



HARTADINATA ABADI

PUBLIC EXPOSE 2026

Hartadinata Abadi Business Performance & Strategy

Bandung, 3 Juni 2026



📍 hartadinata.abadi

📍 hrtagold

🌐 hrtagold.id

🌐 www.hartadinataabadi.co.id



Executive Summary

PUBLIC EXPOSE 2026

01 **Latest Update HRTA**

02 **1Q26 Financial Update**

03 **Business Strategy and
Management Discussion**

LATEST UPDATE

HRTA : Leading Gold Bullion Player in Indonesia

Leveraging dominant market share and production excellence to support Indonesia's banking infrastructure.

IDR20.16T

1Q26 Sales

Sales increased by 196.96% YoY.

29.14%

Total Domestic Market Share

Dominant presence in the investment gold bar segment as of 1Q26.



Sourcing

Multi-source supply from domestic miners, scrap, and strategic imports.



Refining

Integrated refinery capacity of 30 tonnes reaching 99.99% purity standards.



Distribution

Having more than 1,000 point of sales across Indonesia



Custody & Linkage

GHA vault custody leading to Bullion Bank and institutional linkage.

LATEST UPDATE

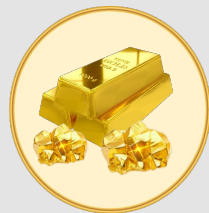
Role of HRTA

Having a Strategic Position in the Ecosystem



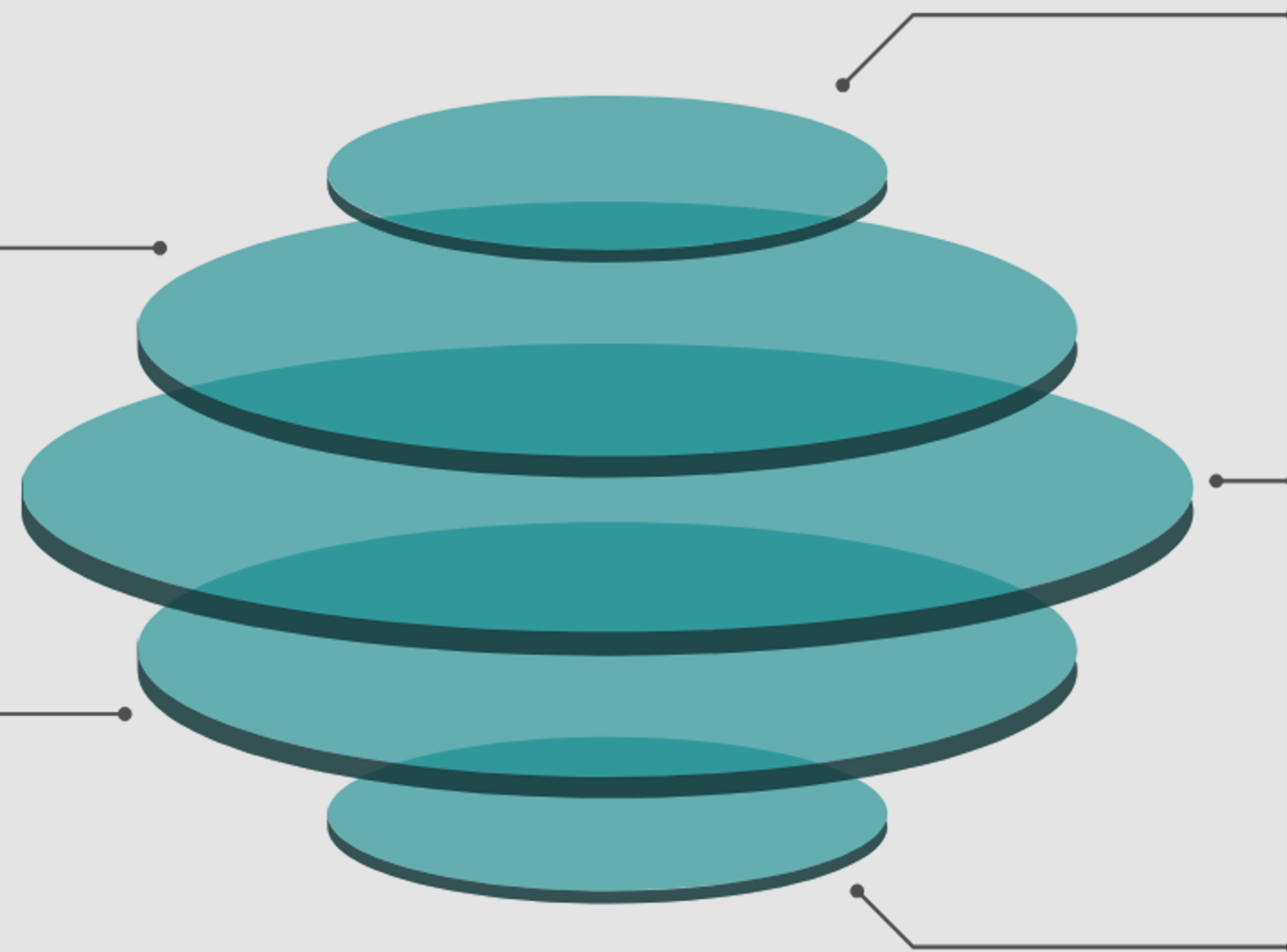
Institutional Investors

