

INVESTOR BULLETIN

Financial Performance: 9M25

HIGHLIGHTS

- *Rp3.6 Trillion Revenue and Rp56.5 Billion EBITDA in 9M25 Reflect MCASH's Shift Toward High-Margin Segments*
- *MCASH Group and Spectrum UniTec Forge Strategic Collaboration to Revolutionize Physical Retail Experience in Indonesia*
- *MCASH Group and Muhammadiyah, through Muhammadiyah's Business Entity (BUMM) PT Surya Ahda Digital (SADIGI), Establish a Joint Venture to Accelerate the Digital Transformation of Muhammadiyah's Ecosystem*
- *MCASH Group Showcases Smart Retail Solutions at NRF Europe 2025*

Rp3.6 Trillion Revenue and Rp56.5 billion EBITDA in 9M25 Reflect MCASH's Shift Toward High-Margin Segments

PT M Cash Integrasi Tbk ("MCASH" or "the Company") recorded consolidated revenue of Rp3.6 trillion in 9M25, down 38.1% YoY from Rp5.8 trillion in 9M24. The decrease was mainly driven by lower sales from the digital product and digital product aggregator segments, which fell 51.4% YoY and 39.4% YoY, respectively, reflecting the Company's strategy to reduce exposure to low-margin product distribution.

Gross profit decreased 19.3% YoY from Rp149.3 billion in 9M24 to Rp120.5 billion in 9M25, while net income attributable to owners of the Company declined from a profit of Rp2.3 billion in 9M24 to a loss of Rp31.4 billion in 9M25. This decline at the bottom line was mainly due to an unrealized loss in other investments amounting to Rp18.1 billion and a reversal in foreign exchange from a gain of Rp10.6 billion in 9M24 to a loss of Rp7.9 billion in 9M25.

Despite these losses, MCASH's core business continued to grow, especially across its high-margin segments. The SaaS segment rose 50.0% YoY to Rp110.7 billion, supported by higher demand and usage of the WhatsApp Business API (WABA) platform and related services. Digital cloud advertising increased 29.9% YoY to Rp165.2 billion, driven by the expansion of the Company's digital screen network, while the clean energy segment remained stable at Rp95.4 billion, reflecting steady adoption of electric motorcycles and battery-swapping services. As a result of the Company's strategy to focus on high-margin segments, the overall gross profit margin improved to 3.4% in 9M25 from 2.6% in 9M24.

At the same time, MCASH continued to prioritize operational efficiency. Operating expenses slightly decreased from Rp135.7 billion in 9M24 to Rp132.1 billion in 9M25, reflecting the Company's continued discipline in maintaining efficiency amidst the ongoing shift toward higher-margin lines. Additionally, if we exclude non-cash expenses totaling Rp67.4 billion, MCASH still managed to book a positive EBITDA of Rp56.5 billion in 9M25, indicating sustained operational profitability despite top-line contraction.

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MCASH Group and Spectrum UniTec Forge Strategic Collaboration to Revolutionize Physical Retail Experience in Indonesia

In August 2025, DMMX, a subsidiary of MCASH group, announced a strategic collaboration with PT Spectrum UniTec, a prominent retail layout and furnishing solutions provider. The partnership aims to launch a phygital (physical + digital) store concept that seamlessly integrates physical infrastructure with advanced interactive digital technologies.

The synergy combines MCASH group's expertise in cloud-based digital advertising, AI-driven analytics, and smart digital infrastructure with Spectrum UniTec's decades of experience in retail design and furnishings for segments such as modern markets, hospitality, and warehouse systems.

Through this collaboration, the companies introduce a modern store solution that enhances customer engagement with interactive digital displays that offer promotions and personalized recommendations, optimizes operational efficiency via real-time promotional content updates across store networks, provides deep consumer insights through AI-based data analytics for better sales and inventory strategies.

This partnership positions both companies as key strategic enablers of Indonesia's retail transformation, helping businesses adapt and thrive in a competitive market.



