

INDONESIA

The HSBC Group

Headquartered in London, HSBC is one of the largest banking and financial services organizations in the world that serves over 100 million customers worldwide through around 9,500 offices in 85 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of some US\$2,547 billion at 30 June 2008, HSBC is one of the world's largest banking and financial services organizations. HSBC is marketed worldwide as 'the world's local bank'. With listings on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by around 200,000 shareholders in some 100 countries and territories. The shares are traded on the New York Stock Exchange in the form of American Depositary Receipts. Through an international network linked by advanced technology, including a rapidly growing e-commerce capability, HSBC provides a comprehensive range of financial services: personal financial services; commercial banking; corporate, investment banking and markets; and private banking.

HSBC's History in Indonesia

As the pioneer of modern banking in most of Asian Countries, HSBC (HSBC (formerly known as The Hong Kong and Shanghai Banking Corporation Limited) has had long history in Indonesia. Since HSBC opened its first Indonesian office in Jakarta (which known as Batavia) in 1884, HSBC has been providing various kinds of banking service and products to the Indonesian customers, wishing to develop trade and investment opportunities. Initially started to serve the important sugar trade, and then expanded its operation to Surabaya in 1896. Later in 1994 HSBC upgraded its Semarang agency, which has been operating since 1878, into a full branch. During challenging times in the Indonesian market where the Bank was forced to close operation during World War II, and in the mid-1960s, HSBC strengths were really put on trial. Having managed to re-open its operation in Indonesia after the World War II and similarly after the closure in mid-1960s, the Bank was granted a new banking license in 1968 wherein the Bank has remains steadily solid ever since and retained its position as one of the largest foreign banks operating in Indonesia.

Today HSBC Indonesia offers a broad range of banking and financial services tailored to meet a wide spectrum of needs, from those of multinational corporations to local businesses and individual Indonesians, including personal financial services, corporate, commercial banking, institutional banking, treasury capital markets and Amanah Syariah banking. It serves its customers through a range of 104 outlets in Indonesia. This includes Branch offices, Premier centres, Amanah branch, express banking centres. All spread out in Jakarta, Surabaya, Medan, Bandung, Semarang, Solo, and Batam.

Corporate & Commercial Banking

HSBC fosters long-term relationships based on its global connections and extensive knowledge of the region and Asian business. A full range of banking services is provided to a wide range of customer base, ranging from the small medium enterprises to major multinationals. These include working capital, term and project finance, foreign exchange, derivatives and trade finance facilities and services. Some awards received on the corporate & commercial banking business are include: (2000-2006 Finance Asia - Best Foreign Bank for Corporate & Commercial Banking), (2004 & 2006 Investor- Best Foreign Bank), (2007 Greenwich – Survey No.1 in Overall Quality Index for large corporate.), (2007 Euromoney - Trade Finance 2007 Deal of the Year), (2007 Project Finance International – Asia Pacific Telecoms Deal of the Year).

**HSBC
Amanah
Syariah**

HSBC's involvement in Islamic finance started in 1994, when it was the first foreign bank to establish an Islamic unit in Malaysia. In 1998, HSBC established "HSBC Amanah", the global Islamic financial services division of the HSBC Group, with the aim of making HSBC the leading provider of Islamic financial services worldwide. HSBC Amanah is headquartered in the UK and has regional representation in Indonesia, the United States of America, Saudi Arabia, the United Arab Emirates, Malaysia, Singapore, Bangladesh and Brunei. In 2003, HSBC became the first foreign bank to start providing Sharia compliant banking services in Indonesia, through its global Islamic financial services division "HSBC Amanah", locally known as "HSBC Amanah Syariah". Acknowledged as a pioneer in the development of the Islamic financial industry in Indonesia, HSBC Amanah Syariah initially focused on international syndications. HSBC Amanah Syariah successfully arranged two international Islamic syndications for PT Pertamina (Persero) of US\$322 million (2004) and US\$200 million (2006). These syndications successfully introduced Indonesia to the Middle Eastern Islamic investor base and were awarded "Indonesian Deal of the Year" and "Trade Finance Deal of the Year for 2006" by Islamic Finance News. In 2007 HSBC Amanah Syariah arranged another successful international Islamic syndication for PT Krakatau Steel (Persero) of US\$50 million, which was also awarded "Trade Finance Deal of the Year 2007" by Islamic Finance News. In March 2007, HSBC Amanah Syariah launched its Islamic retail banking services, becoming the first international bank to offer Islamic retail banking services in Indonesia. By August 2007, HSBC Amanah Syariah opened the first dedicated Islamic retail branch, the first dedicated HSBC Amanah retail branch in the Asia Pacific Region.

