

First Quarter 2026 Performance: BCAP's Net Income Grows 28.6% yoy

Jakarta, April 30, 2026 – PT MNC Kapital Indonesia Tbk (the Company or IDX: BCAP) has announced its financial results for the period ended March 31, 2026 (Q1-2026). BCAP recorded consolidated revenue of Rp990.58 billion (+9.6% year-on-year/yoy) compared to Rp903.91 billion in Q1-2025.

Interest and dividend income dominated BCAP's total revenue in Q1-2026, contributing 54.4% or valued at Rp539.10 billion (+2.7% yoy). Furthermore, net insurance income contributed 28.7%, reaching Rp284.19 billion (+16.7% yoy). BCAP's revenue growth was also supported by digital income of Rp124.78 billion (+40.0% yoy), capital market income at Rp20.37 billion, sharia financing lease income at Rp11.62 billion (+36.3% yoy) and other operating income at Rp10.50 billion.

Alongside the Company's success in driving revenue growth, BCAP recorded solid net income growth (+28.6% yoy), reaching Rp51.65 billion in Q1-2026, compared to Rp40.17 billion in Q1-2025. Meanwhile, net income attributable to owners of the parent entity increased significantly (+42.3% yoy) to Rp46.75 billion in Q1-2026.

From the balance sheet perspective, BCAP's total consolidated assets were recorded at Rp30.88 trillion (+6.3%) in Q1-2026, up from Rp29.04 trillion in FY-2025. Total liabilities also increased to Rp25.42 trillion (+7.7%) as of the end of March 2026, compared to Rp23.62 trillion as of the end of December 2025. As of March 31, 2026, the Company's total equity stood at Rp5.46 trillion (+0.4%), from Rp5.42 trillion on December 31, 2025.

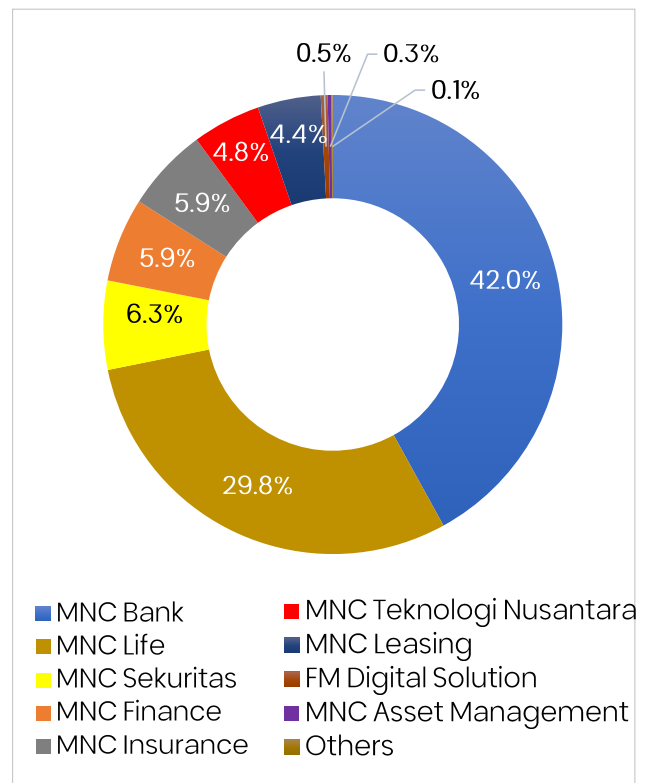
Q1-2026 FINANCIAL HIGHLIGHT

(expressed in millions of Rupiah)

	Q1-2026	Q1-2025
A. Consolidated Profit or Loss		
Revenues	990,577	903,905
Interest and dividends	539,098	524,837
Net insurance income	284,193	243,432
Digital income	124,784	89,162
Capital market income	20,373	26,492
Sharia financing lease income	11,632	8,536
Other operating income	10,497	11,446
Income before tax	55,463	33,934
Net income	51,647	40,173
Net income attributable to:		
- owners of the company	46,753	32,854
- non-controlling interest	4,894	7,319
Earning per share (in full amount)	1.10	0.77

