



Integrated Financial Solutions ■

PT MNC Kapital Indonesia Tbk

Listed & traded on the Indonesia Stock Exchange
IDX Ticker Code: **BCAP**

March 2026

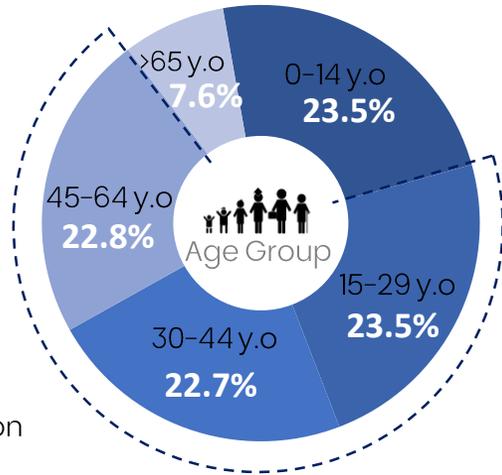
INDONESIA DEMOGRAPHIC


 >288 Million ~324 Million
 Sep-25 2045F


 ~80%
 Internet Penetration


 ~90%
 Smartphone Penetration

69% productive age group



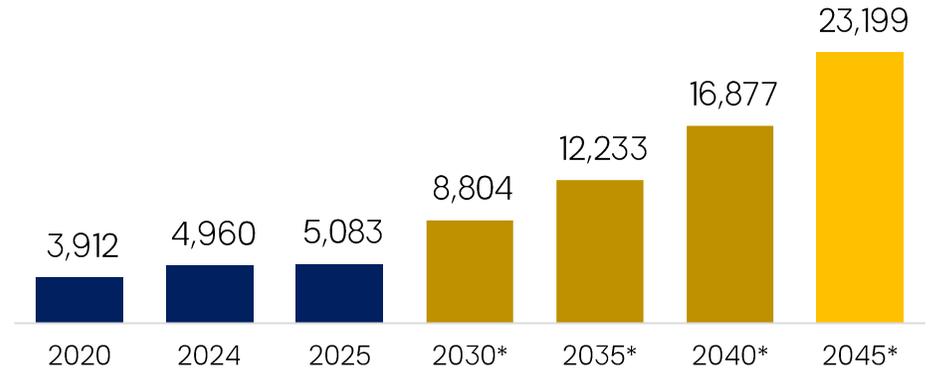
 Male 50.5%
 Female 49.5%

Total Employment
 147.91mn

- Informal : 57.7%
- Formal : 42.3%

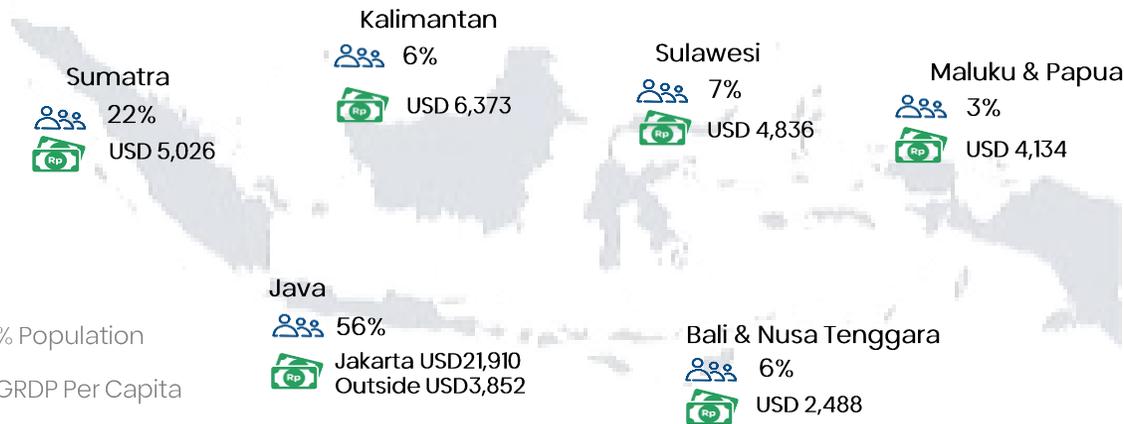
*as of Nov 2025

National GDP Per Capita in USD



*Indonesia's Economic Targets: Towards "Golden Indonesia 2045"

Population by Region ±17,380 Islands



*as of Dec 2025: USD 1= IDR 16,782

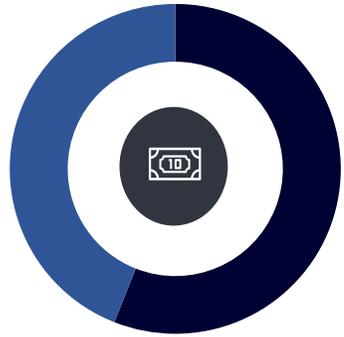
Key Opportunities of "Golden Indonesia 2045"

- **Demographic Growth**
 By 2045, Indonesia will have a peak productive age population (15-64 yo) offering a massive labor force and consumer base.
- **Economic Potential**
 - Past trend: average 5% annual growth over the last two decades.
 - 2025-2030: Potential growth 5-6%/year
 - 2030-2045: Potential growth 5-7%/year, with estimated GDP of USD 9-10 trillion by 2045, making Indonesia a top 5 global economy.
- **Strategic Geography**
 Sits at the crossroads of the Indo-Pacific trade routes. Well-positioned as a global hub.

• Central Bureau of Statistics, Jun 2025; • Indonesian Internet Service Providers Association Jan 2024 • Statista 2024 • Kompas.id

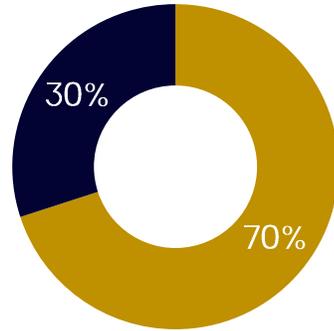
COMMERCIAL BANKING

Underserved Market



56% Banked
Full access to financial services

44% Unbanked
Do not own a bank account



~ 186 million
Aspiring Middle Income Individual

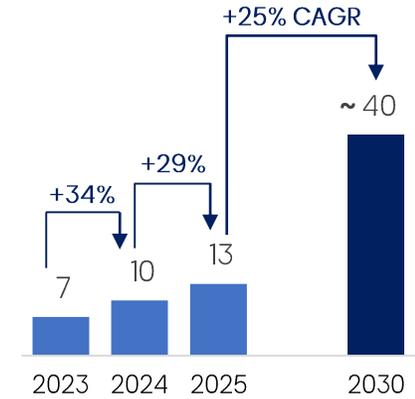
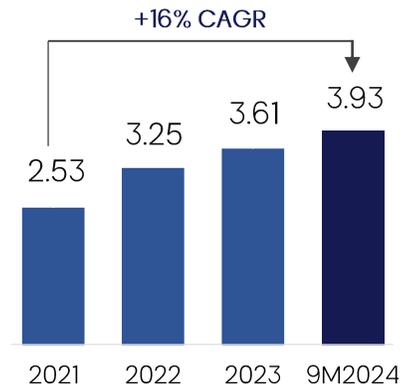
~ 65 million
Micro, Small & Medium Enterprises (MSMEs)

■ No access to credit ■ Have access to credit

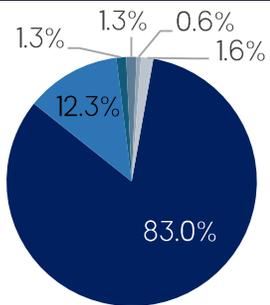
DIGITAL BANK

Digital Banking Transaction
in USD trillion

Digital Lending Loan Book
in USD billion



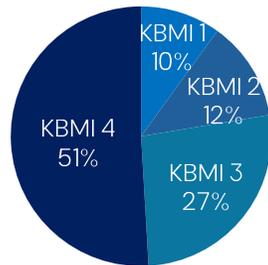
Commercial Bank Performance *as of Dec 2025



