

Mandiri Retail Payment Business Model

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Terdepan, Terpercaya. Tumbuh bersama Anda.

Investor Relations
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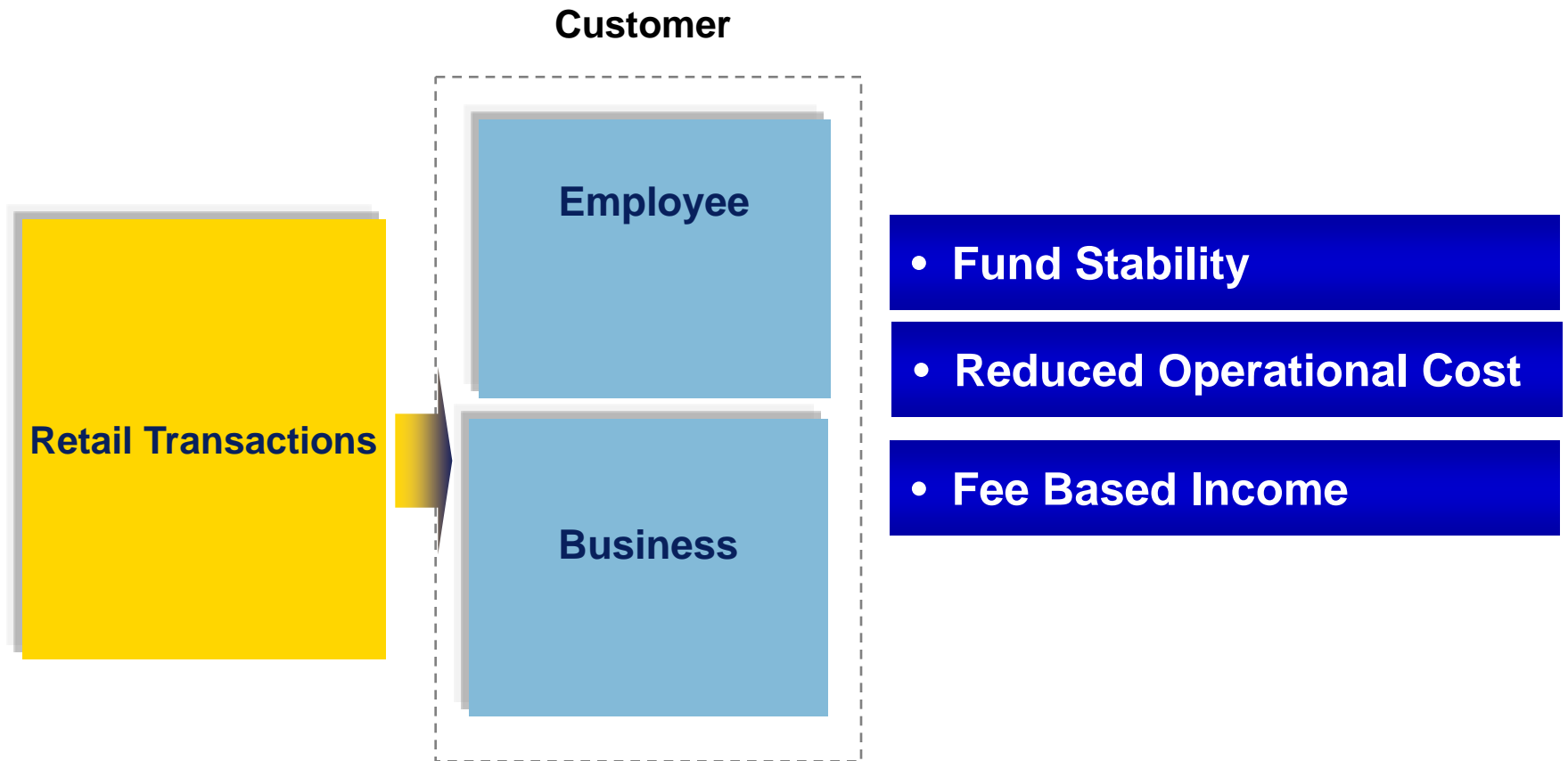


