

MR.D.I.Y.®

3Q26 Results Announcement

October 2026

PT. Daya Intiguna Yasa Tbk. (MR.D.I.Y. Indonesia)

Disclaimer

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.

Forward-looking information is based on a variety of current internal expectations, estimates, projections, assumptions, and beliefs that, while deemed reasonable by management, are subject to significant business, economic, competitive landscape, and other uncertainties and contingencies. This information does not serve as a guarantee of future performance which involves both known and unknown risks, uncertainties, conditions and other factors (including the risk factors outlined in the Company’s IPO Prospectus pertaining the Company’s consolidated financial statements and Management’s Discussion & Analysis), which could result in actual outcomes, performance, or achievements differing materially from those expressed or implied by the forward-looking information. Any estimates, business or investment strategies, or views expressed in this document are based on current market conditions and/or data provided by unaffiliated third-party sources, and may change without prior notice. If any information in this document was obtained from third-party sources, the Company has not independently verified it, and there is a risk that the assumptions and conclusions drawn based on such information may not be accurate or complete. Unless required by law, the Company is under no obligation to update or revise any forward-looking information due to new information, events, or otherwise. Readers are advised not to place undue reliance on this forward-looking information, which should not be seen as the sole basis for making any investment decisions.

The Company uses non-Indonesian Financial Accounting Standards (IFAS) financial measures such as EBITDA. This non-IFAS financial measures have 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, these non-IFAS financial measures should be considered in addition to, not as substitutes for, or in isolation from, measures prepared in accordance with IFAS.

The Company furnished the result for the nine months ended 30 September 2026 and 2025. The information for the nine months ended 30 September 2026 and 2025 is extracted from the unaudited and unreviewed consolidated financial statements of the Company as of and for the nine months ended 30 September 2026 (with consolidated financial information for the nine months ended 30 September 2025 disclosed as comparative). The Company’s consolidated financial statements as of and for the nine months ended 30 September 2026 (with consolidated financial information for the nine months ended 30 September 2025 disclosed as comparative), have been prepared by and are the responsibility of management. This 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 2026 and for the nine months ended 30 September 2026 and 2025 presented in this document.

Furthermore, in this document, the Company has also furnished the results of the three months ended 30 September 2026 and 2025 which have been prepared by and are the responsibility of management. The consolidated financial information for the three months ended 30 September 2026 and 2025 have not been audited, reviewed, examined, or had any procedures applied on by an 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 2026 and 2025 presented in this document.

Same Store Sales Growth (“SSSG”) measures the year-on-year revenue growth of stores that have been in operation for at least 24 months at the beginning of the reporting period and remained operational throughout both the reporting period and the corresponding period of the preceding year. SSSG is calculated as the percentage change in revenue generated by these eligible stores during the reporting period compared with the revenue generated by the same stores during the corresponding period of the preceding year. The same eligibility criteria and calculation method apply consistently to quarterly, six-month, nine-month and full-year reporting periods.

