BRI's Micro Business *...Strategies Employed for Sustainable Growth...*

BANK BRI
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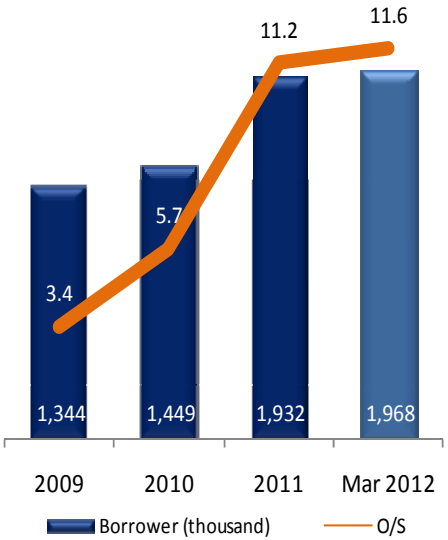
The slower growth of BRI's micro business is more because of internal factors rather than external factors. Those internal factors are related to BRI's capacity to disburse loan and its intention to seek more sustainable future growth of its micro business. To answer that situation, BRI is initiating a revitalization program in its micro business as follow:

..."Revitalization" Steps...

1 Expanding customer base through KUR

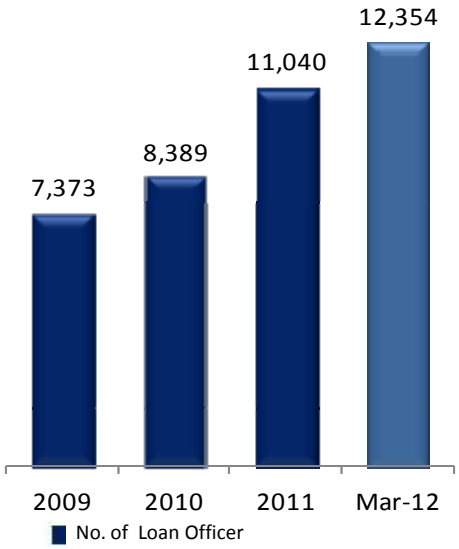


In 2011 & Q1-2012, KUR is keep increasing both in number of borrower as well as loan o/s.

2 Expanding Outlets to new areas and smaller borrowers

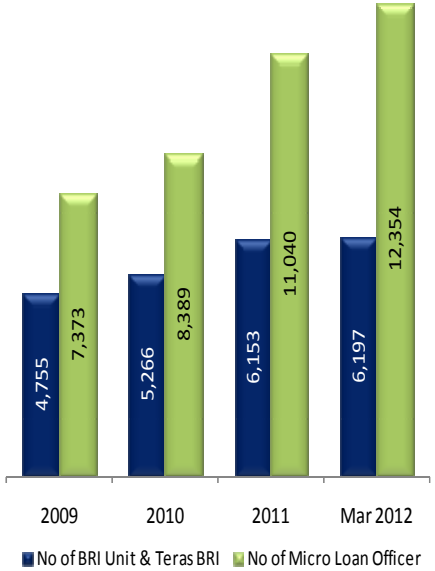
Network expansion toward new areas, smaller outlets and smaller borrowers, to support growth in the future

3 Recruiting new loan officers (increasing capacity to tap market)



Loan Officer recruitment accelerated in 2011 & continued in Q1-2012 aligned with the fast outlet expansion

4 increasing capacity toward optimum productivity



Increasing capacity as no of loan officer per micro outlet rising –currently >2 loan officers per outlet in average