

# INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



> 286 Million  
Population



US\$4,960  
2024 GDP per Capita

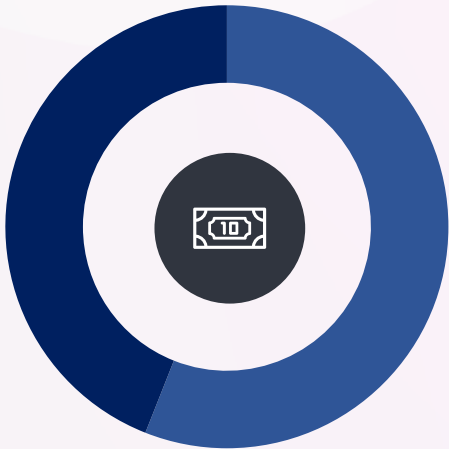


~80%  
Internet Penetration



~90%  
Smartphone Penetration

Indonesia has the  
world's fourth-largest  
unbanked population



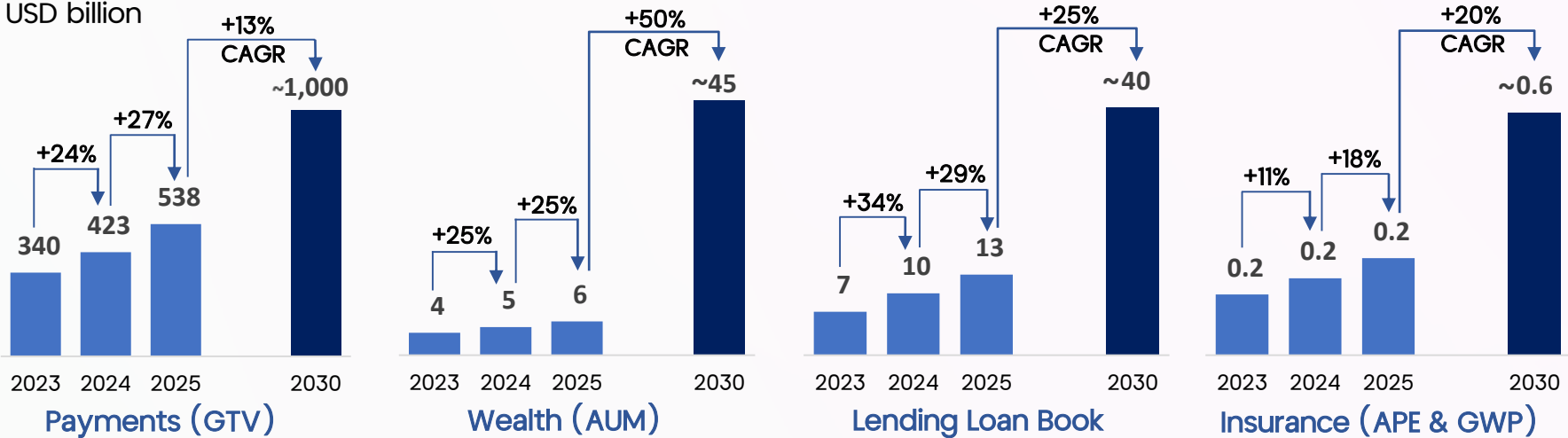
**56%** Banked  
Full access to financial services

