

## Second Quarter of 2023, MNC Bank's Performance Delivers Sustainable Growth

Jakarta, 7 September 2023 - PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, a subsidiary of PT MNC Kapital Indonesia Tbk (IDX: BCAP) which is under the auspices of MNC Group (IDX: BHIT) recorded a sustainable growth in the second quarter of 2023 with 13.89% year-on-year (yoy) profit hike to Rp39.49 billion compared to the second quarter of 2022 of Rp34.67 billion.

The achievement stems from several performance indicators of MNC Bank that successfully strengthened. Upholding the principle of prudential banking, MNC Bank's lending rose by 8.80% on an annual basis from Rp9.68 trillion in the second quarter of 2022 to Rp10.53 trillion in the second quarter of 2023. This growth surpasses the average national lending growth of 7.76%. The productive lending

performance was also accompanied by its quality improvement, as evidenced by the net non performing loan (NPL) ratio in the second quarter of 2023 of 2.20%, showing a better figure compared to 2.66% in the second quarter of 2022.

Furthermore, MNC Bank has successfully collected Rp12.31 trillion in Third Party Funds (TPF) until the end of June 2023, marking a 2.80% yoy jump, compared to the same period last year of Rp11.98 trillion. The composition of MNC Bank's TPF in the second quarter of 2023 was primarily driven by a 20.93% yoy increase in savings to Rp2.05 trillion and a 1.98% yoy increase in time deposits to Rp9.16 trillion. Those performance growth factors succeeded in elevating MNC Bank's total assets to Rp16.86 trillion, which climbed 14.18% yoy from Rp14.76 trillion in June 2022.

### BABP Financial Highlights Q2-2023

in million Rupiah	Q2-2023	Q2-2022	%
<b>Profit and Loss</b>			
<b>Revenues</b>			
Interest Revenues	631,554	537,024	17.60%
Interest Expenses	(326,898)	(223,351)	46.36%
<b>Interest Revenues - Net</b>	<b>304,656</b>	<b>313,673</b>	<b>-2.87%</b>
<b>Income Before Tax</b>	<b>50,720</b>	<b>44,524</b>	<b>13.92%</b>
<b>Net income</b>	<b>39,486</b>	<b>34,669</b>	<b>13.89%</b>
Earnings per share <small>(in full Rupiah)</small>	1.37	1.28	
<b>Balance Sheet</b>			
Total assets	16,858,434	14,765,318	14.18%
Total liabilities	13,308,605	12,384,167	7.46%
Total equity	3,549,829	2,381,151	49.08%

MNC Bank's solid performance in the second quarter of 2023 was underpinned by well-maintained financial ratios. Indicated by the capital adequacy ratio at the level of 30.94%, much improved compared to the same period a year earlier of 21.06%. This ratio is also higher than the average capital adequacy ratio of the banking industry as of June 2023, which stood at 25.41%. Meanwhile, the loan to funding ratio (LFR) shifted to 84.58%, accompanied by the return on assets (ROA) and return on equity (ROE) ratios which were reported at 0.62% and 2.72%, respectively.

“ *MNC Bank remains optimistic to deliver sustainable growth and achieve its performance targets until the end of 2023, in accordance with the Company's business plan. This is reflected in the bank intermediation function and various other indicators which continue to show positive growth.* ”

**-Rita Montagna , President Director of MNC Bank**

Facing the increasingly competitive business landscape, MNC Bank undertakes product and service diversification as one of its key strategies. Apart from attracting a larger customer base, MNC Bank consistently innovates to meet diverse financial needs and remain top of mind. In addition to traditional banking products such as savings, time deposits, and credit cards, MNC Bank also develops MotionBank as a digital banking service application for day-to-day financial transactions.

MotionBank simplifies its users in conducting various transactions such as QRIS transaction, fund transfer, payment of various bills, top up & pay to MotionPay and other e-Wallet partners. MotionBank is also equipped with outstanding features from online credit card application, split bill menu for fund transfer requests between MotionBank accounts, fund transfer using phone numbers, to online account opening for savings and time deposits. Moreover, MotionBank offers a variety of appealing promotions that further enhance user convenience in making transactions.

As of June 2023, the volume of digital banking transactions using MNC Bank's MotionBank app gained by 21.36% yoy, accompanied by the total transaction value and number of MotionBank users which up by 21.96% and 14.14%, respectively, compared to June 2022's data.

Don't miss out on the latest information from MNC Bank by visiting the website [www.mncbank.co.id](http://www.mncbank.co.id) and [www.motionbank.id](http://www.motionbank.id), contacting MNC Bank Call Center at 1500188, or follow MNC Bank's official social media accounts on Instagram @officialmnbank and @motionbankingid, Facebook MNC Bank, also Twitter @MNCBank.

Enjoy our digital banking services and other MNC Bank's products by downloading the MotionBanking application on the Google PlayStore and Apple AppStore via the link <https://bit.ly/MotionBankMNC>

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