

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked



~280 Million
Population



US\$4,783
GDP per Capita



77%
Internet Penetration

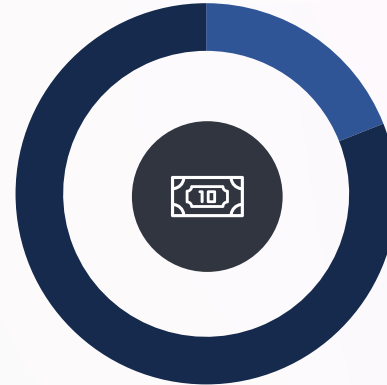


~80%
Smartphone Penetration



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

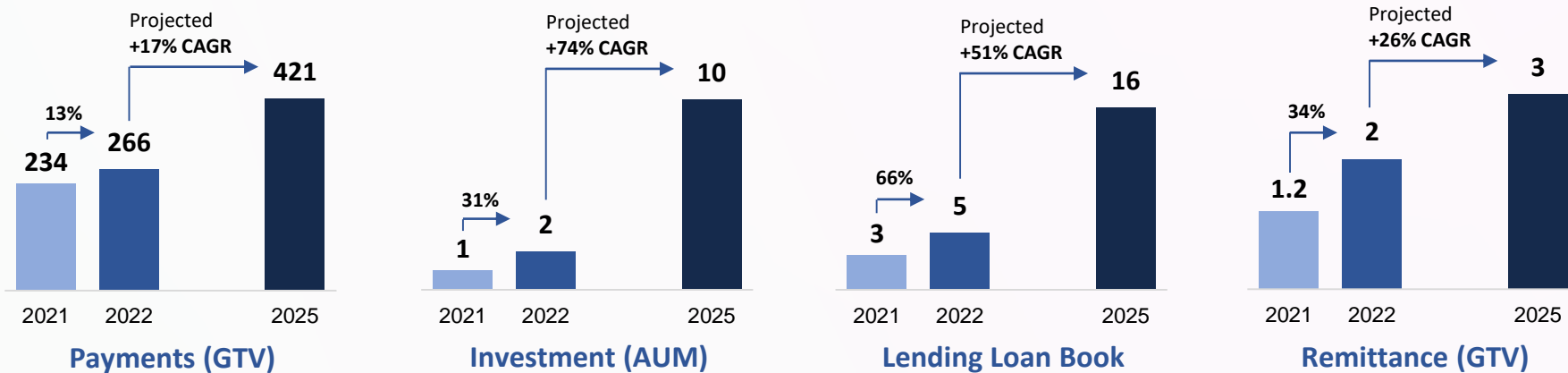
Indonesia has the world's third-largest underbanked & unbanked population



19% Banked
Full access to financial services

81% Underbanked | Unbanked
Has bank account, but insufficient access to credit, investment and insurance | Do not own a bank account

Digital Financial Services *in USD billion



• Google, Temasek, Bain, e-Economy SEA, 2022 • World Economic Forum, 2022 • Central Bureau of Statistics, 2022
 • Central Bank of Indonesia, 2022 • Statista, 2022 • We Are Social & Meltwater, 2023 • Multidisciplinary Publishing Institute, 2021

MNC GROUP'S GROWING ECOSYSTEM

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

AUDIENCE SHARE - PRIME TIME

45.5%

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

12M+
SUBSCRIBERS

DTH, PAY TV
BROADBAND

MNC VISION
KVISION
MNC play

400+ TOP ARTISTS

200+ YOUTUBERS

THE BIGGEST TALENT
MANAGEMENT COMPANY IN
INDONESIA

187.2M+
SUBSCRIBERS

#1 YOUTUBE TV VIEWS &
SUBS AMONG COMPETITORS

352.9M+
FOLLOWERS

STARTED IN SEPT 2020

67.1M+
FOLLOWERS

STARTED IN JULY 2020

110M+
MAU

OTT AND SUPER APPS

RCTI+
VISION+

2.8M+
DOWNLOADERS
GROWING
E-COMMERCE

mister **aladin**
MSHOP

7 PORTALS WITH A COMBINED

85.5M+

MAU

BuddyKu **okezone.com** **SINDONEWS.com** **iNews.id**
#LengkapCepatBeritanya #IniBaruBerita