**44%** Unbanked  
Do not own a bank account

\* adult population

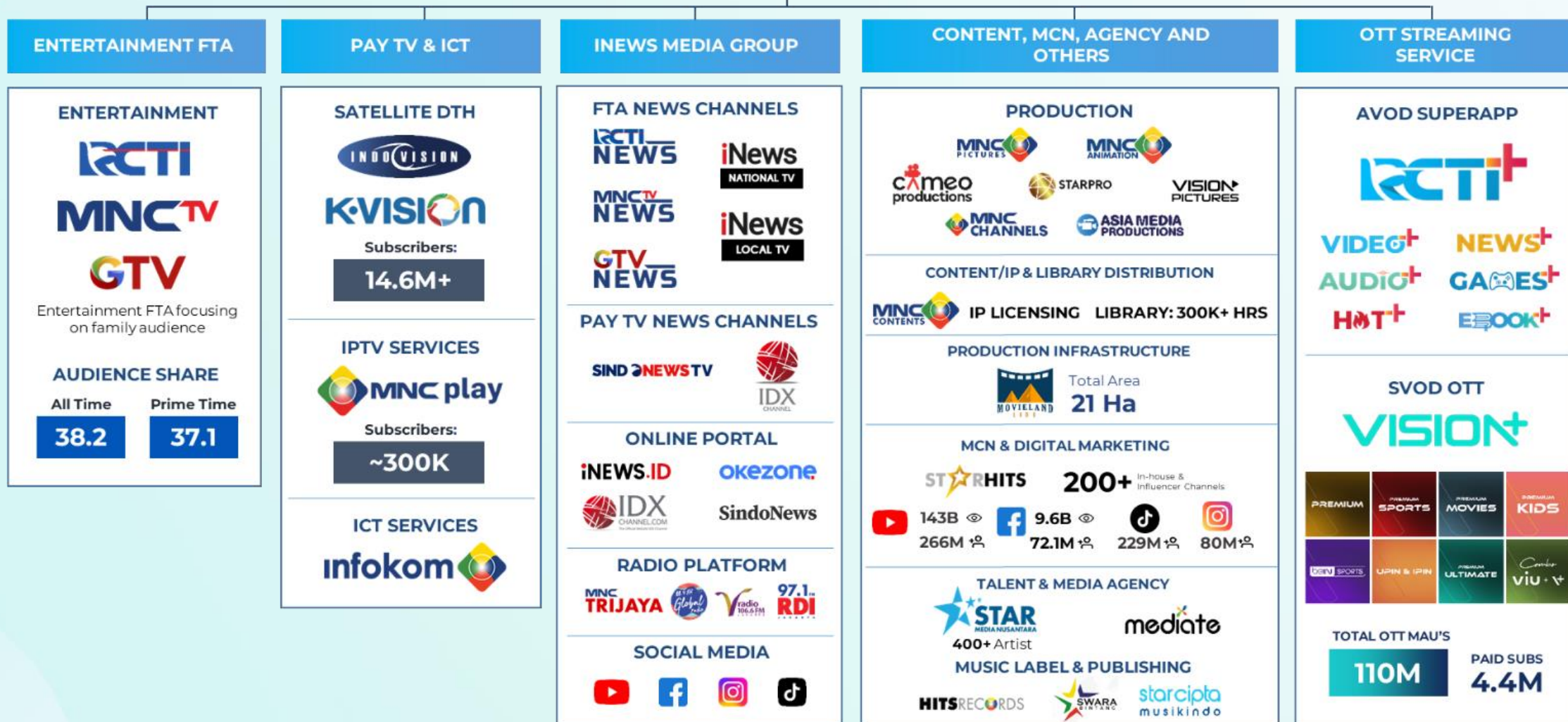
## Digital Financial Services

\*in USD billion



• The Global Findex by World Bank 2025 • Google, Temasek, Bain, e-Economy SEA, 2025 • The directorate general of Population and Civil Registration of the Ministry of Internal Affairs Aug 28, 2025 • Central Bureau of Statistics, 2024 • Indonesian Internet Service Providers Association Forecast, Jan 2024 • Statista, Dec 2024

# MNC MEDIA ENTERTAINMENT



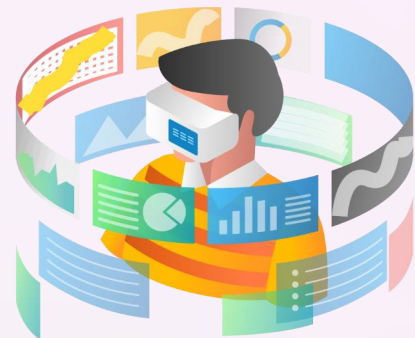
\* PT MNC Digital Entertainment Tbk (IDX: MSIN) has been included in the FTSE Global Equity Index - effective March 24, 2025.

