

LAPORAN

PELAKSANAAN TATA KELOLA PERUSAHAAN 2008

Good Corporate Governance Implementation Report



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Visi & Misi

Vision & Mission

Visi

Menjadi bank syariah utama di Indonesia, dominan di pasar spiritual, dikagumi di pasar rasional.

Misi

Menjadi ROLE MODEL Lembaga Keuangan Syariah dunia dengan penekanan pada semangat kewirausahaan, keunggulan manajemen dan orientasi investasi yang inovatif untuk memaksimalkan nilai kepada *stakeholder*.

Vision

To become the premier sharia bank in Indonesia, dominant in the spiritual market, admired in the rational market.

Mission

To become a ROLE MODEL among the world's sharia financial institutions, emphasizing in entrepreneurial spirit, managerial excellence, and innovative investment orientation to maximize value to stakeholders.



Memelihara Kemurnian

Devotion to Purity

BERASAL SUMBER YANG BERSIH, BERBAGI HASIL YANG MURNI

Bank Muamalat adalah bank Islam pertama di Indonesia yang dirintis umat Islam Indonesia yaitu Majelis Ulama Indonesia (MUI) serta tokoh Muslim di Nusantara yang tergabung dalam Ikatan Cendekiawan Muslim se-Indonesia (ICMI), dan didukung oleh Pemerintah dan pengusaha muslim. Dengan sumber permodalan berasal lebih dari 800.000 lembaga serta masyarakat muslim. Bank Muamalat adalah bank pertama murni syariah dalam sumber permodalan dan pengelolaannya.

Misi pendirian Bank Muamalat oleh MUI dan ICMI adalah untuk melaksanakan taqwa kepada Allah terhadap Al Quran tentang larangan riba sehingga mewujudkan layanan perbankan yang halal dan membangun perekonomian umat melalui perbankan yang murni syariah dan mampu mengangkat martabat masyarakat muslim di seluruh Indonesia. Dengan demikian pendirian ini.

Produk dan layanan perbankan Muamalat didasarkan pada prinsip dan kaidah syariah sesuai komitmen: "Berasal Sumber yang Bersih, Berbagi Hasil yang Murni". Produk penghimpunan serta penanaman dana dilandaskan pada kaidah murni syariah dan pemberdayaan modal secara produktif.

Didukung oleh Kru Muamalat yang memiliki Spirit Muamalat, militan, intelek, kompetitif dan regeneratif, dengan inovasi tiada henti, jaringan di seluruh Nusantara dan manca negara serta teknologi informasi keuangan modern, Bank Muamalat menyediakan produk dan jasa keuangan murni syariah yang beragam dan mudah diakses dimanapun nasabah berada.

Dengan kredo Pertama Murni Syariah, Bank Muamalat menjadi lembaga Islam yang bergerak dan berkhidmat melayani kebutuhan perbankan dan keuangan islami, bukan semata-mata bank yang hanya menjual produk perbankan syariah.

DERIVING FROM A PURE SOURCE, SHARING THE GENUINE GAIN

Bank Muamalat is the first Islamic bank in Indonesia, pioneered by the Indonesian moslems of the Indonesian Council of Ulemas (MUI) and other moslem figures engaged in the Indonesian Moslem Intellectuals (ICMI), supported by government and moslem entrepreneurs. With a capital source of more than 800,000 institutions and the moslem community, Bank Muamalat is the first pure sharia in terms of its capital as well as its management.

The mission on the establishment of Bank Muamalat by MUI and ICMI, is to obey Allah and Al Quran by implementing the prohibition of usury, thus, the a halal banking services and the development of a syariah economy for the society, through a pure syariah banking system, will be able to develop the dignity of the moslem society throughout Indonesia.

Bank Muamalat products and services are based on the tenets of sharia as our commitment: Deriving from a Pure Source, Sharing the Genuine Gain. These funding, financing products and services are developed along principles of sharia and the concept of productive utilization of capital.

Supported by high integrity, sincere and competent Muamalat Crew, and a service network throughout Indonesia and overseas utilizing modern information technology systems, Bank Muamalat provides its customers everywhere with easy access to a wide variety of purely sharia financial products and services.

With the First Purely Sharia credo, Bank Muamalat became an Islamic institution which is engaged and dedicated to serve Islamic banking and financial needs, and not merely being a bank that sells sharia banking products.



MEMBANGUN AKHLAK ISLAMI SECARA TOTAL

Kata Islam berasal dari kata 'aslama' yang salah satu artinya "berserah diri kepada Tuhan". Orang yang beriman kepada Allah senantiasa mengamalkan Islam secara kaffah agar selalu berada di jalan yang lurus, jalan yang diridai Allah.

Salah satu perbuatan yang diharamkan Islam adalah riba. Allah menghalalkan jual beli dan mengharamkan riba. Islam juga mengharamkan penimbunan harta atau modal secara tidak produktif.

Perbankan Islam adalah solusi untuk menyelamatkan umat dari jeratan riba, salah satu hal yang paling dilarang oleh Islam dalam interaksi antar manusia (muamalah). Bank Islam memperjuangkan hubungan kemitraan dengan bagi hasil dan risiko yang ditanggung bersama antara pemodal dan pengusaha (nasabah), berlandaskan ketulusan, serta kejujuran dan keadilan. Selain itu, modal digunakan secara produktif kepada investasi yang halal agar tercapai kesejahteraan timbal balik antara pemilik modal, pengusaha dan masyarakat di lingkungannya.

Islam adalah rahmat bagi alam semesta, termasuk manusia. Muamalat hadir untuk mendukung kegiatan ekonomi berbasis religi agar terwujud suatu tatanan masyarakat yang adil dan makmur.

Mari kita MURNI-kan Niat, BERSIH-kan Rezeki, SUCI-kan Hati dan Perbuatan agar tercapai Akhlak Islami yang diridai Allah.

ADHERING FULLY TO THE ISLAMIC PRECEPT

The name Islam derived from the word 'aslama' which among other things means "submitting totally to God." Those who heed the call of Allah will adhere fully to the precepts of Islam, faithfully keeping to a straight path, in the blessed way of Allah.

One of the abominations of Islam is the practice of usury. Allah allows trade and prohibits usury. Islam also prohibits the hoarding of money or capital in unproductive manner.

Islamic banking provides a way to keep muslim adherents away from the worldly and prevalent practice of usury, and Insha Allah, from retributions in the afterlife. The basic tenets of Islamic banking are based on partnership in which equity and risk are equally shared between lender and borrower in a spirit of trust, honesty and fairness. Moreover, capital is invested productively in economic activities that are 'halal' for the mutual benefit of the investors, entrepreneurs and their immediate communities.

Islam is founded for the good of the universe, including mankind. Muamalat exists to support religious economic activities towards a just and prosperous society.

Let us PURIFY our faith, CLEANSE our fortunes and EASE our conscience in the blessed ways of Islam and Allah.



Sekilas Bank Muamalat

Bank Muamalat In Brief

PRESTASI SATU DASAWARSA 1998-2008:

1998-2008, A DECADE OF PERFORMANCE:

Sejak tahun 1998 sampai dengan 2008, total aset Bank Muamalat meningkat 25,3 kali lipat, dan ekuitas tumbuh sebesar 23,6 kali lipat.

PT Bank Muamalat Indonesia Tbk didirikan pada 24 Rabiul Tsani 1412 H atau 1 Nopember 1991, yang diprakarsai oleh beberapa tokoh Majelis Ulama Indonesia (MUI) dan beberapa cendekiawan Muslim yang kemudian tergabung dalam Ikatan Cendekiawan Muslim se-Indonesia (ICMI) serta Pemerintah. Bank Muamalat mulai beroperasi 27 Syawal 1412 H atau 1 Mei 1992. Dengan dukungan tokoh-tokoh dan pemimpin Muslim terkemuka serta beberapa pengusaha Muslim, pendiriannya juga mendapat dukungan masyarakat berupa komitmen pembelian saham senilai Rp 84 miliar pada saat penandatanganan Akta Pendirian Perseroan. Selanjutnya, dalam acara silaturahmi pendirian di Istana Bogor, diperoleh tambahan modal dari masyarakat Jawa Barat sebesar Rp 22 miliar sehingga menjadi Rp 106 miliar sebagai wujud dukungannya.

Pada 27 Oktober 1994, hanya dua tahun setelah didirikan, Bank Muamalat berhasil menyalang predikat Bank Devisa. Pengakuan ini semakin memperkuat posisinya sebagai bank syariah pertama dan terkemuka di Indonesia dengan beragam jasa dan produk yang terus dikembangkan.

From 1998 to 2008, the total assets of Bank Muamalat increased by 25.3 times and equity grew by 23.6 times.

PT Bank Muamalat Indonesia Tbk was established on 24 Rabiul Tsani 1412 H or November 1, 1991, initiated by several figures of the Indonesian Council of Ulemas (MUI), several Muslim intellectuals who later congregate into the Indonesian Muslim Intellectuals Association (ICMI) and the Government of Indonesia. Muamalat commenced operations on 27 Syawal 1412 H or May 1, 1992. Supported by prominent Moslem scholars, leaders and a group of Moslem entrepreneurs, the founding of Bank Muamalat also won the support of the general public, in the form of a Rp 84 billion pledge for the purchase of the Bank's shares on the date when the Articles of Association was signed. Thereafter, in a special meeting of the Bank's founding at the Presidential Palace in Bogor, West Java, additional pledges of Rp 22 billion from communities in West Java brought the total amount of pledges to Rp 106 billion.

On October 27, 1994, barely two years from its founding, Bank Muamalat received its license to operate as a Foreign Exchange Bank. This recognition strengthened the Bank's position as the first and leading sharia (Islamic) bank in Indonesia with a growing array of products and services.





Krisis moneter tahun 1997-1998 telah memporakporandakan sebagian besar perekonomian Asia Tenggara. Sektor perbankan nasional terbelit *negative spread* dan bencana kredit macet. Akibatnya sejumlah bank mengalami kondisi terburuk dalam pengawasan Badan Penyehatan Perbankan Nasional (BPPN) dan terpaksa harus memperoleh rekapitalisasi dari pemerintah.

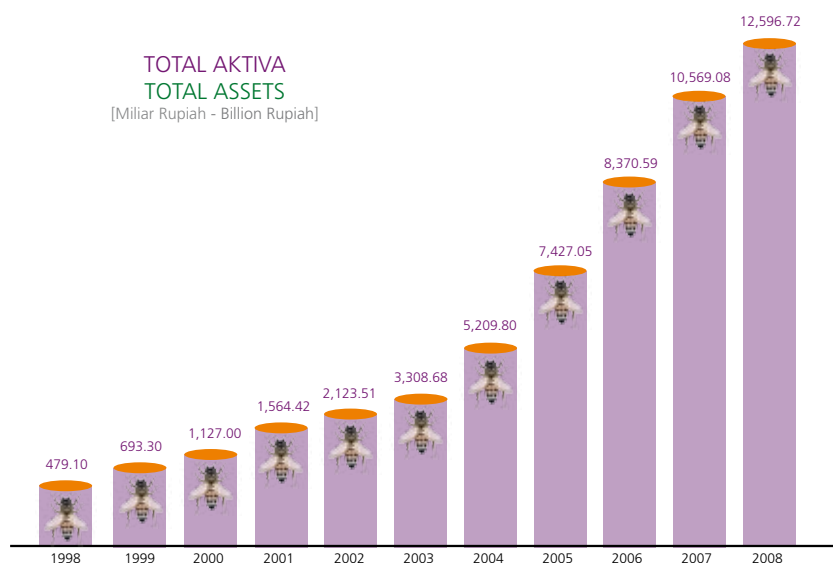
Alhamdulillah sistem syariah menjadikan Bank Muamalat terjaga dari *negative spread* pada saat krisis moneter menghantam sehingga bank syariah pertama di Indonesia ini tetap bertahan dalam kategori A yang tidak membutuhkan pengawasan BPPN maupun rekapitalisasi modal dari pemerintah.

Dalam upaya memperkuat permodalan, Bank Muamalat berupaya mencari pemodal potensial dan mendapat tanggapan positif dari Islamic Development Bank (IDB) yang berkedudukan di Jeddah, Saudi Arabia. Pada Rapat Umum Pemegang Saham 21 Juni 1999, IDB secara resmi menjadi salah satu pemegang saham Bank Muamalat. Kurun waktu antara tahun 1998 dan 2008 merupakan masa yang penuh tantangan dan keberhasilan bagi Bank Muamalat.

In 1997-1998, Indonesia was hit by a financial crisis which devastated most of the national economies in the Southeast Asia region. The national banking sector collapsed under the burden of corporate debt overhang. As a result, many banks were brought under the control of Indonesian Banking Restructuring Agency (IBRA) and had to be recapitalised by the government.

Praise be to Allah, the sharia banking system was spared of the effects of negative spread during the crisis, enabling Indonesia's first sharia bank to survive as an A Category Bank that was neither placed under IBRA nor recapitalised by the government.

In an effort to strengthen its capital base, Bank Muamalat solicited for a potential investor, which was responded positively by the Islamic Development Bank (IDB) based in Jeddah, Saudi Arabia. In the Annual General Meeting of Shareholders of Bank Muamalat on June 21, 1999, IDB officially became one of the shareholder of Bank Muamalat. The period between 1998 and 2008 represents time of challenges as well as triumphs for Bank Muamalat.





Dalam periode tersebut, Bank Muamalat berhasil membalikkan keadaan dari kondisi rugi menjadi laba berkat upaya dan dedikasi setiap Kru Muamalat, ditunjang oleh kepemimpinan yang kuat, strategi pengembangan usaha yang tepat, serta ketaatan terhadap pelaksanaan perbankan syariah secara murni.

Bank Muamalat berhasil melalui masa sulit dan bangkit dari keterpurukan yang diawali dengan pengangkatan direksi baru dari internal. Kemudian menggelar rencana kerja lima tahun yang berhasil mengembalikan Bank Muamalat ke kondisi keuangan dan pertumbuhan yang berkesinambungan.

Di tahun 2004, sebuah inovasi lahir untuk mengawal fatwa MUI tentang haramnya bunga bank, yaitu dengan diluncurkannya produk Shar-E. Shar-E lahir untuk memberi pelayanan di wilayah yang sebelumnya tak terlayani (unserved area) dan serta merta menggugurkan unsur ketidakterersediaan jaringan layanan perbankan syariah yang memperoleh pengecualian fatwa MUI tersebut di atas. Berkat terobosan ini, Shar-E meraih predikat *The Most Innovative Product* untuk kategori "Customer Modes of Entry" dari Kementerian Negara Riset dan Teknologi/Badan Pengkajian dan Penerapan Teknologi (BPPT).

Shar-E tidak hanya memperluas jaringan pelayanan, namun juga berdampak pada pertumbuhan nasabah yang luar biasa dan menambah jutaan rekening tabungan baru. Sejak kehadiran Shar-E, Bank Muamalat berhasil mengembangkan jaringan pelayannya secara pesat dan signifikan.

Ditunjang oleh inovasi Shar-E, Bank Muamalat kemudian mengembangkan strategi WAR, yaitu singkatan dari Wholesale, Alliance dan Remote, yang memungkinkan Bank Muamalat menjangkau pelosok-pelosok Indonesia yang sebelumnya tidak terlayani oleh perbankan syariah.

Bank Muamalat succeeded in reversing its financial fortunes from loss back into profitability. This is achieved through the dedicated hard work of the entire Muamalat Crew, supported by strong leadership, astute business strategy, and strict adherence to the principles of sharia in all aspects of its banking practice.

Bank Muamalat was able to overcome these difficult times and re-emerged from catastrophe, starting with the appointment of a new management Board internally. Bank Muamalat proceeded to deploy a five-year business plan which has since returned Bank Muamalat to financial sustainability and growth.

In 2004, an innovative solution was born in response to the MUI fatwa with respect to bank interest rate that was declared "haram", with the launch of Shar-E. Shar-E was created to serve areas that were previously unserved by sharia banking and thereby nullified the lack of the sharia banking service network that had been a basis for exemption of the above MUI fatwa. As a result of this breakthrough, Shar-E earned the predicate of *The Most Innovative Product* in the category of "Customer Modes of Entry" from the State Ministry of Research and Technology/Board of Research and Applied Technology (BPPT).

Shar-E has not only provided Bank Muamalat with a much broader service network, but has also been instrumental in growing its customer base substantially, adding more than a million of new savings accounts. Since the introducing of Shar-E, Bank Muamalat has rapidly and significantly expanded its service network.

Supported by the Shar-E innovation, Bank Muamalat subsequently developed the WAR strategy, an acronym for Wholesale, Alliance and Remote, which enabled Bank Muamalat to reach out to far corners of Indonesia that were previously underserved by sharia banking.



Strategi WAR berhasil mengembangkan jaringan pelayanan Bank Muamalat hingga menjadi ribuan jumlahnya, selain juga memperkuat basis nasabah Muamalat hingga mencapai jutaan nasabah. Melanjudi keberhasilan strategi WAR yang luar biasa, Bank Muamalat menggulirkan program Service Transformation dalam rangka menggairahkan pelayanannya untuk juga melayani kebutuhan nasabah di kota-kota besar akan suatu layanan perbankan syariah yang prima.

Memasuki tahun 2009 ini, dunia dihadapkan oleh krisis ekonomi yang terburuk sejak Era Depresi 1929 yang saat itu juga dipicu oleh runtuhnya sektor keuangan dan pasar modal Amerika Serikat. Dengan perkembangan ini, maka dapat dikatakan bahwa Manajemen Bank Muamalat periode 1998-2003, yang berlanjut dengan periode lima tahun berikutnya hingga akhir tahun 2008, berhasil membawa perjalanan 10 tahun Bank Muamalat, dari krisis ke krisis, untuk menjadi juara diantara para juara perbankan dari segi pertumbuhan usaha.

Dari tahun 1998 hingga 2008, total aktiva Bank Muamalat meningkat sebesar 25,3 kali lipat menjadi Rp 12,60 triliun, jumlah ekuitas tumbuh sebesar 23,6 kali lipat menjadi Rp 966 milyar, sedangkan jumlah nasabah berkembang hingga menjadi 2,9 juta nasabah.

Bank Muamalat berhasil menutup tahun krisis finansial global 2008 dengan peningkatan laba bersih 43% menjadi Rp 207 miliar, di kala laba sektor perbankan konvensional nasional secara agregat menurun sebesar 13%, dan laba agregat perbankan syariah pun turun 20%. Bank Muamalat juga berhasil memaksimalkan nilai kepada pemegang saham dengan ROE sebesar 33%.

Hasil-hasil tersebut mengukuhkan keunggulan serta nilai spiritual yang dianut oleh Bank Muamalat sebagai bank Pertama Murni Syariah di Indonesia.

Our WAR strategy succeeded in expanding our service network to thousands in number, in addition to strengthening the customer base of Bank Muamalat, reaching up to millions of customers. Following up our highly successful WAR strategy, Bank Muamalat implemented the Service Transformation program in order to revitalise its services with the aim of also targetting customers in major cities, for the prime services of sharia banking.

Entering into 2009, the world is faced with an economic recession that is the worst ever since the Depression Era of 1929, which was then also triggered by the collapse of the financial and capital market in the USA. With these developments, it can be said that the Management of Bank Muamalat, during the period 1998-2003, which was extended to the next period to year-end 2008, succeeded in leading Bank Muamalat on a journey from one crisis to another, to become the champion of all champions in the banking sector, from the standpoint of business growth.

Between 1998 and 2008, the total assets of bank Muamalat increased by 25.3 times to Rp 12.60 trillion. Total stockholders' equity grew by 23.6 times to Rp 966 billion, whereas the number of customers jumped to 2.9 million customers.

Bank Muamalat succeeded in closing a year marked by a global financial crisis by posting a net profit increase of 43% to Rp 207 billion, at a time when aggregate profit of the national banking sector declined by 13%, whereas the national sharia banking aggregate fell by 20%. Bank Muamalat was also successful in creating maximum value for shareholders by achieving an ROE of 33%.

These results validate the superiority and spiritual value that is espoused by Bank Muamalat as the First Pure Sharia bank in Indonesia.



Pernyataan Dewan Pengawas Syariah

Statement from The Sharia Supervisory Board



K.H. M. A. Sahal Mahfudh
Ketua Chairman



Prof. Dr. H. Muardi Chatib
Anggota Member



Prof. Dr. H. Umar Shihab
Anggota Member



K.H. Ma'ruf Amin
Anggota Member



BISMILLAHIRRAHMANIRRAHIIM
ASSALAMUALAIKUM WR. WB.

Dewan Pengawas Syariah Bank Muamalat dengan ini menyatakan bahwa, berdasarkan pengawasan kami selama semester I dan semester II 2008 :

- Pelaksanaan produk dan jasa yang meliputi penghimpunan dan penyaluran dana telah sesuai dengan Fatwa Dewan Syariah Nasional serta keputusan Dewan Pengawas Syariah.
- Pedoman operasional dan produk yang meliputi penghimpunan dan penyaluran dana telah sesuai Fatwa Dewan Syariah Nasional serta keputusan Dewan Pengawas Syariah.
- Laporan keuangan perusahaan telah disusun dan disajikan sesuai dengan prinsip Syariah.

Demikian pernyataan ini dibuat sesuai kaidah.

WASSALAMUALAIKUM WR. WB

Prof. Dr. H. Muardi Chatib
Anggota Member

K.H. M. A. Sahal Mahfudh
Ketua Chairman

Prof. Dr. H. Umar Shihab
Anggota Member

K.H. Ma'ruf Amin
Anggota Member

BISMILLAHIRRAHMANIRRAHIIM
ASSALAMUALAIKUM WR. WB.

