

# **Network, Human Resources and Technology**



**Region 1**  
**131** Regular Branches  
**4** Syariah Branches  
**4** PGB Branches  
**12** DSP CMM\*  
**88** DSP SEMM\*  
**240** ATMs

**Region 2**  
**30** Regular Branches  
**1** PGB Branches  
**10** DSP CMM\*  
**61** DSP SEMM\*  
**64** ATMs

**Region 3**  
**81** Regular Branches  
**1** Syariah Branches  
**1** PGB Branches  
**11** DSP CMM\*  
**166** DSP SEMM\*  
**144** ATMs

**Region 4**  
**54** Regular Branches  
**1** Syariah Branches  
**1** PGB Branches  
**9** DSP CMM\*  
**20** DSP SEMM\*  
**79** ATMs

## The Bank Danamon Distribution Network

Bank Danamon's network reaches every province in Indonesia, through a large and visible branch and ATM presence and a growing service and sales team.

We reviewed our branch network and conducted a number of closures, relocations and upgrades, applying a fresh new look to enhance the customer experience. We conducted a further exercise for our ATM network, adding new services and recording an 18% increase in ATM usage and related fee income increased 27% over the year. The mobile phone boom has driven up handphone transaction volumes by a large multiple and the associated fee income has risen over 80%.

Our call centre has been reorganised into two separate facilities, a Danamon Access Centre for individual customers and a Danamon Service Centre for all business enquiries. Our cash@work electronic cash management service is now available in 45 cities nationwide. Looking ahead we plan to upgrade 200 branches and employ an additional 1,000 sales people as a core part of our efforts to improve our retail bank franchise.

We are also active in working with regional banks to channel financing and to support export industries through the handling of letters of credit and trade finance facilities leveraging our international relationship with correspondent banks.



**Region 4**  
Sulawesi, Papua,  
Maluku

### Region 5

**32** Regular Branches  
**1** Syariah Branches  
**1** PGB Branches  
**3** DSP CMM\*  
**60** ATMs

### Region 6

**59** Regular Branches  
**2** Syariah Branches  
**1** PGB Branches  
**97** DSP SEMM\*  
**90** ATMs

### Region 7

**54** Regular Branches  
**1** Syariah Branches  
**1** PGB Branches  
**11** DSP CMM\*  
**173** DSP SEMM\*  
**102** ATMs

### Total

**441** Regular Branches  
**10** Syariah Branches  
**10** PGB Branches\*\*  
**121** DSP CMM\*  
**618** DSP SEMM\*  
**779** ATMs  
**1** Overseas Branch

\* These are sub-branches of Bank Danamon. Out of 618 DSP SEMM and 121 DSP CMM branches, 13 and 65 are located within regular branches respectively

\*\* Out of 10 PGB branches, 9 are located within the regular branches