



A Company Presentation

May 2025



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A. Company Profile

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Corporate Information

CORPORATE INFORMATION

Incorporated	:	26/Nov/1975		
Listing Date	:	7/May/1990	IPO Price :	Rp 680 /Share
Ticker	:	SMRA:IJ		
Share Value (Nominal)	:	Rp 100 /Share		
Total Shares Issued	:	16,508,568,358	Share Capital :	Rp 1,651 bn
Share Price @ 31/Mar/2025	:	Rp 394 /Share	Market Capitalisation :	Rp 6,504 bn
			Market Capitalisation in USD :	USD 392 mn
Net Book Value @ 31/Mar/2025	:	Rp 857 /Share	Net Book Value :	Rp 14,151 bn
			Price to Book Ratio :	0.46 X

SHAREHOLDER PROFILE

% Shareholding

Founders & Associates	39.35%
Public - Local	38.14%
Public - Foreign	22.51%
	100.00%

MAJOR & AFFILIATED SHAREHOLDERS

No. of Shares

% Shareholding

PT Semarop Agung	5,585,167,916	33.83%	Controlling Shareholder
Harto Djojo Nagaria	20,800,002	0.13%	Company Commissioner
Liliawati Rahardjo	890,220,036	5.39%	Company Director
	6,496,187,954	39.35%	



Management Team (Boards of Commissioners & Directors)



Standing (L-R) : Jason Lim (D-Technical & Projects), Drs. H. Edi Darnadi, M.M. (C-Independent), Lydia Tjio (D-Finance), Ir. Ge Lilies Yamin (C-Independent), Hendri Rahardja (C), Lexy Arie Tumiwa (C-Independent), Ir. Sharif Benyamin (D-Property Development).

Seated (L-R) : Soegianto Nagaria (D-Investment Property), Nanik Widjaja (D-Corporate Services), Harto Djojo Nagaria (C), Liliawati Rahardjo (Managing Director), Soetjipto Nagaria (Ir.) (President Commissioner), Ir. Adrianto Pitojo Adi (President Director), Herman Nagaria (D-Business Development).

* Please refer to the Annual Report 2024 for the Management Team's Profile

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Principal Business Activities

Property Development

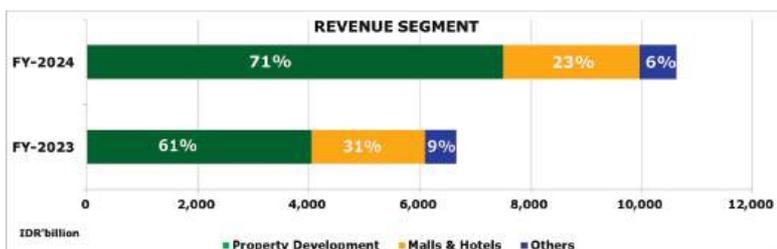
- ❖ Sales revenue from developed properties
- ❖ Marketing sales 2024: IDR4,366bn
- ❖ Marketing Sales 2023: IDR4,517bn
- ❖ 9 (nine) development areas of approx. 2,100ha
- ❖ Total landbank approx. 2,100ha
- ❖ Revenue
 - ❖ 2024: IDR 7,504bn
 - ❖ 2023: IDR 4,045bn

Investment Property

- Recurring revenues from rental and service charge fee
- 5 landmark Summarecon malls in Kelapa Gading, Serpong, Bekasi, Karawang, & Bandung
- Aggregate GFA of 500,000+ sqm
- Others include: Samasta Lifestyle Village, Menara Satu Office, Kensington Office, Scientia Business Park, Summerville Apartment
- Revenue
 - 2024: IDR 2,152bn
 - 2023: IDR 1,738bn

Leisure, Hospitality & Others

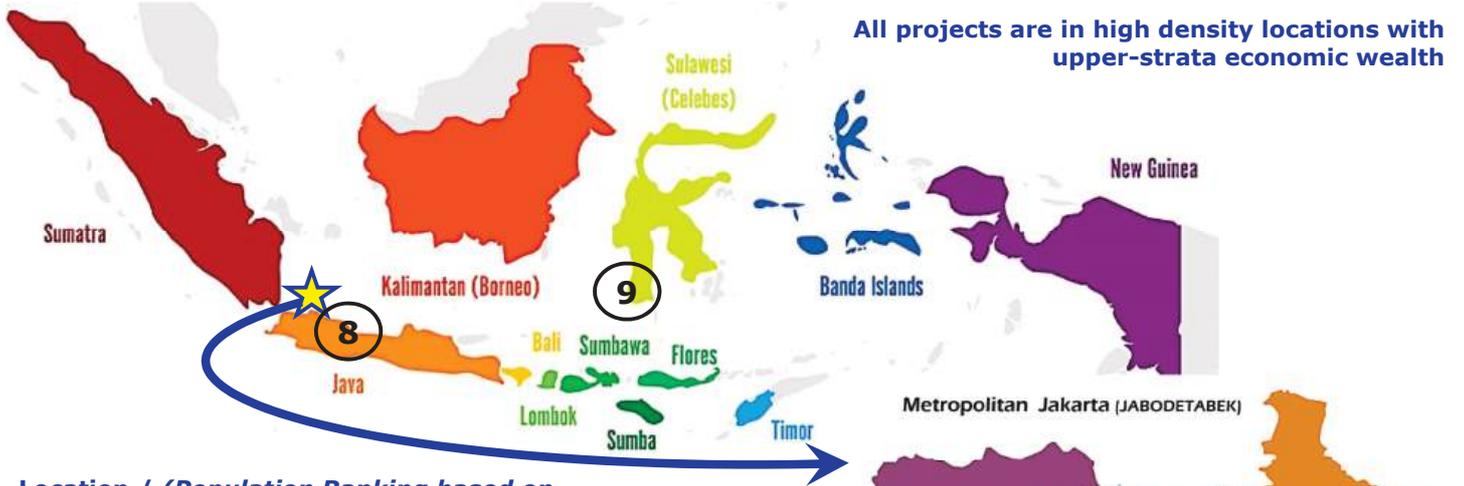
- Supplemental facilities with recurring revenues
- Harris Hotel & POP! Hotel Kelapa Gading, Harris Hotel Bekasi, Movenpick Resort & Spa Bali
- Others include: Klub Kelapa Gading, The Springs Club, Pradita University, Sekolah Islam Al-Azhar
- Revenue
 - 2024: IDR 967bn
 - 2023: IDR 876bn



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Project Location (Township)



Location / (Population Ranking based on 2020 Census of 100 cities)

1. Kelapa Gading, North Jakarta
2. Serpong, South Tangerang, Banten (14th largest)
3. Bekasi City, West Java (3rd)
4. Bogor Regency, West Java (18th)
5. Tarumajaya, Bekasi Regency, West Java
6. Tangerang Regency, Banten
7. East Karawang, West Java (80th)
8. Bandung, West Java (4th)
9. Makassar, Sulawesi (13th)



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Landbank and Projected Acquisition

Location	Business Structure	% Ownership	Gross Area 31/Mar/25	Effective Acreage Ownership	
				Own	Minority
1 Summarecon Kelapa Gading	Own	100%	8 ha	8 ha	0 ha
2 Summarecon Serpong			474 ha	431 ha	43 ha
Own Land	Own	100%	294 ha	294 ha	0 ha
Land under Joint Operations (1)	Joint Operations	80%	128 ha	102 ha	26 ha
Land under Joint Operations (2)	Joint Operations	70%	42 ha	29 ha	13 ha
Land under Joint Operations (3)	Joint Operations	55%	10 ha	6 ha	5 ha
3 Summarecon Bekasi	Own	100%	73 ha	73 ha	0 ha
4 Summarecon Crown Gading#	Joint Venture	51%	281 ha	143 ha	138 ha
5 Summarecon Bogor	Joint Venture	51%	378 ha	193 ha	185 ha
6 Summarecon Karawang	Own		3.6 ha	1.8 ha	1.8 ha
Own Land	Own	100%	0.0 ha	0.0 ha	0.0 ha
Land under PT SMTH	Joint Venture	51%	3.6 ha	1.8 ha	1.8 ha
7 Summarecon Bandung	Own	100%	195 ha	195 ha	0 ha
8 Summarecon Mutiara Makassar			311 ha	235 ha	76 ha
Own Land	Own	100%	163 ha	163 ha	0 ha
Land under PT SGMC	Joint Venture	51%	135 ha	69 ha	66 ha
Land under PT SGMF	Joint Venture *	26%	13 ha	3 ha	10 ha
9 Summarecon Tangerang	Own	100%	94 ha	94 ha	0 ha
10 Bali	Own	100%	20 ha	20 ha	0 ha
11 Others	Own	100%	225 ha	225 ha	0 ha
TOTAL ACREAGE AVAILABLE FOR DEVELOPMENT			2,063 ha	1,619 ha	443 ha
			100%	79%	21%

Tarumajaya, North Bekasi

* Effective Ownership

	FY-2023	FY-2024
Projected Acquisitions (routine)	Rp 1,000 Bn	Rp 1,000 Bn
Projected Acquisitions (New Locations)	Rp 0 Bn	Rp 0 Bn
PROJECTED TOTAL LAND ACQUISITION COSTS	Rp 1,000 Bn	Rp 1,000 Bn

Existing locations whenever available
No new locations planned

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E. Leisure, Education & Others

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G. Our Plans and Strategy

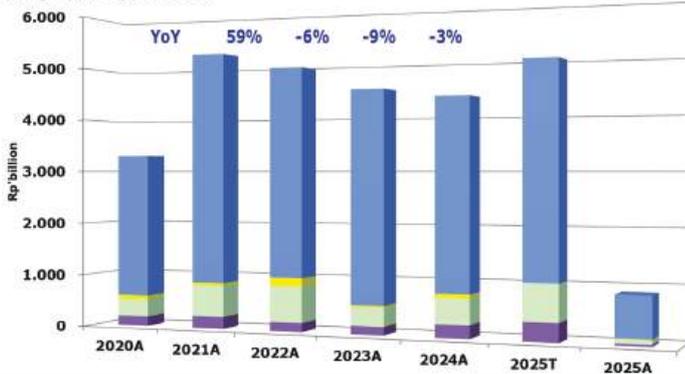
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Property Development : Marketing Sales by Location & by Product Type

