



PT MNC Kapital Indonesia Tbk
CORPORATE UPDATE

February 2021

Member of MNC Group



BCAP – An Introduction

MNC Kapital Indonesia is the most diversified and integrated financial services group in Indonesia with ten fully licensed operating subsidiaries, active in banking, multi-finance, securities & brokerage, insurance, asset management, and financial technology.

Note: in the process of obtaining P2P lending, securities crowdfunding, venture capital and AI credit scoring licences



Note:
* in the process

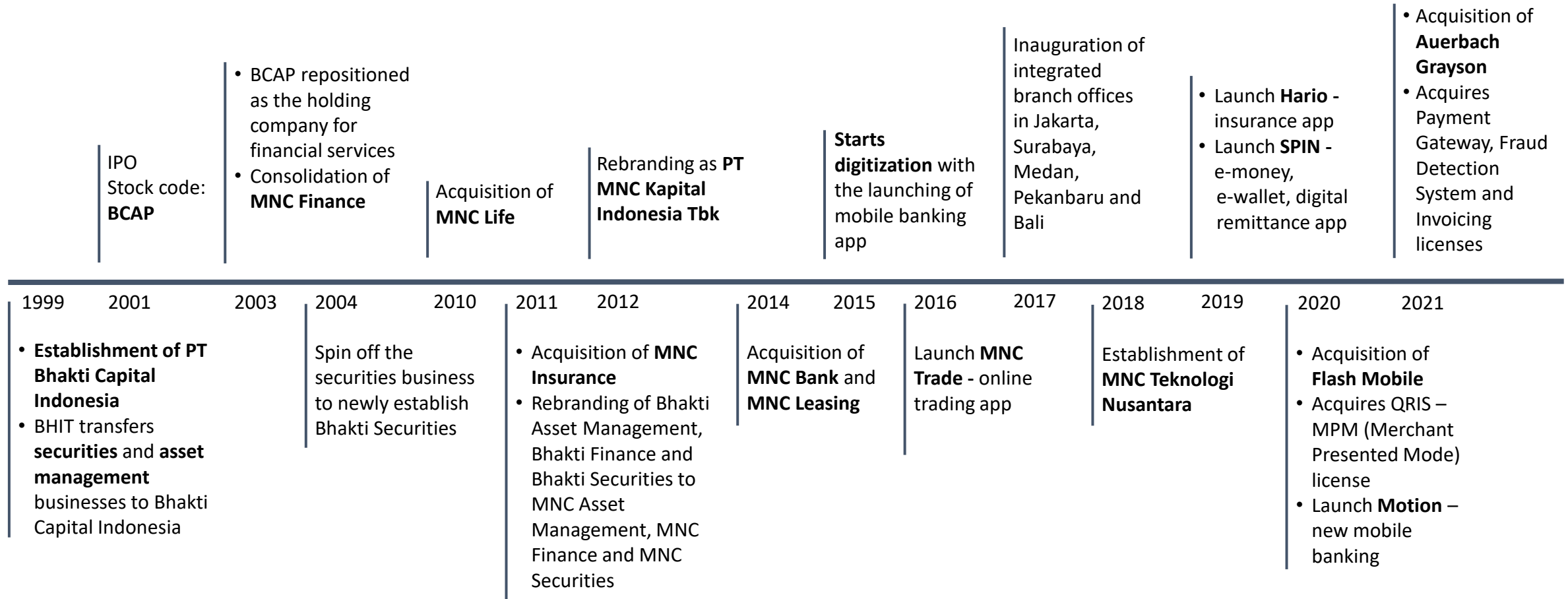


A Full Suite Of Licenses, Structured Under A Holding Company

MNC Financial Services owns 19 Indonesian financial licenses accross its 9 subsidiaries, including 7 digital finance licenses for future developments

								
<ul style="list-style-type: none"> • Conventional commercial bank license • Foreign exchange bank license • Credit card issuing bank license 	<ul style="list-style-type: none"> • Multifinance license • Sharia multifinance license 	<ul style="list-style-type: none"> • Multifinance license • Sharia multifinance license 	<ul style="list-style-type: none"> • Brokerage license • Underwriter license 	<ul style="list-style-type: none"> • General insurance license 	<ul style="list-style-type: none"> • Life insurance license 	<ul style="list-style-type: none"> • Investment management license 	<ul style="list-style-type: none"> • e-Money • e-Wallet • Digital remittance • QRIS – MPM (Merchant Presented Mode) 	<ul style="list-style-type: none"> • Payment Gateway • Fraud Detection System • Invoicing

BCAP Over The Years



Key Investment Highlights

- 1 Strong macroeconomic environment supported by attractive population dynamics and a rapid growing economy
- 2 A diversified financial services group owning a full suite of licenses, structured under one holding company
- 3 Comprehensive plan to strengthen the operations of all subsidiaries and position the group for sustainable growth
- 4 Shifting future growth from conventional to digital financial services fuelled with significant synergy within the MNC Group ecosystem**

A Comprehensive Plan To Strengthen Operations

Shift focus to more profitable products and implement new products and digitalization to capture lucrative segments

- Identify unserved, underserved or fast-growing customer segments and develop products to capture these segments
- Products should be profitable and within tolerable risk limits
- **Digitalize its services to reach unbanked market**

Increase productivity of distribution channels and deepen relationships with partners

- Increase presence through digital channels or points-of-sales which are less labor intensive
- Implement strategies to deepen relationships with existing distribution partners and establish new distribution partnerships to improve sales
- Improve supervision of and provided training to sales staff to increase quality and productivity

Refine business processes and operations

- Remove intermediaries in order to go direct to customers
- Establish new teams for risk management and business restructuring
- Commence upgrading of IT systems to improve customer relationship management and back-office operations

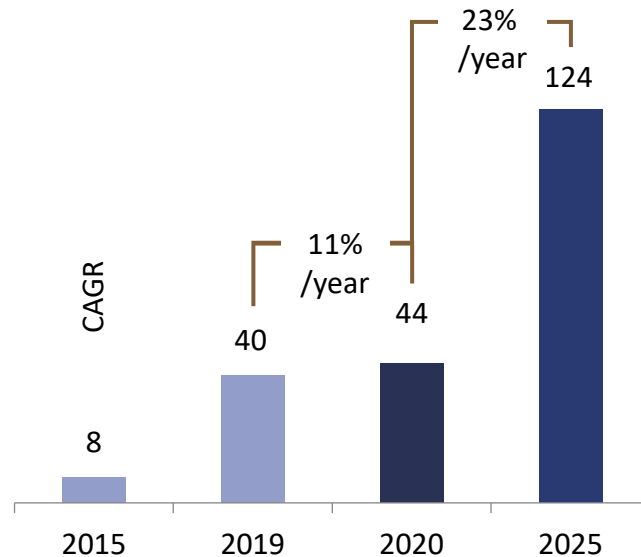
Strengthen balance sheet

- Strengthen capital base to improve lending capacity and funding (risk-based capital, capital adequacy ratio and debt to equity ratio)

Shifting Future Growth From Conventional To Digital Financial Services

Digital financial services expected to solve conventional financial challenges

Indonesia Digital Economy



* in billion USD

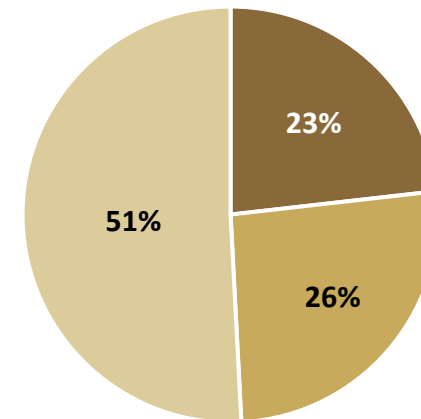
Source: Google & Temasek / Bain, e-Conomy SEA 2020

- Indonesia’s digital economy continues to grow double digits in 2020 and become one of the largest and fastest growing digital economy in SEA
- According to the Indonesian Internet Service Providers Association (APJII), the number of Internet users in Indonesia reached 196.7 million individuals in 2Q2020, approximately 73.7% of the total national population, with 95.4% smartphone penetration among online users
- Digital economy increased positively and expected to cross the \$124 billion mark by 2025

Financial Inclusion Has Been A Focus Of The Central Bank As Half Of Adult Population Is Unbanked

- Inclusion of unbanked Indonesians has been a top priority in recent years
- From 265 million of total population, 181 million adults are eligible for banking. However, only 49% out of 181 million regarded as “banked” or “underbanked”
- There is opportunity for greater financial inclusion through the use of mobile / digital financial services
 - With a relatively rural population and 33% of the unbanked citing distance as a key reason for not having an account, digital distribution channels instead of physical branches would be drivers of financial services adoption
 - There is an opportunity for higher adoption of online financial services with 60million unbanked adults in Indonesia using mobile phones and a low internet penetration compared to other countries in the region

Banked Population (%)

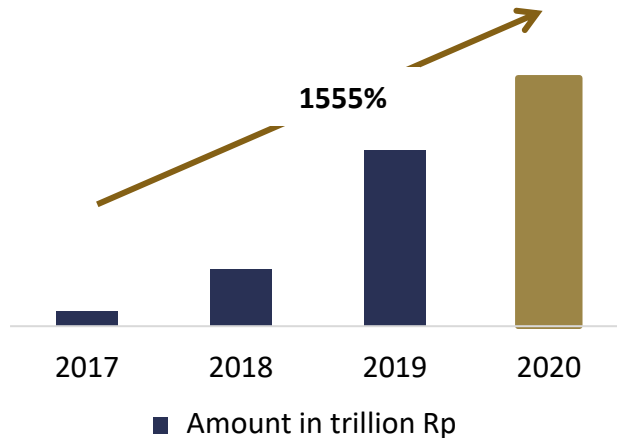


■ Banked ■ Underbanked ■ Unbanked

Source: Google & Temasek / Bain, e-Conomy SEA 2019

- Banked : full access to Financial Services
- Underbanked : has bank account but insufficient access to credit, investment and insurance
- Unbanked : do not own a bank account

Digital Transactions in Indonesia (e-money)



Year	Amount in trillion Rp
2017	12.38
2018	47.2
2019	145.17
2020	204.83

Source: Bank Indonesia, 2021

Recalibrate for the future to face the new normal, where people are more and more digital minded, we are enhancing our digital capabilities. We believe that in this industry, digital is the future.

Each business unit makes the most of market slowdown to focus on advancing its digital core toward digital financial services.