Retail Bank Business

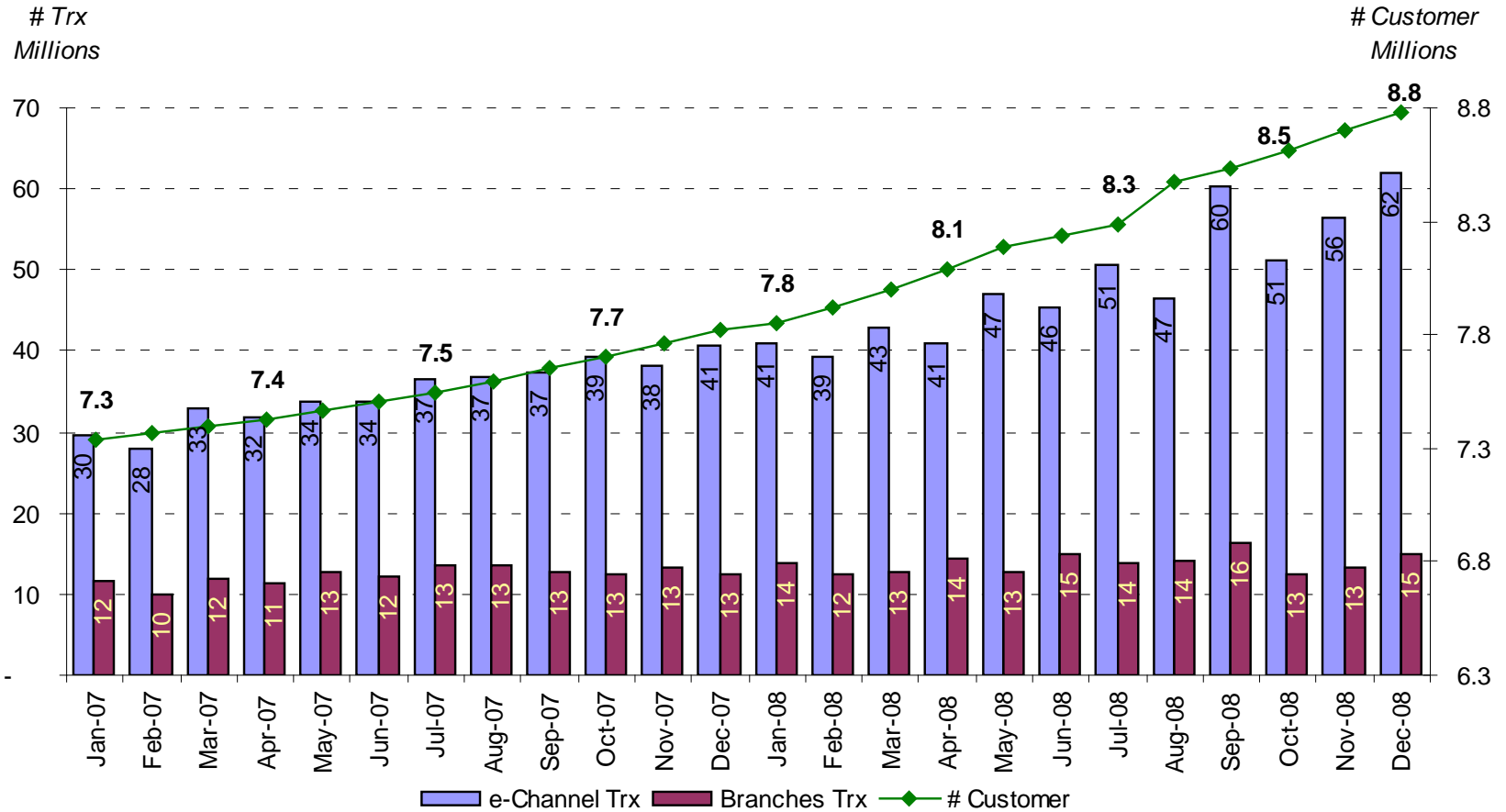
Year 2008

NO	CUSTOMER	VOLUME (IDR Bio)	INCOME (IDR Bio)	# CUSTOMER
1	Customers who save with us (Savings + Time Deposits + Demands)	166,315	5,773	8,606,360
2	Customers who borrow from us (Consumer Finance + Small + Micro)	38,458	1,869	1.802.944
3	Customers who transact through us (ATM, Branch, EDC, SMS & Internet Banking)	1,780,948	1,825	8,214,360

