

| <b>PT Bank Rakyat Indonesia (Persero), Tbk</b>            |  |
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| <b>Institution Contact Details</b>                        |  |
| <b>Country</b>  | Indonesia  |
| <b>Website Address</b>                                    | <a href="http://www.bri.co.id">www.bri.co.id</a> or <a href="http://www.ivpbri.com">www.ivpbri.com</a>   |
| <b>General Institutional Information</b>                  |  |
| <b>Established in (year)</b>                              | 1895   |
| <b>Current Legal Status of the Institution</b>            | Public Company   |
| <b>Regulated</b>  | Commercial Bank  |
| <b>Majority Ownership</b>                                 | Government of Indonesia  |
| <b>Brief History</b>                                      | <ul style="list-style-type: none"> <li>- Established in 1895 for serving SME</li> <li>- In 1970's, BRI Units were established as channelling agent for BIMAS - a government program for achieving national rice self sufficiency. The program was successful but BRI Unit failed to remain sustainable.</li> <li>- In 1984, BRI redesigned the BRI Units into a fully commercialized microbanking system</li> <li>- Since 1986, microbanking business (BRI Units) got profit and expanded its outlet.</li> <li>- In 2003, BRI went public</li> </ul> |
| <b>Products</b>   | <ul style="list-style-type: none"> <li>- Loans: General Credit (KUPEDDES)</li> <li>- Deposits: Saving (SIMPEDES), Current Deposit and Time Deposit</li> <li>- Other bank services: Money Transfers, Utilities Bills, Salaries</li> </ul>   |
| <b>Percentage of operations comprised by microfinance</b> | 35%  |
| <b>Main Funding Sources</b>                               | Fully commercial   |
| <b>Main Challenges</b>                                    | Synergy or linkage program between bank and other institutions   |
| <b>Primary Network</b>                                    | 4100 outlets   |
| <b>Primary Rater/External Evaluator</b>                   | Excellent  |

| <b>Outreach and Financial Data</b>                               |                 |                 |                 |
|--|-----------------|-----------------|-----------------|
|  | <b>31/12/05</b> | <b>31/12/04</b> | <b>31/12/03</b> |
| <b>Outreach Indicators</b>                                       |                 |                 |                 |
| Number of Personnel  | 28,831          | 28,248          | 27,510          |
| Fulltime   | 23,904          | 23,629          | 22,920          |
| Part time  | 4,927           | 4,619           | 4,590           |
| Volunteers   | -               | -               | -               |
| <b>Loan</b>  |                 |                 |                 |
| Number of Active Borrowers                                       | 3,313,532       | 3,210,678       | 3,100,358       |
| Average Loan Balance per Borrower (US\$)                         | 781             | 679             | 533             |
| Loans below US\$ 300   | 89,463,288      | na              | Na              |
| % of Woman Borrowers   | na              | na              | Na              |
| <b>Savings</b>   |                 |                 |                 |
| Number of savers   | 32,252,741      | 31,271,553      | 29,869,197      |
| Average Savings Balance per saver (US\$)                         | 130             | 119             | 104             |
| <b>Dept of Outreach</b>  |                 |                 |                 |
| % of microfinance clients living below the national poverty line | 16%             | 17%             | 18%             |
| % of clients starting micoenterprise for the first time          | na              | na              | Na              |
| <b>Financial Information</b>                                     |                 |                 |                 |
| <b>Balance Sheet</b>   |                 |                 |                 |
| Gross Loan Portfolio (in \$US)                                   | 2,589,147,727   | 2,180,545,454   | 1,652,261,364   |
| Total assets (in \$US)   | 5,000,630,227   | 4,447,126,477   | 3,714,400,341   |
| Savings (in \$US)  | 4,180,713,636   | 3,736,567,045   | 3,116,954,545   |
| Total Equity (in \$US)   | 9,806,818       | 9,636,477       | 9,642,727       |
| <b>Other</b>   |                 |                 |                 |
| Performance  | 98.45%          | 97.90%          | 97.21%          |
| Operational self sufficiency                                     | 100%            | 100%            | 100%            |
| % of microfinance clients who live in rural areas                | na              | na              | Na              |

| <b>History of the Institution</b>  |  |
|--|--|
| Who established the institution?   | Raden Aria Wirjaatmadja  |
| When was the institution established?                                    | 1895   |
| Where was the institution established?                                   | Purwokerto City  |
| Why was the institution established?                                     | For helping local low level people to improve their life                                       |
| Major Past Activities  | BRI has been successful in supporting the Government to achieve national rice self sufficiency |
| Other Details  | Since established, BRI has served micro and small enterprises consistently                     |
| <b>Funding and Major Donors</b>  |  |
| <i>Current Sources of Funding</i>  |  |
| Equity   | From Government of Indonesia   |
| Short-Term Loan  | No   |
| Long-Term Loan   | No   |
| Donations  | No   |
| Deposits/Savings   | Yes  |
| Other  |  |
| <i>Major Donors</i>  |  |
| Who are the major donors?  |  |
| How long have they been a major donor?                                   |  |
| What activities does the donor fund?                                     |  |
| What percentage of the institutions activities does the donor fund?      |  |
| Other Comments   |  |
| <b>Employee Information</b>  |  |
| Number of full time employees  | 23 904   |
| Number of part time employees  | 4 927  |
| Number of volunteers   | 0  |
| <b>Current Areas of Operations</b>                                       |  |
| What current activities is the institution undertaking?                  | Provide financial service to middle and low level people in rural and urban areas              |
| Is the institution working with other organisations on these activities? | No   |
| Who is funding these activities?   | Fund was mobilised from the public commercially  |
| When are the activities  |  |

|   |   |
|---|---|
| expected to be completed?   |   |
| What are the outcomes the institution hopes to achieve with these activities? | Sustainability of service providing   |
| Other Comments  |   |
| <b>Future Activities</b>  |   |
| What future activities does the institution have planned?                     | To initiate new business in consultancy service and establish strategic alliance with other institution |
| When are the activities planned to be implemented?                            | 2007  |
| What outcomes does the institution hope to achieve with these activities?     | To develop new business   |
| Other Comments  |   |
| <b>Distinctive Institution Features</b>                                       |   |
| What distinctive feature(s) does the institution have?                        | The operation system and product features   |
| Details on what makes the feature(s) unique?                                  | BRI is a pioneer for MFI that operates commercially, self funded and innovative product features        |
| What area of operations does the feature(s) apply to?                         | Savings, Lending and other Services   |
| Other Comments  |   |
| <b>Other Information</b>  |   |
|   |   |