Front-end functionality

- Digital apps to provide customers with online and mobile functionality
- To boost user's experience from each digital app

Middle office processes

- Functional apps for employees, agents and business partners to minimize paper exchanges and maximize automation processes

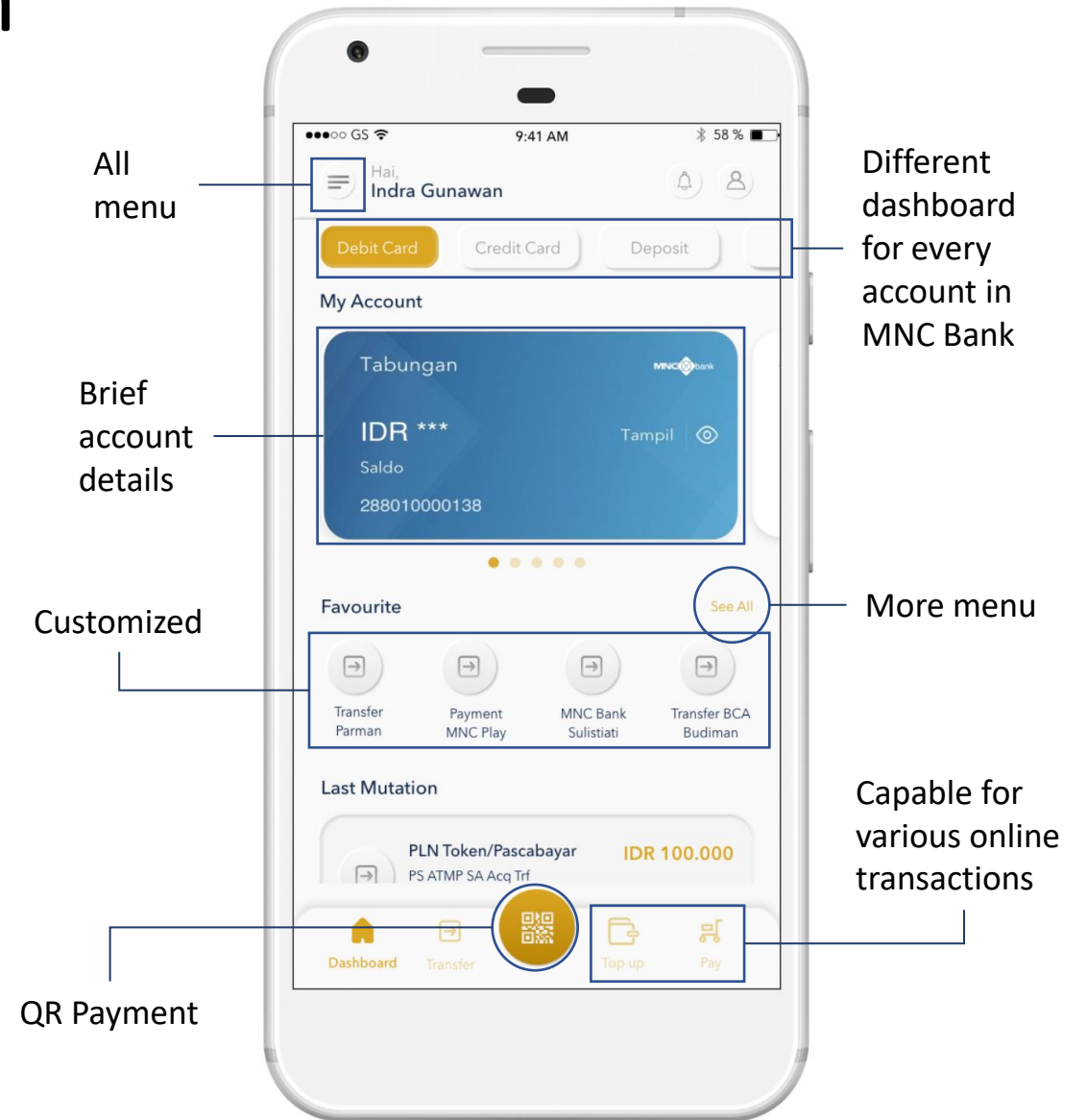
Back-end infrastructure

- Upgraded core banking system
- Increased bandwidth capacity
- Improved redundancy levels and connectivity in data storage and disaster recovery

MNC Bank – Mobile/Open Banking



- New mobile banking (went live in August 2020)
 1. Biometric login (fingerprint, face detection)
 2. Transfer (MNC Bank Account, Online, SKN, RTGS & Virtual Account)
 3. Top up SPIN and other e-money
 4. Top up prepaid mobile phone credits and MNC Bank credit card payments
 5. Realtime notification
- Open Banking (under development)
 1. Digital core banking
 2. Automatic onboarding with E-KYC
 3. Savings, credit card and loan application are all in one integrated platform
 4. QRIS features for online and offline payment
 5. Transfer/top up with foreign currency
 6. Open API programming to enable connectivity to external parties



MNC Life x MNC Insurance – Digital-based Insurance App



- Newly launched features
 - Additional products: education (Hario Pintar), retirement (Hario Pensiun) and COVID-19 coverage; on top of existing products: accident (Hario Siaga), health (Hario Sehat) and life (Hario Sejahtera)
 - Push notification, autofill and video content
 - Available in iOS platform
 - Additional products in synergy with MNC Insurance: house (MNC Home Express), motor vehicle (MNC Total Care) and travel (MNC Travel Express & MNC Travel Domestik)
 - Online claim
 - Live chat
 - List of auto repair shops in Indonesia
- Upcoming features
 - QRIS transaction (collaboration with SPIN)
 - Loyalty rewards

Sliding banner for promotion or announcement



Products



Info dan Tips dari Hario

Lihat Semua



Live chat

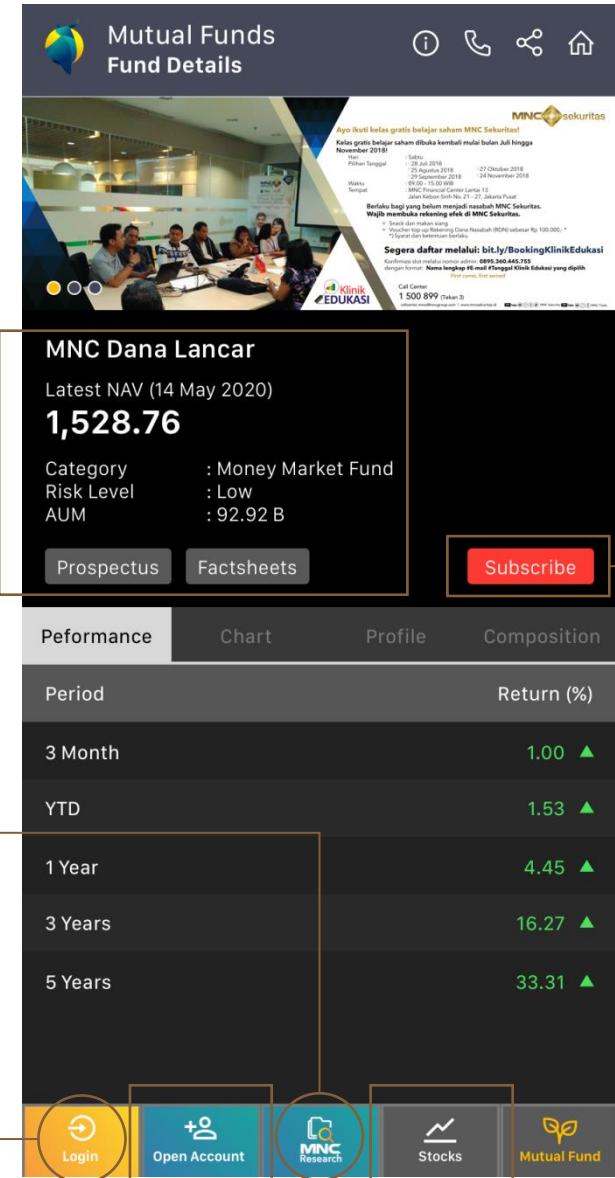
Subscribed policies



MNC Sekuritas – additional features as Online APERD (Mutual Fund Sales Agent)



- Phase 1 – Additional mutual funds products from **MNC Asset Management** (target completion: go live subject to OJK's approval)
 - Limited to **MNC Asset Management** products
 - Transaction: subscribe and redeem
 - Information: list of products, portfolio's profit/loss, NAV and chart
 - Separate portfolio between stock and mutual fund
- Phase 2 – Online APERD for various mutual funds (2.5 months after phase 1)
 - Support other asset management products
 - Risk profile on opening account
 - Transaction: auto-sweep
 - Information: product comparison
 - Mutual fund portfolio as collateral for additional trading limit
 - Automation process back office & regulatory report



Detail of mutual fund

Buy, sell, switch, redeem

Reports and researches

Biometrics

Online account opening

Switch to MNC Trade (Stock)

MNC Asset Management – Online Mutual Fund



- Upgrading MNC Duit to service APERD, financial consultants and institution; in addition to current available for retail clients. All in one integrated platform

→ Phase 1

- Online opening account
- Subscription
- Balance inquiry
- Historical transaction
- Redemption and switching
- Financial calculator

→ Phase 2

- Auto investment
- Direct transaction
- Live chat
- Loyalty Points (with SPIN)

Product offered



Pilih Produk Reksa Dana
Mari raih impian anda dengan cara investasi.

			
Reksa Dana Pasar uang	Reksa Dana Pendapatan tetap	Reksa Dana Campuran	Reksa Dana Saham

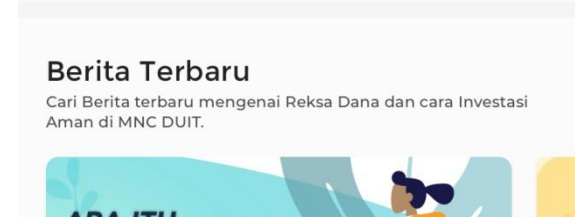
To calculate return



Finansial Kalkulator >

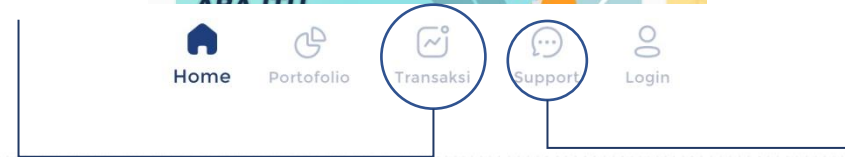
Yuk hitung investasi Anda Agar mendapatkan nilai yang terbaik sesuai tabunganmu.

Buy, sell, switch, redeem



Berita Terbaru
Cari Berita terbaru mengenai Reksa Dana dan cara Investasi Aman di MNC DUIT.

