

(in IDR Million)

Uraian	2019	2018
<b>TEMPORARY SYIRKAH FUNDS</b>	1.733.920	2.277.156
Percentage against total temporary syirkah funds	2,08%	3,02%
<b>PROFIT AND LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME</b>		
Interest income from government bonds and treasury paper	6.951.891	5.109.695
Interest income from government bonds and treasury paper	7,60%	6,31%
Loan interest expense received	51.349	-
<b>Percentage against interest income and sharia income</b>	<b>0,16%</b>	-
<b>COMMITMENT AND CONTINGENCIES</b>		
Unused Loan Facilities Granted	67.895.741	55.668.817
Outstanding Irrevocable letter of credit	7.689.574	11.195.881
Granted guarantees in the form of a bank guarantee	18.426.336	26.849.223
Granted Guarantees are in the form of standby letters of credit	9.253.918	7.673.903
Total of commitments and contingencies to related parties	103.265.569	101.387.824
<b>Total Consolidated commitments and contingencies</b>	<b>284.171.081</b>	<b>251.106.025</b>
<b>Percentage of total commitments and contingencies to related parties against Total of consolidated assets</b>	<b>36,34%</b>	<b>40,38%</b>

\*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.

## LOAN POLICY FOR BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Bank Mandiri has a policy of granting credit to the Board of Commissioners and Directors which takes into account the principle of fairness through the generally accepted credit process such as the process of granting credit to regular customers.

Remarks	Loans	Excess of BMPK	Violation of BMPK
Board of Commissioners	Nihil	Nihil	Nihil
Board of Directors	Nihil	Nihil	Nihil