Connecting the physical gold value chain to institutional financial markets.



Recycled Gold Aggregators

Scrap and recycled gold aggregators contributing to the supply loop.



HARTADINATA ABADI

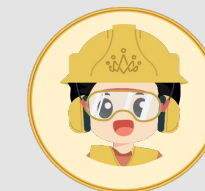
Supply Chain Integration

The central core integrating upstream supply, processing, and custody.



Bullion Banks

Providing liquidity and financial services within the gold market.



Local Gold Miners

Primary upstream supply source providing raw material for processing.

HRTA's Contribution

Hartadinata is well positioned to become a trusted domestic **gold supplier** for Bullion Banks through:

- **Integrated from midstream to downstream** manufacturing capabilities;
- Scalable production capacity with **60 tonnes p.a**;
- Strong distribution and market access with **+1,000 point of sales across Indonesia**

Strategic Impact:

- Supports local sourcing
- Reduces dependency on imported bullion
- Strengthens national gold infrastructure

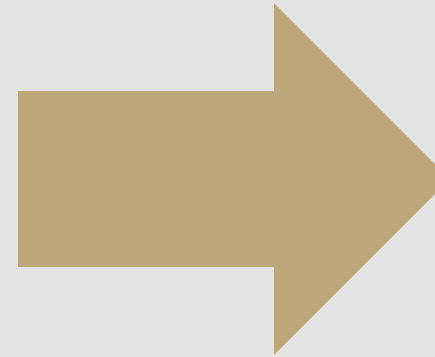
LATEST UPDATE

Integrated Factory

Previous Capacity

4 Factories + 1 Refinery : 48 Tons

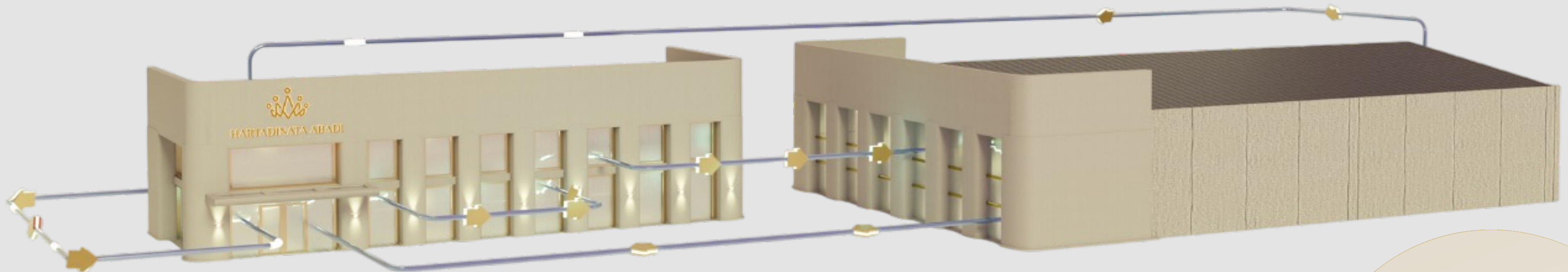
- Jewellery & Bullion Manufacturing : 30 tons
- Refinery : 18 tons