01 Business Highlights

02 Financial Results

03 Management Discussion



3Q26 At A Glance

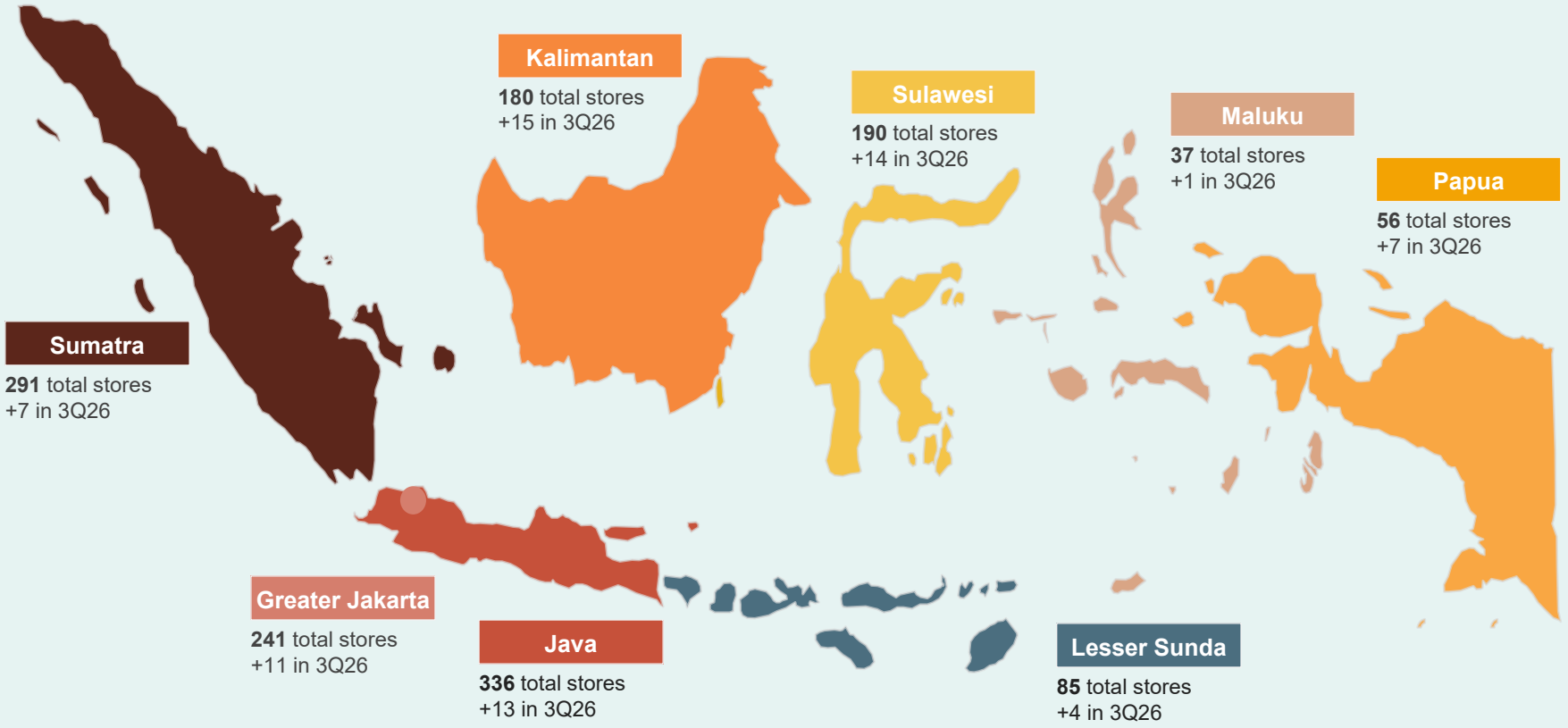


Revenue IDR 2,540.4 bn (↑24.7% YoY)	GP Margin 50.0% (↓ 4.7 p.p. YoY)	Profit after Tax ("PAT") IDR 303.6 bn (↑6.5% YoY)	PAT Margin 12.0% (↓2.0 p.p. YoY)
Net cash from operating activities IDR 1,586.1 bn (↑73.0% YoY)	Gearing ratio 0.3x	1,416 Stores 72 New stores	Return on Equity 26.1%

Note:
Revenue, margins, PAT and new openings relate to 3Q2026. Operating cash flow relates to 9M2026.
Store count and gearing are as at 30 September 2026. ROE is based on the trailing 12 months.

