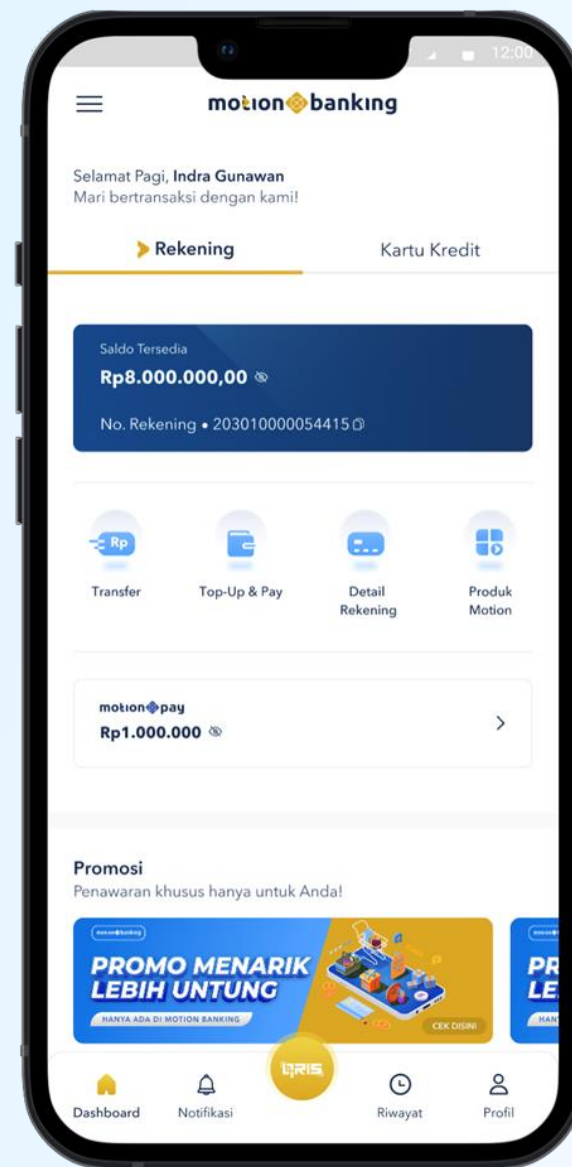


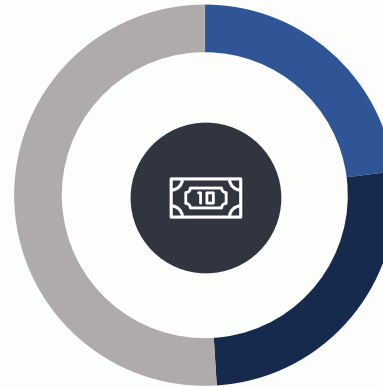
# MNC FINANCIAL SERVICES



# 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

  
**~279 Million**  
Population

  
**US\$4,256**  
GDP per Capita

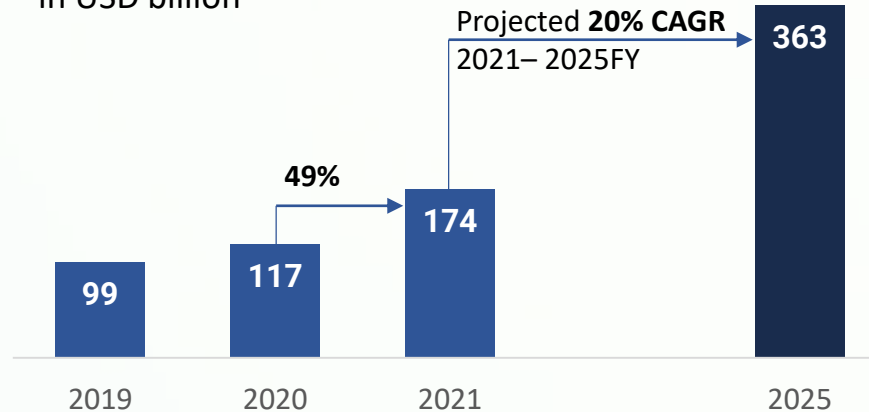
  
**73%**  
Internet Penetration

  
**72%**  
Smartphone Penetration

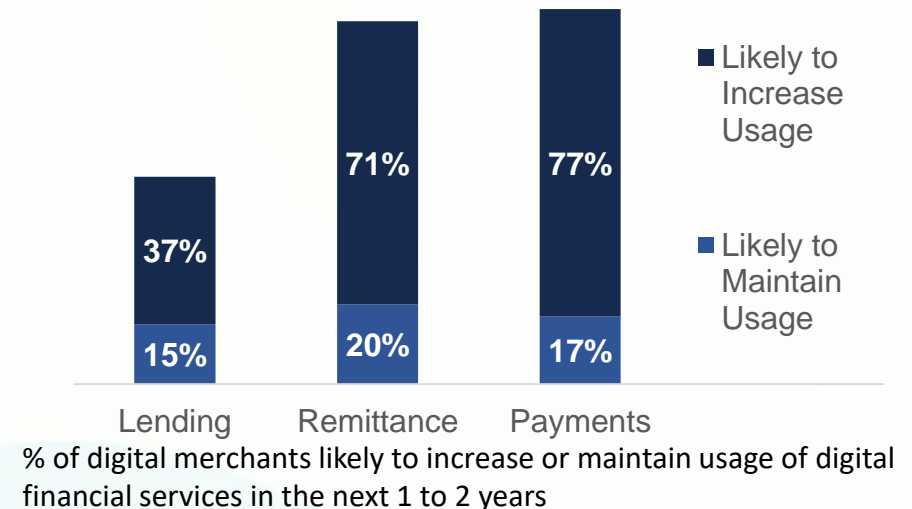
  
**0.6%**  
Lower carbon emission for every 1% digital financial inclusion

## Growing Digital Economy Size

\*in USD billion



## Digital Financial Services



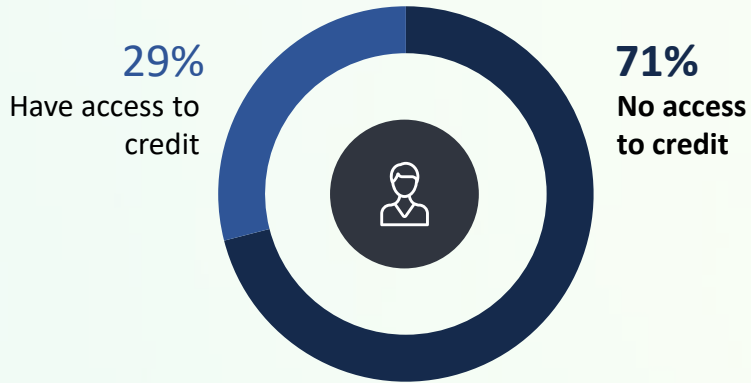
• Google, Temasek, Bain, e-Conomy SEA, 2020 • Google, Temasek, Bain, e-Conomy SEA, 2021 • Worldometers, 2022 • World Bank, 2021  
 • Statista, 2021 • Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021  
 • International Monetary Fund, 2021 • United Nations, 2021 • Multidisciplinary Publishing Institute, 2021

