



Integrated Financial Solutions ■

PT MNC Kapital Indonesia Tbk

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

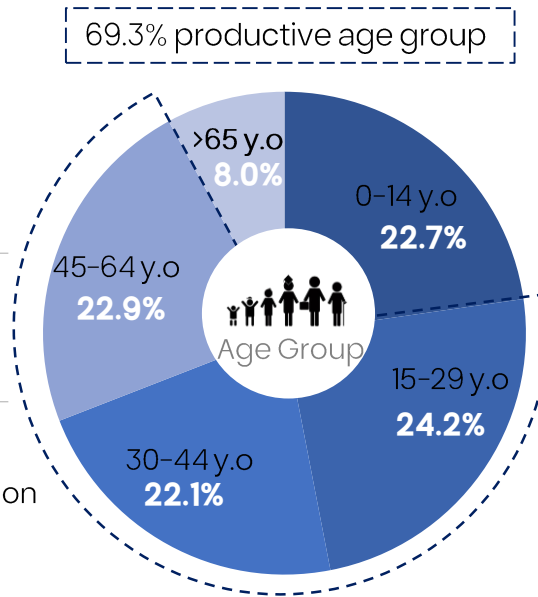
OCT 2026

INDONESIA DEMOGRAPHIC


>290 Million ~324 Million
 Jun 2026 2045F


~82%
 Internet Penetration


~90%
 Smartphone Penetration



 Male
50.5%

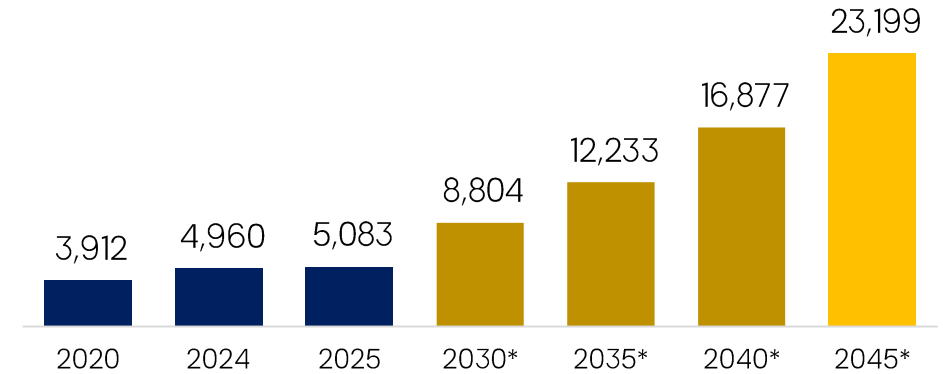
 Female
49.5%

Total Employment
148.19 mn

- Informal : 59.3%
- Formal : 40.7%

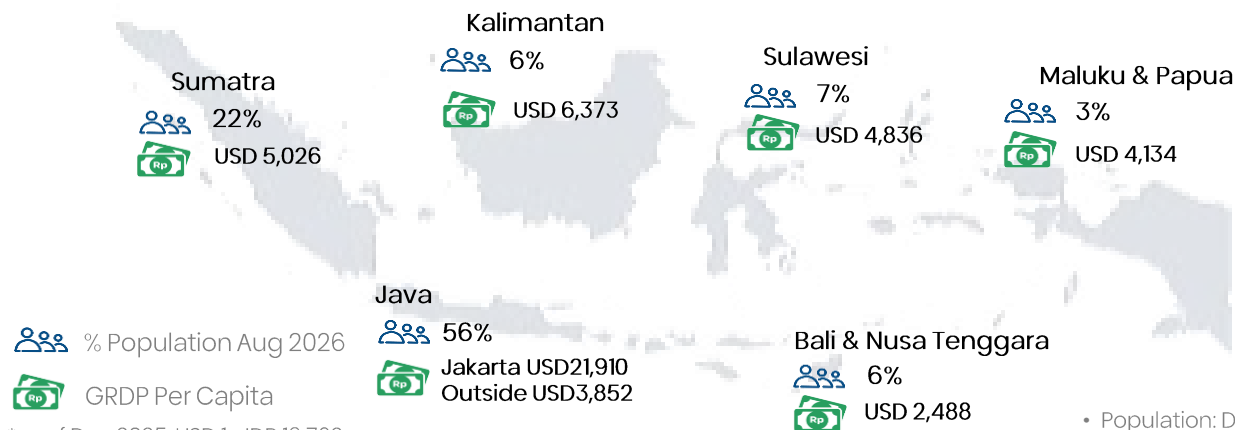
*as of May 2026

National GDP Per Capita in USD



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

Population by Region ± 17,380 Islands



 % Population Aug 2026

 GRDP Per Capita

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

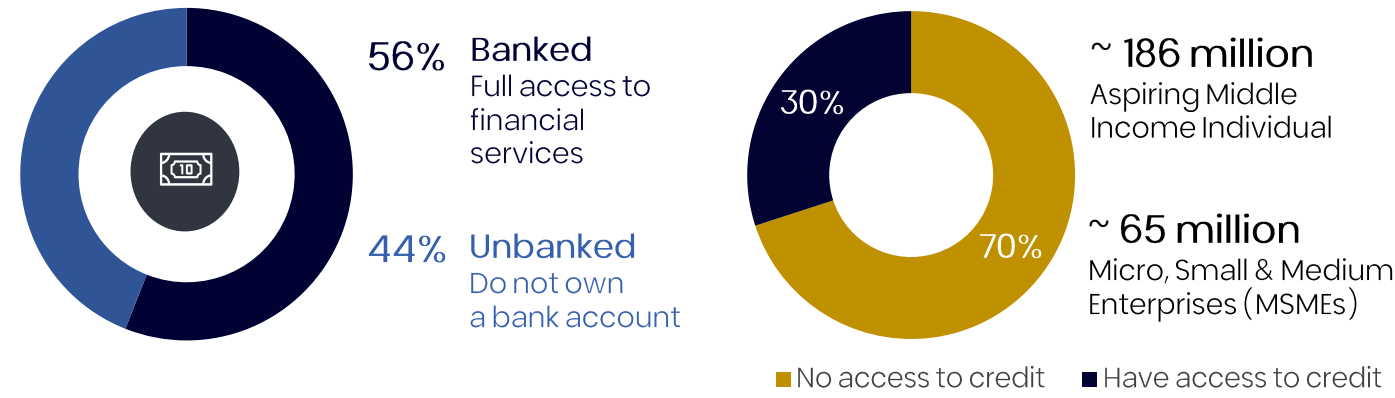
Key Opportunities of "Golden Indonesia 2045"

- **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.

