



Loan Policy for Board of Directors PT Bank Mandiri (Persero) Tbk.

Bank Mandiri has a credit granting policy for the Board of Directors who take into account to the principle of fairness through a generally valid credit granting process such as the loan process to regular customers.

Funding to related parties and to debtors with large amounts of funds is always carried out with due regard to the precautionary principle, as well as fulfilling the provisions of the OJK as well as other applicable laws and regulations, including the aspects of the Legal Lending Limit (BMPK).

Remarks	Loans	Excess of BMPK	Violation of BMPK
Board of Directors	Nil	Nil	Nil

During 2018 there was no violation and/or exceeding the BMPK for the provision of funds to the Related Party of Bank Mandiri. BMPK is calculated in accordance with Bank Indonesia Regulation - PBI No. 7/3/PBI/2005 dated January 20, 2005 concerning the Legal Lending Limit for Commercial Banks as amended by PBI No. 8/13/PBI/2006 dated October 5, 2006.