celebrities.id **IDX CHANNEL.COM** **sportstars.id**

1M+ **motion banking** USERS

1M+ **motion pay** USERS

425K **motion trade** DOWNLOADS

65M

KEMEN KOPUKM

SME MERCHANTS

21K+

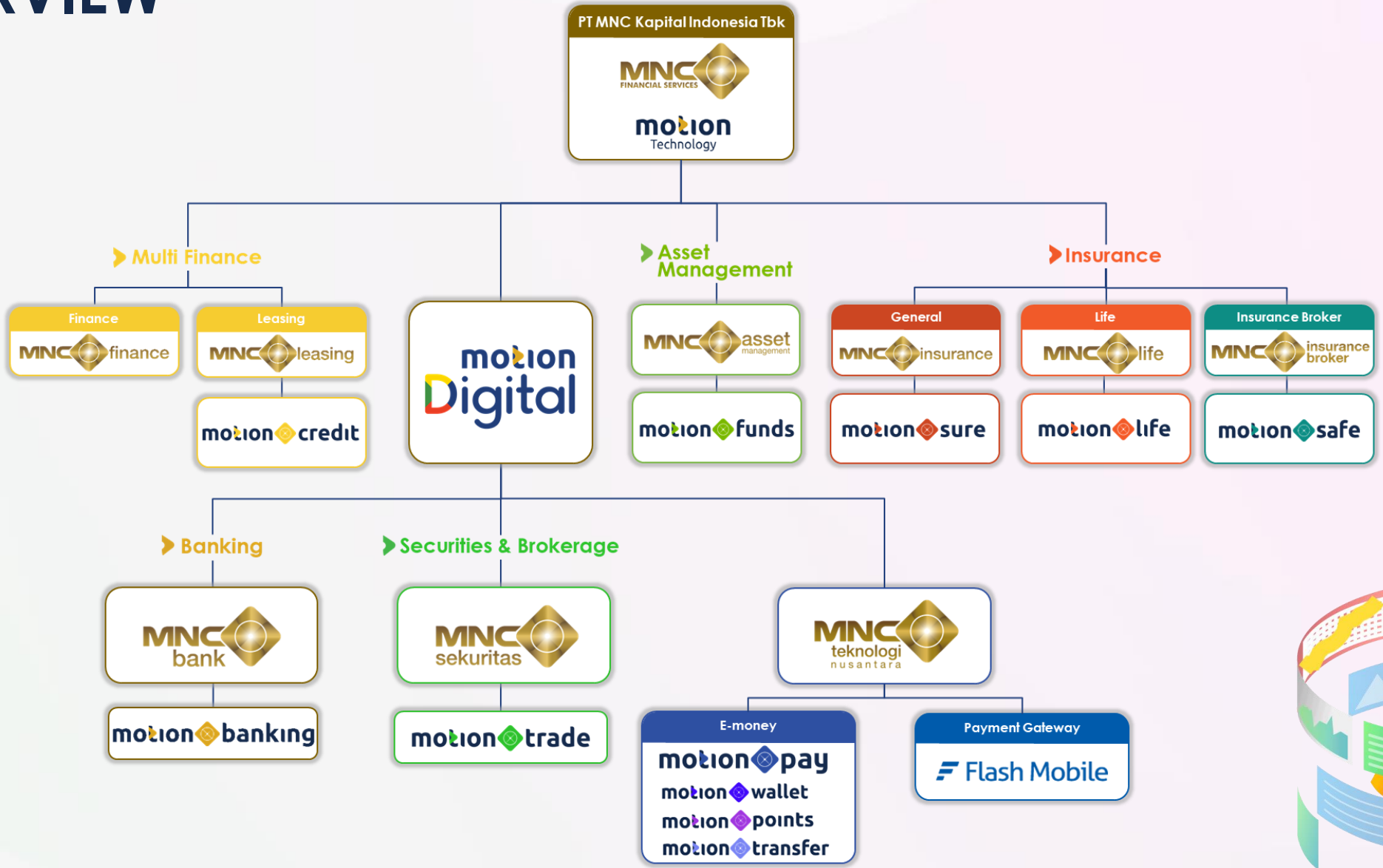
Indomaret

STORES

4,800
POST OFFICES

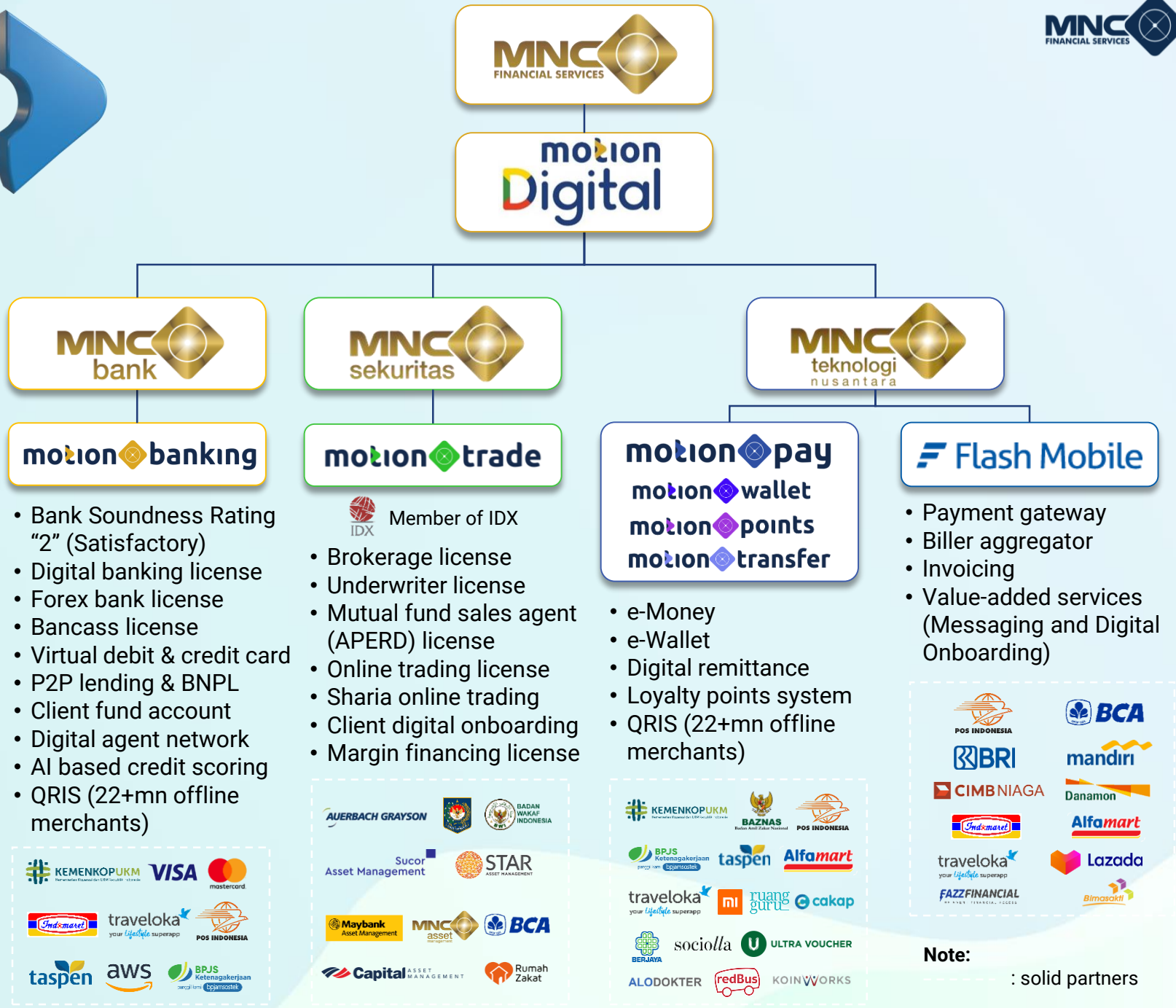
POS INDONESIA

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.



- Bank Soundness Rating "2" (Satisfactory)
- Digital banking license
- Forex bank license
