

PT Bank Rakyat Indonesia (Persero) Tbk.



Analyst Gathering

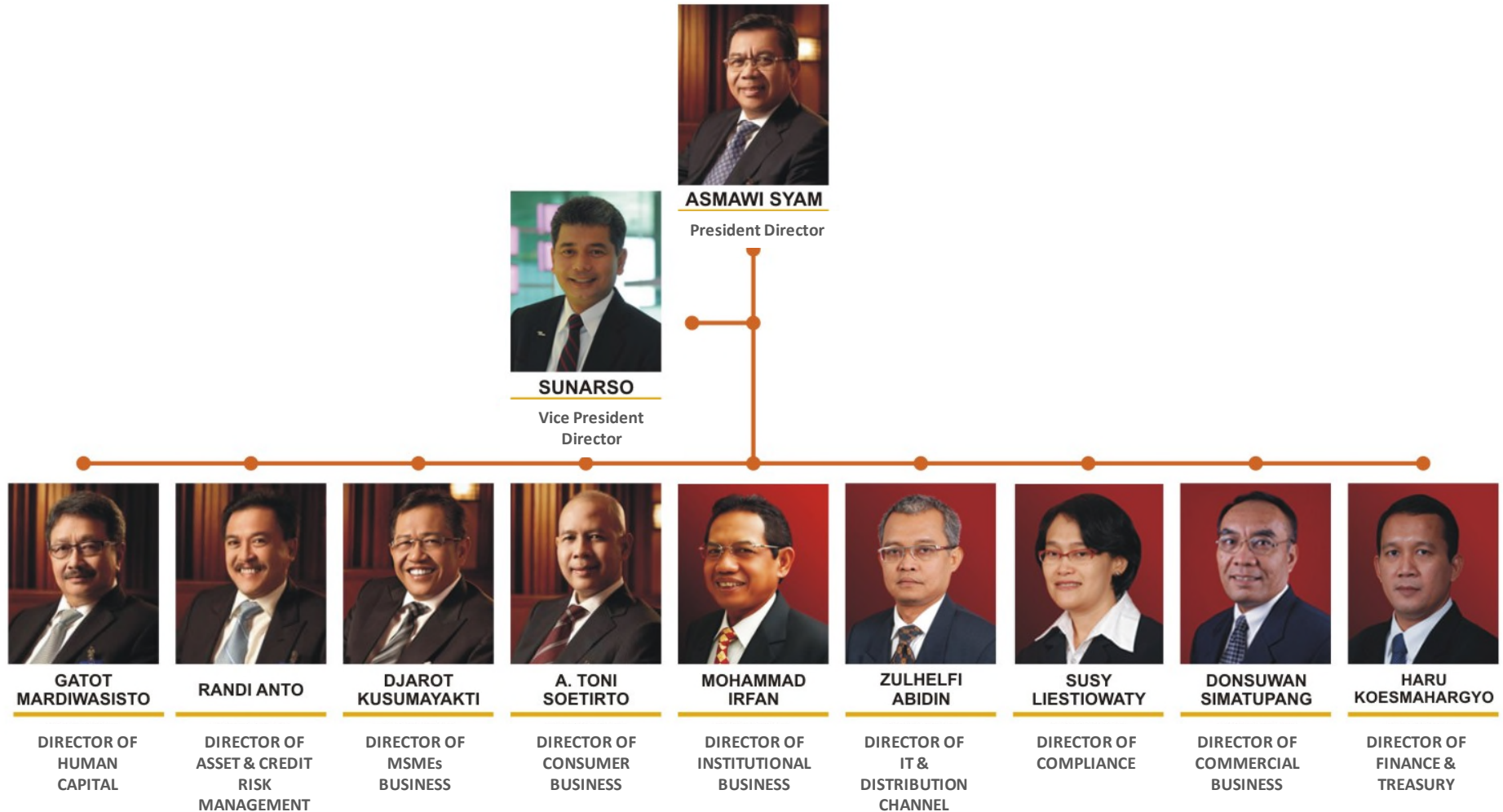


Jakarta, 1 April 2015



Management of Bank BRI

Board of Directors



BRI – Corporate Strategy

Medium Term Target

Current

Medium Term Target

Market Leader in Micro, Small & Medium Businesses

*Market Leader in MSMEs
Businesses*



*Maintain position as Market Leader in
MSMEs Businesses*

*CASA composition at
50% - 55%*



Increase CASA ratio to around 60%

*Fee Income to Total Income
around 7%*



*Increase portion of Fee Income to Total
Income to 10%*

*Challenger in domestic payment
system business*



*Provide integrated banking solutions
for customers*

*Business Portfolio in
Conventional & Sharia Banking*



Provide non bank financial services

Lending : Focus in Micro and Small Segment & provide integrated banking solutions for customers

Micro & Small Businesses

- Product development, feature enhancement and targeted marketing activities
- Improving account officers role as financial advisor.
- Optimizing growth potential in sectors prioritized by government

Consumer Business

- Along with growth in middle income class, optimizing the business potential through optimizing existing customer data base.
- Increasing productivity of existing resources and infrastructure
- Maintaining position as national market leader in Payroll loan business

Medium

- Improving loan quality through selective growth

Corporate & SoE

- Optimizing growth potential in corporate with trickled-down business to MSMEs segments
- Business expansion prioritized to sector with benefit toward MSME business, such as energy (power plant), agribusiness, transportation/ logisticc (Train, Seaport, Airport, Toll road)

Funding – Focus on improving funding structure through imcreasing transaction based IT

**Retail –
Individual**

- Developing digital financial services business (BRILink & tBank) to strengthen customer base in Micro segment and Building entry barrier
- Increasing usage of e-banking, especially usage per customer
- Focus in Saving Account, through large number of employees
- Integrated marketing communication

**Retail –
Small Business
& Retail Chain**

- Promotional program to increase transaction in Current Account
- Using Cash Management to increase customer cash flow in BRI
- Developing merchant business by EDC implementation

**Corporate /
Institution**

- Maximizing relationship with government institution and corporation to increase cross selling ratio.
- Implementing customer profitability analysis implementation in corporate segment

Support: maintaing efficiency & risk

Operation & Human Capital

- Operational streamlining by increasing sistem automation & SLA
- Implementation of paperless system to improve quality of control as well as operational efficiency
- Improving personnel quality by developing Corporate University and enhancing corporate culture.

Network Expansion

- Network expansion to anticipate growth of rural areas, inline with government infrastructure development program.
- Expansion in lighter channels or more efficient network, i.e Teras BRI & e-channel
- Developing agent-banking business through BRILink, to support Micro segment development

Risk Management & Capital

- Preparing for Basel 3 implementation
- Maintaining forex limits and LDR to minimize exchange risk
- Loan expansion to segments with relatively lower RWA
- Monitoring growth of RWA (Risk Weighted-Assets)

Target 2015

Loan Growth	:	15% – 17%
LDR	:	80% - 92%
NPL	:	2.0% - 2.2%
NIM	:	8.0% – 8.5%
FBI Growth	:	20% - 25%
Opex Growth	:	15% - 18%
CER	:	42% - 43%
Net Profit Growth	:	10% - 12%

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