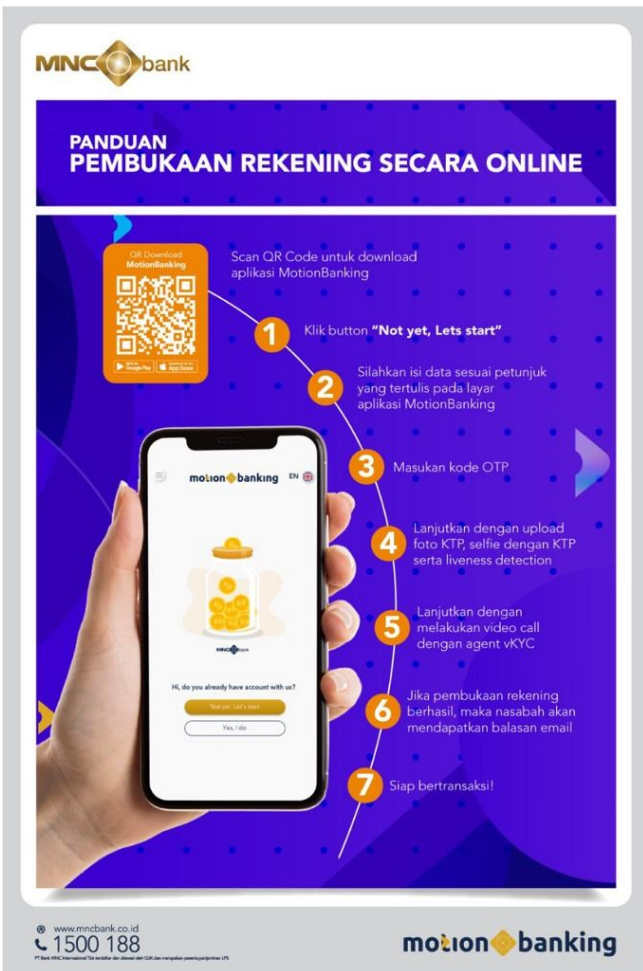


## Deal! MNC Bank Immediately Increases Capital to Strengthen Digital Capital and Infrastructure



Jakarta, June 9, 2021 – The shareholders of PT Bank MNC Internasional Tbk (MNC Bank or BABP), a subsidiary of PT MNC Kapital Indonesia Tbk (BCAP) approved the Company's plan to do non-preemptive rights and rights issuance in today's EGMS.

The funds obtained from the two corporate actions will be used to strengthen MNC Bank's capital structure, expand MNC Bank's lending capacity digitally and users acquisition to support business growth, and most importantly to support the development of MotionBanking as the most integrated digital banking app, including the development of AI based credit scoring and the integration of MotionPay and virtual credit cards (Visa and Mastercard) along with other related fintech apps belonging to MNC Group and external parties.

*“Both non-preemptive and rights issuance are prioritized for credible strategic investors and financial investors that can add value in the development of MotionBanking digital banking services.”*

Mahdan, MNC Bank President Director

### Digital Onboarding

MNC Bank has obtained a digital/online account opening license (digital onboarding) from Financial Services Authority (OJK) to provide a complete digital banking services.

With digital onboarding, MNC Bank's growth will no longer depend on brick and mortar branches, so that all Indonesian citizens both at home and abroad can easily open a bank account with MotionBanking, where e-KTP as the only requirement for account opening.

Today's event begins with the Annual General Meeting of Shareholders (AGMS). The Shareholders have agreed and accepted the audited Annual Report for the 2020 financial year, including the report on the supervisory duties of the Board of Commissioners for the 2020 financial year.

The AGMS also approved a new member of the Board of Directors, Teddy Setiawan Tee, where the appointment will be effective after passing the fit and proper test from the OJK. His position is to lead MotionBanking transformation to become the front runner of digital banking services in Indonesia, where MotionBanking is set to reach 30 million users within five years. MotionBanking will be the locomotive for the growth of MNC Bank and the rest of the digital financial services within MNC Kapital.

Furthermore, the AGMS also authorized the Board of Commissioners to determine the Independent Public Accounting Firm to audit the financial statements for the 2021 financial year.

## Public Expose

On the same occasion, MNC Bank also held a public expose explaining the direction of digitization and advanced features of MotionBanking.

MotionBanking will implement the concept of Open Banking and Open API to provide seamless integration both internally and externally to MNC Group's ecosystem, enriching its users with various digital products in the market. This will enable MotionBanking to open its doors towards third-party developers and be integrated into other digital platforms, such as marketplaces, fintech, online ride-hailing, and others around MotionBanking.

## MotionBanking Features

Motionbanking app has a number of attractive features, including online onboarding with AI based liveness test, biometrics login, credit card management, allowing MotionBanking customers to open a Bank account in a matter of minutes.

Furthermore, MotionBanking will offer virtual credit card applications called Motion Visa or Motion Master, with instant credit decision using sophisticated Artificial Intelligence based Credit Scoring. It will offer not only a simple credit card onboarding process but also a healthier and sustainable credit business. Virtual cards allow users to immediately use the approved cards for various online and in-app transactions.

In order to support MotionBanking ecosystems, MotionBanking integrates MNC Group's other financial technology products, including digital payment apps called MotionPay, with product features including eMoney, e-wallet, Digital Remittance, loyalty points as well as QRIS feature connecting to more than 6 million merchants throughout Indonesia. To enhance MotionBanking ecosystems and its strong position as a personal financial management platform, we inte-

grate with an insurtech app called MotionHario, and a stock trading platform called MotionTrade designed for millennial investors.

Besides virtual cards, MotionBanking will also grow its lending business by offering seamless integration with various reputable P2P lending companies to expand its channeling business for higher interest income yet manageable NPL.

### 3 DAYS TO GO, UEFA EURO 2020

MotionBanking, in collaboration with MNC Vision Networks presents a special offer for football lovers in Indonesia. GET 100% CASHBACK from MotionBanking, simply by purchasing the UEFA EURO 2020 package at MNC Vision / K-Vision / MNC Play and opening an account via MotionBanking. For more information please contact: 1500188 or follow IG @MotionBankingID

The rights issue will offer as much as 14.2 billion shares, representing half of its current shares (2 existing shares for 1 right), while non-preemptive rights offer 2.5 billion shares or a maximum of 10% of the total paid-up shares of BABP at a price to be determined later. The rights issue proceeds, other than to support the business growth digitally and the integration and the development of MotionBanking app features, is to upgrade the status of MNC Bank to BUKU 3 (second highest Core Capital Classification).

For further information, please contact:

**Natasha Yunita** – Head of Investor Relations  
natasha.yunita@mncgroup.com  
ir.bcap@mncgroup.com

**Heru Sulistiadhi** – Corporate Secretary  
heru.sulistiadhi@mncbank.co.id  
PT Bank MNC Internasional Tbk  
Phone : +6221 – 2980 5555

**PT MNC Kapital Indonesia Tbk**

MNC Financial Center, 21/F, MNC Center  
Jl. Kebon Sirih Kav 21-27, Jakarta Pusat 10340, Indonesia  
Phone : +6221 2970 9700  
www.mncfinancialservices.com

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