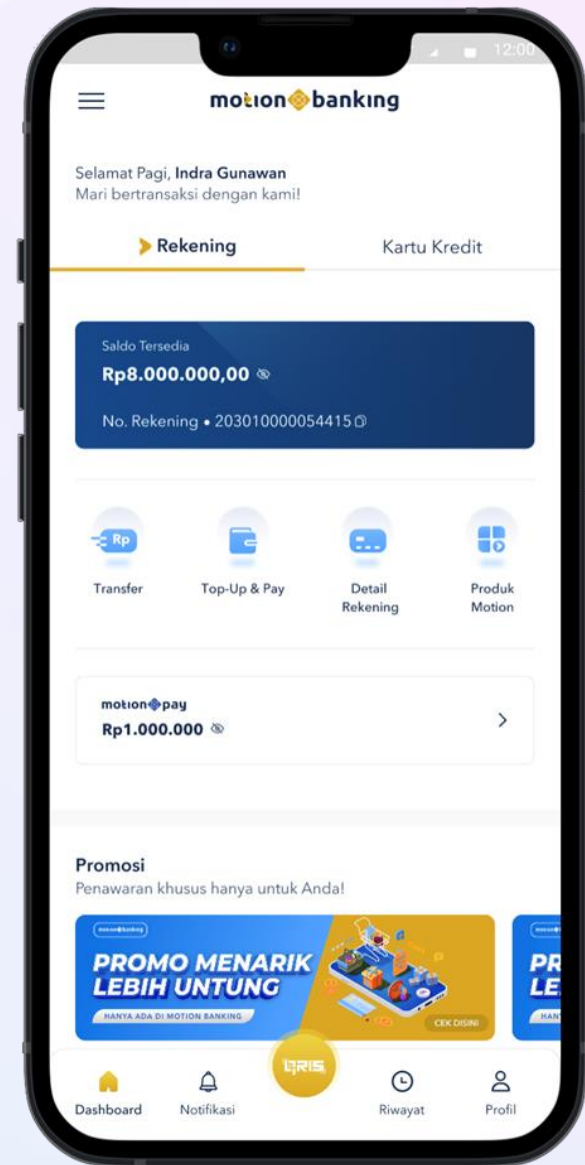


MNFC

FINANCIAL SERVICES



INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked



~279 Million
Population



US\$4,256
GDP per Capita



73%
Internet Penetration

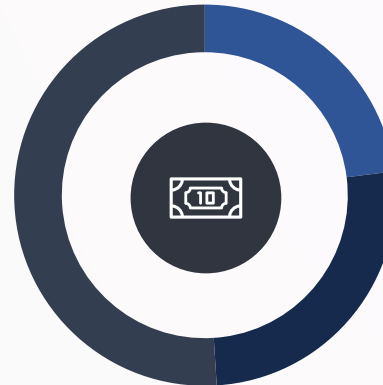


72%
Smartphone Penetration



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

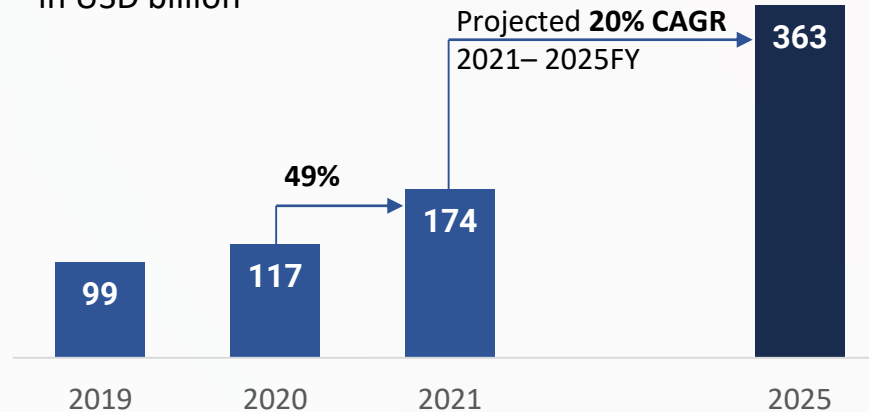
More than half of the population is unbanked



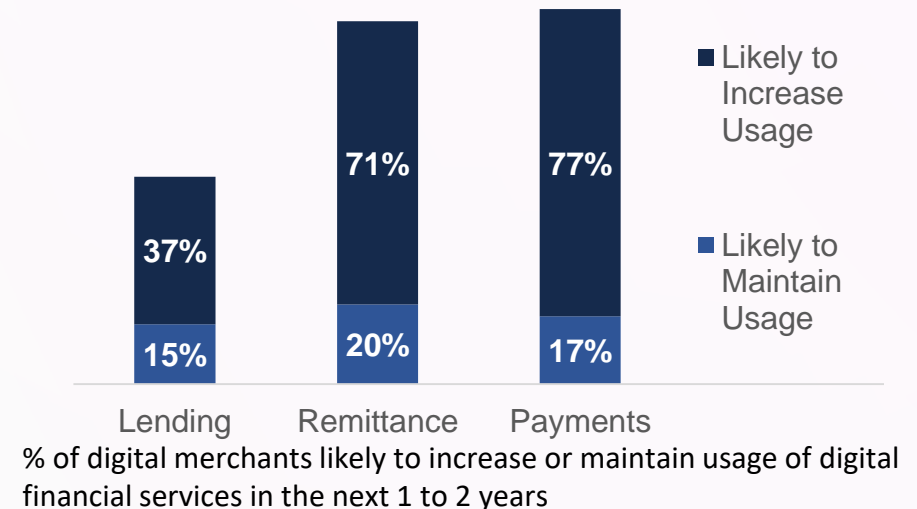
- 23% Banked**
Full access to financial services
- 26% Underbanked**
Has bank account, but insufficient access to credit, investment and insurance
- 51% Unbanked**
Do not own a bank account

