

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



> **288 Million**
Population



US\$5,083
2025 GDP per Capita

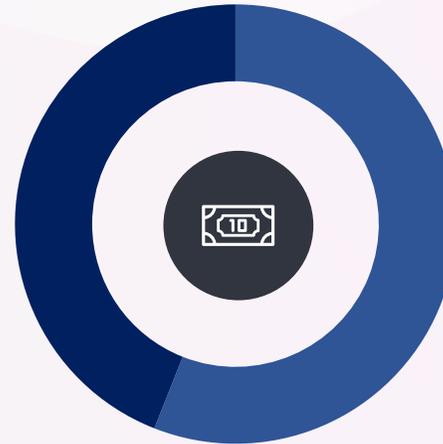


~80%
Internet Penetration



~90%
Smartphone Penetration

Indonesia has the world's fourth-largest unbanked population



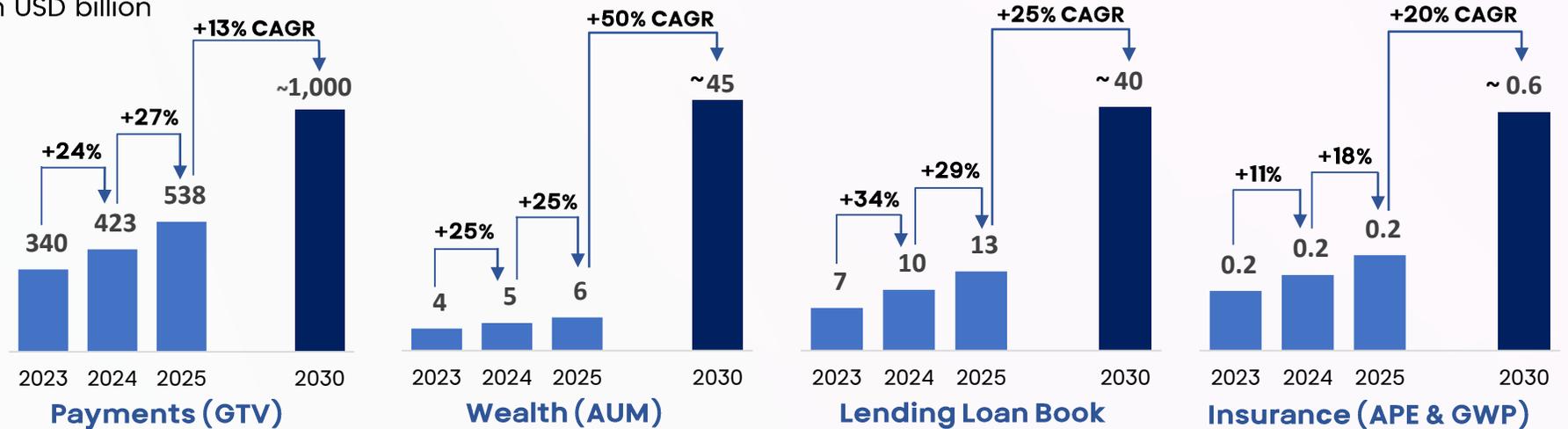
56% Banked
Full access to financial services

