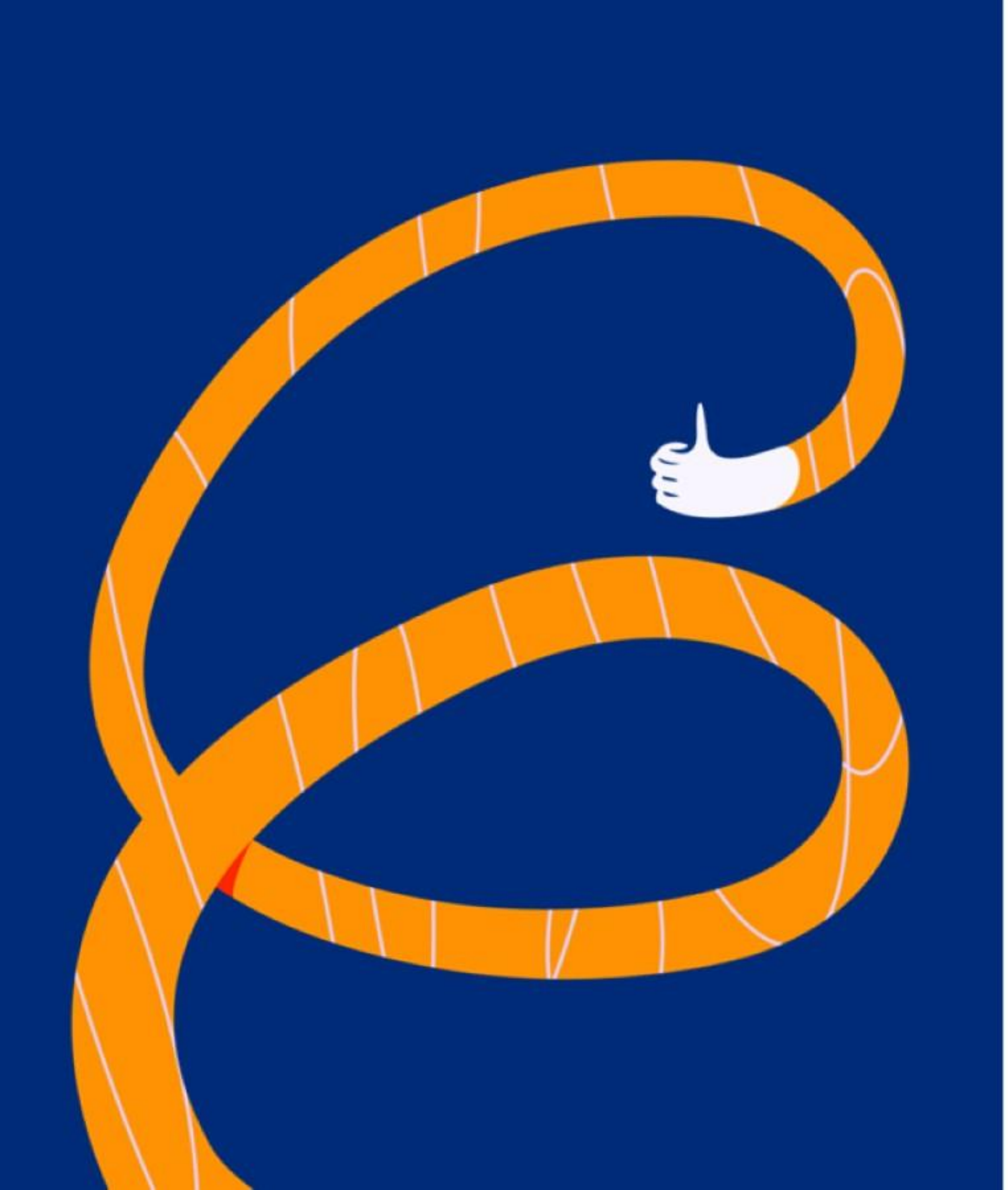

The Future of Microfinance

What will thriving financial institutions look like in 10 years?

