

In general there are 9 main aspects that has always been the focus of discussion of the Board of Commissioners together with the Board of Directors, such as:

1) Fund Raising

An increase in the composition of low-cost funds are accompanied by the provision of a thorough solution to our customers and develop alliances based value chain to meet the needs of the customers business / enterprise.

2) Disbursement

Disbursement of funds is done in compliance with the prudential principles and adequate risk management and supervision of the quality of loans disbursed. In Bank Mandiri channeling funds are expected to become the market leader, especially for the development of retail financing in the consumer finance segment and Micro & Retail Banking.

3) Capitalization

Bank Mandiri has revalued some of the Bank fixed assets as one step to strengthen its capital structure in the preparation for the implementation of Basel III and anticipate the competition ahead of the application of the ASEAN Economic Community. Strengthening the aspect of capitalization can open up business opportunities in the future.

4) Risk Management

The management of business risk is well performed through the control or by maintaining conservative inherent risk. Mandiri Groups need to continue evaluating the integrated risk management and to develop a better system to monitor the risk management of Mandiri Group.

5) Internal Control

Improving the quality of internal controls, among others, by improving the implementation of Data Quality Audit, enhance technical guidelines compliance Compliance Risk Assessment and

Standards Compliance Guidelines. In addition, also increased competence Risk, Control, Audit and Governance through the implementation of the Compliance Audit Governance Academy.

6) GCG Implementation

The principles of GCG always be implemented consistently and continuously. In preparing the application of ASEAN Economic Community, Mandiri Group is required to do improvement and perfection in conformity with the prevailing standards in ASEAN which in turn can provide added value to the reputation of Mandiri Groups

7) Compliance

Compliance awareness should be conducted sustainably at all levels of the Bank beings, including evaluating the effectiveness of the socialization relevant results in order to prevent deviation from the rules and regulations.

8) Information Technology

Doing repairs and improvements Management Information System (MIS) and the data warehouse to support cross-selling transactions the Bank as well as to support the operations of the bank in order to achieve the vision of Bank Mandiri.

9) Non-Organic Growth

Non-organic business growth is expected to support and improve the overall performance of the company and must meet the precautionary principle, including the application of adequate risk management and every non-organic growth is expected to contribute to the performance of Bank Mandiri.