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HIGHLIGHTS

- ***Smart Commerce Platform expands to Rp28.0 Billion Gross Profit, Stabilizing NFCX's Gross Profit at Rp93.8 Billion***
- ***NFCX Group Showcases an Integrated Digital Ecosystem for the F&B and Hospitality Industry at FHI 2026***
- ***NFCX Group Presents "One Booth, Multiple Industries" Concept and New Digital Innovations at IRS 2026***
- ***NFCX Group Supports Digital Literacy for SMA Tarsisius 1 Jakarta Students through an Educational Industry Visit***

Smart Commerce Platform expands to Rp28.0 Billion Gross Profit, Stabilizing NFCX's Gross Profit at Rp93.8 Billion

PT NFC Indonesia Tbk ("NFCX" or "the Company") recorded a net loss attributable to the owners of the company Rp24.6 billion in 9M26, increasing from a net loss of Rp4.6 billion in 9M25. This wider loss was largely driven by non-operational factors such as unrealized losses on other investments and amid challenging economic conditions in Indonesia. Unrealized losses on other investments amounted to Rp17.2 billion in 9M26 reversing from an unrealized gain of Rp9.1 billion in 9M25.

Consolidated revenues reached Rp1.7 trillion in 9M26, 44.9% YoY lower from Rp3.1 trillion in 9M25, as the conditions in Indonesia continued to weigh on market demand and transaction volumes. The decline was primarily driven by the Digital Product Aggregator segment, as well as the Clean Energy segment, where industry-wide challenges continued to affect demand.

Despite the lower revenue base, gross profit remained resilient at Rp93.8 billion in 9M26, only 0.3% lower than Rp94.1 billion in 9M25, as the Company deliberately shifted its focus toward higher-margin segments. Gross profit margin increased to 5.5% in 9M26 from 3.1% in 9M25. Supported by a 7.9% YoY reduction in operating expenses, the Company's EBITDA managed to increase significantly from Rp50.9 billion in 9M25 to Rp61.1 billion in 9M26.

The Smart Commerce Platform, which is driven by the Company's soundbox business, has become a key pillar of this strategy. The segment generated revenues of Rp80.3 billion and gross profit of Rp28.0 billion in 9M26, a gross profit margin of approximately 35%, compared to the Company's overall margin of 5.5%. The segment now contributes nearly 30% of the Company's total gross profit. Building on this momentum, the Company continues to expand its soundbox stream. As of 30 September 2026, a total of 26,374

soundbox devices have been distributed and are already in operation. This positions the Smart Commerce Platform as an increasingly meaningful contributor to the Company's profitability going forward.

NFCX Group Showcases an Integrated Digital Ecosystem for the F&B and Hospitality Industry at FHI 2026
In July 2026, NFCX Group participated in Food & Hospitality Indonesia (FHI) 2026, held on July 21–24, 2026, at JIExpo Kemayoran, Jakarta. Bringing together more than 500 companies from 32 countries, the exhibition provided a platform for the Company to showcase practical applications of its integrated digital ecosystem for the food & beverage (F&B) and hospitality sectors.

Through two dedicated demonstration areas, NFCX Group showcased interconnected solutions, including Digital Signage, Electronic Shelf Labels (ESL), Point of Sale (POS), AI Digital Human, analytics solutions, and meeting room management systems. These solutions are designed to improve operational efficiency, enhance visual communication, and deliver better customer experiences.

The Company introduced two key innovations: Palm Scanner, which uses vein pattern recognition to streamline customer identification and loyalty processes without membership cards or QR codes; and Door Access, which enables hotel room access via key cards, PIN codes, or mobile devices to support security, operational efficiency, and energy savings.

This participation underscores the Company's commitment to strengthening its portfolio of integrated digital solutions tailored to business needs, while supporting digital transformation across the retail, F&B, and hospitality sectors.





