

INVESTOR BULLETIN

Financial Performance: 1H25

HIGHLIGHTS

- *MCASH books Rp2.5 trillion revenue in 1H25 with support from high-margin revenue segments*
- *GESITS and Volta, MCASH Group, Launch GV1 Electric Motorcycle at Jakarta Fair Kemayoran 2025*
- *MCASH Group, through ZKDigimax, Showcases All-in-One Smart Retail Ecosystem at NRF APAC 2025*
- *Muhammadiyah and MCASH Group Forge the Strategic Collaboration to Implement the Digitalization of Muhammadiyah's Business Ecosystem*

MCASH books Rp2.5 trillion revenue in 1H25 with support from high-margin revenue segments

PT M Cash Integrasi Tbk ("MCASH" or "the Company") booked a consolidated revenue of Rp2.5 trillion in 1H25, a 41.6% YoY decline from Rp4.2 trillion in 1H24, primarily due to a strategic decrease in sales from the digital product and digital product aggregator segments. At the same time, operating expenses fell by 6.2% YoY to Rp86.3 billion in 1H25 from Rp92.1 billion in 1H24. These efforts in operational efficiency and cost management supported the improvements in both gross margin and EBITDA margin, which rose to 3.5% and 1.8% in 1H25, respectively, compared to 2.4% and 1.5% in 1H24. As a result of the above, gross profit reached Rp86.3 billion, while EBITDA stood at Rp45.9 billion in 1H25.

Revenue from higher-margin verticals showed encouraging growth. The SaaS and IT services segment grew 43.6% YoY to Rp74.2 billion in 1H25 from Rp51.7 billion in 1H24, translating operationally to a 182 million WhatsApp Business API (WABA) notification traffic in 1H25—up by 58.0% YoY from 115 million in 1H24. Digital cloud advertising revenue also rose by 36.7% YoY from Rp89.6 billion in 1H24 to Rp122.5 billion in 1H25, driven by increased demand for the Company's digital cloud advertising solutions. Clean energy revenue remained stable, supported by sales growth in three-wheeled electric motorcycles.

Along the bottom line, the Company reported a net loss attributable to owners of the Company of Rp7.9 billion in 1H25, compared to a net profit of Rp377 million in 1H24. This shift was primarily due to an increase in unrealized losses from other investments from Rp1.0 billion in 1H24 to Rp3.8 billion in 1H25, alongside the aforementioned 41.6% YoY decrease in revenue and 16.5% YoY decrease in gross profit, from Rp103.3 billion in 1H24 to Rp86.3 billion in 1H25.

INVESTOR BULLETIN

Financial Performance: 1H25

GESITS and Volta, MCASH Group, Launch GV1 Electric Motorcycle at Jakarta Fair Kemayoran 2025

PT Gesits Motor Nusantara (GESITS), in collaboration with PT Volta Indonesia Semesta (Volta), a subsidiary of MCASH, officially launched the GV1 GESITS by Volta at the 2025 Jakarta Fair Kemayoran. This new electric motorcycle marks a strategic partnership between a state-owned EV pioneer and a private sector innovator to advance electric mobility in Indonesia.

Designed with a fresh, urban aesthetic, the GV1 is tailored for both daily commuting and ride-hailing needs. It is available in two variants: the Standard Range, offering up to 75 km, and the Long Range, reaching 150 km, both powered by a 4.244 kW motor with a top speed of 75 km/h. Advanced features such as Cruise Control, Hill Stop Assist, and Regenerative Braking enhance safety, comfort, and energy efficiency. A digital display, ergonomic design, and USB charger further elevate the riding experience.

The launch reflects both companies' commitment to delivering high-quality, reliable, and affordable electric motorcycles that meet the needs of the Indonesian market. With a 46.50% local content (TKDN) certification, the GV1 supports the development of the domestic EV ecosystem. Retail prices start at IDR 23.96 million (OTR Jakarta), and distribution to consumers begins in July 2025 through GESITS and Volta's national dealer networks.



