

Continuing Digitalization, BCAP's Digital Income Grows 21%

Jakarta, July 31, 2023 - PT MNC Kapital Indonesia Tbk (IDX: BCAP) has reported its financial performance for H1-2023, with consolidated revenue of Rp1,420.7 billion, representing a 2.5% year-on-year (yoy) growth compared to H1-2022. The Company's revenue is mainly derived from interest and dividends income, which dominates 64.2% of the total revenue, growing by 13.5% yoy to Rp912.8 billion from Rp804.3 billion in H1-2022. Additionally, digital income amounted to Rp175.6 billion, experiencing a substantial 21.0% yoy increase. BCAP's H1-2023 revenue was also supported by capital market income of Rp147.1 billion, net premium income of Rp149.5 billion, sharia financing lease income of Rp12.7 billion, and other operating income of Rp23.0 billion.

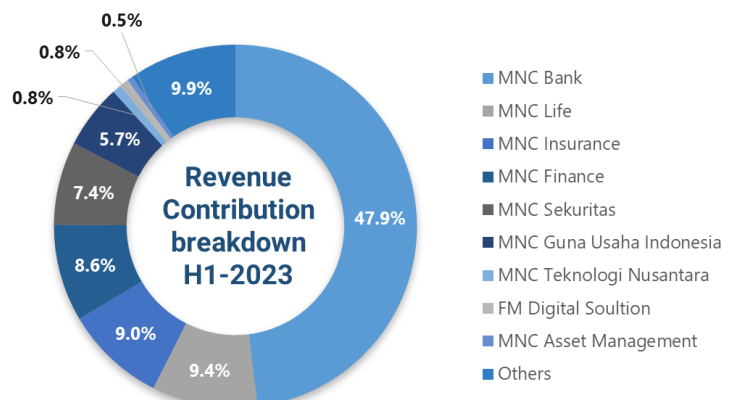
The Company posted a net profit of Rp62.8 billion as of the end of June 2023, with a total net profit attributable to owners of the Company reaching Rp54.0 billion.

While the main contributor to BCAP's H1-2023 revenue came from MNC Bank with 47.9% of total consolidated revenue, followed by MNC Life 9.4%, MNC Insurance 9.0%, MNC Finance 8.6%, MNC Sekuritas 7.4%, MNC Guna Usaha Indonesia 5.7%, FM Digital Solution 0.8%, MNC Teknologi Nusantara 0.8%, MNC Asset Management 0.5%, and others 9.9%.

► Financial Highlights H1-2023

| in million Rupiah | H1-2023 | H1-2022 |
|---|------------------|-----------|
| Profit and Loss | | |
| Revenues | 1,420,665 | 1,386,524 |
| Interest and dividends income | 912,777 | 804,277 |
| Capital market income | 147,125 | 199,020 |
| Net premium income | 149,466 | 177,331 |
| Digital income | 175,570 | 145,062 |
| Syariah financing lease income | 12,740 | 6,293 |
| Other operating income | 22,987 | 54,541 |
| Income Before Tax | 72,707 | 66,493 |
| Net income | 62,825 | 62,760 |
| Total net income attributable to : | | |
| - Owners of the company | 53,975 | 54,220 |
| - Non-controlling interests | 8,850 | 8,540 |
| Total comprehensive income (loss) for the period | (4,347) | 45,714 |
| Total comprehensive income (loss) attributable to : | | |
| - Owners of the company | (13,349) | 42,761 |
| - Non-controlling interests | 9,002 | 2,953 |
| Earnings per share (in full Rupiah) | 1.27 | 1.29 |

| in million Rupiah | H1-2023 | FY-2022 |
|----------------------|------------|------------|
| Balance Sheet | | |
| Total assets | 24,829,122 | 24,306,227 |
| Total liabilities | 18,626,290 | 18,105,414 |
| Total equity | 6,202,832 | 6,200,813 |





► Business Updates

PT MNC Kapital Indonesia Tbk and PT Teknologi Migo Indonesia have collaborated with PT Kereta Api Indonesia (Persero) to enhance services for Kereta Api Indonesia's passengers by providing various entertainment through news portals and OTT platforms, namely Vision+ and RCTI+ owned by MNC Group, as well as complement KAI's payment system by utilizing MotionBank, MotionPay, and Flash Mobile.

● **motion** **bank** by MNC Bank

After rebranding on 1 June 2023, MNC Bank's digital bank application, MotionBank, has affirmed its position as a market leader through highly qualified innovations to enhance its capabilities and banking features in responding to various digital challenges.

MotionBank's complete features help users to fulfill their daily financial transactions, such as bill payments, QRIS transactions, fund transfers, top-ups, and payments to various e-wallet partners. Moreover, MotionBank's vaunted features include online credit card application, split bill, fund transfer using phone number, as well as cash withdrawal and deposit at more than 20 thousand Indomaret outlets across Indonesia. Its latest flagship product, online time deposits with a 5% p.a. interest rate, allows deposit placement starting from Rp200 thousand with tenors ranging from 3-12 months.

Due to its increasing popularity, the volume of digital banking transactions through MotionBank application showed a yoy growth of 21.4% in Q2-2023.

● **motion** **trade** by MNC Sekuritas

As one of Indonesia's best online trading applications, MotionTrade ensures stable, easy, and fast transaction processes for both conventional and sharia customers. The number of MotionTrade users grew by 24.4% yoy by the end of June 2023.

MNC Sekuritas successfully acted as the underwriter in IPO (Initial Public Offering) of PT Sarana Mitra Luas Tbk (IDX: SMIL), which was officially listed on the Indonesia Stock Exchange on 12 May 2023 and raising fresh funds of Rp175 billion. MNC Sekuritas also plays the same role for PT Multisarana Intan Eduka Tbk (IDX: MSIE), which is currently in the book building stage and is planned to be listed on the stock exchange in early August 2023.

These accomplishments reaffirm MNC Sekuritas' position in Indonesia's securities issuance industry, while maintaining its market share as one of Indonesia's best retail brokerage service providers.



● **motionpay** and **Flash Mobile** by MNC Teknologi Nusantara

To accelerate user growth, MotionPay has expanded its partnerships through the linkage program, enhancing partner's application with various transaction options for daily needs. MotionPay also supports partners with comprehensive promotional strategies using MNC Group's media coverages. As a result, MotionPay's user base has increased by 31% as of the second quarter of 2023. In addition, MotionPay continues to enrich the selection of digital vouchers in MotionVoucher feature, which currently reach out more than 600 merchants and over 45,000 outlets.

Acting as a payment gateway, Flash Mobile continues to enhance its features and capabilities to facilitate a variety of payment transactions, including virtual accounts, disbursement, QRIS, PayLater, credit and debit cards, e-money, and more. Flash Mobile's various services are currently adopted by many partners spread across Indonesia, as evidenced by a 37% increase in transactions as of June 2023.

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