- Bancass license
- Virtual debit & credit card
- P2P lending & BNPL
- Client fund account
- Digital agent network
- AI based credit scoring
- QRIS (22+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



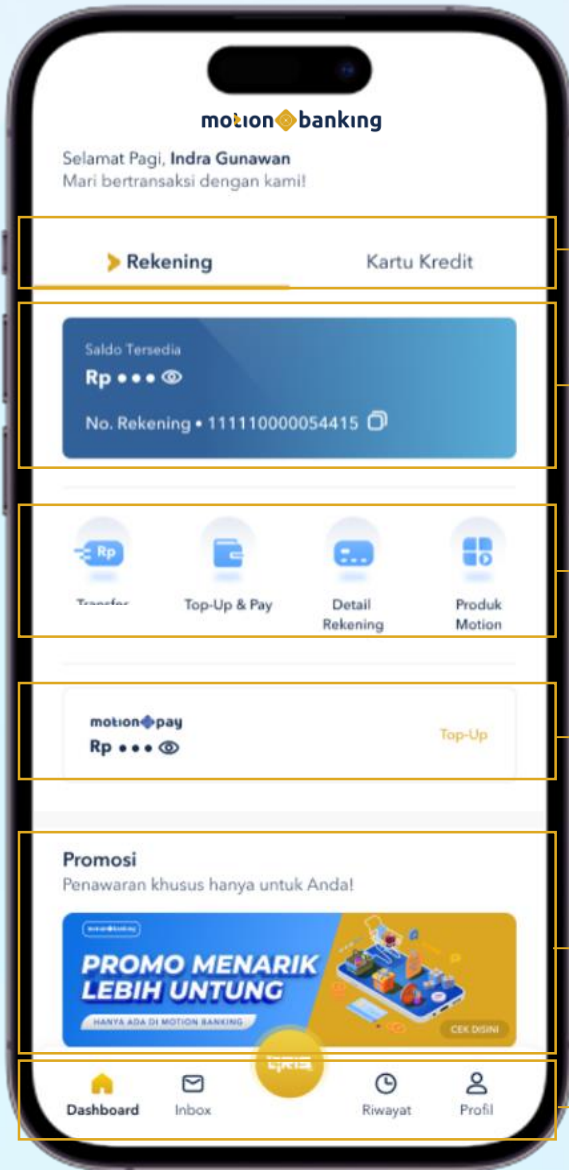
- e-Money
- e-Wallet
- Digital remittance
- Loyalty points system
- QRIS (22+mn offline merchants)



- Payment gateway
- Biller aggregator
- Invoicing
- Value-added services (Messaging and Digital Onboarding)