The Sharia Supervisory Board of Bank Muamalat hereby states that, based on our supervision throughout semester I and semester II of 2008 :

- The provision of products and services including funding and financing has complied with the Fatwa of the National Sharia Board and the ruling of the Sharia Supervisory Board.
- The guidelines on operations and products including funding and financing have complied with the Fatwa of the National Sharia Board and the ruling of the Sharia Supervisory Board.
- The company's financial statements are compiled and presented in accordance with the Sharia principles.

This statement is issued in good faith.

WASSALAMUALAIKUM WR. WB





Tata Kelola Perusahaan

Good Corporate Governance

LAPORAN PELAKSANAAN TATA KELOLA PERUSAHAAN (GOOD CORPORATE GOVERNANCE) PT BANK MUAMALAT INDONESIA, TBK. POSISI AKHIR DESEMBER 2008

GOOD CORPORATE GOVERNANCE IMPLEMENTATION
REPORT PT. BANK MUAMALAT INDONESIA, TBK
AS OF DECEMBER 31TH, 2008



Sejak awal berdirinya hingga saat ini, Bank Muamalat sebagai pelopor bank syariah di Indonesia, terus berupaya menjadi salah satu pelopor dalam implementasi *Good Corporate Governance* (GCG) di perbankan syariah. Sebagai bank yang sebagian besar sahamnya dimiliki oleh lembaga keuangan/ bank internasional yang berasal dari Middle East, diperlukan adanya assessment terhadap penerapan GCG di Bank Muamalat selama ini, khususnya assessment yang dilakukan lembaga rating internasional berdasarkan prinsip syariah. Untuk melaksanakan maksud itu dan sebagai pertanggungjawaban management, Bank Muamalat sejak tahun 2008 telah melakukan kerjasama dengan Islamic International Rating Agency (IIRA) yang

Since its establishment as of to date, Bank Muamalat as the pioneer of Islamic bank in Indonesia continues its effort in becoming one of pioneers of the implementers of Good Corporate Governance (GCG) in Indonesia's Islamic Banking Sector. As a bank which majority of shares is owned by international financial institutions/banks from Middle East Region, it is deemed necessary to hold an assessment on the implementation of GCG by Bank Muamalat, especially assessment undertaken by international rating institution based on Islamic principles. In order to implement such initiative and as the management's responsibility, Bank Muamalat, since 2008, has entered into a cooperation with Islamic International Rating Agency (IIRA) which



berbasis di Bahrain untuk melakukan penilaian dan review serta rating atas pelaksanaan GCG di Bank Muamalat. Sesuai jadwal, IIRA akan melakukan due diligence sekitar bulan Mei/Juni 2009 dan setelah itu diharapkan penilaian pelaksanaan GCG tersebut telah final.

base is in Bahrain for conducting assessment and review as well as rating the GCG implementation by the Bank. On the schedule, IIRA shall undertake due diligence in or around May/June 2009, and thereafter, it is expected that the assessment of GCG implementation will be completed by that period.

Selama tahun 2008 ini, Bank Muamalat sebagai lembaga perbankan syariah selalu melaksanakan kewajibannya, khususnya dalam menerapkan GCG serta menyampaikan laporannya kepada Bank Indonesia (BI), sebagaimana tahun 2007 yang lalu. Hal ini sebagai wujud komitmen bank dalam melaksanakan ketentuan BI No. 8/4/PBI/2006 tanggal 30 Januari 2006 tentang Penerapan Good Corporate Governance pada Bank Umum dan PBI No. 8/14/PBI/2006 tanggal 5 Oktober 2006 tentang Perubahan atas PBI No.8/4/PBI/2006 serta Surat Edaran Bank Indonesia (SEBI) No.9/12/DPNP tanggal 30 Mei 2007, khususnya Pasal 62 dan Pasal 63 mengenai kewajiban Bank menyampaikan laporan pelaksanaan GCG, baik secara tersendiri maupun digabungkan dalam laporan keuangan.

During 2008, Bank Muamalat, as the Islamic bank, continuously adheres to its obligations, especially in implementing GCG and submitting its implementation report to the Indonesia's Central Bank (Bank Indonesia) as it was done in last 2007. This has been the bank's commitment towards the implementation of Regulation of Bank Indonesia No. 8/4/PBI/2006 dated January 30, 2006 regarding the Implementation of Good Corporate Governance in Commercial Banks and Regulation of Bank Indonesia No. 8/14/PBI/2006 dated October 5, 2006 regarding the Amendment to Regulation of Bank Indonesia No.8/4/PBI/2006 and Circular Letter of Bank Indonesia (SEBI) No.9/12/DPNP dated May 30, 2007, especially Article 62 and Article 63 on Bank's obligation to submit the GCG implementation report, either separately or included in its financial statements.

Untuk mendukung terlaksananya penerapan GCG di Bank Muamalat yang independen dan transparan,

In order to support the independent and transparent GCG implementation in Bank Muamalat, the bank





Bank Muamalat telah menunjuk pula konsultan dalam negeri, untuk melakukan review dan re-assessment serta memberikan bahan masukan terhadap pelaksanaan penerapan GCG selama ini, sehingga ke depan diharapkan dapat menjadi lebih baik lagi.

Pelaksanaan Tata Kelola Perusahaan yang baik (GCG) di Bank Muamalat merupakan bagian tak terpisahkan dari Muamalat Spirit, yang intinya adalah semangat tanggung jawab, kewajiban, keterbukaan dan keadilan melalui pengabdian serta ketundukan kepada Allah SWT dan melalui pemerataan kemampuan, pengetahuan, informasi dan penghargaan. Semangat inilah yang menjadi dasar bagi tata kelola usaha/bisnis dan kode etik Bank Muamalat.

Prinsip-prinsip mengenai tata kelola perusahaan secara islami dan sesuai dengan praktek-praktek terbaik yang berlaku baik diperbankan nasional maupun internasional serta nilai-nilai yang ada di Bank Muamalat, merupakan suatu dasar bagi Bank Muamalat untuk terus berupaya menjadi bank terbaik dalam penerapan GCG selama ini. Adapun nilai-nilai dimaksud tercermin dari aspek-aspek sebagai berikut :

- Keterbukaan
- Akuntabilitas
- Tanggung Jawab
- Independensi
- Keadilan
- Disiplin
- Sikap Kepedulian

appoints domestic consultant to review and asses as well as give recommendation towards its GCG implementation. Hence, it is expected that Bank Muamalat able to better implement the GCG in the near future.

The Good Corporate Governance implementation in Bank Muamalat has become inseparable part of Muamalat Spirit which is, in essence, the soul of responsibility, obligation, transparency, and fairness through the devotion and faithfulness to Allah SWT and through the equality of competence, knowledge, information, and reward. This spirit has become the basic for Bank Muamalat's business governance and code of ethics.

The principles of Good Corporate Governance which are applicable in Islamic perspective and are consistent with best practices applicable in both national and international banking sector that serves as values hold fast by Bank Muamalat have become the basic for Bank Muamalat to continue its endeavor in becoming the best bank in term of the GCG implementation. The above-mentioned values are reflected from the following aspects:

- Transparency
- Accountability
- Responsibility
- Independency
- Fairness
- Discipline
- Social Awareness



II. TRANSPARANSI PELAKSANAAN GCG

Selama kurun waktu tahun 2008 pelaksanaan GCG yang telah dilakukan Bank Muamalat merupakan kelanjutan dari pelaksanaan GCG yang selama ini diterapkan serta dilaporkan, dan merupakan pelaksanaan ketentuan yang berlaku termasuk undang-undang yang dikeluarkan dalam tahun 2008. Dari aspek transparansi dapat disampaikan dan dirinci sebagai berikut :

1. Pelaksanaan Tugas dan Tanggung jawab Dewan Komisaris & Direksi.

a. Dewan Komisaris

Selama tahun 2008 Bank Muamalat telah menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB).

RUPST pada tanggal 23 April 2008 telah memberikan persetujuan dan menerima penuh pertanggungjawaban Direksi atas pencapaian kinerja perusahaan serta menyetujui laba yang diperoleh untuk dibagikan sesuai dengan persyaratan dan tata cara pembayaran dividen, disamping telah memberikan wewenang kepada Dewan Komisaris untuk mengangkat Akuntan Publik tahun buku 2008. Selain itu dalam salah satu keputusan RUPSLB yang diselenggarakan pada tanggal 23 April 2008 tersebut, telah menyetujui dan memberikan wewenang serta kuasa kepada Direksi untuk melakukan perubahan dan penyempurnaan atas Anggaran Dasar Bank Muamalat,

II. THE TRANSPARENCY OF GCG IMPLEMENTATION

The GCG Implementation of Bank Muamalat in 2008 has become the continuation of the preceding GCG implementation, which has been reported, as well as the execution of applicable regulations, including laws issued in 2008. The following are details conveyed from the transparency aspect:

1. The Implementation of Roles and Responsibility of Board of Commissioners and Board of Directors.

a. Board of Commissioners

In 2008, Bank Muamalat held Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS).

The Annual General Meeting of Shareholders (AGMS), which was held on April 23, 2008, issued resolution to approve and fully accept the responsibility of Board of Directors on the Company's performance achievement and also approve the profit attained to be distributed under terms and conditions applicable for dividend payment. In addition, such Annual General Meeting of Shareholders also gave authority to Board of Commissioners to appoint Public Accountant for 2008 Financial Year. Additionally, the Extraordinary General Meeting of Shareholders, which was held on April 23, 2008, also issued resolutions which, among others, approved and gave



disesuaikan dengan ketentuan yang berlaku saat ini terutama Undang-undang No.40 tahun 2007 tentang Perseroan Terbatas (PT) serta peraturan pasar modal (BAPEPAM-LK) dan peraturan Bank Indonesia seperti PBI tentang Penerapan GCG.

Hal ini dapat dilihat dan sebagaimana yang tercantum dalam Salinan Akta Berita Acara RUPS Nomor 177 dan Akta Berita Acara RUPSLB Nomor 180 yang dibuat oleh Notaris Arry Supratno, SH yang berdomisili di Jakarta Pusat.

Sebagai wujud komitmen terhadap peraturan dan perundang-undangan yang berlaku dan tindak lanjut dari RUPST dan RUPSLB bulan April 2008, Bank Muamalat telah menyelenggarakan RUPSLB pada tanggal 11 Maret 2009, dan menyetujui antara lain :

- (i) Pengakuan kontribusi ICMI (Ikatan Cendekiawan Muslim Indonesia) dan MUI (Majelis Ulama Indonesia) dalam pendirian Bank Muamalat;
- (ii) Kriteria pemilihan Komisaris Utama dan Direktur Utama, sesuai dengan peraturan dan perundang-undangan yang berlaku, dengan tambahan Warga Negara Indonesia, tidak melanggar ketentuan perundang-undangan, dan beragama Islam;
- (iii) Perubahan Anggaran Dasar Perseroan Pasal 9, Pasal 11 s/d 18 terkait hal-hal :

authority and mandate to the Company's Board of Directors to make amendment upon Bank Muamalat's Articles of Association. This was done in order to adjust such Articles of Association with currently applicable regulations having the force of law, especially Law No. 40 of 2007 regarding Limited Liability Company (PT), Regulation of Indonesian Capital Market and Financial Institutions Supervisory Board (BAPEPAM-LK), and Regulation of Bank Indonesia on GCG Implementation.

This can be seen at and as has been incorporated in Copy of Deed of Minutes of General Meeting of Shareholders Number 177 and Deed of Minutes of Extraordinary General Meeting of Shareholders Number 180 made by Arry Supratno, Bachelor of Law, a Notary in Jakarta.

As the manifestation of its commitment towards applicable laws and regulations and as the follow up of the resolutions of Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders, which was held in April 2008, Bank Muamalat administered the Extraordinary General Meeting of Shareholders on March 11, 2009 which resolutions were among others:

- (i) Approved the acknowledgment of ICMI (the Indonesian Moslem Intellectuals Association) contribution towards the establishment of Bank Muamalat;
- (ii) Approved the criteria for selecting the Company's President Commissioner and President Director in accordance to applicable laws and regulations with the additional requirements that the candidate should be an Indonesia Citizen, never violates laws and regulations, and a Moslem;
- (iii) Approved the Amendment of Articles of Association, particularly Article 9, Article 11 to Article 18 pertaining to as follows:



- Pembatasan masa jabatan Dewan Komisaris dan Direksi;
- Penerapan prinsip-prinsip dan praktik Good Corporate Governance;

Susunan dan struktur personalia Dewan Komisaris masih merupakan personalia yang lama yang diangkat sesuai dengan keputusan RUPST tahun 2004, sehingga masih tetap sama dengan susunan Dewan Komisaris pada tahun 2007 yang lalu. Hal ini disebabkan karena masing-masing yang bersangkutan masih dalam kapasitasnya menjalankan tugas jabatan sebagai Komisaris sebagaimana keputusan RUPST pada tahun 2004 dan beberapa perubahannya. Adapun susunan Dewan Komisaris adalah sebagai berikut:

1. Drs. H. Abbas Adhar
Komisaris Utama
(sejak tahun 1999)
2. Prof. Korkut Ozal
Komisaris
(sejak tahun 1999)
3. Drs. Aulia Pohan, MA
Komisaris
(sejak tahun 2006)
4. DR. Ahmed Abisourour
Komisaris
(sejak tahun 2006)
5. H. Iskandar Zulkarnaen, SE MSI
Komisaris
(sejak tahun 2004)

Berdasarkan ketentuan Bank Indonesia, seseorang yang dicalonkan untuk menjadi anggota Dewan Komisaris harus terlebih dahulu mengikuti proses fit and proper test dari Bank Indonesia, dan apabila telah memenuhi persyaratan maka Bank Indonesia akan menyampaikan surat persetujuannya. Alhamdulillah seluruh anggota Dewan Komisaris Bank Muamalat telah mengikuti fit and proper test dimaksud dan semuanya telah pula dinyatakan lulus oleh Bank Indonesia sesuai dengan surat No.7/7/DpG/DPbS tanggal 27 April 2005 dan No.8/3/

- The limitation of tenure of office of Board of Commissioners and Board of Directors;
- The implementation of principles and practices of Good Corporate Governance;

The composition and structure of members of Board of Commissioners is similar with that of 2007 as has been stipulated under the resolution of Annual General Meeting of Shareholders which was held in 2004. However, there were some changes in the composition in 2006. The following is the composition of members of Board of Commissioners:

1. Drs. H. Abbas Adhar
President Commissioner
(since 1999)
2. Prof. Korkut Ozal
Commissioner
(since 1999)
3. Drs. Aulia Pohan, MA
Commissioner
(since 2006)
4. DR. Ahmed Abisourour
Commissioner
(since 2006)
5. H. Iskandar Zulkarnaen, SE MSI
Commissioner
(since 2004)

Pursuant to the Regulation of Bank Indonesia, one who is nominated to become a member of Board of Commissioners should be first taken into the fit and proper test held by Bank Indonesia. If such candidate succeeded, Bank Indonesia shall issue no objection letter. Alhamdulillah (All praises be upon Allah SWT), all members of Bank Muamalat's Board of Commissioners have been taken into such test and all of them are declared of successfully passed the test by Bank Indonesia in accordance to its letter No.7/7/DpG/DPbS dated April 27, 2005 and No.8/3/DPbS/



DPbS/Rahasia tanggal 1 Juni 2006, dan kemudian telah diangkat oleh Rapat umum Pemegang Saham Tahunan (RUPST) menjadi anggota Dewan Komisaris Bank Muamalat sesuai dengan salinan akta Berita Acara RUPST No.236 tanggal 28 April 2005, untuk jangka waktu 5 (lima) tahun.

Seluruh anggota Dewan Komisaris telah memiliki pengetahuan dan pengalaman yang luas dan cukup banyak di bidang perbankan dan di bidang keuangan, baik di dalam maupun diluar negeri. Hal ini tercantum dan dapat dilihat pada curriculum vitae masing-masing anggota yang dilampirkan secara khusus pada halaman lain dalam laporan ini.

Sebagaimana ketentuan yang berlaku, Dewan Komisaris bertindak atas nama pemegang saham, dan tugasnya adalah memantau dan mengawasi pelaksanaan tugas Direksi secara kolektif dalam mengelola Bank, agar selalu mengacu atau sesuai dengan tujuan dan strategis bisnis yang telah ditetapkan. Tanggung jawab Dewan Komisaris lainnya adalah melakukan pengawasan terhadap temuan audit intern dan ekstern untuk memastikan bahwa semua temuan tersebut telah ditindaklanjuti sesuai dengan komitmen yang telah diberikan Direksi. Tugas dan tanggung jawab Komisaris pada dasarnya telah dijalankan, hal ini tercermin antara lain dari laporan pemantauan dan pengawasan Komisaris yang disampaikan kepada Bank Indonesia setiap triwulan atau per 3 (tiga) bulan.

Seperti telah diuraikan di atas, jumlah anggota Komisaris sebanyak 5 (lima) orang. Jumlah ini sama dengan atau tidak melebihi jumlah anggota Direksi yang berjumlah 5 (lima) orang sehingga telah sejalan dengan ketentuan yang berlaku. Selain itu dari ke-5 anggota Dewan Komisaris (Dekom) tercatat sebanyak 4 (empat) orang yaitu Drs. Abbas Adhar, Drs. Aulia Pohan MA dan H. Iskandar Zulkarnain, SE.Msi dan DR.Ahmed Abisourour adalah merupakan Komisaris Independen. Hal ini karena yang bersangkutan

Confidential dated June 1, 2006. Those individuals then officially appointed by Annual General Meeting of Shareholders to become members of Bank Muamalat's Board of Commissioners for five years period in the office in accordance to Copy of Deed of Minutes of Annual General Meeting of Shareholders No.236 dated April 28, 2005.

The whole members of Bank Muamalat's Board of Commissioners are having sufficient and wide knowledge and experiences in banking and financial sector in both domestically and internationally. Their excellent knowledge and experiences can be seen in their respective curriculum vitae which are specially highlighted in particular page of this report.

As has been specified in applicable regulation, the Board of Commissioners should act on behalf of shareholders and their tasks are to supervise and monitor the collegial tasks implementation of Board of Directors in managing Bank Muamalat. Such supervision and monitoring is important to ensure that in managing the Bank, Board of Directors are consistently referring to and adhering to the company's predetermined objectives and business strategies. Another responsibility of Board of Commissioners is to undertake monitoring towards internal and external audit findings to ensure that all of such findings are followed up in accordance to commitment given by Board of Directors.

Principally, the Board of Commissioners have implemented their tasks and responsibilities as has been reflected from the supervising and monitoring report of Board of Commissioner which is submitted to Bank Indonesia in quarterly basis. As has been mentioned above, the number of Board of Commissioners is five persons. Such number is as same as or not surpassing the number of members of Board of Directors, which is five persons also. This has been aligned with applicable regulations. In addition,



tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga, dengan anggota Dekom lainnya, Direksi dan/atau pemegang saham pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen. Penetapan sebagai Komisaris Independen ini sejalan pula dengan kriteria dan ketentuan GCG tersebut di atas.

Dewan Komisaris sesuai dengan ketentuan GCG tersebut, sejak tahun 2007 yang lalu juga telah membentuk komite-komite yaitu Komite Audit, Komite Pemantau Risiko serta Komite Remunerasi & Nominasi sebagaimana yang diwajibkan. Adapun tugas komite tersebut antara lain seperti komite audit adalah untuk membantu tugas komisaris melakukan pengawasan dan memastikan bahwa antara lain semua laporan dan atau temuan hasil audit atas operasional bank yang dilakukan Direksi telah sejalan dengan rencana dan ditindaklanjuti sesuai dengan tata kelola perusahaan yang baik. Selain itu memberikan rekomendasi dalam hal bank akan menunjuk Kantor Akuntan Publik sebagai Auditor Eksternal untuk melakukan financial audit. Secara lebih lengkap tugas-tugas dari masing-masing Komite yang bersangkutan telah tercantum dalam Komite Charter-nya masing-masing. Selama tahun 2008 rapat komite-komite diselenggarakan sebanyak 6 (enam) kali, diantaranya telah memberikan rekomendasi kepada Dewan Komisaris dan telah menghasilkan antara lain :

- a. Komite Audit memberikan rekomendasi pemilihan Kantor Akuntan Publik (KAP)
- b. Surat Dewan Komisaris kepada Direksi tertanggal 20 April 2009 mengenai Penilaian Kinerja Bank Muamalat tahun 2008 dan Saran perbaikan.

out of five members of Board of Commissioners, four of them are Independent Commissioners, i.e. Drs. Abbas Adhar, Drs. Aulia Pohan MA, H. Iskandar Zulkarnain, SE.Msi and DR.Ahmed Abisourour. This is because they do not have any financial relationship, management relationship, share ownership and/or family relationship with other members of Board of Commissioners, Board of Directors and/or controlling shareholders or relationship with the Bank which potentially affects their competence to act independently. Their determination as Independent Commissioners is consistent with criteria and GCG principles above.