Growing Digital Economy Size

*in USD billion



Digital Financial Services



• Google, Temasek, Bain, e-Economy SEA, 2020 • Google, Temasek, Bain, e-Economy 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

MNC GROUP'S GROWING ECOSYSTEM

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

40.6% 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

- #1-20 TOP PROGRAMS 2021**
 #1-5 DRAMA SERIES
 #1-3 TALENT SEARCHS
 #1-3 ANIMATIONS
 #1-2 INFOTAINMENTS
 #1 NEWS
 #1-5 ONLINE BLOCKING PROGRAMS
 #1-5 AWARDING PROGRAMS

MNC VISION
 KVISION
 MNC play
11.5M+
 SUBSCRIBERS
 DTH, PAY TV
 BROADBAND

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

179.9M+
 SUBSCRIBERS
 #1 YOUTUBE TV VIEWS &
 SUBS AMONG COMPETITORS

271.2M+
 FOLLOWERS
 STARTED IN SEPT 2020

65M+
 FOLLOWERS
 STARTED IN JULY 2020

RCTI+ **110M+**
 VISION+ MAU
 OTT AND SUPER APPS

mister aladin
 MSHOP
2.8M+
 DOWNLOADERS
 GROWING
 E-COMMERCE

7 PORTALS WITH A COMBINED **85.5M+** MAU
 ALEXA RANK: #1 OKEZONE.COM, #6 SINDONEWS.COM, #32 INEWS.ID

BuddyKu okezone.com SINDONEWS.com iNews.id
 #LengkapCepatBeritanya #IniBaruBerita
 celebrities.id IDX CHANNEL.COM sportstars.id

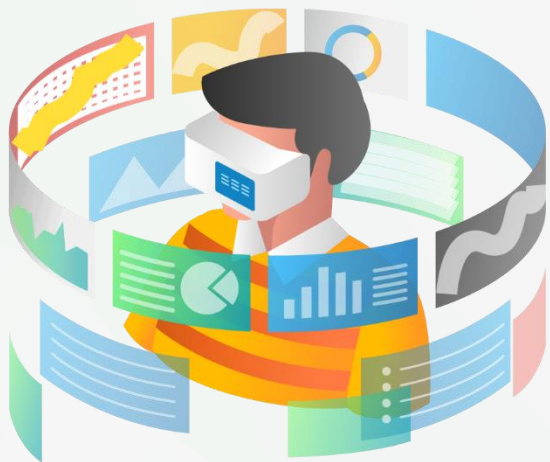
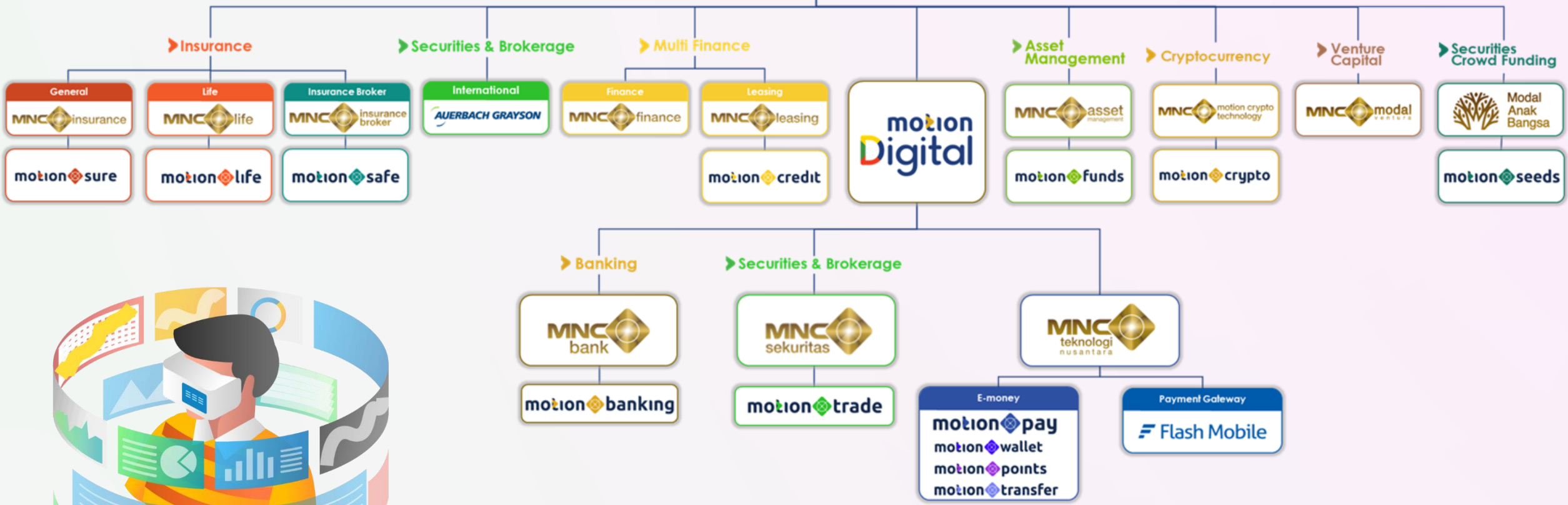
±1M motion banking USERS
±1M motion pay USERS
350K motion trade USERS