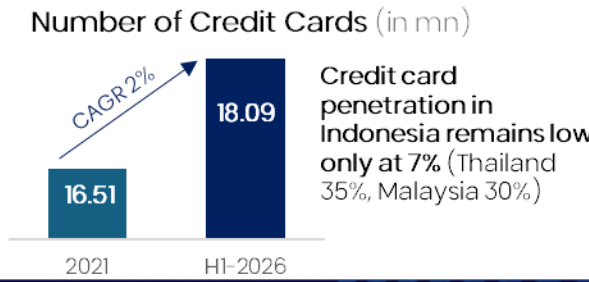
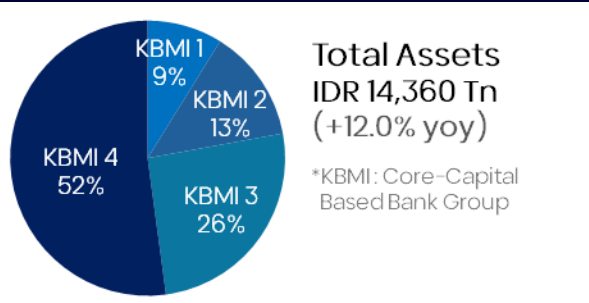
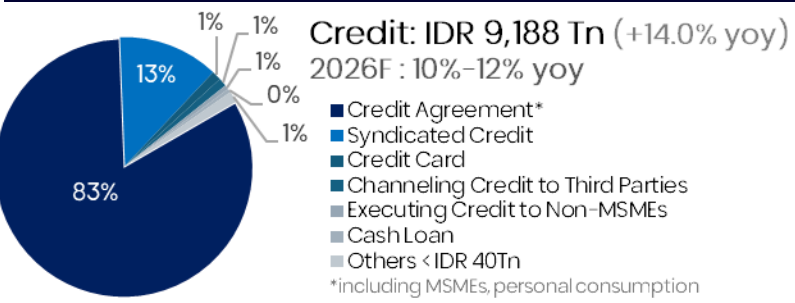
• Population: Directorate General of Population and Civil Registration, Ministry of Home Affairs, Jun 2026
 • Labour: Official Statistic News May 2026 • Indonesian Internet Service Providers Association May 2026 • Statista 2024 • Kompas.id

COMMERCIAL BANKING

Underserved Market

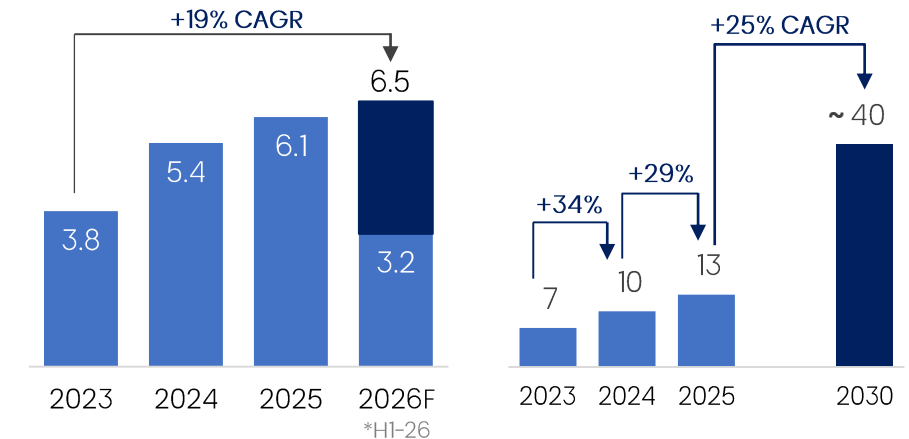


Commercial Bank Performance *as of Jun 2026



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

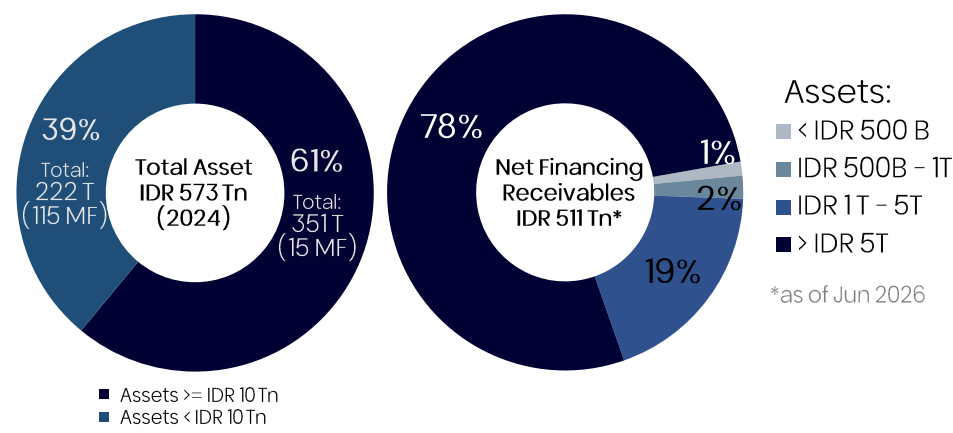
16 digital banks In Indonesia (the most in Southeast Asia)

motion bank | UOB | TMRW | SeaBank | Jenius | Jago
LINE Bank | Aladin | blu | raya | BNC | digibank
krom | bank saqu | allobank | hibank | superbank

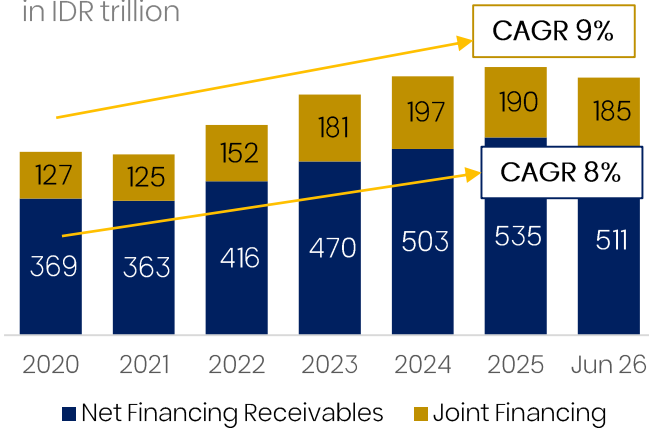
• World Bank: The Global Findex 2025 • OJK: Commercial Bank Dataset • e-Conomy SEA, 2025
• BI: Payment System and Financial Market Infrastructure Statistics July 2026 • ANTARA