NFCX Group Presents "One Booth, Multiple Industries" Concept and New Digital Innovations at IRS 2026
In August 2026, NFCX Group participated in the Indonesia Retail Summit & Expo (IRS) 2026 under the

concept “One Booth, Multiple Industries”. The concept demonstrated the flexibility of the Company’s digital ecosystem in addressing the needs of the retail, food & beverage, hospitality, healthcare, financial services, corporate, and public service sectors, with a focus on customer experience.

At the exhibition, NFCX Group introduced the Rotating Videotron and Double-Sided Videotron, designed to enhance content visibility from multiple directions and optimize space utilization. The Company also presented Customer Service Video Call, a video-based customer service solution that enables businesses to extend their service coverage without deploying staff at every location.

This participation underscores NFCX Group’s commitment to expanding the adoption of digital solutions across industries by integrating digital displays, interactive solutions, connectivity, data, and artificial intelligence. This approach supports the development of the Company’s portfolio to help businesses deliver more personalized, connected interactions tailored to customer needs.



NFCX Group Supports Digital Literacy for SMA Tarsisius 1 Jakarta Students through an Educational Industry Visit

NFCX Group hosted an educational visit to SMA Tarsisius 1 Jakarta in September 2026. The initiative formed part of the Company’s social contribution to supporting digital literacy and introducing young people to the practical applications of technology and digital marketing in industry.

The program included a company introduction, discussions with management, a digital marketing session, and hands-on exploration at the NFCX Group Experience Store. Students had the opportunity to explore and try various digital solutions, including Digital Signage, Digital Out-of-Home (DOOH), and artificial intelligence (AI) technologies, gaining insights into their business applications.

Through this initiative, NFCX Group reaffirmed its commitment to creating social value through education and exposure to technology. The program aims to broaden students' perspectives and help prepare them for the skills required in the digital era



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FINANCIAL SUMMARY

(Expressed in billion Rupiah, unless otherwise stated)

Profit & Loss	9M25	9M26	%Chg
Revenue	3,070.0	1,690.7	(44.9)
Gross Profit	94.1	93.8	(0.3)
EBITDA	50.9	61.1	20.1
Operating Profit	(8.1)	(0.4)	(95.5)
Net Income*	(4.6)	(24.6)	436.3

*) attributable to the Owners of the Company

Financial Position	FY25	9M26	%Chg
Asset	1,376.2	1,466.2	6.5
Liabilities	625.6	794.8	27.0
Equity	750.6	671.5	(10.5)

Revenue by segment	9M25	9M26	%Chg
Digital Product Aggregator	2,808.6	1,464.7	(47.9)
Digital cloud advertising	165.8	118.8	(28.3)
Clean Energy	95.4	26.9	(71.8)
Smart Commerce Platform	0.2	80.3	33964.1
Total Revenues	**3,070.0**	**1,690.7**	**(44.9)**

Gross Profit by segment	9M25	9M26	%Chg
Digital Product Aggregator	23.6	16.0	(32.3)
Digital cloud advertising	65.3	57.6	(11.7)
Clean Energy	5.1	(7.8)	(253.8)
Smart Commerce Platform	0.1	28.0	19722.0
Total Gross Profit	**94.1**	**93.8**	**(0.3)**

Further Information, please contact:

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PT NFC INDONESIA Tbk
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(Figures are Presented in Rupiah, unless Otherwise Stated)

