

PT Bank Mandiri (Persero) Tbk

Business Development & NPL Updates

22 January 2007

Passion to Serve, Passion to Perform

Agenda

- **Recent Updates**
 - **Pre-audited 31 December 2006 Key Financial Result Summary**
 - **Development on NPL Resolution**
- **Long Term Vision & Business Strategy**
- **Asset Disposal Program**

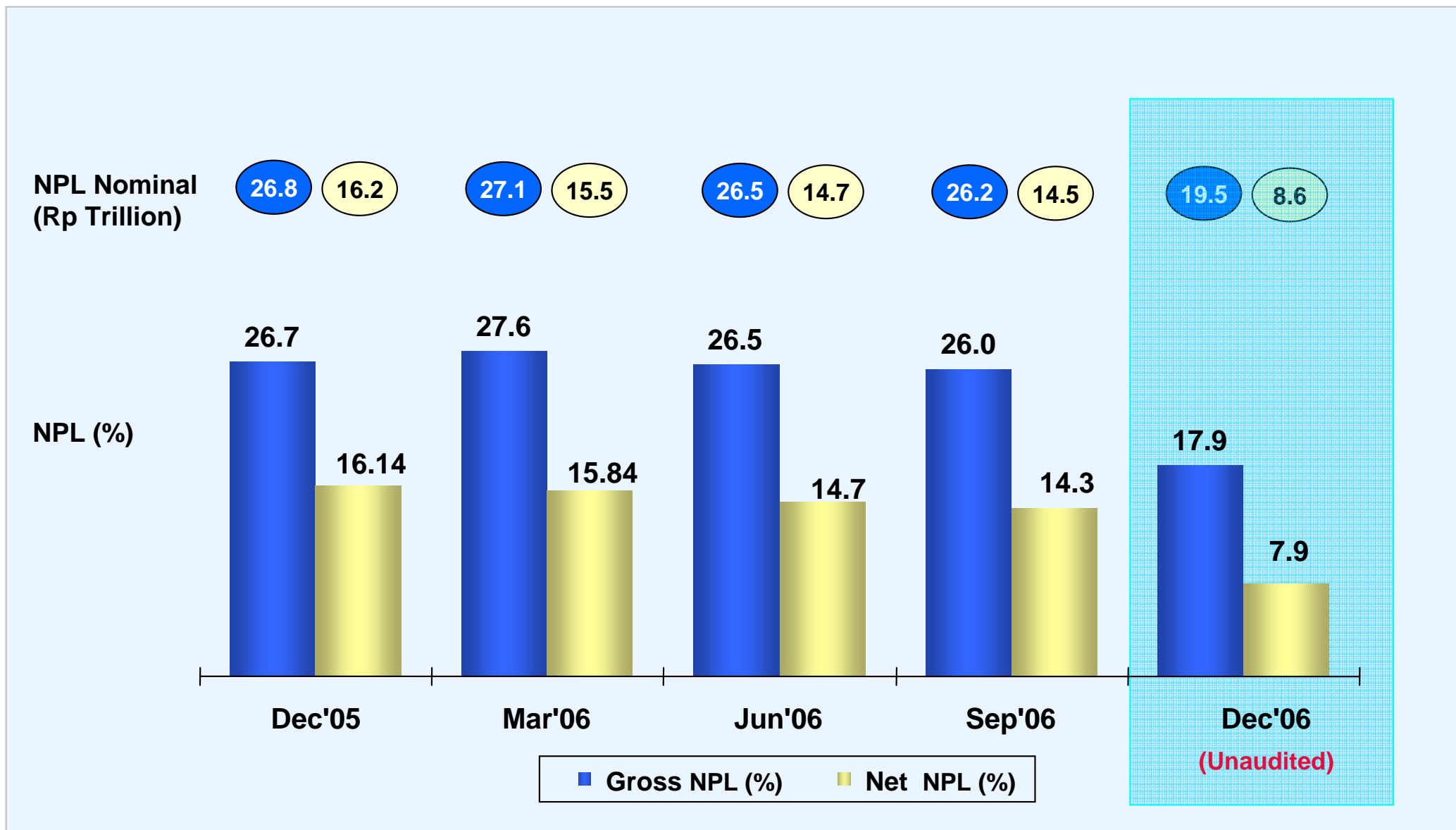
Pre-audited 31 Dec'06 Key Financial Result Summary (Bank Only)

Bank Only (Rp Billion /%)	2005 Audited	2006 Un-audited	Growth
Loan	100,326	109,392	9.04%
Net Interest Income	8,129	9,749	19.93%
Profit After Tax	603	1,800 – 2,400	200 – 300%
RoA – before tax	0.5%	1.1%-1.5%	-
RoE – after tax	2.5%	7.6%-9.9%	-
Cost to Income Ratio ⁽¹⁾	55.7%	46.8%	-
Net Interest Margin	3.8%	4.5%	-
LDR	50.0%	55.4%	-
Gross NPL - %	26.7%	17.9%	-
Net NPL	16.1%	7.9%	-
Provision/NPL	44.1%	70.1%	-
CAR incl. Credit Risk & Market Risk	23.2%	24.2%	-

(1) This data was presented to the Parliamentary Hearing on 22 January 2007

(2) $(G/A \text{ (including promotion) and employee expenses}) / (\text{Net Interest Income} + \text{Other Operating Income})$

NPL Ratio has significantly declined



Agenda

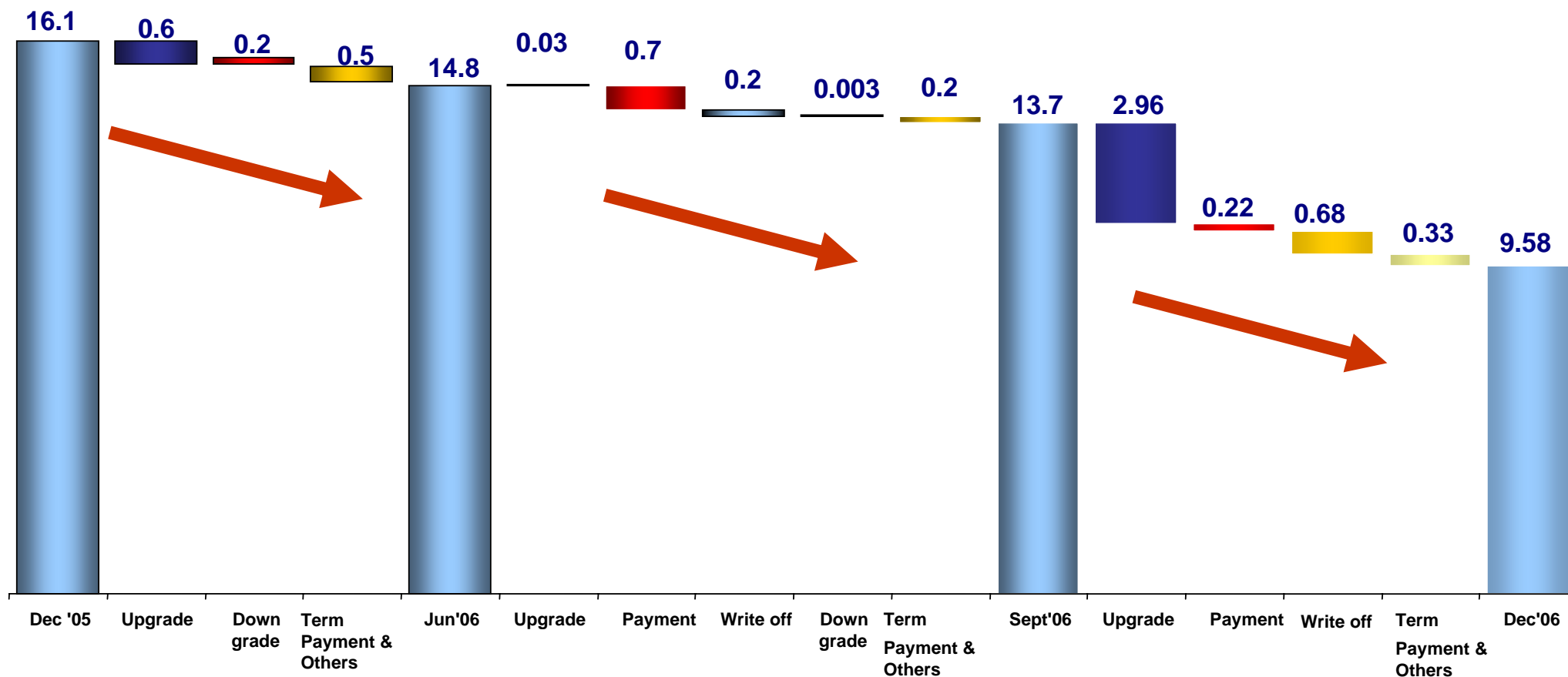
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NPL Movement for Top 30 NPL Debtors

Rp Trillion



Progress on Selected Top Debtors

Raja Garuda Mas

- The agreement to restructure the syndicated loans of 3 companies within the group (“Riau Complex”) was concluded on 19 October 2006, with the total facilities of USD 1.43 billion as of 30 September 2006 (Bank Mandiri’s portion was USD 589.93 million).
- Based on this agreement, the obligor has agreed to increase principal installments from USD 21.6 million to USD 100 - USD 110 million a year from 2007 to 2016.
- The debtor has fulfilled its obligations under this new agreement in October, November and December 2006.

Argo Pantes

- The obligor is comprised of 11 companies, of which 6 companies are in integrated textile manufacturing and 5 companies are in other industries (property, tire and steel industry).
- Total exposure to this obligor of Rp 2.28 trillion has been restructured. The unsustainable portion of these loans will be settled through disposal of non-core and property assets.
- Loan restructuring agreement was signed on 18 October 2006, with the obligor fulfilling all commitments since that time.

