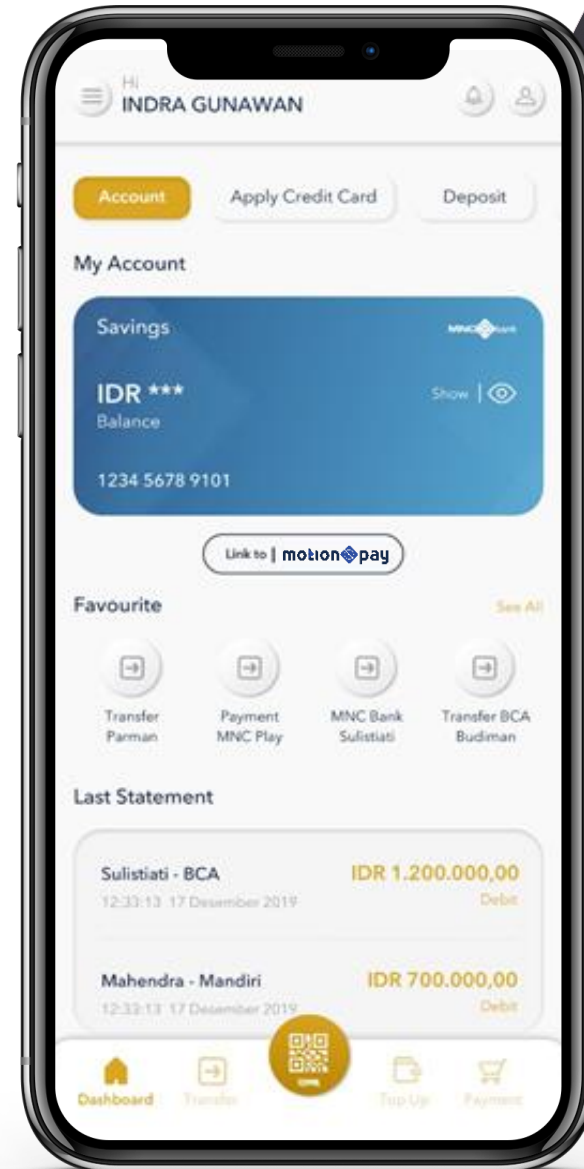


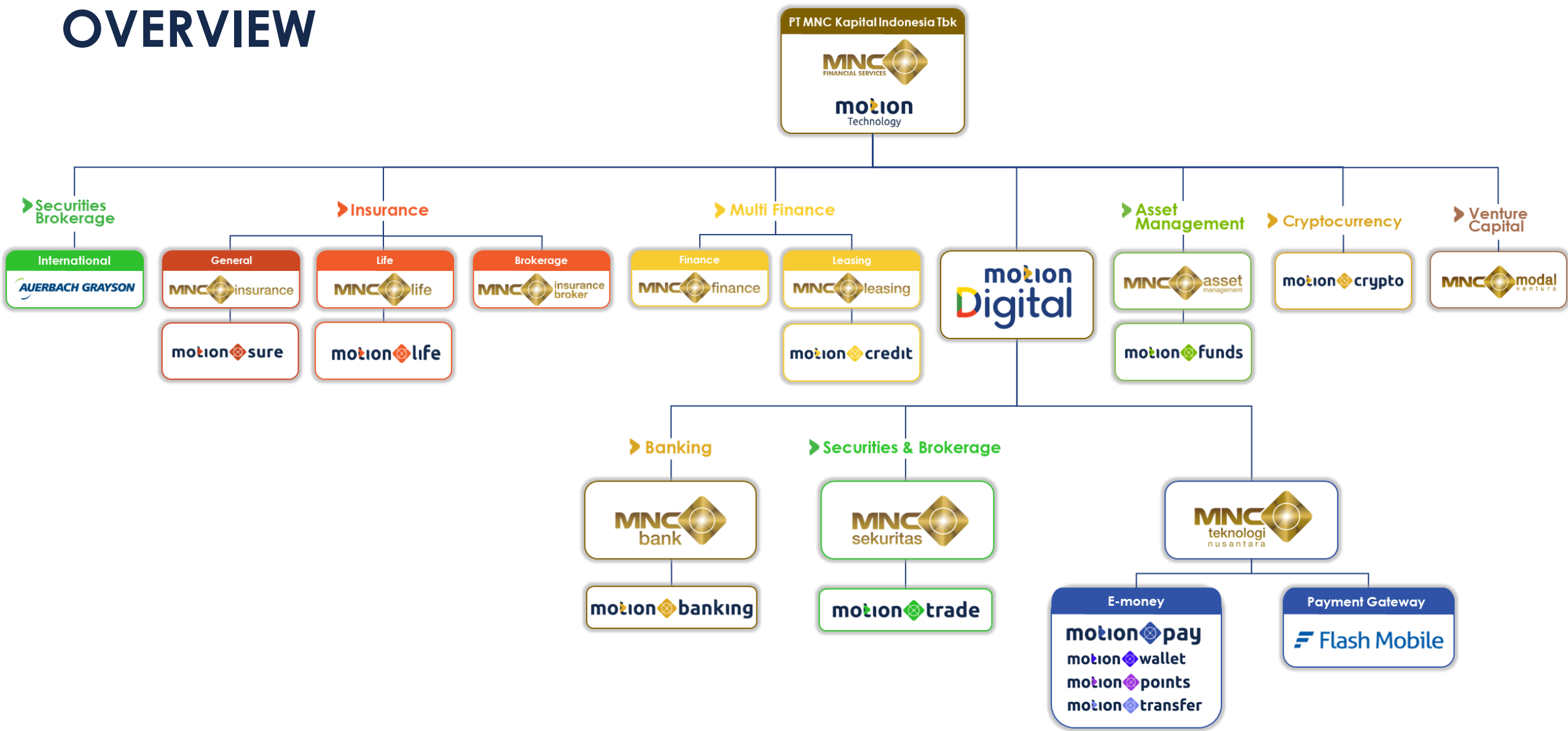
CORPORATE UPDATE FY-2021



April 2022

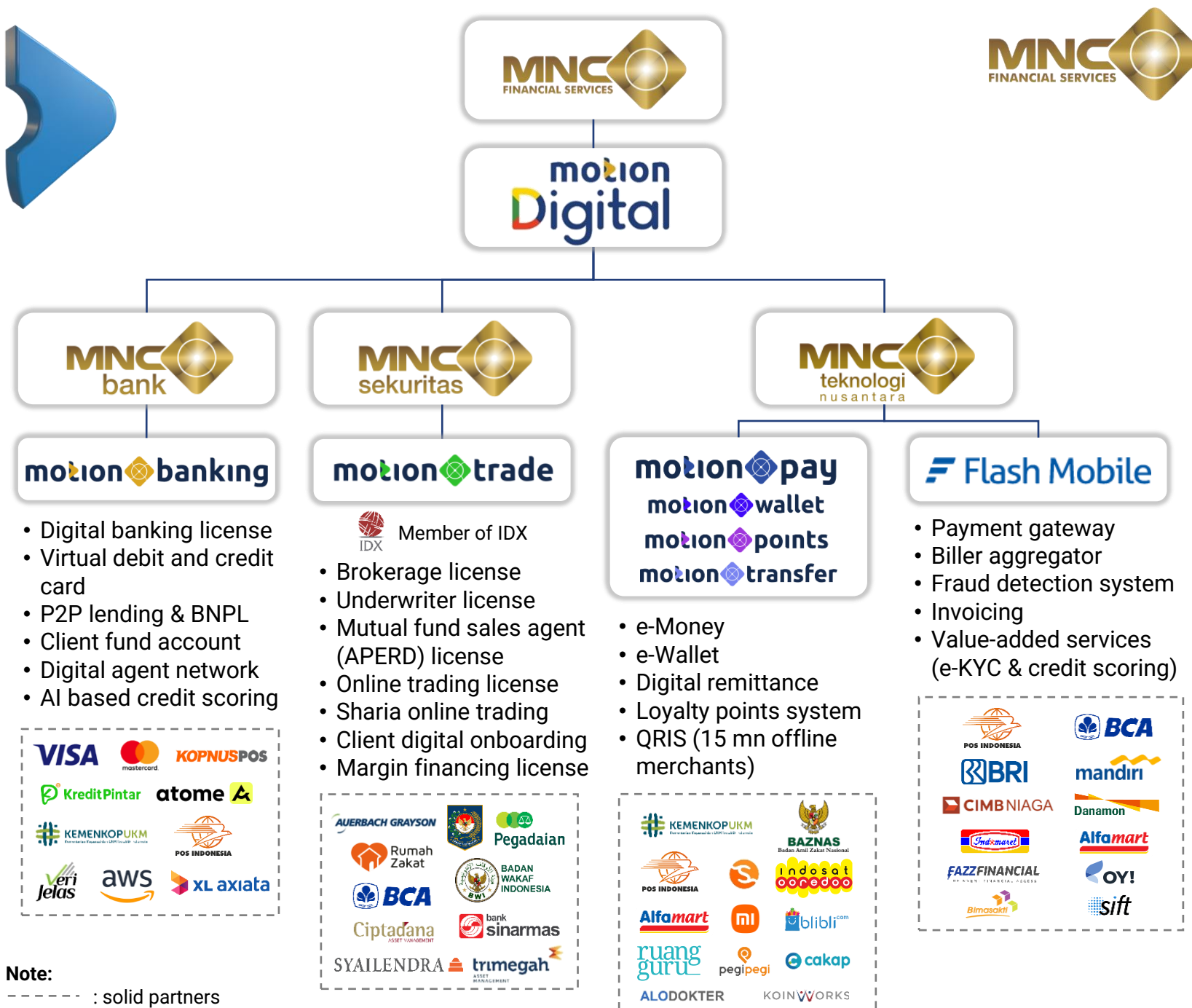


MNC FINANCIAL SERVICES OVERVIEW



motion Digital

PT Motion Digital Technology is a new wholly owned subsidiary of PT MNC Kapital Indonesia Tbk (BCAP), Motion Digital is created to focus on developing transaction-based apps. To be a leading and integrated digital financial services provider, ranging from banking, financing, stock trading, e-money, and beyond.



Note:

----- : solid partners

MNC GROUP'S GROWING ECOSYSTEM

Media as the only medium to reach a mass audience in Indonesian archipelago



4

52.2% AUDIENCE SHARE
- PRIME TIME
FTA TV

RCTI MNC TV GTV iNews



>300K HOURS
CONTENT LIBRARY



>20K HOURS
FRESH PRODUCTION
EVERY YEAR



80%

CONTENT
PRODUCTION
MARKET SHARE
(TALENT SEARCH)



10M+
SUBSCRIBERS
DTH, PAY TV
BROADBAND

400+ TOP ARTISTS
182 YOUTUBERS

THE BIGGEST TALENT
MANAGEMENT COMPANY IN
INDONESIA



166M+
SUBSCRIBERS

#1 YOUTUBE TV VIEWS &
SUBS AMONG COMPETITORS



236M+
FOLLOWERS

STARTED IN SEPT 2020



60M+
FOLLOWERS

STARTED IN JULY 2020



110M+
MAU

OTT AND SUPER APPS



2.8M



GROWING
E-COMMERCE

6 PORTALS WITH A COMBINED **80M+** MAU

ALEXA RANK: #1 OKEZONE.COM, #6 SINDONEWS.COM, #32 INEWS.ID



±1M **motion banking**
USERS

±1M **motion pay**
USERS

350K **motion trade**
USERS

4,524

POST OFFICES



POS INDONESIA

65M

SME MERCHANTS



