



**Hi!
Meet Ratih.
She doesn't have
any bank account**

**She has to walk
5KM every week,
to transfer money
for her family**





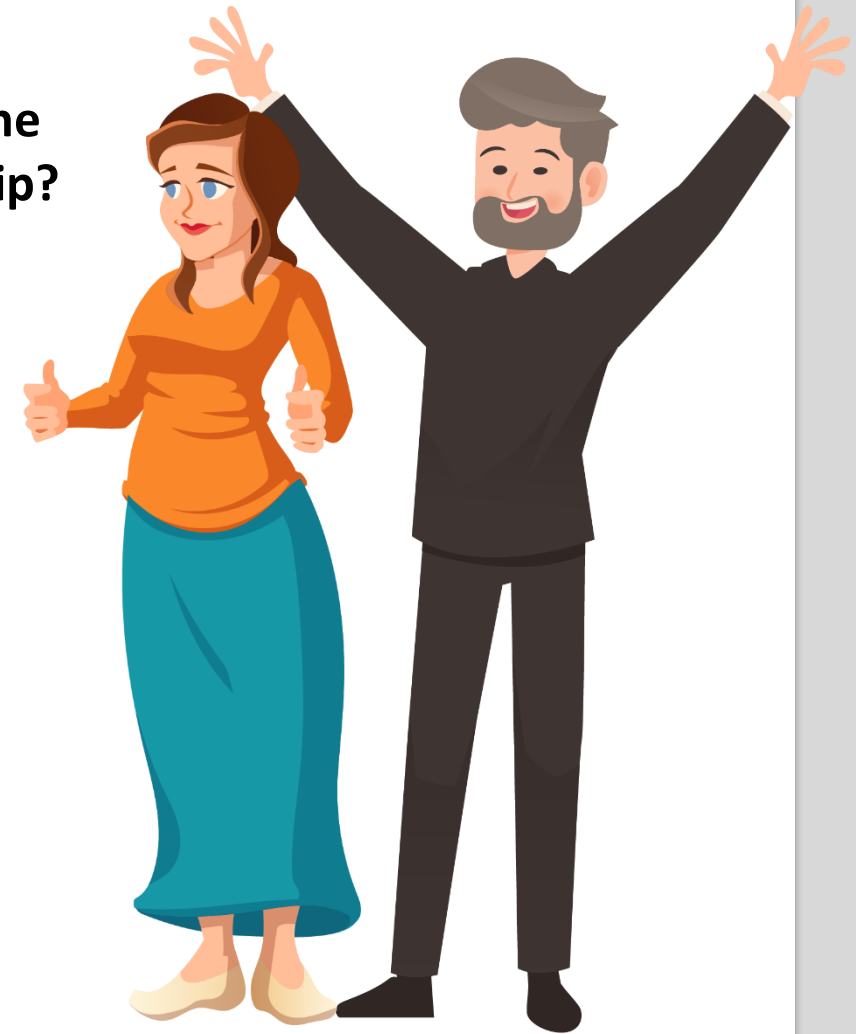
Ratih is
NOT
ALONE

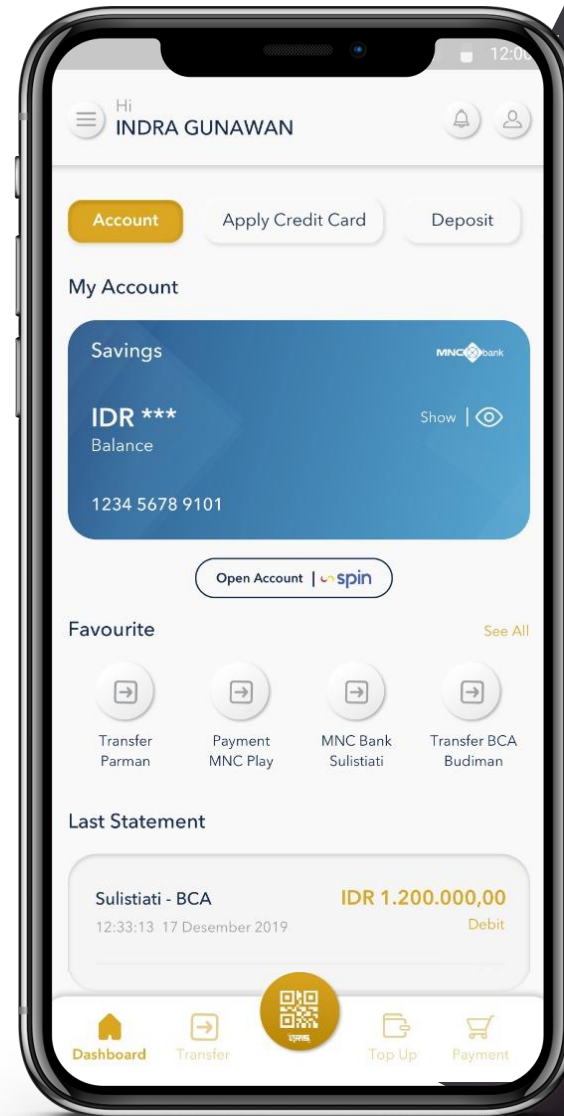
There are more than
130 million individuals
with no access to bank
and financial products





**What if...
The banking services she
needs are at her fingertip?**





MNC FINANCIAL SERVICES OVERVIEW



MNC Kapital Indonesia (BCAP IJ Equity) is the holding company for all MNC Group's Financial Services related companies; Bank, Multi-finance, Securities & Brokerage, Insurance, Asset Management, and Technology Business. It is a part of Southeast Asia's largest integrated media group.



A Full Suite Of Licenses under a Holding Company

- BCAP holds **19 Indonesian financial licenses** across its 9 subsidiaries, including **7 financial technology licenses**
- Broker and dealer license from FINRA **USA** held by Auerbach Grayson
- MNC Group has a proven track record of obtaining licenses at an accelerated rate, able to acquire e-Money, e-Wallet, and Digital Remittance licenses in less than 6 months
- In the process of obtaining digital banking, P2P lending, securities crowdfunding, venture capital, and AI credit scoring licenses



- Conventional commercial bank license
- Foreign exchange bank license
- Credit card issuing bank license

- Multifinance license
- Sharia multifinance license

- Multifinance license
- Sharia multifinance license

- Brokerage license
- Underwriter license

- Brokers and Dealers license (FINRA)

- General insurance license

- Life insurance license

- Investment management license

- e-Money
- e-Wallet
- Digital remittance
- QRIS – MPM (Merchant Presented Mode)

- Payment Gateway
- Fraud Detection System
- Invoicing

BOARD OF COMMISSIONERS



HARY TANOESOEDIBJO

Executive Chairman

Indonesian citizen, he obtained his Bachelor of Commerce (Honours) from Carleton University, Ottawa, Canada in 1988, and MBA from Ottawa University, Canada in 1989.

He is the founder, controlling shareholder, and Executive Chairman of MNC Group, which focuses on three business activities: Media, Financial Services, and Entertainment Hospitality.

He directly oversees PT Global Mediacom Tbk (MNC Media), the largest and the most integrated media group in Southeast Asia, which has 4 national FTA televisions: RCTI, MNCTV, GTV, iNews, the largest portal Okezone.com, Sindonews.com, and iNews.id as well as various digital platforms including streaming service called RCTI+ and OTT service called Vision+

In financial services, he oversees PT MNC Kapital Indonesia Tbk, the most diversified and integrated financial services group in Indonesia with ten fully licensed operating subsidiaries in banking, multi finance, securities & brokerage, insurance, asset management, and financial technology services.

The last group he oversees is PT MNC Land Tbk, the parent company of subsidiaries focusing on entertainment hospitalities. Its portfolio includes several office buildings and hotels in Jakarta & Surabaya and the most prestigious entertainment & lifestyle projects in Indonesia, such as MNC Lido City, MNC Bali Resort, Park Hyatt Jakarta, and The Westin Resort & Convention Centre in Bali.

As a prominent entrepreneur, he regularly gives speeches at various national and international media events and general lectures in close to 200 universities.



DARMA PUTRA

President Commissioner

Darma has over 29 years of experience in the financial services industry, where he held several strategic and senior roles before joining MNC Group in 2008. Prior to his career in MNC Group, he was President Director of PT Marga Mandalasakti. Recently, he was appointed Commissioner of the Company in May 2018. Concurrently, he also serves as President Director of MNC Investama. He obtained his Bachelor's Degree from The Oregon State University and his MBA from the University of Minnesota.



TIEN

Commissioner

Tien joined the Group in 1997 as Corporate Finance Manager of MNC Investama. She was appointed as Commissioner in September 2016 and has served as Director of MNC Investama since April 2014. Her previous roles within MNC Group included Director of MNC Kapital and MNC Sekuritas amongst numerous others. She obtained her Bachelor of Accounting degree from the Universitas of Tarumanegara.



SUKISTO

Independent Commissioner

Sukisto has over 30 years of experience at the Indonesian National Police (POLRI) and completed his education at Indonesian Police Academy, Police Science College, Bundeskriminalamt (Germany), Army Staff and Command School, and Police Staff College of Higher Level Administration.

