

POLICY ON THE REVIEW MECHANISM FOR TRANSACTIONS AND COMPLIANCE WITH RELATED LAWS AND REGULATIONS

Bank Mandiri has established internal policies governing transactions that involve conflicts of interest and/or transactions with affiliated parties and related parties. In the case of lending transactions containing elements of affiliation and related-party relationships, such lending transactions are subject to prior approval from the Board of Commissioners.

The policy on the provision of funds to related parties must not contradict the prevailing general procedures for credit or fund provisioning and must ensure that such transactions provide reasonable benefits to Bank Mandiri. In addition, such provisions are required to obtain approval from the Board of Commissioners.

POLICY ON LOAN PROVISION FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Bank Mandiri has established internal provisions governing the extension of credit to members of the Board of Commissioners and the Board of Directors, with due observance of the prudential principle. Such credit facilities are processed in accordance with the prevailing general credit approval procedures, similar to those applied to other debtors.

Description	Loans (Rp Million)	Exceeding the Legal Lending Limit (LLL)	Violation of the Legal Lending Limit (LLL)
Board of Commissioners	195	Nil	Nil
Board of Directors	35,267	Nil	Nil