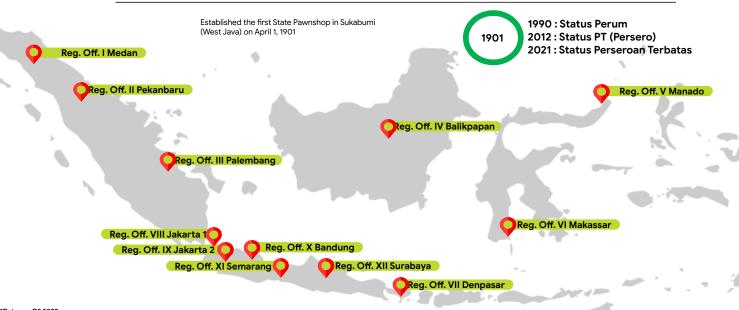




## **Pegadaian Profile**



#### Network

- 12 Regional Office
- 61 Area Office
- 4.086 Outlet
- 22.492 Agent
- 36 Gade Coffee & Gold
- 71 Trash bank
- **1.393** Sinergy
- >600 Outlet SenyuM

### **Employee**

- 14,1 k Employee
- 17 k Outsourcing
- 1.661 BPO
- **372** ME

#### Customer

- 20,6 it Customer
- >88% Pawn base
- 62% Working Capital
- 66% Woman
- 66% Average Ages 45 y.o.
- >7.5 Ton Gold Deposit
- Rp 4,3 jt ticket size / Pawn Lendina
- Rp 22,4 jt ticket size / Non Pawn Lending





Pawn

Stock Backed

Pawn



installment

Gold Saving





Hajj Financing



Backed Loan





Lending



Loan



& Remittance







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Gold Card

### Overview of full-fledged bullion key products as well as support services

**NON-EXHAUSTIVE** 

	Already exist in Pegadaian and Galeri 24
5.7	Non-focused product, already served by BR

		Category	Description	Example of products
Financing	1	Gold-Backed Financing	Credit facility in fiat currency with refined gold as collateral	Retail and corporate loans against bullion, revolving credit products
	2	Gold Metal Ioan	Credit facility in gold instead of fiat currency	Financing for gold value chain players to grow production and value-adding activities
-	3	Dore Financing	Credit facility in fiat currency with dore as collateral	Financing for underserved informal miners
		Security-Backed Financing	Credit facility in fiat currency for asset/project financing	Asset and gold project financing and working capital financing
Trading	4	Physical Gold Trading	Trading of physical gold in the form of refined bars and coins	Sales and purchases of physical gold
	5	Paper Gold Trading	Trading of gold assets that reflect gold prices but no physical transfer of gold	Paper gold bonds, gold ETFs
Deposit	6	Unallocated Account	Deposit of bullion with transfer of ownership to bank	Gold savings account, gold fixed and structured deposits, gold accumulation plan
	7	Allocated Account	Deposit of bullion without transfer of ownership to bank	Secured gold storage account with maintenance fee and no interest gain
Support Services	8	Vaulting	Insured storage of physical gold on behalf of customers	Provision of secured gold storage for a service fee
	9	Testing and Assaying	Standardized testing and assaying to determine gold purity	T&A and hallmarking services
	10	Distribution	Secured and insured logistics service for physical gold	Supply chain of physical gold
	1	Others		Gold wealth advisory, metal clearing, custodian, market research,, brokerage services services,



# Overall execution roadmap across segment and product

