

# Solid Performance, MNC Bank's (BABP) Profits Soar 629.21%

**Jakarta, 1 August 2022** – PT Bank MNC Internasional Tbk (BABP or MNC Bank or the Company), a subsidiary of PT MNC Kapital Indonesia Tbk (BCAP) under the management of MNC Group, recorded a positive performance in mid-2022. MNC Bank recorded a net profit of Rp34.88 billion in Q2-2022, growing 629.21% compared to Q2-2021 of Rp4.78 billion.

Continuing the positive performance from Q1-2022, the significant growth in MNC Bank's net profit for the second quarter was driven by an increase in interest income which grew 15.28%, from Rp465.86 billion in Q2-2021 to Rp537.02 billion in Q2-2022. This increase was due to a growth in loans disbursed. Loans disbursed grew from Rp7.70 trillion to Rp9.68 trillion

or 25.74% in Q2-2022. On the other hand, interest expenses fell quite drastically, down by 23.00%, from Rp273.33 billion to Rp210.47 billion in Q2-2022.

MNC Bank is continuing to improve the composition of its Third-Party Funds. In the Q2-2022, the composition of CASA (current accounts and savings) improved from 24.45% to 25.03%. MNC Bank's CASA in Q2-2022 recorded Rp2.99 trillion, an increase of 23.43% compared to Q2-2021, which was Rp2.43 trillion. This growth was higher than the growth in time deposits which reached 19.65% and driven by the success of MNC Bank's programs and products, such as Tabungan Dahsyat and the digital service MotionBanking whose features and services have grown rapidly.

“ Despite the world economy still facing problems arising from Russia-Ukraine, the Indonesian economy continues to grow. This can be seen from the macro indicators that remain positive, especially in the commodity sector. This growth was a factor in the increase, especially credit from the commercial segment.

In the future, MNC Bank will continue to develop attractive programs such as Tabungan Dahsyat, offer competitive loan interest rates for customers and provide the best products for all customers, including the development of MotionBanking's features.

**-Rita Montagna , MNC Bank Director**

Rita also expressed her gratitude for the collaboration of all business partners and the high enthusiasm of the community towards MNC Bank, especially for Tabungan Dahsyat and MotionBanking.

In terms of financial ratios, the Bank, which is identical to the gold color, continues to succeed in reducing the Gross Non-Performing Loan (NPL) from 4.82% in Q1-2021 to 4.11% in Q2-2022. Meanwhile, the Net

Interest Margin (NIM) of MNC Bank grew significantly to 5.23%, which was previously at 3.74% in the same period.

MNC Bank's capital adequacy ratio is also getting stronger. MNC Bank's Minimum Capital Adequacy Ratio (CAR) is at the level of 21.12% as of June 2022, compared to 14.50% in June 2021.

## Growth Metrics Q2-2021 vs Q2-2022

Net Income  
▲ **629.21%**

Interest Income  
▲ **15.28%**

Interest Expenses  
▼ **23.00%**

**motion banking**

Bayar pakai **QRIS MotionBanking**, belanja di mana aja cukup scan!

Unduh aplikasi **MotionBanking** di  

#BelanjaCukupScan



-  Cashless
-  Cepat
-  Mudah
-  Aman

"We always commit to implement the precautionary principle and a strong emphasis on risk management while still prioritizing and improving the quality of service to all customers," continued Rita.

In digital services, MNC Bank recently added the Quick Response Code Indonesian Standard (QRIS) feature in the MotionBanking application. This feature was added after MNC Bank obtained permission from Bank Indonesia (BI) as the operator of payment transaction processing activities through the Quick Response Code Indonesian Standard – Merchant Presented Mode (QRIS MPM).

This service will be one of the mainstay features of MotionBanking. With payment services using QRIS in MotionBanking, users can enjoy the convenience of transacting at QRIS merchants throughout Indonesia, directly from the application.

In addition, MNC Bank has also integrated MotionPay into MotionBanking. With this integration, the customer's banking experience will be more seamless because it allows customers to view balances and make transfers from the MotionBanking application.

Lastly and most importantly, customers can also now open a time deposit online in the MotionBanking application. Through this feature, MotionBanking offers the convenience and flexibility for its users to open time deposits anytime, anywhere, with their smartphone.

These features further complement the existing MotionBanking features, namely online/digital onboarding account opening, transfers, bill payments, biometric logins, e-wallet top-ups, credit card payments to credit card installment applications with zero percent interest. Thanks to the maximum use of technology, MotionBanking now has a significant number of users.

### motion banking Development Roadmap



The Company is proactively developing new services to provide customers with features they need today, while researching and anticipating new features that Indonesians will need tomorrow.

In order not to miss out on the latest information from MNC Bank, visit the website [www.mnccbank.co.id](http://www.mnccbank.co.id), contact MNC Bank Call Center at 1500188 and follow MNC Bank's official social media accounts, namely Instagram [@officialmnccbank](https://www.instagram.com/officialmnccbank), Facebook [MNC Bank](https://www.facebook.com/MNCBank) and Twitter [@MNCBank](https://twitter.com/MNCBank).

Also, don't forget to enjoy digital banking services and other MNC Bank products by downloading the MotionBanking application on the Google PlayStore and Apple AppStore via the following link <http://onelink.to/q2ss2g>.

For further information, please contact:

**Heru Sulistiadhi** – Corporate Secretary MNC Bank  
[heru.sulistiadhi@mnccbank.co.id](mailto:heru.sulistiadhi@mnccbank.co.id)

**PT Bank MNC Internasional Tbk**

MNC Financial Center 8<sup>th</sup> Floor, MNC Center  
Jl. Kebon Sirih Kav 21-27, Menteng  
Jakarta Pusat 10340, Indonesia  
Phone : +6221-29805555  
[www.mnccbank.co.id](http://www.mnccbank.co.id)

#### **DISCLAIMER**

By accepting this Press Release, you agree to be bound by the restrictions set out below. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.

The information and opinions contained in this Press Release have not been independently verified, and no representation or warranty, expressed or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of, the information or opinions contained here in. It is not the intention to provide, and you may not rely on this Press Release as providing, a complete or comprehensive analysis of the condition (financial or other), earnings, business affairs, business prospects, properties or results of operations of The Company or its subsidiaries. The information and opinions contained in this Press Release are provided as at the date of this presentation and are subject to change without notice. Neither The Company (including any of its affiliates, advisors and representatives) nor the underwriters (including any of their respective affiliates, advisors or representatives) shall have any responsibility or liability whatsoever (in negligence or otherwise) for the accuracy or completeness of, or any errors or omissions in, any information or opinions contained herein nor for any loss howsoever arising from any use of this Press Release.

In addition, the information contained in this Press Release contains projections and forward-looking statements that reflect The Company's current views with respect to future events and financial performance. These views are based on a number of estimates and current assumptions which are subject to business, economic and competitive uncertainties and contingencies as well as various risks and these may change over time and in many cases are outside the control of The Company and its directors. No assurance can be given that future events will occur, that projections will be achieved, or that The Company's assumptions are correct. Actual results may differ materially from those forecasts and projected.

This Press Release is not and does not constitute or form part of any offer, invitation or recommendation to purchase or subscribe for any securities and no part of it shall form the basis of or be relied upon in connection with any contract, commitment or investment decision in relation thereto.