Chairwoman of PT Unilever Indonesia Tbk from 1994-1998, and was a member of the Directors from 1982-1994. She was also a member of National Ombudsman Committee,1999-2000, and the Executive Director of Partnership for Governance Reform, 2000-2002. She is also active as member of Lembaga Komisaris dan Direktur Indonesia, founder and member of Indonesian Society of Independence Commissioners, and serves as Independent Commissioner of PT Sepatu Bata Tbk. She also served as Independent Commissioner of PT Dynaplast Tbk, 1999-2007, and PT Multi Bintang Indonesia Tbk, 1999-2007 and currently serves as member of Audit Committee of PT Dynaplast Tbk and PT Multi Bintang Indonesia Tbk. She has participated in the Senior Executive Programme of Stanford University, USA, 1988. She holds Bachelor degree in Chemical Engineering from Gajah Mada University, Yogyakarta, 1960.

**Zulkifli M. Ali**

**Komisaris Independen**

**(merangkap Komisaris Independen)**

Warga Negara Malaysia, 58 tahun. Menjabat sebagai Komisaris PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Ketua Komite Audit dan anggota Komite Pemantau Risiko. Beliau sebelumnya menjabat sebagai Komisaris PT Bank Lippo Tbk sejak 2005. Bekerja pada Public Bank Group di Malaysia sejak 1993-2005 dengan jabatan terakhir sebagai Director of Corporate Planning/Corporate Structure. Sebelumnya juga menjabat sebagai anggota Direksi di PB Securities Sdn. Bhd., sebuah perusahaan *brokerage* yang seluruh sahamnya dimiliki oleh Public Bank. Selama bekerja di Public Bank, beliau aktif sebagai anggota Komite IT and Loans. Selain itu juga mewakili Public Bank sebagai anggota Direksi di Bancorp Holdings Ltd., sebuah merchant bank anak perusahaan Public Bank yang berbasis di Selandia Baru. Sebelum tahun 1993, menduduki berbagai posisi di beberapa perusahaan publik tercatat di Malaysia diantaranya sebagai Corporate Planning Manager di Island & Peninsular Berhad, dan Group Administration Controller di Austral Enterprises Berhad. Beliau meraih gelar MBA dari Dalhousie University, Canada dan gelar MSc dari University of British Columbia, Kanada.

**Commissioner**

**(also serves as Independent Commissioner)**

Malaysian citizen, age 58. Commissioner of PT Bank CIMB Niaga Tbk Tbk since 1 November 2008, also serves as PT Bank CIMB Niaga Tbk's Chairman of Audit Committee and Member of Risk Monitoring Committee. Previously served as Commissioner of PT Bank Lippo Tbk since 2005. He worked with Public Bank Group in Malaysia from 1993-2005 with his last position as Director of Corporate Planning/Corporate Structure. Prior to those positions, he also served as Director of PB Securities Sdn. Bhd., an equity brokerage firm owned by Public Bank. During his career with Public Bank, he was actively served as member of IT and Loans Committee. He was also representing Public Bank as a Director of Bancrop Holdings Ltd., a merchant bank, sister company of Public Bank based in New Zealand. Before 1993, held several positions with some public companies in Malaysia such as Corporate Planning Manager of Island & Peninsular Berhad and Group Administration Controller of Austral Enterprises Berhad. He holds MBA degree from Dalhousie University, Canada and MSc degree from University of British Columbia, Canada.

## Dewan Komisaris PT Bank CIMB Niaga Tbk (dahulu PT Bank Niaga Tbk) hingga 31 Oktober 2008
## Board of Commissioners of PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) up to 31 October 2008

Dari kiri ke kanan
From left to right

Dato' Mohd. Shukri Hussin
Dato' Halim Muhamat
Sri Hartina Urip Simeon
Dato' Mohd. Adnan Shuaib
Sigid Moerkardjono

## Dewan Komisaris PT Bank Lippo Tbk hingga 31 Oktober 2008
## Board of Commissioners of PT Bank Lippo Tbk up to 31 October 2008

Dari kiri ke kanan
From left to right

Abdul Farid Alias
Zulkifli M. Ali
Md. Ali Md. Dewal
Andi Mohammad Hatta
Roy Edu Tirtadji
Billy Sindoro

# Profil Komite Audit
## Profile of Audit Committee

Dari kiri ke kanan
From left to right

Ananda Barata
Prof. Dr. Sukrisno Agoes
Drs. Kanaka Puradiredja
Binhadi
Jusuf Halim
Zulkifli M. Ali

**Zulkifli M. Ali**

**Ketua**

Menjabat Ketua Komite Audit PT Bank CIMB Niaga Tbk sejak 1 November 2008. Saat ini beliau juga menjabat sebagai Anggota Komite Pemantau Risiko, merangkap Komisaris Independen PT Bank CIMB Niaga Tbk sejak 1 November 2008.

**Chairman**

Chairman of Audit Committee PT Bank CIMB Niaga Tbk since 1 November 2008. Concurrently he also serves as Member of Risk Monitoring Committee and Independent Commissioner PT Bank CIMB Niaga Tbk since 1 November 2008.

**Ananda Barata**

**Anggota**

Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 1 November 2008 sekaligus merangkap sebagai Komisaris PT Bank CIMB Niaga Tbk.

**Member**

Member of Audit Committee PT Bank CIMB Niaga Tbk since 1 November 2008 and also serves as Commissioner of PT Bank CIMB Niaga Tbk.

**Abdul Farid Alias ***

**Anggota**

Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 1 November 2008, Anggota Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk sekaligus merangkap sebagai Komisaris PT Bank CIMB Niaga Tbk.

* Mengundurkan diri pada 31 Desember 2008.

**Member**

Member of Audit Committee PT Bank CIMB Niaga Tbk since 1 November 2008, Member of Remuneration & Nomination Committee and also serves as Commissioner of PT Bank CIMB Niaga Tbk.

* Resigned on 31 December 2008.

**Prof. Dr. Sukrisno Agoes, Drs, AK, MM**

**Anggota**

Warga Negara Indonesia, 61 tahun. Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 1 November 2008. Setelah lulus dari Fakultas Ekonomi Universitas Indonesia tahun 1974, beliau kemudian meneruskan program pasca sarjana MM UI di bidang Management Accounting dan meraih gelar Doktor dari Universitas Padjadjaran, Bandung, di bidang Akuntansi/ Auditing. Aktif di berbagai asosiasi profesi antara lain sebagai anggota Ikatan Akuntan Indonesia, Forum Akuntan Pasar Modal dan Ikatan Sarjana Ekonomi Indonesia. Pengalaman profesionalnya sebagai akuntan antara lain di dapat dari berbagai kantor akuntan, mulai dari jabatan sebagai staf audit, hingga terkini sebagai Managing Partner di Kantor Akuntan Publik Drs. Sukrisno Agoes, MM & Rekan, dan anggota Komite Audit PT Bursa Efek Indonesia. Di dunia pendidikan, selain sebagai dosen di berbagai lembaga pendidikan antara lain Universitas Padjadjaran, Pendidikan Profesi Akuntan (PPAK) Universitas Indonesia, beliau juga menjabat sebagai Dekan Fakultas Ekonomi Universitas Tarumanegara sejak tahun 2004. Beliau pun berpengalaman memegang jabatan sebagai pimpinan tim dalam mengaudit berbagai jenis perusahaan baik perusahaan Modal Asing (PMA) maupun perusahaan nasional. Sejak tahun 1997-2004 beliau aktif sebagai pengarang berbagai buku akuntansi yang diterbitkan antara lain oleh lembaga penerbit Fakultas Ekonomi Universitas Indonesia.

**Member**

Indonesian citizen, age 61. Member of Audit Committee of PT Bank CIMB Niaga Tbk since 1 November 2008. After graduated from the Faculty of Economics, University of Indonesia in 1974, he continued to an MM University of Indonesia graduate programme in Management Accounting and earns his Doctorate degree in Accounting/Auditing from Padjadjaran University, Bandung. Currently, he is active in several professional associations such as member of Indonesian Institute of Accountant, Capital Market Accountant Forum, and Ikatan Sarjana Ekonomi Indonesia. He has professional experiences as an Accountant from several registered public accountant firms, started as Audit Staff to recently as Managing Partner in Drs. Sukrisno Agoes, MM & Partner registered public accountant, and member of Audit Committee PT Bursa Efek Indonesia. In the field of academic, as Lecturer in several educational institutions such as Padjadjaran University, Pendidikan Profesi Akuntan (PPAK) University of Indonesia, also serves as Dean of Faculty of Economics Tarumanegara University since 2004. He also has experience as team leader in auditing various multi national companies and national companies. From 1997-2004 he was actively writing several published accounting books such as from Lembaga Penerbit Faculty of Economics Ekonomi University of Indonesia.

**Jusuf Halim**

**Anggota**

Warga Negara Indonesia, 49 tahun. Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 1 November 2008. Memiliki pengalaman luas dalam bidang audit, akuntansi dan pelaporan keuangan. Saat ini menjabat sebagai anggota Dewan Pengurus Ikatan Komite Audit Indonesia dan anggota Dewan Konsultatif Standar Akuntansi Keuangan, Ikatan Akuntan Indonesia. Ketua Komite Standar Akuntansi Keuangan, Ikatan Akuntan Indonesia (1994-1998), Ketua Dewan Penguji Ujian Sertifikasi Akuntan Publik (2003-2006) dan Tenaga Pengajar Fakultas Ekonomi Universitas Indonesia (sejak 1990). Sarjana Akuntansi, FEUI (1982) dan Magister Hukum Bisnis, Fakultas Hukum Universitas Pelita Harapan (2003).

**Member**

Indonesian citizen, age 49. Appointed as a member of Audit Committee of PT Bank CIMB Niaga Tbk since 1 November 2008. Has an extensive experience in auditing, accounting and financial reporting. Currently, as a Board Members of Indonesian Institute of Audit Committee and a member of Advisory Board on Financial Accounting Standards, Indonesian Institute of Accountants. Chairman of Indonesian Financial Accounting Standards (1994-1998), Chairman of Indonesian CPA Examination Board (2003-2006) and Lecturer at Post Graduate and Undergraduate Program-Faculty of Economics, University of Indonesia (since 1990). Bachelor Degree in Accounting, University of Indonesia (1982). Master in Business Law, Pelita Harapan University (2003).

**Binhadi**

**Anggota**

Warga Negara Indonesia, 73 tahun. Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 2007. Saat ini beliau juga menjabat sebagai Anggota Dewan Pengawas Dana Pensiun Bank Indonesia, Wakil Ketua Sub-Komite Korporasi – Komite Nasional Kebijakan Governance, serta pengajar di Lembaga Pengembangan Perbankan Indonesia, Lembaga Komisaris dan Direktur Indonesia, dan Bank Supervision School, Bank Indonesia. Beliau mempunyai pengalaman panjang sebagai bankir, baik Bank Indonesia maupun bank komersial dan meraih gelar Sarjana di bidang Administrasi Niaga dari Universitas 17 Agustus 1945, Jakarta, 1964.

**Member**

Indonesian citizen, age 73. Member of Audit Committee PT Bank CIMB Niaga Tbk since 2007. Currently he is also a Member of Bank Indonesia's Supervisory Board for Pension Fund, Vice Chairman – Corporation Sub-Committee- National Governance Committee, Lecturer in Lembaga Pengembangan Perbankan Indonesia, Lembaga Komisaris dan Direktur Indonesia, and Bank Supervision School, Bank Indonesia. He has extensive experience as a banker in Bank Indonesia and with several commercial banks. He holds Bachelor degree in Trade Administration from Universitas 17 Agustus 1945, Jakarta in 1964.

**Drs. Kanaka Puradiredja**

**Anggota**

Warga Negara Indonesia, 64 tahun. Menjabat sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak 2008. Saat ini beliau menjabat juga sebagai Ketua Majelis Kehormatan Ikatan Akuntan Indonesia, Ketua Dewan Pengurus Ikatan Komite Audit Indonesia, Anggota Dewan Kehormatan pada Risk Management Association, Anggota Dewan Pengawas Badan Rehabilitasi dan Rekonstruksi (BRR) Aceh – Nias. Pernah menjadi anggota Dewan Pengurus Transparansi Internasional Indonesia dan anggota atau pernah menjadi Anggota Komite Audit di berbagai perusahaan publik. Sebelumnya beliau adalah Managing Partner KPMG Indonesia dari tahun 1978 hingga 1998 dan Chairman pada tahun 1999 serta Senior Partner pada Kantor Akuntan Publik Kanaka Puradiredja, Suhartono hingga tahun 2007. Beliau meraih gelar Sarjana dibidang Akuntansi dari Fakultas Ekonomi, Universitas Padjadjaran, Bandung, 1971.

**Member**

Indonesian citizen, age 64. Member of Audit Committee PT Bank CIMB Niaga Tbk since 2008. Currently he serves as Chairman of Honorary Council Indonesian Institute of Accountant, Chairman of Board of Indonesian Audit Committee Institute, member of Honorary Board of Risk Management Association, Member of Supervisory Board Agency of the Rehabilitation and Reconstruction for the Region and Community of Aceh & Nias (BRR). He was also served as member of Board of Indonesian International Transparency and member of Audit Committee in several public companies. Prior to those positions, he was Managing Partner of KPMG Indonesia from 1978 until 1998 and as Chairman in 1999, as Senior Partner of Kanaka Puradiredja, Suhartono registered public accountant until 2007. He holds Bachelor degree in Accounting from Faculty of Economics, Padjadjaran University, Bandung, 1971.

## Komite Audit PT Bank CIMB Niaga Tbk (dahulu PT Bank Niaga Tbk) hingga 31 Oktober 2008
## Audit Committee of PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) up to 31 October 2008

1. Dato' Mohd. Adnan Shuaib
2. Binhadi
3. Soenarso Soemodiwirjo
4. Dato' Halim Muhamat

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| 3 | 4 | |

## Komite Audit PT Bank Lippo Tbk hingga 31 Oktober 2008
## Audit Committee of PT Bank Lippo Tbk up to 31 October 2008

1. Abdul Farid Alias
2. Zulkifli M. Ali
3. I Nyoman Tjager
4. Prof. Dr. Sukrisno Agoes
5. Jusuf Halim

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| 1 | 2 | 3 |
| 4 | 5 | |

# Profil Komite Pemantau Risiko

## Profile of Risk Monitoring Committee

Dari kiri ke kanan
From left to right

Roy Edu Tirtadji
Zulkifli M. Ali
Sri Hartina Urip Simeon
Jusuf Halim
Mawar I.R. Napitupulu

**Roy Edu Tirtadji**

**Ketua**

Menjabat sebagai Ketua Komite Pemantau Risiko PT Bank CIMB Niaga Tbk sejak 1 November 2008, Wakil Presiden Komisaris merangkap sebagai Komisaris Independen, dan Anggota Komite Remunerasi dan Nominasi.

**Chairman**

Chairman of Risk Monitoring Committee PT Bank CIMB Niaga Tbk since 1 November 2008, Vice President Commissioner also serves as Independent Commissioner, and Member of Remuneration and Nomination Committee.

**Sri Hartina Urip Simeon**

**Anggota**

Anggota Komite Pemantau Risiko PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Ketua Komite Remunerasi dan Nominasi dan Komisaris Independen.

**Member**

Member of Risk Monitoring Committee PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Chairwoman of Remuneration & Nomination Committee and Independent Commissioner.

**Zulkifli M. Ali**

**Anggota**

Menjabat sebagai Anggota Komite Pemantau Risiko PT Bank CIMB Niaga Tbk sejak 1 November 2008 merangkap sebagai Ketua Komite Audit dan Komisaris Independen.

**Member**

Member of Risk Monitoring Committee PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Chairman of Audit Committee and Independent Commissioner.

**Jusuf Halim**

**Anggota**

Menjabat sebagai Anggota Komite Pemantau Risiko PT Bank CIMB Niaga Tbk sejak 2008. Saat ini juga menjabat sebagai Anggota Komite Audit.

**Member**

Appointed as member of Risk Monitoring Committee PT Bank CIMB Niaga Tbk since 2008. Currently, he serves as Member of Audit Committee.

**Mawar I.R. Napitupulu**

**Anggota**

Warga Negara Indonesia, 46 tahun. Menjabat sebagai Anggota Komite Pemantau Risiko PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya menjabat Sekretaris & Anggota Komite Pemantau Risiko sejak April 2007, sebagai Anggota Komite Audit PT Bank CIMB Niaga Tbk sejak Juli 2001 - Maret 2006. Saat ini beliau menjabat sebagai Managing Partner di Kantor Akuntan Publik Aryanto Amir Jusuf & Mawar (RSM AAJ Associates), Ketua Badan Review Mutu – Institut Akuntan Publik Indonesia dan pengajar pada Departemen Akuntansi, Fakultas Ekonomi Universitas Indonesia. Meraih MBA di bidang Keuangan dari Katholieke Universiteit Leuven, Belgia di tahun 1990, gelar Sarjana di bidang Akuntansi diraih dari Fakultas Ekonomi, Universitas Indonesia, 1986.

**Member**

Indonesian citizen, age 46. Member of Risk Monitoring Committee of PT Bank CIMB Niaga Tbk since 1 November 2008. Previously served as Secretary and Member Risk Monitoring Committee since April 2007, as member of Audit Committee from July 2001 until March 2006. Concurrently she is Managing Partner of Aryanto Amir Jusuf & Mawar (RSM AAJ Associates) registered public accountant, Chairwoman of Quality Reviewer Agency – Indonesian Institute of Certified Public Accountants and lecturer at Accounting Department, Faculty of Economics, Universitas Indonesia. Holds MBA degree in Finance from Katholieke Universiteit Leuven, Belgium in 1990, Bachelor degree in Accounting from the Faculty of Economics, University of Indonesia, 1986.

## Komite Pemantau Risiko PT Bank CIMB Niaga Tbk (dahulu PT Bank Niaga Tbk) hingga 31 Oktober 2008
## Risk Monitoring Committee of PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) up to 31 October 2008

1. Sigid Moerkardjono
2. Mawar I.R. Napitupulu
3. Hendrawan Tranggana
4. Dato' Halim Muhamat

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| 3 | 4 | |

## Komite Pemantau Risiko PT Bank Lippo Tbk hingga 31 Oktober 2008
## Risk Monitoring Committee of PT Bank Lippo Tbk up to 31 October 2008

1. Zulkifli M. Ali
2. Roy Edu Tirtadji
3. Andi Mohammad Hatta
4. Prof. Dr. Sukrisno Agoes
5. Jusuf Halim

| | | |
|---|---|---|
| 1 | 2 | 3 |
| 4 | 5 | |

# Profil Komite Remunerasi dan Nominasi

## Profile of Remuneration and Nomination Committee

Dari kiri ke kanan
From left to right

Sri Hartina Urip Simeon
Ananda Barata
Roy Edu Tirtadji
Awaldi

**Sri Hartina Urip Simeon**

**Ketua**

Menjabat sebagai Ketua Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Anggota Komite Pemantau Risiko dan Komisaris Independen.

**Chairwoman**

Chairwoman of Remuneration and Nomination Committee PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Member of Risk Monitoring Committee and Independent Commissioner.

**Roy Edu Tirtadji**

**Anggota**

Menjabat sebagai Anggota Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Wakil Presiden Komisaris merangkap Komisaris Independen dan Ketua Komite Pemantau Risiko.

**Member**

Member of Remuneration and Nomination Committee PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Vice President Commissioner, Independent Commissioner, and Chairman of Risk Monitoring Committee.

**Ananda Barata**

**Anggota**

Menjabat sebagai Anggota Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk sekaligus merangkap sebagai Anggota Komite Audit dan Komisaris.

**Member**

Member of Remuneration and Nomination Committee PT Bank CIMB Niaga Tbk also serves as member of Audit Committee and Commissioner.

## Awaldi

**Anggota**

Warga Negara Indonesia, 42 tahun. Menjabat sebagai Anggota Komite Remunerasi dan Nominasi sejak Januari 2009. Saat ini beliau juga menjabat sebagai Head of Human Resources Development PT Bank CIMB Niaga Tbk. Sebelumnya adalah Director, Commerce Leadership Institute, Group HR, CIMB Group, Kuala Lumpur sejak Juni 2008 - Januari 2009. Pernah menjabat sebagai HR Group Head PT Bank CIMB Niaga Tbk (dahulu PT Bank Niaga Tbk) sejak Juni 2000 sampai - Mei 2008. Beliau meraih gelar Magister Management (MM) di bidang Bisnis Internasional dari IPMI/Monash University, serta gelar Sarjana di bidang Psikologi dari Universitas Gajah Mada, Yogyakarta.

**Member**

Indonesian citizen, age 42. Member of Remuneration and Nomination Committee PT Bank CIMB Niaga Tbk since January 2009. He also serves as Head of Human Resources Development PT Bank CIMB Niaga Tbk. Previously as Director, Commerce Leadership Institute, Group HR, CIMB Group, Kuala Lumpur since June 2008 - January 2009. He also served as HR Group Head of PT Bank CIMB Niaga Tbk (former PT Bank Niaga Tbk) since June 2000 - May 2008. He holds Magister Management (MM) degree in International Business from IPMI/ Monash University, and Bachelor degree in Psychology from Gajah Mada University, Yogyakarta.

## Abdul Farid Alias *

**Anggota**

Menjabat sebagai Anggota Komite Remunerasi dan Nominasi di PT Bank CIMB Niaga Tbk sejak 1 November 2008, merangkap sebagai Komisaris dan Anggota Komite Audit.

*Mengundurkan diri pada 31 Desember 2008.

**Member**

Member of Remuneration and Nomination Committee PT Bank CIMB Niaga Tbk since 1 November 2008, also serves as Commissioner and Member of Audit Committee.

* Resigned as of 31 December 2008.

## Ani Pangestu **

**Sekretaris / Anggota**

Warga Negara Indonesia, 44 tahun. Menjabat sebagai Sekretaris dan merangkap sebagai Anggota Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk sejak 1 November 2008. Saat ini beliau juga menjabat sebagai Head of HR Operations PT Bank CIMB Niaga Tbk dan sebelumnya menjabat sebagai Head of Human Resources Group PT Bank Lippo Tbk. Sebelum bergabung dengan PT Bank Lippo Tbk, beliau memegang posisi penting di bidang Sumber Daya Manusia di beberapa group perusahaan besar di Indonesia. Meraih gelar Master of Science dari Kennedy Western University, Wyoming, Amerika Serikat jurusan *Management and Organization Development.*

** Digantikan oleh Awaldi sebagai anggota Komite Remunerasi dan Nominasi sejak Januari 2009.

**Secretary / Member**

Indonesian citizen, age 44. Secretary and Member of Remuneration and Nomination Committee of PT Bank CIMB Niaga Tbk since 1 November 2008. Also serves as Head of HR Operations of PT Bank CIMB Niaga Tbk and previously served as Head of Human Resources Group PT Bank Lippo Tbk. Before joining PT Bank Lippo Tbk, she held key positions in Human Resources at several group of companies in Indonesia. Holds her Master of Science degree from Kennedy Western University, Wyoming, United States, in Management and Organization Development.

** Replaced by Awaldi as Member of the Board of Commissioners, Member of Remuneration since January 2009.

## Komite Remunerasi dan Nominasi PT Bank CIMB Niaga Tbk (dahulu PT Bank Niaga Tbk) hingga 31 Oktober 2008
## Remuneration and Nomination Committee of PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) up to 31 October 2008

1. Dato' Mohd. Adnan Shuaib
2. Sigid Moerkardjono
3. Dato' Halim Muhamat
4. Sri Hartina Urip Simeon
5. Awaldi

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| 4 | 5 | |

## Komite Remunerasi dan Nominasi PT Bank Lippo Tbk hingga 31 Oktober 2008
## Remuneration and Nomination Committee of PT Bank Lippo Tbk up to 31 October 2008

1. Zulkifli M. Ali
2. Abdul Farid Alias
3. I Nyoman Tjager
4. Widhayati Hendropurnomo

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# Profil Direksi

## Profile of the Directors

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| 2 | 3 | 4 | |
| | 5 | 6 | 7 |
| 8 | 9 | | |
| | | 10 | 11 |

1. Arwin Rasyid
2. Hendrik G. Mulder
3. Daniel James Rompas
4. V. Catherinawati Hadiman
5. Thilagavathy Nadason
6. Gottfried Tampubolon
7. Handoyo Soebali
8. Paul S. Hasjim
9. Lydia Wulan Tumbelaka
10. Suhaimin Johan
11. Ferdy Sutrisno

## Arwin Rasyid

**Presiden Direktur**

Warga Negara Indonesia, 52 tahun. Menjabat sebagai Presiden Direktur PT Bank CIMB Niaga Tbk sejak 1 November 2008. Beliau pernah menjabat sebagai Direktur Utama PT Telekomunikasi Indonesia Tbk, Direktur Utama PT Bank Danamon Tbk dan Wakil Direktur Utama PT Bank Negara Indonesia Tbk. Memulai karir di dunia perbankan di Bank of America pada tahun 1980 yang dilanjutkan dengan bekerja di PT Bank Niaga Tbk pada tahun1987 hingga 1999 dengan jabatan terakhir sebagai Wakil Direktur Utama, yang juga bertanggung jawab atas Program Rekapitalisasi Bank. Pada tahun 1999, beliau menjadi staf ahli di Badan Penyehatan Perbankan Nasional (BPPN) menangani bidang pengelolaan risiko Asset Management Investment (AMI) dan Asset Management Credit (AMC) serta membawahi Forensic Investigation, dan pada tahun 2000 diangkat sebagai Wakil Ketua BPPN. Beliau meraih gelar Sarjana di bidang Studi Pembangunan dari Fakultas Ekonomi Universitas Indonesia, 1981 dan gelar Master di bidang *International Economics and International Business* dari University of Hawaii, USA. Selain itu beliau pernah mengikuti berbagai pendidikan eksekutif antara lain di Harvard School of Business, Wharton School of Business dan INSEAD.

**Tugas Utama:**

Menetapkan strategi jangka panjang perusahaan serta strategi pemasaran dan pengembangan produk/jasa sesuai tuntutan dan kebutuhan pasar untuk semua segmentasi bisnis. Selain itu memberikan arahan dan petunjuk atas kebijakan bidang pendukung operasional dan layanan perbankan, teknologi informasi, sistem dan prosedur, aspek hukum, aspek finansial dan sumber daya manusia serta menjamin pelaksanaan fungsi kepatuhan pada seluruh operasional perbankan agar perusahaan mempunyai standar etika tinggi mematuhi Tata Kelola Perusahaan dan praktek *prudential banking*.

**President Director**

Indonesian citizen, age 52. Assuming as President Director of PT Bank CIMB Niaga Tbk since 1 November 2008. Prior to the current positon, he was President Director of PT Telekomunikasi Indonesia Tbk, President Director of PT Bank Danamon Tbk and Vice President Director of PT Bank Negara Indonesia Tbk. His career in banking industry began in 1980 with Bank of America before joining PT Bank Niaga Tbk in 1987 until 1999, leaving his last position as Vice President Director, where he was also responsible for Bank Recapitalisation Program. In 1999, he became Expert Staff in the Indonesian Bank Restructuring Agency (IBRA), responsible for risk management in Asset Management Investment and Asset Management Credit, as well as Forensic Investigation and was appointed as Vice Chairman of IBRA in 2000. He graduated in 1981 from Faculty of Economics University of Indonesia holding a Bachelor's degree in Development Studies and Master's degree in International Economics and International Business from University of Hawaii, USA. He attended several executives programs among others at the Harvard School of Business, Wharton School of Business and INSEAD.

**Main Responsibility:**

Developing long term strategy for the company including marketing strategy and development of products/services in line with the market requirement for all business segments. In addition to that, providing appropriate direction and guideline In operational support policies and banking services, information technology, systems and procedures, legal aspect, financial aspect and human resources as well as ensuring strict compliance adherence on all banking operations in concurrence with Good Corporate Governance and prudential banking practice.

## Hendrik G. Mulder *

**Wakil Presiden Direktur**

Warga Negara Belanda, 55 tahun. Menjabat sebagai Wakil Presiden Direktur PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya beliau menjabat sebagai Direktur Utama PT Bank Lippo Tbk pada 24 April 2007. Sebelum bergabung dengan PT Bank Lippo Tbk, beliau menjabat sebagai Country Manager, ABN Amro Bank di Indonesia, Romania dan Columbia serta Deputy Country Manager ABN Amro Bank, Jakarta, Indonesia. Beliau juga pernah menduduki posisi penting di ABN Amro Bank India, Brazil dan Belanda. Beliau pernah menjadi Assistant Notary Public di Belanda tahun 1980-1982. Meraih gelar Master di bidang Hukum dari University of Groningen, Belanda.

* Mengundurkan diri pada 29 Januari 2009

**Tugas Utama:**

Bersama-sama Presiden Direktur menetapkan strategi jangka panjang perusahaan, membantu pelaksanaan dan tugas Presiden Direktur lainnya. Khususnya dalam merumuskan strategi dibidang pemasaran serta pengembangan produk dan jasa perbankan pada segmen bisnis *Retail Banking, Corporate Banking, Bisnis Banking & Small Micro Enterprises, Retail Sales & Services*. Mengarahkan target funding maupun lending serta pengembangan *cross selling*. Menentukan arah dan strategi

**Vice President Director**

Dutch citizen, age 55. Holding the position since 1 November 2008. He assumed the position of President Director of PT Bank Lippo Tbk on 24 April 2007. Prior to PT Bank Lippo Tbk, he was the Country Manager of ABN Amro Bank Indonesia, Romania, Columbia and as Deputy Country Manager ABN Amro Bank, Jakarta, Indonesia. He also has served some key position in ABN Amro Bank India, Brazil and Netherlands. He was once as Assistant Public Notary In the Netherlands 1980-1982. Hold a Master degree in Law from University of Groningen, the Netherlands.

* Resigned on 29 January 2009

**Main Responsibility:**

Together with the President Director, defining long term strategy of the company, and provide support on the implementation and other responsibilities of President Director. Specifically in formulating marketing strategy and development of products and services in Retail Banking, Corporate Banking, Business Banking and Small Micro Enterprises, Retail Sales and Services business segments. Managing funding and lending target as well as cross selling. Determining appropriate direction and strategy

yang tepat dalam hal inovasi dan pengembangan produk dan jasa yang kompetitif sesuai dengan tuntutan dan jasa yang kompetitif sesuai dengan tuntutan dan perkembangan teknologi. Memberikan arahan yang tepat dan strategis kepada *Sales & Distritbution Unit* yang berada di beberapa cabang utama di seluruh Indonesia.

in innovation and development of competitive products and services to be aligned with the requirement and development of technology. Providing effective and strategic direction to Sales and Distribution Unit located in numerous main offices in Indonesia.

**Daniel James Rompas**

**Direktur**

Warga Negara Indonesia, 51 tahun.

Direktur Retail Banking PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya Beliau menjabat sebagai Wakil Presiden Direktur PT Bank Niaga Tbk sejak 1 Januari 2007. Beliau menjabat sebagai Direktur di PT Bank Niaga Tbk sejak tahun 1999 dan menduduki beberapa posisi senior, antara lain Direktur Business Banking, Direktur Commercial Banking, Anggota Tim Pengelola PT Bank Niaga Tbk, Special Asset Management Group Head, Corporate Banking Group Head dan Merchant Banking Group Head. Telah lulus sertifikasi BSMR pada tahun 2006. Beliau meraih gelar Sarjana di bidang Ekonomi dari Universitas Jayabaya, Jakarta.

**Tugas Utama:**

Merumuskan dan menetapkan strategi pemasaran & jasa perbankan pada segmen *Mortgage Banking, Card & Preferred Circle, Retail Sales & Services*. Membantu Wakil Presiden Direktur di dalam mengarahkan pencapaian target *funding* maupun *lending* serta pengembangan *cross selling*. Memberikan arahan strategis dalam hal pengembangan pelayanan kepada nasabah.

**Director**

Indonesian citizen, age 51.

Retail Banking Director of PT Bank CIMB Niaga Tbk since 1 November 2008. He was Vice President Director PT Bank Niaga Tbk since 1 January 2007. He was a Director of PT Bank Niaga Tbk since 1999 and assumed several senior positions such as Business Banking Director, Commercial Banking Director, Member of Management Team of PT Bank Niaga Tbk, Special Asset Management Group Head, Corporate Banking Group Head and Merchant Banking Group Head. Fully certified by BSMR (Indonesia Management Risk Certification Body) in 2006. Hold a Bachelor degree in Economics from Jayabaya University, Jakarta.

**Main Responsibility:**

Formulating and deciding marketing strategy of banking product and services in Mortgage Banking, Card & Preferred Circle, Retail Sales and Services segments. Provide support to Vice President Director to attain funding and lending target as well as development of cross selling. Providing strategic direction in the area of development of services to customer.

**V. Catherinawati Hadiman**

**Direktur**

Warga Negara Indonesia, 44 tahun.

Direktur Korporasi PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya, sejak November 2002, Beliau telah menjabat sebagai Direktur Korporasi dan Bisnis di PT Bank Niaga Tbk dan pernah menduduki posisi senior antara lain menjabat sebagai Head of Corporate Banking, Treasury Management Group Head, Direktur PT Niaga Management Company dan Niaga Finance Company Hong Kong. Sebelumnya Beliau bekerja sebagai auditor di KPMG Hanadi Sudjendro. Mengikuti Harvard Business School Executive Program dan lulus sertifikasi BSMR pada tahun 2006.

**Tugas Utama:**

Memberikan arahan strategis dalam bidang pemasaran dan pengembangan produk dan jasa khususnya pada segmen *Corporate* dan *Syariah Banking* yang meliputi bisnis korporasi, pengelolaan *special asset*, restrukturisasi dan pengembangan *fee based, trade finance, cash management,* jasa kustodi dan wali amanat. Mengarahkan perencanaan kerja dan pencapaian target funding maupun lending dan pengembangan *cross selling*. Pendayagunaan potensi pasar yang ada serta pengalokasian sumber daya yang optimal guna mencapai target pertumbuhan, keuntungan dan posisi yang kompetitif di pasar.

**Director**

Indonesian citizen, age 44.

Corporate Director of PT Bank CIMB Niaga Tbk since 1 November 2008. She was appointed as Corporate and Business Director in November 2002 and previously held various senior positions such as Head of Corporate Banking, Treasury Management Group Head. Director of PT Niaga Management Company and Niaga Finance Company Hong Kong. Initially she was an auditor with KPMG Hanadi Sujendro. Attending Harvard Business School Executive Program and fully certified by BSMR (Indonesia Management Risk Certification Body) in 2006.

**Main Responsibility:**

Providing strategic direction in marketing and development of products and services in Corporate and Syariah Banking covering corporate business, special asset management, restructuring and fee-based development, trade finance, cash management, custody services and trustee. Managing work plan and attainment of funding and lending target as well as development of cross selling. Optimalisation of existing market potential with allocation of appropriate resources to achieve growth and profitability target as well as competitive position within the market.

## Thilagavathy Nadason **

**Direktur**

Warga Negara Malaysia, 47 tahun. Menjabat sebagai Direktur Perencanaan dan Keuangan PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya pada tahun 2005-2008 menjabat sebagai Direktur Keuangan PT Bank Lippo Tbk. Pernah pula bekerja di *PricewaterhouseCoopers* dari tahun 1985-2005 dengan tanggung jawab yang berbeda-beda. Pengalamannya sebagai mitra utama yang menangani Grup *Transaction Services*, yang merupakan kelompok khusus dalam memberikan layanan transaksi, mulai dari konsultasi utama hingga perihal merger, akuisisi dan divestasi dengan memberikan layanan khusus misalnya *due dilligence* terhadap vendor dengan pihak pembeli, mengkaji iklim usaha untuk investasi, tinjauan diagnostik, tugas-tugas pelaksanaan audit terhadap kinerja usaha di Indonesia, Singapura, Malaysia, Hong Kong, Vietnam dan RRC. Memiliki pengalaman selama lebih dari 15 tahun dalam melakukan *due dilligence*, negosiasi tender, perencanaan usaha, studi kelayakan dan berwawasan luas dalam memahami, melakukan analisis dan perkiraan tren ekonomi.

** Mengundurkan diri pada 14 Februari 2009

**Director**

Malaysian citizen, age 47. Assuming a position as Financial and Planning Director of PT Bank CIMB Niaga Tbk since 1 November 2008. Between 2005-2008, she was Finance Director PT Bank Lippo Tbk. She was with *Pricewaterhouse Coopers* between 1985-2005 with various responsibilities. She has comprehensive experience being responsible for Group Transaction Services, a special unit providing transactional services from various consultation services including in the area of merger, acquisition and divestment with specific services like providing due diligence about the vendor to the buyer, analysing business climate/potential for investment opportunity, diagnostic study, audit check on business performance in Indonesia, Singapore, Malaysia, Hong Kong, Vietnam and RRC. Having had more than 15 years of experiences in due diligence area, tender negotiation, business planning, feasibility study and broad insight in understanding, analysing and estimating economic trend.

** Resigned on 14 February 2009

**Tugas Utama:**

Mengembangkan dan mengelola sistem manajemen dan informasi kinerja perusahaan. Mengatur fungsi komite Asset & Liabilties (ALCO), untuk mengoptimalkan ROA dan ROE. Mengelola pengawasan dan manajemen finansial yang efektif. Memberikan pedoman dalam pengelolaan risiko perusahaan serta memastikan fungsi-fungsi yang dikelola oleh seluruh unit perusahaan memiliki manajemen risiko yang baik dan dapat diandalkan serta senantiasa menerapkan prinsip kehati-hatian (*prudential banking*) dalam menjalankan perusahaan. Memberikan arahan dalam proses *review* atas pengajuan pemberian kredit terhadap pihak ketiga agar selaras dengan regulasi intern dan ekstern yang terkait serta pencapaian laba perusahaan secara optimal.

**Main Responsibilty:**

Developing and managing management and information system of business performance. Arranging ALCO (Assets and Liabilities Committees) function to optimise ROA and ROE. Execute control and effective financial management. Providing guidelines in managing corporate risk and ensuring various functions within the business possess sufficient and dependable risk management policies with consistent application of prudential banking approach in doing business. Extending direction in the review process of credit proposal to third party in accordance with relevant internal and external regulations and achievement of optimum profit for the Company.

## Gottfried Tampubolon ***

**Direktur**

Warga Negara Indonesia, 50 tahun. Menjabat sebagai Direktur Treasury & Capital Market PT Bank CIMB Niaga Tbk sejak 1 November 2008. Beliau sebelumnya menjabat sebagai Direktur PT Bank Lippo Tbk pada tanggal 26 Agustus 2005. Karir perbankannya dimulai di Citibank, N.A. Jakarta dari tahun 1986 hingga 2005 dengan jabatan terakhir sebagai Country Treasurer. Meraih gelar Insinyur di bidang Teknik Mesin dari Institut Teknologi Bandung dan Teknik Sipil dari Universitas Parahyangan. Sering menjadi pengajar dalam berbagai pelatihan yang diadakan oleh Bank Indonesia dan sebagai pembicara dalam seminar-seminar dalam bidang Tresuri termasuk produk *Derivatives* dan *Fixed Income* yang diselenggarakan oleh Bank Indonesia dan Menteri Keuangan.

*** Mengundurkan diri pada 28 Januari 2009

**Director**

Indonesian citizen, age 50. Hold a position of Treasury and Capital Market Director of PT Bank CIMB Niaga Tbk since 1 November 2008. He was previously Director of PT Bank Lippo Tbk since 26 August 2005. His banking career started with Citibank, N.A. Jakarta in 1986 until 2005 with last position being Country Treasurer. A dual degree graduate in Machine Engineering from Bandung Institute of Technology and Civil Engineering from Parahyangan University. He has been requested to be trainers in various trainings conducted by Bank Indonesia and speaker in several Treasury-related seminars in Derivatives and Fixed Income products arranged by Bank Indonesia and Ministry of Finance.

*** Resigned on 28 January 2009

**Tugas Utama:**
Menentukan arah dan strategi yang tepat dalam bidang pemasaran pada segmen *Treasury & Capital Market* yang meliputi pengelolaan dana bank (*treasury*) dan *financial institution* dalam rangka mencapati target pertumbuhan serta laba dan keuntungan yang optimal bagi perusahaan.

**Main Responsibility:**
Determining accurate marketing direction and strategy in Treasury & Capital Market segment, including treasury and financial institution management in order to achieve growth target and optimum profit for the Company.

**Handoyo Soebali**
**Direktur**
Warga Negara Indonesia, 49 tahun. Direktur Business Banking PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya Beliau pernah menjabat sebagai Head of Business Banking, Card Products Group Head, Jakarta I Sales & Services, Area Manager, Financial Accounting Group Head, dan Risk Asset Support Group Head. Disamping itu, Beliau pernah menduduki jabatan sebagai Presiden Komisaris PT Niaga Sekuritas dan Ketua Dewan Pengawas Dana Pensiun PT Bank Niaga Tbk sampai dengan sekarang. Bergabung dengan PT Bank Niaga Tbk sejak 1988. Beliau meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran, Bandung.

**Director**
Indonesian citizen, age 49. Business Banking Director of PT Bank CIMB Niaga Tbk since 1 November 2008. He was previously Head of Business Banking, Card Products Group Head, Jakarta I Sales and Services, Area Manager, Financial Accounting Group Head, and Risk Asset Support Group Head. In addition, he held a position as President Commissioner PT Niaga Sekuritas and currently as the Chairman of Supervision Council of Pension Fund PT Bank Niaga Tbk. Joined PT Bank Niaga Tbk in 1988. He held a Bachelor degree in Accounting from the Faculty of Economics, Padjajaran University, Bandung.

**Tugas Utama:**
Memberikan arahan strategis dalam bidang pemasaran dan pengembangan produk dan jasa khususnya pada segmen *Business Banking* yang meliputi bisnis *high end commercial, middle commercial* dan *small medium enterprises*. Mengarahkan perencanaan kerja dan pencapaian target *funding* maupun *lending* dan pengembangan *cross selling*. Pendayagunaan potensi pasar yang ada serta pengalokasian sumber daya yang optimal guna mencapai target pertumbuhan, keuntungan dan posisi yang kompetitif di pasar.

**Main Responsibility:**
Providing strategic direction in marketing and development of products and services in Business Banking segment covering high end commercial, middle commercial and small medium enterprises businesses. Directing business plan and achievement of funding and lending target as well as cross selling development. Optimalisation of existing market potential with allocation of appropriate resources to achieve growth and profitability target as well as competitive position within the market.

**Paul S. Hasjim**
**Direktur**
Warga Negara Indonesia, 49 tahun. Direktur Operations & IT PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelumnya, beliau adalah Head of IT & System dan Head of Operation & IT. Sejak bergabung dengan PT Bank Niaga Tbk tahun 1983, beliau pernah menjabat berbagai posisi yaitu sebagai Information System Development Group Head dan IT Operation Group Head. Beliau meraih gelar MBA dari Royal Melbourne Institute of Technology, Australia.

**Director**
Indonesian citizen, age 49. Operations and IT Director of PT Bank CIMB Niaga Tbk since 1 November 2008. Previously he was the Head of IT and System and Head of Operation & IT. Since joining PT Bank Niaga Tbk in 1983, he has assumed various positions such as Information System Development Group Head and IT Operation Group Head. He held a MBA from Royal Melbourne Institute of Technology, Australia.