\* MSIN has been included in the MSCI Indonesia Small Cap Index - effective November 25, 2025

# 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)

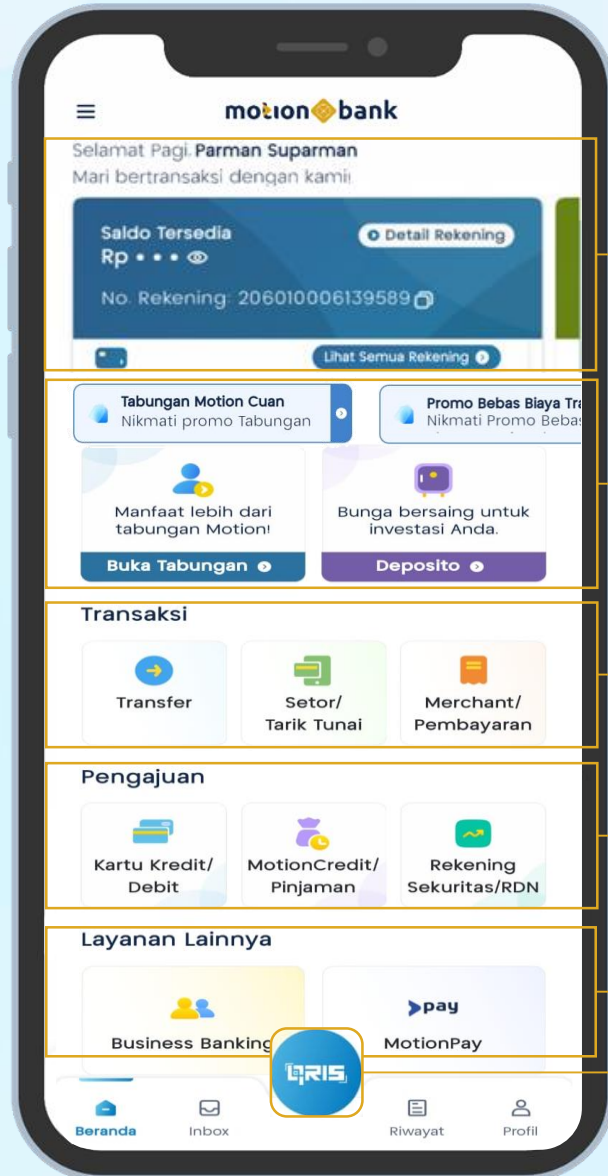


- State owned power company with more than 80 million households, PLN developed super-app ecosystem called PLN Mobile
- We provide bundled services, including white-labeling MotionPay, MotionBank, and MNC Group OTT platform Vision+, as an exclusive payment ecosystem for PLN Mobile





# 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**

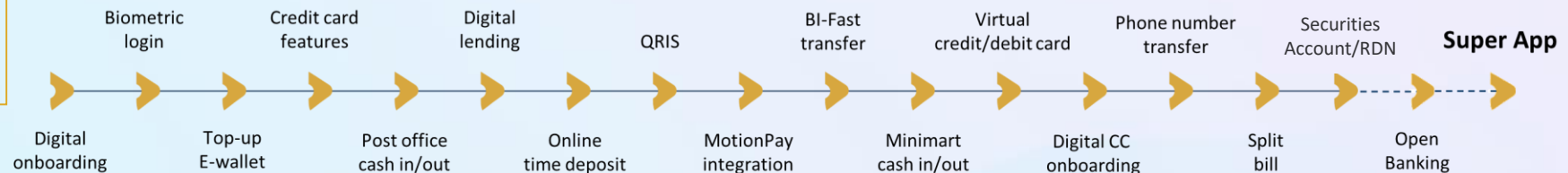
**MotionBank** is an integrated digital banking app, providing end to end banking services and attractive features.

