SCHEDULE OF THE REPUBLIC OF INDONESIA

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Definition: A controlling shareholder shall mean a person who beneficially own 10% or more of the equity of interest of a bank or who beneficially own less than 10% of the equity interest of a bank but have the power to control the bank. A person shall be deemed to have control of a bank if such person has the power to name director and/or commissioner of such bank and/or has the power to direct its action. 6. With respect to the presence of natural persons, no economic needs test will apply. A non-Indonesian employed as manager or as technical expert shall have at least two Indonesian under studies during his/her term. 7. In addition to the Horizontal Measures, temporary entry will be granted to the technical expert(s)/advisor(s) of branch office of the foreign bank and joint venture bank for no longer than 3 (three) months per person for any given year.			
Commercial Banking Business			
a) Acceptance of Deposits and Other Repayable Funds from the Public b) Lending of all Types including Consumer Credit, Mortgage, Credit, Factoring and Financing of Commercial Transaction c) All Payment and Money Transmission Services including Credit, Charge and Debit Cards, Travellers Cheques and Bankers Drafts. e) Guarantees and Commitments	1) None 2) None 3) (a) Bound only 2 (two) sub-branches and 2 (two) auxiliary offices for foreign bank's branch office. (b) Bound only 2 (two) branches and 2 (two) sub-branches for joint venture bank	1) None 2) None 3) (a) For foreign bank branch, only executive position can be assumed by expatriates with limitation that at least one of them shall be Indonesian national. (b) For the joint venture bank, only for the director can be assumed by the expatriates in proportion to the	

SCHEDULE OF THE REPUBLIC OF INDONESIA

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		ownership sharing.	
f) Trading for own Account or for Account of Customers whether on an Exchange, in an Over-the-counter Market or Otherwise, the following: - Money Market Instruments (including cheques, bills, certificates of deposits) - Foreign Exchange - Exchange Rate and Interest Rate Instruments, including Products such as Swaps, Forward Rate Agreements - Transferable Securities issued in the Money Market i) Cash Management, Custodial and Depository Services	4) Unbound, except as indicated in the Horizontal section and General Conditions on Banking Subsector	4) Unbound, except as indicated in the Horizontal Measures and General Conditions on Banking Subsector	