CONSUMER FINANCE

Market Share of Multifinance Company

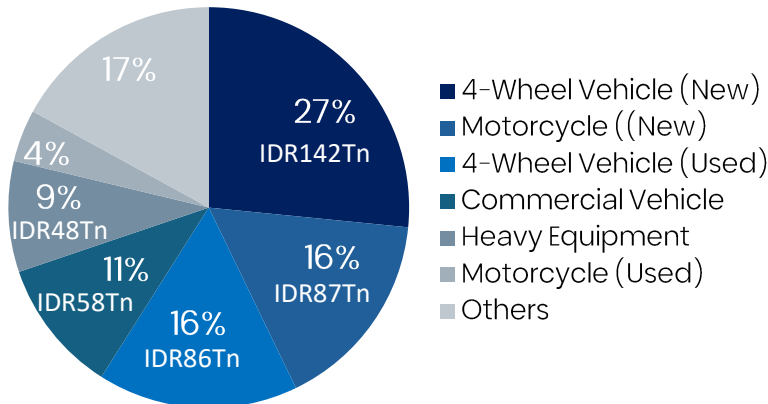


Total Manage Receivable in IDR trillion

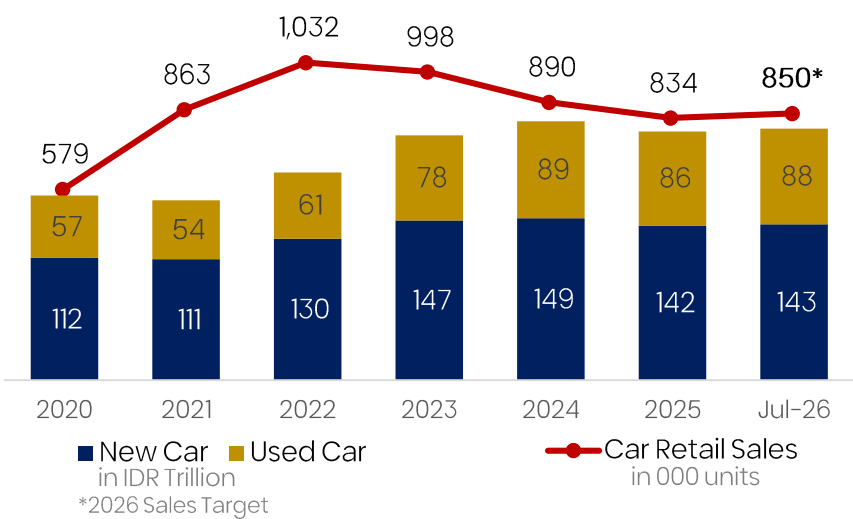


Financing Receivables by Objects

*as of Dec 2025: IDR 535 Trillion



Car Financing Receivable & Retail Sales



Major Multifinance Companies (in IDR Billion)

Company Name	Total Assets 2025	NPAT 2025	ROA
FIF Group	51,878	4,633	8.9%
Astra Sedaya Finance	42,265	1,968	4.7%
Adira Finance	38,529	1,545	4.0%
Toyota Astra Finance	38,198	820	2.1%
Mandiri Tunas Finance	28,009	400	1.4%
BFI Finance	25,473	1,581	6.2%
Dipo Star Finance	24,446	603	2.5%
Mandiri Utama Finance	18,682	400	2.1%
Indomobil Finance	18,452	335	1.8%
Summit Oto Finance	16,585	-505	N.A

Source: Financial Statement Dec 2025

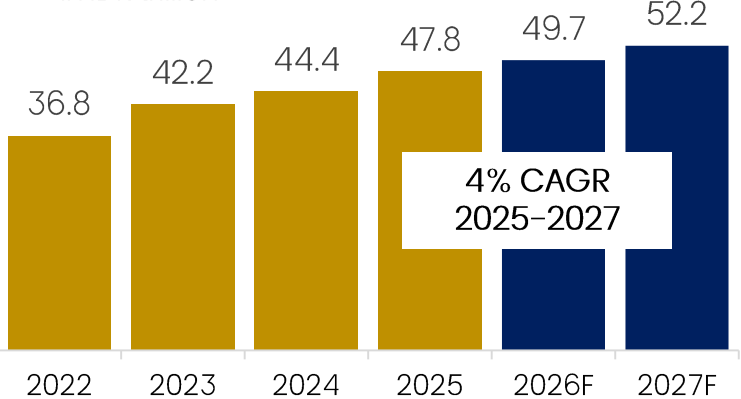
Key Highlights

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.

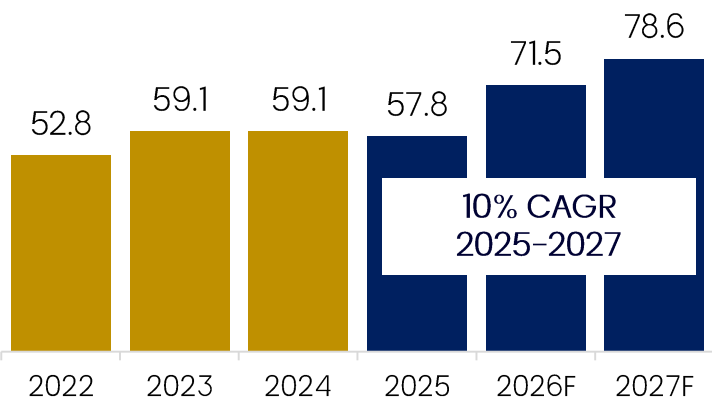
• OJK: Financing Company Dataset • Gaikindo