BOARD OF DIRECTORS



WITO MAILOA
President Director

Wito has 24 years of extensive financial services experience in Indonesia and first joined MNC Group through PT MNC Sekuritas as a President Director in October 2009. Recently, Wito became President Director of MNC Financial Services on May 2018. He holds a Bachelor of Science degree in Management Information Systems from San Diego University and obtained his MBA in Finance from California State Polytechnic University Pomona



JESSICA HERLIANI TANOESOEDIBJO
Director

Jessica started her position as Director in May 2018. Currently, she also serves as Vice Coordinator of MNC Business College and MNC Education College

She holds a Bachelor of Commerce from the University of New South Wales, Master of International Trade & Commerce Law from Macquarie University, and a Master of Arts in both Biblical & Theological Studies and Education from Biola University



NATALIA PURNAMA
Director

Natalia joined MNC Group as a Research Analyst in 1996. Since her joining, Natalia has progressed to become an Investment Banking Manager, MNC Group's Senior Vice President of Treasury and Corporate Finance, and recently was appointed as the Company's Director. Concurrently, Natalia also serves as a Director of MNC Investama. She holds a Bachelor of Economics degree in Accounting from Universitas Trisakti



AGENG PURWANTO
Director

Ageng joined MNC Group in 2015 as President Director of MNC Leasing and later appointed as President Director of MNC Bank. He is recently appointed as the Company's Director in 2019

He holds Bachelor of Economic degree in Banking Management from STIE Perbanas and Master in Marketing Management from Universitas Indonesia



SAMUEL MULYONO
Director

Samuel earned a Bachelor of Science (B.Sc.) in Mathematics Science (Discrete, Combinatorial and Computational Science) from Institut Teknologi Bandung (ITB), Bandung, West Java in 2008. Previously Samuel was AVP of Compliance & Testing at HSBC, Head of Compliance at Visionet Internasional (OVO), Director & Chief of Risk Compliance at Paytren.



DARMA WIDJAJA
Director

Darma earned Bachelor of Arts in Economics from the University of Houston, Houston, Texas, USA in 1995 and a Master of Arts in Economics from the University of San Francisco, San Francisco, California, USA in 2000. Currently, he also serves as CFO for PT MNC Land Surabaya and MNC Land Bali, both are subsidiaries of PT MNC Land Tbk. Prior to that, he served as CFO for PT MNC Energy & Natural Resources, a subsidiary of PT MNC Investama Tbk.



PETER FAJAR
Director

Peter obtained Bachelor of Science in Industrial and Manufacturing Engineering from Oregon State University, United States in 1992 and Master of Business Administration in Finance & Commercial Banking Faculty from Texas A&M University, United States in 1993. He also holds position as EVP Head of Corporate Finance at PT MNC Investama Tbk (2012 – present), Commissioner of PT Bank MNC Internasional Tbk (2018 – present).



Immense Market Opportunity:

of serving unbanked/underbanked with a solid digital presence



New Digital Initiatives:

low-cost, accessible products that fit customers' needs



Building Superior Understanding of Our Customers

through solid digital ecosystem within the Group



Full Suite of Licenses under One Holding Company:

with exceptional ability to acquire new financial services licenses



Proven Track Record:

strong inorganic growth and exceptional management team

INVESTMENT HIGHLIGHTS



“To become the most integrated Digital Financial Services In Indonesia”

INDUSTRY OVERVIEW

Immense Market Opportunity to Serves The Underbanked & Unbanked



~276 Million
Population



US\$4,256
GDP per Capita



49%
Financial Inclusion



38%
Financial Literacy

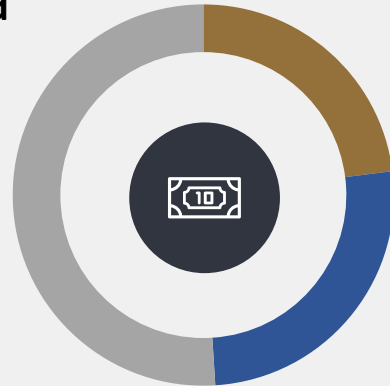


73% | 70%
Internet Penetration
Smartphone Penetration



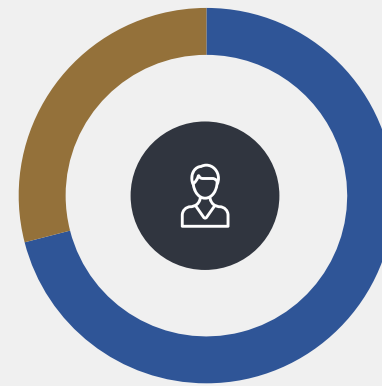
2.4%
Aged 15+ Has A
Credit Card

More than half of the population is unbanked



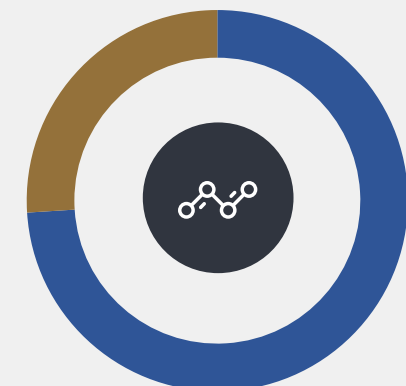
- 23% Banked**
Full access to financial services
- 26% Underbanked**
has bank account, but insufficient access to credit, investment and insurance
- 51% Unbanked**
do not own a bank account

Credit Access is limited for Low-Mid Income Individuals & MSMEs



Over 186million Individuals
Low-Mid Income

- 29%** Have access to credit
- 71%** No access to credit



Over 63million
Micro, Small and Medium Enterprises

- 26%** Have access to credit
- 74%** No access to credit

DIGITALIZATION IS INEVITABLE

Through technology, banking in the future will focus on:



1. Customer Journey
Simplified, easy to use applications make the journey enjoyable



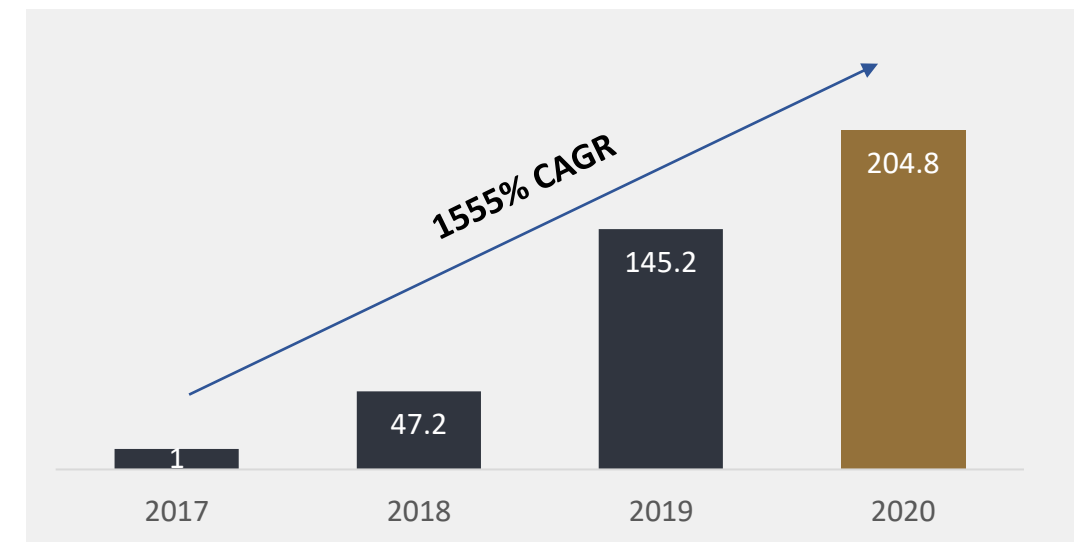
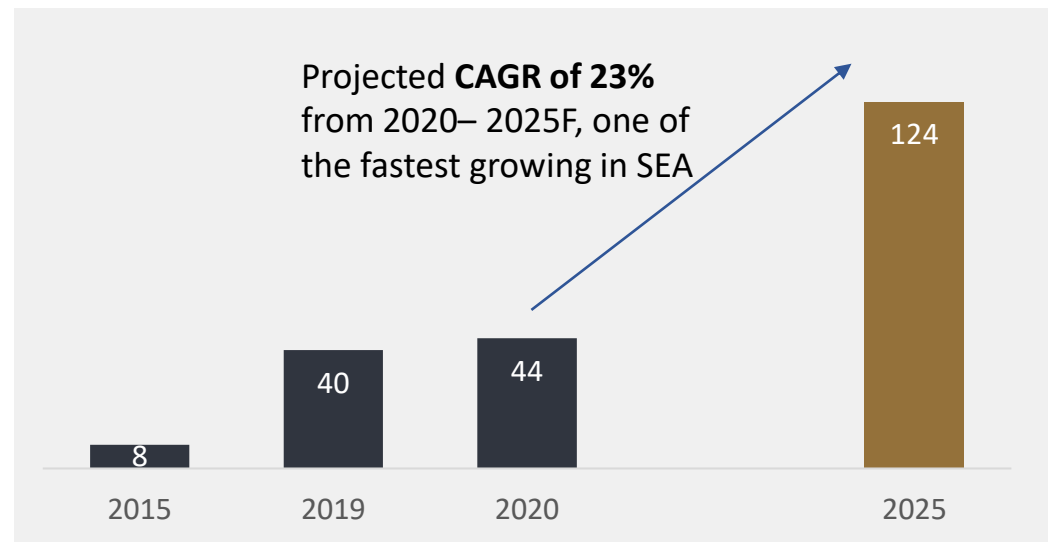
2. Personalized Products
AI & Big Data will become crucial in providing personalized banking experience



3. Tech-based Growth
To enable the significant growth in both lending and borrowing capacity while lowering NPL risk



4. Product Differentiation
To come out ahead of competitors



• Google, Temasek, Bain, e-Economy SEA, 2019 • Bank Indonesia, 2020

OUR ASPIRATIONS: MNC FINANCIAL SERVICES DIGITAL ECOSYSTEM

Addressing problems by providing...

