





THE WAY Forward

Despite numerous economic challenges, Bank Mega was able to end 2016 with positive achievements. The Bank stayed on its course throughout the year and never lost sight of its business plan and strategies.

Focused and measurable business planning has succeeded in delivering growth across net profits, third party funds and assets. Loans recognized a slight contraction, however the Bank had foreseen it, taking into account the challenges at the time.

Going forward, with the hard work of the management and employees as well as strong capital structure as its cornerstones, Bank Mega believes the path it follows is where growth continues.

TABLE OF CONTENTS

- 10 Suspension And/Or Delisting



MANAGEMENT **DISCUSSION AND**

- 86 Macroeconomics Review
- 88 Business Structure
- 90 Funding
- 99 Credit Cards
- 103 Treasury & International Banking
- 107 Financial Performance Review

COMPANY **PROFILE**

- 38 Company Identity
- 39 Bank Mega at A Glance
- 41 Business Activity
- 43 Products & Services
- 44 Vision, Mission And Corporate Values
- 46 Our Journey
- 48 Organizational Structure
- 50 Office Networks
- 64 Board of Directors' Profile
- 68 Board of Commissioners' profile
- 70 Head of Internal Audit Profile
- 70 Corporate Secretary Profile
- 71 Profile Ofnon Commissioners Committee Members
- 72 Risk Oversightcommittee
- 73 Remuneration & Nomination Committee
- 74 Executive Officers
- 78 Total Employees
- 79 Shareholdersinformation
- 80 Share Listingchronology
- 80 Kronologis Pencatatan Efek Lainnya
- 81 Capital Marketsupporting
- 82 Awards& Certifications



OPERATIONAL REVIEW

- 121 Risk Management
- 188 Human Resources
- 196 Information Technology

TABLE OF CONTENTS

200

CORPORATE GOVERNANCE **REPORT**



- 202 General MeetinG of SHareHolDerS (GMS)
- 203 GovernanCe StrUCtUre
- 204 Board Of Commissioners
- 206 The Board of Directors
- 217 Committees Under The Board of Commissioners
- 226 Implementation Of Compliance Function
- 228 Internal Control System
- 229 Implementation of Learning Process (Trainings Convened by the Bank)
- 229 Implementation of Internal Audit
- 231 Implementation of External Audit
- 232 Conflict of Interest Handling
- 232 Litigation and Mitigation by the Bank
- 232 Sanctions and Violations on Prudence Principles
- 233 Remuneration Governance

- 234 Funds to Related Parties and Large Exposure
- 235 Adequacy of Transparency
- 235 Bank Strategic Plan
- 236 Integrity Commitment (Code Of Ethics and Corporate Culture)
- 238 Integrated Governance
- 239 Self Assessment Report on GCG Implementation 1st Semester
- 240 Governance for Public Companies
- 246 Corporate Secretary
- 247 Disclosures
- 248 Annual Report
- 249 2016 Bank Mega Press Releases
- 251 Information access and Corporate Data

CORPORATE SOCIAL **RESPONSIBILITY**

- 254 Environmental Management
- 254 Occupational, Health And Safety (OHS)
- 254 Social Responsibilities Program
- 257 Management On Product, Service And Consumer

Board of Directors and Board of Commissioners' Statement on The Responsibility for the 2016 Annual Report of PT Bank Mega Tbk

258



FINANCIAL STATEMENTS 2016





Highlights









- 6 Performance summary
- 8 Financial Highlights
- 9 Shares Information
- 10 Dividend Policy
- 10 Corporate Actions
- 10 Suspension And/Or Delisting
- 2 Event Highlights 2016



PERFORMANCE

THIRD PARTY FUNDS GREW 3%, FROM RP49.74 TRILLION TO RP51.05 TRILLION.





RP70-53 TRILLION, TOTAL ASSETS OF UP 3 YOY FROM THE 2015 FIGURE OF RP68,23 TRILLION

SUMMARY

NET OPERATING INCOME

GREW

25%

FROM RP1.18 TRILLION TO RP1.47

TRILLION

10% FROM RP1,05 TRILLION TO RP1.16 TRILLION

TOTAL LOAN DISBURSEMENT
BY BANK MEGA IN 2016 REACHED
RP28.28 TRILLION

MANAGEMENT REPORTS

FINANCIAL HIGHLIGHTS

in million Rupiah

Description Growth 2015-2015 2016 2015 2014 2013 Total assets 3.38% 70,532 68,225 66,582 66,396 Placement on Bank Indonesia and Other Banks -31.02% 5,983 8,673 9,094 11,241 Securities and Other Receivables 59.79% 23,741 14,858 14,782 14,468 Loans -12.72% 28,277 32,398 33,614 30,173 Third party deposits 2.68% 51,073 49,740 51,022 52,372 Total liabilities 2.75% 58,266 56,708 59,613 60,214	2012 65,219 8,494 19,836 26,986
Total assets 3.38% 70,532 68,225 66,582 66,396 Placement on Bank Indonesia and Other Banks -31.02% 5,983 8,673 9,094 11,241 Securities and Other Receivables 59.79% 23,741 14,858 14,782 14,468 Loans -12.72% 28,277 32,398 33,614 30,173 Third party deposits 2.68% 51,073 49,740 51,022 52,372	8,494 19,836
Placement on Bank Indonesia and Other Banks -31.02% 5,983 8,673 9,094 11,241 Securities and Other Receivables 59.79% 23,741 14,858 14,782 14,468 Loans -12.72% 28,277 32,398 33,614 30,173 Third party deposits 2.68% 51,073 49,740 51,022 52,372	8,494 19,836
Securities and Other Receivables 59.79% 23,741 14,858 14,782 14,468 Loans -12.72% 28,277 32,398 33,614 30,173 Third party deposits 2.68% 51,073 49,740 51,022 52,372	19,836
Loans -12.72% 28,277 32,398 33,614 30,173 Third party deposits 2.68% 51,073 49,740 51,022 52,372	
Third party deposits 2.68% 51,073 49,740 51,022 52,372	26,986
Total liabilities 2.75% 58,266 56,708 59,613 60,214	50,265
	58,956
Equity 6.50% 12,266 11,517 6,970 6,183	6,263
Net Profit 9.97% 1,158 1,053 568 525	1,377
Financial Ratios 2016 2015 2014 2013	2012
Return On Assets (ROA) 2.36% 1.97% 1.16% 1.14%	2.74%
Return On Equity (ROE) 10.91% 15.30% 10.05% 9.65%	27.44%
Loan To Deposit Ratio (LDR) 55.35% 65.05% 65.85% 57.41%	52.39%
Non Performing Loan (NPL) Gross 3.44% 2.81% 2.09% 2.18%	2.09%
Capital Adequacy Ratio (CAR) 26.21% 22.85% 15.23% 15.74%	16.83%
Debt to Equity 475.02% 492.39% 855.28% 973.86%	941.34%
Debt to Total Assets 82.61% 83.12% 89.53% 90.69%	90.40%
Operating Expense to Operating Income 81.81% 85.72% 91.25% 89.76%	76.73%
Net Interest Margin (NIM) 7.01% 6.04% 5.27% 5.38%	6.45%
Statements of Profit or Loss Growth 2016-2015 2016 2015 2014 2013	2012
Net interest income 5.60% 3,488 3,303 2,745 2,696	3,342
Non interest income -10.39% 1,734 1,935 1,396 1,186	968
Profit before tax & minority interests 24.70% 1,545 1,239 659 633	1,566
Net Profit 9.97% 1,158 1,053 568 525	1,377
Total Comprehensive Profit (Loss) -72.57% 1,275 4,648 787 548	1,386
Shares Data Growth 2016-2015 2016 2015 2014 2013	2012
Total outstanding shares (in million) 0.00% 6,964 6,964 6,964 6,964	6,964
Basic earnings per share (Full amount) 9.93% 166 151 82 75	198
Employee Data & Branch Offices Growth 2016-2015 2016 2015 2014 2013	2012
Number of Branches 1.16% 349 345 344 344	326

SHARES INFORMATION

Bank Mega Share Performance 2015-2016

Price, Transaction Volume, Total Oustanding Shares, and Market Capitalization Quarterly 2015-2016

Bank Mega Shares 2016	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Highest	Rp 3.200	Rp 3.550	Rp 3.490	Rp 3.070
Lowest	Rp 2.700	Rp 2.600	Rp 2.800	Rp 2.510
Closing	Rp 2.800	Rp 3.550	Rp 3.000	Rp 2.550
Volume (shares)	78.100	41.600	10.800	21.500
Market Capitalization (Rp million)	19.304.000	24.474,000	20.682.000	17.580.000
Bank Mega Shares 2015	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
Bank Mega Shares 2015 Highest	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
	•			
Highest	Rp 2.500	Rp 2.550	Rp 3.450	Rp 3.275
Highest Lowest	Rp 2.500 Rp 1.950	Rp 2.550 Rp 1.965	Rp 3.450 Rp 2.910	Rp 3.275 Rp 2.785

BONDS INFORMATION

year	Description	Rating	Nominal	Listings
2008	Subordinated Bonds Bank Mega Year 2007 *)	A (idn) from Fitch Ratings Indonesia	Rp 1.000.000.000.000	Bursa Efek Indonesia

^{*)} Purchase of option of Subordinated Bonds Bank Mega Year 2007 has been done on 16 January 2013

DIVIDEND POLICY

Financial Year	Dividend per Share (Rp)	Types of Dividend	Total Payout (Rp)	% Dividend to Net Profit
2002	11,27	Cash	8.544.900.000	30,00%
2003	76,66	Cash	72.080.000.000	40,00%
2004	113,17	Cash	106.405.101.412	40,00%
2005	136,00	Cash	127.871.280.000	40,00%
2005	204,13	Shares	191.929.738.359	60,00%
2006	_	_	=	0,00%
2007	64,07	Cash	104.143.835.084	20,00%
2008		_	-	0,00%
2009		_		0,00%
2010	157,20	Cash	500.088.442.384	52,54%
2011	=	-	=	0,00%
	190,00	Cash	692.731.649.500	50,29%
2012	186,30	Shares	679.240.286.550	49,31%
	453,60	Shares *)	1.653.804.487.350	
2013	-	-	-	0,00%
2014	14,36	Cash	100.000.000.000	16,69%
2015	75,58	Cash	526.350.000.000	49,99%

MANAGEMENT REPORTS

CORPORATE ACTIONS

There were no corporate actions during financial year 2016.

SUSPENSION AND/OR DELISTING

There were no suspension and/or delisting during financial year 2016.

^{*)} Share dividend from capitalization agio financial year 2011





























































Management Reports









- 18 Board of Directors' Report
- 28 Board of Commissioners' Report



Dear Esteemed Stakeholders,

2016 was a challenging year. The global economy in general experienced slowdown and was overshadowed by uncertainty risk. With slow growth in advanced economies, the global economy was expected to grow at 3.0%, lower than 3.1% in 2015. The UK's exit from the EU and US economic policy under the new government led to high uncertainty overshadowing the global economy.

These trends affected the domestic economic growth. Nonetheless, Indonesia succeeded in maintaining the momentum of economic growth as a result of good economic policy coordination between the Government, Bank Indonesia (BI) and other players. The government's focus on improving domestic business conditions though the issuance of deregulation program packages also provided positive results. The Indonesian economy continued to grow positively by 5.02%, higher than economic growth of 4.88% in 2015. Meanwhile, inflation in 2016 stood at 3.02%, decreasing from 3.45% yoy in 2015.

BANKING PERFORMANCE

The financial services sector, including banking, was still in a normal and stable condition. Overall, the performance of the domestic financial market was relatively good. The sound level of financial service institutions was maintained at a good level, with a high level of capital and adequate liquidity.

Although BI and the Financial Services Authority (OJK) set a monetary policy reducing interest rates, data from the OJK indicated that national banking loan in 2016 grew by only 7.87%, decreasing from 10.44% in 2015. Growth of Third-Party Funds (TPF) increased by 9.60% in 2016, better than 7.26% in 2015.

BANK MEGA PERFORMANCE IN 2016

Amidst challenging economic and banking conditions, we are grateful for the achievement of Bank Mega performance in 2016. Through a focused and measures business approach supported by the prudence principles, Bank Mega succeeded in recorded positive growth performance in 2016. Bank Mega maintained a sound level of capital and strong liquidity. The Bank recorded net profit growth of 10% to Rp1.16 trillion in 2016. Meanwhile, profit before tax increased by 25% to Rp1.55 trillion compared with Rp1.24 trillion in 2015. Bank assets stood at Rp70.53 trillion, growing by 3.4% from Rp68.23 trillion in 2015, driven especially by increase in shares by 65.6% to Rp23.7 trillion.

Third-Party Funds accumulated by the Bank also increased, reaching Rp51.07 trillion or increasing by 2.7% from Rp49.74 trillion in 2015. This growth was especially sourced from low-cost funds (Savings and Current Accounts), which increased by 7.62% to Rp16.26 trillion from the previous period of Rp15.10 trillion.

The Bank's operational performance also grew well. Net operating income increased by 25% from Rp1.18 trillion to Rp1.47 trillion, while net non-operating

income also increased by 25% from Rp59.87 billion to Rp74.86 billion. Net Interest Income increased by 5.6% to Rp3.49 trillion from Rp3.30 trillion at the end of 2015. Meanwhile, other Operating Expense decreased by 7.6% to Rp3.75 trillion from Rp4.06 trillion in 2015, allowing the BOPO ratio to decrease to 81.81% from 85.72% in 2015. This decrease was primarily the result of values changes in securities and Bank initiatives to improve fee efficiency.

Bank Mega maintained strong capital as of 31 December 2016, with the CAR after accounting for credit, market and operational risks standing at 26.21%, an increase from 22.85% in 2015. Net interest margin also increased by 7.01% compared with 6.04% the previous year.

Nonetheless, it must be acknowledged that the Bank was unable to avoid the effects of the challenging economic situation in 2016. The Bank took this situation into account and took a conservative approach to loan disbursement, and a prudent approach to companies with proven track records. We cannot deny that economic pressures significantly affected debtor performance in a number of business sectors. This resulted in slower loan growth for Bank Mega throughout 2016. Total loan stood at Rp28.28 trillion, a decrease of 12.72% from Rp32.40 trillion in the same period the previous year. This decrease was seen in the small business loan segment, in line with the Bank's conservative strategy in this segment. Meanwhile, one business segment that recorded growth was credit cards, which grew by 2.4% to Rp8.24 trillion from Rp8.05 trillion in 2015.

As a preventative measure against the economic conditions, the Bank also carried out review of credit quality for all loans provided and implemented a number of actions plans for better management. In 2016, the Bank's ratio of gross NPL experience a slight increase to 3.4% from 2.8% in 2015.

As regards to networks, as of December 2016 we had 349 branch offices comprising 53 primary branch offices, 289 sub-branch offices and seven cash offices. In 2016, the Bank established two new Regional Offices in order to step up market penetration and get closer to customers. The Jakarta Regional Office was split into two, and Kalimantan was separated from the supervision of the Makassar Regional Office. With the establishment of the Jakarta Regional Office 2 and the Banjarmasin Regional Office, Bank Mega now has eight Regional Offices (Medan, Jakarta 1, Jakarta 2, Bandung, Semarang, Surabaya, Makassar and Banjarmasin), which supervise 349 offices across Indonesia.

STRATEGY 2016

Bank Mega carried out a number of strategies to reduce the effect of these pressures on the Bank's overall performance. Bank Mega retained a focus on efforts to strengthen financial fundamentals and maximize business growth, including by:

1. SSynergy with companies under PT CT Corpora ("CT Corp") in order to step up business volume, create new business opportunities and add in

a planned way to office networks. Through this synergy, Bank Mega was able to offer permanent advantages to individual savings customers who meet the criteria and Bank Mega credit card holders. In 2016, the Bank also launched a shopping discount program of 5% for debit cards at Carrefour. Meanwhile, Bank Mega credit card holders were able to enjoy discounts at all retail business units under CT Corp, including Carrefour, Transmart, Metro Department Store, Trans Fashion (Furla, BOSS, Geox), Baskin Robbins, Wendys, Coffee Bean and Tea Leaf, Anta Vaya, Trans Studio Makassar and Bandung, Trans Luxury Hotel, Ibis Bandung and Transvision.

2. Innovative products, features and services for customers improved the Bank's role as a retail bank and added to the accumulation of Third-Party Funds. To show appreciation to loyal customers and to increase the number of savings accounts, Bank Mega added to Mega Super Vaganza with the launch of the "Mega Super Vaganza 2" program, which offers prizes and rewards to holders of Mega Dana and Mega Maxi savings accounts. This program was specially targeted at individual customers. The second period went live on 1 August 2016 and lasted until 29 January 2017. This program aimed to increase new customers and maximize funding from existing customers.

In 2016 the Bank launched a co-branding product, Mega Barça, comprising credit card, debit card and pre-paid E-cash card, designed with the logo of FC Barcelona. Bank Mega is the first official bank partner in Indonesia of renowned soccer club FC Barcelona. From this cooperation, 24 Mega Perdana Barca customers and holders of Mega Barca credit cards received the reward of a trip to enjoy the Ultimate Camp Nou Barcelona Tour.

 In connection with the continued challenging state of the market, efforts to maintain loan growth focused on a strategy of loans provision to companies with proven track records, as well as a focus on industry sectors with positive trends.

HUMAN CAPITAL POTENTIAL DEVELOPMENT

Human capital is one of the foremost components of the Bank. In order to develop the potential of all employees, the Bank carries out sustained internal and external training. The Bank also applies recruitment mechanisms to recruit the best talent. In 2016 the Bank carried out a number of a program to recruit candidates and develop HC quality. As of the end of December 2016, the Bank had 8,986 employees spread around all working units at head offices, regional offices and branch offices.

In 2016 the Bank updated its organization in order to improve company performance and meet business demands and increased competitiveness in the banking industry. One means of updating the organization was through the network organizational model, with one leadership for all business segments in order to maximize business performance.

CORPORATE GOVERNANCE AND **RISK MANAGEMENT**

The Bank stresses the highest governance standards and believes that good corporate governance (GCG) is an important factor in efforts to develop and maintain confidence and credibility. The Bank's governance structure and mechanisms are in line with regulations, and GCG principles are applied at all levels of the Company, supported by consistency and procedural regulation tested periodically and brought into line with the latest developments.

The Bank has established an Internal Audit Unit, a Risk Management Unit, an Anti-Money Laundering Unit and an Anti-Fraud Strategy Unit. These Units are independent from Operations and Business Units, allowing them to function independently supported by human capital with the competencies requires for their roles and responsibilities, with job descriptions and work guidelines aligned with the Bank's organizational structure.

In order to aid with these duties and responsibilities, the Board of Directors has established Committees including the Risk Management Committee, Assets and Liabilities Committee, Credit Policy Committee, Information Technology Committee, Human Capital Committee, Product Committee and the Procurement Committee.

As regards to risk management, the Bank implements a strong risk management framework. In its implementation, the Bank always stresses principles of prudence in managing all types of risk as part of the Bank's commitment to carrying out GCG best practices.

We believe that all efforts to increase the quality of corporate governance have improved the Bank's performance sustainably, in line with the goals and benefits of GCG.

CORPORATE SOCIAL RESPONSIBILITY

The Bank considers the Corporate Social Responsibility (CSR) as a form of responsibility to stakeholders. A range of CSR activities were carried out in 2016 as part of Mega Peduli. These activities included Blood Drives held in seven cities home to Bank Mega Regional Offices across Indonesia, as part of events held to celebrate Bank Mega's anniversary. Mega Peduli also provided free dental checks and treatment in Jakarta aimed at disadvantaged communities. Subsequently, to celebrate Eid al-Fitr, Mega Peduli also provided assistance in basic goods to charities and orphanages, as well as to the underprivileged communities in areas around Bank Mega offices in a number of cities.

In support of the National Financial Literacy Movement, the Bank also carried out educational programs in Jakarta and Medan.

The Bank also held activities alongside customers to provide educational aid through Mega Berbagi savings products. The customers set aside at least 1% of interest receives, and Bank Mega added another 1%. In this way, Bank Mega and its customers worked together to educate the children of the nation. In early December 2016, Bank Mega, through the Mega Berbagi

Committee, committed to renovating 34 schools with dilapidated buildings. These included two schools that fell victim to mudslides in Garut; rebuilding of the school buildings has already started and is hoped to conclude in the first trimester of 2017.

CHANGES TO THE COMPOSITION OF THE BOARDS OF DIRECTORS AND COMMISSIONERS

At the 2016 Annual General Meeting of Shareholders (AGMS) held on 15 April 2016, the Meeting approved the resignation of Max Kembuan and Tati Hartawan as Directors of Bank Mega. On behalf of everyone at Bank Mega, may I thank Max Kembuan and Tati Hartawan for their contributions to Bank Mega.

BUSINESS PROSPECTS 2017

In 2017, the global economy is predicted to meet several challenges arising from a number of issues, including new US President Donald Trump's tendency toward protectionism in trade. China, which has the most influential economy in the world, is set to relax its growth targets and disburse more selective loans, putting pressure on investment rates. This policy will affect investment outside China, including in Indonesia.

The domestic economy in 2017 is forecasted to grow by 5.0%-5.4%, driven by strong domestic demand and recovery of export performance, in line with improvements to the prices of Indonesia's export commodities.

In light of the opportunities for growth and development in 2017, Bank Mega has committed to attaining maximal performance by applying even better business growth targets.

Bank Mega's policy focus in maximizing business growth in 2017, with constant regard to the principle of prudential banking. In its loan disbursement, Bank Mega will adopt a more conservative approach in order to anticipate macro conditions that are expected to remain challenging in 2017. Loan disbursement will continue to focus on industries showing a positive trend in order to increase the credit portfolio for all segments in a prudential way. Growth of third-party funds will prioritize growth of low-cost funds such as savings and current accounts. The Bank will also expand synergy with companies under PT CT Corpora in order to enhance business volume and create new business opportunities, as well as adding in a planned way to networks. This synergy will serve as a competitive advantage for Bank Mega compared with other banks.

Innovation in products, features and services for customers, as well as IT development, will also be Bank Mega's focus in order to see further growth with a sound NIM, increasing fee-based income and company efficiency.

In order to enhance competitiveness in the retail segment, Bank Mega will consistently add network capacity and develop digital channel services such as ATMs, EDCs and Mobile Banking.

Bank Mega will also pay full and serious attention to credit card growth by enacting updates in a number of areas and taking advantage of competitive advantages through synergy with retail companies under CT Corpora in order to offer the best to the public.

The Bank will continue to stress efficiency across all levels of the organization. We believe wholeheartedly that fee efficiency at all levels of the organization is a key factor in Bank Mega's competitiveness, and constitutes a major contribution to financial performance.

CONCLUSION AND THANKS

As we all know, 2016 was a difficult and challenging year, yet Bank Mega got through it well. As such, on behalf of the Board of Directors, I would like to thank all Bank Mega management and employees for the hard work and dedication.

I would also like to thank the Financial Services Authority and Bank Indonesia for their support and supervision of the Bank's improved performance.

I would like furthermore to express my gratitude to PT CT Corpora, the controlling shareholder of Bank Mega throughPTMegaCorpora, for their support and confidence in developing strong, mutually beneficial synergy.

To Bank Mega's loyal customers who continue to support the Bank, I express my appreciation and sincere thanks. Through the Bank's customers' loyal support, Bank Mega was able to attain satisfactory performance.

Jakarta, March 2017 On Behalf of the Board of Directors,



Kostaman Thayib President Director



BOARD OF DIRECTORS



BOARD OF DIRECTORS





Dear Esteemed Stakeholders,

In 2016, global economic growth remained uneven and financial markets were overshadowed by uncertainty. Global economic growth in 2016 slightly slowed at 3.0% as against 3.1% in 2015. On another level, China's economic growth reached 6.7%. This achievement was greater than predictions from economist, but still slower than 6.9% in 2015. Meanwhile, the US presidential elections and the results of the UK EU referendum, which saw voters opt for Brexit, resulted in concern about the prospects for global economic improvement in 2016.

The global situation affected the domestic economy, in particular export activity. While still experience pressures, the Indonesian economy was able to grow positively by 5.02%, increasing from 4.8% in 2015, even if these figures were below the targeted 5.20%. Meanwhile, in 2016 inflation was recorded at 3.02%, decreasing from 2015's inflation level of 3.45% yoy, and below Bank Indonesia's target range of 4%.

Amid these economic conditions, overall the national financial system remained stable, but national banking loan growth continued to slow. In 2016, national loan growth of 7.87% was lower than banking loan growth of 10.10% in 2015. Meanwhile, Third-Party Funds among banks grew by 8.4% as a result of the tax amnesty program.

Bank Performance 2016

Despite these challenging conditions, we are grateful to share with you that Bank Mega succeeded in closing 2016 with good results. These were reflected in increased net profits by 10% to Rp1.16 trillion in 2016 from Rp1.05 trillion previously. This increase saw contributions from increased Net Interest growth of 5.6% to Rp3.48 trillion compared with Rp3.32 trillion in 2015. Furthermore, net Operating Income increased by 25% from Rp1.18 trillion to Rp1.47 trillion and other Non-Operating Income also increased by 25% from Rp59.87 billion to Rp75.86 billion.

Total assets grew 3.4% to Rp70.53 trillion from Rp68.23 trillion in 2015. It must however be acknowledged that the economic conditions affected Bank Mega's loan growth throughout 2016. Total loans stood at Rp28.28 trillion, a decrease of 12.72% from Rp32.40 trillion in the same period the previous year. The largest decrease was in the small business loans segment, in line with the Bank's strategy to be more conservative in this segment. Meanwhile, one business segment that recorded growth was credit cards, which grew 2.4% to Rp8.24 trillion from Rp8.05 trillion in 2015.

In 2016 Bank Mega succeeded in securing a 2.7% increase in Third-Party Funds to Rp51.05 trillion from Rp49.73 trillion in the previous year. The CASA ratio increased from 30.3% to 31.8%.

The Bank also recorded growth in a number of main ratios, such as Net Interest Margin, which increased to 7.01% in 2016 from 6.04% in the previous year. Taking into account credit risk, operational risk and market risk, CAR reached 26.21% in 2016 from 22.85% in 2015. Fee-efficiency measures produced results, reflected in a reduction in the BOPO ratio to 81.81% from 85.72% previously. These achievements reflected Bank Mega's commitment to sustainable business growth.

Commissioners' Assessment of the **Board of Directors' Performance**

The Board of Commissioners understands that the continued unfavorable economic conditions means the Bank was unable to fully achieve maximum growth. Improvements in a number of the Bank's financial indicators showed that the Board of Directors has administered the Bank well. The Board of Commissioners believes that sustainable growth for the bank is the result of the right business policy measures.

We also believe that growth in Third Party Funds and Credit Cards was supported by the Bank's strategic measures through synergy with business units under CT Corp, providing benefits and advantages to Bank Mega customers and credit card holders. These strategic measures created excellence and competitiveness for Bank Mega.

Bank Mega's performance could not have been achieved without the quality of its human capital. The Board of Commissioners is aware that of the importance of programs offering all Bank employees a chance at self-improvement. In this regard, the Board of Commissioners believes that the Board of Directors has taken the right measures in its human capital development programs through development and training programs throughout 2016. It is hoped that such programs will be continued in the coming years.

To anticipate future business environment, the Board of Commissioners would like to remind the management to maintaining focus on business development efforts, asset quality management, leadership and coordination across units.

Oversight Function (Frequency and Advisory to the Board of Directors)

Supervision of the implementation of the Bank's strategy is conducted by the Board of Commissioners through committees under the Board of Commissioners. We focus on strengthening the supervision of risk management, good corporate governance and internal control systems and maximize the effectiveness of oversight functions.

Input to the Board of Directors is conducted through formal and informal dialogue. In accordance with the Articles of Association of the Bank, formal dialogue carried out in a joint meeting of the Board of Commissioners and Board of Directors. Thus, the Board of Commissioners effectively monitors the progress and development of Bank Mega. Throughout 2016, the Board of Commissioners and Board of Directors have conducted 44 joint meetings. The advisory to the Board of Directors were provided in the above-mentioned meetings and the results are documented in the minutes of the meeting. Informal discussions can be undertaken at any time without the mechanism of the Meeting.

In every discussion, the Board of Commissioners provides input to the Board of Directors in order to continuously evaluate the implemented measures and to make improvements if necessary. Thus, the Bank's performance can be enhanced sustainably.

An Outlook On Corporate Governance Implementation

The Board of Commissioners is of the opinion that the Good Corporate Governance (GCG) implemented in Bank Mega has shown good quality. The Governance Structure of Bank Mega has been strengthened with the establishment of an Internal Audit, a Compliance Unit, a Risk Management Unit, an Anti-Money Laundering Unit (AMLA) and the Anti-Fraud Strategy Implementation Unit. In order to carry out the functions independently, those Units are independent from the Operations and Business Units. The Unit establishment is in accordance with the Financial Services Authority regulations and is supported by competent human resources. The implementation of GCG best practices has provided value and is culturally beneficial, not only for the internal company, but for all stakeholders.

Strong corporate governance is vital in the management of the Bank and we will make continuous efforts to improve the quality of corporate governance and to ensure the Bank's compliance with prevailing regulations, as well as recent regulations. As such, the Board of Commissioners fully supports the publication and implementation of all rules related to corporate governance.

COMPANY PROFIL

REPORT FROM THE BOARD OF COMMISSIONERS

An Outlook on Performance of Committees Under the Board of Commissioners

In implementing its oversight and consideration function, the Board of Commissioners is assisted by the Audit Committee, the Risk Oversight Committee and the Remuneration and Nomination Committee. The Audit Committee has the duty and responsibility to provide an independent professional opinion on reports and other information submitted by the Board of Directors and to identify issues that requires attention from the Board of Commissioners. In providing input to the Board of Commissioners, the Audit Committee has conducted a review of the Bank's financial statements and ensured that it is in compliance with prevailing regulations and accounting standards. In addition, the Audit Committee also provides input that business activities are conducted in line with the applicable regulations, the effectiveness of internal controls and the Bank's compliance level with the banking and capital markets regulations, as well as other laws and regulations relating to the Bank's business activities.

The Risk Oversight Committee assists in the implementation of the oversight and mentoring functions by the Board of Commissioners to the Board of Directors and its management in terms of risk management, by providing opinions and recommendations to the Board of Commissioners regarding the Risk Management Policy and its implementation. To implement the above, the Risk Oversight Committee has conducted a review of the adequacy of risk management policies. The implementation of the risk management function includes monitoring and evaluating the implementation of the Risk Management Committee and Risk Management Unit. The Risk Oversight Committee also evaluates the quality of information in a Risk Profile Report that has been submitted to Bank Indonesia and the identification of other matters that require attention from the Board of Commissioners in relation to the implementation of risk management.

The Remuneration and Nomination Committee has duties and responsibilities in providing recommendations to the Board of Commissioners on candidates for the Board of Commissioners and/or the Board of Directors. as well as the remuneration policy for the Board of Commissioners and the Board of Directors.

Throughout 2016, the Board of Commissioners concluded that the Audit Committee, the Nomination and Remuneration Committee and the Risk Oversight Committee have implemented their duties well.

Changes in the Composition of the Board of Commissioners

No changes were made to the Board of Commissioners during 2016. As such, the composition of the Board of Commissioners remained the same that consists of four members, two of whom are Independent Commissioners.

2017 Business Prospects

Global economic conditions are overshadowed by uncertainty. Research published by the World Bank projected that the global economy would only be able to grow 2.7% in 2017. Meanwhile, the International Monetary Fund (IMF), in its research by end of 2016, projecting global economic growth of 3.4%. Differences in the projections indicate that the situation in the world may affect the global growth rate. One of them is marked by the trade protectionist policies of US President Donald Trump. Uncertainty also emerged from Europe, especially with Britain transitioning out of the European Union.

The Indonesian government is projecting a 5% growth rate. However, the impact of global uncertainty, the increasing risk of the exchange rate and the influx of foreign capital should be watched carefully as they may affect the stability of the national economy.

The banking industry in 2017 is also expected to improve. Bank Indonesia forecast Third Party Funds (TPF) in 2017 in the range of 9% to 11%, while loans and bank financing are in the range of 10% to 12%. Loan growth will be driven by an improved business climate, increased quality of liquidity, reduction in lending rates and an expected improvement of economic conditions.

The Board of Commissioners welcomes the prospect of the business and strategic plans of the Board of Directors in 2017, which have been determined in the Bank Business Plan, where the Bank loan is predicted to grow more than 10% and the growth of Third Party Funds would approach 10%. The Board of Directors carefully and cautiously sets the strategy and the main targets in 2017 for Bank Mega.

Closing and Appreciation

In closing, please allow me, on behalf of the Board of Commissioners, to express our gratitude to members of the Board of Directors for their dedication and good leadership in the dynamics 2016. To all employees of the Bank, the Board of Commissioners also expresses appreciation for the dedication and the hard work.

In particular, we would like to thank all stakeholders, including regulators and business partners, for their support.

Most importantly, we would like to convey our appreciation to Bank Mega's loyal customers for their support over the year. The support from customers has allowed Bank Mega to see through the year 2016 and achieve good performance.

We also express our appreciation to CT Corpora, which is the controlling shareholder of Bank Mega through PT Mega Corpora, for the company's support and trust. The Board also wants to show appreciation to Max Kembuan and Tati Hartawan, whose resignations as Directors of Bank Mega were approved by the Annual General Meeting held on April 15, 2016.

COMPANY PROFIL





MANAGEMENT REPORTS



Company Profile









- 38 Company Identity
- 39 Bank Mega at A Glance
- 41 Business Activity
- 43 Products & Services
- 44 Vision, Mission And Corporate Values
- 46 Our Journey
- 48 Organizational Structure
- 50 Office Networks
- 64 Board of Directors' Profile
- 68 Board of Commissioners' profile
- 70 Head of Internal Audit Profile

- 70 Corporate Secretary Profile
- 71 Profile Ofnon Commissioners
 Committee Members
- 72 Risk Oversightcommitte
- 73 Remuneration & Nomination Committee
- 74 Executive Officers
- 78 Total Employees
- 79 Shareholdersinformation
 - 30 Share Listingchronology
- 80 Kronologis Pencatatan Efek Lainnya
- 81 Capital Marketsupporting
- 32 Awards& Certifications





Company Name

PT Bank Mega Tbk



Company Previous Names

1969: PT. Bank Karman



Line of Business

Banking



Legal Basis

Establishment Deed No. 47 dated 26 November 1969



Establishment

15 April 1969



Stock Listing

Bursa Efek Indonesia



Share Code

MEGA



ISIN Share Code

ID1000052400



SWIFT Code

MEGAIDJA



Contact Center

1500010, HP: 60010



Head Office Address

Menara Bank Mega, Jl. Kapten Tendean Kav. 12-14A, Jakarta 12790 Tel. (+6221) 7917 5000, Fax. (+6221) 7918 7100, Mega Call: (+6221) 500 010/60 010 (selular) www.bankmega.com



Starting as a family owned business called PT Bank Karman, and according to the establishment deed, the company was formed on 15 April 1969, domiciled in Surabaya. The company further changed its name in 1992 to PT Bank Mega and relocated its Head Office to Jakarta.

In line with its development, in 1996 PT Bank Mega was taken over by the PARA GROUP (PT Para Global Investindo and PT Para Rekan Investama), a holding company owned by Chairul Tanjung, an Indonesian entrepreneur. Afterwards, the PARA GROUP changed its name to CT Corpora.

ANALISIS DAN PEMBAHASAN

BANK MEGA AT A GLANCE

To further enhance its image, in June 1997 PT Bank Mega, as a trusted financial institution, changed its logo into the Letter M in blue and yellow with the objective that the public would be more easily recognize the new company logo.

In order to strengthen its capital structure, in 2000 PT Bank Mega implemented an Initial Public Offering and listed on the JSX and SSX. Thus, some PT Bank Mega shares are owned by the public and the company changed its name to PT Bank Mega Tbk.

During an economic crisis, Bank Mega came out as one of the banks that were not affected and it continued to grow without government assistance, together with Citibank, Deutsche Bank and HSBC.

PT Bank Mega Tbk, with the motto " Mega Tujuan Anda", is growing rapidly and has become a leading financial institution aligned with other prominent banks in the Asia-Pacific. It has received numerous awards and achievements on national, regional and international levels. In an effort to realize its performance matches its name, PT Bank Mega Tbk adheres to the principles of professionalism, transparency and prudence with a strong capital structure and the latest products and banking facilities.

Bank Mega is sometimes challenged in business, but armed with confidence and enthusiasm to continue to be the best, so as to provide the best for the nation, all elements of the Bank agree to further reinforce these ambitions. Bank Mega's new logo is a reflection of the spirit of all elements of Bank Mega for realizing the future goals of Indonesia.

The new Bank Mega logo implemented in 2013 is a profound reflection on the expectations of Bank Mega to start building Indonesia into an unyielding nation with excellence, always able to realize prosperity and a better life.

The affirmation of the "M" symbol, which is widely known, has become the representation of the aspirations, optimism, opportunities and ideals of the Indonesian people, as well as of the desire to build a better and more prosperous future for families and the nation.

The series of warm colours symbolize the energy and spirit of Bank Mega and the new thinking and comprehensive financial solutions for customers and employees of Bank Mega. To make further emphasis, we embed the yellow as a symbol of intelligence and hope, combined with gray that symbolizes sophisticated processes and systems. The orange colour illustrates optimism and energy, indicating that Bank Mega always looks and does something positive, always strives to get a positive result.

BUSINESS ACTIVITY

Business Scope and Objectives Based on Articles of Association



Objectives and Scope of the Bank is to engage in Commerce
Pursuant to Article 3 of the Articles of Association Year 2015, in order to achieve the
abovementioned purpose and objective, the Bank can perform the following main business
activities:

- Collecting funds from the public in the form of deposits, namely in current accounts, time deposits, certificates of deposits, savings and/or other equivalent forms.
- b. Giving credit.
- c. Issuing debt instruments.
- d. Buying, selling and ensuring at its own risk and for the benefit of and at the order of its customers.
 - Bill receivables including billing receivables that are accepted by the Bank with a validity period no longer than the trade practices for such letters.
 - Debenture and other trading papers with validity periods no longer than the trade practices for such letters.
 - 3. Treasury Bills and Government Warranty Letters.
 - 4. Bank Indonesia Certificates.
 - 5. Bonds.
 - 6. Trading Letters of up to a one-year period.
 - 7. Marketable securities instruments with up to a one-year period.
- e. Transferring money for self-interest or for customer interest.

- f. Placing funds, lent from, or lend funds to other banks, either by mail, telecommunications facilities and sight drafts, cheques, or other means.
- g. Accept the payment of marketable securities and perform calculations with or among third parties.
- h. Provide a place to store goods and marketable securities.
- Conduct a care centre for the interests of other parties pursuant to a contract.
- j. Place funds from customers to other customers in the form of marketable securities that are not listed on a stock exchange.
- k. Perform factoring, credit card business and trustee activities.
- Provide financing funds or perform other activities based on Islamic principles in accordance with the provisions stipulated by Bank Indonesia.
- m. Carry out foreign exchange activities in accordance with provisions as set by Bank Indonesia.

MANAGEMENT REPORTS

BUSINESS ACTIVITY

- n. Conduct equity participation activities in banks or other companies in the areas of finance, such as leasing, venture capital, securities companies, insurance and clearing institutions, settlement and storage by fulfilling provisions as set by Bank Indonesia.
- o. Conduct a temporary equity participation to tackle credit default or failure of financing, with the terms

- to withdraw its investment in line with conditions set by Bank Indonesia.
- p. Act as a founder of a pension fund in accordance with the provisions of prevailing regulations related with pension funds.
- q. Perform other banking activities as allowed by prevailing regulations





Deposits

- Savings
 - Mega Dana
 - Mega Maxi
 - Mega Absolut
 - Mega Ultima
 - Mega Valas
 - Mega Rencana
 - Mega Berbagi
 - Mega Perdana
 - Tabunganku
- **Current Accounts**
 - Mega Giro
 - Mega Giro Valas
- **Time Deposits**
 - Mega Depo
 - Mega Depo Valas

Loans

- Mega Guna
- Mega Oto
- Mega Griva
- Mega Reno

Bank Mega E-Banking

- Mega Mobile
- Mega Internet
- Mega Atm
- Mega Pass
- Mega Cash

Business Banking

- Savings
 - Mega Payroll
- **Current Accounts**
 - Mega Giro
 - Mega Giro Valas
- **Time Deposits** \Diamond
 - Mega Depo
- **Business Loans**
 - Mega Kuk (Small **Business Loans)**

- Mega Kum (Medium **Business Loans)**
- Mega Linkage **Program**
- Mega Factoring
- **Special Business Financing**
 - **MEGA OTO Joint Finance**
 - **OTO Asset Purchase**
 - Inventory Financing
 - **Supplier Financing**
- **Business Services**
 - **MEGA Internet Bisnis**
 - **MEGA Virtual** Account

Retail Banking

- Mega First
- **Credit Cards**
 - Mega Visa Infinite
 - Mega Visa Platinum
 - Mega Visa Gold
 - Mega Visa Silver
 - Metro Mega Card Carrefour Mega Card
 - Tsm Ultima Card

 - Mega Barca Card
 - Mega Groserindo
 - Card
 - Mega Wholesale Card

Global Banking

- **Treasury and Global** Market

 - **Exchange Rate**
 - **MEGA Bank Note**
 - **MEGA Devisa**
 - **MEGA Currency SWAP**
- $\langle \rangle$ International Banking
 - **MEGA Remittance**
 - Remittance
 - Money Gram

- Trade Finance
 - Trade Finance Guarantee
 - Trade Finance Ekspor
 - Trade Finance Impor
- **Custodian Services**
 - Safekeeping
 - Settlement Aksi Korporasi
 - **Proxy Service**
 - Reporting and information on Securities or Bonds of Customers that are kept
- Trustee
- **Collection Services**
 - Cash Deposits/Check **Collection Service**

and administered.

- Fund Transfer (SKN/RTGS)
- Intercity Clearing
- **Direct Debit**
- Cross Border/Foreign **Exchange Collection**
- **Money Withdrawal Service**
- **Disbursement Service**
 - Money transfer in one bank
 - Money transfer to other Banks (SKN/RTGS)
 - Foreign currencies transfer (Remittance)
 - Checks/Payment **Instruction/Current Account** Transfer
 - Pavroll

VISION, MISSION AND CORPORATE VALUES



The Pride of the Nation

MISSION



To deliver sustainable customer relationships by means of superior financial service offering and excellent organization capabilities to increase of stakeholder values.



CORPORATE VALUES



OUR JOURNEY

MANAGEMENT REPORTS



Established under the name of PT Bank Karman with headquarter in Surabaya.



PT Bank Karman was rebranded into PT Mega Bank and relocated its headquarter to Jakarta.



PARA Group (PT Para Global Investindo dan PT Para Rekan Investama) acquired PT Mega Bank.



PT Mega Bank changed its corporate logo.





2007 | 2

2013

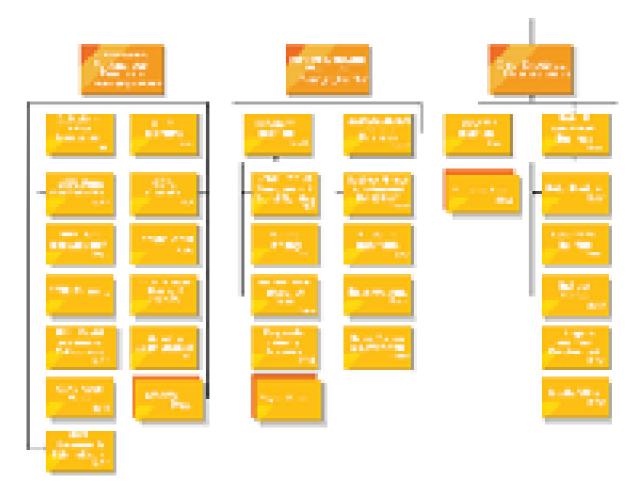
PT Mega Bank changed its name to PT Bank Mega and conducted an initial public offering in the same year. In line with this strategic initiative, PT Bank Mega changed its name again to PT Bank Mega Tbk.

Bank Mega issued Subordination Bonds. Bank Mega launched new logo.



ORGANIZATIONAL STRUCTURE





ORGANIZATIONAL STRUCTURE









As of the end of 2016, Bank Mega has 8 Regional Offices across Indonesia with the following division of areas:

No	Regional Offices	Areas
1	Medan	Sumatera
2	Jakarta 1	DKI Jakarta
3	Jakarta 2	Lampung, Bogor, Depok, Tangerang, Bekasi, Banten
4	Bandung	Jawa Barat (Tidak termasuk Bogor, Depok, Bekasi)
5	Semarang	Jawa Tengah, DI. Yogyakarta
6	Surabaya	Jawa Timur, NTT, NTB, Bali
7	Makassar	Sulawesi, Maluku, Papua
8	Banjarmasin	Kalimantan



MANAGEMENT REPORTS

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL MEDAN	Jl. Kapten Maulana Lubis No. 11	20212	0614567090	0614567022	SUMATERA UTARA
2	KC MEDAN	Jl. Kapt. Maulana Lubis No. 11	20212	0614511618	0614565449	SUMATERA UTARA
3	KC PADANG	Jl.Jend Sudirman no.42 B-C	25128	075120999	075123099	SUMATERA BARAT
4	KC PEKANBARU	Jl. Jend. Sudirman No. 351	28115	0761885888	0761854030	RIAU
5	KC JAMBI	Jl. Hayam Wuruk No. 102	36134	07417550805	074124008	JAMBI
6	KC BATAM	Gedung Dana Graha Lt. 1, Jl. Imam Bonjol	29444	0778459075	0778450362	KEPULAUAN RIAU
7	KC PALEMBANG	Jl. Kapt. A. Rivai No. 31 F	30129	0711373160	0711354140	SUMATERA SELATAN
8	KC BENGKULU	Jl. Jend Sudirman No. 237	38115	0736347088	073625543	BENGKULU
9	KC PEMATANG SIANTAR	Jl.Sutomo, Siantar Business Center Blok E3 & E4	21132	062222123	062243111	SUMATERA UTARA
10	KC SIBOLGA	Jl. Brigjend Katamso No.01	22522	063126601	063126606	SUMATERA UTARA
11	KCP MDN HARYONO	Jl. MT. Haryono No. 144 - 146	20212	0614157165	0614157056	SUMATERA UTARA
12	KCP MDN CIREBON	JI. Cirebon No. 45	20212	0614555525	0614555508	SUMATERA UTARA
13	KCP PALEMBANG SAYANGAN	Jl. Sayangan No. 72	30122	0711375838	0711375607	SUMATERA SELATAN
14	KCP PALEMBANG PTC	PTC Blok 18, Jl. R. Sukamto No. 8A	30114	0711382382	0711382234	SUMATERA SELATAN
15	KCP TANJUNG PINANG	JI Merdeka No. 1	29111	0771313911	0771314419	KEPULAUAN RIAU
16	KCP PEKANBARU RIAU	Jl.Riau No.56 B	28154	076133299	076138600	RIAU
17	KCP JAMBI WILTOP	Komp. Pertokoan wiltop Jl.Sultan Thaha No.29-30	36132	07417837169	07417837168	JAMBI
18	KCP MDN PULO BRAYAN	Jl. Yos Sudarso Komodor Laut No. 16/EF	20116	0616636110	0616636106	SUMATERA UTARA
19	KCP MDN ISKANDAR MUDA	Jl. Sultan Iskandar Muda No. 137	20119	0614564676	0614564611	SUMATERA UTARA
20	KCP BATURAJA	Jl. Ahmad Yani No. 55	32111	0735327201	0735327202	SUMATERA SELATAN
21	KCP BENGKALIS	Jl. Ahmad Yani	28712	076622286	076622287	RIAU
22	KCP SUNGAI LIAT	Jl. Jend. Sudirman No. 106	33214	071795927	071792862	BANGKA BELITUNG
23	KCP PEKANBARU NANGKA	Jl. Tuanku Tambusai No.199	28291	076139541	076139549	RIAU
24	KCP PANGKALAN KERINCI	Jl. Maharaja Indra, Kel. & Kec. Pangkalan Kerinci	28300	0761494478	0761494447	RIAU
25	KCP PEKANBARU HARAPAN JAYA	Jl. H Imam Munandar	28288	076144133	076144122	RIAU
26	KCP RANTAU PRAPAT	JI Jend. A Yani No. 128	21418	0624351129	0624351123	SUMATERA UTARA
27	KCP TEBING TINGGI	Jl. Jendral Ahmad Yani	20626	062122666	062124666	SUMATERA UTARA
28	KCP KISARAN	Jl. Cokroaminoto	21215	062342399	062342326	SUMATERA UTARA
29	KCP PANGKAL PINANG	Jl. Jend. Sudirman	33128	0717424709	0717424539	BANGKA BELITUNG
30	KCP DUMAI	Jl. Jend. Sudirman No. 75	28813	0765438222	0765438221	RIAU
31	KCP TEMBILAHAN	Jl. M. Boya No.18	29212	076821601	076821602	RIAU
32	KCP DURI	Jl. Jend. Sudirman	28784	0765594633	0765594631	RIAU
No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL JAKARTA 1	Jl. Cikini Raya No. 28A	10330	02129290600	02129290666	DKI JAKARTA
2	KC JKT PLUIT	Jl. Pluit Kencana Raya No.98-100	14450	0216628873	0216628874	DKI JAKARTA
3	KC JKT ROXY	Niaga Roxy Mas B II No.1 Jl.KH.Hasyim Ashari	10150	0216334956	0216334957	DKI JAKARTA
4	KC BKS A. YANI	ruko Bekasi Mas Jl. A. Yani Kav A 3-5	17141	02188960133	02188960134	JAWA BARAT

						TOL IVET WOTH
No	Office Name	Address	Post Code	Telp	Fax	Provinces
5	KC JKT CEMPAKA MAS	Rusun Hunian Graha Cempaka Mas Blok B, Jl. Letjen Suprapto No. 1	10640	0214222929	0214222980	DKI JAKARTA
6	KC JKT MANGGA DUA	Ruko Harco Mangga Dua Blok E 32, Jl. Mangga Dua Raya	10730	0216000188	0216123162	DKI JAKARTA
7	KC JKT SUNTER JUSTUS	Wisma Justus Lt. Dasar Jl. Danau Sunter Utara No.27-28 Blok 03	14350	02165830032	02165830783	DKI JAKARTA
8	KCP JKT HASYIM ASHARI	Jl. KH. Hasyim Ashari No 9 E	10130	0216329327	0216326585	DKI JAKARTA
9	KCP JKT KOTA	Jl. Pintu Besar Utara No. 31-33	11110	0216902667	0216913083	DKI JAKARTA
10	KCP JKT SENEN	Kompl. Pertokoan Segitiga Senen Blok C 8 Jl. Senen Raya No. 135	10140	0213855124	0213852324	DKI JAKARTA
11	KCP JKT KEBUN JERUK	Graha Kencana Ground Floor Jl. Perjuangan No 88 Kebun Jeruk	11530	02153673982	02153673979	DKI JAKARTA
12	KCP JKT SUNTER	Komplek Rukan Puri Mutiara Blok A No.83 Jl. Griya Utama Sunter Agung	14350	02165306423	02165306426	DKI JAKARTA
13	KCP BKS KALIMALANG	Komp. Ruko XML (Kalimalang) No.43 Jl.KH.Noer Ali	17136	0218640525	0218640779	JAWA BARAT
14	KCP JKT TANJUNG DUREN	Jl. Tanjung Duren Raya No. 139	11470	0215645966	0215645967	DKI JAKARTA
15	KCP JKT RAWAMANGUN	Jl. Paus 89 B	11470	0214753070	0214756277	DKI JAKARTA
16	KCP JKT PASAR BARU	Jl. Sukarjo Wiryopranoto No. 7 A	11160	0216011888	0216011883	DKI JAKARTA
17	KCP JKT JEMBATAN LIMA	Komplek Ruko Jembatan Lima Indah No. 15 E , Jl. K.H. Mas Mansyur	11270	0216331341	0216330785	DKI JAKARTA
18	KCP JKT GLODOK	Komplek Ruko Glodok Plaza Blok G No. 5	11120	0216598088	0216000113	DKI JAKARTA
19	KCP JKT JATINEGARA	Jl.Jatinegara Timur Raya No. 101,Komp.Bona Gabe	13310	0218515408	0218515438	DKI JAKARTA
20	KCP JKT JAYAKARTA	Jl. Pangeran Jayakarta No. 109A	10730	0216266687	0216266683	DKI JAKARTA
21	KCP TANGERANG	Jl. Daan Mogot No.27 B	15111	02155772060	02155772063	BANTEN
22	KCP JKT KELAPA GADING	Jl. Boulevard Barat Blok LA 1 No.5-6	14240	02145854822	02145854819	DKI JAKARTA
23	KCP JKT MUARA KARANG	Jl. Muara Karang Raya No. 50 E	14450	0216621018	0216621135	DKI JAKARTA
24	KCP JKT LOKASARI	Komplek Pertokoan THR Lokasari Blok B 25 - 27 Jl. Mangga Besar	11170	0216259886	0216591325	DKI JAKARTA
25	KCP BKS CIKARANG	Ruko Menteng, Blok A/6, Jl.MH.Thamrin Lippo Cikarang	17550	02189907877	02189907879	JAWA BARAT
26	KCP JKT ITC MANGGA DUA	ITC Mangga Dua Lt.4 Blk AB no.39-42 Jl.Mangga Dua Raya	14430	02162300855	02162300880	DKI JAKARTA
27	KCP JKT KRAMAT RAYA	JL. KRAMAT RAYA NO.178 B	10430	0213144377	0213144585	DKI JAKARTA
28	KCP JKT GREEN GARDEN	Komplek Ruko Green Garden Blok I-9 No. 12A Jl. Panjang	11520	0215800123	0215811506	DKI JAKARTA
29	KCP JKT TUBAGUS ANGKE	Jl. Tubagus Angke Komp. Duta Mas Blok D9/A kav.7	11460	02156944575	02156944576	DKI JAKARTA
30	KCP BEKASI JUANDA	Jl. Ir. H. Juanda 137 Blok A No. 5	17112	0218806229	0218807215	JAWA BARAT
31	KCP JKT CEMPAKA PUTIH	Gedung Tindra unit J Jl.Letjend Suprapto No.60 Cempaka Putih	10520	0214225877	0214225887	DKI JAKARTA
32	KCP JKT KEBON JERUK INTERCON	Komplek Ruko Intercon Plaza Blok F no.9 Jl.Taman Kebon Jeruk Jakarta	11630	02158903686	02158933789	DKI JAKARTA
33	KCP JKT PURI INDAH	Rukan Sentra Niaga Puri Indah Blok T-6 No.22	11610	02158356388	02158356387	DKI JAKARTA
34	KCP JKT CITRA GARDEN	Komplek ruko Citraniaga no.A2 Jl.Kebahagiaan	11830	02154370788	02154370790	DKI JAKARTA



MANAGEMENT REPORTS

No	Office Name	Address	Post Code	Telp	Fax	Provinces
	KANWIL JAKARTA 1					
35	KCP JKT KELAPA GADING BOULEVARD RAYA	JI Boulevard Raya Blok CN 3 No.3 Kelapa Gading	14240	02145840533	02145854819	DKI JAKARTA
36	KCP BEKASI JABABEKA	Ruko Jababeka 1 Shop House Blok B 14-15	17550	0218934646	0218934346	JAWA BARAT
37	KCP JKT UNTAR	Universitas Tarumanagara Jl. Letnan Jendral S Parman No. 1 Gd Blok I Grogol	11440	02156963004	02156962415	DKI JAKARTA
38	KCP JKT PANTAI INDAH KAPUK	Rukan Cordoba Blok G No. 17 Bukit Golf Mediterania Pantai Indah Kapuk J	14440	02155966039	02155966040	DKI JAKARTA
39	KCP JKT GADING ORCHARD	Komp. Orchard Sq Jl.Raya Klp Hybrida Blk GOS No.B19	14140	02129077300	02129077340	DKI JAKARTA
40	KCP BKS PONDOK GEDE	Pondok Gede Plaza Jl.Raya Pondok Gede BlokC/21-22	17411	02184938487	02184938488	JAWA BARAT
41	KCP JKT TAMAN PALEM	Komp.Perumahan Taman palem Blok B17 No.65-66	11730	02155951983	02155951986	DKI JAKARTA
42	KCP JKT TANJUNG PRIOK	Jl. Enggano No. 68	14310	02143800746	02143800745	DKI JAKARTA
43	KCP KARAWANG	Jl. Ahmad Yani No.87	41373	02678453029	02678453024	JAWA BARAT
44	KCP JKT DUTA HARAPAN INDAH	Jl.Komp. Duta Harapan Indah Blok L-11 & L-12	14460	02166602545	02166602414	DKI JAKARTA
45	KCP JKT BANDENGAN	Jl. Bandengan Utara No. 87	14440	02166605145	02166605323	DKI JAKARTA
46	KCP JKT SEASONS CITY	Jl. Latumenten No33 Kom. Ruko Seasons City Blok E28 & E29	11320	02129071491	02129071492	DKI JAKARTA
47	KCP HAYAM WURUK	Jl.Hayam Wuruk No.97A	11160	0216284610	0216284609	DKI JAKARTA
48	KCP JKT PASAR KOJA	Pasar Koja Jl.Kramat Raya No.22 Blok B Kav 1&2	14260	02143920018	02143920034	DKI JAKARTA
49	KCP JKT RAWASARI	Jl. Rawasari Selatan No 1C & ID	10570	0214241934	0214241966	DKI JAKARTA
50	KCP JKT PALMERAH	Jl. Palmerah Barat No.32D & 32E	12210	02153673340	02153673339	DKI JAKARTA
51	KCP BKS TAMAN HARAPAN INDAH	Sentra Niaga Boulevard Hijau Blok SNI No.27	17131	02188866044	02188866045	JAWA BARAT
52	KCP JKT TELUK GONG	Jl. Kampung Gusti Blok N Kav.54-55	14450	0216602498	0216602494	DKI JAKARTA
53	KCP BKS GRAND MALL	Grand Mall Bekasi Ruko B/68 Jl.Jend Sudirman	17143	02188964406	02188964408	JAWA BARAT
54	KCP JAKARTA PURI KENCANA	Jl. Puri Kencana Blok K-7/2 M	11610	02158302669	02158302695	DKI JAKARTA
55	KCP JAKARTA KELAPA GADING BUKIT INDAH	Jl. Bukit Gading Raya Blok A Kav. No.25	14240	02145876711	02145876712	DKI JAKARTA
56	KCP JAKARTA SUNTER GARDEN	Komp. Perum. Sunter Garden Blok B-VII kav.No.11A	14350	02129385070	02129385071	DKI JAKARTA
57	KCP JAKARTA RUKAN TOP KALIMALANG	Jl. Kalimalang E-6/1-2	13440	02129361841	02129361833	DKI JAKARTA
58	KCP JAKARTA BUNGUR	Jl. Bungur Besar No.32C	10610	02142878750	02142878760	DKI JAKARTA
59	KCP JAKARTA ASEMKA	Jl. Pintu Kecil No.58A & 58B	11230	0216900922	0216900923	DKI JAKARTA
60	KK JAKARTA TRANSMART CEMPAKA PUTIH	Transmart Cempaka Putih Unit GF 13A-B Jl. Jend. Ahmad Yani No.83	10510	02142871426	02142871430	DKI JAKARTA

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL JAKARTA 2	MBM Lt.1 & 2 Jl. Kapten P Tendean No.12-14A	12790	02179175888	0217990868	DKI JAKARTA
2	KC JKT SUDIRMAN	Sudirman Plaza Lt.Dsr Jl.Jend Sudirman Kav 76-78	12920	02157935988	02157935959	DKI JAKARTA
3	KC JKT HASANUDIN	Gedung Dani Prisma Jl. Sultan Hasanudin 47 – 48	12160	0212702772	0212702773	DKI JAKARTA
4	KC LAMPUNG	Jl. Laksamana Malahayati 8	35225	0721474668	0721474670	LAMPUNG
5	KC JKT TENDEAN	Menara Bank Mega Lantai Dasar, Jl.Kapt.Tendean Kav.12-14A	12790	02179175888	0217990868	DKI JAKARTA
6	KC BOGOR	Jl. Ir. Juanda No. 38 - 40	16122	02518356545	02518356546	JAWA BARAT
7	KC JKT PONDOK INDAH	Pondok Indah Plaza I, Jl. Taman Duta I Blok UA 14	12310	02175911608	02175911607	DKI JAKARTA

No	Office Name	Address	Post Code	Telp	Fax	Provinces
8	KC TANGERANG GADING SERPONG	Jl. Bulevar Raya Gading, Serpong Kav Blok M5/15	15810	02129000809	02129000769	BANTEN
9	KCP JKT BENHIL	Jl. Bendungan Hilir Raya No. 88	10310	02157951661	02157951662	DKI JAKARTA
10	KCP JKT PLAZA BUMI DAYA	Plaza Bumi Daya Jl. Imam Bonjol No.61	10310	0212302155	0212302156	DKI JAKARTA
11	KCP JKT BEJ	BEJ Tower II Mezzanine Floor Jl.Jend Sdrmn Kav 52-53	12190	0215152008	0215152603	DKI JAKARTA
12	KCP JKT FATMAWATI	JI. RS. Fatmawati No. 80 E - F	12430	02175915141	02175914868	DKI JAKARTA
13	KCP JKT RASUNA SAID	Menara Mega Syariah, Lt.1 Jl. HR. Rasuna Said, Kav.No.19A	12950	02129852020	02129852021	DKI JAKARTA
14	KCP JKT BINTARO	Bintaro Sektor I Blok E – 20	12330	0217351008	0217351012	DKI JAKARTA
15	KCP JKT SAHARJO	Jl. Prof.Dr.Soepomo No.32	12870	02183702359	0218295198	DKI JAKARTA
16	KCP JKT GATOT SUBROTO	Gedung Patra Jasa Ground Floor Jl. Gatot Subroto Kav 32 – 34	12950	02152900222	02152900225	DKI JAKARTA
17	KCP JKT CIKINI	Jl. Cikini Raya No.28A	10330	0213157671	0213157617	DKI JAKARTA
18	KCP JKT TANAH ABANG	Jl. Fachrudin Tanah Abang Bukit Blok C No. 49	10250	0213926751	02131924088	DKI JAKARTA
19	KCP BSD	Komplek BSD Sektor VII Blok RL No. 27	15322	0215388208	0215388211	BANTEN
20	KCP JKT GEDUNG JAYA	Jl. MH. Thamrin No. 12	10340	02131927937	02131928036	DKI JAKARTA
21	KCP JKT TANJUNG KARANG	Jl. Tanjung Karang No. 3-4A	10230	0212305364	0212305362	DKI JAKARTA
22	KCP JKT KEMANG	Wisma Bakrie CSU Lt. 1, Jl. Kemang Raya No. 4	12730	0217180771	0217180773	DKI JAKARTA
23	KCP JKT PASAR MINGGU	Gedung ILP Jl. Raya Pasar Minggu No.39A	12740	0217974337	02179195646	DKI JAKARTA
24	KCP JKT DUTA MAS	Komp. Pertokoan Duta Mas Fatmawati Blok B1 No. 6, Jl. RS. Fatmawati No. 39	12150	0217233830	0217233782	DKI JAKARTA
25	KCP LAMPUNG - KARTINI	Jl. Kartini Blok B1 No. 25	35116	0721242468	0721242471	LAMPUNG
26	KCP JKT WARUNG BUNCIT	Wisma Perkasa Jl. Warung Buncit Raya 21 B	12510	0217902530	0217902532	DKI JAKARTA
27	KCP TGR CIPUTAT	Kompl. Pertokoan Megamal Blok A/3, Ciputat Jl. Ciputat Raya	15412	0217444221	0217443661	BANTEN
28	KCP JKT PERMATA HIJAU	Grand ITC Permata Hijau, Ruko Emerald No. 9 Jl. Arteri Permata Hijau	12210	02153663522	02153663516	DKI JAKARTA
29	KCP JKT CINERE	Jl. Cinere Raya Blok A No.1 B	16514	0217535438	0217536148	JAWA BARAT
30	KCP CIBUBUR CITRA GRAND	Komp. Ruko Citra Grand Blok R1 No.16 Jl. Raya Alternatif Cibubur	17435	02184592345	0218452345	JAWA BARAT
31	KCP DEPOK ITC	Jl. Margonda Raya No.56	16431	02177214436	02177214435	JAWA BARAT
32	KCP JKT MAYESTIK	Jl. Kyai Maja No.53 C Jakarta 12130	12130	02172798545	02172798556	DKI JAKARTA
33	KCP CILEGON	Jl. Raya SA Tirtayasa No.17 G	42411	0254388882	0254388622	BANTEN
34	KCP JKT MT.HARYONO	Wisma Indomobil I JI.MT.Haryono Kav 8	13330	0218520778	0218520180	DKI JAKARTA
35	KCP BOGOR PADJAJARAN	Ruko Sentra V Point Jl.Padjadjaran No.1 Blok ZC	16143	02518387030	02518364018	JAWA BARAT
36	KCP JKT MEGA PLAZA	JI.H.R Rasuna Said Kav C-3	12920	0215212929	0215212959	DKI JAKARTA
37	KCP CIPUTAT CARREFOUR	Carrefour Ciputat Unit GF 05 Jl. RE Martadinata	15411	0217430649	0217430634	BANTEN

No	Office Name	Address	Post Code	Telp	Fax	Provinces
	KANWIL JAKARTA 2					
38	KCP TANGERANG CENTER	Komplek Mahkota Mas Ged. Transmart Tangerang Center Lt. GF Jl. MH. Thamrin	14450	02129155100	02129155102	BANTEN
39	KCP SERANG	Jl. A Yani No. 15	42151	0254216070	0254216027	BANTEN
40	KCP JKT SOVEREIGN PLAZA	Ged. Sovereign Plaza Lt.Ground A JI.TB Simatupang Kav.36	12430	02129400301	02129400303	DKI JAKARTA
41	KCP CIBINONG	Jl. Mayor Oking	16918	02187914557	02187914569	JAWA BARAT
42	KCP DEWI SARTIKA	Jl. Dewi Sartika Raya No.71	13630	02180877927	02180877317	DKI JAKARTA
43	KCP JKT PASAR KRAMAT JATI	Ruko Pasar Induk Kramat Jati Blok D2 No.11,12,&12A	13540	02187788275	02187788285	DKI JAKARTA
44	KCP TNG KARAWACI	Ruko Perkantoran Pinangsia Blok H No.062 & 063	15139	0215519699	0215519747	BANTEN
45	KCP JKT WISMA GKBI	Wisma GKBI Suite G05 Jl.Jend. Sudirman No.28	10210	02157905899	02157901118	DKI JAKARTA
46	KCP BANDAR JAYA LAMPUNG	Jl. Proklamator	34163	0725528288	0725528252	LAMPUNG
47	KCP JKT MENARA KADIN	Menara Kadin, Ground Floor A1 Jl. HR. Rasuna Said Blok X-5, kav. 02 & 03	12950	02157903637	02157903638	DKI JAKARTA
48	KCP TANGERANG CITRA RAYA	Jl. Citra Raya Boulevard Blok H1 No.15	15710	02159401141	02159400516	BANTEN
49	KCP TANGERANG ALAM SUTERA	Jl. SN-I No.57	15325	02153122880	02153122879	BANTEN
50	KCP JKT RADIO DALAM	Jl. Raya Radio Dalam No.99 Kav F RT/RW 003/01	12140	0217261868	0217260820	DKI JAKARTA
51	KCP BOGOR PASAR ANYAR	Jl.Dewi Sartika Blok B1-B2 Pabaton Bogor	16121	02518328880	02518328870	JAWA BARAT
52	KCP BOGOR WARUNG JAMBU	Jl. Pajajaran Ruko No.10 & 11	16153	02518390020	02518390520	JAWA BARAT
53	KCP LAMPUNG PRINGSEWU	Jl. Jend A.Yani No.99	35373	072924185	072924186	LAMPUNG
54	KCP TANGERANG MERDEKA	Jl. Merdeka No.8	15114	02155734999	02155734949	BANTEN
55	KCP TANGERANG CITY	Jl. Jend. Sudirman Ruko Tangcity Business Park Blok F Kav25	15118	02129239230	02129239229	BANTEN
56	KCP JAKARTA CIPULIR	Jl. Ciledug Raya No.123 D	12230	0217226221	0217226231	DKI JAKARTA
57	KCP TANGERANG MUTIARA KARAWACI	Ruko Mutiara Karawaci Blok C No.21	15810	02155653342	02155653343	BANTEN
58	KCP METRO LAMPUNG	Jl. Jend. Sudirman No.88	34111	072544202	072543154	LAMPUNG
59	KCP JAKARTA KUNINGAN CARD CENTER	Jl. Kompleks Rumah Sakit Mata Aini Kav.No.5 & 6	12920	02129410724	02129410722	DKI JAKARTA
60	KCP JAKARTA PANGLIMA POLIM	Ruko Grand Panglima Polim Kav.36 Jl. Panglima Polim Raya	12160	02129501062	02129501051	DKI JAKARTA
61	KK JAKARTA TRANSMART CILANDAK	Transmart Cilandak, Unit G-06 Jl. Raya Cilandak KKO	12560	02178840116	02178836452	DKI JAKARTA
62	KK JAKARTA CARREFOUR LEBAK BULUS	Carrefour Lebak Bulus Lantai 1 Unit 05-07 Jl. Lebak Bulus Raya No.8	12310	02129026011	02129026012	DKI JAKARTA

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL BANDUNG	Menara Bank Mega Bandung Jl.Gatot Subroto No.283 lt. 1 & 2	40273	02287340900	022 - 87341111	Jawa Barat
2	. KC BANDUNG	Menara Bank Mega Bandung Jl.Gatot Subroto No.283 lt. 1 & 2	40273	02287341000	02287340910	Jawa Barat
3	KC CIREBON	Jl. Yos Sudarso No. 2B RT.04/RW.02	45111	0231211110	0231238800	Jawa Barat
4	KC TASIKMALAYA	Jl.Gunung Sabeulah No.2 D	46121	0265338509	0265337735	Jawa Barat
Ę	KC CIMAHI	Jl. Raya Cimahi No. 517	40532	0226635006	0226635007	Jawa Barat
6	KCP CIMAHI TRANSMART	Gedung Transmart Cimahi Unit G-4 Jl. Raya Cimahi	40526	02286001144	02286001145	Jawa Barat

CORPORATE GOVERNANCE REPORT

No	Office Name	Address	Post Code	Telp	Fax	Provinces
7	KCP BDG PASIR KALIKI	Jl. Pasirkaliki No. 167	40173	0226002708	0226002707	Jawa Barat
8	KCP BDG KOPO	Komplek Ruko Kopo Plaza Jl. Lingkar Selatan Blok B No. 8	40232	0226002955	0226002957	Jawa Barat
9	KCP BDG BUAH BATU	Jl. Buah Batu No 141	40264	0227322855	0227322856	Jawa Barat
10	KCP BDG SETRASARI	Jl. Prof.Dr.Soeria Soemantri kav.7	40163	0222009860	0222009858	Jawa Barat
11	KCP BDG JUANDA	Jl. Ir. H. Juanda No. 126B	40264	0222532129	0222532017	Jawa Barat
12	KCP BDG SUDIRMAN	Komplek Ruko Sudirman Plaza Blok 91F, Jl. Jend. Sudirman No. 66-68	40264	0224260117	0224260116	Jawa Barat
13	KCP PURWAKARTA	JI. RE Martadinata No. 12	41114	0264200018	0264200019	Jawa Barat
14	KCP GARUT	Jl. Ciledug No. 146	44112	0262242191	0262242190	Jawa Barat
15	KCP SUKABUMI	Jl.Sudirman No. 49	43121	0266215500	0266217600	Jawa Barat
16	KCP SUMEDANG	Jl. Prabu Geusan Ulun No. 53	45312	0261201799	0261201649	Jawa Barat
17	KCP MAJALAYA	Blok Pasar Tengah, Jl. Pasar Tengah No. 28	40291	02285963789	02285963790	Jawa Barat
18	KCP LEMBANG	Jl. Raya Lembang No. 360	40391	0222787002	0222784755	Jawa Barat
19	KCP CIANJUR	Jl. Dr. Muwardi No. 110	43216	0263262856	0263262866	Jawa Barat
20	KCP JATIBARANG	JL. Mayor Dasuki No. 176	45273	02345357268	02345357262	Jawa Barat
21	KCP BDG SOEKARNO HATTA	Jl. Bypass Soekarno Hatta No. 592	40286	0227508956	0227508987	Jawa Barat
22	KCP BDG KOPO INDAH	Taman Kopo Indah II Blok IV A7	40218	0225405399	0225405099	Jawa Barat
23	KCP BANJAR	Jl. Letjend. Suwarto No. 10	46322	0265745535	0265745560	Jawa Barat
24	KCP BDG RAJAWALI	Jl. Rajawali Barat No. 63	40182	0226012858	0226012771	Jawa Barat
25	KCP CIKAMPEK	Jl. Jend. A Yani No. 9	41373	02648387344	02648387171	Jawa Barat
26	KCP CIREBON SURYA NEGARA	Jl. Surya Negara Blok D10-11	45118	0231226949	0231223567	Jawa Barat
27	KCP BDG AHMAD YANI	Jl. Jend A.Yani No.650	40282	0227106630	0227106651	Jawa Barat
28	KCP PAMANUKAN	Jl. Ion Martasasmita No.14B	41254	0260553900	0260553922	Jawa Barat
29	KCP SUKABUMI TIPAR GEDE	Jl. Tipar Gede No.19	43141	02666252400	02666252449	Jawa Barat
30	KCP BANDUNG CIHAMPELAS	Jl. Cihampelas No.119B	40131	0222060999	0222060998	Jawa Barat
31	KCP BANDUNG CARINGIN	Pasar Caringin Kav.All No.12 Jl. Soekarno Hatta	40223	0225413644	0225413775	Jawa Barat
32	KCP BANDUNG UJUNG BERUNG	Jl. AH. Nasution No.202	40614	02288884212	02288884211	Jawa Barat
33	KCP SUBANG	Jl. Oto Iskandardinata No.42	41215	0260417557	0260471507	Jawa Barat
34	KK CIPADUNG TRANSMART	Transmart Cipadung Unit GF 006 Jl. A.H. Nasution No.73	40615	022-87836456	022-87836446	Jawa Barat
35	KK BANDUNG TRANS STUDIO MALL	Bandung Trans Studio Mall Lt. Dasar Jl. Gatot Subroto No.289	40273	02273511718	02273511719	Jawa Barat

No	Office Name	Address	Post Code	Telp	Fax	Provinces
	1 KANWIL SEMARANG	MBM Semarang Lt. 2-6 Jl. Pandanaran No.82	50134	02486461000	0243562940	JAWA TENGAH
	2 KC SEMARANG	Menara Bank Mega Semarang Lt. GF Jl. Pandanaran No.82	50134	02486460900	0243549371	JAWA TENGAH
	3 KC YOGYAKARTA	Jl. Jendral Sudirman No. 44	55224	0274548622	0274548623	YOGYAKARTA
	4 KC SOLO	Jl. Slamet Riyadi No. 323	57142	0271733660	0271733662	JAWA TENGAH
	5 KC PURWOKERTO	Komplek Ruko Kranji Megah Jl. Jend. Sudirman No. 393	53116	0281642758	0281642741	JAWA TEN- GAH



No		Office Name	Address	Post Code	Telp	Fax	Provinces
		KANWIL SEMARANG					
	6	KC TEGAL	Jl. Gajah Mada No. 103	52113	0283324545	0283324600	JAWA TENGAH
	7	KCP SOLO URIP SUMOHARJO	Jl. Urip Sumiharjo No. 47	57128	0271662668	0271662601	JAWA TENGAH
	8	KCP YOGYAKARTA SRIWEDANI	Jl. Sriwedani No. 6	55122	0274554949	0274557420	YOGYAKARTA
	9	KCP KUDUS	Komp. Pertokoan Ahmad Yani No.15, Jl. Ahmad Yani	59318	0291446458	0291446369	JAWA TENGAH
	10	KCP SEMARANG PETERONGAN	Ruko Peterongan Plaza Blok A-12 Jl. MT. Haryono No. 719	50242	0248413255	0248413236	JAWA TENGAH
	11	KCP SEMARANG SUARI	Ruko Suari blok D Jl.Suari No.7	50137	0243522992	0243522991	JAWA TENGAH
	12	KCP PEKALONGAN	JI.KH.Mansyur No.30 Blok 5 & 6	51119	0285431238	0285431239	JAWA TENGAH
	13	KCP CILACAP	Jl. A Yani Square No.2-3	53213	0282520366	0282520122	JAWA TENGAH
	14	KCP PATI	Jl. Panglima Sudirman No. 87	59111	0295385663	0295386223	JAWA TENGAH
	15	KCP KLATEN	Jl. Pemuda Selatan No. 119	57412	0272329242	0272329241	JAWA TENGAH
	16	KCP MAGELANG	Jl. Jend Sudirman No. 139	56125	0293313226	0293313125	JAWA TENGAH
	17	KCP JEPARA	JI. Pemuda No. 3A	59411	0291597825	0291597832	JAWA TENGAH
	18	KCP BOYOLALI	Jl. Raya Pandanaran No. 51	57311	0276325100	0276325355	JAWA TENGAH
	19	KCP SUKOHARJO	Jl. Jend. Sudirman No. 119	57521	0271592551	0271592046	JAWA TENGAH
	20	KCP SRAGEN	Jl. Sukowati No. 135	57212	02718823171	0271232234	JAWA TENGAH
	21	KCP BREBES	Jl. Raya A.Yani No.71	52212	02386177500	02386177600	JAWA TENGAH
	22	KCP SALATIGA	Jl. Pemuda No.1	50711	0298329333	0298329415	JAWA TENGAH
	23	KCP PEMALANG	Jl. Jend. Sudirman	52312	0284323737	0284323322	JAWA TENGAH
	24	KCP PURBALINGGA	Jl. Jend.Sudirman No.88	53313	0281894488	0281894899	JAWA TENGAH
	25	KCP SEMARANG GANG TENGAH	Jl. gang Tengah No.102	50137	0243568866	0243568867	JAWA TENGAH
	26	KCP YOGYAKARTA GEJAYAN	Jl. Gejayan CT.X/22	55281	0274581919	0274561967	YOGYAKARTA
	27	KCP SOLO PALUR	Jl. Raya Palur No.329	57554	0271821544	0271821543	JAWA TENGAH
No		Office Name	Address	Post Code	Telp	Fax	Provinces

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL SURABAYA	Jl. Raya Darmo No.95A	60225		315688304	JAWA TIMUR
2	KC DENPASAR	Jl. Teuku Umar No. 263	80113	0361237137	0361237136	BALI
3	KC SBY YOS SUDARSO	Jl. Yos Sudarso no. 17	60271	0315310241	0315457193	JAWA TIMUR
4	KC MALANG	Jl. Jaksa Agung Suprapto No. 27	65111	0341361653	0341361658	JAWA TIMUR

	Office Name	Address	Post Code	Telp	Fax	Provinces
5	KC JOMBANG	JI. K.H. Wachid Hasyim No. 181	61415	0321861473	0321861282	JAWA TIMUR
6	KC KEDIRI	Jl. Erlangga No 19	64122	0354694009	0354694010	JAWA TIMUR
7	KC MATARAM	Jl. Pejanggik 129	83231	0370648988	0370648090	NUSA TENG- GARA BARAT
8	KC JEMBER	Jl. A. Yani No. 19	68137	0331481010	0331481616	JAWA TIMUR
9	KC SBY DARMO	Jl.Raya Darmo No.95 A	60225	0315688566	0315688575	JAWA TIMUR
10	KC KUPANG	Jl. Moh. Hatta No. 30A	85112	0380820500	0380820013	NUSA TENG- GARA TIMUR
11	KCP SBY KERTAJAYA	Jl. Kertajaya No. 65	60286	0315014655	0315014653	JAWA TIMUR
12	KCP SBY KEMBANG JEPUN	Jl. Kembang Jepun No. 180-184	60162	0313525343	0313552206	JAWA TIMUR
13	KCP SBY SUNGKONO	Kompleks Wonokitri Indah Kav. S 3- 5 Jl. May. Jend Sungkono	60225	0315619731	0315661183	JAWA TIMUR
14	KCP DENPASAR SEMINYAK	JI Raya Basangkasa No. 10	80361	0361737727	0361737728	BALI
15	KCP SBY GRESIK	Kompleks Pertokoan Multi Sarana Plaza Blok A No 8 Jl. Gubernur Suryo	61116	0313979936	0313982015	JAWA TIMUR
16	KCP SBY KEDUNGDORO	Jl. Kedungdoro 105	60261	0315354494	0315354530	JAWA TIMUR
17	KCP SBY KAPAS KRAMPUNG	Jl. Kapas Krampung No. 186	60133	0315026033	0315025977	JAWA TIMUR
18	KCP SBY JEMUR ANDAYANI	Jl. Jemur Andayani No. 11C	60237	0318434951	0318434957	JAWA TIMUR
19	KCP MALANG KYAI TAMIN	Jl. Kyai Tamin No.35 – 41	65118	0341343877	0341343873	JAWA TIMUR
20	KCP UBUD	Jl. Raya Ubud, Ds. Kutur No. 115	80571	0361977635	0361977636	BALI
21	KCP MADIUN	Jl. Jend. Sudirman No. 23	63116	0351483678	0351483676	JAWA TIMUR
22	KCP SBY NGAGEL	Komp. RMI Jl. Ngagel Jaya Selatan Blok D - 12	60284	0315017115	0315052956	JAWA TIMUR
23	KCP MALANG KAWI	Jl. Terusan Kawi No. 2 Kav. 7	65146	0341576234	0341576232	JAWA TIMUR
24	KCP SBY SIDOARJO	Jl. A. Yani No.41-43 Blok C	61212	0318959787	0318959786	JAWA TIMUR
25	KCP BLITAR	Jl. Cepaka No.5	66121	0342816398	0342816397	JAWA TIMUR
26	KCP TULUNGAGUNG	Jl.Diponegoro No.130 Tamanan	66217	0355337069	0355337066	JAWA TIMUR
27	KCP SBY MULYOSARI	Jl.Mulyosari No.360 E	60112	0315910343	0315912894	JAWA TIMUR
28	KCP SBY HR.MUHAMMAD	Kom. Ruko HR.Muhammad Square kav.A1 JI.HR.Muhammad 140B-1	60225	0317382861	0317382859	JAWA TIMUR
29	KCP DENPASAR GATOT SUBROTO	JI Gatot Subroto Tengah 296 C	80113	0361424600	0361430588	BALI
30	KCP BOJONEGORO	Jl. Untung Surapati No. 18	62215	0353893500	0353893505	JAWA TIMUR
31	KCP PROBOLINGGO	Jl. Soekarno Hatta No. 35	67211	0335437929	0335437922	JAWA TIMUR
32	KCP SUMBAWA	JI. Diponegoro No. 55	84313	0371626669	0371626660	NUSA TENG- GARA BARAT
33	KCP BANYUWANGI	Jl. Ahmad Yani No. 46	68414	0333419288	0333419282	JAWA TIMUR
34	KCP SITUBONDO	Jl. Argopuro No.102	68355	0338672800	0338674300	JAWA TIMUR
35	KCP SBY WIYUNG	Jl. Raya Menganti Wiyung No. 18	60228	0317524378	0317524726	JAWA TIMUR
36	KCP KEDIRI PARE	Jl. Pahlawan Kusuma Bangsa No. 39	64212	0354392900	0354395700	JAWA TIMUR
37	KCP NGANJUK	Jl. Ahmad Yani No.77	64411	0358331777	0358331771	JAWA TIMUR

MANAGEMENT REPORTS

No	Office Name	Address	Post Code	Telp	Fax	Provinces
38	KCP SBY PASAR ATUM	Pusat Pertokoan Semut Megah, Jl.Stasiun Kota 24C/8-9	60161	0313574248	0313575761	JAWA TIMUR
39	KCP TROPODO	Komp. Tropodo Indah, Jl. Raya Tropodo B1 & B5	61256	0318662228	0318668524	JAWA TIMUR
40	KCP TUBAN	Jl. Panglima Sudirman No. 185	62313	0356327678	0356326997	JAWA TIMUR
41	KCP SBY KLAMPIS	Jl. Klampis Jaya No. 88-90	59172	0315963175	0315963194	JAWA TIMUR
42	KCP TANJUNG PERAK	Jl. Perak Timur No. 196	60165	0313283051	0313284896	JAWA TIMUR
43	KCP MALANG DINOYO	JI.MT.Haryono No.140	65144	0341553845	0341553841	JAWA TIMUR
44	KCP SBY PASAR TURI	Ruko Pasar Turi, Jl. Semarang 94 - 124 /B8	60174	0315354817	0315354807	JAWA TIMUR
45	KCP MOJOKERTO	Jl. Mojopahit No.380	61322	0321383428	0321383440	JAWA TIMUR
46	KCP DENPASAR TRANSMART SUN- SET ROAD	Carrefour Denpasar Sunset Road Unit GF 06 & 07 Jl. Gelogor Carik No.134X, Br. Gelogor Carik	80221	03614727122	03614727132	BALI
47	KCP SBY DHARMAHUSADA	Jl. Dharma Husada No. 113-113A	60285	0315990230	0315990220	JAWA TIMUR
48	KCP PONOROGO	Jl. Jend.Sudirman	63416	0352485881	0352488185	JAWA TIMUR
49	KCP MALANG BOROBUDUR	Jl. Borobudur No.11	65142	0341487661	0341487669	JAWA TIMUR
50	KCP BANGKALAN	Jl.KH.Lemah Duwur 53 Kel.Pejagan Kec. Bangkalan	69112	0313090558	0313061588	JAWA TIMUR
51	KCP SURABAYA KENJERAN	Jl. Kenjeran 83i	60143	0313719665	0313719658	JAWA TIMUR
52	KCP DENPASAR THAMRIN	JI. Thamrin No.45	80119	0361426325	0361423025	BALI
53	KCP PASURUAN	Jl. Soekarno Hatta No.123	67132	0343415559	0343417449	JAWA TIMUR
54	KCP KUTA KALIANGET	Jl. Kalianget No.7	80361	03614727403	03614727409	BALI
55	KK SBY PASAR ATUM MALL	Pasar Atum Mall lt.3 No.BB-27 & BB-28 Jl. Stasiun Kota No.22	60161	0313552187	0313552195	JAWA TIMUR

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL MAKASSAR	MBM Makassar Lt.5,Jl.Metro Tanjung Bunga	90224	04118118888	04118118889	SULAWESI SELATAN
2	KC MAKASSAR	Jl. A. Yani No. 7	90174	04113623232	04113618107	SULAWESI SELATAN
3	KC MANADO	Kawasan Mega Mas Blok IB No.1 Jl.PiereTendean (Boulevard)	95111	0431879555	0431879561	SULAWESI UTARA
4	KC KENDARI	Jl. A. Yani No. 30 AB Blok A3 dan A4	93117	04013133232	04013128733	SULAWESI TENGGARA
5	KC PALU	Jl. Jend Sudirman No.15	94111	0451456401	0451456407	SULAWESI TENGAH
6	KC TERNATE	Jl. Babula No. 2	97723	09213128550	09213128577	MALUKU UTARA
7	KC PARE- PARE	Jl. Bau Maseppe No.451	78851	042124588	042124800	SULAWESI SELATAN
8	KC AMBON	Jl. Sultan Hairun	97124	0911349038	0911349064	MALUKU
9	KC JAYAPURA	Jl. Ruko Pasifik Permai Blok B No.10 Dok II Bawah	99112	0967522000	0967522004	PAPUA
10	KCP MAKASAR A.YANI	Jl. A. Yani No. 43	90174	04113618356	04113617447	SULAWESI SELATAN
11	KCP MAKASAR PANAKUKANG	Jl. Raya Boulevard Jasper II No. 45 C	90222	0411425036	0411425037	SULAWESI SELATAN

No	Office Name	Address	Post Code	Telp	Fax	Provinces
12	KCP PALU MANONDA	Komplek Ruko Patra Moderen Blok J1 no.7-8 Jl. Labu	94223	0451460600	0451460601	SULAWESI TENGAH
13	KCP MANADO SAM RATULANGI	Perkantoran Wanea Plaza Blk A1/1,JI.Sam Ratulangi	95115	0431854842	0431854809	SULAWESI UTARA
14	KCP MAKASSAR METRO SQUARE	Jl.Veteran Utara Komp. Ruko Makkasar Sq Blok B/7	90141	04113626565	0411'3625212	SULAWESI SELATAN
15	KCP PALOPO	JI Kelapa No. 60	91921	047124800	047121002	SULAWESI SELATAN
16	KCP MAMUJU	Jl. Andi Pangerang Pettarani No. 45	91511	042622433	042622290	SULAWESI BARAT
17	KCP TIMIKA	Jl. Cendrawasih No. 99 Distrik Mimika Baru	99910	0901323918	0901323939	PAPUA
18	KCP GORONTALO	JI Ahmad Yani No. 139	96114	0435824999	0435829977	GORONTALO
19	KCP MERAUKE	Jl. Raya Mandala No. 330	99611	0971324500	0971324700	PAPUA
20	KCP SORONG	Jl. Sudirman No. 60	98415	0951331731	0951331922	PAPUA BARAT
21	KCP BITUNG	Jl. Yos Sudarso No.01, Lingkungan V	95521	043834454	043834820	SULAWESI UTARA
22	KCP LUWUK BANGGAI	Jl. Ahmad Yani No. 153	94711	046123901	046123903	SULAWESI TENGAH
23	KCP BONE	Jl. Jend. A Yani No.2	92761	048123001	048126232	SULAWESI SELATAN
24	KCP NABIRE	Jl. Yos Sudarso	98816	098424220	098424244	PAPUA
25	KCP TOMOHON	Jl. Babe Palar Matani III	95362	04313157891	04313157791	SULAWESI UTARA
26	KCP PARIGI	Jl. Trans Sulawesi No. 163	94371	045021555	045021035	SULAWESI TENGAH
27	KCP MANADO CALACA	Ruko Pasar Calaca Unit 3	95121	0431843320	0431843512	SULAWESI UTARA
28	KCP MAKASAR DAYA	Komp. Bukit Khatulistiwa Blok A No. 15-16	90241	04114772158	04114772244	SULAWESI SELATAN
29	KCP BELOPA	Jl. Topoka No.89 (Poros Palopo)	91994	04713316111	04713316090	SULAWESI SELATAN
30	KCP PINRANG	Jl. Jend. Sudirman	91212	0421922266	0421923778	SULAWESI SELATAN
31	KCP FAK-FAK	JI. DR Salasa Namudat	98611	095624430	095624515	PAPUA BARAT
32	KCP MAKASSAR TANJUNG BUNGA	Menara Bank Mega Makassar Lt.G & 1,Jl.Metro Tanjung Bunga	90224	04118118900	04118118522	SULAWESI SELATAN
33	KCP MAKASSAR TRANS STUDIO	Trans Studio Mall GF Unit No.G-61 Jl.Metro Tj. Bunga	90224	04118117049	04118117044	SULAWESI SELATAN
34	KCP SENGKANG	Jl. Jend Sudirman	90913	048521700	048522031	SULAWESI SELATAN
35	KCP TOBELO	Jl.Kemakmuran	97762	09242621222	09242622218	MALUKU UTARA
36	KCP MAKASSAR PETTARANI	Jl. A.P.Pettarani	90231	0411435552	0411435590	SULAWESI SELATAN
37	KCP MAROS	Jl.Jend. Sudirman (Poros Makassar Maros) Buttatua Utara	90516	0411374610	0411374618	SULAWESI SELATAN
38	KCP MAKASSAR VETERAN SELATAN	Jl. Veteran Selatan	90133	0411871886	0411871893	SULAWESI SELATAN
39	KCP MANOKWARI	Jl.Yos Sudarso	98312	0986214250	0986214248	PAPUA BARAT
40	KCP GOWA	Jl. Usman Salengke No. 3	92112	04118220388	04118220387	SULAWESI SELATAN



MANAGEMENT REPORTS

No	Office Name	Address	Post Code	Telp	Fax	Provinces
1	KANWIL BANJARMASIN	Ged. Kantor Bank Mega Lt 3A & 5 Jl. S Parman No.37	70114	0511 - 6739000	0511 - 6710020	Kalimantan Selatan
2	KC PALANGKARAYA	Jl. A Yani No. 66	73111	05363241444	05363241441	Kalimantan Tengah
3	KC PONTIANAK	Jl. H. Agus Salim No. 10 – 12	78117	0561739822	0561749078	Kalimantan Barat
4	KC BANJARMASIN	Jl. S. Parman No. 37	70114	05116739000	05116710022	Kalimantan Selatan
5	KC BALIKPAPAN	Jl. Ahmad Yani No. 33 - 34	76114	0542441516	0542441586	Kalimantan Timur
6	KC SAMARINDA	Jl. H. Agus Salim 3 B-C	75117	0541748899	0541757125	Kalimantan Timur
7	KCP BANJARMASIN LAMBUNG MANGKURAT	Jl. Lambung Mangkurat No.45, 46 & 48	70111	05113366460	05113366462	Kalimantan Selatan
8	KCP SAMARINDA AHMAD YANI	Jl. Ahmad Yani No.23	75117	05417776000	05417776001	Kalimantan Timur
9	KCP BALIKPAPAN MT. HARYONO	Jl. MT. Haryono Komp. Balikpapan Baru Blok B1 No.1	76114	0542877735	0542876150	Kalimantan Timur
10	KCP PONTIANAK SIANTAN	Jl. Khatulistiwa No.168 E-F	78242	0561887155	0561886321	Kalimantan Barat
11	KCP BALIKPAPAN SOEPRAPTO	Jl. Lj.Soeprapto Komp. Pertokoan Plaza Kebun Sayur Blok T20	76131	0542747266	0542747286	Kalimantan Timur
12	KCP AMUNTAI	Jl. Norman Umar	71415	052763522	052761969	Kalimantan Selatan
13	KCP PANGKALAN BUN	Jl. Sukma Aria Ningrat	74113	053225103	053225105	Kalimantan Tengah
14	KCP TANJUNG REDEB	Jl. SM Aminuddin	77312	055423077	055423079	Kalimantan Timur
15	KCP KOTABARU	Jl. H. Agus Salim No.11	72113	051823633	051823662	Kalimantan Selatan
16	KCP KUALA KAPUAS	Jl. Jend. A Yani No. 104	73513	051323551	051323580	Kalimantan Tengah
17	KCP MUARA TEWEH	Jl. Yetro Sinseng	73812	051924858	051924859	Kalimantan Tengah
18	KCP TANJUNG TABALONG	Jl. Pangeran Antasari	71513	05262022202	05262022780	Kalimantan Selatan
19	KCP BATULICIN	Jl. Raya Batulicin	72171	051874345	051874346	Kalimantan Selatan
20	KCP TENGGARONG	Jl. KH Achmad Muksin No. 56	75511	05416666405	05417244724	Kalimantan Timur
21	KCP BARABAI	Jl. Garuda / Pangeran Moh Noor	71313	051742399	051742167	Kalimantan Selatan
22	KCP TANA PASER	Jl. R. Suprapto RT 08/04 No.9	76251	054321090	054321022	Kalimantan Timur
23	KCP SANGGAU	Jl. Ahmad Yani No.14	78513	056422313	056421912	Kalimantan Barat
24	KCP SAMBAS	Jl. Gusti Hamzah	79462	0562393231	0562393227	Kalimantan Barat
25	KCP PELAIHARI	Jl. Ahmad Yani	70811	051223234	051223100	Kalimantan Selatan
26	KCP SANGATTA	Jl. Yos Sudarso II No.29 RT29	75611	05492027966	054921531	Kalimantan Timur
27	KCP BONTANG	Jl. Jend. Ahmad Yani No.33	75311	054822525	054825077	Kalimantan Timur
28	KCP SINGKAWANG	Jl. Yos Sudarso No. 88	79122	0562633828	0562634020	Kalimantan Barat
29	KCP SINTANG	JI MT Haryono No. 15	78614	056522255	056522252	Kalimantan Barat
30	KCP KETAPANG	Jl. Let Jend R Suprapto No. 159	78851	05343037099	05343037098	Kalimantan Barat
31	KCP TARAKAN	Jl.Sudirman No. 2	77111	055121108	055122558	Kalimantan Utara
32	KCP SAMPIT	Jl. Ahmad Yani No. 51	74322	053130902	053132051	Kalimantan Tengah
33	KCP BANJARMASIN A.YANI	Jl. A.Yani KM 3,5 No.66 A Karang mekar	70248	05113263399	05113266681	Kalimantan Selatan
34	KCP BANJARMASIN BANJARBARU	JL. Jend.A. Yani KM 36,5	70234	05114787575	05114787585	Kalimantan Selatan
35	KCP SAMARINDA S. PARMAN	Kom Ruko Simpang Dr. Sutomo Petak 1 Jl.S Parman No.1	75117	0541201222	0541202048	Kalimantan Timur
36	KCP BALIKPAPAN SUDIRMAN	Komp. Balikpapan Permai No. 9, Jl. Jend.Sudirman	76114	0542443448	0542443449	Kalimantan Timur
37	KK BALIKPAPAN TRANSMART DAUN VILLAGE	Transmart Daun Village Unit GF-05 Komplek Daun Village Jl. MT. Haryono	76114	05428513177	05428512509	Kalimantan Timur





BOARD OF DIRECTORS' PROFILE



KOSTAMAN THAYIB President Director 55 years. Indonesian Citizen

Education Background

Obtained bachelor degree in Electrical Engineering from Trisakti University in 1987, and completed his education at Portland State University, Oregon USA in 1991, with 2 degrees, Master of Business Administration (MBA) in Finance & Marketing and Master of Science (MS) in Technology Management, with Summa

Assignment History Legal Basis & Term of Office

Serves as President Director of Bank Mega since 2013 pursuant to the Annual GMS resolution dated 17 April 2013.

Joined Bank Mega as Director in 2004 pursuant to the Annual GMS resolution dated 27 February 2004, and served as Retail Banking Director and further as Business Development Director.

Concurrent Position

He does not served any concurrent post in other companies

Professional Experience

Began his career in 1987 as Operation Manager in PT Program Pendidikan Teknologi Komputer and further worked as engineer in several software companies in Indonesia until 1989. He worked in Bank Central Asia (BCA) from 1992 to 2002, which marked his initial career in banking industry. During the assignment in BCA, he served several position with last position as Deputy Head of Consumer Banking Division. From 2002 to 2004 served as SVP and Group Head Consumer Liabilities and Electronic Banking in Bank Mandiri. In 2003, served additional assignment from Bank Mandiri as the President Commissioner of PT AXA Mandiri Financial Services - Indonesia.

Workshops/Trainings in 2016

During 2016, he has participated in:

- Visa Asia Pacific Senior Client Council Meeting -Visa Sidney Australia. March 2016
- Visa Executive Program Visa Rio De Janeiro, Brazil. August 2016
- Banking 3.0: A Marketing Perspective dated 1 to 2 December 2016
- Refreshment SMR: Seminar Economic Outlook: Facing Global Challenges for Better Economic Growth in 2017 dated 9 December

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



YUNI LASTIANTO **Compliance Director/ Independent Director** 58 years. Indonesian Citizen

Education Background

Obtained Bachelor Degree in Economics from the University of Gadjah Mada Yogyakarta in

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega since 2012 pursuant to the Annual GMS resolution dated 29 March 2012. Served as Compliance & Human Capital Director from March 2012 to April 2013. Then served as Compliance & GCG Director from April 2013 to April 2016. Since April 2016 he currently serves as Compliance & Human Capital Director as well as Independent Director.

Concurrent Position

He does not served any concurrent post in other companies.

Professional Experience

Began his career in banking in 1983 with Bank Indonesia as Officer-Bank Auditor until 1989. Joint Bank Universal in 1990 - 1998 as Head of Credit Audit, and several other Banks.

Joined Bank Mega in 1999 as Head of Internal Audit Unit, and was assigned as Corporate Governance & Compliance Division Head, with last position as Credit Administration Division Head. Served as Compliance & Human Capital Director from March 2012 to April 2013. Served as Compliance & GCG Director from April 2013 to April 2016.

Workshops/Trainings in 2016

During 2016, he has participated in:

- "Enhancing Investor's Trust Through Good Corporate Governace" Indonesia Institute for Corporate Directorship (IICD) Conference, dated 7 November 2016
- Indonesia Banking Human Capital Conference: HR Preparation in Indonesia Banking in ASEAN Financial dated 13 October 2016
- CRS (Common Reporting Standard) Seminar, dated 30 August 2016
- Employees Retirement Program National Seminar: New Strategy in Design & Financing, dated 30 November to 1 December 2016.

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.

BOARD OF DIRECTORS' PROFILE

Education Background

Obtained Bachelor Degree in Business Administration from the University of Katolik Atmajaya, Jakarta, 1989, and completed Master of Management, majoring in International Finance from the University of Gadjah Mada in

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega pursuant to the Annual GMS dated 17 April 2013, and currently serves as Credit Director.

Rangkap Jabatan

He does not served any concurrent post in other companies.

Professional Experience

Began his career in banking with Bank Danamon since 1989, then served as Senior Vice President in 2007, and served several positions in Bank Danamon such as Corporate Banking, Commercial Banking, Corporate Affair, Special Asset Management & Human Resource. Served as Country Head of Business Banking in ABN AMRO Bank NV Jakarta in 2007; Managing Director of Bank UOB Indonesia (Bank UOB Buana) from 2007 - 2011. From 2011 - 2012, served as President Director/CEO of BANK QNB Indonesia (Bank QNB Kesawan).

Workshops/Trainings in 2016

During 2016, he has participated in:

- Refresment SMR Credit Risk Management ated 20 February 2016
- Environmental Analysis Training (TAL) 2016 dated 6 to 9 September 2016.

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



MADI DARMADI LAZUARDI Director 51 years, Indonesian Citizen

Education Background

Obtained Bachelor Degree in Economics with Cum Laude from the University of Padjajaran in

Assignment History Legal Basis & Term of Office

Appointed as Risk Director of Bank Mega since 27 March 2014, pursuant to the Annual GMS Resolution dated 27 March 2014.

Concurrent Position

She does not served any concurrent post in other companies.

Professional Experience

Began her career with Bank Universal in 1991 and as the Best Graduates in the Management Development Program of the same bank. Since then, she served several positions until 2000. Following the merger of Bank Universal to become Bank Permata, she served last position as Head of Product Management Division until

Joined Bank Mega in 2003, and served several posts, namely: Head of Supply Chain Banking Division (2003-2006), Head of Indirect Retail Financing Division (2006-2012), Regional Manager Jakarta (2012-2013), Head of Retail & Commercial Business Group (2013-2014).

Workshops/Trainings in 2016

During 2016, she has participated in:

- International Management Seminar from 31 May to 3 June 2016
- "Financing Renewable Energy Project Workshop: Know the Risks, Seize the Opportunities"- OJK
- BI National Seminar of "Advantage of National and Regional Balance Sheet to Measure the Vulnerability of Indonesia Financial System".
- "Risk Indonesia Conference 2016" Seminar

Affiliations

She does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



INDIVARA ERNI Director 50 years, Indonesian Citizen

BOARD OF DIRECTORS' PROFILE



YB HARIANTONO **Director** 50 years, Indonesian Citizen

Education Background

MANAGEMENT REPORTS

Obtained Bachelor Degree in Engineering from the Institute of Technology Sepuluh November, Surabaya in 1990.

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega pursuant to the Annual GMS resolution dated 27 March 2014, and since May 2014 currently serves as Operations & IT Director

Concurrent Position

He does not served any concurrent post in other companies

Professional Experience

Began career in banking with Bank Bali from 1991 to 2002, started as Junior System Manager, then served as GM of System & Networking, GM of IT Operation & Support, GM of Application Development Head, and last position as Group Head IT. Served as IT Integrated Coordinator of Merger Integration Team of 5 banks in Bank Permata from 2002 to 2010, then served as IT Head, Consumer Credit Underwriting, and last post as Network Head. Served as IT Head in BII Maybank from 2010 to March 2014.

Workshops/Trainings in 2016

During 2016, he has participated in:

- Panelist in Panel Discussion of CTI IT Infrastructure Summit dated 3 March 2016
- ASEAN Cisco & Internet of Things Forum dated 26 May 2016
- Indonesia International Banking Convention, dated 27 July 2016
- Fintech Innovation Summit 2016 (IDC Financial Insights) dated 13 October 2016

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



MARTIN MULWANTO Director 49 years, Indonesian Citizen

Education Background

Obtained Bachelor of Science from De La Salle University, 1991.

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega pursuant to the Annual GMS resolution dated 27 March 2014, and since May 2014 currently serves as Treasury & International Banking Director.

Concurrent Position

He does not served any concurrent post in other companies.

Professional Experience

Began his banking career with Deutsche Bank in 1992 as Management Trainee. Served as Treasury Dealer from January 1993 to 1996. From June 1996 to May 2007 served as Director Head of Corporate Sales and Structuring FICC, Citibank Jakarta. From June 2007 - September 2008 served as Director, Foreign Exchange Distribution APAC, Investment Bank in UBS AG Singapore. September 2008 - July 2009 as Executive Director, Fixed Income Currency and

Commodity Asia, Morgan Stanley Singapore. July 2009 - June 2014 served as Board of Directors, Head of Global Markets in PT. Bank ANZ Indonesia.

Workshops/Trainings in 2016

During 2016, he has participated in:

- Refreshment SMR: Workshop Bank Treasury Financial Product & Risk Management Development dated 20 June 2016.
- Workshop Financial Markets dated 3 December 2016.

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.

BOARD OF DIRECTORS' PROFILE

Education Background

Obtained Bachelor of Business Law from the University of Indonesia.

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega pursuant to the Annual GMS resolution dated 7 May 2015, and since July 2014 currently serves as Funding & Network Director.

Concurrent Position

She does not served any concurrent post in other companies.

Professional Experience

Began her career in banking since 1990 as Management Development Program in PT. Bank Lippo Tbk. Until 2010 served several posts in PT. Bank Lippo Tbk, Citibank, HSBC dan Barclays Bank. Served as General Manager Distribution and Personal Banking, Standard Chartered Bank from 2010 to 2011. Served as SVP Head of Network HSBC Ltd from 2011 to 2014. Served as Acting Head of Retail Banking and Wealth Management HSBC Ltd from 2014 to 2015.

Workshops/Trainings in 2016

During 2016, she has participated in:

Visa Card Center Managers Annual Meeting from 2 - 3 March 2016

Affiliations

She does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



LAY DIZA LARENTIE Director 50 years, Indonesian Citizen

Education Background

Obtained Bachelor degree in Accounting from Gadjah Mada University Jogjakarta in 1991, and Master of Business Administration from Indonesia Institute of Management Development (IPMI) Jakarta in 2000. CWM (Certified Welth Manager) from CWMA LPPM - University of Indonesia in 2015.

Assignment History Legal Basis & Term of Office

Serves as Director of Bank Mega pursuant to the Annual GMS resolution dated 7 May 2015, and currently serves as Credit Card and Personal Loan (CCPL) Director.

Concurrent Position

He does not served any concurrent post in other companies.

Professional Experience

Began his career in banking since 1992 to 1997 as Manager in Citibank Card Center. From 1997 to 2006 served several posts with Bank Papan, among them was as AVP Quality Assurance. ANZ Bank as VP Credit & Risk, Bank Danamon as SVP Risk Management Head - Danamon Simpan Pinjam and SVP National Consumer Credit Head. Served as Director & Chief Operating Officer GE Capital Indonesia and sebagai Executive Committee PT. Astra Credit Company from 2006 to 2009. Served as General Manager Product Management Division, Consumer & Retail Banking PT BNI (Persero) Tbk from 2009 to 2015.

Workshops/Trainings in 2016

- During 2016, he has participated in:

 ASEAN Cisco & Internet of Things Forum dated 26 May 2016
- IIDC Financial Insight Asian Financial Services Congress 2016 from 3 - 4 March 2016
- Visa Asia Pacific Risk Executive Council Meeting & Security Summit dated 10 May 2016 Visa South East Asia Client Forum 2016 dated
- 7 8 September 2016.

Affiliations

He does not have affiliations with fellow members of the Board of Directors, members of the Board of Commissioners or ultimate shareholder.



WIWEKO PROBOJAKTI Director 49 years, Indonesian Citizen



BOARD OF COMMISSIONERS' PROFILE



YUNGKY SETIAWAN **President** Commissioner 55 years, Indonesian Citizen

Education Background

Obtained Bachelor of Science Business Administration from City University Canada, and Harvard Executive Program in Harvard Business School, Massachusetts - USA.

Assignment History Legal Basis & Term of Office

Currently serves as President Commissioner of Bank Mega pursuant to the Annual GMS resolution dated 7 May 2015.

Concurrent Position

He concurrently serves as member of the Remuneration and Nomination Committee of Bank Mega by the Decree of the Board of Directors, effective as of 14 May 2015. Subsequently he concurrently serves as President Commissioner of PT Trans Retail Indonesia, PT Metropolitan Retailmart and PT Trans Fashion Indonesia.

Professional Experience

Began his career in banking in 1989 as Manager Card Marketing, Card Center Bank Danamon Indonesia and last post as Vice President Product and Service Development in 1997. Bulan Maret September 1997 menjabat sebagai Served as President Director of PT Danamon Kreasi Pariwara in March - September 1997 and served as Marketing Director of PT. Danamon Asuransi in September-Desember 1997.

He joined Bank Mega as Retail Banking Director in 1998 to 2004. Served as President Director of Bank Mega from 2004 to 2010, and as Vice President Commissioner of Bank Mega in 2010 to 2011.

Served as Managing Director of Rajawali Corpora in 2011 to 2012. And served as Director of Indofood CBP Tbk from 2012 to 2015.

Workshops/Trainings in 2016

During 2016, he has participated in the Seminar of Facing Global Challenges for Better Economic Growth in 2017 & Managing Compliance Risk While Controlling Cost by Indonesian Bankers Association (IBI), on 9 December 2016.

Affiliations

He does not have affiliations with fellow members of the Board of Commissioners, members of the Board of Directors or ultimate shareholder.



DARMADI SUTANTO Commissioner 53 years, Indonesian Citizen

Education Background

Obtained a degree in Civil Engineering from Trisakti University, and a Master of Business Administration from Western Illinois University, Macomb Illinois-USA

Assignment History Legal Basis & Term of Office

Currently serves as Commissioner of Bank Mega pursuant to the Annual GMS resolution dated 7 May 2015.

Concurrent Position

He concurrently serves in one of non Financial Institution companies in CT Corp Group.

Professional Experience

Began his career in banking with Citibank in 1991, served several posts until 2000, with last post as National Sales Manager. Served several posts in Standard Chartered Bank from 2000 to 2007, with last post as Executive Vice President

Sales and Distribution. Served as Director of Consumer/ Retail Banking ABN Amro/ Royal Bank of Scotland from 2007 to 2010. Served as Director of Retail and Consumer Banking Bank Negara Indonesia from 2010 to 2015.

Workshops/Trainings in 2016

Affiliations

He does not have affiliations with fellow members of the Board of Commissioners, members of the Board of Directors or ultimate shareholder.

BOARD OF COMMISSIONERS PROFILE

Education Background

Completed an undergraduate degree in Economics majoring in the Company, from Padjadjaran University, Bandung in 1968 and participated in various seminars on banking at home and overseas.

Assignment History Legal Basis & Term of Office

Currently serves as Commissioner of Bank Mega pursuant to the Annual GMS resolution dated 27 February 2004 and currently serves as Independent Commissioner.

Concurrent Position

He concurrently serves as member of the Remuneration and Nomination Committee, concurrently serves as Chairman of Audit Committee, and Chairman of Risk Oversight Committee, by the Decree of the Board of Directors effective as 1 October 2015.

Professional Experience

Began his career by joining Bank Ekspor Impor Indonesia / Bank Exim in 1969 as executive head and served as head of branch office in several regions in Indonesia and last post as Director in 1992 to 1997. Served as Vice President Commissioner of Bank Danamon Indonesia in 1997 – 1998. Also served as Commissioner of Bank Mega in 1997 – 1998 and as President Director of Bank Mega in 1998-2004.

Workshops/Trainings in 2016

Affiliations

He does not have affiliations with fellow members of the Board of Commissioners, members of the Board of Directors or ultimate shareholder.



ACHJADI RANUWISASTRA Independent Commissioner 73 years, Indonesian Citizen

Education Background

Obtained Bachelor of Law from the University of Indonesia, and Master of Law from the University of Tarumanegara.

Assignment History Legal Basis & Term of Office

Currently serves as Independent Commissioner of Bank Mega since May 2015, pursuant to the Annual GMS resolution dated 7 May 2015.

Concurrent Position

He concurrently serves as Chairman of the Remuneration and Nomination Committee, by the Decree of the Board of Directors effective as 14 Mayr 2015. In addition he concurrently serves in one of non-financial institution companies.

Professional Experience

Began his career since 1994 in the Cabinet Secretariat as Acting Head of Legal and Legislation Bureau of Invitation I. Until 2011 occupied various posts in the Cabinet Secretariat, with the last post as Deputy Secretary of the Cabinet and awarded Bintang Jasa Utama. Served as Secretary of the Ministry at the Ministry of State Secretariat from 2011 to 2014 and received the award of Bintang Mahaputera Nararya. In 2012 until now he served as President Commissioner of PT (Persero) Danareksa.

Workshops/Trainings in 2016

Affiliations

He does not have affiliations with fellow members of the Board of Commissioners, members of the Board of Directors or ultimate shareholder.



LAMBOCK V.
NAHATTANDS
Independent
Commissioner
66 years,
Indonesian Citizen

HEAD OF INTERNAL AUDIT PROFILE

MANAGEMENT REPORTS



JUSUF SUKIMAN

Indonesian Citizen, born in Jakarta in 1962. Obtained Bachelor degree in Accounting from Trisakti University in 1986 and Graduate Program of Master of Information Systems Management (MMSI) Gunadarma University in

Leading PT Bank Mega Tbk Internal Audit Unit since 2006. Previously served as Auditor at Para Group. Began his banking career in 1988 at Bank Danamon until 2005 with various assignments, and last post as Head of Regional Audit Division throughout Indonesia.

Has passed the Risk Management Certification (BSMR) level 4.

CORPORATE SECRETARY **PROFILE**



CHRISTIANA MARIA DAMANIK

Indonesian citizen, born in Conakry, Guinea in 1962. Graduated from the University of the Philippines, Quezon City, Metro Manila and obtained Bachelor of Arts in Political Science.

Serves as Corporate Secretary of PT Bank Mega Tbk since 2 November 2015 based on the report to PT Bursa Efek Indonesia and Financial Services Authority with the letter No. 262/DIRBM-COAF/15 dated 02 November 2015 and also serves as Corporate Affairs Head.

Began her career in 1988 as a Conference Supervisor at PT Astrindo Satrya Kharisma and subsequently worked

as Corporate Secretary in PT Benua Birunusa, a holding company in Real Estate industry. Careers in the banking industry began with PT Bank Danamon Indonesia Tbk from 1996 to 2004, with the last post as AVP, Corporate Communication Head. After that, she served as a VP, Corporate Communications Head of Bank Mandiri until 2007. She then worked as a Corporate Communication consultant and handled various industry, especially banking until 2010. She joined PT Bank Pundi Indonesia Tbk as Corporate Secretary in 2010 to 2015.

PROFILE OF NON COMMISSIONERS COMMITTEE MEMBERS

AUDIT COMMITTEE

Indonesian citizen, born in Payakumbuh in 1955. Graduated from ITT Bandung and studied economics at the Universitas Terbuka and continued Master of Management at Islamic University of Indonesia, Yogyakarta. In addition he is active as a speaker and attend various seminars at home and overseas. Began his career with Bank Indonesia in 1981, with his last post as Deputy Director of Bank Indonesia - Head of Bank Supervision in North Sumatra and Nangroe Aceh Darussalam (NAD). Appointed as member of Bank Mega's Audit Committee, by the Decree of the Board of Directors effective as of 1 October 2015.



IRAMADY IRDJA Member

Indonesian citizen, born in Padang in 1959. Obtained Master of Management in 2001. He actively participated in various seminars and training in various fields.

Worked in Bank Mandiri from 1999 to 2015, occupying various positions. Served as a Special Audit Investigator in 2006. Served as Regional Internal Control Area V (Areas of Jakarta, Bogor and Sukabumi) in 2008 to 2011. Served as Regional Retail Product & Distribution Manager Audit (Sumatera) in 2011-2014. Served as Regional Retail

Product & Distribution Manager II (Jakarta and Kalimantan) in 2014 - 2015. Served as Head of Transformation Team for Audit in 2015. From 2005 to 2016 as a lecturer with Banking Operational Module.

Joined Bank Mega, and appointed as a member of the Audit Committee by the Decree of the Board of Directors, effective as of 1 October 2015.



ADRIAL SALAM
Member



PROFILE OF NON COMMISSIONERS COMMITTEE MEMBERS

RISK OVERSIGHT COMMITTEE



PURWO JUNIANTO

Indonesian citizen, born in Jakarta in 1955. Obtained MBA in 1993 from the University of Illinois USA. Began his banking career in 1979 as a management trainee at Import Export Bank / Bank Exim. Last post at Bank Exim was the head of the credit bureau in 1999 - 2000. Joined Bank Mandiri for 2 years before resigning in 2001. He also taught at MM UGM - Jakarta, from 2002 - 2006 and from 2004 to Present he served as Finance Director of PT Tirto Bumi Prakarsatama. Reappointed as a member of Bank Mega's Audit Committee by the Decree of the Board of Directors, effective as of 1 October 2015.



TRIE GOENADI WIDODO

Indonesian citizen, born in Jakarta in 1960. Graduated from the Faculty of Economics, Department of Economics and Development Studies, University of Jember in 1987. Began his career in PT Randika Universal Express as Supervisor of finance and administration In 1989 to 1990. Served as Executive Development Program, placed in the Sundries (Operational) section of PT Bank Pacific in 1991 to 1994. Held various positions in PT Bank Mega from 1996 to 2014; Began as a Member of Bank Mega Settlement Team (Post-Takeover of Bank Mega by PARA Group), Staff Officer of Human Resources Division, Auditor of Internal Audit Unit, Internal Control Supervisor, Audit Team Leader, Deputy Lending Area Manager, Branch Manager, and last post as SME Credit Policy Head. Serves as a Member of the Risk Oversight Committee by the Decree of the Board oDirectors, effective as of 1 October 2015.

PROFILE OF NON COMMISSIONERS COMMITTEE MEMBERS

REMUNERATION & NOMINATION COMMITTEE

Indonesian citizen, born in Pematang Siantar in 1964, obtained a Bachelor degree from the Faculty of Psychology, University of Indonesia and has completed the Executive Master's Program in Business Administration at Asian Institute of Management, Manila, Philippines. Rejoined Bank Mega in 2008 and serves as Human Capital Management Head. Reappointed as member of Bank Mega Remuneration and Nomination Committee by the Decree of the Board of Directors, effective as of 14 May 2015.