Live chat



Home Portfolio **Transaksi** Support Login

MNC Teknologi Nusantara – e-Money, e-wallet, digital remittance



- New features (went live in May 2020)
 1. QRIS transaction on TV
 2. From “SPIN Cash” to cash advance via banks
- Upcoming features (target live in Q1 2021)
 1. Loyalty programs: SPIN Points, vouchers, special offers
 2. More competitive prices for mobile credit, mobile internet packages, electricity and water payments
 3. Direct host to host with major banks for low cost top up, cash out and transfer from and to major banks
 4. Direct host to host with convenience stores for low cost cash out
 5. Live chat
 6. Co-branding with other digital apps of MNC Group

The screenshot shows the SPIN app interface with the following callouts:

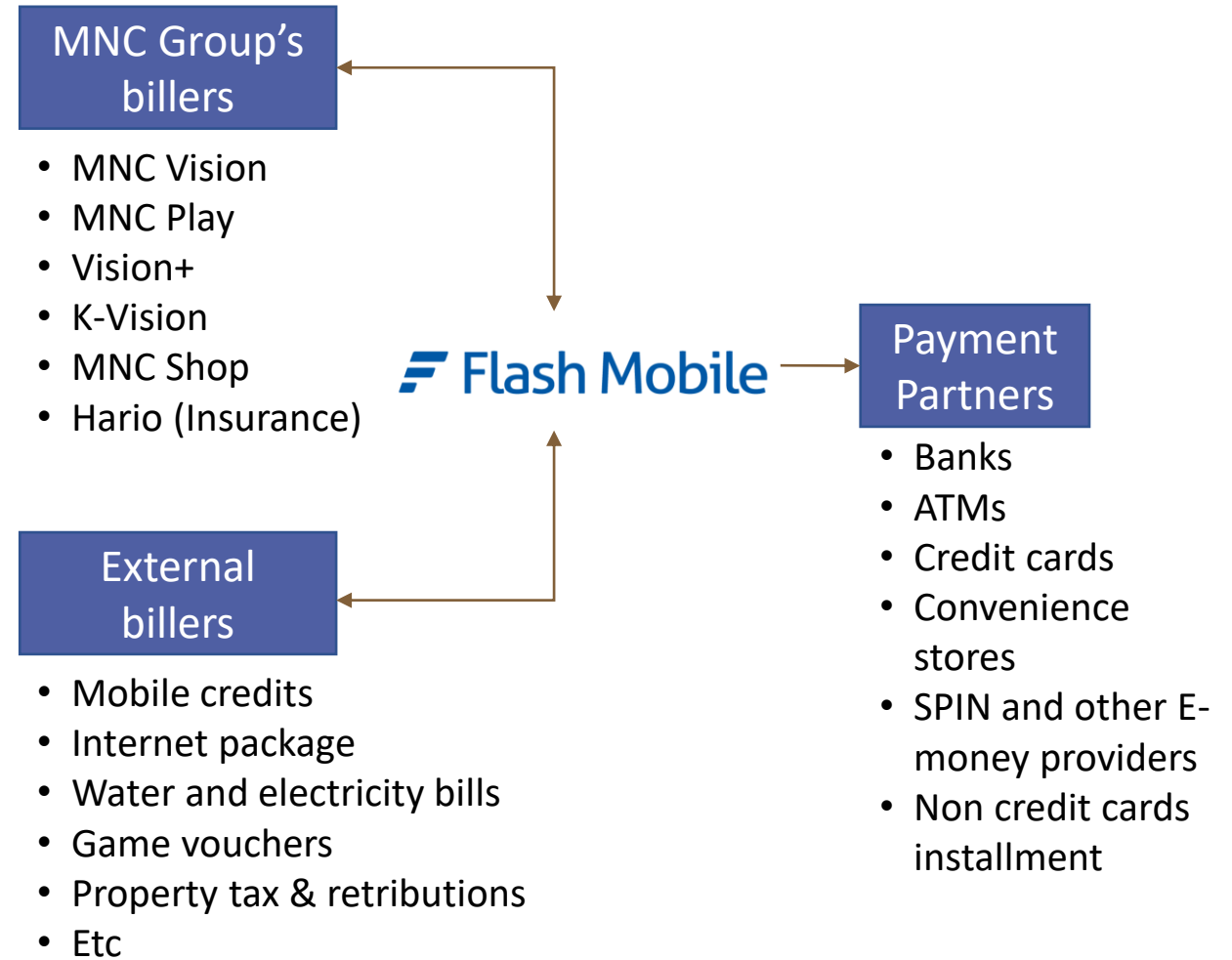
- Balance:** Rp 1.198.191
- SPIN Points (upcoming feature):** 500.000 Points
- To/from other e-money and bank account:** Top Up, Transfer, Kartu Pembayaran
- e-Wallet, to save credit card:** (points to the Kartu Pembayaran button)
- Mass product payments:** Tagihan Listrik, Pulsa Listrik, Tagihan Pascabayar, Pulsa & Data, MNC Bill Payment, PDAM, Game Voucher, More
- Transaction history:** (points to the QRIS icon in the bottom navigation bar)
- QRIS scanner (include QRIS on TV):** (points to a QRIS scanner image on the right)

Digital Initiatives – Flash Mobile

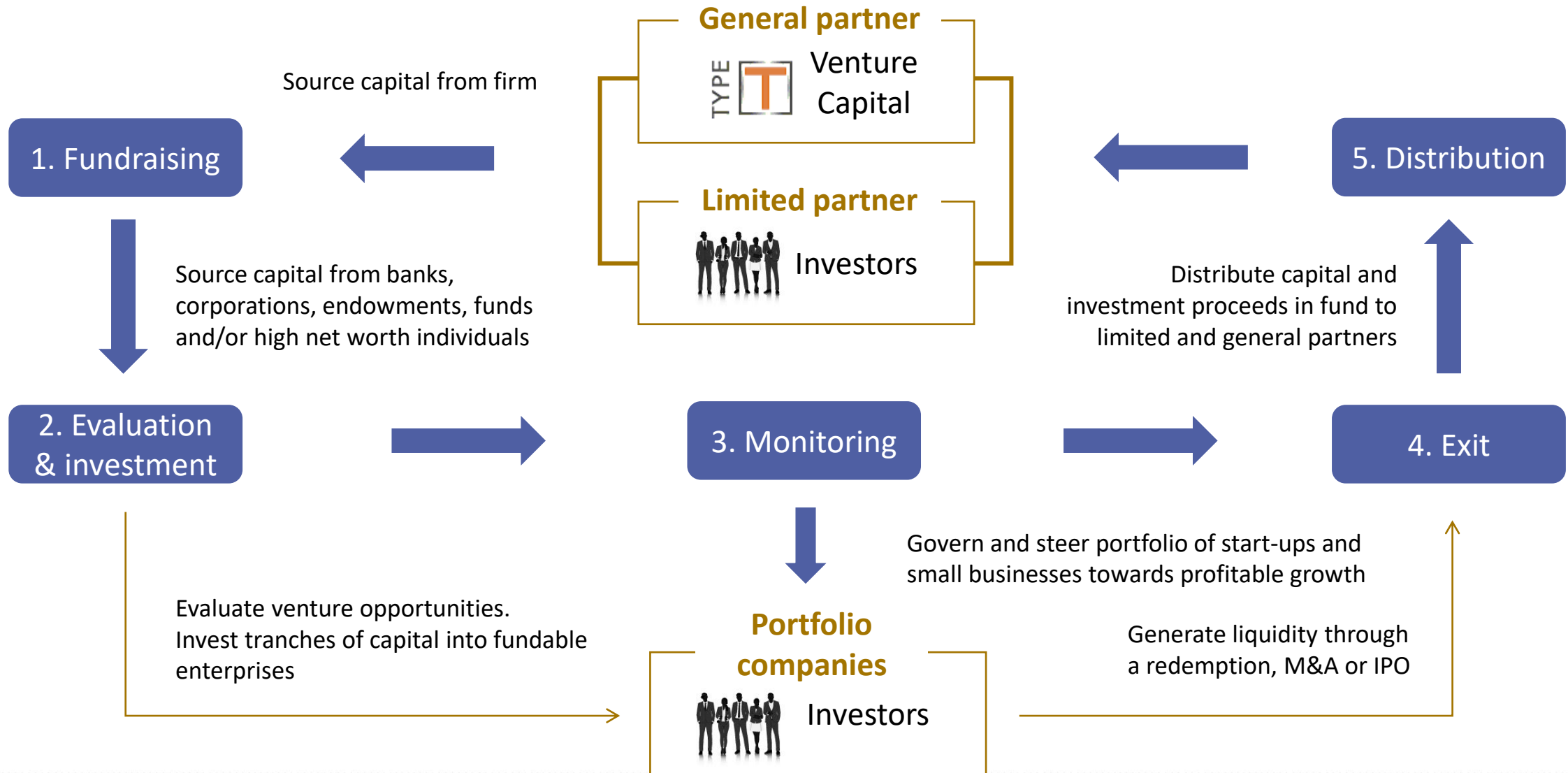
- In January 2021, Flash Mobile has obtained Bank Indonesia's license as a payment gateway operator, including Fraud Detection System and invoicing services
- Flash Mobile is underway for PCI DSS (highest security standard certification)
- Flash Mobile serves as the most integrated payment gateway and biller aggregator both for MNC Group, and soon for external partners as well

Payment Gateway is a service provider that authorizes credit/debit cards, e-money or direct payments processing for e-businesses and online retailers

Biller aggregator is payment switching that connect between billers and customers using third party networking system such as banks, convenience stores, e-commerce and many more



