

**LAPORAN TAHUNAN
HSBC INDONESIA
2002**

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I. GENERAL INFORMATION**The Hongkong and Shanghai Banking Corporation Limited**

The HSBC is one of the world's leading international banking and financial services organizations, with major personal, commercial, corporate and investment banking and insurance business operating in the Asia-pacific region, Europe, the Americas, the Middle East and Africa. It has an international network of more than 9,500 offices in 80 countries and territories and at 31 December 2002 had total assets of USD 759 billion.

The group has over 170,000 employees around the world. The Group's holding company, HSBC Holding plc, is based in London and it has primary listings on the London, Hong Kong, New York and Paris Stock Exchanges. Shares in HSBC Holdings plc are held by some 190,000 shareholders in more than 100 countries and territories.

The Hongkong and Shanghai Banking Corporation Limited, Indonesian Branches

As the pioneer in modern banking in many parts of Asia, HSBC Indonesia has an extensive history in Indonesia where, for more than 119 years, it has served those wishing to develop trade and investment opportunities. HSBC (formerly known as The Hongkong and Shanghai Banking Corporation Limited) opened its first office in Indonesia, in Jakarta (then named Batavia) in 1884 to serve the important sugar trade. Increasing business led the Bank to open a branch office in Surabaya, Indonesia's second largest city and a key port in the sugar trade, in 1896. Records show that the Bank also maintained an agency in Semarang, the third principal port in Java, from at least 1878, although this was not upgraded to a full branch until 1994.

Business continued to develop successfully until World War II, when the Bank was forced to cease business in Indonesia. In 1946, HSBC Indonesia re-established its presence in Jakarta and Surabaya. In the mid-1960's the Bank again had to temporarily withdraw from Indonesia, together with all other foreign enterprises, it was granted a new banking license in 1968. Since then HSBC has retained its position as one of the largest foreign banks operating in Indonesia.

I. INFORMASI UMUM**The Hongkong and Shanghai Banking Corporation Limited**

Grup HSBC adalah salah satu institusi perbankan dan layanan keuangan internasional terkemuka yang memberikan layanan perbankan pribadi, komersial, korporasi dan investasi serta asuransi. Di wilayah Asia Pasifik, Eropa, Amerika, Timur Tengah dan Afrika. HSBC memiliki jaringan lebih dari 9.500 kantor di 80 negara, serta memiliki aset sebesar USD 759 miliar per tanggal 31 Desember 2002.

Grup HSBC memiliki lebih dari 170.000 karyawan di seluruh dunia. Perusahaan induknya, yaitu HSBC Holdings plc., berkantor pusat di kota London dan terdaftar dalam bursa efek London, Hongkong, New York dan Paris. Saham HSBC holdings plc. dimiliki oleh sekitar 190.000 pemegang saham di lebih dari 100 negara.

The Hongkong and Shanghai Banking Corporation Limited di Indonesia

Sebagai perintis perbankan modern di berbagai negara di Asia, HSBC telah mencatat sejarah yang panjang di Indonesia. Selama lebih dari 119 tahun HSBC melayani nasabah yang ingin mengembangkan perdagangan dan investasi. HSBC membuka kantornya yang pertama di Jakarta (saat itu dengan nama Batavia) tahun 1884 untuk melayani perdagangan gula yang sangat penting saat itu. Seiring perkembangan usaha, tahun 1896 HSBC membuka kantor cabang di Surabaya, kota kedua terbesar di Indonesia yang juga merupakan pelabuhan penting dalam perdagangan gula. Sejarah mencatat bahwa sejak sekitar tahun 1878, HSBC telah membuka perwakilan di Semarang, kota pelabuhan ketiga di Jawa, yang baru dikembangkan menjadi kantor cabang penuh pada tahun 1994.

Kegiatan usaha terus berkembang sampai Perang Dunia II, ketika Bank terpaksa menghentikan kegiatan di Indonesia untuk sementara. Pada tahun 1946, HSBC Indonesia membuka kembali kantornya di Jakarta dan Surabaya, tetapi kembali keluar dari Indonesia pertengahan tahun 1960 bersama dengan perusahaan asing lainnya, dan memperoleh kembali izin operasional pada tahun 1968. Sejak itu, HSBC mempertahankan posisinya sebagai salah satu bank asing terbesar di Indonesia.

Today, HSBC has a network of thirteen offices in Indonesia: seven in Jakarta – its main office & card center in the World Trade Centre, and branches in Pondok Indah, Puri Indah Mall, Taman Anggrek Mall, Plaza Senayan, Pluit and Melawai – and 6 branches outside the capital in Bandung, Batam, medan, Semarang and 2 offices in Surabaya

Saat ini HSBC memiliki 13 kantor di Indonesia, yaitu 7 berlokasi di Jakarta – kantor pusat dan card centre di World Trade Centre, serta kantor cabang di Pondok Indah, Mal Puri Indah, Mal Taman Anggrek, Plaza Senayan, Pluit dan Melawai serta 6 kantor cabang di luar Ibukota, yaitu masing-masing di Bandung, Batam, Medan, Semarang dan 2 kantor di Surabaya.

Country Officer and Executives

Brian G. Fredrick, *Chief Executive Officer*, HSBC Indonesia

Mr. Fredrick has served the Bank and its subsidiaries in various senior positions. In 1989, he was appointed CEO of HSBC Mauritius. In 1992, he moved to the United Arab Emirates to take up post of Deputy Chief Executive Officer of the British Bank of the Middle East.

In 1995, he was appointed Chief Executive Officer of the Philippines and in 1999, he was appointed Chief Executive Officer of HSBC Indonesia.

