

Kongres II AFEBI

Peran BRI dalam memberikan Akses Pembiayaan Usaha Mikro, Kecil, dan Menengah

Yogyakarta, 30 November 2023

John Sarjono

Regional CEO BRI RO Yogyakarta
PT Bank Rakyat Indonesia (Persero), Tbk



"National Financial Inclusion Rate Reaches 90% by 2024"

Source : President Concern (RaTas 5 April 2021), PerPres No. 114 thn 2020
 Indonesian financial inclusion index **85.10% (2022)**

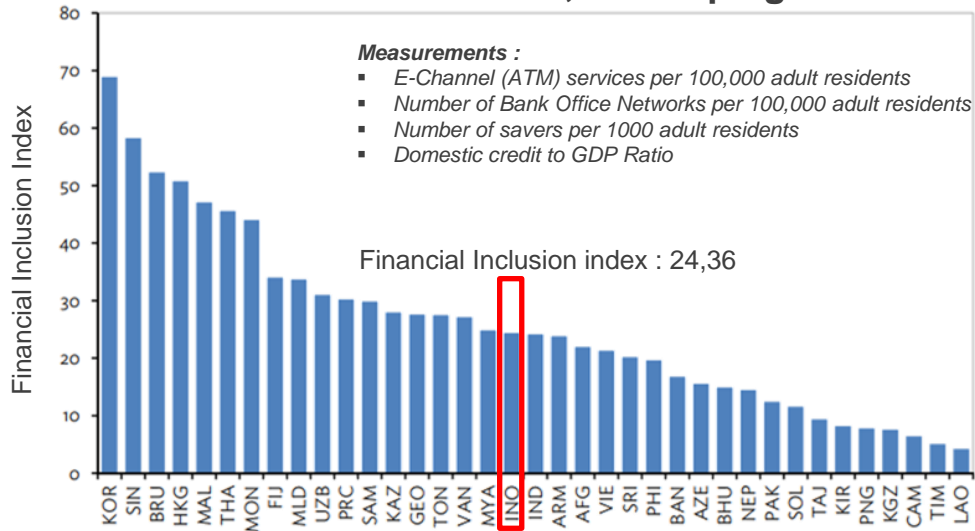


Availability of access to various institutions, products, and financial services in accordance with the needs and capabilities of the community in order to **improve public welfare.**

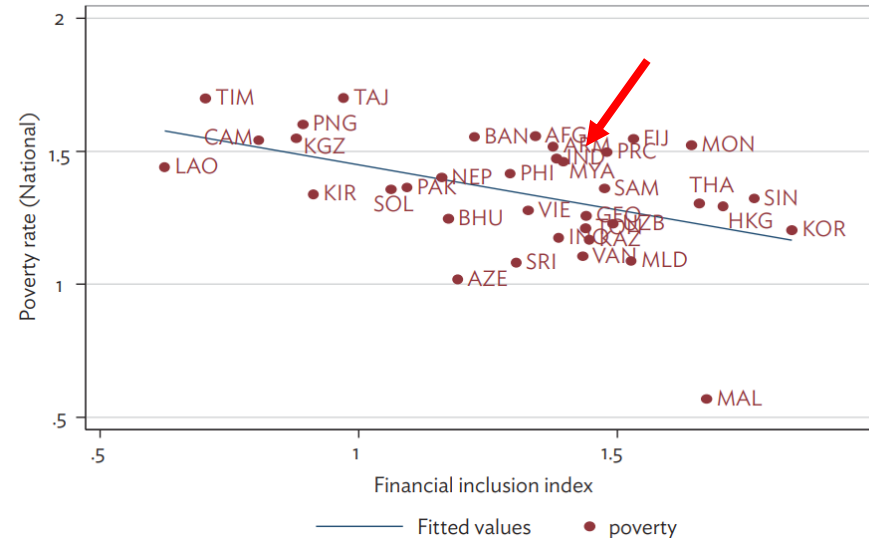


The World Bank Group considers **financial inclusion** a key enabler to **reduce extreme poverty** and **boost shared prosperity**

Financial Inclusion Index, Developing Asia



Financial Inclusion & Poverty



- Measured Indicators :**
- Ratio of the highest and lowest 20% income group
 - Inflation : an indicator of equitable prosperity
 - educational factor : Primary School Completion Ratio
 - Growth in Bank Claims : Measuring financial depth

Source : Financial Inclusion Poverty and Income Inequality in Developing Asia, 2015