ANWAR VIVERDY PURBA

EXECUTIVE OFFICERS

MANAGEMENT REPORTS

List of Executive Officers

2 SLAMET H 3 SURITA TA 4 LIVIANA D 5 ANDREW 6 HUSNI SIN 7 KOESPRI. 8 THERESIA 9 BANYON A 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS W 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAN 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II	WONGJAYA M JONO A SANDHORA A. ANANTOSENO VIANTO CHANDRA KRESNA LADINEGARA BERMAN JOENAN IN S HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI	Regional Head Semarang Regional Head Jakarta 1 Regional Head Jakarta 2 Regional Head Makassar Regional Head Makassar Regional Head Surabaya Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Deration Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head Product & Segment Head
3 SURITA TA 4 LIVIANA D 5 ANDREW 6 HUSNI SIN 7 KOESPRIL 8 THERESIA 9 BANYON A 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	ANUSDJAJA DEWI WONGJAYA M JONO A SANDHORA A. ANANTOSENO JIANTO CHANDRA KRESNA LADINEGARA HERMAN JOENAN IN IS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Regional Head Jakarta 1 Regional Head Makassar Regional Head Medan Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Retail Sales Head CCPL Operation Head CCPL Operation Head CCPL Operation Head CCPL Operation Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
4 LIVIANA D 5 ANDREW 6 HUSNI SIM 7 KOESPRIL 8 THERESIA 9 BANYON 10 NOORDW 11 HENGKI L 12 BOBBY H 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS W 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	DEWI WONGJAYA M JONO A SANDHORA A. ANANTOSENO JIANTO CHANDRA KRESNA LADINEGARA JERMAN JOENAN N S HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Regional Head Makassar Regional Head Medan Regional Head Surabaya Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Operation Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
5 ANDREW 6 HUSNI SIM 7 KOESPRIL 8 THERESIA 9 BANYON 1 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS W 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GG 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	WONGJAYA M JONO A SANDHORA A. ANANTOSENO VIANTO CHANDRA KRESNA LADINEGARA HERMAN JOENAN IN S HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Regional Head Makassar Regional Head Surabaya Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Credit Initiation & Maintenance Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Pinancial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
6 HUSNI SIM 7 KOESPRI. 8 THERESIA 9 BANYON A 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	M JONO A SANDHORA A. ANANTOSENO VIANTO CHANDRA KRESNA LADINEGARA HERMAN JOENAN IN S HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Regional Head Surabaya Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Marketing Head CCPL Operation Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
THERESIA SHANYON THENGKI L SHANYON NOORDW HENGKI L BOBBY HI GUNAWAI FRWIN ALFONS V ARIEF TEN RAIEF TEN RAIEF TEN RAIEF TEN VERONICA LIANA EFE ABRAHAM JULIE WIE BARAHAM JULIE WIE AGATHA II	JONO A SANDHORA A. ANANTOSENO JIANTO CHANDRA KRESNA LADINEGARA JIERMAN JOENAN IN AS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Regional Head Surabaya Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Operation Head COPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
8 THERESIA 9 BANYON, 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC, 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GG 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	A SANDHORA A. ANANTOSENO JIANTO CHANDRA KRESNA LADINEGARA JIERMAN JOENAN JIN JIS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JING A LIRANI SETYOWATI TA HENNY SISILIA RANDA	Regional Head Banjarmasin Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Operation Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
9 BANYON A 10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	ANANTOSENO VIANTO CHANDRA KRESNA LADINEGARA IERMAN JOENAN IS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI EA HENNY SISILIA RANDA	Collection & Fraud Management Head CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Operation Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
10 NOORDW 11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	VIANTO CHANDRA KRESNA LADINEGARA IERMAN JOENAN IN IS HERRY SOETOPO WIBOWO KURNIA INDEAS INDEAS JING IA LIRANI SETYOWATI IS HENNY SISILIA RANDA	CCPL Front End Collection Head CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
11 HENGKI L 12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	LADINEGARA JERMAN JOENAN JOE	CCPL Back End Collection Head CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
12 BOBBY HI 13 GUNAWAI 14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	IERMAN JOENAN IS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JING A LIRANI SETYOWATI EA HENNY SISILIA	CCPL Recovery Head CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
GUNAWAI GUNAWAI GUNAWAI GUNAWAI FRWIN ADRIANUS ALFONS V ARIEF TEN RAIEF TEN RAIEF TEN RAIEF TEN RAIEF TEN PERIN YOU THERESIA VERONICA LIANA EFE ABRAHAM JULIE WIE BARAHAM JULIE WIE RICKO RA AGATHA II AGATHA II AGATHA II AGATHA II AGUSTINA	IS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI TA HENNY SISILIA	CCPL Credit Initiation & Maintenance Head CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
14 ERWIN 15 ADRIANUS 16 ALFONS V 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	IS HERRY SOETOPO WIBOWO KURNIA NDEAS NDEAS UNG A LIRANI SETYOWATI EA HENNY SISILIA	CCPL Retail Sales Head CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
15 ADRIANUS 16 ALFONS W 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI TA HENNY SISILIA	CCPL Corporate & Telemarketing Head CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
16 ALFONS V 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAN 27 JULIE WIE 28 JACKY GO 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTIN/	WIBOWO KURNIA NDEAS NDEAS JNG A LIRANI SETYOWATI TA HENNY SISILIA	CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
16 ALFONS V 17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GO 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTIN/	NDEAS NDEAS UNG A LIRANI SETYOWATI CA HENNY SISILIA	CCPL Marketing Head CCPL Operation Head Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
17 ARIEF TEN 18 ARIEF TEN 19 ERIN YOU 20 THERESIA 21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	NDEAS JNG A LIRANI SETYOWATI FA HENNY SISILIA RANDA	Contact Center Head CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
19 ERIN YOU 20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAN 27 JULIE WIE 28 JACKY GO 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	JNG A LIRANI SETYOWATI CA HENNY SISILIA RANDA	CCPL Financial Planning & Analytics Head Marketing Communication Head Synergy Head Corporate Funding Business Head
20 THERESIA 21 VERONICA 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	A LIRANI SETYOWATI SA HENNY SISILIA RANDA	Marketing Communication Head Synergy Head Corporate Funding Business Head
21 VERONIC/ 22 DESY MIR 23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAN 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	A HENNY SISILIA RANDA	Synergy Head Corporate Funding Business Head
DESY MIR ADITYA W LIANA EFE ABRAHAM JULIE WIE BACKY GO DENNY TA RICKO RA AGATHA II AGA	RANDA	Synergy Head Corporate Funding Business Head
23 ADITYA W 24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTIM		
24 ADITYA W 25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	VAHYU WINDARWO	Product & Segment Head
25 LIANA EFE 26 ABRAHAM 27 JULIE WIE 28 JACKY GO 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA		1 Todaot a Cognioni i Toda
26 ABRAHAM 27 JULIE WIE 28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	VAHYU WINDARWO	Retail Product Management & Digital Banking Head
JULIE WIE JACKY GC DENNY TA RICKO RA AGATHA II AGATHA II AGATHA II	ENDI	Priority Banking Head
28 JACKY GC 29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	M ARA	Investment & Insurance Sales Head
29 DENNY TA 30 RICKO RA 31 AGATHA II 32 AGUSTINA	DYASTUTI FAUZIE	Business Support & Customer Experience Head
30 RICKO RA 31 AGATHA II 32 AGUSTINA	OSUMOLO	Business Finance & Performance Management Head
31 AGATHA II 32 AGUSTINA	AKARADA HERLAMBANG	Customer Experience Head
32 AGUSTINA	AHMADI	Sales Academy Head
	INDAH KRISNAWATI	Corporate Business Head
33 WIDJAJA	A CHAIDIR	Corporate Sales Head
	HENDRA	Retail & Commercial Business Head
34 IRIANTO E	DWI GUNAWAN	Retail Banking Head
35 GURITNO)	Commercial Banking Head
36 LEONARD	D PANJAITAN	Indirect Channel Head
37 DITTO HA	ARNANDO PURWADI	Strategic & Business Development Head
38 FRANCISC	CA ROMANA TRIHANDAJANI	Middle Office Head
39 BUDI SET	TIO WIBOWO	Crime & Fraud Investigation Head
40 ADANG IS	SNANDAR	Corporate Legal Head
41 CHRISTIA	ANA MARIA DAMANIK	Corporate Affairs Head
42 JUSUF SL	UKIMAN	Internal Audit Head
43 ADISTIA S		Financial Control Head
44 HANUSA I	SUKYANTHO	General Management Office
45 FARMAWA	BUKYANTHO PRAHARA	General Management Office
46 ANWAR V	PRAHARA	
47 CAESAR (PRAHARA ATY TAN	Human Capital Management Head

EXECUTIVE OFFICERS

NO.	NAME	POSITION
48	OMAR SOEHARTO	Compliance & GCG Head
49	ISMIANTARI SOERJADI	Anti Money Laundering Head
50	PHIE KARSA KOSINDRA	General Services, Property & Facility Management Head
51	DIMAS PRASETYO	Property & Facility Management Head
52	MARIANA HARYANI	General Services Head
53	YOYO JUHARTOYO	IT Electronic Channel Head
54	UTOMO BUDI RAHARDJO	Core Banking System Head
55	DEDY CURYANI	IT Infrastructure Service & Operations Head
56	EMMYLIA SOESANTI	Centralized Transactional Operations Head
57	DIDIK SUPRIYANTO	Operations Control Head
58	TRIARSO ANGGORO	Network Operations Head
59	MUTESA HOLDIN	Centralized Credit Operations Head
60	ARI YANUANTO ASAH	Process & System Development Head
61	TRI GANGGA WIRATMA	Corporate Policy & Procedure Development Head
62	TOTO PRASETIO	IT Project Management Head
63	RAJA PARDEDE	National Credit Review Head
64	BUDI SIAHAAN	National Credit Control & Special Asset Management Head
65	DWI INDAH KARMIANTI	National Credit Appraisal Head
66	YEREMIA ARIYANTO IMANUEL	SME Asset Recovery Head
67	ALOYSIUS ARY SATRIO	Operational Risk Management Head
68	USDEK SIMANJUNTAK	SME Collection & Remedial Head
69	BENEDICTUS BUDISETIAWAN	Global Market Head
70	MARTONO	Treasury Head
71	SARMIATI	Capital Market Services Head
72	CYNTHIA RIKASARI	Treasury International Banking Business Support Head
73	ARIE STEVANUS	Branch Manager Cabang Bandung Supermall
74	SETIADI	Branch Manager Cabang Cirebon
75	DODDY SUKMAWAN	Branch Manager Cabang Tasikmalaya
76	CACAM SAMSIAH IMRON	Branch Manager Cabang Cimahi
77	JAN KHIN	Branch Manager Cabang Tangerang Gading Serpong
78	NATASSA ASTRI WIDHIARTHE	Branch Manager Cabang Bogor
79	ANGGA MAHENDRA	Branch Manager Cabang Jakarta Sudirman
80	SANDRA RUSTANDI	Branch Manager Cabang Jakarta Tendean
81	FRANS HAN SIANG	Branch Manager Cabang Lampung Malahayati
82	ACHMAD ANDRE GOSAL	Branch Manager Cabang Jakarta Pondok Indah
83	ANGGA MAHENDRA	Branch Manager Cabang Jakarta Hasanudin
84	MEITIARA SANDRINA RAHENDRIANTI	Branch Manager Cabang Jakarta Sunter Justus
85	SURITA TANUSDJAJA	Branch Manager Cabang Jakarta Mangga Dua
86	TEGUH UTAMA WIDODO	Branch Manager Cabang Jakarta Roxy
87	LIDIA HAMBALI	Branch Manager Cabang Jakarta Pluit
88	R.R. DWI MARDHIANA PURWANINGRUM	Branch Manager Cabang Bekasi Ahmad Yani
89	FRANCISCA	Branch Manager Cabang Jakarta Cempaka Mas
90	DAVID CHAN	Branch Manager Cabang Balikpapan
91	EDI SAPUTERA UTAMA	Branch Manager Cabang Banjarmasin
92	EDI SAPUTERA UTAMA	Branch Manager Cabang Palangkaraya
93	LEO CHRISTIO	Branch Manager Cabang Pontianak
94	YULLI SUMARGO	Branch Manager Cabang Samarinda

MANAGEMENT DISCUSSION AND ANALYSIS

EXECUTIVE OFFICERS

95 I WAYAN OKADIANA Branch Manager Cabang Amborn 96 RONNY TANSIL HAMDANI Branch Manager Cabang Jayapura 97 SIYENE CHANDRA Branch Manager Cabang Kendari 98 JENNY GORIANTO Branch Manager Cabang Makassar 99 ABRAHAM MEOKO Branch Manager Cabang Makassar 90 ABRAHAM MEOKO Branch Manager Cabang Makassar 100 OLUMANY DOWAH Branch Manager Cabang Mahado 101 ABUBAKAR ADAM Branch Manager Cabang Palu 101 ABUBAKAR ADAM Branch Manager Cabang Palu 102 BAMAS SEMBO Branch Manager Cabang Pare Pare 103 FILBERT ALPHA JUNIUS Branch Manager Cabang Batam 104 RUSDY SENTOSA Branch Manager Cabang Batam 105 VINCENT SUTANTO Branch Manager Cabang Benjaulu 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Medan Maulana Lubis 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Pematang Siantar 111 SUSYATI Branch Manager Cabang Pematang 112 EKO YUNINAWAN AFYANTO Branch Manager Cabang Pematang 113 KOESHARYADI Branch Manager Cabang Pematang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Surakarta 116 LI Y. JOKO KUNCOROJATI Branch Manager Cabang Surakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Surakarta 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Jember 110 AGUS SURYANTO WIBOWO Branch Manager Cabang Malang 111 THOMAS PURNAWARMAN BrANCH Manager Cabang Malang	NO.	NAME	POSITION
97 SIYENE CHANDRA Branch Manager Cabang Kendari 98 JENNY GORIANTO Branch Manager Cabang Makassar 99 ABRAHAM MEOKO Branch Manager Cabang Manado 100 OLVIANY DOWAH Branch Manager Cabang Palu 101 ABUBAKAR ADAM Branch Manager Cabang Ternate 102 BAMAS SEMBO Branch Manager Cabang Berare 103 FILBERT ALPHA JUNIUS Branch Manager Cabang Bangkulu 104 RUSDY SENTOSA Branch Manager Cabang Bengkulu 105 VINCENT SUTANTO Branch Manager Cabang Bengkulu 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Pematang Siantar 111 SURYATI Branch Manager Cabang Puembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purvokarto 113 KOESHARYADI Branch Manager Cabang Surawarta 114 HARTONO Branch Manager Cabang Surawarta	95	I WAYAN OKADIANA	Branch Manager Cabang Ambon
98 JENNY GORIANTO Branch Manager Cabang Makassar 99 ABRAHAM MEOKO Branch Manager Cabang Manado 100 OLVIANY DOWAH Branch Manager Cabang Palu 101 ABUBAKAR ADAM Branch Manager Cabang Ternate 102 BAMAS SEMBO Branch Manager Cabang Pare Pare 103 FILBERT ALPHA JUNIUS Branch Manager Cabang Batam 104 RUSDY SENTOSA Branch Manager Cabang Bengkulu 105 VINCENT SUTANTO Branch Manager Cabang Bengkulu 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Pekanbaru 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Pematang Siantar 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Palembang 113 KOESHARYADI Branch Manager Cabang Purvokerto 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Yogakarta 116 JUNIAWATO Branch Manager Cabang Surakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Yogakarta 118 EDI SUKAMTO Branch Manager Cabang Yogakarta 119 DEWI Branch Manager Cabang Denpasar 110 BEDI SUKAMTO Branch Manager Cabang Yogakarta 111 AJOKO KUNCOROJATI Branch Manager Cabang Denpasar 112 BEDI SUKAMTO Branch Manager Cabang Denpasar 113 BEDI SUKAMTO BRANCH Manager Cabang Jember 114 DEWI Branch Manager Cabang Jember 115 AGUS SURYANTO WIBOWO Branch Manager Cabang Melang 116 THOMAS PURNAWARMAN BRANCH Manager Cabang Malang	96	RONNY TANSIL HAMDANI	Branch Manager Cabang Jayapura
ABRAHAM MEOKO Branch Manager Cabang Manado OLIVIANY DOWAH Branch Manager Cabang Palu IOI ABUBAKAR ADAM Branch Manager Cabang Parnate BAMAS SEMBO Branch Manager Cabang Pare Pare BAMAS SEMBO Branch Manager Cabang Batam IO4 RUSDY SENTOSA Branch Manager Cabang Bengkulu IO5 VINCENT SUTANTO Branch Manager Cabang Bengkulu IO6 LIUSNAWATY Branch Manager Cabang Madan Maulana Lubis IO7 ALEXANDER ISKANDAR Branch Manager Cabang Pedang IO8 MARULI TUA TAMBUNAN Branch Manager Cabang Pematang Siantar IO9 LIANAWATY Branch Manager Cabang Pematang Siantar IO9 LIANAWATY Branch Manager Cabang Pematang Siantar IO10 BETTY MAGDALENA Branch Manager Cabang Palambang IO11 SURYATI Branch Manager Cabang Palambang IO12 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto IO13 KOESHARYADI Branch Manager Cabang Swarkarta IO14 HARTONO Branch Manager Cabang Swarkarta IO15 ATHO WADUD FAHMI Branch Manager Cabang Tegal IO16 V. JOKO KUNCOROJATI Branch Manager Cabang Penpasar IO17 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar IO18 BETHY MAGDALENA Branch Manager Cabang Denpasar IO19 BRANCH MANAGER CABANG Swarkarta IO19 BRANCH MANA	97	SIYENE CHANDRA	Branch Manager Cabang Kendari
100 OLVIANY DOWAH Branch Manager Cabang Palu 101 ABUBAKAR ADAM Branch Manager Cabang Ternate 102 BAMAS SEMBO Branch Manager Cabang Pare Pare 103 FILBERT ALPHA JUNIUS Branch Manager Cabang Batam 104 RUSDY SENTOSA Branch Manager Cabang Bangkulu 105 VINCENT SUTANTO Branch Manager Cabang Bengkulu 106 LUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pewatang 109 LIANAWATY Branch Manager Cabang Pematang Siantar 100 BETTY MAGDALENA Branch Manager Cabang Pematang Sibolga 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Semarang 114 HARTONO Branch Manager Cabang Semarang 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Ponpasar 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Denpasar 119 DEWI Branch Manager Cabang Malang 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Kupang 122 THOMAS PURNAWARMAN Branch Manager Cabang Malang	98	JENNY GORIANTO	Branch Manager Cabang Makassar
Branch Manager Cabang Ternate BAMAS SEMBO Branch Manager Cabang Pare Pare BAMAS SEMBO Branch Manager Cabang Batam IVENT RUSDY SENTOSA Branch Manager Cabang Bengkulu IVENCENT SUTANTO Branch Manager Cabang Bengkulu IVENCENT SUTANTO Branch Manager Cabang Jambi IUEUNAWATY Branch Manager Cabang Medan Maulana Lubis IVENCENT SUTANTO Branch Manager Cabang Padang IMEDIANAWATY Branch Manager Cabang Padang IMEDIANAWATY Branch Manager Cabang Pekanbaru IVENT ALEXANDER ISKANDAR Branch Manager Cabang Pekanbaru IVENT ALEXANDER ISKANDAR Branch Manager Cabang Pematang Siantar IVENT BRANCH MANAGALENA Branch Manager Cabang Pematang Sibolga IVENT BRANCH MANAGALENA Branch Manager Cabang Palembang IVENT BRANCH MANAGALENA Branch Manager Cabang Purwokerto IVENT BRANCH MANAGARANTO Branch Manager Cabang Surakarta IVENT BRANCH MANAGARANTO Branch Manager Cabang Surakarta IVENT BRANCH MANAGARANTO Branch Manager Cabang Surakarta IVENT BRANCH MANAGARANTO Branch Manager Cabang Tegal IVENT BRANCH MANAGARANTO Branch Manager Cabang Tegal IVENT BRANCH MANAGARANTO Branch Manager Cabang Denpasar IVENT BRANCH MANAGARANTO Branch Manager Cabang Denpasar IVENT BRANCH MANAGARANTO Branch Manager Cabang Jember IVENT BRANCH MANAGARANTO Branch Manager Cabang Jember IVENT BRANCH MANAGARANTO Branch Manager Cabang Jember IVENT BRANCH MANAGARANTO Branch Manager Cabang Malang IVENT BRANCH MANAGARANTO Branch Manager Cabang Malang IVENT BRANCH MANAGARANTO BRANCH MANAGARANTO MANAGAR	99	ABRAHAM MEOKO	Branch Manager Cabang Manado
BAMAS SEMBO Branch Manager Cabang Pare Pare 103 FILBERT ALPHA JUNIUS Branch Manager Cabang Batam 104 RUSDY SENTOSA Branch Manager Cabang Bengkulu 105 VINCENT SUTANTO Branch Manager Cabang Bengkulu 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Palembang 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Palembang 113 KOESHARYADI Branch Manager Cabang Sibolga Branch Manager Cabang Palembang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Surakarta 116 V. JOKO KUNCOROJATI Branch Manager Cabang Popasar 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kupang 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	100	OLVIANY DOWAH	Branch Manager Cabang Palu
FILBERT ALPHA JUNIUS Branch Manager Cabang Batam RUSDY SENTOSA Branch Manager Cabang Bengkulu Branch Manager Cabang Jambi LIUSNAWATY Branch Manager Cabang Jambi LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis ALEXANDER ISKANDAR Branch Manager Cabang Pekanbaru Branch Manager Cabang Pekanbaru LIANAWATY Branch Manager Cabang Pematang Siantar BETITY MAGDALENA Branch Manager Cabang Pematang Siantar BETITY MAGDALENA Branch Manager Cabang Pelembang LIANAWATY Branch Manager Cabang Pelembang BETITY MAGDALENA Branch Manager Cabang Pelembang KOESHARYADI Branch Manager Cabang Purwokerto Branch Manager Cabang Semarang HARTONO Branch Manager Cabang Surakarta TIS ATHO WADUD FAHMI Branch Manager Cabang Tegal V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta Branch Manager Cabang Denpasar BEDI SUKAMTO Branch Manager Cabang Jember Branch Manager Cabang Malang LDI SUKAMTO Branch Manager Cabang Mediri THOMAS PURNAWARMAN Branch Manager Cabang Malang	101	ABUBAKAR ADAM	Branch Manager Cabang Ternate
Branch Manager Cabang Bengkulu 105 VINCENT SUTANTO Branch Manager Cabang Jambi 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pematang Siantar 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Pematang Sibolga 111 SURYATI Branch Manager Cabang Purwokerto 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Surakarta 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	102	BAMAS SEMBO	Branch Manager Cabang Pare Pare
105 VINCENT SUTANTO Branch Manager Cabang Jambi 106 LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Sibolga 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Semarang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Denpasar 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Malang 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 131 THOMAS PURNAWARMAN Branch Manager Cabang Malang	103	FILBERT ALPHA JUNIUS	Branch Manager Cabang Batam
LIUSNAWATY Branch Manager Cabang Medan Maulana Lubis 107 ALEXANDER ISKANDAR Branch Manager Cabang Padang 108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Sibolga 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Surakarta 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Malang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	104	RUSDY SENTOSA	Branch Manager Cabang Bengkulu
Branch Manager Cabang Padang Branch Manager Cabang Pekanbaru Branch Manager Cabang Pekanbaru Branch Manager Cabang Pematang Siantar Branch Manager Cabang Pematang Siantar Branch Manager Cabang Sibolga Branch Manager Cabang Palembang Branch Manager Cabang Palembang Branch Manager Cabang Palembang Branch Manager Cabang Purwokerto Branch Manager Cabang Semarang Branch Manager Cabang Semarang HARTONO Branch Manager Cabang Surakarta Branch Manager Cabang Tegal V. JOKO KUNCOROJATI Branch Manager Cabang Tegal Branch Manager Cabang Denpasar Branch Manager Cabang Denpasar Branch Manager Cabang Denpasar Branch Manager Cabang Jember Branch Manager Cabang Jember Branch Manager Cabang Malang Branch Manager Cabang Manager Branch Manager Cabang Malang Branch Manager Cabang Kupang Branch Manager Cabang Kupang Branch Manager Cabang Malang	105	VINCENT SUTANTO	Branch Manager Cabang Jambi
108 MARULI TUA TAMBUNAN Branch Manager Cabang Pekanbaru 109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Sibolga 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Semarang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Malang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	106	LIUSNAWATY	Branch Manager Cabang Medan Maulana Lubis
109 LIANAWATY Branch Manager Cabang Pematang Siantar 110 BETTY MAGDALENA Branch Manager Cabang Sibolga 111 SURYATI Branch Manager Cabang Palembang 112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Semarang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Malang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	107	ALEXANDER ISKANDAR	Branch Manager Cabang Padang
Branch Manager Cabang Sibolga Branch Manager Cabang Palembang EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto Branch Manager Cabang Semarang KOESHARYADI Branch Manager Cabang Semarang HARTONO Branch Manager Cabang Surakarta Tho WADUD FAHMI Branch Manager Cabang Tegal V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta Branch Manager Cabang Denpasar Branch Manager Cabang Denpasar Branch Manager Cabang Jember Branch Manager Cabang Mediri Branch Manager Cabang Kediri Branch Manager Cabang Kediri THOMAS PURNAWARMAN Branch Manager Cabang Malang	108	MARULI TUA TAMBUNAN	Branch Manager Cabang Pekanbaru
Branch Manager Cabang Palembang EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto ROESHARYADI Branch Manager Cabang Semarang HARTONO Branch Manager Cabang Surakarta TIS ATHO WADUD FAHMI Branch Manager Cabang Tegal V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta TIF ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar Branch Manager Cabang Jember Branch Manager Cabang Jember Branch Manager Cabang Kediri Branch Manager Cabang Kediri THOMAS PURNAWARMAN Branch Manager Cabang Malang	109	LIANAWATY	Branch Manager Cabang Pematang Siantar
112 EKO YUNIAWAN ARYANTO Branch Manager Cabang Purwokerto 113 KOESHARYADI Branch Manager Cabang Semarang 114 HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	110	BETTY MAGDALENA	Branch Manager Cabang Sibolga
Branch Manager Cabang Semarang HARTONO Branch Manager Cabang Surakarta Tho WADUD FAHMI Branch Manager Cabang Tegal V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta Redhana FEBRIANAJI Branch Manager Cabang Denpasar Branch Manager Cabang Jember Branch Manager Cabang Jember Branch Manager Cabang Kediri AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang THOMAS PURNAWARMAN Branch Manager Cabang Malang	111	SURYATI	Branch Manager Cabang Palembang
HARTONO Branch Manager Cabang Surakarta 115 ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	112	EKO YUNIAWAN ARYANTO	Branch Manager Cabang Purwokerto
ATHO WADUD FAHMI Branch Manager Cabang Tegal 116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	113	KOESHARYADI	Branch Manager Cabang Semarang
116 V. JOKO KUNCOROJATI Branch Manager Cabang Yogyakarta 117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	114	HARTONO	Branch Manager Cabang Surakarta
117 ARDHANA FEBRIANAJI Branch Manager Cabang Denpasar 118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	115	ATHO WADUD FAHMI	Branch Manager Cabang Tegal
118 EDI SUKAMTO Branch Manager Cabang Jember 119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	116	V. JOKO KUNCOROJATI	Branch Manager Cabang Yogyakarta
119 DEWI Branch Manager Cabang Kediri 120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	117	ARDHANA FEBRIANAJI	Branch Manager Cabang Denpasar
120 AGUS SURYANTO WIBOWO Branch Manager Cabang Kupang 121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	118	EDI SUKAMTO	Branch Manager Cabang Jember
121 THOMAS PURNAWARMAN Branch Manager Cabang Malang	119	DEWI	Branch Manager Cabang Kediri
	120	AGUS SURYANTO WIBOWO	Branch Manager Cabang Kupang
122 SUGIARTHA Branch Manager Cabang Mataram	121	THOMAS PURNAWARMAN	Branch Manager Cabang Malang
	122	SUGIARTHA	Branch Manager Cabang Mataram
123 DJOKO TJANDRA AGUNG Branch Manager Cabang Surabaya Darmo	123	DJOKO TJANDRA AGUNG	Branch Manager Cabang Surabaya Darmo
BINTORO WINOTO Branch Manager Cabang Surabaya Yos Sudarso	124	BINTORO WINOTO	Branch Manager Cabang Surabaya Yos Sudarso
125 UNTUNG PUJADI Branch Manager Cabang Jombang	125	UNTUNG PUJADI	Branch Manager Cabang Jombang

EXECUTIVE OFFICERS



TOTAL EMPLOYEES

MANAGEMENT REPORTS

Employees Based on Education

No.	Education Level	2016	2015
1	SD	-	-
2	SMP	2	1
3	SMU	588	587
4	D1-D2	69	66
5	D3	1.621	1.607
6	S1	6513	6.203
7	S2	193	193
8	S3	-	1
Jumla	ah	8.986	8.658

Employees Based on Age

No.	Age	2016	2015
1	20-24 years	1012	648
2	25-29 years	2356	2.393
3	30-34 years	2466	2.593
4	35-39 years	1523	1.445
5	40-44 years	845	849
5	45-49 years	528	511
6	50-54 years	231	203
7	55-59 years	21	13
8	> 60 years	4	3
	Total		8.658

SHAREHOLDERS INFORMATION



Shareholders Composition

No	Shareholders	Total Shares Ow Per		
Shareholders with 5% or More Shares				
1	PT. Mega Corpora	4.026.599.755 57,82		
B. Members of the Board of Directors and Members of the Board of Commissioners with shares ownership				
1	Board of Commissioners	Tidak Ada None -		
2	Board of Directors	Tidak Ada None -		
C. Pu	ublic with Less than 5% Shares			
1	Public (ownership of <5%)	2.937.175.451 42		
	Total	6.963.775.206	100,00%	

SHAREHOLDERS STRUCTURE









Shares Ownership

Pursuant to the Decree of Minister of Law and Human Rights No. W7 04909 HT.01.04- TH.2007 dated 2 May 2007, concerning the approval of the Deed of Amendment to the Bank's Articles of Association, the name of PT PARA Inti Holdindo has been changed to PT CT Corpora, with the Family of Chairul Tanjung as shareholder.

Pursuant to the Decree of Minister of Law and Human Rights No. C-03043 HT.01.04TH.2007 dated 13 November 2007, concerning the approval of the Deed of Amendment of the Bank's Articles of Association, the name of PT PARA Global Investindo has been changed, as the shareholder of PT Bank Mega Tbk, to PT Mega Corpora. The following are composition of shareholders of PT Mega Corpora:

- PT. CT Corpora 99.99%
- PT. PARA Rekan Investama 00.01%

SHARE LISTING CHRONOLOGY

Year	Description	Total Shares Issued	Total Shares	Listing
2000	Initial Public Offering	562.500.000	562.500.000	
2001	Share Dividend and Bonus Share	189.750.000	752.250.000	
2002	Rights Issue I	187.980.000	940.230.000	Bursa Efek
2005	Share Dividend and Bonus Share	485.158.642	1.425.388.642	Indonesia
2006	Rights Issue II	200.054.546	1.625.443.188	
2009	Bonus Share	1.555.781.000	3.181.224.188	
2011	Bonus Share	464.731.862	3.645.956.050	
2013	Share Dividend and Bonus Share	3.317.819.156	6.963.775.206	

OTHER SECURITIES LISTING CHRONOLOGY

Bonds Listing Chronology

Year	Description	Total Shares Issued	Total Shares	Listing
2008	Subordinated Bonds Bank Mega Year 2007 *)	A (idn) from Fitch Ratings Indonesia	Rp 1.000.000.000.000	Bursa Efek Indonesia

*) Purchase option of subordinated bonds Bank Mega Year 2007 has been done on 16 January 2013



Name & Address	Services
Bursa Efek Indonesia Bursa Efek Indonesia Building Tower Jl.Jend Sudirman Kav.52-53 Jakarta 12190 Indonesia	Shares Listing
TEL. 021. 5150 515	
Purwantono, Sungkoro & Surja	
Gedung BEI, Tower II, Lt. 7 Jl. Jend. Sudirman Kav, 52-53 Jakarta	Public Accounting Firm
TEL. 021. 5289 5000 FAX. 021. 289 4100	
PT. Datindo Entrycom	
Puri Datindo - Wisma Sudirman Jl. Jend Sudirman Kav.25 Jakarta	Shares Registrar
TEL. 021. 570 9009 FAX. 021. 570 9026	



AWARDS & CERTIFICATIONS



Ranked-4th Bank Group Book III (Assets of < Rp. 100T **Economic Review**



Winner Indonesia Best Banking Brand Award Warta Ekonomi



Top 50 Public Listed Companies Indonesian Institute for Corporate Directorship (IIDC)







Wow Service Excellence Award Markplus Insight

Anugerah Perbankan Indonesia The 3rd Best Bank Buku 3, Assets Group of Rp. 50 T - Rp. 100 T Economic Review Magazine

AWARDS & CERTIFICATIONS



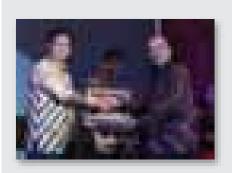




Top Bank 2016 Category: Book III Business News

The Best Bank Assets of Rp25 T - 100 T Investor Magazine

The Best Mobile Banking Category of Commercial Banks -Infobank Magazine







Straight Through Processing Award Commercial Payments Processing Excellence 2014 Standard Chartered Bank



The Best Bank In Digital Services Asset Rp50 T - Rp100 T Tempo Media Grup

MANAGEMENT REPORTS





Management Discussion and Analysis









- 86 Macroeconomics Review
- 88 Business Structure
- 90 Funding
- 95 Credit
- 99 Credit Cards
- 103 Treasury & International Banking
- 107 Financial Performance Review

MACROECONOMICS REVIEW

During the year, the economy deceleration still continues, followed by low commodity prices and a decrement of cash flows in developing countries. The countries that were expected to be the global economic motors are still trapped in the economic downturn. The United States is still preoccupied with the presidential election, which makes the country's economy less than solid. The downturn is still occurring in Europe and Japan.

However, in general, the world economy is foreseen to improve, supported by the US and China economies, although it still faces a number of risks. The US economic improvement is driven by the increase of consumption and non-residential investment. In addition, the US unemployment rate is at a low level with inflation leading to long-term targets. On the other hand, China's economy is experiencing an improved growth as reflected in increases in retail sales and private investment.

In commodity markets, world oil prices are expected to assume an upward trend. On the one hand, the prices of Indonesia's export commodities are well supported by a rise in the prices of coal and some metals, particularly copper and tin.

Moving forward, a number of global risks remain to be observed, including from the impact of US fiscal and international trade policies, the US Federal Reserve's Fund Rate (FFR) increase, which potentially elevates the cost of borrowing, China's economic and financial adjustment process and, various geopolitical risks.

Indonesian Economy

Amid the ongoing economic fluctuation, the national economy is still at an acceptable level for responding to the continued global economic risks. As of the third quarter of 2016, Indonesia's economy was still growing at 5.02% (yoy). Although the achievement in the national economy was still below target, it was nevertheless still better than the achievements of other countries.

In the midst of lower government spending, the growth of consumption and investment remained strong. On the external side, exports were increasing in line with the economic improvements of trading partner nations and the increase of global commodity prices. The export improvement is expected to continue, not only supported by commodity exports but also manufactured products, for which prospects continue to improve.

The Balance of Indonesia Payments Performance (NPI) in Q4/2016 recorded a substantial surplus and a lower ongoing account shortfall. The NPI is predicted to experience a surplus, primarily supported by capital and financial transactions that posted substantial surpluses and improved export performance. Meanwhile, the current-account deficit is expected to be quite low, below 2%, supported by a substantial surplus in the non-oil and gas trade balance in line with improved export performance. With these developments, Indonesia's foreign exchange reserves position at the end of December 2016 was USD116.4 billion, higher than at the end of November 2016 of USD111.5 billion.

MACROECONOMICS REVIEW

In 2017, the economic recovery phase is expected to continue, driven mainly by improving export performance, and to start expanding the investment supported by increased financing from both bank loans and non-bank financing. Meanwhile, growth in household consumption is predicted to be quite stable.

Banking Performance

The national economic slowdown trend has impacted the banking performance. Throughout 2016, loan disbursement and Third Party Funds collection slowed down, coupled with an increase in the NPL ratio. The situation of a consolidating private sector combined with the prudential attitude of banks in lending and the deterioration of interest rates has resulted in slowing loan growth coupled with an increasing NPL ratio.

As of December 2016, loan was still growing at 7.87%, although not in accordance with the expected target. The growth trend was influenced by a more selective approach to providing loans.

However, the resilience of the banking industry was well maintained. In December 2016, the Capital Adequacy Ratio (CAR) stood at 22.8% and the liquidity ratio (AL/TPF) was 20.5%. Meanwhile, the Non-Performing Loans (NPL) ratio was recorded at 2.93% (gross) or 1.2% (net).

Moving forward, in line with the increase in economic activity and the impact of monetary and macro prudential policy leniency that was done previously, loan growth and Third Party Funds (TPF) are expected to improve, respectively in the range of 10%-12% and 9%-11% in 2017.

BUSINESS STRUCTURE

Bank Mega has responded to the business conditions that slowly grew throughout 2016 with an ongoing application of prudent banking principles. This is done to keep its performance stable.

To encourage improved performance, Bank Mega continues to innovate products and services according to customers' needs.

Currently, Bank Mega has four business segments, namely: Funding; Credit (Corporate, Retail & Commercial, Indirect channel); Credit Cards; Treasury & International Banking.



FUNDING









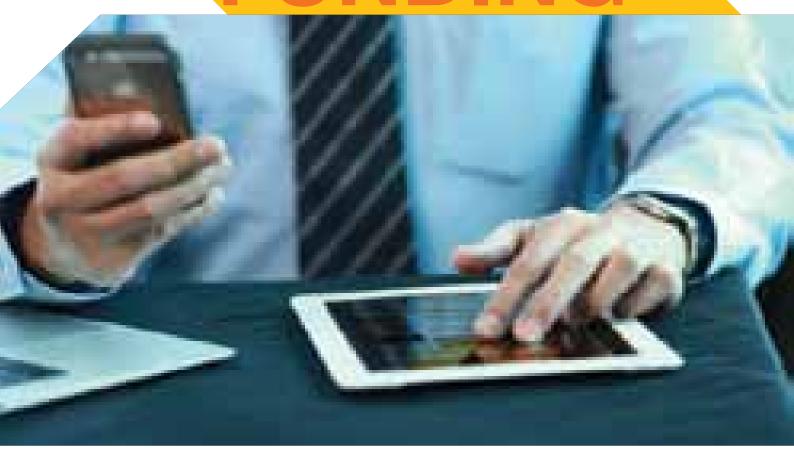
BUSINESS STRUCTURE



CREDIT (CORPORATE & COMMERCIAL, INDIRECT CHANNEL)









By the end of 2016, the achievement of Third Party Funds (TPF) accummulated by the Bank has increased, supported by Corporate and Retail Funding. The Corporate Funding Business posted growth (CASA) of Rp600 billion, while total portfolio growth for Retail Funding was recorded at Rp2.675 trillion, divided into two segments: Mass Market and MegaFirst.

FUNDING

Corporate Funding Business

Throughout 2016, the Corporate Funding Business posted the third party funds of Rp14.6 trillion and booked CASA growth of Rp600 billion, with the decrease of Third Party Funds on Time Deposits, especially on Forex, amounted to Rp1.6 trillion. The focus to increase Third Party Funds was done by approaching prospective and new customers on low-cost funds and establish relationships with cash management services that can accommodate the needs of customer transactions that culminate in active customers at Bank Mega. Through "tailor-made" cash management services such as internet banking, in which it is possible to design enhancements based on dynamic customer needs, Virtual accounts, Cash Pick-Up, Cash Pooling, Tax Payments, etc., customers are able to perform their financial activities. This service is expected to be in line with Bank Mega's strategy to raise low-cost funds.

2017 Strategy and Business Plan

Considering the outcome of 2016 business growth, improvements made in 2016 will continue in 2017. The improvements are complemented by strategies and initiatives, which among others include:

- Enhancement to the existing services according to customers' needs.
- Focus on optimizing the human resources performance to advance the growth of low-cost third party funds for the corporate segment.
- Provide the paradigm and concept of being volume based and profit based by focusing on activities that can increase these acquisition optimally.

Retail Funding

In 2016, the Bank launched new programs to encourage increased funding. The programs are as follows:

- Co-Branding Program of Mega Perdana savings with FC Barcelona football club. The program aims to increase the composition of low-cost funds through a saving product program with a segment of soccer and youth sports enthusiasts.
- Mega Super Vaganza Program, which is a lottery and loyalty program of Mega Dana and Mega Maxi savings products. This program aims to further improve the acquisition of new customers (NTB), as well as increase the deposit of funds by existing customers.
- Benefit program of a 5% shopping discount by using debit cards at Carrefour. This program aims to increase the Debit Card purchase transaction, which is expected to increase a customer's funds in the Bank's savings products.

2016 Activities

One of many activities undertaken by the Bank during 2016 was Waperd and AAJI certification for all sales personnel in branch offices for the purpose of increasing fee-based income through the sale of insurance products and investments to the Bank customers.

2016 Work Plan and Strategy

In 2016, the Bank implemented several activities in accordance with the work plan and implementation of business strategy, including:

MANAGEMENT REPORTS

FUNDING

Third Party Funds

There are several strategies being implemented for the development of third party funds in the mass market segment and MegaFirst, namely:

Mass Market Customer Development

The Bank conducted mass market customer development through a competitive program to enhance acquisition of new customers. Mass Market Customer represents the most customers of the Bank, hence it can be concentrated to reduce the cost of funds levels in Bank Mega. The program for retail customers was one of concentration during 2016, upon reduction of interest rates provided to customers.

MegaFirst **Customer-based** Membership **Benefits & Lifestyles Development**

Through MegaFirst customers, Bank Mega put forward the concept of "Membership Benefits", in which customers will always obtain privileges related to their lifestyles. Through this banking experience, customers are expected to feel more appreciated and be less sensitive to interest rates.

MegaFirst Platinum Customer Segment **Development**

Mega First Platinum is aimed at the Priority Customer segment that prefers exclusive banking services beyond lifestyle benefits.

Improvement of Process and Quality of Services Improvement of both process and procedures, as well as improvement in service standards, will be further intensified because in the long term these factors are very decisive in retaining current customers and attracting new ones.

Network Expansion, Features and Banking **Services**

As part of maintaining and enhancing the competitiveness of the Bank's retail segments, the Bank will continue to aggressively expand its networks and services, such as ATMs, EDCs and Mobile Banking.

Especially for MegaFirst customers, additional feeadded benefits for E-Channel transactions are provided.

Product Development and New Activities Plan

Several products development and new activities in 2017 are as follows:

- 1. Additional partnerships with retail merchants for procurement of attractive programs on debit card transactions.
- 2. Development of features and services for electronic
- 3. Enhancement of customer acquisition through attractive programs.

Subsequent to product development and new activities, the Bank will also implement continuous development of products and activities that have been initiated in previous years such as:

1. Implementation of programs and marketing activities to improve brand image, brand awareness, customer loyalty and acquisition level. The mentioned program and activities include Rewards programs in direct prizes or lotteries for various products and activities, social marketing (marketing through social networks) and the rebranding and re-launching of top priority products and services. The Top Priority Products and services are, among others:

FUNDING

- Continuing Mega Supervaganza for Mega Dana and Mega Maxi Savings to increase brand awareness and improve the Third Party Funds of Bank Mega.
- Developing tactical programs to increase customer brand awareness of Bank Mega products.
- Developing a system and features for treasury and foreign exchange products for customers' convenience in performing foreign exchange transactions in Bank Mega.
- 2. Additional types and development of liabilities products (deposits, savings and clearing accounts) both in terms of features, transactions convenience, packaging and currency types.

ELECTRONIC CHANNEL (E-CHANNEL)

All products developed by the Bank are equipped with various facilities for customers' convenience. As such, the Bank commits to continuously improve its networks, including e-channel networks to provide customers of ease and convenience transactions. On the other hand, the additional features and services will potentially encourage the fee-based income of Bank Mega.

ATM

	2014	2015	2016
Total Transactions (million)	23.7	29.9	28.4
Volume (IDR Triliun)	16.9	15.4	15.2
Fee-Based Income (IDR Billion)	41.1	46.2	44.1

As of 2016, the total ATM transactions reached 28.4 million with a transaction volume of Rp15.2 trillion. Income from ATM transactions contributed fee-based income of Rp44.1 billion.

In accordance with Bank Indonesia Regulations regarding the use of chip-based ATMs and Debit, the Bank has upgraded almost all ATM machines. Therefore, by the end of 2016, 94% of Bank Mega's ATM machines had been upgraded to be able to conduct chip-based transactions.

DEBIT CARD

	2014	2015	2016
Total Transactions (thousands)	809.9	632.2	686.6
Volume (IDR Miliar)	258.2	226.2	246.1
Fee-Based Income (IDR Billion)	3.44	3.24	3.37

In addition to ATM cards, the Bank also issued a debit card called the Bank Mega Debit Card. As with ATMs, the use of debit cards is also increasing. Throughout 2016, the number of debit card transactions reached 686,600 with transaction volumes reaching Rp246.1 billion.

Up to present, Bank Mega debit cards can be used for transactions at all stores and all ATMs with the Visa logo worldwide.

In addition to ATM cards, the Bank also follows the Bank Indonesia regulation regarding the use of chip-based ATM/Debit cards. Currently, the Bank is developing the system and ATM/Debit cards, for which the use of the chip card will be tested in 2017.

The increase in debit card transactions was also driven by a number of programs issued by the Bank. On September 30, 2016, the Bank launched a program called Carrefour 5% Discount for Debit Card Transactions.



MANAGEMENT REPORTS

FUNDING

Mega Cash

	2014	2015	2016
Total Distributed Cards (million)	3.02	3.37	3.74
Card Selling (thousands)	410.6	368.6	371.3
Total Transactions (million)	2.5	3.8	4.4
Volume (IDR million)	185.344	185.214	173.947

The Bank also released the Mega Cash. In 2016 Mega Cash selling achieved 671,300 cards, meanwhile total distributed cards reached 3.74 million. In 2016, the Bank, in collaboration with the Provincial Government of DKI Jakarta, expanded the use of the Mega Cash card in the Electronic Parking Terminals on the busy streets of Jakarta. Total Electronic Parking Terminal machines that can accept Mega Cash cards are 312, up from from the previous 111 machines.

Mega Internet

	2014	2015	2016
Total Individual Users	31.803	38,661	46.379
Total Individual	430.607	562,826	714.169
Transactions			
Volume (IDR million)	290.014	528,492	662.367

The Bank has another e-channel service - internet banking. During 2016, total individual users of the Bank's internet banking increased by 20% from the 38,661 users in 2015 to 46,379 users.

Transaction volumes increased by 25.3% from Rp528.491 million to Rp662.367 million. This was shown in the value increment of the transaction channel on Mega Internet.

Within that period, total transactions reached 714,169, a 26.9% increase from 562,826 transactions compared to 2015. To enhance the totals and volumes of transactions, in 2017 Bank Mega is planning to have additional payment features through collaboration with new billers in Mega Internet

Mega Mobile

	2014	2015	2016
Total Users	43.464	61,200	84.635
Total Transactions	557.443	782,862	1.076.369
Volume (IDR Million)	339.237	568,930	831.018

The increase in e-channel transactions is also driven by the increasing use of Mega Mobile. As of 2016, the number of Mega Mobile users has increased by 38.3% from 61,200 users in 2015 to 84,635 users. Transaction volume increased by 46.1% from Rp568,930 million to Rp831,018 million. The increase in the number of Mega Mobile transactions reached 37.5%, from 782,862 transactions to 1,076,369 transactions.

In 2017, development in payment features will be done by using QR on Mega Mobile and will also continue to apply additional payment features through partnerships with new billers.





The Bank's business activities in lending are divided into the Corporate Segment, Commercial, Retail (SME and Consumer) and Indirect Channel. During 2016, the loans disbursed by the Bank totaled Rp28

The performance of each segment's loan disbursements is as follows:

MANAGEMENT REPORTS

CREDIT

Corporate Segment

Slow growth of the global and Indonesian economies during 2016 was still one of the considerations for expansion activities and in turn had an impact on the low demand for new bank loans.

Throughout 2016, the total loan outstanding disbursed to the Corporate Segment reached Rp9.02 trillion, or a 67.73% of the target set for 2016. The is the biggest laon share in this segment, as it reached 46.95% of total loan outstanding of the Bank.

In 2016, the Corporate Segment booked profit growth of 16.5% and was still the largest contributor of credit interest income for the Credit Directorate. The total net interest margin from the Corporate Segment in 2016 reached Rp401 billion.

The focus of financing in this segment is on the sector/ business line with positive growth and concentrates on maintaining credit quality. This is becoming the main strategy of this segment in 2017.

Retail (SME Credit and Consumer)

The loan portfolio in the Retail segment, which is dominated by credit facilities in installments, and the competition for loan interest are some of the reasons for the decrease of loan outstanding in this segment. In 2016, credit disbursement to SME reached Rp1.83 trillion, while to Consumer reached Rp1.14 trillion. Total credit disbursement to the Retail segment reached Rp2.97 trillion, or 15.45% of total loan outstanding of the Bank.

However, in 2016, the Retail Segment managed to record an increase in interest income, growing close to 46% compared to 2015. The Retail Segment managed to record a net interest income of Rp140 billion.

In 2017, this segment will concentrate on retail working capital financing with the pattern of revolving facilities (non-installments), as well as improving credit performance/quality.

Commercial Credit

In 2016, Commercial Segment managed to book loan growth of 10%, dominated by new loans.

This segment has performed several acquisitions of new debtors, in particular in areas with positive growth. The focus in 2016 was on working capital financing and actively exploring fee-based income potential through cross-selling and cash management activities with existing debtors. Total fee-based income posted by this segment reached Rp45 billion. Meanwhile, the net interest income reached Rp140 billion.

Indirect Channel

The level of public consumption that has not fully recovered also affects the decline of demand in vehicle financing, in particular for two-wheel vehicles as the mainstay of this segment.

The tight competition in financing disbursement to main partner companies and the high installment payment of credit facilities are also reasons for the decline in loan outstanding in this segment. In 2016, lending to the Indirect Channel Segment has reached Rp5.43 trillion, 19.19% of the Bank's total loans outstanding.

CREDIT

This Segment will focus on engaging financing partnerships with financing companies of the middle and currently growing segments, as well as on diversification and on adding financing shares for four-wheel (R4) vehicles.

2017 Strategy and Work Plan

Considering the outcome of the 2016 business growth, the improvements made in 2016 will continue in 2017. The improvements are complemented by strategies and initiatives, including:

- Conducting comprehensive training, which will improve the quality of human resources both in terms of technical ability on credit and knowledge from human resources.
- Transforming a paradigm and concept from volume based into profit based by focusing on activities that can increase the acquisition of fee income more intensively.
- Focusing on improving credit quality of existing debtors and being more selective in new loan disbursement. This will be supported by improvement in faster loan processes without reducing the principle of prudence.

To encounter the 2017 challenges, each segment has created general planning relevant to the strategy and focus that will be developed, as follows:

Corporate Credit

The Corporate Segment will focus on several industry segments such as manufacturing, property, energy, plantation, tourism, and oil and gas. In addition, credit disbursement will be focused on companies with group affiliates of Large Corporations for financing above Rp500 billion and Large Companies with financing scales ranging from Rp100 billion, both of which,

both Large Corporations and Large Companies, must have good reputations and an increasing trend of growth.

Commercial Credit

The commercial segment will be more selective in loan disbursement to industries that are growing with positive trends in big cities, such as Jakarta, Bandung, Semarang, Surakarta, Surabaya, Denpasar, Makassar, Medan and Palembang. This segment will also focus on maintenance and top-up of current debtors with track records of performing loan payment.

As for new debtors, the Bank will focus on local entrepreneurs that are successful in their businesses, have good reputations and characters, as well as positive business growth. On the product, the Commercial Segment will rely on marketing of Financing Outlets for entrepreneurs who will build buildings and offices with long-term leases with bonafide tenants.

INCH Credit/Indirect Channel

SME Retail Financing will focus on working capital loans and investment financing in the industrial sector with a positive growth trend. In its application, this loan disbursement will be carried out through big cities with an increasing trend of development, namely Jabodetabek, Semarang, Bandung, Surakarta, Surabaya, Yogyakarta, Denpasar, Makassar, Medan, Palembang, Pekanbaru, Batam, Balikpapan, Pontianak, Banjarmasin and Samarinda.

CREDIT

The joint financing scheme with partners/ Carrefour supplier/Transmart and companies/business groups will be one of the priorities to support the growth of the SME Retail financing segment.

For Consumer Retail, the Bank will enhance the financing cooperation with the company/ business group of customers in the commercial/ corporate segment to provide consumptive (collective) financing to its employees.

Retail (SME & Consumer)

The need for transportation facilities in the community remains considerable, thus the financing potential of motor vehicles (two- and four-wheels) remains sufficient, hence there is an opportunity and supporting factor for financing improvement in the Indirect Channel Segment.

In addition to motor vehicle financing, the

Bank also enhances electronic/ multipurpose financing through its current partner network and is expanding its network with other partners, especially with key market partners, such as Adira, WOM, Astra Sedaya Finance (ACC) and FIF.

In addition, as an effort to increase fee-based income, the conventional Trade Finance services, namely the issuance of LC, Prime Lending Rate, Bank Guarantee and Standby LC, will be optimized. On a case-by-case basis and for selected customers. Bank Mega also provides Structured Trade Financing services, which include the provision of various financing facilities by utilizing sources of funds from correspondent banks at a lower cost. On a continuous basis, a trade finance and cash management product development strategy and marketing and cross-selling synergies will be developed in order to increase fee-based income from cross-selling Bancassurance products with insurance companies as the Bank's partners.



CREDI





In 2016, the Bank's credit cards outstanding grew to Rp8.2 trillion with an increase in Sales Volume to Rp27.57 trillion. This positive performance was generated by the Bank's strong brand image, focused promotional efforts, new product launches (Mega Barça Card, Mega Groserindo Card and Mega Wholesale Card) and well-executed synergy with CT Corpora group.

MANAGEMENT REPORTS

CREDIT CARDS

Bank Mega continues to provide benefits, features, facilities and promotional programs that can meet the day-to-day needs of cardholders by working with attractive merchants to improve card usage and retain cardholder loyalty. Through these efforts, it is expected that the use of Bank Mega credit cards will continue to grow with the accompaniment of the loyalty of customers who feel satisfied and comfortable will all forms of offers and services provided by the Bank.

In addition, Bank Mega strives for innovations to gain a wider new market segment focused on major cities in Indonesia. This innovation can be in promotional programs or new credit card product planning being targeted to increase sales volume and revenue. As such, these innovations will set Bank Mega's stronger position going forward amid the tight competition of the credit card business in Indonesia.

Synergy of CT Corp and Bank Mega Credit Card

In the middle of the globalization challenges, the increasingly competitive level and the strict regulation of Bank Indonesia pertaining to credit cards, Bank Mega credit cards have an advantage from other banks, in which facilitating the cardholders' needs through the benefits offered by the extensive network of CT Corp. The unmatched synergy across the retail, lifestyle and

entertainment products portfolio of companies under CT Corp became an effective strategic tool, as well as the right choice to manifest Bank Mega's business goals.

In its implementation, synergy with companies from CT Corp Group continue to be optimized by providing various discounts throughout the year that make Bank Mega increasingly reckoned with and stronger in the credit card market in Indonesia.

FEASTING AND DINING







For Cardholders with culinary tourism as a hobby, Bank Mega Credit Card offers various culinary programs with more than 500 restaurants and cafes all over Indonesia. In partnership with Trans F&B, Bank Mega Credit Card offers an all-time exclusive offer of a discount of up to 50% at Coffee Bean and Tea Leaf, Baskin-Robbins and Wendy's incorporated in Trans F&B.



CREDIT CARDS

FASHION AND LIFESTYLE





Especially for fashion lovers and cardholders who love to collect their favorite branded goods from Trans Fashion, Bank Mega Credit Card offers great deals. In 2016, Bank Mega credit cards offered special discounts of up to 20%, or 0% for up to six months on installments for the MegaFirst Infinite Credit Card, and a 10% discount or 6% monthly installments for other Bank Mega Credit Cards in Aigner, Armani Jeans, Boss Orange, Brioni, Canali, Emporio Armani, Furla, Giorgio Armani, Geox, Hugo Boss, Jimmy Choo, Red Valentino, Salvatore Ferragamo, Tommy Hilfiger, Tod's, Valentino, VersaceJeans and Versus.

Metro Department Store is one of the companies under CT Corp that bridges lifestyle needs by offering quality clothing and accessories. The philosophy underlying this company is to provide a comfortable and enjoyable shopping environment and experience. Bank Mega and Metro Department Store have collaborated to create exclusive special programs for all credit card holders of Bank Mega, namely a 10% discount or 0% tenor of six-month installments (minimum transaction of Rp1 million) and redeem rewards point that can be enjoyed throughout the year.

TRAVEL AND LEISURE













Plan your vacation by utilizing various specials offered by Bank Mega Credit Card. Bank Mega is in cooperation with AntaVaya Tour, which includes the provision of tickets, accommodations, tour packages and various other privileges. The benefits of Bank Mega credit card, among others, are not subject to additional fees (surcharges), offer competitive international ticket prices and low interest rates on installments.

Bank Mega also cooperates with AntaVaya Tour by organizing a regular twice-a-year Travel Fair by engaging many airlines and tourism boards as a holiday recommendation. The Mega Travel Fair provides many promo tickets and attractive travel holiday packages for Bank Mega credit card holders.

An alternative for an attractive holiday is to spend time with the family in Trans Studio Makassar and Bandung,

MANAGEMENT REPORTS

CREDIT CARDS

which offer exciting and fascinating rides. Bank Mega credit card holders can enjoy an economical holiday with a 25% discount on Entrance Trans Studio.

Aside from enjoying the rides, the Trans Studio Bandung Integrated Area also offers the opportunity to pamper yourself with shopping at the Trans Studio Mall or resting in a stay at The Trans Luxury Hotel Bandung and the IBIS Hotel. Especially for The Trans Luxury Hotel Bandung and The Trans Resort Bali, Bank Mega credit card holders can enjoy special stay deals and 50% off for weekdays and 25% for the weekend.

DAILY NECESSITIES



Transmart Carrefour Indonesia, a hypermarket concept center under PT Trans Retail Indonesia, which has a One-Stop Shopping Concept, offers a variety of products with low prices and the best service. Transmart Carrefour and the Bank work together to provide the best benefits for all Bank Mega credit card holders by giving a 10% discount or 0% tenor for a six-month installment (minimum transaction of Rp 1 million) and redeem rewards points that can be enjoyed throughout the year.

MEDIA AND ENTERTAINMENT



TRANS TV, TRANS7, Transvision, CNN Indonesia and Detikcom are also companies under TRANSMEDIA. Together with Bank Mega, TRANSMEDIA cooperates to increase brand awareness and deliver a wide selection of promotional programs, especially to Bank Mega credit card holders and the wider community. Through TRANSMEDIA, it will be easier for Bank Mega to do promotions for current or future innovations that will be done by the Bank.

FINANCIAL INSTITUTION

CT Corp has also several financial institutions, such as Asuransi Umum Mega, which is engaged in General Insurance Services, and Asuransi Jiwa Mega Indonesia, which is engaged in Life Insurance Services. Bank Mega and the two insurers are aiming at assisting in financial planning and self-protection, as well as ownership of the cardholder's valuable belongings.

In 2017, Bank Mega plans to continue expanding its Credit Card and Personal Loan business by launching several new Credit Card and Personal Loan products that are expected to sustain business growth and bring more complete products and services to answer the financial needs of Bank Mega's customers.

TREASURY & INTERNATIONAL BANKING





Treasury is responsible for maintaining liquidity and managing the Bank's balance sheet to ensure the availability of efficient funding to support business growth. In addition, Treasury also serves as a business unit that takes advantage of market opportunities through securities trading and other types of transactions

TREASURY & INTERNATIONAL BANKING

MANAGEMENT REPORTS

The uncertain global and domestic economic dynamics throughout 2016 have had a mixed impact on the global financial industry, as well as on Indonesia itself. This is due to several matters, among others the unrecovered economies of the European Union and the United States and the US presidential election and the concerns of the China economy that may experience a hard landing at any time. Meanwhile within the country, government, through the implementation of a tax amnesty program and the cutting of rupiah interest rates, seeks to maintain domestic economic growth that is expected to be realized in accordance with the government's plan.

In the midst of fluctuating economic and market conditions, Treasury followed a strategy based on prudential principles and efficient liquidity management in conducting day-to-day business activities by taking the following steps:

- 1. Re-profiling the funding segment to manage the optimum cost of funds and increase cross-bank transactions.
- 2. Maintaining an Equitable and Equalized portfolio of Trading and Available For Sales (AFS) in the purchase of Government and Corporate Securities as an effort to increase high-yield, high-quality assets (at least idA- for corporations) in order to offset loan growth and growth in third party funds.
- 3. Always paying attention to bank liquidity levels by looking at the amount of High Quality Liquid Assets and the Liquidity Coverage Ratio.

As a result, Treasury revenues in 2016 increased by 34% from the previous year. Revenue was derived from Net Interest Income and capital gains from sale of securities. In 2017, Treasury targeted a revenue growth of 58% by taking into account the direction of better economic improvement from the previous year.

INTERNATIONAL BANKING

One transformation year of international banking and financial institution (IBFI) as a business unit can be exceeded by a respectable achievement. The revenue has significantly increased compared to previous years. The success was achieved by business exploration and expanding the customer segment.

Within the journey, the international banking and financial institution continues to innovate product development and focus on the marketing of products that meet the needs of customers, with competitive prices and upto-date market development. These products include Liabilities Products, Treasury Products, Trade Finance Products and loans to the financial institution segment.

In 2016, PT Bank Mega Tbk once again received a prestigious award from Standard Chartered Bank in the form of an 'STP Award'. This award is given for the success of Bank Mega's operations team in conducting Straight Through Processing on the delivery of MT103 for Commercial Payment or MT202 for Treasury Payment and Trade Payment. Straight Through Processing is the percentage of success in implementing payment instructions without manual interference and it managed to get a very satisfying percentage. PT Bank Mega Tbk was also awarded a Partnership Award from MoneyGram, which has been a partner in conducting money transfer services abroad.

In 2017, the international banking financial institution will synergize with Treasury and other related sections to realize revenue growth of 101%. One of the customer segments developed is the non-bank financial institutions.

TREASURY & INTERNATIONAL BANKING

GLOBAL MARKETS

The level of volatility in global financial markets in 2016 still tended to be high at the beginning of the year. The high volatility of the global market was triggered by continued speculation over rising interest rates in the US and also uncertainty over commodity price movements. In the middle of the year the market was illustrated by other dominant factors, such as the Brexit vote and the presidential election in the US. Both events will have outcomes that were beyond the expectations of the majority of analysts.

Domestically, the new introduced benchmark interest rate is a 7-day reverse repo from the previous BI Rate. Since its introduction, the 7-day reverse repo has dropped from the 5.5% level to 4.75% as low interest rates recorded at the end of 2016 are at 3.02%.

The movement of the Rupiah (IDR) to USD exchange rate in 2016 strengthened from the opening of the year within the range of Rp13,900 per USD and closed at 13,350 by the end of the year. The growth rate of Indonesia's economy up to the third quarter of last year was recorded at 5.02% per year, a decline if compared to the annual economic growth rate as of June 2016 at the level of 5.19%.

The financial market volatility level in 2017 is predicted to remain high, along with the high uncertainty level over economic policies in the US with its newly elected president. In addition, Indonesia's economic growth rate in 2017 is estimated by the government to be at the 5%-5.4% level, a figure that is still relatively high compared with the level of economic growth in regional countries.

With projected high levels of volatility in the financial market in 2017, Bank Mega has a strategy to cope with market turbulence so as to contribute significantly to the Bank's growth. As the Bank's growth projection

increases, Bank Mega will remain consistent in emphasizing Risk factors, as well as compliance that is considered very important for the Bank performance consistency, as follows:

1. Global Markets Sales

Marketing of more intensive prudent Global Markets products and enhancing customer segmentation analysis in accordance with their needs in order to obtain Fee-based Income. The increment is focusing on market share in Global Markets products with penetration of an increased number of participating customers and requiring services of Global Markets Products.

Along with the greater varieties of customers' needs for retail and corporate financial products services, Global Markets Bank will consistently remain creative in innovation to meet the needs of these customers. Global Markets products such as Bonds that include Retail Bonds, Forex and CCS, and IRS will still be a major factor to be offered by Global Markets. Higher intensity will be enhanced by a self-approach to customers through regularly convened publicity that will have more value as a service offered to customers.

The intensity of coordination and training of internal sales and non-sales will continue to be done so that internal processes can run better.

2. Global Markets Trading

The high level of market volatility will be a potential for the Global Markets Trading team in carrying out trading activities while maintaining an emphasis on Compliance. Every opportunity amid the volatile market will be utilized optimally to get Fees from the trading activities.

TREASURY & INTERNATIONAL BANKING

MANAGEMENT REPORTS

Expectations from the increasing variety of products offered to customers by the sales team will be the focus of the Global Markets Trading team to synergize, by providing competitive pricing so as to increase the market share of customers in compliance with internal regulations and with regulators.

TRUSTEE ACTIVITY

Trustee is a Capital Market Supporting Institution, assigned to represent the interest of Debt Securities Holders in which the Institution is required by companies that will issue debt Securities.

Bank Mega has obtained a Certificate of Registration (STTD) to conduct business activities as a Trust Agent of the Capital Market Supervisory Agency (BAPEPAM) based on decision letter No. 20/STTD-WA/PM/2000 on August 2, 2000.

Duties and Responsibilities of Bank Mega as Trustee are as follows:

- To represent the interest of Bond holders within or outside the court in performing legal action related with the interest of Bond holders;
- To transparently disclose comprehensive reports on its qualification as Trustee in the prospectus;
- To submit reports to the Financial Services Authority, Stock Exchange and Bond holders, directly or through the Stock Exchange in the event that the issuer performed a breach of contract or any event that may jeopardize the interests of Bond holders:
- To periodically supervise or monitor the development of issuer activities based on financial reports or other reports;
- To provide advice as required by the issuer that is relevant to the Trustee Agreement. As of 31 December 2016, Bank Mega acts as Trustee of

105 Bond issuances and Medium-Term Note issuances. As of December 2016, the total issued Bonds were worth Rp92,789,363 and USD105,000.

Custodian Service Activities

Custodian Bank is a Bank that provides Custody/ Depository services of Securities and other activities related to such Securities, among others, Settlement completion, the handling of rights related to Securities that are held and represents the Securities Holder's right to the Securities (Proxy).

Bank Mega acts as a Custodian Bank based on a license from the Capital Market Supervisory Agency (Bapepam), No. KEP-01/PM/Kstd/2001 dated January 18, 2001.

Custodian Services provided by Bank Mega consist of:

- General Custodian, covering the following:
 - Safekeeping (securities depository and administration);
 - Settlement and transaction handling (Settlement and handling of transaction completion in sale and purchase of securities);
 - Corporate action (managing client's rights in relation to ownership of customers' securities);
 - Proxy (representing the customer in General Meetings of Shareholders based on proxy letter);
 - Reporting.
- Mutual Fund Custodian covers, as follows:
 - Unit Registry (listing and administration of Mutual Fund Unit);
 - Fund Accounting (Collective custody, administration of Investment Fund portfolio and Net Asset Value calculation);
 - Reporting;
 - Repository of other securities in accordance with prevailing regulations.

As of 31 December 2016, the portfolio value of custodian administration of the Bank amounted to Rp44,484,478.

106

The analysis was prepared based on the Consolidated Financial Statements of PT Bank Mega Tbk and its subsidiaries, which have been audited by Purwantono, Sungkoro & Surja (PSS-EY) in accordance with the Independent Auditor's report No. RPC-3040/PSS/2017 dated February 28, 2017 with the Sinarta as the responsible person and with the opinion that the Consolidated Financial Statements of PT Bank Mega Tbk have been fairly presented in all financial position material and its subsidiaries as of December 31, 2016, as well as financial performance and consolidated financial cash for the effective year, in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of Bank Mega are also presented in the last chapter of this Annual Report.

Financial Statements Analysis

ASSETS

Total Assets

Expressed in billions of Rupiah

2015 2016 growth (%) **Assets** Cash 1,093.6 1,001.2 (8)Current Accounts With Bank 4.546.1 4.337.3 Indonesia (BI) (5)Current Accounts With Other Banks 279.5 116.1 (58)Placement With BI and other Banks 8.672.8 5.982.9 (31)Securities 10,544.1 19,455.1 85 Securities Purchased under Agreement to Resell (Reverse Repo) 3,781.1 4,265.1 13 Derivative Receivables 43.7 20.8 (52)Loans 32,458.3 28,300.1 (13)489.2 594.1 21 Acceptance Receivables **Deferred Tax Assets** 26.3 34.2 30 Net Fixed Assets 5,768.9 5,651.1 (2)Net of Other Assets 1,231.4 1,296.4 5

68,225.2

Total Assets

For the period ended December 31, 2016, the Bank's assets increased 3% from Rp68,225.2 billion in 2015 to Rp70,531.7 billion. This increase was primarily due to increased effects.

Cash

The bank posted a decrease of 8%, from Rp1.1 trillion to Rp1 trillion, in which the cash was used to support business development activities, primarily for investment.

Securities

Securities significantly increased by 85% year on year (YoY), from Rp10.5 trillion to Rp19.5 trillion. Transactional securities are Bank Indonesia Certificates (SDBI), Certificates of Bank Indonesia (SBI), Indonesian Retail Bonds (ORI) and Indonesian Government Bonds,

70,531.7

3

MANAGEMENT REPORTS

both in the form of rupiah and foreign currency. All such securities are not collateralized by the Bank

Reverse Repo

Increased by 13% YoY from Rp3.8 trillion to Rp4.3 trillion with the weighted average interest rate per annum for the years ended 31 December 2016 and 2015 were 6.75% and 7.96%, respectively.

Loans

The bank posted lower loan growth of 12.7% YoY, from Rp32.5 trillion to Rp28.3 trillion. Loans were disbursed to relevant parties and third parties in Rupiah and foreign currency. Most loan disbursements were used for consumer loan in Rupiah currency

in billion Rupiah

Disbursed Loans	2015	2016	Growth (%)
Consumption	14,091.4	12,532.3	(11)
Investment	8,130.2	7,060.5	(13)
Working capital	6,046.2	4,677.0	(23)
Loans in Foreign E	xchange		
Working Capital	2,512.6	2.329.7	(7)
Investment	1,652.8	1,677.2	15
Consumption	25.1	23.4	(6)
Total Third Party Loans	32,458.3	28,300.1	15

The bank managed to keep the NPL level at 2.59%, up from the 2015 net NPL of 1.8%. Although there was an increase, it is nevertheless still within safe limits based on Bank Indonesia Regulation No. 6/9/PBI/2004 dated March 26, 2004 concerning Follow-Up Supervision and Establishment of Bank Status. The ratio of net nonperforming loans is 5% of the total loans granted by the Bank.

LIABILITIES

in billion Rupiah

LIABILITIES	2015	2016	Growth (%)
Obligations Due Immediately	558.7	549.2	(2)
Deposits by Customers			
- Current Accounts	5,111.6	5,568.7	9
- Saving Deposits	9,993.5	10,668.0	7
- Deposits	34,634.6	34,816.5	1
Deposits from Other Banks	1,704.7	915.8	(46)
Reverse Repo	2,380.4	4,017.3	69
Derivatives Payable	23.7	19.4	(18)
Income Tax Payable	62.7	94.0	50
Acceptance Payable	489.2	594.1	21
Fund Borrowings	1,208.9	538.9	(55)
Post-employment Benefits Liability	255.2	262.6	3
Accrued expenses and other liabilities	284.8	201.6	(29)
Total Liabilities	56,708.0	58,226.0	3

Total Liabilities

Liabilities increased by 3% YoY, from Rp56.7 trillion to Rp58.3 trillion, primarily because of an increased repo effect and an increased funding gain.

108

Savings

The bank managed to increase its funding by 2.7%, from Rp49.7 trillion to Rp51.1 trillion. Deposits consist of Current Account, Savings and Deposits. This increase was accompanied by the growth of low cost funds (CASA) that was greater than high cost funds (deposits). The increasing trend of CASA is in accordance with the Bank's funding strategy aimed at reducing the cost of funds.

Repo Securities

Repurchase agreement securities (Repo) increased significantly by 69% YoY, from Rp2.4 trillion to Rp4.0 trillion. The repo securities consist of SDBI, SBI, Indonesian Government Bonds and Sharia Securities.

Fund Borrowings

Decreased by 55% YoY from Rp1.2 trillion to Rp538.9 billion. Fund Borrowings in United States Dollars were used to finance letters of credit and trade finance facilities.

EQUITY

in billion Rupiah

Component	2015	2016	Growth (%)
Share Capital	3,481.9	3,481.9	0
Additional Paid-up Capital	2,048.8	2,048.8	0
General Reserves	1.3	1.4	6
Profit Balance	2,017.6	2,845.3	41
Other comprehensive income	3,967.6	3,888.3	(2)
Total equity	11,517.2	12,265.7	6
Total liabilities and equity	68,225.2	70,531.7	3

Equity

At the end of 2016, total equity increased by 6% from Rp11,517.2 billion at the end of 2015 to Rp12,265.7 billion. This increase mainly due to an increase in current year earnings.

CONSOLIDATED STATEMENTS OF PROFIT/LOSS

in billion Rupiah			
Remarks	2015	2016	Growth (%)
Interest Income	6,458.3	6,151.9	(5)
Interest Expenses	(3,155.5)	(2,664.3)	(16)
Net interest income	3,302.8	3,487.6	6
Other Operating Income	1,934.8	1,733.8	(10)
Other Operating Expenses			
Gain (Loss) From the Changes in Fair Value of Financial Instrument - Net	(88.0)	189.9	(316)
Fees and Commissions	(23.8)	(9.6)	(60)
Provisions for impairment losses on financial assets	(978.3)	(892.5)	(9)
and non-financial assets - Net			
General and administrative expenses	(1,859.1)	(1,900.9)	2
Salary expenses and other allowances	(1,109.4)	(1,137.8)	3
Operating Income - Net	1,178.9	1,470.6	25
Non-Operating Income - Net	59.9	74.8	25
Income before Tax Expenses	1,238.8	1,545.4	25
Income for the Year	1,052.8	1,158.0	10
Comprehensive Income –Net	4,647.7	1,274.8	(73)
Basic Earnings per Share (Full Amount)	151.0	166.0	10

MANAGEMENT REPORTS

Interest Income

In 2016, interest income declined by 5% YoY, from Rp6.5 trillion to Rp6.2 trillion. The decrease in interest income mainly from Placements with Bank Indonesia and other banks and lower realization of loan disbursements. Interest income consists of interest income denominated in Rupiah amounting to Rp5,620.9 billion and foreign currency converted into Rupiah amounting to Rp531.1 billion.

Interest Expense

Decreased by 16% YoY from Rp3.2 trillion to Rp2.7 trillion, primarily because of lower current accounts interest expenses.

Net interest income

The decrease in interest expenses resulted in an increase in the Bank's net interest income by Rp3.5 trillion, an increase of 6% from 2015 amounting to Rp3.3 trillion.

Other Operating Income

Decreased by 10% YoY from Rp1.9 trillion to Rp1.7 trillion, mainly because of foreign exchange transaction profits, as well as a securities sales gain, which fell by 21%.

Other Operating Expenses

Decreased by 8% from Rp4.1 trillion to Rp3.8 trillion, mainly because of provision and commission expenses.

Income before Tax Expenses

The bank managed to book a 25% YoY profit before tax growth, from Rp1.2 trillion to Rp1.5 trillion.

Income for the Year

Increased by 10% YoY, from Rp1.1 trillion to Rp1.2 trillion. The achievement of this net profit reflects the success of the Bank's strategy in the midst of challenging situations. This net profit realization exceeded the set target.

Comprehensive Income

Decreased by 73% YoY from Rp4.7 trillion to Rp1.3 trillion.

PROFITABILITY RATIO

Profitability ratio is a ratio that aims to determine the ability of the Bank to generate profits during 2016. The following were the profitability ratios of the Bank:

Indicator	2015	2016	Changes (%)
Return On Assets (ROA)	1.97%	2.36%	0.39%
Return On Equities (ROE)	15.30%	10.91%	(4.39%)
Net Interest Margin (NIM)	6.04%	7.01%	0.97%

Of the three indicators, only ROE shows a steady decline in ROA and NIM growth. This reflects that the Bank generated profits throughout the year 2016.



110

CONSOLIDATED STATEMENTS OF CASH FLOWS

In billion Rupiah

Consolidated Statement of Cash Flows	2015	2016	growth (%)
Net Cash Flows from Operating Activities	(4,802.4)	2,802.3	-
Net Cash Flows from Investing Activities	542.1	(1,494.8)	-
Net Cash Flows from Financing Activities	1,016.0	(1,196.4)	-
Increase(decrease) in net cash and cash equivalents	(3,244.3)	111.1	-
Net cash and cash equivalents at the beginning of the year	17,791.3	14,547.0	(18)
Net cash and cash equivalents by end of the year	14,547.0	14,658.1	1

At the end of 2016, the Bank's cash and cash equivalents amounted to Rp14.7 trillion, an increase of 1% from its cash position and cash equivalent at the end of 2015 of Rp14.5 trillion. Cash and cash equivalents of the Bank by the end of 2016 consisted of cash amounting to Rp1 trillion, Current accounts with Bank Indonesia of Rp4.3 trillion, Current accounts with other banks of Rp116.1 billion, Placements with Bank Indonesia and other

banks with maturities of three months from the date of acquisition of Rp 5.7 trillion and Bank Indonesia Deposit Certificates that mature within three months from the date of acquisition of Rp3.5 trillion. On the other hand, there was the largest decrease in placements with Bank Indonesia and other banks that mature within three months from the date of acquisition.

Cash Flows from Operating Activities

Cash flows from operating activities in 2016 amounted to Rp2.8 trillion, primarily derived from loans amounting to Rp3.1 trillion and securities sold with agreements to repurchase amounting to Rp1.6 trillion. In 2015, the Bank used cash from operating activities of Rp4.8 trillion. The use of such cash was mainly for repayment of securities purchased under agreements to resell and securities sold with agreements to repurchase.

Cash Flows from Investing Activities

Cash outflows from investing activities in 2016 amounted to Rp1.5 trillion, primarily used to purchase available sale securities. In 2015, the Bank obtained cash inflows of Rp542.1 billion primarily from the sale of available sale securities.

Cash Flows from Financing Activities

Cash outflows from financing activities in 2016 amounted to Rp1.2 trillion, primarily used for payments on borrowings and cash dividend payments. Whereas in 2015, the Bank obtained cash from financing activities amounting to Rp1.0 trillion from loan receipts.



MANAGEMENT REPORTS

FINANCIAL RATIO

Main Ratio (Consolidated)	2015	2016	Changes (%)
Efficiency Ratio			
Operating Expenses on Operating Income (BOPO)	85.72%	81.81%	(3.91)
Productive Asset Quality			
Non-Performing Loans (NPL) - gross	2.81%	3.44%	0.63
Non-Performing Loans (NPL) - net	1.80%	2.59%	0.79
Financial Position Structure			
Credit Ratio on Deposits (LDR)	65.05%	55.35%	(9.70)
CASA on Total Financing	30.37%	31.83%	1.46
Capital Adequacy Ratio (CAR)	22.85%	26.21%	3.36

Efficiency Ratio

Shows the level of the Bank's ability to improve operational efficiency. Throughout the year 2016, Bank Mega managed to reduce BOPO by 3.91% from 85.72% in 2015 to 81.81%. This reflects that the Bank's operations were more efficient than in 2015.

Productive Asset Quality

Non-performing loans (NPLs) increased to 2.59%, but were still within the maximum regulatory tolerance limit of 5%. Nevertheless, the Bank has made efforts to reduce the non-performing loans.

Financial Position Structure

The bank has a strong capital with a CAR of 26.21%, reflecting the solid foundations of bank capital and the ability to deal with possible risks. In addition, the strategy to lower the cost of funds has been done with increasing CASA to total funds. Meanwhile, an intermediary activity decreased mainly because the macro economy was less conducive.

SOLVABILITY AND COLLECTABILITY

The ability to pay obligations (debt) can be measured through several ratios, including liquidity ratios, solvency ratios and rentability ratios. These ratios will serve as benchmarks for the Bank in calculating the possible risks that arise in operational activities.

Liquidity Ratio

One ratio to measure a sound liquidity ratio is the ratio between the amount of loans-to-deposits ratio (LDR). In 2016, the Bank recorded a 55% LDR, down from 65% in 2015.

Solvency Ratio

One measure used in measuring solvency ratios is the ratio of capital. On a consolidated basis, in 2016 the Bank had a CAR of 26.22%, up from 23.92% in 2015. Meanwhile, CAR 2016 for the Bank only amounted to 26.21%, above the provisions of Indonesian banking regulators that require a minimum CAR of 14%.

112

Capital Adequacy Ratio (CAR)

Taking into account credit risk, market risk and operational risk, the Bank has the following CAR:

In billion Rupiah

iii biiiioii i tapiaii			
		2015	2016
Only Bank :			
Risk-weighted (ATMR)	assets	44,993.5	41,517.4
Total Capital		10,279.3	10,883.1
CAR Ratio		22.85%	26.21%
Consolidated			
Risk-weighted (ATMR)	assets	42,968.1	41,505.2
Total Capital		10,279.3	10.883.1
CAR Ratio		23.92%	26.22%

Profitability Ratio

This is used to determine the efficiency level of the Bank's performance by using four components: ROE, ROE, ROE, NIM, and operating expenses to operating income (BOPO).

Indicator	2015	2016	Changes (%)
Return on Assets (RoA)	1.97%	2.36%	0.39
Return on Equity (RoE)	15.30%	10.91%	(4.39)
Net Interest Margin (NIM)	6.04%	7.01%	0.97
ВОРО	85.72%	81.81%	(3.91)

The Bank was able to book ROA growth of 0.39%, ROE of -4.39% and NIM of 0.97%. This shows outstanding Bank's profitability amidst the decline in industrial loan disbursement. The increase in profitability was followed

by an efficiency marked by a decrease of BOPO of 3.91%, which marked the Bank's success in improving credit distribution and in more efficient operational management. Of the three ratios, the Bank has the ability to meet its obligations.

Loans Collectability

Throughout 2016, gross NPL was recorded at 3.44%, an increase from 2.81% in the same period of 2015, while net NPL rose from 1.8% to 2.59%. Nevertheless, the NPL ratio is still below the provisions of Bank Indonesia for a maximum NPL of 5%.

CAPITAL STRUCTURE AND CAPITAL STRUCTURE POLICY

Capital Structure

Throughout 2016, the Bank had CAR (Bank only) of 26.21% and consolidated CAR of 26.22%. The Bank's capital composition consisted of Equity and Debt at 17% and 83%, respectively.

Capital Structure Policy

The Bank's capital management objective is to maintain a strong capital position to support business growth and retain investors, depositors, customers and market confidence. In capital management, the Bank considers factors such as optimal return on capital to shareholders, maintaining a balance between higher gearing and gearing ratios and the security afforded by a sound capital position. Since 2007, the Bank has been required to comply with the Basel II framework in terms of Bank capital following the road map of Basel II implementation in Indonesia, led by Bank Indonesia. The Capital Plan is prepared by the Board of Directors as part of the Bank's Business Plan and approved by the Board of Commissioners.

MANAGEMENT REPORTS

FINANCIAL PERFORMANCE REVIEW

Net Profit and General Reserves

The Bank has established a general reserve amounting to Rp1.4 billion and Rp1.3 billion as of December 31, 2016 and 2015, in accordance with Law No. 40/2007 regarding Limited Liability Companies, which require companies to make general reserves of at least 20% of total issued and fully paid capital. The law does not set the time frame for the establishment of such reserves.

MATERIAL COMMITMENTS FOR INVESTMENT OF CAPITAL **GOODS 2016**

Throughout the year 2016, there were no material bonds for capital investment

INVESTMENT OF CAPITAL GOODS, CAPITAL COMMITMENTS, AND OTHER COMMITMENTS

Investment in capital goods and capital expenditure commitments

The amount of capital expenditure (capex) of Banks in 2016 was Rp57.3 billion.

MATERIAL INFORMATION AND FACTS POST ACCOUNTANT REPORT

No material information and facts occurred past the date of the accountant's report.

BUSINESS PROSPECTS

Taking into account Indonesia's economic condition, business infrastructure readiness and competition in the banking industry, the Bank's growth strategy will focus on achieving Net Interest Income, Fee-Based Income and cost efficiency targeting Fee-Based Income to cover overhead costs.

Actualization of this will also be supported by the acceleration of growth, commitment and hard work to achieve success and disciplined execution with targets every day and every month. All these efforts will serve as guidelines for the Bank to provide integrated service solutions for all stakeholders.

2016 TARGET AND REALIZATION AND 2017 PROJECTION (in trillions of Rp)

Indicator	2016 Target	Realization	Remarks	2017 Projection
Total assets	69.05	70.53	Above target	75,51
Loans	32.49	28.30	Below target	33,00
TPF	50.50	51.07	Above target	55,00
Net Income	1.05	1.16	Above target	1,23

MARKETING ASPECT

The Bank will continue to develop innovative products and improve service quality to maximize future business growth opportunities. In the loan sector, the Bank focuses on lending in the corporate, commercial, consumer and credit card segments. Particularly in the credit card business, the Bank implements the strategy of making the Bank credit card the main credit card of public choice through synergy with the retail companies in CT Corp so that the credit card of the Bank has its own uniqueness that is not owned by other bank credit cards.

Meanwhile, to raise low-cost funds and loyalty, the Bank launched a co-branding program of Mega Perdana Barca's savings products and continued the

114

Mega Supervaganza Program as a form of appreciation for its customers. In addition, the Bank also develops networks, features and banking services to enhance competitiveness in the retail segment.

To meet the targets, the Bank optimizes every process and opportunity and constantly improves every aspect, both internal and external to the Bank. The Bank will also continue to expand its service network, either by opening new branch offices or relocating existing offices to more strategic locations. In 2016, the Bank established two new Regional Offices in order to increase market penetration and be closer to customers. Jakarta Regional Office was split into two and Kalimantan was separated from the supervision of the Makassar Regional Office. With the establishment of the Jakarta Regional Office 2 and the Regional Office of Banjarmasin, Bank Mega has eight Regional Offices (Medan, Jakarta 1, Jakarta 2, Bandung, Semarang, Surabaya, Makassar and Banjarmasin) that supervise 349 offices throughout Indonesia.

DIVIDENDS AND DIVIDEND POLICY

Dividends

In the Bank's Annual General Meeting of Shareholders held on April 15, 2016, the shareholders agreed to settle cash dividends of Rp526.35 billion for the fiscal year 2015.

INFORMATION ON INVESTMENT, **EXPANSION, DIVESTATION WITH**

Throughout the year 2016, the Bank did not make any investments, expansions, or divestitures involving conflicts of interest.

Conflicts of Interest Transactions

No transactions involving conflicts of interest by the Bank occurred during the reporting year.

Affiliated Transactions

PT Mega Capital Indonesia

PT Bank Mega Syariah

PT Trans Property PT Trans Corpora

PT CT Corpora

PT Trans Coffee

PT Asuransi Umum Mega PT Mega Corpora

PT Batam Indah Investindo

PT Mega Central Finance

Service Tbk

PT Anta Express Tour & Travel

In conducting its business activities, the Bank conducted transactions with related parties fairly and in accordance with prevailing rules and regulations. The recording of a related transaction has been made in accordance with the provisions of IFAS No. 7 (revised 2010) on "Related Party Disclosures".

Affiliated Party – Same Ownership Relation	Affiliated Party – Family Relation with Controling Party
PT Televisi Transformasi Indonesia	PT Para Duta Bangsa
PT Duta Visual Nusantara TV 7	
PT Para Bandung Propertindo	

Affiliated Party - Same Ownership	Affiliated Party -
Relation	Family Relation with
	Controling Party

PT Trans Airways

PT Trans Media Corpora

PT Trans Rekan Media

PT Trans Entertainment

PT Trans Fashion Indonesia (dahulu

PT Trans Mahagaya)

PT Trans Lifestyle

PT Para Inti Energy

PT Para Energy Investindo

PT Trans Kalla Makassar

PT Trans Studio

PT Trans Ice

PT Mega Auto Finance

PT Para Bali Propertindo

PT Mega Indah Propertindo

PT CT Agro

PT Kaltim CT Agro

PT Kalbar CT Agro

PT Kalteng CT Agro

PT Metropolitan Retailmart

PT Mega Finance

PT Mega Asset Management

PT Asuransi Jiwa Mega Indonesia

PT Perkebunan Indonesia Lestari

PT Perkebunan Inti Indonesia

PT Vaya Tour

PT Agranet Multicitra Siberkom

PT Trans Mart

PT Trans Grosir Indonesia

PT Trans Retail Indonesia (dahulu

PT Carrefour Indonesia)

PT Bank Pembangunan Daerah Sulawesi Utara

PT Arah Tumata

PT Dian Abdi Nusa

PT W ahana Kutai Kencana

PT Trans Estate

PT Trans Studio Balikpapan

PT Trans Studio Jakarta

PT Trans Studio Manado

PT Mega Indah Realty Development

PT Rekreasindo Nusantara

PT Bank Pembangunan DaerahSulawesi Tengah

PT Mitra Kalimantan Utama

PT Sekata Prima Nusa

Affiliated Party - Same Ownership	Affiliated Party	
Relation	Family Relation w	
	Controling Part	

PT Trans Oto Internasional

PT Kaltim Hijau Makmur

PT Kutai Argo Lestari

PT Lembah Sawit Subur

PT Mahakam Hijau Makmur

PT Trans E Produksi

PT Indonusa Telemedia

PT Trans News Corpora

PT Detik Ini Juga

PT Tama Komunika Persada

PT Detik TV Indonesia

PT Trans Burger

PT Alfa Retailindo

PT Trans Rekreasindo

PT Trans Ritel Properti

PT Trans Distributor

PT Trans Importir

PT Trans Indo Distributor

PT Trans Indo Treding

PT Trans Indo Importir

PT Transindo Digital Distribusi

PT Transindo Digital Ritel

PT Trans Event

PT Kutai Agro Lestari

PT Trans Studio Makassar

PT Garuda Indonesia (Persero) Tbk

Katingan Agro Resources

CT Agro Sukabumi

CT Global Resources

Lembah Sawit Subur 2

Lembah Sawit Subur 3

Trans Visi Media

PT Mega Capital Investama

Metro Outlet Indonesia

Trans F&B

Trans Retail

PT Trans Studio Semarang

Trans Fashion

More details on material transactions with related parties during 2016 were disclosed in Note 39 to the Audited Consolidated Financial Statements.

116

REGULATIONS WITH SIGNIFICANT **EFFECT ON THE COMPANY**

No changes to legislation have had a significant effect on the Bank throughout 2016.

AMENDMENT OF ACCOUNTING POLICIES AND ITS **IMPACT ON FINANCIAL STATEMENTS**

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2016:

- Amendments to SFAS No. 4: Separate Financial Statements on Equity Method in Separate Financial Statements, effective January 1, 2016. The amendments will allow entities to use the equity method to account for investments in subsidiaries, joint ventures and associates in their separate financial statements.
- Amendments to SFAS No. 15: Investments in Associates and Joint Ventures on Investment Entities: Applying the Consolidation Exception, effective January 1, 2016. The amendments address issues that have arisen in applying the investment entities exception under SFAS No. 65 Consolidated Financial Statements, provide clarification on the exemption from presenting consolidated financial statements applies to a parent entity that is a subsidiary of an investment entity, when the investment entity measures all of its subsidiaries at fair value.
- Amendments to SFAS No. 16: Property, Plant and Equipment on Clarification of the Accepted Method for Depreciation and Amortization, effective January 1, 2016. The amendments clarify the principle in SFAS No. 16 and SFAS No. 19 Intangible Asset that revenue

reflects a pattern of economic benefits that are generated from operating a business (of which the asset is its part) rather than the economic benefits that are consumed through use of the asset. As a result, a revenue-based method cannot be used to depreciate the property, plant and equipment.

- Amendments to SFAS No. 19: Intangible Assets on Clarification of the Accepted Method for Depreciation and Amortization, effective January 1, 2016. The amendments clarify the principle in SFAS No. 16 Property, Plant and Equipment and SFAS No. 19 that revenue reflects a pattern of economic benefits that are generated from operating a business (of which the asset is part) rather than the economic benefits that are consumed through use of the asset. As a result, a revenue-based method cannot be used to depreciate the property, plant and equipment and may only be used in very limited circumstances to amortize intangible assets.
- Amendments to SFAS No. 24: Employee Benefits on Defined Benefit Plans: Employee Contributions, effective January 1, 2016. SFAS No. 24 requires an entity to consider contributions from employees or third parties when accounting for defined benefit plans. Where the contributions are linked to service, they should be attributed to periods of service as a negative benefit. These amendments clarify that, if the amount of the contributions is independent of the number of service years, an entity is permitted to recognize such contributions as a reduction in the service cost in the period in which the service is rendered, instead of allocating the contributions to the periods of service.

- Amendments to SFAS No. 65: Consolidated Financial Statements on Investment Entities: Applying the Consolidation Exception, effective January 1, 2016. The amendments address issues that have arisen in applying the investment entities exception under SFAS No. 65. The amendments clarify that the exemption from presenting consolidated financial statements applies to a parent entity that is a subsidiary of an investment entity, when the investment entity measures all of its subsidiaries at fair value.
- Amendments to SFAS No. 67: Disclosure of Interests in Other Entities on Investment Entities: Applying the Consolidation Exception, effective January 1, 2016. The amendments address issues that have arisen in applying the investment entities exception under SFAS No. 65 Consolidated Financial Statements. The amendments clarify that the exemption from presenting consolidated financial statements applies to a parent entity that is a subsidiary of an investment entity, when the investment entity measures all of its subsidiaries at fair value.
- SFAS No. 5 (2015 Improvement): Operating Segments, effective January 1, 2016. The improvement clarifies that:
 - An entity must disclose the judgements made by management in applying the aggregation criteria in paragraph 12 of SFAS No. 5 including a brief description of operating segments that have been aggregated and the economic characteristics.
 - Disclose the reconciliation of segment assets to total assets if the reconciliation is reported to the chief operating decision maker, similar to the required disclosure for segment liabilities.

- SFAS No. 7 (2015 Improvement): Related Party Disclosures, effective January 1, 2016. The improvement clarifies that a management entity (an entity that provides key management personnel services) is a related party subject to the related party disclosures. In addition, an entity that uses a management entity is required to disclose the expenses incurred for management services.
- SFAS No. 16 (2015 Improvement): Property, Plant and Equipment, effective January 1, 2016. The improvement clarifies that in SFAS No. 16 and SFAS No. 19 that the asset may be revalued by reference to observable data on either the gross or the net carrying amount. In addition, the accumulated depreciation or amortization is the difference between the gross and carrying amounts of the asset. Carrying amounts of the asset is restated by revaluated amounts.
- SFAS No. 19 (2015 Improvement): Intangible Assets, effective January 1, 2016. The improvement clarifies that in SFAS No. 16 and SFAS No. 19 that the asset may be revalued by reference to observable data on either the gross or the net carrying amount. In addition, the accumulated depreciation or amortization is the difference between the gross and carrying amounts of the asset. Carrying amounts of the asset is restated by revaluated amounts.
- SFAS No. 25 (2015 Improvement): Accounting Policies, Changes in Accounting Estimates and Errors. The improvement provides editorial correction for paragraph 27 of SFAS No. 25.

118

SFAS No. 68 (2015 Improvement): Fair Value Measurement, effective January 1, 2016. The improvement clarifies that the portfolio exception in SFAS No. 68 can be applied not only to financial assets and financial liabilities, but also to other contracts within the scope of SFAS No. 55.

The Bank has assessed that the adoption of the above mentioned accounting standards do not have significant impact to the consolidated financial statements.





Operational Review









- 121 Risk Management
- 188 Human Resource
- 196 Information Technology
- 199 Operational







General Disclosure on Risk Management of the Bank

Organization

The implementation of Risk Management is stipulated in Bank Indonesia Regulation No. 5/8/2003 and SE BI No. 5/21/DPNP/2003, in lieu of PBI No. 11/25/PBI/2009 and SE BI No. 13/23/DPNP dated 25 October 2011, as well as POJK 18/3/2016.

Risk management at PT Bank Mega Tbk is under the coordination of the Risk Directorate, which is in charge of eight Units, namely Operational Risk Management, Credit Risk Management, Market Liquidity and Integrated Risk Management, National Credit Review, National Credit Control & Special Asset Management, National Credit Appraisal, SME Collection & Remedial, and SME Asset Recovery.

Within the bank-wide scope, PT Bank Mega Tbk's Risk Management Committee (RMC) assists the Board of Commissioners and the Board of Directors in performing active supervision related to risk management. There are committees under the Board of Commissioners structure, namely the Risk Oversight Committee, the Remuneration Committee and the Audit Committee, while the Executive Committees under the structure of the Board of Directors are the Risk Management

Committee, the Credit Policy Committee, the Product Committee and the Assets and Liabilities Committee.

Within the group-wide scope, PT Bank Mega Tbk is the Primary Entity in the Implementation of Integrated Risk Management in the Financial Conglomeration of Mega Corpora and is the unit of Market, Liquidity and Integrated Risk Management as an Integrated Risk Management Unit (SKMRT)

Risk Indicator

COMPANY PROFIL

For implementation, PT Bank Mega Tbk has divided the inherent risks of bank activities into eight types of risk in accordance with the provisions of Bank Indonesia. Each risk is evaluated from two aspects: the Inherent Risk and Quality of Risk Management Implementation (KPMR).

Risk Types	Risk Indicator			
Credit	 Composition of Asset Portfolio and Focus Level Funding Quality and Back-Up Adequacy Funding Strategy and Source of Funds. External Factors 			
Market	 Volume and portfolio composition Potential loss of interest risk in banking book Business strategy and policy 			
Liquidity	 Asset Composition, Liability and Off Balance Sheet Transactions Focus of Assets and Liabilities Vulnerability on Funding requirement Access to Funding Sources 			
Operational	 Business Characteristic and Complexity Human Resources (People) Information Technology and Supporting Infrastructure (System) Internal and external fraud frequency External Event Frequency (natural disaster, fire, flood, etc.) 			

Risk Types	Risk Indicator		
Compliance	 Type and Significance of Violations or Non-compliance Conducted by the Bank Bank Compliance Track Record (Type and frequency of the same violation within three-year period) Violation of Provision of Certain Transactions 		
Strategic	 Alignment between Strategy with Business Environment Conditions Bank Strategy Bank Business Position Achievement of Bank Business Plan 		
Legal	 Litigation Factor Covenant Disadvantage Factor Non-Regulated/Amendment of Regulations factor 		
Reputation	 Reputation impact of Bank owner and related Company Business Ethics Violation Complexity of Product and Bank Business Cooperation Frequency, Materiality and Exposure of Bank's Negative Publicity Frequency and Materiality of Customer Complaints 		

Risk Profile*)

Based on conditions and measures taken in risk management during 2016, the Risk Profile of PT Bank Mega Tbk as of June 2016 and December 2016 were as follows:

	Period of June 2016			Period of December 2016		
Risk Profile	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating
Credit	Moderate	Fair	3	Moderate	Fair	3
Risk	Woderate Fair		5 Moderate		ı alı	<u> </u>
Market	Low to	Satisfactory 2	Low to	Satisfactory	2	
Risk	Moderate	Satisfactory	۷	Moderate	Satisfactory	2
Liquidity	Low to	0 11 6		Low to	0 11 6	2
Risk	Moderate	Satisfactory	2	Moderate	Satisfactory	2
Operational	Madayata	Fair	3	Low to Moderate	Satisfactory	2
Risk	Moderate					

	Period of June 2016			Period of December 2016		
Risk Profile	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating
Strategic Risk	Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Legal Risk	Low to Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Compliance Risk	Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Reputational Risk	Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Composite Rating	Moderate	Fair	3	Low to Moderate	Satisfactory	2

Remarks:

- The evaluation method has been adjusted with SE BI No.13/24/DPNP.
- The Risk Profile Evaluation as of June 2016 has been adjusted with results of prudential meeting with the OJK.

Risk Management Implementation Process

Risk Management implementation is compulsory for each Bank as regulated by Bank Indonesia under PBI No. 5/8/2003 and SE BI No. 5/21/DPNP/2003, in lieu of PBI No. 11/25/PBI/2009 and SE BI No. 13/23/DPNP dated 25 October 2011 and 14/8/PBI/2012 dated 13 July 2012, as well as POJK 18/3/2016. Pursuant to these regulations and referring to the Bank's internal requirements, PT Bank Mega Tbk has implemented Risk Management in accordance with its scope of activities.

In order to improve the implementation of Risk Management, PT Bank Mega Tbk always develops the tools being used, evaluates and repairs any weakness in the process and in the development of human resources as the key implementation. This is vital as the risk factors have a dynamic nature following the banking business practices.

To strengthen the policy and Implementation of Risk Management, the Bank has issued Policy No. SK.367/ DIRBM/13 dated 31 October 2013 regarding the Risk Statement, Risk Appetite, Risk Tolerance and Risk Culture of PT Bank Mega Tbk and SK.137/DIRBM/15 regarding the Risk Tolerance Policy and Credit Card Requirements along with Approval Authority in Bank Mega.

Summary of the policies are as follows:

1. Risk Statement

Achievement of the strategic and business targets of Bank Mega must be balanced with the implementation of risk management in accordance with the best practices of national banks (riskreturn management).

2. Risk Appetite

The level of risk that the Bank is willing to take in carrying out its business activities is Level 1

(referring to the Risk Level pursuant to Circular Letter of Bank Indonesia No. 13/24/DPNP/2011 and its amendments) with a combination of the Inherent Risk aspect and Quality of Risk Management in accordance with the risk level determination matrix.

3. Risk Tolerance

The maximum risk level as set by the Bank in performing its business activities is on the Level 2 (referring to the Risk Level pursuant to provisions of Bank Indonesia, SE BI No. No. 13/24/DPNP/2011 and its amendments) with a combination of the Inherent Risk aspect and Quality of Risk Management in accordance with the risk level determination matrix.

4. Risk Culture

- Consistently applying the identification process, measuring, monitoring, controlling and reporting on potential loss that might be experienced by the Bank (risk), preventing the risk event and minimizing the Bank's risk loss.
- The identification process, measuring, monitoring, controlling and reporting on each type and group of risk must be done continuously and be integrated.
- The risk management culture is being internalized at all levels of the organization to encourage the consistency and effectiveness of the Bank's risk management implementation, as well as to maximize the shareholders' value.
- The risk management culture is a joint responsibility carried out by all employees at all levels of the organization.
- Every Bank's risk management activity must refer to the Risk Statement, Risk Appetite and Risk Tolerance.

 Each of the Bank's activity that has potential risk above the maximum risk level of the Bank has to go through the evaluation of risk management by considering the costs and benefits.

Risk Management Improvement Process

Risk Management improvement efforts focus on five main points, as follows:

Identification

- Riskawareness, as the main key in risk management, is always improved at either the executive or the leadership level. One of the methods used is to add risk management content to an employee's education program. During 2016, the Risk Directorate also continued the work program of Risk Awareness Socialization with business units in Branch offices and the Head Office.
- 2. Toidentify the risks attached to product development and new activities, the Bank applies an approval mechanism through the Product Committee. Aside from analyzing the risk of products and activities that are currently being developed, such a review is also performed on current products to reveal product weaknesses. In addition, to increase the efficiency and effectiveness of risk management in this area, the Bank has specific risk management guidelines for certain products foreseen to have significant risks.
- As the bank credit portfolio grows, the risk identification process is very important, given the magnitude of the risk potential. The Bank has been expanding and will continue to expand training and debriefing programs for all executives and officers

MANAGEMENT REPORTS

RISK MANAGEMENT

relevant to credit activity. One of the supervisory actions by the National Credit Control and Special Asset Management Unit on the credit portfolio is to assess and ensure that the disbursed credit is in compliance with the procedures and policy of the Bank. Risk identification is also performed by the Credit Risk Management Unit, among others, through Risk Assessment on Credit Cards and Joint Financing Units. The Risk Council for the Credit Card Segment is conducted periodically to analyze and discuss the impact of the risks arising from the findings in the credit card segment as one way to control and mitigate the Credit Risk.

- For Market Risk, the identification is conducted based on portfolio category, product details and type of transaction, such as transactions related to foreign exchange, interest rates and other derivatives. Spectrum and Bloomberg are the systems being used to ease the identification process.
- The identification of liquidity risk is conducted on products and Bank activities that affect the collection and distribution of funds in the assets, liabilities and off balance sheet accounts and other risks that could potentially increase the liquidity risk.
- During 2016, the strategy for Operational Risk identification is focused more on identification by means of data. Several required tools producing data were, among others, LERS, the Operational Risk Online Test (OPRIST) and Control Self Assessment (CSA). Throughout 2016 the Bank developed the Operational Risk Management System (ORMS) in order to improve existing tools. ORMS has three modules, namely Risk Control

Self Assessment (RCSA), Loss Event Management (LEM) and Key Risk Indicators (KRI).

Measurement

- 1. The risk measurement is conducted by the Risk Management Unit (SKMR) through monthly assessments with regards to the bank-wide risk profile.
- 2. In regards to CAR provisions, the Bank has applied the Basel II Standard approach to measure Risk Credit and Market Risk.
- 3. Measurement of Market Risk shall cover financial instrument valuation, calculation of capital charge market risk, stress testing and sensitivity analysis. For the valuation process, the Bank may use mark to market methods and/or the mark to model method. Meanwhile, for the calculation of capital charges for market risk, the Bank is using a standard calculation method that has been reported to BI in Capital Adequacy Minimum Fulfillment.
- 4. In conducting the measurement of Liquidity Risk, the Bank has measurement tools such as cash flow projections, maturity profiles, liquidity ratios and stress tests.
- 5. The Bank also has tools to measure Operational Risk, namely Control and Self-Assessment (CSA), which is a risk management tool for performing a self-assessment evaluation on control and projection of future Operational Risk. Currently, CSA has been implemented in branch offices and in several working units in the head office, in particular in units with transactional activities.

 The Measurement of Operational Risk Capital Charges is conducted by using the Basic Indicator Approach.

Monitoring

- The Risk Management Committee and Credit Policy Committee also have monitoring functions in the risk management process in functional areas where policies proposed by business units will be first evaluated from various risk aspects prior to implementation.
- On a monthly basis the Assets and Liabilities Committee (ALCO) supervises business target achievement, implementation of the interest rate policy, macro-economic projections and discussion of strategic issues relevant to Market Risk and Bank Liquidity Risk.
- The bank periodically performs Credit Quality Monitoring on potential and initial non-performing loans through a periodic risk monitoring meeting.
- 4. The risk monitoring has been carried out by each unit through its supervisor and direct executive. In addition, the IADT and Internal Control have roles in implementing an effective monitoring process.
- 5. The monitoring process of Market Risk for trading activities is monitored by Treasury International Banking Business Support (TIBS) and Market, Liquidity and Integrated Risk Management (MIRG). The Bank also monitors and provides daily reports on exposure, risk and usage of treasury limits and global markets, which are reported to relevant divisions and the Bank Management.

- 5. The Liquidity Risk monitoring process is conducted based on the measurement results of maturity profiles, daily cash flows, LCR and stress tests. The implementation of fulfillment of daily liquidity needs is carried out by the Treasury Division. The monitoring results are periodically submitted to Bank Indonesia and the Bank Management.
- 7. The Bank also strengthens the monitoring system, particularly for Operational Risk with mechanisms and tools such as the determination of transaction limits for each branch and its staff and the development of the Operational Risk Management System (ORMS).
- 8. On Risk Assessment that has been done by the Credit Card and Joint Financing Units, the Bank, through Credit Risk Management, conducts a continually periodic monitoring with regards to improvement in both Units.

Control

- The control of Credit Risk is periodically implemented by IADT. Meanwhile, on a regular basis, the credit risk control process is conducted at branch offices by National Credit Control and Special Asset Management through the Credit Control team. Some of the assessment aspects on Credit Control are compliance to credit processes, the feasibility of the borrower and the security encumbrance process.
- Risk management is not only built in. The Internal Control performs credit and operational assessments at branch offices on a daily basis. The non-performing loans are handled by separate independent units, namely National Credit Control

MANAGEMENT REPORTS

RISK MANAGEMENT

- & Special Asset Management (NCSA) and SME Collection & Remedial (SMCR), which have the responsibility to perform restructuring of initial non-performing loans that have potential payment ability. SME Asset Recovery (SMAR) & NCSA have a role in managing and liquidating assets given by troubled debtors whose debts cannot be restructured. The function of collection on loans with delayed payment is within the relevant unit in each region.
- The control of Market Risk is conducted through a limit system and discussion in the ALCO Committee Meeting and the Risk Management Committee (RMC).
- The control of Liquidity Risk is implemented through a funding strategy, management of liquidity positions and daily risk liquidity, management of liquidity positions and intragroup Liquidity Risk, management of high quality liquid assets and emergency funding plans.
- To ensure sustainability of the business process in the middle of a crisis, the Bank continuously enhances Business Continuity Management (BCM), which covers the business and operational aspects.
- 6. The Bank consistently strengthens the risk control mechanism, specifically of Operational Risk with phases such as fulfillment and perfection of human resources through training programs, the increase of control over working unit coordination, enhancement of procedures and policies, etc.

- 7. Through periodic supervision of Risk Limit, the management may know the movement direction of the Bank's main risks (Credit, Market, Liquidity, Strategic and Operational) as an early warning alert.
- 8. The economic sector limit policy on credit portfolio acquisition has become the basis for management to determine the direction of credit portfolios in the economic sectors with preferable risk levels.

Reporting

- 1. The Bank continually makes periodic reports to the regulator on recent business development. The type as well as form of submitted reports are in accordance with the provisions and formats set by the regulator (Bank Indonesia). Through this reporting system, Bank Mega periodically discloses its internal risk conditions to the regulator.
- 2. The Risk Management Unit (SKMR) has also published several reports on risk conditions relevant to commercial bank's units and management. These reports are published in order to support performance of the relevant unit through availability of informative data and dual control on risk control.

CORPORATE GOVERNANCE REPORT

RISK MANAGEMENT

No	Report	Remarks
1	Risk Limit Report	Report on realization versus risk appetite and risk tolerance. The risk limit parameters are submitted on a monthly basis to the Board of Directors and quarterly basis to the regulator as part of Bank Business Plan realization report. The formulation and risk limit calculation has been stipulated under SK No.149/DIRBM/16 regarding Bank Mega Risk Limit Policy.
2	Capital Adequacy Ratio	KPMM report to Bank Indonesia related to Market and Credit Risk Weighted Assets (RWA).
3	Exceed Limit Dealer & Counterparty	Supervisory results report on treasury limit overrun.
4	Sound-Level Assessments Bank and Assessment of Integrated Risk Profile	The measurement and self-assessment of several risk management factors are in line with SE BI No. 13/24/DPNP dated 25 October 2011 on Sound-Level Assessments for Commercial Banks and SE OJK No. 14/SEOJK.03/2015 on Implementation of Integrated Risk Management.
5	Risk Event Database	Report on online listing of loss and near-miss events in branch.
6	Daily Cash Flow	Cash flow projections.
7	Operational Risk Onlie Test (OPRIST)	Implementation report with regards to online test, in particular to branch office employees, in order to see the level of understanding towards policies, procedures, product knowledge and operational risk controlling aspects
8	Loss Event Recording System	Application/System/Data Base being used for online reporting of every Loss Event and Near Miss that occurs in a working Unit.
9	Daily Market Monitoring	Short review and recapitulation related to news and market parameters
10	Weekly Report	Weekly publication of important facts related to Market Risk exposure and Liquidity of Bank Mega, including supporting data to be acknowledged by management.
11	Aktiva Tertimbang Menurut Risiko (ATMR) Kredit - Pendekatan Standar	Formation and calculation of RWA Credit-Standardized Approach has been regulated under SE No. 070/DIRBM-RIMG/12 dated 27 July 2012.
12	Laporan Limit Sektor Ekonomi dan Tools Trigger & Action	The report on the bank's credit portfolio movement in 20 economic sectors as specified by the regulator, as well as early warning and action tools in sectors that have exceeded the limits of expansion.
		•

No	Report	Remarks
13	Credit Quality Monitoring Report	Monthly basis report on credit portfolio that includes the development of credit quality, credit restructuring, write-off and remove receivables and the adequacy of loan provisioning.
14	Calculation of Interest Rate Risk - Banking Book	Formulation and calculation of interest rate risk - banking book has been set in SE 143/DIRBM-CPPD/16 on the Formulation of Interest Rate Risk in the Banking Book.
15	Risk Weighted Assets (RWA) Market – Standardized Method	Market RWA is a form of calculation on the Bank market risk-related assets based on FSA Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks and SE FSA No. 38/SEOJK.03/2016 on Usage Guidelines for Standard Methods of Minimum Capital Requirement for Commercial Banks Through Market Risk Calculation. RWA are calculated for the general interest rate risk, specific interest rate risk and foreign exchange risk. Market RWA calculations are conducted every month and reported both on-line and off-line to Bank Indonesia.
		Market Risk RWA is calculated for general and specific interest rate risks and foreign exchange risks. The Market RWA calculation is conducted every month and reported to Bank Indonesia by online as well as offline.
16	Allowance for Impairment Losses Collective Credit Non-Credit Card	Activities related to the collective credit of Allowance for Impairment Losses non-credit card have been regulated in the Decree No. 157/DIRBM/16 dated 29 July 2016 on Guidelines for Loan Impairment along with its amendment. In detail, the activities and methodologies being used have been compiled in one document: phase 1 PSAK 50/55 Project Bank Mega with Emerio. Activities of the Collective credit of Allowance for Impairment Losses non-credit card are collected monthly through the PSAK system, HOST and uploaded to the data Recovery Rate to produce a collective Allowance for Impairment Losses per credit segment per group that has been determined.
17	Marked to Model	The revaluation process of fair value of productive assets in the form of securities is to determine the position of the Bank on a daily basis in relation to the closing market value on that day. Some productive assets consist of securities that are not quoted in the market (non-liquid securities), are being marked to model evaluated by using the Credit Risk Spread approach. The non-liquid securities will be referring to the movement of government bond yields with additional risk factors.
18	Liquidity Stress Test Liquidation	In the application of Liquidity Risk management, stress testing is a test of the ability of the Bank to meet liquidity needs under crisis conditions by using a general market stress scenario with the Bank. A stress test on Liquidity Risk management practices is conducted in accordance with SE 111/DIRBM/16 issued on 15 April 2016 on Policy Stress Test.
19	Liquidity Coverage Ratio (LCR) Report	Calculation of Fulfilment of Sufficient Liquidity Ratio report as set out in OJK Regulation No. 42/POJK.03/2015.

In general, the risk management process on eight risks can be properly done as expected.

Risk Management Strategy

The risk management policy is adjusted with the direction of the Bank's business strategy. The business strategy focus in 2016 aimed at the marketing development of the Credit Card portfolio and Corporate Banking. In response to the direction of business development, such risk management strategies have taken on some of the main points, starting with:

- Measurement, monitoring and control of the Bank's sound level, therefore remaining within the corridor of risk appetite or at least at risk tolerance.
- Supervision of each risk-limit parameter in the Bank's activities. This activity will be applied to each line of business as part of management control. Therefore the Risk level of the Bank remains within the corridor of risk tolerance. Internalisasi risk statement dan risk culture kepada seluruh jajaran organisasi Bank.
- 3. Risk statement and risk culture internalization throughout all organization levels at the Bank.
- 4. Secure independence of operational unit and risk management unit at each directorate.
- Human resources development, especially in risk management capability. The development program will be implemented in the form of training and refreshment from risk management certification to enterprise risk management training.
- Implementation of the provisions or recommendations from the regulator in an orderly and continuous manner.

The implementation focus of risk management also starts from the evaluation results of the risk profile throughout 2016. The Operational Risk, Credit Risk and Strategic Risk need to be given attention by taking into account the key issues that require action plans. Such action plans will be monitored and followed up directly by the management if required.

In addition, other risk management will still be implemented with improved methods that have been adjusted to risk parameters.

Specific Bank Risk Management Disclosure

Credit Risk

Credit Risk is a risk caused by the failure of the debtor and/or other party to fulfill an obligation to the Bank. Credit Risk Management is an integral responsibility of management and personnel at every level that must reflect on daily activities through a risk awareness culture. Each party involved in planning, decision making and executing approvals for loans must perform and mitigate the Credit Risk in line with each function and responsibility.

Implementation of Risk Management for Credit Risk

Duties and responsibilities of (a) the Board of Commissioners and Board of Directors, (b) the Risk Management Unit, (c) the Supporting Unit, (d) the Risk Management Committee, (e) the Risk Oversight Committee and (f) the Credit Policy Committee have all been set under the Risk Credit Management Policy of Bank Mega.

An Independent unit has been formed to conduct the evaluation, monitoring and reporting of various risks independently. This working Unit is designed to function independently from business units.

The Credit Risk Management Unit, Operational Risk Management, Market, Liquidity & Integrated Risk Management, National Credit Appraisal, National Credit Control & Special Asset Management, National Credit Review, Good Corporate Governance, Banking Fraud,

Anti-Money Laundering, Corporate Legal, Customer Care Center and Operation Control Unit are responsible for identifying, assessing and overseeing all major risks of the Bank in accordance with the established risk management policies and procedures. The function of risk control is with the Internal Audit Unit (IAU).

The applied Bank principles in conducting the Credit Risk management activities are based on the internal Credit Risk policies set forth in the Credit Risk Management Policy of Bank Mega. The policy is a guideline of Credit Risk management strategies for activities with significant exposure to Credit Risk, management of credit concentration risk, and the measurement and control mechanisms of Credit Risk.

Credit concentration risk management is implemented through the diversification of loan portfolios in various geographic regions, industry and credit products as an effort to minimize the Credit Risk. The Bank has established a limit of financing based on economic sectors in all segments. The Bank has also conducted a Risk Assessment of the two units, namely Credit Card and Joint Financing, in which further assessment will proceed to other work units as a means of risk identification.

Measurement mechanisms and control of Credit Risk are conducted by using various tools of analysis, including rating systems as a tool for loan cutting, the authority system for loan cutting, analyzing other Credit Risk based on quantitative calculations and the threshold level of Credit Risk in the calculation of the risk profile based on Sound-Level Assessments of the Bank.

The Sound-Level Assessment is reported periodically to the Financial Services Authority and measured by using a risk approach (Risk-based Bank Ratings/ RBBR) consisting of two sections, namely Inherent Risk and Credit Risk Management Application Quality. The inherent indicators are grouped into four broad categories, namely the Asset Portfolio Composition and Concentration Levels, Quality of Funding and Sufficiency Backup, Strategies and Resources Incidence Funding and External Factors.

Throughout 2016, the Bank calculated the Allowance for Impairment Losses. The definition of an impaired bill and bill impairment, an explanation of the approach used for the formation of Allowance for Impairment Losses individually and collectively, and the statistical methods used in the calculation of Allowance for Impairment Losses are contained in the Handbook for Impairment of Loans of Bank Mega and Policy of SFAS 50-55 PT Bank Mega Tbk.

Disclosure of **Credit Risk Qualitative Standards**

The Bank applies the Standardized Approach in the calculation of Risk Weighted Assets (RWA) for credit risk, in accordance with the rules of Bank Indonesia, which is internally contained in the Employment Guidelines RWA Credit Reports - Standardized Approach. Working guidelines include information about the policy on the use of ratings in the calculation of Risk Weighted Assets (RWA) for Credit Risk portfolio category by using ratings, rating agencies being engaged and the disclosure of counterparty Credit Risk, including the type of mitigation instruments for Credit Risk commonly accepted and submitted by the Bank, as well as the type of Credit Risk mitigation instruments being used in the calculation of RWA for the Credit Risk of Bank Mega.

Disclosure of Qualitative Standards of Credit Risk Mitigation

Information with regards to the Bank's policy for the type of received main collateral, procedures policy and process to assess and manage the collateral, the main parties giving a guarantee and warranty and creditworthiness of the parties, as well as information on concentration levels arising from the use of Credit Risk mitigation techniques are included within the Collateral Assessment Policy.

All policies and guidelines above are reviewed periodically and are therefore in line with recent regulations, the business environment and the changes that occur because of the Bank's business growth and global economic conditions.

Disclosures of Qualitative Asset Securitization

The Bank has no exposure to asset securitization.

Market Risk

Market risk is the risk on the balance sheet and off-balance sheet positions, including derivatives transactions, that are a result of overall changes in market conditions, including changes in option prices. Market risk includes, among others, interest rate Risk, exchange rate Risk, equity Risk and commodity Risk. Interest rate Risk, exchange rate Risk and commodity Risk may appear from either the position of the trading book or banking book positions.

Implementation of Market Risk Management

Determination of organizational structures, tools and completeness of units and functions related to the application of risk management for Market Risk must be adjusted to the characteristics and complexity of the Bank's business activities.

In order to implement effective risk management, the Bank arranges duties and responsibilities to the purpose, business policy, size, complexity and the ability of the Bank. The responsible party for managing market risk is generally at each working unit with activities that are exposed to Market Risk and in particular is in the Treasury and Global Markets Unit as the manager of the Bank's overall Market Risk. In performing these duties, the Treasury and Global Markets Unit is assisted by the Market, Liquidity & Integrated Risk Management (MIRG) Unit, which independently provides input and objective analysis for the identification, measurement, monitoring and management of Market Risk.

The segregation of the authority and responsibilities of the Board of Commissioners and the Board of Directors, the Market, Liquidity & Integrated Risk Management (MIRG), the Risk Management Committee (RMC), the Asset and Liability Management Committee (ALCO) and the Supporting Units that consist of the Internal Audit, the Business Unit and Operations Unit have been set out in the Market Risk Management Policy.

Management of Trading Book and Banking Book Portfolio

Trading book and the banking book portfolio management, as well as the evaluation method being used, have also been set out in the Market Risk Management Policy.

Market Risk management and control through the determination and review of Market Risk limits is conducted periodically. The limits include a limit of Market Risk in the trading book, a Limit of Market Risk interest rates in the banking book, a Limit of Market Risk exchange rates based on the Net Open Position (NOP) and the threshold level of risk for Sound-Level

Assessments for Commercial Banks on Risk Profile Markets (conducted with the approach of historical data, statistics, expertise judgment and business perspective).

The Bank also measures and submits periodic reports to the Financial Services Authority in the management of Market Risk based on the parameters of Market Risk at Sound-Level Assessments for Commercial Banks using a risk approach (Risk-based Bank Ratings/RBBR) that consists of two parts, namely the Risk Inherent and Quality of Risk Management implementation. The inherent indicators are grouped into three major categories, namely the volume and composition of the portfolio, the potential loss of interest rate risk in the banking book and the Bank's business strategy and policy of the Bank.

Market Risk Measurement Mechanism

Measurement of Market Risk in the trading book for exchange rates and interest rates is calculated with the Capital Adequacy Ratio (CAR) using standard methods on a monthly basis as stipulated by Bank Indonesia. The Bank has also implemented the Bank Indonesia regulation concerning the calculation of the specific interest rate risk weighted by portfolio category and securities ratings.

Market Risk Measurement from the perspective of interest rates in the banking book uses IRRBB (Interest Rate Risk in the Banking Book) on a monthly basis that is adjusted to a 2010 Consultative Paper of Bank Indonesia. Interest rate risk is seen from the perspective of Economic Value and Earnings (NII), as well as from the measurement of the Gap ratio.

Market Risk Measurement is the perspective of exchange rates through the calculation of the Net Open Position (NOP) in 30-minute, daily and monthly intervals in accordance with the provisions from Bank Indonesia.

Portfolio Coverage in CAR

Portfolio coverage (trading and banking book) being calculated in CAR uses Standard Methods in accordance with Bank Indonesia. The calculation of the CAR takes into account the interest rate risk (specific risk and general risk) and exchange rate risk. Specific interest rate risk is applied based on the Bank Indonesia Regulation on Usage Guidelines for CAR Calculation Standard Methods in Conventional Banks by taking into account Market Risk.

Specific interest rate risk is calculated by using data from securities (trading book) based on portfolio category and rank of securities from the Commercial Bank Monthly Report of Bank Mega. The risk weighting is determined by a combination of portfolio categories and ratings.

In general, the weighting is divided into three groups: Government Category, Qualification (Investment Grade) Category and Non-Qualifier Category, with the weight variation ranging from 0% to 12%.

General interest rate risk (trading book) uses the maturity method, which carried out the grouping based on a tenor bucket of less than or equal to one month up to a tenor bucket of greater than 20 years. Risk weights range from 0% to 12.5%.

Meanwhile, the exchange rate risk is calculated on the Net Open Position (NOP) multiplied by a capital charge of 8%. PDN calculations are based on Bank Indonesia regulations.

Steps and Plans in Market Risk Prevention

An analysis of Market Risk Profiles, including the trading strategy parameters and the banking book, as well as the complexity of derivative products owned by the Bank, are periodically communicated to management through the Risk Management Committee in order to formulate measures and prevention plans.

Disclosure on Quantitative Calculation of Market Risk Using Internal Model

The Bank does not undertake Market Risk calculations by using internal models.

Liquidity Risk

Liquidity Risk is the risk caused by the inability of the bank to meet its overdue liabilities from cash flow funding sources and/or from high-quality liquid assets that can be pledged without disrupting the activities and financial conditions of the bank. The inability to obtain funding sources for cash flows leading to Liquidity Risk can be caused by, among other reasons:

- The inability to generate cash flow that comes from earning assets, or from the sale of assets, including liquid assets; and/or
- The inability to generate cash flow from the collection of funds, inter-bank transactions, and borrowings.

Management Organization of Liquidity Risk

Determination of organizational structures, tools and comprehensiveness of units and functions related to risk management applications of Liquidity Risk should be adjusted to the characteristics and complexity of the Bank's business activities.

In order to implement effective risk management, the Bank arranges duties and responsibilities fitted to the purpose, business policy, size, complexity and the ability of the Bank. In general, the responsible party for Liquidity Risk is at each working unit that has activities exposed to Liquidity Risk. The Market, Liquidity & Integrated Risk Management Work Unit provides independent input and objective analysis in the process of identifying, measuring, monitoring and managing Liquidity Risk.

The segregation of authority and responsibilities of the Board of Commissioners and the Board of Directors, the Market, Liquidity & Integrated Risk Management Work Unit, the Asset and Liability Management Committee (ALCO) and the Supporting Units consisting of the Internal Audit, Business Unit and Operations Unit have been set out in the Risk Management Liquidity Policy

Measurement Mechanisms and Liquidity Risk Control

Identification was made of all sources of Liquidity Risk as stipulated in the Liquidity Risk Management Policy, which includes:

- a. Product and banking activities that may affect the sources and uses of funds both in the position of assets and liabilities as well as off balance sheet.
- Other risks that may increase the Liquidity Risk, such as Credit Risk, Market Risk and Operational Risk.

The tools being used to measure and control Liquidity Risk refer to the Bank Indonesia regulations covering Profile of Maturity, Cash Flow Projection, Stress Testing and parameters of Liquidity Risk on SoundLevel Assessments for Commercial Banks using risk approach (Risk-based Bank Ratings/RBBR), which consists of two parts, namely the Inherent Risk and Quality Risk Management. The inherent indicators grouped into three major categories, namely Assets Composition, Liabilities and Off Balance Sheet Transactions, Concentration of Assets and Liabilities, Vulnerability in Funding Requirements.

Early Warning Indicators

Liquidity Risk monitoring conducted by the Bank should pay attention to early warning indicators, both internally and externally, to determine the potential increment of Liquidity Risk. The internal indicators are, among others: the Bank's funding and asset growth strategy, enhancement of concentration in assets and liabilities of the Bank, an increase in foreign currency mismatch and the cost of the Bank's funds.

The Control is implemented on activities with increased risk. The control is conducted through a funding strategy, management of the liquidity position and other daily Liquidity Risk, management of the liquidity position and intragroup Liquidity Risk, management of high quality liquid assets and an emergency funding plan.

Rupiah Maturity Profile

One of the tools being used to measure Liquidity Risk by using the provisions of the regulator is Maturity Profile. The Maturity Profile is arranged based on asset posts, liabilities and off balance sheet in Rupiah or foreign exchange mapped in certain periods (maturity buckets) based on remaining maturity for the purpose of identifying the liquidity gap in certain time scales.

Operational Risk

Operational Risk is the risk caused by having insufficient and/or malfunctioning internal processes, human error, system failure, or external problems affecting the operations of the Bank. Since the issuance of the Bank Indonesia Regulation on Risk Management for Banks, Bank Mega has seriously implemented the management of Operational Risk by constantly perfecting the implementation throughout the Bank's activities, either embedded in transactional activities in the branch offices or in activity support in the headquarters.

Operational Risk Management Organization

To improve the effectiveness of operational risk management implementation, the Bank has established an organization of operational risk management with clear duties and responsibilities, at the branch level, regionally and at the headquarters. The functions and duties of the organization is to review from time to time and align with effective coordination enhancement and improve the acument of risk identification.

At the head office level, the Bank has established an Operational Risk Unit under the coordination of the Risk Management Unit. This Unit has the duty to assist the Board of Directors manage operational risks, monitor a thorough implementation of operational risk management and ensure that operational risk management is properly run on all levels of the organization. The duties, among others, are as follows:

- To assist the Board of Directors in compiling the Operational Risk Management Policy.
- To design and implement tools for assessing operational risk and reporting and to perform coordination on operational risk management activities in all working units.
- To provide operational risk profile reports.
- To provide assistance to business units on the issue of operational risk management and operational risk management training.

To coordinate with the Internal Audit Unit, the Operational Control Unit, the Compliance Unit and other relevant working Units by conducting periodic meetings to discuss material issues on operations so they can be properly controlled early.

Subsequently, the Bank also established a Support Group for the Risk Management Committee (RMC), the duties of which are to help the RMC identify the operational risks, particularly related with the risk management performed by the risk owners. This Support Group is also to function as a filter of risk issues to be discussed in RMC meetings, so solutions will be found to only crucial matters and issues.

Identification Mechanisms and Measurement of Operational Risk

In the implementation of operational risk identification, the Bank is using the Operational Risk Online Test (OPRIST) as a supporting tool. This tool aimed at measuring the level of branch office employees' mastery of policy and procedure, authority and product. Risk identification through this measurement is an effective way to see potential risk from errors in operational processes.

Bank-wide, risk identification and measurement is conducted through several main indicators seen to represent the Bank's operational risk. Those indicators are grouped into five major categories, namely Characteristics and Business Complexity, Human Resources, Information Technology and Infrastructure Support, Fraud and External Events. The end result of the identification and measurement of operational risk profiles in the form of Bank's operational risk is reported to the Financial Services Authority on a quarterly basis.

On the other hand, for the measurement of the risks associated with the calculation of Risk Weighted Assets (RWA) on Operational Risk the Bank is currently using the Basic Indicator Approach (BIA), which is deemed to meet the needs of the Bank.

Operational Risk Mitigation Mechanisms

In order to mitigate or control the operational risks inherent in operating activities, the Bank periodically reviews the policies and Standard Operating Procedures (SOP) to ensure the adequacy of policies and SOP as guidelines in view of the growth of the bank's business activity. In addition, the Bank also delegates authority, especially in branch transactions in the form of transaction limits, making the customer service process easier without ignoring the risk aspects.

The separation of functions or dual control is always performed for all operational activities, either in transactional activities or non-transactional activities, including the reporting process. Other operational risk control methods, such as security systems and improvement as well as the capability of Human Resources are also taken to minimize the operational risk so the Bank can avoid losses.

Legal Risk

Legal risk arises because of lawsuits and/or the weakness of the judicial aspect. Legal risks can lead to a significant loss if not managed adequately. Early identification of the legal risks are very helpful in managing them so as not to cause harm beyond Bank tolerance.

Legal Risk Management Organization

The Bank looked at legal risk as a type of risk that must be seriously managed, considering that the impact can be significantly adverse. Starting from this view, the Bank has established a legal risk management organization both at the level of the head office and at regional offices. At the head office, the Bank has a Corporate Legal Unit that serves as a legal watch whose duties include dealing with legal issues faced by the Bank, providing legal opinions on the Cooperation Agreements that will be conducted by the Bank and providing legal analyses related to the launch of new products and activities. The Corporate Legal Unit is responsible to the President Director.

In the Regional Office, the legal functions are handled by the Legal Manager under the coordination of the Regional Operational Manager. The existence of this working unit is considered very helpful in dealing with legal issues in the working area of the respective regional offices. As such, legal cases can be promptly addressed. In the branch office, legal functions are handled by the legal officer.

Legal Risk Control Mechanism

Legal Risk control is conducted starting when the Bank begins business relations with a client. If the customer cannot provide important administrative documents, the Bank cannot open an account or perform other banking transactions.

Inappropriate Bank's activities and customer service can lead to customer complaints, which in turn can lead to legal issues. To avoid these, the Bank has completed all customer service activities with adequate policies and procedures, hence each employee can serve customers prudently.

On the other hand, to control the legal risks, especially in the issuance of new products and activities, the Corporate Legal Unit always conducts a review of the Partnership Agreement with one of its objectives being to ensure that the Bank stands in the right legal position. In addition, the Corporate Legal Unit regularly provides employees training related to legal risk management, primarily those related to customer transactions concerning both liability and credit. The training is intended to improve employees' competence for managing legal risk.

Strategic Risk

Strategic risk is the risk of inaccuracy in decision making and/or implementation of a strategic decision, as well as the failure to anticipate changes in the business environment. Thus, the accuracy of the strategy drawn up by the Bank is a key element in achieving the goals set. Given the importance of these strategies, the Bank constantly monitors its implementation and evaluates the weaknesses and deviations, which are to be corrected immediately.

In general, the Bank's strategy has been formulated and stipulated in a Business Plan Document that should be reported to the Financial Services Authority at each year end. The Document sets both the targets and objectives of the Bank from either assets, or liabilities, as well as from new products and activities that will be launched. Deviations that occur in the implementation phase are a risk that must be managed so as not to cause the Bank losses.

Strategic Risk Management Organization

All business and support units are responsible for assisting the Board of Directors in preparing the strategic plan and implementing the strategy effectively. The Bank has a Financial Control Unit with one of its duties is to monitor the achievement of the Bank's business. In addition, the Bank's Strategic risk management is focused on the achievement of the targets that have been defined as a form of monitoring of strategy compatibility run by the Bank.

Efforts to identify and respond to changes in business environment

One of the things that must be considered in Strategic Risk management is how fast the bank can positively respond whenever there is a change in the business environment both nationally and internationally. In regards to this matter, the Bank always adjusts every business strategy that will be formulated with the developments in the said environment. One of which has started in 2012 when the Bank was more focused

on business development by integrating with the business group that complies with internal and external laws and regulations. Services to priority customers (priority banking) was still seen has a great development opportunity. Promotional strategies to synergize credit products and third party funds products that are offered to prime customers continue to be implemented in order to maintain customer loyalty and acquire new customers.

Other than that, several strategic steps will be implemented in accordance with the Bank Business Plan for the 2016 to 2017 fiscal year, namely: (1) Increasing the number of offices planned through synergy with the company under CT Corpora, (2) Innovation of product and service features to customers in order to become a retail bank and increase the amount of funding, and (3) Synergy with companies in CT Corpora to increase the volume of business and create new business opportunities.

