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%.
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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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.

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