




Integrated Financial Solutions ■


PT MNC Kapital Indonesia Tbk


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

JULY 2026

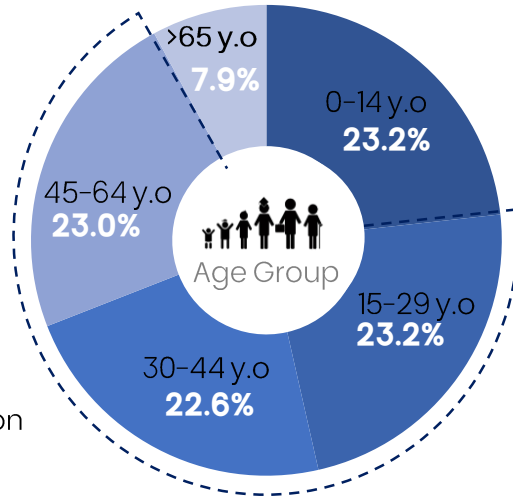
INDONESIA DEMOGRAPHIC




 >288 Million ~324 Million
 2025 2045F


 ~82%
 Internet Penetration


 ~90%
 Smartphone Penetration

69% productive age group



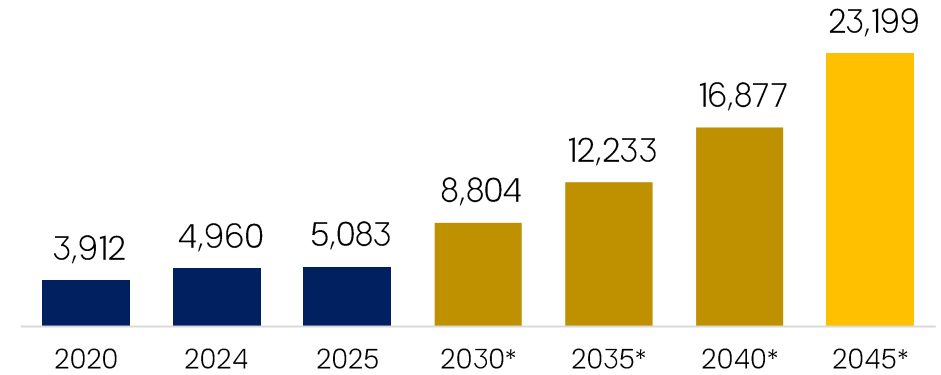
 Male 50.4%
 Female 49.6%

Total Employment
 147.67mn

- Informal : 59.4%
- Formal : 40.6%

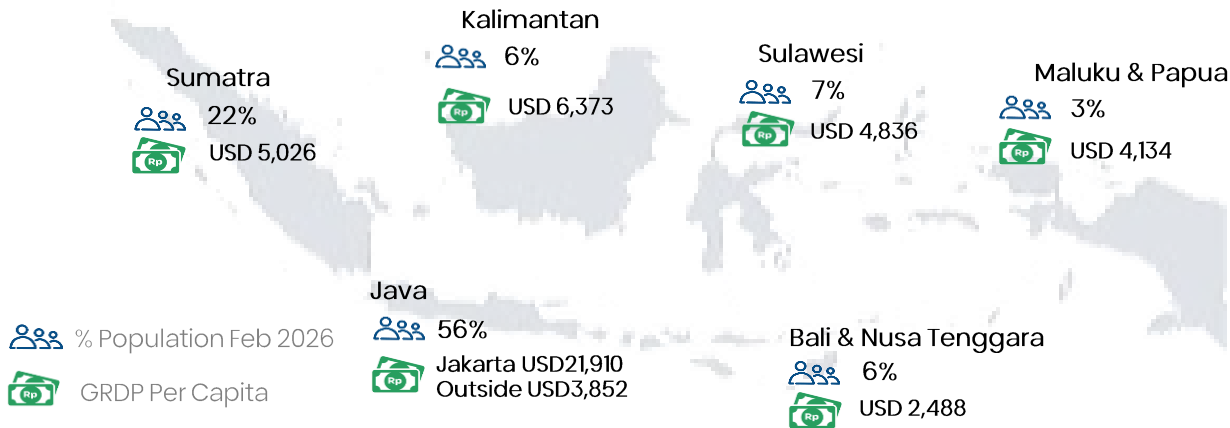
*as of Feb 2026

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

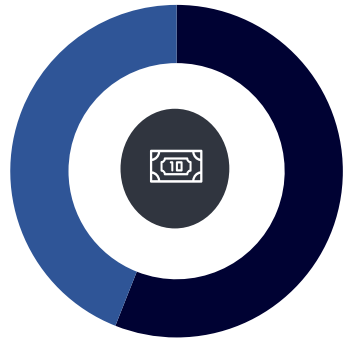
Key Opportunities of "Golden Indonesia 2045"

- **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

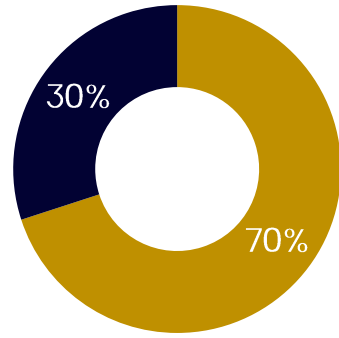
COMMERCIAL BANKING

Underserved Market



56% Banked
Full access to financial services

44% Unbanked
Do not own a bank account



~ 186 million
Aspiring Middle Income Individual

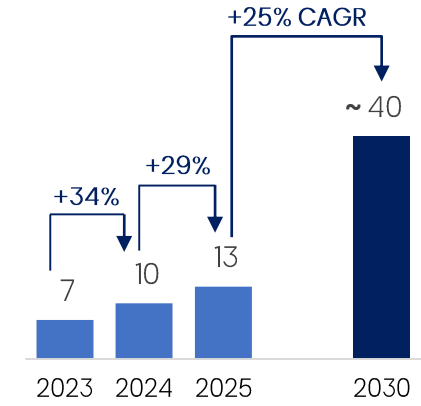
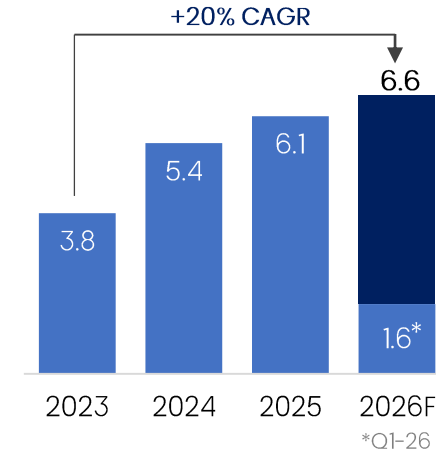
~ 65 million
Micro, Small & Medium Enterprises (MSMEs)

■ No access to credit ■ Have access to credit

DIGITAL BANK

Digital Banking Transaction
in USD trillion

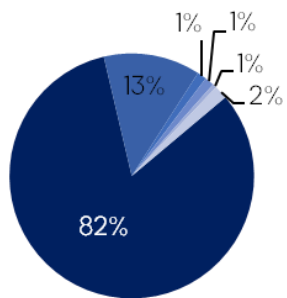
Digital Lending Loan Book
in USD billion



