

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



~280 Million
Population



US\$4,920
2023 GDP per Capita



~80%
Internet Penetration

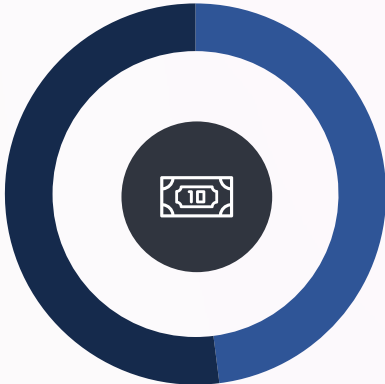


~90%
Smartphone Penetration



0.6%
Lower carbon emission for every 1% digital financial inclusion

Indonesia has the world's fourth-largest unbanked population

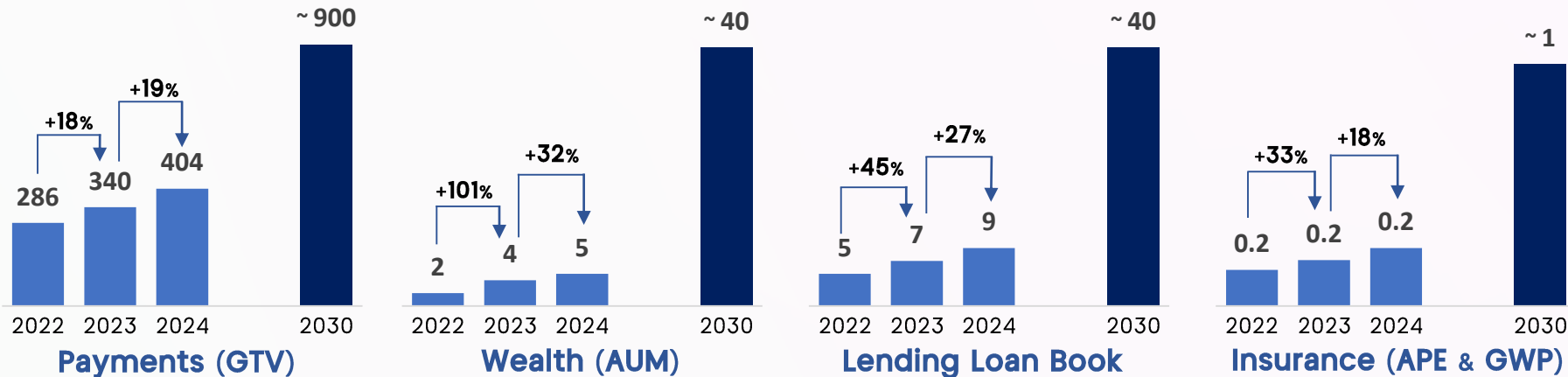


48% **Banked**
Full access to financial services

52% **Unbanked**
Do not own a bank account

* adult population

Digital Financial Services *in USD billion



• The Global Findex by World Bank, 2022 • Google, Temasek, Bain, e-Conomy SEA, 2024 • Central Bureau of Statistics, 2023 • World Economic Outlook, Apr 2024 • Indonesian Internet Service Providers Association Forecast, Jan 2024 • Statista, Oct 2023

MNC MEDIA ENTERTAINMENT



Entertainment FTA

Entertainment

Entertainment FTA focusing on family audience

Audience Share

All Time	Prime Time
32.7	32.4

Pay TV & ICT

Satellite DTH

Subscribers: **13.7M+**

IPTV Services

Subscribers: **318K+**

ICT Services

iNews Media Group

FTA News Channels

Pay TV News Channels

Portal & Apps

Radio Platform

Social Media

Streaming

Extension of FTA

MAU **70.3M+**

Pay TV Authenticated & OTT

MAU	Pay Subs	Registered
40M+	2.8M+	30.4M+

Content Production Related & Talent

Production House

Pay TV Channels

IP & Distribution Management

IP MANAGEMENT

Production Infrastructure

Talent Management

400+ Artist with Diverse Talent Specialization

Social Media & MCN

STARHITS 200+ MCN

YouTube	Facebook	TikTok
*115.2B	9.5B	284.9M
241.7M	73.6M	

* MNC Internal Research, December 2024

Music Label & Publishing

MNC FINANCIAL SERVICES OVERVIEW

PT MNC Kapital Indonesia Tbk



Banking Group

MNC bank	motion bank
MNC finance	motion credit
MNC leasing	
MNC teknologi nusantara	motion pay Flash Mobile