65M
 KEMEN KOPUKM
 SME MERCHANTS

20.5K+
 Indomaret
 STORES

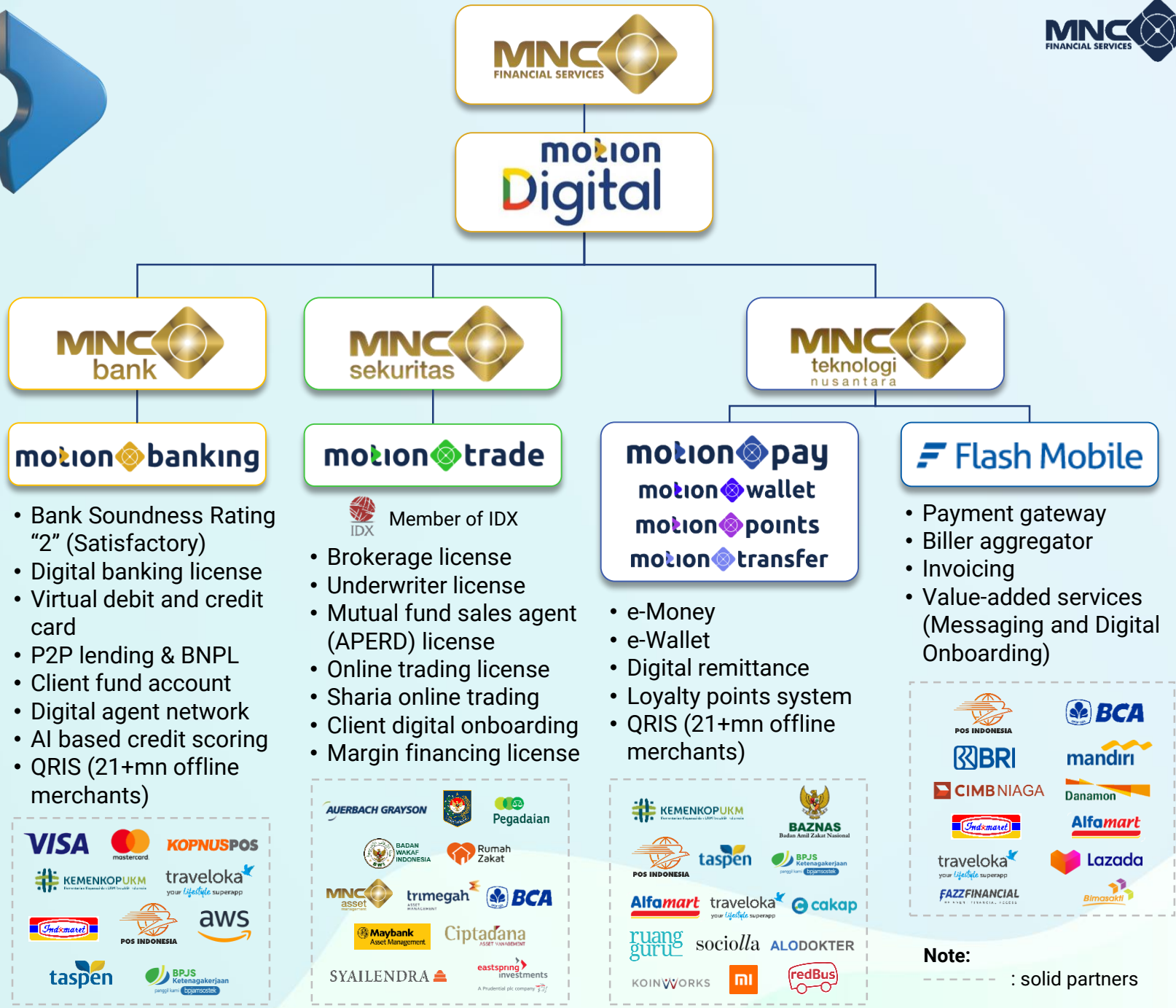
4,800
 POST OFFICES
 POS INDONESIA

MNC FINANCIAL SERVICES OVERVIEW



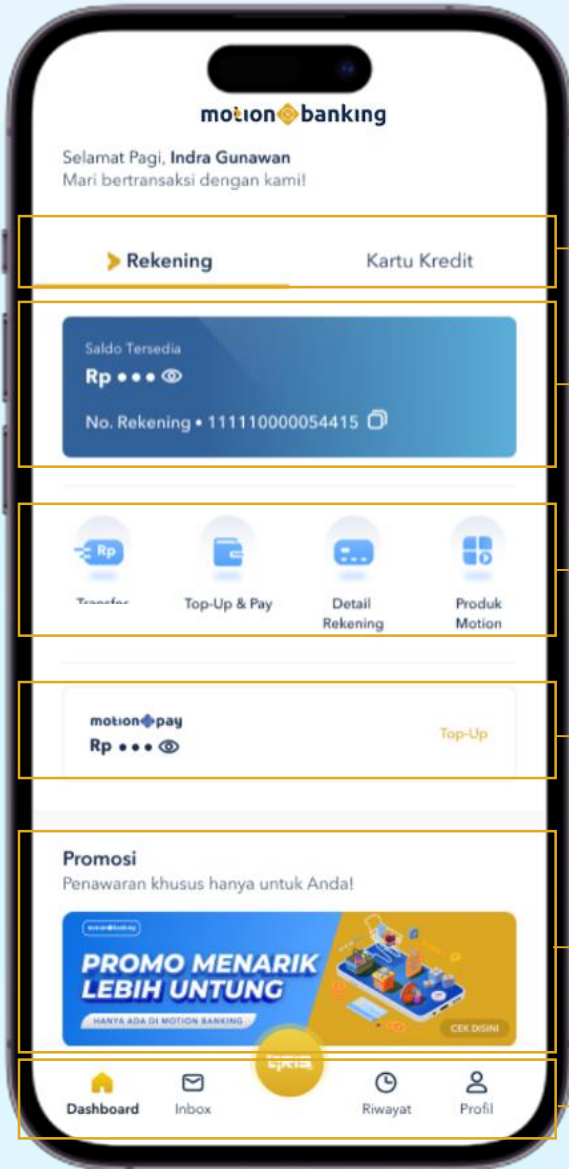
Motion Digital

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

motion banking THE SOLUTION



Main Products

- Savings Account
- Digital & Virtual Credit Cards
- Online Time Deposit
- 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 •

