

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked



~280 Million
Population



US\$4,783
GDP per Capita



77%
Internet Penetration

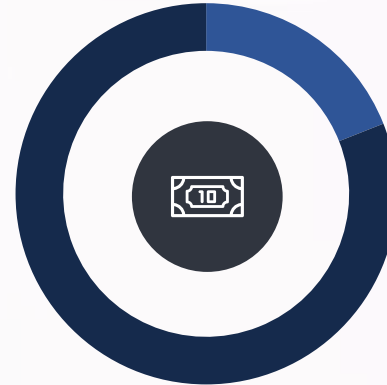


~80%
Smartphone Penetration



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

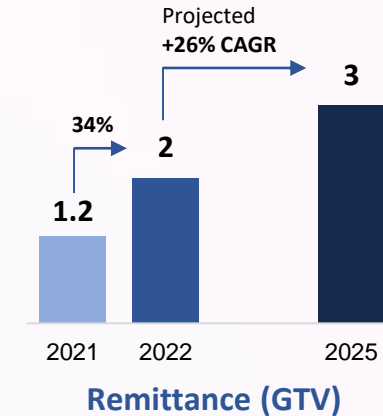
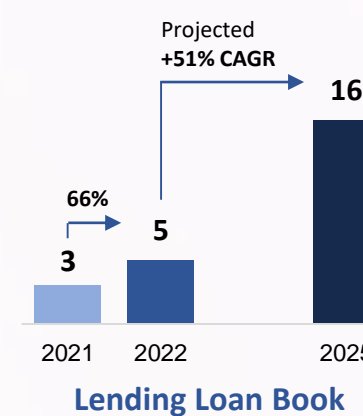
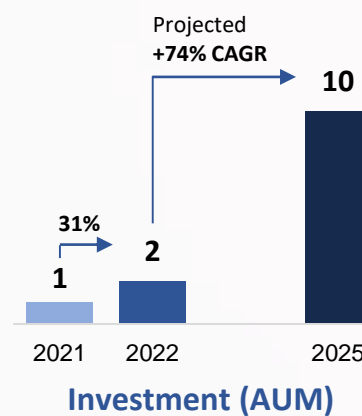
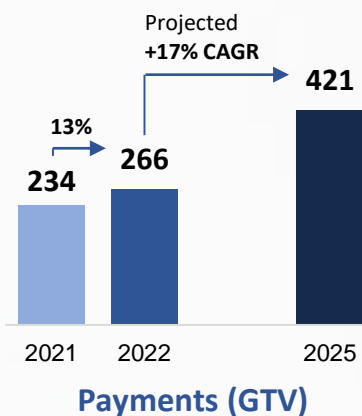
Indonesia has the
world's third-largest
underbanked &
unbanked population



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

40.4% AUDIENCE SHARE
- PRIME TIME
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 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
223+ YOUTUBERS

