PRESS RELEASE
Jakarta, 3 November 2026

BCAP Delivers Solid Performance with +18.6% yoy Net Income Growth in 9M-2026

PT MNC Kapital Indonesia Tbk (the "Company" or IDX: BCAP) recorded consolidated net income of Rp182.28 billion for the nine months ended 30 September 2026, representing an 18.6% year-on-year increase, despite a relatively stable revenue environment.

The performance reflects the resilience of BCAP's diversified financial services portfolio, supported by positive contributions from its banking and insurance businesses.

With consolidated assets of Rp26.86 trillion and equity of Rp5.36 trillion, BCAP remains focused on strengthening its financial fundamentals, enhancing operational efficiency, and pursuing sustainable long-term value creation.

Looking ahead, the Company will prioritize disciplined growth, digital transformation, and strategic partnerships, alongside its planned capital strengthening initiatives to support future business expansion.

9M-2026 KEY HIGHLIGHTS

Total Revenue
Rp2.91 T
-0.3% yoy

Net Income
Rp182.28 B
+18.6% yoy

Interest and Dividend Income
Rp1.60 T
+2.1% yoy

Net Insurance Income
Rp923.79 B
+10.7% yoy

Interest and dividend income remained the largest contributor to BCAP's consolidated revenue, accounting for 54.9%, or Rp1.60 trillion.

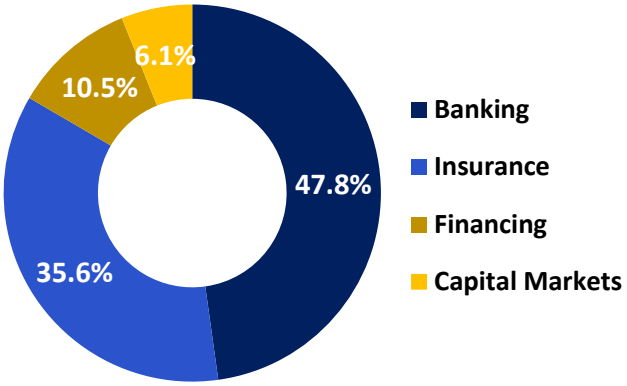
Net insurance income contributed 31.7%, or Rp923.79 billion, while digital financial services, capital markets, sharia financing lease, and other business activities also continued to support the Company's revenue growth.

9M-2026 FINANCIAL RESULTS

In million Rupiah	9M-2026	FY-2025
A. Consolidated Financial Position		
Total Assets	26,859,381	29,037,491
Total Liabilities	21,497,472	23,618,460
Total Equity	5,361,909	5,419,031

	9M-2026	9M-2025
B. Consolidated Profit or Loss		
Revenues	2,909,994	2,919,519
Interest and dividends	1,596,402	1,563,903
Net insurance income	923,787	834,641
Digital income	205,941	284,433
Capital market income	117,127	173,166
Sharia financing lease income	37,578	29,936
Other operating income	29,159	33,440
Income before tax	191,854	154,355
Net income	182,282	153,714

9M-2026 REVENUE CONTRIBUTION



BUSINESS UPDATES

Banking

- MNC Bank's total interest income stood at Rp1.16 trillion in 9M-2026.
- Capital Adequacy Ratio (CAR) remained strong at 20.68%.
- Collaborated with JCB International and PT Kawasaki Motor Indonesia to launch 3 new credit cards (MNC JCB Ultimate, MNC JCB Precious, and MNC Kawasaki JCB Precious).

Insurance

- In 9M-2026, MNC Life's premium rose by 9.5% yoy.
- MNC Insurance posted 10% yoy growth in Gross Written Premium.
- Both companies continued to strengthen strategic partnerships, expand distribution channels, and enhance their product offerings to support sustainable growth.

Financing

- MNC Finance and MNC Leasing reported combined assets of Rp2.31 trillion in 9M-2026.
- Asset quality remained healthy, with a non-performing financing (NPF) ratio of 2.49%.
- Total revenue from our financing business reached Rp305.84 billion.

Capital Markets

- MNC Sekuritas ranked #20 out of 90 brokerage houses based on transaction volume.
- Expanded to 185 points of sale and earned a MURI Record for the simultaneous inauguration of 23 IDX Investment Galleries in Q3-2026.
- MotionTrade app (Lite version) introduced new features, including Screener, Stock Alert, Comparison, Information Update, and Shareholder Lookup.

The Company and its subsidiaries continued to receive industry awards and recognitions for digital innovation, service quality, and business performance, reflecting their ongoing commitment to strengthening competitiveness and delivering greater value to customers.

Disclaimer: This press release may contain forward-looking statements. The information contained herein is based on current conditions and is subject to change without prior notice. The Company assumes no liability for any third-party decisions made based on the information in this press release.

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