

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



> **286 Million**
Population



US\$4,960
2024 GDP per Capita

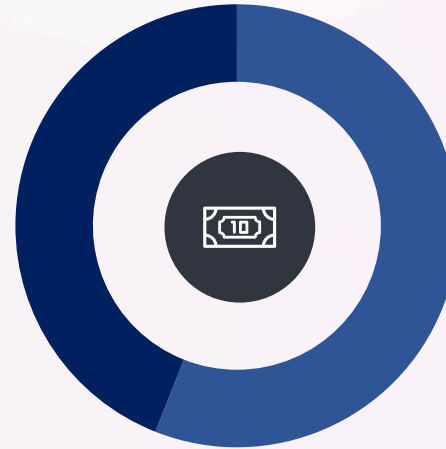


~80%
Internet Penetration



~90%
Smartphone Penetration

Indonesia has the
world's fourth-
largest unbanked
population



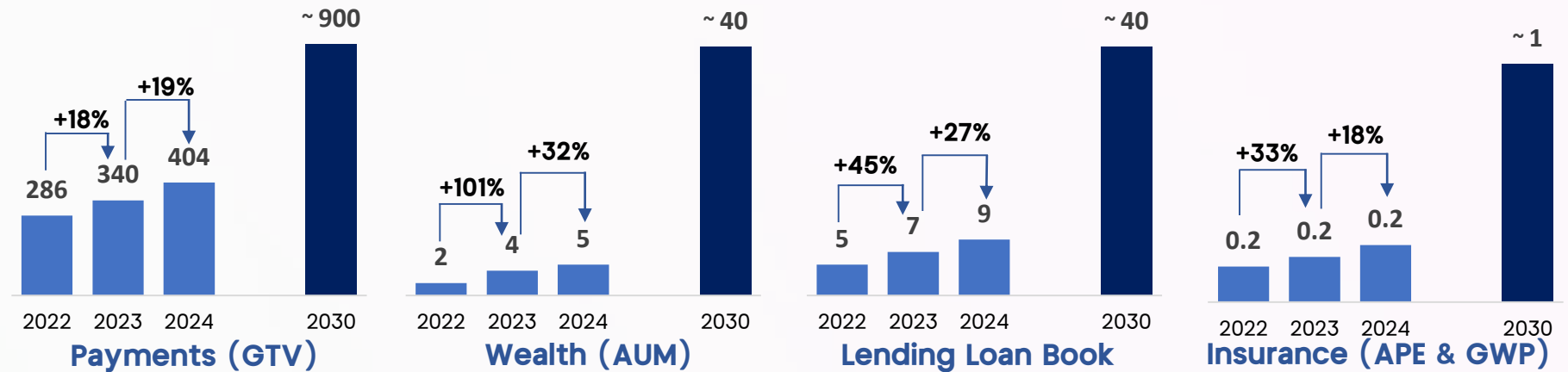
56% Banked
Full access to financial services