# OUR STRATEGY

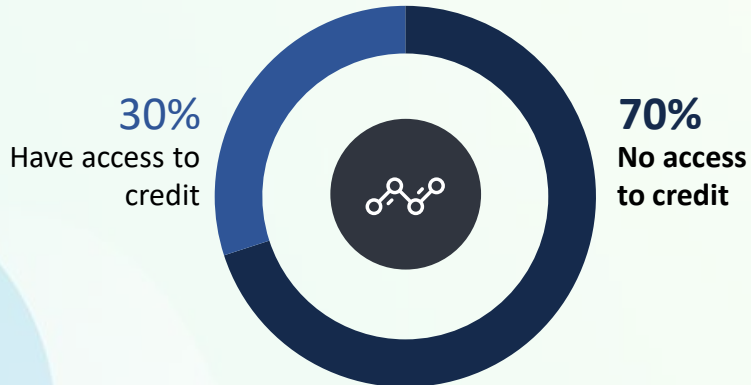
Maximizing transaction-based income from underserved individuals and SMEs

## 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

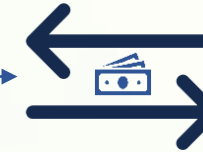


- Competitive interest
- Lucky draw / Lottery



Partnering with POS Indonesia as Agent Bank

### Transaction



Credit profiling based on user transactions

Promotions (discounts and cashback) to boost transactions, barter with media value (no cash-burning)

### Lending



Target high margin but minimum risk (payroll loan for retirees, Indonesian workers overseas)

### Digital lending strategies:



virtual credit card

Partnering with reputable P2P lending platforms to manage risk

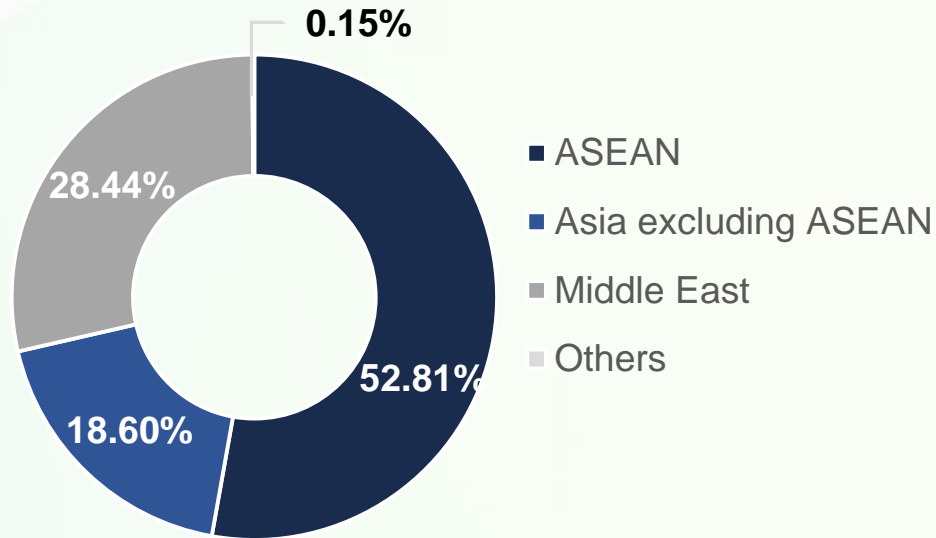


lending to retired government employees

E-commerce digital lending for both merchant (working capital) and buyers (paylater)

