

Earnings Highlights 9M25

November 2025

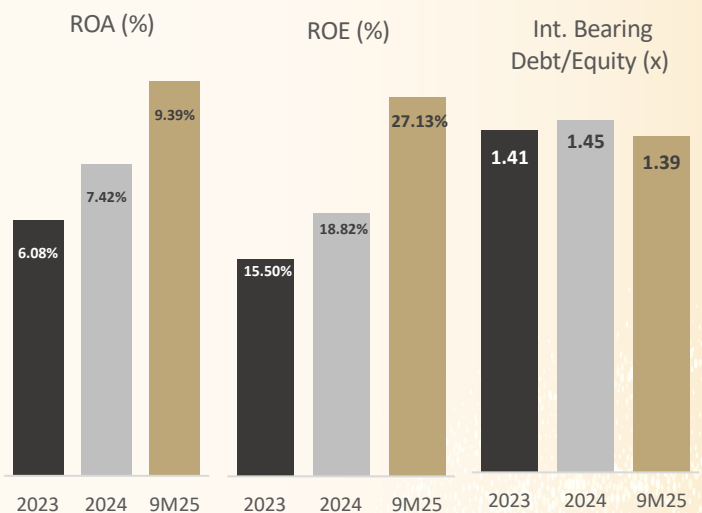
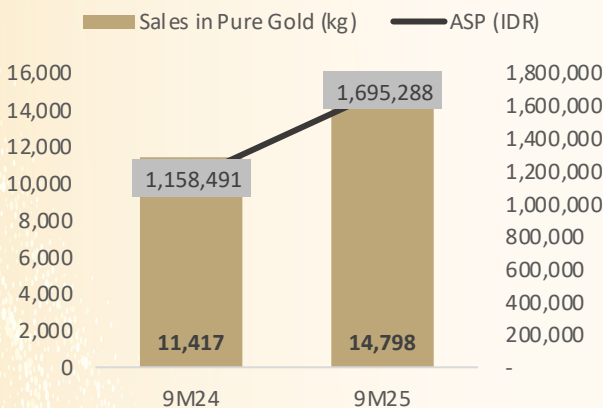
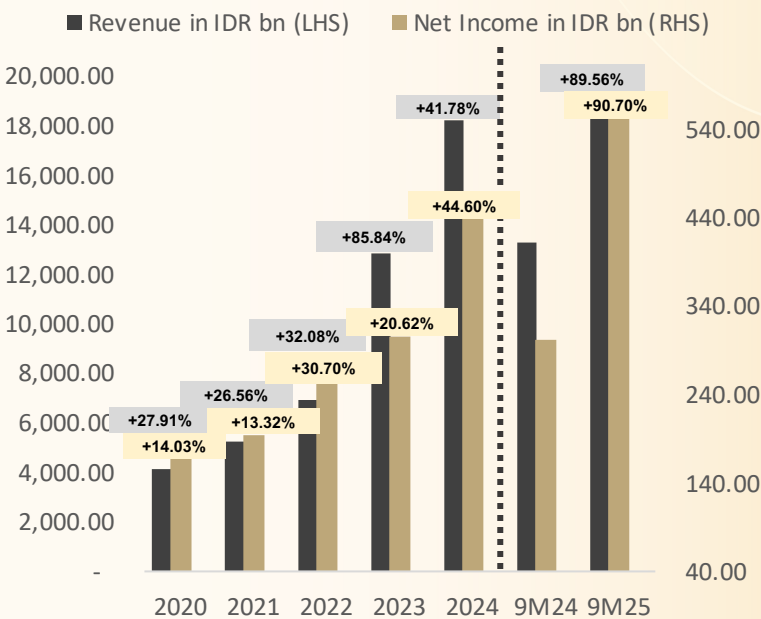
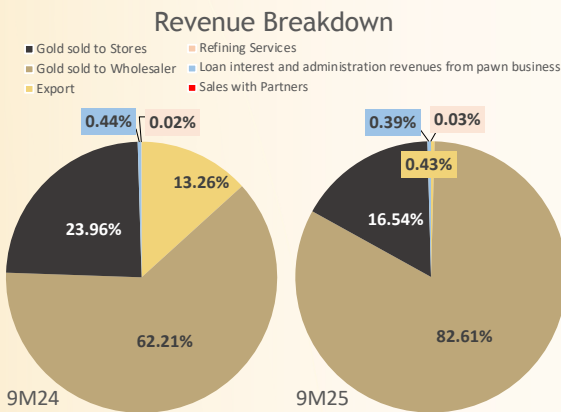


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Key Takeaways

- HRTA posted strong revenue growth of 89.56% YoY in 9M25, reaching Rp25.19 trillion compared to Rp13.29 trillion in 9M24.
- The increase was mainly supported by a 29.61% YoY rise in pure gold sales volume to 14.79 tonnes in 9M25, up from 11.41 tonnes in 9M24.
- Average selling price (ASP) also recorded a sharp increase of 46.34% YoY to IDR 1,695,288 in 9M25 from IDR 1,158,491 in 9M24.
- Net profit surged 90.70% YoY to Rp575.76 billion in 9M25, compared to Rp301.92 billion in 9M24.
- By business segment, wholesale accounted for 82.61% of sales, followed by retail at 16.54%, pawnshops at 0.39%, and exports at 0.43%.
- Profitability strengthened, with ROA at 9.39%, ROE at 27.13%, and an interest-bearing debt ratio of 1.39x as of 9M25.

Profit or Loss Highlight (IDR bn)			
	9M25	9M24	% YoY
Sales	25,193.12	13,290.38	89.56%
COGS	(24,004.62)	(12,491.73)	92.16%
Gross Profit	1,188.50	798.66	48.81%
GPM	4.72%	6.01%	-1.29%
Selling Expense	(13.69)	(9.97)	37.27%
G&A Expense	(174.25)	(164.44)	5.97%
Other operating income (expense)	0.86	(11.70)	-107.37%
Operating Income	1,001.42	612.54	63.49%
OPM	3.97%	4.61%	-0.63%
EBITDA	1,036.36	638.80	62.23%
EBITDA margin	4.11%	4.81%	-0.69%
Finance Income	2.91	1.46	99.83%
Finance expense	(263.73)	(224.40)	17.53%
Other Income (Expense)	-	-	0.00%
Net Income att. to parent entity	575.76	301.92	90.70%
NPM	2.29%	2.27%	0.01%
EPS	125.02	65.56	90.70%



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Key Takeaways

- HRTA mencatatkan pendapatan sebesar Rp25,19 triliun yang meningkat 89,56% YoY pada 9M25, dibandingkan Rp13,29 triliun pada 9M24.
- Peningkatan ini didukung oleh peningkatan volume penjualan emas murni sebesar 29,61% YoY menjadi 14,79 ton pada 9M25 dari 11,41 ton pada 9M24.
- Rata-rata harga jual (ASP) juga naik signifikan sebesar 46,34% YoY menjadi Rp1.695.288 pada 9M25 dari Rp1.158.491 pada 9M24.
- Laba bersih bertumbuh substansial sebesar 90,70% YoY menjadi Rp575,76 miliar pada 9M25, dibandingkan Rp301,92 miliar pada 9M24.
- Berdasarkan segmen, penjualan grosir menyumbang 82,61%, diikuti ritel sebesar 16,54%, pegadaian 0,39%, dan ekspor 0,43%.
- Profitabilitas meningkat dengan ROA di level 9,39%, ROE 27,13%, dan rasio utang berbunga sebesar 1,39x per 9M25.

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