Rakesh Bhatia, *Deputy Chief Executive Officer*, HSBC Indonesia

Mr. Bhatia joined HSBC (Hongkong Bank, Calcuta, India) in March 1987. During his tenure, he has been assigned to various positions in India, Bahrain, London, Hong Kong and Singapore. His last position before joining HSBC Indonesia was Director Syndicated Finance, Southern Asia in HSBC Singapore

Lily Budiono, *Senior Vice President Personal Financial Service*, HSBC Indonesia

Paul R. Norton, *Senior Vice President Credit Risk Management*, HSBC Indonesia

Endy PR. Abdurrahman, *Compliance Director*, HSBC Indonesia

Carmel M. Armstrong, *Senior Vice President Services and Operations*, HSBC Indonesia

Agung Laksamana, *Vice President Public Affairs*, HSBC Indonesia

Chief Executive Officer dan Eksekutif

Brian G. Fredrick, *Chief Executive Officer*, HSBC Indonesia

Beliau bekerja di Bank dan anak perusahaannya diberbagai posisi senior. Pada tahun 1989, ditunjuk sebagai *CEO HSBC Mauritius*. Pada tahun 1992, pindah ke *United Arab Emirate* untuk menempati posisi *Deputy Chief Executive Officer* dari *British Bank of the Middle East*.

Dalam tahun 1995, ditunjuk sebagai *Chief Executive Officer* di Filipina dan tahun 1999 diangkat sebagai *Chief Executive Officer* HSBC Indonesia.

Rakesh Bhatia, *Deputy Chief Executive Officer*, HSBC Indonesia

Beliau bergabung dengan HSBC (Hongkong Bank, Calcuta, India) pada bulan Maret 1987. Selama di HSBC beliau pernah ditugaskan pada beberapa posisi penting di India, Bahrain, London, Hongkong dan Singapura. Posisi terakhir sebelum bergabung di HSBC Indonesia adalah *Director Syndicated Finance, Southern Asia in HSBC Singapore*

Lily Budiono, *Senior Vice President Personal Financial Service*, HSBC Indonesia

Paul R. Norton, *Senior Vice President Credit Risk Management*, HSBC Indonesia

Endy P. Abdurrahman, *Compliance Director*, HSBC Indonesia

Carmel M. Armstrong, *Senior Vice President Services and Operations*, HSBC Indonesia

Agung Laksamana, *Vice President Public Affairs*, HSBC Indonesia

Adhianto Sardjono, Senior Vice President Human Resources, HSBC Indonesia

Adhianto Sardjono, Senior Vice President Human Resources, HSBC Indonesia

James M. Burdett, Senior Vice President Financial Control, HSBC Indonesia

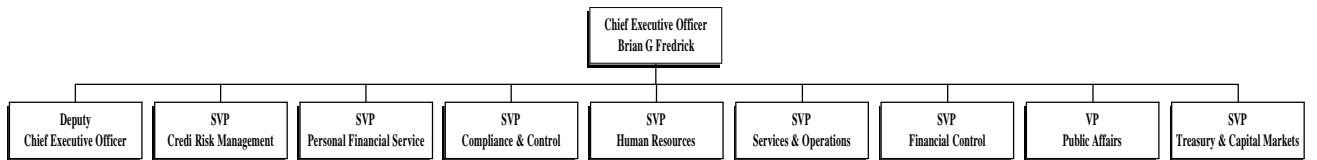
James M. Burdett, Senior Vice President Financial Control, HSBC Indonesia

Nick J. Green, Senior Vice President Treasury & Capital Market, HSBC Indonesia

Nick J. Green, Senior Vice President Treasury & Capital Market, HSBC Indonesia

HSBC Indonesia Organisation Chart

Struktur Organisasi HSBC Indonesia



II. FINANCIAL REVIEW

Financial Performance

- Significant financial turnaround by recording Net Profit of USD 74 mio in 2002 compared to a loss of USD 20mio in 2001
- Successful restructuring strategies led to a large Net Bad & Doubtful provision release of USD 28mio and a significant reduction of 56% in our non-performing advances
- Improved Non Fund Income by 24% to USD 34m despite intense competition from both domestic and foreign players
- Increased Performing Advances by 16% to USD 530 mio against the backdrop of very low growth rates in the overall banking industry
- Increased Customer Deposits by 6% to USD 1,115 mio
- Maintained a solid Capital Adequacy Ratio of 15.51% in December 2002

Productive Asset Quality

To comply with the decree of the Board of Directors of Bank Indonesia no 31/148/KEP/DIR dated 12 November 1998, all banks are required to provide provision for their productive assets

As of 31 December 2002 the allowance for possible losses on earning assets of the bank was IDR 1,662,028 mio complying with mandatory reserve required by Bank Indonesia of IDR 1.372.739 mio

Third Party Fund

As per 31 December 2002 third party fund amount is as follows :

Giro	USD 631 mio
Time Deposit	USD 485 mio
Deposit from Other Bank	USD 56 mio

II. IKHTISAR KEUANGAN

Kinerja Keuangan

- Perbaikan kinerja yang signifikan ditandai dengan laba bersih sebesar USD 74 juta tahun 2002, dibandingkan dengan kerugian sebesar USD 20 juta tahun 2001
- Program restrukturisasi telah menghasilkan koreksi Penyisihan Penghapusan Aktiva Produktif sebesar USD 28 juta dan penurunan sebesar 56% dari Total Kredit Macet (*NPL-Non Performing Loans*)
- *Non Fund Income* meningkat 24% menjadi USD 34 juta meskipun terdapat persaingan yang sangat ketat baik dari bank lokal maupun bank asing
- Performing Loans meningkat 16% menjadi USD 530 juta meski adanya pertumbuhan yang sangat lamban pada industri perbankan secara keseluruhan
- Dana Pihak ketiga meningkat 6% menjadi USD 1.115 juta
- Rasio Kecukupan Modal mencapai 15.51% pada Desember 2002

Kualitas Aktiva Produktif

Sesuai dengan Surat Keputusan Direksi Bank Indonesia no 31/148/KEP/DIR tanggal 12 November 1998, semua bank wajib membentuk cadangan atas aktiva produktif.