In the Pipeline – Venture Capital



In the Pipeline – Securities Crowdfunding



Securities Crowdfunding



Investor Onboarding Process

E-KYC

Connect to Payment Gateway and Investment account

Secondary Market



Company / Project due diligence

Business and Company Risk Assessment

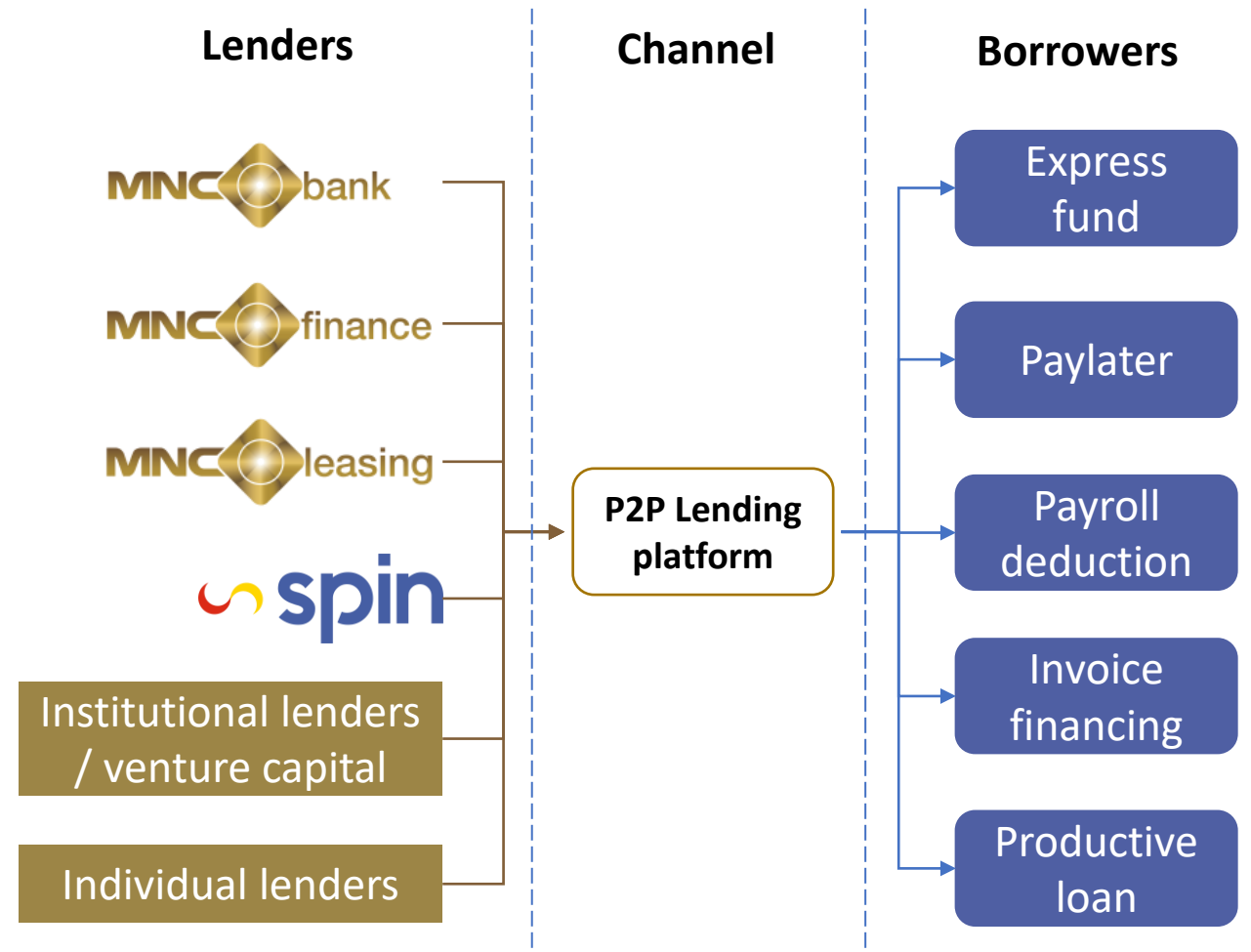
Profit sharing

Corporate Actions

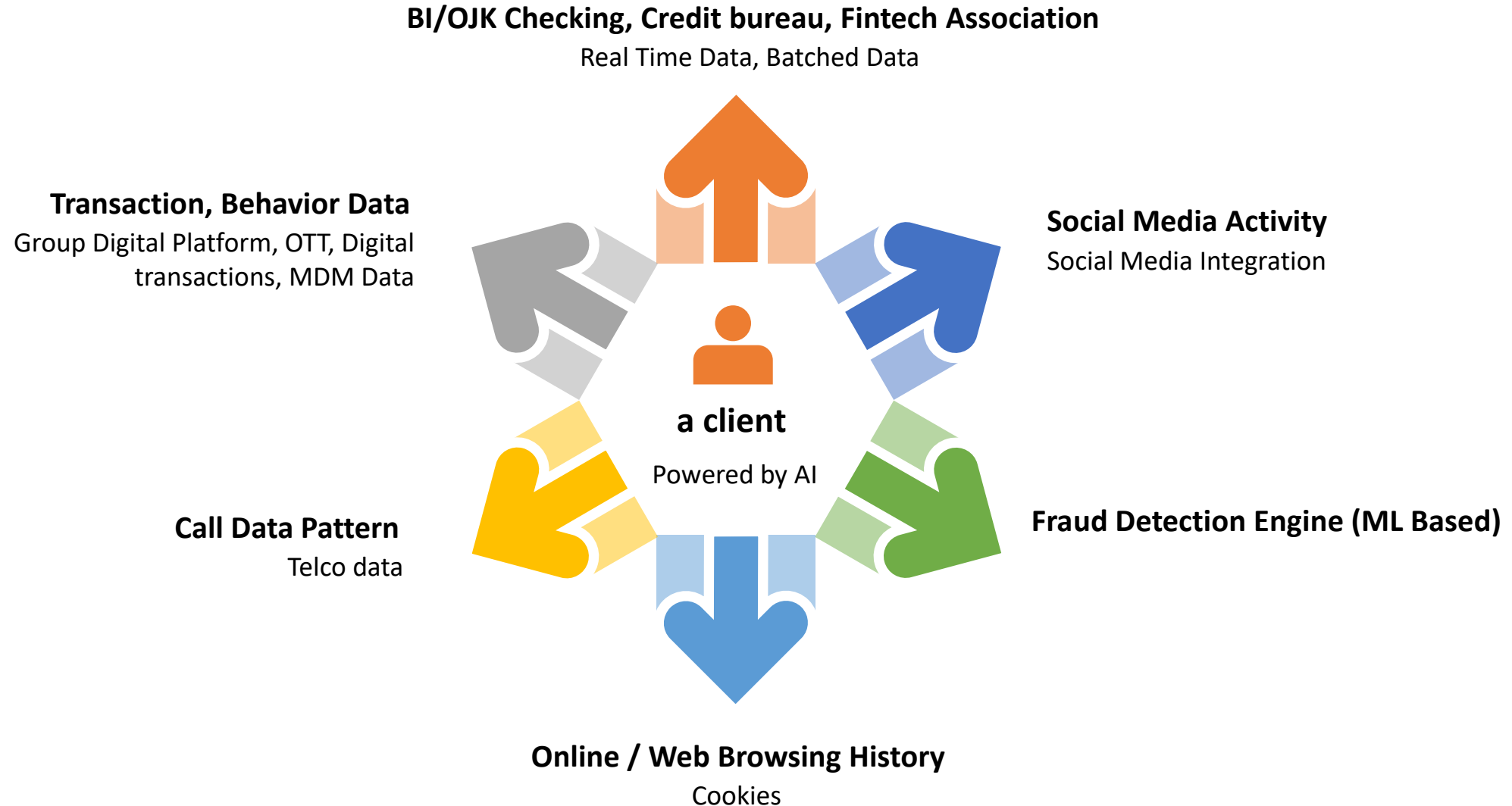
Legal Agreement (Digital Signature)

In the Pipeline – P2P Lending

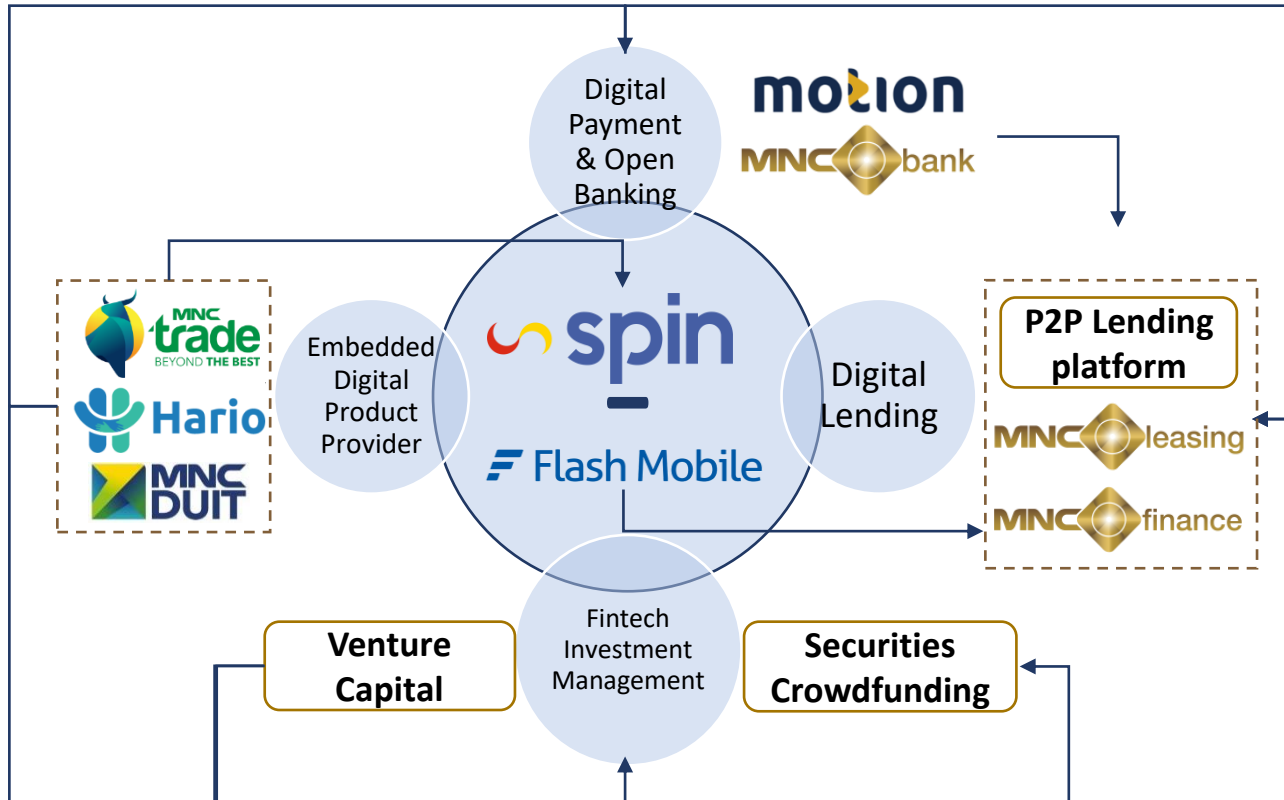
- Broader/nationwide customer-base with digital on-boarding
- As channeling agent for MNC Bank, MNC Finance and MNC Leasing
- Leverage MNC Group’s ecosystem to minimize risks
- Implement AI based credit scoring using MNC Group’s big data and analytics



In the Pipeline – AI Based Credit Scoring



Digital MNC Financial Services Blueprint



- **MNC Bank, MNC Leasing and MNC Finance** will use available funds or funds received from venture capital to channel loans from P2P lending platform and equity crowdfunding (ECF), where SPIN and Motion users can also participate as individual lender/investor
- **MNC Sekuritas** can help their ECF companies to grow the business until IPO
- **SPIN** will act as the financial deepening agent for **Motion** and other digital platforms to get new customers (combined account opening)
- **MNC Trade, Hario and MNC Duit** as insurtech and investment app will provide embedded financial products, ie: auto invest and cross sell, to support users manage their financial
- **Flash Mobile** will act as the payment gateway, biller management, big data, and identity management.

