

Distribution Network



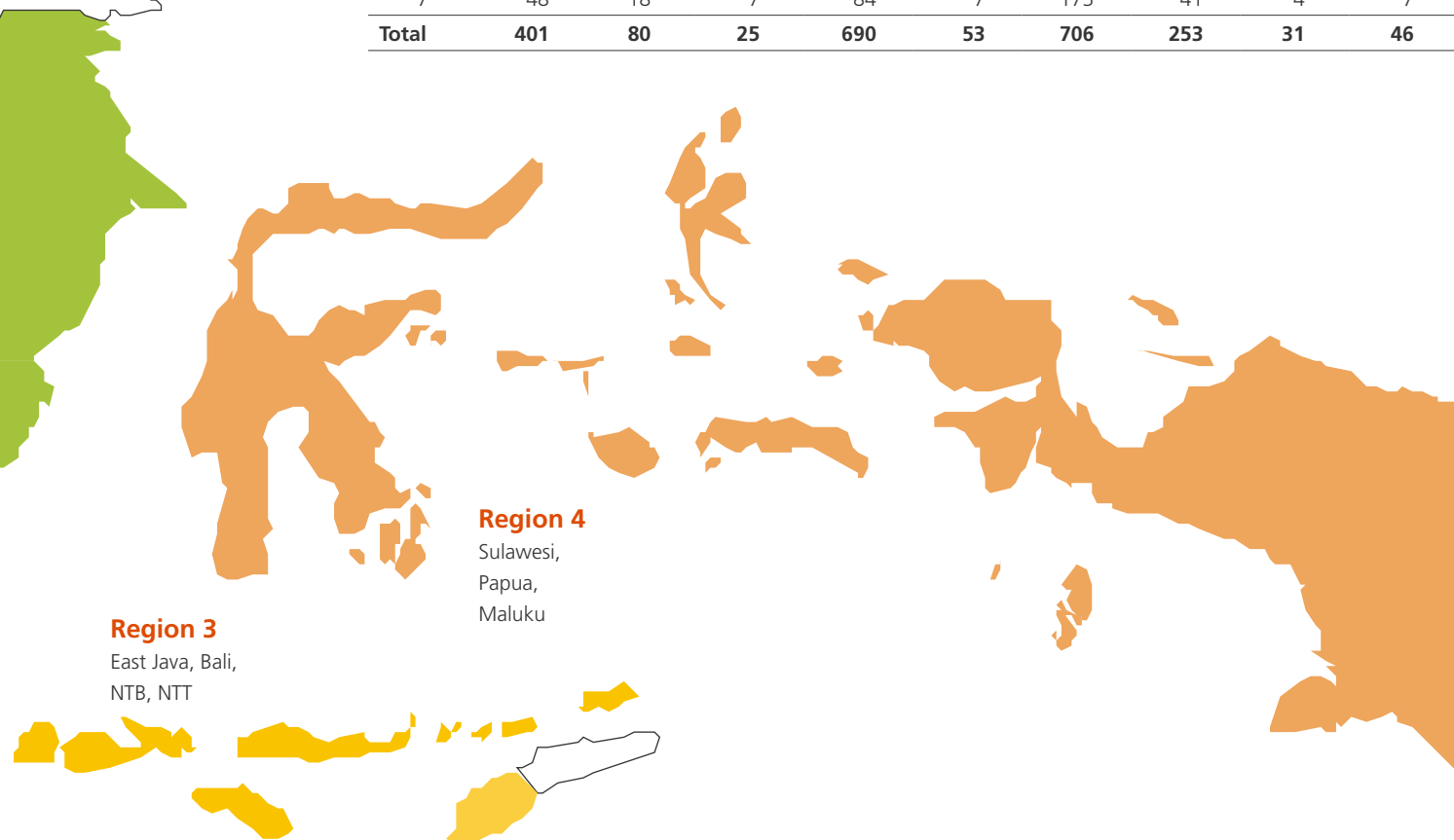
Danamon operates one of the most extensive delivery-channel networks in Indonesia, consisting of over 1,400 conveniently located branch offices and a wide range of electronic channel services, ATM networks, call centers as well as mobile and internet banking. Including partner networks, Danamon's ATM network consists of over 14,000 machines available across the country.

Adding to our extensive network span, our focus in 2007 was aimed at speeding up the customer service processes at the branch level. By implementing the Customer Fulfillment Framework, a continuous process to enhance customer experience at the Bank's touch points, we saw significant improvements in our service turnaround time.

Account opening now requires only 15 minutes to complete, achieved by reducing and simplifying the steps involved. Waiting time at teller points has also been reduced significantly through a simplified cash deposit process, more rigorous branch performance measurement and better queuing management system at the branches.

Service standard consistency at the front line is also maintained through 'service role play', Mystery Shopper and service motivation ("sarasehan service") programs as well as service competition among the branches.

Region	Danamon Regular Branches	Danamon Syariah Branches	Danamon Privilege Branches	ATM	CMM Branches	DSP Branches	Adira Finance Branches	Adira Insurance Branches	Adira Quantum Branches
1	123	34	5	209	19	103	23	6	10
2	28	-	1	44	6	64	31	2	4
3	67	6	4	133	7	166	49	4	8
4	52	11	3	77	2	44	19	4	4
5	31	5	3	62	2	19	27	3	5
6	52	6	2	81	10	137	63	8	8
7	48	18	7	84	7	173	41	4	7
Total	401	80	25	690	53	706	253	31	46



Along with performing customer service activities, our branch network also serves as an effective instrument to cross-sell our products to customers. Various training programs have been organized to improve front-line selling skills at the branches.

To offer a more convenient and accessible banking experience, we reintroduced our enhanced Cash@work electronic cash management service that now runs on robust internet platform. Works are currently underway to invigorate our branches with a new, more modern branch model that will dramatically elevate our ability to serve customers.

After being recognized as the first bank in Indonesia receiving Most Consistent Service Excellence by the MRI Service Award, we embarked on an ambitious plan with Gallup International to benchmark ourselves with international best practices. When completed in 2008, the survey results will determine our relative position against successful global companies.

More efforts will be introduced in 2008 to further lower our transaction cost in order to support the Bank's business growth. This will include utilization of simpler, faster and more cost effective processes that will in turn improve customer satisfaction further.