THE BIGGEST TALENT
MANAGEMENT COMPANY IN
INDONESIA



218M+
SUBSCRIBERS

#1 YOUTUBE TV VIEWS &
SUBS AMONG COMPETITORS



306.5M+
FOLLOWERS

STARTED IN SEPT 2020



71.2M+
FOLLOWERS

STARTED IN JULY 2020



110M+

VISION+ MAU
OTT AND SUPER APPS



2.8M+



USERS
GROWING
E-COMMERCE

4 PORTALS WITH A COMBINED **52M+** MAU

okezone.com
#LengkapCepatBeritanya

SINDO NEWS.com



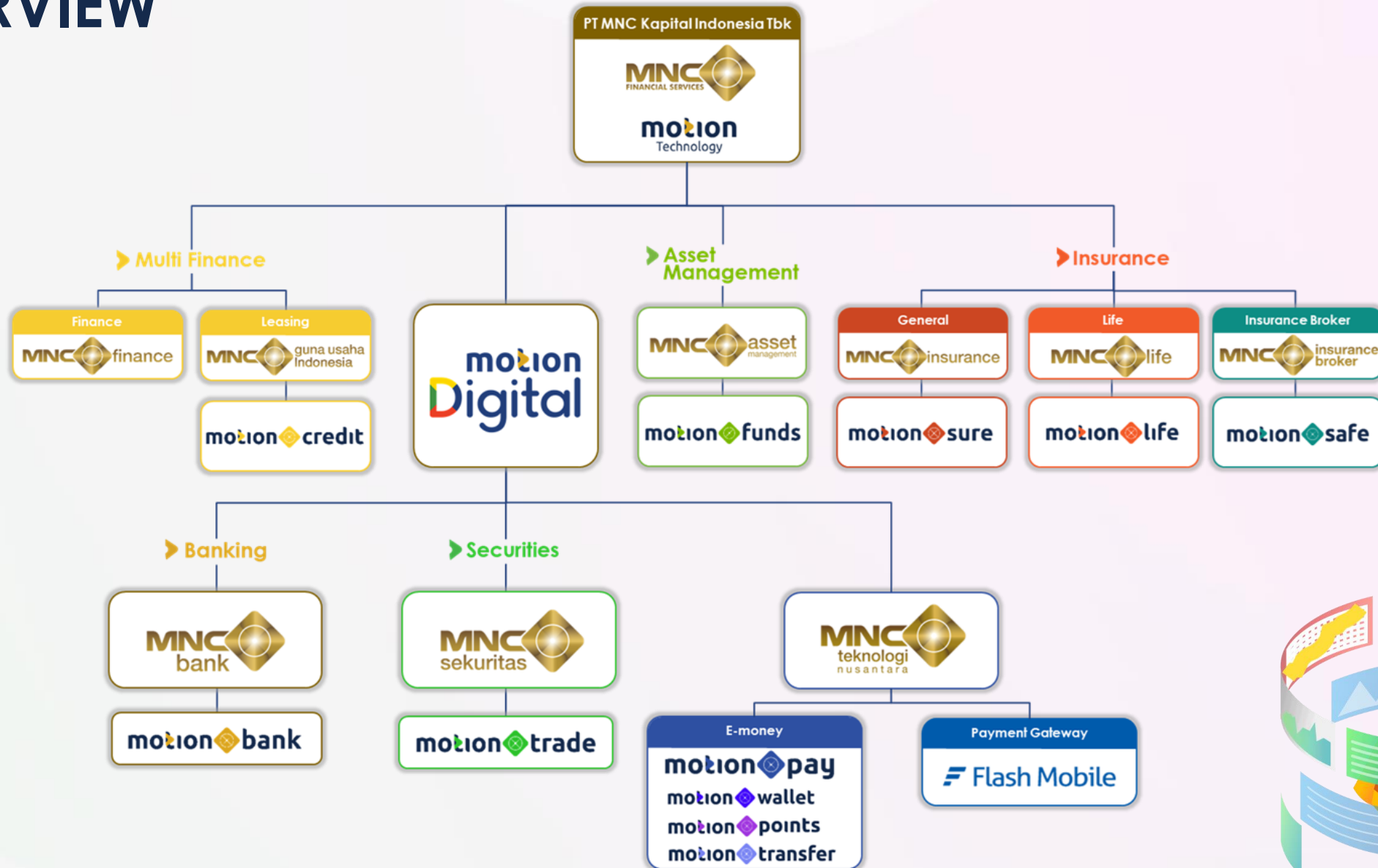
iNews.id
#IniBaruBerita

1M+ motion  **bank**
USERS