LEASING

Financing Receivable-Heavy Equipment
in IDR trillion



Financing Receivable-Truck & Pick-Up
in IDR trillion



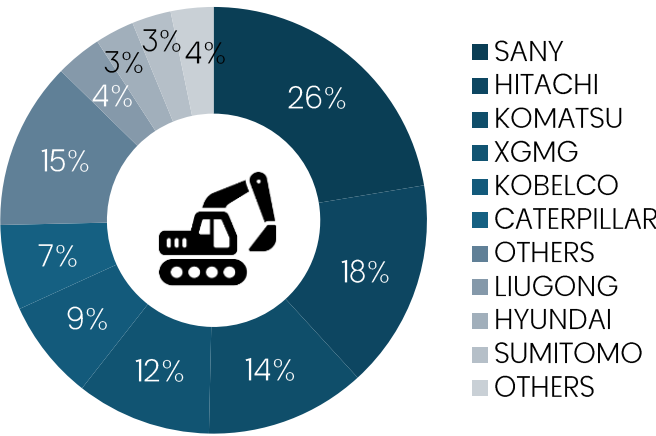
Key Highlights

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)

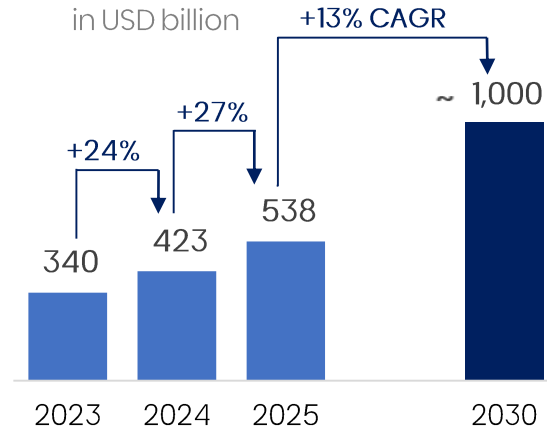
1	Sarana Global Finance Indonesia	10.4%
2	Chandra Sakti Utama Leasing	8.2%
3	Komatsu Astra Finance	7.2%
4	Adira Dinamika Multi Finance	7.0%
5	BFI Finance Indoensia	6.0%
6	Mandiri Tunas Finance	5.6%
7	Caterpillar Finance Indonesia	5.3%
8	Surya Artha Nusantara Finance	5.3%
9	Mistubishi HC Capital	4.2%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

*based on net booking

DIGITAL PAYMENT

Digital Payments (GTV)

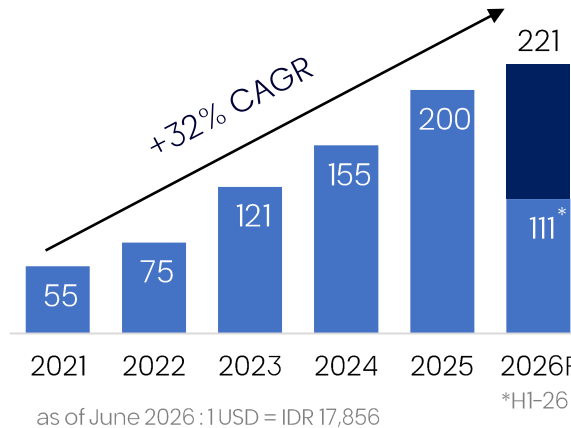
in USD billion



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

E-money Transaction

in USD billion*



as of June 2026: 1USD = IDR 17,856

*H1-26

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.

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 Payment Gateway Providers



• e-Economy SEA, 2025 • BI : Payment System and Financial Market Infrastructure Statistics July 2026 • fintechnews.id • Surv (Online Survey Platform) • Mobility Foresights

CAPITAL MARKET

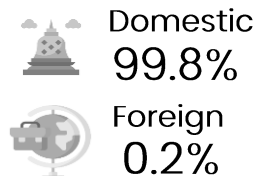
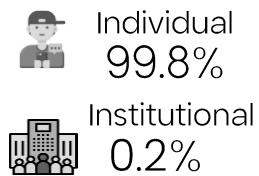
Indonesia's Capital Market Overview

Number of Account (Million)*			Average Daily Transaction Value (IDR Tn)		
14.9	28.9	20	12.9	24.2	25
2024	H1-2026	2027F	2024	H1-2026	2027F
Market Capitalization (IDR Tn)*			Listed Companies		
12,336	9,897	15,000	943	957	1,100
2024	H1-2026	2027F	2024	H1-2026	2027F

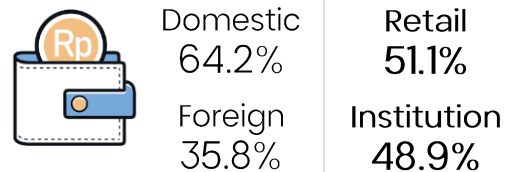
*OJK's 2027 Targets Reached in 2025

Capital Market Composition (as of Jun 2026)

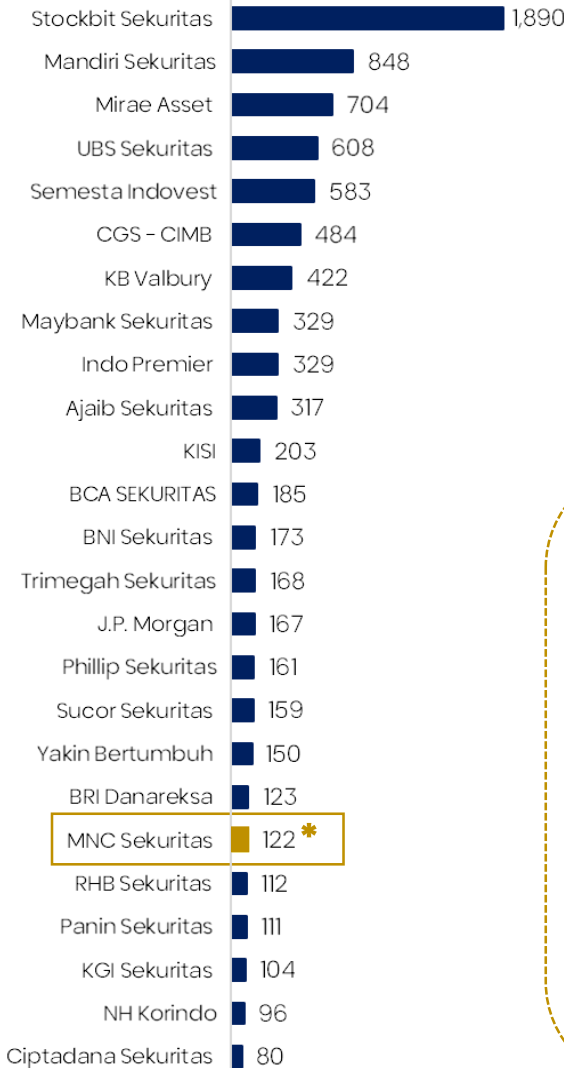
Number of Investors



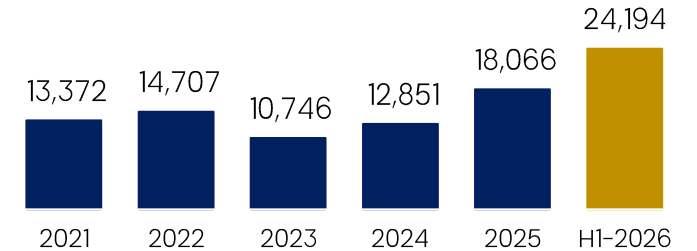
Investor Composition in Equity Market (by Trading Value)