Note: : solid partners



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 •

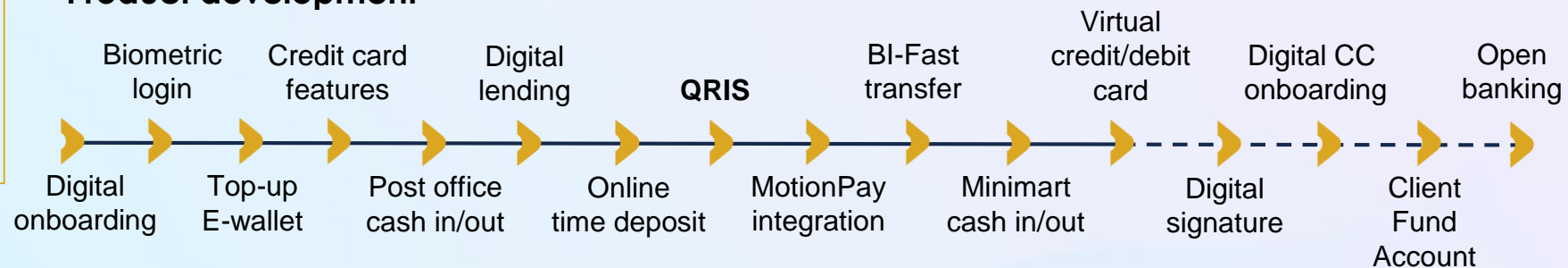
Complete features and products •

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**
Wakafku infakku Zakatku

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

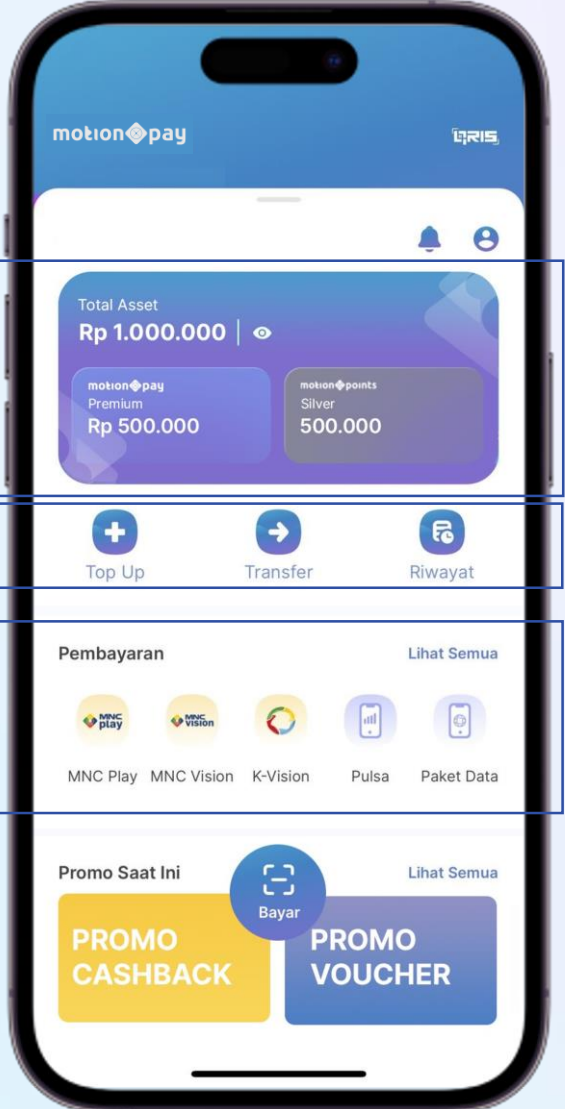
MotionPay is a digital payment platform including electronic money, electronic wallet, and digital transfer. MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.



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
- MotionVoucher**
Numerous digital vouchers, including Food & Beverage (F&B), fashion, entertainment, lifestyle, etc

