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## PERANAN BRI DALAM MENDUKUNG PENYALURAN KUR PEMERINTAH

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**PT BANK RAKYAT INDONESIA (PERSERO), TBK.**

November 2016

**10.628 OFFICES**



**> 64.2 Million Depositors**



**> 9.5 Million Debtors**

**> 130.000 HUMAN CAPITAL**



**ATM**

**23.126**



**CDM**

**892**



**EDC**

**210.688**



**E-Buzz**

**57**



**TERAS KELILING**

**636**



**TERAS KAPAL**

**2**



**REG.OFFICE**

**19**



**BRANCH**

**467**



**BRI UNIT**

**5.362**



**SUB BRANCH**

**603**



**CASH OUTLET**

**985**



**BRILINK AGENT**

**65.341**



**TERAS BRI**

**2.555**



## PERSYARATAN **KUR**



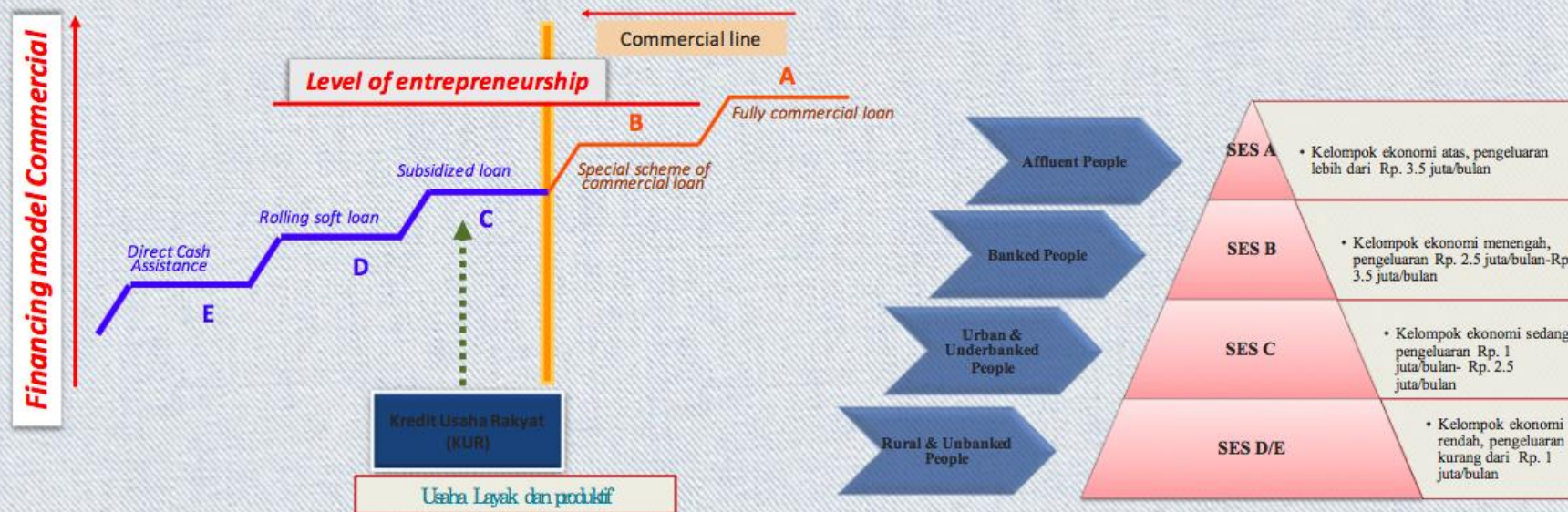
**9%**

SEKTOR USAHA	1. Sektor Pertanian 2. Sektor Perikanan 3. Sektor Industri Pengolahan (termasuk industri kreatif di bidang media rekaman, film dan Video) 4. Sektor Perdagangan 5. Sektor Jasa Usaha 6. Konstruksi	
PLAFON	Sampai dengan Rp. 25 juta	Sampai dengan Rp. 500 juta
ADMINISTRASI	Bebas Administrasi	Bebas Administrasi
JANGKA WAKTU	KMK maks.3 tahun ; KI maks.5 tahun	KMK maks.4 tahun ; KI maks.5 tahun
LAMA USAHA	Minimal 6 bulan	Minimal 6 bulan
DOKUMEN	Identitas (KTP, KK, Akta Nikah) Surat IUMK atau Surat Keterangan Usaha (Kelurahan, RT/RW) atau Surat Keterangan Domisili Usaha	
	Identitas (KTP, KK, Akta Nikah) SIUP TDP NPWP SITU	



## BRI LOAN SCHEME

Financing model based on entrepreneurship maturity



Sumber: The Nielsen Company, 2010

## 2015

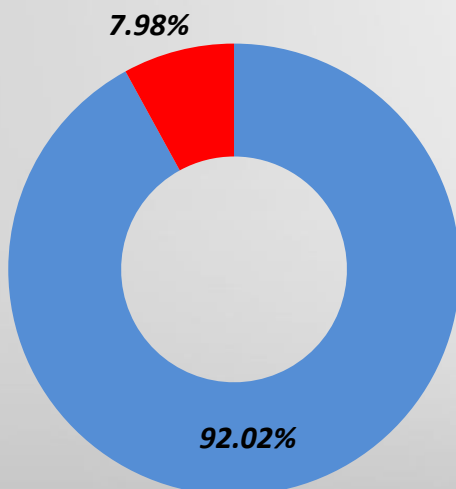
Bank	Debtors	IDR	Market Share	
		(Bilion)	Deb	IDR
<b>BRI</b>	920,999	16,204,410	92.0%	71.9%
<b>Others</b>	79,881	6,318,213	8.0%	28.1%
<b>Total</b>	1,000,880	22,522,623	100.0%	100.0%