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



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



Key Highlights

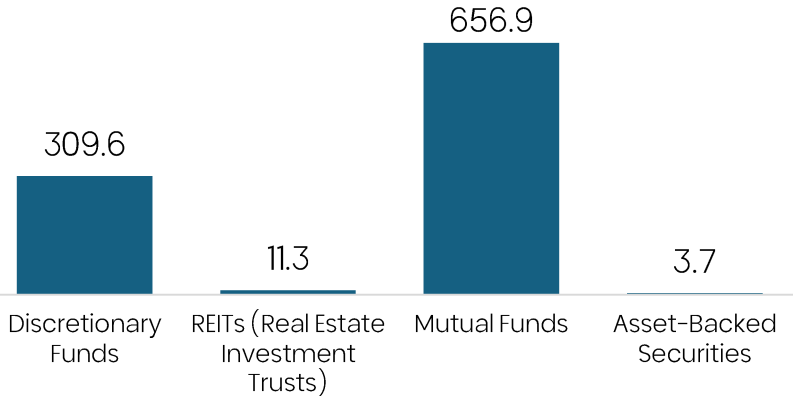
1. Retail investor has increased by ~36% yoy to 20.3 million in 2025, contributing to a higher transaction volume.
2. Average daily volume grew 7.81% p.a., to IDR 18 trillion in 2025, strengthening recurring brokerage income.
3. Expanding Investment Banking and advisory opportunities with increasing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

• OJK: Indonesian Capital Market Roadmap 2023–2027 • KSEI: Capital Market Statistic Jun 2026
• IDX: IECMD July 2026 • Bloomberg

* Ranked #20 out of 94

ASSET MANAGEMENT

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

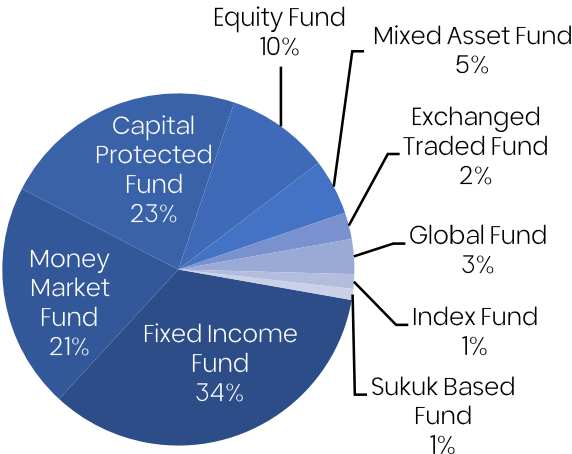


*OJK's 2027 AUM Target (IDR 1,000 Trillion) Reached in 2025 (IDR 1,021 Trillion)

Key Highlights

- 1. Asset Under Management (AUM) for mutual fund has grown to IDR 657 trillion as per June 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 Jun 2026)



Mutual Fund Distribution

	Online: APERD	→	IDR 59.5T	9%
	Offline: Direct	→	IDR 619.7T	91%
Total AUM Industry			IDR 679.2T	100%

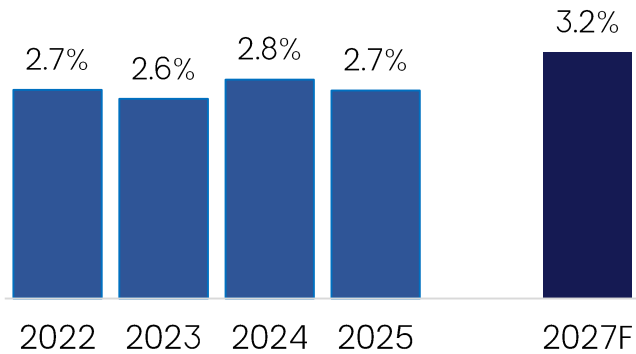
(as of Dec 2025)

Major Asset Management Companies

No	Company Name	AUM Jun 26 (IDR Trillion)
1	Trimegah Asset Management, PT	57.2
2	Manulife Aset Manajemen Indonesia, PT	53.2
3	Bahana TCW Investment Management, PT	51.8
4	Batavia Prosperindo Aset Manajemen, PT	43.3
5	Sucorinvest Asset Management, PT	41.7
6	Syailendra Capital, PT	38.0
7	BRI Manajemen Investasi, PT	36.9
8	Mandiri Manajemen Investasi, PT	33.2
9	BNI Asset Management, PT	28.9
10	Sinarmas Asset Management, PT	25.1