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

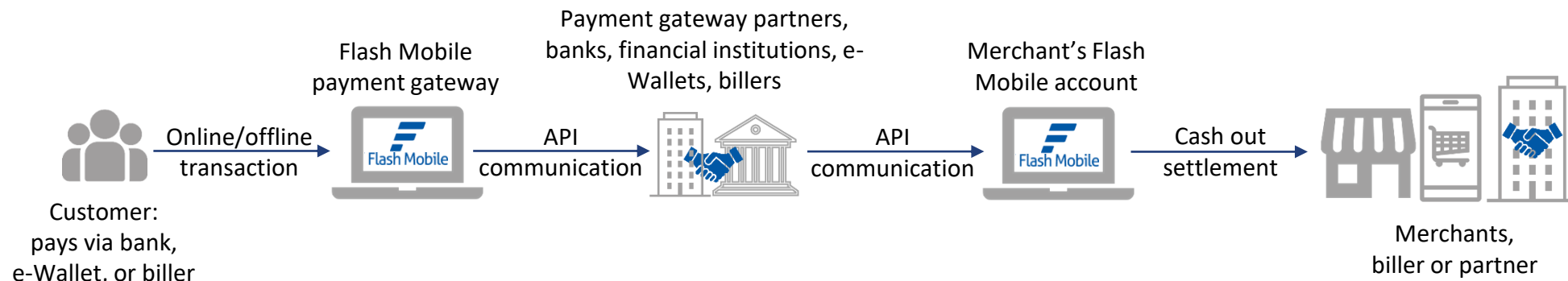
E-WALLET

QRIS

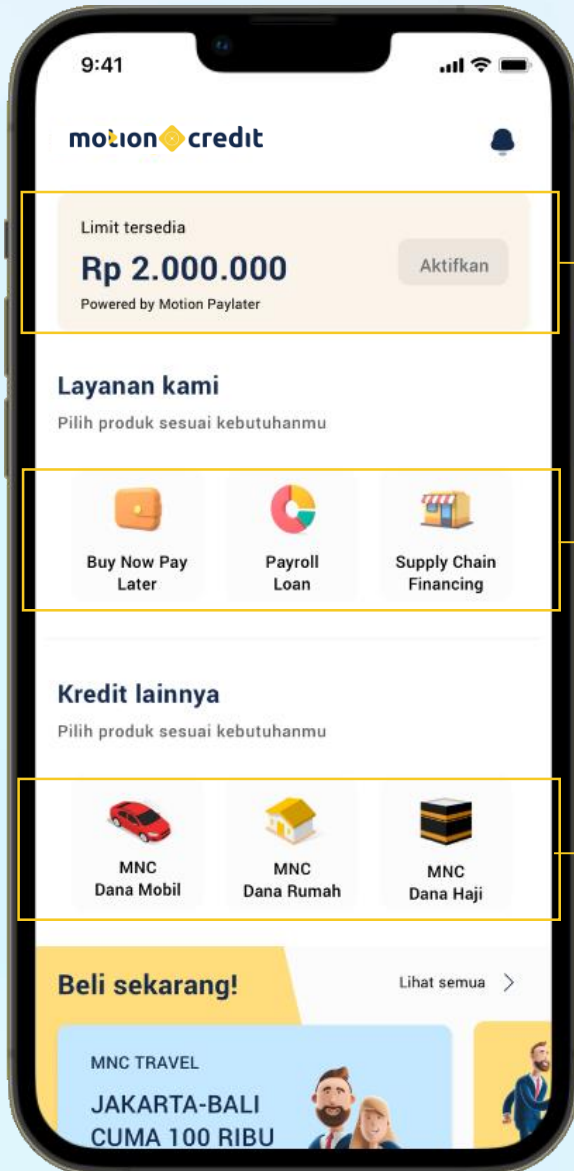
DIRECT DEBIT

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

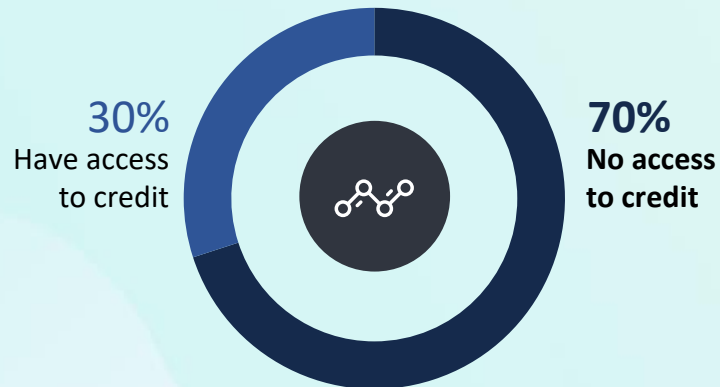
Maximizing transaction-based income from underserved individuals and SMEs

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:

VISA  virtual credit card

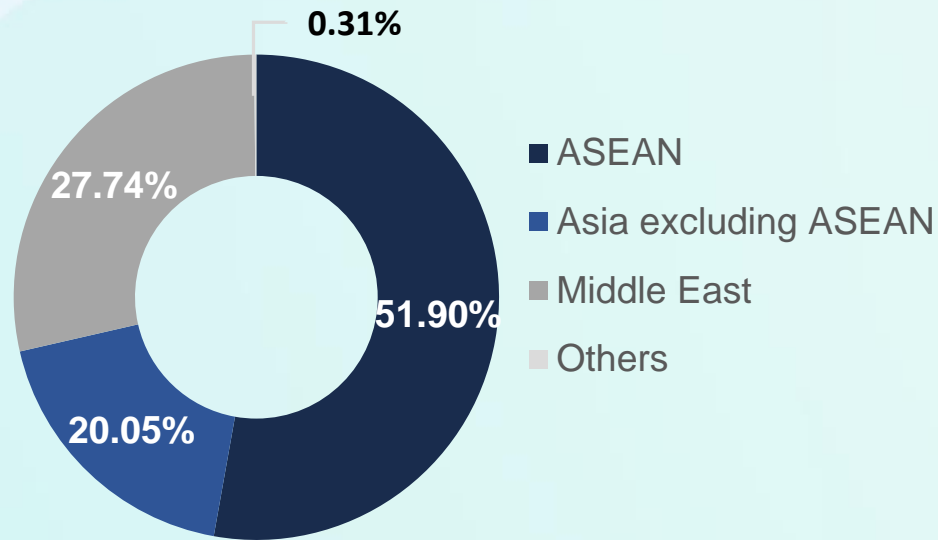
Partnering with reputable P2P lending platforms to manage risk