## UPCOMING FEATURES

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

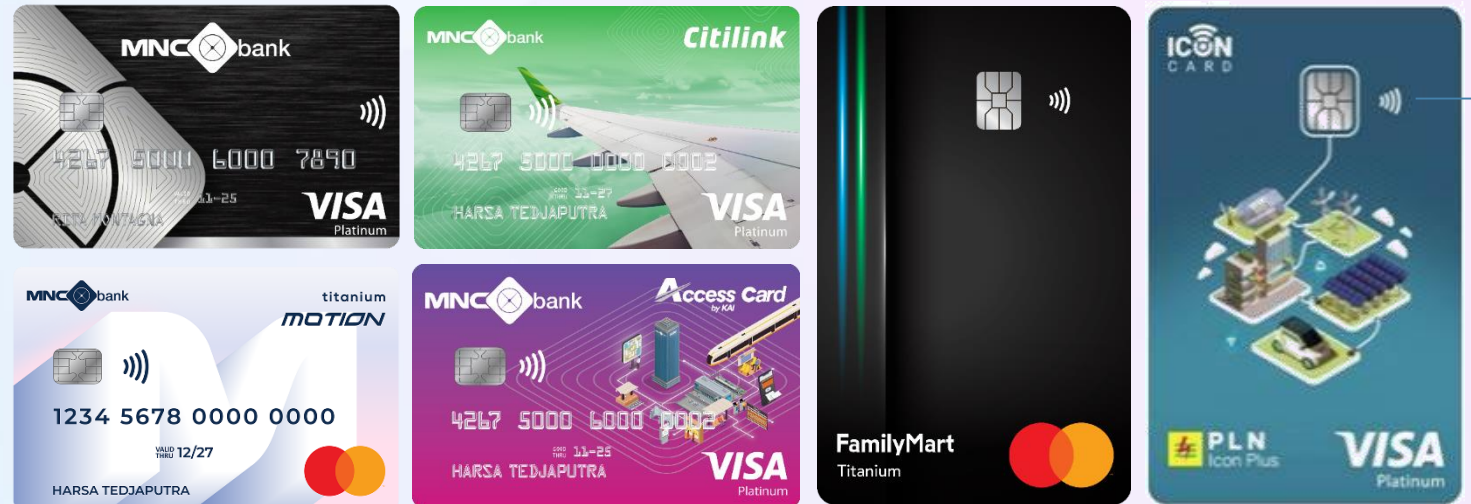
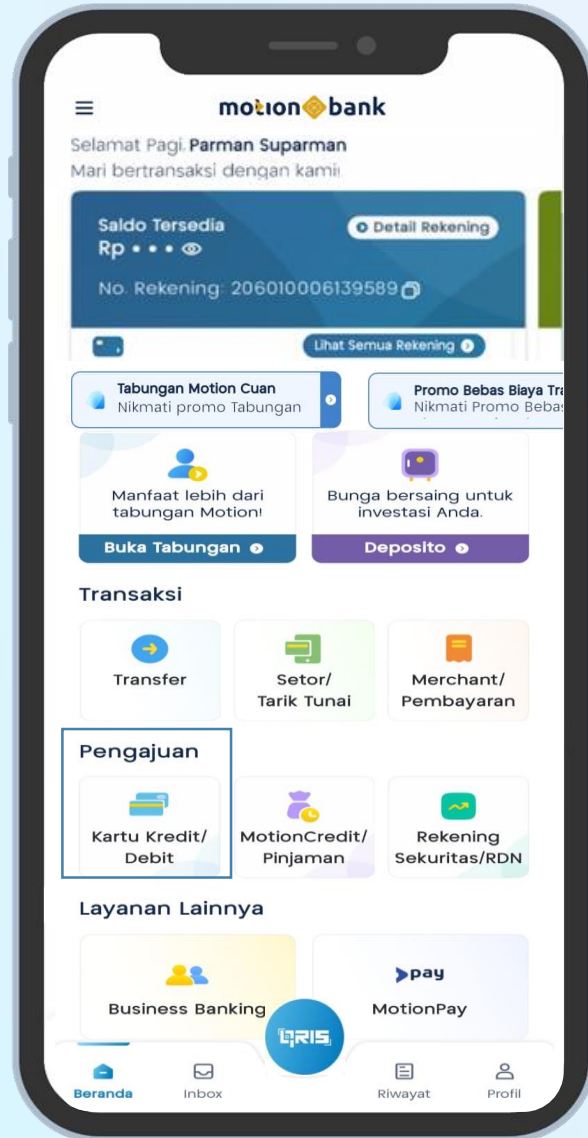


## Product development



# MODERN & CONVENIENT CREDIT CARDS

Full digital  
onboarding  
with a  
5-minute  
approval  
decision!