44% Unbanked
Do not own a bank account

* adult population

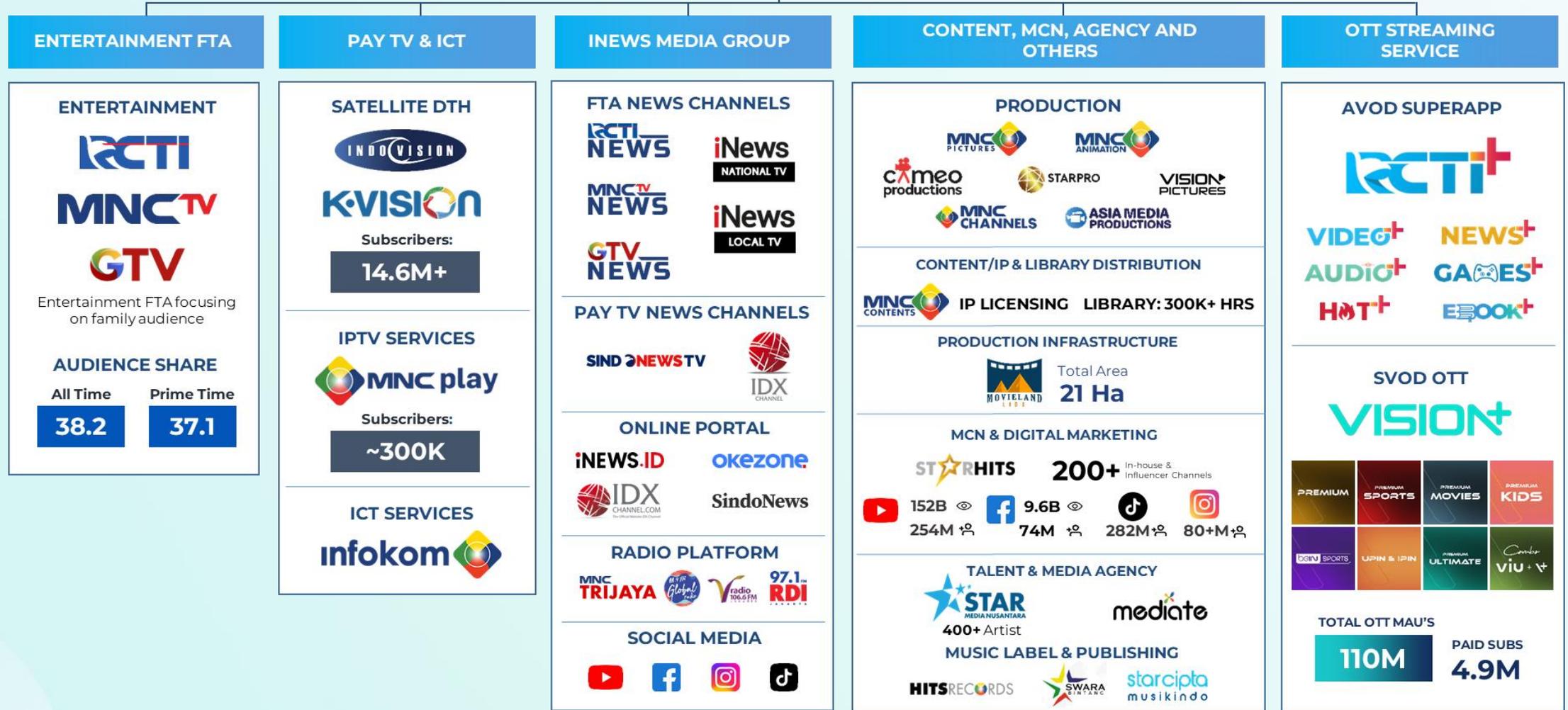
Digital Financial Services

*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, 2025 • 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