MCASH Group and Muhammadiyah, through Muhammadiyah's Business Entity (BUMM) PT Surya Ahda Digital (SADIGI), Establish a Joint Venture to Accelerate the Digital Transformation of Muhammadiyah's Ecosystem

In September 2025, DMMX, a subsidiary of MCASH group, and Muhammadiyah, through its business entity PT Surya Ahda Digital (SADIGI), have officially established a joint venture named PT Surya

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Mediatama Maxima (SMMX). The collaboration aims to accelerate the digital transformation of Muhammadiyah's ecosystem, optimize its economic potential, and develop sustainable digital assets. SMMX serves as the engine of digital innovation, focusing on key sectors such as industrial digitalization, trade, transportation, and services. It will develop AI-driven e-commerce platforms, commercial web portals, and software solutions to empower Muhammadiyah's extensive business network.

Muhammadiyah is one of the largest Islamic organizations in the world, with over 60 million members, managing 28,500 educational institutions, 457 hospitals and clinics, and thousands of social and economic enterprises—making it highly ready for comprehensive digital transformation.

This collaboration underscores MCASH group and Muhammadiyah's shared commitment to building a progressive, transparent, and sustainable digital ecosystem, strengthening Muhammadiyah's role as a leading force for societal advancement and national development.



MCASH Group Showcases Smart Retail Solutions at NRF Europe 2025

MCASH group, through ZKDigimax, made its debut at NRF Europe 2025, one of Europe's leading retail exhibitions held on September 16–18, 2025, at Paris Expo Porte de Versailles, France, under the theme "Retail Together."

This debut marks a significant milestone in strengthening MCASH group's position in the global retail technology arena.

At the event, MCASH group showcased its AI-driven integrated retail ecosystem, combining hardware, software, and services into a complete ready-to-deploy solution. Key innovations included:

- AI Digital Human – a hyper-realistic avatar that transforms customer interactions and enhances service efficiency.

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- AI All-in-One LED – an intelligent device integrating a high-resolution display, AI camera, and speakers for real-time audience analytics and personalized content delivery.
- NuTag Locate – a smart navigation system guiding shoppers directly to products via intuitive lighting indicators.
- ScreenDirect Info+ – a digital signage management platform, along with products such as VizionGuard Meeting Signage, LED Transparent Box, and Portable Signage.

MCASH group's presence at NRF Europe 2025 reinforces its mission to build an efficient, innovative, and customer-centric retail ecosystem, unlocking new opportunities in the rapidly expanding global retail landscape.



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FINANCIAL HIGHLIGHTS

(Expressed in Billions of Rupiah, Unless Otherwise Stated)

Profit & Loss	9M24	9M25	Change (%)
Revenue	5,802.1	3,590.4	(38.1)
Gross Profit	149.3	120.5	(19.3)
EBITDA	88.8	56.5	(36.4)
Operating Profit	13.5	(11.6)	N.M.
Net Income*	2.3	(31.4)	N.M.

*) Attributable to owners of the company

Financial Position	2024	9M25	Change (%)
Assets	1,891.6	1,901.5	0.5
Liabilities	762.6	807.7	5.9
Equity	1,129.0	1,093.8	(3.1)

Revenues	9M24	9M25	Change (%)
Digital Products & Services	844.7	410.3	(51.4)
Digital Product Aggregator	4,636.3	2,808.6	(39.4)
Digital Cloud Advertising	127.2	165.2	29.9
Software-as-a-Service	73.8	110.7	50.0
Clean Energy Products & Services	101.9	95.4	(6.4)
Digital Wholesale	17.4	0.0	(100.0)
Content & Entertainment	0.8	0.2	(69.1)
Total Revenues	5,802.1	3,590.4	(38.1)

Gross Profit Margin (%)	9M24	9M25
Digital Products & Services	2.2	3.6
Digital Product Aggregator	0.9	0.8
Digital Cloud Advertising	42.2	39.1
Software-as-a-Service	24.4	10.6
Clean Energy Products & Services	13.9	6.0
Digital Wholesale	3.7	0.0
Content & Entertainment	73.0	59.9
Average Gross Margin	2.6	3.4

For further Information, please contact:

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**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Posisi Keuangan Konsolidasian Interim
30 September 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
September 30, 2025 and December 31, 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 September 2025/ September 30, 2025	Catatan/ Notes	31 Desember 2024/ December 31 2024 ^{*)}	
ASET				ASSETS
ASET LANCAR				CURRENT ASSETS
Kas dan setara kas	229.066.534.608	5,40	184.281.863.776	Cash and cash equivalents
Investasi lainnya	4.612.338.000	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 4,684,922,295 and
Rp 4.684.922.295 dan				Rp 4,670,827,787 as at
Rp 4.670.827.787 pada tanggal				September 30, 2025 and
30 September 2025 dan 31				December 31, 2024, respectively
Desember 2024		7,19,37,40		Third parties
Pihak ketiga	228.299.972.165		188.515.430.890	Related parties
Pihak berelasi	9.000.836.145	8a	8.873.149.400	Other receivables - third parties
Piutang lain-lain - pihak ketiga	26.770.402.187	40	28.906.481.465	Inventories
Persediaan	327.433.357.848	10,19,34	349.569.446.444	Prepaid expenses
Beban dibayar di muka	52.826.355.191	11	53.256.943.567	Short-term advances
Uang muka jangka pendek	230.184.822.137	12a	240.014.754.306	Short-term prepaid taxes
Pajak dibayar di muka - jangka				Due from third parties
pendek	53.535.854.515	21a	41.463.434.850	Short-term due from related parties
Piutang pihak ketiga	30.659.008.548	9,40	30.173.123.276	Restricted time deposits
Piutang pihak berelasi - jangka				
pendek	78.461.099.140	8b,40	75.776.569.324	
Deposito yang dibatasi				
penggunaannya	10.000.000.000	13,19,40	17.000.000.000	
Jumlah Aset Lancar	<u>1.280.850.580.484</u>		<u>1.240.529.388.098</u>	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).

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	30 September 2025/ September 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 303.702.934.349 dan Rp 246.182.097.118 pada tanggal 30 September 2025 dan 31 Desember 2024	311.833.867.410	8j, 14, 19, 22, 26, 34, 35, 36	337.629.240.724	Property and equipment - net of accumulated depreciation of Rp 303,702,934,349 and Rp 246,182,097,118 as at September 30, 2025 and December 31, 2024, respectively
Aset takberwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp 29.417.932.020 dan Rp 25.074.664.361 pada tanggal 30 September 2025 dan 31 Desember 2024	11.772.653.042	15, 34, 36	16.108.920.699	Intangible assets - net of accumulated amortization of Rp 29,417,932,020 and Rp 25,074,664,361 as at September 30, 2025 and December 31, 2024, respectively
Aset hak-guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 10.493.562.767 dan Rp 8.676.283.311 pada tanggal 30 September 2025 dan 31 Desember 2024	3.632.359.071	27a, 36	2.984.183.981	Right-of-use assets - net of accumulated depreciation of Rp 10,493,562,767 and Rp 8,676,283,311 as at September 30, 2025 and December 31, 2024, respectively
Investasi pada entitas asosiasi	105.536.771.689	16	110.747.349.506	Investment in associates
Investasi saham	76.993.553.157	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	16.271.118.243	8b, 40	15.758.495.390	Long-term due from related parties
Uang muka jangka panjang	8.245.566.131	12b	8.493.281.875	Long-term advances
Tagihan restitusi pajak penghasilan	2.375.934.127	21h	3.735.951.460	Estimated claims for tax refunds
Aset pajak tangguhan	26.385.844.154	21f	25.726.257.896	Deferred tax assets
Aset tidak lancar lainnya	5.460.019.995		4.359.444.049	Other non-current assets
Jumlah Aset Tidak Lancar	620.670.891.192		651.053.787.116	Total Non-current Assets
JUMLAH ASET	1.901.521.471.676		1.891.583.175.214	TOTAL ASSETS