In 2015, the Asian Development Banks Economic Working Paper measured the **financial inclusion index (FII)**, and produced a **strong correlation between a country's Financial Inclusion rate and Poverty Level.**



Of the 37 countries in Asia, **Indonesia is on the inclusion index of 24.36** (ranked 18th out of 37 countries in Asia, above India & below Myanmar)



The government's strategic initiatives in **accelerating the 90% financial inclusion rate by 2024** are **very relevant in efforts to reduce poverty and equalize prosperity.**



National Posture of Indonesian Enterprises and Individuals



Well-positioned To Serve The Growing Financing Needs of the Segment

National Posture of Indonesian Enterprises and Individuals

1 Corporation

- c. 5.5k business

Medium

- 2 • 60k businesses with assets of >IDR 500mn – IDR10 bn and sales of >IDR2.5bn – IDR50bn

Small

- 3 • c. 785k businesses with assets of >IDR50 – 500mn and sales of >IDR300mn – IDR2.5bn

4 Micro & Ultra Micro

- Total c. 62mn businesses, incld. ~57mn businesses eligible for Ultra Micro loans
- Access to group loans or KUR only

Corporate/
Individual

Medium Premium

Small Middle Class

Mass

Micro and Ultra Micro

1 High Net Worth Individual

- 129k people with assets of >IDR500 Bn

2 Premium

- c. 1.1 Mn people with assets of >IDR500 Mn

Middle Class

- 3 • c. 90mn people with assets of IDR50mn – IDR500mn

4 Micro

- c. ~165mn people with ample knowledge of basic saving product, but low for investment and insurance
- Start using digital banking technology

Ultra Micro

- Mostly reliant on informal funding



BRI Micro & Ultra Micro Comprehensive Business

Large Customer Base

+36.0 Mn Borrowers
(+14.3 Mn BRI, +14.6 Mn PNM, +7,1 Mn Pegadaian borrowers)

Extensive Banking Channels

- 6,466 BRI Micro Outlets
- 4,086 Pegadaian Outlets
- 4,482 PNM Outlets
- 650,780 BRILink Agents

Comprehensive Product Offerings

- Lending:** Individual, Group Lending, Pawn Lending
- Deposits:** Saving Account, Current Account, Time Deposit
- Insurance:** Life and Health Insurance, General insurance
- Investment:** Gold Savings
- Other Services**

Digitized Business Process

- **BRISPOT Micro, Pegadaian Selena, PNM Digi** (Digital Loan Underwriting System)
- **Senyum Mobile** (cross referral system)
- **BRILink Mobile** (Mobile App for Brilink Agents)



