



# ***BRI Digital Transformation with Micro Power Potential***

**PT Bank Rakyat Indonesia (Persero) Tbk**

# BRI Group Aspiration

**BRIvolution 2.0**  
“To be the most valuable banking group in SEA and champion of financial inclusion.”



USD 75bn market cap



90% financial inclusion



Home to the best talent



Digital-first DNA



Agile & entrepreneurial mindset



The Best Digital Bank by Becoming House of Fintech & Home for Gig Economy



Top of Mind Indonesia Remittance Company Provider



To be the top 5 Player Based on Market Share GWP in 2023



To be Leading Multifinance with Asset Above Rp10 Trillion With Focus On Consumer Financing



To be One of The Most Valuable Securities House in Indonesia



To be the leading Venture Capital in financial technology and beyond

Investment portfolio above Rp2,8 Tn by 2025



To be the The Best General Insurance in Indonesia in Category Equity 1Trillion - 2,5 Trillion in 2025



Pegadaian  
Market Leader in Indonesia's Pawn Industry Services



Leading in Community Based Lending in the Nation

## BRI Digital & Culture Transformation

# Digital

Develop a Digital-based platform for products & services



# *Culture*

Developing a digital mindset and one culture

# Digital Transformation Strategy

“The digital transformation is not about technology is about redefining your value proposition”

(Jeanne Ross - MIT)