New Capacity

Integrated Factory & Refinery : 60 Tons

- Jewellery & Bullion Manufacturing : 30 tons
- Refinery : 30 tons 

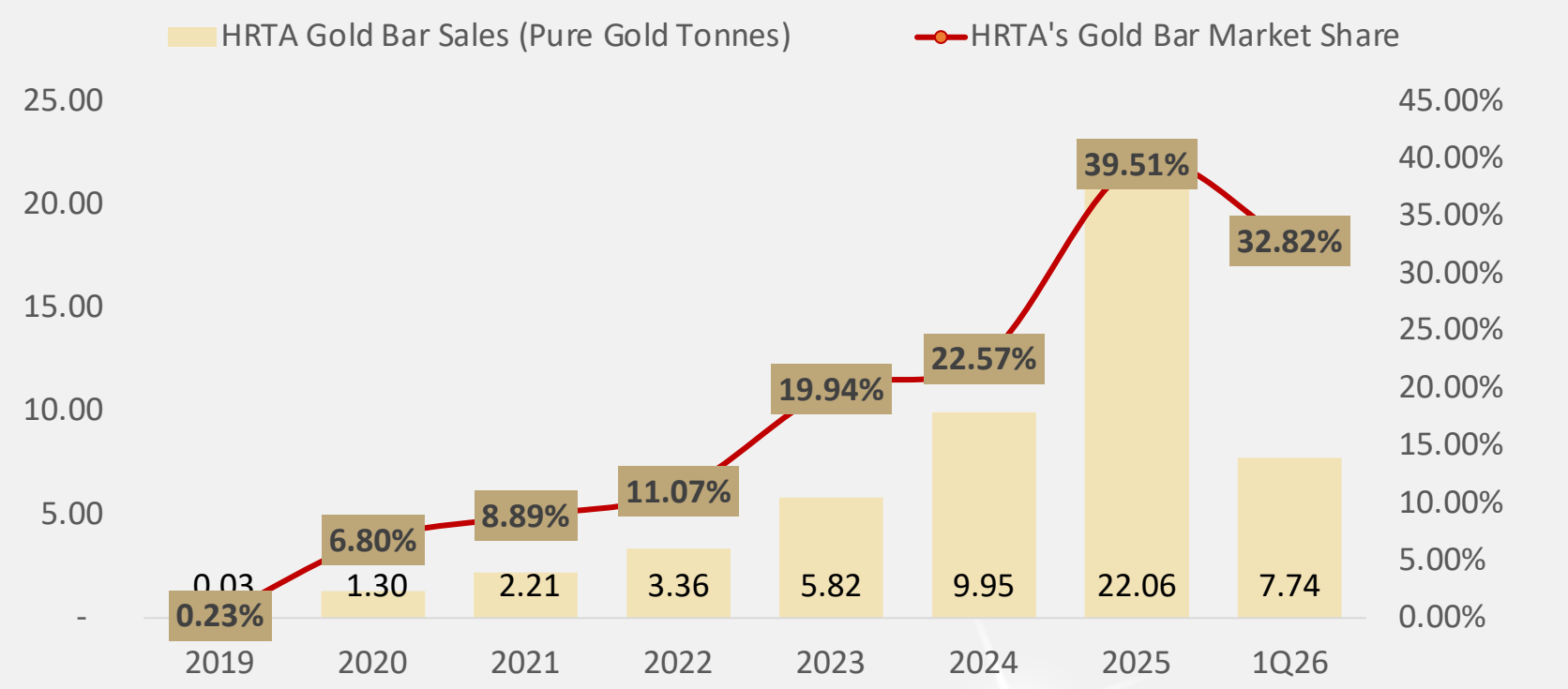
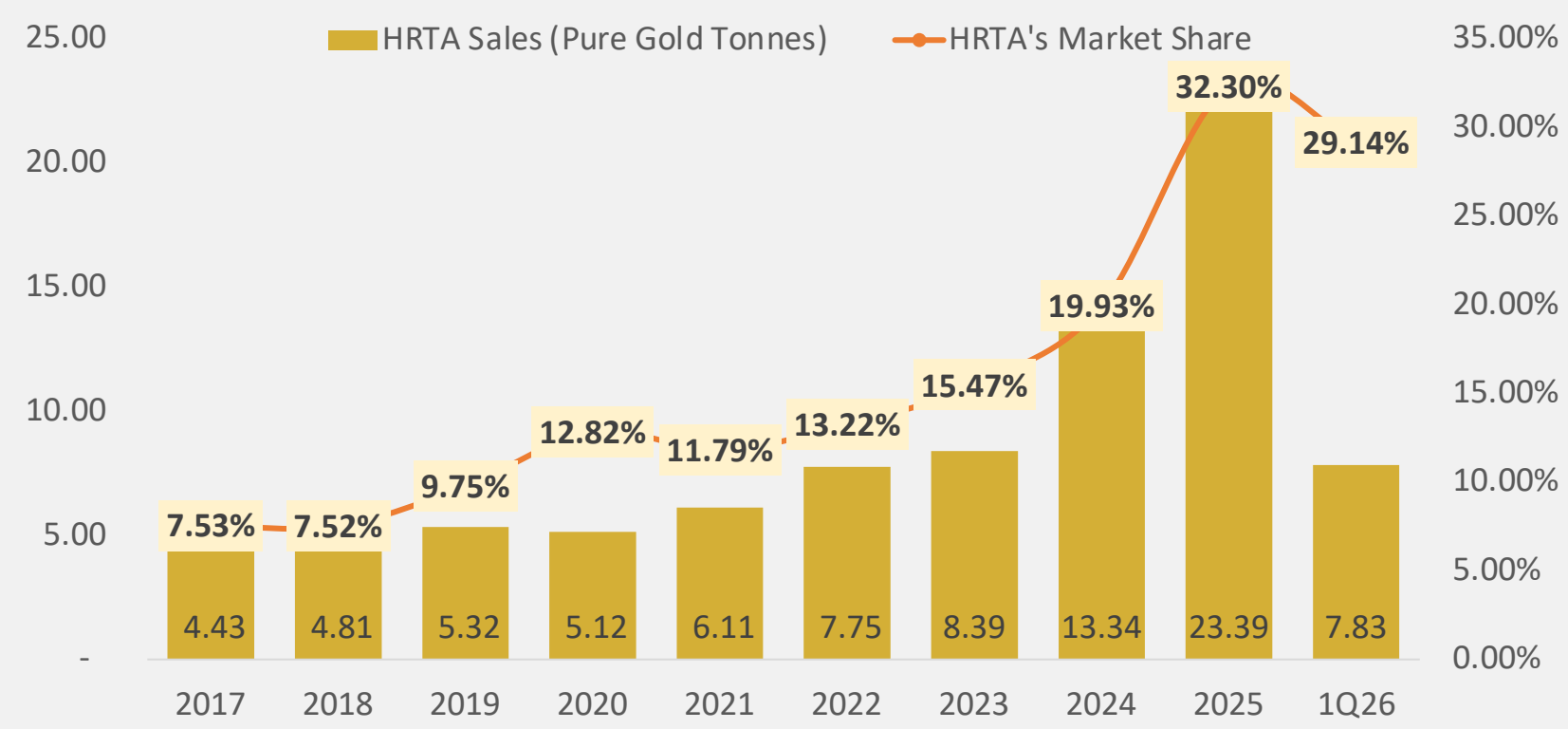
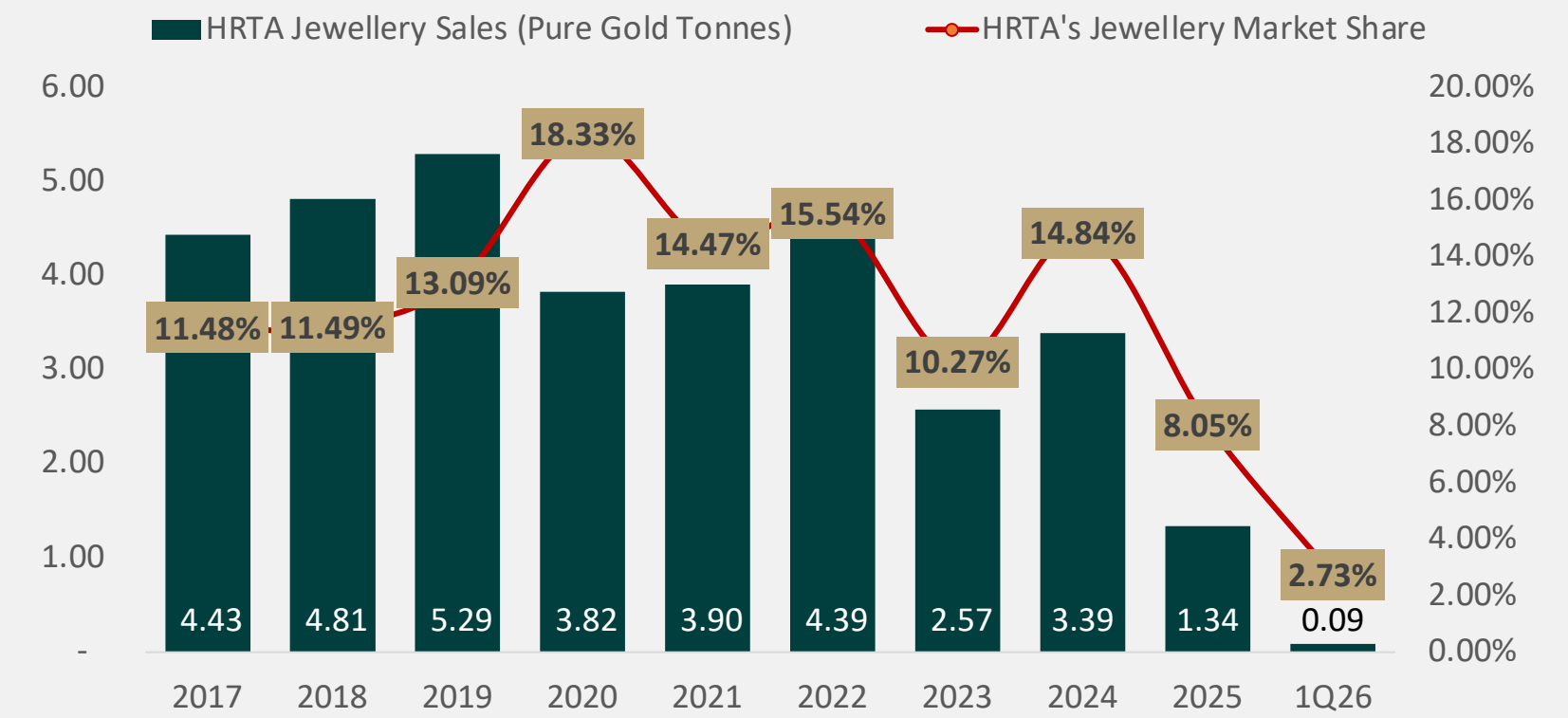