1. Easy access to the unbanked and underbanked

Available 24/7, provide access to savings & money management

2. Cost friendly, end-to-end banking services

Complete online onboarding, minimum physical infrastructure and automation

3. Ensure products suit customer's need

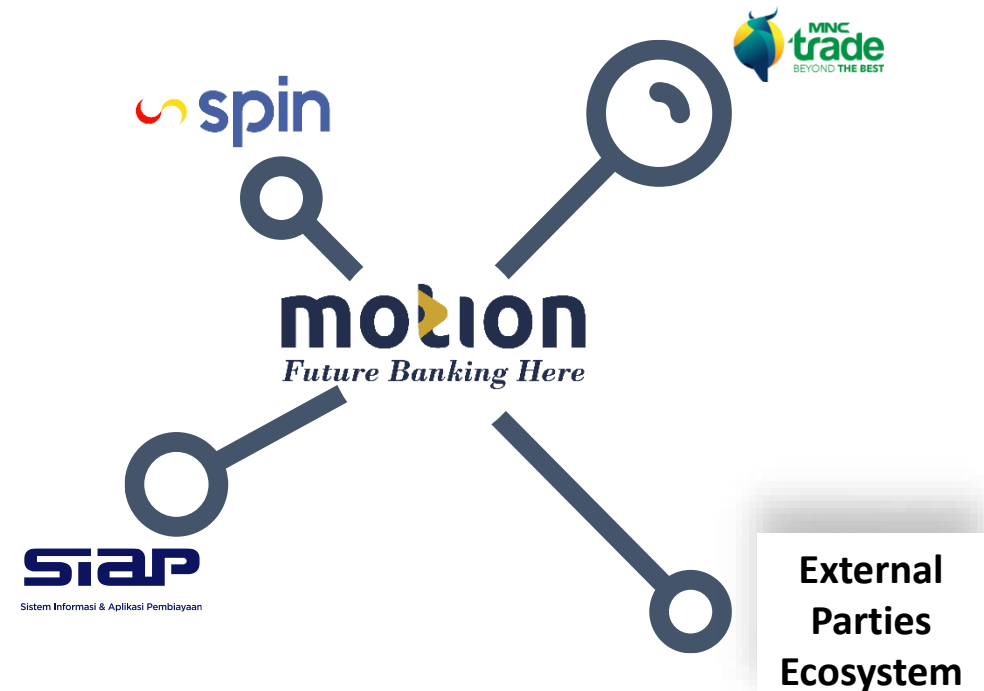
Tailored products that focus on customer journey with continual improvement through machine learning

4. Customer experience and security as the top priorities

Gain market confidence with easy-to-use interface and secured system

BCAP is building a complete banking ecosystem solution, to provide **financial management for everyone**.

MOTION will be the end-to-end financial services management platform



OUR CUSTOMERS' JOURNEY: REIMAGINED



Current

Cash

Phase 1:
Complete online onboarding through



2021

Everyday banking

Daily Transactions

- Phase 2:**
- Provide online lending
 - Artificial intelligence for credit scoring
 - Various transaction features



Backend supported by Flash Mobile

2022

Relationship banking

Advisory

- Phase 3:**
As a complete financial management ecosystem for everyone



2023

Financial marketplace

Open API

- Phase 4:**
As a super app that provides a marketplace platform for external financial products



External financial services products

Detail

- E-KYC initiatives
- Gain more traction
- Integrated back-end systems
- AI to improve credit scoring and analysis
- Building customer's trust

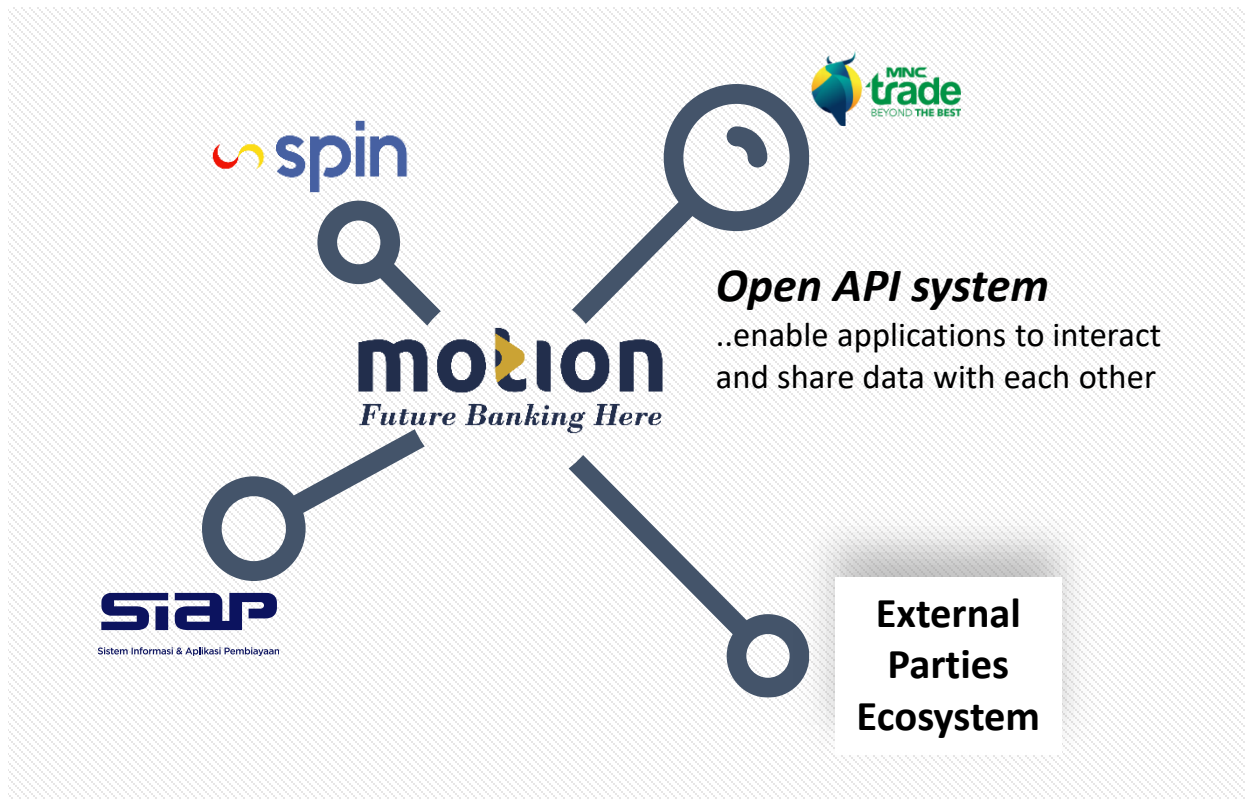
"Becomes a complete financial management solution for everyone"

Impact

- Better topline growth
- New customer acquisition
- Improved customer experience
- Better lending growth and capacity
- Better loan quality

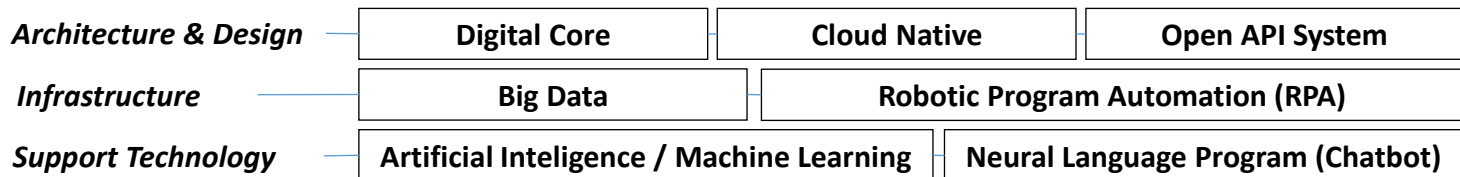
Constant improvement of customer experience

SUPPORTED BY MNC GROUP DIGITAL CAPABILITY



1

Sophisticated back-end system



2

Access to more than 370mn MNC Group's growing userbases

Digital Core Banking Infrastructure enables BCAP to gain access to millions of MNC user's databases