	30 September 2026/ *September 30, 2026**)*	Catatan/ *Notes*	31 Desember 2025/ *December 31, 2025*)*	
ASET				**ASSETS**
ASET LANCAR				**CURRENT ASSETS**
Kas dan setara kas	114.989.956.246	5,37	145.763.350.249	Cash and cash equivalents
Investasi lainnya	28.559.654.600	6,8a,37	45.779.384.200	Other investments
Piutang usaha - setelah dikurangi cadangan kerugian kredit ekspektasian masing-masing sebesar Rp4.898.093.057 dan Rp3.629.630.804 pada tanggal 30 September 2026 dan 31 Desember 2025		7,36,37		Trade receivables - net of provision for expected credit losses of Rp4,898,093,057 and Rp3,629,630,804 as at September 30, 2026 and December 31, 2025
Pihak ketiga	173.791.541.894		222.646.100.702	Third parties
Pihak berelasi	13.507.603.889	8b	6.024.096.304	Related parties
Piutang lain-lain - pihak ketiga - neto - setelah dikurangi cadangan kerugian kredit ekspektasian masing-masing sebesar Rp10.704.320.000 pada tanggal 30 September 2026 dan 31 Desember 2025	13.279.951.374	37	14.251.924.947	Other receivables - third parties - net of provision for expected credit losses of Rp10,704,320,000 as at September 30, 2026 and December 31, 2025
Persediaan	322.491.664.134	9,32	215.973.536.026	Inventories
Uang muka	132.241.265.294	10	134.960.123.746	Advances
Beban dibayar di muka	2.873.861.723		3.040.027.210	Prepaid expenses
Pajak dibayar di muka	48.189.829.601	22a	24.333.268.689	Prepaid taxes
Piutang pihak ketiga	31.799.008.544	11,35,37	30.813.123.273	Due from third parties
Piutang pihak berelasi	60.320.832.277	8c,37	49.900.585.889	Due from related parties
Aset lancar lainnya	3.204.015.000	37	2.913.750.000	Other current assets
Total Aset Lancar	945.249.184.576		896.399.271.235	**Total Current Assets**

*) Laporan posisi keuangan konsolidasian tanggal 31 Desember 2025 tidak termasuk laporan posisi keuangan PT BLDX Komik Nusantara (BLDXKN) dan PT DMMX Hera Sukses (DMMXHS), yang telah dibubarkan masing-masing pada tanggal 18 Juli 2025 dan 22 Juli 2025 (Catatan 1c dan 4).

**) Laporan posisi keuangan konsolidasian tanggal 30 September 2026 tidak termasuk laporan posisi keuangan PT Semolis Maju Bersama (SMB), yang telah dijual kepemilikannya pada tanggal 31 Juli 2026 (Catatan 1c dan 4).

*) The consolidated statement of financial position as at December 31, 2025 excludes the statements of financial position of PT BLDX Komik Nusantara (BLDXKN) and PT DMMX Hera Sukses (DMMXHS), which were dissolved on July 18, 2025 and July 22, 2025, respectively (Notes 1c and 4).

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	30 September 2026/ *September 30, 2026***)	Catatan/ *Notes*	31 Desember 2025/ *December 31, 2025**)	
ASET TIDAK LANCAR				**NON-CURRENT ASSETS**
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp292.055.062.556 dan Rp266.612.326.524 pada tanggal 30 September 2026 dan 31 Desember 2025	272.152.880.703	12,23,24, 25,32,33,34	232.937.112.960	Property and equipment - net of accumulated depreciation of Rp292,055,062,556 and Rp266,612,326,524 as at September 30, 2026 and December 31, 2025
Aset takberwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp20.673.147.313 dan Rp18.649.737.846 pada tanggal 30 September 2026 dan 31 Desember 2025	4.929.468.095	13,32,33	6.952.877.562	Intangible assets - net of accumulated amortization of Rp20,673,147,313 and Rp18,649,737,846 as at September 30, 2026 and December 31, 2025
Investasi pada entitas asosiasi	99.947.767.308	14	98.199.413.948	Investment in associates
Investasi saham	62.456.207.361	15,19,37	62.456.207.361	Investment in shares
Investasi pada obligasi konversi	40.000.000.000	16,37	40.000.000.000	Investment in convertible bonds
Tagihan restitusi pajak penghasilan	6.805.403.327	22b	3.871.637.514	Claims for tax refund
Aset pajak tangguhan	24.385.375.228	22f	25.169.565.235	Deferred tax assets - net
Aset tidak lancar lainnya	10.308.363.699	17	10.220.776.203	Other non-current assets
Total Aset Tidak Lancar	520.985.465.721		479.807.590.783	**Total Non-current Assets**
TOTAL ASET	1.466.234.650.297		1.376.206.862.018	**TOTAL ASSETS**

*) Laporan posisi keuangan konsolidasian tanggal 31 Desember 2025 tidak termasuk laporan posisi keuangan PT BLDX Komik Nusantara (BLDXKN) dan PT DMMX Hera Sukses (DMMXHS), yang telah dibubarkan masing-masing pada tanggal 18 Juli 2025 dan 22 Juli 2025 (Catatan 1c dan 4).