1M+ motion  **pay**
USERS

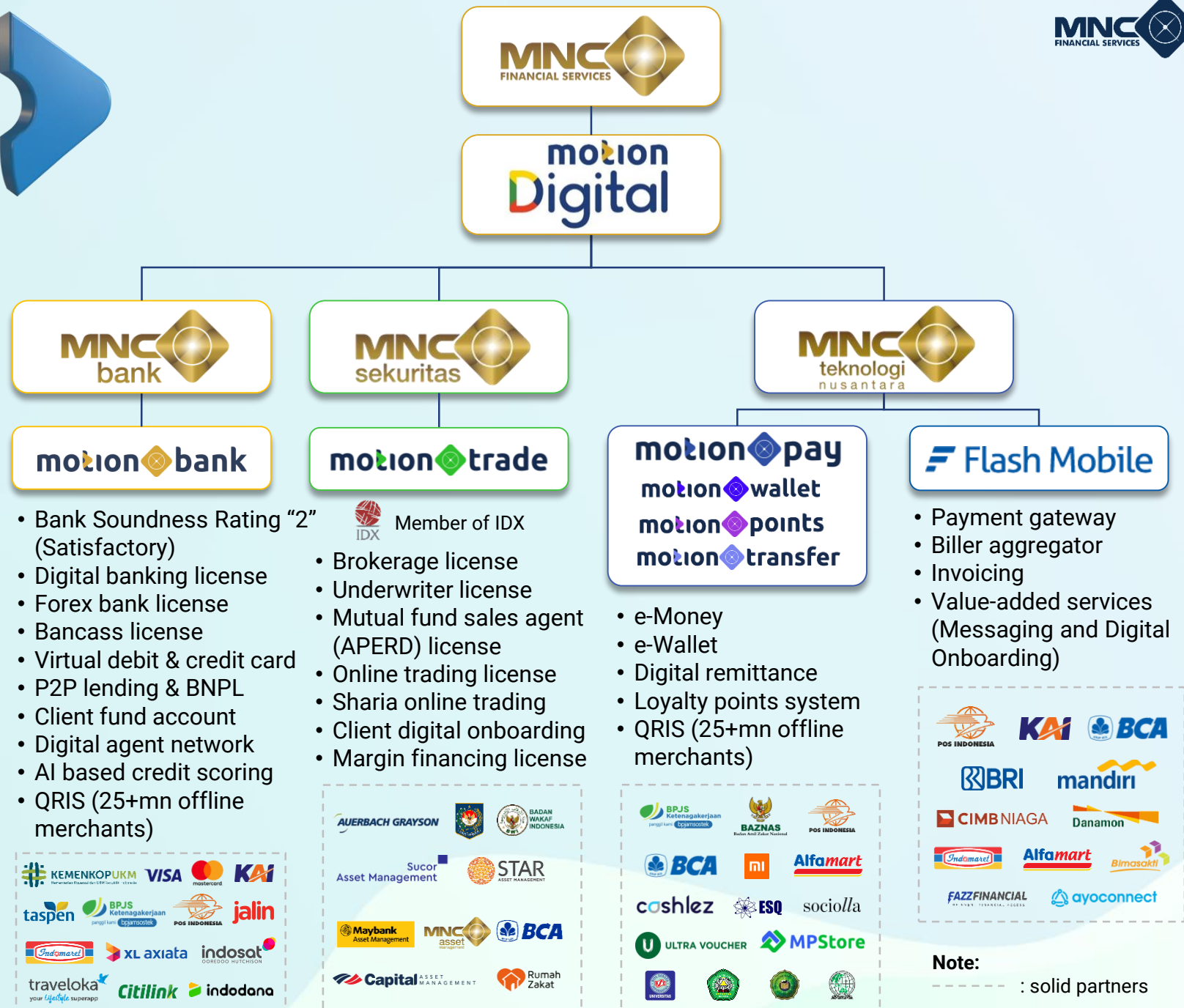
425K motion  **trade**
DOWNLOADS

MNC FINANCIAL SERVICES OVERVIEW

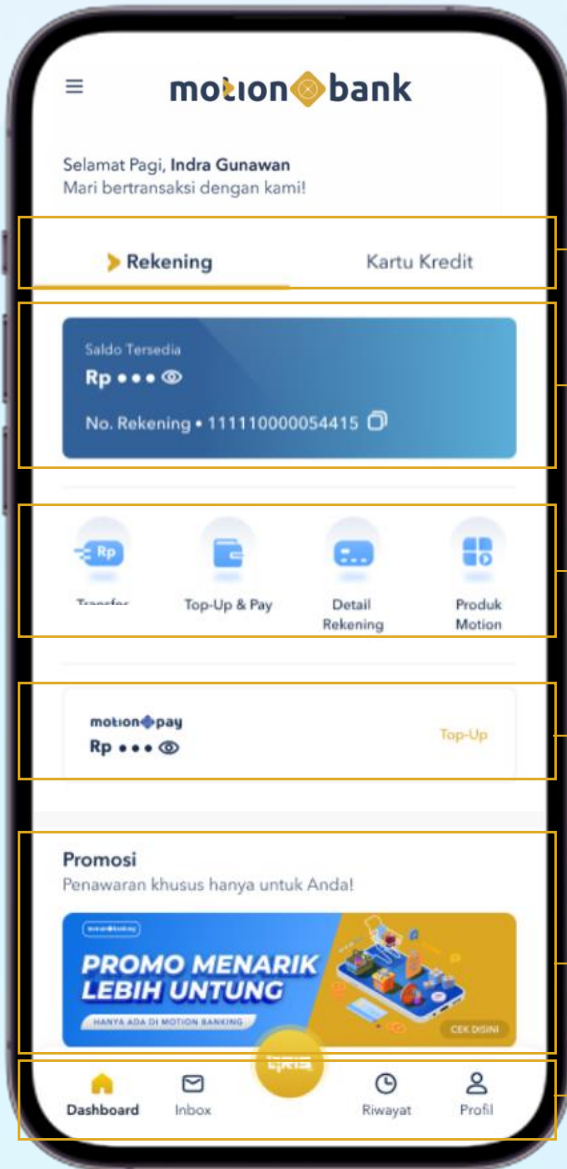


motion Digital

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.



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

MotionBank is an integrated digital banking App. Providing end to end banking services and attractive features

Light - easy to use •

Friendly UI/UX •

