

**LAPORAN TAHUNAN
HSBC INDONESIA
2003**

Contents

I. General Information

II. Financial Review

III. Management Policy

IV. Core Business

V. Other Information

- Appendix 1 : HSBC network
- Appendix 2 : Branch in Indonesia
- Appendix 3 : Organisation Structure

Daftar Isi

I. Informasi Umum

II. Financial Review

III. Kebijakan Manajemen

IV. Kegiatan Utama

V. Informasi Lainnya

- Lampiran 1 : Jaringan kantor HSBC
- Lampiran 2 : Cabang di Indonesia
- Lampiran 3 : Struktur Organisasi

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 79 countries and territories and at 31 December 2003 had total assets of USD 1,034 billion.

The group has over 222,000 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 200,000 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 120 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.

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 79 negara, serta memiliki aset sebesar USD 1,034 miliar per tanggal 31 Desember 2003.

Grup HSBC memiliki lebih dari 222,000 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 200,000 pemegang saham di lebih dari 100 negara dan teritori.

The Hongkong and Shanghai Banking Corporation Limited, kantor cabang Indonesia

Sebagai perintis perbankan modern di berbagai negara di Asia, HSBC mencatat sejarah panjang di Indonesia. Lebih dari 120 tahun HSBC melayani nasabah yang ingin mengembangkan perdagangan dan investasi. HSBC (sebelumnya dikenal sebagai The Hongkong and Shanghai Banking Corporation Limited) membuka kantornya pertamanya di Indonesia, di Jakarta (dikenal dengan nama Batavia) tahun 1884 untuk melayani perdagangan gula yang sangat penting. Seiring dengan perkembangan, tahun 1896 HSBC membuka kantor cabang di Surabaya, kota kedua terbesar di Indonesia yang juga merupakan pelabuhan penting dalam perdagangan gula.

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

Today, HSBC has a network of twelve offices in Indonesia: six in Jakarta – its main office & card center in the World Trade Centre, and branches in Pondok Indah, Puri Indah 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 12 kantor di Indonesia, yaitu 6 berlokasi di Jakarta – kantor pusat dan card centre di World Trade Centre, serta kantor cabang di Pondok Indah, Mal Puri Indah, 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

Richard McHowatt, *Chief Executive Officer*, HSBC Indonesia

Mr. Richard has served the Bank and its subsidiaries in various senior positions. In 2000, he was appointed as The CEO of HSBC Thailand. On October 2002, he moved to London, United Kingdom to take up position as Group Head of Training in the HSBC Group Head Office.

In October 2003, he was appointed as 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

Tripudjo Soemarmo (awaiting confirmation from BI), *Compliance Director*, HSBC Indonesia

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

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

Endy PR. Abdurrahman, *Senior Vice President Human Resources*, HSBC Indonesia

Raj Tandon (awaiting confirmation from BI), *Senior Vice President Financial Control*, HSBC Indonesia

Chief Executive Officer dan Eksekutif

Richard McHowatt, *Chief Executive Officer*, HSBC Indonesia

Beliau bekerja di Bank dan anak perusahaannya diberbagai posisi senior. Pada tahun 2000, ditunjuk sebagai *CEO HSBC Thailand*. Pada bulan Oktober 2002, dia mendapat tugas baru di London, Inggris dan menempati posisi *Group Head of Training* di kantor pusat group kami.

Pada bulan Oktober 2003, beliau ditunjuk sebagai *Chief Executive Officer* HSBC Indonesia.