Capital Market Group

MNC sekuritas	motion trade
MNC asset management	motion funds

Insurance Group

MNC insurance	motion safe
MNC life	
MNC insurance broker	



Partnership Ecosystems



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



- Co-Brand Credit Card with SuperApp KAI Access (with more than 20m user base)
- On-Line Motion Bank and Credit Card account opening
- MotionPay as preferred source of fund inside KAI Access SuperApp
- in-Apps purchase billers & utility payments inside KAI Access SuperApp



- Co-Brand Credit Card with Citilink App (with more than 3.5m Active user base)
- On-Line Motion Bank and Credit Card account opening
- MotionPay as preferred source of fund inside Citilink self-services App
- in-Apps purchase billers & utility payments inside Citilink self-services App



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

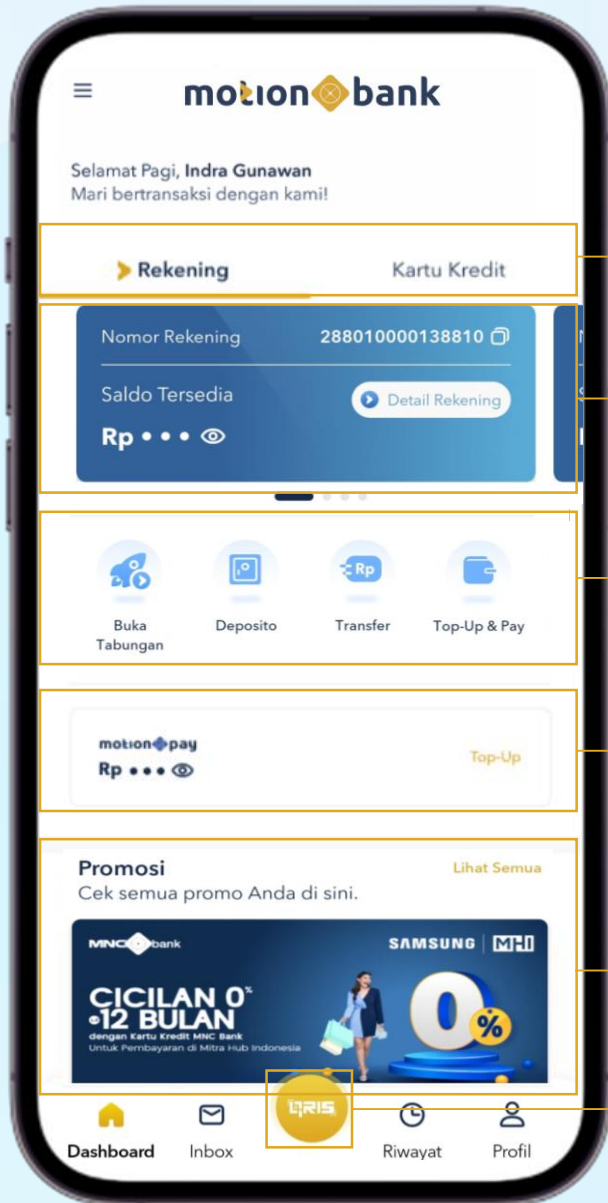


- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3M retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance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



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





Main Products

- Savings Account
- Bank RDN (Client Fund Account)
- Online CC Application
- Online Time Deposits
- Digital Lending
- MotionPension

Brief Account Details

with optional balance display

Attractive Features

Integration with MNC Ecosystem
MotionPay, MotionCredit, and MotionTrade

Promotions
(QRIS Discount and Credit Card Promotion)

QRIS Payment and Various Online Transactions

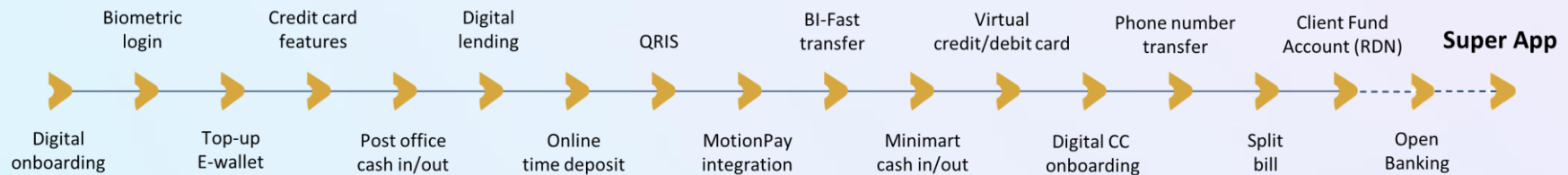
MotionBank is an integrated digital banking app, providing end to end banking services and attractive features.