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

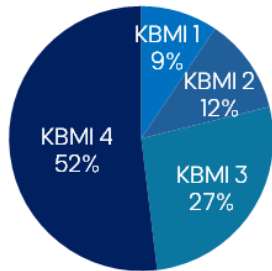
Commercial Bank Performance *as of Mar 2026



Credit: IDR 8,769 Tn (+9.3% yoy)
2026F : 10%-12% yoy

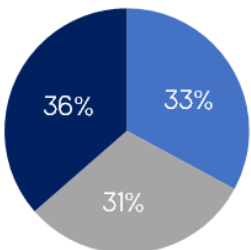
- Credit Agreement*
- Syndicated Credit
- Credit Card
- Channeling Credit to Third Parties
- Executing Credit to Non-MSMEs
- Others < IDR 40Tn

*including MSMEs, personal consumption



Total Assets IDR 13,905 Tn (+9.3% yoy)

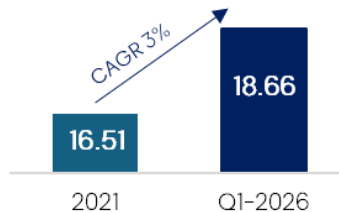
*KBMI: Core-Capital Based Bank Group



Third Party Funds IDR10,231 Tn (+12.0% yoy)

- Current Account
- Savings
- Time Deposits

Number of Credit Cards (in mn)



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

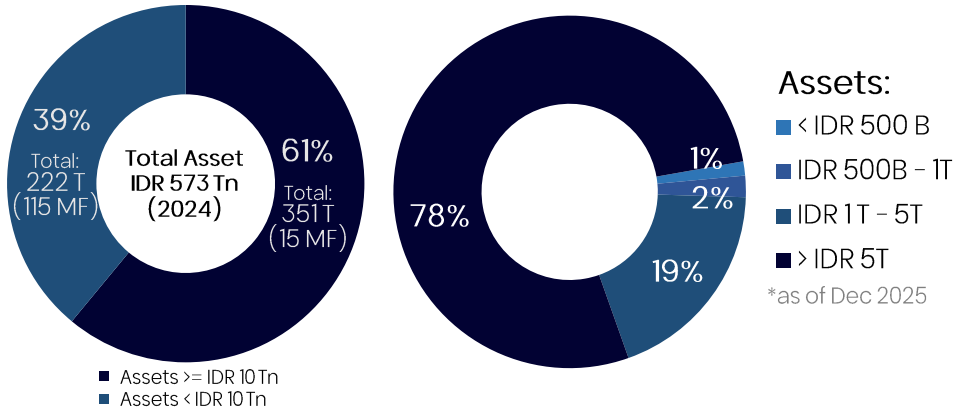
16 digital banks in Indonesia (the most in Southeast Asia)



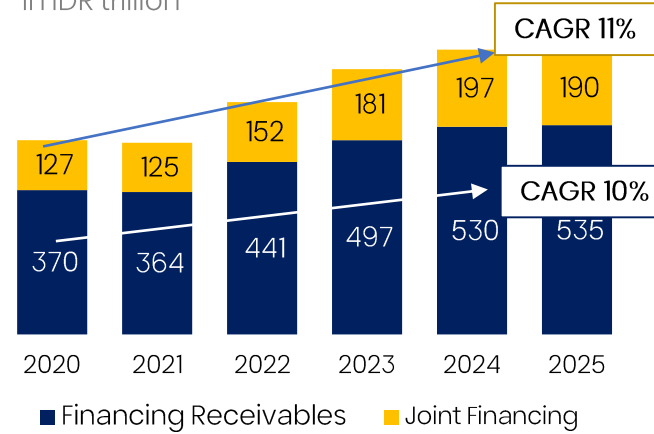
• The Global Findex by World Bank 2025 • Statistik Perbankan Indonesia • Bank Indonesia - ANTARA • e-Economy SEA, 2025 •

CONSUMER FINANCE

Market Share of Multifinance Company

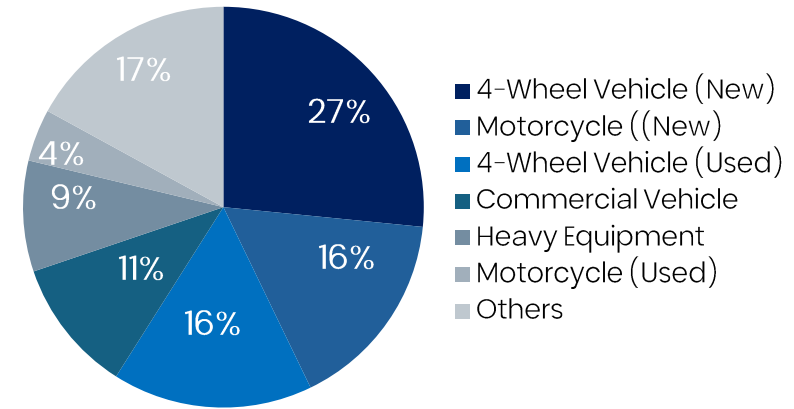


Total Manage Receivable in IDR trillion

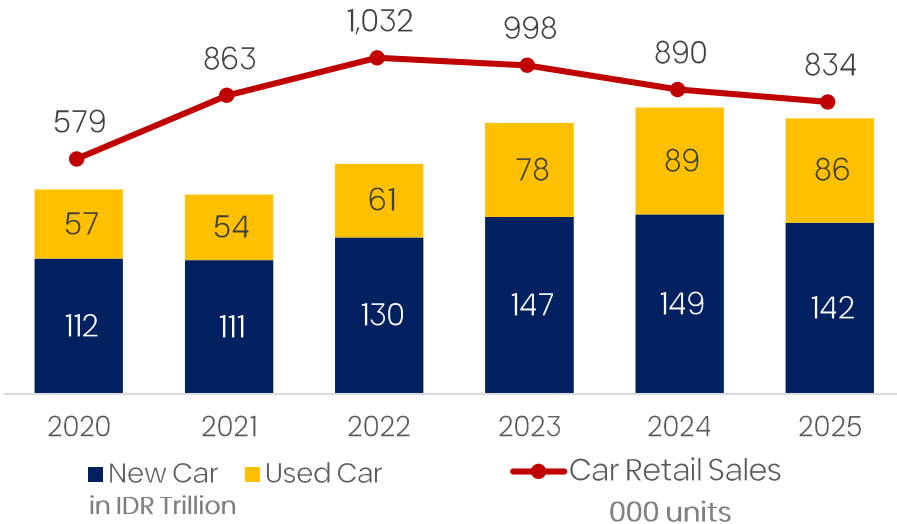


Financing Receivables by Objects

*as of Dec 2025: IDR 535 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% |

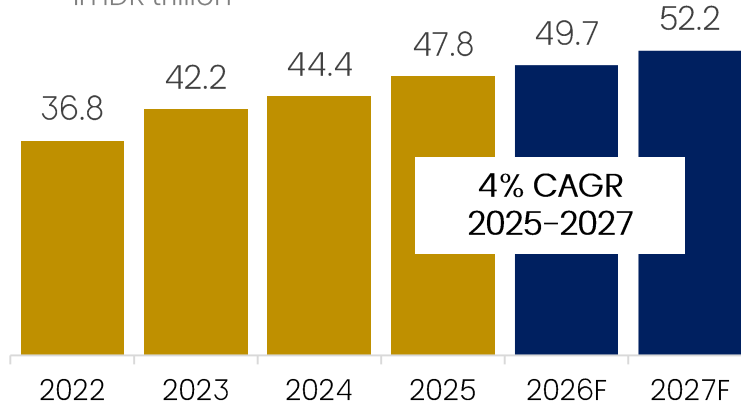
Key Highlights

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.