The Board of Commissioners, aligned with the GCG best practices, has formed functioning committees since 2007, i.e. Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee as required. The task of Audit Committee is to help Board of Commissioners in monitoring and ensuring that, among others, all reports and/or audit findings with regard to the Bank's operating activities undertaken by Board of Directors have been consistent with the plan and are followed up in accordance to Good Corporate Governance practices and principles. Another role of such Audit Committee is giving recommendation to Bank Muamalat pertaining to the appointment of Public Accountant for conducting Financial Audit towards the Bank. The tasks of functioning committees are comprehensively incorporated in their respective Charter Committee. In the course of 2008, committees meeting were held six times which resolutions, among others:

- a. Audit Committee gave recommendation on the appointment of Public Accountant Office
- b. Letter of Board of Commissioners to Board of Directors dated April 20, 2009 regarding Performance Appraisal of Bank Muamalat for 2008 and Improvement Recommendations.



b. Direksi

Direksi merupakan organ Perseroan yang bertanggung jawab penuh atas pengurusan/ pengelolaan Perseroan untuk kepentingan dan tujuan Perseroan serta mewakili Perseroan baik didalam maupun diluar pengadilan sesuai ketentuan Anggaran Dasar Bank Muamalat. Komposisi Direksi sebagaimana yang telah disebutkan pada Data Kepengurusan dalam laporan tahunan ini merupakan hasil keputusan RUPST tahun 2004 yang lalu. Komposisi tersebut dapat berubah sesuai kebutuhan Bank Muamalat dan dengan melalui keputusan RUPST seperti pada RUPST pada tanggal 25 April 2005 antara lain mengenai penambahan jumlah anggota Direksi sebanyak 2 (dua) orang. Pada dasarnya pengangkatan anggota Direksi harus melalui fit and proper test Bank Indonesia disamping berdasarkan hasil kajian dan rekomendasi yang dilaksanakan oleh Komite Remunerasi dan Nominasi.

Dalam memilih dan mencalonkan anggota Direksi Bank Muamalat, bank telah memiliki persyaratan atau kriteria untuk seseorang akan menjadi calon Direksi, yaitu berupa persyaratan umum dan persyaratan khusus. Persyaratan Umum adalah merupakan Persyaratan Dasar yang ditetapkan oleh peraturan perundang-undangan yang berlaku dan Persyaratan Khusus, yang merupakan persyaratan yang disesuaikan dengan kebutuhan dan sifat bisnis Bank Muamalat sebagai perusahaan yang bergerak disektor perbankan syariah. Adapun Persyaratan Umum dan Khusus bagi Direksi adalah sebagaimana tercantum dalam laporan GCG tahun 2007 dan Board Manual Bank Muamalat.

Direksi bertanggung jawab melakukan pengawasan intern secara efektif dan efisien; memantau risiko

b. Board of Directors

Board of Directors has become the company organ which is fully responsible for the company's management for the sake of the company's interest and objectives as well as represents company at both inside and outside court in accordance to the Articles of Association of Bank Muamalat. The composition of Board of Directors as has been specified in the Management Data inside this Annual Report has become the resolution of Bank Muamalat's Annual General Meeting of Shareholders which was held in last 2004. Such composition subject to changes in accordance to the need of Bank Muamalat which changes should be made only through the resolution of Annual General Meeting of Shareholders, e.g. Annual General Meeting of Shareholders on April 25, 2009 which resolution is, among others, the additional two persons of members of Board of Directors.

Basically, besides based on evaluation and recommendation carried out by Bank Muamalat's Remuneration & Nomination Committee, the appointment of member of Board of Directors should be done through fit and proper test mechanism by Bank Indonesia. In selecting and nominating member of Board of Directors, Bank Muamalat has its own criteria and general as well as special requirements for someone to be the candidate of member of Board of Directors. Such General Requirements have become the basic requirements stipulated under applicable rules and regulations, whilst the Special Regulations have become regulations which are adjusted to the need and nature of Bank Muamalat businesses as a company engaging the Islamic Banking sector. The General and Special Requirements to become a member of Bank Muamalat Board of Directors are those as specified in the Bank's GCG Implementation Report of 2007 and Board Manual.

Board of Directors bears responsibility to undertake effective and efficient internal monitoring, monitor



dan mengelolanya, menjaga agar iklim kerja tetap kondusif sehingga produktivitas dan profesionalisme menjadi lebih baik, mengelola kru Bank Muamalat dan melaporkan kinerja Bank Muamalat secara keseluruhan kepada pemegang saham dalam Rapat Umum Pemegang Saham Tahunan (RUPST). Dalam pelaksanaan tanggungjawab ini, Direksi selama masa jabatannya, secara konsisten selalu melaksanakan RUPS setiap tahun sesuai dengan Anggaran Dasar Perusahaan dan terakhir pada bulan April 2008. Berdasarkan data dan informasi yang ada diketahui bahwa di Bank Muamalat tidak terdapat hubungan keluarga antara sesama anggota Direksi dan atau dengan anggota Dewan Komisaris, demikian pula antara sesama anggota Komisaris itu sendiri, tidak ada yang memiliki hubungan keluarga baik horizontal maupun vertikal.

Dalam menjalankan tugasnya, Direksi dibantu oleh 9 (sembilan) Komite Eksekutif atau disebut juga dengan Asisten Direksi/Kepala Group terdiri dari:

1. Bachrum Nasution : Asisten Direksi Financial Settlement Group (FSG)
2. M. Harris : Asisten Direksi Administrasi (Adm)
3. Delyuzar Syamsi : Asisten Direksi Funding & Pelayanan Nasabah.
4. Ahmad Fadjrie : Asisten Direksi HI & PSDI
5. Febriyandi B. Putra : Asisten Direksi Remedial
6. Bambang Kusnadi : Asisten Direksi UMKM dan Baitul Maal Muamalat
7. Muchtar MD, Siswoyo : Asisten Direksi Lemb.Keu Mikro Syariah (LKMS)
8. Andri Donny : Asisten Direksi /Corporate Secretary & Corplan
9. Oktavian P. Zamani : Kepala Group Internal Audit/ Kepala SKAI

and manage the risk, maintain conducive works climate in such a way that productivity and professionalism can be improved, manage all of Bank Muamalat's personnel, and report the entire Bank's performance to shareholders in the Annual General Meeting of Shareholders. In doing so, Board of Directors, during their service period in the office, shall consistently hold General Meeting of Shareholders annually in accordance to Bank Muamalat's Articles of Association. The last General Meeting of Shareholders was held in April 2008. Based on available data and information, it is found out that there is neither any family relationship among members of Board of Directors nor with members of Board of Commissioners. There is neither any relationship among member of Board of Commissioners in Bank Muamalat horizontally nor vertically.

In doing their roles, Board of Directors is assisted by nine Executive Committees, which also known as Assistant to Directors/Group Head, as follows:

1. Bachrum Nasution : Assistant to Director of Financial Settlement Group (FSG)
2. M. Harris : Assistant to Director of Administration (Adm)
3. Delyuzar Syamsi : Assistant to Director of Funding & Customer Service.
4. Ahmad Fadjrie : Assistant to Director of HI & PSDI
5. Febriyandi B. Putra : Assistant to Director of Remedial
6. Bambang Kusnadi : Assistant to Director of Micro, Small, and Medium Enterprise (UMKM) and Baitul Maal Muamalat
7. Muchtar MD, Siswoyo : Assistant to Director of Islamic Micro Financial Institution (LKMS)
8. Andri Donny : Assistant to Director / Corporate Secretary & Corplan
9. Oktavian P. Zamani : Internal Audit Group Head / the Head of SKAI



Tanggung jawab dari pada Asisten Direksi (Asdir) adalah melaksanakan tugas-tugas operasional sebagai Kepala Group, sesuai dengan bidang keahliannya masing-masing.

Selain itu tugas Asdir adalah untuk memberikan pendapat professional dan membantu Direksi dalam menjalankan strategi Bank secara efisien dan efektif, serta mengkaji kinerja operasional Bank Muamalat dan berbagai persoalan penting yang dihadapi, selain mengelola risiko secara sistematis dan proaktif. Kesemuanya ditujukan guna memberikan nilai tambah pada Bank Muamalat secara berkesinambungan dalam jangka panjang bagi pemegang saham, dengan tetap memperhatikan kepentingan stakeholder lainnya. Hal ini dibuktikan dengan dilakukan pemisahan fungsi-fungsi serta kewenangan secara berjenjang dari tingkatan paling atas (manajemen) sampai kepada tingkatan unit kerja, termasuk fungsi pengawasan yang ada di Bank Muamalat.

Selain itu Direksi telah membentuk komite-komite permanen pada level Direksi dan Senior Manajemen, serta mengatur keanggotaan dan ketentuan lainnya yang disahkan melalui Surat Keputusan Direksi.

Adapun komite-komite yang telah dibentuk oleh Direksi yaitu :

1. Asset & Liabilities Management Committee (ALCO)
2. Credit Policy Committee (CPC)
3. Human Resource Committee (HRC)
4. Komite Manajemen Risiko yang dipimpin oleh Direktur Utama dan beberapa anggota Direksi serta beranggotakan Kru Senior Officer dimasing-masing unit kerja di Kantor Pusat Non Operasionil (KPNO). Komite ini bertanggung jawab untuk pengembangan dan mengevaluasi kebijakan pengelolaan risiko secara keseluruhan. Selain itu telah dibentuk pula Komite Manajemen Resiko Teknologi Informasi yang dipimpin oleh

The responsibility of those Assistants to Directors is to undertake operational tasks as the Group Head in accordance to their respective expertise.

In addition, other tasks of those Assistants to Directors are to give professional opinion and help Board of Directors in undertaking the Bank's strategies in efficient and effective manner, evaluate Bank Muamalat's operating performance and various important issues being coped with, and managing the risks systematically and proactively. These all are aimed at continuously increasing the added value of Bank Muamalat in long-term for shareholders by taking into account the interest of other stakeholders. This has been proven by the separation of functions and authorities by strata from the top strata (management) to the works unit strata, including available supervisory functions in Bank Muamalat.

In addition, the Board of Directors have also established permanent committees at Directors and Senior Management level and arrange the membership and other provisions which are legalized through the Decision Letter of Board of Directors.

The following are committees formed by Board of Directors are as follows:

1. Asset & Liabilities Management Committee (ALCO)
2. Credit Policy Committee (CPC)
3. Human Resource Committee (HRC)
4. Risk Management Committee which is presided over by President Director and some members of Board of Directors and is having some Senior Officers in each Working Unit at Non-Operational Head Office Komite as its members. This committee is responsible for developing and evaluating the overall risk management policy. In addition, a committee, which is called as Information Technology Risk Management



Direktur Utama dan beranggotakan Kru senior bidang yang terkait. Didalam Komite Managemen Risiko Teknologi Informasi telah dibentuk pula ITSC (Information Technology Steering Committee) yang khusus melaksanakan tugas sebagaimana yang diatur dalam PBI mengenai IT di Bank Muamalat.

5. Komite Penanaman Dana (PD). Anggota Komite PD disesuaikan/diatur dengan SK Direksi, bertugas dan bertanggung jawab untuk memberikan persetujuan atau penolakan PD sesuai dengan batas wewenang dan atau jenis PD yang ditetapkan Direksi. Persetujuan / penolakan tersebut dilakukan setelah berkoordinasi dengan ALCO dan berdasarkan kemahiran /profesionalismenya. Sementara itu CPC dipimpin oleh Direktur Utama beranggotakan Direktur yang terkait, dan bertugas membantu Direksi untuk merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portfolio PD serta memberikan saran-saran langkah perbaikan.

c. Evaluasi Kinerja Direksi, Dewan Komisaris dan Rekomendasi

Dalam Rapat Umum Pemegang Saham Tahunan (RUPST) para pemegang saham dapat mengevaluasi kinerja Direksi maupun Dewan Komisaris dan anggotanya serta pelaksanaan kewajiban utama mereka. Kinerja Direksi sendiri, baik masing-masing maupun anggota, dievaluasi oleh Dewan Komisaris dalam rapat gabungan Direksi dan Dewan Komisaris.

Dewan Komisaris mengadakan rapat hampir setiap bulan sedangkan Direksi mengadakan rapat hampir dua minggu sekali. Sesuai dengan ketentuan GCG

Committee, is also established and is presided over by President Director which member is senior officers in related field. In this committee, an Information Technology Steering Committee (ITSC) which tasks as has been arranged in the Regulation of Bank Indonesia on Information Technology also established.

5. Capital Investment Committee (CIC). Members of Capital Investment Committee are adjusted/ set forth under the Decision Letter of Board of Directors. The committee is responsible for giving approval or rejection towards capital investment in accordance to authority limitation or type of capital investment determined by Board of Directors. Such approval/rejection shall be done after the committee is having coordination with ALCO and is based on its expertise/professionalism. In the intervening time, such Capital Investment Committee is presided over by President Director and is having member of related Directors. The committee is responsible for giving assistance to Board of Directors in formulating policy, supervising the implementation of such policy, monitoring the development and condition of capital investment portfolio, and giving recommendation of improvement measures.

c. Performance Evaluation of Board of Directors, Board of Commissioners, and Recommendation

In the Annual General Meeting of Shareholders, shareholders may evaluate the performance of Board of Directors and Board of Commissioners as well as the implementation of their main obligations. Board of Commissioners, in the join meeting of Board of Commissioners and Board of Directors, evaluate performance of Board of Directors either individually or collegially.

Board of Commissioners hold meeting nearly every month, whilst Board of Directors almost once in two weeks. This is consistent with GCG principles and



rapat Dewan Komsaris dilaksanakan sekurang-kurangnya 4(empat) kali dalam setahun termasuk sekurang-kurangnya 2(dua) kali rapat lengkap yang dilakukan secara phisik.

Rapat Dewan Komisaris bersama dengan Dewan Direksi diselenggarakan untuk membahas kemajuan Bank secara umum. Setiap rapat dibuatkan notulen dan didalamnya terdapat pula rekomendasi-rekomendasi Komisaris, yang perlu untuk dibahas dan ditindaklanjuti oleh Direksi.

practices that Board of Commissioners should hold meeting at least four times a year, including at least two times plenary meeting which attended physically by all members of such Board of Commissioners.

The join meeting between Board of Commissioners and Board of Directors is held to discuss the general progress achieved by Bank Muamalat. Minutes of meeting is made in every meeting which contents are, among others, recommendations given by Board of Commissioners that need to be discussed

Daftar hadir rapat Dewan Komisaris dan Direksi selama tahun 2008

List of Attendants of Join Meeting between Board of Commissioners and Board of Directors and Meeting of Board of Directors During 2008

NAMA PEJABAT NAME OF SENIOR OFFICER	RAPAT DEWAN KOMISARIS DAN DIREKSI BOARD OF COMMISSIONERS AND BOARD OF DIRECTOR MEETING	RAPAT DEWAN DIREKSI DAN ANGGOTA BOARD OF DIRECTORS AND MEMBERS MEETING
Abbas Adhar	7x	
Korkut Ozal	5x	
Ahmed Abisourour	8x	
Iskandar Zulkarain	8x	
Aulia Pohan	7x	
A. Riawan Amin	8x	19x
Arviyan Arifin	8x	21x
M. Hidayat	7x	18x
Andi Buchari	5x	17x
U. Saefudin Noer	7x	16x

Setiap tiga bulan Komisaris melakukan evaluasi atas kinerja Direksi melalui pencapaian target-target yang telah ditetapkan dalam rencana bisnis bank. Hasil dari evaluasi Komisaris termasuk rekomendasi yang diberikan, dilaporkan kepada Bank Indonesia, sebagai bukti bahwa Komisaris telah melakukan pengawasan, sebagaimana yang diwajibkan.

Sementara itu Direksi Bank Muamalat secara rutin pula atau setiap tiga bulan menyampaikan hasil kerjanya kepada Bank Indonesia, yang isinya berupa pencapaian target-target yang ditetapkan serta kendala yang dihadapi dalam melakukan pencapaian.

and followed up by Board of Directors.

Once in three months, Board of Commissioners evaluates the performance of Board of Directors through the achievement of predetermined targets specified in Bank Muamalat's business plan. The results of evaluation of Board of Commissioners, including recommendations given, are reported to Bank Indonesia as prove that Board of Commissioners has undertaken supervisory tasks as required.

In the mean time, Board of Directors of Bank Muamalat regularly once in three months submits report on its performance to Bank Indonesia which report incorporating the achievement of predetermined targets and obstacles found in achieving such targets.



Komisaris selaku ketua Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi & Nominasi bersama dengan anggota komite-komite secara rutin menyelenggarakan rapat untuk mengkaji dan membahas antara lain apakah pelaksanaan kegiatan/rencana audit dan kegiatan manajemen risiko berjalan dengan baik. Selain itu dibahas juga mengenai profil risiko Bank; dan dilakukan pula evaluasi laporan hasil audit walaupun belum secara keseluruhan, untuk melihat antara lain memadai atau tidaknya jumlah penyisihan penghapusan dan jumlah pembiayaan yang bermasalah serta kecukupan modal Bank.

d. Dewan Pengawas Syariah

Dewan Pengawas Syariah (DPS) mempunyai tugas untuk senantiasa mengawasi kegiatan usaha bank dan memberikan opini mengenai kemurnian prinsip syariah yang dianut.

Hubungan kerja Dewan Pengawas Syariah, Dewan Komisaris dan Direksi adalah hubungan check and balance dengan tujuan akhir untuk kemajuan dan kesehatan Bank Muamalat serta pelaksanaan operasional Bank Muamalat yang senantiasa mematuhi (comply) peraturan dan perundang-undangan yang berlaku serta sesuai dengan prinsip syariah.

Dewan Pengawas Syariah Bank Muamalat diangkat oleh RUPST berdasarkan rekomendasi dari Dewan Syariah Nasional (DSN) serta telah mendapat persetujuan dari Bank Indonesia. DPS merupakan badan independen yang bertugas melakukan pengarahan (directing), pemberian konsultasi (consulting), melakukan evaluasi (evaluating) dan pengawasan (supervising) kegiatan perusahaan bahwa kegiatan usaha Bank Muamalat tersebut mematuhi (compliance) prinsip syariah sebagaimana telah ditentukan oleh fatwa dan syariah Islam.

Commissioner, in his/her capacity as the Chairman of Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee along with other members of such committees hold meeting in routine-base to evaluate and discuss whether the implementation of audit/audit plan and risk monitoring activities are well implemented. In addition, a discussion on the Bank's risk profile and evaluation on audit report, even though not entirely, are done in order to find out, among others, whether or not the amount of write off allowance, amount of bad payment, and the Bank's capital adequacy is sufficient.

d. Sharia Supervisory Board

The Sharia Supervisory Board has the role to continuously supervise the Bank's business activities and to give opinion on the purity of sharia principle embraced.

The work relationship between the Sharia Supervisory Board, Board of Commissioners, and Board of Directors is a check and balance relationship which final objective is to achieve the well progress and sound business for Bank Muamalat whilst continuously apply to applicable rules and regulations and is aligned with syaria principles.

Bank Muamalat's Sharia Supervisory Board is appointed by Annual General Meeting of Shareholders, based on recommendation of National Sharia Board and is approved by Bank Indonesia. The Sharia Supervisory Board has become an independent body which roles are directing, consulting, evaluating, and supervising the company's activities to ensure that Bank Muamalat's business activities comply with sharia principles as has been stipulated through edicts and Islamic sharia.



Berdasarkan ketentuan Bank Indonesia seluruh transaksi perbankan syariah harus dijalankan sesuai fatwa yang ditetapkan oleh Dewan Syariah Nasional. Anggota Dewan Pengawas Syariah sekurang-kurangnya 2(dua) orang dan paling banyak 5 (lima) orang, namun sesuai dengan PBI No.11/3/PBI/2009 tanggal 29 Januari 2009 ditetapkan bahwa anggota DPS paling kurang dua orang dan paling banyak 50% dari jumlah anggota Direksi. DPS telah menyampaikan Lapornya setiap 6 (enam) bulan kepada BI sebagai bahan pertanggungjawaban pelaksanaan tugasnya di Bank Muamalat.

Dalam rangka membantu pelaksanaan tugas DPS, Bank Muamalat menunjuk seorang Liason Officer untuk Shari'ah Compliance yang melakukan tugas monitoring atas pelaksanaan prinsip-prinsip syariah dalam operasional Bank Muamalat sehari-hari. Kru shari'ah Compliance tersebut berada dalam Compliance & Risk Management Group dan dibawah pengawasan Direktur Compliance dan Corporate Support. Selain itu kru tersebut bertugas pula untuk menampung permintaan informasi dan opini mengenai syariah dari unit-unit bisnis terkait di Bank Muamalat.

DPS telah mengadakan rapat/pertemuan dengan Direksi dan pejabat unit kerja terkait yang membahas perkembangan produk maupun aktivitas lainnya di Bank Muamalat. Selama tahun 2008, DPS telah mengadakan rapat dengan Direksi dan Pejabat/Kru Senior Bank Muamalat sebanyak 5 (lima) kali, yang tercermin dari Risalah Rapat yang dibuat.

Adapun susunan Dewan Pengawas Syariah Bank Muamalat adalah :

- | | |
|---------------------------------|--------------|
| 1. K. H. Sahal Mahfudz | Ketua 2004 |
| 2. K. H. Ma'ruf Amin | Anggota 2004 |
| 3. Prof DR. K. H. Umar Shihab | Anggota 2004 |
| 4. Prof DR. K. H. Muardi Chatib | Anggota 2004 |

Pursuant to Regulation of Bank Indonesia, all Islamic banking transactions shall be undertaken based on edicts made by National Sharia Board. Member of Sharia Supervisory Board should be at least two persons or 5 persons at maximum. However, based on Regulation of Bank Indonesia No.11/3/PBI/2009 dated January 29, 2009, it is stipulated that member of Sharia Supervisory Board should be at least two persons or 50% of number of Board of Directors members at maximum. The Sharia Supervisory Board submits its report once in six months to Bank Indonesia, as the responsibility material towards its tasks implementation in Bank Muamalat.

In order to assist the tasks implementation of Sharia Supervisory Board, Bank Muamalat appoints a Liaison Officer for Sharia Compliance which role is to monitor the implementation of sharia principles in the Bank's daily business activities. Such Sharia Compliance officer is positioned in Compliance & Risk Management Group and is under the supervision of Compliance Director and Corporate Support. Such officer also serves to garner all information and opinion request related sharia from related business units in Bank Muamalat.