Kiani Kertas

- Kiani has made payments of USD 37 million on 10 January 2007, fulfilling all past-due obligations, both principal and interest.
- The Obligor has committed to resolve the remaining exposure of USD180.9 million through refinancing in the near future.
- As a result of the repayment, Kiani may be upgraded to performing, subject to confirmation from our auditors.

Progress on Selected Top Debtors

Domba Mas

- Domba Mas consists of 12 companies in the plantation sector, oleo-chemicals, optics manufacturing, trading and hotels. In May and October 2005, loan obligations for 2 companies were settled for Rp 23 billion and USD 90 million.
- The obligor intends to settle all remaining loans for 9 subsidiaries through the refinancing of Rp1.5 trillion which is expected to be realized in 2007.

Sumber Mitra

- Total Group exposure equivalent to Rp 403.1 billion.
- The loan obligations of PT Sumber Mitra Jaya were settled for Rp 163.0 billion on 21 December 2006.
- The loan obligations of Rp240.1 billion to PT. Kalimantan Energi Lestari has been restructured. The restructuring agreement has been effective since 20 December 2006 and the resulting obligations have been fulfilled accordingly.

Pupuk Iskandar Muda

- This syndicated loan facility includes BNI and BRI, with BM's portion of ± Rp 387 billion (± 51%).
- The loan has been restructured since September 2006 and debtor has properly fulfilled its obligations.

Bosowa

- This obligor consists of 12 companies with the total exposure of Rp1.66 trillion.
- Loan obligations of 4 companies were settled in Q4-2006 and 2 companies are expected to resolve their loans in Q1-2007.
- The remaining companies will be restructured in the first half of 2007.

Progress on Selected Top Debtors

Benangsari

- Total exposure is USD 43.1 million.
- Loan restructuring agreement has been signed and effective since 9 October 2006.
- The debtor has since fulfilled its obligations.

Apac

- Total exposure is equivalent to Rp 599.7 billion.
- Performance since restructuring has been good.
- Collectibility upgraded to special mention since May 2006.

Pacific Andes

- 5 subsidiaries of the Pacific Andes group secured loans of ~USD 91.99 million (as of 30 September 2006), of which 4 have repaid loans of USD 87.2 million.
- PT Sun Hope Investment, with outstanding loans of USD 4.8 million, will repay principal and interest monthly through June 2009 as scheduled.

Bisma Narendra

- Total loan exposure is Rp 98 bn.
- The loans were restructured in September 2006 and the debtor has subsequently performed accordingly.

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Long Term Vision To Be The Dominant Multi-specialist Bank



Dominant Multi-specialist Bank Model



Dominant Bank in Indonesia, with 20-30% market share of revenue across all segments, with distinctive strategies for each business that capture synergies across different market segments

To be the customers' bank of choice, offering the most extensive range of products and most convenient access



Treasury & FION

- “To be prominent bank in providing treasury products and services”
- To be the trusted and preferred partner for international business and capital market”

Corporate

- “To be the dominant wholesale bank, offering integrated transaction, credit and capital market products to large local corporations”

Commercial

- “To be the primary commercial bank, leveraging our dominant corporate position to provide services to SMEs up- and downstream in the value chain”

Consumer Finance

- To be the most convenient loan provider and a preferred partner among local consumer finance players

Micro & Retail

- “To be the primary chosen bank for the affluent segment and the *‘transaction bank’* for the mass affluent”
- “Maintain our current presence in Micro and keep options open for possibility of further expansion”

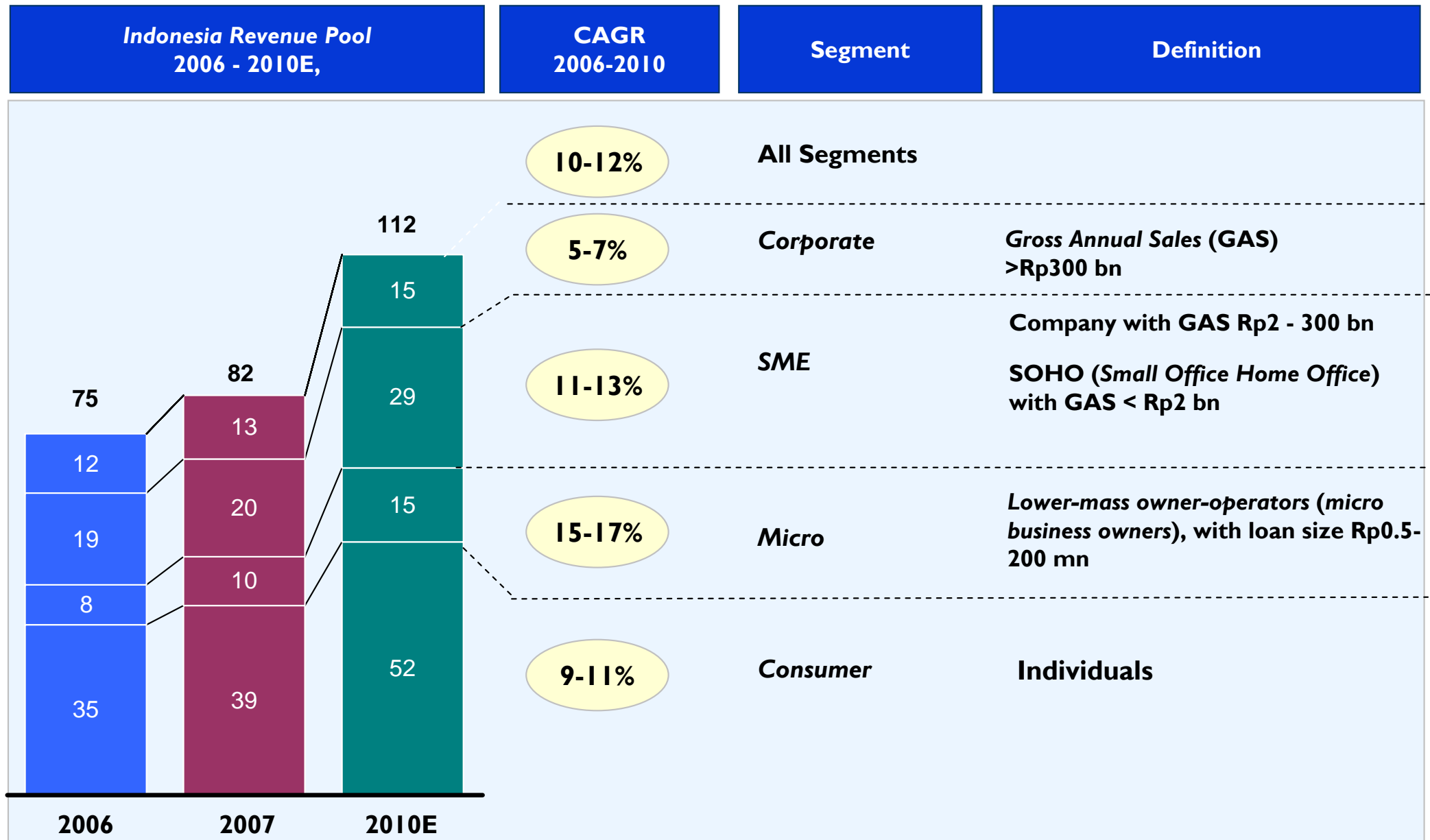
Three Stages Transformation Path 2007 will be the final restructuring phase

	~24 months	~24 months	~12 months
	Horizon 1: Fix the leaks and lay foundations	Horizon 2: Consolidate and build momentum	Horizon 3: Accelerate and grow
	“Back on Track”	“Outperform the Market”	“Shaping the End Game”
Build winning organization & performance culture	<ul style="list-style-type: none"> ▪ New BU structure and Performance Management System in place to drive performance culture ▪ Higher professional standards embedded ▪ Implement new corporate culture ▪ Alignment Human Resources with strategic needs 	<ul style="list-style-type: none"> ▪ Among most desired employers in Indonesia due to best people development program 	
Deliver tailored proposition for priority segments	<ul style="list-style-type: none"> ▪ Piloted and implementing CST model for large corporates ▪ New commercial business model in place for medium and small commercial ▪ Enhance payments & low cost deposit models 	<ul style="list-style-type: none"> ▪ Dominant corporate bank built on CST model ▪ Among top commercial players with strong penetration in target segments ▪ Completed acquisition to address gaps in capabilities ▪ Market-leading position for affluent and lower affluent banking ▪ Most convenient and service-oriented retail bank 	<ul style="list-style-type: none"> ▪ Completed acquisition and integration of major domestic bank
Revamp alliance program		<ul style="list-style-type: none"> ▪ Top 3 alliance program up and running, creating synergies across segments 	<ul style="list-style-type: none"> ▪ Alliance program up and running, creating synergies across segments
Strengthen risk management & operations	<ul style="list-style-type: none"> ▪ Loan Disposal program to quickly momentize written-off loans and NPLS in 30 largest obligors ▪ Key operational improvements well-underway ▪ Achieve NPL-Nett < 5% 		

2007 Major Goals

- Gross NPL below 10% and Net NPL below 5%
- Fulfill all criteria to be considered an anchor bank (consolidator bank) as of the end of 2007
- ROE improvement to above 10% (envisioned a normalized ROE of above 18% starting from 2008)
- Gross loan growth of more than Rp 20 trillion or 18%
 - Above 30% growth in consumer loan driven by key products: credit card, mortgage, payroll loan, and auto loan (through channeling and alliances)
 - Above 30% growth in corporate loan driven by key sectors: CPO, infrastructure (toll roads & energy), telecommunication and consumer goods
- Major leap in saving deposit to more than Rp 60 trillion
- Margin improvement to above 4.6%, driven by major NPL recovery, aggressive asset growth and continuous improvement in funding mix
- Retain efficiency ratio at about 50%
- Customer service satisfaction leader in the industry
- Implement best practice *Strategic Business Unit* operating model