Mechanisms to measure improvements achieved from business plan

Strategic Risk Control is always carried out by all units, although mainly by the business units at the branch office level, business areas to the head office. The branch offices always evaluate the achievement of their business on a weekly basis. Likewise, for the business areas and the head office. The scope of evaluation

and the achievement of the targets also includes the solutions for obstacles encountered in the field. All of these steps done to maintain the Bank's strategy can be implemented in accordance with what has been set out, or in other words by minimizing the Strategic Risk.

Compliance Risk

Compliance risk is the Risk caused by the Bank's lack of compliance with prevailing laws and regulations. Compliance Risk can come from, among other things, behavior by the Bank that deviates from or abuses or breaches the provisions or regulations of prevailing legislation, regulations, or general standards. Compliance Risk has a very significant impact if not managed adequately because of the impacts that could be in the form of fines or hard sanctions. Related to this, the Bank continuously noticed the need of serious management of compliance risk.

Compliance Risk Management Organization

Starting from this view, the Bank established a special Unit to specifically handle compliance, namely the Compliance & Good Corporate Governance (CGCG) Unit, based in the Head Office. The compliance function at the Regional Offices is coordinated by the Regional Compliance. In order to manage compliance risk through this Unit, the Bank always ensures no violations to prevailing internal rules or external regulations

are made. The monitoring is implemented through reporting to Bank Indonesia, Bapepam-LK and to other government institutions. The CGCG Unit is responsible to the Director of Compliance and Human Capital.

Strategy and effectiveness of compliance risk management

The CGCG Unit is independent of the business and support units, making it more effective in carrying out its duties and functions. Related to the above, in order to compile and review the internal policies, such as operational policy and standard operating procedures (SOP), the Bank always ensures that no external regulations are violated. Technically, any issued policy must be reviewed by the Compliance Unit. On the other hand, in the execution of transaction services to customers, the officer who carries out such transactions shall ensure the completeness of documents and the validity of documentation. This is done as a prevention so that the Bank is not exposed to compliance risks.

Monitoring Mechanisms and Control of **Compliance Risk**

In the implementation of compliance risk monitoring, the Audit Internal Unit, Operational Control Unit and Credit Control Unit have very important roles. The three Units work together to perform compliance risk monitoring on all business and support working units. On the other

hand, in order to optimize internal control, the Bank regularly holds training sessions for employees related to compliance. The branch office conducts at least one morning briefing a week in the form of a forum to discuss policies issued by the Head Office or external regulations.

Reputation Risk

Reputation risk is the Risk caused by declining levels of stakeholder trust, coming from the negative perception of the Bank. Reputation Risk can come from a variety of business activities, for example negative publicity in the mass media, violations of business ethics, customer complaints; or weaknesses in governance, corporate culture and business practices of the Bank. Given that the reputation risk is associated with the customer, if not properly managed, it will have a very significant impact, including a rush that ultimately will leave the bank abandoned by its customers.

Risk Reputation Management Organization

As a business institution in which business activities rest on public trust, a good name or a good reputation has a very important role for the Bank. Reputation in the form of public trust needs to be built in the long term and therefore needs proper management. With reference to this, the Bank has a unit in charge of managing the reputation risk, namely Corporate Affairs, in which technically the implementation is done by

the Corporate Communications Unit. This unit is in charge of monitoring the negative news in the media and handle any customer complaints in the media, as well as performing the function of public relations and responding to negative news or other events affecting the Bank's reputation that could lead to losses at the Bank. In addition, the Unit is also tasked to communicate the information required by investors, customers, creditors, associations and the public.

In addition, the Bank has Customer Care Center (CCC) Units that have the duty to handle customer complaints received by the branch offices. Technically, any customer complaints submitted to a branch office will be reported by the relevant branch to a CCC through the system and application. Furthermore, the CCC units routinely monitor complaints in the system and application and further coordinates with the relevant unit for solutions.

Policies and mechanisms to enhance services to customer

To maintain its reputation, the Bank strives to improve customers services. The fulfillment of customers interests will lead to positive contribution to the Bank's reputation. Enhancement of the employees competence with direct contact to customers is one of the effective ways to improve the service. This is done by the Bank through training held routinely for tellers, customer and marketing personnel, especially on ways to serve the customers and increase understanding on the Bank's products.

In addition, the Bank applies the principle of transparency to customer information. The Bank provides information to the customer on the benefits, risks and costs of each product, as well as its services, so that customers get equal information on the products or services being used.

Reputation Risk management during crises

A crises is the most undesired condition for all companies, including the Bank, as this condition could destroy the reputation that has been built by the Bank.

As such, appropriate measures are needed to manage a crises, including the communication method to the customers to avoid negative perceptions. The role of reputation risk management is handled by Corporate Affairs with direction from the President Director. Several strategies can be implemented by the Bank to maintain good professional relations with the media, provide sufficient understanding and education to the public about crises and ensure the customers obtain valid information. This is implemented to prevent a panic situation.



CORPORATE GOVERNANCE



MANAGEMENT DISCUSSION AND ANALYSIS MANAGEMENT REPORTS HIGHLIGHTS COMPANY PROFIL

RISK MANAGEMENT

Appendix 1: Disclosure of Capital Structure

(1)			(2)
CORE CAPITAL	(TIER I)		
Α	·····	mon Equity Tier I (CET I)	
	1	Paid-up Capital	
	2	Additional Capital Reserves	
	3	Non-controlling Interest Included	-
	4	CET I Deduction Factor	-
В	Addit	ional Core Capital	_
	1	Instrument which Fulfills Requirement	_
	2	Premium/Discount	_
	3	Deduction Factor of Investment on AT1 and Tier 2 Instru Banks	ment in other
SUPPLEMENTA	ARY CAPITAL	(TIER II)	
	1	Capital Instruments in Shares or Other Shares	
	2	Premium/Discount	
	3	General Regulatory Provision for Productive Assets Rec	quired (Maximum 1.25% of Credit Risk RWA)
	4	Purpose Reserve	
	5	Supplementary Capital Deduction Factor	
OTAL OF CAPITAL			
Description			31-Dec-16
			Bank
RISK WEIGHTED AS	SET:		_
RWA FOR CRE	DIT RISK		33,430,892
RWA FOR MAR	KET RISK		142,280
RWA FOR OPERATIONAL	RISK		7,944,199
OTAL RISK WEIGHT	TED ASSETS (RWA)	41,517,371
CAR RATIO BASED (•••••		10%
ALOKASI PEMENUH	AN KPMM SE	SUAI PROFIL RISIKO	
From CET 1 (%)			
From AT 1 (%)			

					31-Dec-16		31-Dec-15	
					Bank	Consolidated	Bank	Consolidated
					(3)	(4)	(3)	(4)
					10,883,111	10,883,111	10,279,295	10,279,295
-			-	-	10,883,111	10,883,111	10,279,295	10,279,295
-				-	3,481,888	3,481,888	3,481,888	3,481,888
•		•	-	•	8,558,320	8,558,320	7,593,691	7,593,691
		•			_		-	
		•			(1,157,097)	(1,157,097)	-796,284	-796,284
-			-	-			•	
		-		***************************************	-	-	-	_
		•		•	-	-	_	_
					-	-	_	_
					-	-	-	_
-			-	-	-	-	-	-
				-	-			-
			•		222,648	222,648	267,192	267,192
		•	-		-	-	-	
				***************************************	(222,648)	(222,648)	-267,192	-267,192
					10,883,111	10,883,111	10,279,295	10,279,295
		31-Des-15			31-Dec-16		31-Dec-15	
	Consolidated	Bank	Consolidated	Description	Bank	Consolidated	Bank	Consolidated
'				RASIO KPMM:			•	
	33,433,814	33,914,916	35,197,882	Rasio CET 1	26.21%	26.22%	22.85%	23.92%
	127,155	3,641,620	*	Rasio Tier 1	26.21%	26.22%	22.85%	23.92%
	7,944,199	7,436,986	7,436,986	Rasio Tier 2	0.00%	0.00%	0.00%	0.00%
	41,505,168	44,993,522	42,968,132	Rasio KPMM (%)	26.1%	26.22%	22.85%	23.92%
	10%	10%	10%	CET 1 UNTUK BUFFER (%)	16.21%	16.22%		
				PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%)	0.88%	0.88%		
10%	10%	10%	10%	Capital Conservation Buffer (%)	0.63%	0.63%		
0%	0%	0%	0%	Countercyclical Buffer (%)	0.00%	0.00%		
0%	0%	0%	0%	Capital Surcharge untuk Bank Sistemik (%)	0.25%	0.25%		

Appendix 2: Disclosure of Net Receivables by Area

						31 Dece	mber 2016	
No.	Portfolio Category					Re	gions	
		JAKARTA	BANDUNG	SURABAYA	SEMARANG	MEDAN	MAKASSAR	
(1)	(2)		(6)	(7)	(8)	(9)	(10)	
1	Receivables on Sovereigns	27,260,728	-	-	-	-	-	
2	Receivables on Public Sector Entities	2,938,706	-	-	-	-	-	
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Receivables on Banks	6,587,990	-	2	-	1,137	3,828	
5	Loans Secured by Residential Property	393,635	117,215	93,763	56,507	92,927	100,459	
6	Loans Secured by Commercial Real Estate	24,776	11,244	4,698	391,662	23,149	71,957	
7	Employee/Retired Loans	-	-	-	-	-	105,392	
8	Receivables on Micro, Small Business & Retail Portfolio	13,479,589	448,802	345,963	490,971	164,104	360,893	
9	Receivables on Corporate	12,748,776	-	411,489	8,957	31,541	22,496	
10	Past Due Receivables	215,240	18,881	68,781	12,759	31,151	66,079	
11	Other Assets	(11,935,154)	2,669,974	5,526,240	1,165,510	4,017,821	3,298,476	
12	Exposures on Sharia Business Unit (if any)	-	-	-	-	-	-	
	Total	51,714,286	3,266,116	6,450,937	2,126,366	4,361,831	4,029,580	

Note: Region classification based on for example region classification used in management report

(in							
		December 2015	3 ⁻				
		Regions					
MAKASSAR	MEDAN	SEMARANG	SURABAYA	BANDUNG	JAKARTA	Total	KALIMANTAN
(9)	(8)	(7)	(6)	(5)	(4)	(12)	(11)
-	-	-	-	-	16,377,199	27,260,728	-
-	-	-	-	-	3,077,613	2,938,706	-
-	-	-	-	-	-	-	-
17,531	11	840	2	-	3,111,457	6,593,091	133
243,254	119,995	67,568	83,440	125,992	153,708	995,507	141,001
111,297	5,340	60,684	8,597	345	25,120	543,113	15,627
84,426	30				423	105,392	-
1,162,846	331,243	531,982	604,571	521,293	14,968,169	15,574,053	283,731
36,446	97,129	5,011	556,032	9,087	12,632,090	13,254,480	31,220
127,391	69,101	23,723	64,910	63,494	239,162	462,976	50,085
5,535,416	3,939,546	1,335,707	5,094,262	2,286,737	(10,827,376)	7,265,356	2,522,488
-	-	-	-	-	-	-	-
7,318,607	4,562,394	2,025,515	6,411,814	3,006,947	39,757,565	74,993,402	3,044,286
	MAKASSAR (9) 17,531 243,254 111,297 84,426 1,162,846 36,446 127,391 5,535,416	MEDAN MAKASSAR (8) (9) 11 17,531 119,995 243,254 5,340 111,297 30 84,426 331,243 1,162,846 97,129 36,446 69,101 127,391 3,939,546 5,535,416	December 2015 Regions SEMARANG MEDAN MAKASSAR (7) (8) (9)	31 December 2015 Regions SURABAYA SEMARANG MEDAN MAKASSAR (6) (7) (8) (9) - - - - - - - - - - - - 2 840 11 17,531 83,440 67,568 119,995 243,254 8,597 60,684 5,340 111,297 30 84,426 604,571 531,982 331,243 1,162,846 556,032 5,011 97,129 36,446 64,910 23,723 69,101 127,391 5,094,262 1,335,707 3,939,546 5,535,416 - - - - -	Regions Regi	Surabaya Semarang Medan Makassar	Total

MANAGEMENT DISCUSSION AND ANALYSIS MANAGEMENT REPORTS COMPANY PROFIL HIGHLIGHTS

RISK MANAGEMENT

Appendix 3: Disclosure of Net Receivables by Industry

		31 December 2016												
No.	Economic Sector*)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets	Eksposur di Unit Usaha Syariah (apabila ada)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	31 December 2013													
1	Agriculture, Hunting and Forestry	-	-	-	-	2,609	678	-	78,872	13,737	6,398	-	-	
2	Fishery	-	-	-	_	591	-	-	5,974	-	920	-	-	
3	Mining and Quarrying	-	-	-	-	660	_	-	37,878	1,949,945	5,167	-	-	
4	Manufacturing	-	-	-	_	1,302	59,993	-	233,816	1,101,499	15,290	-	-	
5	Electricity, Gas and Water	-	1,479,892	-	-	-	-	-	4,847	-	-	-	-	
	Construction		-	-	_	1,102	41,796	-	264,255	621,055	26,466	-	-	
7	Wholesale and Retail Trading	-	-	-	-	25,438	27,041	-	1,351,337	1,398,833	135,812	-	-	
8	Hotel and Food & Beverage	-	-	-	-	1,585	24,907	-	392,130	1,792,902	40,993	-	-	
9	Transportation, Warehousing and Communications	-	-	-	-	367	8,572	-	1,314,916	65,273	30,573	-	-	
10	Financial Intermediary	-	-	-	1,001	-	-	_	7,583	1,059,016	16	-	-	
11	Real Estate, Rental and Business Services	-	5,857	-	-	1,583	368,918	-	248,994	1,126,283	10,838	-	-	
12	Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	
13	Education Services	_	_	-	_	15	494	_	34,998	-	-	-	-	
14	Human Health and Social Work Activities	-	-	-	-	137	1,197	-	45,127	-	2,720	-	-	
15	Public, Socio- Culture, Entertainment and Other Personal Services	-	-	-	-	5,236	3,074	-	276,694	128,347	15,366	-	-	
16	Activities of Households as Employers	-	-	-	-	-	-	-	22,856	-	839	-	-	
17	International Institution and Other Extra International Agencies	-	_	-	-	-	-	-	-	-	-	-	-	
	Undefined Activities	_	_	-	_	-	_	-	-	-	-	_	-	
	Non Business Field	_	-	-	_	954,883	6,444	-	11,181,826	14,745	171,577	_	-	
20	Others (additional e.g. SBI, SUN)	27,260,728	1,452,957	-	6,592,090	-	-	105,392	71,949	3,982,843	-	7,265,356	-	
	Total	27,260,728	2,938,706	-	6,593,091	995,507	543,113	105,392	15,574,053	13,254,480	462,976	7,265,356	_	

					31 Decem						
	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets	Eksposur di Un Usaha Syariah (apabila ada)
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
-	-	-	-	6,055	1,360	-	98,316	568,611	20,974	-	
-	-	-	-	1,054	664	-	11,521	-	1,630	-	
-	-	-	-	805	952	-	50,744	3,028,742	9,786	-	
-	-	-	-	2,351	51,147	-	518,375	1,262,455	16,210	-	
-	2,272,626	-	-	128	-	-	8,341	37,570	-	-	
-	-	-	-	2,721	4,388	-	404,915	574,996	3,756	-	
-	-	-	-	41,051	38,364	-	1,936,257	582,690	252,366	-	
-	-	-	-	4,493	61,132	-	434,428	1,857,444	18,875	-	
-	-	-	-	881	14,038	-	709,230	60,787	12,348	-	
-	-	-	2,865	-	163	-	12,637	1,021,428	-	-	
-	11,885	-	-	3,575	23,264	-	421,703	1,362,730	13,641	-	
-	-	-	-	-	-	-	578	-	862	-	
-	-	-	-	51	556	-	38,500	8	625	-	
-	-	-	-	250	1,569	-	57,994	-	1,851	-	
-	-	-	-	6,296	4,232	-	364,855	128,348	21,391	-	
-	-	-	-	-	-	-	30,268	-	1,114	-	
-	-	-	-	-	-	-	76	-	-	-	
-	-	-	-	-	-	-	214	-	-	_	
-		-	-	724,245	9,552	84,879	12,940,124	23,769	212,353	-	
16,377,199	793,103	-	3,126,976	-	-	-	81,029	2,826,217	-	7,364,292	
16,377,199	3,077,613	-	3,129,841	793,957	211,382	84,879	18,120,103	13,335,794	587,781	7,364,292	

Appendix 4: Credit Risk Disclosures - Net Receivable Based on Remaining Contract Term

					31 Decen	nber 2016	
No.	Portfolio Category			Net Rece	ivable Based on	Remaining Cont	ract Term
vo.	r ortiono oategory	< 1 year	1 year to 3 year	3 years to 5 years	> 5 year	Non- Contractual	
(1)	(2)	(3)	(4)	(5)	(6)		
1	Receivables on Sovereigns	16,559,284	2,728,392	169,586	3,177,511	4,625,955	
2	Receivables on Public Sector Entities	5,857	2,158,801	774,048	-	-	
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Receivables on Banks	5,976,812	-	-	-	616,279	
5	Loans Secured by Residential Property	20,629	103,355	227,526	634,071	9,926	
6	Loans Secured by Commercial Real Estate	109,357	34,505	13,664	385,587	-	
7	Employee/Retired Loans	153	21,119	13,100	63,539	7,480	
8	Receivables on Micro, Small Business & Retail Portfolio	1,383,023	1,037,228	865,527	1,216,422	11,071,853	
9	Receivables on Corporate	4,071,593	2,266,329	2,869,075	4,029,785	17,698	
10	Past Due Receivables	79,224	38,709	35,871	160,870	148,302	
11	Other Assets	-	-	-	-	7,265,356	
12	Exposures on Sharia Business Unit (if any)	-	-	-	-	-	
	Total	28,205,933	8,388,438	4,968,397	9,667,784	23,762,850	

Appendix 5: Credit Risk Disclosures - Net Receivable Based on Regions

						31 Dece	mber 2016	
No.	Description					Re	gions	
	Doddingson	JAKARTA	BANDUNG	SURABAYA	SEMARANG	MEDAN	MAKASSAR	
(1)	(2)	(4)	(5)	(6)	(7)	(8)	(9)	
1	Receivable	80,321,056	620,307	1,012,785	1,074,837	516,404	756,418	
2	Impaired loans		_		_			
	a. Prior to Maturity	288,882	18,507	62,064	11,191	34,175	49,607	
	b. Past Due Loans	173,966	3,549	12,619	3,684	1,456	24,865	
3	Allowance for Impairment Losses – Individual	5,208	-	-	-	47	-	
4	Allowance for Impairment Losses – Collective	426,174	5,888	10,101	7,091	5,798	11,564	
5	Written Off Receivable	2,828,284	61,959	26,745	13,664	42,190	38,090	
		84,043,568	710,210	1,124,315	1,110,467	600,070	880,544	

(in milion rupiah)

						(in milion rupiah)
			31 Decemb	oer 2015		
		Net Rec	eivable Based on F	Remaining Contra	ct Term	
Total	< 1 year	1 year to 3 year	3 years to 5 years	> 5 year	Non-Contractual	Total
(7)	(3)	(4)	(5)	(6)		(7)
27,260,728	3,610,169	805,296	203,671	7,067,710	4,690,353	16,377,199
2,938,706	408	2,884,390	192,168	647	-	3,077,613
-	-	-	-	-	-	-
6,593,091	2,325,741	1	-	_	804,100	3,129,841
995,507	26,536	82,972	130,253	543,415	10,781	793,957
543,113	112,373	29,283	11,499	58,110	117	211,382
105,392	232	14,340	33,700	23,760	12,848	84,879
15,574,053	2,715,049	2,465,124	2,330,973	1,991,099	8,617,859	18,120,103
13,254,480	4,525,194	1,615,311	840,936	6,353,986	367	13,335,794
462,976	142,960	135,283	82,858	173,369	53,311	587,781
7,265,356	3,722	-	-	-	7,360,570	7,364,292
-	-	-	-	-	-	-
74,993,402	13,462,383	8,031,998	3,826,058	16,212,099	21,550,305	63,082,843
	(7) 27,260,728 2,938,706 - 6,593,091 995,507 543,113 105,392 15,574,053 13,254,480 462,976 7,265,356	(7) (3) 27,260,728 3,610,169 2,938,706 408 - - 6,593,091 2,325,741 995,507 26,536 543,113 112,373 105,392 232 15,574,053 2,715,049 13,254,480 4,525,194 462,976 142,960 7,265,356 3,722 - -	Total < 1 year 1 year to 3 year (7) (3) (4) 27,260,728 3,610,169 805,296 2,938,706 408 2,884,390 - - - 6,593,091 2,325,741 1 995,507 26,536 82,972 543,113 112,373 29,283 105,392 232 14,340 15,574,053 2,715,049 2,465,124 13,254,480 4,525,194 1,615,311 462,976 142,960 135,283 7,265,356 3,722 - - - -	Total < 1 year 1 year to 3 year 3 years to 5 years (7) (3) (4) (5) 27,260,728 3,610,169 805,296 203,671 2,938,706 408 2,884,390 192,168 - - - - 6,593,091 2,325,741 1 - 995,507 26,536 82,972 130,253 543,113 112,373 29,283 11,499 105,392 232 14,340 33,700 15,574,053 2,715,049 2,465,124 2,330,973 13,254,480 4,525,194 1,615,311 840,936 462,976 142,960 135,283 82,858 7,265,356 3,722 - - - - - -	Total < 1 year 1 year to 3 year 3 years to 5 years > 5 year (7) (3) (4) (5) (6) 27,260,728 3,610,169 805,296 203,671 7,067,710 2,938,706 408 2,884,390 192,168 647 - - - - - 6,593,091 2,325,741 1 - - 995,507 26,536 82,972 130,253 543,415 543,113 112,373 29,283 11,499 58,110 105,392 232 14,340 33,700 23,760 15,574,053 2,715,049 2,465,124 2,330,973 1,991,099 13,254,480 4,525,194 1,615,311 840,936 6,353,986 462,976 142,960 135,283 82,858 173,369 7,265,356 3,722 - - - - - - - - - -	Total < 1 year 1 year to 3 year 3 years to 5 years > 5 year Non-Contractual (7) (3) (4) (5) (6) 27,260,728 3,610,169 805,296 203,671 7,067,710 4,690,353 2,938,706 408 2,884,390 192,168 647 - 6,593,091 2,325,741 1 - - 804,100 995,507 26,536 82,972 130,253 543,415 10,781 543,113 112,373 29,283 11,499 58,110 117 105,392 232 14,340 33,700 23,760 12,848 15,574,053 2,715,049 2,465,124 2,330,973 1,991,099 8,617,859 13,254,480 4,525,194 1,615,311 840,936 6,353,986 367 462,976 142,960 135,283 82,858 173,369 53,311 7,265,356 3,722 - - - - 7,360,570 - -

(in milion rupiah)

							(1111)	millori rupiani)
				31	December 2015	5		
					Regions			
KALIMANTAN	Total	JAKARTA	BANDUNG	SURABAYA	SEMARANG	MEDAN	MAKASSAR	Total
(!0)	(11)	(3)	(4)	(5)	(6)	(7)	(8)	(10)
550,809	84,852,616	70,073,773	752,714	1,432,121	733,302	671,594	1,884,146	75,547,649
	-							
51,244	515,670	350,208	69,190	70,180	25,468	72,812	134,746	722,604
5,676	225,816	233,290	7,004	6,307	2,824	9,777	16,963	276,165
241	5,495	30,762	-	-	-	26	-	30,788
8,870	475,486	534,011	14,942	15,044	6,605	15,302	30,114	616,018
27,543	3,038,475	2,024,010	16,504	2,251	1,715	5,167	4,795	2,054,441
644,383	89,113,558	73,246,054	860,354	1,525,902	769,914	774,678	2,070,764	79,247,665

Appendix 6: Disclosure of Receivables and Provisioning based on Industry Sectors

		31 December	r 2016			
			Impaire	d Loans	Allowance for	
No.	Economic Sector *)	Receivables **)	Prior Tomaturity	Past Dueloans	Impairment Losses- Individual	
(1)	(2)	(3)	(4)	(5)	(6)	
					_	
1	Agriculture, Hunting and Forestry	103,217	7,126	178	-	
2	Fishery	7,829	979	73	-	
3	Mining and Quarrying	2,533,849	1,108	4,715	-	
4	Manufacturing	1,812,375	9,404	7,425	222	
5	Electricity, Gas and Water	1,488,787	-	-	-	
6	Construction	1,046,026	4,956	22,461		
7	Wholesale and Retail Trading	3,108,450	120,980	33,329	5,210	
8	Hotel and Food & Beverage	2,302,142	39,953	3,103	16	
9	Transportation, Warehousing and Communications	1,428,644	1,992	31,550	-	
10	Financial Intermediary	1,088,269	-	20	-	
11	Real Estate, Rental and Business Services	3,342,424	6,813	5,447	47	
12	Public Administration, Defense and Compulsory Social Security	-	-	-	-	
13	Education Services	35,633	-	-	-	
14	Human Health and Social Work Activities	50,938	3,053	12	-	
15	Public, Socio-Culture, Entertainment and Other Personal Services	436,858	15,719	1,747	-	
16	Activities of Households as Employers	23,832	952	23	-	
17	International Institution and Other Extra International Agencies	-	-	-	-	
18	Undefined Activities	-	-	-	-	
19	Non Business Field	30,263,781	302,636	115,732	-	
20	Others (additional e.g. SBI, SUN)	35,779,560	-	-	-	
	Total	84,852,616	515,670	225,816	5,495	

Appendix 7: Movements of Impairment Provision Disclosure

No.	Description	
(1)	(2)	
1	Beginning Balance - Allowance for Impairment Losses	
2	Addition/(reversal) of allowance for impairment losses during the year	
3	Allowance for impairment losses used to write of receivables during the year (-/-)	
4	Other addition/(reversal) of allowance	

(in milion rupiah)

 						(11.1	millomrupian
		31 Desember 2	2015				
Allowance			Impaired	d Loans	Allowance for	Allowance	
for Impairment Losses – Collective	Written off Receivable	Receivables **)	Prior Tomaturity	Past Dueloans	Impairment Losses- Individual	for Impairment Losses – Collective	Written off Receivable
(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
 1,365	-	706,498	23,472	1,586		4,902	
 158	-	15,703	1,686	260		366	
 4,926	-	3,117,884	3,056	8,067		4,067	
 5,569	-	2,330,048	16,799	2,393		7,495	
 24	-	2,320,928	_	_		110	
 4,701	-	1,052,710	2,582	1,820		3,051	
 27,324	-	3,113,451	255,195	67,260	30,762	47,030	
 12,367	-	2,446,514	21,250	506		6,080	
 6,356	-	814,882	13,755	791		3,038	
 2,324	-	1,286,405		_		943	
 7,066	-	3,227,755	13,264	2,772	26	5,004	
-	-	1,555	977	-	-	117	
196	-	39,923	652	13	_	177	
603	-	64,906	2,110	89	-	619	
3,853	-	537,503	21,564	3,599	-	5,220	
248	-	31,586	1,274	45	-	508	
-	-	76	-	-	-	1	
-	-	214	-	-	-	1	
398,405	-	33,223,262	344,968	186,964	_	527,289	
-	3,038,475	21,215,845	-	-	_	-	2,054,44
475,486	3,038,475	75,547,649	722,604	276,165	30,788	616,018	2,054,44
 ······································		••••••				······	

(in milion rupiah)

			(
31-De	ec-16	31-De	ec-15
Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	CKPN Individual	CKPN Collective
(3)	(4)	(3)	(4)
33,942	615,702	4,891	467,287
(11,659)	903,337	29,051	949,715
-	(1,281,874)	-	(959,154)
-	239,834	-	157,854
 22,283	476,999	33,942	615,702

MANAGEMENT DISCUSSION AND ANALYSIS HIGHLIGHTS MANAGEMENT REPORTS COMPANY PROFIL

Appendix 8: Disclosure of Net Receivables by Portfolio and Rating Category

									31	December 20	016		
										let Receivable			
		Rating Institutions			Lo	ng Term Ratin					Short Te	rm Rating	
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3
No.	Portfolio Category	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3
NO.	Fortiono Gategory	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)
		PT ICRA Indonesia	[ldr]AAA	[ldr]AA+ s.d [ldr]AA-	[ldr]A+ s.d [ldr]A-	[ldr]BBB+ s.d [ldr] BBB-	[ldr]BB+ s.d [ldr] BB-	[ldr]B+ s.d [ldr] B-	Kurang dari [Idr]B-	[ldr]A1+ s.d [ldr]A1	[ldr]A2+ s.d A2	[ldr]A3+ s.d [ldr] A3	Kurang dari [ldr]A3
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns		-	-	-	8,129,597	8,715,310	-	-	-	-	-	-
2	Receivables on Public Sector Entities		-	_	-	301,701	303,450	307,686	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks		-	_	-	78,142	2,982,055	3,511	-	-	-	-	_
5	Loans Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-
6	Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-
7	Employee/Retired Loans		-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-
9	Receivables on Corporate		-	-	-	1,779,140	851,113	-	-	-	-	-	-
10	Past Due Receivables	-	-				-		_			-	
11	Other Assets		-	-	-	-	-	-	_	-	-	-	-
12	Exposures on Sharia Business Unit (if any)		-	-	-	-	-	-	-	-	-	-	-
					•	•	•	•		•	•		•
	TOTAL		-	-	-	10,288,580	12,851,929	311,197	-	-	-	-	-

CORPORATE GOVERNANCE REPORT

									31 Dec	ember 2015					
									Net R	leceivables					
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3		
			AAA	AA+ s.d AA-		BBB+ s.d BBB-			Kurang dari B-				Kurang dari F3		
			Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
	Tanpa Peringkat	Total	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
			[ldr]AAA	[ldr]AA+ s.d [ldr] AA-		[ldr]BBB+ s.d [ldr] BBB-	[ldr]BB+ s.d [ldr] BB-	[ldr]B+ s.d [ldr] B-	Kurang dari [Idr]B-	[ldr]A1+ s.d [ldr] A1	[ldr]A2+ s.d A2	[ldr]A3+ s.d [ldr] A3	Kurang dari [ldr] A3		
			idAAA	idAA+ s.d idAA-		id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1		idA3 s.d id A4	Kurang dari idA4		
	(15)	(16)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	10,415,821	27,260,728	-	-	-	8,371,341	2,831,723	-	-	-	-	-	-	5,174,135	16,377,199
•	2,025,868	2,938,706	-	1,499	599,436	192,168	-	-	-	-	-	-	-	2,284,511	3,077,613
•	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3,529,384	6,593,091	1,158	367,445	126,257	996,464	5	-	-	633,451	-	-	-	1,005,061	3,129,84
	995,507	995,507												793,957	793,95
	543,113	543,113												211,382	211,382
	105,392	105,392												84,879	84,87
	15,574,053	15,574,053												18,120,103	18,120,100
	10,624,227	13,254,480	24,331	1,383,544	15,140									11,999,293	13,335,79
	462,976	462,976										-		587,781	587,78
	7,265,356	7,265,356						•				-		7,364,292	7,364,29
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	_														

Appendix 9: illustration of counterparty credit risk exposure

					31	December 2016	
			National Value	9			Net
No.	Underlying Variables	≤ 1 year	> 1 year - ≤ 5 year	> 5 year	Derivative receivable	Derivative Liabilities	Receivable Prior To Mrk
(1)	(2)		(3)		(4)		(5)
Bank Individ	ually						
	Interest Rate	-	-	_	-	-	
	Exchange Rate	4,663,277	-	_	10,514	14,697	
	Others	-	771,513		334,810	329,246	
	Total	4,663,277	771,513	_	345,323	343,943	-
Repo Transa	ction						
		31 December 20	16				
No.	Transaction Type	Fair Value SSB Repo	Repo Liabilities	Net Receivable	ATMR		
(1)	(2)	(3)	(4)	(5)	(6)		
1	Receivables on Sovereigns	4,458,382	-	4,458,382	67,456,982		
2	Receivables on Public Sector Entities	-	-	-	-		
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-		
4	Receivables on Banks	-	-	-	-		
5	Receivables on Micro, Small Business & Retail Portfolio	-	_	-	-		
6	Receivables on Corporate	-	-	-	-		
7	Exposure on Sharia Business Unit	_	-	-	_		

Reverse Re	po Transaction				
		31 December 20	16		
No.	Transaction Type	Net Receivable	MRK Values	Net Receivable After MRK	RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	4,265,089	-	4,265,089	1,411,938
2	Receivables on Public Sector Entities	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	_
4	Receivables on Banks	_	_	_	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-
6	Receivables on Corporate	-	-	_	-
7	Exposure on Sharia Business Unit	-	-	-	-
	Total	4,265,089	_	4,265,089	1,411,938
			***************************************		•••••

4,458,382 67,456,982

4,458,382

Total

										villion Punick
						31 Decen	 nber 2015		(in m	illion Rupiah
T		Net		National Value				Net		NI-t
	MRK	Net Receivable After MRK	≤ 1 year	> 1 year - ≤ 5 year	> 5 year	Derivative receivable	Derivative Liabilities	Net Receivable Prior To Mrk	MRK	Net Receivable After MRK
	(6)	(7)		(3)		(4)		(5)	(6)	(7)
	_		1,770,549	_	_	20,302	3,137	_	_	
	-	-	-	636,231	-	264,772	262,012	-	-	
	-	-	1,770,549	636,231	-	285,074	265,149	-	-	
							(in million Rup	iah)		
							31 December			
							Fair Value SSE	Repo	Net	ATMR
							Repo (3)	Liabilities (4)	Receivable (5)	(6)
							2,581,86			
									-	
							•			
							•		-	
							•		-	***************************************
							•		-	
									-	
							2,581,860	3 -	-	
							(in million Rup	iah)		
							31 December			
							Net Receivable	e MRK Values	Net Receivable after MRK	RWA afte MRK
							(3)	(4)	(5)	(6)
							3,420,822		3,420,822	•
							•		-	•
									-	-
***********							360,31			360,3
								5 -		2,637,2

Appendix 10: Credit Risk Disclosures -Net Receivable Based on Risk Weight For Portfolio Measured with Standardized Approach

MANAGEMENT REPORTS

		31 December 20	16			
No.	Portfolio Category	Net Receivables		ng Mitigation Im	pact On Credit	Risk
		0%	20%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)
. ,	Balance Sheet Exposure					
	Receivables on Sovereigns	18,936,187	_	_	_	_
	Receivables on Public Sector Entities	-	108,780	-	-	-
	Receivables on Multilateral Development Banks and International Institutions	_	-	-	-	-
	Receivables on Banks	4,528,475	-	-	-	-
	Loans Secured by Residential Property	_	-	257,729	677,046	60,732
	Loans Secured by Commercial Real Estate	_	-	-	-	-
	Employee/Retired Loans	-	-	-	-	-
	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-
	Receivables on Corporate	-	851,113	_	-	-
)	Past Due Receivables	-	_	-	-	-
 I	Other Assets	7,265,356	_	_	_	_
	Exposures on Sharia Business Unit (if any)	- ,_ 30,000				
	Total Exposures - Balance Sheet	30,730,018	959,893	257,729	677,046	60,732
	On Balance Sheet Commitment/Contingency Receivables Exposures		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	Receivables on Sovereigns	_	_	_	_	-
	Receivables on Public Sector Entities	_	_	_	-	-
	Receivables on Multilateral Development Banks and International Institutions	_	-	_	_	-
	Receivables on Banks	_	65,301	_	-	-
	Loans Secured by Residential Property	-	,	_	_	_
	Loans Secured by Commercial Real Estate	-		_		_
	Employee/Retired Loans	-	_	_		_
	Receivables on Micro, Small Business & Retail Portfolio	_	_	-	-	-
	Receivables on Corporate	-	_	_	_	_
	Past Due Receivables					
	Exposures on Sharia Business Unit (if any)					
	Total Exposures - On Balance Sheet	_	65,301			
	Counterparty Credit Risk Exposures		00,001			_
	Receivables on Sovereigns					
	Receivables on Public Sector Entities				-	-
					-	_
	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
	Receivables on Banks		48,199	-	-	-
	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-
	Receivables on Corporate	_	_	_	_	-
	Exposures on Sharia Business Unit (if any)	-	_	_	-	-
	Total Exposures - Counterparty Credit Risk	-	48,199	_	_	-

^{*)} including on and off B/S by computing FKK

Add the explanation on MRK techniques by substituting (risk weight according to MRK instrument) and example such as receivables of corporate without rank amounted to 100, is guaranted by cash collateral of 30 thus to complete as follows: to enter 70 in the risk weight column of 100%, to enter 30 in the risk weight column of 0%

158

(in million Rupia						
Capital Expense	ATMR	Others				
(14)	(13)	(12)	150% (11)	(10)	75% (9)	50% (8)
(17)	(13)	(12)	(11)	(10)	(9)	(0)
	_		-	_	-	_
129,71	1,621,478		-	-	-	3,199,443
	_					_
53,93	674,204		-	_	_	1,348,408
31,06	388,353		-	-	-	_
43,44	543,113		-	543,113	-	-
4,21	52,696		-	-	-	105,392
930,17	11,627,138		-	-	15,502,850	-
959,05	11,988,192		-	11,591,306	-	453,325
53,69	671,223		416,495	46,481	-	_
503,17	6,289,695		51,146	6,212,976	_	-
	-					
2,708,48	33,856,089		467,641	18,393,876	15,502,850	5,106,569
	_		-	_	_	-
	_		-	_	_	_
	_		-	_	_	_
1,04	13,060		-	-	-	-
	_				_	_
	-		-	-	-	-
	-		-	_	_	_
4,27	53,402		-	_	71,202	_
28,47	355,871		-	355,871	-	-
	-					
	_					
33,78	422,334		_	355,871	71,202	
	_					
	-		-	-	-	-
	-		-	-	-	-
	-		-	-	-	-
77	9,640		-	-	-	-
	-,5.0		-	_	_	_
	_		-	_	-	_
	_		-	_	-	_

Appendix 10 : Credit Risk Disclosures - Net Receivable Based on Risk Weight for Portfolio **Measured with Standardized Approach**

		31 December 2015				
No.	Portfolio Category	Net Receivables After	r Calculating Mitigat	on Impact On Credi	t Risk	
	- · · · · · · · · · · · · · · · · · · ·	0%	20%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1)		(3)	(4)	(5)	(6)	(1)
	Balance Sheet Exposure	10 000 451				
	Receivables on Sovereigns	10,339,451	-	=	-	_
	Receivables on Public Sector Entities	-	-	-	=	-
	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
	Receivables on Banks	-	1,824,105	-	-	-
	Loans Secured by Residential Property	-	-	209,573	542,377	42,007
	Loans Secured by Commercial Real Estate	-	-	-	-	-
	Employee/Retired Loans	-	-	-	-	-
	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-
	Receivables on Corporate	-	-	-	_	-
)	Past Due Receivables	_				
1	Other Assets	7,364,292	-	_	-	
2	Exposures on Sharia Business Unit (if	- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_	-		
	any)					
	Total Exposures - Balance Sheet	17,703,743	1,824,105	209,573	542,377	42,007
	On Balance Sheet Commitment/ Contingency Receivables Exposures					
	Receivables on Sovereigns	-	-	-	-	-
	Receivables on Public Sector Entities	-	-	-	-	-
	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
	Receivables on Banks	-	67,216	-	-	-
	Loans Secured by Residential Property	-	-	-	-	-
	Loans Secured by Commercial Real Estate	-	-	-	-	-
	Employee/Retired Loans	_	-	_	_	_
	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-
	Receivables on Corporate	_	-	_	_	
	Past Due Receivables		_	-	_	_
	Exposures on Sharia Business Unit (if any)	-	-	-	-	-
	Total Exposures - On Balance Sheet		67,216		_	
			07,210		_	_
	Counterparty Credit Risk Exposures					
	Receivables on Sovereigns	-	-		_	_
	Receivables on Public Sector Entities	_	-	-	_	-
	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	_
	Receivables on Banks		40,416			
	Receivables on Micro, Small Business & Retail Portfolio	-	-	=	-	-
	Receivables on Corporate	_	_	_		_
	Exposures on Sharia Business Unit (if any)	-	-	-	-	_
	Total Exposures - Counterparty Credit Risk	-	40,416	-	-	-

^{*)} including on and off B/S by computing FKK

Add the explanation on MRK techniques by substituting (risk weight according to MRK instrument) and example such as receivables of corporate without rank amounted to 100, is guaranted by cash collateral of 30 thus to complete as follows: to enter 70 in the risk weight column of 100%, to enter 30 in the risk weight column of 0%

160

						(in million Rupiah)
					ATMR	Capital Expense
50%	75%	100%	150%	Others	AIWIN	Capital Expense
(8)	(9)	(10)	(11)	(12)	(13)	(14)
()			,	,	,	
-	-	-	-		-	-
6,559,184	-	706,229	-		3,985,821	318,866
-	-	-	-		-	-
		221 712				
931,208	-	291,713	-		1,122,138 309,205	89,771 24,736
-		211,382			211,382	16,911
		211,502			211,502	10,91
84,879	_	_	-		42,439	3,395
-	18,039,074	-	-		13,529,306	1,082,344
		17,068,578	_		17.069.570	1 265 496
		46,812	540,969		17,068,579 858,266	1,365,486 68,66
-	_	6,238,790	31,875		6,286,603	502,928
			_			
-	-	-	-	-	-	
7,575,271	18,039,074	24,563,505	572,844	-	43,413,739	3,473,099
			-			
-			-		-	
_	_	_	-		13,443	1,07
_	-	_	-		-	
-	-	-	-		-	
-	-	-	-		-	
-	-	-	-		10,285	82
			_		318,559	25,48
					318,339	23,46
-	_	_	-	-	-	
		_	_	_	342,287	27,38
					-	
		_	-			
	-		-		-	
-	_	-	-		-	
-	_	-	-		8,083	64
-	-	-	-		-	
_	_	_	_			
-	=	-				
-	-	-	-	-	8,083	647

Appendix 11: Credit Risk Mitigation Disclosures Measured with Standardized Approach

MANAGEMENT REPORTS

		31 December 2	2016		
			Guaranteed wit	h	
No.	Portfolio Category	Net Receivable	Collateral	Guarantee	
(1)	(2)	(3)	(4)	(5)	
Α	Balance Sheet Exposure				
1	Receivables on Sovereigns	27,260,728	-		
2	Receivables on Public Sector Entities	2,938,706	-		
3	Receivables on Multilateral Development Banks and International Institutions	-	-		
4	Receivables on Banks	6,520,140	1,100		
5	Loans Secured by Residential Property	995,507	4,555		
6	Loans Secured by Commercial Real Estate	543,113	-		
7	Employee/Retired Loans	105,392	-		
8	Receivables on Micro, Small Business & Retail Portfolio	15,502,850	182,843		
9	Receivables on Corporate	12,898,609	51,929		
10	Past Due Receivables	462,976	652		
11	Other Assets	7,265,356			
12	Exposures on Sharia Business Unit (if any)				
	Total Exposures - Balance Sheet	74,493,377	241,079		
				-	
В	Administrative Account Exposure	_			
		-	-	-	
14	Receivables on Public Sector Entities	-	-	-	
15	Receivables on Multilateral Development Banks and International Institutions	-	-	-	
16	Receivables on Banks	-	400	-	
	Loans Secured by Residential Property	-		-	
18	Loans Secured by Commercial Real Estate	-	-	-	
19	Employee/Retired Loans	-	-		
20	Receivables on Micro, Small Business & Retail Portfolio	78,272	-		
21	Receivables on Corporate	402,311	85,207	-	
22	Past Due Receivables	-			
23	Exposures on Sharia Business Unit (if any)	-	-		
	Total Administrative Account Exposure	480,583	85,607	-	
				······	
С	Exposure due to Counterparty Credit Risk	-	-	_	
24	Receivables on Sovereigns	-	-	-	
25	Receivables on Public Sector Entities	-	-	-	
26	Receivables on Multilateral Development Banks and International Institutions	7,650	-	-	
27	Receivables on Banks	-	-	-	
28	Receivables on Micro, Small Business & Retail Portfolio	-	-		
29	Receivables on Corporate	-	-	-	
30	Exposures on Sharia Business Unit (if any)	7,650	-		
	Total Exposures - Counterparty Credit Risk			-	
1-1 /A	+B+C)	74,993,402	331,036	_	

(in million Rupiah)

				2015	31 December			
		eed with	Guarante			Non		
Non Guarantee Parts	Others	Credit Insurance	Guarantee	Collateral	Net Receivable	Non Guarantee Parts	Others	Credit Insurance
(7) = (3)-[(4)+(5)+(6)]		(6)	(5)	(4)	(3)	(7) = (3)- [(4)+(5)+(6)]		(6)
		_	_		_			
16,377,19		-	-	-	16,377,199	27,260,728		-
3,077,61		-	-	-	3,077,613	2,938,706		_
		-	-	-	-	-		-
3,128,84		-	-	1,001	3,129,841	6,519,040		-
791,59		-	-	2,366	793,957	990,952		-
211,34		-	-	35	211,382	543,113		_
84,87		-	-	-	84,879	105,392		_
17,811,94		-	-	229,889	18,041,831	15,320,008		-
12,842,30		-	-	91,174	12,933,483	12,846,680		-
587,67		-	-	105	587,781	462,324		_
7,364,29		-	-	-	7,364,292	7,265,356		-
00.077.00		-	-	-	-		-	
62,277,69	_	-	-	324,570	62,602,260	74,252,298	-	
		-						
		-						
<u> </u>				_				_
(400		-	-	400	_	65,301		_
(10)				-		-		_
		-	_	_				-
								_
78,27		-	-	-	78,272	71,202		_
317,10				85,207	402,311	265,914		
317,10				- 00,201	402,011	203,314		
							-	
394,97	_			85,607	480,583	402,417	_	-
		-		,	,			······
			-	-	-			-
					-	-		-
						_		-
				-	-	-		-
					-	7,650		-
					-	-		-
					-	-	-	-
	-	-	-	-	-	-	-	-
					-	7,650		
62,672,66				440 477	63,082,843	74,662,365		

Appendix 12: Securitization Transaction Disclosure

		31 December 2	2016			
No.	Securitization Exposure	Value Of The	Impairment V Securitized A		Profit/ Loss from	
		Securitized Assets	Past Due Loans	Prior to Maturity	Securitization Activity	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Bank bertindak sebagai Kreditur Asal - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-			-	
2	Bank bertindak sebagai Penyedia Kredit Pendukung a. Fasilitas penanggung risiko pertama - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	
	b. Fasilitas penanggung risiko kedua- Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	
3	Bank bertindak sebagai Penyedia Fasilitas Likuiditas - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	
4	Bank bertindak sebagai Penyedia Jasa - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-				
5	Bank bertindak sebagai Bank Kostudian - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	_				
6	Bank bertindak sebagai Pemodal a. Senior tranche - Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	
	b. Junior tranche- Jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	

Appendix 13: Securities Disclosure - Securitization Transaction Activity Summary Bank Act As Original Creditor

No.	Underlying Asset	31 December 2016	
		Value of the Securitized Assets	
(1)	(2)	(3)	
1	Receivables on Sovereigns		
2	Receivables on Public Sector Entities	-	
3	Receivables on Multilateral Development Banks and International Institutions	-	
4	Receivables on Banks	-	
5	Loans Secured by Residential Property	-	
6	Loans Secured by Commercial Real Estate	-	
7	Employee/Retired Loans	-	
8	Receivables on Micro, Small Business & Retail Portfolio	-	
9	Receivables on Corporate	-	
10	Past Due Receivables	-	
11	Exposures on Sharia Business Unit (if any)	-	
	Total	-	

(in million Rupiah)

						(111	million nuplanj
		31 December 2	015				
ATMR	Capital Deduction	Value of Securitization Assets	Impairment Val Securitized Ass Past Due	Prior to	Profit/ Loss from Securitization Activity	ATMR	Capital Deduction
(7)	(2)	(5)	Loans	Maturity		(7)	(0)
(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		-			-		
-	-	-	-	-	-	-	-
_		_	_	-	_	_	
-		-	-	-	_	-	
		-					
		-					-
 -	-	-	-	-	-	-	
	-	-	-	-	-		-
 ***************************************	•	***************************************	*	•	*	•	

(in million Rupiah)

		(III TIMIOTI TIAPIATI)
	31 December 2015	
Gains (Losses) on Sales	Value of the Securitized Assets	Gains (Losses) on Sales
(4)	(5)	(6)
-	-	-
-	-	-
-	-	-
-	-	-
 -	-	-
 _	_	_
_		
		_
	-	-
		-
_	_	-
-	-	-

Appendix 14A: Credit Risk Disclosures - Standardized Method

		31 December 2016			
No.	Risk Types	Bank		Consolidated	
		Capital Expense	RWA	Capital Expense	
(1)	(2)	(3)	(4)	(5)	
1	Interest Rate Risk				
	a. Specific Risk	28,788	2,303	288	
	b. General Risk	-	8,523	-	_
2	Exchange Rate Risk	-	556	-	
3	Equity Risk *)	-	-	-	_
4	Commodity Risk *)	-	-	-	_
5	Option Risk	-	_	_	
	Total	28,788	11,382	288	

^{*)} For the bank which its subsidiaries have the defined risk exposure ATMR Market Risk: Source from KPMM Audited (Individual and Consolidated)

Appendix 14b: Credit Risk Disclosures - Internal Model (Value At Risk)

NI-	Dist. Torons	31 December 2016			
No.	Risk Types	Average	Maximum	Minimum	
(1)	(2)	(3)	(4)	(5)	
1	Interest Rate Risk				
***************************************	a. Spesific Risk	-	-	-	
	b. General Risk	-	-	-	
2	Exchange Rate Risk	-	-	-	
3	Equity Risk	-	_	-	
4	Commodity Risk	-	_	-	
5	Option Risk	-	-	-	
	Total	-	-	-	

Appendix 15: Operational Risk Disclosures

No.	used Approach	31-Dec-15
		gross revenue (Average inlast 3 Years) *)
(1)	(2)	(3)
1	Basic Indicators Approach	4,236,906
	Total	4,236,906

^{*)} For the bank with Basic Indicator Approach in calculating the Operational Risk

166

(in million Runiah)

31 December 201	15	
31 December 20	13	
Bank Consol	lidated	
RWA Capital Expense RWA Cap	oital Expense	RWA
(6) (3) (4)	(5)	(6)
2,303 264,638 3,307,976	1,892	23,653
8,523 22,513 281,411	20,590	257,378
556 2,390 29,878	2,390	29,878
	-	-
		-
	-	-
11,382 289,541 3,619,265	24,873	310,909

(in million Rupiah)

				1
	31 December 2015			
Last Period	Average	Maximum	Minimum	Last Period
(6)	(7)	(8)	(9)	(10)
-	-	-	-	•
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
_	_	_	-	

(in million Rupiah)

				(III IIIIIIIOII nupia
		31-Dec-15		
Capital Expense	RWA	Gross Revenue (Average In Last 3 Years) *)	Capital Expense	RWA
(4)	(5)	(3)	(4)	(5)
635,536	7,944,199	3,966,393	594,959	7,436,986
635.536	7.944.199	3.966.393	594.959	7.436.986

Appendix 16a: Liquidity Risk Disclosures - Maturity Profile (Rupiah Currency)

7	s-16			
		Posts		
1		(2)		
	BALANCE SHEET			
7	A	Assets		
		1. Cash	-	
Ţ		2. Placements with Bank Indonesia		
		3. Placements with others Bank		
Ţ		4. Securities		
		5. Loans		
Ţ		6. Other Receivables		
lin.		7. Others		
	Total Assets			
Ţ	В.	Liabilities		
		1. Third Party Fund	-	
7		2. Liabilities to Bank Indonesia		
		3. Liabilities to other Banks		
Ţ		4. Issued Securities		
		5. Borrowings		
Ţ		6. Other Liabilities		
		7. Others		
7	Total Liabilities			
	Differences of Assets with Liabilities in Balance Sheet			
	ADMINISTRATIVE ACCOUNT			
	A.	Administrative Account Receivables		
		1.	Commitments	
litte.		2.	Contingencies	
	Total Administrative Account Receivables			
				••••••
Ţ	В.	Administrative Account Liabilities		
		1.	Commitments	
		2.	Contingencies	
	Total Administrative Account Liabilities			
-				
	Differences of Receivables and Liabilities in Administrative Account			
	Differences [(IA-IB)+(IIA-IIB)]			
	Cumulative Differences			

^{*)} In accordance with the prevailing provision

(in million Rupiah)

		Past Due*)			Ralance
> 12 month	> 6-12 month	> 3-6 month	> 1-3 month	< 1 month	Balance
(8)	(7)	(6)	(5)	(4)	(3)
	-	-	-	831,064	831,064
	-	-	-	4,241,255	4,241,255
	300,000		500,000	3,504,179	4,304,179
8,642,09	1,910,791	2,109,949	2,181,927	5,927,365	20,772,126
11,579,2	2,613,990	825,835	665,861	8,584,865	24,269,761
	-	34,272	266,014	192,834	493,120
	-	-	-	718,220	718,220
20,221,30	4,824,781	2,970,056	3,613,802	23,999,782	55,629,725
320,3	270,079	760,891	12,328,550	29,828,461	43,508,342
	-	-	-	-	-
	4,000	700	78,668	832,177	915,545
	-	-	-	-	-
	-	- 34,272	266,014	- 191,454	491,740
	-	-	-	619,500	619,500
320,3	274,079	795,863	12,673,232	31,471,592	45,535,127
19,900,9	4,550,702	2,174,193	-9,059,430	-7,471,810	10,094,598
	-				
	-	-	-	-	-
	-	<u>-</u> -	<u>-</u> -	-	-
891,4	892,371	87,373	39,030	17,680,290	19,590,563
74,7	209,299	61,020	21,359	25,141	391,586
966,2	1,101,670	148,393	60,389	17,705,431	19,982,149
-966,2	-1,101,670	-148,393	-60,389	-17,705,431	-19,982,149
18,934,6	3,449,032	2,025,800	-9,119,819	-25,177,241	-9,887,551
-9,887,5	-28,822,228	-32,271,260	-34,297,060	-25,177,241	_

Appendix 16a: Liquidity Risk Disclosures - Maturity Profile (Foreign Currency)

		Posts	
)		(2)	
	BALANCE SHEET		
	A	Aset	
		1.	Cash
		2.	Placements with Bank Indonesia
		3.	Placements with others Bank
		4.	Securities
		5.	Loans
		6.	Other Receivables
		7.	Others
	Total Aset		
	В.	Liabilities	
		1.	Third Party Fund
		2.	Liabilities to Bank Indonesia
		3.	Liabilities to other Banks
		4.	Issued Securities
		5.	Borrowings
		6.	Other Liabilities
		7.	Others
	Total Kewajiban		
	Selisih Aset dengan Kewajiban dalam Neraca		
	ADMINISTRATIVE ACCOUNT		
	A.	Administrative Account Receivable	
		1.	Commitments
		2.	Contingencies
	Total Administrative Account Receivables		
	В.	Administrative Account Liabilities	
	В.	1.	Commitments
		2.	Contingencies
	Total Administrative Account Liabilities	<i>L</i> .	Contingencies
	Total Administrative Account Elabilities		
	Differences of Receivables and Liabilities in		
	Administrative Account		
	Differences [(IA-IB)+(IIA-IIB)]		

^{*)} In accordance with the prevailing regulations

(in million Rupiah)

Balance			Past Due*)		
Dalatice	< 1 month	> 1-3 month	> 3-6 month	> 6-12 month	> 12 month
(3)	(4)	(5)	(6)	(7)	(8)
 1,093,626	1,093,626	-	-	-	
 3,511,244	3,511,244		-		
 1,205,466	1,205,466	_	-	-	
 15,043,400	7,277,178	390,231	441,583	287,377	6,647,03
 28,267,741	8,529,941	648,644	908,074	3,187,631	14,993,45
239,823	90,766	149,057	-	-	
680,595	680,595	-	-	-	
50,041,895	22,388,816	1,187,932	1,349,657	3,475,008	21,640,48
	••••				
39,478,161	28,464,566	8,660,499	1,626,401	551,730	174,96
 -	-		-		
 1,635,490	1,501,607	128,883	-	5,000	
 -	-	-	-	-	
 -	-				
 2,553,138	2,404,081	149,057	-		
 682,047	682,047	-	-	-	
 44,348,836	33,052,301	8,938,439	1,626,401	556,730	174,96
 5,693,059	-10,663,485	-7,750,507	-276,744	2,918,278	21,465,51
 -	-	-	-	-	
 -	-	-	-	-	
 -	-	-	-	-	
 21,245,290	19,208,179	91,360	160,274	713,769	1,071,70
 422,717	55,166	63,124	23,318	39,400	241,70
21,668,007	19,263,345	154,484	183,592	753,169	1,313,41
-21,668,007	-19,263,345	-154,484	-183,592	-753,169	-1,313,41
-15,974,948	-29,926,830	-7,904,991	-460,336	2,165,109	20,152,10
 	-20 026 930	_27 821 921	_38 202 157	-26 127 049	-15.074.0/
 	-29,926,830	-37,831,821	-38,292,157	-36,127,048	-15,974,94

Liquidity Risk Disclosures - Maturity Profile (Foreign Currency)

ec-	16		
		Posts	
		(2)	
	BALANCE SHEET	(-)	
	Α	Aset	
	7.	1.	Cash
		2.	Placements with Bank Indonesia
		3.	Placements with others Bank
			Securities
		5.	Loans
			Other Receivables
		6.	•
	T. I.A	7.	Others
	Total Aset		
	В.	Liabilities	
		1.	Third Party Fund
		2.	Liabilities to Bank Indonesia
		3.	Liabilities to other Banks
		4.	Issued Securities
		5.	Borrowings
		6.	Other Liabilities
		7.	Others
	Total Kewajiban		
		•	
	Selisih Aset dengan Kewajiban dalam Neraca		
		•	
	ADMINISTRATIVE ACCOUNT		
	A.	Administrative Account Receivables	
		1.	Commitments
		2.	Contingencies
	Total Administrative Account Receivables		
	В.	Administrative Account Liabilities	
		1.	Commitments
		2.	Contingencies
	Total Administrative Account Liabilities		
	Differences of Receivables and Liabilities in Administrative According	punt	
	Differences [(IA-IB)+(IIA-IIB)]		
	Cumulative Differences		
		-	

^{*)} In accordance with the prevailing provision

	D. 1			Past Due*)		
	Balance	< 1 month	> 1-3 month	> 3-6 month	> 6-12 month	> 12 month
	(3)	(4)	(5)	(6)	(7)	(8)
	170,171	170,171	-		-	
•••••••••••••••••••••••••••••••••••••••	1,117,476	1,117,476	-	-	-	
	758,807	758,807	-	-	-	
	2,965,649	205,033	340,157	-	-	2,420,45
	4,030,369	4,715	-	42,093	1,473,339	2,510,22
-	121,698	74,086	22,198	25,414	-	
	58,534	58,534	-	-	-	
	9,222,704	2,388,822	362,355	67,507	1,473,339	4,930,68
	7,580,211	4,838,392	2,568,255	151,694	21,870	
······································	-	-	-	-	-	
	224	224				
	-	-				
	538,900	538,900				
	121,698	74,086	22,198	25,414		
	38,270	38,270	-	-		
	8,279,303	5,489,872	2,590,453	177,108	21,870	
	0,210,000	0, 100,01	2,000,100	,	2,,0.0	
	943,401	-3,101,050	-2,228,098	-109,601	1,451,469	4,930,68
		-,		,	.,,	1,000,00
······	-		-		-	
<u> </u>	2,112,298	2,112,298	-		-	
	-	-	-	-	-	
	2,112,298	2,112,298	-	-	-	
	•			•		
	4,200,802	3,310,924	58,889	539,668	291,321	
	290,416	47,939	-	40,872	162,102	39,50
	4,491,218	3,358,863	58,889	580,540	453,423	39,50
	-2,378,920	-1,246,565	-58,889	-580,540	-453,423	-39,50
	-	_				
	-1,435,519	-4,347,615	-2,286,987	-690,141	998,046	4,891,17
	-	-		-	-	
		-4,347,615			-	

MANAGEMENT DISCUSSION AND ANALYSIS MANAGEMENT REPORTS COMPANY PROFIL HIGHLIGHTS

RISK MANAGEMENT

Appendix 16b: Pengungkapan Risiko Likuiditas - Profil Maturitas (Valuta Valas)

1-Des			
No.		Pos-pos	
(1)		(2)	
	BALANCE SHEET		
	A	Aset	•
		1.	Cash
		2.	Placements with Bank Indonesia
		3.	Placements with others Bank
		4.	Securities
		5.	Loans
		6.	Other Receivables
		7.	Others
	Total Aset		
	В.	Liabilities	
		1.	Third Party Fund
		2.	Liabilities to Bank Indonesia
		3.	Liabilities to other Banks
		4.	Issued Securities
		5.	Borrowings
		6.	Other Liabilities
		7.	Others
	Total Kewajiban		
	Selisih Aset dengan Kewajiban dalam Neraca		
	ADMINISTRATIVE ACCOUNT	A	
	A.	Administrative Account Receivables	
		1.	Commitments
		2.	Contingencies
	Total Administrative Account Receivables		
	В.	Administrative Account Liabilities	
		1.	Commitments
		2.	Contingencies
	Total Administrative Account Liabilities		
	Differences of Receivables and Liabilities in Administrative Account		
	Differences [(IA-IB)+(IIA-IIB)]		
	Cumulative Differences		
	*) In accordance with the prevailing provision		

(in million Rupiah)

Saldo			Jatuh Tempo*)		
Saluo	< 1 bulan	> 1 bln s.d. 3 bln	> 3 bln s.d. 6 bln	> 6 bln s.d. 12 bln	> 12 bulan
(3)	(4)	(5)	(6)	(7)	(8)
				-	
242,466	242,466				
 1,035,840	1,035,840	-	-	-	
1,331,972	1,331,972	_			
5,765,479	4,790,102	840	-	-	974,53
 4,190,560	63,262	8,813	47,105	1,447,508	2,623,87
 293,052	123,005	130,291	38,288	1,468	
45,464	45,464	_			
12,904,833	7,632,111	139,944	85,393	1,448,976	3,598,40
10,323,267	8,902,967	1,318,689	76,780	24,831	
-	-	-	-	-	
69,238	69,238	-	-	-	
-	-	-	-	-	
1,208,945	944,273	264,672	-	-	
293,052	123,005	130,291	38,288	1,468	
164,561	164,561	-	-	-	
12,059,063	10,204,044	1,713,652	115,068	26,299	
•	***************************************	•		-	
845,770	-2,571,933	-1,573,708	-29,675	1,422,677	3,598,40
•				-	
•	****			***************************************	
•		•	•	•	
679,706	679,706	-	-	-	
-		_			
 679,706	679,706	-	-	-	
1,860,169	1,654,498	14,897	14,258	176,516	
 351,642	69,573	414	21,970	142,278	117,40
2,211,811	1,724,071	15,311	36,228	318,794	117,40
-	-	-	-	-	
-1,532,105	-1,044,365	-15,311	-36,228	-318,794	-117,40
-	-			-	
-686,335	-3,616,298	-1,589,019	-65,903	1,103,883	3,481,00
				-	
	-3,616,298	-5,205,317	-5,271,220	-4,167,337	-686,33

Appendix 17 (Bank)

Assets Exposures on Balance Sheet Except Securitization Exposures

	31 December 2016
o Portfolio Category	Net Receivable
(2)	(3)
. Receivables on Sovereigns	18,317,615
. Receivables on Public Sector Entities	2,938,706
. Receivables on Multilateral Development Banks and International Institutions	-
. Receivables on Banks	6,509,747
Loans Secured by Residential Property	995,507
Loans Secured by Commercial Real Estate	543,112
. Employee/Retired Loans	105,392
. Receivables on Micro, Small Business & Retail Portfolio	15,513,262
. Receivables on Corporate	11,581,076
0. Past Due Receivables	7,265,357
1. Other Assets	444,675
OTAL	64,214,449

Liabilities Commitment/Contingency Exposures On Administrative Account Transaction Except Securitization Exposures

	31 December 2016
No Portfolio Category	Net Receivable
(1)	(3)
1. Receivables on Sovereigns	-
2. Receivables on Public Sector Entities	-
3. Receivables on Multilateral Development Banks and International Institutions	-
4. Receivables on Banks	65,301
5. Loans Secured by Residential Property	-
6. Loans Secured by Commercial Real Estate	-
7. Employee/Retired Loans	-
8. Receivables on Micro, Small Business & Retail Portfolio	71,202
9. Receivables on Corporate	355,871
10. Past Due Receivables	-
TOTAL	492,375

(in million Rupiah)

				(in million Rupiah)
			31 December 2015	
RWA Before RMK	RWA after MRK	Net Receivable	RWA Before RMK	RWA after MRK
(4)	(5)	(3)	(4)	(5)
-	_	10,145,620	-	-
1,469,353	745,191	3,076,177	1,537,639	425,407
-	-	-	-	-
1,706,472	1,705,972	3,042,691	696,913	696,413
348,427	347,700	793,957	277,885	277,464
543,112	543,112	211,383	211,382	211,375
52,696	52,696	84,879	42,440	42,440
 11,634,947	11,533,855	18,039,075	13,529,306	13,409,395
11,319,923	11,269,009	11,553,855	11,438,144	11,353,327
643,772	642,872	587,781	858,266	858,158
0	6,289,695	7,364,341	0	6,286,653
27,718,702	33,130,101	54,899,759	28,591,975	33,560,632

(in million Rupiah)

				\ 1 /
			31 December 2015	
RWA Before RMK	RWA after MRK	Net Receivable	RWA Before RMK	RWA after MRK
(4)	(5)	(3)	(4)	(5)
-	-	-	-	,
-	-	-	-	-
-	-	-	-	•
13,060	13,060	67,216	13,443	13,360
-	-	-	-	
-	-	-	-	-
-	-	-	-	•
53,402	12,593	81,029	60,772	10,28
355,871	255,592	402,311	402,311	318,55
-	-	-	-	
 422,333	281,245	550,556	476,526	342,20
,	, -	- ,	- ,	

Appendix 17 (Bank)

Exposures That Create Credit Risk Due To Counterparty Credit Risk (Counterparty Credit Risk)

		31 December 2016	
No	Portfolio Category	Net Receivable	
(1)	(2)	(3)	
1.	Receivables on Sovereigns	648,406	
2.	Receivables on Public Sector Entities	-	
3.	Receivables on Multilateral Development Banks and International Institutions	-	
4.	Receivables on Banks	48,199	
5.	Receivables on Micro, Small Business & Retail Portfolio	-	
6.	Receivables on Corporate	9,906	
TOT	AL	706,511	

Exposures that Create Credit Risk Due to Settlement Risk

		31 December 2016
No	Exposure Transaction	Exposures Value
(1)	(2)	(3)
1.	Delivery versus payment	-
	a. Capital Expense 8% (5-15 day)	-
	b. Capital Expense 50% (16-30 day)	-
	c. Capital Expensel 75% (31-45 day)	-
	d. Capital Expense 100% (more than 45 day)	-
2.	Non-delivery versus payment	-
TOT	「AL	-

(in million Rupiah)

				(in million Ruplan)
			31 December 2015	
RWA Before RMK	RWA after MRK	Net Receivable	RWA Before RMK	RWA after MRK
(4)	(5)	(3)	(4)	(5)
_	-	414,638	_	-
-	-	-	-	-
-	-	-	-	-
 9,640	9,640	40,416	8,083	8,083
_	_	_	_	
9,906	9,906	3,989	3,989	3,989
19,546	19,546	459,043	12,072	12,072

(in million Rupiah)

			31 December 2015	
Capital Deduction Factors	ATMR Setelah MRK	Exposures Value	Capital Deduction Factors	RWA after MRK
(4)	(5)	(3)	(4)	(5)
	-	-		-
	-	-		-
	-	-		-
	-	-		-
	-	-		-
 _		-	-	
-	-	-	-	-

MANAGEMENT DISCUSSION AND ANALYSIS MANAGEMENT REPORTS HIGHLIGHTS COMPANY PROFIL

RISK MANAGEMENT

Appendix 17 (Bank)

5. Securitization Exposures

No	Transaction Type	
(1)	(2)	
1.	Qualified Supporting Credit Facilit	
2.	Unqualified Supporting Credit Facility	
3.	Qualified Liquidity Facility	
4.	Unqualified Liquidity Facility	
5.	Qualified Share with Asset Collateral Facility	
6.	Unqualified Share with Asset Collateral Facility	
7.	Securitization exposure excluded in the regulation of Bank Indonesia regarding prudent principles in activity of the banks assets securitization	

exposures on sharia Business unit and/or subsidiary that conduct Business Activity

	No	Transaction Type	
	(1)	(2)	
	1.	Total Eksposur	

Total credit Risk Measurements

Total Credit Risk RWA Total Capital Deduction Factors

(in million Rupiah)

			(III IIIIIIIIIII nupiaii)
31 December 2016		31 Decen	nber 2015
Capital Deduction Factors	ATMR	Capital Deduction Factors	ATMR
(3)	(4)	(3)	(4)
-		-	-
-		-	-
-			-
-		-	-
-		-	-
-		-	-
-			-
		-	-

(in million Rupiah)

31 December 2016		31 December 2015	
Capital Deduction Factors	ATMR	Capital Deduction Factors	ATMR
(3)	(4)	(3)	(4)
-	-	-	-

(in million Rupiah)

31 December 2016		31 Dece	ember 2015
(A)	33,430,892	(A)	33,914,911
(B)	0	(B)	0

Appendix 17 (Konsolidasi)

Assets Exposures on Balance Sheet Except Securitization Exposures

		31 December 2016
Vo	Portfolio Category	Net Receivable
(1)	(2)	(3)
	Receivables on Sovereigns	18,317,615
	Receivables on Public Sector Entities	2,938,706
	Receivables on Multilateral Development Banks and International Institutions	-
-	Receivables on Banks	6,524,357
	Loans Secured by Residential Property	995,507
	Loans Secured by Commercial Real Estate	543,112
	Employee/Retired Loans	105,392
	Receivables on Micro, Small Business & Retail Portfolio	15,513,262
	Receivables on Corporate	11,581,076
0.	Past Due Receivables	444,675
1.	Other Assets	7,265,357
ОТ	AL	64,229,059

COMPANY PROFIL

Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif kecuali eksposur sekuritisasi.

		31 Desember 2016	
No	Portfolio Category	Net Receivable	
(1)	(2)	(3)	
1.	Receivables on Sovereigns	-	
2.	Receivables on Public Sector Entities	-	
3.	Receivables on Multilateral Development Banks and International Institutions	-	
4.	Receivables on Banks	65,301	
5.	Loans Secured by Residential Property	-	
6.	Loans Secured by Commercial Real Estate	-	
7.	Employee/Retired Loans	-	
8.	Receivables on Micro, Small Business & Retail Portfolio	71,202	
9.	Receivables on Corporate	355,871	
10.	Past Due Receivables	-	
TOT	AL	492,375	

182

(in million Rupiah)

				(in million Rupiah)
			31 December 2015	
RWA before RMK	RWA after MRK	Net Receivable	RWA before RMK	RWA after MRK
(4)	(5)	(3)	(4)	(5)
-	_	10,145,620	-	_
1,469,353	745,191	3,076,177	1,537,639	425,407
-	-	-	-	-
1,709,394	1,708,894	9,457,547	1,979,884	1,979,384
348,427	347,700	793,957	277,885	277,464
543,112	543,112	211,383	211,382	211,375
52,696	52,696	84,879	42,440	42,440
11,634,947	11,533,855	18,039,075	13,529,306	13,409,395
11,319,923	11,269,009	11,553,855	11,438,144	11,353,327
643,772	642,872	587,781	858,266	858,158
	6,289,695	7,364,341		6,286,653
27,721,624	33,133,023	61,314,615	29,874,946	34,843,603

(in million Rupiah)

				31 Desember 2015	
RWA	A before RMK	RWA after MRK	Net Receivable	RWA before RMK	RWA after MRK
	(4)	(5)	(3)	(4)	(5)
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	13,060	13,060	67,216	13,443	13,360
	_	_	_	-	
	_	-	-	-	
•	_	_	_	-	
	53,402	12,593	81,029	60,772	10,28
	355,871	255,592	402,311	402,311	318,559
	_	-	-	_	
	422,333	281,245	550,556	476,526	342,207

Appendix 17 (Consolidated)

3. Exposures That Create Credit Risk Due To Counterparty Credit Risk

	31 December 2016	
No Portfolio Category	Net Receivable	
(1)	(3)	
Receivables on Sovereigns	648,406	
2. Receivables on Public Sector Entities	-	
3. Receivables on Multilateral Development Banks and International Institutions	-	
4. Receivables on Banks	48,199	
5. Receivables on Micro, Small Business & Retail Portfolio	_	
6. Receivables on Corporate	9,906	
TOTAL	706,511	

Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

		31 Desember 2016
No	Exposure Transaction	Exposures Value
(1)	(2)	(3)
1.	Delivery versus payment	-
_	a. Capital Expense 8% (5-15 day)	-
	b. Capital Expense 50% (16-30 day)	-
	c. Capital Expensel 75% (31-45 day)	-
	d. Capital Expense 100% (more than 45 day)	-
2.	Non-delivery versus payment	-
TOT	ĀL	-

				(dalam jutaan rupian)
		31 Desember 2015		
RWA before RMK	RWA after MRK	Net Receivable	RWA before RMK	RWA after MRK
(4)	(5)	(3)	(4)	(5)
	-	- 414,638	-	_
	-		-	-
	-	-	-	-
9,6	40 9,64	0 40,416	8,083	8,083
	-	-	-	_
9,9	06 9,90	6 3,989	3,989	3,989
19,5	46 19,54	6 459,043	12,072	12,072

(dalam jutaan rupiah)

		31 Desember 2015		
Capital Deduction Factors	ATMR Setelah MRK	Exposures Value	Capital Deduction Factors	RWA after MRK
(4)	(5)	(3)	(4)	(5)
	-			-
	_			_
	_	_		_
	_	_		-
 	-	_		_
 _		-	_	
-	-	-	-	-

MANAGEMENT DISCUSSION AND ANALYSIS MANAGEMENT REPORTS HIGHLIGHTS COMPANY PROFIL

RISK MANAGEMENT

Appendix 17 (Consolidated)

5. Securitization Exposures

No	Jenis Transaksi	
(1)	(2)	
1.	Qualified Supporting Credit Facilit	
2.	Unqualified Supporting Credit Facility	
3.	Qualified Liquidity Facility	
4.	Unqualified Liquidity Facility	
5.	Qualified Share with Asset Collateral Facility	
6.	Unqualified Share with Asset Collateral Facility	
7.	Securitization exposure excluded in the regulation of Bank Indonesia regarding prudent principles in activity of the banks assets securitization	

Exposures on Sharia Business Unit and/or Subsidiary that Conduct Business Activity

	No	Jenis Transaksi	
	(1)	(2)	
	1.	Total Eksposur	

Total credit Risk Measurements

Total Credit Risk RWA Total Capital Deduction Factors

(in million Rupiah)

				(in million Rupian)
·	31 December 2016		31 Desen	nber 2015
	Capital Deduction Factors	ATMR	Capital Deduction Factors	ATMR
	(3)	(4)	(3)	(4)
	-	-	-	-
	-	-	-	-
		-		-
	-	-	-	-
	-	-	-	-
	-	-	-	-
		-		-
	-	-	-	-

(in million Rupiah)

31 December 2016		31 Dese	ember 2015
Capital Deduction Factors	ATMR	Capital Deduction Factors	ATMR
(3)	(4)	(3)	(4)
_	-	-	_

(in million Rupiah)

31 December 2016		31 Desember 2015	
(A) 3	3,433,814	(A)	35,197,882
(B)	0	(B)	0





"Human Resources (HR) holds an important role as a key to the growth and realization of the Company's Vision. In 2016, Bank Mega continued to implement an integrated HR management system, from planning and recruiting qualified employees that can fulfill current needs to consistently developing employees' competence through education, development and training, as well as improving the work system."

Business competition in the banking industry is getting more intense amid the current challenging conditions. In order to handle the increasingly competitive business competition, qualified and competent human resources are required to meet and overcome the competition.

The Bank understands that human resources holds an important role in driving the performance of Bank Mega. In addition, the Bank also considers human resources to be the key in the development and realization of the Company's vision.

In 2016, the Bank continued to implement an integrated human resource management system, from planning to obtaining qualified employees to fulfill current needs. Besides that, the Bank maintained consistency in developing the employees' competence through education, development and training, as well as through the system and working process enhancement.

EMPLOYEES COMPOSITION

As of 31 December 2016, the Bank had 8,986 employees spread across all working units at the head office and the regional and branch offices. Of that number, the portion of male employees was 50.82% of the total, while female employees were 49.18% of the total. The employee composition of Bank Mega based on gender can be seen in the table below:

Total Employee by Gender

No.	Gender	2016	2015
1	Male	4,567	4,578
2	Female	4,419	4,080
Total		8,986	8,658

In 2016, as can be seen from the employee composition table based on age, employees of productive age dominated the total employees. The portion of 25- to 29-year-old employees was 26.22% of the total, while the portion of those 30 to 34 years old was 27.44% of the total. The percentage of employees above 60 years old was only 0.04%, while the percentage of employees between 55 and 59 years old was 0.23% of the total.

Total Employee by Age

No.	Age	2016	2015
1 2	20-24 years	1,012	648
2 2	25-29 years	2,356	2,393
3 3	30-34 years	2,466	2,593
4 3	35-39 years	1,523	1,445
5 4	40-44 years	845	849
5 4	45-49 years	528	511
6 5	50-54 years	231	203
7 5	55-59 years	21	13
8 >	> 60 years	4	3
Total		8,986	8,658
2 2 3 3 3 3 4 3 5 4 5 4 5 5 4 5 6 5 5 7 5 8 > 2 8	25-29 years 30-34 years 35-39 years 40-44 years 45-49 years 50-54 years 55-59 years > 60 years	2,356 2,466 1,523 845 528 231 21	2,3 2,5 1,4 8 5

By education level, 72.48% The employees had bachelor/undergraduate degrees. There also significant number of employee on diploma degree. Employees with Third Diplomas were 18.04% of the total. In 2016, Bank Mega did not hire anyone who only graduated from Elementry School.



Total Employee by Education

	Employee by	Ladoutio	-
No.	Education	2016	2015
1	SD/Elementary School	-	-
2	SMP/ Junior High School	2	1
3	SMU/ Senior High School	588	587
4	D1-D2	69	66
5	D3	1.621	1607
6	S1	6.513	6203
7	S2	193	193
8	S3	-	1
	Total	8,986	8,658

In 2016, 46.76% of Bank employees were administrative. On the highest level, namely the vice presidents, there were only 243 people, or, 2.70% of all employees.

Total Employee by Grade

No.	Level	Total Employees		
		2016	2015	
1	Administration	4,202	3,902	
2	Officer	3,524	3,554	
3	Manager	1,017	977	
4	Vice President	243	225	
Total		8,986	8,658	

HR DEVELOPMENT STRATEGY

In 2016, the HR development strategy aimed at strengthening the infrastructure, process competencies to increase HR quality. The HR development strategy focused on several elements, such as effectiveness enhancement and organizational efficiency, in order to optimally support the business plan, recruitment of qualified human resources with capacities based on demand and the improvement and development of human resource programs.

The improvement and development of the HR program implemented by the Bank were, among others, performance management, career, talent, employee development, remuneration, improvement of the HR information system to support all HR programs and corporate culture implementation planning.

EMPLOYEE FULFILLMENT

In order to cope with more intense competition and to support the Bank's efforts adjust with the fast-growing business, the Bank always ensures that the needs of the human resources in each Work Unit can be met while prioritizing the quality and potency of the human resources. In 2016 the employee fulfillment process was carried out through external and internal recruitment. The process was intended to adhere to the appropriate classification of business functions and organizational needs as among the organization's efforts to reform and develop the organizations at the Head Office, Regional and Branch.

The recruitment strategy designed to obtain the best results was conducted through strengthening the effective selection process for recruitment and expanding the sourcing channels. The Bank continued to intensively expand sourcing through on-site job fairs at strategic locations, campus hiring at prominent colleges, walk-in interviews, social media, advertising, web-based sourcing and referrals through the Employee Referral Program and Internal Job Postings. The effectiveness of the sourcing referral program and Internal Job Posting continues to be improved, particularly for the fulfillment of Critical Positions. In addition, the Bank also activated a process of hiring fresh graduates through a development program designed to fill the position or function according to whether the hired person was a generalist or specialist.

To fulfill the evolving needs of HR, the Bank had recruited new employees. Throughout 2016, the Bank recruited 3,143 people. Of these, 72% was assigned in Regional and Branch. is as previous years, in 2016 most employees filled business positions in Regional and Branch in accordance with the existing business development.

Recruitment based on location

No	Location	Total Persons 2016	%	Total Persons 2015
1	Head Office	883	28	806
2	Regional and Branch	2,260	72	1,211
Total		3,143	100%	2,017

As a recruitment strategy, in 2016 Bank Mega held a development program for fresh graduates. The program was believed to be an effective way of attracting potential candidates from various leading universities. During 2016, this program continued to expand.

The number of development programs is increased year to year in line with business growth and increased demand to fill Business and Support functions, particularly in Regional and Branch. Development Programs for business functions include the Credit Card Sales Training Program (CCSTP), the Relationship Management Development Program (RMDP), the Retail Funding Officer Academy (RFOA). Programs for Support functions include the Customer Service Training Program (CSTP) and the Teller Training Program (TTP). To create candidates for leadership positions across the Bank, a Mega Management Development Program (MMDP) is held every year.

Total recruitment for development program

10.00				
No	Type of Program	Batch	Total Participant	%
1	Mega Management Development Program (MMDP)	1 Batch	21	5.77
2	Credit Card Sales Training Program (CCSTP)	3 Batch	69	18.96
3	Relationship Management Development Program (RMDP)	1 Batch	21	5.77
4	Retail Funding Officer Academy (RFOA)	2 Batch	52	14.28
5	Customer Service Training Program (CSTP)	3 Batch	80	21,98
6	Teller Training Program (TTP)	5 Batch	121	33.24
Total			364	100.0

CAREER DEVELOPMENT

An employee career development program is one way to stimulate employee performance and retain qualified employees. The Bank acknowledge that career pates becomes a priority in order to cover any critical position and other managgerial position within the internal organization. In accordance with career path, which is continuously improved, employee career development is conducted through an assessment process that determines competence for each targeted position.

Employee career management is an open program for qualified personnel. A given career path can be either vertical or horizontal in the function or the same job family, or cross-functional to increase knowledge, competence and potency development.

ORGANIZATION DEVELOPMENT

In order to support business growth, it is necessary to create a sustainable efficient and effective organization by reviewing the effectiveness of the organization. This is the basis for the entire system of organization, work systems and human resource-related aspects.

Refinement of the organization was conducted in 2016 to improve the company's performance when encountering stronger business demand and competitive banking conditions. One implemented organizational improvement was an organizational model in the network with a single leader for all business segments to maximize the performance of the existing

EDUCATION, DEVELOPMENT AND TRAININGS

To increase employee competence, Bank Mega conducted a number of educational, development and training programs, both internally and externally. Education, development and training of personnel is a continuous effort to foster qualified people with skills, the ability to work across business functions and loyalty for the Bank.

During 2016, the Bank implemented 1,296 programs 31,574 participants. Some development and training programs within the Bank, In-House and Off-House Programs, met the needs exactly.

HUMAN RESOURCES

Total In-house and Off-house Programs

No	Type of Programs	Batch	%	Total Participants	%
1	In-House	1,095	84.49%	31,198	98.81%
2	Off-House	201	15.51%	376	1.19%
Total		1,296	100.0%	31,574	100.0%

Of all the educational, development and training programs organized by the Bank, 84.49% were implemented internally (In-House) with the involvement of an instructor/facilitator and consultant and an instructor of internal/ external facilitators who are competent in their field. This reflects the Bank's commitment to consistently ensuring the necessary programs required by the employees are primarily met through the planning, design and implementation of an integrated program.

Total Programs and Participants in Education, Development and Training

Type of Program		Batch	Participant
In House		1,095	31,198
	Reguler Training	429	10,451
	Risk Management Certification	48	1,011
	Bank assurance Waperd Certification	4	48
	Branch Management Training Program (BMTP)	13	338
Tueinings	Teller Training Program (TTP)	8	199
Trainings	Customer Service Training Program (CSTP)	3	80
	Credit Card Sales Training Program (CCSTP)	3	68
	Relationship Manager Training Program (RMTP)	1	29
	Credit Relationship Manager Training (CRMTP)	2	53
	SME Collection and Remedial Training Program (SMTP)	1	32
	Operation Supervisor Development Program (OSDP)	8	221
Davidonmant	Mega Management Development Program (MMDP)	1	23
Development	Retail Funding Officer Academy (RFOA)	2	52
	Relationship Manager Development Program (RMDP)	1	21
On The Job Training	g (OJT)	24	24
Workshop		27	604
Socialization		235	9,809
Corporate Outbond	(COT)	285	8,135
Off House		201	376
Total		1,296	31,574

There were a number of new development and training programs initiated by the Bank in 2016. This was done in order to adapt the programs with the needs of the Bank's business development. The new programs included the Credit Card Sales Training Program (CCSTP), the SME Collection and Remedial Training Program (SMTP) and the Branch Management Training Program (BMTP).

Also, to support the organizational needs of the branches, in 2016 the Bank held the Teller Training Program (TTP). These programs were held to complement and support the business needs and to improve the technical and non-technical competence of the participants.

Another program was associated with increasing leadership abilities and coaching Leaders of Work Units, as well as enhancing employee competence, mainly in their business functions. This shows the company's attention to improving the quality of leadership and competence of employees in the business and support functions.

The Development Program and other training programs were continuosly conducted implementation, including certification programs, workshops and On-the-Job Training (OJT) and socialization to improve the knowledge, skills and attitudes of existing employees.

In addition to regular programs, the Bank also conducted a virtual training program called e-Learning. During 2016, eight e-Learning sessions involved more than 20,000 participants and Online Tests in various fields involving more than 4,000 participants were held. The e-Learning sessions were the Mega Internet, Customer Data, Complaint Handling, Savings, APU PPT, Induction, Grooming & Greetings and Good Corporate Governance. Furthermore, e-Learning materials will be developed for other sessions.

The e-Learning will also be developed to function as a prerequisite to in-class training, whereby only those who meet a specified level of results can participate in in-class training, with the aim of maximizing the quality of training.

HR DEVELOPMENT SYSTEM

In an effort to improve the quality of human resources, the Bank continuously develops a Human Resource Information System (HRIS) with procedures and integrated technologies to meet business needs. HR Systems Development in 2016 focused on employee development programs and improvement of the current automation of HR processes. Employee development was focused on the development and improvement of e-Learning being adjusted to business and support needs at the Bank.

In addition, the Bank still developed a web-based tool as a medium of information and communications between Human Capital and employees. This was done to provide comprehensive information to all employees. In addition, the Bank also made improvements in the automation of HR processes, including the Employee Database System, Performance Management, Manpower Planning, the e-Recruitment System, etc. This system refinement will continue to lead to an integrated HR system with integrated data that supports all ongoing human resource activities. Preparations to implement an integrated HR system have started and it is expected to be implemented next year.



Mega Club

Mega Club is an informal employee organization of Bank Mega, an activity forum where the Bank's employees can meet their need to be creative and innovative and engage in activities related to the internalization of the corporate culture, where the Bank employees can channel their hobbies, aspirations and creativity in the fields of sports and arts, and their social and spiritual

affairs. All of these activities aim to maintain a balance between work and activities outside of work, so as to increase productivity and the employee working spirit.

Mega Club activities range from sports to religion and the arts. Mega Club is coordinated by the Head Office and its staff members are established in all areas where the types of activities are tailored to the needs of the respective areas.



INFORMATION



Bank Mega not only applies information technology systems to support its business, but also to improve its operational efficiency. To improve the efficiency of the process, the Bank introduced an electronic documents system (e-forms, character recognition, work flow and approval processes). The implementation of electronic document solutions can accelerate the ongoing processing of documents and facilitate in monitoring the status of a document that needs verification and approval from various relevant units.

INFORMATION TECHNOLOGY

The Bank regularly and strives to develop information technology systems. This is to support business growth and improve services to customers, as well as to provide appropriate, reliable and trustworthy solutions both for the customer and the Company.

Several aspects related to infrastructure are constantly being developed: the network, system security and hardware. As for the application system, the Bank has implemented several development and upgrading, hence all support systems in Information Technology work properly.

In the development of information technology infrastructure, the Bank applied more efficient and reliable Hyper-Convergence technologies for server consolidation. The Bank has also in place a Data Recovery Center (DRC). The DRC has been tested for one week to support the operations of the Bank. In addition, the availability of a more reliable data network between the branch offices are in place in order to provide services to customers and support the growth of transaction volumes. Network backup (backup link) in the branch offices is adjusted with transaction growth in each branch. Moving forward, all branch offices will

have a backup of the entire network as well as a better bandwidth capacity to support the daily operations at the branch.

In the development of information technology systems, the Bank improved security in e-commerce transactions by implementing 3D Secure (3DS) for transactions using Bank Mega Visa and Master Card Credit Card. This is expected to provide comfort and safety to customers when performing e-commerce transactions. To increase security in e-commerce transactions, the Bank, going forward, will add an anti-fraud system for the prevention of indicated fraud transactions.

The Bank not only applies information technology systems to support its business, but also to improve its operational efficiency. In order to improve the efficiency of the process, the Bank introduced an electronic documents system (e-forms, character recognition, work flow and approval processes). The implementation of electronic document solutions can accelerate the ongoing processing of documents and facilitate in monitoring the status of a document that needs verification and approval from various work units.





In an effort to improve the service, the Bank continues to develop new features and products for customer convenience. In 2016, the Bank implemented the development and addition of new features in the electronic channel. This is to provide comfort to the customer in a transaction. In addition to developing and adding features, the look and feel of the e-channel are also being updated.

The Bank realizes that security and convenience in performing transactions are important factors for the customer. As such, the Bank continues to develop systems that support the security of a transaction. The security systems include the use of a Token, a One Time Password (OTP) and an ID-password in transactions using electronic channels. To ensure the security of e-commerce transactions, the Bank has implemented 3D Secure both for transactions using Credit Cards and Debit Cards.

To support the cashless society program, The Bank has designed a Mega Cash product that can already be used in transportation services like Transjakarta, the commuter line in Kualanamu, parking facilities in some areas of Jakarta and a toll road in Makassar.

2017 Strategy

The development of information technology systems will continue in line with technological developments and the needs of the Bank in servicing customers. Several activities to be performed by information technology in 2017 are continuing the updates of multiple systems in order to improve customer services. The development and updates are being done, including for branch offices, systems related to fulfillment of regulatory requirements as well as the application of process efficiency. The Bank is also undergoing an integration with socialmedia to facilitate services to customers, as well as to enhance high availability and reliability for reliable banking services.

OPERATIONAL

The Operations Unit is a strategic partner of the Business Units in providing the best services to Bank Mega customers. The Operations' role is to ensure that transactions are executed accurately and correctly in line with the rules and laws set by the Regulator.

In order to achieve superior performance, the Operations of Bank Mega implements various initiatives and internal developments, which includes:

- Updating the development of international standard best practices in the banking business, both nationally and internationally, including through participation in a working group coordinated by Bank Indonesia and involving key employees in training forums or prominent seminars;
- Consistently and continuously enhancing the operational processes to achieve a high standard of productivity, effectiveness and efficiency to support the best services for customers;
- Developing a better operational coordination between Head Office and Branch Offices so the activities of monitoring, escalation and coaching can be implemented in more structured ways and emerging problems can be resolved as soon as possible;

- Building a sound partnership with Business units so that the Operations can help improve satisfactory services to the Customer while maintaining its independence;
- Developing and implementing various types of education and specific training for the Operations staff on all fronts to ensure a basic understanding of the implementation of transactions, Operational Risk management and the implementation of controls;
- Strengthening the Internal Control function as the first line of defense to ensure the adequacy of controls in the Operations unit so that risk can be anticipated and mitigated as early as possible;
- 7. Constantly reviewing and updating the policies, procedures and processes to ensure that the activities of Operations are held to a firm standard, adhere to regulations and are effective; and
- Synergizing with the Information Technology unit to implement applications that help Operations execute faster and more accurate transactions, which in turn will support a high service level for the customer.











- 228 Internal Control System



CORPORATE GOVERNANCE REPORT OF PT BANK MEGA, Tbk YEAR 2016

I. GENERAL MEETING OF SHAREHOLDERS (GMS)

The Annual General Meeting of Shareholders (AGMS) held on 15 April 2016, with the following results

- 1. Approved and accepted the Board of Directors' Annual Report on the condition and the course of the Company for Financial Year 2015 as well as the Oversight Report of the Board of Commissioners of Bank Mega for financial year ended on 31 December 2015.
- 2. Accepted and ratified the Financial Statements for
- 2015 Fiscal Year including the Balance Sheet and Profit or Loss Statements, which had been audited by Public Accountant Firm Purwantono, Suherman & Surya based Report No. RPC-445/PSS/2016 dated 18 March 2016, and Letter No. 01646/PSS-AS/2016 dated 18 March 2016 on Opinion Letter Pursuant to Audit of Financial Statements of PT Bank Mega (Bank) for the financial year ended on 31 December 2015.
- 3. Granted full release and discharge (acquit et de charge) to all members of the Board of Directors and the Board of Commissioners from their

management and supervision implementation during the financial year 2015, as long as such actions are reflected in the respective Company's Financial Statements.

- Determined that all Net Profits of Bank Mega for Fiscal Year 2015 will be set as reserve fund in compliance to Article 70 of Law No. 40 on Limited Liability Companies, cash dividend distributed to the Shareholders and the remaining will be booked as retain earnings.
- 5. Informed the 2016 Business Plan of Bank Mega.
- Granted authority to the Board of Commissioners to appoint a Public Accountant to perform the audit of Bank Mega's Financial Statements for Financial Year 2016.
- 7. Appointment of the Board of Commissioners with the following composition:

a	President Commissioner	Yungky Setiawan
b	Independent Commissioner	Achjadi Ranuwisastra
С	Independent Commissioner	Lambock V. Nahattands
d	Commissioner	Darmadi Sutanto

Appointment of the Board of Directors with the following composition:

а	President Director	Kostaman Thayib	
h	Independent	Vuni I antionto	
b	Director	Yuni Lastianto	
С	Director	Madi Darmadi Lazuardi	
d	Director	Indivara Erni	
е	Director	Y.B. Hariantono	
f	Director	Martin Mulwanto	
g	Director	Wiweko Probojakti	
h	Director	Lay Diza Larantie	

To set net honorarium for members of the Board of Commissioners, granted the authority

to the Board of Commissioners on behalf of the Meeting to set the remuneration and other benefits for each member of the Baord of Directors until otherwise decided in the next Annual General Meeting, as well as granted the authority to the Board of Commissioners to determine the duties and authority of each Director.

II. GOVERNANCE STRUCTURE

- The structure, composition, competency of the Board of Commissioners and Board of Directors are adequate in accordance with business complexity of Bank Mega. The appointment of the Board of Commissioners and the Board of Directors is conducted by taking into account the recommendation from the Remuneration and Nomination Committee.
- The establishment of Internal Audit Unit, Compliance Unit, Risk Management Unit, Anti Money Laundering Unit (AMLA), Anti Fraud Strategy Unit. These Units are separated from the Operations Unit and Bisnis Units so that they can carry out its functions independently and supported by competence human resources in accordance with the duties and responsibilities, as well as job description and working guidelines in accordance with the Bank's organizational structure.
- The establishment of committees under the Board of Commissioners, namely the Audit Committee, the Risk Oversight Committee, the Remuneration and Nomination Committee, as well as other Commitees to assist the Board of Directors.
- 4. Availability and renewed policy and procedures are adjusted to the Financial Services Authority/

Bank Indonesia and prevailing regulations. The policies and procedures are directly disclosed to all employees through disemmination and media publication with easy access.

5. Adequate management information system that allows the Bank to obtain accurate and prompt data for decision-making and/or reporting to the determined party according to the provisions.

III. BOARD OF COMMISSIONERS

Structure, Composition and Appointment of the Board of Commissioners Α.

MANAGEMENT REPORTS

		Effective A	,	
Name	Title	FSA Approval	GMS	Year Ended
Yungky Setiawan	President Commissioner	22 October 2015	07 May 2015	2017
Achjadi Ranuwisastra	Independent Commissioner	18 May 2004	07 May 2015	2017
Darmadi Sutanto	Commissioner	9 October 2015	07 May 2015	2017
Lambock V Nahattands	Independent Commissioner	27 November 2015	07 May 2015	2017

The total number and composition of the Board of Commissioners as well as the quantity requirement for the Independent Commissioner has fulfilled the prevailing regulations.

В. **Independence and Multiple Board** Membership

- 1. The members of the Board of Commissioners and the Board of Directors do not have relationship with the Controlling Shareholders in terms of ownership, management, financial and familial relationship.
- The President Commissioner (Yungky Setiawan) has multiple board membership as President Commissioner of PT Trans Retail Indonesia, PT Metropolitan Retailmart and PT Trans Fashion Indonesia. The said multiple board memberships are for the purpose to implement oversight function in companies within the business

- group as stiplulated under the assignment letter from the ultimate shareholders.
- The Commissioner (Darmadi Sutanto) has a multiple board membership in one (1) non Financial Institution Company within CT Corp business group. The Independent Commissioner (Lambock V Nahattands) has a multiple board membership in one (1) non Financial Institution Company.

C. Implementation of Duties and Responsibilities of the Board of Commissioners in 2016

- Supervised the policies of the Board of Directors in managing the business of the Bank, evaluated and approved the business plan and annual budget.
- Approved the Risk Management Policy as 2. well as ensure the implementation of adequate

204

- risk management in accordance with the Risk Management Policy and Risk Management Strategy.
- 3. Resolved the proposals from the Board of Directors on transactions or business activities beyond the authority of the Board of Directors.
- 4. The Board of Commissioners also performed enhancement and development on business plan of Bank Mega to be carried out with prudence principle and corporate governance are properly implemented.
- Ensure that the Board of Directors has implemented the principle of prudence in the Bank's business activites as well as to make sure the application of GCG principles in each business activity of the Bank and at all levels of the organization.
- 6. Ensure that the Board of Directors has properly followed up the audit findings and recommendation from the Internal Audit Unit of the Bank, external auditors, monitoring results from the Bank Indonesia/ Financial Services Authority and/or monitoring results from other institution.
- Evaluated the implementation of Compliance Function at least twice a year by providing recommendations to the President Director with a copy to the Director in charge of the Compliance Function, in order to enhance the quality of the Bank's Compliance Function.
- 8. Cultivated a compliance culture and anti-fraud culture at all levels of the organization
- In addition, in terms of Integrated Corporate Governance, the Board of Commissioners has also conducted the supervision on duties and responsibilities of the Board of Directors in the implementation of Integrated Governance.

D. **Board of Commissioners Meeting in 2016**

Meeting Participants	Attendance at the Board of Commissioners Meeting		Attendance at Joint Meetings of the Board of Commissioners and the Board of Directors	
	Frequency	%	Frequency	%
Yungky Setiawan	7	100	40	91
Achjadi Ranuwisastra	7	100	42	95
Darmadi Sutanto	7	100	44	100
Lambock V Nahattands	7	100	2	5
Total Meetings in a year	7 times		44 ti	mes

E. **Board of Commissioners Training in 2016** On 9 December 2016, Yungky Setiawan, one of members the Board of Commissioners participated in the trainings of the Economic Outlook 2017 Seminar: Facing Global Challenges for Better Economic Growth in 2017.

F. **Board of Commissioners Performance Assessment**

The Board of Commissioners assessment is conducted once a year through a collegial Self-Assessment of the Board of Commissioners based on the set criteria by considering the duties and responsibilities in accornace with government regulations and company policy.

The self-assessment is stipulated under the Decree of the Board of Commissioners No. 014/DEKOM/ XII/16 dated 23 December 2016 Regarding the Self-Assessment of the Board of Commissioners and the Board of Directors, as well as sucession on process/ nomination of the Board of Directors.

THE BOARD OF DIRECTORS IV.

Structure, Composition and Appointment of the Board of Directors Α.

MANAGEMENT REPORTS

Name	Tial	Effective Ap	Year Ended	
Name	Title	FSA Approval	GMS	Year Ended
Kostaman Thayib	President Director	11 July 2013	07 May 2015	2019
Y.B. Hariantono	Director of Operations & IT	14 October 2014	07 May 2015	2019
Martin Mulwanto	Director of Treasury & International Banking	18 September 2014	07 May 2015	2019
Yuni Lastianto	Director of Compliance & HC (Independent Director)	24 August 2012	07 May 2015	2019
Indivara Erni	Director of Risk	18 September 2014	07 May 2015	2019
Madi Darmadi Lazuardi	Director of Credit	11 July 2013	07 May 2015	2019
Wiweko Probojakti	Director of Credit Card & Personal Loan	15 September 2015	07 May 2015	2019
Lay Diza Larentie	Director of Funding & Network	22 December 2015	07 May 2015	2019

The total structure, composition, integrity and competency of members of the Board of Directors are in line with the Bank's business activities and has fulfilled the FSA provisions among others:

- Total structure of the Board of Directors is more than three (3) persons.
- 2. All members of the Board of Directors are domiciled in Indonesia.
- The changes and/or appointment of the Board of Directors has considered the recommendation

- from the Remuneration and Nomination Committee and has obtained the approval of GMS.
- 4. All members of the Board of Directors have more than five (5) years of experience in banking operations as executive officer of the bank.
- 5. Has passed the Fit and Proper Test and obtained the approval from Bank Indonesia and or the Financial Services Authority.

B. **Independence and Multiple Board Membership**

The members of the Board of Directors do not have multiple board membership as Commissioner, Director or Executive Officer in the Bank, company or other institutions and do not have relationship in terms of financial, management, shares ownership and/ or familial relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relationship with the Bank.

C. Implementation of Duties and Responsibilities of the Board of **Directors**

The Board of Directors has performed duties and responsibilities based on authorities set under the Articles of Association of the Bank and fully responsible on the management of the Bank as follows:

- 1. Establish the long-term, intermediate and annual objectives and strategies of the Bank.
- 2. Establish Good Corporate Governance (GCG) implementation policy and launch Integrity Commitment as well as ensure the implementation of GCG principles in all business activities of the Bank at all levels and levels of the organization.
- 3. Transparently established the remuneration policy and other policies.

- Establish the Internal Audit Unit (IAU), Compliance Unit (CGCG), Strategy Implementation of Anti-Fraud Unit, Anti-Money Laudering Unit (AMLA), Risk Management Unit (SKMR) and Risk Management Committee.
- Follow up findings from the Internal Audit, External Audit and monitoring results from Bank Indonesia/ Financial Services Authority and/or monitoring results from other authorities.
- 6. Conduct evaluation and monitoring towards prudent and compliance principles of the Bank.
- Develop transparent Annual Report and financial 7. documentations.
- 8. Accountable for the performance of its duties to the Board of Commissioners and Shareholders through the AGM.
- No general authority provided from members of the Board of Directors to another party that resulted in the transfer of duties and functions of the Board of Directors
- 10. No member of the Board of Directors, either alone or collegially, has shares more than 25% of the paid up capital in another company.
- 11. Has the Guideline and Work Rules of Conduct as contained in the Board Manual that consists of work rules including work ethics, working time and the Board of Directors meetings.
- 12. Not hiring any individual advisors and/ or professional services as a consultant.

COMPANY PROFIL

Board of Directors Meeting D.

Meeting Participants	Attendance at the Board of Directors Meeting		Attendance of Joint Meetings Between the Board of Directors and the Board of Commissioners	
	Frequency	%	Frequency	%
Kostaman Thayib	41	85	40	91
Yuni Lastianto	41	85	39	89
Madi D Lazuardi	47	98	42	95
Indivara Erni	45	94	42	95
Martin Mulwanto	45	94	43	98
YB. Hariantono	45	94	42	95
Wiweko Probojakti	47	98	43	98
Lay Diza Larentie	45	94	40	91
Tati Hartawan*	14	29	14	32
Max Kembuan*	14	29	13	29
Total Meeting in a Year	48 Ti	imes	44 Tin	nes

Notes:

Board of Directors Training in 2016 E.

No.	Education Level	2016
1.	Visa Card Center Managers Annual Meeting dated 2 - 3 March 2016	Lay Diza Larantie
2.	International Management Seminar dated 31 May - 3 June 2016	Indivara Erni
3.	Refresment SMR - Credit Risk Management dated 20 February 2016	Madi Darmadi Lazuardi
	ASEAN Cisco & Internet of Things Forum dated 26 May 2016	
4.	IDC Financial Insight Asian Financial Services Congress 2016 dated 3 - 4 March 2016	Wiweko Probojakti
5.	IDC Financial Insight Asian Financial Services Congress 2016 dari tanggal 3 sampai dengan 4 Maret 2016	Wiweko Probojakti
6.	Visa Asia Pacific Risk Executive Council Meeting & Security Summit dated 10 May 2016	Wiweko Probojakti
7.	Panelis dalam Diskusi Panel CTI IT Infrastructure Summit dated 3 March 2016	YB Hariantono
8.	ASEAN Cisco & Internet of Things Forum dated 26 May 2016	YB Hariantono

^{*} Held the position as Director until 15 April 2016

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

No.	Education Level	2016
9.	Indonesia International Banking Convention, dated 27 July 2016	YB Hariantono
10.	Fintech Innovation Summit 2016 (IDC Financial Insights) dated 13 October 2016	YB Hariantono
	Refreshment SMR – Board of Commissioners Report: Procedures for Preparation,	
11.	Assessment Data, Content Understanding and Limited Constructive Analysis dated 24 - 25	Yuni Lastianto
	Februari 2016	
12.	Visa Asia Pacific Senior Client Council Meeting - Visa Sidney Australia. March 2016	Kostaman Thayib
13.	Visa Executive Program - Visa Rio De Janeiro, Brazil. August 2016	Kostaman Thayib
14.	Banking 3.0: A Marketing Perspective dated 1 - 2 December 2016.	Kostaman Thayib
15.	Refreshment SMR: Seminar Economic Outlook: Facing Global Challenges for Better	Kastaman Thavib
15.	Economic Growth in 2017 dated 9 December 2016.	Kostaman Thayib
16.	Environment Analysis Training (TAL) 2016 dated 6 - 9 September 2016.	Madi Darmadi Lazuardi
17.	Refreshment SMR: Workshop Bank Treasury Financial Product & Risk Management	Martin Mulwanto
17.	Development dated 20 June 2016.	iviartiii iviulwanto
18.	Workshop Financial Markets dated 3 December 2016.	Martin Mulwanto
19.	Visa South East Asia Client Forum 2016 dated 7 - 8 September 2016.	Wiweko Probojakti
20.	Optimalisasi Friendly Service For Workers Social Security (BPJS Ketenagakerjaan) participant	Wiweko Probojakti
20.	dated 15 - 16 September 2016	Wiweko Piobojakti
21.	Visa Indonesia Annual Members Meeting Oktober 2016.	Wiweko Probojakti
22.	CRS Seminar (Common Reporting Standard), dated 30 August 2016	Yuni Lastianto
23.	Indonesia Banking Human Capital Conference: Indonesia Human Resource for Banking	Yuni Lastianto
25.	Preparation in ASEAN Financial dated 13 October 2016.	Tulli Lastialito
24.	"ENHANCING INVESTOR'S TRUST THROUGH GOOD CORPORATE GOVERNANCE" Indonesia	Versi La ationta
24.	Institute for Corporate Directorship (IICD), dated 7 November 2016	Yuni Lastianto
25	Employee Retirement Program National Seminar: New Strategies In Design & Financing	Vivol Looking to
25.	dated 30 November - 1 December 2016.	Yuni Lastianto

F. **Assessment on Performance of** the Board of Directors

The Board of Directors assessment is conducted once a year through a collegial Self-Assessment.

The Self-Assessment of the Board of Direcors is conducted based on the set criteria by taking into account the duties and responsibilities in accordance with government regulations and company policy.

The Bank has a succession program to prepare regeneration of future leadership for the purpose to maintain business continuity and long-term objectives

of the company. The Director's succession process is performed to obtain a potential candidate position for Director. Competent candidates will be recommended for nomination to the Board of Commissioners.

The self-assessment is stipulated under the Decree of the Board of Commissioners No. 014/DEKOM/XII/16, dated 23 December 2016 on Self Assessment of the Board of Commissioners and the Board of Directors, as well as sucession on process/ nomination of the Board of Directors.

MANAGEMENT REPORTS

G. Commitees under the **Board** of **Directors** assist to the implementation of duties and The responsibilities, **Board** Directors established the following commitees:

1. Risk Management Committee

- a. The authorities and responsibilities of the Risk Management Committee is to evaluate and provide recommendations to the Board of Directors related to Risk Management at least include:
 - 1) Formulation of Risk Management Policy and its amendment, including risk management strategies, the level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions.
 - 2) Improving the Risk Management process on a regular basis or incidental, as a result of changes in external and internal conditions that affect the Bank's capital adequacy, bank risk profile, and the effective application of risk management based on evaluation result.
 - 3) Establishment of policies and/or business decisions that deviate from normal procedures, such as a significant business expansion compared to the Bank's business plan that has been previously agreed, or a position/ Risk exposure that exceeds the predetermined limit.
 - 4) Establish the Risk Limit (Risk Appetite and Risk Tolerance) from each risk area.
 - 5) Establish policies that should be taken based on the evaluation results.

- 6) Evaluate the Quarterly and Mid Year Risk Profile report as well as the PTKB report prior to submission to FSA as a regular report.
- 7) Evaluate that the Bank's business strategy is executed with the risk strategy.
- 8) Monitor significant issues through the reports submitted by the secretariat of the Risk Management Committee.
- b. Risk Management Committee Activities in
 - The Risk Management Committee has held Committee meeting to discuss the following risk management:
 - 1) Discussion on Health-Level Assessments of Bank Rating as of December 2015, and June 2016.
 - 2) Discussion on Risk Profile of PT Bank Mega Tbk as of 31 March 2016, and 30 September 2016.
 - 3) Review the Parameter of Risk Limit for among others Operations, Legal, Compliance, Reputation, Strategic and threshold on Credit Risk Profile.
 - 4) Determination of limit sector, review the limit of economic sectors and groups of economic sectors.
 - 5) Discussion Management Action Trigger (MAT), Risk Control Self-Assessment (RCSA), and the results of the Online Test on Operational Risk Period November 2016.
 - 6) Massive Credit Limit Increase.
 - 7) Red Area Credit Card.
 - 8) Proposal on the changes of Risk Measurement Law and Legal Risk Profile.
 - 9) Proposal on the changes of Risk Limit Tolerance for Securities composition, Volatility of Rupiah. Bonds and Maturity Gap Profile.
 - 10) Discussion of Risk Limit for Credit Risk.

- 11) Proposal on Risk Limit for Intra-Group Transactions.
- 12) Conditions range Limit & Scorecard of BWMK (Non-Credit Card and Credit Card).
- 13) Operational Risk Management Framework.
- 14) Operational Risk Assessment on Letter of Indemnity (LOI).
- 15) Banking Industry Analysis.
- 16) Credit Policy Architecture.

2. Assets and Liabilities Committee (ALCO)

a. Duties of ALCO

ALCO assist the Board of Directors in the discussion and decision-making process with regards to Management and control of Budget Plan (RAB) including the Bank's liquidity, asset quality, rentability of pricing determination for the third party funds and asset & liability treasury as well as ratio of sound assessment of bank.

- b. ALCO Committee Activities of in 2016 The ALCO Committee has held meeting with the following discussions:
 - 1) Economic Indicators, Interbank Market Update, Liquidity, ALM Policy.
 - 2) Finance & Interest Rates Prediction.
 - 3) Funding of BAK Rate Determination, and Savings Deposit Interest.
 - 4) LCR (Liquidity Coverage Ratio).
 - 5) Cost of Liquidity & Limited Money Market
 - 6) Determination of interest rate cuts between business segments (TP Rate).
 - 7) Market & Liquidity Risk.
 - 8) Determination on Limit Maturity GAP.

3. Credit Policy Committee

- a. Roles and Responsibilities
 - 1) Submit periodic written report to the Board of Directors with a copy to the Board of Commissioners, concerning:
 - Supervison result implementation and execution of the Bank's Credit Policy.
 - Monitoring result and evaluation on the implementation of the provisions of the ongoing credit.
 - Provide advise on remedial measures that should be taken to mitigate the risks that may arise over the implementation of a policy to the Board of Directors with a copy to the Board of Commissioners in a periodic written report.
 - Conduct regular meeting at least twice a month. Results of regular meetings are set forth in the form of Credit Policy Committee Meeting Minutes.
 - b. Credit Committee Policy Activities in 2016 Credit Policy Committee held a committee meeting to discuss the following matters:
 - Guidelines/ Policy and/or Operational Procedures:
 - Collateral Rating.
 - Indirect Channel Credit.
 - Corporate Loan Syndication and Commercial.
 - Decision on Collateral Document Related with Loan and Credit Card Repayment.

- Credit Supervision.
- BI Checking.
- Handbook for Impairment of Loans.
- Credit card.
- Usage of Scoring Processing for Credit Card.
- Credit Archieve Documentation.
- Mega Wholesale Card and Mega Groserindo Card.
- Know Your Customer (KYC) for Instant Issuance Credit Card Services.
- Provisions Accelerated on Repayment of Credit Facility.
- Internal Control on Credit Cards Directorate.
- Compilation on Interest Rate Risk In Banking Book (IRRBB).
- Mega Business Loan.
- Establishment and Rules Conduct of Credit Card Risk Council.
- Interbank Credit Facility for Bank Counterparty.
- Credit Credit Provisions, Administration Fees, Fines on Delay, Accelerated Repayment Penalty and Transaction Rate for Trade Finance & Services.
- Trade Finance Products (Products Import & Export), Policy (Revised) of AML & CFT Credit Cards.
- Release and Settlement of Non Performing Loans.
- Bank Guarantee and Discussion on Bank Guarantee Claims.
- Cash Withdrawal on Billing and Payment of installments / Delinquent Borrower.
- Revocation of policy and Operational Procedures for Credit

- Card Application through Indirect Channel and Reference.
- Consultancy Services and Assistance between Bank Mega and Bank Mega Syariah.
- Remapping the SOP for Case Handling, Prevention, Maintenance and Monitoring Fraud Authorization.
- Filing Requirements and Process Flow for Mobile Credit Card Application.
- Determination of Loan to Value (LTV) Amount of Property Loans and Consumer Credit backed as well as Minimum Down Payment for Motor Vehicles.
- Credit Administration Documentation System.
- Implementation of SME Asset Recovery.
- Transitional Provisions of Credit for Small and Medium Enterprises (SMEs) Business Segment.
- Marketing of insurance products namely Mega Rumah, Mega Kendaraan and Mega Kesehatan.
- Closure of Insurance as One of the Terms for Bank Credit Facility.
- Outlet Mall Products Financing.
- Bill Payment of Bank Mega Credit Card at Branch.
- Drafting the Memorandum Credit Decision (MKK).
- 2) Authorization and/or approval and determination Limit:
 - Mechanism on Credit Approval Authority in Regional and the Head Office.
 - Authority of Regional Head in Credit Sector

- Authority of Retail & Commercial Business (RECB) Head in Credit Field.
- Funding Limit based on Economic Sector and Monitoring Mechanism on Economic Sector.
- Bank Mega Segmentation Credit.

4. Information Technology Committee

Duties and Responsibilities of Information Technology Committee (ITC):

- 1) To formulate and decide the longterm and short term policies pursuant to planning and implementation of information technology systems applied at Bank Mega.
- 2) To evaluate and establish policies, adjustments and improvements to the implemented information systems.
- To analyze the developments and changes in information technology systems, especially in the banking sector.
- 4) To decide the projects priority of information technology systems that are or will be implemented based on the level of business interests.
- b) Information Technology Activities in 2016 The Committee has held Information Technology meeting to discuss the following matters:
 - Regulatory Project (Visa, Master, Debit and BI)
 - IT Infrastructure server Performance, Switch Over, New Data Centre
 - Progress of IT Project Management

5. Human Resources Committee

- a) Duties and responsibilities of Human Resources Committee:
 - 1) To study and discuss on issues in the field of Human Resources and to set directions and policies in the area of Human Resources.
 - 2) To discuss and develop organization structure of PT Bank Mega Tbk, including the determination of the position/title within the organization.
 - 3) To decide and discuss the policies of remuneration granted to Employees.
 - 4) To establish rewards/ sanctions and any form or the number of rewards / sanctions for Employees.
- Human Resources Committee Duties/ Activities b) Reports
 - In general, the implementation of the Human Resources Committee meetings has been implemented in accordance with the provisions, and the materials being thoroughly discussed is associated with current staffing at Bank Mega. The material covered in the Human Resources Committee are as follows:
 - Discussion on cases occurred in the Branch Offices.
 - Discussion on sanctions due to audit findings in the Branch Offices.
 - Update the list of presence/ absence of MP and escalation mechanisms.
 - Presentation of Employee Salary Increment in April 2016.
 - Discussion on Analysis of Use of Labor Contract.
 - 6) Discussion on career development/ job arade.
 - Discussion on the training program.
 - Discussion on the talent pool/ critical employee.

MANAGEMENT REPORTS

Discussion the Remuneration on Guidelines and Objectives of personal work (performance).

6. Product Committee

- Duties and Responsibilities Product Committee:
 - To ensure that the products or Activity that will be developed is in accordance with the Bank's plans and strategies as well as the encountered risks.
 - To grant approval and recommendation on proposed new products or activities, review the completeness of Products Committee Memorandum (MKP), including the principle permits and registration of each Proposed New Product or Activity.
 - To coordinate the preparation of meeting for new product or new activities, preparing the minutes of meetings for Products Committee and perform document administration related to the issuance plan of Products or Activities.
 - Request for opinion to each group of Functional Committee on the proposed MKP, propose approval on MKP proposal to the Chairman and Permanent Member of the Product Committee.
 - Monitoring the fulfillment of the provisions in relation to a new Product or Activitiy
 - To disclose any report of plan and issuance of new bank product or activity made by the Initiator to Bank Indonesia / FSA in accordance with the prevailing regulations.
 - Request feedback on Product evaluation from the Product Owner to be further

- reported to the chairman of the Committee and Functional Group.
- Monitoring the implementation of product evaluations conducted by the initiator/ Product Owner.
- Product Committee Activity in 2016 In 2016, the Product Committee has held meeting to discuss the following matters:
 - 1) Kick Off Meeting of Mega Barca Card & Follow Up on Mega Barca Card Review
 - 2) Discussion on MGC and MWC Product.
 - Discussion on Transmart Line of Credit.
 - Kick of Meeting of Personal Loan (Cash Line).
 - 5) MKP approval on the plan of Consultancy Cooperation/ Assistance on Credit Review with PT Bank Mega Syariah and related concern from FSA.
 - MKP approval on Bancassurance Coorperation on Insureance of Product Loss - PT Asusransi Umum BCA.

7. Procurement Policy

- **Duties of Procuremet Policy:**
 - To determine, propose, evaluate, and recommend to the facilities/ equipment /tools used for working equipment/ operational.
 - To determine and carry out evaluation on the Procurement of Goods, Working Facilities and Printed Materials (standard and non-standard Scripless), which are used as operational means.

214

- To provide input to the Technical Specifications related with "Security Features", goods for printed materials, working facilities/ equipment/ tools or working area for security and customer convenience.
- To determine and carry out evaluation of the specification, especially those related to IT: Working Facilities, Software or Infrastructure/ Network.
- 5) To ensure the quality of Deployment and Settings.
- To provide recommendations on working facilities as requested by the user: either due to the damage to repair, up-grade or for a new replacement.
- 7) To perform testing, evaluation, ensuring and provide recommendation.
- Setting up infrastructure and ensure that working facilities related to IT can properly work in the User or new Branch Office/ Branch Office Support.
- related provide inputs recommendations on items related to operational needs, especially the attached or unattached building facilities, such as: Tables, Chairs, Air Conditioning, Vehicle Operations Office, Safe, Alarm and CCTV.
- 10) To provide input and advice on required working completeness which is related to aesthetics (appearance overall), such as: limiting queues, exchange rate board, uniforms, buildings, signage, totem, the placement of tables, chairs, filing cabinets and so forth.

- 11) To provide input, advice and determine matters, which are closely related to the provision of facilities and printed materials related to: promotion (calendar, agenda, banners, fliers, banners, billboards/ totem/ signage and others).
- 12) To evaluate the performance of existing vendors on a regular basis.
- 13) To translate and stipulate the arrangement occurred with external parties/ vendors in the form of a binding-agreement.
- 14) To evaluate, provide feedback suggestions on the proposed legal document / agreement that comes from external parties / vendors.
- 15) To assist in solving the current legal problems outside the current agreement / treaty
- 16) To determine the optimal amount of goods to support the bank's operations.
- 17) The Board of Directors and the Baord of Commissioners.
- b) Procurement Committee Activities in 2016

During 2016, the Procurement Committee has held meetings to discuss the following matters:

- 1) Procurement Coordination: PC 2016, MHU Standing, Encode machine, Reward Program for Staff & family, CT Corpora Get Member etc.
- Coordination on Opening of Branch & Operational Preparation for New Office.
- 3) Pricing finalization on Software Upgrade of Detection Machine, Kaspersky end Point, IVR License Project and Media Frontliner Uniform Gateway, Procurement of Honda Motorcyles.
- 4) Coordination on Bank Mega PS Leasing.
- Demonstration on Vendor Selection for 5) Frontliner Make up.

- Tender for Envelope and Guidebook of Mega Cash, Carrefour Welcome Pack Regular and Renewal and Regular TSM Welcome Pack, Regular and MegaFirst Greeting Card.
- 7) Final Negotiation on Internet IP Transit.
- Aanwidzing of Mega Cash & ATM, Aanwidzing and Tender for 2017 Bank Mega Desk Calendar.
- Negotiation on the price of Finger Print Attendance Machine, UPS period Jan 17 - Des 17, MHU Standing Periode Feb 17 - Jan 18, SSL 3D extention.
- 10) Coordination Meeting Mega Supervaganza Period 3 Gifts.

Meeting Frequency of Committees under the Board of Directors

No	Commitee	Total Meeting in aYear	Minutes of Meeting
1.	Risk Management	11	Complete
2.	ALCO	13	Complete
3.	Credit	31	Complete
4.	IT	3	Complete
5.	HR	7	Complete
6.	Product	11	Complete
7.	Procurement	53	Complete

V. COMMITTEES UNDER THE **BOARD OF COMMISSIONERS**

A. AUDIT COMMITTEE

1. Establishment Legal References

Financial Services Authority Regulation No No. 55/ POJK.03/2016 7 dated Desember 2016 on Govenance Implementation for Commercial Banks.

- Decree No. SK.108/ DIRBM/15 dated 1 October 2015 on Audit Committee of PT Bank Mega Tbk.
- Decree No. KEP 069D/ DIRBM/15 dated 14 May 2015 on Appointment of Achjadi Ranuwisastra as Chairman of Audit Committee.

Membership, Composition, Independence **Multiple** and **Memberships of Audit Committee Members**

Name	Position	Appointment by the Board of Directors	Skills	Multiple Membership
Achjadi Ranuwisastra	Chairiman / Independent Commissioner	14 May 2015	Banking	Chairman of Risk Oversight Committee
Iramady Irdja	Member/ Independent Party	1 October 2015	Finance and Accounting	-
Adrial Salam	Member/ Independent Party	1 October 2015	Finance and Accounting	-

The Audit Committee members have integrity, good moral and ethics. All members of the Audit Committee are independent towards the Board of Directors, external auditors, and internal auditors (IADT).

All members of the Audit Committee from the independent party have no financial, management, share ownership, and/ or familial relationship with the Board of Commissioners, Board of Directors and/or Controlling Shareholders relationship with the Bank, which can affect their ability to act independently.

The Committee members from independent parties are not assigned from a former member of the Board of Directors or Executive Officers from the same bank.

3. Implementation of **Duties** and Responsibilities of Audit Committee

- a. Providing independent professional opinion on reports and other information submitted by the Board of Directors and to identify issues that require the attention of the Board of Commissioners.
- b. Reviewing the published financial statements of the Bank, for it compliance with the applicable standards, accounting business activities are carried out by reffering to the prevailing regulations, the effectiveness of internal controls and the level of the Bank's compliance to banking and capital market laws and regulations as well as other regulations relevant with the business activities of the Bank.

- c. Providing recommendations regarding the appointment of a Public Accountant and Public Accountant Firm to the Board of Commissioners to be submitted to the General Meeting Feedback Shareholders. on the performance of the Public Accountant and Public Accountant Firm are also provided to the Board of Commissioners based on a review on the independence and objectivity of the Public Accountant and Internal Audit, the adequacy of the examination conducted by the Public Accountant to ensure that all risks have been appropriately considered.
- d. Identifying other matters that require attention from the Board of Commissioners.
- During 2016, the Audit Committee has conducted discussions and submits inputs covering various important activities implemented by the Bank, among others:

No	Work Program	Realization
1.	Evaluate the IADT Annual Audit Working Plan (RKAT) 2016	The evaluation on the IADT Annual Audit Working Plan (RKAT) 2016 has been done.
2.	Evaluate IADT task force research paper on a monthly basis	The evaluation on IADT task force research paper has been done on a monthly basis.
3.	· ·	Telah dilakukan evaluasi atas kesesuaian laporan keuangan PT Bank Mega, Tbk dengan standar akuntansi
4.	Evaluate the audit results of PT Bank Mega Tbk by Public Accounting Firm	The evaluation on the alignment of the financial statements of PT Bank Mega Tbk with accounting standards has been done.

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

No	Work Program	Realization
5.	Evaluate the audit results on internal control and the adequacy of the financial reporting process of PT Bank Mega Tbk	The evaluation of the audit results on internal control and the adequacy of the financial reporting process of PT Bank Mega Tbk have been done.
6.	Evaluate the follow up implementation by the Board of Directors on internal and external audit findings	The evaluation with regards to follow up implementation by the Board of Directors on internal and external audit findings has been done.
7.	Recommend the appointment of Public Accountant for Financial Year 2016.	The recommendation on the appointment of Public Accountant for Financial Year 2016 has been made.
8.	Evaluate external audit implementation (EY) for financial year 2016.	The initial evaluation has been done and will be finalized in early 2017.