Data as of March 2022

A Full Suite Of Licenses under a Holding Company

- BCAP holds **28 financial licenses** across its 9 subsidiaries, including **11 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 P2P lending, securities crowdfunding, venture capital, wealthtech, and insurance aggregator licenses

									
<ul style="list-style-type: none"> • Conventional commercial bank license • Foreign exchange bank license • Credit card issuing and acquiring bank license • Debit card issuing license • Digital banking license (onboarding) 	<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 • Mutual fund sales agent (APERD) license • Margin financing license • Online trading license • Sharia online trading • Client digital onboarding 	<ul style="list-style-type: none"> • Broker and dealer license (FINRA) 	<ul style="list-style-type: none"> • General insurance license • Insurance brokerage license 	<ul style="list-style-type: none"> • Life insurance license 	<ul style="list-style-type: none"> • Insurance brokerage license 	<ul style="list-style-type: none"> • Investment management license 	<ul style="list-style-type: none"> • Payment Gateway • Fraud Detection System • Invoicing • e-Money • e-Wallet • Digital Remittance • QRIS – MPM (Merchant Presented Mode)



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

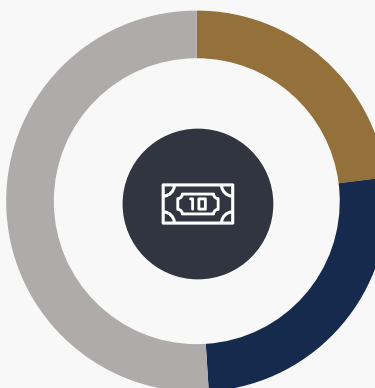


“To become the most integrated Digital Financial Services In Indonesia”