Pada akhir Desember 2002 penyisihan penghapusan aktiva produktif HSBC sebesar Rp. 1.662.028 juta atau lebih tinggi dari yang diwajibkan BI yang sebesar Rp 1.372.739 juta

Dana Pihak Ketiga

Per 31 Desember 2002, dana pihak ketiga berjumlah sebagai berikut :

Giro	USD 631 juta
Simpanan Berjangka	USD 485 juta
Simpanan dari Bank lain	USD 56 juta

Financial Ratio

Rasio Keuangan

	2002	2001	
CAPITAL			PERMODALAN
▪ CAR	16%	19%	CAR ▪
▪ Fixed Assets against Capital	8%	6%	Aktiva Tetap terhadap Modal ▪
PRODUCTIVE ASSETS			AKTIVA PRODUCTIVE
▪ Non Performing Productive Assets	11%	22%	Aktiva Produktif Bermasalah ▪
▪ Non Performing Loans	23%	44%	NPL ▪
▪ Provision against Productive Assets	11%	19%	PPAP terhadap Aktiva Produktif ▪
▪ Provision fulfillment	121%	121%	Kecukupan PPAP ▪
RENTABILITY			RENTABILITAS
▪ ROA	5%	-1%	ROA ▪
▪ ROE	46%	-12%	ROE ▪
▪ NIM	4%	3%	NIM ▪
▪ Operating Expense to Operating Income	77%	219%	BOPO ▪
LIQUIDITY			LIKUIDITAS
▪ LDR	62%	75%	LDR ▪
COMPLIANCE			KEPATUHAN
▪ Breach on Legal Lending Limit Regulation	nil	nil	Pelanggaran / Pelampauan BMPK ▪
▪ Reserve Requirement	5%	5%	Giro Wajib Minimum ▪
▪ NOP	1%	94%	NOP ▪

III. MANAGEMENT POLICY

Business Principles and Values

As part of the HSBC Group, HSBC Indonesia subscribes to the same business principles and values. The Group is committed to five Core Business Principles:

- Outstanding customer service;
- Effective and efficient operations;
- Strong capital and liquidity;
- Conservative lending policy;
- Strict expense discipline.

Through loyal and committed employees who make lasting customer relationships and international teamwork easier to achieve

To these have been added the following Key Business Values :

- The highest personal standards of integrity at all levels;
- Commitment to truth and fair dealing;
- Hands-on management at all levels
- Openly esteemed commitment to quality and competence;
- A minimum of bureaucracy;
- Fast decisions and implementation;
- Putting the Group's interests ahead of the individual's;
- The appropriate delegation of authority with accountability;
- Fair and objective employer;
- A merit approach to recruitment/selection/promotion;
- A commitment to complying with the spirit and letter of all laws and regulations wherever we conduct our business, and
- The promotion of good environmental practice and sustainable development and commitment to

III. KEBIJAKAN MANAJEMEN

Prinsip Usaha dan Nilai

Sebagai bagian dari Group HSBC, HSBC Indonesia juga mengikuti prinsip usaha dan nilai yang sama. Grup ini memiliki komitmen terhadap lima Prinsip Dasar Usaha:

- Pelayanan nasabah yang sangat baik;
- Pengoperasian yang efektif dan efisien;
- Permodalan dan likuiditas yang kuat;
- Kebijakan pinjaman yang konservatif;
- Disiplin biaya yang ketat.

Dengan karyawan yang loyal dan memiliki komitmen yang membuat hubungan dengan nasabah dan kerjasama internasional dapat dicapai dengan lebih mudah.

HSBC Grup juga beroperasi sesuai dengan Nilai Bisnis Utama:

- Integritas karyawan yang tinggi pada setiap tingkat;
- Komitmen pada kebenaran dan transaksi yang adil;
- Pendekatan manajemen pada setiap tingkat;
- Komitmen penghargaan secara terbuka terhadap kualitas dan kemampuan;
- Birokrasi yang minimal;
- Keputusan dan pelaksanaan yang cepat;
- Mendahulukan kepentingan Grup diatas kepentingan perorangan;
- Pendelegasian otoritas yang tepat dan dengan pertanggungjawaban;
- Pemberi kerja yang adil dan obyektif;
- Pengangkatan/pemilihan/kenaikan pangkat berdasarkan *merit approach*;
- Komitmen untuk mematuhi undang undang and peraturan dimanapun kami melaksanakan bisnis;
- Meningkatkan lingkungan hidup yang baik serta kemajuan dan komitmen yang berkesinambungan

the welfare and development of each local community.

The Group's reputation is founded on adherence to the above. Any actions taken by any Group, or staff member on behalf of a Group company, should conform with these principles and values.

Managing for Value (MFV)

The Groups strategic plan, 'Managing for Value-HSBC into the 21st Century' establishes a governing objective for the Group to beat the mean total shareholder return (TSR) of a peer group of financial institutions with a target to double TSR over five years. The plan commits the Group to an approach based on maximizing shareholder value through the medium of value-based management techniques designed to build the organisational capability to develop and implement, as a matter of routine, the highest-value strategies possible. Economic profit is the preferred measure performance which charges for capital employed in operations.

The strategy has wide-ranging implications for the management of businesses and support departments. Managers are required to identify where, within their operations, value is being created or not, and react accordingly. The Group requires all units to adopt managing for value and, to help with the process, information on MFV is provided through booklets, circulars and guidelines, and new training courses have been developed and existing ones tailored accordingly.

Audit Committee

HSBC Holdings plc and The Hongkong and Shanghai Banking Corporation Limited meet regularly with the Groups' senior management and the external auditors to consider and review the Groups' financial statement, the nature of the audit reviews and the effectiveness of the systems of internal control and compliance.

HSBC Indonesia is subject to stringent audit controls imposed by the Group. Internal audits are regularly undertaken and we are also subject to at least an annual external audit by independent auditors.

atas kesejahteraan dan kemajuan masing masing masyarakat setempat.

Reputasi grup dibangun dengan mengacu pada hal-hal tersebut di atas. Setiap tindakan yang diambil oleh grup, atau karyawan yang mewakili grup, harus sesuai dengan prinsip-prinsip dan nilai-nilai ini.

Managing for Value (MFV)

Rencana Strategis 'Managing for Value HSBC into the 21st Century' yang dibuat oleh Group HSBC bertujuan untuk meningkatkan *Total Shareholder Return* (TSR) dalam jangka waktu lima tahun. Rencana ini mengharuskan grup untuk melakukan suatu pendekatan untuk selalu memaksimalkan nilai bagi pemegang saham melalui manajemen nilai (value-based management). Cara ini dipakai untuk membangun kemampuan grup agar dapat selalu mengembangkan serta melaksanakan segala rencana strategis dengan nilai tertinggi. *Economic Profit* (Keuntungan Ekonomis) merupakan indicator dalam mengukur kinerja grup dalam mengelola modal yang tersedia.