44% Unbanked
Do not own a bank account

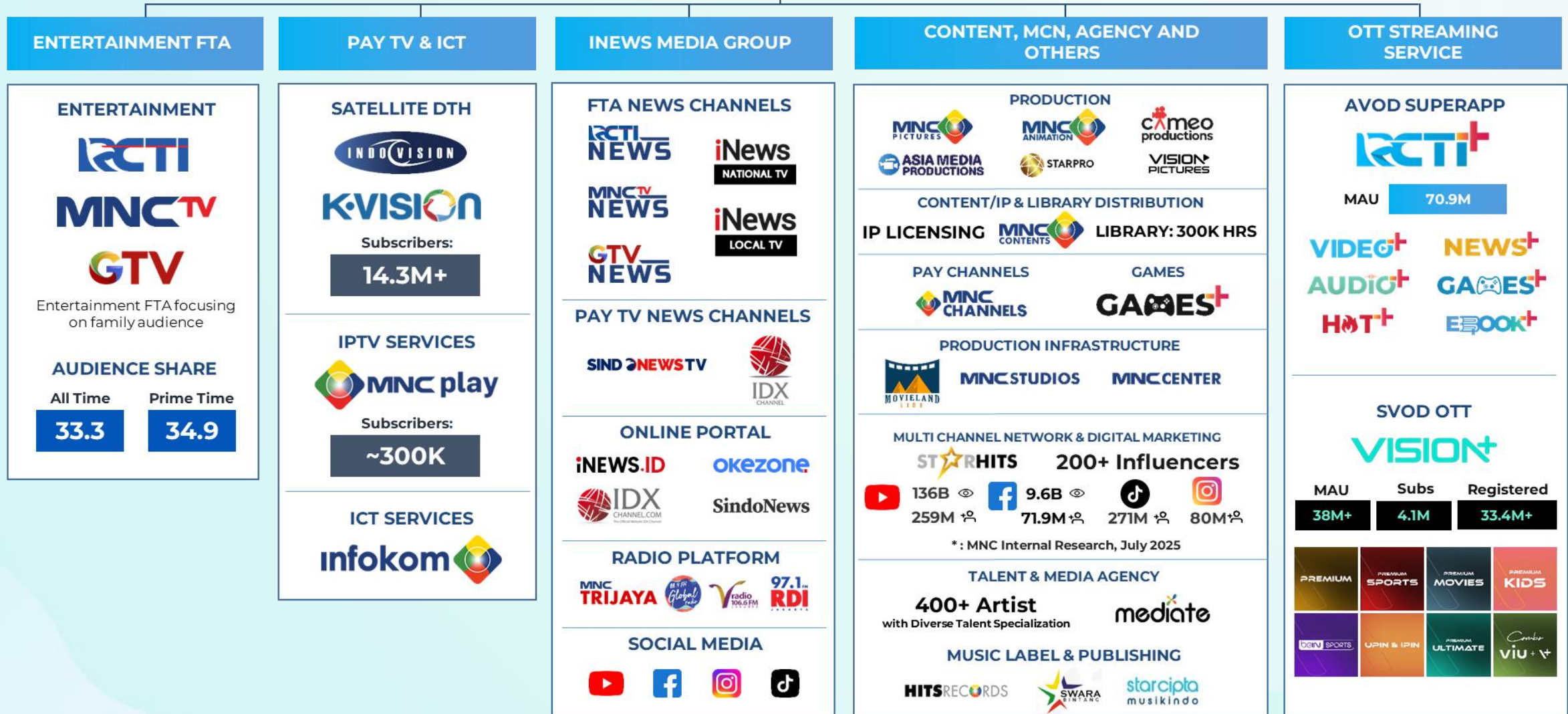
* adult population

Digital Financial Services

*in USD billion



MNC MEDIA ENTERTAINMENT



MNC FINANCIAL SERVICES OVERVIEW



* MNC Kapital (IDX: BCAP) has been included in the FTSE Global Equity Index - effective September 22, 2025



Partnership Ecosystems



- White-labeling MotionPay e-Money and e-Wallet inside JMO SuperApp ecosystems (more than 30 million social security users)
- Disbursement of social security benefits and claim payment through Motion Bank overseas Network
- In-app purchase billers & utility payments inside JMO SuperApp



- Co-brand Credit Card with SuperApp KAI Access (with more than 20 million users)
- Online account opening for MotionBank and Credit Card
- MotionPay as preferred source of fund inside KAI Access SuperApp
- In-app purchase billers & utility payments inside KAI Access SuperApp



- Co-brand Credit Card with Citilink App (with more than 3.5 million active users)
- Online account opening for MotionBank and Credit Card
- MotionPay as preferred source of fund inside Citilink self-services app
- In-app purchase billers & utility payments inside Citilink self-services app



- MNC Insurance has won substantial contract of fleet insurance and buildings from Bluebird
- MotionPay is proposing whitelabel e-Money, e-Wallet, transfer and in-app purchase
- MotionBank – “Banking as a Services integration” with Bluebird Taxi reservation app ecosystem



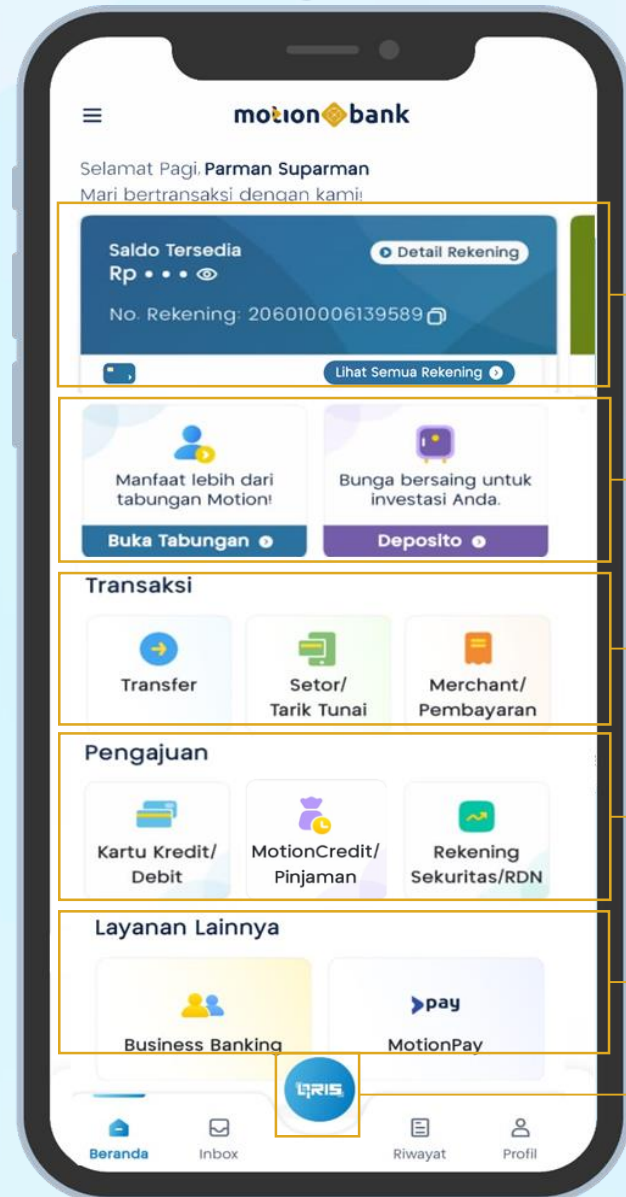
- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3 million retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance unit of Taspen)



