

# Corporate Data



# Organisation Structure



Note  
\*Directors

# Senior Officers

## BOARD OF COMMISSIONERS

<b>Ng Kee Choe</b>	President Commissioner
<b>J.B. Kristiadi</b>	Vice President Commissioner
<b>Milan R. Shuster</b>	Commissioner
<b>Harry Arief Soepardi Sukadis</b>	Commissioner
<b>Gan Chee Yen</b>	Commissioner
<b>Liew Cheng San Victor</b>	Commissioner
<b>Manggi Taruna Habir</b>	Commissioner
<b>Philip Eng*</b>	Commissioner

## BOARD OF DIRECTORS

<b>Sebastian Paredes</b>	President Director
<b>Jerry Ng</b>	Vice President Director
<b>Muliadi Rahardja</b>	Director (HRD)
<b>Anika Faisal</b>	Director (Legal & Compliance)
<b>Vera Eve Lim</b>	Director (CFO)
<b>Ali Yong</b>	Director
<b>Rene Eugene Burger</b>	Director
<b>Hendarin Sukarmadji</b>	Director (Syariah)
<b>Sanjiv Malhotra</b>	Director

## CORPORATE BANKING

<b>Hery Adriawan Zainal</b>	Full Relationship Head
<b>Thomas Kristian Husted</b>	Corporate Finance Head
<b>Rudianto Sudargo</b>	Corporate Finance Head
<b>Hugeng Gozali</b>	Selected Head
<b>V.P. Stevy Salindeho</b>	Credit Support Admin Head

## SME & COMMERCIAL

<b>Ajit Ramesh Raikar</b>	SME & Commercial Business Head
<b>Budi Tjahja Halim</b>	Commercial Business Head
<b>Lim Geok Sim</b>	Credit Risk Head
<b>Arief Harris</b>	SME Banking Head
<b>Jayanta Kumar Roy</b>	Risk Head for Asset Based Finance
<b>Juwono Akuan Rokanta</b>	Credit Support Admin & Documentation Risk Head

## SELF EMPLOYED MASS MARKET

<b>Djemi Suhenda</b>	Mass Market Head
<b>Farmawaty Tan</b>	Risk Management Head Mass Market
<b>Karim Indra Gupta Siregar</b>	Business Support Head Mass Market
<b>Khoe Minhari H.</b>	Sales & Distribution Head SEMM
<b>M. Budi Utomo</b>	Sales & Distribution Head CMM
<b>Putu Gde Wibawa</b>	HR Business Partner Mass Market
<b>Ratih Rachmawaty</b>	Business Planning Head Mass Market
<b>Loefly Wahjoe Indraprastha</b>	Mass Market Research Head

## CONSUMER BANKING/DISTRIBUTION

<b>Agus Setiawan Suthedjo</b>	National Sales Management Head
<b>Rafael Melendez</b>	Consumer Risk Management Head
<b>Subba Vaidyanathan</b>	Card Business Head
<b>Rodolfo E. Maldonado Perez</b>	Retail Banking Head
<b>Edy Tuhirman</b>	Bancassurance Business Head
<b>Rudy Basri</b>	E-Banking & DAC Head
<b>Wicahyo Ratomo</b>	Strategic Planning Head
<b>Hadi Wibowo</b>	Project Manager - Alpha Branch Roll Out
<b>Mulia Salim</b>	Finance & Operations Head
<b>Lynn Ramli</b>	Analytics & Portfolio Management Head
<b>Umakanth R. Pai</b>	Risk Management Head
<b>Mona Rangkutj</b>	Product, Marketing & Alliances Head
<b>Darwin</b>	AMEX Card Head
<b>Lince Maria Tobing</b>	AMEX Risk Management Head
<b>Ivonne Purnama Chandra</b>	Priority Banking Head
<b>Steffano Ridwan</b>	Lending Head

## REGIONAL HEADS

<b>Sonny Wahyubrata</b>	Regional Consumer Head Jabotabek & Lampung
<b>Purnomo Budi Wibowo Soetadi</b>	Regional Consumer Head West Java
<b>Efrain Macpal</b>	Regional Consumer Head East Java, Nusatenggara & Bali
<b>Stenly Oktovianus</b>	Regional Consumer Head Sulawesi, Maluku & Papua
<b>William Lie</b>	Regional Consumer Head Kalimantan
<b>Alexis Marzo</b>	Regional Consumer Head Sumatera
<b>A. Adji Anggono</b>	Regional Consumer Head Central Java, Yogyakarta

\* Withdrew his appointment as candidate Commissioner as at December 31, 2006, which will be presented at the next Annual General Shareholders' Meeting.

