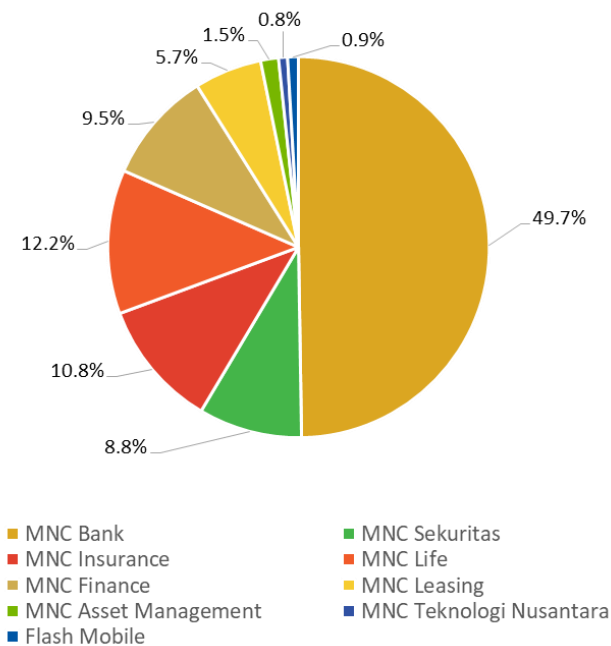


# BCAP's Digital Revenue Grows Nearly Threefold, Net Profit Surges 218.23%



**Jakarta, November 15, 2022** – PT MNC Kapital Indonesia Tbk (BCAP or the Company) has released its financial statements for the period of September 2022, by again recording a brilliant performance. Digital revenue jumped nearly threefold, from Rp 68.92 billion to Rp 200.56 billion, or skyrocketed by 191.00% year-on-year (yoy), which was accompanied by an exponential increase in net profit of 218.23% yoy, from Rp 26.15 billion to reach Rp 83.22 billion in 9M-2022. The Company posted an 8.20% growth in revenue, Rp 1,920.82 billion in 9M-2021 to Rp 2,078.39 billion in 9M-2022, where the interest income rose 12.57% yoy to Rp 1,201.14 billion for the year. The combination above resulted in significant growth in the Company's net profit margin of 194.11%, from 1.36% in 9M-2021 to 4.00% in the same period this year.

**Revenue Contribution**



On a quarterly basis, BCAP's total revenue grew from Rp 664.94 billion in Q2-2022 to Rp 691.87 billion in Q3-2022. Compared to the same quarter last year, the Company's total revenue rose 8.23% from Rp 639.25 billion. The increase was triggered by digital revenue which soared 139.74% from Rp 23.15 billion in Q3-2021 to Rp 55.50 billion in Q3-2022.

The highest contributor to BCAP's revenue came from MNC Bank at 49.7% of total consolidated revenue, followed by MNC Life 12.2%, MNC Insurance 10.8%, MNC Finance 9.5%, MNC Sekuritas 8.8%, MNC Leasing 5.7%, MNC Asset Management 1.5%, Flash Mobile 0.9%, and MNC Teknologi Nusantara 0.8%.

Based on the consolidated statements of financial position, asset growth was mainly influenced by the capital increase made to the Company's subsidiary, MNC Bank (PT Bank MNC Internasional Tbk or BABP)

last year, where the proceeds of that corporate action were able to increase BABP's capacity to disburse additional third party loans by Rp 1,521.77 billion to Rp 9,944.25 billion in September 2022 or 18.07% increase from Rp 8,422.49 billion in 2021.

“ BCAP's commitment remains solid to develop excellent financial services and create added values for our stakeholders. Moreover, the Company acts ambitiously in transforming its business and integrating the digital services so that we can touch more lives with a wider reach, not only in big cities. The nearly threefold growth in digital revenue is proof that we are all out in working on the Company's digital business and developing Motion Digital. Supported by the group's strong media presence, we are confident that BCAP will revolutionize the way the unbanked and underbanked manage their finances. To become an end-to-end solution for various financial needs by offering a seamless user experience in the Company's comprehensive ecosystem. - Yudi Hamka, President Director of BCAP ”