Group Loyalty system to connect MNC Group



- SPIN Points will unify all MNC Group’s point systems and redemption



- Customers earn points on every transaction, which can be redeemed to increase attachment, engagement and loyalty to stay within MNC Group’s ecosystem
- With our large customer base, MNC Group’s loyalty points enable cross-selling, upselling and support event driven offering, which in turn will generate better customer behavior insights and real time analytics

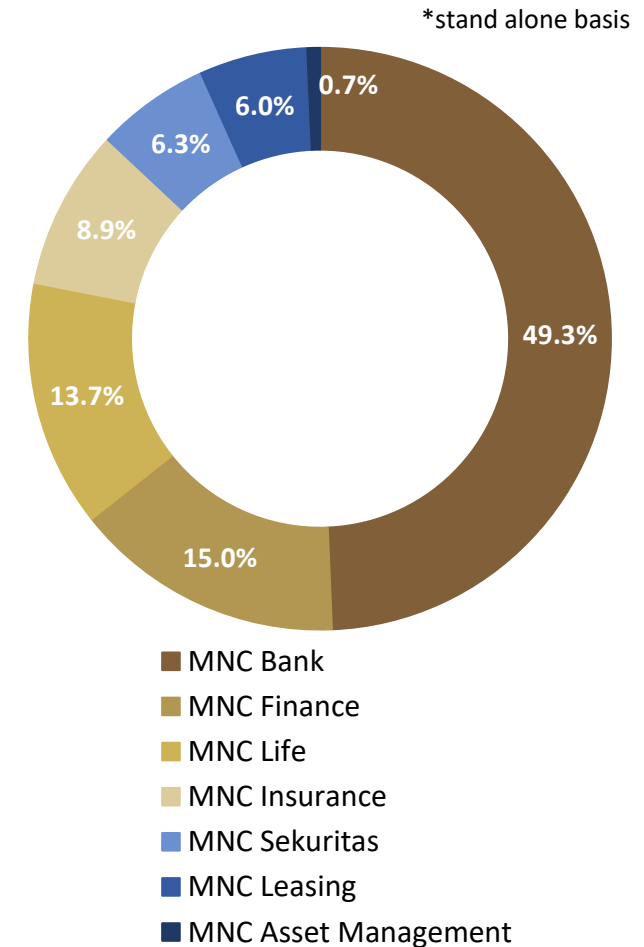


Financials

in million Rupiah	9M 2020	9M 2019
Profit and Loss		
Revenues	1.767.643	2.037.595
Net profit before tax	2.478	56.111
Net profit for the period	16.835	61.001
Total net profit attributable to :		
- Owners of the company	15.701	56.703
- Non-controlling interests	1.134	4.298
Total comprehensive income for the period	42.340	99.911
Total comprehensive income attributable to :		
- Owners of the company	34.859	87.759
- Non-controlling interests	7.481	12.152
Earnings per share <small>(in full Rupiah)</small>	0,40	1,47
Balance Sheet		
Total assets	17.486.019	18.811.220
Total liabilities	12.395.457	13.050.771
Total equity	5.090.562	5.760.449
Ratios		
Profit (loss)* to assets ratio (%)	0,12	0,40
Profit (loss) to assets ratio (%)	0,13	0,43
Profit (loss)* to equity ratio (%)	0,41	1,31
Profit (loss) to equity ratio (%)	0,44	1,41
Profit (loss)* to revenues ratio (%)	0,89	2,78
Current ratio (%)	100,99	103,77
Liabilities to equity ratio (%)	243,50	226,56
Liabilities to assets ratio (%)	70,89	69,38

*Net profit attributable to owners of the company

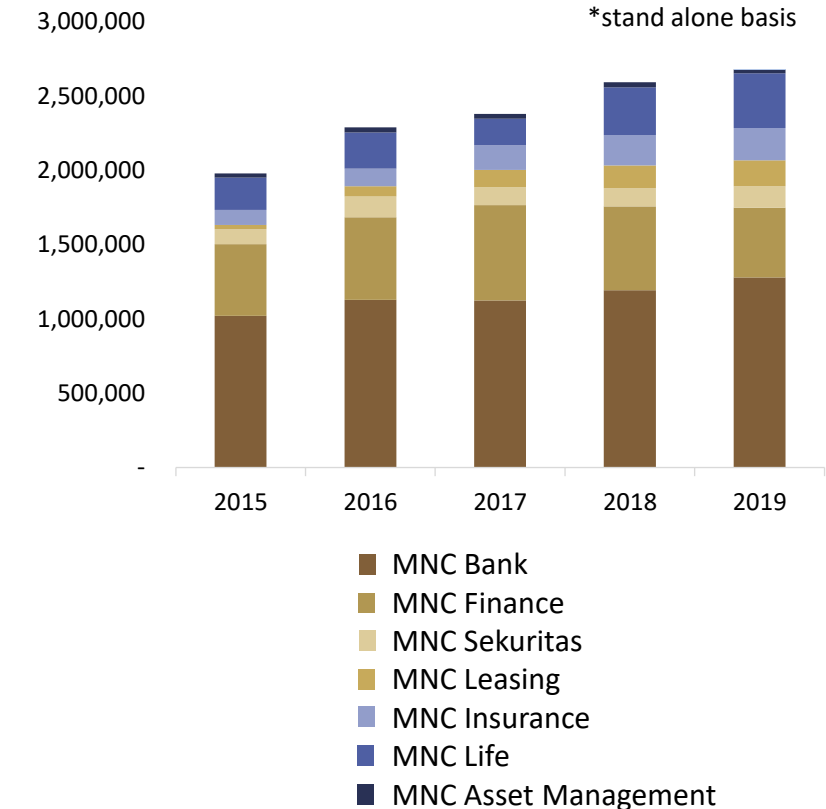
9M 2020 Revenue Contribution



in million Rupiah	2019	2018	2017	2016	2015
Profit and Loss					
Revenues	2.737.029	2.661.759	2.386.245	2.287.344	1.953.738
Income (Loss) Before Tax	82.312	180.489	(980.719)	(57.795)	(50.635)
Net income	56.482	153.877	(737.629)	(38.941)	(38.336)
Total net income attributable to :					
- Owners of the company	46.787	119.835	(334.654)	(45.713)	(43.249)
- Non-controlling interests	9.695	34.042	(402.975)	6.772	4.913
Total comprehensive income for the period	93.737	103.545	(779.107)	(100.543)	21.054
Total comprehensive income attributable to :					
- Owners of the company	75.105	77.485	(381.776)	(107.639)	(19.862)
- Non-controlling interests	18.632	26.060	(397.331)	7.096	40.916
Earnings (loss) per share <small>(in full Rupiah)</small>	1,21	3,13	(8,74)	(9,22)	(10,33)
Balance Sheet					
Total assets	18.385.005	18.762.724	19.883.263	22.216.019	19.394.669
Total liabilities	12.839.026	13.015.396	14.255.743	15.810.740	14.190.663
Total equity	5.545.979	5.747.328	5.627.520	6.405.279	5.204.006
Ratios					
Profit (loss)* to assets ratio (%)	0,25	0,64	(1,68)	(0,21)	(0,22)
Profit (loss)* to equity ratio (%)	0,84	2,09	(5,95)	(0,71)	(0,83)
Profit (loss)* to revenues ratio (%)	1,71	4,50	(14,02)	(2,00)	(2,21)
Current ratio (%)	104,20	102,68	101,44	105,80	102,83
Liabilities to equity ratio (%)	231,50	226,46	253,32	246,84	272,69
Liabilities to assets ratio (%)	69,83	69,37	71,70	71,17	73,17

*Net income attributable to owners of the company

Revenue Contribution





Subsidiaries

01. MNC Bank
02. MNC Finance
03. MNC Sekuritas
04. Auerbach Grayson
05. MNC Leasing
06. MNC Insurance
07. MNC Life
08. MNC Asset Management
09. MNC Teknologi Nusantara

- Acquired in 2014, MNC Bank operates banking activities, including deposits and lending
- It is primarily focused on the retail and consumer banking segment as well as a small to medium enterprises segment supported by commercial and corporate business segment

Products and services

- **Individuals**

Deposit: savings, current and time deposit

Loan: asset-backed, housing and unsecured

Multi-purpose

Credit cards

Debit cards

- **Corporates**

Deposit: savings

Loan: working capital, investment

Treasury: FX transaction, retail bond

Trade financing: import and domestic transactions

Accessibility

- Based on Motion as a mobile integrated banking solution and MNC eBizz Banking as internet banking, MNC Bank is investing on the development of sophisticated mobile banking and internet banking.
- Has 124 Distribution Networks (Branch + ATM).

Head Office	Operational Office	Main Branches	Sub Branches	Cash Offices	ATMs
1	1	16	21	10	75

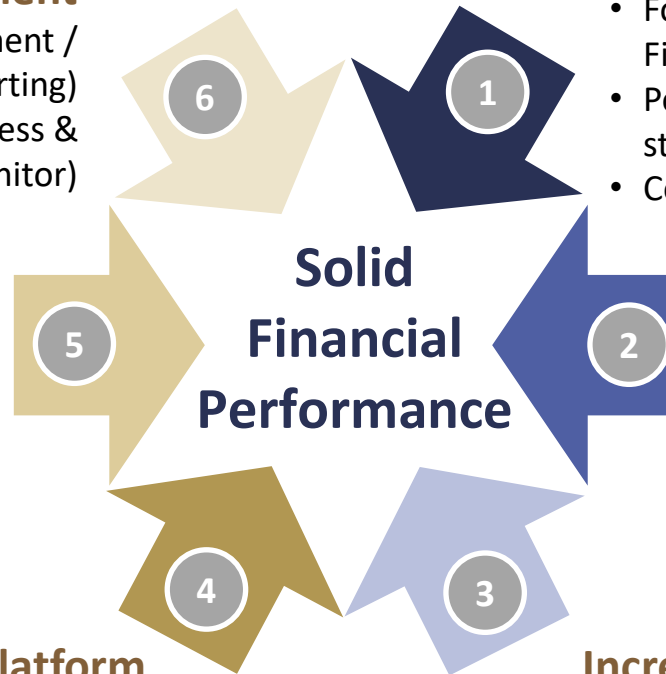
As of December 2020

- MNC Bank Networks incorporated with National Payment Gateways (GPN), Jaringan Prima, ATM Bersama with access to all ATMs and EDCs in Indonesia, and access to Mastercards global EDC.

- Strengthen Risk Management**
- Risk framework (identification, assessment / analysis, mitigation, monitoring & reporting)
 - Digital Risk Management (plan & align, process & control, protect & monitor)

- Improve Efficiency and Effectiveness**
- Increase Productivity
 - Improve Op-Ex/Op-Inc ratio

- Build a robust Digital Platform**
- Consumer Loans (PL, Card, MF, Mortgage)
 - Liabilities Products (CA-SA & TD)
 - Bill Payment & Transactions



Grow Sustainable and Prudent Loan

- Focus : Commercial and Consumer Loans (Multi Finance & Personal Loans)
- Portfolio Actions (Top-Up, X-Sell, Anti Attrition, Re-structure)
- Collection Strategy (EWS, NPL Management, OREO)

Acquire Low Cost Funding

- CA-SA strategy
- Leverage internal equity (MNC Group)
- Cash Management: Supply Chain
- Loyalty Program

Increase Fee Based Business

- Banc-Assurance (Linked to Consumer Loan): Multi Finance JF, Personal Loan, Cards, Mortgage
- FX
- Transactional Fee

- Acquired in 2003, MNC Finance is primarily engaged in the consumer financing business, including (i) car refinancing; (ii) multi-purpose financing and (iii) factoring

Accessibility

- Besides physical offices and salespersons around Indonesia, MNC Finance’s products also actively marketed on online platforms such as Bang Kredit Mobile, Bursa Mobil and Bursa Rumah supported by digital marketing through Google Adwords, Facebook, Instagram

Products

CAR FINANCING

Financing facility provided to customers who purchase new/used cars from MNC Group only (Operating or COP)

Portfolio share: 33%

PROPERTY REFINANCING

Financing facility provided to customers who need cash by **refinancing their own properties** (houses), mainly for productive purpose

