

H1-2026 Results: Maintaining Positive Momentum, BCAP's Net Income Grows 24% yoy

Jakarta, August 3, 2026 – PT MNC Kapital Indonesia Tbk (the "Company" or IDX: BCAP) continued its positive financial trajectory in the first half of 2026 (H1-2026). BCAP's consolidated revenue reached Rp2.03 trillion (+8.6% year-on-year/yoy), up from Rp1.87 trillion in H1-2025.

BCAP's revenue remained dominated by interest and dividend income, which accounted for 52.7% of total revenue at Rp1.07 trillion (+2.6% yoy). This was followed by net insurance income, contributing 31.8% or Rp644.06 billion (+24.7% yoy). Additionally, digital income contributed Rp184.75 billion, capital market income at Rp84.92 billion, sharia financing lease income at Rp24.28 billion, and other operating income stood at Rp20.01 billion.

On a quarterly basis, the Company's insurance segment also continued to deliver sustained growth. In Q2-2026, net insurance income was recorded at Rp359.87 billion (+26.6% quarter-on-quarter/qoq).

This positive top-line performance drove BCAP's net income to Rp132.8 billion (+24.0% yoy) in H1-2026, compared to Rp107.1 billion in H1-2025. Meanwhile, net income attributable to owners of the company rose significantly to reach Rp121.57 billion (+32.5% yoy) in H1-2026.

BCAP maintained a healthy financial position, with total consolidated assets reaching Rp30.32 trillion (+4.4%) in H1-2026, up from Rp29.04 trillion at FY-2025. Total liabilities increased to Rp24.95 trillion (+5.6%) as of the end of June 2026, compared to the end of December 2025. As of June 30, 2026, BCAP's total equity stood at Rp5.37 trillion.

H1-2026 FINANCIAL HIGHLIGHT

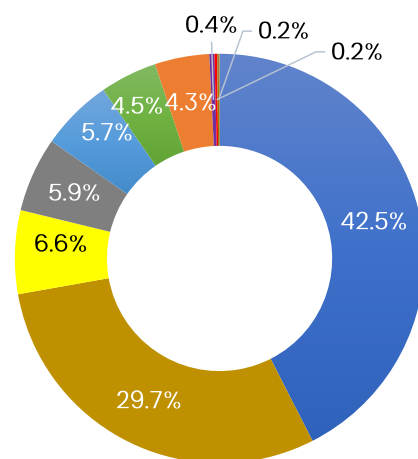
In million Rupiah	H1-2026	H1-2025
A. Consolidated Profit or Loss		
Revenues	2,026,004	1,865,229
Interest and dividends	1,067,986	1,041,181
Net insurance income	644,062	516,546
Digital income	184,746	182,375
Capital market income	84,920	84,643
Sharia financing lease income	24,278	18,621
Other operating income	20,012	21,863
Income before tax	148,172	108,414
Net income	132,760	107,101

Net income attributable to:

- owners of the company	121,566	91,762
- non-controlling interest	11,194	15,339
Earning per share (in full amount)	2.85	2.15

	H1-2026	FY-2025
B. Consolidated Financial Position		
Total Assets	30,316,862	29,037,491
Total Liabilities	24,946,344	23,618,460
Total Equity	5,370,518	5,419,031