INSURANCE

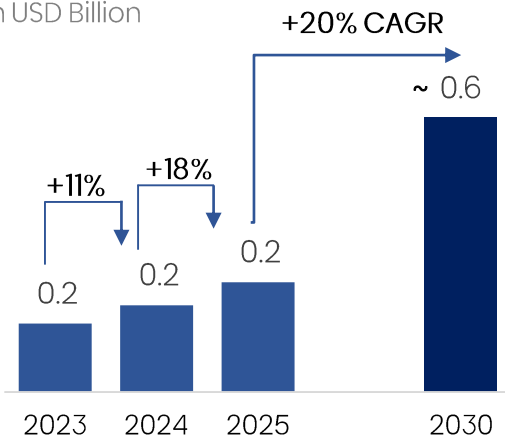
Insurance penetration in Indonesia



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

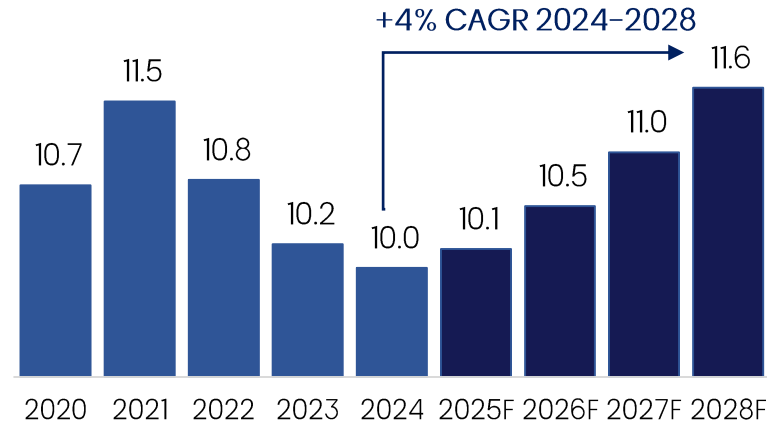
Digital Insurance - GWP

In USD Billion



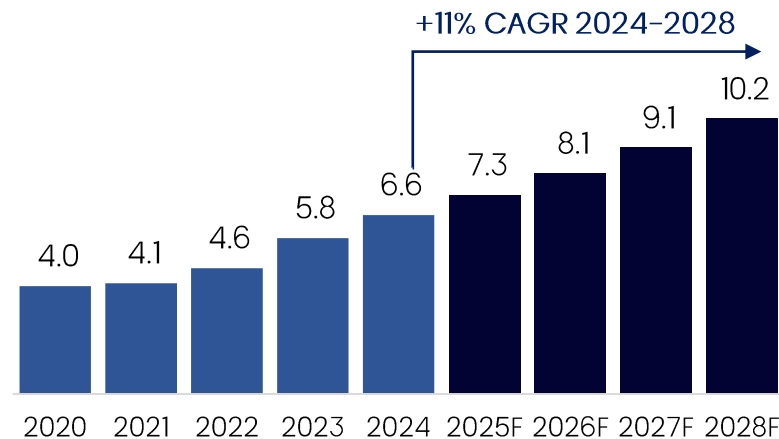
Indonesia Life Insurance GWP (Gross Written Premium)

in USD Billion



Indonesia General Insurance - GWP

in USD Billion



Major Insurance Companies

Life Insurance



General Insurance



Insurance Broker



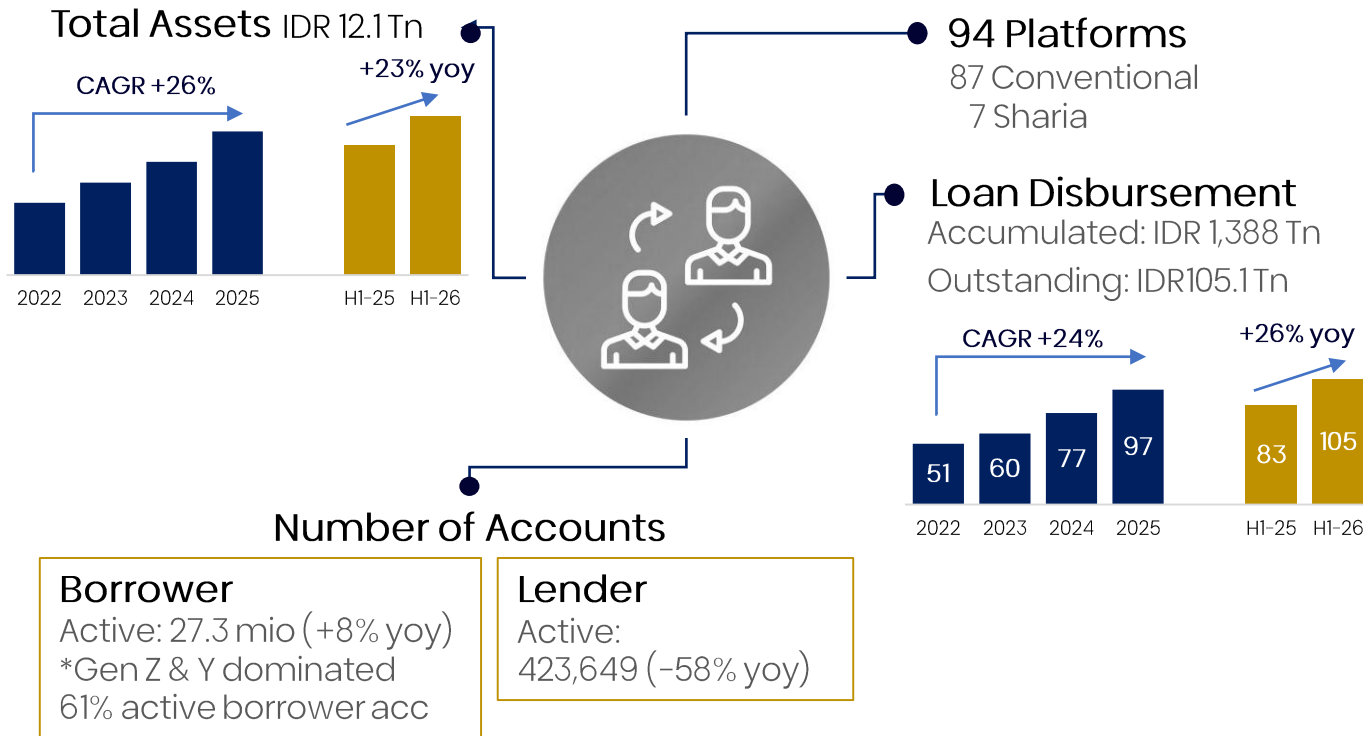
Key Highlights

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 June 2026



FORECAST



Indonesia

USD 13.8 Bn by 2032
+13.2% CAGR (2025–2032)

Global

USD 1.5 Tn by 2032
+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.

