



MR.D.I.Y. INDONESIA

3Q2025
Result Announcement

30 October 2025

Strictly Private & Confidential

MR.D.I.Y.
Always Low Prices

Disclaimer and Cautionary Statements

Forward-Looking Statements

This document may contain forward-looking information or forward-looking statements including, but not limited to discussions of strategy, future plans and indicative financial performance (collectively, "forward-looking information"). All information contained in this document that is not clearly historical in nature or that necessarily depends on future or subsequent events is forward-looking information prepared as of the date of this document is based upon the opinions and estimates of management as well as the information available to management as of the date of this document. In some cases, forward-looking information can be identified by the use of forward-looking terminology such as "expect", "will", "should", "intend", "anticipate", "potential", "proposed", "estimate" and other similar words, expressions and phrases, including negative and grammatical variations thereof, or statements that certain events or conditions "may," or "will" happen, or by discussion of strategy.

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Non-IFAS Measures

The Company uses the following non-Indonesian Financial Accounting Standards (IFAS) financial measure such as EBITDA. This non-IFAS financial measure has certain limitations in that they do not include the impact of certain expenses that are reflected in Company's consolidated financial statements that are necessary to operate the Company's business. Non-IFAS measurements are not intended to replace the presentation of The Company's financial results in accordance with IFAS. Thus, this non-IFAS financial measures should be considered in addition to, not as substitutes for, or in isolation from, measures prepared in accordance with IFAS

Consolidated Financial Information

The Company furnished the result for the nine months ended 30 September 2025 and 2024. The information for the nine months ended 30 September 2025 and 2024 is extracted from the unaudited and unreviewed consolidated financial statements of the Company as of and for the nine months ended 30 September 2025 (with unaudited and unreviewed consolidated financial information for the nine months ended 30 September 2024 disclosed as comparative). The Company's consolidated financial statements as of and for the nine months ended 30 September 2025 (with unaudited and unreviewed consolidated financial information for the nine months ended 30 September 2024 disclosed as comparative), have been prepared by and is the responsibility of management. This consolidated financial information has not been audited, reviewed, examined, or had any procedures applied by an independent certified public accountant. Accordingly, there are no opinions or any other form of assurance expressed with respect to any and all interim financial information as of 30 September 2025 and for the nine months ended 30 September 2025 and 2024 presented in this document.

Furthermore, in this document, the Company has also furnished the results of the three months ended 30 September 2025 and 2024 which have been prepared by and are the responsibility of management. The consolidated financial information for the three months ended 30 September 2025 and 2024 have not been audited, reviewed, examined, or had any procedures applied on by independent certified public accountant. Accordingly, there are no opinions or any other form of assurance expressed with respect to any and all consolidated financial information for the three months ended 30 September 2025 and 2024 presented in this document.

In addition, the Company has furnished certain of the pro forma consolidated financial information as if PT Mitra Indoguna Yasa ("MIY") and its subsidiaries had been consolidated as of 1 January 2022. The pro forma financial information has been prepared based on the Company's historical financial information. The pro forma financial information is (i) not intended to be a complete presentation of the Company's financial performance or results of operations had the transactions been concluded as of and for the periods indicated; (ii) is presented based on currently available information and estimates and assumptions that the Company's management believes are reasonable as of the issuance date of this document; (iii) is intended for informational purposes only; and (iv) does not reflect all decisions that are undertaken by the Company after the consolidation. Furthermore, the pro forma financial information is provided for illustrative and informational purposes only and is not necessarily indicative of the Company's future results of operations or financial condition as a publicly traded company. This pro forma financial information has been reviewed in limitation for internal purpose by a third-party.

Operating Metrics

Same Store Sales Growth or SSSG, a metric used to measure the revenue growth of stores that have been in operation for at least 24 months. The SSSG of the stores for a period (e.g. 6 or 12 months) is calculated by dividing (a) the revenue generated by the stores during that period after deducting the revenue generated by those same stores during the corresponding period of the same duration in the immediately preceding year, by (b) the revenue generated by those same stores during the period of the same duration in the immediately preceding year. SSSG for a six-month period can therefore only be calculated for the stores which have been in operation at a minimum of 24 months from July 1 in the two prior years and remained operating throughout the six months for the relevant period and SSSG for a 12-month period can therefore only be calculated for the stores which have been in operation for a minimum of 24 months from January 1 in the prior two years and remained operating throughout the relevant year

1. Business Highlights

2. Financial Results

3. Management Discussion

3Q2025 at a Glance



Revenue
IDR 2,037.5 bn
(↑18.7% YoY)

GP Margin
54.7%
(↓1.1 p.p. YoY)

Profit after Tax ("PAT")
IDR 285.0 bn
(↑12.7% YoY)

PAT Margin
14.0%
(↓0.7 p.p. YoY)

Net cash from operating
activities
IDR 1,001.9 bn
(↑94.5% YoY)