Moving forward, HRTA is taking steps to **build production synergy**, connecting every stage of the manufacturing process within a unified ecosystem that **supports innovation, sustainable efficiency, and the creation of high-quality gold products.**

LATEST UPDATE

Market Share

*World Gold Council revised ID's bar & coin sales for 2020-2025, hence the change in market share



HRTA keeps increasing market share, especially in the Gold Bar segment, as we see there is a shifting demand from jewellery to gold bar since the pandemic.

LATEST UPDATE

Jewelry Store Expansion



2017	12 stores	2019	44 stores	2021	68 stores	2023	85 stores	FY26	84 stores
2018	26 stores	2020	65 stores	2022	78 stores	2024	85 stores	1Q26	85 stores

LATEST UPDATE

Pawn Store Expansion



HRTA GOLD



EMASKU®
BullionProtect® by SICPA

Member of :



EMASKU® is produced by a duly certified refinery :



ARDORE®
Embracing All Beauty

ARDORE® is produced by a duly certified refinery :



Instagram: [hrtagold](#)

Website: [hrtagold.id](#)

Integration & Standardization Challenges

Key Challenges Gold Players Must Address

- ✓ Consistent quality and assay standardization
- ✓ Full traceability from source to custody
- ✓ Alignment with banking risk, compliance, and reporting systems
- ✓ Logistics and custody coordination within regulated frameworks





Executive Summary

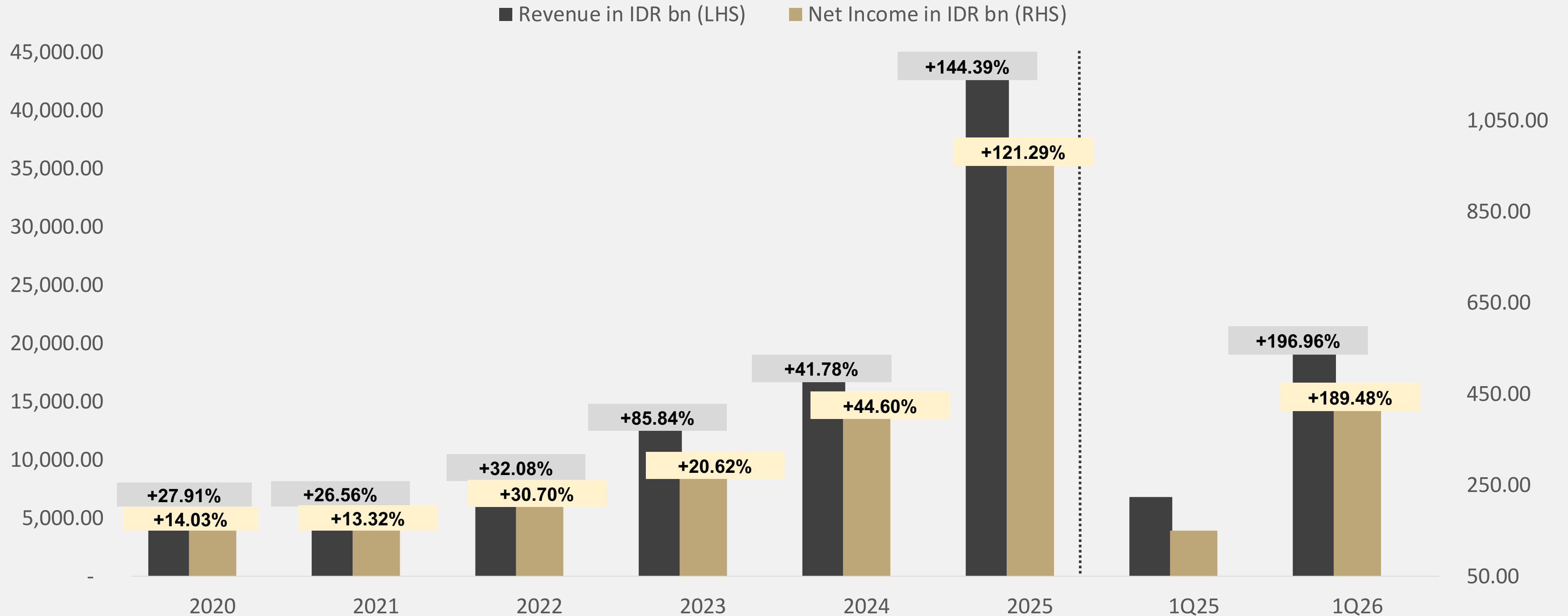
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Solid Performance