MR.D.I.Y. Lotte Mall Jakarta Flagship Store

Bringing Everyday Essentials Closer to Indonesian Families



Total stores in Indonesia

1,416

+72 in 3Q26

01 Business Highlights

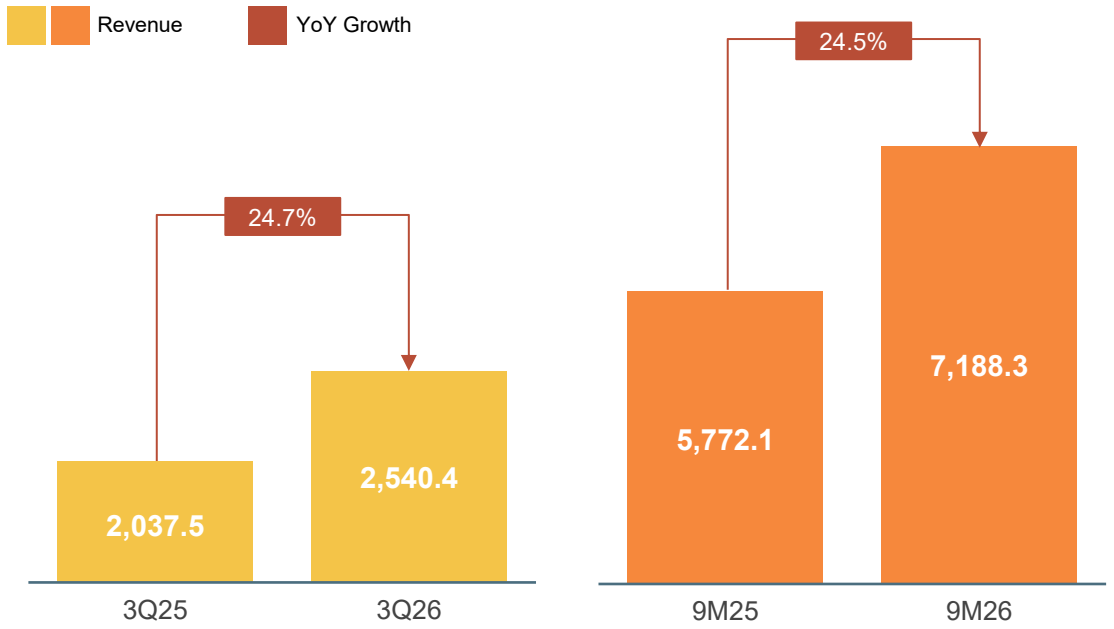
02 Financial Results

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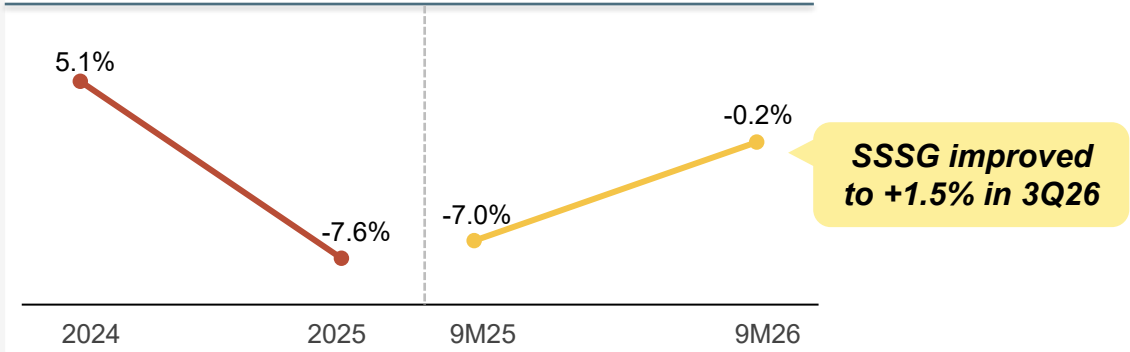


9M Revenue Grew 24.5% as 3Q SSSG Returned to Positive

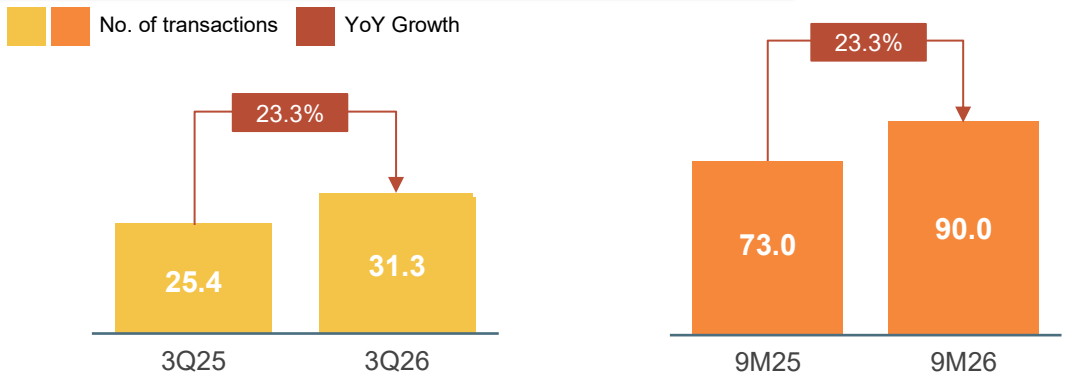
Revenue (IDR'bn)



Same-Store Sales Growth (%)