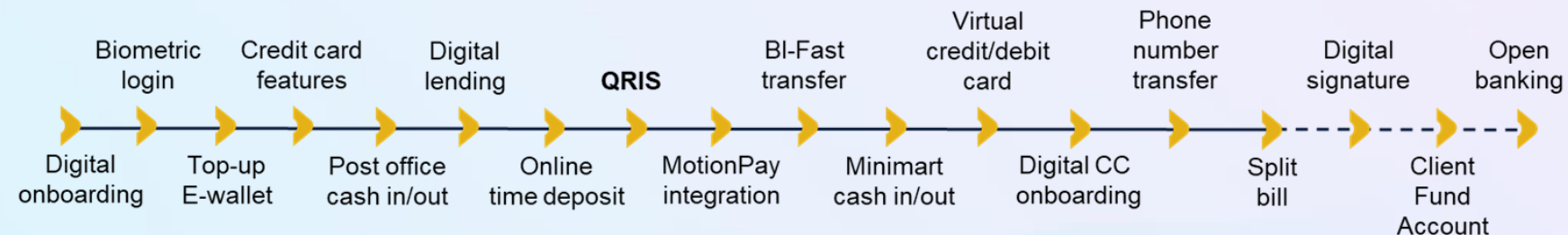
Complete features and products •

Attractive rewards •

API integration •



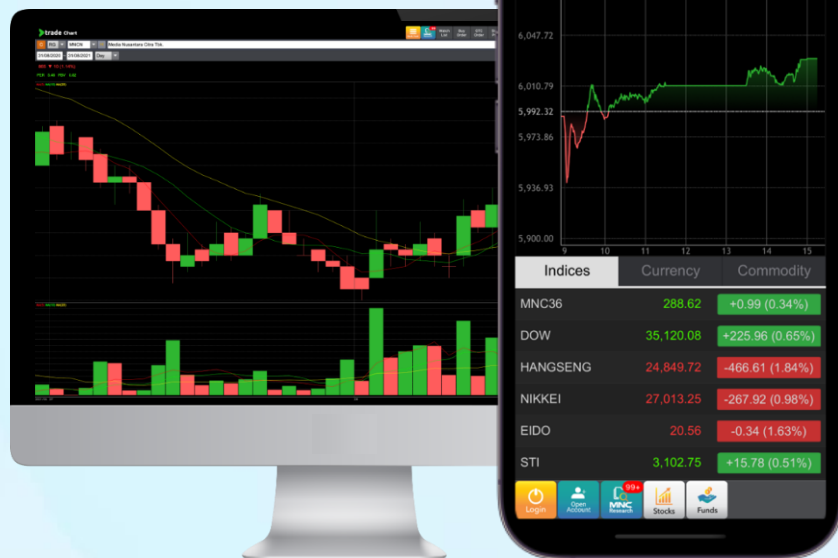
Product development



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



NEW FEATURES

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 158 e-mutual fund products from 31 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
One of 18 IDX members with Sharia Online Trading System (SOTS) and Sharia License from DSN MUI