Gearing ratio
0.4x

1,154
Stores
70
new stores

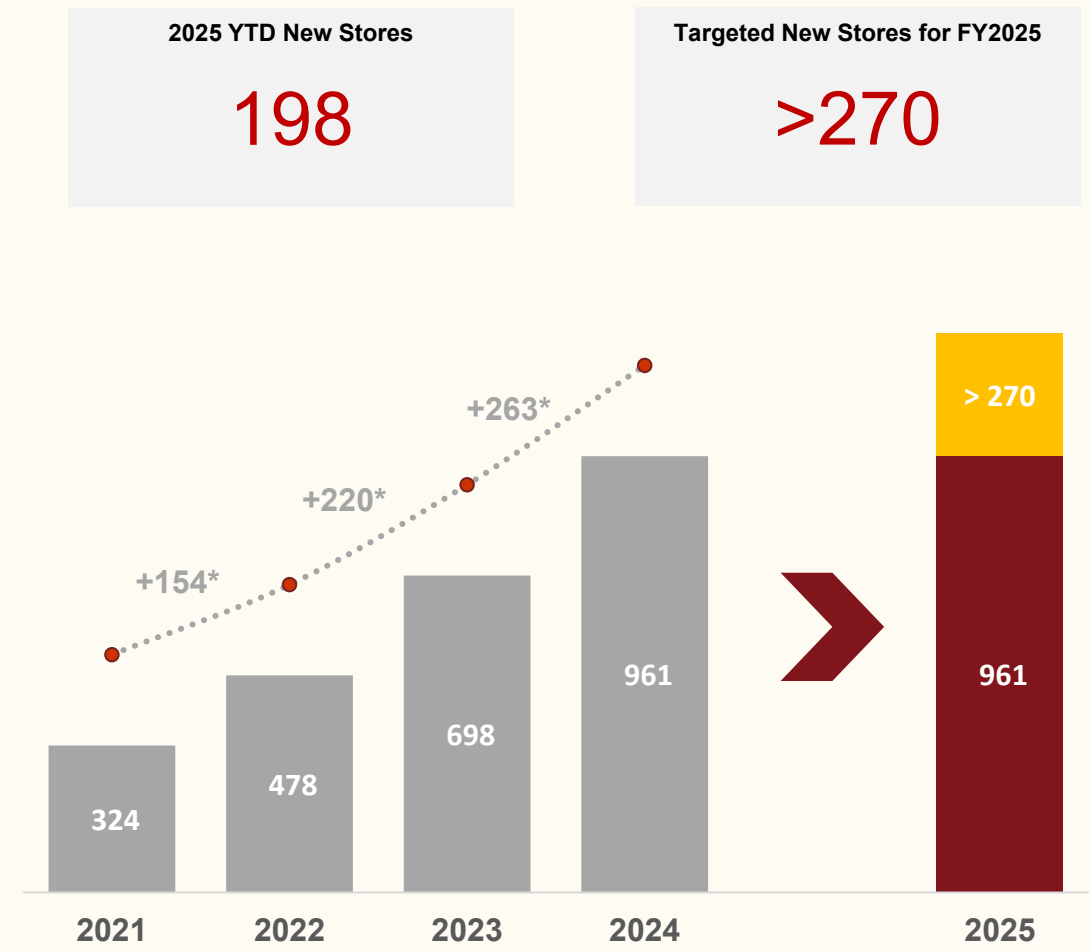
Return on Equity
32.5%

Store Network as per 30 September 2025



Consistent High-Pace Growth Amid Market Environment

Store Count Progression



Resilient Expansion Driven by Discipline and Execution

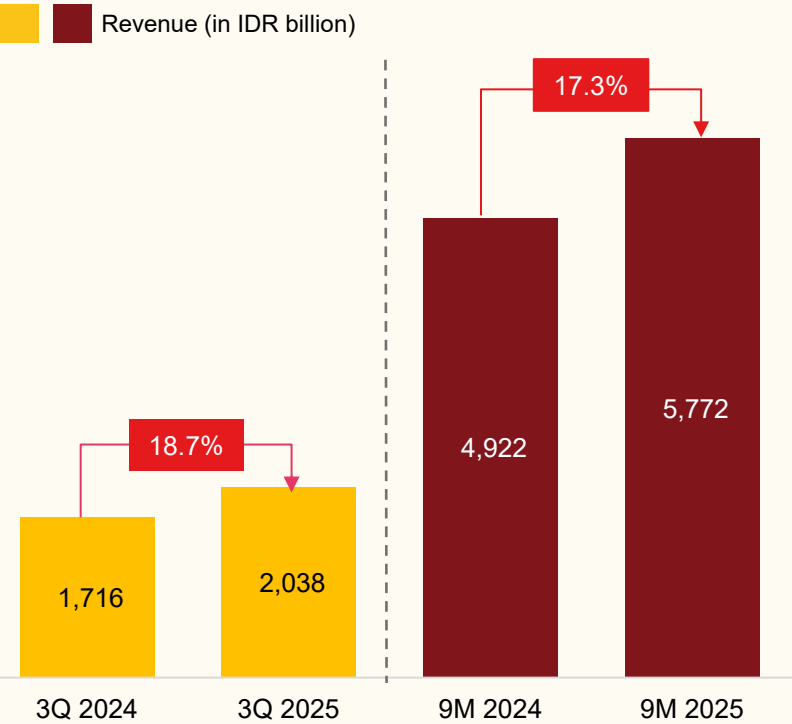
- Expanding presence across high-potential regions to capture broader customer demand nationwide
- # of stores opened in 3Q2025
 - Java: +32; Non-Java: +38
 - Mall: + 7; FS: +63
- Supported by a strong site pipeline while maintaining disciplined store productivity