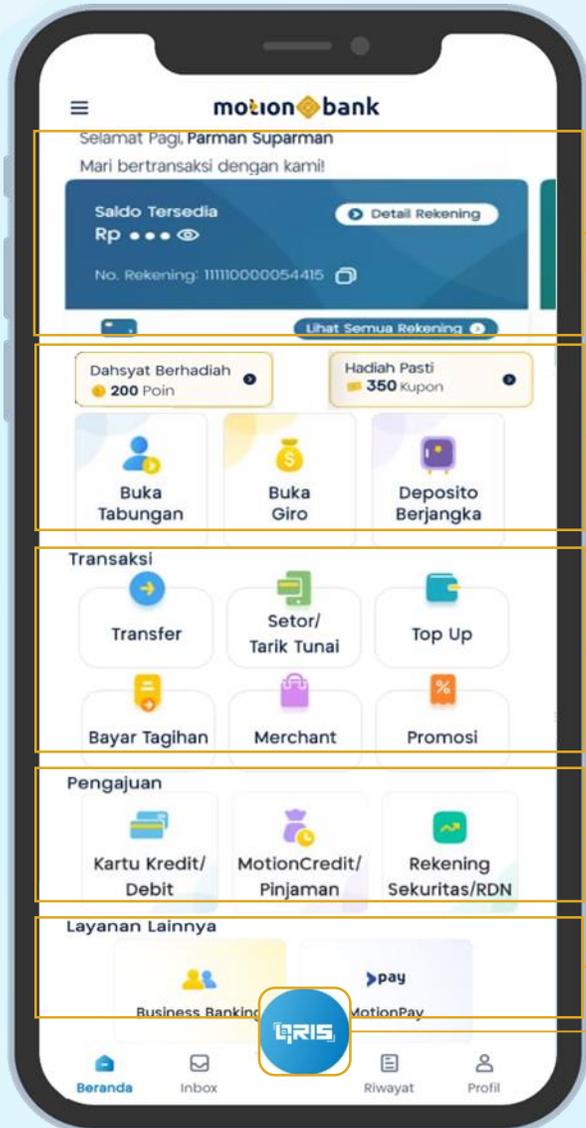
MNC FINANCIAL SERVICES OVERVIEW



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



THE SOLUTION



Account Details
with optional balance display

Main Products

- Savings Account
- Current 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

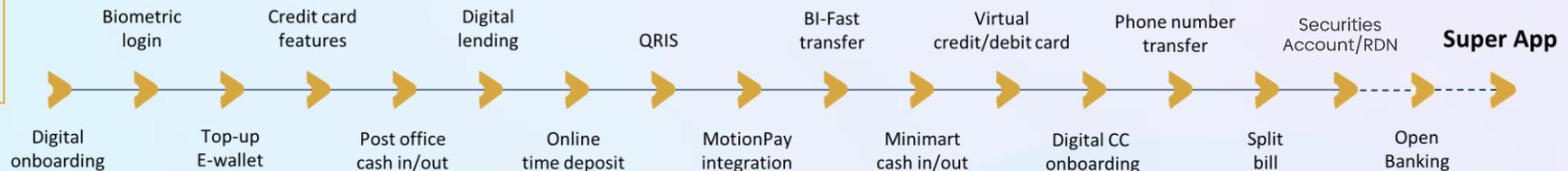
MotionBank is an integrated digital banking app, providing end to end banking services and attractive features.

UPCOMING FEATURES

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

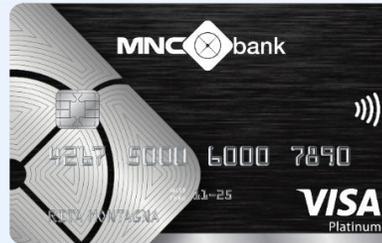
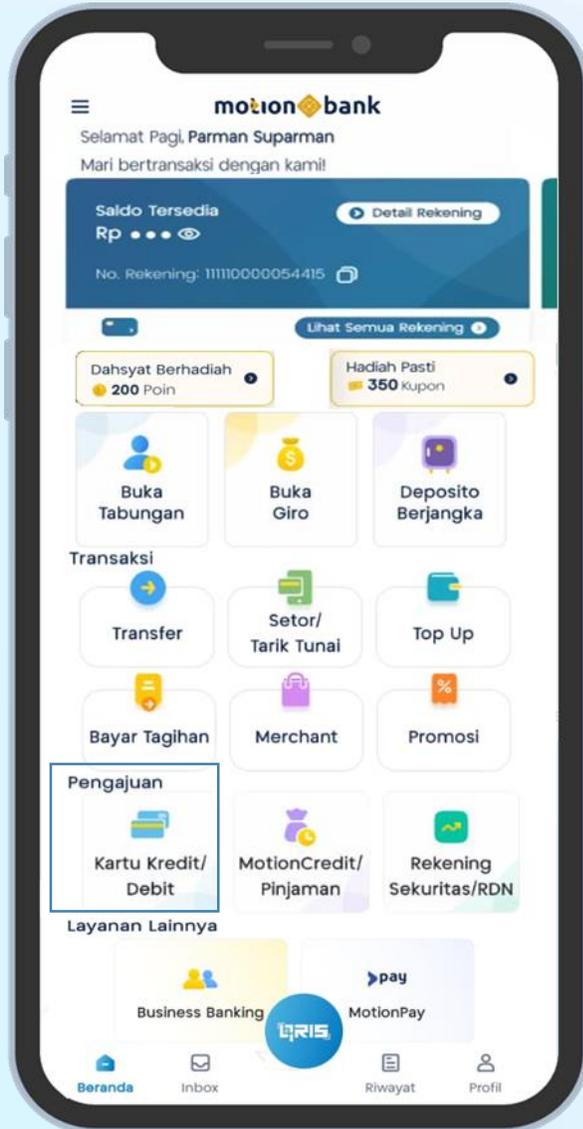