Credit: IDR 8,694 Tn (+9.5% yoy)
2026F: 10%-12% yoy

- Credit Agreement*
- Syndicated Credit
- Credit Card
- Channeling Credit to Third Parties
- Executing Credit to Non-MSMEs
- Others < IDR 40Tn

*including MSMEs, personal consumption



Total Assets IDR 13,646 Tn (+9.5% yoy)

*KBMI: Core-Capital Based Bank Group

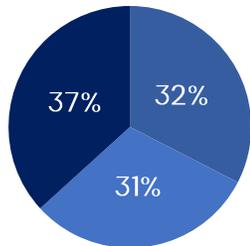
Number of Credit Cards (in million)



Credit card penetration in Indonesia remains low only at 7% (Thailand 35%, Malaysia 30%)

Third Party Funds IDR10,058 Tn (+13.8% yoy)

- Current Account
- Savings
- Time Deposits



Indonesia's Digital Banking Outlook:

- 75 million users in 2026 (26% of the population)
- Revenue 2029: USD 8.6 billion (13% CAGR 2024-2029)
- Net interest income 2029: USD 3.63 billion

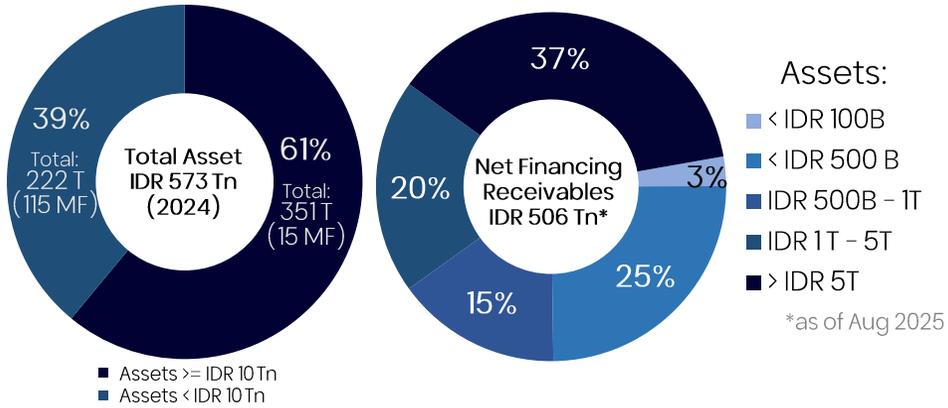
16 digital banks in Indonesia (the most in Southeast Asia)



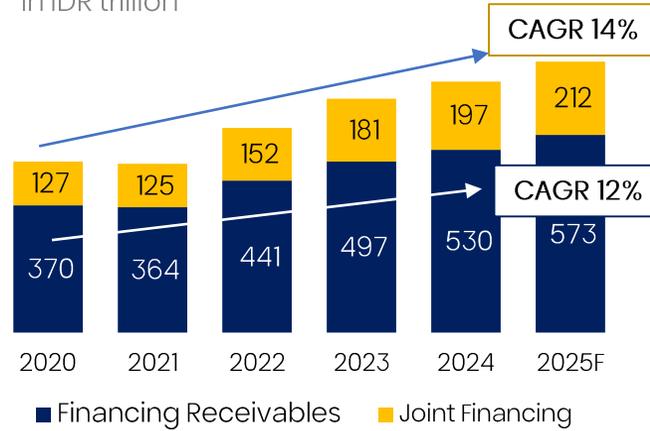
• The Global Findex by World Bank 2025 • Statistik Perbankan Indonesia • Bank Indonesia - ANTARA • e-Economy SEA, 2025 •

CONSUMER FINANCE

Market Share of Multifinance Company

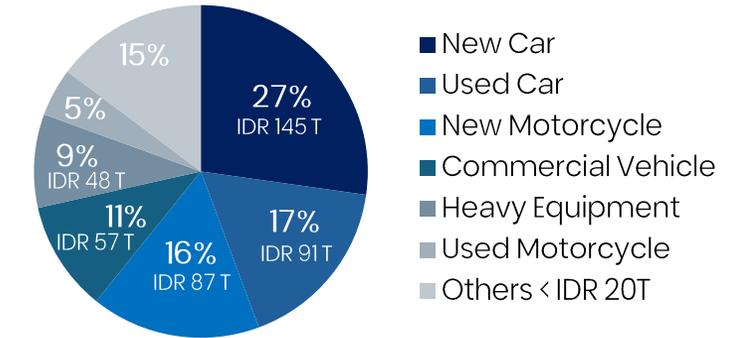


Total Manage Receivable in IDR trillion

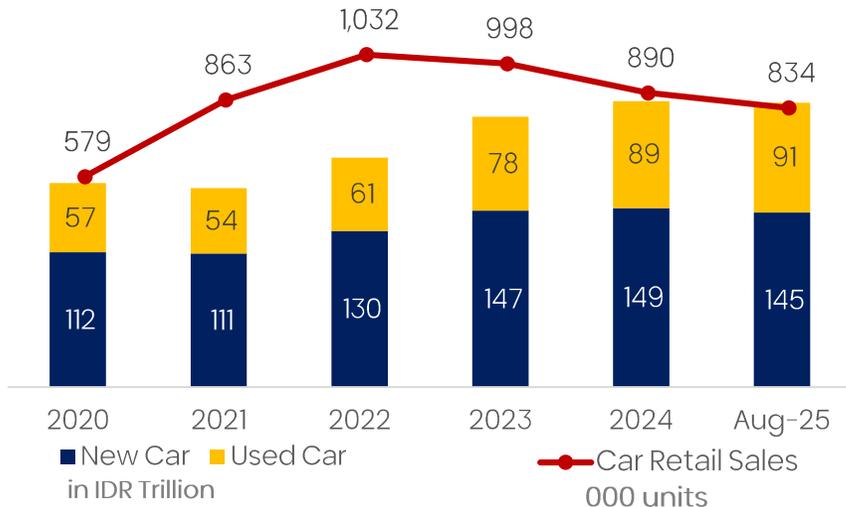


Financing Receivables by Objects

*as of Aug 2025: IDR 534 Trillion



Car Financing Receivable & Retail Sales



Major Multifinance Companies (in IDR Billion)

Company Name	Total Assets 2024	NPAT 2024	ROA %
FIF Group	45,681	4,415	9.66%
Astra Sedaya	41,129	1,949	4.74%
Toyota Astra Finance	37,312	780	2.09%
Mandiri Tunas	34,425	1,172	3.40%
Adira Dinamika	32,588	1,406	4.31%
Dipo Star Finance	25,583	620	2.42%
BFI Finance	25,119	1,564	6.23%
Indomobil Finance	16,731	415	2.48%
Mandiri Utama	15,050	300	1.89%
OTO Multiartha	15,681	53	0.34%

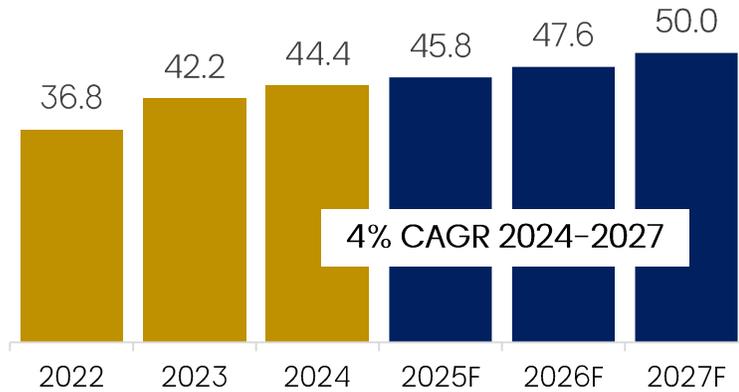
Key Highlights

1. Car ownership penetration only 7%, significant upside for auto financing expansion.
2. Consumer financing is dominated by dealers or principals (FIF, Astra, Toyota).
3. Enhancement toward refinancing business for sustainable margin and low-risk credit.