1. Combined nation-wide FTAs audience share of >40%



2. Combined Pay-TV of >9mn subscribers



3. OTT and super apps >63mn MAU



4. Portal userbase >75mn MAU

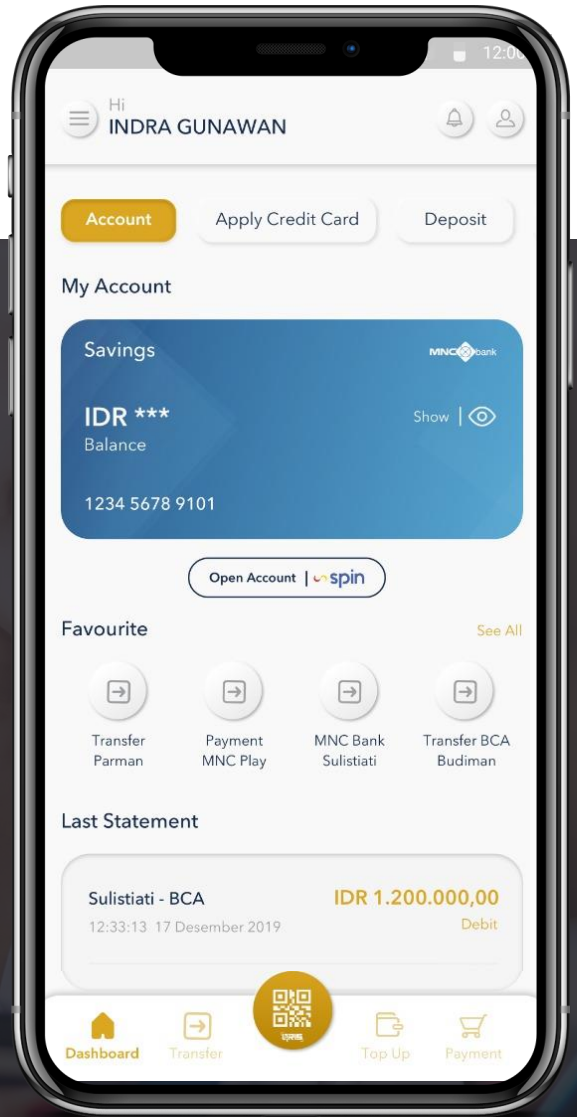
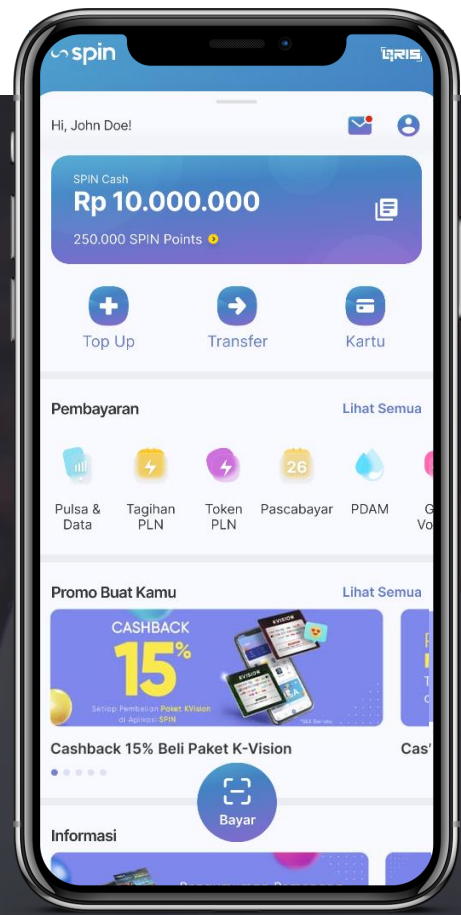


5. Social media and other platforms >230mn subscribers and followers

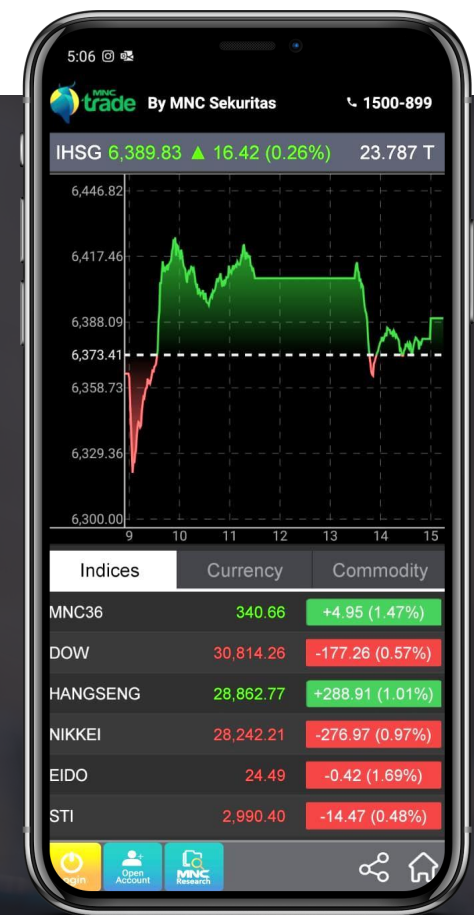




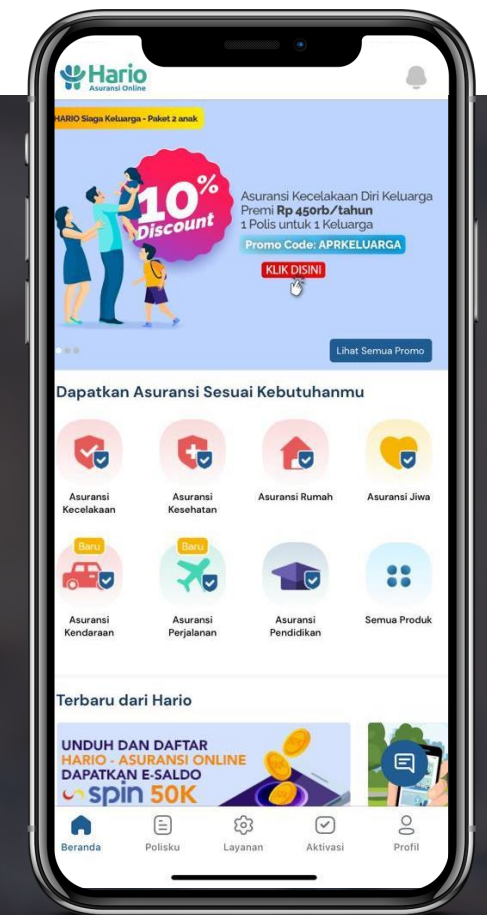
E-Money/E-Wallet



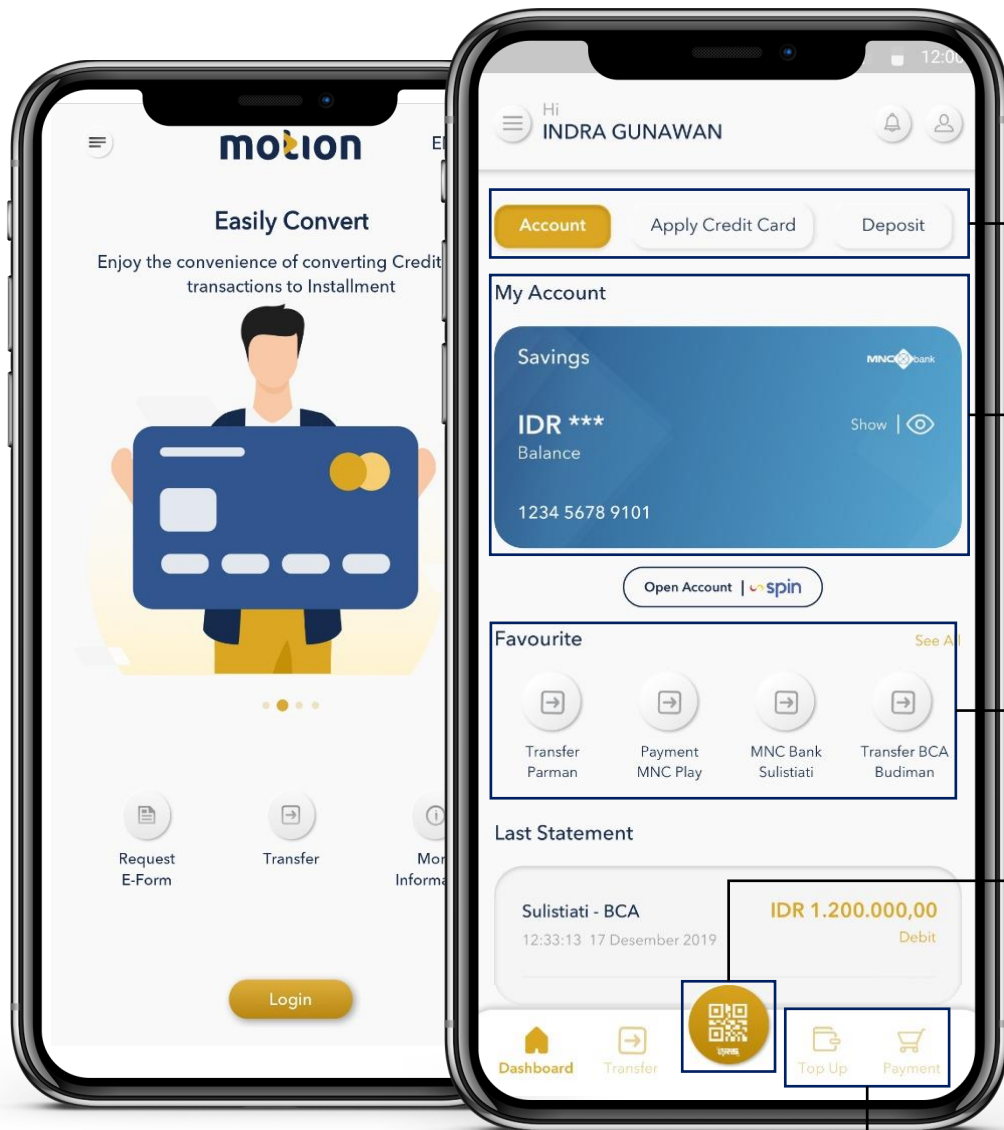
Online trading App



Insurance App



REDEFINING DIGITAL BANKING



Banking services

Brief Account Details

Customized Menu

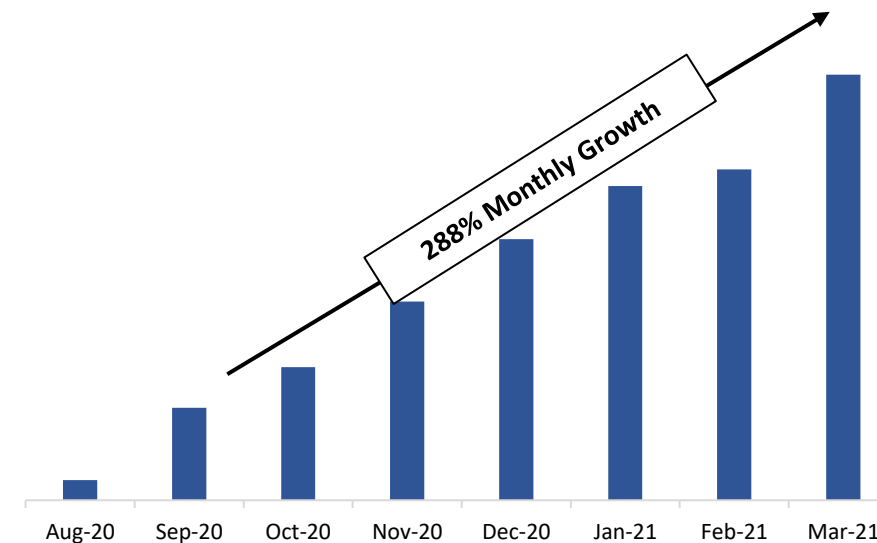
QR Payment

Capable of Various Online Transactions

motion
Future Banking Here



MOTION will implement the concept of **Open Banking** and **Open API** to provide seamless integration with both internal and external MNC Group's ecosystem, enriching its users with various digital products. MOTION will open its door for third-party developers and the integration with digital platforms such as marketplaces, fintech, online ride-hailing, and others to build applications and integrate services around MOTION.