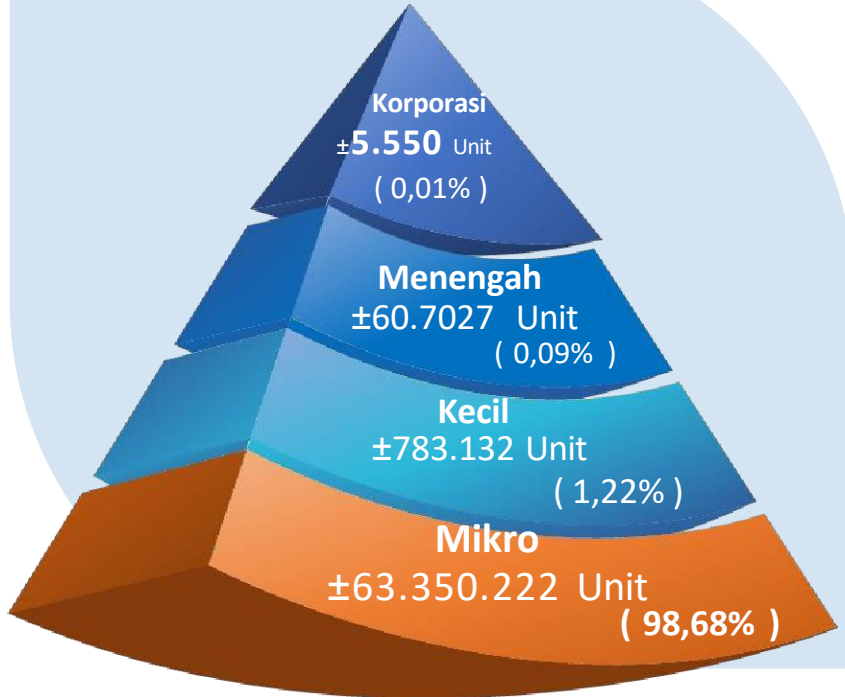


BRI FOKUS PADA PENGEMBANGAN UMKM

Postur Pembiayaan BRI tidak lepas dari Postur Pelaku Usaha di Indonesia



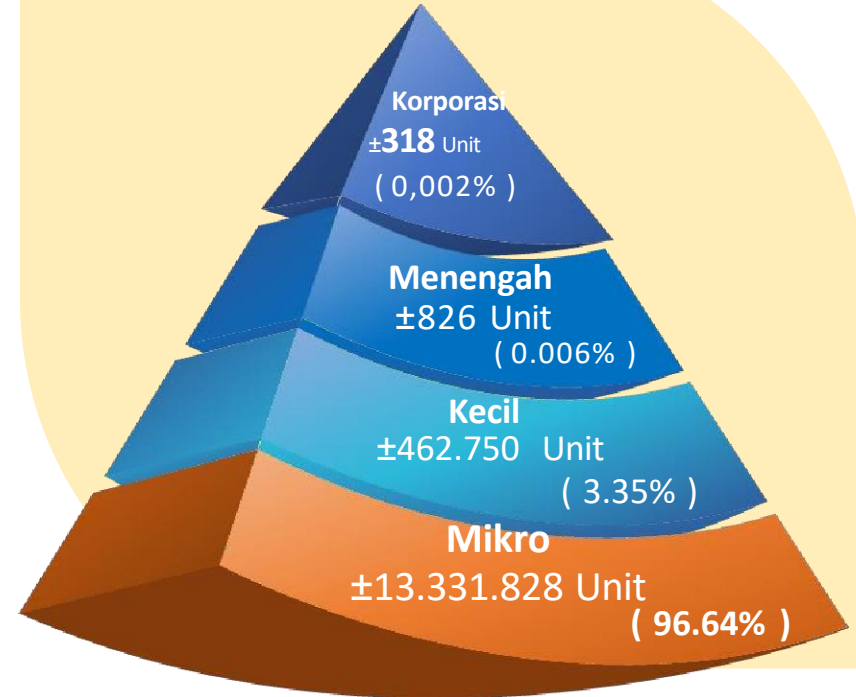
Postur Pelaku Usaha di Indonesia



Jumlah pelaku UMKM **khususnya segmen Mikro** mendominasi dengan **98,7%** share dari total unit usaha

Sumber: kemenperin.go.id

Postur Debitur Komersial BRI



Jumlah pelaku UMKM **khususnya segmen Mikro** mendominasi dengan **96,64%** share dari total unit usaha

Kredit UMKM BRI mencapai 83% dari Total Kredit yang diberikan, Mengingat UMKM memiliki peran yang sangat penting bagi perekonomian Indonesia...Memajukan UMKM artinya **Mendukung Perekonomian Indonesia...**



FOCUSED GROWTH ON THE ULTRA MICRO & MICRO SEGMENTS

Well-positioned To Serve The Growing Financing Needs of the Segment



BRI VISION 2025

To Become The Most Valuable Banking Group in SEA and Champion of Financial Inclusion

MISSION

\$ Market Cap \$75 bn

90% Financial Inclusion

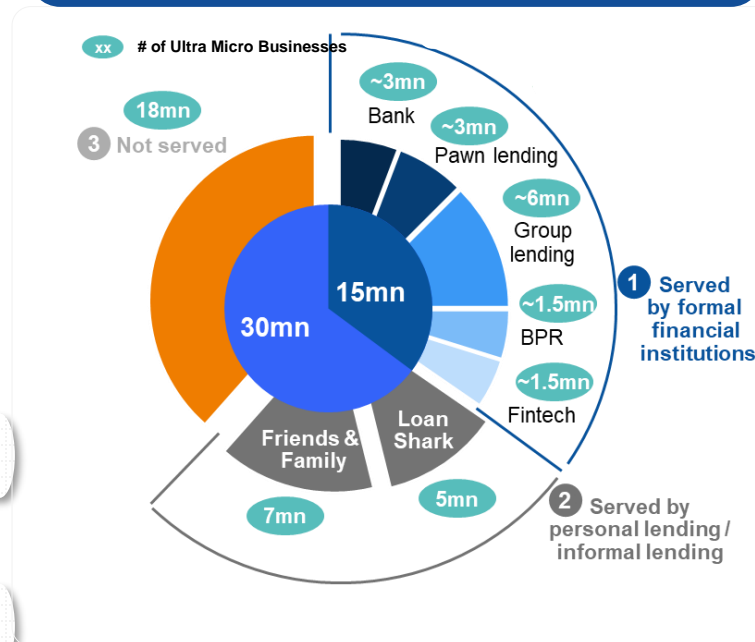
Home to the Best Talent

Digital First DNA

Agile & Entrepreneurial Mindset

On July 16th 2021, the Government officially formed an **Ultra Micro Holding (Umi Holding)** involving three state-owned entities BRI as the holding company, Pegadaian and PNM