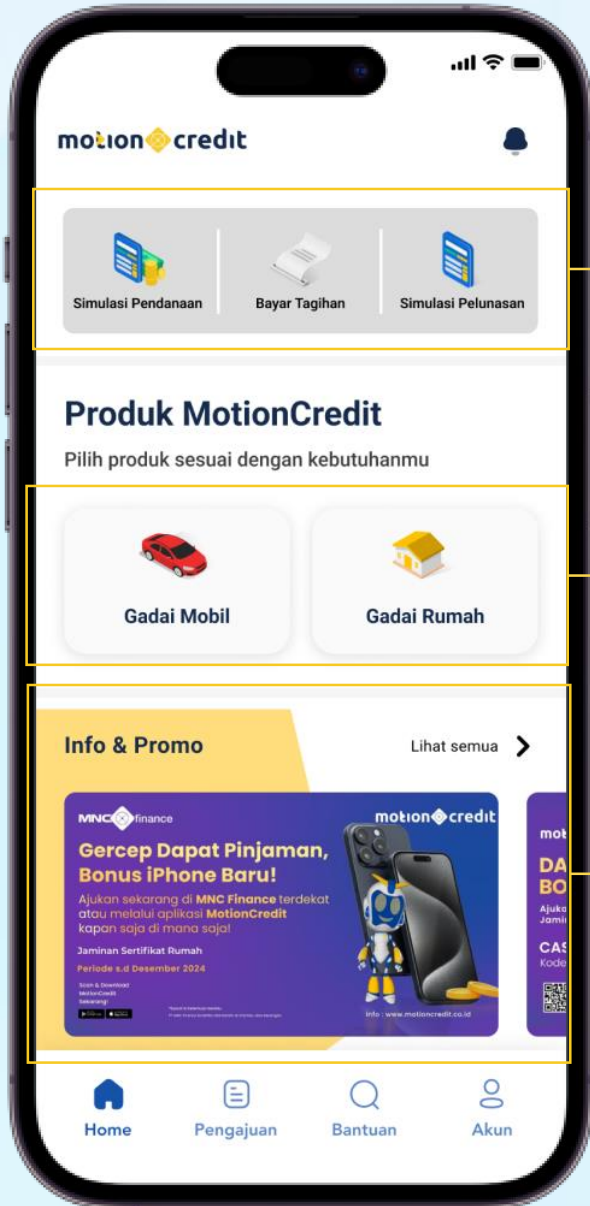
UPCOMING FEATURES

- Online Debit
- MotionBank for Business & SME
- Bank as a Service (BaaS)
- Cross Border QR
- QRIS Tuntas
- Online Foreign Currency (Forex)
- Forex Transfer
- Integration with MotionFunds



Product development





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.

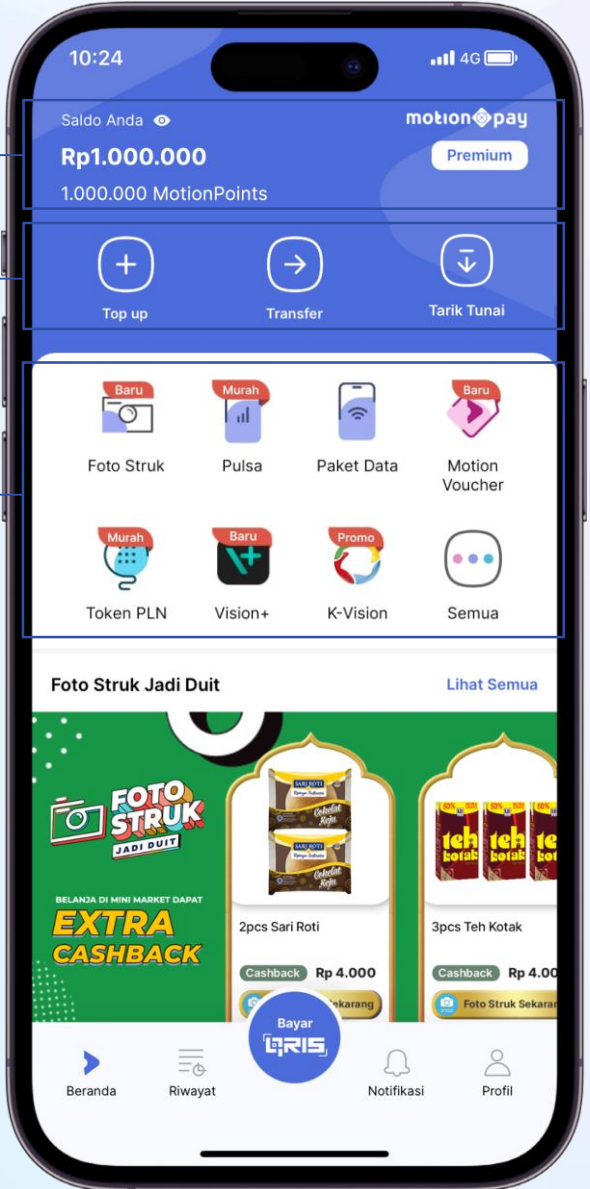
- **Discover new experience of financing**
- **Friendly UI/UX**
- **Complete financial solutions**
- **Flexible financing option**
- **AI-based credit scoring**