MNC Filantropi

e-IPO

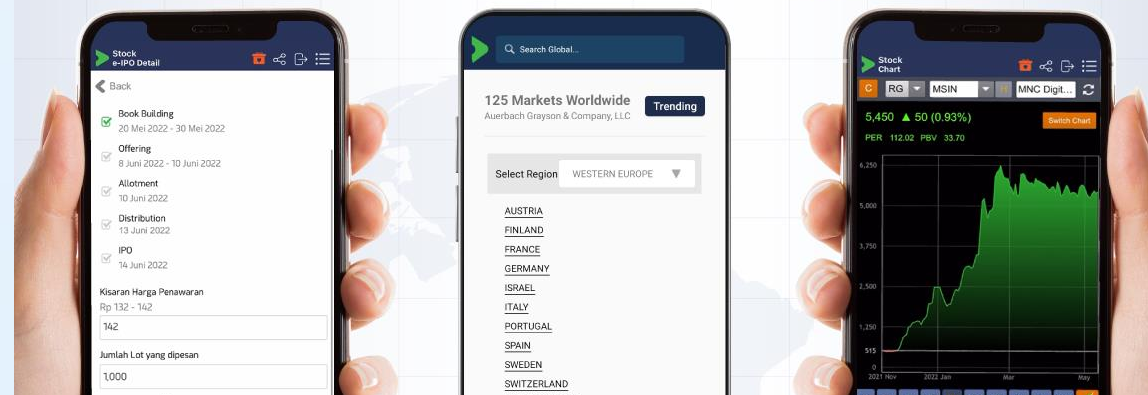
Users can participate in bookbuilding and transaction process of new listed companies through e-IPO menu in MotionTrade.

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.

