



Asia Pacific Precious Metals Conference 2023

SEVP Transformation Office

June 2023

Pegadaian Profile

Established the first State Pawnshop in Sukabumi (West Java) on April 1, 1901

1901

1990 : Status Perum
2012 : Status PT (Persero)
2021 : Status Perseroan Terbatas

Network

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

Employee

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

Customer

- 20,6 jt 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 Lending
- Rp 22,4 jt ticket size / Non Pawn Lending

Reg. Off. I Medan

Reg. Off. II Pekanbaru

Reg. Off. III Palembang

Reg. Off. VIII Jakarta 1

Reg. Off. IX Jakarta 2

Reg. Off. X Bandung

Reg. Off. XI Semarang

Reg. Off. XII Surabaya

Reg. Off. VII Denpasar

Reg. Off. IV Balikpapan

Reg. Off. V Manado

Reg. Off. VI Makassar

*Data per Q2 2022



Pawn



Stock Backed
Pawn



gold
installment



Gold Saving



Gold Backed
Hajj Financing



Car Ownership
Backed Loan



Car Installment



Digital
Lending



Land Backed
Loan



Payment
& Remittance



Gold Deposit



Gold Card


Pegadaian
KUR Syariah

KUR
Syariah

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

 Already exist in Pegadaian and Galeri 24

 Non-focused product, already served by BRI

NON-EXHAUSTIVE

	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 loan	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
	 11 Others		Gold wealth advisory, metal clearing, custodian, market research,, brokerage services services,

Overall execution roadmap across segment and product

No service
 Limited Products
 Full Product Suite

Phase 1 (2022-24)

Phase 2 (2025-27)

	Phase 1 (2022-24)			Phase 2 (2025-27)		
Target Segment	Upstream	Downstream	Financial Institutions	Upstream	Downstream	Financial Institutions
	Retail Mass/Affluent	Retail HNWI		Retail Mass/Affluent	Retail HNWI	
Piloting Product	Deposit	Financing	Trading	Deposit	Financing	Trading
	<ul style="list-style-type: none"> • Dore financing: Offer dore financing to upstream player • Unallocated Account: Introduce gold savings plan, fix deposit, and accumulated plan to retail customer • Gold metal loans: Finance downstream players through gold metal loans 			<ul style="list-style-type: none"> • Gold Backed Financing: expand gold backed financing to retail HNWI and non retail segment • Unallocated account: offer structured gold deposit to non retail segment • Physical Gold Trading: offer physical gold trading to upstream player and financial institution • Paper Gold Trading: offer paper gold bonds and gold backed ETFs to retail customer and non retail customers 		
	<ul style="list-style-type: none"> • Gold Backed Financing: Continue to grow gold back financing (gadai) product to retail mass/affluent • Physical Gold Trading: Continue to grow physical gold trading to retail through Galeri 24 • Allocated account: Continue to grow allocated account 					