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## VIEW OF RISK MANAGEMENT SYSTEM EFFECTIVENESS

The assessment of Bank Mandiri's Risk Profile at the individual or Consolidated/Integrated level throughout 2022 reflected that the risks faced by Bank Mandiri at both levels can be managed well so that further business development can be ensured. In other words, Risk Management was finely and effectively executed by Bank Mandiri.

### Statements from the Board of Directors and/or the Board of Commissioners or the Audit Committee on the Adequacy of Risk Management System

The internal control system carried out by Bank Mandiri is considered to be effective and adequate, as reflected in the effectiveness of the implementation of internal control functions, including the internal audit function, risk management, compliance, financial and operational control.

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## ISK MANAGEMENT ACTIVITY REPORT IN 2022

In relation to the assessment of TKB and LPR individually, during 2022, Bank Mandiri has compiled and reported as follows:

1. The Bank's Soundness Rating uses an Individual Risk Based Bank Rating (RBBR) approach, which includes an assessment of its Risk Profile, Governance, Earnings and Capital. During 2022, the Bank has reported Bank Mandiri's Soundness Rating individually for the reporting period for the second semester of 2021 and first semester of 2022 to the regulator in a timely manner.
2. Individual Risk Profile which includes the management of 8 types of risk (Credit, Market, Liquidity, Operational, Legal, Reputational, Strategic and Compliance Risk). During 2022, Bank Mandiri has reported the results of the self-assessment of the Individual Risk Profile for the reporting period of the fourth quarter of 2021 and the first, second, third quarters of 2022 to the regulator in a timely manner.