	Q1-2026	FY-2025
B. Consolidated Financial Position		
Total Assets	30,876,476	29,037,491
Total Liabilities	25,419,470	23,618,460
Total Equity	5,457,006	5,419,031

Q1-2026 REVENUE CONTRIBUTION



BUSINESS UPDATES

BCAP's growth is underpinned by its integrated digital financial ecosystem, driven by three strategic business pillars:

Banking Segment

- In Q1-2026, PT Bank MNC Internasional Tbk (MNC Bank or IDX: BABP) consistently demonstrated positive performance, achieving a total interest revenue of Rp376.63 billion. Total assets increased by 5.48% compared to the period ended December 31, 2025, reaching Rp21.38 trillion. MNC Bank also maintained its Capital Adequacy Ratio (CAR) at 22.74% as of the end of March 2026, well above the minimum threshold set by regulators. The intermediation function continues to operate optimally, reflected in the Macroprudential Intermediation Ratio (RIM) of 88.58%.
- PT MNC Teknologi Nusantara (MTN), through MotionPay app, continues to innovate by enriching its flagship features. In Q1-2026, MotionPay launched the QRIS CPM (Customer Presented Mode) feature, which is now operational at Indomaret, Alfamart, and Lawson outlets, as well as various other merchants. Additionally, MotionPay introduced the Auto-Billing feature to simplify monthly bill payments. In Q1-2026, MTN transaction volume reached 315 million, marking strong growth compared to the same period last year.
- PT MNC Finance and PT MNC Guna Usaha Indonesia recorded total assets of Rp2.44 trillion in Q1-2026, growing 15.7% yoy, driven by an increase in refinancing for the property, automotive, and heavy equipment sectors. Financing quality remained stable with a non-performing financing (NPF) ratio of 1.53%. Aligned with this growth, the overall financing business successfully booked revenue of Rp102.75 billion.

Capital Market Segment

- In the first quarter of 2026, PT MNC Sekuritas, which owns the leading online trading app MotionTrade, opened new branches in Timika (Papua) and Bogor (West Java), bringing its total points of sale to 174 and reaching 250,000 customers nationwide. MNC Sekuritas also secured two awards at the Indonesia Human Capital Brilliance Awards (IHCBA) 2025 and one award at the Indonesia Best Digital Innovation Award 2025.
- PT MNC Asset Management (MNCAM) recorded growth in Assets Under Management (AUM) of 5.96% yoy in Q1-2026. This AUM growth was driven by contributions from flagship products, the Fixed Income Mutual Fund – MNC Dana Syariah and MNC Dana Likuid. During the same period, MNCAM also received five awards at the Best Mutual Fund Awards 2026, organized by Investortrust.id and Infovesta Utama.

Insurance Segment

- In Q1-2026, PT MNC Asuransi Indonesia (MNC Insurance) successfully recorded premium growth of 10% yoy. Moreover, MNC Insurance entered into a strategic partnership with PT Mitra Harmoni Insurance Broker and conducted Agency Kick-Offs in several major cities to boost agent productivity and expand market penetration in the first quarter of 2026.
- PT MNC Life Assurance (MNC Life) recorded Gross Written Premium growth of 21% yoy in Q1-2026, driven by the strengthening of the credit life insurance line, including new strategic collaborations with Bank BPD DIY and Bank Papua. Furthermore, MNC Life received the Excellent Performance Insurance award at the Top Digital Corporate Brand Award 2026 and the Best Unit Link Awards 2026 by Investortrust.id and Infovesta Utama, reflecting superior investment performance and risk management.

Moving forward, BCAP will continue to strengthen synergies across its business units and drive digital innovation to enhance efficiency and expand its customer base as part of its integrated financial solutions strategy and commitment to maintaining sustainable growth.



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