

FOCUS STRATEGY IN 2023

Bank Mandiri is committed to maintaining its sustainable performance growth throughout 2023, despite the prevailing uncertainty in the global economy. Hence, in 2023, Bank Mandiri fortifies and refines its strategy through the formulation of three main strategic objectives, thereby ensuring the achievement of this commitment.

The three main strategic focuses are to emphasize on optimal liquidity management and keeping the cost of funds to remain low, focus on continuing sustainable performance growth, and focus on accelerating digital initiatives progressively.

In implementing the first strategy, namely focusing on optimal liquidity management and keeping low cost of funds, Bank Mandiri carries out the following initiatives:

- Bolstering low-cost fund growth to ensure that the Current Account Saving Account (CASA) ratio remains strong and sustainable through transaction optimization and digital innovation for acquisitions and boosting customer transactional improvements;

- Optimizing derivative business growth opportunities from the wholesale customer ecosystem in a close-loop manner ranging from wholesale customers, distributors, suppliers, to payroll, one of which is by prioritizing the KOPRA platform, and working on the potential of regional-based superior businesses in expanding loans;
- Maintain competitive lending rates and deposits adjusted to market conditions;
- Maintain the Loan to Deposit Ratio (LDR) at an optimal level; and
- Maintain a healthy level of Capital Adequacy Ratio (CAR).

All-Rounder Ecosystem Bank Empowered By Digital Innovations