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	30 September 2026/ *September 30, 2026**)*	Catatan/ *Notes*	31 Desember 2025/ *December 31, 2025*)*	
LIABILITAS DAN EKUITAS - NETO				**LIABILITIES AND EQUITY - NET**
LIABILITAS				**LIABILITIES**
LIABILITAS JANGKA PENDEK				**CURRENT LIABILITIES**
Utang usaha		18,37		Trade payables
Pihak ketiga	83.494.549.198		38.155.714.274	Third parties
Pihak berelasi	155.185.755.845	8d	134.759.614.387	Related parties
Utang lain-lain - pihak ketiga	15.872.400.641	37	15.425.642.789	Other payables - third parties
Beban akrual	8.161.690.559	37	3.576.632.982	Accrued expenses
Deposit dari pelanggan	35.322.978.698	21	51.936.173.893	Deposit from customers
Utang pajak	9.281.456.248	22c	5.964.926.529	Taxes payable
Utang pihak ketiga - jangka pendek	14.409.900.000	15,19,37	24.295.714.967	Short-term due to third parties
Utang pihak berelasi	82.246.593.869	8e,37	72.268.408.368	Due to related parties
Surat utang konversi	240.903.230.000	20,37	224.627.070.000	Convertible notes
Bagian liabilitas jangka panjang yang jatuh tempo dalam waktu satu tahun:		12,36,37		Current maturities of long-term liabilities:
Utang bank	56.338.581.707	8l,23	116.000.004	Bank loans
Utang pembiayaan	1.429.676.525	24	1.094.918.876	Financing payables
Liabilitas sewa	2.386.516.119	8f,25,33	4.128.877.401	Lease liabilities
Total Liabilitas Jangka Pendek	705.033.329.409		576.349.694.470	**Total Current Liabilities**
LIABILITAS JANGKA PANJANG				**NON-CURRENT LIABILITIES**
Liabilitas jangka panjang - setelah dikurangi bagian yang jatuh tempo dalam waktu satu tahun:		12,36,37		Long-term liabilities - net of current maturities:
Utang bank	33.040.254.068	8l,23	231.999.996	Bank loans
Utang pembiayaan	3.167.783.428	24	2.211.425.128	Financing payables
Liabilitas sewa	11.183.671.819	8f,25,33	11.961.274.084	Lease liabilities
Utang pihak ketiga - jangka panjang	26.997.000.000	15,19,37	25.173.000.000	Long-term due to third parties
Utang pihak berelasi - jangka panjang	4.640.000.000	8e,37	-	Long-term due to related parties
Liabilitas imbalan kerja karyawan	10.700.757.446	26,33	9.664.141.252	Employee benefits liabilities
Total Liabilitas Jangka Panjang	89.729.466.761		49.241.840.460	**Total Non-current Liabilities**
TOTAL LIABILITAS	794.762.796.170		625.591.534.930	**TOTAL LIABILITIES**

*) Laporan posisi keuangan konsolidasian tanggal 31 Desember 2025 tidak termasuk laporan posisi keuangan PT BLDX Komik Nusantara (BLDXKN) dan PT DMMX Hera Sukses (DMMXHS), yang telah dibubarkan masing-masing pada tanggal 18 Juli 2025 dan 22 Juli 2025 (Catatan 1c dan 4).