## Digital Transformation Strategy

-Digitize-

### Digital Business Optimization

- Efficiency
- New Business Process
- Improve productivity

Improves Market Position

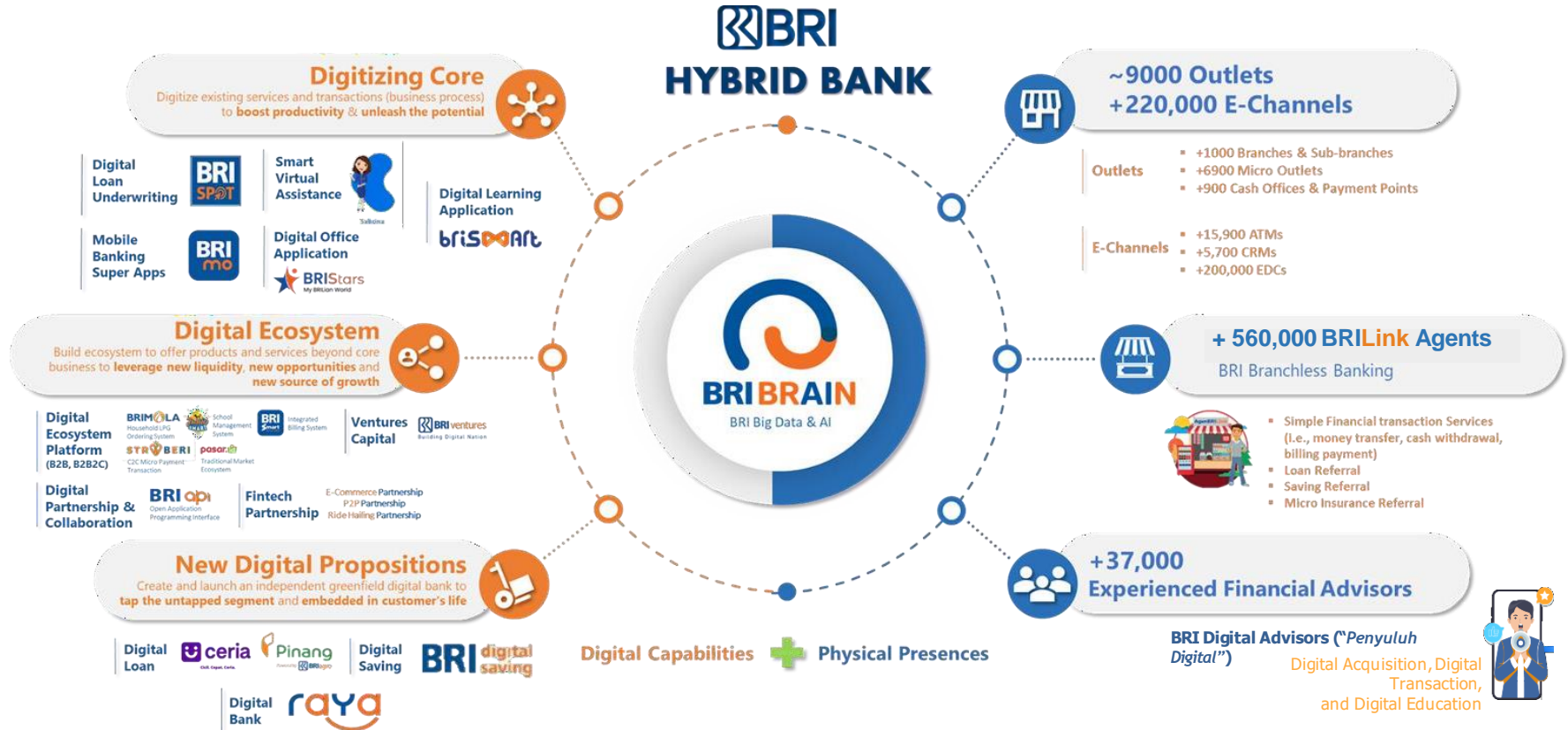
-Digital-

### Digital Business Transformation

- New Business Model
- Generate new revenue streams
- Improve gross margins

Changes Market Position

# Hybrid Bank Business Model



# BRI Strategy for Sustainable Growth



# Go Faster : BRISPOT

Digitalize Business Process through BRISPOT, to Increase Productivity and Efficiency

## Boost Productivity & Unleash The Potential

### DIGITALIZATON

#### BEFORE

- Double work
- Variative Financial Assessment
- No Cross Selling Modul



#### AFTER

- All in one go
- Standardized Template
- Build-in Cross Sell Module

### AUTOMATION

#### BEFORE

- Manual Prescreening
- Manual Disbursement
- Manually notify by loan officer



#### AFTER

- Automated Pre-screening
- Automatic Disbursement
- SMS & Email Notifications.

### SIMPLIFICATION

#### BEFORE

- Paper Based
- Manual Mapping Approval Process in 20 days



#### AFTER

- Paperless
- Geo-tagging Technology
- Less in 1 day



### ... "WHAT'S ON BRISPOT?" ...



**+ 100 K USERS**  
(LOAN OFFICERS & APPROVERS)



**BRISPOT FEATURES BY SEGMENT**  
MICRO **+65**  
SMALL **+34**  
CONSUMER **+43**



**+140**  
IMPACTFULL FEATURES

### BRISPOT Features Boost Productivity

- Sales & Pipeline
- Portfolio Balancing Dashboard
- Profit and Loss Portfolio
- Working Area Mapping
- Umi Corner Integration
- BRILink Partnership

### Increase Efficiency

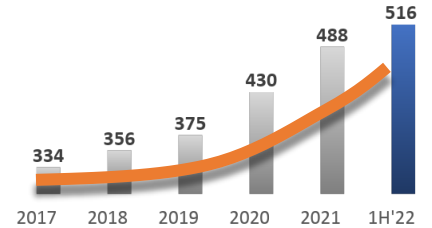
- Automated Pre-Screening
- Less Paper
- All in one Application
- Pick Up Transaction
- BRISURF Integration
- Online Loan Application Letter Register

### Strengthen Risk Management

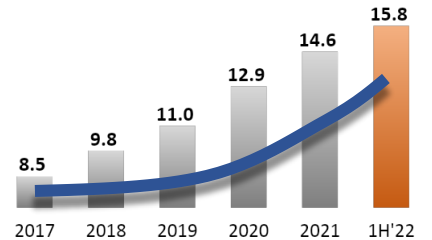
- Monitoring & Evaluation
- Monitoring Point to Point
- "Activity Today"
- Assistance
- Early Warning System
- Loan Collection
- KUR Limit Monitoring