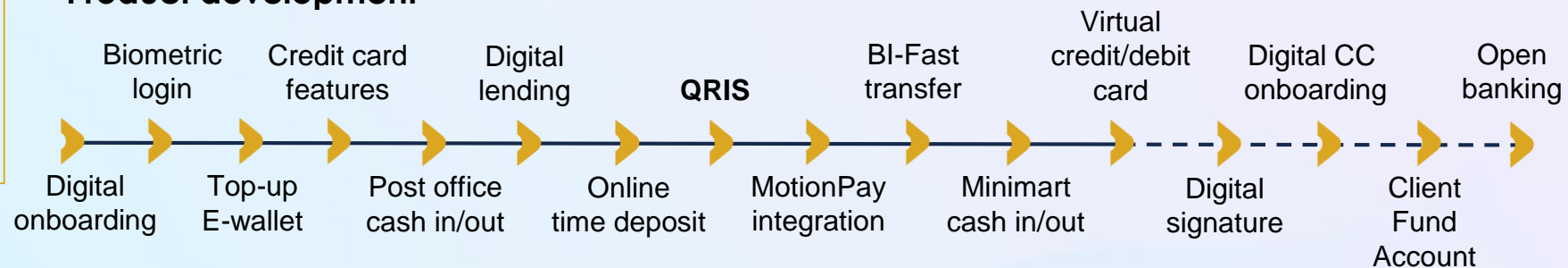
Complete features and products •

Attractive rewards •

API integration •



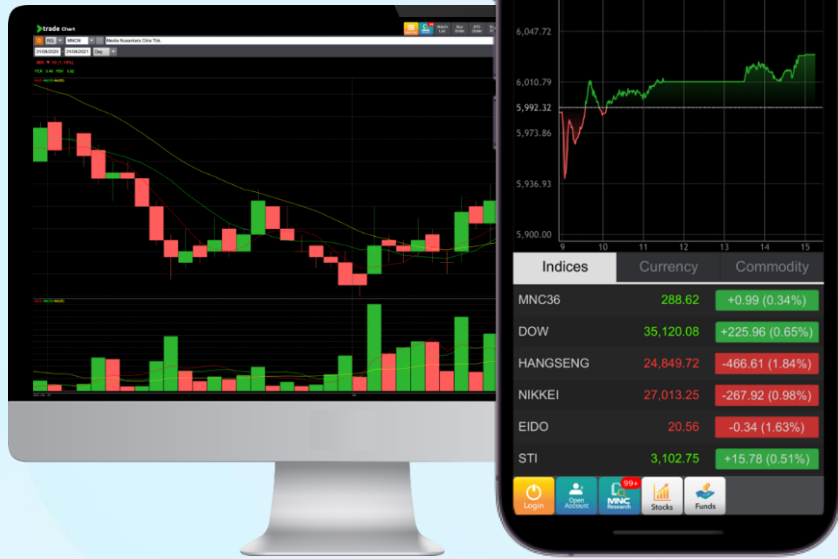
Product development



motiontrade

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

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

Sharia Account

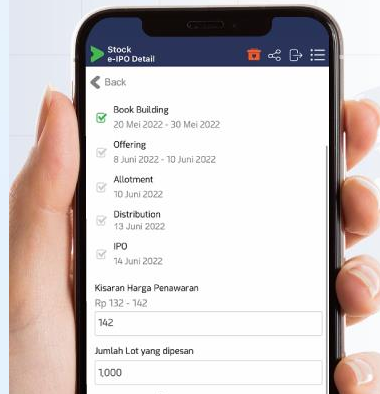
Pegadaian
Partnership with Pegadaian

MNC Filantropi

NEW FEATURES

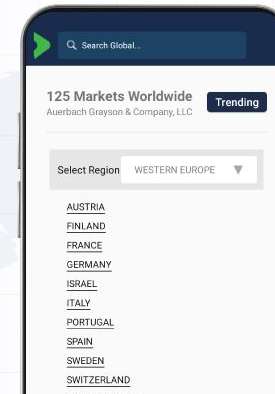
e-IPO

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



Global Research

Global Research from 125 countries across the world



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
Bank Indonesia No. 21/392/DKSP/Srt/B