Marketing Sales by Location

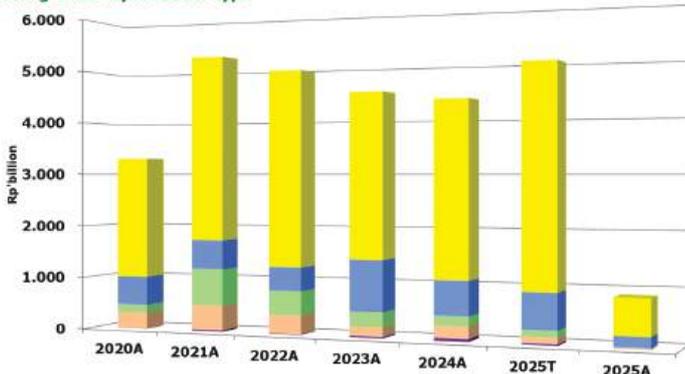


SALES LOCATION	2020A	2021A	2022A	2023A	2024A	2025T	2025A
	Actual	Actual	Actual	Actual	Actual	Target	Actual
Greater Jakarta	2,718	4,370	3,939	3,976	3,570	3,960	754
Karawang	72	56	159	35	72		8
Bandung	333	590	676	345	477	690	79
Makassar	181	226	172	161	248	350	36
Total	3,304	5,242	4,946	4,517	4,366	5,000	877
YoY Change		↓ (828)	↑ 1,938	↓ (296)	↓ (429)	↑ (151)	

% Location Segment

SALES LOCATION	2020A	2021A	2022A	2023A	2024A	2025T	2025A
Greater Jakarta	82%	83%	80%	82%	79%	83%	86%
Karawang	2%	1%	3%	2%	0%	1%	1%
Bandung	10%	11%	14%	11%	14%	12%	9%
Makassar	6%	5%	3%	6%	7%	4%	4%

Marketing Sales by Product Type



PRODUCT TYPE	2020A	2021A	2022A	2023A	2024A	2025T	2025A
	Actual	Actual	Actual	Actual	Actual	Target	Actual
House	2,297	3,502	3,685	3,086	3,273	4,075	663
Shops	542	553	447	957	638	660	191
Landplots	159	692	450	272	179	125	4
Apartment	302	468	354	176	225	115	17
Office, Others	4	27	10	26	51	25	2
Total	3,304	5,242	4,946	4,517	4,366	5,000	877

% Product Segment

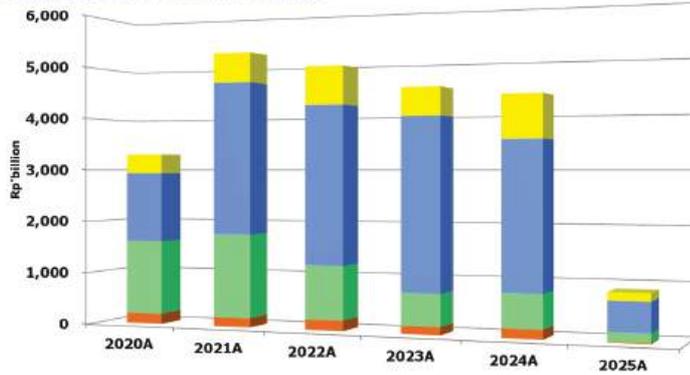
PRODUCT TYPE	2020A	2021A	2022A	2023A	2024A	2025T	2025A
House	70%	67%	75%	75%	82%	82%	76%
Shops	16%	11%	9%	15%	13%	13%	22%
Landplots	5%	13%	9%	4%	3%	3%	0%
Apartment	9%	9%	7%	5%	2%	2%	2%
Office, Others	0%	0%	0%	1%	1%	1%	0%

* As of 31 March 2025



Property Development : Product Price Range & Customer Payment Profile

Marketing Sales by Product Price Range

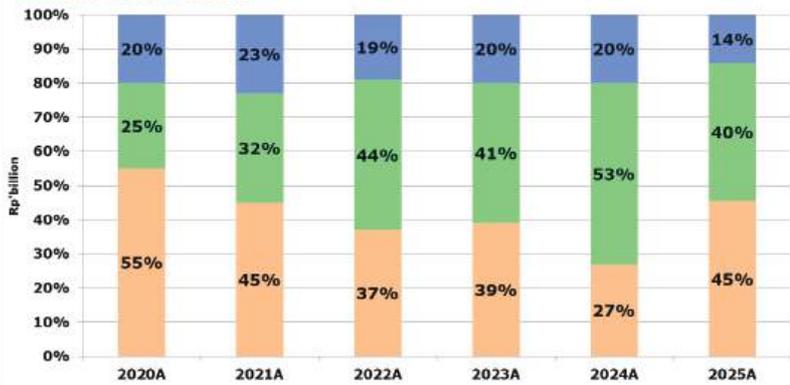


PRODUCT PRICE RANGE	2020A	2021A	2022A	2023A	2024A	2025A
	Actual	Actual	Actual	Actual	Actual	Actual
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn
> Rp 5bn	366	572	730	525	813	147
Rp 2 - 5bn	1,329	2,902	3,004	3,241	2,746	547
Rp 1 - 2bn	1,413	1,593	1,012	599	633	166
< Rp 1bn	196	175	200	152	174	17
Total	3,304	5,242	4,946	4,517	4,366	877

% Product Price Segment

> Rp 5bn	11%	11%	15%	12%	19%	17%
Rp 2 - 5bn	40%	56%	61%	73%	64%	63%
Rp 1 - 2bn	43%	30%	20%	13%	15%	19%
< Rp 1bn	6%	3%	4%	3%	4%	2%

Customer Payment Profile



PAYMENT PROFILE	2020A	2021A	2022A	2023A	2024A	2025A
	Actual	Actual	Actual	Actual	Actual	Actual
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn
Cash	661	1,194	934	922	862	126
Bank Mortgage	826	1,678	2,162	1,832	2,309	352
Dev Instalment	1,817	2,370	1,850	1,763	1,195	399
Total	3,304	5,242	4,946	4,517	4,366	877

% Customer Payment Profile

Cash	20%	23%	19%	20%	20%	14%
Bank Mortgage	25%	32%	44%	41%	53%	40%
Dev Instalment	55%	45%	37%	39%	27%	45%

* As of 31 March 2025

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Property Development : Group Project Development Value (Ongoing Projects)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

SUMMARY BY LOCATIONS	Development Value			No. of Units			% sold (Value)	% sold (Units)
	Total	Sold	Bal	Total	Sold	Bal		
	Rp'bn	Rp'bn	Rp'bn					
Kelapa Gading	2,156	(2,096)	60	739	(719)	20	97%	97%
Serpong	12,417	(9,970)	2,447	5,155	(4,770)	385	80%	93%
Bekasi	5,043	(3,921)	1,122	4,443	(4,253)	190	78%	96%
Karawang	603	(560)	43	576	(532)	44	93%	92%
Bandung	2,974	(2,335)	639	1,104	(864)	240	79%	78%
Makassar	1,645	(1,344)	301	1,027	(897)	130	82%	87%
Bogor	4,870	(4,552)	318	1,885	(1,758)	127	93%	93%
Crown Gading [North Bekasi]	2,893	(1,811)	1,082	1,390	(952)	438	63%	63%
Tangerang	569	(233)	336	352	(149)	203	41%	41%
TOTAL GROUP	33,170	(26,822)	6,348	16,671	(14,894)	1,777	81%	89%

* Total Values include Estimates of Planned | Projected Developments

* Some projects/products are released progressively based on market niches

Excludes new projects that have not been formally launched for sale. Including planned projects, the Total Project Development Values may exceed Rp 10 Trillion

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

SUMMARY BY PRODUCT TYPE	Development Value			No. of Units			% sold (Value)	% sold (Units)
	Total	Sold	Bal	Total	Sold	Bal		
	Rp'bn	Rp'bn	Rp'bn					
House	21,292	(17,528)	3,765	9,966	(8,581)	1,385	82%	86%
Shop	4,731	(3,210)	1,521	1,294	(1,055)	239	68%	82%
Landplot	711	(700)	11	232	(229)	3	98%	99%
Apartment	6,075	(5,108)	968	5,051	(4,931)	120	84%	98%
Office	247	(227)	20	87	(80)	7	92%	92%
Industrial	114	(50)	64	41	(18)	23	44%	44%
TOTAL GROUP	33,170	(26,822)	6,348	16,671	(14,894)	1,777	81%	89%

* As of 31 March 2025

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Property Development : Summarecon Kelapa Gading (in Greater Jakarta)

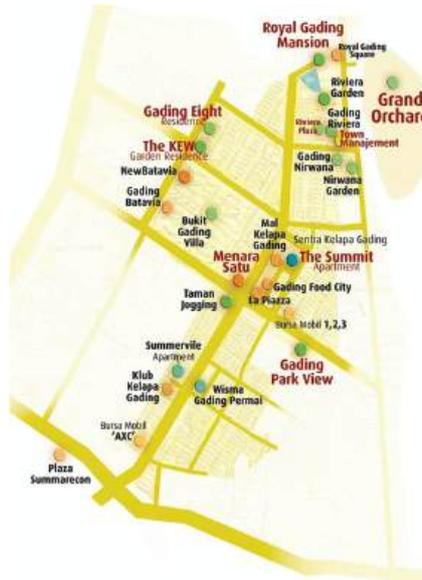
PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
Kensington Royal Suites [A-C]	Apartment	Sep-14	Sep-18	1,472	(1,436)	36	453	(442)	11	3,249	98%
Kensington Royal Suites [D]	Apartment	Apr-15	Apr-19	437	(433)	4	199	(197)	2	2,196	99%
Kensington Office (Exclude-Rent)	Office	Jun-17	Jun-20	247	(227)	20	87	(80)	7	2,839	92%
Total Kelapa Gading				2,156	(2,096)	60	739	(719)	20		97%

TOWNSHIP OVERVIEW

Started	1975
Area	Total Area: 550 Ha Developed: 542 Ha (97%) Undeveloped: 8 Ha (3%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> 30,000+ residential houses 2,120+ shoplots 2,850+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Mall Kelapa Gading La Piazza & Gafoy Harris Hotel Kelapa Gading POP! Hotel Kelapa Gading Menara Satu Kensington Office
Other Key Facilities (by 3 rd Parties)	<ul style="list-style-type: none"> Mitra Keluarga Hospital Gading Pluit Hospital Al Azhar Islamic School TKK Penabur (Christian) School

Masterplan | Project Snapshots



Kensington Royal Suites



Kensington Office



Property Development : Summarecon Serpong (in Greater Jakarta)

TOWNSHIP OVERVIEW

Started	1993
Area	Total Area: 800 Ha Developed: 330 Ha (40%) Future development : 470 Ha (60%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> 12,000+ residential houses 2,000+ shoplots 1,800+ residential landplots 6,000+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Summarecon Mall Serpong Scientia Square Park Building Scientia Square Park Scientia Business Park The Springs Club St. Carolus Hospital Plaza Summarecon Serpong
Other key facilities (by 3 rd Parties)	<ul style="list-style-type: none"> Pradita University Universitas Multimedia Nusantara Gading Raya Golf Course & Club 3rd Party Hotels