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	30 September 2025/ September 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	66.545.624.445	7,10,13,14 19,37,40	86.324.782.989	Short-term bank loans
Utang usaha		20,40		Trade payables
Pihak ketiga	67.747.797.209		66.310.057.545	Third parties
Pihak berelasi	178.071.629.142	8c	140.258.669.099	Related parties
Utang lain-lain - pihak ketiga	20.385.993.343	40	17.984.503.459	Other payable - third parties
Beban akrual	8.729.005.802	40	5.302.632.697	Accrued expenses
Deposito dari pelanggan	67.442.856.203	24	78.484.934.748	Deposit from customers
Utang pajak	6.333.112.083	21c	4.784.809.634	Taxes payables
Utang pihak ketiga	63.075.465.467	23,40	61.521.465.466	Due to third parties
Utang pihak berelasi	98.053.230.838	8d,40	78.577.996.638	Due to related parties
Bagian liabilitas jangka panjang yang jatuh tempo dalam waktu satu tahun:		37,40		Current maturities of long-term liabilities:
Utang bank	817.393.211	8j,14,22	8.303.323.925	Bank loans
Utang pembiayaan	1.535.701.861	14,26	356.443.587	Financing payables
Liabilitas sewa	751.982.731	27b,36	1.026.683.069	Lease liabilities
Jumlah Liabilitas Jangka Pendek	579.489.792.335		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:		37,40		Long-term liabilities net of current maturities:
Utang bank	2.620.874.058	8j,14,22	2.922.987.544	Bank loans
Utang pembiayaan	1.886.132.380	14,26	365.350.330	Financing payables
Liabilitas sewa	643.614.734	27b,36	998.420.781	Lease liabilities
Surat utang konversi	210.668.400.000	25,40	198.065.310.000	Convertible notes
Liabilitas imbalan kerja karyawan	12.379.761.028	28,36	11.039.489.690	Employee benefits liabilities
Jumlah Liabilitas Jangka Panjang	228.198.782.200		213.391.558.345	Total Non-current Liabilities
JUMLAH LIABILITAS	807.688.574.535		762.627.861.201	TOTAL LIABILITIES

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

**PT M CASH INTEGRASI Tbk
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September 30, 2025 and December 31, 2024 (Unaudited)
(Figures are Presented in Rupiah,
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	30 September 2025/ September 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	(641.893.118.980)	32b	(659.462.221.924)	Difference in value of transaction with noncontrolling interests
Saldo laba				Retained earnings
Telah ditentukan				Appropriated
Penggunaannya	1.500.000.000	31	1.500.000.000	
Belum ditentukan				Unappropriated
Penggunaannya	420.419.295.915		451.834.602.711	Other comprehensive income
Penghasilan komprehensif lain				Actuarial gains
Keuntungan aktuarial	1.535.693.455	28	1.208.120.319	Differences in translation of financial statements in foreign currencies
Selisih kurs penjabaran laporan keuangan dalam mata uang asing	738.557.285		454.794.020	
Jumlah ekuitas yang dapat diatribusikan kepada Pemilik Perusahaan	172.248.073.511		186.109.129.436	Total equity attributable to Owners of the Company
Kepentingan nonpengendalian	921.584.823.630	32a	942.846.184.577	Noncontrolling interests
JUMLAH EKUITAS	1.093.832.897.141		1.128.955.314.013	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	1.901.521.471.676		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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**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Sembilan Bulan yang Berakhir
Pada Tanggal 30 September 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 Nine-Month Period Ended
September 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 September 2025/ September 30, 2025	Catatan/ Notes	30 September 2024/ September 30, 2024	
PENDAPATAN NETO	3.590.443.162.068	8e,33 8f,10	5.802.089.742.646	NET REVENUES
BEBAN POKOK PENDAPATAN	3.469.949.107.722	14,15,34	5.652.801.726.115	COST OF REVENUES
LABA KOTOR	120.494.054.346		149.288.016.531	GROSS PROFIT
BEBAN USAHA		14		OPERATING EXPENSES
Beban umum dan administrasi	114.906.722.139	8i,15, 27,28,36	110.213.276.101	General and administrative expenses
Beban penjualan	17.181.152.474	35	25.535.119.740	Selling expenses
Jumlah Beban Usaha	132.087.874.613		135.748.395.841	Total Operating Expenses
LABA (RUGI) USAHA	(11.593.820.267)		13.539.620.690	OPERATING INCOME (LOSS)
PENGHASILAN (BEBAN) LAIN-LAIN				OTHER INCOME (EXPENSES)
Rugi investasi lainnya	(18.098.287.800)	6 7,8d,19,22	(740.138.900)	Loss on other investments
Beban bunga	(12.141.063.288)	23,26,27b,37	(15.147.709.643)	Interest expenses
Laba (rugi) selisih kurs - net	(7.884.112.498)		10.558.610.820	Gain (loss) on foreign exchange - net
Penyisihan atas ECL	(924.902.706)	7	(232.234.870)	Allowance for ECLs
Rugi penjualan dan penghapusan aset tetap	(513.336.639)	14	(1.688.800.240)	Loss on sale and disposal of property and equipment
Laba (rugi) atas pelepasan entitas anak	(136.749.891)		351.060.908	Gain (loss) on sale of subsidiary
Bagian atas rugi neto entitas asosiasi	(14.328.184)	16	(2.445.678.724)	Share in net gain (loss) of associates
Pendapatan bunga	5.230.887.168		6.778.786.896	Interest income
Laba atas pelepasan entitas asosiasi	864.209.391	16	-	Gain on sale of associates
Pendapatan dividen saham			300.000.000	Income from shares dividen
Lain-lain - neto	(1.169.376.690)		1.132.462.168	Others - net
Jumlah Beban Lain-Lain - Neto	(34.787.061.137)		(1.133.641.585)	Total Other Expenses - Net