\*\* Resigned prior to the publication of this report.

**TREASURY, CAPITAL MARKET & FINANCIAL INSTITUTIONS**

<b>Lam Kun Kin**</b>	Treasury Capital Market & Financial Institution Business Head
<b>Alfin Tolib</b>	Treasury Market Head
<b>Habsari Budhi Utami</b>	Sales Head
<b>Harjanto Tjandra</b>	Asset Liability Management Head
<b>Roestiati Budiningsih</b>	Fixed Income Head
<b>Erny Resha Tantry</b>	Deputy Head of Financial Institution
<b>Veronica Eka Listiani Kartono</b>	Business Management Head

**SYARIAH BANKING**

<b>Achmad Kusna Permana</b>	Syariah Business Head
-----------------------------	-----------------------

**OPERATIONAL & TRANSACTIONAL SERVICE MANAGEMENT**

<b>Atul Rasikbhai Patel</b>	Operation Head
<b>Bijono Waliman</b>	Operation Control Head
<b>Herry Hykmanto</b>	Trade Finance & Custody Head
<b>Jusuf Iwan Rusli</b>	Cash Management Head
<b>Isabella Aritonang</b>	Trade & Custody Sales Head
<b>Solomon Jamin</b>	ATM & HP Banking Management Head

**INTEGRATED RISK**

<b>Antony Kurniawan</b>	Operational Risk Management Head
<b>Gan Peng Hoei</b>	Risk Certification Head
<b>Wolf Arno Kluge</b>	Credit Risk Management & SAM Head
<b>Sanmoy Chakrabarti</b>	Market & Liquidity Risks Head
<b>P. Donnaria Silalahi</b>	Business Continuity Management Head

**COMPLIANCE, LEGAL & CORPORATE SECRETARY**

<b>Dini Herdini</b>	General Legal Counsel
<b>Toety Setyadewati</b>	Litigation Head
<b>Lungguk Gultom</b>	Compliance Unit Head

**FINANCIAL PLANNING, CONTROL & INVESTOR RELATIONS**

<b>Muljono Tjandra</b>	Financial Accounting & Tax Head
<b>I Dewa Made Susila</b>	Investor Relations & Subsidiaries Head
<b>Tay Shiann Beng</b>	Advisor MIS & Integration Project
<b>Youngkie Lukianto</b>	Procurement Head
<b>Jonanda Yattha Saputra</b>	Financial Planning & Project Head

**INFORMATION TECHNOLOGY**

<b>Kanchan Keshav Nijasure</b>	Chief Technology Officer
<b>Mary Bernadette James</b>	IT Operation Head
<b>Michael Patrick Sargent</b>	IT Security & Compliance Head
<b>Lim Siew Fong Paula</b>	IT Fincon & DSS Head
<b>Mahesh Ajit Ranade</b>	IT Trade Finance & NCBS Evaluation Head
<b>Victor Erico Korompis</b>	IT Consumer FTP Technology Head
<b>Titin Hurustiati</b>	IT Service Delivery Head

**AUDIT**

<b>Restiana le Tjoe Linggadjaya</b>	Chief Internal Auditor
<b>Nathan Tanuwidjaja</b>	Group Head of IT Audit
<b>Yulius Setiawan</b>	Group Head of Credit Audit

**HUMAN RESOURCES**

<b>Maria Theodora Kurniawati</b>	HR Human Capital Development Head
<b>Ruslim</b>	C & B, Policy & Organization Head
<b>Ign Madi Darmadi Lazuardi**</b>	Industrial & Employee Relations Head

**PUBLIC AFFAIRS**

<b>Irawati Koswara-Simms</b>	Public Affairs Head
------------------------------	---------------------

**DANAMON PEDULI FOUNDATION**

<b>Nitya Adhitama Daud**</b>	Chairwoman
------------------------------	------------