KOPNUSPOS  lending to retired government employees

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

Total Number of Indonesian Migrant Workers

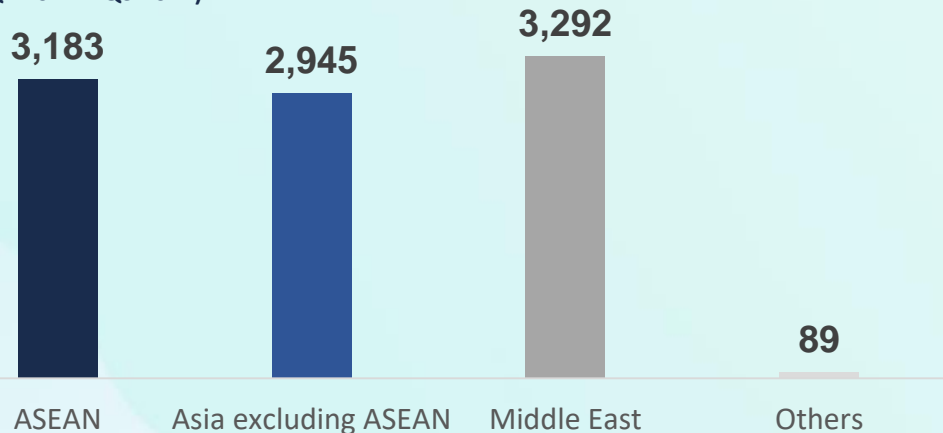
3,365,600



Remittance of Indonesian Migrant Workers

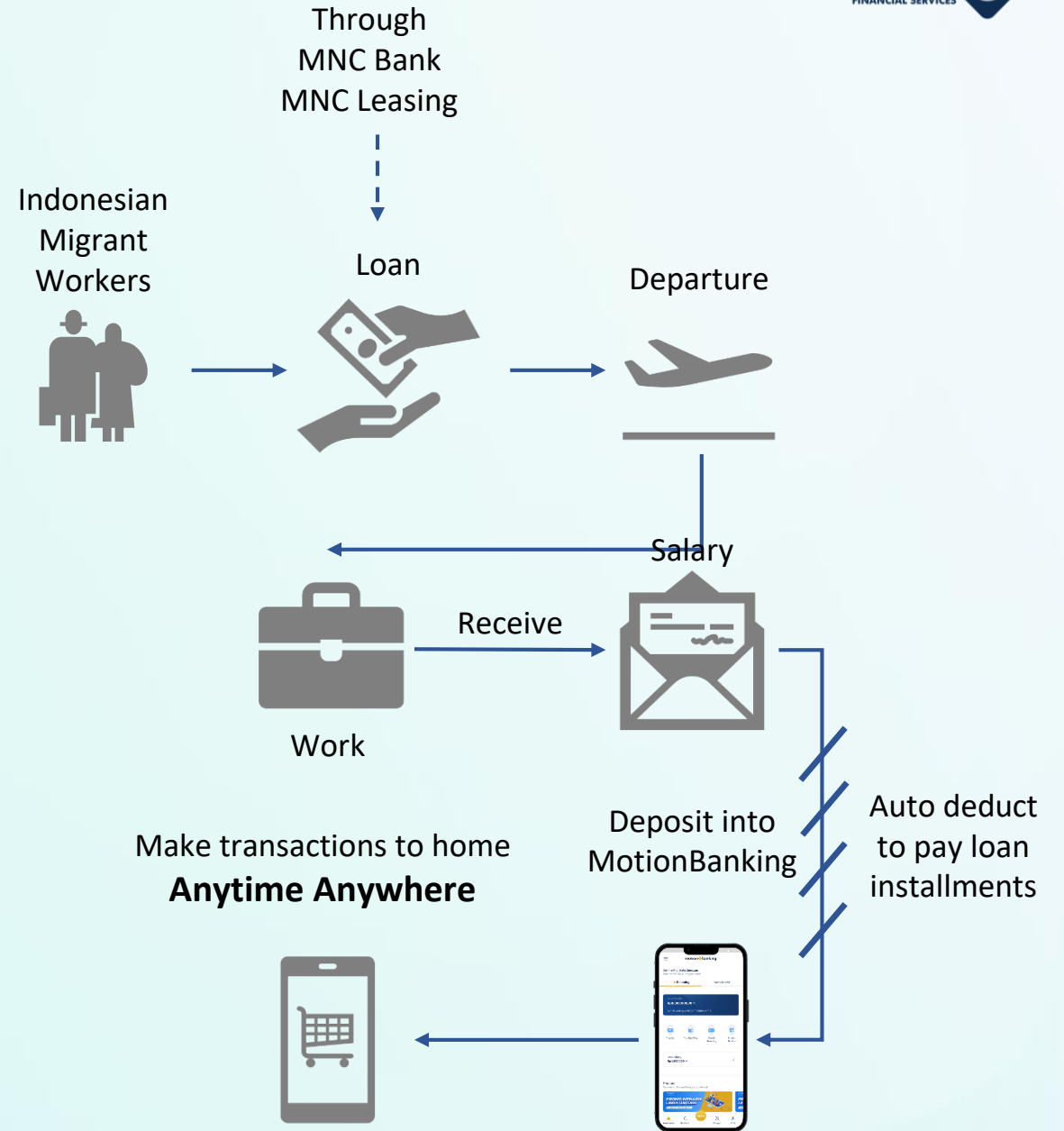
USD 9,509 Million

Last 4 Quarters
(Q4 2021 – Q3 2022)