MCASH Group, through ZKDigimax, Showcases All-in-One Smart Retail Ecosystem at NRF APAC 2025

In June 2025, ZKDigimax Pte. Ltd., a subsidiary of MCASH, returned to NRF APAC 2025—Asia Pacific's largest retail exhibition held on June 3–5, 2025 at Marina Bay Sands, Singapore.

Attracting over 10,000 participants from more than 50 countries, MCASH Group captured attention by presenting its all-in-one smart retail ecosystem that integrates hardware, software, and AI-driven intelligence into a single platform. Among the key products showcased were digital signage, LED

INVESTOR BULLETIN

Financial Performance: 1H25

displays, interactive whiteboards, AI-powered people-counting cameras, interactive kiosks, and meeting signage solutions. These were supported by in-house software such as ScreenDirect and NuTag, offering real-time, remote operational control.

A major highlight was the ScreenDirect app, which allows quick image uploads from mobile to LED screens, enhanced with AI features like digital humans and content personalization based on audience demographics.

Company leaders emphasized their commitment to delivering accessible, market-relevant innovations designed specifically for the evolving retail landscape in Southeast Asia. Through its holistic and integrated approach, MCASH Group aims to lead digital transformation in the retail sector by providing intelligent, flexible, and user-friendly solutions.



Muhammadiyah and MCASH Group Forge the Strategic Collaboration to Implement the Digitalization of Muhammadiyah's Business Ecosystem

In June 2025, Muhammadiyah, one of the largest and oldest Islamic organizations in Indonesia, through its business entity Badan Usaha Milik Muhammadiyah (BUMM), has established a strategic collaboration with MCASH group to drive value-based digital transformation across its network of social enterprises. Muhammadiyah operates over 28,500 educational institutions, up to 141 hospitals, and approximately 400 clinics, alongside business ventures in sectors such as finance, retail, logistics, and tourism.

The Memorandum of Understanding (MoU) was signed by two Muhammadiyah-affiliated entities: PT Surya Ahda Digital (SADIGI) and the Institute of Technology and Business Ahmad Dahlan (ITB-AD) Jakarta. The partnership with SADIGI, beginning with an agreement by both parties to establish a joint venture, focuses on modernizing Muhammadiyah's social enterprise units (AUM), including schools, hospitals, and economic sectors, by leveraging cloud-based technologies and artificial intelligence (AI).

INVESTOR BULLETIN

Financial Performance: 1H25

Meanwhile, the MoU between ITB-AD and MCASH group covers cooperation in education and teaching, the “Kampus Berdampak – Diktisaintek Berdampak” Program, research and community service, as well as the promotion of Al-Islam and Muhammadiyah values. In addition, the partnership involves the integration of digital technologies such as smart signage for academic information and cloud-based content management systems within the campus environment, while also providing students with internship opportunities and direct engagement with the digital industry.

The partnership between Muhammadiyah and MCASH Group is expected to strengthen community empowerment through technology, support human capital development, and foster sustainable digital business growth toward a more advanced Indonesia.



INVESTOR BULLETIN

Financial Performance: 1H25

FINANCIAL HIGHLIGHTS

(Expressed in Billions of Rupiah, Unless Otherwise Stated)

Profit & Loss	1H24	1H25	Change (%)
Revenue	4,231.9	2,472.9	(41.6)
Gross Profit	103.3	86.3	(16.5)
EBITDA	61.3	45.9	(25.2)
Operating Profit	11.2	0.0	(99.9)
Net Income*	0.4	(7.9)	N.M.

*) Attributable to owners of the company

Financial Position	2024	1H25	Change (%)
Assets	1,891.6	1,964.2	3.8
Liabilities	762.6	842.9	10.5
Equity	1,129.0	1,121.3	(0.7)

Revenues	1H24	1H25	Change (%)
Digital Products & Services	634.7	263.6	(58.5)
Digital Product Aggregator	3,370.2	1,947.1	(42.2)
Digital Cloud Advertising	89.6	122.5	36.7
Software-as-a-Service	51.7	74.2	43.6
Clean Energy Products & Services	68.0	65.2	(4.0)
Digital Wholesale	17.2	0.0	(100.0)
Content & Entertainment	0.6	0.2	(69.3)
Total Revenues	4,231.9	2,472.9	(41.6)

