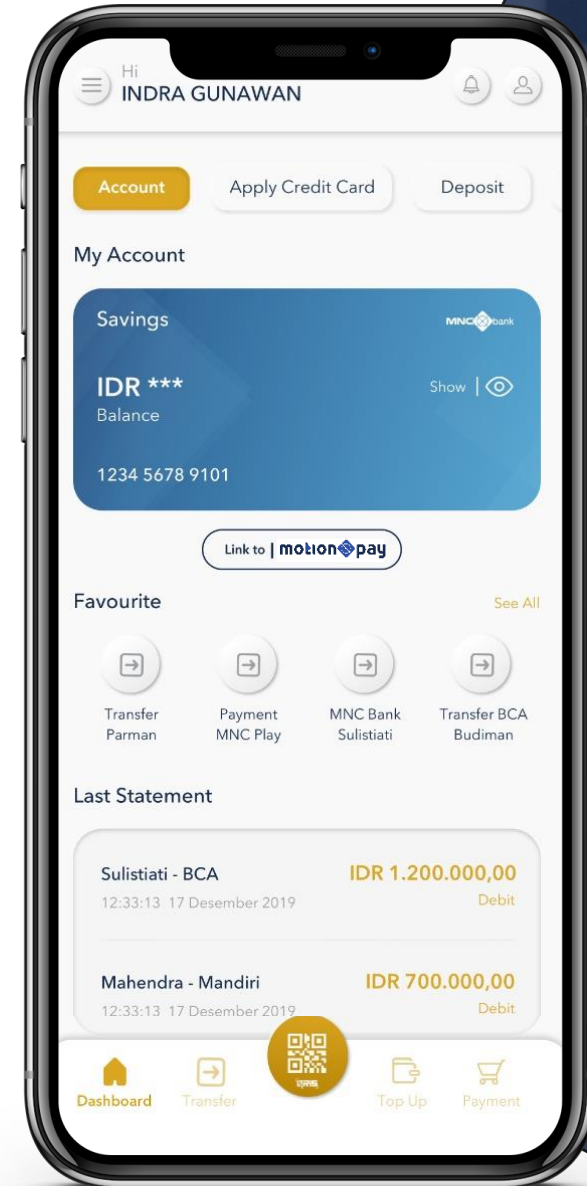


motion banking

Presentation Material



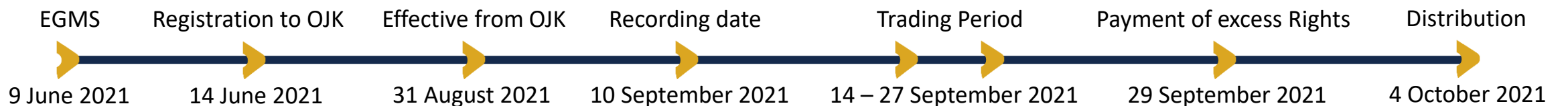
MNC FINANCIAL SERVICES OVERVIEW

MNC Kapital Indonesia (BCAP IJ Equity) is the holding company for all MNC Group's Financial Services related companies; Bank, Multi-finance, Securities & Brokerage, Insurance, Asset Management, and Technology Business. It is a part of Southeast Asia's largest integrated media group.