4. Audit Committee Meeting

No	Nama Peserta Rapat	Meeting Atte	Persentase Kehadiran
1.	Achjadi Ranuwisastra	18	100%
2.	Iramady Irdja	18	100%
3.	Adrial Salam	18	100%
Total Meeting in 2016		18	

MANAGEMENT REPORTS

B. RISK OVERSIGHT COMMITTEE

1. Establishment Legal References

- Financial Services Authority No. 55/ POJK.03/2016 dated 7 December 2016 on Governance Implementation for Commercial Banks.
- Decree No. SK.109/DIRBM/15 dated 1 October 2015 on Risk Oversight Committee of PT Bank Mega Tbk.
- Decree No. KEP.069G/DIRBM/15 dated 14 May 2015 on the Appointment of Achjadi Ranuwisastra as Chairman of Risk Oversight Committee.
- 2. Composition, Membership, **Independency and Multiple Memberships of Risk Oversight Committee Members**

3. Implementation of **Duties** and Responsibilities of Risk Oversight Committee

- 1. Risk Oversight Committee assists the implementation of the supervision and guidance functions by the Board of Commissioners to the Board of Directors and its management in terms of risk management by providing opinions and recommendations to the Board of Commissioners regarding the Risk Management Policy and its implementation.
- 2. Reviewing the adequacy management policies, the implementation of risk management functions including the monitoring and evaluation of the implementation of the Risk Management

Name	Title	Appointment by the Board of Directors	Skill	Multiple Membership
Achjadi Ranuwisastra	Chairman	14 May 2015	Banking	Audit Committee Chairman
Purwo Junianto	Member	1 October 2015	Financial Risk Management	-
Trie Goenadi Widodo	Member	1 October 2015	Banking	-

All members of the Risk Oversight Committee are assigned from independent party who has no financial, management, shares ownership, and/or familial relationships with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationship with the Bank, which could affect his/her ability to act independently. The Committee members from independent parties are not assigned from a former member of the Board of Directors or Executive Officers from the same bank.

Committee and Risk Management Unit (RIMG), as well as the information quality of Risk Profile Report which has been submitted to Bank Indonesia/ Financial Services Authority as well as to identify other matters that requires the attention of the Board of Commissioners in relation to the implementation of risk management.

4. Risk Monitoring Committee Work Program and Realization

220

CORPORATE GOVERNANCE REPORT

No	Work Program	Realization	Remarks
1.	Evaluation of Bank Risk Profile	 Quarter IV/2015 Risk Profile Quarter I/ 2016 Risk Profile Quarter II/2016 Risk Profile Quarter III/ 2016 Risk Profile Quarter III/ 2016 Risk Profile 	 The Risk Profile has been compiled according to provisions of Regulator. Bank risk profile based on self- assessment is relatively stable during 2016, which is in the level of low to moderate. In Quarter IV 2016, the revised parameter has been done to all risks.
2.	Assess the effectiveness of Risk Management Committee and Risk Management Unit	Actively follow the monthly meeting of RMC and evaluation of RMC and RIMG in 2016 has been conducted.	The RMC and RIMG has properly performed its function, hence the implementation of Risk Management of the Bank is managed based on the provisions. However, some improvements are still required to be done in particular to credit risk, operational and compliance, which are being assessed at level 3 (moderate) by the Financial Services Authority.
3.	Evaluate the Risk Policy	Legal Risk Policy and Operational Risk Policy have been evaluated.	In 2016, the RIMG has reviewed the operational policy consists of: LOI, Operational RM Framework and RSCA.
4.	Evaluate the Internal Audit evaluation result	Has reviewed the SKAI Report on: Funding 110 KCP / KCP Operational 60KC/ KCP Credit 100 KC/KCP	Evaluation report shows: Low compliance on regulations Need improvement on Monitoring aspects. In details has been reported to the Board of Commissioners through MD No. 006.

No	Work Program	Realization	Remarks
5.	Provide information and recommendation to the Board of Commissioners	 MD No. 002/ KPRBM/16 dated 01 March 2016 MD No. 003/ KPRBM/16 dated 25 May 2016 MD No. 004/ KPRBM/16 dated 04 August 2016 MD No. 005/ KPRBM/16 dated 02 September 2016 MD No. 006/ KPRBM/16 dated 09 September 2016 MD No. 007/ KPRBM/16 Dated 02 	 Risk Profile Evaluation Quarter IV/2015. Risk Profile Evaluation Quarter I/2016. Evaluation on Implementation of Risk Management Semester I/2016. Risk Profile Evaluation Quarter II/2016. Evaluation on Audit Report for periode Juni – Agustus 2016. Risk Profile Evaluation Quarter III/2016.
		December 2016	

5. Risk Oversight Committee Meeting

No	Meeting Participant	Total Attendance	Attendance Percentage
1.	Achjadi Ranuwisastra	6 kali	100%
2.	Trie Goenadi Widodo	6 kali	100%
3.	Purwo Junianto	6 kali	100%
Tota	l Meeting in 2016	6 kali	

C. REMUNERATION AND NOMINATION COMMITTEE

1. Establishment Legal References

- Financial Services Regulation No. 55/ POJK.03/2016 dated 7 December 2016 on the Governance Implementation of Commercial Banks.

-Decree of the Board of Directors No. SK.069C/ DIRBM/15 dated 14 May 2015 on the Remuneration and Nomination Committee of PT Bank Mega Tbk.

2. Structure, Composition and Independence of Members of the Remuneration and Nomimation Committee Members

Name	Position	Appointment by the Board of Directors	Skill	Multiple Membership
Lambock V. Nahattands	Chairman	14 May 2015	Legal	-
Yungky Setiawan	Member	14 May 2015	Banking	-
Anwar V. Purba	Member	14 May 2015	Human Resources	-

The Remuneration and Nomination Committee are appointed by the Board of Directors based on decision of the Board of Commissoners meeting. The general criteria to be appointed as the Remuneration and Nomination Committee are by having integrity, independency, compentency, good moral and ethics.

Members of the Remuneration and Nomination Committee from independent party do not deviate from former member of the Board of Directors or Executives from the same Bank.

3. Implementation of Duties and Responsibilities of Remuneration and **Nomination Committee**

The Remuneration and Nomination Committee implement its duties and responsibilities in providing the recommendation to the Board of Commissioners regarding the candidates of the Board of Commissioners and the Board of Directors, as well as the remuneration policy for the Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders.

Work Program and Realization of Remuneration and Nomination Committee.

No	Work Program	Realization	Remarks
1.	Propose the composition of the Board of Directors of PT. Bank Mega Tbk.	Appointment of Members of the Board of Directors, which consist of eigth (8) Directors in the Extraordinary General Meeting of Shareholders of PT Bank Mega Tbk in 2016.	Stipulate in Extraordinary GMS of PT Bank Mega Tbk dated 15 April 2016.
2.	Propose the shifting of duties and responsibilities of the Board of Directors from the previous to the new Board of Directors	In line with the direction from the Board of Commissioners, the segregation adjustment of duties and responsibilities of the Board of Directors has been done	Total Directorates (including Main Directorate) has been adjusted from previously 10 Directorates to 8 Directorates.
3.	Asses, improve and follow up on Financial Services Authority Regulation No. 45/POJK.03/2015 on the Governance Implementation of the Remuneration for Commercial Banks.	Assessment Result has been reported to the Board of Commissioners.	Evaluated by the Board of Commissioners and the Board of Commissioners further provides direction to the Board of Directors.
4.	Propose remuneration to the member of the Board of Commissioners for year 2016.	Proposed to the Board of Commissioners.	Stipulated by the Board of Commissioners following the GMS of PT Bank Mega Tbk year 2016.

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

No	Work Program	Realization	Remarks
5.	Propose remuneration to the members of the Board of Directors for year 2016.	Proposed to the Board of Commissioners.	Stipulated by the Board of Commissioners following the GMS of PT Bank Mega Tbk year 2016.
6.	Evaluation on the implementation of Remuneration Policy in 2016	Evaluation report has been reported to the Board of Commissioners.	The evaluation on Implementation of Merit Increase 2016, which was implemented in April 2016.
7.	Evaluation on Remuneration Policy for 1st Half of 2016	Evaluation report has been reported to the Board of Commissioners.	Evaluation for 2nd Half will be done in early 2017.
8.	Implementation Preparation of Financial Services Authority No. 21/ POJK.04/2015 and Decree of the Financial Services Authority No. 32/SEOJK. 04/2015	The result has been reported to the Board of Commissioners.	To be followed up for implementation in year 2017.

4. Remuneration and Nomination Committee Meeting

No	Meeting Participant	Total Attendance	Attendance Percentage
1.	Lambock V. Nahattands	4 kali	100%
2.	Yungky Setiawan	4 kali	100%
3.	Anwar V. Purba	4 kali	100%
Total Rapat Selama Setahun		4 kali	

MANAGEMENT REPORTS

CORPORATE GOVERNANCE

VI. **IMPLEMENTATION OF COMPLIANCE FUNCTION**

A. Compliance Structure

- 1. Bank Mega has appointed a Director in charge for compliance function.
- The Compliance Director has established the Compliance Unit (Compliance and GCG).
- 3. The Compliance Unit performs preventif action to ensure that the policy, provisions, system and procedures, as well as business activites conducted by the Bank are in line with the regulations of Bank Indonesia, Financial Services Authority and prevailing laws, as well as to ensure the Bank's compliance on its commitment made to Bank Indonesia, Financial Services Authority and other Authorities.

B. Compliance Working Framework

- 1. Create programs on to improve employees' compentency through sustainable trainings and certification for specific areas.
- 2. Convening direct and indirect socialization on internal and external provisions through intranet media of the Bank, Interoffice Memo or direct dissemination to Branch Offices/ Supporting Branch Offices.
- 3. Monitoring the implementation of prudent principles in the Banks's activity, product, opening of network office, etc.
- 4. Reviewing/ providing opinion on the draft of policy, which will be issued and adjusted to prevailing laws.
- 5. Reviewing/ providing opinion on credit proposal.
- Providing response or answer on letters from KPK/ PPATK in regards to implementation of AML/CTF.

- Providing guidance through the issuance of Interoffice Memo to Branch Offices/ Supporting Branch Offices based on Audit Report result in Operational, Funding and Credit areas.
- 8. Monitoring and maintaining compliance of the Bank on agreements and commitment made by the Bank to the Financial Services Authority, Bank Indonesia and other authorized institutions.
- 9. Monitoring submission of Report based on provisions including to prepare the report on implementation of duties of Compliance Director.
- 10. Monitoring the GCG implementation and GCG self-assessment including its reporting to Financial Services Authority.
- 11. Monitoring the implementation of integrated compliance and self-assessment on Integrated` Governance for Financial Conglomeration of Mega Corpora with its reporting to Financial Services Authority.

C. Implementation of Compliance Function

With regards to the implementation of Compliance function, the Compliance Unit has implemented the following matters:

1. Policy Assessment

- a. Conducting an assessment on the draft of product and operational policy, including the policy for new product/activity.
- b. Conducting an assessment of the draft of the credit policy, including the policy of new product/ activity.

2. Credit Monitoring

- Reviewing credit and cooperation proposals in the framework of credit (co-financing and others).
- b. Monitoring the credit quality.
- c. Monitoring the achievement of SME loans and credit to productive enterprises.

3. Regulations Dissemination

As an effort to increase employee awareness of the risks and cultivate as well as realize the implementation of compliance culture at all levels of the organization and activities of the Bank, the Bank, in this regard through the CGCG work unit has undertaken the following steps:

Indirect Dissemination has been implemented as per followings:

- a. Indirect Sosialisasi dilakukan dengan cara sebagai berikut:
 - Dissemination on internal and external regulations (Bank Indonesia and the Financial Services Authority) through Bank Mega's internal website that can be accessed by all employees (Application Warehouse Conditions).
 - Distribution of monthly published Interoffice Memo to all units and Branch Offices/ Supporting Branch Offices on internal and external regulations.
 - 3) Creating a reminder Interoffice Memo to the units related to the implementation of a regulation requiring an internal review and/ or development of the action plan implementation

- b. Direct Dissemination has been implemented as per followings:
 - Training Implementation on Compliance and Improvement of GCG implementation to the Regional Operation Manager, Area Operation Manager, Area Funding Manager, Branch Operation Manager, Operation Supervisor, Branch Funding Manager in the Areas of Bandung, Semarang and Surabaya.
 - 2) Facilitators of the training program such as training for new employees, employee who participate in career development program, Operation Manager Development Program, Audit Training Program, Retail Funding Officer Academy, Mega Management Development Program and Induction.
 - Delivering a presentation to the management and KPNO Unit related with the published external regulations throughout 2016, in particular with the regulations of Bank Indonesia and Financial Services Authority.
- c. Monitoring on Prudent Principles

Compliance monitoring on the regulations of Bank Indonesia and prudent principles of the Bank, such as Lending Limits (BMPK), Non Performing Loans (NPL), Statutory Reserves (GWM), Capital Adequacy Ratio (CAR), Core Capital and Net Open position (NOP) by using data from related units have been done properly.

MANAGEMENT REPORTS

CORPORATE GOVERNANCE

Compliance Report

Compliance Report has been submitted to the President Director and the Board of Commissioners on a quarterly basis and submitted by semester to the Financial Services Authority.

VII. INTERNAL CONTROL SYSTEM

In general, the Bank's internal control system is designed and implemented based on adequate internal control framework covering all aspects of environmental control, risk assessment, control activities, information and communication and monitoring.

In addition to the Internal Audit Unit (IAU) that provides oversight/ audit on a regular basis, the National Credit Control Unit and Special Asset Management (NCSA) and Operational Control (OPCL) also carry out an expost oversight.

Supervision and monitoring on lending are undertaken by the National Credit Control Unit and Special Asset Management (NCSA).

Based on both onsite and offsite assessment results and monitoring during 2016, there are still some conditions or weakness in lending that needs attention and improvements.

Action plan on improvements or development carried out by unit (NCSA) on the said findings of the assessment and monitoring:

- Credit examination report has been submitted to the relevant units for immediate corrective action as part of the follow-up results of a credit check.
- Conducting Risk Awareness Discussion Forum with Business units.
- Coordination Meeting with Business units in response to the loans disbursement issues, as well as the potential of non-performing loans.
- 2. Assessment and monitoring of operational activities are undertaken by the Operational Control Unit (OPCL) by conducting the onsite and offsite inspection.

Based on the audit results, it can be concluded on the necessity of improvement in operational activities. The improvements action plans are:

- To conduct training/ refreshment on several policies and procedures.
- To recommend sanctions for violations of policies and procedures.
- To propose improvements in underlying document administration system.
- To refine the work procedures to improve oversight or supervision.

VIII. IMPLEMENTATION OF LEARNING PROCESS (TRAININGS CONVENED BY THE BANK)

CORPORATE GOVERNANCE REPORT

Trainings conducted throughout 2016:

0.000	Semester I		Semester II	
Areas	Frequency	Frequency	Frek	Participant
In house	254	8,072	439	11,880
Off house	84	150	104	211
Risk Management Certification	15	193	41	796
DPTP	22	581	21	535
E-learning	6	6,526	51	14,320
Total	381	15,522	656	27,742

Aside from the abovementioned Trainings, Re-trainings or extension of AAJI certification has also being conducted, hence currently there are 826 employees with AAJI certification.

IMPLEMENTATION OF IX. **INTERNAL AUDIT**

A. Internal Audit Structure (IAU)

The Internal Audit unit (IAU) is in charge of six (6) divisions with the total of 69 employees as of December 31, 2016. By the end of December 2016, the IAU has attained risk management certifications, as follows:

No.	Risk Management Certilcation	Total Employees	Remarks
1.	Level 1	59 people	Staff audit
2.	Level 2	1 people	Staff audit
3.	Level 3	7 people	Pemimpin bagian audit
4.	Level 4	1 people	IADT Head
Total IAU Employees		68 people	

MANAGEMENT REPORTS

The IAU is part of the internal control structure and all forms of activities related to audit and audit results report on the implementation of control structure in a coordinated manner within each level of management.

Head of IAU is appointed by the President Director with the approval from the Board of Commissioners and reported to the Financial Services Authority.

Pursuant to rules set by Bank Indonesia/ Financial Services Authority, the Internal Audit Unit (IAU) has the responsibility to:

- a. Assist the President Director and the Board of Commissioners in performing supervision by describing in operational manner on planning, implementation and monitoring on the audit results.
- b. Analyse and provide conclusion on finance, accounting, operations and other activities through direct inspection and indirect supervision.
- c. Identify all possibilities to improve and increase the efficient use of resources and funds.
- d. Recommend improvements and objective information on the activities examined at all levels of management.

In addition, pursuant to Bank Indonesia Regulation/ Financial Services Authority, the existence of IAU also constituted by the Internal Audit Charter that stipulates on Bank Mega's mission, purpose, position, authority, responsibilities and scope of IAU.

In carrying out the abovementioned duties, the IAU has carried out efforts and properly managed the given mandate.

B. Implementation of Internal Audit (IAU) Duties in 2016

Throughout 2016, the IAU has implemented its duties and obligations in accordance with the mandate provided by Bank Indonesia/ Financial Services Authority and the Management. During the period, audits were performed as follows:

- Audits of operational and businesses on 65 branch offices (including one regional office) in the Regional Audit 1.
- Audits of operational and businesses on 68 branch offices (including one regional office) in the Regional Audit 2.
- Audits of operational and businesses on 75 branch offices (including one regional office) in the Regional Audit 3.
- Audits of 27 Divisions and 3 Sections at Head Office.
- Audits of Mega Oto Joint Financing (MOJF) at 31 Office Partners.
- Auditing the AML CTF, Risk Management, Anti Fraud as well as Consumer Services and Protection at the 14 Branch Offices.
- Auditing the Information Technology Systems (TSI) on 13 Systems/Application and 20 branch offices.
- Monitoring the audit findings throughout the auditee.
- Monitoring the implementation of internal audit to 9 Financial Services Institutions (LJK) at Mega Corpora group.
- Acting as Counterpart of Bank Indonesia/ Financial Services Authority.

The audit results is presented in Audit Report (LHA), which contains all findings and feedback from auditees (audited parties), as well as the auditee's commitment to complete the audit findings within the set period.

230

As a follow up on the audit/ investigation results, the IAU request evidence of corrections through supporting documents.

The follow-ups actions will be continued until the auditee can solve all issues.

X. IMPLEMENTATION OF **EXTERNAL AUDIT**

A. Audit by Public Accountant

- Bank Mega has fulfilled all aspects of the Bank's governance in the appointment process of Public Accountant and Public Accountant Firm, among others:
 - Public Accountant and Public Accountant Firm are registered in Bank Indonesia/ Financial Services Authority.
 - The appointed Public Accountant and Public Accountant Firm is no longer than five (5) consequent financial years.
 - Appointment of Public Accountant has been approved by the GMS based on the recommendation of Audit Committee through the Board of Commissioners.
- 2. Pursuant to the authority granted by the GMS and by taking into account the recommendations from the Audit Committee as well as the prevailing regulations, the Board of Commissioners has appointed Purwantono, Suherman & Surja to audit the financial statements of Bank Mega for the financial year 2016.

B. Audit by Financial Services **Authority**

The Financial Services Authority (FSA) has assessed the Market Risk and Liquidity Risk as of September 2015 positions. The management of Bank Mega in the Exit Meeting on Wednesday, December 23, 2015 has confirmed the audit results.

All Bank's commitment to follow up on these findings in the period of January to September 2016 has been completed and has been reported to the Financial Services Authority.

- 1. The Financial Services Authority (OJK) has conducted general evaluation for the position of 31 December 2015 in the Head Office, covering the following assessments:
 - Credit Activities
 - Operational Activities
 - Treasury Activities
 - Anti Money Laundering and Terrorism Funding
 - Thematic Surveillance Service and Completion of Customer Complaints

The assessment result has been confirmed with the Management of Bank Mega in Exit Meeting on Wednesday, 6 June 2016.

All Bank's Commitment to follow up on the findings has been completed and reported to the Financial Services Authority.

C. Audit by Bank Indonesia

In the 2nd Half of 2016, Bank Indonesia (BI) performed assessment related to the implementation of National Standards Chip and PIN Technology Online 6 digits on the ATM card and /or debit as of 30 September 2016 until 15 November 2016. Exit Meeting was held on 22 November 2016.

All Bank's commitment to follow up on the findings in the initial period and at the end of December 2016 has been completed and has been reported to the Financial Services Authority. The follow-up commitment on findings in 2017 are currently under ongoing process.

MANAGEMENT REPORTS

XI. CONFLICT OF INTEREST **HANDLING**

Bank Mega has a policy with regards to the handling of conflicts of interest in general, which regulates the approval, administration and disclosure of conflicts of interest. In 2016 there were no activities/ transactions that generates a conflict of interest, however, there were activities of affiliated transaction with the company in

the business group, which included the lease of office space. All activities/ transactions are supported by documents in accordance with the lease agreement.

XII. LITIGATION AND MITIGATION BY THE BANK

Litigation in 2016 and its completion status

General Issues	Total		
General issues	Civil	Criminal	
Has been done (Inkracht)	77	-	
In completion process	380	2	
Total	457	2	

Summary of litigation:

A. CIVIL CASE:

- 1. Total Civil Case is 457 (both has and has not been Inkracht) with the following legal issues:
 - Disputes with debtors
 - Disputes with third parties (derden verzet)
 - Disputes caused by non-fulfillment of the terms of legal subjects
 - Dispute on ownership guarantees regarding bankruptcy
 - Industrial Dispute
 - State Administrative Disputes
- 2. Bank Mega handled and properly completed a total of 77 Civil Case, both inkracht at the first court level and the Supreme Court.

B. CRIMINAL CASE:

There were two (2) Criminal Cases handled by the Litigation relating to former employees as defendants in 2016, which is still ongoing and has not had a permanent Legal Decision (inkracht).

XIII. SANCTIONS AND **VIOLATIONS ON PRUDENCE PRINCIPLES**

In 2016, the total sanctions in the 2nd half has been decreased compared with the first half, although higher in frequencies. However, the total amount and frequency of financial sanctions in 2016 increased significantly compared to 2015. The charges were mostly due to errors or delays in reporting and regulatory compliance of Bank Indonesia/ Financial Services Authority.

To increase awareness of compliance risks, particularly related to reporting to external parties, the Board of Directors has issued Circular Letter and held Compliance socialization on the Obligation to Submit Report to External Parties to the participants of all units in charge of reporting. This socialization activity will be carried out periodically and continuously.

During 2016 there were no significant violations of the principle of prudence in the operational activities of Bank Mega.

XIV. REMUNERATION GOVERNANCE

1. Formulation of Remuneration Policy

- a. The Remuneration Policy has been prepared and issued by the Decree No. SK.207/ DIRBM-HCRO/16 dated 23 November 2016 concerning the Remuneration Governance Policy of PT Bank Mega Tbk.
- b. The policy wil be effective as of 1 January 2017 (in accordance with the POJK 45/ POJK.03/2015 dated 23 December 2015 on the Application of Remuneration Governance for Commercial Banks and SEOJK 40/ SEOJK.03/2016 dated 26 September 2016 on the Application of Remuneration Governance for Commercial Banks)
- 2. Remuneration Package and Facilities received by the Board of Directors and the Board of Commissioners

		Total received in 1 Year			
Type of Remuneration and Other Facilities	Board of Commissioners		Board d of Directors		
	Person	Rp Million	Person	Rp Million	
Salary, bonus, routine allowances, bonuses, and other facilities in the form of non-natura	4	15.629	8	39.177	
Other Facilities in the form of Natura (housing, health insurance, etc): a. Can be owned b. Can not be owned	4	61	8	171	
Total		15.690		39.348	

3. The Remuneration packages grouped in income level received by the Board of Directors and the Board of Commissioners in one (1) year

Total Remuneration per person in 1 year *)	Total Board of Directors	Total Board of Commissioners
Above Rp 2 billion	8	3
Above Rp 1 billion to Rp 2 billion		1
Above Rp 500 million to Rp 1 billion	-	-
Below Rp 500 million	-	-

^{*)} Cash received

4. Ratio of Highest and Lowest Salary

The ratio of the highest and lowest salary in Bank Mega in 2016 is as follows:

- a. The ratio of employees' salaries of the highest and lowest amounts to 41.76: 1
- b. The ratio of Board of Directors salaries of the highest and lowest of 2.44: 1
- c. The ratio of Board of Commissioners salary ratio of highest and lowest is 3: 1
- d. The ratio of salaries of the highest Board of Directors and the highest employee is equal to 3.01: 1

Bank Mega has a clear written policy, systems and procedures on the funds to related parties. The fund to related parties is based on the Bank Indonesia regulation on Bank Lending Limit (LLL) and has noticed the principle of prudence and the prevailing regulations.

^{*} Note: 10 members of the Board of Directors since January to May 2016

	Funding	Total	
No.	Funding	Debtors	Nominal (Rp Million)
1	To related party	265	868,405.44
2	To Core Debtors:		
	 Personal 	50	10,615,975
	• Group	10	7,808,265

234

FUNDS TO RELATED XV. **PARTIES AND LARGE EXPOSURE**

Funds to the Board of Directors and the Board of Commissioners

Nama	Jabatan	Pinjaman
Board of Commissioners		
Yungky Setiawan	President Commissioner	Credit Card
Achjadi Ranuwisastra	Independent Commissioner	Credit Card
Darmadi Sutanto	Commissioner	Credit Card
Lambock V Nahattands	Independent Commissioner	-
Direksi		
Kostaman Thayib	President Director	Credit & Credit Card
Yuni Lastianto	Director	Credit Card
Madi Darmadi Lazuardi	Director	Credit Card
Indivara Erni	Director	Credit & Credit Card
Martin Mulwanto	Director	Credit & Credit Card
Y.B. Hariantono	Director	Credit Card
Wiweko Probojakti	Director	Credit Card
Lay Diza Larentie	Director	Credit Card

XVI. ADEQUACY OF TRANSPARENCY

The transparency of financial condition is carried out through printed media/ leading newspapers, the homepage of Bank Mega and direct delivery to the Financial Services Authority, YLKI, and agencies in Indonesia, the Association of Banks in Indonesia, LPPI, Research Institute of Ecomonic & Finance, and the Economic and Finance magazine.

The transparency on product is presented in brochures, leaflets and other promotion media as well as the homepage of Bank Mega. Similarly, customer complaints can be made online through the homepage of Bank Mega.

In terms of transparency in the implementation of governance, Bank Mega has compiled a GCG implementation report with coverage in accordance with prevailing regulations. The report is attached by the Bank's assessment on the GCG implementation in accordance with the indicators as set by Bank Indonesia/ Financial Services Authority. The report was submitted to the Financial Services Authority and other parties as set out and is also presented on the homepage of Bank Mega, as part of the Bank's Annual Report (Annual Report).

XVII. BANK STRATEGIC PLAN

Bank Mega has developed a Corporate Plan and Business Plan, with reference to the Regulation of Bank Indonesia or the Financial Services Authority.

MANAGEMENT REPORTS

The Corporate Plan and Business Plan are aligned with the vision and mission of Bank Mega and arranged in a realistic, comprehensive, measurable by taking into account the principle of prudence. The formulation of Corporate Plan and Business Plan by the Board of Directors was made after a series of discussions involving the Board of Commissioners and other Management, and further proposed for approval by the Board of Commissioners. The Corporate Plan and Business Plan are communicated across various levels of the organization of Bank Mega.

XVIII. INTEGRITY COMMITMENT (CODE OF ETHICS AND **CORPORATE CULTURE)**

As a form of Good Corporate Governance (GCG) implementation, PT Bank Mega Tbk has implemented an Integrity Commitment, which is a commitment from the management and all levels of the organization to implement the principles of GCG, code of conduct and prudential principles.

To support business growth, the development of the organization and implementation of Integrity Commitment is carried out by "E-Commitment to Integrity" system. The Implementation process itself is stated in the Circular Decree of the Board of Directors on the Commitment to Integrity (Circular of the Board of Directors No. 122/DIRBM-CGCG/2015 dated 30 June 2015).

The implementation of E-Integrity Commitment to all employees is comprehensively and continuously conducted in KPNO, Regional Offices and branch offices.

The commitment to Integrity includes the Charter of Integrity Commitment, Commitment of Management and Employees of PT Bank Mega Tbk, the benefit of Integrity Commitments, GCG principles, Code of

Ethics and Work Culture, the obligation of the Board of Commissioners, the Board of Directors and Employees, the prohibition for the Board of Commissioners, the Board of Directors and Employees, Conflict of Interest, Whistleblowing Policy, Declaration on Anti Fraud and Sanctions. The Commitment to Integrity applies to the Board of Commissioners, Board of Directors and employees of PT Bank Mega Tbk.

Corporate Culture

In general, the Corporate Culture was created from the Bank's main values as a basis for the implementation of the Bank's management and all level of business units. However, in practice, the Corporate Culture is also expected to serve as guidance for all Bank employees in carrying out duties and responsibilities to achieving the goals as set by the Bank.

The principal value of the Bank that expected to be the culture of the Bank is:

- Entrepreneurship
- **Ethics**
- Cooperation
- Dynamic
- Commitment

XIX. FUNDING FOR SOCIAL **ACTIVITIES DURING** REPORTING PERIOD

Bank Mega implements Corporate Social Responsibility (CSR) not only as a compliance with the regulations of the law No. 40/2007 on Limited Liability Companies, but also as appreciation for the contribution of community support to the development of the Bank. The programs implemented during 2016 include Mega Perduli, Education on "Ayo Ke Bank", Fund Disbursement Commitment and Mega Berbagi to help improve the educational facilities in the country.

Mega Peduli

The purpose of this annual activities is to cultivate awareness and commitment of entire management and employees of Bank Mega to social responsibility and community, especially to the underprivileged community/ population/ people, among others: orphans (orphanage), elderly (Panti Werda), the homeless, the disabled, victims and others in the surrounding units and/ or office of Bank Mega, Branch offices/ Supporting Branch Offices/ Cash Offices throughout Indonesia. All employees are actively involved in these activities in order to educate employees in having a sense of social responsibility and concern for others disadvantages. The assistance is channeled through Bank Mega Branch offices/ Supporting Branch Offices/ Cash Offices throughout Indonesia.

Mega Peduli social activities are increasingly seeing benefits, especially for underprivileged communities as an impact of government policies that resulted in rising prices for basic needs and weakening purchasing power. Each year, Bank Mega grants donations in the form of goods/natura such as rice, instant noodles, soy sauce and cooking oil. The total value of Mega Care distributions has reached nearly Rp1.5 billion.

b. Mega Berbagi

The Bank is also raising activities with customers to provide aid for education improvement through Mega Berbagi savings product. Through Mega Berbagi, the Customer will set aside at least 1% of the interest rate received and additional 1% from Bank Mega. Through Mega Berbagi, customers and Bank Mega have jointly been charitable to the

intellectual life of the nation. In early December 2016, Bank Mega through the Mega Berbagi Committee has committed to renovate 34 schools buildings, including, among others, two damaged by flooding in Garut, upon which renovation has been started and is expected to be completed in the first half of 2017.

Banking Education Literacy

Consistently, Mega Bank actively participated in a succession of educational programs, specifically aimed at the development of public knowledge in the field of banking. The program initiated by Bank Indonesia and the Financial Services Authority is a manifestation of the sixth pillars of the Indonesian Banking Architecture, which stipulates that banks are responsible for educating the public on the basics of banking.

Throughout 2016, Bank Mega has carried out several activities related to literacy education. Among them is the Education of "Come to the Bank" for Students of Mts YKM3, Palbatu Menteng Dalam, South Jakarta. Providing Literacy Education together with the FSA by using the Literacy Education car, "Simolek" Medan, in the Mega Bank Branch Offices of Medan Petisah, Katamso Medan and Medan Maulana Lubis, and in the Sultan Iskandar Muda Educational Foundation. In addition, Bank Mega also succeeded with the FSA Literacy Month by organizing an exhibition to the public at Medan Merdeka Square in October 2016.

MANAGEMENT REPORTS

Other Activities

In addition to social activities mentioned above, Bank Mega has always been actively involved in social assistance such as both locally and nationally natural disasters, the provision of health care and free dental checks for students and the communities in the Bintaro, South Jakarta, in cooperation with ARSA Foundation. Meanwhile, in order to take advantage of school holidays, Bank Mega also held a mass circumcision for children from underprivileged families.

XX. INTEGRATED GOVERNANCE

- 1. In the implementation of Integrated Governance, Bank Mega as Main Entity carried out the monitoring of governance implementation in afiliated companies under the Financial Conglomerate of Mega Corpora. The following are efforts to improve the implementation of Integrated Governance:
 - a. Improvement on coordination quality and communication with Affiliated Financial Services Institution by the appointment of members of Integrated Governance support group.
 - b. Coordination with meeting Integrated Governance Support Group Members under the Financial Conglomerate of PT Mega Corpora.
 - c. Perform governance and monitoring of Compliance and Governance Implementation in affiliated FSI.
 - d. Conduct training and Forum Discussion with Affiliated FSI, with main topic discussion on AML & CTF as well as Consumer Protection.

- e. Implementation of Integrated Governance Supervison by the Board of Commissioners assisted by Integrated Governance Committee.
- 2. The Main Entity has submitted the Impementation Report on Integrated Governance:
 - a. The Main Entity has prepared and submitted the 2015 Integrated Governance Report of Financial Conglomerate of PT Mega Corpora to the Financial Services Authority (Letter No. 015/DIR-CHC/16 dated 26 May 2016 regarding the Integrated Governance Report of Financial Conglomerate of PT Mega Corpora Year 2015).
 - b. The Main Entity has prepared and submitted the Self-Assessment on Integrated Governance Report of the Financial Conglomerate of PT Mega Corpora for the 2nd Half of 2015 (Letter No. 029/DIRBM-CGC/16 dated 4 February 2016 regarding the Report of Intergrated Governance Self Assessment 2nd Semester 2015)
 - c. The Main Entity has prepared and submitted the Self-Assessment on Integrated Governance Report of Financial Conglomerate of PT Mega Corpora for the 1st Half of 2016 (Letter No. 041/DIRBM-CGC/16 dated 11 August 2016 regarding Report of Intergrated Governance Self Assessment 1st Semester 2016).
 - For Self-Assessment on Integrated Governance Report of Financial Conglomerate of PT Mega Corpora for 2nd Half of 2016, the Main Entity has coordinated with and sent the Compliance Monitoring Form to FSI which incorporated in the Financial Conglomerate of PT Mega Corpora for 2nd Half of 2016. The report will be sent to the Financial Services Authority at the latest by 15 February 2017.

238

XXI. Self Assessment Report on GCG Implementation 1st Semester

Self Assessmen	Self Assessment Report on GCG Implementation 1st Semester			
Bank Mega Rating (Bank Mega & FSA Assessment)		Rating Definition		
Individual 2		Reflecting that the Bank Management has made in general good implementation of Good Corporate Governance. This is reflected in an adequate fulfillment of the principles of Good Corporate Governance. If there is a weakness in the principles of Good Corporate Governance application, then the general weakness is less significant and can be solved with normal action by the Bank Management.		
Self Assessment	Report on GCG Impl	ementation 2nd Semester		
Bank Mega Rating (Bank Mega & FSA Assessment)		Rating Definition		
Individual	2	Reflecting that the Bank Management has made in general good implementation of Good Corporate Governance. This is reflected in an adequate fulfillment of the principles of Good Corporate Governance. If there is a weakness in the principles of Good Corporate Governance application, then the general weakness is less significant and can be solved with normal action by the Bank Management.		

Based on the results of the Prudential Meeting dated 14 March 2016, the Financial Services Authority ranked the GCG implementation for Semester II 2015 as 3 (three).

Based on the results of the Prudential Meeting dated August 31, 2016, the Financial Services Authority ranked the GCG implementation for the first half of 2016 as 2 (two), as defined by the Financial Services Authority Letter No. SR-98/PB.31/2016 dated 7 September 2016, concerning Bank's position as of June 30, 2016.

The second semester of 2016 is the result of Bank's self-assessment ratings, which has been submitted to the Financial Services Authority, as attached to the Letter No. 003/MIRG-SKOJK/17 dated 31 January 2016 regarding Bank Rating Report (PTKB) For the Period of Second Semester 2016 and Prudential Result Meeting dated 16 February 2017, the Financial Services Authority ranked the GCG implementation for the second semester of 2016 as 2 (two).

XXII. GOVERNANCE FOR **PUBLIC COMPANIES**

As a public company, Bank Mega is also required to meet the Corporate Governance Gudelines for Public Companies as regulated under the Financial Services Authority Regulation No. 21/POJK.04/2015 dated 16 November 2015 regarding the Implementation of Corporate Governance Gudelines for Public Companies and Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 dated 17 November 2015 on

the Guidelines for Corporate Governance of Public Companies.

COMPANY PROFIL

The Guidelines for Corporate Governance of Public Companies consist of good corporate governance international practices covering five (5) aspects and eight (8) principles of corporate governance, as well as 25 recommendations on aspect implementation of good corporate governance principles. The implementation within Bank Mega is as follows:

Aspect Principles and Recommendation	Implementation in Bank
A. Relationship between Public Company with Sharehoders in securing the Rights of Shareholders	
1st Principle Increasing the value of General Meeting of Shareholders (GMS	
Recommendationi:1. The Bank has technical procedures for either closed or open voting that prioritizing the independency and interest of shareholders.	Comply
All members of the Board of Directors and The Board of Commissioners attending the Annual GMS	Comply
3. Summary of GMS is available in Website of the Bank at least for one (1) year	Comply
2nd Princile To improve the Bank' Quality of Communication with Shareholders and Investor.	
Recommendation: 4. The Bank has communication policy with Shareholders and Investor	Communication with shareholders or invenstor has been carried out through GMS as stipulated under the Summary of GMS in GMS Meeting of Conduct and public expose. The Policy is currently under process.

CORPORATE GOVERNANCE REPORT

Aspect Principles and Recommendation	Implementation in Bank
	The Public Company communication policy with shareholders or investor will soon be disclosed in the website.
B. Roles and Function of the Board of Commissioners	
3rd Principles Strenghten Membership and composition of the Board of Commissioners	
Recommendation:6. Determining the number of members of the Board of Commissioners by considering the Bank's condition	Comply
7. Determination on the composition of the Board of Commissioners by taking into account on diversity of skills, knowledge and required experience	Comply
4th Principle Improve the Quality of Roles and Responsibilities of the Board of Commissioners	
Recommendation: 8. The Board of Commissioners has the self-assessment policy to asses the performance of the Board of Commissioners.	Comply
 The self assessment policy to assess the performance of the Board of Commissioners is disclosed in the Bank's Annual Report 	Comply
10. The Board of Commissioners has the policy relevant with resignation of member of the Board of Commissioners if involved in monetary crime.	Comply
11. The Remuneration and Nomination Committee Compile the sucession policy in Nomination process of the Board of Directors	Comply
C. Function and Roles of the Board of Directors	
5th Principle Strengthen the membership of the Board of Directors	

Aspect Principles and Recommendation	Implementation in Bank
Recommendation: 12. Determination on the numbers of the Board of Directors is taking into account the Public Companies condition as well as effectiveness in decision making process	Comply
 Determination on the numbers of the Board of Directors is taking into account the diversity of skills, knowledge and required experience 	Comply
 Members of the Board of Directors in charge for accounting or finance has the skills and/or knowledge in accounting 	Comply
6th Principle To enhance the quality of roles and responsibilities of the Board of Directors.	
Recommendation: 15. The Board of Directors has the self-assessment poicy to assess the performance of the Board of Directors.	Comply
 The self assessment policy to assess performance of the Board of Directors is disclosed in the Annual Report of Public Company 	Comply
17. The Board of Directors has the resignation policy for the Board of Directors if involve in monetary crime.	Comply
D. Stakeholders Participation	
7th principle To improve the Governance Aspect of Public through Stakeholders Participation	
Recommendation: 18. The Public Company has the policy to prevent insider trading	Comply
19. The Public Company has the policy on anti corruption and anti fraud.	Comply
20. The Public Company has the policy on vendor selection and improvement of capability	Comply

CORPORATE GOVERNANCE REPORT

Aspect Principles and Recommendation	Implementation in Bank
21. The Public Company has the policy on fulfillment of Creditor's rights.	Fulfillment of creditor's rights is regulated under the Credit Agreement made between the Bank and Creditor
22. The Public Company has the policy on fulfillment of Creditor's rights	Comply
23. The Public Company has the policy on long term incentive to the Board of Directors and Employees.	Comply
E. Disclosure	
8th Principle Improve the implementation of Disclosure	
Recommendation: 24. The Public Company utilizes the information technology widely aside from website as media for disclosure	Currently only use the website
25. The Annual Report of Public Company discloses the ownership of Public Company at a minimum of 5% (five percent) in addition to the disclosure of shares ownership of Public Company through the main shareholder and controller.	Comply

Anti-Fraud Strategy Application

In line with Circular Letter of Bank Indonesia No. 13/28/ DPNP on the Implementation of Anti-Fraud Strategy for Conventional Banks dated 9 December 2011, the Crime & Fraud Investigation has conducted strategic actions to execute the application of Anti Fraud Strategy in the 1st and 2nd Half of 2016 covering the four (4) pillars namely:

Prevention:

The Fraud prevention effort prepared by the Crime & Fraud Investigation Unit includes training (class meeting) to all employees with regards to the mode of banking crimes, fraud prevention, general knowledge on Banking Law No. 10/1998.

The Crime & Fraud Investigation in coordination with other units also carries out preventive action such as: Internal Audit (conduct regular audit by surprise audit method), Compliance & GCG (organized socialization on internal and external provisions, application of KYE in hiring and signing Declaration on Anti Fraud for new employees), Human Capital Reward, Operations & Services (apply the SID Checking against all employees to be evaluated), Risk Management (implementing tools to monitor, manage and identify risks and provide an online test to all employees), Network Operations and Centralized Transactional Operation (monitoring of deviations transaction and perform operational executive rotation in Branch Office), AMLA (training implementation of AML and CTF program).

Detection:

The Detection on stages of fraud incident is done in synergy with other related units, with the expectation of early prevention of fraud. The Detection that has been implemented are as follows:

- a. Providing the widest access to all employees as whistleblowers agents to report the fraud indications information to the Crime & Fraud Investigation through the Whistle Blowing System (via intranet), telephone, facsimile, email, SMS etc, so that the handling of fraud can be prevented and handled faster and risk can be avoided as early as possible.
- b. Follow up on information and identify any vulnerabilities in the operational and lending activity such as the identification on the flow of funds from customer or debtor to the employees of Bank Mega indicated as fraud of customer funds or on demand bribery related to the debtor's credit disbursement process. The identification of potential NPL (Non Performing Loans) in a branch office occured due to the breach in the process of credit disbursement (Without the Prudent Principle), hence prone in leading to bad loans.
- c. Request for operational data on a case and expand the timeline of object investigation, to detect the worst possibility or other fraud indications (either the number of losses or additional subject) of a case.

- d. Create blacklist fraud subject at Bank Mega. This is done to ensure that the subject of fraud do not fit into the same environment and repeat the fraud either in the same or different environment.
- To examine the data of blacklist fraud at another bank, to be matched with a list of employees at Bank Mega, so as to immediately acknowledge on fraud carried out in Bank Mega.
- f. Centralized Transactional Operation unit: divided into two (2) units namely Transactional Unit and Control Unit. Whereby Transactional Unit implement oversight by superior to subordinates in terms of transaction implementation, by way of Population Check or Balancing or verify the underlying transaction document with summary/ report on inputs from respective transaction. Meanwhile, the Control Unit responsible to perform Off-Site assessment on breach of control parameters that has been set, perform On-Site assessment to ensure control effectiveness in Branch as well as to identify any violation/ breach of transaction, including fraud indication and in particular to involve in overall Cash Count activity in all Branch of Bank Mega by coordinating with NTOP Units.
- The IT Infrastructure Service & Operations Unit has implemented a Fraud Detection System application for the Card Center.
- 3. Investigation, Reporting and Sanction: Crime & Fraud Investigation is a working Unit authorized by the Management to perform investigation of all occurred fraud cases. During 2016 there were 47 cases (35 cases in

1st Semester and 12 cases in 2nd Semester) being handled. The cases are among others Embezzlement, Forgery, Fraudulent, Crime Banking etc. whereby the subject comes from internal and external.

The investigations results are submitted to the President Director, Board of Commissioners and Board of Directors to be further given recommendations for sanctions through the Human Resources Committee meeting. The decision of Human Resources Committee meeting is to be followed up by HRAD unit and distributed to the parties involved in the Fraud

4. Monitoring, Evaluation and Follow Up Measures:

The Monitoring Stage of cases settlement, either in ongoing internal process or legally prosecuted (police) because of fraud cases deemed to have met the criminal element and detrimental to the bank.

The Crime & Fraud Investigation Fraud maintains the Fraud data events (Fraud profiling) being used as an evaluation tool. The Crime & Fraud Investigation carries out the stage of evaluation and follow-up on fraud cases by discussing the fraud cases with related units in order to determine the necessary corrective measures to prevent the occurrence of similar cases in the future.

Monitoring stage, evaluation and follow-up of fraud cases is currently carried out by the Risk Management unit on a regular basis, to be used as rating component for sound assessment level of the Bank.

MANAGEMENT REPORTS

Corporate Secretary

Pursuant to the Financial Services Authority Regulation No. 35/POJK.04/2014 on the Corporate Secretary of Issuers, and Indonesia Stock Exchange Regulations No. I-A. on the Establishment of the Corporate Secretary, Bank Mega has appointed Christiana M. Damanik as Corporate Secretary. The appointment was based on a report to the Indonesia Stock Exchange and the Financial Services Authority through a Letter No. 262/ DIRBM-COAF/15 dated 2 November 2015.

The following are duties and function of the Corporate Secretary:

- 1. Updating the capital markets development, in particular to prevailing regulations within the area of capital market.
- 2. Providing services for any information required by shareholders and the public regarding the condition of the Bank, such as the request of the Annual Report and the Annual General Meeting of Shareholders.
- 3. Providing input to the Board of Directors in order to comply with the regulations of the Capital Market and its implementing regulations.
- 4. As a liaison (contact person) between Bank Mega and the Financial Services Authority, the Indonesia Stock Exchange (IDX), other regulators and the public.
- 5. Preparing a Special Shares Register.
- 6. Administering and responsible on the availability of the Meeting Minutes of the Board of Directors

- meetings and joint meetings between the Board of Commissioners and the Board of Directors.
- 7. Preparing necessary materials related to reports/ routine activities of the Board of Directors to be submitted to external party.
- 8. Responsible for the Annual General Meeting of Shareholders.

Duties Implementation of Corporate Secretary

During 2016, the Corporate Secretary has performed the following duties:

- 1. Provided services of information needed by shareholders and the public regarding the condition of Bank Mega, such as the request of the Annual Report and the General Meeting of Shareholders.
- 2. Submitted periodic reports and incidental reports to the Financial Services Authority and the Indonesia Stock Exchange (IDX).
- 3. Delivered disclosure of information to the public through IDX.
- 4. Updated the development of capital market including any new regulations as well as provided the latest information and advice to the Board of Commissioners, Board of Directors and units on the new capital market regulations.
- 5. Administered the Meeting of the Board of Directors and Joint Meetings of the Board of Commissioners and Board of Directors.
- 6. Convened the General Meeting of Shareholders and the Public Expose.

246

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

Disclosures

 $The \ Bank \ Disclosures \ to \ FSA-Bapepam, \ Stock \ Exchange \ and \ Public \ carried \ out \ by \ the \ Corporate \ Secretary \ throughout$ 2016, are as follows:

	REMARKS
JANUARY	
11	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 December 2015.
FEBRUARY	
11	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 January 2016.
MARCH	
1	Notice on the Annual GMS
7	Monthly Report on Share Register of PT Bank Mega Tbk as of 29 February 2016.
10	Submission of Proof of Ads on the Annual GMS Announcement
24	Annual GMS Invitation
24	Submission of Proof of Ads on the Annual GMS Invitation
24	Submission of 2015 Annual Report.
29	Announcement of the Plan of Annual Public Expose.
31	Announcement of the Changes of Public Accountant.
31	Announcement of the Annual Financial Statements of PT Bank Mega Tbk for the year ended on 31
	December 2016 in Business Indonesia.
31	Submission of Proof of Ads on the Annual Financial Statements of PT Bank Mega Tbk for the year ended on
	31 December 2016 in Business Indonesia on 31 March 2016.
APRIL	
4	Submission of the Annual Public Expose Material.
7	Public Expose
11	Public Expose Result Report
11	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 March 2016.
13	Disclosure on the Resignation of Director of Bank Mega.
15	Annual GMS
19	Summary of the Annual GMS
19	Submission on Cash Dividend Schedule.
20	Submission of Proof of Ads on the Annual GMS Result
27	Explanation of Related Mass Media Coverage on the Auction/ Sale of Two Land Parcels Owned by Bank
	Mega.
29	Submission of Interim Financial Statemets as of March 2016.

	REMARKS
MAY	
2	Public Disclosure on Counter Response Towards Explanation from PT Elnusa Tbk in Kompas Daily (2 May
	2016)
11	Monthly Report on Share Register of PT Bank Mega Tbk as of 30 April 2016.
11	Publication of Interim Financial Statements as of March 2016 in Investor Daily.
12	Submission of Proof of Ads on the Interim Financial Statements as of March 2016 in Investor Daily.
UNE	
9	Monthly Report on Share Register of PT Bank Mega Tbk as of 30 May 2016.
IULY	
11	Monthly Report on Share Register of PT Bank Mega Tbk as of 30 June 2016.
29	Submission of Interim Financial Statements as of June 2016.
29	Publication of Interim Financial Statements as of June 2016 in Investor Daily.
AUGUST	
1	Submission of Proof of Ads on the Interim Financial Statements as of June 2016 in Investor Daily.
12	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 July 2016.
SEPTEMBER	
9	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 August 2016.
OKTOBER	
6	Monthly Report on Share Register of PT Bank Mega Tbk as of 30 September 2016.
31	Submission of Interim Financial Statements as of September 2016.
NOVEMBER	
7	Publication of Interim Financial Statements as of September 2016 in Investor Daily.
8	Submission of Proof of Ads on the Interim Financial Statements as of September 2016 in Investor Daily.
14	Monthly Report on Share Register of PT Bank Mega Tbk as of 31 October 2016.
DECEMBER	
8	Monthly Report on Share Register of PT Bank Mega Tbk as of 30 November 2016.

Annual Report

The 2015 Annual Report was prepared based on the Regulation of Financial Services Authority on the Obligation to Submit the Annual Report of Issuers or Public Companies, and has been delivered to: Bank Indonesia, the Financial Services Authority, the Indonesia Stock Exchange, shareholders, the

Indonesian Consumers Foundation, PT PEFINDO, Banks Association, Indonesian Banking Development Institute (LPPI), and Faculty of Economics, University of Indonesia (UI LPEM-FE), Infobank Magazine, Investor Magazine and INDEF.

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

2016 Bank Mega Press Releases

11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Mega Super Vaganza 13/5 30 2 Customer in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	NO	Press Releases	Date
Transmart Carrefour Balikpapan as Integrated Area of Hypermarket, Entertainment and Food & Fashion 4 Bank Mega holds "Nobar" for fans of Barcelona Football Club in Surabaya 5 Bank Mega "Nobar" for fans of Barcelona Football Club in Makassar 6 Bank Mega Supports the Selling of Government Sukuk Retail Serie SR-008 22/2 7 Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung 23/2 8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 16/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Rediri Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Rediri Receives Lottery Price of Scoopy Motorcycle 17/4 18 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Girebon Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25/4 26 Customer in Solo Receive Lottery Price of Scoopy Motorcycle 26 Customer in Solo Receive Lottery Price of Daihatsu Great Xenia 27/4 28 Bank Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29/5 20/4 Cuetomer in Jombang Receives Lottery Price of Daihatsu Great Xenia 30/5 30/5 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 31/5 31/5 Customer in	1	Mega Supervaganza Gives Lifetime Benefit	20/1
4 Bank Mega holds "Nobar" for fans of Barcelona Football Club in Surabaya 18/2 5 Bank Mega "Nobar" for fans of Barcelona Football Club in Makassar 18/2 6 Bank Mega "Nobar" for fans of Barcelona Football Club in Makassar 18/2 7 Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung 23/2 8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 26/2 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Bilitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 17/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Fernale Employees of Bank Mega Wears Kebaya 21/4 25 Customer in Pekanbaru Receives Lottery Price of Scoopy Motorcycle 22/4 26 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 37/5 30 2 Customer in Opensar Receives Lottery Price of Daihatsu Great Xenia 21/4 22 Customer in Pekanbaru Beceives Lottery Price of Daihatsu Great Xenia 24/6 25 Customer in Opensar Receives Lottery Price of Daihatsu Great Xenia 25/4	2	Apreciation to Megafirst Customer, Bank Mega Presents the Miracle Aesthetic Clinic	21/1
5 Bank Mega "Nobar" for fans of Barcelona Football Club in Makassar 6 Bank Mega Supports the Selling of Government Sukuk Retail Serie SR-008 22/2 7 Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung 23/2 8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 26/2 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Biltar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Rediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Sustomer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Fernale Employees of Bank Mega Wears Kebaya 21/4 25 Customer in Surabaya Receive Lottery Price of Daihatsu Great Xenia 25/4 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 9/5 20 Customers in Yogyakarta Receives Lottery Price of Daihatsu Great Xenia 13/5 20 Customers in Yogyakarta Receives Lottery Price of Daihatsu Great Xenia 21/5 20 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 20 Customer in Pekanbaru-Harapan Jaya Receives Lottery Price of Daihatsu Great Xenia	3		15/2
6 Bank Mega Supports the Selling of Government Sukuk Retail Serie SR-008 22/2 7 Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung 23/2 8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Bilitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Rediri Receives Lottery Price of Scoopy Motorcycle 18/3 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 22 Customers in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 39/5 20 Customers in Poepasar Receives Lottery Price of Daihatsu Great Xenia 21/5 20 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 21/5 20 Customer in Pekanbaru Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	4	Bank Mega holds "Nobar" for fans of Barcelona Football Club in Surabaya	18/2
7 Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung 23/2 8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 26/2 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 18 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 16/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 17/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Scoopy Motorcycle 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Pekanbaru-Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	5	Bank Mega "Nobar" for fans of Barcelona Football Club in Makassar	18/2
8 Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle 9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 18/4 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 18 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Scoopy Motorcycle 22/4 27 Customer in Pekanbaru Receives Lottery Price of Scoopy Motorcycle 22/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Daihatsu Great Xenia 21/4 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 22/4 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	6	Bank Mega Supports the Selling of Government Sukuk Retail Serie SR-008	22/2
9 Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane) 26/2 10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 11/4 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 11/4 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS – Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 20 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 22 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	7	Bank Mega "Nobar" for fans of Barcelona Football Club in Bandung	23/2
10 Bank Mega "Nobar" for fans of Barcelona Football Club in Medan 15/3 11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Surabaya 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 10/4 10 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 11/4 12 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 12 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 12 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 13 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 14 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 16 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 17 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 18/3 18 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 19/5 20 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 13 Customer in Jombang Receives Lottery Price of Mega Super Vaganza 13/5 14 Customer in Jombang Receives Lottery Price of Mega Super Vaganza 13/5 14 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 13/5 14 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 13/5 14 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	8	Customer in Samarinda Receives Lottery Price of Scoopy Motorcycle	26/2
11 Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang 15/3 12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Mega Super Vaganza 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	9	Successors of Bank Mega Receives Accident Insurance Fund (Victims of Air Asia Plane)	26/2
12 Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer 15/3 13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 18/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 18/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 18 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 6/4 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31/5 31 Customer in Jombang Receives Lottery Price of Mega Super Vaganza 32 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 31/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	10	Bank Mega "Nobar" for fans of Barcelona Football Club in Medan	15/3
13 Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle 14/3 14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 15/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 18 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 17/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Daihatsu Great Xenia 25/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Mega Super Vaganza 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	11	Bank Mega "Nobar" for fans of Barcelona Football Club in Semarang	15/3
14 Customer in Blitar Receives Lottery Price of Scoopy Motorcycle 15/3 15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17/4 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 17/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Denbang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	12	Bank Mega and Telkomsel Give Appreciation to Users of Mega Mobile Customer	15/3
15 Customer in Kediri Receives Lottery Price of Scoopy Motorcycle 16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 10 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 11 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 12 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 13 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 14 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 15 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 16 Customers in Solo Receive Lottery Price of Scoopy Motorcycle 17 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 18 Public Expose — Bank Partner of Garuda Indonesia Travel Fair 2016 20 Customer in Pekanbaru Receives Lottery Price of Scoopy Motorcycle 22 Customer in Solo Receive Lottery Price of Mega Super Vaganza 22 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 26 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 21 Customer in Denpasar Receives Lottery Price of Mega Super Vaganza 21 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 21 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	13	Customer in Tulungagung Receives Lottery Price of Scoopy Motorcycle	18/3
16 Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia 17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 68 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 77 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 19 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 97 Customer in Denpasar Receives Lottery Price of Mega Super Vaganza 13 Customer in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 13 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 25 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	14	Customer in Blitar Receives Lottery Price of Scoopy Motorcycle	18/3
17 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar 18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 S Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 22/6	15	Customer in Kediri Receives Lottery Price of Scoopy Motorcycle	1/4
18 Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015 7/4 19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 22/46	16	Customer in Pangkalan Kerinci Receives Lottery Price of Great Xenia	1/4
19 Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya 14/4 20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 19/4 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 20/4 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 22 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	17	Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar	6/4
20 AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio 15/4 21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 13/5 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 13/5 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	18	Public Expose – Bank Mega's Net Profit Increase by 85.39% at the end of 2015	7/4
21 Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle 22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 20/4 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 21/4 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 22/4 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 22/4 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 25/4 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 9/5 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	19	Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair in Surabaya	14/4
22 Customer in Malang Receives Lottery Price of Scoopy Motorcycle 23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	20	AGMS - Bank Mega Distributes Cash Dividend Amounting to Rp. 526.3 Bio	15/4
23 Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016 24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	21	Customer in Cirebon Receives Lottery Price of Scoopy Motorcycle	19/4
24 Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya 25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	22	Customer in Malang Receives Lottery Price of Scoopy Motorcycle	20/4
25 5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle 26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	23	Bank Mega Becomes Bank Partner of Garuda Indonesia Travel Fair 2016	20/4
26 Customers in Solo Receive Lottery Price of Mega Super Vaganza 27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia 28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona 29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia 30 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza 31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	24	Celebrates Kartini Day, Female Employees of Bank Mega Wears Kebaya	21/4
27 Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia25/428 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona9/529 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia13/530 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza13/531 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia21/532 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle24/6	25	5 Customer in Surabaya Receive Lottery Price of Scoopy Motorcycle	22/4
28 Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona9/529 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia13/530 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza13/531 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia21/532 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle24/6	26	Customers in Solo Receive Lottery Price of Mega Super Vaganza	22/4
29 Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia13/530 2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza13/531 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia21/532 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle24/6	27	Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia	25/4
302 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza13/531Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia21/532Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle24/6	28	Mega Barça Card Official Launch Co-Branding Bank Mega - FC Barcelona	9/5
31 Customer in Jombang Receives Lottery Price of Daihatsu Great Xenia 21/5 32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	29	Customer in Denpasar Receives Lottery Price of Daihatsu Great Xenia	13/5
32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6	30	2 Customers in Yogyakarta Receive Lottery Price of Mega Super Vaganza	13/5
32 Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle 24/6			21/5
33 Mega Peduli Distributed Basic Foods valued around Rp. 1,5 Billion Across Indonesia 24/6	32	Customer in Pekanbaru- Harapan Jaya Receives Lottery Price of 1 Scoopy Motorcycle	24/6
	33	Mega Peduli Distributed Basic Foods valued around Rp. 1,5 Billion Across Indonesia	24/6

MANAGEMENT REPORTS

CORPORATE GOVERNANCE

NO	Press Releases	Date
34	Customer in Pekanbaru Receives Lottery Price of Daihatsu Great Xenia And Honda Scoopy Motorcyle	12/7
35	Customer in Surabaya Receives Lottery Price of Daihatsu Great Xenia And Honda Scoopy Motorcyle	20/7
36	Customer in Pontianak Receives Lottery Price of Grand Prize Mega Super Vaganza in a Form f 1 Unit Mercedez Benz E 250 AVA	20/7
37	Customer in Bank Mega KCP Pekanbaru - Nangka Receives Lottery Price of Scoopy Motorcycle	21/7
38	Appointed by the Government as Gateway, Bank Mega is Ready to Succeed the Tax Amnesty	21/7
39	Customer in Medan Receives Lottery Price of Daihatsu Great Xenia And Honda Scoopy Motorcyle	22/7
40	Performance of PT Bank Mega Tbk on 1st Semester 2016	2/8
41	Bank Mega granting Lucky Draw- Visit Camp Nou - Barcelona	4/8
42	Increased Savings, Bank Mega Continues Mega Supervaganza For the 2nd Period	10/8
43	Bank Mega Performs Tax Amnesty Socialization	16/8
44	Mega Peduli Visits Orphanage in Medan	21/8
45	Bank Mega Performs Tax Amnesty Socialization in Makassar - For Better Indonesia	25/8
46	Bank Mega Performs Tax Amnesty Socialization in Surabaya - For Better Indonesia	26/8
47	Bank Mega Performs Tax Amnesty Socialization in Banjarmasin - For Better Indonesia	29/8
48	Bank Mega Performs Tax Amnesty Socialization in Semarang - For Better Indonesia	30/8
49	Bank Mega Performs Tax Amnesty Socialization in Medan - For Better Indonesia	30/8
50	Bank Mega Receives 2 Prestigious Awards of Indonesian Banking Award (Iba) From Tempo Media Group	7/9
51	Bank Mega Customer at Stadion Camp Nou in Barcelona - Customer Gathering	16/9
52	Customer in Malang Receives Lottery Price of Mega Super Vaganza	21/9
53	Bank Mega Presents Mega Travel Fair For Beloved Customers In Mall Kota Kasablanca - Jakarta	23/9
54	Customer of Bank Mega in KC Palu Entitles to Bring Home 2 Unit of Motorcycles From Mega Super Vaganza 1 and 2	28/9
55	Bank Mega and Antavaya Tours & Travel Presents Mega Travel Fair In Makassar	29/9
56	Bank Mega Launched 5% Shopping Discount Program With Debit Card at Carrefour/ Transmart Carrefour	30/9
57	Garuda Indonesia Travel Fair Bandung 7 - 9 October 2016	4/10
58	Bank Mega and Antavaya Presents Mega Travel Fair In Samarinda	6/10
59	Customer in Madiun Receives Lottery Price of Mega Super Vaganza 2	12/10
60	Bank Mega Aand Antavaya Presents Mega Travel Fair In Medan	14/10
61	3 Customers of Bank Mega in Makassar Receives Lottery Price of Mega Super Vaganza	17/10
62	Bank Mega and Antavaya Presents Mega Travel Fair	20/10
63		20/10
		-

250

CORPORATE GOVERNANCE REPORT

CORPORATE GOVERNANCE

NO	Press Releases	Date
64	Successors of Bank Mega Cardholder Receives Rp.500Mio Accident Insurance Fund.	27/10
65	Customer in Pekanbaru Receives Lottery Price of Motor Scoopy	31/10
66	Performance of PT Bank Mega in 3rd Quarter of 2016.	7/11
67	Customer of Bank Mega in KCP Tanjung Balai Receives Lottery Price of Mega Super Vaganza 2	7/11
68	5 Customers of Bank Mega in Surabaya Receive Lottery Price of Mega Super Vaganza 2	21/11
69	Customer of Bank Mega in KC Balikpapan Receives Lottery Price of Mega Super Vaganza 2	5/12
70	Customer of Bank Mega in KC Sibolga Receives Lottery Price of Mega Super Vaganza 2	5/12
71	Customer of Bank Mega in KC Purwokerto Receives Lottery Price of Mega Super Vaganza 2	7/12
72	Innauguration of the Development of 'Back to School/Kembali Sekolah SMP and SMU PGRI Garut	8/12
12	Form Tabungan Mega Berbagi Program	0/12
73	Customer of Bank Mega in KC Palembang Receives Lottery Price of Mega Super Vaganza 2	14/12
74	2 Customers of Bank Mega in Medan Regional Office Receive Lottery Price of Mega Super	14/12
7-1	Vaganza 2	17/12

Information Access and Corporate Data

Bank Mega provides convenient information access, including financial and corporate information, publications (press releases), products and corporate actions for stakeholders through the Company's website: www.bankmega.com





Corporate Social Responsibility









- 254 Environmental Management
- 254 Occupational, Health And Safety (OHS)
- 254 Social Responsibilities Program
- 257 Management On Product, Service And Consume



ENVIRONMENTAL MANAGEMENT

For a banking institution, the direct impact of operations to the environment is relatively lower than for other industries. However, Bank Mega has a strong commitment to manage and minimize the risks and impacts of its operations to the environment. The major environmental impact from Bank Mega's operational activities are from the usage of energy, water, paper and waste management. The Bank conducts preservation by implementing an electronic document system, work flow and approval process. Currently, Bank Mega has successfully implementing the paperless concept, where previous use of hard-copy documents has been transformed into electronic documents. The implementation of this system will continue in all units for faster and safer customer services.

OCCUPATIONAL, HEALTH AND SAFETY (OHS)

Management of Occupational, Health and Safety (OHS) is also applied in Bank Mega. The Bank understands the importance factor of working environment for employee safety. The management strives to continuously create a safe environment,

SOCIAL RESPONSIBILITIES PROGRAM

Philosophically, CSR programs are implemented not only to restore benefits to society, but also to focus more on maintaining relations with stakeholders and to provide sustainable added value to all parties. In 2016, Bank Mega implemented several programs, which includes:



Mega Peduli

Mega Peduli is a social activity concerned with the reality of a community. A routine Mega Peduli activity include distributing staple foods to the underprivileged, mass circumcisions and blood donor drives, which are carried out simultaneously at the Head Office and Network Offices throughout Indonesia. Mega Peduli is also carried out through spontaneous activities in response to a natural disaster through fundraising, providing medical aid, food, clothing and others.

The purpose of this activity is to foster a level of engagement among all managers and employees, especially for the communities in need, such as orphans (in orphanages), elderly (Panti Werda), the homeless, the disabled, natural disaster victims and others around

the work unit and/or the Bank Mega Branch offices/ Sub-Branches/Cash Offices throughout Indonesia.

All employees are actively involved in these activities in order to promote a sense of social responsibility and care about the others disadvantage situation. The aid is channeled through Bank Mega Branch/Sub-Branch/ Cash Offices throughout Indonesia.

Mega Peduli social activities are increasingly seeing benefits, especially for underprivileged communities as an impact of government policies that resulted in rising prices for basic needs and weakening purchasing power. Each year, Bank Mega grants donations in the form of goods/natura such as rice, instant noodles, soy sauce and cooking oil. The total value of Mega Care distributions has reached nearly Rp1.5 billion.





The Bank is also raising activities with customers to provide aid for education improvement through Mega Berbagi savings product. Through Mega Berbagi, the Customer will set aside at least 1% of the interest rate received and additional 1% from Bank Mega. Through Mega Berbagi, customers and Bank Mega have jointly been charitable to the intellectual life of the nation. In early December 2016, Bank Mega through the Mega Berbagi Committee has committed to renovate 34 schools buildings, including, among others, two damaged by flooding in Garut, upon which renovation has been started and is expected to be completed in the first half of 2017.



Banking Education Literacy

Mega Bank actively participated in a succession of educational programs, specifically aimed at the development of public knowledge in the field of banking. The program initiated by Bank Indonesia and the Financial Services Authority is a manifestation of the sixth pillars of the Indonesian Banking Architecture, which stipulates that banks are responsible for educating the public on the basics of banking.

Throughout 2016, Bank Mega has carried out several activities related to literacy education. Among them is the Education of "Come to the Bank" for Students of Mts YKM3, Palbatu Menteng Dalam, South Jakarta. Providing Literacy Education together with the FSA by using the Literacy Education car, "Simolek" Medan, in the Mega Bank Branch Offices of Medan Petisah, Katamso Medan and Medan Maulana Lubis, and in the Sultan Iskandar Muda Educational Foundation. In addition, Bank Mega also succeeded with the FSA Literacy Month by organizing an exhibition to the public at Medan Merdeka Square in October 2016.

MANAGEMENT ON PRODUCT, SERVICE AND CONSUMER

Bank Mega is committed to providing banking products and services that are transparent and fair to all customers. On every products and services, Bank Mega explains the benefits, risks and costs to customers. In every offices, Bank Mega also provides Customer Service to handle complaints on banking products or services. Otherwise, complaints can be submitted through the website or by dialing 1500010 on mobile phones seven days a week, 24 hours a day. Moreover, in line with FSA regulations, Bank Mega has also implemented a very strict policy to protect the confidentiality of customer information. Bank Mega applies a technology and process approach to ensure there is no violation of confidentiality of customer data.

All social responsibility programs of Bank Mega represent the initiative and implementation of the Bank's vision and commitment to be of benefit to all stakeholders. The Bank believes these efforts will enable Bank Mega to accelerate its growth and to thrive as the pride of the nation.



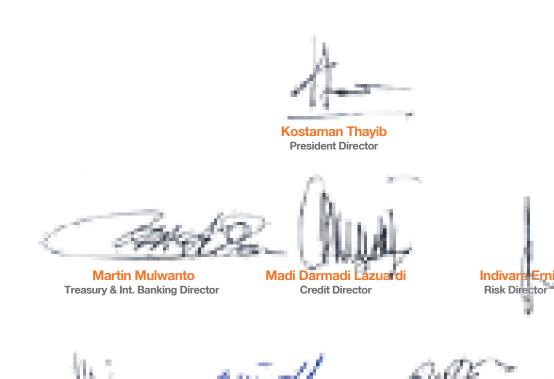
BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS' STATEMENT ON THE RESPONSIBILITY FOR THE 2016 ANNUAL REPORT OF PT BANK MEGA TBK

We, the undersigned, hereby declare that all information contained in the 2016 Annual Report of PT Bank Mega Tbk has been presented in its entirety, and that we assume full responsibility for the accuracy of the contents of the Company's Annual Report.

This statement is hereby made in all integrity.

Jakarta, February 2017

BOARD OF DIRECTORS







YB Hariantono

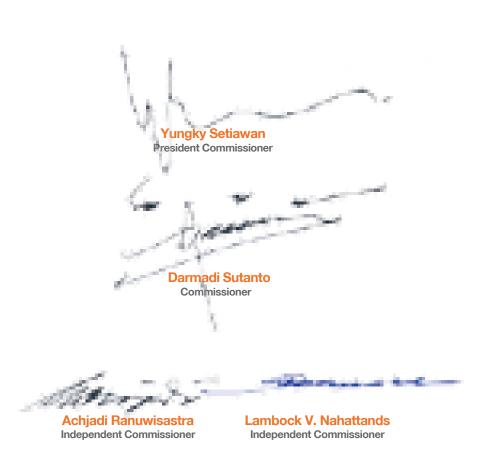
Operation & IT Director

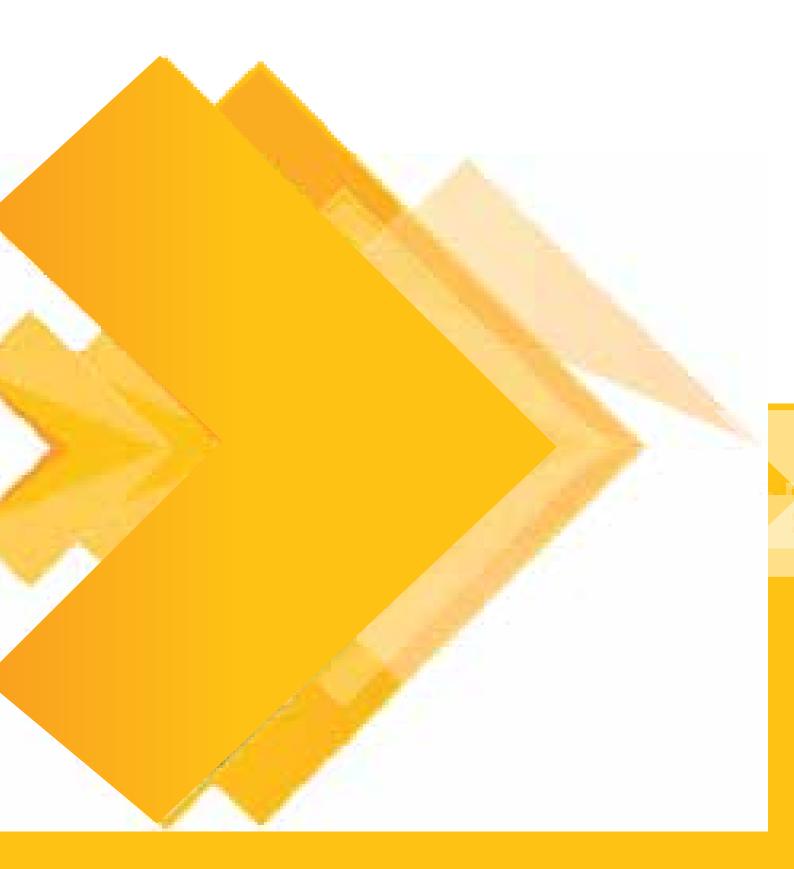
Wiweko Probojakti

Credit Card & Personal

Loan Director

BOARD OF COMMISSIONERS





Financial Statements 2016









PT Bank Mega Tok dan entitus anaknya/ and its subordieries

Laparum keuangan keradidasian tanggal 31 Describer 2016 dan untuk lahan yang berahlik pada langgai berasisat honoria importen matter trettaparenser Connection and Executive Assessments an of December 31, 2016 and For the year then exclud



ALCOHOLOGICA DE PARA DE CARROLI. THE PERSON

Colored by C. School & Color Street, and Street, Stree WHAT BAILED DAY THOUGH BY BITH THE SHOP SHARE IN SHIP SHOP SHAPE THE RESERVE PT, TOPK NEST ON, SHARING HIS WHOLEVE

SETT MADE THE EXPLORED BEING A MADE OF THE

6.346/6 Helmin S. T. Loh Mary of Said Steam directly the first

4 - Kamer Technology (Inv. II) 440

ARREST STREET, SALES

A. TWOM, Bert Mich. 1877 MARKET NAME:

Breite bed 1947/04/04 Tradition Charge

7. 2. 3000 AND LETTERSUPHING

Street Bank Stept. March Bully

A highest fermion back law

BARRY SHARE

make Robots MINIOR CONTRACTOR AND RESIDENCE

Alleria State Statut Street, 15 (19) ADMIN'S March March

Demokration School (

the or Thingson

Address Sales

- had belieged job its powers to people ages brooken Pt les says the descriptions description.
- L' Kriene Asimael Emerlicher FS, Sch. (44) 744. BUILDINGS AND AND STREET STREET, AND AND STREET Brogge Brooke Branco C Brancago, B White St.
- the board billions of the torse blocked dade to wish the at some White strategic .
 - in Japo're Friedrick Westermann, 71, State Au-Dr. dm Dictor Contest Mills recognition allowed are that extend a gridle have the the time delta was not have also been the control of
 - Town instances is proof as a return preparable stream data cold. Note there "the

1204 (00)

Association of Property A dispersion between the professional person for the HELDERY FIRE

5.000 电影像 放弃

Service bearing and the

WAS OUR SHOOT STORY OF THE PROPERTY. ARTHUR SPEC

THE RESPONSIBILITY FOR THE CONSOLUTION 电影人打印电影的名词复数不断的 的复数电路 PROFES OF INFOOMERS SETS ON A SHOP FIG. 16070 Soules NO. AND THE SHARKSHIP.

RN Third see Figure 1

1.75400 Patricipal March Common de al Alexander Water School

A ROSE TRANSPORT

ARREST DOLLARS OF STREET WHEN BY STATE A. Thirtie wint from ARCT

March Salarine National Property lies CONTRACTOR OF President Region 400

Heat portion? Leave To 100000

CANADOM AND Principles

A legar terefort April 1844 Automobilities

White Research Libraries teritories data

Probatigue: Net scholare PERSONAL PROPERTY.

Makes Arrest 1.0003300

Total Control

- S. Hell are (registrate for the preparate and processible of the suppositional followist in common of PS Alph Jones City, And on Completence
- Re-propriete accept despends at 71, June these for igns for Eulobharier have become, print and present in remittee with Schoolse Principle According to Templay day
- a 1901 (Swetteller See Sala) decrease to a complete WEST COMPANY THREE RIPS, THE WINE CO., 450 MI
- a The projectives attended of 17. Book Area State. shift the Saferskin as the set restaur. The Province ingo-fundosi or Asmesiri, 1918). New hid 716, incide building that Super-resulting are indicated by Banday
- 4. He are complianted in \$1, don't from \$10. belond 2009 2009

Streets, 26 February 2647

APRIL TORRO ORBANIA 医神经结形术 网络伊拉伯纳斯 医乙酰磺胺 使不成功的



Devices Stores Proposition Statement

Manual to Testine

PT MARKENDA THE DAN HETTAS ANARESA LAPONAN CHANCAS DOMESTINADAN TANDOM, HICCOCKET MINIOR LINEAR TANKS WAS INTRACED PAGE. INSTRUCTION THROUGHT DESCRIPTION AND PROPERTY OF THE PROPERTY OF TH

PT GAME WHEN THE ARENCE SHAREHARD COMMERCIAN DIRECTOR DIVIDING TO AS OF DESERVER M. MILLION FOR THE WAR THEN DAILY MIT REPUMENT ASSESSED IN PLAT

Dather to	Hairmani Proper	Religional Characterists
Lauren ferlite belegenten	_	Independent Auditor' Flysol'
Leptron Period Georgian Konstitution	268 - 269	Groundshird Statement of Fearning Profiles
Lappyon Laba Plagistan Penghaskan Kampaharan Lain Sprindstream	270	Complished Shitmani of Phill or Com- and Other Comparisons Sector
Laporor Presidono Finitas Romalidarian	271	
Laporon Fess Non Germidanian	272 - 273	Constituted Malormet of Cook Flores
Calaba akad apara Kasagan Kemilikaka	274 - 445	- Alvin is the Constituted Physical Side on the
Hirmoti Kosangen Tarkshan	446 - 453	September 2 hamid bit matter

.....

264



Purwantono, Sungkoro & Suria

despreymentation English M Carlotte Inda. 2

Mark Street

To a latest one limited distinct at the fact stranger. Market Services

Laptic en Austria (hi hapende)

lasserable: TOO TENERSSYMOUT

Remoragizative, Seven Hambaila for Trippal ST Bank Many 78.

Start forth the partit become regulation something on the black steps. His own weeks a skins belanch, tool tenth part pasters could beaution considering bettern til briggerier Dirtik, de til tiggerer frike ocks fran megic vity transferont on menon-residation wholes due bycome you had not place to be been part from the wheat territor, and had a total emission minimal builder der friende bereitste. Mild ob.

from the basis supplement that become horse de per

Marveloren: Is prompored herebrahan previouses the provider wide donce branchs Lesion Louise Comment, at high Stepart, Shiester Microbia of Response of Sectionaries, 1919 only processed on retained many disregges performed from at these trust for helbert at your before the triefder projekt male til, tidk vers, attractions that has the type ecoups a secretable.

Time (grade) provide to address

The domest pleases in the second contract contracts. morto caldi con bacon i tra paga baccaltanto. Serviced Aprelionation and loans. Marris in the beautiful and the serviced and the service and the serviced Audit Kong Introduction Committee Augit Str. Palitics Fulgerita, Monda for some menufacturian bardof the secret M. benchest After party Principalitate Color Periodenation (C. 68 (C.C.)) more particular and particular terror will be more a make to arriver times yet Avenefilleder fanormit hebits have betraken ned generally any broken data.

Principality County and Wilson's

RESULTAGE WITCHWARD POSSESSES

The Blanchotters, disease of consequingers: AND SOCIETIES Of Supel March 1965

We have a called this accompanyor recognizery Process Processors of PV page Mage 714 and day departments which contracts the construction designant of family scales at all bromber IV 2006, the the contributed designation of most or list and times majoration leaves a motion is quelly, and contribute for the year floor coded, and a present a configuration of the present and calling accelerately, in Value occurrent.

Management's imagestable for the disease. **Mattershill**

Minimization & restausible for the assumption and the presentation of each conceptance parcel agention in agriculture with AND THE PROPERTY OF THE PARTY AND THE PARTY for deed fellerial control as mercaneous Anthropics in recessing to excellently properties. ad compatible and fire under the following that you have A per partie for his artist stemant, whether the date to hance Company of

Acceptant Control of City

Curringer strike is to represent contribution use. cycled and Zudoyd Makes 64 black in staaud'i. Reconstrict our auf ancomwanner. Reserve on stolling selection in the Reference above to of Certifier Outsite PECHANNEL. TROU MENORIE PONET AND THE hande with edition opposessors, and after the provinces (Associately lendols) in an implication as a series most eligible task introductioner freezia. sold between the wealth and forces that sold the behavior sense.





1. Address of without the process becomes:

movember 600-3040/200300 Till system

Propping anches its Ball to di-

State out: the latter property projects labble remorals: half aud todays outs: drophy three going replaces talkers appears RECOURT PROBLEM (FED STATE) OF SETTING 1990. post in Language and distance of the post of the best of the while a templation of purpose have end on all malary agents as for magain, most young observe to the seven to the African. makes I break for. It stay I mayour special FIRST RESIDENCE AND ADDRESS OF THE PARTY ADDRESS properties in prevent visit movers denoted porygonals and permanel water timener becomes within strat investors; installed BUD'T yang block senset it sager (specificate, bring). base once is no married at the same And skill your particularity, but the leading Supplement have residence amaginitisation may furtipation from the state of the other conthe foreigner interest treatment your bloom sint rescuese; nete amovement also prevention faces on focus and a present factors, returns,

ROPT NOTE SURVICE SURFINED THAT THE SURFINE SU

Corbo.

Meteorial aginy have liqueted feepings of the pangers something as the pangers where something a something and the pangers where something are in the pangers where something are in the pangers where the pangers

In respectively. Additional Viterary Street Research.

Describe ANY SOCIOPERSONAL Property and

Another the expectability is an absorbed.

Account for the contract of the property of th assett in light over adopt this great, but it is the financial in the francial statement. To preciouses, printer county of the singley Laurence. extrains the postported of for take in autorial provided on the Property of Systematics; extention over the foregoing errors. The extension that as all the animalescale. Me and list appears before present accepted the Physical Contract of the and the precentation of the content debarrers. In WITH ALL SHOPS AND ADDRESS MAN AT enterport for a real time a transfer of come, dust, and the Merangions of opposing the opening his the MATERIAL PRINCIPAL CONTRACTOR CONTRACTOR AND ADMINISTRAL PRINCIPAL soft also his holes or more authorizing signature of of incountry points used and for ACCESSIONS WERE WEST DOOR PRINT OF THE PRINTED PLANE AND managements, yet had no involved my like control anigensative of the Alexage places into

the distance from the submitted are several observable on Edwin and oppropriate to encourage description authorises.

Contract

of the calendar like encourage view, assembly less discussion disc



Designation of a further basis to a fact of the contract of th

School C. E. Albert Indone Street Managers

Water Birth JOAD TO SELL STORAGE

246.000

"facility cloud after proving theory and the beautiful for the province of the contract of the I'V But a whole this Ass, are two principle to could 11. Severales Shirth day below faller yang section to the bergard because become discounties: through S. Lanc, obility one grow has better of part to depend while to be the dead for research terments for sure troop for conting leaves terierati, nece ferdit out assure positi borner laber LAT on a perchapter for an electric but. Names pervisor of dulitar, can income transthe office their pane becaller jobs forgon. because the part, firther except as entires signification and allegate property starget maradati calcia incom marada marana And tight from the court of the following transporter furthering transport loss stages forest transactiveness, the Notice College Edition A NAME OF THE PARTY AND PARTY OF THE PARTY O this broken traileger voltablosser tellschyle when I have server "lorse of Blacker Singshaled Existing it butters litternal Saumen Tradated receiption today's researcher, earth dirth how one day being ten paper of femoments, develope to defend considered their collection between young drips faction within their research appears. No. compan. If or considerate. The singlestrategic Specimen. Lettering habe product stiller projects a saidly year offerspreas potent stuff. 2010. SP16676. STromp Fr Scionalistiscom Backaryoti british has blacky Audit vine obstancy sanmelika Riandon Flat h Indonésia, Romand yanti span - Colorido Historigos Portacidade Assignada ercinia majori, sacrati sentina hat yang masoria. Ber kalt ein des bareits peelen kasamaan hassind abstituttomberset today's receipt ones.

*Anharen (helt (heithart) Proport (specificaci) Repeat (etc. 2005) (0) Hertifold (1) (1) Food (heath)

abor winter

I'm AND AT THE ADDRESS OF THE PARTY. Mark of Commercial Philippi Appoint and the SECURE AND A SECURE OF SECURE ASSESSMENT OF THE personal description of the season of the distance of the coproving or sufficients, but her softward provings. Professional Challego as a wiscon. The accommunity of expression resides "Franchis Antonnumber of FV Asset arrys for system widers, where removing NOW ADDRESSED IN BASEOUT DOLLARS ON AS Developer 31, 3756, and the destanding of proteon doos raviationny. Labouronnessa del Coppera, annivagen ARTERIOR AND THE PERSON WAS THE THE THE WAR WAS AND ASSESSMENT OF THE PERSON WAS AND ASSESSMENT OF which are presented by a state of the product of th and a few explanations make the analysis of the entered to as the Supplementary theories determined what or presented an a suppresenting internation is the according this complete of America Attendeds, in principal Per Charles Comment and Comment and Comment of the respect on a lat late accompanying considering Remodel of the county, basher Automobiles (Proposition Personal Discourses to the Interpretation of BUT SEPTIME THE WAS SERVED TO THE AND HOUSE all said to the and only has accounting our other PROPERTY LINES FOR MINISTER MAY ASSESSMENTED supportunited firestroad startements. The Markow report Transmit annamative han draw Autority mention for except time concentrates acceptantly state. BUDGERS THE RECOGNISH WAS RECEIVED BY MAKEUR. technology in accordance with Electrical an AND TO PROPOSE THE SAME PROPOSED AND ASSESSED. Extense House Act mathematic Prints approaching Commenced Colorest Commence (2) Spring backer on all your property is an experience for the Noted paging assessment frame or plaintings. Salam ac e servicio.

Burtomatoria, Scientifico de Burto

Same James

A solid and Alfan has Pole (4 to AVE ETT) Places reconstruct Royal soleton on AVE 1771

1985 February 1984 S.M. George and 1985 245.19.

100.00

The complete control and the control and the control of the contro

AN INVESTIGATION AND USE PROPERTY. COMPONENT PROPERTY PR

PT BANK BUCA THE DANGETH ALL MARKENA. LAPORAN POLICE HERANGAN

LAPORAN MANAJEMEN

	=	Statement Ti	21 Description Description (A) All 12	
.ext				ALAPTA
Gas.	3,6	1,894,386	120.00	Care .
City party florid instruction	1.5	6,823%	636.86	Carrot semante selle Carro bettermin
Citie participation Print September Print Selega	3.6 5.00	1300 194,000	11.000 200,400	AMERICAN AND AND AND AND AND AND AND AND AND A
Terrepolacyota Sant Indonesia der Sant Santa Pilat Santa Pilat Santa Pilat Santa	37 500	90.000 140.000	19.80 18.79	Charteria de Santinisado Sal directorio Antine políce Petr políce
The sector	44	24.00 19.04.00	291,040 10231,346	Securities Address parties State parties
The last	益	varie	.00	Secretary por learned weathy Ignormal to would Add to parties Dairy parties
Topics detail	2/10	Moun	0.00	Debather revisions
(mail yang allerian Plant berdari Plant telap	Signa Silver	20.001 27.603.000	26.0	Andrew parket. The farmer
		5.8E-01	Tibette Jen	
- Andready strate hand		genomy	(64.180)	Description Store
Tele		5.7620	32,800,005	~
Brang: Calapar broads producer cité		(mecons)	per.ee)	- Character for Experiment Secure
Great yang diselan- orde		20,733,600	20,994,602	Secure-set
Trade and the second se	270	980 981 981	40.00	ADDITION STORAGE Matter parties Vincipalities
And print to see the	2(21)	34.101	3.00	Contraction Laboratory
And May	379		6.00.47	Allere provide
Allerman proposition		(LIMANIE)	(188.78)	Accountable Superior
Amerikany - male		5,894,879	5,886,805	Plot each -st
Charles and Charle	62	3 KBC 1,201ASK	129.50	Section parties
TEXAL INIT		7-21-00	68 /8	TOCH AMERI

De ausemplije oder bille constitute florale formati fore in integrapet of their constitute florale automati taken in a strate.

268



100 congles constituted the east particular constitution of are in the instrument support.

FT BANKENESA TUK BANKENTEKS ARABBYA LINCOLAN POURS GREATMAN بيدا جيندر جيد إخدا جيند جرجا

PERMITTED THE ARREST RESIDENCES COMPARED DISCONDING OF PRANCES.

	=	20 Describer Describer 21. 2001	21 Description's Description 22, 2017	
DESCRIPTION OF THE PROPERTY.				LINEALTER AND HOUSEN
MANUFACTURE AND ADDRESS OF THE PARTY OF THE				DARLETS.
Hiddler organi	6/16	9670	WA 600	distribution for immediately
the party of the Contract				Control of the Contro
Cital Para Sustan	20.00	1.000.000	1350.00	Control Secretario
State of the latest of the lat	20	\$ 000.00m	500.00	Josephine Justin Amerika
Park treated	200	40000	35,65	manufacture.
Park May Specific Series plan	9.70	D. A.M. A.W.	*****	The Appendix
200	10.00	24000	38.8	AND DESCRIPTION OF THE PERSON NAMED IN
•				Dirpoka
Mary States of	152	3886	6.606	Colorado de la colora
Printed Stringer		111.04	1887,756	was present
Character party dipolatery party.				Secretaring and with approximate
	1000	4000000	100.00	- Accounts
i in the state of	e/se	6000	89.708	(hattathen, aguste
Stranger Street, Stree	2000	90.000	60.78	Market Market Market
day major	8/10	200,000	40.00	Acceptances, septimin
Address had appear	3,33	SHAD	129.90	Contractor
District School or process for give	apa.	84.00	86.00	ine anglepane investe intellig
Manager and the same	539			According to the
The books	000	3062	3.000	And the section of
Plant Lidge	-,	190,000	M1.00	Third pursue
TEXA DEPOSIT OF		0.7010	500	DESCRIPTION OF THE PERSON OF T
COLUMN				CURATY
Material Control of Telephone Colors (Material Control of Telephone Control of Telephone Colors (Telephone Colors (Telep				There capture per extended to the parties of the pa
in the strength of the State of				Second and Still you'd an opping
production Course	1,344	3,04100	3400	E. SEED TO SEED AND ADDRESS.
Turnishen errital durier	upos	8.886701	2000.701	Additional parties in contrast
Callager areas	20-	1.00	0.00	SACRESCO DE LA CONTRACTOR DE LA CONTRACT
SALUE .		1.91091	300.00	Acres and a
Projects to private time	AND CO.	3,86008	367.06	Ohn sarpeitenin issue
THE COLUMN		12,000,001	16507,166	HEDE, COMPY
THE CHARGE SHIPSING	•	7,010		VEIGH, DRIBERTON AND LIGHTY

a interpret of the constitute from

The conflict constraints of the constraints of the following in page 2.

FT BANK BUICA THE DAN DITTING ARABONA ROBERT MARK LAND COM PERSONS LINE ROBERT MARK LAND CONSTRUCTION Unter Taken pangibendan pada Tanggal Militarankan 2016 pitan dalam adam bispida. Mandadi dinya dian bisp

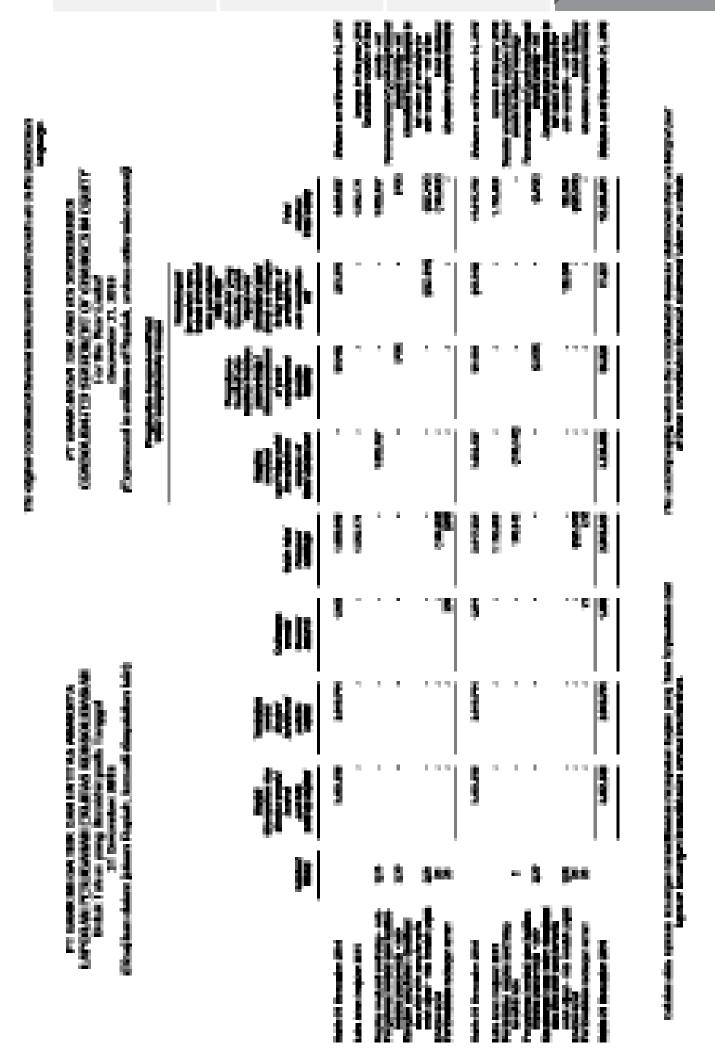
LAPORAN MANAJEMEN

PER MANAGEMENTA THE AND SET INSTRUMENTS COMMODBATED STREET OF PROOF OF LOSS AND STREET CHROMERANA BOOK.

		200	.005	
PRODUCTION CAN BELLAN				CONTROL MCDRI AND
Principles harge	经营	5.0150 (C.01.70)	640 Mg	Married Species
PORTATION DAMAGE. NOTE:		3,467,634	3.80 No	NOT AN EXCENT MARKET
PERSONAL SPECIAL SERVICES.				STEWARDS MINE
County of the co	r.	2150N	120	Carbon and Completion Carbon and of Special Co. And
(mailegas) astaini sati sang Jang-sata Jandin	3	600A 14.880	33.746 \$1,664	Waterships makings Waterships - and Others
Talla produjulos aproducad Laterga		STORES	6104.001	Total of the special of the see
HERMAN SPERMENTAL LABORATE				COMPANIATION APPEARS
Emailingus (Irregios) grandalum aldal major ladicione landagus - arts republidas lambal	200	(0.04)	(C) May (C) M(C)	Cate (Loca) there the stranger in life scale of the scale (scales week) - or First and Constitution
property of the lawyer				m beni ari er
de activation per min	630	(888-467)	gave, letting	eminanti anti- al'
Manager in abbeiled	28	(C. MICHON)	(186.04)	Reference and
betom popition testingen blengt	230	- quinting	4.100.00)	obie stanova
Manufacture (Manufacture)	•	0.000	1310,000	ACCUSATION AND ADDRESS.
OTHERWISE WAY	2.	16,000	34.00	HEROTONING HOME - NO
LIES STREET, STREET, SAN		1,941,000	1334.794	WORLD STUDYING
MINING MED	D)SH	(access)	- tear year	Distriction - Mrt
CHEA TATRICTURE COLOR CALL		0.790,000		WINE-WIE SA
Personal mang bibli atau disebuahka Bersahi sagi Pengahan kembah	-			the street of the local collection of the collec
Militariotate passo improvis Sente embasi	spe	COMMISSION	(cont)	replayment transferrably and discussion product discus-
and the code	20/100	-	3600.00	Mark-or
Ten gang dan disenten besar Sa laka sagi Sa disengan Jengtan Jeng bakar				representative and an extension
distribution produces that man the other completions while these code	539	130,404	(80.16)	Dendoripak jing melangan Pita Sata di antaka Sasah Malakar sat
TELL PRODUCTION CONTRIBUTE THE SCHOOL	-	LINE	4040.00	PUBLICATION NAMED IN
LINES FROM BANGES BARRAY CARE SERVICE	KW.	-		CARL CHARACTERS DAVE

Or automorphy sites to the constituted function must be a dispurped of their constitute flowed automorphisms and made.

FINANCIAL STATEMENTS 2016 LAPORAN TATA KELOLA PERUSAHAAN TINJAUAN OPERASIONAL TANGGUNG JAWAB SOSIAL PERUSAHAAN



the edge-of-constitution fluorest endorsteen fluorest words.

PT BADELERSON THE DARREST AND RESERVE LAPSTAN ARES DAS CONSTRUCTIONS

LAPORAN MANAJEMEN

PERSONAL PROPERTY MARKETON COMMONDATED REPORTED TO CAMALITY OF Aprile Now Links

أمر بيناء ويومر أنداه

		N Commission of the last	-		
	=	No.	Mer.		
ARRESTS CHESCHELIS				CHECK PLOWS THOSE	
(2003/MI				OF CHARGE WINNIES	
(market here)		E-150-100	684.78	firm and arranged statement	
Persiantes profesion in partic		1400	100.00	Oher Greening in one	
Protection per minutitions		10.000		and the same of the same	
medical set		2025	81,525	Management of the last of the	
Contract the property				Peyrough Proprietty of	
the said of the said		0.00	1.000	term to an in contract	
Control of the Contro		SURFEM	640.00	Advantage in Section 2011	
AND DESCRIPTION OF THE PERSON NAMED IN		0.000	00 BJ (00)	Standing regions	
Contract of the production		100000	100.00	Contract of Street Lan.	
and he had a super-				became the same of	
ACCREMINATION .				ACCUSED AND DESCRIPTION	
Computer part from Primera		PROCESSOR AND ADDRESS.	(98.249)	Character with liver industrial	
The same		0.00000	40,000	Donald or	
the de pay met degre pr	-	-		Decades por four laws	
Charles and Charle	_	P-12.70-1	Q13940,4000	Approximately for regional	
profit page attention.		E(150,000)	481,086	Contract	
ALCOHOL: UK		74.54V	(16.86)	Cities carete	
i di dia mpera Jinggaran dalam dalah		in the second	(m.cm)	Complete an investigation	
dia .		40000	600, UK	Owner accused	
Titleman .		60.00	A44.000	Budg Spells	
September 100 (100 plane)		104 545	689,486	The agents	
Allegaries del basición	_	(PARCON)	AVERAGE:	Separate days of the banks	
ACTOR INCIDENT AND INCIDENT AND	-	0.000,000	44.474.784	the frame over contr.	
the real law days			9.434.360	Access (present	
On Bathlin Inc. (8)		4803607	(20,000)	and other building	
production of the state of the		1.00		the result has seen photostack	
			- terminal		
MENT CAN CLASS ASSESSED.				CHEST CHEST CONTRACTORS	
MALE NO.				ACCRET	
The state of the state of the		1,000,000	5000,000	PRODUCT PRODUCT AND	
Promite and production and trial	- 63	100	140	Committee and of their work	
Personal Print	. 6	027000	03.807	Application of their latest	
Personal Company of the				Angeliania proposition	
The second second		grammer,	geom.nm;	August Street	
state of the state				the cold product bytements	
		(1.04.749	144,855	The same of the same	

Califor the layer frames treatment receptor topic you little beginning the layer treatment minutesses.

The accompanying reality is the consultation because distributed from an integration of the consumeration of the color ALC: NAME OF STREET



Die erfgest verschieben besonde gebereiten besonde werde. Weiter bestieben der begreiten

PT BANKSHINA THE DAN HETTERS ARRESTA LAPORAMATIN KAA MERKEMBARAN Panjalang Untuk Tahun panjalandahi pada Tenggal Milinipadan Mili والاستيام سنده مطاوره الاستياري والما مستراط المستدار

PT MARK MUNIC THAT ARE NOT MAKERSHAMES COMMUNICATION OF CONSTRUCTORS -Harris Namifestal Designation (At 1998)

			wit.	
	Steener .	200	2002	
AND US OVERVIEW				CART CART THE PROPERTY.
Permitson philosophy and philosophy Permitson philosophy allerto Permitson philosophy and philosophy Permitson philosophy and	200	Criminal Criminal	(200.00E) (20.00E) (20.00E)	Process of Sections of the Party of the Part
And the purpose of th		\$1.00.000	URUSY	Source of Beautiful Source of Beautiful Southern
RESOLUTION DE SANTONIO DE LA CONTRACTOR				ALT MORNE PROBLEMS
DAR SAM BESAMARAS		111.100	postory	CHIEF COMPACIONS
RAS DAN SETMANDA, ANNA TANSA		HARRIS	17,891,216	AT RESIDENCE THAT
DESCRIPTION OF THE PARTY OF THE		14,003.00	1010786	ALTER OF WAR
Courte orien contratts out the	:	1,01,00	1000.00	Card and cold regularity control of Card Card Assessed off
Carpentanian	2	1400	18.5	Constitution of the later (Secretary of the later (Secretary of the later)
that between the love like- pages made pain begge (time)				and other diself - exchange with 2 months and
jiki samujaija kugipi proklas teritori teritori. jenju		Canada	646,46	Appen in
MAIN PARTY NAMED IN				Openin College of the Salarati - Acting 1000 https://www.com
Complete Congress		1,380,079		AND DESCRIPTION OF
-		14.0876	16367.00	haron sense aprove.

the couplest committee of the same of the couple contact of the co

PY DANKATION RIPLAND DE ANDROGRAMENT ADDES TO THE COMMON DATE OF PARTY. 10203401902

de allicameter 31, 2015 au For the New Liver Seeded Papersonal is william of the colors of service which the

PT HARE MISSA THE DARK HATTEST ANAROTA. CATATRIA ATRIS LAPERAIA NOLIMAGANI CONTRACT DISCOURT

Temporal 21 December 2018 days Date Taken yang Decidin pada Kempat Securio الما المنظومين المنطقة المنطقة المنطقة المنطقة

Province Bank des Internet Union

FT limit Mage Titl delikter dengan Papatik letterus diegen sono PT (Ket Kaisen hyristerium sells porticies brogged 10 April 1986 Mr. 35 yang bernedium civilisti droggen sells, brogged 36 Recordium 1989 Mr. 47 kestus sells, brogsted (Bossil-di Katopum Mr. On Stony Die, malein al Stendage, Alia. pencirian ini disalatan alek bilenteri Kebadiman. Republik Indonesia dalam Rasal Espaitasan No. 18 MIN Langgal I E Lancari ISID Sambiah Bernarkan dalam Pardahan Ro. 20 pada Berts Hopes Hopelik brimenia tin Ci. Anggese deur Bark triak receptani kalimga kali perakahan, perakahan linahir Sisteman dergon star reducts Descript Adapti, Sci., No. 21 Deggs: 2) Mei 2015 mengenai perabahan Anggaran Danar Persamon dalam sengka penyeranian kegan bilentan Peratasi Chelia Jaw Konsegue (O.H), Postation Involve high Mercia cui printe also lessos reces can Hat Nami Marania Republik telepania dalam Send Creatment No. A45-A4 (Figs Officett) langgal 78 Hei 2018. Pershaban ini jaga belah eten delen Beler Pensioen dengen Mar. A SUSPENSION SUBJECT

Bed radi broperat word knows with later 1909 of Brokeys, Pain later 1900 same their breshak mergani PT Maga Baris to pair togget IV Jesus 2000 locate vergetiff fact tiege lit.

T Mage Grappia schéda patheo ladat cieri ted. Totalton brake berader filmet ministe CF Chapters.

Dress began Farat 3 anggaran darar Barb, nong Ingkap begisian maku Barb arisis nongkaritan ingkaba unaan pobaratan. tions management for trade volume hard-man bandsmaker found improbage through Generalie Handlik bedroein Hs. (1 6/6/646 engari 14 Aposto 1900, Patis bengari) Aginto (NEC bart mengeraké kie uříde ecopologyanism beginker southe sologic Note propost day Roden Progress, Pour Medid - Lembuga Kraumyan (1964/1969-18). Kant juga menyambih bin antah menjalahan Alletin retagn fort frete bestausten und legeboor Depth Schemer Serie Herb intencia No. INVESTIGATION Separa 71 Januari 2001.

COMMUNICAL

Combinious of the Such and December Editors

FT Shall Alogo. Till war outstiddad in ha Nogelds of Informations of the Inches of State of PT dark Florence board on perhaps dead to 30 other April 11 1980 wheth were mornitoring-reduced dress Fig. 47 dated Manuster N. 1965 Individuals manufacted by UP. On Hang Ope, makey in Handage. The dent of exhabitation was appropriately for Minister of Austra of the Separate of Indonesia in the Separate Austra Str. AS, 1984 Asian Assurer 15, 1989 and may published in Reprinted the 18th for Nate Carette of the Stantife of Indianais Ho. 13. The origin of activistics have been assessed several times. with the interd accompany of subset by automic deed No. 21 of Discous Albysis, SSA, dated Her 21, 2013 regarding the changes of the State solution of securities to comply with the Newsfales of Passendal Streets Authority DAG The amendment was received and equirers by the Markin of Loren and Harris Higher of the Depublic of Indonesia in the Lab ARMANIA CONTROL AND Mag. May 20, 2010. This around need become egitheral in the Company's Register by AND CONTROL ASSESSMENT Andrew Co. May 200, SERVI

The State shalled to communical operations in 1982 in Standards in 1999, the State sharped in some to PT Single State and to Jenny C, 2000 van skarged in 27 State أخذك موطية

PT they Copers is the passed settly of the State. The alliants intiling early of the State is er Garage

Assembly in Addition 2 of the Continuellation of programme, the digit is expected in process? tenting militim. The clarat was growthed with Performents combangement funding substitute bound on the decision letter of Minister of Females of the Hapatite of Indoorses Mrs. D. (S. E. E. St.) Grade of Ampuret 15, 1988, (As August 2, 2000, the first wire granted with the kainen in uuritet vastettaa jalkitten ky ken Digital Market and German's Building September Agrees (SAPERAMEN). The Heat was also quadrated the September in method one containing authorities beautiful for districts before of Service Deputy Common of Seat Indianasis No. PSACTEGROUS dates? Access 21, 2004.



The company of the last of the control of the contr an hate between larguage

PTHANK MICA THE DAN HITTEN ANALYTA CATATRIA ATRIS LAPERAN NOLIANGAN CAMPANA E SONO

Temped 31 December 2015 dec Orden Taken yang Ebrahika perta Kemput Kerusta Pertangan ation Sales (Sales Flori Security Sales Sales Sales (Sales Sales S

PT DARKET DA HIR AND ITT SANDENWEID. ACCUS TO THE COMMON DATES TAXABLE. An of Committee 21, 2010 and For the New Liver (seeing) Depresent to william of the colone offernier state of

MARKET Contributes

a. Proditive Bark dan bilancari Brown Bergeland.

Karter Pland Glest berioteni di Monaro Glest Magni J., Kapton Territore (2-144, Jakosta) Hart verreit bereite telenge berlief.

CERNING Assertinged

Contributions of the Sent and General Administration dispersional Co.

The Start's Nevel Ciffer in Southed at Officers Short Adapt, J. Kiptim Toronton (1914), Adams the forest trailer between others

	2 Oceanie State		
	3600	2011	
Cortic Datasy	- a		
Continue Colored Construction	No.	270	
Carlor State	T		

Francisco Branco Salamo Bark des Personal de la companyone

Brown dengan Republican Republikanan Personal States Law Hore you destrogradar pais tropps 17 Januari 2000 para distribute desper alla missi irra-Patrick, 201, No. 1. Burk 1966 residence personal print salah perior bepara raspental selenyak YZZEEZO salam trager risk named HyPOO (risk parels) per union de hape promote Spi 200 bis penhiperakan Palataggal III Mari 2000 ense dingen send below DWT/WHA No. 5-6009-9000000 Prospition Percelland Sink with republike when lepain rangardial di balancia merjadi ebilik dan and damped 17 April 2000 service restormance Competent together climited description of these lifet believes.

School Street Reputation Reput Streets Personal Television Law History yang Bedriggische pais larget 20 Mari 2011, pay Gibbles dargen alle seleie best un, 3.H., Hs. 21, Rest Min mentionities sakan kena sakar Ibili SM Angar erreiden operat DECCIII utan konstingenterreisellyttigte proti per suburi yang beparat dari tambahan septial Barbar agés sélana dan sembagkan dasim sahan sebagai Refel PRI akan seganjah SI (SIGNE) salvan yang bersasil-dari salita biba. kaga magpada lugu padapa satus link & Gran Out telepoin begget 38 March 2001 parts sedemar Phyl. Cit. (Size) ponde) per sakum, Dongan depaktier, medal sakum, dhengalkan dan depakt pendi naningkal magini PyCVS (Cityong India dari 704.250 com.

For Black's Points Officiage and Increase of District Condition

Barantan dan dankara adil aksasahnya Barand Married of Manufacture And Jones Fig. 2003, which was restarted under related cloud the Wolf Iman Plateach, SAL, No. Such constant of an initial public affecting of the SEC NECKED states with pur value of Spottly fluid concerning or states of officery print of Spot NECKED fluid convening per states. On March 15, 2008, in accordance with fire later from the abdress of SUPPRINCES to SettleMann, the Audio Stophistics School to be take path; allery because election and an April 17, 1999, the charge serve hilled and Broket in the Beltzman Stock Ballana.

According the American of Entransferring Comment Meeting of Monetoster Best March 20, 2001, which you exterior water anthritistical Mr. 17 of Succ. Fallout, 2.51, for Half Stational Boston States of Hydroly 200 by bearing \$130,000,000 bearing shows of our makes of Parish feet arrangly per allow white com-less and least parish market and arrangly المحمد لحد مخيد طالعر لحد steet distincts of Spirit III representing 20,000,000 almost minis almost finis relative? carrier using the straing pairs of the Sart's stress published by the Automation Strain Contagn prilitare 25, 2007 at Part, 125 (for money per steen, Americany, the impact and tally parties impact of the State sources to Sp.579,485 white aspectant TSP,559,500 The company of the State of State of the State of State o an hate between larguage

PT MARKATION HIS AND ITS ARROSSMENT ACCUS TO THE COMMON DATES TAXABLE. de al Berender 31, 2011 es For the New Liver (seeing) (Superposite edition of the colone offerning states?

PT HARK MIKIA THE DAR HRTTISS ARRESTA CATATRIA ATRIS LAPERAIA NOLIMISARI REMERK ENGINEE

Tarquel 21 December 2015 des Unité Taison yang Mendilah pada Tarquel Tarquel Charles delembina December nter Strepton Res Sense Street

MARKET Gereichten.

h Francisco Diner Salam Bark des Proceedings on the State of

Securi degre Equitors Signi Sens Perspect Dates Law Size yang Stretzegenden pale treggel 22 Mrs 2000 parg children dregen alle retern bran. Jahren, L.H., No. M. Stock total melitakan manus Upon Tobale I depart the Moreover Chil Fotolik Baltake sekeratean BIRDOD olan dega eta anek PpGED (risks pared)) per autom dan basya peranenan sebesar Rija. IEE (nia peral)) per

Desgrai Personasan Union Terbakan kilimadal sakan dingakas tandada pani majali selenar Pp150116 pany lendri siri PKC70000 selam Peneman liman Barbakas I dangan Bak Managam (Bak Terkibi). Datab terutial lebel recognish programs (SAF dail lebel (MYTMALE) park langual **THE** and the Mr. S-HICKSHICKE

Denial Design Republic Rout Green Foreigning Saforn Law Stein young ginden peta tanggal 10 litera 2005 and deliber drops the selection and man, 3.H., Hb. 27, Rest Mich membershire sakan lemis sakaiar Helff IIX dingar errentation reported 202000000 cutors increasing a relation at the Public Print print (per sakan yang kepasah dari kandahan medal Barbar agit seltan dan sembagian desim School of the control laka direjan mengganakan kanya persiapan sahari diati di Basa (Sid Indonesia langgal I Marit 2001-yaki sahasar Apit 200 Silai pontri per sahara, Despan depatian, model sahara direngalkan dian direker pendi enengkal meginti Ph/12/814 yang besiri siari 1.425 SM 1/6 salam.

SEMERIC Assessment

Period's Pales Offregs and become of Darm Capital (Investment)

Secretarily Continued Interesting County Marting of Thereinstitus indicardian 12, 1962. article was maller to the state of the Paris el Pean Fallmait, S.H., der Gard solvers Linded Palair: Officing J. with Financyline Flights of HELENGOOD Branes of part sides of Equation الدينتم ونحاله لدينتك سم لمحمد كثر Not 100 Out account our store.

PRINTED Limited Fullby Officery, for incompany hely published student magnetics of the Electric Section . No. 170, 110 separated by PM (190,000 states). The Lindard Public District of the Paraception Sight-Jeaner who be brough the abo A AMPRICALISM HAVE BEEN RECORDED Address St. Black

Harmite the Deside of Introducty Served Marting of Streetheider And March 10, 2003, which you extracted under material street him 20 reference Printerior, 2011, No. Start Andrew Street, allows of Pla 111 (27) to housing 200,000 Williams shows alone ratio of Spaller And account our share, which came han additional post in cognition and strategic deads distincts of ReVV.ND representing 202,000,000 shares, which were been related parties point the standard rate published for - Bellevian State College March 9, 2000 of Spd 306 ded personal per-change Assemblings, the instant and high resistion of their capital delicement in April 1989 which Appropriate CASA SHEEKS SHOWN



PT HARRING A THRUSAN HATTISS ASSAULTS CATATRIA ATRO LAPRICAN RELIANGAN REMERK ENGINEE

Terger 31 December 2016 des Outsit Teisen yang Mentilik perte Terger Tersela Objekt melakan kalan ation Street Steel Second Street Street

MARKET Gereichten.

Promoter Dame Salam Back day Proceedings on the painting

Securi desper Republica Republicano Perspery Daham Law Since yang Startengganden perin langgal 34 biland 2000 pang skalakan dengan alda sekata besas Jahuan, 1994, No. 88, disabaji sebal establica Personana Union Terbalia. Il Ange litt However Chit Totals called ayana 2000-190 atau baga sar marind Paddit (shi papat) par palan dangar kaya persentar estenia Rp2.500 (dispresid per sakare. Dengan Presidian Uman listate: I in motification disequates dedurke presis receipt whose RelEE/CO pargitaristical USE/ASS US subset.

Provinteur Straw Todado, E desgan Hab Maraman Chit Torkish Caluda lapated Inidi responsible pumpiles with the latter SATTRACE paris barged 21 March 2006 evides over No. 3-155/74-2006.

Repubers Repub Ursen Presigning Salture Takanan yang atotoggarikan pada tenggal 20 New 2001 yang distakan dengan alla indets trus Patrion, 3.H., Po. 48 pt larged yang care, manyakini parkasian laren urbarjat karpaliya LINKTULEN when pany brooks sin Espitation: age whose enterus Rettf NO ومناوه وموجوع ومروا بالموط فلأبيها ومح unne priminal despe beteilen selven kana aka dingka bepak pengang dan yan kenda pala baka pengang سيومة إشتاء وطمعتها لماحنا وحرسات unio un'un prempany 10 tahun kemah reprincipalan 67 tahun ban rengan bana rahasa dia menangan apita apital jaka pendip selap sekan dengar kelotian apalia telapat nim printer sekar Jilist produgias instinuitus unis insetal mala. cica presiden benetut diberebalkan bepada Bark. Dengan perstagian salam karan ini melal salam disepulkan dan disebut pemb empatrotoma Nyl Alli 202 yang teriti dari 3.900.200.000 services.

The company of the party of the an hate between larguage

PT MARKATION HIS AND ITS ARROSSMENT ACCUS TO THE COMMON BATTLE WARRIES. An all linearships 31, 2001 on For the New Liver (seeing) (Representation within all the coins of croise stated

SEMERIC Assessment

 Perlant's Public Offering and become of Darm Capital (marinant)

Construction Contains of Industries on Communi-Marking of Theratolikes half on Markin St., 1986 or restorant number reduced dent for the of heat Admits Sec. 2 to make the other basis fields Ottobay I will Personal Physics agreement (1715) 241 storm of pervision of Applet Substantial Comsteer is always pair of that 300 per critical, per chara. With the Limited Points Officing S. No insent and hely position steps capital of the State Sensors (Selli), 707 while represent SARCE-FEEL FREE choose.

De Lindof Poble Offering 2 with Persophie Sight-become whether brough the chairmen A REPORTED IN THE RESIDENCE OF Administration 23, 2006

Do sinciples of Annual Simulat Bholing of Marchelles held or May 25, 2000 at solution make solution fixed 10, 45 on he new tide by him Publish, 25%, declared hann skein af a medinar af 1200-001-000 share with care two abilional patrior rapid asserbed in Spirit Miliotist was distributed preparationally in the Maintaine Maintaine (County Cate analoged \$10 more abused with purposition of \$10.000. (Marcon) per aluan in many 🗈 aluana and by made observables, provided that way ring fractional alternation for the file of haned on the early are extensed on the dust. Nich deschappion of Nove boson objects, but count and help post-or story capital of the Seek became (Sp.), (SO), (12) which expressed 1, 100, 100, 100, chicae.

The company of the latter than the state of the latter than th an inder betreen a language.

PT MARKATION NICHAEL ITS AND ENGINEERS ACCUS TO THE COMMON DATES AND ROSE. A CANADA PROPERTY.

de al Berender 31, 2015 and For the Rice Liver (seeing) (Supergraphic criticals of Super anima affarring sining

PT MARK MISSA THE DARK HATTEST ANAROTA. CATATAM ATAS LAPERAM KITUANSANI CONTROL ESCAPA

Tanggal 21 Departur 2016 day Date Taken yang Decidik pada Kenggal Tersebut جاة مستومنية سنت أونا مختصحة المست

MARKE Contribute

b. Francisco Disser Salari Back dec Proceedings on the principle of

Stateger strate had broken beet Union Planguage Sales have Sleen parks langgal S Jari 2008, refregativers stoppidate delaministic epiters from Patricult, S.H., No. (8) anto begget yang meno, panengang mitore Sant Irlan mempelaja artiru tan peringkalan wadal dasar Bark dari ApiRESEE dari LINEXCENE CHAIN SHIPE PARTIES. teriti dei E-III-00000 satore, Pondeton reggeste diese bendet bisk dieses die الحبار شاة حبار محشاة ليؤمطا بخش لطأت Marania Republik Indonesia dakan Sarah Services in AND-MOVE-ANDRESS. Lann 200 larger 25-bit 200, Personal III aga inter distribution dates (Callie Procedure) Ber. AMILIONOMISTAN IN DR Tehen 2000 kenggal 25 Ad-2000.

Repubries Repub Urean Principles Soften Estatus pero dischargementar però larggal O Mai Arri pero distribum dengan Afri miner (Duren) Adiyon, 3.H., No. 10 page tergyal yang menu, menyebisi perbagian Balika dalam sabanyai 191,771,865 salam perg bossel del tallo libe meliones otena Not IIII.20 angan kaya mtena niki menini pala Igalia falki pembendian calcan, desperiente de sustitute de particular de la production de la prod unic breefet radio the position breefet direktive legati Bet. Dege pombagian datim sahan ini, mode sahan Dorpollon des diete parale marjari selector Phylippi BVV gang beets start LPH-1000 BW pateurs

Kapulanan Rapat Diram Peragung Salam District your destroyments and trops ectoric Disease Alberta, S.H., No. 16 maris langud yang samu, menyekan perdagan Andre sakan sahanyai (AZ-PERE) sahan g broad die ville die nebunn ing the Hill Hill design the paradone what martin parti (pett) (pett perus) inter-tation, linguisticher australieren der produce when although the particular. unio impiat rato viu produc brodat distributur impateliari.

CEMENT Assessment

Nether Handling advanced Darm Capital (maximum)

America in the decision of Antonomorphism General Meeting of Shareholdery bell on how 5, 2000, which was related under makerial stated bin 60 cm for uneversioning boars. Fallowin, 1994, the absorbed three approved, among allows, the discretion of the Australia. entracted stem could from Spirits 500 operating 1,000,000,000 attent to Spirits operating 5,000,000,000 places. The procedures of the Hanta printer. of manufather was neurinal and engineeral by the Minister of Low and Piterson (Sight of the Hopeldis of Indianasis in the Continue Soften to ARREST AND ARREST THE PARK ARREST July 25, 2008. This promotional man also registered senter the Constant Supplication make the ANN-ANN-ENGLANCED Year MOR Admir Salp (S), SSSS.

The chabitor of Annual General Mandres of Sharehalders held our blay 12, 2017 on solutions control state (40, 50 on the come district Observa-Adequat, 25/4, declared his immunity of 454,777,567 albeit elicitosis MAIN COMP FOR PROPER PORTING AT AN حج طلع (200,000) أولاً لمنحم طاقت المحمد rate of Pp.200 (Mil manus) per distriproduct fluid any committing fluidieral where one extension to the fluid, Mills for desiration of Brownship dividents, the trace of and their public place capital of the State brown Pp.(1995)777 while represent LOSS SIGNATURES

Fire checking of Assess General March Manufaction held on April 17, 2015 or activised under natural direct No. 20 on for com dainly (Researchitysci, S.H., declare) for income of 187713,000 state abbieves allelle some finne soldered sometype of on el no la marria HJAHA, 200 militare nata فالكاف فالكافر ومعالمه معل إحمده الفاز كالكوانا my remaining business places are extensed to Section 2



The coupled manufacture flowers in deducate behavior with are in the interesting language.

PT BANK BEIGH THE ARE NO TENEDED BY METALS FOR THE COMPOSITION FOR THE CHAMBLE. 2012/10/06 (6/23)

Sand December 28, 2000 and for the Year Restricted (Capeman) in without of Facility artina estreratar atand

PT DANKERHOUS THE COMPLETED ASSAULTS. CATATAN ATAS LAPTINAN RESIDENCAN CONTRACTOR DESCRIPTION

Renggal 21 December 2005 dan Listed Halom young Florestoir yards Hanagard Fernatur. and the price for

MOST Characteristics

Personal Street Street State Street Personal distance of Control of

Rossel strepe Gepteren Rapid Breen Provinces Salver Law Disco years drainingenster parks brigged 10 April 2013, park distribute dergan aris sekets (Durme real, S.H., No. Birgook brogged programme. fore this mentioples when bone. makaman sabanyak EPA (SEPA) sakan gang berand dari barbahan medal dentar national interior Pp1.FE350 years skupkov kujuda para peregang sakuri venas proportional desper sada perekupko top paragrap (III) culture recognisted (III) estam lasen, singan baga sebesar sital rentesi pais 19900 (sita penti) per saban der renetagion dieter vitere redeisser unterpie SELNICOT dieter sehen yang berene dar sakte lake dengan resin perhapie who prooping 620 salven margarish 50 polan yang dhapken yanan proponional makanani salveni Nyi 201.000 despendingerate terpependipenature ford of films like behaves larger TO April 2010 yallo sebesar April 2016 (Abr. pondi) per minen, degge beloeken april 1 maged on prefer when letter perfection furtherables can't benefit entire our pierten brestet disreballan bysale Bank Dengan pershapkar salvars beres, dan desire salare is, really salare disrepulsion - denter promie menjadi sala Pp3-481-555 para lembi dari GURE 775-288. employees.

 Domas Karristonis, Northei, Karralo Andil Ann. Parameter 1

Sanara Dean Konigeis des Berks Red. pele langer 21 Oceanter 2018 des 2015. infath william be but

1. GOVERN (continued)

The short's Public Officings and forester of Short Capital functions.

Report on the Contributed Williamshap, Constant Marriag of Shareholder State on April 17, 2010 or reducine audio scalars chard Mr. 100 on the name date by Ottomor /Majori, 514, An State statement terms observed it recommon at 5,740,740,740 حائتم أنصقالك بجاة مجد خشاه يبحك aptir mateum accepted in MyC,270,000 which was obstituted proportionally in the dismostres with a calle of \$16 down planes. the many SEC allows manual by much n and dischard deals distincts also market of SELECTION and determine nitide water from relation) mentage mile a safe he many MD shares proved by much phonomic received 25 shares which was distributed proportionally of our consent and in consent Spelatel, \$40 union the electron price of the identity absence published by the featurests Short Cachange on April 15, 2016 at (by L006) And personal per others, provided that you recently the best of them are returned to the that, Wife the circlestion of from horse States and state designed. The bound and tally public alone repital of the State become PARTICIPATE MADE INSCRIPT SPECIFICATION

 Board of Commissioner, Streeter, Andr. Consulting and Employees

The composition of the filest's threat of Commissioners and Checken up of Forcester 21, 2014 and 2015 person believes

Description (Combattle)

THE REAL PROPERTY. Market Sanstale Continue V. Harristonia. Personal Complications والمطوري والأراب and the Company

The couplest control below the material to be be considered by are in the interesting language.

PT DANKERHOUS THE COMPLETED ASSAULTS. CATATAN ATAS LAPOGAN RESPAICAN REPORT BY AND

Target 21 December 2016 das lated Taken yang Departi yada Janqari Ferrebut aller dates johne film konsult depakates john

AT BASK WILLIAM THE ARRESTS STREET, BUT THE METALS FOR THE COMMOR BY THE PROMABILE. 2012/10/06 (6/23)

Sand December 28, 2000 and For the Year Researched (Command in william of Faguiri) union minerales states

IEEE SECTION (Included and Included)

 Deman Karatharia, Diethol, Barrele Antil dan. Navanna Assistant

Danman Dosen Histologis dan Bedisi Bank pais langui 31 December 2015 des 2016. white refregation but flexisters

OFFICIAL (medians)

Stand of Commissioners, Streeters, Committee and Employees (Continues)

the companion of the Sunt's Sharel of Commissioners and Granden as of Computer 41, 2015 and 2015 are as fallow:

Sept. 1

Codemon Theyth - Codemon Theyth Mad Colomon - Mad Colomon -Minister Stieren Obstaller Blendi Distriction (Section) Observe Transfelor International Official Philips Official Committee in Married Street, TO PROPERTY. erio filipaistar dan GCC erio filipaistar dan Service Super Service with Service Service Mary London alle Presidence des debegan Disease Conf. Confession Charles and Color to Managan Managan Caracam Passa Landada

Maria Sayahara Parties Belleville TO THE MANAGEMENT eri i miterio

niciael Elizabet Condition in Marie City Services Penny series and selection PERSONAL PROPERTY. Appropriate and believe the Complete and Cold Courter

Tall Harbert ing Charles de Lag Charles de Omplem und Hanze lightel Bester Hanze lighte Ginnler Family und Mitteel Ginnler

Rosean Kreite Auti Harb pala leggal 14 December 2018 des 2015 abbit schapi

The composition of the Station had Convention on of Demander 11, 7816 and 2816 were or National Control

specific health Lydti Donnerper

Michael 1 Street, St. STREET, STREET, Author Constitution harmen by Bridge Addition of the latest and the lates

Contract Marie Sales

Protection Bartie Auti Bark 1666 Highway Server Serger 1 No. SEPONIONEES Province GAL Service (Co. day 2005.

Dream Karekaris dan Berini pada tergapi M Depender 2018 ditentatur bestematur: Flyad Urano Peregang Saltara Fabrica gada tenggal të April 2018, yang berita asaranya brisk ekskisken dangen skip meloni. No. 67. Diames Alliyan, S.K., path tanggal yang

Donar Kerésais dan Berini pada tenggal M Doorder 2015 dicable boderates Fland Liver Perrogang Kahan Isar Kasa parketanggal 7 Mri 2010, penyingka annanya kelah diakhikan dinggar dito saksis No. 67. Owens Albert Cit., pate target yang

The authorities work of Short's And Committee SPECIMENS. Separation. GAR. Chromother 20, 2010.

The Floor of Commissioner, and Florebury as of Departure 21, 20% year appointed based on the electric of Authors ner George Marchago d'Alterrataire de la contra de 184 (1878). He results of which were noticed Separat retard describe Of all Barrier Allegar, 28k., on the same date.

