



Specifically, Bank Mandiri also implements a 1.5 line of defense, which consists of a fraud detection unit and a Senior Operational Risk Head to support the first line of defense in ensuring effective risk control.

Managed Risks

Bank Mandiri manages 10 types of risks in a consolidated manner, namely:



ESG Risk is an emerging risk embedded in all related risks managed by the bank, including credit risk, liquidity risk, market risk, and operational risk. In its management, Bank Mandiri conducts a comprehensive risk management process encompassing ESG risk.