**SUBSIDIARIES****PT ADIRA DINAMIKA MULTI FINANCE TBK**

<b>Stanley S. Atmadja</b>	President Director
<b>Erida Gunawan</b>	Director
<b>Marwoto Soebiakno</b>	Director
<b>Hafid Hadeli</b>	Director

**PT ADIRA QUANTUM MULTIFINANCE**

<b>Serian Wijatno</b>	President Director
<b>Indra Gunawan Kartaraharja</b>	Director

**PT ASURANSI ADIRA DINAMIKA**

<b>Willy Suwandi Dharma</b>	President Director
<b>Indra Baruna</b>	Director
<b>Pratomo</b>	Director

# Subsidiaries & Affiliates

## List of Subsidiaries & Affiliates

Company	Business Activity	% Ownership
<b>Subsidiaries</b>		
PT Adira Dinamika Multi Finance Tbk	Multi Finance	75.00%
PT Asuransi Adira Dinamika	Insurance	90.00%
PT Adira Quantum Multi Finance	Multi Finance	90.00%
<b>Affiliated Companies</b>		
PT Bank Woori Indonesia	Commercial Bank	4.81%
PT Bank Chinatrust Indonesia	Commercial Bank	1.00%
PT Sarana Lampung Ventura	Venture Capital	5.47%
PT Mitra Dana Jimbaran	Venture Capital	3.85%
PT Sarana Kalteng Ventura	Venture Capital	3.69%
PT Sarana Kalbar Ventura	Venture Capital	2.44%
PT Sarana Jambi Ventura	Venture Capital	2.26%
PT Sarana Sumbar Ventura	Venture Capital	1.82%
Others	Venture Capital etc	0.24% - 1.04%

**Note:** On January 26, 2004, the bank signed a Call Option Agreement which gives the bank the right to purchase up to 20% of the remaining total issued shares of Adira Dinamika Multi Finance at a predetermined strike price. This call option was issued on April 8, 2004 and expired December 30, 2006. The call option has been extended and the new expiration date is April 30, 2009.

Consolidation of Adira Insurance and Adira Quantum started in April 2006 upon receiving written approval for the investment from Bank Indonesia. As at December 31, 2006, the sale and purchase agreements for Adira Insurance and Adira Quantum are still in process.

### PT Adira Dinamika Multi Finance Tbk (Adira Finance)

Established in 1990 with the ambition of becoming a world class finance company, Adira Finance predominantly derives its business from consumer automotive financing. Following Bank Danamon's purchase of 75% of Adira

Finance shares, the company has experienced exponential growth, benefiting from constant access to funding on commercial terms through a joint financing scheme. With 80 branches, Adira Finance is one of the largest multi brand automotive financiers in Indonesia. ↘1

### ↘1

Rp million	2004	2005	2006	ΔYoY
Assets	1,598,017	1,633,211	2,906,905	78%
Liabilities	1,078,433	935,259	2,000,254	114%
Equity	519,584	697,952	906,651	30%
Total Income	1,146,575	1,798,303	1,983,671	10%
Total Expenses	710,890	1,122,464	1,323,091	18%
Net Income	310,345	476,368	463,939	(3%)

### PT. Adira Quantum Multifinance (Adira Quantum)

Adira Quantum began operating in 2003, focusing on consumer financing for electronic and home appliances. From 8 offices in West Java, it has expanded to 23 branch offices nationwide. ↘2

### PT. Asuransi Adira Dinamika (Adira Insurance)

Since 2002, Adira Insurance has specialized in the vehicle insurance business, particularly motorcycle insurance. With 9 branches and 13 marketing offices, it has emerged as one of the leading insurance companies of the country, ranked 15 among 79 local private non-life insurance companies in terms of gross premium income. ↘3

#### ↘2

Rp million	2004	2005	2006	ΔYoY
Assets	25,725	2,443	27,003	1,005%
Liabilities	19,764	163	20,253	12,325%
Equity	5,961	2,280	6,749	196%
Total Income	5,914	712	37,884	5,221%
Total Expenses	10,016	4,382	33,681	669%
Net Income / (Loss)	(3,923)	(3,682)	4,470	(221%)