**Tugas Utama:**
Memberikan arahan dan petunjuk mengenai pelaksanaan kegiatan secara menyeluruh khususnya di Direktorat *Operation* & IT dengan perencanaan strategis dalam bilang dukungan dari sisi teknologi informasi, sistem maupun proses kerja operasional transaksi cabang serta menjamin pengelolaan transaksi operasional perbankan dengan baik sesuai standar mutu, memiliki aplikabilitas, reliabilitas yang dapat diandalkan serta menjamin kelancaran komunikasi dari pihak *user* sesuai kebutuhan.

**Main Responsibility:**
Providing comprehensive direction and instruction in Operations and IT Directorate with strategic planning in the aspect of support from information technology, including system and the work process of branches transactional operational to ensure management of banking operational is in accordance with expected quality standard, having the applicability and reliability to ensure seamless communication from the users as required.

**Lydia Wulan Tumbelaka**

**Direktur**

Warga Negara Indonesia, 45 tahun. Direktur Kepatuhan dan CEO Office PT Bank CIMB Niaga Tbk sejak 19 Desember 2008. Karir perbankan bermula dari tahun 1989 sebagai legal officer di Bank Central Asia, berlanjut di PT Bank Niaga Tbk dengan berbagai jabatan mulai dari Consumer Marketing Officer, Head of Legal Division, Head of Corporate Legal Group, Corporate Affairs hingga jabatan terakhir sebagai CEO Office. Pengalaman lainnya berperan sebagai partner pada Kantor Konsultan Hukum Bahar Tumbelaka & Partners, selain juga sebagai legal advisor di PT Bank Niaga Tbk untuk *Special Asset Management Group* pada tahun 2000. Memperoleh gelar Sarjana Hukum dari Universitas Indonesia.

**Tugas Utama:**

Memberikan arahan dan menetapkan kebijakan terkait dengan pelaksanan Standar Etika dan Tata Kelola Perusahaan serta memastikan seluruh regulasi (kebijakan, sistem, prosedur) intern bank tunduk dan selaras dengan peraturan dan regulasi ekstern yang terkait (Bank Indonesia dan lembaga/otoritas keuangan lainnya). Selian itu juga bertanggung jawab untuk mengelola aspek risiko hukum.

**Director**

Indonesian citizen, age 45. Compliance Director and CEO Office of PT Bank CIMB Niaga Tbk since 19 December 2008. Her banking career started in 1989 as Legal Officer in Bank Central Asia. She later joined PT Bank Niaga Tbk starting as Consumer Marketing Officer, then Head of Legal Division, Head of Corporate Legal Group Corporate Affairs before CEO Office. Her other experience was as a partner at Law Office Bahar Tumbelaka & Partner In addition to her position as Legal Advisor in PT Bank Niaga Tbk for Special Asset Management Group in 2000. Held a Bachelor degree from the Faculty of Law, University of Indonesia.

**Main Responsibility:**

Executing direction and establishing relevant policies in implementation of Code of Conduct and Good Corporate Governance as well as ensuring all internal regulations (policies, systems, procedures) are in accordance and in line with the relevant external regulations and authorities (Bank Indonesia and other financial authorities/bodies). In addition, she is responsible to manage legal risk aspect.

**Suhaimin Johan ******

**Calon Direktur**

Warga Negara Indonesia, 42 tahun. Direktur Retail Banking PT Bank CIMB Niaga Tbk sejak 2 Maret 2009. Sebelumnya beliau menjabat sebagai Head of Consumer Liability, Wealth Management & Automotive Business PT Bank CIMB Niaga Tbk sejak 1 November 2008, serta merangkap Head of Mortgage Business. Dari tahun 2005 sampai 2008, beliau menduduki posisi penting di PT Bank Lippo Tbk yaitu sebagai Head of Consumer Banking dan Consumer Finance Group Head. Sebelum berkarier di PT Bank Lippo Tbk, beliau pernah menjabat sebagai Vice President, Consumer Finance Head di Citibank N.A., GM/ Marketing Manager di Multipro Adiguna Semesta dan Branch Manager di Astra Credit Companies. Beliau meraih gelar Insinyur dari Institut Pertanian Bogor.

**Nominated Director**

Indonesian citizen, age 42. Retail Banking Director PT Bank CIMB Niaga Tbk since 2 March 2009. Previously, he served as Head of Consumer Liability, Wealth Management & Automotive Business of PT Bank CIMB Niaga Tbk since 1 November 2008, and also as Head of Mortgage Business. From 2005 to 2008, he held key positions within PT Bank Lippo Tbk as Head of Consumer Banking and Consumer Finance Group Head. Prior to his career at PT Bank Lippo Tbk, he served as Vice President, Consumer Finance Head at Citibank N.A., GM/Marketing Manager at Multipro Adiguna Semesta and Branch Manager at Astra Credit Companies. He holds a degree in engineering from Institut Pertanian Bogor.

**Ferdy Sutrisno ******

**Calon Direktur**

Warga Negara Indonesia, 54 tahun. Direktur Sales and Distribution PT Bank CIMB Niaga Tbk sejak 2 Maret 2009. Sebelumnya beliau menjabat sebagai Head of Sales & Distribution PT Bank CIMB Niaga Tbk sejak 1 November 2008. Sebelum merger, beliau bergabung di PT Bank Lippo Tbk dengan jabatan terakhir sebagai Regional Manager – Jawa Barat. Selama karirnya, beliau menduduki berbagai posisi penting diantaranya Finance Director di PT Citragraha Nugratama, Regional Manager dan Marketing Advisor di Bank Bahari dan sebagai partner di PT Bina Analisindo Semesta. Beliau meraih gelar *Bachelor of Arts* dari University of Toronto, Canada, MBA di bidang keuangan dari Northrop University, Los Angeles, USA serta *Professional Award in Accounting* – CPA dari University of California (UCLA), Los Angeles, USA.

**Nominated Director**

Indonesian citizen, age 54. Sales and Distribution Director since 2 March 2009. Previously he served as Head of Sales & Distribution of PT Bank CIMB Niaga Tbk since 1 November 2008. Before merger, he joined PT Bank Lippo Tbk with last position as Regional Manager – West Java. During his career, he held various key positions among others Finance Director at PT Citragraha Nugratama, Regional Manager and Marketing Advisor at Bank Bahari, and as a partner in PT Bina Analisindo Semesta. He holds Bachelor of Arts from University of Toronto, Canada, MBA in Finance from Northrop University, Los Angeles, USA, and also Professional Award in Accounting – CPA from University of California (UCLA), Los Angeles, USA.

**** Menunggu persetujuan RUPS Tahunan 2008 yang dilaksanakan tanggal 30 April 2009 dan Bank Indonesia.

**** Subject to approval of the 2008 AGMS held on 30 April 2009 and Bank Indonesia.

## Direksi PT Bank CIMB NiagaTbk (dahulu PT Bank Niaga Tbk) hingga 31 Oktober 2008
## Directors of PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) up to 31 October 2008

Dari kiri ke kanan
From left to right

Hashemi Albakri
Daniel James Rompas
V. Catherinawati Hadiman
Tay Un Soo
Yosef A.B. Badilangoe
Ananda Barata

## Direksi PT Bank Lippo Tbk hingga 31 Oktober 2008
## Directors of PT Bank Lippo Tbk up to 31 October 2008

Dari kiri ke kanan
From left to right

Tjindrasa Ng
Gottfried Tampubolon
Thilagavathy Nadason
Hendrik G. Mulder
Lim Eng Khim

# Profil Dewan Pengawas Syariah
## Profile of the Syariah Supervisory Board

**Prof. Dr. M. Quraish Shihab, MA**

**Ketua**

Warga Negara Indonesia, 65 tahun. Bergabung menjadi Anggota Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak 2004 dan menjabat sebagai Ketua Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak tahun 2004. Saat ini Beliau bertugas sebagai seorang Dosen (Guru Besar) Pasca Sarjana Universitas Islam Negeri (UIN) Syarif Hidayatullah Jakarta dan Direktur Pusat Studi Al-Quran (PSQ) Jakarta. Beliau memiliki berbagai pengalaman profesional, diantaranya sebagai Duta Besar RI untuk Negeri Republik Arab, Mesir, dan Jibuti. Menteri Agama RI pada tahun 1998 dan Anggota Dewan Syariah Bank Muamalat Indonesia (1992-1999). Pada tahun 1982-2002 beliau merupakan anggota MPR–RI. Beliau pernah menjabat sebagai Ketua Majelis Ulama Indonesia (Pusat) tahun 1985-1998, anggota *Imenent Person Group* – Indonesia Malaysia, dan Rektor UIN Syarif Hidayatullah Jakarta tahun 1992 – 1998. Sejak 1989 beliau termasuk dalam anggota Pentashih Al-Quran Departemen Agama RI. Saat ini beliau masih aktif dalam berbagai penelitian dan karya ilmiah. Beliau meraih gelar Sarjana, Master dan Doktor dari Universitas Al-Azhar Cairo, Mesir.

**Chairman**

Indonesian citizen, age 65. Became Member of the Syariah Supervisory Board PT Bank CIMB Niaga Tbk since 2004, and serves as Chairman since 2004. Currently he serves as Postgraduate Lecturer of Universitas Islam Negri (UIN) Syarif Hidayatullah Jakarta and Director of Al-Quran Study Centre (PSQ) Jakarta. He had several professional experiences, such as Indonesian Ambassador for Arab, Egypt and Djibouti. The Minister for Religious Affairs in 1998 and Member of Board of Syariah Bank Muamalat Indonesia (1992-1999). In 1982-2002 he was member of People's Advisory Assembly Republic of Indonesia (MPR-RI). He also served as Chairman of Majelis Ulama Indonesia (Head Office) in 1985-1998, Member of Imenent Person Group – Indonesia Malaysia, and Principal of UIN Syarif Hidayatullah Jakarta 1992-1998. Since 1989 he has been Al-Quran Advisory Member, Ministry of Religion Affairs RI. He has been active in various researches and making scientific paper. Holds Bachelor, Master and Doctorate degrees from Al-Azhar University, Cairo, Egypt.

**Dr. M. Anwar Ibrahim, MA**

**Wakil Ketua**

Warga Negara Indonesia, 67 tahun. Menjabat sebagai Wakil Ketua Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak 19 Desember 2008. Sebelumnya menjabat sebagai Ketua Dewan Pengawas Syariah LBSalam sejak Oktober 2007. Saat ini beliau menjabat sebagai Ketua Komisi Fatwa Majelis Ulama Indonesia Pusat, Ketua Dewan Pengawas Syariah Asuransi Prudential, Ketua Pertimbangan Badan Wakaf Indonesia, Ketua Dewan Pengawas Syariah Bank Internasional Indonesia (BII), Anggota Dewan Pengawas Syariah PT Permodalan Nasional Madani, Wakil Ketua Pelaksana Harian Dewan Syariah Nasional (Bank Syariah dan Lembaga Keuangan Syariah) Majelis Ulama Indonesia Pusat. Di dunia akademisi, beliau berprofesi sebagai Dosen Ushululfiqh pada Fakultas Syariah Institut Ilmu Al-Quran, Jakarta sejak 1991. Beliau memperoleh gelar Sarjana di bidang Syariah Islam dari Institut Agama Islam Negeri Palembang, Master dan Doktor di bidang Ushululfiqh Perbandingan Universitas Al-Azhar, Cairo, Mesir.

**Vice Chairman**

Indonesian citizen, age 67. Serves as Vice Chairman of the Syariah Supervisory Board PT Bank CIMB Niaga Tbk since 19 December 2008. Previously served as Chairman of the Syariah Supervisory Board of LBSalam since October 2007. Currently he also serves as Fatwa Commission Chairman, Majelis Ulama Indonesia (Head Office), Chairman of the Syariah Supervisory Board of Prudential Insurance, Chairman of Indonesian Consideration in Charitable Agency, Chairman of the Syariah Supervisory Board PT Bank International Indonesia Tbk (BII), Member of the Syariah Supervisory Board PT Permodalan Nasional Madani, Vice Chairman of National Executive Syariah Board (Syariah Bank and Syariah Financial Institution ) Majelis Ulama Indonesia – Head Office. In academic world, he serves as Ushulufiqh's Lecturer in Syariah Faculty, Institut Ilmu Al-Quran, Jakarta since 1991. He holds his Bachelor degree in Islamic Syariah from Institut Agama Islam Negeri, Palembang, Master and Doctorate degrees in Ushulufiqh Comparison from Al-Azhar University, Cairo, Egypt.

**Prof. Dr. Fathurrahman Djamil, MA**

**Anggota**

Warga Negara Indonesia, 48 tahun. Menjabat sebagai Anggota Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak 19 Desember 2008. Sebelumnya menjabat sebagai Anggota Dewan Pengawas Syariah LBSalam sejak Oktober 2007. Saat ini beliau juga menjabat sebagai Ketua Dewan Pengawas Syariah BNI Securities, Anggota Dewan Syariah Nasional Majelis Ulama Indonesia, Anggota Masyarakat Ekonomi Syariah, Anggota Syariah Insurance Association, Anggota Badan Arbitrase Nasional Indonesia, Anggota Komisi Fatwa MUI, Anggota Badan Amil Zakat Nasional, dan Anggota Dewan Pengawas Syariah Takaful Indonesia. Di bidang akademisi, beliau menjabat sebagai Direktur Sekolah Ekonomi Ahmad Dahlan, Jakarta dan Profesor di UIN Syarif Hidayatullah, Jakarta serta Profesor di Program Pasca Sarjana Universitas Indonesia. Memperoleh gelar Sarjana dan Master di bidang Syariah dan Doktor di bidang Teori Hukum Islam.

**Member**

Indonesian citizen, age 48. Member of the Syariah Supervisory Board PT Bank CIMB Niaga Tbk since 19th December 2008. Previously served as Member of the Syariah Supervisory Board LBSalam since October 2007. Concurrently he also serves as Chairman of the Syariah Supervisory Board BNI Securities, Member of National Board of Syariah, Majelis Ulama Indonesia, Member of Community Economic Syariah, Member of Syariah Insurance Association, Member of Indonesian National Arbitration Body, Member of Fatwa Commission MUI, Member of Amil Zakat National Body, and Member of the Syariah Supervisory Board Takaful Indonesia. In academic field, he serves as Director of School Economics Ahmad Dahlan, Jakarta and as Professor in UIN Syarif Hidayatullah, Jakarta, and Professor in Graduate Program, Universitas Indonesia. Holds Bachelor and Master degrees in Syariah and Doctorate degree in Theory of Islamic Law.

**Prof. Dr. Huzaemah T. Yanggo, MA**

**Anggota**

Warga Negara Indonesia, 62 tahun. Menjabat sebagai anggota Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak tahun 2004. Saat ini juga beliau menjabat sebagai Guru Besar Penuh (IV/e) di Fakultas Syariah dan Hukum UIN Syarif Hidayatullah, Jakarta. Beliau juga menjabat sebagai Ketua Dewan Pengawas Syariah Asuransi Great Eastern, Ketua Dewan Pengawas Syariah Asuransi AXA, Ketua Dewan Pengawas Syariah Asuransi Jasa Raharja, Anggota Dewan Syariah Nasional Majelis Ulama Indonesia (MUI) Pusat, Ketua MUI Pusat bidang Pengkajian dan Pengembangan, serta Direktur Pasca Sarjana Institut Ilmu Al-Quran, Jakarta. Saat ini beliau masih aktif dalam berbagai seminar, simposium, lokakarya, penelitian dan karya ilmiah. Pada tahun 2007 beliau mendapatkan penghargaan "Kepedulian atas pengembangan ilmu syariah Islam" dari Eramuslim. Beliau meraih gelar Master dalam bidang Ilmu Fiqh dan Ushul Fiqh, serta Doktor dalam Fiqh Perbandingan dari Universitas Al-Azhar Cairo, Mesir.

**Member**

Indonesian citizen, age 62. Serves as Member of the Syariah Supervisory Board of PT Bank CIMB Niaga Tbk since 2004. Currently she serves as Full Professor (IV/e) in Syariah and Law Faculty UIN Syarif Hidayatullah, Jakarta. Serves also as Chairwoman of the Syariah Supervisory Board of Great Eastern Insurance, Chairwoman of the Syariah Supervisory Board of AXA Insurance, Chairwoman of the Syariah Supervisory Board of Asuransi Jasa Raharja, Member of National Syariah Board MUI – Head Office, Chairwoman in Review and Development – MUI – Head Office, and Director for Graduate Program Institute Ilmu Al-Quran, Jakarta. She still has been active in various seminar, symposium, workshop, research and making scientific paper. In 2007 she received an award winning "Concern of Development in Science of Islamic Syariah" from Eramuslim. She holds Master degree in Science of Fiqh and Fiqh Ushul, and Doctorate degree in Comparison Fiqh from Al-Azhar University, Cairo, Egypt.

**M. Taufik Ridlo, Lc, Dipl. EC**

**Anggota**

Warga Negara Indonesia, 44 tahun. Menjabat sebagai Anggota Dewan Pengawas Syariah PT Bank CIMB Niaga Tbk sejak 19 Desember 2008. Sebelumnya menjabat sebagai Anggota Dewan Pengawas Syariah LBSalam sejak April 2008. Saat ini beliau juga menjabat sebagai Anggota Dewan Pengawas Syariah PT Equity Finance cabang Syariah, Direktur di SEBI Consulting dan di International Institute for Islamic Finance (IIIF) Jakarta Branch, Anggota Komisaris di PT SAGA Paripurna, Anggota DPS PT Asuransi Tokyo Marine, cabang Syariah, dan Pengajar Senior di Institut Manajemen Zakat. Sebelumnya beliau menjabat sebagai Ketua Dewan Syariah Dompet Dhuafa. Di bidang akademisi, beliau menjadi guru dan pengajar sejak 1986. Menyelesaikan gelar Sarjana dari University of Yordania di bidang Syariah, dan gelar S2 diperoleh dari Arab Academy for Banking and Financial Science Yordania di bidang Perbankan Islam.

**Member**

Indonesian citizen, age 44. Serves as Member of the Syariah Supervisory Board PT Bank CIMB Niaga Tbk since 19 December 2008. Previously served as Member of the Syariah Supervisory Board LBSalam since April 2008. Currently also serves as Member of the Syariah Supervisory Board PT Equity Finance – Syariah Branch, Director at SEBI Consulting, Director at International Institute for Islamic Finance (IIIF) Jakarta Branch, Member of Commissioner in PT SAGA Paripurna, Member of the Syariah Supervisory Board of PT Asuransi Tokyo Marine – Syariah Branch and as Senior Lecturer at Zakat Management Institute. Prior to those positions he also served as Chairman of Dompet Dhuafa Syariah Board. In academic field, he has serves as teacher and lecturer since 1986. Holds his Bachelor degree in Syariah from University of Jordan, and Master degree from the Arab Academy for Banking and Financial Science in Islamic Banking, Jordan.

# Profil Sekretaris Perusahaan dan Chief Audit Executive

## Profile of Corporate Secretary and Chief Audit Executive

Lydia Wulan Tumbelaka

Suhardianto

**Lydia Wulan Tumbelaka**

**CEO Office (merangkap Sekretaris Perusahaan)**

Direktur Kepatuhan dan CEO Office merangkap sebagai Sekretaris Perusahaan sejak 1 November 2008. Memiliki latar belakang pendidikan formal sebagai Sarjana Hukum dari Universitas Indonesia. Karir beliau dimulai sebagai Legal Officer pada Bank Central Asia di tahun 1989. Bergabung pertama kali di PT Bank Niaga Tbk pada tahun 1989 hingga tahun 1998 dengan jabatan terakhir sebagai Legal Counsel Division Head pada Corporate Affairs Group. Selama periode 1998-2000 beliau menduduki posisi sebagai partner pada Kantor Konsultan Hukum Bahar Tumbelaka & Partner serta sebagai Legal Advisor untuk Special Asset Management Group PT Bank Niaga Tbk. Bergabung kembali dengan PT Bank Niaga Tbk sejak tahun 2001 hingga saat ini dan menduduki berbagai posisi antara lain sebagai, Corporate Legal Group Head, Corporate Affairs dan Koordinator Team Neptune (Tim Merger). Beliau diangkat sebagai Direktur Kepatuhan dan CEO Office PT Bank CIMB Niaga Tbk sejak 19 Desember 2008.

**CEO Office (also serves as Corporate Secretary)**

The Compliance Director and CEO Office also serve concurrently as Corporate Secretary since 1 November 2008. She holds a Bachelor degree from Faculty of Law University of Indonesia and started as Legal Officer in Bank Central Asia in 1989. She first joined PT Bank Niaga Tbk in 1989 until 1998 with her last position as Legal Counsel Division Head in Corporate Affairs Group. During 1998-2000, she was a Partner at Legal Consultant Office Bahar Tumbelaka & Partner as well as Legal Advisor for Special Asset Management Group of PT Bank Niaga Tbk. Rejoining PT Bank Niaga Tbk since 2001, she had held various notable positions such as Corporate Legal Group Head, Corporate Affairs Group Head and Neptune Team Coordinator (Merger Team). She was appointed as Compliance Director of PT Bank CIMB Niaga Tbk since 19 December 2008.

**Suhardianto**

**Chief Audit Executive**

Chief Audit Executive sejak 1 November 2008. Sebelumnya, beliau telah menjabat sebagai Chief Audit Executive di PT Bank Niaga Tbk sejak Mei 2007. Sejak bergabung di Bank Niaga tahun 1981, beliau pernah menjabat sebagai Manajer Jakarta Operations Area, Manajer Jakarta Network & Services Area dan berbagai jabatan penting lainnya. Beliau meraih gelar Magister Management dari Asian Institute of Management, Manila, Filipina.

**Chief Audit Executive**

Chief Audit Executive since 1 November 2008. Previously, he was appointed as Chief Audit Executive of PT Bank Niaga Tbk since May 2007. Since joining Bank Niaga in 1981, he served as Jakarta Operations Area Manager, Jakarta Network & Services Area Manager and several key positions within the company. He holds Magister Management degree from Asian Institute of Management, Manila, Philippines.

# Pejabat PT Bank CIMB Niaga Tbk (2 Maret 2009)

## PT Bank CIMB Niaga Tbk Executive (2 March 2009)

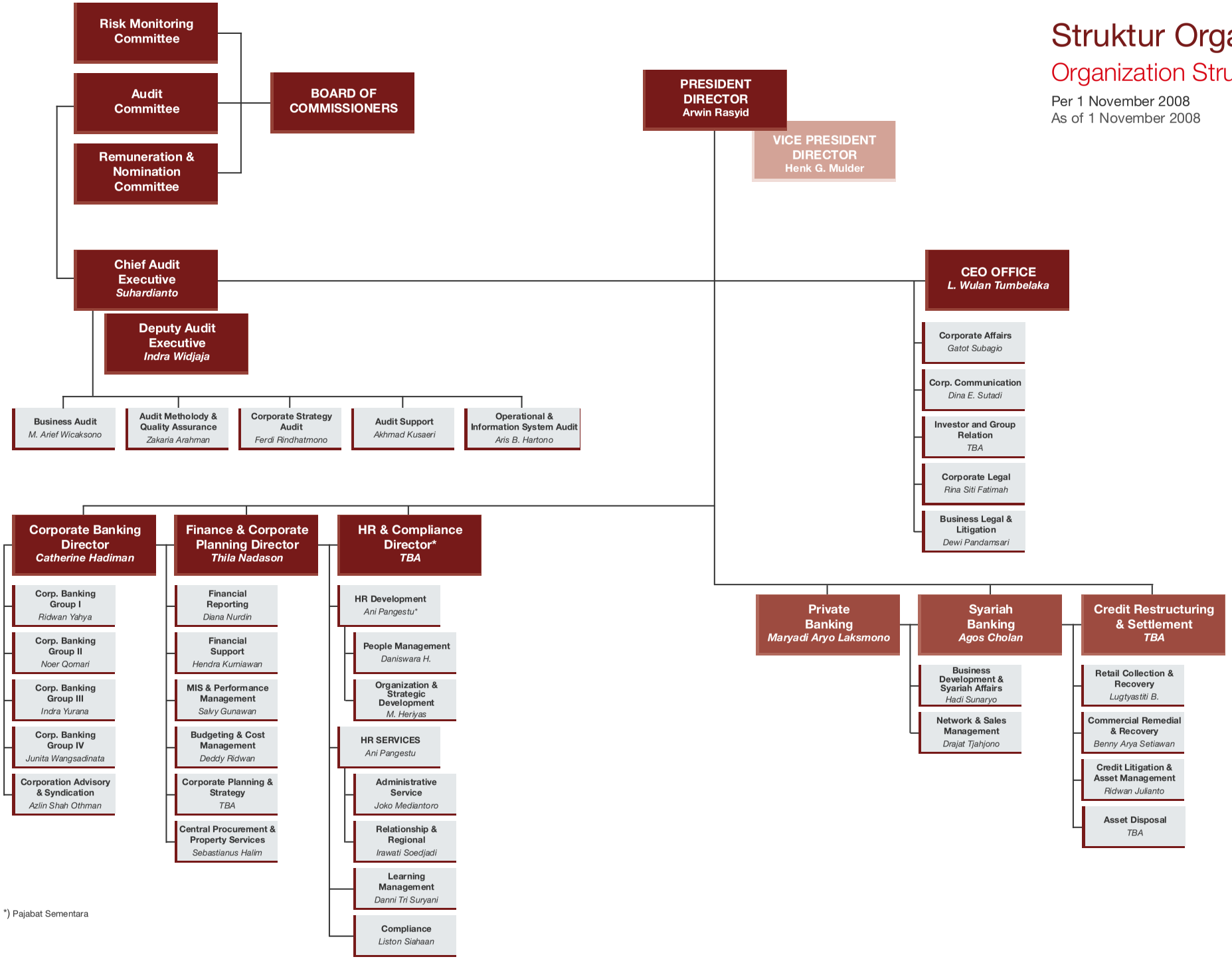
**Senior Executives**

| | |
|---|---|
| • Suhardianto | Chief Audit Executive |
| • Indra Widjaja | Deputy Audit Executive |
| • Suhaimin Johan | Retail Banking |
| • Merci santi Adriani | Consumer Liability, Wealth Management |
| • Lynna Mulyawan | Card & Personal Loan Business |
| • Sri Herlyanti | Consumer Finance |
| • IGN Budi Sanjaya | Financial Institutions & Securities Services |
| • Yulia Kho | Transaction Banking |
| • Ferry O. Mantiri | Sales & Distribution I |
| • Ferdy Sutrisno | Sales & Distribution II |
| • M. Fadzil | Sales & Risk Analytics - Treasury |
| • Damianus L. Hufat | Corporate Credit & High End Business Credit |
| • Winardi | Commercial Credit |
| • Rahardjo S. Unggul | Enterprise Risk Management & Analytic |
| • Pandji Djajanegara | Credit Restructuring & Settlement |
| • Faisal Dharmasetiawan | Finance & Corporate Planning |
| • Migi Trisnadi | National Operations |
| • Bambang Ratmanto | Strategic & Centralized Operations |
| • Awaldi | Human Resources Development |
| • Ani Pangestu | Human Resources Operations |

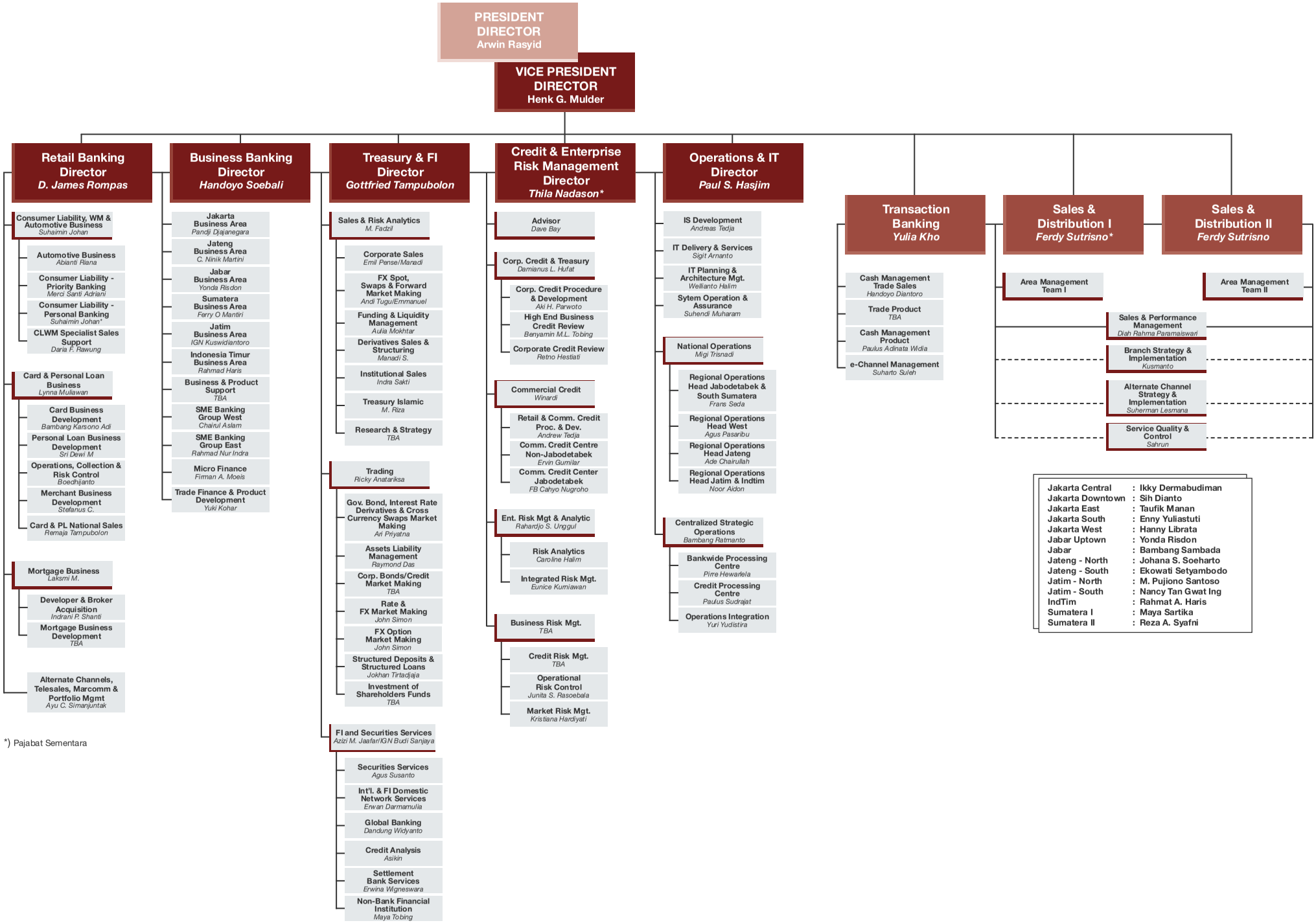
# Struktur Organisasi

## Organization Structure

Per 1 November 2008
As of 1 November 2008



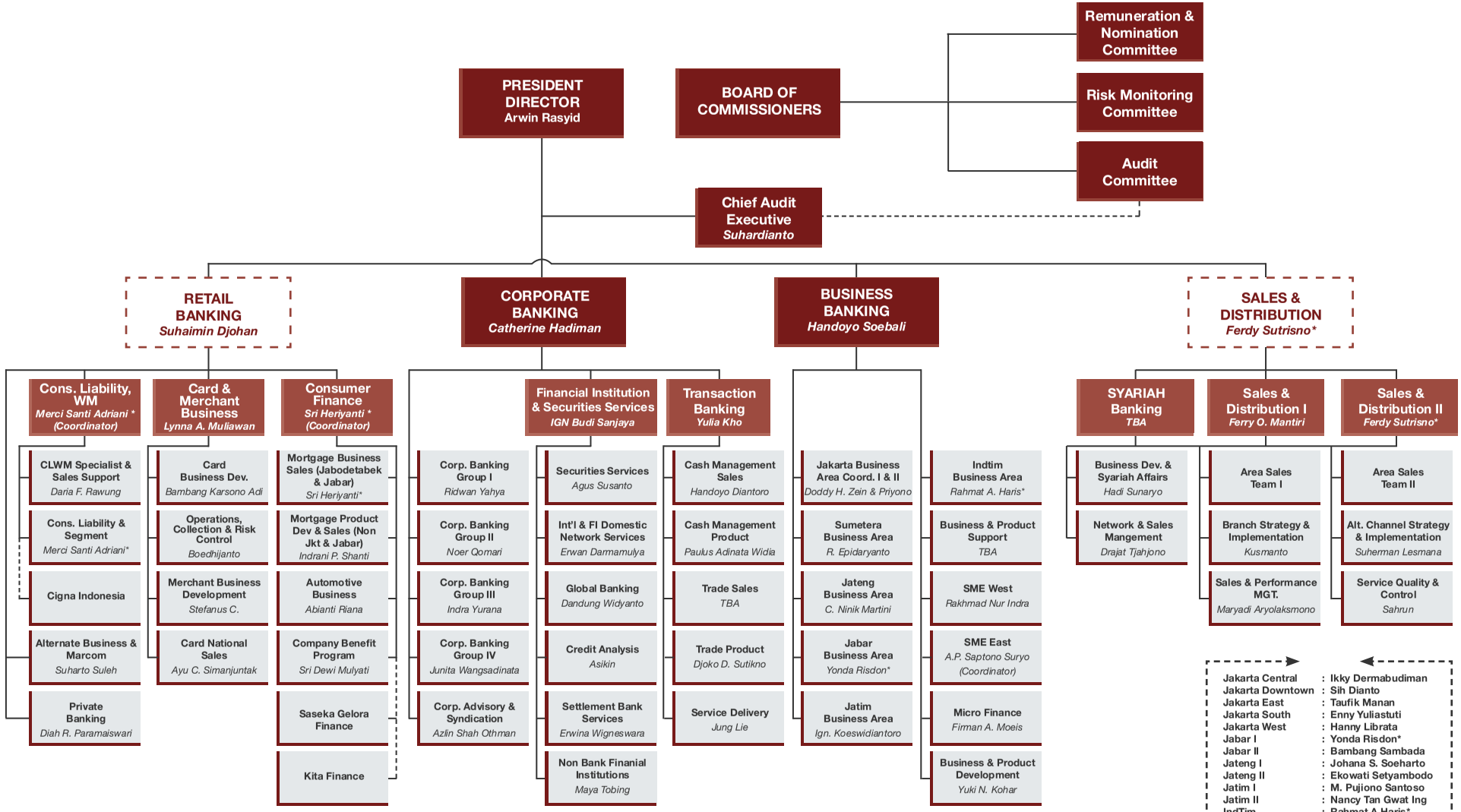

*) Pajabat Sementara


PRESIDENT DIRECTOR
Arwin Rasyid
VICE PRESIDENT DIRECTOR
Henk G. Mulder
Retail Banking Director
D. James Rompas
Consumer Liability, WM & Automotive Business
Suhaimin Johan
Automotive Business
Ablanti Riana
Consumer Liability - Priority Banking
Merci Santi Adriani
Consumer Liability - Personal Banking
Suhaimin Johan*
CLWM Specialist Sales Support
Daria F. Rawung
Card & Personal Loan Business
Lynna Muliawan
Card Business Development
Bambang Karsono Adi
Personal Loan Business Development
Sri Dewi M
Operations, Collection & Risk Control
Boedhijanto
Merchant Business Development
Stefanus C.
Card & PL National Sales
Remaja Tampubolon
Mortgage Business
Laksmi M.
Developer & Broker Acquisition
Indrani P. Shanti
Mortgage Business Development
TBA
Alternate Channels, Telesales, Marcomm & Portfolio Mgmt
Ayu C. Simanjuntak
*) Pajabat Sementara
Business Banking Director
Handoyo Soebali
Jakarta Business Area
Pandji Djajanegara
Jateng Business Area
C. Ninik Martini
Jabar Business Area
Yonda Risdon
Sumatera Business Area
Ferry O Mantiri
Jatim Business Area
IGN Kuswidiantoro
Indonesia Timur Business Area
Rahmad Haris
Business & Product Support
TBA
SME Banking Group West
Chairul Aslam
SME Banking Group East
Rahmad Nur Indra
Micro Finance
Firman A. Moeis
Trade Finance & Product Development
Yuki Kohar
Treasury & FI Director
Gottfried Tampubolon
Sales & Risk Analytics
M. Fadzil
Corporate Sales
Emil Pense/Manadi
FX Spot, Swaps & Forward Market Making
Andi Tugu/Emmanuel
Funding & Liquidity Management
Aulia Mokhtar
Derivatives Sales & Structuring
Manadi S.
Institutional Sales
Indra Sakti
Treasury Islamic
M. Riza
Research & Strategy
TBA
Trading
Ricky Anatariksa
Gov. Bond, Interest Rate Derivatives & Cross Currency Swaps Market Making
Ari Priyatna
Assets Liability Management
Raymond Das
Corp. Bonds/Credit Market Making
TBA
Rate & FX Market Making
John Simon
FX Option Market Making
John Simon
Structured Deposits & Structured Loans
Jokhan Tirtadjaja
Investment of Shareholders Funds
TBA
FI and Securities Services
Azizi M. Jaafar/IGN Budi Sanjaya
Securities Services
Agus Susanto
Int'l. & FI Domestic Network Services
Erwan Darmamulia
Global Banking
Dandung Widyanto
Credit Analysis
Asikin
Settlement Bank Services
Erwina Wigneswara
Non-Bank Financial Institution
Maya Tobing
Credit & Enterprise Risk Management Director
Thila Nadason*
Advisor
Dave Bay
Corp. Credit & Treasury
Damianus L. Hufat
Corp. Credit Procedure & Development
Aki H. Parwoto
High End Business Credit Review
Benyamin M.L. Tobing
Corporate Credit Review
Retno Hestiati
Commercial Credit
Winardi
Retail & Comm. Credit Proc. & Dev.
Andrew Tedja
Comm. Credit Centre Non-Jabodetabek
Ervin Gumilar
Comm. Credit Center Jabodetabek
FB Cahyo Nugroho
Ent. Risk Mgt & Analytic
Rahardjo S. Unggul
Risk Analytics
Caroline Halim
Integrated Risk Mgt.
Eunice Kumiawan
Business Risk Mgt.
TBA
Credit Risk Mgt.
TBA
Operational Risk Control
Junita S. Rasoebala
Market Risk Mgt.
Kristiana Hardiyati
Operations & IT Director
Paul S. Hasjim
IS Development
Andreas Tedja
IT Delivery & Services
Sigit Arnanto
IT Planning & Architecture Mgt.
Wellianto Halim
Sytem Operation & Assurance
Suhendi Muharam
National Operations
Migi Trisnadi
Regional Operations Head Jabodetabek & South Sumatera
Frans Seda
Regional Operations Head West
Agus Pasaribu
Regional Operations Head Jateng
Ade Chairullah
Regional Operations Head Jatim & Indtim
Noor Aidon
Centralized Strategic Operations
Bambang Ratmanto
Bankwide Processing Centre
Pirre Hewarfela
Credit Processing Centre
Paulus Sudrajat
Operations Integration
Yuri Yudistira
Transaction Banking
Yulia Kho
Cash Management Trade Sales
Handoyo Diantoro
Trade Product
TBA
Cash Management Product
Paulus Adinata Widia
e-Channel Management
Suharto Suleh
Sales & Distribution I
Ferdy Sutrisno*
Sales & Distribution II
Ferdy Sutrisno
Area Management Team I
Area Management Team II
Sales & Performance Management
Diah Rahma Paramaiswari
Branch Strategy & Implementation
Kusmanto
Alternate Channel Strategy & Implementation
Suherman Lesmana
Service Quality & Control
Sahrun
Jakarta Central : Ikky Dermabudiman
Jakarta Downtown : Sih Dianto
Jakarta East : Taufik Manan
Jakarta South : Enny Yuliastuti
Jakarta West : Hanny Librata
Jabar Uptown : Yonda Risdon
Jabar : Bambang Sambada
Jateng - North : Johana S. Soeharto
Jateng - South : Ekowati Setyambodo
Jatim - North : M. Pujiono Santoso
Jatim - South : Nancy Tan Gwat Ing
IndTim : Rahmat A. Haris
Sumatera I : Maya Sartika
Sumatera II : Reza A. Syafni