# Total Number of Indonesian Migrant Workers

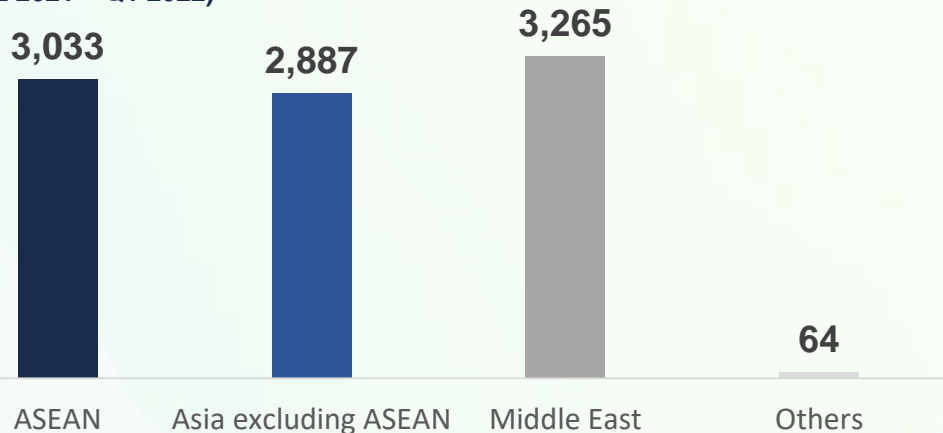
## 3,270,140



# Remittance of Indonesian Migrant Workers

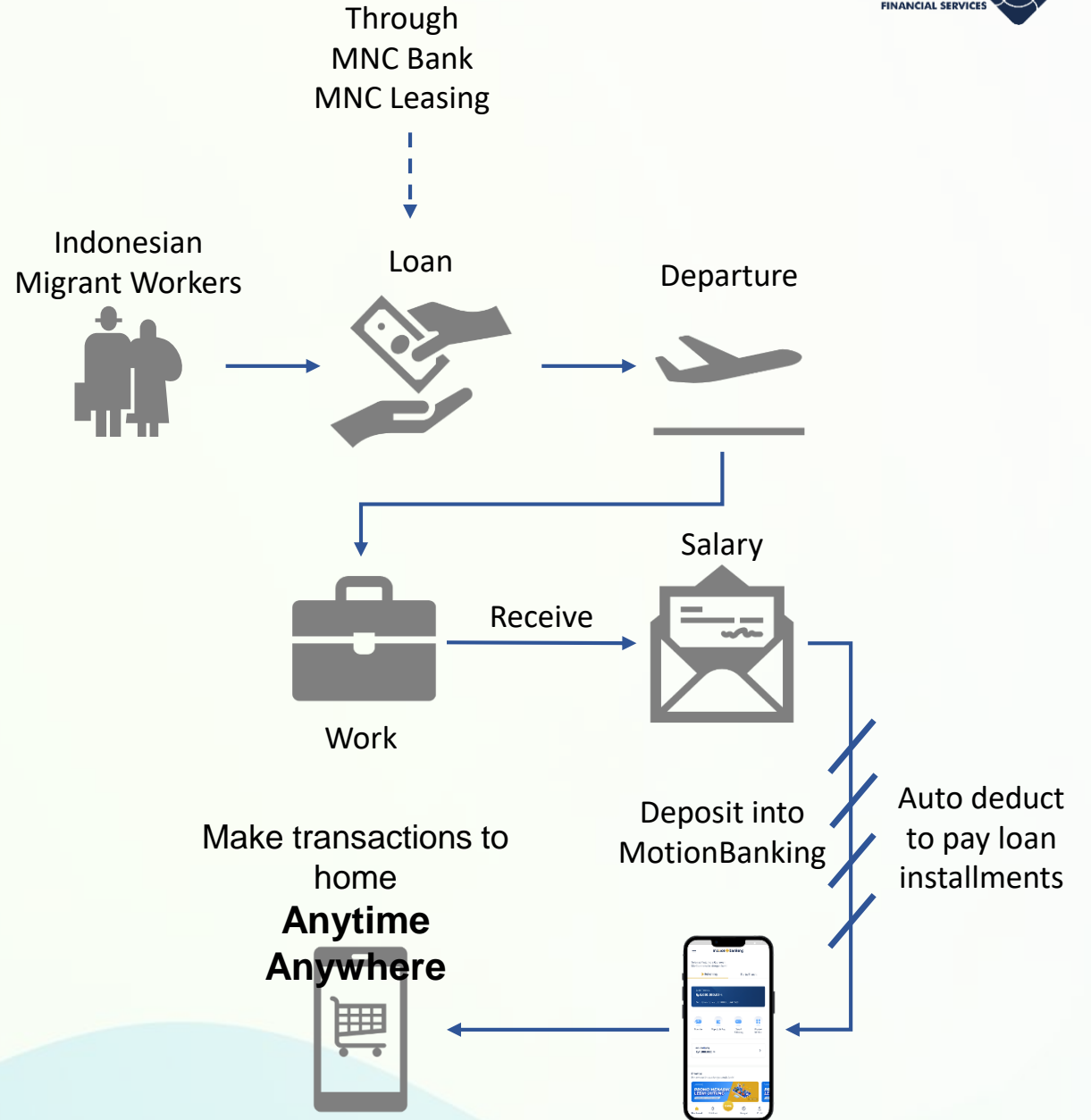
## USD 9,249 Million

Last 4 Quarters  
(Q2 2021 – Q1 2022)