Product development



MODERN & CONVENIENT CREDIT CARDS

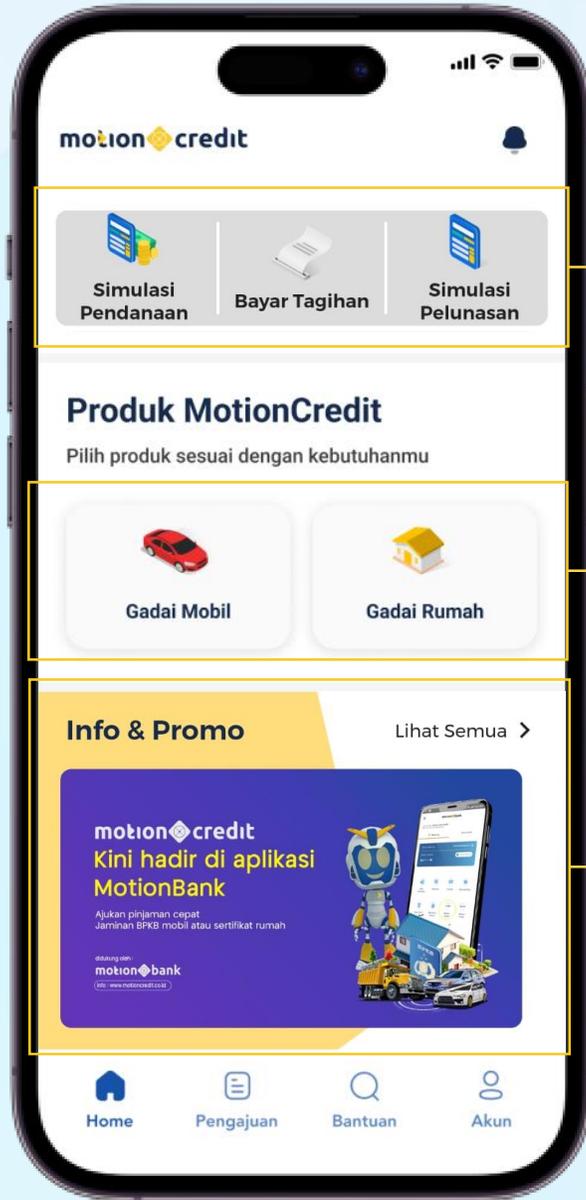
Full digital onboarding with a 5-minute approval decision!



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.

