

BCAP's Digital Business Acceleration Proves Its Growth in 2022 Financial Performance

Jakarta, 31 March 2023 – PT MNC Kapital Indonesia Tbk (IDX: BCAP) released its full year financial performance of 2022 and closed the year with Rp 2,849.4 billion total revenues in 2022, up by 4.2% from Rp 2,735.1 billion in 2021, with the digital business made the most significant move, leapt by 101.0% to Rp 290.6 billion from Rp 144.6 billion. The biggest chunk of the Company's total revenues came from interest and dividends with Rp 1,670.3 billion, followed by capital market income with Rp 370.4 billion. BCAP's net income recorded at Rp 148.0 billion, higher than Rp 147.2 billion in the previous year.

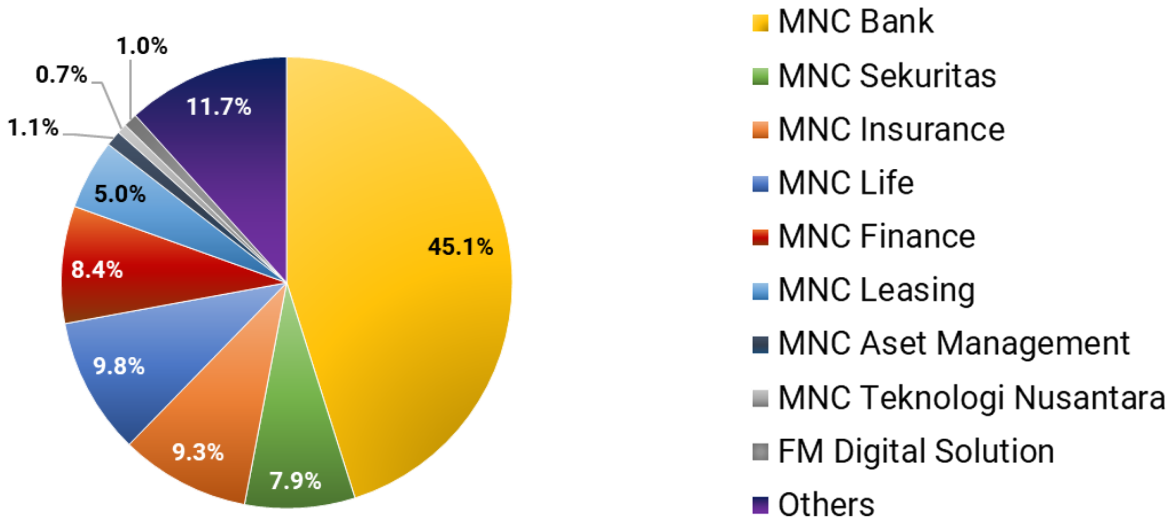
The main contributor to BCAP's revenue came from MNC Bank at 45.1% of total consolidated revenues, followed by MNC Life 9.8%, MNC Insurance 9.3%, MNC Finance 8.4%, MNC Sekuritas 7.9%, MNC Leasing 5.0%, MNC Asset Management 1.1%, FM Digital Solution 1.0%, MNC Teknologi Nusantara 0.7%, and others 11.7%.

Financial Highlights FY-2022

in million Rupiah	FY-2022	FY-2021	%
Profit and Loss			
Revenues	2,849,448	2,735,142	4.2%
Interest and dividends	1,670,327	1,531,716	
Capital market income	370,378	433,796	
Net premium income	328,455	371,512	
Digital income	290,617	144,590	101.0%
Syariah financing lease income	15,345	27,408	
Other operating income	174,326	226,120	
Income Before Tax	278,079	167,047	66.5%
Net income	148,008	147,170	0.6%
Earnings per share <small>(in full Rupiah)</small>	3.20	3.38	
Balance Sheet			
Total assets	24,306,227	21,653,968	12.2%
Total liabilities	18,105,414	15,646,157	15.7%
Total equity	6,200,813	6,007,811	3.2%