Strategi ini memberikan implikasi yang luas bagi manajemen dalam menjalankan bisnis dan juga membantu departemen-departemen yang ada dalam menjalankan fungsinya. Dengan *Managing for Value* ini para manajer harus selalu mengidentifikasi, dalam kegiatan operasional mereka, apakah sudah tercipta nilai (*value*) yang diharapkan, dan bagaimana menanggapi hasil tersebut. Manajemen Group HSBC mensyaratkan semua unit untuk menerapkan *Managing for Value* ini, pelaksanaan serta pelatihan-pelatihan yang dibuat khusus untuk mendukung program ini.

Komite Audit

HSBC holdings plc dan 'The Hongkong and Shanghai Banking Corporation Limited' mengadakan pertemuan berkala dengan senior manajemen dan audit eksternal untuk mempertimbangkan dan meninjau kembali laporan keuangan, sifat peninjauan audit dan efektivitas system kontrol internal dan kepatuhan pada peraturan.

HSBC Indonesia berada di bawah kontrol audit yang ketat oleh grup. Audit internal dilakukan secara rutin dan dilaksanakan sedikitnya setahun sekali oleh auditor luar yang independen.

IV. CORE ACTIVITIES

Corporate and Institutional Banking

In corporate and institutional banking, HSBC maintains and fosters long-term relationships based on its global connections and extensive knowledge of the Region and Asian business. A full range of corporate banking services is provided, including working capital, term and project finance, trade finance facilities and services. In cash management services, HSBC provides cash management solutions throughout Asia-Pacific. Being one of the very global banks with the capability to implement and manage complex cash management solution in the region, its services include a comprehensive range of traditional account and payment services, augmented by liquidity and financial management techniques.

Custody and Clearing Services

HSBC provides custody and clearing services to domestic and cross-border investors through a network of service centre in 28 local markets in the Asia-Pacific and Middle East regions. With assets under custody in excess of USD 223 billion (as at end of August 2002), HSBC is the premier provider and largest custodian in the region. In Indonesia, these services have been offered since 1991 to a customer base that comprises non resident global custodians, brokers / dealers, fund managers and trustees. Our experienced and dedicated staff, high service standards and advanced systems have placed HSBC in a leading position in Indonesia. This is well demonstrated by the outstanding results in the industry's leading survey, the Global Custodian Agent Bank Review where HSBC in Indonesia has been "ranked no 1 Custodian" for the past 4 years, and "Top Rated" for the past 6 years by Global Custodian magazine.

Institutional Banking

HSBC Institutional Banking provides a full range of services to banks and non-bank financial institutions. Global Relationship Managers, with in-country support made available from Jakarta, are the single entry point for Grup HSBC's wide range of financial expertise. HSBC Institutional banking Relationship Managers provide clients with complete relationship support in their own time zone; coordinate with other regional HSBC Institutional banking units to meet our clients

IV. KEGIATAN UTAMA

Layanan Perbankan Korporat dan Institusional

HSBC senantiasa menjalin hubungan jangka panjang dengan para nasabah yang ditunjang oleh jaringan global dan pemahaman yang mendalam mengenai kegiatan bisnis Regional dan di Asia. HSBC menyediakan layanan lengkap dalam bidang *corporate banking*, antara lain *working capital*, *term dan project finance*, serta fasilitas dan layanan untuk *trade finance*. HSBC juga menyediakan layanan *cash management* untuk seluruh kawasan Asia Pasifik. Sebagai satu bank internasional di wilayah ini yang mempunyai kemampuan memberikan layanan dan solusi dalam mengelola *cash management* yang rumit, HSBC menyediakan layanan lengkap yang menyangkut jasa pembayaran dan rekening, serta pengelolaan likuiditas dan tehnik management keuangan.

Jasa Kustodian dan Kliring

HSBC menyediakan jasa kustodian dan kliring bagi para investor dalam dan luar negeri melalui jaringan yang terdiri dari 28 *local markets* yang tersebar di kawasan Asia Pasifik dan Timur Tengah. Dengan aset kustodian sebesar lebih dari USD 223 milyar (pada akhir Agustus 2002) merupakan penyedia jasa kustodian utama dan terbesar di wilayah ini. Di Indonesia jasa pelayanan ini telah diberikan sejak tahun 1991 kepada para nasabah yang terdiri atas kustodian asing yang tidak berdomisili di Indonesia, *broker/dealer*, para pengelola dana serta *trustees*. HSBC juga didukung oleh staff yang berdedikasi tinggi, standar pelayanan prima dan penggunaan sistem yang canggih serta komprehensif. Hal tersebut tercermin dari hasil survey *Global Custodian Agent Bank Review* dimana HSBC telah menerima penghargaan sebagai no 1 *Custodian* selama 4 tahun terakhir serta mendapatkan peringkat *Top Rated* selama 6 tahun terakhir dari majalah *Global Custodian*.

Perbankan Institusional

Layanan Perbankan Institusional HSBC menyediakan layanan lengkap bagi bank maupun lembaga keuangan non-bank. Nasabah dilayani oleh para *Global Relationship Manager* di kantor regional yang didukung oleh tim khusus di kantor pusat Jakarta. *Relationship Manager* bertugas memberikan layanan kepada nasabah sesuai dengan zona waktu mereka dan berkoordinasi dengan HSBC *Institutional Banking* di area lain untuk memenuhi segala keperluan nasabah

global and local requirements; understand and anticipate our client's needs; work with product specialists to tailor the Group's services to the needs of our clients; offer innovative solutions in complex and variable regulatory environments; and provide responses to client requests with minimum delay

Global Payments and Cash Management

HSBC's Global Payments and Cash Management in Indonesia provides corporations and financial institutions with a comprehensive analysis of cash management solutions to serve domestic and regional clients. These cover structuring of bank accounts to optimize the management and flow of funds; speedy collection services through our Domestic Collection service, as well as convenient payment through Check Disbursement Services and autoPay Service which form an integrated transaction management for your benefit; Pooling and Cash Concentration system gives us flexibility to create the best scheme for you, drawing on state-of-the-art liquidity management tools; and to provide the full package of banking services through one integrated platform of HSBC Group's proprietary electronic banking software suite, Hexagon. The investment in products and technology shows our commitment to deliver quality service to our customer.