CashKO

Emerging trends reshaping mass-market financial services

BEYOND ONE CORE SERVICE

The rise of financial super-apps

Leveraging one core product to build an entire platform

PHILIPPINES

GCash

E-wallet & Send Money

↓

Loans & BNPL

Insurance

Investments

INDONESIA

Grab

Ride-hailing & Delivery

↓

E-wallet

Lending

Digital Banking

The rise of financial super-apps

Each Southeast Asian market has 1-2 dominant players

PHILIPPINES *(94M users)*

GCash

INDONESIA *(66M users)*

gojek

VIETNAM *(40M users)*

momo
mobile money

MALAYSIA *(24M users)*

Touch 'n GO

THAILAND *(27M users)*

truemoney
wallet

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WHY IT MATTERS FOR MFIS

One customer relationship, many financial services

Bundling savings, credit, insurance, and payments under one relationship increases engagement per customer & lowers the acquisition cost of every additional service.

CASE STUDY – INDONESIA

Why Superbank reached profitability in under 2 years

Like many digital banks, Superbank offers a full suite of financial services

Everyday Banking	Savings, current accounts & QRIS payments
Saku	Up to 8 goal-based savings pockets, 5% p.a.
Celengan	Auto round-up micro-savings, up to 10% p.a.
Flexible Deposits	From IDR 500K, tenors from 7 days, up to 7.5% p.a.
Pinjaman Atur Sendiri (PAS)	Self-set unsecured loans up to IDR 100M
OVO Nabung	Converts OVO e-wallet balances into interest-earning savings

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CASE STUDY – INDONESIA

Why Superbank is the only profitable Grab-owned bank

7M+	60%+	US$1.4B
customers as of mid-2026, up from 1M in its first year	of Superbank users also have a Grab and/or OVO wallet	In assets managed, increasing by 72% year-on-year (Apr '26)

Superbank launched inside the Grab app, getting instant access to all its drivers & all the existing users of its Ovo e-wallet

Source: Grab Q2 2026 Earnings Call transcript; DBS Research Insights (2026); Superbank corporate history & app store listings

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Emerging trends reshaping mass-market financial services

BEYOND TRADITIONAL ACCOUNT OFFICERS

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The changing role of account officer

From collection, to community outreach & cross-selling

Traditional roles	Emerging roles
Borrower recruitment	Product cross-selling
Center collections	Agent acquisition
Cash handling	Financial education

Increasing the scope of the account officer requires digitization, to reduce their manual task load

THE MANUAL MODEL	THE DIGITAL MODEL
× Paper ledgers for group meeting attendance, repayment	✓ Mobile app for attendance, repayment & new loans
× Physical cash collected and carried back to branch	✓ Various repayment channels (physical & digital)
× End-of-day manual reconciliation & re-encoding	✓ Data syncs to MIS in real time — no manual re-entry
× Loan approval and disbursement can take days	✓ Same-day to next-day disbursement decisions
× Officers can service fewer clients per week	✓ Freed-up time goes to more clients and cross-selling

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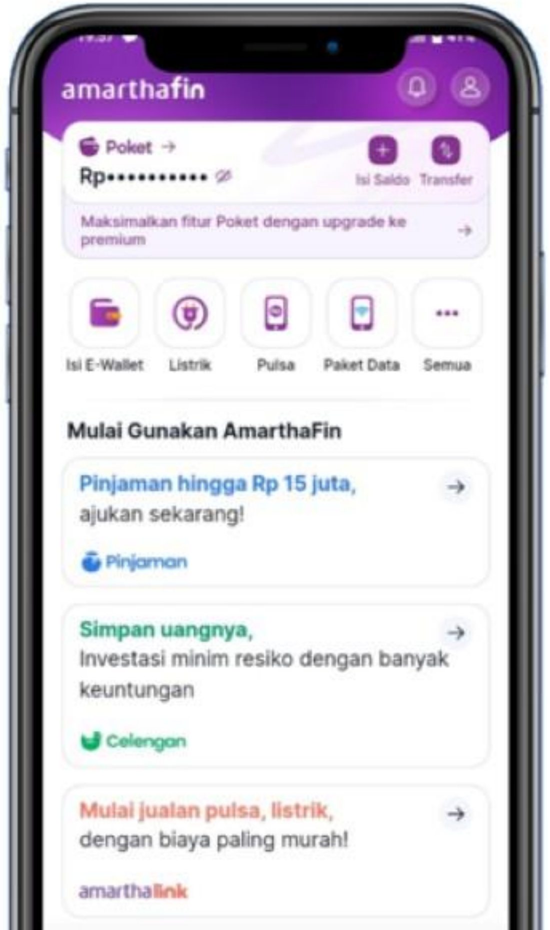
WHY IT MATTERS FOR MFIS

