



## INVESTOR BULLETIN

### 1H26 Financial Results

## HIGHLIGHTS

- *Momentum in Smart Commerce Platform Contributes Rp13.7 Billion of NFCX's Rp56.2 Billion Gross Profit*
- *SRUPUT Strengthens Consumer Engagement Through Kartini Day Activation at Atma Jaya Pluit Hospital*
- *International Nurses Day: SRUPUT Distributes 100 Free Cups to Healthcare Workers at Duta Indah Teluk Gong Hospital*
- *NFCX Group Supports the Successful First Week of Brightspot City 2026, Enhancing Event Experience and the Creative Economy Ecosystem*

### **Momentum in Smart Commerce Platform Contributes Rp13.7 Billion of NFCX's Rp56.2 Billion Gross Profit**

PT NFC Indonesia Tbk ("NFCX" or "the Company") recorded a net loss attributable to owners of the Company of Rp21.5 billion in 1H26, compared to a net loss of Rp3.8 billion in 1H25. The wider loss was largely driven by non-operational factors, particularly foreign exchange losses of approximately Rp19.2 billion 1H26 increasing from the loss of Rp1.5 billion in 1H25. Unrealized losses on other investments also amounted to Rp14.3 billion in 1H26 compared to the unrealized gain of Rp3.6 billion in 1H25.

Operationally, the Company recorded consolidated revenues of Rp1.2 trillion in 1H26, 42.4% YoY lower from Rp2.1 trillion in 1H25. The decline was primarily driven by the Digital Product Aggregator segment, where revenues decreased to Rp1.1 trillion in 1H26, down 42.8% YoY from Rp1.9 trillion in 1H25 amid a more competitive environment that continued to affect transaction volumes. The Clean Energy segment also recorded lower revenues of Rp20.1 billion in 1H26, declining 69.3% YoY from Rp65.2 billion in 1H25 as industry-wide challenges continued to affect market demand.

Despite the lower revenue base, gross profit margin managed to increase to 4.6% in 1H26 compared to 3.0% in 1H25. As a result, the gross profit decreased by a more moderate 11.8% YoY from Rp63.7 billion in 1H25 to Rp56.2 billion in 1H26. Similarly, EBITDA only declined by 10.0% YoY from Rp36.8 billion in 1H25 to Rp33.1 billion in 1H26.

Meanwhile, the Smart Commerce Platform continued building on its momentum during the first half of 2026, generating a substantial gross profit of Rp13.7 billion, amounting nearly 25% of the Company's overall gross profit for 1H26. The growth in this platform further establishes itself as an increasingly meaningful contributor to the Company's profitability.



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#### **SRUPUT Strengthens Consumer Engagement Through Kartini Day Activation at Atma Jaya Pluit Hospital**

In April 2026, NFCX Group, through its beverage brand SRUPUT, held a Kartini Day brand activation at Atma Jaya Pluit Hospital. This activation included the distribution of more than 100 free beverages and 50% discount vouchers for medical staff, employees, patients, and hospital visitors as part of its consumer engagement strategy.

SRUPUT is an innovative beverage solution powered by smart vending machine technology developed by NFCX Group. With an integrated digital system, SRUPUT vending machines offer easy access, fast transactions, and consistent product quality across various high-traffic locations such as hospitals, public areas, and commercial facilities.

Through its smart vending machine technology, SRUPUT provides a hygienic, fast, easily accessible, and digitally integrated beverage service. The activation received a positive response and demonstrated the potential of experiential marketing to enhance brand awareness, customer experience, brand recall, and repeat purchase intent.

Going forward, SRUPUT will continue to conduct similar activations across various locations in the Greater Jakarta area as part of NFCX Group's efforts to strengthen Indonesia's technology-driven consumer engagement ecosystem.



#### **International Nurses Day: SRUPUT Distributes 100 Free Cups to Healthcare Workers at Duta Indah Teluk Gong Hospital**

May 2026, as the celebration of International Nurses Day 2026, SRUPUT carried out an activation at Duta



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Indah Teluk Gong Hospital by distributing 100 free cups of beverages to nurses, doctors, and healthcare workers on Wednesday (13/5). The initiative served as a form of appreciation for medical professionals who play a vital role in supporting public healthcare services.