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked


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


~276 Million
Population

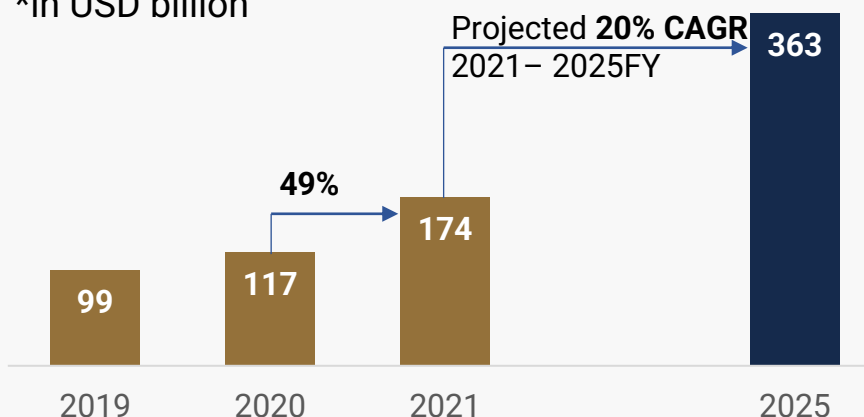

US\$4,256
GDP per Capita


73%
Internet Penetration

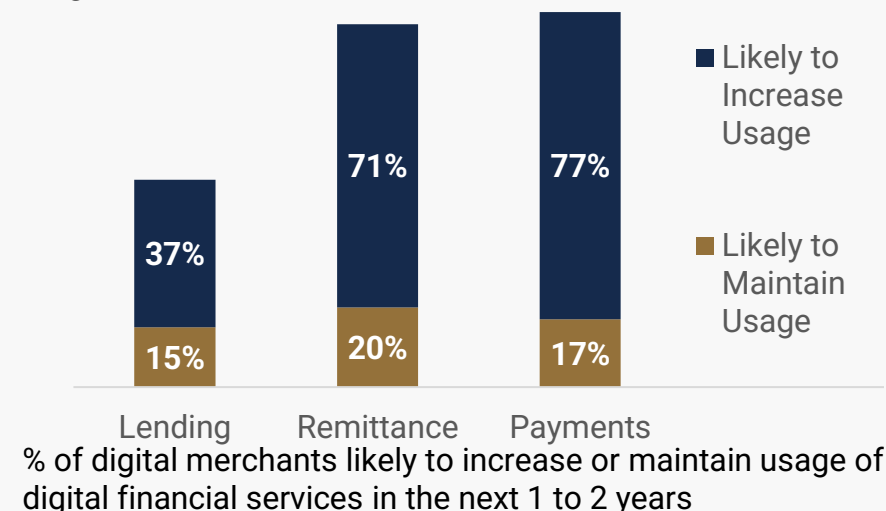

72%
Smartphone Penetration


0.6%
Lower carbon emission for every 1% digital financial inclusion

Growing Digital Economy Size *in USD billion



Digital Financial Services



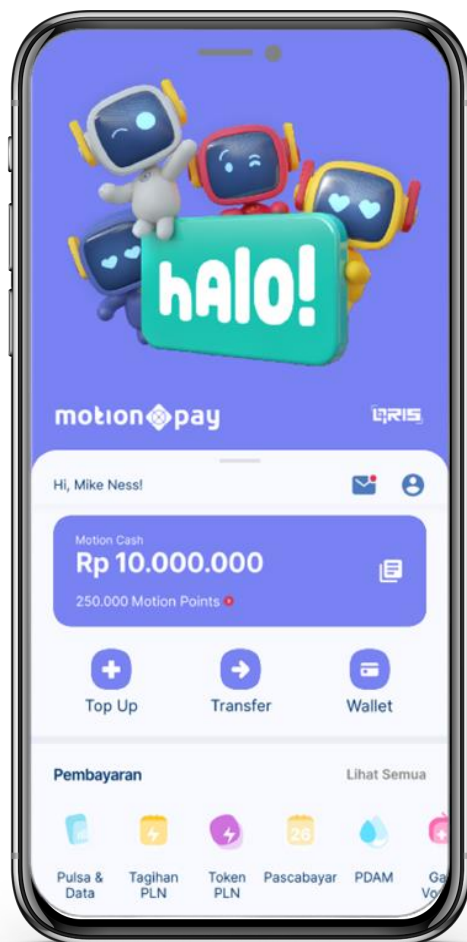
- Google, Temasek, Bain, e-Economy SEA, 2020 • Google, Temasek, Bain, e-Economy SEA, 2021 • Wordometers, 2021 • World Bank, 2021
- Statista, 2021 • Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021
- International Monetary Fund, 2021 • United Nations, 2021 • Multidisciplinary Publishing Institute, 2021