## Credit card features on motionbank app

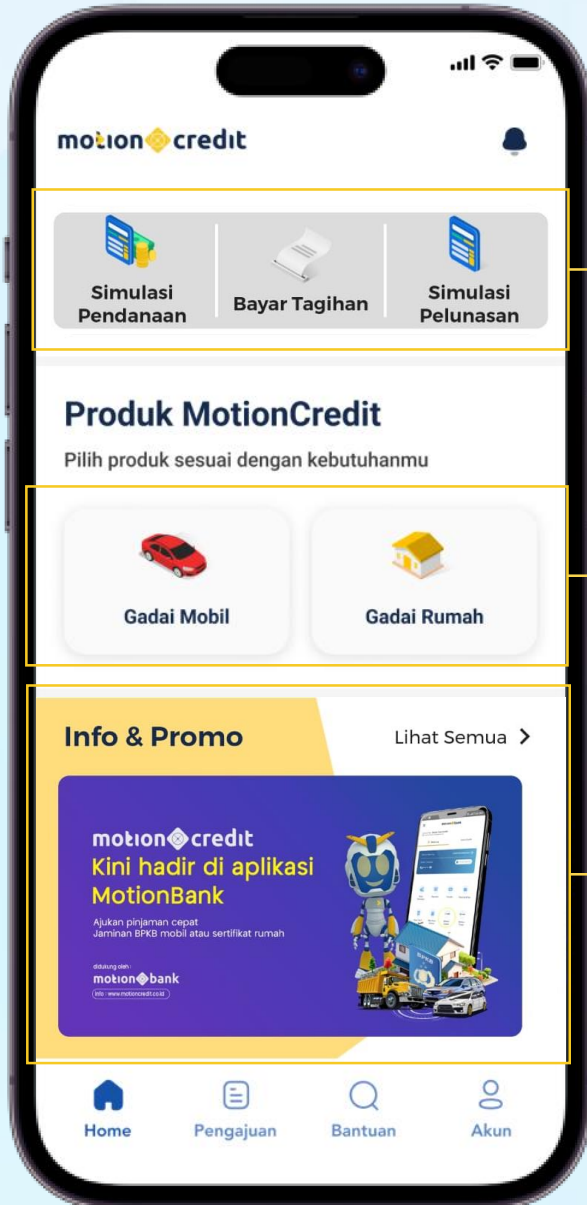
- ▶ Activation
- ▶ Apply for new credit card, supplementary, or add-on card
- ▶ Installment plans
- ▶ Credit limit increase
- ▶ Cash on hand
- ▶ Transaction details
- ▶ Change PIN
- ▶ Virtual card display for online transaction

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

# motion credit

## DIGITAL LENDING MARKETPLACE

**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.



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

- 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.