Personal Financial Services

HSBC provides comprehensive solutions for all diverse personal financial and banking needs. Service range from the exclusive worldwide HSBC Premier to the flexible Power Vantage with secured Ponsel Banking and Internet Banking for added convenience. Mutual funds are available in government bonds, balance and equity funds to maximize investment return. HSBC Visa and HSBC MasterCard offer a number of attractive programmes, such as, major discounts at leading Indonesian shopping outlets, popular restaurants and entertainment spots. HSBC Cards provide a Purchase Protection Plan and a unique Rewards programme that also allows customers to contribute towards charity. Through efficient delivery channels, the Bank deploys the latest self-service banking technology, including automated teller machines (ATMs) and phone banking to serve its broad base of 20 million customers worldwide. In Indonesia, the bank has a branch network covering the cities of Jakarta, Surabaya, Bandung, Semarang, Medan and Batam. Credit card customers can obtain card information easily through cellular phones via SMS and access payment point services through six local banks

baik yang bersifat lokal maupun global. Para manajer juga bertugas memahami dan mengantisipasi keperluan nasabah; merancang layanan yang sesuai dengan kebutuhan nasabah, memberikan solusi yang inovatif serta memberi jawaban atas segala permintaan nasabah dalam waktu singkat.

Global Payments dan Cash Management

Divisi *Global Payments* dan *Cash Management* memberikan layanan dan solusi yang komprehensif atas permasalahan *cash management* bagi nasabah korporat dan lembaga keuangan baik lokal maupun regional. Layanan ini mencakup pengelolaan rekening bank guna mengoptimalkan manajemen dan pengelolaan dana, jasa penagihan melalui layanan *Domestic Collection*, dan juga jasa pembayaran melalui *Check Disbursement Service* dan *autoPay Service* yang memberikan pengaturan transaksi yang terintegrasi untuk kemudahan nasabah. *Pooling and Cash Concentration system* memberikan fleksibilitas bagi HSBC untuk memberikan kenyamanan pengelolaan likuiditas bagi nasabah, serta memberikan layanan perbankan terpadu melalui sistem perbankan elektronik yang terintegrasi, Hexagon. Ini merupakan investasi HSBC dalam produk dan teknologi memperlihatkan komitmen HSBC dalam memberikan layanan terbaik kepada nasabah.

Personal Financial Services

HSBC menyediakan solusi total untuk segala kebutuhan layanan perbankan individual. Mulai dari *HSBC Premier* sebagai layanan perbankan eksklusif untuk nasabah terpilih, *Power Vantage* serta layanan *Ponsel Banking* dan *Internet Banking* untuk kemudahan nasabah. Juga tersedia reksa dana dalam bentuk *government bonds, balance and equity funds* yang memaksimalkan pengembalian investasi. Kartu kredit HSBC *Visa* ataupun *MasterCard* juga menawarkan beragam program yang menarik seperti potongan harga di tempat belanja dan restoran ternama serta fasilitas hiburan lainnya. Di samping itu juga diberikan perlindungan belanja serta program *reward* yang memberikan kesempatan kepada para pemegang kartu kredit untuk ikut dalam kegiatan amal. Melalui *delivery channels* yang efisien, HSBC memanfaatkan teknologi terkini, termasuk Anjungan Tunai Mandiri (ATM) and *Phone Banking* yang saat ini melayani 20 juta nasabah seluruh dunia. Di Indonesia, HSBC memiliki jaringan cabang yang meliputi kota Jakarta, Surabaya, Bandung, Semarang Medan dan Batam Pemegang kartu kredit HSBC dengan mudah mengetahui informasi kartu melalui SMS serta pembayaran tagihan melalui 6 jaringan bank lokal.

Investment Banking

HSBC offers a full range of investment banking services through PT HSBC Securities Indonesia, the first foreign joint venture to receive securities trading and equity 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 both the Jakarta and Surabaya stock exchanges. An experienced mergers and acquisitions adviser, HSBC is actively involved in Government privatization. It has a significant presence in the Debt Capital Markets, Corporate Finance, Loan Syndication and Securitisation business

Trade Services

HSBC is the leading provider of trade services and related services in Indonesia, complementing the Group's truly global network reach as one of the best trade finance and related services in Asia and across the world. HSBC is voted Best Trade Documentation Bank for six consecutive years from 1996-2001. A wide range of products is available both across the counter and through Hexagon-the only proprietary electronic banking platform that offers an electronic data interchange (EDI) capability and also a ready made application to issue documentary credit on your finger tip. HSBC also provides e-delivery in the form of Electronic Documentary Credit Advising that allow customers to receive Export Letters of Credit through E-mail or Fax. Experienced Executives are focused on providing high quality service and products that meet customer's needs. HSBC trade centers are present in five major cities in Indonesia. Our 24 hours turnaround time in processing your trade documents is one sample of our commitment to deliver high service standard. At HSBC we combine customer's needs with our experience and market knowledge, global presence and technology to tailored solutions to our customers.

Treasury and Capital Markets

In Indonesia, the HSBC Group's treasury and capital markets business is a leading market maker in USD/IDR, offering deposit-taking facilities in these and other currencies. A wide range of products includes spot and forward foreign exchange, G3 and IDR debt securities, non IDR currency options and structured long term hedging products. HSBC is one of the first banks in Indonesia to conclude onshore IDR currency swaps and offer IDR interest rate swaps and a significant provider of these hedging products to

Investment Banking

HSBC menawarkan layanan *Investment Banking* melalui PT HSBC Securities Indonesia, yang merupakan perusahaan *joint venture* asing pertama yang memperoleh ijin untuk perdagangan surat-surat berharga dan penjaminan emisi pada tahun 1989. PT. HSBC securities Indonesia terdaftar di BEJ dan BES, serta terlibat dalam lebih dari 50 *equity* dan *debt issues* sejak beroperasinya. Sebagai konsultan merger dan akuisisi yang berpengalaman, HSBC sangat aktif dalam program privatisasi di Indonesia. HSBC juga memiliki pengalaman dalam *Debt Capital Market*, *Corporate Finance*, *Loan Syndication* dan *Securitisation Business*.