*) Net store addition

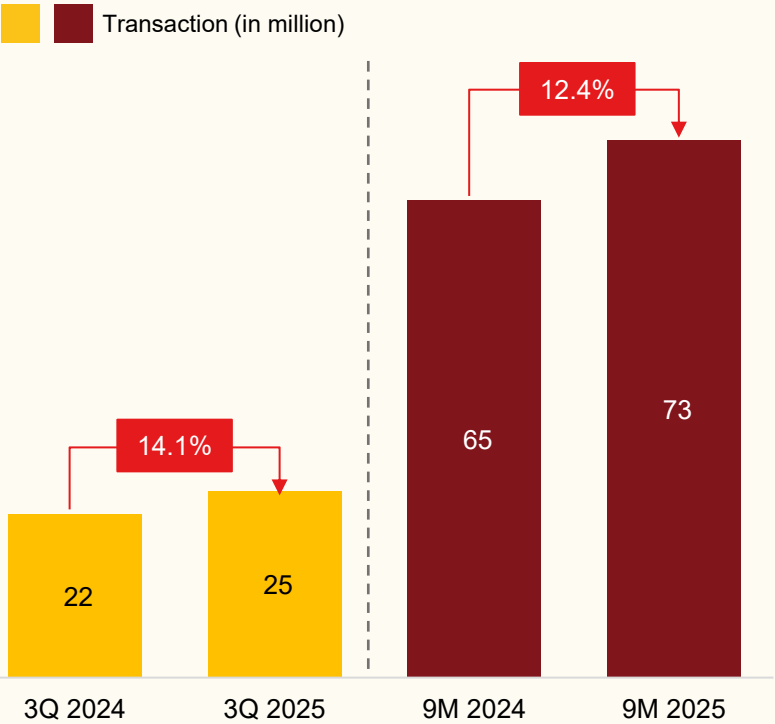
1. Business Highlights
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Growth in Revenue and Transaction