The Sharia Supervisory Board holds meeting with Board of Directors and related Work Units' Officials to discuss product development or other activities in Bank Muamalat. During 2008, Sharia Supervisory Board held meeting with Board of Directors and related Officials/Senior Officers for five times which can be seen from Minutes of Meeting made.

The composition of Bank Muamalat's Sharia Supervisory Board

- | | |
|---------------------------------|---------------|
| 1. K. H. Sahal Mahfudz | Chairman 2004 |
| 2. K. H. Ma'ruf Amin | Member 2004 |
| 3. Prof DR. K. H. Umar Shihab | Member 2004 |
| 4. Prof DR. K. H. Muardi Chatib | Member 2004 |



Integritas dan kompetensi masing-masing yang bersangkutan sebagaimana dapat dilihat dalam curriculum vitae yang terlampir dan dicantumkan dalam halaman tersendiri pada laporan ini.

Dewan Pengawas Syariah, Dewan Komisaris dan Direksi sesuai dengan fungsinya masing-masing mempunyai tanggung jawab untuk kelangsungan usaha Bank Muamalat dalam jangka panjang, sebagaimana yang tercantum dalam laporan GCG tahun 2007 dan Board Manual Bank Muamalat.

2. Kelengkapan dan Pelaksanaan Tugas Komite-Komite yang berada di bawah Komisaris.

a. Komite Audit

Pemilihan dan pengangkatan anggota komite telah mengacu kepada ketentuan GCG terutama mengenai kompetensi serta integritas dari setiap calon anggota komite. Komite Audit beranggotakan tiga orang yang diketuai oleh Komisaris Independen dan masing-masing menguasai bidang keuangan, perbankan dan akuntansi. Komite mengadakan rapat biasanya sebulan sekali atau disesuaikan dengan kebutuhan. Komite ini bertugas dan bertanggung jawab terutama memantau dan mengawasi penyusunan laporan keuangan serta pengawasan terhadap proses audit intern dan tugas lainnya sebagaimana tercantum dalam SK Direksi No. 006/KOM/KPTS/VI/ 2007 dan Piagam Komite Audit serta Board Manual GCG dan laporan GCG tahun 2007 yang lalu.

The integrity and competence of respective members of such Sharia Supervisory Board can be seen in their curriculum vitae as attached in particular page of this report.

The Sharia Supervisory Board and Board of Directors in accordance to their respective functions are responsible for ensuring the long-term business sustainability of Bank Muamalat as has been specified in the GCG Report of 2007 and Board Manual of Bank Muamalat.

2. The Completeness and Tasks Implementation of Functioning Committees Under the Board of Commissioners

a. Audit Committee

The selection and appointment of member of committee has been aligned with GCG principles, especially pertaining to competence and integrity of each candidate member of committee. Audit Committee of Bank Muamalat consists of three members and is presided over by Independent Commissioner which each member has expertise in financial, banking, and accounting discipline. Usually, such committee hold meeting once in a month or adjusted with the company's need. The role of Audit Committee is to supervise and monitor the composing of financial statements and internal audit process as well as other tasks as has been specified in the Decision Letter of Board of Directors No. 006/KOM/KPTS/VI/2007, Audit Committee Charter, Board Manual, and GCG Report of 2007.



Adapun Susunan Komite Audit selama tahun 2008 adalah sebagai berikut :

1. Drs. Aulia Pohan. MA: Ketua Komite Audit
2. H. Hilmy. SE : Anggota Komite Audit
3. Drs. H. Amir Rajab Batubara : Anggota Komite Audit

Dalam perjalanannya terutama pada akhir tahun 2008 ini, komite sedikit terkendala dalam menjalankan tugas secara maksimal. Hal ini disebabkan karena Ketua Komite (Drs Aulia Pohan MA) berhalangan hadir sejak bulan Desember 2008 dan anggota komite (Drs.H.Amir Rajab Batubara) telah meninggal dunia pada bulan Januari 2009. Meskipun demikian dalam periode sebelumnya anggota komite dimaksud tetap aktif dalam mengikuti rapat-rapat komite yang diselenggarakan.

b. Komite Pemantau Risiko (KPR)

Pemilihan dan pengangkatan anggota komite telah mengacu kepada ketentuan GCG terutama mengenai kompetensi serta integritas dari setiap calon anggota komite. Kriteria dan tugas dari Komite ini adalah sesuai SK Direksi No. 005/KOM/KPTS/ VI/2007 dan Piagam Komite Pemantau Risiko serta sebagaimana tercantum dalam Board Manual GCG dan laporan GCG tahun 2007 yang lalu.

Susunan Komite Pemantau Risiko adalah sebagai berikut :

1. Drs. H. Abbas Adhar : Ketua Komite Pemantau Risiko
2. Seno Eko Budianto. SE. : Anggota Komite Pemantau Risiko
3. Sjachril Bakri. SE. MM : Anggota Komite Pemantau Risiko

The following is the composition of members of Audit Committee of 2008:

1. Drs. Aulia Pohan. MA : Chairman of Audit Committee
2. H. Hilmy. SE : Member of Audit Committee
3. Drs. H. Amir Rajab Batubara : Member of Audit Committee

During its journey, especially at the end of 2008, the committee was slightly hampered in doing its works maximally. The occurrence if taking place owing to the fact that the Chairman of Audit Committee (Drs Aulia Pohan, MA) was prevented from attending the office since December 2008 due to litigation case he faced and that a member of committee (Drs. H. Amir Rajab Batubara) passed away in January 2009. Even so, during previous period, such those two members of Audit Committee were actively attending the committee meetings held.

b. Risk Monitoring Committee

The selection and appointment of member of committee has been aligned with GCG principles, especially pertaining to competence and integrity of each candidate member of committee. The selection roles and responsibilities of Risk Monitoring Committee are as have been specified in the Decision Letter of Board of Directors No. 005/KOM/KPTS/ VI/2007, Risk Monitoring Committee Charter, Board Manual, and GCG Report of 2007.

The following is the composition of members of Risk Monitoring Committee:

1. Drs. H. Abbas Adhar : Chairman of Risk Monitoring Committee
2. Seno Eko Budianto, SE : Member of Risk Monitoring Committee
3. Sjachril Bakri, SE, MM : Member of Risk Monitoring Committee



Komite ini telah membuat Laporan Tahunan Pelaksanaan Tugas selama tahun 2008 yang disampaikan kepada Dewan Komisaris.

c. Komite Remunerasi & Nominasi (KRN)

Pemilihan dan pengangkatan anggota komite telah mengacu kepada ketentuan GCG terutama mengenai kompetensi serta integritas dari setiap calon anggota komite. Tugas dan kewajiban dari Komite ini adalah sesuai SK Direksi No. 008A/KOM/KPTS/VIII/2007 dan sebagaimana yang tercantum dalam Board Manual GCG serta laporan GCG tahun 2007 yang lalu.

Susunan Komite Remunerasi & Nominasi adalah sebagai berikut :

1. Drs. H. Abbas Adhar :
Ketua Komite Remunerasi & Nominasi
2. Iskandar Zulkarnain, SE, Msi :
Anggota Komite Remunerasi & Nominasi
3. Oktavian Zamani :
Anggota Komite Remunerasi & Nominasi
4. Kalamuddinsjah :
Anggota Komite Remunerasi & Nominasi

Selama tahun 2008, kondisi komite-komite tersebut di atas masih tetap dipertahankan dan telah di evaluasi oleh pihak independen (konsultan GCG) Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi selama tahun 2008 telah melakukan rapat sebanyak 6 kali dan telah memberikan masukan kepada Dewan Komisaris berkenaan dengan pelaksanaan tugas Direksi yang dianggap perlu mendapat perhatian dan perbaikannya.

This committee has made Annual Report of Tasks Implementation of 2008 and submitted to the Board of Commissioners.

c. Remuneration & Nomination Committee

The selection and appointment of member of committee has been aligned with GCG principles, especially pertaining to competence and integrity of each candidate member of committee. The roles and responsibilities of Remuneration & Nomination Committee are as have been specified in the Decision Letter of Board of Directors No. 008/KOM/KPTS/VIII/2007, Board Manual, and GCG Report of 2007.

The following is the composition of members of Remuneration & Nomination Committee:

1. Drs. H. Abbas Adhar : Chairman of
Remuneration & Nomination Committee
2. Iskandar Zulkarnain, SE, Msi : Member of
Remuneration & Nomination Committee
3. Oktavian Zamani : Member of Remuneration &
Nomination Committee
4. Kalamuddinsjah : Member of Remuneration &
Nomination Committee

In the course of 2008, the condition of those committees were maintained and evaluated by independent party (GCG Consultant). During 2008, Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee held meeting for six times and gave recommendations to Board of Commissioners pertaining to the tasks implementation of Board of Directors which deemed need to have special attention and improvement.



3. Penerapan Fungsi Kepatuhan, Audit Intern dan Audit Ekstern

- a. Unit Kepatuhan dan Unit Kerja Pengenalan Nasabah (UKPN)/Penerapan Prinsip Mengenal Nasabah (KYC Principles) adalah merupakan satu kesatuan unit dan dipimpin oleh Kru Senior Compliance. Unit ini termasuk dalam Compliance & Risk Management Unit dan yang beranggotakan Kru / Staf UKPN/ Compliance unit termasuk kru dari beberapa unit kerja seperti Unit Legal dari Corporate Support Group.

Adapun tugas serta tanggung jawabnya sebagaimana tercantum dalam uraian secara umum pada ketentuan Bank Indonesia mengenai tugas pokok Direktur Kepatuhan serta Pedoman Pelaksanaan Penerapan Prinsip Mengenal Nasabah (KYC)/Anti Money Laundering antara lain adalah membantu tugas Direktur Kepatuhan untuk memastikan bahwa dalam menjalankan aktivitasnya Bank selalu berpedoman kepada ketentuan dan perundang-undangan yang berlaku termasuk yang baru diterbitkan dalam tahun 2008.

Hal ini tampak dari kebijakan, prosedur yang dibuat dimana seluruh isi yang ada dalam kebijakan/prosedur mengacu kepada ketentuan dan peraturan yang dibuat oleh Bank Indonesia. Fungsi Kepatuhan dan KYC Principles berada dalam satu wadah yaitu Unit Kepatuhan dan Manajemen Risiko (CRMU). Unit ini selalu memantau pelaporan atas kegiatan yang dilakukan oleh unit-unit lain. Selain itu unit ini selalu mengikuti rapat-rapat seperti di Komite Pembiayaan dan komite-komite lainnya serta selalu memberikan masukan melalui memo-memo secara langsung maupun tidak langsung,

3. The Implementation of Functions of Compliance, Internal, and External Audit

- a. The Compliance Unit and Know Your Customer Work Unit (UKPN)/Implementation of Know Your Customer Principles (KYC Principles) Unit have become an integrated unit and is presided over by Senior Compliance Officer. This Unit is a part of Compliance & Risk Management Unit which members is Officer/ Staff of Know Your Customer Working Unit/ Compliance Unit, including officers from some working units, e.g. Legal Unit under Corporate Support Group.

Roles and responsibilities of this unit, as has been specified in general description of Regulation of Bank Indonesia pertaining to main tasks of Compliance Director and the Implementation Guidelines of Know Your Customer Principles/Anti-Money Laundering, are, among others, giving assistance to Compliance Director in ensuring that, in doing its business activities, the Bank has consistently complied with applicable rules and regulations, including the ones issued in 2008.

This can be seen from the policy, procedure, and system made whereby all contents of such policy, procedure, and system is referring to applicable rules and regulations made by Bank Indonesia. The functions of Compliance and Know Your Customers Principles Unit are under Compliance and Risk Management Unit. This Unit always takes part in meetings such as meeting held at Financing Committee and other committees whilst consistently giving recommendations in form of memos, either directly or indirectly, in order to ensure



agar selalu berpedoman kepada ketentuan internal maupun eksternal khususnya di bidang perbankan.

Direktur Kepatuhan selalu mengingatkan kepada seluruh unit kerja agar menyampaikan laporan tepat waktu dan selalu memenuhi komitmen serta menepati target date dalam menjawab hasil temuan pemeriksaan dari Bank Indonesia. Direktur Kepatuhan selalu memberikan laporannya kepada Direktur Utama atas semua tugas yang dilaksanakan baik lisan maupun tulisan seperti Laporan Transaksi Keuangan Tunai/Mencurigakan setiap bulan, Laporan Profil Risiko triwulanan dan Laporan Pokok-Pokok Pelaksanaan Tugas Direktur Kepatuhan setiap semester.

b. Fungsi Audit Intern

Pelaksanaan Fungsi audit intern dilakukan oleh Internal Audit Group (IAG) pada seluruh aspek dan unsur kegiatan bank secara berkesinambungan. Hal ini dilakukan berdasarkan rencana audit yang disusun dan disetujui oleh Direktur Utama serta telah dilakukan secara rutin dan efektif. Dalam pelaksanaannya IAG melakukan pemeriksaan disemua bidang kegiatan secara berkala sedangkan pemeriksaan secara regular atau hari perhari dilakukan oleh Resident Auditor (RA) yang ditempatkan dicabang-cabang. Hasil temuan wajib difollow up oleh auditee dan dimonitor oleh IAG atas perbaikannya. Adapun posisi SKAI/IAG sendiri adalah merupakan lembaga yang independen terhadap satuan kerja operasional, hal ini dapat dilihat di struktur organisasi dimana IAG berada langsung dibawah Direktur Utama. Tugasnya selalu mengacu kepada pedoman yang

that Bank Muamalat is consistently comply with both internal and external provisions applicable in banking sector.

Compliance Director consistently reminds all working units to submit all report timely and fulfill commitment whilst continuously achieving predetermined deadline in giving respond towards audit findings made by Bank Indonesia. In addition, Compliance Director consistently gives report to President Director pertaining to all tasks implemented, either in oral or in writing, such as monthly Cash/Suspicious Financial Transaction Report, quarterly Risk Profile Report, and semi-annually Gist of Compliance Director's Task Implementation Report.

b. Internal Audit Function

The implementation of internal audit function is undertaken by Audit Group (IAG) at all aspects and elements of Bank's activities continuously. This is done based on audit plan set forth, approved by President Director, and is carried out effectively and in routine-base manner. In doing the function, the IAG undertakes regular or day by day audit which is done by the Resident Auditor (RA) assigned in Bank Muamalat branches. The findings should be followed up by the auditor and the improvement shall be monitored by IAG. On the other hand, the position of SKAI/IAG is as an independent institution against operational working units. This can be seen from the Bank's organizational structure whereby the IAG is positioned directly under President Director. Its tasks is always referred to applicable guidelines such as SPFAIB, Audit



berlaku seperti SPFAIB, Kebijakan & Prosedur Pemeriksaan serta dilakukan selalu atas dasar rencana audit yang disusun sebelumnya dan yang tertuang dalam RKAT IAG.

Procedures & Policy, and is always done based on the set up audit plan and is incorporated in the RKAT IAG.

Sesuai dengan Laporan Pelaksanaan dan Pokok-pokok Hasil Audit Semester II tahun 2008, realisasi atas rencana dan program kerja IAG telah dapat dilaksanakan seluruhnya, yaitu telah melakukan hal-hal sebagai berikut :

- i) Pemeriksaan menyeluruh (general/full audit) maupun khusus terhadap 42 cabang
- ii) Pemeriksaan bidang administrasi meliputi unit kerja terkait dengan aktivitas operasional harian perbankan.
- iii) Pemeriksaan bidang Teknologi Sistem Informasi (TSI) yang meliputi monitoring system KIBLAT, penyelenggaraan TSI di seluruh outlet , pengembangan system dan program baru.
- iv) Pemeriksaan bidang pembiayaan baik di kantor cabang dan unit kerja terkait.
- v) Monitoring dan analisis tindak lanjut hasil pemeriksaan atau temuan Resident Auditor
- vi) Kegiatan lain yang bersifat parsial seperti menjadi anggota Tim dan lain-lain.

Laporan-laporan hasil pemeriksaan selalu disampaikan kepada Direktur Utama, Direktur Kepatuhan, Dewan Komisaris, Komite Audit dan Bank Indonesia.

c. Fungsi Audit Ekstern

Aspek-aspek yang harus dipenuhi oleh Akuntan Publik dan Kantor Akuntan Publik antara lain adalah kapasitas harus mempunyai kerjasama International (syarat Bank Muamalat), dilakukan dengan membuat perjanjian kerja, yang juga menetapkan ruang lingkup audit yang telah disyaratkan oleh Bank Indonesia melalui Peraturan Bank Indonesia.No. 3/22/PBI/2001 tgl

By virtue of the Implementation and Gist of Audit Results Report of Semester II of 2008, the plan and work program of the IAG has been realized entirely that is by committing as follows:

- i) General, special, or full audit towards 42 Bank Muamalat branches
- ii) Administration audit which covers work unit related to the Bank's daily operational activities.
- iii) Information Technology System audit which covers KIBLAT system monitoring, the implementation of Information Technology System at all outlets, and the development of new and program.
- iv) Financing audit at both branch offices and related work units.
- v) Monitoring and analysis the follow up on audit findings or Resident Auditor findings
- vi) Other activities which is partial in nature, e.g. being member of a team, etc.

Audit findings reports always submitted to President Director, Compliance Director, Board of Commissioners, Audit Committee, and Bank Indonesia.

c. External Audit Function

Aspects required to be fulfilled by Public Accountant Office, amount others, should have international partnership (Bank Muamalat requirement) which made through a work agreement. The audit should also undertaken with the scope as has been required by Bank Indonesia through Regulation of Bank Indonesia No. 3/22/PBI/2001 dated December 13, 2001



13 Desember 2001 sebagaimana diubah dengan Peraturan Bank Indonesia No.7/50/PBI/2005 tgl 29 November 2005 tentang Transparansi Kondisi Keu Bank dan Surat Edaran Bank Indonesia No.7/57/DPbS tgl 22 Desember 2005.

Selain itu dipersyaratkan pula bahwa pelaksanaan audit harus sesuai dengan ketentuan standar auditing yang ditetapkan oleh Ikatan Akuntan Indonesia, serta aspek komunikasi Bank Indonesia dengan Kantor Akuntan Publik sesuai Peraturan Bank Indonesia.

Dalam proses penunjukan KAP ini Komisaris mendapat amanat dari RUPST yaitu bahwa sesuai hasil RUPST tanggal 25 April 2006 dinotarilkan dengan notaris Arry Supratno, SH No. 100 diputuskan RUPST memberikan mandat kepada Komisaris untuk memilih KAP yang akan mengaudit Laporan Keuangan Bank. Terakhir wewenang yang diberikan oleh RUPST kepada Komisaris untuk mengangkat dan menetapkan persyaratan Akuntan Publik tahun buku 2008, tercantum dalam salinan Akta Berita Acara RUPST Nomor 177 tertanggal 23 April 2008 yang dibuat oleh Notaris Arry Supratno, SH di Jakarta.

Selama tahun 2008 program GCG telah diterapkan dan diupayakan terus untuk meningkatkan peranannya dalam mendukung pengawasan serta pelaksanaan pengendalian internal Perusahaan. Hal ini dapat lihat dalam pelaksanaan rapat-rapat rutin maupun rapat khusus yang diadakan oleh organisasi GCG seperti Dewan Komisaris, Dewan Direksi, Dewan Pengawas Syariah serta Komite-komite Khusus yang dibentuk oleh dewan Direksi pada level Direksi maupun Senior Manajemen.

as amended by Regulation of Bank Indonesia No.7/50/PBI/2005 dated November 29, 2005 regarding Transparency of the Bank's Financial Condition and Circular Letter of Bank Indonesia No.7/57/DPbS dated December 22, 2005.

In addition, it is also required that audit should be performed in accordance to applicable auditing standard stipulated by Indonesia Accountants Associations, and communication aspect of Bank Indonesia whereby such Public Accountant Office should comply with Regulation of Bank Indonesia.

In the Public Accountant Office appointment process, the Board of Commissioners has been mandated by Bank Muamalat's AGMS, whereby based on the resolution of AGMS, which was held on April 25, 200 as has been made in a notarial deed No. 100 by Arry Supratno, SH, such AGMS mandated the Board of Commissioners to appoint Public Accountant Office that will audit the Bank's Financial Statements. The authority bestowed by AGMS towards Board of Commissioners to appoint and determine the requirements that need to be satisfied by Public Accountant Office for 2008 financial year has been incorporated in Copy of Minutes of Deed of AGMS Number 177 dated April 23, 2008 which was drawn before Arry Supratno, S.H in Jakarta.

During 2008, the GCG programs were implemented and continuously improved to enhance its role in supporting the monitoring and the implementation of company's internal control. This can be seen from the implementation of routine-base or special meetings held by GCG organs such as Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Special Committees established by Board of Directors or by Senior Management of the company.



4. Penerapan Manajemen Risiko dan Sistem Pengendalian Intern

Dalam pelaksanaan manajemen risiko di Bank Muamalat didasarkan atas Kebijakan dan Manual Prosedur Penerapan Manajemen Risiko yang telah disusun Bank Muamalat sejak tahun 2004. Hal ini sejalan dengan ketentuan yang tercantum dalam Peraturan Bank Indonesia No.5/8/PBI/2003 tentang Penerapan Manajemen Risiko bagi Bank Umum dimana kepada semua bank diwajibkan untuk melaksanakan dan menerapkan manajemen risiko dalam seluruh kegiatan usahanya. Implementasi kebijakan yang dilakukan oleh Bank Muamalat tercermin antara lain dari sebagai berikut :

- a. Penetapan limit atau wewenang untuk memutus pembiayaan dari tingkat Account Manager, Business Manager sampai pada tingkat Komisaris.
- b. Pembagian tugas dan wewenang serta tanggungjawab yang jelas sebagaimana tercantum dalam struktur organisasi Bank Muamalat.
- c. Adanya risk taking unit masing-masing untuk melakukan identifikasi, pengukuran ,pemantauan dan pengendalian terutama pada risiko pembiayaan (oleh FSG), risiko operasional (Resident Auditor/ADM) dan risiko pasar (oleh treasury).
- d. Dengan adanya pembagian tugas dan tanggungjawab dalam setiap unit kerja/unit bisnis maka pengawasan melekat atau sistem pengendalian intern, telah melekat pada setiap atasan yang berada dalam organisasi tersebut.
- e. Selama tahun 2008 dan tahun-tahun sebelumnya Bank Muamalat, telah menyusun dan menyampaikan Laporan Profil Risiko kepada Bank Indonesia, sebagaimana diwajibkan dalam PBI tersebut di atas, walaupun pengukurannya masih secara manual.