The activity at Duta Indah Teluk Gong Hospital marks SRUPUT's second activation. This continuity reflects the brand's effort to expand engagement through initiatives that are present in various social moments. Through this initiative, SRUPUT not only introduced its products but also strengthened its engagement with the community through a relevant social occasion.

Going forward, SRUPUT plans to conduct similar activations at various locations as part of NFCX Group's strategy to expand public engagement, reinforce brand presence, and create added value and a positive impact on the surrounding community.



### **NFCX Group Supports the Successful First Week of Brightspot City 2026, Enhancing Event Experience and the Creative Economy Ecosystem**

May 2026, NFCX Group supported the first week of Brightspot City 2026, held from May 26–31, 2026, at Agora Mall, Jakarta, by providing Videotron and Standing Signage solutions across various event areas.

These digital solutions enabled organizers and tenants to deliver information dynamically, enhance brand visibility, and create a more informative and integrated visitor experience. The technology was also utilized by several participating brands, including Fujifilm and The Goods Dept, to strengthen visual communication and increase booth appeal.



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The strong visitor turnout demonstrated that offline events continue to play an important role in supporting the growth of the creative economy, strengthening engagement between brands and consumers, and creating opportunities for local brands to expand their market reach. NFCX Group also continued its support during the second week of Brightspot City 2026, held from June 4–7, 2026, as part of its commitment to helping creative industry players adapt through relevant digital solutions.





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#### FINANCIAL SUMMARY

(Expressed in billion Rupiah, unless otherwise stated)

| Profit & Loss    | 1H25    | 1H26    | %Chg   |
|------------------|---------|---------|--------|
| Revenue          | 2,135.5 | 1,229.6 | (42.4) |
| Gross Profit     | 63.7    | 56.2    | (11.8) |
| EBITDA           | 36.8    | 33.1    | (10.0) |
| Operating Profit | (2.9)   | (7.9)   | 169.3  |
| Net Income*      | (3.8)   | (21.5)  | 465.7  |

\*) attributable to the Owners of the Company

| Financial Position | 1H2025  | 1H26    | %Chg  |
|--------------------|---------|---------|-------|
| Asset              | 1,376.2 | 1,451.2 | 5.5   |
| Liabilities        | 625.6   | 746.4   | 19.3  |
| Equity             | 750.6   | 704.8   | (6.1) |

| Revenue by segment         | 1H25           | 1H26           | %Chg          |
|----------------------------|----------------|----------------|---------------|
| Digital Product Aggregator | 1,947.1        | 1,113.1        | (42.8)        |
| Digital cloud advertising  | 122.9          | 72.8           | (40.8)        |
| Clean Energy               | 65.2           | 20.1           | (69.3)        |
| Smart Commerce Platform    | 0.2            | 23.7           | 13384.1       |
| <b>Total Revenues</b>      | <b>2,135.5</b> | <b>1,229.6</b> | <b>(42.4)</b> |

| Gross Profit by segment    | 1H25        | 1H26        | %Chg          |
|----------------------------|-------------|-------------|---------------|
| Digital Product Aggregator | 16.3        | 10.6        | (35.0)        |
| Digital cloud advertising  | 44.0        | 36.5        | (17.1)        |
| Clean Energy               | 3.2         | (4.7)       | (244.4)       |
| Smart Commerce Platform    | 0.1         | 13.7        | 12771.4       |
| <b>Total Gross Profit</b>  | <b>63.7</b> | <b>56.2</b> | <b>(11.8)</b> |

Further Information, please contact:

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## 1H26 Financial Results

**PT NFC INDONESIA Tbk  
DAN ENTITAS ANAKNYA**  
Laporan Posisi Keuangan Konsolidasian Interim  
30 Juni 2026 dan 31 Desember 2025 (Tidak Diaudit)  
(Angka-angka Disajikan dalam Rupiah,  
kecuali Dinyatakan Lain)