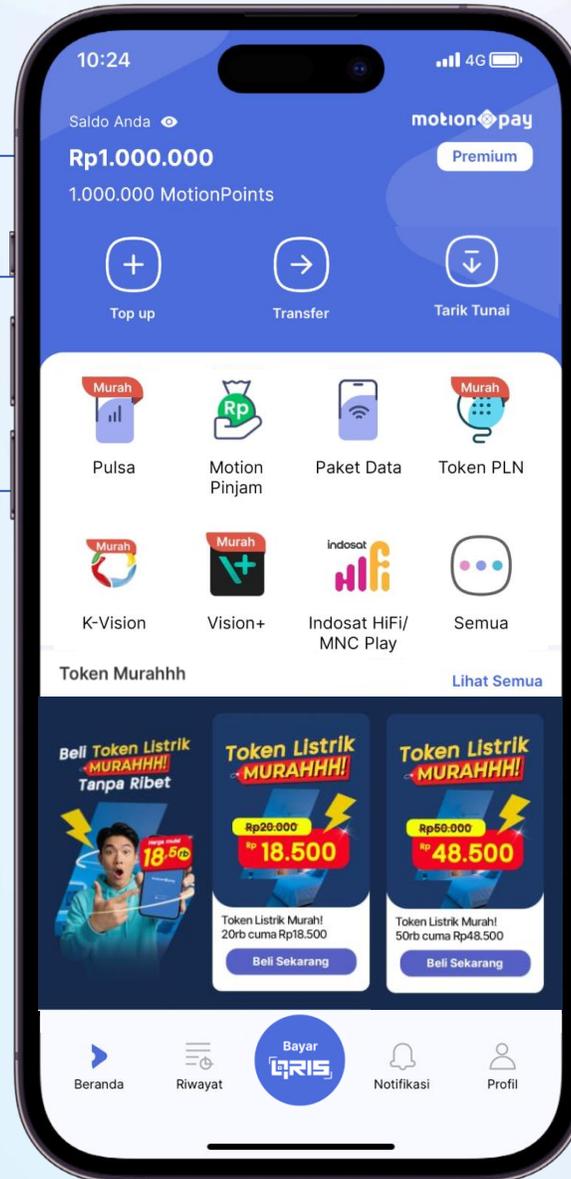


Balance & MotionPoints

- 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

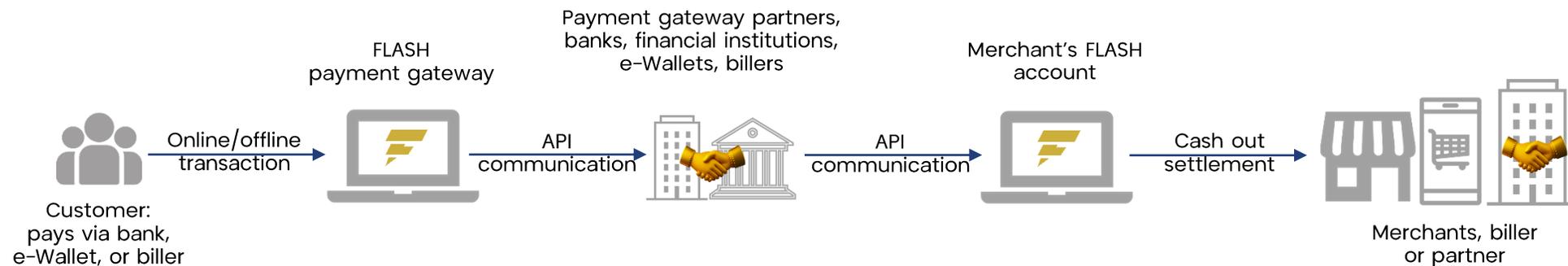
E-WALLET

QRIS

INSTALLMENT DIRECT

PAYLATER/
CARDLESS

How Payment Gateway Works



THE BEST ONLINE TRADING APP



MotionTrade 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



167 Points of Sales

The widest distribution network in Indonesia



up to **221** Products