Revenue



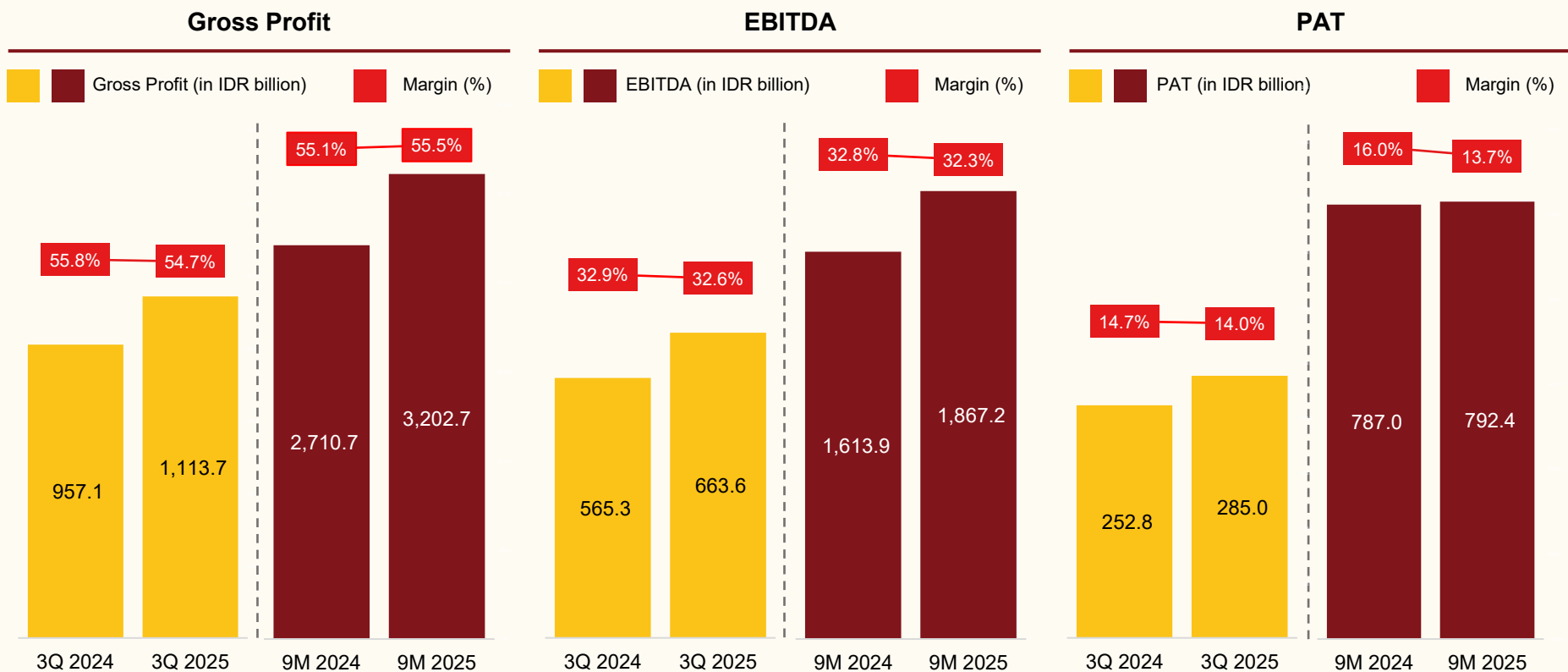
Number of Transactions



9M2025 vs 9M2024

- Revenue grew 17.3% YoY, supported by 12.4% increase in transaction volume
- Growth reflects resilient consumer demand and sustained traffic across regions and product categories