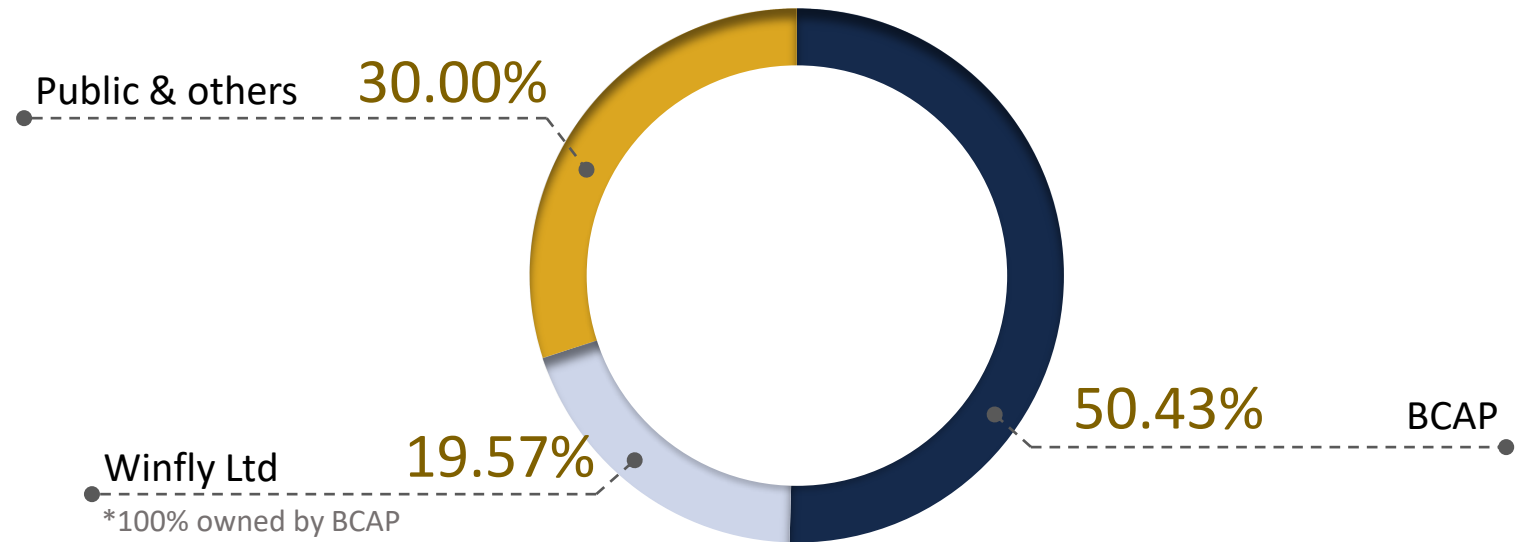
INDICATIVE RIGHTS ISSUE STRUCTURE

Issuer	PT MNC Bank Internasional Tbk (“MNC Bank”)
Lead Manager	MNC Sekuritas
Rights Issue Ratio	One for two rights issue (1 new share for 2 existing shares), dilution effect 1/3
Rights Issue Shares	14,234,614,922 shares
Right Issue Price	IDR318
Rights Issue proceed (gross)	IDR 4.5 Trillion (USD 312 million)
Price-to-Book (P/B)	Before Rights Issue: 7.41x After Rights Issue: 2.79x
Use of Proceeds	<p>100% of the proceeds will be used for:</p> <ul style="list-style-type: none"> • Strengthen MNC Bank’s capital structure • Expand MNC Bank’s lending capacity digitally and for user acquisition to support business growth • Support the development of MotionBanking app, including the development of AI based credit scoring and the integration of MotionPay, MotionWallet, MotionVisa, MotionMastercard, MotionInsure, MotionTrade, MotionCredit and other related fintech



ABOUT THE BANK

- 
1990 – FOUNDED
 BANK BUMIPUTRA
- 
2002 - IPO
 TICKER [BABP]
- 
2014 - ACQUISITION
 PT MNC BANK INTERNATIONAL TBK
- 
2020 - NEW LOGO
 Development of Mobile Banking
- 
2021 motion banking



Distribution Networks (Branches + ATMs)

Head Office	Operational Office	Main Branches	Sub Branches	Cash Offices	ATMs
1	1	16	20	8	72

As of May 2021

MNC Bank's networks are incorporated with National Payment Gateways (GPN), Jaringan Prima, ATM Bersama with access to all ATMs and EDCs in Indonesia as well as Visa/Mastercard global EDC



MNC FINANCIAL SERVICES DIGITAL TEAM



Hary Tanoesoedibjo

Founder, controlling shareholder, and Executive Chairman of MNC Group

MBA, Ottawa University
Bachelor of Commerce (Honours), Carleton University



Jessica Herliani Tanoesoedibjo

Director of MNC Financial Services

MA in Education, Biola University
MA in Biblical & Theological, Biola University
MIT & Commerce Law, Macquarie University
BComm, University of New South Wales



Darma Putra

CEO of MNC Group

President Director, Marga Mandalasakti
MBA, University of Minnesota
BSc, Oregon State University