Retail Transactions Benefit & Business Model

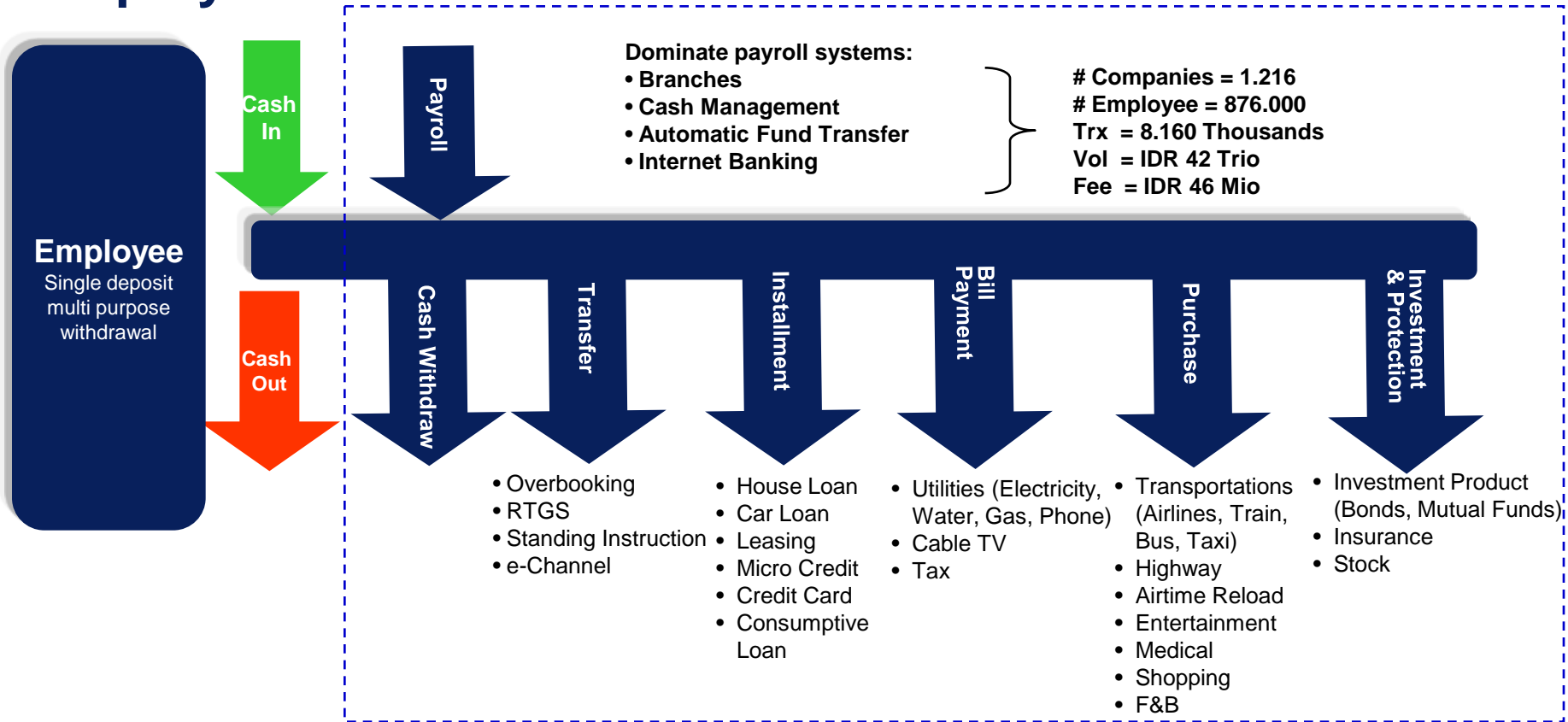


E-Channel Transactions Grow Higher Than Branches

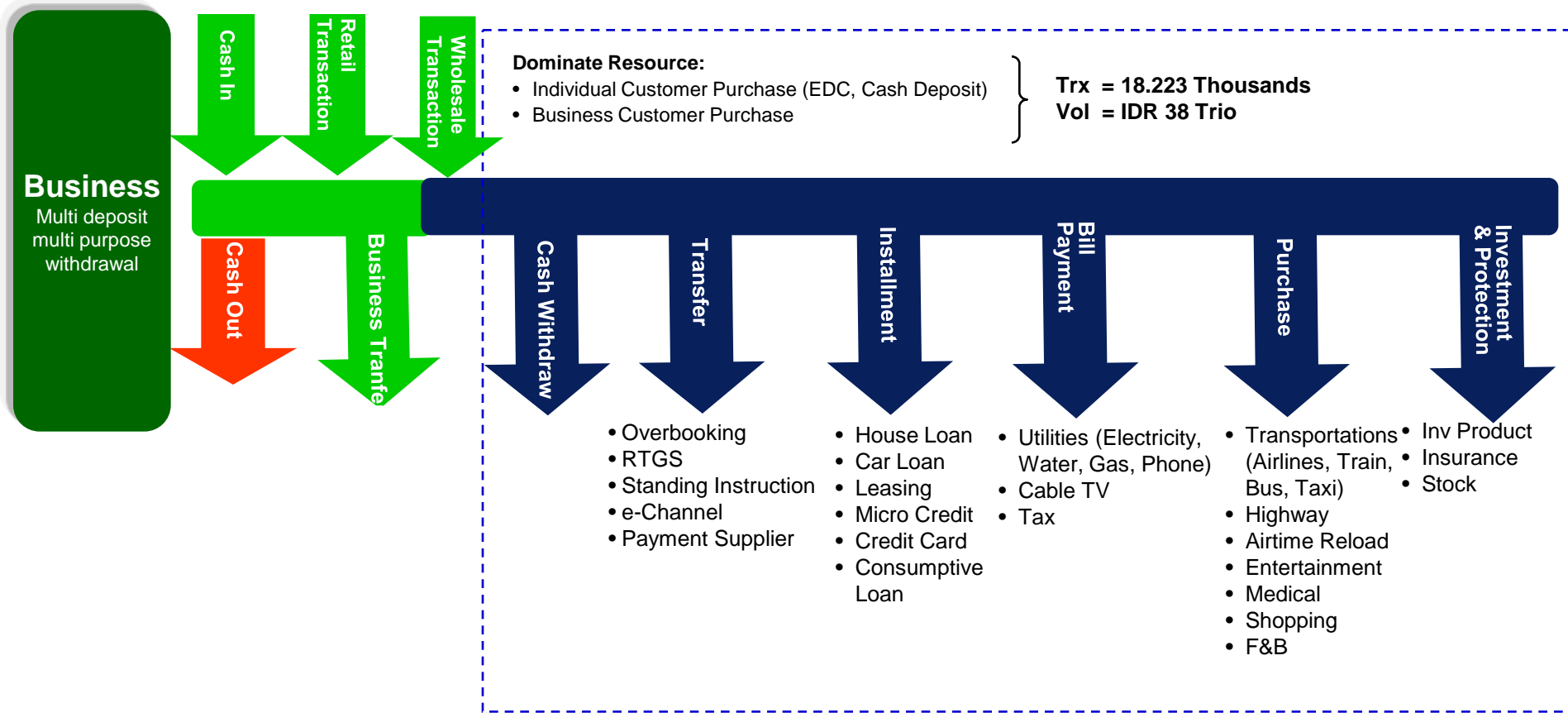


- From 2007 to 2008 : number of customer grows 20% ; e-Channel transactions grow 109% ; Branches transactions grow 29%
- Average Cost/Trx : Branches= IDR23.000 ; e-Channel=IDR1.600 à Cost Saving = IDR 21.400/Trx