Trade Services

HSBC adalah salah satu penyedia jasa ekspor impor serta layanan terkait lain terkemuka di Indonesia sebagai bagian jaringan global layanan trade finance di Asia dan seluruh dunia. HSBC terpilih sebagai *Best Trade Documentation Bank* untuk 6 tahun berturut-turut sejak tahun 1996-2001. HSBC menyediakan beragam produk baik layanan melalui counter ataupun Hexagon, sistem perbankan elektronik satu-satunya yang dilengkapi fasilitas *Electronic Data Interchange* (EDI). Sistem ini juga memberikan kemudahan kepada para nasabah dalam memperoleh *Documentary Credit*. Selain itu nasabah juga dapat menerima *Export Letters of Credit* lewat *e-mail* dan fax melalui *System e-delivery*. Para eksekutif berpengalaman juga memberikan layanan berkualitas yang memenuhi segala kebutuhan nasabah. Layanan *Trade Finance* ini tersedia di 5 kota besar di Indonesia. HSBC memiliki standar *24 hours turnaround time* dalam memproses *Trade Documentation*, yang merupakan salah satu komitmen dalam memberikan layanan berkualitas tinggi. HSBC selalu mengkombinasikan kebutuhan nasabah dengan pengalaman serta pengetahuan tentang pasar, jaringan global serta teknologi untuk menyediakan solusi total kepada nasabahnya.

Treasury dan Capital Markets

Di Indonesia, *Group Treasury* dan bisnis *Capital Market* HSBC merupakan pemain utama dalam pasar USD/IDR, serta menawarkan fasilitas *Deposit-Taking* dalam mata uang tersebut dan dalam mata uang lainnya. Produk beragam seperti transaksi *Spot* dan *Forward*, *G3* dan *IDR Debt Securities*, *Currency Option* dalam valuta asing serta produk untuk *Structured Hedging*. HSBC adalah salah satu bank di Indonesia yang menyetujui *onshore IDR currency swaps* dan menawarkan *IDR interest rate swap* dan penyedia

corporate and bank counterparties. A dedicated team of professionals is based in Jakarta to serve clients throughout Indonesia, as one of the largest treasury operations in the country.

V. OTHER 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)
- Personal and automated telephone banking-services
- Ponsel Banking, a mobile telephone banking Services
- Internet Banking Service
- Trade and corporate banking services with real-time access to a centralised information database
- Global Access, which allows our account holders to withdraw cash 24 hours a day at more than 280,000 ATMs in over 100 countries worldwide
- Hexagon, the Group's worldwide electronic banking service that provides corporate and institutional customers with access, by personal computer, to Cash Management, Trade Services, Securities Services and Market Information through an integrated proprietary system
- one of the world's largest private data communication networks to support international Electronic Banking Services
- instantaneous inter-city transactions through on-line connections between all its branches throughout Indonesia

utama untuk *Hedging Product* untuk nasabah bank dan Korporat Sebuah tim yang profesional dan berdedikasi tinggi ditempatkan di Jakarta untuk memberikan pelayanan kepada nasabah di seluruh penjuru Indonesia sebagai salah satu bank yang memiliki *Treasury Operation* terbesar di Indonesia.

V. INFORMASI LAINNYA

Teknologi

HSBC dikenal sebagai salah satu yang terdepan dalam mengembangkan dan menerapkan teknologi mutakhir untuk memfasilitasi layanan perbankan dan keuangan secara efisien dan mudah, termasuk:

- Layanan perbankan swalayan melalui Anjungan Tunai Mandiri/ ATM
- Layanan *phone banking* personal dan otomasi
- Layanan Ponsel Banking, layanan transaksi perbankan melalui ponsel
- Layanan *Internet Banking*
- *Layanan Trade and corporate banking* dengan akses *real time* ke database sentral
- *Global Access*, yang memungkinkan nasabah menarik uang tunai 24 jam sehari di lebih dari 280.000 jaringan ATM di lebih dari 100 negara di dunia.
- "Hexagon" layanan perbankan elektronik Grup HSBC yang memberikan layanan *cash management, trade services, securities* dan informasi pasar melalui komputer kepada nasabah korporat dan institusional melalui satu sistem yang terpadu.
- Salah satu jaringan komunikasi data swasta terbesar di dunia untuk menunjang layanan perbankan elektronik internasional.
- Transaksi antar kota yang cepat melalui jalur on-line yang menghubungkan semua kantor cabang di Indonesia.

Human Resources

By the end of 2002 HSBC Indonesia employed 1,109 people. HSBC Indonesia's investment in training its staff continued unabated. The bank remains committed to training to ensure that our staff are motivated, conversant and well versed with the product range, systems, procedures and regulations to ensure that the interest of our customers and the bank is protected while providing the highest quality service to our customers.

In 2002, 369 training sessions have been attended by staff in training held in Hong Kong SAR, Singapore, London and our local training centre which have been attended by 3,445 participants of HSBC staff from all branches in Indonesia. Our local training center is dedicated to upgrade our staff expertise in house.

In order to improve and strengthen the communication and cooperation among staffs, HSBC also has The HSBC Sport and Social Club (HSSC) in each branches. The activity of the club is to organize the sport event as well as the charity program.

HSBC in the Community

HSBC Group's members are involved in the well being of the communities through philanthropy and sponsorship. Education and social welfare, particularly for those less fortunate in society, are the two principal causes in the Group's charity programme. Members of HSBC are expected to allocate 75 percent of their donations and non-commercial sponsorship budgets to these activities. In Indonesia, HSBC provided thousands of scholarships for underprivileged children, provided additional meals to undernourished children, built and supported schools in economically deprived areas, distributed food and facilities to old folks home and orphanages, helped public kitchen facilities, donated a library car and sponsored programmes in sport, art and culture. These activities are supplemented by direct support from staff to raise money for charity and to do volunteer work.

Sumber Daya Manusia

Pada akhir tahun 2002 HSBC Indonesia mempekerjakan 1.109 karyawan. Investasi HSBC Indonesia untuk pelatihan karyawan tidak surut. HSBC Indonesia menyediakan pelatihan agar karyawan termotivasi, trampil dan handal dalam menangani bermacam produk, sistem, prosedur dan peraturan sehingga kepentingan nasabah dan kepentingan bank terlindungi dan sekaligus menyediakan pelayanan dengan kualitas tinggi bagi nasabah.

