

2006

Annual Report

Bank Danamon



Empowered



**Bank Danamon in 2006.**

**Our theme:**

**Empowered:**

the state of being enabled, or given the strength to be more confident in taking control of your life and claiming your rights.

**Our Vision:**

“We care and enable millions to prosper.”

# Contents

Introduction	2
Highlights 2006	3
Financial Highlights	8
Share Highlights	9
Report of the President Commissioner	10
Audit Committee Report	13
Bank Danamon 50th Anniversary	14
A 50-Year Profile	16
Report of the President Director	18
Bank Danamon Distribution Network	24
Operating Review	26
Danamon Simpan Pinjam	28
Consumer Banking	30
Adira Finance	34
Syariah Banking	36
Commercial Banking & SME Banking	38
Corporate Banking	40
Treasury, Capital Markets and Financial Institutions	42
Human Resources	44
Information Technology	48
Corporate Social Responsibility	50
Risk Management	55
Corporate Governance	59
Financial Review	84
Consolidated Financial Statements	95
Corporate Data	i

## Mission

Bank Danamon aims to be “The Leading Financial Institution in Indonesia” with a significant market presence.

A customer centric organisation covering all customer segments, each with a unique value proposition, centred on sales and service excellence, supported by world class technology.

We aspire to be an employer of choice and to be respected by our customers, employees, shareholders, regulators, and the community.

## Values

Caring, Honesty, Passion to excel, Teamwork and Disciplined Professionalism

## Performance

### Key performance results for 2006:

Normalised NPAT grew 16% to Rp 1,389 billion.

Total loans grew 17% to Rp 42,986 billion.

Total deposits grew 23% to Rp 57,834 billion.

An additional 75 units were added to our SEMM business, bringing the total to 693 units.

In Global Finance's World's Best Bank Awards 2006, Bank Danamon won Best Bank in Indonesia.

For the third consecutive time, we were awarded the Best Trade Finance Bank by Global Finance.

## People

We completed 67,017 man days of training during 2006.

For the second time we conducted the largest ever employee opinion survey in Indonesia, amassing the opinions of 11,720 employees, and exceeding, in every category tested, Indonesian norms.