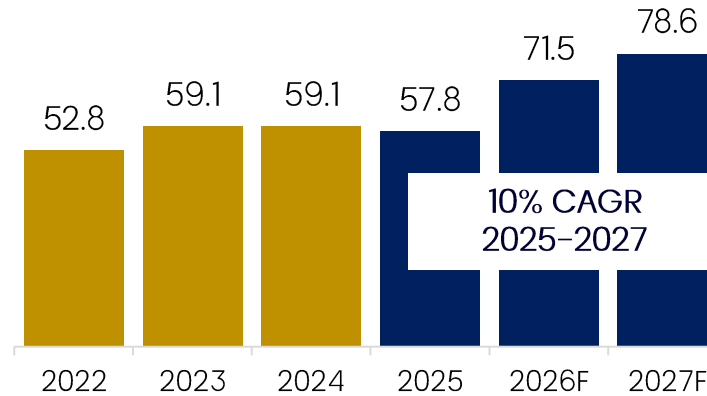
• OJK: Financing Institution Statistics • Gaikindo

LEASING

Financing Receivable-Heavy Equipment
in IDR trillion



Financing Receivable-Truck & Pick-Up
in IDR trillion



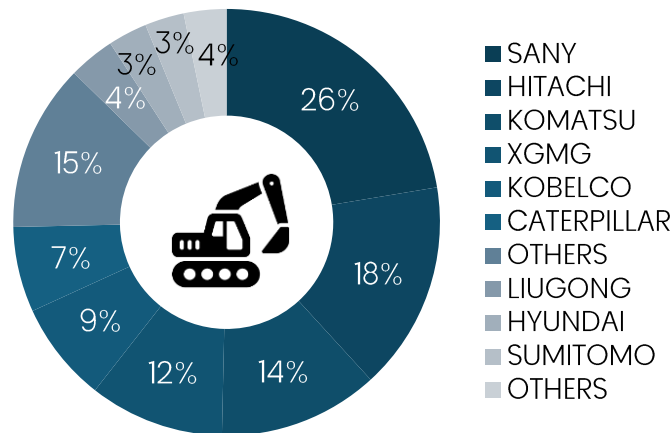
Key Highlights

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 | FY-2025 | |
|--------------|---------------|--------------|
| | Unit | Market Share |
| SANY | 4,989 | 26% |
| HITACHI | 3,525 | 18% |
| KOMATSU | 2,710 | 14% |
| XGMG | 2,279 | 12% |
| KOBELCO | 1,697 | 9% |
| CATERPILLAR | 1,442 | 7% |
| OTHERS | 2,827 | 15% |
| TOTAL | 19,469 | 100% |

Market Share

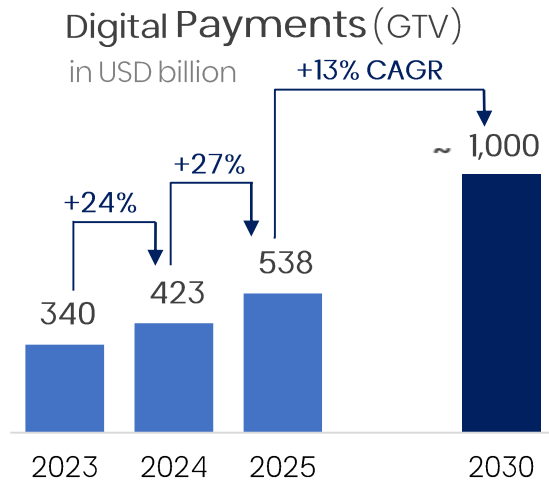


Major Leasing Companies (Dec 2025)

| | | |
|----|---------------------------------|-------|
| 1 | Sarana Global Finance Indonesia | 10.4% |
| 2 | Chandra Sakti Utama Leasing | 8.2% |
| 3 | Komatsu Astra Finance | 7.2% |
| 4 | Adira Dinamika Multi Finance | 7.0% |
| 5 | BFI Finance Indoensia | 6.0% |
| 6 | Mandiri Tunas Finance | 5.6% |
| 7 | Caterpillar Finance Indonesia | 5.3% |
| 8 | Surya Artha Nusantara Finance | 5.3% |
| 9 | Mistubishi HC Capital | 4.2% |
| 10 | Astra Credit Companies | 4.1% |

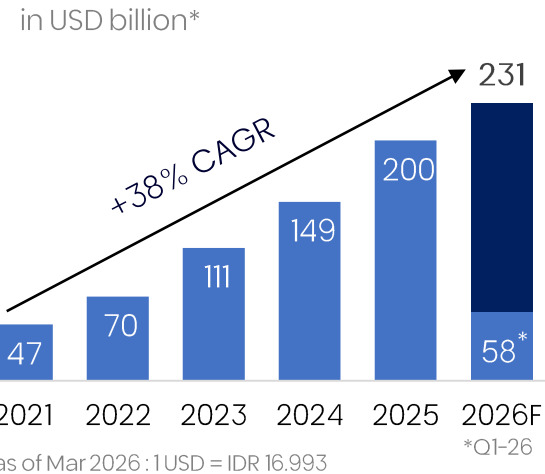
*based on net booking

DIGITAL PAYMENT



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

E-money Transaction



as of Mar 2026 : 1 USD = IDR 16.993

*Q1-26

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) • Mobility Foresights

CAPITAL MARKET

Indonesia's Capital Market Overview

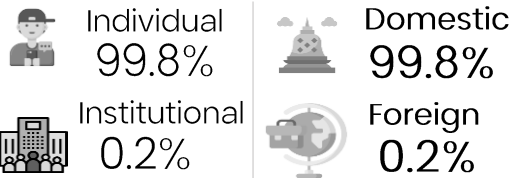
| Number of Account (Million)* | | | Average Daily Transaction Value (IDR Tn) | | |
|------------------------------|---------|-------|--|---------|-------|
| 14.9 | 24.7 | 20 | 12.9 | 27.5 | 25 |
| 2024 | Q1-2026 | 2027F | 2024 | Q1-2026 | 2027F |

| Market Capitalization (IDR Tn)* | | | Listed Companies | | |
|---------------------------------|---------|--------|------------------|---------|-------|
| 12,336 | 12,422 | 15,000 | 943 | 956 | 1,100 |
| 2024 | Q1-2026 | 2027F | 2024 | Q1-2026 | 2027F |