**PT NFC INDONESIA Tbk  
AND ITS SUBSIDIARIES**  
Interim Consolidated Statements of Financial Position  
June 30, 2026 and December 31, 2025 (Unaudited)  
(Figures are Presented in Rupiah,  
unless Otherwise Stated)

|                                                                                                                                                                                                           | 30 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes | 31 Desember 2025/<br>December 31, 2025*) |                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                                                                                                                               |                                |                   |                                          | <b>ASSETS</b>                                                                                                                                                |
| <b>ASET LANCAR</b>                                                                                                                                                                                        |                                |                   |                                          | <b>CURRENT ASSETS</b>                                                                                                                                        |
| Kas dan setara kas                                                                                                                                                                                        | 108.705.901.685                | 5,37              | 145.763.350.249                          | Cash and cash equivalents                                                                                                                                    |
| Investasi lainnya                                                                                                                                                                                         | 31.456.985.800                 | 6,8a,37           | 45.779.384.200                           | Other investments                                                                                                                                            |
| Piutang usaha - setelah dikurangi<br>cadangan kerugian kredit<br>ekspektasian masing-masing<br>sebesar Rp4.913.494.879<br>dan Rp3.629.630.804 pada<br>tanggal 30 Juni 2026 dan<br>31 Desember 2025        |                                | 7,36,37           |                                          | Trade receivables - net of provision<br>for expected credit losses of<br>Rp4,913,494,879 and<br>Rp3,629,630,804 as at June 30,<br>2026 and December 31, 2025 |
| Pihak ketiga                                                                                                                                                                                              | 164.165.901.139                |                   | 222.646.100.702                          | Third parties                                                                                                                                                |
| Pihak berelasi                                                                                                                                                                                            | 10.495.297.310                 | 8b                | 6.024.096.304                            | Related parties                                                                                                                                              |
| Piutang lain-lain - pihak ketiga -<br>neto - setelah dikurangi<br>cadangan kerugian kredit<br>ekspektasian masing-masing<br>sebesar Rp10.704.320.000<br>pada tanggal 30 Juni 2026 dan<br>31 Desember 2025 | 12.799.759.768                 | 37                | 14.251.924.947                           | Other receivables - third parties -<br>net of provision for expected credit<br>losses of Rp10,704,320,000 as at<br>June 30, 2026 and December 31,<br>2025    |
| Persediaan                                                                                                                                                                                                | 313.962.373.332                | 9,32              | 215.973.536.026                          | Inventories                                                                                                                                                  |
| Uang muka                                                                                                                                                                                                 | 139.392.258.422                | 10                | 134.960.123.746                          | Advances                                                                                                                                                     |
| Beban dibayar di muka                                                                                                                                                                                     | 3.612.014.581                  |                   | 3.040.027.210                            | Prepaid expenses                                                                                                                                             |
| Pajak dibayar di muka                                                                                                                                                                                     | 42.384.819.690                 | 22a               | 24.333.268.689                           | Prepaid taxes                                                                                                                                                |
| Piutang pihak ketiga                                                                                                                                                                                      | 31.466.768.819                 | 11,35,37          | 30.813.123.273                           | Due from third parties                                                                                                                                       |
| Piutang pihak berelasi                                                                                                                                                                                    | 58.666.209.856                 | 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                                                                                                                                         |
| <b>Total Aset Lancar</b>                                                                                                                                                                                  | <b>920.312.305.402</b>         |                   | <b>896.399.271.235</b>                   | <b>Total Current Assets</b>                                                                                                                                  |

\*) 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).