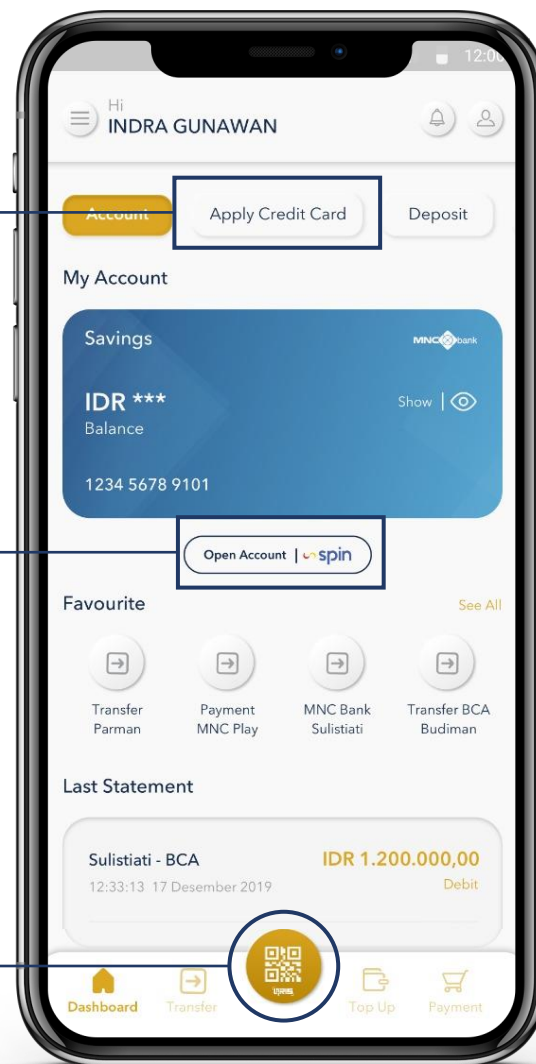


MOTION FINANCIAL ECOSYSTEM

Future Banking Here

Online credit card application in Motion

- Virtual card
As Pay-later source of funds for SPIN transactions
- Physical card (independent transactions)
- AI based credit scoring



Current features:

- Digital onboarding, biometrics
- Savings features: savings and deposit balances, transfers, virtual accounts, transaction history, important information and notifications
- Credit card features: CC and pin activation, transaction notification and history, information on limit, installment and promotions

Motion Savings Positioning

- Collecting low-cost funds with Motion Savings
- Funds from Motion Savings can be distributed for offline credit (consumer and corporate lending)
- As top up funds for SPIN Pay

Integration of SPIN:

- E-Money
- E-Wallet
- E-Remittance
- QRIS payments
- Loyalty points

E-MONEY, E-WALLET & DIGITAL REMITTANCE



SPIN is a digital payment platform that includes electronic money (SPIN Pay), electronic wallet (SPIN Wallet), and electronic funds transfer facilities (SPIN Transfer). SPIN serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.



SPIN Points

Redeemable loyalty program and special offers



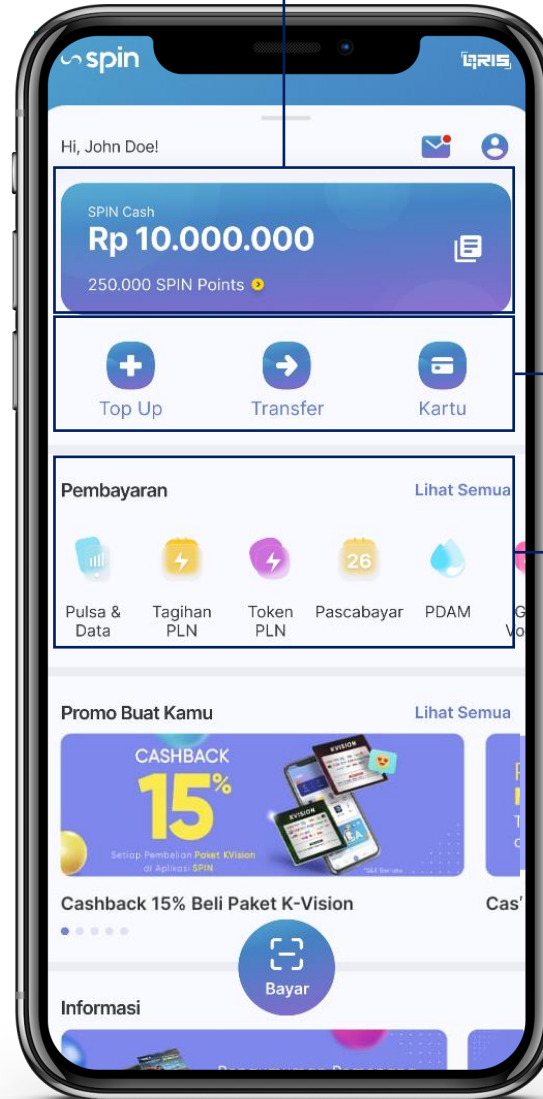
QRIS Transaction on TV

Marketplace integration with MNC Media



Direct Host to Host

- With major banks for lower cost transactions
- With convenience store for low cost cashout

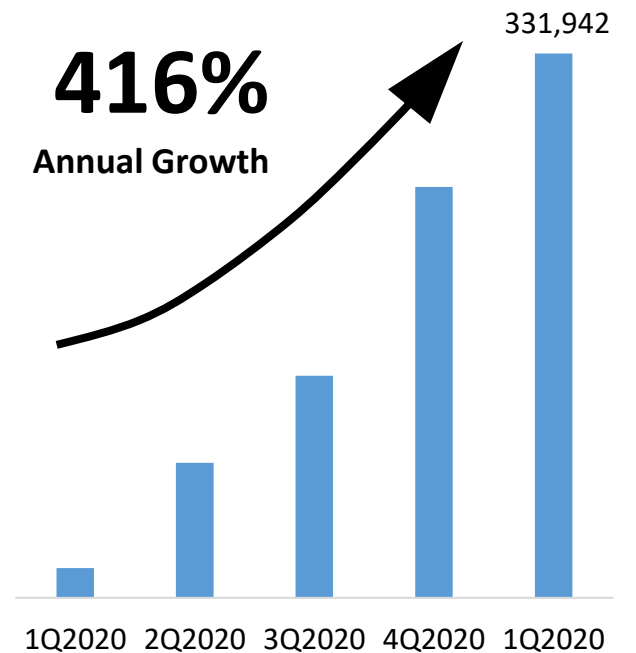


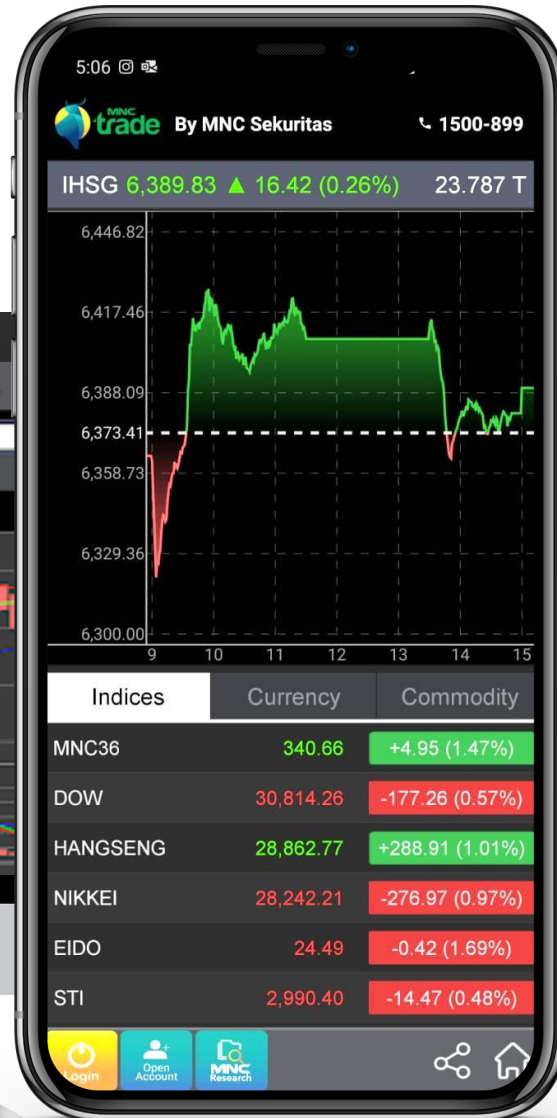
Balance & SPIN Points

- Transfer e-money to/from bank account
- E-Wallet to save debit/credit card

Mass Product Segment

- SPIN has partnership with other mass service providers
- Product Display





MNC Trade New is one of the best and well-known online stock trading applications in Indonesia.