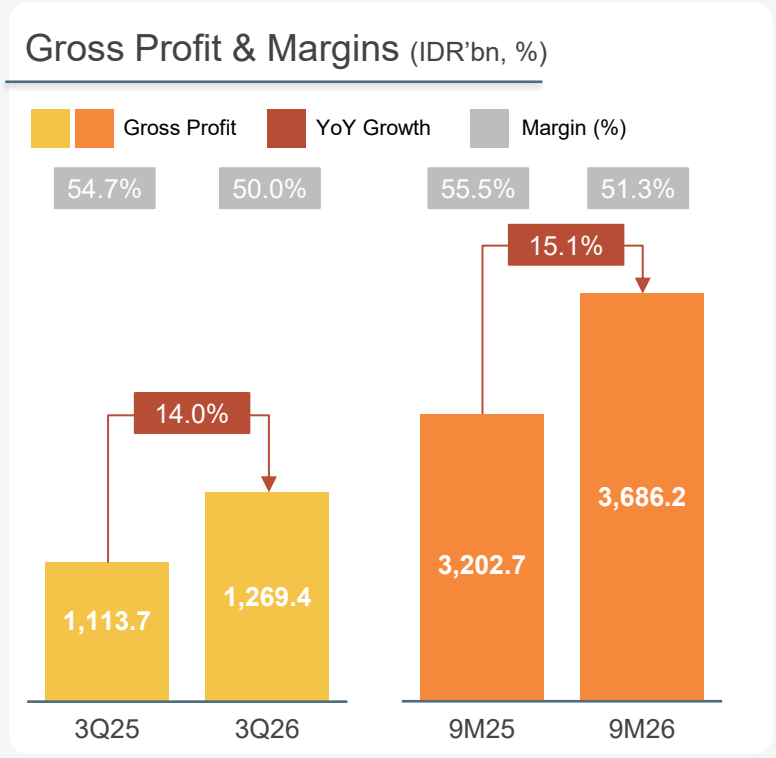


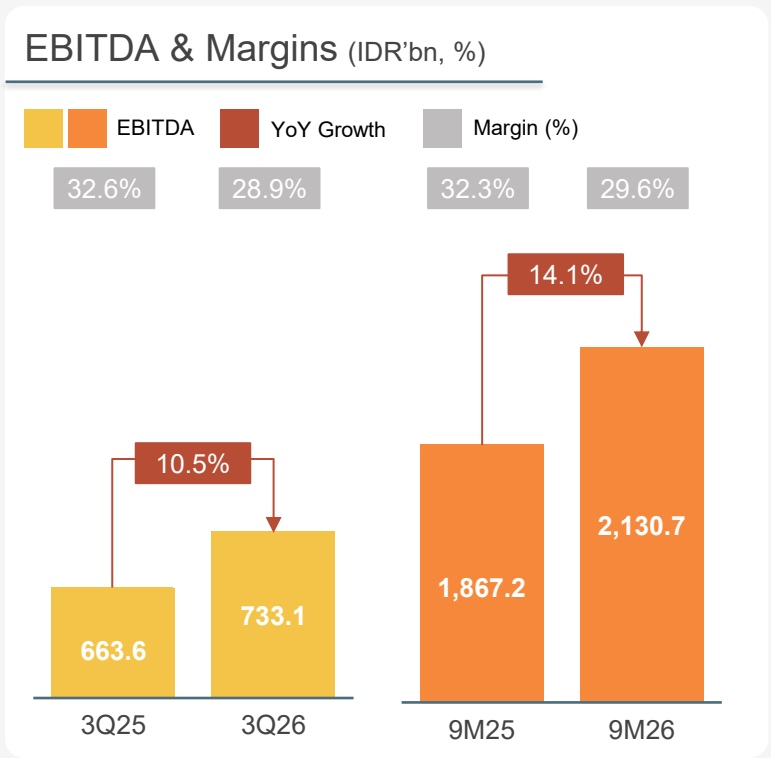
Number of Transactions (million transactions)

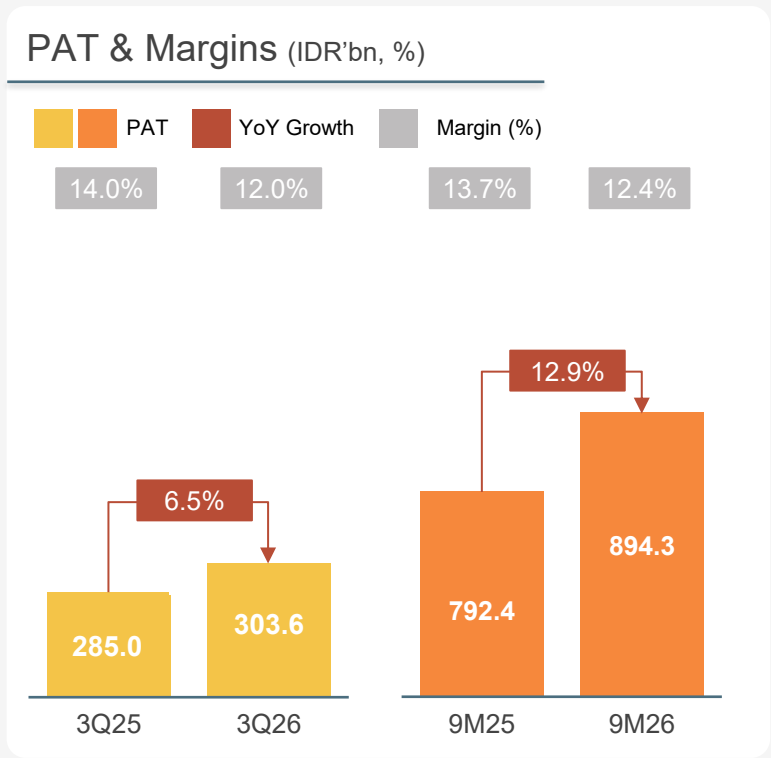


- 9M26 delivered **strong double-digit revenue growth**, supported by **store expansion** and **higher transaction volumes**
- Our promotional campaigns helped encourage customer visits, with transaction growth outpacing store growth