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

Beliau bergabung dengan HSBC (Hongkong Bank, Calcuta, India) bulan Maret 1987. Selama itu, beliau pernah ditugaskan pada beberapa posisi penting di India, Bahrain, London, Hongkong dan Singapura. Sebelum bergabung di HSBC Indonesia beliau 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

Tripudjo Soemarmo (menunggu konfirmasi dari BI), *Compliance Director*, HSBC Indonesia

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

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

Endy PR. Abdurrahman, *Senior Vice President Human Resources*, HSBC Indonesia

Raj Tandon , (menunggu konfirmasi dari BI), *Senior Vice President Financial Control*, HSBC Indonesia

Mandeep Singh, Senior Vice President Treasury & Capital Market, HSBC Indonesia

Mandeep Singh, Senior Vice President Treasury & Capital Market, HSBC Indonesia

II. FINANCIAL REVIEW

Financial Performance

- HSBC Indonesia's net Profit was up by 10% to USD 82 mio as of December 2003 despite uncertain economic environment and intense competition
- The effort to improve HSBC Indonesia's Non Performing loan outstanding led to a significant reduction from USD 156 mio in year 2002 to USD 100 mio in 2003
- Non Fund Income increased by 12% to USD 42 million despite intense competition from both domestic and foreign players
- Increased Performing Advances by 22% to USD 725 mio against the backdrop of very low growth in the overall banking industry
- Increased Customer Deposits by 13% to USD 1,339 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 2003 the allowance for possible losses on earning assets of the bank was IDR 954.743 mio, comply with the mandatory provision required by Bank Indonesia of IDR 764.813 mio

Third Party Fund

As per 31 December 2003 third party fund amount is as follows :

Giro	USD 674 mio
Time Deposit	USD 666 mio
Deposit from Other Bank	USD 9 mio

II. IKHTISAR KEUANGAN

Kinerja Keuangan

- Laba bersih HSBC Indonesia meningkat sebesar 10% menjadi USD 82 juga pada akhir Desember 2003 meskipun ditengah situasi ekonomi yang tidak pasti dan kompetisi yang semakin ketat
- Usaha-usaha perbaikan yang dilakukan HSBC Indonesia telah berhasil menurunkan kredit Non Performingnya dari USD 156 juta di tahun 2002 menjadi USD 100 juta di tahun 2003
- *Non Fund Income* meningkat 12% menjadi USD 42 juta meskipun terdapat persaingan yang sangat ketat baik dari bank lokal maupun bank asing
- Performing Loans meningkat 22% menjadi USD 725 juta meski pertumbuhan industri perbankan yang sangat lamban
- Dana Pihak ketiga meningkat 13% menjadi USD 1.339 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 2003 penyisihan penghapusan aktiva produktif HSBC sebesar Rp. 954.743 juta atau lebih tinggi dari yang diwajibkan BI yang sebesar Rp 764.813 juta

Dana Pihak Ketiga

Per 31 Desember 2003, dana pihak ketiga berjumlah sebagai berikut :

Giro	USD 674 juta
Simpanan Berjangka	USD 666 juta
Simpanan dari Bank lain	USD 9 juta

Financial Ratio

Rasio Keuangan

CAPITAL

- CAR
- Fixed Assets against Capital

2003 2002

13% 16%
3% 3%

PRODUCTIVE ASSETS

- Non Performing Productive Assets
- Net Non Performing Loans
- Provision against Productive Assets
- Provision fulfillment

6% 11%
1% 3%
6% 11%
125% 121%

RENTABILITY

- ROA
- ROE
- NIM
- Operating Expense to Operating Income

5% 5%
54% 46%
5% 4%
58% 77%

LIQUIDITY

- LDR

62% 62%

COMPLIANCE

- Breach on Legal Lending Limit Regulation
- Reserve Requirement
- NOP

nil nil
5% 5%
2% 1%

PERMODALAN

- CAR
- Aktiva Tetap terhadap Modal

AKTIVA PRODUCTIVE

- Aktiva Produktif Bermasalah
- Net NPL
- PPAP terhadap Aktiva Produktif
- Kecukupan PPAP

RENTABILITAS

- ROA
- ROE
- NIM
- BOPO

LIKUIDITAS

- LDR

KEPATUHAN

- Pelanggaran / Pelampauan BMPK
- Giro Wajib Minimum
- 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

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

and sustainable development and commitment to 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 Group's 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.

IV. CORE ACTIVITIES

kemajuan dan komitmen yang berkesinambungan 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 indikator 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 sistem 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 satu tahun sekali oleh auditor luar yang independen.