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	30 September 2026/ *September 30, 2026**)*	Catatan/ *Notes*	31 Desember 2025/ *December 31, 2025*)*	
EKUITAS - NETO				**EQUITY - NET**
Ekuitas - neto yang dapat diatribusikan kepada pemilik Perusahaan				**Equity - net attributable to Owners of the Company**
Modal saham - nilai nominal Rp100 per saham				Share capital - par value Rp100 per share
Modal dasar - 2.000.000.000 saham				Authorized capital 2,000,000,000 shares
Modal ditempatkan dan disetor penuh - 666.667.500 saham	66.666.750.000	27	66.666.750.000	Issued and fully paid capital - 666,667,500 shares
Saham treasuri	(6.625.965.500)	27	(6.625.965.500)	Treasury shares
Tambahan modal disetor - neto	278.272.168.889	28	278.283.289.064	Additional paid-in capital - net
Selisih nilai transaksi dengan kepentingan nonpengendali	21.241.530.546	30b	21.241.530.546	Difference in value arising from transactions with non-controlling interests
Penghasilan (rugi) komprehensif lain				Other comprehensive income (loss)
Selisih kurs penjabaran laporan keuangan dalam mata uang asing	2.921.331.077		1.669.406.940	Differences in translation of financial statements in foreign currencies
Kerugian aktuaria	415.612.528	26	125.663.923	Actuarial losses
Saldo laba (defisit)				Retained earnings (deficit)
Telah ditentukan penggunaannya	600.000.000	29	600.000.000	Appropriated
Belum ditentukan penggunaannya	(104.151.988.485)		(79.543.066.220)	Unappropriated
Total Ekuitas - neto yang dapat diatribusikan kepada pemilik Perusahaan	259.339.439.055		282.417.608.753	Total Equity - net attributable to Owners of the Company
Kepentingan nonpengendali	412.132.415.072	30a	468.197.718.335	Non-controlling interests
TOTAL EKUITAS - NETO	671.471.854.127		750.615.327.088	**TOTAL EQUITY - NET**
TOTAL LIABILITAS DAN EKUITAS - NETO	1.466.234.650.297		1.376.206.862.018	**TOTAL LIABILITIES AND EQUITY - NET**

*) Laporan posisi keuangan konsolidasian tanggal 31 Desember 2025 tidak termasuk laporan posisi keuangan PT BLDX Komik Nusantara (BLDXKN) dan PT DMMX Hera Sukses (DMMXHS), yang telah dibubarkan masing-masing pada tanggal 18 Juli 2025 dan 22 Juli 2025 (Catatan 1c dan 4).

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*) The consolidated statement of financial position as at December 31, 2025 excludes the statements of financial position of PT BLDX Komik Nusantara (BLDXKN) and PT DMMX Hera Sukses (DMMXHS), which were dissolved on July 18, 2025 and July 22, 2025, respectively (Notes 1c and 4).

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Untuk Periode Sembilan Bulan yang Berakhir
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Other Comprehensive Income
For the Nine-Month Period Ended
September 30, 2026 and 2025 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)

	30 September 2026/ *September 30, 2026*	Catatan/ *Notes*	30 September 2025/ *September 30, 2025*	
PENDAPATAN NETO	1.690.734.205.024	8g,31	3.069.989.498.084	**NET REVENUES**
BEBAN POKOK PENDAPATAN	1.596.921.863.390	8h, 9,12,13,32	2.975.926.478.229	**COST OF REVENUES**
LABA KOTOR	93.812.341.634		94.063.019.855	**GROSS PROFIT**
BEBAN USAHA		12		**OPERATING EXPENSES**
Beban umum dan administrasi	79.725.389.406	8k,13,22h, 25,26,33	85.729.338.395	General and administrative expenses
Beban penjualan	14.454.004.582	12,34	16.475.952.368	Selling expenses
Total Beban Usaha	94.179.393.988		102.205.290.763	Total Operating Expenses
RUGI USAHA	(367.052.354)		(8.142.270.908)	**OPERATING LOSS**
PENGHASILAN (BEBAN) LAIN-LAIN				**OTHER INCOME (EXPENSES)**
Pendapatan keuangan	2.153.141.505	5,11,35	4.307.554.838	Finance income
Rugi selisih kurs - neto	(21.709.696.288)		(9.577.097.797)	Loss on foreign exchange - net
Beban keuangan	(8.888.112.310)	7,8e,8f,8j,19, 23,24,25,36	(5.883.813.999)	Finance expenses
Bagian rugi neto untuk tahun berjalan dari entitas asosiasi	(2.521.414.884)	14	(84.500.668)	Share in net loss for the year of associates
(Rugi) Laba investasi lainnya yang belum terealisasi	(17.219.729.600)	6	9.088.387.800	Unrealized (loss) gain on other investments
Provisi kerugian kredit ekspektasian	(1.278.199.575)	7	(634.003.803)	Provision for expected credit losses
Realisasi atas provisi kerugian kredit ekspektasian	1.450.777	7	-	Realization of provision for expected credit losses
Laba (Rugi) investasi lainnya yang telah terealisasi	-	6	(191.200.000)	Realized gain (loss) on other investments
Laba atas pelepasan entitas anak	8.279.213	4	-	Gain on divestment of subsidiaries
Lain-lain - neto	(720.726.871)		529.438.513	Others - net
Total Beban Lain-lain - Neto	(50.175.008.033)		(2.445.235.116)	**Total Other Expenses - Net**
RUGI SEBELUM BEBAN PAJAK PENGHASILAN	(50.542.060.387)		(10.587.506.024)	**LOSS BEFORE INCOME TAX EXPENSE**
BEBAN PAJAK PENGHASILAN - NETO	(5.901.597.047)	22d,22e,22f	(7.136.770.634)	**INCOME TAX EXPENSE - NET**
RUGI NETO PERIODE BERJALAN	(56.443.657.434)		(17.724.276.658)	**NET LOSS FOR THE PERIOD**