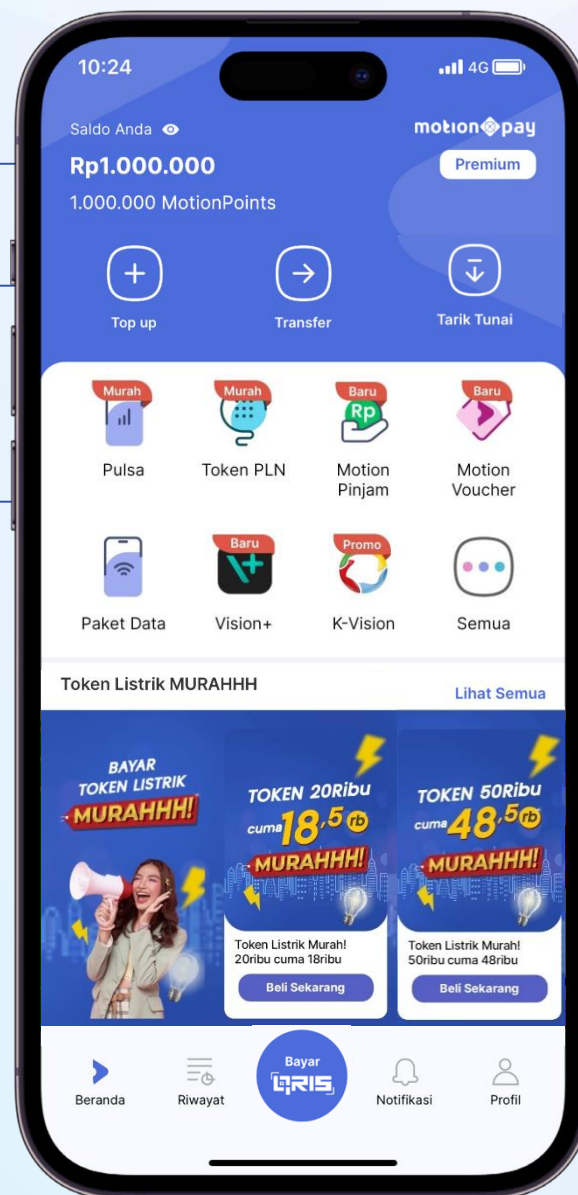


## Balance & MotionPoints

- 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

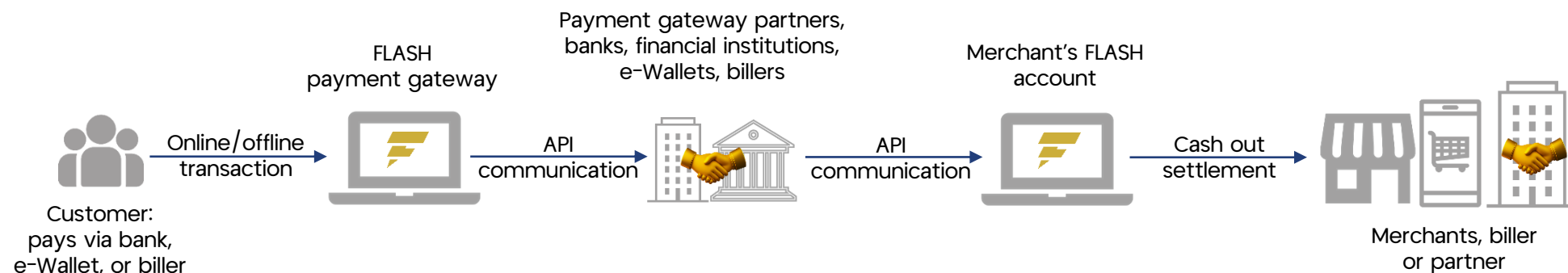
E-WALLET

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**

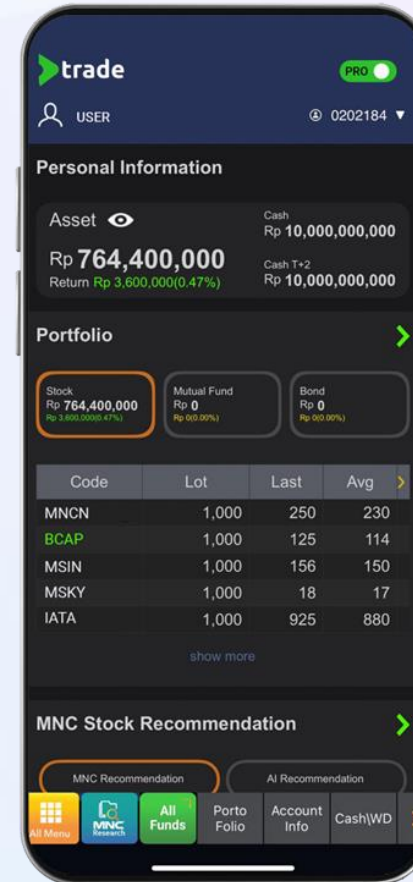
Securities houses with Sharia Online Trading System (SOTS) license

