



PT MNC KAPITAL INDONESIA Tbk

(IDX Ticker Symbol: BCAP)

The Most Integrated Financial Services in Indonesia

Hasil RUPST dan RUPSLB PT MNC Kapital Indonesia Tbk

Jakarta, 27 Juli 2020

Rapat Umum Pemegang Saham Tahunan ("RUPST") PT MNC Kapital Indonesia Tbk ("BCAP" atau "Perseroan") yang berlangsung hari ini, 27 Juli 2020, menyetujui Laporan Tahunan dan mengesahkan Laporan Keuangan Tahunan Konsolidasian BCAP tahun buku 2019, serta menerima baik laporan pengurusan Direksi dan tugas pengawasan Dewan Komisaris Perseroan tahun buku 2019.

Pada tahun 2019 Perseroan mencatat pendapatan konsolidasi sebesar Rp2,74 triliun, meningkat 2,8% dari periode tahun lalu di Rp2,66 triliun. Kontributor pendapatan terbesar yaitu MNC Bank, menghasilkan 47,7% dari total pendapatan konsolidasi, diikuti kemudian oleh MNC Finance 17,6%, MNC Life 13,7%, MNC Insurance 8,1%, MNC Leasing 6,5%, MNC Sekuritas 5,4%, and MNC Asset Management 1,0%. Perseroan membukukan laba bersih sebesar Rp56,5 miliar di tahun 2019.

RUPST kali ini juga menyetujui pengangkatan Samuel Mulyono dan Darma Widjaja sebagai Direktur Perseroan, sehingga susunan pengurus Perseroan menjadi:

DEWAN KOMISARIS

Komisaris Utama: Bapak Darma Putra
Komisaris: Ibu Tien
Komisaris Independen: Bapak Benny Mokalu

DIREKSI

Direktur Utama: Bapak Wito Mailoa
Direktur: Ibu Jessica Herliani Tanoesoedibjo
Direktur: Ibu Natalia Purnama
Direktur: Bapak Ageng Purwanto
Direktur: Bapak Samuel Mulyono
Direktur: Bapak Darma Widjaja

PT MNC Kapital Indonesia Tbk's AGMS and EGMS Result

Jakarta, July 27, 2020

Today's Annual General Meeting of Shareholders ("AGMS") of PT MNC Kapital Indonesia Tbk ("BCAP" or "the Company") has approved the Annual Report of the Company and ratified the Company's Consolidated Financial Statements for the financial year ended on December 31, 2019. The AGMS also received the reports from the Board of Directors on their management duties, as well as the Board of Commissioners on their supervisory duties for the 2019 fiscal year.

In 2019, the Company recorded consolidated revenues of Rp2.74 trillion in 2019, a 2.8% increase from previous year's period at Rp2.66 trillion. The largest revenue contributor, MNC Bank, generated 47.7% of the total consolidated revenues, followed by MNC Finance 17.6%, MNC Life 13.7%, MNC Insurance 8.1%, MNC Leasing 6.5%, MNC Sekuritas 5.4%, and MNC Asset Management 1.0% respectively. The Company posted net profit of Rp56.5 billion in 2019.

The AGMS also appointed Samuel Mulyono and Darma Widjaja as Directors of the Company. Subsequently, the composition of the Company's Board of Commissioners and the Board of Directors are as follows:

BOARD OF COMMISSIONERS

President Commissioner: Mr. Darma Putra
Commissioner: Mrs. Tien
Independent Commissioner: Mr. Benny Mokalu

BOARD OF DIRECTORS

President Director: Mr. Wito Mailoa
Director: Ms. Jessica Herliani Tanoesoedibjo
Director: Mrs. Natalia Purnama
Director: Mr. Ageng Purwanto
Director: Mr. Samuel Mulyono
Director: Mr. Darma Widjaja



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Selain itu, Perseroan juga melaksanakan Rapat Umum Pemegang Saham Luar Biasa (“RUPSLB”) untuk menyetujui perubahan beberapa ketentuan dalam Anggaran Dasar Perseroan, sesuai dengan POJK No.15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan peraturan lain di bidang pasar modal dan menyatakan kembali perubahan-perubahan Anggaran Dasar Perseroan.