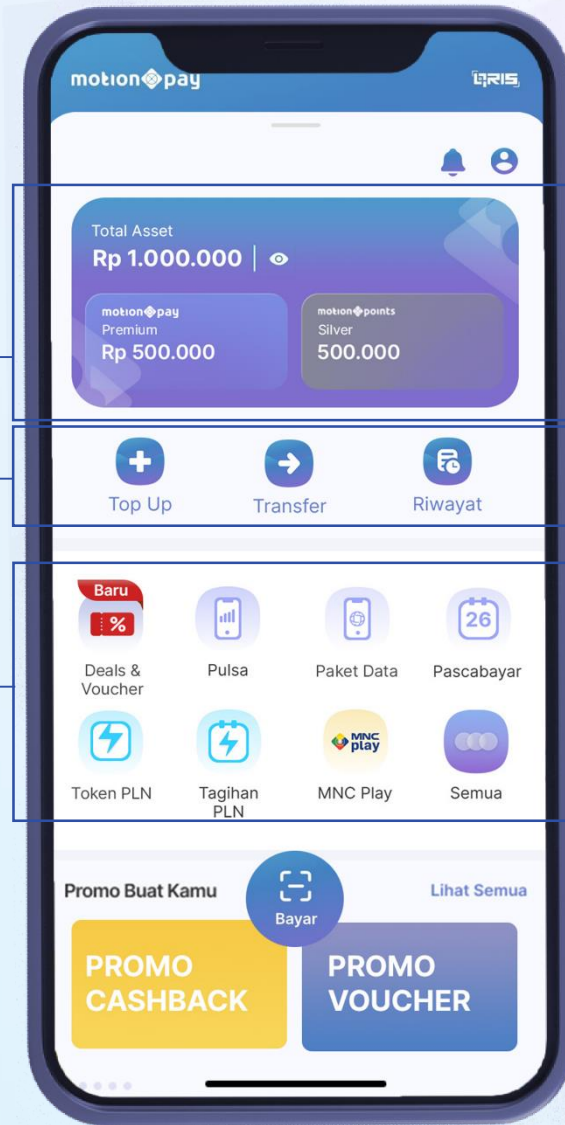


Balance & MotionPoints

- 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



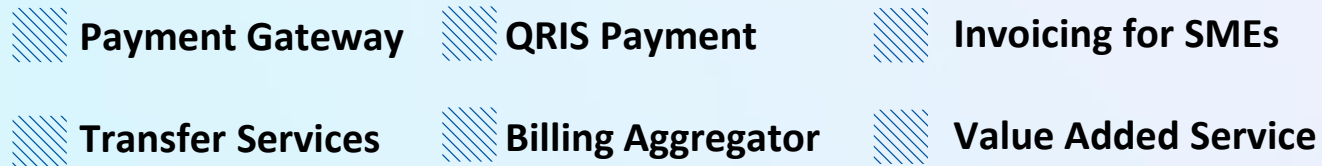
MotionVoucher

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 NETWORKS

CARDS

VIRTUAL ACCOUNTS

RETAIL OUTLETS

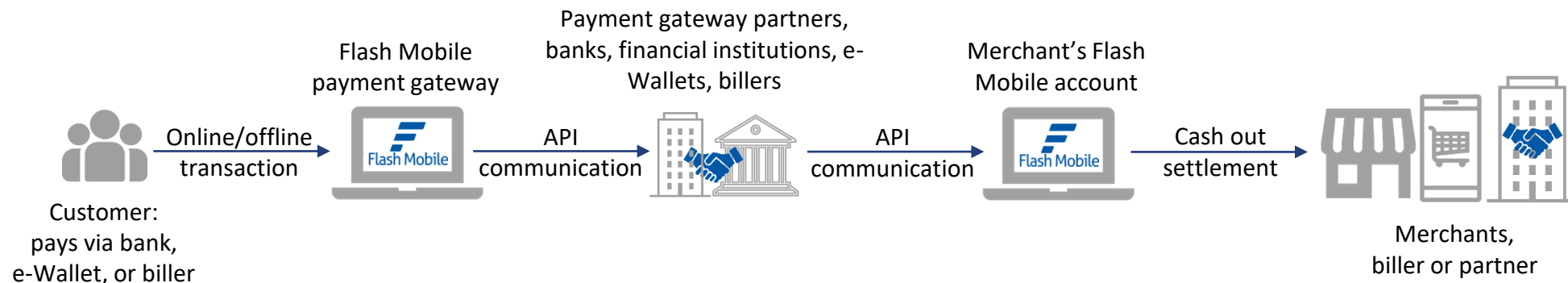
E-WALLET

QRIS

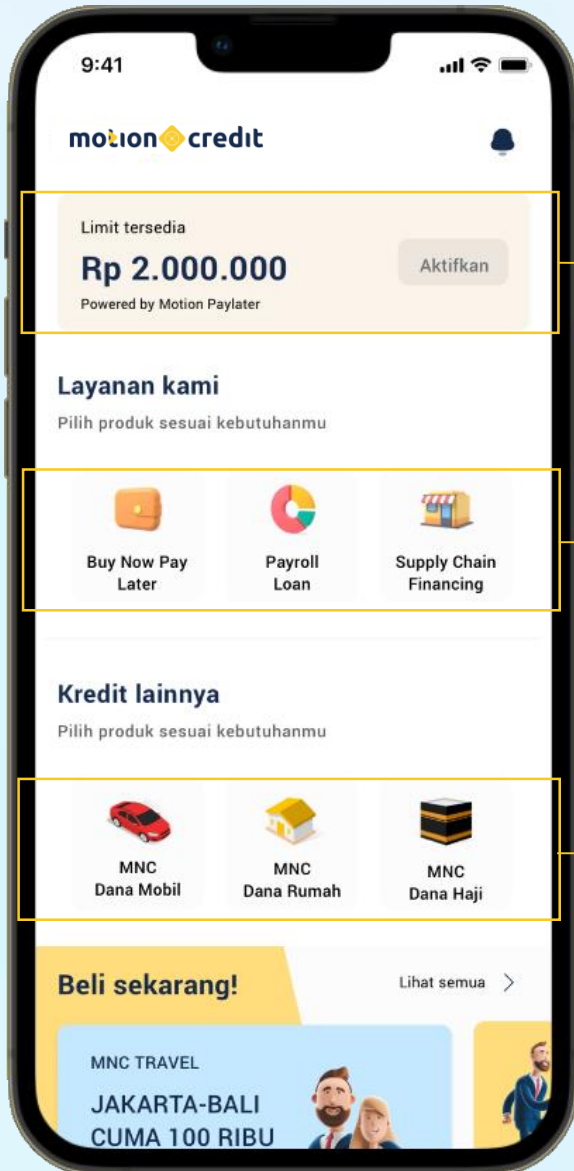
DIRECT DEBIT

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



Funding

- Competitive interest
- Lucky draw / Lottery



Partnering with POS Indonesia and retail outlet 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

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

Digital lending strategies:



Virtual Credit Card

Partnering with reputable P2P lending platforms to manage risk



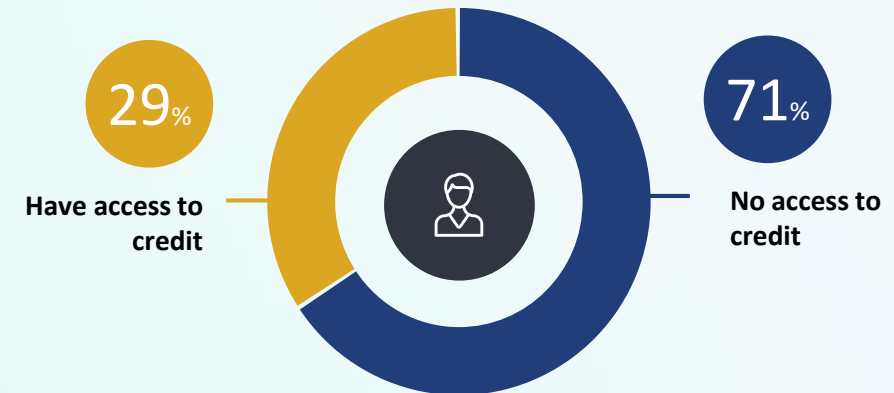
lending to retired government employees

E-commerce digital lending for both merchant (working capital) and buyers (buy now pay later)

Why this market?