Yudi Hamka

CTO of MNC Group

Director, AXA Technology Asia Pacific
CEO, Dimension Data NTT Indonesia
Director, Dimension Data NTT Japan
Director, Nihon Libertec, Kinden Japan

Executive Program Wharton, University of Pennsylvania
MBA, Temple University Japan



Peter Fajar

Director of MNC Financial Services
Commissioner of MNC Bank

Director, Helios Capital
MBA, Texas A&M University
BSc, Oregon State University



Samuel Mulyono

Director of MNC Financial Services

Independent Commissioner, UrunanYuk.id
Director, PayTren
Director, BluePay
BSc in Mathematics Science , Institut Teknologi Bandung



Abishek Tiwari

SVP Artificial Intelligence and Head Offshoring Center MNC Group

Software Engineer, AlgoTrader Singapore
Sr Software Engineer , Taiger Singapore (AI based Startup)
Sr Software Engineer, Citibank
MCs & BSc, UP Technical University, India

MNC BANK AND MOTIONBANKING TEAM



Mahdan
 President Director
 Director, DBS
 MAcc, University of Indonesia



Hermawan
 Chief Financial Officer
 Senior Manager, EY
 BEc, Atmajaya University



Rita Montagna Siahaan
 Director
 Funding Business Head, MNC Bank
 Bachelor of Psychology, University of Indonesia



Ricko Irwanto
 Compliance Director
 Division Head, OCBC NISP
 Risk Management Head, Bank Permata
 MM, STIE IPWI



Denny S. Hanubrata
 Director
 Business Director, Oke Bank
 Chinatrust, Permata Bank, DBS Bank, UOB
 BAcc, Parahyangan Catholic University



Teddy Tee
 COO of MotionBanking
 Founder & CEO, Cashlez
 Director, Visa
 Bsc Business, University of Arizona
 College of Liberal Arts, University of Texas



Parman Suparman
 CTO of MotionBanking
 VP, Bank Ganesha
 MM Information System, Gunadarma University
 BSc IT, Gunadarma University

INDUSTRY OVERVIEW

Immense Market Opportunity to Serves The Underbanked & Unbanked



~276 Million
Population



US\$4,256
GDP per Capita



49%
Financial Inclusion



38%
Financial Literacy

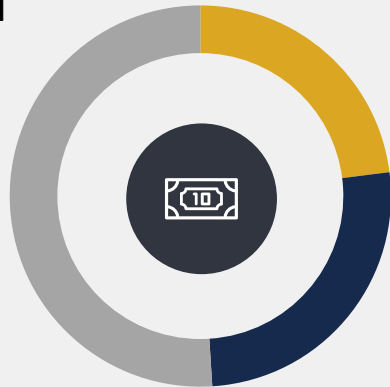


73% | 70%
Internet Penetration
Smartphone Penetration



2.4%
Aged 15+ Has A
Credit Card

More than half of the population is unbanked



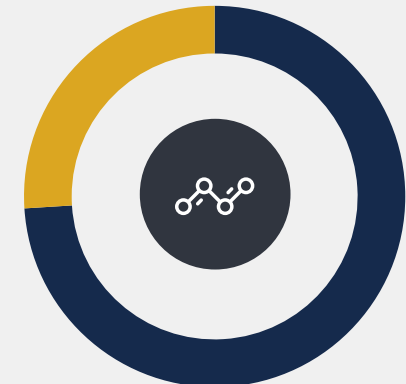
- 23% Banked**
Full access to financial services
- 26% Underbanked**
has bank account, but insufficient access to credit, investment and insurance
- 51% Unbanked**
do not own a bank account

Credit Access is limited for Low-Mid Income Individuals & MSMEs



Over 186million Individuals
Low-Mid Income

- 29%** Have access to credit
- 71%** No access to credit



Over 63million
Micro, Small and Medium Enterprises

- 26%** Have access to credit
- 74%** No access to credit

• Wordometers, 2021 • World Bank, 2021 • Statista,2021 • Google, Temasek, Bain, e-Economy SEA, 2020 • Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021

DIGITALIZATION IS INEVITABLE

Through technology, banking in the future will be focused at:



1. Customer's Journey
Bank of the future will be invisible and embedded into customer's journey



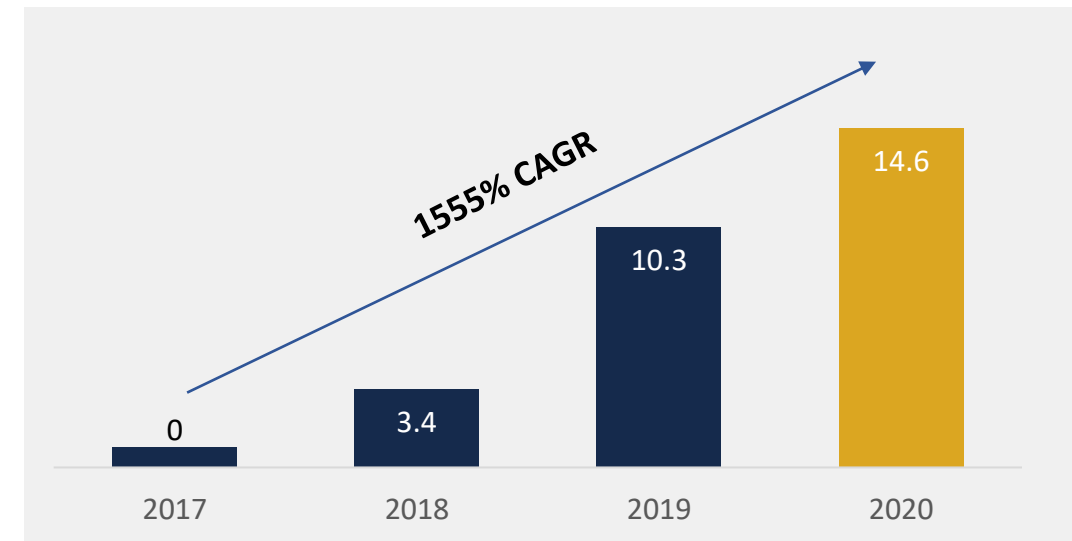
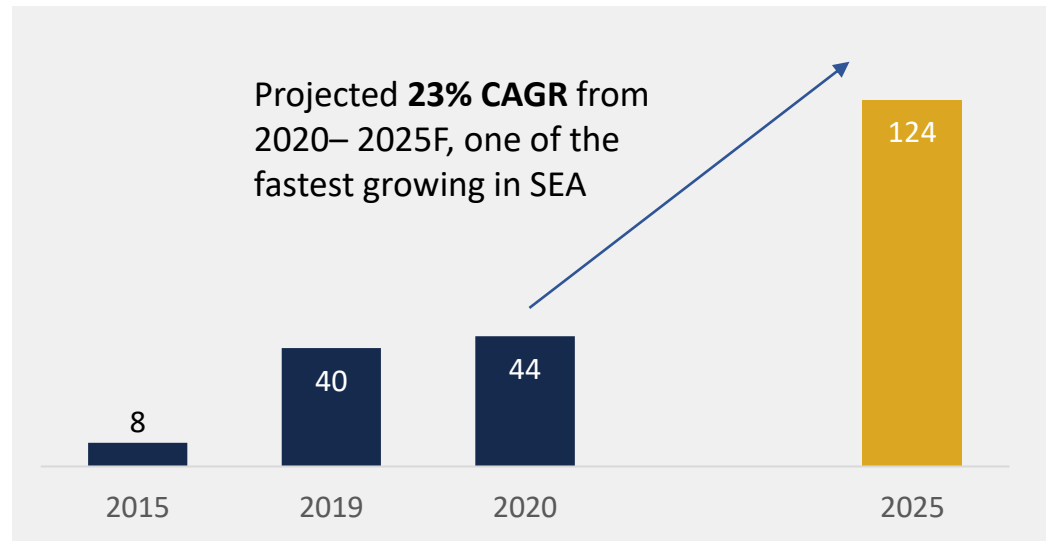
2. Personalized
Data, digital, and technology will be merged to provide personalized banking