- State owned power company with more than 80 million households, PLN developed super-app ecosystem called PLN Mobile
- We provide bundled services, including white-labeling MotionPay, MotionBank, and MNC Group OTT platform Vision+, as an exclusive payment ecosystem for PLN Mobile



THE SOLUTION



Account Details
with optional balance display

Main Products

- Savings Account
- Online Time Deposits
- MotionPension

Daily Transactions

Financial Solutions

- Debit Card & Digital/Virtual Credit Card
- Digital Lending/MotionCredit
- Securities Account/RDN

Others
(Business Banking & MotionPay Integration)

QRIS Payment

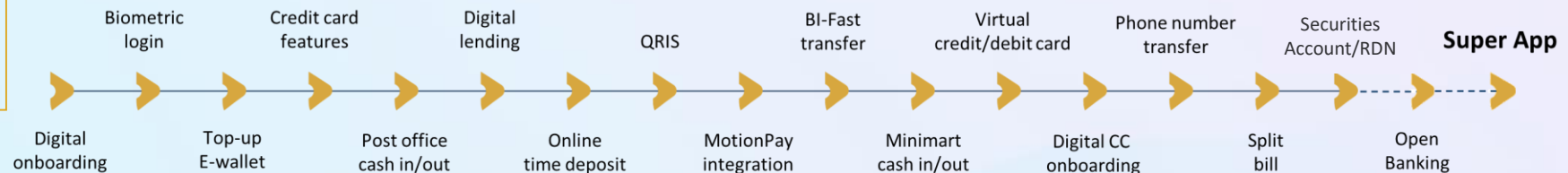
MotionBank is an integrated digital banking app, providing end to end banking services and attractive features.

UPCOMING FEATURES

- Online Debit
- Bank as a Service (BaaS)
- Cardless Cash Withdrawal
- QRIS Tuntas (Merchant)
- Cross Border QR
- FX Online
- Personal Financial Management

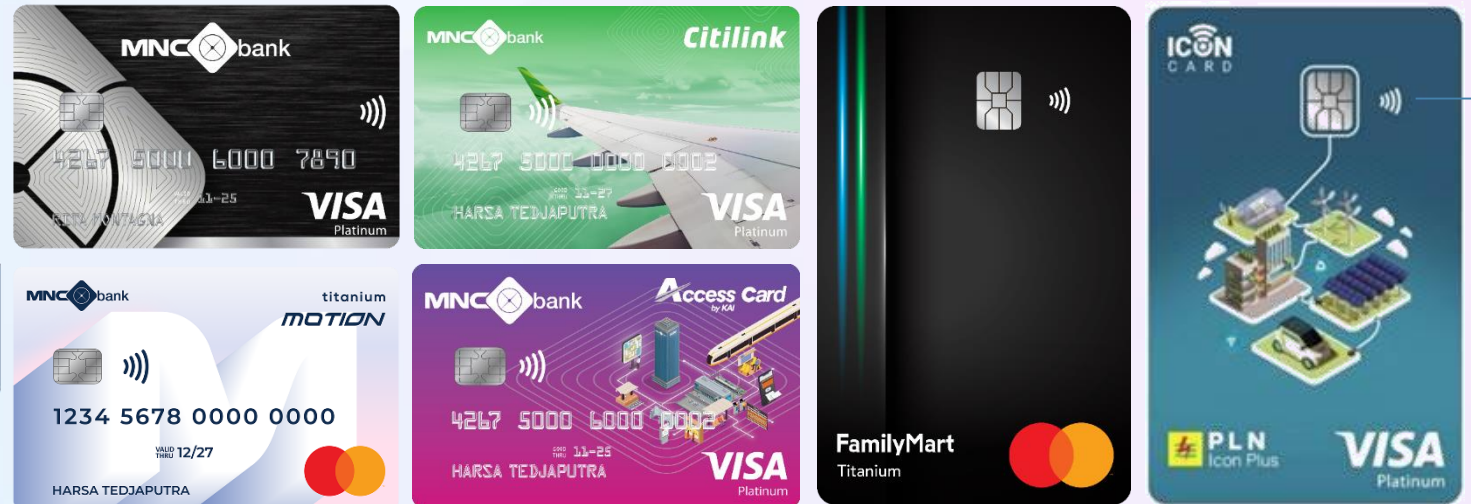
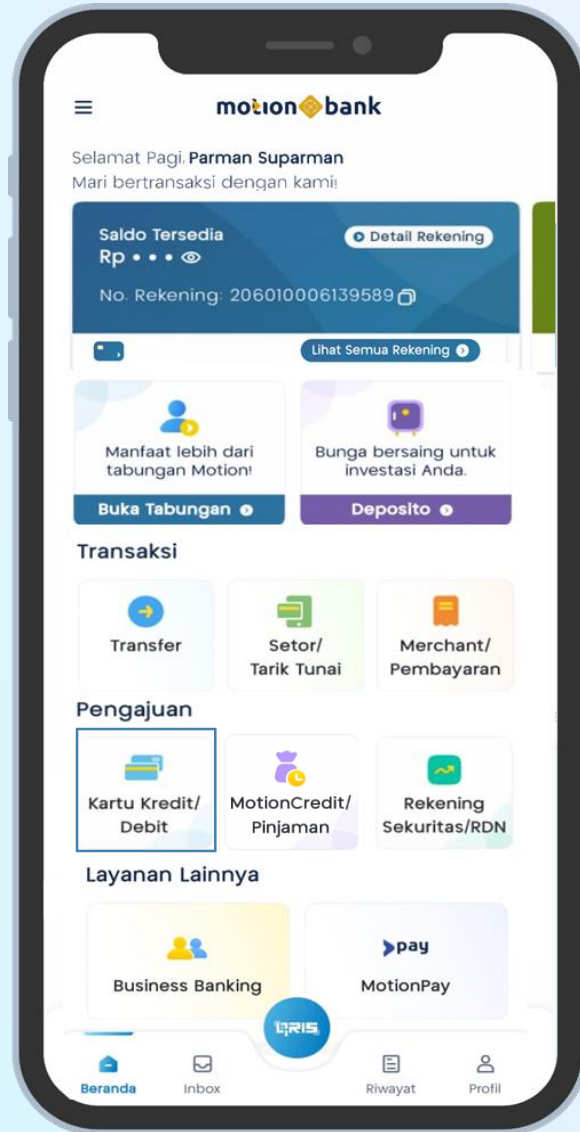