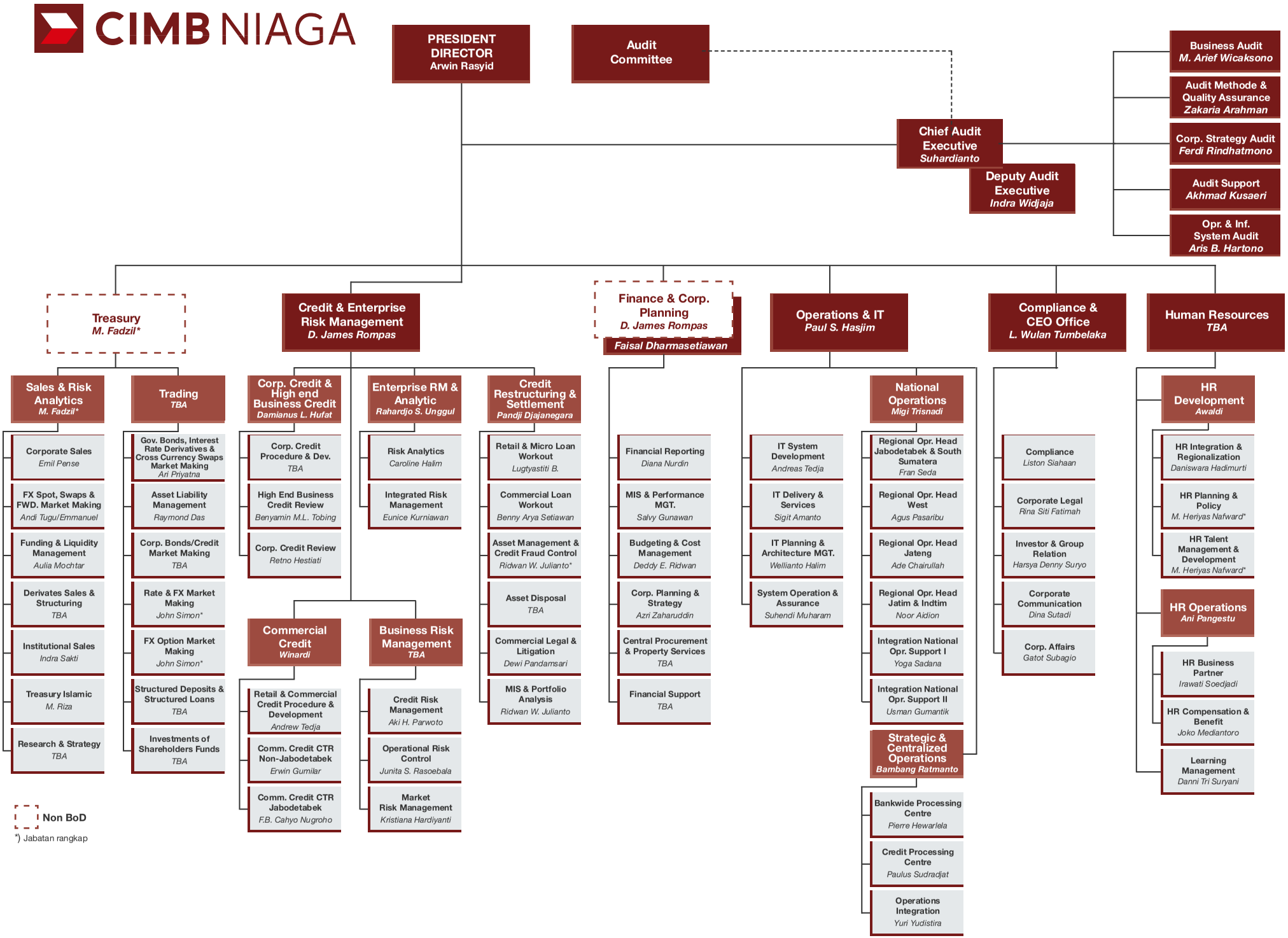
CIMB NIAGA

# Struktur Organisasi
## Organization Structure

Berlaku efektif 2 Maret 2009
Effective 2 March 2009

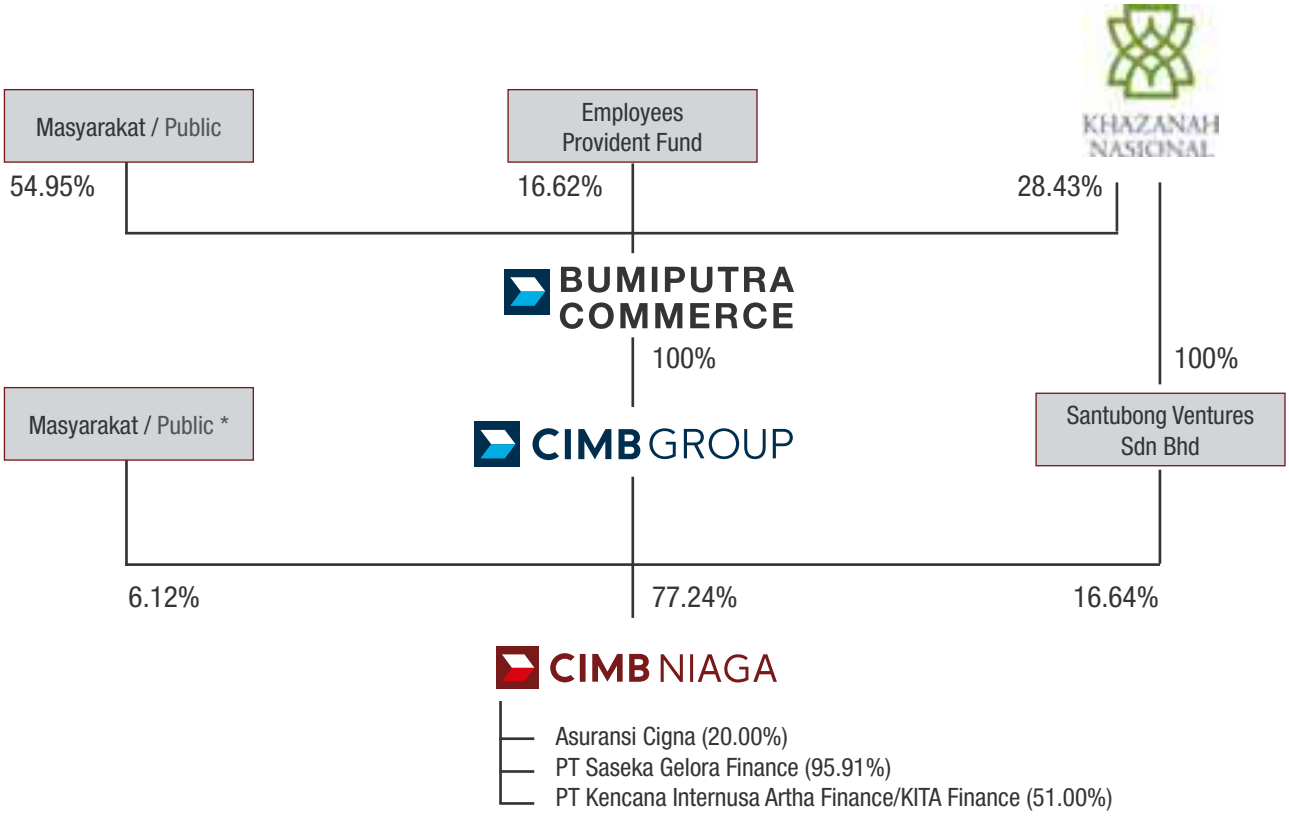



*) Jabatan rangkap


CIMB NIAGA
PRESIDENT DIRECTOR
Arwin Rasyid
Audit Committee
Chief Audit Executive
Suhardianto
Deputy Audit Executive
Indra Widjaja
Business Audit
M. Arief Wicaksono
Audit Methode & Quality Assurance
Zakaria Arahman
Corp. Strategy Audit
Ferdi Rindhatmono
Audit Support
Akhmad Kusaeri
Opr. & Inf. System Audit
Aris B. Hartono
Treasury
M. Fadzil*
Sales & Risk Analytics
M. Fadzil*
Corporate Sales
Emil Pense
FX Spot, Swaps & FWD. Market Making
Andi Tugu/Emmanuel
Funding & Liquidity Management
Aulia Mochtar
Derivates Sales & Structuring
TBA
Institutional Sales
Indra Sakti
Treasury Islamic
M. Riza
Research & Strategy
TBA
Trading
TBA
Gov. Bonds, Interest Rate Derivatives & Cross Currency Swaps Market Making
Ari Priyatna
Asset Liability Management
Raymond Das
Corp. Bonds/Credit Market Making
TBA
Rate & FX Market Making
John Simon*
FX Option Market Making
John Simon*
Structured Deposits & Structured Loans
TBA
Investments of Shareholders Funds
TBA
Credit & Enterprise Risk Management
D. James Rompas
Corp. Credit & High end Business Credit
Damianus L. Hufat
Corp. Credit Procedure & Dev.
TBA
High End Business Credit Review
Benyamin M.L. Tobing
Corp. Credit Review
Retno Hestiati
Enterprise RM & Analytic
Rahardjo S. Unggul
Risk Analytics
Caroline Halim
Integrated Risk Management
Eunice Kurniawan
Credit Restructuring & Settlement
Pandji Djajanegara
Retail & Micro Loan Workout
Lugtyastiti B.
Commercial Loan Workout
Benny Arya Setiawan
Asset Management & Credit Fraud Control
Ridwan W. Julianto*
Asset Disposal
TBA
Commercial Legal & Litigation
Dewi Pandamsari
MIS & Portfolio Analysis
Ridwan W. Julianto
Commercial Credit
Winardi
Retail & Commercial Credit Procedure & Development
Andrew Tedja
Comm. Credit CTR Non-Jabodetabek
Erwin Gumilar
Comm. Credit CTR Jabodetabek
F.B. Cahyo Nugroho
Business Risk Management
TBA
Credit Risk Management
Aki H. Parwoto
Operational Risk Control
Junita S. Rasoebala
Market Risk Management
Kristiana Hardiyanti
Finance & Corp. Planning
D. James Rompas
Faisal Dharmasetiawan
Financial Reporting
Diana Nurdin
MIS & Performance MGT.
Salvy Gunawan
Budgeting & Cost Management
Deddy E. Ridwan
Corp. Planning & Strategy
Azri Zaharuddin
Central Procurement & Property Services
TBA
Financial Support
TBA
Operations & IT
Paul S. Hasjim
IT System Development
Andreas Tedja
IT Delivery & Services
Sigit Amanto
IT Planning & Architecture MGT.
Wellianto Halim
System Operation & Assurance
Suhendi Muharam
National Operations
Migi Trisnadi
Regional Opr. Head Jabodetabek & South Sumatera
Fran Seda
Regional Opr. Head West
Agus Pasaribu
Regional Opr. Head Jateng
Ade Chairullah
Regional Opr. Head Jatim & Indtim
Noor Aidion
Integration National Opr. Support I
Yoga Sadana
Integration National Opr. Support II
Usman Gumantik
Strategic & Centralized Operations
Bambang Ratmanto
Bankwide Processing Centre
Pierre Hewarlela
Credit Processing Centre
Paulus Sudradjat
Operations Integration
Yuri Yudistira
Compliance & CEO Office
L. Wulan Tumbelaka
Compliance
Liston Siahaan
Corporate Legal
Rina Siti Fatimah
Investor & Group Relation
Harsya Denny Suryo
Corporate Communication
Dina Sutadi
Corp. Affairs
Gatot Subagio
Human Resources
TBA
HR Development
Awaldi
HR Integration & Regionalization
Daniswara Hadimurti
HR Planning & Policy
M. Heriyas Nafward*
HR Talent Management & Development
M. Heriyas Nafward*
HR Operations
Ani Pangestu
HR Business Partner
Irawati Soedjadi
HR Compensation & Benefit
Joko Mediantoro
Learning Management
Danni Tri Suryani
Non BoD
*) Jabatan rangkap

# Struktur - Desember 2008

## Corporate Structure - December 2008




*Termasuk / includes Greatville Pte Ltd (2.57%), PT Commerce Kapital (1.02%), PT Pantai Damai (0.46%)

# Anak Perusahaan & Afiliasi
# Subsidiaries & Affiliates

### SASEKA GELORA FINANCE

**PROFIL**

Didirikan pada tahun 1981 dengan nama PT Saseka Gelora Leasing. Sesuai keputusan Menteri Keuangan pada tahun 1993, ruang lingkup perusahaan berkembang merambah ke industri Multifinance. Sejalan dengan itu, perusahaan ini berganti nama menjadi PT Saseka Gelora Finance (SGF).

SGF, yang sebagian besar sahamnya dimiliki oleh CIMB Niaga (95.91%), bergerak dibidang pembiayaan melalui sewa guna usaha dan pembiayaan konsumen. Saat ini, SGF memilki 1 Kantor Pusat di Jakarta, 1 Kantor Cabang di Medan dan 14 *Service Point Unit* (SPU) yang tersebar di Sumatera, Jawa dan Kalimantan.

- Dewan Komisaris
  Presiden Komisaris : Bambang Ratmanto
  Komisaris : Firman A. Moeis
- Direksi
  Presiden Direktur : Budi Wasito
  Direktur Operasional : Wilther Sihombing
  Direktur *Sales & Marketing* : Budi Wasito

**PROFILE**

Established in 1981 as PT Saseka Gelora Leasing. In accordance to the decision letter from Ministry of Finance in 1993, the scope of business of the company is extended to Multifinance industry. In line with that, the name of the company changed to PT Saseka Gelora Finance (SGF).

SGF, which 95.91% shares is owned by CIMB Niaga, is operating in the field of financing through leasing dan consumer financing. Currently, SGF has 1 Head Office in Jakarta, 1 Branch Office in Medan and 14 Service Point Unit spreading out in Sumatera, Java and Kalimantan.

- Board of Commissioners
  President Commissioner : Bambang Ratmanto
  Commissioner : Firman A. Moeis
- Directors
  President Director : Budi Wasito
  Operation Director : Wilther Sihombing
  Sales & Marketing Director : Budi Wasito

## ASURANSI CIGNA

### PROFIL

PT Asuransi CIGNA yang didirikan di tahun 1990, adalah wujud dari komitmen CIGNA *Corporation* untuk mengembangkan bisnisnya di Indonesia, dimana hingga saat ini telah tumbuh dan berkembang menjadi perusahaan asuransi terkemuka di Indonesia yang sangat fokus dalam *Affinity Marketing*. PT Asuransi CIGNA menawarkan produk asuransi dengan premi terjangkau, cara pembayaran yang mudah, melalui kerjasama dengan mitra usaha, baik di bidang institusi keuangan maupun institusi lainnya. Pada akhir tahun 2008, pemegang polis di PT Asuransi CIGNA berjumlah lebih dari 1,5 juta orang dengan *Risk Based Capital* sebesar 274%, jauh melebihi ketentuan pemerintah sebesar 120%.

- Dewan Komisaris
  - Presiden Komisaris : Steven Lee Novkov
  - Komisaris : Michael Stewart Elliot
  - Komisaris : Dung Anh Phan
  - Komisaris : Lynna Muliawan
  - Komisaris Independen : Noke Kiroyan
- Dewan Direksi
  - Presiden Direktur : Ian Cooper
  - Deputy Country Manager : Christine Setyabudhi
  - Director, IT & Operations : Wiriadi Saputra
  - Director, Partner Relationship Manager : Rosmaylinda Nasution
  - Financial Advisor : Grant Mackay
  - Director, Human Resources : Nefo Drajati

### PROFILE

Established in 1990 as part of CIGNA Corporation's commitment to expand its business in Indonesia, PT Asuransi CIGNA has grown into a leading insurance company in Indonesia focusing on Affinity Marketing. PT Asuransi CIGNA offers insurance products with affordable premium and easy payment system through business partnerships in the area of financial institution and other institutions. In the end of 2008, policy holders of PT Asuransi CIGNA have reached more than 1.5 million and the Risk Based Capital was at 274%, way over the government regulation of 120%.

- Board of Commissioner
  - President Commissioner : Steven Lee Novkov
  - Commissioner : Michael Stewart Elliot
  - Commissioner : Dung Anh Phan
  - Commissioner : Lynna Muliawan
  - Independent Commissioner : Noke Kiroyan
- Directors
  - President Director : Ian Cooper
  - Deputy Country Manager : Christine Setyabudhi
  - Director, IT & Operations : Wiriadi Saputra
  - Director, Partner Relationship Manager : Rosmaylinda Nasution
  - Financial Advisor : Grant Mackay
  - Director, Human Resources : Nefo Drajati

## KITA FINANCE

### PROFIL

PT Kencana Internusa Artha Finance (KITA Finance) adalah perusahaan pembiayaan konsumen dengan berfokus pada kegiatan pembiayaan kendaraan bermotor. Perusahaan pembiayaan yang sebelumnya bernama PT Primus Financial Services ini berdiri pada 20 Juli 1995. Pada saat ini, KITA Finance beroperasi melalui 13 kantor cabang dan kantor perwakilan, yang mencakup hampir seluruh kota besar di Indonesia, diantaranya Jakarta, Bandung, Yogyakarta, Semarang, Surabaya, Malang, Denpasar, Medan, Palembang, Makassar dan Balikpapan.

Sebagai salah satu wujud untuk mengembangkan kegiatan usahanya, KITA Finance bekerjasama dengan PT Honda Prospect Motor (HPM) melucurkan program kemudahan konsumen untuk memiliki kendaraan Honda melalui Honda Auto Credit Programme (HACP).

- Dewan Komisaris
  - Presiden Komisaris : Daniel James Rompas
  - Wakil Presiden Komisaris : Hiroyasu Kondo
  - Komisaris : Yukinobu Nagami
- Dewan Direksi
  - Presiden Direktur : Suwinto Johan
  - Wakil Presiden Direktur : Eiichiro Ito
  - Direktur : Kazumi Kubozono
  - Direktur : Suranywaty Tjandrasa

### PROFILE

PT Kencana Internusa Artha Finance (KITA Finance) is a multifinance company focus on vehicles financing. This multifinance company which was previously known as PT Primus Financial Services was established on 20 July 1995. Now, KITA Finance operates through 13 branches over Indonesia among others Jakarta, Bandung, Yogyakarta, Semarang, Surabaya, Malang, Denpasar, Medan, Palembang, Makassar and Balikpapan.

To expand its business, KITA Finance launches vehicles ownership programme, Honda Auto Credit Programme (HACP), in cooperation with PT Honda Prospect Motor (HPM).

- Board of Commissioners
  - President Commissioner : Daniel James Rompas
  - Vice President Commissioner : Hiroyasu Kondo
  - Commissioner : Yukinobu Nagami
- Directors
  - President Director : Suwinto Johan
  - Vice President Director : Eiichiro Ito
  - Director : Kazumi Kubozono
  - Director : Suranywaty Tjandrasa

## COMMERCE INTERNATIONAL

### PROFIL

PT Commerce International (PT CI) sebuah perusahaan asuransi jiwa yang berkedudukan hukum di Jakarta, adalah suatu perseroan terbatas yang sebelumnya memiliki nama PT Asuransi Jiwa John Hancock Indonesia (AJJHI). Pada tanggal 5 September 2008, PT Commerce International Group Berhad ("CIG Berhad") yang merupakan anak perusahaan CIMB Group bersama dengan PT Bank CIMB Niaga Tbk mengakuisisi seluruh saham AJJHI, masing-masing sebesar 96,24% dan 3,76%.

- Presiden Komisaris : Dato' Mohd. Shukri Hussin
  Komisaris Independen : Dato' Mohd. Adnan Shuaib
  Komisaris : Gatot Subagio
  Direksi : untuk ditentukan kemudian

### PROFILE

PT Commerce International (PT CI), a life insurance limited liabilty company domicile in Jakarta, was previously known as PT Asuransi Jiwa John Hancock Indonesia (AJJHI). In September 5'2008, PT Commerce International Group Berhad ("CIG Berhad"), one of the subsidiary companies of CIMB Group together with PT Bank CIMB Niaga Tbk acquired 100% of AJJHI shares, with the composition of 96.24% and 3.76% respectively.

- President Commissioner : Dato' Mohd. Shukri Hussin
  Independent Commissioner : Dato' Mohd. Adnan Shuaib
  Commissioner : Gatot Subagio
  Director : to be determined

# Profil Khazanah Nasional, BCHB dan CIMB Group

## Profile of Khazanah Nasional, BCHB and CIMB Group

**KHAZANAH NASIONAL BERHAD**

Khazanah merupakan perusahaan induk investasi milik Pemerintah Malaysia yang dipercaya untuk mengelola aset-aset milik Pemerintah Malaysia dan melakukan investasi-investasi strategis. Khazanah didirikan berdasarkan Undang-undang Perusahaan tahun 1965 tanggal 3 September 1993 sebagai perusahaan publik terbatas.

Khazanah memiliki delapan anggota dewan yang terdiri dari perwakilan dari sektor publik dan swasta. Yang Mulia Perdana Menteri Malaysia, YAB Dato' Seri Abdullah Haji Ahmad Badawi, sebagai Ketua Dewan.

Khazanah mempunyai kepemilikan saham di lebih dari 50 perusahaan dengan total nilai kapitalisasi pasar lebih dari USD 20 miliar. Khazanah juga merupakan organisasi pemerintah yang bertanggung jawab atas investasi strategis lintas batas negara. Perusahaan-perusahaan ini terlibat di beberapa sektor industri seperti tenaga listrik, telekomunikasi, perbankan, kendaraan bermotor, pengelolaan bandara, infrastruktur, pengembangan properti, penyiaran, semikonduktor, produksi baja, elektronik, investasi riset teknologi dan permodalan.

Beberapa perusahaan inti dalam portofolio investasi khazanah yang tercatat di bursa saham Malaysia antara lain Telekom Malaysia Berhad, Tenaga Nasional Berhad, CIMB Group, Proton Holdings Berhad, PLUS Expressway Berhad, Malaysia Airlines System Berhad, Malaysia Airport Berhad, dan UEM World Berhad.

**BCHB**

Bumiputra-Commerce Holdings Berhad (BCHB) merupakan perusahaan publik dan induk CIMB Group, grup lembaga keuangan kedua terbesar di Malaysia. Saham BCHB telah tercatat di Papan Utama di Bursa Malaysia sejak 1987. Per Desember 2008, BCHB merupakan perusahaan terbesar ke tujuh di Bursa Malaysia dengan nilai kapitalisasi sebesar RM20,9 miliar.

BCHB telah melakukan transformasi dalam beberapa tahun ini dan perusahaan organisasi perusahaan sejak 2005. Sebelumnya entitas-entitas operasionalnya diberbagai jasa keuangan dapat dikatakan beroperasi secara sendiri-sendiri. Saat ini telah dilakukan konsolidasi atas seluruh entitas-entitas operasionalnya dibawah CIMB Grup.

**CIMB GROUP SDN BHD**

CIMB Grup merupakan lembaga keuangan kedua terbesar di Malaysia dan salah satu grup *universal banking* terkemuka di Asia Tenggara, yang menawarkan layanan perbankan *consumer*, perbankan investasi, perbankan Syariah, pengelolaan aset dan produk-produk dan jasa asuransi. CIMB Grup memiliki kantor-kantor regional terbesar dengan 36.000 karyawan di 1.150 kantor cabang di Malaysia, Indonesia, Singapura dan Thailand, melayani lebih dari 10 juta nasabah. CIMB Grup juga memiliki kantor di New York, London, Hong Kong, Shanghai, Brunei dan Vietnam.

**KHAZANAH NASIONAL BERHAD**

Khazanah is the investment holding arm of the Government of Malaysia entrusted to hold and manage the commercial assets of the Government and to undertake strategic investments. Khazanah was incorporated under the Companies Act 1965 on 3 September 1993 as a public limited company.

Khazanah has an eight member board comprising representatives from the public and private sectors. YAB Dato' Seri Abdullah Haji Ahmad Badawi, the Right Honorable Prime Minister of Malaysia is the Chairman of the Board.

Khazanah has stakes in more than 50 companies with assets valued in excess of USD20 billion. Khazanah is also the state agency responsible for strategic cross-border investments. These companies are involved in various sectors such as power, telecommunications, banking, automotive, airport management, infrastructure, property development, broadcasting, semiconductor, steel production, electronics, investment holding, research technology and venture capital.

Some of the key listed companies in Khazanah's investment portfolio include Telekom Malaysia Berhad, Tenaga Nasional Berhad, CIMB Group, Proton Holdings Berhad, PLUS Expressways Berhad, Malaysian Airline System Berhad, Malaysia Airport Holdings Berhad, and UEM World Berhad.

**BCHB**

Bumiputra-Commerce Holdings Berhad (BCHB) is the listed vehicle for CIMB, Malaysia's second largest financial services group. It has been listed on the Main Board of Bursa Malaysia, the nation's stock exchange since 1987. As at end of December 2008, BCHB was the 7th largest company on Bursa Malaysia with a market capitalisation of RM20.9 billion.

BCHB has gone through multi-year transformation and corporate reorganization since 2005. Previously its operating entities in various financial services sectors operated largely on a stand-alone basis. Today, it has consolidated all its operating entities under CIMB Group.

**CIMB GROUP SDN BHD**

CIMB Group is Malaysia's second largest financial services provider and one of Southeast Asia's leading universal banking groups. It offers consumer banking, investment banking, Islamic banking, asset management and insurance products and services. CIMB Group has South East Asia's largest network with over 36,000 employees in 1,150 branches in Malaysia, Indonesia, Singapore and Thailand, serving over 10 million customers. CIMB Group also has offices in New York, London, Hong Kong, Shanghai, Brunei and Vietnam.

# Sambutan Group CEO CIMB Group

## Quote from Group Chief Executive Office, CIMB Group

Dato' Sri Nazir Razak

Merger antara Bank Niaga dengan LippoBank yang dilakukan pada tanggal 1 November 2008 merupakan yang pertama bagi dunia perbankan di Indonesia terkait *Single Presence Policy*. Kreasi sukses perusahaan merger, CIMB Niaga, merupakan hasil kerja keras yang diperoleh selama berbulan-bulan antara CIMB Group, Bank Niaga dan LippoBank serta Khazanah Nasional Berhad. Kejadian penting ini mewakili kemajuan langkah dari agenda CIMB Group sebagai *bank universal* di regional. Dengan penambahan 408 kantor cabang LippoBank memberikan CIMB Group sebagai pemilik cabang terbesar di Asia Tenggara dan secara signifikan mempunyai jangkauan lebih besar di Indonesia.

Disamping adanya pengembangan *platform*, terdapat pula peningkatan di sisi aset, pinjaman serta deposito yang memberikan perbaikan pada keadaan ekonomi yang dapat membantu kami di dalam menawarkan produk-produk yang lebih baik serta pelayanan yang lebih kompetitif. Dengan demikian diharapkan akan terjadi sinergi dari hasil merger ini – dimana kami telah membuat perkembangan yang patut dihargai dengan adanya program sinergi Niaga pada tahun 2007 dan 2008, terutama kartu kredit, produk-produk tresuri dan perbankan korporat. Dengan menggabungkan dua kekuatan besar ini, serta berbagi sumber daya dan menghilangkan duplikasi, CIMB Niaga akan senantiasa melakukan evaluasi dan peningkatan nilai-nilai bagi nasabah dan *stakeholders*.

The Bank Niaga – LippoBank merger became Indonesia's first major banking merger on 1st November 2008 regarding Single Presence Policy. The successful creation of the merged entity, CIMB-Niaga, is the fruition of months of hard work and cooperation between CIMB Group, Bank Niaga, LippoBank as well as Khazanah Nasional Berhad. This milestone represents yet another step forward in CIMB Group's regional universal banking agenda. The addition of LippoBank's 408 branches has given CIMB Group the largest branch network in South East Asia, and a significantly larger geographical footprint in Indonesia.

Aside from an enlarged platform, the increase in total assets, loans and customer deposits has resulted in better economies of scale which will enable us to offer better products and services more competitively. I look forward to the synergies which will result from the merger – we have already made commendable progress with the Niaga synergy programme in 2007 and 2008 most notably in credit cards, treasury products and corporate banking. By combining individual strengths, sharing resources and eliminating duplication, CIMB Niaga will continue to create and enhance value for its customers and stakeholders.

# Statement by Directors

## Pursuant to Section 169(15) of the Companies Act, 1965

We, Tan Sri Dato' Md Nor bin Md Yusof and Dato' Sri Mohamed Nazir bin Abdul Razak, being two of the Directors of Bumiputra-Commerce Holdings Berhad, hereby state that, in the opinion of the Directors, the Financial Statements set out on pages 18 to 282 are drawn up so as to give a true and fair view of the state of affairs of the Group and Company as at 31 December 2008 and of the results and cash flows of the Group and Company for the financial year ended on that date, in accordance with the provisions of the Companies Act, 1965, the MASB Approved Accounting Standards in Malaysia for Entities Other Than Private Entities and Bank Negara Malaysia Guidelines.

Signed on behalf of the Board of Directors in accordance with their resolution.

**Tan Sri Dato' Md Nor bin Md Yusof**
Chairman

**Dato' Sri Mohamed Nazir bin Abdul Razak**
Managing Director

Kuala Lumpur
7 April 2009

# Consolidated Balance Sheets

As at 31 December 2008

| | 2008 RM'000 | 2007 RM'000 |
|---|---|---|
| **Assets** | | |
| Cash and short-term funds | 24,408,711 | 30,525,460 |
| Securities purchased under resale agreements | 3,311,243 | 4,371,313 |
| Deposits and placements with banks and other financial institutions | 4,063,276 | 6,485,564 |
| Securities held for trading | 10,423,239 | 14,652,312 |
| Available-for-sale securities | 11,608,213 | 10,259,580 |
| Held-to-maturity securities | 11,921,430 | 3,529,444 |
| Derivative financial instruments | 5,739,936 | 1,783,013 |
| Loans, advances and financing | 117,382,074 | 95,904,058 |
| Other assets | 4,237,926 | 4,172,391 |
| Deferred tax assets | 543,139 | 482,835 |
| Tax recoverable | 388,756 | 122,487 |
| Statutory deposits with central banks | 2,736,345 | 3,048,612 |
| Investment in associates | 766,066 | 150,128 |
| Investment in jointly controlled entity | 127,701 | 124,448 |
| Property, plant and equipment | 1,669,036 | 1,298,580 |
| Investment properties | 100,175 | 97,421 |
| Prepaid lease payments | 50,386 | 53,740 |
| Goodwill | 6,696,245 | 4,474,119 |
| Intangible assets | 459,361 | 503,660 |
| | 206,653,258 | 182,039,145 |
| Non-current assets held for sale | 82,452 | 762,094 |
| **Total assets** | 206,735,710 | 182,801,239 |
| **Liabilities** | | |
| Deposits from customers | 153,424,976 | 126,866,791 |
| Deposits and placements of banks and other financial institutions | 7,118,518 | 12,884,467 |
| Obligations on securities sold under repurchase agreements | 62,924 | 605,780 |
| Derivative financial instruments | 5,168,280 | 1,658,434 |
| Bills and acceptances payable | 3,333,266 | 4,668,033 |
| Other liabilities | 7,498,706 | 6,168,197 |
| Deferred tax liabilities | 14,895 | 23,523 |
| Current tax liabilities | 152,498 | 217,887 |
| Amount due to Cagamas Berhad | 993,818 | 2,004,707 |
| Bonds | 24,374 | 304,693 |
| Irredeemable convertible unsecured loan stocks – detachable coupons | - | 9,282 |
| Redeemable convertible unsecured loan stocks | - | 1,803 |
| Other borrowings | 4,004,836 | 4,827,433 |
| Subordinated notes | 5,598,335 | 2,333,476 |
| Non-cumulative guaranteed and redeemable preference shares | 948,336 | 816,033 |
| | 188,343,762 | 165,390,539 |
| Liabilities directly associated with non-current assets classified as held for sale | 29,499 | 556,090 |
| **Total liabilities** | 188,373,261 | 165,946,629 |

# Consolidated Balance Sheets

As at 31 December 2008

| | 2008 RM'000 | 2007 RM'000 |
|---|---|---|
| **Equity** | | |
| **Capital and reserves attributable to equity holders of the Company** | | |
| Ordinary share capital | 3,578,078 | 3,374,181 |
| Reserves | 14,021,765 | 12,477,470 |
| Less: Shares held under trust | (74,190) | (107,166) |
| Treasury shares, at cost | (461,702) | (34,434) |
| | 17,063,951 | 15,710,051 |
| Perpetual preference shares | 200,000 | 200,000 |
| Minority interests | 1,098,498 | 944,559 |
| **Total equity** | 18,362,449 | 16,854,610 |
| **Total equity and liabilities** | 206,735,710 | 182,801,239 |
| **Commitments and contingencies** | 321,678,842 | 267,168,733 |
| **Net assets per share attributable to ordinary equity holders of the Company (RM)** | 4.84 | 4.66 |

# Consolidated Income Statements

For the financial year ended 31 December 2008

| | 2008 RM'000 | 2007 RM'000 |
|---|---|---|
| Interest income | 9,590,423 | 9,058,223 |
| Interest expense | (4,929,827) | (4,662,293) |
| Net interest income | 4,660,596 | 4,395,930 |
| Income from Islamic banking operations | 437,790 | 343,357 |
| Non-interest income | 2,642,126 | 4,271,374 |
| | 7,740,512 | 9,010,661 |
| Overheads | (4,121,805) | (4,227,114) |
| Profit before allowances | 3,618,707 | 4,783,547 |
| Allowance for losses on loans, advances and financing | (794,715) | (1,127,431) |
| Allowance for other receivables | (94,768) | (37,375) |
| Provision for commitments and contingencies | (708) | (1,439) |
| Allowance written back for impairment losses | 29,483 | 57,407 |
| | 2,757,999 | 3,674,709 |
| Share of results of jointly controlled entity | 3,253 | 3,410 |
| Share of results of associates | (45,593) | 7,684 |
| Profit before taxation and zakat | 2,715,659 | 3,685,803 |
| Taxation | | |
| - Company and subsidiaries | (703,111) | (771,484) |
| Zakat | (2) | (144) |
| Net profit after taxation and zakat | 2,012,546 | 2,914,175 |
| Attributable to: | | |
| Equity holders of the Company | 1,952,038 | 2,793,273 |
| Minority interests | 60,508 | 120,902 |
| | 2,012,546 | 2,914,175 |
| **Earnings per share attributable to ordinary equity holders of the Company (sen)** | | |
| - Basic | 57.8 | 83.9 |
| - Fully diluted | 57.8 | 83.8 |
| **Dividends per ordinary share of 20.7 sen less income tax of 25% and tax exempt dividend of 4.3 sen (2007: 40.0 sen less income tax of 26%)** | 19.8 | 29.2 |

# Company Balance Sheets

As at 31 December 2008

| | 2008 RM'000 | 2007 RM'000 |
|---|---|---|
| **Assets** | | |
| Cash and short-term funds | 403,068 | 374,428 |
| Available-for-sale securities | 37,750 | 888 |
| Held-to-maturity securities | 137,106 | 1,471,544 |
| Derivative financial instruments | 13,142 | - |
| Loans, advances and financing | 2,232 | 2,610 |
| Other assets | 69,305 | 104,422 |
| Tax recoverable | 207,853 | 105,988 |
| Investment in subsidiaries | 7,335,108 | 7,325,118 |
| Amount owing by subsidiaries net of allowance for doubtful debts of RM510,000 (2007: RM852,820) | 5,687,933 | 3,817,845 |
| Investment in associates | 3,834 | 3,834 |
| Property, plant and equipment | 381,420 | 291,058 |
| Investment properties | 4,590 | 4,715 |
| Prepaid lease payments | 4,516 | 4,674 |
| **Total assets** | 14,287,857 | 13,507,124 |
| **Liabilities** | | |
| Derivative financial instruments | 16,854 | 18,711 |
| Other liabilities | 256,800 | 108,274 |
| Amount owing to subsidiaries | 268,062 | 264,838 |
| Deferred tax liabilities | 103,399 | 13,293 |
| Bonds | - | 250,000 |
| Redeemable convertible unsecured loan stocks ("RCULS") | - | 1,803 |
| Other borrowings | 2,426,450 | 2,998,911 |
| **Total liabilities** | 3,071,565 | 3,655,830 |
| **Equity** | | |
| Ordinary share capital | 3,578,078 | 3,374,181 |
| Reserves | 8,099,916 | 6,511,547 |
| Less: Treasury shares, at cost | (461,702) | (34,434) |
| **Total equity** | 11,216,292 | 9,851,294 |
| **Total equity and liabilities** | 14,287,857 | 13,507,124 |
| **Commitments and contingencies** | 500,000 | 350,000 |

# Company Income Statements

For the financial year ended 31 December 2008

| | 2008 RM'000 | 2007 RM'000 |
|---|---|---|
| Interest income | 62,040 | 89,796 |
| Interest expense | (128,124) | (217,543) |
| Net interest expense | (66,084) | (127,747) |
| Non-interest income | 1,701,081 | 2,332,104 |
| Net income | 1,634,997 | 2,204,357 |
| Overheads | (14,900) | (29,585) |
| Profit before allowances | 1,620,097 | 2,174,772 |
| Allowance for impairment losses | (888) | - |
| Profit before taxation | 1,619,209 | 2,174,772 |
| Taxation | (371,771) | (521,846) |
| Net profit after taxation | 1,247,438 | 1,652,926 |
| **Dividends per ordinary share of 20.7 sen less income tax of 25% and tax exempt dividend of 4.3 sen (2007: 40.0 sen less income tax of 26%)** | 19.8 | 29.2 |

## PRODUK SIMPANAN

### Tabungan X-Tra

Tabungan bagi individu dalam mata uang Rupiah dengan fasilitas lengkap dan berbagai keuntungan ekstra yang membuat hidup menjadi lebih nyaman, dimulai dari kemudahan tarik tunai dan transfer dana di seluruh jaringan ATM Bersama, penarikan tunai di seluruh dunia melalui jaringan VISA Plus, berbelanja dengan Kartu Debit CIMB Niaga, hingga kenyamanan transaksi tanpa batas waktu dan ruang melalui fasilitas CIMB Niaga *e-Banking*.

### Tabungan Junior

Tabungan bagi individu dalam mata uang Rupiah yang dikhususkan bagi anak-anak dengan keunggulan dapat dimiliki atas namanya sendiri, dilengkapi dengan kartu ATM multifungsi *C-Card* berdesain trendi untuk kemudahan penarikan tunai di ATM, serta berbelanja di berbagai tempat berlogo VISA.

### Tabungan Pendidikan

Tabungan berjangka bagi individu dalam mata uang Rupiah dan Dollar AS dengan hasil investasi yang menarik, untuk mempersiapkan biaya pendidikan bagi putra-putri melalui setoran bulanan yang ringan dan fleksibel sesuai dengan jangka waktu dan pilihan bunga *fixed* atau *floating* yang diinginkan, serta dilengkapi dengan asuransi jiwa gratis.

### Tabungan Usaha

Merupakan produk tabungan yang dikhususkan untuk Perusahaan/Pengusaha yang memberikan kemudahan dalam bertransaksi.

### Tabungan Mapan X-Tra

Tabungan berjangka bagi individu dalam mata uang Rupiah dengan hasil investasi yang menarik, untuk mewujudkan berbagai rencana di masa depan melalui setoran bulanan yang ringan dan fleksibel sesuai dengan jangka waktu dan pilihan bunga *fixed* atau *floating* yang diinginkan, serta dilengkapi dengan asuransi jiwa gratis.

### Deposito X-Tra

Simpanan berjangka bagi nasabah individu maupun perusahan dalan berbagai pilihan mata uang dan jangka waktu, dengan suku bunga yang menarik, dilengkapi fasilitas perpanjangan otomatis (*Automatic Roll Over*).

### Giro (Rupiah/Valas)

Rekening Koran bagi nasabah individu maupun perusahaan dalam berbagai pilihan mata uang, yang memberikan kenyamanan dan kemudahan dalam melakukan transaksi bisnis, serta dilengkapi dengan fasilitas cek, bilyet giro, surat perintah pembayaran, CIMB Niaga C@sh Management Service dan khusus giro perorangan Rupiah memperoleh Kartu Debit CIMB Niaga yang berfungsi untuk penarikan uang tunai di ATM, berbelanja dan bertransaksi di Akses Elektronik CIMB Niaga.

## SAVINGS PRODUCT

### Tabungan X-Tra

Individual Savings in Rupiah with complete facilities and various extra benefits bring convenience to life, starting from easy cash withdrawal and fund transfer within the entire “ATM Bersama” network, worldwide cash withdrawal through Visa Plus network, shopping with Kartu Debit CIMB Niaga, to convenient transactions without being time-confined or limited space through the CIMB Niaga e-banking facilities.

### Junior Savings

Individual savings in Rupiah intended for children, with special facility enabling them to register under their own name, complete with multi functioned and fashionably designed ATM C-Card for easy withdrawal at any ATM or shopping at any merchant displaying the VISA logo.

### Education Savings

Individual periodical Savings in Rupiah and US Dollar with interesting returns aimed at preparing future education expenses for offspring through affordable and flexible monthly deposits with individually chosen time frame and self selection of fixed or floating interests, provided with free life insurance.

### Business Savings

Business Savings are intended for companies/business people with easy transaction facilities.

### Tabungan Mapan X-Tra

Individual Periodic Savings in Rupiah with interesting returns to bring future plans come to reality through affordable and flexible monthly deposits at customers’ own choice of time frame and self-selection of fixed or floating interests, provided with free life insurance.

### Deposito X-Tra

Time deposit for individual customers or corporate with various currency and time frame options, interesting interest rates and Automatic Roll-Over facility.

### Demand Deposit (Rupiah/Forex)

Current account for individual or corporate customers in Rupiah or other foreign currencies, providing convenience for daily business transaction, from cheques, cheque cash, paymet order, Niaga C@sh Management Services, and for individual Rupiah demand deposit customers will receive a Kartu Debit CIMB Niaga to support cash withdrawal in ATMs, for shopping and other transactions through CIMB Niaga Akses Elektronik.

### Simpanan Dollar

Simpanan bagi individu dalam mata uang Dollar AS dengan berbagai kemudahan dan fasilitas menarik, mulai dari tarik setor *bank notes* yang menguntungkan, layanan transfer ke seluruh dunia yang cepat dan nyaman, tarif spesial untuk keperluan pengiriman uang bagi pelajar yang menjalani pendidikan di Australia dan Malaysia dengan CIMB Niaga Student Transfer, hingga perlindungan asuransi kecelakaan diri gratis.

### Dollar Savings

Individual savings in US Dollar with easy access and interesting facilities, starting from the advantageous easy withdrawal and deposit of the bank notes, rapid and convenient money transfer anywhere in the world, special rates for money transfer to students studying in Australia and Malaysia with CIMB Niaga Student Transfer, to free-of-charge insurance coverage against accident.

## FASILITAS AKSES ELEKTRONIK

### Kartu Debit

Kartu Debit untuk kemudahan dan keleluasaan berbelanja di berbagai tempat berlogo VISA di seluruh dunia, penarikan tunai di lebih dari 10.000 jaringan ATM CIMB Niaga, ATM Bersama dan MEPS serta jaringan ATM VISA Plus di seluruh dunia, layanan transfer antar bank anggota ATM Bersama secara *real-time online*, serta kenyamanan melakukan berbagai macam transaksi di Akses Elektronik CIMB Niaga (*Call Center* 14041, ATM, dan SST).

### ATM

Layanan perbankan elektronik 24 jam *real-time online* untuk melakukan penarikan tunai yang tersebar di berbagai lokasi strategis di seluruh Indonesia, dengan dukungan lebih dari ratusan ATM CIMB Niaga, ribuan ATM Bersama dan ATM Visa Plus di seluruh dunia.

### Call Center 14041

Layanan perbankan terpadu *real-time online* melalui telepon dan ponsel dengan satu nomor akses 14041 dan tarif lokal untuk kemudahan transaksi non-tunai kapanpun dan dimanapun seperti cek saldo, cek 5 transaksi terakhir, informasi tolakan kliring, informasi Kartu Kredit, cetak *statement*, pemindahbukuan, pembayaran tagihan (telepon, ponsel, kartu kredit, listrik, pinjaman, internet, TV kabel/satelit), pembelian pulsa ponsel, pembayaran tiket pesawat hingga penukaran poin CINTA. Saat ini, nasabah secara fleksibel dapat memilih sumber dana untuk bertransaksi, baik dari tabungan ataupun dari Kartu Kredit CIMB Niaga yang dimiliki.

### Ponsel Banking (dahulu Niaga Ponsel Access)

Layanan SMS banking *real-time online* yang dapat dinikmati oleh semua pengguna ponsel baik GSM maupun CDMA secara nyaman dengan Java Menu atau SMS plain untuk melakukan transaksi non-tunai (kapanpun dan dimanapun) seperti cek saldo, cek 5 transaksi terakhir, pemindahbukuan, pembayaran tagihan (telepon, ponsel, kartu kredit, pinjaman, internet, TV kabel/satelit), pembelian pulsa ponsel, hingga penukaran poin CINTA.

## ELECTRONIC ACCESS FACILITY

### Debit Card

CIMB Niaga Debit Card provides easy and convenient services for making transactions at numerous places in the world with VISA logo, cash withdrawal at more than 10,000 CIMB Niaga ATMs, ATM Bersama and the ATM VISA Plus worldwide network, as well as real-time online fund transfer within members of ATM Bersama, and convenience banking transactions through CIMB Niaga Akses Elektronik (Call Center 14041, Ponsel Banking, ATM, and SST).

### ATM

Real-time online 24 hour electronic banking services, spread around various strategic places in Indonesia with more than hundreds of CIMB Niaga ATM, thousands of ATM Bersama, and Visa Plus ATM Network worldwide.