4. The Implementation of Risk Management and Internal Control System

The risk management implementation in Bank Muamalat is based on Manual of Policy and Procedure for the Implementation of Risk Management which has been set forth by the Bank since 2004. This has been consistent with stipulations specified in the Regulation of Bank Indonesia No.5/8/PBI/2003 regarding the Implementation of Risk Management for Commercial Banks whereby all banks are required to implement risk management into all of their business activities. The implementation of policy made by Bank Muamalat is reflected as follows:

- a. Determination of authority limit to make decision on financing which is starting from the level of Account Manager, Business Manager through Board of Commissioners level;
- b. Clear tasks, authorities, and responsibilities division as has been specified in Bank Muamalat's organizational structure.
- c. The existence of risk taking unit for identifying, measuring, monitoring, and controlling the risk, especially financing risk (by FSG), operating risk (by Resident Auditor/ ADM), and market risk (by treasury).
- d. With such separation of such tasks and responsibilities in each work unit/business unit, a close monitoring or internal control system has been attached to each person in charge in such organization.
- e. In 2008 and previous years, despite the appraisal was undertaken manually, Bank Muamalat set forth and submitted Risk Profile Report to Bank Indonesia as has been required in the Regulation of Bank Indonesia above.



Namun demikian sesuai program kerja Risk Management Unit, sejak akhir tahun 2008 sampai dengan pertengahan tahun 2009 ini Bank Muamalat bersama konsultan telah memulai memperbarui cara pengukuran dan perhitungan risiko dengan melihat ketersediaan modal bank serta membuat sistem informasi manajemen risiko secara terintegrasi dimulai yang masih sederhana dan diharapkan dalam tahun 2010 menjelang penerapan Basel II (meskipun diterapkan untuk bank umum konvensional), sistem ini dapat berjalan dengan baik dan dapat mengakomodir kebutuhan bank.

- f. Bank Muamalat secara terus menerus telah berupaya untuk meningkatkan pengetahuan dan keterampilan krunya dalam bidang manajemen risiko. Sampai dengan saat ini kru yang telah lulus mengikuti ujian sertifikasi manajemen risiko tercatat sebanyak 145 orang level 1; sebanyak 44 orang level 2; dan sebanyak 1(satu) orang level 3.

Sementara itu untuk program eksekutif bagi Komisaris dan Direksi telah diikuti oleh 1 (satu) orang Komisaris dan 3 (tiga) orang Direksi.

Selain dari implementasi Manajemen Risiko secara umum, Bank Muamalat telah mulai pula mengimplementasikan Penerapan Manajemen Risiko Teknologi Informasi (MRTI), sebagaimana telah diatur dalam PBI No.9/15/PBI/2007 tanggal 30 November 2007.

Sebagai bukti dari pelaksanaan penerapan manajemen risiko TI di Bank Muamalat yaitu berupa langkah-langkah yang telah dan akan diambil antara lain :

- i) Pembentukan Information Technology Steering Committee (ITSC) sesuai Surat Keputusan

However, aligned with work program of Risk Management Unit, since the end of 2008 through the mid of 2009, Bank Muamalat in cooperation with the consultant have commenced to revise the risk measuring and calculating method by taking into account the Bank's capital availability whilst, at the same time, build an integrated risk management information system. The system is started with the simplest one and is expected in 2010, around the implementation of Basel II for conventional commercial banks, the system can run well in accommodating the bank's needs.

- f. Bank Muamalat is continuously improving the knowledge and skill of its officers in the field of risk management. To date, there are 145 officers of level 1, 44 officers of level 2, and 1 officer of level 3 passed the test of risk management certification.

On the other hand, 1 commissioner and 3 Directors are taking part in the executive program.

In addition to the general implementation of risk management, Bank Muamalat is also implementing the Information Technology Risk Management as has been stipulated under the Regulation of Bank Indonesia No.9/15/PBI/2007 dated November 30, 2007.

The following actions are taken as the proof that Bank Muamalat has implemented the Information Technology Risk Management:

- i) The establishment of Information Technology Steering Committee (ITSC) in accordance to the



Direksi No.087/DIR/KPTS/IX/2008 tanggal 17 September 2008 dan menunjuk konsultan TI serta Tim Counterpart sebagai pendamping.

- ii) Menyelenggarakan MRTI Workshop pada tanggal 23 - 24 Mei 2008, dengan tujuan antara lain untuk meningkatkan risk awareness kru Bank Muamalat.
- iii) Menentukan Inherent Risk yang ada pada risiko yang dikelompokkan.
- iv) Mengembangkan kerangka MRTI dalam berbagai aspek antara lain tentang Kebijakan, Prosedur dan Manual meliputi Perencanaan & Pengorganisasian, Pengembangan & Implementasi, Deployment & Support dan Monitoring & Evaluation.
- v) Menyusun kerangka pengendalian seperti Change, Vendor dan Incident/Problem Management.
- vi) Mengikutsertakan pejabat/kru Bank Muamalat khususnya di Risk Management Unit dan IT Consultant pada workshop mengenai implementasi PBI tersebut di atas.

5. Penyediaan Dana kepada Pihak Terkait (related party) dan Penyediaan Dana Besar (large exposure)

Dalam rangka melaksanakan prudential banking dalam pemberian pembiayaan dan sebagai bank yang melaksanakan prinsip syaria'ah, Bank Muamalat selalu berupaya untuk lebih konservatif dalam menetapkan batas maksimum pemberian pembiayaannya. Hal ini telah diatur dalam Kebijakan Umum Penanaman dana (KUPD) bank yaitu antara lain maksimum pembiayaan yang diberikan adalah 70% dari BMPK menurut ketentuan yang ditetapkan oleh BI, dan setiap bulannya FSG (Financing Settlement Group) menegaskan hal ini kepada unit terkait, mengenai besarnya maksimum pembiayaan yang dapat diberikan, yang dihitung dari posisi modal bank pada bulan sebelumnya. Namun demikian Bank

Decision Letter of Board of Directors No.087/DIR/KPTS/IX/2008 dated September 17, 2008 and the appointment of Information Technology consultant and Counterpart Team as the fostering parties.

- ii) Held Information Technology Risk Management Workshop on May 23 - 24, 2008, with purpose is, among others, to enhance risk awareness of Bank Muamalat's officers.
- iii) Defining the available Inherent Risk on the grouped risks.
- iv) Develop Information Technology Risk Management framework in various aspects on, among others, Policy, Procedure, and Manual which covers Planning & Organizing, Development & Implementation, Deployment & Support, and Monitoring & Evaluation.
- v) Set forth controlling framework such as Change, Vendor, and Incident/Problem Management.
- vi) Involving Bank Muamalat's Officers/Officials, especially in Risk Management Unit and Information Technology Consultant in workshop on the implementation of above-mentioned Regulation of Bank Indonesia.

5. The Provisioning of Fund to Related Party and the Provisioning of Large Exposure

In order to implement the prudential banking in the financing and as a bank which implements sharia principles, Bank Muamalat is consistently to be more conservative in determining its maximum financing. This has been arranged in General Policy for Investment of the Bank, which is, among others, the maximum financing shall be 70% of the maximum lending limit determined by Bank Indonesia. Each month, the FSG (Financing Settlement Group) confirms all related units about the maximum financing that is eligible to be given which is calculated from the bank's capital position in previous month. During 2008, the fund provisioning to related party, big customers, and other customers



dapat membiayai nasabah sampai dengan kurang dari BMPK dengan tetap memperhatikan tingkat risiko dan aspek prudentialitas. Selama tahun 2008 penyediaan dana kepada pihak terkait dan kepada nasabah besar serta kepada nasabah lainnya tidak pernah terjadi pelampauan dan atau pelanggaran BMPK. Penyediaan dana kepada Pihak terkait dan Debitur inti tercatat sebagai berikut:

by Bank Muamalat never violated or surpassed the applicable Maximum Lending Limit. The fund provisioning to related party and core debtors is recorded as follow:

PENYEDIAAN DANA FUND PROVISIONING	JUMLAH AMOUNT	
	DEBITUR DEBTORS	NOMINAL (JUTAAN RUPIAH/IN MILLION RP)
Kepada Pihak Terkait/To Related Party	*) Daftar Terlampir/The List is Enclosed	
Kepada debitur inti / To Core Debtors : a. Individu/Individual b. Group	*) Daftar Terlampir/The List is Enclosed *) Daftar Terlampir/The List is Enclosed	

6. Rencana Strategis Bank

Rencana strategis bank termuat dalam rencana jangka menengah / sedang dan rencana jangka panjang. Rencana jangka menengah/ sedang Bank Muamalat tercantum dalam Rencana Bisnis Bank yang dikirimkan kepada Bank Indonesia setiap tahun. Sementara itu rencana jangka panjang tercantum dalam rencana korporasi (Corporate Plan). Kedua rencana tersebut disusun dengan mempertimbangkan faktor eksternal seperti kondisi makro dan mikro ekonomi domestik maupun internasional, industri perbankan nasional dan juga faktor internal seperti jumlah jaringan cabang, aliansi, produk dan jasa, sumber daya insani. Selain itu dalam rencana bisnis telah pula mempertimbangkan dampak yang mungkin terjadi yang disebabkan oleh krisis ekonomi global.

6. Bank Muamalat's Strategic Plan

Bank Muamalat's Strategic Plan is included in medium-term and long-term plan of the Bank. In the meantime, medium-term and long-term plan of the Bank Muamalat is addressed in the Bank's Business Plan sent to Bank Indonesia each year. On the other hand, the Bank's long-term is incorporated in Bank Muamalat's Corporate Plan. Those two plans are set up by taking into account external factors such as domestic and international macro and micro economic conditions, national banking industry, and internal factors such as number of branch networks, alliances, goods and services, and human resources. Additionally, Bank Muamalat also considers the impact of rampant global crisis in its business plan.



Rencana bisnis Bank Muamalat untuk tahun 2008 s/d 2010 telah disampaikan kepada BI pada bulan Januari 2008 dengan surat No.075/DIR/BMI/I/2008 tanggal 30 Januari 2008 sedangkan Rencana Korporat untuk tahun 2008 s/d 2013 telah pula dibuat. Adapun bentuk, isi dan format Rencana Bisnis maupun Corporate Plan telah mengacu kepada ketentuan Bank Indonesia sebagaimana di atur dalm PBI No.6/25/PBI/2004 tanggal 22 Oktober 2004 tentang Rencana Bisnis Bank Umum.

Evaluasi terhadap realisasi anggaran atau rencana bisnis tersebut dilakukan baik oleh Komisaris maupun oleh Direksi Bank Muamalat secara berkala atau setiap 3 (tiga) bulan. Evaluasi oleh Komisaris tersebut merupakan salah satu pelaksanaan tugas pengawasan Komisaris dan laporan pengawasan dimaksud telah disampaikan kepada Bank Indonesia, sebagaimana yang diwajibkan.

7. Transparansi kondisi keuangan dan non keuangan yang belum diungkap dalam laporan lainnya

Dalam menjalankan bisnisnya Bank Muamalat senantiasa dilandasi oleh ketentuan dan peraturan yang berlaku, sehingga semua informasi tentang kondisi keuangan maupun kondisi non keuangan selalu dipaparkan baik dalam laporan publikasi maupun laporan tahunan, sebagaimana diatur dalam PBI No.7/50/PBI/2005 tanggal 29 November 2005. Laporan tahunan tersebut selalu di audit oleh akuntan publik yang independen dan telah terdaftar di Bank Indonesia serta selalu dicantumkan dalam website Bank Muamalat (muamalatbank.com).

Selain itu laporan dimaksud disampaikan kepada seluruh stakeholder sebagaimana diatur dalam Keputusan BAPEPAM No.36/PM/2003 tanggal 30 September 2003

Selain dari pada informasi yang telah diungkapkan di atas, terdapat Informasi lain yg perlu disampaikan yaitu:

Bank Muamalat's Business Plan for 2008 until 2010 has been submitted to Bank Indonesia through letter No.075/DIR/BMI/I/2008 dated January 30, 2008. The Corporate Plan for 2008 through 2013 has also been made. The form, contents, and format of Business Plan and Corporate Plan have been aligned with the provisions of Bank Indonesia as specified in the Regulation of Bank Indonesia No.6/25/PBI/2004 dated October 22, 2004 regarding Business Plan for Commercial Bank.

Evaluation towards budget realization or business plan is undertaken by both Board of Commissioners and Board of Directors of Bank Muamalat periodically or once in three months. Evaluation by Board of Commissioners has become one of monitoring tasks of Board of Commissioners and the report of such monitoring activity has been submitted to Bank Indonesia as required.

7. Transparency of Financial and Non-Financial Conditions which are not disclosed in any other reports

In doing its business, Bank Muamalat always complies with applicable rules and regulations, hence all information on financial and non-financial conditions is consistently disclosed either in form of publication report or annual report as has been stipulated in the Regulation of Bank Indonesia No.7/50/PBI/2005 dated November 29, 2005. Such Annual Report is always audited by public accountant, which is independent and registered listed in Bank Indonesia, and is highlighted in Bank Muamalat website (muamalatbank.com). In addition, such is also distributed to all company's stakeholders as has been arranged in the Decision of Indonesia Capital Market Supervisory Board (BAPEPAM) No.36/PM/2003 dated September 30, 2003.

Besides information mentioned above, there is also other information that needs to be conveyed, as follows:



a. Kepemilikan saham anggota Dewan Komisaris dan Direksi yang mencapai 5% atau lebih dari modal disetor pada bank tersebut, bank lain dan lembaga keuangan bukan bank, karena tidak dimiliki oleh pengurus Bank Muamalat. Adapun jumlah saham yang dimiliki oleh anggota Komisaris dan Direksi beserta keluarga yang di bawah 5% adalah sebagai berikut:

a. The share ownership of member of Board of Commissioners and Board of Directors of Bank Muamalat is less than 5%. This is aligned with the regulations which is stipulating that the share ownership of member of Board of Commissioners and Board of Directors of a bank should be not more than 5% or bigger than paid in capital to respected bank, other banks, or other financial institutions non-bank. The following are share ownerships by member of Board of Commissioners and Board of Directors of Bank Muamalat:

NAMA PEMEGANG SAHAM (Seri B) SHAREHOLDERS NAME (B Series)	JUMLAH SAHAM NUMBER OF SHARE	PROSENTASE PERCENTAGE	JUMLAH NOMINAL NOMINAL VALUE
H. Iskandar Zulkarnaen SE.MSi (Komisaris / Commissioner)	4.000.000	0,49%	Rp4.000.000.000
H.A. Riawan Amin, MSc (Direktur Utama / President Director)	500	0,00%	Rp500.000
Ir.H. Arviyan Arifin (Direktur / Director)	100	0,00%	Rp100.000
H.M. Hidayat, SE.Ak (Direktur / Director)	2.037	0,00%	Rp2.037.000
Ir.H. Andi Buchari, MM (Direktur / Director)	2.937	0,00%	Rp2.937.000
Drs. U. Saefudin Noer, MSi (Direktur / Director)	1.937	0,00%	Rp1.937.000

b. Dari informasi dan data yang ada, diketahui tidak terdapat hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dan Direksi dengan anggota Dewan Komisaris lainnya, Direksi lainnya dan/atau Pemegang saham Pengendali Bank.

b. Based on available data and information, it is found out that there is no financial or family relationship amongst members of Board of Commissioners, between members of Board of Commissioners and members of Board of Directors, amongst members of Board of Directors, or between members of Board of Commissioners and Board of Directors with controlling shareholder(s) of Bank Muamalat.

Setiap anggota Dewan Pengawas Syariah, Komisaris dan Direksi sesuai dengan keputusan RUPS, memperoleh paket remunerasi berupa gaji dan tunjangan serta fasilitas lainnya. Untuk tahun 2008 total paket Remunerasi dan Fasilitas lain bagi anggota Dewan Komisaris dan Direksi adalah sebagai berikut:

Each member of Sharia Supervisory Board, Board of Commissioners, and Board of Directors of Bank Muamalat, based on resolution of GMS, obtains remuneration package inform of salary and allowances as well as other facilities. The following are total remuneration package and other facilities provided to members of Board of Directors and Board of Commissioners of Bank Muamalat in 2008:



JENIS REMUNERASI DAN FASILITAS LAIN BAGI ANGGOTA DEWAN KOMISARIS DAN DIREKSI
TYPE OF REMUNERATION AND OTHER FACILITIES ATTACHED FOR EACH MEMBER OF BOARD COMMISSIONERS AND BOARD OF DIRECTORS

JENIS REMUNERASI DAN FASILITAS LAIN TYPE OF REMUNERATION AND OTHER FACILITIES	JUMLAH DITERIMA DALAM 1 TAHUN AMOUNT RECEIVED IN ONE YEAR			
	DEWAN KOMISARIS BOARD OF COMMISSIONERS		DIREKSI BOARD OF DIRECTORS	
	ORANG PERSONS	JUTAAN RUPIAH AMOUNT IN MILLION RUPIAHS	ORANG PERSONS	JUTAAN RUPIAH AMOUNT IN MILLION RUPIAHS
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) / Remuneration (salary, bonus, routine allowances, tantiem and other facilities in form of non-natura)	5	2.991	5	14.481
Fasilitas lain dalam bentuk natura (perumahan, transportasi asuransi kesehatan dan sebagainya) yangf *) / Other Facilities in form of natura (housing, transportation, health insurance, ets.) which *) a. Dapat Dimiliki / Can be owned b. Tidak dapat dimiliki / Can not be owned	-	-	5	3.250

*) Dinilai dalam Ekuivalen Rupiah / Valued in Rupiah Denomination

DEWAN KOMISARIS DAN DIREKSI YANG MENERIMA PAKET REMUNERASI SELAMA TAHUN 2007
THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS RECEIVING REMUNERATION PACKAGES DURING 2007
(UNIT IN PERSON)

JUMLAH REMUNERASI PER ORANG DALAM 1 TAHUN *) AMOUNT OF REMUNERATION PER PERSON IN A YEAR *)	JUMLAH DIREKSI NUMBER OF BOARD OF DIRECTORS' MEMBERS	JUMLAH KOMISARIS NUMBER OF BOARD OF COMMISSIONERS' MEMBERS
Diatas Rp. 2 miliar / Above Rp 2 billion	5 orang / 5 Person	-
Diatas Rp. 1 miliar s/d Rp. 2 miliar / Between Rp 1 billion to Rp 2 billion	-	-
Diatas Rp. 500 juta s/d Rp. 1 miliar / Between Rp 500 million to Rp 1 billion	-	5 orang / 5 Person

*) Yang diterima tunai / Received in cash

8. Share option

Selama tahun 2008 tidak pernah dilakukan share option.

9. Rasio Gaji

Rasio gaji tertinggi dan terendah di Bank Muamalat sesuai grade maksimum masing-masing kru tercatat sebagai berikut :

8. Share Option

There wasn't any share option done during 2008.

9. Salary Ratio

The highest and the lowest salary ratio in Bank Muamalat based on maximum grade of respective employees are as follows:



- a. Rasio gaji pegawai tertinggi dan terendah 10 : 1,5
- b. Rasio gaji Direksi tertinggi dan terendah 10 : 8
- c. Rasio gaji Komisaris tertinggi dan terendah 10 : 8
- d. Rasio gaji Direksi tertinggi dan pegawai tertinggi 10 : 2.

10. Frekuensi Rapat Dewan Komisaris

Rapat dewan komisaris yang diadakan selama tahun 2008 tercatat sebanyak 8 (delapan) kali dan keseluruhannya adalah rapat Dewan Komisaris yang dihadiri secara fisik oleh komisaris, termasuk Komisaris dari IDB dan DR. Ahmed Abisourour. Dalam rapat Dewan Komisaris ini pada dasarnya dihadiri pula oleh seluruh jajaran Dewan Direksi dalam rangka untuk memberikan informasi secara langsung kepada Dewan Komisaris mengenai kondisi terakhir Bank disamping data laporan yang telah dibuat dan disampaikan kepada Dewan Komisaris. Selain itu kehadiran Direksi pada rapat Dewan Komisaris ini merupakan hal yang penting sehingga apabila ada pertanyaan yang berkembang dan timbul pada saat rapat dimaksud berlangsung, dapat segera di respon oleh pihak Direksi.

11. Jumlah Penyimpangan Internal (Internal Fraud)

Selama tahun 2008 ini penyimpangan/kecurangan telah dilakukan oleh 1 (satu) orang pegawai/kru tidak tetap (outsourcing), khususnya yang terkait dengan proses kerja dan kegiatan operasional bank yang mempengaruhi kondisi keuangan bank secara signifikan (>Rp100 juta). Kasus tersebut telah ditindaklanjuti melalui proses hukum dan dapat dilihat sebagai berikut:

- a. Ratio of the highest and the lowest salary of Employees is 10 : 1.5
- b. Ratio of the highest and the lowest salary of members of Board of Directors is 10 : 8
- c. Ratio of the highest and the lowest salary of members of Board of Commissioners is 10 : 8
- d. Ratio of the highest salary of members of Board of Directors and the highest salary of employees is 10 : 2.