INTEGRATED CASHLESS PAYMENT SOLUTION

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

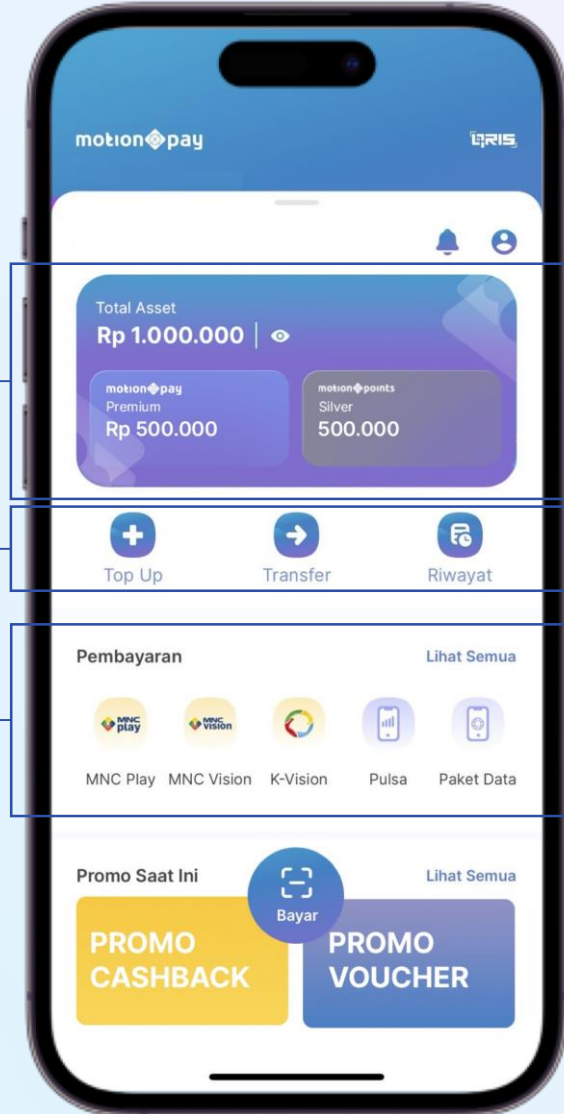


Balance & MotionPoints

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

Mass Product Segment

- MotionPay has partnerships 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



MotionCash

E-money/digital currency (in IDR) that is QRIS-enabled (QR Indonesian Standard), for seamless online and offline transactions



MotionTransfer

Transfer money to/from MotionPay account and other Indonesian bank accounts (cash out)



MotionWallet

Transfer money to/from MotionPay account and other Indonesian bank accounts (cash out)



MotionPoints

Redeemable loyalty program and various special offers



MotionBills

Payment service for routine bill such as electricity, water, cellular phone, internet and others

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

PAYMENT NETWORKS

CARDS

VIRTUAL ACCOUNTS

RETAIL OUTLETS

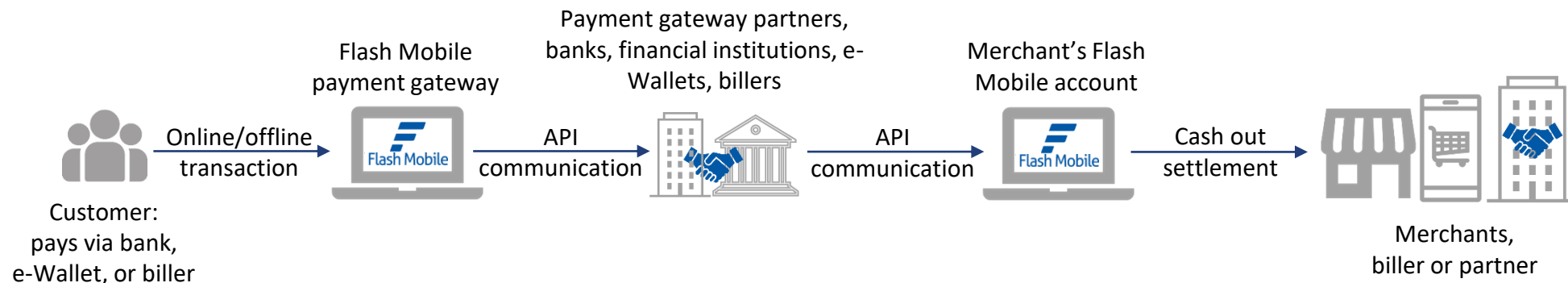
E-WALLET

QRIS

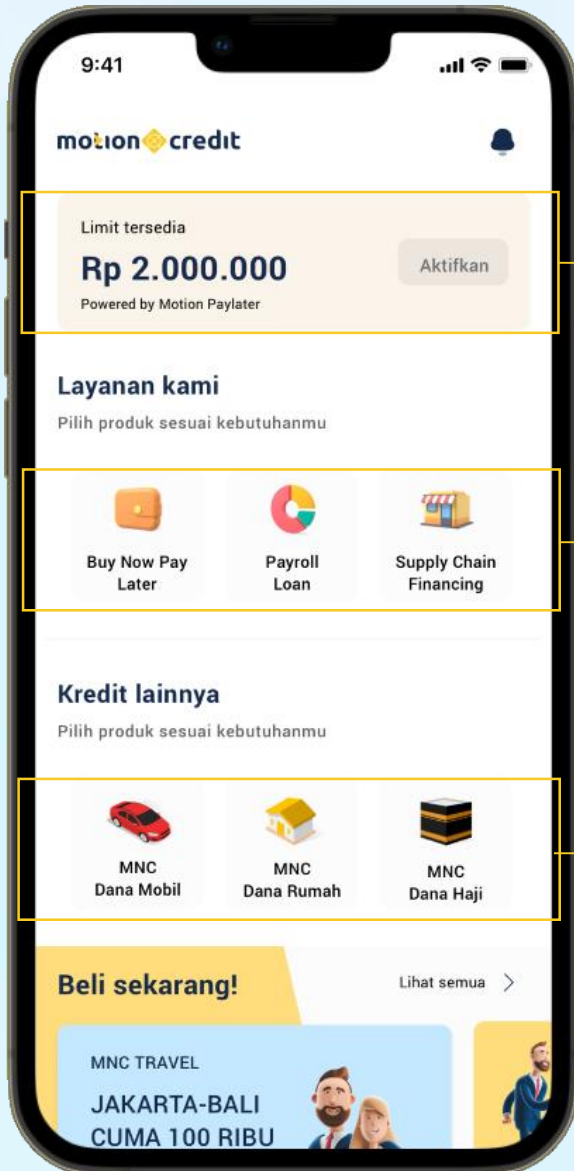
DIRECT DEBIT

PAYLATER/
CARDLESS

How Payment Gateway Works



DIGITAL LENDING MARKETPLACE



Integration of MotionPay:

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

BNPL Financing

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

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
- **MNC Dana Haji**
Haji financing with multiple flexible options

MotionCredit accommodates retail financing trends, fully digital end-to-end from user acquisition, administration, and collection, enhancing MNC Leasing and MNC Finance’s reach to a broader market.