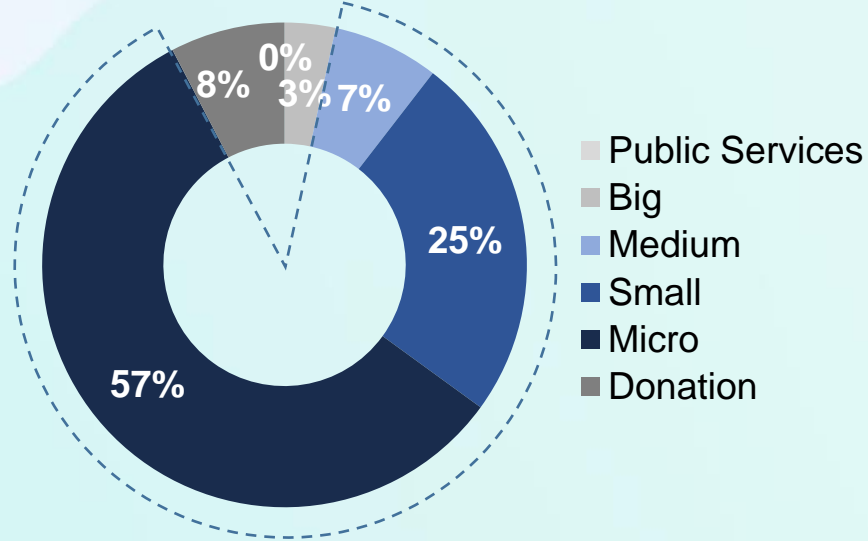
Central Bank of Indonesia, 2022

in million USD

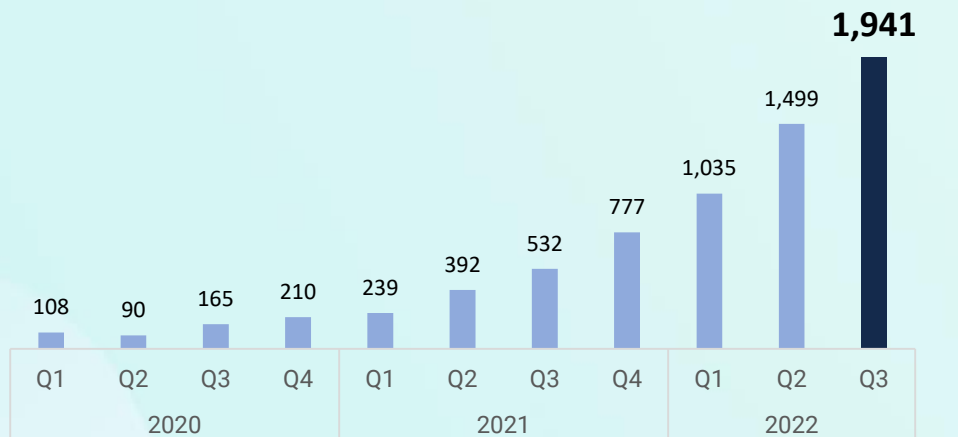


QR Adoption in Indonesia

Total QRIS Merchants 22.7 Million



Transactions 9M-22 USD 4,475 Million

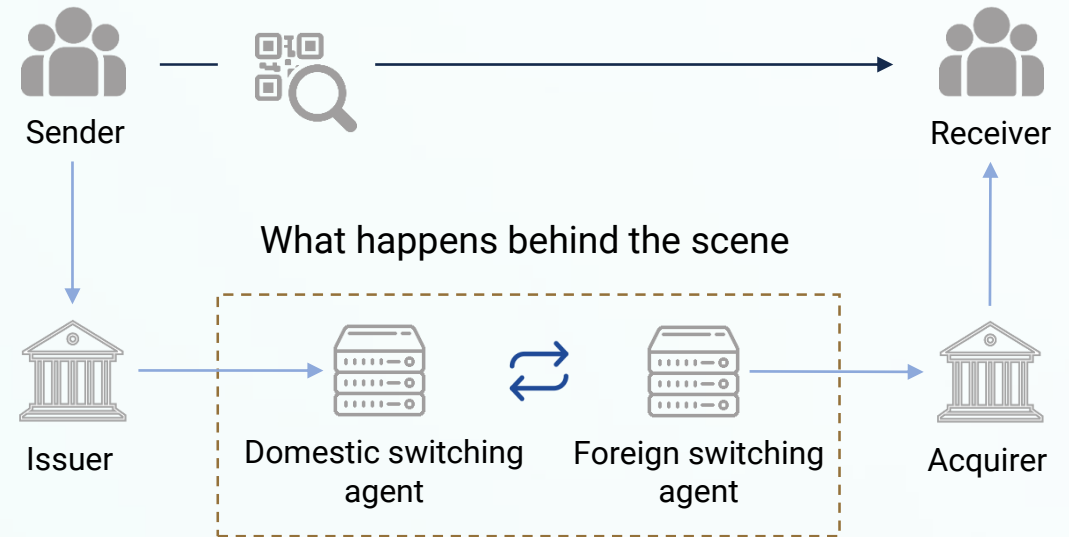


Central Bank of Indonesia, 2022

in million USD



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

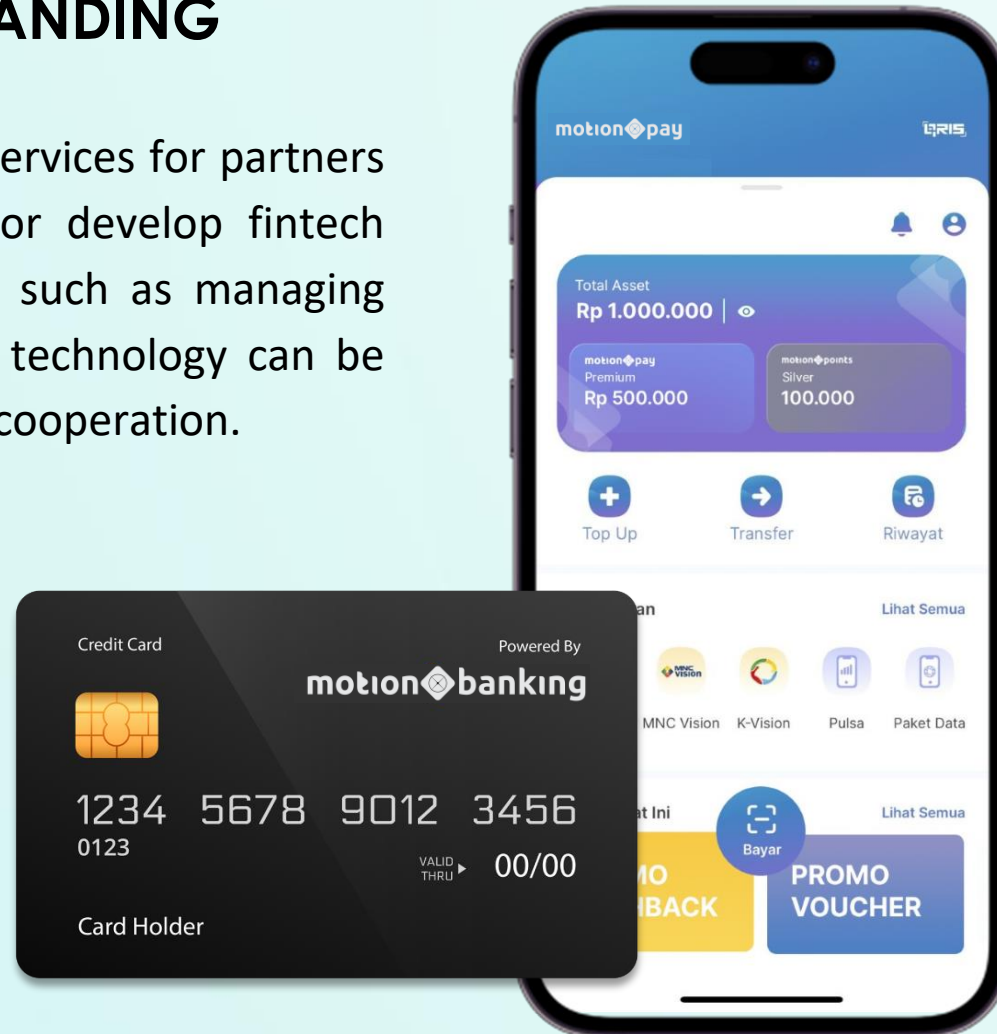


WHITE LABELING

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

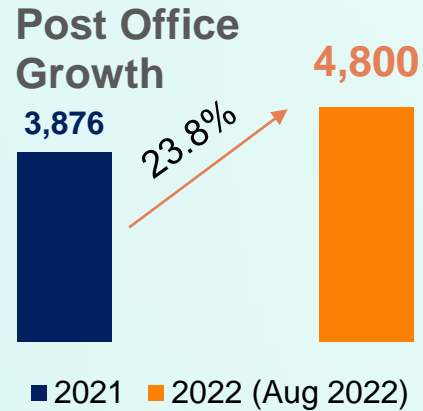
Products

- 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 Asia Holding Billing
- ● Digital lending



21,251

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".



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





THANK YOU

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