Employee - Retail Transactions Model

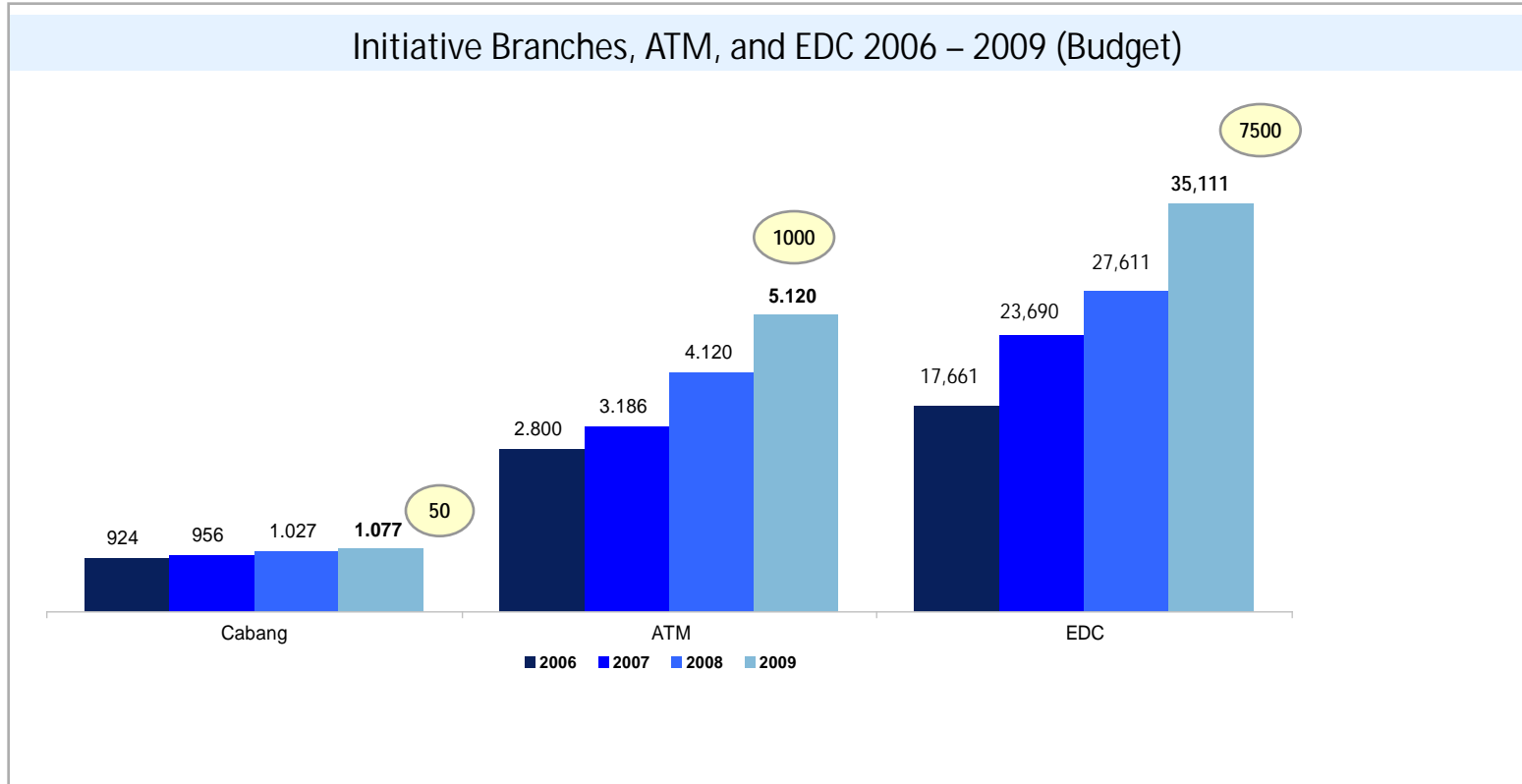


Business - Retail Transactions Model



Strategic Business Initiatives

- Continuous Investment on new Retail Transactions Infrastructure



- Major Enhancement in SMS & Internet Banking System
- Roll-out Mandiri Prepaid ; alternative to cash
- Roll-out Branch Optimization and Standardization Project
- Expansion in Business Cluster
- Expansion in Payroll

Thank you