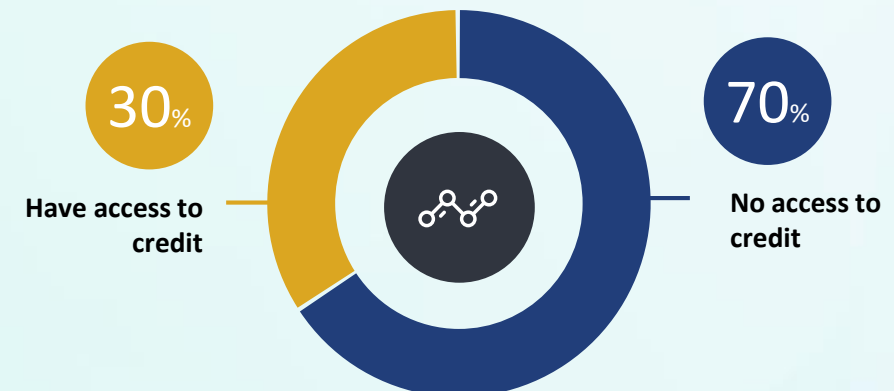
186million

Low-Mid Income individuals



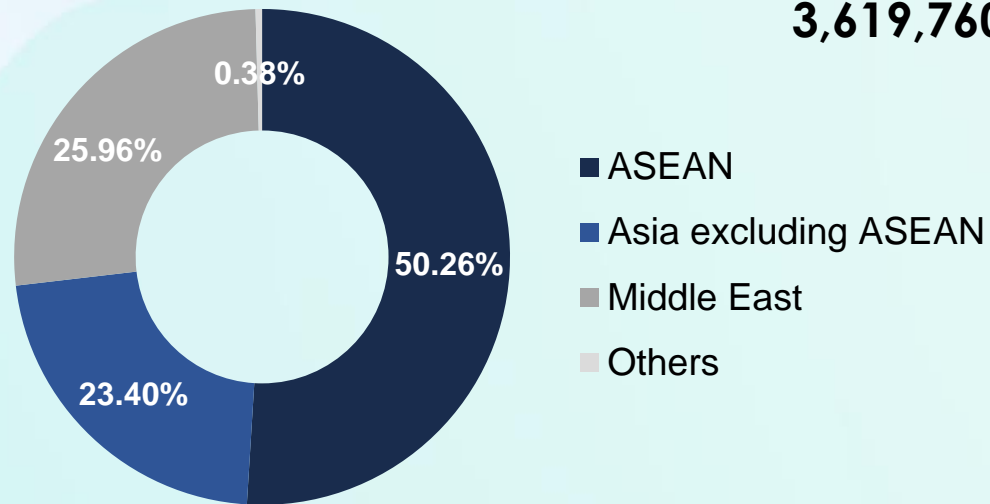
65million

Micro, Small and Medium Enterprises



Total Number of Indonesian Migrant Workers

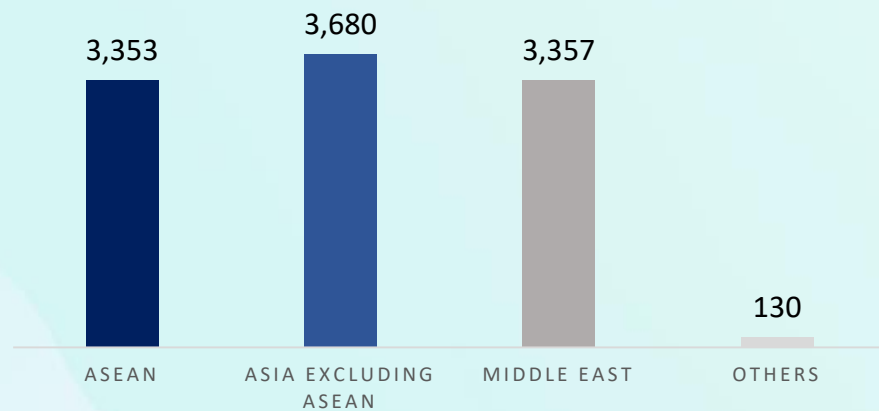
3,619,760



Remittance of Indonesian Migrant Workers

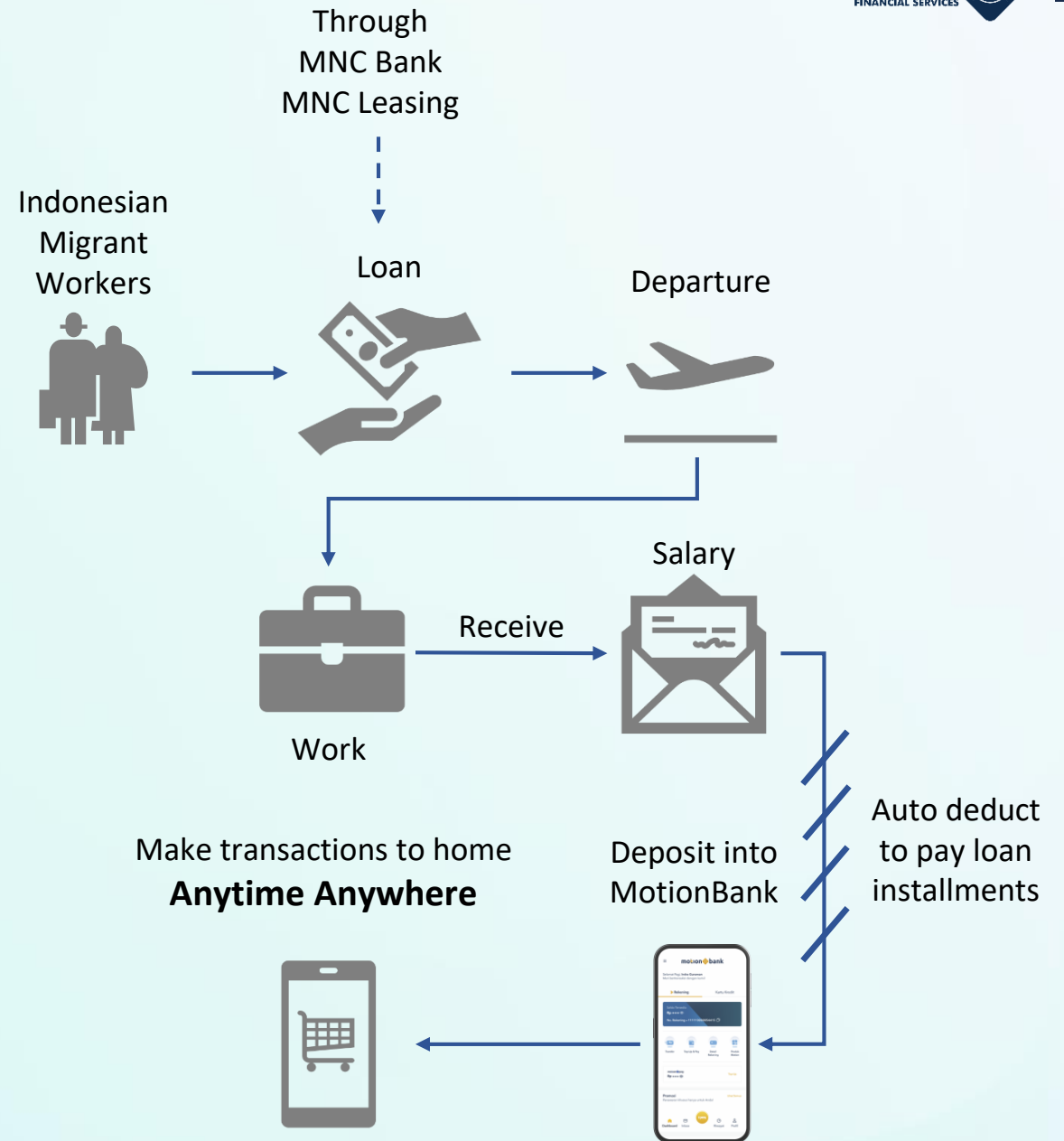
(Q4 2022 – Q3 2023)