H1-2026 REVENUE CONTRIBUTION



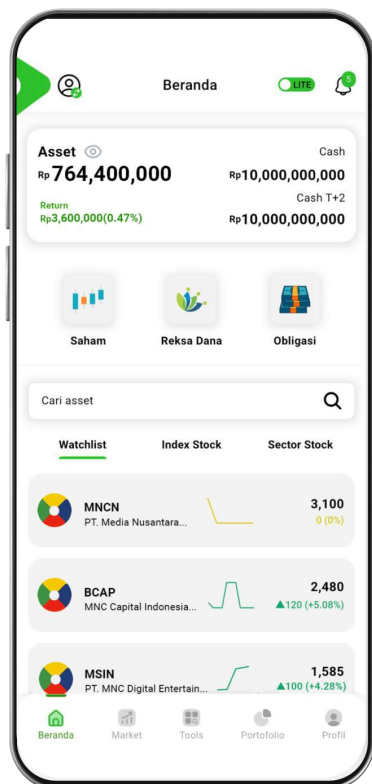
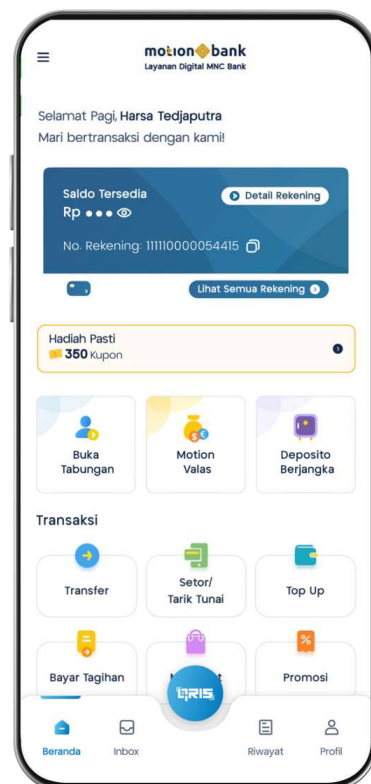
- MNC Bank
- MNC Life
- MNC Insurance
- MNC Finance
- MNC Sekuritas
- MNC Teknologi Nusantara
- MNC Leasing
- FM Digital Solution
- MNC Asset Management
- Others

BUSINESS UPDATES

Banking Segment

- PT Bank MNC Internasional Tbk (MNC Bank atau IDX: BABP) continued to deliver positive performance, posting a total interest revenue of Rp774.95 billion in H1-2026. Total assets reached Rp21.68 trillion, an 7.0% increase from the December 31, 2025 position. The Capital Adequacy Ratio (CAR) stood at a strong 20.89% at the end of June 2026, well above the regulatory minimum requirement. Additionally, MNC Bank secured five prestigious awards at the 15th Infobank – Isentia Digital Brand Appreciation 2026.
- PT MNC Teknologi Nusantara (MTN), through the MotionPay application, continues to strengthen its position in the token and digital bill payment ecosystem. From April to June 2026, a strategic collaboration with PLN Mobile yielded impressive results, with MotionPay successfully establishing itself as the top-of-mind payment method for electricity transactions. MotionPay recorded over 5 million transactions, growing more than 2.5-fold compared to Q1-2026. In tandem, Gross Transaction Value (GTV) surged nearly 4x qoq, surpassing Rp250 billion in Q2-2026. This rapid growth reflects MotionPay's solidifying position as the public's preferred payment method for electricity transactions.
- PT MNC Finance and PT MNC Guna Usaha Indonesia (MNC Leasing) posted total assets of Rp2.45 trillion in H1-2026. Financing quality remained sound, with a non-performing financing (NPF) ratio of 2.37%. Alongside this growth, the overall financing business generated total revenue of Rp208.59 billion.

At the 22nd Infobank Multifinance Awards 2026, MNC Finance was awarded The Best Performance Multifinance Company in 5 Consecutive Years (2021-2025), while MNC Leasing earned the Platinum Champion: The Most Consistent Excellent Performance Multifinance Company in 10 Consecutive Years (2017-2026).



