

(in millions of IDR)

Description	2018	2017
- Wadiah savings / savings	3,537,033	3,548,205
- Time deposit	40,762,862	35,491,966
Deposits from other banks		
- Current accounts and savings	787,013	252,785
- Time deposit	116,958	108,473
Liabilities for securities sold under agreements to repurchase	102,234	-
Derivative liabilities	19,126	16,582
Acceptance liabilities	4,688,800	602,894
Issued securities	10,071,700	8,546,200
Loans received	423,686	-
Loans and subordinated securities	136,750	-
<b>Total liabilities to related parties</b>	<b>111,807,650</b>	<b>94,675,490</b>
<b>Total consolidated liabilities</b>	<b>941,953,100</b>	<b>888,026,817</b>
<b>Percentage of total liabilities to related parties against total consolidated liabilities</b>	<b>11,87%</b>	<b>10,66%</b>
<b>TEMPORARY SYIRKAH FUNDS</b>	<b>2,277,156</b>	<b>974,099</b>
Percentage against total temporary syirkah funds	3,02%	1,46%
<b>PROFIT AND LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME</b>		
Interest income from government bonds and treasury paper	5,109,695	5,300,754
Percentage against interest income and sharia income	6,29%	6,64%
<b>COMMITMENT AND CONTINGENCIES</b>		
Unused Loan Facilities Granted	55,668,817	50,456,815
<i>Outstanding Irrevocable letter of credit</i>	11,195,881	5,904,249
Granted guarantees in the form of a bank guarantee	26,849,223	25,912,130
<i>Granted Guarantees are in the form of standby letters of credit</i>	7,673,903	6,171,176
Total of commitments and contingencies to related parties	101,387,824	88,444,370
<b>Total Consolidated commitments and contingencies</b>	<b>251,106,025</b>	<b>227,252,235</b>
<b>Percentage of total commitments and contingencies to related parties against Total of consolidated assets</b>	<b>40.38%</b>	<b>38.92%</b>

<sup>\*)</sup> Gross before amortized discount and unrealized (losses) / profit from (decrease) / increase in value of securities.

## Review Mechanism Policy of Transactions and Fulfillment of Related Terms and Conditions

Bank Mandiri has internal policies related to transactions that contain conflicts of interest and / or transactions with affiliated parties. The policy of providing funds to related parties must not contain conflict with the general procedures for the regulations of applicable funds and must continue to provide reasonable benefits for the Company, and the regulations must obtain the approval of the Board of Commissioners.

The policy of providing funds to the related parties may not conflict with the general procedures of providing funds that are valid and must continue to provide the reasonable profits for Bank Mandiri and the provision must obtain the approval of the Board of Commissioners.