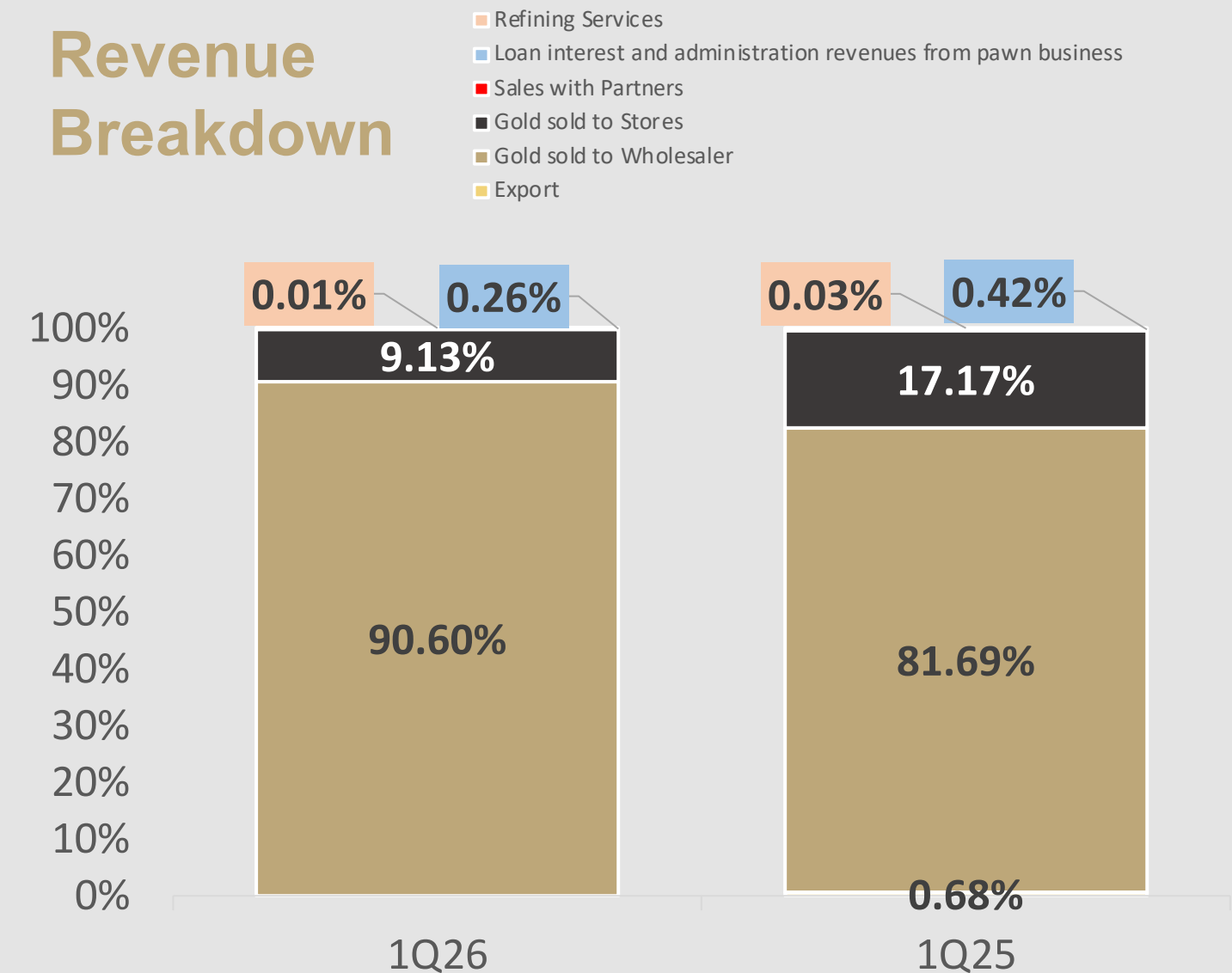


HRTA managed to record solid growth during the pandemic period where up to 1Q26, the Company's financial performance recorded an all time high. Annual revenue grew by 48.59% (CAGR 2020 - 2025) and net profit increased by 33.72% (CAGR 2020 - 2025).