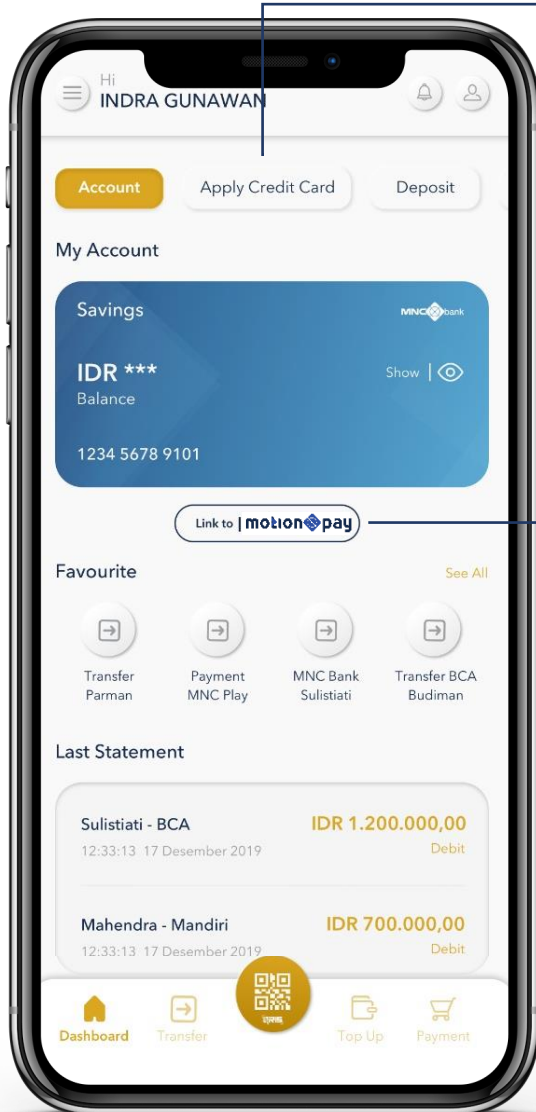
3. Tech-based Growth
Tech and data will enable significant release in capacity and productivity boost



4. Product Differentiation
Will be as important as distribution power



• Google, Temasek, Bain, e-Economy SEA, 2019 • Bank Indonesia, 2020



Banking services

Brief Account Details

Customized Menu

QRIS Payment and Various Online Transactions

Virtual credit card application in MotionBanking

- Visa and Mastercard virtual credit cards as Pay-later source of funds for Motion Pay and online transactions
- Physical card (Optional)
- AI based credit scoring

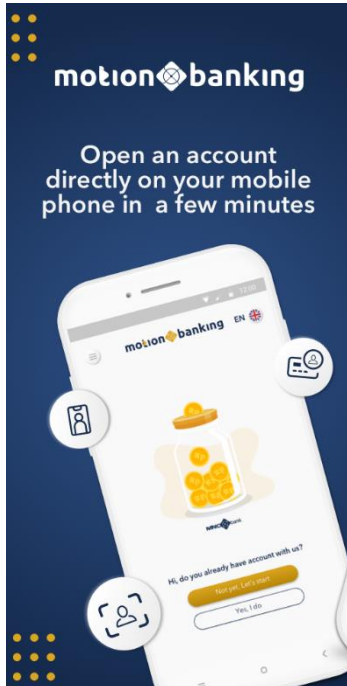
Integration of MotionPay:

- E-Money
- E-Wallet
- E-Remittance
- QRIS payments
- Loyalty points



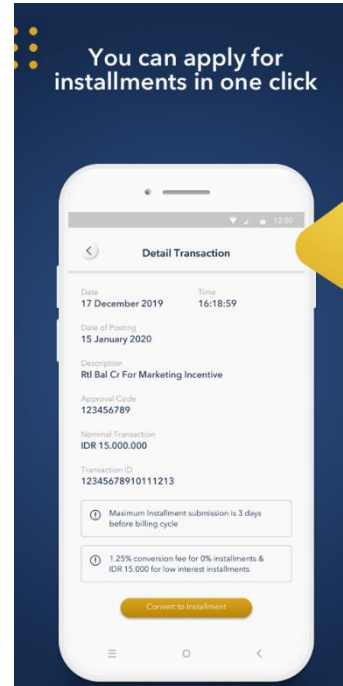
- ▶ **Light - easy to use**
- ▶ **Friendly UI/UX**
- ▶ **Complete features and products**
- ▶ **Attractive rewards**
- ▶ **Open banking API**