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DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Sembilan Bulan yang Berakhir
Pada Tanggal 30 September 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 Nine-Month Period Ended
September 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 September 2025/ September 30, 2025	Catatan/ Notes	30 September 2024/ September 30, 2024	
LABA (RUGI) SEBELUM BEBAN PAJAK PENGHASILAN	(46.380.881.404)		12.405.979.105	INCOME (LOSS) BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN	(7.179.575.002)	21d	(6.407.762.255)	INCOME TAX EXPENSE
LABA (RUGI) NETO PERIODE BERJALAN	(53.560.456.406)		5.998.216.850	NET GAIN (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	552.089.955		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	814.747.777	28	269.175.509	Items that will not be reclassified to profit or loss in subsequent period: Remeasurement of employee benefits liabilities
Efek pajak terkait	(164.986.566)	21f	(51.763.175)	Related tax effect
JUMLAH PENGHASILAN KOMPREHENSIF LAIN - NETO	1.201.851.166		238.820.702	TOTAL OTHER COMPREHENSIVE INCOME - NET
JUMLAH LABA (RUGI) KOMPREHENSIF	(52.358.605.240)		6.237.037.552	TOTAL COMPREHENSIVE GAIN (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: 9M25

**PT M CASH INTEGRASI Tbk
DAN ENTITAS ANAKNYA**
Laporan Laba Rugi
dan Penghasilan Komprehensif Lain Konsolidasian Interim
Untuk Periode Sembilan Bulan yang Berakhir
Pada Tanggal 30 September 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 Nine-Month Period Ended
September 30, 2025 and 2024 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 September 2025/ September 30, 2025	Catatan/ Notes	30 September 2024/ September 30, 2024	
Laba (rugi) neto periode berjalan yang dapat diatribusikan kepada:				Net income (loss) for the period attributable to:
Pemilik Perusahaan	(31.415.306.796)		2.302.823.634	Owners of the Company
Kepentingan nonpengendali	(22.145.149.610)		3.695.393.216	Noncontrolling interests
LABA (RUGI) NETO PERIODE BERJALAN	(53.560.456.406)		5.998.216.850	NET GAIN (LOSS) FOR THE PERIOD
Total penghasilan (rugi) Komprehensif yang dapat diatribusikan kepada:				Total comprehensive income (loss) attributable to:
Pemilik Perusahaan	(30.803.970.395)		2.571.717.312	Owners of the Company
Kepentingan nonpengendali	(21.554.634.845)		3.665.320.240	Noncontrolling interests
JUMLAH LABA (RUGI) KOMPREHENSIF	(52.358.605.240)		6.237.037.552	TOTAL COMPREHENSIVE GAIN (LOSS)
LABA (RUGI) PER SAHAM YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK PERUSAHAAN	(36,20)	42	2,65	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).