motion banking

Digital Banking

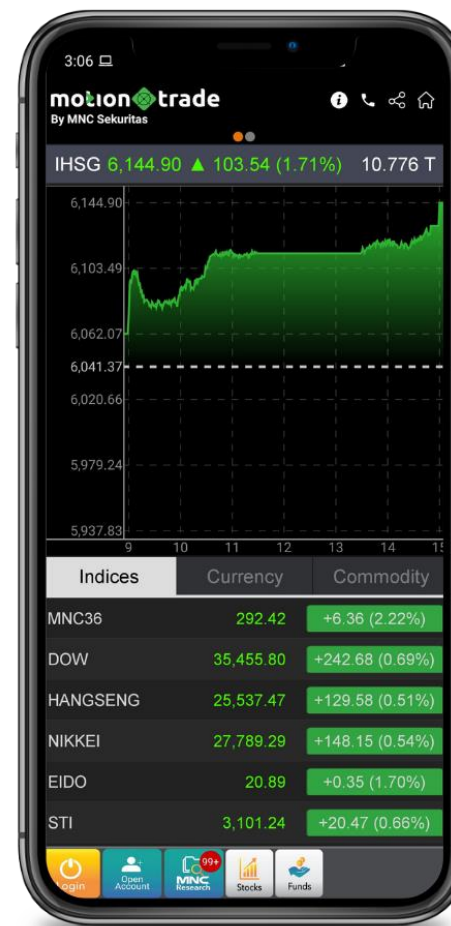
motion pay

E-Money/E-Wallet



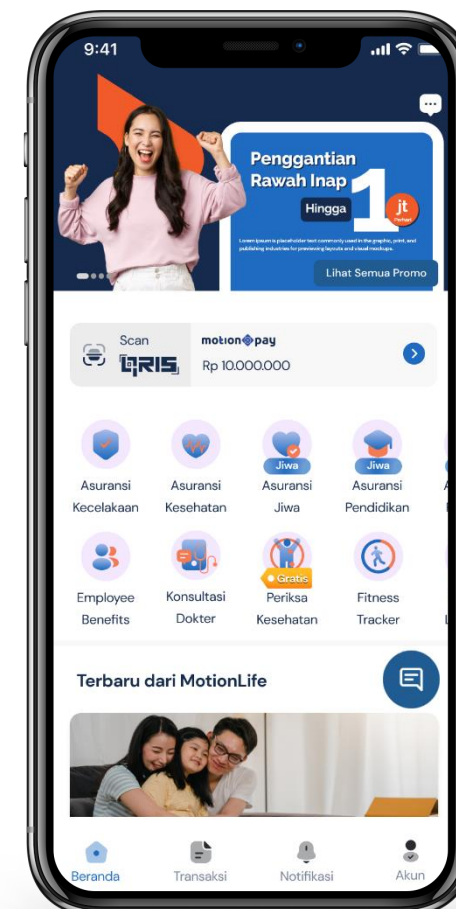
motion trade

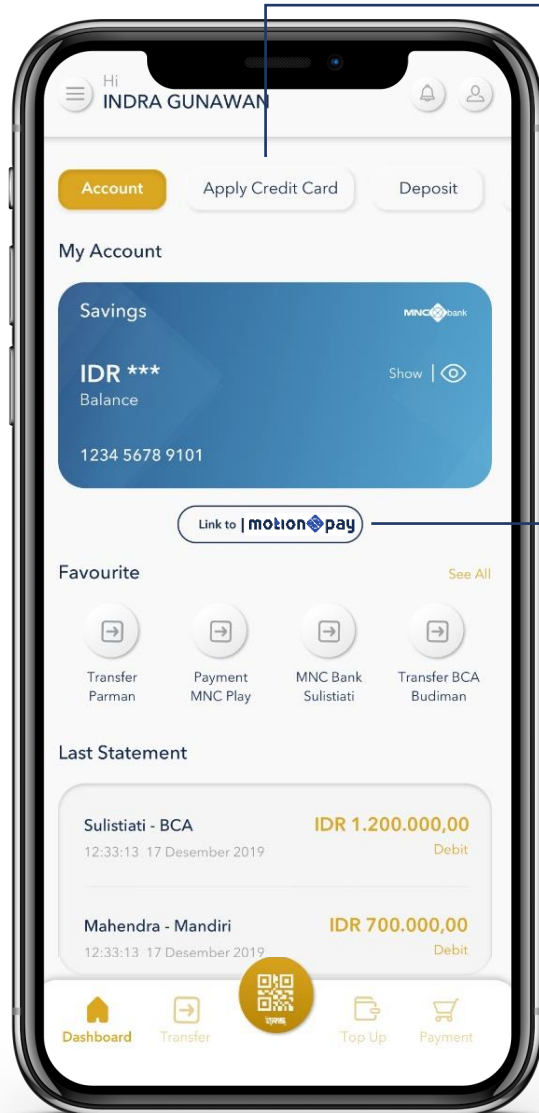
Online Trading App



motion life

Life Insurance App





Brief Account Details

Virtual credit card application in MotionBanking

- Visa and Mastercard virtual credit cards as Pay-later source of funds for MotionPay and online transactions
- Physical card (Optional)
- AI-based credit scoring

Customized Menu

Integration of MotionPay:

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

QRIS Payment and Various Online Transactions

- ▶ Light - easy to use
- ▶ Friendly UI/UX
- ▶ Complete features and products
- ▶ Attractive rewards
- ▶ Open banking API



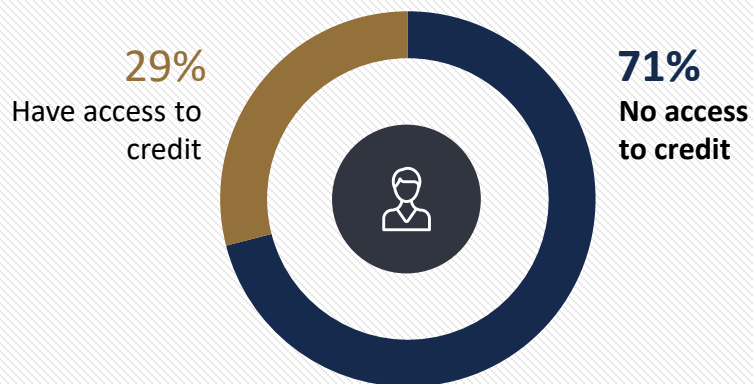
OUR STRATEGY

Maximizing transaction-based income from underserved individuals and SMEs

Why this market?

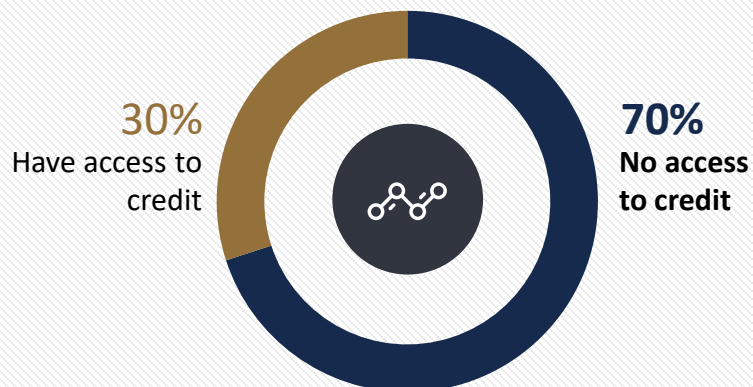
186million

Low-Mid Income individuals



65million

Micro, Small and Medium Enterprises



Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021

Funding



- Competitive interest
- Lucky draw / Lottery



Partnering with Pos Indonesia as cash in and out agent

Transaction



Credit profiling based on user transactions

Will use various promotions (discounts and cashback) to boost transactions



Lending



Target high margin but minimum risk market

Digital lending strategies:

VISA  virtual credit card

 **KreditPintar** **atome**  partnering with reputable P2P lending platforms to manage risk

KOPNUSPOS lending to retired government employees

Working with e-commerce for lending to both merchants (working capital) and buyers (BNPL)

motiontrade

THE BEST ONLINE TRADING APP



MotionTrade by MNC Sekuritas has been one of the best and well-known online stock-trading platform in Indonesia since 2016.

*Latest rewards
that thrill us to
serve better...*

“Indonesia’s Most Popular
Digital Brand Awards 2021
(E-Trading Securities)”

THE ECONOMICS
LEADING DISRUPTION ECONOMY

“1st Rank Best Overall
(Securities Company)
in 2021”

“The Best Digital Brand
2017-2021
(Securities Company)”

infobank

“The Highest
Average
Transaction Volume
in 2021
(Sharia Online
Trading System)”



IDX
Indonesia Stock Exchange



Voice Command “Nancy”
Order buy, sell, check portfolio,
read news, etc



TradingView Chart
for trading analysis convenience



e-Mutual Fund
Online Mutual Fund transaction



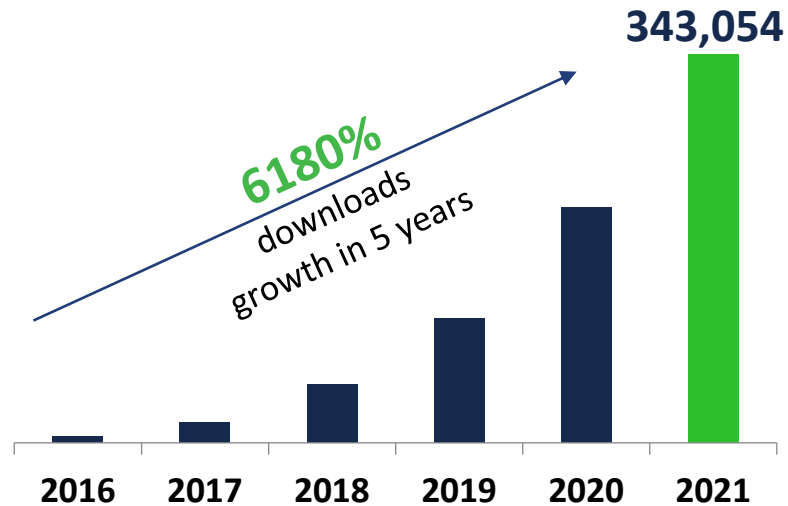
Super Order
To automate order entry
(Good till Cancel Order, Break Order,
Trailing Order, If Matched Order)



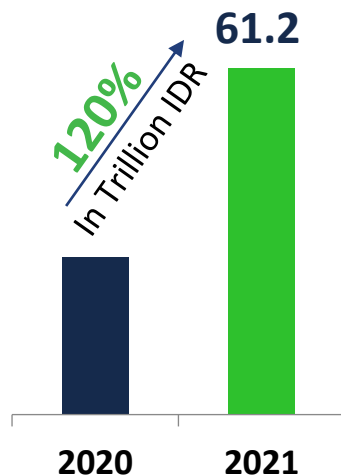
Speed Order
To buy, sell, amend, and
withdraw order super fast.



