



H1-2025 Performance :

BCAP Sustains Growth Momentum, Revenue Jumps 22.3%

Jakarta, August 1, 2025 – PT MNC Kapital Indonesia Tbk (IDX: BCAP) reported solid financial results for the first half of 2025 (H1-2025), recording consolidated revenue of Rp1.87 trillion, a 22.3% year-on-year (yoy) jump compared to H1-2024. Interest and dividends remained the primary revenue drivers, contributing 55.8% to total revenue, amounting to Rp1.04 trillion, up 9.5% yoy from Rp951.1 billion in H1-2024.

Other BCAP's revenue streams included net premium income, which skyrocketed by 129.5% yoy from Rp225.1 billion in H1-2024 to Rp516.5 billion in H1-2025, representing a 27.7% contribution to total revenue. This was followed by digital income of Rp182.4 billion, capital market income of Rp84.6 billion, sharia financing lease income of Rp18.6 billion, and other operating income of Rp21.9 billion as of the end of June 2025.

In H1-2025, the Company's net income rose to Rp107.1 billion, with net income attributable to the owners of the company reaching Rp91.8 billion.

On the balance sheet side, BCAP's total consolidated assets rose to Rp30.0 trillion as of June 30, 2025, compared to Rp29.5 trillion as of December 31, 2024. Total consolidated liabilities increased to Rp24.0 trillion at the end of June 2025 from Rp22.3 trillion at the end of December 2024. In H1-2025, total equity stood at Rp6.0 trillion, compared to Rp7.2 trillion in FY-2024.



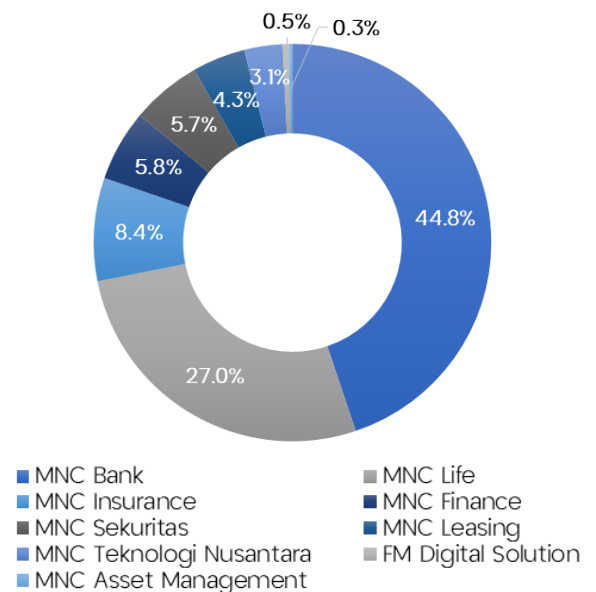
H1-2025 FINANCIAL HIGHLIGHTS

in million Rupiah	H1-2025	H1-2024
Profit or Loss		
Revenues	1,865,229	1,524,959
Interest and dividends	1,041,181	951,126
Net premium income	516,546	225,053
Digital income	182,375	176,061
Capital market income	84,643	124,777
Syariah financing lease income	18,621	16,454
Other operating income	21,863	31,488
Income before tax	108,414	108,250
Net income	107,101	102,933
Net income attributable to:		
- Owners of the company	91,762	91,771
- Non-controlling interests	15,339	11,162
Comprehensive income (loss)	114,246	(2,776)
Comprehensive income (loss) attributable to:		
- Owners of the company	97,195	(3,409)
- Non-controlling interests	17,051	633
Earning per share <small>(in full Rupiah)</small>	2.15	2.15

in million Rupiah	H1-2025	FY-2024
Financial Position		
Total Assets	29,986,398	29,455,830
Total Liabilities	24,039,989	22,283,273
Total Equity	5,946,409	7,172,557



H1-2025 REVENUE CONTRIBUTION



From a business unit perspective, MNC Bank delivered the largest contribution at 44.8% in H1-2025, followed by MNC Life at 27.0%, MNC Insurance at 8.4%, MNC Finance at 5.8%, MNC Sekuritas at 5.7%, MNC Leasing at 4.3%, MNC Teknologi Nusantara at 3.1%, FM Digital Solution at 0.5%, and MNC Asset Management at 0.3%.



BCAP, in partnership with iNews Media Group, has established a strategic collaboration with PT Mitra Pedagang Indonesia Tbk (MPStore) to broaden access to financial services and accelerate the digitalization of millions of Micro, Small, and Medium Enterprises (MSMEs) across Indonesia. This collaboration is expected to pave the way for improved business capacity and income growth for MSME players, particularly traditional shop and merchant segments. BCAP is fully committed to supporting the MPStore ecosystem with a comprehensive suite of end-to-end digital financial services, including financing and income-generating opportunities for MPStore partners.

As part of its commitment to expanding access to inclusive, innovative, and impactful digital banking services for the wider public, MNC Kapital's banking subsidiary, PT Bank MNC Internasional Tbk (IDX: BABP), has entered into a partnership with Perumda BPR Bank Kota Bogor. Through the Motion white-label collaboration, BABP will provide a digital financial services platform for BPR Bank Kota Bogor, offering services such as Virtual Accounts, Retail APIs, co-branded products, e-Money top-ups, QRIS, and various other digital banking solutions.

In the first half of 2025, BABP secured an "irA" credit rating from PT Kredit Rating Indonesia, reflecting strong capability in meeting financial obligations and reaffirming that MNC Bank's long-term growth strategy remains on track.

Meanwhile, PT MNC Teknologi Nusantara (MTN), the financial technology company operating MotionPay and the FlashMobile payment gateway, continues to strengthen its B2B market penetration through an expanding network of partnerships. As of the first half of 2025, MTN recorded a transaction volume of 427.2 million, marking a significant surge from the same period last year.

PT MNC Sekuritas, through its flagship application MotionTrade, offers a wide range of investment services, including stock trading, 170 mutual fund products from 36 investment managers, as well as bonds, warrants, and ETFs. Cementing its position as one of the leading players in the retail securities market, PT MNC Sekuritas served over 225,000 customers as of June 2025. The total value of stock transactions through the MotionTrade platform grew significantly by 54% yoy in H1-2025. Additionally, mutual fund Assets Under Management (AUM) on MotionTrade rose by 91% yoy in H1-2025.

In the insurance group, PT MNC Life Assurance (MNC Life) expanded its reach into Eastern Indonesia through strategic partnerships with PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (Bank SulutGo) and PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra) to provide Credit Life Insurance products to customers. As of June 2025, MNC Life recorded robust growth, with Gross Written Premiums (GWP) soaring by 157% yoy compared to H1-2024. Alongside this outstanding business performance, MNC Life was honored with the Best Life Insurance Award at the 14th Infobank-Isentia Digital Brand Appreciation 2025, recognizing its success in strengthening digital brand presence. Moreover, PT MNC Asuransi Indonesia (MNC Insurance) received the MAIPARK Award 2025 by PT Reasuransi MAIPARK Indonesia for its contribution to bolstering Indonesia's resilience against natural disaster risks.



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