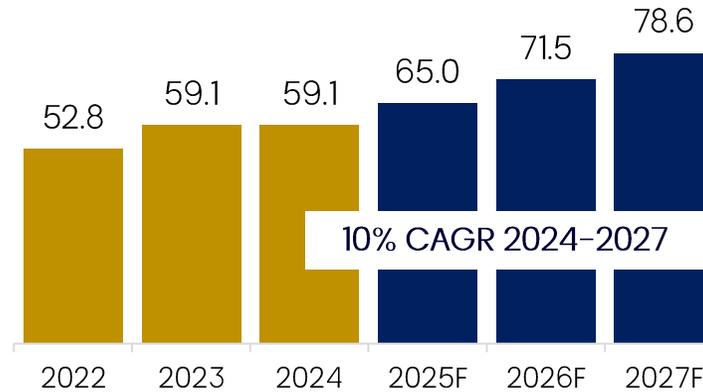
• OJK: Financing Institution Statistics Aug 2025 • Gaikindo

LEASING

Financing Receivable-Heavy Equipment
in IDR trillion



Financing Receivable-Truck & Pick-Up
in IDR trillion



Key Highlights

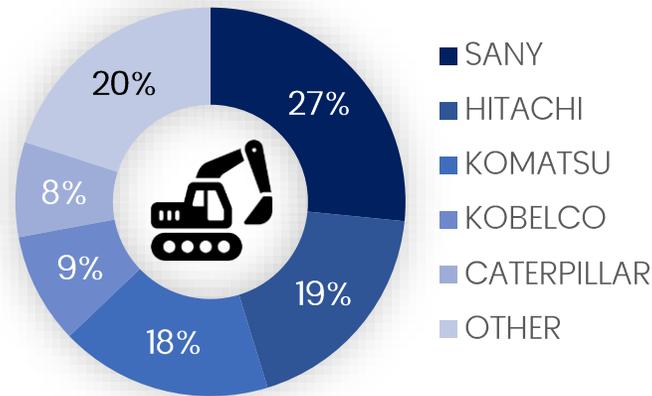
1. Leasing growth is highly related to broader macroeconomic performance.
2. Heavy equipment financing is dominated by manufacturing principals.
3. Many government-led infrastructure and mining projects are driven by variety of heavy equipment brands.

Excavator National Sales

in unit

Brand	H12024	H12025	Growth
SANY	1,703	2,365	38.9%
HITACHI	1,288	1,661	29.0%
KOMATSU	1,120	1,566	39.8%
KOBELCO	741	820	10.7%
CATERPILLAR	525	702	33.7%
OTHER	1,708	1,781	4.3%
TOTAL	7,085	8,895	25.5%

Market Share



Major Leasing Companies

1	Surya Artha Nusantara Finance	13.1%
2	Komatsu Astra Finance	12.9%
3	Astra Credit Companies	7.2%
4	BFI Finance Indonesia Tbk	7.1%
5	Caterpillar Finance Indonesia	6.8%
6	Mandiri Tunas Finance	6.1%
7	Chandra Sakti Utama Leasing	5.3%
8	Hexindo Adiperkasa Tbk	4.8%
9	Mitsubishi UFJ Financial Group	4.1%
10	ORIX Indonesia Finance	4.0%

• The Indonesian Financial Services Association • OJK •

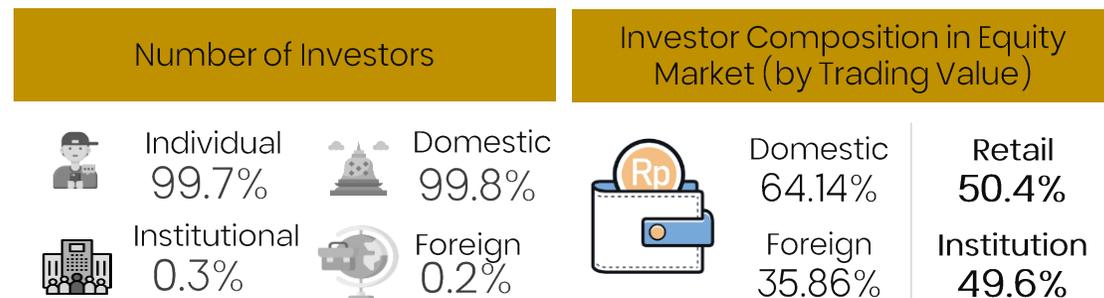
CAPITAL MARKET

Indonesia's Capital Market Overview

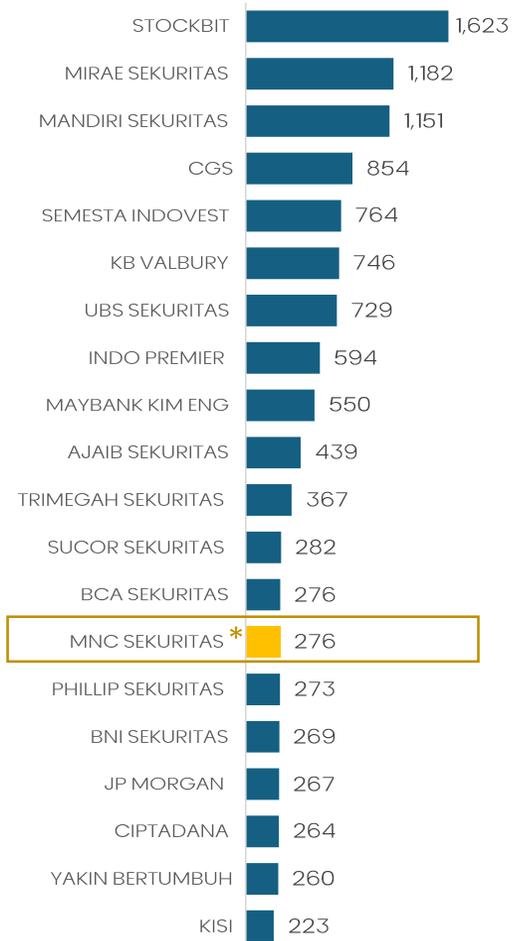
Number of Account (Million)			Average Daily Transaction Value (IDR.Tn)		
14.9	20.3*	20	12.9	18.1	25
2024	2025	2027F	2024	2025	2027F
Market Capitalization (IDR.Tn)			Listed Companies		
12,336	15,849*	15,000	943	956	1,100
2024	2025	2027F	2024	2025	2027F

*OJK's 2027 Targets Reached in 2025

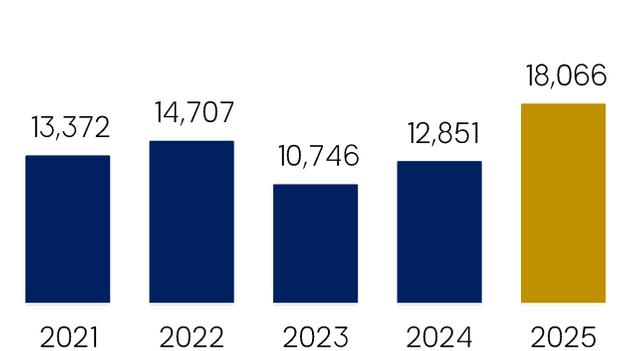
Capital Market Composition



Major Securities Companies by Volume (in Trillion)



Market Average Daily Trading Value – Stock (in IDR Billion)