Major P2P Lending

Amartha • Modalku • Kredit Pintar • AdaKami • Easycash

• OJK, LPBBTI Statistics • Ken Research Aug 2026 • Global Market Insight Jun 2024 • AFPI

MNC FINANCIAL SERVICES OVERVIEW



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

MNC finance

PRODUCTS

Car
Refinancing



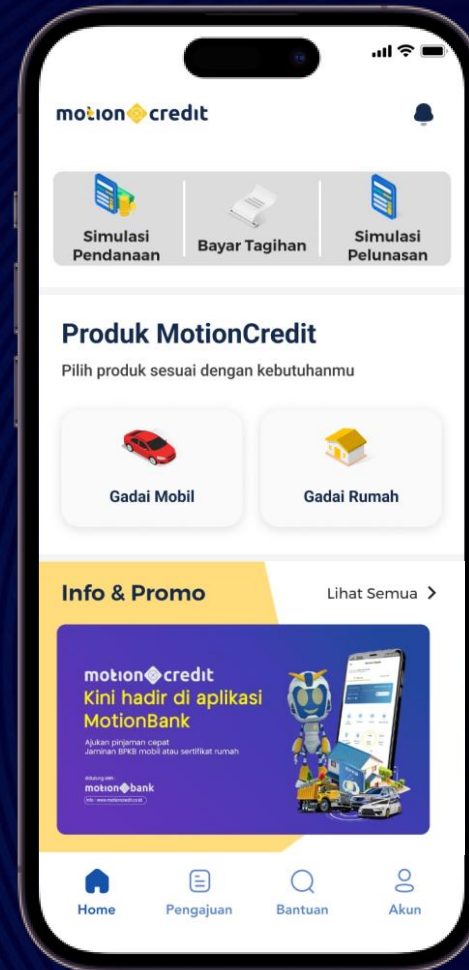
Property
Refinancing



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

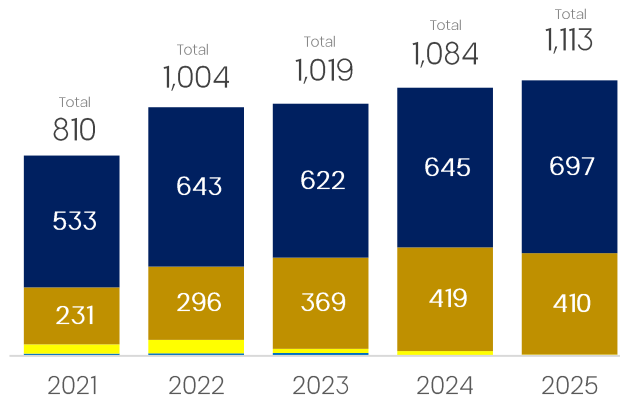
- Customer visits the MotionCredit landing page via a partner's website or app
- Submits data online
- Telemarketing follow-up
- Referral to nearest branch or partner

- 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.

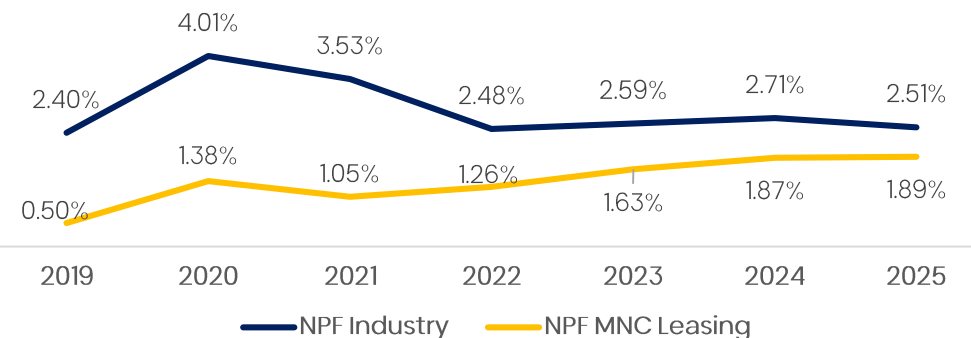
Account Receivable

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

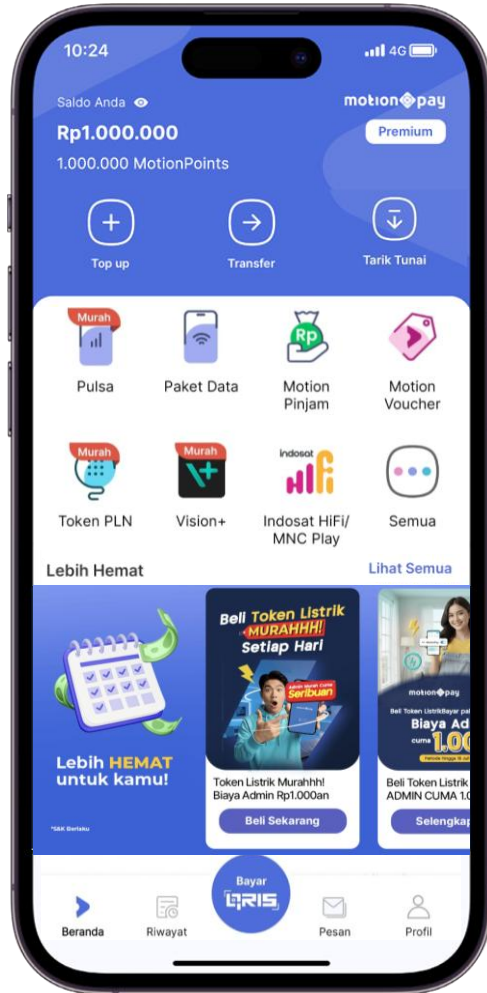
- Fast-Moving Consumer Goods (FMCG) industry

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

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 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

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.