\*) 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 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes        | 31 Desember 2025/<br>December 31, 2025*) |                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET TIDAK LANCAR</b>                                                                                                                                                               |                                |                          |                                          | <b>NON-CURRENT ASSETS</b>                                                                                                                                    |
| Aset tetap - setelah<br>dikurangi akumulasi<br>penyusutan masing-masing<br>sebesar Rp292.898.702.452<br>dan Rp266.612.326.524<br>pada tanggal 30 Juni 2026<br>dan 31 Desember 2025     | 277.997.101.433                | 12,23,24,<br>25,32,33,34 | 232.937.112.960                          | Property and equipment - net of<br>accumulated depreciation of<br>Rp292.898.702.452 and<br>Rp266,612,326,524 as at<br>June 30, 2026 and<br>December 31, 2025 |
| Aset takberwujud - setelah<br>dikurangi akumulasi amortisasi<br>masing-masing sebesar<br>Rp20.333.587.365 dan<br>Rp18.649.737.846 pada tanggal<br>30 Juni 2026 dan<br>31 Desember 2025 | 5.269.028.043                  | 13,32,33                 | 6.952.877.562                            | Intangible assets - net of<br>accumulated amortization of<br>Rp20,333,587,365 and<br>Rp18,649,737,846 as at<br>June 30, 2026 and<br>December 31, 2025        |
| Investasi pada entitas<br>asosiasi                                                                                                                                                     | 101.515.757.686                | 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<br>konversi                                                                                                                                                    | 40.000.000.000                 | 16,37                    | 40.000.000.000                           | Investment in convertible<br>bonds                                                                                                                           |
| Tagihan restitusi pajak<br>penghasilan                                                                                                                                                 | 6.568.970.719                  | 22b                      | 3.871.637.514                            | Claims for tax refund                                                                                                                                        |
| Aset pajak tangguhan                                                                                                                                                                   | 26.525.544.920                 | 22f                      | 25.169.565.235                           | Deferred tax assets - net                                                                                                                                    |
| Aset tidak lancar lainnya                                                                                                                                                              | 10.568.966.959                 | 17                       | 10.220.776.203                           | Other non-current assets                                                                                                                                     |
| <b>Total Aset Tidak Lancar</b>                                                                                                                                                         | <b>530.901.577.121</b>         |                          | <b>479.807.590.783</b>                   | <b>Total Non-current Assets</b>                                                                                                                              |
| <b>TOTAL ASET</b>                                                                                                                                                                      | <b>1.451.213.882.523</b>       |                          | <b>1.376.206.862.018</b>                 | <b>TOTAL ASSETS</b>                                                                                                                                          |

\*) 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 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes | 31 Desember 2025/<br>December 31, 2025*) |                                                       |
|--------------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------------------------------------|-------------------------------------------------------|
| <b>LIABILITAS DAN<br/>EKUITAS - NETO</b>                                                               |                                |                   |                                          | <b>LIABILITIES AND<br/>EQUITY - NET</b>               |
| <b>LIABILITAS</b>                                                                                      |                                |                   |                                          | <b>LIABILITIES</b>                                    |
| <b>LIABILITAS JANGKA<br/>PENDEK</b>                                                                    |                                |                   |                                          | <b>CURRENT LIABILITIES</b>                            |
| Utang usaha                                                                                            |                                | 18,37             |                                          | Trade payables                                        |
| Pihak ketiga                                                                                           | 36.289.832.317                 |                   | 38.155.714.274                           | Third parties                                         |
| Pihak berelasi                                                                                         | 143.378.214.279                | 8d                | 134.759.614.387                          | Related parties                                       |
| Utang lain-lain - pihak ketiga                                                                         | 15.320.500.714                 | 37                | 15.425.642.789                           | Other payables - third parties                        |
| Beban akrual                                                                                           | 7.664.243.715                  | 37                | 3.576.632.982                            | Accrued expenses                                      |
| Deposit dari pelanggan                                                                                 | 42.243.927.355                 | 21                | 51.936.173.893                           | Deposit from customers                                |
| Utang pajak                                                                                            | 2.305.647.906                  | 22c               | 5.964.926.529                            | Taxes payable                                         |
| Utang pihak ketiga - jangka<br>pendek                                                                  | 14.296.300.000                 | 15,19,37          | 24.295.714.967                           | Short-term due to third<br>parties                    |
| Utang pihak berelasi                                                                                   | 86.976.157.069                 | 8e,37             | 72.268.408.368                           | Due to related parties                                |
| Surat utang konversi                                                                                   | 239.002.560.000                | 20,37             | 224.627.070.000                          | Convertible notes                                     |
| Bagian liabilitas jangka<br>panjang yang jatuh<br>tempo dalam waktu<br>satu tahun:                     |                                | 12,36,37          |                                          | Current maturities of<br>long-term liabilities:       |
| Utang bank                                                                                             | 62.758.100.432                 | 8i,23             | 116.000.004                              | Bank loans                                            |
| Utang pembiayaan                                                                                       | 1.496.541.176                  | 24                | 1.094.918.876                            | Financing payables                                    |
| Liabilitas sewa                                                                                        | 3.220.929.147                  | 8f,25,33          | 4.128.877.401                            | Lease liabilities                                     |
| <b>Total Liabilitas<br/>Jangka Pendek</b>                                                              | <b>654.952.954.110</b>         |                   | <b>576.349.694.470</b>                   | <b>Total Current Liabilities</b>                      |
| <b>LIABILITAS JANGKA<br/>PANJANG</b>                                                                   |                                |                   |                                          | <b>NON-CURRENT<br/>LIABILITIES</b>                    |
| Liabilitas jangka panjang - setelah<br>dikurangi bagian yang jatuh<br>tempo dalam waktu satu<br>tahun: |                                | 12,36,37          |                                          | Long-term liabilities - net<br>of current maturities: |
| Utang bank                                                                                             | 21.506.754.069                 | 8i,23             | 231.999.996                              | Bank loans                                            |
| Utang pembiayaan                                                                                       | 3.521.013.179                  | 24                | 2.211.425.128                            | Financing payables                                    |
| Liabilitas sewa                                                                                        | 11.051.121.624                 | 8f,25,33          | 11.961.274.084                           | Lease liabilities                                     |
| Utang pihak ketiga - jangka<br>panjang                                                                 | 26.784.000.000                 | 15,19,37          | 25.173.000.000                           | Long-term due to third<br>parties                     |
| Utang pihak berelasi - jangka<br>panjang                                                               | 18.640.000.000                 | 8e,37             | -                                        | Long-term due to related<br>parties                   |
| Liabilitas imbalan kerja<br>karyawan                                                                   | 9.911.170.885                  | 26,33             | 9.664.141.252                            | Employee benefits<br>liabilities                      |
| <b>Total Liabilitas<br/>Jangka Panjang</b>                                                             | <b>91.414.059.757</b>          |                   | <b>49.241.840.460</b>                    | <b>Total Non-current<br/>Liabilities</b>              |
| <b>TOTAL LIABILITAS</b>                                                                                | <b>746.367.013.867</b>         |                   | <b>625.591.534.930</b>                   | <b>TOTAL LIABILITIES</b>                              |