Dalam tahun 2002, 369 jenis training telah diadakan di Hongkong SAR, Singapura, London dan Pusat Pelatihan Indonesia dan telah diikuti oleh 3.445 partisipan dari staff HSBC dari seluruh cabang di Indonesia. Pusat Pelatihan Indonesia bertanggung jawab untuk meningkatkan kualitas dan keterampilan karyawan.

Untuk lebih meningkatkan and memperkuat komunikasi dan kerjasama di antara staf, HSBC Indonesia memiliki perkumpulan *The HSBC Sport and Social Club (HSSC)* di tiap cabang HSBC di Indonesia. Kegiatan adalah mengadakan pertandingan olahraga dan juga mengadakan program sosial .

HSBC di Masyarakat

Grup HSBC senantiasa terlibat dalam komunitas melalui kegiatan amal and kemanusiaan. Pendidikan dan kegiatan sosial merupakan sasaran utama program kegiatan amal Grup HSBC, yang ditujukan untuk masyarakat yang kurang beruntung. Grup HSBC mengalokasikan 75% anggaran sumbangan dan program *sponsorship* untuk kegiatan sosial. Di Indonesia, HSBC memberikan ribuan beasiswa kepada anak-anak yang kurang mampu, serta menyediakan makanan tambahan untuk anak-anak yang kekurangan gizi, membangun sarana gedung sekolah didaerah yang membutuhkan, membagikan bahan makanan pokok, membangun rumah jompo dan panti asuhan, memberikan sumbangan perpustakaan mobil serta mensponsori kegiatan olahraga, kesenian dan kebudayaan. Aktivitas tersebut didukung oleh karyawan secara langsung untuk mengumpulkan sumbangan dan melakukan kegiatan sukarela.

The following are several programs held by HSBC Indonesia during 2002 :

- Employee Environmental Fellowship 2002. HSBC commits to donate USD 50 mio to 3 conservation entities of Flora and Fauna: Botanic Gardens Conservations International, Earthwatch and WWF. The fund will be used to protect 20.000 items of plants from extinction, to recover the environment of 3 big rivers and to educate scientists. HSBC also participate in releasing its 2000 staff to join in the nature conservation project all over the world.
- HSBC donated to those who suffered from the flood in Jakarta the end of February 2002. The flood had destroyed some of the infrastructure in Jakarta. HSBC also joined hands with the Indonesian Red Cross to donate IDR 100 mio to the victims in Kelurahan Kapuk – in Western Jakarta and Kapuk Muara – Southern Jakarta.
- HSBC commits to financially support Yayasan Merdeka in producing wheel chair to those who are crippled and have limited financial security . The donation was presented by SVP Personal Financial Service to the director of Fatmawati Hospital on 9th April 2002.
- On 2 May 2002, HSBC Indonesia gave the donation to 200 children of Railway guards of PT Kereta Api Indonesia and lighthouse guards through Department of Transportation and Telecommunications of Indonesia. A cheque of IDR 200 mio was symbolically presented to the Minister of Transportation and Telecommunication, Mr Agum Gumelar.
- With “Investing in Nature” as the theme, HSBC joined hands with Earthwatch conducted an environmental program - HSBC Employee Environmental Fellowship 2002. Nine HSBC staff have been chosen to represent HSBC Indonesia to join the program.
- HSBC, in cooperation with UNESCO and Committee of Children book Publisher from Children National Commission and also Faculty of Economics University of Indonesia, donated 10,000 books to several schools in Jakarta,

Berikut ini adalah beberapa program kegiatan yang dilaksanakan oleh HSBC Indonesia tahun 2002 :

- *Employee Environmental Fellowship 2002.* HSBC memberikan sumbangan sebesar USD 50 mio kepada 3 lembaga konservasi flora dan fauna: *Botanic Gardens Conservations International, Earthwatch and WWF.* Dana tersebut digunakan untuk melindungi 20,000 species tanaman dari kepunahan, mengembalikan kehidupan 3 sungai besar di dunia dan melatih para ilmuwan serta mengirimkan sekitar 2,000 karyawan untuk ikut serta dalam proyek-proyek konservasi alam di dunia.
- HSBC memberikan bantuan pasca banjir di bulan Februari 2002 yang telah mengakibatkan rusaknya sarana dan prasarana fisik. HSBC bersama palang merah Indonesia memberikan bantuan dana sebesar IDR 100 juta untuk para korban di kelurahan Kapuk – Jakarta Barat dan Kapuk Muara – Jakarta Selatan
- HSBC memberikan bantuan senilai IDR 100 juta kepada Yayasan Merdeka yang memproduksi kursi roda bagi para penyandang cacat yang kurang mampu. Bantuan ini diserahkan secara simbolis oleh Ibu Lily Budiono, SVP *Personal Financial Service* kepada Direktur Rumah Sakit Fatmawati di Jakarta tgl 9 April 2002
- Pada tanggal 2 Mei 2002 HSBC memberikan bantuan untuk 200 anak penjaga pintu kereta api PT. Kereta Api Indonesia dan penjaga mercusuar melalui Departemen Perhubungan dan Telekomunikasi. Bantuan sebesar IDR 200 juta diberikan secara simbolis melalui Menteri Perhubungan dan Telekomunikasi Republik Indonesia, Bapak Agum Gumelar.
- Bertema *Investing in Nature*, HSBC bekerja sama dengan *Earthwatch* mengadakan program kepedulian lingkungan hidup – *HSBC employee Enviromental Fellowship 2002.* Terpilih 9 rekan HSBC Indonesia yang mewakili proyek tersebut
- Bekerja sama dengan UNESCO, HSBC dan Panitia Penerbitan Buku Anak Komisi nasional Indonesia dan Tim Fakultas Ekonomi Universitas Indonesia, HSBC memberikan sumbangan berupa buku tulis sebanyak 10,000

Bogor, Tangerang, and Bekasi.