Masterplan | Project Snapshots



Symphonia



The Springs



Scientia Garden



Serpong M-Town



Property Development : Summarecon Serpong (in Greater Jakarta)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
The Springs											
Flamingo [Ext]	House	Aug-17	Aug-19	790	(790)	0	256	(256)	0	3,086	100%
Rainbow Springs	Apartment	Aug-19	Feb-22	1,229	(1,219)	10	740	(734)	6	1,661	99%
South Goldfinch Commercial*	Shop	Nov-19	Nov-22	190	(178)	12	62	(58)	4	3,065	94%
Heron	House	Nov-22	Nov-24	1,288	(439)	849	182	(62)	120	7,077	34%
Scientia Garden											
Alloggio	House	Jun-15	Jun-17	600	(600)	0	381	(381)	0	1,575	100%
Edison Commercial	Shop	Apr-17	Apr-19	180	(133)	47	61	(45)	16	2,951	74%
Dalton Commercial [Ext]	Shop	Feb-20	Feb-22	177	(177)	0	40	(40)	0	4,425	100%
Faraday Commercial	Shop	Jul-20	Jul-22	182	(179)	3	72	(71)	1	2,528	98%
Maxwell Commercial	Shop	Jul-20	Jul-22	110	(110)	0	44	(44)	0	2,500	100%
Aristoteles Commercial	Shop	Apr-21	Apr-23	247	(247)	0	78	(78)	0	3,167	100%
Carson	House	Oct-21	Oct-23	719	(701)	18	241	(235)	6	2,983	97%
Downtown Drive	Shop	Apr-23	Apr-25	268	(245)	23	82	(75)	7	3,268	91%
Carson Commercial	Shop	Jun-24	Jun-26	212	(52)	160	53	(13)	40	4,000	25%
Quantum Commercial	Shop	Dec-24	Dec-26	160	(112)	48	30	(21)	9	5,333	70%
Symphonia											
Agnesi	House	Nov-19	Nov-21	416	(415)	1	308	(307)	1	1,351	100%
Baroni	House	Dec-20	Dec-22	581	(581)	0	354	(354)	0	1,641	100%
Mozart 2	House	Jul-21	Jul-23	761	(756)	5	150	(149)	1	5,073	99%
Melody Commercial	Shop	Feb-21	Feb-23	100	(100)	0	46	(46)	0	2,174	100%
Melody Commercial 2	Shop	Apr-22	Apr-24	253	(226)	27	84	(75)	9	3,012	89%
Leonora	House	Feb-22	Feb-24	714	(657)	57	313	(288)	25	2,281	92%
Strozzi	House	Jun-23	Jun-25	612	(589)	23	212	(204)	8	2,887	96%
Louise	House	Dec-24	Dec-26	728	(466)	262	175	(112)	63	4,160	64%
M-Town											
M-Town Residence [C,D]	Apartment	May-15	May-19	740	(729)	11	1,122	(1,106)	16	660	99%
M-Town Signature [I] **	Apartment					0			0	0	
Non Kawasan											
City Hub Commercial	Shop	May-15	May-19	1,160	(269)	891	69	(16)	53	16,812	23%
Total Serpong				12,417	(9,970)	2,447	5,155	(4,770)	385		80%

* Progressive release of projects/products

** Not Launched Yet

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Property Development : Summarecon Bekasi (in Greater Jakarta)

TOWNSHIP OVERVIEW

Started	2010
Area	Total Area: 263 Ha Developed: 196 Ha (75%) Future Development: 67 Ha (25%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> 4,250+ residential houses 600+ shoplots 4,800+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Summarecon Mall Bekasi Plaza Summarecon Bekasi Harris Hotel Bekasi
Other Key Facilities (by 3 rd Parties)	<ul style="list-style-type: none"> Bina Nusantara University (Binus) Al Azhar Islamic School BPK Penabur (Christian) School

Masterplan | Project Snapshots



Scarlet Commercial



Morizen Residence



Magenta Residence

Primrose Condovilla



SpringLake View



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Property Development : Summarecon Bekasi (in Greater Jakarta)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
SpringLake [D]	Apartment	Jul-14	Jul-18	381	(381)	0	778	(777)	1	490	100%
SpringLake View [E]	Apartment	Aug-15	Aug-19	389	(363)	26	856	(799)	57	454	93%
SpringLake View [F]	Apartment	Oct-16	Oct-20	312	(303)	10	743	(721)	22	420	97%
SpringLake View [G,H] **	Apartment			862		862			0	0	0%
Primrose Condovilla [A,B,C]	Apartment	Oct-15	Apr-18	151	(149)	2	100	(99)	1	1,510	99%
Primrose Condovilla [D,E]	Apartment	Mar-17	Sep-19	102	(95)	7	60	(56)	4	1,700	93%
Srimaya	House	Aug-18	Aug-20	386	(365)	21	870	(823)	47	444	95%
Morizen *	House	Aug-19	Aug-22	699	(663)	36	156	(148)	8	4,481	95%
Srimaya Kiosks	Shop	Jul-20	Jul-22	24	(21)	3	65	(57)	8	369	88%
Magenta	House	Sep-20	Sep-22	602	(595)	7	420	(415)	5	1,433	99%
Scarlet Commercial	Shop	Oct-21	Oct-23	89	(86)	3	35	(34)	1	2,543	97%
Mulberry Residence	House	Dec-21	Dec-23	549	(540)	9	240	(236)	4	2,288	98%
Crystal Boulevard	Shop	Oct-23	Oct-25	178	(178)	0	45	(45)	0	3,956	100%
Crystal Boulevard [Ext]	Shop	Aug-24	Aug-24	319	(183)	136	75	(43)	32	4,253	57%
Total Bekasi				5,043	(3,921)	1,122	4,443	(4,253)	190		78%

* Progressive release of projects|products

** Not Launched Yet



Property Development : Summarecon Bandung (in West Java)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Emily	House	Nov-19	May-22	632	(632)	0	142	(142)	0	4,451	100%
Flora	House	Sep-20	Mar-23	748	(748)	0	410	(410)	0	1,824	100%
Xandari *	Landplot	Nov-21	Nov-24	248	(237)	11	65	(62)	3	3,815	96%
Genova	House	Jul-23	Jan-26	644	(410)	234	242	(154)	88	2,661	64%
Sapphire Commercial	Shop	Nov-23	May-26	120	(51)	69	33	(14)	19	3,636	43%
Hillary	House	Aug-24	Aug-26	294	(163)	131	56	(31)	25	5,250	55%
Ivora	House	Mar-25	Mar-25	288	(94)	194	156	(51)	105	1,846	33%
Total Bandung				2,974	(2,335)	639	1,104	(864)	240		79%

* Progressive release of projects|products

TOWNSHIP OVERVIEW

Started	2015
Area	Total Area: 373 Ha Developed: 83 Ha (22%) Future Development: 290 Ha (78%)
Development Period	>10 years on the available land bank
Developed	<ul style="list-style-type: none"> 1,900+ residential houses 200+ residential landplots 400+ shoplots
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Plaza Summarecon Bandung Summarecon Mall Bandung Planned: Harris Hotel Summarecon Bandung Schools

Masterplan | Project Snapshots





Property Development : Summarecon Karawang (in West Java)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

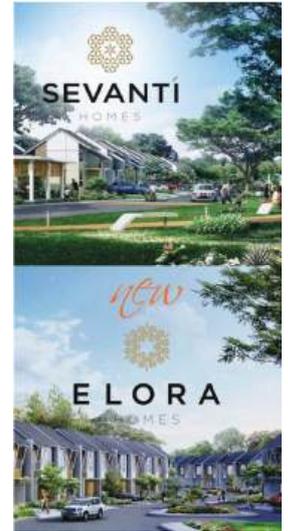
Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Elora 2	House	Feb-17	Feb-19	214	(207)	7	202	(195)	7	1,059	97%
Sapphire Commercial	Shop	Jul-17	Jul-19	147	(147)	0	76	(76)	0	1,934	100%
Sevanti	House	Nov-18	Nov-20	135	(120)	15	247	(220)	27	547	89%
Verena Homes	House	Nov-22	Nov-24	107	(86)	21	51	(41)	10	2,098	80%
Total Karawang				603	(560)	43	576	(532)	44		93%

* Progressive release of projects/products

TOWNSHIP OVERVIEW

Started	2016
Area	Total Area: 33 Ha Developed: 27 Ha (82%) Future Development: 6 Ha (18%)
Development Period	~ 5 years on the available land bank
Developed	<ul style="list-style-type: none"> 1,500+ residential houses 85+ shoplots
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Summarecon Villaggio Outlets

Masterplan | Project Snapshots



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Property Development : Summarecon Mutiara Makassar (in Sulawesi)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Beryl	House	Nov-18	Nov-20	265	(265)	0	235	(235)	0	1,128	100%
Jade	House	Nov-18	Nov-20	507	(454)	53	219	(196)	23	2,315	90%
Titanium Warehouse	Industrial	Dec-19	Dec-21	114	(50)	64	41	(18)	23	2,780	44%
Blue Crystal	House	Aug-20	Aug-22	189	(189)	0	149	(149)	0	1,268	100%
Green Crystal	House	Apr-21	Apr-23	154	(154)	0	113	(113)	0	1,363	100%
Topaz	House	Oct-21	Oct-23	208	(159)	49	220	(168)	52	945	76%
BizPark	Shop	May-24	May-26	40	(17)	23	14	(6)	8	2,857	43%
The Morizen	House	May-24	May-26	168	(56)	112	36	(12)	24	4,667	33%
Total Makassar				1,645	(1,344)	301	1,027	(897)	130		82%

TOWNSHIP OVERVIEW

Started	2018
Area	Total Area: 360 Ha Developed: 49 Ha (13%) Future Development: 311 Ha (87%)
Development Period	>10 years on the available land bank
Developed	<ul style="list-style-type: none"> 900+ residential houses 70+ commercial units
Investment Property, Leisure & Hospitality, and Other Business	Planned: <ul style="list-style-type: none"> Convention Centers / Function Halls Schools Under Construction: <ul style="list-style-type: none"> Summarecon Mall Makassar

Masterplan | Project Snapshots



Beryl show unit



Jade show unit

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Property Development : Summarecon Bogor (in Greater Jakarta)