Profile of Ultra Micro Society in Indonesia



Journey Financial Inclusion Ultra Micro Ecosystem Integration*

Contribution Of BRI	Account Number
43,0%	66,6 Mio
53,0%	82,2 Mio
60,4%	93,8 Mio
65,4%	107,5 Mio
70,0%	121,6 Mio

“... Ultra Micro Holding contributes 70% to national financial inclusion, adding 55 million new accounts in 2024 ...”

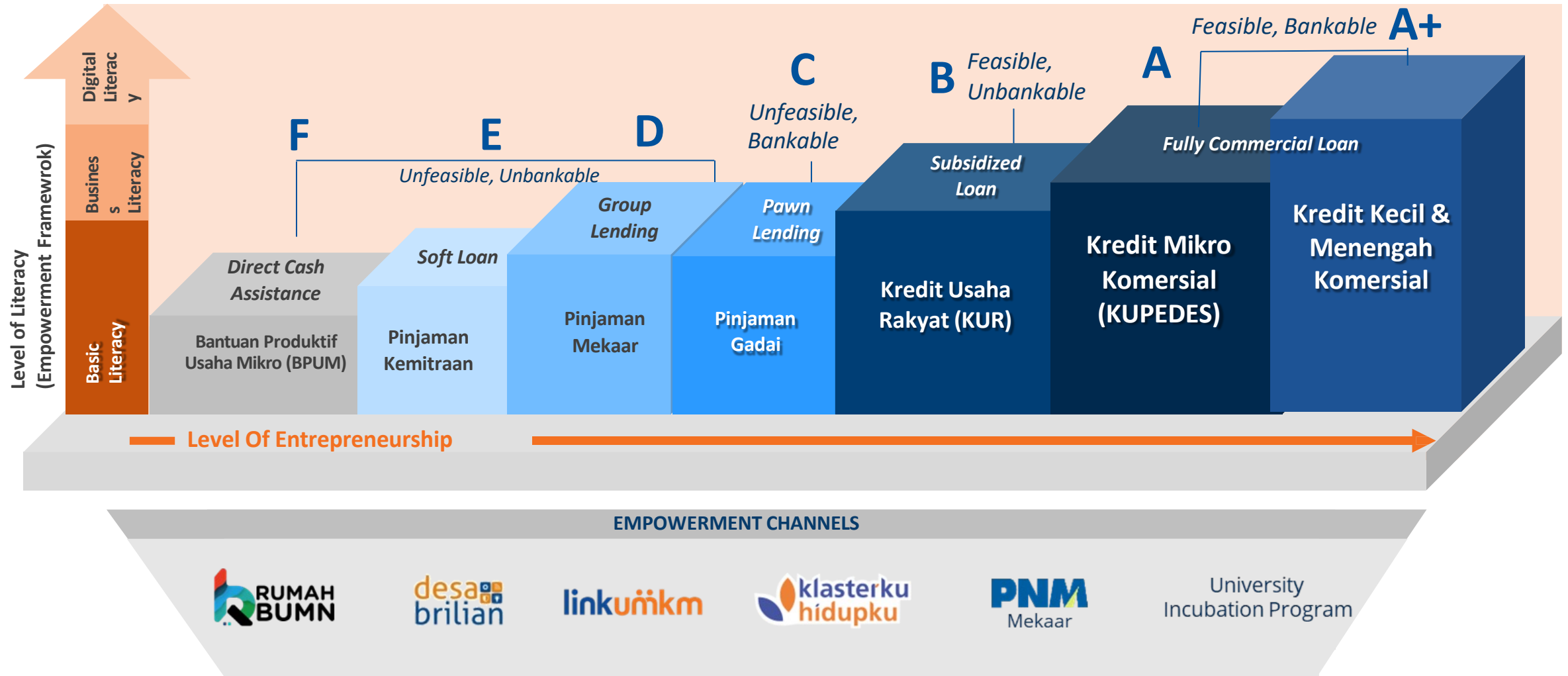
Note: *) Data Mikro Only





JOURNEY PEMBIAYAAN UMKM BRI GROUP

BRI menyediakan platform pemberdayaan dan berbagai skim kredit yang disesuaikan dengan tingkat bisnis dan perkembangan bisnis Pengusaha UMKM