Corporate and Institutional Banking

HSBC is always maintaining foster long-term relationships to its corporate and institutional customers based on its global connections and extensive knowledge of Asian business.

HSBC provides a full range of corporate banking services including working capital, term and project finance and trade finance facilities and services beside 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 250 billion, HSBC is the premier provider and largest custodian in the region.

In Indonesia, these services have been offered since 1989 to a customer base that comprises of non resident global custodians, brokers/dealers, fund managers and trustees.

In addition to the custody and clearing services, institutional fund services have also been offered to domestic players in the fund industry.

Our experienced and dedicated staff with 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 and Top Rated Custodian for years, and "Top Rated" for the past 9 years since 1994.

In the year 2003, HSBC Indonesia was awarded The Best Sub-Custodian in Indonesia.

Institutional Banking

IV. KEGIATAN UTAMA

Layanan Perbankan Korporat dan Institusional

HSBC senantiasa menjalin hubungan jangka panjang dengan nasabah korporasi dan institusionalnya yang ditunjang oleh jaringan global grup dan pemahaman yang mendalam mengenai seluk beluk strategi melaksanakan bisnis 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*, di samping layanan *cash management* untuk seluruh kawasan Asia Pasifik.

Sebagai satu dari sedikit bank internasional di wilayah ini yang punya kemampuan mengimplementasikan serta memberi solusi dalam mengelola *cash management* yang kompleks, HSBC menyediakan layanan lengkap untuk segala sesuatu yang berkaitan dengan jasa pembayaran dan rekening, teknik pengelolaan likuiditas serta masalah 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 250 milyar, HSBC merupakan penyedia jasa kustodian utama dan terbesar di wilayah ini. Di Indonesia jasa pelayanan ini telah diberikan sejak tahun 1989 kepada para nasabah yang terdiri atas kustodian asing yang tidak menetap di Indonesia, *broker/dealer*, para pengelola dana serta *trustees*.

Sebagai tambahan dari layanan *custody and clearing*, layanan institutional fund juga telah ditawarkan kepada pemain domestik di dalam industri keuangan. HSBC juga didukung oleh staff yang berdedikasi tinggi, standar pelayanan prima dan penggunaan sistem yang canggih serta komprehensif, menempatkan HSBC pada posisi terdepan di Indonesia.

Hal ini tampak dari hasil yang memuaskan dalam *industry's leading survey*, *The Global Custodian Agent Bank Review*, dimana HSBC Indonesia diposisikan sebagai No.1 *Top Rated Custodian* selama bertahun-tahun dan *Top Rated* selama 9 tahun sejak 1994. Untuk tahun 2003, *Global Finance* juga memberikan penghargaan dengan kategori *The Best Sub-Custodian*, di Indonesia.

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 HSBC's wide range of financial expertise. HSBC's 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 global clients and local requirements. Our Global Relationship Managers is responsibilities to 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 clients, 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 customers.

Personal Financial Services

HSBC provides a variety of products and services for a diverse range of personal banking needs. Service includes the exclusive benefits and services to priority banking 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

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. Melalui para *Relationship Manager* ini para nasabah akan mendapatkan pelayanan yang sesuai dengan zona waktu daerah dimana para Relationship Manager ini berada. Mereka juga melaksanakan koordinasi dengan unit *Institutional Banking* di area lain untuk memenuhi segala keperluan nasabah baik yang bersifat lokal maupun global. Para manajer juga bertugas memahami dan mengantisipasi keperluan nasabah; memberikan alternatif solusi untuk permasalahan yang kompleks serta memberi tanggapan kepada permintaan nasabah dalam waktu yang sesingkat mungkin.

Global Payments dan Cash Management

Layanan *Global Payments dan Cash Management* HSBC di Indonesia menyediakan analisis yang komprehensif dari cash management solutions kepada nasabah korporat dan institusi finansial untuk melayani klien domestik dan regional.