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 (coming soon)

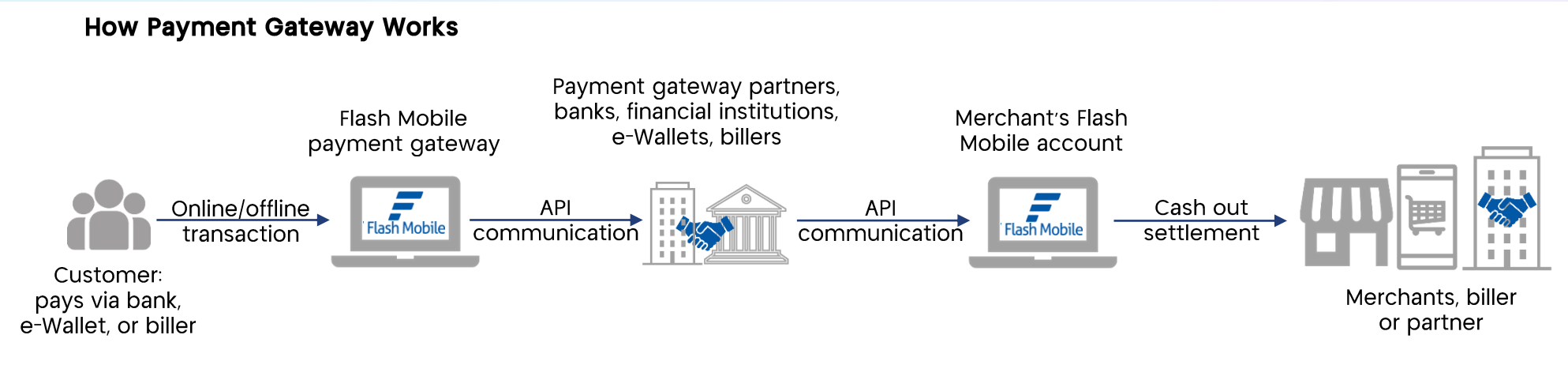
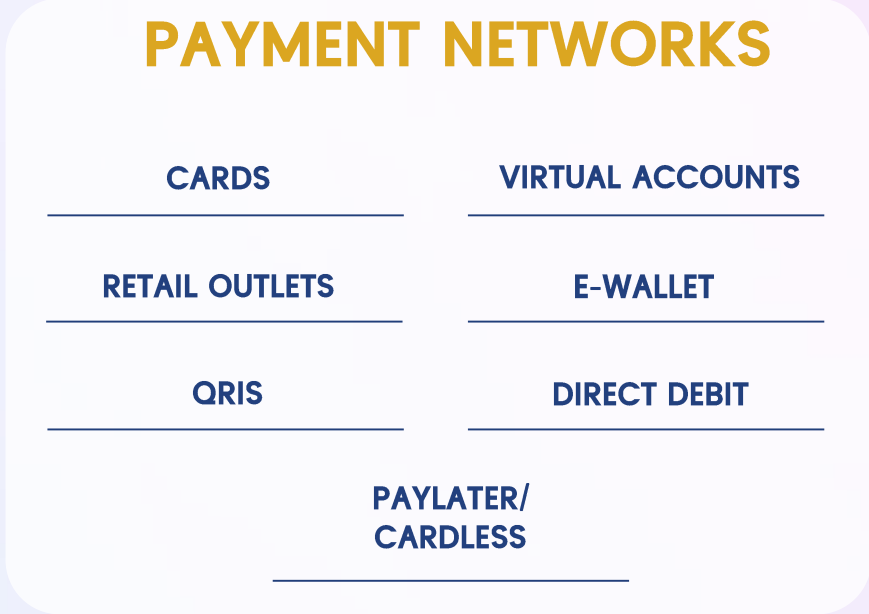
ISO/IEC 27001:2013 Certified
Bank Indonesia No. 21/392/DKSP/Srt/B

Flash Mobile

Flash Mobile focus on providing payment gateway services in Indonesia, with qualified certifications including:

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

- Payment Gateway
- QRIS Payment
- Invoicing for SMEs
- Transfer Services
- Billing Aggregator
- Value Added Service