## Micro Productivity

### # Borrowers per Loan Officer



### Loan Outstanding per Loan Officer

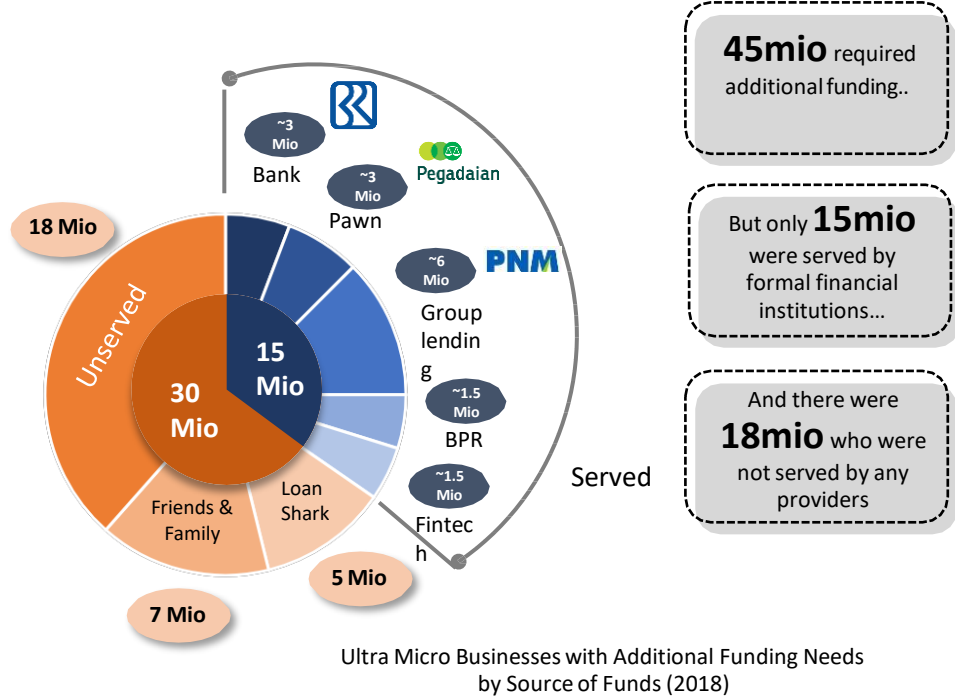
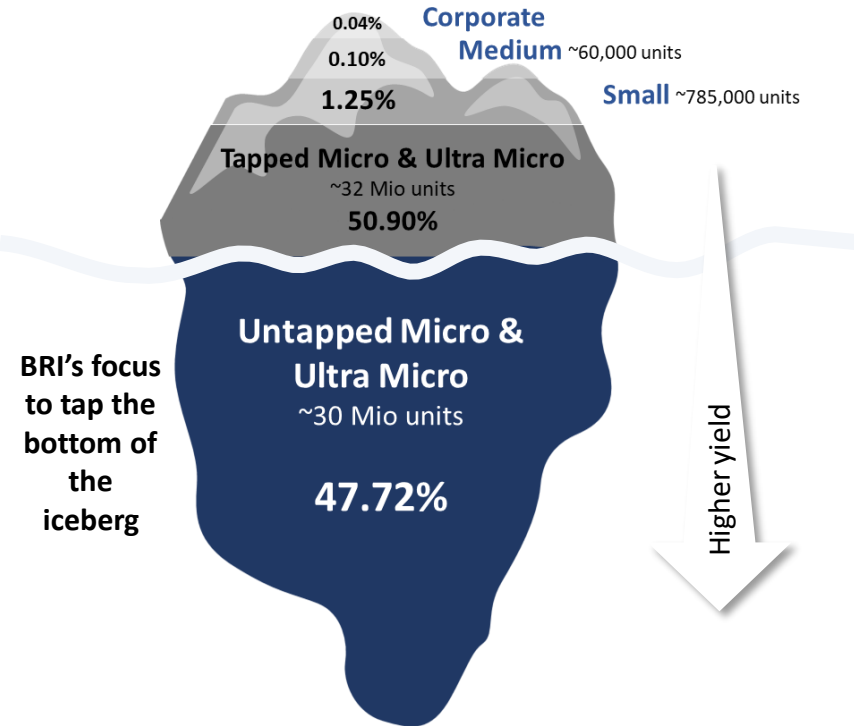




# Go Lower: Tapping into Ultra-Micro Potential

## National MSME Posture

## BRI's Total Addressable Market: Ultra Micro Business with Additional Funding Needs





# BRI Ultramicro & Micro Ecosystem

## Access to comprehensive Ultra Micro & Micro Financing Products

- **Group Lending (PNM Mekaar):**  
IDR 30.6 Tn (6.62% QoQ), 12.2 mn borrowers (6.09% QoQ)
- **Pawn Lending (Pegadaian):**  
IDR 48.9 Tn (0.91% QoQ), 6.4 mn borrowers (0% QoQ)
- **Micro Loan:**  
IDR 363.5 Tn (3.42% QoQ), 13.7 mn borrowers (4.18% QoQ)
  - a) BRI KUR: IDR 225.4 Tn (5.43% QoQ), 10.6 mn borrowers (2.91% QoQ)
  - b) Kupedes: IDR 127.9 Tn (-0.16% QoQ), 2.7 mn borrowers (3.85% QoQ)
  - c) PNM Ulamm: IDR 6.8 Tn (9.32% QoQ), +200K borrowers (143.9% QoQ)
  - d) Pegadaian Kreasi: IDR 3.4 Tn (1.49% QoQ), +171K borrowers (1.79% QoQ)