\*) 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 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes | 31 Desember 2025/<br>December 31, 2025*) |                                                                              |
|--------------------------------------------------------------------------------|--------------------------------|-------------------|------------------------------------------|------------------------------------------------------------------------------|
| <b>EKUITAS - NETO</b>                                                          |                                |                   |                                          | <b>EQUITY - NET</b>                                                          |
| 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)                                                 | (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                 | 2.929.355.609                  |                   | 1.669.406.940                            | Differences in translation of financial statements in foreign currencies     |
| Kerugian aktuarial                                                             | 400.540.814                    | 26                | 125.663.923                              | Actuarial losses                                                             |
| Saldo laba (defisit) Telah ditentukan penggunaannya                            | 600.000.000                    | 29                | 600.000.000                              | Retained earnings (deficit) Appropriated                                     |
| Belum ditentukan penggunaannya                                                 | (101.073.981.146)              |                   | (79.543.066.220)                         | Unappropriated                                                               |
| <b>Total Ekuitas - neto yang dapat diatribusikan kepada pemilik Perusahaan</b> | <b>262.410.399.212</b>         |                   | <b>282.417.608.753</b>                   | <b>Total Equity - net attributable to Owners of the Company</b>              |
| Kepentingan nonpengendali                                                      | 442.436.469.444                | 30a               | 468.197.718.335                          | Non-controlling interests                                                    |
| <b>TOTAL EKUITAS - NETO</b>                                                    | <b>704.846.868.656</b>         |                   | <b>750.615.327.088</b>                   | <b>TOTAL EQUITY - NET</b>                                                    |
| <b>TOTAL LIABILITAS DAN EKUITAS - NETO</b>                                     | <b>1.451.213.882.523</b>       |                   | <b>1.376.206.862.018</b>                 | <b>TOTAL LIABILITIES AND EQUITY - NET</b>                                    |

\*) 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).

\*) 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).