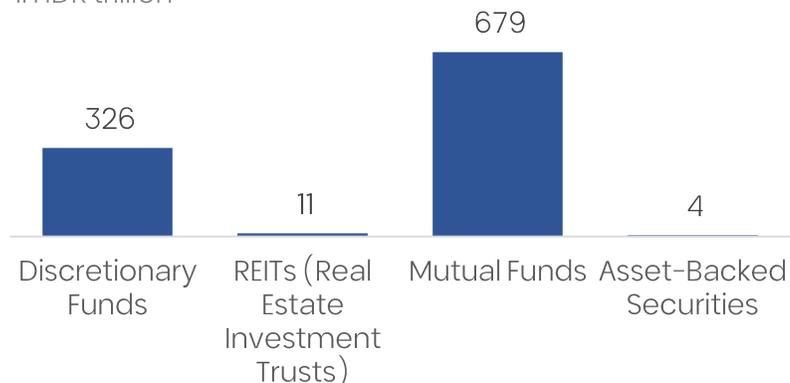
Key Highlights

1. Retail investor has increased by ~36% yoy to 20.3 million in 2025, contributing to a higher transaction volume.
2. Average daily volume grew 7.81% p.a., to IDR 18 trillion in 2025, strengthening recurring brokerage income.
3. Expanding Investment Banking and advisory opportunities with increasing number of listed companies from 766 (2021) to 956 (2025).

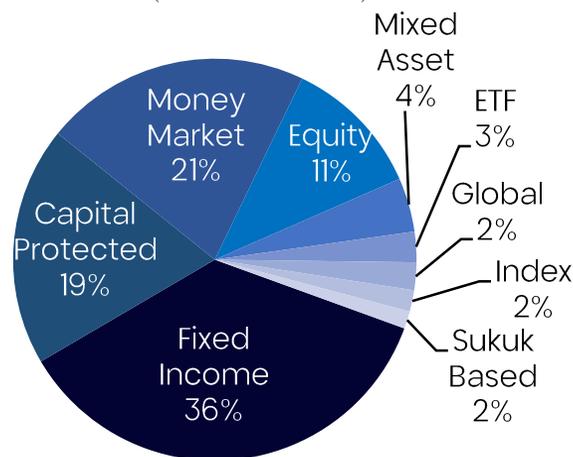
* Ranked #14 out of 94

ASSET MANAGEMENT

AUM of Investment Managers* (as of Dec 2025)
in IDR trillion



Breakdown of Mutual Fund
(as of Dec 2025)



Mutual Fund Distribution

Online: APERD	→	IDR 59.5T	9%
Offline: Direct	→	IDR 619.7T	91%
Total AUM Industry (as of Dec 2025)		IDR 679.2T	100%

*OJK's 2027 AUM Target (IDR 1,000 Trillion) Reached in 2025 (IDR 1,021 Trillion)

Key Highlights

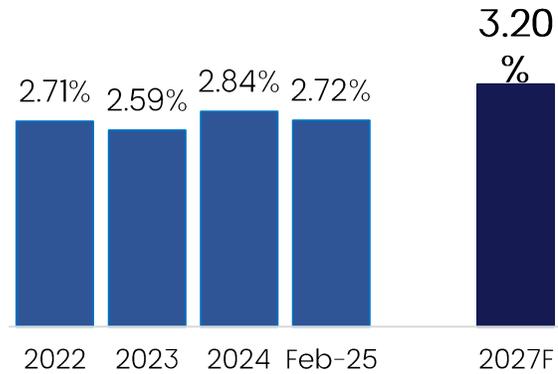
1. Asset Under Management (AUM) for mutual fund has grown to IDR 705.2 trillion as per Jan 2026.
2. Market potential upside up to 211 million (eligible individuals) vs only 18 million investor accounts today.
3. The downward trend in interest rates has led investors to diversify toward mutual fund.

Major Asset Management Companies

No	Company Name	AUM (IDR Trillion)
1	Manulife Aset Manajemen Indonesia	58.4
2	Trimegah Asset Management	58.4
3	Bahana TCW Investment Management	55.1
4	BRI Manajemen Investasi	48.4
5	Sucorinvest Asset Management	45.1
6	Syailendra Capital	37.3
7	Batavia Prosperindo Aset Manajemen	34.4
8	BNI Asset Management	31.3
9	Mandiri Manajemen Investasi	29.5
10	Sinarmas Asset Management	25.8

INSURANCE

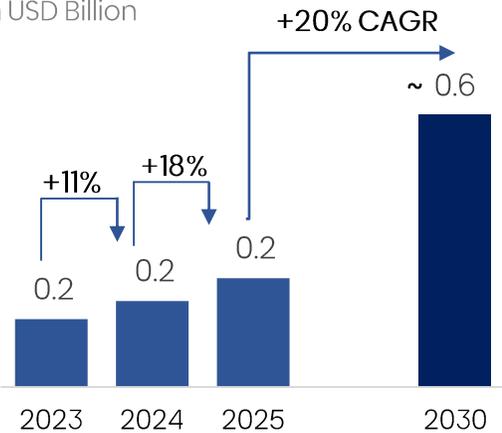
Insurance penetration in Indonesia



Insurance penetration remains low vs. other Asian countries (Malaysia 4.8%, Japan 7.1%, Singapore 11.4%)

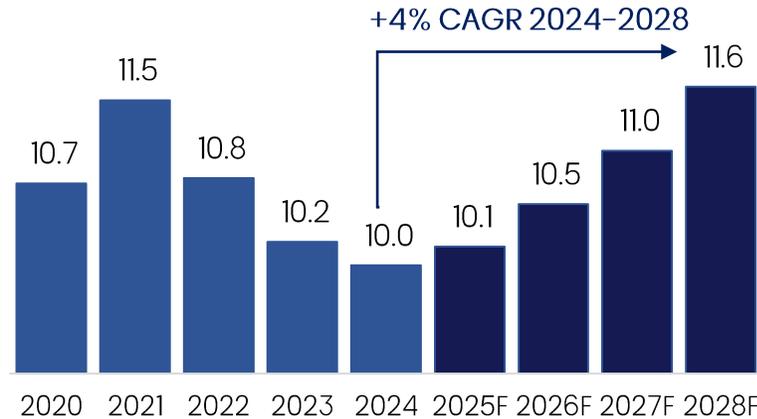
Digital Insurance – GWP

In USD Billion



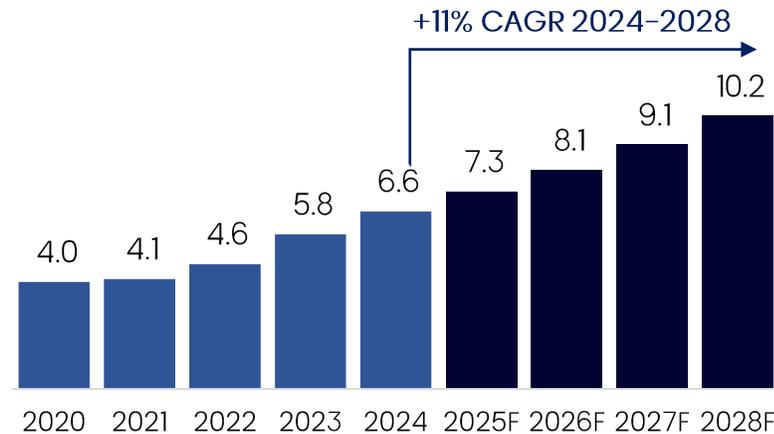
Indonesia Life Insurance GWP (Gross Written Premium)