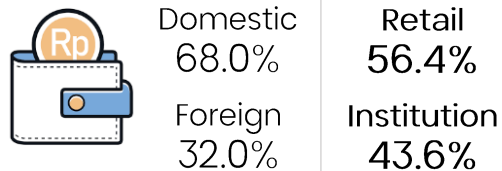
*OJK's 2027 Targets Reached in 2025

Capital Market Composition (as of Mar 2026)

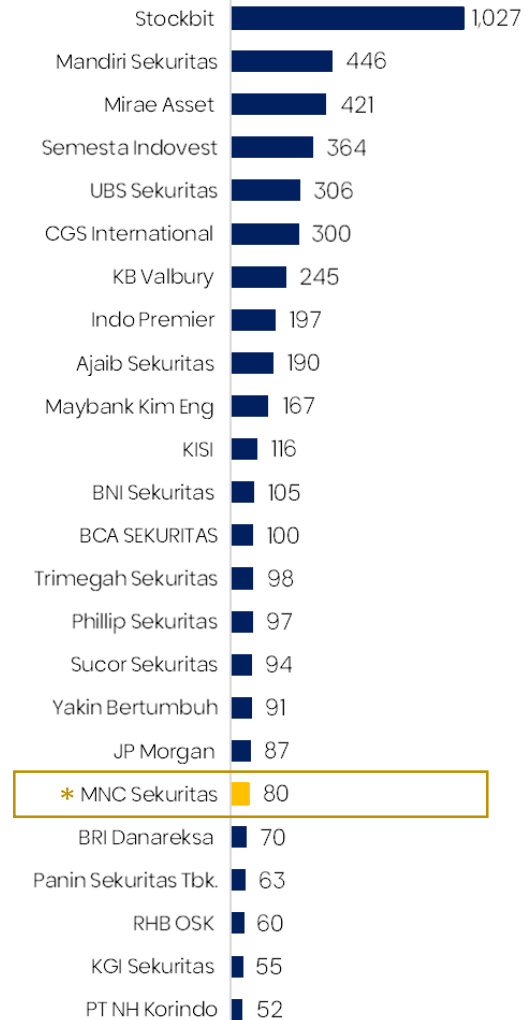
Number of Investors



Investor Composition in Equity Market (by Trading Value)

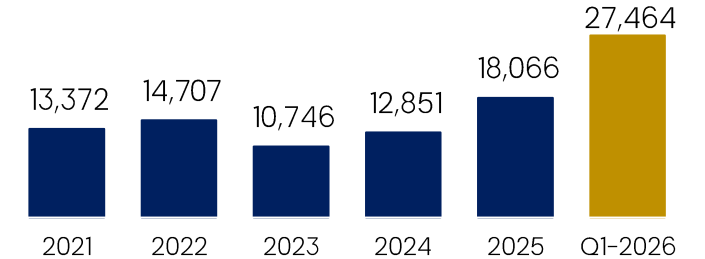


Major Securities Companies by Volume as of Mar 2026 (in Bn)



* Ranked #19 out of 94

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

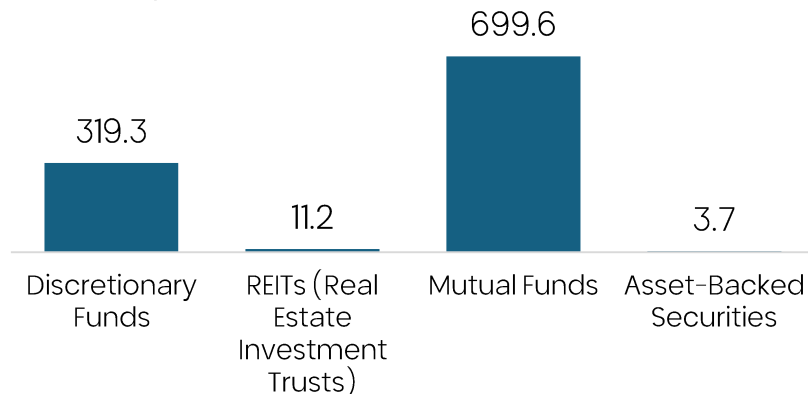


Key Highlights

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).

ASSET MANAGEMENT

AUM of Investment Managers* (as of Mar 2026)
in IDR trillion

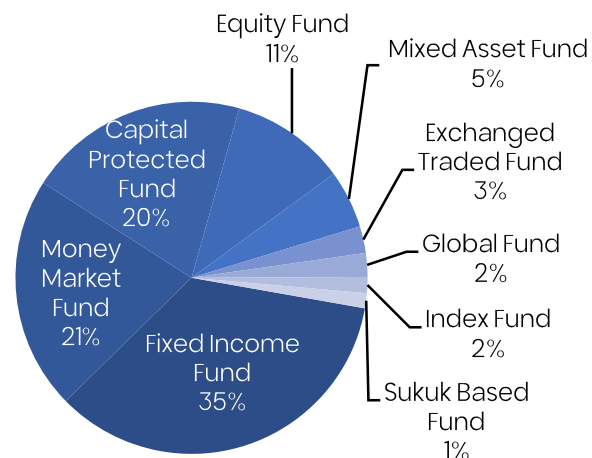


*OJK's 2027 AUM Target (IDR 1,000 Trillion) Reached in 2025 (IDR 1,021 Trillion)

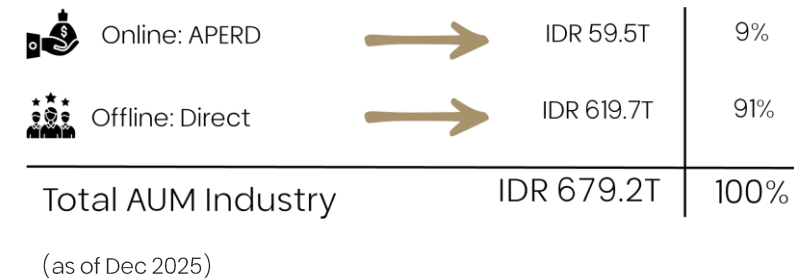
Key Highlights

1. Asset Under Management (AUM) for mutual fund has grown to IDR 700 trillion as per Mar 2026.
2. Market potential upside up to 211 million (eligible individuals) vs only 23 million investor accounts today.
3. The downward trend in interest rates has led investors to diversify toward mutual fund.