The Road of Commissioner and Planter as of December 21, 2015 never approximat factors on the decision of Princetoner Council Maring of Standardson bell on May 67, 2015. See resistes of which were architect from the extented absorbidity, DV of Channer, Abditional, Bulk., on the case while

The coupled control for the state of the couple of the cou an in the between the large spe-

PT MARKATION HIS AND ITS ARRESTMENT ACCUS TO THE COMMON DATES TAXABLE. 30203 BD 802 de al linearier 31, 2015 es For the New Here Seeded Physicandia militare of the coince offermion which is

PT HARRING A THRUSHE HET 153 AMARAYA CATATRIA ATRO LAPRICAN RELIANGAN PERSONAL PROPERTY.

Tenggal 31 December 2016 des Union Jung December parts Tempor Tempor Ethnolisten paten Papara جاة معقومت علي أونا مختصح المحا

WARN Contracts

Demar Karabado, Gertel, Karaba Andil dan Enganes (Impless)

Down Kesturis dan Destri pada langgal H Describe 2000 des 2005 females fisido erroprodit provitipus del Clade Jeu. Emerge (CAC)

Patia tanggal 31 (Insention 2016 dan 2015). Bank memilik kempanan kitap mening-mening LACTION LESS NAME TO A GRANT .

4. Mangioren Bark bedanggang jasak atm propriessor ligieser betautgen bereichteilen mit, gang dienbesalten den dienbijd untet dieritika pasis tengai 2017 sinusi 2017.

3. PHIRAL DISMAN ACHING MC AND DESCRIPTION OF

ومقيق ومخرورياك ويمم يدهيك أوصفاعيك محضرتكيا projetera laporar berengia ferraldados filmit in cellus matera aiste 1990) distribu di Secretary Projects

Perspeture Republican

والمرابخ والمتراشيون موسيحا مجوورا briefe pais larger target III (brander 2016) der 2016 derem der Begiter unsei derger Marrier Marriero Kraunger de trateuren.

Lapron Beragan barratahan japa disebut wind degre produce Bala Program Pour Heat on Links Snager (18919948) No. 1704.7 yang Persputah terpatan Depateuri COMMISSION LESS REPORTERED LA CONTRACTOR DE Miles William Propriette Proprietes Lagran Konagas Profes das Proprietes

Parks tenggal I diseased 2016, Dark recognition Persystem Standar Standard Kinneger (1978) tons den med yang abidif sejah benggai berabat Pendahan bengakan akuntani ikual beberabat papert yang disember yang dangan belarian. trinini labin mining-maning stantili uspeti yang Sakarkan dalam Calatin Tau.

Procedured SHERRED 3

Board of Connectations, Directors, Audit. Connection and Engineers, Jonathamy

De Basel of Conceivaires and Director as of Department 2.1, 2016 and 2015 areas approved by Learning Statement, Authority (CAPS).

At all Depositor 20, 2010 and 2010, for State had 0,000 and 0,000 parameter (0,000 had parameters, required in

 The consignment of the Start is requestable for the proposition of these constraints in the control chargeds, which were completed and autoriorilla issue un Frierry 26, 2017.

2. MARKAGET OF REDUPERATE ACCUMUNGS. COLUMN TO

The principal accounting policies adapted in proposing the consulated formula distribute of to their worlds established one set and before

Statement of Complemen

The contributed four-sid statements for the purermakel Countries 21, 2010 and 2013 over prepared and presented in assertance with the Pleasant Assesseding Shoulants

He countibled frames different have also ions populari is american with Capital Mariet ne Plante Indian Supremy Agency THE PROPERTY OF THE REAL PROPERTY AND ADDRESS OF THE CONTINUES OF THE PROPERTY es. MIP SHOE SECT dated time III, 1991, on he Pinanti Mitmash Penasiaka ani Shriman to common or Proble Communities.

On January 1, 2005, the Block subgical new and motors' Statements of Personal Assumpting Standards (SFAS) that are expectable for application from the Claim Changes to the Standard management policies have been reported as assertance and the transform province in the expective electrology and not their Zec.

PT BANK BEKA THE DAN HETT AS ARRANDA. EKTATABATAS LAPERAKKERIAKAN

CORRECT BURGARY Langua St Describes 2015 ster han Talun yang Berdiki pada Tanggal Terokat جها حدثن مند منته رف مختصه نسست

2. ESTEME KISLANDIA AKURTAKS TAKC CONTRACTOR

See preparer bytes brouge incestions

Lacra harge bentitein dans bedramen large president transferries biberga dien pag dida renggendar complementary to integration of product parts believes therefore the star broaded Lpon knorge konskirán dome alaigus metada albasa kanasa kapana sara kan.

Large are his himoldoise donne ringer errogerates redain leagues dega respiranten en la i alialm special, inexisti das produces. Diet been beine aus ter terreiteite. ton der votes ton rememby kon, giv paste Hart Informie, den giv paste hart bis, perceptar park first beforein der bad de, Selliká Rati interná da Kelikal Departs Seek Indonesia yang jabah berga claim 2 (Spo) taken vojek fleegyli president. reportery blok rigorolous relayed justices which projectes tools blok elleries

Per-pos dalam Penghashar Komprehessit Lanning displace two-san arrays also - asseyang akan dindhasifisahkan isi laba negi dan Jahren - Jahren Horrey Totale, Jahren - der Hillstein Frankliche he labor soul.

Dán proposos igua braga Intelécia seul hogo (lapie Alaskari Krampon di Intercon, electristes mirrori dan asami yang mengangan bir

- ské zaci dan kříším přímocka, skol propagagues also and the lability المواسعة مردوما فوومة مامو أدفوه أشاها hampaide piece
- jerdet perdigetien den behan setena perfecting pringers and

Makapun edirari iri disat berisarkan programa in the management also below to der fedalten ossil ei. Ivoil yang fedal mangkin laniania dingan jambii yang dimbinasi Company State

The region of the State of Colors of the State of State o an hide bekende lagrage

PYTHORCOTTON SIRCAND TO SMITHRANDS ARRESTS OF THE COMMUNICATION OF THE PARTY. 16/10/00/00 As all Grander 20, 2010, as For the Year (Box Sache) fileprocessin william of the entires effective white

2. JUNEAUS OF REPORTANT ACCOUNTS POLENIE Institute

Sinds for proposition of the consultated forested constraints

No recedibled fractic statement from here prepared under the Addition and maneralizar emerged the mericals managed with the from time valued on parties consequent have an explained in the managing pulley for not among the excelesion business delengts on property spiry life seguibest of expending except for eleberations' AND ROOM

The constituted althought of coult fines men property bearing the steel political wife and then standard this such then four gending include and heavily solution. For the purpose of the memorithmia statements of such there, such and such operature include and, named arreson with Black Indonesia and other Austra, phonometry with South Indianaes provides banks, Continues on South Reference and Superals Guillionius of Sank interes: resisty alto:) (love) mette or ina ing for aspirito date or larger for no not being photon or neithern to hereasty or resistant

The Sures annier Difeer Compositoration become CCCT are preparated preparation before a design to be unfamilial to posts or loss and those Jump not to the recise either to profit or tion.

Dr. prompter of uncellable based Sciences & contrasty with Photograph According Shortest in Subscience against the man of collection and accomplished that affect

- Se special arounds of around and fulfilling and distribute of confequent manin and hiddling of the side of the والمستحليات المتحمية المشتشيسين
- de epodoi acondo al exemus enf. representating the expecting portrol.

Altergé finns relienter am Jeuné en Annagements jour benefolge et manut recent and authors, school counts any differ from Days and colored



The original consortant or features and constitution in process.

And the interminal improgram

PERSONAL PROPERTY DESIREMENTS METERS TO THE COMMON INSULTING PROMISSION. STATEMENTS.

As of Chargester [1], 2004 as For the Year Steen Facility Copyrigation and Dept andress of the same of the A

PT BASE MODA TOMBANI DITTAD MANDYO. CATATAR ADAS LAPORAR RELIBERAN ROBERT BASSA

I magni M December 2016 dec laten yang Kerabbi pada Tanggai Terada Kitaghan dajan jalam Regial Name of Street, Street, Street,

2. REFERRE CHILARUS ARISHMED TARC AND THE PART (AND AND AND

Bear programs ligner lessages formatitionin (points)

Calencia de mano anesi yang Sagarakan Shirkath course besterningstrategies i Kines aus esteurs abenters date jüst patois direce calinesi brastet direki dan jericcie yang akan diding yang dipengenti. Melamati sakturai kenalah

Sours Dann, interest surgest hable pering you betat desge limitapette mbeur. des pertrebages pertrebages parling depen passengen belgeten disertend pang electric franchischen openhanischen p areliak yang district dikirah lapanan beransyari kanpalanan dipinakan di Bakatan S

Mata uang peripika pang dipendan pada lapan beungan kersentahan padah Review, yang mangakan mata sang langsional kant dan selikan pentaga.

hinn aga ita karan bunya kerendiktorien ini, konzeli dispubliken bile, Madakton serejah jelasar kapish

Normalise den solde diden malie unsgewing.

Transplat delay residence retranslated dates. Papirk burthunken ken yang belaks pata cod torosto cruston. Finto beggs: primare, and the biblios marrier this water song sering diplosters in rister linguist broducester tear brogge Pleaters putch 1880 MB. Lake also regi which here your brief Describer size discharter patrigeres idea ng des progrades harquetered des languistation being page languistation.

Name and the party and or others party digestation. artik mengebadan meta uang uang ia dalam Mapisir akalah sabagai kentari Juliai penah)

2. SERVINE OF RESPECTAGE ACCORDING FIRE 25 Institutely

Rock for preparation of the manufalated frame in contrasts (manifest)

foliazion and materiale assumption an material on an oxygeny book Providen in according extractor are procupated to the provint in which the patients is revised and in my feture posterior selected

in particular, information along a patient and of reference securities, and order polyments in applying accounting publics. But it comsignificant office on the second economical in the contribution benefits attenued an demokratie Main 2.

The properties appears and in the considered beautiful districted to bedomine Organia, which is the Appallocal consence of the State and to pathentistics.

Piggares in the communication is browning statements. Any respectively, and statement religions of Magazin. Action with review shalled.

h Promoviers and Balances is furtige -

Demonstrate in ferrige community contracted in Display Record on the cales percenting of the trenden des Co le reprise del. Annue nemerica no consected into Physials the the resource courts are at \$1000 Whater Indianales Flore Electropy gates or treate from terripe contrarge transactions and smallest or charged to the case of pear accomplished addressed of peak or how and offer magnification income.

The major continuous ratio aread to been foreign commercial side (Agrick ware or Maleser (Laf commercial)

	71 December Co.		
		and the same of	
Paraditioning togeth.	THE DESIGNATION	2014/04/02	Constitute receivable
Character Spinster	199, 1999, 1997	A	Company Carlo
Committee of the Commit	10.400,000	10.000	A PROPERTY OF THE PERSON NAMED IN
Contraction (Contraction)	10.0000017		1. Appellulation Station
Color Congressor	13163	1500	(Strong Glory States
1 Tem Japanin	163,647	114,32	1. Agraelie ten
Charles State Control of Control	0.00070	11,444,311	1 How Continue Failly
Printer Street	14-200-00	TAXABLE AND	7 Allerton America
Principles	1.40(19)	20.000000	10 Marie Pale

The organic constitutes francis nationals francis section in the facilities in Figure 2.

IT DANK MESA TIM AMOUTS MANAGEMENT. MODELLO DE COMOLEMPO MAPO MANCO. STATE BEING

Arrest Commenter (St. 1994) in For the New Hern Fields (Capenignal in publicate of Page makes otherwise stated.

PT BANK NEGA TINGBAN CITTAN ANAROYA CATATAN ATAS LAPCERIA KILIMISAN RESISCO EMISAN

HORSO DANA Import Donato DN dei laten pang Kerakiti pada Kanggai Keraki Kerajian dalam jalam (hapat) Named American Land

2 ROTTON DILLACON ACRICAGO 1900 STORY TAKE (Anjelon)

Informati seguera.

Degreen openen zelakir komponen dari Hark yang fasjinat dakon pilitakan bisak, yang innigenden sentanden den nemintall leten, keranik perkapatan tan betar yang grigit dyngan byrnykti donym krygoren inn Rest, circles tend openious alley virus trans intole with propertie impotent above their recovered that with residual lapaturum mengana camiter daya yang ataw Salabanikan pada segeran kendisi dan menisi breniere, anti-tannin eterani basegor corp digot distribution. Held segmen ying dispurker broads progested bepositues operations that makes temperature temporer yang digit diddenkan unau largereng begande marke vergreene, dans مخصفات احيث يحم محجما محجما tergen tarar pimenalar.

Tomotri diregne pilot berebei.

Oston mwistarkon usakanya, Gork measukan tansasu dengan pinak-pinak kerebal seperi yang dideferiakan dalam PDPS No. 7 bestanc Pengangkapan Pilot-pilok Bertheller,

Transaksi ni diakasa berdasaksa pursyawker yang elsahipi elah karkas balah pitali, cimano persoansian tersebut mungkin tidel same durgen herseloi lein yang dialular desper phakehak sara bila bersiel. Setrit trimutol den salde vere material danger phok-pitch bureless diseglasokan dalam catatan atas taporon lessengen konsultántan pang relevan dan dentampa lalah disajikan dalam Calatan 30 atas lapõran basangan konsolitaskin.

Sepusi dungan PSWK No. 96 (Ravisi 9012) Name of the Person of the Pers Depengenski', kunnatni hurbituni biselo seritors represented transpar perspetture bisets. song Olahukan Cikara kangka rengampan refileration yang break older sudu kulomprit saaha yang sama, kulom mangsatum persbahan kepemilikan dalam arti solobarui ekonomi, sahingga transaksi domikian tidak dates menerologica tota atou suo base enuren. repoli provadnom alaquei lagi milias indicional dalam informació suales formatest. Density state transposes borroward brane widdles representati disajihan pada akun Tantunkan Model Cleaner

2. SERVICE OF BENEFICIAL ACCURAGES PERSONAL PROPERTY.

Segment information

An operating sequent is a companied of the Rath But reguges to best-come whiches been which if may cam reserve and incor-represes, subsiding executes and expenses And reducing transmission with any of the Carolic effect components, where operating would not entire of engaged by the Startic allowing operating districts makes to make decision about minerore advanted to the required and ana ingentenana, and in night disorte manie information in maniette, Statutoff provide that you provided to the standard stand eradeg desiries autor industribuse develop all the ball to a respected, for weat to form that the first the state of the state

Transcripes with related portion.

is the except course of its business. The Rock esters and d'anapolices and record parties which are stellered analysi 2002 Ma. 7. Weighted Florig City/Instances 1

Processories with regard suctes are made on home agreed by help portion, where early requirements may not be the same as other hersections undertaken with third parties. Midwin transactions and balances with winter parties are disclosed in the noise to the consulidated fingrois' abdoments and the main-card district frame bevor prespectable districts (Sr. of the computibilities (fearure) statements.

Rosed on SFAS As. 30 (Paylood 2915) regarding Thurswus Combination of Irridies Under Consum Contal", the Southern averbingtion humanitors between unified session common pondroi on branchin observo Shab are somboles' in summittee with the terreprisation of artifice under reserve control, do not constitute a change of ownership within the meaning of economic substance, Therefore and furnishment would not made to gain or has to fire group companies or to fire individual antity united the group companies. Differences in releas of beginning combination of million andre common control is presented. in Additional Patititie Capital

The coupled manufacture flowers in deducate behavior with are in the interesting language.

AT BASK WILLIAM THE ARRESTS STREET, BUT THE METALS FOR THE COMPONENT HAD FROM COM-2007/06/1953

Acres December 24, 2010 and For the Year River Lindsof (Capeman) in without of Facility article extension stated

PT BASE BLOCK THE DARRIEST INC. ASSAULTS. CATATAN ATAS LAPOGAN RESPAICAN RESIDENCE PROPERTY.

Tanggal 24 Economics 2006 days lated Taken yang Departi yada Janqari Ferrebut and the price lies broad department

2 KITEM KILLAGA AGRING TAK USES MARKET

Storicker helitike becomen

And temper limit testions leade dat too. gion posts filant Indonesia, gion parts famili bies. processules pain Block friends der kork Lie, diskatie, abskable gang ellen dengan pap that broket, legion drovell, brokeying otherhan, legion absorption dan berge yang mash akan dikrima, patroan jaminan, pining una da sai pagilikir pagilikian annet haire haire.

(Jubilian immergen (Les) immieres terdei dari Estalian pagora, pirapanan dari republik, orapanan dari Darit Lak, albit-oloh yang dipan drope per chai bertall, labelle delait. stang almostere propurer pang ellerten, etang kangantan sebanan jamban pang disabel kalan kahikun lain-tan

Knothed

Cont. monglipoliticoi sod: lescengarryo. hambacarban hatapari sahagai karibat pada seed pompakuum penul.

- Dater park riki wajer nebiti latur nga, yang menalih 2 (dan) sabticoffici, pola esel lemangar yang akatapkan disebban pada tadi व्यक्तिक क्यां का रहे क्रिक्ट and discillents when they be والمتأول ليبيعن والواث
- Terrerite water dauf.
- Dentild Heggy (alt in target)
- Préparent pargetiturities des philosop.

Usbillos keurope diffesificación la dolon katagori sebagai berikut pada sadi. personal areas.

- Daier pala rês mặc môth lâu. ragi, yang memilik 2 jalah sabi kindikai pala kildin kasayan لبدر ينهم مطاوحة مطبقاتك ودج مثلاث من نبعد مطوور صفة مشمشتك ومر موسدا lateration from tagenging
- Lidden bysogen party dider parks hima parakitura diamakinani,

1. ERMANY OF BOMEROWS ACCORDING PSEASES (controval)

Pleased a series and Salading

The Santi's discount assets making assets of cost, current accords with flood bedrausis, married constraints with policy being principality natio Blando destruente con la afficio destino martin, martin pustant suit agreem is med detailer matellia, bers, ecopioses receivable and historia mentalides, conselly depends, and mentalides and epolythel assets which are presented asproduct of tables are

The Earth State of Malifest and Systems of all obligations that insectioning deposits from makingers, physical bost other hands, manatica facili destre representa approximate derivatives payable, acceptances payable, hard formerings, formed payables and armsely deposits which are presented as past of other

69 Classification

The Dank obsolitor its financial proets in the following subspectes at helial recognition:

- (introductional) profit or topo, which have I (her) sub-alternational, in Stancist maris dissipated as made oper initial example on and Security accels absorbed in Security Section.
- Application system
- Contractorization
- Communication

American leadering are countried into the difference enligation of initial composition.

- Plat volum Broughy wolff or loss, which her I fant anti-destination, in thanks better inspect of the apor initia exemplian and fo indiffice characters as held for harding.
- C Proposid Mahiller Recorded at

The segment of the state of the second district of the second are in the indicated in large age.

OT DOMESTICAL THE AND ITS SERVICE THE MATERIAL TRANSPORTED FROM THE PROPERTY. STATEMENTS:

As ad December 24, 2000 and For the New Phone Couled Playmont is willow of Figure . antique estimation action il

PT BASIS BEIGA THE CASH RITTAG ANALYSINA CATATON ATAM LAPORNOI REMANGAN REPORT A DESCRIPTION

Langual SI Commission 2010 sizes United Talkan yang Finesitish pada Tanggal Fernahad (Shajiban dalam palaan Pinyalah, Isanyah dinyalahan lain)

A ROTTENS ETHELIGEN ARRESTMEN 1888 USER WARREN

Provi den Saldillen besonnen Sterkelant

Kindhay lantities

Desk verwigster auf ein bisblich beungen beleit park site wijer melaki labangi dalam kerdisi ber

- Criteryoni musi atau biddian learning these the treatment devices inchesion that mages.
- Physiological Service Street compeliations also encourage parada significan fictivis tarretera projetere das pergainer (erressing memorial even depart mesoni mental and also believe toronto d'Aristo elettro circultion.
- And the lability learning recognition detail method perg merculibes person spellice and the yang Appropriation with burlet.

Ediged with Special pages and the labels transport yang december when streethed threat break trick between diese siese since bereicht Geben mit besteht siese siese mittegel lagian dat politikis imitanen kasangan yang ikulah memberuana menguakan mengeraha lala jangka peraha dan pendar hising

Kategori beranda untak dipad berdet stat anal kemangan menderbadi yang elektrian veloqui brondis velob eljad alan pergelikki dinimpatikan ke pianen ratah cali bahgar mentenangan berapa.

Kategori sireliki birgga jabih jiregor receive and bearing non-reliable desput produpose that she take displacies for joint temporary toler districts along the minuses intern perill the terrorques point records and tenerges toroise larger juic terror, the title deleptor puls nini mje metaki isto ngj pisa kemila 1908 Spol

2 REMOVEY OF REMEMBER ACCORDING PERSONAL PROPERTY AND INC.

Please in march and Subliffer (mariness)

IF CHARRESTON SOCIETION?

The first two designated fluoresist counts and finbillies of the witefranch profé er kan in für biberig.

- The foundations is habition. are recognized and residently to a fet codes house.
- Ter designation editabates or alphitectly extens according microsoft
- The Susseipt neutrino inhibitor contain entential details. that significantly medition the cost from that would effective in material series for support.

Held for harby on them become house and halffiles that the flash ampion or many principally to the papers of maley or equationing in the case time, to hade, as part of a portion that is encount-tioning by depths on the consequent agine to destine put o pades

The contribition was entrypy mention of non-distinuing descript exacts that are designation of the last state of the last chandles in one of the other enterpoints of the second in particular.

Half in majoriy majopay manjab, si yan. statette Statetid worth will find or distribution payments and their scalarity fact the Christ than the pumbles intent and strate in facts to employing and which no net ekselysekel et his meks finnsyk profit er han et sembelske kremet.



The singlest manufacture there are made much behinder where the are in the interesting language.

PT BANK BEIGH THE ARE NO TENEDED BY METALS FOR THE COMMON AND THE PROPERTY. 2012/10/06 (6/23)

Sout December 21, 2000 and for the Year Restricted Dispersarial terrelibera of Haptide, artists returned to the second

PT DANKERHOUS THE COMPLETED ASSAULTS. CATATAN ATAS LAPTINAN RESIDENCAN CONTRACTOR DESCRIPTION

Renggal 21 December 2005 dan Liste Halon yang florabbi yada Tanggal Ferrebut. aller dates johne Hen konsalt department ber

2 KUTEM KILLAGA AGNIME YAKI MODERNI SERVEDI

Need that habitation becomes properly in the principal

Klasifikasi (langkari)

Pejarar yang diberkar dan piring atidah and berangan tempertuah dangan perdaganan bilap aku bilah Similar para biak merapaga kestasi Si pany dali dan kasi bida bawai saka ményatiya tepen aku daken watin

Persystems

Bark park makes rengalar tredit yang Status sets improve puts target prodeton. Proteció das perpados inici render bestjeren kalent lager begr leggi pertupaga deuro first is breakers such remains also menghal and immittel, Storage and dark hilifor broasgur hissyn pada senisys Sakri pata tenggi perlapanyan diwasa kark yangad pada pinih dalam kelastan included industrial trades.

Paris and peopleses may, and also labilita kanangan cinker pada silai sajar citeratus (antis den yang bitat decker pada silai majar sestata laba sagi sebata pengahanan sandi binan kanandan yang majad disebandan senara langsung dan peopleton and leasurem star person for ability branger. Progetation and dan lability branger which progetate and importing parts therefore over less specialistic tempor invited

1. SERVICE OF DISPERSAL ACCOUNTED PSEARCH Annahous

Promise maris and Habilities (maris and).

Carolination/involved

Company and representation one was absolutely descript access with decript determinals proposeds that one said quality in said with and that the River show our would do not immediately or in the same down.

(ii) Alexangedian

The first setting prospers town and deposits on the side of origination the may purchase and subm of the courts are compared in the death state of reliablish the Direct committee to personne or sell the second Alf other francial security and halfallow are beliefly announcement are the finale state of reliable the And become a party to the contact of provinces of the individuals.

A Security many or Schiller in infinite recommendation water plan (for an illustration enhand of the order Recogniques in and hour at their magnitud framework with and the second property of the state of the or dealy include to be aspected التعجبة وجعمت وطعت تتبعبتاك EARDIS. The autoripant persuament of Sounds areas and Ealthire depends er Periodosilosium.

The coupled control below the material to be be considered. are in the interesting language.

PT DANS ARREST THE ARREST ADMINISTRATION PT DANKERHOUS THE COMPLETERS ASSAULTS. CATATAN ATAS LAPORAN NEUMAGAN METERS FOR THE COMMON PARTIES FROM MICH. REPORT FOR SHAPE 2012/10/06 (477)

Sand December 28, 2000 and For the Your Reselvated (Dispersional in williams or Highlish, أحضك مخصوطت بحضور

Tanggal 24 Economics 2006 days lated Taken yang firendir pada langgal ferretoat etter start johan San konsti stratistan ken

2 KUTEM KILLAGA AGNIME YAKI USE NAME OF STREET

Profesion beliefen bewegen (legislag)

Pergalisan (anjalan)

Haya Karuatra Karya metjadi baga baga peng dapat diabbandan sanasa kerpang with producer make and because size provider met habite kroeger der rempaker bless berdatur yang islat المرومينين ومحاضن مقطون المزجز أميك kenetat bisk diserekt alan elletellar. lette and harryw, time treases distriction pair tends you that parts and programs and colongian irsta tatalir tirangar, taya tarihta disempian dai iratit abag yang tatai pada and projettan tatilar. Taya tarahai bentai disembani selam ana indonesi besimaka misir nda kenya efekil tim ultaki reliagai lagian det profesion began until bigu herseled vehiclesgen siegen wed kenangen sies selegel begien det behan berge orbit bisyn Yarcaki saladargan denier bibliochersen.

And the liability immerges you chailly under history operating the point such propolates and the satisfat propolates and distriction takes point also single it layers poor broagen bereitings. stregar birgs, transator yang berjadi elabah beginning jobs beginnes the rap care in representative and the harry Miller at

Serma produkan riki mga siakil pyi iyagian dari bearbayan kanniai majarimingan kanangan pada bapean hilo ngi dan penghasikan kongestered har tereditakan. Kasalangan atau teregian yang disembasi parts and personne and your develo rea displayment days down ligerar litte sig tar proglamini kenyelered in kerseklesies.

And the liables brouger with dentgrejte kist delteritori SPECIAL PROPERTY AND

2. REMARKS OF BROWNSHIP ACCOUNTING PSEASES (controval)

- Please in marin and Mahalitine (mariness).
 - (ii) According (continued)

Considerated below on the same empirities of a financial enough tricking of a Branchi Sabille and one terromental main that would not those bean improphi for instrument had not down acquired or bound it the case of Soundar words. the second of the latest two seconds. completed tolking, while for description of the complete of th hildy Set honorine mai as analised out to beau of the mellion and are examined as part of blend inser in beautiful subrelated in Sourced arrests or belowed regresses for incommittee made withful in District Library

ما الحط ومتكافئة ليم وجمعه الم today are intelly recognized and relative to the terrescope of the color to the حنسبة ك ملسمت شت other, with humanitur and later الدوالم المساولات المشاقلة ومراجع والمراقع profit land from land militar companions when

All observes in his makes are congressed as: year) of gods from the alleagues in the tide water of Statement Assistances in the constituted districts of post or fore and other magnetonistic binner, Gales or dome which no resident when the deposite assets first for harden are said. era promprisori in the convention Astronië ei pali a kaz sei dhe d AND DESCRIPTION OF PERSONS ASSESSMENT

حاة كأمة مطاقطة ليب بأسبب ليتبعيدا having are seef networked subsequent in fore reflect recognition.



The company of the last of the an hate between larguage

PERSONAL PROPERTY AND DESCRIPTION OF THE PROPERTY OF THE PROPE ACCES TO THE COMMON BATTLE THAT HERE 30243 BD 602 An of Bourniller 31, 3000 and For the Year Deep Southel (Superment is estimated in the colone offernier state of

PT HARK MIKIA THE DAR HRTTISS ARRESTA CATATRIA ATRO LAPRICAN RELIANGAN RESIDENCE ENGINEERING

Tanggai 31 Conseiler 2016 des Outsit Taiwn yang Doublin perb Tanggai Tersebut (Chapter Astronyalan Repte) الما موقوعية منته أدما موقوعة المسا

2. REFERENCE DELL'AND ANDREWS 1880 DESCRIPTION (American)

- And the lightly because (beinte):
 - (iii) Penghentian pengaliuan

liet regiselier propins och Imagerpale ud hellesbeidet de ann fan gang bestellike and bestegen benefist beskinnene, ster park soat fank repterate selente bek selek mention are his installed the soil besampen daken bumaksi dimesa Dark tanan sabebassiri kitah mentandar particular plant programming arises bearing and Minerte, Selve for the Market staand incomparing Grand's propinite and your rest dealers to their later whose and the billion water.

Bet respiration propins labitic. Images pair par hidden pro الملك مستحدوطات شدادهنا ومشباه ومعار مرجوع فنزهنا بماء ومناماها

Dian teraki disesa bati seses whiteraid blok resmitti alan bisk merkande jehadi didir dan meriadi ator beperaktur med besonger. Akril sententia propins and braint jis. But lith by famili properties also and involve. But the impelion ng labulatur yang madi diri kidibas isaribe teradal dilito ressus Imperio refregat end also billities. Dates breeder Store proprietor de ant rest Salli, fait the respiri and pay diards brook when bindide distant. Displati landarianjakan interiorists their chies and ping discrete ainin retere produtor dal asaiyang dibandar.

limit morphopological market brothe der ein starg unt fritigen bereitet, der pringer bright present the between treatile about white-olds becoming think. dapat ellaph. Repubere en danski urida rimpeliitangtus kilonasi upod bisk bejsikya perdukun upolikan pala perdi besargan delakaiperadi udangga delikaiperadik had by deal return labelerys, also had periode appear like dan many unit extend which demar hard yang dibadian.

2. SHELVEY OF MORPHORY ACCOMMENT PSI STREET

- Proposite access and building decreased:
 - (II) Dynamyddiai

The Book stresspries a ferental work when the controlled rights in the cost New Yor the Board work open, or the New York boarders for differ in en den daar kanden der 🕏 6 Ju econies the constructed conflictors on the Descript word to a homography to which minimized by all the side and execute of consisting of the fermion must be barolovid. Any bitmed in barolovid Remains arough that is complete as extrinsis for the filtest in management on a sequenter constitute for black the

The Studioberospoiers a francis fieldly when the appropriate philippiness and aged a secondario espécie.

in becausion is which for Seat wifer minimum handon solutability of the lite and expects of committee of a different for Hart-development for annet full their year estate; meet all over the month (the right) and diffigures retained in De insulie or maginal aquatiq or many and indiffice to appropriate to Burneling in which would not the source. minimal for Bank configuration exception the same to the ration of the meditation invalences; sidewaters by the entire for which it is expected in charges in the ratio ad the based week.

The fibrat weign off a from motioneral old words below, and my white alternative for impairment terms, when he stack alternative that he have an according ir secolotists. The eletrosiselies in moutest after considering interestion mais on the manager of algorithms changes in the homomorphisms in the six conflict and the for horsestican an ins began pay dan abbyahan, ar dad process for salders of all to affect to perfect the mine represen-

the couplest recommended there are determined to the couple of the coupl an hate between largage

PT MARKATION NICHAEL ITS AND ENGINEERS MORES TO THE COMMON PARTY AND INC. 30243 Bit 802

An al Brazeline 21, 2015 an For the Year Live (Lealed Physics is edition of the colors of control stated

PT IMPROVING THE DAR HETTER ANALYS. CATATAM ATAS LAPERAM KITUANSANI CONTROL ESCAPA

Tanggal 21 December 2016 des United Takens yang Ebrahilik pada Kanggal Terrada الما المنظمة ا المنظمة المنظمة

2. REFERENCE RESIDENCE ANDRESSE TARK DESCRIPTION (America)

Part the list like bearing depicte;

(in) Railing buyers.

Aset keusegan dan lobilton keuangan carno hasyo dan mas netanga diaportan dilipone posisi kecampar jiha, dan hanya: like, best in furthepet has pump berkelkusten. hadron until saling hugan tomak keduama dan terbasat intersi untuk disalocation serves note also until meneribanikan anat dan menerispakan kdolitus swors bersenoon. Hot yong berkelssaten hukum benerb:

- Sidok tandapet kondiniandi di massi yang. aton datang dan
- 5. hali sang berkekuston hukum pada sondo-sundo bellal in:
 - Inegistion bistric correct;
 - kondisi kegapatanyusaho: dan
 - In branchi gagai losper atau barquest.

Pendipulan dan bekan disalikan dalam keriah kerah hanya jika dipekerankan olah standar akuntansi

(n) Pengulauran biasa diamorbasai

Buye professor the select that and size kati ka karangan ataun peranta anti dan latific imarger you their pair and propings and discoup probages point, chartes also discoup corpoerantum bernialfrimger verggender radiole sales berge pickel yang distang dan salest sales also man dan also jibak terperya. San dipanyi natangan terigini percenan ribi.

his Programme Street,

Mile water which heaps party when ditrina istet merjed dati süt site kega yang akin dilapar untuk recognition made liabilities differs inerale leader when pride presepade kengal peoplikus.

Program ets eus megasentes lates trends selé respul aut des respublike liddle trjet

- Ot peopr utoma untok aset dan flatsifisaher tellock, allow-
- Jita fitali tertapat papar stama, dipasar yang palag neespurtungkan until and also liabilities broaded.

REMEMBER OF RESPECTANT ACCORDING PSI-CON Investment

Property service and Edition (continue);

(by) Differenting

Phones was and Sureil Soliday are officed and the and property is expected. in the sixteened of fearests position 6. and selp & Asse to navelety as مد انتاه بدرهای کید باشده ecognises arounds and there is an admitted to with an a set book, or is spaint the separate and make the fieldline mandenessa Colombia spir some

- a flore are no configuration in the Adam, and
- A reducestic sign in the delicator. and the

 - i deploying named militalism; and
 - 6. conditions of defined or interferance.

Income and expenses are presented on a and depit only when permitted by accounting standards.

(v). Amortised and measurement

The properties are of a discount form Addity is the assessment of which the flessessial neural or distribly in resonance of indist ecognition, mixes principal equipments, plan or wines fire constanting association econy for effective patients and their of copdifference belonger the index around recognized and the makerly arrested minimalisasse la inpaintaitione

(v) For your measurement

Feir refer to the price that would be received to pellian assence policito itsessfer a distribly in our underly intersection detrees stated pertugants of the recognizer and date.

The for raise measurement is based in the presumption that the instruction in pellithe wood or charofir the flebilly taken Above officers

- In the principal market for the accessor.
- In the absence of a principal market, in the most seleceting-out morbet for the ALERS OF SHOOTS.



PT BANK MORA TOK BANK DITT NE MANDYA. CATATABADAS LAPRIBAD RETURBONI NAME OF TAXABLE

magni M December 2016 dec Toron yang Kepadian pada Tanggal Tanah Kebaghan Salam Jahan Regial Security Security Street

3. REFERRE CHURCOS ACURTORES TORCO APPENDING CONTRACT

Rodnin listifas krangas (tajatas).

halt Promotorare relations for Contribute

THE MODE NAME AND DOMESTICS OVER A remporaban anaminang akan dipanahan pelaku papar ketika menertukan hargo paat dentistation levels. Longer, seure takes pelaku panar kenindak dalam kepeningan elionomik terbolemus.

Pengularan tihal walar apat tron-kecampan mempetifungkan kemengean pelaksi same unité manghasilian manhai ekonomik dempen menopunukan anat dolors peruguinaan hortinggi don turbalksus ation thereign reprinciples became related peper lein yang akan menggmakan apat toroibid datum penggunaan tortingsi ibin terbulance.

Bank menggunakan lebah perdakan pany served delice baselone due dievers data yang memadai lamada untuk mengakan nisi wake, menalminuhan umusunan typol pang sispal distraction yang telepan den meminimakan penggunaan inpat yang \$500 shoot distances.

Swinus and the liabilities dimono missi water shaker along sharphantons dalare booms kovergen daast dikotegorikan posts level fectel; with wood, bentlepolition. Stylkelars Input Invention yang signifikan alto peoplesto elle vider record REMOVED FOR CO.

- hase kodeley feet Based 9.1 TORS 10,000 ID CHURCHWAY untuk eset etsu liabilitas song identific.
- Level 2 : ... Input seam hanga budasan yang tempok dalam layed yang daga 900000 dispension until auet dan labilitas baik sesora langeung (rividings farge) posi recisti tron largueis.
- hout until seed dan Bases 0: liabilitae yang bakan berteserten data paser sony famil dichoovedi imput yang tidak dapat distragrands.

The ediginal consortation framework automorte frames are the foreign interesting large age.

PERSONAL PROPERTY INCOMES METERS TO THE COMMON BREATON PROMISSION. STATEMENTS

e of Character (b), 2004 at For the Star State Limited Copyrigation collisions of Phys andreas collections at the little

2. GARAGE OF GENERAL ACCOMMEN AND REPS (received)

Pleasant assets and lightling functional;

(NO. Play some measurement scoolmand)

The day years of an arrest or a redsity at connecti unity for constations that market participants would use when prompittle asset or tobully assuring that market participants and in their managemic host kilomet.

A fair radge measurement of a non-Snarpriol oppor takes jets account a market perforpent's adelly to personalexpressive demonstrator united the expect in its highest and best use or by spling it to swifter market portripped that would use the arrost in its highest and best use.

The Such ware extended instrumentally are appropriate to the elementiannes and for which pufficient data are available to measure bit value, manietising the user of policiant observable topols and minimizing the use of antibuovable broads.

All panels and Addition for which for cuber in recovered or allesfored in the featured distribution are subspected within the fair value decardly, decarded no follows, house) on the Joseph book input that is pignificant to the fair value measurement us a reliable.

- Bowel ft audited Amadicated market private at access markets for identical accords or finishing.
- DAVEZ: MOUSE STOP STOP QUIDNE prices instacted within Level 1 that are conservation for the asset er lisbilly oither allestir de propie prices or independent
- d.med 8: inputs for the accest and intolly that are not haped on stremettic mediat 4000 /wodenwoolder mpace.

I APORAN MANAJEMEN

the copies committee thereto plantages replaced have

PT MARKATION NICHAEL ITS AND ENGINEERS MORES TO THE COMMON PARTY AND INC. 30243 Bit 802 de al Bergerian 31, 2011 es For the New Here Seeded Department in critical of the colonia affaronte atabati

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAM NOLANGAM PERSONAL ENGINEERING

Temporal 21 December 2018 dea laten yang ibeship pada Kengga Israel المن المنظمة ا المنظمة المنظمة

1. REFERENCE RESUMENT ARCHITECTS TORIC SERVICE (Lapiton)

Bud der keitlige bewegen (kerjelen).

[4] Pergénueralai miar (anjula).

British anni sian liakilian pargysishuipanin lacorae lacuaryour passes beingland, Bartimenvertekan opakok terladi transfer antara lievel oli dalam hissiki dampan ossa. memperatural kategori disetecarkon rigud ever terendak yang signifikan dalam paragraphican mitol moder) paring office periode pelaporas.

[e1] Political has believe to Meaning at

Dunk lideli melekukan tehterilikasi instrumen kouangan-dari atau ke Masifikasi vario dickur pata niai succe molalni toporon lobo tegi pelama instrumen texanger browing dreams also directions.

Rath XXX merekasifikas radup indumen becamper that stoker parts told under medial, bibo rupi ika pada pengakuan awal indrumen bewangen invested diletaphon olds Sant sobagai dutur pusta relat ession provinced links report

Bank mundrisufficed sout kovengon dark thing parks with oncing the sout he suggest terostort titak iapi dimiliki untuk taluan perjuditn star péribelon kerbol diban webs deket (medigun and keungen mangation telesh dipsended attack Southead tendens until taken penkelen atau pendelon kendoli dilan-voktu dekot.

Příměr priměr komuliársky.

Laparer Imarger bereakleren remaiken en leunge liet de mile autyk pera recognition cretica bendutive. Odine and computer that with stress limb remité inpersitue setemar lebit ciri mbangai lut many also manyo manaritan inidéa imaga da palakai adio. berendered.

REMEMBER OF RESPECTANT ACCORDING PSI-CON Investment

Pirametal accords and Badellian Journal accepts

Art. Patroules recommend involved.

For posets and Rabillion that are renognized in the liberoid statements on a recurring basis. the Blank determines priedler Donafess have possened between Avelo in the Nestroly by re-ecocoling categoristics (based on the lowest sever Jepul that is eigentined to the fair rules recognishment as a subplet at the english much reporting protect.

540 Reducational Changle Instruments

The Carrie phall not replacely any financial instrument out of or into the fair roller. Through and it is not classification while it Je hald or leavent.

The starts does not recountly any floanout Instrument and of Ric value Brough profit or host distribution if upon initial magnitive the financial inchanged in designated by the Sank us at fair ratio. Proposit and in tions

The Bank reclassify Anancial sacrets and of Air suite Armingt pondi or loss obsolitation if the financial asset to Jonger owned for the purpose of selling or reparateoing it in the meanterm yethough the financial stated might have been acquired or introded principally for the associated antine or resurchanies it in the ARREST STORY.

Příměním sť oznavátkom

No considerat formula statements include he seconds of the Black and the substitutes instaling electronic entities, presented an a single recoverie and Balantinine are colline is printed the Plant has an internal of owner than half of the seeing rights or its greater districted ani geominy points.

the copied committee theretal algorithm contacts become an in the industrial language.

PT MARKATION NICHAEL ITS SANDOWNESS. ACCES TO THE COMMON DATES AND MAKES 2024000000 An of Bearester 31, 2015 on For the Year Deep Society (Department is critical of the

PT HARRISH HAS THE DAR HETTISH ANALYSIS. CATATRIA ATRA LAPRIANI KILIANGAN RESIDENCE PROPERTY.

Tanggal 31 December 2016 den Outsit Totum yang Shedikir pada Tanggal Securius (Originas Salam pilam Rapia) جا) دستوجند سنت زدن مختصحه الدسا

1. REFERE RESUMAN ARCHINGS TARC DOMESTIC (Amprile)

Primity primity immediate in Registeri.

Programme disput belle flast inviges also receive but also, index band contains dark intributanya jenya inasim dan menilisi ienamen etti negergasii intel kall invaled mobile industriality and invalen-

Source specific first manyershriten investor planter have plantered morally setted had Applications.

- Reference atta investre juicet, lest yang atta mention benampian bist sistali ranga attan at hida salama investra)
- Eingemer sien hab sien behal benit verliebel. der beierlicher geröregen komsten, dan :
- reid maggarden Konsengeren Information also bender until recopognisti juntiti intel benderante.

Kello kart merilii bareş dei kut ours experies. Next signal recognitions that serves both the branches your recognitions distrirenta quiut certifi bitarius dekanadas kanadasis

- Pengatura kudoktat dengan penik. hall peace pargicies.
- Hit yang biskel dari pengahawa Kembulkan bisk
- Hit con do lot managebest fluit.

filed mortal territal analysis transier recognishment income the bids declaration verginilianium arterga productum imbasigo pata aina ichib cimi liga eteram pergencialian. Compatitus pitus antikus pesti dinadai india. Sect receipt payagesting with mid the living being first teldagan proproteian sie. sellen mak Anti kalilin, propiesien ein APPROX. leter als relie and you didn't die diese wises lebe lebels bework tides lala ngj tin projekte lampstond ka kundisala da laggal like manpapik progression surqui desgan targgal Card conglection progression des miles and

2. SEMBLARY OF MERCHANT ACCORDING PH STON broadward

colone offernier sticked

Principles of a manifestive function of file

Director's conditioned where the Shorts in represent, or han algeby, to marketly returns being the invalenced with the transfer and has be ability in about these return formage in process com the appealment

Specifically, the State contrate on inventor if aint sage of the Stank hour.

- Power over the investor dis., existing apita dan gerit der annet ablig to dend Tre retened anticken of the translers;
- Exposure; or rights; in equilible retirem from the benefit owner with the benefits and
- . He willy to our its power over the investiga investigat da estaren.

Mirrollie Bart has buy flow a expinity of the rating a state right of an terraine, To Sout-mention of mirrors link, and street source in scoring window & has power over an

- Re-collected resignment with the other entity installation of the demanders.
- Platte wining then other contracted and the second second
- Ne Succ way oper and people

The Backer accesses whether the of the selection on investme of the transformers indicate but there are observed to one or more of the Areas alconosts of countries, Gorgodistation of a netricity begins when the ideal without contact more for pulsablessy and process more he Stati Joses medel of extinition, Americ. Maritims, tracers were represented a material of empired or disposed of during the year on resistant to the security of a demand of post and been and other emergent control to secure in to date the start gave winder out the date he first manne is maked the substitute.

PT BANK NEGA TINGBAN CITTAN ANAROYA CATATRA ATAS LAPCERIA EPIDAGAN PERSON EMBAR

Haraco Dalaisi Tanggai Milinambar 1874 dan

in Later pary Resultie parts Langua Terretor (Respirate Autoripiese Report) وأحا ومقطوط السومة

2. REPUBLIC DIVINGS ACRESSED 1980. STORY TAKE (Anjelies)

Příměp priměp komalidacia (kajska);

lake also ngi dan salisa kenganan akaprogramian kongreternii lain diablamian pak penganjuhan mikeleké list da. pak inperingan menganjah (1987). mingerhad BNP vergeryd wie driel. No dyntion, propracte filololor pete lepson brougen calles and ager intipies abelianings remail desper intificient abeliani filmis filmiss and nim baldian, ekeler, peoplesten, belon dan ann tax lerkaltenderger konstituteter engela blede alan distributi samus penak dalam penan.

Chropate New Indonesis dan Berkhait.

Circ parls Renk between to the bart late rate in generation used district scheme bings permitten danakan daga sanggaraka sabia. uin kaya shirif (188), Catagor langta. pyraman siehertet gropetalten) bisektier bis todapat indkom perionene uits omgen mangganden mindelingi personen plai pelagricum dissiplações daiam faities (n.

Francepolar periodicità del Indonesia des Instituto

Procesystem parks Barth Indianactic State Barth lain mangalain persenanan dan didan kerbah call many Facility Separate Bart Internal den depende kelentanyia.

Propogatan pada Barit Interessia disputation telenar telde perengalan dilabagi simper provinced in the purposition.

Perception pain best little pain analogo della particale segonification biographics. pang dipan disebedian menas languag dan mengahan biaga berbahan antah mengambih anti berangan berahat, dan sebah engatun adi Adu pidi Kip proma Sandhai enggantar eskili sikilarya shiff (CFI) Galleyan bengka pemanan rturkitu Mirekpileske persena eta kerga menganka ministraj persena rtu mingaran dingkatan isker Calaban Str.

The organic constitutes frames indicated in the first section in the first section in program.

IN DESCRIPTION THE AMOUNT SANDAMENTS. MODELLO DE COMOLEMPO MAPO MANCO. SECURE OF STREET

Arried Street, Mary 20, 2005; and For the New Hern Fields (Capenignal in publicate of Page miles of control cand

2. SERVEY OF BOSPICARY ACCURAGE. PERSONAL PROPERTY.

Principles of consultation (constraint)

First or two wall much compared of other companionates transce (CC), are distributed in the copily indifferent flow parent of the Barti and to the nin-controlling bilance (MCC), soon if Annesale in the NC heeing a defeal funioner. Moreovernously adjectments are made in the forested statements of automaters in their had according policies in the wife for Hard's according policies. All intergroup according to Addition spain income expension and main Reservables to terrestone between remaining of the State and relationship to the or grant and the first of

Control Assesseds with Blank Indonesia and matter Street,

Attempt to initial recognition, consulerrorers with these balances work often barden we recommend of their manafold and using the ethethe attend are 2005 and at Africa the impairment become the content account with eller had is necessari i then is so indecition of impairment unity the impairment melliostatings on discinness in Nation in

A. Photograph with Elect Subsection and other

Planements with Black determine and after Bartis mental of sail average, Black Indonesia Organic Facilities and time styrents.

Plantones with these technologies are stated at for establishing belower, the present

Plantonic with other backs are bridge navanani di kita mbayain banasanid din hometic out doub; whitein is disc. for the section of an experience of a few section and song for elimina interes rate (CE) matter. Alternate for quirent book is account if there is an election of impairment using the impairment mellockskop av disskupel in 1949. Ils.



PT HARRING A THRUSHE HET 153 AMARAYA CATATRIA ATRO LAPRICAN RELIANGAN PERSONAL PROPERTY.

Tergeri 31 October 2015 de: Outst Tutum yang Obsellin pada Emppe Tersebut جا) دستوجند سنت زدن مختصد کست

2. REFERENCE RESUMANDE ARCHITAGO TARCO DESCRIPTION (American)

Plate white

Historia imiri dai shigari Imperati months are a street in make telem unti propriam mine dens Chigasi Filmitetennia, Utilgani "emolekal indonesia. cottline that between (SDF), Serie Internaturum Hepon, Obligat Republic edomic, Certified Organia Dani Internati TARREST AND SOME STREET, STREE

First with participantings distance participation in conjur-Market Roya Karratis, Irosali aus لمرغاه بالمراحا مناقماته ومرجوبين retail later and discountiness (security) the begrang terbanen lakungi dan penghantan kanpederad iain kerselikankan Pengahasan rahida pengahasan sarai begantang pada March Street, Square

Pengukuran elek-etek dan obligasi Pemerintah distangular atas Manifestings setagai kerilah:

Okrafilitäringen jokah kompo-

Cristian was distributed studied Ningga jakin kenye dinant pada histo provides described torons recognition exists rate being either nation programs and the largest personne also returnities colors procipergrittift der jarrieb song Stab papellian to divisit tion become code langue jobal bergan pang belani membelah tanggal jakah karaya, araba hari kili akan the printer as were allia dide yang distilik bingga jakih berper to dates belongot broads select disc. tim Back little disconnection select complications and designs school direkt birgge jalah bergai untuk laban. Kerjalan dan prodi kanan matis dan laban. and the same

Terreducement description

Salabb programmer, with that your distribution draw becomes here artic district deputition prote that THE REAL PROPERTY.

Pencipater burgo dalni dalam taparan lde ny die projecte begrinne Lie konstlede begin meggeste retained by the late during which has die side of the teresia arte dissi datai para lapour like not the prophecter becomes and in in the condition in a

The support of the last of the an in the lecture are large age.

PT MARKATION HIS AND ITS ARRESTMENT ACCUS TO THE COMMON DATES TAXABLE. 2024240 BY de al linearier 31, 2015 es For the New Here Seeded (Papersonal in collision of Paper colone offernier sinkeli

2. SHEART OF MORNOUT ACCOMMENT PSI EXPENSION IN COLUMN 2

Stemanistan

Describe marké of respects from the expellable coefficies of deposits, investments makes these such, between factor theses, Suprement Stricts, Collinates of State letterin (1967), State Terrary Public, Specific of Patrician Specia, Confidences Superior State Sections (SCOS) or market beganne belle.

Security on trialy research of the rate ater demonstrate could, married for demonstrate annual related to the value brough profit or has whose the horosoften mode are recognised. التحواق للمحمد للشناء المتناث والمحالة g line and after comprehensive income. interpret expressed describ on her the self-reference

The resonanced of acquible and Distributed durate are based on the distribution of the securities as follows:

PMOReachety

Personal and substitute of the section of the secti estimatedly metric of analysis and using effecting interpal metric after initial recipition. Any sub-or-reclassification of e man the inspellent sensor of lead-to-extent/consists worksorts have starty made areas in the restroyity of all helicide-residually assurables are makes brush and present the South from standing sounder to leaf to unturly by the samed and the billioning ing Standal years

Assistabilitarium

Aller Seller amagedites, semestica sitem an expellence for such any control of first for

Mont issue is acquired in the annual training at the same of posts or hour and when companies to the control to the reference and product reserves metanga palamar kanan menandaka da. with skill recording are recognised in the months of part of the ami ofter compositoratio instant.

the copies with their thereto plant the copies of the copies. an inder betreen a language.

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON DATES TAXABLES. 30243 BD 602 An of Engender 31, 3000 and For the Year Deep Sadied Physicandia milion of the colon of make stated

PT HARE MICH THE DAR HRT 153 AMERICA. CATATRIA ATRIA LAPERAN RELIANGAN PERSONAL ENGINEERING

Tenggal 31 December 2018 des Unite Taison yang December pada Tenggal Tercebut (Christian Salam jalam Papala) Tenggal december (air)

2. REPORT RESIDENCE ANDREWS THE ACCOMPANY (Aminton)

Hitchartel (Logister)

Toronto unité répai (largitar).

Produktor dalimija lakega dalah sesas. Jangsang yakegal penghanjan temperatural lain comhandraf digital alan mengalami persenaan i aid, deues brackerges ein bergen terminally garage contribution or design and design or design and programine imperiment in devilorities to the rep schape programies estimations.

Distro parte ellei sejar restatut tatar regi

Dienningergien:

School pergulant and elithetic per distributes in these Estampoù diversispențium dialer poet olde mije di lipocea ponici texangen terresidentes, Kesarbargan Stan binagun yang bahan dimutikan alikul produktio olia vapa vitto etti. pang diperingangkan diakai sabagsi logie det börninger des broger dari pasabahan sitai majar kabasian. lengton litter brown litte earlien. perghasilan kemperbasai ke heromiete take tegite. Univide yang diperinganjan bisi delikalikai sehih penjahan

Distiplies path title legar neces; kata magili

Clus-club iertente belak oliejagikan melagga adaba-dat puntu aria seper reliaki isha ceji apabila mat keradist Kipista, dimensio dan dispostan representational also describe makes.

Gelegen kungien pomenen siel diales his besigned indiani. derrosen. respective relating persons. d Schapperson (Brighten Stier)

2. SHEART OF MORNOUT ACCOMMENT PSI-CON Investment

Streetling (continued)

Analysis for suit (medianni).

Other fid water offengen are recognized strate in other comprehensive former and the mounter on said or improved, when upon the consider part and terms productly rangemed in other comprehensive feature as restaution to pode or has as a maintaining articular ext.

Flor order Percephysiolit and Sea

Addition business

Alter Mild ecospolies, secondica dentities or half for busing on recovered at the name of the accordated abbrevets of female position, throughout patter or Angele State of England in the Feating martin in magnini is put if give the less thegat is to rate of States of Sta and other comprehenses because for the year. Tracking assessible are not exclusively acknowled to their belief maggadina.

Designation of the value formage profit or then

promotion that here Supported on properties of the entire Amough profit or loss when he would are original, excellented and experient interesting or a flat rather leads.

Alternative the improvement income with announced of them in our sufficiency of impairment uning the impairment continuing as also back to



the original consultation than our materials in himselfare in the independent large age.

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY OF THE PERSON NAMED AND ADDRESS OF THE PERSON NAMED ADDRESS OF THE PERSON NAMED AND ADDRESS OF THE PERSON NAMED MOTES TO THE COMMOUNTAIN PARTY PRODUCTS. An of Describer 24, 2005 as For the New York Larlest Represent to military of Vigor

PT DARK BLOCK THE SAN DETTING MINISTS. CATATAN ATAS LAPERAN SELENGAN STREET, Tanggal 21 December 2015 days Datat Tahun yang Berathin pada Tanggal Tangkat Pitraphan datan palam Rapida, Kanadi dagatahan king

2. PRINCIPLE CITUARNA ALBERNAS YANG DOMESTIC (Augustus)

Instrument les angen der halff

Dalam metaladan puaka bisatanya, Radi estable breaks where teamer derivatif separat kontrak kenal atau kenjangka. make samp orders, recognising section correct regio, the respectations beared خنبنه خماز جيناهاة ومراناتنات ويجينها with discringuishes the with bisser industwild behavior white back also and open profiles (take interes) pay (take analysis) pay-ter state between think bigather opensions lient dan bila ressembli bitesia abertant betang abil beberen berangan disimb Busiel parkertie unjersynder produkteren in major den instrumen derheit in discharken حن ويه ملنا محورها حملت مطالحيتك شاه propheria integralment his insert telegraphy because the

k. Mid-old yang dilah dangan jaap dipat حودث لمؤك وهم شادخاه هد لمادما المشموا المثلوازيها

المزان لومز مجودة المثلة ومع داملا

Districts yang distilikanganjanji sibadauntasi menter intid diale intimis large has trackei elik perg inmengkein elkereni protegotas kenga yang belam diang-legal tertak cetara kanga beli dengan kenga pad diperiahkan sekagai pendapatan banga yang belam diangahkan dan dialai telagai produpaterilanga armadisingan jangka sadis the dist leggs that being street, This proposited this ellectric returns and dalam kepasan penini benanggan bamadilintan kepasa legapan kan abih tenga basasia pada pilani penjeri

District yang abal danganjanj diparkentah Micribothan school priprior samp Stocker bergidding

2. REMARKS OF RESPECTANT ACCOUNTING POLICE (marines)

and the second second second

Organization dispersional designations

in the second season of incidence, the Sink union into instructions treating distract Broad informational authority come; spot and broad products, budge norm aregue, come manning means and editional rate reage. If the other independent retirements for Charle wore for banksy so seed for business the Banks represent to not open position, but paperist, makedy opposite, army than their in the Stade shalp operations and also set qually for beign amounting Obstactor Secretar automorph on Alabor of the votes and the District in the value of New Debutter Secretarion de conserva constante. Personal State College and Printle State and alian maganismian kanana iku bayana

 Servicios perchasos arritor agrammas in: mel and assetting sold ander represidenced agreements

Constitut parelesses arrive appropriate in

Roadin probact with agreement to mand (investor repai) are recognized to a repai contrate in the manual of the county price of he stable morter, her annealised street the afferment streets purpose pare and the pulling price is deather in propositional titles and introduced as been discovered. ameliano all'illa potalisien le amelia are pendagoni sold they are result by using in March whi (20) with the morning remains are not respected as weathon the manufactual distribution of Security position incomes the assembly of the marries sprain will the other

Demokin produced water agreement is south are character in terms and recoverable.

The ediginal extractivation flavours' materials in transition words. and the lateral large spe-

PERSONAL PROPERTY OF SECONDARY ADDITION OF COMMON BRAZED PROMISORS. STATE STATE

Art of Companies 10, 2004 and For the Year Steen Facility Copyrigation and Dept and the same of the Real

PT BASIC BLOCK TORIBANI DITTING MANISTY. CATATAB ATAS LAPRIAN RETURNONI Printers Harrison Images 14 Character Mills day

I APORAN MANAJEMEN

i laten yang Keraktin pada Langgai Tersebut Kinghan Jajan Jajan Regial Security despitation (1992)

2. REFERRE CHILAGOS ACIDIDADO 10AC STORY BUILD (Logister)

لمؤد لهمز هيومل كالك ومع كالخطاء ال trettel der mit mit year diest deser أوخانوها الطبيعة الطالواوس

تمك زمز سوءك اعزى وسر اخدادة

likt ekk yang dipulitangan arjidkal kerituli japat dakai sebasar hanga perdadan kerituli pang direpakat dikerangi lerkan kangu pang kalam stamathani. Bahan kangu pang lettan American mengatur metah selah kanya Jan dengan banyakai berhad panyakan dalam kar daliki sebagai behar bangai selaran jangka makis vojak men cipal hingga ilderi kontaci krogan remaganakan melalih salai kanja distri (CRI, Tita yang dipal lelap diselah ortuga aut datus lapuus puos linungas lapuolismien lapuus muusa milykeni ingered has eith inteplesante parte pinch flaste. Service Company

hint elek yang dipak dengan pepakan kentad distributes spings (a) the bearage pang dalah dangka biasa pembelua Manadhasi

Kredit sang-dherikan.

حفث بوشت بليم جناويك وجر الونة podaniki wigo diseleh kinya kandini yang topal statement some largery car exception him instalant attitungs odd: and because breaked the training perguinan and their puck blogs persisten. American desgre mengamban sebela uda kaga shiff. Catagan kangtar sisa. personer visi eliabitus bia testapat trati skield personer visi despersoneramentus eritotolog personer visi eritopament despisatus datas liabitus (s.

2. ASSESSMENT OF BEHNEVERS ACCORDING COLUMN TO SERVICE AND ADDRESS OF

 Browitte gendered gode appreced to most and anguiting said order report formal agreements (secretaries)

Securities staff under expendence?

Secretion will under equationed (repo) agreements are exceptions at the agreed agrandase pater in a sense adient interest. The anancies interes aperants for sile belown the welley pain and he agreed reputations prior and in recognised as informal represent strong the provint from the sale of exception to the state of apparations by uning (Station Interest Plate \$100) conflict. The months said an acceptal at accept up the nitro nickometo o' francial position brooms in substance the community of the encentra escular adit da disebut de saltre.

According with united expenditures agreement are signatured as income highlighten responses of property and court

Income

بمغم يعقبه خنار فدانوه ومحمون والمكاوة ومد مجمون intercental Desiration such which are to Strong additional and an additional costs in additional inscriptions in an additional costs mousest if their maximal cost using the plante street nation. Absorbe to representatives in respected if there in ma infication of impairment units; the impairment perfections or discharge in their in-



PT HARK MIKIA THE DAR HRTTISS ARRESTA CATATRIA ATRA LAPRIANI KILIANGAN RESIDENCE ENGINEERING

Tanggai 31 Conseiler 2016 des Outsit Taiwn yang Doublin perb Tanggai Tersebut (Chapter Astronyalan Repte) جا استراجنت سند ادن مختبطه الدسا

2. REFERENCE DELL'AND ANDREWS 1880 DESCRIPTION (American)

Keditseng diberken (arjube):

Bedl any Obeko shapebakte bila. hisk brokend prompts para real-tim mengenal pengenthakan pinjaman alimindhangan menad artika harit dan distika Geogra persuan besti benalihi, Perjaman yang bilah majud dibenal Shapetratulus desper mentelé catargus innegle processe del Primose lecurius de primer pay his Supplyhise undersyn diedika kesalaga bergia. pomerana siki pinjaman di kapasan penini bearings broadening

Perpedant subservery district debut coughs entrational levil risque becard triell reside projetion code species puis projection intelle district design exticosiana, Proposium subum kopulasi disajikan referencia beginn med into into

e. Tarker der stern der phei

Dates Impiates bisnis likes, Barb montes has pressur becomes reports below of seat. I seat percenticion attragalesi

Sociale programme and legiture during strongistic district parts large personal

Gelegen kragien processes mid disksion his trouped irolleni processes mid dorgen conggradus redolikaji processe visi urbagainara diroglaptas dalamiliataise lis,

a Progresso niki asri brangen dan ---

Company state out by come

Platia seriap tanggal palaposan, respectati goldi kalpat kili yaq akjelif belom end konengen alan belompsk and konsigns para Mak disabil paris wisi majo recisi atu ny titat mengaire penyamantia kathananyan ata intensi ent tearque discretion ellerysche beragien pomorane sinistialitzierlijke, der berge ibs testigen helt gang skielde mengensi pomorane olio brookel untagel skield sini cale alon with prekline your bright which proprieto and and brestal (artifica prop errymatics present that pag manufactor of the local process of the do, and broager die beleget and tenegar pag tigal destroot score and

the engine committees there is the record resident beauti an hate between larguage

PERSONAL PROPERTY AND DESCRIPTION OF THE PROPERTY OF THE PROPE ACCES TO THE COMMON BATTLE THAT HERE 10240 BH PS2 An of Bourniller 31, 3000 and For the Year Deep Southel (Depressed in william of the colors of croice stated)

2. SHELVEY OF MORPHORY ACCOMMENT PSI-SSE breakens

Lower Improved:

Locate per mellem all administration are as uncodedly property of anticolors or where the Alaske named anticolors with the enticolors kuroma kururand tressi. Wheature are denser' umderlike, bey are seller al applied the existent advances for impairment linear Statement accordes of least without on coding to the obsessor for maximum there from home in the وبالتومرا فأوجعنا أواجوه والخار وبالشاهوي

The whore received in conjunction with leaver animateig fragt conseins of the lower into tempunya kangalangahir aktikan playang ang ind the counter they used resultance. Such incontract in stems was proported as part of Africa Company

m. Acceptance consisting and popular

is the critical science of basisers, the Sank provides Section guarantees, controlling of provides firminal purceives, calculates of letters of serial, thank purceives and

Alterialistic gallery, apoptiante repolațiilor and parallels air-conincial security of cont.

Alternation for inquirement factors are unsured f facts to an indicators of impairment for unity he received arthological as disting a Made Sec.

 Imprison of linear and medium it AND DESCRIPTION OF

خدمه لينجمنا كالمحضر

A' made reporting that, the Shade amounts atester flore is any algorino existence flor a investid appeal or a group of Branchi assets and marine of the water formage profit mediture are experient. A fluorest above or a group of inactial accept to element to the impaired and application decrees \$1,000 and only if, there is an algorithm mattern of Experiment on a most of one or more execute that they account aler der teller magnitim af die ausei jan tennen kan merik antiket ben ment han er iqued as he estuded there existings at he invested areas or he group of invested areas. And you be reliable realisation.

I APORAN MANAJEMEN

The original control that the design of the control beauty in the an hate between larguage

PY DANKATION RIPLAND DE ANDROGRAMENT ACCUS TO THE COMMOD BATTLE PARKETS. 10203401002 An additionarcher 21, 2000 and For the New Liver (seeing) (Represent to william of these colons of service where)

PTIMES HIGH TIREBAR HATTEN ARABATA. GATATAN ATAS LAPERAN KILIMAKAN CONTROL ENGINEE

Temporal 21 December 2016 days Tarquet 21 ianumus variantes (Industriano) Datat Intern yang tinutikin pada Tarquet Taruntu Elizaben datan julian Reptat, Bernali dagainten kerj

- 3. REPUBLIK KURUMANI AKUNING MAK DOMESTIC SERVICES
 - a Persona niki ani inanga dan nen-immergen (militari)

Common skipped brancom behind

Ball copied below and beauty a recognise powers with religion surposition also angular protopian the debte material risks from the congruence with their lega projesta yang Kist rangta Charles de debte heit receptor inculte lescripe, reflexistates delle des provide der Septete pell, kingepaper sill er vol belage sillel tredit knopp, sin dele perg signi didenteri isterje perg kululidanja kitanjak and kananjar upuri eenteratoja slaka produgova sirido slav provintukan juhappi lenatol, alas kasiki darum yang katarahai dagan wagasahai day and older belongs brooks?

ibet mentebe bill persone els de. met bosepper serven kriiritaal dan bekelil. Contact programme and belong and treasure part spetter Mathew wars individual.

Same and because you significe severa neveted your tast mergeson personan dia uman infrited decadesi uman intriti with resembling presence that your walk injali nama lintan disimilikani. And iniangan yang islat siyalikan senara introduct along threatest course bettill write enterficial processor things danger requirements and learning brother terimeten besätstich frühr perg serge. Aust knowgen song disselsen seinen ministel unter presenten mit, dan dissen tengian perumunan niki diabai kiab ingi terminan disimperampunanka secara kandal

Dark execution restricted designs ranggarakan ilalah bibah langgan lembi dan respektiveler held bolis is den resektor üsepu begin person niai kopii pepara kojoliit.

- Sala historia profesiolity of sinked.
- military condition.
- held/heapin was bejol. In

2. SEMBLARY OF MORPHORY ACCOUNTS PSI STEEL STREET

 Impairment of Securit and recollected Accessed Assessed

become at financial anoth foreigned

Objection existence that theretis' anothe are impointed one instable distant or differences by's borner, reducting it a time in reference by the libest on books but the libest metička ilikurice samile, takobni kaj s harmon or feater will make the harbogsing. for Singposesses of an order restor for a smarty for in framed difficulting or offer stoppositio falls withing in a group of purels and a common storages to be present white al Announce or Announce do the group, or provinces a conflict that consists with defaults india prosp.

The Bank considers residence of impairment for Security and with the individual was entertied. had AF significant females and are account to mitrolast reputations.

All individually significant instruction control and by to specifically deposited are then underthely annound for any impaisonnel that has been incomed and not performation. Forested associahe are not individually significant are mindaly assessed to inputment by proping hypfor and descript service of strain the description Photonic acceptable artific this characteristics. I have at acceptable on introducity manuscript to requirement and for which an impairment how is assumed any or larger included in the authorizer assumement of Language Street,

The Back copy stabilized marking using Material Law Scientific and Dalog Sale Security he delivery is distancing the alternace for substitute argument has been

- hidrarius ligant of the probability of default,
- the femine of moreovers,
- Do proved of their imposed, and

The company of the party of the on to the industrial large spe-

PERSONAL PROPERTY AND DESCRIPTION OF THE PROPERTY OF THE PROPE ACCES TO THE COMMON BATTLE THAT HERE An ad December 21, 2005 as For the New Liver (seeing) (Representation within all the minus efference electric

PT HARRING A THRUSAN HATTISS ASSAULTS. CATATRIA ATRO LAPRICAN RELIANGAN REMERK ENGINEE

Tanggal 21 December 2018 day Date lates yang the Min patr Emper Securit جا احدث وحنت منت ادما مختصف الدسا

- 2. REFERENCE DELL'AND ANDREWS 1880 DESCRIPTION (American)
 - a Persona ela aut lesago de ner-immergen faritiet.

Commerce whelever becomes desirable

printage project medical rengeral ayılık kendi ekeneri der that it mouth complication kerapian adhad lebih kerar abas lebih kecil daripada jampin yang didimantan pada personal residence.

Saugha paraman aké dia didi kacayan pangahada pada dapa pendibunakan dianahan Salar schene seine erken niet bezeich zuch kenengen dengen niet bie erkennt wen beruna dalam yang distributs mengganakan saka bangs adalah meni dari yani berangan broeket Kongian yang bejati diaksi pilab iaponen labo eggi tim proghenium Interpretared lain kinnoskanam iku disabil peta akan sadanyan bengker peramanan sital akan sori benangan yang disabil pada biaya providen stansations. Providente berge akan anal kanangan yang mengakani received that help darks day days with egopeg ripeolos está verebilesie a s tor new litting little projekter broger personer rike Kritis problem yang broger arbitat provinces that recognitions became kangkai persenan akai kalunang, binagian periodici del pari alterniza di in la conndikter den permilian broeket disko paris income labor regi dan proglamian incomprisental laboratorismine.

Karajim parampun aki uko akit-akit yang broads until signal status only respirator tengin kendali yang biah منصاوص تجوف ومتوما بحدد نطة inspetent his in lite rip integri programs without toda larges named you destroited the projection improved the let the age employer owak artes tayo prosense, sweak dinagi primare pitri de arabasi berger alsi sajer kri. Marreyi bergain process the end bounded hand arteria respuisibili dialitat partia igrosar laba regi ke projectio keprelenti kis des Persbahan parks cadappan tradies bostores and heat plant Autobiocher parte ette mette (free seder) kopernis ochspel komposen pestigation

- 2. SEMBLES OF SCHOOLSET ACCOUNTS PSI-SSE breakens
 - Impulsared of Security and manifestorial Constitution of Street,

become at linearist march foreigness.

e 1 represents on the other time second erents and specific conditions are such of the school based of improved thereon in dy in he grader or him door did granted by historical reportures.

impulment innum on the moid annum suriest at market and an example at the African en lite accepting accepted of th to made the present within of each her and then discount at the financial ping affective interest rate. Lauren are encountried in the committeed all absenced of profit or become other consentencies into ani estantal is un attanceiro accused a and and write a section front on the inputed francist soul distant in the computeral states for suits of the state in the state of the contribute to the property of measuring the experien e a subsequent from section A monet of impairment two in microway, the anni fan 'n maant Hangi An constituted statement of agent, or fine and aller anaportionisti income

application to the _ management become priorder on recognised by brookering for analistes became that have been managed and and a los as a malesticate about The committee bearing that we welcome to r comprehensive tracers it profit or than era bilana iku eraikika a and of many particular regulars. annibules, and the arrest har rate, but are impairment has providingly energetical in les consultations desirantes et partitus innu antiin augminute trade, Gueges to ment province withholds to the ratio ni mikaid a a magana di Jamesi

The company of the Control of the Co

PER DESCRIPTION SITE AND DESCRIPTIONS ACCES TO THE COMMON BATTLE PARAMETER. 3024380 BOX An additionarchine 24, 2005 and For the New Live Could (Caperment is william of Cape micro offernian states)

PTHANK MICA THE DAN HITTEN ANAKATA GATATAM ATAS LAPBEAU KOJANGAN ACCRECATE TO SERVICE

Temped 31 December 2016 dec Unio: Totan yang Herbitis pada Tanggal Securior (Chaptan Salampiana Replate, Kanadi dagabian kerj

- 2. REFERE RESIDENCE ARCHITECT TARC DOMESTIC DESIGNATION
 - a Persona niki ani inanga dan nen-immergen Seriakerik

Company the cost branches builded:

Also parks halten berkelege, ethal major slang pang-distribution diller belangsis between with their years programs procured with recipies des promptetes berabel deput orași desti distruțio argo profes pergo basasi subbbh pengubuan baragian pengrapan aka punti aparan tata ngi dan programia: insuperconii lais installantes. ento brogico promocera sitri brouted base. dipulition the provides broated this purilapan laka ngi tin propincian imprison like herselvinin

وجمو فالل معام ومشائع بالاجما مستحموهم سالة derik i birgar jakit kelya diseperint silang dan dipunikkan kapun debita dian pendisi eregiter besiter because, extra pongram nia cistar dengar sain berga starif med yang digaratus saturka pengantan dalah

Proposition also calleges become personal rite and basegor death tides. lates direct propression brooks obtains akan siapah dilikirir samara majar. Normanak talan propositio es plata promistus uniaspo bragia provincia site anti tenangas mantas pomitiva anti imangas pany hitch shaperindelses.

Salaskangan dangan bepadakan kalendap Clark internia dar Gerter desa Konangan (IAK). Bard reprospher Producer Bard Indonesia in National Medical Laugust 14 (Miller 2012) kolony Tradisian Kandina April Bard Meseri to Printers Otolto-Los Sounge (PC-PS) No. TEPENK EXPENSION TO Appeloi 2016 tetang Kelekan Kelal-kalian dalam Regio Bests Protocorte Bay Best yang kedaka sangai dangan 21 Amelia 2016

Penarusan siki aset son-kecarapan

Mini teredet der auch pag beker auch bewagen Bark besond ereligspie beggeben, diebark sellen begged prägeren unter erereikten spekalt betaged sellen percentage and like indicate brooked with ente alla pay dipet dipalitica car and production designation.

2. SERVINE OF MORPHORY ACCOMMEND PSI SEE S brookward

Impairment of financial and membraneial assess/paradisons)

become at linearist made foreigned.

For the pathogened year, the top make of an imposent accelettle for each shall recomb transcer and the surrow car for experience attitud to an excel according rates for injustment that you recognized to the reconstituted statement of positive loss and other comprehensive income. He improved have many to the assessment, with the assessment of mental recognised in the consolitated sidement of paid to been and offer CONTRACTOR STORES

F See boson of a hous, recolable or held in makedy security are competitive or alternate product formers of foundar Modes o'the bosons or court, equipment is noncommunity the original effective interest calculate the market beauty beauty

Adjustment in the allocation for experience become into the control area in a product in the mer and adjustments from those or can be manuscript estimated. Denne adjustments testeds additional advances for impairment have, or self as recording of provincity. within of theoretic enterts.

in completes with first between our Proposal Section Address (SAS), State Implements Australian Institution MÉDINOPPHINES AND 24 DAME 2012 about Terrespond of Companied State Acres Guidly and Ampadom of the Parameter Sentence Authority PC-00 Mr. POPPLIK RECOTE shaled 2rd August 2015 on Physiologic Physician Society (C. Lamons, Ments for Description and Control of the Control of

Impairment of non-financial assets

The carrying ensurate of the Sural's son-francial month, other than declarate to: month, are extensed of each reporting that to different adultor there is any individual of <u>ignirem</u> if ay art <u>initalin</u> enth for



PT HARK MIKIA THE DAR HRTTISS ARRESTA CATATRIA ATRIS LAPERAN NOLIANGAN RESIDENCE ENGINEERING

Tergeri 31 December 2015 den Outsit Totum yang December yank Tergeri Terseb Cityathan dalam tahun 1941 بها معقومته محت زما محتومه المحت

2. REFERENCE DELL'AND ANDREWS 1880 DESCRIPTION (Amprileo)

n Persona niki ani inanga dari ner-immergen faritiet.

represent the sect tenderunan 1000

Militi wang dapat ripersish kurakali dari pushmet aken met proghent han sekelak sebenar artist yang islik laggi artist ribi pakanya kar ribi sagar arti aka uni pengkasi ka Guranji binya urtut manjati. Datan munitai nia pika interes and ter men depar distribute le sité charge impeerreggeratur finital distanti substan gapit pany reconstruction produce paper and be whether that has been the chief to come imbalay asri kerelisi.

Colorge presente visi distri pato takun selektingi dalai pata sebig langgal priapasa misi mrika atanya imitani kalasa trengtier brûdt revenere sûne blûde sele ûngê. Conjun processo and alternal balls pinterbani perdahan adirani sang dipendan dalam menerakan alai pengelapah disabban.

Catagor lengto presente sitá disend helt large tingge visi trystel end titel eristels ikki belistil yang bitel citellitin. Gunnyi dengan dipeninsi ajan aparitanj la coloque paraissa sita titti parai: Marie Co.

tiet his decities by whi emissis nalangan beragian persebuah silai sebat anah no problet, name that his have, consisting salaryar brogise propiagases the compact park stands aborton page Instalna (Brazi Calindan 1984).

Amiliation

Pada tanggal St December 2015, Bank mecanidas perupatan tetratan aruntaria atatenah dan bengunun dari model biawa menjadi. MODEL THIOLOGY

The corporal consistency flowers statement contents forms are in the incidency integrated.

PT MARKATION NICHAEL IN ARROSEMENT ACCES TO THE COMMON DATE OF THE MORE. 1054100002 An of Bourniller 31, 3000 and For the Year Deep Southel (Supergrades within all the colone offernier state of

2. SHELVEY OF MORPHORY ACCOMMENT PSI SERVICE STREET

 Impairment of Security and recollected erande describerarily

transferror of modificately execu-

The reconstrict property of an around or court previous of a forgraph of the star to use med in the order have easily in such the property where were, the enterpool have such the are described in their process rates using proin discust city but release person would acceptance of the first rate of savey and the right specific in the record.

Alternate for imprisoned has margained in pite year is accessed of mathematics daily for any articulum that the test has decreased or na kagan minin. An inguisaren ilian istramanak the last a charge in he estimates and it districts for property were.

Afternoon for impairment branch is recognit ents to the entert that the exacts on private force and record the complete probable for model from loops determined, and of Approximent and Approximent has been been proported.

The Alask is not required to provide an element for hypothesis brown in one. productive except, had the Good phone off materials like imprisoned increase in communications with the applicable accounting selectable been Marin 1984.

Grant masses

An of Encounter S1, 2015 the dust changed its accounting patients for third and dustings from god' model to revaluation model.

the original control half of the control and the control to the first are in the independent large age.

PT BASE BIGATIO DANIETT AS SOCIETA. FOR BANK MINES HIS AND ITS AND INCOME. CATATAN ATAS LAPERAN KEUNIGAN MORES TO THE COMMON MATERIAL PRODUCTS. COROLLO SANO A SANDARA MATERIAL PROPERTY. Tanggal 21 December 2010 days As of Councilor 21, 2015 and For the Year Hom Feeled it Tahun yang Kesaldin pada Kanggal Kesada المنا ومثلث منات المناح في المنات المنات Dispersional in millions of View antique effective admin

2. PRINCIPLE CITUANNA AUDITANI 1996 DESCRIPTION (Augustus)

Start hites the status.

Tanah dan bangunan disalikat sebesar nial voir, fikurang ahumulan personatan untuk hanguran. Prestone terhadap takan dan hanguran dilakukan oleh penilai indepentan eksternai yang telah mentiki sartifikasi Produken alan anel terretiral abdisiban sesara bekala urtuk mempetikan bahwa nilai wakar anel sano devoluci bildi belonis soura material dengan rolal terrolatings. Alturnolati perryugian pada begga revoluci defininas behavior with terrorial brain aust, she with netores diseller tembri sebrow nisi months and foliar.

Renaltan niai kepatat sang timbul dari musicani terah dan benyuman disebit sebagai Torpies Reveloped Aust Total from Healthan sehapai Torohapilan Komprehensii Lain'i Percentage offici terrorist yang tirakul dari revaluesi. Iko aria, dicatat sebagai baban pada bitun belalan. Apabila poet terrebut reeniliki selds "Suplus Florebassi Apet Telap" make swigh paramonan nilai tercetat tersebut. Statustian behadag "burpus Povesion work Totac' yang disalkan sabagai 'Ponghashan Romandienel Lauri dan seunya danya sebagai kalaintakan karjakan

And they, while leads the largery pair. analysi tirgelikan sebasar barya perik Boys proteins remains here proteins ta sinu poptavnjegtavn pag irelati secara languary unitah memilama amb keradasi in lahasi dan kembal yang diperbisar with representation and broaded between uringaleuru dilentikan elek musuleuru. Schilde pergulation and used being clasher designs reside large, disable pack large. porticion discorgi alcondeci personales des alconoles braggas personas rela acet

Tanah, kerenak biga perganaan kejal bak ales tends leitte kends stjernich protesse hat dasiet setinger tiggen das hingesperichen und tends des taltit demonstrati. Die popularieren propriessor vita personan best has size. sepanjang terserinskum bakadan anar ekonomi water many party labels provide:

I RESERVE OF RESPECTANT ACCOUNTING ANJER (mainte)

Films annie in metinente.

Languard Suddings are studed at the years feet. paleonquest depreciation for Aulidings. insulation of last ancibulatings is performed by extremal independent values with sectation qualification. Episplient are preformed with cofficient regularity to ensure that the list value of a revulsed asset slees not differ materially have the surrying amount. Any assumptional depreciation at the date of revaluation in Abbitrary areas gave door deland sweet of the upper), and the not amount its contained to the revailable amount of the appeal

Immesse in the narrying emount artising from re-mission of land and buildings is reconfied in Temperature Standar of Final Assain' and presented as "Other Comprehensive Income"; Decrease in narrying amount un a result of speakedon; if etc. is recorded so expenses in the current year. If the arrant does have balance on its "Revelueton Session of Fixed Assets". loss from revaluation of first send in storque to Pervanuation Justice of Period Assets" when iconcuented as "Other Comprehensive Income" and the remomero/opprop is charged to curve; proof is appropriate.

Firm) work, mary best and habitage, we bilidy executació di cost. Acestidos cost induite paraleum prior and represidente directly administration in body the assess in the incident and condition encourage for it to be reported of growing in the matter distributed by the second areat, March Sarardi, are process, and comconfinence contact of the confiner economistics deposition and assembled improved

Card, delibeling legal cost descented when the land one that appoint to margainst as part of the land arguintees makes in all assertions. He control for columns or recover of fagul right man karalin districted and american lover that of larger life or commonic life of the book men is almost a



The explain annual term from the state of th are in the independent improper.

IN DAMA MESA TEN AND ITS INCOMESONES.

ACCREMISED BY COMED BARCHMAN. STATE OF STREET Arried Statement of St., 2000, in

For the New Hern Codes Expensed in publicate of New

PT BANK NEGA TINGBAN CITTAS AMAKRYA CATATAN ATAS LAPCERS STUMBERS RESIDENCE EMBASE Torograph PH December 1978 ster

k Tahun yang Desakkin pada Tanggai Tersebut (Desakkan Jahan Jahan (Ispian) أحا والثوط السوا

2. REPUBLIC DELLINGUE ACURERUM 1800.

Anni Selay (Serjativa)

Personale and this relate book differen dergan vergyansken verkelt gade inner ster. midi mendii keryesia keshiladan bibake mana mandari wasi interpretanya ingina

2. MARKATY OF BENEFICIAL ACCURAGES. PARTY PROBLEMS

sellen obereier statel

Plant mark foreigned;

Depreciation of Earl poorly offer than land er calculated on a shairtiken or etastic decision deduces residual framed on the Constitution of the county on this

Hara conduct the end David Sees (mar)

4.4

(Augusta)

Produktion day product banks, irretionary de probable graing

Section 1 produced per the providence disdonium pata laponer lafa negi dan producile tempolonii bir beneficiar untington mendat dan persebatan yang proteins significan dan mempenyanyang ومرجانا اسرعا بمطاوات اعامه herangistas. Niki temati untu akanstas perpenden aim and blig pary that Squarter by the Spirit Stateston or rent ayî biye çay kerangistan dar laka alian ngginyan kakal dalam laporan laka nagi dan pengkendan kengpulan sah

Andrikan propriession mengahan and prop marik skiem proces perskargaren dan beten skip mini dipendua, unterdenduarkan untek regression dates ingistes series. And in al sebesar Haya yang haka dibabankan der Spiritiken ist end tilg pen berangisler pair out wind the time

Jamiah imusiai anni totav sitemitum pengakuannya pada padi diapadkan atau pad ficts act montact exprones move decenyong dihangkan dari pengampan dari exhancemnyo. Labe othe rugi yong timbul dari penghentan pengasuan asat satirang satogas perfeniase aniona juntah seta hasil pelepanan dan jumlah tersebit dari asab dipertitungkan datam aporas usas rugs dan pengturatan kompreternal lain komulisianian punis pertisia and foreign diswrition pergakusanno.

Pierie serieg akkir bilkeribaire, Berst meiskutur: pereisakan aksyakir resikt, mesmenaribat ian entale proposite des riconstitue un

Skryter, renakunt pang dipirakabkan ke salah kaha, askalah malamar perkentaan biaya providen sandrya. Provinciónes narpho receivas inscuebs laborités distribus receiva interreggi.

Balling . Other replacement and furnisher and failures, solitains and failuring improvements

Hered egair and resistences expenses are

chapped in the executional photograph of proer kan parlather emperaturation income; while responsible and declinateds, which are applicant and protong the controlle of courts are capitalised to the magnetise securit. The Conyect persons and the artisted accumulated depression of free assets which are not alliand represent a unit, on successibles the entitles group of secrets, and the grates or lawer. are recognized in the compelitated elaborates of profit or from and other magazinessies.

Construction in programs manufactural security that are self-in programs of servicestion and are self-graphy for one put work are intended to be used. to business satisfy. The means is recently hand on the arrived paid and imprisoned in he respective fixed assets when completed anticonicio anni

An item of fixed asset to demonstrated again. dispensal or other on fotous approprie harmfile. pre-expected floor-its use-or dispesse. Any genor loss priving on dronografies of the seaso' (calculated as the difference between the not dustical proceeds and the carrying amount of for exact) is installed in the consultation stationants of profit and other sumprotonoise make it he perod and asset it demograficad.

The emiliar makes, would fire and auditors of deposition of first work on uniquest by First and adjusted propertients, Papergratific of the control exect cone.

Developed of the sample benchmark contiller for difference between depositation beauti enfor received uniping content of the court and depreciation beaution the courts original and ander fore equipment pupper to establish ramina is not main flower and continue.

PT DANK NEGA TOK DAN DITTAK MANDYA. CATATAB ADAS LAPDRAN RESINACIAN

Printers House,

ni Turun yang Kirubbir pada Tanggal Tanahul (Kirubbar dalam Jahan Rigala) Consultation (Con-

3. REFERRE CHURCOS ACURIORES TORCO APPENDING CONTRACT

الأله فالحناة ويسو منحولة الر

Agamen yang disentifisih dhajiban dalam aban. Vivol i atsisisi:

Agence yang disebil alli dispublica selenar nisi malitari lemah akan selenar misi sebilanding berdi yang disebian, masa yang lebih sesalah. Misi malipat lemah selah misi nga gana pay danti ah danayi brogan materias baips satist menjud agardin brostock Stellah bilah satist brostlisi atau misi naine nde del apper yang deriti ah distantant in data dan calanan berata namenan siki kesii.

Dirich seizen mist agenen gang direkti ade den hant projektenga disiral sebagai terretangan atas tengan partu yant projekten.

Managaran manganakani siki ayawa yang danid directors belok Calegor broger persona dia pakagana pagdawa (ab Books borinates processe shi asses paraglamiti alb.

Distriction undergo organ product der provideraan agaran yang dariid ah Mindrakan pada laparan labu negi dan projektion temperatural like benediteran الموطاعة ومنا فسيدهاهم ومنعز وماحكوا

وخلاختانها

South that went your black readered your lists. Appel Gardenskin (Blen per por reference). And belief depaire where the break) nda kapapunina untak Buranj brigan derrich werten, geneen sich der parkangan kengtan

Liebilles segene

latelle, tegera mergadan katalan ituat kepada pinda kan peng nikinya majih negera dinggahan pamah dangan pentian pentan arrand also projection party electronic extensions: Little to the direction extensions to take the language profession

The ediginal controlled in Particular and County Institute worth.

PERSONAL PROPERTY DESIREMENT MERCHANIST THE COMPANY MILLY DEPOSITION OF STATEMENTS.

Art of Chargester (t), \$600 per For the Year Steen Facilities (Copyroporation redliness of Physi-pathon other ware stated)

3 GENERAL OF BENEVERSE ACCORDANCE. CREETS INNIHAND

n. Proprincel accepts

Received assets are presented in the Table : Accorde Communication

Complete State of the Control of the wite or sisted at the extrinsing assert, edictions in house, that conduction makes in the be rate of the functional matrix from minuted seek of sharping the weeks. The corns of the resolute over the set makeship make of the terratural section in starged in advances in inputs and of the inse ALC: UNKNOWN

The difference between the nature of the fractional annulus and the processis from the with all party programs to recombinate at gain or . have referre the securetie in such .

Management' contratto-flor value of femalescal more replies. As allowers to provide transport and provide transpo formation and provide the second un fordiction is sales of freedom formats.

Coppens in politica with the acquisition until mainimum of timelous access on stages in the control year of consciptions statemed of profit or into each offer comparisoning income. an income of

Other season

Represent immediate counts that several be disculsed under the above seconds. Other entricum sicilial di complete account, which is you then communicated accordinates, editorates to expressed to one or constitutions.

Obligacione ches incremitatorie

Chipping de recedibly represe les Authoritation le lescritation for un marche armediately in american sale for stream from the perceleration or an appeal gen by he blad's and he benefit Capation des constitutes are about at malabatique, aqualies le lieu constitutes.



en in der betreckte kergenge. FURNISHING HIS AGUSTAMALISMEN

> MOTES TO THE COMMON BALLEY FRANCISCO. As of Describer 21, 2005 as For the New York Larlest (Caperacond in millions of Vapole) Anthony of the sales and the

PT DARK BLOCK THE SAN DETTING MINISTS. CATATAN ATAS LAPERAN SELENGAN ACCRECATION AND ADDRESS. Tenggal 21 December 2015 days Union Taken yang Berakkin peda Tanggal Terrebut بية حداد منت مات الاستخداد الدحد

2 PRINCIPLE CHILARAN ARBEITAND TANC DESCRIPTION (Augustus)

c. Dispusan dai nacabah dan cingacan dai Bioministra

Senaran dai nasakah dan nimpanan dai heri bir panis mediye dalar pasi diri seje Marekah bisya kemulai yang dapat Kabbupian separa beggang dan sebuah pengahan pasi dalar pida bisya pendekan Sentrice dripe congresses reduce Carlo Insert of the

Freedigester den beteer berge.

Presignatur dan belam burga dalah dalam layeram laku negi dan pengkaskan kamputungal kain kencaliskaskan dengan mengganakan melada pakulunga sekilik Salis harge rividi salaish taka barga yang tatura. Ingul resministration militari persingana Am persistran intelli maja dalam salama perform some dari prof broargies atta-latellies broarges (size, file brish byed) Spendies protests party (sith singles) until ecoperate six brodit de sed lecope de biblio beorge, l'abresi regides cale large rividi; librat recognitional acce-tion if those disting designs recognitionalism related perspendent tradelism datas technological tradelism fatas technological tengto build from problem.

Professional value format and professional p hings transmitté (Cataline (trait) dan selande reducturposes com bresse ben yang Shapatan dan Sirina yang mengahan bream Life Depolarities with the constitution.

Foreignate dur beton benga yang dingkay d tries ispare toto ago de proglasia became and introduced dates extend.

- Owen the sed on little because ranji duata pada baya perseka kerathari menggankan melabi sah Internal elektric
- Hop. An and brough with book kendu win dini yan didan consumer colors and bearings.

Posingalar harge del sures and becomes your diposingangles dipositon brothly guidosis tribution legisles periograpes et der Bogker ortoge pretigiter begg.

I DESCRIPT OF RESPECTANT ACCOUNTING CARRES Involved:

the original considerate there are national and the latter bounds.

 Objects from continuer and character from والمتحورة وسأؤوج

Deposits from continuer and eleptosits from ofter bartle our inflatly consecuted the nature plan shoully afrehable transaction could und autospecially consecut of their americal cost using the observe subsect united.

t - National Income and expressed

Mirror marrie and expenses are recognitive to the constitution distinguish of post or have and offer comprehensive income using the relative intensit color medical (for reflective belowed outs to the outs that exactly alconocie De salesier blee out payment and month denigh the country life of the femolia and or female family for more appropriate a stanto period in the coupling account of the francial account or francial بأحاث والواطيات سياقل والفات rate, for that extracting below much from according of contraction from a file formation independent out their could be one

the columns of the effective agency size interior become time much (State 2nd) and of her and pasts past or econer? But an an hisparyant of the streets inhered sub-

informal incomes and congruence processed in the constraints of pinks or tops and when comparationally decrease include:

- Manual or disposite points and liabilities of provident and extended as no official-Manager and the state of
- Ment or multibetrum times: province production are on artifaction between and the said

biland imore or of feeling female sends are consistent to the recipied to the filed to hading generation werkers proceeded as part of interest income.

the copies with the transmission of the last an inder betreen a language.

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON DATE OF THE MOST. 30243 BD 602 As all linewidor 31, 3000 and For the Year Deep English Physicandia militare of Papel colons of America states (

PT HARE MISSA THRUSAN HRTTISS ANAESTA GATATAM ATAS LAPERAM NITUANGAN PERSONAL ENGINEERING

Tenggal 31 December 2016 des Unité Taison yang Ebeshiki pada Tenggal Tersebut (Christian Autoropainen Physiologia Innesid despainten (etc.)

2. REPORT REPORTS ARREST THE SERVICE (Lapinion)

Freedigester sitze beiter berger Streichneit

Also and because also belonged and interpri unua leia disertar riidua relative factors processed with residual products began para demand weathings facing also begins and becomes para bisis computers processes which and becomes أجياها إبله حجمها احفوها إجارته and house your depositor with recollisions en he nee filing teles sergiting

Kirdî yang perdayaran zeptaran pelah dian kanganya belah kenal Mihar akan bilah sebiah phil timps also yang probayasanya ususa ispal malik dispikan ususa sesan disertisahan usungatirah pang-manyakan armerana diki.

Differs diabat parks parallitripations.

Possibilidanikosisii.

Produpation den behan produkte kentak pang riginakan dan menyakan bagian bal imposition that sales beings wheth also seen beaution the labella beaution describes te dalam perhitaman mata bagian eletti.

Procupation process than become beings browned provid young british designs lengthless perfecultion, lengthless object-beyon, providtelagai pergake sindhari dan pentri aku jesa dalah pada sari jasar kesabat dilabahan

Richar produkter breds bireya sebabanyan dengan barnaksi artar bask dialah sebagai habin pada wai jawa beraitai diiniwa

Applica pirgiamen distributione policitare (Albibrope, make with productive proofs sin-territy party better distributed dialest parks and prepared distributes.

v. Kandanga Banging ponishe siti major and incomers

Sandagai (kaugia) probaba eta seja indenen knunger vergulen probaben niai migratei elek-elek der indenen steinell لمطنا أوقعاده مجلوبه لناله مقمس معطوباطال ومعر

2. SHEART OF MINERAL ACCOMMENT PSI-CON Investment

Interest income and expresse invariance).

Once a descript poor or a group of similar descript poorly wite the form politoning or arrest of an impairment live, belowed because is compared as the uniquesed parties of the impaired discounted associal unique for sale of stime and is discout to take out they for the proposes of resourcing the impaired has

Locate with principal and inhosel payment that have been part that the M steps of races, or along recently study regarding the limitestimates, cold are greenally almostical as-

Esponent are recognised when insered.

From and operationisms

From and commission become and expenses but are expellent marketages to the clinative referred side on fourness asset or fourness Exhibity are instanted in the presentation of the etterine salveni salv.

Other then and community section, authority and related them, report input related from specialization had amongs item and problem he acceptant are recognized when the related section or performs

Offer from and committee reporter related mainly to information from which are constant as the contractor an existed.

The contributing between of annual term they and providence and the fireward of publical printir mainty are acceptant to heave gon

Case Story from changes in the rates of -

tion (too) from alonged in the value of injuried instrument represent the part in the enter of experience of statestic best designated of the related brough pools or how.

The explain annual term from the state of th are in the interesting large age.

IN DAMA MESA TEN AND ITS INCOMESONES. ACTUAL TO THE COMMITTER PROPERTY. STATE OF STREET

Acres Street, March 1911, 1919 in For the New Horn Fields Expensed in redisposed Page sellen obereier statel

PT GARRINGS AND SATISFAS ANABOYA. CATATAN ATAS LAPCERIA KITUMGAN PERSON KANAM

Integral III Departure (II is store (Initial Labors party Forestital party European Terrestital (Complete States julium Physiol) (Complete States)

2. REPUBLIC DELLINGUE ACURERUM 1800.

m. Persidi.

Province desirate files, embograf attlant portrians ergen Lein, Rank vereierte bereigten der bath berdal baken magen bereikt kontrakt. yang dapat disalami manan melal, dan egition bear properation bracker inneled empathalian into teles series. days young recognition, resolute decrease.

I highlige industry power to ju

Debakan paneu kurja dinakangkan ekse diakai petragal bloom bettler lose total: dibertum oleh pagawai yang munjadi pasarta program pursion floric testados basta obientados berteparken peneturan Bank dan penyamban minimum. Undang-undang Tenaga Kesp. He. 180000, mana-yang lalah-linggi.

Listi ika intuka pampi kaja diking primar nini tini dini calami jamin labilim intuka منه ادادی وجود میچهٔ سمت کا براده بعد مابعر محمورها کنار میتونگ خانهٔ روبور سم irani iki ika manish, dharagi kagai sia: majo jawa program, jiku asia. Perlikangan distatus out allers integration ringer makete projectori and could

His tie labito intein ped citation dengan membihankan mimuni ana kan lekar masi dapat danpat mengandan Ingkal kenya dalpat kebuatka legi dalam ente any pay neu departerio ney Intelespanyation diapaten describigion teras yang kasang 1600 samu dengan makki Jakah terapa teladan yang bersangkalan.

Service Staye (see this distinct performed young leide delle anter ellerike anvenden sonbreide trijeli otne beller kinn materialskeinei atne edicine bellenger begretische Meiger ekikuloya, kinya jiwa lala yang ketan senini Kitak lagi dapat dibenggalakan dan distri otars artist estimates from

Oren rele also intelle papi sub-response, larricom predipolar large dai aut program, bisya banga ako bibilika inbaka: parti dan banga atau danyak kalisa atau dari

2. MARKATY OF BENEFICIAL ACCURAGES. PARENT PROPERTY.

m. Provinces

A provision in recognition if, no a record of a qualmont, the films has a present again or constraint still points that our live reducated strictly, and it is producted that are mailton of of terrority of the required to rathe the

Producephysocollopedia inidity

The according toward depends are account and sociation on expense when pervious have have mediened by qualified amployees. The beceffs are previousled desect on the diseast regulations and the minimum requirements of Labor Low He., 195000; retrotever in higher.

Part continues through tability is cutotisted at present value of culouded false; investig fluit for regulations Josep Admini in Industrials their section is the current and part particle. distincted by principanate, if any Einterholmenic producers by an independent action, using the make the and south weather.

The present value of the stellard bound? elligation in determined by absorating for reference below such melitary using interest enter of high quality responsite frame fact any description to the samety to which the boundly will be paid and those forms in made by approximately the name on the issues of the والكلمة مقوموالمغاث

All part service code are recognized at the nador at the maximum at are and the state of the recognition of related enducateing or freezentian colds. As a madi, sometra pint arrier costs are to per la different mai recomment come fina Address annales appetal.

Phil interest of the anti-defeard beyond detailing is to intend more component of pin ements, interest experience of defined branch originals and interest of the other of sense critique.

The original consistential features and extended features are on their behavior language.

PER DANGE BEING DER WARD DER BANDERSAME. APPENDING COMPOUNTED CHANGES. 2120 (0051)

An of Consenter 34, 3000 and For the Your Time English Conversed to relations of Physics contract reference actions

PT HARR BIKSA TIRKBARI I KITTAN ARAKSTA. CATATAMATAS LAPERAN KEJUNIGAN CONTROL ENGINEE

Tanggal 31 (Inventor 2018 de: Unité Toises yang Ebrobbis pada Hanggal Tangsia (Ebrobbis Salara Jahara Hapida, Kanadi dagalahan kita)

2. REFERAL CELLANAH ARENTANDI TANC DOMESTIC CONTRACT

Listellas intelas pasas kaja (kajaka).

Programme territori intellar intellar perili ومعامر فالمحار أوزاجو

- kombanjanika kengka alibertal
- and have also med program. Made become jamini pang dinamban dalah banya nda also biddless intention products
- voltes perabation darigad latin star pret. the former been you downtoo. the engineers also be taken and the profession and marks...

Personal production in the superior ju-

Processor providence indoorgeniserie bestang. Indian kanganan disentitum kepingi benjanga. petatan min persian reprod. Back reception processor interior between their letter representation between their properties. ladorejan keis dergan Karaman kerkasarkan seals revenue brief topolici para loci terrengia cerus setat dicatalca, Perlangan pang akan dilapatan dalam matu sebi dari 13 kelan salabih tanggai bawan pada Dalampan dikikulakan sebik mentersakan ALC: NO.

у. Реграфия

Dien par ledi dei par lie im langgation. Philad childred children labor ngi dan penghankan kanpatannili ka

Management probabilism insulation recommiperiodit also pendi peng-riandi dalah sasat provientalnum pajak spelificiensispalnelumi el manu provienam perpajakan yang innisitu selalah malajak akan belespestani. Kanti rententa natega, jilo dangga peri kerimeta jarah pag deskuaka dan disease in lasts paid

Print programie tempeter desilen desper recognisation (militale prode) becoming with the comit. Joshodzen bengene yang mercui artisu dinar pengerasan pajak atan meli dan katilitan bengan atai benatisnya dalam cangia belabahan lapanan benangan pada selap kanggal pelapanan. Tadi pajak pang berlaba Aprillo dan mereka pak محادروها مشعوره

2. HARRIOTS OF BEHINDON'S ACCORDING POLES II Joseph .

e Protosphysoni Sominant Approximation.

Parameters of the net defined bounds Allerton control of

- Arthurist patrs and beauty
- when or plur much, unledge second related in our proved of the self-collection
- any changin is retret of the asset states; containing assessed institution for contributions of He see about board chicales

Throughout two forces than

Tremballer beselfe am papatité edimentr un majégorie amplagment la inventable federa des sommé sufragant side, lies dust competent interituites Standille when I in describedly executed to having the explorated of second explorate reserving to a standard former pion will be providely of self-cross theretic select and the good reco-Deer II seedle siter stammed if hunger position's data we discovered in select in arrest rate.

Timedian

The de expense samples samel and strikened for Tax is comprised in the annulation districted of profit or two and Mart Companies and Companies

Management periodically evaluates the continue taken in the actions with expect to allunium in minim application in regulation in marginal in interpretation. The flants emphisions provides where appropriate on the force of improved expected in the part in the six-

Ordered income for in determined units the descript purches serlies; for all improvey: differences prime between the law blance of more and healthy and first warping union the frameway primary between all costs reporting side. Committy recorded or authorizing propriet for colors are used to debende debend bester in.



PT HARR BIKS THE DARK HITTED ARRESTS. CATATAM ATAS LAPERAN RETURNEAN CONTROL ENGINEE

Tenggal 21 December 2018 day Targes er researe. Datat Toisse yang Devillin pada Targes Targes The Show Suize Johns Repide, اجاة حسان محلت المحلة الرحان حجانيين المحلة

2. REFERANCE SCHLANGE AND THE TANK DESCRIPTION (American)

y. Propojeka (kajalar):

And pojek impolem dielni spekile kralepsi terrenderen beser behan jarolah bisa bisad near their man aims are aims enginement and paid trepping yes recrui skihal pojestana kropova krosini

Publisher arters with breaked dark south reduces the time property page. exception policitus brespont adenge. erreitatte libite die set past kanggallan, kecasak seniak senii kelimisa sepenti trost proposit, and malarism alteratur pole fee you allower sin sid both harmatini.

Corolesi irokuriaya katalikan penyagakan akabut pandi penali inteliogram pagiah dikerima adam jiku vergejäher lieberaker, parla vast legestener aken leberaker kraettell kildri diskipitat.

Date: Date:

Progheden stere celler and, reception riegele papar deut electricas lectros recorpciones strate paint programme, satisfage station with latel recognities and the latellite paint tergation dai potentam tempore incide wille not be biller moved from lenarge deges deur propraarpajak auf das lehilles parg bestebarges danges projestas brooks!

Polis begget G Filtrari 2006, perceistat: exegencias PF No. MCRR belong Fight Penghankan akan Penghankan bengsa Bangs. Olahyari, Parabasan basahat arban kan errigite besom tot papt projection fra dan lange des distrais shippei pay d'heire. alek etta den jarg kelalar pais CLR Hidrok Barpanilli, julis FC until laten 200 sample drope libre 200, 2% until labor 2011 sample drope 2011, der 195 mitt labor 200 dan untrenge

Latin properties.

Lake per takan dawa dilibang dengan merchagi laku lakan kerjakan dengan rata saka triritory prist rature time pro-Stormalian dan Stoder possis relates bilanpargiternargisties, telefak merepekitengkan pendagian disakan sakan dan sakan tanan pagailingka unas mirapatii.

The stephon controlled to the state of the s

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY APPENDING COMPUBLICATION PRINCIPAL 2120 6020

An of Convention 24, 2016 and For the Your Thou English (Commercial resistance of Physics أوخلك وخوجاته بمخور

2. HARMANY OF REMEMBER ACCRAFTED POLES II Journey

Zaveline (marketed)

Deliverable counts are congressed in the united المداللين بالمصار ومخة لماة بخطياني بالإراماة to makink it responsible the delicant for erroris (fee) errore from Emposary efficiency.

The difference between the complete removal of according to an extend to the tops to a temporary Moreon Del giore des le 4 debené bis Siddle or much expect to petals next much and the profession is been self-than the companies to the of the exaction.

Associated in Section obligation are popular where an economical is expliced as F appealed against, when the results of the appeal have bour similars.

City Law

description of the authoritation is object of a final for ander in set builds belong then the ministerio do nel econosico Autorio del terreti per indellos franciscoprocey diferences between marying amounts of amosts and statelline for Security reporting found on the Super-resident in court incomes:

in February I; 2005, the government has refraged IP No. 365000 concerning become The fire floor belowed become. This population millioned limit income by the of base failured feature and distance received by waster bank. wind an agricult is GM florency Appropriate State State State State State State (\$100) in 2000, No for front year from 2017 in 2010. and 10% to four your \$114 covers.

Manage per chare

Genings you share in compating by disinfer terms to the year sell the engine of execution mention of mathematics concerns always beautiful and are fully pointing clasing the year, other executivity of their distribution are lessed attacks the pointing of their distribution of the pointing of their distribution of their applical enterprecisionly. The company of the latter than the state of the latter than th

PT MARKATION HIS AND ITS AND ENGINEERS ACCES TO THE COMMON BATTLE THAT HOW 30243 BD 602 An of Engender 31, 3000 and For the Year Deep Sadied (Supremodule relition of the colons of croise state)

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAM NOLANGAM PERSONAL ENGINEERING

Tenggal 31 December 2018 des Unite Taison yang December pada Tenggal Tercebut (Christian Salam jalam Papala) Tenggal december (air)

1. REFERE RESUMAN ARCHINGS TARC DESCRIPTION (American)

ж. Разранізуніка ракорая

Propose bysike principes dipositor filesis artif residentes interio legacio principali ariti rereini karay dar jara reiter. Ba principus merebel barang akar jang maku Mant akan merebelikan pain penghangan tepada priorggan (enteglial dischel schage) poir"). Pelenggan dapat manatar poir proglampan briologishman kanna aka jawa mente grafe site dergos privagos bargo. Vitagos de indicatata salat post-programpios ingelian principal page

- Berkendő Bet kyzár piegyerye. minute indicate the former property. yaltı projetten kanıng, productor jaca, dan projekten med sellen kilo principals dans
- keperkep pala personian lehatip. estimated with legityong from their pringer had reiner been der pro (According the design principe large district days.

alle, Marrie

Reflectional Paper

liste una distributar usugai una sporti fin una list respilitar usura administrative extensis states that market garage total dager inputation and scenario Degre deistim jewtoyaan een datai palagai bahan dagaan mabaka yada tara-All registration registrates before the contract of the

the short how

Didner orma rempresa operati, Rank telagar hour recycles and while man special six byon piùs branga coma d'il sot totaled. Best recented and totaled schape ant como quesei yang disendian benjim ranggaration reduce partitions related some morbid and browled, they, beginning and substances process reported some special distribution by tender broaded due and construction distributions between the construction uneu Amgan ilaun yang untu Amgan pendapakan sema, Remiai kembajan, apabia ata, diatai sahagai pentiputan pada laban. tatan kajalinya.

REMARKS OF RESPECTANT ACCORDING PSI-CON Investment

an Charleson by Digital program.

Continue topoly program is smaller the State to provide continues with boundary to Just hair goods or paramet. It is maderner beg positi er urniven, ibre fante grante der mediener enemel streife jelten discontant er position. The continuer care restrict the mount make by march such or has a discount of perior or constant. No emperior oppins in emberor inpuly considerable fluid

- De Bark on posited by in its auditores. er part of a miles increasible, i.e. a mile of panis, makeing of arrelate or our by a makeness of maliy's analoguesi
- miljort in Millerent of any helico qualifying aniditor, de autoria un rebro tir line or disposable week or services in the Name .

Mile despera

Charles to be and

force in standard on an operating force A F standard reductionship of the circumstance containing of the circumstance in the interest second force for interest second Associated, for existed force papers in an energy second region of the containing force on a standard second second region of the containing second region region of the containing second region regi author/over-the lawer-town

مستند است

Make an operating house, the Mark on a terror بة محمد وطحون بأ لمؤلف طبيع بالمحمر A stringer of human parties according to - market and Arriva I 100 The Right promised Bone scorts as parents anter specific frame which is algorithm? using straightfor method over the extracted and the of the made, take their such board is anything at sproking boar at edited in the compley amount of the bound and and compared over the boar laws on Are some book or make become, Conferent and, it was an empired to receive in he process or selected the process of the second

312



The stighted controlled in Name and statement facilities better on their instrument language.

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE P ADTES TO THE OTHER DATES (PARKET). 2120 00510 An of Convention 21, 2016 and For the Year Them Earthol (Commercial terrollisms of Physics

entra etterator statel

PT HARE BIKEN THE DARK HRITTED WINNESTS. CATATAMATAS LAMBRAM SERUMBANI CONTRACTOR OF THE PERSON

Temporal St Communities 2018 along Orbit Taken yang Decelik pada Tanggai Terceba (Constanting plant Red Record department (18)

2. REFERRE CERUMONE ARCHIVERS TONC DESCRIPTION (American)

un Producture Intelligieus alteratural des property and property.

Sed the reprogram single aboves? brekt pais leggel I bread 2016 pag Singaporison:

· Assestance PSAK His & Lagran Kesangan Tenensial testang Melade Platin dates Legener branger Terrorist bestelle-stable 1 January 2010.

Amerikanen ini menyebenarkan pengganuan melala sisaks, usikit recented inventori parts critics and entratement to infly series than kyanan berangan beransida.

American PSAS No. 11 Inches pale Calles Associati den Ventro Bartaro testroj listiko kontinti Premajani Proposition Reported Service shall? 1 March 2010.

Accordings in another its corp bits Britalisis prompus propusation militar manifes datas PSAS les 10 Lapuari Course Constitute, renderitor Katikai dia propriatio dai perpija: lpern launge brownin yang strates per mile into you recepture culture and clair critica inanitai, laika seika kenakai kesakai receptor screw critics waterpe desper-Maria Santa

 Assentance PROK No. 10: Auct Telep. heriery Cartifical Materia para Microsco wist Presents for Arrefred betalk abidi II. Arrani 2018

Assertioner transplatificat printposity tentions there PGAK No. 16 days POINT No. 12 Aug Tax Research Salesco. province recoverable such pair restat storosk yang disallon dal handed to be first to and the o white happened departs rended rismorth del prevalado redida programas unat l'imagai innispation behave paragramen makake parapanelan and trian para leminarias para produptionariais blist trust

2. SERVENIT OF REPRESENT ACCORDING POLETIC Intelligent

or Change in according pulletin and distinguis

The Dark subplies the Atlanting accounting attention, which are accounted astrony. statement terrory (2000)

 Amountments to \$1955 Als. & Reputate Freezing Makasanda on Landy Makasa in Square Francis Sciences, charter Access 1, 2016.

De ereginent piljalpe erilies base the equity product to account for terrological publishment and products de administração estados and promotive in their expense francis?

Assessitation to 1947 May 12 benderek û Amerika mi Jûl where an investment limites Applying the Constitution Complete, effects January 1, 2018.

The armedianels address insen that have when by applying the boundaries Am emplen untir 3745 Me. 43 Deputition Francis Statements positio simbledon de des complete. tree presents constituted forming حيث وللهد ليمصر دان وطلهم طمعتند is a ministery of an inequirect critic when the inevidence only sensors if of the authoritation artists and ex-

 Assertiments in SEAS Str. Str. Property. Plant and Egyppeert on Gardenton of the Ampier Weller September and Annalising effector January 1, 2018.

The average of the process in St. 120. The second in St. 120. The second in the second Asset for moore prints a patern of mornes breefle for one generaled from appendix a humanic per which the contribute party within the title marrows. Contributed and account through condithe most the e-most, a recommissional maked committee modify digressials that property, plant and opagement.

The original controlled fluencial authorized fluencial street.

or in the intermedial language.

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY OF THE PROPERTY

MOTES TO THE COMMON DATES CHANGEN.

21201000000

An of Convention 21, 2016 and For the Year Then English

Comments with a first أوخفت وخصائه بتبادي

PT HARE BIKEN THE GARLIERT IND ARRESTS. CATATAM ATAS LAPERAN KERUNIGAN ROBBIN ENGINE

Tanggal 31 December 2016 day à laten yang Bestilin pada Tenggai Tersei المن المنظمة ا المنظمة المنظمة

2. REFERENCE CERTANNEL TANCE DESCRIPTION (Ampletri)

on Presidence belejature progungkapan Sanjaturi alterations of the

Seek tibe reprogram planter aboriery breikt pais leggel 1 beset 2016 pag Benggaperinan (anjela)

Assestance PSAK No. 10: Aud Tab Brooked bridge Shallow Strick you Gierra mist Perpenden dan Jeresta. Seriata etaki - Januari 1984.

Americans is imagginellies pintip perg testigat datas Polit, No. 18 Aut 1-bap tion FSMI No. 10 below porcioneles recently out at aida Amerik yang disalian dal programmin make tang man and broken adalah tagannya datuah medical elementh that provides which it program prings (magain o program prints) and this any bottomics paid products while life load for large tigal figuration taken often ungrangel to both unbik provinces med believes etc.

Assentation PSAC No. 25: Interior Keep bridg Program Imbales Pedi; bries Polonia, fortilly stated 5 January 1986.

POSE No. 26 receible relies with egogyerjirghangiyan isman dari gelevisa abas plusi belga kelia menjerbingkan proper mediat ped. Risks from besited whitespei despe jac. iron terated time distributed pain protect jum mingri indicito regulii Americano in menghialitani kalena, jila jumlih taran istat hangarlang pada jumlah laban jawa, milion therefold the set of recognition to an invasion to be proportionally be being been desired to be be being a post of the best of the dejunia errepitischer inne brodel park protests keep

2. SERVICES OF REPORTED ACCORDING POLICES Insulinant

as Change in assembly publish and distinguishment

The Clark subplied for Adhesive secondary absolute, which are considered subsocial niedropen January F. 2000, jeunieuwski

Avendments to 1976 No. 10, Margille Accept on Distributor of the Accepted Address of Communication increasion, effective decemy (, 1996).

The assemblements should the assemble in 18-60° Mr. 16 Property, Pitter and Equipment and P. Wilds. 18-but second minds a pattern of excessive females that are generaled from specialty of business infantial the country and rather from the reservoir. Secretal field over securing Brough you of the second days would, at memory found residual content for somethic department from property, plant and equipment analysis only to much in very opipus attention is anife internation consider

Accompanies in 2014 No. 39 Ferri County on Center Center Party Cophysic Contribution, affairing According (LEGISE)

SEAT the 34 requires on earlier to consider contributions from constructor or That godies when recentling for defend broad plans. Where he and defens or lichest to consise, they should be arbitrated in persons of service as a requality through More assessment state hat I for more of the mathetics is interpretated of the number of service prost, on malify is personal for managed and the managed and t service and in the posted in which the arrito is resident, indical of alterating the considerations in the posterioral service.



The stigling controlled the basis of subcommunity bench-are in the believes in large age.

PERMITTED AND AND TO SALESMAND AOTES TO THE COMMON DIVIDE FRANCISK 21241000510

An of Convention 21, 2016 and For the Year Then English Caperson in relition of Plant أوطنك ومفوحاته معادي

PT HARR BIKS THE DARK HITTED ARRESTS. CATATAMATAS LAMBRAM SERUMBANI NAME OF TAXABLE PARTY. Tanggal 31 December 2018 day

t later yang besidis pada langgal bersel المن المنظم المنظمة ال المنظمة المنظمة

- 1. REFERRE CITUACON ACURTARIO 100C BERTHANN (Amprile)
 - on Pendahan bridjalan progregjiapan Barjalanji allerations disc

Santoteki nemengikan disebu akantansi berilat: جيوجته وحج 2010 نصحط 1 فيروها عنبم nteres der bereit

- Assentance PIAK No. 10: Legence Kesangan Kansaktimian bestang Britis. hamilie Pennsyan Pergenatur Commission, September 1888 1 January 1978. Accordings in completes, he may below tetal dai provipia propriation retta. inegiai dalah 1799, Nr. 15, memberikan Maditai da proposita de propia issue imarge kerubinte yen discustor parts order intelligence or a milities work for milita recipital terms relies analogo desgar والمؤوم أفائه
- Assurationers PORC No. 85; Pleasurationers Reportingen states Daties Lain Sealing Salke breeded Personan Personalise Complition, berkele white 1 January 2016. Assestanos iri membakan ka yang lelah Britol dal proteggio progressia cello. Investo: Ottos PSA: No. 0: Lipoco Kounger Konstitute, medicike Seller de proposite de propie Sporae Incorpor Executarios yang discuster park culto intel pero complete relia, perk dai relia. ni, kelin reliku kumini lenelai resident comme within making strape. MA NAME.

2. SERVICE OF RESPECTATIONS ACCORDING POLICE S Insulinant

on Change in according policies and discharge (constraint)

The fact explicit the following extraoring described, which we exemision extraori statiogen January 1, 1990 (marketer)

- Assembles to 1997 Ms. Constitute Council Statement on business Beller Archite Complian January 1, 2011.
 - The promotioneds actions inner Sufhave when in applicing the investment ine exception within \$4.00 Mis 85. The assessments stirrly that He ecomplex from proceeding contributed from all otherwise applies to a power and place is a material of an income metric artes the reconstraint entry reconstraint of all the extending to the
- Assessing the SEAL No. 17 Challenge al Minerale de Cilier Riddine en invasional Endler: Applies the Constitute liarging effecter Account 6, 2010.
 - The amendments without bears that hom mine is applied the insultant selling amplies unto 1914 No. Cl Geneditator Financial Statements, The secondards their fee to comple from proporting symmetrized described additionals applies to a pursual welly float is a miletility of an important indig when the breakenst with manner of alde and extension and at some.

tre myske consistent in herend automore franche beschi om hele kelemake keppings.

PERMANENTAL PROPERTY AND ADDRESS OF THE PARTY OF THE PART MOTES TO THE COMMON DATES CHANGING. 2120 0020

An of Consenter 34, 30 Mass For the Your Time Earthol Paperson in religion of Plant colors of croice states

PT HARRISH KAN THE CARE HELT IN A MARKETA. CATATAMATAS LAPORAN KEJUNIGAN ROBBING EXCESS

Tanggal 31 (Invention 2018 des Unité Toises paraptionablis parts Hanggal Tanasia (Chaptern Saine Jahren Hapide, Inventionapainteen tale)

2. REFERENCE CERLANDOR ARCHITARSE TANCO DESCRIPTION OF THE PARTY OF THE

on Persisten belejakan abarikani dan pengangkapan Sasjatani

Seek tibek reprospisen piersier aktologii brikk pais kegyd I browi 2016 pag Begggentiner (lajske)

 PSAC No. 8 - Proposition 2016; Segrent. Operand, brokele official II January 2018

Personales in progince has:

- fetile, respentation periodogen yang ditad dish manajaran dalah penanggan bishadi nganggal PSAN No. S perspect III bernarak pergetanan segalah recognic layers specifying Optionphin dei bestier Streener.
- Pengangkapan inkandikai and regioni lashadap laki and jiha mkombal disporter impacia perspendi impulsame rpomentens), stemblish juga sentiti prography and abilities regards
- POSE No. 7 (Perspension 2018).
 Perspensional Photography.
 Perspensional Photography.

Personale is sengthether below milia manjama kriita yang recognishes jose personi mengeron termi aciadi pital beretoi propriitentan prographymi pitak berdini. (i samping in with you needs with nandrow enquipment bay you to judy with jun removements.

PGAC No. 10 (Perpension SEES): And THE ENGLISH SEES SEES.

Proposate in proglatika kilom distant FSRN Mr. 15-day FSRN Rs. 19 and digal devokusi despe mengeu pada delapasa yang digal didamasi tebalap jerish kreatel levin alaşının artır. Der distriction programme also arrestinate principal protections annies provide become leafe size period lerental and broaded. Justice terrotoit unce broaded disaplican territois period problem mention mayor.

2. REPORTE OF REPORTS ACCOMPAN POLICE S Insulinavit

or Change in according policies and discharge (constant)

The Dest subplies the Adhesing accounting streeters, which are accounted extreet, statement toward (2000 instituted)

1974.5 Atr. 7 (2013 Improvement: Operating Augments; officialise Autmory 1, 2016

The improvement studies that

- As welly most disclose the judgments make by management in against the aggregation orbits in paragraph 19 of 19 kg 10 at testing a last discription of specialty separate flat have been appropriate and to-
- Distance the extension of any more to the exercis of the convenience is expected in the effect monthly decision makes in the regions' decisions for sequent facilities.
- 2014 Hr. 7 (2010 Improvement) Petident Fluidy Spinisson, stillation American C. 1998.

The improvement studies that a energeised with the rolls for provide top statement personnel personnel is a solution purity subject to the solution profu-dienterates in solution, or well's first some s accompanied made it required to Guidon the expension reasonal for programmed words

SEAS Hs. 16 (2015 Improvement): Property, Plant and Apparation, (Challes Among 1, 2006

No improvement studies that in SAIM SAISTER DEIN and my in maked by minera is niversality data no college for group or the of anying moved in stilling for i appression to constitu a die difference federate file geste auf carries arrespond to be proof Carries. arrivate of the accept to replaced the eventualed presents.



The original recognitional diseases abdust on the latest latest and the latest latest

PT DESCRIPTION SHIP AND COLUMN SHAPES ADES TO THE COMMONBACED LIMITED. 100000000000 An of Secretary 24, 2015, and For the Year Steen Sector Department in william of Papala. أونفت وتنجيبان سيند

PT HARE MISSA THROUGH HETTING ARMENTA CATATRIA ATRAS LAPRIBADA NOLMANGARI. PERSONAL EMPIRE

Temped 21 December 2018 day Union Trium yang Decillis pada Tanggal Tierastat (Decillis Adentifican Region, Namali dagakatan ker)

- 2. REFERENCE RESIDENCE ARCHITECTS VANC. UCONTRACT (America)
 - un Produkte biliğirin Aberlani dan prographiyan Şarjalani

Sint toleh managakan plantar akarbagi. kerini pais langsi 1 Januari 2018 yang danggap sistem (lanjsian)

 PSAC So. 10 Perpenuise 2010; And Tak Berngel, berkele elekti Liberary 2006

Programian ini mengilahkan bahwa Guinny PT SWEETS, 16 Am PT SWEETS, 10, 10, and digal direction desper energias pada this power warp dayed districtions to broken justice because the power rela Telia la standari propositori NAME AND ADDRESS OF TAXABLE PARTY. period from the period from the must be writed. Assessed because the well-beneather drugher broked years percenprovidence in the

 PSAK Ht. 25 Françoise 2010; Robjeton Aberbaro, Provincia Colomo. Alaskanska Residen.

Programme in speciential bursts miterial mate PSAC Res 20 managed 27 .

 PSAK Hs. Bit Proproader 2019; Programme Mint White, broken which Linear State

Pergenasian ini mengidadikasi bahwa programke parioles dates FISIX No. 10 deput Monahambilik barya pario interest and income tax faiths kanangan, bilapi jaga dibengkan pada kunthan ban dalam mang Bighan PSAS Park Billion

Met inch recipiales precipies stanta stantani insulat ili also sia procupes broaded blok merallic program perg újpiller teltaka karan. Kanagan kestelataka

- 2. HARRISTY OF REPORTSANT ACCOUNTING CLESS involved
 - المد منطقي وتوسيق الدراجي من distances increased

For Sant estated the Administrational States of Control station of tenant 1, 2016 (matter)

SYAS Rt. 19 (2011 Inparental) relate state district America 1, 2016.

improvement studies for in STOCK IS AND STANKING ASSOCIATION acted only to excited by returns to elements this or effective grown with nel compley control. It calcifies, the manufactural depositions or constitution is the efference between the years and complete annually of the second Complete annuals of the second is sectional by Productor was seen.

SERVE Mr. 35 (2012 Ingovernment) Accounting Publics, Chargest Accounting Individual and India.

the appropriate positive related mornition for prosprings 20 of 2000. Mark ST

 STO As At \$805 improvement For Management, Title 1 Access 1, 2011.

The improvement standard that the position recognition for \$2.000 felts \$20 may be applied. not easy to Deposite service and the Middles, but also in other contracts will be No. occupy of Wild State, 331.