Retail & Consumer Finance expected to be largest revenue pool in the next 5 years



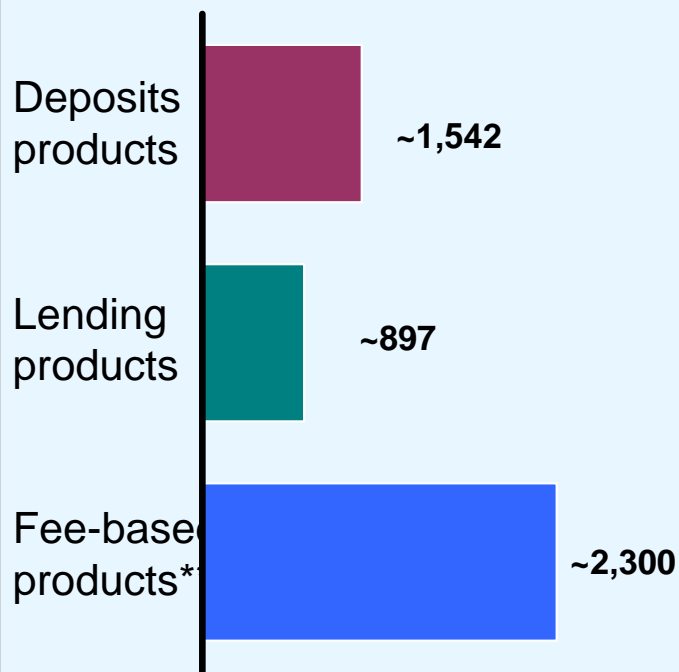
Source: McKinsey Analysis, Bank Indonesia, ADB

With a major shift from funding to lending as source of profitability

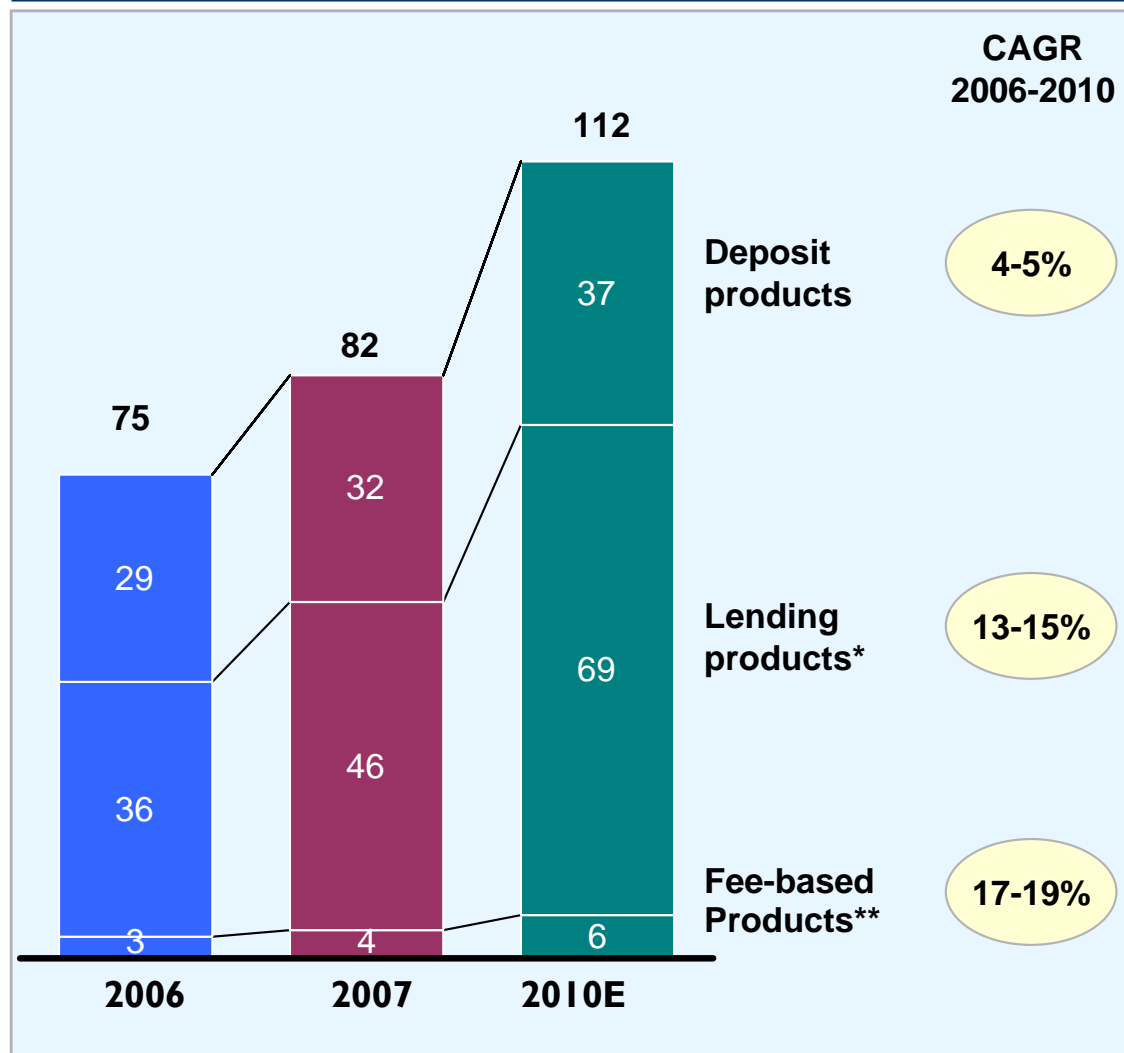
**Balance (Volume) Indonesia Banking
2007**

Balances/Volumes

2007E



**Revenue Pool Indonesia Banking
2006 - 2010**

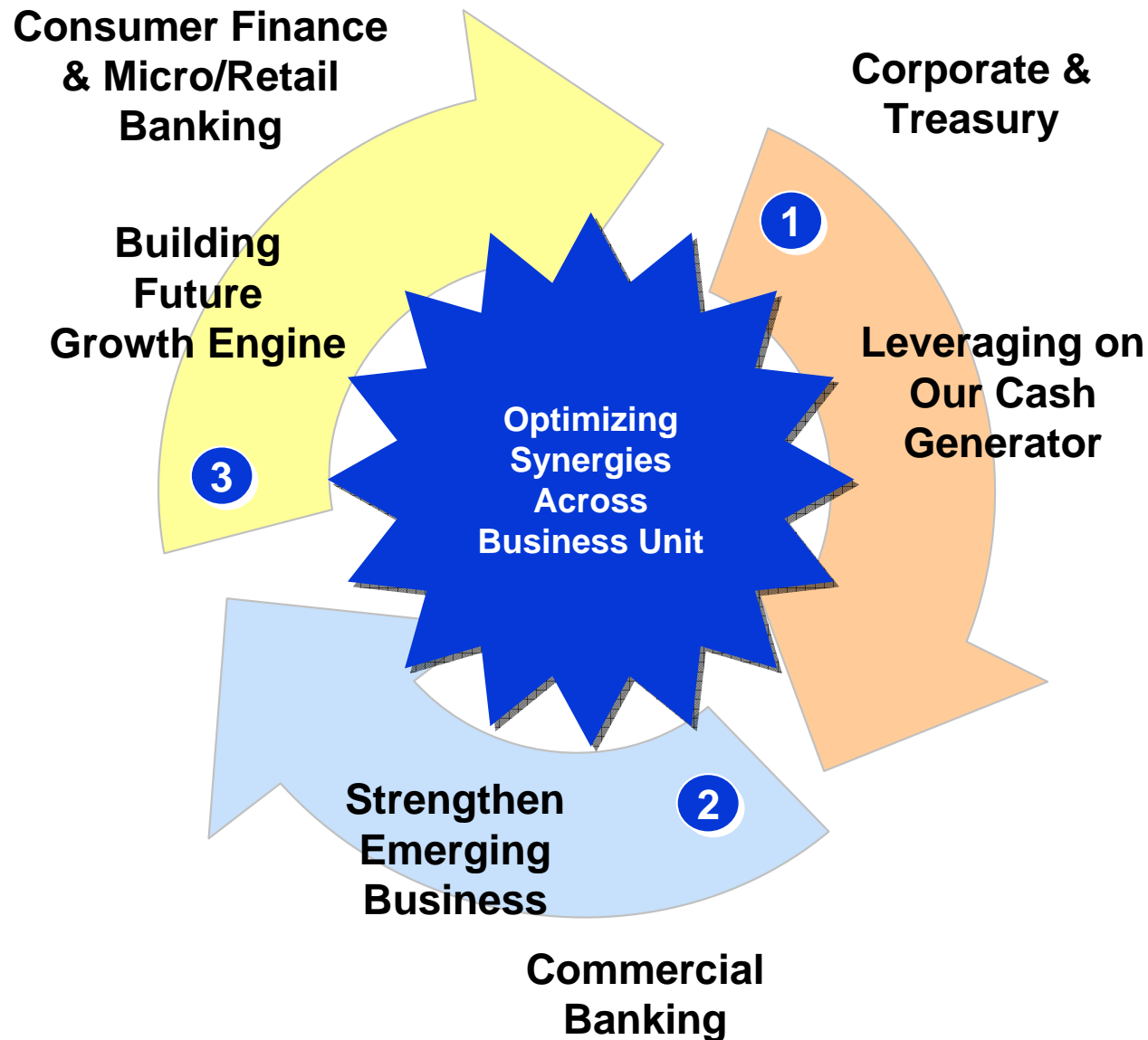


* Before risk cost

** Includes cash management, LC, FX transactions, and investment products

Source: Central Bank; PFS Data; SEKI; McKinsey analysis

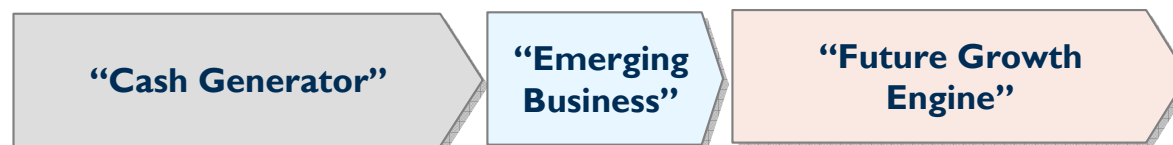
Leveraging leadership in cash generating business to build emerging and future growth engines