Product development



MODERN & CONVENIENT CREDIT CARDS

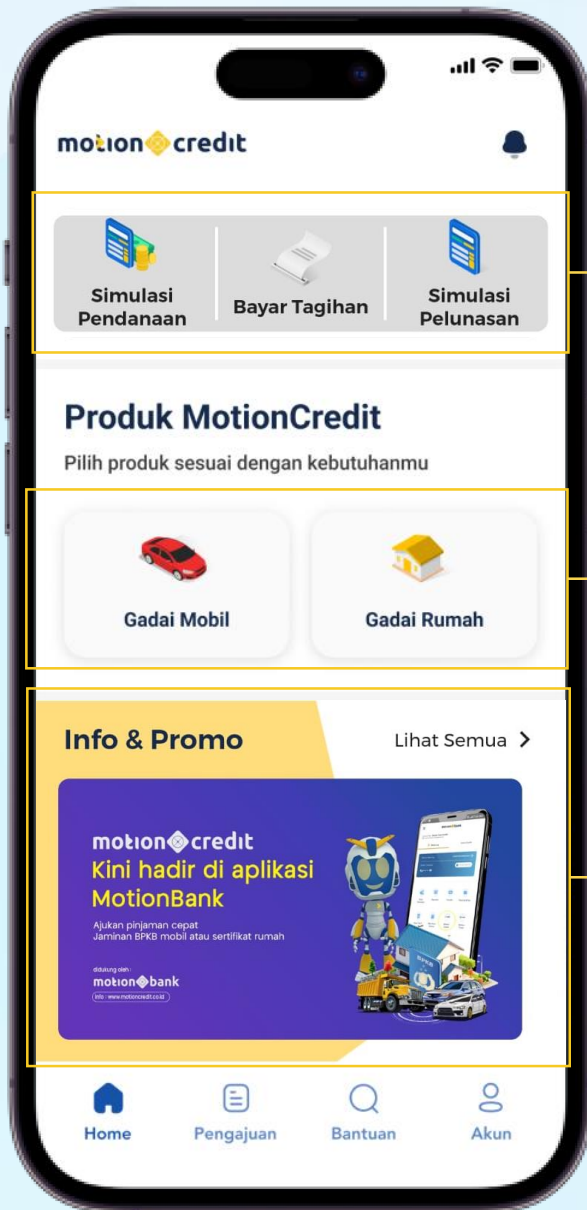
Full digital
onboarding
with a
5-minute
approval
decision!



Credit card features on motion bank app

- ▶ Activation
- ▶ Apply for new credit card, supplementary, or add-on card
- ▶ Installment plans
- ▶ Credit limit increase
- ▶ Cash on hand
- ▶ Transaction details
- ▶ Change PIN
- ▶ Virtual card display for online transaction

All cards feature contactless technology for lightning-fast and secure tap-and-go payments.



motion credit

DIGITAL LENDING MARKETPLACE

Brief Financing Simulation & Online Payment

Main Products

- **Gadai Mobil**
Car refinancing through AI-based credit scoring and easy to use application
- **Gadai Rumah**
House refinancing through flexible use of application

Sliding Banner for Promotion & Announcement

MotionCredit accommodates retail financing trends, fully digital end-to-end from user acquisition, administration, and collection, enhancing 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**





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.

