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BCAP BUSINESS UPDATE

MNC Sekuritas Exponential Growth – Dominated By Its Online Trading Platform MNC Trade

The subsidiary of PT MNC Kapital Indonesia Tbk (“BCAP” or “the Company”) has recorded various performance improvements, especially in the capital market and banking sectors.

MNC Sekuritas recorded an increase in commission income from Rp 11 billion in December 2020 to Rp 13 billion in January 2021, an increase of 23%. While its online trading platform, MNC Trade, posted a significant increase of 32% from Rp 7 billion to nearly Rp 10 billion. When measured from total transactions, MNC Sekuritas recorded Rp 13 trillion in January 2021, up by 12% compared to December of the previous year. Again, MNC Trade posted the most significant increase of 37% from Rp 6 trillion to Rp 8 trillion month-to-month.

It is recorded that the increase in total MNC Sekuritas transactions in January 2021 compared to January 2020 was 289%, from Rp 3 trillion to Rp 13 trillion. In percentage terms, this increase far exceeds the 180% increase in total stock transactions of The Indonesia Stock Exchange. The online platform itself recorded exponential growth both in

Pertumbuhan Eksponensial MNC Sekuritas – Didominasi Oleh Platform Perdagangan Online MNC Trade

Anak perusahaan PT MNC Kapital Indonesia Tbk (“BCAP” atau “Perseroan”) berhasil membukukan berbagai peningkatan kinerja, terutama di bidang pasar modal dan perbankan.

MNC Sekuritas mencatatkan peningkatan pendapatan komisi dari Rp 11 miliar pada bulan Desember 2020 menjadi Rp 13 miliar di bulan Januari 2021, meningkat sebesar 23%. Sedangkan platform perdagangan onlinenya, MNC Trade, membukukan peningkatan signifikan sebesar 32% dari Rp 7 miliar menjadi hampir Rp 10 miliar. Bila diukur dari total transaksi, MNC Sekuritas mencatat Rp 13 triliun pada bulan Januari 2021, naik 12% dibanding bulan Desember tahun sebelumnya. Kembali, MNC Trade membukukan kenaikan paling signifikan sebesar 37% dari Rp 6 triliun menjadi Rp 8 triliun bulan ke bulan.

Tercatat, kenaikan total transaksi MNC Sekuritas di bulan Januari 2021 dibandingkan Januari 2020 sebesar 289%, dari Rp 3 triliun menjadi Rp 13 triliun. Secara persentase, peningkatan ini jauh melampaui peningkatan total transaksi saham Bursa Efek Indonesia yang sebesar 180%. Online platform sendiri mencatatkan pertumbuhan eksponensial

