Bank Danamon Distribution Network

Region **4**
Sulawesi,
Papua, Maluku

Region **5**
Kalimantan

Region **3**
East Java,
Bali, NTB, NTT

Region **7**
Central Java Area,
Yogyakarta

Region **2**
West Java

Region **1**
Jakarta, Bogor,
Tangerang, Bekasi &
Lampung
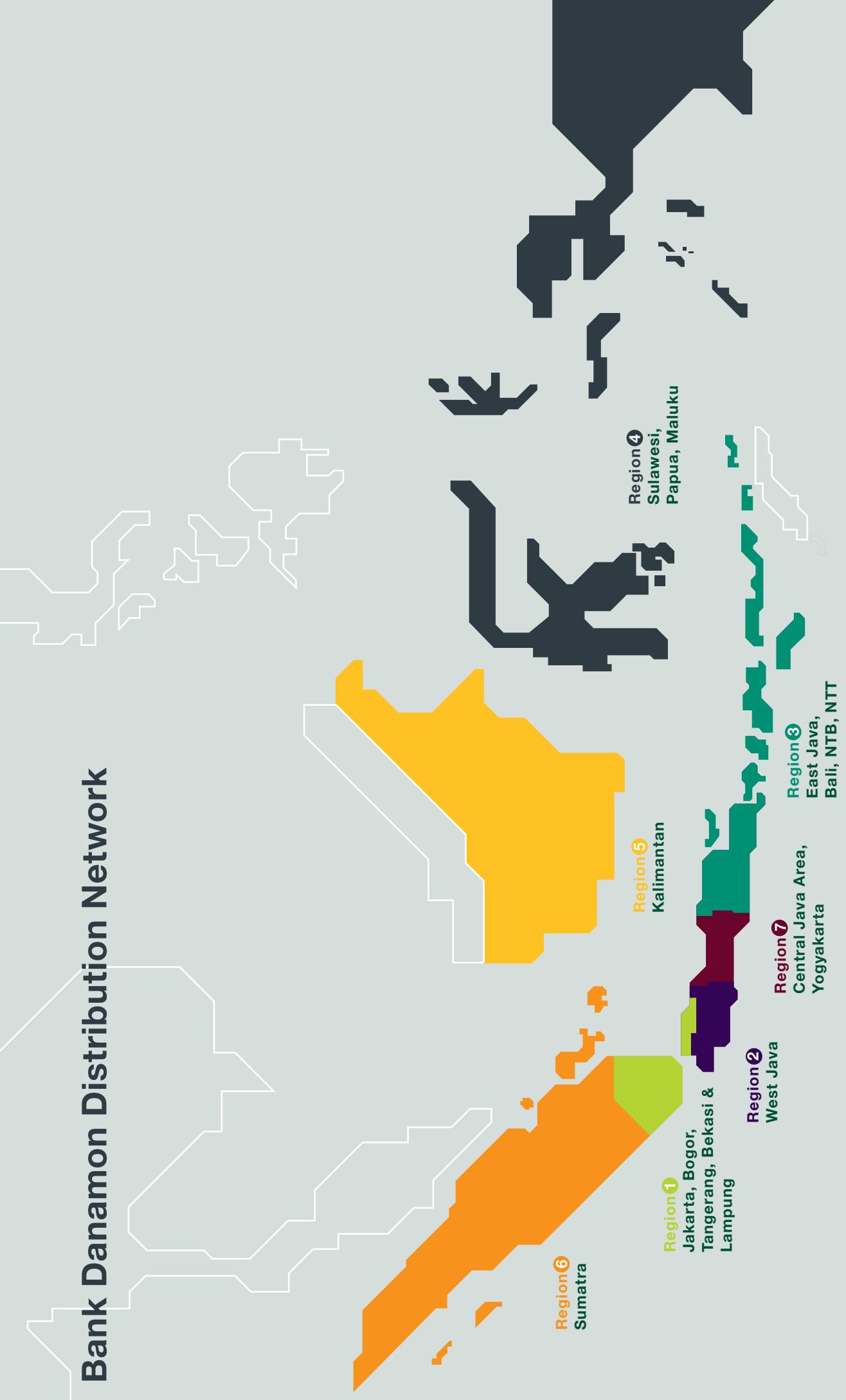
Region **6**
Sumatra

Region	Regular Branches	Syariah Branches	PGB Branches	DSP CMM	DSP SEMM	ATMs	Adira Finance	Adira Insurance	Adira Quantum
1	122	4	4	5	92	238	23	9	2
2	28	-	1	3	69	59	28	6	2
3	67	1	1	3	166	133	47	6	4
4	52	1	1	2	40	81	11	6	2
5	30	1	-	4	19	62	21	5	3
6	52	2	1	4	134	88	42	12	6
7	48	1	1	4	173	93	41	5	4
Total	**399**	**10**	**10***	**25****	**693****	**754**	**213**	**49**	**23**

* Out of 10 PGB branches, 8 are located within regular branches.
** These are sub-branches of Bank Danamon. Out of 693 DSP SEMM and 25 DSP CMM branches, 16 and 7 respectively are located within regular branches.

Bank Danamon's network continues to become stronger, more efficient, and more visible each year.

The focus for 2006 included utilizing straight through processing to create simpler and faster processes and services; improving customer access to services, and employing in-house cost efficiency measures which saw the cost per transaction reduce by 17%. This was achieved in part by reductions in overtime and air travel time, as well as the implementation of better cost sharing, and tighter regulation of telephone and electricity facilities.

To facilitate faster service and more streamlined processes, 134 ATMs were replaced, forms simplified, teller processes quickened, 47 branches realigned, and a new card system implemented. The Mini Branch Management Concept was installed to achieve greater overall service performance.

Our burgeoning mobile phone banking service facility has dramatically improved customer access and seen the volume of transactions rise threefold, generating Rp 1.35 billion in fee-based income. ATM facilities have improved and now offer bill payment solutions; branch facilities now enable customers to conduct foreign currency transactions in 79 locations, and Syariah customers now have full access to the national distribution network. Customers have also been presented with enhanced cash@work features, with a result that there was a 76% increase in the volume of cash@work transactions.