THE BEST ONLINE TRADING APP



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

STRONG POINTS



135 Points of Sales
The widest distribution network in Indonesia



up to **208** products
The most complete and innovative products and services



1 out of **17**
Securities houses with Sharia Online Trading System (SOTS) license



1 out of **10**
Securities houses with short-selling license



SERVICES

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

DISTINCTIVE FEATURES

 Auto Invest	 Super Order	 Online Account Opening	 One Time PIN Authentication
 e-IPO	 Daily MNC Research & Stock Recommendation	 Advance Charting Tools	 Margin Trading

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:



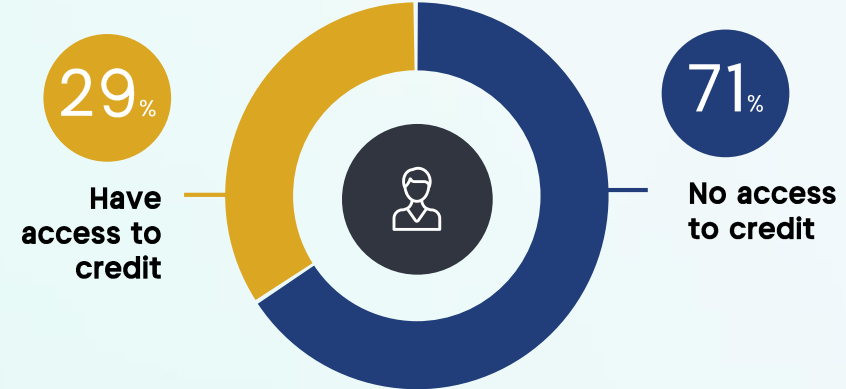
Partnering with reputable P2P lending platforms to manage risk



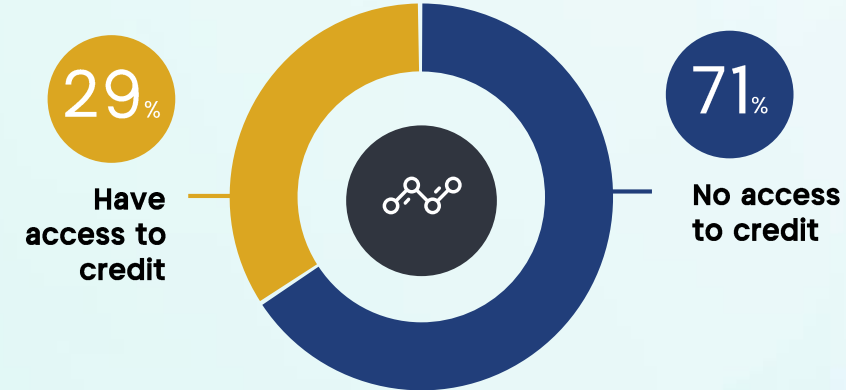
E-commerce digital lending for both merchant (working capital) and buyers (buy now pay later)

Why this market?

~ 186 million
Aspiring Middle & Middle Income Individual



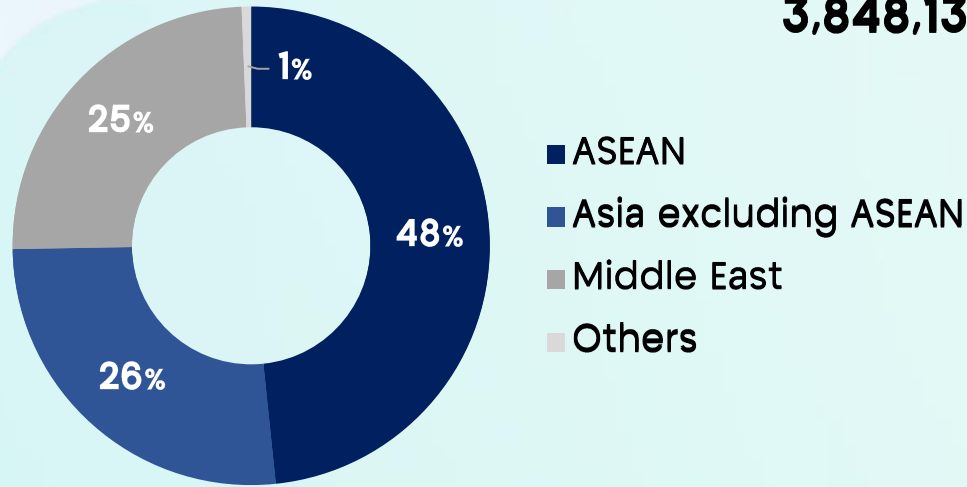
66 million
Micro, Small and Medium Enterprises