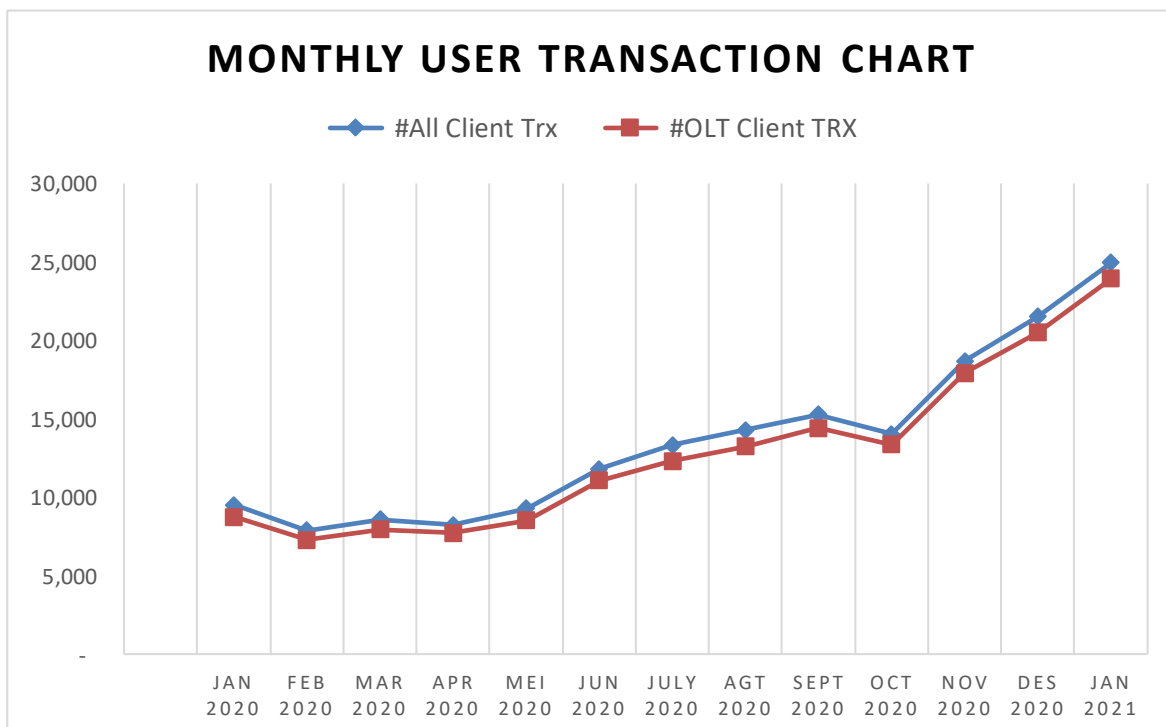


terms of total transactions and commissions. Total transactions were recorded to have increased by 792% from only Rp 931 billion in January 2020 to more than Rp 8 trillion in January 2021. Meanwhile, commission income from online platform increased from Rp 1 billion to almost Rp 10 billion, or an increase of 709% within the same period.

baik dari segi total transaksi maupun pendapatan komisi. Total transaksi tercatat naik 792% dari hanya Rp 931 miliar di Januari 2020 menjadi lebih dari Rp 8 triliun pada Januari 2021. Sedangkan pendapatan komisi dari online platform naik dari Rp 1 miliar ke hampir Rp 10 miliar, atau peningkatan sebesar 709% pada periode yang sama.

In the year of 2020, MNC Sekuritas also recorded an increase in commission income by 140% compared to the previous year from Rp 40 billion to Rp 53 billion. Meanwhile, total transactions increased by 24% compared to 2019, from Rp 54 trillion to Rp 66 trillion. The online platform remains the most significant contributor with an increase of 145%.

Pada tahun 2020, MNC Sekuritas juga mencatatkan peningkatan pendapatan dari komisi sebesar 140% dibandingkan tahun sebelumnya dari Rp 40 miliar menjadi Rp 53 miliar. Sedangkan total transaksi meningkat sebesar 24% dibandingkan 2019, dari Rp 54 triliun menjadi Rp 66 triliun. Platform online tetap menjadi kontributor paling signifikan dengan peningkatan 145%.





MNC Trade's clients were recorded at almost 109 thousand, represents around 99% of MNC Sekuritas' total clients. This figure is much higher than the position in January 2020, where the total number of MNC Trade's clients were recorded at 74 thousand, a sharp increase of 46%. Meanwhile, comparing to December 2020, MNC Trade's clients were recorded at 102 thousand, up by 7% in just one month.

Handling almost 110.000 accounts, MNC Sekuritas has officially become the top 5 retail securities in terms of the number of clients in Indonesia.

MNC Bank sharpens its strategy with digital banking and Tabungan Dahsyat

On the MNC Bank (BABP) side, until the end of January 2021, the volume of all MNC Bank savings reached more than Rp 900 billion, the highest in MNC Bank history, up by 49% from Rp 606 billion recorded in September 2020 and an increase of more than 2% from the position on December 13, 2020 at Rp. 880 billion. BABP targets the savings generated to be in the level of Rp 1.5 trillion by the end of 2021, increasing by 70% compared to December 2020.