Gross Profit Margin (%)	1H24	1H25
Digital Products & Services	2.1	4.3
Digital Product Aggregator	0.9	0.8
Digital Cloud Advertising	40.7	35.7
Software-as-a-Service	25.9	15.7
Clean Energy Products & Services	15.0	4.9
Digital Wholesale	3.5	0.0
Content & Entertainment	71.0	60.7
Average Gross Margin	2.4	3.5

For further Information, please contact:

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INVESTOR BULLETIN

Financial Performance: 1H25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Posisi Keuangan Konsolidasian Interim
30 Juni 2025 dan 31 Desember 2024 (Tidak Diaudit)
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**PT M CASH INTEGRASI Tbk
AND ITS SUBSIDIARIES**
Interim Consolidated Statements of Financial Position
June 30, 2025 and December 31, 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 Juni 2025/ June 30, 2025	Catatan/ Notes	31 Desember 2024/ December 31 2024 ^{*)}	
ASET				ASSETS
ASET LANCAR				CURRENT ASSETS
Kas dan setara kas	216.394.065.679	5,40	184.281.863.776	Cash and cash equivalents
Investasi lainnya	18.931.433.100	6,8k,40	22.698.190.800	Other investments
Piutang usaha - neto				Trade receivables - net of
cadangan kerugian penurunan				allowance for expected audit
nilai masing-masing sebesar				losses of Rp 6,907,907,854 and
Rp 6.907.907.854 dan				Rp 4,670,827,787 as at
Rp 4.670.827.787 pada tanggal				June 30, 2025 and December 31,
30 Juni 2025 dan 31 Desember				2024, respectively
2024		7,19,37,40		Third parties
Pihak ketiga	288.461.436.938		188.515.430.890	Related parties
Pihak berelasi	5.170.244.447	8a	8.873.149.400	Other receivables - third parties
Piutang lain-lain - pihak ketiga	27.505.674.479	40	28.906.481.465	Inventories
Persediaan	320.772.893.151	10,19,34	349.569.446.444	Prepaid expenses
Beban dibayar di muka	59.350.627.754	11	53.256.943.567	Short-term advances
Uang muka jangka pendek	221.584.220.786	12a	240.014.754.306	Short-term prepaid taxes
Pajak dibayar di muka - jangka				Due from third parties
pendek	50.313.653.998	21a	41.463.434.850	Short-term due from related parties
Piutang pihak ketiga	30.826.768.823	9,40	30.173.123.276	Restricted time deposits
Piutang pihak berelasi - jangka				
pendek	77.498.930.539	8b,40	75.776.569.324	
Deposito yang dibatasi				
penggunaannya	17.000.000.000	13,19,40	17.000.000.000	
Jumlah Aset Lancar	1.333.809.949.694		1.240.529.388.098	Total Current Assets

^{*)} Laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2024 tidak termasuk laporan posisi keuangan PT Buana Agya Cipta yang telah dibubarkan pada tanggal 18 Maret 2024, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd yang masing-masing telah didekonsolidasi pada tanggal 28 Maret 2024 dan 5 Mei 2024 (Catatan 1c dan 4).

^{*)} The consolidated statement of financial position as at December 31, 2024 excludes the statements of financial position of PT Buana Agya Cipta, which was liquidated on March 18, 2024, and PT Media Karya Nusantara and Cosmos Charisma International Pte., Ltd which were deconsolidated on March 28, 2024 and May 5, 2024, respectively (Note 1c and 4).