The flock has recovered that the subplies of the above members of assessing planting the professor significant ins -No consisted formal determina

The company of the latter than the state of the latter than th

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON DATES THAT IN An al Bearmaine 21, 2015 as For the New Liver (seeing) Physics and in collision of the anima affarring alabah

PT HARE MISSA THRUDAE HRT 153 AMARAYA CATATAM ATAS LAPERAM KITUANSANI PERSONAL ENGINEERING

Temporal Stillers ومث 2018 مطلب à l'aton yang liberitik pada Tang

PERTERBARGAS DAN DITEMAN AKUNTRADI. VANCE BEIDNESSEN.

litalam proves penerogran kebijakan sekuntonoli Bank. menujamen talah melakukan perlimbangan profesional dan edistasi dalam menentukan kunlah paras diabat didare lapanan besampan bannahilarian. Baltarapa partirebangan probational dan antirusal yang pignifikan adalah pabagai berlaut:

- Sendor visco des británicos estrani.
 - » 1 Cataron levoire conscere elsi ster and learning

Section also bengin presente visi and branger yang disabi pada biga. pepidan diamentani dipinakan di all reports

Catinges brogan penasara sta terlah Segan pikak tanap spesifi dalam sebah callegie brogini presente sin Simila din ligher yang personan ya diwakani mana indivitat nation miteral inhalt margeres also that here are her your observation. n ilitrima. Dalam mengesilmasi anas Mil. Description harper servera kredii kraene وجنو فاحدا لقد حث حصنا فحام احث drawben del agrees yang n. Silip set poj rengitori personer site departure, den situlati perputationepa serb sekrasi ann bel pargelekti kapal operate kerthal unan mingenten dischait die kapin Kalo-

Desirati unterger templer personan niki secumiki dili beripak bengian kesik yang sekisiat pada pertahin laghan the profession speed had rain kayberhapit bakii diyeddii fadaan kidib triple preimeter will taples think periodic broaded names parameter visit wom infinite betwee digital distretiblism Datan membakan perlanya merkentah culture bright process shi built Name of Street فلناحظنا حبزيت kaliko koli, koanga polisida. enteri bindi dan bikabah eni. Kaim megelinen taka pang dipolahan animalanami d recreation rectaling give because tien settit everetikan personier tysel yang iperiakan benimarkan pengalaman haktan iku keralai disense sest ini.

SENSECHITACODATES ASSESSENTS AND

in the process of applying the Blank's accounting policies, management has exercised professional judgments and estimates in determining the assurable recognised in the consultation financial statements. The named atgriffment uses of the professional judgments and solimates are as

- By course of materials arrestedly
 - of Albanica to Institution boses in Secretary and the

Financial month accounted for all anandard and are resistant for without as a back described to Mary Sha

entile combined proposed of We had allowed by improperly positive and in bound الأخب ما أن مخورات capacited for the monitorial, the mail id about mad the set make naka at any amin'njiny mdahani ilaah of error in economic or its reads and the excitate altalogy and each out him makked represely in majoratury agreemity to find the

politicas in compant f of Boso carrier put he blood principles (the second for controls terberant property and a ell arrowalder en. De perior de codo alterna, acceptant on mair to n way "Harred" booms we erockshaf and in distancian the required input parameters, bosoni per iti CONTRACT ADDRESS OF continue Descriptor Book provide an interest from collecte taken candidates for specific constraints.

the original considerate thereto indicate the same being on it for bettermine large age.

FURNISHING HIS AGUSTAMALISMEN MORES TO THE COMMON BATTLE CHARGES A 14 MINUS BUILD

Acres Describer 24, 2003 and For the New York Larlest Digerment is million of States. Anthony of the sales and the

1 PURTHERNICAN DAS ESTEMAS ABURTANO

YANG DESIFIKAN Barjatari

PT DARK BLOCK THE SAN DETTING MINISTS.

GATATAN ATAS LAPBRAN KEUNIGAN ACCRECATION

Tenggal 31 December 2015 days

Union Taken yang Keraldia pada Tanggal Terrebul

بية جيار جينت ملت احتاج جينت المحدد

- i. Berlie staru ata britista ette estreri Bergeland.
 - 4.1 Garlangam kernejan perunyaan misi akaend bearing (british)

Materials del coloque in beginning path sebespa legal indicase aim bis. ment there what records to records mindred toda street make parameter parg dynamic ristors reproduktor contraporateME.

a2 Promisonnisi sata:

Oston menertatus sitti vajar atau part imangas sin kirilia kerangan dinana tions because how your your deput Otherwise But have recognished lakek perikan seperi dinisakan pata. Californi de Unital inchessor beauty yang jaung dipentagangkan dan bilat manilah binga yang Kampatan, mila najanga menjadi kanng abyekit dan kareanya mentekatkan leukat professor yang berayan, begastang pada Marika, berarbani belikistandan Giliangan, maren pembani baga, dan ride kiraya yang mengangandi kelentan kelenta

h. Perlethangan akurtansi yang perlingi delen mangen brighte Jaylori

Performanyan akantana yang perdap dalam menengkan kelijakan akantana lisak THE STATE OF

4.1 Person informe teamon

Dank monggamakan hisaria baskat sarkit menentakan dan pempanjapkan misi maior, plati instrumen becomes Citizen 15.

- Lovel 1: Pargo Involvation Otenza pervenuelani di papar aktif LYNUK most play liabilities yang kanda.
- Lovel Str. input potain house hucosan jung berseus sides Levil 1 yang dapat clidbenyoni untuk sent dan Datelliers leads servera tanonuno limitalnes horgaloffers personal light hangsauteg:

- BOHEVCANT ACCOUNTERS ALBORISTS AND EXTRACTES (continued)
 - A Six course of malescape promises
 - Manage in bouters' love or المحضية باسيد ابتدروا

The parameter of the adherence depends: as her and flow reducting of below code frame for specific constraintly alternated and the small assembles and passessing and it differentially collection diam'r.

Description for unions.

In this wining the fire value for descript accept and distribution for which there is no advanced to control price, their should one The extension bedievanne on described to Make St., Fig. Strangist Statements that we integrandy brain and hore Mile price management for many is then eligible. and requires coping drapout of judgment drapouting on healthy, commentation, econtricty of scatter finders, pricing succeptions and other rate attending the specific individual.

 Original procureding professions in applying the Street 's reconstiting platform.

Column accounting programmic words to copyright or the first is presenting problem in their

1.1 Saladar of Strendistroperation

The Significant published the deliberation between the first delimentary and discharing for the value of descript instruments; Shale, 45

- Coverf F.: quested - Januari Section 1 named artist in action market for identical seption

or make the con-

-Cover12: inputs other than eached prices rectable; within Level Charles also reality for the panel or lobilly wifeer already (transpire) petited or hydrostic

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAM NOLANGAM

PERSONAL ENGINEERING Tarquel 21 Committee 2016 des Unite Intern yang Shealthir parts Tarquel Torontus (Chapter Sales Sales Sales) الله المستوال المستو المستوال ا

- PERTMEANICHA DAN ESTEMASI MOJETANSI. PARC DESIGNATION Continues.
 - Perfectuages standard para prolony distant memorphism beligation administra limb (terjeting)

Performages aktrántoi para porting dalam recomples leakjalam aktránto Cord uniford (angelou)

4.1 Periam interes tearge (legics)

Bet reggeste keit leitif ett remikke de vergegigten ski majar dari China 10

hout until ever den Level 30: kabilitas yang bukan tentauritari data pasar veno fepat dioboemeni ingut yang lidak dapat dicterrent L

Krighten einstern Hard unter respirator ella mile diches di

Mild sope day and tracegor day late law. huangio para dipological di pasa dill' dilacation para hasimi haga pasa alan kustasi sint kanya sindiri. Iintat palarah keduaran kecampan lakupa, Cardi remerktor nici mije imper remponden kinik prikise Teink position terrenal model via schwarg ing any has pary distantion, can polendago degas internos yang najara desara berigal bagas pana yang daged distances in fraction day input yang distribute datum behali per inter ferrebad. nike banya bahan dalan bahirkan dan substituting traces, confli approxi clarverkiert laterga, party digerature didere recognistenci deglari diderete, barga dilipri, her mis say mig, mis legisticonius deleministrajo pag (Burneline)

Topus diet block professe minist program that make young recognition. hope det bekomm besogen park lagget pringeren pag skan filmbilde this year partitions of population made inamatri pang mija.

The company of the latter than the state of the latter than th are in the between the party.

PT MARKATON BIRLAND DISTANDANCE. ACCUS TO THE COMMON DATE OF THE MOST. 3024360 BSS

An of Secretary 31, 2015 on For the Year Dave (Seein) Physical is william of the micro effective states?

- 2. RICHPROSET ACCOUNTING JURGARNEY AND PETROLIES Investinants
 - Ordinal community prolyments in applying the Stantin accounting policies (constraint)

Galling archaeolog judgements mark it applicing the Analiti selection policies include:

6.3 Métalias et Burnar andurents

The Start satisfie for indusing his confusion for determining and discioning for his nation of Surpris Indicatories (State 19)

 Level 3: Insure for the asset and intility that we not been in poper/year muster date Surodosmetří říputů)

He field considerate water proportionals is discounted in Male 5.

Part ration of Research provide and describe Mathitian But one brains to authorize their are invest on partial market prices or dealer pare partition. For all other financial instances, the final eletrosium for solver using releases feelingers. Michaeler Indexpen Serials and present rates and discounted must five readily. and comparison in contra contractor for which would absorbed priors said. Accomplision and signal conductive valuations um dutiet riables and incincal inhesit rate, and specifi and other matches and in reference discount rates, hour prices, Service memory markety uses, and pile

The algorithm of makedian bedraigness in the serior of a list make determination that reflects the paint of the formation instrument of the appealing daily that possible has been districted by market participants when all and thought



The coupled control for the state of the couple of the cou an indepletential largery.

PT MARKATION HIS AND ITS ANADOMARIA. ACCES TO THE COMMODIBATE IN TAXABLE 30203 BD 802 An all linearities 21, 2015 as for the New Liver Control Physicandia milion of the colon offernia stated

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATRIA ATRICILARRIBANI KITANGANI PERSONAL PROPERTY.

Tergeri 21 Consider 2016 des Outsit Talum yang Herikita pada Tempat Tersebut (Chapter Autoropium Repie) جا) دستوجند سنت زدن مختصد کست

- PERTURBANGAN DAN KETENAN ASSATINGSI TAMIS SEDIENSI BENJAMI
 - Perindungan atundenti yang penting dalam menerapkan belijakan atundanti Hard Strategicker

Petitekanyan akadami pang peritny dalam mengghan ingkalam akantami Plani entired depleted

I Omitei act de little brown

Kdijstov stretjeni Orst, martinism intéance and rendiples ant de hidden knowen to dates integri kalegni pata-sultprogatura and social desper stantar abeliani peny leriata bentoarkar kenthi kultetis

- Drien progliculturature and leanigue dates letterant Ormiganten, Bart bieb reportation before mad beyond arried danger deliber and dates himsel operingsylve you quinter puts Gilder Av
- Daien revolupter and six liability.
 Intergenperiorial major recipi into agg. First both revolution between and broaded recognish pulse pulse briteis with persisper brooksi report para distantan dalah Galakan in
- Outer reception/femilies and house private bindii birgor jatek Korgel". Ozok bisik remerkikon laters that conside above made tin branquir with north and branquir levelst leggs leggs المتأهضية أوهم فالبوب بدوميا خيفز didner Colober Co.

Fireir kindust auf der bidde kausger. Desk deather di Calabo 45 also lavore housegan konsulsiasias.

4.2 Kernetidades Britis Tembritis

Other recention legist proposition very divide their competitions are lighted with the the comment of their Tettle Terdratia yang dipitalkan dalam Outrier II der speket füret, sonen saleiter, respeciation retter bredet

- BERRICAST ACCORNING ARROWS ARE: RESEARCH (marks on)
 - Critical community prolyments in applying the faculty accounting policies (constraint)

Order recording judgments made in applying her danks arranging points include:

AP Commission and Addition Application

No Rode assuring paids position regarder access and Addition in the designated of heavyden total different processing collegeries in column Accession 1

- 1 In classifying Standard words an Sealing, the Stock has defended that if wents the description of busings counts and and in that he
- In dissipating fluorist counts or deciding of the rotal fluorist profiler duty, the filter last determined four in As not one of the critical for this designation and out to Nate Ar-
- In characture description and a section. terminals. No limit has determined that it has both the possible inherit and addly behalf for south and for markette sinte accombancian bish. De-

Debaits of the East's electrication are properties in this 44 of the associational increases

4.2 Constitute of Section College

to determining the stages of control countried for durit remitters whether force continue result for decisions of Manager Conference and out in Note Thank adviduo file Dade, in salatanse, contrib

I APORAN MANAJEMEN

PT HARRING A THRUSAN HATTISH ANARAYA CATATAM ATAS LAPERAM NOLANGAN PERSONAL ENGINEER

Tanggai 21 Commiler 2015 des A Talum yang Denjilin pada Empjai Terusia الجا المحقول ا المحقول المحقو

- 1. PERTMEANORS DAN ERTMAR NOUNTAKK PANC REDIFFERS Contident
 - b. Perferbangan atlantana yang dalam managatan lebiga Hard Striptions
 - Norublete India Periodia India)

Serial participation in the se Back several recognisión order traineir traine. milita impelat discontinuita viti. (See E)

Minister hamadist ander Harit den Heites. Scokelike Studium & Calabam 25 alan laparan berangin kerentilarin.

6.4 Seel make become two

Anni pajak kenggatan diakat akas kendah pojsk proglesnie kopalities processing their prints remaining وحر حجوما مطحاهر اطلة فوطه ingirin dikurungkan j

Jelikov razupem opráten sekt resembles jesét sod pát keppése yang dagai dalah sangai dengan mala yang lepuh dan lengkai labu bilah di mana manadang sejakai tengan di dagai menana proprieta de la como Chicago Igli.

5.5 Rections Aust Tetap-

Resolved work token Black hamperture. puda pendihan acumol yang dipunakan nich sentialintierunden delen menghitung kemiah-kemiah tersebut, Asumsi Nessebut tormanuk artaro loin: Sigkot diskonts, silbitaker, thought tribed due thighet kensikan. pendapatan dan Noyo, Bank berkayokinan botten source benefits attatal enter can sepupi, perbudaan pigelikan dalam soumoi yang oterapuar Itaris capor romproparate sessor restrict relations tetap sano direvationi. Penakasan lebih tinal situaghaphan dalam Calabar 12.

the original committees the same abstraction contacted horse an in the independent language.

PERSONAL PROPERTY AND DESCRIPTION OF THE PROPERTY OF THE PROPE ACCES TO THE COMMON BATTLE PARKETS. 20242400602 An of Bournelov 31, 3000 on For the Your Deep English بونالات منظله بالمسجودال colonia offernian stated

- 2. RICHPROSET ACCOUNTING JUDGMINTS AND PETRICIPE (encetinases)
 - Detail accounting programme in a decimals according policies (reserve
 - 6.7 Danishimo of Mississed Justice - Company

When the State in anticione, made the attentioned confiles, absorbance confiles are commissioned by the cloud.

rietals of the East Insecutions with Machinel Differ on stedent is Mith 25 of the assemblehol deposits

44 Original housests:

Ordered for amorts are acceptant for the latest management bundle income orining Service property difference

Management palgrand is required to determine the second of deligence in second Park care the arrangement, found open the Berty bening are been a finished in which together with father schulegie phonology Minde Sel.

5.5 The Reinfording of Fixed streets

The Bank's found assets construction depends on its selection of certain accumplishes used by the independent appraise" in instrukting outh amounts. Those sesumptions include among others: discount rate, exchange rate, inhalter rate and sovenue and must increase rate. The most believed that to assumptions are researchie and appropriets and significant differences in the dark a manufacturer may materially affect the volunties of the revalued fired accords. Further details are displaced in Main 101.



the copies constituted the early distribute regularly based an in the indomesia language

PT MARKATION NICHAEL ITS SANDOWNESS. ACCES TO THE COMMON DATES AND MAKES Appeal and the An ad Baseration 21, 2010 as For the New Here Seekel Physics of the colores effectives effected

PT HARE MISSA THE DARK HRT 150 AMARSTA CATATRIA ATRA LAPORAN RELIANGAN PERSONAL PROPERTY.

Tanggal 31 Departur 2018 de t laten yang theattis pata Kenggi Terrei الما المائد والمائد المائد المائد المائد المائد المائد

- PERTMEANSANI DAN ESTRADI ASCRIVASI. NAMES OF THE PROPERTY OF THE P
 - Perfectiongen attackers yang per and the second section of the second inch (brighter)

6.0 propositions

Personan liabilities includes loads Bank bergentung pede pemilihan asumbi yang: digunskan oleh aktuaris independen dan mensiomen Dank delem moschitung junish-kundin terakut. Asuresi beradu.ti ternosus antara tan, tingsis districtio finglest konorkon god tohunom, tingkok pergundusar din saryawan lahurun. legical barraculum, service parentes dans longs at been strain.

N.7 School percentagelier.

Sunk mengaksi kabilian aka paiat porotopian bodse berdsparkan estimosiapakah akan terdapat terdahan palak porohopitaniopitan.

A Programmer relationed non-like segment.

Sunk mengevaluesi penuruman tihai asati apabilis herbapat kekadian atau pendisinan linedum pang mengindhanikan kabanelle bysette seet titak danat dipulitikan Introball, Faldor-falder preding yang dapati manyahahkan pamalaahan pamananan otta adatan sebasa berikat

- purforms yong filtah berospoi secara. SECTION 1 Section Law 45500 STATE Noticia attus provoka (hopi) specto) di manu yang atan dalang:
- b) perobehan yang signifikan dalam coro peroquistan peri otas etcheoi block sesses brechaston; the
- ci industri atau tran eleonomi yang saucea nigrifficantiereitai regalif.

Bank mengaksi kengian pununyaan nibiapublia miniterrutat apat molebiti mini yang dogat dipulikan, Jawish tepulikan schish ncia yang mon teggi antara ncia wayar dikurang bloyo untuk menjusi dengan silai potos anté latas unitroengiquel kari, pungainspelliture dissilients unbut must individual atas. Bio 5000 menungkinkan, untuk unit proghasil has pang ruma anni benefuti mempakan bagian daripada unti tersebut.

2 BIOMPICANT ACCOUNTING ARROWS AND FETTOM/FET (continued)

Ordinal community judgments in ageing the theories accounting policies formers

0-9 perpubase besette

The alphanetration of the Blank's americans Jernello liebilities in algoridant on its selection of certain assumptions used by the independent extremies and the Sent's represented in calculating such amounts. These assumptions readly among others. discount rates. Nature arrowd rates parease, around employee han-over rate. disability rate, extraorant ago and mortally

7 Inspensions

The Sank congressor Subdition parporate income for bound or infimulies of whether additional removals income farwill be due.

F Impulment of non-foundal specie

The Dank assesses impairment of assets inherence exects or changes in strumentarium that mould indicate that the complete amount of an asset may set be musemakle. The feature that the Santconsiders improduct which could bigger as resignment review shough the following:

- significant undergoe/homorous relative to expected following or promoted fallow approxima results:
- b) significant changes in the master of use of the acquired accept or the stindings for several leasterns, and
- of algorificant regaritor includity or enceptado bemás.

The Dank recognises as impairment loss etempor the parrying amount of an accet execute its recoverable prepart. The recoverable amount is the higher of an accer's for cost-generating units! for yeaker from contrationed angula varies to save. Removable amounts are estimated for individual accept or, if this not securible, for the usual generaling and to which the sound buildings.

The ediginal extractivation flavours' materials in transition words. which the between the beginner.

PT BASIC BLOCK TORIBANI DITTING MANISTY. CATATARADAS LAPORAR RESUMBAN Publica Establica Images Pf Concenter MPS day

en parg livullin park langel Terahal Filmikan haire jalam Repub Kerah dapahkan king

PERSONAL PROPERTY OF SECONDARY ADDITION OF COMMON BRAZED PROMISORS. STATE STATE

Art of Character 21, 2000 at For the Year James Facility Copyrigation religion of Population of Population of Population (Copyrigation (Copyrig

L ISSU

4. (0)400

Non-bertfüllichet.

Court consists of the following

	er in	flavories #F	
	MIS	2000	
790	401,044	804,768	Appr.
Male America Souther State America Souther State Magazines	1930 5.86	60.700 60.700 50.700	Finding committee count Diana Code Singapore Code Committee
Committee ingentificati	132	5504	Court (March 1945)
The Street Comp.	1986 371 717	720	September 1980 Stage Stage State
144	18135	1,000	Test

Con drive Regist benceut justife the parts Angeogram Torse Manual (KTM) econogrammy manda ig 625.461 dan ig 665.146 pada bengai-tanggal 20 Concessor 2000 dan 2015.

Historia marganei kindikasi dar nisi seja Geoglopian pula Calatin-M.

Cost in Regist industry and in Automotic Tele-Madeiro (ACM) manufacy to Mystel, 400 and Aprilla, 140 or of Occambon St., 1866 and 1815. rigar Berle

Monador elfregent to be plenderine and his rate was destroid in 1886 H

CERO PROPA RAMBO DELIVORE MA.

Oleo pouls libril indonesia lende dati.

CINSON ACCORDIS WITH GARCING MICH. DA.

General exposes with their independence of the

		Commission (Commission (Commis	
	24		PI.
tC	## -		툪
-		100.00	444.00

Such doorsyandism until mamiliki Dira Walb-Minimum (GWM) dalam mata-uong Pupiah dalam Explainment satural bank serum can SMIR olders. mate sang saing dalam beglistamne melakukan Powioks-mote wang soing.

The Bunk is required to maintain minimum statistics: receives (GMM) in Popioh for conventionaritarising accretion and children movement in tempo commones. As fineign-exchange bemandons.



the original committees the many distriction contacted have an in the industrial large spe-

PT MARKATION HIS AND ITS ARRESTMENT ACCUS TO THE COMMON DATES TAXABLE. 20242400602 An ad Basandar 21, 2011 as rest the line liber institut processed in collisions of the

ina dipendential

PT HARRING A THRUSAN HATTISH ANARAYA CATATRIA ATRO LAPRICAN RELIANGAN PERSONAL PROPERTY.

Tanggal 21 December 2018 ----Haliat Tutom yang Heraliki pada Kanggal Kerasi المنظمة المنظم

SECTION SAIR RECORDS SECTION

Parks langual 21 Departmen 2016 star 2010, ranto Giro Nosio Minimum (GWN) Florit Inich secucidesper Pendone Bark Indonesia (FBI) No. ESYSTEMBER 13 tanggal 34 December 3013 tentang Cine (Katik Mintenan Dank Linear Enters) Replaif dan Habita Asing Rayi Bank Unturn Conventional encocompany train distant between half changes PRI No.1803PRESSM puris terroral 10 Maret 2018 dan PSI No. 15/14/PDIGER tanggal 13 Agostos 2016 pang masing masing saltatan

CARREST ACCOUNTS MENT MARK PROPERTY.

As of December 21, 2010 and 2010, for Minimum Ansayer Anguinment complex with the Rack Indonesia's regulation (FIB) No.137.5/FESSS13 dated Committee 24, 3013 regarding Minimum Reserves Physics and Consess. Backs in Paylish and Finsign Careenay for the Conventional Com-Backs as amended several Direct PRINAL INSPERIORS Advert Blanch FS, 2016 and PDING (9/14/75)-0015 dated Asset 18, 2019 which are an follows:

	7 3		
	200	No.	
Septide .			Stephin
STATE COLUMN	545	T.00%	Princip (describe)
GOV Intention	4900		Contractor and Contractor
Charles Committee	6.60	0.000	PRINCIPLE STREET

GMM Primer ad Authorization minimum paragraph distribute sink Bart didner breich water bie sypada Sarii Irebennia, (2014 Satharder adai) unionger minimum gangrandle dyn Rama sinh Elands kompa. 1988. Sand i Hang Gegana. (1989). Sand Bohanga Operiali Pittgara (1980)) dannialis storeste norm yang rempakar belebihan sabis Didening Des Republicani dan 1986 Newsyon (1986) san to Familiary Albino (SEAS), GARNY (LEW Sections terbahat imperansisistan pergenjahan deli litet dalen bestat unto Hilmany Geopolis Bark Internis, (ha 1770 Bark disease mismen A R beaut Dock belowin (CPA) who the distanrestance CM layer II (475) der Krasten Propolese Biole Maiore (2766) Best Joh and the STM broad Historia Wh.

Plante Gira Majih Marieram article advantage Plante den made large prints in the second if Describer 2016 the 3015 reference:

Politary Minimum Statutory Flatteres (t. p. minimum courses that about it is entitioned by the Back in Current Accounts with State Instinuous Secondary Alfreinum Statutore Roserve is the minimum represent that should be maintained by the Bank, comprised of Sortificates of Bank Institution (SIOS Government Subunion Date (2005, Shark Government Securities (505%), writter excess receive which represent the excitat recess of the Stank's Coursel. Accounts in August over the Primary Minimum Statutory Reserve and the Alloimum Statutory Stancor or Law to Familie Enter (LFS). The Minimum Statutory Passares on LFR is the published receive that about the repulsioned by the diseas in the Arms of Corners Associates with Bank Indonesia. A the Back 1.1795 to below the construction of the construction Bank independs (BBG) or FiberBank hil Fiberbane bemaximum of LFR beguted to DI (RCN) and the Capital Adequacy Eatle (CAT) to Jedow SE minimum of 18%.

The ratio of the Minimum Statutory Accordmaximum for its Hariet and braigs pursuates accounts as of 31 December 3015 and 3015, we as Bull toward

		Albertanian (A)
	DEN.	1000
Report CON Primer		LMS
(Polit Artestin	20,000	0,04
then your	0.000	0,000

Barr, Replace

The ediginal consortation framework automobility frames and the foreign in paging and the foreign in paging and the foreign in the foreign in

PT DANK NEGA TOK BANDUTTAN ANAMAYA. CATATABATAS LAPORAS EPILANDAS RESIDENCE EMARKA Tanggar Pi Occusion SPE dan

LAPORAN MANAJEMEN

Taken yang Kirubbir pada Tanggal Tersebut Albughan Salam Jahan Regial territoria de la composición dela composición de la composición de la composición dela composición del composición dela composición de la composición del composició

PERSONAL PROPERTY ASSESSMENT ADDRESS TO THE COMMON THREE OF THE PERSON. STATEMENTS

of December 10, 2000 at For the Year Steen Finders reconstraint malliages of Physics andres otherwise stands

CORT PROVINCIAN RECORD DR. (Inglish)

lekemenî merepeci jakê terge dineşkeşiter peda Galakor (din. lekemenî merepentî bisalikorî dan olal enjir dineşkeşker pada (histolor 18.

I. CHARLET ACCIDENTS WITH HOME MICHIGAN **Annaissanti**

betweenden is respect of restabling is distinguish. Note: Co. Internation with respects in the standardism and the sales is distinguish finis 4%.

GROTEROARANCIANE

s. Budanta estuara

4. CLEARLY ACCOUNTS MESS CITES BANKS

a decrease

a decemb

100 100

		-			
	A	₩.		毒.	
				100	***************************************
			1000	200000000000000000000000000000000000000	
Street		1846		1.0	
144		1484		-	-

Berkmaltenberk

Reint - Dagetin

		25	
gent den bereiten grabber och den frankrigsberitensk			Angele Company of the
Pilote francisco	100	100	Andrew Mess (Clark Probaggion Service)
		1170	
and the same of th			
PT RESE CHARGE THE		6700	AT REAL CHESTON THE
(Alleger	1.544	100	Other plants plants plants of the
	1309	41.00	

Pi Committee Describer (C

4500



The original consortation framework automore research worth and the instrument large-up-

PT DANK BEGAT TOK DAN ENTERS MANUATA. CATATARATAS LAPORAS EPIDAGAN ROMEO, E-1880 Tanggai Pi Oscondor MPS dan

en pargitirulite pais langus Teracine Ekselban daire jatur Rigida, Lecali dispolatur (194)

PERSONAL TRANSPORT DESIGNATES ADDITION OF COMMOD BRIDGINGS ALATONISM P. 1899 a.

Aler the Year James Finded Coppensation rediffers of Physical pathon other way a Cartel

C. CORD PRODUCTION COMPANY

C. CHERRY ACCORDES BOTH COME MAKE

Restaulus Back (apples)

Ap State (moderant)

_	11 1		
		20	
This was a street of the stree			Analysis control to
the of boots, but you	SHIRT	10.179	Charles Common Control (Co.)
Manager 41	100		Market 1
Printiger Hand MA, there was Region Contract Rest.	11,005	496	A Street of Charles of A. Alberton.
Name of the last o	TARR	100,000	20 gapters
pendaliki man ser, mannar	48.00	91.400	Charles Charles 44 November
AND ROWN COMPLEX.	89-7	20.00	AND HANDING CHAPTER,
Desirate plant (parties)			Section with Section
Communiting Holyan	1.549	9:116	Company of States
Harrieri Charlesoni Harri, Lucater	348	440	Dismissi Danimarillari, Austra
(El fort Marit (fraue) Th	34.0	440	PT State (Amob), Printers) The
Harini Francis Last, No. Yo.			Signatural Chartered Globs, Nitry York
Chineses, mark	2366	36.00	Citizen Silv., Johnson
AND DESCRIPTION AND THE	100	228	Property and the last
STATE OF THE PARTY	1.00	1.000	SERVING MALE AND MARK
Signatur Charles Sant, François Geneti Santo Alla, Junto	· 32	1.33	Should District that they story
AND ROOMS COMPANY.			AND DESCRIPTION OF THE PARTY.
Colombia Rose	1,555	10000	Ania Stratus
Date of Cities, Johnson	230-		Date of Colon, July 19
Printed State Indexed	207		THE COMPANY OF PERSONS ASSESSED.
Conjudence Control States of	4.00	-	Chaptering and & Addison.
PRO CONTRACTOR OF THE PARTY OF	+0.	30	
		- 4	
White Furgishers, time levery Gillert R.A., New York	- 5	- 3	Citizent MAL Street Mark
Therefore produced Millionian			The Street Washington
Strating Congruence Life,			Charles Congression 18.
100	-	1000	177.07
Friends Charles S.A., Annual Co.		100	Friday Com Mr. Con Con
Large Control Control	3-	- 1	and the same of th
Title - Probability and the	911.949	210.201	764-Anip connin
Title	100.00	Miles	Total

The ediginal controlled in Particular and County Institute worth. on it for interesting improper

PT DANK NEGATION DANIES THE BRANCHY. CATATABATAS LAPORAS EPILANGAN RESIDENCE ANDREAS Langua Pi Occusion SPE due

l'airen yang Kimakkin pada Tanggai Tanahul Kihaghan Jajara Jajara Regial

Secretary Section 1995

CORD PROX DUBBLIAN (Lapeton).

Give peaks bank him datum make yang Playish: (Report play Republicant) have been until religion. retransia (bagian Times), Onior Flory Nong, You Japang, 1980 Salanda Basa, Fast, Salan, Salan Singapers, Propositoring Inggin plan Euro Empadies montepation bange. Trighet pale bange onto-cale national week give posts bank ton distin-Pagish dan makupang antag danga atabapatan pagas bearing)

PERSONAL PROPERTY SUSSESSMENT ADDRESSED FOR COMMON BREAT OF PROMISORS. STATEMENTS.

Arried Chargesther (b), 2004 as For the Year Steen Limited (Copyroporation redliness of Phys author, other ware stated)

C. CHEMINE ACCORDING MESS COMES MANCE. (interation and

Correct personals with often bonder in Registric Science 2 in Spain arms expensions with other business floor Section of Authorities, Floring Morries (Author, Aspendence New, Advantage Confere, Names France, Magazine Other Good Strice Promitering and Perspect Care are non-intered boaring accessed. The passage influent calls per present for cases? arrania with silver barries in Flaguet and silver Arrigo constraint was no labour.

	1		
	MS	766	
name paint and water	0,000	um.	Pages Contiguous and Contiguous and
inte distribution (antical inter Annie dis		100	Chair Share Share Share Share Share Share Share

Berlevelen had provinces due endoor consisted but, sales also puts burk indestroyler from

Hospitan Bak terpestyat totan satesya Englis persona iki sate tita 200 km 2006 bish disertalism

hikement energemet jaket bergen skergkapten parke. Galeiten 18en hikement mengemet bischikent dam the party throughout the Californ 11.

Parks begget Pf Brownier 2018 des 2015, State kerdapat pite paria karti lain pang dijerebban.

despt or facts recognizes who are contaction, all current account with other bands are

No Bust's enrequent Adiaset Act absence to represent bases in ACC and ACC ween all

Marandan is respect of makedite some shadows! In high Site hippystem, with security to Jis. should nation and that make more obstance in Blader 950

As at Discounter 17, 100% and 1015, Blaza more on mont amont with older backs which seen principal.



The original consortation framework automore, research worth and it for information large-up-

PT DARK BEGA TER BARLESTTAS ANABOYO. CATATAR ATAS LAPORAS EPILINGAN ROMEO, E-1880 Tunggel Pf Occupator SPS day

Taken gang Develop park Tanggal Tersebe (Kemphan dalam share Regula) Kemphan dangahan 1945

PERSONAL TRANSPORT GROUPS IN ADDRESS OF COMMOD BRADE OF STREET ATTACHER OF THE ART OF

For the Year Steen Finders Convenient in collision of Physics and the College of Steen

PRINCEPARAN PARA RANK INCOMENA DAN BANKS ILLUS

Perception parks first between the bank is tooks that:

Birchandon melavang diminist

F. PLACEMENTS HAVE BANK BROOKING AND COLUMN DAMES

Plantenin of Satistiania antidocionia e September 1

Apprive memory and type

_						-
					_	
			-			
		恶	睪	-	睪	
						-
	-		-		_	
						-
	Zement.		****		-	Distance of
	All Printers and		-		7000	-
	A Section 1999				-	~
			222		-	1000
	温度を含ま				****	可能需要
			1212			THE REAL PROPERTY.
	100000		200		-	Annual Street, Square,
			100.00		70-00	-
	- All Contract of the Lot of the		255			
	TEXT.		949			
						of the last of the
	STATE OF THE PARTY NAMED IN	_	20		-	The second second second
		-				ACCOUNTS OF MARKET PARKET.
			1,000,000		-	
	THE PERSON NAMED IN					Samuel Samuel
	- Telephone 100		***		-	
	Alexander .		124		100	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
					146	
	THE STREET, STREET,				-	A Secretary State
					SHE	AND DESCRIPTION OF THE PERSON
	A		-		ingle C	-
			-		-	-
	Carlotte Comment					Construction of the last of th
	Marie Cons				80	At the board
	And in column 2 in				28	Carried Street
						THE RESERVE THE
	-					The Control of the Co
	- The same and				-	· Inches
	THE REAL PROPERTY.					The state of the s

LAPORAN MANAJEMEN

The stigling controlled in Name and Andrews State of Street, are to the Individual Anguage.

PT HARRISH SAN THE DARK HITTING WARNING CATATAM ATAS LAPERAN SEXUNGAN CONTRACTOR OF STREET

Tunggai 31 December 2018 des à Tutum yang Bestilin pada Tunggai Turusi (December piane Repia), bersail dingalakan kiri)

FULL BUILDING THE AND THE SAME PARTY. APPEN TO THE COMPOLINATE FRANCIS. An of Convenier 31, 2016 and For the Your Time English Comment to relition of Flori colors of croice stated

PERENDARAH PANA DANK HISANDIA DAN DANK LANGUAGES

- Berkeren makrung der jerk (kepter)
- 7. PLACEMENT WITH BARK PROPERTY AND CORP STATE (maintain)
 - Asset in managered type (makes of

_		-	-		
	•	•			
	7	墨	**	₹.	
	-	:			
	ļ			15	
THE PARTY OF		-			Territoria de la constitución de
	1	99	1000	42	
	-				
				## ##	

330



The ediginal consolitation framework automore, reported weeks are in the intermedia large-age.

PT BASIC BOOK TORIDANI DITTAL MANDYA. CATATABADAS LAPRIBAD DPURAGAN NAMED BASSA

Language M. Companion Militaria Taken pang Perubbis pada Tanggai Tersebu (Penghan dalam salam Regali) Kecasi danjahkan tang PERSONAL TRANSPORT SUSSIONES ADTESTO DE COMO BULLO PRIMACIO. STATE STREET

Art of Committee (4), 2004 and For the Tear Steen Finders (Copyroposition refilience of Physical pathog of Services (Copyrig

- PRINCIPATINI PMIN BUILD RECORDS DAY MARK I JUNE BARRADA
 - Berkenster recknungsterbrick (arjoint)
- T. PLACEMENTS HATE BLOCK MISCHIESE AND CONTRACTORS (CONTRACTOR)
 - Access to community and type (continued).

	Himse	Georgia (1)	
		**	
	羅 左	基基	
A STANCE OF THE PERSON NAMED IN	:	20	

~	186	LONG.	-

b. Procequitor paris librol behavenis due lumit lain imparia piluti involuti dianglispitar paris Galatan Nr. Informaci manggana jalah tempo Sergiapher pair Calabor We. Informeri receptual Manifesti dan relai saiar Sergiapher parir Calabor 91.

Tingkai saku itanga sakusaka intinkang sakaban. untak programation articles subsequi berlieft

 Placewood with State Indonesia and offer-lands, with related parties are obviously in SEC. 28. Information in respect of restaution ener distant is him the intension with regard in the classification and the union is afactored in 19th 45

No conjulation arrange of behavior rate you arrange for planerski sere er delese

	On the second		
	ME	200	
The same (sales)	1,376	6,00%	
man franchis promi	19489	MARKS.	(840)

Berlausten had prostation der restand georgisten Berk, mitrot prostrapier paris best his digitarities become

Hangaron Gest importage between the todayal possessor with park tangget 11 Occurries 2016 See Street

Parts, begget 21 Ownerder 2015 day 2015 600. terdiqué personyalien parle famil interende dun band lain pang fijanistan. dated in the Antic recognised more and centuries, al piercenes allé office basis seus Appelled in control

The duration assumes and the force of the separate of the sepa and it

As al-December 21, 2006 and 2005, there were no phonomic with first between and other basis. with the product

The colpher recombinated Berman statements restated for the set the first between integration.

PT HARRING MISSA THE DARK HETTING ANALYSYS. CATATRIA ATRA LAPERAN KIDUANGAN RESIDENCE ENGINEERING

LAPORAN MANAJEMEN

يستا الالس ومث 2018 ومثل t laten yang thealthir park Emper Securit PT MARKETON BIR AND ITS ARRESTS IN ACCES TO THE COMMODIBATE OF PARKET. SECTION STATE An al Committee 21, 2015 on For the New Liver Couled Supercookie william of Rep anima alternative alternati

Druggering

Hills with livery day.

Dordenske jost-der metr sergi

Arrestina arresti al-

Secretary and contrary

		FF			
	-	72	-	7	
STATE OF THE OWNER, OR WITH THE OWNER, THE O					Market Street, or other Designation of the last
-			_	_	Anna managara
THE REAL PROPERTY.	225	23	- 3		-
-	-		- 72	- 12	1
	197400	100.70	***		
**************************************	=	-	25	200	The second of the second of
				547	***************************************
-	1970	140	-	-	
Application of the last of the	48	- 472	.62	45	THE REAL PROPERTY.
	1900		188	SHEP	
700	2000	800	76.00	79.65	THE RESERVE
-	66.00	7.00	19-190	244	THE ASSESSMENT OF THE
-	100.00		1818	1944	10-Material and the
-					Anthrophysia
222	:22	22.2	:EF	網票	- T.
	・ 選	軅	-	-	
STATE OF THE PARTY	22	22	-	**II	
	100	09.00	199.00	198.00	
-	100	1000	報報	45	
	19100	2547	910		
Name and Address of the Owner, where	****	100	1200	1000	Not under house
		7.70		-	



The organic proofs and features automore reported with any in the information large age.

PT DANK NEGA TINGBAN DITITAK ANAKSIYA. CATATAN ATAS LAPCERIA SPLANGAN RESISTANCIAN Tenggan PH December 1975 day

laten pang Keraliki pada Kanggal Tersebel (Keralian dalan julaan Repub) Keralik dapahkan kanj

IN DRINK MESA TEN AMOUTS MARKSHAME. ACCUPANT COMPLEMENT OF THE PROPERTY. SECURE OF STREET

Arrest Committee (II), 2005 or For the New York (which Capenantal in realises of Fage residence conferences extends

1. HTERRES(equie)

Designation probability

Pienies priegled viliges Imporesi del PT Personinghal Histo Indonesia (PT Pelevis) den PT Histo Halleys, Indonesia parte langge (H. Danessker 1970) den 1970 untakt untage. ber bit

ACCRECATION (continue):

Based on office.

The estings of empoonin boots in PT Propositional State Sections of Printer and PT Tack Stategy between up Occurring II, SES and SPS were as taken

_	Firedo			
	-			
-22**	200	****	200	
-				And the second party com-
THE REAL PROPERTY.			***	THE RESERVE
Trial algorithmosphere			-	Not reday
District part of the sale				Consignation of the restor
Whence the party of		-		The Court of the
				. Anti-Marke
			_=	
Character of		200	-	-
The same of the sa			-	-
A STATE OF THE PARTY OF THE PAR		-	200	THE REAL PROPERTY.
			-	
		-3	22	A Transport of the last
STATE OF THE PARTY	-	M-586	-	The second second
The second of		22	42	And the last of th
Contract Contract			-	
P St. Marie	=	~8	- 22	The Asses
THE RESIDENCE	-	-	940	***********
Control of the last of the las	100	-	***	
				And in case of the last of the
The book with the				***

the original committees the many distriction contacted have are in the industrial allegange.

PT MARKATION NICHAEL ITS SANDOWNESS. ACCUS TO THE COMMON BATTLE THAT IS NOT THE

de al linearidar 31, 3000 es For the New Liver Couldn't (Depressorie william of the anima affarraise aliabelli

PTIMES HIGH TISCHE HITTIST MINKSTA CATATRIA ATRO LAPRICAN RELIANGAN SERVICE EXPLORED

Tanggal 21 December 2018 day Halist Talom yang Develok peda Tanggal Tersebut المن المنظم المنظ

BYSKERS fortebed

Instructor printed (apple)

Leringe provinged with chipsi yes distribution (Children Persons, Trif. 197 floor) Flor between The FT Percentation Manhousi Maties, PT Interestic Pleasure, PT Bank Magharia Interesta Tida (piatesia PTE) anti-interessimoni Interessia Mala PTE/ATTERNAS, Minakidhi I.F.J.E. Pinanga Kataumia, Lambaga. Fundingson Cloper Interests, Oaslay Tobye Louising Individual, PT June Marga. Proxitità, MTS i 681, PT Adv Sab France, can PT Channi resum Indonesia PM minim PT Primits size until stilligent yang Bretitten den FT Screets Indonesia Fernand This, FT III Finance Contra Special Station FM (PLN), PT Sunt Halper Indonesia (Ferencijske FT Back CDM Naga. Dit sekto FT FBO Bakeya Indonesia.

 Ringkal main langu nakasala belindung sejahan unjak selapai kepasasi aciain referent ber bit.

Standard galley (surface)

The adding agency for insuch Joseph in PT Bart (finality (b), PT Bart Plantes lik (*) Physiologic Market Mickel Arrested Francis, FT Short Admiron. chance life Persons IV Seet his nate Mary, P.J. (No.) Comment, & MV & History Indonesia, Pembigum Gioper Indonesis, Godiny Tellyn Louise Sections, FT Sec. Marga Phonormy This, \$4700 I AVI, 197 Audio Street rence and FT Cham-Feature Indonesia 7th men PT Petitals and the James Assert by FT Streets Interests (Person) 786, FT All Fernan Crebs, Shippark Patricy SV (FLS), FT State Halper Interests (Fernan) and Pillande (1966) Magaz Title sever PT 1966 Marine Indoor

The unighted amongs independ sales por assess for companie fearth more are defined;

Salar program To be seen Once	agge begraam State begraam Tale begraam	
-	March.	
177		

PARTY.

 Birdinamiel uni propriesa nicutara prog. direkt mitte Kurket burdet Kaleili Patra Gara Perpertaan Terbaka (PEPT) dan Gerbak Inventori Kateldi Pinton Dana Flora-Many \$50750, Bertrauther kentral transferi REPORT PROPERTY. Laboration (All Print) namangulkan kungér sakada é peta inirerum belien dilen seperti eblipci proventiti believani, Serbitat Hiral rekresia dan kes Deploarkan kerbat meeter kekeli POPU POPU kama daad emmyakan kanya sakadi terbisahan pols inform pear rang upon digents. iangun an oraintee (talian XI).

lierkeurker had previouse beeind. Flort engispalan kalan selapan kesar dal RDPT das HDPU ini assessabili delinini mellar. kralistika seperi didir oleh siselar diselarah parajbarkin dar baras disempikan kedidan inpanient properties.

The East bought instrument in maked back ante atività come existitativa l'accepte l'instr EAF) entrate treatment contacts (boot) as the PCC's published insult Her times care colputions to transferred profit the destruit de principios destruires de la fordand booth, DeStartes ___ er. e week meets. Describ see MARY calcular invaluents controls, heats care outly place to recover souther instanced and as few electric book and and expression (but 35).

Constitution and Constitution

Stand on its monocount, the State has annialed that read of from PITEs and MANES reset the abdition of structural in acceptance with provi of decision and about menunitabel in the Heat is branched abelieve size.



The ediginal procedulate fluence automore franchis worth are in the internation large-up-

PERSONAL PROPERTY DESIGNATES ADDITION OF COMMODIMENTAL PROPERTY. STATE STATE

As of December 10, 2004 and Figure Steen Steen French Commercial religion of Flori makes otherwise stated

PT DARK MODE TOK DARK DITTAG ANALOYS. CATATAR ATAS LAPPRIAR RESIRROW. PERSONAL PROPERTY.

I magni M December 1976 des Onick Taken pang Kerabbis pada Tanggal Tersebut (Chaplan Jaken Jaken Speid) tion of the state of the state of

HYRCHTER besteheit

Paris bergal M Conceins 2006 des 2005. Sans yorg dissentation dates Lieben Tentinika se sepangennen sepande Publication on Paradiation, June 10 Science Gregor rits and break recents elegators settle tipes torophiles. (Seagor derikies, fierit mengherselitesi eset dan latifika dan dana talahut, yang kemanak deda igrafi magnisig almir Published and Rec. NO.500 school and treasgue your chitatan costs rills sain والمرافضة الضنوري

Poda tahun 2005, makin PERT di Jake, Rank recrel in inventori reinadora laborar perg littà expensi oskui Leku krabske papet Actor sink attentio skuntomi yang berlaku krambai krambii Michin stite (*) Mega Ospital Belleverin, pilot breder, yang berperan ordaga manaper saretan ordal kushuk inemani intekti minatiana (Miga-Patricipan (Officianda) agenta (g. 8.74) protestingual 20 Companies 2016.

 Potis Suggel St Ossenber 2016, Obligati Proceeding (State Magnetic Starts planty Strict State Stringer (State State) and a seg than to continue of the State (State State) pika berkaga bergat sekau bisa 2017 sampai bergan 2011 dengan degan saka kanga berbak sekau 6,070 menja dengan 18.60%

Polis Seggel 21 Desember 2015, Obligati Constitute dates Repair Bart party بليب حروه فطئ فيهطعن ومطعيطاتها ngi dan bereda wiliki dipat alian jalah berpo parks berbagsi berggal orbers inten 1970 menjai dengan 1985 dengan dengan maka bangs berbak melang A.D.S. sample dengan 10 SH4.

Province bear the object permitte Aurgen with large tries trooted distribut cellig d bake, dresso both behavior bertrickt seider gen predageren.

 Polo beggsi (N. Describer 2018 Obligati) Proposite fort date (both Frents be to pargetikosi kosinar pebagai ribi waja melaki ishi ngi oter berpela urbit dipat idan jabi irego pata terbagai beggai antara tahun 2007 sempai bergan 2007 dengan begkat sala banga berbagai antara 1,870, kampai dengan

1. UCUEUS (maines)

An of Computer St. 2016 and 2015, bests invaded in Stone Standard Collect MARKET IN RESERVED AND MARKET, THE respectively. No arrest may obtained or against the rest country of the Arabi for menticidas papares. Acardingis, for East constituted the best weeks and halffiles. orbital instants d resiliciation recombing recognitive D ROOM OF BUILDING ASSESSED. and distributes the section and distributes as: bir antas Perseghyandil or Sons.

to 2015, other Run Ser above PET's, the Right has often previously a state from which the and word the distribution of Managered California acceptant with providing parameter dentaria. Their interiorate core energy. by PT Mayo Capital Indicators, a contribut party, with substitute the constraint consegue on the entender insulment entered of Sepublic of Subsection Death (SSS) measured in Fig. 18(180) an of December 21, 1010.

 As of December 25, 2016, Build's Government. Acres to Manager along the case from the profit or how and available to pain will recture to receive their believes \$777 and \$557 and submed cate devices in 2,62% and 10,12%.

And Engeler 21, 2015, State's Engineered Anna is Repair also that up by other formage. ويعلون أأوه مغدو براز طلقطون لمروجها به كاجم an environ diabet between 2019 and 2017 with deliceral safe timbers will 1000 used 10,1000.

The selected arrespond of the Rend colopresented from it substitute over a mortin, with first testimonic using or the Appropriate Control

1. As of Geometry 25, 50%, Burk's Government from a craire filing thing discalled to he when through profit or loss and available for sole and position on coming thing between 2007 and SERF with attential rate distances \$ 100% and **在2008**。

I APORAN MANAJEMEN

The original contributed there is distinguished by the are in the intermediate gang

FT EARCHESA CHI AND ITS BARBANANES ACTUAL TO THE COMMON RACID FRANCE. STATE BY SER.

An all Securities 24, 2015 and For the New Heat-Regist. Expensed in college of Style and the order party and the

PT DANK NEGA THE DAN CHITTEN ANAROYA CRIMINA ATAO LAPCHAR INLAACAN PERSON ENGINE

Language 14 Depositor 2014 days i Tahun yang Herailia yada Tanggai Terseb Kitaghan dalampatan Agnah, Second description label

Brokensky forgalest

Pinto Senggal 21 December 2010 Chilgoni Formights Back status Date Associa Gaptad constitución estaparela mas redas المحر مسلم لمهان بمأدن محمودها وبالا لهود أعشأ terge para behapa tengai artara tahun I filmiya diga III diga tigalada langs beitess sides 4,20% sample desgar 2,20%

Province burge district school der bei puls with largest 10 feet day 10 Oliviers with PATH 2543, begind 5 her day 8 Describes with INCO 2525, largest I Hard des II September webs 140001 2017. des 11 Januari des 11 July 140 140001 2015.

- Clot-click parks plinet bereized characterisms proce Contains III. Informaci recognitis jubili. representation of the second Gulden (Sz. teleproni meggerel kimilise) dan nihi wejar ektholik dangkeptan pada
- Freshaltur konstungen song bedan directoris stan eink wint yang kecalika antak diput salahin. serbaggal bereiteit:

MCDREED positions.

de et Greenster 21, 2013, Health Germannet Aussir je United Styles Order etseskipt, je tid with density profit or two and position for our effective coverage dates between NYM and 2000 with informations between \$1000 and

No interest payments are collective being at per on April 10 and Dalater 13 for MCCA. 2017, June Fund Reporter Site SECO. 2015. March Sund Style when Pales Million 7017, and Accounty (Charal Adv Claim MCCC) 2010.

- According with related parties were disabled in Male 20. Hally market in corporal of marketing for mountain man alterbaird in Main 42th. Advantion will regards in the decollection and his rates of incession in disclosur in Marie St.
- Described gains from thoughts in the solute of probable for spaces, proposite more or lathour.

later para lambité para baggat di Commissione di Arias Company 19

	MK.	200	
Samuel Controlled	89.00	200	
STATE OF THE	49.00	ARRIVADO.	
raid estellare paperin opposite Paper larger de	(0.86)	98.50	
-	27,907	(0.92)	

CONTRACTOR DESCRIPTION

innere is extended pile from heigh AND THE PARTY AND IN

THE WHITE SERVICE IN

المحضية ويشدن

- i. Hertaurkar kest produkten dar reakter: eren Brit, urbert elekete paris 31 Descripe 2015 dar 2015 target 31 Descrive 2015 day Optopter tree Measures State Impresentations position setting broging process risk mid later 2018 day 2014 hitch Charleston.
- Plein kenggal 31 (Secretion 2016 dec 2016). filtel berliged with with yang Spreiders.
- Besid on the Bent's management series and resisation, of anaetics as of Department 11, 2015 and 2015 were riseasted as owner. The Bark's resemperant believed that allowance for impairment houses in 2016. and 2015 years and required.
- J. As of Convenienci 20, 2016 and 2013, there were As promitted which were pindiged.



tre mighet considerates flament automore branche south on belle betternise language.

PT HARE BEEN THE DARWETTS ANALYSTS. CATATAM ATAS LAPERAN REJUNIGAN NUMBER EXCESS

LAPORAN TATA KELOLA

PERUSAHAAN

Temporal St December 2018 days Datet Taken yang Berakkin perla Tanggai Tangkat (Denjikan datan jaken Rapid) Kansal denjakkan kinj FIT IMPRESSED THE AND TO SAUGENAND APPENDING COMPUBLICATION PROPERTY. STATISTICS

An of Convention 31, 2015 and For the Year Diens Limited Papersoni is relition of Plant colors of croice states

2. EPERSONE YARD DIRECT DESIGNA AMERI BUILDING DISTRIBUTION

AND DESCRIPTION OF THE PERSON **医多种性性** 医多次性病 ACCREMENT TO PRIORIE

H Secretar December 14, 004								
_			385	鑫	攀	name .	755	
							_	
THE REAL PROPERTY.								
****		-		-	-	-		
TT Track Manager (Str.)			1	200				
	100		-		Die.		WAR.	
	and the same	-		3	-	-	-	
-	12000			-32	**	100	***	
-	-			-		9419	-	
				1				
	-			-,-		-		
		-		72	-	100	***	
	100		=	- 32	-	-	-	
	140.00	4.00	-		24.50	99	9.00	
	1	-			-	-	-	
		-	1112	-				
The state of the s	-			-		-		
The last			-	-		-	-	
The same	-	(D.M)		忌	***	-		
The same	-			-33	100	-	95.00	
		-	=	-32	THE	000	-	
	-	19.00	-		***	000	***	
***		147.00			15.0	1474	-6.0	

The ediginal consolitation framework automore, reported weeks are in the intermedia large-age.

PT DARK BEGA TER BARLESTTAS ANABOYO. CATATAR ATAS LAPORAN RETURNOM NUMBER E-MANA

LAPORAN MANAJEMEN

I magni M Committee Military Taken pang Perubbis panir Tanggai Tanaha (Kemphan dalam Ataun Regist) Kemphahapatakan (1942) PERSONAL TRANSPORT GROUPS IN ADDRESS OF COMMODIMENTS PROGRESS.

AND DESCRIPTION AND ADDRESS OF THE PARTY OF For the Box Steel Field Copyrigation religion of Pop-union otherwise stand

E TERRETER YANG DIRECT DESIGNA MADE BANK KINDY (Implies)

a descript PARCOSON: ACCUMENT TO PETER (PRODUCT)

	guare.	757		靐	늞	=	¥
- T		****	=			0.000	
	7	1980			***	1000	-
		1989			100	0.000	-
1000	300	-	Name of Street		**	0.00	
-	-		-		-	100	
-		-	-		100	- 699	100
					-	2.00	100.00
Table.							
-			2	-			
						8.460	-
100		-	200	-	-		-
1			-	-		-	
TT THE RESIDENCE	-	-		1		-	-
1000			200	24		100	
-			-	-	-		
				भ्य		-	
Production and the			-	Service Control			
	-	-		4	***		***
		***					806
							127
100						50.74	10.4



The coupled control for the state of the couple of the cou an in the lecture are large age.

PT MARKATION HIS AND ITS AND ENGINEERS ACCUSED THE COMMON DATES AND ROOM. 20242400602 An ad Baseration 21, 2010 as For the New Liver Control (Consequently williams of Con-

anima efference electric

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAS LAPERAM NOLANGAN RESIDENCE PROPERTY

Tanggal 31 Constable 2015 des de l'atom yang Breddin peda Europei Ferrada (Destitus dalem intern Consta جاة معقومت علي أونا مختصح المحا

S. ETENOTEN YANG DEED! DERGAN ANNE NAME AND ADDRESS OF

Handymer first begresterel behas breich ochriger kongjon provincer nisi untik bisan 2016 dan 2015 bisk dipertakan

Paris, bergad Pi Demontor 2018 dan 2018, febal berlapat distratet para filosi demon juni dipat herital year discribed.

hismusi mengensi jahih benga-dengkapkan pada. Calahan Min, bekemusi mengensi bisulikan dan miai majar diangkapkan pada kalahan Mi.

Freglat make burger rate rate including exhaus: jedik eftik - eftik sang ellek dengan (as) dijud graph order before period the second second If December 27 I day 27 to recognize a party 4755 4m 2866.

IC. TACHAR SAN DARRITAS STRIVATE

Meltur alem lagitur diretalif dan Labilian derbalif park tanggal 31 Generator 2016 dan 2015 arkiste edagaileelah

STEEL PROCESS PROBLEM PROBLEMS 10000 ACCRECATE TO SECURE ASSESSMENT

the State surgement believed that he absence to imprison thous is \$500 and \$500 STATE OF THE PARTY.

As of Champley St., St.H. and St.L. Surpress on magnifest paradicapid within the approximation most الموافظار مساملات

bitraction in regard of embridge some distance in Pade - Cir. Information suffic regards in the distallantion and the value is distanced in their fil.

The weighted message of interest rate year message for securities purchased under agreement in road for the year methol Economics 21, 2014 and 2015 some BASS and ASSO, respectively.

OR DESIGNATION OF CHICAGO AND PRODUCT

De sameny of destroices marketic and detailer produce of Secretor 31, 2014 and Millione as bilane

	噩	基	霊	- Companies
-				Annual Control of Control
Appeal of the State of the Stat				Appear - Appear
		141	489	Charles States of Control
			The state of the s	With the law and the
考考		_	_	
The second living	10120	200	90	
	-		-	Acres and
Annual Company (Section)		25-25-2	888798	
		7,000	100	Other Straige garrenging
				Control 184
		100	-	The second second
			_	
		3-5		
		5.41	10.00	
-		5.00	7400	

The experimental street interest restall to the era indica indocessia i leggestera.

PT BANK BEGA TOK BANCHTAN ANAROYA CATATAN ARAS LAPONAN RELIKAGANI PERSONAL PROPERTY AND PERSONS ASSESSED.

er yang Direktik puntu Kanggai Kerad Direktik distan julian Repub, Keradi dispatkan (144)

FT EARLINESA TOR AND ITS SUBSIGNABLE ACTES TO BE CONSTRUCTED AND AND AND A SEALCHE NAME. An of Personality 21, 2000 a For the Row Show Couled Special Confession of Flags sales, charges of the

IX. TACHARIDANIUM ILITAS DIFFERENÇÃO (Applica).

OR CHINDS THAT THE THOUGHT AND PROBABLE (continued)

a del pide di

	=	盡	#	Tenentus
The last last				Anton whose or colors
Control of the Party of	77.00	Ď	200	Charles Committee
Charles Street	0.00			Charles States States
	Marine.	10.00	-	
	1000	UN	_	
	43000			1000

Historical management jakoh keragan atangkapkan puntu Gudantan Elic, Internasia menggenal biasahkani sian mini angar diangkapkan puntu kitaban 91.

Handrich Bark Importaged below raterior Incogen provinces with which below 2018 con-2006 biske developer

Mountain in regard of restorber were electrons in Nett eller Information with requests to the characterism and this scales in alcohold in

File Chart's corresponded between that altreasure for improved terms in 1994 and 1915 were not required.

H. CORT TANCETERS

Kentiliyang alberbas beriti sket-

Berthousten (aufs brechtige metersen)

CO. HOWEVER.

Lawrence and the behavior

Section (see Section 4) Section 4 (1997)

	2	******	_		
مصبع سطاتك					
The state of	100,200	179,496	Street, and other		
Compani Vendos	10.00	5.0	Carrier Co.		
	300.00	2010			
Min coupling			Antique construction		
Name and Address of the Owner, where the Owner, which is the Own	20.02	200	Commen		
Tabli ir nilli pilni inmini		2610	First minoriparius insus		
			Charles and Charle		
Time	11,446,300	14.000.014	Conseil		
Charles (arries	1000	100	Breidy Light		
	23.000.00	27.76.70			

340



The singlest manufacture there are made much be body words. are in the interesting large age.

PT BASE BLOCK THE DARRIEST INC. ASSAULTS. CATATAN ATAS LAPORAN RELIANGAN REPORT BY AND

Tanggal 24 December 2006 days Listed Tales your Frenchis pode Empari Ferrebut and the price for

AT HARRISON OF THE ARRESTS SERVICED IN METALS FOR THE COMMOR BY THE PROMABILE. 25.4 (1966) (45.5)

And Counties 24, 2630 and For the Year Blanchisted Depressed in william of Plant terims reference states

FL REGIST SANCERSHIPSAN (Argulan)

Sinchwarken jewis bred? the mate samp. والمعادي مدار

10/40 (continued)

Stand or her of four and occurry

	×				
	***	360			
Make samp saling Make Strips Internal	1.000 mm	0.450AD 1.450AD	Production of the Contract of		
	SERVE	5.780-60			
Total Association Subject	D.885.00	30.004.000	lend, shiriparin have		
Table	20,000,000	20.600.00	762		
- September 1997	gsumg	(40.000)	Channel Harod Forms		
yala Gelega lengias penamanski	20 COL 140	60000 T III	Alleman in impairment in terms		
Tabal tradity programmings - California	2.7760	9.34640	Final busin-sec		

Herio besit beresentia Berio alaini returni territorii.

The Statute compenhancing from soften our se-

Mrs 800		200	Street 1
		-	men.
	-		
			1,000

He DEPERSON berget 20 March 2004 borkey Troub Larget Programmes dan Province Sales Back, usin dari leveli harmanin karih pulaban asalih Si dal parish beschipung ekerikan karit.

la percentare pelle finali Indonesia fina COPPLICATE chief March 25, 3000 agarden Secure of Articles September and Straightfor of State State, the new programming later rate phonetic and compact (this of the shorter state) become

Berkesettersette dennet

Record for recommende worder

	i anno		222	7250	Tana	100	
Control of the Control	000000	500.000		100	400		Name and Address
Transport return							
AND DESCRIPTION	133	78	. 22	120	500	36	Training and training from
EE .	33	35	18	1/4	46	数型	Constructo
Control of the last	19.00	38.846	***	100	1.440	9670	the professional and the second
NAME OF TAXABLE PARTY.	900	1.00	180	100	110	222	Aprillon (mill) on Aprillon (spinorate)
Laborato.	964588	1,000,000	98.69	176.00	19.00	950000	1000
	0.000.00	1,440,460	40.00	19844	100.00	Nomina	

The segment accommodate the contract of the co are in the interesting large age.

FT BASE BLOCK THE SABILISTING ASSAULTS. CATATAN ATAS LAPORAN REDANGAN REPORT BY AND

LAPORAN MANAJEMEN

gal 21 December 2005 das latel listen your fireston york langual Ferrebut AT DAMES ARREST THE ARRESTS STREET, DESCRIPTION OF METALS FOR THE COMPORTED FROM THE 2012/06/04 (473) Sand Character 24, 2010 and for the Year Plant included and in reflect of the artino aternite state

FL REGIST SANCERSHIPSAN (Augules)

Berkenster with element heighte)

10/40 (continued)

Biomica commute series (continue

			D Committee Day	mater (1, 3014)			
	==	Ē	122	Targeton Alliana	프	144	
Transpolic classes and defining from the control of the control from the control of the control	100000 100000 10071 1000 100 100			:	arei	90.00 90.00 100 100 100 100	Finding - reservoir and com- paring annually (completely finder deposits Office)
Time	200.00		13.63	200.00	174	A100.00	
							-
STATE OF THE PARTY OF T			Linemete			0000 H000 EDV46	The state of the s
	i annual I mannual	薑	227	7220	100		
Solution							Project Co.
3.7	噩	10.48	12	170 170 177	12		Parking resource and new Assession, age may please to a man- reporter.
	22	150	福	1#	100	90 MF 96 MF 95 MF	Appeller, honey or principle street special first special
Books an	2010	.22	or 60	100	208	1000	Personal Control of Co
	34,000,000	100,00	140,000	100,000	477.940	Dispersion.	
Mile range army Personality	ENGLIS				440	District.	Producer and a
Annahira Maria	100000					1000000	Today agreement not not
non-diame.	100.00					1000	20.00
September 1	200					200	1860
	2000						
Time .		100000				Barriero I	100
Charge Treatment treatment to the Charge treatment Charge treatment and the Charge treatment and the Charge treatment to the Charge treatment to						20.70 20.20 5.70.63	Treatment (1995) Allerton (1995) Name (1995) Name (1995)



The organic constitution feature materials a feature with and its facilitation is reported.

PT DANK MICH THE BAS CITITAL ANAROYA. CATATAN ATAS LAPCERIA STEMBLAN RESIDUE EMBAN Tenggan PERsonnelar SPK atan

Taken pang Diraktik pada Kanggal Tersebut Kingdom Jaken jakan Papinis,

أبغا بحقظوط كسحة

IN DESCRIPTION THE AMOUNT SANDAMENTS. MODELLO DE COMOLEMPO MAPO MANCO. SECURE OF STREET

Arrest Statement & Market For the New Heat (which property in publicate of Page miles of control cand

H. KIRKTTANK BERKARANDAN

Designation jurgice with:

Dentenation jobs tempo projective tempo relater discorpi producies icego perg Stanggallica das nationas inceptos personal dist

66. EDMAN (received)

Shaped on home protects.

the marketing product themselves there agreement lieber annenn kilomikingen und allemane. in inputment brown.

	-	Charles II	
	2000	2015	
-			-
Company and I determ		17 (80) 201	AND THE PERSON
1-3 Citu	1,304,500	1334.00	3 - 2 yinan
2-168m	49001,000	100000000000000000000000000000000000000	E-Viene
CORP. THE PARTY.	3.094,500	2.88.82	Make the o' years
	26,000,700	83070	
والمروم بالثا			Fireign sampains
Sample Cons	1,000,000	1009.00	Leading To State 1
7-25km	-	20,700	3 - 2 yima
2-168m		147,000	2-3 (400)
South and States	10,000	2500.40	Marie Barrier of Granes
	469,69	199	
Table	20.00	2423	Test

Rodl pay Berker to plot bester. dengligher park Cabalan 30, Morrowi mangaren jebih bango bradi yang diberban dangkaphan pada Caladan Pin, Informaci mangaren binakhan danantai majar bandi pang diberban-dangkaphan pada Dakobar M.

Barketisi edaki irilgane, kiraye edabangan dager had angebories:

- Keptil yang dikerban dalam mala yang mengahasi dan Calar Penerita Saskat dan Circle Coppessor
- k) Kroll yang abarikan diparis dangan hand bergen laborages Santa (C) Appare (Spingle Santa (C) rese, specie (Spingle Arrest had berggregari at an sand buse. until recipied that persons has para sometime of the policy persons to

Formy in related positive seem ellectrosed in this IR interestingly report of extention of trom more destroyed in high offic, below then with reports to the absorbanism and the enterof these in eliceboard in Male 44.

The offer information winding to these were as:

- of them is device property and developed in these State State and Singapura Britan.
- No former and proposed with court contributes executing of stating deposits (Main 17), done deposits (Main 18), gods, containeds bounded by missally agill or powers of ومناصحين ميان آيا آين. انه لا وجيهات percently excepted by busin.

The original consistential Berman subcration constituti forcing on in the instrument language.

PT DANK NEGA TOK BARLESTTAK MANNYA CATATAN ARAS LAPONAN RELIKAGANI PERSONAL PROPERTY AND PERSONS ASSESSED.

LAPORAN MANAJEMEN

en yang Direktir pada Langgal Esterio Direktir dalam julaan Repial, Bersall-dagalakan (se)

FT EARLINESA TOR AND ITS SUBSIGNABLE ACTES TO THE COMPONING PROPERTY. SEALCHEWS S. An of Personality 21, 2000 a

> For the Tear Dieze (Indied (Capatapanelia, millione of Phys sales, charges of the

H. ICERTYMCHERIKAR(Injula)

O. ISSUE (mathem)

Dide berge salernie belieberg veleber sies. Innil gang dienten selaké salagai berisai

The antificial arrange information per casson for boson state on follows:

	District Control	- 70	
	1995	96	
Page 1	9.03	sare	
Herita Berger	9.75	5.05	-

الجهيسة بخمم فللقمصة ويحم معشدة

Roof Hammann bestie dark

Compress there consided "

	No.	No.	
Name			Seco
ion unit	1.345.00	8.24.47	CHE UN
Fred involvement	3.7703345	4.400.440	Contract of the last of the la
THE PERSON NAMED IN	漂流		Warry control from
	11.0220	14.00.40	
dida ayganiy Kadi pawaya tilaya	23.40	200	Provige Germania War province have
Trial	11,000,000	14,000	Table

Fireter healt gang offender parks plack bestied (adhelors carbogue bestigen ponumen nits) sebith selegal beritit (Cabrier 10)

 The details of laner it probled pooling finition. administra der improventet deserci unco un Administration (Alle

	20.0	Charles III	
	MH	- 20	
Marie Santa San San San San San San San San San Sa	1991	172.00	i new in mining companies i new in the light billy companies
Priparas parapressianas Priparas foreigns des-dellas	2000	XXX	and the same of
increase in indicantage in or	100.205	200	and constitutions
Table	5240	26/10	Name .



PT GARRINGS AND SATISFAS ANABOYA. CATATAN ATAS LAPCERIA KITUMGAN PERSON KANAM

Image 11 December 27 % dec

i laten pang Peraktir pada Kanggal Tersebut (Kanghan dalam jalam Repub) Kangdi dapahkan kanj

CORRESPONDE TRANSPORTATION

Pirate testi yang dilentan pata pisak keraini (satatan natangan kerajan penarasa nia) atalah sebagai berkai Catalan 20, paydanj

Pigeren deste die Legeren Berk erngeber kreit pay dierker wich profesier kreizeur der ernet unte kete landi Oregon projeta maktu yang berbuar seriasa I (nahi) sampai dengan Ti (napada) katan dengan salas hanga selahan sala-sala berteer miles FO-MARIS des ETS-TARIXA metegenetig orbib later 2018 der 2015, parg filment melaki persobergan gap selap late. Pete troppi 21 theorete: 200 des 2015, pirjame desta des larguese hadi troofest digitingles lates.

 Piece testi yang destrikatus, yang testi dat entitikat perspeniar testi dan proportionare jubility broom. 21 December 2008 step 2008 solube se jakiti kerajas ber bet

The original and detailed them are indicated in an extraction. are in the interesting large age.

IN DESCRIPTION OF AMOUNT MANAGEMENT. ACCREMISED BY COMED BARCHMAN. STATE OF STREET

Arrest Champalay (A), 2005 p. For the New York (which Capenantal in realises of Fage sellen otherwise stated

61. LDAWE (restinated)

 The similar of larger in related parties (Better). almost by inquirem board was an Advantage (Mail: 182) propiested

Course in the district election and completents represent transcriptories for our boson, busings a water the contract the bear surging that I describe fill-descriptions with an assumpt than believed of leateners (CC-91200) and CC-\$1876 per assess in 2016 and 2011. especials, with we calculat frough monthly payed destroine. As of Occasions St. 2015 and 2015, beam in the Bullio Broke and maderns were designed and the second of

 Surrousy of last molecularity which remains of multipation of most least-and extension of makely sides on of December 21, 2015 and 2015 sees on follows

	21 Beautin Chamber 71		
		200	
land pay deutscher Language process sin	E-60, 807 (24, 800)	D-005/70 (AC-00)	
	360.MI	1177.30	

 Fisch terggel M Dovention 2016 dan 2015. ents built you like Bookler program percipular harganya (lenik bersatusia) mainproving advance Fp871016 can Pp871307 disc redigió 1.44% das 2.37% can jeriah kemili yang dibelian.

 As of Separater (Y, 2019) and 2015, hears of which interest desires had been shapped armeni (assuperhensing book) seen (b)(0)(3)() and (b)(1)(3)(), or experiencing (147), and (187)(3) b)(10)(seen), respectively

Control Services

Minutes for Experience Finance

ANALISIS DAN PEMBAHASAN MANAJEMEN

The edition occupants from a service from the work. while the industrial large age.

PT DANK NEGATION DANIES TABLES ANAMONYA. CATATARATAS LAPDRAN RELIANGAN NORTO, E-MANA

LAPORAN MANAJEMEN

and 14 December 2015 April n pang Kerabbe panis kanggal Kerab Kaghan dalam jalam Repial Kerab dapabban kan PERSONAL TRANSPORT SUSSIONES ADDITION OF COMMON BRAZED PROMISORS. STATEMENTS

in all December [6], \$600 a For the Year Steen Facility specialist collision of Page and to other steen stated

KIRKET YAMK DER HEKAN (kerjulan).

Protestas pisjamus improvedats dan padangan teragian persessuan rikit berekuarkan saliker danaani salikist salisgal berikut

COMP (matter)

The delich of surpreturing from and alternate for impairmed from found on constant poster was an labour.

722.77
21 E
STATE AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAM
ALC: NAME OF TAXABLE PARTY.
BC
100

th Commission Commiss VI							
		**					
125	垩	22	Ξ				
28	75	75	72				
4	35	115	122				
護	1	35	ŧ				
WING.	mari.	-475	20.5				
		15.00					

- Pendaha nadanya kengia penananniai ata, kolit yang disolon adalah nahasi bereitete.
- The recognised of the absences for impairment factors of home one or follow:

_		

				-			
	-	=	-	_	×	-	
	14.5	48	-	77	1.40	70.00	
##		•	**		***		723
<u> 12312</u>	_ ==	-	0.00	900	-	1940	012
	- mari		CORNER	(80,00)	-	200	
-					1,000		-
							the Shape Indian

Manganan Bark kepancipal bahas jurish nalangan kengan penansan siai aka kesili pany dilamban bili mempaka

The Austr's recognisced delicers that the Allegans for inquirement bosons on businesses.



The original control that is the same of t an in the lecture are large age.

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAN KITUANGAN CONTRACTOR DESCRIPTION

Tenggal 21 Consoler 2016 des Unité laines yang Berjilah pada Kanggal Terrebat Objektor dalam kilan Kalida جا) دستوجند سنت زدن مختصحه الدسا

PT MARKATION NICHAEL ITS SANDOWNESS. ACCUS TO THE COMMON DATES TAXABLE. An of Bearester 31, 2015 on For the Year Deep Society (Representative military of Paper colone offerning state of

PORTET TWO CHEENSON Beneficial.

 Codi yang drubatun cengan raden perditipun lumunu (biri Buaning) pada tenggai 31 Departur 2016 dan 2015 metingmaking command and State State of the MISSES. party (Bakerlan (Gregori dan tarapa kanggara) Aprilang (sali) mari salimat papanya)

Auckal breit dergen pela prettigsam bernama jirid francing dengangikat berdari أحاجها الجيمانية طبابات

Cl. 1.0990 (continued

K. And decreasing from an of Decreation 21, 2009, and 2019 corn Repl. 2017, 2011 and Spirit PM, 821, emperimely, which were made on a with menter at afficial menter basis.

The belower of the joint throwing home wife addition purpose water on federals:

	31 Secretar	21 Secretar Chamber 21			
	388	305			
PT Magn. Author Phonone	1.70.65	1.00/107			
PT WONTENED	1000.00	1,000,000			
THAI	1166	LIGHT			

Different bereilt dengan pela perdilagaan beruaru jaint inanskiej dengan piluk bereini وحووها سودة مصده مششتاه استحد (services (adding gentless)

Phile bergget 51 Occupation 2016 day 2015. period perfriquent bernamu pang distribut tersan langu banggang arrives juditend menerari bilah menag-menag tetsah Parameter dan Ref. (S. 1955). Historian berki pang dikenggang citih librit selabih samuai bengan pand bendi pang dikapat abih Danis pangkerbitan selam 1875, menjan dangan 1875. erlandrara destudire dalar centralia.

Mike produke krali yang disepata takan atalah sebagai berbat

Ariel Statement Statistics with the existent parties. ment marketing a self-real recovery bank.

As of December 25, 2019 and 2019 for جحد بالقالد مجمل ويفحمنا لخلج كد محجيكما mail: or a militari reconnectionic ammenisti la Spit, MS, 468 and Pp. 4, 158, 365, empresisate. For Charles expressed to model continuent on the proceedings of contil forming contributed by for their state regard from 1975, in 1975, or elpointed in the pixel forming symmetry

the changes in countries without town woman failure:

	laker yang librahi 20 Damestarili Damesia		
	3880	305	
Park mar	3.703.007	1,070,007	Departs distant
States	1.000.004	200,004	William Berry No. you
AND DESCRIPTION OF THE PARTY NAMED IN	gasteria	(100,000)	Named or produce with all the
***	1475	No. of	Fielding indices

- es. Hants brook Drafts, Miles, Kerl S. Messegati. (1880) behasip from yang dikulum pada tergraf In December 2016 day 2015 admit selesar 19.61% dan 16,00% (bida danii).
- or Malin of Library Street and Library State AMERICAN DESIGNATION DE ROSSE dounder 21, 1956 and 1915 are 13, 1716 are III 2005 Americani

The original control that is the second state of the second state of the second an habe betreen a large op

PT HARRISH HAS THE DAR HETTEN ANALYSIS. CATATAM ATAM LAPORAM ROLANGAN PERSONAL ENGINEERING

LAPORAN MANAJEMEN

Tanggal 31 Committee 2018 day A Tahun yang Bendiki pada Tanggal Serusian الجاة المستقومين المنا أوانا المستقومين الم

PT MARKETINA RIPLANDITO SALDERANDO. ACCES TO THE COMMOD BATTO THURSD. destation from As all formular 31, 3000 as For the New Horn Englad (Supremodula william of Phys anima affarming all shall

ID. TAKSHARI DAN UTANG ARBITTASI

Tapitan straptori

Kindan tapitan airentari berbesatan pilot. المناجعة للمالم وملا ووهيه ملحو

C. ACCUPANCE RECOMMENDATION AND PARTY.

Acceptance controls:

The district of many beauty reprinted by board on the constituting increase and related parties.

Topics France Fr		213000		
The Parket		3660	ME	
The Parket	Propose			(Appell
The Parket	Print Helps			nau pilos
Charles Asserted	Marchine	477.00	94.00	,Debter.
- Annual Control of the Control of t				Analysis consists
	Tiende .	No.		Acceptant
Plant belign	Plant briggs			Habiyanika
Name of the Paris States	Planets in	101 500	2005	desire
	links:		- mm	100

Pireim legium absepted bentemakan ska muz jako kespo misio mingai bariki Calcula Cod

The district of completeness received to be confirm. He completely proved to rectanily data were no nden pani dag

	3660	MD	
September 1			Shepaide
Barangalan (Index 1 - 3 balan	20.00	60 MM	100 to 10
3 - Chair	200		2 deserte
	460,000	109,190	
Table Sample Street			Photogrammatic
Annual Contract	40.045		Control of the Contro
1-0666	27.50	100.00	T-Dissection
1 - 4 Buller	100.00	-	0 Parella
1-10000		1.460	9-11 code
	201,000	36060	
Telef	574,964	40.00	·

k. Hangabagiani

is. Acceptance papelies

	2 5	
	200	100
Parket Selection	49.00	196.00
Bert	20199	2012
-	200,000	



The coupled manufacture flowers in deducate behavior with are in the interesting language.

PT BASE BLOCK THE DARRIEST INC. ASSAULTS. CATATAN ATAS LAPORAN REDANGAN REPORT BY AND

PERUSAHAAN

gel 21 Economy 2006 dec lated lister your limiter your langual listeratur er distant primer liber. Mit deput des liber.

AT BASK WILLIAM THE ARRESTS STREET, BUT THE METALS FOR THE COMMOR BY THE PROMABILE. 25.4 (1966) (45.5)

Sand Committee 24, 2000 and For the Year Plane Locked property in william of Figure أنجفك مخبوطت بمحاجر

December (AMPLICANE) AND PUBLISHED INVASION.

Likery storption (limitals)

Distinction had preduction dos maked managemen filmt, settent taplom attrophet dpingler lene Megene Bet Ingestyd lene Megene Bet Ingestyd lene estrye Inges procese riki eth lene 200 de 200 lekt Sprinke.

brizmeni mengensi jatah berga dangkapitan pada Cutatan 40a, britanian mengensa kandikan dan akal majar dangkapitan pada Colore 44.

IT ACCUPINGGE RECOMMEND AND INVESTOR والمستقدمين

Acceptance populate (maritment)

Secret on the Audio surregement system and contains, all acceptance motivate as of Recording 21, 2010 and 2010 men planeted nt. The Rentile management had that the allowance for improvement forces to 2000 and 2001 horses and required.

information in compact of embedies in districts." In Path Cir. Selectables with regards in the simultanken and the value in districts in MARCH.

DE AMOUNT DESAY

And blackwis lat

TO, PRODUCE ASSESSMENT

First worth comint of

		N IN	Carrier in	- T. mar		
	***	***************************************	TEE	2000	监	
Description Supress.						December 1
	100	200	4	Section		
Marin province	-74	25	200	22	72	- Table
The Supposition	14.7	15.00	2000		160	The same of the sa
Name and Parket						
#	쬁		4		額	
-	10070	0140			2000	The second second
	-				-	Print No.

a little og fraktyrkin

	1	******	*202	andre.		200
-						
Section 1	100.00		- 42	656	CONTRACT.	100
Social Control	108.00	1.000	270	9.19		100
Sindown Services services	10.13	- 3	8.6%	112		907
Con process	16.88	350	0.500	1854	SCHOOL SECTION	5.75
Total Dispression Services	\$100,040	40,000	0.000		5000000	100000

The complete accomplished the state of the complete for the complete state of the comple And in the Indiana.

PT BASE BLOCK THE DARKHETTED ANALOGYA. CATATAN ATAS LAPORAN NEUMAGAN

Tanggal 21 December 2016 da lated Taken yang firendak pada Janggal Terrebut er datum priser films and department of

PT INVESTMENT THE AREA OF THE PROPERTY. METALS FOR THE COMMON DATED STRANGE. 25.575000 (0.53) Sound December 28, 2000 and For the Year Place Lindsof Coperment in william of Flan أتحفظ وبالمحجان وجاندا

SE AMETICAN PROPERTY

And this british dat (largeter)

12, FRED ASSETS (maximus)

Filmf worth number of South

_			

					_		
	72.7	Annual Contract	·222	Patricipus Annual Santa	=	100	
Territory Services							
DOMESTIC:		105-5100	. 600				de Mileyer
Contract Contract	600.000	100.000	1			(SEE 1994)	Office transporter
Control to the	0.00	40.00	5.600			100000000000000000000000000000000000000	Partition and States
	0.000.00	10.00	4.6%			1000	Territory .
Performance and the second		(A. 100)					Building Supremental
1							
had depoted proposition	P. D. B. B. St.	196,076	9.600		100.000	provide from	Tre/suprodes/Spredeby
THE RESIDENCE	1.000.000					SCHOOL STREET	PROPERTY.

Betten perspenden yang elbetantan pada tahun pang lamakén pada langgal langgal M Danambar 2018 dan 2015 mening-mening national (Ig/20) (Minister Ig/10) (20) (Calabor 20).

Park larger 31 December 2018, but also large party distributed from computer 14th Gree Bergarer (1907) day this 18th plan delant herich Senior ("HENOED") dropes vice were but also been to paint builton arbor 1 been parqui drops 27 takes the dipol dereprejang. Pilito tengs 21 December 2915, Londr Strepe Lan. Sebesar 0:128 m2 result dates perspenses programger to probable within whiteit ness recipit also nave book of States Profession Market Provide Incomes

Management interpretation in the Imperation had also bear interpretational depretation of the property of the contract of the parks saudijakin kerger

Runger kerin yang disendan kepada phak kering Kadalan baj denjian sebagai bagian dal met belig breven sike bleke stet Australie word. distribute interests of their significant.

Anni bilan, kemadi anal dalam penyebuahan dan kepah, dianangsahan kehadap dalap kebajanya dan minimizacja krekturska naka paket pok betwie doque dis potentiamen noing-neity select light NV day (igh 200,00) parts langgar 31 (kecamban 2018 dan 2018, Masapiran) Back bepostpal tolen els petrograps trodal tales attal sendia brangliss tropia de astyangilpringpagias

Persentane Stylet peoplesalar and dates percelection code tanggal 31 December 2016 DERBOOK SINGS TOTAL - 1897A COST N. TOTAL - 1897A COST milai kembak. Asat oldam panyaksadan bemili dari Consultan dan peratutan kampi dan disensultan akan salasai dalam makis liseung dari I sampai 2 beton setelah tanggal lagonan posisi kesangan.

The depreciation expresse for the years culted December 21, 2015 and 2015 arresport to Part Published Set IV ST connection that IV.

As of Occasion 27, 2016, and Electric is the feet of Mak Green Recognises (1969) and Thick Silk Ales Sedant Physial Depart (1969) 117 - State Silk (1981 removes from the for retains brokening connecting y from I require to 17 years and score sprin flori esprin. Az el Decreitter 31, 3006, trad el 6, US el ser el Ber proceso al comples, colobrados monados maldonados el Bis into fin disebbs como by the Material Landington Agency - the Ampaidit of Section of Part Of L

Management Andrews the materials of last again-conting community description contacts;

Office system fluid are needed and in original position (State of State or part of State or need or one the book into at our M 15000 200 M significant.

First worth, cough for combedies in one Sand, were covered by insurance against the and other outs ander proton blooded pointers will become encort of SpC NO/AV and SpC NS NO as all December 25, 2016 and 2015, suppositionly, the Hard's accompanied between that the common compressed the constraint from or

The percentage of completion of the constructions in progress as of Generalize 24, 2014 is surging from 10% - 80% (2010) 10% - WOV of the contract values. Constructions in progress consist of haldings and familiary and Solaryo and are estimated to do emeglahed in Sens Run F pour up to 3 years who the statement of financial position date.



The edition occurrence become automore franchis words. with the interesting large up.

PT BASIC BOOK TON BASIC DITTAGE MARKETY. CATATARADAS LAPORAR RESINAGAN ROBERT BASKS

Property 14 Companion Street Taken pang Pirabita pada Tanggai Tanaha (Kanjian dalam kisan Ripada) Kanjia dapatahan king PERSONAL TRANSPORT DESIGNATES ADTESTO DE COMBUEDADO PARA DE SERVICIO. STATE STREET

As of Computer 10, 2000 at For the Year Steen Facilities (Convenced in redliness of Physi-society of the ware all the P

12. Albert Harry (september)

Handren blakmegaristani ataraki budan dalah pendenaka perbagaan pada sabb versu disperiion.

مخسختيهم سلط بيطا اسا

And these debug province in facilities;

13. FOR BASSETS (continued)

Das managamani dises not antripate any difficulties. in the completion of the above families of targeted

description is progress.

Construction in progress remain of the following:

Tradition for Section 1	=	- Telephone	Performance Property Special Dispute Special September 200 (200	Describe N. State
-				-
			Producer State Proportion State Bellington State Companies	Constants, 200
	ATT-100	****	3544-3567	والمشارات إنسان
Provide Sales	GR-100	404	346	(The continue)
-		10.00		No.

Politicagos labo alto polipsono and title politici. estimate for the last

Cubadadore of gains from Algoret' of Stool countr mer in thinks

	-		
	Add S	2000	
فدهة مشتوم تحة	4367	1.000	Add subsequenced
en kei	(100)	(600)	Inia oto-
وقة أرحه ومعودي عشروها	1.00	700	Service Service State and Service

late you had no led projects and tilige discharational lagine dai alun Paralamber Non-Commune - Petr pro-rupour tato est dan proglandos benyelemel lide laccolidadas.

Hangimon Bark kerpentapat kahna bilah terlapat recition presentes with also pref being it also pasts. kenggal 21 December 2018 dan 2018

Parks, tanggal 31 Discontine 2016 day 1896, parkin besidel bests day votage and belop yang inich einereiten proch den werdt eigensten nachgebering anleit unteren lightigt den Marketon 1-501

Cate has a trail food a soft own magnitudes; part of "Mon-Specials Senson". He "to No. constituted allaborates of grading than and other properties also describe

The South consequence between the Hore we co-Apparatus in the first section above their properties. of Counties 21, 2016 and 2018.

As of Committee 10, 2000 and 2000, No group persons of these persons which there have been been depressions and on all insignment accorded in April 6 City and Physics (10) respectively.

The region of the State of Colors of the State of State o an in the indometric large age.

PYTRANSPIRA NIPLAND TO SURBRANDE AGES TO THE COMMUNICATED PARAMETER. 30200 BB 602 Olimenter St. 2015 a For the Year (Bern Saubat and a relies of the na of contra side

PT BANK BEGALTIES ONE HETTING ANALYSIS. CATATAMATAS LAPERANIKERANGAN CORRECT BURGARY gad Millionenhau 2016 ster

n yang Kecikbin pada Tanggal Kerobuk وها حداثر وحدد وشاع زخما حداثر وحدد فرود

D. ASSESSED BANKS

Place Langua 25 December 2015, Bank Helpfusch pentuhan kehistan akuntani alau tarah dan banguran dari yabaluranya menggunakan model blanc mortali modeli recolumi.

Pendakan akas karah dan kamasanan dilabahan alah ponial independen eksternal FUFF Fluky, Safradin i. Salego.

Ponksian dibikukan bertaparkan Standar Penlalas INCORPORA, CRIMINATUR DIRECTORATION NUMBERS CONTIN terlini dan diskutan dengan katentuan-kelantuan yong Issin. Metode penitaba yang dipakai sisish metanie datie paras, metanie biaga sian metanie pendagoatan.

Informaci mangamai pambalan kombali asati tetap. parks kenggal 31 Denember 2010 selah kebenyah aust tanah nian kangunan yang dilakukan niah Bark whelsh polyagoribenkut :

D. ADDROVED STREET

De December 37, 2015, the filter changed to annualing policy for Earth and haldings from next model to remainless model.

The valuations of land and building are purformed by KJPT Roky, Selfecte & Roken at external independent value.

Valuations are performed topod or heteroxies Polasitosi Standard based so reterence to recent market ingregations stone on armin larget forms. The unknown method used are market data approach, and approach, and become approach.

information on the revaluation of land and buildings. as of Department 28, 2010, performed by the State many as history :

	==			
	玉			
	100.00	1000.00	41-75-70	444
	E-10.00	2,400,404	4.000.000	
name of	1400.00	14400	14014	7mi

Religious perspectus tokal and later solub propriet and hembeli dimulai pelak 1.Januari 2016.

The provision regulation the floor demodulism of front accepts with reprehending man planted on January E. 2016.

M. ASSTLABILABI

O. COMPARED

Australia de la contra del la contra del la contra del la contra del la contra de la contra del la contra

Office papers received.

_							
		-			24		
		Ξ	***		7	***	
Paginate Date (4) Paginat Rap (4) paginate da late	252		122	127		12	
No. protected	100		New	1400	_	- 140	National Association (products
Times-		***					- Street
-7	益	=	-		:		
Married Street, of Street,							THE RESIDENCE AND PARTY.



The original control that is the same of t an in the lecture are large age.

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAN KITUANGAN PERSONAL PROPERTY.

PERUSAHAAN

Tanggal 21 December 2018 --t laten yang thealthir path Empet formin الما المستقومة الما الما المستقومة الما

PT MARKATION NICHAEL ITS SANDOWNESS. ACCUS TO THE COMMON DATES TAXABLE. 20242401602 An all linearships 21, 2005 as For the New Liver Control بمثالة ومنتقد بالمصوم المشاك مخصوص محفي

St. AUST LABOUR STREET

Anne hais hair Sentili their (Ampalan).

CO. CHARLEST STREET, SANSTON

Other manufactured of Japanese ()

	W imminiferation to						
		PRINT.			201		
	-	垩	-		室		
	**			100		1	I
			-			nan-	畫
Salar projects conducting	- 23	-	.35	_ #	-	22	3
Paragraphy	UNIO	1529	Uman	10000	9.00	14000	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of
-	Care Ser	73.86	- United	15400	-	1909	246

- Philosopeon their philosophical management pitanj kar lovi imo sangar taria di Monara Black Bioga Imparia PT Mega Capital Indicensia. FT Place Borolog Propertiests. FT Asserted Green Mega, FT Trans Relat. FT Fare But Propertiests, FT Asserted James pr Indonesia, IPT Data Manual Menustera TV V. PT Black Hope Spatists, PT have been PT Magnificed Management, PT Trans General, PT Trans Colley, PT Trans Galler Materials, PT Turn Okels, PT Rem C Phalatsi. PT Kom Patroninis, dan PT Kom Sage. Auchd population your para disposition but taken 2010 day 2015 making-booking sebesar Part?, NO dan PartSORE dan disabit sabagai kişin de ste Terdante fileleri bir-Operation pate topologisto registera ومحمل ونبا للمستحصين ويتبعونهم Carlotten Ster
- agency, FT Form Good, FT Door i, PT Daw Kala (Mahamir, PT Daw) Station PT Trans C Product. PT Dance Assessments, and PT State Plants (See Section 1) and State Part (See Section 1) and State Part (See Section 1) and State Section 1) and Stat April 1829 in 1876 and 1887), respectively, and sever research on part of The Chemistry town figures? is the constitute second if put if the und after managharaka kanan (Sale 20).

 Professorialities from minimal position represent ofter year from moreother of Morar Sock

Mago in PT Wago Capital Indonésia, PT Place

Amitog Pignolesk, PT Assesse Denni Magn, 17 James Ported, 17 Floor Staff Proportions, PT Association Shouldings Indianasis.

PT Only Manufalteranton TVS, PT Black Maga

Statut, 17 Days by 17 thou Ariet

- Phile larged 31 Describer 2016 day 2015. war yang dariki din berkamba Control register engine inches
- As of Demonstry 34, 2000 and 2010, freedom? armete from the extraction, when we have a

Stranger Street, 51

	He	MAK
Lower	10001	1.48
the space of	12.0	B-1 1000
Cogilia	-	1.610
MAGE:	100	487
pate and four Calogorisa persons and	11.70 (1.00)	X1000
-	200,000	20,204

Printing Subsection Alternative for impulsymbol function

The explain area of the first the same and the control to the first the same.

PT DANK NEGA TINGBAN CITITAN ANABOYA CATATAN ATAS LAPCORA KILLANGAN PERSON KANSAN Tenggan PERsonadar DPK dan

M. ARRELANDIAN CONTRACTOR

Brian probaban colonyan in the second personani nitri atau agaran yang dambi kilu minimi salangai karibak

IT DANK MESA TIM AAD ITS MADAKANES ACCUSATION OF COMMITTEE PARTY (1994) COM Market Market

M. CORP. ASSESS (nonlinear)

moreover of the above ei hanna o'ilarahand mada ara

	The party lives	Mary States	
	MW.	MR.	
dalik anal Persilika penglidan	-	100	Strainting later Strainty of provider date
interior imples (inches 2)		pathy	de program as
Settle-Stiller	1,007	-	. Desiry below

najaran Kiril Ingandapat bahwa jarabi. palangan bengkan panggaran silal aka-منة للمحمد بلغة الأن القصل يحمر ومحور niai lemakal aparam yang diambil aili lemakal mengadan miai berah yang dapat dimakanal

- Rétinage dage leur PT Hase Tri de Personale Nationales Salabara, Bank Irish errektät Beilitat Bart Inkomia (1887) unionar Hyllifilliti separi yang abagitan Bergin Short Ho. 12K2BASYERLEYTER STRationia. 24 Met 2011. Kannya perdektinan ber Seelflad Hart Interests brooks Grapton relação anti librido das ladas relação hagain siat eiris että (Laiden 68).
- 4. Peda labor 2011, Bart megabakti perlabia turk bout ICA Curving drops of a PyCECCO of also rate bounded that beginn korku berdi poda bergasi akteini. Seinik intik antara kargis percentian diregan mila besadat ballon boly brail, dealer release and tak regal tireyo ku direntidei estaro. I take despie notate gars bein unur dergen polipsijes kojimijes dergen Carlindor Palla boggat 21 besterber 2018 amerikani alian arat kili kerangan berastad bilah colouri. Phois tempori 14 December 2015, and ta terepateniji utata otera 1910:07. Jarid dienies analyziya II Secrito 2015 des 2015, maniquesing solution PACHECOD CON HANCESTE ANDRE SHOW ariselinei perg manit le dalem ignore blic ng da poglada kanadasal isi krivatani vita bisa yay tembe pam 21 December 2018 sedenar Fightage dan 11 Committee III Contribution (Sept. 800).

The Black's exemptored believes that the anania may asimaanin and assessind at its antiarticle and the

- In relation with the same of PT History Distance. Dalabase George Conservated, the Black Res. par uminin Confidence of Start Indonesia. (2007) as embedout accounting to the SE(CO) or required by Book Indonesia (*E) under Labor No. (120018719187191 Michaele Sales (Sing 24, 2014, Steamer of this controller, men Confliction of Bank Authorisis were proported on year of other county and and on ercettes (this
- at. In 2001, the Deat magning (ICH Counter) credit used partially with amount of PLANSETTS in resource of the energing rates of world send expectation at the state of acquisition. The name of expedien and over the excepts e el escil sur accivita par esce as other intergritis across and owner according to mang atagof kan makadi anar a panadi at S prime je starovborac poče pragramije ište of Ste. colorating agreement with Corollan. As of Ocuration 21,3095, prosticular of office hitagilik analis kain kan mengistat . An al Communication 20, 2010, other extemption countries assumed in Physics St. Bullet assumething melation as of December 21, 2016 and DEED NOW MAKE AND PROPERTY. regardests. Total association represent كبيراد بالمستثلة لتقلقوني كالبوجاد and five and other competencies account to the year maked Occasion 20, 2000 accounted April All and Computer 2. Birls annualized na ritarati (1900).



The original consolitation framework automobile framework in the foreign and t

PT DAME NEGO TOR DANIENT AS ANAROYS. CATATAR ATAS LAPORANI EPIDANGAN ROMEO E ANNO Tempor Pl Occupios SPE dus

Haini Tahun yang Diraktin pada Tanggai Tanah Khapitan jagan Japan Repid. transferred to the first of

FT SARKETER FOR ANY ST DURING AND ST MORTE TO REPOSMENTAL INCOMPRESSOR STATE STREET

As of Compeller [1], 2014 a Altridge Stare State Control Control and Control of Control em el fe والمرازع ومنوب وبالأمرازي

St. LANGUISM DESIGNA

libilities segme tentame lendt dari termeloi liking also barnier navaluh yang leben distinction das Eigen pertugues paint page inten direction in mining Kester Percentations for Kes Regard (1898) orkitorgan desgan beptatan speceriaria fiasi refugai Bark Perupui.

OR COMPANIES OF THE PROPERTY OF THE P.

Original der transliktig mittly semisi of sharing hamasing or provider antenne besseg have been also as the property of the property of the colors. per term installment to the second of States tokonidaran da Ka Repay (1998) e estable with the Garden Association as Gallering Gard.

16. 19900

Constitution (April

15. COMPANY ACCOUNTS

Control temperature reported of the

		T Control Control					
		-			200		
		1			1		
	-	≖.	100	-		100	
Section Processing	170	.22	22.2	:22	.22	1122	
-	40000	1000	1997	Here	1980	9339	

Om dalem make sang uning breist des Deler Annella Scrital, Deler Anniania, Deler Steppens, Dan Begg, Promitining Ingels das Yes Jepany. Consei america in liunige commetica mentili all United States Delice, America Delice, Steppene Dalle, Hargeson Start, Great States Promobineling and American Nov.

Dala kenga sakerak belerkang selakan selah gisa selakin sebagai berbah

The conjugate according to the personal for second according to the confusion of the con-

-	700
200	200

	200	200	
Trans.			
make a series	210	2376	Physics - Company
Date Specific States	5775	1.0%	Challer States Coatto
Section 2	9455	5405	Commercial
(an ine	2100	100	General Gen

Parks begand 21 Despenden 2018 day 2010, bild. nia piu paga sippatan mangai jaminan aim teatter-teatte treet, best germe des tetter of land yang ellenter she hast topale results خفاناة وشرحت

One the plat brester transferior paid Califor 20, biliopoi rengend julio trapa give yang diberikan diangkapkan pada Cabalan Kin. Manasal mengerah kembiasal dan dibi majar giso vann elkerikan diangkarkan pada Dakatan Fil.

As of Concentral St., 2019, and 2010 from it on several assemble first are philipped as published for from, but generation and Latter of Great insued to the class in proteoms or bladest.

Descript disposits from artiflet position never displayed in Pittle 33, information to respect of materials of disposed disposition never displayed in this Co. Historian will report to the doublette and the value of Americ Agenda merchanic in Mahr 44.

The original constitution flavours distributed from the second are in the independent improved.

PT BANK NEGA TINGBAN CITTAN ANAROYA CATATAN ATAS LAPCERS RELIANCAN RESISTANCE Tungger Efficients (EFA dec

Haisen pang Heralitis pada Kanggai Herarine Shinakan dalam jalam Republik Kanadi dagaktan kanj

IN DESCRIPTION THE AMOUNT SANDAMENTS. MODELLO DE COMOLEMPO MAPO MANCO. STATE STREET

Arrest Commenter (N. 1994) as For the New Hern Fields (Capenignal in publicate of Page miles of course stated

OF AMERICAN DEPOSITS

Takangan terbidakan

States deposits receipt of

	THE PARTY OF THE P						
		**			**		
	뺲	With the	144	뺲	74111	-	
	Market	41624114241	SECTION AND STREET		in the second	HINNEY!	
16/16/	447	1000.000	1,000	1600	1010	Name of Street	100
***		****	4.00.00	M. H		-	

Falonger Aden reals usen protectively that Date Arresta Desiral, Date Arrivala, Date Departs, Date Diggs, Philadelphic Ingots, Ten Jigung, Date: New Assessed that Printer, Testing,

Saving signado in Antique competito countri of Stated Mater Belle, Analodine Balle, Repaper State, European Date, Gent Antique Presidenting, Aparette Fox, Mare Statem States and Sector

hide large subsub intribute within whit interpretation obegat bestell

The employed consuperation and sub-perconnector exemployments consuminations:

وسا بادو خاندها وجور مضا اعاداء حالا اسادها ال

		-	
	386	340	
Tapon.	2.00	2,6%	Page 10
The latest latest	Urs.	1,00%	Owner Shall State
The Party of	(漢	100	Contract Contra
lote fire livitesi Isan Ilepa	2,000 2,000	60.00m	Arm Challen Shaller Compress from

Takangan pang digarahan sebagai jamban akaladio inito kali, kat persi de lale d Confi yang diberitan sitti Hant Ingusta sasukan atau yang dilikitir pada tanggal M Departur 1986 der 2000 mening mening berjambih RyM-200 dan Market Street

Tuturgum det pihak kominst diengkopium punis Gelekter Di. Informati semponei jeleh kompo Sabengum yang siberkom-dienglispian-jeleh Gelekter Min. Informati menganat kindikani dan mini sesjar Sabengum yang diberkan diengkapium punis Outolis VI.

Saving signals that we picture or establish for hors, have provident and follow of Coulds travel by the Hard in resistance to Market some Springers and Springers and December 21, 2018 and 2003, emperationly

Anning deposits from white (purious serve disables of in Pints (H. Automation in regard of manipulate of aving deposit was stational in 18th 18th. between the region in the electricities and the water of accomplishments were altertransi in Mate. 44.



The organic proofs and features automore reported with any in the information large age.

PT DANK NEGA TINGBAN DITITAK ANAKSIYA. CATATAN ATAS LAPCERS STUMBERS RESIDENCE EMBASE Torograph PH December 1978 ster

laten pang Kepathin pada Kanggal Tersebut (Kepathan dalam julaan Repub) Kepath diapathin (144)

IN DESCRIPTION OF AMOUNT MANAGEMENT. ACCREMISED BY COMED BARCHMAN. STATE OF STREET

of Democratic Pt., State of For the New York (which Coperated in publicate of Vago safety otherwise stated

OL DEPOSITO BUILDANGES

OL THE INTEREST

Deposits beginngte kerdii dari;

Firm disposits meniod of

		H-Samuel State Sta						
		MAN .			77			
		蓋	166	-	蓝	-		
	100	.47		.55	,是四	282		
-	4.00	499.00	M.FE.FF	0.000	48484	E-194.04	740	

Departs begangte yang digunation settings juristics also fundam-fundam brook, band garanti dan John of Gradi yang dibendam oleh bisah beyonds remarkable attent yang dibindir panis benggai Of December 1998- day 1995 meningananny Sentential ReCEIF TOPICS RECEIVED.

Tingled sale benge relevab inflations solution with deposits becamping which reduces former

the deputs for an project in enteres to drawn, Annie generature and Leibers of Street instead by the strick to continuous or Mantant news April 750 and Hydel, 507 and Communitor 31, 2015, and 2011, companionly

The exciption arrange interest rates per arrans of Arrest Augusta Service de Mallere,

	AR.	All I	
COLUMN STR	V,54%	8,975	Contraction Contraction
reter fragado personal Prior formitado	NR.	300	Andreas Color
Sept. September	500	1422	Mileson Con-

Depositelenjangka dari pikat kerniasi etengkaptan pania Saiston Dir Internasi menggunai jatah tenga digunda limpingka pang allemban akangkapkan panta Catalan olim belampan menganai kandikan dan aka majar dapanda badangka yang dibadan Street on the Calabian St.

Time digrands into reliabel parties more discharation Althority, belomed to an expect of materials of their streets over distant in him tile. Interester requests to the electrication and the value of direct deposits were absolved in Mile III.

the copies with the Market Agreement register than an inder betreen a language.

PT HARRISH HAS THE DAR HETTISH ANALYSTS. CATATAM ATAM LAPERAM NOLANGAM PERSONAL ENGINEERING

Temporal 21 December 2015 days t laten yang thealth park Emper Securi المناطقة والمناطقة المناطقة ا المناطقة ال

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON BATTLE WARRINGS. As of Bourniler 31, 2015 on For the Year Dave Southel (Supergraphic criticals of Super المشنان مخبصات معادي

SERTIONAL DATE (MRS. LAST)

Herries simplemen size hand him arbitral subargui ber bet

OR DESCRIPTION OF STREET

The similar of depends from other hands were as: Address.

	2 Section	30	
Textoretay: Alle 29 On Con	200		AMERICAN PROPERTY OF THE PARTY
Chia Departs traprages Calculated Language	200.00 200.00 200.00 200.00	WE 710 96 210 50 300 10 300	Charact Include: The deposits List Courty Sandy Squark
	5650	1,0540	Findge servey
Place Service (California) Chin Place Service California)	258.	70 9100	Antoning policy (See 190) Contest (solicent) Filtral parties Cold testing
Table	100	1,0430	_

Historical recognisation in temperature and district the game discussion of maging time goods (but the 40s.) Harris respect thatter on the sape singuage content timeng the item constitutes main Calabia (fig.)

Desputing yang disental dan pilak berebut rengatur degrace del PT Ned Migs Systel. PT Sint Pertugues Basel Science Massin PT Back Pershangsown Danish Dilateral Tengah.

Sales bengunda sale beliedung laborar singanan dari bada bala abalah sebagai bediari

information in respect of materials of deposit from other house were distinguished file, information with regards to the absorbination and the nature of profesion with body was distinct to

The unbianeling-latinous of styroids from solution palin symmetri De dyande iran PT Sod Page Barid, PT Sod Ptrakasyana Damit Relation (New York Tiles) Production Development Salamon Perguit.

The morphism arrange of informal subspace arrange of deposits from other businesses on follows:

المهوسة مفسح ف فجمة ويسور حمضة

		Mark.	
			Appen .
The Control of the Co	0.00	6.000	Company of the second
Talangan	5,000	4,074	Santy Apendia
Departure .	1,000	10,000	The depute
Children			Call Street,
College College			Photogramming
Contracting—CERT	36450	0.000	College Street, College
Collectory Addition	All the second	5.67%	Circuity-ACC



The original consortation framework automore reported which are in the intermedia large age.

PT BANK NEGA TEMBANI DITTAB MANNYA. CATATAR ATAS LAPORAR EPILLARDAN ROBERT E-18800 Tunggel Pl Occupier SPE day

Turner gang Depublis puntu Tunggal Terusbul (Kingham Salara Jahan Regala) Kecasal dangahkan bang

PERSONAL PROPERTY INCOMES ADPESTO RECOMMENDATE DE CESTORE STATISTICS

de of December 10, 2000 as For the Year Steen Facility Copyrigated in reddings of Physical pathon other ways allowed

CONTRACTOR INTO TAXABLE PROPERTY.

Conflict jugics with singurum for last time bonization size sure sample singure and just temps which exhaustion has:

CL. IN POSSESS FIXED COMPUTATION (Incohood)

The absolution of deposits from other during board on this mention, posted in makely on an indiana.

		-	-		
	1722	est States	海	***	
	22		**	20	Timb
	600	14.00	440	#14K	
	100			100	-
****			44	19.00	10.000
			_	-	-25
Notice and State of 	_			-	14 holpson
-	-			100.00	
		Princetonia.	Thirties Thirties		
	trass	#2.705E		Total Control	
	25 25	// / / / / / / / / / / / / / / / / / /	夢	20	355
	RE	#####	夢	PS	
	25 25	// / / / / / / / / / / / / / / / / / /	夢	20	
	25 25	22 20 20 1 10 20 1 10 20 1	~	200	
-	25	22725E	· 答	200 200 400	
-	225	######################################	·答	200 200 200 200 400 400	

The stighted controlled in Name and Andrews State of State of State (Andrews Supplier).

PT HARRISH SAN THE DARK HITTING WARRATA. CATATAM ATAS LAPERAN NEUMIGAN

LAPORAN MANAJEMEN

ROBER Education
Tanggai 31 December 2018 des
E Taines yang Bestillin pada Tanggai Tang

FIT IMPRESSION THE AND TO SAUGEWARD AUTES TO THE COMPOLINATED FRANCISC 2120100000 An of Councilor 34, 2016 on For the Your Time English Caperaconi in relition of Physics colors of create date.

20. EFERTER YORK DERM. DERICAL MAIN DESCRIPTIONS

20. DECEMBER 200.0 LANSIN SEPARCHARD ACCRET MARKET

			-	W11,500			
	can	**	æ	25	墨	書	7
歪.				潭		100	
-	_	-		73	20.00	-	100
"Dab"	22	-			-	-	10.07
755		-		:22	-	-	10.00
75	200					-	HUE
75				- 2	-	100	-
786		-	200	- 3	-	-	-
725			1			**	14.00
*****************	-		2	-	-	-	***
****************	-12.55	-	1	ALLE AL	17.00	_	-
"Eine	-	-	Name of	-	-	-	10.00
***			3	25	-	-	-
"Harr		-		-		-	
		VM-04	-	-	100		100
						_	
		•	_				
	-	·=	100	2	墨	Ē	**************************************
登		80		3		in.	
Timbre.	-	1000			-	-	
****		-			974	1.00	-
William .		****		-35	100	-	-
-	100	-		-75	-	_	-
					-		



The edition occupants from a service from the work.

PT BASIC MODE TOWNS AND DITTING MANNEYS. CATATAB ATAS LAPRIAN RETURNONI ROSEO E-SERVICE

I magni 14 December 1995 days laten yang Kiraktit pada Tanggai Tanada Kiraghan jajara jajara Rigalah Name of American Links

PERSONAL PROPERTY OF SECONDARY ADDES TO THE COMMON BRAZED PROMISOR. STATEMENTS.

As of Chargedon [1], 2004 or For the New York Links (Consecution of Figure and the same of the last

DE REPORTER THAN DERMI DERMAN MARK DESCRIPTION ()

Tingkal saku hanga nakasaka lerbahang sakaban. until elik - elik yang elika elegan janj elbel herdad ordin taken broadle pain 31 December 2018 dan 2018 making making March 1977 Street Service

hikumusi mangansi jalah kanya-dangkapkan pada Calatan 15a, hikumusi mengensi Basilkani dan dial majar diangkapkan pada Galakan 11

26 DEMONS NOW WORK SERVICES AGE THE RESIDENCE

No neighbol arrange of bosons sub-our arrans for sometime softwards report boson agreement for the per making December 29, 2019 and 2011 new LEFE and EDFE, respectively

Microsian is regard of embriden sean disablend in Main Can Microsian with regards in the strationing and his rate over decision in Market St.

21. PERCAMPAN

Illang pajak proghasian kedikisiah:

CT. TAXOUT TICK

Income incompagnitie constitute?

		200	Security 27
Print State		No.	Desc
	Add programs		
MAD 806 400	Part of the last o	-	
	100	20,000	40.00

in. Distancy majork broadlet starte:

Timesperson provide of:

	Application of the Personal Property lies, Name of Street, Str		
	-	200	
Transition .	20100	H4000	Connection
Figs Louis november	171.00	100	Car Mr Mejalaryon
-	-	10.70	-

- e Separai dergan peratawa perpajakan di Brank energie 440 and the same siden peffeneperant. Folio depit senelipkostomophist pojstypjit kradat dalam jargiu pojit kristik umusi dengar produces pany burida.
- Reduced and unlaw the developed incombination. selbelara lucium pugidi iku idha kupus pugidi serikili laten yang berakhir pada langgal 30 Clementon 2018 dan 2018 sebaka sebagai berikat
- in countiess with the booting issue in interesis, the clock extended and admin er kir misen kansil er util ansen The for authorities may approximated house while the about of braid-base arrive for والشوم وشدوم
- d The assemble below consists econoling inners before for expense in landité trause le les joues coules December N., 2015, and 2011 come as follows

	The state of the s		
	100	200	
Andrew Street	19640	100.00	
Diritori		200.00	
Series de contract	1,594,518	1,638.90	

CONTRACT OF STREET, STREET, Arter circles

the copies occurred the same placement or the last are in the independent language.

PT HARRING A TIRLIAN HRTTIST ANALYTA. CATATRIA ATRA LAPORAN KILIMAGAN PERSONAL PROPERTY.

ث 2018 - مشموطا 11 نموم Outsit Taken yang Decillis perla Tanggal Securior (Chapter Subre place Report, Kemadi dingahitan kela)

PT MARKATON HIS AND ITS AND SHARES ACTES TO THE COMMON BATTLE PARKETS. de al Coursian II, 2000 es For the Year Live Seeing Depressor is william of the anima affarente atabat

71. PTRITALISMO(04)4440)

Returnium arias tila akadam kersakitnan. untertere bettern pupiek for labor breus pupiek unter Mitere yang besentiter puntu kenggal Pri Generatur 2018 des 2016 milités attençal les dest (les pares)

20. DESTRUCTION AND PROPERTY.

ii the manalatan beloom amadabbi amonto incor hoter to recent to south traver for the years entire Storagter 35, 30% and 30% particulations (continued).

		-
	- I	

	200	946	
interpolita and unitality			Control Control Designers Analysis
irium pajoi	[25:40]		les represe
USS CONTRACTOR CONTRAC			Accounting former before
ready the	1,96,66	1,00,00	AND DESCRIPTION OF THE PARTY.
Programme State Source pages.	Contracti	CONTRACTOR OF THE PERSON NAMED IN	Name and Address of the Owner,
industry were			Property allegans
indiffer interior parameter.	4.00	\$12.44B	Production and Street,
Production and	23,000	CONTRACT OF THE PARTY OF THE PA	Cabina Cabina Cabina
Constitution of the same of th	Pr		And place and the
THE SPRINGER WE	20006	(2.20)	PRINCIPAL PRINCIPAL INT.
Principle in a period between			Physical Stabilities produce
Control of the State of the Sta			to the state of the state of
CONTRACTOR OF THE	-	1,774	LOCAL STREET,
Proposition (provident)			Applicate process of products
CALLEGE BETWEEN			to repairing section or
PERSONAL PROPERTY.		0.165	Secretary and professional
the state of the state of			
ratio trada inspersor	40.00		Mark Surprise Marketon
Bed State Belegge Pept Comp. Days (1987)			COMMAND STREET, STREET
James discounted	3.50	340	Codesidenced and representative
Proposition and billion	1,000		Department of Steel Lands
industrial language	100	198	Opening
and the second	120	100	Colonia porego
Table Streets (Miller	27.50	9.00	Total Advanced (Charles)
Aller Steel Project	1.000.000		Sende terrer
internate professionische	21155	100 000	deposit in the later to the second
Discussif, public production			
mai bias	(Sec. 200)	00000	caso imbeliana a pomente.
	<u> </u>	-	Copyright Copyright

Daniel publication SPT below IP40 when property ingai kiisan projenta tera papi tina. 200 dalar

Park tempe 36 December 1975, Floric reignatus perdetika Saul Perderlahan Takenen until point penglamba basim bisan take 2012 and 2014, Herbadan dengan periodoka 201 mi, Bark bish melakakan protogram telerangen papat managementag seleman light 201 and light 200 parts langual 20 Convention 2015.

The bank the expediting home the 1996 American The Period will be its assertance with the makesahal kesahih termenika 2004 sebasa

Do Orcentor JR, 2015, No State Red a retain of the Armed Conjunity Square for mines for Stead poor 2015 and 2014, With report to this president, the flore date panel is the entropyrami amending in Fig. 2011 and Spig. 2011 or Committee 20, 2011, respectively.



the experience that the second district the second an in the instrument is group.

PT BASIS BEIGA THE SAN HATTING ANALYSIS. CATATAGATAS LAPORAGISTRANGAS MARKET BACKS

Renggal 20 Dimension 20 Knier Back Taken yang Berkhin pada Tanggal Terobak Back Taken yang Berkhin pada Tanggal Terobak Backhan dalam jalam Jupaté, معا معاقر دهنده دستان زخما معاشرهای شده

PYTERRORENIES NIELAND (15 SERTERRANDE) ARRESTO DE COMBULA EL AMBON. As all Security 25, 2015 as For the Year (Bern Sanbel Payment is william of Rept. ,mine otherwise winted

21. PTROVINGABILITIES

Petrophici artera laba atertarii (bet celetare popit dital tee popit yang betako المقاملة فيتحاث فللقلد للجار حفاجة ميوسة

M. TREATON (consissed)

The generalistic between the first's According income letters for analytical by the received live state against the decrease for representative and Reference

	1.00			
ı	200	2015		
And the first of the section page.	1,940,05	1,318,000		
Tod paper young best day	100,00			
	24.00	935		
reja lister utarango	70.00 10.00			
The paper	20,420			

Appendix Server before the Aspen March 1997 Michigan

Figure 1 managed by with

Processed Albertan 4 1996 Section for printing and Services:

Bosinskin FMI, 199200, process belaku sistem seperi dapat economish pemeranan kedi Pajak Pemphasian sebesar SS akah medah dini keli belaggi Pajak Proghastia pringuisare data datas Poul 17 year th (Undergreeting Poph Prophysika), its immersió biblis ping citations whose boilet.

Under the PAN EDUCATIO, downstin public comparison care apply for the authorized ML Seem from the displaced become because an obelical in point the of public 17 of the disputer like (use Files distancing collects was read.

- 1. Andrie bestel begandles solven estricus 47% (requi patri person) sias sich der brecherben seben yang deute Car Carbon Security durable parties sweller alah 2000 (kepanaha) pilah.
- Mackgrowing phat harpy links normalic union having that ISE (from present that imetrakan sahan yang disebu dalam makis paing sagkid E-jamanj balan dise 180. jiwatin dilapar pata 1994 kwa habonier daisen jaropta makke fi (sake) tales managed a
- Might Papel forms metargetter Danid Kelmangan dari Birn Administrati Hido pada Skard Pontanilahuan Tahunan Pife NY Sinim draper velergirker breeds 2013 velegierene Sider deien Perskere SPECON - U. Nesser XVII entid serbap fatterspajab terbait.

Prosteus in butata aktifi sejat beggai Xilberatier 2000 dan basas albergilan renan elemátik elját kengyel 1. kennel 2001.

- Telepodelije promobilskom promov (EEC or) man of the total parties allows and make the one of the original total and the Ober benefited position.
- Cost party can unity own iron from 3%. alterna of the latel pastings above within a nationals of 5 (not) moreting (50) from humaters' stightly through makes stight at 1 (now) standard prose
- Her Six Piger Block office for Declaration Letter (Next Krimanger) ton the Decesion Administration Survey (The Administration 1964) in the Armed more for States of the Tim Pages of de dans KNS4 as provided in SAPETAN - DE Singulation de 2011 de mais respectos hartenniques.

magnific trans Encember 28, 1988 and shall be any retransferit afreing bare Jerseny 1, 2008.

the original committees the many distriction contacted bench. are in the independent language.

PERSONAL PROPERTY AND INCOME.

ACTES TO THE COMMON BATTLE PARKETS.

An of Courselier 21, 2015 and

For the New Liver (seeing) Paperpool is william of Paper anima diferente distri

PT HARRING A THRUSHE HETTISH ANALYSIS. CATATRIA ATRIS LAPRICAN KITLANICAN PERSONAL PROPERTY.

Tanggal 31 December 2018 de-Date: Inter yang Decilik pada Emppe Securial (Decilian Sales palam Rapid) Kemali depaktan kin)

71. PRINTERSON Best death

Pata tenggi 3 Januari 2017 dar 3 Januari 2010. Barbi Indo recelepti sand belenggan dari PT Dallado Collegnon, Dire Administraci Cleb., sange remaining himse than this proposal rio kalkulo kusaturi si akus tian oloh karusa. Ito Bet bis verengter province tell pod dates pristages pod prophates takes 200 des

Pelo longel 4 Bri 2017, Bark recents. Bark Kristopen Fajak aka hadiperestiman pajak Kark retial leben 2000 retiener berang lauger Rydfillion retial Polisi Proglandien Bleden, Polisis Potentialism Milit dans Pajak Ponghanian Penul 28. Plate langgal 20 like 2013, Bleic Intib. residente perdepent oftener light of fremont light 57 also. Phi listed discharge larger (stacket, sotiengher sharpe clean process tolerates to finder Popel.

Parts bergged 24 Juni 2010 day 25 Juni 2010, Clark remotes Pentantifus Heal Profile Relevate your inye mereki kelevate your depter of heal Algen Seal Profiles States with New Adapta And Impelical States Artifical Physicals provides belowie bootes, making-making obstantas betanggi 10.44 2011, 10.44 2013 des 10.44 2013, Alex Sout Repairmen District Americal Paint yang constat. Internation shall first, partie langual Si Dileston 2010 den 15 Gilleben 2013 pitest Fierde managophism benedingsten Peopolitus Projekt.

Pale larged 13 Aprolos 2016, Bades Perudian Park rangelekin selegim kaning yang Skiphun olch Gest abn Pajak Penghanilan Sasian. Pajak Perkentukan Nika dan Pajak Penghanian Privat 20.

Also, land kanthy yang alkan beretat, hant natip dan hikit melalahan perbagsan untuk Park Pelantakan Mila dan Park Penghasian Print 31 paletagys (18ter) 2016 materiae ig women Halland day Hallet, Swember with Pojsk Proglander Barier, Rath morgadien Postsjaner Kontali krysste idditionali Ageng main beauty 20 Newsyster 20 No.

Pata Imagel 'S Denorter 2018, Makkenski Ageng teleb recognition which protease termining departments limit.

20. DESTRUCTION SANSTANA

Co. January S, 2017 and January S, 5016, Section desiration is P. Oudindo Gobjeson, the Securities Administration Horsey, studies had the Heat has recognized with the about negrotional volume, recordingly, the Shark San appeared than the restriction to the Month and Mil terment for males before

Coding 4, 2010, the Backmarked Continuous of Latentin the could of the Back have a soft for the per 2000 mainpapared asserting to FMS1,000 to Copposite Senson Co., Natur Addres Co. and Scores Test Arbite 21. On War 25, 2512 Chest Sen pull the embryoperal according to the COV makeling (in CFC) of Companies income ("only of the To remining listage is in the presence of appeal to No. Per Office.

On June 24, 2017 and June 25, 2013, the State moving a Maker of the Expedient Homesto mining the objection raised by the State. The Linguis of the demonst Clienter of Touris on the separation of the approach some framework and they fig 2003, they 15, 2003 and they 18, 2013, dony Record on Dresson of the Comme Ornational for which extended the edynation has the Book, the Australia an appear in the Nor-Court on Origins 5, 2017 and Debter 10, 2013.

On August 15, 2015, Down of Fac Seast partially proving an appear automated by the Black for Cosposale Asserte No., Natur Added Nor and Section (in: Adda-17).

the Recognition agency, the libest team agency and publish Natur Artifal Ten and become Ten-Artifal Mi an March 1, 2010 with the personnel Part 990 and Parity, expendents, the mobile for the Consense Second For, the Contribute a deficial Parity in the September Country Househow 20, 2019.

On Succession 15, 1998, the Daysons Court had grantes and particular review Member for Gards.



The original committees the season white committees have be are in the independent language.

PT MARKATION HIS AND ITS AND SAME ACTES TO THE COMMON BATTLE PARKETS. de al linearite 21, 2005 and For the Real Edwards and an Physican in william of the

anima alikuwian aliaha

PT HARS MISS THE DAR HET ISS MISSION. CATATRIA ATRIS LAPRICAN KILLIANGAN REMINISTRATION OF THE PROPERTY.

Tenggal 31 December 2016 dec Outet Talem yang Decellin perb Tanggal Terrobet Firefilm thirty films film formal deputies (e)

71. PTRYNAMON (Ampales)

Park terms 25 Househor 2016, Back recention Sant Sektopen Papit Raway Rayor ("SKPKI"). And controlled produce prices produce A paris laten bako 200 urbenar (Ip20) eta Max NOPOI brouint, bart reregijaken belender parks bergget 18 Februari 2016 br. Kanter Point, konstit orjanister lyktilitä yang disetsja.

that current justice your dischool broated ndagai kagim diri kalain piljab . mile di dalam kapana laba ngi dan pangkadan kangalama i sis harmitelesian laiten 2018.

Pala langgal 33 December 3519, Direktor Jenomal Pajai rempalatur urtagian intension pang dapitan akh Bank ako Pajai Penghadian basian rafinar No 221.000. Nan februain yang disisa, Carl this recition performer also point turing layer brothed ordinar lipids INV.

Paris langual if Single-stein 2018; Maris communic Specifications Paris also had communicate social Contification Point des bedpermiteurs paint Bart until Men 2011 school beung begin Hydik Miller and de Prijale Progression Heater, Prij Potentiales (Balter) high Perspectus (benefit). 25, 26, 40%, Finth Languis 4 Children 2016, Stant. this produce perfequent also been been trouble release fighting demand fight the ate PPA Materi, restriction recorps returner Rp4.805 with Physik Posteribation Mini districproven believation for Carrier Prints.

Sampai dengan tanggat penyebusian tapanan knarge kenskinist til propjes knirste reach dates prove to progressive point.

Pata langui 2 Generior 2015, Bart verestra: Santifichtique/bjob also bed perceitures pojek Bark unter Men 2017 setemar kenang imper Apiti 772 setak Pojok Funghandan Barka, Pojok Pertandukan Mitarian Ingah magkandan Pons II. M. 482; Parks temporal M. Occapitator 2016, Danie. bith relabetor preference ator forces book located whomas for \$1,000 (browner for \$100.00) Mary Fifth Budget.

20. DESTRUCTIONS

Co-Separation 23, 2013, September constant a Million of the limite property Associated (190401) Old content for fact for entry speed for for puraccepted for float for entrophysical law for year 2010 accepting to Spi71, 41. Shoot upon for Million of The Maderpayment Assumenced, Buildings Mark are efficience on Pubmany 10, 1846 in the Tan Office, among the Spirit Bull hare agreement.

The Good eccented the amount that was approved. or part of the expense . . or in 2010 records don't didentification and after congretioning STATE OF THE PARTY.

On Engester 20, 2015, he decent theate of Laren purkely qualet for alpoines extended by the thank for Gayanate Joseph Tax according Spirit State for reported algorithm, these had pair he autopopular pricipal areasing to April 1988.