USD 10,519 Million



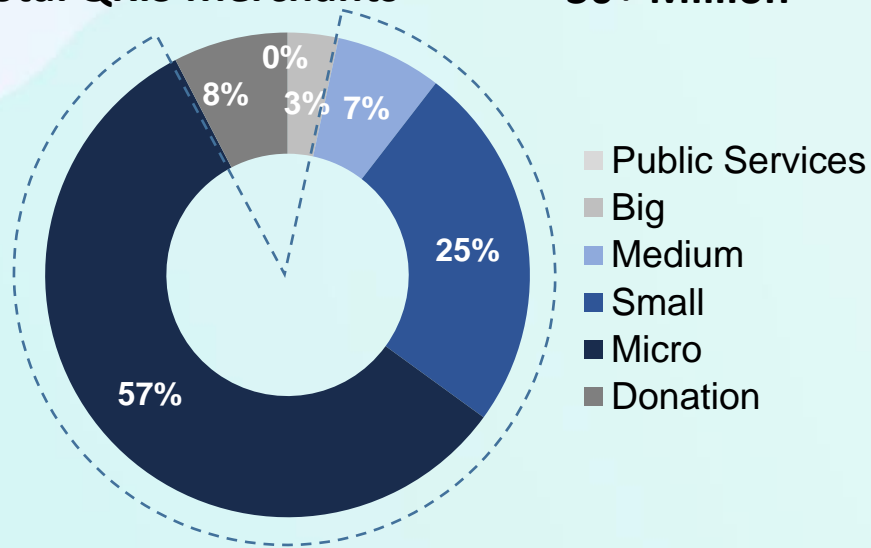
Central Bank of Indonesia, 2023

in million USD



QR Adoption in Indonesia

Total QRIS Merchants 30+ Million



Transactions FY-23 USD 15,065 Million



Central Bank of Indonesia, 2022

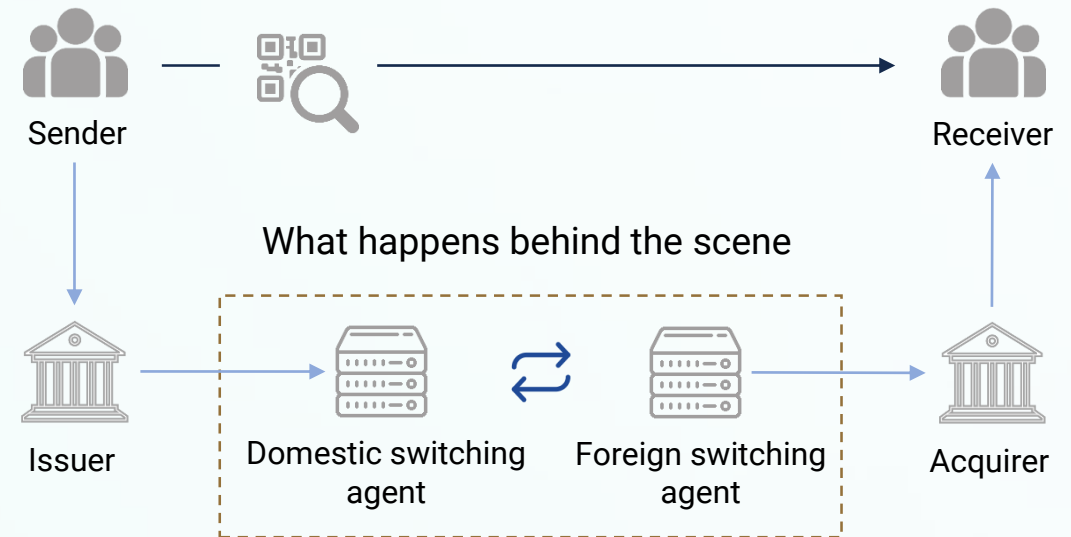
in million USD



Cross-border remittance



Indonesia, Malaysia, India, Pakistan, Philippines, Thailand

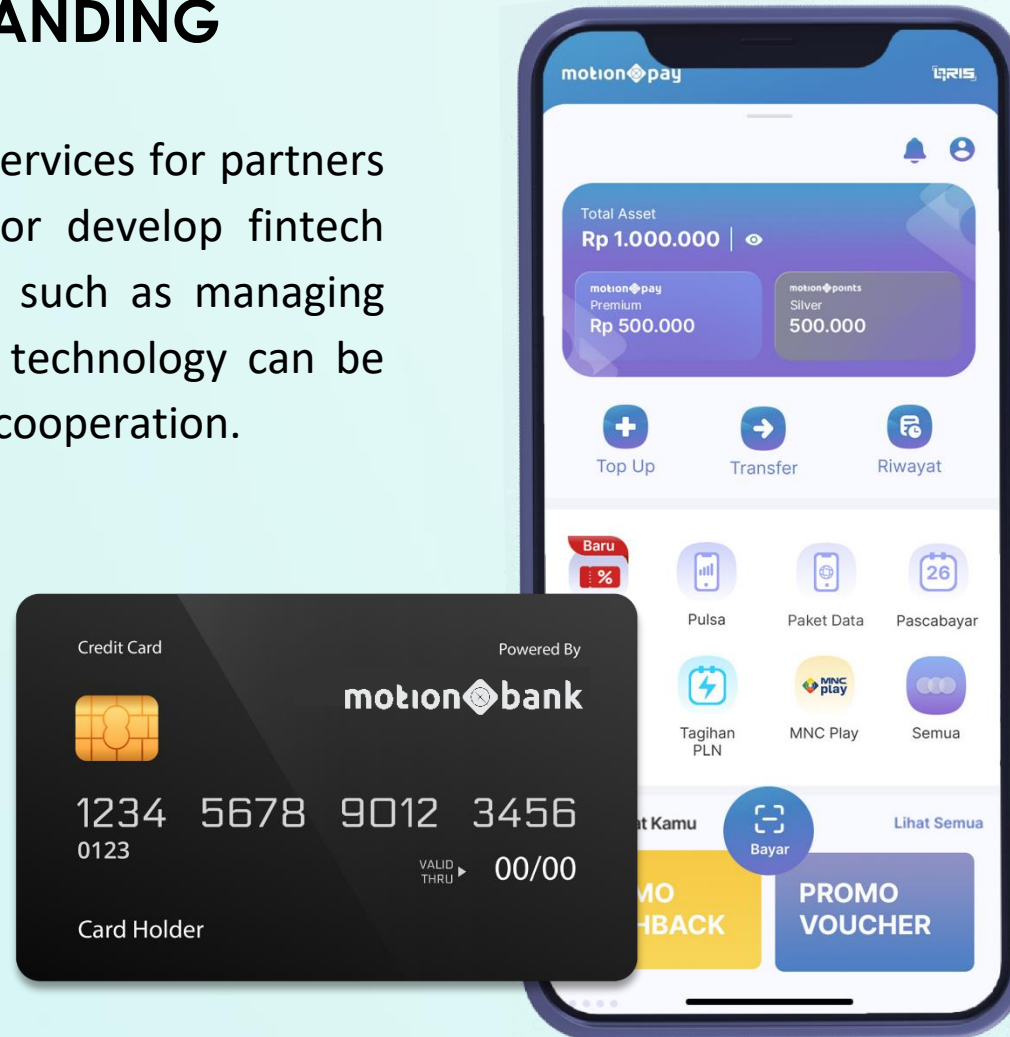


WHITE LABELING

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

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 KOPUKM 65M
merchants

BPJS Ketenagakerjaan 36M
participants
panggil kami bpjamsostek

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

UNIVERSITAS BINA SARANA INFORMATIKA 35K
students

UNIVERSITAS ISLAM Negeri 18K
students

UNIVERSITAS WIDIA KEMAS 8K
students

KHAD KEMPER 5K
students

Upcoming Citilink 1M
monthly existing pax

indosat 100M
users
OOREDOO HUTCHISON

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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