The most complete and innovative products and services



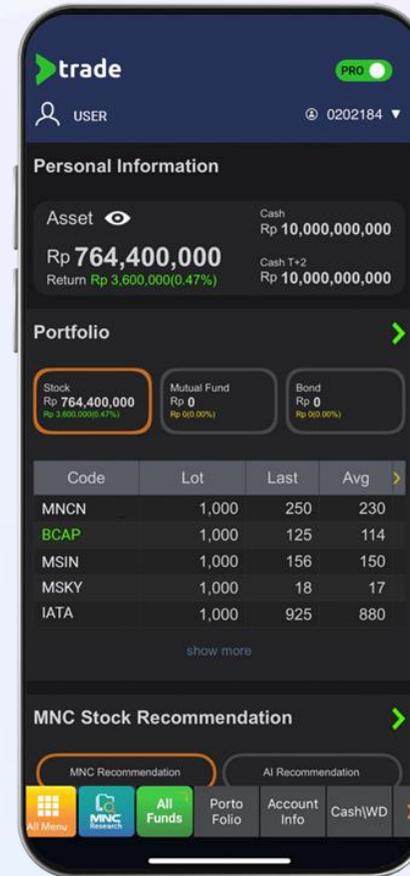
1 out of **18**

Securities houses with Sharia Online Trading System (SOTS) license

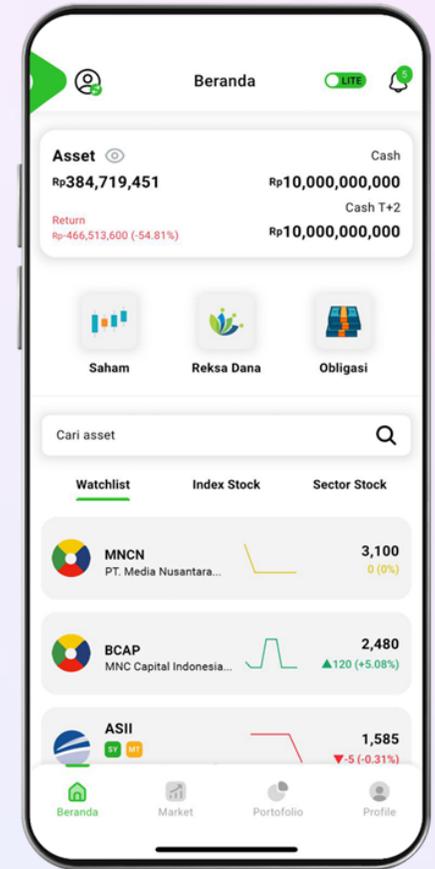
Now Available in
DUAL MODE



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



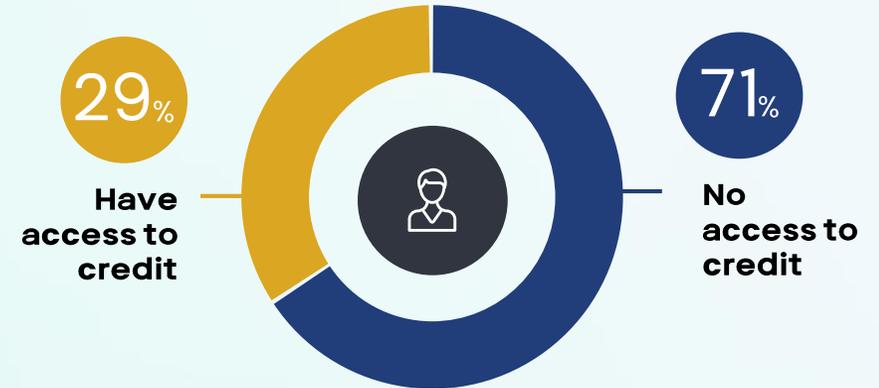
lending to retired government employees

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

Why this market?