Breakdown of Mutual Fund (as of Mar 2026)



Mutual Fund Distribution

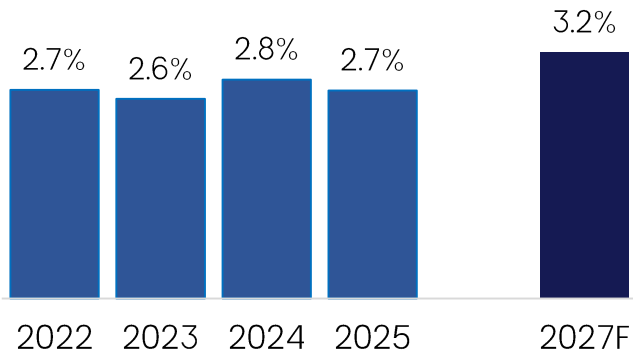


Major Asset Management Companies

| No | Company Name | AUM Mar 26 (IDR Trillion) |
|----|------------------------------------|---------------------------|
| 1 | Trimegah Asset Management | 63.9 |
| 2 | Manulife Aset Manajemen Indonesia | 58.3 |
| 3 | Bahana TCW Investment Management | 55.7 |
| 4 | Sucorinvest Asset Management | 47.0 |
| 5 | BRI Manajemen Investasi | 44.8 |
| 6 | Batavia Prosperindo Aset Manajemen | 42.7 |
| 7 | Syailendra Capital | 40.8 |
| 8 | Mandiri Manajemen Investasi | 35.3 |
| 9 | BNI Asset Management | 31.4 |
| 10 | Sinarmas Asset Management | 26.2 |

INSURANCE

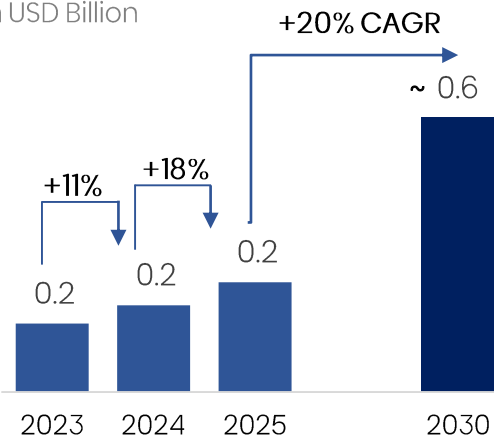
Insurance penetration in Indonesia



Insurance penetration remains low vs. other Southeast Asia countries (Singapore 12.5%; Thailand 4.6%; Malaysia 3.8%)

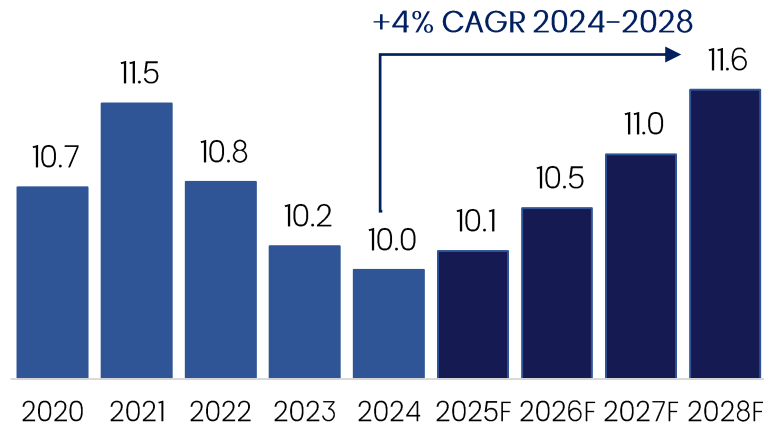
Digital Insurance - GWP

In USD Billion



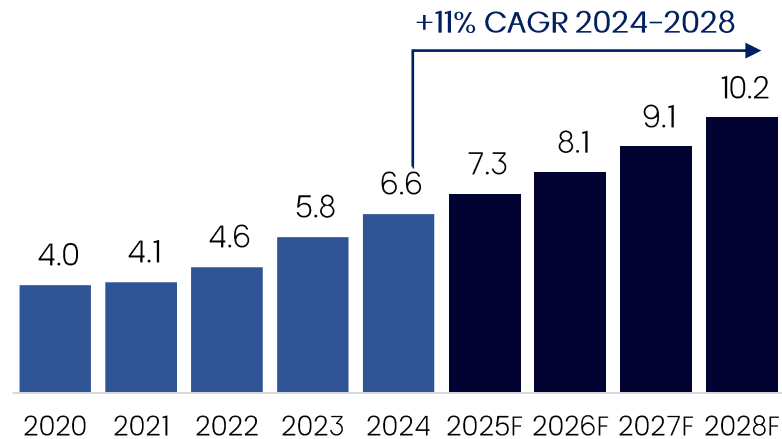
Indonesia Life Insurance GWP (Gross Written Premium)

in USD Billion



Indonesia General Insurance - GWP

in USD Billion



Major Insurance Companies

Life Insurance



General Insurance



Insurance Broker



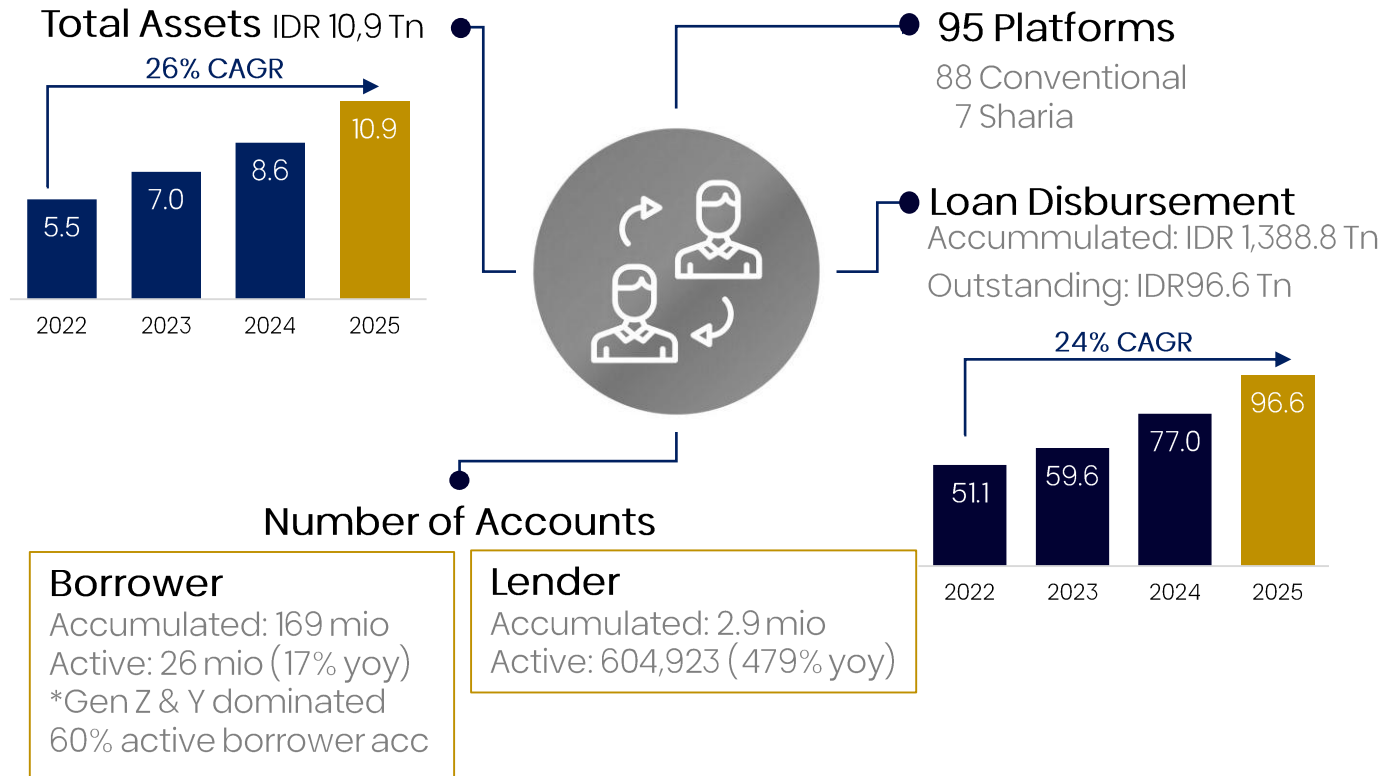
Key Highlights

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.