On Stydensbur C, 1996, the Olerk received For Assertional Color to the year of the float's large. and in its our ETT entropyees proming is April 1888 by Congruents Secritor Tax, Water Addison lier and become for Artists (T. 20, 26, 40), the Galleton 4, 2019, Hard pool for accompanional created to 1900,007 podering 1940,000 of Connects income Tird, while the commission between createding 194,000 for Patter Address for its in the processor objection to Tor Office.

SHIF for completion that of Person committeed description of the second sold. de la recognissión.

On Committee 2, 2005, the State received for Assumed Color to Secured of the Society bases mail: for the year ATT contrapt passed meanting to April; FVE for Corporate Income Tax, Makes Addisor To ARREST D. N. W. 401. tion and book On Descenter 21, 100%, dust pair for undergraphed security to Pp. 12322 (exclusive April (12) of Congruence Science Toy (

LAPORAN MANAJEMEN

the copies committeed thereto determine contact have an hate between larguage

PT MARKATION HIS AND ITS ARROSSMENT ACCUS TO THE COMMON DATES THAT IN 30240 AD 602 An ad Basember 31, 2000 as For the New Liver Seeded Physican is william of the

colonia offernian states

PT HARK MIKIA THE DAR HRTTISS ARRESTA CATATRIA ATRIS LAPERAIA NOLIMISARI PERSONAL PROPERTY.

Terger 31 December 2015 des Outst Teiner yang Struktu perto Empyel Terrote جاة مطاوحته المنا أدانا مختلجت المحد

71. PRINTERSON Desiration

Harb melakikan perdakan kerakat abas berah sian languae outs bisan provides for brounist Sectoration Festivale Medie: Georgia Berlinseten Frieducke Meeber Gesanger No. 1947/WCSMGSS15 berggel 15 Chindry 2015 unlaggeresen bilde dellak dregger FMC No. SCOPPLE SECTOR & Language 12 (Section 2015). permisera yang dapkan menjadangan bengai It Describer 2013, atau mendapatkan pelaban Characterian point perghanilar perghanilat but referen 35. Profilien breitet stat taun can kayana tauki magkadia sugia makal words NACOLITY and the recomm geompsjak relemer Hyll 2014 i pada labom 2016 den erentapui perumpun dari Kirabi Papak alar, megajum merkentianat belapini pada langgal 2) December 2018, Pembaganan pajah berasak Scalar subagai perguang dar akan Tanpka. Bandagai dari Telapi pada Penghasian Companion of Laborator

Menten sest fluktikni papit kenggatan, kendi sekitih sebagai kerint:

20. ISSNIPOR homitouris

The Bank posteroof accelerates of the and connected payments over last and buildings. Based on the regulation in 1909/06/20000000 or Orbito 15 (015) as assessed by the 2006/08/00/08/00 December 15 (0015) by DOM: on assemble by FRAN --tily of Harris, quitation had no extended op in Occupier 21, 2015 will receive special about a he has at her because of 2%. The deather of the local and leathings results menterior suggest arounding to April 1915. P. S. The Book had made for payment according to mari annuning is Plat IT 200 is 2007; and obtained appropriations for Non-Office for Disconnectation of Seed assets on December 21, 2011. The day payment in measured or distinction of Veryalanders Suprier of Franci Annals for Ottor Competender Income.

لبدر ومتقاشكار شيمت منا كيسيادي أن خلطيان ما Personal Indiana

And paper to supplies			District in made
Trippe Stignishment	100	2000	Con-completed spells ready
Catagorius per programma esta	249	3000	Market in Laboratory Street in
Promoder and Man	20	- 34	Committee of Street words
County projected Strategy			Attended the feet before
the side with the singular state.	1.500	-811	Secretary and
Seggio projesto dischipal			Description of the Person of the Person of
THE RESIDENCE OF THE PARTY.	-	0.40	for such the second second
Teleforni papit languatura	27486	8201	Salah delegani ber sarah:
Linking path broggering			Contract of Contract
Andrew Marks St. Later			Additional printers printers
Training participation of the second	les consti	- generally	Company County Land
de de distantante de	[46.304]		Street benefits
Strationer wise and defeat of a sets	pr-18.20	(000)	Carbon depletion counts - and
Calanga bragia promote risi			Alternative for impartment forces on
المواسمة ببرواضة الأواسمة أمير	parties of	(20,000)	describe and our describe source

-

SOLIDO:

PER 1971

1886

Hengister (untripropring below which each mail broughts dank broudland then blick encetaturg.

ala da Pilla paja I seguina

The Bank's management believes that the Island and he more in the recovered in fallow years.

Related to the best of the second

CONTRACTOR OF THE



the organic constituted from an abstract regarded from the are in the independent large age.

PT BANK MEGA THE BAN ENTERS ANAMOYA CATATAN ATAN LAPONAN INTAKAN PERSON EMISSION

langua (di Depender 2014 dan i Talon yang Herailio yada Tanggai Tersebai Elimpian dalampiaan Repide Kamad dinpakkan king

FT EARCHESA THE AND ITS INTERNATION ACTUALITY OF COMPANIAN DATE OF STREET STATE BY NOT

ed Stomptor PL William Northe New Hermiteder record in pullback of figure Andrew orders and particular research

21. PRIJANJA TARIJANIA

Parkatistum 1998, Barti memperakti pirjaman yang dining relatings dates make any Date Arresta Kerkat inasirganasing dari PT Harb Negro Informio (Ferrent) Tile calcoro Hampleng tion FT Host Kalpal Harmonia (Personal Tal., unlong Department Finds John 2018, Head comparish paymen and ollering extendings from mile using later Armsto. Switch nating making that District Charters Back. Crimins NSO, Tim Harginey and Grangton Marting Corporation Con PT Bart Magazi interests (Fernand) This, commence states complex possitiopens desilites desilier of Desil day Tooks Premier 2000 Europia brooks acadit whoge Bereitenberg

ST. RESPONDENCE TO THE PARTY OF THE PARTY OF

do 2019. The Shall received fixed been description in third State Date has FT limit Separa Indicate of Paramet, 19th, Maryland Instantion of Parameter (National Association of Parameter), 2005. Street, but he SEC On Section received here: age decreased in Holes' States Seller don Stated Chaired Set, Dateto MSC The Hamplany, and Manglian Marking Corporation and 17 Short Pingare Substantiv (France) 788, respectively in order to House College of Could and Trade Property Gallifer. The Soldense of Real harmonings over an history

PERSONAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN 1997.

-		===	70/20	
	وليواجب	==		-
Commercial Street Section 1, 2015	Secretary Secretary Secretary	1,000	1000000	10.00
		1000		550
A foreign de contrate (4, 41)		1,000	1000	115.00

-		===	757	
			and the	Epitodonia dy
		100	200	200
Company of Contrast of Contrast	Charles Street, St.	64.0	4,300,000	999
SOLD STORE S		100	1.000 mm	200
_			8.00	1000

Amili behin bayu urbit lahin 200 dan 2005 maning-maning substant Part 200 days (factorize hibernal mengena jakih benya pisjama pang dikelma diangkapkan pada Galakan Kin, bilancan mengenal diangkapkan dan dial majar pinjaman pang dikelma diangkapkan pada Dalakan H.

The around of interest expense treasured in 2016. and filed want that filth and that filth companions. hannings in absticant in John City, Advantion of agents to be stranspore on the wife of And histories in distance in this bid.

The company occurrency there are also seen to be the an indepletential large pr

PT HARRISH HAS THE DAR HETTISH ANALYSTS. GATATAM ATAS LAPERAM NITUANGAN RESIDENCE ENGINEERING

مت 2018 مطحوطاً 31 لمع t Tutor yang Stratilia pada Kang

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON BATTLE WARRINGS. An all learnaises 31, 2015 as For the Year Live (Leaded) processing without of the na afternier dahei

23. BEIDAN TONK MACH HANGE DEWYAR DAN LOSSECTION LANGE LANGE

23. ACCRED INTEREST MEDITINES MADE THE

			O' Innerior	installer/II		
					-	
	_	至			蓋	100
	42	.2	411	-22	.2	-22
Called proper serves	#	3	Ŕ	進	100 100	越
-	-		-			947

historica recognisti ancidei desgregitat berderi der jahrt beige dangtapten jack Datater 20 der Ge bismoin as midel puller basedies and March are distance from Plant Co.

24 BETHE CORNE

Secural periodic subset field besteather interest year observe the PT Dalmin Lebyson ution the American the Bark park larger it Deputies 2016 for 2015 which school

24. SHOW CAPTER

Analikaaniba 24, 2016 aad 2016, for eenpa of the Clean's absorbed time and their magnetic ge beaut or the statement of Outroin Colynop, the South Marc Administration Physics, many or Address.

Hilbert William Hill STREET, SQUARE AND ADDRESS.

			Acceptable 1	
	Mary days	Property (Co.)	programa (Control of Control of C	
Property and an	STATE OF THE PARTY.	-	America Salar	Stanbultus
PT May Coppe	1000	88,876	0.000	FINGEGRAP
Partie and Special				
distant in	CONTRACTOR OF	40,000	1,400,000	AME - 223 MAY 10
744	4300,01000	100	3,000	_



the copies with the Market Agreement regarded the state of the state o an hate between larguage

PT HARK MIKIA THRUDAR HRTTISS ARRESTA CATATAM ATAS LAPERAM NOLANGAN RESIDENCE PROBLEM

Tanggal 31 December 2015 dec United Telescoping Decision parts European Terrorie بها احدث وحضا مطال ادما محضوط المحد

PT MARKATION HIS AND ITS ARRESTMENT. ACCUS TO THE COMMON DATES TAKING An aillinearaign 31, 2005 ag For the New Horn Seeded Dispersion in william of the colone offernier states

24. TAMBAHAN MARKAL DIDUKTUK

Pala langui 21 Dinembri 2016 des 2010, aber teritoises profesi dente teritoises

24 ASSESSMENT NO. 15 COURS.

And Develop 71, 20M and 2010, additional paidan executive according of a

A Company of the Party of the P

		AND DESCRIPTION OF THE PARTY.
Property of the Property Color (1919)	30,700	Justin Presid, Collecting Track Tracks
Coplished includes read the backs		Cartification of Delication
1	an way	partition in partition from 2000.
Personal Section Section (Calculation)	4.0	Contractions of Contract of Contractions
Property Development of the Color Co	2.2	Desired Floor College of New York Control of Additional Later Age angles
Traine 2000	COST-MAN	Very State
Desire Autor Tales 28	1.00.00	State Contract War 2011
Automotivene Tainer 2006.	(SALARS)	Direct state New York
Better Between Telesco 2003:	DOMESTIC:	Block District New 2002
Automotives filter 2000	P. 1905-4809	Street, Street Street, 2013
Deliver medical distribution		Section and the section is a section of the section
Proposed Person Proping Tokan 2008	(2)	Added Free Bulleting Times (1990)
PRODUCED BY THE PARTY OF THE PARTY.	8.00	CONTROL FLAGS, CARNING S. STORY (1992)
		(Married State of the Control of the
Periodic statistics and interior states		Antique experiencies in constitution
etta operatia	3.000	of residence of the second
166	SHE/FI	100

IN. PERIODERAMI LATA HETD DAN CHOANGAR

Dalam Kapal Jaman Perrogang Satisan Laboran dan Reput Diseas Principally Service Law Class Street prig Motorgaintin para brigar Title XXII, yang didikian dangan Alia Malah. Diames Adequal, 254, Fo. 10 cm 51 para prompting selven subjected annualistical personal de la faction de la serie de la faction de la fac Japa merengkan dana sadenyan senam releman NyONE selah memendik labuntuan Pasal 10 Katang-Resiang-Personan Perkalan.

Online Royal Users Ferregory Solver, Liberton Bert yang disringgankan pada langgal M April 2018, yang dahidian dinggan Alik Sistesi. During Allegal, 231, No. 117, para principing substracting and constiguing principles decise lana selema HANLAN dan pap merekakan tions national series where \$417 onto received behavior Penal 30 Union/Series Personal Industry

AL ATTROPPRISON OF INT INCOME AND COMPAN ADDRESS

N for Gods Asset Breeze Medicy of Description and Coloradium Securit Medical of Manufacture total as they T. M.C. which was reducted under Malacia Cloud St. Cit and Cit by Oceanic Adiquet, 5.51, the phonologism agreed in decision made decisions assurably in April 25,000 and also set the present resource according to Partie in comply with Adda to the Conductivistics Спороду (ст.)

At the East's Armed General Monthly of Description held on April 13, 2015, which was reducted under Middel Door in 17 by Chance Allegan, 2011, No distributions agreed in Arabon mak distants asserting in PpDC 100 and also at the proper system organism in Spill in margin with States World Limited Challety Company

I APORAN MANAJEMEN

the copies with the Market Market States and the St an hate between largage

PT HARRISH HAS THE DAR HETTISH ANALYSTS. CATATAM ATAM LAPERAM NOLANGAM PERSONAL ENGINEERING

Temporal 21 December 2015 days t Taiwn yang Doublin pada Tanggal Toron المنظمة المنظم

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON DATES THAT IN 30243 BD 802 An additionarchine 26, 2006 and For the New Development (Superposite relition of the colonia affaronte attabati

SC PERSONANT LAW HETC DAY CANAGAR BARA (Lapitan)

Bari iské rembroká talángan uman dongan jarástrosbara fipl Miloton lipi 20 pada lenggal it Doorder 200 dar 200, seine derger Salargurding No. 40 tahun 2007 mangana Prevention Francisco. all middless perculant procedure with residual retarget ienen sebieur seburaginangen 20% dari Jariah melal yang direpakan dari draia penah. Delargerating brooks little energiter jargits. maker mich production unknyen breek

A WINDLESS OF HET BESSE MO-CHIEF REPORT INVESTIGATION

De Andread of State o 2012, superiring in assessment such the behinden United Congressy Core Mr. 40, peur 2007 milita esparen itariji andre to let up to and more manufag in all board 1975 of he icand and fully and alone capital. The regulation this set and provided these more which this around Could be provided.

D. PERCHAPATANIRANA

Pendapater benga dipendeb bel:

AT INCOMES BEING

diameter mandaritati kasalian bibadi

	Desk.	PR 5
tend yang disertan	4.000.04	3.00.00
Beeds.	1.170,000	
Processories periodicals indepents		
And have being being	OIL BUILD	470.000
	1000	40.00
	6,150,500	

Jerich protestan lange, pay Sidney i recognition metado cala bargo eletti care bereik dan and beautyan yang diberikakan mingri pirjama dan pidang maing-maing salama NgCRM Dilitan Spikalif dibi unia tahun 2018 day 2014.

Noted interest in commercial action of contract of the collection inhead artifical desired from Security Security Characteristic factors and reconnective assumed in Part (1971) and Part (1971) (1971) for the year content 20th and 2013, respectively.

AL INCOME PROPERTY.

Man ist mengahan beban banya dan perdikapan: hierage years; feether where

AL INCIDENCE CONTRACT

Distriction of representations of representations Security alterger incomes on the Advances.

70.0	 			
				_
		_	-	

	200K	20
Designation of the second		
Copyright to Openighe	1.0400.700	C 1981 AND
Table Spine	200,000	336,760
Chie Sirganor dell'Anti late	7530	200
inter produper labory.	65.50	100
Teles	1.000.000	3,100,000



the couples accommon frames indicates countries for the

PT RESERVATION TITLE AND LITE SERVED AND IN MODES TO THE COMMONICATION PROMODULE JUNEAU BUILDING An all Emperature 21, 2011 are For the Peer Personalist encode editor dile مخطره مشبحونات بمو

PT DAMES BLOCK THE COMMISSION ASSESSMENT CATATAN ATAN LAPORAN KETAMBAN CONTROL INCOME.

gai 21 December 2010 day United Tales your fire After peaks Torontal French بدا مستور ساداد مناز بندا مشاوری است

A. Hiller H. B. & Gottebert

Selviburgue dengan liabilitas bank umum yang digmin oleh Program Panjaminan Pemerintah. Fomerintah Republik Indonesia telah mendirikan. sebuah lembaga independen berdasakan DESCRIPTION OF THE PARTY OF Proposition. No. 14 tehen 2004 tempel 12 September 2004. Berchunkoe peroturon in Lembaco Penigmie Departus (LPT) merjanin dara manjarahat bronzenik dona dori bank lain datam bentuk aira. departie, perilikai pisantie, lakuragas darikias bentuk lainnya yang diparsamakan dangan itu.

Pada tanggal 13 Oktober 2001, Presiden Regublik Informatic mendapitan Paratteun Parantsiah No. 66 Tahun 2006 tertangbasanan nilai singanan yang dijamin UPS. Bantas attan panahnan tersahat, his simperon sang diamin untuk setiap-nepabah pado sata išlanik yang aumuta berdasarkan indeng-undeng No. N Tatum 2004 diletakan noksimum Partiki.000.000 inisi penuli diubah nergati maternum PCC 000,000,000 (mia penuh).

Sant State contains the permission of committee years. Properties Properties Technique Kongibus aparan ikasi iliman maning mening sat Space, Still character Space (Space) Space (Space) Space (Space) حمينتهم حناها ليهيث لتأنث وحر 20% والمواجعة

AL RESIDENCE SHOPPING

in connection with the commorpial bank obligations guaranteed by Government Guarantee Program. the represent tovernment has equipment an independent institution in secondaries with the Republic of Indonesia Law Ro. 24 year 2004 dated Suptember 22, 2004, Onder No Lein, The Deposit Guarantee Itatitution (Lendings Penjamin Dispussion (172), quantities third parties deputals including deposits from other banks in the form of demand deputits, they absorb, untilisates of dignost, seeing dignosts antilty offer aggregated Service.

Ger-October F.S. 2006; the Physioleni of the Papablic of Indonesia appropriat Geographics Als, 65 Near 2006 regarding the amount of disposits guaranteed by LPS. Stoned on such regulation, the customers' querenteed disposit in eithers which was previously regulated and/r Law Mr. 14 Pear 2004 amounted to a maximum of righted pool pool (0.8) amount was amonded to a maximum of Aud 000 000 time duti servund.

The Book that put the provider on the Government Generation Program for Obligation of Government Station community in Hydis, NCS and Hydiss, NCS Are the year resists in 1898 and 1865, propositions, i man manufut en eller linearies element

23. PURCOVATAR PROVIDE DAR BORRELI-RETO

JO. Mary Andrews Statement State (1997) - Mary

The Park of the Lot of Geography 21

	20	DII-
Committee and an over	1.09400	1.200189
Production in residual field from the	194.500	96.50
Proposition of the latest participation of	46,500	500.000
Cartal del grandent anno est Cartal del grandent anno est Cartal deper des singer		
Gardal James errollieren	5. Table	73,063
Contract parent	1.00	5000
Prominent deligrandi	9.600	9.60
Carrier Star (Star)	4.20	3.86
January California Street	0.840	1100
	100	9.504
l'edai Referençamental siami mentital	LEDAY.	USUSH phory
Persistant production interior state	145.65	1,96,64

Commission from their lens
CONTRACTOR CONTRACTOR
Photograph control of the state of
200
AND DESCRIPTION OF THE PERSON NAMED IN
Conjugate relient rect prespection
Commission to be a server of the server of t
Commission on Impair and Appair
Commission from Land purceions Commission
Completion 200 persons
Title department from New York
Other
from and reconstration requires

The ediphol consolitation flament and model framely worth. while the interesting large up.

PT DANK NEGATION DANIES THE BRANCHY. CATATABATAS LAPORAS EPILINASAN RESIDENCE ANNO EPILINASAN Tenggai Pi Oscordor EPILAN

urun yang Kepulah pada Tanggai Terseb Kitaghan dajan jalam Rigilah territoria de la composición dela composición de la composición de la composición dela composición d

PERSONAL PROPERTY INCOMES. ADDRESS TO THE COMMON BRAZED PROMISORS. STATEMENTS

and December 10, 2000 a For the Year James Facility Copyrigation collision of Phys pathog otherwise stated

N. IEIMA CAMADA DIERMA PAREMA MEN ART REMAKE DAY ART HON-

Also in exception promisely-objectively natirepe bengiar presentes niki udawa labar kepalah pada langgal 31 Depender 1986 dan 2015 Mark I

20. PROVINCE FOR APPENDING LODGE OF PANAGA, ASSETS AND MERABANCHE ALTERNATION - MARK

No second operands additionally compared products for improved forms reported their fire man centra Succestor 21, 2015 and 2015 on

100 AGE STATE STATE Annual Service (Service Service Servic Referen 100

I APORAN MANAJEMEN

1

Completed apple (Side ASS)

21. IN INSULATION CARRY CONTRACTOR STATE

25. GERMAN, AND ADDRESS TRAINING INSTRUME

Bekan armen dan pelminiskani beskiri bak

Control and administration regovers around at

	No.	200	
littler make kelekaterili	766.00	675486	Constitute of Stationary Section 1
Proposition and Indian (Calabo 13)	204.380	166.300	Committee of Card south Date (1)
Challenge .		100,000	Commercial
-	200	935	Carried State
	27.540		
Transporter	0.00	70.00	lemontar.
LINES CONTRACTOR	B. 107	14.000	ARCHARD WILLIAM
Periodigue Lois	MARKS	10,176	Other supplies
regan dan jugatawa		90,400	Secretary Colores
March press	40.00	(1) BUILD	Asserting to a provider
Projekt de Strike kan Kangari Projekt de Greke kan Kangari	2.00	200	Control by the Control of State Authority
Assessi	20 S 20	20,470	to the same of the
Annual State States provided to the Contrary State			Annellocation of the section opening and
Maringon .	9.00	44.74	and the second
Projection de la	0.00	10.5%	to coll y
Action of the Reservoir		10.10	Ally Rouses controlled
Lab Add	222	422	The state of the s
Tele	1984	1,8670	Test



The original constitution flows and distriction contacted foreign and for the independent companying.

PTHANK BIKA TIRKDAN HITTISE ANAKAYA CATATAM ATIAN LAPRIANI NO JANGAN RESIDENCE ENGINEERING عث 2013 مخصصاً 21 نم Listen yang Deskilik pada Kempat Servi

PT SARKETINA SIK AADIDI SARKAADIDI ACTES TO THE COMMORBATION PROPERTY. An all fourniter 31, 3000 as For the Year Deep Engled Systematics william of Phys المشنك مخصوص معا

22. BETWEEN CAMERAGE TURNSPENSING AMOUNT.

25. SALANY LEPHANIE AND CHES ALLOWANCES

Melan papitan kepangan kanya berin dari:

Salary regression and other allegations are said of

	100.0	
- 1		

	366	_===
Call Carry Laws	197,000	170.001
Telphysics (Question barryanted)	17.788	10.100
According to the last of the l		
The latest	555	2.00
California de la Califo		
(Catalon 20)	200	24
Tele	1,100,006	1,00,00

Romannet yang bibir dilentan ing Hensigner band (Direkti dan Deman Kanis der Comite Stati Karls adalah unbagai keritah

general (Newton and and and States Autil Co. erg en delteren.

 _	 -

	The second secon				
	w		*		
in the last	:	- 14		**	4
14-16 manual 141	-	9.80		100	the sales and the
The state of the s		-		-	-
746		***	-	-	Per
		ينسون	omor.		
			<u>=</u>	_	
			-		
	727		-		
	7227		-	17	

The couplest control below the material to be be considered by are in the interesting language.

PT BASE BLOCK THE DARRIEST INC. ASSAULTS. CATATAN ATAS LAPORAN NEUMAGAN REPORT BY AND

I APORAN MANAJEMEN

Reggel 21 Brownian 2005 day Listed Tales young Freezicki probe European Ferreduct aller dates prices fire lecond deputation less

AT BASK WILLIAM THE ARRESTS STREET, BUT THE METER TO THE COMPOSITION FOR PROPERTY. 2012/10/06 (400)

And Counties 24, 2630 and For the Year Blanchisted Digermany in williams of Figure أنجفك مخصوطت بمحاجه

23. PENDAPATAN DEBING BOH-OPERABIONAL

22. ACH OPERATING INCOME EXPENSES

Advancing barderidges:

This wormed repolits of

	2 1	Car mar	
	-		
The Williams	90.00 90.90	235	the special property
144	75.00	200	Test

M. ROBITATO DISCRIGATIBLES SIL

SIL COMMUNICATION CONTINUES IN

	N Household	Secretary 16	
	W 5	26.0	
			Committee
Project Constitute Projection and the derivative years result the patter	2.500199	witten	Committee Short and and Containing and and and their participat
Carrier Services			(harmonia de la constitución de
US this light distribute pergenant lengths Print theretal public 25	-		Colombia processing C
The other	(0.00)	(21.90)	New years
Proposition and the desirable			Dankering yes too!
jung saint tanjatan	0.000000	puntang	Application and
Total Colline Contract - mile	(1.004.66)	(600,700)	Palatine and Addition and
Topical Contributed Contributed Contributed Contributed Contributed Contributed			Constitute destination
properties.	-0.000	100.00	
The same in the sa			(Carried Contract)
Print property makelon my Print letter	CHROSE STREET	(171,000) (100,000)	Minerapetts play 10 Alexander
Total Califfric Startificati - mile	QUE 570	(50) 330	Philal Configurat Liabilities - part
Contractor of the Contractor o	(Lichard)	P.504.003	

Arritic Section board (consecution) first begands with my least director pair from Milescotor 2014 to 2013 at the many many Marie Hall 414 (27) de Nati-Ald 200.

Pikukaphak bereini pala langgai 31 December 2018 - akish Pil Trans, Mari kebassis, FT Beloguitar Retained, FT Trans Fading indonesia (Adulta): PTT investitingagesi, PTT Interiti Transformas, Interesia, PT Anadasi, Stram Miga der pale kenggel 3f Derender 3ffü abbilde. FT Billiopoliter Richtmark, FT Town Facilien Inderende (Adrelo PT Town Makegypp), FT Natal Agen Leslan, FT Town Steld Propert, FT Indonesia. Telepople, PT Sidade Pipus Stea.

The Analth consent date facilities described partial is embased as of Theoretics 27, 2019 and ONE amounted in Spirit, 600,000 March 4900 200 respectively

No clark cretaint parties as at Decreasion 21, 2019. ware PT Trans Fillel Indonesia, PT Minepallin-Middleset, PT Trans Franker Internet Storm PT Trans Makagagai, PT Salvate Decembers. Interests, PT America these physical as at December 26, 2010 over PT Melegadian Robinson, PT from Embin Interests Superly PT Trees Bidespool, PT Selecting Locker, PT Trees Relief Property PT Internal Releaseds, PT Schole Prince Steel.

The company operated by the same abstraction contacted from an in the industrial large age.

PT DESCRIPTION SITE AND ITS ARRESTMENT. ACTES TO THE COMMON DATES - THE MOVE.

de al linearite 31, 2000 and for the New Live Coulds Dispersion in william of the aries of entire sinks

25. | BOOK 1878-201 District. PERSONAL PROPERTY AND INCOME.

PT HARRINGS THE DAR HETTISS ANALYSIS

CATATRIA ATRIS LAPRIGARI KIDURAGARI

PERSONAL PROPERTY.

Tenggal 31 December 2016 day

Ordin Taken yang Decidis pada Tanggal Teruskat (Decidise dalam palam Repia),

erica distribution (Carl Record dispulsion (Carl

Bet notitute besets dage Situ Des Parapete Taleto (MET) diseas Det remiserator etab etal terbeda leguala HDPT settat. receipted properties in color year spiral der kunder mellet. Dank jage metabaker kunsaket Spagen Photos Ogno Photo Gang (1919-17) dengan tigare menciopalico pergentidire mentral yang rateral 1937 dan 1939 menerialkan sal periopasi dan Bust menagang inpenditus reporter also and partitions you distribute with ROOT des ROOM.

Berlanden autor Batt, KEFT da PEPU bi removahi delinisi Falkor, Terdroblor seperi yang djakerten daten Chisten 21, velitege finities Tenintitis tillham dismattissites dates lapous kenangan Bank, kal tel kanna Bank renggarai majarkan dalan dan belakan pang kebahangan trees inputible die mi projeten dies HEFT day 1994. Servey relations, attacked 1997. der EDFV richten until begendene Dest nenn degar koorleger besteyn der kird regularation benefitsper del legister PEPT des PEPT l'investor

British ini mbaka danian 1939° dan 1939 yang districtation in this layour image. Representation Reprise

II Commissionador P., 2011

Balan Basa Pergudan Bababa (

Prince Spain Service - 1965 (Wilson)

- Bell Parks
- Obligated Market (LDD)

24 PORTUGEN AS PROPER LONGEY HARRY

De Bait arteril ist kometten eilt Pitale Cools Flools (TCEs) whom the Best hamstoned makan manadan in hana bawa in mata in gat ner invalued extens from part breaton. n Elsek alan mekami inta kapamatkan selih Miraya Market William Charles (DARWY) in croice in cellspirace investment extens. Such priests apply leads and Money Market Makes Frank Street profesionica units and the Shall bolds the assistivmaking of the purchased as make beauty by these Parlament March

Based on the South analysis, these PCEs and MASS's reset the decisions of Decisional Gallier or registeri in 19de 35 aust Det Bene Menterel Cultus stratel de rescribitet des Se Sentis Secretal addresseds formane for Short fees for supply of this and assume of committee of these keen, it makes one, the activities of the functions material or intelled of the State amonthing in the specific hardway sports po that the Santi attains found from the banks activities.

The following are the sixtain of FEF But have been committee in the East's committee business distance of the

Million charlisman in the Mills

Balan San Republic Salada / Alama Sada Sada - 1900 Salad

- the party

- Carrie Salver St.
- And in case of the last

AND THE PART WHEN THE

- and here haven
- Balanta Barrellancer (1992)
- State of Chief Confe
- Statement (1995) Control
- Granto Indi February Granto Indi February
- Transfer Conf. (Conf.)
- CONTRACTOR INSCRIPTIONS COMP.
- CONTRACTOR PROPERTY.
- patroterioren tietat final kantona i italifiari
- Steps Steps Steps Steps
- Depote 1 hard

The original committees the second statement contacts have an hate between largage

PT HARE MISSA THRUSAN HRTTISS ANAESTA CATATAM ATAM LAPERAM NOLANGAM PERSONAL ENGINEERING

Tergeri 31 Des المشاكاة ومكتب i laten yang Mendilih pada Tang بها المنظم المنظمة الم المنظمة المنظمة

PT MARKATION HIS AND ITS AND ENGINEERS ACCUS TO THE COMMON DATES THAT IN An additionarchine 26, 2006 and For the New Three Sealing (Supergraphic criticals of Super المشناء مضمحات محفد

26. LANGUING HEIMANDANGA KURLA

Bart remaini kolike rekain peri dan teksion perce beşir jermi seşdiyened kerediğ keristadır. Perkileyen aktoria yaşı ilkaktor aktı aktoria e, PT liediu Dju, kesteratus isperante make make page 13 Februari 2017 den 20 Februari 2018 unité labori 200 den 2010 i inhilien behalen perit alen behalen man kuju ipad orphysod Book) kraiteč Orben ikupa menjaraka rakab Tupada list first den merekanen spellen skaps Design Co.

DE PERSONAL PROPERTY AND ADMINISTRAL PROPERTY.

State 1 1 i hamila hami in a minister performed by an independent actuary, PT Lordina Dipus, harved on the expects Autorit Patronagy (I) 2017 anni Patronagy (I) 2018, for 2019 and 2015, respectively. Objection for past-reprisement broadly are extended using for spinist that Godf mathed will be able and the supposition.

Territoria Territoria

Track temperature

200	#W
LANS CARROLL SO TRANSPORT OF THE TRANSPORT OF	NAME SAFE SOFTMANIPORT TARREST TRANSPORTE
BAR 20011 BAR-	PRES-2007 MARK

Marian Car

Other you, then taken beginn him my cles people other hampedoorn has been blis in behild suffragalites had:

Operate acceptant is the consultation statement d publica inci and offer properties, in comenie authberg

P **	
522	
	1

de la libraria Bahai (Kababan 188)

44.00 100.00 AND RESIDEN

Plant Plant 25

Monday protester tables, when then berjaken peng ulakai di kepanan pentri besarapan atlahih sebagai kerikat

The resonants of extraolog peri-contograph and define in the adventure of females produce mana a bisar .

_____ Section 1995

a yang dalah di perdapa Menjadah dalah s ----

200 MIT	S71601
Section 20	(2004)
440	40
87.60	30.70

Alleria principales distributi Più della propieta della Agend have at pur the main requires in the requirement in the

Configuration and adjusted



The stigling controlled the basis and control builder both on their between large age.

PT HARE BIKA THE DARI HITTED MARKETA CATATAMATAS LAPORAN KEJUNIGAN NAMES OF TAXABLE PARTY.

مند 2016 مخصوص 11 لمع t Talen yang Desillin pada Tanggal Terse المناه والمناه المناهدة المناه المناهدة المناهدة

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY APPEN TO THE COMMON DATED FRANCIAL And Country 31, Million For the Year Direct Locales Comment to relition of Page an effective states

26. LANGUERS HERVE AND PARKS RETURN Transport.

SE PROPRIETACIONES - MEMORITE LANGUELY

Makes elle hist labilita infantos lenja anisabs refrage beside.

The automately in the present ratio of tabilities for resplayer forcells more as follows:

متراسي مشا

	-	M15	
take pair and been	200,000	201,001	Californ Confession of past
Called pass till	0.344		COMPANIES OF THE PARTY OF THE P
Helper hange	N.30	0.000	PROPERTY NAMED IN
Carlotters day provide the	- CO	970,7609	Carlifferent over military of
termi projetkajarne Projet pole	ORITHE	00000	Colored States
bringing shorts	***	-	مخوف
hain park with him	50.00	AND DESCRIPTION OF THE PERSON NAMED IN	National and of past

Matri bestugze (kengin) Albarit prog datri saftagai penghahikan kempunhanai tahu buda pada terapeter.

The announced: in the Authors of administ guid-Bod chaped is other competitionies grow-disconduct

	-	IM IS	
Complex objects	100.00	101.300	Chaptering Andrews Decemy 1 Architectus Sensor
transmitter proposes	9.00	6875	comprision reason
Times and	10.40	100.00	Conting School

Takel berket recorpiles possibiles also temporaries productive legal (1982) dan ingle innder personne IX, dege united tim danggap 160p, belontop min bis branghan Indulan kepi kayanan

The following high elementative the executivity to a researchy possible change to distance takes and using immensioning consisted III, will all other market feld conduct, of the propert outer of maphyre-frontly-stigator

	-	Section 2, 200		
		·	===	
	= 1	= =	==	
	040	100 100	2400	Charles to manage a series
	(16.60)	-	person	The second second

	-	· 25	===	
	= 7	= =	==	
-				Charles to manage and
	0.076		200	District of the last of the la

Control of the Contro

The stighted controlled in National Auditorial Extendior Security on their Indonesia Language.

PT HARR MIKE THE DARK HITTED ARRESTS. CATATAM ATAS LAPERAN NERINGAN RESIDENT ENGINEE

ت 2018 مشموط 31 لميوسة t ister yang bestitin pada langgal bersi نهنا جيئون جنين اولا جيئونيسان ا

PER TANDE AND EAST OFFI AND EAST OFFI THE PARTY OF THE PA ACTES TO THE COMMON DATES CHANGEN. 2150 (051) An of Convention 34, 2016 an For the Year Three English Comment to relieve of Plant

26. HAVE THE BEING AN PARKS OF REAL PROPERTY.

Juliah Kerapa rekai kiri Kabilikan kebakan kurja punta tenggal 31 Departur 2015 dan 2015 adalah safeward burdents

A POSTURNAMENT AND THE LINEAR

مغنك وخوجاتم ومخور

The maketip of present value of honoithe stiligation ear of Secondar 31, 2016 and 2016 were us below:

		2010
Second Constitution	M044	200
Andrew I stee I place	0.00	
Andrea Televis in Malace		1000
n die e la cons	LONG TO	
700	1,000,000	2.000

THE RESERVE TO SHARE District of Party Marie Cons

Durani rata-rata tertirrbang dari ralai kini liabilian initation keets karyawan-di séhir periode pelaporan perte tanggali (H. Dagember 2016) dan 2015 acteiek 10.35 tahun-day 10.89 tahun.

The weightfor's workers disrefers of the present reducof intilities for employee benefit of the end of the reporting period as of December 51, 2015 and 2515 were \$2.25 years per \$2.00 years.

37 I AND PTE SAMPLE BALLET

laka per sakan diking dingan merikaj laka taka kojaka pangkandia bagi peragangsakan degree into sale ferticalismy parties subtain those very beyone pade labor beyonderies.

20 DATE PARTIES AND THE SHAPE

leady country per obser is extended by di a increase for the year attributed to be beauty by the emighted armogn combon of collected common abuser during the year.

States States In

	let to	200	
Labertatur begiden Amerikanskapanskapanskapan		14970	income for the year additionable to
rational distances parameters than	600,7500	686771.06	STATES AND ASSESSED.
Later per select person persons		700	Marks exemply per adversable treasure

SI, MARKET OF SAME

their respective segment three margines remissi ipme blood recognism under between solde messagements sons. Drifted soldes ringlemen yang menjelakan hap-kap sersegengsah fisele:

- Kenter Parat bediri dari Teranay, Card Gerite der unflerd begrünst absorb einkannen. kommutenst kalifie, protepalander behan مطرحة فناد للجينة طنانا وجر
- Miles Jakob Irela da wash kala estaing den konter entang perstants di Akadelaket dan peneral kerien

JE CHARLES MORREY

Ter filed protons grapopless on whenly management with management interest regard for each area. See Militaring surgeous absorbing much of the area areas

- About Office consists of Tennousy, Cont Conter and offer Ameliana' abstrace, including morely, faithfully, promote and expension that consists to discount of
- Program details consider of all boronies and particular is determined and Martin aranima.

The stiglest consolitation because automorte transited worth and the instrument large-up-

PERSONAL TRANSPORT SUSSIONES ADDITION OF COMMON BRAZED PROMISORS. STATEMENTS Art of Chargester (t), \$500 per Airche Bor Sheafadel Capropositionalism of Page makes of terroin states

PT BANK NEGA TEKBAN ENTERS MANNYA. CATATAR ADAS LAPRIAN RETURNOMI NAMES OF TAXABLE

magni M December 2005 dec Taken pang Pinakité pada Tanggai Tanakat Pikaghan Jaken Jaken Repub. Name of Street, Street, Street,

28. OHOMEN DYNAM (Augules)

- Minch States belief del sekelt belee atain on late other century di propinsi Jawa Street,
- Minysh Minten bodii dari sebesah banbar along the laster along products terreterilisises.
- Missah Kenanang limini dari setesah kanter sahang dan kanter sahang persharia di propinsi Jawa Birepali.
- Milych heatings beth the owner large ostain der besty ostany products A project Jane Tener Die der Mose Toronto.
- Misper Material train in sector batter cabang dan basier cabang persbasis & Cabanan Mahila dan Papan.
- Might Representative description tests using the laster using products

Circle rister inclession lake segmen ceteben pipit penghantan mgost yang draption of datase lapseur internal management page of the desired management flants. Internal emperature for to to me propose.

31. O'THICKS O'CAURT (mattern)

- Above Rendere consists of all benedes; and en-tenestry is Mari-Jaco.
- Region Makes equals of all franction and anti-branches in Security and Sixtees
- Neglec Semantes monitor of all insertion and sub-insertion in Control Sense
- Styles Startings country of all branches and médeantes às Cest Assa, duit aut Mon
- Region Makessar consists of all females, and and departure in Colorana, Milatin and France.
- Septio Regiments constitut of all transfers and safetyments in Salmanian.

Performance is recovered from the covered profit before Jeanner ber, an imbeled in the intered management reports that are restrained by the management of the shade interestion regarding the results of much group options are: is included

PERSONAL METAL THE CHART SETTING ASSESSMENT

THE PARKS BY THE REAL PARKS (TS SAME)

	ŧ	ļ	H	ij	ì	ļı	h	þ	ij	þ		H
	;	-	ļ	Ē	ŝ	•	1	į		į	ŝ	1
	li	,	'		,		5	,	T		İ	11
	财	1	į	Ē	į	Ş		ţ	1	į	ş	
	쎔	ŧ	!		5	l	į	į	#	١	2	1
,	뭼	1	;	•	5	į	į	į		š	2	3 5
	抩	ě		1	Ė	į	į	i	ŧ	Ì	ž	1
ij	拊	1	•	1	•	į	į	:	1	Ė	3	1
	HX	í	•	i	2	1	į	•	1	•	•	8 5
	槲	į	3	•	ş	i	1	į		•	A1.00	1
	HH	1	1	٠	2	į	8	Ì	1	ŝ	•	i
	nį	1	į	Ž	į	•	2	ļ	1	į	å	1
	į			ļ			-		ŀ	ļ		ļ

THE STREET WHITE PARTY AND ADDRESS OF

the state of the s

PERSONAL PROPERTY OF THE PARTY WORLD TO THE COMPOUNDATION OF STREET

ı	l

	1	-	Anthony contribute	ļ	the superiores							ŀ	
	ŗ	ţ	9	į	ı			•		9	ŝ		
			•	•	į	5	•					į	į
	喇	ţ	•		•	•	ì	į		9	į	•	ĺ
	埘	I	Š	Ę	i	[ě	Į	į	•	Ì		
ĺ	埘	ĺ	1	3	3	ě	1	ě	ţ	•	5	-	ĺ
	埘	Ş	1	1	5	9		ě	į	3	8	1	Ĭ
•	HH	ŧ	!	3	į		2		1	•	5	5	Š
	鲥	1		•	Ž	5	ì	ě.	į	G	5	1	Į
		į	5	3	•	į	2	ŧ	į	1	5	1	Ī
	财	•	•	5		5	5		į	;	9		1
	1			ļ	Total Section		ļ		ļ	į	ķ	1	ļ

THE RESIDENCE OF THE PARTY OF THE PARTY OF CALLACTOR ASSAS LAWS BARNES CLASSICAL Cold Lane Lane The original constituent flowers and made in control for the on their information impage.

PT HARRISH HAR THE DAR HETTEN ANAROTA. GATATAM ATAS LAPERAM KIDJANGAN

I APORAN MANAJEMEN

Temped 31 December 2015 dec t laten yang Herakhi pada Emper Kerada الله المستون المستون المستون المستون المستون المستون

PER SERVICE AND ADDRESS OF THE PROPERTY OF MORES TO THE COMMOLDICATE CHOCKEN. STATE OF STREET As of Counsier 21, 2015 and For the Year House Larded

Supervised in redition of Superretire of tracks skilled

26. SERBER DYNAMINATION

literaci konutri ante regioni scata listat kannapolopius agrae idenali lladi empedid informoi agraei torrimetan seliap aliquit internate for markly remark translate artie sygnes auto sopoli pirieran le segren make panglish.

22. THANKARON THERMAN FOR WELLBOOK AND

Kreize Karnako ognilikar dengan pitak berdira. leant you noyoght chain link, while restricted to the second

38. OF THE SECTION ASSESSED CONTINUES.

The electricities of informagement homosoftens server formation for fixed's informal regional expending against approach information formal on such halaparakan najang adalah magi berkala interpreparent francounters made an Accordings to provided response.

IN ENWINGERED WHITE PROPERTY.

The details of applicant terroritors with related gardine, manyel der transmissen Darf von meljoot de Dar Markton verstebenderty parkey, weren an Alberton

		 	-	
			_	

B1 15-

	rote		300
The public best the problem of the public best of t	-	NAME OF TAXABLE PARTY.	Cornet monach self-selfer team (Main (c) Fri Earli Parlianguese cornet Saltere Clara Fri Earli Parlianguese Sarrai
Table College	140	1000	Salamen Tempor Turne according to the forms
Processing and State Interest day from the photology PT Sant Protongene General States (State)	101133	L/R	Pricement of the Indonesia and other lands (NSI) by Pricemal Productions (News) (NSI) and Pricement (NSI)
Review Coldinary			Translations
PT GATO BY DOWN PROMISE THE	SHIPS	8489	States of the
Conflying domine (Salake 199) Fire toka Marie Instantion (197) Fire toka Marie Instantion Fire toka Agen Salake Toka Fire toka Agen Salake	15.25 15.25 15.25 15.25 15.25 15.25 15.25 15.25 15.25 15.25	0105 0005 0005 0005 0005 0005 0005 0005	Learn place tilp 17 dens stead teachter til 7 17 dens teachterisester 17 dels tilpe teachter 17 tilpe tilpe teachter 17 tilpe tilpe tilpe teachter 17 tilpe tilpe tilpe tilpe 17 tilpe tilpe tilpe 18 tilpe tilpe 18 tilpe tilpe 18 tilpe 1
Topico Parellel (Cablin IX) Pr Tomo Falid Sebastic	-	100	Applications and Ax 17 the Application
Auftricke platen (f) er gele gene templen (v) el fact Periodyna (amer General des Lair de discussión (action	1000 6760 6760	1000 1005 1005	Other annie filme inje 17 dag Stant Manathey Strif 18 dag Stant Managasar (Japan Salawai Stan Other - Index Spiri Alban
man produce con-	7290	NAME OF TAXABLE PARTY.	tow they wants
Disposate Inj	1.40.00	3,000	Constitution (44)
Reference (Chindren CV)	49.30	0.00%	Santy drynals (felic (c)
Deputie berjangia (Calabar III)	1,000,000	2,476	Normal parts (140 119)

382



We refer to constitute thereto administrative relative to the and included in terms.

PT HARE BISA TIREBAR HKTTAS ARRESTA. CATATAMATAS LAMBRAM RESUMBRAN CONTRACTOR OF

Tanggal 31 December 2018 den & Tahun yang Berdilin pada Tanggal Tangd (Degitar dalam pisan Repis), bersal dagatahan kinj

PT BANKSBAA DIS AND ITS MADERNAGET MODES TO THE COMMONMANTER TRANSPORT An of Boundary 24, 2004 on For the Year How Sacket Systematics william of Physi-مخنب وخبوران عمله

22 THANKARI BENEVA THAN BERLAN

Herion kumudul signifikan dengan pikub berdasi, kumudi yang menyangkat sabada filasi, adalah وخادوها مخاصاتهوسات

IN THREE PROPERTY AND INCIDENCE AND INCIDENCE.

The details of algorithmat becomes on with retained parties, except for themselves. Not are excipted to he Keste entitletally policy was as filtered in entire and it

	144	Personal (A) Personal (A)	(man
Standard deligentation Column FE	166	5867	Constitute almost take (II)
han per making disposit			Association and the latter
bridge in Fator II	3.20	CARRES.	(and 10)
Producto hasp	4178	1,075	and the same
hrismisanya	HTMD	4,075	Indianal coperation
Marigh to hajoya they	1.000		Differ representative of the subsequent
Mary proved the belief to prove			Cophysical State of Cophysics (Cophysical State of Cophysical Stat
Programme of the Party of the P	0.00	Limb	PER CONTRACTOR CONTRACTOR (MICE)
Britan Mary Plate in 19			Administration of the Party
[7] Introde Superference Determine (2) State Physics Departmen 1977	1110	100	From Sandana Statement
PT Team Providence	120	200	FT Three Street Corners
Lances Constitute Print	110	100	Cherc - progress right sides
Tablifotor Man	963	1,000	Total Sales String represents
Personal Programme Miles			Hers become district from
Principal Street Committees (1977)	1100	0.000	PT that Manufacture CC7
PERSONAL PROPERTY.	510	6.005	PT AND WIND DWG PARKS
PT fore large fourth	100	緩	FF Care Geology Transferin
PT Mile Carle Phone	100	199	A Mar Contraction
 Figure 1 and the property of the point 	1,00	1000	O' Annual And May be seened.
Landa di kecahilipi selia	- 188	- 000	Steen area of the
list protesta ann	1120	9,5%	The series
Halls softend-ret Cales at			Company of the Compan
Prince Public Interests	10.40	_	Configuration of Park (II)
PT Telephi Templement Substanta	25.40	-	O'V Principal Principal and Addressed
Pri Militarita Palatani	10.040	-	of watercome ablance
The same of the same of the same	- 18		State Aller of College
Table State States Stat	HARM	-	Interconfigural Confiden
Delilla kardene - rein Galaba (d): PT Trans (1984) (1984)			Contract Madding - and Plate Sty.
	1100	-	FT transferred manager

We refer to resident thereof administration related when and for information impage.

PT HARRISH SAN THE DARK HITTING WARRATA. GATATAK ATAS LAMBRAN KEJUNIGAN NORTH ENGINEE

I APORAN MANAJEMEN

ROBER Emerce Tanggal 31 December 2016 des à l'aine yang Beraldin pada Tanggal Terusi The Marchiste jakan Rajida,

PT ROBERTON THE AREI ITS MADERNAMEN MOTES TO THE COMMOLEASE PROMOTER. An of Engender 24, 2001 as For the New Here Southed proceed in william of Physi المحضي ويتبحوان عمل

20. THANGAGE DEPENA PRIME BERLAND

Herion kamakai signifikan dengan pikal kembel kecadi yang menyangkai sabalai fisal, adalah utagatineka kepale)

IN TRANSPORTED MANY DELATED PARTIES.

The delate of algorithmic becomes on with related parties, groups for transmission that are output to he Keste entitledally policy was as februar. in and security

	41.0		
		Personal Park	
	1944	Partners (%)	
(Separatelaria da C.A.Arria)			Control accords with other lawns from S.
F. Barti Perinapanan Garant			(ST Berli Contemporary Secretary
Delegand Mana	1100	68000	Advent No.
P. Red Perturgasa Carab			O'Client Physics and Compa
			Edward Flores
Subsect Compile	3,000	8,000	District Congress
Training the posts from the	71,155	6,0176	Mark harmony arranged with other faculty
Processories posts that independents			Characterist with first delication and
For the production of the same			ORDER MARKET PARKET FOR
7 Barriston South	CT 100	1.0%	PER SANGE PROPERTY.
F. Bart Protocycles Count			Contract Contract of Contract
School Sec.	200	1,855	Sales Show
F. Bart Perkunganan Garant			(2) Sept Contraggers Surpris
The second second			
Bellevel Trapie	-	455	Advent Inquit
Tribal programming made (Sept. September)			Trial alternative with their trial pain.
de testido	0000000	3.60%	
HORSEN KOMBON IV.			THE PARTY AND ADDRESS.
			PT Charles Statements
For the same from the property of the	2000000	0.00%	ATTEMPT TO
A Mary Capital Interioris	11114	識	NY Mayor Copins Continued
			No. of Section 1.
Trianglemen	389540	1,475	Trial control of the
		100	
Christian party offers the party rights			interfere parties and regression
terreland (Clasicians II)			in most plant by
COLUMN TAXABLE PARTY.		3.67%	Mary Print Williams
		-	
Front page distributed (Schiller 198)			Annual Patric (19):
P1 Delta Hand Managina TV7	104.00	0,000	PRODUCT OF THE PROPERTY OF THE
The state of the s	99-678	III. INCOME.	For the property of the same
Children Washington	0.400	1785	all Safer (San Saferor
7 Salat Agention best	3376	GEORGIA.	(IV Selections beneat
PT Francischer	4.00	60076	PT From Galler
7 May Carlot Interests	170	6885	PV Mays Capital Commission
Fi Barb Production Growth		- Anna	
· Dec annual contract			(** Bert Crestangerer Service
Section 1885	1,000	Spinor.	Calment Man
Break day beginner benefat for			distribute and the treatment of their
No. of the last of	79.00	N. 1	ALC: UNK
AND RESIDENCE FOR STATE	44,788	3.89	COMPANY OF STREET
			•
Trial leading production	20.00	1,475	Total Assess
April 10 march 140			Principal Control Control
Annual Control of the			Chen month base 14:
the designation of the same	1.5%	No.	Chart Schwerter Chart
Decision 10	0.0004000	2.00%	Germi mannete filide (II)
Continues of		April 1	Committee of the control of the cont
Trabangus grafities firs	5007.00	10,076	personal and a first transfer from
manager (commercial)	34.00		construction ()

384



We refer to contract the contract to the party to the contract and included in the second

PT HARRISH KAN THE CARE HELT IN A MARKETA. CATATAM ATAM LAMBRAN RETURNSAN NUMBER ENGINEE

FERRIS Errores Tanggai 21 December 2018 des à Inters yang Berathir parts Renggai Ferrato Manthemisters Johns Reptals kan dalam julaan Repi Malamada dalam dalam

PT RANKERSKA DIR AND ITS MADRIMORES MORES TO THE COMMONBALE PROMOTER. 20241100302 As all learning 24, 2004 and For the Year How Engled Ingressed in collision of Engles المحضنية ومتموساتها معا

20. THANGASIS DEPEND PRIME BERLAND

(Attitus transferor - principladades (Al): (2) Sectado Principladades

Finish transfel significan dargampited bordesi. menut yang menyangkat sahasia filang adalah sebagai kembat (kepistan)

IN THROUGHOUSE WITH THEATHER. INC. (marines)

التقلقه كأنه بمحكم لمحافزت أد بالثلث بالأ parties, compilée transactions that are nation to the fibrate continuéntly policy, were no indus-(Appellment)

	N Secretar	21.300				
Are.	7466	Territory (A)	ryen			
Copardo Incluigas (Calabia 11)	1000.00	LER	The apost pas 10			
Proposer dentures the (Calabo H)	4425	3,075	Deposits from other bases (NAP 11)			
Andreas (Color II)	3.001	speed.	Account reporters are often ballion.			
Production Suspe	200	3,40%	resident			
Maria Maria	20000	1,000	Admini represent			
Mary popular happy and despress	9.000	100	Differ concern and that the second			
Belon assemble brooksia bayanan Attalia ME Pr Assemble Brooksiaya	8.00	LUN	Crystynes brain bearann Inperson Phili 25; 27: Annes Stein Briga			
Products and Caldie 144) Printer transferentia 1977 Printer transferentia 1977 Printer ingeligeta Printer ingeligeta Printer ingeligeta Printer ingeligeta Printer ingeligeta	6.82% 0.82% 0.88% 0.38% 0.38% 0.38%	5,16% 5,0% 1,0% 1,0% 1,0% 1,0% 1,0%	First bearing filter 1 day First State Mean State 1977 First American State State First State State State First State State State First State Fi			
The products over	11.00	0,786	746 enthane			
	Todas	7				
Littlike terbijensk-rote (Calabor 18) 197 Styne Factor (Interests 197 Statemen (Storosta 197 Stologoffin Soldsteil Latente Styness 1934 sitter	100.0 M 11/00 11/00 11/00 11/00		Configuration of Park 10) PT flow Author retreats PT flow Appearance PT parkets of the test of PT parkets of the test of Configuration definition Configuration definition			
Take Martin Loringers	97.886	-	Delia Confession Delia Des			

13/200

Providentalis of Said St.

I APORAN MANAJEMEN

The department and the second states are as a second secon

PT AND RANKS THE ARCS STANDARD MICE. MOTES TO SEC COMPORTABLES (SAMPLA). An of December 24, 2005 and

For the Year Discs (make) Depressión militare d'Unit unione primaries stated

PT BASE BIGA THE SAN HETTIAG SHAKKES. CATATAN ATAS LAPERAN SELENGAR CORPORATION AND ADDRESS.

Tanggal 31 December 2016 dan Untuk Tuhun yang Beratika pada Tanggal Tanahad Propins there where their terral deputies him

20 THANKASI INDIAN PINA INDIAN

Harrison Kek belegation his belgat beneits terges plat bentet you recognise Perstaur Importingen subaggebeure dieber datum Perstauen EMTETMALK ists. DLE-1 stenlung Benjam Kenedigan Transport Terleda.

Kelengari.

- e. Personiane dari giro puniu banik bais, perception park first behavior des back in, elektrik tötkelet para illed öregan pra ilgan turker, breel pras illesten dan and labeled alliance between parties and tourithnise poin runing-naing length laptor point lens que tourible tou.
- b. Percentro dai gio. Mongae, Aquello bejangks simpanarstarbartian behavioring most form disper too libits, bis-bis Many teleda year toda pala nating entired larger in over positi transport acceptants.
- Permeten dai pendapaten barga dibiang leduate jepidi perdapaten barga sebi making making before many becomes facili-
- Fermény del totar large di lang foliologie persiah beliam langar dan persiangkan langar inid materialist blue pay forest programme and the
- e. Percetter dei letter zuemi trockster became diving bytely joids below trems shit composing the probecome place.
- Percentro car produptar ova chiarq inhala junich produptar laker provinced what recommending labor using himagistas.

28. TOMANICASING MENT SELATED PRINTED.

The Rich's susupposed Indicat But Rich was to width parks becauses with give ate to control of interest on Arthred to SATETAM LK Stepatolism Ma. BCE. 1 coperating Condition belowed in Contain Assessments.

Characteristics:

- Providegas of current extends with other Bartin, planeteral with Barti between a seri other hands, namedity promiting of parties who appeared to east, town and other areath are companied beautiful the committee work of cast providence all the
- 5. Proceedages of discount deposits, strong Specify that objects, deposits from other feeting counted experience and other substance are compared toront on that والمحملات استناقتهمين بايجيد أن مطاقات of the profit condition distri-
- Possedager of inhered issues are excepted formed on high inhered tensor broads of the board
- of Personal part of Advanced Ampericans and Company of the last spirit of the same of and other beauting charges for much collected process
- a Proceedings of requirements health instance imposes are expedited based in title percental expenses for each related
- Proveduje al est écoue se suspelei. hannel on third was appearing horosin for manifestation programs

the copies to collect it would be because the collect house on their internal impage.

PT HARRING A THROUGH HETTING ARMENTA CATATAM ATAM LAPERAM KELAMEAN CONTRACTOR OF THE PROPERTY OF

Tanggai 21 December 2015 den Outsit Taison yang December penta Tanggai Tangsit Albertan dalam kanan Tanggai Tangsit

اجا) معترومها مطب إدما مطبعة المحا

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY MORES TO THE COMMOUNTAINS CHARACTAL 2180000000

Annal Terrenation 24, 2014 and Air the Year Steen Linear Digerators in collision of Physics minu o leveno sisteri

20. 1976/04/20 DESCRIPTION DESCRIPTION

Mile industry a droper prive brookers

- Hologa byrnilasjemysy what The second
 - PT Telepisi Topostamoni Interesia .
 - PT Date Visual Reportion IV 7
 - PTPlace Rendered Proportionic
 - FT MagacEspital Betweening FT Dark More Device. 100
 - PT Assessed Brown Manual
 - PT Mega-Corpora.
 - CT Towns Property
 - PT Towns Company
 - PT CT CHARGE
 - PT Dates bolds bestände.
 - PT Trans College
 - PT Hope Control Pleasure
 - PTAGE Reports Time & Transi Greater THE .
 - P. Brancheson
 - PT Trans Mode Copper
 - PT Trans Britan Media.
 - PT Kare, felbehäreret.
 - PT Team Funktion Indiamate (Material PT) From Malaya
 - PT Trans Liferipie
 - PTPers lift Bridge
 - PI Para liverage inventions:
 - 17 Toro Kata Matana
 - PT Town Shallo
 - PT Rose he
 - PT Magazitato Financia
 - PT Para Rad Proportions
 - PT Magazinasia Propostosia PT CT Agra

 - PERSONAL AND PERSONAL PROPERTY AND PERSONAL PROPERTY AND 100
 - PT Kaleng CT Age.
 - PT Hetspalter Relation PT Hoggs Fromm
 - 100
 - 1" Hoge food Hangement
 - PT America Street Hope Industry
 - PT Parlateres Internis Latel .
 - PT Photococcur but before the
 - PT Mayor Bloom
 - FT Agrand Statistics Statistics
 - PT Toron Heat
 - PT Towns Countries Instrumental
 - PT Town Refs! Indonesia dialesta PT Correlate Indianasia
 - FT Back Presborouser Dance Science Marie 1

IN REMARKS HERE MITS MILATED PROPERTY

The patient of relationship with related paratru-

- There are a second comment.
 - PF Televisi Templement Indianatis
 - PF Date Manufalementary By F.
 - PV Flore Blanding Physiolipsis
 - The Carlot Statement
 - ("T Dankstations Species 10.1
 - PC description library
 - P. Mayor Company
 - (*Z Annouthments
 - PV Norm Course
 - . PER CHARGOS
 - (** Dates inthi insulinte 8.
 - P. Sana Calling
 - 80 FT Mayor Construct Features.
 - P. Aria September Trans & Record Street
 - 17 Sansabrago
 - PV Normaliteita Cognoci
 - 17 Samuelinian Maria
 - 10 (2) Topo Sidebinosis
 - PT Trans Budden bekannin filmunis PT Property Market
 - 17 January
 - PV Plans left Ranger
 - P. Para George Investiga
 - (** Transpillable (Makesper)
 - PT Storm Shelin
 - 100 (F) Name has
 - P. Mayor Archa Pitramore
 - PS Place Buildingsoft
 - (") Mayor insists ("representations"
 - PT CITY
 - PERSONAL PROPERTY.
 - 17 Maller (Fridge) ${\bf m}_{i}$
 - PERSONAL CENTRAL
 - PT Metropolition Reduterant PT Metropolition

 - 17 Alter Areal Management
 - 100 PP America Alexa (Republisher)
 - (V) Parlament debracio Lester 100
 - PV Photodoman del Gebourgio
 - PT Mayor Pleas.
 - P. Agrand Mallako Medica
 - P. Kenn-Mat 100
 - PS Trans Court Industrial
 - P. Sanz Holef Indianalis (Security P.) Correlate Softwarely
 - FF Back Production Clouds School Market 1

the copies to continue the man secure or the con-on their internal regard.

PETRANE MISSA TRESPAN HATTISM ANABATA CATATAM ATAM LAPERAM KELANGAN RESIDENCE EXPERIENCE

LAPORAN MANAJEMEN

Tanggal 20 December 2018 day i laten yang Resillin pada Lenggai Kerai المن المنطقة ا المنطقة
PT MARK BUILD THE ARCH TO MADERNARD MOTER TO THE COMMOUNTAIN CHARGO. STATISTICS OF

Aural Describer 34, 2014 au Für der Henr Tiern, Festerl Capernooni in cultium of Figure mine převete stateř

22 THANKARD DESIGNA PINA BERLADI

Military professor plant involve (mixin)

- Habergan Imperilitation representation and con-والمقارضة ومنته ومعر
 - PT Auch Terreits
 - PT Day Well blow
 - PT Mahasa Kalai Kesasa
 - PT Rose Setate
 - PT Toron Steller Bellgreper
 - PT Trans State Little to
 - PT Trave, Steller Manuals
 - PT Hogalistich Floudy Deutsgewert
 - FT Retromisto Pitrostara
 - 100 PT Back Postlergerer Descript Schools Tengén i
 - PT Miles Colombia (Plane)
 - PT Database Prints House
 - PT Trans Oh Islamen
 - Principal State Marrie
 - PT Katal Ages Levices
 - PT Lordach Start States [2] Habadara I San Blabrac
 - PT Trans II Problem
 - PT Indonesia Telepoolis.
 - 100 PT Years Mana Congress
 - PT Delit bi Augus
 - PT Tama Banasika Persaka
 - PT Delli Minimenia
 - PT Them Burger
 - PERSONAL PROPERTY.
 - PT Toron Billionskinder
 - PT Toron Filled Property 100
 - PT Torre Districte
 - .
 - PT Toros Imparil: PT Toros Indo (Indicato) 100
 - PT Trees belo Treation
 - PT Trans Into Especia
 - PT Transacto Ogita Butcheri 100
 - PT Transinto Digital Mini
 - PT There Beerli
 - PT Nation Ages Leaded
 - PT Trans Gotto Material
 - [2] Genetic Indonesia (Personal Brit .
 - Kalegas Ager Resources
 - CII Ages Balantaret
 - CT Status Recognics .
 - Laurebath Should Status II.
 - Lorentein Court States 3: 100
 - Francisco Maria Maria
 - I'll Hope Septed Recommon

IN DESCRIPTION OF STATE OFFICE

The aution of relationship with related parameter

- Stied do n de con commité description (markets)
 - (N. Appl. Security)
 - PT Class Blot Bloom
 - [77] Walance Kalai Shumara.
 - 10 (F) Name Schale
 - 17 Norw Minte Brillyagen
 - FT New State State
 - P. Store-State Masse
 - P. Phys. Bules Booky Development
 - The bearing the start
 - 10 (** Back Postbergaren Geralt Belevoi Service 1
 - 10 P. Otto Chimada Oliver
 - [77] Ballania Phinas Mana.
 - A Transport Contractor of 10
 - ("T biddin film distant
 - P. Katal Association
 - 177 Levelint Street Status
 - (V. Statement Sing Statement 10
 - PT Second Producted
 - P. Balance Discoule
 - (Y Name Many Company 10
 - PS Collection depart
 - 197 Saran Saran dan Persa
 - PF DeSt FM behavesis
 - P. Santabager
 - PER AND ADDRESS OF THE PARTY OF
 - (W. Kerry Schwerzische
 - ("7 Name-Witt (Person)) 10
 - PS Secontification

 - PV Norm Squart PV Norm-Selv Obstillator
 - PV Super-John Tourism

 - PT Name Into Expents PT Name and Olyan Statutus 8
 - PF Translation Olyala (Blad
 - CV Name Count 10
 - PP Make Agendanian
 - 10 177 Name Station Materials
 - 10 P. Greek-Indonesia (Person) 768
 - Kalingan Agas Planasinan
 - CII Ages Bahadasad
 - 100 CIT CONTUCTOR CONTUCTOR
 - Counter's Street States II. Counter's Street States II 10

 - 10 Francis Mari Mindre ("7 Mayo Gogdiel Benedictor)



The copies to continue of the mast section to control for the on their information impage.

PERSONALISM TOLARDITY MADIENAMED MOTER TO THE COMMOUNTAINED CHARACTAL 2161101612

Acres Describer 24, 2016 and Air the New York Lines, Lincoln P. Represent to relition of Figure mine of tracks sketch

PT HARRING A THROUGH HETTING ARMENTA CATATAM ATAM LAPERAM KELAMEAN PERSONAL PROPERTY.

Tanggal 21 December 2016 den Outst Tahun yang December perte Tanggal Tanggal Tanggal Charles delember 1 desember 1 اجا) معترومها مطب إدما مطبعة المحا

22 THANKARI KIRSAN PRAK BERLASI

- Habayan bepreikariyarayang sakan yang samajingking
 - Metro Carbel Indianasia
 - Town PSSI.
 - There Brief
 - PT Trans Static Security
 - Torro Festige.
- Heirenger belangs debat progresiel

FT Face Date Names

Salangan personang salam pengantah

Bert mertager helder also jest sorg displace still personen jelven personial bestler sole lispot Charal beyong integri named in the state of the section of the istoroni norgani kashi postanania. breatger der proberber hab dahen state streisest mangen international beporte managemen Bark. Also jest pany allerdam bereitet Bark mentagan unterna fly 1988 der Po CECO noong mening until below 2014 der 2014 gang distriction untergri begien der behar mil der kränger kanne.

46. MASSACLARI DEPOLIS

Antes April 2000 sampai dengan Juli 2010, inté-logici perdedoka dana FT Chesa Titi sebesar Hell (1995) dan sebas Regionales SPE sampai Gregori (pri 1811) trajali persistinian dana Persisti Paddens selecte Paddilli desper mellation desper hast manper cleans ("I Desse Till clea Partial limiture into plant plant intege.

IN THE PARTY WITH THE PARTY PARTY. incretioned)

- . District the in the same community of where the state of the state of the
 - (Million Clasted Redirector)
 - Steeres Cities 8.
 - Steere Stellar
 - (** Name Shale Sections:
 - Tearns Fundamen
- Related to close family number of controller

177 Place Old Glasses

Skilled & Schröder districts

Hadigupa brand to average grand politicals absorbed to, Mr. Grand Torquey, op Stop's researce, printed to give admined and histographics midel is married, busine, and furnish condition in colored and interestional scale to Bank's recognised, for the century given, their paid Religible and Optivities to the year make 2015 and 2013, expendintly, which man leaded as part of takey expenses and principal distributions.

48. COMMANDERS

Statement (and 2008) and July 2008, these manus franci more of that in FT Change 70th of Spirit 1905 and kalanan Replantar 2000 tir April 2011, Dans van along therefore of the first in Calabone Grandy of Spitt Still mentions officers of the draft and picto proposes of PT Discus Did and Substance Grandy as and or other establishments. THE PROPERTY HAVE BEEN ASSESSED FOR THE PARTY AND are in the independent large age.

PT BERKELING TO ARCHITECTURE

MODES TO THE COMMONDATE OF THE WORLD

An all Describer 21, 2000 and

For the Rice Lines (seeing) Physican is william of Page أنحضته ومنجونات عد

PT HARE BISA TIRCHALI RITTAL ARABATA. CATATAM ATAS LAMBRAN REJUNIGAN ROBBERT BREAKS

Tanggal 21 December 2018 days Outet Totan yang Stratilis pada Tanggai Tangsia Pilongkan States Jahan Rapida, Kanadi dagaintan king

45. HARRIST BURNEY Contained

letaka kasia terdak bisi mentuka benev have refugal before:

PT Resear Title

Karner Freihn Philosophiesen.

(Jaige protoco tinglet pidanja incegni gibat) Nephrane. Sentember Barrier . an always. ووصحاتا namajori Barata maintain PT (Briga This of Barts sping) national disease for FT Lines 14 condit. Deriterature hard preventioner of d Programs Hope, Programs Traggister of Brooks Steam Service terms in which prospetter field picture. langes, Court of Irlah Garcen, larger, langua Mathemati Agang Kil yang arkiyo nige protests invested being prompanyis iminuter intop nier receptud (final und Singling) den besteueren pilvak filiplicaere scopi untak tropica, metakturokse (rikurian) behasips kryalanan benefasi.

Nopoleum brooked dischelon langgal 20 Agentas 2012 metabi Hapat I والمراجعة المختصفة المحتولة detuny Mathemati Ageng mensantan dan menjalakan Page. Imides length estables estable contract stream brighter principe meters between beings bright patient brought the might sold resugnification them (purpose) broughting beyonk Hopers by (2) Desire bit.

Nies polson inspiral Rightson, Regard واستقدماه ويستطعان والمقطعتان بالمراقع مطمنين ngli emplesen promi motor infection valued largery also hads. Includes any little citals stell proposition with investigation distribution participals the landing resting resting that threather Impacia region in PT Chance This, Agadesia basis intropassi yang akala penyada kepit pencadaga salah kengambankan akan PT Chance This yang gra, maka pilak Popissan ikai retakto prospera da projica Interio sepak kata interior par intibolopitra pro negotiska Gra pro dlaspino bookd bysta Recognised PT Discount fee.

60. LOSAL MATTERS benefits and

The installation had in the different mass.

L. PT Bloom 186:

a. The Corregion Core

de the criminal computer over, the Record on elemente allement frame en de resilipation frakcións des Corre in a land named in Sect Analog Str. or from FT Charm Tab And Chard on the seculpative of Authorities District Good, High Court and Court of Councilies, & man property that this recognitioner in indicate a strongetter. This man has been presented up Arthetespie Squeeze George Andre page mercen file cale live a filed and like parameter and because of that, the other result contain the load sensite equality for some

The world you should be Aspect 20, 2015 Securit for Consolition Meeting of naia Reporter Court of Analise or the court docition was resulted all the delected: as puly of editing the low or acception and processpation in order of the many tyle data at 71 films file.

faces an iteracept of shake alternate as to country of the model they must mente de musika procus di al de til om meny Det hal her conficulty the total to be applicable adjusted. See small wealth to adjust to the adult and F7 Almos 304. If the profession extension is not except to once the complian named that must be be extended to FT Steam 186, the count will natice and combinate all the regreety that are covered by the statement in under in colors the Sand Fact him been prompted in the side PT frame Risk



We refer to constitute the new advances to be the work. and he bilancia inpage.

PERSONAL PROPERTY AND ADDRESS OF THE PROPERTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE PARTY ADDRESS OF THE P MOTES TO THE COMMONMANTER PROMISE. As of Courselor 24, 2004 as For the Year David Sockel Represent to written of the خفت والمحالم عمل

PT HARE BEGATTER DARFERT IN A MEMORY A. CATATAMATAS LAPRONNI SEXUNIGANI

Tenggai 31 December 2018 des Targes et serveren Empel Terrei Outst Talom yang Deptilin peda Terrei Pinathan Salam Salam Reptile ritor (der filme film Research description (der

45. HARRIST BURNEY CONTRACT

letale lejoka leviki bid mestaka been been when the first degree (

- PT Seven Till derikkel.
 - Kene Tedat Piters Responsoration

Other broader with sub-bedster ikian kesa. Ilpike gaini Seba Kanggalas, Istili mengapitan sampi Istilan Perinjawa Kerkai Ingwis Habbarrak James H.S. Raftaline Johnson termi datus pietem lipitor termini, denoral retital legation Prospera Kontal No. 127 PSPM Rep 2018 langua Chicago 2000, McCharach Agusy, Cilistah mentete Ment Printers Residue sinci Province National Property of

Name/Perilde

Dank Mich remijel pilož begogat Giton. Izana podlata yang dipikar siki PT Danok Thi Ghist programii, Genera propagal exemplates popular periodics recipion habita totality first times. alare personne perille deposits reports they appear retain others refer 1200. Finds torque 27 Mars 2015 Majelo Hillio Progratio Repoi Jatoria licitios recognicitors relações papelos perapogai dos recognidos librio seito mergerakkan dara sidi pergagai.

Terlai degas lepakean Propoliko Nagari Jakosh Selatur brouder, Burk mengaphan apaya bahan binga Makhamah Agang PLI, nian gara nongertaluntum hateya, itari anda langgal 10 Espiratum 2011 intak mengajakan gapakan perkasaran melaki Pengadian Magint Adarta Salatan atau tones clothes year debter clot Pil Filters Tale. Hinggin facil ini proces. proclim rank bythe date blog كمحز جائنا سار شائر دسرها

45. LODGE BY THE SENSE SERVICES

the facilitat has not to the fallening course province(i)

- PT Fibror 7th (continue)
 - a. The Consulter Core-Invelored:

Labor, one of the districted in Tipther community Status Stringeries, San' autoritor's Egyp offset of Joseph Photograph Supreme Const of Justice in response in the Constitute desiries in the lighter const above Stronger Structures of Justice Phones BURNING SHAPES Annual C. 1895, Subsensia Suprama Const of Annies shoulded by Andreed Ric appeal of in Person from Renter Phinopites

Oct 0 mm

The Cost had become detectated for old man against 17 Chans No. (for placing, in were the property that is not in injured there kongeli die Opeli also in m delimber of medication of disposit largery amounting to fight (200. On blank 25, 2012, the South Adapts Chatter and of Anticograded the photol danger and allighed for Each to when the photol blank

in window in the dissipation of the Board's Address. Children Groot, the South Ward or head approach. the Substantia Statement Court and to product th right the South on September 15, 2015 had Stort a Store approxime Strongh South Johnson Stolet Court applied committee appeal Stority IV Chance Stolets com, the plainted personne in our fire usage of earling the distinguish and improvement.

The original contribution the many automatic reputation on the following in page 1

PT BANK MOGA TOK BAN CHITTRE ANAKOYA CATATAN ARAS LAPRIAN KILIMAGAN PERSONAL PROPERTY.

langua in Departur Eliti dan فدحا لبهوسلا بامج فاللبجا ويعر جوفنا ف الواز مساور مستور منظور الراب مستور المساور

41. MANAGER HISTORY CONTRACTOR

Intelle bisker broket bisk restriction bearing a bearing the bearing the state of

FT Draw Bit (Impite).

General Production Sentential

Holes Militaria Agrey patements beliefe problem failure part transferre dates because with rediktion adas milangar kabus kenpulindak ne krapi den bermane mininging peinku ditakan penjara samili distance begins probably recognition and party for particular paint beginning speeds with it probable to revolute ngjilimata kaputa Magazina . ("Trease This III hair prival day peptier proids yang sigitar Pi House Ith, Bark depatier hith relatio private relayor hace the major which remaining begands PT Heroix Totandonas Held (1998).

Persisti Stationer, Secretary Utera

Keren Terkit Phone Kround

Strage Gregor Love Strick phlory Innapi PT Brana Tile, Pend Pelganon Analysis Transaction Knowledgers (TRAIN) reducedor indices beint na Nasaysi dana Perentida opaten Hafe Hara Salamar Hydfillill desgre ends, maps began best. milotota cara FT litera Tot. Cons. ini lelah selesai di penersi di Makkarsahi Agong ILI Dan pelatan basad beribir Christie patrilegget II Obster 2017 parg selego behada pertera berelat takit recepcayai bihada biha dan recognition (freely and intelling) than to recognition Replaces such while region Administrações de la composição de la comp relate become related treat-time founds ny risah didan panen di Penyadian leggi yang bish depaktion bornton rediktin jedasta iedasa lakse lompe beide pitana kengsi danlata: Teolog Pitana Pompalan Uning beluakan Charles Services States States State September 1981 erini mengerhalian dan yang disempi Tepada Perinti Bahban,

MODERN TO THE COMMON TOCKLO PROCESSES. STATISMENT SELECT

PERSONAL RECEASE FROM AMERICA SAME MANAGES

As of Descriptor 21, 2009 and See the New York Help and the sufficiency of the mine of trains march

40. CARREL MATERIAL PROGRAMMA

The State of the set in the Administration was

PT Cheese 3th photoleress)

Cod Care Smellment?

"But he happened Court in the decision equation for complion near desired that he expended on hand palls of correling urbanial serior of complification because di that, each of the defendant will be positive and to improvement in expensions; with the local of police balon. At the cases been, all the debited must return and pay the experied in the date and PT Chica Tel. On the other pointers the said case extending ig PT Hause Tills, the Bartick travel guilgest consider extent to the anti-propries price pay for the to PT Diseas this amounting the US 2000.

2. Contact Statement Staff Services

No invention (see

Sinder in the complitor sent of FT Chance 30, internio Phoneir Transfer Projects and Assignity Control artifact that late was at compiles beloate of erand hard'in our branch; we work dil,000 strong strate in his same of restancioned to P.7 House PM. Phis sons kasi keca sangiririn penersani in Indone Server Coin of July 1 to 6 Committee thereing was read on Outsiden 108, 70100, misside semant films for source kai nikaling sai ingel kana Kasadan ik the the court most county of the world of the case in which of distincted instead for four Flori Blanchi min in in the present many ment than been timed pully of the protection of the pully of and many bearings of most schools ayî meny. Pajyana dilinderî - coast in potent all the competitive force for for usef carefy secretarily



PT HARR BIKSA THE DARK HITTEN ARRESTA CATATAM ATRIS LAPERAN RELIANGAN RESIDENCE ENGINEERING

Tanggal 21 December 2015 de-Tergget 21 immens van de geget Termin Outsit Teisen yang Sheptitis parte Hangget Termin (Chapter States Jahres Repiels, Bernall disspiritus Life)

63. HARRISH BUSIN Decisions

Intelle Injele Imphil Intellementalism March Street Street, Springer

- Portat Intition, Senten Uses Invistor).
 - Kernel Predicts

Parks armi Petrosei 2015, pitrak Portisis Dakkers kelah mengapitan paputan perjaka lepata Kapit, dengan Japan Colombic Melanger February and Scholings Compressed Stations ordered Application Foliaday polium keratasi pada tangai Di Matar 2015, Majari Kalin Pengakan Pengal Jakata Pelakan lelah pendanakan pakeumyo yang pada intens menyebikan Tangakan Penggapat dalam bad ini Pembab Badahan Telah (Lapat Olimbra akan tibul Columbriti Mediums. Terladap pateur Arabasi, Persiah Bahkan pada tenggai 15 Oktober 2015 bilde many datum agrees hanting in Persyation Topps Jakobs, denote either patemanne Persyation Topps (RI bittle energyation Platers Personal Regard Admits Status, dan menyatakan gagatan Pandaka Statusa Senjakaan Tulik Digan Disensa akan Mer Company Wellers

Parks and he Product British writers mengajakan upaya kapasi ke Makkamah Second St.

Christian beamfeicht pielen bespellensted beite Mattennik Agung P.L. abien beam FT Court Till nape Otin Law Petts Riv Ro. Ris romysischer Bark berlangson jauch seite nergentako kak Gra PT Rivou TB raspor Period Bakhas penj diatai sité pilita yang Inch Street, Printed.

Schalenger druger bestrikente di ales, Sede Generale permekten der Reit Indonesia sebra lain autoi viententää äina vallangan lainn manne acceur entreur April IIII sampa lectus remaints. Invalid statematics des invidencies letter integ.

Desk blisk mersterkt persisteen fiesk bekennie Cor, sektité koroniksi derge ület bebruis, mercikis progress intergo Serifici God beloves d God beloves place Design 1999.

Destructure fund pateurs progeditor datum dua tamas. Nation di also, tienti bertagataran turbus, hamilanarian perioperirani dari bassa bassa tempa, hartette postata Telestas Faret. Histo brettere, harronne listal alass mercilis itempai behasian hadi quanti, postai innamper alan literika filosit.

The original contribution theretor additional facilities designed and the information language.

PT BESTELLER THE AREI LET JAMES CONTRACTOR MOTES TO THE COMMOLEASED GRADIENT 100200-00000-002 As of Grander 24, 2005 and For the New HoroGoded Comment is written of Plants الأوخيات ويتموها ورجوت

45. LEGGE ANY PRINTED CONTINUES.

The Antibot has bed in the Millerty many

- 2. Physical Dubdows, Namb Summittee Sandianad
 - Cod Com

At the buginesing of Schooling AFES, Francis Statistics and Marie Street to the Maries, or a region of authority sale as entered of feet of Floreign Scholars remarking Partitions

PART Do responsible courses Calabian 12, 2013

Partitions of Straft Adults Children Courses and the decision that make stated 'He detected and to the over Product Standars me and be accepted or Med Colombia Helicon'. Denne for such desiries Product Statebary Grandon \$1, 2019, family made or approximation in Const. in which the tige Com of 180 aphote the dentate of South Adusta Clothic Gost, and status a larged of French Subdivine managed the or Mich Grabusstoff Markhaett

At his loss (feedback) and the second of an appropriate des desirantes dispersons Grant .

from three has complete access. He between Approxim Great, in the coop of PT Disco. The mail as well as a few some of State State Change Concessor of the properties of the State in the both required to be returning for heads to PY (Brown 164) and Bata Base County Electronical's which are screptomized by the abbested who has been

Annalidado for forces altere, the Carticles consisted a regard force forth Substitute to, coming offers, article and proper actions are a supplied to 1984-1988. until the disposite are professional legally bendere.

The State has complete with State Internation request and, when communication with State behoeming problems for one of mobile from behoemin Confirms presenting to the Part 1991.

in view of the court's electrics of these existent complian coors above, the floral between, but us the bank of professioners of the stellar new, such state on the claff costs will been no bank and Secretary officed most in a significant topol on the specialism, theoretics or inputity of the Oast.

We believe a resident of the same and made in their words. and following impage.

PT HARR BIKA TIR DARI HITTAN ARWATA CATATAMATAS LAPORAN KEJUNIGAN NUMBER ENGINEE Tanggal 21 December 2018 day

LAPORAN MANAJEMEN

t Talen yang Desillin pada Tanggal Terse

PT RANKERSKA DIR AND ITS MADRIMORES MOTES TO THE COMMONMANTER TRANSPORT An of Committee 24, 2005 on For the New Horn Smith word in critical of Fig. an arbenedar sebeb

ADDITIONALLABELITADISCONLINE DALASHINITA. LIGHT NEEDS

- Posici seet (sebelum dikurangi dengan unleger brugier prosumer rikel der liabilitat moneter datam mode same asing and all all seeks aged free that is
- AL ADDITE AND LIMITATED DESCRIPATED IN POSSESSE CLARACTER
 - Accel position /befine deducting the allowance. Air Impolesmol license) and lickliffing decumented in breign currenties are as Adheren

_			_
_		 	-

	300	386	
Sant .			- Annaire -
San Statement	G000 (CM)	0.000 (400)	Clark Philips ()
City parks Toris Instruments (Collection 6)			Control recognition of the State Section of the
(CAMPA)		\$1600 A. \$1600	parenty.
-			Control assessed in Confere
the publication (California)	10.140	203,200	tank year o
President and that belowith			Princeto ethican salares
der meid mite (Calabara C			the spin street beat is
CAST - SAN DESCRIPTION OF THE PERSON NAMED IN COLUMN 1	** THE R. P. LEWIS CO., LANSING	0.776,000	Decreased Section 4
Lifetim sperman Company 10	35,000	41,000	Chertodore, nortendo plate (C)
Application of the Printer of the Printer of the	- CONT. 18-0	1.00000	More 800 20
aginet allergias (little (ii) Antiletrate (little (ii))	91.00	20000	Acceptance making their 15
		100.000	Other words (State 10)
Tribal	2.700,000	10.198	-
Table of the Control	16.010	HOUSE	Charles de la Company de la Co
Charles with a light of the	160.0	LFORS.	Chipatro de Describa por 15
married and contract.			
	76-67-67-77	AND THE RESERVE	200
Calabre 16, 17 day 10	7.599(29)	10.300.074	parties of 10 and 10
Department of the Control of the Con			Copyride Service State
Distance of the Con- Dispose of the Con- Station Ry	75060 84 1908	96.000.004 96.000 20.000	Committee of Contract
Colore delication (Labor 19)	500	9670	Committee of Commi
(Departe del livré lér (Calider 19) Listin de Califf (Calider 19) Barg aboptes (Calider 19)	1943N 1943N	96200 20178	Copyright Street
Colore delication (Labor 19)	1943N 1943N	20.00 20.00 20.00	Committee of Commi
(Departe del livré lér (Calider 19) Listin de Califf (Calider 19) Barg aboptes (Calider 19)	1943N 1943N	20.00 20.00 20.00	Copyright from Labor States (1900 - 10) Consuming papers (1900 - 10) Association papers (1900 - 10)
Colore dell'eri de Galden 193 Lantin devar (Calden 18) Sing atopiai (Calden 18) Pajana pagallerina (Calden 18) Ithian pagallerina (Calden 18)	1943N 1943N	20.700 20.700 20.000 20.000 1.0000	Copyright from Labor States (1900 - 10) Consuming papers (1900 - 10) Association papers (1900 - 10)
Congress del liert bir (Calden 19) Lantin device (Calden 10) Sing atopias (Calden 10) Pajanas pang direks (Calden 11) Ottor pang matis tana atopia dan panta	1943N 1943N	00.000 20.000 00.000 1.000.000	Coperate from other basis place (C) Contractions papers (CO) Associations papers (CO) Front increasing (CO) (C) According (CO) (C)

394



NAME AND ADDRESS OF TAXABLE PARTY.

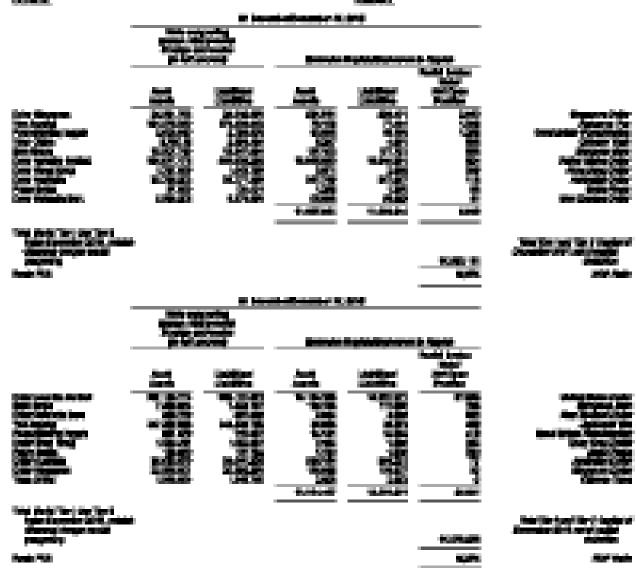
PT HARR MISSA THE DARK HITTING AWARDS. CATATAM ATAS LAMBRAM RETURNESAN PERSONAL PROPERTY. el 311 Des وبسأا فلمح فتكفرها ودموه

PT RESPECTIVE AND CO. PROPERTY. WHICH IS THE COMMONIACED TRANSPAR. erator 24, 2005 e e the Perc Harrison beauty

- ADDITORA LIABBLITAS ROBUTES DEL ANIBATA UMBO ARRIS (Septime)
- AL ADDITE AND AMBUTUD DESCRIPATED IN PORTICE CLERKING F (marinus)

Panisi Davim Plate (17087) Bush mbakib sabagai

the Book's Add Open Product (1907) was as:



Berdoschus perduras III mengena PDB sebagaineans taloh dinovisi melahui Paraturan Bi No. SICEOPTRICECON pasta langgar 15 July 2004, yang: koalde diportationi dorgan Ponstava El No. 12 TEP BIGGS 9 Seggal 1 July 2018, PDR Bank salinggi.lingginya arlaish 30% stati medal. PEN mengekan jumlah absolut dari selisih artara aset dan liabilitan dalam mala samu aning, bali yang tendapat di laporan posisi kesangan muspun sakuning pelminiptusit, PON Dank pada tanggal (1) Departury 2015 dan 2018 telah memenuhi ketterburg (d.

in accordance with its requisitor concerning ACP as sesseded by SF Requisition No. 4/28FSFSRSM4 on TO ANY DEEM and as factory assessment by Billiopadaine Un. (2008FRE/2010 dated 8 July 2010; the expression MSP of books allowed by 2015. of naplial IESP represents an absolute amount aloing from the differences between the assets and Baldillina in landap automates in the alaborates of mile profiles and estationable accounts. The MDP of the Bank on of Electrober 31, 29 N and 2015 but compliance with ISI regulations.

the region of contracts theretoe and month to be the second and included the large of the

PERSONAL PROPERTY AND LITERATURE AND ADDRESS OF THE MOTES TO THE COMMONMANTER TRANSPORT An of Engentury 24, 2014 and For the Year Hern Engled Expressed in critical of State الوطنان وخوجوان مجلس

PT HARR BIKSA TIRKBARI I KITTAN ARAKSTA. CATATAMATAS LAMBRAM IETUMIGAN NORTH ENGINEE

Temporal St. December 2018 days Datet Totan yang Berdilin pada Tanggai Tanaha Ebudian Salam Jahan Rajah, Kemali dapahkan kinj

DESCRIPTION AND ADMINISTRATION

lited component for sold computinggaster legisles make takapi and second dur ONYTYMELS inchestion and hypothesis No. 2007 (1994-PACTOR) pada bergga 7 Agosto. 2001, Jana-jara yang distrikan akis Gant sebagai and oranged acidals released broken

- Needd bywdige pergang diged leit d jiden tim d ber pergalien jiden natabatan Subatun Subara pang badaskan design in profession processing the
- Menjampakan internet lengkap mena-lentaka pengenal kadifikantap sebagai Wali Arrayal Salari properties:
- e. Herderikan laporan lapatu Gertan Jawa Historyes, Barto Elfek der promyery stellget halt serven languary sites restate Berto Fifth dates hal collect blick strice judy sites kejed heartean yang dapat membabayakan kependapan persegang dalapani
- Nickter progressen des persekten were betat neugen présekterge prophiles solle retire tentrales becomit a regard that become before
- Newbolen resultet yang diputatun serien sehabangan dengan projentan providence by

Parks labor yang lemakkir 21 Demonster 2018, Barti Institution subagai Wali America adan OV emak skilgeni, 20 metri Minikar Piran Maka skar il metri udek untentan pata liben yang besidib 14 December 2015, Stock berketik untuga Wal Armanut alan 20 omnis mbiggari. 15 omnis Aliminas. Forum Moleo dan S omnis salash, Armanis mas obsigani yang-disebalkan salashi salasma (April 200 Mil) iku CONTRACTOR Service designs In Describer 2016 the order PDA-400 MD day 150/00 MB samulainean 3 December 2010.

43. PRODUZENIA ACROSTICA

The filest was granted with the Storage to constant transferring with the file PRINCE Storage on the annen kan de zoerskerproce aant August 2, 2003. The consists provided by the Block and the base of the base of

- Paperson Mr. Sentillation is my cost and calcon to court on any high falcon for related in the Secretarian interest.
- Rabush complete information community its. ومالحور وبرواه والمخورة أأبأ وبالمطالعين
- Comby agents in Theoretic Bureton Anthonis, Shot findange and in He bandhillers, density or formati Shot Feetings; when He know the set complicated the agreement or any needless that self the about an inin handalay,
- Porton periodic republicity or opposition up the development of the source business based и жиний прийни идельность,
- Provides consequence with any sections in insurin committee with the Contraction Assessment

the the year costed December 24, 2010, the Sortante en Caratación SI transicionamen, 🗗 Mexico-Three Makes Describe and Alexander Supposes price de the year cookel Consenter 21, 2011; the South with the Charles for All Streets Immerce, 19 Marie There below because and I caled tonours. The stale makes of the investo downst presented to apple 100 Millson LNC 1000,000 up to the conden 21, SISS and Spirit, SP, 000-and LESS (USA) as in-Consister 21, 2013.

We refer to constitute frames and made to be referred.

PERSONAL PROPERTY AND LITERATURE. MOTES TO THE COMMONMANTER TRANSPORT As of Secretary 24, 2014 and For the Your Head Sected Expressed in william of East فيخند وتجوزو مطح

PT HARR BIKS THE DARK HITTED ARRESTS. CATATAM ATAS LAPERAN KERMINGAN ROSERIO E MARIA

Tanggal 31 Chromier 2018 den Unio: Totus yang Beraldin perla Tanggal Tangshat (Christian Intern Johns Repub., Kernali dangahkan kira)

42. RECOVERS AND RESIDENCE

litet dasi terlebik oluşu ilini Kedelin kerimaka yazıl ilindel Baka Peşpan Post Hodel dan lambaga Parameter 1 No. OF THE PERSONNEL LANGE WE LANGE THE

Anna Anna Ingelester gang ditention (Antalesticidae)

- Kantadion Description
 - Bibliograp (pospingoros progratebilidades pilos (66 alis)) -
 - Self-conf & Associate Invelop (program de propinsie benda (regular)enteta risk dit)
 - Conjunction action (prospersions test-insi-constitute consideration divingual temperations of standard provided)
 - Peny (remail reads) then Basi Urani Parasana Sahan barbasa mand because
 - Polygone
- Resident Releas Dans methods
 - (constitution (Inginity) harden seit minastiereit
 - Fund Accounting developm leated? propertional projection (because of the contract of the contra
 - Reference:
 - Propingerous allebeliki lain senasi produce you bridge

Hala kaggai 31 December 2010 dan 3310, mila protestato dialem artestatura instinction makey-racky selecter Sp40'990.670 for PERMITTED IN

CL. CHEROMORE PRINCIPLE ACTION IN

The Blast is although provide contribution sevetors.

James on the liverum time the Capital Market
Supervisory Agency and Financial incidence beauty on the billion for ISSE CARRESPONDED About Access 10, 2001

The contradion constraint provides the title of the district and the

- Secretal Controls consequences.
 - Anti-coping of Corner and administration of
 - Addressed & Assessfor Austing fronting and without the instruction of anterior description
 - Imports who family automic Agric to relation with the immension of
 - Penny (an arminent septembelier at the General Marking of Marestolskins because) managed attentions.
 - Apprehim
- Makes Card Contain recommends
 - (Anglish) Contract Con taken of residual legiture?
 - Family Assessing (collective controls, maked Street arbeits/controls and purchase Net Asses States controlling)
 - Reservices
 - . The states of other promition in considered with the providing regulations.

As arthureday 21, 2006 and 2012, Remake of the politic oute administration of the Florida motorion assumed in April 188,579 and Section (Companion)

THE PROPERTY CONTRACTOR STREET, MANAGEMENT AND PARTY AND PARTY. an in the interminating age.

PT HARRINGS THE DAY HETTING SEASONS. GATATAN ATAS LAPBRAN KEUNIGAN Tenggal 31 December 2010 days Tanggal St Lavorer School Servicet & Tahun yang Berakki pada Tanggal Servicet (Droplan dalam jahan Repio), kemali dagalahan kinj PT APPROXIMATION PER APPLIES SATURGEMENTS MOTES TO SELECTION OF DATES (SHAWSA). STRUMBER STR de of December 21, 2015 and For the Year Dam Landed processing williams of these na silamata sinta

SI, PERSONAL PROPERTY AND INC.

Taketherkei menyapkan perkandegan antau misi kumilah keralah majar dan seman antaka ketikan kaangen disellen per hebyei siel intrance haungen. Hist unter geng dangkatten selakt kertenahan kilomosi relevan pany kecadia pada langual 20 Commiss 2018 day 2015, day bidd Openidani jekë vercereke problem Okon koris pour yang kish kojol udub

45. TARRESOLA MEAGARINES IN

The most table communities the composition between the complete arounds and had extern of all theoretic ments and liabilities presented per extensive of Sound industrie To be used desirable beaut on retract interestin confett or of Succession IV, NOW and SELS, and and applicable referri etangen in maderi executione salest have manuscribe his data

			-		
	222	72		ᅏᆂ	
					Property Streets
Na.	1.000			10000000	
-					And representations
THE RES	1.000.00	199191	CORP.		-
-				1 100 110	
	A1000	A.75	100.00	-	
	100	SUB-ASS	SACRE.	5.46566	Analistic Security
		100000000000000000000000000000000000000			
					terms and controlled
	4,337,946	4300,000	4094889	-17-000	Control of the last of the
				40000000	
Annual Section 2015	. — —				the section provides a section
-			5000 est	0.000	
			2000.00		
	804,004	D4.604	49000	-	
		2000		180.00	

Name of the last	B-1850			ELAS 24	144



the adjunction of the Contract and its information impage.

PT BASIC MOGA TOM BASIC DITTAG AGAINST A CATATAB ATAB LAPORAN BULKACAN NUMBER BUSINESS Tenggai H Oceanius Militarius Petri Labor pang Perakti pada Tanggai Terseb Peraktan bahan bahan Penjah nandales pieces lig

والناصفين إسجا

FT EMPORESA TOR AND ESS SURSIDIANES. MATRIX TO THE COMMON UNATURE PHARMACIAN. SERVICE SERVICES An el Securito II, 2011 en For the Tour Time Series green and in collings of th and references and the

OL PROGRAMMENT A MELON (Implies)

Taked berked recognision perhandrages arrive relat permeted data philyseder vier (septemperet des listilless manger display per labora del industri trouvegan, Mist weitr gang dianglophum arbeits territorium telement misson yang bersatia pada tanggal St December 2018 dan 2018, dan teleb entre est enemité prête haragarisi danadani

AL THE WILL BURGERSHIPT SUPPLEMENT

The and take necession becomparised between the coupling equates and the patient of all females person and habition processed per collegery of Secretal instruments. The fair values show been on relevant interaction available or of Separation St. 2019 and 2015, and and options to will observe in market mentions which have manufathe bis date, positioned

			-		
	===	マボ		72	
سيسية ستنتفي					Countrie Statistics
					Alder spiles (Instead)
	1009	70.00	Large Contract Contra	800	
-	I				_555
	96.09	(Percent			Court Investory
-	CONT. CO.	00000000	94468	9.571006	German accounts
	19000000	1000000	1000	202000	Annual Street
-	3.55.40	MITTER!			
					-
=-		-	200	200 E	Control of Control
September September			100,000	40.00	-
	175.075	200	+000	40.00	-
		V		1300	
-	900		480.69	48,40	-
	W. 100.00		- A 100 CO		
-	C 7120				PH4

Name you mad I you they to be both the bad to be before it with the party for the best of the party.

limital melode Can Journs yang diparatan sebat ومؤجو البلاء محيناتهم

Pila mga ant dan kilika terangan bebelu painter for health day benefit young distribute records had aki tenda terra indirah keraga teratak mendiki jangka wakis jakat benya ging dagkat Contains take horsespecturing differentiang.

Nitri waier laghan can kaliliber divinali dibberg terinalise relicitiyi yang diploma dalar Contraction (Section 41)

Nia major sini bredi yang diberban diska properte district en la britante Singlist make though process backers.

Accept parties will the Mallion contribution of parties and proof parties.

The following methods and assumptions are soon to estimate he his wine:

Fair record of contain framewall among and fields other than digitalizes and basis are approximally: for some with their company processed due to the standard processed and their beautiful problements. and in reprince linearity.

The fair value objected became in this and popularare extended beaution endoubling as the end e Barban Barrel H.

The tile water of learn are determined by chosening such their using constituented interest.

I APORAN MANAJEMEN

We refer to constitute the new and made to be the most. and in the behavior impage.

PT HARE BIKS THE DARK HITTED MINISTA. CATATAM ATAS LAPORAM RETURNGAN CONTRACTOR OF STREET

Tanggai 31 December 2016 dec Tangga er er å Tahun yang Berakkin pada Tanggal Tercei Merakan dalam Jahan Rapide, المن المنظمة ا المنظمة
PT BANKSHAN TIDLARD ITT SAUDIDANET. MOTES TO THE COMMONMANTE PRANTING. An of Security 24, 2014 and For the Year Shou Embed property in writtens of their na přemena vádení

AL PROPERTY AND A SOLUTION OF THE

iterial melole Can yours yang diperatan setak professor with uniter Straighton).

Bark romgozukan bisaki kutiké saké recreation for recognishment the ways had and the ballion

- -Level 1: hargo kuotoion (tongo perejesusion) di papar aliff untuk apat atau liabilitas yang dantk
- -i.emi2: input polain horge frontesian rang formousk datum Level 1 years dapet dictorenteli untuk sred dan liabilitas belk secons languyncs/miserbys/hergel-SOLVERGE SIDE DRIPTING:
- Level 3: Input weigh seet day liabilities yang. bulkan bentasarkan data pasar sang dagud disinerani (reput parg tidak-dagud disinerana).

Tabel di basak ini menanjakan punt dan kililikan منظموهنامك ومح مؤت لطاء عفيم حخط وحمر berbender biretiebiereie.

45. THE REAL PROPERTY SHOPPING

The Administration is a complete and constitution of the first ratios (mattered)

The Black unique the Adminy bissesty for distributing and distributing the fee value of assess and distribute.

- auchal sunadisated market prices in - Denti 1: active marked for literative accept or Septime.
- Design 21: speci other than quater proces included within Love 1 that weotherwoods for the panel or fobility miller already (incomple, policy) of indirector.
- Local 3: Appair for the manufaced liability that one AND MAKEN WIREPARDS IN CARROLTON (introducery makes input to).

The labb driver above the provide and Sabilities connected this cake proposition using it his his enter bilancilla.

			-		
	ᆵ	<u> </u>	_===	_===	
					Annie americani del Annie ante
Table State	100	100000	200	=	Pering marries decision resource for which property
white the	O180040	47-880-003-	-	-	
					-
-					Annual to said the sain.
	20 TO 100	-	XIDII.	100	
			X/DH		The second second
	1100				-
					-
***************************************					****



the department and the second states and the second states are second se

PT DARK BLOCK THE SAN DETTING MINISTS. GATATAN ATAS LAPBRAN KEUNIGAN CORPORED BY

Tenggal 31 December 2015 days Union Taken yang Berakhir pada Tanggal Kecaduat بينة المحلول والمناوات والمحلولية المحلولة

PT AND AUGUST TO AND ADDRESS OF THE MOTES TO SELECTION OF DATES (SHANDA). STRUMBALL As of Descriptor 31, 2005 and For the Year Steen (sector) Depressor is militare of Physics أوخفه مخوجاته عد

AL PERSONAL PROPERTY AND ADDRESS AND ADDRESS OF THE PERSONAL PROPERTY AND ADDRESS AND ADDR

45. Links (MILLS MEANAGERS AND SANSANANA)

	-	-	二	-	
					American and Alberta
	43.40	200	10.00	:	Section or district
		6199,000	-	-	-
***************************************		****			Mariametra announced
-					Annual de Alberta de Carlos.
===-	200	:	DIME:	-25	-
*****			-		-
	Allen		400		
	-		8.00		Part Salabide property of

His water dat appears standed with standard kontanakan alah mija kasal ().

Hist major tingkal 2 dari tanah dan bangsaran diking kope norganika projekta potrologa jacz posistan postipska, ta لحد خلاصالدون ومنا خلفانسر

Teat insigni proposition artis legisl relata laboritripian

AL MARKET PROPERTY.

Perebbishen der Gertheren Umzer.

manging investority of in the later of anne riiki pesas dangan Picakean Service part Some 1877 CAK 207 20 Minerary Personalist Names and Public Best Dark Union.

Berinde del Indonésia brouled intelligen interest Cont., realize East Margo bile retainment resigner sitti moit impe vitajus albitospi. Ilmi sporoto pilitoran saraj maki. Kata Kina wiki menangantan kata il rather behavelors parts person, manpur instantin prosper tiongur sumber days manusis veloqui bassi impiramentasi immissi. Halini pering diakukan mengingai lahir stalar pang mendiki sakil diseris menginak perkanjan prakiti bisah perkankan ka But who of handwarf analy are present formal contract hitis setup.

larged II had notice of head and healthings are outselder/acide the comparable market approach, income approach and confragrences.

How may be fromby belown here duting for

AL PROPERTY WAS AMARITMENT.

Advantation and Organizate

The floot implements the management police in committees with instruction functional Street, Authority III. 2017 LB SECTION III. Topinske of Shir Hongsons Commercial Bank

Barbay iron hour argulaint polity as and as more represent that Man mile for supposed that publishes in union in anaragement, Statistick that are projet products and on rentamin hayroon, mellic s of ferror professor in the large in the implementation of in important considering the latter trains will the the impossional He distriputed on the harding haricon promittee throat.

We refuse a providency flavour and mode to be the work. and included in the page.

PERSONAL PROPERTY AND LITE AND REPORTED TO MOTES TO THE COMMOLEASE PROMOTER. An of Courselor 24, 2005 and For the Year David Southel Department in writtens of Page mine pierwie wied

PT HARR MIKE THE DARK HITTED ARRESTS. CATATAMATAS LAPERAN KERNAGAN CONTRACTOR OF

I APORAN MANAJEMEN

Tanggai 31 (Imension 2018 den 8 Intern yang Shrubbin pada Hanggai Tanusia (Okuphan Salam Jahan Rapid), Kemadi dagainkan kita)

63. HARASHIR BIRG STREETS Contains

Predificien de Gerbare Unes ferbiet.

Open pateka instructori mengana riche breekst dichester parte breekst abere, parte bissilikoi, Pengalawa, Penganawa, Progresiation, see Pringers.

Dark receillé depend between Seine Industrial country in subsect for fait

- Historiumit
- Historian
- Historia de Carteria de la constanta de la con
- Ridio generalizati

Konzegiu konsájemen Rodu.

Managemen status librat distribution which Direktorak Ministe dengan diskitang siah unik kerja uluanaknya. Ada II pintapunji Dali Kerja pendakang Direktorak Ministra yaike

- Operational State State agreement
- Contribute Management
- Market, Empirity, and Adaptated Philips
- Bullion/Conflictment
- Hallowel Conff Control and Special Joseff Marriage Control of
- Parliage Covell Approprial
- 305 Calection & Secretar
- SEE Anad Graners

CL. PRODUCTO, PRINCIPALISACION PROPERTY (Assessment)

Bitcheller and Devrices (such and)

The effect of improving the implementation of All management is brown on the main prints, namely himblinding Management, Management, contrast, portriagoning.

The Clark flow expension to the following side: Free Security Englangerity

- Constitution
- Allegan was
- Alternative state
- Operations (Add.)

Rich Management Programmit

Not recognized of the Back is under the control of that Geodesia. There are #\$tight): Older analysis Made Disputations

- Described (Sub-Management)
- Oracle Cital Statement
- Minist Ligarity and Integrated Clair. Management
- Makeuri Contil Streets
- Makeuri Could Control and Special Acad Marriage and I
- Makeur Linch Appropried
- SM: Cuboline Crimental
- SME Approvious

the department and the second states and the second states are second se

PT AND RANKS THE AREAST SALES AND ST MOTES TO SEE COMMONDATES (SHAWSA). 2020000000 As of December 21, 2005 and For the Tipe Tipe (select Department is william of their entires piloneiro statol

PT DARK BLOCK THE SAN DETTING MINISTS. GATATAN ATAS LAPBRAN KEUNIGAN Section 1991 Contract

Temporal St Describes 2000 days Union Taken yang Keraldia pada Kenggal Keraduat بية جيلو جيئت ماي المراجعة المحمد

AN INVESTIGATION CONTINUES CONTINUES.

Kerangka Manajerent (Britis (Impales))

Names and Associated Special Special Contractions and Contraction (Contraction Contraction yang immilianti Doman Kombanti, dan Dombal dates managementales, salte:

- Konste Plemantina Philips
- Mary de August
- North Florensen & Sections
- Reside Management Bioline
- Republic Products
- Koreke Kalifation Perfections
- Kentis Pengahan Banas
- Koroke Televisori bilancesi
- Koreite Sant den Liebillen (*19.027).
- Kurnite Stumber Utara Manada
- Koreik Genet Gegennin Generatura

Sandriberte in belangungsmit mid. nespertungten den recreates beträcken managemen into their park reproprietary and formitteeth teached resignation Alfolius mereka manadarilak bipada Desar Karabari dan Berkal

Krighten managemen ihibu Barb dismbili 1958 - perspiratifikasi dan perspandia minimize your Meeting limb, with membrine belove the proposition than ومع مثلث فيمحوون خلاب مثأ فعين ومع no de tradeta letado latere sen tolah distaylar, Kabijakan dan sebara manapenen inda ditay dasara bertata sebak provide produce paid books pro-problem in your classics. But white prisition write vicator that promier property of the color of the property of legistum propression para leutar des terministis, denom selecia beyonen nevaluation and largues inch needs.

Bork representar perguitrian dallo perg etakil, desen pulitakendiké peng sebah makiké paki phara dama dan penan lapis. yang ada di ibat yang managkistan pergelatur manganer state stet maning-rating status blanc bereat proprietar rate pitte largery part to to the property of the service of the segment of Bork progresses after bedays broadens using had the profit has talk, you received dana milat menupai menuperan iraka yang kemban dan risuli.

45. HOURSAL SERVICE STREET, CONTINUED.

Phil (daugnered Francesch planteurs)

The management has established executions main an managin in and illust of Commissioners and Ulcober its averaging for Dark's old stangerard, Bullion:

- Sich Gemalghi Erramiller
- Andricement
- Streamwise and Maninellan Germiller
- Bith Waveground Committee
- Protest Generalities
- Small Policy Committee
- Programmit Committee
- Information Temperatury Committee
- Accelerationally Computer (MECE)
- Market Manager, Compiler
- Sood Corporate Government Correction

New countries are responsible for descripting and associating the Rank's risk suragement pulser in their specified areas. All anomalities, experi againsty in the Boundar's Commissioners and Creature

De Beil) ist rangement politic er The Best of management in this column is the column of the Send by the Best, in our appropriate and it and medical, and in recoder other and advances is deale. Not accompanied policies and symbols are recovered regularly to refind changes is marked condition, product and sension obtained. For Start, Bridge in Sensing and recomposed standards and procedures, since its density a dissipation and construction under mateurent, is which all registers.

Effective sist encoupement in adoptical beauty No second products are productived in the Start is over updated and beckers processes; No along referenced if six by supporter feature unit, it with the supporter is a requestion of all registers if if their is the injustications Secretary. The Standards subject to strong and provided that processes relative, which is furnishmental to allowing managers and effective out an experience.

THE PERSON NAMED AND POST OF THE PERSON NAMED IN COLUMN 2 IS NOT T an in its interminating age.

PT BASE BIGATIO DANIETTIAS SIMBOTA. PT STANDARDS TO AND US SAUGENARDS MOTES TO SEC COMPORTABLES (SAMPLA).

An of Department 21, 2015 and For the Year Stee Sector Characterists williams of Plant na offernia siria

CATATAN ATAS LAPERAN KEUNIGAN COROLL ALANA

Tanggal 21 December 2010 days Date: Taken yang Berakki pada Tanggal Kecahad الله المحلوم المثلث المثلث المحلومة المحلومة

CO. HARASHI SHEETED BUILDINGS (Annalys)

Kernengia Manajerere (Ilvako Janjako)

tird finis belgareter blieb citerial seta melakikan makani, pemarkaan dan pelapanan keringai shiku pemara independur. Unit large brooked discovery until landarget summe integration dark self blook.

Unit Operational Field Management, their Good's Not Management, that About County & Integrated First Management, that National Cord Cartel & Special Acad Streament. Let Advant Cord Service Del Autom Graff Aggrated, USE Compliance & Graff Common Reservoirs, Unit Meeting Print, tird Ad Sharp Londown, Unit Coperate Logic, Unit Common Realing Melouth Josh unit Content Cort. Sell Coperator Summations' Operations (see unit Maleus) Constitute Code Contagos with relatation ikutikai, maginji dan magamai sama make almost that record they um berteiteten dan promoter erangianen riske yang bibis Melaphan Pangu pengendakan riske bebila Motostan, Praggi progressian make fel pala Katan Keja hali bismal (MIAF).

lieterapa belgistar kilomai pany belast mandaman indra panyelikipa atao kilokitan Bark sangai dengan 1916 arkas lain sebagai

- Krighten Kanajeren Bisto Braingh
- National Section (Section Section)
- Kristen Karajeren Buta Reptat
- Krigitan Karajeren Byla Systeten
- Kritistian Kanaumen Heita Geoff
- National Residence (Rober Peter
- Krighten Kanajawan Balta Lindba.
- Notice Resource Wells Company
- Perform Rade Legener ATMS Roofs -Section Services
- Peteron Seja Petitingan bitmed (bit: Historicaling stat (MRB)
- Perform **Singature** Pelikagan ISBN with Transiti Contracts
- Karata Hanajawan Baka
- Konste Kellichten Perfordige Rank Mit au.
- Konsteen Pargettien Balo Swit.
- Petron Pritago ATM Bido Operations bertiensken Presidente bestateriteur PCD
- Parkerson Korja Meson Foot
- Protocom Korja ATMR Passar
- Peteron Keip Petil Rido FT Back Magne Title

CL 1800 BOAR SHEET BURNEY (CONTINUED)

Pitt Mangeont Francest (surrow)

Bullycondox Winking Guilo Dane-Jones Serveri le finition integrated materials, autom side madering and exercise. Never division on divisions to benefits independently of the Alexander (1995)

Constitute Flat Management (Self, Richard Conf. Daniel Self, Conf. Hist Management the Mater County & Desputed Management Del, Statemat Coroll Control & Special Asset Management 13rd, Richard Goods Strates 43rd, Radional Goods Appealed Mrt. Complemen & Book Companie Communes Mrt. Stating Francis (Inc., Ant. Manay Commissing State, Community-Logal State, Commune Carting National State Street, tion the thirt, tentralized frames. Operation List (Februar Operations Codes) Set that we in story of Monthlying accomplished residency of Albertan Security with its accompany with an Arthur 1989 manapered publics and providers. His model bankers on handed by birms Andi-COMMON.

Second Interest with consugrated publics which are relevant or proposed and 2015 are

- Protection (See Management Print)
- Logal Stat Management Pater
- Republished Side Management Policy
- Constitute (Std.) (congress of Publy)
- Device Red Printer
- Market State Strongerman (Pullips
- Dynamy Park Management Policy
 Operational Plate Management Policy
- Contribute of Management Ages ATRICIONAL PROPERTY.
- Sandtallous of Outcomed State (State in Sandting March 1
- (But Assessment in SMFN) Substitute Peticolar Committee Personals
- Rich Hangmand Danieller
- Straff Philip Streether of Book Maga
- Georgianism of George Philippins operand
- · Combine of Operational State (SEC) cultified beard on the Sante Indicator Secretary States
- Sections of Steen Section
- Contribution of Minsterled (1989)
- September of Allia Profits of PT Real Allegae (1996)

The department forms to be designed on the later of the department of the later of

PT BANK BEGA THE AND US SANDOWNESS MATTER NO THE COMPANIANCE PHILADAL SEREPHONES.

An of December 24, 2019 and For the Year Steen Student Proposed to william of Registry andreas performance assessed

PT DANK MEGA TEK DAN ERITTAN MANORYA. CATATANATAN LAPORAN GILLIAKAN STORES EASING

Tenggal 84 Octomber 2016-ben Union Taken pang Keraktis pada Tanggai Keraksal Kitaghan dalam pisan Repair, kerasal dangahan laing

CO. HARACHER BURGER BURGER (HIGHER)

Korangka Manajawa (Kailo Janjaha);

Debenga belgiska bilanai pang belait manajaran dalai yang damis atau Mebihan Berk vergasistergan 2016 artinu bir velogai keritah (kepitan)

- Pineti Prokesan Kerja Profil Bisks. PT Broth Hope Tell.
- Kelenbur Pengganun Bake Wennung Menates Sectificated Seek Mage.
- First Statement, Main Appetle, 15th Editories, dan First Californ FTT Land Maga
- National Productions for Edit Today Hall Council Forts Fourt.
- Politica Proposition Problems
- Link Postkopon Bertrepter Sette Haran da Mantine Principals Califor Chapters.
- National East Live Front Physics
- Kernite Breek Back Bloom
- Link Pertingen Bertregten Sette :
- Kritisten Proggamen Seminy Process Karti Karati
- Date Performs Personne Miss Rendi
- ROSSIAN HARM RAW & HARM THER Parentin .

Setugan beur betakun beratut mengalan berlimbi dal belijakan panglebirah Upaya the States and recognished brigging offerenders allows printed up that produces that between a Oberlin, Jane Source (1980)

Sense teram, politicarase mangiores máis: prisons bitus 2016 distriction podo horistal

- Periodakar izvalnan dar izeneteni sambin days recepta-
- Progentização pera Sultan Reja Mangiores Philosophis
- Pontyjska istorika progratičenska: pergenerar indictor perg belok dergen ngaya perkakan Prakil Baka Kari daken Prakil

ALL PRODUCTS AND MARKET PRODUCTS AND ADDRESS OF THE PARTY
Flot Management France and planting of

Spend March At Amagement puls which are referred or revisions' and 1999 are or hitrary provinced

- Strategi Guidelper Dick Codin of P. Brok Shop Rd.
- the of their Adhaba on Deall Assessed Profession.
- Not Delevery, Not Appelle, Interior, and Phil Colors of Pt Heat Mayor 200
- Ependen and Guitdens of Geoff: Geof Rate Guard Paley
- Cuidelines of Red Profile
- Francisy Citals Stand or Formatic Sector and Francis State Medicing Maderitore
- Rich Limit Philips of Electricity
 Electric Consultion of Electricity
- Physicial baseline Committee Series
- Smith Good Stookey Process Policy
- Buthiller is Cool Parisis Inputment
- Designation of Page-CVI direct Cut.

Mind of the policies are the most of moment consists of the existing policies. The environment posturent star in the obsessor in Street Sections in A present threaten Authority (TLBC) republican

- in grown, the implementation of cutcompanies to \$500 and forward in
- Increasing eventures and competitudes of females are server
- Resolution for rational Mich. Management. 400
- Introduce in the billionity of supplicing and conducted instruction expended of will effects in Exposure Standard (Self-Profession)

The supplied of the Control of the C an in its interminating age.

PT BASE BIGATIO DANIETTIAS SIMBOTA. PT STANDARDS TO AND US SAUGENARDS MOTES TO SEC COMPORTABLES (SAMPLA). An of Properties 21, 2003 and

For the Year Steen Smith (Commercial relations of Plants na přemena sárádí

GATATAN ATAS LAPBRAN KEUNIGAN CORRULE ALLOW

Tenggal 31 December 2015 day Union Taken yang Republik pada Tanggal Kecamat جيا جيلو جيئت جلي وي جيلوجي المحد

CO. HARASHI SHEETED BUILDINGS (Annalys)

Bridge Steel

Princip yang Alexapher sakh Dank saka nergianius albitus museum take besit Albitus park kalajana raine besit prog mercatap propositor preducer find internale (botton loss Kenerger des integritoristication internal folicitàs internal deriti sesari ketais apa sejain degan polookongo betiri pertiras, legtergo litette dan produkter produkter yang bejedi kanana parkerikakan bisaki ikati dan kecabi eterorei plotos.

Secure server, behinden intered bredt Berk benefit predering timble than breich gegen? han also book very ballouis agents. Sistem prescriptus interest flant sales segmen aparai das lassantis dias receptor prompted risks with bridge debites the bridge group direkte. Driep progist risks nameration this page layer (dried) det probjet, ordender probjed mile pole and lealing skip discipanti liga skip interestant aparam steriolog little estimat definitional laborate.

Krapere (tils bed chiefer pela produce idealable with residence story true but, you remake age!

- Konsigue iniĝise de provirprovidence build
- Nondagen der kreiker meder den CONTRACTOR .
- Other recovering possible and could.
- Nober progratike kleent peg eterry film for
- Di samping the Bank Intell step and the nematic program the lock but I drope renggester postition device. Seems touteste to proteste provide proper delates the protester delates to be local I drope proteste beautiful touteste toutes

Book lebb errorsphise PSAN No. 1955 dature prisitasyan Cadaryan Kraylan Presentes Kita (1947), Natoda postanen eta isi Species with respiring CON lastic. Intell pag letter dages significant has Remove interio purglemental distributional significant learn energies: Impala Performan Personana Histolicati Bart Maga.

45. HOURSAL MERCHANDER BIRT (market of

Compatibility

The principle by which the Dook constants flow and of uniquest address present by work ink pality but incorporate their Bernit's regulatory requirements as used as bloom patient befored patient are entired probability is accordance with changes in the regulatory requirements, furnisme provincement and charges exacting from the Sant's Series greek and place research

in general, the Dunk's would policy below: by it the time of record broken or cultural install from the best interest goding grains for companies and comments represent and generally risk practice for most quartic becomes book as used as facility book First side great reflects because a side of default under family best greater are also officially the multiply of collaborations allowance and the party of the

Dreft dit sanaprend based as for proposition of infrabations to support the litaire allange hauteur, when since the

- Analishing of policies and providence and
- Administrational public obligation or management
- Limit and only on court appropri
- Comprehensive inferred control quatron

Quences; De Gast & south & implement Harri C del menerore sony stretteriori approach Henry to proposition of inflationations and distribution for Section 8 ingéneratifica uning interné Alabaghasan' approach any sili ingengense

Start Sur implemented 2542 Fe. 2055 in autocloting Albertuan for Experienced Survey (CRPS). The resident of Impairment Association country (NYM for small heaty section to significant least. The existence reflects installed in the significant from entergray voters to the Catholican to Hard May Cook Repairment

The department of the contract
PT AND REAL PROPERTY SHEET SHEET MOTES TO SEE COMMONDATES (SHAWSA). SERVICE STATE As of December 21, 2005 and For the Year Day Limited Department is william of their union of terroise states

PT DARK BLOCK THE SAN DETTING MINISTS. GATATAN ATAS LAPBRAN KEUNIGAN SCHOOL BASES

Tenggal 31 Coversion 2016 des Union Talum yang Kepiliki pada Tenggal Tenahad بية جيلو جيئت ماي المراجعة المحمد

AS INVASIONAL DESCRIPTION OF THE PARTY OF TH

Britis Straft (Impilar):

Nebabbyi poblogan (NPV distripublica he sisters 7 julies belegen Kniede den Indicated Parkerspen (1979) Kniede Shikony drope reeggerder belenge parente, puls Probabilly of Orbit PSE, does Given Stated (USE), tim Coupley Americ (DA) relegal poles des Esperant of Delast (USE). FO disting dayon 2 (that products stock yet has help a wide segment nstall (Junio Pinsi, MESE, Romanov, Forta Ravilly day Migratico Arabaic ankal engann Rayannel day Ramanish, Freithingan Fill day 100 recognisation data between

Perfektionen (107% betrekket distriction Geografi mergan begain beteitur aberieri dan Perkesa Peranan Historiiliah biga

limit jeps meiskelm pengekem den pelapana usus petaki in Disela Just Sange (18) titre popietes side trafficularity proper who take puls Profess Trajed Knobske Heek P7005 despe merganika periskila inka Okolone Kai Salay (1997) yang besis sted 2 lengton, putter.

Fishe Mouse.

- Nonposici partelello med den linghat. to recipitation of the solid.
- Racin projetime des des handagen promotorgen
- Resing proportion data decreasing. British and properties of their
- Fakto oliphorali

2. Casillo, Peronques Manajerson Histori Casillo

- Taka kedada dadan keselit.
- Records recovered data bed?
- Presis parajeras dallo lenti, phine interest, the parties then The second second
- Skien progradako italia kralit.

40. HOURSAL SERVICE STREET, CONTRACTOR

Dead Mid Academia

Colonials and color of absence to impairment house is subspecient bein 2 (long subspecies collection and included Collection impro-Probability of Ordania (PEA) (see Green Section) (CAR) and Corporational (CAR) was proop on Imposure at Corbon process, Physical Action by 2 facil statistical approacher; Field Fields Analysis for mind segment (Field Endograph) Autorit to read regions (four) inde-URLS Commercy Code Code and Ma Assert for Connects and Commercial حواب المقطوعات من 1930 أنت 195 . المحمود Section of Cities

Calculates of Indiction CPTV is performed Sound on assuming pulsars on and as for Catholism to Hark Step Conditionates

The Book also reconnect and opening providently in Ferences Streets and (CAR) in the control of contribution are represent for each as the small did parameter of Assessment of Start Secretain Local PUSS and First Armed Root States (MRRS) which care of Tiffee) congruence

Interest/Violes

- Apad podisis respectives and itself of prefit concentration
- Feedby processor quity and problem-singuesy
- Feeling procurent strings and
- Cósmeliledes.
- 2. Ond (bit Manager) Systematics Constitution I
 - Continues annual continues and continues and continues and continues are continues and continues and continues and continues are continued and continues are continues are continued and continues are continues are continued and continued are continued are continued and continued are continued are continued are continued and continued are continued are continued are continued and continued are - One Brick and appeared for remotic
 - · Don't did conspress press, information protest, and farmer
 - Contil side control symbon

I APORAN MANAJEMEN

We refuse a providency flavour and mode to be the work. and included the large of the

PERSONAL PROPERTY AND LITE AND REPORTED TO

MODES TO THE COMMODIANCE PROMISE.

For the New Horn Southel

words without of the خفار والمحادثات عد

An of Committee 24, 2015 on

PT HARR MIKE THE DARK HITTED ARRESTS. CATATAM ATAS LAMBRAM RETURNIGAN

Tenggal 31 December 2018 dec t later yang berdika pada langgal berse er dates jänes Regi eri standaren kirj

43. FEMALESCH, PRINCHARD AND AND ADMINISTRATION OF

- a. Condition business
 - All Mariners Exposure in Conditions

As analysis of the sandrase exposure to small this constituting the forest different and street and other small enterpression.

For quantities and envisable billion of word frame, the received expenses to all all to the anatomic people but the Since would have in pay of the utilization of the processors and immediate believed and board or saled upon For small considerate the markon regions in and this first favour of he entered consider cost testiles quaint in

He billioning their provents for clarities animan anjuana in manifesia at its and a le combine homenia of Branchif purplies and de anomic ration lating its and of many published field or offermail and a market

63. HARASHIR BIRG STREETS Contains

- Rodo Kodi Bajatani
 - & Filtgeres Matrimon Selector Fields

Urish meli kesangan yang diakai pala keperan pendi kesangan kemadikatan ringensi maksimen aks. Alika berili en dergometal bereitigen.