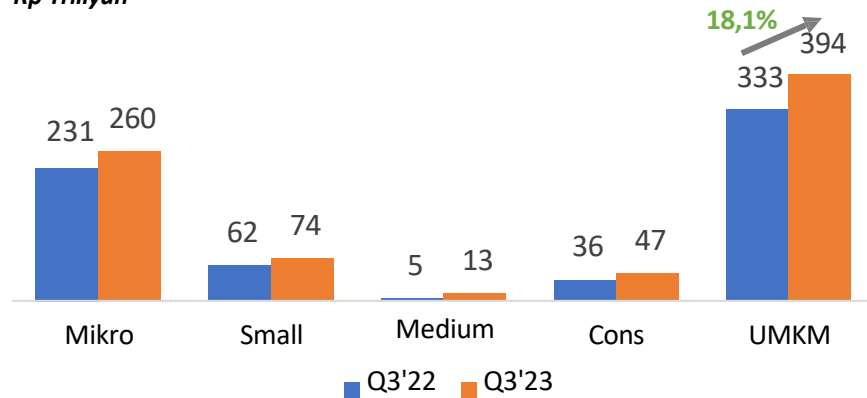
KOMITMEN BRI UNTUK UMKM INDONESIA

BRI terus berinovasi mengembangkan UMKM di Indonesia



Penyaluran Kredit Segmen UMKM

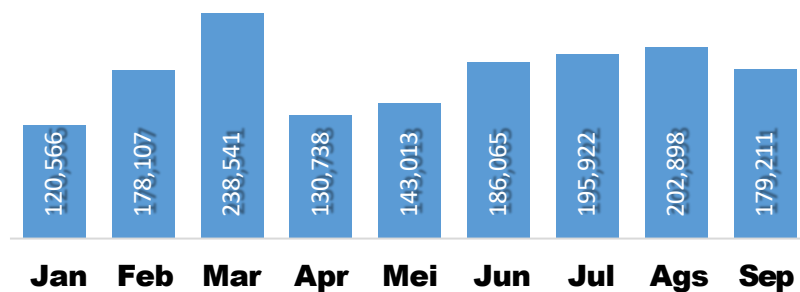
Rp Triliyun



... BRI terus berkomitmen untuk mengembangkan segmen UMKM, terlihat dari penyaluran kredit (**disbursement**) kepada segmen UMKM tumbuh **18,1% YoY** di Q3 2023 ...

Graduasi Debitur KUR BRI

Orang



... BRI fokus untuk menjalankan concern graduasi KUR sesuai amanat pemerintah melalui berbagai upaya pemberdayaan pelaku usaha, sampai dengan Sept 23 Total Graduasi Debitur KUR sebanyak **1,57 juta debitur** ...

Inisiatif Pemberdayaan UMKM BRI

DESA BRILIAN

Program pemberdayaan desa oleh BRI untuk meningkatkan kapabilitas pengelolaan desa

2.449

Desa BRILian



KLASTER

Pemberdayaan klaster usaha yang memiliki kesamaan bisnis

17.418

Klaster Usaha

235.779

Anggota Klaster



LINK UMKM

Platform Online program pemberdayaan yang terintegrasi

3.226.259

User Link UMKM



RUMAH BUMN

Wadah kolaborasi BUMN dalam membentuk Digital Economy Ecosystem untuk meningkatkan kapasitas dan kapabilitas UMKM

54

Rumah BUMN

11.033

Jumlah Pelatihan



PARI

Integrated Commodity Platform yang memberikan kemudahan transaksi dan berbagai solusi bagi pelaku ekosistem komoditas dalam layanan BRI

65.538

User PARI

Rp 13,7 T

GMV

Rp 3,6 T

Talangan

266.544

Transaksi



BRILIANPRENEUR

Signatutre program BRI sejak 2019, UMKM EXPO(RT) BRILIANPRENEUR mendukung UMKM naik kelas dan Go Global

