

MNC Bank Unveils Business Strategies to Drive Future Growth Vertical

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**Jakarta, 26 June 2024** – PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, a subsidiary of PT MNC Kapital Indonesia Tbk (IDX: BCAP) and part of the MNC Group (IDX: BHIT), has outlined its business strategies to capitalize on the positive performance achieved in the previous fiscal year.

MNC Bank is currently implementing business strategies to navigate the period of 2024-2025 with a focus on three main aspects: Third Party Funds (TPF), Digital Banking Services Innovation, and Profitability.

## Third-Party Funds (TPF)

In terms of TPF collection, MNC Bank continues to enhance its services to meet all banking needs of corporate, SMEs (Small and Medium Enterprises), and individual customers.

For the corporate and SMEs segments, MNC Bank maximizes the use of current accounts for customers through MNC Ebiz Banking, an online banking (web-based) service for business customers ranging from SMEs to corporations to conduct various banking transactions easily, anytime anywhere.

In the consumer banking segment, growth in customer account numbers will be achieved by expanding the merchant ecosystem on the MotionBank application to increase transactions. A wider range of merchants creates more compelling offers, attracting new customers and ultimately increasing TPF with a relatively low cost of funds. In addition, MNC Bank also actively promoting its flagship savings product, "Tabungan Dahsyat", which consists of: Dahsyat Undian, Dahsyat Arisan, Dahsyat Bundling, Dahsyat Pasti Berhadiah, and Dahsyat Akuisisi.

## Digital Banking Services Innovation

Furthermore, MNC Bank is also optimizing the innovation of features and functions of digital banking services embedded in the MotionBank application. By enhancing the integration of diverse banking needs, coupled with the extensive merchant ecosystem available within the MotionBank application, MotionBank is poised to become the top choice for individuals to conduct their daily financial transactions. Features related to MNC Bank credit cards are also being continuously improved, such as the convenience of applying for MNC Bank credit cards through MotionBank.

MNC Bank was also appointed as a Customer Fund Account (RDN) Bank. In the initial stage, MNC Bank will serve the opening of MNC Sekuritas stock accounts, synergizing with the MNC Group ecosystem.



## Profitability

To boost fee-based income, MNC Bank will increase the exposure of its treasury business unit as an effort to diversify revenue sources in addition to interest income. MNC Bank remains committed to providing high-quality credit for the corporate, SMEs, and individual segments. To optimize a stable and sustainable credit portfolio, pension loans will continue to be disbursed in collaboration with Taspen.

With these measures in place, MNC Bank can fortify the stabilization of its credit portfolio and increase its asset value and profitability.

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Our strategic moves will propel MNC Bank to an even stronger market position, ensuring the continuation of the positive trend and fostering sustainable long-term growth.

-Rita Montagna, MNC Bank's President Director

For the most recent updates, kindly reach out to the MNC Bank Call Center at 1500188, visit <u>www.mncbank.co.id</u> and <u>www.motionbank.id</u>, follow the official social media accounts of MNC Bank, @officialmncbank and @motionbankingid on Instagram, MNC Bank on Facebook, and @MNCBank on X (Twitter).

Enjoy digital banking services and other MNC Bank products by downloading the MotionBank application on Google PlayStore and Apple AppStore through the link <u>https://bit.ly/MotionBankMNC</u>.

#MNCGroup	#MNCBank	#MotionBank	#DigitalBanking
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