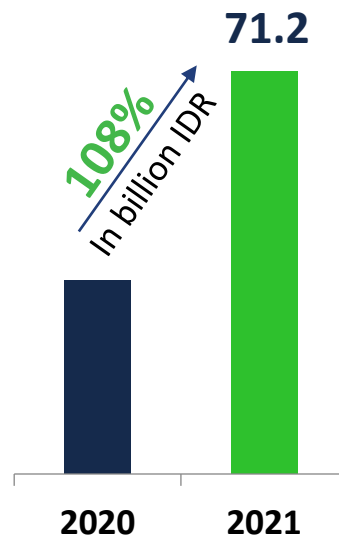
Available in Mobile & Desktop Version,
both Android & iOS.
Compatible with Smart Watch



Transaction Value



Commission Value



STRATEGIES



Boost the Margin Account users with a lower trading fees to increase transaction volume



More partnerships with asset management companies, communities, fintech companies, apps with huge user base, etc



Bring more convenience with e-mutual fund product as collateral, One-Day Trade (ODT) limit, and margin funding



Flexible Limit Trading Policy, with controlled risk management



Increase branches and network coverage



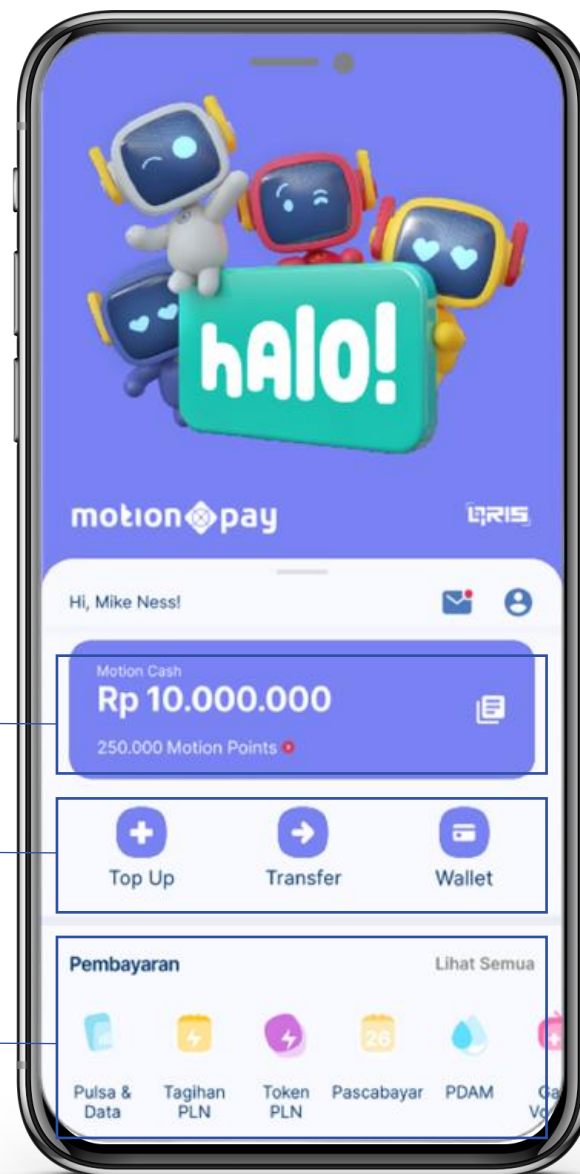
YOUR CASHLESS PAYMENT SOLUTION!

MotionPay by MNC Teknologi Nusantara is a digital payment platform that includes electronic money (**MotionPay**), electronic wallet (**MotionWallet**), and electronic funds transfer facilities (**MotionTransfer**). MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.

Balance & MotionPoints

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

Mass Product Segment
MotionPay has partnership with other •
mass service providers
Product Display •



Seamless and Secure Transactions

Seamless customer journey and payment flow for safe transactions without any hassle