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



OUR STRATEGY

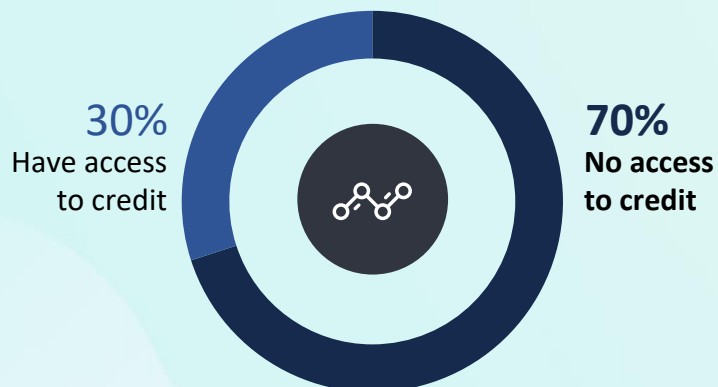
Maximizing transaction-based income from underserved individuals and SMEs

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

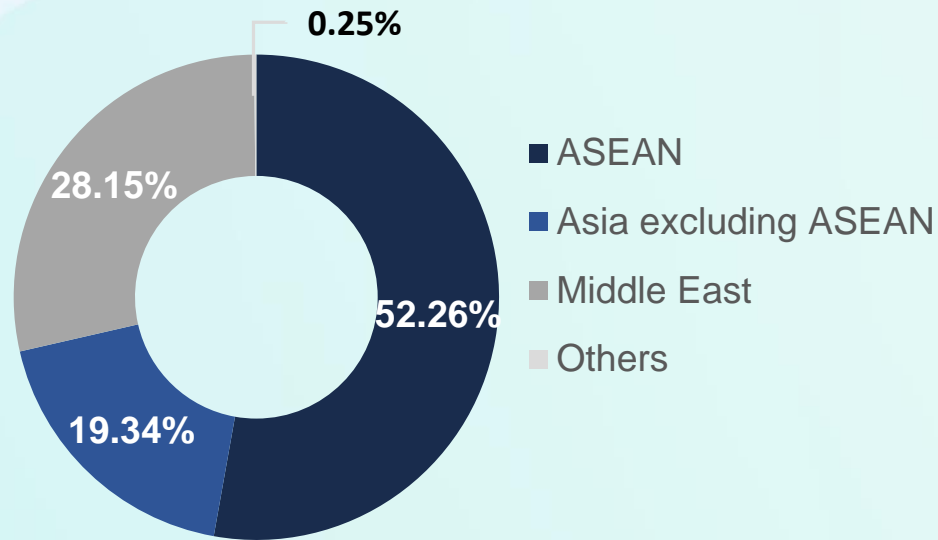
Partnering with reputable P2P lending platforms to manage risk

