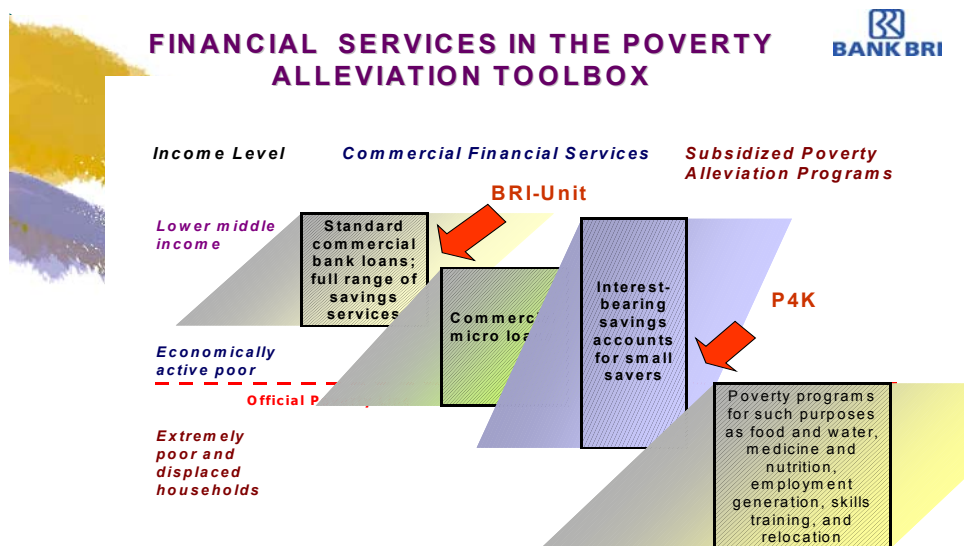


Commercialization of Microfinance And Linkages Between Microfinance and Commercial Banking (Appendices)

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BRI Loan Outstanding

In Billion Rupiah

SEGMENT	2002		2003		Sep-04	
	Rp	%	Rp	%	Rp	%
Micro	12,011	30.57	14,540	30.58	18,146	31.22
Small/Retail	18,970	48.28	23,955	50.38	29,621	50.97
Medium	4,258	10.84	2,092	4.40	2,598	4.47
Total	35,239	89.68	40,587	85.36	50,365	86.66
Corporate	4,056	10.32	6,959	14.64	7,754	13.34
Grand Total	39,295	100.00	47,546	100.00	58,119	100.00

BRI Network

MICRO BUSINESS

BRI Unit = 4.049
 Village Post (PPD) = 199

RETAIL BUSINESS

Branches = 325
 Sub Branches = 126
 BRI ATM Network = 582
 Shared ATM network = 2.385
 ATM Himbara (state owned bank) = 3.627

MEDIUM BUSINESS

Head Office = 1
 Regional Offices = 13



BRI UNT: Loan vs Saving

Billion IDR