Stable Margins With Continued Expansion

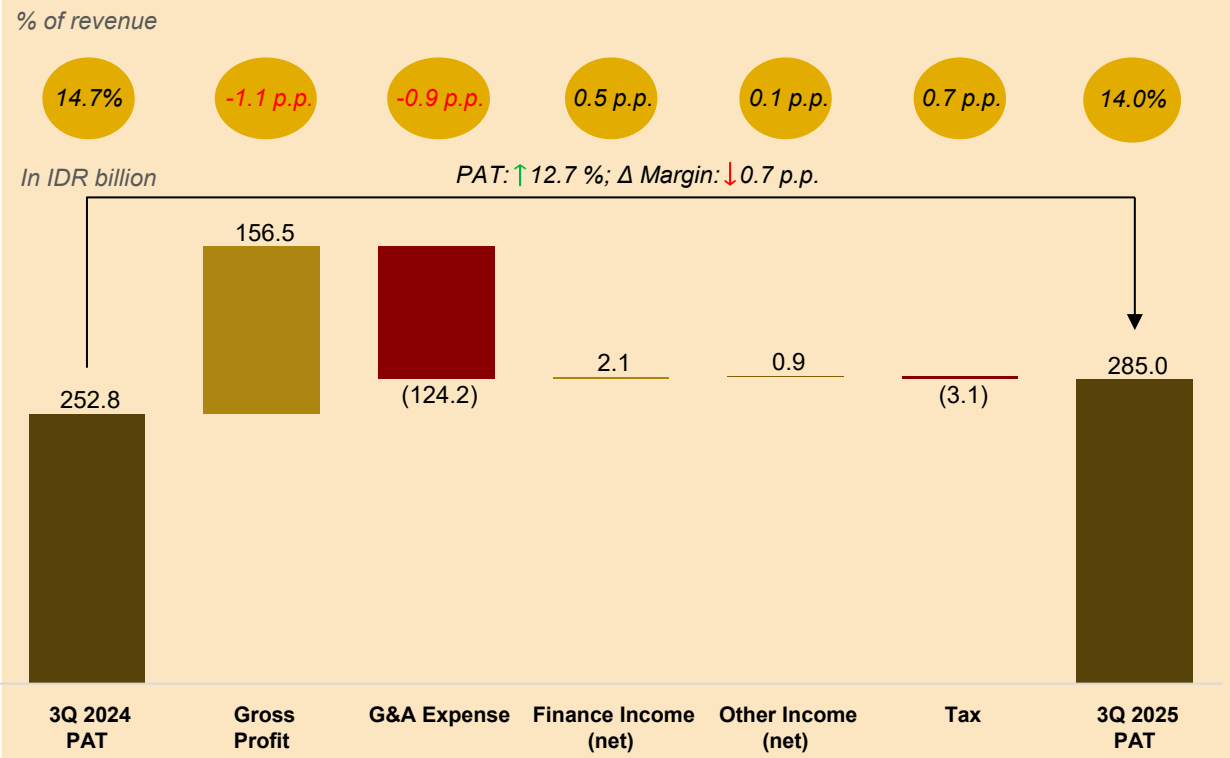


9M2025 vs 9M2024

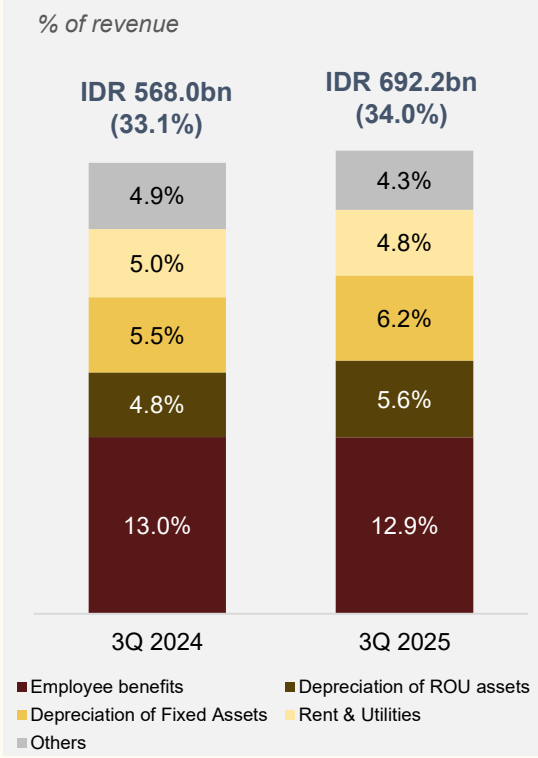
- GP Margin stable at ~55%: Scale benefits from global procurement and optimized logistics continue to support profitability
- EBITDA Margin steady at ~32%: Reflects strong cost discipline and store productivity despite a larger network base
- PAT Margin lower at 13.7%: Despite the softer macro environment, expansion continues at the same pace, resulting in PAT margin compression. Margins are expected to improve through continued cost optimization and as market conditions gradually recover

Disciplined Cost Management Supporting Profit Growth

Changes to PAT Margin



Breakdown of G&A expenses



3Q2025 vs 3Q2024

- Maintained disciplined cost control, delivering higher PAT in absolute terms despite margin compression
- 3Q25 GP margin softer by 1.1p.p. vs 3Q24, mainly due to price adjustments under the value-for-money campaign (*Hemat Mat Mat*)
- As a percentage of revenue, G&A is higher by 0.9p.p., primarily driven by higher depreciation of fixed assets and ROU assets following continued store expansion (+272 stores YoY)
 - Excluding expansion-related depreciation, all other expense components declined as a percentage of revenue, reflecting stronger cost efficiency and scale leverage

Statement of Profit and Loss

In IDR Billion	3Q 2025	3Q 2024	% change*	9M 2025	9M 2024	% change*
Revenue	2,037.5	1,716.3	18.7	5,772.1	4,922.1	17.3
Cost of sales	(923.9)	(759.2)	21.7	(2,569.4)	(2,211.4)	16.2
Gross profit	1,113.7	957.1	16.4	3,202.7	2,710.7	18.2
G&A expenses (excl. depreciation and amortization)	(450.1)	(391.8)	14.9	(1,335.5)	(1,096.8)	21.8
EBITDA	663.6	565.3	17.4	1,867.2	1,613.9	15.7
Depreciation and amortization	(242.1)	(176.1)	37.5	(676.2)	(477.3)	41.7
Operating profit	421.5	389.2	8.3	1,191.0	1,136.6	4.8
Finance income	1.3	1.0	29.6	4.8	4.1	15.1
Finance costs	(46.5)	(48.3)	(3.6)	(143.6)	(134.0)	7.1
Other Income – Net	(0.5)	(1.4)	(66.5)	(3.3)	32.1	(110.2)
Profit before tax	375.8	340.5	10.4	1,048.9	1,038.7	1.0
Income Tax expense – Net	(90.8)	(87.7)	3.5	(256.5)	(251.8)	1.9
Profit for the period	285.0	252.8	12.7	792.4	787.0	0.7
Normalized Profit for the period	285.0	252.8	12.7	792.4	758.8	4.4
Other selected financial data:						
Gross profit margin (%)	54.7	55.8	(1.1 p.p)	55.5	55.1	0.4 p.p
EBITDA margin (%)	32.6	32.9	(0.4 p.p)	32.3	32.8	(0.4 p.p)
Net profit margin (%)	14.0	14.7	(0.7 p.p)	13.7	16.0	(2.3 p.p)
Normalized Net profit margin (%)	14.0	14.7	(0.7 p.p)	13.7	15.4	(1.7 p.p)

A Normalized profit figures exclude one-time items occurred in 2024 (mainly related to reversal of inventory provision and ROU) to reflect a clearer view of current performance

^{*)} Variance in %change is due to rounding

Statement of Financial Position

In IDR Billion	Unaudited 30.09.2025	Audited 31.12.2024	% change*
Non-Current Assets			
Fixed Assets (FA)	1,763.9	1,478.1	19.3
Rights-of-use assets (ROU)	1,472.0	1,207.0	21.9
Other Assets	474.1	402.1	17.9
Current Assets			
Inventories	2,428.7	1,894.9	28.2
Cash and bank balance	367.3	672.7	(45.4)
Other Assets	470.2	680.4	(30.9)
Total Assets	6,976.1	6,335.3	10.1
Non-Current Liabilities			
Lease liabilities	348.9	310.3	12.4
Borrowings	761.2	764.5	(0.4)
Others liabilities	35.6	27.9	27.8
Current Liabilities			
Lease Liabilities	421.6	355.9	18.4
Trade & other payables	191.1	202.9	(5.8)
Borrowings	601.0	757.3	(20.6)
Others current liabilities	738.4	829.8	(11.0)
Total Liabilities	3,097.8	3,248.6	(4.6)
Total Equity	3,878.3	3,086.7	25.6
Total Liabilities & Equity	6,976.1	6,335.3	10.1