lending to retired government employees

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

Total Number of Indonesian Migrant Workers

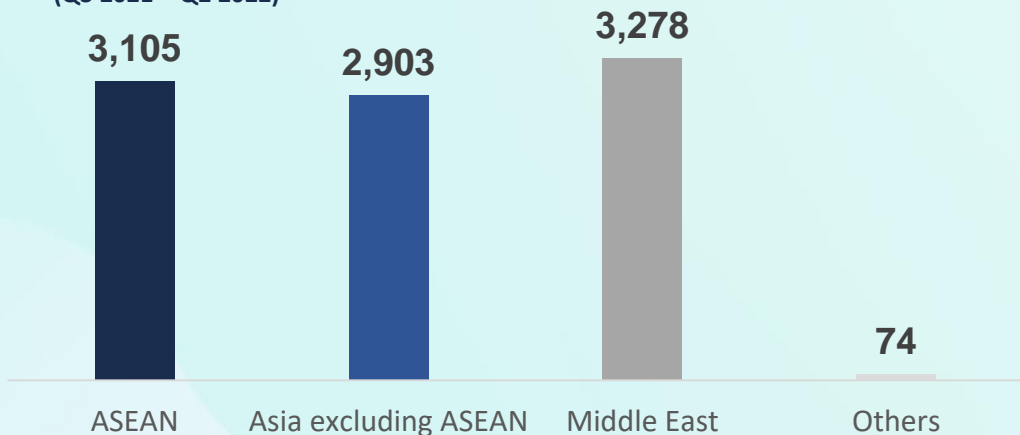
3,307,020



Remittance of Indonesian Migrant Workers

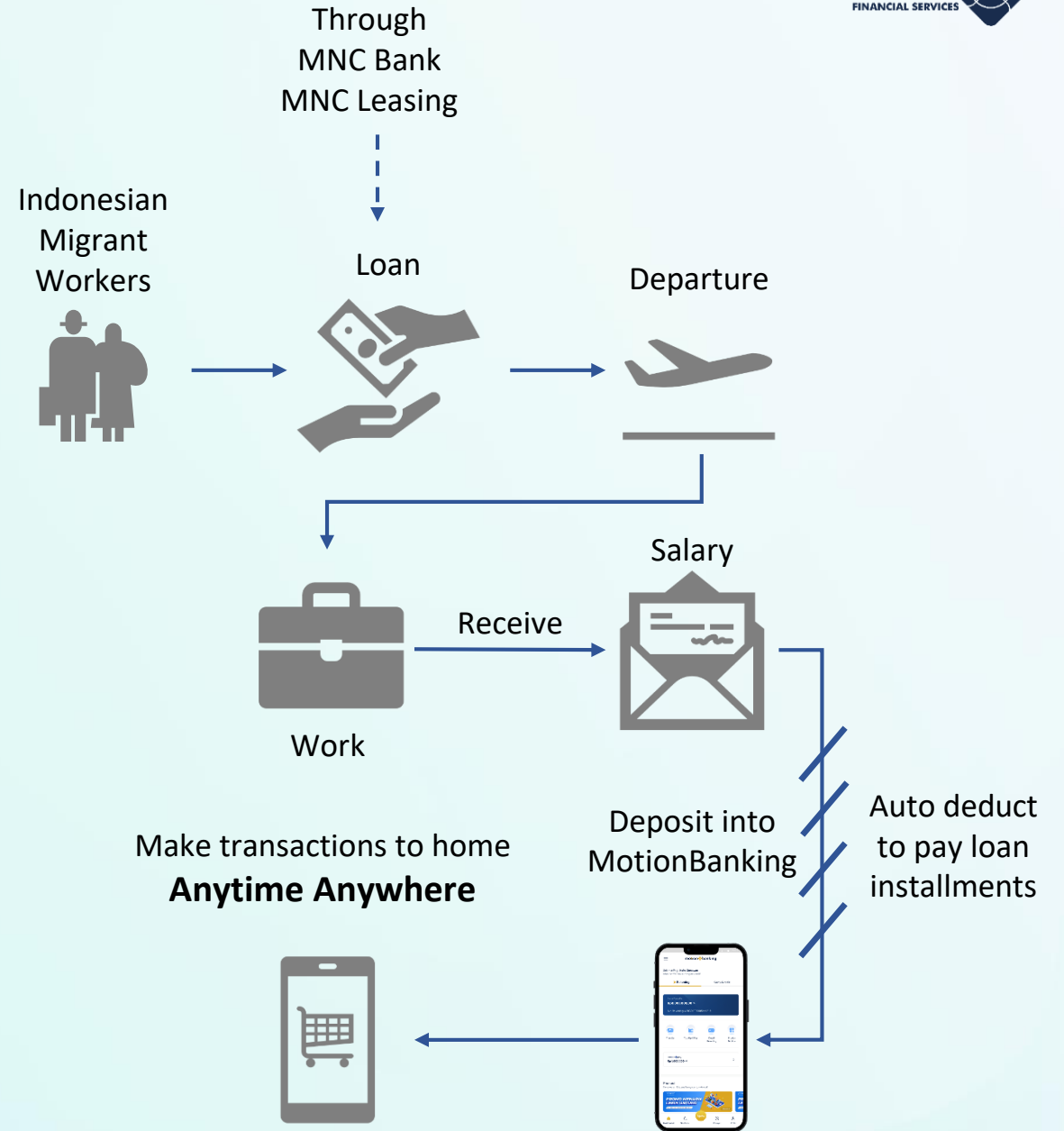
USD 9,360 Million

Last 4 Quarters
(Q3 2021 – Q2 2022)



