

# “BCAP in Motion”

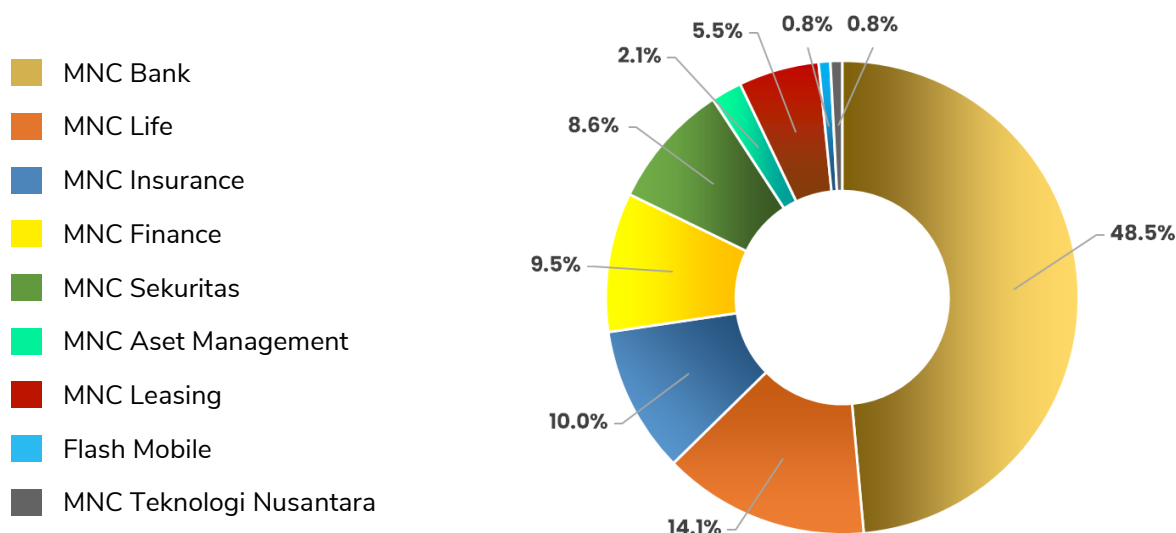
## Net Profit Soars Fourfold

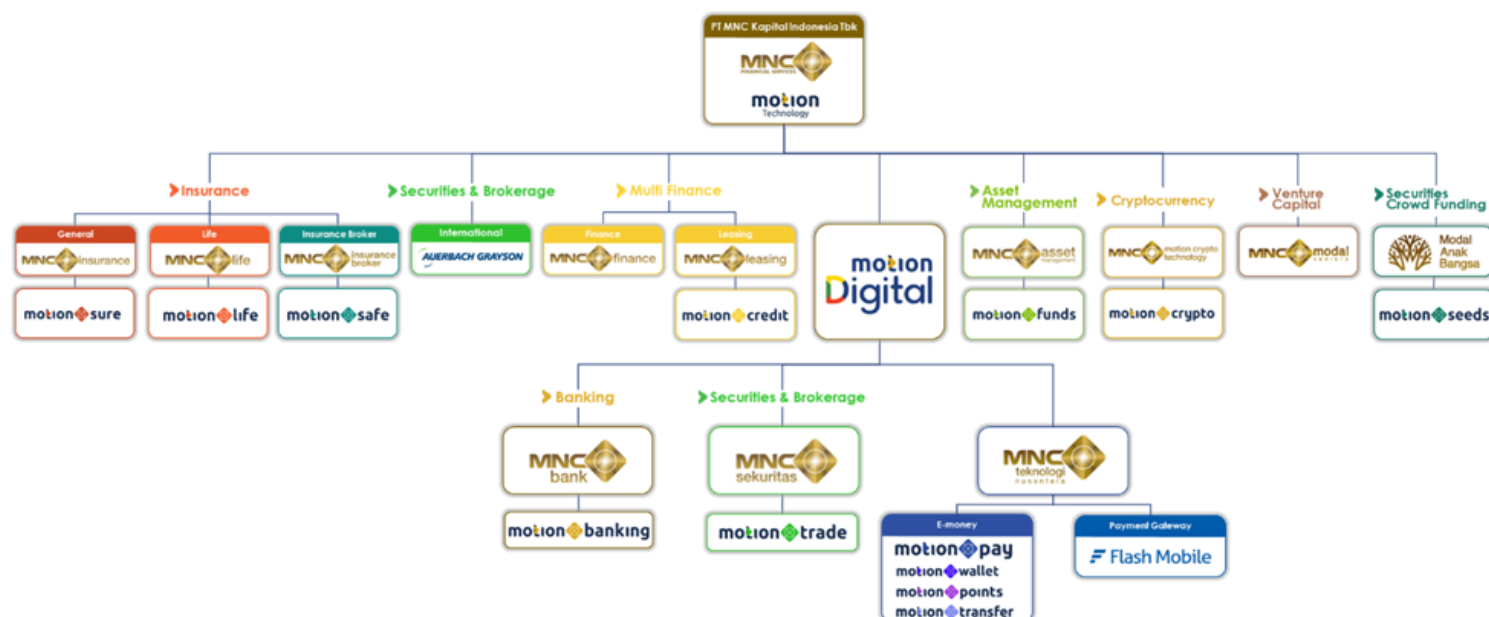
**Jakarta, 5 September 2022** – PT MNC Kapital Indonesia Tbk (“BCAP” or the “Company”) reported its unaudited financial results ended 30 June 2022, with consolidated revenues amounting to Rp 1,384.4 billion, growing by 8.0% from Rp 1,281.6 billion in the same period last year. BCAP's revenue for H1-2022 mainly came from interest and dividends of Rp 804.3 billion, which also experienced an increase of 12.7% from Rp 713.7 billion in H1-2021. In addition, the Company's revenue originating from its digital sector are soaring significantly from Rp 45.8 billion in H1-2021 to Rp 145.1 billion in H1-2022, or equivalent to 217.0%. This is in line with BCAP's commitment and focus on developing an integrated digital financial services ecosystem. The Company's net profit almost quadrupled, or equal to 283.1%, from Rp 16.0 billion to Rp 61.2 billion in the first half of this year.