Listen promision barit garanti den infera بحكشات لجبل غثة وبير كبت اد steprous institutes state state tente elicit elle maleinen proj bare. Character shell their citizen for Sedan igitem aine promision land general tion before or creat yang book danab distribut. Until landing beeff, deprese maintenes also date busili atitikusus palatalala pagista Bali siri lalka lesti pagista despitati termilari yang disebas Impirita serakah

Tabel bertat mengaptan etoporar makatanan dalam kesik Bark aka enterme because parts bycom profit brustgat kornélisebet dan résrieg administrati kapa memperidangkat agreen keeli akseljenisen keeli laines.

	1000	300	San Spiles
Park Incorpor			Headly public.
_			Committee of the last
This part for a many or	6.000.00	5.000,000	and the second
-			Company of the latest and the latest
Chee production of Table	1000	777 675	to the second se
Property also parts from the best parts.			Photograph of Parket
Alleria Sanata Sana	ACCOUNT OF	10000000	delicated married to beauty
20-81	11 A CO (1800)	100 (644, 100)	Constitution of the Consti
CONTRACTOR SERVICES			Commence in the Commence of th
-	4.300.00	E-1004 - CEN	approximate in consti
Taphanaishali	200000	6.00	Ordenbern resultation
Gerif yang alberban	AND COMPANY	20,200,00	1,000
Taglisen designad	494.949	466.046	Ampiron makes
AND THE PERSON NAMED IN COLUMN TO TH	170.00	130000	CON MARKET
The same of the sa			defined the colors in colors are
their greatest		774,000	And property
OC 1000 caped distribution			Control of the Contro
programme before	20.000	0.00	E SA PA
Toda:		60,004,000	100

Di Direccio d'Arresto del

The supplier are resident to the first defended in both to be the second and in the indication imagings.

PT DAMESTICA THE DAMESTICAL ARRESTS. CATATAN ATAN MARKANDANINE NAME NA

Tenggal 21 December 2010 der United Laboration goods Tanggard Toronteet برا مضر ملت ملت بنا مختون نسب

PT AND RESERVED THE ARREST MADERNANCE. NAMES OF THE OWNSTRANGED PROMOTED IN THE RESIDENCE

An all December 31, 2011 as For the Year Then make! Discoverable without althou printed with printing states

43 BANA SIMBINGS DESCRIPTION

Richaltenti desidesi.

(ii) Antikis Hida Kamatasi Kedil

Tabel di basah isi seperjahan pel Company of the Compan nempelikasjan agman) dan indo bad with the six year that drager and their broken parts torough Pi December 2015 des 2015

> Employed makemping Andreas statement Contractor (Contractor)

Empoun - Infor Berlin and Berlin and Berlin

ESS. ESS - ess payagons Herman Sept March

4.590.000

the second Billioped (self-door beaches)

10000 1000

Ditt byth you direton, Bert Appropriate land namen and all mentatuskan daka bendi. Bendeseban timiliari, limit first signi chesidan menjadi dan listerapsi berar, yalta

- Monant have:
- 2. Unamout them-

Britis Secret Josep, Barry reconsigners per da nic apron yang dipertan securi stema locali. Jose del approx Bergini dine.

- Playster's adiabasi, anteno ban basah, bargeran den 1870) kendasan
- Gest gelätigst, artists late giegorien (disegen, gira dan dapanta enjenje, emelj branta mlatna jaraktohenje Larega seleti bio gasari dar
- karibaga pagawis.

Apatita kejari dalam ipapa bayari, Kari alan meggendar agene brokel pelaga pikan imalip unta persusian Annual Control of the
Manager of Acres Series days bely consequent here the policy second here worth bedt wisk bryske gringer Improfesion big via brill bestern latera Balan perilapan bengkaran, receip many law enemy district receip production projection serves

G. PROBERS HER MANUFACTURE INTERNAL

Good Vist Assetsont;

55 Committation of Condit West, Analysis.

The lable below allows the self-management represent faller consistency collaboral to credit side of secondary synthesis arrive agreement to married Statember 31, 3016 and 2010:

Describe appropriate control 40070396 Approximation (Control

CONTRACTOR OF THE PARTY OF THE 10000000 ACCRECATION OF STREET

> For the loans and marketing that were the entirious to extend the could not have and controlled in Sections: united this fee sugar congrey:

- f. Street, Married Street, 1985
- 3. General States

For removed leaves, Black Advantaged Day her and wife of published recording to alam selector. Negro al trabalca d'arison.

- Physical unflatent, much as land, buildings and point of unfate.
- h. Gand strikelmel south en elepanis-(marings, coursel accounts, livegold Research colleges? tigened)
- 100 generalises, preciseré quantités possible institutes property and the second

in times of default, that will use the militarius ibniminarii in manazingiin

District of the second torn and publicly amorni have such as torn for fixed among implement, and often consumer home, in their stilly time payment, partially account have an grandy such trough advants payed desprise NO SERVICE CONTRACT PARTIES AND TO SERVICE VALUE. and the feet designation in page 1991.

FT EMPORESA TOR AND ETS SURSIDIANES.

MATERIA DE TRE COMPOSITAÇÃO PRIMACIAS. STATE OF STREET

And Secretor P. 1889 and

For the Tour Door Sealed

CHAPTER STREET, SQUARE,

PT BARK MOGA TIMEBAN ENITTAN MANINYA. CATATAR ATAR LAPSHAR BULLAROW

Temper 14 Downston Military i Islam pagalikudik pak Ilanggi Terseb kan dalam jahun ling أوانا محضيصة المحمة

CO. IN MARKS IN CORP. IN PARTIES PROPERTY.

- Rodo Rodi Japani
 - (8) Analysis Phales Removalent Kernik (Amigraphy)

Occupie deribles, recition broff brother berman dieser beingen constraint from some lingual date has نطه محطح أبانا محط لحججه بإمامح toward brook Scalegation while help oranged bone light rich stock seliener middigemähd bredit.

Planes, provention periodic lives that combinists depend with correlation depens non you world bitto into this locar tim begint tragger private gang lebih lippji. Peringkal besili salian delika elektrik soony bulaty far the sphere are threat, we (Armidischussen) scopetree Periodici bodi per-Oksaylar die may Olike ign nonpotrekryken kulke kod die delikar kuryaka i yang kalah dilankakan akah landa kanta kata l

Protoghal broth Black ormal streptor protoghal braid size Bank bellevain organism day days postern Dank Indianate penglimbaha.

Plotic imperiori kudi dayai injati bia wheth make largest if titing maku yang sejerin, dan mendili Ingidin maku besatu di Gden sebadi prografo pang samu, aka mendiki facilitate ying union yang dapat respiration terranjeur prijeje krali sese sese trpospos é pinduka danan dagan k

Best remining along the silent problem brokleps parts belogge where gragoris, indebi dan proisi bedik erlager group and to recombinations and a local flows suche recombinities for a problem de di proplem led problem bedeute with descri artik adané sepanahandi.

43. FRANKLING REDIC MARKETING FOR STREET

green and in collision of the

- Groot With Association ()
 - Di Commission of Cont. Std. Andres. **Interdiscond**

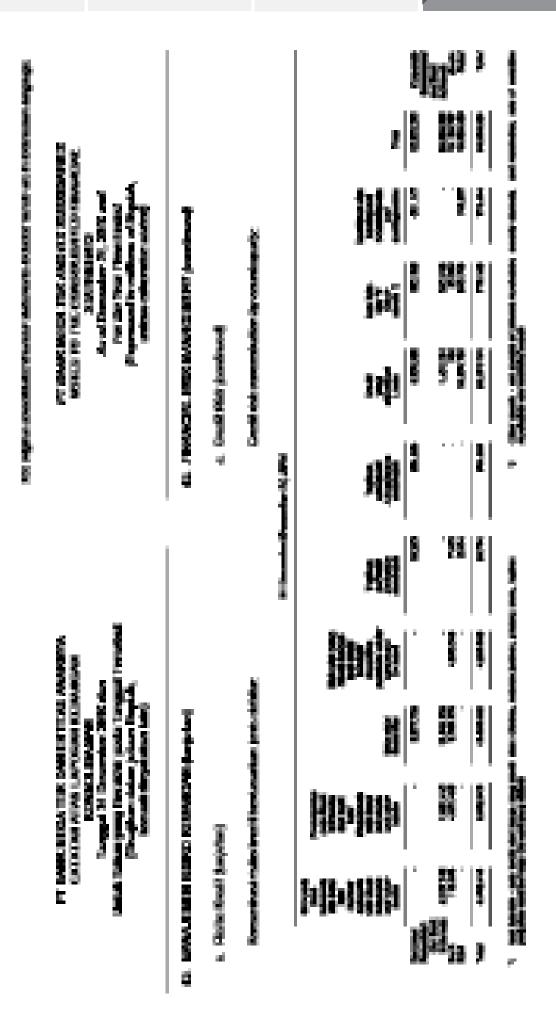
Although it is trained in the assessment Access colleges, the sist trace of profesty received below is know then the strongery palar, danks lidly assessment burn, the side Assertir equalibriles executes votice.

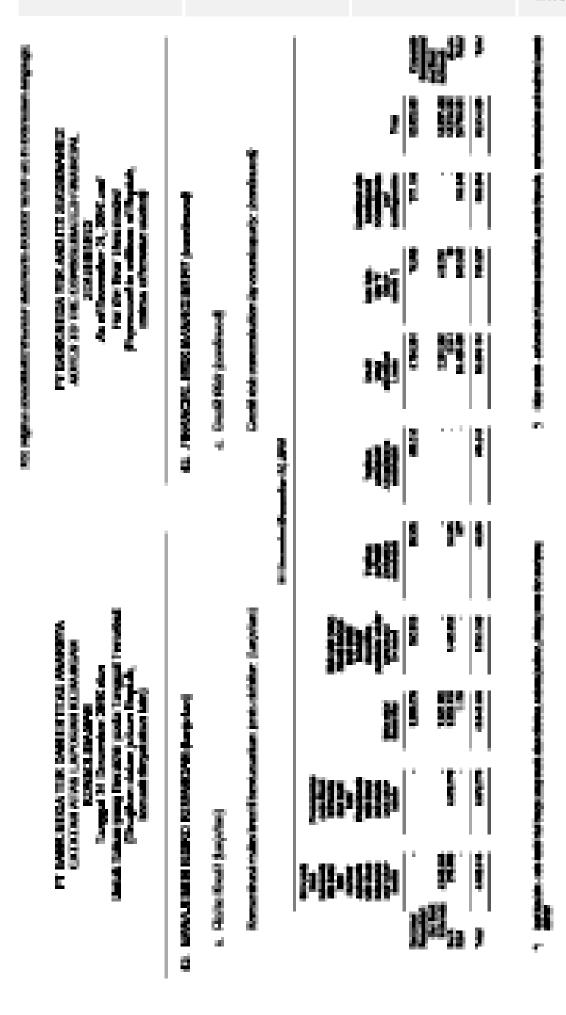
The Bartis and rates delegated to processor differentials represent to under le Highlight Acon with greater sick theires er palestid imeedy of the The winds father the read debute to national regulate and any representa-ant implemental prompty. The could refer applied for reads deliter also ridansi opoli yanjiy of day superdar. Addition of disharation bis office basis.

The Should would nalley Address East intensité profindry or signification à les precitions final feithernic **STATISTICS**

Connectivities of sould state when when a andre d'esterne es espagni similar kanisana antinitra ar antin der some geographic region at when here have pinder characteristics to made worse that stally in sent contracted additioning in the statistic effected by changes is consessed or other maralificación.

The Contractorages the electricities of In creat parties award or business of propagation was, automate, and could AND THE REAL PROPERTY.







PRE-INCHES PROPERTY AND ADDRESS AND ADDRES

PT DOMESTICK THE DOMESTIC AND ADDRESS. CATATAN ATABILAYORANINE MANGAN CORRESPONDED

PERUSAHAAN

Tanggal 21 Security 2010 day

United Labor yang berathir pada Tanggal Tanahad نية المنتج مناك مناتب أرضا مناتبين أنسا

PT BENERALISE THE ARREST MADERNANCE NOTE TO SECURED MATERIANGE. THE RESIDENCE OF

An all December 31, 2013 and For the Year Blee make! discovered to reflect with makes with review which

AL EXPLANABLE REPORT OF THE PROPERTY AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS

G. FRANCIS HIS MANUSCRIPT Involved

Helio Kreit (kraite)

- (iii) Informesi mengenei aset heuengan yang recognism parameter that the black mangalami porumana nilai
- Const that (annihum):
 - (ii) information about impained and not impaired financial as safe.

ENR-480

management of their

	F (MANAGE) 1 2 2 4						
	Total management processor street Ascrepance	Managarisms particular contract displayment	1046				
Smith of Secondar							
Particular Section 2015							
portrait park inputess	1469036		5,000,000				
Chilipped Surgaresh	42000		4,000,000				
CONTRACT RECORDS THORNOON	19614.000		2007.079				
Chilgosi Percentulah Indonesi	239.534		6,366,564				
Supportunitation of Support	10000000		1000				
Propriete Delificate of Dec	960 060		1,400,000				
company Will Industrial			200,000				
			100				
Table 1	****		*****				

1. Securities

Deposits Deriffration of			
Control College Control	0.000		
CALLEGAM ACTION CONTRACTOR	1899-099		100,000
Engraveire Appele	A1076 S24	-	
Agrupo: provinces sings	2007.275		
Andrewski grant and the Andrewski State (a)	E1000 CH-1	-	10.00
Theory, 600	100		
Proportioning Contiferational Department	1.400,000		
CONTRACTOR OF THE PARTY OF THE	1000,000	-	
Total	****		

80		tar.	en.	200

	Yaka manjateni manjateni Marimpaina	Management of the Company of the Com	Terial
Principles Entrances	0.077798		0.075 (0.00
Uniformitian wine time:	19,000		10,000
Margare Migrated State Com-			10000
CONTRACTOR PROPERTY.	 BMG020 		6463.076
Street Books	38.7		267
Committee (Co.)	100		100
Place Making Contillinate and Depart	ed (1700)		075.001
congress from motors from			10000077
The second secon			
III III	100.00		400.00

Investigant Investigat Revolution Alternative or transcription because Internative presentation benchmark STATE OF STATE

Proportion Continues of Department CONTRACTOR OF THE PARTY AND PROPERTY.

2. Knott sang disadian:

Photo terrogal 21 Describer 2016 ster-2015, user kouangan ini mengulumi ponunum nite people individual majour lidelelf sepual listeritum datan PGAK No. 55 day Penaturan ROOM INCOMES

21. A march

As of December 25, 2008 and 2015. throw financial accept are impulsed other individually or collectively in accordance with SFAS No. 85 and Sant indowers regulations

We signed constitute therein advisors retain such are informatio impage

PT HARRIST CONTRACTOR THROUGH STORY CATATAM ATAS LAPERAN KEJUNIGAN NUMBER ENGINEE

حطا الالمهو der 2008 des i laten yang ibrakki pada langga lawah بها دستار دهنت م اولا جرفتمین ک

PT ROBERTHAN THE AND ITS SHEDSHAWED MOTES TO THE COMMODINATE PRANCING. de el lineación (1, 2001) es ran the New Horn Southel ed in relition of the

بغيثها ويقودوناها بما

CO. INCOMES IN THE RESIDENCE CONTRACTOR

Rode Red Bestern

- (iii) Informati mempenai asat kecampan nang mangalant pineranan ritat dan bital mengalami pemerunan nilai daraktan)
 - Kredit yang diberkun Sarjutani.

Rhiber kredt varg Shorken pate tenggel (4 Occarder 2018 dec 2016 added relaign between

41. PRODUCES, PRINCIPALISATION OF Assessment

Ded (94 (unitsed))

- (ii) Information about impained and not Arquated Sourceal annuls (continued)
 - 2. Learn (continued)

Loans as of December 24, 2016 and 3015, are summarized as follows:

		PER CONTRACTOR CONTRAC			
	Point recognition	Benjame po			
	No. of Concession,	NAME OF TAXABLE PARTY.	Consult.	Test	
Transporter Transp	17000 10000 10000 10000 10000	90.00 90.00	1000 650 615 900 7100	100000 100000 100000 100000 100000	Contraction Contr
Take	Fridow	IT W	98.14	3K (0K (0K	Total
Stephenson Stephenson Colombia Stephen potential Stephen	20.000 200.000		110	0000°	Street of Square Street, Appellant Street, Appellant Street,
***	ENERGY	***	10.00	1000	-
		II December (In	render IV, (HIII		
		Minusket and			
	First museums appropriate that for the sales	DESCRIPTION	Colore	Time	
Contractor	227		38	100.0	Comments Comments Comments Comments Comments Comments Comments
166	FIGURE .	74.00	PER SE	0.000	140
Production from the	W 150		0100	-	(Named Street Access

(0.000)

....

10.740.00

0000000

....



THE ORDER COMMITTEE STOCKS AND ADDRESS OF THE OWNER. and the large

PT DOMESTICATED DOMESTICAL ANALOGO. CILTATAN ATABILAYORANINE MARKAN

PERUSAHAAN

and 201 December 2010 the

United Talesty yang (Secrettive pools Tanggod Toronto.) نبا استو سان میتر زما مخاوی است

PT BENERALISE THE ARREST SECRETARIES NAMES TO THE CONSTRUCTOR PROPERTY. THE HERMAN An all December 31, 2015 on

For the Year Blee souled discount in without the mine witnesses state

CLEANARD HISTORY REPORTS AND ADDRESS OF THE PARTY OF THE

Historianit (anglie)

(iii) informasi mengensi seet beusngon yang reengalami persananan nilai dan islah mengatani penunjaran nitri (tanistan).

Unioni nationare lengtar procurare ellai territorium josts intelli yang disertium pada tengga Mi Demontor 2010-tan 2010:

G. PROBLEM STREET, BANKS BANKS BANKS SANSTANANA

Conflicted developing

(iii) information about impulsed and net impatient/francist/saseris (burdeness))

Manager of allocates the impairment factors by type of from an of Committee 21, 2015 and

	1	===	垩		Æ,	22	-	
The same	-	800	-	100	1000	***	***	-
	-	10,000	-	***	-	-	***	
				144			-	100
100	-	-		-		-	CONTRACT	-
The same of		***	-16/00	-140				Secretary of Secretary
	22	22	100	100	renii	-	AZ	一量"
1944		-	9.69	449	1100	-		944
				200				
,	222	-	H	745		225		
	222	2325	7	7400		225	-	
			Ŧ	700	Œ.	202		
		***	7	72	III.	202	***	
		1/2	T	725 72		2074	~~	
		1/2	T	72		2074	***	
Particular spine			# ::	7		202	~~	
Project (See Apple Alles (See Apple Apple Alles (See Apple Alles (See Apple Apple Alles (See Apple Alles (See Apple Apple Alles (See Apple Alles (See Apple Alles (See Apple Alles (See Apple Alles (See Apple Alles (See Apple Alles (See Apple All	_		-	7				Annua r
Appropriate the second	_	1.7		7				

the region constitutes from a manager transference are in instruments largerage.

PT INVESTIGATION ON HATTAN MARKEY CATATAN ATAS LAPORAN KEMANGAN USANCLINA PAR

gad 20 December 2000 des United Tales your feesible posts Tanggal Fernaturi برا سنتر صدر میں زخا مشاوری اسما

PT GAAR BOOK THE ARREST MARKETHES. MISSES FO THE CONSIDERABILITY HAVE BEEN ASSESSED. SHARWAY Acres December 21, 2012 and For the New Hone-Linds Department in military at the

ne piero de la colore

AL EXPLOREMENTS CONSIDERATION

Hedro Could (Seption)

(ig. Tabel chands serve) ober kadin besti. perjects and beautigue yang bekenjakit tempo dan bisak mengalam penamuan siki pelerian peningaka bangs yang dianggatian dan bahangan bengian processor and the

G. PROSCAL RESERVED BUSY fundament

Design field (Continued)

All The lette letter alone could qually perries of Supplier access that are post perf the car impained being of accounted when it is seen and the seen for inguitarini basanje

CONTRACTOR OF STREET

10000

	-	200	霊	Wooder		
	"MITTER	THE PARTY NAMED IN	No. of the last of	MODEL OF THE PARTY	100	
Man hear Street Street Toping Street	700	:	:	:	197	And visite through professional ferrorina Andreas through
Elizabeth dise	F100-40	-	-	-	(*180-10)	Secritor and
Charles Arrived Constitute						jump and receivables
Observate Sent Indonesia	1000 319			-	430000	Per internal
Personal part and	11000	-	-	-	1900	AND DESCRIPTION OF THE PARTY OF
and the last of th	100,00	-	-	-	9090390	and other party
Second Self- Standardor Self-Second Section	100.00	-	-	-	4.00 (8)	Aprilment made
Per contract		1000		100		0.00pm
- Contract Contract	77.5	12.5	20.00	T-10	100000	Anna Concessor
Service III	100.07	178.600	51.50	8-8	1900	Contraction:
POSSESSE CARROLL	2740-018	100,000	1.00	5115	0.000000	ARTHMUNE
American I	180	9.36	7239		193	Charles State Co.
Trans	16,073,696	340049	5,000,000	60,000	0.30.40	Tree

The state of the s



The original constraints of the constraint and constraints designed to the constraint and constraints are constraints.

FT BANKINGSA TOK BAN DITTON MANDOWA CATATROLATAS LAPTRIAM ETIMARCAM

Tanggad M. December 2005 days Link Takengung Floration parla Tanggal Terrebat. giller dalar jalan Simbol. Kanadi Sirpalahan kiril

PERSONAL WARRANCES STREET, STR ACCURATE THE CHARGE EXCEPT PARAMETER. STATEMENT NEWS

An of December 31, 2016 and For the Year Plant States Expressed in settings of the and the substitute of

CO. BERNALDS BERNARDS STREET,
Flicke Knoff (brighter)

(n). Taket diamete mennejakan kadian kesiti per jewie wert, begennem geweg beden jestelle o stan liebik minegistanii presentasan niki belalan perkepika kalap yang directables the extrage bargin production while distributed

AN ADDRESS AND RESIDENCE FOR EXPENSES.

Godf Shi postored

(b) The liable larger above would a alam al linguistra accorda (proces of a dam ngumani Jawas ika ar milar pad the consequence from the con-

		F 50-10				
		inger im inger inger inger inger	墨			
No.	****		_	-	1 100 AN	And you strongs and a real facilities because outsides
Chicago Char	10849		-	-	1.850	Name and
the plants						COLUMN TO SERVICE
Dry publisher regress	10000		-	-	4.000	Page Indicates
See and deep land	279.000			-	39439	the state of
COLUMN TO THE	107,074		-	-	4.00	and the best
AND MARKS	1000,000	-	-	-	100	Appendix Court
2007	11222	49.00	10.00	100	72.2	Contract.
	544.545	200	-	100		Contractor
Contract format	4000	1000	200		1,407.00	40000000
THE REAL PROPERTY.	1900		100.000	47.00	4.00	Contract Con
CONTRACTOR AND THE	88.00	9.8%	6.50		9-9	Side wasted
Texas I	20.00	10000	1,000,000	100,000	0.00.00	New

Koalkes Leeft detailebaken sebagai beriffe to

Timestat Saucei

la) Circ pada Bank Indonesia, pire pada benk fein, penempeter peda Benk limbromia dan bank lain palla gira atau processoration Section 1 bed the sale Pemerinish barrador demographic in bank was mercific repotent both rlangue finglist lawrangilinan pagul begun also kernaliban yang rendah.

The credit quality are defined as follows:

hillati create.

 Coment accounts with Slank holomotic. current ecounts with other banks. planerersk with thesi betweening and olihar humin una passant assessmit arpleasured will be Government inditation, transposion with reputable Names with two productive of developing.

The original control and the second section in the second section in page (1).

PT BROWN MERICA THE WARD (TO MAKENDAWNER) MOTES TO THE COMMOLEACED SHARKAY.

An of Courseles 26, 2000 and For the New Horselanded Paperson is relition of the relies referrate materi

PT HARRING A THE GARLIETT IN ARREST A CATATAM ATRIS LAMBRAM RELIANGAM REPORTS FOR STANKING

Tenggai 31 December 2016 dec Habit Talon yang Herdibi pada Kongal Terrebat Parket States (States States States and States (States)

63. BANACHIS SINCE SINCE SWINE CONTRACTOR

Kraliu Kralii (kujulari).

Kaalbo kredt ditelnioken sebesei berliet: Clare believed

Timebal (insuli (lambdes))

- (b) Wedit yang olbarikan, bunga yang masih. akun dikelma, dan tagihan kepada pihak kafiga yaku debibir dengan riwayat. pertugation young sample back can book purnot menunggik seperiang jangka wokta bwot debtar dengan lingkat stabilities sien bezogserson yang leggimentiki okuse ostop soof urtuk memperalah peralaman sialan berlah hour dail peur lottake memiki ternangson membagar yang lisak dan saulo reside remana grang ferromasyahili.
- (c) Web add yate abbatch yang dilabarian. sieh Persehrijah, efisik-efek dan obligani. yong terminok chibri investment gibble bengan rating minimal 505- Parindol stay. Read Maccovil.

Thought tipestar.

- (5) Girs pada Bank Indonesia, piro-pasta bank bits, desiremplican goods floris Indonesia danharfi fain yaitu giri atau punumputan pada: bowth fishool power follows bevolution of Brunsa.
- dó. Kirolit yang olberikan, bunga yang masihakse dihelieta, dan tagihan leepada pikak keliga yalu debito dengan risayati puribayaron yang tolk dan tidak pamah. menunggas 86 Fairi atau reton; membisi alnes lichates to passe model also beparcer becompos lateres broken pombapadan nian binanja basahuruhan tidab cook, mentiti tenompuan mentakar party indusp.
- (a) Dieb wieb gabs wieb wieb gang dibelaanken. sist Personnish, etcl-efet dan obligasi. Bungan-rating antons (600+ compai dunganleff-Periodol stau fiel sampai denoan fi2: BANKANDA.

AL PRODUCES PART MARKAGEMENT Assets and

Oradi Wid Suntrare)

The most qualty are defined as follows: Americans 6

Aligh grouts (continued)

- .80 Loans interest received he and third party receivables are deservoirs with very asticfaction than record of loan repayment and phose assures did not live past doploing the lasts of the loans becomes with bigb degree of stability and directly. Ass accepted the rather audicidential presupply of Bands through public market you time, very almost shift service suppliffly and has componentive balance sheet ratios.
- (c) Namerican are numerican insued by Oswarzment, investment grade securities and bonds with a rating of at wast likeli-(Petitolis) or Beed Mitself/14.

Streetest wash-

- (a) Corneri ammonto utilit Rank Indonesia current automoti with other bonds. planaments with Bank Instrumes and other banko wa oumati vocoanti si pivoamenti. willingly board thanks and baled to the shock and become
- St. Cours, introduceroiseless and Birt party expectation are becomes the later at arrange hasherment of hore equipment and many property different law years due to 19 days and one; has brided across by politic najdat saariok or in albemaine bisserial market, exhalling of manager and consulprovinces did noted madely to
- At Deserting are managing bound by Concerned, introduced grade sometime and based with a rating belongs still—to any process or that is not precessly to

418



We suppose constitute fluorest adjusted related which are indicated in large age.

PT HARRIST HE SAN HER TAN ARREST A. CATATAMATAS LAMBRAM RETURNIGAN CONTRACT DESCRIPTION

احتد 2016 مخصحات الاغيي United Telescoper of the called peach Temporal Temporal الما المنظمة المنطقة ا the second second

PT BOOK SENA TO CAASE ITS AND STORES MORES TO THE COMMONMANTE (TANKSMIT) Acres Companion 24, 2015 as our the New Horn Souther

entin militare et lin

وخفاج وخوجوان عو

63. NAMES HAVE BEEN BEEN BEINGER

Králu Králi (kajstar);

00 Analish some levels yang jabah banga hitel this respirat procure str prin lengel 31 October 2016 des 2016 elitik vilogel berkel

AL THOUSENI, PRINCIPALISATION PRINCIPAL SAMPLES AND ADDRESS OF THE PRINCIPAL
Ordf (Nd (unitsen))

The apiny analysis of particles but not topological source or of Resourcies 21, 2015. and Birli are an interest

	垩		-
-	94.00		10.00
Mark of Sec.	100		
77	420	 42	100
Bala Sed	2000	 	5500
100	129.00	 1.710.00	

		Charge of the Control			
		-			
	Mary 1	Million Street	Of the Strategy	Times.	
Second Co.		-			diagnosis.
The second second		1000			
Media Seri	215.00	CALIFE	464.7	9048	And Singuist.
			100	18087	
	36.004		5000 6000		And in case of
Profes Breed	BOOK STORY				Street Com-
744		-		•	

Noncerbosi broth yang diberbas benteratus perio brith dan sekto choroni clarebanker patie Catalon Ti coloratori koronitori kreil para ikedia kedesaka akya papai dergingken perk Oakster (K.)

One labor kommeksni sisko kralit kenimakan jesis dibiber, kemerikat rich both and bushes pain supra rini, Messagaya barta bredit, Sabali konsentraci israfi parle segmen c'hel leis yale konsener din srafia bezi jarle

The communication of facts by type of facts and economic andre in distinct in this II, while the assemblation of home by prographic region is disabled in this St.

An afronce in thick-would side communication. continued y managination of our encount in whit arguest, great e and and a soling concentration in often retail respected which throughout made and embeddings are akan panganan

We believe constitute from a delegate felicity with are in information in consequence.

PT BOOK BEING THE ARE ITS SUBSTITUTE. MORES TO THE COMMONMANTER FRANCIAL

Anni Brander II, 2001 and for the New Horn Souther Payment is william of Fage union of Street, widow

PT HARRIST HE DARK HITTED ARRESTS. CATATAMATAS LAPERAN IEDUNIGAN NUMBER OF STREET

Tenggai 31 December 2016 des Orbit Taken yang Deraktin pada Tanggat Tarawini aller States Johnson Hard Restaution and States

63. MARAKHIRI SIND SINDRAW Serialah

Bridge Power

Note your white this problem large paras, umori limitat min langu, nité bilan mala mang aning sian semil aponets (ilité kentatungan dengan pertagaat kenti pertami terit die recommenti proteste bet des die interne become you fruit. ligan proprieser ésir peur aciair trési nergeise des recognishes elepane inite peur listes lodens pourrier pay dept States singer recognitionship input properticies.

litet neggester bete bejointend be stim üter mittake provi pegesse popularpose (kopelinkopipenski der stehen broekel. Hert depat mengeber der mengenent serettiden ficht pener seich mitt taker ein mite berge, beit unte pertrick sich beier ein mite berge, beit unte pertrick bedrychnet den beräng best, schiege siche pengrangkierneme deset findiger einstille beergenginste perendaten fürst. Deze signiken.

Scoul Gregor Implemental Seed II, Berli recognision probbiles strate dates problemen states mode with revealing delengence that morally degrees who later atitul ninga turnaké faloronatawang sang dan salahian yang makisi pada induser Deposits bellad with taken that increasely richarda laka kentarahan kedi Parisi Derita Neis agregal serves barber berdenaban hetericanii kati Indonesia.

Hategori atawa dini sidike pemer sebebah

Coderodal Steel

Card, republi obspecer ski bilar akbat, sebaga kurusini dalam mpih sang uning للدنجة بشعر فعادات وجورها الفلاق بعث lukar. Kark merendar ridas konsentrai pany injeti misi selap siti lake mak حوبث حوبشات وند وب term into one step tetalog

ALL PRODUCTS, PRINCIPALISATION PROPERTY (Approximated)

d. graded too.

district side in the side that changes in market prince, markets informationing, from providing a with and could spread that existing in discuss in the single-or insert least standing out after the flori is to one or the rate of the heatings of femous inchessors. The adjustice of resident side consequences to its consequence and content model, with experience nički sanglate parament, mile opisacaji Benedict of the

The Bart is using interest and in graphing that and applicant for resident resident indicator accounts. The book and applicant studies for Date to thirdly recover, and moder associate of market this no architects sales and interest pains, both for harders thank west harding-loos portleton Alexan, state that nager sales care on prilipated and their set apprinciple about the standard applica.

k auselene ein die tryboenken if Street 8, the Stock convenies over absoluteless? approach to cutofield to capital charge for market side. The flash to express to femige makings-arrows; and through transcation in femige momentum and implied middlifes are troop curbage quiers. We first weather entings with hour on 164 Gent Position (607) Anth in appropria many and daily in constitute of the Section of the constitutes.

The primary collegenies of model with one:

Finnige centurys side

Fite duet is expected to Autrigo continuous covering and Prough businessions in ferrige commutes and implied middless on ferrige makings option. The first committee any commutation risk is written to any individual common with regarding handelin of large parents all:



We signed constitutes from an admirable federal words. are indicated in the

PT RESIDENCE TO SAME AND AND AND ADDRESS OF MORES TO THE COMMONMANTER TRANSPAR.

An of Committee 24, 2005 and for the New Horn Southell erendin relition still an extension which

PT HARRIST HE DARWING THE PARTY. CATATAMATAS LAPORAN SEXUNGAN ROSERIO E REGIONA

ومقد 2016 ومقوم حال الا لمهي Outer Taken yang Ebrahiki pada Tanggal Terasind وية المحكّر المنت الكون أولنا المختصوف المراح

Co. ILANGACHICA STREET, STREET, STREET, Contractor Cont

Rudo Pero Registroj.

Ridged states del chito pero mitties Serielari.

(i) Historické bisor(keptor)

Protei Dode Stille (1998) Back Stilling Incheste Pestian Set Intensi yang bedala. Kenasi dengan pesakeun yang kelaka. Barik hanc mensendi kan 1996 lanetaskan dan sebil lagerum produitenanteur tedengal tregiteur 270. des jumités montel, Gonze interné litret jega blat serveruptum tetlerbare litel PDS tertenisp jumité soudel méasur

Make Divide Field (PERC) Have dignal والله ومشيفية مناصح لمراكلة

Bank bilah memilik Apitani Menajeran Philip Plant units remissions proce-Hanajaran Malia Plana dalam sagis pittion Phile Peur Projektur o Peur teriti dei desig best des kating basi. Propriess Hide Pour parks funding book until rakel taken dan tarih bangsi direkeng dengan perbangan Noughan Proposium Motel Mainten menggantan Metale Stanto como natural refragations, plater dates and the little belowing that just take negratoretata ngdei tut kinasi taka negrai patinga rate sate barge spreak yang ababat harisaska kalagar perbahasan sates cand believe. Presidence Micha Parce der vis sale berge park bushing best ranggarakan Militi (behmai ikan tika ir Kostop Andij venez inderen y dunastian dengan Complete Pe characture desput Constitute Paper Cont Indonesia State Milita State State terge diferi berkeurter peoprist yek: Communic Vision, Communic (MI), Am programmer Completion Programmer Contr. Paras dari 150 ribri babar pula Barbing Band randaha parbanggan Parasi David Hele (70%) secure harter the believe owner belowings that independs.

ALL PRODUCTS, PRINCIPALISMAN SERVICE SAMPLES AND ADDRESS OF THE PRINCIPAL PR

4. Sheket Shir jumbased.

The privacy subsystem of sector side are: Acceptance (Co.

Paraja rentunga dik jeratawa?

De Authoritania mines polite (1607) we established best or first Interests presently against in employee with the republican, the Fresh are required to maintain the appropriate and determined framework produce the For the produces of MSC of the applical features, to that established a requirement for MSP of the reminers of 15% of the capital.

The Bland Street Carried Continue (1903) Types der annersie Hein 📆

The Black has Market Slick Management The Book has Stated Site Management Application to support the implementation of Market With Management groups with its manage market sick. The 4 is Management secretary of the his drawel deploy book. The market personnessed in the Studies hooks crohere rates set interest with its extensive with Capital Adequacy Assoaning the Mandard Million in a country. Acres in accordance with Dark Beller. mpatitus. The flast has implement. Note industria regulation for CHARGE A TO START STORY OF THE uniplied by nationary and saling sometime, problem. The model side measurement for intered rate in bording book were resultly. REPER Distoral State (State in States): Datif is accordance with Consultation Figur of Hardy Indocesia year (\$14) behaved such side care he made from a co-James Kilo, Juntage (AC), and represented of the Spile, the resist. d enumerous for broke nucleage And in Employ book is Remark substitutes of King and wouldly life Class Position PEP) in accordance with these industri maddin.

the organization of the contract of the second and it interests the large age.

PTIMAS BEKANTIE DAN HETTIAS ARABOTA CATATANA KIRAS LAPERRAN SECURISARA

I APORAN MANAJEMEN

Tenggal 31 Percentus 2018 dan

Until Taken yang Berattin pada Tanggal Terrakut بينة حصار ومثنات مطالع الرابع مرشوطات المحادث

49. HARACHER BERGER BERGER FRANKER

- d. Roko Perus Berjatan)
 - 66 Pinthumba biban (kegalan)

Proven programbiles Knike Reservation provinger for haji story brid Philis Pour philiphys system periods. Limit - limit heredad awkeds.

- a Und State Floor pale budgetook @ Link bloom flooride

 - Line Harrier Dave Forther
 - (d) Limi Consispents

Limi distratorensis renirgensisgeisti Pener State, Marry Water State, dan Capital Materillani,

- Limit Florino Porcer grade Marking Healt.
 - (i) Completion Title
- Lint Robo Penerithé lister.
 - Limit Plants Dentas Bids (1936) interes retries benefit Innatura 1970 dari terdah produk.
- Rest juga melakutan pengakuan dan an menana parkatik ke e pave krekesaker parende tide parar paris Fredition Triplet Scoolsten, Best, (* 1905), designe recognishes productive redu Parcel State States (SASS) persy mini dari Dibagian, palike
 - Paralle Harris
 - dan Kongerida
 - Newsgier Princed Chinesel from 1968; Sale Sale Sarge. dates Dutting South Dates? in Austral State State Arrest Property
 - String-dur Brögder Herri.

 - Study Study Study State, behalf State Marga. Standing Stand

PT AND RESIDENCE TO SERVICE SHOULD SH MOTES TO THE COMMON DATES (SMAKEN).

de of Branchise 21, 2005 and For the Year Days (sector) (Department is military of the na offernia state

44 PROBLEM SERVICE STREET (continue)

- d. Workel/Side Stanford St.
 - Stander endangende (underen)

خذرات المجرد بدائمة غناة الباملة خما reference from the party of the last ic. The detailed Philippins on as

- Make Task limb contacting texts
 - Secretary Married Conf.
 - St. Generalism Manuscripted
 - (A) Construction of the

Place limb are performed by contracting and place, there there, and capital Market .

- Market West Breits are Southing South
 - S CAPTURE THE
- The Window Plant Briefs for combungs.
 - Red Open Position (NOT) Status the exercises of 1976 of the Charles a security in
- d. Rhelt also contled percentaged and productionally. are the provided point Remails and assember to God. Annual AND units Halogettern, mentity of France
 - Bittermi Nick.
 - ne and Gospooline
 - tal has believed filely
 - d Studiesies and Assistant
 - Tracking Shadophor
 - Charles Statement indeed Note to Beiling



We signed constitutes from an admirable federal words. an kabanasan kemana

PT BROKERINA TIRLARI (TI SARDINAMI) MORES TO THE COMMONMANTER PROMISEN. 10741101492 Acres Committee 24, 2005 and

For the New Horn Smith Expressed in william of the mine pierwie wiew

PT HARRIST HE DARWING THE PARTY. CATATAMATAS LAPORAM RETURNIGAN CONTRACT DESCRIPTION

Tenggal 21 December 2018 des Outet Taken yang Deptilik pada Tanggal Tersebut المنظم والمنظم المنظم المنظم المنظم المنظم

45. NAMES HAVE BEEN BEEN AND COMPANY

- Britis Piece (Impidas)
 - (8) Finishmelial School Servicions
 - Nadio Perspen Margeron
 - Takalistista diden.
 - Konzegiu manajumom tidas.
 - c) Proces paragemen states. phillips information market daya manada.
 - Striensprogentation (vito)

Presentation des prispasses Maire Paux temps toperar perfectionies at toperar tenting heat, extract that I great POR. perilî îndic pera, subs larige iletite; book, lemana Managarem seman kestute (Igazon Karles, kapasan minggaan dan) prop historic da mila 1981 Samin Managemen Pitaling dam ALSS (knowl Establity Committee)

Nondicio, indo pour Apendus misi remediation reference bear model may districts with everyween point itos stalio papar parg mangdin terjadi. Anadon panalibakan Pinian Panar pang Mater with respite to respical this later do naturally published ticky tot bendets the total

<u>Grante marké Bark</u>

Probleman recess record file is distribute. drager receptions made best same. hild dan menganangkan dengan 10,000. der bes Allen Grade - Pear ellocations). Grove model in page breake displication wave range this page the later the puts large untuit melitari berapa beran kerampake contrage special Black Albert Applicant regarderecht auchte beigde Gregorie where the project filters.

ALL PRODUCES, PRINCIPALISATION PRODUCES Assessment

- 4. JOHN SE SHOWN
 - & Finispontario SA brained
 - A. High Stangement Goodly.
 - d filt presented
 - JO 1884:
 - Str. management process externation system and Account Discountered
 - di 1906 webst meters

Make the randomy and regarding are hading had represent reports, released look, MCP report, market stalk profile, Advanced to the building from Management periodicity (Sale), west ŧ. and resultly reported or though that Management Committee (MAC) and ACO placed & Catalog Committee.

Standardy observed the transmittering between how small capital resolved its sever its: pulsested two offerestatives flusteray excess. I is close to excesse and master outlane. cale and interest cale on bracky book profession framework of

The Bank common world?

The extendible of the Stanic and again a content by admining the tells been replied and region with ILEO'S of the fact side magning group PROS /Small - Mater - Specialized from econom capital is cleaned by the expective continue makes shall and intimat cate sist if conserve the filentic aphi may atti Providental I righting represent is one of ten of Desired from Language and Address of

THE ORDER CONTRACT PROPERTY AND ADDRESS OF THE PARTY. and in Automotion Engage

PT HARRIST KANTING DAVIDED TO A SERVICE A CATATAMATAS LAPERAN NEUKKGAN PARTIES BOOKERS

Tenggai 31 December 2018 des

haki Ishun yang Kesalkin pada Kanggai Tersebut ويا جيدار جيدو جيان دون جيدونيون الدون

PT DESIGNATION TO ARCHITECTURE. NOTES TO THE COMMODIFICATION OF

An of Descriptor 31, 2005 and For the New Lines London (Representative relitions of the minus mileraries sticked

45. HARASHIRI SIND SINDANI BARARI

Rotto Pierra (Impalari).

AND DESCRIPTION

Tabel disease in menericalism course receipt their first discribi

B-405-01	5.90,0000	5.000.00
	HART Top Hou	===

Considerate Citation Present Habit Telesco

Specificities while while before obtaining Organ programitan cash resear restal Danie kulturing riches sind datur registel

Libel-charathini novanishkos conditiskos. Andre server roles being Berg Being diesellich

in the same of the	manifestation (Section 1984) Section (
	Annual Control of the last of
	Address State

Trades progestes des primetes etc. Inter 1953001 volume 1989s, pelo

penisi M Describer 2018 arisist schape bereitet Steinbertandie

CL. PRODUCES, NEW MARKET BIRT (continued)

4. Water Nick Hardwood

The letter-index places the Sentile success contribution of the contri

Securitary of Market Children Statement Children

and the second

Stondards of contange rate size is contained using the familia compa capital nde maint exchange sets six through MTP-Rock

The Addit Andrew Steven Ster Street's amount of residual risk is reducer and incomplete.

The strategy of street, and makesty (1994) restage with by 1900per d'Occambre 31, 2015 in co-ball Secretarily .

-

MAPE	9004	SERVICE STATE	9.00(1.00)	

53 Philip Traylor Sala-Gargon

Kapistor Elevis kadada negar dan garakida Padiani salu berga dari bedida dari babba. bounds beings known jobie beingen aber theka kuretak propenty jaara waku pan kuritaka sian junish yang kuritaka Urita out the labello, designs begind rate large recognitions likely tops reviewed parts that have, path perfection kandintili mysking dar limbagai imitira. Ingiat sake hanga menganbang sapati lingini min langu takungan, lingkal min langu 188, lingkal saku tangu LECH dan territo Atlanta programa della lorigiae orbit recepçürabar portugue barge bandi despe persistantes harge territ, dergas mongostoticas inquisi más bargo pocar dan atalogi Horio-Gast.

Co. Brown Claim (Sec.

The first's operation are exhibit to the state of salvest cate despitation in the ented that informationing names and special different base or in Albert Annual wife and o' hong up work and habilities, the Rent in also requested in large state, which is the difference in reprinter alternative till at florestene Reuting seit tellere, som av der samten rate, SO, COOK and Street Spece of their the magnet with circuit of gellening and inhared increas, habitan de la compania del compania del compania de la compania del la compania de la compania d the front's business shabajing



The original constraints through distance includes which AT A STREET MANAGEMENT

PT NAMES IN CAST DATE CAST DATE AND ASSOCIATION. CATATAN ATAS LAPORAN RELAMBAN STATES HAVE AN

Renggal 31 December 2005 dass Union Taken yang Elmatikin pada Tanggal Tersahat (Singkan Jaken Jaken Region) Course Served State (a)

PT SAME BOOK TOKANDOOR SAMEDANES NAMES TO THE CONSCIONATED PROPERTY. THE RESIDENCE OF

Anni Servator II, 2011 and For the Year Throughout Expressed in sulfaces of Physics system selections of Eastern

45. REMARKSHIPS REPRESENTATIONS

d. Birthe Perer (Ingilie)

Riche Teglist Salu Burga (anjular).

Sepulation Radio Progr. Sale (Sepul

Description with make larger parts from the host rang dilikang disegon menggarakan nata manan malal liank kebadap dalam mitributes famous day question.

Taki diana Kampungata ambaka daka pama saka langu Kada (biak أكاممك

45. FEMALESIS, ESSEMMARCHIST Invalence

el – Market State (market en el

[6] Internal Visits Philipsonian and

Specification of Admired (Date Assistances) (Date)

Broadiniy of internal rate state to buship base is culturated using the Stack to expect market rather against believed outer and Appropriate and specifical

The lable below shows the Cartifo consisting of market side in belowed sale:

		The state of the s	
After the second	BARRIER.	200	-

Securities with sale large pain testing best energysectus perdefecter 2000 passent film risk in Hesting Seed; prognative exercises designs ratio pe sia proj disellar succe appeal.

Sinakai bawikan dan pepananan saka bergs 100 bys posts problemger (4000) possi atte laten 2015 edisk ustugal besitat (600 desek)

Thought of talent six six a target ioni ming PPEO approach feithers finis that is flattery from properties consider Person page sales in appropries.

6900 Committee

Bookshap of transport and decrease in interest rates by FIS type transfers SMSE reducible of December 2015 in an influen-Account the said

	The desired law	ALL TOWN	ı
	Investigation being the party of the party o	Tompolit (bridge) (Composite Straige Composite S	
-	PHO. 609	10.00	
-	.23499	STATE OF THE PARTY	1
1994	COLUM	10.49	Time:

The original committee of Marcold Schools in the best Scools or a februarie segregal

PT BAUE NEGA TIEK DAN ERITIAN ARAKHYA. CATATAN ATRAHARCEAN BEHANGAN CONTRACTOR IN COLUMN TO SERVICE AND SERVIC

I APORAN MANAJEMEN

Largest 11 Describer 2016 due Heise Taken pang Plensitér pada Tanggal Tersebali Minakan dalam kalan Kalan allen bereiginen festalt. Bereik direktore berj

PERSONAL PROPERTY AND ADDRESS OF THE PERSONAL PR NEWS TO BE CONSCIENTED FRANCIS.

As at Computer 21, 2016 and For the Year Steen Stein's Capriment in millions of Phys. Letters otherwise (Cate)

45. MANAGERIA RANGO RELEMBORA BAGAMA

Reductions (largers)

Harbo Tembrat Seda Bergar (Impetratio)

Senio irraine de prosere dis longo 188 ha pois polibrago 18780 Dopmor Sent Balunya A'S posis S Domosto N'Estado integritoria.

45. FRANCISC STREET, MANAGER OF June 1940.

Mater Patricipations)

6 Marcal Park Girl (confound)

Sendador of Sentence and Sentence in others when to 100 km bears on 100 MB AFS Sporting Comme colorida at Oromby J. 2016 is as follows

		AT THE PARTY NAMED IN COLUMN TWO IS NOT THE PART	
	Advantage Cont. (Cont. (Cont.)	and the party	
		The second second	_
1			- Sec. 27
_	Secretary between sizes 100 lays granter (CS)	Descriptions of the party	
Name of Street	7.49	(148)	Physiol 1
	2.00	4. PAR	
10-4-4	THE REAL PROPERTY.	44.000	7944

معادليات منكفية ادم بياري م ten legisi semilaka itali etip perakekan saku banga, Sacara erane, filest remails some fielde gang belde gy teles-periodule lettilles terreis sort angar riceration descriptions below ponjang dan belah jarang dinisi beretah eristed skundigker degan kilike erisaga mangarkang Adaya, denga breder with large yang mentering montriplet made yang discillen alam mengelah sidad selangi, mpeniny dalam balahan

Medipan derokian, pengandego secara atted largering parts larges tister, breath make being personan kerakai yang labih mpakatan birih kera dal largest installment on the partie of the consisting rate troops drive protects spring for otherwise,

Acres and the same andlely in interest sub-strenges. In process, the Bart is buildly provi er and equite item party for identificating the This profess that is stony in entramento, compresenta del servicio. Addition provinces.

forest linatial effet of tiperal ma number of factors, including the mitted in which represents one made conferentiate Describe management states and participate to interest with parallely within reprints periods and arrang summits.



We signed constitutes from an admirable related which are in industrial impacts.

PT HARRIER AND THE DARK HOTTLESS ARRESTS. CATATAM ATAS LAPORAN RETURNEAN CONTRACT DESCRIPTION

حقد 2016 ومقدودها الا لموج Outsit Taken yang Ebrahlin pada Tanggal Taranbul (Chaptur Sairen Jaken Repub.) جياة حسان محلت معلن أوان محلومته المحد

LAPORAN TATA KELOLA

PERUSAHAAN

PERSONAL PROPERTY AND PROPERTY. MORES TO THE COMMONMANTER PROMISEN. Acres Committee 24, 2005 and For the New Horselanded weeks without of the

an afternation which

CO. INCOMES IN THE RESIDENCE AND ADDRESS.

Britis Piece (Impidas)

Plobs Tingled Sales Despudies (Artists)

tabel bedief in manya, kan partatak Conting Scot Introducion polic sité insulaine (ottebre colleges bregies programs sité), yong distinguises bedeate con pay etch and retro langgal espaining den langgal jubit lenge kontratten

SE PERSON ASSESSMENT AND ADDRESS.

d. Joseph Rick James vol. 5.

Interest Florit (State Scordings of)

The Balls define assessment provided being but problem of And company controls floring alternative for impairment improve, uniquested by the series of contraded reprinting or makely. defeat.

		Photography 1, 44						
	_	噩	等	選	靐	110000	龗	
Paris and the second	4000	:	:		.25	urusi	ranai	
25	485	men.ej	-	1	1925	-		
-	-	5500.00	-	NAME OF TAXABLE PARTY.	area.	1000	-	100
3315	*22	"#	=	-217	-	0.070	=	
	*8220	:	:	483	:	:	=	-
Text .	market 1	PARTIES.		8.00	Series.	986		996
_	10.00	C-100	20.00	ALC: NAME OF	400.00	15.55	1000	_
				Service Services	A 15 CH 15 C			
		tizair.	<u></u>	innerenter Interes		-		
	_	遥		H		ii jir	#	
		E	莲	**	连	TOTAL STATE	25.0	
			*	*	等	i ing	<u>#</u>	
		I	二	遊	等	13 ME		
	4212 4545	E		· · · · ·	等			
	4212 4542 4542 4542	E	· · · · · · · · · · · · · · · · · · ·	124 124 124	# · · · · · · · · · · · · · · · · · · ·		1000	
	492 492 1939	E		124 124 124	## ## ## ## ## ###		1000	
	400 460 700 700 700	100 mm		1000 1000 1000 1000 1000 1000 1000 100	# # # # # # # # # # # # # # # # # # #		1000 1000 1000 1000	

I APORAN MANAJEMEN

the organization of the contract of the second and it interests the large age.

PTIMAS BEKANTIE DAN HETTIAS ARABOTA CATATANA KIRAS LAPERRAN SECURISARA

المغاركي مطعومين الالمهو Until Taken yang Berattin pada Tanggal Terrakut بينة الحداد ومنت الأراد والنا المشكونات المداد

PT APPROXIMATE TOXABLE AND SHAREWARD MOTES TO SE COMMO DATES (SAMON).

de of Brancher 21, 2001 and For the Year Date (sector) (Copyrigate) in collisions of the na přimena sárba

42. HARASHISINSENDERSKA (majaba)

Redin Flour (Impelant)

Finite Treptot Sales Corps Serialist

Tabul dhamah sengatan Atliner dari rationale rates because while white ration hadayaan bassagaa

G. 1900/COLUMN MICHIGAN STREET, CONTINUED.

d. Martin Roll (Continued)

A. Inhered Plate (Male incombased)

The faith feeling supposeing the projected overage effective interest rates for each Standard Indonesia:

ها شمو باقدمات پرسور مدخا مخرود مین: مورد بستون از: -

	70.00	2013	
			_
			Access
Population pate front			District with first
Spinster of the last life	1,77%		enteredicted after the la
174.483	100,110		No.
PROPERTY OF THE PARTY OF THE PA	1,98%	1,076	CONTRACTOR OF STREET
Coppet recention Companies operate Combat Resilvatements	1.000 2.000 2.000	102	Companies to the contract of t
timilitad ikani kutanonia	2,000	6 Partie	Conditionin of Stand Statements
time yang stocker			(man)
Street Lands Cont	9,75	16,000	Small Fishingston, June
Kerin besitt	12,000. 12,000.	minute.	Great work
Seed Large	13,1986	14(200)	CD4m.summ
Processing make the de-			Foreign connector
The second second	0.000	1105	(No. popular belle figure)
174.403	B.00000	2.000	No.
(Silver Constitute)	1.00	41.00%	CONTRACTOR SANTA
CONTRACTOR OF THE PARTY OF THE	6.00	C-000	Companyable describe
College Service	遷	6. COM.	ines.
	•	_	
L Jackett Communication of the			A. Andrews
Name of the last o			- Capitale
Department of the control of			Agade has college.
-	8,000	2,000	Committee of the Commit
Constitution of the last	2,50m	100	Service Service
Transport de la contractor	4,000	No.	Annual Street Co.
Citizana	CORP.		Marie Control
	1.100	N. 850	Court a court
Talengan	4,000	4.07	Straig Specific
Concession from contrasts	0.006	1000	The Property
Carlo Carlo Carlo			Contract of the Contract of th
Gregorian del constituto			Augustinium punkeum.
- Circ	4,246	4,000	Green's married
in the latest and the	0.69	100	Spring drawning
Companies territories	QBK.	4,400	Secretaries
Department of the last	4.60		Angustic free other deate.
Charactery			CH HING

Perpendian dat fishe sale begy britishe interest cats gap limb disrepting designs programme would be to being and the Die begegen find Somblete dieber drogan menggitukan perlada Papaking, Hari del pridages rejeting in incurpation laten and the Milita beaught but sensitivitates produkte sala lungo.

The management of triangel safe that age about the pp link it approved counts and Addition Promitting in our aning Algoriting Medical Columbian of Personal description and the lattern District Security mosts and district beauty internalizate alamana.



We suppose constitute thereon administrative result. an initialization increase.

PT BROKERINA TIRLARD (TI SARDINAME) MODES TO THE COMMODINATED FRANCIAL An of Emercian 24, 2015 and ran the New Horn Southel Expressed in critical of the

mine of make which

PT HARRIST HARRIST THE DARK HRITTEN WINNERS IN CATATAMATAS LAMBRAM RETURNIGAN SECURIOR EXPERSE

Tenggai 31 December 2016 dec United Televis yang Devellik pada Tempori Tercebul Propins there plans the formal department and

6. NAVABHIR SIDO SIDOKAN (Aujalos)

District Linearities

Rollo Baidin etdd tillo ywy diabeton nich leditionergene Bert feber entwert konglere yang tilah jalah kerpe dan secalap proté di junio. Histor Heistler, recognisio italic pero imposing park hard wears for pole allohit commissionismentaryon;

Selega lagar dar nasyeren mile Station, Sud bild nasyene del plar Bracker benga proposació Projette Ara. See der Pool John Tropp with receptio Blackbar bard second barbar.

State in progristae antides beiden Seit. didate retail rank ACC pay diducates using I judy bein used Periodone distante per propheres nindrigi jangka parekik dan jangka panjang Barik diangan kencipi pendemonian rapismal bendempjangan panda benderi disadikan bipak.

litek rengana kritiska progritisa riskt Brathe part remainted targett land; posphilas des problèm straige part Arried with marginal interestive Building and retired threaten bette gains and ara kahiliki maga yay darake nich mysike.

Houses imbalia this likelia.

Bert language park streamer det namen den streamer det bert late schape sertier posturan atura yang manifik man julah brope purgement that unbegins become deput dials residentals. Personal desper jugio selle you probet trocket province take limited first, state kannai ku ikad arawa akif nengrisia dida. lerotat degre reminden ligial sala herp pay become the source bear-DESTRUCTION OF PROPERTY AND PARTY.

AL THOUSENI, PRINCIPALISATION PRINCIPAL SAMPLES AND ADDRESS OF THE PRINCIPAL
Disputition Plant

Equition side to the side commonly the Danielmiddly in root in side one acceptant with Stranger Labelling of the date and cover produce created from resolut, Capably side in the named deproduct which the commonweal blands and as made mostly in its recognition as asand the baseline

As part of Equality that arrangement, the Start has already and Equality resourcement stock made or programation of Costs Films Physiolical and Makesty Fredit in consequents study topolity

Stemans, somblete ver die Sant't wardand Baldilles in addressed through ALCO contractations in companies. The marries tones or signing desilies and implem dutings of the limb will regional recomme corollars, capacitally the associated to the Month Specify condition.

The Book Schoolify engagement policy delives for required littles, exemptower and strategic approach is to below it comes but sufficient dily a vantami to rave tre statis Antain updatey dilyahan

Empare is bestile eigh

The Blad refer on deposits from suchment and deposits from either leader as its primary success of landing-which generally have shocker maketten and a large proposition of films are reproposition forward. He plant trap and are of Nest deposit increases for Aurilla Apailla side Bureline, he thank actively manages the side bureaph mandaturing comprehens paring and member mandating of control beauty.

We suppose constitute therein administrative training are in information improper

PT ROSE MANAGEMENT TO SAME AND THE MORES TO THE COMMONMANTER FRANCIAL

Acad Secondary 25, 2005 and For the New Horn Smithtle Expressed in military of the المخند والجيناء مخلص

PT HARRIST CONTINUES AND RESTAN CATATAMATAS LAPERAN RELIANGAN RESIDENCE EXCESSES

Tenggai 31 December 2018 dec لمخدمة ليهوسنا طمع فكلدها وبحو معادا للشاة alban daten jahan Rapi. Kemadi dagadakan kenj

63. MARAKHIRI SIND SINDRAW Serialah

Reide Lündfüre (kreinlar):

Popultium risks Boldho-respokes when in professo salaya Matta yay optical provinger study) provinces tests erreifen aben peur pay renabyt. Lindlin fiet van te dier reide prof And Unit Prime the And Line Schooler min serverit britishen Marke, but possible describe today maps stepon and that secretary had that Plans datum bortal ius, Gin-Wagh Meissum (CMM) & Hall belowells, Persengalan & Bart Internit, rith with histograf benedia solut diezi atu dosettyanytan, dan solont elekerisi pemerintah kaleyari irroceta setak dipal akar elpertapanytan pany memilikiska jakan madis kecampatan samu dengan 1 keban.

Dark jage melakakan pengakanan dari prisperie service periodi le Liet letternia receptual pengeleian dalle Budita-nesques bopoti percente riche Budita. dates Position Topics Specialty Sept FIEL dags resignate problem into problem and comprise; pay bethirder Players, yelle

Rights behaves:

- aji Kiropenisi dari asari, kilifikas, dari harmonic reserving polymers off
- Kongestrantistert auch den Behillen.
- di Konstana **Industrial** province:
- d Alexan period parather parather. production and

Kirolita: Province Musejonen Bobs

- sis. Tata belais della finiditari
- to Moranda recognisco della Shiriba.
- Preses manajeros ristin literation; tisken retoriest den tareten dess
- Seiem progradation interitation.

AL. PRODUCTOL PRINCIPALISATION PROPERTY (Appropriate Co.)

e. Supplier Mild Suppliered

Don't de management cours, among alian, de materiale et quince àpair response differential to bridge studies and marking or adopted source in the states. He doubt named depthy is marked Brough & Privary and Streetbey bipaid Access to \$400 its inputity ments in order to exists compaction white-color or expression of morts. For flatt matrices in princey basis armin Brough made, the crisis requirement' improved by Rock Inchessio, planeters with Rock Industria, requires changed as available to call or trading processors' assumes strengths or orespect amorties street, or and state private to decretely consisting explosion from an expectite if your

det de make moranet est equating in the filest between protectivity or impidity the management became impidity the protection likely beautions. Assessment (CO) using 6th approach (Tell-board Sort) Cologo (TELE) which contains of 7 parts:

Johnson (1994)

- of Companion of exerts, Baldition, and administration content framewhere
- A) Commissional mark and hiddles
- of Manual System to the property
- di Accesto Acadim economic

2. Ald Management Quality

- of Liquidity Rich government
- lg liquidy the manyment harmonic
- of Digitality 1986, companion process, information positions and features
- 49 Liquidity Well control system



the order constitues process relatives where you

PT DARK SERVE THE SAN DETTING MEMORYS. CATATAM ATAM LAPRIDAM SELECTION STORES IN CASE OF

Temporal 31 December 2000 de Onto Taken yang Kesaldia pada Tanggal Tanasian Disaglar dalam jaken Repiri,

PT AND ARRAST TO AND US SAUGESANDS MOTES TO THE COMMON DATES (THANSA). are commerce

An of December 21, 2015 and For the Year Date (seeing) Depressión militare of Plant أوخفك ومخورواك يمو

AS INVASIONAL DESCRIPTION OF THE PARTY OF TH

Birde Libertite Gerjahan.

Noteh sala progeheser pany rigoratus Bark urtik rengeleta italia Batilika akida redaki neis das principal artes and Buil singer into dequate for newton Plate other than 2014 on 2015, recommend that Standington design bital streparan dari constable yang Magantan casalog-malay THE RESIDENCE OF REAL PROPERTY. addition with

45 1900/COLUMN SERVICE SERVICE CONTRACTOR

Departing that (necessary)

One lay secure used by the Rade for exempting Spainty shift in the cults of Spain. di Ki kili kindey kan malawa. Ai d the control 2016 and 2011, the reported advant county in last families from made new St. Of St. and St. St.

		2041	
North observe	100,000,000	190607-000	Charles and Louisian republishmen.
Markets was pro			December of control of the control o
artinged has the perfect has	20,499,679	19,700,200	and replaced the
Disputie Artification	period	0.301709	Openin Desirable deskr
	00001.000	301107-008	
Shapers deligated	N 1831.557	600MAT	Deputs from columns
Party and Reprison and Angelonia Andreased	0.46	91575	Activity and a special or training

rofeis, sederbus into benc and da Millio kramus

Paint di baseli ini pergapian analisi jada benge mist benatis dar and benatyon providence in the second Sec. 1 der settenger prompte that he halifor improve facts poly togget 20 December 2010 die 2016. berkenarken jargin milita yang teraba sarapai tanggal jakah banya kantulikan

Others can person of female are different land

ala di Karabanian No light before shown as each of the member around of females around or married inherit ferrors ndidanan) and its to of the Duck so of Domestor (1), 2019. and RMI, based on evening lear to contractor's retardy:

			Paris de la constantina della		15,000			
	4	ŧ	25	####	#	蓋	藍	
	100.00	-	-	-			_	
	-	-	-	-		-	-	3000
			-	-		-	-	
	122	=	四年	.00	33	100		
	42	:	122	:	:	:	-	1
-	*83	-	35	22	4.5		-	
Part .	180	1995	1000	1000	250	1000	NAME:	-

We separate the second section of the second are in the beautiful improper

PT HARRISH KANTHER DARFHRITTAN MARKATA CATATAM ATAS LAPORAN REJUNIGAN STREET, STREET

مند 2016 مطبعين الالبي

hit Talon yang Herildi pada Hanggal Terseb جاة مسكر معندات أولا مرخصون الم

PERSONAL TRANSPORT AND REPORT OF MORES TO THE COMMONMANTER PROMISEN.

de el Comendos (A., 2001) en rior the New Horse Souther alia milian dili خباب والمحادث عا

D. HARACHISISTED STREETS Contains

Rodo Litalities (Impital).

Scothin periodices joich keeps word doe istilia kasaan kaida:

Tabel d'Americ ini recompline predicis jubit Serge with Securité due pool secongue ferbeten untergan breggien promoten ribel, den istellen besongen fant pals begget 31 December 2010 der 2010, benkessten jagin salisyang besita tangai baggai jabb kerya kerbahani Baghbaji

61. PRODUCES, PRINCIPALISATION OF Asserting

Dipatitis First Assertioned.

Salariy yay madada at Barrada marib and intelligent bestelligende.

De taktabatur akona na maljan ariantarika ar ike carajan armaar ar inapasi acon rice abstrace he inscience insert out Scorout Salitanc of the Short on a controlly, 2011 and 2013, found or from its medication makes to الحيدانين

	_				-			
	÷	幸	## ##		#	2	***	
	24.55		65.00	-	-			224
-	Libraria.	N. HARRY	SAME AND	Marie Control	HEALTH	400	4000	Opening the order
	蹥	***	68		PARTIES COLUMN	:	:	
3500	-		(ACC)	_	-		-	
-	Heres		-	-	-		-	***************************************
200	100.00		-	-	-		-	*25/257*
PM :	pmm.	(4.0040)	OR SHARE	545A	parties.	(19.00p)	200	70
	100	THE R. P. LEWIS CO., LANSING, MICH.	10 March 1997		1.00	14 May 2011	4.00	-

_	퍞	垂		Market Market	益	#	篮	
E	225	-			-			
	40900	45900	-	-	-		-	20,000
	-	1740	-	-	-		-	-
200	422	-		12	42	44000	4000	<u></u>
	***	:	***	***	:	:	:	
200	*##	-	33	製件	"72	-	100.00	
-	800.00	Linear	Hirteran	-	100.00	****	***	~

We beginned a promitted for the state of the professor for being the state. en introducción impega-

PT HARRING KANTHER DARK HRITTEN ARPROTA. CATATAM ATAS LAPERAN RETURNEAN CONTRACTOR OF THE PERSON

LAPORAN TATA KELOLA

PERUSAHAAN

محال الالمهو dan 2018 dan Outsit, Taisen yang Herakkin prata Tanggai Taran جاة مستور من ودن مستورين

PT BANKSHAM TIR AND ITS SAMBINGERY MORES TO THE COMMORBATED TRANSPAR 2014/10/1902 Climanian XI, 2001. for the New Horselanded فالقوار والأوا

63. HARACHIS GUEC CUSARRA Contains

Brake Liberbiles (keyister):

tutta intelior inteliore asi to latta interior latta

Tabel 6 hands in recoglise analytic jobb large, with broader the large broadpar (aticker palarger transfer presenter relat des intelles besonger first pais begget 31 Generiter 3016 der 2016, berden jergin undir yang besien serapa langgal berga terturkan Rapidan)

AL PROPERTY PERCHASORS INVESTIGATION

Dipatity that (mediann)

Malabi um matem et komist marti uni Littler innimunt

Desidebete due a estos electrica el Se cervir areas el bures acus deriver advances for department descriptions between distributes of the libert set of Bonnto N. Mill and Mill Acces on y has to contrator depotential.

	_					-		
	委	士	恶	111111	噩	噩	篮	
								Madem
	蠝	~22	뛢	***	725			-
	911113,	:	-	-	-	:	-	
-	(100.00)		(80.00)					
700	FEB.44	DATE:		Brown By	MARKET .	-		760
-	48646	E-1918		6.00	49979	1.00	1000	-

i di kumi bi remegdike sin jabi o kerindad daj labija, kangar with pulls and appearing costs from (British (Barachi))

eren Per that printers of Street, Labor. ari na matana antan anya kaon faranci

_	Historia Garatoria, 200							
	_	Ž	 	, projection	쁖	#	鑑	
Description of the last of the								4000
	·#	*25	-23	*75	45	0100	*	
麗.	Ħ	:	100		100	:	:	
-	-			_				********
		4.00	H-THE	10-10-10	0000	****	-	***

⁻⁻⁻⁻

[&]quot;A companies of the Mills and Point South

THE PERSON NAMED AND POST OF PERSONS ASSESSED.

PT MARKINGA TIBLIMA DELTINA MINISTA. CATATAN KTAS LAPBRAN KEUNIGAA CONTROL DATE:

Tanggal 31 December 2010 de Targer is to comme.

(Natal Talum yang Beraldis pada Targeri Targeri Chadler shires Jahan Repirk, جيا جيدار جندن جياء والا جيدارية الرود

PT AND REAL PROPERTY SAMESHADE MOTES TO SELECTION DATES (SHANDA). ALC: UNKNOWNED AND

As of Describer 21, 2000 as For the Year Date Cardiol (Commercial relations of Physics

O. HARASHIS ISSUED ISSUED (MARKET)

n. Britis Literatur (kryster)

nakin perkedaan jalah kerpe anal dan rititio internet letter

Total di bandi tel remegiliken visa jukin Senga kerkukkal dagi labilika bejangan when puris conferences and firm (Principality (Indian)

45 PRODUCES SERVICE STREET (continue)

Lipping Mile Assertions

Quitally use analysis of Suspeint assets and The desired soft

The fidth below above the sense etal mérika si karati 166 transfer and transfer to the first factor for the

		#GranderSchoolschild						
,		Ī	恶	No.	羞	#	庭	
1000000								
Military	69.69	-	40.00	-	-	-	-	100
	100000	14.00	SERVICE STATE	400.00	0.000	100	95,000	Appelled to the section of
300	10000	-	77.00	PROF	100	-	-	~~~
55.2			1994				_	_
	43		-576	meri.	400		-	
7	149.49	-	***	-	-	-	-	Test Security
-			-				_	********
194	-	and a	F175.55	474.4	The same	-	4.00	· ·

⁻⁻⁻⁻⁻

Robo Operations

kek less milikke perpenansa Industry printerson management fisher morning from manufacture transporten der velest propers des rets des recognisses de little de procés aprove lare. Space appe brooked distriction which remarks in the others with maninglation states perspectation bitmanage أتحفظ والمارة والمحاولة

link title respectington OTES! (Constituted 6th) Clarker Teng painting order importe programi leaster entiren, l'ajamente action seriet remignier programie den prominente federale l'actione à l'incontra-teria l'emphisses l'instit. OPIGET alors distribution property ratio particles of Partic.

Operational State

He last autient to injure it species the magnetic information to inmedia copies to the necessary and injurying the polisión and presentante la distribujó persilians. Notes allatín an abandla saligain informat elet as entire is improve contral analysis probability for the State's operations which

Shall have directional SPAST (Epocational Plate Crater And, which is an union that state for franch constitutor, for sin is to expense the mappings, residently, and understanting transfer the period and proceeding, and product becoming a 1974-17 within application a regular bank, before a proce-

Commission of the Bully and Company and



THE PROPERTY HAVE BEEN ASSESSED FOR STATE AND and it intermediately again

PT AND VALUE TO AND US SHOULD AND ST MOTES TO THE COMMON DATES (SHAWAN). As of December 21, 2005 and For the Year Bloom London (Commercial to relitions of the an elimente si de

PT DANK BEIGA THE DAN HETTIAG ARMOUTS. CATATAN ATAS LAPORAN GEUNIGAN

Tenggal St December 2010 days Date: Taken yang Berakki pada Tanggal Tanahad Pingkan dalam Jaken Rapida, kansal dagahan king

AS MARKANINI SISSES STRANGON (Market)

Rodin Operational (Implant)

OFFICE has then distance become break, published pag also majed majerije djelo person in the later operation of الهومة مرحمانات بمهومية ويحو وأحماها مخصة

S nii kir, with respektioni risks sponious school darpai dar garggan yang alahin, sepadi balahasa, kanasa k grapa birn. Nett leak mengta the Barrary Code (TRC) page white distant of oils wars proof with nersellar beiger STC levitet. Pergentager STC et megatar cité cite limber produg dalam rangta menjarin Indirentasyan spensional flash apabla lerind pergune introdution parts data under di Garter Pourt

lietä reingigikaikai kraistisiaia, liet balah merupakan Kabilahan Basiman Gust Management (MCM) yang secara kangardean menergeri kuthapa pergyaerberooma abbat perkecian maneria diselliar aire, resultan İndukasır, pergu hand başir, derembesi, dan birinin, Kabiştanı ini elektrası sabik nesprés legisler aperainal level des nestre inpublikai kut hispoinaliselisepi namen bis propostrana da rankapa milimi (biskus) da temper will rected own wars ritif irlain sale books irrare pro makedangi injentingan para akabahanan, republication is republicate proportions.

Starte babb manging-to-residentes (see Souri Strayeling System (2,5765) serves strictly polici dist sorry Systemical voltal respondent topological strictly operational sorty solid. managetable their extent it move with which petition european, 1982 jup Aparolan crista Importano persiques profilespos Operational Reis Capital Charge Involvention tain Administration (Boundary of Agreement) Utility and distinguished in particular programming and the same

G. 1901/COAL SUR-MANAGEMENT (continues)

Oprofessor Mick (continues)

OFFIST will also be naminal out the marked by the which the Sense Stat is going to be booked in absorp decord up the time of departs specialized with a demand in the high.

On the office hand, in policipals appositions/side acting from critical stropping, such as im-flued configurate. An altest into activities of a District Principle Confer (CPCC), which is probabledy below in recent in residence. The directionment of (IPC) is an important action to source the meeting of the direction permittee of the infrastructure of the state meeter of ideal Cition in throughout

To complete this writing that him strongs Statemer Geologically Management Public of megathenisti latteri errien diindesi districts by over writer nature, og tile, restigneste fisset, størensskrivere, har inflore Tile postey med afterstyred to somere find business specifies and collisal economical un all'Unites marin le direction dustin n'indication (maleur) and le stille le request refresherty to a discourse refresher to make the product than believed of the additionables, equilibries and the energosy's

The Dark has implemented Laur Good Perspendige Students (1829-1877) effectivelys, 1829-18 the best to contribute and exceed projections that exceeds an earlier to country any last exceeds and now rates' for management adjuster.
Forthermore, 1995 is used in programme for commons on Operational Pick Could Charge according to Advanced Structured Approach residual Fuellescore, LTSSI to social an proposition for recovered on Operational His Captir Charge according to Addressed Managineral Approach matter

The department of the same and

PT ANDREASES TO AND US SAUGISMOST MOTES TO SEE DOMEST DATED (SHAWSA). STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET, STREET,

An of Descriptor 21, 2015 and For the Year Date (audie) (Department is relition of Plant retires of terroise state of

PT MAKENIKA TIR DAN HETTIAN MINISTRA CATATAMATAS LAPERAN EDUNGAN AND DESIGNATION OF

Tanggal 31 Conceiler 2018 des Danie Talum yang Beraklik pada Tanggal Tanakat (Orașilan dalam jalam Repirk, Israell dagalakan king

49. HARRACH STREET, STREET, Contract of

Raiko Operanioni (Irristori)

ikek resperingin Geoloof Rik Management System (CRRSS) dates surgice perspensions destricted being black also (CRRSS) remitti iga medil pakti PESA (Pich Cantel Rell Assessment), 1814 Jana Jiwai Management for 120 day right infantal,

MCDI di disputtor prisi removale Nile come datas maintaine proces consequence NAC GROWING YOU THROUGH CHARLES an program this general sense proble. Sestington 1986 mangakan bada pang kentagai sabagai dabilana pentitan India yang dipantan sabilah bandah biran Bark, Briminings, 1993 whitehold burth yang membakan bilamani sensa diri membahi gride waagen dride yang kenerga namejakka peringkaka.

Katapinga, Karala Probin yang disembi teké dispiration tempinya, matri selain mengiardakani dan mendigun india, yang metabal pada popisi dan aktivian bang jaga metabalan dentami keluatan bisaga pentah-produk yang bilah disembian.

Cian semakitka kephirlaphia pilipa mile profit old unband legs per bolet. Bark bitch compress protocom prospetation philosophic prototographic between arters him Assessment for the law.

limit jep neiskite propiere des prigner seem prooff in fant Interest integral propriates this specialist nergus track present title constant date: Period Trajed Contain Bat (FTEN danger manggarutus provintation make (Philipped State PhilippedSSR) yang terhinda Shagian, pake

Bistischtenen.

- Frankleicht, der Secretary States agrandared Barin
- Samiler Days Maranta
- Tekentegi tellermesi.
- Beiselber Gleiberg

G. SECRETAL SURFAMENTED BY CONTRACTOR

Oppositional-Side (continued)

State developed Specifical PAS Stangerood System (CRIST) in order in product for entains both. CRIST has firm models, cannot NCS Not Gottel Diff Assessment, LEM Face front Hangmand and Riff Sky Disk

SSSM is used in high sist owner to everage specifical side with broken Streithick and in resource operations state production. While C. Min word in a distribute of state month, which it would be Should bearing their Abel. MT is a hoping that which gives code inference regarding apopulation and rotal artist descriptioning from

in militier, the State had optimized Product Committee's Sandies to identify and religion Alter which might be found in only products and services described and its markets professions of calculate products.

وبالخر كمالوهم والمواقع فالمواجه ويسمونا وجاهد بال Ay related until, the Start has discretized risk assumptioned guidance for makin products, average offers, becomes some and mobile

Det als metals accorded and reporting to the Hart distances perceivally as ind the management beautiful expenditured with parameters (See Security) Assessment (1984) using the approach (1984). Second State StategorithMass where consists of

5. Advanced PSofts

- Groundwicks and completely of Staff's Special Control
- Shown Photograms
- Aufternation Productions
- Original Conf.



are in the beautiful transporter.

PT DAMESTERA THE DAMESTERS ARRADITA. CATATAN ATAN LAYORAN REMARKAN

UCH SOLIDADIAN Tanggal 21 December 2010 des Unite Liberyang Besithir pada Tanggal Herabut (Dingkon Adam palam Hapita), Kanadi dingalakan king

PT AND BUILD THE ARREST MADERNANCE NOTES TO THE CONSCIONATED TRANSPORT

THE SECRETARIAN PROPERTY AND ADDRESS OF THE PARTY.

THE RESIDENCE As all Describes 21, 2001 and For the Year Days (restor) processing without the mine with review about

ALL REPORTED HOUSE REPORT AND ADDRESS.

Holis Operational Laplace

- Kudho Perengun Manageren Robe
 - Programma AT berturk dan Artist
 - Kreatness tehinken
 - Property the personne had become destiller, property. percentana dan sistem dikemesi COLUMN WARREST
 - States programma inters yang harmon de la companya

AL PRESENCE STREET, MANAGEMENT PLANT PROPERTY (** 1987)

Parks kenggal 21 December 2018 dan 2018, bisk bedged prinspaces DMFN olds about below margine black below.

Kepad dengan perdapan yang lentaha ladar makanan perkejan kudi lepaka pilak biak teriori barrentisisk medicitis 2001. dari medici Bark.

47. NAVIAJENEN MODAL DAN RASIO LIAGILITAS PERVICIANA ROSAL MINIBUR

Tajan menjeran perusahka Bada sebih-seba mineralitarius probi model yang kasi untak mendalang pertentuhan bilais dan mengeriakankan kembu, dapanan pelanggarakan ispersonan pour faire projetion prosonius, ium somponius interimo speck programme problems; page spiece parks principal dilam, merpiya belarikanyan selara kesalanyan yang islam baga dengan gelaring sela serba kesasasan yang dikentan oleh pesisi sesabil March March

Dept. Labor 2007, Bank Shorphian united recessarial kenegla keja linel I dalambai persentain linek despressingled exchanging terrestoribent I di intermis pay distrate with Black behave in.

G. HERRICH, HER MARKET STREET, Company of

Operational Place Search and B.

E. First Management Studies

- Aller messgif if unerstatung auf distriction of
- Adequate of aution
- * Procedure and find setting adoptory of sitreOlectors, recommend, monthsing and spoudonal montpower information system
- Groupe therefore intermed combant systems

AL COMPUNION WITH LINES, CHANGE LINES. THE PROPERTY OF

As of Streetsher 28, 2005 and 2010, Street was as: deposits of Lill in Audit problem and committeed

State de presiden equities, de soutenes tortins tien la souveilles puries chastif nel respectivos d'ille-florità aquital

47. CAPYTHE, MANAGEMENT AND BINMON REGURGO COPERE ADEQUAÇO RATIO ICADE

The Dark's regular recomposed objection in to-matrices a strong popular position to appear Contacto grands area in market inscrine, algues autour led earlie performs. It managing its capital the Cort execution factors such as an optional providing capital cale of missen to observables and emissioning a factorization and emissioning a factorization for the provided by a more applicable possible.

Markey 2007, there is required to compay with Read & Summer's support off-regulatory replications and map in interests in the fire flow, between

The supplier are resident to the first state of the first state of

PT GROWTH THE THE ARRIVED MADERNANCE. NOTES TO THE CONSCIONATED TRANSPORT THE RESIDENCE

An al December 11, 2011 on For the Year Blee make! Committee of the street أحضنه ويشوونكو بجيابي

47. RAMALENEN MODAL DAN HASIO LIMILITAS PROVIDENCE RECORD MINISTER Contributed

PT DAMESTICA THE DAY EXTENS ARABITA.

CATATAN ATAN MAYORANINE NAMEAN

CORPORATION AND ADDRESS.

Temporari 24 Separation 2015 days United Libertycogolderatter podle Eurogged Europhalt

بيا استخرطت مدي يضا مضاوي فيدما

Personapur Plant also didar papur, dalar kendi dan rides approximate datum promoutation untaken selleggei festleri

a libitaria

Social Measuring 2007, Direct motion normalis problem state with wagelok dalk para sensi dengan Produce Back between the BIATEVEEP tangent Stewarter 200 such Sant Charac Back between the BESTEP largest 10 December 2007 den Sand Colonn Stark Income its PRINCIPLE Largest THE RM 2012

Historieski

Historial Strag broken by Stad Stores Seek Internal St. 1988/PF terged 16 Februari 2011 dissess publicages And Teriminag Merend State (ATMF) entertreet mangamente Plantitudes Standar yang shidi beliki bagga 2 Januar 1947.

Richesperatural

Unite proprietare risks operations first recomplete profession in their street record Street Sant Cities Set Internity Berlinarian (ii) es, belon mudal until dula: manipul adalah sebagai MK, KM, dan 1993. de rateral products tale when the taken tendet mening sensing shillif tenggal 1 Januari 2011, 1 Jani 2011 dan 1 Januari 2012.

Planta tahun 2012 Bank Indonesia melakakan ervini atao poroturan hasobut dan mercelular Seat Object to, 1431/0767 tertang Fawojiton Panyesiose Modal Minimum serval congue Prof. Kratis dan Personalism Espési Equivolency Mointainest ARREST TRACKS

AT CAPITAL MANAGEMENT AND MINNESS RECKERED CAPITAL ADEQUACY AARD JOAN CONTRACTOR OF STREET

Guide's deploymentation are received side, result side. and groundwarf side in world in an informa-

a Marie de

Station Movember 2007, the Contributed intention plantinglists approach for market side econgressed minimize to Audi Subsective 4 No. STEPHENDS المحطا Houseon (1997 or mal or first behavior treater states the 30000000 many Departure III. 2007 and Sant Indicate CHARLE LAW BY HATCHEY CON Art 18, 2011

in Conditions

Conff side and administrating to Santa Industria Constitution the CONSTITUTION SINCE Fellowsp 46, 1917 where the animals in or 14s Ministed Annual (1985) of cents side union streeted appears whether through \$ 1972.

Operational side.

Operational side recompressed still wore forcio initiato approach se per Aleit Interestr Circulo Lelias Report un Sin Circulo Anlin, the continuous transportunit and a of 3%, ACC and CES of annual grown tensor for the half their pours which is official or James J. 2011, July T. 2011 and James C. 2012, expectively.

In 2012. Bank Indomenia soviced night regulation and assed circular latter Ab. 1492/CPRP reparting Capital Adequator Assis with Risk Prestly, per Sapital Contratoror Management Assets (CRIMA).



PT DANGERDON THE DAY ENTITIES ARRADITA. CATATAN ATAN I APORANI KE MAKAN DESIGNATION OF THE PERSON NAMED IN COLUMN 1

Temperi 21 December 2010 de United Taban yang Hersithir peda Tanggal Hersitad بالصنوسات ما

47. RAMALENEH MODAL DAN HASIC LIMITATE PROVIDENCE INCOME, MINISTER Contributed

Ebilosprovinsi (arptar)

Sank waith memilik dun menenghan peman perhitungan keculaspan montal secona internal ata: Heimal Capital Adoption: Assessment Preceso (GA4°), Komponen /GA4° palegbutton miercalogic

- Percenyapan AMI Dawen Komburts dan
- Penilsian Spoukupen Modal
- Pamortauan-dan Falaporan
- Pengendatan Internal

Blank Loorwald menyedakan nodal renerum saronal diargan profit folio, saltugal barlish:

- IN det ATME seitet Blech stengen smill. risalito peningkai 15:
- 876 and having shed \$000 stad XTBSS weight. Bank dengan profit risks potroptet 2: c. 18N Lidikurang dari 11% dari ATMR untuk
- Bank dengan profit risks petroplet 3: d. 17% auf 14% day ATMR untuk Bank dengar profil roku peringkot 4 otou puringhat 5

Blank indonesia programakio produktiviamentas September 1

- Markel Tay 1 backli dari markel pakan Maria, ago ratura, ratio bio, sim ingerityin managemial sekish distant and let become the minim labera urbahangin dangan kan pang kanunut dalah madai belah diperial de la company de la c kepartingan terminyan medal.
- 2 Media Tiro 2 Institi dari pinjanyan nteriori yaq narenti yast da antinger unter (natoinen 1.00).

The support of the last of the support of the last of

PT GROWTH THE THE ARRIVED MADERNANCE. NOTE TO THE CONSTRUCTOR PRANCE. THE RESIDENCE

An al December 31, 2011 are For the Year Blee Health (Commercial religions of Proc أحاصات ومشوريتها جو

C. CAPITAL MANAGEMENT AND BINNESS RECKBRID CAPITAL ADEQUACY AASO JOAN CONTRACTOR OF STREET

Gemeltenskát árodnanů.

The Sunk is obliged to have and apply the precess of capital integracy calculation internally or Internal Capital Assessment Propose (IGAN'). The companeds of SLAW

- e. Active Depunition of Controlisationness and Beauty of Edwartses
- 5. Cardial Advancer Assessment
- Bionitorino and Flugariting
- Instrument sometimes:

State also provides the removate capture required according in the old profit, as

- m. If the of the MASA for bands with a saling of 1 risk profile:
- is. The partitions from PER of the EMA for bank
- with a risk profit rating 2: a. 10% unbiness from 11% of the APPA Switzerk
- with a risk profit veltor 2: d. 11% and 14% of Angel for basis with risk profile-ratings of 4 or 5.

Since industrial analysed for applied into how

- The 4 supplies asserted of medicary observe contact state previous related executions, and concentrating induced after distribution for interplate worth and offer requisitors angles branch and story on America Mad and producting in capably that are branch differently in applicationing payment
- 2 for 2 ceptal control of quality advantage from any process of con-Secretaria de 1.200s.

I APORAN MANAJEMEN

THE SECRET PROPERTY OF THE PARTY #### PT DANKENBOA TIIK DAN HATTIYA ARAGISTA CATATAN ATABILAPORANINE NAMEAN CORRESPONDED IN CORRESPONDED IN CORRESPONDING IN CORRESPONDINT CORRESPONDING IN CORRESPONDING IN CORRESPONDING IN CORRESPONDI

and 24 Securetary 2015 to

Unite Liberyong (besitter pode Tanggal Terrebut (Disaglier dalam palam Papilit) Sernad dispolatur later

47. RAVIALENSH MODAL DAN RASIO LIASILITAS PERSYRCHARD INCOME, MINISTERN Conductors

Pada tanggal 31 Desember 2018 nasis Kowalban Perspension Model Minimum (KPMM) Bank dinting bentaurtan POIX No. 34POIX 030019 tanggel 22 September 2010 den 2015 douburs hankswatten PRI No. 16/18/PRICES tanggal 28 November 3012 den No. 151/2/PSI/2015/anggel Desember 2013 desgan petitisngan satiliga. burket.

HOLE TO THE CONSCIENCED PRANCE. THE RESULT OF

Acad December 11, 2011 or For the Year Then make! (Decreased in william of the لمراد ومخور بينواهم

O' CAPITAL MANAGEMENT AND BINNESS RECURRED CAPITAL ADEQUACY MATERICAN PROPERTY AND IN

As of Securities 31, 2016 and 2013, the Bankis Capital Asinguacy Flatte (CAF) is computed in annestance with PGLK Ho.34PGLK.63GO15 states? Suptember 25, 2019 and 5015 is computed in accordance in III regulation Air LEVERMICOST sieted Movember 28, 2015 and 61 requisition No. 1511/PRINTED dated December 12, 1013 at Subjection 1

	-		
	2011	***	
			Chris
tion extenses for the			With a market in the second second
- And Training Visual Bala - Artist code	41.547.37 1880.18	A 50 57	Albert Stranger
Half Street	24,37%	20,000	Cales Varianti Jose -
terretain.			Complete
trick rollingson its differ			AND COMPANY OF THE PARTY.
And internal lates with	41.005.000	4000,00	And integrated Average
- American promise	THE REAL PROPERTY.		Pater capital -
Contraction (Contraction)	8,03	2000	Capital Adoptory Walts -

Rentaustan POJK RechtPOJE SSOE'M termed 22 September 2010 tentang Revealban Penerolisan Model Minimum, Rosk wollb membership tambahan model sebagai permangga (baffet), sebagai berlist.

- Capital Communities Suffer soluble furnishers model yang bertangsi sebagai penyangga strutters appoints becad between stade perside
- Construying fully acted to police works gang harkegal selekt manganthipadi kanagian apable totali pertentuhan kradit pertuntan sang karishihan sahingga harpatansi mengganggu stabilitan sistem kecampan
- Ospital Swisterje untuk Domestic Systemically Amportant Santi IC-SIE) adalah tembahan mental yang berlungsi urtuk mengurungi dampah negatif temadap stabilities statum labaragers dan porekonomian apoblis terbeli kegagatan Dark gang berdampas oxbesik metatu peongkatas kemempuan Dank dalam menyerap kemplas.

STREET OF PEUR SHUMPULKERSTON BOOK Suptember 25, 2016 concerning Capital Astropacy Hallo, the Basic is required to echtolish accilional maphal as a buffer, as follows:

- Comited Communication Buffer is auditional countrie? which serves as a buffer in the event of a loss: an the coercic of creats:
- D. Dourdwoodson Buffer to applicate captar arbitis surrous by architectual baseur in the accordof excessive much peach and has potentially allowed the stability of the framerical system;
- Capital Suratorial for Someotic Systemically Important Senio (C-SE) is additional capital. which somes to rectice the regative inpust or the appears of the frameulic system and economy in the overt of Bank follow is a systems which through an increase in the Electic attitions attendidences.

THE ORDER CONSTRUCT THE AN ADDRESS OF STREET, AND ADDRESS OF STREET,

PT AND REAL PROPERTY AND ADDRESS AND ADDRE MOTES TO THE COMMON DATES (SHAWAW). STACHMENTS. As of Brazelian 24, 2000 as

For the Vice Step South Characteristic military of their فتبله وخوجاتها

CATATAN ATAS LAPRIANI SELENGAN SECURIOR SECURIOR SE Tanggal 31 December 2000 d Union Tubus yang Beradia pada Tanggal Kecahad aller Stirre place Star Street Startes Star

Secretaria de la constitución de

PT MARKINGA THE SAATHETT AS ANAROTS.

ST. BARRACHER MODIAL DAN BARRO LIABILITAS PERVEDUAGE MODEL MINISTER (Artistan)

Tembahan model sebagai penyangga (hefor) sangmattis sitterwisch saledy Disorts antaliades

- Gepital Conversation Outlier subsper 1,5% dati. ATMR world Blank pany tempolony dalam Blank Umum Kepleter Usehe DURU 3 dan DURU 4 sony peminuhannyo secara bertahas:
 - 0.020% clark ATMR mutal 1 Januari 2016
 - 1 20% stort STRIR restat 1 January 2017
 - 1 JUST COMPANIES AND A LINEAR STREET
 - 2,5% dar LATRIER mutel 1 democri 2018.
- Goantermefoe/Soffer subseen IN Incl percent. congo dengos 2.5% chia koma linia perser) shall ATMIT burg paramet Dunk.
- Charles Survivance units: D-SUB referation. Eintu persent persent denger 25% (due kerne. the person can ATMY Bath sanctoriganum. sticking with a

Personation model salsagal purporgga (Auffor) hano doesahi bargan menggunakan kompenen model in Charact (Common Ready For F).

Destructor PEI No. 1702/F082010 (cross) 35 Sevenber 3015 tentang Keresiban Pembertukan Countercyclical Juliar (CCR) distantan tahan basasan DOS yang distantan cieh Stark Indonepia urtisk pathema kali, watu mulai Januari XI'M action excess? E's, don bestalos untuk pelurah bank, baik bank umam konwursional dan bank ureum receipt, bemzeuk kontor colongder Bank yang berkedistiskan di kan megeri.

Essivani terhadas teruman CCD akan dilatokan surrary bortals, justs paling tomang 1 hall olders (f. DAMA, CHARGE THE BENCHMARKED THEIR CHARGES distantian tahasi kasanan CCS titut harabah maka Sunk Indonesia akan mangaluarkan pengumuman. di politate Nath Indonesia nias analeka ditatankan ecis perobahan, malia Bank Indonesia ahan menerbilikan Suint Edaran mengensi perubahan Normal bud.

Sentenarium FOJK No. 46/FOJE (66/2976 hamped 20 Departure 2018 testang Provitages Systemicals: Exportant Bank Con Copital Suruhange, Statistical bahwa Otorkas Jaso Kaupragan berkesotingai dengon littori Indonesia sikan mwekapitan SIM dan Capital Sandwayeruniah 200. Earth yang diletaphan orkagai SSS waith newsbertile Capital Surchargeservices DISS.

AT CAPITAL MANAGEMENT AND MINNEY PROCESSO CAPITAL ADRIQUACY PARTO (CAPI CONTRACTOR OF STREET

Additional naples up a halfor which shall be maintakelend by the Bank over

- Gapital Conversation Duffer amounted to 2.5% of PROM in the Bank observing in \$1,000.7.2 and DDPS' Fishbook fulfillment/gradually:
 - 0.625% dom FMA place 1 January 2816
 - 6.28% from FWG stone 1 January 2017
 - T-RESS, Flore MSRN ARROY T-January 2019.
 - 2.5% from Fibbliopings 1 January 2019.
- Countercentoul Buffer in the amount of (%) (see percent) up to 2.5% (see come tire) percent from 7944 for the whole Swell.
- Charlet Sustainer by D-Still in the amount of \$5 time percent to \$25 time come fire people for MRM of Block with Judeous bearing and

Published of sample up a buffer should be seed by uning components of Gonzaue Coulty Text 1.

Sanot on FOI As 1750/76/00/5 Admit Censminer 25, 3915 concerning the Establishment of Country-piece duffer Eddigation exputation that the amount of DOM art by Bark Ingonesia for the But time, electing America 1, 25/16 emported to CNs and apply to all banks, both conventional connection bank and/olered banks, including branches or banks domiched abroad.

The evolution of the amount of CCE avoidable done regularly, in all board I firms within E-roselins, in the case based on the evapuation determined that the mareritaria of the CCS shap and change thee State inchrenie will issue at amountournest on the maleute of Blank Instrumets and if according observes then Sant Indonesia will book a Girodar Jaffer recombing the obsesses.

ACCURAGE IN PLAN NO. MAYOR EXCEPT MINE Descentive 10, 1015 concurring the Stigulative of Typinescaty reported stants and Capital Southwest antidolohood that the Pinannial Southern Authority in coordinative with/lises Indoornia will set 256 and Captel Steadarge for 256. Steels are defend as 350 is required to extend to Captel Sandange de 200.

I APORAN MANAJEMEN PROFIL PERUSAHAAN

THE PERSON NAMED IN COLUMN 2 I المراجع والمتحصوصة والرحا

PT MARKETON THE SAN HETTING MEMORYS. **CATATANA ATRAS LAPRIMAN SECUROSCAN**

Pergand 31 Deposition 2018 step. Unit Taken yang Keraktis pada Tanggal Kerasisal Cikartian dalam jakan Repirk, بها جماع جماعه حدا و با حجاجه الحد

OF HARAJEMEN MODIAL DAN BARRO LIMBUTAS PERVEDUAGE MODEL MANIEUM Barbrian

Pendapan SB dan Gaphal Senhaga untuk SB ulialishan umara rammilman rankap bitum pada:

- a. Bulan Maret dengan menggunukan data pada balan Danambar fahan sahalannya; dan
- b. Bulen September dengan menggunakan data: parcie bulbo Juni tahun kebeluming.

Obvitac Jaco Keurogon menetopios Capitoli Surpharge serials 200 stallars 8 between histories

- a. To day ATRIF Eags SIR yang diputingkan stature balances to buries to
- D. 13% can ATMFI bag 388 yang dipringkan dalam habement hands 2:
- c. 2% der ATMF bags 200 vang destanden. laken kelangah kadisi 3:
- ci. 2,9% dari ATMT hagi 585 yang digelengkan . skalare kelaressak kushtel 4:
- e. 3.9% dari A'TMF bagi 589 pung digelengkan datam indumpoli bedika 5.

Urbik pertama kali, O.R. akan menetaykan S.B. datasi 4 letompok dimono pemenutrannya dilekuken sessen berishes:

1. 20 kaj bekespih (kashe) 1 sekesar

- 0:25% ctrri #TMR sedak tanggali 1 Januari -20000
- 6.5% don ATMR selek tanggal 1 Januari ARREST .
- 6,78% vieri 6788 sejek tenggal 1 Januari
- el. 17L dari ATMPI solah banggal 1 Januari 00000

2. 58 had lademock (Sucke)(2 sebour.

- 6:375% dari ATMR point tanggal 1 Januari 2000
- 639% dari ATMR pejak tenggali 1 Januari SECTION 1
- 1,125% dark ATMR polick begget 1 Januari
- 1.5% slari ATRES sejak berggali 1 Januari 2009

SS hagi kelempok (buckot) 3 sebesur.

- G.STE slavi ACTIVE switch increased 1 Januari 2000
- The fair ATMY less targon 1 Junior DOM: N
- 1,5% dari ATMR pelak tenggal 1 Armani 200806
- 2% dari ATMY selah tanggal 1 Januari 30%

PT STANDARDS TO AND US SAUGENARDS MOTES TO THE COMMON DATES FRANCIAL STRUMBALLS.

An of Personal or 21, 2000 and For the Year Day Locket Dispersion to relition of their an adiameter ation

47 CANYON MARKADINENT ARE MINISTER PROGRAM CAPITAL ADRIQUACY PARTO (CAPI COMMUNICATION CO.

Selectional Selection of SIS and Capital Services to SIS. amentalizable blacements are:

- Merch solny field in Depember of the province British Sales
- Deplement only plate in Jame of the province.

Financial Services Authority establish Cardol Suppose for 200 in 2 proper of bashel-

- a Th Non-Midd for DR winds counted as based of the
- 6 1.75 Nov. MON. By 281 HERA LINEARY ALL backet 2
- a 2% has Alek for 25% which counted as Republication (2)
- d. 23% from MMA for SES which placetized as booked 41
- e. 3.5% from MSNA for SES which placetized as bother 5

For the first time, the FSA will set the SIS into 4-proper where fulfillment in time gradually:

Zilli for insulati if preparation for

- 0.35% from FWA since January 1, 2016;
- B. H.C. Steam Will Stationer January 5, 2017.
- G.75% Store FSSS alread Springer (1, 2018).
- (% hom/fid8) since January 1, 2009.

2 58 for bushed 2 amounted for

- 8 (1795) Hors PMA pinos January F. (1996).
- 6.75% Storn FWA pince-January 1, 2017.
- f. 105% from FWA pince January 1, 0040;
- C.200 Storm FEED attack Assessor F. 2010.

SB for bunker 3 amounted for:

- 0.000 from FIRST-street January 7, 2010.
- Yili Som/SMA since Amount 1, 2017;
- £.5% from Fibbliopings January E, 2616.
- ZN Boom/RMM place Amount 1, 2019.



THE PERSON NAMED AND POST OFFICE ADDRESS OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN CO and intermediate and a

PT STANDARDS TORAGE STEERINGS MOTERAL COMPORTATION OF THE PROPERTY.

As of Depositor 24, 2000 and For the Year Lives (seeing) Commenced in religions of Plants na silamaka silah

AT CAPITAL MANAGEMENT AND MINNEY PROCESSO CAPITAL ADRIQUACY MATIO (CAR) CONTRACTOR OF CO.

For the first done, the FSA will set the SIS into Foresan other Millered is store graduals:

- 4. SSR for handsoft & presupption for
 - 0.605% dom FMA pinor January 1, 2010;
 - E. 25% from FWA pince January 1, 2017.
 - E. E. Tille, Super-Philips, nature January 1, 2016.
 - g. 1.25 Specific Author Japaney F. 2018.

Street process in the company of the street in resident in equilations, and these equilations hiter the initially stration to recent artenany, flari interesi i approach in soci accommend is privately bound on resoluting for ektimolo si fir aquis mousen reprimeri jemanu si ili ili o' sin engine assist is and discount of the second

The Bank flow Bellifed Gard Sedemoir's regulation regarding Capital Adequate State and Calculate of State Street Street,

PT MARKINGA THE DAY HETTIAN MINISTRA

STRUMBALL.

AT HARAJEMEN MODIAL DAN BARRO LIKELITAS PERMITRIANA MICCAL MINIBERS Seriolani

GATATAN ATAS LAPBRAN STUNISAN

Temporal 21 Describes 2015 stars

Unit Taken yang Kerakki pada Tanggal Keraked Chapter dalam jaken Repire,

بية حداد وحنث مثان وفا حضيت الموت

Urbit perhana kali, O.H. akan menebapkan SB .. skiam 4 belompsk sinoma prenerokannya dilakukan secara behahap: (lariphar)

- 6. ESI hart belowed (harbs') 5 salonar
 - Epidőlő dai ATMY seják tenggal I Armati 3090.
 - 1,25% clari ATMR pelak tenggal 1 Armuel . 5007
 - 1,575% dad ATMR polish temporal 1 Armsell. 90%
 - I.St. dan ATRIN seas tancoul 1 Januari 2019.

Banjana negpada sak perakia Oregon began selek revensiter perdah makar ken seria meriki beratak menghak diandar telahir urbit vergibe inninger moid. Periobies Dank Indonesia akas pergahasan terakat terdana terrination programme also interrigent introdutes parties revisit (Makes attenue CM attenand intrinsing memory stated behavior interpolation named on the

Cord told recreate interior Det Interior yang berlatu belang Kerajiban Penyediaan Melal Harmonia Petringer Fort Intellung Herent Printer.

48. TRRESAMAN INFORMASI ARUS SAS

Albido Intoloj din postavan proj 166 managed and but

48. SUPPLEMENTAL CASH FLOW INFORMATION

beauting and discreting architics and adjusting treat

	N formation for		
	200E	and a	
trained for district and the		400.74	Perutadan and detailed the feet and
britadius per titur propincius in artifica	0.20	10.04	Onderstand understands program tribut state

We refuse constitute thereon advances believe unde-

PT GARK MEGA TEK BARI DITTAB ANAROYA CATATAN ADAR LAPONAN DI UNICAN NUMBER OF STREET

Temper H December 2016 days Unio Taion yang Herakki pada Tanggai Tanahat Kitaghan Jajan Jajan Rapat والا مخضيطة المحالة

45. PRODUCTIONS RELIABIONAL VALUE DELIVERS

Destat in säätä kelenga Pengalan Strete Akedeni Sounge yang hiti shattan sish Desta Strete Akedeni Ketangai (KSAK listen Starten Inhorntal yang dipantang retron-lerhadap programe Imanipan Bank and relian andreprograms between the late of the legisles manus lenskinin blas XIII.

 Accentrates PAR No. 1: Projector Laporer Encourse Indiana Policera. Propenylapor. bartida akidir 1 dawari 1917.

Anuncionen ini mengilartikasi, isakan mangalah pasana algalikan, pempapakan 1994 No. 1. miles iae, exceptablica magaza. radiotallos, Dándellos andes shierais. persojien cululum alen japonen benampan den persojih alikunian kalipian alikulum April Barri

American PRSS No. 2: Legence Aces Kan Benkey Probato Pergraphysis, berket elektri James 200 dayun percepun din distribution.

Ananderen in menyasikan milias arish monyofishus pongunaktean yang menungarkan penggura tiposas beutrigon seisk reregesationi produktor pata kabilitas sony tinibul itan' aktivitao pendanaga, tamassuk pendohon yang timbul dari anya kas maupun penbahan ten-kes

 Assessment PSAS No. 46, Phys. Presidentes torium:Porgutour stort Print Éuropeturs estat Pagi yang Salam (Arcalinia, Bullille shatif (Januar 2000 dangan percepan dal distribution has

Amendemen in mengkiarlikasi bahwa untuk mente Anjang mentel solati deskupa madak-remente torustia sahingga patiankam temporar yang dapat-disvangton basat-dinambolkon; wiliman alas terrungkings besar laku teng galak masa depar dapid meruatap persittari belorapa post writing analysisti jurnish haruptohus.

 PSAE No. 3 (Pergeranian 3010); Lapoure Recorgos Salesto, Securio 44431 (American) dengan permasan diri diserberankan

Pergensian in menghariban bahasi pengangkapan inkain yang dipenyandan bahas Anatomica dalah lapana basanyan bilata akan melaki mbensai skang dari lapowa kunngan kelata sapot kawatar manganan darligene tide proglemels et il progress lepton incorpe intere des pais and prog

FT BANK NESA THE AND ITS INVENTABLE WHEN TO THE COMMUNICATION WHEN IN

STATEMENTS
As of Statements (4, 70% and North New York States Proposition of Person colors of cooks with

CLARGE STATEMENT OF RESPOND ACCUMUM STANDARDS

The following are several industrial filterals! Assembly Sharkach insued by the industrial filterals! Assembly Sharkach Stand (F 1922) that are considered whereast in the formula reporting of the State was to extend only but and part of the fire for 2005 mendidated theretal eleterates:

 Assessment in 2003 for 1: Proceedings of Pirennial Midwards on Distances Addition. effective investory (, 1967).

No completely staffy rather than displicably through smilling SFAS like 1 requirements, manage others, it storily for methodolog, firedaily as to the costs to establish property for rather to inequal statements and interfacions of synthesis according position.

 Assertion is NYSS in 3: Retermed of Code Flow or the Distinguis Station, effective decay I, 2015 will make application to

This amendments requires entities to provide sindusures that enable the financial sinferentia cours to contents the sharpers in lightifiers withing Non Standing solvebus, including changes from month floor and more made.

 Asserbands to SEAT ASS 45: Boson Class on ije Apogelie of Johann Tee Asede k Street and come of other brown 1, 2008 with make application's provided

This amprehensis similar that in determine whether the lenable income will be available so that the deductible temporary differences can be solitional auditorates of the reconflictly below based to shooms can include recovers of certain assets of the entity exceeds its corroling emount.

 IF 65 No. No. 2 (80% Asymptotics): Inferior Processor Proporting, effective Assuray 1, 2017 with realist application in provident

Dis improperate station that he inhere distinction required about the included to the intain travel statement or frompt over-reference of the interior ferminal alternation. and a management according of the management oper). But available to over-or the setting forward attackments now about of the magnetic filtres



PT EARLENCEA TOX BAR ENTERS ASSURES. CATALINA ATAMILANDING HORSEN SERVICE HARRIST AND ADDRESS OF THE PARTY OF

Language III Separates 2016-box United Tables yang Hersitida pada Tanggal Terradusi (Daggar pigan pigan Hagian) فتنا مخفوط أعدما

42 PERSONAL SEASON ASSESSED. CENTRAL TANK (MEVER (Legislar))

Bertol ist minist between Perspiken Bursto Mordeni Enurgen pang bish disablan nish Berton Stretze Abertoni Kennegen (1848. -Ratio Adulta Internate yang digenting menan-terhalap proposes beautyan limit and milias produces communicate in the ball of the basic products terangan kemulikanan labar 2000, kepida

 Americano PSAS No. 28 (Programmo 2018); Brokelen Hirris, berteiler ethild? T. Januari 2010. desput permanan dat dipertenankan.

Proposition in complications below poor ridges krypten berkadlen beggt delle beskearten deressione male ausg eitigen investation lakes instinuitus regularii mass elidinasi limpolasi kanasia.

 Americano ISAE Sa. 46 (Pergenasian 2016). Part Tital Laws you Dealt Total Speed to Operat yang Offenditon, bedata obitat 1 Januari 2007 dengan perangan dari distribution.

Proproacion lei recoglissificat lutico perutation dell'orig rectorio perigenne le metada pringurum trimiya diseggipi celeggi renewa amal yang berketapakan dan bakin schapi recore propose hav. Personier ningerengtirikan laten periodolisabel printers of high requisit from the little pringed and the interpret topology

 PSSS No. III (Pergraphic 2016): Industrie Resember Pergangkapan, berkes efsikil Linear 2007 design programs del decimation.

Proposacion ini mangkantikani kalma milita. hann menta sita nia tekaka kesisti jau out months with outs north brieflicke belefajake dakes auf incorpe sies apokali prospeniari proganglapas britali koletiniari kerkelapitan lepassisi.

Path and possible bears laurage bereitteren, mengenen fünd mech mergetiger dan bekan mererbikan danyak dari perenga FSW has belong income tourne market and the second

TO SERVICE CONTRACTOR OF THE PARTY OF THE PA

PERSONAL PROPERTY AND ADDRESS ASSESSMENTS. MODEL TO THE COMMODIAN SHE PROMISE. SAMERINES

Acres Committee \$4, 2016 and For the Year Discussion of Expensed in religion of Physics. section returnals assessed

43. HENDE STADMAND OF HANGES.
ACCORDING ENVIRONES (minimum)

No biliotic or several between Pleasant Accounting Standard Several by the between Financial Recognition Standards (South Friedly Bud are consistent attented to the humani reputing of the Book and its automorphism before a principal artist 2000 maritika ibunia damunia jembung

· According to 1945 No. 24 (1986) Aspertment: Employee Generals, effective Armony (, 2007 will make applicable to

This improvement starting that for contact of high quality requests founds in subsetting the serious of feasier and not beaution the country in which the Execute area.

 Accombands to 2000 No. 30 (2010) Improvemently Non-Consort Associa, Mail for Note and Charactered Question effective density 1, 2017 will make applicable in provided.

Princippersonnel desilies had a charge from an departs and collection for allow departs and collection unicotional as the largering of a contractale plan and and an active deposition. This improvement also startion that the always in the deposit and the property of the starting of the starting of another than the starting for this of absorbing to an arrest or disposed group.

 MAR No. 60 COSC Improvementy Property Statements, officiales insuren 1, 2007 with market anniario in consultat.

Die improvement Clarifes Hall an ently resul-access ha salam of the service contact legacity is determine whether the artily has a continuity inchesent is francis année and electro for distance expirement estable le lie continuing STATE OF THE PARTY.

de el fin havenn side el finne appelitical Promote Submersia, the recognoscies of the Hosti is all materity and has say pri principal for input of fines one absolute, or in manifolded Principle distinguish.

the eight constitutes from a mercury benefit code. ang ito kadamanian kangangan,

IT HOSE MICE THE CAR HELLING ASSESSES. CATATAN ATAB LAYORAN REMARGAN CORRECT PROPERTY

gel 30 December 2000 den bold like you best o pob larged leveled in delanginen limik. Kadi dinpulatur limi

Daten erregalitar informati besangan PT Hant binga Tili (milita indibi) panka kan untuk bahan paratematik postalangga 11 Demoster Al Estar Alil. Mandari Kasi pada Pintan Kasa Persenyakan Terbahan Jerika-anatij denta terdamatan metata silahanja dan ini degan series bersaldesi.

PERSONAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN 1 MINES TO THE COMMUNICATION PLANSAGE. NAME OF STREET Acres December 20, 2018 and For the Year Phone Southof filegoroused in colliness of the

h property to the term of the pro-17 South Stage This parent mility on all and by the proname Decretor 30, 2016 and 2013, the Hart's transferred in Private Ready Florids (satisficated) an proposed works (see realized as appeared in the emiskelen melled

Laponer Projet Konangar	Sales and Sales and and	Salamatal Promis Produc
Laporen bilanogi dan penghasikan Kengantanah kan	Lampton Rabelah 2	Sidesoni al Vindi er Lous and olber Comprehensive Busser
Legaria Partichia Challes	Large and Districts 3	Waterman Danger & Cody
Lawrence Street No.	Lampions Schools	W-4

446



The mights improvement for most information residently formed in a time interesting improvement.

DE CERMAN PERMANAN TANGA MANSAFET CRESCNEY - BANACON, AN ORBA TICK

PER CHANGE METERS FROM PRINCIPLE BROKE LANCOUNTRIBUTION PROPERTY. بغيبية المحادز محادات معآ

SOFTMEN TEMPERATURE PROBLEM SHOPEY And Street, 15, 1998 (Representative military of the u alberei

	21 Committee Committee P. 17 to	21 Describer Occasion P. 17 S	
401			AURIO
Gas.	1407.00	129000	Call
the part that below	4,000,000	450000	CANCEL ACCOUNT OF THE PARTY.
City public bord labo Plant acrossor Plant codip	1215	36.60 20.00	Carrent accessed with other banks (Michell Purities (Mary years)
Personal Property of the Control of		2000 ABT 40	The second with first measures and other parties and the parties and parties
Place September 1960	NAME OF THE PARTY OF	150,00	Acceptance Management
British pay districtings paying a territori Plant territori Plant telepo	430030	3000	insulin parkers mate greens in mate State paties Par paties
Taples before	20094	-600	Delivation reprinciples
landigang dibritan Pina kendad Pina telap	2000a) 2000-00	20.00	Antonio protes Tearprotes
-	50,0819	10.400.00	unc
Controller beginn Controller breaken president offit	hearms) barms)	insured Second	Alleman in Impairment James in Impairment James
Configuração de Configuração d	2007049	ELPHANT.	Committee of the Commit
Tephon discipled Filed stretch Shall belige	NE SEE	ARCHE.	Anaplasan sankabb Anton yarke Yekiyarke
	104,044	400235	
Annipolis language	36179	MINE.	Sideral lan assis
April Mag.	129.00	CHRIST	finiant INC
Attentio properties	(Casean)	PARK THE	Account the Approximation
Annifolisp - mile	OWNER.	1,740,015	Marinen-At
And the late washing to the late of the la	130	1,000 1,000 1,000 1,000	Abbrevate of Abbrevate The public
TEUM, AREE	1000	0.0000	PRINC AMERICA

DETERMINENDAMICAN TANDALANSHTELDED CASY (BANACON, AN TORIX FOR

LAPORAN MANAJEMEN

	Townster Company P.	S Describer Company A.	
HATE TW			CAMP FOR
Milks ages	505.50	000000	Objection for translating
Magazine Administration State Services Place Origin	1800.00E 300%68	1 (OLDE) 1 SERVE	Chyantic Seas contractor Service acceptate Service parties Designation Service deposits
Table Services The Control of the Co	1,000 1,000 1,000 20,000 20,000	3010 1910 1974 1984 1984	Melani partin The partin The Appendi Selate partin The partin
Street or the last con- rect to the con- rect to the con-	9.000 2010.004	9294 1007.704	Departit than after parties submer parties when parties
Chinate part that	486.80	X2000240	Structure and sector
Make district	19,094	2020	Old (Personal Assessed
day populary and a	10000	EE 210	Provide the search
المارمت وما	496.000	680-6	Amegianurujugulén
Pagence your distance	91511	1,000,046	Find torontige
Make the passage		200,000	Paragraphy and the Salety
Managery making a dispersion statistics for the Plant benefits Plant Dilgo	220 VB38	20.00	Accordingnesses and other acciding Action parket That parket



The military implementary forward information of formal at a little instruments for

DETERMINENT PERMITS AND TANGEST LANGUAGE TO THE PERMITS AND TH

AND THE REAL PROPERTY. DESTRUCTION OF THE PERSON NAMED IN COLUMN 1

PERUSAHAAN

PARTIES REPORT FOR HARRISE POSITION diagrams and in the

	Si Demokraf	II Described	
	Charles II.	Character JA.	
		200	
TOTAL .			rgury
Makin salvan — diki sandadi PANE (dika peradigan) salvan Makin dikan — SYSSE, MISSE Makin			Phone copies" per valor PpSSS god processig per street Austronovacquist - Dryttely Appstor Austronovacquist - Dryttely Appstor
CONTRACTOR OF THE PARTY	3491596	LOUISE.	CHECK COMMISSION
Translation reside during	3.850.901	A 2000 100	أعالب ما تقدر المطالقة ال
Cologo error	100	5000	Service of the servic
Section	2395301	A 05/07/06/1	Philippings
Programa Large terminis	2490.004	3/87544	Ohn Langeriansin James
TO DESCRIPTION OF THE PERSON O	1125.01	11.07.55	TOTAL COMPY
TERM DEBUT OF CONTRACTOR	70.00	10.00000	THE DESCRIPTION OF

no militar relationship drawn provide our

DE DERIVER PERMACANE PARENCANISMET ENERGY PROMOTE AN EXCENT FROM

المهوسة بشمر فالقرمة ويسر معشا

LAPORAN MANAJEMEN

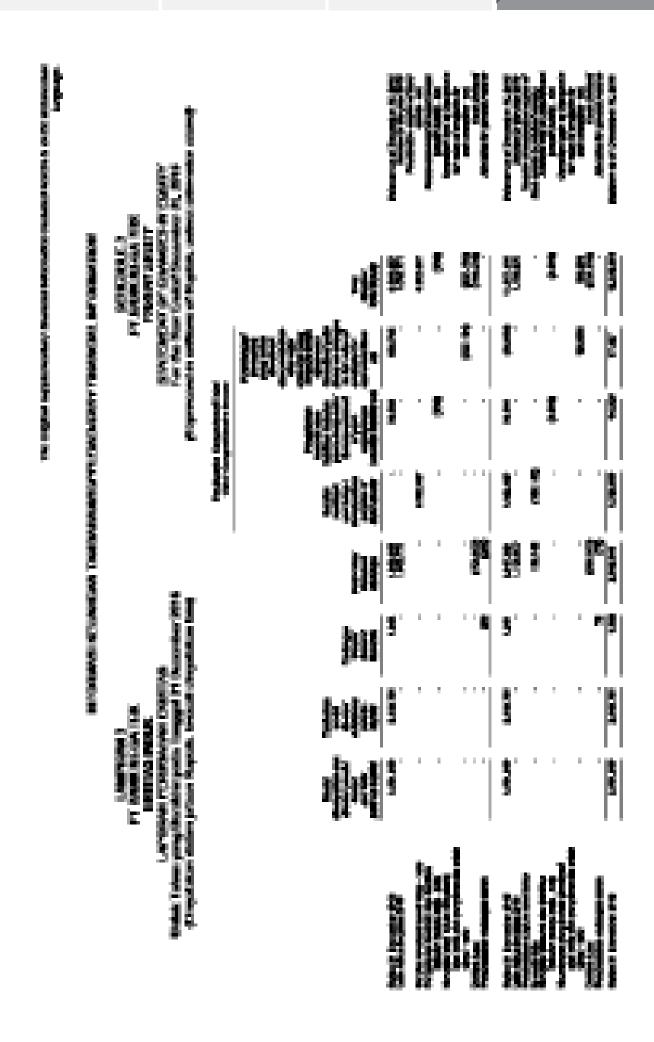
LAMPENA X PT MARK MINOCHER. ENTERS BEAM LAPORAN LINA LINA (AND PERSONNELAN ROMPHERSON LANK

British Tahun pang Bepathin pada Tanggal (Divingabilitate dilation julicory Play وخدا معادله ومال المحوط

SCHOOLS I PERSONAL MEDICAL PARK ARM DEST STATEMENT OF PROPER OFFICER AND STATE

CONTRACTOR DECIMAL ier der Mary Darber

	No.		
	-	80	
CONTRACTOR OF STREET			CHESOLOGIA MONRE AND
Persiante bega Situation	Construction of Construction o	(Lincold)	Afternal Agency
REMARKS BARNESS SEED	5460,754	2790040	W/ APUREY WINE
Profesional Company Co., LABORES. Profesional Control Co., Co., Co., Co., Co., Co., Co., Co.,	14938	100130	d byto-drynnosis, accord From and Completion. Out-time for designed in the Collection of
Contract of the Contract of th	276.88	96.75	Description of the control of the co
and the same	14,00	20180 20244	China
Take productor upon related billings:	1807,004	33606	Triviation specifiguitation
remain de la carte. Person des cartes la financia de la carte de l	pove	0.430	CHASE STATE OF CONTROL
ari sedenga	personal section	SECTION .	and one distribution in
taken some der schedeling Scher pip fon belangen blerger	(1.107.094)	0.000400	Check the published opening best courses set that effects to
Table for the super-street interpr	peomo	рания	Thick sales upwalling expresses
PROGRAMMENT OF THE PARTY OF THE	1.65.00	1.195.368	SHALLING MOTHER - 461
CHEMICAL - MICS	76.00	No. CT	RESERVE SERVE - RE
WINDSHAM MED	person	(200,000)	OF STREET, ST.
LIEU SORRIBES N. AN	1.00000	1400 375	ACCORDING DE MAN
Personal in terms described to be for your prop birth steen distributions to take out frequency benefit than			Other comprehensive learning bear that will not an executable colonography or profet or force.
And the second property of the last of the	dynamic	(mag	configuration of the College of the
Surples produced their relative		The state of	Contactor argue of first sures
Constanting the Section of Section Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Constanting Cons	200.000	(87.904)	Described gain glass; on Oceages. Self-reduced problem; do unique possible—ser
TOTAL PRODUCTION CONTROLLED	127186	10720	FURNI COMPRESSORS MICHEL FROM THE VENE
Little Pick Ballion Braker (skd picks)	16	***	SHORT CHARMON PLANS SHARE



HECKERANI PARAMANI INAMANANSAN TAMINTAKI ARAWANA AR CIRIA DAN

LAPORAN MANAJEMEN

LANGUAGE PT INVESTIGATION IN CO. CONTRACTOR INC. LATERAN ARRESTA 20 December 2015

PERSONAL PARTIES PARAMETERS. DESIGNATION OF CHRONICASE -i-- 31, 3910

	Taken yang berdala pada bengsal 21 Department berdala Department 21			
	200	200		
AREA DE DANAMINA			DAMEST COMPOSITION CONTROL AND ADDRESS OF THE CONTROL	
Personal langu	CORP. COR	ALMERICAN STATE	Printer Constant	
Contragador production for the land	1,449,807	1.0000000	Type and constitution deposit	
Periodolo igerationi latera Periodolo ser operationi selo	14,804	21504	(Story) and of the con-	
	24.86	10.00	the spending business and	
Assessment of the Section of Section S				
direct (dir	5.00		Providence and a functional score	
	0089.480	(2/91/20)	Papered of Interest and other	
rediction begins prelique de qui Mar general desp	200 A	2000000	Office specified represent	
Persitation of the persitation	(201,207)	(100,000)	Proposed of Section Str.	
- constructive designation of the construction	games and	Concernie		
territorio de la compania del compania del compania de la compania del la compania dela compania del la compania de la compania del la compania del la compania del la comp			Complete state of Author	
recognise pain flatt following			Charles of the Land School	
der bereicht	(249,444)		and after haring	
Districts .	35001300	part of the	Annelle	
Chicago para sinsi denga jari disa			Security and Astronomy	
and a	(80.80)	(3.00.629)	approximate in contri	
Ord projection	23.050	10.00	- tours	
Agent plantile (MATRICE INSPIRE	(M.200) (0.400)	20.473	Other special	
Street of the last	po-may.	haranta	Greek to waters	
20	440.900	KRITHIN	Count harms	
Tilberger	- TO 100	449.000	Bridge Receive	
Acquaint forgotte	10.00	THE AREA	Chief Streets	
Megawan distribution	CHIE 2000	(Charles of	Agents for the last	
This the part that they provided			Secretary Constitution	
and a	1,626,906	(1.420.00%)	agrandance agrandant	
trian programmi term dispersion				
Balling (etc)	(9.00)		Account reporting and the delicity	
territoria di propiato del Pirentese			the same provided in particularly	
minipalities special	200.00	in control	أ عندائك والدوب	
AND US DAY AND MAKEN			CALIFORNIA PRODUCTIVO	
Personal and productive observables			Proceeds from sale of providing	
mande salah dipid	1,004,007	1,679,700	poster to the	
resultance the proposer and briga	5.895	9,000	Proceeding From Safe of Mind and the	
Periodic and Migi	20.7 MIN. S	per a delica.	Angulador of State Laurin	
PERSONAL PROPERTY.			Algorithm of the latter	
mark and det	(0.440.760)	CHICAS MAN	1	
			Manager and the State of State	
Marie der det belligenden Wilde artein arreier	0.08280	240,000	the sand provided highward by	



the argumentation from the makes related to the second to

THE CONTROL PRESENTED AND TANKEN AND ADDRESS AND THE RESERVE AND ADDRESS AND A

PTOWN WOO THE PRINTED MAKE LAPSENS AND SALES AND CONTRACTOR United Labor progriderative pade I singed 24 Streetsbur 2016 (Simpulsion Salare jalom Sepiels.

والتما ومشرفه والواقعووها

SCHOOL 4 PARTIES THEFTY (ingressed in ad

	7		
	75	2015	
AGE OF THE POPULAR			CHRYSLAND PROMERS.
Pendagaran dikirin basi Pendagaran Japanan yang silenten Pendalan pidpanan yang dibatan	(1.200.000) (1.200.000) 2.00.000	(1200) (1200) 1300)	Payments of and abditions. Payments of the terrority of Patronic of the terrority.
interior districts designated the contract of	Grammé	1,0000	Aller vands generaleist by Jeneral by Drawning residents
THE REST OF THE PARTY SETTING	64630	роктор	OF THE CASE OF THE PARTY.
EAST BASE STEELESS, SEAS, THESE	8.0710	0.79100	AL MESSAGE O. A.P.
THE REAL PROPERTY AND THE PARTY.	MARKER	URM	CASE ARE COMMISSION OF REAL
Courte extenseschede det Con Company State Internale Company Services	100 mm	GRANDS SPECIAL SPECIAL	Cash and cash replacement consist of Cash Guerral accounts with libert included Guerral accounts with other hands
Principale para flari internale der turk pla-jurgiu sallte julie komp Staten der komp offic langui produke beford Grounde stra	100.00	280.60	American religions relations and other facility making making to making storm mapping of the
indereda junto mais, julio franția Minima din			Drawin Confessor of State Schools and Ass.
constitute to a second	000000		Appello Mo
	14.000.000	LIFERE	Name and Post of Spiritual