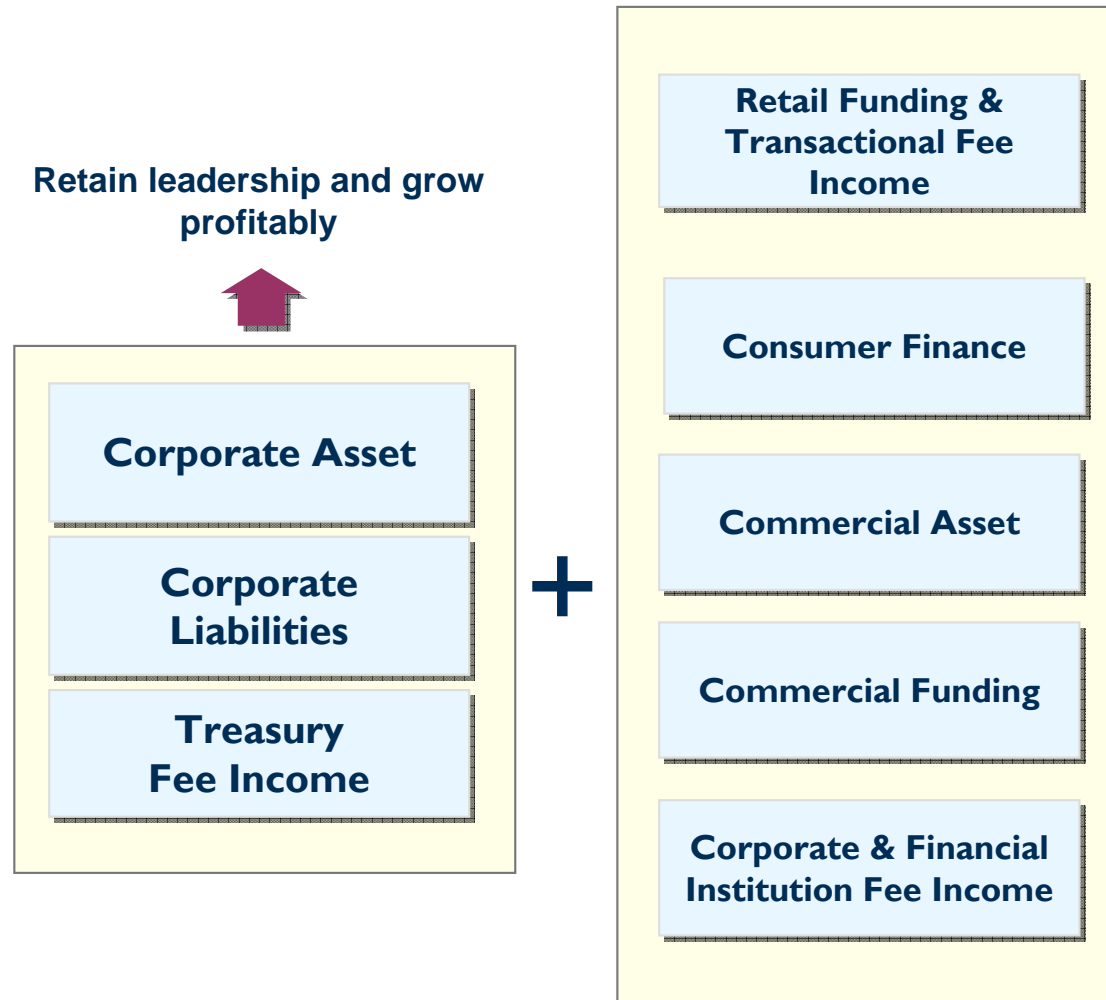
Leveraging leadership in corporate to build new growth engines in retail and consumer finance

Rp Billion

Y-T-D September 2006		Corporate	Treasury	Commercial	Cons.Fin	Micro & Retail	Others	Total
Asset Revenue	Spread	540	521	705	485	124	16,594	18,969
	Provision	104	(53)	347	158	208	2,102	2,866
	Net Revenue	436	573	358	327	(85)	14,494	16,103
Liabilities Revenue	Spread	1,160	(339)	796	9	2,517	(16,082)	(11,939)
	Dep. Ins	86	3	35	-	167	9	300
	Net Revenue	1,074	(342)	761	9	2,350	(16,091)	(12,239)
Fee Based	Fee Based	134	614	75	137	841	112	1,913
Overhead	G & A	27	66	29	47	774	904	1,814
	Personnel	14	56	70	33	1,091	669	1,901
	Others	97	17	168	209	441	(700)	297
Net Profit	Net Profit Before Tax	1,506	707	926	184	801	(2,358)	1,765



Diversifying value centers and building dominant position in key growth areas



Key Thrusts in 2007

- ➔ Building a strong low cost deposit and transactional platform franchise to match key competitor in 2008
- ➔ Building market leadership in consumer finance through aggressive growth in credit card, mortgage, payroll loan and alliance with auto or consumer durables finance co
- ➔ Focusing on value-chain financing and high margin loans
- ➔ Tapping into the decentralization of government budget and regional autonomy
- ➔ Diversifying income to capital market services, trade and cash management fees

Corporate & Financial Institution Fee Income

“Integrated One-Stop Services”



Leveraging Cash Generator

Key Target Market

- Large Private and Listed Corporation
- State-Owned Enterprises and Government Institution
- MNCs
- Bank, Insurance and Securities

Key Strategy

- Implement Client Services Team's (CST) for major clients (ie. Pertamina, Ministry of Finance, Telkom etc.) to provide integrated one-stop services including capital market service (Mandiri Sekuritas)
- Build best in class Syndication & Structured Finance Unit
- Enhance capability, features and pricing strategy for Cash Management and Trade Services as key fee income products
- Strengthen international presence (London, Hong Kong, Singapore, Cayman and Shanghai planned to be open in 2007)

Key Products

- Trade Services, Trade Finance and Bank Guarantee
- Cash Management and transactional payment features
- Treasury products and remittance
- Capital Market services (equity & debt capital market, advisory)
- Syndication & structured finance

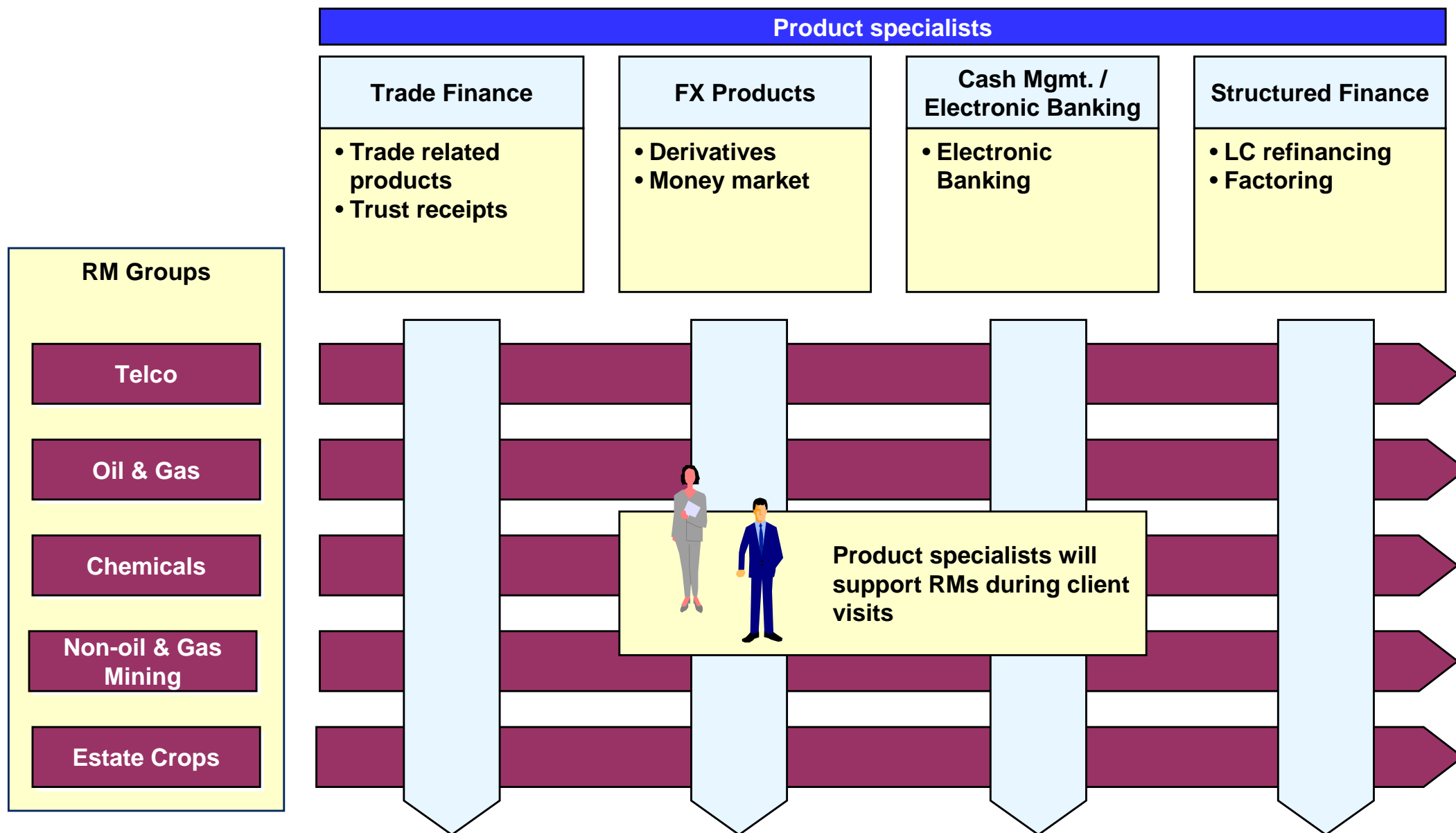
Selected Key Initiatives 2007

- Implement CST organization, set-up Syndication & Structured Finance Group
- Open Shanghai branch; increase reciprocal business relationship with bank and non-bank financial institutions; improve correspondent banking arrangement with domestic banks
- Customized and integrated cash management services delivery through implementation of Unified Payment Gateway and Cash Management Engine