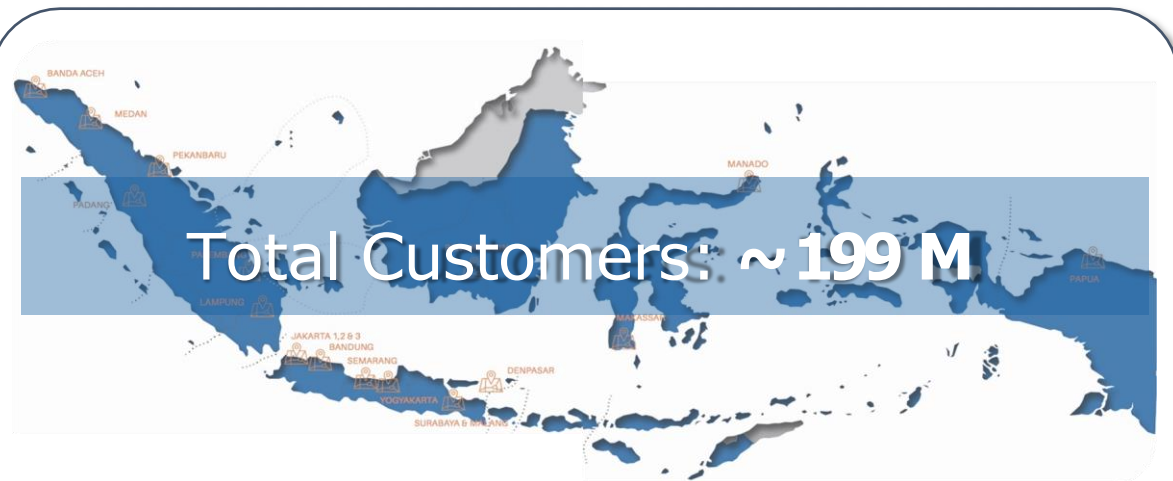
~1.200

Pengusaha UMKM

UMKM EXPO(RT) BRILIANPRENEUR 2023



BRI'S NETWORK



18 Regional Office



453 Branch Office



1.081 Sub-Branch Office



6.414 Unit & Teras Office



21.845 ATM & CRM



282.018 EDC



57 Unit e-BUZZ



4 Unit Teras Kapal BRI

- Kepulauan Riau
- Kepulauan Seribu
- Halmahera
- Labuan Bajo



AGEN BRILINK

AgenBRILink

Layanan Transaksi Keuangan Tanpa Kantor

Redefining Agent's Roles to Tap the Untapped

Gross Transaction Value (GTV) **Rp 675 Tn**

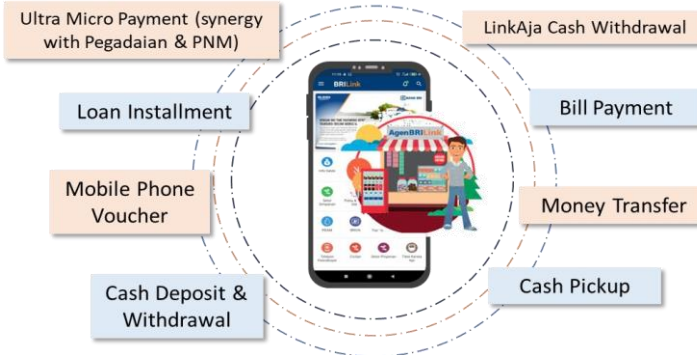
Num. of Financial Transactions **518 Mn**

