# BCAP Strengthens Fundamentals, Records 20.3% Revenue Growth in 9M-2025

**Jakarta, November 3, 2025** – PT MNC Kapital Indonesia Tbk (the Company or IDX: BCAP) released its financial statements for the first nine months of 2025 (9M-2025). During the period, BCAP recorded consolidated revenue of Rp2.9 trillion, representing a 20.3% year-on-year (yoy) increase from Rp2.4 trillion in 9M-2024. The largest revenue contribution came from interest and dividends, totaling Rp1.6 trillion or 53.6% of consolidated revenue, growing 8.1% yoy from Rp1.4 trillion in the same period last year.

Other revenue components included net premium income, which surged 71.1% yoy from Rp487.7 billion in 9M-2024 to Rp834.6 billion in 9M-2025, contributing 28.6% of total revenue. In addition, the Company's digital income reached Rp284.4 billion, capital market income Rp173.2 billion, sharia financing lease income Rp29.9 billion, and other operating income Rp33.4 billion during 9M-2025.

The Company also booked a 30.6% yoy increase in net income, reaching Rp153.7 billion, with net income attributable to the owners of the company amounting to Rp137.5 billion.

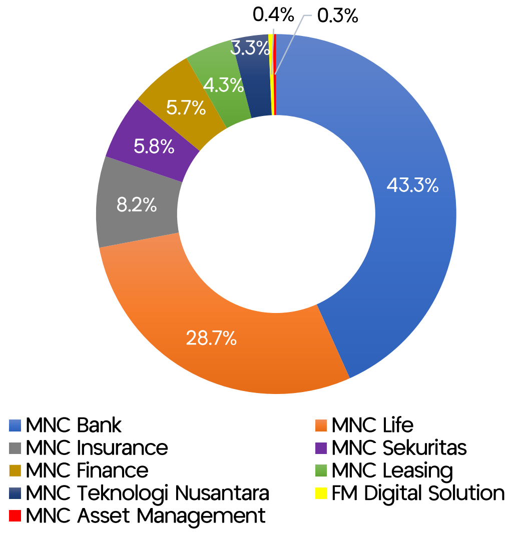
On the balance sheet, total consolidated assets grew to Rp30.1 trillion as of September 30, 2025, compared to Rp29.5 trillion as of December 31, 2024. Total consolidated liabilities rose to Rp24.1 trillion at the end of September 2025 from Rp22.3 trillion at end-2024. As of 9M-2025, total consolidated equity stood at Rp6.0 trillion, compared to Rp7.2 trillion at year-end 2024.

## 9M-2025 FINANCIAL HIGHLIGHT

| in million Rupiah | 9M-2025 | 9M-2024 |
|---|---|---|
| Profit or Loss | | |
| **Revenues** | **2,919,519** | **2,426,491** |
| Interest and dividends | 1,563,903 | 1,447,001 |
| Capital market income | 173,166 | 163,770 |
| Net premium income | 834,641 | 487,715 |
| Digital income | 284,433 | 257,108 |
| Sharia financing lease income | 29,936 | 24,797 |
| Other operating income | 33,440 | 46,100 |
| Income before tax | 154,355 | 130,568 |
| **Net income** | **153,714** | **117,725** |
| Net income attributable to: | | |
| - owners of the company | 137,538 | 96,654 |
| - non-controlling interest | 16,176 | 21,071 |
| Comprehensive income | 190,071 | 266,713 |
| Comprehensive income attributable to: | | |
| - owners of the company | 172,236 | 253,434 |
| - non-controlling interest | 17,835 | 13,279 |
| Earning per share (in full amount) | 3.23 | 2.27 |

| in million Rupiah | 9M-2025 | FY-2024 |
|---|---|---|
| Financial Position | | |
| Total Assets | 30,097,253 | 29,455,830 |
| Total Liabilities | 24,075,097 | 22,283,273 |
| Total Equity | 6,022,156 | 7,172,557 |

## 9M-2025 REVENUE CONTRIBUTION




By business segment, MNC Bank remained the primary contributor to the Company's total revenue, accounting for 43.3%, followed by MNC Life 28.7%, MNC Insurance 8.2%, MNC Sekuritas 5.8%, MNC Finance 5.7%, MNC Leasing 4.3%, MNC Teknologi Nusantara 3.3%, FM Digital Solution 0.4%, and MNC Asset Management 0.3%.

## BUSINESS UPDATE

**BCAP** was officially included in the FTSE Global Equity Index, Micro Cap category, as part of the September 2025 review, effective since September 22, 2025. This achievement reinforces BCAP's strong fundamentals and enhances its visibility among global investors.

The Company's banking subsidiary, **PT Bank MNC Internasional Tbk (MNC Bank or IDX: BABP)**, continues to bolster its financial services by establishing a strategic partnership with PT Asuransi Jiwa Central Asia Raya (CAR Life Insurance) for bancassurance product. MNC Bank also introduced loan facilities for civil servants (ASN) targeting pre-retirement and retired Taspen members.