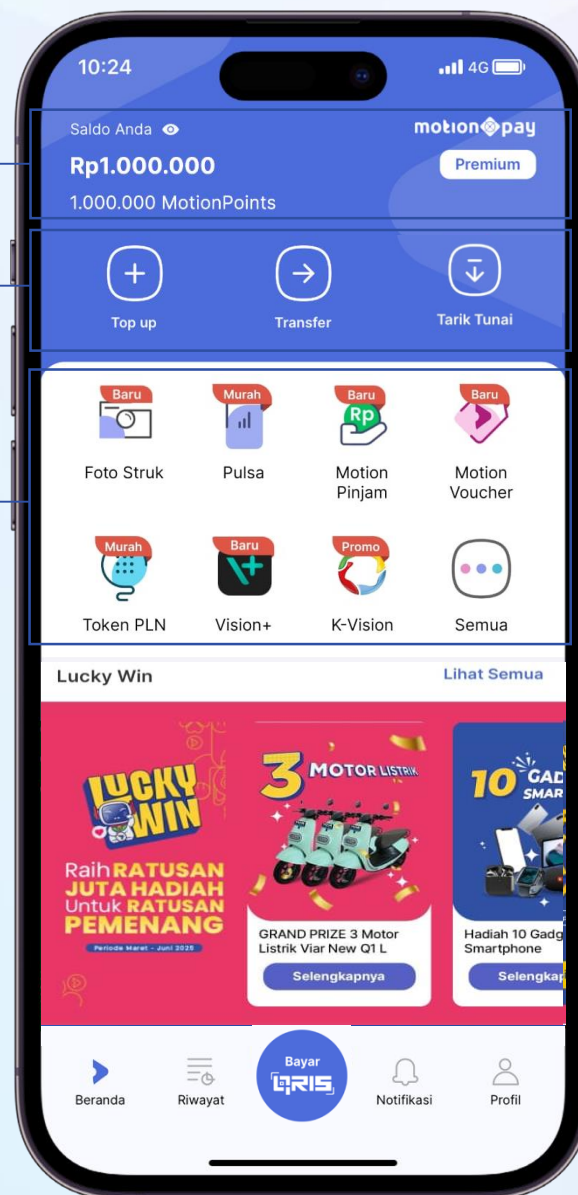


Balance & MotionPoints

- 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



CUTTING-EDGE FEATURES



Whitelabel eMoney Solution



MotionCash



Cross Border MotionRemittance for PMI



Cross Border QRIS



MotionWallet



MotionPoints



MotionBills



MotionVoucher



MotionPaylater

ISO/IEC 27001:2013 Certified
Bank Indonesia No. 21/392/DKSP/Srt/B

FLASH

FLASH, focus on providing digital payment gateway services in Indonesia, with qualified certifications including:

- PCI DSS security certification & ISO 27001
- Fund Transfer Certification between Banks & eMoney
- QRIS Payment Certification
- Electronic Transaction and System Operator (PSTE)

Integrated
Dashboard

Wide Range
Payment Method

24/7 Support &
Flexible API Integration

Fast Onboarding

Fast & Transparent

Multi Disbursement

PAYMENT NETWORKS

CARDS

VIRTUAL
ACCOUNTS

RETAIL OUTLETS

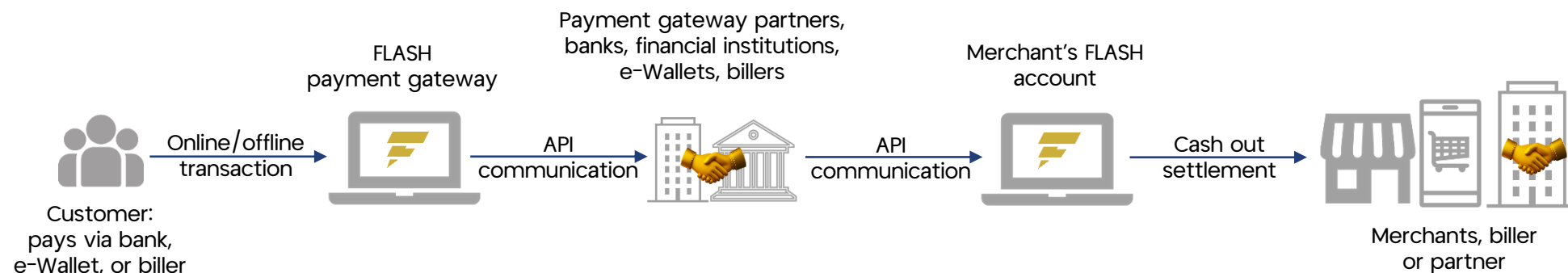
E-WALLET

QRIS

INSTALLMENT
DIRECT

PAYLATER/
CARDLESS

How Payment Gateway Works



THE BEST ONLINE TRADING APP

motiontrade

MotionTrade by MNC Sekuritas has been one of the best and well-known online stock-trading platforms in Indonesia since 2016.