Now Available in  
**DUAL MODE**

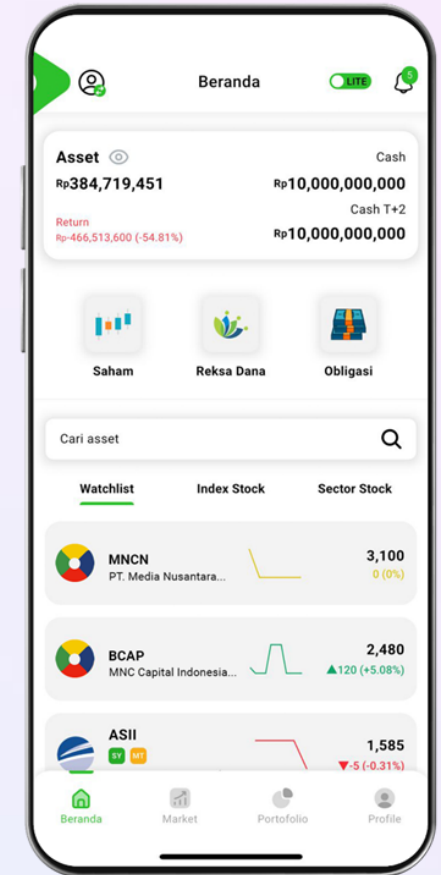


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### PRO Version



### 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



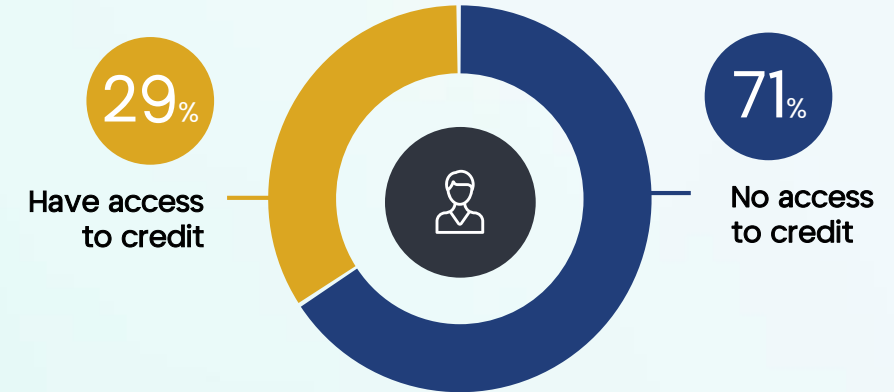
lending to retired government employees

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

## Why this market?

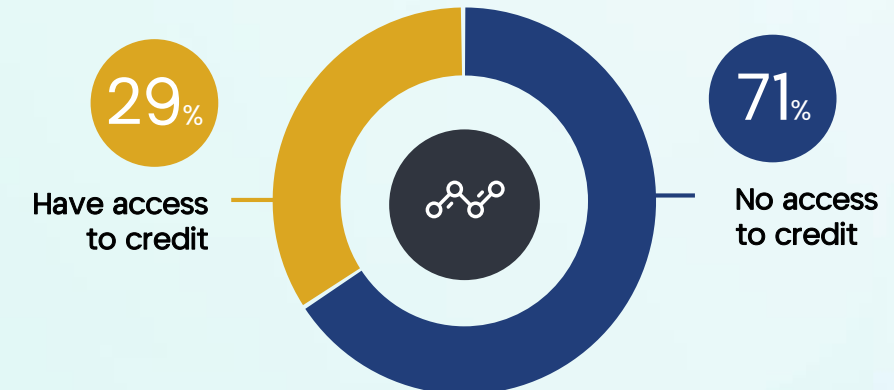
~ 186 million

Aspiring Middle & Middle Income Individual



66 million

Micro, Small and Medium Enterprises

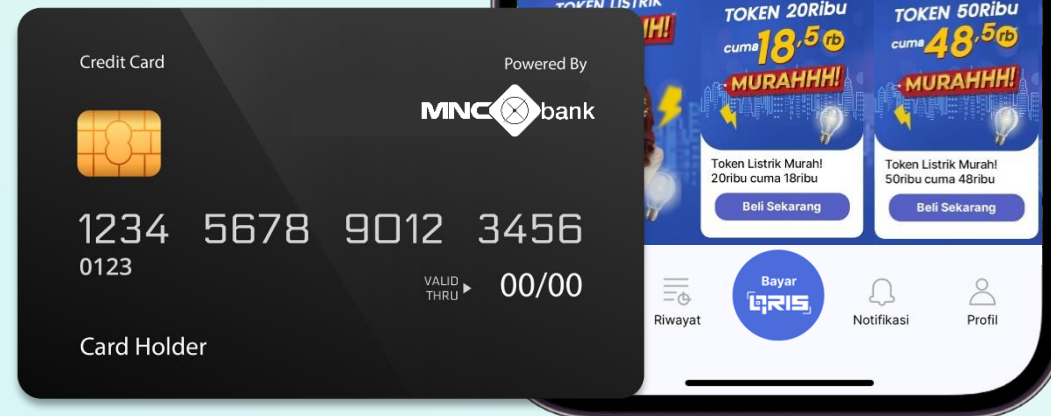


World Bank 2022; Central Bureau of Statistics, 2024;  
The Indonesian Joint Funding Fintech Association 2023;  
Indonesia Chamber of Commerce and Industry 2024