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

Total Number of Indonesian Migrant Workers

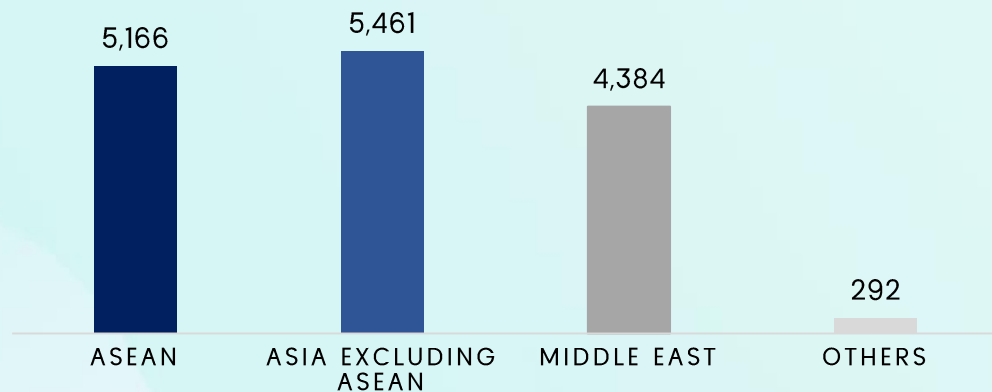
3,848,130



Remittance of Indonesian Migrant Workers

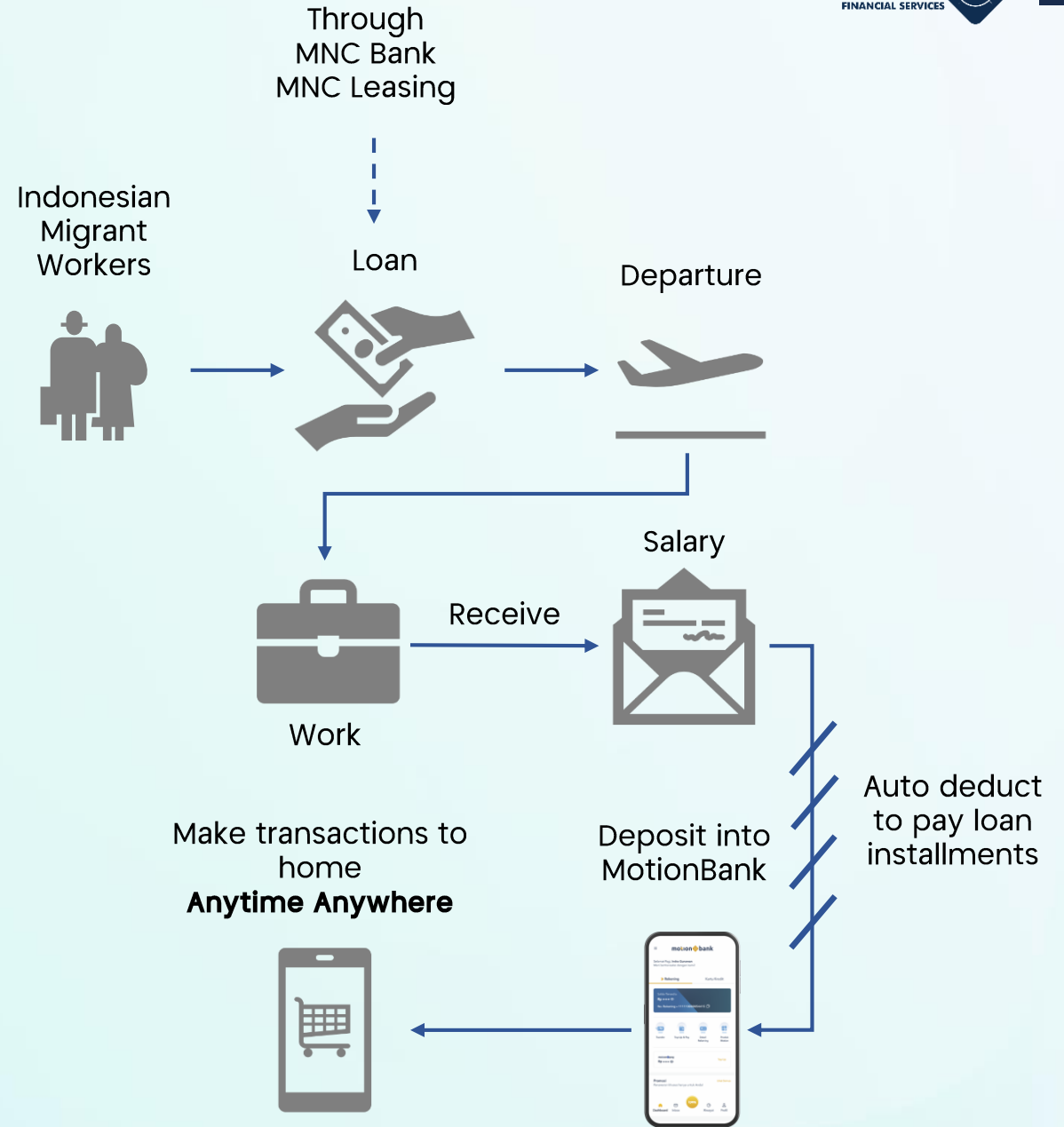
(Q4 2023 – Q3 2024)