Services

- **MNC Capital Market**
 - **Retail**
 - Branch
 - Online Trading
 - Mutual Funds
 - **Institution & High Net Worth**
- **MNC Fixed Income**
- **MNC Merchant Bank**
- **MNC Research**

Strong Points as of August 2025



166 Points of Sales

The widest distribution network in Indonesia



up to **218** products

The most complete and innovative products and services



1 out of **18**

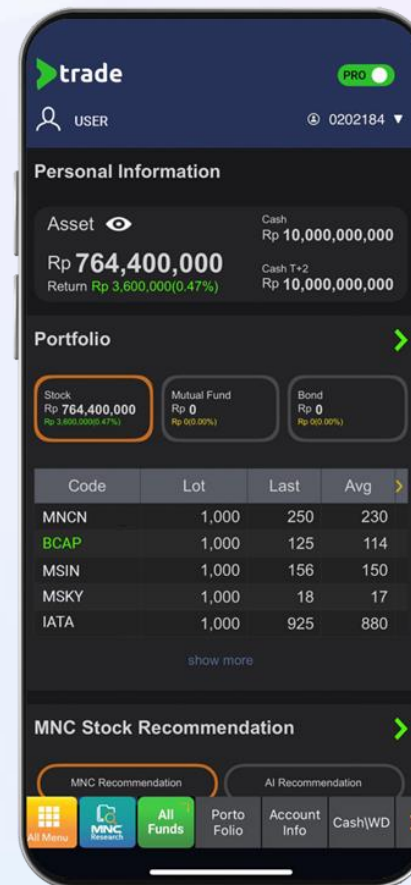
Securities houses with Sharia Online Trading System (SOTS) license

Now Available in
DUAL MODE

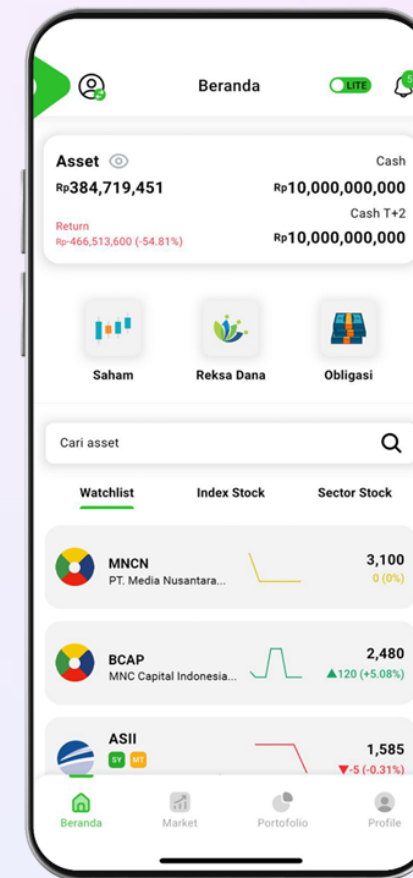


11

PRO Version



LITE Version



Auto Invest



Super Order With Algorithm



E-IPO



Trader View & Advanced Charting Tools



Voice Command



Margin Trading



Simple & Familiar Navigation



Personal & Dynamic Homepage



Market & Research Tools



Stock Profile



Portfolio Tracking



Integrated Account & Education



SEAMLESS INTEGRATION FOR BETTER USER JOURNEY

When users move on to more sophisticated platforms, KYC requirements becomes tighter with respect to the associated risk factors of the provided service.

- Single sign-on
- Connected e-KYC across platform
- Cross wallet for convenient transaction
- Complete user data for comprehensive credit scoring
- End-to-end financial solutions

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



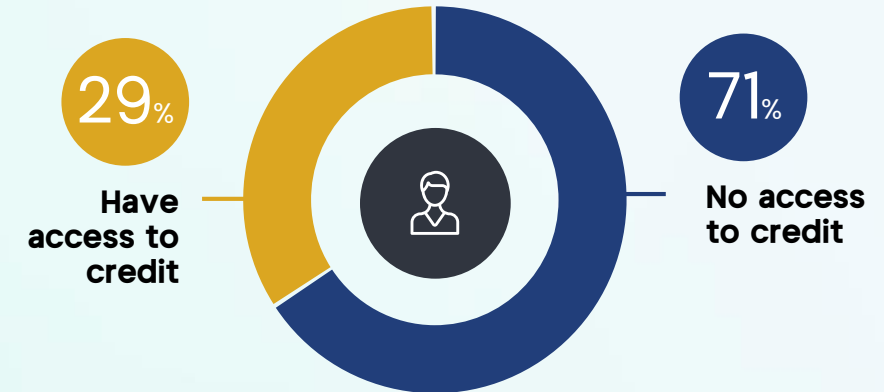
lending to retired government employees

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

Why this market?