#### ↘3

Rp million	2004	2005	2006	ΔYoY
Assets	318,340	537,030	694,450	29%
Liabilities	270,152	426,893	487,307	14%
Equity	48,188	110,137	207,143	88%
Underwriting Income	52,740	113,575	141,725	25%
Operating Expenses	33,452	62,270	80,830	30%
Net Income	23,460	63,375	90,919	44%

# Chronological Share Overview

## A Series Shares

• Shares from Initial Public Offering in 1989	12,000,000
• Founders' shares	22,400,000
• Bonus shares from capitalization of additional paid-in capital-capital paid-in excess of par value in 1992	34,400,000
• Shares from Limited Public Offering (Rights Issue) I in 1993	224,000,000
• Bonus shares from capitalization of additional paid-in capital-capital paid-in excess of par value in 1995	112,000,000
• Shares from Limited Public Offering (Rights Issue) II in 1996	560,000,000
• Founders' shares in 1996	155,200,000
• Shares resulting from stock split in 1997	1,120,000,000
	<b>2,240,000,000</b>
• Increase in par value per share to Rp 10,000 par value per share through reduction in total number of shares (reverse stock split) in 2001	: 20
• Increase in par value per share to Rp 50,000 par value per share through reduction in total number of shares (reverse stock split) in 2003	: 5
• Total A series shares at 31 December 2006	<b>22,400,000</b>

## B Series Shares

• Shares issued from Limited Offering (Rights Issue) III in 1999	215,040,000,000
• Shares issued in connection with the Bank's merger with the former PDFCI in 1999	45,375,000,000
• Shares issued in connection with the Bank's merger with Bank Tiara in 2000	35,557,200,000
• Shares issued in connection with the Bank's merger with 7 Taken-Over Banks (BTOs)* in 2000	192,480,000,000
	<b>488,452,200,000</b>
• Increase in par value per share to Rp 100 par value per share through reduction in total number of shares (reverse stock split) in 2001	: 20
• Increase in par value per share to Rp 500 par value per share of shares through reduction in total number (reverse stock split) in 2003	: 5
	<b>4,884,522,000</b>
• Shares issued in connection with Employee Stock Option Program	38,835,000
• Total B series shares at 31 December 2006	<b>4,923,357,000</b>

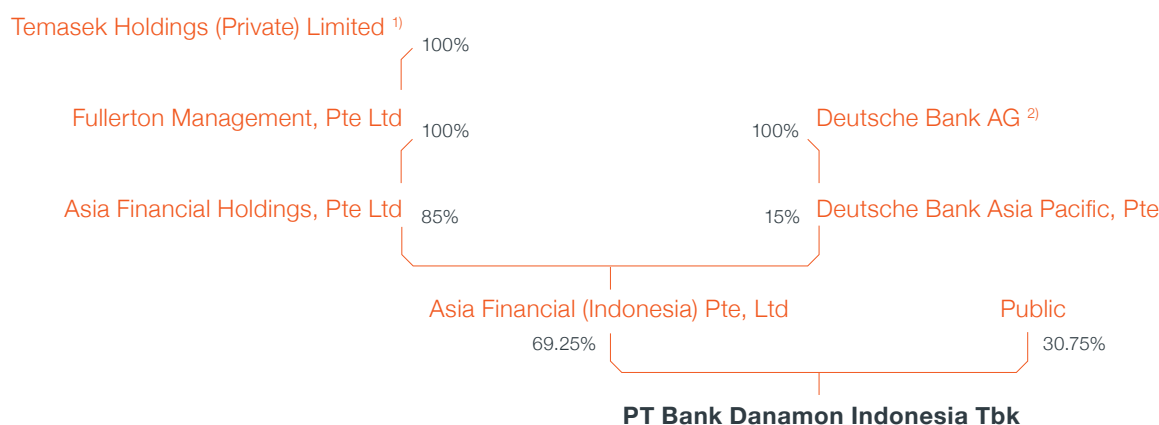
## Total A series + B Series

**4,945,757,000**

\* 7 BTO consists of PT Bank Duta Tbk, PT Bank Rama Tbk, PT Bank Tamara Tbk, PT Bank Nusa Nasional Tbk, PT Bank Pos Nusantara, PT Jayabank International and PT Bank Risjad Salim Internasional