*) Variance in %change is due to rounding

A

- Increase in FA and ROU assets reflects the expansion of our store network, with 91.1% of FA and ROU assets being store-related
- Growth is driven by the addition of 193 net new stores in 9M 2025

B

Total inventory increased by 28.2% in-line with higher number of operating stores

C

1,521.8 1,362.2

31.12.2024 30.09.2025

■ Gross Debt

- Effective cash management and efficient capital deployment to support expansion
- Gearing ratio remains healthy at 0.4x (vs FY24: 0.5x)

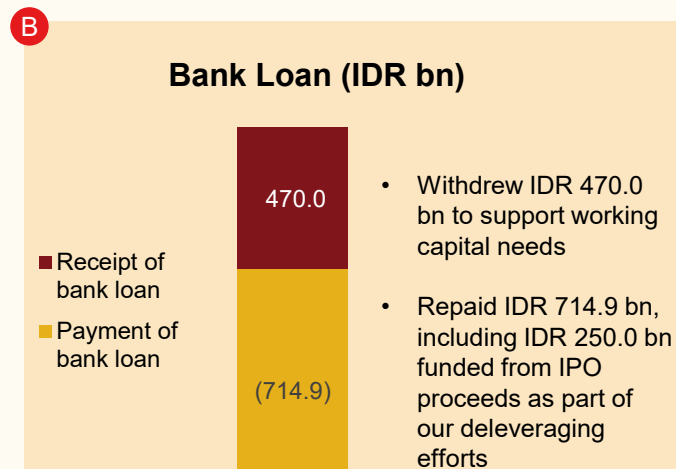
D

Total shareholders' equity increased by 25.6% to IDR3,878.3 bn as at 30 September 2025

Cash Flow Statement

In IDR Billion	30.9.2025	30.9.2024
Cash generated from operations	1,000.8	512.5
Net receipt of finance income	1.1	2.7
Net cash from operating activities	1,001.9	515.2
Acquisition of fixed assets	(643.8)	(399.2)
Acquisition of subsidiary with cash	-	(360.5)
Receipt from disposal of fixed assets	0.3	0.0
Net cash used in investing activities	(643.5)	(759.7)
Receipt of bank loan	470.0	1,300.0
Payment of bank loan	(714.9)	(267.8)
Payment of shareholders loan	-	(1,250.1)
Receipt from issuance capital	(0.7)	500.0
Receipt of related parties' transaction	-	342.2
Payment for leases	(418.2)	(475.1)
Net cash used in financing activities	(663.8)	149.1
Net (decrease)/increase in cash & equivalents	(305.5)	(95.3)
Cash & cash equivalents b/f	672.7	291.4
Cash & cash equivalents c/f	367.3	196.1

A Net operating cash flow as at 30 September 2025
IDR 1,001.9 billion (+94.5%)

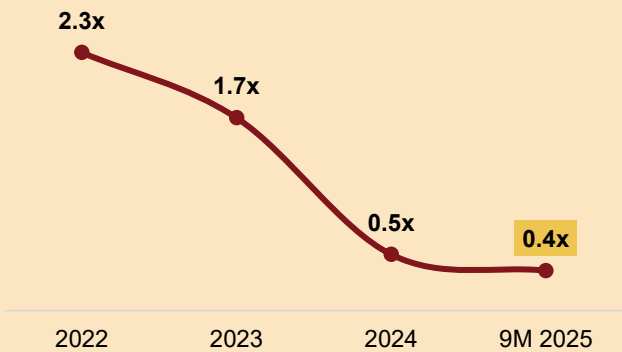


C Cash & cash equivalent as at 30 September 2025
IDR 367.3 billion (+87.3%)

Maintaining Robust Key Metrics Amid Seasonal Movements

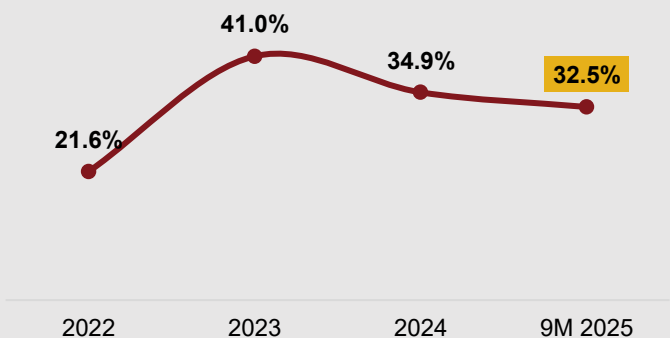
Gearing Ratio (Times)