Income Statement

Profit or Loss Highlight (IDR bn)	1Q26	1Q25	% YoY
Sales	20,158.49	6,788.28	196.96%
COGS	(19,414.24)	(6,445.22)	201.22%
Gross Profit	744.25	343.06	116.95%
<i>GPM</i>	3.69%	5.05%	-1.36%
Selling Expense	(43.13)	(8.37)	415.48%
G&A Expense	(67.19)	(55.87)	20.26%
Other operating income (expense)	(0.41)	(0.05)	640.99%
Operating Income	633.53	278.77	127.26%
<i>OPM</i>	3.14%	4.11%	-0.96%
EBITDA	649.08	289.39	124.29%
<i>EBITDA margin</i>	3.22%	4.26%	-1.04%
Finance Income	3.65	0.81	352.78%
Finance expense	(83.27)	(87.07)	-4.37%
Other Income (Expense)	-	-	0.00%
Net Income att to parent entity	433.49	149.75	189.48%
<i>NPM</i>	2.15%	2.21%	-0.06%
EPS	94.13	32.52	189.48%

Revenue Breakdown

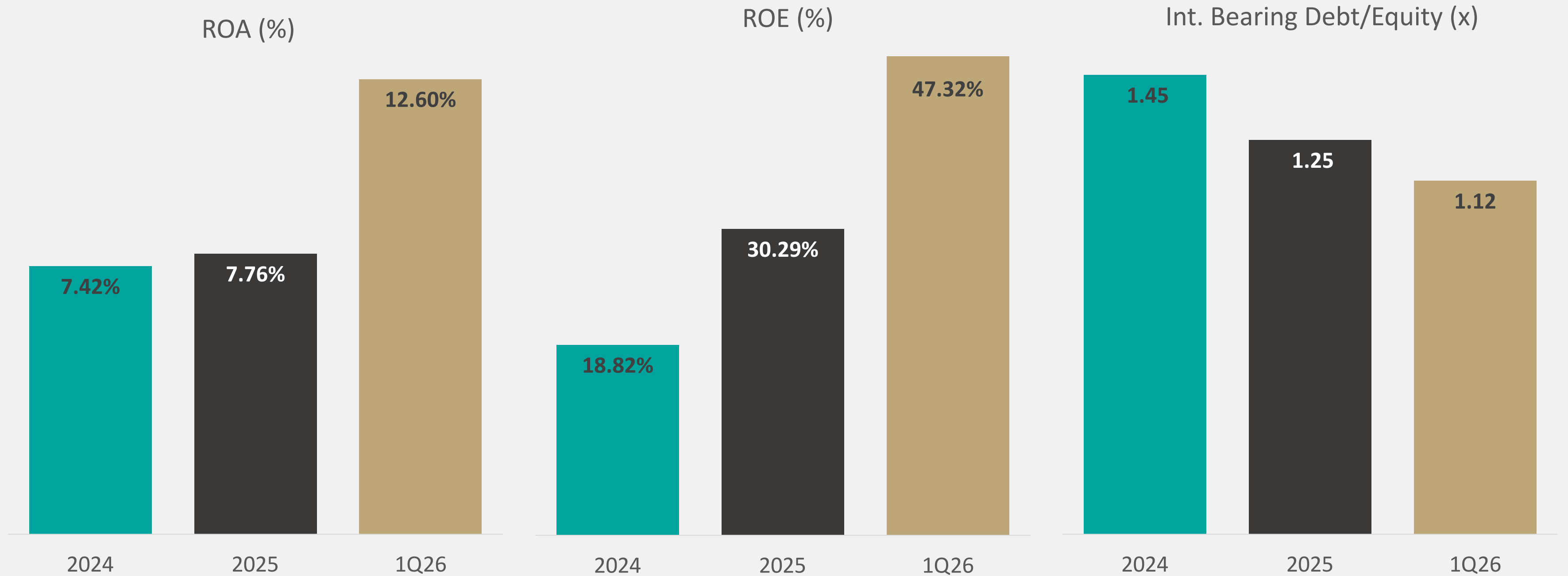


Revenue growth was supported by:

