



MNC Bank Delivers Strong Performance, Net Income Increases by 34% in Q1-2025

Jakarta, April 30, 2025 – PT Bank MNC Internasional Tbk (IDX: BABP), or MNC Bank, a subsidiary of PT MNC Kapital Indonesia Tbk (IDX: BCAP) and part of the MNC Group, successfully continued its positive growth trajectory in the first quarter of 2025. This achievement is reflected in its net income, which rose by 34.04% year-on-year (yoy) from Rp14.85 billion in Q1-2024 to Rp19.90 billion in Q1-2025. MNC Bank also recorded a 13.49% yoy increase in total assets, from Rp18.29 trillion to Rp20.76 trillion as of the end of March 2025.

Amidst the challenges of a slowing global economy and ongoing geopolitical uncertainties, MNC Bank competently upheld public trust in the collection of Third Party Funds (TPF). In the first quarter of 2025, total TPF stood at Rp13.40 trillion, comprising Deposits of Rp10.67 trillion, Savings of Rp1.83 trillion, and Current Accounts of Rp910 billion.

MNC Bank also maximized its intermediary function by disbursing loans totaling Rp11.40 trillion in Q1-2025, an increase of 11.51% compared to Rp10.23 trillion in the same period last year. As a result of this credit expansion, interest revenues grew by 17.40% yoy from Rp335.78 billion to Rp394.21 billion in Q1-2025. MNC Bank's loan portfolio was predominantly composed of the Commercial segment at Rp9.73 trillion, followed by the Consumer segment at Rp1.67 trillion.

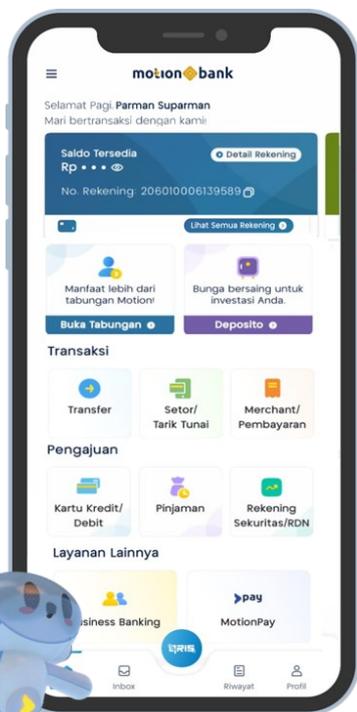
Q1-2025 BABP Financials Highlights

in million Rupiah	Q1-2025	Q1-2024
Profit and Loss		
Revenues		
Interest Revenues	394,212	335,776
Interest Expenses	252,270	202,086
Interest Revenues - Net	141,943	133,691
Income Before Tax	24,704	19,076
Net income	19,904	14,849
Earnings per share <small>(in full Rupiah)</small>	0.49	0.46
Balance Sheet		
Total assets	20,756,664	18,290,069
Total liabilities	17,073,505	14,686,762
Total equity	3,683,159	3,603,307



These achievements were supported by well-maintained financial ratios. MNC Bank's Capital Adequacy Ratio (CAR) stood strong at 24.22% in Q1-2025, reflecting solid fundamentals and well above the minimum regulatory requirements. Furthermore, loan disbursement was managed prudently through strict risk assessment procedures, resulting in improved Non-Performing Loan (NPL) ratios. Gross NPL was recorded at 4.34%, while Net NPL stood at 2.94%.

Rita Montagna, President Director of MNC Bank, emphasized that this achievement establishes a crucial foundation for sustaining consistent performance in 2025. "This quarter's results reflect our commitment to delivering positive growth each period. Nevertheless, we are determined to maintain this momentum and drive long-term, sustainable growth," said Rita.



Meanwhile, MNC Bank continues to strengthen its MotionBank application, with a focus on enhancing the user interface and user experience (UI/UX) to ensure smoother navigation and a more seamless transaction journey for users. As part of its ongoing digital transformation, MotionBank now showcases a fresh, modern design aimed at maximizing user convenience.

Looking ahead, MNC Bank remains committed to expanding MotionBank's features and services as part of its strategic efforts to promote financial inclusion and broaden access to digital financial solutions. Upcoming innovations include the launch of the MotionBank virtual card for secure online transactions without the need for a physical card and the integration of various financial services from MNC Group's business units to deliver comprehensive, end-to-end financial solutions.

About MNC Bank

PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, is a subsidiary of MNC Kapital that engages in full-service banking activities.

MNC Bank offers digital and conventional banking products and services, including savings accounts, loan facilities, debit and credit cards, treasury, trade finance, and RDN, focusing on consumer, wholesale, and MSME segments. MNC Bank also provides digital banking services through the MotionBank application and continuously innovates to become a future-ready bank based on cutting-edge technology.

For more information about MNC Bank, kindly reach out to the MNC Bank Call Center at 1500188 or MotionBank Customer Service via WhatsApp chat at 08888888888, visit www.mncbank.co.id and www.motionbank.id, and follow MNC Bank's official social media accounts, @officialmncbank and @motionbankid on Instagram, MNC Bank on Facebook dan @MNCBank on X.

Enjoy MNC Bank's digital banking services by downloading the MotionBank app on the Play Store or App Store via the link bit.ly/MotionBankMNC.

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