10. The Board of Commissioners Meeting

Frequency

During 2008, there were eight meetings held by Board of Commissioners, which all of those meeting were physically attended by members of Bank Muamalat Board of Commissioners, including commissioner from IDB, and DR. Ahmed Abisourour. Those meetings of Board of Commissioners were also attended by members of Board of Directors in order to give information directly to the Board of Commissioners pertaining to the latest condition of the Bank and to submit report made Board of Directors to the Board of Commissioners. The presence of members of Board of Directors in the meeting of Board of Commissioners is important for giving prompt respond towards questions put forwarded by members of Board of Commissioners during the meeting.

11. Number of Internal Fraud Case

During 2008, there was an internal fraud committed by an outsourcing employee, which was a fraud related to working process and operational activities of the Bank. Such fraud was significantly affecting the Bank's financial condition (> IDR 100 million). The fraud case has been followed up through legal process and can be seen as follows:



INTERNAL FRAUD DALAM 1 (SATU) TAHUN INTERNAL FRAUD WITHIN A YEAR	JUMLAH KASUS YANG DILAKUKAN OLEH NUMBER OF CASES CONDUCTED BY					
	PENGURUS MANAGEMENT		PEGAWAI TETAP PERMANENT EMPLOYEE		PEGAWAI TIDAK TETAP TEMPORARY EMPLOYEE	
	THN SEBELUMNYA IN PREVIOUS YEAR	THN BERJALAN IN CURRENT YEAR	THN SEBELUMNYA IN PREVIOUS YEAR	THN BERJALAN IN CURRENT YEAR	THN SEBELUMNYA IN PREVIOUS YEAR	THN BERJALAN IN CURRENT YEAR
Total Fraud	-	-	-	-	-	1 orang/ person
Telah diselesaikan / Has been settled	-	-	-	-	-	-
Dalam proses penyelesaian di internal bank / Under the internal settlement process of the bank	-	-	-	-	-	-
Belum diupayakan penyelesaiannya / No Action has been taken yet for the settlement	-	-	-	-	-	-
Telah ditindaklanjuti melalui proses hukum / Being followed-up through a legal process	-	-	-	-	-	1 orang/ person

12. Permasalahan Hukum

Permasalahan hukum perdata yang terjadi adalah sebanyak 2 (dua) kasus dan satu kasus telah selesai dan telah mempunyai kekuatan hukum tetap. Sementara itu 1 (satu) kasus perdata lainnya masih dalam proses penyelesaian. Untuk kasus hukum pidana sebanyak 1 (satu) kasus dan masih dalam proses penyelesaian. Dengan demikian kasus hukum baik perdata dan pidana yang dihadapi Bank Muamalat selama tahun 2008 adalah terinci sebagai berikut:

12. Legal Cases

There are two civil law cases took place, which one of them has been settled and is having fixed legal power. In the meantime, the other one civil law case is still under litigation process. In addition, there is one criminal case which is now still under litigation process. Therefore, litigation cases, either civil law case or criminal case faced by Bank Muamalat during 2008 are as follows:

PERMASALAHAN HUKUM LEGAL CASES	JUMLAH BOARD OF COMMISSIONERS AND BOARD OF DIRECTOR MEETING	
	PERDATA CIVIL LAW	PIDANA CRIMINAL LAW
Telah selesai (telah mempunyai kekuatan hukum yang tetap) / Has been concluded (having permanent and binding forces of law)	1	-
Dalam proses penyelesaian / Under the settlement process	1	1
Total	2	1



Transaksi yang Mengandung Benturan Kepentingan

Selama tahun 2008 di Bank Muamalat tidak terdapat transaksi yang mengandung benturan kepentingan baik dalam kegiatan operasional/investasi maupun dalam pembiayaan. Hal ini antara lain telah diatur dalam Kebijakan Umum Penanaman Dana/ Pembiayaan yang pada dasarnya dalam pemberian pembiayaan kepada nasabah dipersyaratkan dalam setiap perjanjian/akad, kerjasama ataupun kontrak baik antara bank dengan nasabah maupun dengan pihak konsultan, akan larangan adanya kaitan kepentingan dengan pihak-pihak tersebut di atas. Dengan demikian maka pada setiap perjanjian/akad pembiayaan ataupun kontrak selalu/wajib dipersyaratkan mencantumkan bahwa dalam perjanjian/akad dan kontrak dimaksud.

Sebagai contoh dalam surat perjanjian kerjasama dimana dalam Pasal mengenai Benturan Kepentingan disebutkan sebagai berikut :

- 1). Pihak Kedua tidak diperkenankan untuk memberikan hadiah atau pemberian dalam bentuk apapun juga kepadayawan dan pimpinan Pihak Pertama. Pelanggaran atas ketentuan ini mengakibatkan berakhirnya perjanjian ini dan juga segala kerugian karena berakhirnya perjanjian ini menjadi tanggung jawab Pihak Kedua baik di dunia maupun di akhirat.
- 2). Pihak Kedua dengan ini menyatakan bahwa tidak ada suatu benturan kepentingan dan/atau hubungan afiliasi antara Pihak Kedua dengan Pengurus dan/atau Karyawan Pihak Pertama dan/atau pemegang saham Pihak Pertama.

13. Buy Back shares/Buy Back Obligasi

Selama tahun 2008 di Bank Muamalat tidak pernah melakukan transaksi Buy Back shares. Namun demikian, selama tahun 2008 ini untuk Buy Back Obligasi dilakukan pada tanggal 15 Juli

Conflict of Interest Containing Transaction

During 2008, there wasn't any transaction which was containing conflict of interest as Bank Muamalat, neither in its operational/investment not financing activities. This has been arranged under its General Policy for Capital Investment/Financing which is saying that it is required for Bank Muamalat, in giving financing to customer(s), in making agreement, enters into cooperation, or contract either between the Bank with its customers or between the Bank with the consultant, to not have any interest other than the aforesaid which is potentially causing the conflict of interest. Hence, it is mandatory to state that there is no conflict of interest in any financing agreement of contract made by Bank Muamalat.

This is explified by a partnership agreement in which Article on Conflict of Interest stipulated as follows:

- 1). The Second Party should not be allowed to give present or any other gifts to employee and/or management of the First Party. Any violation on this provision will bring implication of contract termination and any losses caused the termination of this contract shall be burdened by the Second Party in both the earthly life and the hereafter.
- 2). The Second Party hereby states that there is not any conflict of interest and/or affiliation relationship between the Second Party with the Management and/or Employee of the First Party and/or the shareholders of the First Party.

13. Buy Back shares/Buy Back Bonds

In the course of 2008, there wasn't any Buy Back shares transaction in Bank Muamalat. However, there was Buy Back Bonds transaction which was held on July 15, 2008 in an amount to IDR



2008 sebesar Rp177.500 juta sebagai pelunasan terhadap Obligasi Sukuk Syariah yang telah diperdagangkan sejak tanggal 21 Juli 2003 dan telah jatuh tempo.

14. Corporate Social Responsibility (CSR)

Sebagai tanggungjawab sosial Bank Muamalat kepada masyarakat (Corporate Social Responsibility/CSR), setiap tahun secara berkelanjutan Bank Muamalat melalui Baitu Maal Muamalat selalu melaksanakan program tersebut di atas. Peran dan tanggung jawab social perusahaan merupakan bagian yang tidak terpisahkan dari tujuan usaha Bank Muamalat untuk mewujudkan tatanan masyarakat yang adil dan makmur sejalan dengan prinsip-prinsip dasar ekonomi syariah.

Selama tahun 2008 program CSR yang dilaksanakan berupa KUM3 (Komunitas Usaha Mikro Muamalat berbasis Masjid) yang bertujuan untuk memnubuhkan ekonomi keluarga miskin di Indonesia, dan masjid sebagai basis pembinaannya. Kegiatannya adalah dalam bentuk pemberian pinjaman qardh, pembinaan keterampilan usaha, kedisiplinan ibadah, berinfaq dan menabung. Kegiatan ini telah menjangkau 22 Propinsi di Indonesia dengan jumlah masjid yang bergabung sebanyak 202 masjid. Jumlah peserta pada tahun 2008 ini mencapai 4.586 peserta dan dana yang dikelola sebesar Rp8,2 milyar.

Program ini terus tumbuh dan mendapat kepercayaan dari masyarakat karena mampu menumbuhkan komunitas usaha mikro yang taat kepada azas-azas ekonomi syariah. Disamping itu Bank Muamalat memberikan bantuan santunan sosial dan kemanusiaan bagi masyarakat miskin dan masyarakat pasca bencana yang terjadi

177,550 million as the full settlement of Islamic Bonds, which was traded on July 21, 2003, of which maturity date was fallen.

14. Corporate Social Responsibility (CSR)

As a form of Bank Muamalat's social responsibility towards community, each year the Bank, through Baitul Maal Muamalat, implements Corporate Social Responsibility/CSR Program. Roles and social responsibility of the Bank has become unseparable part of Bank Muamalat's objective in giving shape to the fair and prosperous community in accordance to basic principles of Islamic economy.

During 2008, the CSR Program was implemented in form of KUM3 (Mosque-Based Muamalat's Micro Business Community), which objective is to develop poor families' economy in Indonesia by making use of mosques as the development base. The activity of this CSR is in form qardh lending, business skill development, discipline in giving devotion to God, donation and saving. This activity is covering 22 provinces in Indonesia with 202 mosques joining the program. The number of participants in 2008 was 4,586 with funds managed in the program was in an amount to IDR 8.2 billion.

This Program is continue to grow and is successfully getting community trust due to its successfulness in increasing the number of micro business communities which adhere to Islamic economic principles. In addition, Bank Muamalat also gives social and humanity aids to disfortunate people and community hit by disaster



di seluruh tanah air seperti musibah banjir di Pati, longsor di Solo dan Trenggalek, gempa di Situbondo serta kebakaran di Jakarta. Selain melaksanakan CSR melalui anak perusahaan Baitumaal Muamalat, Bank juga mengeluarkan dana untuk kegiatan CSR secara langsung sebesar Rp2.1 milyar yaitu terinci untuk kegiatan dakwah Islam dan pembangunan infrastruktur masjid dan pesantren sebesar Rp1,4 milyar, bantuan untuk kesehatan sebesar Rp423,3 juta dan sebesar Rp289,5 juta bantuan untuk pendidikan.

in the country, such as flood in Pati, landslides in Solo and Trenggalek, earthquake in Situbondo, and fire in Jakarta. More to the point of the implementation of such CSR program through its subsidiary of Baitumaal Muamalat, Bank Muamalat also disburses fund for CSR directly in an amount to IDR 2.1 billion which comprises of IDR 1.4 billion for Islamic proselytizing activities and the construction of mosques infrastructures; IDR 423.3 million for health aids; and IDR 289.5 million for educations.

Jakarta, 21 April 2009

PT. BANK MUAMALAT INDONESIA, Tbk

Drs. H. Abbas Adhar
Komisaris Utama President Commissioner

1. Ir. H. Arviyan Arifin
Direktur
Director

2. H. M. Hidayat, S.E. AK
Direktur
Director

3. Ir. H. Andi Buchari, M.M
Direktur
Director

4. Drs. U. Saefudin Noer, M.Si
Direktur
Director



DAFTAR PENYEDIAAN DANA KEPADA PIHAK TERKAIT
THE LIST OF FUNDING TO RELATED PARTIES

NAMA BANK : PT. BANK MUAMALAT INDONESIA, TBK
BULAN LAPORAN : DESEMBER 2008

NOMOR NUMBER	NAMA PEMINJAM NAMES OF CUSTOMERS	JENIS PENYEDIA DANA TYPE OF FUNDING	HUBUNGAN KETERKAITAN DENGAN BANK RELATED WITH BANK	PADA TANGGAL LAPORAN AS OF DECEMBER 2008	
				PENEYDIA DANA DALAM OUTSTANDING IN	
				RUPIAH	VALAS
(1)	(2)	(3)	(4)	(5)	(6)
1	Achmad Riawan Amin	Murabahah	Direktur Utama	6,486	-
2	Arviyan Arifin	Murabahah	Direktur	2,157	-
3	Andi Buchari	Murabahah	Direktur	774	-
4	U. Saefudin Noer	Murabahah	Direktur	1,324	-
5	Avantiono Hadhianto	Musyarakah	Asdir	289	-
6	Novi Herawati	Musyarakah	Isteri Pejabat	210	-
Jumlah				11,240	-

7	Internusa Hasta Buana, PT	Bank Garansi	Komisaris	-	82
		Bank Garansi		-	20
		Mudharabah		406	-
Jumlah				406	102

8	Internusa Intan Segara, PT	Musyarakah	Komisaris	18,392	-
Jumlah				18,392	

9	Komerino, PT	Murabahah	Direksi	496	-
Jumlah				496	

10	BPRS Dinar Ashri	Musyarakah	Branch Coordinator	216	-
Jumlah				216	

11	Radio Duta Suara	Murabahah	Komisaris	1,417	-
Jumlah				1,417	

12	BPRS Wakalumi	Musyarakah	Komisaris	779	-
		Musyarakah		710	-
Jumlah				1,489	



13	PT. Al-Ijarah Indonesia Finance	Penyertaan	Anak Perusahaan	35,000	-
Jumlah				35,000	

14	PT. Syarikat Takaful Indonesia	Penyertaan	Pengurus	6,095	-
Jumlah				6,095	

15	PT. First Islamic Investment Bank	Penyertaan	Anak Perusahaan	37,720	-
Jumlah				37,720	

PT. BANK MUAMALAT INDONESIA, Tbk.
 DAFTAR PEMBIAYAAN KELOMPOK DEBITUR BESAR PER AKHIR DESEMBER 2008
 THE LIST OF THE FUNDING ACTIVITIES FROM MAJOR DEBITOR AS OF DECEMBER 2008

NO NUMBER	NAMA PEMINJAM NAME OF CUSTOMER	BAKI DEBIT / OUTSTANDING (JUTAAN RP / MILLION RP)
1	METRO BATAVIA, PT.	214,147
2	MANUNGAL ENERGI NUSANTARA	203,724
3	AGIS ELECTRONIC, PT	199,757
4	KARTIKA SELABUMI MINING	186,496
5	TRIGANA AIR SERVICE, PT.	179,664
6	ALDIRA BERKAH ABADI	170,890
7	CITRA BARU STEEL, PT.	170,000
8	INTAN BARUPRANA F	148,790
9	TRANS PACIFIC JAYA,PT	146,339
10	PELAYARAN CAMAR LAUT, PT.	142,526
11	INDONESIA AIR TRANSPORT, PT.	140,842
12	CENTRAL STEEL INDONESIA, PT.	140,000
13	JEMBO CITRA ENERGINDO, PT.	135,376
14	INDO MATRA POWER, PT.	124,935
15	RTM GLOBAL INTEGRATION	118,625
16	BUANA CENTRA SWAKARSA, PT.	104,752
17	PRIMER AGRO I M.PT	101,356
18	TRANSAMUDRA USAHA SEJAHTERA. PT	98,601
19	MAYASARI BAKTI	93,160
20	BHAKTI FINANCE.PT	80,802
21	MEGA POWER MANDIRI, PT.	74,311
22	GLOBAL LESTARI MOTORINDO PT	71,753
23	ALAM SUTERA REALTY .PT	70,000
24	RAGAM LOGAM	70,000
25	ALTRA EXCIS INVESTAMA, PT	69,111
26	RIAU AIRLINES, PT.	62,989
27	LOUISINDO DAMAI SEJAHTERA, PT.	57,500
28	ADIMAS KERTAJAYA, PT.	56,571
29	BNI MULTI FINANCE PT	55,439
30	RENJANI MARITIM TRANSPORTASI	53,811
31	BUMENJAYA DUTA PUTRA	53,476
32	INDOMUDA SATRIA INTERNUSA, PT.	50,732
33	SARANA INTI PERSADA	47,911
34	BAYU BUANA GEMILANG.PT*	45,979
35	LINGGA JATI AL MANS	45,222
36	MANDALA MULTIFINANCE, PT	44,142
37	PARAMITRA M.PT	43,840
38	WULANDARI	42,147
39	YYS CITRA BANGSA (JUBILEE SCHOOL)	41,967
40	PEMDA KAB. CIANJUR	40,107
41	JASA MARINA INDAH,PT	39,555
42	TUNAS KOMINDO PERSADA,PT	39,018
43	BUANA CENTRA STEEL INDUSTRY	38,725
44	KUD BONDO SEPOLO	38,620
45	INDUSTIRA, PT.	36,543
46	KLARAS PUSAKA INSTR, PT.	36,008
47	KARTIKA JAYA ABADI, PT.	34,984
48	KUD JUJUR JAYA	34,733
49	Kopkar PT Bridgestone	34,461
50	JASATAMA GALVANIS INDUSTRI, PT.	34,329
Jumlah		4,193,875



DAFTAR PENYEDIAAN DANA KEPADA DEBITUR INTI (GROUP) PER DESEMBER 2008
THE LIST OF FUNDING TO THE MAJOR DEBTOR (GROUP) AS OF DECEMBER 2008

NO NUMBER	NAMA GROUP DEBITUR NAME OF DEBTOR GROUP	PIHAK TERKAIT RELATED PARTY NAME	BAKI DEBIT OUTSTANDING
1	MAYASARI BAKTI	MAYA SARIBAKTI U. PT	19,607,685,904.00
		MAYASARI BAKTI	92,631,929,490.00
		GRAHA METAL UTAMA, PT	168,106,980.00
Sub Total			112,407,722,374.00

2	GAPURANING RAHAYU	GAPURANING RAHAYU, PT	6,701,409,401.00
		PERKASA JAYA	979,542,589.00
		PUTRA JAYA	3,747,349,963.00
Sub Total			11,428,301,953.00

3	BUANA CENTRAS	BUANA CENTRA S / ALBANTANI	15,279,488,357.00
		BUANA CENTRA SWAKARSA PT	88,834,449,660.00
		M MARDIONO	5,351,836,220.00
		YUKKI NUGRAHAWAN HANAFAI	321,728,290.00
		IVANANTO EFFENDY	394,332,320.00
		BANTEN MITRA ANGKASA. PT	1,399,534,550.00
		H. MASKAWI	448,149,330.00
		GRAHA SERANG ASRI. PT	6,679,575,550.00
		WALE JASA PRATAMA. PT	799,668,520.00
		CIPTA NIAGA INTERNASIONAL	10,527,898,280.00
		TRIGUNA MEGATAMA	562,974,630.00
Sub Total		130,599,635,707.00	

4	AGIS	AGIS TBK. PT	2,917,935,800.00
		AGIS ELECTRONIC	199,756,970,610.00
		ARTHA CENTRA GRAHA	11,884,255,000.00
Sub Total			214,559,161,410.00

5	TRANSAMUDRA USAHA S PT.	TRANSAMUDRA USAHA S PT.	98,230,689,688.00
		AHMAD FARIHIN	391,296,340.00
		R. KABAL YUDHANEGARA	477,593,570.00
		MUHAMMAD YUSUF	220,789,440.00
		IR.EDWIN ALDRIANTO,M	583,766,730.00
		UMAR FARUQ	216,082,830.00
Sub Total			100,120,218,598.00

6	ALTRA EXCIS INVESTAMA, PT	ALTRA EXCIS INVESTAMA, PT	69,111,339,304.00
		GARUDA TV MEDIA INT	7,425,398,830.00
Sub Total			76,536,738,134.00



DAFTAR PENYEDIAAN DANA KEPADA DEBITUR INTI (GROUP) PER DESEMBER 2008
THE LIST OF FUNDING TO THE MAJOR DEBTOR (GROUP) AS OF DECEMBER 2008

7	INDO MATRA POWER PT	INDO MATRA POWER PT	124,663,138,946.00
		PANGGON WAJA UTAMA	12,763,480,080.00
Sub Total			137,426,619,026.00

8	INDOMUDA SATRIA INTERNUSA	INDOMUDA SATRIA INTERNUSA	56,461,595,860.00
		KANAGATA TEKNOLOGI IND.	6,309,869,225.00
		HARIYANTO	2,338,158,170.00
Sub Total			65,109,623,255.00

9	JASATAMA GALVANIS	JASATAMA GALVANIS	33,918,360,850.00
		PUTRANTO SOEDARTO	1,546,206,230.00
Sub Total			35,464,567,080.00

10	BAYU BUANA GEMILANG	BAYU BUANA GEMILANG.PT	\$4,210,430.00
		CITRA NUSANTARA GEMILANG PT	474,568,710.00
		SABRUN JAMIL AMPERAWAN	698,286,960.00
		INDO UTAMA INDAH PT	1,997,000,000.00
		BORNEO COAL TRADING	3,249,400,000.00
Sub Total			6,419,255,670.00
Sub Total			\$4,210,430.00

11	SYNERGY THARADA	SYNERGY THARADA	\$384,904.00
		SYNERGY THARADA	6,555,524,850.00
		M.SONNY INAYATKHAN/ SYNERGY THARADA	194,316,670.00
		SINERGI TELEMATIKA NUSANTARA	84,967,950.00
		REZA SLAMET RIYADI	4,308,211,450.00
		BALI STARS RESORT PT	10,591,000,000.00
Sub Total			21,734,020,920.00
Sub Total			384,904.00

12	RTM	RTM GLOBAL INTEGRATION	\$10,883,050.00
		RTM INTI CORPORA	14,635,788,934.00
Sub Total			14,635,788,934.00
Sub Total			\$10,883,050.00

13	CERIA UTAMA ABADI	CERIA UTAMA ABADI, PT	3,284,846,027.00
		BINA RASANO ENGINEERING	18,420,158,055.00
		BINA DUTA SINERGI,PT	17,112,935,885.00
Sub Total			38,817,939,967.00