HSBC Amanah Syariah offers a wide range of retail banking products ranging from deposits to investment and Takaful products. Through a dedicated product development team, HSBC Amanah Syariah continues to add new products to cater for the diverse needs of its customers. With HSBC Amanah Syariah's highest service standards and competitive Sharia products, HSBC Amanah Syariah continues to build towards a heritage established by HSBC Amanah that gained it the recognition of "The Best International Islamic Bank" – Euromoney for 2 consecutive years (2007 and 2008)

HSBC Amanah Syariah's local Sharia supervisory committee consists of esteemed scholars. The Sharia supervisory committee ensure strict compliance to Sharia principles, complementing the high standards set by HSBC's own internal risk management guidelines, audit and control systems.

**Institutional
Banking**

HSBC Institutional Banking provides a full range of financial services to banks and non-bank financial institutions. In recognition of our client's unique needs, we specialize in providing bespoke and most optimum solutions utilizing HSBC's wide range of financial service capabilities and global presence. Our local Relationship Managers act as the single point of contact and provide clients with complete relationship support in our client's time zone; Coordinate with other HSBC offices to meet our client's cross-border requirements; work with product specialists to offer innovative solutions in complex and variable regulatory environments. They are committed to deliver the highest level of service quality with minimum delay.

**Treasury &
Capital
Markets**

HSBC Indonesia has one of the largest treasury operations in the country, and provides a wide range of products including foreign exchange spot and forward, money market, G3 and IDR debt securities, currency options, structured long term hedging products and structured yield enhancement products. In foreign exchange, HSBC Indonesia is leading market makers in USD/IDR. For its derivative transactions, is one of the first banks in Indonesia to conclude onshore IDR currency swaps and offer IDR interest rate swaps and is now a significant provider of these hedging products to corporate and bank counter parties. In addition, we are one of the only market makers in the onshore USD/IDR currency options market. HSBC Indonesia also offers deposit-taking facilities in

various currencies along with a growing range of structured deposit products. A dedicated team of professionals is based in Jakarta to serve clients throughout Indonesia. HSBC Indonesia has also consistently won the best FX house in both Greenwich and Asia money survey. HSBC has a significant presence in the debt capital markets in which a team of locally based professionals are supported by the full regional and international product expertise of the HSBC Group. The Investment Banking Financing/ Debt Finance & Advisory division provides unparalleled advice and execution to corporate and institutional clients wishing to raise financing- the HSBC DCM team successfully executed the prestigious USD 2 B Republic of Indonesia transaction in Q1 2008.

**Global
Investment
Banking**

In Indonesia, the HSBC Group's investment banking business comprise of two main divisions, Investment Banking Advisory and Investment Banking Financing/ Debt Finance & Advisory. HSBC Indonesia offers a full range of investment banking services through PT HSBC Securities Indonesia, the first foreign joint venture to receive securities trading and underwriting licenses in 1989. Since its establishment, the business has been involved in more than 50 equity and debt issues and is a member of Indonesian stock exchange. HSBC has a significant presence in the debt capital markets in which a team of locally based professionals are supported by the full regional and international product expertise of the HSBC Group. The Investment Banking Financing/ Debt Finance & Advisory division provides unparalleled advice and execution to corporate and institutional clients wishing to raise financings. The team helped to reopen the international capital market for Indonesia through the Bank Mandiri Eurobond in year 2001, which was the first international debt capital market deal from state-owned enterprise since the 1997 crisis. HSBC also consistently ranks as the top bonds and loans underwriter for Indonesian entities. HSBC Investment Banking Advisory provides extensive advisory businesses for both local and international corporate in assessing their options locally or regionally. We provide ideas ranging for acquisitions, mergers, restructurings, and capital raisings and structured funding solutions.