“Integrated Financial Solutions” provided through collaboration of Business Units and Product Specialists



Leveraging Cash Generator



Note: Other customers are organized either based on other industry groups or conglomerate groups

Melayani dengan hati, menuju yang terbaik

Reflected in Client Services Team (CST) Program and Alliance Program, Especially for Large Corporate Clients

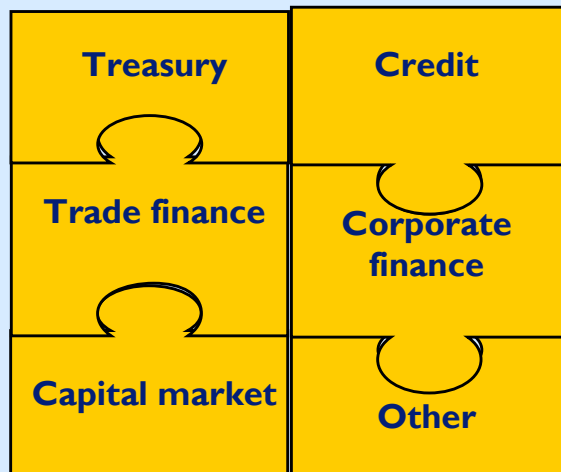


Leveraging Cash Generator

“ A One-way Integrated Approach – CST ”



Relationship Manager



Client Service Team (CST)



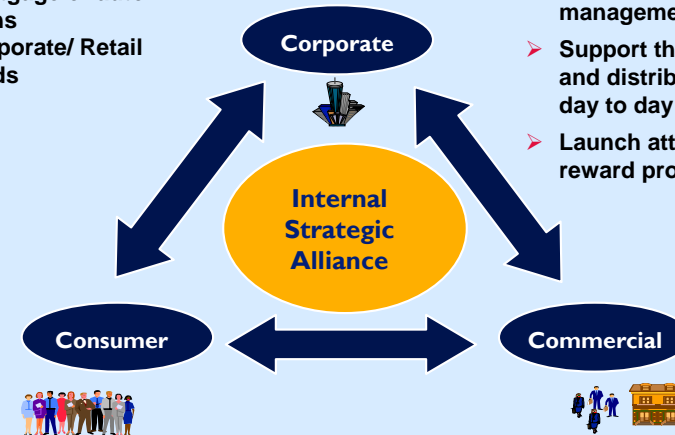
“ Alliance Focusing in Value Chain Business ”

Cross sell products to the employees as well as customers

- Payroll account
- Mortgage or auto loans
- Corporate/ Retail cards

Actively leverage the supplier and distributor network

- Provide basic transaction and cash management service
- Support the suppliers and distributors on day to day financing
- Launch attractive reward programs



Cross sell products to the employees as well as customers

- Payroll account, Mortgage or auto loans, Commercial / Retail cards

Exploit the wealth management opportunities for individual owner operators



Supported by Mandiri Securities' Capital Market Capabilities



Leveraging Cash Generator

Top 10 Local Broker Dec 2006 (Ytd)

No	Broker	Transaction Value (Rp million)	Market Share
1	Danareksa Sekuritas	43,897	10.2%
2	Bahana	28,855	6.7%
3	Trimegah Securities	27,124	6.3%
4	Mandiri Sekuritas	19,576	4.6%
5	Danatama Makmur	13,029	3.0%
6	Lautandhana	12,667	3.0%
7	Sarijaya	11,347	2.6%
8	Sinarmas	10,926	2.6%
9	Nusadana	10,029	2.3%
10	Indo Premier	9,930	2.3%
11	Others	241,043	56.3%
Total		428,420	100%

TOP 10 SUN & Corporate Obligation Transaction (excluding Banks) December 2006 (Ytd)

No	Securities	Transaction Volume	Market Share % *
1	Mandiri Sekuritas	31,345	33%
2	CIMB-GK Securities Indonesia	13,284	14%
3	Bahana Securities	7,489	8%
4	Arab - Malaysian Capital	6,562	7%
5	Trimegah Securities Tbk	6,018	6%
6	KIM ENG Securities	5,875	6%
7	AAA	4,915	5%
8	Danpac Sekuritas	3,403	4%
9	Binaartha Parama	3,307	3%
10	NISP Sekuritas	1,973	2%
	Others	11,377	12%
Total		95,549	100%

Key Target Market

- Top players in attractive sectors: Retail, Wholesale, Multi-finance, Food & Beverages, Manufacturing, Energy & Mining, Construction and Plantation
- Top players in 5 top regions (Jakarta, Jabar, Jatim, Jateng, Sumut) and 5 potential regions (Banten, Kaltim, NTT, NTB, Sulsel)
- Regional government bodies and state-owned enterprises

Key Strategy

- Focus and strengthen alliance program to optimize value-chain business from corporate customer (focusing on industry with network of multi suppliers and distributors)
- Build strong foothold in key prosperous regions and deepen relationship with key government decision makers at regional level
- Continuously implementing risk based pricing and customer profitability analysis (CPA) to improve portfolio productivity and total revenue from business relationship
- Optimize end-to-end process to improve Turn Around Time (TAT) in order to provide faster and competitive offering to customers

Key Products

- Cash management and transactional payment features
- Structured investment and treasury products
- Tailored loan products for key sectors

Selected Key Initiatives 2007

- Enhance loan processing capability: Proactive sales & marketing, integrated Loan Monitoring System and Loan Origination System, Commercial Asset Purchase system, collection system
- Launch alliance program : RM's and CBCs capability in proactive marketing and sales
- Set-up funding teams in potential prosperous region

Improve Proactive Sales & Marketing

CST Manager/ Corporate Relationship Manager coordinates all Sales Team



- develop target client strategy
- client visit
- consultative selling of loans/non-loan product
- information gathering and documentation



**CST Manager/
Relationship
Manager**

- develop marketing plan
- decide on objectives for new/existing clients
- industry understanding, research and analysis
- develop client visit log
- 1st round client credit evaluation

- discuss with department head on loans and potential clients



- adjustment and follow-up until the end of process
- visit or contact for additional loan
- identify client needs in other areas
- data gathering and documentation

- close cooperation to provide detailed client information
- visit with CO if necessary

- coordination and follow-up for loan process



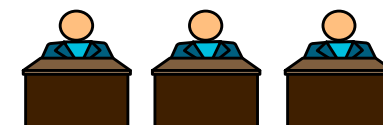
credit department



**Credit
Officer**

- credit rating analysis
- prepare credit report
- loan review
- monitoring client and portfolio

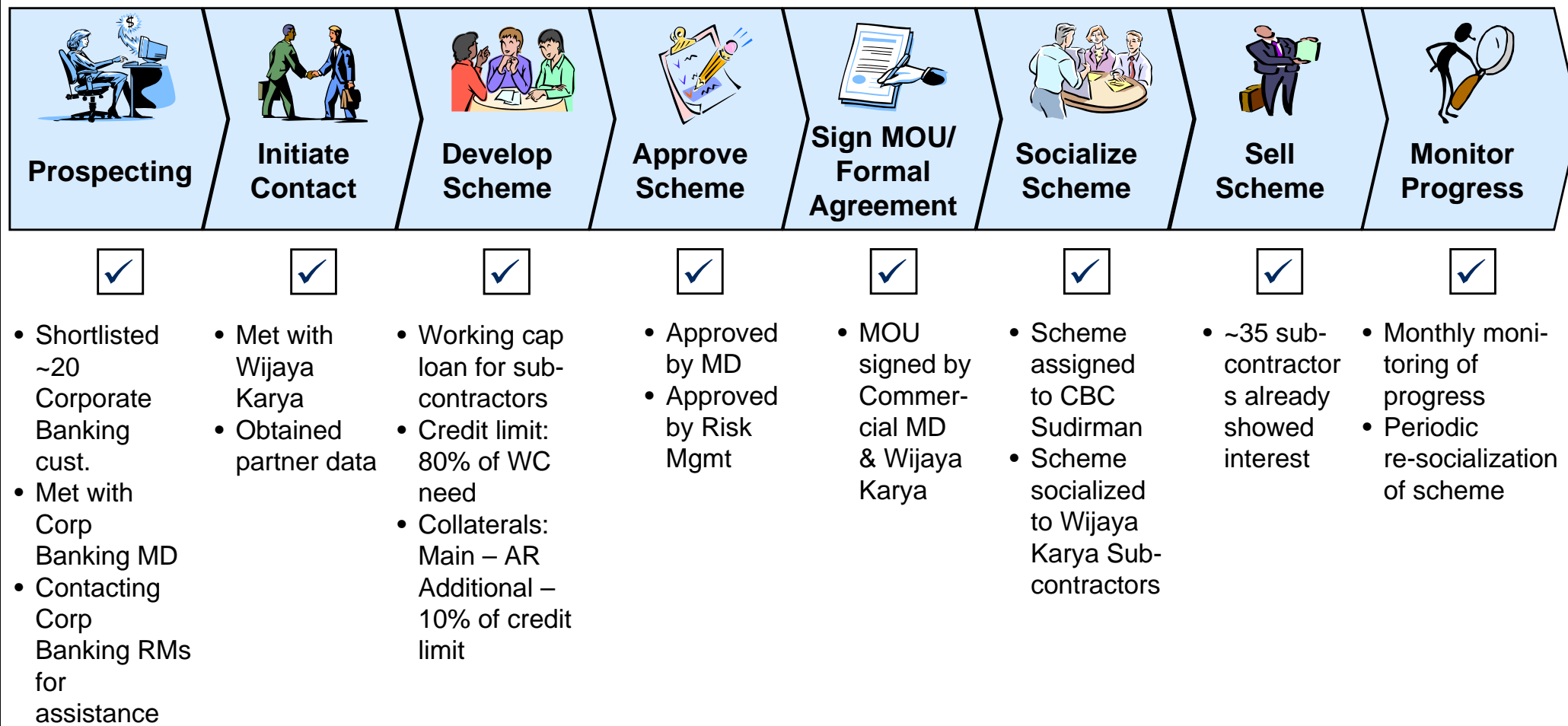
- consultation to propose non-loan product
- visit with product specialist when loan or non-loan product needs arise



product specialist

Value Chain Financing Business Model As A Key Strategy in Developing Commercial Business