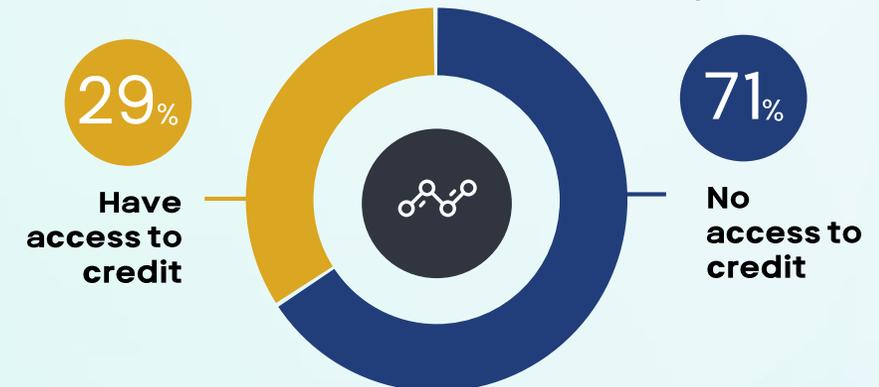
~ 186 million

Aspiring Middle & Middle Income Individual



66 million

Micro, Small and Medium Enterprises

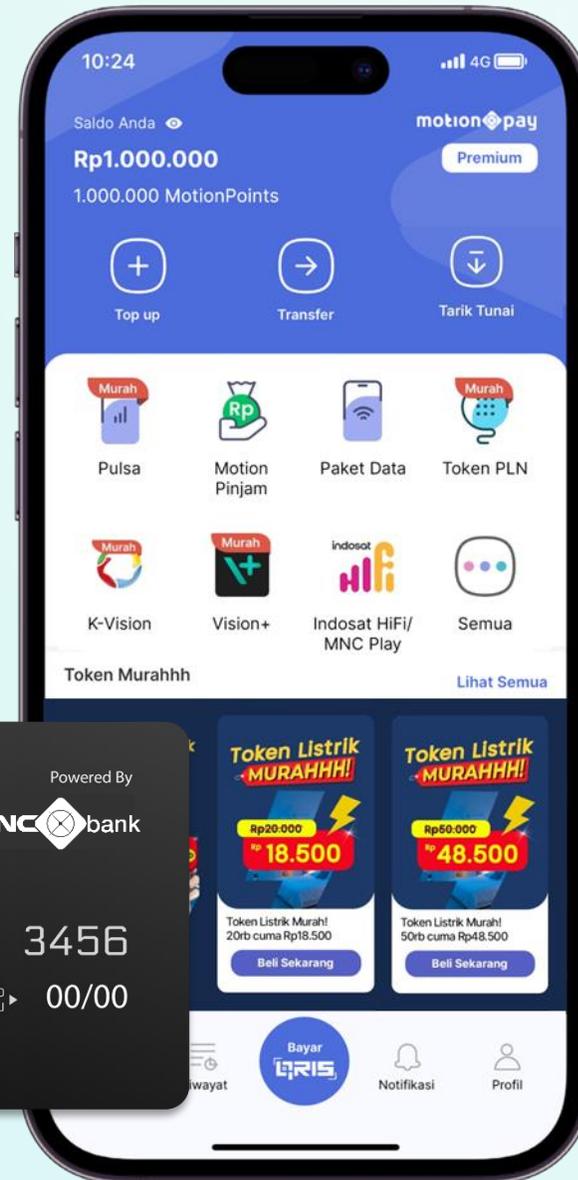
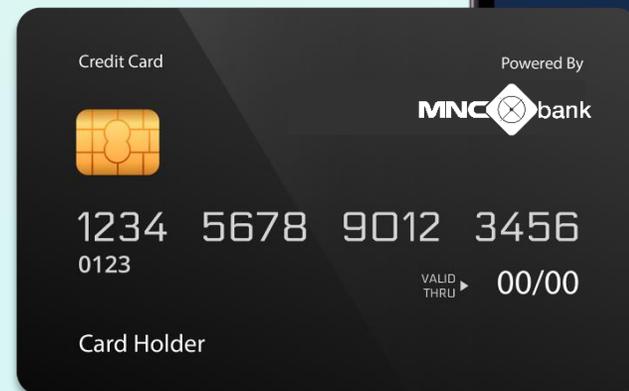