**HSBC
Securities
Services**

HSBC provides custody and clearing services to domestic and cross-border investors through a network of service centres in 38 local markets in the Asia-Pacific, Middle East, Southern Europe and Latin America regions. In Indonesia, the services have been offered since 1989 to a customer base that comprises of resident and non-resident global custodians, brokers/dealers, fund managers and trustees. In addition to the custody and clearing services, the institutional fund services and corporate trust agency services have also been offered to domestic players. With 19 years of experience, knowledgeable and dedicated staff, combined with high service standards and advanced systems have placed HSBC in a leading position in Indonesia. The above achievement has helped HSBC Securities Services to continue securing the leading position in the securities industry. HSBC also actively participate in a number of financial and securities working groups such as member of Trading Committee in Jakarta Stock Exchange, Bank Indonesia By Law committee, Indonesian Custodian Bank Association, and Indonesian Funds Management Association. One of HSBC's executives also sits in the board of Commissioner at the Indonesian Central Securities Depository. In 2007, HSBC has been granted a license by the National Shariah Board as the Shariah compliant custodian bank and become the first foreign bank that offers full-fledged custody and shariah banking under one roof. HSBC has become the first provider for the first ever ETF product being introduced and launched to the Indonesian capital market in 2007. Our experienced and dedicated staff, combined with excellent service and state-of-the-art systems have placed HSBC in a leading position in Indonesia as the leader in the industry, numerous awards and accolades have been bestowed upon HSBC Securities Services business. They include: Best Sub-Custodian in Indonesia (Global Finance, 2003 – 2007) & Best Sub-Custodian in the World (Global Finance, 2006-2007), Top rated in Indonesia since (Global Custodian, 1994-2007), No. 1 Sub-custodian in Indonesia in 'Leading client' category (Global Custodian, 2007), Best Sub-Custodian for 7 years in a row (Finance Asia, 1999 – 2007), 1st position in both "Unweighted" and "Weighted" category Global Investor, 2006-2007.

**Trade &
Supply Chain**

HSBC's Trade and Supply Chain Business is recognized throughout the world as the best in class organization that leverages over 150 years of servicing trade finance requirements of emerging and developed economies. Leveraging on our vast network of over 9,500 offices, HSBC is a full service bank across many geographies. In line with the global trade growth, it is imperative to partner with a financial institution that is capable to meet your supply chain needs. Over 100,000 companies maintain trade relationship with HSBC across the world. Our presence in 85 countries will help you to gain access and introduction to local market when you required. Technology is an area in which HSBC continues to heavily invest. With approximately 20,000 e-commerce trade clients we are uniquely positioned to deliver end-to-end visibility across our clients' supply needs (both buyers and suppliers) anywhere. Again, our global reach helps clients make the necessary connections in multiple geographies as needed, more than any other bank. Some awards received are include (Trade Finance - Highly Commended Bank in Indonesia 2007), (The Asset - Best Trade Finance Bank in Asia 2003 – 2007), (Global Finance - Best Trade Finance Bank in Asia 2002 – 2007), (Triple A – Best Trade Finance Bank in Asia 2003-2008), (Global Trade Review – Leading Trade Services Bank in Asia Pacific 2007), (Treasury Management International – Best Bank Asia 2007: Supply Chain Finance), (The Asian Freight & Supply Chain Awards – Best Trade Finance Bank 2003-2007)

**Global
Payments &
Cash
Management**

HSBC's Global Payments and Cash Management in Indonesia provide best of breed cash management solutions to a wide range of clients, large and small, across the archipelago. Our cash management solutions are designed to meet customers' needs and integrated with customers' business systems. Solutions cover all facets of cash management, including receivables, payments and liquidity management, which are delivered via HSBCnet and HSBC Connect, HSBC's global Internet banking and host-to-host delivery channels. Enhanced with structured Client Management approaches, customers will experience value-added and advisory services. Our solutions are readily scalable and have a strong track record of tailoring solutions to meet the demands of specific industries. Through an innovative and unique process of combining the development of our cash management solutions, our client management approaches and our delivery channels, HSBC brings you 'truly integrated' solutions. Some credentials: Triple A Award for Best Cash Management Bank in Payments and Receivables 2008 (The Asset Magazine), In 2007–2008 rated by Greenwich survey as No 1 in Cash Management Leadership reputation, No 1 in International Cash Management, No 1 in Relationship Quality index, No 1 in Customer Service Quality index. Asia Money 2007 - The Best Foreign Cash Management Bank for Medium and SME. Rated in the 2006 by Asia Money as Best Foreign Cash Management Bank in Indonesia, Most Innovative Cash Management Solutions, Best for Liquidity, Receivables, Payments Management, Best at Understanding your Business Strategies, Objectives and Requirements