in USD Billion



Indonesia General Insurance – GWP

in USD Billion



Major Insurance Companies

Life Insurance



General Insurance



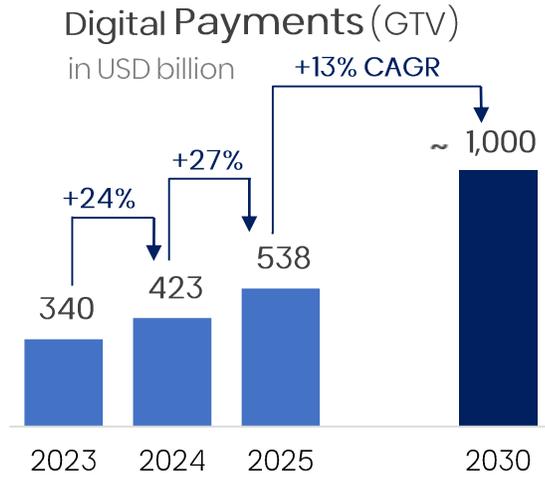
Insurance Broker



Key Highlights

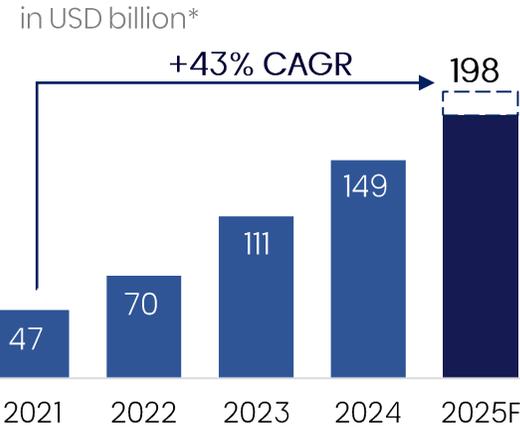
1. Credit life insurance as a key contributor.
2. General insurance growth of 5–6% in 2025, mainly from vehicle, property, and others.
3. Insurance brokerage provides corporate insurance advisory, risk mitigation, and commercial distribution.

DIGITAL PAYMENT



*Gross transaction value (GTV) from digital payments across e-commerce, online travel, and digital ecosystems.

E-money Transaction



*as of Nov 2025: USD 1= IDR 16,644

PAYMENT GATEWAY

POTENTIAL GROWTH :

USD 64.7B in 2025 to USD 162.1B by 2031 (CAGR 16.4%)

Key Drivers:

- e-commerce, digital banking, and mobile-first payment adoption.
- cashless payments, SME online sales, and cross-border trades are growing demand for secure and seamless payment solutions.

Major E-wallets & E-money Providers

GoPay, OVO, Dana, LinkAja, ShopeePay, and MotionPay, provide e-wallet, e-money, digital payments, remittance and merchant acceptance across Indonesia market.

Segment*	Market Share 2025F	CAGR 2025–2030F
B2C	~80–85%	15–18%
B2B	~15–20%	20–25%

*Bank Indonesia data trends, fintech reports (PwC, McKinsey, Ken Research), and market estimates

Key Drivers:

- B2C: High smartphone penetration, e-commerce growth, transport & bill payments, government push for cashless society.
- B2B: Digital payroll, vendor payments, SME digitization, wider merchant settlement integration.

Major Payment Gateway Providers



• e-Economy SEA, 2025 • Bank of Indonesia • fintechnews.id • [Surv \(Online Survey Platform\)](https://www.surveymonkey.com) • [Mobility Foresights](https://www.mobilityforesights.com)

PEER-TO-PEER (P2P) Lending

INDUSTRY OVERVIEW

Data as of Aug 2025

Total Assets IDR 10,4 Tn



98 Platforms

89 Conventional
7 sharia

Loan Disbursement

Accummulated: IDR 1,270.2 Tn
Outstanding: IDR 87.5 Tn



Number of Accounts

Borrower

Accumulated: 165 mio
Active: 25 mio (27% yoy)
*Gen Z & Y dominated
60% active borrower acc

Lender

Accumulated: 2.6 mio
Active: 918.644 (18% yoy)

Major P2P Lending

Asetku, Modalku, Danamas, Kredit Pintar, Danai.id, Findaya



FORECAST

Indonesia: 142.8% CAGR 2017-2027
Global: 25% CAGR 2024-2032



MSMEs CREDIT GAP

2026' Financing needs: IDR 4,300 Tn
Credit supply: IDR 1,900 Tn
Gap: IDR 2,400 Tn → P2P Lending Opportunity

Key Highlights

1. Focuses on productive, microfinance, and cash loans through end-to-end digital credit underwriting process.
2. Bridges the credit gap by reaching the unbanked and underbanked populations.
3. Scales across productive (MSME) via digital adoption.
4. Generates higher interest margin compared to conventional banking.

MNC FINANCIAL SERVICES OVERVIEW



* MNC Kapital (IDX: BCAP) has been included in the FTSE Global Equity Index – effective September 22, 2025



PRODUCTS

Car
Refinancing



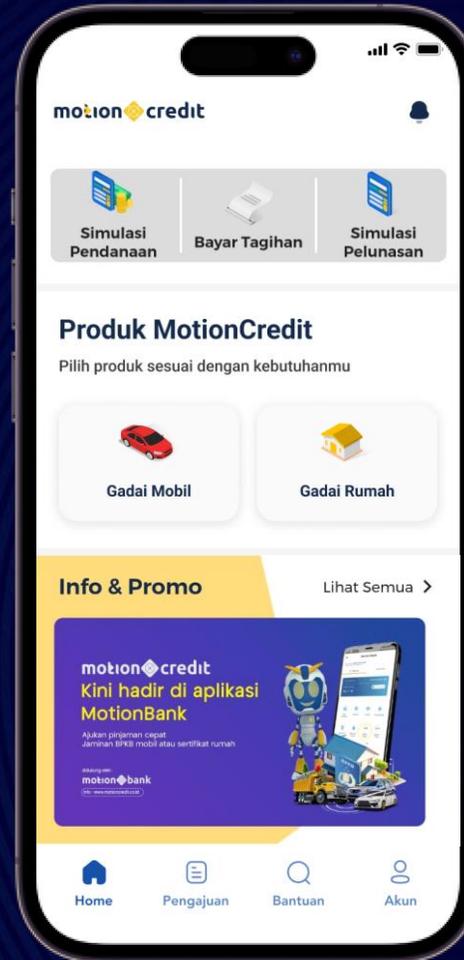
Property
Refinancing



DISTRIBUTIONS

- Branch distribution through more than 40 offices across Indonesia.
- Nation-wide agency partnership program leveraging MotionCredit app.
- Digital distribution through B2B partner's platform.
- Integrate MotionCredit within MotionBank app for loan channeling.
- Leveraging MotionCredit app and landing page for leads generation from partners
- Grow without branches. Partner-led, digital-enabled.

motion credit



Partnership Model

Offline Partnerships

- Agent assists customer to download MotionBank app
- Customer applies MotionCredit directly in the app
- MNC Finance's head office processes the refinancing request

Online Partnerships

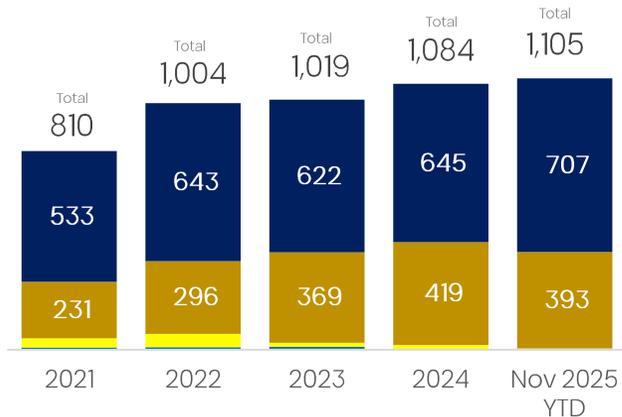
- Customer visits the MotionCredit landing page via a partner's website or app
- Submits data online
- Telemarketing follow-up
- Referral to nearest branch or partner

- Provide financial leasing solutions through innovative partnership with market leading heavy machineries, and medical equipment principals
- Provide liquidity for sale & lease-back arrangement
- Invoice financing to support FMCG supply chain ecosystem
- Focused corporate financing with controlled risk.