Profit Grew Despite Gross Margin Pressure



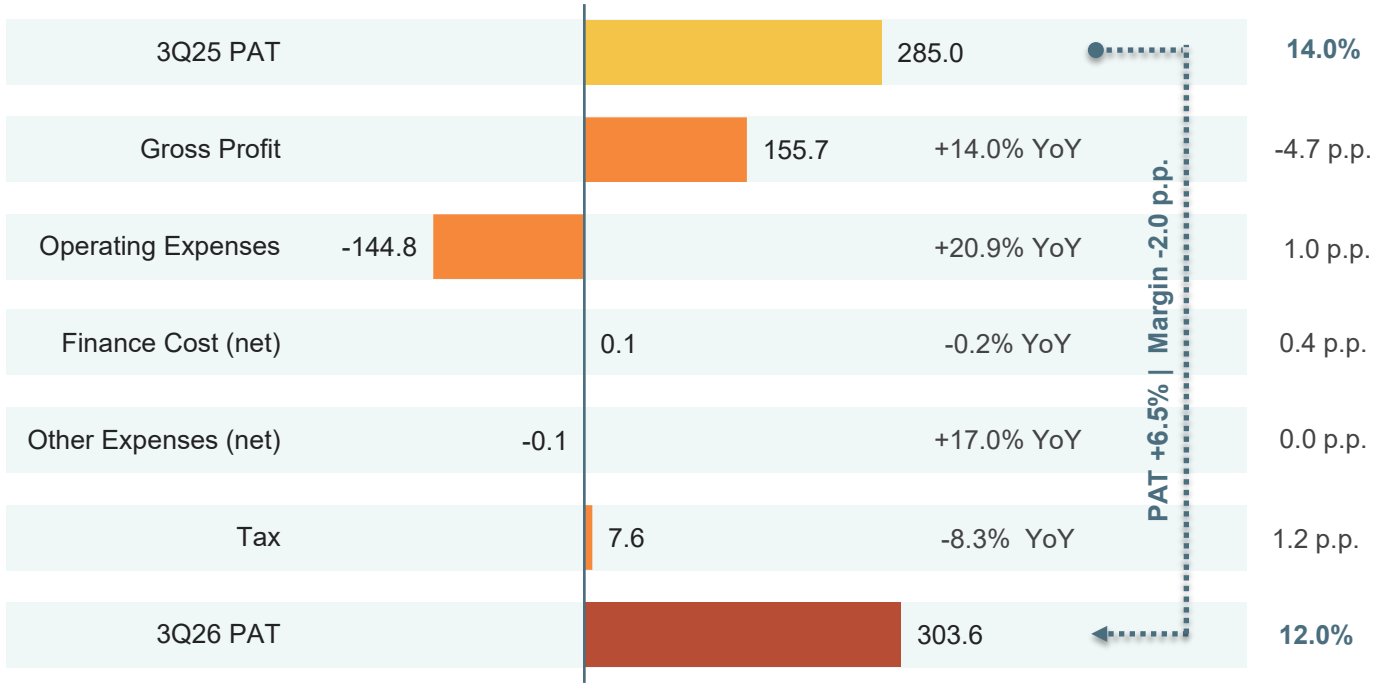




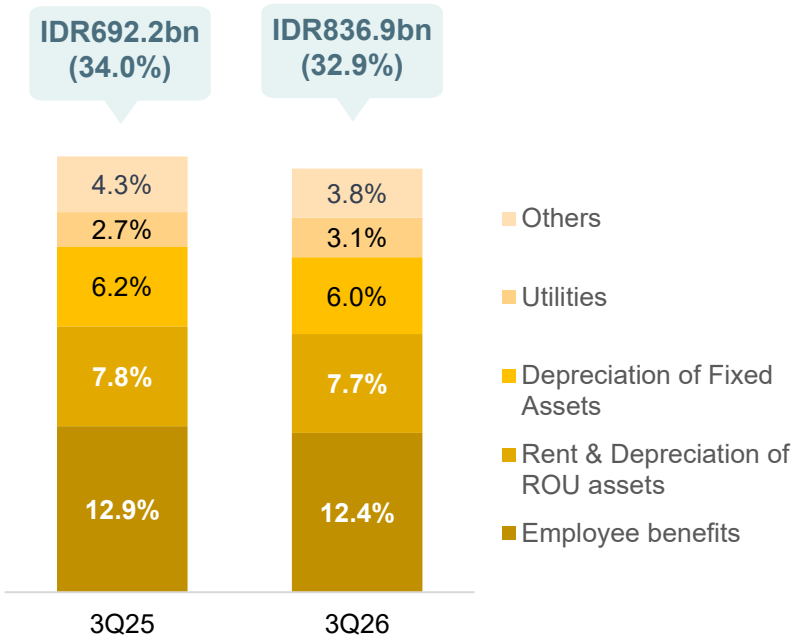
- Maintained price and affordability amid ongoing macro backdrop which supported revenue growth
- Prudent cost optimisation helped support continued growth in Profit After Tax

Growing Scale and Cost Discipline Improved the Cost Ratio

Changes to PAT Margin (IDR'bn, %)



Breakdown of Operating Expenses (% of revenue)



3Q26 vs 3Q25

- Revenue growth outpaced operating expenses, reducing the expense ratio to 32.9% from 34.0% in 3Q2025
- Greater scale and cost discipline helped absorb the operating costs associated with network and capacity expansion
- Net finance costs remained broadly stable, while PAT increased 6.5% YoY

9M26 Revenue Increased 24.5% While PAT Grew 12.9%

(IDR'bn)	3Q25	3Q26	Change[1]	9M25	9M26	%Change[1]
Revenue	2,037.5	2,540.4	24.7%	5,772.1	7,188.3	24.5%
Cost of Goods Sold	(923.9)	(1,270.9)	37.6%	(2,569.4)	(3,502.1)	36.3%
Gross Profit	**1,113.7**	**1,269.4**	**14.0%**	**3,202.7**	**3,686.2**	**15.1%**
G&A Expenses (excl. depreciation and amortisation)	(450.1)	(536.3)	19.2%	(1,335.6)	(1,555.5)	16.5%
EBITDA	**663.6**	**733.1**	**10.5%**	**1,867.2**	**2,130.7**	**14.1%**
Depreciation and Amortisation	(242.1)	(300.6)	24.2%	(676.2)	(853.9)	26.3%
Operating Profit	**421.5**	**432.5**	**2.6%**	**1,191.0**	**1,276.8**	**7.2%**
Finance Income	1.3	2.1	65.9%	4.8	7.6	60.1%
Finance Costs	(46.5)	(47.2)	1.6%	(143.6)	(134.3)	(6.5%)
Other Income/(Expense) – Net	(0.5)	(0.6)	17.0%	(3.3)	(1.4)	(58.0%)
Profit Before Income Tax	**375.8**	**386.8**	**2.9%**	**1,048.9**	**1,148.8**	**9.5%**
Income Tax Expenses – Net	(90.8)	(83.2)	(8.3%)	(256.5)	(254.5)	(0.8%)
Profit After Tax (PAT)	**285.0**	**303.6**	**6.5%**	**792.4**	**894.3**	**12.9%**
Other Selected Financial Data:						
Gross Profit Margin (%)	54.7%	50.0%	(4.7 p.p.)	55.5%	51.3%	(4.2 p.p.)
EBITDA Margin (%)	32.6%	28.9%	(3.7 p.p.)	32.3%	29.6%	(2.7 p.p.)
PAT Margin (%)	14.0%	12.0%	(2.0 p.p.)	13.7%	12.4%	(1.3 p.p.)