## 2016 (March)

Bank	Debtors	IDR	Market Share	
		(Milion)	Deb	IDR
<b>BRI</b>	1,094,595	22,648,096	92.39%	77.75%
<b>Others</b>	90,175	6,479,993	7.61%	22.25%
<b>Total</b>	1,184,770	29,128,089	100.0%	100.0%

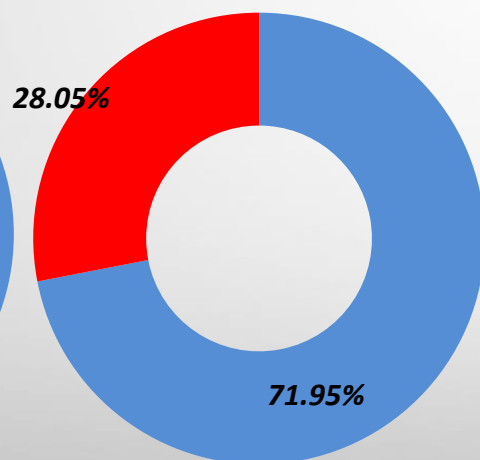
### 2015 (Deb)

■ BRI ■ Others



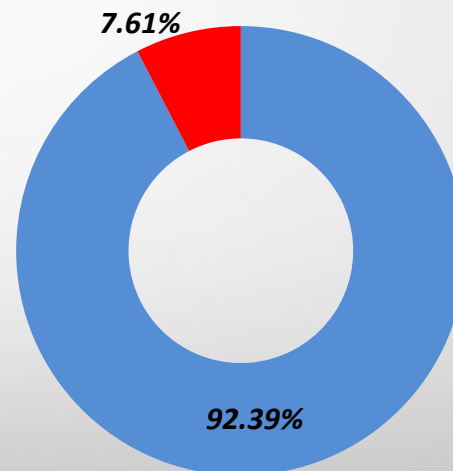
### 2015 (IDR)

■ BRI ■ Others



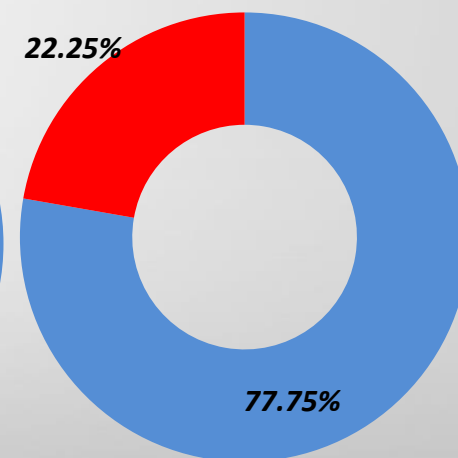
### 2016 (Deb)

■ BRI ■ Others



### 2016 (IDR)

■ BRI ■ Others





BRILink is utilization of BRI's e-banking infrastructure by third parties (BRILink Agent) through fee sharing scheme

# of Agent



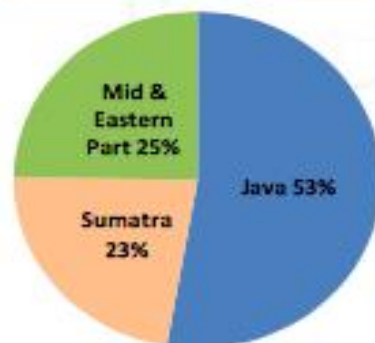
# of Transaction



Transaction Volume

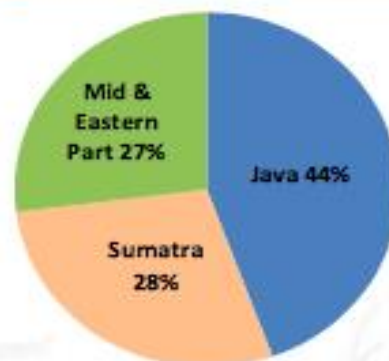


# of Agent - Distribution



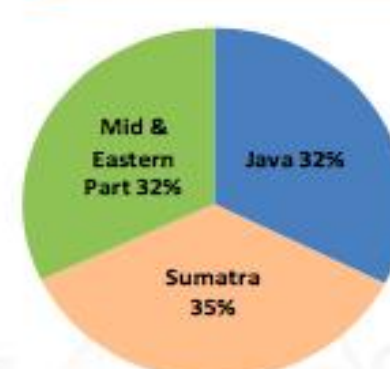
In Sep'16, Java (53%) dominates the Agent distribution

# of Transaction - Distribution



In line with the Agent distribution, Java dominates the total BRILink transaction

Transaction Volume - Distribution



The transaction volume is distributed fairly among region



Note: Numbers stated in this presentation are bank only

THANK YOU