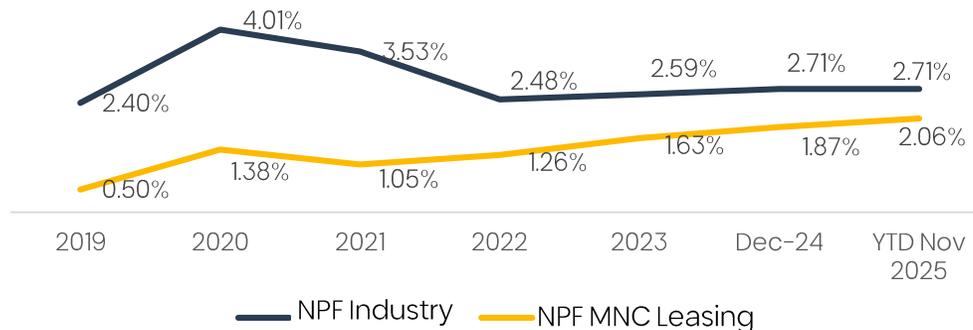
Account Receivable

in IDR bn

- Retail
- Supply Chain
- Factoring
- Asset Based Financing



Non Performing Financing (NPF) Gross



PRODUCTS

1. Financial Leasing

- Heavy Equipment & Machineries
- Truck & Pick-up
- Medical equipment

2. Sale & Lease-back (Lease to own)

3. Factoring

4. Supply Chain Financing

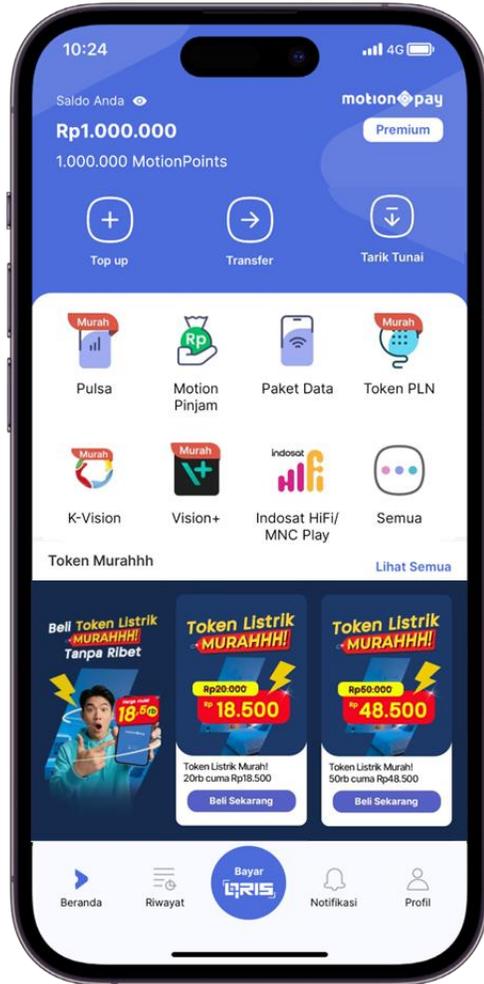
- Fast-Moving Consumer Goods (FMCG) industry

DISTRIBUTIONS

- B2B
- Direct Lending To Corporate



Payment as an entry point, wallet as a ecosystem



www.motionpay.id

PAYMENTS

STORE OF VALUE

DAILY FINANCIAL NEEDS



E-money

A full-featured digital wallet serving as daily transaction utility and data foundation

- Complete QRIS products
 - MPM
 - CPM
 - Tap
 - Cross Border
- Biller payment
- Ideal entry point for user acquisition

Saving Accounts

Savings integration converts a wallet from a transactional utility and data foundation

- Unlimited balance stored
- Balances earn interest
- Enable downstream financial products

Remittance

Enabling cross-border transfers from stored balances and reinforces wallet as primary money hub

- Expands utility for migrant and international users

Credit Card

Integrating bank-issued credit cards into the wallet to increase transaction value

- Proven regulated credit instrument
- Higher average transaction value than debit
- Stronger acceptance across online and cross-border merchants

Buy Now Pay Later

A layered credit architecture built on stored balances and transaction data

- Short-tenor installment option at checkout
- Offered selectively based transaction behavior
- Designed to unlock incremental spend, not replace cards

DISTRIBUTION

B2B2C :API integration with partner digital platforms, available in both branded and white-label formats.



B2B Payment Gateway Solution in One Platform



Payment Acceptance

Seamlessly accept payments via credit/debit cards, virtual accounts, e-wallets, and QRIS



Payment Link

Create sharable links for one-time or recurring payments for SMSE invoices, subscriptions, and micro payments.



Banking-as-a-Service

Embed trusted banking-grade services directly into digital finance ecosystem.



Disburse & Multi-disburse

Easily distribute funds – whether single, batch, or cross-border – with automated payout tools.



Checkout Page

Enable quick payment acceptance & easy integration for e-commerce or transaction based platform



Accelerate Settlement

Real-time or same-day settlement option

Built for Every Business
Get started in a **FLASH!**

01 Self-Onboarding in Minutes

02 Unified Dashboard Access

03 Real-Time Processing, High Uptime

04 Secure & Always-On Support

Roadmap

1. Cross-Border Payouts

Enable seamless international payments with competitive FX and fast settlement.

2. Extended Biller Aggregation

Broaden biller network beyond utilities to include BPJS, taxes, education, e-commerce, and media.

Trusted by Startups, SMEs and Enterprises

+4,500

Business Partners

USD +21Mn

Processed per Year

+260Mn

Transaction

www.superflash.co

MNC INSURANCE BUSINESS GROUP – One Stop Insurance Solution

MNC life

GWP: IDR 1,021 Bn
as of Dec 2025

Products

- Whole Life
- Endowment Life
- Term Life
- Credit Life
- Micro Credit Life
- Personal Accident
- Health

B2B partners

MNC insurance

GWP: IDR 1,066 Bn
as of Dec 2025

Products

- Car
- Home
- Property
- Gadget
- Personal Accident
- Travel
- Engineering, Aviation, and Marine Cargo
- Liability
- Credit
- Professional Indemnity

B2B partners

MNC insurance broker

Products

- Third Party Life & General Insurance Solutions
- Insurance Advisory Services
- Insurance Aggregator

Roadmap

MNC LIFE



MNC INSURANCE



MNC INSURANCE BROKER



COMPREHENSIVE DISTRIBUTION CHANNELS

- Business-to-Business (B2B)
- Business-to-Business-to-Customer (B2B2C)

• www.mnc-insurance.com • www.mnclife.com • www.mnc-insurancebroker.com

PRODUCTS & SERVICES

- Equity business line as a securities broker for retail and institutional customers;
- Fixed Income which plays an active role in bond transactions;
- Investment Banking which provides securities underwriting services and financial advisors;
- Research which offers regular up-to-date information to customers for optimal investment.

➤ Mutual Fund Selling Agent (APERD) collaborated with more than 30 leading Investment Managers in Indonesia.