## BCAP Financials Highlights

in million Rupiah	9M-2022	9M-2021	%
<b>Profit and Loss</b>			
<b>Revenues</b>	<b>2,078,394</b>	<b>1,920,820</b>	<b>8.20%</b>
Interest and dividends	1,201,144	1,066,994	
Capital market income	275,901	293,122	
Net premium income	271,616	294,319	
Digital income	200,559	68,920	191.00%
Syariah financing lease income	10,406	20,451	
Other operating income	118,768	177,014	
<b>Income Before Tax</b>	<b>92,861</b>	<b>26,746</b>	<b>247.20%</b>
<b>Net income</b>	<b>83,217</b>	<b>26,150</b>	<b>218.23%</b>
Earnings per share (in full Rupiah)	1.62	0.55	
in million Rupiah	9M-2022	FY-2021	%
<b>Balance Sheet</b>			
Total assets	23,304,429	21,653,968	7.62%
Total liabilities	17,248,669	15,646,157	10.24%
Total equity	6,055,760	6,007,811	0.80%

### Growth Metrics 9M-2021 vs 9M-2022

#### Digital Income

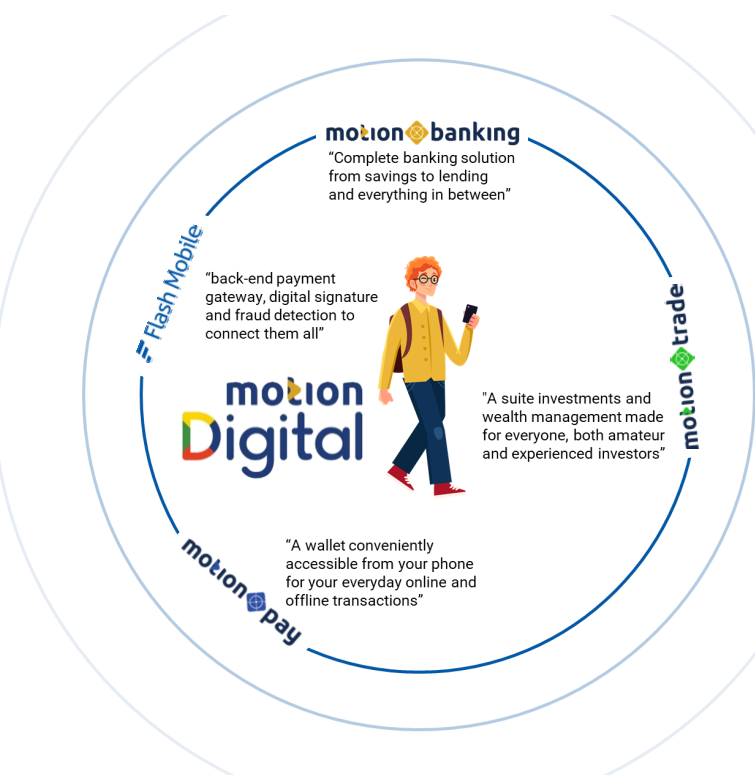
▲ **191.00%**

#### Net Profit

▲ **218.23%**

#### Net Profit Margin

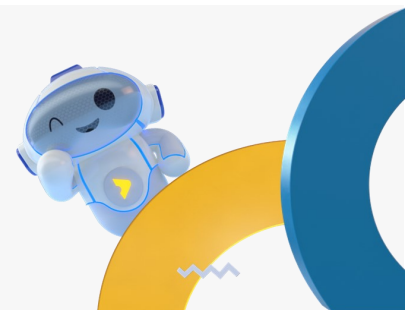
▲ **194.11%**



BCAP recently received approval from the Financial Services Authority (OJK) and Bank Indonesia (BI) to consolidate its transaction-based services under **Motion Digital**. Customers will easily manage and monitor their transactions across a range of services, such as transfers, QRIS payments, multiple bill payments, credit card services, digital lending, to investing in stocks and mutual funds. The apps under Motion Digital will be integrated with cross-wallet, interconnected e-KYC, and single sign-on features to enhance user convenience. To ensure real-time execution, Flash Mobile will process all transactions occurring within the Motion Digital ecosystem.

BABP has obtained approval from its shareholders to conduct Rights Issuance for a maximum of 10,482,985,606 series B shares, or 25% of the paid-up capital after the Rights Issue.

The Rights Issue, which is targeted to be effective on November 24, 2022, demonstrates the Company's commitment to fulfil the minimum core capital of Rp 3 trillion for MNC Bank in accordance with POJK 12/2020.



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