Easy Refunds

Easy and seamless refunds for failed transactions



MotionPoints

Redeemable loyalty program and various special offers



QRIS Payment

Connected to 15 million offline merchants



QRIS Transaction on TV

Marketplace integration with MNC Media

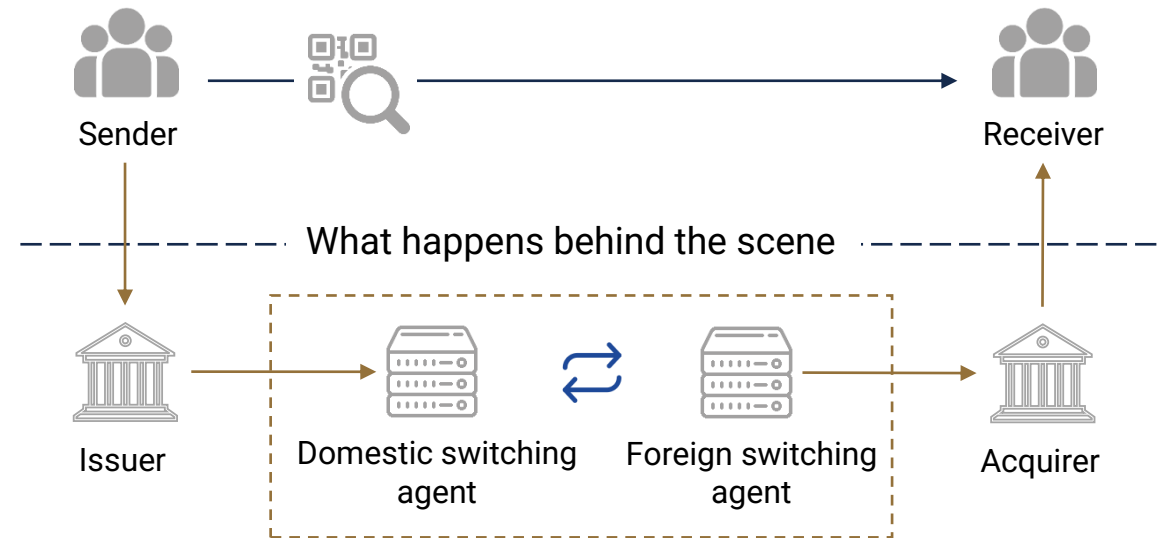


Direct Host to Host

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



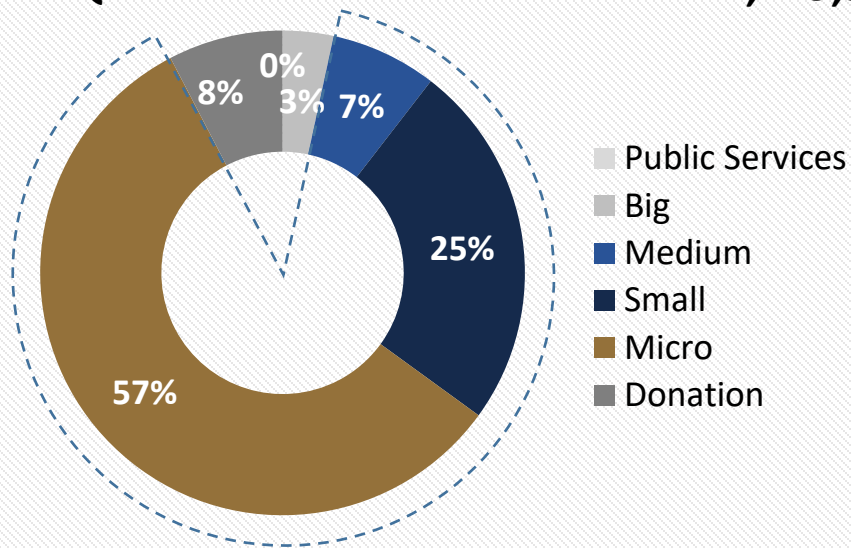
Cross-border remittance 
 Indonesia, Malaysia, India, Pakistan, Philippines, Thailand



QR Adoption in Indonesia

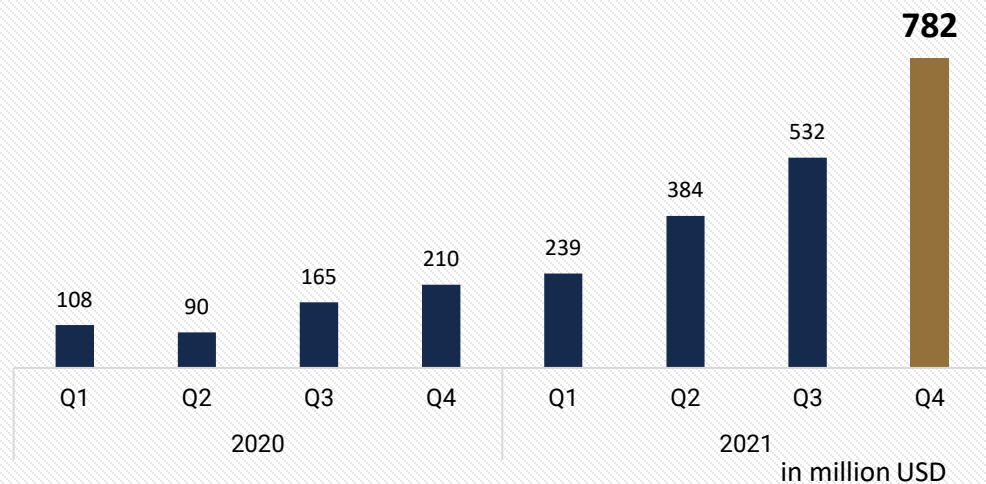
Total QRIS Merchants

14,779,978



Transactions 2021

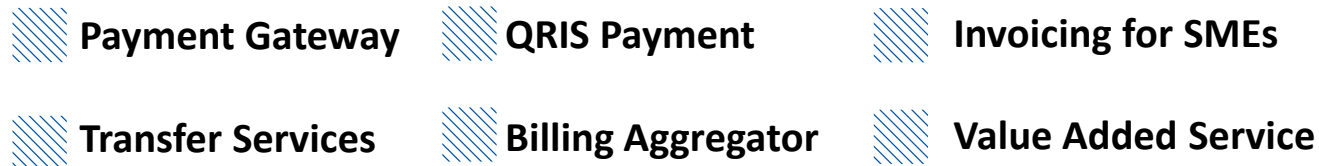
USD 1,937 Million



Flash Mobile

Flash Mobile focus on providing payment gateway services in Indonesia, with qualified certifications including:

- PCI DSS security certification
- Fund Transfer Certification between Banks & eMoney
- QRIS Payment Certification
- Electronic Transaction and System Operator (PSTE)



PAYMENT NETWORKS

CARDS

VIRTUAL ACCOUNTS

RETAIL OUTLETS

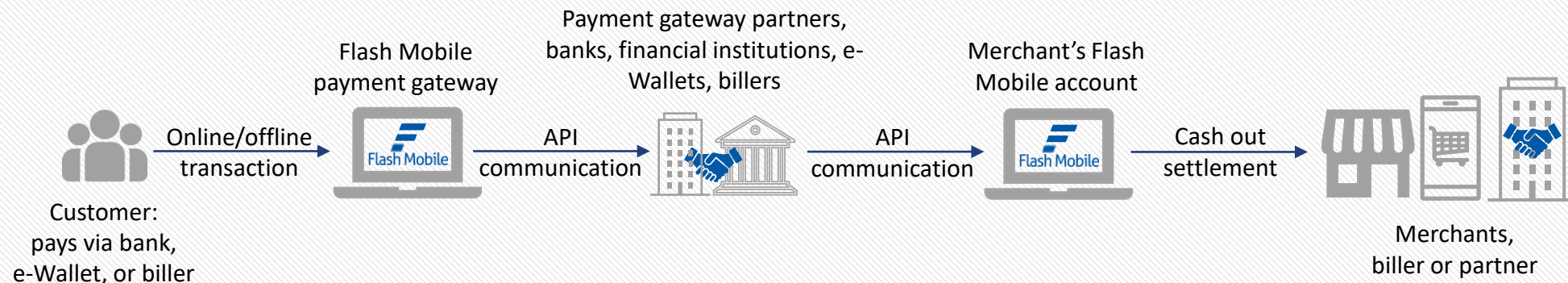
E-WALLET

QRIS

DIRECT DEBIT

PAYLATER/
CARDLESS

How Payment Gateway Works



PERFECT SYNERGY FOR A SEAMLESS USER JOURNEY

When users move on to more sophisticated platforms, KYC requirements becomes tighter with respect to the associated risk factors of the provided service.

- Single sign-on
- Connected e-KYC across platform
- Cross wallet for convenient transaction
- Complete user data for comprehensive credit scoring
- Single merchant acquisition for both MotionPay and MotionBanking

motion banking

"Complete banking solution from savings to lending and everything in between"

Flash Mobile

"back-end payment gateway, digital signature and fraud detection to connect them all"



motion pay

"A wallet conveniently accessible from your phone for your everyday online and offline transactions"

"A suite investments and wealth management made for everyone, both amateur and experienced investors"

motion trade

EASY, FAST & COMPLETE LIFE INSURANCE APP



MotionLife offers the most complete digital life insurance products available in the market, with complete online onboarding, online claim, and auto-debit feature. MotionLife is supported by 24-hour live chat to serve its policyholders anytime, anywhere.