BCAP's consolidated revenue in Q2-2022 grew 9.7% to Rp 662.8 billion from Rp 603.9 billion in Q2-2021. This increase was supported by digital revenue which jumped significantly by 789.1% from Rp 8.5 billion in Q2-2021 to Rp 75.9 billion in Q2-2022. Fantastic performance growth is reflected in the Company's net profit which skyrocketed by 4,863.7% from Rp 0.4 billion in the 2nd quarter of 2021 to Rp 21.6 billion in Q2-2022.

PEFINDO has raised credit rating of BCAP to “idBBB+” from “idBBB” with a stable outlook. The rating upgrade reflects BCAP's strengthened business position following significant development in its digital ecosystem integration strategy that leverages the extensive MNC Media exposure, above average capitalization, as well as its adequate liquidity and financial flexibility. PEFINDO is of the opinion that the ratings could be further upgraded if BCAP's business profile continues to strengthen significantly through continued improvement of the key subsidiaries' business and financial indicators.

### Revenue Contribution Breakdown - 30 June 2022





**motion**  
**Digital**

BCAP established Motion Digital, which owns and integrates MNC Bank, MNC Sekuritas, and MNC Teknologi Nusantara, including their transaction-based digital apps under one entity. Motion Digital helps people make the most of their money, from daily transactions, digital financing, to wealth management for the future, allowing customers to manage all their financial needs.

In addition to MotionPay, MotionBanking has also been equipped with a QRIS payment feature, making it easier for users to do cashless transactions at offline merchants. MNC Bank is also in the process to get approval from PT Kustodian Sentral Efek Indonesia (KSEI) to

manage client fund accounts so that MotionBanking users can open MotionTrade accounts seamlessly and vice versa. Apps under Motion Digital will be interconnected to each other with a single sign-on, connected e-KYC, and even cross-wallet for convenient transactions. Flash Mobile will process all aforementioned transactions to ensure real-time execution. Furthermore, Motion Digital will also maximize synergies with MNC Media and MNC Digital to attract Motion Digital users by collaborating with e-commerce and fintech to quickly increase the number of transactions as well as Motion Digital users.

## motion banking

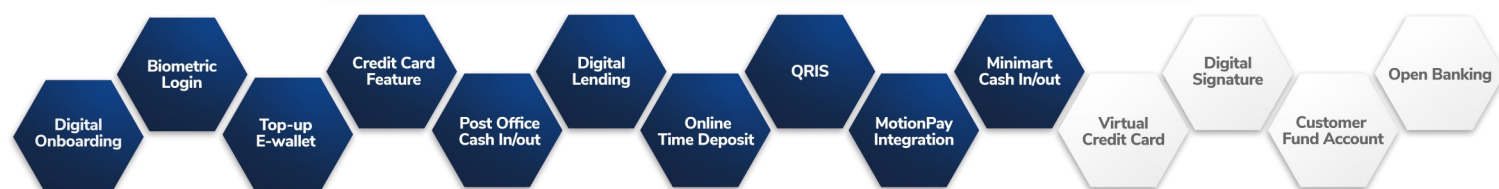
MotionBanking always evolves to better serve users with top-of-the-line features that are easy to use for customers' daily needs. Currently, users can enjoy the integration of the MotionPay feature to view their balances and make e-money transfers from the MotionBanking app. There is also a digital lending feature in collaboration with fintech lending services using AI-based credit scoring, offering faster cash loans directly from the MotionBanking application.