Unit ini melingkupi *structuring of bank accounts* untuk mengoptimalkan manajemen dan aliran dana ; layanan collection yang cepat melalui domestic collection service, termasuk pembayaran yang nyaman melalui *Check Disbursement Services* dan *autoPay Service* yang membentuk manajemen transaksi gabungan untuk keuntungan pelanggan ; sistem *Pooling and Cash Concentration system* yang memberikan fleksibilitas untuk menciptakan skema terbaik untuk pelanggan ; serta menyediakan paket layanan perbankan lengkap melalui suatu platform gabungan dari sistem perbankan elektronik dari HSBC Group, Hexagon, Investasi Produk dan Teknologi memperlihatkan komitmen kami untuk memberikan layanan berkualitas kepada para pelanggan.

Personal Financial Services

HSBC menyediakan berbagai macam produk dan layanan untuk berbagai macam kebutuhan *personal banking*. Layanan tersebut meliputi *HSBC Premier* sebagai layanan perbankan eksklusif untuk nasabah terpilih.

Sederet solusi investasi ditawarkan kepada semua personal customers, meliputi *mutual funds* yang

managed by Indonesian based fund managers. Lending secured by these investments is also available. HSBC offers a series of structured deposit products in a variety of foreign currencies as well as a competitive range of foreign exchange products and services as well as reward programs include an attractive Member Get Member program and invitations to a range of exclusive customer focused events.

HSBC Visa and HSBC MasterCard credit cards, the global cards with the best deals at home, offer unmatched benefit 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 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 programs allows customers to redeem for various attractive merchandise and contribute to local charities.

Through a range of efficient delivery channels, HSBC offers the latest self-service banking technology including Automated Teller Machines (ATMs), phonebanking, (HSBC's personal internet banking facility), mobile phone and SMS banking, to serve its broad base of 20 million customers worldwide.

In Indonesia, HSBC has a branch network covering the cities of Jakarta, Bandung, Semarang, Surabaya, Medan dan Batam. For added convenience, HSBC customers can also access the ATM networks of two major local Banks.

ditawarkan secara eksklusif oleh HSBC dan berbagai macam *select public funds* yang dikelola oleh *Indonesian based fund managers*. Jaminan peminjaman dari investasi tersebut juga tersedia. HSBC menawarkan rangkaian *structured deposit products* dalam berbagai macam mata uang asing sebagai jangkauan kompetitif dari layanan dan produk *foreign exchange* sekaligus *reward programs* termasuk *member get member* program serta undangan ke berbagai acara eksklusif untuk nasabah.

Kartu kredit HSBC Visa ataupun MasterCard, kartu global dengan penawaran terbaik, menawarkan berbagai keuntungan dan penawaran istimewa di Indonesia dan negara-negara lain di Asia Pasifik. Kartu-kartu tersebut diterima di seluruh dunia dan di ribuan kawasan di seluruh Indonesia. Pemegang kartu kredit HSBC dapat menikmati beragam program menarik seperti potongan harga dan *rewards* di tempat-tempat belanja utama, restoran-restoran ternama, serta fasilitas hiburan lainnya. Di samping itu juga didukung oleh jaringan Anjungan Tunai Mandiri (ATM) yang luas dan dapat digunakan untuk menarik uang tunai di lebih dari 500.000 partisipan Anjungan Tunai Mandiri Visa dan MasterCard.

Kami menyediakan layanan customer service 24 jam dan akses melalui *Short Messages Service (SMS)* serta *internet services*. Sebagai tambahan, kartu kredit HSBC juga menyediakan *purchase protection plan*, *credit shield* dan *extensive travel insurance program*. Program HSBC *rewards* yang unik memberikan kesempatan kepada para pemegang kartu kredit untuk mendapatkan berbagai macam *merchandise* yang menarik serta turut berpartisipasi dalam kegiatan-kegiatan amal.

Melalui saluran distribusi yang efisien, HSBC memanfaatkan teknologi terkini, termasuk Anjungan Tunai Mandiri (ATM), *Phone Banking*, *online HSBC* (fasilitas *internet banking* dari HSBC), *mobile phone*, dan *Short Messages Service (SMS) Banking*, yang saat ini melayani 20 juta nasabah seluruh dunia.