TOWNSHIP OVERVIEW	
Started	2020
Area	Total Area: 450 Ha Developed: 86 Ha (19%) Future Development: 364 Ha (81%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> > 1,300 residential houses > 160 residential landplots > 50 shoplots
Investment Property, Leisure & Hospitality, and Other Business	Planned: <ul style="list-style-type: none"> • Summarecon Mall Bogor • Schools • Culinary Centers • Hotels



Mahogany



Agathis



Pinewood



Rosewood



Property Development : Summarecon Bogor (in Greater Jakarta)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Mahogany	House	Oct-20	Apr-23	566	(566)	0	321	(321)	0	1,763	100%
Mahogany Island	Landplot	Oct-20	Apr-23	120	(120)	0	79	(79)	0	1,519	100%
Agathis	House	Oct-20	Apr-23	725	(725)	0	196	(196)	0	3,699	100%
Pinewood	House	Oct-21	Apr-24	688	(688)	0	336	(336)	0	2,048	100%
Rosewood Golf Residence	House	Oct-21	Apr-24	572	(572)	0	148	(148)	0	3,865	100%
Rosewood Golf Residence	Landplot	Oct-21	Apr-24	343	(343)	0	88	(88)	0	3,898	100%
Graha Boulevard	Shop	Mar-23	Sep-25	139	(139)	0	54	(54)	0	2,574	100%
Alderwood	House	Aug-23	Feb-26	626	(619)	7	277	(274)	3	2,260	99%
Maple Residence	House	Nov-23	May-26	304	(294)	10	61	(59)	2	4,984	97%
Ebony Residence	House	Sep-24	Sep-26	572	(318)	254	225	(125)	100	2,542	56%
Centeria Square	Shop	Dec-24	Dec-26	215	(168)	47	100	(78)	22	2,150	78%
Total Bogor				4,870	(4,552)	318	1,885	(1,758)	127		93%



Property Development : Summarecon Crown Gading (in Greater Jakarta)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Regia	House	Nov-22	May-25	566	(550)	16	422	(410)	12	1,341	97%
Jasmia	House	Nov-22	May-25	900	(588)	312	254	(166)	88	3,543	65%
Gading Boulevard Commercial	Shop	Sep-23	Mar-26	221	(192)	29	76	(66)	10	2,908	87%
Viola	House	Dec-23	Jun-26	566	(452)	114	373	(298)	75	1,517	80%
Vanica	House	Dec-24	Dec-26	640	(29)	611	265	(12)	253	2,415	5%
Total Crown Gading [N Bekasi]				2,893	(1,811)	1,082	1,390	(952)	438		63%

TOWNSHIP OVERVIEW

Started	2022
Area	Total Area: 437 Ha Developed: 25 Ha (6%) Future Development: 364 Ha (94%)
Development Period	> 10 years on the available land bank
Developed	➤ 500 residential houses ➤ 60 shoplots
Investment Property, Leisure & Hospitality, and Other Business	Planned: • Summarecon Mall Crown Gading • Schools • Culinary Centers • Hotels

Project Snapshots



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Property Development : Summarecon Tangerang (in Greater Jakarta)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Briza Lakes	House	Nov-24	May-27	422	(186)	236	302	(133)	169	1,397	44%
Havena Lakes	House	Nov-24	May-27	147	(47)	100	50	(16)	34	2,940	32%
Total Karawang				569	(233)	336	352	(149)	203		41%

* Progressive release of projects/products

TOWNSHIP OVERVIEW

Started	2024
Area	Total Area: 105 Ha Developed: 5 Ha (5%) Future Development: 100 Ha (95%)
Development Period	> 10 years on the available land bank
Developed	➤ 300 residential houses
Investment Property, Leisure & Hospitality, and Other Business	Planned: • Summarecon Mall Tangerang • Commercial Area

Project Snapshots



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Investment Property: Shopping Malls

At present, Summarecon owns and operates 5 shopping malls with total GFA of more than 500,000 m², generating significant recurring revenues from the lease of retail malls.

The malls are located in Summarecon's townships and are market leaders in the Greater Jakarta, Karawang & Bandung Areas.



Summarecon Mall Kelapa Gading



Summarecon Mall Serpong



Summarecon Mall Bekasi



Summarecon Mall Bandung



Summarecon Villagio Outlets

These are middle-class shopping malls with the concept of "Your family Mall" offering an extensive variety of merchandise from fashion to home and household products, and from multi-cultural cuisine to entertainment for the family. Furthermore, the "Downtown Walk" offers a wide variety of dining and live entertainment in a casual outdoor setting.



Investment Property: Shopping Malls

SHOPPING MALL RETAIL CENTER	GFA m ²	NLA m ²	Occupancy	Average Rent m ² / Month	Average Service Charge m ² / Month	% of Mall Revenues	No. of Tenants	Visitor Traffic Pax / Year
Summarecon Mall Kelapa Gading	208,000 m ²	133,000 m ²	92%	Rp 344,000	Rp 119,000	43%	~ 550+	Q1-2025* 7.6 Mn FY-2024* 32.0 Mn
Summarecon Mall Serpong	112,000 m ²	76,000 m ²	94%	Rp 271,000	Rp 123,000	27%	~ 400+	Q1-2025* 5.4 Mn FY-2024* 26.0 Mn
Summarecon Mall Bekasi	90,000 m ²	58,000 m ²	92%	Rp 270,000	Rp 117,000	18%	~ 300+	Q1-2025* 5.1 Mn FY-2024* 21.0 Mn
Summarecon Villaggio Outlets	24,000 m ²	13,900 m ²	88%	Rp 142,000	Rp 63,000	2%	~ 90+	Q1-2025* 0.4 Mn FY-2024* 1.0 Mn
Summarecon Mall Bandung	81,000 m ²	47,000 m ²	92%	Rp 153,000	Rp 87,000	9%	~ 150+	Q1-2025* 2.1 Mn FY-2024* 7.0 Mn
Samasta Village, Bali	6,500 m ²	6,300 m ²	71%	Rp 54,000	Rp 69,000	1%	~ 20+	Q1-2025* 0.1 Mn FY-2024* 0.4 Mn

* Gross Floor Area, Net Leasable Area

More Key Tenants



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Hospitality Business

Hotel & Resort



Harris Hotel Kelapa Gading

4 star business hotel with 307 rooms located in Summarecon Mall Kelapa Gading



Harris Hotel Bekasi

4 star business hotel with 332 rooms located in Summarecon Mall Bekasi



Pop! Hotel Kelapa Gading

Low-cost hotel with 266 modern rooms in Summarecon Mall Kelapa Gading



Movenpick Resort & Spa, Bali

5 star hotel with a "Family Concept" and a capacity of 297 rooms. Operated and managed by the Accor Hotels group

Harris and Pop! hotels are operated and managed by Tauzia Hotels, a member of Singapore's Ascott Group

The hospitality business unit provide important complementary facilities in each township, while simultaneously generating recurring income.

The city hotels are located within the vicinity of the shopping malls, thus providing a synergistic business environment.

As of 31 March 2025, the hotel blended average occupancy reached to 46-76%.

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Leisure, Education & Others

Sports Club



Klub Kelapa Gading

Largest sports club in Jakarta with various facilities for field sports



The Springs Club

Recreation center with sports and banquet facilities located in The Springs area

Education



Pradita University

Education center that focuses on the field of property & hospitality



Sekolah Islam Al Azhar

Located in Serpong, Bekasi, and Bandung. Collaboration with Yayasan Pesantren Islam (YPI) Al-Azhar

The leisure and education business units provide important complementary facilities to support each township, while simultaneously generating recurring income.

The contribution to Group Revenues are not material but they do provide an essential service to the development of each township



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F. Financials

- Consolidated
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Financials : Consolidated

CONSOLIDATED INCOME STATEMENTS	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	5,030	5,568	5,719	6,659	10,623	60%	2,134	2,104	-1%
GROSS PROFIT	2,502	2,801	3,199	3,560	5,715	61%	1,162	1,129	-3%
OVERHEADS	(950)	(980)	(1,232)	(1,385)	(1,649)		(363)	(415)	
- Selling Expense	(275)	(306)	(322)	(421)	(509)		(107)	(126)	
- Administrative Expense	(681)	(677)	(893)	(976)	(1,096)		(258)	(291)	
- Other Optg Income/(Expense)	6	3	(17)	12	(43)		2	2	
EBITDA	1,552	1,822	1,967	2,175	4,066	87%	800	714	-11%
Depreciation	(276)	(264)	(258)	(264)	(334)		(81)	(85)	
EBIT	1,276	1,558	1,708	1,912	3,732	95%	718	629	-12%
Net Finance Income/(Expense)	(842)	(810)	(700)	(576)	(867)		(190)	(227)	
Non-Operating Income/(Expense)	6	8	9	10	(402)		5	3	
Taxation	(194)	(206)	(246)	(288)	(621)		(87)	(89)	
PROFIT FOR THE YEAR (PAT)	246	550	772	1,058	1,842	74%	446	316	-29%
Other Comprehensive Inc/(Exp)	(13)	(1)	10	(21)	(4)		(2)	(0)	
Compreh. Income for the Year	232	549	782	1,037	1,838		444	316	
PROFIT ATTRIBUTABLE TO :									
COMPANY OWNERS	180	324	625	766	1,373		441	238	
NON-CONTROLLING INTERESTS	66	226	146	292	469		4	78	
PROFIT FOR THE YEAR	246	550	772	1,058	1,842		446	316	
Gross Profit Margin	50%	50%	56%	53%	54%	0%	54%	54%	-2%
Overheads Ratio	19%	18%	22%	21%	16%	-5%	17%	20%	3%
EBITDA Margin	31%	33%	34%	33%	38%	6%	37%	34%	-4%
EBIT Margin	25%	28%	30%	29%	35%	6%	34%	30%	-4%
PAT Margin	5%	10%	13%	16%	17%	1%	21%	15%	-6%
YoY% Growth - Revenues		11%	3%	16%	60%				
YoY% Growth - EBITDA		17%	8%	11%	87%				
YoY% Growth - Profit For The Year		124%	40%	37%	74%				

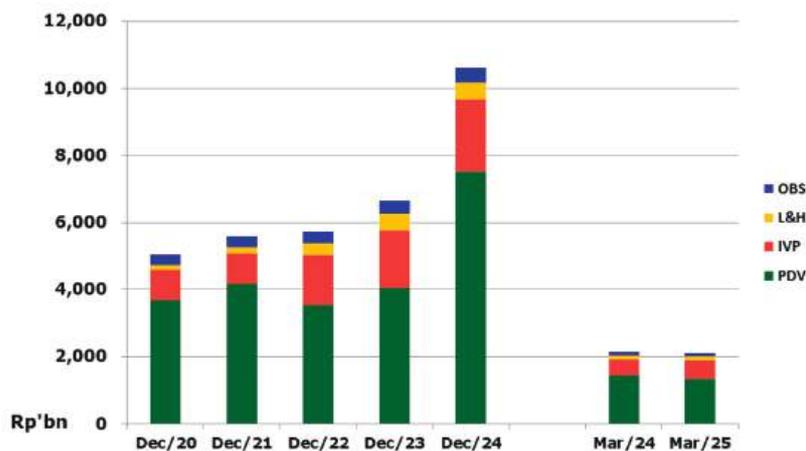
FY 2023/2024 : Revenue 2024 increased by 60% YoY from all business segment. Main driver came from Property Development segment due to benefit from VAT incentive in 2024.