**Personal
Financial
Services**

HSBC provides a variety of products and services for a diverse range of personal banking needs. This includes the exclusive worldwide HSBC Premier proposition, which offers personalized banking and wealth management services and a wide range of exclusive global benefits and privileges to our high net worth customers. A full suite of investment solutions is offered to all personal customers. This includes mutual funds offered exclusively by HSBC and a range of select "public" funds managed by Indonesia based third party asset management companies. Lending secured by these investments is also available. HSBC also offers a series of structured and treasury related investment products in a variety of foreign currencies as well as a competitive range of foreign exchange products and services. In addition, reward programs like an attractive Member Get Member program and invitations to a range of exclusive customer focused events, are also available. HSBC's Visa and MasterCard credit cards, the global cards with the best deals at home, offer unmatched benefits and privileges in Indonesia and other countries in Asia Pacific. They are accepted worldwide and at thousands of establishments right across the Indonesian archipelago. HSBC's cardholders can enjoy all kinds of discounts, benefits and rewards at popular restaurants,

hotels, shopping malls and entertainment centres. They are also supported by an extensive nationwide ATM network and can be used to withdraw cash from over half million participating ATMs of Visa and MasterCard. We provide 24-hr customer service and access to unique cellular phone (SMS) and Internet services.

In addition, HSBC's credit cards provide purchase protection plan, credit shield, and extensive travel insurance program. HSBC's unique rewards program allows customers to redeem for various attractive merchandises and contribute to local charities. Through a range of efficient delivery channels, HSBC offers the latest self-service banking technology including ATMs, phone banking, personal Internet banking facility, and mobile phone banking, to serve its broad base of customers. In Indonesia, HSBC has a branch network covering the cities of Jakarta, Bandung, Semarang, Surabaya, Medan and Batam. For added convenience, HSBC customers can also access over 13,000 ATM machines through ATM Bersama networks. HSBC Indonesia has been awarded by VISA (2007) as the second largest sales volume in Indonesia and second Gold Card highest average spending.

**PINJAMAN
HSBC
(Consumer
Finance)**

Indonesia presents a large, growing and highly profitable Consumer Finance (CF) market across multiple product lines and distribution channels. The CF market in Indonesia is relatively immature with much untapped potential for HSBC to exploit. Most traditional banks do not serve comprising the consumer finance space the lower Middle-income mass market. Consequently, in May 2006 Pinjaman HSBC is launched - a personal loan product, which targets under served consumer market. Pinjaman HSBC is designed not just to serve micro business, but also those who are salaried or self-employed customers. The product itself is multi-purpose in nature; research shows that the top 3 reasons for having a loan are for business, child education and home improvement. Some advantages that the product offers are, amongst others, easily accessible locations, transparency in loan calculation, and trouble-free application process. At present, Pinjaman HSBC offers loan facility for personal customers, including employee and entrepreneur. Currently Pinjaman HSBC can be reached at 62 branches. On top of that, HSBC also partners with PT Pos Indonesia (Indonesia's Post Office) to enable customers clearing their loans in 9 PT Pos' first and second-class branch offices. In total, Pinjaman HSBC has 71 branches across cities like Medan, Jakarta, Bogor, Depok, Tangerang, Bekasi, Semarang and Surabaya. As part of its commitment towards the Indonesian community, Pinjaman HSBC conducts programs with Indonesia's Badminton legend Rudy Hartono to further develop badminton in Indonesia. Badminton has been part of the Indonesian society pride and the sport shares the same set of values, which portray hard work, discipline, fairness and honesty. HSBC had setting aside IDR 2 Billion investment in 2007 and IDR 3 Billion in 2008 for this cooperation project to develop and promote badminton at the grass root level in the communities. The program would be carried out in many phases covering identification of outdoor courts for renovation, conducting tournaments for individuals, teams and families, identification of talent etc. The program has already been kicked off in Jakarta and currently about 160 badminton courts have been identified and renovated. 2007 was a great year for Pinjaman HSBC as the number of accounts and account receivables increased by 1,263% and 1,198% respectively. The brand is also one of the top 5 brands which the customers aware spontaneously. With its creative community marketing approach the team received the Silver Award on the Foremost Advertising and marketing Excellence (FAME) Awards 2007.