Di Indonesia, HSBC mempunyai kantor cabang yang tersebar di Jakarta, Surabaya, Bandung, Semarang Medan dan Batam. Untuk menambah kenyamanan, pelanggan HSBC juga bisa mengakses jaringan ATM dari dua bank lokal terkemuka.

Investment Banking and Markets

In Indonesia, The HSBC's Group Investment Banking & Markets Business comprise of two main divisions, Treasury and Capital Markets and Investment Banking. HSBC Indonesia offers a 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. HSBC has a significant presence in the debt capital markets, and corporate finance in which a team of locally based professionals, supported by the full regional and international product expertise of the HSBC Group provides unparalleled advice and execution to corporate and institutional clients and 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

Trade Services

HSBC is the leading provider of trade finance 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 have won series of awards for its standard in trade services which among others are voted as Best Trade Documentation Bank for six consecutive years from 1996 – 2001 (Trade Finance Magazine), Best Trade Finance Bank 2003 (The Asset), Best Trade Finance Bank 2003 (Cargonews Asia) and Best Trade Finance Bank in Asia 2002 – 2003 (Global Finance).

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 a documentary credit on customer finger tip. HSBC also provides e-delivery in the form of electronic documentary credit advising that allows 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. HSBC's 24 hours turnaround time in processing trade documents is one sample of the bank's commitment to deliver high

Investment Banking and Markets

Di Indonesia, HSBC Group's investment banking and market businesses terdiri dari dua divisi utama, *treasury* dan *capital markets* serta *investment banking*. HSBC menawarkan pelayanan *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 Bursa Efek Jakarta dan Bursa Efek Surabaya, serta terlibat dalam lebih dari 50 *equity* dan *debt issues* sejak beroperasinya. HSBC juga memiliki pengalaman yang kuat dalam *Debt Capital Market*, *Corporate Finance*, *Loan Syndication*, dan *Securitisation business*, didukung oleh keahlian produk internasional dan regional dari HSBC Group, menyediakan pelaksanaan dan saran kepada klien korporat dan klien institusional serta membantu untuk membuka ulang international capital market untuk Indonesia melalui *Bank Mandiri Eurobond* pada tahun 2001, yang menjadi *international debt capital market* pertama yang disetujui perusahaan milik pemerintah sejak krisis pada tahun 1997.

Trade Services

HSBC adalah salah satu penyedia jasa *trade finance* serta layanan terkait lain terkemuka di Indonesia sebagai bagian jaringan global layanan *trade finance* di Asia dan seluruh dunia. HSBC telah memenangkan serangkaian penghargaan dalam *trade services*, di antaranya adalah: terpilih sebagai *Best Trade Documentation Bank* untuk 6 tahun berturut-turut sejak tahun 1996-2001 (*trade finance magazine*), *Best Trade Finance Bank* in Asia 2003 (*The asset*), *Best Trade Finance Bank 2003* (*Cargonews Asia*), dan *Best Trade Finance Bank in Asia 2002 – 2003* (*Global Finance*).

HSBC menyediakan beragam produk baik layanan melalui *counter* maupun dengan sistem *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

service standard. At HSBC we combine customer's needs with our experience and market knowledge, global presence and technology to tailored solutions to customers.

Treasury and Capital Markets

HSBC Indonesia is 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 and structured long term hedging products.

In foreign exchange, HSBC Indonesia is a leading market maker in USD/IDR, with over 700 active customers ranging from small retailers and personal clients to the biggest corporates in the country.

For its derivative transactions, HSBC Indonesia has recorded growth of 44% in 2002, and was 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 counterparties.

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.

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-service
- Ponsel Banking, a mobile telephone banking Service

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 nasabah.