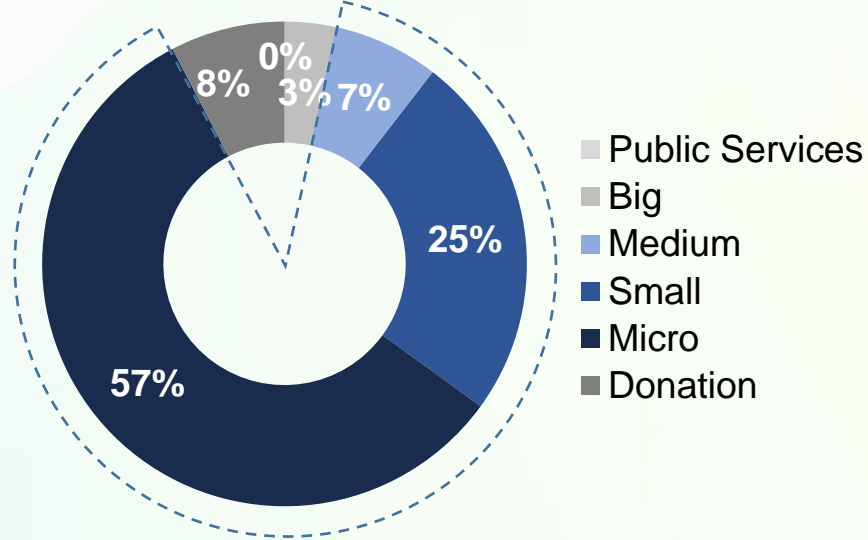
Central Bank of Indonesia, 2022

in million USD

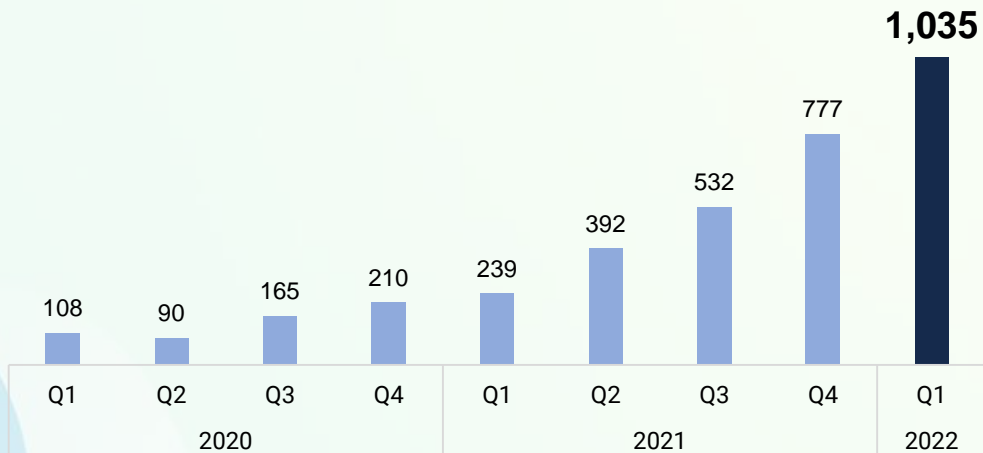


# QR Adoption in Indonesia

Total QRIS Merchants 15,68 Million



Transactions 2021 USD 1,937 Million

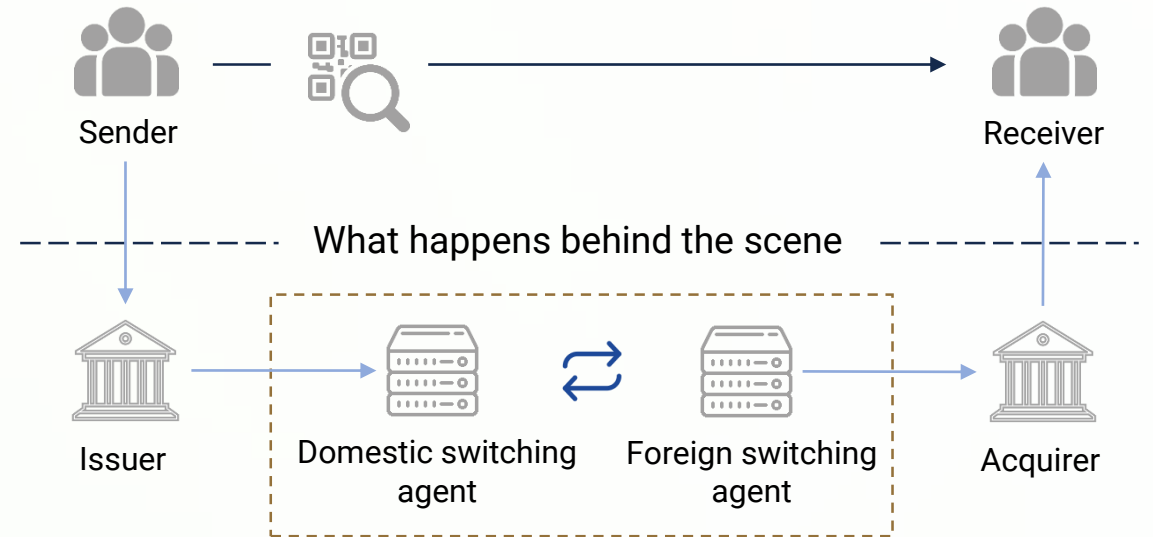


Central Bank of Indonesia, 2022

in million USD



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



# MNC GROUP'S GROWING ECOSYSTEM

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

**52.2%** AVERAGE 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)

 **11M+** SUBSCRIBERS  
  
 DTH, PAY TV BROADBAND

**400+** TOP ARTISTS  
**190+** YOUTUBERS  
 THE BIGGEST TALENT MANAGEMENT COMPANY IN INDONESIA

 **173M+** SUBSCRIBERS  
 #1 YOUTUBE TV VIEWS & SUBS AMONG COMPETITORS

 **244M+** FOLLOWERS  
 STARTED IN SEPT 2020

 **62.5M+** FOLLOWERS  
 STARTED IN JULY 2020

 **115M+** MAU  
 VISION+ OTT AND SUPER APPS

 **2.8M** GROWING E-COMMERCE  


**7** PORTALS WITH A COMBINED **87M+** MAU  
 ALEXA RANK: #1 OKEZONE.COM, #6 SINDONEWS.COM, #32 INEWS.ID

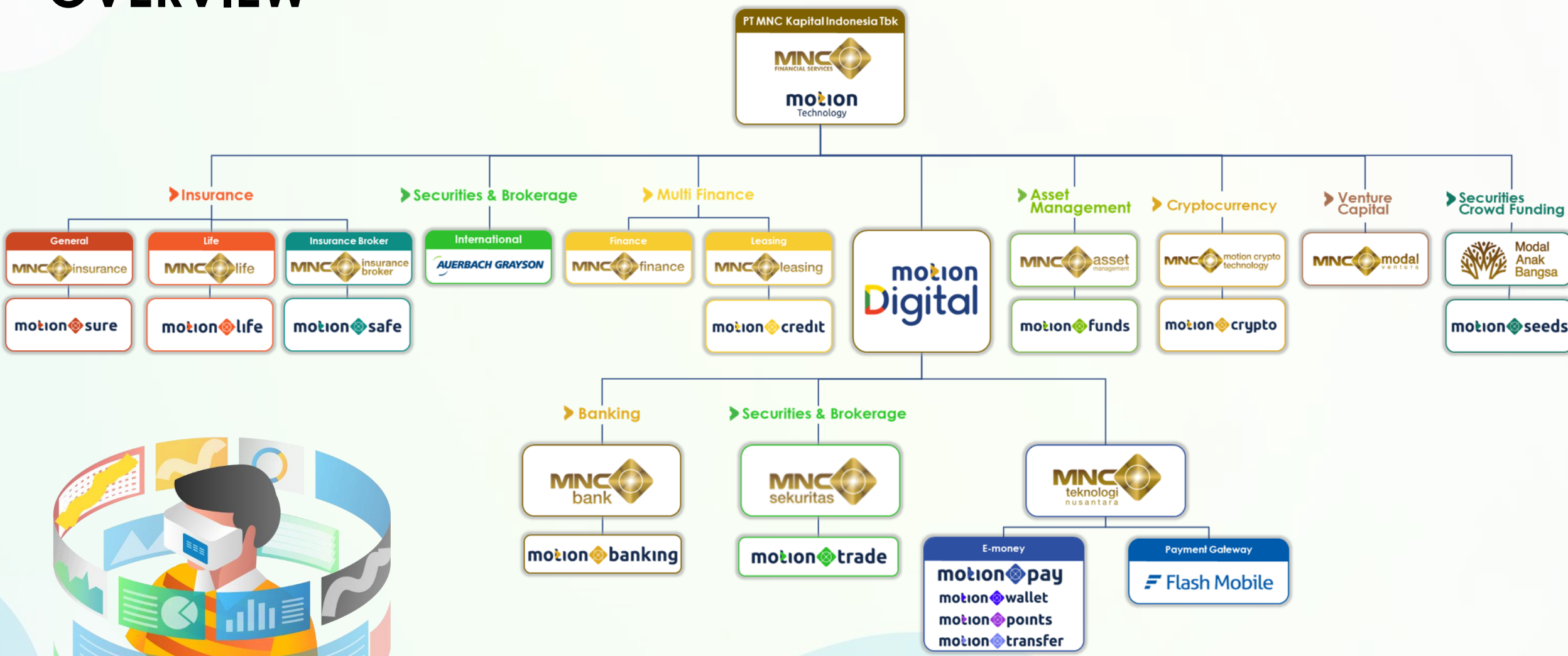
     
  