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

Trusted by Startups, SMEs and Enterprises

+4,500

Business Partners

USD +21M

Processed per Year

+260M

Transaction

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



172

Points of Sales

The widest distribution network in Indonesia



37

Strategic Partnerships

Strengthen the business ecosystem



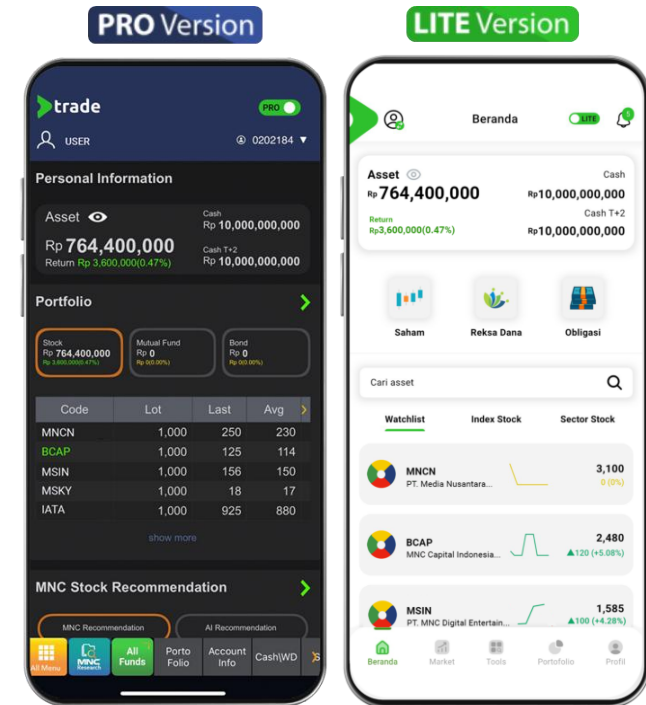
1 out of 18

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



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



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



Products

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

Roadmap

MNC LIFE

www.mnclife.com

Payroll Insurance

Digital Underwriting

MNC INSURANCE

www.mnc-insurance.com

Strengthening B2B
& Diversified
Distribution

Digital Claim &
Automation

MNC INSURANCE BROKER

Industrial &
Corporate Risk
Segments

Recurring
insurance
advisory

Digital
insurtech

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

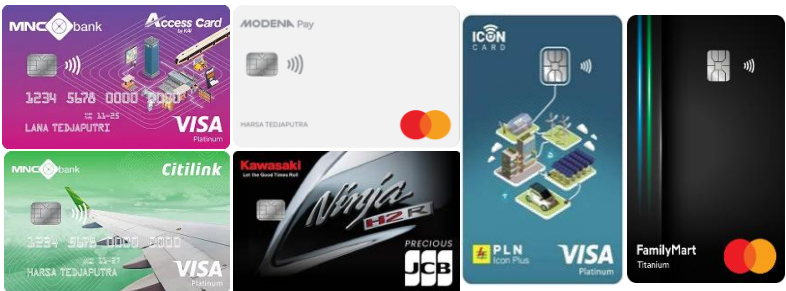
- Treasury as a Profit Centre
- Foreign Exchange Transactions
- Remittances
- Fund Transfers

CREDIT CARDS

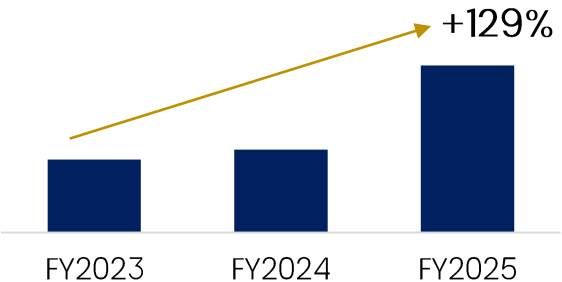
MNC Bank's Credit Cards



Co-Brand Credit Cards



New Customer Acquisition

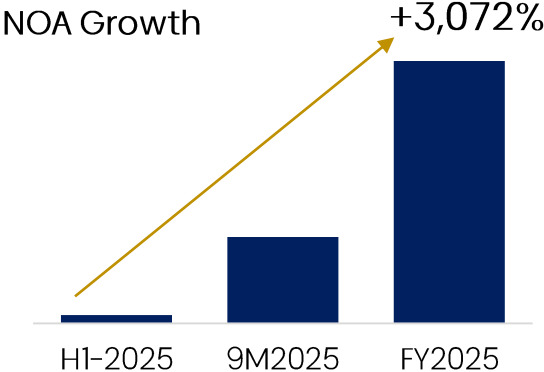


PENSION CREDIT

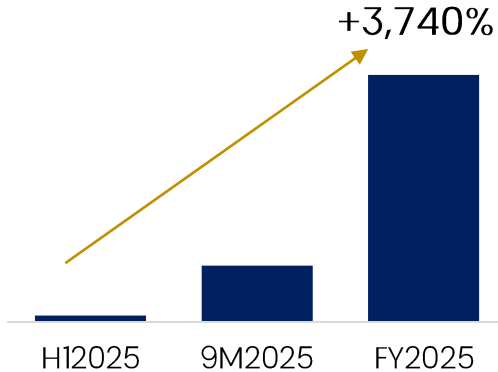
Products

- 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

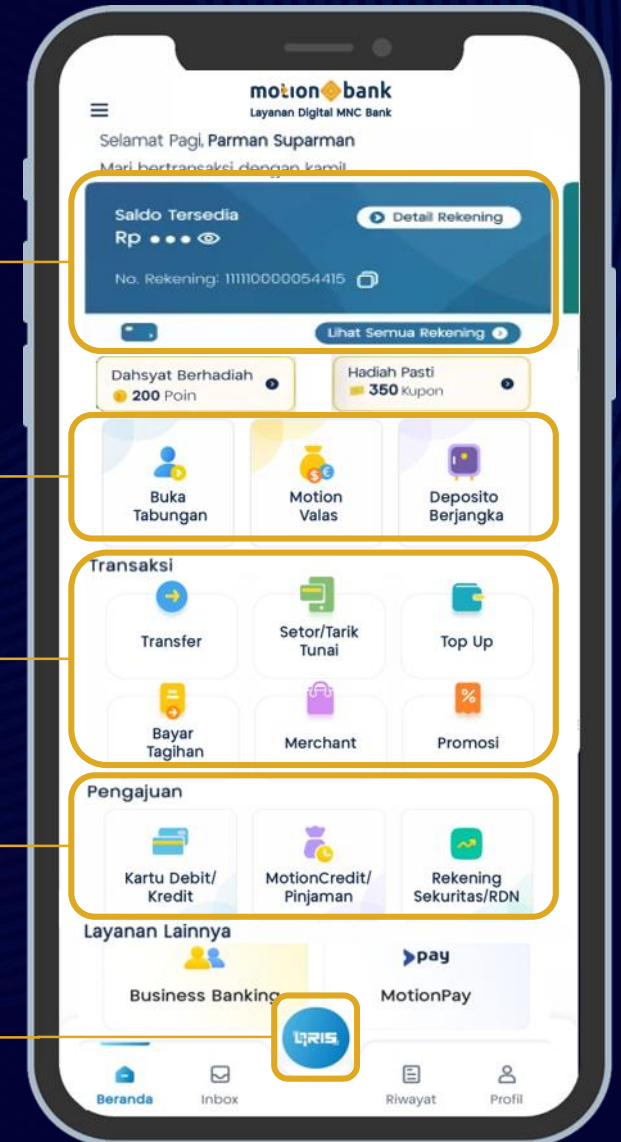
Financial Solutions

- 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



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



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

- MNC Bali Resort**
- 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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