Over
242,000+
Downloaders

with
78,000+
Active Users



Automated Online Onboarding Account Opening
with e-KYC



Integration with Asset Management
Subscribe and redeem AM products at ease (under development)



Research Report
Cross sector's daily and quarterly research reports of listed companies in IDX



Main Features:

- Trader view
- Super order
- Power Buy & Sell Analytics






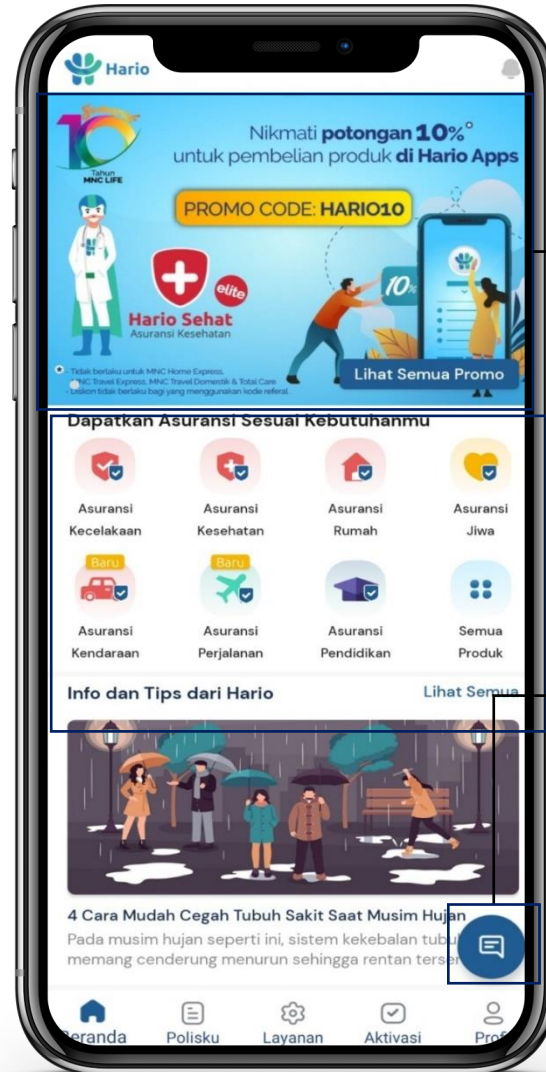
Hario provides life and general life insurance with complete online onboarding, online claim, and auto-debit feature. Hario is supported by 24-hour live chat to makes it convenient for policyholders.

Life insurance

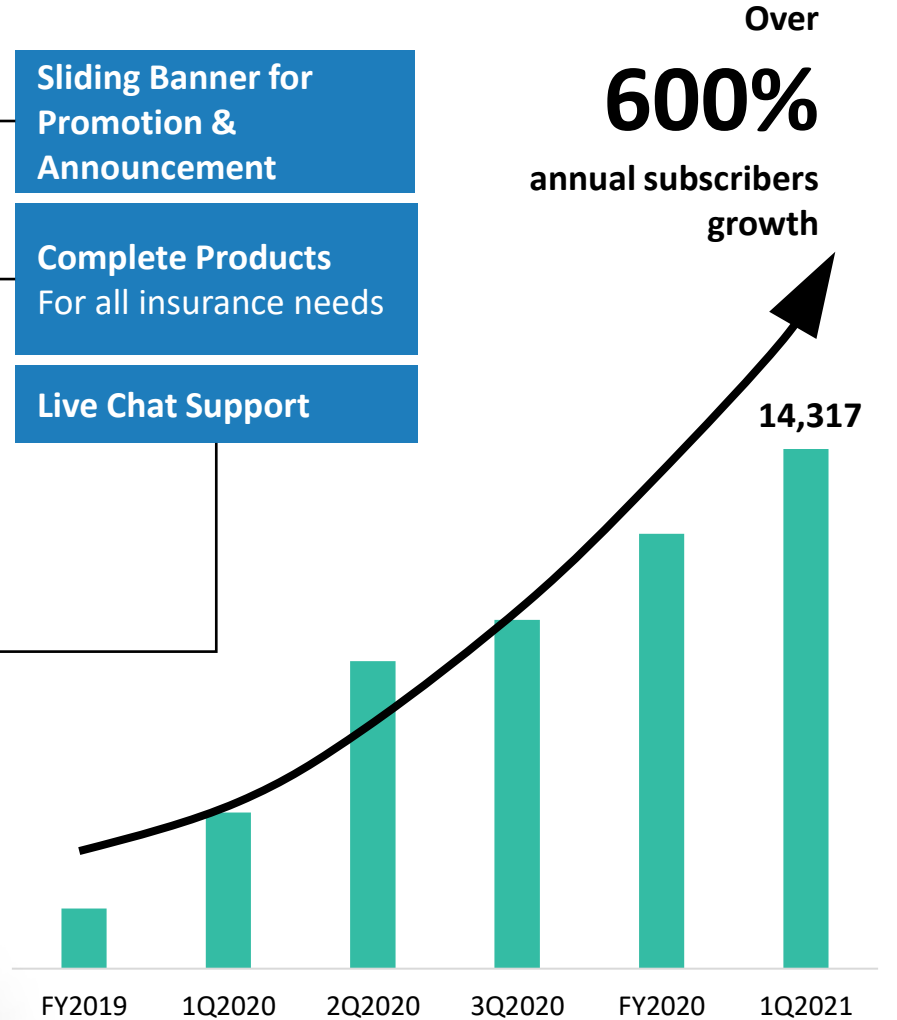
-  Accident (Hario Siaga)
-  Health (Hario Sehat)
-  Life (Hario Sejahtera)
-  Education (Hario Pintar)
-  Pension (Hario Pensiun)

General Insurance

-  Car (Hario Proteksi Mobil)
-  House (Hario Proteksi Rumah)
-  Travel (Hario Proteksi Perjalanan Internasional/ Domestik)



- Sliding Banner for Promotion & Announcement
- Complete Products For all insurance needs
- Live Chat Support





ONLINE MUTUAL FUND (under development)



Marketplace for promotions

Products offered

Buy, sell, switch & redeem

Live chat support



Online account opening

Automatic onboarding with e-KYC



Interconnection between other MNC Group's fintech platform

Connected to MNC Trade and SPIN, in which MNC Trade can act as its selling agent, and customers can subscribe using SPIN Pay



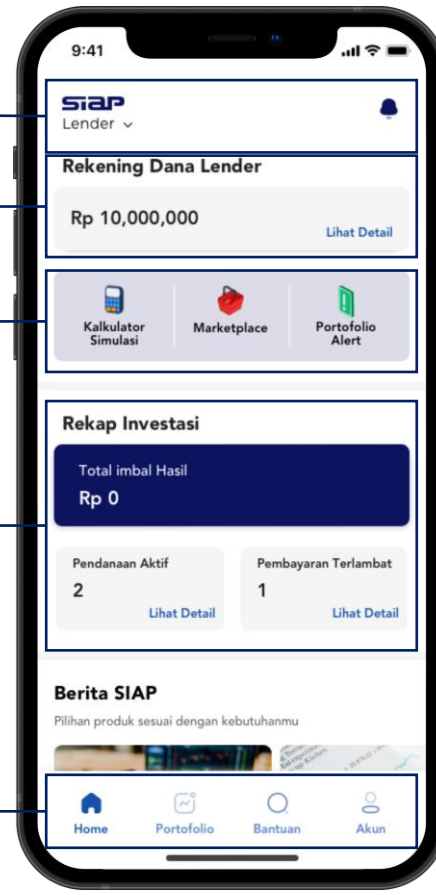
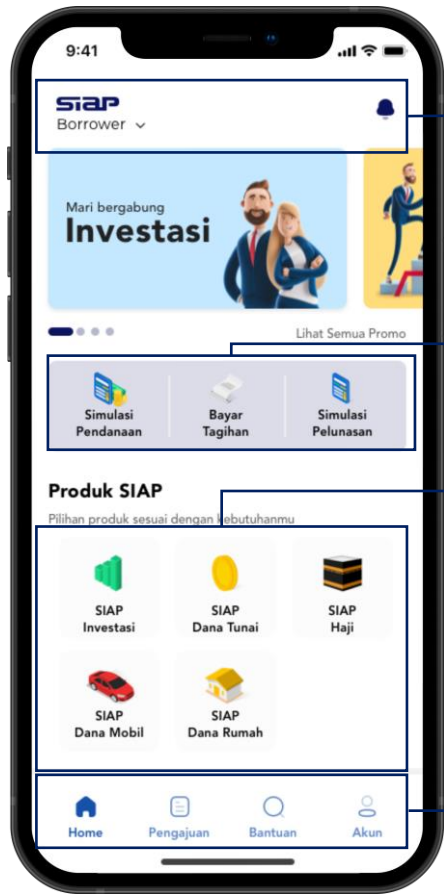
Complete Products – both conventional and sharia

Money market funds
Fixed income funds
Balanced funds
Equity funds

Target launch: 2nd quarter 2021

Borrower Dashboard

Lender Dashboard



- Seamless switch from borrower to lender dashboard
- Current balance info
- Borrower / lender features
- One stop application for all lending needs
- Recap of portfolio performance
- Customized menu for Borrower & Lender



Online Account Opening

With digital onboarding and e-KYC



Integrated Platform

For both lenders and borrowers



Direct and Simple UI/UX

With complete features from simulation calculator to portfolio alert



Type of products

P2P (SIAP Investasi & SIAP Dana Tunai)
 Car Financing (SIAP Dana Mobil)
 House (SIAP Dana Rumah)
 Hajj Financing (SIAP Haji)