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(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)**

**PT NFC INDONESIA Tbk
AND ITS SUBSIDIARIES
Interim Consolidated Statements of Profit or Loss and
Other Comprehensive Income
For the Nine-Month Period Ended
September 30, 2026 and 2025 (Unaudited)
(Figures are Presented in Rupiah,
unless Otherwise Stated)**

	30 September 2026/ *September 30, 2026*	Catatan/ *Notes*	30 September 2025/ *September 30, 2025*	
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				**OTHER COMPREHENSIVE INCOME (LOSS)**
Pos-pos yang akan direklasifikasi ke laba rugi periode berikutnya:				**Items that will be reclassified to profit or loss in subsequent period:**
Selisih kurs penjabaran laporan keuangan dalam mata uang asing dari entitas asosiasi	4.269.768.244	14	2.047.434.407	Differences in translation of financial statements in foreign currencies from associate
Pos-pos yang tidak akan direklasifikasi ke laba rugi periode berikutnya:				**Items that will not be reclassified to profit or loss in subsequent period:**
Pengukuran kembali liabilitas imbalan kerja karyawan	952.631.443	26	117.593.089	Remeasurement of employee benefits liabilities
Efek pajak terkait	(209.497.399)	22f	(25.870.480)	Related tax effect
Total penghasilan komprehensif lain - neto	5.012.902.288		2.139.157.016	Total other comprehensive income - net
TOTAL RUGI KOMPREHENSIF	(51.430.755.146)		(15.585.119.642)	**TOTAL COMPREHENSIVE LOSS**
Laba (rugi) neto periode berjalan yang dapat diatribusikan kepada:				Net income (loss) for the period attributable to:
Pemilik Perusahaan	(24.608.922.265)		(4.588.985.287)	Owners of the Company
Kepentingan nonpengendali	(31.834.735.169)		(13.135.291.371)	Non-controlling interests
TOTAL	(56.443.657.434)		(17.724.276.658)	**TOTAL**
Total penghasilan (rugi) komprehensif yang dapat diatribusikan kepada:				Total comprehensive income (loss) attributable to:
Pemilik Perusahaan	(23.067.049.523)		(3.945.172.724)	Owners of the Company
Kepentingan nonpengendali	(28.363.705.623)		(11.639.946.918)	Non-controlling interests
TOTAL	(51.430.755.146)		(15.585.119.642)	**TOTAL**
RUGI NETO PER SAHAM DASAR YANG DIATRIBUSIKAN KEPADA PEMILIK PERUSAHAAN	(37,15)	40	(6,93)	**BASIC LOSS PER SHARE ATTRIBUTABLE TO OWNERS OF THE COMPANY**