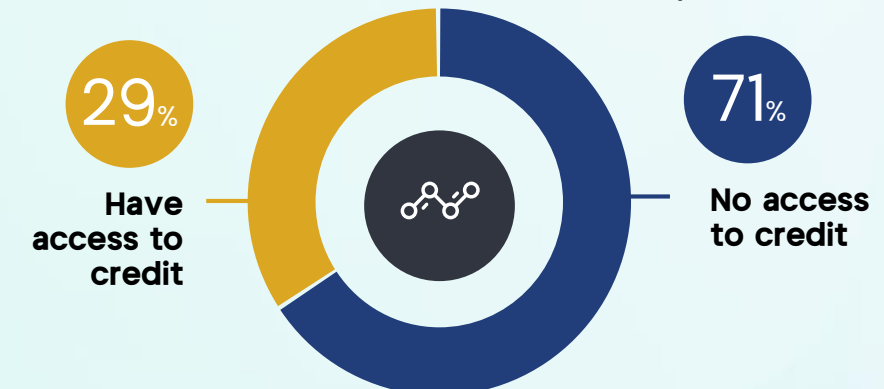
~ 186 million

Aspiring Middle & Middle Income Individual



66 million

Micro, Small and Medium Enterprises

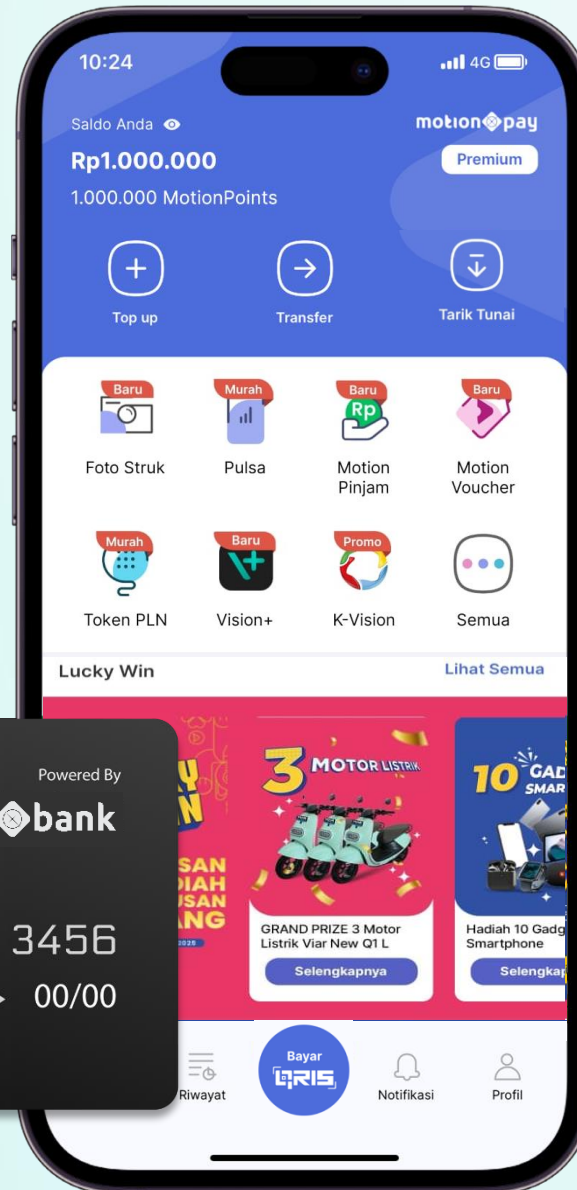
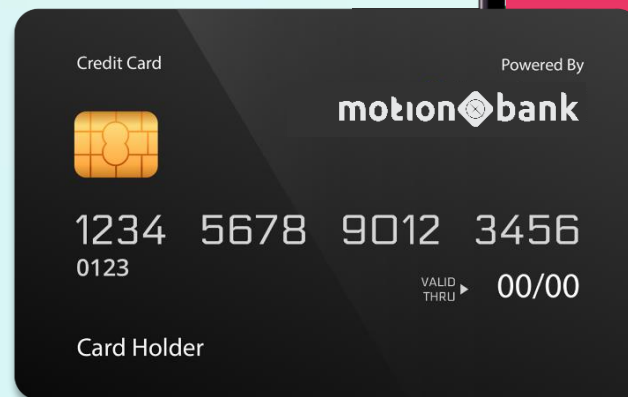


World Bank 2022; Central Bureau of Statistics, 2024; The Indonesian Joint Funding Fintech Association 2023; Indonesia Chamber of Commerce and Industry 2024

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?