### Call Center 14041

Integrated real-time online banking services through telephone and mobile phone with a single access number 14041, with only a local connection charge for "anywhere and anytime" convenient non-cash transactions such as balance information, last 5 transactions, information on clearing rejection, credit card information, statement print-out, over-booking, transfer to other banks, bill payments (telephone, mobile phone, credit card, utility, loans, internet, cable TV/satellite), top up prepaid mobile phone, airplane ticket payment, including CINTA points redemption. Customers can freely select the source of fund for their transaction, either from their savings or CIMB Niaga Credit Card.

### Ponsel Banking (former Niaga Ponsel Access)

SMS banking service is accessible by both GSM and CDMA phone users through Java menu or plain SMS for non cash transaction "anywhere and anytime" such as balance information, last 5 transactions, overbooking, transfer to other banks, bill payments (telephone, mobile phone, credit card, utility, loans, internet, cable TV/satellite), top up prepaid mobile phone, including CINTA points redemption.

### Internet Banking

Layanan perbankan elektronik 24 jam *real-time online* melalui internet dengan mengakses www.cimbniaga.com untuk melakukan transaksi non-tunai seperti cek saldo, cek transaksi 45 hari terakhir, pemindahbukuan, transfer ke bank lain (IDR & USD), pembayaran tagihan (telepon, ponsel, kartu kredit, listrik, pinjaman, internet, TV kabel/satelit), pembelian pulsa ponsel, pembayaran tiket pesawat, hingga penukaran poin CINTA.

### BizChannel (dahulu e-LippoLink)

Fasilitas *internet banking* berbasis web untuk pengelolaan keuangan bisnis dengan akses *real-time online*. Berbagai macam transaksi perbankan menjadi begitu mudah dilakukan dengan dukungan pelayanan dan perlindungan fitur keamanan yang prima.

### Konsolidasi Saldo Rekening

Solusi praktis untuk mengetahui posisi *cash flow* yang terkonsolidasi dari beberapa rekening secara berkala. Fitur ini tersedia melalui *internet banking* (*BizChannel*) dimana saldo akhir hari dari beberapa rekening dapat dikonsolidasikan/ditransfer ke satu rekening utama dalam satu grup nasabah yang sama. Hal sebaliknya dapat juga dilakukan dimana rekening utama memberikan saldo awal dalam jumlah tertentu ke rekening-rekening lainnya dalam grup yang sama.

### e-MFTS

Salah satu fasilitas dari *internet banking* (*BizChannel*) yang dapat digunakan oleh nasabah untuk melakukan pengiriman instruksi uang keluar/masuk secara massal dengan mudah, cepat dan aman. Sangat tepat digunakan bagi dunia usaha dengan aktivitas perbankan yang tinggi.

### e-*Chain*

*e-Chain* adalah solusi otomatis berbasis web/internet yang memberikan kemudahan dalam menagani bisnis rantai pengadaan (*supply chain*). e-*Chain* dapat dipergunakan bila terdapat 2 pihak yang bekerja sama (*principal*/penjual dan distributor/pembeli).

### Self Service Terminal (SST)

Layanan perbankan *real-time online* dengan layar sentuh melalui mesin SST yang tersebar di berbagai lokasi strategis di seluruh Indonesia untuk melakukan transaksi non-tunai seperti cek saldo, cek 5 transaksi terakhir, pemindahbukuan, transfer ke bank lain, pembayaran tagihan (telepon, ponsel, kartu kredit, pinjaman, internet, TV kabel/satelit), pembelian pulsa ponsel, pembayaran tiket pesawat hingga penukaran poin CINTA.

### CIMB Niaga Quick Pay

Merupakan layanan praktis untuk berbagai macam pembayaran tagihan, pembelian isi ulang pulsa hingga pembayaran tiket pesawat melalui Akses Elektronik CIMB Niaga (*Call Center* 14041, Ponsel *Banking*, *Internet Banking*, ATM, dan SST).

### Internet Banking

24 hours real-time online electronic banking services on the internet that is accessible by clicking www.cimbniaga.com for non cash transactions such as balance information, last 45 days transactions, fund transfer (IDR & USD), various and extensive bill payments (telephone, mobile phone, credit card, electricity, loans, internet, cable TV/satellite) and purchasing as well as CINTA point's redemption.

### BizChannel (formerly e-LippoLink)

Internet banking facility which can help you to manage your cash flow and cater all kind of banking needs real-time online, supported by professional service and sophisticated security features.

### Balance Sweep-in/Sweep-out

Simple solution to monitor consolidated cash flow from many accounts on regular basis. This feature is available thru internet banking (BizChannel) whereby the system will automatically sweep-out balances from several accounts and credit to main account within the group. In a reverse way, the same concept is applicable whereby certain amounts will be debited from main account and credited into many accounts within the group.

### e-MFTS

One of our internet banking facility (BizChannel) whereby a customers can submit debit/credit for large number of items efficiently in the most secured way. This is the right solution for company with heavy regular transaction volumes.

### e-Chain

e-Chain is an automated web/internet solution which has capability in handling supply chain transaction at ease. e-Chain is applicable when there are at least two parties involved in the transaction, e.g. principal/seller and distributor/buyer.

### Self Service Terminal (SST)

Real-time online banking service through touch screen via SST machine located at various strategic places in Indonesia for non-cash banking transactions such as balance information, last 5 transactions, over-booking, transfer to other banks, bill payments (telephone, mobile phone, credit card, utility, loans, internet, cable TV/satellite), top up prepaid mobile phone, airplane ticket payment, including exchanging CINTA points.

### CIMB Niaga Quick Pay

A simple service for any kind of bill payments, top up prepaid mobile phone and airplane ticket payment through CIMB Niaga Electronic Access (Call Center 14041, Mobile Banking, Internet Banking, ATM, and SST).

### Fax Statement

Merupakan layanan pengiriman *statement* rekening koran melalui fasilitas faksimili dan layanan pengecekan transaksi/saldo setiap saat melalui *Call Center* 14041.

### CIMB Niaga C@sh Management

Solusi pengelolaan kas perusahaan secara terintegrasi, efektif dan efisien melalui fasilitas e-*banking* CIMB Niaga *Cash Management* secara mudah, aman, dan *real-time* sesuai perkembangan kebutuhan transaksional nasabah perusahaan. Nasabah perusahaan dapat melakukan pembayaran (transfer, RTGS, SKN, Kliring), *monitoring* mutasi dan saldo rekening, pengelolaan tagihan (*collection*), pengelolaan likuiditas (*sweeping* & *pooling*) dan pelaporan sesuai format yang dibutuhkan nasabah.

### Payment Bank

Sejak Juli 2005, CIMB Niaga telah mendapatkan kepercayaan dari KSEI sebagai salah satu *Payment Bank* yang bertugas untuk dan atas nama KSEI pada pengelolaan pembayaran transaksi pasar modal anggota Bursa dan Bank Kustodian pada Bursa Efek Indonesia.

### Virtual Account

Layanan terkini yang menawarkan kemudahan dalam proses rekonsiliasi penerimaan dari berbagai sumber pembayaran, baik melalui transfer, Akses Elektronik, tunai maupun cek.

### Kas Kilat

Layanan penyampaian kiriman uang dari Tenaga Kerja Indonesia (TKI) ke seluruh pelosok Indonesia, melalui transfer antarbank, Weselpos Niaga, dan *draft/cheque* serta dapat diakses melalui jaringan koresponden CIMB Niaga di Malaysia (CashLaju), Saudi Arabia (*Speedcash*), United Emirates Arab, Kuwait, Hong Kong dan Taiwan.

## PERBANKAN BISNIS, TRESURI DAN KORPORASI

### Wali Amanat & Keagenan

Menyediakan jasa lembaga penunjang pasar modal, antara lain:

- Wali Amanat: Mewakili kepentingan pemegang obligasi (investor) baik konvensional maupun syariah yang terdaftar di Bursa Efek Indonesia (BEI).
- Agen Pembayaran: Memberikan jasa pembayaran atas pokok dan bunga surat hutang, serta dividen saham.
- Agen Pemantau: Bertindak dan mewakili kepentingan pemegang surat hutang (investor) baik konvensional maupun syariah yang tidak terdaftar di Bursa Efek Indonesia (*private placement*).
- Agen Jaminan: Memberikan jasa pengadministrasian dokumen jaminan dan, apabila perlu, melakukan eksekusi dan distribusi hasil penjualan jaminan sesuai perjanijian.
- Agen Escrow: Jasa pengelolaan rekening escrow atas nama para pihak yang berkepentingan berdasarkan perjanjian yang disepakati.

### Fax Statement

Facsimile service for sending current account statement, including balance / transaction information, at anytime with Call Center 14041.

### CIMB Niaga C@sh Management

Integrated, effective and efficient cash management solution service through e-banking CIMB Niaga Cash Management facility that is simple, secure and real-time based on the corporate customer needs and development. Corporate customers can conduct payments (transfers, RTGS, SKN, Clearing) monitor account activity and balance, collection, sweeping and pooling and prepare reporting format according to customer needs.

### Payment Bank

Since July 2005, CIMB Niaga has been entrusted by KSEI as one of the Payment Banks to function for and on behalf of KSEI to manage capital market payment transactions for Listed Company and Custody Bank of the Indonesia Stock Exchange.

### Virtual Account

Reconciliation solution for businesses to identify incoming payment received from various source of payments such as transfer, electronic channel (Akses Elektronik), cash or cheque.

### Cash Express

Remittance service for Indonesian Overseas Workers (TKI) to send money to their family in Indonesia through bank to ban transfer, Weselpos Niaga and bank draft/cheques, with easy access through CIMB Niaga's network of correspondence in Malaysia (CashLaju), Saudi Arabia (Speedcash), United Emirates Arab, Kuwait, Hong Kong and Taiwan.

## BUSINESS, TREASURY, CORPORATE BANKING

### Trustee & Agent

Provide trustee and agency services in capital market, include among others:

- Trustee: to represent and act on behalf of the bond holders (investors) for both conventional and syariah debt instruments listed in Indonesia Stock Exchange (IDX).
- Paying Bank: to perform the payment for the principal and interest of debt instruments and dividend.
- Monitoring Agent: to represent and act on behalf of the investors, for both unlisted conventional and syariah debt instruments (private placement).
- Security Agent: to maintain, administrate and if necessary perform the execution and distribution of the proceed of the collateral to the investors with reference to the security agent agreement.
- Escrow Agent: to maintain and operate an escrow on behalf of the related parties with reference to the signed agreement.

### Jasa Kustodian

Menyediakan jasa penyimpanan efek (*safe keeping*), penyelesaian transaksi efek, pembukuan portofolio efek, penagihan hak yang melekat pada efek, serta pengadministrasian berbagai produk investasi seperti reksa dana, unit link, *discretionary fund* serta produk -produk pasar modal lainnya, yang meliputi:

- ***Domestic Custody***
  Layanan kustodian kepada nasabah korporasi yang melakukan transaksi investasi di berbagai portofolio efek yang tercatat di pasar modal Indonesia.
- ***Regional Custody***
  Memberikan layanan kustodian kepada nasabah korporasi yang melakukan transaksi investasi di berbagai portofolio efek yang tercatat di pasar Regional maupun pasar Global.

### Custodian Service

Providing portfolio safe keeping services, trade settlement, portfolio accounting, corporate action, and administration for various investment products such as mutual funds, unit links, discretionary funds, and other capital market products. Custodian services comprise of:

- **Domestic Custody**
  Custodian services for corporate customers, which deal with investment transaction in various portfolio listed in Indonesia's Capital Market.
- **Regional Custody**
  Custodian services for corporate customers, which deal with investment transaction in various portfolio listed in Regional or Global Capital Markets.

### Kredit Usaha Kecil Menengah Pola Kemitraan

Fasiltas pembayaran usaha bagi pemasok, distributor, subkontraktor, pemegang hak *franchise* atau anak angkat dari perusahaan yang terpilih sebagai mitra CIMB Niaga.

### Small Medium Enterprise Credit Through Partnership

A business financing facility for suppliers, distributors, subcontractors, franchise license holders or SME's endorsed by CIMB Niaga's partners.

### Pembiayaan Perdagangan

Fasiltas kredit dan layanan perbankan untuk menunjang nasabah dalam kegiatan perdagangan domestik dan internasional.

### Trade Finance

Credit facility and banking services to support customers both in domestic and international business trading activities.

### Pinjaman

Fasilitas pinjaman untuk kebutuhan modal kerja termasuk modal kerja ekspor, investasi maupun kegiatan perdagangan.

### Loans

Loans facility to suit customers' working capital needs including working capital for export, investment and trading transaction.

### Warehouse Financing

Fasilitas pinjaman modal kerja dalam rangka kegiatan usahanya dengan jaminan berupa barang/komoditi yang ditempatkan di gudang (*warehouse*) yang dikontrol oleh *collateral manager*.

### Warehouse Financing

A working capital loan facility, backed by merchandise or commodities held and controlled by a collateral manager in a warehouse.

### Sindikasi

Dengan tujuan utama untuk melayani nasabah dalam memenuhi kebutuhan nasabah atas pendanaan jumlah besar dari *loan and trade finance market*. Divisi Sindikasi kami memberikan alternatif pembiayaan dalam lingkup lokal maupun lingkup lintas negara, sebagai solusi penyelesaian masalah pembiayaan bagi nasabah. Alternatif tersebut diberikan dalam cakupan perencanaan, penyusunan dan partisipasi langsung untuk pemberian kredit (*cash basis*) maupun non kredit (*non cash basis*). Kami juga memiliki spesialisasi dalam *project financing*, khususnya pada bidang energi, minyak dan gas, perkebunan dan infrastruktur.

Cakupan area kerja kami meliputi identifikasi dan menstruktur produk yang sesuai dengan kredit yang diinginkan nasabah, melakukan negosiasi kredit dan syarat-syarat komersial, melakukan distribusi dan sindikasi atas produk-produk tersebut dan mengatur proses sindikasi termasuk dokumentasinya.

### Syndication

With a primary objective of assisting our client to raise large size funding from the loan market and trade finance market, our syndication team provides domestic and cross-border fund raising solutions to our client by originating, arranging and underwriting the loans and trade finance products. We also specialized in arranging project financing, particularly in the field of sustainable energy, oil and gas, plantations and infrastructure related deals.

Our scope of work includes identifying and structuring of such products to suit the underlying transaction, negotiating credit and commercial terms, distributing or syndicating these products and managing the syndication process, including documentation.

**Anjak Piutang**
Fasilitas pembelian atau pengalihan piutang atas tagihan jangka pendek suatu perusahaan (non bank) yang berasal dari transaksi usaha.

**Factoring**
Purchasing or taking over of a company's short term Account Receivables from business transaction.

**Tender or Bid Bond**
Jaminan bank yang diterbitkan dalam rangka memenuhi persyaratan dalam mengikuti tender/lelang

**Tender or Bid Bond**
Bank guarantee issued to meet tender/bidding requirements.

**Performance Bond**
Jaminan bank yang diterbitkan untuk memproteksi *obligee* atas terjadinya risiko *non-performance* dan risiko keuangan jika kontraktor wanprestasi terhadap pelaksanaan kontrak.

**Performance Bond**
Bank Guarantee issued to cover obligation to perform other than money including for the purpose of covering losses arising from a default of the applicant in completion of the underlying transaction.

**Retention Bond**
Jaminan bank yang diterbitkan untuk menjamin pembayaran kepada *principal* oleh penerima bank garansi sebelum tanggal pembayaran atau pelepasan kewajiban menurut kontrak.

**Retention Bond**
Bank Guarantee issued to secure the payment of any sum or sums paid or released to the principal by the beneficiary before the date of payment or release thereof contained in the contract.

**Payment Bond**
Jaminan bank yang diterbitkan dalam rangka menjamin pembayaran nasabah kepada pihak lain

**Payment Bond**
Bank Guarantee issued to guarantee payment by a customer to a third party

**Advance Payment Bond**
Jaminan bank yang diterbitkan dalam rangka menjamin uang muka atas suatu kontrak/proyek yang diterima oleh nasabah.

**Advance Payment Bond**
Bank Guarantee issued to guarantee advance payment of a contract or project received by a customer

**Counter Guarantee**
Jaminan bank yang diterbitkan dalam rangka penjaminan penerbitan bank garansi lainnya

**Counter Guarantee**
Bank Guarantee issued as security sollateral to issue another bank guarantee

**Shipping Guarantee**
Jaminan yang diterbitkan oleh Bank untuk membantu importir agar dapat mengeluarkan baran impor dari perusahaan pelayaran sebelum dokumen transpor diterima oleh importir.

**Shipping Guarantee**
Guarantee issued by the Bank to the importer for picking up the goods from the shipping company in the case of arrival of cargo prior to the shipping documents.

**Standby Letter of Credit**
Jaminan pembayaran untuk berbagai kewajiban transaksi bisnis yang dimiliki nasabah.

**Standby Letter of Credit**
Payment guarantee covering customer's business transaction obligation.

**Custom Bond**
Jaminan bank yang diterbitkan dalam rangka penangguhan pembayaran pajak-pajak impor barang.

**Custom Bond**
Bank Guarantee issued to defer import tax payment of imported goods.

**Bapeksta Bond**
Jaminan bank yang diterbitkan dalam rangka penangguhan pembayaran pajak-pajak impor barang untuk tujuan ekspor.

**Bapeksta Bond**
Bank Guarantee issued to defer import tax payment of imported raw materials for export purpose.

**Penerbitan Letter of Credit - Sight dan Usance**
Jaminan pembayaran bank pembuka L/C atas penyerahan dokumen-dokumen yang sesuai dengan persyaratan L/C untuk transaksi impor barang.

**Penerbitan SKBDN (Letter of Credit Dalam Negeri)**
Jaminan pembayaran bank pembuka SKBDN atas penyerahan dokumen-dokumen yang sesuai dengan persyaratan SKBDN untuk transaksi perdagangan dalam negeri (domestik).

**Inward Documentary Collection - D/P dan D/A**
Penerusan dokumen impor untuk nasabah dari bank eksportir melalui mekanisme pembayaran non-L/C.

**Usance Payable At Sight (UPAS)**
Fasilitas pembiayaan untuk pembayaran secara *At Sight* kepada eksportir atas dokumen L/C *Usance* milik importir.

**Post Import Financing / Trust Receipt**
Fasilitas pinjaman jangka pendek untuk pembayaran dokumen-dokumen impor.

**Pajak Import - PIB / PIBT**
Penerimaan pembayaran pajak impor dan biaya-biaya impor lainnya atas transaksi impor barang dan jasa oleh nasabah.

**Penerusan Letter of Credit Ekspor**
Penerusan L/C yang diterima dari bank penerbit kepada nasabah atau bank penerima L/C lainnya.

**Transfer Letter of Credit**
Pengalihan (transfer) L/C ekspor, berdasarkan permintaan nasabah kepada pihak ketiga yang ditunjuk

**Negosiasi Ekspor Letter of Credit dengan Fasilitas**
Pembiayaan ekspor setelah pengapalan barang atas dasar L/C berdasarkan fasilitas negosiasi L/C ekspor untuk *exporter.*

**Negosiasi Ekspor Letter of Credit tanpa Fasilitas**
Pembiayaan ekspor setelah pengapalan barang atas dasar L/C berdasarkan ketersediaan *bank line* yang memadai dari bank pembuka L/C.

**Outward Documentary Collections - D/P dan D/A**
Pengiriman dokumen ekspor dari nasabah ke bank importir dengan mekanisme pembayaran non-L/C.

**Pre and Post Export Financing**
Fasilitas pinjaman yang diberikan untukmenunjang modal kerja dalam kegiatan ekspor, baik dengan L/C (*pre export financing*) maupun Non L/C (*post export financing* - D/A *Financing*). Pelunasan fasilitas berasal dari hasil realisasi ekspor.

**Sight and Usance Letter of Credit Issuance**
Definite undertaking of the issuing bank to honor a complying presentation of documents for import goods.

**SKBDN (Domestic Letter of Credit) Issuance**
Definite undertaking of the issuing bank to honor a complying presentation of documents for domestic trade.

**Inward Documentary Collection - D/P and D/A**
Advise import document received from exporter's bank through non-L/C payment method.

**Usance Payable At Sight (UPAS)**
Financing provided by the Bank to pay At Sight to exporter of documents under Usance L/C from importer.

**Post Import Financing / Trust Receipt**
Short term loan designed to settle import transaction.

**Import Tax Payment - PIB / PIBT**
Import tax payment service of customer's imported goods.

**Export Letter of Credit Advising**
Advising L/C received from opening bank to customer or another beneficiary's bank.

**Letter of Credit Transfer**
Transferring export L/C to the second beneficiary based on instruction from customer.

**Export Letter of Credit Negotiation with Facility**
Financing post shipment export bills under L/C based on export L/C negotiation facility provided by the Bank to exporter.

**Export Letter of Credit Negotiation without Facility**
Financing post shipment exports bills under L/C subject to bank line availability of the L/C issuing bank.

**Outward Documentary Collections - D/P and D/A**
Dispatch export document to importer's bank through non-L/C payment method.

**Pre and Post Export Financing**
Loan facility for working capital offered to support export activities, L/Cs (pre export financing) and Non L/Cs (post export financing - D/A Financing). Export proceed of negotiation will be used for re-payment.

## PINJAMAN INDIVIDU

### Kredit Kepemilikan Rumah

Fasilitas pinjaman individu untuk pembelian rumah, ruko, rukan, apartemen, vila dan tanah kavling siap bangun. Selain itu juga dapat dipergunakan untuk keperluan pembangunan dan renovasi rumah. Dengan proses yang cepat, bunga yang kompetitif, jangka waktu pinjaman hingga 20 tahun serta berbagai pilihan dalam cara pembayaran cicilan yang sesuai dengan kebutuhan nasabah. CIMB Niaga Kredit Kepemilikan Rumah dapat menjadi pilihan utama dalam pembiayaan pemilikan hunian.

### Kredit Kepemilikan Mobil

Fasilitas pinjaman individu untuk pembelian mobil baru atau bekas dengan angsuran tetap hingga 5 tahun. Dengan proses yang cepat dan mudah serta bunga yang ringan, menjadikan CIMB Niaga Kredit Kepemilikan Mobil sebagai pilihan utama dalam pembiayaan kendaraan anda.

### Kredit Multiguna

Merupakan fasilitas pinjaman individu membiayai aneka kebutuhan seperti liburan, kesehatan, pendidikan dan segala kebutuhan lainnya dengan agunan berupa rumah atau kendaraan yang dimiliki, dan dengan jangka waktu yang fleksibel hingga 10 tahun untuk jaminan rumah atau hingga 3 tahun untuk jaminan mobil.

### Kartu Kredit

Kartu kredit Visa/Master dengan fasilitas angsuran Fix & Easy, transfer saldo dan *reimbursement* sebagai pengganti belanja tunai, juga layanan CIMB Niaga *Travel* untuk keperluan perjalanan.

### Kartu Kredit Korporasi

Kartu Kredit yang dirancang untuk memberikan kemudahan bagi perusahaan untuk mengatur dan memonitor pengeluaran menurut kebutuhan dan ketentuan perusahaan. Dengan prinsip *Account Structure*, pengeluaran perusahaan dapat dibuat secara sistematis menurut kebijakan masing-masing perusahaan. Didukung dengan sistem pelaporan elektronis dan laporan transaksi yang terintegrasi, memudahkan perusahaan untuk mencatat dan melakukan rekonsiliasi untuk semua transaksi.

## LAYANAN LAINNYA

### Quick Transfer

Solusi terbaik nasabah yang membutuhkan layanan transfer dana lebih dari 130 dalam mata uang asing (antara lain USD, SGD, EUR, AUD, JPY, GBP, HKD, CHF untuk *major currencies* dan MYR, THB, PHP, KRW, INR, AED, dan lain-lain untuk *minor currencies*) ke seluruh penjuru dunia dengan kualitas layanan yang cepat, biaya murah dan nyaman.

## CONSUMER LOANS

### Housing Loan

Consumer loan facility, to purchase house, shop-house, office-house, apartment, villa and ready to build on land. The loans can also be used for building and renovating homes. With a speedy process, competitive rates, tenor up to 20 years complemented with various installment options suited with customers needs. The CIMB Niaga Housing Loan is the best choice for housing financing.

### CIMB Niaga Auto Loan

Consumer loan facility for purchasing new or used cars with fixed rate installments of up to 5years. Through out quick and simple process with low interest rate, CIMB Niaga Auto Loan is the best choice for your car financing.

### Multipurpose Loan

Consumer loan facility for financing various needs such as a vacation, health, education, and others needs with underlying assets of houses or automotive, and with flexible loan tenor up to 10 years collateralized by houses and up to 3 years collateralized by automobiles.

### Credit Card

Visa/Master credit card with Fix & Easy installment facility, transfer balance, and reimbursement as cash transaction replacement, as well as CIMB Niaga Travel Service for your travel planning needs.

### Corporate Card

Corporate credit card was designed to provide a simple payment solution for a company to manage and monitor its payment as required and within the company policy. Account structure, the company's expenses can be systematically made in line with the respective policy of the company. Supported by an electronic system and integrated transaction report for a company to record and reconciliation on all its transaction.

## OTHER SERVICES

### Quick Transfer

Your best solution on foreign exchange fund transfer services to more than 130 currencies (such as USD, SGD, EUR, AUD, JPY, GBP, HKD, CHF for major currencies and MYR, THB, PHP, KRW, INR, AED, etc for minor currencies) to the entire world with our top quality services – fast, low cost and easy.

**Student Transfer**

Solusi terbaik nasabah yang membutuhkan layanan pengiriman dana dalam mata uang asing, khusus untuk keperluan pelajar/ mahasiswa Indonesia yang menjalani pendidikan di luar negeri, terutama Malaysia dan Australia.

**Safe Deposit Box**

Fasilitas penyewaan kotak penyimpanan barang-barang berharga bagi nasabah perorangan maupun perusahaan yang disediakan dalam berbagai ukuran sesuai kebutuhan.

**Mass Fund Transfer Systems (MFTS)**

Fasilitas yang dapat digunakan oleh nasabah untuk melakukan pengiriman instruksi uang keluar/masuk secara massal dengan mudah, cepat dan aman. Sangat tepat digunakan bagi dunia usaha dengan aktivitas perbankan tinggi.

**Pembayaran Gaji**

Fasilitas MFTS yang khusus dipergunakan untuk melakukan pembayaran gaji ataupun *benefit* insentif lainnya kepada para karyawan secara aman dan mudah dengan cara memasukkan data karyawan dalam bentuk *file format* yang telah distandarisasi sesuai spesifikasi sistem perusahaan.

**Autolink**

Layanan pengelolaan dana antar rekening yang dilakukan secara otomatis dan rutin, berdasarkan instruksi dari nasabah dalam hal tanggal, jumlah atau prosentase dana yang ditransfer atau penentuan jumlah dana (saldo).

**Laporan Terpadu**

Layanan yang mengintegrasikan pengelolaan semua rekening nasabah di CIMB Niaga seperti Giro Rupiah/Valas, Simpanan Dollar, Deposito Rupiah/Valas, dan Tabungan Pendidikan.

**Preferred Collection Services**

Layanan *penagihan* warkat-warkat Dollar AS yang diterbitkan di Amerika secara aman, bergaransi, cepat dan murah.

**Pembayaran Pajak**

Tersedia berbagai jenis pembayaran pajak termasuk PPh 21/23/25/26, PPn, cukai, Pajak Impor Barang dan lainnya. Pembayaran dapat dilakukan secara manual melalui kantor cabang maupun secara *online* melalui fasilitas *internet banking*.

**Pembayaran Tagihan Rutin**

Dapat dilakukan melalui kantor cabang CIMB Niaga maupun fasilitas layanan Akses Elektronik. Jenis tagihan rutin yang tersedia adaah pembayaran tagihan telepon, listrik, internet dan lain-lain.

**Student Transfer**

Your best solution for foreign exchange fund transfer services to the Indonesian students studying overseas, especially in Malaysia and Australia.

**Safe Deposit Box**

Rental facility for safety deposit box to keep valuable goods for both individual and corporate customers, which is provided in various sizes as required.

**Mass Fund Transfer Systems (MFTS)**

A service that allow customers to submit instruction with large items in a quick and secure way. Suitable for business with high volume of regular banking transaction.

**Payroll Services**

Employees' salaries or other incentive payments service that uses MFTS facilities. This is done by submitting the employees data into file format that has been standarized in accordance with the company's system.

**Autolink**

Cash management service between different account automatically and routinely, based on the customer's instructions about date, amount or the percentage of cash to be transferred or retained up to requested limits.

**Combined Statement**

A comprehensive banking service that integrates the management of all accounts in CIMB Niaga such as Bilyet Giro Rupiah/Forex, Dollar Savings, Demand Deposits Rupiah/Forex, and Tabungan Pendidikan.

**Preferred Collection Services**

Secure, guaranteed, fast and affordable USD collection services for USD bank drafts/cheques drawn in the USA.

**Tax Payment**

Include various tax payment such as PPh 21/23/25/26, PPn, customs, import tax, etc. Payment can be made manually through branches or through internet banking facility.

**Bills payment**

Include various routine payments such as telephone, electricity, internet etc, chich can be done through CIMB Niaga branches or electronical system (Akses Elektronik).

### Advisori Korporasi

Layanan jasa penasihat keuangan untuk perusahaan terbuka yang tercatat di Bursa Efek Indonesia (BEI), perusahaan swasta dan investor, dimana layanan yang kami tawarkan adalah menyediakan strategi terbaik untuk pertumbuhan perusahaan termasuk model dan analisis keuangan, studi kelayakan, termasuk penilaian asset, pencarian mitra strategis, restrukturisasi utang, membantu klien dalam melakukan negosiasi dengan penasihat dan pemegang saham lainnya, serta otoritas keuangan terkait dan memberi pertimbangan dalam pembiayaan dari transaksi yang bersangkutan.

Kunci layanan kami adalah fokus dalam menawarkan nasabah dengan solusi yang bersifat *tailor-made* yang sesuai dengan tujuan yang diinginkan dengan cara yang tepat dan efisien.

### Corporate Advisory

Corporate and project advisory focuses on advising and assisting public companies in the Indonesian Stock Exchange (IDX), large privately owned companies and investors whilst providing best corporate growth strategies including financial modeling and analysis, feasibility studies including assets valuation, partner search, debt restructuring, communication or assistance in deal negotiations with other advisors and stakeholders, financial authorities and advice on the funding of the transaction.

The key focus is on offering clients tailor-made solutions that suit their objectives in the most complete and efficient way.

### Struktur Keuangan

Divisi struktur keuangan membantu nasabah dalam mengatur neraca mereka melalui struktur utang yang optimal. Kami menyediakan layanan yang memiliki nilai tambah dengan perkembangan yang inovatif, solusi biaya yang efektif untuk masalah-masalah kompleks yang terkait dengan pajak, pembukuan atau peraturan yang digunakan oleh nasabah untuk mencapai sasaran keuangan mereka, termasuk peningkatan hasil, mengatur risiko pinjaman dan/atau, mengefisienkan modal. Dalam melaksanakan tugasnya, tim struktur keuangan akan bekerjasama dengan konsultan pajak, *solicitor* dan akuntan serta pihak otoritas yang terkait dan bekerjasama dengan konsultan yang ditunjuk nasabah untuk dapat mencapai hasil yang optimal.

### Structured Finance

Structured Finance team advises clients in leveraging their balance sheet through optimal debt structures. We provide value-added services by developing innovative, cost-effective solutions to complex problems related tax, accounting or regulatory issues which are used by clients to achieve their many financial objectives, including yield enhancement, credit risk management and/or capital efficiency. The team work closely with tax consultants, solicitors and accountants or other related authorities and collaborate with clients' own consultants to achieve the optimum outcome.

### Market Link Deposit

*Market Link Deposit* merupakan kelompok produk investasi yang merupakan hasil dari inisiatif sinergi dengan Grup Tresuri, CIMB Group, dalam rangka memenuhi kebutuhan nasabah akan produk inovatif yang menghasilkan tingkat pengembalian yang lebih tinggi dibandingkan dengan produk konvensional.

### Market Link Deposit

Market Link Deposit product is a new investment product class resulting from the synergy effort with Group Treasury, CIMB Group, in order to meet the customers' need for innovative product to provide potential higher return than conventional deposit products.

### Star Choice

Produk investasi berbentuk deposito berjangka waktu 3 tahun yang terhubung dengan sejumlah mata uang Asia dan memberi jaminan atas nilai pokok transaksi untuk jangka waktu hingga *maturity*.

### Star Choice

Investment product with 3-years tenure, which linked to several Asia's currencies with 100% principal guaranteed if held to maturity.

### Dynamic Duo Star

Produk investasi berbentuk deposito berjangka waktu 3 tahun yang terhubung dengan kinerja dua index dan memberi jaminan atas nilai pokok transaksi untuk jangka waktu hingga *maturity*.

### Dynamic Duo Star

Investment product with 3-years tenure that offers potential returns based on the performance of two indices with 100% principal guaranteed if held to maturity. The indices are dynamically managed based on risk and return optimisation.

### X-Tra Range Accrual

Produk investasi berbentuk deposito berjangka waktu 3 tahun yang terhubung dengan nilai tukar USD/IDR dan memberi jaminan atas nilai pokok transaksi untuk jangka waktu hingga *maturity*.

### X-Tra Range Accrual

Investment product with 3-years tenure, which linked to USD/IDR exchange rate, with pre-determined ranges and 100% principal guaranteed if held to maturity.

## CIMB NIAGA SYARIAH

### Tabungan Syariah

Adalah simpanan dana pihak ketiga dalam bentuk tabungan yang sesuai dengan prinsip syariah yaitu wadiah dimana pemilik dana memberikan kebebasan penuh kepada CIMB Niaga Syariah (mudharib) untuk mengelola dananya. Tidak disyaratkan adanya imbalan tertentu, kecuali dalam bentuk pemberian bonus yang bersifat sukarela, dari pihak bank. Selain itu keuntungan lainnya adalah mendapatkan kemudahan membayar belanja dengan Kartu Debit CIMB Niaga Syariah dan kenyamanan transaksi tanpa batas waktu dan ruang dengan fasiltas Akses Elektronik CIMB Niaga Syariah.

### Tabungan Surya Syariah

Salah satu tabungan hasil kerjasama CIMB Niaga Syariah dengan PP Muhammadiyah. Tabungan ini diperuntukan bagi anggota PP Muhammdiyah dari para simpatisannya. Dengan memiliki Tabungan Surya Syariah anggota PP Muhammadiyah maupun simpatisannya langsung mendapatkan perlindungan asuransi jiwa.

### Tabungan Buah Hati (Mudharabah)

Tabungan berjangka yang disiapkan untuk membantu orang tua dalam merencanakan biaya penidikan buah hatinya dalam mata uang Rupiah. Dengan memiliki Tabungan Buah Hati banyak manfaat yang akan didapat nasabah seperti mendapatkan perlindungan asuransi dengan premi gratis, mendapatkan nisbah bagi hasil yang menarik, setoran akan didebet langsung secara otomatis per bulan dengan jumlah setoran yang fleksibel.

### Tabungan Perencanaan (Mudharabah)

Tabungan berjangka dalam mata uang Rupiah yang dirancang untuk mewujudkan rencana masa depan dengan berbagai keuntungan yang didapat nasabah seperti perlindungan asuransi jiwa dan rawat inap dengan premi gratis, mendapatkan bagi hasil yang menarik dan setoran yang fleksibel sesuai dengan kemampuan penabung.

### Tabungan Qurban

Tabungan dengan prinsip bagi hasil (Mudharabah) yang ditujukan bagi umat Islam yang ingin menunaikan ibadah Qurban.

### Tabungan Umrah

Tabungan yang dikelola berdasarkan prinsip titipan (Wadiah) yang ditujukan untuk umat Islam yang akan melaksanakan ibadah umrah ke Tanah Suci.

### Deposito

Rekening simpanan berjangka berdasarkan prinsip bagi hasil (mudharabah) dengan nisbah yang disepakati pada saat pembukaan rekening.

## CIMB NIAGA SYARIAH

### Syariah Savings (Wadiah)

Third party deposit in the form of a savings account complying with the syariah principle of wadiah, where the fund's owner gives permission to CIMB Niaga Syariah to manage the funds, with no prerequisite returns on the funds except in the form of a voluntary bonus from the Bank. The Wadiah saving account also provides debit card that can be used for online payment for purchases and the ability of banking transactions unlimited by time or space using the CIMB Niaga Syariah Electronic Access.

### Tabungan Surya Syariah (Surya Syariah Savings)

Savings account resulting from collaboration of CIMB Niaga Syariah with PP Muhammadiyah. This savings is made for Members of PP Muhammadiyah and its supporters. With Surya Syariah Savings, members of PP Muhammadiyah and its supporters also get life insurance protection.

### Buah Hati Savings (Mudharabah)

A term savings account in rupiah denomination, intended to help parents in planning their children education. The Buah Hati Savings account offers various benefits for account holders such as free insurance protection, attractive level of profit-sharing, a flexible monthly deposit amount, and a convenient auto-debit facility for the monthly deposit payment.

### Plan Savings (Mudharabah)

A term savings account in Rupiah currency that is designed to facilitate the realization of customer's future plans, offering various benefits for account holders such as free life insurance and hospitalization insurance coverage, an attractive profit-sharing scheme, and flexible amount of deposit to suit the financial ability of account holders.

### Qurban Savings

Saving accounts with profit sharing principles (Mudharabah) made for moslem who plans to donate on qurban activity.

### Umrah Savings

Saving accounts with custody principles (wadiah) made for moslem who plans to go on hajj pilgrimage.

### Time Deposit

Time deposit based on profit sharing principles (mudharabah) with agreed return on the opening of the account.

### Giro (Wadiah)

Simpanan dana pihak ketiga dalam mata uang Rupiah dengan berbagai keuntungan yang didapat dinikmati oleh penabung seperti kemudahan bertransaksi bisnis dengan menggunakan cek dan bilyet giro dan dapat melakukan transaksi pembayaran aneka tagihan melalui CIMB Niaga Quick Pay, pengelolaan dan otomatis antar rekening serta dapat digunakan sebagai referensi bank. Bank mungkin akan memberikan bonus kepada nasabah walaupun tidak diperjanjikan dimuka.

### Current Account (Wadiah)

A customer current account in Rupiah currency offering various benefits for account holders, including the convenience of using cheque for a variety of business transactions, making various bill payment transactions using the CIMB Niaga Quick Pay system, automatic inter-account fund management capability, and also can be used as a bank reference. The Bank may give a bonus for account holders although it is not predetermined in advance.

## PEMBIAYAAN INDIVIDU

### Pembiayaan Kepemilikan Rumah

Adalah fasilitas pembiayaan untuk memperoleh aset dalam bentuk properti seperti rumah, ruko/rukan, tanah, villa/*resort*, renovasi/pembangunan rumah atau untuk mengambil alih fasilitas KPR dari bank/pihak lain dengan pembiayaan kembali dalam jangka waktu lebih dari satu tahun. Uang muka yang ringan, proses yang cepat, jumlah angsuran yang tetap selama jangka waktu pinjaman, jangka waktu yang fleksibel dan bebas *penalty* untuk pelunasan sebelum jatuh tempo merupakan keuntungan yang akan didapat oleh nasabah.

### Pembiayaan Kepemilikan Mobil

Adalah fasilitas pembiayaan yang diberikan untuk memperoleh asset dalam bentuk mobil (baru/bekas pakai) dengan pembayaran kembali dalam jangka waktu pendek (1 tahun) atau jangka panjang (lebih dari 1 tahun). Dengan uang muka yang ringan, proses yang cepat, jumlah angsuran yang tetap selam jangka waktu pinjaman, jangka waktu yang fleksibel dan bebas *penalty* untuk pelunasan sebelum jatuh tempo merupakan keuntungan yang akan didapat oleh nasabah.

### Pembiayaan Komersial Murabahah

Fasilitas pembiayaan berdasarkan prinsip murabahah ("jual beli") dimana sistem angsuran dapat dipilih sesuai dengan *cashflow* nasabah. Tersedia pilihan murabahah modal kerja dan investasi.

## INDIVIDUAL FINANCING

### Mortgage Financing

A financing facility for the acquisition of property assets such as a house, shop-house or office-house, landed property, villa/resorts, home renovation or construction, or a take-over facility for housing loans with more than one year tenor provided by other banks/parties. The financing facility offers various benefits to customers, including affordable down payment, fast process, fixed installment payments over the loan tenor, add no penalty on early repayment in full before the due date.

### Auto Financing

A financing facility to be used in the acquisition of assets in the form of new or second-hand car, in which the repayment can be made either in short tem (one year) or long-term (more than one year). The financing facility offers various benefits to customers, including affordable down payment, fast process, fixed installment payments over the loan tenor, a flexible loan tenor, and no penalty on early repayment in full before the due date.

### Mudharabah Commercial Financing

A financing facility based on murabahah (trading) principles whereby installment system can be choose in accordance to customer's cashflow. This includes working capital and investment financing.

## PINJAMAN KORPORASI

### Pembiayaan Modal Kerja

Fasilitas pembiayaan jangka pendek berdasarkan pada prinsip jual bel (murabahah) dan bagi hasil (musyarakah dan mudharabah) untuk menunjang modal kerja nasabah. Pencairan dan pelunasan disesuaikan dengan kondisi keuangan nasabah.

### Pembiayaan Investasi

Fasilitas pendanaan jangka menengah berdasarkan pada prinsip jual bel (murabahah) dan bagi hasil (musyarakah dan mudharabah) untuk menunjang modal kerja nasabah. Pencairan dan pelunasan disesuaikan dengan kondisi keuangan nasabah.

## CORPORATE LOAN

### Working Capital Financing

Short-term loan facility based on murabahah (trading) principles and profit sharing (musyarakah and mudharabah) to support working capital of the customer. Disbursement and payment is according to the financial condition of the customer.

### Investment Financing

Medium-term loan facility based on murabahah (trading) principles and profit sharing (musyarakah and mudharabah) to support working capital of the customer. Disbursement and payment is according to the financial condition of the customer.

## LAYANAN LAINNYA

### Call Center 14041
Menyediakan sarana akses tunggal untuk layanan apapun kepada nasabah dengan menghubungi telepon 14041.

### Ponsel Banking
Suatu layanan dari CIMB Niaga Syariah yang memungkinkan nasabah untuk bertransaksi perbankan melalui ponsel dengan cara mengirimkan instruksi-instruksi tertentu melalui *Short Message Services* (SMS).

### Internet Banking
Cara baru dalam memperoleh layanan perbankan terpadu berbasis internet yang berfungsi 24 jam sehari, 7 hari seminggu dan dapat diakses melalui komputer.

### Kartu Debit CIMB Niaga Syariah
Merupakan pengembangan fitur kartu ATM CIMB Niaga Syariah untuk dapat bertransaksi dijaringan ATM Plus dan sebagai kartu debet di *merchant* yang berlogo VISA.

### Self Service Terminal (SST)
Suatu layanan baru untuk semua transaksi non tunai, seperti pembayaran macam-macam tagihan, pemindahbukuan, cek saldo dan lain-lain, yang dapat dilakukan nasabah tanpa harus antri.