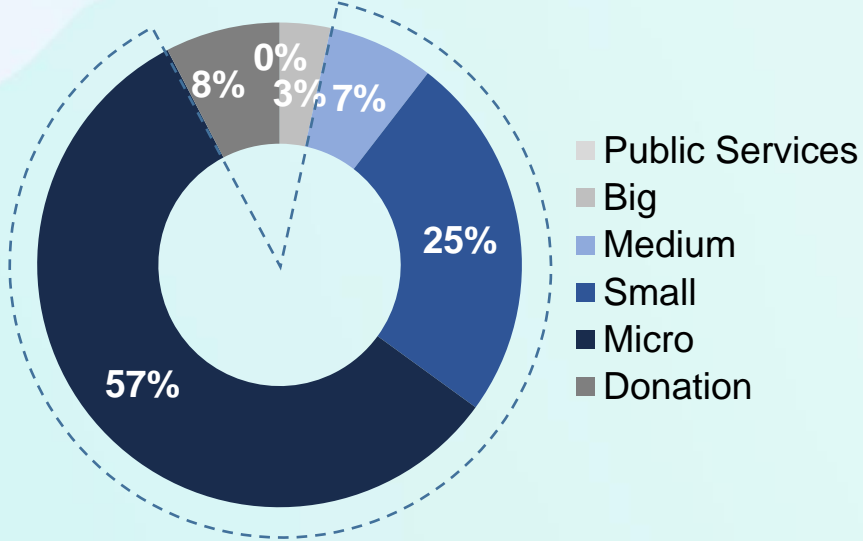
Central Bank of Indonesia, 2022

in million USD

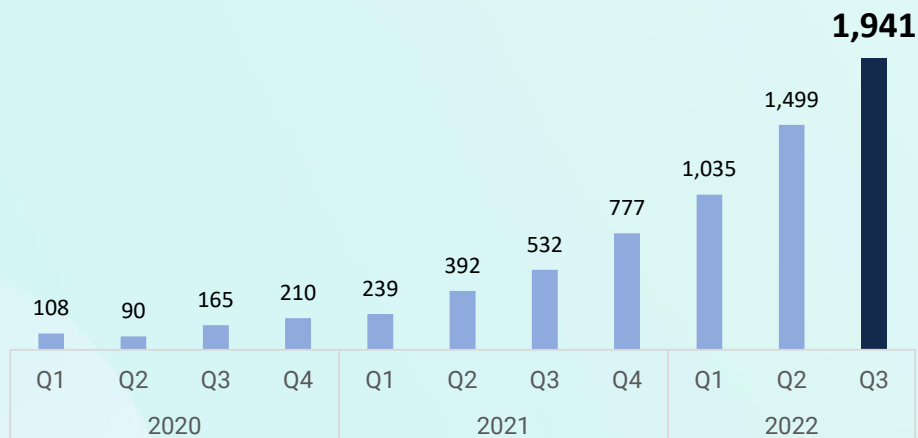


QR Adoption in Indonesia

Total QRIS Merchants 21.396 Million



Transactions 9M-22 USD 4,475 Million

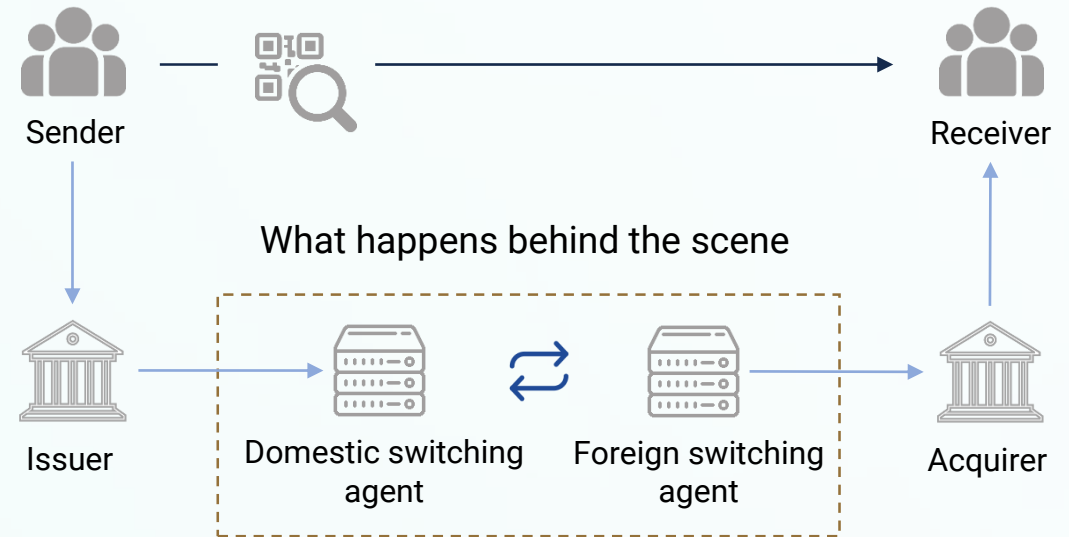


Central Bank of Indonesia, 2022

in million USD



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



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

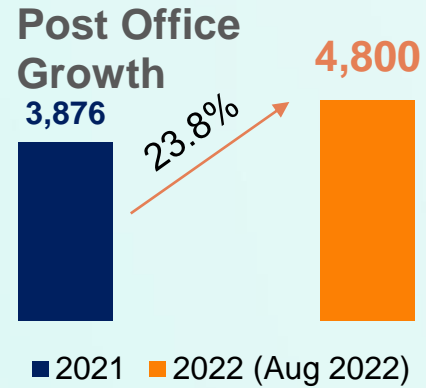
Products

- 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



20,518

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".

Collaboration Initiatives

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



UPCOMING DEVELOPMENTS

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



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 Asia Holding'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

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 MNC Asia Holding



in million Rupiah	9M-2022	9M-2021	%
Profit and Loss			
Revenues	2,078,394	1,920,820	8.20%
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	
Income Before Tax	92,861	26,746	247.20%
Net income	83,217	26,150	218.23%
Total net income attributable to :			
- Owners of the company	68,351	23,252	193.96%
- Non-controlling interests	14,866	2,898	
Total comprehensive income (loss) for the period	49,454	(16,405)	
Total comprehensive income (loss) attributable to :			
- Owners of the company	45,304	(12,985)	448.89%
- Non-controlling interests	4,150	(3,420)	
Earnings per share ^(in full Rupiah)	1.62	0.55	
Balance Sheet			
Total assets	23,304,429	21,580,083	7.99%
Total liabilities	17,248,669	15,882,041	8.60%
Total equity	6,055,760	5,698,042	6.28%
Ratios			
Profit (loss) ^{ab} to assets ratio ^(%)	0.39	0.14	
Profit (loss) ^{ab} to equity ^c ratio ^(%)	1.75	0.61	
Profit (loss) ^b to revenues ratio ^(%)	3.29	1.21	
Liabilities to equity ratio ^(%)	284.83	278.73	
Liabilities to assets ratio ^(%)	74.01	73.60	

^aAnnualized

^bNet income attributable to the owners of the company

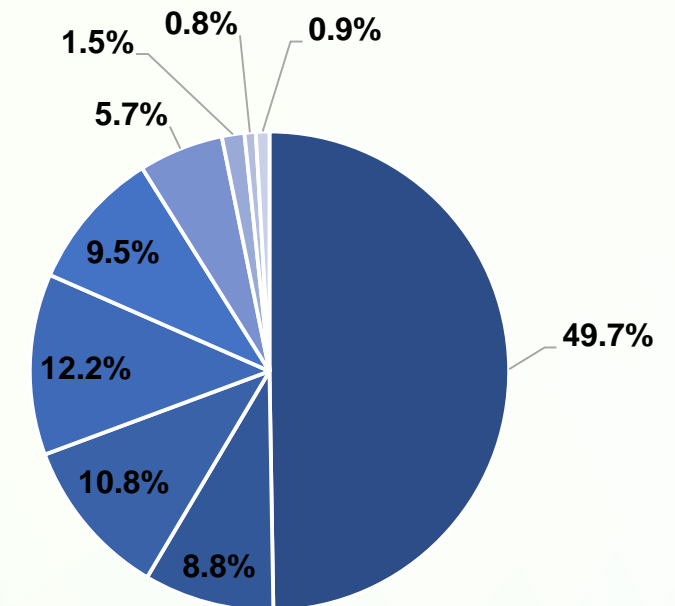
^cEquity attributable to the owners of the company



FINANCIAL HIGHLIGHTS

9M-2022

Revenue Contribution Breakdown



- MNC Bank
- MNC Sekuritas
- MNC Insurance
- MNC Life
- MNC Finance
- MNC Leasing
- MNC Aset Management
- MNC Teknologi Nusantara
- Flash Mobile

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

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