- With “Back to School” as the theme, HSBC visit SDN 01 located in Kampung Bali Tanah Abang, Central Jakarta. The program was coordinated by Youth Islamic Study Club Al Azhar and also Al-Rahman. HSBC donated books and school bags to three elementary schools.
- Help save Coral Reef in Jakarta sea from extinction as part of HSBC environmental programme

buku ke beberapa sekolah yang tersebar di Jabotabek

- Dengan tema “*Back to School*”, HSBC melakukan kunjungan ke SDN 01 Kampung Bali di kawasan Tanah Abang Jakarta. Acara yang dikoordinir oleh *Youth Islamic Study Club Al Azhar* dan Yayasan Al-Rahman, HSBC memberikan bantuan berupa buku tulis dan tas sekolah yang dibagikan ke 3 SD yang ditunjuk.
- Membantu menyelamatkan terumbu karang di laut Jakarta dari kepunahan merupakan bagian dari Program Lingkungan HSBC.

Awards and Achievement

During 2002 there were several awards received by HSBC Indonesia for the following categories:

- HSBC received Service Excellence award from Infobank, an Indonesian finance and banking magazine. HSBC beat other foreign banks such as Citibank, ABN Amro and Standard Chartered Bank. The award was actually a proof of excellent service to our customers that we have to maintain.
- HSBC was awarded for 3 consecutive years as the Best Foreign Commercial Bank in Indonesia for Country Award of achievement Category. The award was given by Finance Asia Magazine.
- HSBC has successfully achieved the award as the 2nd Best Cash Management Bank in the AsiaMoney Annual Cash Management Poll. The polling for this year consist of polling for local cash mangement and regional cash mangement. 2nd Best Cash Management Bank

Penghargaan dan Prestasi

Selama tahun 2002, ada beberapa penghargaan yang peroleh HSBC dalam berbagai kategori :

- HSBC memperoleh penghargaan *Service Excellence* dari majalah Infobank mengungguli bank-bank asing lainnya seperti Citibank, ABN Amro dan Standard Chartered Bank. Penghargaan ini merupakan bukti bentuk pelayanan perbankan prima yang diberikan HSBC yang harus pertahankan.
- HSBC menyandang predikat, selama tiga tahun berturut-turut, *the Best Foreign Commercial Bank* di Indonesia untuk kategori *Country Award for Achievement*. Penghargaan tersebut diberikan oleh Finance Asia Magazine
- HSBC Indonesia berhasil mengukuhkan posisi kedua kategori *Best Cash Management Bank* dalam *The AsiaMoney Annual Cash Management Polling* yang dilakukan tahun ini terbagi atas polling untuk layanan cash management local serta regional

The HSBC Group's Worldwide network

Asia-Pasific	Offices	Europe	Offices
Australia	44	Armenia	2
Bangladesh	4	Azerbaijan	1
Brunei Darussalam	14	Belgium	4
China	22	Channel Island	25
Hongkong SAR	427	Cyprus	159
India	37	Czech Republic	1
Indonesia	13	France	790
Japan	6	Germany	12
Kazakhstan	1	Greece	57
Korea	10	Ireland	6
Macau SAR	6	Isle of Man	4
Malaysia	42	Italy	13
New Zealand	7	Luxembourg	7
Pakistan	2	Malta	61
Philippines	22	Monaco	2
Singapore	27	Netherlands	1
Sri Lanka	10	Poland	2
Taiwan	20	Russia	3
Thailand	2	Spain	7
Vietnam	2	Sweedden	2
		Switzerland	17
		Turkey	163
		United Kingdom	1,765
America	Offices	Middle East and Africa	Offices
Argentina	226	Angola	2
Bahamas	10	Bahrain	4
Bermuda	2	Cote d'Ivoire	1
Brazil	1,632	Egypt	14
Canada	165	Ghana	1
British Virgin Islands	1	Iran	1
Caymand Island	4	Israel	3
Chile	2	Jordan	3
Guam	1	Lebanon	7
Mexico	3	Mauritius	13
Panama	16	Morocco	1
Saipan	1	Mozambique	2
United State of America	946	Namibia	1
Uruguay	4	Oman	7
Venezuela	1	Palestinian, Area Autonomous	1
		Qatar	3
		Saudi Arabia	80
		South Africa	12
		Uganda	2
		United Arab Emirates	16

HSBC Offices in Indonesia	Kantor Cabang HSBC di Indonesia
Head Office	<p>World Trade Center 1/F – 5/F, Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920 (62.- 21) 524 6222 Fax (62 -.21) 521 1103/4 <i>For Personal Account :</i> (62 – 21) 526 9039 <i>For Corporate Account :</i> (62 – 21) 579 07260 SWIFT : HSBC IDJA</p>
Credit Card Services	<p>Mezzanine Floor World Trade Center, Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920</p>
24 Hours Customer Services :	<p>(62 – 21) 252 4884 (hunting) Facs : (62 – 21) 524 8000 Telex : (73) 62044/HSBC CP IA</p>
Customer Services Toll Free Number	<p>0-800-100-4722 (available for all cities in Indonesia except Jakarta) PO BOX 1750/JKS, Jakarta 12017</p>
Jakarta branch	<p>Pondok Indah Office, Wisma Pondok Indah, G02, Jl. Sultan Iskandar Muda V TA, Pondok .Indah, Jakarta 12310 (62.- 21) 526 9039 (hunting), Facs : (62 – 21) 769 7363</p> <p>Puri Indah Office, Mall Puri Indah, G/F no 75, Jl. Puri Agung, Mal Puri Indah, Jakarta Barat 11610 (62.- 21) 526 9039 (hunting), Facs : (62.- 21) 582 3314</p> <p>Taman Anggrek Office, Mall Taman Anggrek, G/F Lot. No. CO2, Jl. Letjen S. Parman Kav. 21, Jakarta 11470 (62.- 21) 526 9039 (hunting), Facs : (62.- 21) 563 9590</p> <p>Plaza Senayan Office, Plaza Senayan, G/F Unit no. 105C and 107C, Jl. Asia Afrika no. 8, Jakarta 10270 (62.- 21) 526 9039 (hunting), Facs : (62.- 21) 579 00165</p> <p>Pluit Office, Jl. Pluit Karang, Blok B8 Utara no. 1, Jakarta 14440 (62.- 21) 526 9039 (hunting), Facs : (62.- 21) 661 9648</p> <p>Melawai Office, Jl. Melawai Raya no. 116 – F – G, Jakarta Selatan 12160 (62.- 21) 526 9039 (hunting), Facs : (62.- 21) 725 6825</p>
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