## INVESTOR BULLETIN

### 1H26 Financial Results

**PT NFC INDONESIA Tbk  
DAN ENTITAS ANAKNYA**  
Laporan Laba Rugi dan  
Penghasilan Komprehensif lain Konsolidasian Interim  
Untuk Periode Enam Bulan yang Berakhir  
Pada Tanggal 30 Juni 2026 dan 2025 (Tidak Diaudit)  
(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 Six-Month Period Ended  
June 30, 2026 and 2025 (Unaudited)  
(Figures are Presented in Rupiah,  
unless Otherwise Stated)

|                                                                | 30 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes             | 30 Juni 2025/<br>June 30, 2025 |                                                        |
|----------------------------------------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------------------------------|
| <b>PENDAPATAN NETO</b>                                         | 1.229.583.563.001              | 8g,31                         | 2.135.460.683.393              | <b>NET REVENUES</b>                                    |
| <b>BEBAN POKOK<br/>PENDAPATAN</b>                              | 1.173.383.847.926              | 8h,<br>9,12,13,32             | 2.071.771.973.298              | <b>COST OF REVENUES</b>                                |
| <b>LABA KOTOR</b>                                              | 56.199.715.075                 |                               | 63.688.710.095                 | <b>GROSS PROFIT</b>                                    |
| <b>BEBAN USAHA</b>                                             |                                | 12                            |                                | <b>OPERATING EXPENSES</b>                              |
| Beban umum dan administrasi                                    | 53.960.056.573                 | 8k,13,22h,<br>25,26,33        | 55.386.128.409                 | General and administrative<br>expenses                 |
| Beban penjualan                                                | 10.090.379.384                 | 12,34                         | 11.217.596.367                 | Selling expenses                                       |
| Total Beban Usaha                                              | 64.050.435.957                 |                               | 66.603.724.776                 | Total Operating Expenses                               |
| <b>LABA USAHA</b>                                              | (7.850.720.882)                |                               | (2.915.014.681)                | <b>OPERATING PROFIT</b>                                |
| <b>PENGHASILAN (BEBAN)<br/>LAIN-LAIN</b>                       |                                |                               |                                | <b>OTHER INCOME<br/>(EXPENSES)</b>                     |
| Pendapatan keuangan                                            | 1.526.335.574                  | 5,11,35                       | 2.891.534.880                  | Finance income                                         |
| Rugi selisih kurs - neto                                       | (19.197.949.414)               |                               | (1.457.000.820)                | Loss on foreign exchange - net                         |
| Beban keuangan                                                 | (5.397.131.866)                | 7,8e,8f,8j,19,<br>23,24,25,36 | (2.131.546.398)                | Finance expenses                                       |
| Bagian rugi neto untuk tahun<br>berjalan dari entitas asosiasi | (980.824.706)                  | 14                            | (1.420.293.497)                | Share in net loss for the year<br>of associates        |
| (Rugi) Laba investasi lainnya<br>yang belum terealisasi        | (14.322.398.400)               | 6                             | 3.551.431.900                  | Unrealized (loss) gain on other<br>investments         |
| Provisi kerugian kredit<br>ekspektasian                        | (1.383.763.007)                | 7                             | (2.953.955.662)                | Provision for expected credit<br>losses                |
| Realisasi atas provisi kerugian<br>kredit ekspektasian         | 99.898.932                     | 7                             | -                              | Realization of provision for<br>expected credit losses |
| Rugi investasi lainnya yang<br>telah terealisasi               | -                              | 6                             | (191.200.000)                  | Realized loss on other<br>investments                  |
| Lain-lain - neto                                               | (476.929.383)                  |                               | 493.237.135                    | Others - net                                           |
| Total Beban<br>Lain-lain - Neto                                | (40.132.762.270)               |                               | (1.217.792.462)                | Total Other<br>Expenses - Net                          |
| <b>RUGI SEBELUM BEBAN<br/>PAJAK PENGHASILAN</b>                | (47.983.483.152)               |                               | (4.132.807.143)                | <b>LOSS BEFORE<br/>INCOME TAX EXPENSE</b>              |
| <b>BEBAN PAJAK<br/>PENGHASILAN - NETO</b>                      | (2.791.244.446)                | 22d,22e,22f                   | (5.538.698.448)                | <b>INCOME TAX EXPENSE - NET</b>                        |
| <b>RUGI NETO<br/>PERIODE BERJALAN</b>                          | (50.774.727.598)               |                               | (9.671.505.591)                | <b>NET LOSS<br/>FOR THE PERIOD</b>                     |