Leading MFIs use their account officers to cross-sell more services

When they can reduce collections & admin workload for account officers, great MFIs aren't cutting manpower – they're using their account officers to distribute more products & increase community engagement

CASE STUDY – INDONESIA

Amartha's AFin app digitizes the center meeting



A digital wallet & app that turns every weekly group meeting into a cashless, community touchpoint and **a cross-sell opportunity**

CASE STUDY – INDONESIA

Amartha's AFin app digitizes the center meeting

Digitization greatly improved account officer efficiency, by reducing admin

40%
faster disbursement, from 5.2 to 3.1 days on average

96.4%
collection rate for digitally enabled branches

78%
reduction in cash-handling losses for oeperations

Source: Accion & Mastercard Center for Inclusive Growth digital transformation reporting (2025–2026); Amartha ESG disclosures

CASE STUDY – INDONESIA

Amartha's AFin app digitizes the center meeting

Account officers now have more time to do cross-selling activities

Celengan — *SAVINGS*

amarthalink — *AGENTS*

Proteksi — *INSURANCE*

CASE STUDY – INDONESIA

BRI's agent network extends their last mile reach

BRI's 27,000 loan officers recruit BRILink Agents to handle cash-in/out, bill payments, and basic loan & savings transactions

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CASE STUDY – INDONESIA

BRI's agent network extends their last mile reach

2021	TODAY
500,000 agents	1,200,000 agents
53,000 villages	66,000 villages
US$81B in transactions	US$96B in transactions

Source: BRI investor & corporate disclosures (voi.id, 2025–2026); The Asian Banker (2026); World Economic Forum (2022)

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CASE STUDY – INDONESIA

BRI's Mantri loan officers: From teller to relationship manager

Agents now handle the routine deposits & withdrawals the Mantri used to process

This frees up the Mantri to cross-sell products:

BRImo digital banking (50M+ users)

New digital savings customer onboarding

Source: BRI investor & corporate disclosures (voi.id, 2025–2026); The Asian Banker (2026); World Economic Forum (2022)

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CashKO helps our MFIs build a comprehensive microinsurance strategy for the future

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While the Philippines is ahead of other Asian markets for microinsurance, the market continues to evolve

THE FIRST GENERATION

Credit Life Insurance

↓

THE SECOND GENERATION

Mandatory Family Life Insurance

↓

THE NEXT WAVE?

Standalone Insurance Products

CashKO

While the Philippines is ahead of other Asian markets for microinsurance, the market continues to evolve

THE FIRST GENERATION

Credit Life Insurance

↓

THE SECOND GENERATION

Mandatory Family Life Insurance

↓

THE NEXT WAVE?

Standalone Insurance Products

- Cross-selling voluntary microinsurance to borrowers beyond the standard family life insurance
- Keeping members in the center after their loan purely as insurance customers
- Whole-life insurance plans for aging members

That's why we're continuing to push for product innovation, driven by market research on MFI client needs

Calamity (Indemnity)	Calamity (Parametric)
Available TODAY	Launching Q4 2026
Women's Health	**Micro-mortuary Plans**
Launching Q4 2026	Launching 2027

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These all require cross-selling, which is a very different skill that MFI Account Officers need to have

That's where we help you build your capabilities.

These all require cross-selling, which is a very different skill that MFI Account Officers need to have

That's where we help you build your capabilities.

Process design	Digitalization	Sales Support
Making cross-selling seamless for your account officers & ops team	Providing a web portal or integrating with core banking	Helping you track, train & incentivize your account officers

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What this means for Philippine MFIs
The MFI as a financial inclusion platform

Bundle, don’t just sell single products

Digitize the center, maintain the community

Leverage center leaders & agents to expand

What this means for Philippine MFIs

The MFI as a financial inclusion platform

Bundle, don't just sell single products	Digitize the center, maintain the community	Use center leaders & agents to expand reach

The community is what differentiates the MFI, and your account officers are how you can leverage it

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