### Autodebet Super Qurban
Salah satu sarana untuk memudahkan nasabah dalam pengadaan dana Qurban setiap tahunnya karena setorannya yang fleksibel dan langsung didebet dari rekening setiap bulannya. Dana Qurban ini digunakan untuk membeli hewan Qurban dan langsung dikemas dalam kaleng-kaleng sehingga dapat didistribusikan kepada penerima dengan lebih mudah dan lebih luas.

### Bills Payment
Merupakan layanan pembayaran macam-macam tagihan dengan cara autodebet. Dengan mendaftarkan seluruh tagihan-tagihannya, nasabah tidak perlu antri bahkan terlupa untuk melakukan pembayaran tagihannya.

### Safe Deposit Box
Fasilitas layanan yang tersedia di kantor cabang yang diberikan kepada nasabah untuk menyimpan barang berharga dalam *safe deposit box* yang terbuat dari baja tahan api.

## OTHER SERVICES

### Call Center 14041
Providing single access facility to serve all kinds of customer needs by dialing 14041.

### Ponsel Banking
One of the services from CIMB Niaga Syariah, which enables customers to conduct banking transactions through mobile phones by sending specified instructions via Short Message Services (SMS).

### Internet Banking
A new way of accessing an integrated and internet based 24 hours / 7 days service through personal computers.

### Syariah Debit Card (Visa Card)
A development on the feature of CIMB Niaga Syariah ATM card that facilitates transactions in ATM Plus network and as Debit Card at merchants displaying the Visa logo.

### Self Service Terminal (SST)
A new service enabling various non-cash transactions such as bill payments, over-booking, account balance inquiry and others to be done in a convenient way without queuing.

### Auto-debit Super Qurban
A special facility for the convenience of customers in accumulating the funds fir the annual Qurban ritual, with flexible deposit payment that is debited directly from the main account each month. The fund is uses to purchase the animals for Qurban, which are processed into canned meat enabling easier and wider distribution to recipients.

### Bills Payment
A service facility enabling the payment of various bills by auto-debit. By registering the various bills to be paid, customers no longer need to queue at the payment points, or even worry about forgetting to make payments.

### Safe Deposit Box
A service facility which available on branches provided for customers to deposit their valuable possession on the safe deposit box made from fireproof steel.

# Alamat Kantor Bank CIMB Niaga

## CIMB Niaga Directories

| KANTOR PUSAT 1 / HEAD OFFICE 1 | |
|---|---|
| Graha Niaga<br>Jl. Jend. Sudirman Kav. 58<br>Jakarta 12190 | Tel. : (021) 250 5151 / 5252 / 5353<br>Fax. : (021) 250 5205<br>Telex : 60876 nagaho ia, 60877 nagaho ia<br>Web : www.cimbniaga.com<br>E-mail : corsec@cimbniaga.co.id<br>Telex : 60875, 60876, 60877<br>Swift : BNIDJA |
| **KANTOR PUSAT 2 / HEAD OFFICE 2** | |
| Menara Asia<br>Jl. Boulevard Diponegoro 101<br>Lippo Karawaci<br>Tangerang 15810 | Tel. : (021) 546 0666, 546 0555 |
| **KANTOR PUSAT 3 / HEAD OFFICE 3** | |
| Griya Niaga Bintaro<br>Jl. Wahid Hasyim Blok B-IV No. 3,<br>Bintaro Jaya Sektor VII, Tangerang | Tel. : (021) 7486 2001 |
| **KANTOR PUSAT 4 / HEAD OFFICE 4** | |
| Gajah Mada<br>Jl. Gajah Mada No. 18, Jakarta 10130 | Tel. : (021) 6385 7667<br>Fax. : (021) 6385 7612 |
| **KANTOR CABANG / BRANCH OFFICE** | |
| **Jakarta Pusat / Central Jakarta** | |
| Gajah Mada, Jl. Gajah Mada No. 18<br>Jakarta 10130 | Tel. : (021) 6385 7649, 6385 7667, 6385 7711<br>Fax. : (021) 6385 7612, 634 5913 |
| Thamrin<br>Jl. M. H. Thamrin No. 53, Jakarta 10350 | Tel. : (021) 315 6761, 315 6721<br>Fax. : (021) 315 6781 |
| Cikini<br>Jl. Cikini Raya No. 71A, Jakarta 10330 | Tel. : (021) 230 1005<br>Fax. : (021) 230 1236 |
| Gambir<br>Jl. Kwitang No. 17-18, Gambir<br>Jakarta 10110 | Tel. : (021) 230 0687, 390 6304<br>Fax. : (021) 230 0665 |
| Unika Atma Jaya<br>Kampus Atma Jaya, Jl. Jend. Sudirman<br>Kav. 51, Jakarta 12930 | Tel. : (021) 570 8802, 572 2224<br>Fax. : (021) 572 2224 |
| Kramat<br>Jl. Kramat Raya No. 148, Jakarta 10450 | Tel. : (021) 3190 9471, 3190 9570<br>Fax. : (021) 3190 9717 |
| Cempaka Putih<br>Jl. Cempaka Putih Raya No. 20F<br>Jakarta 10510 | Tel. : (021) 424 2506, 424 2461<br>Fax. : (021) 4287 5165 |
| ITC Mangga Dua<br>Ruko Tekstil Blok C-VI No. 1<br>Jakarta 10730 | Tel. : (021) 601 1427, 601 9210<br>Fax. : (021) 601 1425, 601 7605 |
| Tanah Abang<br>Gedung Melawai, Jl. Tanah Abang II<br>No. 76, Jakarta 10160 | Tel. : (021) 386 8344, 386 8374<br>Fax. : (021) 386 8401 |
| Wisma Nugra Santana<br>Jl. Jend. Sudirman Kav. 7-8<br>Jakarta 10220 | Tel. : (021) 5100 0091-3<br>Fax. : (021) 5100 0096 |
| Benhil<br>Ruko Bendungan Hilir Raya Blok A<br>No. 15, Jakarta 10210 | Tel. : (021) 5795 1750 -1<br>571 4514<br>Fax. : (021) 571 4504 |
| Gunung Sahari<br>Jl. Gunung Sahari No 73C<br>Jakarta 10610 | Tel. : (021) 421 2582<br>Fax. : (021) 421 2612 |
| Pecenongan<br>Jl. Pecenongan Raya, Ruko Pecenongan<br>Raya No. 17E, Jakarta 10110 | Tel. : (021) 384 8150 / 53<br>Fax. : (021) 384 8152 |
| Cempaka Mas<br>Rukan Graha Cempaka Mas<br>No. BL A/20, Jl. Letjen. Suprapto<br>Jakarta 10620 | Tel. : (021) 421 5960<br>Fax. : (021) 4288 5277 |
| Senayan City<br>Mall Senayan City, Unit L-16, Lower<br>Ground, Jl. Asia Afrika, Jakarta 10270 | Tel. : (021) 7278 1363<br>Fax. : (021) 7278 1360 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerlyly LippoBank)** | |
| Roxy Mas<br>Komp. Roxy Mas<br>Jl. Hasyim Ashari Kav B-1 No. 4<br>Jakarta 10150 | Tel. : (021) 633 8987<br>Fax. : (021) 633 0015 |
| ITC Roxy Mas<br>ITC Roxy Mas Lt. 3, Blok A 25 - 27<br>Jl. KH Hasyim Ashari No. 125<br>Jakarta Pusat | Tel. : (021) 63873232<br>Fax. : (021) 63873250 |

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| Taman Sari<br>Jl. Kebun Jeruk III No. 39A<br>Kel. Maphar, Kec. Taman Sari<br>Jakarta Pusat | Tel. : (021) 639 7617<br>Fax. : (021) 600 8606 |
| Karang Anyar<br>Komp. Pertokoan Karang Anyar Permai<br>Jl. Karang Anyar No. 55 Blok A1/12A<br>Jakarta Pusat | Tel. : (021) 626 1259<br>Fax. : (021) 659 1917 |
| Musatek<br>Jl. Sukarjo Wiryopranoto No. 53A<br>Jakarta Pusat | Tel. : (021) 624 8554<br>Fax. : (021) 649 2665 |
| Gajah Mada Tower<br>Gajah Mada Tower TOG 003 GF<br>Jl. Gajah Mada No. 19-26<br>Jakarta Pusat 10130 | Tel. : (021) 6386 1966<br>Fax. : (021) 6385 4221 |
| Hayam Wuruk Plaza<br>Jl. Hayam Wuruk No. 103<br>Jakarta Pusat | Tel. : (021) 629 0553<br>Fax. : (021) 649 4812 |
| Hayam Wuruk<br>Jl. Hayam Wuruk No. 1<br>Jakarta Pusat 10120 | Tel. : (021) 231 1638<br>Fax. : (021) 231 0489 |
| Suryopranoto<br>Komp. Star Delta Building Blok A/18<br>Jl. Suryapranoto No. 1-9, Jakarta Pusat | Tel. : (021) 380 2829<br>Fax. : (021) 384 0642 |
| Pintu Air<br>Jl. Pintu Air Raya No. 7 Blok A2 - 3<br>Jakarta Pusat 10710 | Tel. : (021) 351 8985<br>Fax. : (021) 351 8986 |
| Pasar Baru<br>Jl. Pasar Baru No. 88, Jakarta Pusat | Tel. : (021) 380 5609<br>Fax. : (021) 345 8544 |
| Jayakarta<br>Jl. Pangeran Jayakarta No. 117<br>Blok A6-7,<br>Jakarta Pusat 10730 | Tel. : (021) 600 8387<br>Fax. : (021) 659 9713 |
| Gunung Sahari<br>Jl. Gunung Sahari Raya No. 42E<br>Jakarta Pusat | Tel. : (021) 626 5460<br>Fax. : (021) 626 0908 |
| Kebon Sirih<br>Jl. Kebon Sirih No. 33<br>Jakarta Pusat 10340 | Tel. : (021) 230 1179<br>Fax. : (021) 230 0918 |
| Wahid Hasyim<br>Jl. Wahid Hasyim No. 177 A-B<br>Jakarta Pusat 10250 | Tel. : (021) 392 1034<br>Fax. : (021) 392 1031 |
| Ps. Tanah Abang Blok A<br>Gedung Blok A Basement I Los F<br>No. 87, Jakarta Pusat 10240 | Tel. : (021) 315 6688<br>Fax. : (021) 315 4342 |
| Ps. Tanah Abang Blok F<br>Ps.Tanah Abang Blok F Lt. 2 Los AKS<br>No. 1, Jakarta Pusat 10250 | Tel. : (021) 230 3163<br>Fax. : (021) 230 3160 |
| Tanah Abang Bukit<br>Lantai Dasar Blok A 12 A No. 3-4 & 8-10<br>Jakarta Pusat 10250 | Tel. : (021) 380 6181<br>Fax. : (021) 380 6148 |
| PGMTA<br>Pusat Grosir Metro Tanah Abang,<br>Banking Center, Lt. 6 Unit 12 B<br>Jl. Wahid Hasyim, Tanah Abang<br>Jakarta Pusat 10240 | Tel. : (021) 3003 9274–6<br>Fax. : (021) 3003 9285 |
| Cideng<br>Jl. Cideng Barat 61–61A<br>Jakarta Pusat 10150 | Tel. : (021) 385 9633<br>Fax. : (021) 385 9638 |
| RSAL Mintoharjo<br>Jl. Bendungan Hilir No. 17<br>Jakarta Pusat 10210 | Tel. : (021) 5720 6585<br>Fax. : (021) 574 3013 |
| Bendungan Hilir<br>Wisma Benhill Blok A No. 5-6<br>Jl. Jend. Sudirman Kav. 36<br>Jakarta Pusat 10210 | Tel. : (021) 2510 593-4<br>Fax. : (021) 251 0594 |
| Menteng<br>Jl. Hos Tjokroaminoto No. 81<br>Jakarta Pusat 10310 | Tel. : (021) 390 5376<br>Fax. : (021) 310 6544 |
| Cikini<br>Gedung Jiwasraya<br>Jl RP Soeroso No. 41, Menteng<br>Jakarta Pusat 10350 | Tel. : (021) 314 6719–20<br>Fax. : (021) 314 6720 |
| Graha Unilever<br>Graha Unilever Basement Floor<br>Jl. Gatot Subroto Kav.15,<br>Jakarta Pusat | Tel. : (021) 526 0857<br>Fax. : (021) 526 0858 |

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| Plaza BII<br>Plaza BII TW. 3<br>Jl. M. H. Thamrin No. 51<br>Jakarta Pusat 10350 | Tel. : (021) 392 9489<br>Fax. : (021) 392 9487 |
| Wisma BNI 46<br>Wisma 46, Kota BNI Lt. 7 Suite 705<br>Jl. Jend. Sudirman Kav. 1<br>Jakarta Pusat 10220 | Tel. : (021) 572 2011<br>Fax. : (021) 572 2013 |
| Menara Thamrin<br>Menara Thamrin Lantai 1 Suite 103<br>Jl. M. H. Thamrin Kav. 3<br>Jakarta Pusat 10340 | Tel. : (021) 391 3993–94<br>Fax. : (021) 230 3622 |
| Plaza Indonesia<br>Plaza Indonesia Shop Unit # E16A, E17<br>Lt. 5, Jl. MH Thamrin Kav. 28 - 30<br>Jakarta Pusat | Tel. : (021) 39838270<br>Fax. : (021) 39838269 |
| Cempaka Putih<br>Komp. Cempaka Putih Permai<br>Jl. Letjen Suprapto No. 68<br>Jakarta Pusat 10520 | Tel. : (021) 420 4111<br>Fax. : (021) 420 3366 |
| Rawasari<br>Jl. Percetakan Negara 167 CA<br>Rawasari, Jakarta Pusat | Tel. : (021) 426 7339-40<br>Fax. : (021) 426 7344 |
| Kemayoran<br>Jl. Angkasa No. 20 M, Kel. Gunung<br>Sahari Selatan, Jakarta Pusat | Tel. : (021) 426 9537<br>Fax. : (021) 420 7847 |
| Kenari<br>Pertokoan Kenari Baru Lt. 2<br>Blok C 9–12, Jl. Salemba Raya No. 2<br>Jakarta Pusat | Tel. : (021) 391 4450<br>Fax. : (021) 391 4289 |
| Senen<br>Gedung Jakarta L'Loyd Lantai Dasar<br>Jl. Senen Raya 44<br>Jakarta Pusat 10410 | Tel. : (021) 381 0831<br>Fax. : (021) 381 0830 |
| Proyek Senen<br>Pasar Proyek Senen Blok I Lantai IV<br>No. 8, Jakarta Pusat 10410 | Tel. : (021) 422 4840-41<br>Fax. : (021) 422 4842 |
| Ruko Mitra Sunter<br>Rukan Graha Cempaka Mas D-6<br>Jakarta Pusat | Tel. : (021) 4288 7623–24<br>Fax. : (021) 4288 3100 |
| **Jakarta Selatan / South Jakarta** | |
| Sudirman<br>Graha Niaga, Jl. Jend. Sudirman<br>Kav. 58, Jakarta 12190 | Tel. : (021) 250 5050<br>Fax. : (021) 250 5458 |
| Wisma Pondok Indah II<br>Wisma Pondok Indah, Ground Floor<br>Jl. Sultan Iskandar Muda Blok V TA<br>Jakarta 12310 | Tel. : (021) 769 7101<br>Fax. : (021) 769 7109 |
| Falatehan<br>Jl. Falatehan I No. 27, Jakarta 12160 | Tel. : (021) 270 2888, 270 0555<br>Fax. : (021) 720 0207<br>Telex: 47324 falbn ia |
| Mahakam<br>Jl. Mahakam I No. 14<br>Jakarta 12130 | Tel. : (021) 725 1550<br>Fax. : (021) 725 1477 |
| Tebet<br>Jl. Prof. Dr. Supomo SH No. 15A<br>Tebet, Jakarta 12810 | Tel. : (021) 829 5579, 830 1774–6<br>Fax. : (021) 829 9032 |
| Fatmawati<br>Jl. Fatmawati No. 20, Jakarta 12140 | Tel. : (021) 765 6523<br>Fax. : (021) 750 4812 |
| Kemang<br>Jl. Kemang Raya No. 3<br>Jakarta 12730 | Tel. : (021) 719 4462<br>Fax. : (021) 7179 1645 |
| Mampang<br>Mampang Plaza<br>Jl. Buncit Raya No. 100<br>Jakarta 12790 | Tel. : (021) 798 2167, 7982170<br>Fax. : (021) 797 0551 |
| Bursa Efek Jakarta<br>Gedung Bursa Efek Jakarta II<br>Lantai Dasar Suite G-06<br>Jl. Jend. Sudirman Kav. 52–53<br>Jakarta 12190 | Tel. : (021) 515 4766–8<br>Fax. : (021) 515 4763 |
| Soepomo II (Lapangan Roos)<br>Jl. Lapangan Roos Raya No. 8<br>Jakarta 12820 | Tel. : (021) 829 3751–7<br>Fax. : (021) 829 3758 |
| Gran Melia Kuningan<br>Graha Surya Inter Nusa<br>Jl. HR Rasuna Said Kav. X–O<br>Kuningan, Jakarta 12950 | Tel. : (021) 527 2801<br>Fax. : (021) 527 2806, 527 2979 |

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| Metro Pondok Indah I<br>Jl. Metro Duta Niaga<br>Pondok Indah Plaza I, Blok II UA<br>Kav. 67–69, Jakarta 12310 | Tel. : (021) 750 3541–3<br>Fax. : (021) 751 3915 |
| Cipulir<br>Jl. Cipulir Raya No. 17, Jakarta 12230 | Tel. : (021) 734 3344<br>Fax. : (021) 734 3355 |
| ITC Fatmawati<br>Ruko ITC Fatmawati No. 10<br>Jakarta 12140 | Tel. : (021) 7279 3900<br>Fax. : (021) 7279 8300 |
| RPX Centre (FEDEX)<br>Jl. Ciputat Raya Kav. 99, Jakarta 12310 | Tel. : (021) 7590 9101<br>Fax. : (021) 7590 9102 |
| Setiabudi Building II<br>Ground Floor<br>Jl. HR Rasuna Said Kav. 62<br>Kuningan, Jakarta 12950 | Tel. : (021) 252 3236<br>Fax. : (021) 252 2376 |
| Bona Indah<br>Komp. Perumahan Bona Indah Blok A<br>2A No. 5 Cilandak, Jakarta 12440 | Tel. : (021) 766 0811<br>Fax. : (021) 766 0812 |
| Kemang II<br>Jl. Kemang Raya No. 47-D<br>Jakarta 12730 | Tel. : (021) 719 9812, 719 9837<br>Fax. : (021) 719 9732 |
| Ambasador<br>Ruko Mall Ambasador No. R-5<br>Jl. Satrio RT/RW 08/03, Jakarta 12940 | Tel. : (021) 5793 1047–9<br>Fax. : (021) 5793 1046 |
| Sucofindo<br>Graha Sucofindo Lantai 1<br>Jl. Raya Pasar Minggu Kav. 34<br>Jakarta 12780 | Tel. : (021) 7918 8303–5<br>Fax. : (021) 7918 8307 |
| Permata Hijau<br>Ruko Grand Permata Hijau Emerald<br>No. 18, Jl. Arteri Permata Hijau<br>Grogol Utara, Kebayoran, Jakarta 12210 | Tel. : (021) 5366 3250,<br>5366 3714–9<br>Fax. : (021) 5366 4232 |
| Arcadia<br>Perkantoran Hijau Arcadia, Tower E<br>Ground Floor Jl. T. B. Simatupang<br>Kav. 88, Jakarta 12520 | Tel. : (021) 7883 7660<br>Fax. : (021) 7883 7721 |
| Coffee Banking<br>Wisma Metropolitan I, Ground floor<br>Jl. Jend. Sudirman Kav. 29–31<br>Jakarta 12920 | Tel. : (021) 526 1069, 252 3236<br>Fax. : (021) 252 2376 |
| PI Mall 2<br>Mall Pondok Indah 2<br>Ground Floor unit No. G33D<br>Jl. Metro Pondok Indah, Jakarta 12310 | Tel. : (021) 7592 0456–61<br>Fax. : (021) 7592 0460 |
| Bidakara<br>Menara Bidakara, Lobby Bidakara<br>Jl. Gatot Subroto, Kav. 71–73<br>Jakarta 12870 | Tel. : (021) 8370 0432<br>Fax. : (021) 8370 0433 |
| The Bellagio Boutique Mall<br>Kawasan Mega Kuningan Barat Kav. E4<br>No. 3 Setiabudi, Jakarta Selatan | Tel. : (021) 3006 6176<br>Fax. : (021) 3006 6174 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Kebayoran Lama<br>Jl. Arteri Iskandarmuda No. 35 F<br>Kebayoran BaruJakarta Selatan 12240 | Tel. : (021) 7278 7656<br>Fax. : (021) 7278 7663 |
| Simprug Terrace<br>Apartemen Simprug Teras<br>Jl. Teuku Nya Aries Kebayoran Lama<br>Jakarta Selatan 12220 | Tel. : (021) 725 8343–46<br>Fax. : (021) 725 8344 |
| Ps Kebayoran Lama<br>Jl. Kebayoran Lama No. 5–6<br>Jakarta Selatan 12240 | Tel. : (021) 270 0261<br>Fax. : (021) 270 0263 |
| Cipulir<br>ITC Cipulir, Jl. Ciledug Raya No. 18<br>Jakarta Selatan | Tel. : (021) 739 5046<br>Fax. : (021) 739 6008 |
| Permata Hijau<br>Jl. Komp. Permata Hijau Blok D No. C30<br>Jakarta Selatan 12210 | Tel. : (021) 530 2315<br>Fax. : (021) 530 2314 |
| Warung Buncit<br>Jl. Mampang Prapatan No. 101<br>Jakarta Selatan 12790 | Tel. : (021) 794 0250<br>Fax. : (021) 798 9260 |
| Pasar Minggu<br>Jl. Pasar Minggu KM. 19 No. 98 C<br>Jakarta Selatan 12510 | Tel. : (021) 794 6220<br>Fax. : (021) 794 6218 |
| Kemang<br>Jl. Kemang Raya No. 4,<br>Kebayoran Baru, Jakarta Selatan 12730 | Tel. : (021) 7199 9272<br>Fax. : (021) 719 5238 |

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| Kuningan Plaza<br>Kuningan Plaza South Tower Suite 101<br>Jl. HR Rasuna Said Kav. C. 11–14,<br>Jakarta Selatan 12940 | Tel. : (021) 252 1669<br>Fax. : (021) 252 1974 |
| Melawai<br>Jl. Melawai Raya No. 50<br>Jakarta Selatan 12130 | Tel. : (021) 270 0250<br>Fax. : (021) 270 0248 |
| Panglima Polim<br>Jl. Panglima Polim Raya No. 81<br>Jakarta Selatan 12160 | Tel. : (021) 270 0285<br>Fax. : (021) 270 0293 |
| Duta Mas Fatmawati<br>Jl. Raya Fatmawati Komp. Niaga Duta<br>Blok B No.3, Jakarta Selatan | Tel. : (021) 7279 2920<br>Fax. : (021) 723 7406 |
| Bintaro<br>Jl. Bintaro Raya Blok E 15–16 Sek. I<br>Bintaro, Jakarta Selatan 12320 | Tel. : (021) 7388 0088<br>Fax. : (021) 7388 1688 |
| Bintaro Jaya Sektor VII<br>Jl. Ruko Sentra Menteng<br>Blok B. 7/MN 02 Sektor VII Bintaro,<br>Jakarta Selatan 15226 | Tel. : (021) 745 2941–42<br>Fax. : (021) 745 2943 |
| Hero Bintaro<br>Jl. RC. Veteran No. 20 Bintaro<br>Jakarta Selatan | Tel. : (021) 7388 5479<br>Fax. : (021) 7388 7977 |
| Cinere<br>Jl. Raya Cinere No. 31H–31 I<br>Jakarta Selatan 16514 | Tel. : (021) 754 3858<br>Fax. : (021) 754 2467 |
| Stock Exchange Building<br>GF Suitte G 03–04, Gd. BEJ Tower 2<br>Jl. Jend. Sudirman Kav. 52–53<br>Jakarta Selatan 12190 | Tel. : (021) 515 1231<br>Fax. : (021) 515 1235 |
| Pondok Indah<br>Jl. TB. Simatupang, Plaza 3 Blok C6–7<br>Jakarta Selatan 12310 | Tel. : (021) 750 5129<br>Fax. : (021) 7590 0207 |
| Fatmawati<br>Jl. Fatmawati Raya No. 10 Cilandak,<br>Jakarta Selatan 12430 | Tel. : (021) 7581 8980<br>Fax. : (021) 750 4257 |
| Pondok Indah Metro<br>Pertokoan Plaza I Kav. UA, No. 4<br>Pondok Indah, Jakarta Selatan 12310 | Tel. : (021) 7591 1233<br>Fax. : (021) 765 5104 |
| Sudirman Tower<br>Ground Floor Menara Sudirman<br>Jl. Jend. Sudirman Kav. 60<br>Jakarta Selatan 12190 | Tel. : (021) 522 0102<br>Fax. : (021) 522 0101 |
| Tebet<br>Jl. Prof. Supomo SH No. 47<br>Jakarta Selatan 12810 | Tel. : (021) 830 1016–21<br>Fax. : (021) 830 9812 |
| Mugi Griya<br>Gd. Mugi Griya Jl. MT Haryono Kav. 10<br>Jakarta Selatan 12810 | Tel. : (021) 8379 2322–26<br>Fax. : (021) 8379 2320 |
| Kuningan Lippo Life<br>Plaza Centris,<br>Jl. HR Rasuna Said Kav. B-5<br>Jakarta Selatan 12910 | Tel. : (021) 252 4860–61<br>Fax. : (021) 252 5070 |
| Menara Imperium<br>Jl. HR. Rasuna Said Kav. 1<br>Jakarta Selatan 12980 | Tel. : (021) 828 2772–73<br>Fax. : (021) 828 2772 |
| Kuningan Ambassador<br>Mall Ambasador<br>Jl. Dr. Satrio Ruku 12 A<br>Jakarta Selatan 12940 | Tel. : (021) 576 0002<br>Fax. : (021) 576 0015 |
| Lippo Plaza<br>Gd.Lippo Plaza<br>Jl. Jend. Sudirman Kav. 25<br>Jakarta Selatan 12920 | Tel. : (021) 252 1333<br>Fax. : (021) 252 2564 |
| Atmajaya<br>Universitas Atmajaya<br>Jl. Jend.Sudirman Kav. 51<br>Jakarta Selatan 12930 | Tel. : (021) 570 8824<br>Fax. : (021) 570 6058 |
| Metropolitan II<br>Wisma Metropolitan II<br>Jl. Jend. Sudirman Kav. 29–30<br>Jakarta Selatan 12920 | Tel. : (021) 251 0584–89<br>Fax. : (021) 251 0583 |
| Gatot Subroto<br>Gd. Citra Graha<br>Jl.Gatot Subroto Kav. 35–36<br>Jakarta Selatan 12950 | Tel. : (021) 520 5670–90<br>Fax. : (021) 252 2526 |
| Wolter Monginsidi<br>Jl. Woltermonginsidi No. 88 J<br>Jakarta Selatan 12000 | Tel. : (021) 270 2823–24<br>Fax. : (021) 723 6369 |

| Jakarta Barat / West Jakarta | |
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| Kota<br>Jl. Roa Malaka Selatan No. 3–5 Kota,<br>Jakarta 11230 | Tel. : (021) 260 0260–6<br>Fax. : (021) 260 0258, 690 9431 |
| Tomang<br>Jl . Tomang Raya No. 25, Jakarta 11440 | Tel. : (021) 566 0904<br>Fax. : (021) 566 8276 |
| Kebon Jeruk<br>Taman Aries Blok H-1, No. 15–16<br>Meruya Utara, Kebon Jeruk,<br>Jakarta 11620 | Tel. : (021) 586 5122<br>Fax. : (021) 586 5127 |
| Pasar Puri<br>Ruko Pasar Puri<br>Blok A No. 9, Jakarta 11610 | Tel. : (021) 5830 4751<br>Fax. : (021) 580 3359 |
| Puri Kencana<br>Jl. Puri Kencana Blok M8-3Q<br>Kembangan Selatan, Jakarta 11610 | Tel. : (021) 5835 7045<br>Fax. : (021) 5835 7044 |
| Lindeteves Trade Center<br>Ruko No. RA 38, Jl. Hayam Wuruk<br>No. 127, Jakarta 11160 | Tel. : (021) 6220 1827<br>Fax. : (021) 6220 1816 |
| Mangga Dua<br>Ruko Mall Mangga Dua No. 11,<br>Jakarta 10730 | Tel. : (021) 6230 3837 / 3844<br>Fax. : (021) 6230 3845 |
| Tanjung Duren<br>Ruko Tanjung Duren Raya No. 84-B,<br>Jakarta 14140 | Tel. : (021) 5694 0094<br>Fax. : (021) 5694 0096 |
| Green Garden<br>Ruko Green Garden Blok I-9 No. 19,<br>Jakarta 14140 | Tel. : (021) 581 0331/0416<br>Fax. : (021) 5830 3638 |
| Roxy<br>Jl. K. H. Hasyim Ashari Roxy Mas,<br>Blok D3 No. 15, Jakarta 10150 | Tel. : (021) 633 9484 / 9477 / 9641<br>Fax. : (021) 633 9483 |
| Taman Palem<br>Ruko Taman Palem Blok D1 No. 2,<br>Jakarta 17730 | Tel. : (021) 5596 2942 / 2949<br>Fax. : (021) 5596 2949 |
| Joglo<br>Apartemen Permata Eksekutif<br>Lobby 1st Floor, Tower II<br>Jl. Pos Pengumben Raya, Jakarta 11550 | Tel. : (021) 5366 9051<br>Fax. : (021) 5366 9052 |
| Mall Taman Anggrek<br>Ground Level Ruang C1<br>Jl. S. Parman Kav. 21, Jakarta 11470 | Tel. : (021) 5699 9195<br>Fax. : (021) 5699 9196 |
| Citra Garden<br>Komp. Citra II Niaga, Ruko Citra II<br>Blok B/8, Jl. Utan Jati Blok H3<br>Kalideres, Jakarta 11840 | Tel. : (021) 544 1445<br>Fax. : (021) 544 1466 |
| Glodok Plaza<br>Ruko Komplek Glodok Plaza Blok H<br>No. 44, Jakarta 11150 | Tel. : (021) 629 3302 / 2747<br>Fax. : (021) 629 3818 |
| Mega Glodok<br>Mega Glodok Kemayoran, Ruko Mega<br>Glodok Kemayoran Kav. B6, Kota Baru<br>Bandar Kemayoran, Jakarta 10610 | Tel. : (021) 2664 6909<br>Fax. : (021) 2644 6908 |
| Soewarna Business Park<br>Blok E lot 1 & 2 Soekarno Hatta<br>International Airport,<br>Jakarta 19110 | Tel. : (021) 550 2370<br>Fax. : (021) 5591 1249 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Tomang Tol<br>Jl. Jalur Lambat Tol No. 8, Taman<br>Kedoya Baru<br>Jakarta Barat 11520 | Tel. : (021) 581 9757<br>Fax. : (021) 581 9743 |
| Puri Indah<br>Jl. Raya Puri Indah, Komplek Pertokoan<br>Puri Indah No. A-7, Jakarta Barat 11610 | Tel. : (021) 582 6507<br>Fax. : (021) 580 5329 |
| Graha Medika<br>Jl. Raya Perjuangan Kav. 8, Kebon<br>Jeruk, Jakarta Barat 11530 | Tel. : (021) 5367 5009<br>Fax. : (021) 5367 4851 |
| Graha Kencana<br>Komp. Graha Kencana,<br>Jl. Perjuangan No. 88 BF,<br>Kebon Jeruk, Jakarta Barat 11520 | Tel. : (021) 536 2001<br>Fax. : (021) 533 2446 |
| Green Garden<br>Komp. Ruko Green Garden Blok I.9<br>No. 11, Kec. Kebon Jeruk, Kel. Kedoya<br>Utara, Jakarta Barat 11520 | Tel. : (021) 581 7177<br>Fax. : (021) 581 2866 |
| Taman Palem Lestari<br>Komp. Perumahan Taman Palem Lestari<br>Blok D1 No. 19, Cengkareng<br>Jakarta Barat | Tel. : (021) 556 1332<br>Fax. : (021) 556 0764 |

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| Kebon Jeruk<br>Komp. Intercon Plaza Blok F 12–12 A<br>Jl. Meruya Ilir, Jakarta Barat 11630 | Tel. : (021) 530 6725<br>Fax. : (021) 584 5570 |
| Tomang Raya<br>Jl. Tomang Raya No. 48 A<br>Jakarta Barat 11430 | Tel. : (021) 566 9801<br>Fax. : (021) 567 1588 / 1595 |
| Mall Taman Anggrek<br>Ground Level Lot VII<br>Jl. S. Parman Kav. 21, Jakarta Barat | Tel. : (021) 563 9055<br>Fax. : (021) 563 9077 |
| Slipi<br>Jl. Letjen S Parman No. 19<br>Jakarta Barat 11410 | Tel. : (021) 5486103<br>Fax. : (021) 5486109 |
| STMIK /Univ. Bina Nusantara<br>Jl. KH Syahdan No. 9, Kemanggisan<br>Jakarta Barat | Tel. : (021) 548 7559<br>Fax. : (021) 548 7551 |
| Ruko Palmerah<br>Jl. Palmerah Barat No. 32 G<br>Jakarta Barat | Tel. : (021) 536 2827<br>Fax. : (021) 536 2822 |
| RSAB Harapan Kita<br>Jl. Let. Jend. S. Parman Kav. 87<br>Jakarta Barat | Tel. : (021) 564 3103<br>Fax. : (021) 564 3103 |
| Daan Mogot<br>Jl. Daan Mogot Raya No. 95 C<br>Jakarta Barat 11510 | Tel. : (021) 566 4537<br>Fax. : (021) 560 4070 |
| Citra Garden<br>Perumahan Citra Garden 1 Blok I 1<br>No. 15, Kalideres, Jakarta Barat | Tel. : (021) 541 7872<br>Fax. : (021) 619 9827 |
| Green Ville<br>Jl. Green Ville Raya Blok AX No. 16<br>Jakarta Barat | Tel. : (021) 564 4656<br>Fax. : (021) 564 4657 |
| Bunda Hati Kudus<br>Jl. Jelambar Baru Raya No. 6 E<br>Jakarta Barat | Tel. : (021) 5600532<br>Fax. : (021) 5600441 |
| Tanjung Duren<br>Jl. Tanjung Duren Raya No. 129 B<br>Jakarta Barat | Tel. : (021) 5696 8507<br>Fax. : (021) 5694 2893 |
| Citraland<br>Mall Ciputra LG No. 57<br>Jl. S. Parman Kav. 21, Jakarta Barat | Tel. : (021) 566 9750–52<br>Fax. : (021) 566 9674 |
| Sawah Besar<br>Jl. Sukarjo Wiryopranoto No. 9<br>Jakarta Barat 11160 | Tel. : (021) 600 9422<br>Fax. : (021) 260 1545 |
| Jembatan Lima<br>Jl. K. H. Moh. Mansyur No. 79–79A<br>Jakarta Barat 11250 | Tel. : (021) 6385 1871<br>Fax. : (021) 634 8435 |
| Kota<br>Jl. Kopi No. 12, Jakarta Barat 11230 | Tel. : (021) 6900 357-58<br>Fax. : (021) 6900 211-12 |
| Ancol<br>Jl. Parang Tritis Raya No. 1 Blok AM<br>Ancol Barat, Jakarta Barat | Tel. : (021) 6900 370–5<br>Fax. : (021) 6900 370–5 |
| Pintu Kecil<br>Jl. Pintu Kecil No. 28–29<br>Jakarta Barat 11230 | Tel. : (021) 690 9223<br>Fax. : (021) 691 1212 / 2459 |
| Mangga Besar<br>Jl. Mangga Besar Raya No. 84<br>Kec. Mangga Dua, Kel. Kebon Jeruk<br>Jakarta Barat 11180 | Tel. : (021) 260 1876<br>Fax. : (021) 260 1874 |
| Lokasari<br>Komplek THR Lokasari Blok B No. 53<br>Jl. Mangga Besar Raya No. 81<br>Jakarta Barat | Tel. : (021) 260 1694<br>Fax. : (021) 260 1726 |
| Lindeteves Trade Center<br>Lindeteves Trade Center GF-2 RA<br>42–43, Jl. Hayam Wuruk No. 127<br>Jakarta Barat 11180 | Tel. : (021) 260 1919<br>Fax. : (021) 260 1909 / 1926 |
| Glodok Makmur<br>HWI Building Lindeteves Lt. 1–2<br>Jl. Hayam Wuruk No. 100<br>Jakarta Barat 11180 | Tel. : (021) 2601908<br>Fax. : (021) 260 1909 |
| **Jakarta Utara / North Jakarta** | |
| Kelapa Gading<br>Jl. Boulevard Raya LB 3 No. 34–36<br>Kelapa Gading, Jakarta 14240 | Tel. : (021) 450 0195–6<br>Fax. : (021) 450 2365 |
| Mega Mall Pluit<br>Mega Mall Pluit Ruko No. R51<br>Jl. Pluit Raya, Jakarta 14440 | Tel. : (021) 6667 0399, 6667 0395<br>Fax. : (021) 6667 0396 |
| Sunter Mall<br>Jl. Danau Sunter Utara B1 G7 Kav. 11<br>Jakarta 14350 | Tel. : (021) 6583 2398,<br>651 9542 / 43<br>Fax. : (021) 651 9541 |
| Kelapa Gading II<br>Jl. Raya Barat Boulevard Blok LC 8<br>No. 6, Kelapa Gading, Jakarta 14240 | Tel. : (021) 4585 3533, 452 5674<br>Fax. : (021) 452 5686, 453 3239 |
| Kelapa Gading Park View<br>Komp. Kelapa Gading Park View<br>Jl. Raya Boulevard Timur<br>Blok ZC-01 No. 20, Jakarta 14240 | Tel. : (021) 4586 0130<br>Fax. : (021) 4586 0131 |
| Kapuk<br>Pantai Indah Kapuk I<br>Ruko Mediterania Tahap II Blok K BK<br>Pluit, Jakarta 14460 | Tel. : (021) 588 4094, 588 4104,<br>588 4105<br>Fax. : (021) 588 4280 |
| Pantai Indah Kapuk 2<br>Rukan Exclusive<br>Bukit Golf Mediterania Blok A, No. 30<br>Penjaringan Kamal Muara<br>Pantai Indah Kapuk, Jakarta Utara | Tel. : (021) 5696 6094<br>Fax. : (021) 5596 6134 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pluit<br>Jl. Pluit Sakti Raya No. 113–115<br>Jakarta Utara 14450 | Tel. : (021) 662 2081<br>Fax. : (021) 663 1105 |
| CBD Pluit<br>Ruko CBD Pluit Blok A No. 21<br>Jl. Pluit Selatan Raya No. 1, Penjaringan<br>Jakarta Utara 14450 | Tel. : (021) 6667 3035<br>Fax. : (021) 6667 3433 |
| Muara Karang<br>Jl. Muara Karang Raya No. 35–37<br>Jakarta Utara 14450 | Tel. : (021) 661 0961<br>Fax. : (021) 661 0662 |
| Mega Mall Pluit<br>Ruko Megamall No. 24<br>Jl. Pluit Permai Raya<br>Jakarta Utara 14450 | Tel. : (021) 668 3542<br>Fax. : (021) 6667 0151 |
| Teluk Gong<br>Komplek Duta Harapan Indah<br>Jl. Kapuk Muara Blok D No. 3<br>Jakarta Utara 14460 | Tel. : (021) 660 2290<br>Fax. : (021) 660 3682 |
| Tarakanita<br>Jl. Kapuk Raya No. 62 G<br>Kec. Penjaringan, Jakarta Utara | Tel. : (021) 661 5464<br>Fax. : (021) 661 5464 |
| Permata Kota<br>Komplek Permata Kota<br>Jl. Pangeran Tubagus Angke No. 170<br>Blok A Kav. No. 3, Jakarta Utara | Tel. : (021) 6667 4602<br>Fax. : (021) 6667 4607 |
| Sunda Kelapa<br>Gedung Perum Pelabuhan II<br>Jl. Maritim No. 8, (Sunda Kelapa)<br>Jakarta Utara | Tel. : (021) 691 3022<br>Fax. : (021) 691 8032 |
| Mangga Dua<br>Ruko Textile Blok C6 No. 3<br>Jl. Arteri Mangga Dua Raya<br>Jakarta Utara 14430 | Tel. : (021) 601 1456<br>Fax. : (021) 601 1452 |
| Jembatan Dua<br>Jl. Jembatan Dua Raya Blok BJ–BL<br>No. 82, Jakarta Utara 14450 | Tel. : (021) 660 3993<br>Fax. : (021) 661 0928 |
| Kelapa Gading<br>Kelapa Gading Permai<br>Jl. Raya Boulevard Blok TN II No. 1–4<br>Jakarta Utara 14240 | Tel. : (021) 452 0212<br>Fax. : (021) 453 2722 - 3 |
| Kelapa Gading Plaza<br>Kelapa Gading Plaza Lantai II No. 70<br>Jakarta Utara 14240 | Tel. : (021) 452 9695<br>Fax. : (021) 453 0691 |
| Bulevard Barat<br>Jl. Raya Barat Boulevard, Blok LC-6<br>Kav. 41, Kelapa Gading,<br>Jakarta Utara 14240 | Tel. : (021) 451 6753<br>Fax. : (021) 452 5165 |
| Bukit Gading Indah<br>Jl. Bukit Gading Raya Blok G No. 28,<br>Kelapa Gading Barat<br>Jakarta Utara 14240 | Tel. : (021) 451 6239<br>Fax. : (021) 451 6227 |
| Tanjung Priok<br>Jl. Yos Sudarso Lorong 101 No. 50,<br>Jakarta Utara 14320 | Tel. : (021) 430 0405<br>Fax. : (021) 430 0409 |
| KBN Marunda<br>Jl. Raya Marunda No. 1 Cilincing,<br>Jakarta Utara | Tel. : (021) 441 6528<br>Fax. : (021) 441 6530 |
| Sunter<br>Jl. Sunter Paradise Blok F 20 No. 1–2<br>Sunter, Jakarta Utara 14350 | Tel. : (021) 645 9984<br>Fax. : (021) 6471 1499 |
| Ps. Pagi Mangga Dua<br>Pusat Perdagangan Grosir Pasar Pagi<br>Lt. 3 Blok D No. 3<br>Jl. Mangga Dua Raya, Jakarta Utara | Tel. : (021) 659 9395<br>Fax. : (021) 659 9402 |

| Jakarta Timur / East Jakarta | |
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| Kalimalang<br>Jl. Tarum Barat Blok Q No. 2<br>Kalimalang, Jakarta 13450 | Tel. : (021) 864 9361–4<br>Fax. : (021) 865 6029 |
| Jatinegara<br>Jl. Jatinegara Timur No. 84,<br>Jakarta 13300 | Tel. : (021) 8590 8405<br>Fax. : (021) 8590 8406 |
| Dewi Sartika<br>Jl. Dewi Sartika No. 292F, Jakarta 13630 | Tel. : (021) 8088 2908 / 2970<br>Fax. : (021) 800 9022 |
| Gedung Pratama<br>Jl. Pemuda No. 296, Rawamangun,<br>Jakarta 13220 | Tel. : (021) 470 7067<br>Fax. : (021) 470 6360 |
| Mall Cibubur Junction<br>Ground Floor T 09, Jl. Jambore No. 1<br>Cibubur Jakarta 13720 | Tel. : (021) 8775 6605-6<br>Fax. : (021) 8775 6609 |
| Rawamangun<br>Jl. Balai Pustaka Timur, Blok B / 5<br>Rawamangun, Jakarta Timur | Tel. : (021) 4786 3784<br>Fax. : (021) 4786 4109 |
| Citra Grand Cibubur<br>Citra Grand Cibubur Blok R1/06<br>Jakarta 13720 | Tel. : (021) 8459 8592–4<br>Fax. : (021) 8459 8616 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Matraman<br>Jl. Matraman Raya No 140<br>Jakarta Timur 13140 | Tel. : (021) 850 4838<br>Fax. : (021) 280 0132 |
| Ps. Induk Cipinang<br>Komp. Pasar Induk Beras Cipinang,<br>Blok HA No. 15 & 16, Jakarta Timur | Tel. : (021) 472 3458<br>Fax. : (021) 472 3330 |
| Jatinegara<br>Komplek Bona Gabe<br>Jl. Raya Jatinegara Timur No. 101<br>Blok A3, Jakarta Timur 13430 | Tel. : (021) 819 7555<br>Fax. : (021) 851 5442 |
| Kampung Melayu<br>Jl. Gapura Pasar No. 14–16, Jatinegara,<br>Jakarta Timur 13310 | Tel. : (021) 819 0562<br>Fax. : (021) 819 8980 |
| Buaran Indah<br>Jl. Buaran Indah Kav. 59 Blok U, Klender,<br>Jakarta Timur 13310 | Tel. : (021) 8660 0141–43<br>Fax. : (021) 861 8494 |
| Kramat Jati<br>Pasar Kramat Jati Blok I Los 1-2-3-4<br>Jl. Raya Bogor, Jakarta Timur 13510 | Tel. : (021) 809 5661<br>Fax. : (021) 800 9395 |
| Cibubur<br>Jl. Raya Lapangan Tembak 21 Cibubur<br>Indah Blok B No. 1, Jakarta Timur 13720 | Tel. : (021) 871 2009–11<br>Fax. : (021) 871 1123 |
| Cibubur Junction<br>Cibubur Junction Mall, Ground Floor<br>Blok T– T11, Jl. Jambore No. 1 Ciracas,<br>Jakarta Timur | Tel. : (021) 8775 6503–05<br>Fax. : (021) 8775 6506 |
| Rawamangun<br>Arion Mall Ruang G 15 & S2,<br>Jl. Pemuda Kav. 3–4<br>Jakarta Timur 13220 | Tel. : (021) 471 3089<br>Fax. : (021) 471 2283 |
| Pondok Bambu<br>Jl. Pahlawan Revolusi No. 11 A<br>Pondok Bambu, Jakarta Timur 13430 | Tel. : (021) 8660 8083<br>Fax. : (021) 8660 7909 |
| Pulo Gadung<br>Jl. Rawa Terate II Gd. Poliklinik PT GIEP,<br>Kawasan Industri Pulogadung<br>Jakarta Timur 13930 | Tel. : (021) 460 1534<br>Fax. : (021) 460 1432 |
| Pondok Ungu<br>Ruko Permata Ujung Menteng Blok<br>B No. 17, Jl. Hamengkubuwono IX<br>Km. 25, Cakung<br>Jakarta Timur | Tel. : (021) 4680 8872<br>Fax. : (021) 4682 6291 |
| JAWA BARAT / WEST JAVA | |
| Bandung | |
| Lembong<br>Jl. Lembong No. 7, Bandung 40111 | Tel. : (022) 423 3360<br>Fax. : (022) 423 9158 |
| Dago<br>Jl. Ir. H. Juanda No. 46, Dago,<br>Bandung 40115 | Tel. : (022) 424 1511<br>Fax. : (022) 420 9743 |
| Buah Batu<br>Jl. Buah Batu No. 143, Bandung 40265 | Tel. : (022) 730 5703<br>Fax. : (022) 730 5701 |
| Riau<br>Jl. R.E. Martadinata No. 134,<br>Bandung 40113 | Tel. : (022) 424 1852<br>Fax. : (022) 424 1855 |