Treasury dan Capital Markets

HSBC Indonesia memiliki kekuatan treasury operations terbesar di negara ini, dan menyediakan beragam produk termasuk foreign exchange spot and forward, money market, G3 dan IDR *Debt Securities, Currency Options* dan *Structured Long Term Hedging Products*.. Dalam kegiatan foreign exchange, HSBC Indonesia merupakan market leader maker dalam mata uang USD/IDR dengan lebih dari 700 nasabah aktif yang terdiri dari small retailers, nasabah perorangan sampai dengan nasabah korporasi perusahaan skala besar di Indonesia. Untuk transaksi derivative, HSBC Indonesia telah mencatat pertumbuhan sebesar 44% di tahun 2002, dan merupakan salah satu dari beberapa bank yang pertama kali menyetujui *onshore IDR currency swaps* dan menawarkan *IDR interest rate swaps*. Saat ini HSBC Indonesia merupakan penyedia utama signifikan atas produk-produk *hedging* kepada nasabah korporasi dan bank-bank lain. HSBC Indonesia menawarkan *deposit-taking facilities* dalam beberapa mata uang asing sejalan dengan pertumbuhan produk-produk structured deposit. Sebuah tim yang berdedikasi tinggi berbasis di Jakarta siap untuk melayani para klien di seluruh 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 *telephone banking* yang personal dan otomatis
- Layanan Ponsel Banking untuk kemudahan layanan transaksi perbankan bagi para nasabah melalui layar ponsel mereka

- Personal Internet Banking Service
- Trade and corporate banking services with real-time access to a centralised information database
- Global Access, which allows 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
- Layanan *Personal Internet Banking*
- Layanan *Trade and corporate banking* dengan akses *real time* ke sebuah *centralised information database*
- *Global Access*, dan Anjungan Tunai Mandiri (ATM) Plus yang memungkinkan pemegang rekening menarik uang tunai 24 jam sehari di lebih dari 280.000 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 2003 HSBC Indonesia employed 1,604 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 2003, 418 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 3.818 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.

Sumber Daya Manusia

Pada akhir tahun 2003 HSBC Indonesia mempekerjakan 1.604 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.

Selama tahun 2003, 418 jenis training telah diadakan di Hongkong SAR, Singapura, London dan Pusat Pelatihan Training di Indonesia dan telah diikuti oleh 3.818 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 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 principals 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 are in partnership with international and local institution such as with WWF Indonesia for environmental education for school children; Bogor Botanical Garden to foster plant program and conservation and rehabilitation that involves fishermen community development.

In addition, HSBC also works together with UNESCO in providing books for underprivileged children, while with local institutions HSBC support rehabilitation of schools in economically deprived areas.

On top of this, HSBC also supports local communities with local social program, such as charity for disabled children and orphans. HSBC also launches HSBC KITA, a voluntary teaching program conducted and supported by HSBC staff, majoring in English, servicing 1st – 6th grade students in appointed elementary school.

The following are several programs held by HSBC Indonesia during 2003 :

- HSBC has collaborated with the British Women Association to give a donation of school equipment to "Pondok Taruna" orphanage at Cijantung
- HSBC participated in Plant Conservation and Education Program which was held by UNESCO, Kebun Raya Bogor and LIPI. In General, this program will provide education to youth generation of the importance of environment conservation program as a guideline to develop nature ecosystem in the future

HSBC di Masyarakat

HSBC group merealisasikan kepedulian pada kesejahteraan masyarakat melalui kegiatan amal dan sponsor. Pendidikan dan lingkungan hidup, khususnya untuk kaum tak mampu, adalah dua kegiatan utama dalam program kepedulian social HSBC Group. Anggota HSBC diharapkan untuk mengalokasikan 75% dari anggaran sumbangan social sponsor non-komersial untuk kegiatan ini.

Di Indonesia, HSBC bekerja sama dengan institusi internasional dan lokal seperti WWF Indonesia untuk pendidikan lingkungan untuk anak-anak sekolah ; dengan Kebun Raya Bogor untuk program tanaman asuh dan konservasi serta program pendidikan untuk anak-anak sekolah; juga dengan kementerian Perikanan dan Kelautan konservasi dan rehabilitasi terumbu karang yang melibatkan pengembangan komunitas nelayan.

Tambahan, HSBC juga bekerja sama dengan dengan UNESCO dalam penyediaan buku-buku untuk anak-anak tidak mampu, sementara dengan institusi lokal HSBC mendukung rehabilitasi gedung-gedung sekolah di daerah miskin.