**+32mn (3.23% QoQ)**  
**Umi & Micro Borrowers**

**+138mn**  
**Micro Deposit Account**

**~30 mn** Umi customers still need additional financing\*

## Comprehensive Savings and Beyond Banking Products

- **Micro Savings:** IDR 355.8 Tn (5.27% QoQ)
- **Micro Insurance (Life/ Health, House & Property):** 14.9 mn insurance policies (19.12% QoQ)
  - **Life/ Health:** 6.6 mn policies (20.00% QoQ)
  - **House:** 4.6 mn policies (19.05% QoQ)
  - **Property:** 3.7 mn policies (17.65% QoQ)
- **Gold Savings & Investment:**  
9.1 mn customers (2.25% QoQ) & 17,865 kg gold (4.66% QoQ)
- **Mobile Banking (BRIMo):** 18.5 mn users (14.91%)

## Wider Points of Access

### Physical Outlets

**+16,900 units (3.05% QoQ)**  
(BRI +8,800 (0% QoQ); Pegadaian +4,000 (0% QoQ); PNM +4,100 (5.13% QoQ))

### Financial Advisors

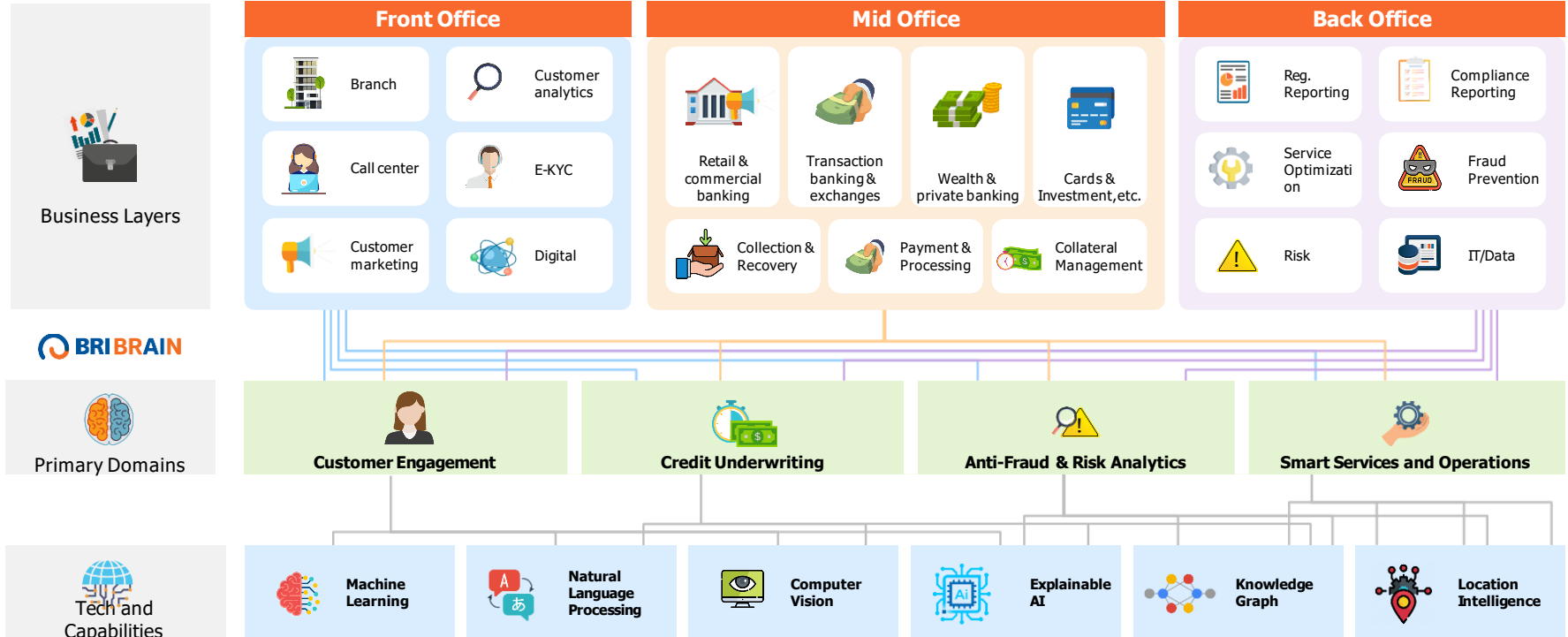
**+66K (0% QoQ)**  
(BRI +27K (0% QoQ); Pegadaian +2,600 (18.18% QoQ); PNM +37K (8.82%))



# BRIBRAIN as The Central AI Hub for BRI

**"The Most Valuable Banking Group In Southeast Asia & Champion of Financial Inclusion"**

Speed and innovation | Personalization | Omnichannel Experience | Profitability





**thank  
you**

