

# FY-2025 Performance: Sustained Business Growth, BCAP Records 130.1% Net Income Surge



Jakarta, March 25, 2026 – PT MNC Kapital Indonesia Tbk (the Company or IDX: BCAP) reported its financial performance for the year ended December 31, 2025 (FY-2025). BCAP's consolidated revenue grew consistently, reaching Rp3.8 trillion, rising 16.2% year-on-year (yoy) from Rp3.2 trillion in FY-2024.

BCAP's revenue in 2025 was primarily driven by interest and dividends of Rp2.1 trillion, representing a 56.1% contribution. Insurance service income accounted for 21.4%, amounting to Rp806.3 billion, reflecting a 15.0% yoy growth. The 2025 performance growth was further bolstered by digital income, which continued to grow to Rp393.5 billion, up 28.8% yoy, and capital market income, which surged 69.1% yoy to Rp355.8 billion. Additionally, sharia financing lease income contributed Rp41.4 billion, with other operating income totaling Rp55.1 billion in FY-2025.

In 2025, the Company's net income soared by 130.1% yoy to Rp277.9 billion, driven by the growth and performance of its subsidiaries' businesses. This broad-based growth serves as a strong signal of BCAP's "digital take-off" phase, solidifying its position as the leader in Indonesia's integrated digital financial services ecosystem.

From a balance sheet perspective, the Company recorded total assets of Rp29.0 trillion as of December 31, 2025, compared to Rp29.4 trillion as of December 31, 2024. Total liabilities rose from Rp22.3 trillion at the end of 2024 to Rp23.6 trillion at the end of 2025. Meanwhile, total equity stood at Rp5.4 trillion in FY-2025.

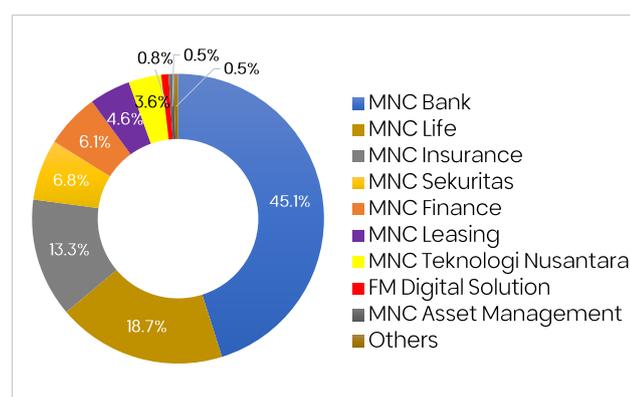
## FY-2025 FINANCIAL HIGHLIGHT

(expressed in millions of Rupiah)

	FY-2025	FY-2024	%
<b>A. Consolidated Profit or Loss</b>			
Revenues	3,765,241	3,240,974	16.2%
Interest and dividends	2,113,096	1,957,050	8.0%
Insurance service income	806,266	701,354	15.0%
Digital income	393,546	305,576	28.8%
Capital market income	355,781	210,369	69.1%
Sharia financing lease income	41,444	34,661	19.6%
Other operating income	55,108	31,964	72.4%
Income before tax	309,445	159,044	94.6%
Net income	277,930	120,800	130.1%
Earning per share (in full amount)	6.08	2.04	198.0%
<b>B. Consolidated Financial Position</b>			
Total Assets	29,037,491	29,380,776	-1.2%
Total Liabilities	23,618,460	22,299,049	5.9%
Total Equity	5,419,031	7,081,727	-23.5%

\*as restated, the impact of PSAK 117 implementation

## FY-2025 REVENUE CONTRIBUTION



- The main contributor to BCAP's revenue came from MNC Bank, accounting for 45.1%, supported by the maintained levels of earning assets, net interest margin, and the bank's Non-Performing Loan (NPL) ratio.
- The insurance business contributed 32.0% to BCAP's total revenue, primarily driven by the credit life insurance and general insurance segments.

## BUSINESS UPDATES

Throughout 2025, BCAP strengthened its market position through a series of strategic collaborations that reinforced its integrated digital ecosystem. A key milestone was the inclusion of BCAP in the FTSE Global Equity Index (Micro-Cap) in September 2025. This international recognition reflects growing global investor confidence in BCAP's fundamentals, operating performance, and governance standards.