**±1M** motion banking USERS  
**±1M** motion pay USERS  
**350K** motion trade USERS

**4,494** POST OFFICES  


**65M**  
  
 SME MERCHANTS

# MNC FINANCIAL SERVICES OVERVIEW



# 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



- Conventional commercial bank license
- Foreign exchange bank license
- Credit card issuing and acquiring bank license
- Debit card issuing license
- **Digital banking license (onboarding)**

- Multifinance license
- Sharia multifinance license

- Multifinance license
- Sharia multifinance license

- Brokerage license
- Underwriter license
- Mutual fund sales agent (APERD) license
- Margin financing license
- **Online trading license**
- **Sharia online trading**
- **Client digital onboarding**

- Broker and dealer license (FINRA)

- General insurance license
- Insurance brokerage license

- Life insurance license

- Insurance brokerage license

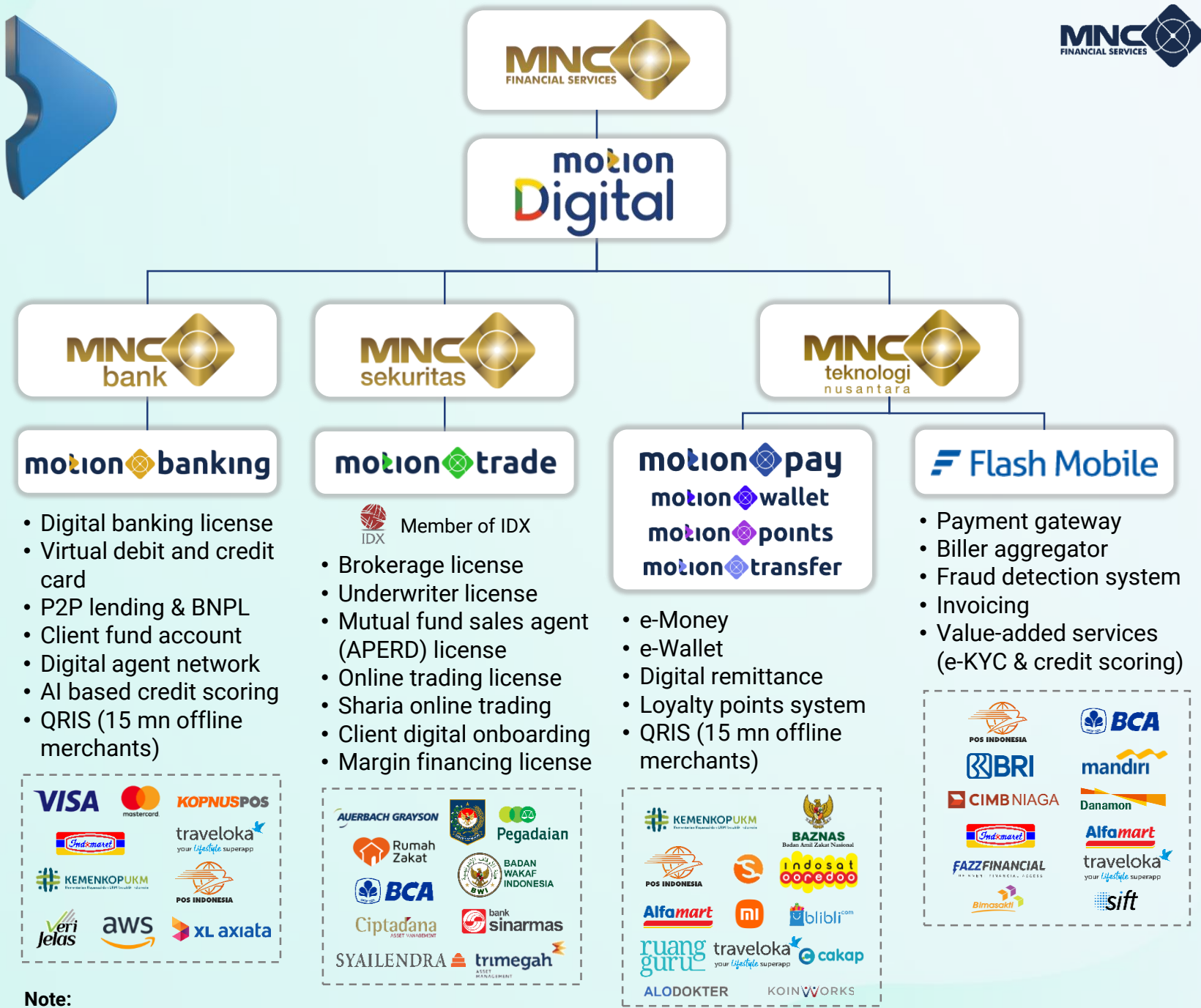
- Investment management license

- **Payment Gateway**
- **Fraud Detection System**
- **Invoicing**
- **e-Money**
- **e-Wallet**
- **Digital Remittance**
- **QRIS – MPM (Merchant Presented Mode)**



# 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.



- Digital banking license
- Virtual debit and credit card
- P2P lending & BNPL
- Client fund account
- Digital agent network
- AI based credit scoring
- QRIS (15 mn offline merchants)



- Member of IDX
- Brokerage license
- Underwriter license
- Mutual fund sales agent (APERD) license
- Online trading license
- Sharia online trading
- Client digital onboarding
- Margin financing license



- e-Money
- e-Wallet
- Digital remittance
- Loyalty points system
- QRIS (15 mn offline merchants)



- Payment gateway
- Biller aggregator
- Fraud detection system
- Invoicing
- Value-added services (e-KYC & credit scoring)



**Note:**  
 ----- : solid partners

# INVESTMENT HIGHLIGHTS



## Immense Market Opportunity:

of serving unbanked/underbanked with a solid digital presence while delivering value to conventional customers



