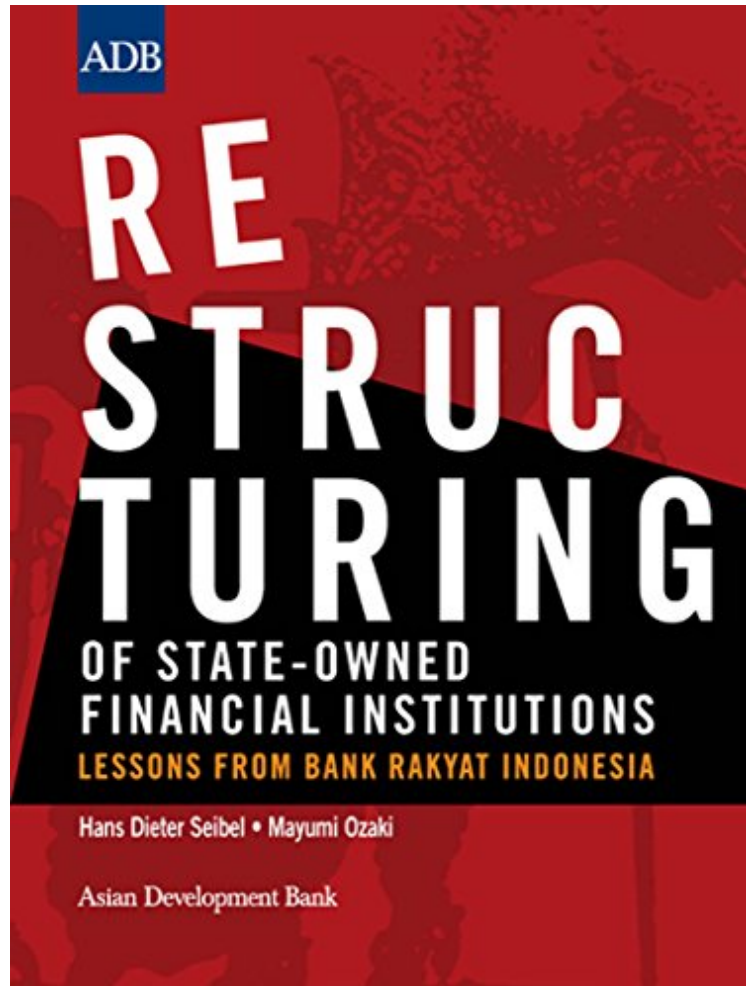


# Restructuring of State-Owned Financial Institutions: Lessons from Bank Rakyat Indonesia

*Hans Dieter Seibel, Mayumi Ozaki*

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Despite the trend toward financial sector liberalization in recent years, state ownership of financial institutions remains widespread in the developing world. However, in general, state-owned financial institutions have under performed their private sector counterparts, and governments have sought to restructure them. This case study reviews the transformation of Bank Rakyat Indonesia from a loss-producing, overstaffed state-owned bank to the most profitable bank with the largest microbanking network in Indonesia. From the bank's experience the study seeks to draw decisive

lessons for the successful transformation of other state-owned financial institutions. For Bank Rakyat Indonesia, the key driver of successful reform was the government's commitment to allow it the autonomy to restructure itself- including an emphasis on good corporate governance, supported by appropriate regulations and effective supervision.