USD 15,303 Million



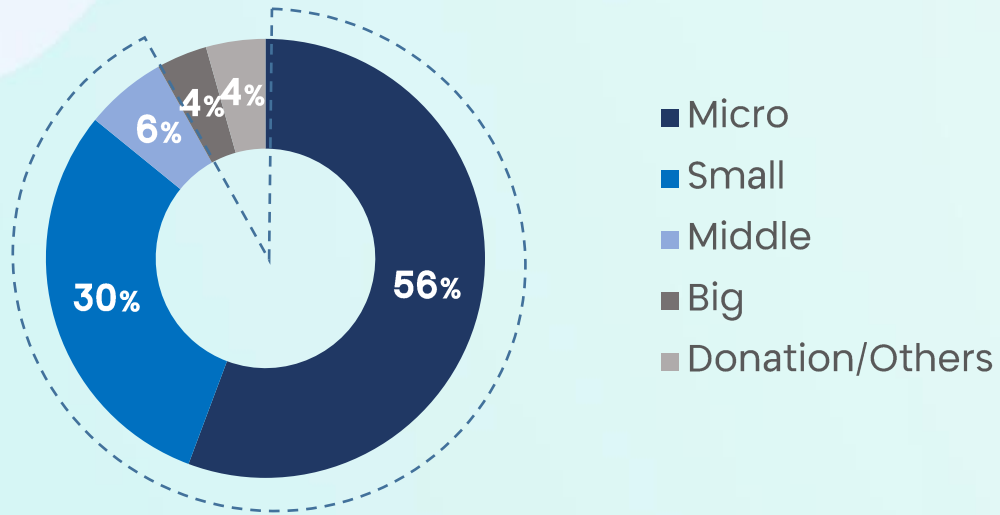
Central Bank of Indonesia, Q3-2024

in million USD



QR Adoption in Indonesia

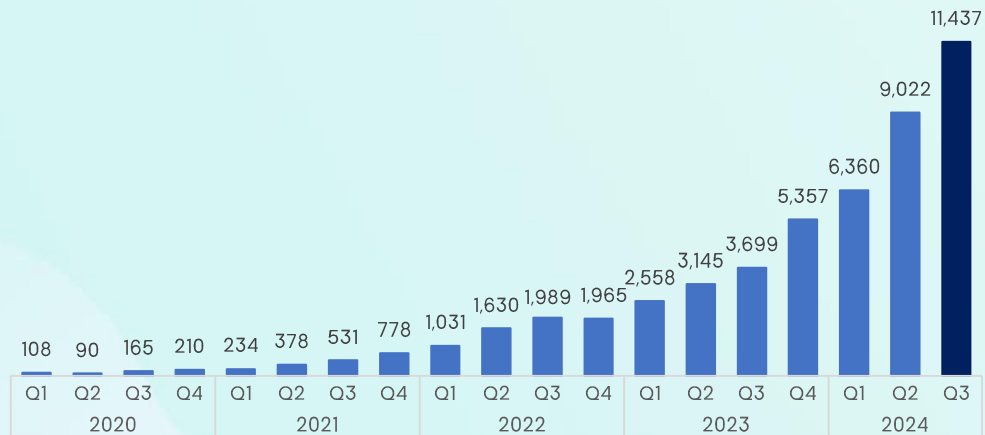
Total QRIS Merchants **35+ Million**



Transactions

USD 32,176 Million

(Q4 2023 - Q3 2024)