Strong Positioning

 167

Points of Sales

The widest distribution network in Indonesia

 38

Strategic Partnerships

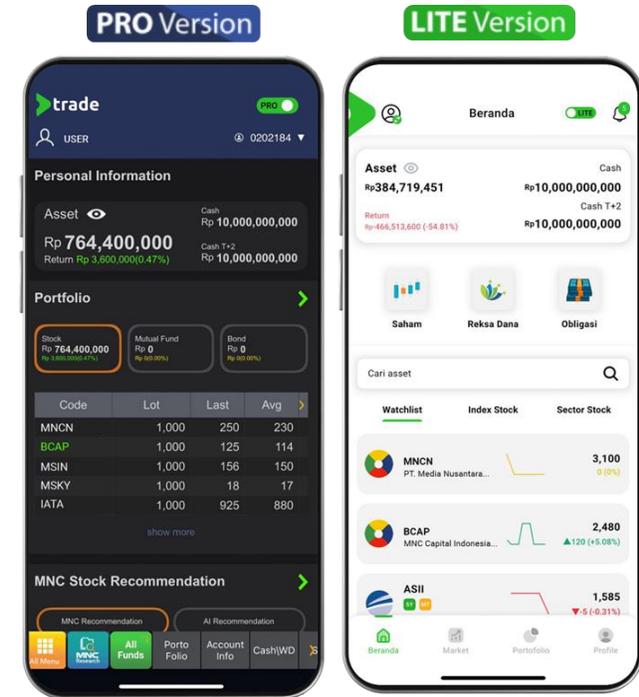
Strengthen the business ecosystem

 1 out of 18

Securities houses with Sharia Online Trading System (SOTS) license

 70%

Digital Share by Transaction Value (through MotionTrade)



Roadmap

1. Synergy with MNC Bank to expand margin trading business.
2. MotionTrade feature enhancements (online mutual funds, bonds, e-IPO, Auto Invest and overseas stock trading).
3. Expansion of partners network, including collaboration with stock communities.
4. Investment Banking to increase focus on pre-IPO, M&A, corporate action, and advisory deals.

PRODUCTS



Money Market Mutual Fund



Fixed Income Mutual Fund



Equity Mutual Fund



Discretionary Fund products can be made according to the profile and needs of each customer.



Roadmap

1. Expands multi-channel distribution through banking partnerships, diverse APERD network, and high-net individuals.
2. Drives product excellence and higher return performance by strengthening Fixed Income and Money Market funds while maintaining top-tier industry performance.

DISTRIBUTION CHANNELS

DIRECT



Institutions



- Banks
- Insurances
- Pension Funds
- Foundations
- Corporations with investment portfolios
- Cooperatives (Member-Owned Organization)



High Net Worth Individuals

Individuals with significant investable assets, usually above a certain threshold set by financial institutions.

Characteristics:

- Broad base of mass market clients.
- Require more personalized wealth management and estate planning.
- Invest in complex products.
- Expect premium service and dedicated relationship managers.

INDIRECT



APERD





The Core of Our Financial Ecosystem



Funding

- Tabungan Dahsyat Savings
- Motion Bonus Savings
- More than 40 Branches in Indonesia
- Customer Fund Account (RDN) Administrator Bank
- MotionBank app



Lending

- Credit Cards including Co-Brand
- Credit Channeling with MNC Finance & MNC Leasing
- Pension Credit
- Commercial Loans



Transactional

- Treasury as a Profit Centre
- Foreign Exchange Transactions
- Remittances
- Fund Transfers

www.mncbank.co.id

CREDIT CARDS

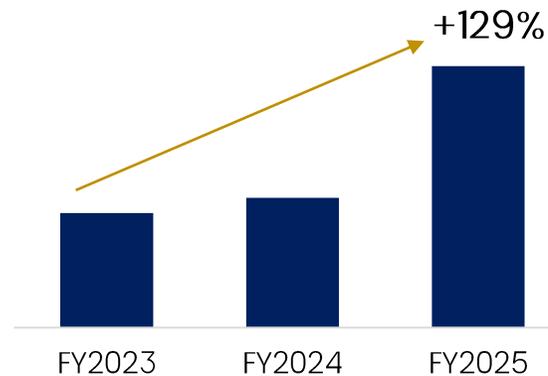
MNC Bank's Credit Cards



Co-Brand Credit Cards



New Customer Acquisition

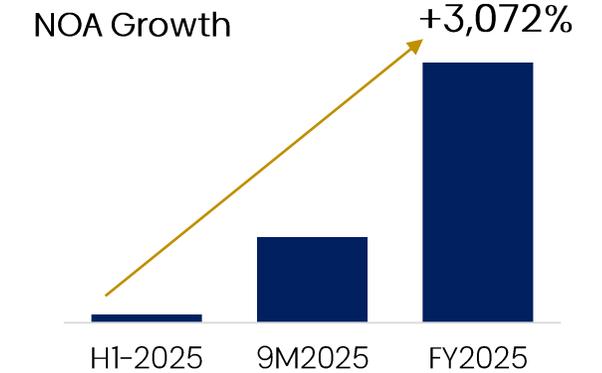


PENSION CREDIT

Products

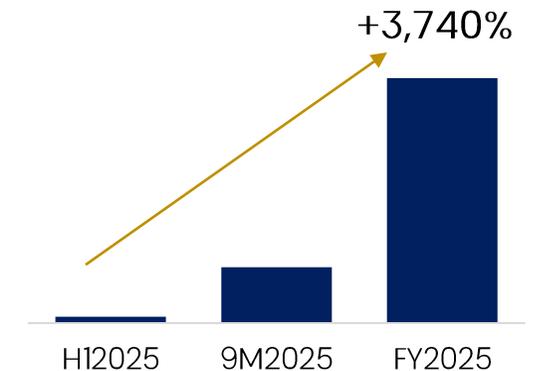
- Pre-Pension
- Regular Pension
- Pension Payroll
- Auto Deduction Installment

Pension Credit Business Growth



Disbursement

in IDR bn



Digital Banking Strategies

- Digital onboarding & servicing: MotionBank as the most integrated digital financial services.
- Transaction-driven banking
- Seamless Integration within the MNC ecosystem



for digital payment & e-wallet solution



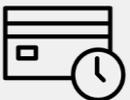
for car & home refinancing solution



for securities account/RDN solution.



FX Account and Global Remittance*



BNPL* as an Extension of Credit Card & Payment Ecosystem

*released soon

COMPREHENSIVE FEATURES

Account Details
with optional balance display

- Main Products
- Savings Account
 - Current Account
 - Online Time Deposits
 - Pension Payroll & Loans

- Daily Transactions
- Fund Transfer
 - Cash in & Cash out
 - ATM Networks
 - Convenience Stores (> 20,000 outlets)
 - Merchants
 - E-money Top Up
 - Bill Payments
 - Digital Lifestyle

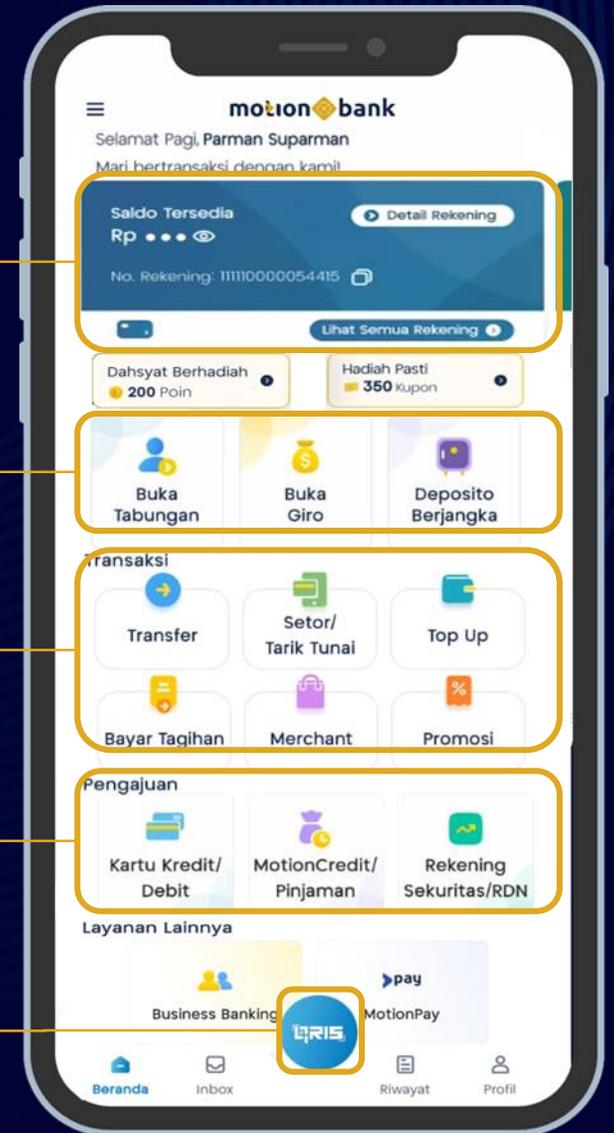
- Financial Solutions
- Credit & Debit Cards (online application & self services)
 - MotionCredit/Refinancing
 - Securities Account/RDN