Accident (MotionSure Safe)



Health (MotionSure Health)



Life (MotionSure Safe)



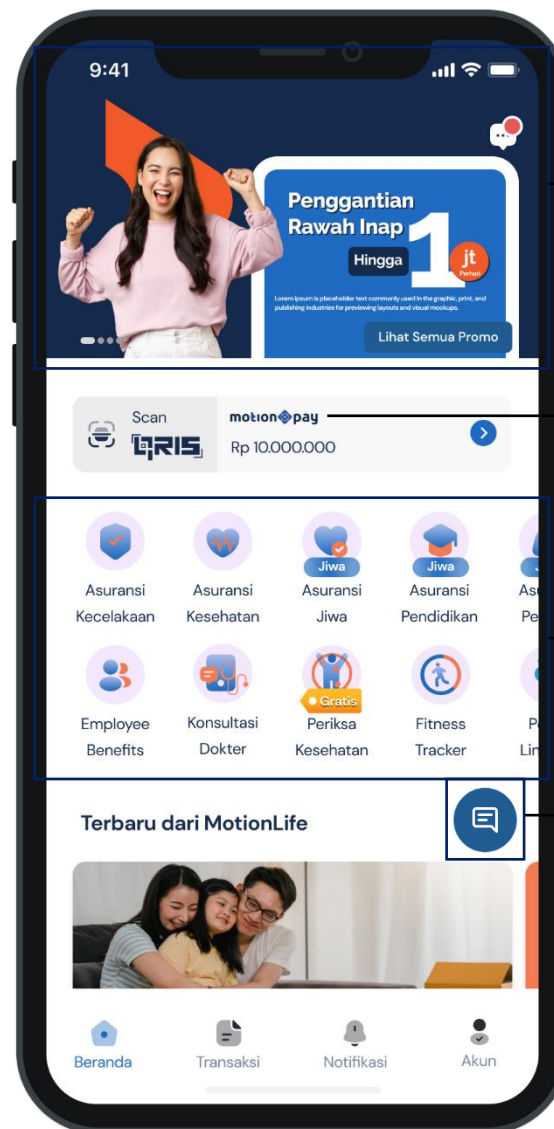
MotionSure Pandemi Care*



MotionSure Education*



MotionSure Pension*



Sliding Banner for Promotion & Announcement

Integration of MotionPay:

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

Complete Products and Services
For healthy life, including telemedicine, symptom checker, fitness tracker, etc

Live Chat Support

* : coming soon

TRUSTED & RESPONSIVE GENERAL INSURANCE APP



MotionSure provides a wide variety of general insurance products for retail and corporate customers. MotionSure is supported by an emergency live chat button and a responsive workshop directory list to deliver faster and more convenient services.



MotionSure Car



MotionSure Home



MotionSure Family



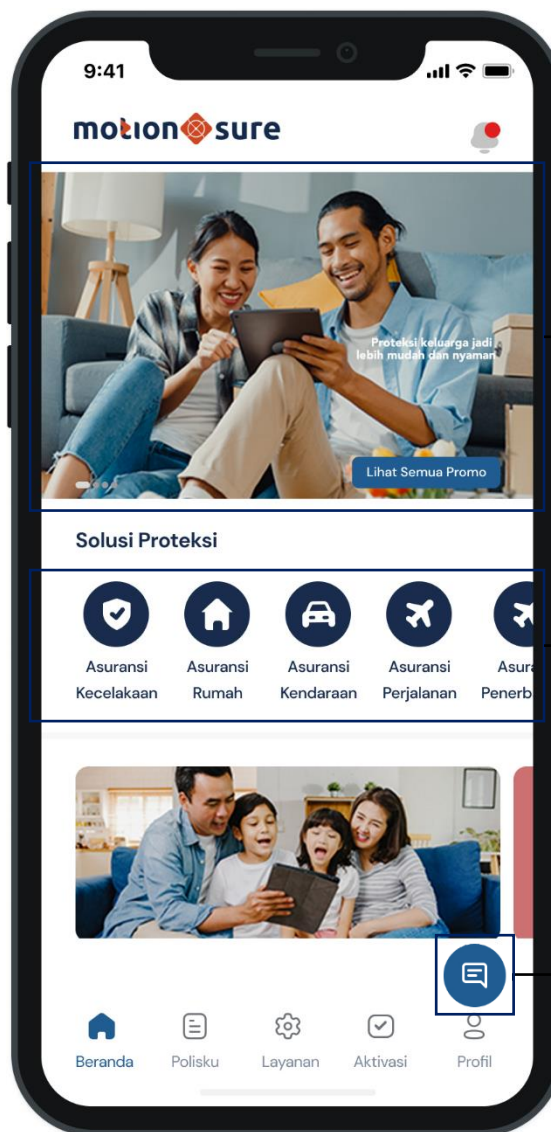
MotionSure Gadget

MotionSure Domestic Travel



MotionSure International Travel

MotionSure Flight



Sliding Banner for Promotion & Announcement

Complete Products
For all general insurance needs

Live Chat Support



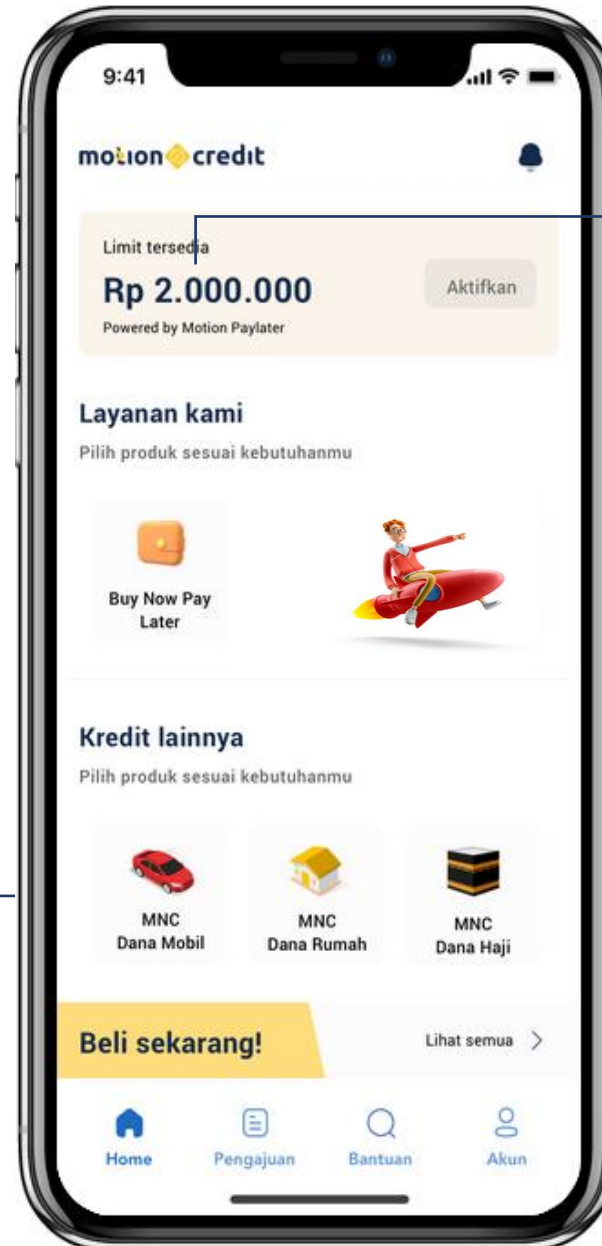
BNPL Financing

Seamless financing product through Buy now pay later scheme for easiness of financing.