Fee-based Income Generated **Rp728 Bn**

Number of Agents **666,038**



SERVICES PROVIDED





HYBRID BANK BUSINESS MODEL

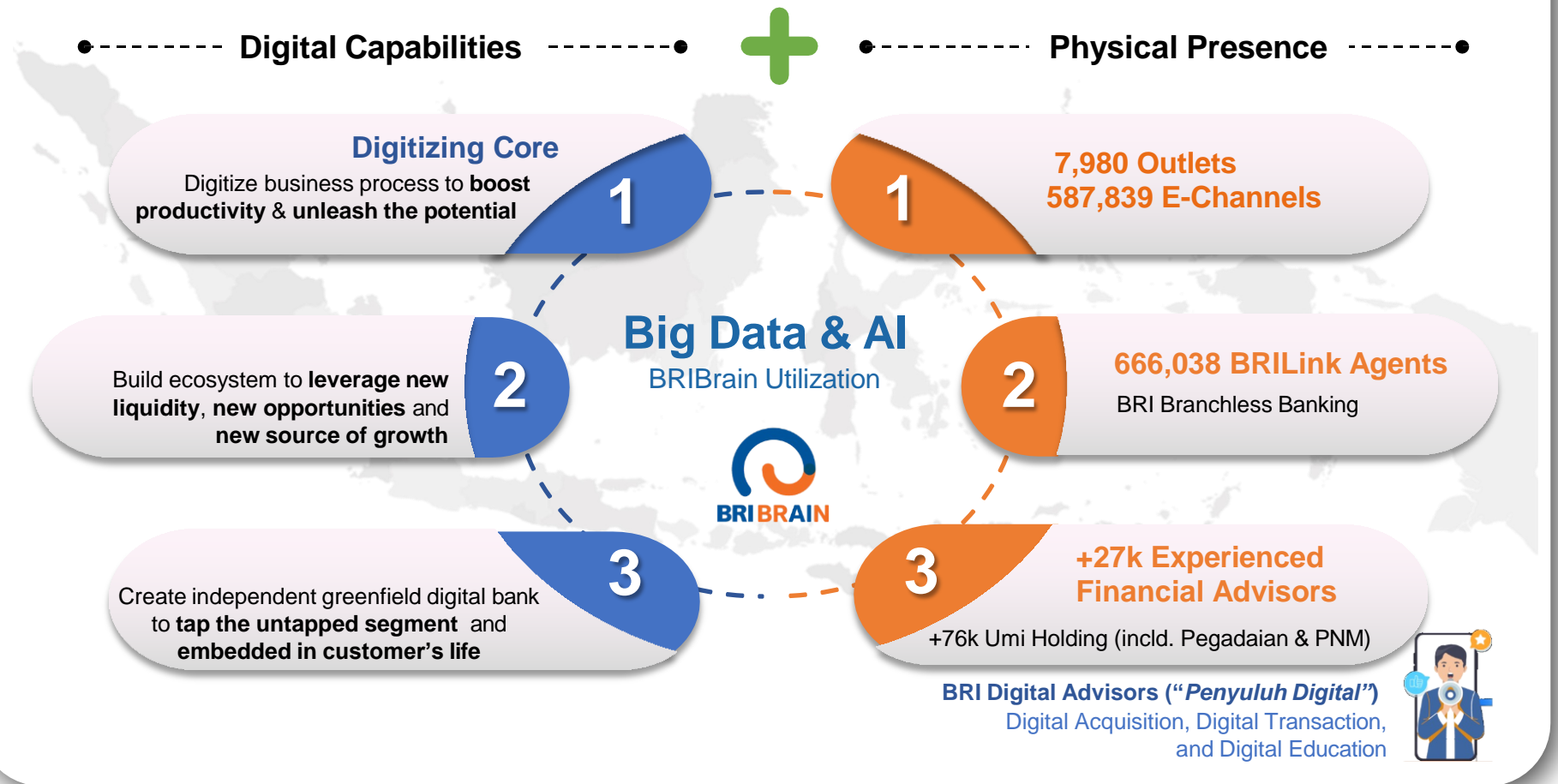
Menggabungkan Fisik & Digital (Phygital) agar Sesuai dengan Customer Journeys

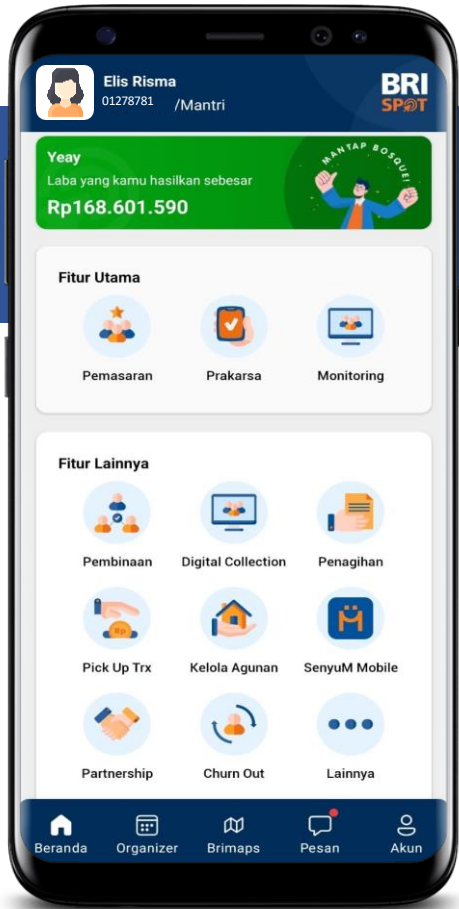


Karakteristik Utama Nasabah Ultra Mikro & Mikro

- 1 Sudah familiar dengan platform digital, meski penetrasi smartphone masih rendah
- 2 Terbatasnya pengetahuan tentang produk keuangan di luar rekening tabungan
- 3 Uang tunai masih menjadi metode transaksi pilihan yang dominan
- 4 Membutuhkan lembaga keuangan yang "tertanam secara lokal" dan mampu "mendapatkan kepercayaan mereka"
- 5 Mayoritas tanpa penghasilan stabil
- 6 Lebih memilih perbankan melalui agen daripada model perbankan digital
- 7 Terbuka untuk penawaran di luar perbankan untuk membantu mengembangkan bisnis