Portfolio share: 28%

CAR REFINANCING

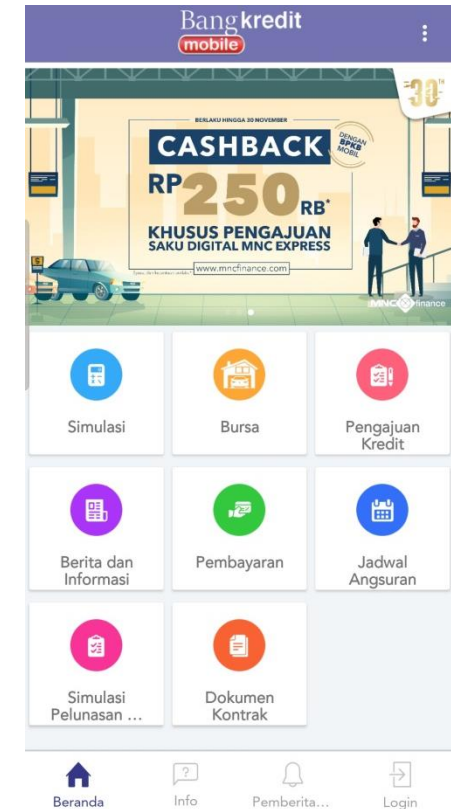
Financing facility provided to customers who need cash by **refinancing** their own cars, mainly for productive purpose

Portfolio share: 30%

FACTORING

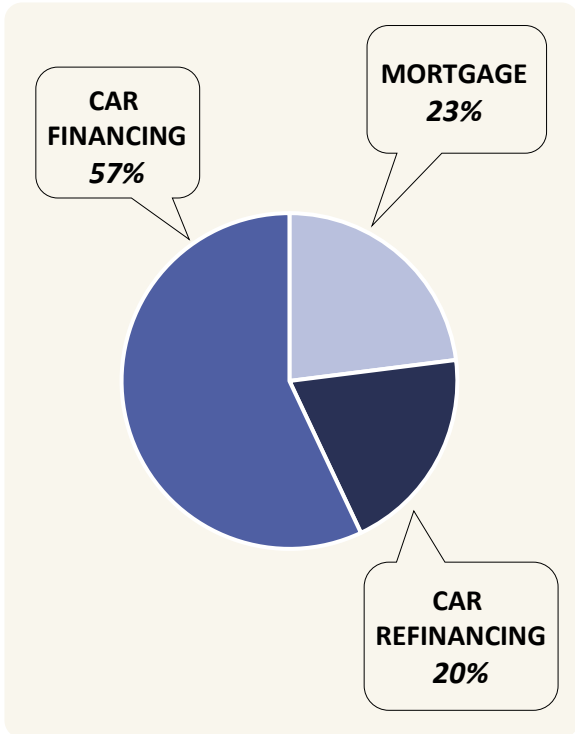
Financing facility to support business partner (supply chain) with maximum tenor of 1 year

Portfolio share: 10%

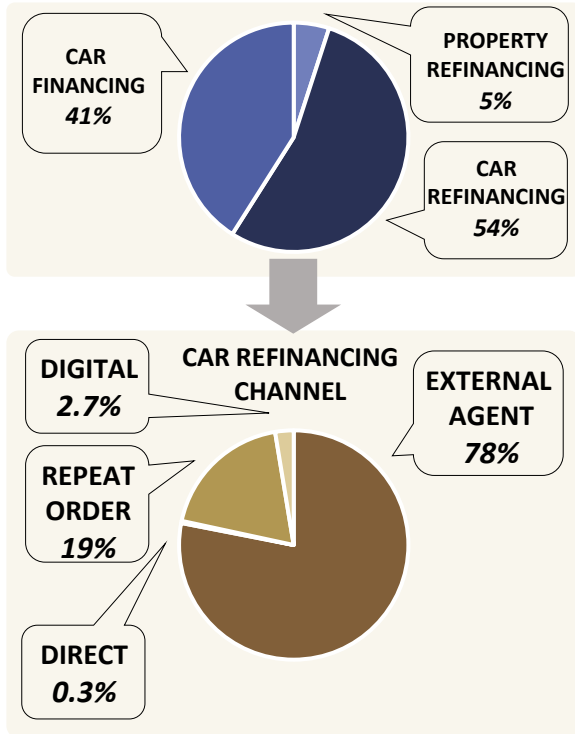


*Portfolio 9M2020

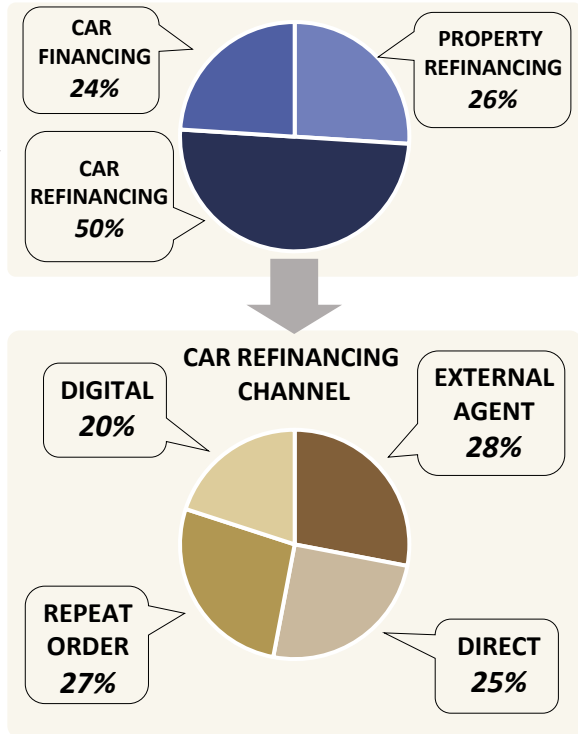
2017 | CAR REFINANCING EARLY STAGE



2019 | FOCUS ON REFINANCING



2024 | FOCUS ON CUSTOMER DRIVEN



WHY FOCUSING ON REFINANCING :

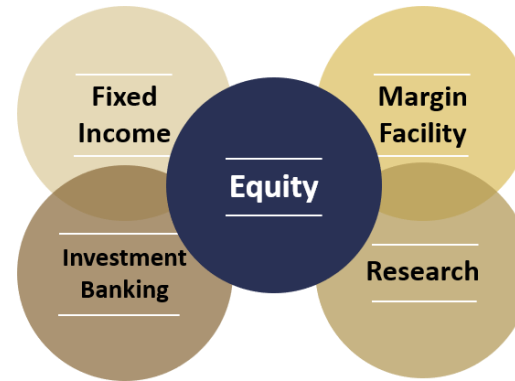
- Both selling interest rate of Property Refinancing and Car Refinancing are 2% higher than Car Financing.
- Acquisition cost of External Agent in Car Refinancing is 2% lower than Car Financing through showrooms, while Property Refinancing is lowest.
- Higher NIM in Property Refinancing than Mortgage.

WHY FOCUS ON CUSTOMER DRIVEN MODEL :

- In Car Refinancing, acquisition cost through Digital, Direct and Repeat Order are 1%-2% lower than through External Agent.

Established in 1989, MNC Sekuritas provides various securities-related services, including: (i) brokerage and securities trading services; (ii) corporate finance and financial advisory services, and (iii) research and business development services, including market research and analysis

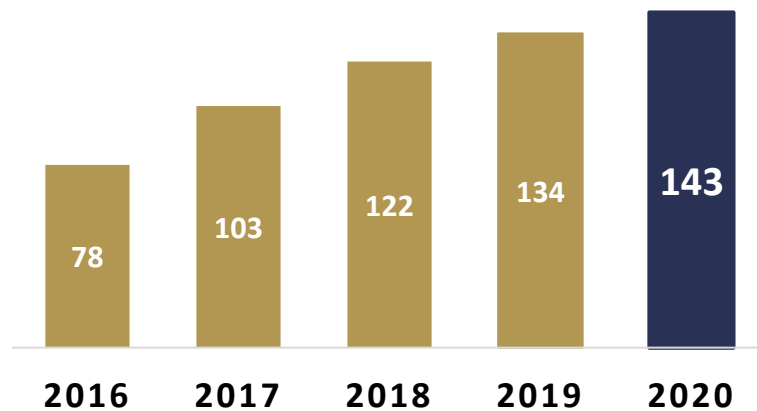
Products



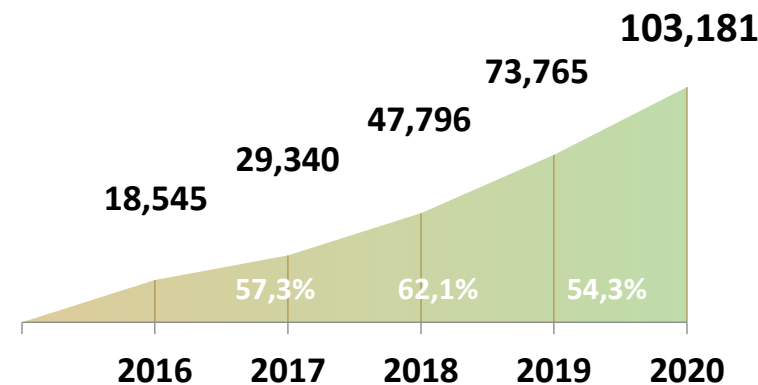
Strong Points

- **The best** online trading system in the market
- **143 points of sales.** The widest distribution network in Indonesia
- Up to **70 products.** The most complete and innovative products and services

Point of Sales Growth



Client Growth



*Total SID (stock): > 1,5 million
 Source: KSEI
 *Total broker: 98 securities houses
 Source: IDX
 *Industry average = 15,344 investors

Product

Channel

Target Market

DIGITAL

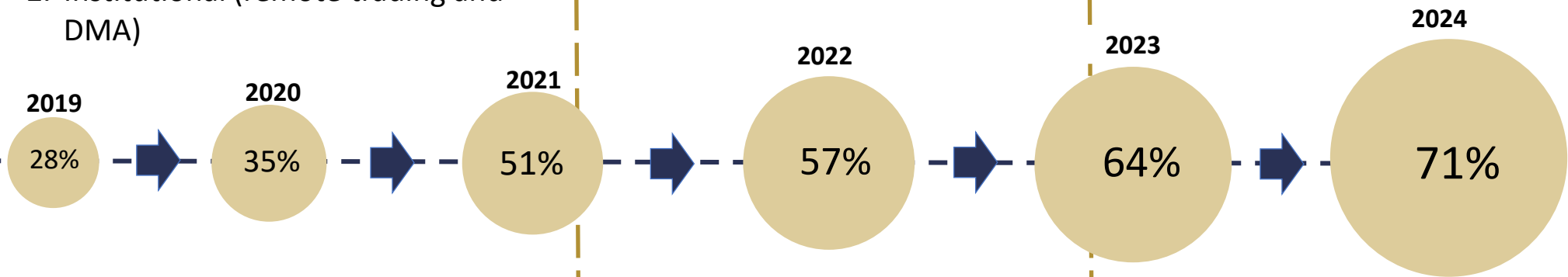
DIGITAL SHARE

CONVENTIONAL

- 1. Retail (MNC Trade, MNC Trade Syariah, stock-saving product, Virtual Trading, endowment, stock-screening product)
- 2. Institutional (remote trading and DMA)