Note: 1) Variance in % change is due to rounding.

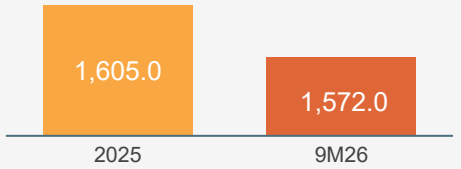
Continued Investment and Lower Gross Bank Borrowings

(IDR'bn)	31.12.2025	30.09.2026	Change*
Non-Current Assets			
Fixed Assets (FA)	1,845.1	1,992.5	8.0%
Right-of-Use Assets (ROU)	1,617.3	1,803.1	11.5%
Other Non-Current Assets	582.7	833.3	43.0%
Current Assets			
Inventories	2,596.0	2,837.7	9.3%
Cash and Cash Equivalents	613.9	490.1	(20.2%)
Other Current Assets	369.0	321.6	(12.8%)
Total Assets	**7,623.9**	**8,278.3**	**8.6%**
Non-Current Liabilities			
Lease Liabilities	378.6	354.7	(6.3%)
Bank Loans	812.3	464.9	(42.8%)
Other Non-Current Liabilities	42.7	55.1	29.1%
Current Liabilities			
Lease Liabilities	582.5	687.9	18.1%
Trade Payables	151.2	242.8	60.6%
Bank Loans	792.7	1,107.1	39.7%
Other Current Liabilities	648.8	647.4	(0.2%)
Total Liabilities	**3,408.7**	**3,559.8**	**4.4%**
Total Equity	**4,215.2**	**4,718.6**	**11.9%**
Total Liabilities & Equity	**7,623.9**	**8,278.3**	**8.6%**

Increase in fixed assets and ROU reflects continuous investment in stores and infrastructure to support long-term expansion

Inventory increases in line with the new openings and seasonal build-up ahead of the seasonality

Gross Bank Loans (IDR'bn)



Gross bank loans reduced by ~2.0%, as repayments exceeded new drawdowns

Note: Variance in % is due to rounding

Strong Operating Cash Flow Supported Investment and Funding Needs

(IDR'bn)	30.09.2025	30.09.2026
Cash Generated from Operations	1,000.8	1,658.7
Net Payment of Bank Charges	(84.3)	(72.7)
Net Cash from Operating Activities	**916.6**	**1,586.1**
Acquisition of Fixed Assets	(643.8)	(615.7)
Receipts from Disposal of Fixed Assets	0.3	3.2
Investment in Associate	-	(108.0)
Net Cash Used in Investing Activities	**(643.5)**	**(720.5)**
Receipts from Bank Loans	470.0	675.0
Payments of Bank Loans	(629.6)	(707.9)
Payments of Leases	(418.2)	(565.5)
Dividend paid	-	(443.9)
(Payment) Receipt from Capital Issuance	(0.7)	
Receipts from Capital Issuance in Subsidiary	-	52.9
Net Cash Used in Financing Activities	**(578.5)**	**(989.3)**
Net Increase/(Decrease) in Cash & Equivalents	**(305.5)**	**(123.8)**
Cash & Cash Equivalents at the Beginning of Period	672.7	613.9
Cash & Cash Equivalents at the end of Period*	**367.3**	**490.1**

Net operating cash flow as at 30 September 2026

IDR 1,586.1bn (+73.0%)

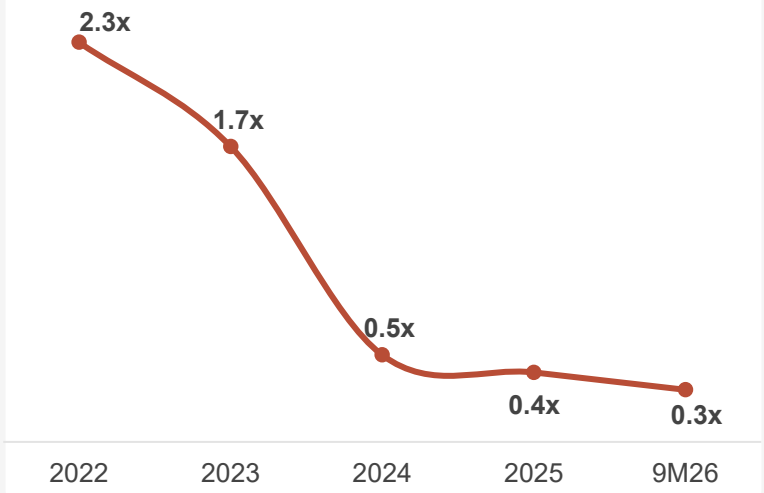
Continued investment in business expansion while reducing leverage through net loan repayment

Ending cash balance of IDR 490.1bn supports continued investment in growth and shareholder returns

Note: 1) Variance in ending cash balance is due to rounding.