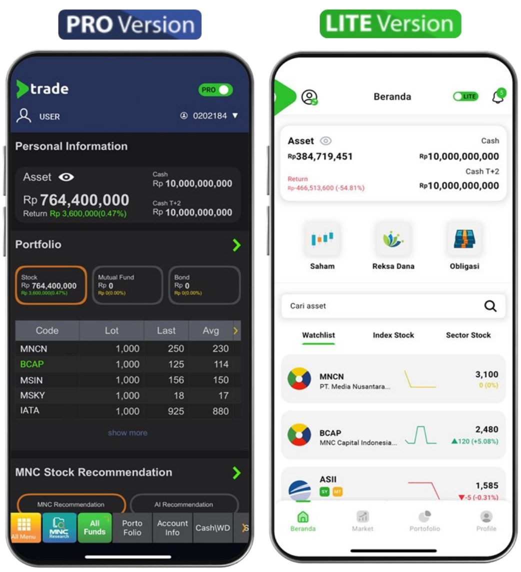
MNC Bank recorded 12.0% yoy growth in interest income, reaching Rp1.2 trillion in 9M-2025, and posted a net income of Rp60.4 billion, up 22.1% yoy. Total assets rose to Rp20.5 trillion as of September 2025. MNC Bank's Capital Adequacy Ratio (CAR) remained strong at 24.5% in the third quarter of 2025, well above regulatory requirements, reflecting a solid capital base. Loan quality was also effectively managed, with gross NPL improving to 4.0% and net NPL at 2.8%.

**PT MNC Finance** earned the Excellent Performance Multifinance Company (Asset Category Rp1–5 trillion) award at the 21st Infobank Multifinance Appreciation 2025, while **PT MNC Guna Usaha Indonesia (MNC Leasing)** was recognized as The Best Multifinance Company for Five Consecutive Years (2020–2024) in the Rp500 billion–1 trillion asset category.

Meanwhile, **PT MNC Teknologi Nusantara (MTN)**, through its MotionPay app and FLASH payment gateway, expanded B2B collaborations with Jatelindo and Jalin to strengthen digital payment integration across multiple sectors, including PLN bill payments and JakLingko public transportation.

MotionPay launched an Account Linkage feature with KirimUang.com, enabling faster, safer, and more cost-efficient remittances from Singapore to Indonesia. The partnership also introduced cross-border QRIS (QRCB) transactions, allowing Indonesians in Singapore to make seamless payments using MotionPay QRIS. Previously, MotionPay also launched QRCB in Japan through collaboration with the Japan's QR Code Payment Network (JPQR). As of September 2025, MTN's total transaction volume touched 714.9 million, showing significant growth compared to the same period last year.

**PT MNC Sekuritas**, through its flagship online trading platform MotionTrade, continues to drive digital investment innovation with the launch of the MotionTrade Dual Version Interface, consisting of a Lite Version with a modern, simplified layout for easy navigation and a Pro Version featuring advanced analytical tools for experienced investors. Both versions are interchangeable with a single click, maintaining portfolio data and history. As of September 2025, MNC Sekuritas served over 234,000 clients, offering 173 mutual fund products in collaboration with 38 investment managers.



In the insurance segment, **PT MNC Asuransi Indonesia (MNC Insurance)** partnered with PT Binasentra Purna Insurance Broker to provide intermediary services for various general insurance products, including property, motor vehicles, marine cargo, heavy equipment, and liability coverage. Meanwhile, **PT MNC Life Assurance (MNC Life)** once again earned the title of Excellent Performance Life Insurance Company at the 26th Infobank Insurance Appreciation 2025, recognizing its strong performance. As of September 2025, MNC Life's Gross Written Premium increased 81% yoy compared to the same period in 2024, reflecting robust and sustainable business growth.

Beyond its solid financial performance, MNC Life also supported the Festival Serempak 2025 in Bengkulu, initiated by the Ministry of Culture of the Republic of Indonesia, by providing insurance protection for event visitors, reaffirming MNC Life's commitment to ensuring safety and peace of mind in every aspect of community life.

Through collaboration across the MNC Group ecosystem and an ongoing commitment to innovation, BCAP strengthens its position as an integrated financial services group that is dynamic, growth-driven, and future-ready.

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For further information, please contact:

**Gladys Levina**
gladys.levina@mncgroup.com
ir.bcap@mncgroup.com

**PT MNC Kapital Indonesia Tbk**
MNC Bank Tower 21/F, MNC Center
Jl. Kebon Sirih Kav 21-27, Menteng
Central Jakarta, 10340, Indonesia
Phone : +6221 2970 9700
www.mncfinancialservices.com