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.

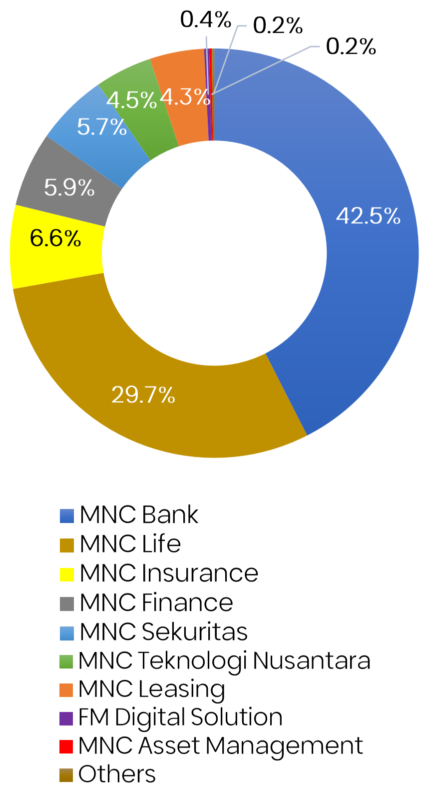
BCAP maintained a healthy financial position, with total consolidated assets reaching Rp30.32 trillion (+4.4%) in H1-2026, up from Rp29.04 trillion at FY-2025. Total liabilities increased to Rp24.95 trillion (+5.6%) as of the end of June 2026, compared to the end of December 2025. As of June 30, 2026,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

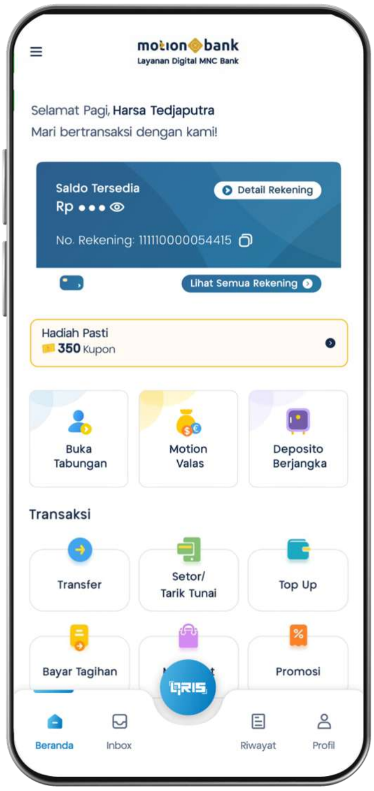
H1-2026 REVENUE CONTRIBUTION



BUSINESS UPDATES

Banking Segment

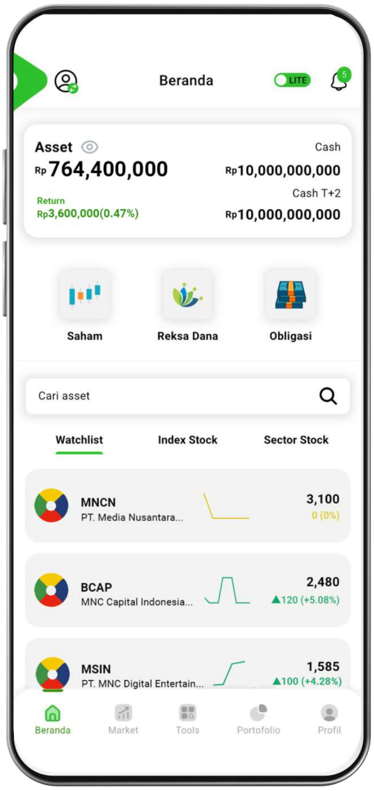
- **PT Bank MNC Internasional Tbk (MNC Bank atau IDX: BABP)** continued to deliver positive performance, posting a total interest revenue of Rp774.95 billion in H1-2026. Total assets reached Rp21.68 trillion, an 7.0% increase from the December 31, 2025 position. The Capital Adequacy Ratio (CAR) stood 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).

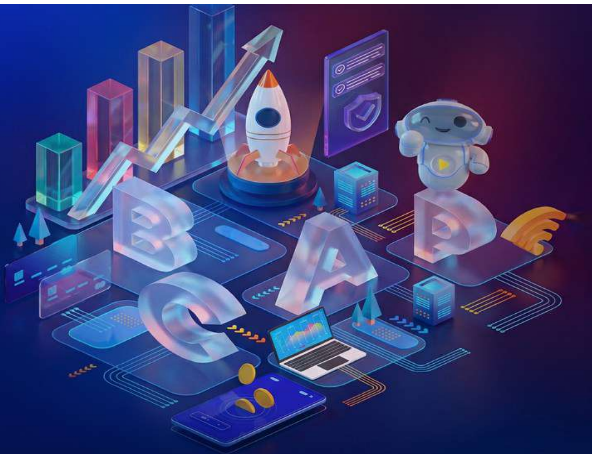
- **PT MNC Asset Management (MNCAM)** recorded 42.5% yoy growth in Assets Under Management (AUM) in H1-2026. The increase was driven by the contribution of its flagship mutual fund products, including the Money Market Fund - MNC Dana Lancar and MNC Dana Syariah Barokah. MNCAM also entered into a strategic 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.



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