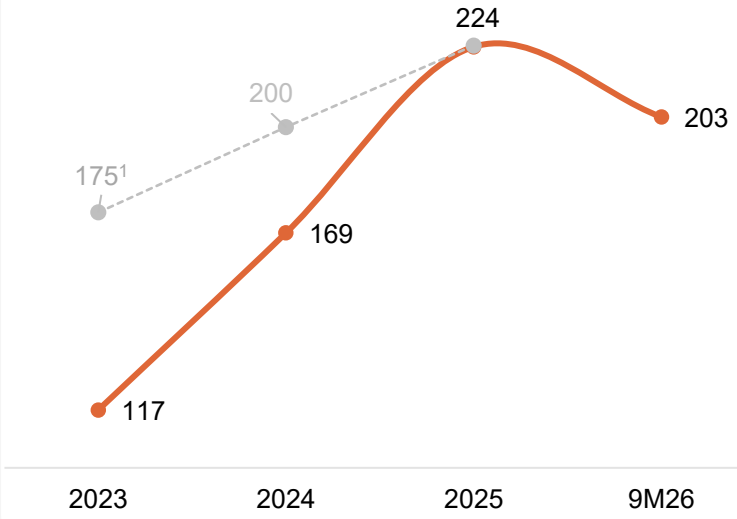
Key Financial Ratios Remain Strong

Gearing Ratio (x)



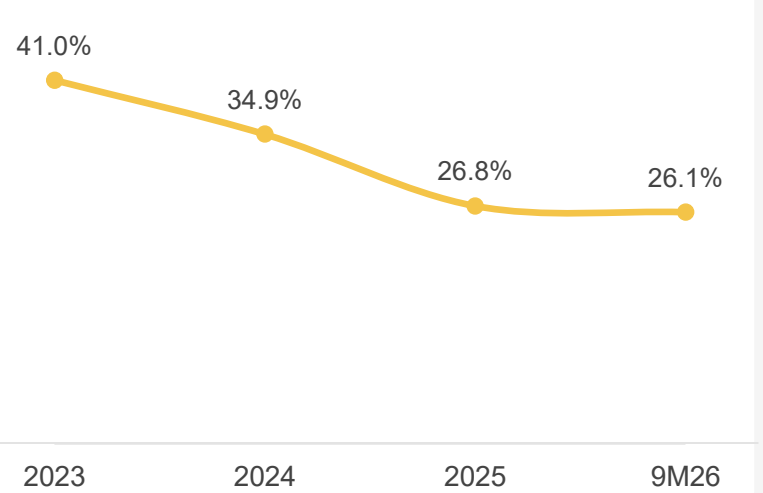
Continued deleveraging reduced gearing to 0.3x, reinforcing a strong capital structure

Inventory Turnover Days[1] (days)



Inventory increasing QoQ as we prepare for End-of-Year seasonality peaks

Return on Equity (%)



ROE remained healthy at c.26%, demonstrating continued profitability and efficient capital deployment

Note: 1) Figures as of FY23-24 for inventory turnover are as if MIY has been consolidated since 1 January 2023