**Information
Technology**

HSBC is an acknowledged leader in developing and employing advanced technology to facilitate the efficient and convenient delivery of banking and related financial services, including:

- Self-service banking with automated teller machines (ATMs) and bulk cash deposit machine (BCDMs).
- Personal and automated telephone banking service
- Ponsel Banking, a mobile telephone banking service
- State-of-the-art Internet banking service for personal and commercial banking customers.
- HSBCNet, the Group's worldwide Internet based electronic banking service that provides corporate and commercial customers with access to cash management, trade services, securities services and market information.
- Trade and corporate banking services with an online real-time access to a centralized information database and highly automated processes.
- Global access, which allows account holders to withdraw cash 24 hours a day at more than 280,000 ATMs in over 100 countries worldwide and close to 13,000 ATMs in Indonesia as a member of ATM Bersama network.
- Instantaneous inter-city and inter-branch transactions through real-time online connections between all its branches throughout Indonesia.
- A robust call centre employing advanced technologies including Predictive Dialler to improve consumer assets collection productivity and to reduce delinquency.
- High-speed network access connecting each branch and our Asia Pacific Head Office in Hong Kong.
- Well-established Business Recovery Plan (BRP) arrangement capable of accommodating sufficient staff to service the majority of bank customers under many disasters common to Indonesia. Backup equipment such as computers, printers and banking applications connect to the central host via robust network architecture. This BRP infrastructure enables online real time access to the core banking system within very short recovery time in line with individual recovery time objectives (RTOs), in order to ensure business continuity. The arrangement is tested a number of times in a year and was last tested successfully in late 2007.
- To provide productive and secure Desktop Management to more than 5000 desktop and laptop PCs deployed in Indonesia, Microsoft SMS system was implemented since year 2006
- The degree of paperless back-office automation has been increasing since year 2001 to improve performance management process, procurement, department productivity and environmental friendliness by using Lotus Notes Technology.
- Robust global intranet system, which allow broad and updated information sharing among staff throughout the world.

**HSBC and
Community**

As a leading international banking and financial services institution, HSBC has always striven first and foremost to be a successful company, and as such, to maintain the highest ethical values and highest standards of behaviour. One of the group's strategic imperatives is to make HSBC one of the world's leading brands for customer experience and corporate sustainability (CS). CS refers to HSBC's responsibility to its shareholders, customers and employees, to conduct its business ethically, legally, and with awareness and respect for the peoples, communities, and environments it operates within around the globe. In Indonesia CS programmes are conducted under 'HSBC Kita'. Part from HSBC's overall dedication to good corporate governance, the numerous HSBC Kita CS initiatives are split into Education, Environment, Community, and Disaster Relief. Through philanthropic and charitable activities and donations, as well as sponsorships and direct staff contribution and involvement, HSBC Kita has already made a great contribution in numerous projects aimed to aid and improve in these areas. HSBC practices responsible finance to ensure that our approach to lending and investment reflects our business principles and values, sensitivity to society's expectations and an assessment of risk. We avoid dealing with certain types of business, such as financing weapons manufacture and sales, dealing with countries subject to international sanctions, and, as a founding member of the Wolfsberg Group, have developed standards for anti-

money laundering and counter-terrorist financing policies. We also support policies and procedures of the Vienna and Strasbourg Conventions against drug trafficking. HSBC considers the exercise of Corporate Sustainability to be extremely important. From detailed assessments of lending proposals and investments, to the promotion of good environmental practice and sustainable development, and commitment to the welfare and development of each local community; social, ethical and environmental risks are considered as part of our normal credit assessment and approval process for lending.