QRIS Payments (MPM, CPM*, Tap*, Cross Border*, CC*, and Pay-Later*)

*released soon



Layanan Digital MNC Bank



SEAMLESS API INTEGRATIONS



motion credit

"Digital Lending"

motion pay

"e-Money, e-Wallet & Digital Remittance"

FLASH

"Payment Gateway"

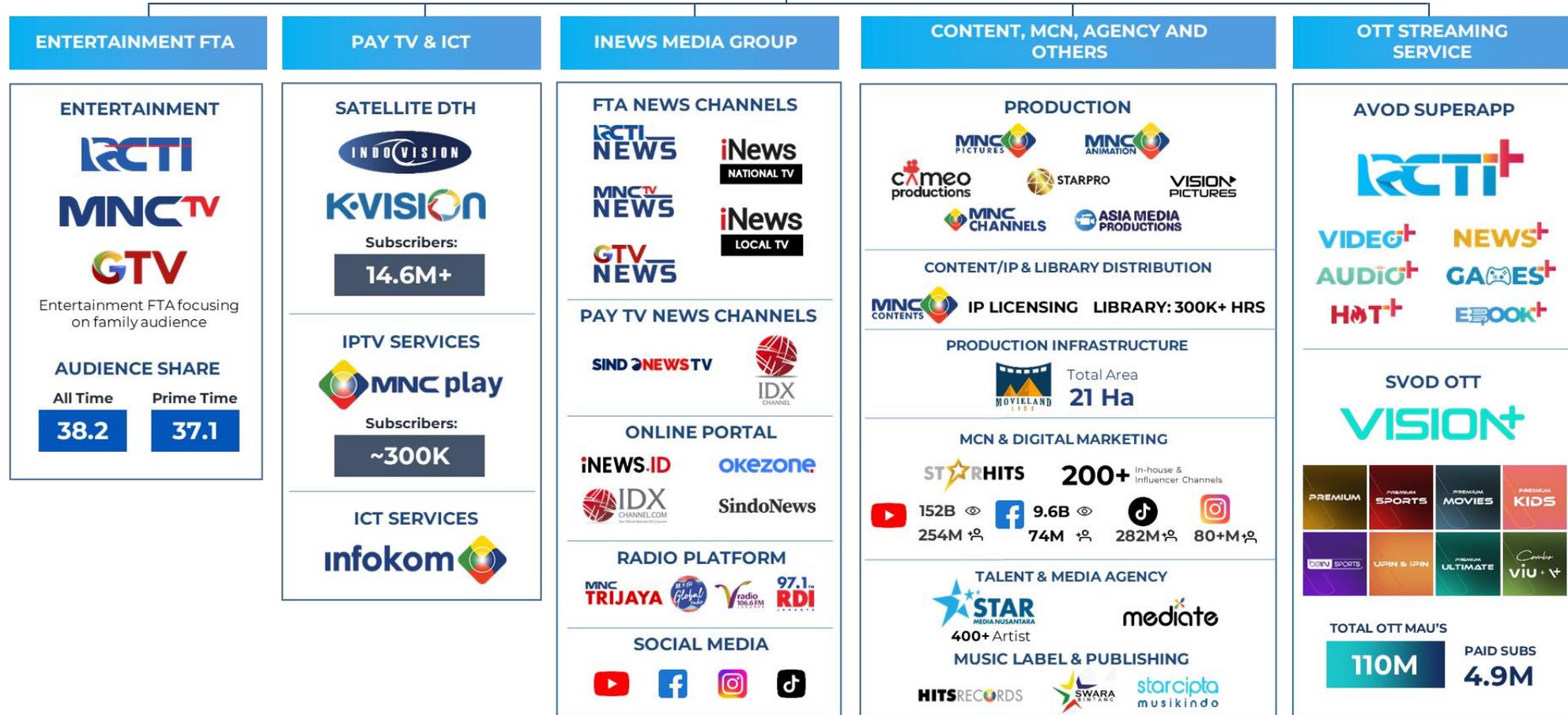
motion trade

"Online Stock Trading"

MotionBank's Roadmap

- Integrated digital wallet and payment experience between MotionBank and MotionPay.
- Seamless integration between MotionBank and MotionCredit, MotionTrade, RDN account, and wealth management.
- API integration with external digital ecosystems that have significant user base and recurring transaction.
- Position MotionBank as a super app digital financial ecosystem.

MEDIA ECOSYSTEM



* PT MNC Digital Entertainment Tbk (IDX: MSIN) has been included in the FTSE Global Equity Index – effective March 24, 2025.

* MSIN has been included in the MSCI Indonesia Small Cap Index – effective November 25, 2025.

TOURISM ECOSYSTEM



* PT MNC Tourism Indonesia Tbk (IDX: KPIG) has been included in the MSCI Global Equity Index – effective August 27, 2025.

LIDO SEZ

- Trump International Golf Club, Lido (Golf Course & Clubhouse)
- Trump Private Clubhouses, Lido
- Trump Residences, Lido**
- Trump International Hotel, Wellness Center & Facilities, Lido**
- International Amusement Park, Lido**
- Movieland
- Lido Music & Arts Center
- Lido World Garden**
- Hyatt Regency Lido Resort*
- Lido Lake Resort
- Lido Adventure Park

BALI TOURISM

- Trump International Resort, Bali**
- The Westin Resort Nusa Dua, Bali
- Bali International Convention Center
- Bali International Amusement Park**

HOSPITALITY & OTHERS

- Park Hyatt Jakarta and its Food & Beverage facilities
- Oakwood Hotel & Residence, Surabaya (soon to be Hyatt House)
- One East Penthouse & Residences, Surabaya (soon to be Hyatt House)
- Hyatt Centric, Jakarta**
- Property Management in Jakarta, Surabaya, and Bali

* Coming soon

** Under construction/ development

INVESTMENT HIGHLIGHTS



Large Market Opportunity

A significant market opportunity in serving the unbanked and underbanked population through a robust, integrated suite of digital financial products that deliver real value to all segments of the Indonesian community.



Moving Toward a Larger Digital Ecosystem

Integration with a much broader ecosystem through API connections with third-party platforms that have large user bases and recurring transaction, unlocking substantial upside growth potential.



A Fully Licensed Financial Services Group

A complete set of financial services licenses under one holding company, empowering to deliver the full spectrum of financial products to all segments of the population.



Proven Risk Management to Deliver Healthy Profitability

Continue to grow business and profitability driven by integrated financial services



A Strong Ecosystem within MNC Group

A vast customer database and unparalleled media presence will accelerate the growth of all business lines.



THANK YOU

PT MNC Kapital Indonesia Tbk

MNC Bank Tower 21st Floor

Jl. Kebon Sirih No. 21-27

Jakarta 10340, Indonesia

Tel. +62-212970 9700

Fax. +62-213983 6870

www.mncfinancialservices.com