01 Business Highlights

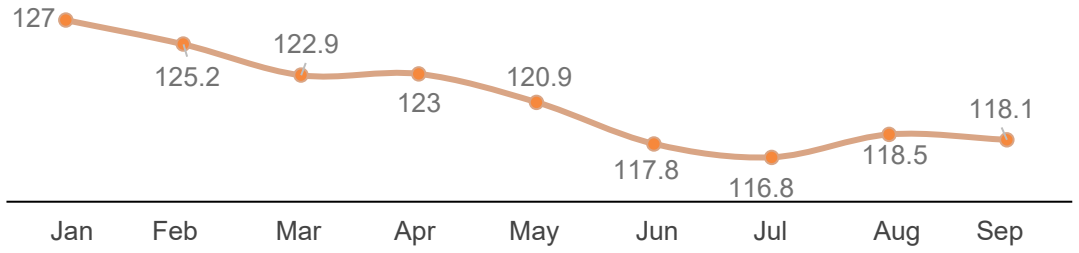
02 Financial Results

03 Management Discussion

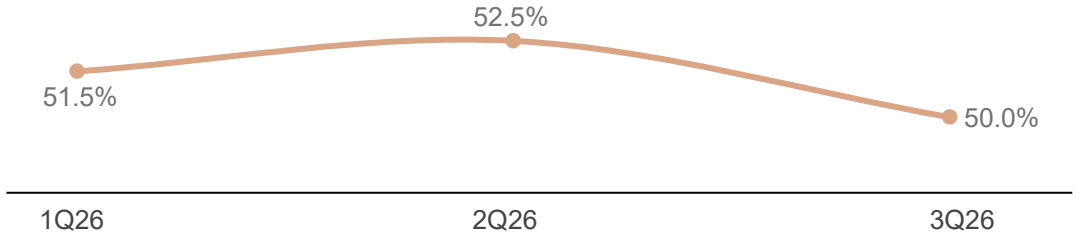


Positive 3Q SSSG and Actions to Improve Gross Margin

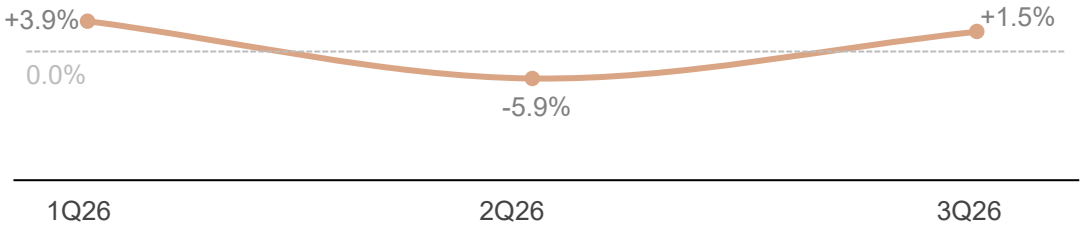
2026 Consumer Confidence Index[1]



Gross Profit Margin (%)



Same-Store Sales Growth (%)



Value-conscious consumers: Affordability remains an important consideration in everyday shopping

Relevant offers: Competitive prices and targeted promotions supported our value proposition

Improving performance: Targeted promotions supported sales; cost discipline helped contain pressure on profitability

Note: 1) Source: Bank Indonesia

A Brighter and Improved Shopping Experience

New 2.0 Format | Tebet Store (1,400th Store)





1.0 Format





Pilot → Positive response → **Rollout to new stores**

Pilot proved the new format; rolling out to all new FS stores

Selected Customer Feedback[1]

Customer A

"The store is neat and clean…. It makes shopping comfortable.

Customer B

"The shop is clean, the place is comfortable, the service is friendly.

Customer C

"The place is comfortable and tidy, and the merchandise is quite complete.

Note: 1) Excerpt from Google Maps reviews as of October 2026

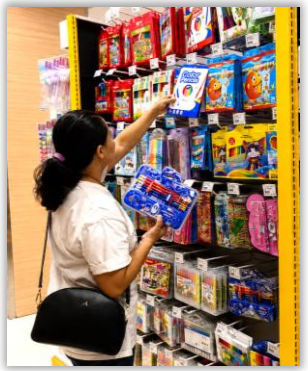
Customer Campaigns & Recent Partnerships

Customers

JULY

Back-to-School





AUGUST

Proudly Local & Media Partnerships showcasing Indonesian suppliers





Media collab



SEPTEMBER

Worth It Abis (Super Worth It)



MSMEs, Banks, Communities

October

MSMEs training with Ministry of Industry & Bank Partner





November

Collaboration with Disney Run



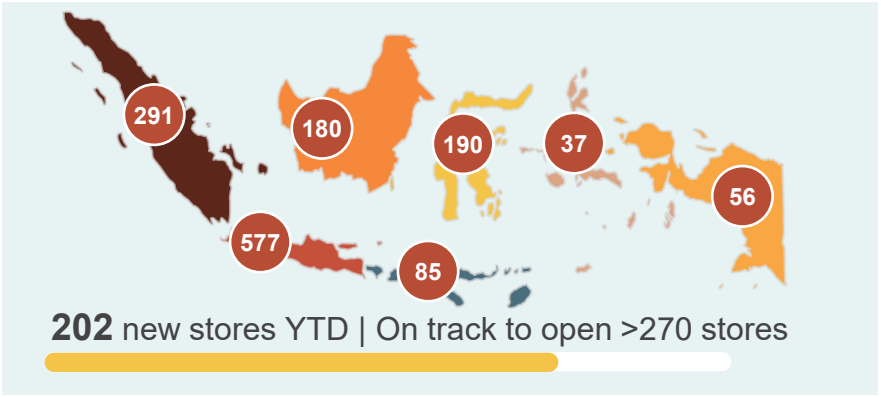
4Q Priorities for Profitable Growth

Long-Term Objective	**Deliver Sustainable, Profitable Growth**		
Value Proposition	**Hemat (“Affordability”)**	**Lengkap (“Wide Variety”)**	**Dekat (“Proximity”)**
Strategic Actions	*Reinforce “Hemat” through targeted promotions*	*Maintain stronger product availability across the network*	*Strategic store expansion to the vast untapped market*

Launched Hemat Mantul 2.0
Sustain traffic through attractive offering



Consistent 20+ new stores every month
1,416 stores across Indonesia



Note: 1) Outstanding Value Saving 2.0