► **Revenue contribution FY-2022**



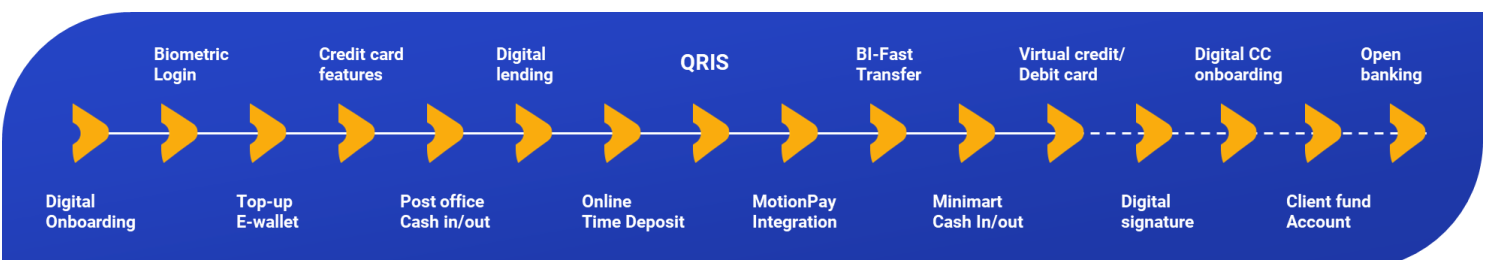
2022 has been a busy year for BCAP. The Company has a strategic plan to consolidate its transaction-based services under PT Motion Digital Technology (Motion Digital), a subsidiary that is fully owned and controlled by BCAP, including MotionBanking by MNC Bank, MotionTrade by MNC Sekuritas, also MotionPay and Flash Mobile by MNC Teknologi Nusantara. The Company has received approvals from the Financial Services Authority (OJK) and Bank Indonesia (BI) to consolidate MotionBanking by MNC Bank, MotionPay and Flash Mobile by MNC Teknologi Nusantara under Motion Digital. Meanwhile, MotionTrade by MNC Sekuritas, currently is still in the process to obtaining OJK’s approval.

► **motion banking oleh MNC Bank**

MNC Bank has expanded its reach to provide accessibility for Indonesian people with its digital banking app, MotionBanking. In 2022, MNC Bank formed a number of strategic partnerships, such as Indomaret, which enables MotionBanking’s users to deposit and withdraw cash at more than 21,000 Indomaret outlets throughout Indonesia. While the collaboration with BPJAMSOSTEK and Taspen allow customers to receive pension fund digitally through MotionBanking.

Apart from having the QRIS feature that allows its users to transact at all QRIS merchants across Indonesia, MotionBanking also serves Online Deposits directly from the application. All of those will accelerate user acquisition and increase transaction volume for MNC Bank's core business growth.

motion banking Product Development





motiontrade by MNC Sekuritas

As one of the best online trading applications in Indonesia, MotionTrade ensures stable, easy, and fast transaction process for its users, including conventional and sharia customers. MotionTrade offers “Super Order” feature that allows users to maximize profits while minimizing losses, complemented with the latest news and research report. For more experienced traders, MotionTrade also has “Speed Order” and “Power Buy and Sell Analysis” features.

motionpay and Flash Mobile by MNC Teknologi Nusantara

In 2022, MotionPay obtained approval from Bank Indonesia for Account Linkage service. It aims to strengthen the synergy between MNC Bank and MNC Teknologi Nusantara, as well as provide a seamless experience in using Motion applications developed by the Company. MotionPay persists to pursue its business growth by expanding collaboration with various well-known partners, both from MNC Group’s internal and external parties.

Flash Mobile (FM) comes with three core services which include payment gateway, biller aggregator and invoicing to support business transactions with various payment methods. As a biller aggregator, FM serves more than 2,500 online and offline merchants as well as MNC Group billers to collect bill payments through Single API integration. As a payment gateway solution, FM supports several payment methods such as bank transfers, debit and credit cards, QRIS, retail outlets and e-wallets. Flash Mobile also provides value-added services including messaging and digital onboarding to support digitalization in the financial services sector.

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Responding to market fluctuations throughout 2022, BCAP focused on answering the needs of the Indonesian people for reliable financial services by actively accelerating digital capabilities as well as sparking various innovations and collaborations. In addition, PEFINDO raised the Company's credit rating to “idBBB+” from “idBBB” with a stable outlook in 2022. The upgraded rating reflects the Company's strengthened business position, in line with the significant developments in its digital ecosystem integration strategy, above average capitalization, as well as adequate liquidity and flexibility in terms of finance.

Getting through 2023, MNC Kapital will not be complacent with the solid performance in 2022, but will always be “in motion” and improve itself with “what's next?”, towards the most integrated digital financial services in Indonesia.

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-Yudi Hamka, President Director of BCAP



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