MNC Bank is collaborating with TASPEN, which has massive potential resources, in terms of paying for Old-Age Savings, Pension Security, Work Accident Insurance, and Life Insurance through digital banking services MotionBanking. In addition to the convenience of opening an account with digital onboarding, MotionBanking is also equipped with many features including cash withdrawal and deposit features at mini-markets, which will also make it easier for TASPEN program participants to manage their finances.

Cooperation with Traveloka in using MotionBanking Credit Cards and Debit Cards to transact on the Traveloka platform and take advantage of discounts or bonus coupons. Also, promotions for MotionBanking account opening through Traveloka with bonus Traveloka Points, as well as developing MotionBanking digital lending capabilities through Buy Now Pay Later (BNPL) for Traveloka users.

MNC Bank is developing a virtual credit card feature to be integrated into MotionBanking, simplifying the customer experience in accessing credit card details and making online payments. In addition, MNC Bank will soon launch cash withdrawal and deposit features at Indomaret branches throughout Indonesia, with a total of more than 20,200 stores. This is a game-changer for MotionBanking, especially to reach the unbanked and underbanked communities by providing safe and reliable services that are close to where they live.

### motion banking Development Roadmap



## motion pay

An e-money, e-wallet, and digital remittance app, that adopts QRIS-compatible technology to ensure interconnectivity with other e-money providers. MotionPay also has MotionPoints, a loyalty points program that integrates all MNC Group digital platforms.

MotionPay's growth can be attributed to its publicly known partners. The latest, MotionPay will be conducting a joint promo program with Traveloka for Traveloka Points discount vouchers and other vouchers available on Traveloka's platform.

## motiontrade

Currently, MNC Sekuritas, as an Online Mutual Funds Selling Agent (APERD), has collaborated with 32 Investment Managers in Indonesia. With this partnership, more than 100 mutual fund products are available on the MotionTrade app.

Marketing of capital market products through the MotionTrade app is also supported by the presence of 155 MNC Sekuritas points of sales in many parts of Indonesia, consisting of 34 branch offices, 10 representative offices of the Indonesia Stock Exchange, and 111 Investment Galleries.

Not only that, the synergy with 16 e-partners of the capital market community further strengthens MNC Sekuritas' presence in the industry.

The potential for product development is also continuously explored by MNC Sekuritas through the development of online margin accounts that will be integrated into the MotionTrade application, starting from the submission of the account opening process up to margin transactions.

## motioncredit

The Company recently launched MotionCredit, a digital lending application in collaboration between MNC Leasing and MNC Finance that allows users to easily apply for multipurpose financing via smartphones, anytime, anywhere. MotionCredit offers financing services to all people in Indonesia, including multipurpose financing with car and house collateral as well as Hajj financing.

MotionCredit expands the reach of financing to all people in Indonesia through the collaboration with Pos Indonesia, as a partner who will verify

financing requirements documents and collateral documents as well as collateral vehicles, interview prospective debtors, and also conduct surveys in areas that are not covered by branch offices. Moreover, the cooperation with Pos Indonesia will also facilitate the logistics of collateral documents. With a total of 4,494 post offices throughout Indonesia, MotionCredit services can reach the outermost regions of Indonesia, which will certainly strengthen its position in the digital financial industry.

BCAP recently changed its management composition, which is dominated by practitioners with IT backgrounds to accelerate the Company's growth to become fastest growing and most integrated digital financial services in Indonesia.

### Board of Commissioners

President Commissioner	: Wito Mailoa
Commissioner	: Tien
Independent Commissioner	: Sukisto

### Board of Directors

President Director	: Yudi Hamka
Director	: Jessica Herliani
	Tanoesoedibjo
Director	: Ageng Purwanto
Director	: Peter Fajar
Director	: Oerianto Guyandi
Director	: Muhammad Suhada
Director	: Mahdan

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>
Earnings per share <small>(in full Rupiah)</small>	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%

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