- 1. Digital
- 2. Web Base
- 3. Apps
- 4. Social Media

- 1. Medium Low to All Segment
- 2. Millennials
- 3. Retail



- 1. Margin
- 2. Investment Banking
- 3. Fixed Income
- 4. Research

- 1. International Distribution Channel*
- 2. Branch Offices
- 3. Partnership
- 4. Investment Galleries
- 5. E-mitra (communities)

- 1. Medium Up
- 2. Corporate
- 3. High Networth

Acquired in January 2021, Auerbach Grayson & Company LLC (“AGCO”) aims to complement MNC Sekuritas’ distribution network for its services in the equity capital market (placement and stockbroking), debt capital market, investment banking, research and online trading, not only in Indonesia, but far-reaching global investment communities, particularly in the USA, UK and Europe regions as well as expanding MNC Sekuritas’ research distribution network among international fund managers

Backgrounds

- An independent agency-only global brokerage firm
- Worldwide broker network
 - The largest global broker in terms of companies covered and number of analysts around the world
- Headquarters in New York and office in London
- A member of the Financial Industry Regulatory Authority (FINRA) & the Securities Investor Protection Corporation (SIPC)

Accessibility

Has direct access to **126** markets throughout the world

Africa	Americas	Asia & Pacific	Europe	Middle East
25	25	25	39	12

Services



In-depth research



Corporate access



Capital markets transactions



Execution & settlements



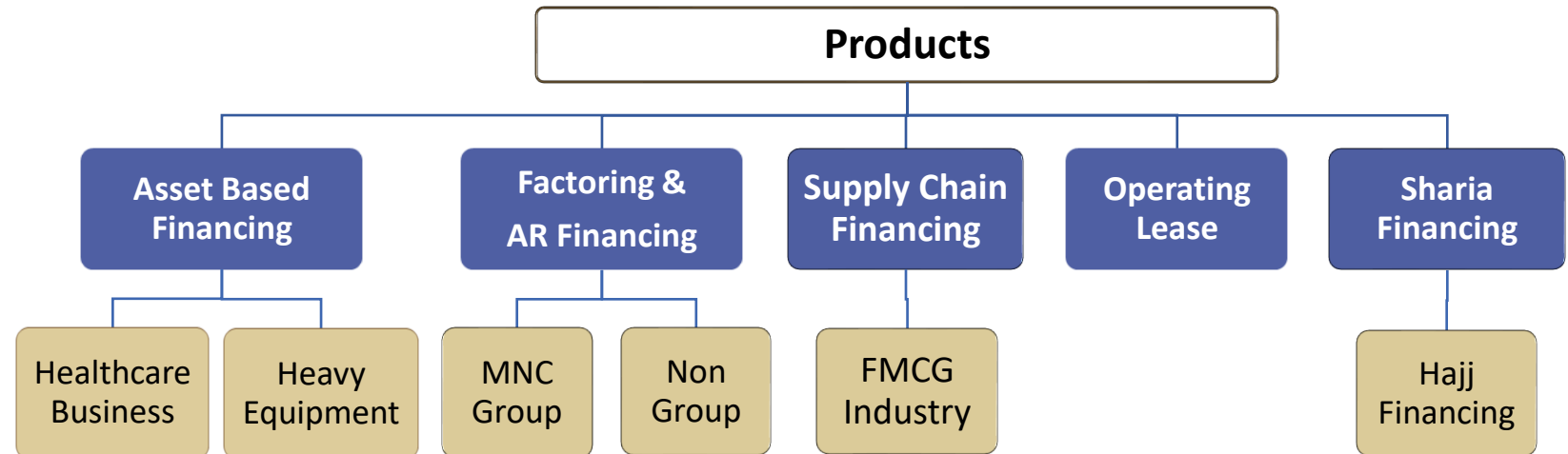
International distribution

- Acquired in 2014, MNC Leasing focuses on providing asset financing for productive customers in Indonesia through the provision of working capital financing, investment financing and multipurpose financing solutions
- It also provides financing for asset based financing with focus on Healthcare business and Heavy Equipment, Supply Chain Financing for FMCG market, Factoring, Operating Lease and also Hajj Financing

Bank partner



Brand partner



Accessibility

- 15 representative offices throughout Indonesia
- MNC Leasing mobile app

05. MNC Leasing - Strategy to Strengthen the Business

Collaboration

- Strengthen and expand collaboration with brand holders in Heavy Equipment, Commercial Vehicle, Machinery, and Healthcare Equipment businesses
- Collaborate with Principal and Distributor in FMCG industry for Supply Chain Financing
- Strengthen collaboration for Hajj Financing with KEMENAG

Product Enhancement

- Focus on providing factoring and asset based financing for healthcare business
- Product diversification to retail market with focus on low risk financing products and low acquisition cost through digital marketplace such as Hajj Financing
- Maximizing growth in asset-based financing by expanding source of fund (especially offshore bank)

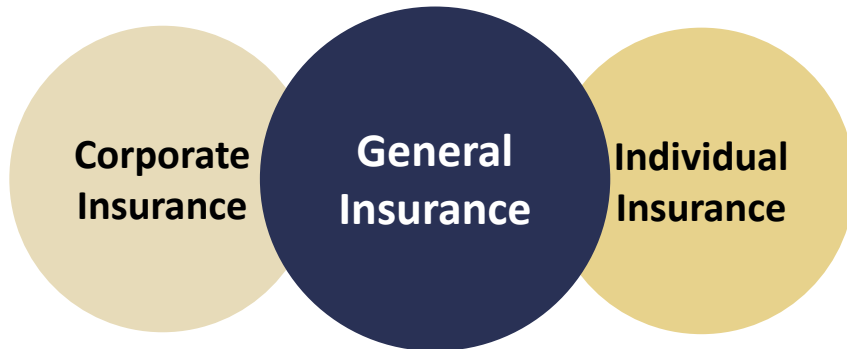
Synergy with MNC Group

- Increase amount of cross-selling and joint-marketing campaign
- Digitalization synergy for SIAP Haji
- Promotion campaign through MNC Media Channel

PT MNC Kapital Indonesia Tbk acquired PT Jamindo General Insurance on December 20th, 2011 and changed its name to PT MNC Asuransi Indonesia.

Products

MNC Insurance provides various of general insurance products motor vehicle, property, travel, personal accident, liability, aviation, heavy equipment, satellite, engineering and others.



Business Model

- Conventional channel



Financial Institution



Broker



Agent



Direct

- Digital Channel



Apps/Website



B2B & B2C



E Commerce

Distribution channels



22 branches



62 brokers

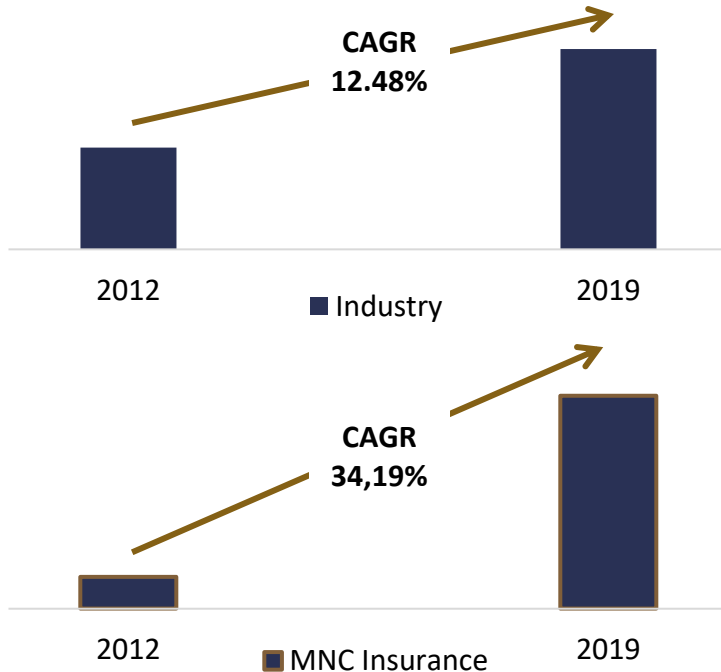


112 registered agents



40 financial institutions

CAGR in Gross Written Premium MNC Insurance vs Industry



Year	Industry	MNC Insurance
2012	IDR 35 trillion	IDR 82 billion
2019	IDR 80 trillion	IDR 642 billion

Marketing Strategy

Short Term

- Continue expanding sales channels
- Leverage group strength through several synergy initiatives
- Enhance IT system to prepare for digitization
- New channel as part of digital strategy established

Conventional

- Broker : focus on good reputation brokers
- Agency: focus on quality agents
- Group : synergy with business unit , partnership and vendor of MNC group
- Direct : focus on SME business
- Financial institutions : build more co-operation with top 5 multi-finance companies and banks

Medium and Long Term

- Competitive advantage through enabling technologies
- Improved business performance through optimization: process optimization and customer centricity
- Corporate structure and infrastructure ready for evolving channel and customer behavior
- Further expanding synergy initiatives

Digital

- Direct sales through apps including super apps
- Innovation for digital product
- Collaboration with MNC group ecosystem (All Business Unit, Partnership, and Vendors) for apps promo and sales such as Mister Aladin for travel, SPIN for payment, RCTI+ for promo program
- Build strong partnership with reputable insurtech and e-commerce

- Acquired in 2010, MNC Life is engaged in the provision of life insurance services
- It offers a range of life insurance products, including individual insurance, group life insurance, group health insurance and products combining insurance and investments

Products and services

- **Individual**
 - Life insurance and unit link
 - Health and accident insurance
- **Hario Apps**
- **Group Insurance**

Accessibility

- 17 offices throughout Indonesia
- Mobile application Hario App provides affordable life, health and accident insurance