HYBRID BANK





- **+100K Users** (RM & approvers)
- **+140 Impactful Features**
 - Micro +65
 - Small +34
 - Consumer +43

BRISPOT Features

- **Boost Productivity**
 - Sales & pipeline
 - Portfolio balancing dashboard
 - Profit & 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"
 - Early warning system
 - Loan collection
 - KUR limit monitoring

Boost Productivity & Unleash the Potential

Digitalization

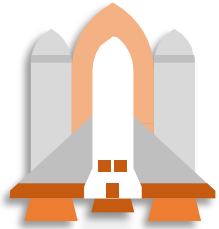
- | | | |
|--|---|--|
| Before | ➔ | After |
| <ul style="list-style-type: none"> • Double work • Variative financial assessment • No cross-selling module | | <ul style="list-style-type: none"> • All in one go • Standardized template • Build-in cross-sell module |

Automation

- | | | |
|---|---|---|
| Before | ➔ | After |
| <ul style="list-style-type: none"> • Manual prescreening • Manual disbursement • Manual reminder by loan officer | | <ul style="list-style-type: none"> • Automatic prescreening • Automatic disbursement • SMS & email notifications |

Simplification

- | | | |
|---|---|--|
| Before | ➔ | After |
| <ul style="list-style-type: none"> • Paper based loan application • Manual mapping • Approval process in 20 days | | <ul style="list-style-type: none"> • Paperless loan application • Geo-tagging technology • Less in 1 day |



BRIVOLUTION^{2.0}
 “The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion”

“World Class Sustainable Banking Group focusing on **Environmental, Social, and Governance** dimensions”

SUSTAINABILITY PILLAR STRATEGY

Environmental
Onboarding Climate Change strategy

- Green banking policy
- Environmental risk management
- Carbon emissions management
- Operational eco-efficiency

Social
Empowering the community

- Human capital management
- Human rights
- Financial inclusion
- Social responsibility

Governance
Maintaining good corporate governance

- Product governance
- Corporate governance
- Business ethics
- Information/cyber security system

KEY ESG INITIATIVES

- Q1'22**
 - Establishment of BRI's Sustainable Strategy
- Q2'22**
 - **First Bank in Indonesia** as Signatory of Partnership for Carbon Accounting Financials (PCAF)
 - Issued Green Bond (IDR 5 Tn)
 - Issued Policy on Fixed Asset Management & ESG-Based Procurement
- Q3'22**
 - Issued Respectful Workplace Policy
 - Green Campaign Implementation (Zero Waste to Landfill)
 - New Green office Building “BRILIAN Tower”
 - BRI Menanam Program
- Q4'22**
 - Issued Data Management Policy
 - Installation of the Public Electric Vehicle Charging Station
 - Electric vehicles as operational vehicles
 - Issued Pulp & Paper Loan Policy
 - Conducted Financed Emission Calculation
- Q1'23**
 - New Regulation on Principles of Human Rights in Employment
 - Solar Panel Installation at BRI Tower Medan
 - Participant of United Nations Global Compact (UNGC)

Thank You

Yogyakarta, 30 November 2023

***Peran BRI dalam memberikan Akses Pembiayaan Usaha
Mikro, Kecil, dan Menengah***



John Sarjono

Regional CEO BRI RO Yogyakarta
PT Bank Rakyat Indonesia (Persero), Tbk

Work Experience

- » **June 2022 – Present**
Regional CEO BRI RO Yogyakarta
PT Bank Rakyat Indonesia
(Persero), Tbk
- » **March 2021 – June 2022**
Regional CEO BRI RO Manado
PT Bank Rakyat Indonesia
(Persero), Tbk
- » **Sept 2019 – March 2021**
Vice President of Micro Business
Regional Office Jakarta 1
PT Bank Rakyat Indonesia
(Persero), Tbk
- » **Feb 2019 – Sept 2019**
Vice President of Small Business
Regional Office Lampung
PT Bank Rakyat Indonesia
(Persero), Tbk
- » **Oct 2017 – Feb 2019**
Branch Manager Jakarta Veteran
Regional Office Jakarta 1
PT Bank Rakyat Indonesia
(Persero), Tbk