Wijaya Karya



Source: Mandiri; BCG analysis; team analysis

Retail Funding & Transactional Fee Income

“Optimizing Strong Network & Customer Base”

Key Target Market

- Individual (Mass & Mass Affluent)
- High Net-worth Individual (Wealth)
- Employee of Corporate & Commercial Customers
- Small & Micro businesses

Key Strategy

- Enhance network capability and coverage (branches, ATM and electronic channel) to strengthen transactional payment capability
- Optimize strong customer base in Corporate & Commercial segment to serve transactional needs of its employees, distributors and suppliers (cross BU alliances)
- Aggressively penetrating ethnic trading clusters (ie. Tanah Abang, Mangga Dua) through integrated business suite offering
- Deliver “red carpet” service and wide range of investment and personal insurance products for High Net-worth, and provide specific offering to attract and retain Mass Affluent segment
- Continuously improve branch service level to increase speed and convenience in order to attain *Leading Services Bank* position

Key Products

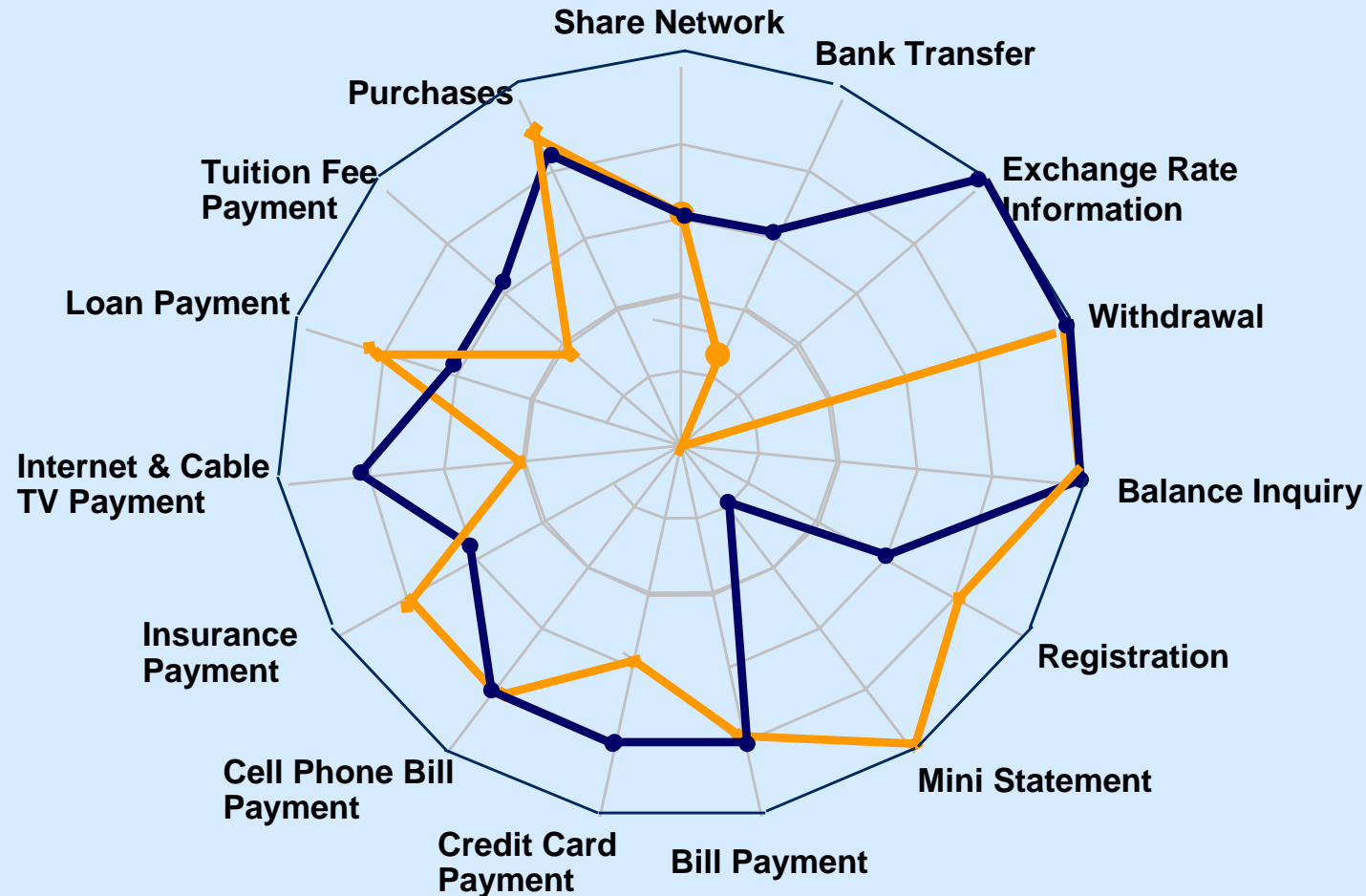
- Mandiri Fiesta, Tabungan Rencana Mandiri, Business Savings, multi-payment features through electronic channels
- Consumer Treasury, Structured Investment Products, Mutual Funds, Bankassurance
- Int’l remittance

Selected Key Initiatives 2007

- Network enhancement: install 375 new ATMs, 2 ATM Drive Thru, 50 new Self Services Pass Book Printers, open 41 new branches and 5 new Priority Launches
- Enhance transaction features: joint ATM Mastercard, implement various additional payment features, shopping through e-channel, improve EDC features

Enhance ATM functionality to support a Convenience Proposition...

ATM Functionality Overview



Recently Added Features

- Insurance Payment (Sinar Mas, Eka Life, Astra CMG)
- Installment Payment (Columbia, OTO Multi Artha, OTO Kredit Motor, Sun Prima)
- Education Payment (STIE Trisakti)
- Multi Payment (PGN, Modul Penerimaan Negara)
- Acquiring/ATM Network
- Purchase Payment (2007 : PT KAI, Air Asia, Lion Air)
- Insurance Payment (2007 : Bumi Asih Jaya, Sequish Life, AXA)

- ◆— Bank Mandiri
- Key Competitor

Source: McKinsey

Corporate and Commercial customer base will attract product and transactional services for Retail segment



Key Target Market

Loans

- Cross-selling to existing funding customers (>6mio)
- Corporate & commercial customer's employees
- “Walk-in” customer from developers & property brokers

Cards

- Cross-selling to existing funding customers (>6mio)
- Potential young adult segments
- Co-brand or corporate card (corporate & commercial customers)

Key Strategy

- Optimize strong customer base in Corporate & Commercial segments to cross-sell, co-brand and alliance
- Strengthen presence and business relationship at point of sales, especially with top 10 developers and major property brokers in potential cities/area
- Provide innovative consumer loan products which give flexibility for customers
- Continue aggressive young adult customer acquisition through Mandiri Everyday Card
- Enhance end-to end process (segmented and behavioral scoring system, call center availability and response time, collection system) to enable a sound and profitable portfolio growth and to provide fast and convenient access for customers
- Penetrate high-yielding auto or consumer durables financing through alliances with prominent players

Key Products

- Introducing new products in mortgage, and personal loans including KPR Flexible, KPR Top-up), and Mitrakarya (employee loans),
- Platinum/Titanium, Mandiri Everyday Card, Affinity & Co-brand Card, Corporate Card

Selected Key Initiatives 2007

- Alliance with auto or consumer durables Finco
- Set-up initial scoring tools at the potential point of sales eg. top developers
- Co-brand Card: Telkom, Bank DKI, Pro XL and Corporate Card: Chevron, Star-One, Tugu
- Enhancing Card features and program to improve usage such as Power Mileage, Redemption, and Bill Payment
- Seek for alliance and potentially acquire a multi-finance company

Introducing programs to increase revolving balance in cards

Example: Everyday Mandiri MasterCard

How to activate young adults?

Have acceptance and discount programs in ...



Supermarket purchases



Clothing



Electronics/computer



Restaurant dining

How to retain young adults?

Ensure rewards offer ...



High-end electronics



Branded apparel



Mobile phone



Domestic travel

Which marketing channels to use?

Have presence in ...



TV ads



Friends/word of mouth



Branches/ATMs

Which TV stations & shows?

Advertise in ...



Which events?

Sponsor activities/events like ...



Bowling



Billiards



Clubbing

Which endorsements to use?

Use the following ...