DAFTAR PENYEDIAAN DANA KEPADA DEBITUR INTI (GROUP) PER DESEMBER 2008
THE LIST OF FUNDING TO THE MAJOR DEBTOR (GROUP) AS OF DECEMBER 2008

14	RADIONET	RADIONET CIPTA KARTA,PT	22,377,614,260.00
		JARINGAN DELTA FEMALE IND. PT	4,189,245,819.00
		MALIK SJAFEI SALEH	639,349,244.00
		RADIO T.M BAHANA PEMBANGUNAN	341,003,554.00
		MASIMA MEDIA INVEST	400,000,000.00
		MEDIA NETWORK ATLAS INDONESIA	500,000,000.00
Sub Total			28,447,212,877.00

15	ENVITECH	ENVITECH PERKASA,PT	2,900,000,000.00
		IDRUS MULACHELA	916,195,240.00
Sub Total			3,816,195,240.00

16	ALDIRA BERKAH ABADI	ALDIRA BERKAH ABADI	170,065,800,508.00
		ANDI ARTA PT	44,680,000,000.00
Sub Total			214,745,800,508.00

17	KARTIKA SELABUMI M	KARTIKA SELABUMI MINING	\$17,109,740.00
		MICHAEL TJAHJADI	3,894,203,570.00
		PARAMA CITRA MURNIABADI	29,008,041,332.00
Sub Total			32,902,244,902.00
Sub Total			\$17,109,740.00

18	SATRIA BAHANA SARANA	SATRIA BAHANA SARANA PT	\$3,048,508.00
		SMADA SURYA LESTARI	\$300,000.00
Sub Total			\$3,348,508.00

19	JAVA CASTRINDO	ED CENTRE ARTAMITRA PT	14,187,753,302.00
Sub Total			14,187,753,302.00

20	SARANA INTI PERSADA	SARANA INTI PERSADA	47,616,013,396.00
		TELEHOUSE	6,994,000,000.00
Sub Total			54,610,013,396.00

21	HUMBAHAS BUMI ENERGY	HUMBAHAS BUMI ENERGY	19,796,000,000
		YOTRA	950,000,000
		BINTANG SAUDARA	-
Sub Total			20,746,000,000



DAFTAR PENYEDIAAN DANA KEPADA DEBITUR INTI (GROUP) PER DESEMBER 2008
THE LIST OF FUNDING TO THE MAJOR DEBTOR (GROUP) AS OF DECEMBER 2008

22	DELTA SURYA TEXTILE	DELTA SURYA TEXTILE	11,618,598,385
		CHOLID BAWAZIR	579,390,310
		INDRILLCO BAKTI	2,109,627,430
		BUMI CASA MINING	-
Sub Total			14,307,616,125

23	DAYA KEISINDO	DAYA KEISINDO	15,000,000,000
		REZA RHENALDI SYAIFUL	1,057,895,230
		ANDRE MIRZA HARTAWAN, MBA	124,587,150
		AUTO DAYA AMARA	5,000,000,000
		AUTO DAYA KEISINDO	10,000,000,000
		PRIBUMI CITRA MEGAH UTAMA	9,352,242,815
		NORHIN	2,779,154,290
		BAMBANG Y.MARTONO	572,501,830
Sub Total			43,886,381,315

24	BUNDA MEDIK	BUNDA MEDIK	13,539,996,542
		RIZAL SINI. DR.SpOG	333,333,319
		IVAN RIZAL SINI	2,752,671,750
Sub Total			16,626,001,611

25	MESANA TRANSFOREX INT.	MESANA TRANSFOREX INT.	1,300,000,000
		MELCHIAS MARKUS	236,747,760
Sub Total			1,536,747,760

26	PT.RS DEDY JAYA	PT.RS DEDY JAYA	2,184,160,685
		MUHADI SETIABUDI	3,934,103,591
Sub Total			6,118,264,276
Total			1,317,069,605,742.00
Total			\$35,936,632.00



SUMMARY PERHITUNGAN NILAI KOMPOSIT PELAKSANAAN SELF ASSESSMENT GCG PT BANK MUAMALAT INDONESIA TBK
 POSISI AKHIR BULAN DESEMBER 2008
 SUMMARY OF COMPOSITE VALUE CALCULATION ON THE IMPLEMENTATION OF GCG SELF ASSESSMENT OF
 PT BANK MUAMALAT INDONESIA TBK AS OF THE YEAR ENDED DECEMBER 2008

ASPEK YANG DINILAI ASPECT TO BE VALUED	BOBOT VALUE	PERINGKAT RANK	NILAI VALUE	CATATAN *) NOTE *)
	(A)	(B)	(A) X (B)	
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris	10.00	1	0.100	Pelaksanaan tugas & tanggung jawab Dekom telah dipenuhi ses. kettn.
Pelaksanaan Tugas dan Tanggung Jawab Direksi	20.00	1	0.200	Pelaksanaan tugas & tanggung jawab Direksi telah dipenuhi ses. kettn.
Kelengkapan dan Pelaksanaan Tugas Komite	10.00	1	0.100	Komite-komite telah dibentuk ses. SK Dekom dalam tahun 2007 dan telah melaksanakan tugas ses. piagam
Penanganan Benturan Kepentingan	10.00	2	0.200	Bank memiliki ktn benturan kept. dan selalu dijalankan bank
Penerapan Fungsi Kepatuhan Bank	5.00	2	0.100	Fungsi kepatuhan bank telah dilaksanakan ses. ketentuan yang berlaku
Penerapan Fungsi Audit Intern	5.00	2	0.100	Fungsi audit intern bank telah dilaksanakan sesuai ketentuan yang berlaku
Penerapan Fungsi Audit Extern	5.00	2	0.100	Fungsi audit extern bank telah dilaksanakan sesuai ketentuan yang berlaku
Fungsi Manajemen Risiko termasuk Pengendalian Intern	7.50	2	0.150	Penerapan manajemen risiko telah berjalan, profil risiko telah dilaporkan rutin ke BI, meski masih dibuat secara manual
Penyediaan Dana Kepada Pihak Terkait (Related Party) dan Debitur Besar (Large Exposur)	7.50	2	0.150	Tidak pernah terjadi pelanggaran dan atau pelanggaran BMPK. Diversifikasi & independensi telah diatur dalam pedoman (KUPD)
Transparansi Kondisi Keuangan dan Non Keuangan	5.00	2	0.100	Laporan telah disampaikan ke stakeholder termasuk yang tidak diwajibkan oleh BI
Laporan Pelaksanaan GCG	5.00	2	0.100	Laporan Pelaksanaan GCG telah dibuat & disampaikan kepada BI sesuai ketentuan
Pelaporan Internal	5.00	2	0.100	SIM cukup memadai & Laporan dapat dibuat sesuai ketentuan yang berlaku
Rencana Strategis Bank	5.00	2	0.100	Rencana Korporasi & RBB disusun sesuai ketentuan yang berlaku
Nilai Komposit	100.00		1.60	Tata Kelola Baik/Memadai

*) berisikan penjelasan mengapa penilai memberikan peringkat sebagaimana kolom (b)



Dewan Pengawas Syariah

The Sharia Supervisory Board

K.H. M.A. Sahal Mahfudh

Ketua Chairman

Lahir di Pati pada tahun 1937, Bapak K.H.MA Sahal Mahfudh menempuh pendidikannya di banyak pesantren di Indonesia. Pendidikan terakhirnya dilalui di pesantren di Sarang Rembang (1957-1960).

Dalam perjalanan karirnya, beliau banyak terlibat di bidang pendidikan, seperti Direktur Perguruan Islam Mathaliul Falah, Pati dan anggota BPPN (Badan Pertimbangan Pendidikan Nasional). Pada saat ini beliau menjabat sebagai Ketua Umum MUI Pusat, Ketua Dewan Syariah Nasional dan juga Rektor INISNU, Jepara.

Born in 1937, in Pati, Central Java, K.H. MA Sahal Mahfudh received his education from various Islamic boarding schools. His last education was in the Islamic boarding school, Sarang Rembang (1957-1960).

His long career has been devoted to the academia, serving in several academic posts including Director of Islamic School Mathali ul Falah, Pati, and member of BPPN (The National Education Advisory Board). He is currently Chairman of the Central Board of the Indonesian Council of Ulemas, Chairman of the National Sharia Board and also served as Rector of INISNU, Jepara.

K.H. Ma'ruf Amin

Anggota Member

Lahir di Tangerang tahun 1943. Diangkat menjadi Anggota Dewan Pengawas Syariah Bank Muamalat pada tahun 2002. Setelah menyelesaikan studinya di Pesantren Tebu Ireng, belajar di beberapa Pesantren di Daerah Banten, dan menyelesaikan studi di Fakultas Ushuluddin, Universitas Ibnu Chaldun pada tahun 1967. Anggota DPR/MPR RI sejak tahun 1997 dan Ketua Komisi Fatwa Majelis Ulama Indonesia sejak tahun 2000. Pada saat ini beliau juga menjabat sebagai Ketua Badan Pengurus Harian Dewan Syariah Nasional, Anggota Komite Ahli Pengembangan Bank Syariah Bank Indonesia, Ketua Dewan Pengawas Syariah PT Danareksa Investment, serta Ketua Dewan Pengawas Syariah pada PT Bank BNI (Persero).

Born in Tangerang in 1943. Appointed as member of the Syariah Supervisory Board of Bank Muamalat in 2002. Following his study at Pesantren Tebu Ireng, he pursued further studies at several pesantren in the region of Banten, and in 1967 graduated from the Faculty of Ushuluddin, Ibnu Chaldun University. He became a member of the House of Representatives/ People's Consultative Assembly of the Republic of Indonesia since 1997 and Chairman of the Fatwa Commission of the Indonesian Council of Ulemas since 2000. Concurrently, he is also the Chairman of the Managing Body of the National Council of Syariah, member of Bank Indonesia Committee of Experts for the Development of Syariah Banking, Chairman of the Syariah Supervisory Board of PT Danareksa Investment and Chairman of the Syariah Supervisory Board of PT Bank BNI (Persero).



Prof. Dr. H. Muardi Chatib

Anggota Member

Lahir pada tahun 1933 di Bukit Tinggi, Sumatera Barat, Guru Besar IAIN Jakarta ini menjadi anggota Dewan Pengawas Syariah sejak tahun 1999.

Memperoleh gelar doktor dari IAIN tahun 1989, dengan pengalaman mengajar selama 50 tahun, mulai dari guru Madrasah Tsanawiyah, PGA, Dosen Fakultas Tarbiyah IAIN, ABA, IKIP Muhammadiyah dan berbagai perguruan tinggi lainnya.

Sejak muda aktif dalam berbagai organisasi pelajar lokal, PII, Pramuka, Resimen Mahasiswa dan bagian Tabligh Muhammadiyah. Pada tahun 1999 beliau menjadi Ketua MUI Pusat Komisi Dakwah.

Prof. Dr. H. Umar Shihab

Anggota Member

Lahir di Rappang (Makassar) tahun 1939, Doktor Studi Hukum Islam dari Universitas Hasanuddin ini menjadi anggota Dewan Pengawas Syariah sejak tahun 1999.

Karir beliau dimulai dari Dosen IAIN (1963- kini), Anggota DPRD Tingkat I (1987-1992), anggota DPR (1987-1999), Dekan Fakultas Ushuluddin (1981-1989), Dekan Fakultas Syariah (1987-1991), Ketua Sekolah Tinggi Agama Islam (1992-1996) dan Direktur Pendidikan Kader Ulama (1994-1996).

Sejak muda beliau telah aktif dalam pergerakan Islam, mulai dari Pelajar Islam Indonesia (PII) (1960-1964), Ketua HMI cabang Makassar (1962-1963), Ketua Umum Jamiyyatul Ittihad Wal Mu awanah (1971-1998), Ketua MUI Sulawesi Selatan (1987-1998), Ketua Dewan Masjid Indonesia Pusat (1994-1999), hingga menjadi ketua MUI Pusat sejak 1998.

Born in 1933 in Bukit Tinggi, West Sumatera, Prof. DR. H. Muardi Chatib has been a member of the Sharia Supervisory Board since 1999.

He earned his PhD degree from IAIN in 1989. He has 50 years of teaching experience, starting from a teacher at Madrasah Tsanawiyah, Islamic Teaching School (PGA), lecturer at the Tarbiyah Faculty of IAIN, The Academy of Foreign Language (ABA), IKIP Muhammadiyah and several other universities.

Active in his youth in various student organisations, PII, Resimen Mahasiswa (ROTC) and section Tabligh of Muhammadiyah. In 1999, he became Chairman of the Dakwah Commission of the Central MUI.

Born in 1939 in Rappang (Makassar), Prof. DR. H. Umar Shihab obtained his PhD degree in Islamic Law from the University of Hasanuddin. He has been a member of the Sharia Supervisory Board since 1999.

His career started as lecturer at the IAIN (1963-present), member of regional House of Representatives (1987-1992), member of the House of Representatives (1987-1999), Dean of the Faculty of Ushuluddin (1981-1989), Dean of the Sharia Faculty (1987-1991), Rector of the Islamic University (1992-1996) and Educational Director of Ulama Cadre (1994-1996).

He has been active in Islamic movement since his youth, starting from Islamic Student Association (PII) (1960-1964), Chairman of the Makassar Business of the Association of Islamic University Students, HMI (1962-1963), Chairman of the Jamiyyatul Ittihad Wal Mu awanah (1971-1998), Chairman of the South Sulawesi Chapter of the Indonesia Council of Ulemas (1987-1998), Deputy of the Indonesian Council of Mosques (1994-1999), and the Chairman of the Central Board of the Indonesian Council of Ulemas since 1998.



Dewan Komisaris

Board Of Commissioner

Drs. H. Abbas Adhar

Komisaris Utama President Commissioner

Lahir di Sukabumi, Jawa Barat tahun 1935, Sarjana Ekonomi Universitas Indonesia ini diangkat sebagai Komisaris Utama Bank Muamalat sejak tahun 1999.

Born in 1935 in Sukabumi, West Java, H. Abbas Adhar graduated from the Faculty of Economics, University of Indonesia. He has been the President Commissioner of Bank Muamalat since 1999.

Meniti karir di bidang perbankan di Bank Pembangunan Indonesia (Bapindo) sejak tahun 1962 sebagai Staf III Sekretariat. Posisi terakhirnya adalah Direktur Muda dan Kepala Urusan Perkreditan sebelum akhirnya pensiun pada tahun 1992.

Started his banking career at Bank Pembangunan Indonesia (Bapindo) in 1962 as Secretariat Staff, his latest position was Junior Director and Head of Credit Division before retiring in 1992.

Berpengalaman menjadi komisaris di empat perusahaan, termasuk di PT Industrial Gases Indonesia dan dua lembaga perbankan, termasuk BPD Jawa Timur.

He has experience as Commissioner in four companies, including PT industrial Gases Indonesia and two banking institutions, including The Regional Development Bank of East Java.

Pada tahun 1992 beliau menjabat sebagai Direktur Utama PT International Timber Corporation (ITCI), kemudian menjabat sebagai Wakil Ketua Umum Masyarakat Perhutanan Indonesia (MPI) pada tahun 1994, dan menjadi Ketua Umum Asosiasi Panel Kayu Indonesia (APKINDO) dan Komisaris Bank Bukopin tahun 1998.

In 1992 he became the President Director of PT International Timber Corporation. In 1994 he was Vice Chairman of the Indonesian Forestry Community. He became Chairman of the Indonesian Wood Panel Association (APKINDO) and Commissioner of Bank Bukopin in 1998.

Prof. Korkut Ozal

Komisaris Commissioner

Profesor Korkut Ozal dilahirkan di Malatya, Turki, pada tahun 1929. Beliau menyelesaikan pendidikannya di Fakultas Teknik Sipil, Technical University of Istanbul (ITU), pada tahun 1951.

Professor Korkut Ozal was born in Malatya-Turkey in 1929. On 1951 he graduated from the Technical University of Istanbul (ITU) with an advanced degree in Civil Engineering.

Karir profesionalnya dimulai di Badan Pengembangan Pengairan, Lahan dan Tenaga Listrik pada Departemen Pekerjaan Umum Turki. Selama

His long professional career started at the Ministry of Public Works of Turkey, at Water, Land and Power Development Agency (DSI). During his 10 years of



masa kerja 10 tahun disana, beliau terlibat dalam perencanaan dan pelaksanaan berbagai proyek bendungan, pembangkit listrik, pengendalian arus sungai, irigasi dan drainase.

Pada tahun 1961 beliau ditunjuk menjadi staf pengajar ahli di Middle East Technical University (METU), Ankara, sampai dengan tahun 1971. Pada tahun 1967, beliau juga sekaligus menjabat sebagai Direktur Utama Turkish National Petroleum Corporation (TPAO), perusahaan migas dan petrokimia milik pemerintah Turki, sampai dengan tahun 1971.

Beliau menjadi anggota Parlemen Turki melalui Pemilihan Umum Anggota Parlemen pada tahun 1973 dan 1977. Selama delapan tahun aktif di politik, beliau sempat menjabat sebagai Menteri Pertanian dan sebagai Menteri Dalam Negeri. Pada tahun 1983, kakak laki-laki beliau menjadi pemimpin partai mayoritas, dan diangkat sebagai Perdana Menteri Turki. Antara tahun 1983-1987 beliau menjadi penasehat Perdana Menteri.

Sejak tahun 1983, beliau aktif dalam memperkenalkan tatanan ekonomi, perbankan dan keuangan Islamiah. Beliau mengembangkan prosedur operasional untuk Bank Islam di Turki. Beliau memiliki hubungan erat dengan Bank Pembangunan Islam (IDB), sebagai pendiri badan Pusat Informasi, Pelatihan dan Riset (IRTI) di IDB, serta sebagai Wakil Tetap Turki di Dewan Direktur Eksekutif IDB. Beliau aktif terlibat dalam pengembangan reksadana Islamiah, portofolio perbankan Islamiah, pembiayaan perdagangan jangka-panjang Islamiah, dan pembentukan Islamic Management Institute di Universitas Islam, Kuala Lumpur.

service there he has served in the planning, designing and implementing of various Dams, Power Plants, River Control and Irrigation and Drainage Systems.

At 1961 he was appointed as a teaching member of Middle East Technical University of Ankara (METU) where he has served until 1971. On 1967 in addition to his teaching he was appointed as the Chairman and CEO of Turkish National Petroleum Corporation (TPAO), an integrated Oil and Petrochemical Company of Turkish Government. He served there until 1971.

At 1973 and 1977 National Elections of Turkish Parliament (TBMM) he was elected as A Member of Parliament (MP). During his 8 years of active political life he has been appointed and served as the Minister of Agriculture and Minister of Interior of Turkey. In 1983 his elder brother entered politics as an elected majority party leader and became the Prime Minister of Turkey. During 1983-1987, he served as personal adviser to the Prime Minister.

Since 1983 he has been deeply involved in promoting Islamic Economy, Banking and Finance. He has developed the operating rules of Turkish Special Finance Houses (Islamic Banks). He is closely associated with the Islamic Development Bank (IDB), being the founding Father of the Research, Training and Information Center (IRTI) of IDB as well as the Permanent Representative of Turkey at the Board of Executive Directors of IDB. He is actively involved in the development of Islamic Unit Fund, Islamic Bank Portfolio, Islamic Long Term Trade Financing, and Islamic Management Institute of Islamic University at Kuala Lumpur.



Dr. Ahmed Abisourour

Komisaris Commissioner

Menjabat sebagai Komisaris Bank Muamalat sejak tahun 2006. Memperoleh gelar PhD dalam bidang Ekonomi dan Administrasi Bisnis (beasiswa Fulbright tahun 1978).

Beliau memiliki pengalaman selama 31 tahun dalam institusi internasional (IDB-Jeddah, BBI-Sarajevo, IMF-Washington, AMF Abu Dhabi, BM-Rabat) dan pengalaman kerja lapangan di 34 negara. Beliau memiliki keahlian yang mengagumkan atas banyak bidang termasuk Islamic banking & finance, corporate strategies, manajemen portofolio investasi, Islamic treasury, investasi pada pasar yang sedang tumbuh berkembang, central banking, exchange regulations & currency pegs, kebijakan makro & perencanaan moneter negara.

Beliau memegang posisi manajer senior dan profesional serta juga kepemimpinan dan anggota dewan dalam beberapa institusi perbankan Islam yang selektif di seluruh dunia. Baru-baru ini, beliau memberikan kontribusinya pada IDB dengan memimpin pendirian beberapa institusi keuangan Islam di Afrika, Asia dan Eropa, yang merupakan elaborasi dari arsitektur bisnis Islam & rencana kerja tahunan dan penciptaan dari institusi infrastruktur pasar keuangan Islam (IIFM, IFSB).

Beliau adalah pembicara reguler di konferensi Islam internasional dan telah menerbitkan hasil karya tulisan pada bidang strategi perbankan Islam dan pasar modal yang sedang tumbuh berkembang. Tanggung jawab beliau saat ini adalah fokus untuk membantu Boubyan Bank dalam elaborasi antara strategi bisnisnya dan memikul tugas-tugas pengembangan bisnis internasional.

Commissioner of Bank Muamalat Indonesia since 2006. He earned his PhD in Economics and Business Administration (Fulbright scholar 1978).

He brings 31 years of international institutional experience (IDB-Jeddah, BBI-Sarajevo, IMF-Washington, AMF Abu Dhabi, BM-Rabat) and field work experience in 34 countries. He has acquired an impressive competency range spanning a variety of specialized fields including Islamic banking & finance, corporate strategies, investment portfolio management, Islamic treasury, investment in emerging markets, central banking, exchange regulations & currency pegs, macro policies & country financial programming.