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| ITB<br>Jl. Ganesha No. 10, Kampus ITB,<br>Bandung 40132 | Tel. : (022) 253 4152, 253 4149<br>Fax. : (022) 253 4154 |
| Kopo Bihbul Bandung<br>Jl. Kopo Bihbul No. 189, Bandung | Tel. : (022) 541 6441<br>Fax. : (022) 541 6797 |
| Astana Anyar<br>Jl. Astana Anyar No. 115, Bandung 40241 | Tel. : (022) 600 6043<br>Fax. : (022) 601 1630 |
| Cimahi<br>Jl. Raya Cibabat No. 310, Cimahi,<br>Bandung 40522 | Tel. : (022) 663 4801–3<br>Fax. : (022) 663 4804 |
| Sukajadi<br>Jl. Sukajadi No. 186, Bandung 40162 | Tel. : (022) 203 4412<br>Fax. : (022) 203 8061 |
| Cihampelas<br>Jl. Cihampelas No. 155, Bandung 40131 | Tel. : (022) 204 2715<br>Fax. : (022) 204 0466 |
| Setrasari<br>Jl. Dr. Sutami No. 14<br>Ruko Setrasari Mall Blok II No. 14,<br>Bandung 40153 | Tel. : (022) 200 1437–8, 200 1163<br>Fax. : (022) 200 1522 |
| MTC<br>Metro Trade Centre<br>Jl. Soekarno Hatta Blok C-20<br>Bandung 40292 | Tel. : (022) 753 6453<br>Fax. : (022) 753 6253 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Asia Afrika<br>Jl. Jend. Gatot Subroto No. 2,<br>Bandung 40262 | Tel. : (022) 730 6622<br>Fax. : (022) 730 7500 |
| Buah Batu<br>Jl. Buah Batu No. 238, Bandung | Tel. : (022) 731 9465<br>Fax. : (022) 731 9464 |
| Ahmad Yani<br>Jl. Terusan Jakarta B1 No. H 77<br>Komp. Lucky Plaza, Bandung | Tel. : (022) 710 2677<br>Fax. : (022) 710 1278 |
| Merdeka<br>Jl. Merdeka No. 52, Bandung 40117 | Tel. : (022) 420 0261<br>Fax. : (022) 420 0260 |
| Sudirman<br>Jl. Jend. Sudirman No. 293,<br>Bandung 40241 | Tel. : (022) 603 3677<br>Fax. : (022) 601 9111 |
| Otista<br>Jl. Otto Iskandardinata No.102<br>Bandung 40181 | Tel. : (022) 420 4173<br>Fax. : (022) 420 0924 |
| Lingkar Selatan<br>Jl. Peta No. 65, Bandung 40243 | Tel. : (022) 523 1940<br>Fax. : (022) 523 1944 |
| Rajawali<br>Jl. Rajawali No. 73, Bandung 40184 | Tel. : (022) 603 1533<br>Fax. : (022) 603 1528 |
| Taman Kopo<br>Jl. Taman Kopo Raya No. 8 Blok A-2<br>(Komp. Lucky Plaza), Bandung | Tel. : (022) 542 2233<br>Fax. : (022) 542 2244 |
| Sumber Sari<br>Kompleks Ruko Sumber Sari<br>Jl. Soekarno Hatta No. 132A<br>Bandung 40222 | Tel. : (022) 607 0432<br>Fax. : (022) 607 1866 |
| Cimahi<br>Jl. Raya Tagog No. 256 Cimahi<br>Bandung 40525 | Tel. : (022) 664 7700<br>Fax. : (022) 664 7100 |
| Cimindi<br>Jl. Raya Cimindi No.175, Bandung | Tel. : (022) 603 5016<br>Fax. : (022) 603 3988 |
| Setiabudhi<br>Jl. Setiabudhi No.57, Kec. Sukasari<br>Kel. Gegerkalong, Bandung 40153 | Tel. : (022) 203 5131<br>Fax. : (022) 203 8127 |
| Pasir Kaliki<br>Jl. Pasir Kaliki 186 B, Kec. Cicendo<br>Bandung | Tel. : (022) 612 6427<br>Fax. : (022) 612 6426 |
| Lembang<br>Jl. Raya Lembang No. 274<br>Lembang 40391 | Tel. : (022) 278 6516<br>Fax. : (022) 278 6201 |
| Padalarang | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Raya Purwakarta No. 68 B,<br>Padalarang<br>Jawa Barat | Tel. : (022) 8681 5171<br>Fax. : (022) 8681 5136 |
| Sumedang | |
| Jatinangor<br>Jl. Jatinangor No. 45 Sumedang | Tel. : (022) 778 1551/1525/1550<br>Fax. : (022) 778 1520 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Sumedang<br>Jl. Mayor Abdurachman No. 63,<br>Sumedang 45322 | Tel. : (0261) 201 840<br>Fax. : (0261) 201 026 |

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| **Garut** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Garut<br>Jl. Jend. Ahmad Yani No. 29<br>Garut 44117 | Tel. : (0262) 231 091<br>Fax. : (0262) 231 092 |
| **Indramayu** | |
| Indramayu<br>Jl. Jend. Sudirman No. 143, Indramayu | Tel. : (0234) 276 353<br>Fax. : (0234) 276 358 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jatibarang<br>Jl. Siliwangi No.60, Jatibarang | Tel. : (0234) 351 460<br>Fax. : (0234) 351 283 |
| **Cirebon** | |
| Cirebon<br>Jl. Siliwangi No. 110, Cirebon 45123 | Tel. : (0231) 206 981<br>Fax. : (0231) 208 036 |
| Tegalwangi<br>Jl. Raya Tegalwangi No. 19<br>Cirebon 45154 | Tel. : (0231) 323 500 / 600,<br>325 466–71<br>Fax. : (0231) 323 400 |
| Yos Sudarso<br>Jl. Yos Sudarso No. 15, D, E, F<br>Cirebon 45111 | Te1. : (0231) 223 437–9, 221 228<br>Fax. : (0231) 221 227 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Yos Sudarso<br>Jl. Yos Sudarso No. 26, Cirebon 45111 | Tel. : (0231) 206 991<br>Fax. : (0231) 201 292 |
| Balong Indah Plaza<br>Balong Indah Plaza<br>Jl. Pekringan No. 166, Cirebon 45111 | Tel. : (0231) 234 020<br>Fax. : (0231) 234 022 |
| Losari<br>Jl. Raya Losari Barat No. 136 Losari,<br>Cirebon 45192 | Tel. : (0231) 831 188<br>Fax. : (0231) 831 021 |
| Pleret<br>Jl. Raya Plered No. 24, Cirebon | Tel. : (0231) 242 612<br>Fax. : (0231) 242 614 |
| Kuningan<br>Jl. Syech Maulana Akbar No. 4<br>Kuningan, Cirebon 45512 | Tel. : (0232) 871 878<br>Fax. : (0232) 871 235 |
| **Tasikmalaya** | |
| Tasikmalaya<br>Jl. Sutisna Senjaya No. 77<br>Tasikmalaya 46111 | Tel. : (0265) 323 100<br>Fax. : (0265) 324 714 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Tasikmalaya, Yudanegara<br>Jl. Yudanegara No. 61<br>Tasikmalaya 46121 | Tel. : (0265) 332 056<br>Fax. : (0265) 334 919 |
| Tasikmalaya, Ps. Cikurubuk<br>Jl. Residen Ardiwinangun Blok II/15<br>komp. Ps. Cikurubuk, Tasikmalaya | Tel. : (0265) 311 850<br>Fax. : (0265) 324 990 |
| **Bogor** | |
| Pajajaran<br>Jl. Pajajaran No. 33, Bogor 16151 | Tel. : (0251) 831 3456<br>Fax. : (0251) 832 0845 |
| Warung Jambu<br>Ruko Warung Jambu<br>Jl. Raya Pajajaran No. 257/1<br>Bantar Jati, Bogor 16153 | Tel. : (0251) 832 0019<br>Fax. : (0251) 832 0059 |
| Cibinong<br>Ruko Graha Cibinong Blok B No. 2 | Tel. : (021) 8791 8808<br>Fax. : (021) 8791 8801 |
| Tajur<br>Ruko V Point<br>Jl. Pajajaran No. 1, Bogor 16142 | Tel. : (0251) 364 040<br>Fax. : (0251) 364 025 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jonggol<br>Jl. Raya Jakarta Bogor Km. 32, Cisalak,<br>Bogor | Tel. : (021) 8775 5936–38<br>Fax. : (021) 8773 5935 |
| Citeureup<br>Jl. Mayor Oking No. 19–20<br>Bogor 16810 | Tel. : (021) 875 6055<br>Fax. : (021) 875 3562 |
| Cileungsi<br>Ruko Griya Kenari Mas Blok B1<br>No. 20–21, Cileungsi, Bogor | Tel. : (021) 8249 7029<br>Fax. : (021) 823 1694 |
| Juanda<br>Jl. Ir. H. Juanda No. 12, Bogor 16121 | Tel. : (0251) 832 5167<br>Fax. : (0251) 832 4730 |
| Bukit Sentul<br>Plaza Niaga I Blok A.1 No. 1<br>Bukit Sentul, Bogor 16810 | Tel. : (021) 8796 0023<br>Fax. : (021) 8796 0785 |
| Pajajaran<br>Komp Ruko V Point Blok ZA<br>Jl. Raya Pajajaran No. 1, Bogor | Tel. : (0251) 838 1301<br>Fax. : (0251) 838 1303 |
| Suryakencana<br>Jl. Suryakencana No. 196 A<br>Bogor 16131 | Tel. : (0251) 831 2121<br>Fax. : (0251) 831 2312 |
| Leuwiliang<br>Jl. Raya Leuwiliang No. 30, Bogor 16640 | Tel. : (0251) 647 070<br>Fax. : (0251) 647 070 |
| Pasar Anyar<br>Jl. Baru No. 88 F Ps Anyar, Bogor 16121 | Tel. : (0251) 832 0604<br>Fax. : (0251) 836 3075 |
| Indah Plaza<br>Pertokoan Bogor Indah Plaza Blok C<br>No. 3, Jl. Baru, Bogor 16162 | Tel. : (0251) 835 7921<br>Fax. : (0251) 835 7923 |
| Cibinong<br>Jl. Mayor Oking No. 27<br>Komp Pertokoan CBN Indah Blok A 4–6<br>Cibinong 16900 | Tel. : (021) 875 4006–7<br>Fax. : (021) 875 3485 |
| Cipanas<br>Jl. Raya Cipanas No. 32 Ruko 4–5<br>Cipanas 43253 | Tel. : (0263) 511 650<br>Fax. : (0263) 515 480 |
| **Depok** | |
| Depok<br>Jl. Margonda Raya No. 192<br>Depok 16423 | Tel. : (021) 7721 2080 / 2082<br>Fax. : (021) 7721 2085 |
| Cinere<br>Jl. Cinere Raya Blok A No. 12A & 14<br>Cinere, Depok 16514 | Tel. : (021) 753 3977 / 3980<br>Fax. : (021) 753 3979 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Margonda Depok<br>Jl. Raya Margonda Depok,<br>Depok | Tel. : (021) 776 5258<br>Fax. : (021) 776 1378 |
| Depok Univ. Indonesia<br>Jl. Gedung C Fisip UI Depok<br>Depok 16432 | Tel. : (021) 787 4258<br>Fax. : (021) 787 4258 |
| Depok Town Square<br>Jl. Margonda Raya No. 144<br>Kec. Beji, Kel. Pondok Cina<br>Depok | Tel. : (021) 7887 0156<br>Fax. : (021) 7887 0160 |
| **Bekasi** | |
| Ahmad Yani<br>Jl. A. Yani Blok A8 No. 15, Bekasi 17141 | Tel. : (021) 8885 2401–3<br>Fax. : (021) 8885 2386 |
| Samsung Elektronik Indonesia<br>Jl. Jababeka Raya Blok F No. 29–33<br>Cikarang, Bekasi 17520 | Tel. : (021) 8983 7163<br>Fax. : (021) 893 4273 |
| Lippo Cikarang/Ruko Menteng<br>Blok C No. 1<br>Jl. M. H. Thamrin, Lippo Cikarang<br>Bekasi 17550 | Tel. : (021) 8990 2676<br>Fax. : (021) 8990 2668 |
| Pondok Gede<br>Ruko Pondok Gede Baru Blok H No. 9<br>Bekasi 17411 | Tel. : (021) 8499 5266 / 5135 /<br>5299<br>Fax. : (021) 8499 5250 |
| Cikarang<br>Ruko Capitol Business Park<br>Tipe Sudut Blok 2A, Jababeka<br>Cikarang 17550 | Tel. : (021) 8983 5892–6<br>Fax. : (021) 8983 5890 |
| LG Cibitung<br>LG Cibitung, Kawasan Industri M 2000<br>Cibitung, Bekasi 17520 | Tel. : (021) 898 9190<br>Fax. : (021) 898 9140 |
| Bekasi Timur<br>Ruko Kalimas Kav. C-33<br>Jl. Chairil Anwar, Bekasi | Tel. : (021) 8835 5775<br>Fax. : (021) 8835 5785 |
| Bekasi Barat<br>Jl. K. H. Noer Ali No. 12-12A<br>Kayuringin Jaya, Bekasi | Tel. : (021) 8895 6668<br>Fax. : (021) 8895 6684 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Juanda<br>Komplek Ruko Mustika Puri<br>Jl. Ir. Juanda No 137, Bekasi 17112 | Tel. : (021) 8834 2515<br>Fax. : (021) 8834 2519 |
| Metropolitan Mall<br>Metropolitan Mall Bekasi, Lt.1 No. 24<br>Jl. Raya Kalimalang Ujung,<br>Bekasi 17144 | Tel. : (021) 884 8548<br>Fax. : (021) 884 7955 |
| Lippo Cikarang<br>Gedung Menara Pasifik Lantai Dasar<br>Jl. M. H. Thamrin Lippo Cikarang<br>Bekasi 17550 | Tel. : (021) 897 2022<br>Fax. : (021) 897 2495 |
| Mega Mall Cikarang<br>Ruko Mega Mall Blok B 1 Cibitung<br>Center Kawasan Industri MM 2100,<br>Bekasi | Tel. : (021) 898 0403<br>Fax. : (021) 898 0403 |

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| Ruko Capitol<br>Kawasan Industri Jababeka II<br>Ruko Capitol Business Park Blok 2 G,<br>Cikarang, Bekasi 17530 | Tel. : (021) 8983 5675<br>Fax. : (021) 8983 5683 |
| Pondok Gede<br>Plaza Pondok Gede Ruko Blok H 11–12,<br>Jl. Raya Pondok Gede No. 1<br>Bekasi 17411 | Tel. : (021) 846 9515<br>Fax. : (021) 846 9514 |
| Kali Malang<br>Jl. Raya Kalimalang Ruko Blok G 9 /10A<br>Pondok Kelapa, Bekasi 13450 | Tel. : (021) 865 0833<br>Fax. : (021) 865 0834 |
| Karawang<br>Jl. Tuparev No. 150, Karawang | Tel. : (0267) 412 036<br>Fax. : (0267) 412 037 |
| Cianjur | |
| Cianjur<br>Jl. Dr. Muardi No. 117, Cianjur 43216 | Tel. : (0263) 269 618 / 621<br>Fax. : (0263) 263 613 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Cianjur<br>Jl. HOS Cokroaminoto No.82–84<br>Cianjur 43215 | Tel. : (0263) 261 722<br>Fax. : (0263) 263 618 |
| Sukabumi | |
| Sukabumi<br>Jl. R.E. Martadinata No. 56<br>Sukabumi 43112 | Tel. : (0266) 242 932<br>Fax. : (0266) 222 050 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Tipar<br>Jl. Tipar Gede Ruko II No. 2, 4, 6<br>Sukabumi 43131 | Tel. : (0266) 224 270<br>Fax. : (0266) 221 952 |
| Cibadak<br>Jl. Suryakencana No. 63A<br>Sukabumi 43114 | Tel. : (0266) 531 525<br>Fax. : (0266) 531 225 |
| BANTEN | |
| Cilegon | |
| Wisma Permata (Krakatau Steel)<br>Jl. KH Yasin Beji No. 2, Simpang Tiga<br>Cilegon 42435 | Tel. : (0254) 383 550<br>Fax. : (0254) 383 551 |
| Cilegon II<br>Jl. A. Yani No. 135G, Cilegon<br>Banten 42400 | Tel. : (0254) 399 940<br>Fax. : (0254) 399 919 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Cilegon<br>Jl. Raya Merak No. 49 Komplek<br>Bonakarta Blok C No. 17–18<br>Cilegon 42414 | Tel. : (0254) 380 955<br>Fax. : (0254) 380 952 |
| Serang | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Serang Plaza<br>Komp. Serang Plaza Blok B2 No. 2<br>Jl. M. Hasanuddin, Serang, Banten | Tel. : (0254) 218 167<br>Fax. : (0254) 216 526 |
| Tangerang | |
| Daan Mogot<br>Jl. Daan Mogot No. 58<br>Tangerang 15111 | Tel. : (021) 552 2830<br>Fax. : (021) 552 1064 |
| Bintaro<br>Jl. Cut Mutia II, Bintaro Jaya Sektor VII<br>Tangerang 15224 | Tel. : (021) 745 0539 / 2223<br>Fax. : (021) 745 2024 |
| ITC BSD<br>Jl. Pahlawan Seribu No. 25<br>Tanggerang 15322 | Tel. : (021) 5316 1844 / 1864<br>Fax. : (021) 5316 1843 |
| Pamulang<br>Pamulang Permai I, Blok SH 18, No. 10<br>Pamulang, Tangerang 15417 | Tel. : (021) 742 0066 / 0480<br>Fax. : (021) 742 0056 |
| LG Elektronik<br>Jl. Tabri No. 1, Desa Cirarab, Bitung<br>Tangerang 15820 | Tel. : (021) 597 9745–6<br>Fax. : (021) 597 9747 |
| Cengkareng<br>Gedung PT Cargo Area<br>Bandara Internasional Soekarno Hatta<br>Cengkareng, Tangerang 19120 | Tel. : (021) 5591 5074<br>Fax. : (021) 5591 5075 |
| Supermall Karawaci<br>Lippo Karawaci 1200, Tangerang 15811 | Tel. : (021) 5421 1990 / 2025 / 2026<br>Fax. : (021) 5421 1991 |
| Bandara Soekarno Hatta, Terminal E<br>Keberangkatan EOD 68<br>Cengkareng, Tangerang 19120 | Tel. : (021) 559 4384<br>Fax. : (021) 559 4385 |

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| Kios Mall WTC Matahari Serpong<br>Tangerang<br>Komplek Mall WTC Matahari Serpong<br>Ruko No. 5879<br>Jl. Raya Serpong No. 39 Serpong,<br>Tangerang | Tel. : (021) 537 4580<br>Fax. : (021) 537 4630 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pondok Cabe<br>Jl. Cirendeu Raya No. 20, Pisangan<br>Pondok Cabe<br>Tangerang | Tel. : (021) 741 6060<br>Fax. : (021) 741 5858 |
| Citra Raya<br>Perum Citra Raya Blok C 1 No. 09<br>Cikupa<br>Tangerang | Tel. : (021) 594 0999<br>Fax. : (021) 594 03666 |
| Nyi Mas Melati<br>Jl. Nyimas Melati No. 51<br>Tangerang 15111 | Tel. : (021) 552 2035<br>Fax. : (021) 552 4046 |
| Mahkota Mas<br>Komplek Mahkota Mas Blok J No. 9<br>Jl. M. H. Thamrin, Cikokol, Tangerang | Tel. : (021) 5574 6840<br>Fax. : (021) 5574 5230 |
| Taman Cibodas<br>Duta Mas Plaza Blok A Kav. No. 33<br>Tangerang | Tel. : (021) 552 8486<br>Fax. : (021) 552 7454 |
| Kisamaun<br>Jl. Kisamaun No. 40/1-3, Pasar Lama<br>Tangerang 15112 | Tel. : (021) 552 4048<br>Fax. : (021) 552 1744 |
| Pasar Baru<br>Ruko Ramayana Pasar Baru Blok B<br>No. 42, Jl. M. Toha, Mauk, Tangerang | Tel. : (021) 5579 6487<br>Fax. : (021) 5579 6489 |
| Metropolis Town Square<br>Mall Metro Polis Town Square Blok GM 5<br>No. 18–19, Tangerang | Tel. : (021) 5578 0337<br>Fax. : (021) 5578 0335 |
| Karawaci<br>Gedung Menara Asia<br>Jl. Raya Diponegoro No. 101<br>Tangerang 15810 | Tel. : (021) 546 0301<br>Fax. : (021) 546 0312 |
| Sekolah Pelita Harapan<br>Jl. Raya Legok, Desa Kelapa Dua<br>Karawaci, Tangerang 15810 | Tel. : (021) 547 3521<br>Fax. : (021) 547 3522 |
| Ruko Pinangsia<br>Komp. Perdagangan Ruko Pinangsia<br>Blok B No. 0001, Lippo Karawaci<br>Tangerang 15810 | Tel. : (021) 553 3331–2<br>Fax. : (021) 5577 8750 |
| Bumi Serpong Damai<br>Ruko ITC Bumi Serpong Damai No. 26<br>Kec. Serpong, Tangerang | Tel. : (021) 537 6725<br>Fax. : (021) 537 6723 |
| Cyber Park Ruko Gajah Mada<br>Jl. Ruko Gajah Mada No. 2056, Cyber<br>Park Lippo Karawaci, Tangerang | Tel. : (021) 5577 7786–7<br>Fax. : (021) 5577 7811 |
| Gleneagles<br>Jl. Siloam No. 6, Lippo Karawaci<br>Tangerang | Tel. : (021) 546 9529<br>Fax. : (021) 546 9530 |
| WTC Serpong<br>Ruko WTC Matahari Mall<br>Blok 5803–5805, Jl. Raya Serpong<br>Tangerang | Tel. : (021) 5315 5717<br>Fax. : (021) 5315 5716 |
| Gading Serpong<br>Ruko Alexandrite, Jl. Boulevar Gading<br>Serpong No. 26 ALX 3, Summarecon<br>Serpong, Tangerang 15810 | Tel. : (021) 5421 0895 / 898<br>Fax. : (021) 5421 2210 |
| Univ. Pelita Harapan<br>Dynaplast Tower, Lt. Dasar<br>Jl. M. H. Thamrin, Lippo Karawaci<br>Tangerang | Tel. : (021) 546 1158–59<br>Fax. : (021) 546 1227 |
| Cipadu<br>Cipadu Trade Center Blok B1–B2<br>Jl. KH Wahid Hasyim No. 29, Cipadu<br>Tangerang | Tel. : (021) 7345 1134<br>Fax. : (021) 7345 1077 |
| Ciledug<br>Jl. Raya Cileduk Perum Pondok Lestari<br>Blok A I No. 37, Tangerang 15157 | Tel. : (021) 584 7507–8<br>Fax. : (021) 584 7509 |
| Ciputat<br>Jl. Dewi sartika No. 25A–25C Ciputat<br>Tangerang 15411 | Tel. : (021) 749 1325<br>Fax. : (021) 749 1324 |
| Pamulang<br>Jl. Pertokoan Pamulang Permai<br>Blok SH XI No.12, Tangerang 15417 | Tel. : (021) 744 4925<br>Fax. : (021) 744 4924 |

| JAWA TENGAH / CENTRAL JAVA | |
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| **Semarang** | |
| Pemuda<br>Jl. Pemuda No. 21B, Semarang 50139 | Tel. : (024) 351 5240<br>Fax. : (024) 354 2421 |
| Gajah Mada<br>Jl. Gajah Mada No. 99C Semarang 50241 | Tel. : (024) 356 9109<br>Fax. : (024) 356 9108 |
| Banyumanik<br>Mal Harmoni, Jl. Sukun Raya No. 68 Blok A-5 Banyumanik, Semarang 50263 | Tel. : (024) 747 8766<br>Fax. : (024) 747 8770 |
| Majapahit<br>Jl. Majapahit No. 339B<br>Semarang 50246 | Tel. : (024) 673 3216<br>Fax. : (024) 673 3122, 670 6715 |
| Jurnatan<br>Jl. H. A. Salim No. 49, Jurnatan<br>Semarang 50121 | Tel. : (024) 358 4147–49<br>Fax. : (024) 358 4150 / 5535 |
| Candi<br>Jl. Sultan Agung No. 121<br>Semarang 50235 | Tel. : (024) 850 7366<br>Fax. : (024) 850 7367 |
| Pelindo III<br>Jl. Coaster No. 10<br>Tanjung Mas, Semarang | Tel. : (024) 357 4012<br>Fax. : (024) 357 4012 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pemuda<br>Jl. Pemuda No.102–104<br>Semarang 50133 | Tel. : (024) 351 8900<br>Fax. : (024) 354 0184 |
| Hasanudin<br>Komplek Permata Hijau BB. 3<br>Pondok Hasanudin, Semarang | Tel. : (024) 351 0171<br>Fax. : (024) 351 0418 |
| Gang Besen<br>Jl. Gang Besen 95 C, Semarang | Tel. : (024) 356 5509<br>Fax. : (024) 356 5507 |
| Lingkungan Industri Kecil (LIK)<br>Jl. Industri Gang VI Kav. 5, Semarang | Tel. : (024) 658 1169<br>Fax. : (024) 658 5231 |
| Siliwangi<br>Jl. Jend. Sudirman 35, Semarang | Tel. : (024) 760 6114<br>Fax. : (024) 760 6114 |
| Ungaran<br>Jl. Gatot Subroto No. 106 D<br>Semarang 50517 | Tel. : (024) 692 2211<br>Fax. : (024) 692 5253 |
| Telogorejo<br>Jl. Achmad Dahlan Blok A6/11<br>Semarang | Tel. : (024) 841 2401<br>Fax. : (024) 841 2402 |
| Unika<br>Jl. Pawiyatan Luhur No. 57–59<br>Semarang | Tel. : (024) 844 5895<br>Fax. : (024) 850 6047 |
| Sultan Agung<br>Jl. Sultan Agung No. 55 J, Semarang | Tel. : (024) 841 2920<br>Fax. : (024) 831 5723 |
| Banyumanik<br>Jl. Sukun Raya 57 Blok A 4<br>Ruko Harmoni, Semarang | Tel. : (024) 747 8767<br>Fax. : (024) 747 8767 |
| Weleri<br>Jl. Utama Tengah 252 Weleri, Semarang | Tel. : (0294) 642 088<br>Fax. : (0294) 642 088 |
| Gatot Subroto<br>Kawasan Industri Candi<br>Jl. Gatot Subroto Blok F1/VIII<br>Semarang 50184 | Tel. : (024) 7663 3170<br>Fax. : (024) 761 1085 |
| Mataram<br>Jl. M. T. Haryono 627, Semarang | Tel. : (024) 831 9911<br>Fax. : (024) 831 7557 |
| Majapahit<br>Jl. Brigjen Sudiarto Kav. 5–6<br>Ruko Gayam Sari, Semarang | Tel. : (024) 672 4007<br>Fax. : (024) 672 4008 |
| Cendrawasih<br>Jl. Cendrawasih Kompleks Pertokoan<br>Jurnatan B No.1, Semarang 50137 | Tel. : (024) 354 0034<br>Fax. : (024) 354 1691 |
| Kanjengan-Puri Baruna<br>Komplek Kanjengan Ruko B A-3<br>Semarang | Tel. : (024) 354 8582<br>Fax. : (024) 354 8582 |
| Panti Wilasa<br>Jl. Citarum No. 98, Semarang | Tel. : (024) 355 1366<br>Fax. : (024) 355 1366 |
| Dargo<br>Dargo Indah Plaza Blok D No. 126<br>Jl. Dr. Cipto, Semarang | Tel. : (024) 356 1441<br>Fax. : (024) 356 1441 |

| Solo | |
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| Slamet Riyadi<br>Jl. Slamet Riyadi No. 8, Solo 57111 | Tel. : (0271) 647 955<br>Fax. : (0271) 647 391 |
| Manahan<br>Jl. L. U. Adisutjipto No. 21, Manahan<br>Solo 57139 | Tel. : (0271) 712 555<br>Fax. : (0271) 711 565 |
| Palur<br>Jl. Raya Palur KM 7 No. 8A Solo | Tel. : (0271) 82l 080<br>Fax. : (0271) 826 398 |
| PGS Solo<br>Pusat Grosir Solo lantai 1 Blok B3<br>No. 08, Jl. Mayor Sunaryo No. 01, Solo | Tel. : (0271) 662 251<br>Fax. : (0271) 662 381 |
| Kampus ATMI<br>Jl. Mojo No. 1 Karang Asem<br>Laweyan Solo | Tel. : (0271) 735 535<br>Fax. : (0271) 735 535 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Slamet Riyadi<br>Jl. Slamet Riyadi No. 136, Solo 57131 | Tel. : (0271) 645 554<br>Fax. : (0271) 632 111 |
| Kartasura<br>Jl. Ruko Kartasura Blok B 3–4<br>Kartasura, Solo | Tel. : (0271) 780 220<br>Fax. : (0271) 780 952 |
| Delanggu<br>Jl. Raya Delanggu No. 39, Solo | Tel. : (0272) 551 222<br>Fax. : (0272) 555 428 |
| Boyolali<br>Jl. Pandanaran–Kios Pasar Boyolali, Solo | Tel. : (0276) 321 346<br>Fax. : (0276) 321 346 |
| Kasih Ibu<br>Jl. Slamet Riyadi 404, Solo | Tel. : (0271) 728 587<br>Fax. : (0271) 728 588 |
| Pierre Tendean-Nusukan<br>Jl. Piere Tendean 56, Solo | Tel. : (0271) 739 239<br>Fax. : (0271) 739 239 |
| UNS<br>Jl. Ir. Sutami No. 82 Ruko Pucang Sawit<br>Solo | Tel. : (0271) 663454<br>Fax. : (0271) 663454 |
| Mesen Square<br>Ruko Messen Square No.3–4<br>Jl Urip Sumohardjo, Solo | Tel. : (0271) 669 463<br>Fax. : (0271) 669 462 |
| Solo Pasar Klewer<br>Pasar Klewer EE 28-43, Solo | Tel. : (0271) 642 224<br>Fax. : (0271) 643 330 |
| Solo Baru<br>Jl. Raya Solo Baru Blok AB-4, Solo | Tel. : (0271) 620 690<br>Fax. : (0271) 620 691 |
| Pasar Legi<br>Jl. S. Parman Pasar Legi Kios A 1-5<br>Solo | Tel. : (0271) 644 445<br>Fax. : (0271) 644 456 |
| Palur<br>Jl. Raya Palur 47 B, Solo | Tel. : (0271) 825 460<br>Fax. : (0271) 825 460 |
| Solo Gading<br>Ruko Gading No. 2<br>Jl. Brigjen Sudiarto, Solo | Tel. : (0271) 643 308<br>Fax. : (0271) 643 352 |
| Karanganyar<br>Jl. Lawu No. 56, Karanganyar | Tel. : (0271) 495 104<br>Fax. : (0271) 495 104 |
| Sragen<br>Jl. Raya Sukowati No. 229 Pasar<br>Sragen | Tel. : (0271) 891 780<br>Fax. : (0271) 891 780 |
| Sukoharjo<br>Jl. Jend. Sudirman Blok A-B<br>Komplek Studio 1, 2, Sukoharjo | Tel. : (0271) 593 423<br>Fax. : (0271) 593 423 |
| **Salatiga** | |
| Komp. Ruko<br>Tamansari Shopping Center No. 7–8<br>Jl. Jend. Sudirman, Salatiga 50711 | Tel. : (0298) 329 455 / 8<br>Fax. : (0298) 329 457 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Salatiga<br>Jl. Jendral Sudirman No. 93<br>Salatiga 50711 | Tel. : (0298) 322 142<br>Fax. : (0298) 322 143 |
| UKSW<br>Jl. Diponegoro 52–60, Salatiga | Tel. : (0298) 312 840<br>Fax. : (0298) 312 840 |
| Ambarawa<br>Jl. Jendral Sudirman 134, Ambarawa | Tel. : (0298) 592 455<br>Fax. : (0298) 592 455 |
| **Kudus** | |
| Kudus<br>Jl. A. Yani No. 31, Kudus 59317 | Tel. : (0291) 432 323–5<br>Fax. : (0291) 432 326 |
| RS. Mardi Rahayu<br>Jl. AKBP RAGIL Kusumadya 110 Kudus | Tel. : (0291) 434 707<br>Fax. : (0291) 434 707 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Kudus<br>Jl. R. Agil Kusumadya No. 5 A<br>Kudus 59343 | Tel. : (0291) 434 707<br>Fax. : (0291) 432 967 |

| Purwodadi | |
|---|---|
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Purwodadi<br>Jl. S. Parman No. 1, Purwodadi | Tel. : (0292) 422 092<br>Fax. : (0292) 421 211 |
| Pati | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pati<br>Jl. Jend. Sudirman 89, Pati | Tel. : (0295) 382 155<br>Fax. : (0295) 382 200 |
| Demak | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Demak<br>Ruko Bintoro No. 13, Demak | Tel. : (0291) 686 519<br>Fax. : (0291) 686 520 |
| Juwana | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Juwana<br>Jl. Silugonggo 12 A, Juwana | Tel. : (0295) 471 113<br>Fax. : (0295) 471 113 |
| Magelang | |
| Magelang<br>Jl. Tidar No. 16, Magelang 56151 | Tel. : (0293) 364 391 / 160<br>Fax. : (0293) 364 121 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Magelang<br>Jl. Tentara Pelajar No. 5<br>Magelang 56122 | Tel. : (0293) 364 700<br>Fax. : (0293) 364 090 |
| Rejowinangun<br>Jl. Jend. Sudirman Komp. PJKA A4–6<br>Pasar Rejowinangun, Magelang | Tel. : (0293) 311 731<br>Fax. : (0293) 312 524 |
| Muntilan | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Muntilan<br>Jl. Pemuda Ruko No. 4, Muntilan | Tel. : (0293) 587 451<br>Fax. : (0293) 587 451 |
| Parakan | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Parakan<br>Jl. Diponegoro 99, Parakan | Tel. : (0293) 598 680<br>Fax. : (0293) 598 680 |
| Purworejo | |
| Purworejo<br>Jl. Ahmad Yani No. 2, Purworejo 54100 | Tel. : (0275) 324 444<br>Fax. : (0275) 323 179 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Purworejo<br>Jl. KH. A. Dahlan No.66, Purworejo | Tel. : (0275) 322 213<br>Fax. : (0275) 325 305 |
| Temanggung | |
| Temanggung<br>Jl. Jend. Sudirman No. 45<br>Temanggung 56216 | Tel. : (0293) 493 810<br>Fax. : (0293) 491 213 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Temanggung<br>Jl. Diponegoro Ruko No. 6, Temanggung | Tel. : (0293) 493 487<br>Fax. : (0293) 493 487 |
| Klaten | |
| Klaten<br>Jl. Pemuda No. 234, Klaten 574111 | Tel. : (0272) 324 968, 327 908<br>Fax. : (0272) 327 907 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Klaten<br>Jl. Pemuda Tengah No. 74, Klaten | Tel. : (0272) 322 577<br>Fax. : (0272) 322 646 |
| Tegal | |
| Tegal<br>Jl. Jend. Sudirman No. 2, Tegal 52113 | Tel. : (0283) 343 800 / 801 / 805<br>Fax. : (0283) 343 814 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Tegal<br>Jl. Jend. Sudirman 34, Tegal 52113 | Tel. : (0283) 355 992<br>Fax. : (0283) 358 898 |
| Banjaran<br>Jl. Raya Banjaran 39 Banjaran Adiwerna<br>Tegal | Tel. : (0283) 442 202<br>Fax. : (0283) 442 202 |
| Slawi<br>Jl. Mayjen Sutoyo 14, Slawi | Tel. : (0283) 492 941<br>Fax. : (0283) 321 584 |
| Pemalang | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pemalang<br>Jl. Jend. Sudirman 115, Pemalang | Tel. : (0284) 324 165<br>Fax. : (0284) 324 165 |

| Brebes | |
|---|---|
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Brebes<br>Jl. Diponegoro No. 56, Brebes | Tel. : (0283) 671 312<br>Fax. : (0283) 671 312 |
| Purwokerto | |
| Purwokerto<br>Jl. Jend. Sudirman No. 417<br>Purwokerto 53116 | Tel. : (0281) 642 660<br>Fax. : (0281) 642 651–2 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Purwokerto<br>Jl. Jend. Sudirman No. 605<br>Purwokerto 53114 | Tel. : (0281) 631 862<br>Fax. : (0281) 631 896 |
| Karang Lewas | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Karang Lewas<br>Ruko Pasar Karanglewas No. 1<br>Karang Lewas | Tel. : (0281) 633 523<br>Fax. : (0281) 633 523 |
| Cilacap | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Cilacap<br>JL. Jend Sudirman No. 20<br>Cilacap 53213 | Tel. : (0282) 531 030<br>Fax. : (0282) 531 033 |
| Pekalongan | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Hayam Wuruk No. 3<br>Pekalongan 51119 | Telp. (0285) 421 140<br>Fax. (0285) 423 753 |
| Banjarsari<br>Jl. Sultan Agung No. 36 | Telp. (0285) 424 361<br>Fax. (0285) 424 361 |
| Comal<br>Jl. A. Yani Comal<br>Comal | Telp. (0285) 577 444<br>Fax. (0285) 577 444 |
| Kedungwuni<br>Jl. Raya Kedungwuni No. 93, Kec.<br>Kedungwuni, Kab. Pekalongan<br>Pekalongan | Tel. : (0285) 424 704<br>Fax. : (0285) 424 704 |
| Purbalingga<br>Jl. Jend. Sudirman 37<br>Purbalingga | Tel. : (0281) 891 945<br>Fax. : (0281) 891 945 |
| Kebumen | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Komp. Ruko Pasar Tumenggungan Blok<br>12-13, Jl. Pahlawan<br>Kebumen 54311 | Tel. : (0287) 382 036<br>Fax. : (0287) 382 037 |
| Kutoarjo<br>Jl. Diponegoro 141 C<br>Kutoarjo | Tel. : (0275) 642 109<br>Fax. : (0275) 642 457 |
| Gombong<br>Jl. Yos Sudarso<br>Gombong | Tel. : (0287) 471 700<br>Fax. : (0287) 472 727 |
| Jepara<br>Jl. Diponegoro No. 91<br>Jepara | Tel. : (0291) 594 031<br>Fax. : (0291) 592 300 |
| Wonogiri | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Jend. Sudirman No. 12 D<br>Wonogiri | Tel. : (0273) 321 103<br>Fax. : (0273) 321 104 |
| Wonosobo | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. A. Yani<br>Wonosobo | Tel. : (0286) 321 693<br>Fax. : (0286) 321 844 |
| Kroya | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. A. Yani<br>Kroya | Tel. : (0282) 494 309<br>Fax. : (0282) 494 309 |
| DI Yogyakarta | |
| Sudirman<br>Jl. Jend. Sudirman No. 13<br>Yogyakarta 55233 | Tel. : (0274) 565 338<br>Fax. : (0274) 565 095 |

| | |
|---|---|
| Katamso<br>Garuda, Jl. Brigjem Katamso No. 118<br>Yogyakarta 55121 | Tel. : (0274) 373 800<br>Fax. : (0274) 410 065 |
| Banyuraden<br>Ruko Banyuraden No. 7<br>Jl. Godean Km. 5,5, Yogyakarta 55122 | Tel. : (0274) 621 779<br>Fax. : (0274) 621 779 |
| Gejayan<br>Jl. Gejayan No. 26A, Yogyakarta 55221 | Tel. : (0274) 557 620<br>Fax. : (0274) 557 621 |
| Kaliurang<br>Jl. Kaliurang, Sekip Blok L4, Sleman<br>Yogyakarta 55283 | Tel. : (0274) 550 172, 520 872<br>Fax. : (0274) 520 873 |
| Kampus UGM<br>Gd. Pusat UGM Yogyakarta | Tel. : (0274) 553 545, 901 998<br>Fax. : - |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Sudirman<br>Jl. Jend. Sudirman No. 50<br>Yogyakarta 55224 | Tel. : (0274) 565 152<br>Fax. : (0274) 565 151 |
| Malioboro<br>Jl. Malioboro No. 40, Yogyakarta | Tel. : (0274) 564 527<br>Fax. : (0274) 564 527 |
| Kusuma Negara<br>Jl. Kusumanegara No.66, Yogyakarta | Tel. : (0274) 523 719<br>Fax. : (0274) 523 719 |
| UAJ Mrican<br>Universitas Atmajaya<br>Jl. Demangan Baru No. 29 A, Yogyakarta | Tel. : (0274) 487 635<br>Fax. : - |
| UAJ Babarsari<br>Jl. Babarsari 44, Yogyakarta | Tel. : (0274) 487 635<br>Fax. : (0274) 487 635 |
| Sanata Darma<br>Jl. Mrican Tromol Pos 29, Yogyakarta | Tel. : (0274) 554 074<br>Fax. : (0274) 554 074 |
| RS. Panti Rapih<br>Jl. Cik Di Tiro 30, Yogyakarta | Tel. : (0274) 563 333<br>Fax. : (0274) 546 862 |
| Adisucipto<br>Jl. Laksda Adisucipto No. 31, Yogyakarta | Tel. : (0274) 562 119<br>Fax. : (0274) 562 119 |
| Parang Tritis<br>Jl. Parangtritis 115 D, Yogyakarta | Tel. : (0274) 370 331<br>Fax. : (0274) 370 331 |
| Magelang<br>Jl. Magelang 116 Karangwaru<br>Yogyakarta | Tel. : (0274) 540 716<br>Fax. : (0274) 540 716 |
| Ngabean<br>Jl KH.A Dahlan No.106, Yogyakarta | Tel. : (0274) 513 909<br>Fax. : (0274) 513 909 |
| JAWA TIMUR / EAST JAVA | |
| Surabaya | |
| Darmo<br>Jl. Raya Darmo No. 26<br>Surabaya 60264 | Tel. : (031) 568 3060 / 3013<br>Fax. : (031) 567 4354<br>Telex: 33243 nagada ia |
| Satelite<br>Komp. Darmo Park I Blok V/2<br>Jl. MayJen. Sungkono, Surabaya 60225 | Tel. : (031) 567 8200, 566 9501<br>Fax. : (031) 561 2951 |
| Center II Husada<br>Jl. Dharmahusada No. 142<br>Surabaya 60132 | Tel. : (031) 594 9468<br>Fax. : (031) 594 9480 |
| Tunjungan<br>Jl. Tunjungan No. 47, Surabaya 60275 | Tel. : (031) 534 3537 / 3539<br>Fax. : (031) 531 5430 |
| Sudirman<br>Jl. P. Sudirman No. 59-61<br>Surabaya 60271 | Tel. : (031) 532 0050<br>Fax. : (031) 532 5510 |
| Jemur Andayani<br>Jl. Jemur Andayani No. 53-A<br>Surabaya 60237 | Tel. : (031) 843 4194 / 8093 / 8125<br>Fax. : (031) 843 4669 |
| Perak<br>Jl. Perak Barat No. 121<br>Surabaya 60177 | Tel. : (031) 357 7880 / 7884<br>Fax. : (031) 357 7885 |
| RMI<br>Pertokoan Manyar Mega Indah<br>Jl. Ngagel Jaya Selatan G-3<br>Surabaya 60283 | Tel. : (031) 502 6660–2, 503 0282<br>Fax. : (031) 503 0281 |
| Rungkut<br>Jl. Rungkut Madya No. 57<br>Surabaya 60293 | Tel. : (031) 870 4648,<br>871 1079 / 1004 / 1106<br>Fax. : (031) 871 1120 |
| PETRA<br>Jl. Siwalankerto, Kampus UK Petra<br>Surabaya 60236 | Tel. : (031) 843 9040, 849 4830,<br>8494831<br>Fax. : (031) 843 6418 |
| Kertajaya<br>Jl. Raya Kertajaya No. 133-134A<br>Surabaya 60286 | Tel. : (031) 504 9086 / 9072<br>Fax. : (031) 504 9087 |