# 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

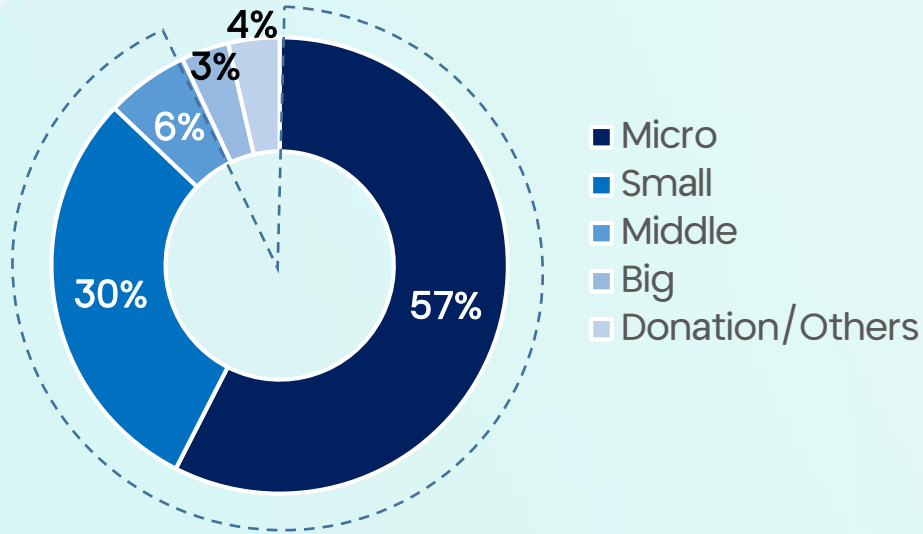
## Products

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

# QR Adoption in Indonesia

## Total QRIS Merchants

41+ Million



## Transactions (Q4 2024 – Q3 2025)

USD 80,311 Million



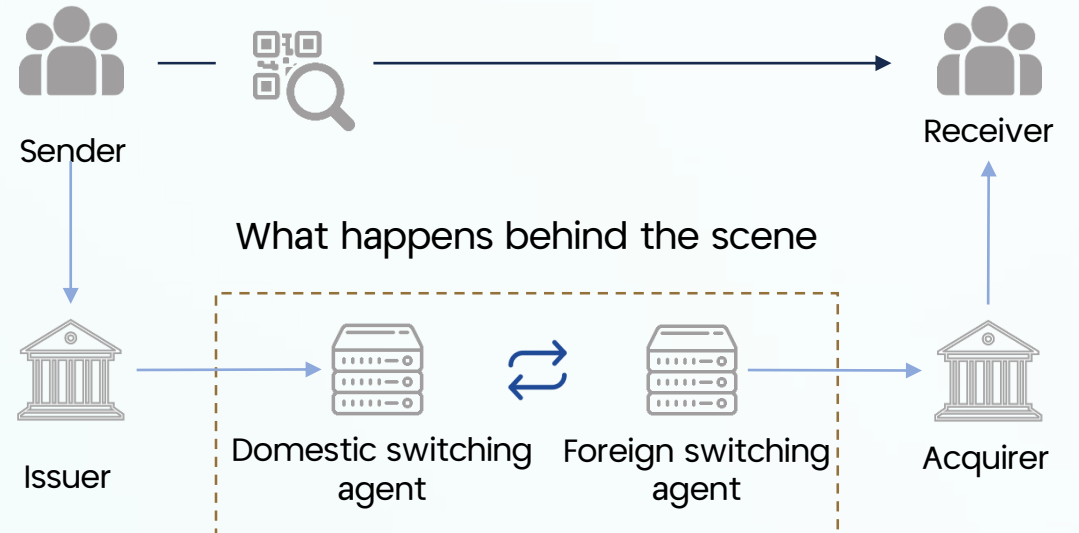
## Cross-border remittance

- Indonesia
- Singapore
- Malaysia
- Thailand
- Philippines

- Vietnam
- Laos
- Brunei
- Japan

- South Korea\*
- China\*
- India\*
- UAE\*

\* Coming soon



# INVESTMENT HIGHLIGHTS



**Immense Market Opportunity:**  
of serving unbanked/underbanked with a solid digital presence while delivering value to conventional customers



**Strategic Emphasis on Profitability:**  
sustainable and low burn rate to maximize profitability



**New Digital Initiatives:**  
accelerating delivery of low-cost, accessible products that fit customers' needs



**Proven Track Record:**  
strong inorganic growth and exceptional management team



**Full Suite of Licenses under One Holding Company:**  
with exceptional ability to acquire new financial services licenses



**Building Superior Understanding of Our Customers**  
through solid digital ecosystem within MNC Asia Holding







# THANK YOU

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