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Press Release

FOR IMMEDIATE RELEASE

Bank Mandiri wins liquidity risk management award for 2011

- Bank Mandiri demonstrated exceptional liquidity risk management for the year 2011.
- It has speedily and resolutely activated a crisis management center in the face of a liquidity shortage.
- The bank recorded a high tier-1 ratio capital, low loan-to-deposit ratio, and high liquid assets as a proportion of total deposits and short term borrowings.

Bangkok, April 27th, 2012 – Bank Mandiri has been named as the winner of The Achievement in Liquidity Risk Management Award for the year 2011 during the Asian Banker Risk & Regulation Conference. The bank received the award at the Asian Banker Summit 2012 held at the Bangkok Convention Centre on April 26th 2012.

Bank Mandiri has demonstrated exceptional liquidity risk management by speedily and resolutely activating its Business Command Centre, a crisis management centre, in the face of a liquidity shortage during the Euro debt crisis, successfully managing liquidity risks. It also established several units dedicated to the management of risks, and has a robust integrated ERM risk management system in place. After the implementation of the Business Command Centre, the level of liquid assets to total deposits and short term borrowings ratio both improved, and average USD LDR for the year has dropped by 3% to 85%.

The bank has recorded healthy liquidity ratios - with an increase of only 1% tier-1 capital ratios compared to year 2012, low loan-to-deposit ratio for 2011, and high liquid assets as a proportion of total deposits and short term borrowings.

About 1,000 delegates attended the event, consisting of industry specialists, senior bankers, regulators, service providers and decision makers from leading institutions in Asia, the US, Europe and Latin America, where opinions and responses of practitioners from across the region to global issues are shaped.

The awards programme, administered by The Asian Banker is Asia's most important annual risk event featuring leading practitioners from a cross-section of banks and global regulators on a number of critical areas affecting the banking industry.

A stringent three-month evaluation process based on a balanced and transparent scorecard had been used to determine the winners.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong and Shanghai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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