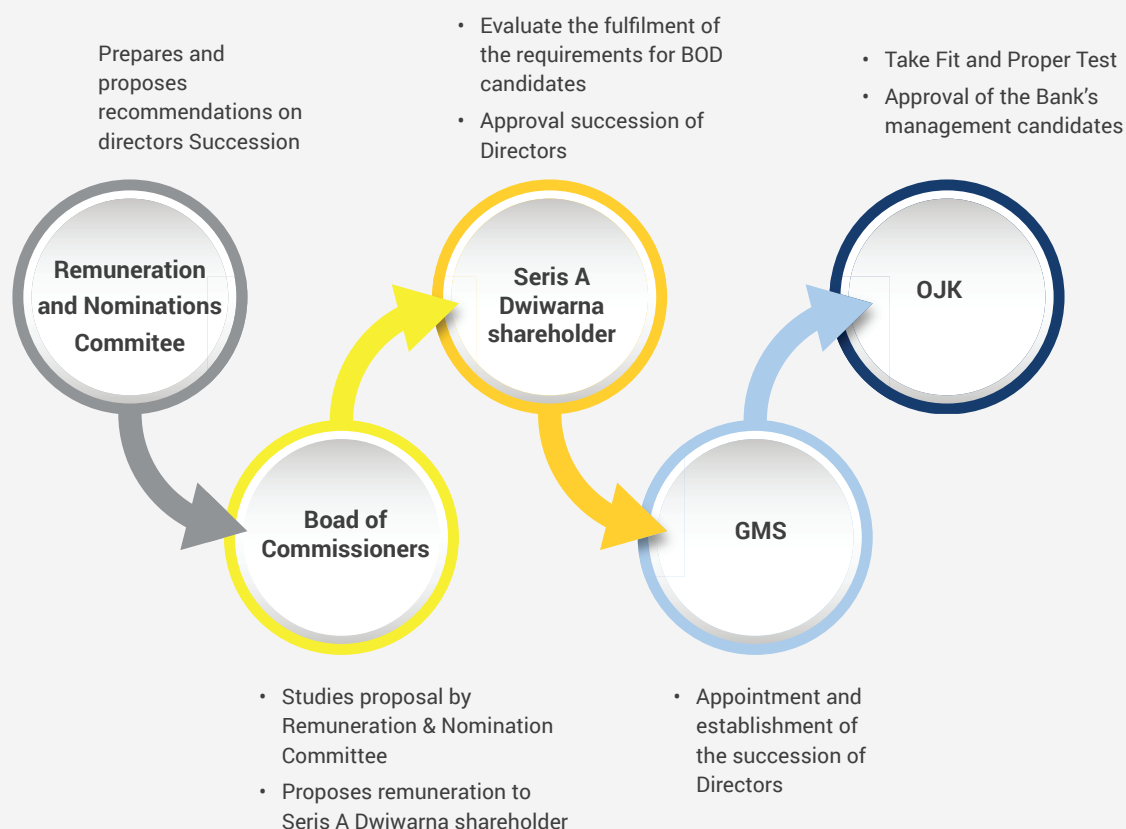


## Directors Succession Policy

Talent & Succession Management is designed to prepare the regeneration of the Bank’s leadership in the future, harmonized with the Regulation of the Minister of State Enterprises no. PER-01/MBU/2012 on Terms and Procedures for Appointment and Dismissal of Directors of State Owned Enterprises which has been updated by Regulation of the Minister of State Enterprises No.Per-16/MBU/2012 on the second amendment of the Regulation of the Minister of State Enterprises No.Per-01/MBU/2012.

Policy succession of Directors also carried out in accordance with the provisions stipulated in the Articles of Association and Board Manual Bank Mandiri.

### Directors Succession Policy



## Loans Board of Directors policy

Bank Mandiri treat members of BOD as a regular customer and no privileges ( including interest ) for members of BOD. During 2015 , no member of the BOD who received a loan from Bank Mandiri . If there are loans to members of BOD, the loan will be counted as legal lending limit of the Bank in accordance with Bank Indonesia regulation No. 8/13 / PBI / 2006