Target launch: 3rd quarter 2021

NEAR FUTURE DEVELOPMENTS

Venture Capital

Utilizing MNC Group's network to find and grow promising new ventures



Securities Crowdfunding

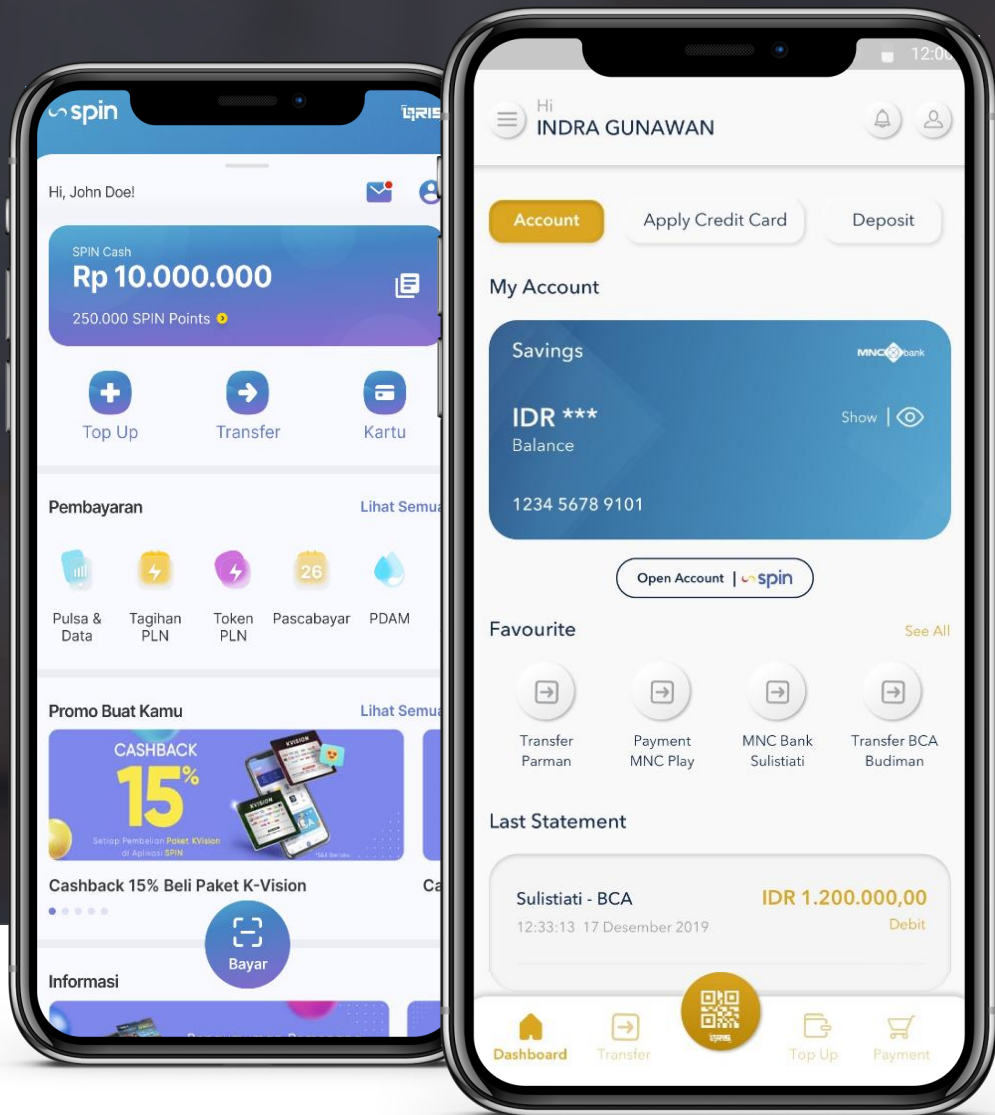
Raising funds by selling a portion of ownership to help MSMEs grow their business



AI Based Credit Scoring

Leveraging on MNC Group's vast database to create a unique and sophisticated credit scoring system to improve lending quality

THANK YOU



BUSINESS UNITS

MOVING TOWARD DIGITAL BANKING



Acquired in 2014, **MNC Bank** operates banking activities with its products and services :

– Individuals

Deposit: savings, current and time deposit

Loan: asset-backed, housing and unsecured

Multi-purpose Credit and Debit cards

– Corporates

Deposit: savings

Loan: working capital, investment

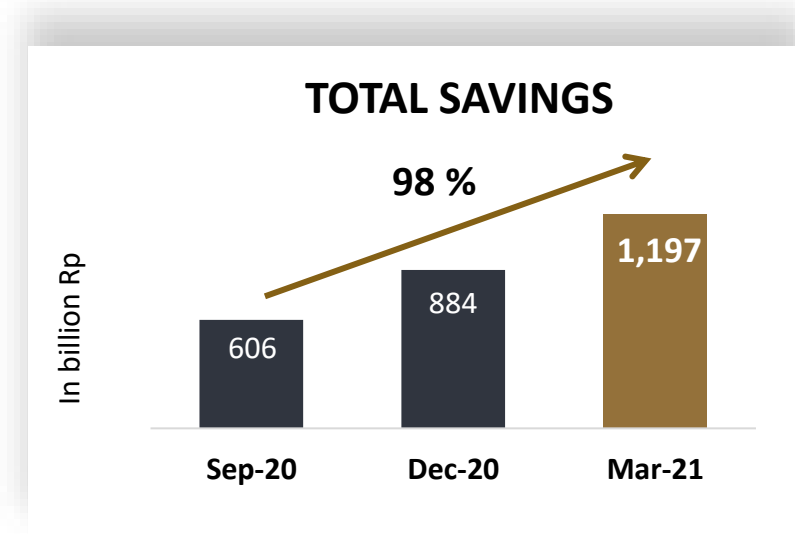
Treasury: FX transaction, retail bond

Trade financing: import and domestic transactions

124 Distribution Networks (Branch + ATM)

Head Office	Operational Office	Main Branches	Sub Branches	Cash Offices	ATMs
1	1	16	22	8	74

MNC Bank's networks incorporated with National Payment Gateways (GPN), Jaringan Prima, ATM Bersama with access to all ATMs and EDCs in Indonesia as well as Visa/Mastercard global EDC



FOCUS ON CAR AND HOUSE REFINANCING

Acquired in 2003, **MNC Finance** is primarily engaged in the consumer financing business, including :

- **Car Refinancing**
Refinancing customers' cars, mainly for productive purpose
- **Car Financing**
Financing the purchase of new/used cars from MNC Group only (Operating or COP)
- **Property Refinancing**
Refinancing customers' properties (houses), mainly for productive purpose
- **Factoring**
Support business partner (supply chain) with maximum tenor of 1 year



43 branches



3,921 registered agents



5 digital partnerships

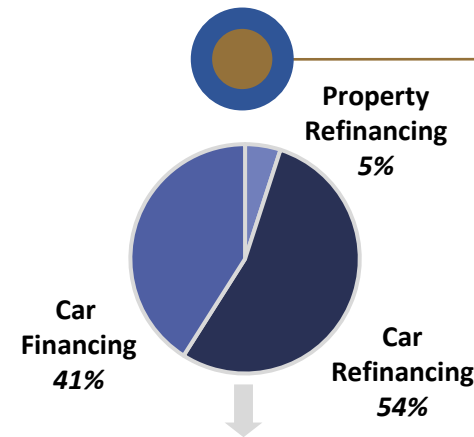


SIAP mobile app
(under development)

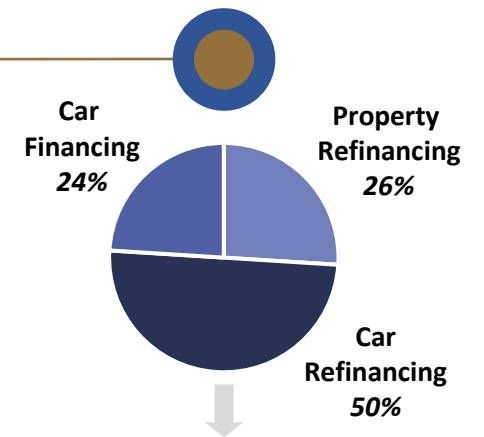
WHY FOCUSING ON REFINANCING ?

- Higher selling interest rate
- Lower acquisition cost
- Higher net interest margin

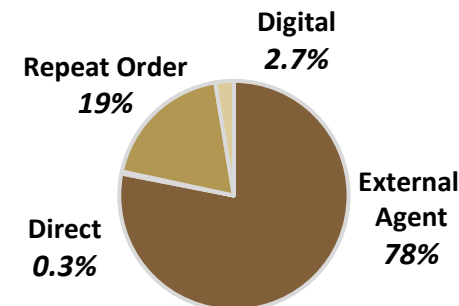
2019
FOCUS ON
REFINANCING



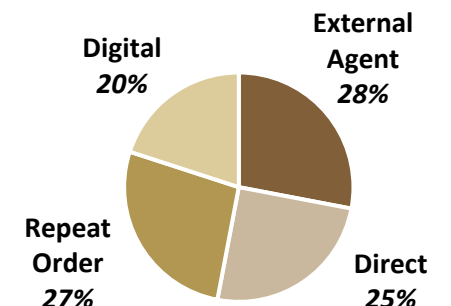
2024
FOCUS ON CUSTOMER
DRIVEN



CAR REFINANCING CHANNEL



CAR REFINANCING CHANNEL





SOLID PARTNERS



15 branches



SIAP Haji
website



SIAP mobile app
(under development)

KEY STRATEGIES

Acquired in 2014, **MNC Leasing** focuses on 3 main businesses :

- **Asset Based Financing**
Machinery and equipment related to the healthcare industry, infrastructure and construction, agrobusiness and manufacture
- **Supply Chain Financing and Factoring**
Short term working capital loans and bridging loans with stock or invoices as collateral
- **Sharia Financing**
Hajj Financing , Hajj Plus financing and Umrah financing