Paparan Publik

Sedangkan pada saat pelaksanaan Paparan Publik, Direktur Perseroan yang membawahi pengembangan digital, Jessica Tanoesoedibjo, memaparkan mengenai *update* dan arah digitalisasi unit bisnis Perseroan, antara lain:

- **Motion (Mobile Transaction Indonesia)**
MNC Bank akan segera meluncurkan *new mobile banking* dengan nama Motion (Mobile Transaction Indonesia). Ini merupakan salah satu langkah MNC Bank dalam mewujudkan visinya menuju bank tanpa cabang sekaligus untuk meningkatkan kepuasan nasabah. *Mobile banking* mempermudah pengalaman perbankan penggunaannya. Banyak orang semakin menikmati kesederhanaan dalam mengelola keuangannya, mengatur pembayaran otomatis dengan pemberitahuan real time, serta transaksi kapan dan di mana saja, tanpa perlu mengantri di bank.
- **Hario**
Sinergi antara MNC Life dan MNC Insurance untuk memaksimalkan perlindungan bagi penggunaannya melalui aplikasi asuransi digital bernama Hario. Hario menyediakan asuransi kesehatan, kecelakaan, pensiun, pendidikan, hingga asuransi rumah, serta tambahan perlindungan COVID-19 gratis, menawarkan fleksibilitas kepada pengguna dalam memilih premi asuransi pada satu platform. Langkah digital ini akan mengarah pada proses operasional yang lebih efisien serta jangkauan pelayanan yang semakin luas.

In addition, the Company also held Extraordinary General Meeting of Shareholders (“EGMS”) to approve the amendment to the Company’s Articles of Association to conform with the newly issued OJK Regulation No.15/POJK.04/2020 regarding the Plan and Implementation of the General Meeting of Shareholders of the Public Company, and other regulations in the capital market sector and restate the amendments to the Company’s Articles of Association.

Public Expose

While at the Public Expose, the Company’s Director who is in charge of digital development, Jessica Tanoesoedibjo, explained about the update and the digital direction of the Company’s business units, including:

- **Motion (Mobile Transaction Indonesia)**
MNC Bank will soon launch a new mobile banking under the name Motion (Mobile Transaction Indonesia). This is one of MNC Bank’s actions in realizing its vision towards branchless banking and to maximize customer satisfaction. Mobile banking simplifies banking experience. More people enjoy more simplicity in supervising their finances, managing automatic payments with real time notifications, and doing various transactions anytime anywhere, without the need to queue at the bank.
- **Hario**
The synergy between MNC Life and MNC Insurance is to maximize the protection for its users through a digital insurance application called Hario. Hario provides health, accident, pension, education, to home insurance, along with additional free of charge COVID-19 coverage, offering flexibility for customers to choose insurance premiums within one platform. This digital step will lead to more efficient business processes and wider service coverage.



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- **MNC Trade**

MNC Sekuritas melalui platform digital dan *online trading*-nya MNC Trade, akan segera menyediakan layanan tambahan sebagai Agen Penjual Efek Reksa Dana (APERD) online. Diawali dengan produk reksa dana MNC Asset Management, pada akhir tahun 2020 (tergantung pada persetujuan OJK), MNC Sekuritas juga akan mengelola aneka produk reksa dana dari berbagai perusahaan manajemen aset dalam platform MNC Trade. Sebagai salah satu platform *online trading* terbaik di Indonesia, MNC Sekuritas akan terus berinovasi, menjadi yang terdepan baik dalam pasar saham maupun reksa dana.
- **MNC Duit**

MNC Asset Management sedang meng-*upgrade* platform MNC Duit menjadi "MNC Duit 2.0". Platform yang tadinya hanya sebagai sumber informasi bagi nasabah ritel, nantinya akan dapat mengelola investasi produk reksa dana secara terintegrasi, tidak hanya informasi portofolio, melainkan akan mampu melakukan transaksi pembelian, penjualan, *switch* dan *redeem*, maupun berbagai kebutuhan lain, termasuk untuk klien ritel, APERD, konsultan keuangan dan klien institusi.
- **SPIN (Smart Payment Indonesia)**

MNC Teknologi Nusantara terus berinovasi dengan platform SPIN. Selain menyediakan layanan e-money, e-wallet, serta pembayaran produk kebutuhan dasar seperti pulsa, listrik dan air; SPIN juga memungkinkan para penggunanya untuk mentransfer dana secara digital, ke rekening bank tertentu dan e-wallet lain. SPIN bersinergi dengan MNC Media mewujudkan konsep baru *in-TV purchase*, dimana pengguna dapat melakukan scan QRIS yang terpampang di layar televisi dan langsung membeli produk yang ditawarkan.
- **MNC Trade**

MNC Sekuritas, through its digital platform and online trading, MNC Trade, will soon provide additional service as an online Agen Penjual Efek Reksa Dana (APERD). Starting with MNC Asset Management's mutual fund products, at the end of 2020 (depending on OJK's approval), MNC Sekuritas will also manage various mutual fund products from numerous asset managements in the MNC Trade platform. As one of the best online trading platforms in Indonesia, MNC Sekuritas will continue to innovate, to become a leader in both the stock market and mutual funds.
- **MNC Duit**

MNC Asset Management is upgrading the MNC Duit platform to "MNC Duit 2.0". The platform, which was only as a source of information for retail customers, will be able to manage the investment of integrated mutual fund products, not only portfolio information, but will also be able to buy, sell, switch and redeem, as well as various other needs, including for retail clients, APERD, financial consultants and institutions.
- **SPIN (Smart Payment Indonesia)**

MNC Teknologi Nusantara continues to innovate its SPIN. In addition to providing e-money, e-wallet, and basic mass product payments such as mobile credit top up, electricity and water bill; SPIN also enables its users to transfer funds digitally, to a specific bank account and other e-wallet. SPIN synergizes with MNC Media to realize the new concept of *in-TV purchase*, where users are able to scan the displayed QRIS and buy products offered directly from their television screen.



