INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked

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

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

Digital Financial Services
*in USD billion

- Payments (GTV)
  - 2021: 234 billion
  - 2022: 266 billion
  - 2025: 421 billion
  - Projected +17% CAGR

- Investment (AUM)
  - 2021: 1 billion
  - 2022: 2 billion
  - 2025: 10 billion
  - Projected +74% CAGR

- Lending Loan Book
  - 2021: 1.2 billion
  - 2022: 3 billion
  - 2025: 16 billion
  - Projected +51% CAGR

- Remittance (GTV)
  - 2021: 1.2 billion
  - 2022: 2 billion
  - 2025: 3 billion
  - Projected +26% CAGR

- Lower carbon emission for every 1% digital financial inclusion

• 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

41.5% - PRIME TIME
FTA TV

>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 SEARCHES
#1-3 ANIMATIONS
#1-2 INFOTAINMENTS
#1 NEWS
#1-5 ONLINE BLOCKING PROGRAMS
#1-5 AWARDING PROGRAMS

12.3M+
SUBSCRIBERS
DTH, PAY TV, BROADBAND

400+
TOP ARTISTS

224+
YOUTUBERS
THE BIGGEST TALENT MANAGEMENT COMPANY IN INDONESIA

208.6M+
SUBSCRIBERS
#1 YOUTUBE TV VIEWS & SUBS AMONG COMPETITORS

301.1M+
FOLLOWERS
STARTED IN SEPT 2020

70.4M+
FOLLOWERS
STARTED IN JULY 2020

110M+
MAU
OTT AND SUPER APPS

2.8M+
USERS
GROWING E-COMMERCE

4 PORTALS WITH A COMBINED 42M+
MAU

1M+
USERS

1M+
USERS

425K
DOWNLOADS
MNC FINANCIAL SERVICES
OVERVIEW
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 (25+mn offline merchants)

Note: solid partners
MotionBank 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

**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**

**Product development**

- Biometric login
- Credit card features
- Digital lending
- QRIS
- BI-Fast transfer
- Virtual credit/debit card
- Phone number transfer
- Digital signature
- Open banking

- Digital onboarding
- Top-up E-wallet
- Post office cash in/out
- Online time deposit
- MotionPay integration
- Minimart cash in/out
- Digital CC onboarding
- Split bill
- Client Fund Account
MotionTrade by MNC Sekuritas has been one of the best and well-known online stock-trading platform since 2016.

THE BEST ONLINE TRADING APP

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, Y, 5Y, 5Y, Max)

E-Mutual Fund Supermart
Supermart of 156 e-mutual fund products from 31 Asset Management companies

Available in Mobile & Desktop Version, both Android & iOS. Compatible with Smart Watch

MNC Research
Integrated research report And economic news

MotionTrade
Seamless stock and e-mutual opening account

Voice Command "Nancy" Order, buy, sell, check portfolio, Read news, etc

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

Sharia Account
One of 18 IDX members with Sharia Online Trading System (SOTS) and Sharia License from DSN MUI

MNC Filantropi

**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 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 NETWORKS**

<table>
<thead>
<tr>
<th>CARDS</th>
<th>VIRTUAL ACCOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>RETAIL OUTLETS</td>
<td>E-WALLET</td>
</tr>
<tr>
<td>QRIS</td>
<td>DIRECT DEBIT</td>
</tr>
<tr>
<td>PAYLATER/ CARDLESS</td>
<td></td>
</tr>
</tbody>
</table>

**How Payment Gateway Works**

1. Customer: pays via bank, e-Wallet, or biller
2. Payment gateway partners, banks, financial institutions, e-Wallets, billers
3. Merchant's Flash Mobile account
4. Cash out settlement
5. Merchant, biller, or partner
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

Funding
- Competitive interest
- Lucky draw / Lottery

Transaction
- Credit profiling based on user transactions
- Promotions (discounts and cashback) to boost transactions, barter with media value (no cash-burning)

Lending
- De-risking business model by partnering with P2P Lending to serve both end customers & MSME

Why this market?

186 million Low-Mid Income individuals
- 29% Have access to credit
- 71% No access to credit

65 million Micro, Small and Medium Enterprises
- 30% Have access to credit
- 70% No access to credit

Digital lending strategies:
- Partnering with reputable P2P lending platforms to manage risk
- Virtual Credit Card
- E-commerce digital lending for both merchant (working capital) and buyers (buy now pay later)
- Credit profiling based on user transactions

Source:
- Central Bureau of Statistics, 2021
- Ministry of Cooperative and MSME, 2021
- Central Bank of Indonesia, 2021
Remittance of Indonesian Migrant Workers
USD 10,209 Million

(Q3 2022 – Q2 2023)

Central Bank of Indonesia, 2023

3,291
3,455
3,330
133

ASEAN
Asia excluding ASEAN
Middle East
Others

in million USD

Total Number of Indonesian Migrant Workers
3,526,070

Through
MNC Bank
MNC Leasing

Auto deduct
to pay loan
installments

Anytime Anywhere

Receive

Deposit into
MotionBank

Make transactions to home

Work

Salary

Departure

Indonesian
Migrant
Workers

Loan
QR Adoption in Indonesia

Total QRIS Merchants

- Public Services: 25%
- Big: 0%
- Medium: 3%
- Small: 7%
- Micro: 3%
- Donation: 8%

Transactions FY-22

- 25+ Million
- USD 6,612 Million

Central Bank of Indonesia, 2022

Cross-border remittance

Indonesia, Malaysia, India, Pakistan, Philippines, Thailand

What happens behind the scene

Sender → QR Code → Receiver

Issuer → Domestic switching agent

Foreign switching agent

Acquirer
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.

Why Co-Branding?

• License
• Technology
• Resources

Products

• E-Money
• Top-up, transfers, transactions, balance checking
• QRIS
• Loyalty points
• Credit card
PARTNERSHIP

To create additional traffic and accumulate data for upselling

- **jalin**: 58K+ state-owned banks’ ATMs
- **Indomaret**: 21K+ retail convenience stores
- **Alfamart**: 17K+ retail convenience stores
- **POS Indonesia**: 4,800 post offices
- **Migo**: Targeting 100K warung download stations

- **KEMEN KOP UKM**: 65M merchants
- **BPJS Ketenagakerjaan**: 36M participants
- **KAI**: 18M+ yearly trx
- **taspen**: 6.8M active & retired participants

- **sociolla**: >42M users
- **ESQ**: >1.7M Indonesian alumni
- **ULTRA VOUCHER**: 500K users
- **MPStore**: >100K MSME merchants

- **Upcoming**: Citilink 1M monthly existing pax
- **Indosat**: 100M users

Diverse partnerships with universities:
- 35K students
- 18K students
- 8K students
- 5K students

Upcoming partnerships:
- 5K students
- 100M users
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