Selain itu HSBC juga mendukung komunitas lokal dengan program social lokal, seperti menyalurkan makanan dan fasilitas untuk panti jompo dan panti asuhan. Di dunia pendidikan HSBC meluncurkan program HSBC Kita, sebuah program bantuan pendidikan yang didukung oleh staff yang secara sukarela mengajar bahasa Inggris untuk anak-anak kelas 1-6 di sekolah dasar yang ditunjuk.

Berikut ini adalah beberapa program kegiatan yang dilaksanakan oleh HSBC indonesia tahun 2003 :

- Bekerja sama dengan British Women Association, HSBC memberikan bantuan berupa seperangkat kebutuhan sekolah kepada panti asuhan Pondok Taruna di Cijantung
- HSBC berpartisipasi dalam Plant Conservation & Education Program yang diadakan oleh UNESCO, Kebun Raya Bogor dan LIPI. Program ini secara garis besar bertujuan untuk memberikan pembelajaran kepada generasi muda akan pentingnya program konservasi lingkungan hidup sebagai dasar acuan pengembangan ekosistem alam di kemudian hari

- A charity events was held by HSBC which distributed 2.000 books to 200 students of SD Negeri Karet 01 and SD Negeri karet 02 on 22 Juli 2003 and also teaching English to these school
- With Investing in Nature as the theme, HSBC collaborated with Earthwatch to conduct an environmental program – HSBC Employee Environmental Fellowship 2003. 16 HSBC staff were chosen to represent HSBC Indonesia to join the program
- HSBC KITA provided educational and social donation to 600 orphan under the coordination of Youth Islamic Study Club (YISC) Al-Azhar and 150.000 books to students of 100 elementary school in 14 provinces in Northern Indonesia.
- Employee Environmental Fellowship 2003. HSBC Group commits to donate USD 50 mio to 3 conservation entities of Flora and Fauna: Botanic Gardens Conservations Internationals, 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 in the world and to educate the scientists. HSBC also participate in releasing its 2000 staffs to join in the nature conservation project all over the world.
- HSBC menggelar acara charity dengan membagikan 2.000 buah buku kepada 200 siswa dari SD Negeri Karet 01 dan SD Negeri Karet 02 pada tanggal 22 Juli 2003 serja mengajar bahasa Inggris di sekolah tersebut
- Bertema *Investing in Nature*, HSBC bekerja sama dengan *Earthwatch* mengadakan program kepedulian lingkungan hidup – *HSBC employee Enviromental Fellowship 2003*. Terpilih 16 rekan HSBC Indonesia yang mewakili proyek tersebut
- HSBC KITA memberikan bantuan pendidikan dan social untuk 600 anak yatim piatu di bawah koordinasi Youth Islamic Study Club (YISC) Al-Azhar dan 150.000 buku tulis kepada murid-murid dari 100 sekolah dasar di 14 propinsi di bagian timur Indonesia
- *Employee Environmental Fellowship 2003*. Grup 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.

Awards and Achievement

During 2003 there were several awards and achievements received by HSBC Indonesia for the following categories:

- *Visa International*- Outstanding Performance Award in 2003
- *Museum Record Indonesia* – The First Billboard On Telescopic In Indonesia
- *Kapital Magazine Award* – The Most Excellent Foreign Bank in Web Solution
- *Kapital Magazine Award* – The Excellent Bank in Collecting Customers' Fund
- *Finance Asia* – The Best Foreign Commercial Bank
- *Global Finance* – The Best Sub Custodian in Indonesia
- *Visa International*- Outstanding Performance Award in 2003
- *Museum Record Indonesia* – The First Billboard On Telescopic In Indonesia
- *Kapital Magazine Award* – The Most Excellent Foreign Bank in Web Solution
- *Kapital Magazine Award* – The Excellent Bank in Collecting Customers' Fund
- *Finance Asia* – The Best Foreign Commercial Bank
- *Global Finance* – The Best Sub Custodian in Indonesia
- *Asia Money* - The Best Overall FX Service