World Bank 2022; Central Bureau of Statistics, 2024; The Indonesian Joint Funding Fintech Association 2023; Indonesia Chamber of Commerce and Industry 2024

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

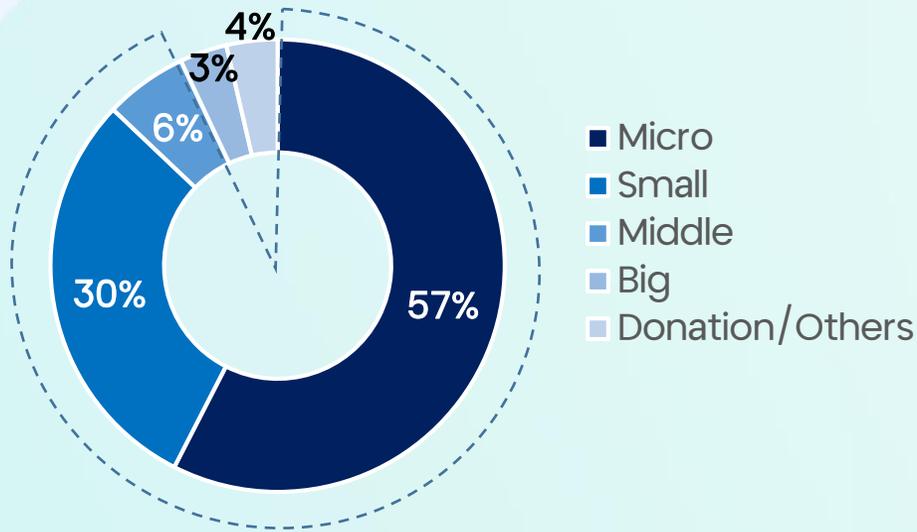
Products

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

QR Adoption in Indonesia

Total QRIS Merchants

42+ Million



Transactions (Full Year 2025)

USD 99,619 Million



Central Bank of Indonesia

in million USD



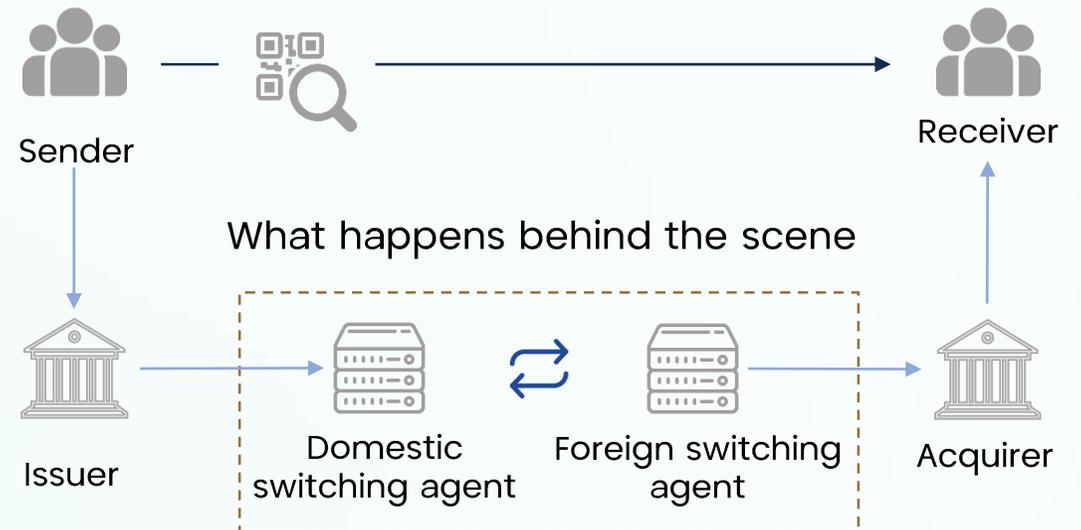
Cross-border remittance

- 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



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