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Financials : Revenues Business Segment

CONTRIBUTION BY BUSINESS SEGMENT	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUES	5,030	5,568	5,719	6,659	10,623	60%	2,134	2,104	-1%
Property Development (PDV)	3,670	4,148	3,529	4,045	7,504	86%	1,442	1,333	-8%
Investment Property (IVP)	894	918	1,481	1,738	2,152	24%	480	552	15%
Leisure & Hospitality (L&H)	153	183	346	480	518	8%	104	109	5%
Other Businesses (OBS)	313	319	364	396	449	13%	108	109	1%
Property Development	73%	75%	62%	61%	71%	10%	68%	63%	-4%
Investment Property	18%	16%	26%	26%	20%	-6%	22%	26%	4%
Leisure & Hospitality	3%	3%	6%	7%	5%	-2%	5%	5%	0%
Other Businesses	6%	6%	6%	6%	4%	-2%	5%	5%	0%

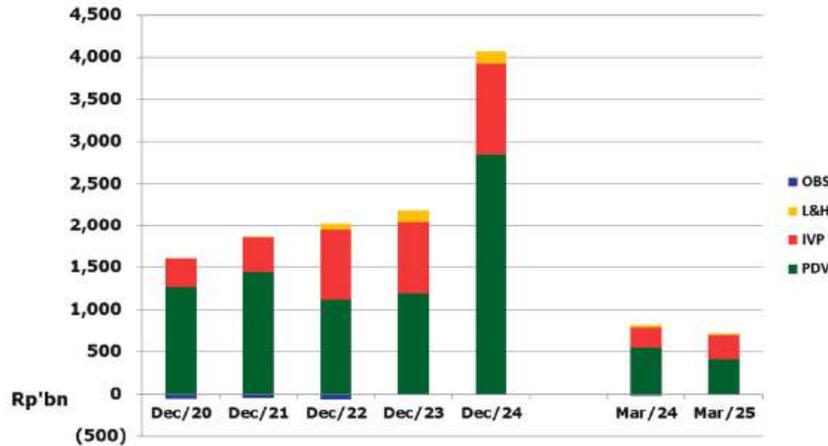


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Financials : EBITDA Business Segment

CONTRIBUTION BY BUSINESS SEGMENT	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
EBITDA	1,552	1,822	1,967	2,175	4,066	87%	800	714	-11%
Property Development (PDV)	1,267	1,446	1,124	1,197	2,847	138%	549	410	-25%
Investment Property (IVP)	341	410	827	849	1,073	26%	246	292	19%
Leisure & Hospitality (L&H)	(12)	12	81	142	147	3%	22	18	-17%
Other Businesses (OBS)	(44)	(46)	(66)	(13)	(1)	-95%	(17)	(6)	-62%
Property Development	82%	79%	57%	55%	70%	15%	69%	57%	-11%
Investment Property	22%	22%	42%	39%	26%	-13%	31%	41%	10%
Leisure & Hospitality	-1%	1%	4%	7%	4%	-3%	3%	3%	0%
Other Businesses	-3%	-3%	-3%	-1%	0%	1%	-2%	-1%	1%

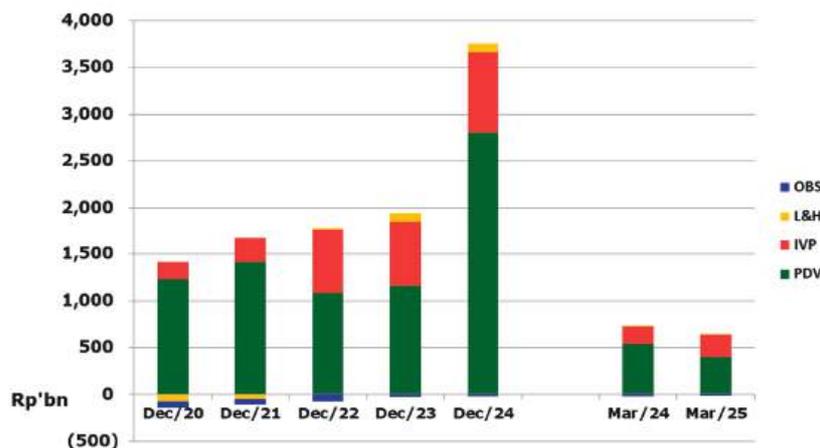


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Financials : EBIT Business Segment

CONTRIBUTION BY BUSINESS SEGMENT	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
EBIT	1,276	1,558	1,708	1,912	3,732	95%	718	629	-12%
Property Development (PDV)	1,231	1,410	1,082	1,156	2,800	142%	538	398	-26%
Investment Property (IVP)	182	259	677	695	859	24%	193	237	23%
Leisure & Hospitality (L&H)	(77)	(51)	27	87	91	5%	8	6	-16%
Other Businesses (OBS)	(60)	(60)	(78)	(27)	(17)	-35%	(21)	(12)	-41%
Property Development	96%	91%	63%	60%	75%	15%	75%	63%	-12%
Investment Property	14%	17%	40%	36%	23%	-13%	27%	38%	11%
Leisure & Hospitality	-6%	-3%	2%	5%	2%	-2%	1%	1%	0%
Other Businesses	-5%	-4%	-5%	-1%	0%	1%	-3%	-2%	1%



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Financials : Income Statement Property Development Business

INCOME BY BUSINESS SEGMENT PROPERTY DEVELOPMENT	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	3,670	4,148	3,529	4,045	7,504	86%	1,442	1,333	-8%
Houses	1,991	2,723	1,750	3,069	6,086	98%	1,112	1,076	-3%
Shops	627	444	873	453	670	48%	165	42	-74%
Landplots	56	176	446	397	378	-5%	78	78	0%
Apartments	876	716	406	80	294	267%	76	123	62%
Offices	78	54	20	12	44	279%	6	4	-35%
Industrial Properties	13	4	10	8	3	-56%	0	5	0%
Others	30	32	26	26	30	13%	6	4	-19%
GROSS PROFIT	1,938	2,191	2,013	2,122	3,957	87%	790	695	-12%
Houses	951	1,424	815	1,497	3,091	106%	588	564	-4%
Shops	440	285	568	254	423	67%	101	23	-77%
Landplots	45	116	396	300	283	-6%	62	49	-21%
Apartments	420	303	195	36	109	199%	30	50	66%
Offices	47	29	11	6	20	238%	3	2	-34%
Industrial Properties	5	2	3	2	1	-20%	0	2	0%
Others	30	32	26	26	30	13%	6	4	-19%
Gross Profit Margin	53%	53%	57%	52%	53%	0%	55%	52%	-3%
Houses	48%	52%	47%	49%	51%	2%	53%	52%	-1%
Shops	70%	64%	65%	56%	63%	7%	62%	55%	-7%
Landplots	80%	66%	89%	76%	75%	-1%	80%	63%	-16%
Apartments	48%	42%	48%	46%	37%	-8%	40%	41%	1%
Offices	61%	55%	55%	50%	45%	-5%	50%	51%	0%
Industrial Properties	38%	41%	32%	24%	44%	20%	0%	44%	44%
GROSS PROFIT (Net of Depn)	1,952	2,203	2,023	2,133	3,969	86%	793	698	-12%
Selling Expense	(229)	(269)	(242)	(283)	(322)	14%	(63)	(85)	36%
General & Administration	(456)	(497)	(642)	(658)	(778)	18%	(182)	(204)	12%
Other Optg Income / (Expense)	1	9	(14)	5	(22)	-550%	1	1	-10%
EBITDA	1,267	1,446	1,124	1,197	2,847	138%	549	410	-25%
Less : Total Depreciation	(36)	(36)	(42)	(41)	(47)	15%	(11)	(12)	13%
EBIT	1,231	1,410	1,082	1,156	2,800	142%	538	398	-26%
EBITDA Margin	35%	35%	32%	30%	38%	8%	38%	31%	-7%
EBIT Margin	34%	34%	31%	29%	37%	9%	37%	30%	-7%

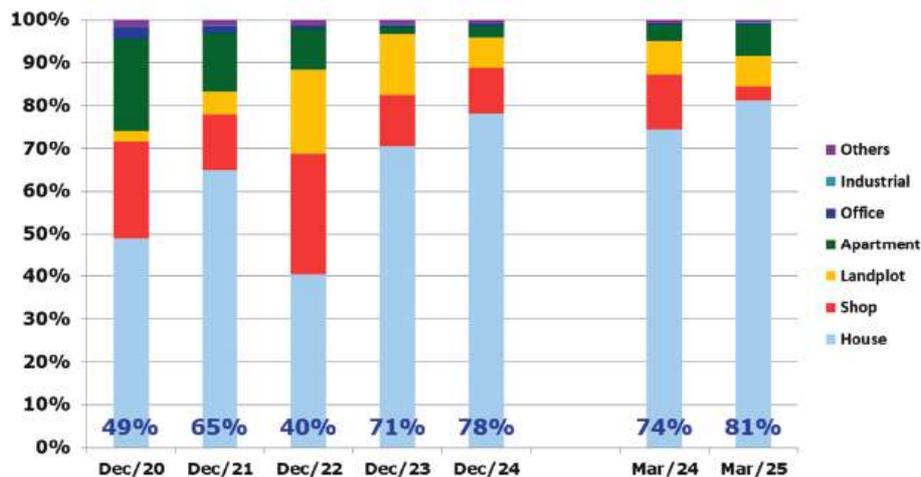
Most of the revenues are derived from marketing sales that were acquired from previous years; normally 24 months (for landed properties) and up to 48 months (for apartments) as revenues are recognised in the financial statements only upon completion of the projects.