Branches	Representatives
10	7

As of December 2020

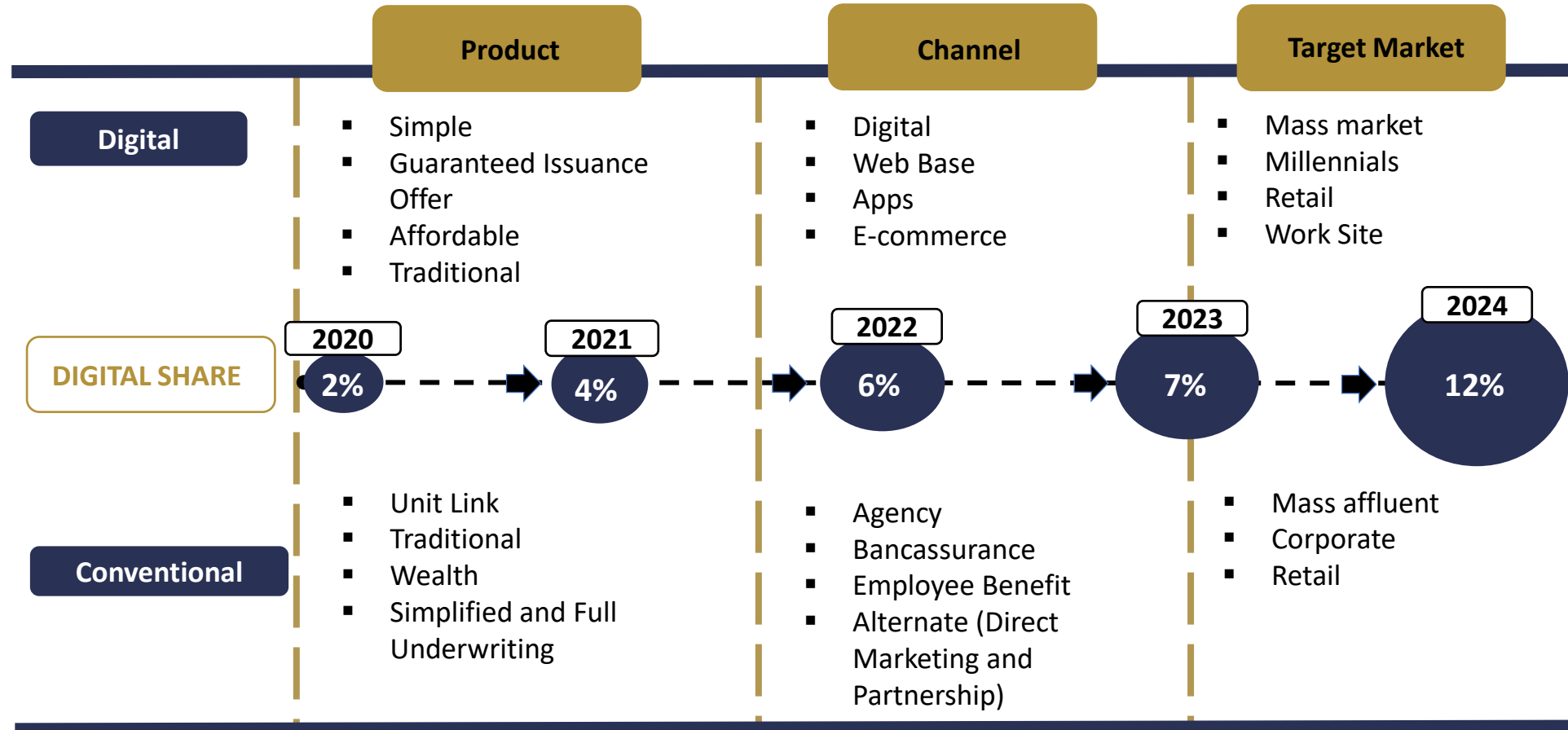
Partners

Banks: MNC Bank, BJB, UOB, Bank Index, BPR Akasia Mas, BPR Artha Kelola, Bank Dassa

Non-Banks: MNC Finance, Reliance Finance, Otomas Multifinance, Wannamas Multifinance, Asia Multidana Finance, Nusantara Broker, Adonai Broker, Alun Grup, Gading Prima Honda, Atlas Copco, Ryder Indonesia, Zebra Asaba, Talisman, Tempo Media, Urban Jakarta, Broker Erbe Corp

E-commerce: ION, YesDok, Futuready

Agency: 1000 Agents



Established in 1999, MNC Asset Management offers services ranging from mutual funds, private equity as well as discretionary accounts

Products and services

Various mutual funds products (conventional and sharia based)

- Money Market
- Fixed Income
- Balanced
- Equity
- Capital Protected
- ETF (Exchange Traded Fund)

Key Revenue



Infrastructure Investment Fund

REIT

Others

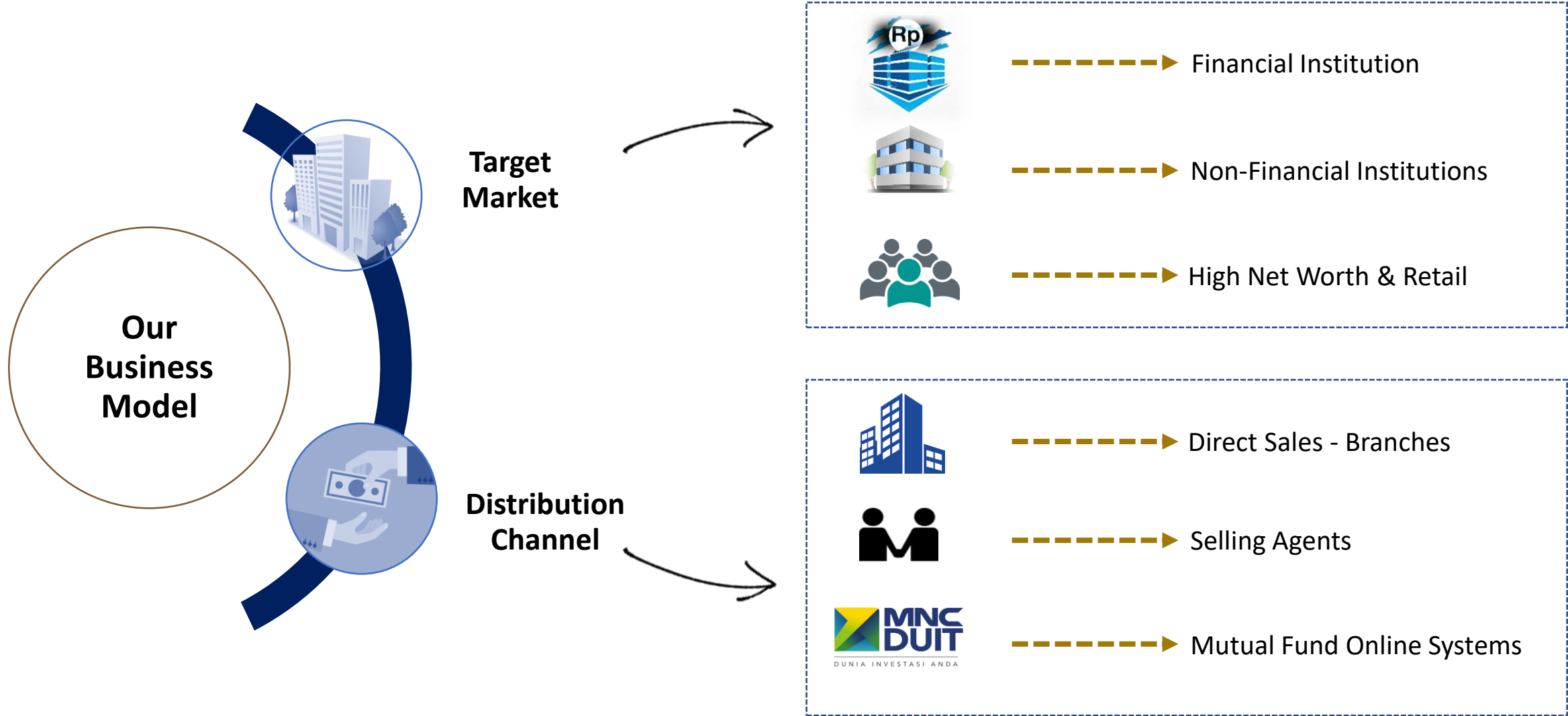
Distribution Channels

- 6 branches
- Selling Agents

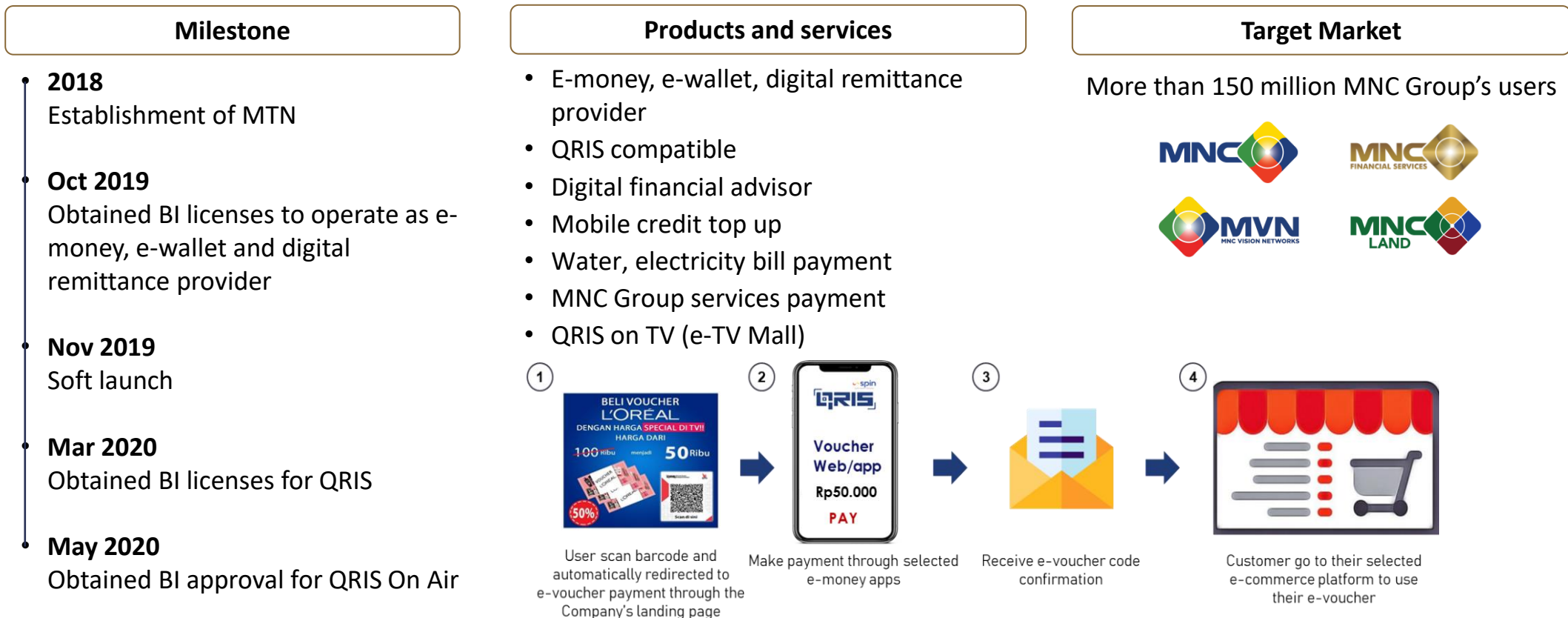


- Online Mutual Funds Platform:





- MNC Teknologi Nusantara (“MTN”) provides online financial services, including e-money, e-wallet and digital remittance
- MTN offers integrated payment services to become the digital distribution channel and one stop financial service digital solutions for MNC Group





Key Features

- MNC Teknologi Nusantara (MTN) is a subsidiary of MNC Kapital focusing on integrated Fintech ecosystems
- E-money, e-wallet, digital remittance, QRIS – MPM (**fully licensed** by Bank of Indonesia)
- QR Indonesia Standard (**QRIS**) compatible
- Ecosystem includes extensive bill payments, QRIS on TV, and soon channeling for micro financing, insurance and wealth management
- Leads generation to all MNC Unit businesses using big data analytics and machine learning
- Personal financial management and robot advisory roadmap
- SPIN integrates Single ID, provides MNC Group-wide loyalty programs

THANK YOU

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