In advancing financial inclusion in Indonesia, BCAP collaborated with the Ministry of Micro, Small, and Medium Enterprises to expand access to MNC Group's integrated financial services, including digital payments via MotionPay, payment gateway services through FLASH, and insurance solutions.

### Banking Business Segment

- **PT Bank MNC Internasional Tbk (MNC Bank or IDX: BABP)** recorded an 8.9% yoy increase in interest income to Rp1.5 trillion in FY-2025 and generated a net profit of Rp81.8 billion, up 9.3% yoy. MNC Bank's total assets grew to Rp20.3 trillion by the end of 2025. MNC Bank maintained a strong Capital Adequacy Ratio (CAR) of 24.7% in Q4-2025, well above the regulatory minimum. Loan disbursement was also managed optimally, with the gross NPL ratio improving to 3.0% and net NPL at 2.1%.
- In 2025, MotionPay by **PT MNC Teknologi Nusantara (MTN)**, expanded its footprint internationally by enabling transactions in Japan through the QR Cross Border feature. MTN also rebranded Flash Mobile into FLASH, strengthening its payment gateway platform with enhanced speed and reliability. Throughout 2025, MTN's transaction volume reached 1.01 billion, reflecting significant growth compared to year-end 2024.
- **PT MNC Finance** and **PT MNC Guna Usaha Indonesia** recorded total assets of Rp2.4 trillion in 2025, representing an 11.7% yoy increase, driven by the growth of refinancing financing for property, vehicles, and heavy equipment. Financing quality also remained well maintained, with an NPF ratio of 1.39%. In line with the growth in financing, the overall financing business recorded revenue of Rp400 billion.

### Capital Market Business Segment

- **PT MNC Sekuritas** launched MotionTrade Dual Version, a dual-interface feature within its MotionTrade online trading application. The platform offers a user-friendly Lite Version alongside a Pro Version equipped with comprehensive tools. Supported by 167 points of sales in 2025, the Company successfully reached 250 thousands customers across Indonesia. The Company's position as one of Indonesia's leading and most trusted securities firms was further solidified by 19 corporate awards and 59 Investment Gallery awards received throughout 2025. Notable accolades include: MURI Record for the Highest Number of Sharia Stock and Sharia Mutual Fund Investors Created from a Single Religious Higher Education Institution, MURI Record for the Largest Sharia Financial Literacy Event for Students, and Most Active IDX Investment Gallery Partner Exchange Member from the Indonesia Stock Exchange.
- **PT MNC Asset Management** delivered positive performance throughout 2025, with Assets Under Management (AUM) growing by 47.3% compared to the beginning of 2025, reflecting increased investor confidence in MNCAM's investment products. This AUM growth was driven by flagship products such as MNC Dana Syariah- Fixed Income Mutual Fund and MNC Dana Lancar- Money Market Mutual Fund.

### Insurance Business Segment

- **PT MNC Asuransi Indonesia (MNC Insurance)** has established a strategic partnership with PT Binasentra Purna Insurance Broker to provide intermediary services across various general insurance lines, including property, motor vehicle, marine cargo, heavy equipment, and liability insurance.
- **PT MNC Life Assurance (MNC Life)** received the Top 20 Financial Institution Awards 2025 and Best CFO - Life Insurance awards, reflecting its solid financial performance and strong corporate governance practices. Throughout 2025, MNC Life achieved a significant increase in net profit, more than doubling compared to the previous year, driven by the strengthening of its credit life insurance portfolio as a key growth driver to support stable and sustainable premium expansion. MNC Life also actively promoted insurance literacy and inclusion through its participation in HelloFello City 2025 event by offering Personal Accident Insurance solutions. Together with MNC Insurance, MNC Life further supported the Business Protection Education Workshop for export-oriented MSMEs organized by the Ministry of MSMEs of the Republic of Indonesia.



The integrations and innovations achieved throughout 2025 have established a solid foundation for MNC Kapital to accelerate performance in 2026 and beyond. Supported by a strengthened ecosystem, scalable technology capabilities, and global market recognition, BCAP is well positioned to drive growth across its business lines. Going forward, BCAP will continue to reinforce its competitive edge amid an increasingly dynamic fintech landscape, with a focus on expanding strategic B2B partnerships and delivering sustainable, high-quality growth.

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