## New Digital Initiatives:

accelerating delivery of low-cost, accessible products that fit customers' needs



## Full Suite of Licenses under One Holding Company:

with exceptional ability to acquire new financial services licenses



## Strategic Emphasis on Profitability:

sustainable and low burn rate to maximize profitability



## Proven Track Record:

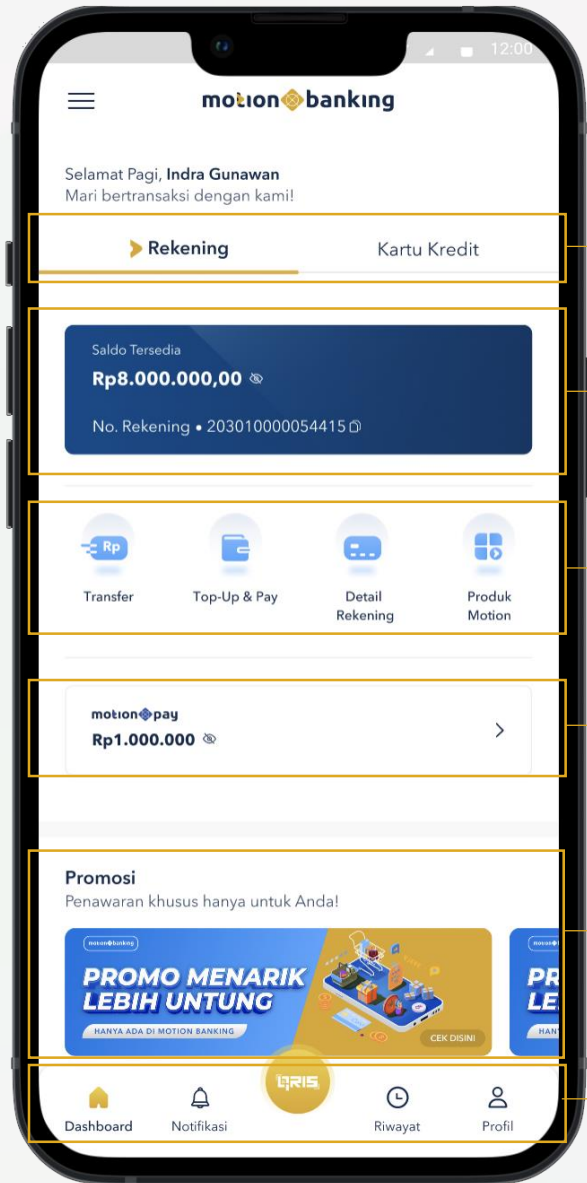
strong inorganic growth and exceptional management team



## Building Superior Understanding of Our Customers

through solid digital ecosystem within the Group





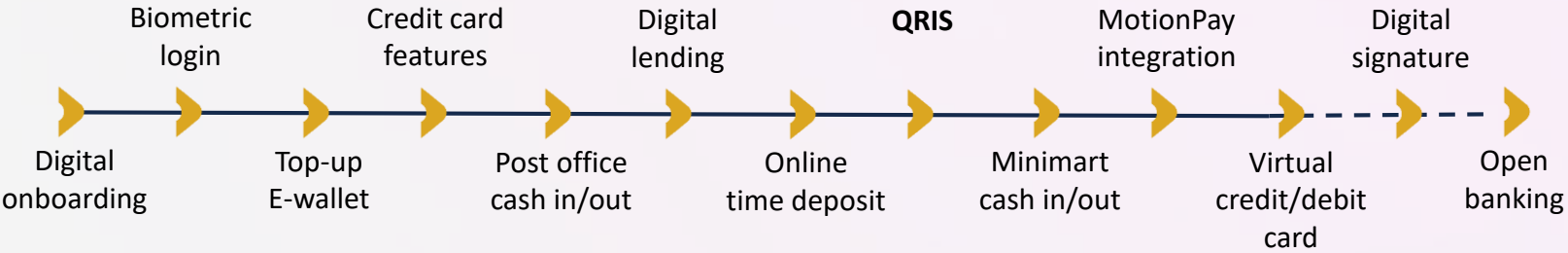
- Main Products**
  - Savings Account
  - Visa & Mastercard virtual credit cards
  - Deposito
  - Digital Lending
- Brief Account Details**  
with optional balance display
- Attractive Features**
- Integration of MotionPay**  
(e-Money, e-Wallet, e-Remittance)
- Sliding Banner for Promotion & Announcement**
- QRIS Payment and Various Online Transactions**

**MotionBanking** is an integrated digital banking App. Providing end to end banking services and attractive features

- Light - easy to use •
- Friendly UI/UX •
- Complete features and products •
- Attractive rewards •
- API integration •



### Product development



# motiontrade

MotionTrade by MNC Sekuritas has been one of the best and well-known online stock-trading platform since 2016, winning 3 awards from Indonesian World Record Museum and Berita Satu.

## THE BEST ONLINE TRADING APP



**Full Online Opening Account**  
Seamless stock and e-mutual opening account

**Voice Command "Nancy"**  
Order buy, sell, check portfolio, read news, etc

**e-Mutual Fund Supermart**  
Supermart of 22 e-mutual fund products from 109 Asset Management companies

**MNC Research**  
Integrated research report and economic news

**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.

**TradingView Chart**  
for trading analysis convenience

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

### NEW FEATURES! e-IPO & Time Frame Chart

#### e-IPO

Users can participate in bookbuilding and transaction process of new listed companies through e-IPO menu in MotionTrade.

#### Time Frame Chart

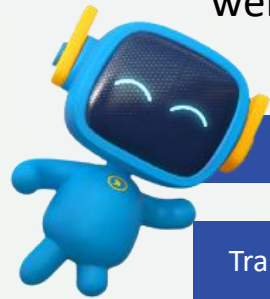
Users can get a big picture of market orientation through time frame chart during selected time period (1D, 5D, 1M, 3M, 6M, YTD, 1Y, 3Y, 5Y, Max)