Marketplace

Collaboration with MNC Finance

- **MNC Dana Mobil**
Car refinancing through AI-based credit scoring and easy to use application
- **MNC Dana Rumah**
House refinancing through flexible use of application



Integration of MotionPay:

- Support MotionPay with Motion Paylater product.
- Provide easiness of financing through QRIS

- Discover new experience of financing
- Friendly UI/UX
- Complete financial solutions
- Flexible financing option
- AI-based credit scoring

NEAR FUTURE DEVELOPMENTS

motioncrypto

Cryptocurrency Exchange

A marketplace to buy and sell cryptocurrencies, with further development in blockchain sphere for projects like NFT, metaverse, etc collaborating with MNC Media



AI-Based Credit Scoring

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



MNCmodal
ventura

Venture Capital

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



motionfunds

Online Mutual Fund

Financial platform to buy, sell, switch & redeem MNC Asset Management Mutual Funds with interconnection to MNC Trade and MotionPay



motionseeds

Securities Crowdfunding

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

in million Rupiah	2021	2020	%
Profit and Loss			
Revenues	2,735,142	2,657,232	2.9%
Interest and dividends	1,531,716	1,618,002	
Capital market income	433,796	150,151	
Net premium income	371,512	427,158	
Digital income	144,590	72,123	100.5%
Syariah financing lease income	27,408	31,456	
Other operating income	226,120	358,342	
Income Before Tax	167,047	84,614	97.4%
Net income	147,170	65,525	124.6%
Total net income attributable to :			
- Owners of the company	142,181	62,078	129.0%
- Non-controlling interests	4,989	3,447	
Total comprehensive income (loss) for the period	143,486	63,228	
Total comprehensive income (loss) attributable to :			
- Owners of the company	142,372	45,630	212.0%
- Non-controlling interests	1,114	17,598	
Earnings per share ^(in full Rupiah)	3.38	1.57	
Balance Sheet			
Total assets	21,653,968	19,101,546	13.4%
Total liabilities	15,646,157	14,007,712	11.7%
Total equity	6,007,811	5,093,834	17.9%
Ratios			
Profit (loss) ^a to assets ratio (%)	0.88	0.43	
Profit (loss) ^a to equity ^b ratio (%)	3.68	1.80	
Profit (loss) ^a to revenues ratio (%)	5.20	2.34	
Liabilities to equity ratio (%)	260.43	274.99	
Liabilities to assets ratio (%)	72.26	73.33	

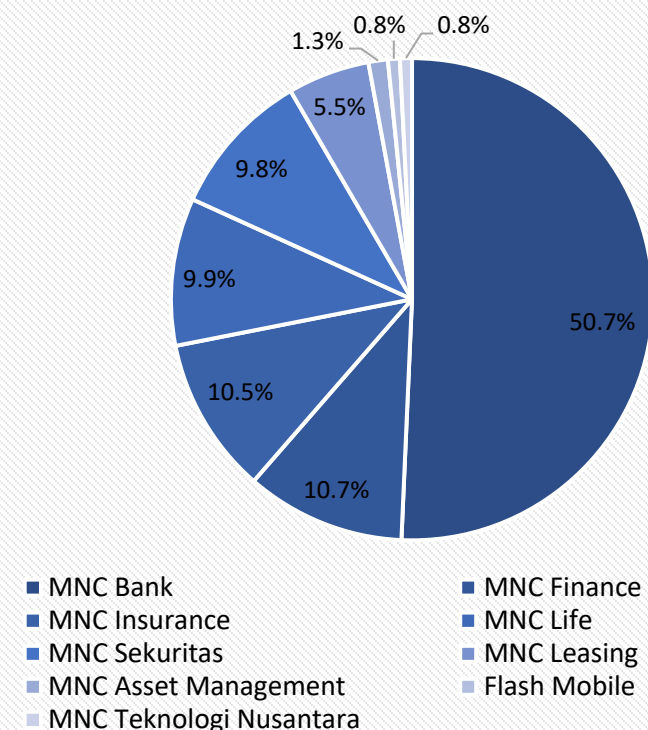
^aNet income attributable to the owners of the company

^bEquity attributable to the owners of the company



FINANCIAL HIGHLIGHTS 2021

Revenue Contribution Breakdown



FINANCIAL HIGHLIGHTS - HISTORICAL 5 YEARS

in million Rupiah	2021	2020	2019	2018	2017
Profit and Loss					
Revenues	2,735,142	2,657,232	2,737,029	2,661,759	2,386,245
Income (loss) before tax	167,047	84,614	82,312	180,489	(980,719)
Net income (loss)	147,170	65,525	56,482	153,877	(737,629)
Total net income (loss) attributable to :					
- Owners of the company	142,181	62,078	46,787	119,835	(334,654)
- Non-controlling interests	4,989	3,447	9,695	34,042	(402,975)
Total comprehensive income (loss) for the period	143,486	63,228	93,737	103,545	(779,107)
Total comprehensive income (loss) attributable to :					
- Owners of the company	142,372	45,630	75,105	77,485	(381,776)
- Non-controlling interests	1,114	17,598	18,632	26,060	(397,331)
Earnings (loss) per share ^(in full Rupiah)	3.38	1.57	1.21	3.13	(8.74)
Balance Sheet					
Total assets	21,653,968	19,101,546	18,385,005	18,762,724	19,883,263
Total liabilities	15,646,157	14,007,712	12,839,026	13,015,396	14,255,743
Total equity	6,007,811	5,093,834	5,545,979	5,747,328	5,627,520
Ratios					
Profit (loss) ^a to assets ratio ^(%)	0.66	0.32	0.25	0.64	(1.68)
Profit (loss) ^a to equity ^b ratio ^(%)	2.76	1.35	0.95	2.38	(6.85)
Profit (loss) ^a to revenues ratio ^(%)	5.20	2.34	1.71	4.50	(14.02)
Liabilities to equity ratio ^(%)	260.43	274.99	231.50	226.46	253.32
Liabilities to assets ratio ^(%)	72.26	73.33	69.83	69.37	71.70

^aNet income attributable to the owners of the company

^bEquity attributable to the owners of the company

THANK YOU

For further information, please contact:

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