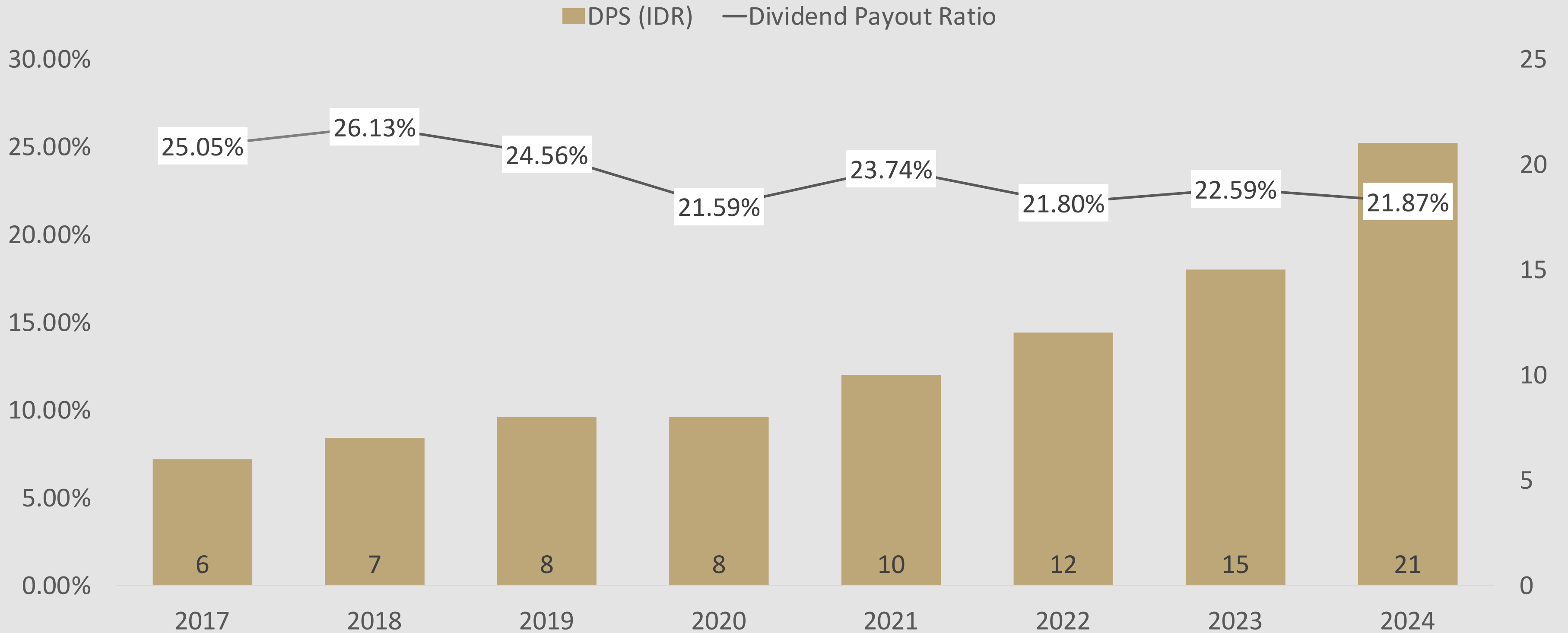
- a **75.18% YoY rise in pure gold sales volume to 7.83 tonnes in 1Q26** vs 4.47 tonnes in 1Q25
- a **71.01% YoY increase in average selling price (ASP) to IDR 2,567,213** compared to Rp 1,501,205 billion in 1Q25

Profitability & Manageable Debt

Positive trend in profitability and debt management



Dividend Policy



Consistent dividend distribution every year



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1

“HRTA GOLD” BRANDING



HRTA Gold is positioned as “the gold you can trust” for safe-haven asset and designed to meet rising demand from both retail and institutional partners.

2

SECURING GOLD SUPPLY FROM LOCAL MINERS



Higher export levies on raw gold are expected to improve domestic raw material availability, enabling the Company to secure supply more efficiently from local miners and enhance supply chain resilience.

3

INTERNATIONAL QUALITY AND CERTIFICATION



Upholding strong commitment to internationally recognized standards, including KAN and LBMA, to ensure consistent product quality, credibility, and global market acceptance.

4

PRODUCTION OPTIMIZATION



Optimizing existing production facilities with a capacity of up to 60 tons per year, ensuring efficiency, scalability, flexibility to meet demand growth and having commitment to ESG compliance.

5

OPTIMIZING MULTI-CHANNEL MARKET PENETRATION



Leveraging an integrated multi-channel approach through expanded owned retail network and distribution across digital platforms and strategic partners, supporting volume growth and brand visibility.

6

MAXIMIZING OWNED RETAIL NETWORK



Strengthening market penetration through an expanded owned retail network of approximately 100 stores, supporting volume growth and brand visibility.

7

FOCUSED MARKET PENETRATION



Enhancing focus on institutional bullion sales by serving banks, financial institutions, and corporate clients, supported by scale, quality assurance, and reliable supply capabilities.

8

COST DISCIPLINE & MARGIN MANAGEMENT



Maintaining strict cost control, prudent inventory management, and operational efficiency to preserve healthy profitability amid gold price volatility.



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