Kris Dayanti





Dewa



Dian Sastrowardoyo

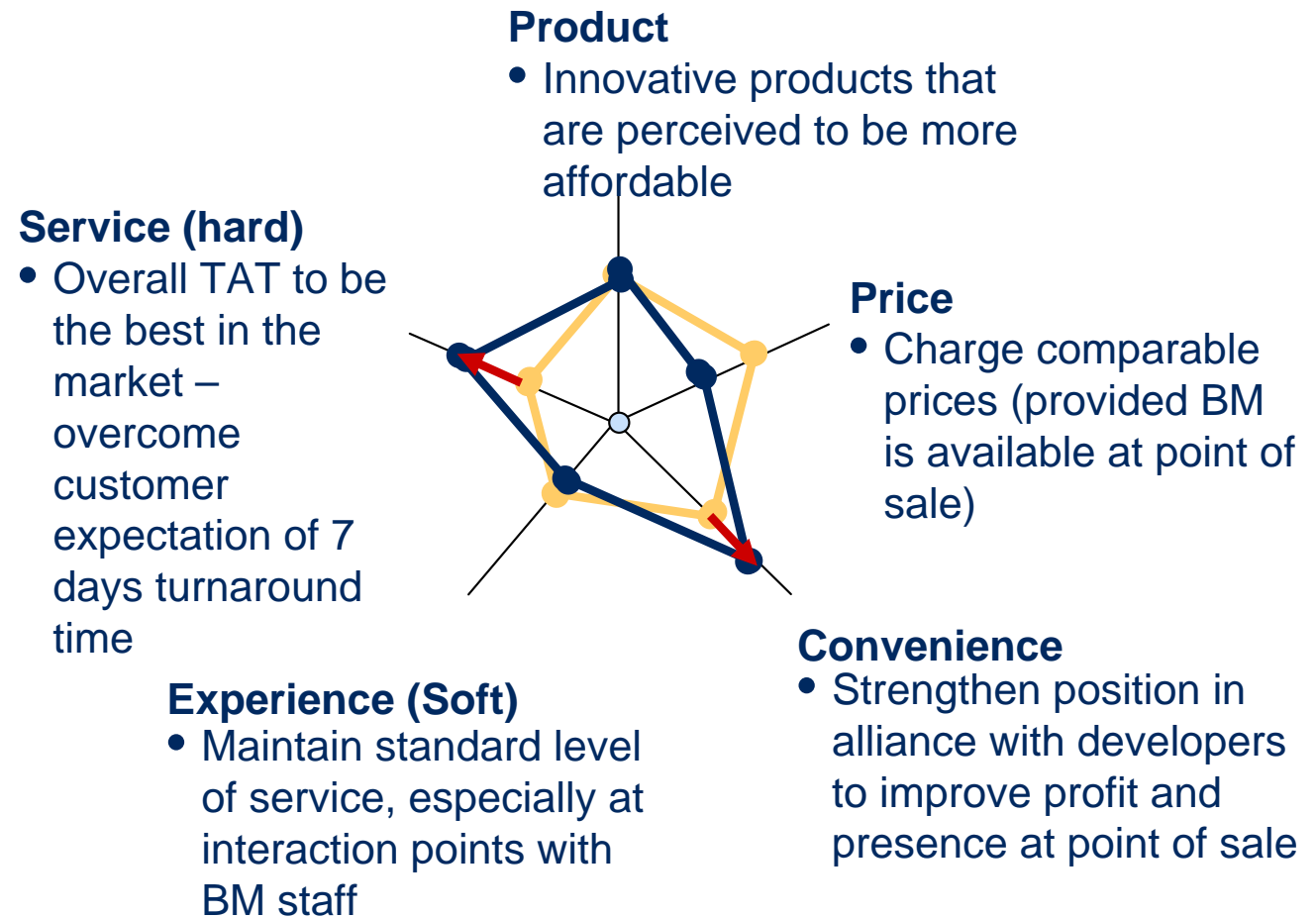
Improve service and strengthen position of Point-Of-Sale presence

-  Bank Mandiri
-  Main Competitor

Current Situation:

- About 4-5% revenue share in consumer loan, with about 10% share in mortgage
- Alliance with 180 developers
- Some variances in turnaround time, e.g. 21% of customer must wait longer than 8 days

Most convenient mortgage



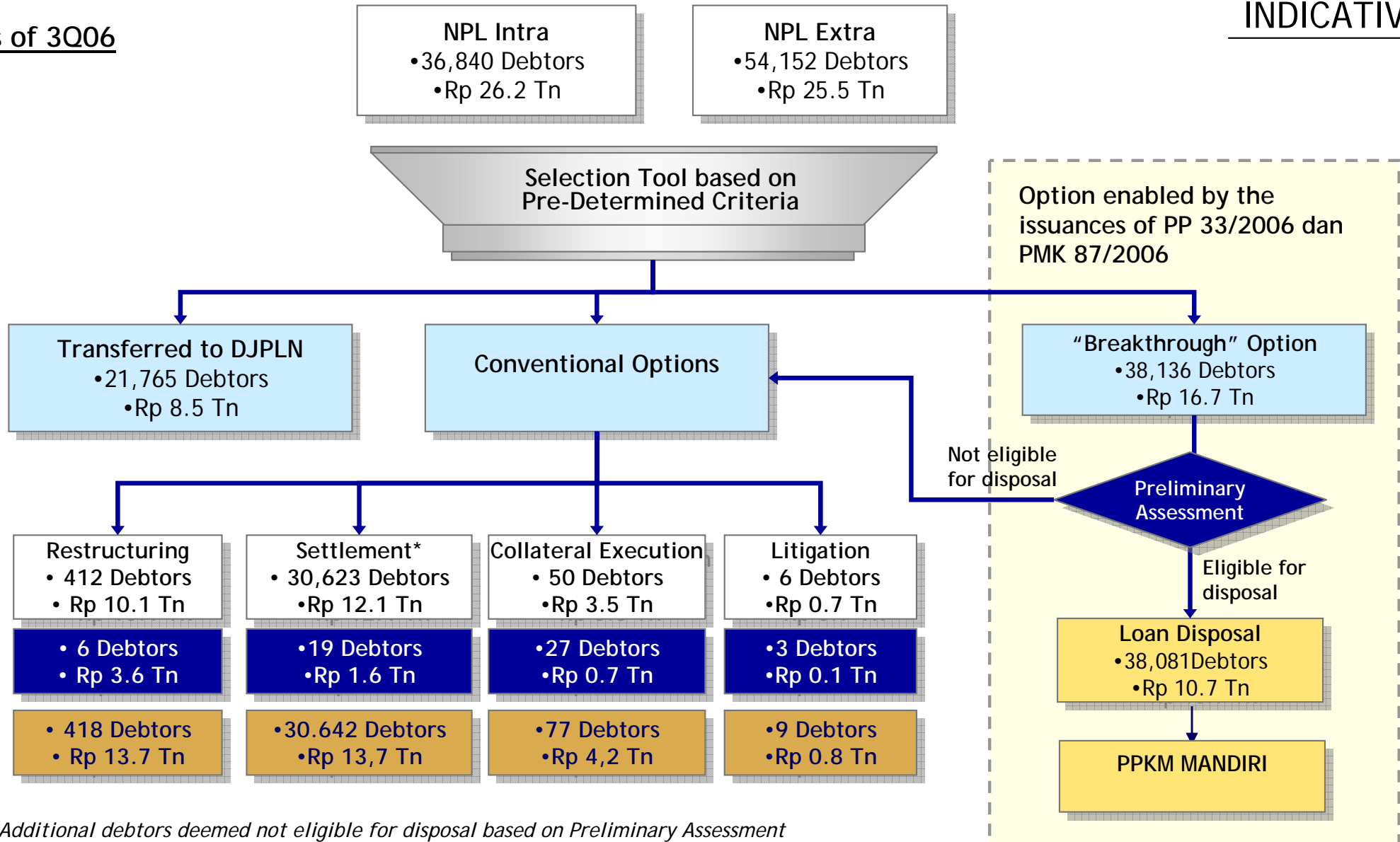
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The issuance of PP No. 33/ 2006 and PMK N0. 87/ 2006 have provided Mandiri with breakthrough options to resolve NPLs

