

Issued:

# Bank Woori Saudara Bond

<b>SECTOR</b>	<b>Bond Structure</b>	
Banking		
<b>COUNTRY OF ORIGIN</b>	<b>Name</b>	-Bank Saudara Bond II Year 2012 With Fixed Coupon Rate - Bank Saudara Sub Ordinate I Year 2012 With Fixed Coupon Rate
Indonesia		
<b>LISTED</b>	<b>Total Amount</b>	Bank Saudara Year 2012 -Bond II : IDR 100 Billion -Sub Ordinate I : IDR 200 Billion
Bank Saudara Bond Year 2012 - November 29, 2012		
<b>UNDERWRITER</b>	<b>Maturity</b>	Bank Saudara Year 2012 -Bond II : 5 Years (November 29, 2017) -Sub Ordinate I : 7 Years (November 29, 2019)
Bank Saudara Bond Year 2012 -PT Victoria Securities Indonesia -PT Woori Korindo Securities Indonesia		
<b>FINANCIAL AUDITOR</b>	<b>Coupon Rate</b>	Bank Saudara Year 2012 -Bond II : 11.750% -Sub Ordinate I : 12.625%
KAP Tanudiredja, Wibisana & Rekan (PricewaterhouseCoopers Global Network)		
<b>LEGAL COUNSEL</b>	<b>Coupon Payment</b>	Quarterly
Ery Yunasri & Partners		
<b>TRUSTEE</b>	<b>Listed on</b>	Indonesian Stock Exchange (IDX)
PT Bank Permata Tbk		
<b>NOTARY</b>	<b>Pefindo Rating</b>	- Company Rating : IdA+ , stable outlook -Bond II : IdA+ -Sub Ordinate I : IdA
Bank Saudara Bond Year 2012 - Notaris Fathiah Helmi, S.H.		
<b>PAYMENT AGENT</b>		
PT Kustodian Sentral Efek Indonesia (KSEI)		
<b>CREDIT RATING AGENCY</b>		
PT Pemeringkat Efek Indonesia (Pefindo)		