



Summary of BCAP's Financial Performance Results in the First Quarter of 2023

Jakarta, 3 May 2023 - PT MNC Kapital Indonesia Tbk (IDX: BCAP) reported its financial results for the end of 31 March 2023, with consolidated revenue of Rp726.6 billion. BCAP's revenue for Q1-2023 mainly came from interest and dividends amounting to Rp466.0 billion, equivalent to 64.1% of total revenue, a 17.2% increase from Rp397.6 billion in Q1-2022. The revenue breakdowns are followed by capital market income of Rp92.5 billion, net premium income of Rp66.6 billion, digital income of Rp66.5 billion, sharia financing lease income of Rp6.8 billion, and other operating income of Rp28.0 billion.

The Company posted a net income of Rp39.2 billion in Q1-2023, with a total net income attributable to owners of the company reaching Rp33.8 billion.

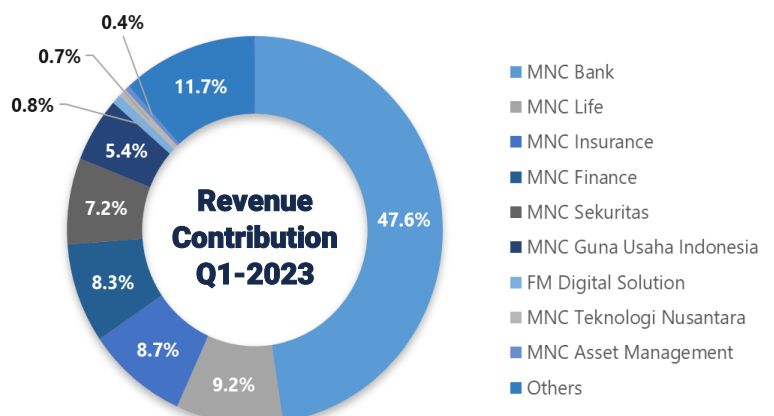


The main contributor to BCAP's revenue in Q1-2023 came from MNC Bank with 47.6% of total consolidated revenue, followed by MNC Life 9.2%, MNC Insurance 8.7%, MNC Finance 8.3%, MNC Sekuritas 7.2 %, MNC Guna Usaha Indonesia 5.4%, FM Digital Solution 0.8%, MNC Teknologi Nusantara 0.7%, MNC Asset Management 0.4%, and others 11.7%.

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Financial Highlights Q1-2023

in million Rupiah	Q1-2023	Q1-2022
Profit and Loss		
Revenues	726,603	721,583
Interest and dividends	466,026	397,610
Capital market income	92,508	137,908
Net premium income	66,643	95,643
Digital income	66,554	69,145
Sharia financing lease income	6,835	2,756
Other operating income	28,037	18,521
Income Before Tax	43,684	33,058
Net income	39,241	39,565
Total net income attributable to :		
- Owners of the company	33,787	36,156
- Non-controlling interests	5,454	3,409
Total comprehensive income (loss) for the period	(3,291)	75,038
Total comprehensive income (loss) attributable to :		
- Owners of the company	(8,730)	73,782
- Non-controlling interests	5,439	1,256
Earnings per share <small>(in full Rupiah)</small>	0.79	0.86
in million Rupiah	Q1-2023	FY-2022
Balance Sheet		
Total assets	24,422,413	24,306,227
Total liabilities	18,233,145	18,105,414
Total equity	6,189,268	6,200,813





Business Updates

▶ **motion** **banking by MNC Bank**

MNC Bank further enriches MotionBanking application by releasing 3 new features, namely:

1. Online credit card application

MotionBanking users can apply for credit card facilities directly through the application. In addition, credit card customers can also apply for installments, request a credit limit increase, e-statement/ transaction history, as well as the latest information about MNC Bank's attractive promotions.

2. Split Bill

This feature allows customers to easily submit fund transfer requests between MotionBanking accounts through the application.

3. Phone number fund transfer

Customers only need to fill the recipient's phone number (no account number needed) in making fund transfers between MotionBanking accounts.

In addition, MotionBanking in collaboration with TASPEN, released an account opening feature for pensions called Tabungan Pensiun Motion, that allows State Civil Apparatus (ASN) to make pension withdrawal transactions without being physically present. MNC Bank develops these features to deliver increasingly modern digital banking services.

▶ **motion** **trade by MNC Sekuritas**

MotionTrade made a breakthrough in the Islamic capital market through several new philanthropic features, including: quick access to the philanthropy menu, cash or stock infaq and waqf starting from one share, regular donation, as well as monthly report on the distribution of donations. MNC Sekuritas has 30 sharia mutual fund products on MotionTrade, and has managed to record a growth in sharia investors of up to 175% in the last 5 years.

In 2023, MNC Sekuritas won the 2022 IDX Investment Gallery Award as the IDX Investment Gallery Partner Exchange Member with the Best Performance. In addition, MNC Sekuritas also won 3 awards in the 12th Infobank-Isentia Digital Brand Recognition 2023, including the Golden Trophy of Corporate Brand Index 5 Years (2019-2023) - Securities Companies, the highest score at Corporate Brand of Securities Companies, as well as the Corporate Brand of Underwriter Securities Companies with Assets of Rp1 trillion to Rp2.5 trillion.

▶ **motion** **pay by MNC Teknologi Nusantara**

To keep delivering added value to users, MotionPay collaborates with Ultra Voucher launched MotionVoucher feature in early 2023. MotionVoucher provides various attractive promotions in the form of digital vouchers from hundreds of merchants throughout Indonesia, with a wide selection of categories such as Food & Beverage (F&B), fashion, entertainment, lifestyle, and many more, which can be used directly from the MotionPay application.

Moreover, in order to further enhance security and protect its users, MotionPay also released two new security features, Biometric Login and Security Questions, which will appear when the account owner selects "Forgot PIN Code?".



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