Savings



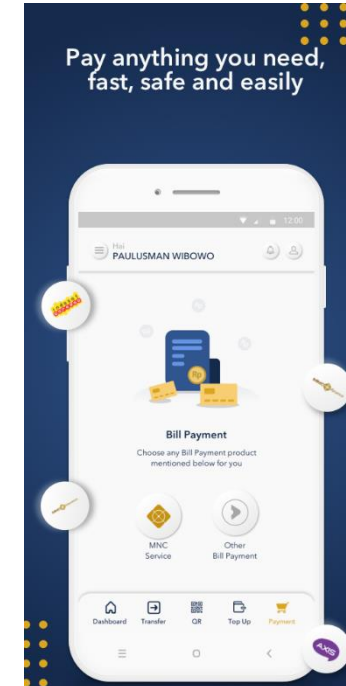
- Full Biometric Onboarding
- CASA Information
- Hide & Show Balance
- Fund Transfer
- Credit Card Bill Payment
- Top Up & Payment
- Transaction History
- Add/Edit/Delete Favourite Transfer
- Activate & Change PIN Debit Card

Credit Card



- Credit Card Activation
- Create & Change PIN
- Promo Information
- 3-Month Billing Summary
- Claim e-Voucher
- Current Transaction History
- Installment

General



- Various Account Information
- Biometric Login
- Real Time Notification
- E-Form Request
- Product & Interest Rate Information
- Branch & ATM Location
- Fee & Limit Transaction Information
- Unsecured Loan & TD Simulation
- Contact Us

#FutureBankingHere

Forward Customer Acquisition

- Apply Loan Online
- Products Revamp
- Cross Sell / Bundling with Media Leverage
- MotionPay Integration & Promotions


Accelerate Grow Profitability & Customer Stickiness

- AI-Based Credit Scoring
- Virtual Credit Card
- Open Deposit Online
- Bancassurance
- Loyalty Point System
- Automatic & Scheduled Bill Payment
- Gamification – Custom Theme
- SME - Merchant Solution
- Foreign Exchange and International Remittance

Collaborate Bank as Platform

- Open API Banking
- P2P Lending
- Payment Gateway
- Securities Trading & Custodian
- Online Marketplace, Travel, Ride Hailing
- Personal Investment Advisory
- Financial Management Platform
- Supply Chain Financing
- Crowd Funding

MONETIZING USERBASE



Funding

Retail users (unbanked and underbanked)

Ecosystem:

- Pay TV & OTT subscribers, FTA audiences, social media & portal viewers
- Merchants & dealers

Promotion:

- Cashback
- Product bundling (financial & media)
- Giveaway, lucky draw & loyalty points
- Influencer & artist promotions

Collaboration:

- E-commerce
- Delivery services
- Online travel agents
- Telco companies
- Migo
- Minimart
- Pos Office


“Financial literacy & promotion through MNC Media”

 **Transaction**

- Transfer
- Bills payment
- Merchant payment
- Remittance

Promotion:

- Discount
- Incentives
- Loyalty points



Lending

Direct lending (productive & personal loan, paylater, Visa and Mastercard virtual credit cards)

Ecosystem:

- Pay TV subscribers
- SME, including merchants, dealers, partners & suppliers
- Retail users (media, financial and entertainment hospitality)