Reflects balanced financial leverage supported by a strong cash position



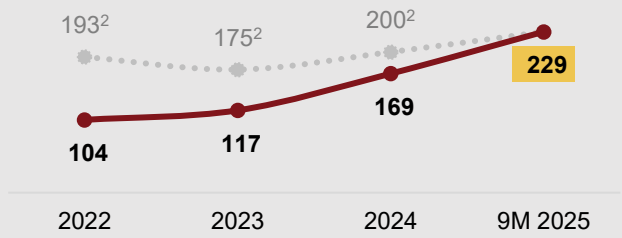
Return on Equity ¹ (%)

Robust ROE at c.32%



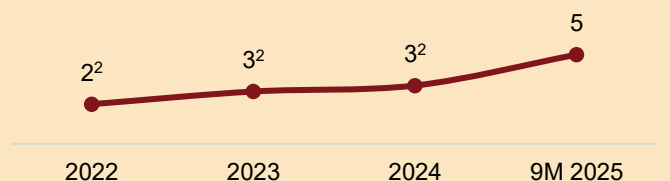
Inventory Turnover (Days)

Inventory days increased to 229, driven by softer sales and preparation for year-end seasonality



Trade Payable Turnover (Days)

Trade payable turnover remained short at 5 days



Note:
(1) Total equity as at year end/period; ROE based on trailing twelve months
(2) Figures as of FY22-24 for inventory turnover are as if MIY has been consolidated since 1 January 2022

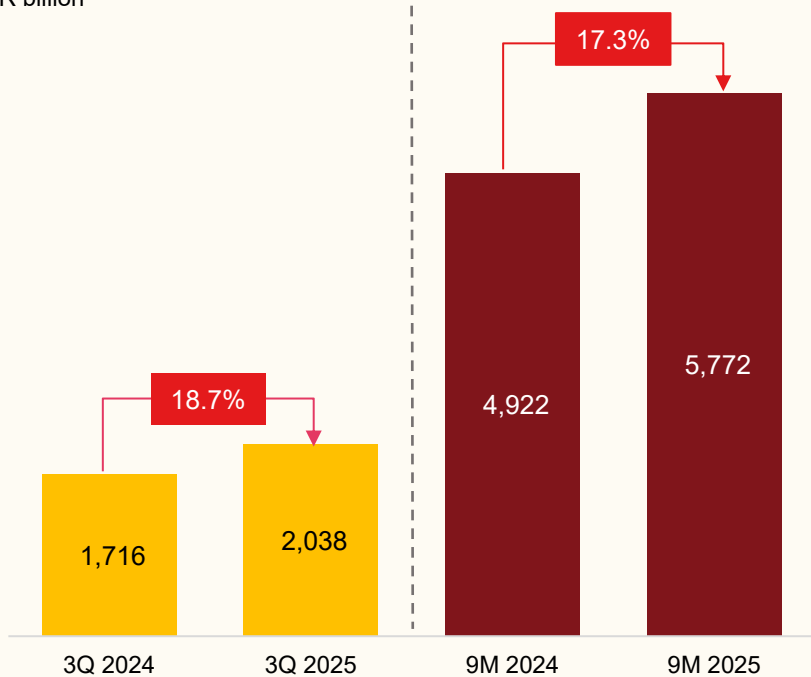


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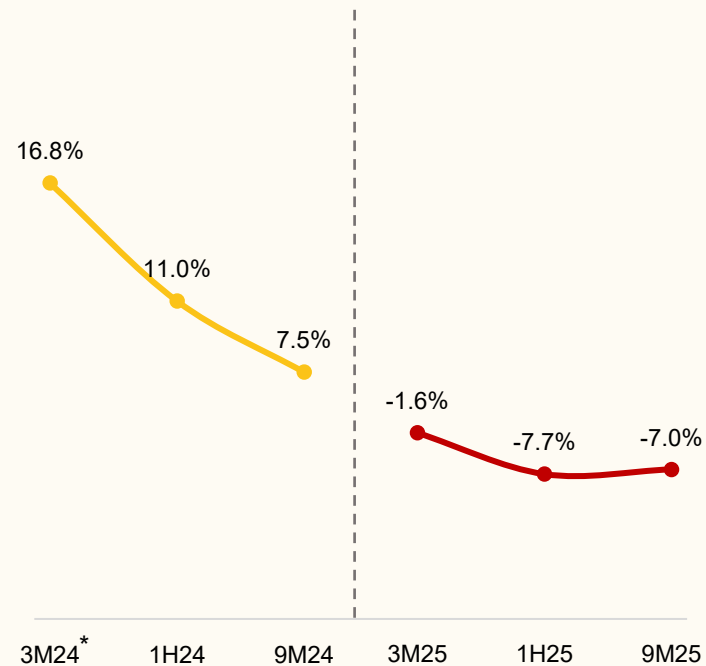
Strong Revenue Growth Driven by Improving SSSG