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Financials : Property Development Business (By Product Type)

PROPERTY DEVELOPMENT PRODUCT SEGMENT	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE									
Houses	49%	65%	40%	71%	78%	8%	74%	81%	7%
Shops	23%	13%	28%	12%	11%	-1%	13%	3%	-10%
Landplots	2%	5%	20%	14%	7%	-7%	8%	7%	-1%
Apartments	22%	14%	10%	2%	3%	1%	4%	7%	3%
Offices	2%	1%	1%	0%	0%	0%	0%	0%	0%
Industrial Properties	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others	2%	1%	1%	1%	1%	0%	1%	1%	0%

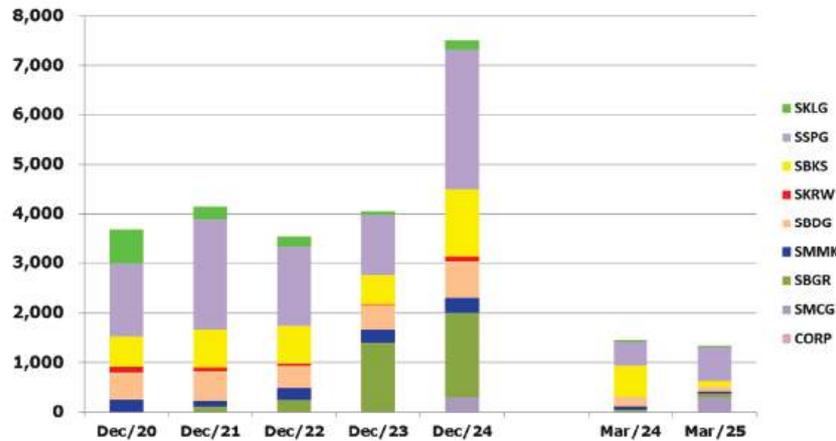


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Financials : Property Development Business (By Location)

PROPERTY DEVELOPMENT GEOGRAPHIC LOCATION	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUES	3,670	4,148	3,529	4,045	7,504	86%	1,442	1,333	-8%
SKLG Kelapa Gading	680	247	202	49	176	259%	31	30	-1%
SSPG Serpong	1,463	2,243	1,589	1,246	2,835	128%	478	677	42%
SBKS Bekasi	610	757	760	574	1,366	138%	608	100	-83%
SKRW Karawang	126	79	43	27	89	227%	10	1	-86%
SBDG Bandung	533	600	448	490	746	52%	195	108	-45%
SMMK Makassar	257	107	227	268	286	7%	66	38	-43%
SBGR Bogor	0	115	257	1,389	1,695	22%	54	68	27%
SMCG Crown Gading (Bekasi Utara)	0	0	3	2	311	14488%	0	310	201500%
Other Locations Corporate	1	0	0	0	0	0%	0	0	0%
Kelapa Gading	19%	6%	6%	1%	2%	1%	2%	2%	0%
Serpong	40%	54%	45%	31%	38%	7%	33%	51%	18%
Bekasi	17%	18%	22%	14%	18%	4%	42%	8%	-35%
Karawang	3%	2%	1%	1%	1%	1%	1%	0%	-1%
Bandung	15%	14%	13%	12%	10%	-2%	14%	8%	-5%
Makassar	7%	3%	6%	7%	4%	-3%	5%	3%	-2%
Bogor	0%	3%	7%	34%	23%	-12%	4%	5%	1%
Crown Gading (Bekasi Utara)	0%	0%	0%	0%	4%	4%	0%	23%	23%
Other Locations Corporate	0%	0%	0%	0%	0%	0%	0%	0%	0%

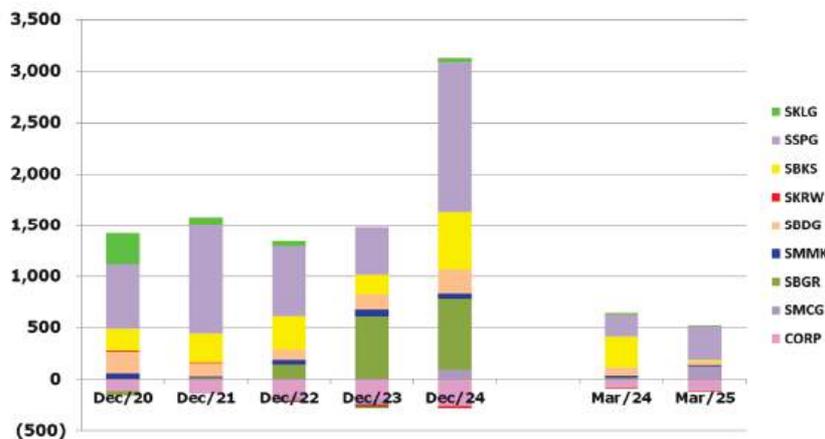


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Financials : Property Development Business (By Location)

PROPERTY DEVELOPMENT GEOGRAPHIC LOCATION	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
EBITDA	1,267	1,446	1,124	1,197	2,847	138%	549	410	-25%
SKLG Kelapa Gading	306	84	54	(18)	38	-317%	9	12	31%
SSPG Serpong	630	1,057	686	461	1,457	216%	216	328	52%
SBKS Bekasi	213	280	325	191	563	195%	302	15	-95%
SKRW Karawang	8	4	(15)	(17)	(18)	5%	(2)	(6)	146%
SBDG Bandung	212	132	99	146	239	64%	77	38	-51%
SMMK Makassar	54	10	48	72	47	-35%	19	7	-64%
SBGR Bogor	(39)	17	140	610	693	14%	16	7	-56%
SMCG Crown Gading (Bekasi Utara)	(1)	0	(31)	(49)	90	-284%	(9)	123	-1476%
Other Locations Corporate	(116)	(136)	(181)	(199)	(262)	32%	(79)	(113)	42%
Kelapa Gading	24%	6%	5%	-1%	1%	3%	2%	3%	1%
Serpong	50%	73%	61%	39%	51%	13%	39%	80%	41%
Bekasi	17%	19%	29%	16%	20%	4%	55%	4%	-51%
Karawang	1%	0%	-1%	-1%	-1%	1%	0%	-1%	-1%
Bandung	17%	9%	9%	12%	8%	-4%	14%	9%	-5%
Makassar	4%	1%	4%	6%	2%	-4%	3%	2%	-2%
Bogor	-3%	1%	12%	51%	24%	-27%	3%	2%	-1%
Crown Gading (Bekasi Utara)	0%	0%	-3%	-4%	3%	7%	-2%	30%	32%
Other Locations Corporate	-9%	-9%	-16%	-17%	-9%	7%	-14%	-27%	-13%



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Financials : Income Statement Investment Property Business

INCOME BY BUSINESS SEGMENT INVESTMENT PROPERTY	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	894	918	1,481	1,738	2,152	24%	480	552	15%
Mall & Retail properties	817	835	1,384	1,630	2,018	24%	450	518	15%
Office properties	27	27	32	35	34	-5%	8	8	-3%
Residential properties	4	4	3	2	1	-24%	0	26	8396%
Commercial properties & others	45	52	62	71	100	40%	21	0	-99%
GROSS PROFIT	329	378	861	971	1,194	23%	271	317	17%
Mall & Retail properties	303	349	820	922	1,140	24%	258	304	18%
Office properties	3	2	5	8	7	-7%	2	(6)	-406%
Residential properties	1	1	1	(1)	(1)	3%	(0)	20	-5041%
Commercial properties & others	21	27	36	43	48	13%	11	(0)	-103%
GROSS PROFIT (Net of Depn)	468	514	999	1,108	1,381	25%	316	364	15%
Selling Expense	(35)	(27)	(61)	(112)	(156)	40%	(37)	(33)	-10%
General & Administration	(95)	(70)	(104)	(153)	(133)	-13%	(34)	(39)	16%
Other Optg Income / (Expense)	1	9	(14)	5	(22)	-550%	1	1	-10%
EBITDA	338	426	820	848	1,070	26%	247	293	19%
Less : Total Depreciation	(158)	(151)	(150)	(154)	(215)	39%	(52)	(55)	5%
EBIT	180	275	670	693	855	23%	195	238	22%
EBITDA Margin	38%	46%	55%	49%	50%	1%	51%	53%	2%
EBIT Margin	20%	30%	45%	40%	40%	0%	41%	43%	3%
REVENUE CONTRIBUTION									
Mall & Retail properties	91%	91%	93%	94%	94%	0%	94%	94%	0%
Office properties	3%	3%	2%	2%	2%	0%	2%	1%	0%
Residential properties	0%	0%	0%	0%	0%	0%	0%	5%	5%
Commercial properties & others	5%	6%	4%	4%	5%	1%	4%	0%	-4%

The top 3 shopping malls (Kelapa Gading, Serpong and Bekasi) contribute more than 80% of Investment Property Revenue in 2024

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Financials : Investment Property Business (Malls)

INVESTMENT PROPERTIES (MAJORS)	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
REVENUE	817	835	1,384	1,630	2,018	24%	450	518	15%
Summarecon Mall Kelapa Gading	402	402	648	739	855	16%	197	223	13%
Summarecon Mall Serpong	242	226	421	498	548	10%	128	141	11%
Summarecon Mall Bekasi	163	197	298	361	389	8%	96	93	-3%
Others Malls	10	9	17	32	226	605%	30	60	104%
EBITDA	362	366	773	857	1,104	29%	240	293	22%
Summarecon Mall Kelapa Gading	202	204	385	415	528	27%	134	137	2%
Summarecon Mall Serpong	95	77	226	259	307	19%	65	85	31%
Summarecon Mall Bekasi	64	97	177	216	233	8%	59	55	-7%
Others Malls	1	(12)	(16)	(32)	36	-213%	(19)	16	-184%
EBIT	227	237	650	729	921	26%	194	246	27%
Summarecon Mall Kelapa Gading	159	167	347	373	466	25%	120	120	1%
Summarecon Mall Serpong	40	24	179	210	254	21%	52	72	39%
Summarecon Mall Bekasi	28	62	148	188	206	10%	52	48	-8%
Others Malls	0	(16)	(24)	(42)	(5)	-89%	(30)	5	-118%
EBITDA Margin	44%	44%	56%	53%	55%	2%	53%	56%	3%
Summarecon Mall Kelapa Gading	50%	51%	60%	56%	62%	6%	68%	61%	-7%
Summarecon Mall Serpong	39%	34%	54%	52%	56%	4%	51%	60%	9%
Summarecon Mall Bekasi	39%	49%	59%	60%	60%	0%	62%	59%	-3%
EBIT Margin	28%	28%	47%	45%	46%	1%	43%	47%	4%
Summarecon Mall Kelapa Gading	40%	42%	54%	51%	55%	4%	61%	54%	-7%
Summarecon Mall Serpong	17%	10%	43%	42%	46%	4%	40%	51%	10%
Summarecon Mall Bekasi	17%	32%	49%	52%	53%	1%	55%	52%	-3%