PEER-TO-PEER (P2P) Lending

INDUSTRY OVERVIEW

Data as of Dec 2025



FORECAST

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

MSMEs CREDIT GAP

2026' Financing needs: IDR4,300 Tn
 Credit supply: IDR1,900 Tn
 Gap: IDR2,400 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.

Major P2P Lending

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

MNC FINANCIAL SERVICES OVERVIEW



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



PRODUCTS

Car
Refinancing



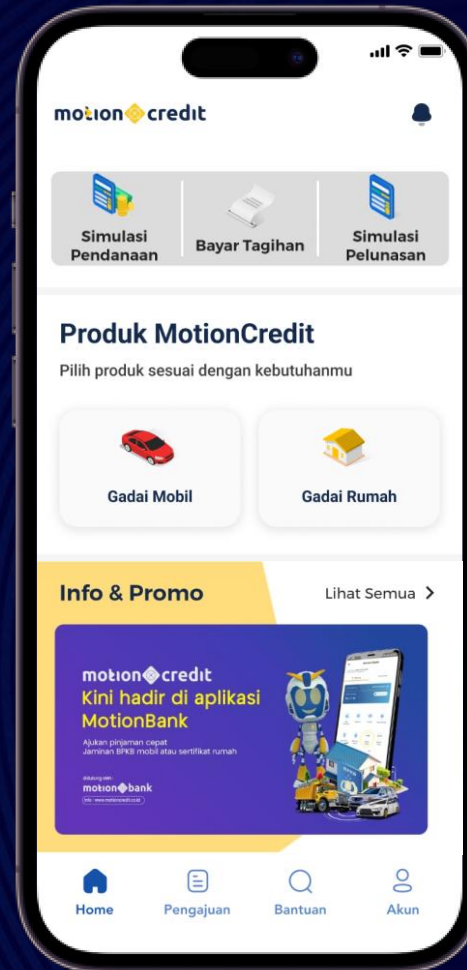
Property
Refinancing



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

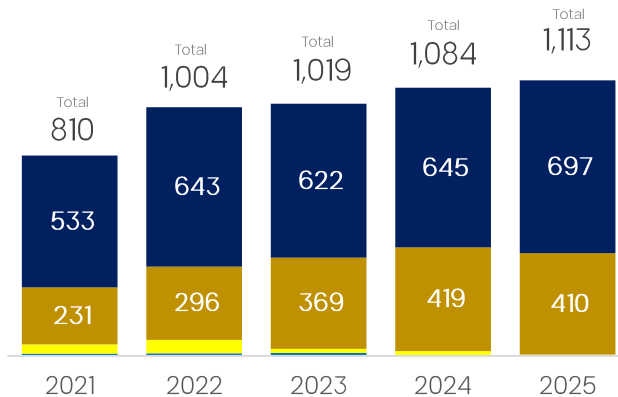
- Customer visits the MotionCredit landing page via a partner's website or app
- Submits data online
- Telemarketing follow-up
- Referral to nearest branch or partner

- 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.

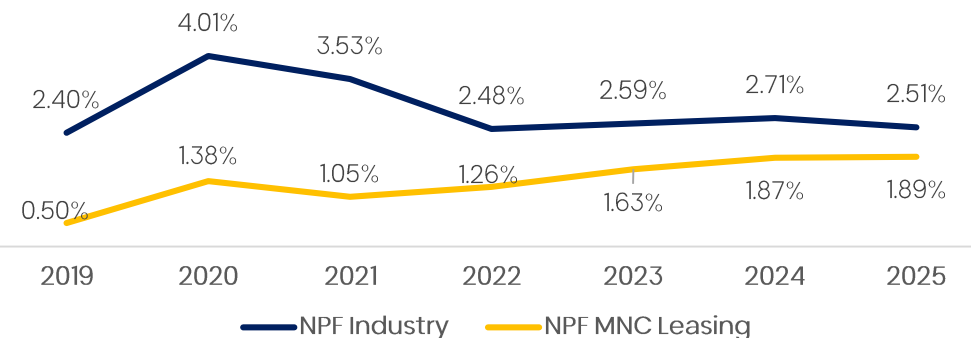
Account Receivable

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

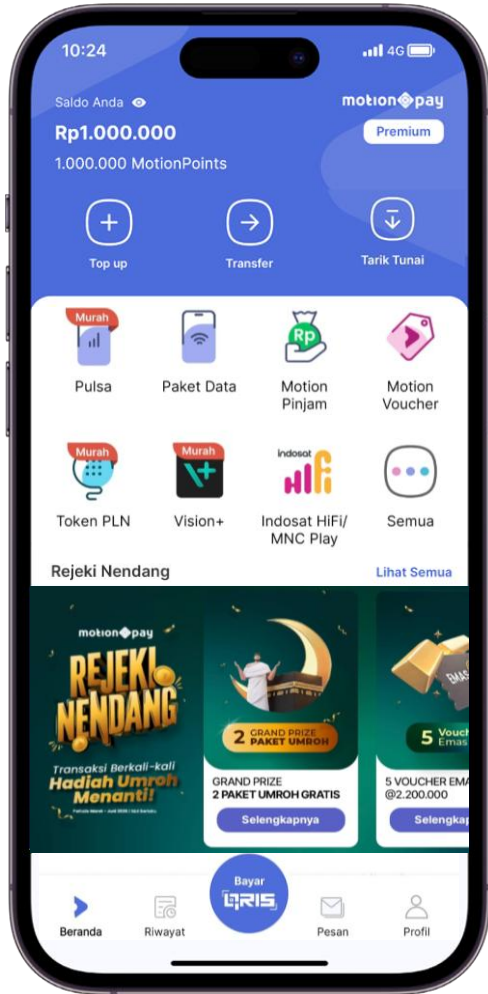
- Fast-Moving Consumer Goods (FMCG) industry

DISTRIBUTIONS

- B2B
- Direct Lending To Corporate



Payment as an entry point, wallet as an ecosystem



www.motionpay.id

PAYMENTS

STORE OF VALUE

DAILY FINANCIAL NEEDS



Integrated wallet ecosystem

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 tool into a primary financial relationship