Growth in Revenue Remains Strong

In IDR billion



SSSG Momentum Showing Improvement



- Revenue growth and store expansion remains strong, driven by new store contributions and higher transaction volumes
 - +272 new stores addition from same period last year (averaging >20 stores per month)
- SSSG this period reflects the subdued macro backdrop and last year's high base, but showed improvement

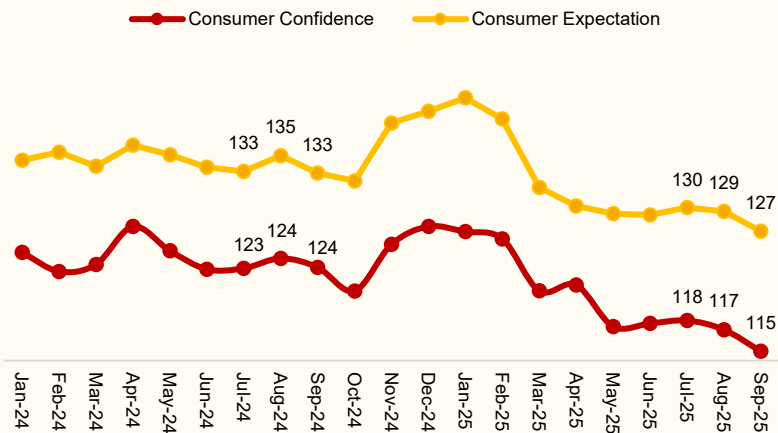
Notes: *) Figures as of 3M24 is as if MIY and its subsidiary has been consolidated since 1 Jan 2024

Ample Whitespace Drives Continued Store Expansion

Maintaining high-pace expansion despite macro headwinds

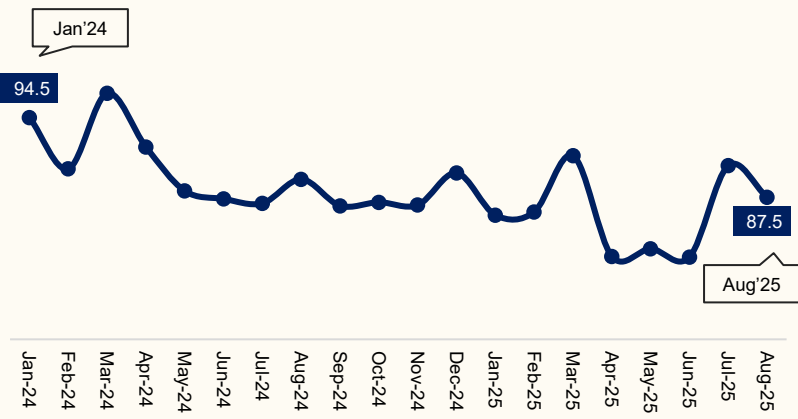
Consumer Sentiment Remain Low

Consumer Confidence and Expectation



Subdued Retail Household Sales

Retail Sales Index – Household



Continue a high-pace growth with over 270 new stores in FY2025, reflecting our confidence in the market and our proven, scalable model



Significant white space opportunity



Proven store economics, within 3 years payback



Product offerings continue to stay relevant and appealing

Source: Central Bank of Indonesia

Notes: (1) Includes home improvement, home lifestyle, home centre, toys, sports, health & beauty, apparel & footwear, jewellery & watch, electronics & appliances. Source: Frost & Sullivan



Committed to Core Pillars

Advancing the *Hemat* initiative while reinforcing *Lengkap* to sustain relevance and growth

Core Pillars	Our Initiatives
<div><p>Hemat (Attractive Price-to Value)</p></div>	<div><p>Value-for-Money Campaign</p><div></div><p>Advancing <i>Hemat</i> pillar through the “Hemat Mat Mat” campaign and targeted promotions to sustain traffic and conversion</p></div>
<div><p>Lengkap (Wide Product Variety)</p></div>	<div><div><p>Capybara</p><div></div></div><div><p>Chahua</p><div></div></div><div><p>Black Kitten</p><div></div></div><div><p>Adorea</p><div></div></div></div> <div><ul style="list-style-type: none">• Consumers continue to seek inspiration and variety• Expanded <i>Lengkap</i> offering with new, visually appealing range of products and enhanced in-store displays• Combined affordability, functionality, and design to elevate the shopping experience</div>

Q & A Session



Executing with Discipline to Sustain Growth and Profitability

Long-Term Objective	Delivering Sustainable Growth and Profitability		
Strategic Actions	Consistent Focus on Core Values	Capturing Underserved Market	Cost Stewardship
Q3 Focus & Execution	Strengthened <i>Hemat</i> and <i>Lengkap</i> positioning through targeted value campaigns and curated assortment to sustain customer relevance and margin stability	198 new stores opened YTD, supported by disciplined rollout and improving store productivity	Maintained EBITDA margin ~32% through prudent spending and operating efficiency
Q4 Outlook	Build stronger festive-season momentum through enhanced value visibility and in-store execution	On-track to complete full-year rollout >270 stores	Maintain cost efficiency to support year-end volume and profitability

End of Document