



**ANNOUNCEMENT ON SCHEDULE AND PROCEDURE  
INTERIM CASH DIVIDEND PAYMENT  
FOR THE YEAR ENDED DECEMBER 31<sup>ST</sup>, 2004  
PT BANK MANDIRI (PERSERO) Tbk  
No. CHC.CAF/95/P/XI/2004**

In accordance with the resolution of The Meeting of the Board of Directors held on November 1, 2004, PT Bank Mandiri (Persero) Tbk (hereinafter referred to as "the Company") hereby announces that the Company has decided to pay the interim cash dividend for the financial year ended December 31<sup>st</sup>, 2004 amounting Rp. 60,- (sixty rupiah) per shares which shall be distributed to all registered shareholders of the Company.

The payment of interim cash dividend for financial year ended December 31, 2004 has been approved by Unit Pelaksana Penjaminan Pemerintah (UP3) Ministry of Finance pursuant to the letter No. S-645/UP3/XI/2004 dated November 12, 2004.

The Company announces the schedule and procedure of distribution of the interim cash dividend for the year ended 2004 as follows:

**A. SCHEDULE**

No.	DESCRIPTION	DATE
1	End of trading period for Share with Dividend Right (Cum Dividend) <ul style="list-style-type: none"><li>▪ Regular and Negotiable Market</li><li>▪ Cash Market</li></ul>	December 16, 2004 December 21, 2004
2	Start of trading period for Share without Dividend Right (ex Dividend) <ul style="list-style-type: none"><li>▪ Regular and Negotiable Market</li><li>▪ Cash Market</li></ul>	December 17, 2004 December 22, 2004
3	Shareholder with Interim Cash Dividend Right Recording Date (Recording Date)	December 21, 2004
5	Date of Payment of the remaining Interim Cash Dividend for Financial Year 2004	December 30, 2004

**B. PROCEDURE FOR THE INTERIM CASH DIVIDEND PAYMENT**

1. The interim cash dividend shall be distributed to the shareholders whose names are recorded in Shareholder Register of the Company on December 21, 2004 (recording date) up to 16.00 hours WIB (Western Indonesian Time) or in the balance of securities account in PT Kustodian Sentral Efek Indonesia (KSEI) on the closing of trading on December 21, 2004.
2. The payment of such interim cash dividend shall be made through KSEI and distributed into the securities account of Securities Company and or Custodian Bank on December 30, 2004. The receipt of the interim cash dividend payment shall be given by KSEI to Securities Company or Bank of the Securities Company or Custodian Bank where the shareholders open the account.
3. The interim cash dividend is subject to taxes as regulated in the prevailing regulation on taxes. The amount of taxes imposed upon the interim cash dividend shall be paid by the shareholders concerned and shall be deducted from the sum of the interim cash dividend which becomes the right of such shareholders.
4. Pursuant to the Circular Letter of The Director General of Taxes No.SE-03/Pj.101/1996 dated March 29, 1996, the foreign shareholders whose country has entered into the Agreement on the Prevention of the Imposition of Dual Taxes (P3B) with Indonesia, shall be obligated to submit the original of Certificate of Domicile from their country of origin, or the copy of such certificate should have been legalized by the Tax Service Office in Indonesia, to the Securities Administration Bureau of the Company namely, PT Datindo Entrycom, Wisma Dinners Annex, Jl. Jenderal Sudirman Kav.34, Jakarta 10220, not later than December 21, 2004 at 16.00 WIB. Without such certificate the interim cash dividend paid to the Foreign Shareholders is subject to 20% Article 26 Income Tax.

**Jakarta, November 23, 2004  
PT Bank Mandiri (Persero) Tbk**

**Board of Directors**