Others – Malls increased by 605% YoY as a result of additional contribution from new malls such as Summarecon Mall Bandung (launched January 2024) and Summarecon Villaggio Outlets (launched in October 2023)

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Financials : Income Statement Leisure & Hospitality Business

INCOME BY BUSINESS SEGMENT LEISURE & HOSPITALITY	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	153	183	346	480	518	8%	104	109	5%
Leisure	27	35	52	64	67	4%	15	17	15%
Hospitality (Hotels)	127	148	294	416	452	9%	89	92	3%
GROSS PROFIT	0	9	110	196	220	13%	35	35	0%
Leisure	(11)	(3)	3	11	12	5%	1	3	179%
Hospitality (Hotels)	11	12	107	184	208	13%	34	32	-5%
Gross Profit Margin	0%	5%	32%	41%	42%	2%	34%	32%	-2%
Leisure	-40%	-8%	6%	18%	18%	0%	7%	17%	10%
Hospitality	9%	8%	36%	44%	46%	2%	38%	35%	-3%
GROSS PROFIT (Net of Depn)	47	61	156	242	267	10%	47	45	-5%
Selling Expense	(11)	(10)	(18)	(25)	(29)	17%	(7)	(7)	3%
General & Administration	(49)	(40)	(57)	(74)	(87)	17%	(19)	(20)	8%
Other Optg Income / (Expense)	1	0	0	(1)	(4)	499%	0	0	
EBITDA	(12)	12	81	142	147	3%	22	18	-17%
Less : Total Depreciation	(65)	(63)	(54)	(55)	(56)	1%	(15)	(12)	-17%
EBIT	(77)	(51)	27	87	91	5%	8	6	-16%
EBITDA Margin	-8%	7%	23%	30%	28%	-1%	21%	17%	-4%
EBIT Margin	-50%	-28%	8%	18%	18%	-1%	7%	6%	-1%

Leisure business is from the sports & recreational clubs that facilitate the townships of Kelapa Gading and Serpong.
Hospitality business is from the city hotels that complements the mall business and a resort hotel in Bali.

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Financials : Income Statement Other Businesses

INCOME BY BUSINESS SEGMENT OTHER BUSINESSES	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	313	319	364	396	449	13%	108	109	1%
Healthcare	0	0	0	0	0	0%	0	0	0%
Estate & Property Management	294	301	331	354	399	13%	96	98	2%
Miscellaneous	19	18	33	42	50	20%	12	12	-1%
GROSS PROFIT	25	16	16	71	89	26%	4	18	339%
Healthcare	0	0	0	0	0	0%	0	0	0%
Estate & Property Management	24	15	9	58	72	25%	(1)	13	-2073%
Miscellaneous	1	0	7	13	17	31%	5	5	10%
Gross Profit Margin	8%	5%	4%	18%	20%	2%	4%	17%	13%
Healthcare	0%	0%	0%	0%	0%	0%	0%	0%	0%
Estate & Property Management	8%	5%	3%	16%	18%	2%	-1%	13%	14%
Miscellaneous	7%	2%	22%	31%	34%	3%	41%	46%	5%
GROSS PROFIT (Net of Depn)	35	23	22	78	99	27%	6	21	235%
Selling Expense	(0)	(0)	(0)	(1)	(1)	44%	(0)	(0)	-29%
General & Administration	(80)	(70)	(89)	(91)	(99)	9%	(23)	(27)	19%
Other Optg Income / (Expense)	1	1	2	1	1	94%	0	0	
EBITDA	(44)	(46)	(66)	(13)	(1)	-95%	(17)	(6)	-62%
Less : Total Depreciation	(17)	(14)	(13)	(13)	(17)	24%	(4)	(6)	51%
EBIT	(60)	(60)	(78)	(27)	(17)	-35%	(21)	(12)	-41%
EBITDA Margin	-14%	-14%	-18%	-3%	0%	3%	-16%	-6%	10%
EBIT Margin	-19%	-19%	-22%	-7%	-4%	3%	-19%	-11%	8%

Grouped into this category are facilities that support the township developments.

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Financials : Balance Sheet Summary

SUMMARY CONSOLIDATED BALANCE SHEETS	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
Cash & Cash Equivalents	1,656	2,774	3,143	3,293	3,293	0%	3,388	3,060	-10%
Inventories	9,187	9,254	9,960	10,906	10,741	-2%	10,748	10,775	0%
Landbank	6,260	6,167	6,760	7,271	8,817	21%	7,371	8,857	20%
Fixed Assets	332	318	370	442	522	18%	451	540	20%
Investment Properties	4,383	4,260	4,574	5,405	6,271	16%	5,568	6,503	17%
Others	3,105	3,277	3,626	3,851	3,890	1%	4,309	4,514	5%
TOTAL ASSETS	24,923	26,050	28,434	31,168	33,534	8%	31,835	34,249	8%
Debt Borrowings	9,452	7,039	5,909	7,198	10,534	46%	7,763	10,744	38%
Banks	8,342	6,341	5,266	5,659	7,899	40%	6,224	8,108	30%
Bonds	1,111	698	642	1,539	2,635	71%	1,540	2,636	71%
Contract Liabilities	4,252	5,612	8,261	8,902	6,541	-27%	8,711	6,177	-29%
Contract Liab. Current Maturity	2,662	2,283	4,788	5,789	4,563	-21%	6,045	4,179	-31%
Contract Liab. Non-Current	1,590	3,329	3,473	3,113	1,978	-36%	2,665	1,999	-25%
Others	2,133	2,168	2,514	2,766	2,627	-5%	2,634	3,177	21%
TOTAL LIABILITIES	15,837	14,819	16,684	18,865	19,702	4%	19,108	20,099	5%
Equity	6,846	8,661	9,197	9,827	11,048	12%	10,266	11,286	10%
Minority Interests	2,240	2,569	2,553	2,476	2,785	12%	2,461	2,865	16%
Total Equity	9,086	11,230	11,750	12,303	13,833	12%	12,727	14,151	11%
TOTAL LIABILITIES & EQUITY	24,923	26,050	28,434	31,168	33,534	8%	31,835	34,249	8%
Return On Asset (ROA)	1%	2%	3%	3%	5%	2%	1%	1%	0%
Return On Equity (ROE)	3%	5%	7%	8%	13%	5%	3%	2%	-1%

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Financials : Debt Profile

DEBT PROFILE	FINANCIAL YEAR ENDED:					Last 2 Yrs Variance	PERIOD ENDED:		Variance
	Dec/2020	Dec/2021	Dec/2022	Dec/2023	Dec/2024		Mar/2024	Mar/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
Total Bank & Bond Debts	9,473	7,055	5,924	7,215	10,553	46%	7,779	10,762	38%
Bank Debt	8,357	6,355	5,276	5,667	7,905	40%	6,231	8,113	30%
Bonds	1,116	700	648	1,548	2,648	71%	1,548	2,648	71%
Debt Maturity Profile									
Current Maturity	3,975	2,923	2,627	3,761	6,246	66%	3,634	5,947	64%
Non-Current Maturity	5,498	4,132	3,297	3,454	4,308	25%	4,145	4,815	16%
- payable in 2 Years	1,432	748	997	634	860		888	1,043	
- payable in 3 Years	779	1,180	665	786	1,179		531	1,150	
- payable in 4 Years	1,199	841	441	836	717		783	838	
- payable in 5 Years	829	551	826	700	1,144		1,281	1,218	
- payable after 5 Years	829	551	826	700	408		1,281	1,218	
Debt Maturity Profile									
Current Maturity Ratio	42%	41%	44%	52%	59%	7%	47%	55%	9%
Non-Current Maturity Ratio	58%	59%	56%	48%	41%	-7%	53%	45%	-9%
Net Debt (Net of Cash at Banks)	6,723	3,186	1,676	3,011	6,391	112%	3,499	6,881	97%
Debt to Equity Ratios									
Gross Debt to Equity Ratio	104%	63%	50%	59%	76%	18%	61%	76%	15%
Net Debt to Equity Ratio	74%	28%	14%	24%	46%	22%	27%	49%	21%
Debt to EBITDA Ratio	6.10 X	3.87 X	3.01 X	3.32 X	2.60 X	-0.72 X	9.73 X	15.07 X	5.34 X
Interest Coverage Ratio	1.24 X	1.55 X	1.99 X	2.53 X	3.56 X	1.04 X	2.99 X	2.34 X	-0.65 X

Bank Interest Rates in 2023 ranged from 5.05% to 7.95% (Average 7.01%), and in 2024 from 4.95% to 7.80% (Average 7.03%)
Bond Coupon ranged from 7.35 % to 9.30% (Average 8.18%)

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Non-land Capital Investments

NON-LAND CAPITAL INVESTMENTS	Indicative Optg Date	TOTAL	FY-2024	FY-2025	FY-2026
		Rp/bn	Rp/bn	Rp/bn	Rp/bn
Summarecon Mall Bekasi [Phase 2]	4Q 2025	1,009	288	600	121
Summarecon Mall Makassar	4Q 2026	629	10	300	319
Harris Hotel Serpong	2Q 2026	353	54	299	
		1,991	352	1,199	440

Summarecon Mall Bekasi phase 2; It will increase by a further approximately 42,000 sqm of NLA. Expected to open in 4Q 2025.

Summarecon Mall Makassar; is being constructed with NLA of approximately 31,000 sqm. Expected to open in 4Q 2026.

Harris Hotel Serpong; is being constructed with approximate of 280 rooms. Expected to operate in 2Q 2026.



Summarecon Mall Bekasi Phase 2



Summarecon Mall Makassar



Harris Hotel Serpong



- A. Company Profile
- B. Property Development
- C. Investment Property
- D. Hospitality Business
- E. Leisure, Education & Others
- F. Financials

G. Our Plans and Strategy

- H. Contact Information
- I. Disclaimer



Our Business Model

Build Integrated Townships with both residential and commercial complexes, and associated infrastructure like roads, water treatment plants for potable water supply, drainage and sewage facilities, energy distribution, education institutions, hospitals, retail centers, places of worship etc, that come together to form a miniature urban ecosystem. The emphasis is to create the ultimate living ecosystem for our residents and workers.

Property Development division generates revenues from sale of property products such as houses, commercial shops, apartments, land plots, office spaces and other commercial/industrial property products.

Investment Property division generate recurring revenues from lease of retail spaces and commercial areas.