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- **P2P Lending**

MNC Kapital dalam waktu dekat akan memiliki platform *peer-to-peer (P2P) lending* sebagai agen penyalur dana pinjaman MNC Bank, MNC Finance dan MNC Leasing. Perseroan berkeyakinan bahwa platform *P2P lending*, dengan fleksibilitas tanda tangan digital, dapat beroperasi tanpa cabang dan menjangkau seluruh pelosok Indonesia. Diawali dengan sinergi dalam ekosistem MNC Group, platform ini akan menerapkan analisa kredit berbasis AI dan otomatisasi proses pinjaman.

- **Payment Gateway**

Pada tahun 2020, MNC Kapital mengakuisisi Flash Mobile yang merupakan perusahaan *payment gateway* dan *biller aggregator*. Dalam proses untuk memperoleh lisensi, Flash Mobile akan dilengkapi dengan sertifikat PCI DSS (standar tertinggi keamanan). Flash Mobile akan berfungsi sebagai satu-satunya *payment gateway* dan *biller aggregator* untuk MNC Group, yang juga akan melayani mitra eksternal.

- **Loyalty Points**

MNC Teknologi Nusantara juga sedang mengembangkan program *Loyalty Points* yang akan diintegrasikan ke dalam berbagai platform digital MNC Group, dari media hingga jasa keuangan. Setiap transaksi yang dilakukan didalam ekosistem MNC Group akan mendapatkan poin, yang nantinya dapat digunakan untuk berlangganan atau mendapatkan penawaran khusus. *Loyalty Points* ini diharapkan dapat meningkatkan keterlibatan dan mempertahankan pelanggan untuk tetap berada didalam ekosistem MNC Group.

- **P2P Lending**

In the near future, MNC Kapital will have peer-to-peer (P2P) lending platform, which will be developed as channeling agent for MNC Bank, MNC Finance and MNC Leasing. The Company believes that P2P lending platform, which is benefitted from the use of digital signature, can operate branchless and reach all corners of Indonesia. Starting by utilizing the synergies within MNC Group's ecosystem, this platform will implement the AI based credit scoring and loan process automation.

- **Payment Gateway**

In 2020, MNC Kapital acquired Flash Mobile, which is a payment gateway and biller aggregator company. In the process of obtaining the license, Flash Mobile will be equipped with a PCI DSS certificate (the highest security standard). Flash Mobile will act as the only payment gateway and biller aggregator for MNC Group, which will also serve the external partners.

- **Loyalty Points**

MNC Teknologi Nusantara is also developing Loyalty Points program which will be integrated into MNC Group's various digital platforms, from media to financial services. Every transaction made within the MNC Group's ecosystem will earn points, which later can be used to subscribe or receive special offers. This Loyalty Points is expected to increase engagement and retain customers to stay within MNC Group's ecosystem.

Tanggapan dari Direktur Utama Perseroan:

"MNC Kapital telah melalui tahun 2019 dengan membukukan kinerja yang positif dan terus memperkuat strategi. Pada tahun 2020, Perseroan mengubah model bisnis dengan

Comment from the Company's President Director:

"MNC Kapital has concluded 2019 by posting a positive performance and reinforcing strategic measures. In 2020, the Company is shifting its business model by focusing into the digital



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berfokus pada pasar digital untuk menjadi yang terdepan dalam layanan keuangan digital terintegrasi di Indonesia.

market to become the front runner of integrated digital financial services in Indonesia.

Dengan dukungan MNC Group, Perseroan akan terus mengembangkan sinergi grup yang solid dan terus berkomitmen meningkatkan kualitas pelayanan bagi para pelanggan. Dengan *Digital Roadmap* yang matang untuk proses operasional lebih efisien serta jangkauan pelayanan yang semakin luas, Perseroan yakin akan memberikan hasil yang maksimal dalam waktu dekat.”

The Company will continue to develop a solid synergy and improve the quality of its services to all customers with the unyielding commitment from MNC Group. With solid Digital Roadmap for more efficient business processes and wider service coverage, the Company will deliver maximum result in the near future.”

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