Penghargaan dan Prestasi

Selama tahun 2003, ada beberapa penghargaan dan pencapaian yang peroleh HSBC dalam berbagai kategori :

- *Asia Money* - The Best Overall FX Service
- *MasterCard International* – Fastest Growth Credit Cards in Indonesia in 2002
- *Infobank* - No.1 in Customer Service Excellence among 21 local/foreign banks
- *MasterCard International* – Fastest Growth Credit Cards in Indonesia in 2002
- *Infobank* - No.1 in Customer Service Excellence among 21 local/foreign banks

Appendix 1

The HSBC Group's Worldwide network

Macau SAR	5	Isle of Man	3
Malaysia	42	Italy	6
Maldives	1	Luxembourg	6
New Zealand	8	Malta	52
Pakistan	2	Monaco	2
Philippines	23	Netherlands	1
Singapore	27	Poland	3
Sri Lanka	10	Russia	3
Taiwan	19	Spain	5
Thailand	2	Sweeden	1
Vietnam	2	Switzerland	16
		Turkey	160
		United Kingdom	1,919
America	Offices	Middle East and Africa	Offices
Argentina	197	Algeria	1
Bahamas	6	Angola	2
Bermuda	1	Bahrain	4
Brazil	1,550	Cote d'Ivoire	1
Canada	279	Egypt	14
British Virgin Islands	3	Ghana	1
Caymand Island	3	Iran	1
Chile	2	Israel	3
Mexico	1387	Jordan	3
Panama	16	Lebanon	6
United State of America	2249	Libya	1
Uruguay	4	Mauritius	13
Venezuela	1	Morocco	1
		Namibia	1
		Oman	5
		Palestinian, Area Autonomous	1
		Qatar	4
		Saudi Arabia	75
		South Africa	10
		Uganda	2
		United Arab Emirates	16

Appendix 2 – Branches in Indonesia

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) 252 0222 SWIFT : HSBCIDJA</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>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>
Bandung	<p>Graha Bumiputra Building, Jl. Asia Afrika No, 141-147, Bandung 40112 (62 - 22) 423 3022 (hunting), Facs : (62 - 22) 423 0182, Telex : 28080 HSBCBNIA (Incoming) PO BOX 1821, Bandung 40001</p> <p>Customer service-Credit Card Bandung 2/F Graha Bumiputera Building Jl. Asia Afrika no. 141 - 147 Bandung 4012, Indonesia Facs (62) (22) 423 0182</p>
Medan	<p>Wisma HSBC 1/F-2/F , Jl. Diponegoro no. 11, Medan 20152 (62 - 61) 453 8080 (hunting), Facs : (62.- 61) 453 8181, Telex : 52573 HSBCMDIA PO BOX 1410, Medan 20001</p>
Semarang	<p>Wisma HSBC 1/F and 3/F, Jl. Gajah Mada 135, Semarang 50134</p>

(62 - 24) 841 5502 ; (62 - 24) 841 5234 (hunting), Facs (62 - 24) 841 5504,
PO BOX 8057, Semarang 50081

Surabaya

Hyatt Graha Bumi Modern 1/F - 3/F, Jl. Jend. Basuki Rachmat 106-128, Surabaya 60271
(62 - 31) 550 5500 ; (62 - 31) 532 6381 (hunting), Facs (62 - 31) 532 6380, Telex : 32151
HSBCSBIA
PO BOX 1100, Surabaya 60011

Darmo Park Office,

Darmo Park I, Blok A no 1 – 2, Jl. Mayjen Sungkono, Surabaya 60256
(62 - 31) 566 4260 ; (62 - 31) 566 4261 ; (62 - 31) 567 7372, Facs (62 - 31) 562 2507
PO BOX 1100, Surabaya 60011

Batam

Wisma Batamindo, Jalan Rasamala No. 1, Batamindo Industrial Park, Muka Kuning,
Batam 29433
(62 - 770) 611 111 (hunting), Facs (62 - 770) 611 118
SWIFT : HSBCIDJABAT

Appendix 3 – Organisation Structure