ISO/IEC 27001:2013 Certified



# INTEGRATED CASHLESS PAYMENT SOLUTION

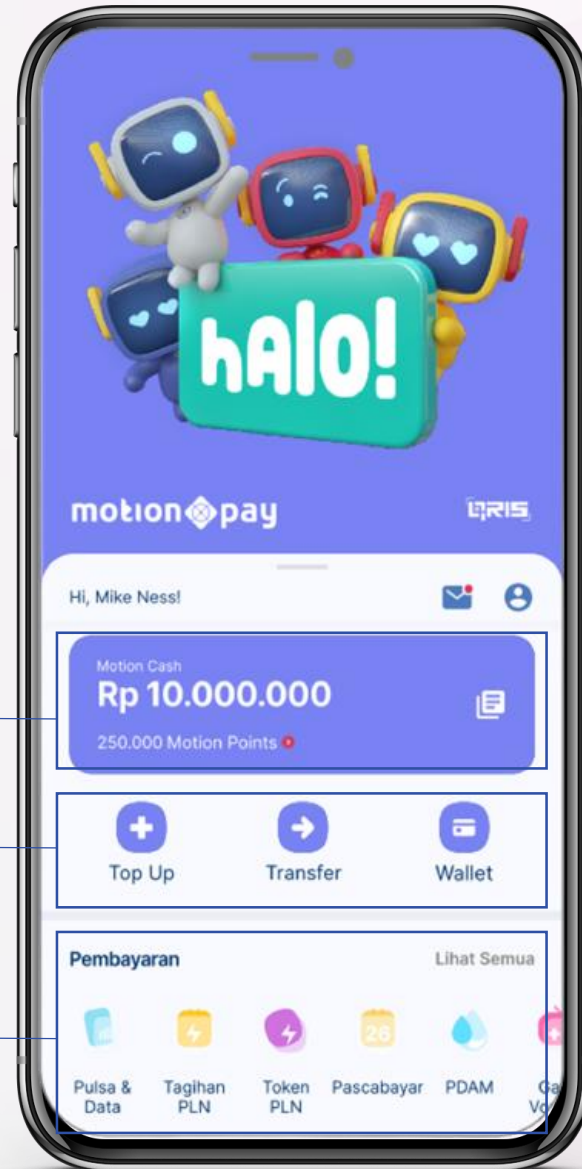
**MotionPay** is a digital payment platform including electronic money (**MotionPay**), electronic wallet (**MotionWallet**), and electronic funds transfer (**MotionTransfer**). MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.



**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 cash out



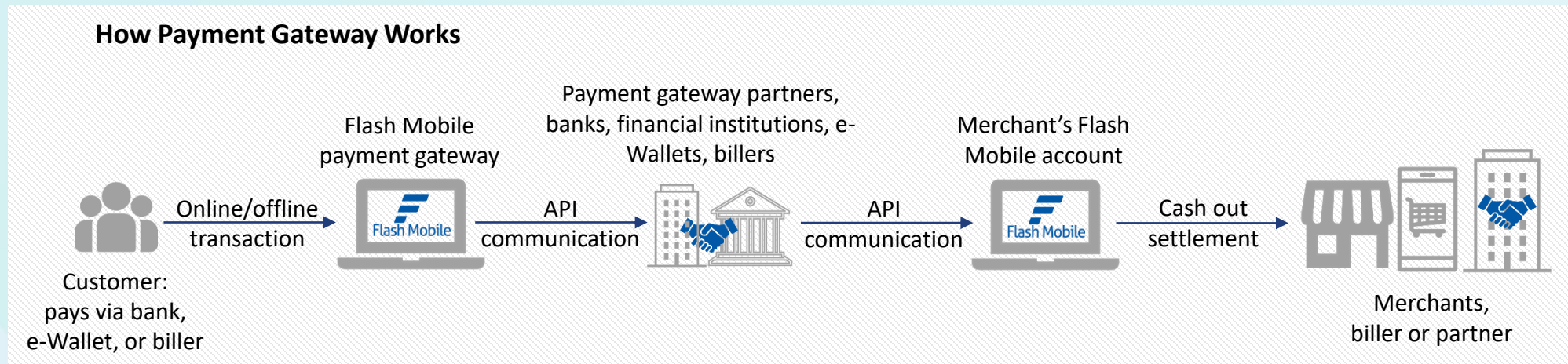
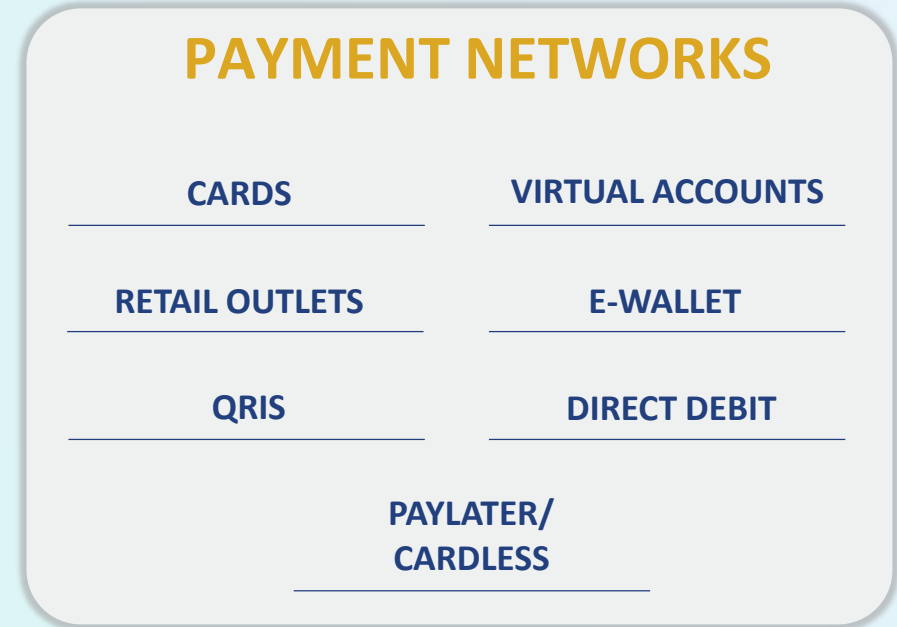
**White labeling business**

# 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 Gateway
- QRIS Payment
- Invoicing for SMEs
- Transfer Services
- Billing Aggregator
- Value Added Service



# 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**

## FINTECH CO-BRANDING SOLUTION

Provides co-branding services for partners who want to create or develop fintech ecosystem. Difficulties such as managing licenses, permits, and technology can be solved by co-branding cooperation.

