

(in IDR Million)

| Uraian | 2019 | 2018 |
|--|--------------------|--------------------|
| TEMPORARY SYIRKAH FUNDS | 1.733.920 | 2.277.156 |
| Percentage against total temporary syirkah funds | 2,08% | 3,02% |
| PROFIT AND LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME | | |
| 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 | - |
| Percentage against interest income and sharia income | 0,16% | - |
| COMMITMENT AND CONTINGENCIES | | |
| 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 |
| Total Consolidated commitments and contingencies | 284.171.081 | 251.106.025 |
| Percentage of total commitments and contingencies to related parties against Total of consolidated assets | 36,34% | 40,38% |

*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 |