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| Mulyosari<br>Jl. Raya Mulyosari No. 166<br>Surabaya 60112 | Tel. : (031) 593 4815, 594 1826,<br>594 7598<br>Fax. : (031) 594 5092 |
| Gedung Graha Pena<br>Jl. A. Yani No. 88, Surabaya 60231 | Tel. : (031) 829 9371–2<br>Fax. : (031) 829 9371 |
| Kampus UNAIR<br>Jl. Prof. Moestopo No. 47<br>Surabaya 60285 | Tel. : (031) 504 4646, 501 7320<br>Fax. : (031) 504 2647 |
| Pasar Atum Mall<br>Lantai 2, Stand BA 21<br>Jl. Stasiun Kota Surabaya | Tel. : (031) 357 3587<br>Fax. : - |
| Jemursari<br>Jl. Jemursari No. 161, Surabaya 60237 | Tel. : (031) 847 6249 / 8380<br>Fax. : (031) 847 8386 |
| Rich Palace<br>Jl. Mayjen Sungkono No. 151<br>Ruko Rich Palace Blok R-22<br>Surabaya 60189 | Tel. : (031) 568 8044 / 7754 / 7834<br>/ 7924 / 7945<br>Fax. : (031) 568 7649 |
| Pakuwon Trade Centre<br>Komplek Pertokoan Super Mall Lantai 2<br>Blok T1 No. 12, Surabaya 60123 | Tel. : (031) 739 0562–64, 739 0584,<br>739 0503–4<br>Fax. : (031) 739 0561 |
| Galaxy<br>Mega Galaxy<br>Jl. Kertajaya Indah Timur 16-B/6<br>Surabaya 60117 | Tel. : (031) 596 8266–88<br>Fax. : (031) 596 8237 |
| Universitas Airlangga<br>Kampus C Unair<br>Jl. Mulyorejo, Surabaya 60115 | Tel. : (031) 591 5069<br>Fax. : (031) 591 5056 |
| Kembang Jepun<br>Jl. Kembang Jepun No. 129<br>Surabaya 60161 | Tel. : (031) 352 2092 / 2047<br>Fax. : (031) 352 2041 |
| Kapas<br>Jl. Kapas Krampung No. 71-A<br>Surabaya 60135 | Tel. : (031) 6000 9212–3,<br>6000 9215<br>Fax. : (031) 6000 9216 |
| Kedung Doro<br>Jl. Kedungdoro No. 139<br>Surabaya 60261 | Tel. : (031) 532 4899<br>Fax. : (031) 532 7648 |
| Wiyung<br>Jl. Raya Menganti A-18 Wiyung<br>Surabaya | Tel. : (031) 767 4272 / 1279<br>Fax. : (031) 767 1329 |
| Hyatt Hotel<br>Jl. Basuki Rahmat 106–128, Surabaya | Tel. : (031) 532 5159<br>Fax. : (031) 545 2660 |
| Sukomanunggal<br>Jl. Raya Sukomanunggal Jaya B-01<br>Surabaya | Tel. : (031) 732 9161 / 9162<br>Fax. : (031) 734 9920 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| TIDAR<br>Jl. Tidar No. 23-25<br>Surabaya 60251 | Tel. : (031) 532 1025<br>Fax. : (031) 531 1286 |
| Univ. Kristen Petra<br>Jl. Siwalan Kerto 121-131<br>Surabaya | Tel. : (031) 849 4836<br>Fax. : (031) 849 4835 |
| PUCANG ANOM<br>Jl. Pucang Anom Timur No. 27<br>Surabaya 60282 | Tel. : (031) 502 6123<br>Fax. : (031) 502 5791 |
| Kusuma Bangsa<br>Jl. Klampis Jaya No. 27 E (D.1)<br>Surabaya | Tel. : (031) 548 0190<br>Fax. : (031) 548 0194 |
| Semarang<br>Ruko Megah Raya Blok B - 5, Jl. Raya<br>Kali Rungkut<br>Surabaya | Tel. : (031) 870 4854<br>Fax. : (031) 870 0216 |
| Manyar Kertoardjo<br>Jl. Manyar Kertoarjo V No. 75-77<br>Surabaya | Tel. : (031) 594 1470<br>Fax. : (031) 594 7750 |
| Mulyosari<br>Jl. Mulyosari 104/PC-26<br>Surabaya | Tel. : (031) 596 3587<br>Fax. : (031) 599 7539 |
| Jemursari<br>Ruko Jemursari Blok A-10<br>Surabaya | Tel. : (031) 849 7623<br>Fax. : (031) 849 1838 |
| PASAR ATOM<br>Pasar Atom Shopping Centre Tahap IV<br>G No. 7-8<br>Surabaya 60161 | Tel. : (031) 353 1715<br>Fax. : (031) 353 4403 |
| Krampung<br>Jl. Kapas Krampung No. 53<br>Surabaya | Tel. : (031) 376 1142<br>Fax. : (031) 376 5503 |

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| Kembang Jepun<br>Jl. Kembang Jepun No. 53<br>Surabaya | Tel. : (031) 357 7868-9<br>Fax. : (031) 352 5248 |
| Kertopaten<br>Jl. Kertopaten 56-C<br>Surabaya | Tel. : (031) 376 3201-2<br>Fax. : (031) 371 2906 |
| Pasar Turi<br>Pertokoan Sinar Galaxy Pasar Turi B-62<br>Surabaya | Tel. : (031) 353 2028<br>Fax. : (031) 352 3687 |
| Baliwerti<br>Jl. Baliwerti No 113 Surabaya<br>Surabaya | Tel. : (031) 548 2636-7<br>Fax. : (031) 548 2638 |
| RAYA DARMO<br>Raya Darmo Square Business Center<br>Building Blok D6-D7, Jl. Raya Darmo<br>No. 54-56<br>Surabaya 60266 | Tel. : (031) 567 1020<br>Fax. : (031) 567 5804 |
| Surabaya - Diponegoro<br>Jl. Diponegoro No. 26 A<br>Surabaya | Tel. : (031) 566 8200<br>Fax. : (031) 566 8230 |
| A. Yani<br>Jl. Ahmad Yani 260<br>Surabaya | Tel. : (031) 829 3284<br>Fax. : (031) 829 3283 |
| Tanjung Perak Timur<br>Ruko Perak timur Blok A 6 No.612<br>Surabaya | Tel. : (031) 328 2245<br>Fax. : (031) 328 2243 |
| Terminal Peti Kemas Surabaya<br>Jl.Tanjung Mutiara No.1<br>Surabaya | Tel. : (031) 328 2145<br>Fax. : (031) 328 2145 |
| SUNGKONO<br>Jl. Mayjend Sungkono No. 93<br>Surabaya 60187 | Tel. : (031) 567 1055<br>Fax. : (031) 567 1732 |
| Gubeng<br>Jl. Raya Gubeng No. 50<br>Surabaya | Tel. : (031) 5016 325<br>Fax. : (031) 503 4032 |
| H.R. Muhammad<br>Ruko Beverly Park A-1<br>Jl. HR Muhamad 49-55<br>Surabaya | Tel. : (031) 734 3819<br>Fax. : (031) 734 3820 |
| **Sidoarjo** | |
| Sidoarjo<br>Jl. A. Yani No. 15-A, Sidoarjo 61212 | Tel. : (031) 896 1157 / 1159<br>Fax. : (031) 896 1327 |
| Waru<br>Gateway Waru, Ruko Gateway B-9<br>Sawotratap<br>Jl. Suparman Waru, Sidoarjo 61256 | Tel. : (031) 854 2908<br>Fax. : (031) 855 4102 |
| Wadung Asri<br>Ruko sentra Tropoda No. A-18<br>Jl. Raya Tropoda 115 Sidoarjo 61256 | Tel. : (031) 868 6361<br>Fax. : (031) 868 6362 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Krian<br>Jl. Kauman No. 44 Krian<br>Sidoarjo | Tel. : (031) 897 1987<br>Fax. : (031) 897 2758 |
| Sidoarjo<br>Jl. A.Yani 40 C<br>Sidoarjo | Tel. : (031) 892 1371<br>Fax. : (031) 895 1015 |
| Sepanjang<br>Jl. Kalijaten No. 71-73 Kav A-2<br>Sepanjang<br>Sidoarjo | Tel. : (031) 788 6882<br>Fax. : (031) 788 6883 |
| **Malang** | |
| Malang<br>Jl. Basuki Rahmat No. 26-28<br>Malang 65111 | Tel. : (0341) 363 100<br>Fax. : (0341) 327 616 |
| Galunggung<br>Jl. Galunggung No. 58, Malang 65115 | Tel. : (0341) 581 505<br>Fax. : (0341) 581 506 |
| A. Yani<br>Jl. A. Yani No. 18-E, Malang 65125 | Tel. : (0341) 411 891<br>Fax. : (0341) 411 890 |
| MATOS<br>Malang Town Square (Matos)<br>Unit GE-2 No. 11<br>Jl. Veteran No. 2, Malang 65148 | Tel. : (0341) 586 011 - 12<br>Fax. : (0341) 559 145 |
| RSSA<br>Rumah Sakit Dr. Saiful Anwar (RSSA)<br>Jl. Jaksa Agung Suprapto No. 2<br>Malang 65111 | Tel. : (0341) 334 121, 359 961<br>Fax. : (0341) 359 960 |
| Soekarno Hatta<br>Ruko Soekarno Hatta<br>Jl. Soekarno Hatta No. 2–2a<br>Malang 65141 | Tel. : (0341) 404 411<br>Fax. : (0341) 404 410 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| MERDEKA<br>Jl. Merdeka Timur No. 4<br>Malang 65119 | Tel. : (0341) 365 914<br>Fax. : (0341) 365 913 |
| Batu<br>Jl. Diponegoro No. 48<br>Malang | Tel. : (0341) 594 424<br>Fax. : (0341) 594 472 |
| Kyai Tamin<br>Jl. Kyai Tamin No. 115-117<br>Malang | Tel. : (0341) 365 920<br>Fax. : (0341) 326 897 |
| S. Parman<br>Jl. Letjen S. Parman 120<br>Malang | Tel. : (0341) 487 524<br>Fax. : (0341) 487 525 |
| Kepanjen<br>Jl. A.Yani No.6<br>Kepanjen | Tel. : (0341) 397 177<br>Fax. : (0341) 397 178 |
| Dampit<br>Ruko Jl. Jenggolo No.4<br>Dampit | Tel. : (0341) 898 686<br>Fax. : (0341) 895 152 |
| Town Square<br>Mall Malang Town Square, Jl Veteran<br>GE2 No.12<br>Malang | Tel. : (0341) 559 292<br>Fax. : (0341) 559 393 |
| **Gresik** | |
| Gresik<br>Jl. Dr. Sutomo No. 32, Gresik, 61119 | Tel. : (031) 398 2103 / 3995 / 2114<br>Fax. : (031) 398 2605 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. RA Kartini No. 236 Kav. 2&3<br>Gresik | Tel. : (031) 398 1910<br>Fax. : (031) 398 4172 |
| **Lamongan** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Lamongrejo No.68<br>Lamongan | Tel. : (0322) 314 281<br>Fax. ; (0322) 322 581 |
| **Jember** | |
| Jember<br>Jl. Gajah Mada No. 74, Jember 68131 | Tel. : (0331) 487 311<br>Fax. : (0331) 484 264 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Diponegoro No. 33 - 34<br>Jember 68111 | Tel. : (0331) 482 366<br>Fax. : (0331) 482 011 |
| **Bondowoso** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Panglima Besar Sudirman 24<br>Bondowoso | Tel. : (0332) 424 224<br>Fax. : (0331) 422 224 |
| **Kediri** | |
| Kediri<br>Jl. Diponegoro No. 16<br>Kediri<br>Jawa Timur 64121 | Tel. : (0354) 671 777<br>Fax. : (0354) 683 995, 671 777–8 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Brawijaya No. 27<br>Kediri 64123 | Tel. : (0354) 684 290<br>Fax. : (0354) 684 295 |
| Nganjuk<br>Jl. Ahmad Yani No. 159<br>Nganjuk | Tel. : (0358) 323 088<br>Fax. : (0358) 325 205 |
| Pare<br>Jl. WR Supratman No. 11<br>Pare | Tel. : (0354) 394 777<br>Fax. : (0354) 391 299 |
| **Madiun** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Pahlawan No. 56<br>Madiun 63121 | Tel. : (0351) 454 061<br>Fax. : (0351) 463 291 |
| Magetan<br>Jl. Sudirman No. 26<br>Magetan | Tel. : (0351) 895 383<br>Fax. : (0351) 895 383 |
| Ngawi<br>Jl. Raya Sultan Agung No.98<br>Ngawi | Tel. : (0351) 749 913<br>Fax. : (0351) 749 913 |
| Jl. Gajah Mada No. 11<br>Ponorogo | Tel. : (0352) 481 761<br>Fax. : (0352) 488 548 |

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| **Bojonegoro** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Panglima Sudirman No. 60<br>Bojonegoro 62111 | Tel. : (0353) 887 591<br>Fax. : (0353) 887 592 |
| Tuban<br>Jl. Basuki Rahmat No. 116, Tuban<br>Jawa Timur | Tel. : (0356) 333 555<br>Fax. : (0356) 320 200 |
| **Blitar** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Merdeka No. 28 Kav-11<br>Blitar 66112 | Tel. : (0342) 809 028<br>Fax. : (0342) 807 464 |
| **Banyuwangi** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank))** | |
| Jl. PB Sudirman 23-25<br>Banyuwangi 68416 | Tel. : (0333) 411 522<br>Fax. : (0331) 411 528 |
| Genteng<br>Komplex Psr. Genteng Blok B-1<br>Jl. Gajah Mada<br>Banyuwangi | Tel. : (0333) 842 056<br>Fax. : (0333) 842 058 |
| **Situbondo** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Sepudi No. 15 A<br>Situbondo 68322 | Tel. : (0338) 679 113<br>Fax. : (0338) 679 115 |
| **Jombang** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. A. Yani No. 36<br>Jombang 61400 | Tel. : (0321) 875 396<br>Fax. : (0321) 875 320 |
| Mojokerto<br>Jl. Mojopahit No. 256<br>Mojokerto | Tel. : (0321) 875 396<br>Fax. : (0321) 326 391 |
| **Probolinggo** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Dr. Sutomo Plaza Blok B No. 9-10<br>Probolinggo | Tel. : (0335) 428 633<br>Fax. : (0335) 428 698 |
| Pasuruan<br>Jl. Raya Pasar Besar Blok A-1<br>Pasuruan | Tel. : (0343) 427 574<br>Fax. : (0343) 426 043 |
| Lumajang<br>Jl. Panglima Sudirman<br>Pasar Plaza Ruko Blok A-11<br>Lumajang | Tel. : (0334) 893 377<br>Fax. : (0334) 893 399 |
| **Tulungagung** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Panglima Sudirman No. 56-58<br>Tulungagung 64212 | Tel. : (0355) 334 666<br>Fax. : (0355) 322 581 |
| **BALI** | |
| Denpasar<br>Jl. Melati No. 29, Denpasar 80233 | Tel. : (0361) 232 929<br>Fax. : (0361) 263 510 |
| Gatot Subroto<br>Jl. Gatot Subroto No. 777X<br>Denpasar 80239 | Tel. : (0361) 428 585<br>Fax. : (0361) 415 844 |
| Sriwijaya<br>Komplek Pertokoan Sriwijaya, A-8<br>Kuta 80361 | Tel. : (0361) 765 175<br>Fax. : (0361) 759 749 |
| Jimbaran<br>Ruko Jimbaran Arcade<br>Jl. Raya Uluwatu II, Jimbaran, Bali | Tel. : (0361) 742 1658<br>Fax. : (0361) 704 271 |
| Teuku Umar<br>Rukan Telkom, Jl. Teuku Umar No. 4–5<br>Denpasar 80114 | Tel. : (0361) 236 779<br>Fax. : (0361) 236 950 / 884 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| DENPASAR - THAMRIN<br>Jl. MH. Thamrin No. 77<br>Denpasar 80119 | Tel. : (0361) 436 047<br>Fax. : (0361) 436 048 |
| Gatot Subroto<br>Jl. Gatot Subroto No 89 C Denpasar<br>Denpasar | Tel. : (0361) 430 345<br>Fax. : (0361) 430 345 |
| Ubud<br>Jl. Raya Ubud No 79 Ubud Gianyar<br>Denpasar | Tel. : (0361) 977 493<br>Fax. : (0361) 976 492 |
| Nusa Dua<br>Komplek Pertokoan Tragia Blok E III No<br>29 Nusa Dua, Denpasar | Tel. : (0361) 772 793<br>Fax. : (0361) 772 058 |
| Kediri Tabanan<br>Kompleks Pertokoan Pesiapan Tabanan-Kediri<br>Denpasar | Tel. : (0361) 814 580<br>Fax. : (0361) 814 489 |
| DEWI SARTIKA<br>Jl. Dewi Sartika Blok I F-G Komp. Duta Plaza<br>Denpasar | Tel. : (0361) 224 389<br>Fax. : (0361) 238 243 |
| GRAHA LIPPO<br>Jl. By Pass Ngurah Rai No. 88 Kuta<br>Denpasar | Tel. : (0361) 761 788<br>Fax. : (0361) 761 789 |
| SANUR<br>Komplek Pertokoan Sanur Raya 29-30<br>Jl. By Pass Ngurah Rai<br>Denpasar | Tel. : (0361) 285 250<br>Fax. : (0361) 285 251 |
| **SUMATERA UTARA / NORTH SUMATRA** | |
| **Medan** | |
| Bukit Barisan<br>Jl. Pos (d/h Bukit Barisan) No. 07<br>Medan 20111 | Tel. : (061) 415 5445, 451 2256<br>Fax. : (061) 453 0142 |
| Gajah Mada<br>Jl. Gajah Mada No. 11, Medan 20153 | Tel. : (061) 415 1100<br>Fax. : (061) 452 4664 |
| Thamrin Plaza<br>Jl. Thamrin No. 75-R, Medan 20214 | Tel. : (061) 735 1135<br>Fax. : (061) 735 7232 |
| Juanda<br>Jl. Ir. H. Juanda No. 201, Medan 20152 | Tel. : (061) 452 8550<br>Fax. : (061) 452 8551 |
| Kawasan Industri Medan<br>Jl. Sumatera No. 7, Medan 20211 | Tel. : (061) 684 0080<br>Fax. : (061) 685 0090, 684 0090 |
| Aksara<br>Jl. Aksara No. 56, Medan 20224 | Tel. : (061) 733 0707<br>Fax. : (061) 735 4807 |
| Petisah<br>Jl. Gatot Subroto No. 79, Medan 20115 | Tel. : (061) 455 3344<br>Fax. : (061) 455 2244, 453 3522 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pemuda<br>Jl. Pemuda No.14 A-B, Medan 20117 | Tel. : (061) 415 6622<br>Fax. : (061) 452 4827 |
| Simpang Limun<br>Jl. Sisingamangaraja 17, Medan | Tel. : (061) 786 7313<br>Fax. : (061) 786 7939 |
| Polonia<br>Jl. Sudirman 14 Polonia, Medan | Tel. : (061) 453 8189<br>Fax. : (061) 415 6201 |
| Tanjung Morawa<br>Jl. Pahlawan 60 Tanjung Morawa<br>Medan | Tel. : (061) 794 4536<br>Fax. : (061) 794 4538 |
| Grand Paladium Mall – eks LippoBank<br>Jl. Kapten Maulana Lubis GE 1 No. 3<br>Medan | Tel. : (061) 451 6022<br>Fax. : (061) 451 6051 |
| Asia<br>Jl. Asia No. 95 E, Medan 20214 | Tel. : (061) 735 2508<br>Fax. : (061) 735 2513 |
| Gatot Subroto<br>Jl. Gatot Subroto No.187 A-B<br>Medan 20112 | Tel. : (061) 415 1188<br>Fax. : (061) 415 6889 |
| Iskandar Muda<br>Jl. Iskandar Muda, Medan | Tel. : (061) 452 1822<br>Fax. : (061) 452 5618 |
| Binjai<br>Jl. Sudirman 68-70, Medan | Tel. : (061) 882 2552<br>Fax. : (061) 882 1526 |
| Thamrin<br>Jl. AIP II KS.Tubun No. 1–3<br>Medan 20111 | Tel. : (061) 456 1888<br>Fax. : (061) 456 5702 |
| Sujono<br>Jl. Letda Sujono 162, Medan | Tel. : (061) 734 2096 |
| Bandung<br>Jl. Bandung 29–31, Medan | Tel. : (061) 456 5336<br>Fax. : (061) 456 3337 |
| Mohammad Yamin<br>Jl. Prof. HM. Yamin SH 80<br>Medan 20231 | Tel. : (061) 453 1338<br>Fax. : (061) 453 2530 |
| Yos Sudarso<br>Jl. Yos Sudarso 225-J, Medan | Tel. : (061) 661 3542<br>Fax. : (061) 661 4697 |
| Sutomo Ujung<br>Jl. Sutomo Ujung 247-249, Medan | Tel. : (061) 661 3020<br>Fax. : (061) 661 1622 |
| Kereta Api<br>Jl. AR. Hakim 70–72, Medan | Tel. : (061) 736 2955<br>Fax. : (061) 736 1544 |
| **Binjai** | |
| Binjai<br>Jl. Jend. Sudirman No. 292-294<br>Binjai 20721 | Tel. : (061) 882 0001<br>Fax. : (061) 882 0002 |

| Pematang Siantar | |
|---|---|
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pematang Siantar<br>Jl. Merdeka No. 5<br>Pematang Siantar 21117 | Tel. : (0622) 21 227<br>Fax. : (0622) 24 632 |
| Perdagangan<br>Jl. Sisingamangaraja No. 608<br>Perdagangan, Pematang Siantar | Tel. : (0622) 96 891<br>Fax. : (0622) 96 891 |
| Megaland<br>Jl. Sang Nawuluh Blok A No. 28<br>Pematang Siantar | Tel. : (0622) 23 000<br>Fax. : (0622) 433 760 |
| Tebing Tinggi | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Sudirman No. 175 B-C<br>Tebing Tinggi 20611 | Tel. : (0621) 21 800<br>Fax. : (0621) 22 113 |
| SUMATERA BARAT / WEST SUMATERA | |
| Padang | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Padang<br>Jl. HM. Yamin SH 148, Padang 25112 | Tel. : (0751) 32 533<br>Fax. : (0751) 34 022 |
| Pondok<br>Jl. Pondok No. 99, Padang | Tel. : (0751) 37 369<br>Fax. : (0751) 23 334 |
| Bukit Tinggi | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Bukit Tinggi<br>Jl. A. Yani No. 118 B, Bukittinggi 26113 | Tel. : (0752) 628 600<br>Fax. : (0752) 628 606 |
| JAMBI | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jambi<br>Jl. Dr. Sutomo No.31, Jambi 36113 | Tel. : (0741) 32 900<br>Fax. : (0741) 22 582 |
| Sipin<br>Jl. Kol. Abun Jani No.4, Sipin Ujung<br>Jambi | Tel. : (0741) 668 089<br>Fax. : (0741) 63 979 |
| Angso Duo<br>Komp. Wiltop Trade Center<br>Jl. Sultan Thaha Sjaifuddin Blok A<br>No. 19, Pasar Jambi, Jambi | Tel. : (0741) 783 7230<br>Fax. : (0741) 783 7217 |
| KEPULAUAN RIAU / RIAU ISLANDS | |
| Batam | |
| Jl. Laksamana Bintan<br>Komp. Executive Centre, Blok I No. 1<br>ABC, Sei Panas<br>Batam (Commercial) 29432 | Tel. : (0778) 426 777<br>Fax. : (0778) 454 373 |
| Nagoya<br>Kompleks Nagoya Business Centre<br>Blok 6/26, Nagoya, Batam 29432 | Tel. : (0778) 432 832<br>Fax. : (0778) 432 834 |
| Hang Kesturi<br>Jl. Hang Kesturi KM IV<br>Kabil Indonusa Estate, Batam 29432 | Tel. : (0778) 711 111<br>Fax. : (0778) 711 424 |
| Top 100<br>Kompleks Pertokoan Plaza TOP 100,<br>Penuin, Blok A No. 11, Batam 29432 | Tel. : (0778) 432 000<br>Fax. : (0778) 450 501 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Lumbung Rezeki<br>Kompleks Lumbung Rezeki Blok G 6,7,8<br>Jl.Sultan A.Rahman, Batam 29422 | Tel. : (0778) 457 208<br>Fax. : (0778) 426 075 |
| Sei Panas – Batam<br>Kompleks Gold Hill Blok A no.2<br>Jl. Laksamana Bintan Sei Panas, Batam | Tel. : (0778) 473 122<br>Fax. : (0778) 466 623 |
| Batu Aji<br>Komplek Cipta Agung No. 5, Batu Aji<br>Batam | Telp. : (0778) 363 111<br>Fax. : (0778) 363 150 |
| Bangka | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| PANGKAL PINANG<br>Jl. Masjid Jamik, Kel. Masjid Jamik, Kec.<br>Rangkui, Pangkal Pinang<br>Bangka | Tel. : (0711) 312 881<br>Fax. : (0717) 438 271 |
| Pulau Bintan | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Kijang<br>Jl. Hang Jebat Kp. Pisang<br>Pulau Bintan | Tel. : (0771) 61 692<br>Fax. : (0771) 61 261 |

| Tanjung Pinang | |
|---|---|
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Merdeka No. 11<br>Tanjung Pinang 29111 | Tel. : (0771) 27 947<br>Fax. : (0771) 27 950 |
| RIAU | |
| Pekanbaru<br>Jl. Jend. Sudirman No. 255 CD<br>Pekanbaru 28112 | Tel. : (0761) 29 868 / 565<br>Fax. : (0761) 29 838 |
| Duri<br>Jl. Hangtuah No. 410, Duri<br>Pekanbaru 28884 | Tel. : (0765) 594 760, 591 643<br>Fax. : (0765) 594 750 |
| Nangka<br>Jl. Nangka / Tuanku Tambusai<br>Komplek Taman Melia Blok B No. 7<br>Pekanbaru 28125 | Tel. : (0761) 572 028<br>Fax. : (0761) 572 023 |
| Chevron Rumbai<br>Banking Center Chevron Rumbai | Tel. : (0761) 559 041<br>Fax. : (0761) 559 039 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Pekanbaru<br>Jl. Sudirman No.163–165<br>Pekanbaru 28112 | Tel. : (0761) 20 088<br>Fax. : (0761) 24 530 |
| Nangka Raya<br>Jl. Tuanku Tambusai 320-H, Pekanbaru | Tel. : (0761) 566 862<br>Fax. : (0761) 566 864 |
| Ahmad Yani<br>Jl. Ahmad Yani 25, Pekanbaru | Tel. : (0761) 853 436<br>Fax. : (0761) 856 989 |
| Dumai<br>Jl. Sultan Syarif Qasim No. 177<br>Dumai 28811 | Tel. : (0765) 439 696<br>Fax. : (0765) 439 698 |
| SUMATERA SELATAN / SOUTH SUMATRA | |
| Palembang | |
| Jl. Jend. Sudirman No. 132 B<br>Palembang 30129 | Tel. : (0711) 377 770 / 778<br>Fax. : (0711) 377 755 |
| Rustam Efendi<br>Jl. Rustam Efendi No. 23<br>Palembang 30121 | Tel. : (0711) 362 258, 365 810<br>Fax. : (0711) 365 617 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Mesjid Lama<br>Jl. Mesjid Lama No. 110–111<br>Palembang 30215 | Tel. : (0711) 312 881<br>Fax. : (0711) 310 881 |
| Kol. Atmo<br>Jl. Kolonel Atmo No. 591, Palembang | Tel. : (0711) 313 880<br>Fax. : (0711) 311 905 |
| Kenten<br>Jl. AKBP Cek Agus No. 1344C<br>Palembang | Tel. : (0711) 312 706<br>Fax. : (0711) 312 706 |
| LAMPUNG | |
| Jl. Laks. Malahayati No. 34–40<br>Bandar Lampung 35224 | Tel. : (0721) 489 630 – 1, 485 773<br>Fax. : (0721) 483 296 |
| Raden Intan<br>Jl. Raden Intan No. 140A<br>Bandar Lampung 35118 | Tel. : (0721) 259 877<br>Fax. : (0721) 259 787 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Tj. Karang<br>Jl. Palembang II No. 16–18<br>Lampung 35111 | Tel. : (0721) 261 994<br>Fax. : (0721) 263 442 |
| Teluk Betung<br>Jl. Hasanudin No. 90 E Telukbetung<br>Lampung | Tel. : (0721) 487 088<br>Fax. : (0721) 488 088 |
| KALIMANTAN TIMUR / EAST KALIMANTAN | |
| Balikpapan | |
| Kompleks Ruko Bandar Balikpapan<br>Blok C-12A & 14, Jl. Jend. Sudirman<br>Klandasan Ulu, Balikpapan 76112 | Tel. : (0542) 739 200<br>Fax. : (0542) 739 201 |
| Mall Fantasy<br>Mall Fantasy Balikpapan Baru 76114 | Tel. : (0542) 875 609<br>Fax. : (0542) 876 475 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Balikpapan<br>Jl. Jend. A. Yani No. 83<br>Balikpapan 76121 | Tel. : (0542) 733 037<br>Fax. : (0542) 733 122 |
| Balikpapan Permai<br>Komp.Balikpapan Permai Blok G1 No.1<br>Jl. Jend. Sudirman, Balikpapan | Tel. : (0542) 426 756<br>Fax. : (0542) 426 834 |
| Balikpapan Kebon Sayur<br>Jl. Let. Jend Suprapto RT 17 No. 23<br>Balikpapan 76131 | Tel. : (0542) 742 245<br>Fax. : (0542) 742 243 |

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| **Samarinda** | |
| Jl. Diponegoro 53D, Samarinda Ilir<br>Samarinda 75112 | Tel. : (0541) 739 100<br>Fax. : (0541) 739 101 |
| Simpang Merak<br>Jl. S. Parman Blok C 24 Samarinda | Tel. : (0541) 202 844<br>Fax. : (0541) 202 845 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Samarinda<br>Jl. K. H. M. Khalid No. 32<br>Samarinda 75111 | Tel. : (0541) 732 723<br>Fax. : (0541) 735 239 |
| Lambung Mangkurat<br>Jl. Lambung Mangkurat No. 160<br>Samarinda | Tel. : (0541) 203 200<br>Fax. : (0541) 203 600 |
| Sutomo<br>Jl. Dr. Soetomo No. 39 RT V, Samarinda | Tel. : (0541) 202 400<br>Fax. : (0541) 732 040 |
| Tenggarong<br>Jl. Jend. Sudirman No. 66 RT IV<br>Tenggarong | Tel. : (0541) 664 111<br>Fax. : (0541) 664 109 |
| **KALIMANTAN SELATAN / SOUTH KALIMANTAN** | |
| **Banjarmasin** | |
| Jl. A. Yani Km. 2,5, Banjarmasin 70233 | Tel. : (0511) 325 7990<br>Fax. : (0511) 325 7501 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Pangeran Samudera No 26<br>Banjarmasin 70111 | Tel. : (0511) 436 7508<br>Fax. : (0511) 436 7929 |
| Ahmad Yani<br>Jl. Jend. A. Yani Km 2 No. 6<br>Banjarmasin | Tel. : (0511) 326 2953<br>Fax. : (0511) 326 2987 |
| **Ajibarang** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Raya Pancasan Ruko Pasar No. 5<br>Ajibarang | Tel. : (0281) 572 831<br>Fax. : (0281) 572 831 |
| **KALIMANTAN BARAT / WEST KALIMANTAN** | |
| **Pontianak** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Lippo Graha, Jl. Tanjung Pura<br>Pontianak 78117 | Tel. : (0561) 730 101<br>Fax. : (0561) 730 222 |
| Mega Mall A. Yani<br>Jl. A. Yani, Komplek Ahmad Yani Mega<br>Mall Blok A-3, Pontianak Selatan<br>Pontianak | Tel. : (0561) 761 212<br>Fax. : (0561) 761 209 |
| **SULAWESI UTARA / NORTH SULAWESI** | |
| **Manado** | |
| Jl. Sam Ratulangi No. 205<br>Manado 95113 | Tel. : (0431) 863 100, 844 008<br>Fax. : (0431) 860 400 |
| Jl. Sisingamangaraja No. 34, Calaca<br>Manado 95121 | Tel. : (0431) 878 525, 841 830<br>Fax. : (0431) 878 527 |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Kompleks Ruko Mega Mas Blok 1C No.<br>5-6, Jl. Piere Tendean (Boulevard)<br>Manado 95122 | Telp. (0431) 888 0765 - 9<br>Fax. (0431) 888 0771 |
| Ranotama<br>Jl. Walanda Maramis No. 137<br>Manado | Telp. (0431) 853 901-5<br>Fax. (0431) 823 378 |
| **SULAWESI SELATAN / SOUTH SULAWESI** | |
| Makassar<br>Jl. Ahmad Yani No. 33, Makassar 90174 | Tel. : (0411) 318 718, 310 741–2<br>Fax. : (0411) 317 049 |
| Panakkukang<br>Jl. Raya Boulevard Ruko Rubby No. 2<br>Panakkukang, Makassar 90233 | Tel. : (0411) 456 284–5<br>Fax. : (0411) 456 286 |
| Kakatua<br>Jl. Kakatua No. 150, Makassar 90133 | Tel. : (0411) 811 338, 871 891<br>Fax. : (0411) 811 0338 / 0337 |
| Losari<br>Losari, Jl. Penghibur No. 62,<br>Makassar 90111 | Tel. : (0411) 321 903<br>Fax. : (0411) 321 925 |
| Veteran<br>Gedung Kenari Petak IV<br>Jl. Veteran Selatan No. 1, Makassar | Tel. : (0411) 436 960 / 961<br>Fax. : (0411) 452 908 |
| Tamalanrea<br>Jl. Perintis Kemerdekaan Km.9<br>Tamalanrea Makassar | Tel. : (0411) 580 225<br>Fax. : (0411) 580 275 |

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| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Jend Ahmad Yani No. 37 C-D<br>90174<br>Makassar 90174 | Tel. : (0411) 310 866<br>Fax. : (0411) 316 306 |
| Bandang<br>Jl. Bandang No. 10-12<br>Makassar | Tel. : (0411) 326 013<br>Fax. : (0411) 325 969 |
| Matahari Plaza Maricaya<br>Jl. Veteran Selatan No. 26<br>Makassar | Tel. : (0411) 831 485<br>Fax. : (0411) 851 586 |
| Panakukang<br>Jl. Boulevard Ruby No. 16<br>Makassar | Tel. : (0411) 456 073<br>Fax. : (0411) 456 071 |
| Ruko Global Trade Center GA 9<br>Jl. Metro Tanjung Bunga, Makassar<br>Makassar | Tel. : (0411) 838 986<br>Fax. : (0411) 838 935 |
| Gowa Makassar<br>Jl. KH Wahid Hasyim No. 8<br>Makassar | Tel. : (0411) 862 012<br>Fax. : (0411) 860 757 |
| **MALUKU** | |
| **Ambon** | |
| **CIMB Niaga (dahulu kantor cabang LippoBank / formerly LippoBank)** | |
| Jl. Diponegoro No. 96<br>Ambon97127 | Tel. : (0911) 355 171<br>Fax. : (0911) 353 239 |
| Sam Ratulangi<br>Jl. Dr Sam Ratulangi No. 89<br>Ambon | Tel. : (0911) 355 167<br>Fax. : (0911) 342 088 |
| **PAPUA** | |
| **Mimika** | |
| Kuala Kencana<br>Suite 103, Kuala Kencana Centre<br>Mimika, Papua 99920 | Tel. : (0901) 301 234<br>Fax. : (0901) 301 233 |
| Tembagapura I<br>Single Shopping, Mimika, Tembagapura<br>Papua 99930 | Tel. : (0901) 351 234–5, 351 286<br>Fax. : (0901) 351 233 |
| Tembagapura II<br>Family Shopping Centre, Mimika<br>Tembagapura, Papua 99930 | Tel. : (0901) 352 333<br>Fax. : (0901) 352 352 |
| Ridge Camp, Mimika, Tembagapura<br>Papua | Tel. : (0901) 412 867 |
| Yos Sudarso<br>Jl. Yos Sudarso No. 19A, Timika<br>Mimika, Papua 99910 | Tel. : (0901) 323 684–6, 323 688<br>Fax. : (0901) 323 684 |
| **LUAR NEGERI / OVERSEAS** | |
| CAYMAN ISLANDS<br>Elizabethan Square, Phase III, 3rd floor<br>Grand Islands, Cayman Islands<br>British West Indies | Tel. : (1-345) 945 2003<br>Fax. : (1-345) 945 2004 |
| **BANK NIAGA CARD CENTRE** | |
| **JAKARTA** | |
| Head Office 2<br>Griya Niaga Bintaro<br>Jl. Wahid Hasyim Blok B IV no. 3<br>Bintaro Jaya Sektor VII<br>Tangerang 15224 | Tel. : (021) 7486 3030 / 2699<br>Fax. : (021) 7486 2699 |
| **JAWA BARAT / WEST JAVA** | |
| **Bandung** | |
| Dago<br>Jl. Ir. H. Juanda No. 46, Bandung 40115 | Tel. : (022) 426 3011<br>Fax. : (022) 423 2311 |
| **JAWA TENGAH / CENTRAL JAVA** | |
| **Semarang** | |
| Kios Majapahit<br>Jl. Majapahit No. 339B<br>Semarang 50246 | Tel. : (024) 673 3216<br>Fax. : (024) 673 3122 |
| **DI YOGYAKARTA** | |
| Sudirman<br>Jl. Jend. Sudirman No. 13, Yogyakarta | Tel. : (0274) 565 338<br>Fax. : (0274) 565 095 |
| **JAWA TIMUR / EAST JAVA** | |
| Stasiun Kota<br>Jl. Stasiun Semut, Kota, No. 60 A-B<br>Surabaya 60161 | Tel. : (031) 6002 2221<br>Fax. : (031) 356 4030 |