## INVESTOR BULLETIN

### 1H26 Financial Results

**PT NFC INDONESIA Tbk  
DAN ENTITAS ANAKNYA**  
Laporan Laba Rugi dan  
Penghasilan Komprehensif lain Konsolidasian Interim  
Untuk Periode Enam Bulan yang Berakhir  
Pada Tanggal 30 Juni 2026 dan 2025 (Tidak Diaudit)  
(Angka-angka Disajikan dalam Rupiah,  
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**PT NFC INDONESIA Tbk  
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Interim Consolidated Statements of Profit or Loss and  
Other Comprehensive Income  
For the Six-Month Period Ended  
June 30, 2026 and 2025 (Unaudited)  
(Figures are Presented in Rupiah,  
unless Otherwise Stated)

|                                                                                                    | 30 Juni 2026/<br>June 30, 2026 | Catatan/<br>Notes | 30 Juni 2025/<br>June 30, 2025 |                                                                                                  |
|----------------------------------------------------------------------------------------------------|--------------------------------|-------------------|--------------------------------|--------------------------------------------------------------------------------------------------|
| <b>PENGHASILAN (RUGI)<br/>KOMPREHENSIF LAIN</b>                                                    |                                |                   |                                | <b>OTHER COMPREHENSIVE<br/>INCOME (LOSS)</b>                                                     |
| Pos-pos yang akan<br>direklasifikasi ke laba<br>rugi periode berikutnya:                           |                                |                   |                                | Items that will be reclassified<br>to profit or loss in<br>subsequent period:                    |
| Selisih kurs penjabaran<br>laporan keuangan dalam<br>mata uang asing dari<br>entitas asosiasi      | 4.297.168.445                  | 14                | 273.479.750                    | Differences in translation of<br>financial statements in<br>foreign currencies from<br>associate |
| Pos-pos yang tidak akan<br>direklasifikasi ke laba<br>rugi periode berikutnya:                     |                                |                   |                                | Items that will not be<br>reclassified to profit or<br>loss in subsequent period:                |
| Pengukuran kembali<br>liabilitas imbalan kerja<br>karyawan                                         | 910.472.079                    | 26                | 81.915.392                     | Remeasurement of employee<br>benefits liabilities                                                |
| Efek pajak terkait                                                                                 | (200.303.858)                  | 22f               | (20.766.986)                   | Related tax effect                                                                               |
| Total penghasilan<br>komprehensif lain - neto                                                      | 5.007.336.666                  |                   | 334.628.156                    | Total other comprehensive<br>income - net                                                        |
| <b>TOTAL RUGI<br/>KOMPREHENSIF</b>                                                                 | <b>(45.767.390.932)</b>        |                   | <b>(9.336.877.435)</b>         | <b>TOTAL COMPREHENSIVE<br/>LOSS</b>                                                              |
| Laba (rugi) neto periode<br>berjalan yang dapat<br>diatribusikan kepada:                           |                                |                   |                                | Net income (loss) for the period<br>attributable to:                                             |
| Pemilik Perusahaan                                                                                 | (21.530.914.926)               |                   | (3.840.396.829)                | Owners of the Company                                                                            |
| Kepentingan nonpengendali                                                                          | (29.243.812.672)               |                   | (5.831.108.762)                | Non-controlling interests                                                                        |
| <b>TOTAL</b>                                                                                       | <b>(50.774.727.598)</b>        |                   | <b>(9.671.505.591)</b>         | <b>TOTAL</b>                                                                                     |
| Total penghasilan laba (rugi)<br>komprehensif yang dapat<br>diatribusikan kepada:                  |                                |                   |                                | Total comprehensive<br>income (loss) attributable to:                                            |
| Pemilik Perusahaan                                                                                 | (19.996.089.366)               |                   | (3.731.193.745)                | Owners of the Company                                                                            |
| Kepentingan nonpengendali                                                                          | (25.771.301.566)               |                   | (5.605.683.690)                | Non-controlling interests                                                                        |
| <b>TOTAL</b>                                                                                       | <b>(45.767.390.932)</b>        |                   | <b>(9.336.877.435)</b>         | <b>TOTAL</b>                                                                                     |
| <b>RUGI NETO PER<br/>SAHAM DASAR YANG<br/>DIATRIBUSIKAN<br/>YANG KEPADA PEMILIK<br/>PERUSAHAAN</b> | <b>(32,50)</b>                 | <b>40</b>         | <b>(5,80)</b>                  | <b>BASIC LOSS<br/>PER SHARE<br/>ATTRIBUTABLE TO<br/>OWNERS OF THE<br/>COMPANY</b>                |