He held senior managerial and professional positions as well as board chairmanship and membership in selective Islamic banking institutions worldwide. His recent contributions were completed at the IDB where he spearheaded the establishment of Islamic financial institutions in Africa, Asia and Europe, the elaboration of Islamic business architecture & annual work plans and the creation of Islamic financial market infrastructure institutions (IIFM, IFSB).

He is a regular speaker at international Islamic conferences and has numerous publications to his credit in the fields of Islamic banking strategies and emerging capital markets development. His shoulders key responsibilities at present focused on assisting Boubyan Bank in the elaboration of its business strategy and the undertaking of international business development tasks.





Drs. Aulia Pohan, M.A

Komisaris Commissioner

Lahir di Palembang, Sumatera Selatan tahun 1945, Sarjana Ekonomi Universitas Indonesia (1969) dan Master Ekonomi Studi Pembangunan dari Boston University, Amerika Serikat (1982). Beliau menjabat sebagai Komisaris sejak tahun 2006.

Memulai karirnya di Bank Indonesia (1971 - 1977), beliau pernah menjabat sebagai Staf Gubernur Bank Indonesia (1978 - 1980), Associate Representative Bank Indonesia di Tokyo (1984 - 1988), Kepala Bagian Moneter Bank Indonesia (1988 - 1991), Wakil Kepala Urusan Ekonomi dan Statistik (1991 - 1994), Kepala Urusan Penelitian dan Pengembangan Intern (1994 - 1997), Direktur Bank Indonesia (1997 - Mei 1999), Deputy Gubernur Bank Indonesia (Mei 1999 - 2005).

Disamping itu, beliau juga sering mengikuti kursus-kursus, seminar, dan pelatihan-pelatihan baik di dalam maupun di luar negeri. Sampai dengan tahun 2005, beliau aktif mengikuti berbagai pertemuan baik yang sifatnya bilateral maupun multilateral, menjadi inisiator dan coordinator pengembangan dan penerapan White Paper dan Cetak Biru (Blue Print) serta Good Corporate Governance melalui implementasi Sistem Penilaian dan Manajemen Kinerja di Bank Indonesia.

Beliau juga pernah menjadi pengajar. Antara lain sebagai pengajar pendidikan intern BI untuk calon staf dan diklat lanjutan, dosen S1 dan S2 di beberapa perguruan tinggi swasta di Jakarta, pengajar di Institut Bank Indonesia dan pengajar intern BI untuk diklat lanjutan dan SESPIBI.

Born in Palembang, South Sumatera in 1945, Aulia Pohan graduated as Bachelor in Economics from University of Indonesia (1969) and obtained his Master's degree from Boston University, USA (1982). He was President Director of Bank Muamalat (1991 - 1996). He became Commissioner from 2006.

Started his career in Bank Indonesia (1971 - 1977), he has been appointed as Governor Staff of Bank Indonesia (1978 - 1980), Bank Indonesia Associate Representative in Tokyo (1984 - 1988), Head of Bank Indonesia Moneter (1988 - 1991), Vice Chairman of Economic and Statistic (1991 - 1994), Head of Internal Research and Development (1994 - 1997), Director of Bank Indonesia (1997 - May 1999), Governor's Deputy of Bank Indonesia (May 1999 - 2005).

In addition, he attended some courses and seminars both local and international. Until 2005, Aulia Pohan was viable in many bilateral and multilateral forums, and also became an initiator and coordinator for developing and executing the White Paper and Blue Print as well as Good Corporate Governance through the implementation of Performance Management and Assessment System in Bank Indonesia.

He was also lecturing for some institutions such as the Bank Indonesia's internal scholastic for recruit staffs and extensive trainings, Bachelor's and Master's Degree in some private universities in Jakarta, in the Institute of Bank Indonesia and intern lecturer for extensive trainings and SESPIBI.



H. Iskandar Zulkarnain, S.E. M.Si

Komisaris Commissioner

Lahir di Malang, tahun 1961. Menjabat sebagai Komisaris Bank Muamalat sejak tahun 2004. Beliau memperoleh gelar Sarjana Ekonomi dari Universitas Indonesia pada tahun 1991 dan memperoleh gelar S2 (Master) di bidang Pengembangan Sumber Daya Manusia dari Universitas Indonesia pada tahun 2001.

Beliau memulai karirnya sebagai tenaga pemasaran di Evergreen Line Shipping (1986 - 1989) dan kemudian sebagai General Manager di PT Internusa Cargo - EMKL (1989 - 1991). Setelah itu beliau menjabat sebagai Managing Director di PT Internusa Hasta Buana - International Freight Forwarding (1991 - sekarang).

Disamping itu beliau juga aktif di berbagai organisasi, di antaranya: di Corps Alumni AIP, di DPP GAFEKSI/INFA (Indonesian Freight Forwarder Association), di Majelis Ekonomi PP-Muhammadiyah, di Forum Zakat (FOZ), di Badan Amil Zakat Nasional, di Baitul Maal Muamalat, di Masyarakat Ekonomi Syariah (MES) dan di El Makiyah Foundation.

Born in 1961 in Malang, East Java. Appointed as Commissioner of Bank Muamalat since 2004. He graduated from University of Indonesia with a degree in Economics in 1991, and received a Master's degree in Human Resources Development also from University of Indonesia in 2001.

Started his career as a Sales Executive with Evergreen Line Shipping (1986 - 1989) and a General Manager with PT Internusa Cargo - EMKL (1989 - 1991). Subsequently, he become the Managing Director at PT Internusa Hasta Buana - International Freight Forwarding (1991 - present).

In addition, he is also active in several organizations, including the Alumni Corps of AIP, the Indonesian Freight Forwarder Association (GAFEKSI/INFA), the Economic Council of PP Muhammadiyah, Forum Zakat (FOZ), Badan Amil Zakat Nasional, Baitul Maal Muamalat, the Sharia Economic Society (MES) and the El Makiyah Foundation.





Direksi

Board of Directors

H. A. Riawan Amin, M.Sc - Direktur Utama

President Director

Lahir di Tanjung Pinang pada tahun 1958, A. Riawan Amin memperoleh gelar BSc di bidang Architectural Technology dari New York Institute of Technology, USA. Gelar master dibidang *Inter Dicipinary Study* diperolehnya dari University of Texas melalui program beasiswa. Beliau menjabat sebagai Direktur Utama pada tahun 1999.

Perjalanan karirnya di Bank Muamalat dimulai sejak hari Jumat tanggal 10 November 1993 sebagai Kepala Divisi untuk bidang *Organization and Human Resources*, kemudian Vice President and Corporate Secretary (1996) dan Vice President Individual Banking (1998). Sebelumnya, beliau bergabung dengan Bank Duta (1989) dan Bank Universal (1992). Pada tahun 1987, beliau bekerja sebagai *Environmental Engineer* di AEGIS International, EL Paso, Texas.

Ir. H. Arviyan Arifin - Direktur

Lahir di Padang tahun 1964, Insinyur Teknik Industri dari Institut Teknologi Bandung ini menjabat sebagai Direktur pada tahun 1999.

Perjalanan karir perbankanya dimulai di Bank Duta, mulai dari *Executive Trainee* 1989 hingga Corporate Banking Department Head Bank Duta cabang Surabaya pada tahun 1991. Selanjutnya tahun 1991 akhir beliau bergabung dengan Bank Muamalat sebagai *Department Head Commercial Banking, Assistant Vice President-Credit and Marketing dan Vice President - Marketing Group Head*. Tahun 1995, sebagai Kepala Divisi Bank Muamalat, beliau memperoleh penghargaan sebagai karyawan terbaik.

Born in 1958 in Tanjung Pinang, Riau, A. Riawan Amin obtained a BSc. degree in Architectural Technology from New York Institute of Technology, USA. He then obtained his Master's degree in Inter Disciplinary Study from the University of Texas through a scholarship. He became President Director of Bank Muamalat in 1999.

His career with Bank Muamalat began on Friday, November 10, 1993, as Divisional Head of Organization and Human Resources, then promoted to Vice President and Corporate Secretary in 1996, and Vice President for Individual Banking in 1998. Previously he served in Bank Duta (1989), and Bank Universal (1992). In 1987, he worked as an Environmental Engineer at AEGIS International in El Paso, Texas.

Born in 1964 in Padang, West Sumatera, Arviyan Arifin graduated as Industrial Engineer from the Bandung Institute of Technology (ITB). He became Director of Bank Muamalat in 1999.

His banking career begins at Bank Duta starting as an Executive Trainee in 1989 to Corporate Banking Department Head, Surabaya Business in 1991. He joined Bank Muamalat as Department Head of Commercial Banking, Assistant Vice President-Credit and Marketing and Vice President-Marketing Group Head. In 1995, as a divisional head, he received the Best Employee Award.



H. M. Hidayat S.E. Ak - Direktur Director

Lahir di Payakumbuh, Sumatera Barat pada tahun 1964. Memperoleh gelar Sarjana Ekonomi dan Akuntan dari Universitas Andalas, Padang. Menjabat sebagai Direktur sejak tahun 2004.

Pernah bekerja di beberapa Kantor Akuntan Publik dan di Bank Duta (1989 - 1994). Bergabung dengan Bank Muamalat sejak 1994 dengan berbagai posisi yang pernah dijalani, antara lain: Kepala Departemen Review Pembiayaan Komersil (1995), Kepala Departemen Pengawasan Pembiayaan dan Treasury (1996), Kepala Urusan Pengawasan/Kepala SKAI (1998), Pimpinan Cabang Cipulir (2001), Pimpinan Cabang Kalimantan (2002), serta General Manager Kantor Pusat Operasional (2003).

Ir. H. Andi Buchari, M.M. - Direktur Director

Lahir di Jakarta tahun 1966. Memperoleh gelar Insinyur dari IPB tahun 1988 dan Magister Management (Finance) Universitas Atmajaya Jakarta tahun 1996. Menjabat Direktur sejak tahun 2004.

Sebelum di Bank Muamalat pernah berkarir di Perusahaan PMA subsidiary dari United Catalysts Inc. USA (1989-1993) terakhir sebagai Deputy General Manager Sales & Logistic, sebagai Branch Manager Sekar Group (1989) dan Production Supervisor Mantrust Group (1988).

Masuk Bank Muamalat tahun 1993 melalui Muamalat Officer Development Program (MODP) dan kemudian menduduki berbagai posisi seperti Account Manager Corporate Banking, Kepala

Born in 1964 in Payakumbuh, West Sumatera. Obtained a degree in Economics and in Accountancy from Universitas Andalas, Padang. Appointed as Director of Bank Muamalat since 2004.

Previously worked with several public accountant firms and in Bank Duta (1989 - 1994). Joined Bank Muamalat in 1994 and rose through the ranks, amongst other as Head of Commercial Financing Review Department (1995), Head of Financing and Treasury Audit Department (1996), Head of Internal Audit (1998), Business Manager, Cipulir (2001), Business Manager, Kalimantan (2002), and General Manager, Operational, Head Office (2003).

Born in 1966 in Jakarta. Obtained a degree in Engineering from IPB in 1988 and a Magister Management (MM) degree in Finance from Universitas Atmajaya, Jakarta, in 1996. Appointed as Director of Bank Muamalat since April 2004.

Previously worked with a Foreign Investment Company as a subsidiary of United Catalysts Inc. USA (1989-1993) serving last as Deputy General Manager of Sales & Logistics, as Branch Manager of Sekar Group (1989) and Production Supervisor of Mantrust Group (1988).

Joins Bank Muamalat in 1993 through the Muamalat Officer Development Program (MODP), subsequently serving in various positions including Account Manager of Corporate Banking,





Group Marketing, Kepala Urusan Treasury & Investment Banking, Kepala Group Internal Audit/SKAI, Kepala Group Corporate Support, Corporate Secretary dan Regional Manager Sumut, Sumbar & NAD. Aktif mengikuti berbagai Workshop dan Training Perbankan & Keuangan Islam, baik di dalam maupun luar negeri seperti Malaysia, Singapura, Arab Saudi, Uni Emirat Arab, Bahrain, India, Belanda dan Swiss. Memperoleh penghargaan sebagai Lulusan Terbaik/Cum Laude FPS Atmajaya, Lulusan Terbaik MODP dan Mahasiswa Teladan IPB.

Drs. U. Saefudin Noer, M.Si - Direktur Director

Lahir di Pandeglang, pada tahun 1965. Memperoleh gelar Sarjana Ilmu Administrasi pada tahun 1991 dan Magister Sains Manajemen Komunikasi pada tahun 2006 dari Fakultas Ilmu Sosial dan Politik, Universitas Indonesia, Jakarta. Menjabat sebagai Direktur sejak 2005.

Karir perbankan dimulai pada tahun 1996-1999, sebagai Asisten Presiden Direktur dan Sekretaris Perusahaan di Bank Duta. Tahun 1999 - 2000 sebagai Ketua Tim Komunikasi Merger 8 Bank ke dalam Bank Danamon. Kemudian pada tahun 2000 - 2002 beliau menjabat sebagai Sekretaris Perusahaan/Kepala Divisi di Bank Syariah Mandiri. Bergabung dengan Bank Muamalat pada tahun 2003, sebagai Staf Khusus Presiden Direktur. Sebelumnya adalah Konsultan Manajemen Engineering dan Project Director sebuah perusahaan berbasis di Punta Gorda, AS (1993 - 1996).

Telah mengikuti berbagai pelatihan, seminar dan konferensi perbankan Islam internasional antara lain di Pakistan, Malaysia, Singapura, Uni Emirat Arab (UEA), Kerajaan Arab Saudi, Bahrain, Kuwait, Tajikistan dan Uzbekistan. Sebelumnya, antara tahun 1996-2000, juga aktif pada fora internasional, seperti ABAC (APEC Business Advisory Council) di kawasan Asia Pasifik dan Amerika Latin, dan AEBF (Asia - Europe - Business Forum) di kawasan Asia dan Eropa.

Group Head of Marketing III, Head of Treasury & Investment Banking, Head of Internal Audit, Group Head of Corporate Support/Corporate Secretary, and Regional Manager for North Sumatera, West Sumatera and Nanggroe Aceh Darussalam. Attended various Banking/Islamic Finance workshops and trainings both local and international, in Kuala Lumpur, Singapore, Saudi Arabia, Bahrain, India, Belanda dan Switzerland . He was a Cum Laude graduate of FPS Atmajaya, Best Graduate of MODP and Best Student at IPB.

Born in 1965 in Pandeglang. Obtained a bachelor's degree in 1991 and a Master of Science degree in Communications Management in 2006 from the Faculty of Social and Political Sciences of the University of Indonesia, Jakarta. Appointed as Director of Bank Muamalat in 2005.

His career in banking started from 1996-1999 as Assistant to the President Director and Corporate Secretary of Bank Duta. Then from 1999-2000 as Head of the Communications Team of the Merger of Eight Banks to Bank Danamon. Thereafter between 2000 and 2002 he served as the Corporate Secretary/Divisional Head at Bank Syariah Mandiri. He joined Bank Muamalat in 2003, as Special Staff to the President Director. Before that, he was an Engineering Management Consultant and the Project Director for the Company based at Punta Gorda, USA (1993 - 1996).

He has participated in various trainings, seminars and conferences on international Islamic banking, including in Pakistan, Malaysia, Singapura, United Arab Emirates, Kingdom of Saudi Arabia, Bahrain, Kuwait, Tajikistan and Uzbekistan. Previously, between 1996-2000, was also active in several international fora, including ABAC (APEC Business Advisory Council) in the Asia Pacific region, and AEBF (Asia-Europe-Business Forum) in the Euro-Asia region.

Mari Berinvestasi

DEPOSITO FULINVES RUPIAH & US DOLLAR



Dapatkan Bagi Hasil Kompetitif
Melalui Investasi Murni Syariah



Deposito FULINVES adalah deposito murni syariah dari Bank Muamalat dalam mata uang Rupiah dan US Dollar. **Aman**, dengan **bagi hasil kompetitif** yang menguntungkan. Anti Riba, Anti Maysir (Transaksi bersifat spekulasi/judi) dan Anti Gharar (Transaksi yang tidak jelas/penipuan). Nikmati berbagai keuntungan seperti *Automatic Roll Over*, potong zakat otomatis, bebas biaya penalti jika ditarik diluar jangka waktu yang telah ditetapkan, serta asuransi jiwa.*

*) syarat dan ketentuan berlaku
ditawarkan pada saat pembukaan rekening

Deposito Fulinves Rupiah tersedia di semua Kantor Bank Muamalat seluruh Indonesia
Deposito Fulinves US Dollar tersedia di cabang devisa sebagai berikut:

• Jakarta, Gd. Arthaloka Lt. 1 Jl. Jend. Sudirman Kav. 2 Jakarta 10220, Tlp: 021-2511414, Fax: 021-2511453, 2511465 • Medan, Jl. Gajah Mada No. 21 Medan, Tlp: 061-4535353, Fax: 061-4535252
• Pekanbaru, Jl. Jend. Sudirman No. 417-419 Riau 28152, Tlp: 0761-852915-19, Fax: 0761-862918 • Batam, Jl. Yos Sudarso Komplek Ruko Balai Point Blok B-1 No. 1 Batam, Tlp: 0778-431201-4, Fax: 0778-431205
• Balikpapan, Jl. Jend. Sudirman Komp Klandasan Permai BIA No. 6-7 Balikpapan 76112, Tlp: 0542-731881, Fax: 0542-424843, 731234 • Bandung, Jl. Buah Batu No. 276 A Bandung 40265, Tlp: 022-7305919, 7308246, 7309229, 7309339, Fax: 022-7309393, 7331560 • Semarang, Jl. Soegijoprantono No. 102 Semarang 50246, Tlp: 024-3564134, 3564135-9, Fax: 024-3565377 • Surabaya, Jl. Raya Darmo No. 61 Surabaya 60265, Tlp: 031-5611230, Fax: 031-5677861 • Makassar, Jl. Dr. Sam Ratulangi No. 72 Makassar 90122, Tlp: 0411-832777, Fax: 0411-832666 • Banjarmasin, Jl. P. Antasari No. 1 Kec. Banjarmasin Timur - Banjarmasin, Tlp: 0511-3264050, 47, Fax: 0511-3264049, 48





ALHAMDULILLAH...

Segala puji dan syukur bagi Allah yang Maha Pengasih dan Penyayang.
Merupakan satu kehormatan bagi kami untuk menyampaikan rasa terimakasih yang sebesar-besarnya kepada:

- Nasabah Loyal Bank Muamalat sejak tahun 1992 sampai sekarang • Dewan Syariah Nasional • Majelis Ulama Indonesia (MUI) • Bank Indonesia
- Badan Pengawas Pasar Modal-Lembaga Keuangan (Bapepam-LK) – Departemen Keuangan Republik Indonesia • Bursa Efek Indonesia
- Menteri Agama Republik Indonesia • Menteri Negara BUMN Republik Indonesia • PT Pos Indonesia (Persero) • PT Jamsostek (Persero) • PT Indosat Tbk
- PT Telkom • PT Telkom • Harian Bisnis Indonesia • Semua Rekan-Rekan Media • Ikatan Cendekiawan Muslim Indonesia (ICMI)
- Majelis Ekonomi & Kewirausahaan Muhammadiyah (MEK Muhammadiyah) • PP Muhammadiyah • Lembaga Perekonomian Nahdlatul Ulama (LPNU) – PB Nahdlatul Ulama
- Kamar Dagang & Industri (KADIN) – Komite untuk Negara-Negara Timur Tengah & OKI • Utusan Khusus Presiden Republik Indonesia untuk Timur Tengah & OKI
- Asosiasi Bank Syariah Indonesia (Asbisindo) • Masyarakat Ekonomi Syariah (MES) • Pusat Komunikasi Ekonomi Syariah (PKES)
- Perhimpunan Bank-Bank Umum Nasional (Perbanas) • Asosiasi Bank Pembangunan Daerah (Asbanda) • International Islamic Finance Market (IIFM) – Bahrain
- General Council for Islamic Banks and Financial Institutions (CIBAFI) – Bahrain • Islamic Development Bank (IDB) Jeddah – The Kingdom of Saudi Arabia
- Boubyan Bank of Kuwait • Saudi Economic Development Corporation (SEDCO) Jeddah – The Kingdom of Saudi Arabia
- Para pihak yang tidak dapat kami sebutkan satu per satu

Atas semua kontribusi dan dukungan terhadap performa dan kinerja kami, sehingga Bank Muamalat dan Direktur Utama Bapak A. Riawan Amin, menerima penghargaan:

BANK NASIONAL TERBAIK 2008
BISNIS INDONESIA AWARD 2008
 (HARIAN BISNIS INDONESIA)

BEST ISLAMIC BANK INDONESIA 2008
ISLAMIC FINANCE AWARD 2008
(ISLAMIC FINANCE NEWS MALAYSIA)

INDONESIAN BANK LOYALTY AWARD (IBLA) 2009
UNTUK KATEGORI BANK SYARIAH
(MARKPLUS INSIGHT)

BAPAK A. RIAWAN AMIN SEBAGAI:
CEO OF THE YEAR 2008
BISNIS INDONESIA AWARD 2008
(HARIAN BISNIS INDONESIA)

Semoga Allah yang Maha Pengasih dan Penyayang selalu memberkahi kita bersama. Amin.
Turut Bersyukur & Berdo'a:



DIREKSI BANK MUAMALAT INDONESIA :

¹ H. M. HIDAYAT, S.E. AK
DIREKTUR

³ H. A. RIAWAN AMIN, M.SC
DIREKTUR UTAMA

⁵ DRS. U. SAEFUDIN NOER, M.SI
DIREKTUR

² IR. H. ANDI BUCHARI, M.M.
DIREKTUR

⁴ IR. H. ARVIYAN ARIFIN
DIREKTUR