## The PT Bank Danamon Indonesia Tbk Ownership Structure

as at December 2006



### Notes:

1. Temasek Holdings Pte Ltd is fully owned by the Government of Singapore

2. Deutsche Bank AG is owned by:  
 a. Insurance & Mutual Funds Companies 18%  
 b. Employed Persons & Pensioners 9%

c. Other Institutional Investors and Companies 64%  
 d. Other Private Persons 9%



# Recognition

## Marketing Magazine

The Best Call Center for Customer & Loyalty (CCSL) - 2<sup>nd</sup> place (Call Center Award 2006)

## Global Finance

- Best Emerging Market Bank in Indonesia 2006
- Best Trade Finance Bank in Indonesia (World's Best Trade Finance Awards 2006)
- Best Bank in Indonesia (World's Best Bank Awards 2006)

## Infobank & MarkPlus Research

Sharia Banking (Indonesian Bank Loyalty Award (IBLA) 2006)

## Infobank & MRI

Service Excellence 2<sup>nd</sup> Best Overall Performance (Banking Service Excellence Award 2006)

## Investor Magazine

Best Bank (Investor Award 2006)

## PT Financial Bisnis Informasi

The Nominee of the 2<sup>nd</sup> Best Public Bank (Peringkat Bank Public 2006)

## Trade Finance Magazine

Best Trade Bank in Indonesia (Trade Finance Magazine Awards for Excellence 2006)

## Infobank Magazine

Excellent Predicate in

- Total Asset Rp 10 trillion- Rp 50 trillion category - 1<sup>st</sup> place (Infobank Awards 2006 - Rating 131 Bank)
- Financial Performance 2001-2005 (Infobank Golden Trophy 2006)

## Dunamis Organization Services Indonesia

Most Admired Knowledge Enterprises (Indonesia MAKE Awards 2006)

## Ministry of State-Owned Enterprise, Bank of Indonesia, Bapepam, Dirjen Pajak, JSX, IAI, KNKO

2<sup>nd</sup> place Private Listed Company, Finance category (Annual Report Award 2005)

## Asiamoney

- Best Local Cash Management Bank - 2<sup>nd</sup> place (Asiamoney Cash Management Polls 2006)
- Best Foreign FX Providers as voted by Corporate - 3<sup>rd</sup> place (Asiamoney FX Polls 2006)

## SWA Magazine, LM FEUI, HR Indonesia

HR Management category - 5<sup>th</sup> place (HR Excellence Award 2006)

## SWA Magazine, MarkPlus, Maksi UI

The Best Public Bank Based on EVA Concept (The Value Creator Award 2006)

## Department of Culture and Tourism Republic of Indonesia

The Best Commercial Ad (Culture Award 2006)

# Products and Services

## Loan

Housing Loan	Import Facility
Multipurpose Loan	Investment Loan
Small Business Loan	Prime Cooperatives Loan
Cash Collateral Credit	Working Capital Loans
Credit Card	Syndicated Loan
Export Facility	

## Deposit

Debit Card  
 Current Account  
 Savings Account  
 Time Deposit

## Bancassurance

Education Fund

## Insurance

Car Insurance  
 House Insurance

## Services

ATM	Collection
Rupiah Traveler's cheque	Commercial Paper
Collections	Export
Domestic Remittance	Escrow Agent
Overseas Remittance	Facility Agent
Priority Banking	Bank Guarantees
Mobile Banking	Import
Payment Services	Cash Management
Phone Banking	Investment Services
Private Banking	Custodian Services
Bank Reference	Payment Center
Safe Deposit Box	Repo & Reverse Repo
SMS Banking	Security Agent
Traveler's Cheque	Bank Settlements
Foreign Bank Notes	Sinking Fund
Advisory	Domestic LC
Paying Agents	Trustee

## Treasury

Forex  
 Fixed Income  
 Money Market

Notes

Notes



[www.danamon.co.id](http://www.danamon.co.id)

**PT Bank Danamon Indonesia Tbk.**

Menara Bank Danamon  
Jl. Prof. Dr. Satrio Kav. E IV No.6  
Jakarta 12950, Indonesia

Tel: + 62-21 5799 1001 - 03  
Fax: + 62-21 5799 1160 - 61