Product diversification through digital marketplace

Strengthen and expand collaboration with brand holders

Collaborate with Principal and Distributor in FMCG industry for Supply Chain Financing

Increase amount of cross-selling and joint-marketing campaign

Strengthen collaboration for Hajj Financing

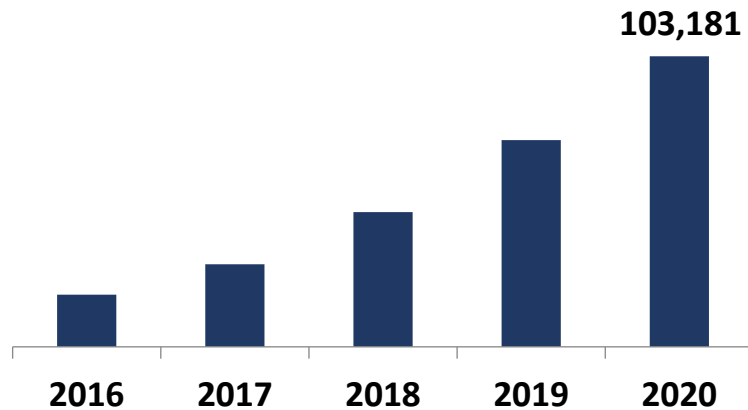
Established in 1989, **MNC Sekuritas** is one of the most recognizable securities and brokerage house in Indonesia:

TOP TIER SECURITIES HOUSE

- Brokerage and securities trading services
- Corporate finance and financial advisory services
- Research and business development services, including market research and analysis

- Equity
- Fixed income
- Investment banking
- Margin facility
- Research

CLIENT GROWTH



* Total SID (stock): > 1,5 million (Source: KSEI)

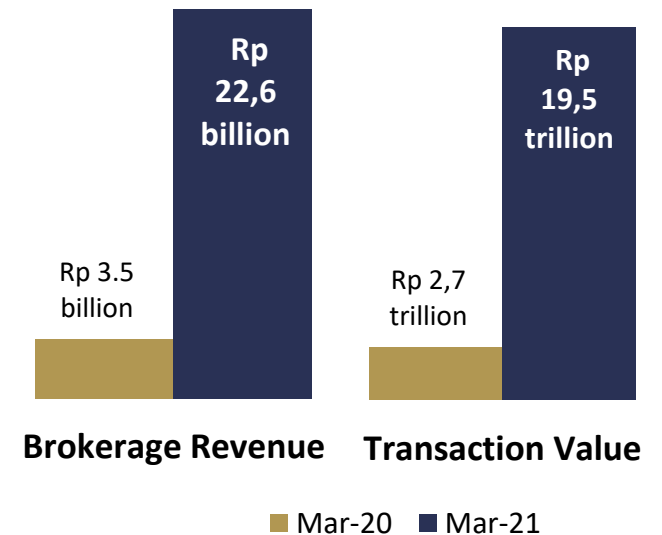
* Total broker: 98 securities houses (Source: IDX)

* Industry average = 15,344 investors

STRONG POINTS

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


MNC TRADE NEW'S GROWTH



GLOBAL MARKET ACCESS

 **Global Capital Market Executions**
With seamless and dependable settlement

 **120+ Markets**
Network of Local Broker Partners with
Thousands of Global Investor Network

 **Locally Produced Research**
Ensuring low communication barrier to
Local investors



Auerbach Grayson is an independent agency-only brokerage firm founded 1993, headquartered in New York, USA, to serve institutional investors seeking to invest in securities market throughout the world.

Auerbach became part of MNC Group in December 2020, in which instantly strengthen MNC's global investors reach

935
NETWORK
ANALYSTS

16,986
RESEARCH
REPORTS
DISTRIBUTED

4,103
CLIENT/COMPANY
MEETINGS

TRUSTED & RESPONSIVE INSURANCE SERVICES



22 branches



62 brokers



112 registered agents



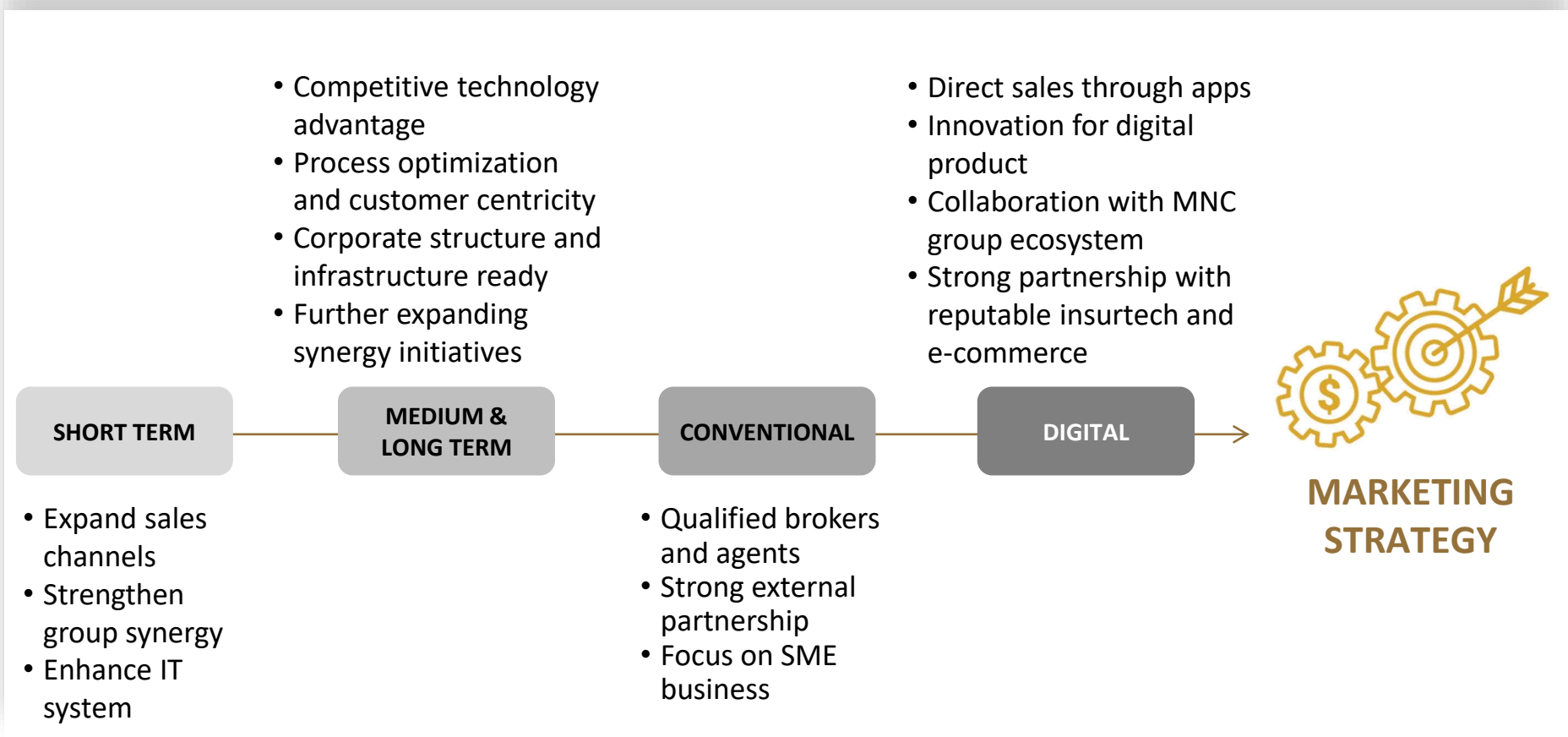
40 financial institutions



HARIO app

MNC Insurance provides various of general insurance products :

- Motor vehicle
- Property
- Travel
- Personal accident
- Liability
- Aviation
- Heavy equipment
- Satellite
- Engineering
- Others





EASY – FAST – COMPLETE

Acquired in 2010, MNC Life offers a variety of products, both long and short term life insurances for both individual and group products :

- Life insurance and unit link
- Endowment
- Health and personal accident insurance
- Education insurance
- Retirement



SOLID PARTNERS

Banks



Non-Banks



E-commerce



17 branches



19 brokers



1,091 registered agents



18 financial institutions



HARIO app



Established in 1999, **MNC Asset Management** offers various mutual funds products (conventional and sharia based)

	Money Market Fund		
	Fixed Income Fund		
	Balanced Fund		
	Equity Fund		

DISTRIBUTION CHANNELS



A COMPLETE ECOSYSTEM



MNC Teknologi Nusantara offers integrated payment services to become the digital distribution channel and one stop financial service digital solutions for MNC Group, with products and services :

- E-money, e-wallet, and fund transfer
- QRIS compatible
- Digital financial advisor
- Airtime top up
- Water, electricity bill payment
- MNC Group services payment
- e-TV Mall

Establishment of MTN 2018

Obtained BI licenses for QRIS Mar 2020

SPIN Points live Apr 2021






Oct 2019
Obtained BI licenses to operate as e-money, e-wallet and digital remittance provider

May 2020
Obtained BI approval for QRIS On Air

Flash Mobile

ONE STOP BUSINESS SOLUTION

-  Payment gateway
-  Biller aggregator
-  Other value added services

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)

- MNC Vision
- MNC Play
- Vision+
- K-Vision
- MNC Shop
- Hario (Insurance)

MNC Group's billers



Payment Partners

External billers

- Mobile credits
- Internet package
- Water and electricity bills
- Game vouchers
- Property tax & retributions
- Etc

- Banks
- ATMs
- Credit cards
- Convenience stores
- SPIN and other E-money providers
- Non credit cards installment