INVESTOR BULLETIN

Financial Performance: 1H25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Posisi Keuangan Konsolidasian Interim
30 Juni 2025 dan 31 Desember 2024 (Tidak Diaudit)
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AND ITS SUBSIDIARIES**
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	30 Juni 2025/ June 30, 2025	Catatan/ Notes	31 Desember 2024/ December 31 2024 ^{*)}	
ASET TIDAK LANCAR				NON-CURRENT ASSETS
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 285.825.953.066 dan Rp 246.182.097.118 pada tanggal 30 Juni 2025 dan 31 Desember 2024	320.880.611.134	8j, 14, 19, 22, 26, 34, 35, 36	337.629.240.724	Property and equipment - net of accumulated depreciation of Rp 285,825,953,066 and Rp 246,182,097,118 as at June 30, 2025 and December 31, 2024, respectively
Aset takberwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp 27.969.421.963 dan Rp 25.074.664.361 pada tanggal 30 Juni 2025 dan 31 Desember 2024	13.221.163.097	15, 34, 36	16.108.920.699	Intangible assets - net of accumulated amortization of Rp 27,969,421,963 and Rp 25,074,664,361 as at June 30, 2025 and December 31, 2024, respectively
Aset hak-guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 1.247.739.260 dan Rp 8.676.283.311 pada tanggal 30 Juni 2025 dan 31 Desember 2024	2.781.899.267	27a, 36	2.984.183.981	Right-of-use assets - net of accumulated depreciation of Rp 1,247,739,260 and Rp 8,676,283,311 as at June 30, 2025 and December 31, 2024, respectively
Investasi pada entitas asosiasi	108.961.041.281	16	110.747.349.506	Investment in associates
Investasi saham	73.347.457.363	17, 40	73.347.457.363	Investment in shares
Investasi pada obligasi konversi	40.000.000.000	18, 40	40.000.000.000	Investment in convertible bonds
Goodwill	12.163.204.173		12.163.204.173	Goodwill
Piutang pihak berelasi - jangka panjang	16.267.140.243	8b, 40	15.758.495.390	Long-term due from related parties
Uang muka jangka panjang	8.493.281.875	12b	8.493.281.875	Long-term advances
Tagihan restitusi pajak penghasilan	2.549.775.246	21h	3.735.951.460	Estimated claims for tax refunds
Aset pajak tangguhan	26.669.947.216	21f	25.726.257.896	Deferred tax assets
Aset tidak lancar lainnya	5.091.422.327		4.359.444.049	Other non-current assets
Jumlah Aset Tidak Lancar	630.426.943.222		651.053.787.116	Total Non-current Assets
JUMLAH ASET	1.964.236.892.916		1.891.583.175.214	TOTAL ASSETS

^{*)} Laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2024 tidak termasuk laporan posisi keuangan PT Buana Agya Cipta yang telah dibubarkan pada tanggal 18 Maret 2024, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd, masing-masing yang telah didekonsolidasi pada tanggal 28 Maret 2024 dan 5 Mei 2024 (Catatan 1c dan 4).

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INVESTOR BULLETIN

Financial Performance: 1H25

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DAN ENTITAS ANAKNYA**
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30 Juni 2025 dan 31 Desember 2024 (Tidak Diaudit)
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AND ITS SUBSIDIARIES**
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	30 Juni 2025/ June 30, 2025	Catatan/ Notes	31 Desember 2024/ December 31 2024	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
LIABILITAS JANGKA PENDEK				CURRENT LIABILITIES
Utang bank jangka pendek	88.876.690.964	7, 10, 13, 14	86.324.782.989	Short-term bank loans
Utang usaha		19, 37, 40		Trade payables
Pihak ketiga	77.409.144.591	20, 40	66.310.057.545	Third parties
Pihak berelasi	213.554.063.184	8c	140.258.669.099	Related parties
Utang lain-lain - pihak ketiga	16.818.093.323	40	17.984.503.459	Other payable - third parties
Beban akrual	4.109.511.030	40	5.302.632.697	Accrued expenses
Deposito dari pelanggan	52.689.269.755	24	78.484.934.748	Deposit from customers
Utang pajak	4.621.838.048	21c	4.784.809.634	Taxes payables
Utang pihak ketiga	61.734.465.467	23, 40	61.521.465.466	Due to third parties
Utang pihak berelasi	97.287.573.088	8d, 40	78.577.996.638	Due to related parties
Bagian liabilitas jangka panjang yang jatuh tempo dalam waktu satu tahun:				Current maturities of long-term liabilities:
Utang bank	1.332.381.595	37, 40	8.303.323.925	Bank loans
Utang pembiayaan	940.258.680	8j, 14, 22	356.443.587	Financing payables
Liabilitas sewa	797.736.405	14, 26	1.026.683.069	Lease liabilities
		27b, 36		
Jumlah Liabilitas Jangka Pendek	620.171.026.130		549.236.302.856	Total Current Liabilities
LIABILITAS JANGKA PANJANG				NON-CURRENT LIABILITIES
Liabilitas jangka panjang setelah dikurangi bagian yang jatuh tempo dalam satu tahun:				Long-term liabilities net of current maturities:
Utang bank	2.620.874.058	37, 40	2.922.987.544	Bank loans
Utang pembiayaan	2.343.558.036	8j, 14, 22	365.350.330	Financing payables
Liabilitas sewa	740.530.319	14, 26	998.420.781	Lease liabilities
Surat utang konversi	205.022.790.000	27b, 36	198.065.310.000	Convertible notes
Liabilitas imbalan kerja karyawan	11.998.962.125	25, 40	11.039.489.690	Employee benefits liabilities
		28, 36		
Jumlah Liabilitas Jangka Panjang	222.726.714.538		213.391.558.345	Total Non-current Liabilities
JUMLAH LIABILITAS	842.897.740.668		762.627.861.201	TOTAL LIABILITIES

*) Laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2024 tidak termasuk laporan posisi keuangan PT Buana Agya Cipta yang telah dibubarkan pada tanggal 18 Maret 2024, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd. masing-masing yang telah didekonsolidasi pada tanggal 28 Maret 2024 dan 5 Mei 2024 (Catatan 1c dan 4).

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INVESTOR BULLETIN

Financial Performance: 1H25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Posisi Keuangan Konsolidasian Interim
30 Juni 2025 dan 31 Desember 2024 (Tidak Diaudit)
(Angka-angka Disajikan dalam Rupiah,
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**PT M CASH INTEGRASI Tbk
AND ITS SUBSIDIARIES**
Interim Consolidated Statements of Financial Position
June 30, 2025 and December 31, 2024 (Unaudited)
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	30 Juni 2025/ June 30, 2025	Catatan/ Notes	31 Desember 2024/ December 31 2024 ^{*)}	
EKUITAS				EQUITY
Ekuitas Yang Dapat Diatribusikan Kepada Pemilik Perusahaan				Equity Attributable to Owners of the Company
Modal saham - nilai nominal Rp 100 per saham				Share capital - par value Rp 100 per share
Modal dasar - 2.603.800.000 saham				Authorized capital - 2,603,800,000 shares
Modal ditempatkan dan disetor penuh - 867.933.300 saham	86.793.330.000	29	86.793.330.000	Issued and fully paid capital - 867,933,300 shares
Saham treasuri	(1.036.594.500)	29	(400.175.000)	Treasury stock
Tambahan modal disetor - neto	304.190.910.336	30	304.180.679.310	Additional paid-in capital - net
Selisih atas transaksi dengan pihak nonpengendali	(653.382.329.354)	32b	(659.462.221.924)	Difference in value of transaction with noncontrolling interests
Saldo laba				Retained earnings
Telah ditentukan				
Penggunaannya	1.500.000.000	31	1.500.000.000	Appropriated
Belum ditentukan				
Penggunaannya	443.945.814.751		451.834.602.711	Unappropriated
Penghasilan komprehensif lain				Other comprehensive income
Keuntungan aktuarial	1.457.247.573	28	1.208.120.319	Actuarial gains
Selisih kurs penjabaran laporan keuangan dalam mata uang asing	479.493.170		454.794.020	Differences in translation of financial statements in foreign currencies
Jumlah ekuitas yang dapat diatribusikan kepada Pemilik Perusahaan	183.947.871.976		186.109.129.436	Total equity attributable to Owners of the Company
Kepentingan nonpengendalian	937.391.280.272	32a	942.846.184.577	Noncontrolling interests
JUMLAH EKUITAS	1.121.339.152.248		1.128.955.314.013	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	1.964.236.892.916		1.891.583.175.214	TOTAL LIABILITIES AND EQUITY

^{*)} Laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2024 tidak termasuk laporan posisi keuangan PT Buana Agya Cipta yang telah dibubarkan pada tanggal 18 Maret 2024, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd, masing-masing yang telah didekonsolidasi pada tanggal 28 Maret 2024 dan 5 Mei 2024 (Catatan 1c dan 4).