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|---|---|
| **BALI** | |
| **Denpasar** | |
| Melati<br>Jl. Melati No. 29, Denpasar 80233 | Tel. : (0361) 264 433<br>Fax. : (0361) 263 510 |
| **SUMATERA UTARA / NORTH SUMATRA** | |
| **Medan** | |
| Medan Mall<br>Jl. Pusat Pasar No. 10B, Medan 20212 | Tel. : (061) 456 5768 / 5805 / 5623<br>Fax. : (061) 4565 774 |
| **PEKANBARU** | |
| **Pekanbaru** | |
| Sudirman<br>Jl. Jend. Sudirman NO. 255 CD<br>Pekanbaru 28111 | Tel. : (0761) 295 65<br>Fax. : (0761) 298 68 |
| **PAPUA** | |
| **Timika** | |
| Kuala Kencana<br>Suite 103 – Kuala Kencana Centre<br>Timika 99920 | Tel. : (0901) 301 833<br>Fax. : (0901) 301 233 |
| **JARINGAN LAYANAN / NETWORK SERVICES** | |
| **PREFERRED CIRCLE** | |
| **JAKARTA** | |
| Graha Niaga Lantai 1<br>Jl. Jend. Sudirman Kav. 58<br>Jakarta 12190 | Tel. : (021) 250 5151 / 5353 ext. 6874, 6879<br>Fax. : (021) 260 5205, 250 5151 ext. 6875 |
| Rasuna Said<br>Graha Surya Internusa Ground Floor<br>Perkantoran & Grand Melia Hotel<br>Jl. HR Rasuna Said Kav. X-O<br>Jakarta 12910 | Tel. : (021) 527 2801 ext. 29 & 15, 527 2856<br>Fax. : (021) 527 2856 |
| Cikini<br>Jl. Cikini Raya No. 71, Jakarta 10330 | Tel. : (021) 3190 5444 / 5551 ext. 201 208<br>Fax. : (021) 3190 9178 |
| Bintaro<br>Jl. Cut Mutia II, Bintaro Jaya Sektor VII<br>(Gedung Bundar CIMB Niaga)<br>Tangerang 15224 | Tel. : (021) 745 2223, 748 3774 (D)<br>Fax. : (021) 745 2024 |
| Kelapa Gading<br>Jl. Bulevar Raya Blok LB 3 No. 34-36<br>Jakarta 14240 | Tel. : (021) 450 0195, 458 3914 ext. 207, 208<br>Fax. : (021) 458 43914 |
| Cempaka Putih<br>Jl. Cempaka Putih Raya No. 20-F<br>Cempaka Putih, Jakarta 10510 | Tel. : (021) 4287 7487 (direct), 424 2461 ext. 106–108<br>Fax. : (021) 4287 7487 |
| Tebet<br>Jl. Prof. Dr. Soepomo SH No. 15-A<br>Jakarta 12810 | Tel. : (021) 829 9032 ext. 127 & 128<br>Fax. : (021) 637 3691 |
| Kemang<br>Jl. Kemang Raya No. 3, Jakarta 12730 | Tel. : (021) 719 9362 / 9373<br>Fax. : (021) 717 93872 |
| Metro Pondok Indah<br>Jl. Metro Duta Niaga Blok 2 UA<br>No. 67–69, Jakarta 12310 | Tel. : (021) 766 6379 / 6227 (D) 750 3541 ext. 201, 202<br>Fax. : (021) 765 1082 |
| Fatmawati<br>Jl. Fatmawati No. 20, Jakarta 12140 | Tel. : (021) 765 6523, 7590 5802 (D)<br>Fax. : (021) 7590 8522 |
| Gajah Mada<br>Jl. Gajah Mada No. 18, Jakarta 10130 | Tel. : (021) 6385 7570, 634 4657 (D)<br>Fax. : (021) 634 4621 |
| Kebon Jeruk<br>Taman Aries Blok H–I No. 15–16<br>Jl. Meruya Utara, Kebon Jeruk<br>Jakarta 11620 | Tel. : (021) 586 9011 / 5122 ext. 7031–7033<br>Fax. : (021) 586 5127 |
| Green Garden<br>Ruko Green Garden Blok I-9/19<br>Jl. Panjang, Jakarta 14140 | Tel. : (021) 581 0331 / 0721<br>Fax. : (021) 583 03638 |
| Kalimalang<br>Jl. Tarum Barat Blok Q No. 2<br>Kalimalang, Jakarta 13450 | Tel. : (021) 864 9125 (D), 864 9361–64 ext. 6640, 6629, 6627<br>Fax. : (021) 864 9126 |
| Mahakam<br>Jl. Mahakam I No. 14, Jakarta 12130 | Tel. : (021) 725 1465 (D), 725 1451 ext. 102–106, 110<br>Fax. : (021) 725 1446 |
| Ruko ITC Grand Permata Hijau<br>Blok Emerald No. 18<br>Jl. Arteri Permata Hijau, Grogol Utara<br>Jakarta 12210 | Tel. : (021) 5366 3717-19 ext. 103<br>Fax. : (021) 5366 4232 |

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| **BOGOR** | |
| Jl. Pajajaran (Gunung Gede) No. 33<br>Bogor 16143 | Tel. : (0251) 835 9172 (D), 831 3456 ext. 115, 102<br>Fax. : (0251) 359 172 |
| **BANDUNG** | |
| Jl. Ir. H. Juanda No. 46, Bandung 40115 | Tel. : (022) 423 1134 (D), 424 1511<br>Fax. : (022) 423 1137 |
| Jl. Sukajadi No. 184, Bandung 40161 | Tel. : (022) 203 4412 / 8061<br>Fax. : (022) 203 8061 |
| Jl. Lembong No. 7, Bandung 40111 | Tel. : (022) 423 5586 (D), 423 3360<br>Fax. : (022) 421 9716 |
| **CIREBON** | |
| Jl. Yos Sudarso No. 15, Cirebon 45111 | Tel. : (0231) 223 437 / 439<br>Fax. : (0231) 221 224 |
| **SEMARANG** | |
| Jl. Sultan Agung no 121<br>Semarang 50232 | Tel. : (024) 850 7366<br>Fax. : (024) 850 7361 – 8 |
| Jl. A. Yani No. 136A, Semarang 50241 | Tel. : (024) 831 9715<br>Fax. : (024) 831 0892 |
| **MAGELANG** | |
| Jl. Tidar No. 16, Magelang 56126 | Tel. : (0293) 362 204<br>Fax. : (0293) 364 121 |
| **YOGYAKARTA** | |
| Jl. Jend. Sudirman No. 13<br>Yogyakarta 55233 | Tel. : (0274) 565 338 / 119<br>Fax. : (0274) 566 095 |
| Jl. Kaliurang Sekip Blok L-4 Bulaksumur<br>Yogyakarta 55281 | Tel. : (0274) 550 171 - 2 ext. 122–126<br>Fax. : (0274) 584 440 |
| **SOLO** | |
| Jl. Slamet Riyadi No. 8, Solo 57111 | Tel. : (0271) 647 955, 661 803<br>Fax. : (0271) 647 391, 651 803 |
| Jl. Adi Sucipto No. 21, Manahan<br>Solo 57139 | Tel. : (0271) 712 555, 735 679<br>Fax. : (0271) 711 565, 735 679 |
| **KUDUS** | |
| Jl. A. Yani No. 36, Kudus 59317 | Tel. : (0291) 432 323 / 325, 446 072<br>Fax. : (0291) 432 326 |
| **PURWOKERTO** | |
| Jl. Jend. Sudirman No. 417<br>Purwokerto 53116 | Tel. : (0281) 642 660<br>Fax. : (0281) 642 651 |
| Banjarnegara<br>Jl. Veteran 75, Banjarnegara | Tel. : (0286) 592 608<br>Fax. : (0286) 592 608 |
| **SURABAYA** | |
| Jl. Raya Darmo No. 28, Surabaya 60264 | Tel. : (031) 566 7223, 568 3257, 568 3060 ext. 5013<br>Fax. : (031) 566 7224 |
| Jl. Raya Jemur Andayani No. 53A<br>Surabaya 60237 | Tel. : (031) 843 4191, 6004 9025<br>Fax. : (031) 843 4669 |
| Jl. Dharmahusada No. 142<br>Surabaya 60132 | Tel. : (031) 596 1640 / 4161, 594 9449 ext. 124, 133<br>Fax. : (031) 594 9480 |
| **SIDOARJO** | |
| Jl. Ahmad Yani No. 15A, Sidoarjo 61251 | Tel. : (031) 896 1157–59<br>Fax. : (031) 896 1327 |
| **MALANG** | |
| Jl. Basuki Rachmat No. 26<br>Malang 65111 | Tel. : (0341) 342 626, 363 100 ext. 114<br>Fax. : (0341) 329 920 |
| **MEDAN** | |
| Jl. Gajah Mada No. 11, Medan 20119 | Tel. : (061) 415 1100 ext. 111–117<br>Fax. : (061) 452 4664 |
| Thamrin Plaza Ground Floor Gedung<br>Parkir, Jl. Thamrin No. 75R<br>Medan 20214 | Tel. : (061) 735 1135<br>Fax. : (061) 735 7232 |
| Jl. Ir. H. Juanda No. 20 I, Medan 20157 | Tel. : (061) 452 8550 ext. 129 & 130<br>Fax. : (061) 452 8551 |
| **PEKANBARU** | |
| Jl. Jend. Sudirman NO. 255 C-D<br>Pekanbaru 28111 | Tel. : (0761) 295 65 ext. 222 & 224<br>Fax. : (0761) 298 38 |

| DENPASAR | |
|---|---|
| Jl. Melati No. 29, Denpasar 80233 | Tel. : (0361) 232 928 / 929, 233 225<br>Fax. : (0361) 263 510 |
| MAKASSAR | |
| Jl. A. Yani No. 33, Makassar 90174 | Tel. : (0411) 330 850, 318 718<br>Fax. : (0411) 334 333, 317 049 |
| CABANG-CABANG SYARIAH / SYARIAH BRANCHES | |
| Head Office<br>Gedung Victoria 2nd Floor<br>Jl. Sultan Hasanuddin Kav. 47-51<br>Jakarta 12160 | Tel. : (021) 726 6050 / 51 (hunting)<br>Fax. : (021) 720 7805 |
| JAKARTA | |
| Gedung Victoria 1st Floor<br>Jl. Sultan Hasanuddin Kav. 47-51<br>Jakarta 12160 | Tel. : (021) 726 8050 / 151 (hunting)<br>Fax. : (021) 725 5557 |
| Tebet<br>Gedung Bank Niaga Tebet<br>Jl. Prof. Dr. Supomo SH No. 15A<br>Jakarta 12810 | Tel. : (021) 830 1774-76 ext 132<br>Fax. : (021) 8378 3849 |
| Cikini<br>Gedung Bank Niaga Cikini<br>Jl. Cikini Raya 71A<br>Jakarta 10330 | Tel. : (021) 230 1005, 390 4875, 314 3205 ext. 109<br>Fax. : (021) 390 8781 |
| Pondok Indah<br>Gedung Bank Niaga Cab. Pondok Indah<br>Jl. Metro Duta Niaga<br>Pondok Indah Plaza I<br>Blok II UA Kav. 67-69, Jakarta 12310 | Tel. : (021) 769 6585 / 6673 ext 113–114<br>Fax. : (021) 769 6632 |
| Graha Niaga<br>Graha Niaga Ground Floor<br>Jl. Jend. Sudirman Kav. 58<br>Jakarta 12190 | Tel. : (021) 250 5151 / 5252 / 5353 ext. 6056, 6053<br>Fax. : (021) 250 6635 |
| Bintaro<br>Griya Niaga I Bintaro<br>Jl. Wahid Hasyin Blok B-4/3<br>Bintaro Jaya Sektor VII<br>Pusat Kawasan Niaga Terpadu<br>Jakarta 15224 | Tel. : (021) 745 2223<br>Fax. : (021) 7486 3689 |
| **CIMB Niaga Syariah (dahulu kantor cabang LBSalam / formerly LBSalam)** | |
| Menara Sudirman<br>Ground Floor Menara Sudirman<br>Jl. Jend. Sudirman Kav. 60<br>Jakarta Selatan | Tel. : (021) 5292 0905<br>Fax. : (021) 5292 0943 |

| SURABAYA | |
|---|---|
| Surabaya<br>Jl. Raya Darmo No. 75, Surabaya 60251 | Tel. : (031) 566 2900<br>Fax. : (031) 566 9377 |
| BANDUNG | |
| Bandung<br>Jl. Gatot Soebroto No. 10<br>Bandung 40262 | Tel. : (022) 730 6260<br>Fax. : (022) 730 6261 |
| **CIMB Niaga Syariah (dahulu kantor cabang LBSalam / formerly LBSalam)** | |
| Bandung<br>Jl. Sukajadi No.113, Bandung | Tel. : (022) 203 5933<br>Fax. : (022) 203 8127 |
| LHOKSEUMAWE | |
| **CIMB Niaga Syariah (dahulu kantor cabang LBSalam / formerly LBSalam)** | |
| Lhokseumawe – Nanggore Aceh Darusalam<br>Jl. Sukaramai No. 24–26 | Tel. : (0645) 40 573<br>Fax. : (0645) 43 942 |
| ANAK PERUSAHAAN DAN AFILIASI<br>SUBSIDIARIES AND AFFILIATED COMPANIES | |
| PT Saseka Gelora Finance<br>Mega Plaza, 6th Floor<br>Jl. H.R. Rasuna Said Kav. C3<br>Jakarta 12920 | Tel. : (021) 521 2626<br>Fax. : (021) 521 2577 / 2588 |
| PT Asuransi CIGNA<br>Menara Kadin Indonesia, 6th floor<br>Jl. HR Rasuna Said<br>Blok X-5 / Kav. 02-03, Jakarta 12950 | Tel. : (021) 5299 6000<br>Fax. : (021) 5299 6001 |
| PT Kencana Internusa Artha Finance<br>Gedung KITA FINANCE<br>Jl. RS Fatmawati No. 16<br>Jakarta 12420 | Tel. : (021) 7590 8890<br>Fax. : (021) 7590 6875 |

# Informasi Tambahan
## Additional Information

### Bursa Efek
Saham PT Bank Niaga Tbk (kode BNGA) dicatat dan diperdagangkan pada Bursa Efek Indonesia (BEI).

### Akuntan Publik
KAP Haryanto Sahari & Rekan
Plaza 89
Jl. Rasuna Said Kav. X-7 No. 6
Jakarta 12940
Tel. (62 21) 521 2901
Fax. (62 21) 5290 5555, 5290 5050

### Biro Administrasi Efek
PT Sirca Datapro Perdana
Wisma Sirca, Jl. Johar No. 18, Menteng
Jakarta Pusat
Tel. (62 21) 390 0652, 314 0032, 390 0645
Fax. (62 21) 390 0652, 314 0185

### Rapat Umum Pemegang Saham Tahunan
PT Bank CIMB Niaga Tbk
Kamis, 30 April 2009
Pukul 09.30 WIB - selesai
Bertempat di Financial Hall
Graha Niaga, Lantai 2
Jl. Jend. Sudirman Kav. 58
Jakarta 12190, Indonesia

Agenda RUPS adalah sebagai berikut:
1. Persetujuan atas Laporan Tahunan Perseroan dan pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2008;
2. Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2008;
3. Penunjukan Akuntan Publik Perseroan untuk tahun buku 2009 dan penetapan honorarium serta persyaratan lain berkenaan dengan penunjukan tersebut;
4. Penetapan besarnya gaji/honorarium dan tunjangan lain bagi anggota Dewan Komisaris dan Direksi Perseroan;
5. Perubahan susunan Pengurus Perseroan;
6. Perubahan Anggaran Dasar Perseroan terkait dengan penyesuaian terhadap Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan Nomor IX.J.1;
7. Perubahan Peraturan Dana Pensiun Perseroan berkenaan dengan penyesuaian manfaat pensiun;
8. Lain-lain: Laporan penggunaan dana hasil Penawaran Umum Terbatas yaitu *Employee Stock Option Program* (ESOP) dan Waran Seri I, serta laporan susunan Komite Audit Perseroan.

### Stock Exchange
The common stock of PT Bank Niaga Tbk (trading symbol BNGA) is listed on Indonesia Stock Exchange (IDX).

### Independent Public Accountants
KAP Haryanto Sahari & Rekan
Plaza 89
Jl. Rasuna Said Kav. X-7 No. 6
Jakarta 12940
Tel. (62 21) 521 2901
Fax. (62 21) 5290 5555, 5290 5050

### Share Registrar
PT Sirca Datapro Perdana
Wisma Sirca, Jl. Johar No. 18, Menteng
Central Jakarta
Tel. (62 21) 390 0652, 314 0032, 390 0645
Fax. (62 21) 390 0652, 314 0185

### Annual General Meeting of Shareholders
PT Bank CIMB Niaga Tbk
Thursday, 30 April 2009
Starting at 09.30 West Indonesia Time until completion
Located in the Financial Hall
Graha Niaga, 2nd Floor
Jl. Jend. Sudirman Kav. 58
Jakarta 12190, Indonesia

Agenda is as follows:
1. Approval of the Company's annual report and the Company's consolidated Financial Statements for the year ended on 31st of December 2008;
2. Determination of use of the company's profit for financial year ended on 31st of December 2008;
3. Appointment of Public Accountant for financial year of 2009 and the determination of its honorarium and other requirements related to the appointment;
4. Determination of salary/honorarium and allowances of members of the company's Board of Commissioners and Directors;
5. Changes on member of the company's boards;
6. Amendment on the company's Articles of Association to comply with Bapepam-LK regulation No. IX.J.1;
7. Amendment on pension fund regulation of the company related to adjustment in the pension benefits.
8. Others: The report of the fund allocation of Limited Public Offering: Employee Stock Option Program (ESOP) and Series I Warrant, and the report of Audit Committee's structure of the company.

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CIMB NIAGA syariah

# INFORMASI KEUANGAN UNIT USAHA SYARIAH
# PT BANK CIMB NIAGA Tbk

## NERACA
**Per 31 Desember 2008 dan 2007**

*(dalam jutaan Rupiah)*

| No. | POS - POS | 2008 | 2007 |
|---|---|---|---|
| | **AKTIVA** | | |
| 1 | Kas | 18.657 | 6.389 |
| 2 | Giro Bank Indonesia | 81.681 | 33.378 |
| 3 | Sertifikat Wadiah Bank Indonesia | 23.000 | 121.000 |
| 4 | Penempatan Pada Bank Lain | 31.366 | 29.356 |
| 5 | PPA - Penempatan Pada Bank Lain | (328) | (293) |
| 6 | Surat Berharga Yang Dimiliki | 114.998 | 71.991 |
| 7 | PPA - Surat Berharga Yang Dimiliki | (1.150) | (720) |
| 8 | Piutang iB | 795.515 | 548.354 |
| 9 | PPA - Piutang iB | (14.027) | (9.140) |
| 10 | Piutang iB Lainnya | 63.415 | 46.673 |
| 11 | PPA - Piutang iB Lainnya | - | - |
| 12 | Pembiayaan iB | 193.546 | 172.962 |
| 13 | PPA - Pembiayaan iB | (5.750) | (4.811) |
| 14 | Pendapatan Yang Masih Akan Diterima | 6.468 | 4.202 |
| 15 | Biaya Dibayar Dimuka | 109 | 2.634 |
| 16 | Aktiva Tetap | 11.984 | 8.923 |
| 17 | Akumulasi Penyusutan Aktiva Tetap | (6.465) | (4.209) |
| 18 | Aktiva lain-lain | 6.689 | 3.013 |
| | **JUMLAH** | **1.318.708** | **1.029.702** |

| No. | POS - POS | 2008 | 2007 |
|---|---|---|---|
| | **PASIVA** | | |
| 1 | Dana Simpanan iB | 146.923 | 68.600 |
| 2 | Kewajiban Segera iB Lainnya | 9.074 | 7.349 |
| 3 | Kewajiban Kepada Bank Indonesia (FPJPS) | - | - |
| 4 | Kewajiban Kepada Bank Lain | 3.751 | 11.545 |
| 5 | Surat Berharga iB Yang Diterbitkan | 57.500 | 155.000 |
| 6 | Kewajiban lain-lain | 621.152 | 233.306 |
| 7 | Dana Investasi Tidak Terikat | | |
| | a. Tabungan iB | 115.821 | 58.259 |
| | b. Deposito iB | 399.760 | 470.082 |
| 8 | Saldo Laba | 64.727 | 25.561 |
| | **JUMLAH** | **1.318.708** | **1.029.702** |

## LAPORAN PERUBAHAN DANA INVESTASI TERIKAT
**Untuk tahun yang berakhir 31 Desember 2008 dan 2007**

*(dalam jutaan Rupiah)*

| No. | POS - POS | 2008 | 2007 |
|---|---|---|---|
| 1. | **Informasi Awal Periode** | | |
| | Periode Pembiayaan (Project) | | |
| | • Saldo Awal | - | - |
| 2. | **Informasi Periode Berjalan** | | |
| | Penerimaan Dana | - | - |
| | Penarikan Dana -/- | - | - |
| | Untung (Rugi) Investasi | - | - |
| | Beban / Biaya -/- | - | - |
| | Fee / Penerimaan Bank -/- | - | - |
| 3. | **Informasi Akhir Periode** | | |
| | • Saldo Akhir | - | - |

## KOMITMEN DAN KONTINJENSI
**Per 31 Desember 2008 dan 2007**

*(dalam jutaan Rupiah)*

| No. | POS - POS | 2008 | 2007 |
|---|---|---|---|
| 1. | Fasilitas Pembiayaan iB Kepada Nasabah yang Belum Ditarik | 68.257 | 64.471 |
| 2. | Irrevocable L/C iB yang Masih Berjalan | - | - |
| 3. | Garansi iB (Kafalah) yang Diberikan | - | - |
| 4. | Lainnya | 2.584 | 5.652 |

## TABEL DISTRIBUSI BAGI HASIL
**Untuk bulan yang berakhir 31 Desember 2008**

*(dalam jutaan Rupiah)*

| No. | JENIS PENG-HIMPUNAN | SALDO RATA-RATA | PENDAPATAN YANG HARUS DIBAGI HASIL | PORSI PEMILIK DANA | | |
|---|---|---|---|---|---|---|
| | | | | NISBAH | JUMLAH BONUS DAN BAGI HASIL | INDIKASI RATE OF RETURN |
| 1. | Giro iB | | | | | |
| | - Bank | 4.180 | 50 | - | 8 | 2.15% |
| | - Non Bank | 68.120 | 820 | - | 123 | 2.17% |
| 2. | Tabungan iB | | | | | |
| | - Bank | - | - | | - | |
| | - Non Bank | 115.321 | 1.400 | 48% | 672 | 6.93% |
| 3. | Deposito iB | | | | | |
| | - Bank | | | | | |
| | 1 bulan | 3.924 | 47 | 55% | 26 | 7.91% |
| | 3 bulan | 3.169 | 38 | 55% | 21 | 7.91% |
| | 6 bulan | - | - | 55% | - | - |
| | 12 bulan | 13 | - | 55% | - | - |
| | - Non Bank | | | | | |
| | 1 bulan | 246.549 | 2.967 | 55% | 1.632 | 7.94% |
| | 3 bulan | 31.018 | 373 | 55% | 205 | 7.94% |
| | 6 bulan | 10.224 | 123 | 55% | 68 | 7.94% |
| | 12 bulan | 28.271 | 340 | 55% | 187 | 7.94% |
| | **TOTAL** | **511.889** | **6.158** | | **2.941** | |

## PERHITUNGAN LABA RUGI DAN SALDO LABA
**Per 1 Januari - 31 Desember 2008 dan 2007**

*(dalam jutaan Rupiah)*

| No. | POS - POS | 2008 | 2007 |
|---|---|---|---|
| A. | **PENDAPATAN OPERASIONAL** | | |
| | 1. Margin | 89.433 | 38.060 |
| | 2. Bagi hasil | 33.861 | 27.227 |
| | 3. Bonus | 2.290 | 1.827 |
| | 4. Pendapatan Operasional Lainnya | 54.569 | 48.961 |
| B. | **JUMLAH PENDAPATAN OPERASIONAL** | **180.153** | **116.075** |
| C. | **Bagi Hasil untuk Investor Dana Investasi Tidak Terikat** | | |
| | a. Bank | 6.795 | 3.080 |
| | b. Bukan Bank | 46.674 | 35.300 |
| | c. Bank Indonesia (FPJPS) | - | - |
| D. | **JUMLAH BAGI HASIL** | **53.469** | **38.380** |
| E. | **Pendapatan Operasional Setelah Distribusi Untuk Investor Dana Investasi Tidak Terikat** | **126.684** | **77.695** |
| F. | **BEBAN OPERASIONAL** | | |
| | 1. Bonus iB | 4.136 | 1.395 |
| | 2. Penyisihan Penghapusan Aktiva Produktif | 36.776 | 33.474 |
| | 3. Beban Umum & Administrasi | 7.861 | 5.872 |
| | 4. Beban Personalia | 16.392 | 9.255 |
| | 5. Beban Lainnya | 10.323 | 8.033 |
| G. | **JUMLAH BEBAN OPERASIONAL** | **75.488** | **58.029** |
| H. | **LABA (RUGI) OPERASIONAL** | **51.196** | **19.666** |
| I. | **Pendapatan Non Operasional** | **33** | **367** |
| J. | **Beban Non Operasional** | **12.501** | **489** |
| K. | **LABA (RUGI) NON OPERASIONAL** | **(12.468)** | **(122)** |
| L. | **LABA TAHUN BERJALAN** | **38.728** | **19.544** |

## LAPORAN SUMBER DAN PENGGUNAAN DANA QARDH
**Untuk tahun yang berakhir 31 Desember 2008**

*(dalam jutaan Rupiah)*

| No. | POS - POS | CATATAN | 2008 |
|---|---|---|---|
| 1. | Sumber Dana Qardh pada awal periode | - | 45 |
| 2. | Sumber Dana Qardh | - | 155 |
| | a. Infaq dan Shadaqah | - | - |
| | b. Denda | - | 155 |
| | c. Sumbangan/Hibah | - | - |
| | d. Pendapatan non-Halal | - | - |
| | e. Lainnya | - | - |
| | **Total Sumber Dana** | **-** | **155** |
| 3. | Penggunaan Dana Qardh | | |
| | a. Pinjaman | - | - |
| | b. Sumbangan | - | 144 |
| | c. Lainnya | - | - |
| | **Total Penggunaan Dana** | **-** | **144** |
| 4. | Kenaikan (Penurunan) sumber atas penggunaan | - | 11 |
| 5. | Sumber Dana Qardh pada akhir periode | - | 56 |

## LAPORAN SUMBER DAN PENGGUNAAN DANA ZIS
**Untuk tahun yang berakhir 31 Desember 2008**

*(dalam jutaan Rupiah)*

| No. | POS - POS | CATATAN | 2008 |
|---|---|---|---|
| 1. | Sumber Dana ZIS pada awal periode | - | 14 |
| 2. | Sumber Dana ZIS: | | |
| | a. Zakat dari Bank | - | - |
| | b. Zakat dari pihak luar Bank | Zakat Bonus dan Bagihasil DPK serta setoran Nasabah | 227 |
| | c. Infaq dan Shadaqah | Dari Bank Niaga Kantor Pusat | 200 |
| | **Total Sumber Dana** | **-** | **427** |
| 3. | Penggunaan Dana ZIS | | |
| | 3.1 Disalurkan ke lembaga/pihak lain | | |
| | a. Baitul Maal Hidayatullah | - | 59 |
| | b. Dompet Peduli Umat Daarut Tauhid | - | 60 |
| | c. Pos Keadilan Peduli Umat (PKPU) | - | 168 |
| | d. Rumah Zakat Indonesia (DSUQ) | - | 60 |
| | e. Lainnya | Baznas | 59 |
| | 3.2 Disalurkan Sendiri | - | - |
| | **Total Penggunaan Dana** | **-** | **406** |
| 4. | Kenaikan (Penurunan) sumber atas penggunaan | - | 21 |
| 5. | Sumber Dana ZIS pada akhir periode | - | 35 |

**Catatan :**

Laporan keuangan ini dibuat untuk memenuhi Surat Edaran Bank Indonesia No. 7/56/DPbS tanggal 9 Desember 2005 serta perubahannya No. 8/11/DPbS tanggal 7 Maret 2006 tentang "Laporan Tahunan, Laporan Keuangan Publikasi Triwulanan dan Bulanan serta Laporan tertentu dari Bank yang disampaikan kepada Bank Indonesia".

Jakarta, 17 Pebruari 2009

| Dewan Pengawas Syariah | Unit Usaha Syariah |
|---|---|
| Prof. Dr. H. Quraish Shihab | Agos Cholan |

CIMB NIAGA Syariah

# SYARIAH BUSINESS UNIT INFORMATION
# PT BANK CIMB NIAGA Tbk

## BALANCE SHEET
As of 31 December 2008 and 2007

(in million Rupiah)

| No. | ITEMS | 2008 | 2007 |
|---|---|---|---|
| | **AKTIVA** | | |
| 1. | Cash | 18,657 | 6,389 |
| 2. | Current account to Bank Indonesia | 81,681 | 33,378 |
| 3. | Bank Indonesia Wadiah Certificate (SWBI) | 23,000 | 121,000 |
| 4. | Placement to other banks | 31,366 | 29,356 |
| 5. | Allowance for placement to other banks -/- | (328) | (293) |
| 6. | Marketable securities - bonds / sukuk | 114,998 | 71,991 |
| 7. | Allowance for marketable securities - bonds/sukuk -/- | (1,150) | (720) |
| 8. | iB receivables | 796,815 | 548,354 |
| 9. | Allowance for iB receivable -/- | (14,027) | (9,140) |
| 10. | Other iB receivables | 63,415 | 46,673 |
| 11. | Allowance for other iB receivables -/- | - | - |
| 12. | iB financing | 193,546 | 172,962 |
| 13. | Allowance for iB financing -/- | (6,750) | (4,811) |
| 14. | Income will be received (Accrual receivables) | 6,468 | 4,202 |
| 15. | Prepaid expense | 109 | 2,634 |
| 16. | Fixed Asset | 11,984 | 8,923 |
| 17. | Accumulated depreciation of fixed asset | (6,465) | (4,209) |
| 18. | Others asset | 6,689 | 3,013 |
| | **TOTAL** | **1,318,708** | **1,029,702** |

| No. | ITEMS | 2008 | 2007 |
|---|---|---|---|
| | **LIABILITIES** | | |
| 1. | iB Deposit from customer | 146,923 | 68,600 |
| 2. | iB Other current liabilities | 9,074 | 7,349 |
| 3. | Liabilities to Bank Indonesia (FPJPS) | - | - |
| 4. | Liabilities to other banks | 3,751 | 11,545 |
| 5. | iB Marketable securities issued | 57,500 | 155,000 |
| 6. | Others liabilities | 621,162 | 233,306 |
| 7. | Unrestricted Investment fund | | |
| | a. iB saving account | 115,821 | 58,259 |
| | b. iB time deposit | 399,760 | 470,082 |
| 8. | Balance of profit (loss) | 64,727 | 25,561 |
| | **TOTAL** | **1,318,708** | **1,029,702** |

## INCOME STATEMENT
1 January – 31 December 2008 and 2007

(in million Rupiah)

| No. | ITEMS | 2008 | 2007 |
|---|---|---|---|
| **A.** | **OPERATING INCOME** | | |
| | 1. Margin income | 89,433 | 38,060 |
| | 2. Revenue sharing income | 33,861 | 27,227 |
| | 3. Bonuses | 2,290 | 1,827 |
| | 4. Others operating income | 54,569 | 48,961 |
| **B.** | **TOTAL OPERATING INCOME** | **180,153** | **116,075** |
| **C.** | **Revenue sharing distributed for investor of unrestricted investment fund** | | |
| | a. Bank | 6,795 | 3,080 |
| | b. Non bank | 46,674 | 35,300 |
| | c. Bank Indonesia (FPJPS) | - | - |
| **D.** | **TOTAL REVENUE SHARING DISTRIBUTED** | **53,469** | **38,380** |
| **E.** | **Operating income after revenue sharing distributed for investor of unrestricted investment fund** | **126,684** | **77,695** |
| **F.** | **OPERATING EXPENSE** | | |
| | 1. iB bonuses expense | 4,136 | 1,395 |
| | 2. Allowance for possible losses on earning asset expense | 36,776 | 33,474 |
| | 3. General and administrative expense | 7,861 | 5,872 |
| | 4. Salaries and employee expense | 16,392 | 9,255 |
| | 5. Other operating expense | 10,323 | 8,033 |
| **G.** | **TOTAL OPERATING EXPENSE** | **75,488** | **58,029** |
| **H.** | **OPERATING PROFIT (LOSS)** | **51,196** | **19,666** |
| **I.** | **Non operating income** | **33** | **367** |
| **J.** | **Non operating expense** | **12,501** | **489** |
| **K.** | **NON OPERATING PROFIT (LOSS)** | **(12,468)** | **(122)** |
| **L.** | **CURRENT YEAR PROFIT (LOSS)** | **38,728** | **19,544** |

## RESTRICTED INVESTMENT FUND CHANGES
For year ended 31 December 2008 and 2007

(in million Rupiah)

| No. | DESCRIPTION | 2008 | 2007 |
|---|---|---|---|
| **1.** | **Periode Started Information** | | |
| | Financing Portfolio (Project) | | |
| | • Balance Started | - | - |
| **2.** | **Current Period Information** | | |
| | Fund Received | - | - |
| | Fund withdrawal -/- | - | - |
| | Profit (Loss) of Investment | - | - |
| | Expenses -/- | - | - |
| | Fee / Bank's Revenue -/- | - | - |
| **3.** | **Period Ended Information** | | |
| | • Balance Ended | - | - |

## QARDH FUND SOURCES AND USES
For year ended 31 December 2008

(in million Rupiah)

| No. | DESCRIPTION | NOTES | 2008 |
|---|---|---|---|
| 1. | Period started sources of fund | - | 45 |
| 2. | Qardh sources of fund | - | 155 |
| | a. Infaq and Shadaqah | - | - |
| | b. Penalty | - | 155 |
| | c. Donation/Hibah | - | - |
| | d. Non-Halal Revenue | - | - |
| | e. Others | - | - |
| | **Total Sources of Fund** | **-** | **155** |
| 3. | Uses of Qardh Fund | | |
| | a. Financing | - | - |
| | b. Donation | - | 144 |
| | c. Others | - | - |
| | **Total Uses of Fund** | **-** | **144** |
| 4. | Increase (Decrease) Sources Over Uses of Fund | - | 11 |
| 5. | Period Ended Sources of Fund | - | 56 |

## COMMITMENTS AND CONTINGENCIES
As of 31 December 2008 and 2007

(in million Rupiah)

| No. | ITEMS | 2008 | 2007 |
|---|---|---|---|
| 1. | Unused iB financing facilities | 68,257 | 64,471 |
| 2. | iB Current irrevocable L/C | - | - |
| 3. | iB Guaranteed (Kafalah) given | - | - |
| 4. | Others | 2,584 | 5,652 |

## BONUSES AND REVENUE SHARING DISTRIBUTED
For month ended 31 December 2008

(in million Rupiah)

| No. | DESCRIPTION | AVERAGE BALANCE | INCOME WILL BE DISTRIBUTED | INVESTOR PORTION | | |
|---|---|---|---|---|---|---|
| | | | | NISBAH | TOTAL BONUS & REVENUE SHARING | INDICATION RATE OF RETURN |
| 1. | iB Current Account | | | | | |
| | - Bank | 4,180 | 50 | - | 8 | 2.15% |
| | - Non Bank | 68,120 | 820 | - | 123 | 2.17% |
| 2. | iB Saving Account | | | | | |
| | - Bank | - | - | | - | |
| | - Non Bank | 115,321 | 1,400 | 48% | 672 | 6.93% |
| 3. | iB Time Deposit | | | | | |
| | - Bank | | | | | |
| | 1 month | 3,924 | 47 | 55% | 26 | 7.91% |
| | 3 months | 3,169 | 38 | 55% | 21 | 7.91% |
| | 6 months | - | - | 55% | - | - |
| | 12 months | 13 | - | 55% | - | - |
| | - Non Bank | | | | | |
| | 1 month | 246,549 | 2,967 | 55% | 1,632 | 7.94% |
| | 3 months | 31,018 | 373 | 55% | 205 | 7.94% |
| | 6 months | 10,224 | 123 | 55% | 68 | 7.94% |
| | 12 months | 28,271 | 340 | 55% | 187 | 7.94% |
| | **TOTAL** | **511,889** | **6,158** | | **2,941** | |

## ZIS FUND SOURCES AND USES
For year ended 31 December 2008

(in million Rupiah)

| No. | DESCRIPTION | NOTES | 2008 |
|---|---|---|---|
| 1. | Periode started ZIS sources of fund | - | 14 |
| 2. | Sources of fund: | | |
| | a. Zakat from Bank | - | - |
| | b. Zakat from Outside Bank | - | 227 |
| | c. Infaq and Shadaqah | - | 200 |
| | **Total Sources of Fund** | **-** | **427** |
| 3. | Uses of ZIS Fund | | |
| | 3.1. Channelling to others institution | | |
| | a. Baitul Maal Hidayatullah | - | 59 |
| | b. Dompet Peduli Umat Daarut Tauhid | - | 60 |
| | c. Pos Keadilan Peduli Umat (PKPU) | - | 168 |
| | d. Rumah Zakat Indonesia (DSUQ) | - | 60 |
| | e. Others | Baznas | 59 |
| | 3.2. Channelling by the bank | - | - |
| | **Total Uses of Fund** | **-** | **406** |
| 4. | Increase (decrease) sources over uses | - | 21 |
| 5. | Period ended ZIS sources of fund | - | 35 |

# Surat Pernyataan Dewan Komisaris

## Board of Commissioners' Statement

Periode 1 Januari 2008 - 31 Oktober 2008 / Period of 1 January 2008 - 31 October 2008.

Sesuai dengan masa jabatan untuk periode di atas, yang bertandatangan di bawah ini telah membaca dan memeriksa dengan seksama serta menyetujui isi dari naskah Buku Laporan Tahunan Perseroan tahun 2008 terlampir, yang didalamnya juga memuat Laporan Keuangan Perseroan untuk tahun buku 2008.

According to the above term of office, the undersigned have read and duly examined and approved the Annual Report of the Company for the year 2008, which includes the Financial Statements of the year 2008.

Yang bertandatangan / The undersigned

**Dato' Mohd. Shukri Hussin**
Presiden Komisaris
President Commissioner

**Sigid Moerkardjono**
Wakil Presiden Komisaris
(merangkap Komisaris Independen)
Vice President Commissioner
(also serves as Independent Commissioner)

**Dato' Halim Muhamat**
Komisaris
Commissioner

**Dato' Mohd. Adnan Shuaib**
Komisaris
(merangkap Komisaris Independen)
Commissioner
(also serves as Independent Commissioner)

**Sri Hartina Urip Simeon**
Komisaris
(merangkap Komisaris Independen)
Commissioner
(also serves as Independent Commissioner)

# Surat Pernyataan Direksi

## Board of Directors' Statement

Periode 1 Januari 2008 - 31 Oktober 2008 / Period of 1 January 2008 - 31 October 2008.

Sesuai dengan masa jabatan untuk periode di atas, yang bertandatangan di bawah ini telah membaca dan memeriksa dengan seksama serta menyetujui isi dari naskah Buku Laporan Tahunan Perseroan tahun 2008 terlampir, yang didalamnya juga memuat Laporan Keuangan Perseroan untuk tahun buku 2008.

According to the above term of office, the undersigned have read and duly examined and approved the Annual Report of the Company for the year 2008, which includes the Financial Statements of the year 2008.

Yang bertandatangan / The undersigned

**Hashemi Albakri**
Presiden Direktur
President Director

**Daniel James Rompas**
Wakil Presiden Direktur
Vice President Director

**Tay Un Soo**
Direktur
Director

**V. Catherinawati Hadiman**
Direktur
Director

**Yosef A.B. Badilangoe**
Direktur
Director

**Ananda Barata**
Direktur
Director

# Surat Pernyataan Dewan Komisaris

## Board of Commissioners' Statement

Periode 1 November 2008 - 31 Desember 2008 / Period of 1 November 2008 - 31 December 2008.

Sesuai dengan masa jabatan untuk periode di atas, yang bertandatangan di bawah ini telah membaca dan memeriksa dengan seksama serta menyetujui isi dari naskah Buku Laporan Tahunan Perseroan tahun 2008 terlampir, yang didalamnya juga memuat Laporan Keuangan Perseroan untuk tahun buku 2008.

According to the above term of office, the undersigned have read and duly examined and approved the Annual Report of the Company for the year 2008, which includes the Financial Statements of the year 2008.

Yang bertandatangan / The undersigned

**Dato' Mohd. Shukri Hussin**
Presiden Komisaris
President Commissioner

**Roy Edu Tirtadji**
Wakil Presiden Komisaris
(merangkap Komisaris Independen)
Vice President Commissioner
(also serves as Independent Commissioner)

**Zulkifli M. Ali**
Komisaris
(merangkap Komisaris Independen)
Commissioner
(also serves as Independent Commissioner)

**Sri Hartina Urip Simeon**
Komisaris (merangkap Komisaris Independen)
Commissioner
(also serves as Independent Commissioner)

**Abdul Farid Alias**
Komisaris
Commissioner

**Ananda Barata**
Komisaris
Commissioner

# Surat Pernyataan Direksi

## Board of Directors' Statement

Periode 1 November 2008 - 31 Desember 2008 / Period of 1 November 2008 - 31 December 2008.

Sesuai dengan masa jabatan untuk periode di atas, yang bertandatangan di bawah ini telah membaca dan memeriksa dengan seksama serta menyetujui isi dari naskah Buku Laporan Tahunan Perseroan tahun 2008 terlampir, yang didalamnya juga memuat Laporan Keuangan Perseroan untuk tahun buku 2008.

According to the above term of office, the undersigned have read and duly examined and approved the Annual Report of the Company for the year 2008, which includes the Financial Statements of the year 2008.

Yang bertandatangan / The undersigned

**Arwin Rasyid**
Presiden Direktur
President Director

**Hendrik Gezienus Mulder**
Wakil Presiden Direktur
Vice President Director

**Daniel James Rompas**
Direktur
Director

**V. Catherinawati Hadiman**
Direktur
Director

**Thilagavathy Nadason**
Direktur
Director

**Yosef A.B. Badilangoe ***
Direktur
Director

**Gottfried Tampubolon**
Direktur
Director

**Handoyo Soebali**
Direktur
Director

**Paul Setiawan Hasjim**
Direktur
Director

* Mengundurkan diri efektif per 6 November 2008
* Effectively resigned as per 6 November 2008

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