- 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 +21M

Processed per Year

+260M

Transaction

www.superflash.co/id

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

 174


Points of Sales

The widest distribution network in Indonesia

 38

Strategic Partnerships

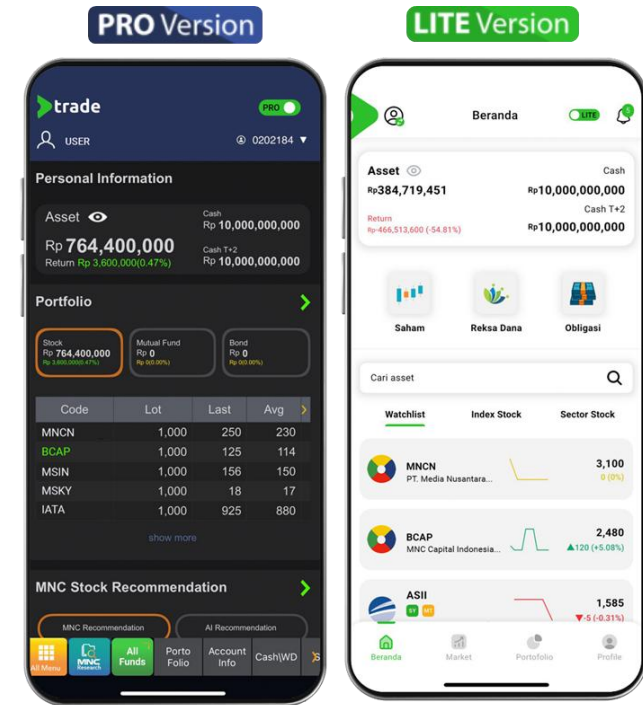
Strengthen the business ecosystem

 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



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, Marine Cargo
- Liability
- Credit
- Professional Indemnity

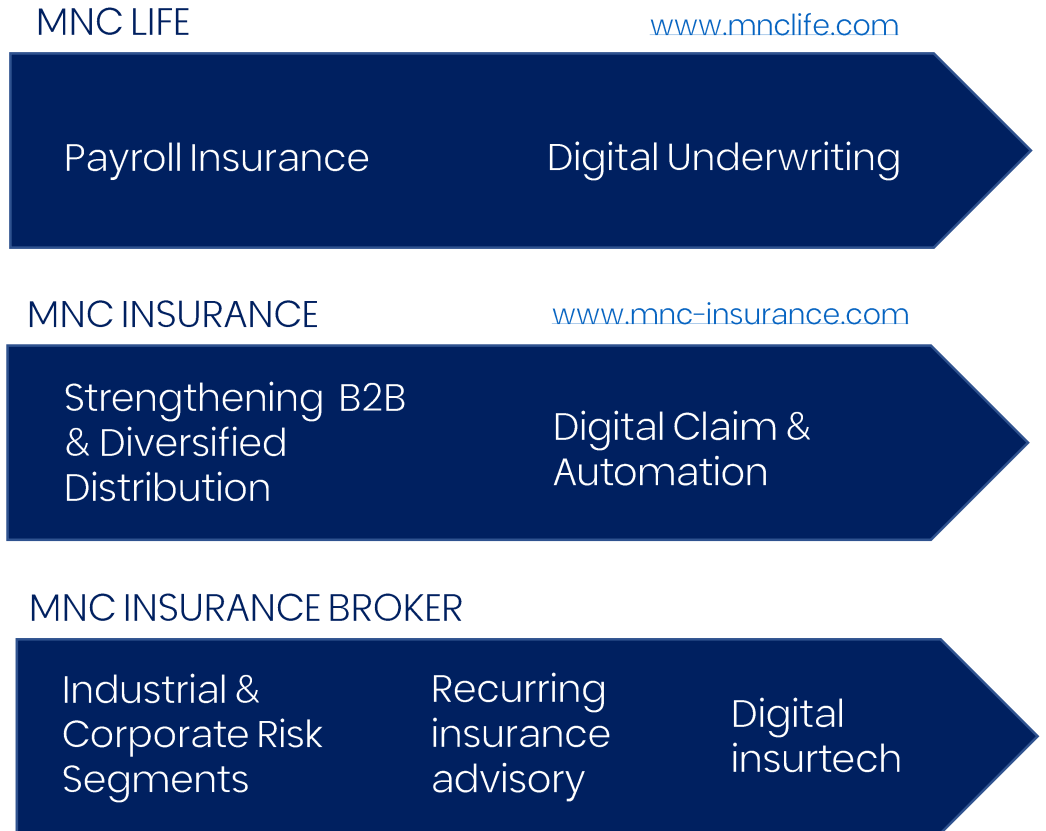
B2B partners

MNC insurance broker

Products

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

Roadmap



COMPREHENSIVE DISTRIBUTION CHANNELS

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



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

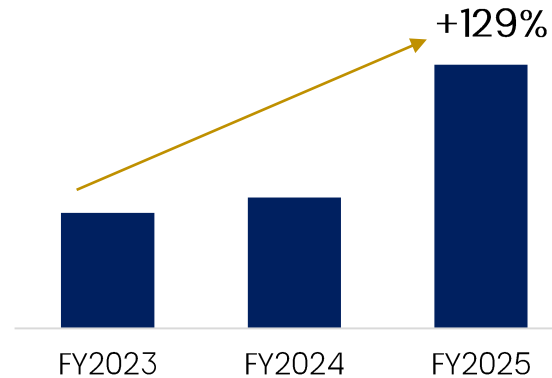
MNC Bank's Credit Cards



Co-Brand Credit Cards



New Customer Acquisition

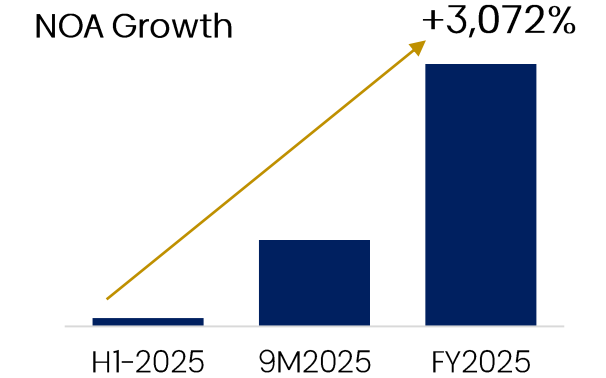


PENSION CREDIT

Products

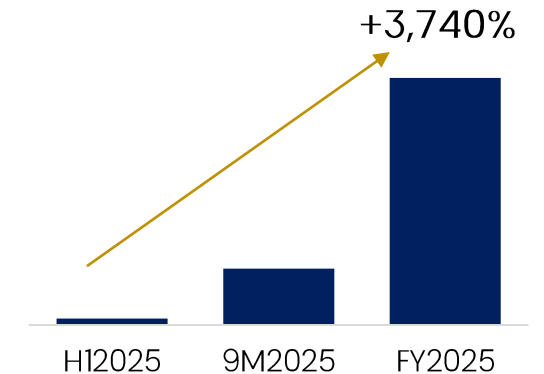
- Pre-Pension
- Regular Pension
- Pension Payroll
- Auto Deduction Installment

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

motion  **pay**

for digital payment & e-wallet solution

motion  **credit**

for car & home refinancing solution

motion  **trade**

for securities account/RDN solution.