Powered By:  
**motion  
Digital**



## Why Co-Branding?

- License
- Technology
- Resources

## Products

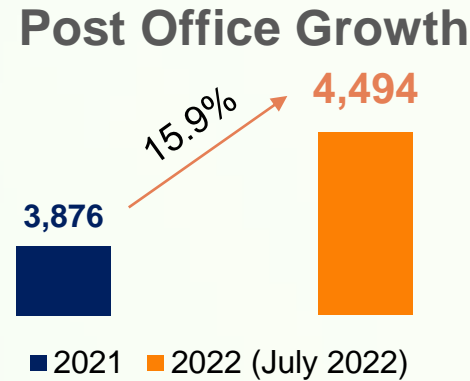
- E-Money
- Top-up, transfers, transactions, balance checking
- QRIS
- Loyalty points
- Credit card



# AGENT NETWORK



state-owned postal service company with a network infrastructure of around 24 thousand service points that covers all cities and 940 remote locations throughout Indonesia



## Collaboration Initiatives

- ● ● Cash-in & Cash-out
- ● ● E-Money Top Up
- ● ● MNC Group Billing
- ● Digital lending



# 20,200

Retail convenience stores across Indonesia  
the largest retail convenience store chain in Indonesia, with the majority operating on a self-owned and franchise model. Outlets can be easily found in residential areas, office buildings, and public facilities

## Migo Targeting 100,000

Warung download stations across Indonesia

on-demand video platform, allowing users in Indonesia to download content from neighborhood shops, locally known as "warung".



**motion**  **credit**

## AI-Based Credit Scoring

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

**motion**  **life**

## Life Insurance

The most complete digital life insurance products available in the market, with digital onboarding, cashless claim, and auto-debit feature

**motion**  **sure**

## General Insurance

A wide variety of general insurance products for retail and corporate customers

**motion**  **safe**

## Insurance Aggregator

Aggregating all of the insurance packages from our partners, for a lower fee to provide customers with a more financially accessible option

# UPCOMING DEVELOPMENTS

**motion**  **crypto**

## 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

**motion**  **funds**

## Online Mutual Fund

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

**MNC**  **modal**  
ventura

## Venture Capital

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

**motion**  **seeds**

## Securities Crowdfunding

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

in million Rupiah

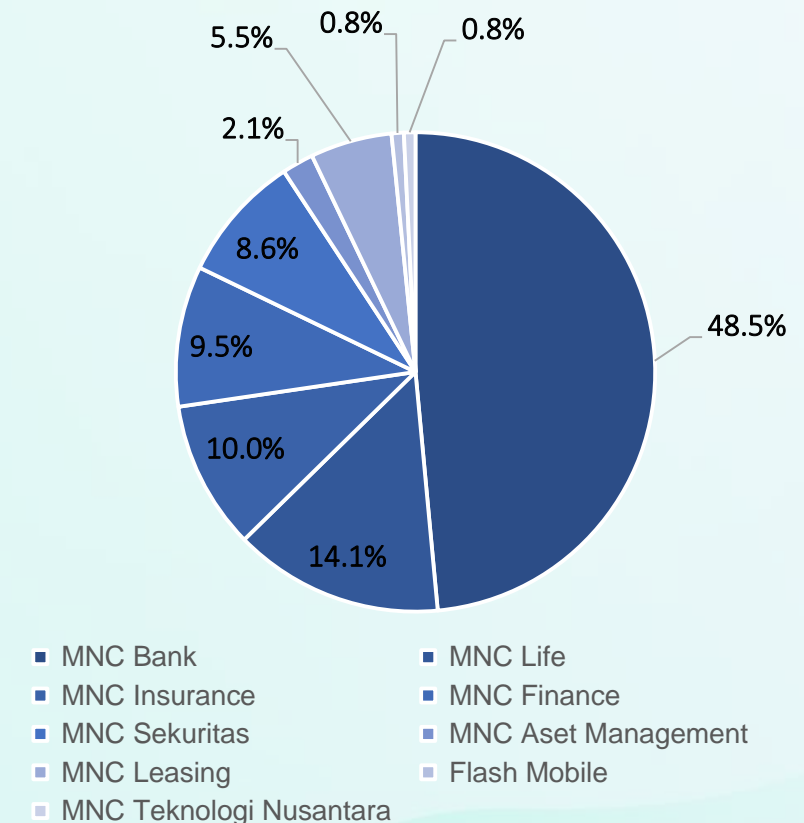
	H1-2022	H1-2021	%
<b>Profit and Loss</b>			
<b>Revenues</b>	<b>1,384,390</b>	<b>1,281,575</b>	<b>8.0%</b>
Interest and dividends	804,277	713,727	
Capital market income	199,323	203,333	
Net premium income	177,331	174,310	
Digital income	145,062	45,768	217.0%
Syariah financing lease income	6,293	14,352	
Other operating income	52,104	130,085	
<b>Income Before Tax</b>	<b>60,436</b>	<b>12,672</b>	<b>376.9%</b>
<b>Net income</b>	<b>61,157</b>	<b>15,962</b>	<b>283.1%</b>
Total net income attributable to :			
- Owners of the company	52,385	12,738	311.2%
- Non-controlling interests	8,772	3,224	
Total comprehensive income (loss) for the period	23,863	(15,905)	
Total comprehensive income (loss) attributable to :			
- Owners of the company	23,018	(9,672)	338.0%
- Non-controlling interests	845	(6,233)	
Earnings per share <sup>(in full Rupiah)</sup>	1.24	0.30	
<b>Balance Sheet</b>			
Total assets	22,643,454	20,059,549	12.9%
Total liabilities	16,601,169	14,501,886	14.5%
Total equity	6,042,285	5,557,663	8.7%
<b>Ratios</b>			
Profit (loss) <sup>a</sup> to assets ratio (%)	0.46	0.13	
Profit (loss) <sup>a</sup> to equity <sup>b</sup> ratio (%)	2.02	0.50	
Profit (loss) <sup>a</sup> to revenues ratio (%)	3.78	0.99	
Liabilities to equity ratio (%)	274.75	260.93	
Liabilities to assets ratio (%)	73.32	72.29	

<sup>a</sup>Net income attributable to the owners of the company

<sup>b</sup>Equity attributable to the owners of the company


# FINANCIAL HIGHLIGHTS H1-2022

## Revenue Contribution Breakdown



# FINANCIAL HIGHLIGHTS - HISTORICAL 5 YEARS

in million Rupiah	2021	2020	2019	2018	2017
<b>Profit and Loss</b>					
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 <sup>(in full Rupiah)</sup>	3.38	1.57	1.21	3.13	(8.74)
<b>Balance Sheet</b>					
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
<b>Ratios</b>					
Profit (loss) <sup>a</sup> to assets ratio (%)	0.66	0.32	0.25	0.64	(1.68)
Profit (loss) <sup>a</sup> to equity <sup>b</sup> ratio (%)	2.76	1.35	0.95	2.38	(6.85)
Profit (loss) <sup>a</sup> 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

<sup>a</sup>Net income attributable to the owners of the company

<sup>b</sup>Equity attributable to the owners of the company



# THANK YOU

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