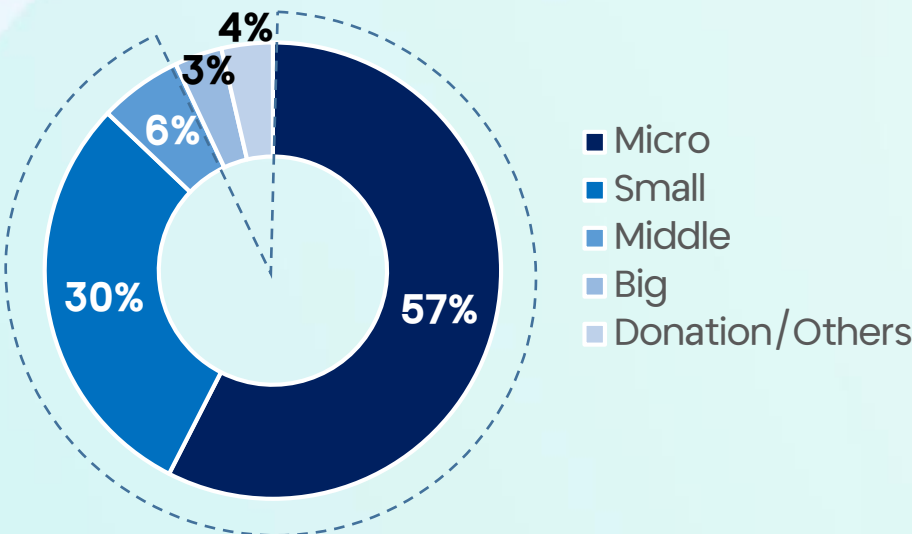
- License
- Technology
- Resources

Products

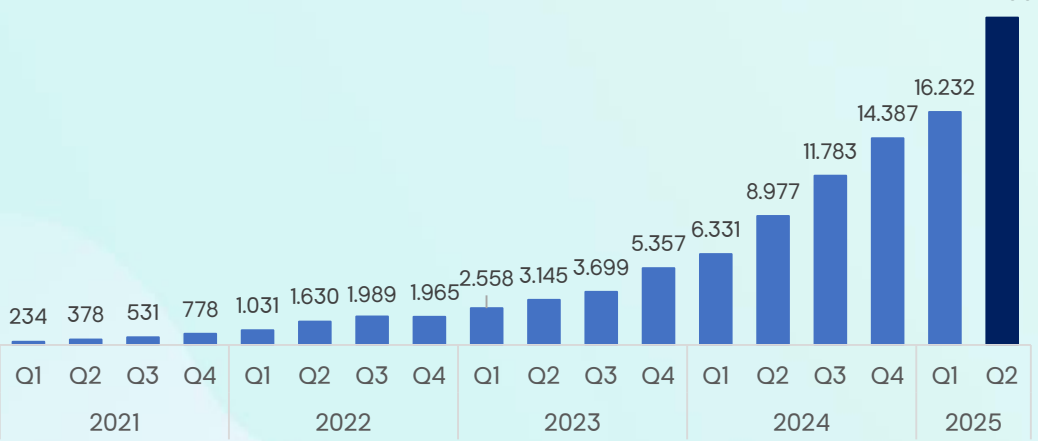
- E-Money
- Top-up, transfers, transactions, balance checking
- QRIS
- Loyalty points
- Credit card

QR Adoption in Indonesia

Total QRIS Merchants 39+ Million



Transactions (Q3 2024 – Q2 2025) USD 65,201 Million

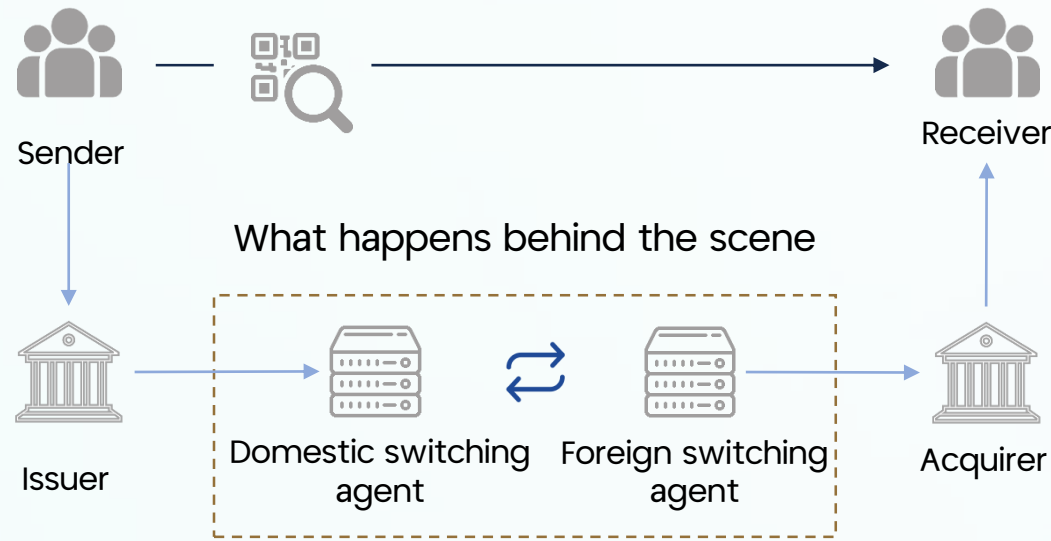


Central Bank of Indonesia, Q2-2025 in million USD



Cross-border remittance

- | | | |
|-------------|---------|--------------|
| Indonesia | Vietnam | South Korea* |
| Singapore | Laos | China* |
| Malaysia | Brunei | India* |
| Thailand | Japan | UAE* |
| Philippines | | |
- * Coming soon



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

PT MNC Kapital Indonesia Tbk

MNC Bank Tower 21st Floor

Jl. Kebon Sirih No. 21-27

Jakarta 10340, Indonesia

Tel. +62-21 2970 9700

Fax. +62-21 3983 6870

www.mncfinancialservices.com

