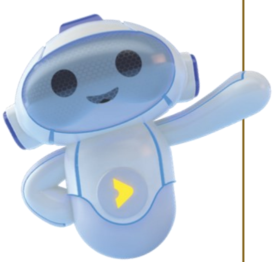
Maintaining Positive Performance, MNC Bank Records 22% Net Profit Growth in Q3-2025

Jakarta, 31 October 2025 – PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, a subsidiary of PT MNC Kapital Indonesia Tbk (IDX: BCAP) a member of the MNC Group, achieved a 22.09% year on year (YoY) net profit growth from Rp49.47 billion in Q3-2024 to Rp60.39 billion in Q3-2025. This record of achievement aligns with MNC Bank's goal to maintain an upward trend of performance growth in each period. In addition, total assets increased by 6.17% YoY, reaching Rp20.50 trillion.

Rita Montagna-President Director of MNC Bank, explained that the positive performance achieved was partly due to the solid growth in loan distribution performance. "Despite the fact that the banking industry is currently driven by worries of consumer spending and a weak loan growth rate, MNC Bank has managed to increase loan distribution by 2.21% YoY to Rp11.09 trillion. The credit segment we disbursed was dominated by wholesale business at Rp7.48 trillion, followed by consumer at Rp1.60 trillion, multifinance at Rp1.57 trillion, and SME at Rp436 billion. In addition, to better utilize liquidity, MNC Bank extended the role of treasury by investing in quality assets. The growth in loan and the optimization of investments led an 11.98% YoY increase in interest income to Rp1.15 trillion," Rita stated.



Q3-2025 BABP Financials Highlights

in million Rupiah	Q3-2025	Q3-2024	%
Profit and Loss			
Revenues			
Interest Revenues	1,153,099	1,029,717	11.98%
Interest Expenses	742,484	632,259	17.43%
Interest Revenues - Net	410,615	397,458	**3.31%**
Income Before Tax	76,427	63,524	**20.31%**
Net income	60,394	49,468	**22.09%**
Earnings per share (in full Rupiah)	**1.25**	**1.32**	
Balance Sheet			
Total assets	20,496,643	19,305,947	6.17%
Total liabilities	16,768,946	15,667,141	7.03%
Total equity	3,727,697	3,638,806	2.44%

This accountable growth in loan distributions was additionally fostered by the implementation of prudent and measured risk management, which had a positive impact on the Gross Non-Performing Loan ratio, improved from 4.69% in Q3-2024 to 4.00% in Q3-2025. The Net Non-Performing Loan ratio also improved from 3.32% in Q3-2024 to 2.80% in Q3-2025.

In terms of third-party funds, MNC Bank acquired Rp13.66 trillion. Time deposits accounted for Rp11.24 trillion, followed by saving accounts at Rp795.62 billion and savings accounts at Rp1.63 trillion.

Rita additionally pointed out that the excellent result was strengthened by strong capital fundamentals. "MNC Bank's capital adequacy ratio (CAR) is now at 24.50%. This demonstrates strong capitalization and significantly more than the regulatory requirement," Rita stated.

Diversifying Revenue Streams

To further strengthen its revenue stream for sustainable performance growth, MNC Bank leverages the treasury business unit to generate other income from both interest-based and fee-based sources, while managing company's liquidity prudently, optimally, and efficiently.

These efforts are executed by optimizing equities investments and bank transactional services, which include Foreign Exchange transactions. "We believe this initiative will further strengthen MNC Bank's position in the industry, ensuring to continue its positive trend for sustainable long-term growth," Rita concluded.

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.

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