Central Bank of Indonesia, Q3-2024

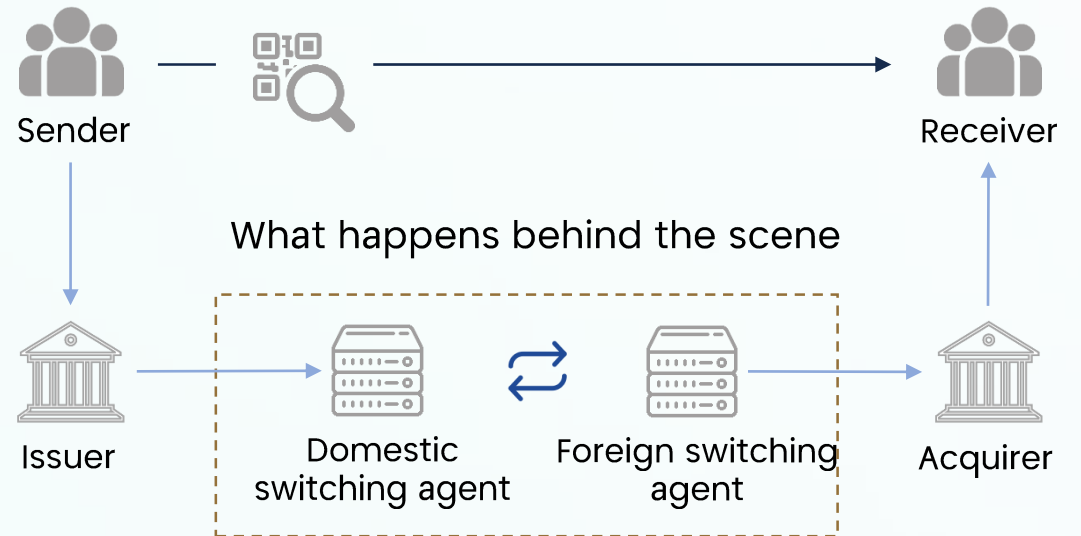
in million USD



Cross-border remittance



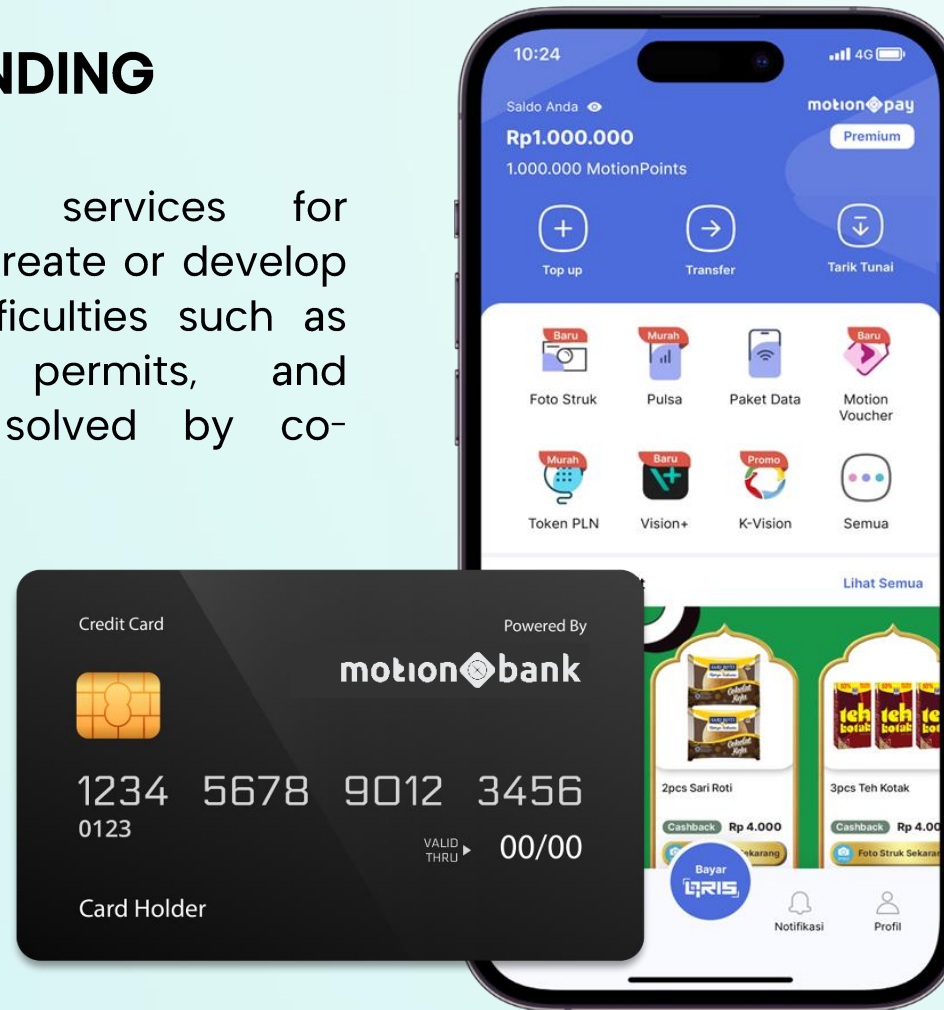
Indonesia, Malaysia, Thailand, Singapore, India, Korea, Japan, UAE



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

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

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