Education institutions



Education institutions

Hospital



Central Business District with Shopping Mall, Retails, Offices & Other Commercial properties



High-rise residential for closer proximity to the center



High-rise residential for closer proximity to the center

Landed residential encircling the center



Landed residential encircling the center



Our Competitiveness

PROPERTY DEVELOPMENT



- ✓ Proven successful development of residential townships integrated with commercial, recreational and infrastructure facilities
- ✓ Residential product size and mix are controlled with easily manageable residential clusters
- ✓ Product launching controlled to ensure efficient and maximum absorption by the market
- ✓ Blend of residential and commercial retail areas with vibrant local economy. Creates virtuous demand cycle
- ✓ Town / residential estate management : security, landscaping, community centre, sports facility, environment
- ✓ Timing of developments to take advantage of strong property demand

A Trusted Brand Name for Quality and Value

INVESTMENT PROPERTY



- ✓ Development, ownership, and operation of retail malls and commercial areas integrated into the residential townships
- ✓ Continued upgrading, expansion, and refurbishment of commercial and retail properties to grow attractiveness of the townships
- ✓ Commitment to manage tenant mix and placements to ensure optimum performance of malls
- ✓ Evolving recreational facilities to provide township residents with in-demand lifestyles
- ✓ Make our malls a destination for both living and recreational needs with wide variety of entertaining events

A Trusted Brand for Family and Lifestyle Experiences



Outlook for the Year

- ☑ According to the Government **Indonesia's Economy is predicted to reach 5.1-5.3%, higher than that of 5.03% in 2024**, supported by Household Consumption and Domestic Investment.
- ☑ **Cautiously optimistic for Indonesia's economy in 2025** as we see some headwinds coming from global sentiments such as **trade wars, high interest rate, high inflation and geopolitical tension**.
- ☑ **New Ministry focusing on Housing and Residential areas**, re-established by President Prabowo.
- ☑ Property Sector is forecasted to **benefit from VAT Incentive** given from the Indonesian Government this year.
- ☑ **LTV & FTV ratio limit of 100% continue in 2025**, for more attractive housing loan.
- ☑ **Pro-growth sentiment from Bank Indonesia** to boost domestic demand (**current rate at 5.75%**).
- ☑ **3 million housing program in 2025**, to address backlog housing issue.

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Moving Forward

- ☑ Focus on **development of integrated cities** in strategic areas
- ☑ **Continuously develop diversified portfolio**, both in terms of products and geographical location
 - ▣ **New township development at Summarecon Tangerang**, to capture the opportunity and demands in Banten area
 - ▣ **The expansion of the 2nd phase of Summarecon Mall Bekasi** that is targeted to open in 4Q 2025 will add to the recurring income portfolio.
- ☑ **Develop existing land reserves and acquire strategic land plots**
 - ▣ **A large landbank** allows us the flexibility to market products appropriate to the prevailing market conditions
- ☑ Continue to create **innovations in marketing strategies and product offerings**
 - ▣ **Enhance customers' experience** in our shopping malls and other investment properties with the **offering of innovative and exciting programs**, thus bringing more potential customers to the tenants
- ☑ **Maintain product and service quality standards (The Summarecon Home Warranty)**

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THANK YOU



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Pernyataan Sanggahan

Presentasi ini disiapkan oleh PT Summarecon Agung Tbk ("Perusahaan") untuk tujuan informasi saja dan tidak boleh dianggap sebagai penawaran atau ajakan untuk membeli atau memiliki berbagai jenis surat berharga Perusahaan. Dokumen yang telah disiapkan dan disediakan ini bersifat rahasia dan tidak boleh diproduksi ulang baik secara keseluruhan ataupun bagian darinya, digunakan, diterbitkan atau diedarkan tanpa persetujuan tertulis dari Perusahaan terlebih dahulu.

Presentasi ini mungkin mengandung pernyataan-pernyataan tertentu mengenai keadaan perusahaan di masa depan, termasuk namun tidak terbatas pada hal-hal yang berkenaan dengan posisi keuangan, strategi bisnis, rencana dan tujuan manajemen untuk operasional ke depannya (termasuk rencana pembangunan dan hal-hal yang berkaitan dengan produk yang ada saat ini dan yang akan datang). Pernyataan-pernyataan berwawasan ke masa depan tersebut memiliki risiko yang sudah diketahui maupun belum diketahui, ketidakpastian, dan faktor-faktor lainnya, yang dapat menyebabkan hasil, kinerja, atau pencapaian aktual Perusahaan, atau hasil industri, menjadi secara material berbeda dari hasil, kinerja, atau pencapaian yang terjadi di masa mendatang yang diungkapkan atau pun yang tersirat dari pernyataan-pernyataan tersebut.

Pernyataan-pernyataan ini didasarkan pada berbagai asumsi mengenai strategi bisnis kami saat ini dan di masa depan dan keadaan di mana kami perkirakan akan terjadi di masa depan. Setiap kinerja masa lalu bukan merupakan indikasi kinerja masa depan atau sebagai panduan untuk kinerja masa depan. Kami secara tegas menyatakan tidak memiliki kewajiban atau keharusan apa pun untuk memberitahukan secara publik setiap pembaruan atau revisi apa pun atas pernyataan-pernyataan berwawasan ke depan yang terkandung di presentasi ini untuk mencerminkan setiap perubahan atas perkiraan yang telah kami buat atau juga setiap perubahan dalam peristiwa, kondisi, atau keadaan yang menjadi dasar pernyataan tersebut.

Dalam keadaan apa pun Perusahaan tidak bertanggung jawab atau memiliki kewajiban dengan cara apa pun atas setiap tuntutan, kerusakan, kerugian, pengeluaran, biaya, atau kewajiban apa pun yang diakibatkan atau timbul secara langsung atau tidak langsung dari pemahaman atau bergantungnya Anda pada informasi dan materi dalam dokumen ini.

Appendix :

Examples of Product Specifications



← Morizen Residence



↓ Goldfinch Residence



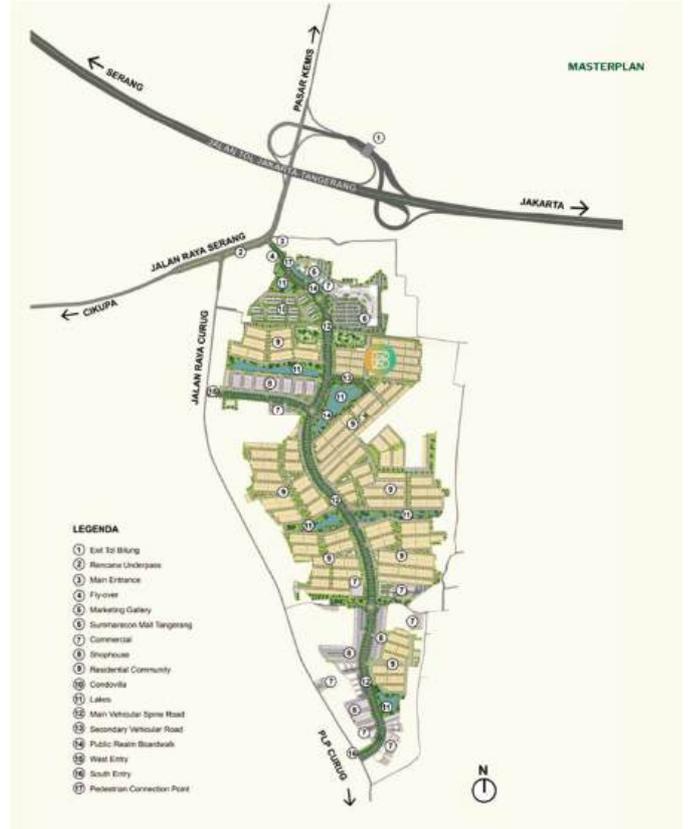
↑ M-Town Apartment



← Hillary Residence



A Typical Residential Product (sample)



Marketing Brochure (sample)



Land : 60m²
 Building GFA : 84 m²



Land : 84m²
 Building GFA : 112 – 114 m²



Marketing Brochure (sample)

PREMIUM ATTIC

LUAS TANAH
60 m²

LUAS BANGUNAN
84 m²

3

1 + 1 Powder Room

1



Lantai 1



Lantai 2



Attic

Type 5 x 12

Land / Building Size :
60 m² / 84 m²

Type 7 x 12

Land / Building Size :
96 m² / 114 m²

CORNER + 1M PREMIUM ATTIC

LUAS TANAH
96 m²

LUAS BANGUNAN
114 m²

4

3

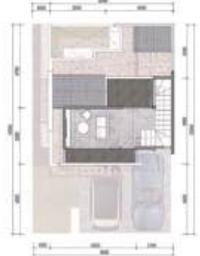
2



Lantai 1



Lantai 2



Attic



A Typical Residential Product (sample)



- 1 Sekolah Terpadu Sedaya Bintang
- 2 Summarecon Mall Bandung
- 3 RS St. Borromeus
- 4 Sekolah Islam Al-Azhar
- 5 GBI Bethel
- 6 McDonald's
- 7 Richeese Factory
- 8 Mie Gacoran
- 9 Texas
- 10 Bakmi GM
- 11 Pasar Smpasa
- 12 Setiabudhi Supermarket
- 13 ITB Innovation Park
- 14 Gerbang Tol KM 149 Padaleunyi



Marketing Brochure (sample)

Type STANDARD 7x12

Land Area Building Area
84 m² 74 m²



Land / Building Size :
84 m² / 74 m²

Type PREMIUM 7x12

Land Area Building Area
84 m² 91 m²



Land / Building Size :
84 m² / 91 m²

Type STANDARD 9x12

Land Area Building Area
108 m² 106 m²



Land / Building Size :
108 m² / 106 m²

Type PREMIUM 9x12

Land Area Building Area
108 m² 119 m²



Land / Building Size :
108 m² / 119 m²



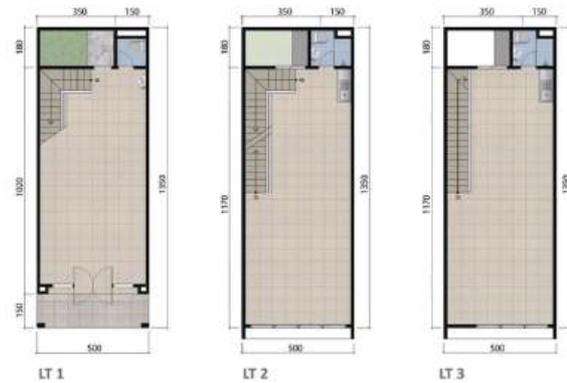
A Typical Commercial Product (sample)

CITY HUB COMMERCIAL

- Type GRAHA 12
- Type GRAHA 10
- Type GRAHA 8
- Type RUKO 6
- Type RUKO 5



Type RUKO 5



Land / Building Size :
67,5 m² / 184 m²

Type Graha 10



Land / Building Size :
200 m² / 894 m²



End of Presentation