Tabungan Dahsyat, a savings program with prizes starting from November 2020 to October 2021, is used as one of MNC Bank's main strategies to increase savings funds. Which since its launch until the end of January 2021, has earned a total savings of Rp 406 billion. From this program, MNC Bank has succeeded in reaching more than

Nasabah MNC Trade tercatat sebanyak hampir 109 ribu, mewakili sekitar 99% dari total nasabah MNC Sekuritas. Angka ini jauh lebih tinggi dibandingkan posisi Januari 2020, dimana jumlah nasabah MNC Trade tercatat sebanyak 74 ribu, meningkat tajam sebesar 46%. Sedangkan jika dibandingkan Desember 2020, klien MNC Trade tercatat 102 ribu, naik 7% hanya dalam waktu satu bulan.

Menangani hampir 110.000 rekening, MNC Sekuritas resmi menjadi 5 besar sekuritas ritel dari sisi jumlah nasabah di Indonesia.

MNC Bank pertajam strategi dengan digital banking dan Tabungan Dahsyat

Di sisi MNC Bank (BABP), hingga akhir Januari 2021, volume seluruh tabungan MNC Bank mencapai lebih dari Rp 900 miliar, tertinggi sepanjang sejarah MNC Bank, naik 49% dari Rp 606 miliar tercatat di bulan September 2020, dan naik lebih dari 2% lagi dari posisi 13 Desember 2020 di angka Rp 880 miliar. BABP menargetkan angka tabungan berada di posisi Rp 1,5 triliun di akhir tahun 2021, meningkat 70% dibandingkan Desember 2020.

Tabungan Dahsyat, program tabungan berhadiah yang dimulai November 2020 hingga Oktober 2021 nanti, menjadi salah satu strategi utama MNC Bank untuk meningkatkan dana simpanan. Sejak diluncurkannya hingga akhir Januari 2021, berhasil meraih total tabungan sebesar Rp406 miliar. Dari program ini, MNC Bank



1,600 new customers. MNC Bank is optimistic that Tabungan Dahsyat will be one of the keys to improving BABP's performance.

The rapid development of MNC Bank is also supported by the presence of its new mobile banking called Motion (Mobile Transaction Indonesia). Within 6 months since its launch on August 17, 2020, Motion's total subscribers have reached more than 35 thousand. Motion is scheduled to migrate from mobile banking to digital banking in 2021.

Within Motion application, customers are able to monitor their savings and credit card transactions in real time, carry out various banking transactions in real time. Various Motion features that continue to be developed include online savings account opening, time deposits and savings plans opening, payments using QRIS for various bills as well as loyalty points and Personal Financial Management (PFM). All these are to realize MNC Bank's vision towards branchless bank of the future.

berhasil meraih lebih dari 1.600 nasabah baru. MNC Bank optimis Tabungan Dahsyat akan menjadi salah satu kunci peningkatan kinerja BABP.

Pesatnya perkembangan MNC Bank juga didukung dengan kehadiran mobile banking barunya yang bernama Motion (Mobile Transaction Indonesia). Dalam waktu 6 bulan sejak peluncuran pada 17 Agustus 2020, total subscribers Motion telah mencapai lebih dari 35 ribu. Motion direncanakan untuk migrasi dari mobile banking menjadi digital banking tahun 2021 ini.

Melalui aplikasi Motion, nasabah dapat memantau transaksi tabungan maupun kartu kredit secara langsung, melakukan berbagai transaksi perbankan secara real time. Berbagai fitur Motion yang terus dikembangkan dalam kapasitasnya sebagai digital banking antara lain pembukaan rekening tabungan secara online, pembukaan produk deposito dan tabungan berencana, pembayaran menggunakan QRIS untuk berbagai tagihan serta loyalty points dan Personal Financial Management (PFM). Hal ini untuk merealisasikan visi MNC Bank untuk menjadi branchless bank masa depan.

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