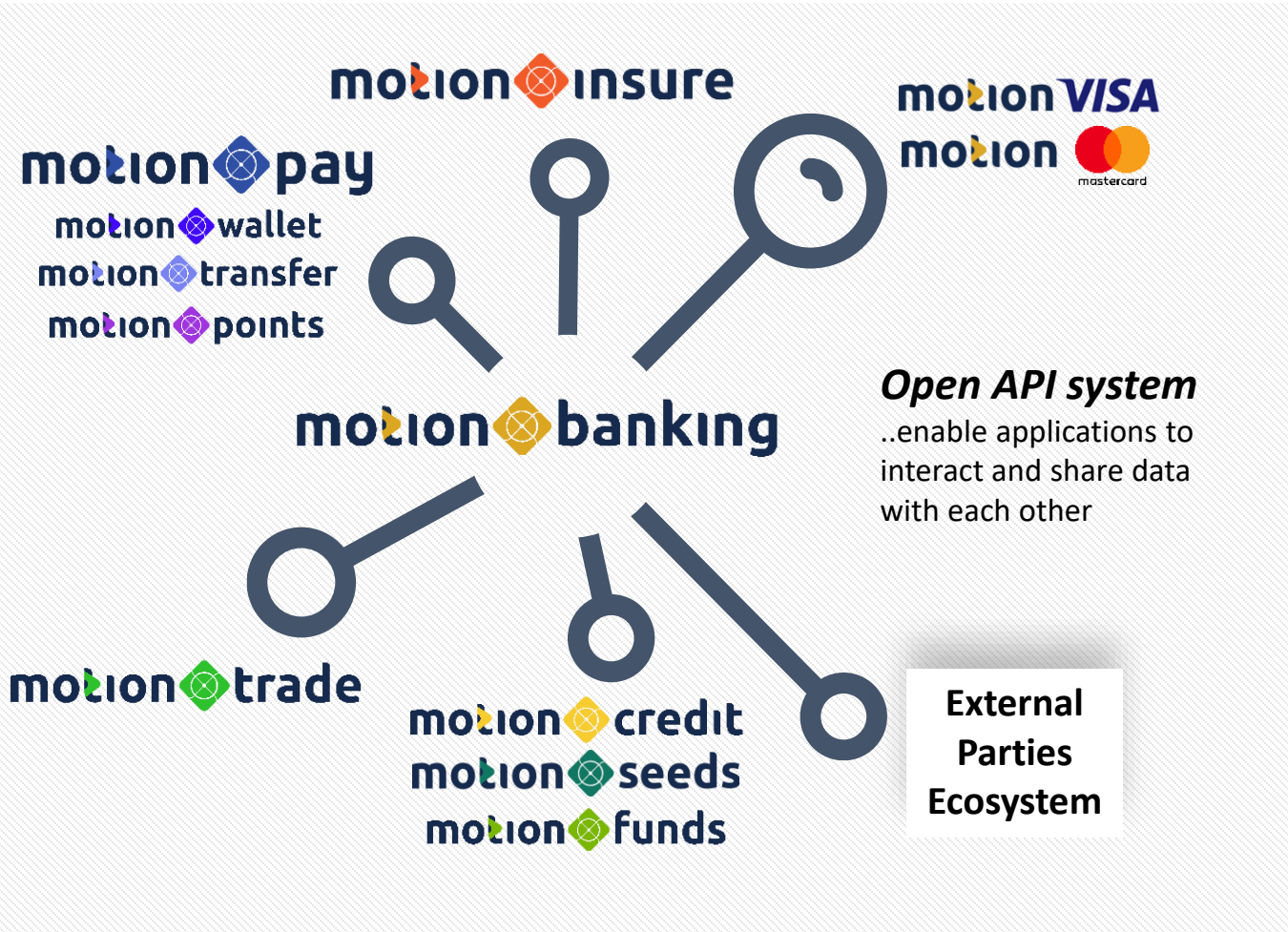
Partnership:

- P2P lending & multifinance
- Migo
- E-commerce
- Online travel agents
- Telco companies
- Minimart