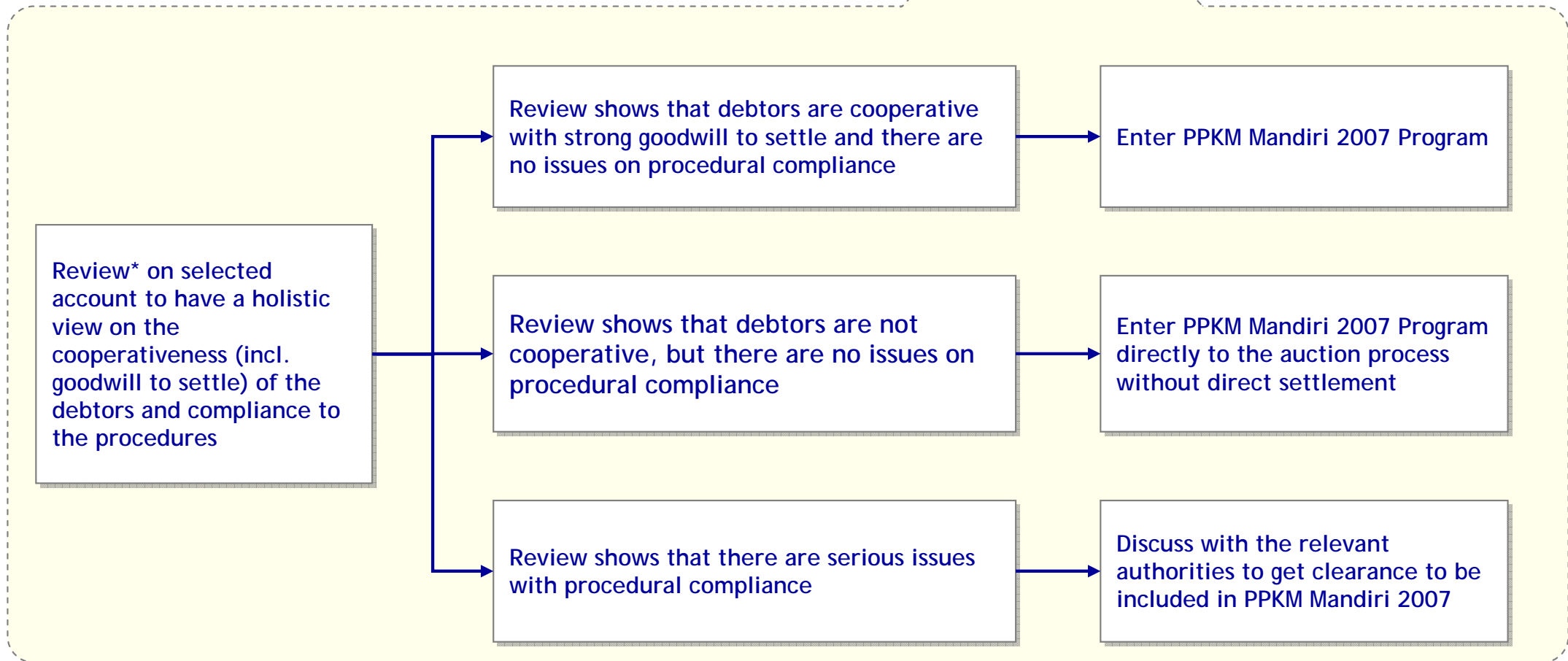
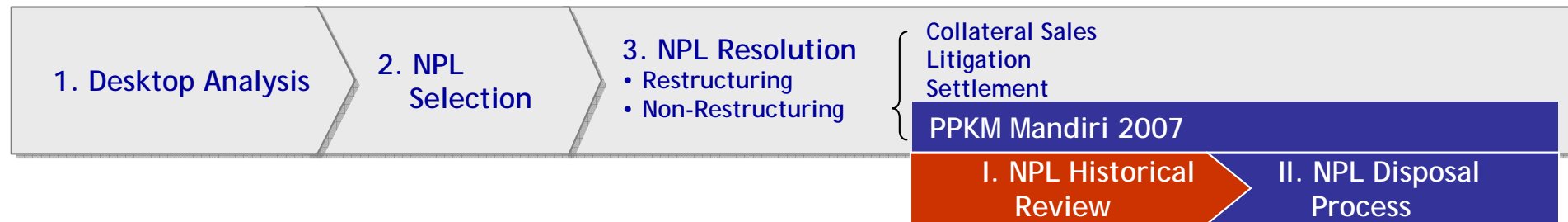
INDICATIVE

As of 3Q06



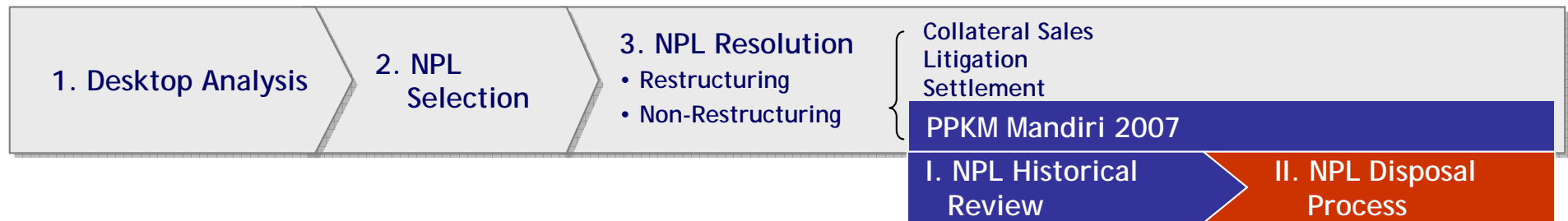
■ Additional debtors deemed not eligible for disposal based on Preliminary Assessment
■ Total number of debtors and amount including collection
 *)

There will be an *Historical Review* of each debtor to be conducted by an independent auditor prior to disposal

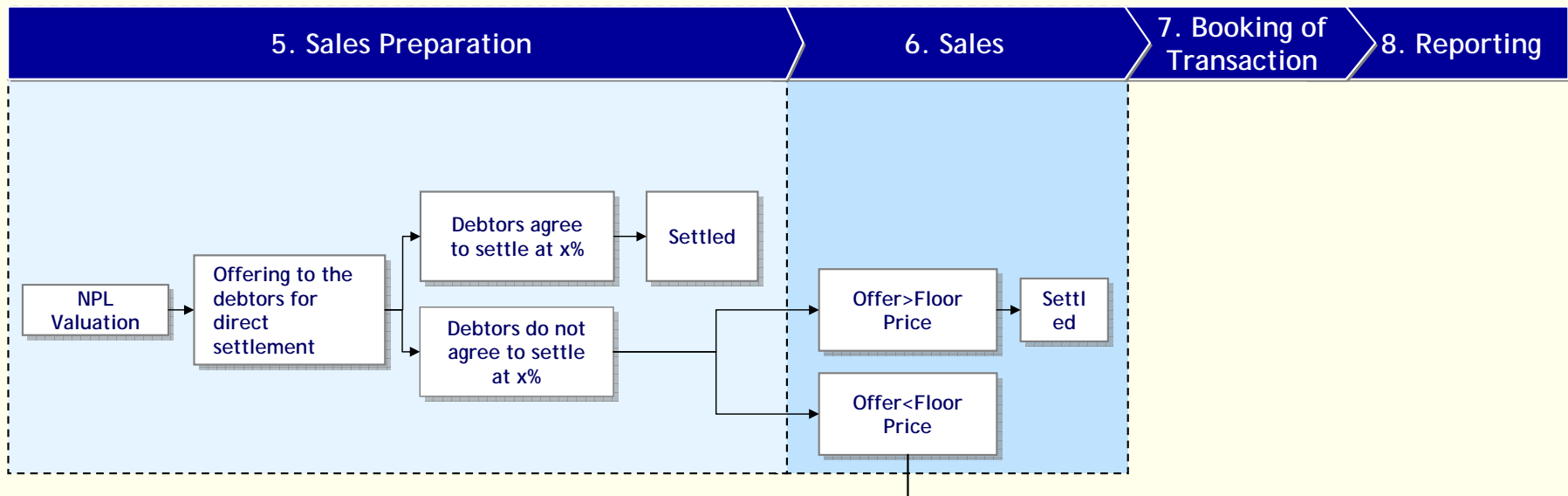
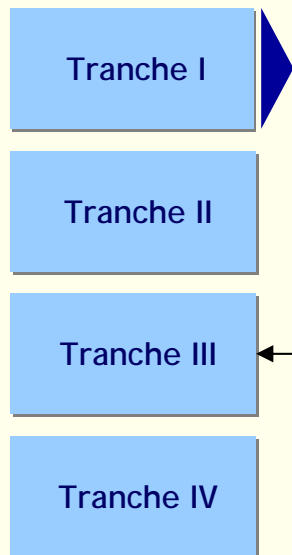


*individual review for accounts above Rp. 5 billion and sampling for accounts smaller than 5 billion)

NPL Disposal Process in PPKM Mandiri 2007



4. Selling Strategy & Tranching :



If the best offer is still below Floor Price, there will be a rebidding process
 If the rebidding process still results in a price below floor price, the assets will be offered in Tranche (n+2) with or without change in its floor price

Estimate for the Implementation Plan of PPKM Mandiri

	Number	Value	Completion	INDICATIVE
Tranche 1 Large Loan	~ 30-40 debtors	~Rp. 2 - 4 Trillion	May 2007	
Tranche 2 (Large + Medium)	To be determined			
Tranche 3 (Large + Medium)				
Special Tranche (SME and Consumer)				

NPL disposal through PPKM Mandiri can be optimally executed only if there are no issues with legal and regulatory aspects

Aggressive program across the Risk Management System to resolve NPL problems

Front-end

Middle-end

“Back End”

“Underwriting/pricing”

“Monitoring”

“NPL Management”

9 Accelerate approved programs implementation

- RAROC rollout
- Scoring system for commercial loans (smaller-end and consumer card)
- New decision making process

10 Initiatives to improve collaboration between Business Units and RM

7 Applies uncomplicated loan monitoring system for top 500 debtors

8 Initiate special team that focus on loan monitoring program

2 Accelerate Non Performing Loan resolution for top 30 debtors

3 “Rapid Response Team” review and classify new NPL

4 Start additional initiatives to resolve NPL stocks as regulation

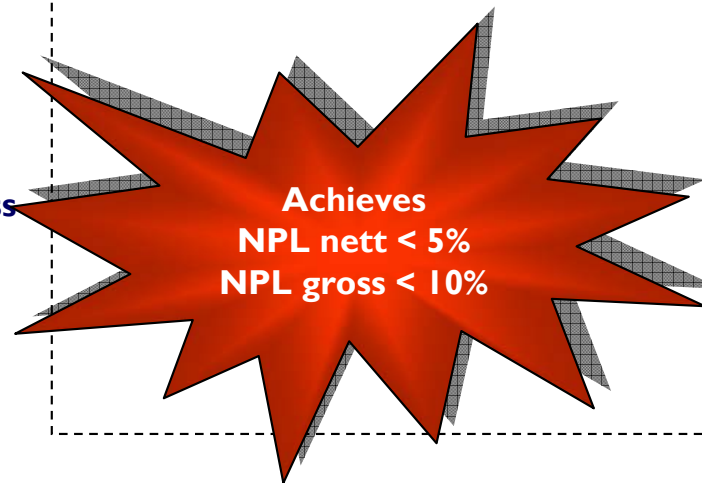
- Auction collateral in collaboration with State Collection Agency (DJPLN)

5 Try to develop new initiatives that need new ruling from regulators:

- Loan disposal program

6 Conduct best practices in organizing, strategies and tools that applied

1 Complete the process and Organization (Final Stage)



- Flow management
- Stock management

For Additional Information:

Please refer to our website at www.bankmandiri.co.id

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