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INVESTOR BULLETIN

Financial Performance: 1H25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Enam Bulan yang Berakhir
Pada Tanggal 30 Juni 2025 Dan 2024 (Tidak Diaudit)
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**PT M CASH INTEGRASI Tbk
AND ITS SUBSIDIARIES**
Interim Consolidated Statements of Profit or Loss
and Other Comprehensive Income
For The Six-Month Periods Ended
June 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 Juni 2025/ June 30, 2025	Catatan/ Notes	30 Juni 2024/ June 30, 2024	
PENDAPATAN NETO	2.472.920.764.556	8e,33 8f,10	4.231.947.496.375	NET REVENUES
BEBAN POKOK PENDAPATAN	2.386.580.935.344	14,15,34	4.128.645.425.894	COST OF REVENUES
LABA KOTOR	86.339.829.212		103.302.070.481	GROSS PROFIT
BEBAN USAHA		14		OPERATING EXPENSES
Beban umum dan administrasi	74.679.200.696	8h,15, 27,28,36	75.390.262.177	General and administrative expenses
Beban penjualan	11.650.890.778	35	16.699.848.316	Selling expenses
Jumlah Beban Usaha	86.330.091.474		92.090.110.493	Total Operating Expenses
LABA USAHA	9.737.738		11.211.959.988	OPERATING INCOME
PENGHASILAN (BEBAN) LAIN-LAIN				OTHER INCOME (EXPENSES)
Beban bunga	(6.371.710.757)	7,8d,19,22 23,26,27b,37	(6.164.918.334)	Interest expenses
Rugi investasi lainnya	(3.776.760.200)	6	(954.412.200)	Loss on other investments
Penyisihan atas ECL	(3.147.888.264)	7	-	Allowance for ECLs
Bagian atas rugi neto entitas asosiasi	(2.059.787.975)	16	(846.362.324)	Share in net loss of associates
Rugi selisih kurs - net	(1.073.291.573)		(8.327.356.951)	Loss on foreign exchange - net
Rugi penjualan dan penghapusan aset tetap	(321.397.562)	14	(2.837.976)	Loss on sale and disposal of property and equipment
Pendapatan bunga	3.739.150.235		4.604.637.320	Interest income
Keuntungan pelepasan investasi asosiasi	-		312.688.242	Gain on investment of disposal associates
Laba atas pelepasan entitas anak	-		47.067.316	Gain on sale of subsidiary
Lain-lain - neto	(187.340.324)		131.972.306	Others - net
Jumlah Beban Lain-Lain - Neto	(13.199.026.420)		(11.199.522.601)	Total Other Expenses - Net

INVESTOR BULLETIN

Financial Performance: 1H25

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DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Enam Bulan yang Berakhir
Pada Tanggal 30 Juni 2025 Dan 2024 (Tidak Diaudit)
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**PT M CASH INTEGRASI Tbk
AND ITS SUBSIDIARIES**
Interim Consolidated Statements of Profit or Loss
and Other Comprehensive Income
For The Six-Month Periods Ended
June 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 Juni 2025/ June 30, 2025	Catatan/ Notes	30 Juni 2024/ June 30, 2024	
LABA (RUGI) SEBELUM BEBAN PAJAK PENGHASILAN	(13.189.288.682)		12.437.389	INCOME (LOSS) BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN	(5.504.511.455)	21d	(4.781.116.960)	INCOME TAX EXPENSE
RUGI NETO PERIODE BERJALAN	(18.693.800.137)		(4.768.679.571)	NET LOSS FOR THE PERIOD
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos yang akan direklasifikasi ke laba rugi periode berikutnya: Selisih kurs penjabaran laporan keuangan dalam mata uang asing	48.054.675		21.408.368	Item that will be reclassified to profit or loss in subsequent period: Exchange difference due on translation of financial statements
Pos-pos yang tidak akan direklasifikasikan ke laba rugi pada periode berikutnya: Pengukuran kembali liabilitas imbalan kerja karyawan	578.114.254	28	179.450.342	Items that will not be reclassified to profit or loss in subsequent period: Remeasurement of employee benefits liabilities
Efek pajak terkait	(113.511.044)	21f	(34.508.783)	Related tax effect
JUMLAH PENGHASILAN KOMPREHENSIF LAIN - NETO	512.657.885		166.349.927	TOTAL OTHER COMPREHENSIVE INCOME - NET
JUMLAH RUGI KOMPREHENSIF	(18.181.142.252)		(4.602.329.644)	TOTAL COMPREHENSIVE LOSS

*) Laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2024 termasuk laporan laba rugi dan penghasilan komprehensif lain PT Buana Agya Cipta sampai dengan tanggal 18 Maret 2024 karena pembubaran, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd masing-masing sampai dengan tanggal 28 Maret 2024 dan 5 Mei 2024, karena dekonsolidasi. (Catatan 1c dan 4).

*) The consolidated statement of profit or loss and other comprehensive income for the year ended December 31, 2024 includes the statements of profit or loss and other comprehensive income of PT Buana Agya Cipta until March 18, 2024 due to liquidation, and PT Media Karya Nusantara and Cosmos Charisma International Pte., Ltd until March 28, 2024 and May 5, 2024, respectively, due to deconsolidation (Note 1c and 4).

INVESTOR BULLETIN

Financial Performance: 1H25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Enam Bulan yang Berakhir
Pada Tanggal 30 Juni 2025 Dan 2024 (Tidak Diaudit)
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**PT M CASH INTEGRASI Tbk
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and Other Comprehensive Income
For The Six-Month Periods Ended
June 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 Juni 2025/ June 30, 2025	Catatan/ Notes	30 Juni 2024/ June 30, 2024	
Laba (rugi) neto periode berjalan yang dapat diatribusikan kepada:				Net income (loss) for the period attributable to:
Pemilik Perusahaan	(7.888.787.960)		377.000.630	Owners of the Company
Kepentingan nonpengendali	(10.805.012.177)		(5.145.680.201)	Noncontrolling interests
RUGI NETO PERIODE BERJALAN	(18.693.800.137)		(4.768.679.571)	NET LOSS FOR THE PERIOD
Total penghasilan (rugi) Komprehensif yang dapat diatribusikan kepada:				Total comprehensive income (loss) attributable to:
Pemilik Perusahaan	(7.614.961.556)		556.263.083	Owners of the Company
Kepentingan nonpengendali	(10.566.180.696)		(5.158.592.727)	Noncontrolling interests
JUMLAH RUGI KOMPREHENSIF	(18.181.142.252)		(4.602.329.644)	TOTAL COMPREHENSIVE LOSS
LABA (RUGI) PER SAHAM YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK PERUSAHAAN	(9,09)	42	0,43	EARNINGS (LOSS) PER SHARE ATTRIBUTABLE TO OWNERS OF THE COMPANY

*) Laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2024 termasuk laporan laba rugi dan penghasilan komprehensif lain PT Buana Agya Cipta sampai dengan tanggal 18 Maret 2024 karena pembubaran, dan PT Media Karya Nusantara dan Cosmos Charisma International Pte., Ltd masing-masing sampai dengan tanggal 28 Maret 2024 dan 5 Mei 2024, karena dekonsolidasi. (Catatan 1c dan 4).

*) The consolidated statement of profit or loss and other comprehensive income for the year ended December 31, 2024 includes the statements of profit or loss and other comprehensive income of PT Buana Agya Cipta until March 18, 2024 due to liquidation, and PT Media Karya Nusantara and Cosmos Charisma International Pte., Ltd until March 28, 2024 and May 5, 2024, respectively, due to deconsolidation (Note 1c and 4).