The Awards

- The First Billboard on Telescopic in Indonesia – **Museum Rekor Indonesia**
- The Most Excellent Foreign Bank in Web Solution – **Majalah Kapital**
- The Excellent Bank in Collecting Customer's Fund – **Majalah Kapital**
- Best Foreign Bank in Indonesia – **Finance Asia (2000-2006)**
- Best Foreign Bank in Indonesia – **Investor (2006)**
- The Top Corporate Bank In Indonesia – **Greenwich Quality Index (2006)**
- The Best FX and Derivatives Provider in Indonesia – **Greenwich Associates (2006)**
- Top Ranked Corporate Banking Segment Indonesia – **Greenwich Survey (2006)**
- Top Ranked Derivatives House in Indonesia – **Greenwich (2006)**
- The Best Foreign Bank in Indonesia – **Investor Magazine (2006)**
- Best Foreign Bank for Corporate and Commercial Banking – **Finance Asia (2000-2006)**
- Best Foreign Bank for Corporate and Commercial Banking – **Investor (2004, 2006)**
- No.1 in FX on Greenwich Quality Index – **Greenwich Survey (2006)**
- Best Sub-Custodian in the World – **Global Finance (2005-2006)**
- Best Trade Finance Bank 1997-2006 – **Finance Asia (1997-2006)**
- Best Trade Bank in Asia 2004-2006 – **Trade Finance (2004-2006)**
- Indonesia Finance Deal of The Year (Murabaha Syndication Pertamina – **Islamic Finance News (2006)**
- Trade Finance Deal of The Year (Murabaha Syndication Pertamina – **Islamic Finance News (2006)**
- No.1 in Overall Quality Index for large corporate – **Greenwich Survey (2007)**
- No 1 in Cash Management Leadership reputation – **Greenwich Survey (2007)**
- No 1 in International Cash Management – **Greenwich Survey (2007)**
- No 1 in Relationship Quality index – **Greenwich Survey (2007)**
- No 1 in Customer Service Quality index – **Greenwich Survey (2007)**
- The Best Cash Management Bank for Medium and SME segments – **Asia Money (2007)**
- Best Trade Finance Bank in Asia – **The Asset (2003 – 2007)**
- Best Trade Finance Bank in Asia – **Global Finance (2002 – 2007)**
- Best Trade Finance Bank – **The CargoNews Asia (2003 – 2007)**
- Best Sub-Custodian in Asia – **The Asset Asian Awards (2004-2007)**
- Best Sub-Custodian in Indonesia – **Global Finance (2003-2007)**
- Best Regional Sub-Custodian – **Finance Asia (1999-2007)**
- Best Trade Finance Deal of The Year (for Pertamina Syndication) – **Islamic Finance News (2007)**
- Indonesia Deal of The Year (for Pertamina Syndication) – **Islamic Finance News (2007)**
- Trade Finance Deal of The Year Islamic (for PT Krakatau Steel Syndication) – **Int'l Finance News (2007)**
- VISA - No 2 largest sales volume in Indonesia – **VISA (2007)**
- VISA - No 2 Gold Card Average spending – **VISA (2007)**
- Best Service Excellence for branch services – **Infobank Magazine (2007)**
- Ranked 2nd Best for Phone Banking Services – **Infobank Magazine (2007)**

- Best Overall Customer Service across all banks in Indonesia – **Infobank Magazine (2007)**
- Service Quality Diamond Award 2007 for Exceptional Total Service Quality – **Carre & Marketing (2008)**
- Best Sub custodian in Indonesia – **The Asset Triple A, 2008**
- Trade Finance Deal of The Year – (for PT Krakatau Steel Syndication) – **Islamic Finance News (2008)**
- Best Sub-Custodian in Indonesia – **The Asset Triple A (2008)**
- Consumer Banking Excellence Award – **SWA Magazine (2008)**
- No. 1 in Cash Management Service Penetration – **Greenwich Survey (2008)**
- No. 1 in Cash Management Leadership Reputation – **Greenwich Survey (2008)**
- No. 1 in Relationship Quality Index – **Greenwich Survey (2008)**
- No. 1 in Customer Service Quality Index – **Greenwich Survey (2008)**
- No. 1 in Product Quality Index – **Greenwich Survey (2008)**
- No. 1 in Sales Quality Index – **Greenwich Survey (2008)**
- No. 1 in Sales Officer Capability – **Greenwich Survey (2008)**
- No. 1 in Cash Management Overall Quality Index – **Greenwich Survey (2008)**
- The Best Cash Management Bank for Large-sized corporates : **Asiamoney Cash Management Poll (2008)**
- The Best Cash Management Bank for Small-sized corporates: **Asiamoney Cash Management Poll (2008)**
- Service Quality Diamond for Priority Banking Services: **Carre and Marketing Magazine (2008)**
- Service Quality Diamond for Regular Banking Services: **Carre and Marketing Magazine (2008)**

-End-