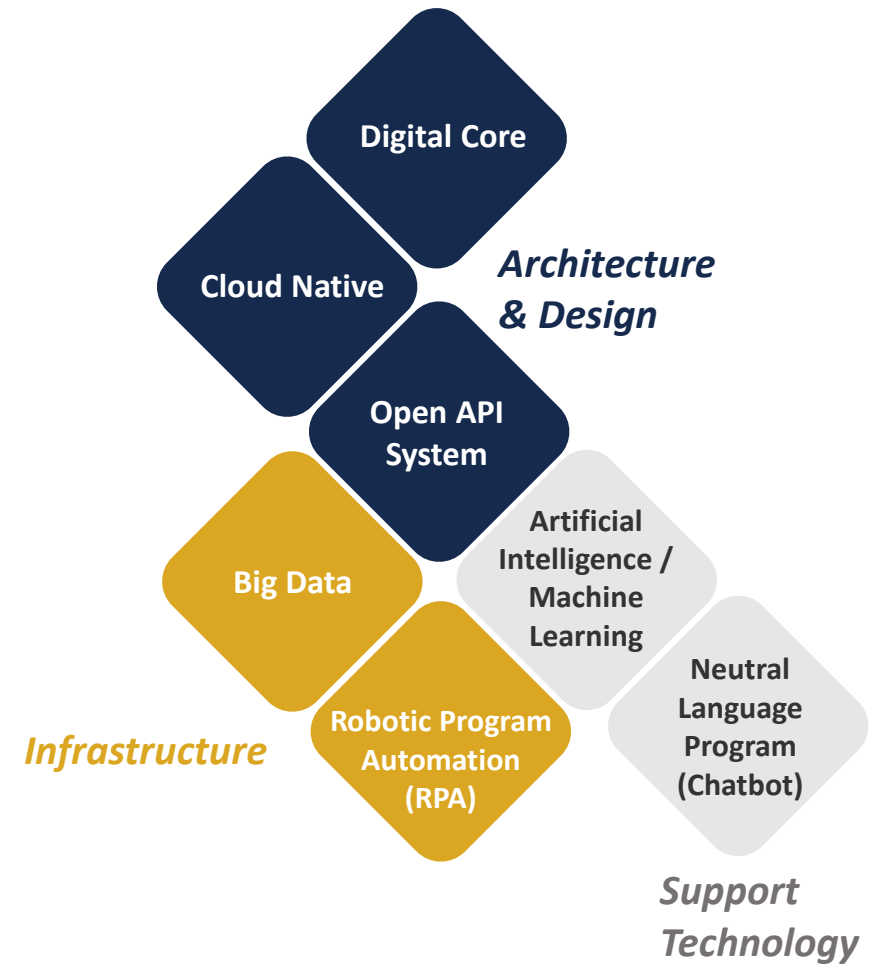


SUPPORTED BY MNC GROUP DIGITAL CAPABILITY

motion banking Ecosystem



Sophisticated Back-end System



GROWING ECOSYSTEM

Media as the only medium to reach mass audience in Indonesia archipelago

56% AUDIENCE SHARE
FTA TV
RCTI MNC TV GTV iNews

 **300K HOURS**
CONTENT LIBRARY

 **23K HOURS**
FRESH PRODUCTION
EVERY YEAR

 **80%** CONTENT
PRODUCTION
MARKET SHARE
(ANIMATION &
TALENT SEARCH)

 **11.8M**
 **SUBSCRIBERS**
 DTH, PAY TV
BROADBAND

400 TOP ARTISTS
288 YOUTUBERS

THE BIGGEST TALENT
MANAGEMENT COMPANY
IN INDONESIA

 **141M**
SUBSCRIBERS
#1 YOUTUBE TV VIEWS &
SUBS AMONG COMPETITORS

 **84M**
FOLLOWERS
STARTED IN
SEPTEMBER 2020

 **54M**
FOLLOWERS
STARTED IN JULY 2020

 **90M** MAU
OTT AND SUPER APPS

6 PORTALS WITH A COMBINED **75M** MAU

ALEXA RANK: #1 OKEZONE.COM, #6 SINDONEWS.COM, #32 INEWS.ID

 #LengkapCepatBeritanya



 

 #IniBaruBerita


    **2.7M**
GROWING E-COMMERCE

750K USERS

A COMPLETE & INTEGRATED
DIGITAL FINANCIAL SERVICES

56M
MOBILE USERS


PEERS COMPARISON

Banks with Digital Banking		Share price		Issued Shares (in million)	Market Cap (in million USD)	Equity (in million USD)	PBV
		in IDR	in USD				
BABP	Before RI	444	0.03	25,333	775.72	104.75	7.41
	After RI	399	0.03	39,568	1,087.90	390.42	2.79
Bank A		2,350	0.16	21,600	3,500.69	293.10	11.94
Bank B		15,175	1.05	13,860	14,505.21	561.38	25.84
Bank C		3,350	0.23	13,190	3,047.34	80.00	38.09
Bank D		2,250	0.16	11,750	1,823.28	73.80	24.71
Bank E		1,520	0.10	7,490	785.16	73.10	10.74
Bank F		4,580	0.32	5,650	1,784.62	79.31	22.50



THANK YOU