Capital Market Segment

- In Q2-2026, PT MNC Sekuritas, through its flagship online trading platform MotionTrade, launched a "Tools" menu on the MotionTrade Lite version, featuring three key functions, which is Screener, Stock Alert, and Comparison, to facilitate users in conducting stock analysis more easily and conveniently within single platform. MNC Sekuritas also broadened its investment service network by opening a new branch in Dago, Bandung, bringing its total points of sales to 172 as of the end of June 2026. During Q2-2026, MNC Sekuritas received notable recognition by winning three awards at the 15th Infobank-Isentia Digital Brand Appreciation 2026, including the Platinum Trophy – The Best Securities Company in Digital Brand, 10 Years in a Row (2017-2026).
- PT MNC Asset Management (MNCAM) recorded 42.5% yoy growth in Assets Under Management (AUM) in H1-2026. The increase was driven by the contribution of its flagship mutual fund products, including the Money Market Fund – MNC Dana Lancar and MNC Dana Syariah Barokah. MNCAM also entered into a strategic partnership with Ayovest as a Mutual Fund Selling Agent (APERD) to further expand the distribution reach of its mutual fund products.

Insurance Segment

During the first half of 2026, MNC Insurance Business Group recorded solid growth, driven by strategic partnership expansions, brand value enhancement, and innovations. This performance was reflected in the premium growth of PT MNC Asuransi Indonesia (MNC Insurance) by 11% yoy and PT MNC Life Assurance (MNC Life), which surged by 29.2% yoy.

MNC Insurance continues to expand its network through a partnership with PT Mitra Harmoni Insurance Broker, as well as optimizing its agency and digital distribution channels. Concurrently, MNC Life strengthened its credit life insurance segment with Bank BPD DIY and Bank Papua, while broadening its healthcare ecosystem alongside Ocean Dental. MNC Insurance Business Group actively bolstered its brand awareness by supporting large-scale events, such as the InsurTech Asia 2026 conference, alongside prominent community events and national sports competitions.

MNC Insurance Business Group earned several prestigious accolades, including the 15th Infobank-Isentia Digital Brand Appreciation 2026: The Best General Insurance 2026 (MNC Insurance) and The Best Life Insurance 2026 (MNC Life). MNC Life was also awarded The Most Reputable Life Insurance CEO in Digital Brand 2026, Best Unit Link Awards 2026, Top Digital Corporate Brand Award 2026, and the Indonesia Top Digital PR Award 2026.

PT MNC Kapital Indonesia Tbk

MNC Bank Tower 21/F, MNC Center
Jl. Kebon Sirih Kav 21-27, Menteng
Central Jakarta, 10340, Indonesia
Phone : +6221 2970 9700
www.mncfinancialservices.com

For further information, please contact:

Gladys Levina | gladys.levina@mncgroup.com | ir.bcap@mncgroup.com

DISCLAIMER

By accepting this Press Release, you agree to be bound by the restrictions set out below. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.

The information and opinions contained in this Press Release have not been independently verified, and no representation or warranty, expressed or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of, the information or opinions contained herein. It is not the intention to provide, and you may not rely on this Press Release as providing, a complete or comprehensive analysis of the condition (financial or other), earnings, business affairs, business prospects, properties or results of operations of The Company or its subsidiaries. The information and opinions contained in this Press Release are provided as at the date of this presentation and are subject to change without notice. Neither The Company (including any of its affiliates, advisors and representatives) nor the underwriters (including any of their respective affiliates, advisors or representatives) shall have any responsibility or liability whatsoever (in negligence or otherwise) for the accuracy or completeness of, or any errors or omissions in, any information or opinions contained herein nor for any loss howsoever arising from any use of this Press Release.

In addition, the information contained in this Press Release contains projections and forward-looking statements that reflect The Company's current views with respect to future events and financial performance. These views are based on a number of estimates and current assumptions which are subject to business, economic and competitive uncertainties and contingencies as well as various risks and these may change over time and in many cases are outside the control of The Company and its directors. No assurance can be given that future events will occur, that projections will be achieved, or that The Company's assumptions are correct. Actual results may differ materially from those forecasts and projected.

This Press Release is not and does not constitute or form part of any offer, invitation or recommendation to purchase or subscribe for any securities and no part of it shall form the basis of or be relied upon in connection with any contract, commitment or investment decision in relation thereto.