- FX Account (Motion Valas)
- 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
 - Motion Valas
 - Online Time Deposits
 - Pension Payroll & Loans

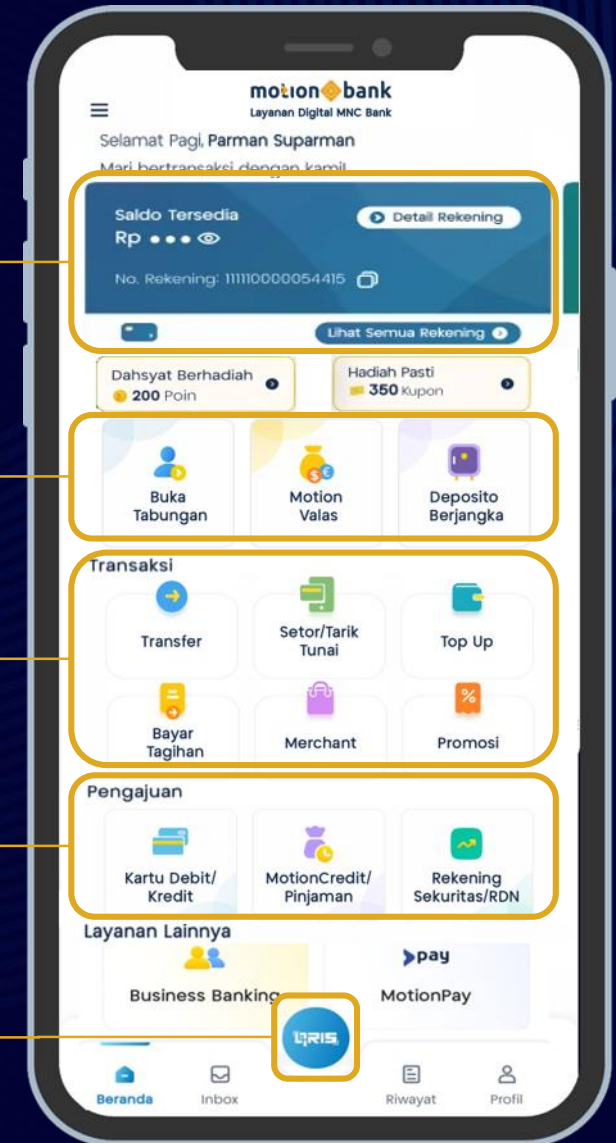
- Daily Transactions
- Fund Transfer
 - Cash in & Cash out
 - ATM Networks
 - Convenience Stores (> 20,000 outlets)
 - Merchants
 - E-money Top Up
 - Bill Payments
 - Digital Lifestyle

- 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

motion  **bank**
Layanan Digital MNC Bank



motionbank.id

SEAMLESS API INTEGRATIONS



"Other transaction based apps with large userbase"



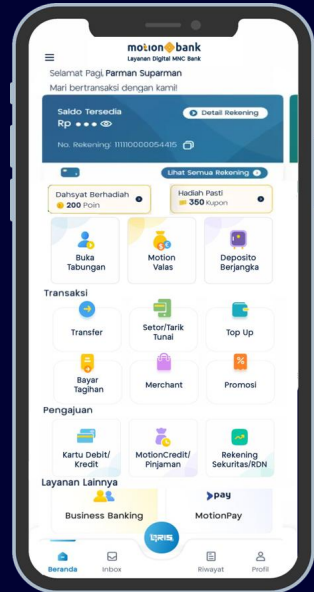
"OTA & e-commerce"



"PayLater"



Bancassurance
& Insurtech



motion credit

"Digital Lending"

motion pay

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

FLASH

"Payment Gateway"

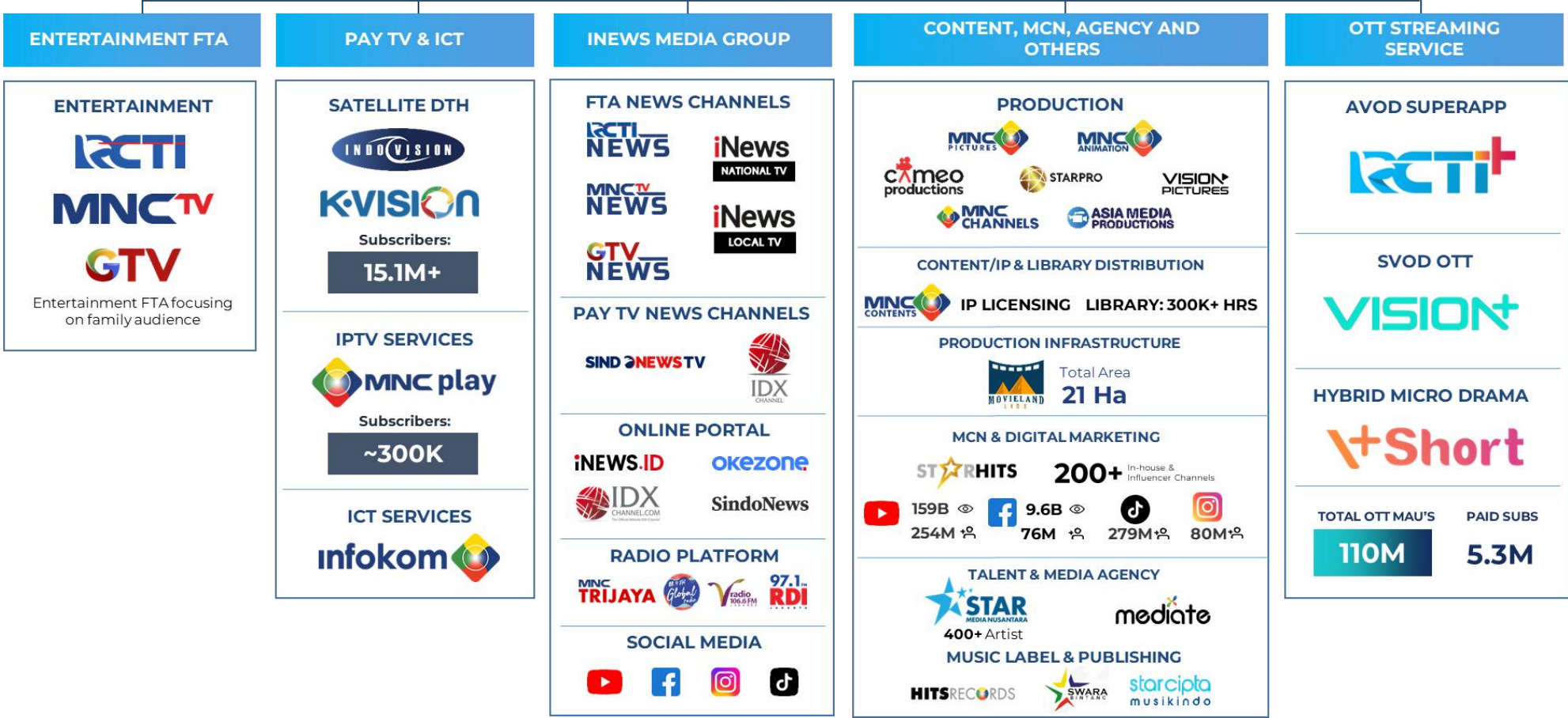
motion trade

"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.

TOURISM ECOSYSTEM



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

LIDO CITY 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.



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.



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.



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

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