



A Company Presentation

December 2025



1



Content

A. Company Profile

- Corporate Information, Shareholders
- Management Team
- Principal Business Activities
- Project Locations
- Landbank & Projected Acquisitions

B. Property Development

- Marketing Sales by Locations & Product Type
- Product Price Range & Customer Payment Profile
- Group Development Values (ongoing projects)
 - Kelapa Gading
 - Serpong
 - Bekasi
 - Bandung
 - Karawang
 - Makassar
 - Bogor
 - Crown Gading
 - Tangerang

C. Investment Property

- Shopping Malls

D. Hospitality Business

E. Leisure, Education & Others

F. Financials

- Consolidated
- Revenues by Business Segment
- EBITDA by Business Segment
- EBIT by Business Segment

- Income Statements (Property Development)
- Income Statements (Investment Property)
- Income Statements (Leisure & Hospitality)
- Income Statements (Other Businesses)

- Balance Sheet Summary
- Debt Profile
- Non-land Capital Investments

G. Our Plans and Strategy

- Our Business Model
- Our Competitiveness
- Outlook for the Year
- Moving Forward

H. Contact Information

I. Disclaimer

Appendix



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



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 @ 30/Sep/2025	:	Rp 426 /Share	Market Capitalisation :	Rp 7,033 bn
			Market Capitalisation in USD :	USD 422 mn
Net Book Value @ 30/Sep/2025	:	Rp 905 /Share	Net Book Value :	Rp 14,935 bn
			Price to Book Ratio :	0.47 X

SHAREHOLDER PROFILE

% Shareholding

Founders & Associates	41.22%
Public - Local	40.52%
Public - Foreign	18.26%
	100.00%

MAJOR & AFFILIATED SHAREHOLDERS

No. of Shares

% Shareholding

PT Semarop Agung	5,894,627,316	35.71%	Controlling Shareholder
Harto Djojo Nagaria	20,800,002	0.13%	Company Commissioner
Liliawati Rahardjo	890,220,036	5.39%	Company Director
	6,805,647,354	41.22%	



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

5



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

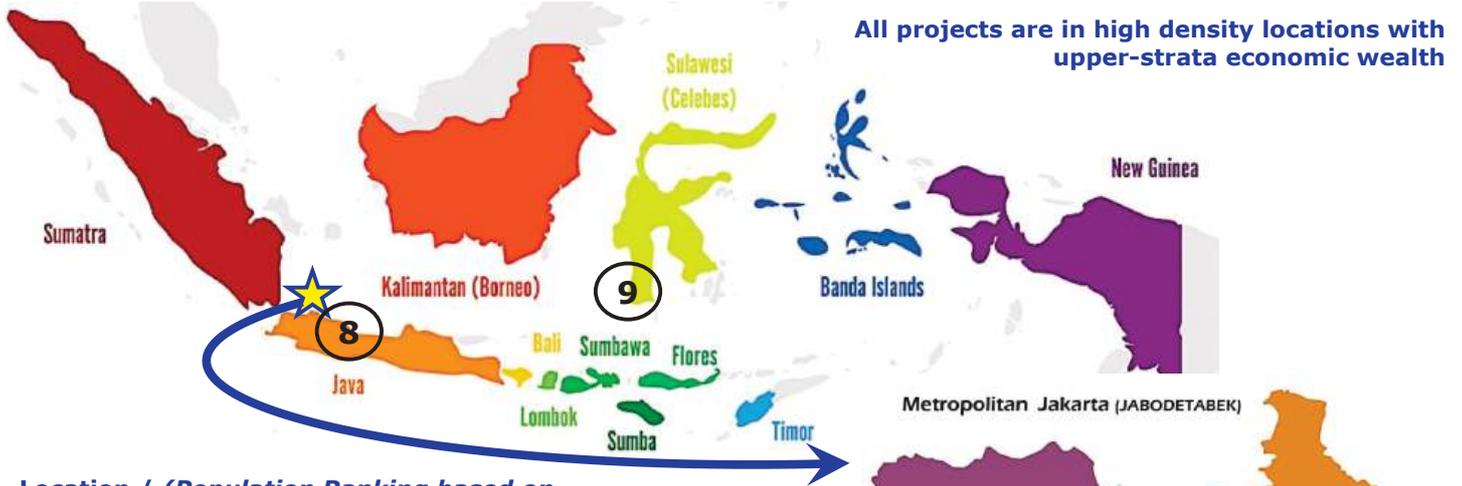
- Supplemental facilities with recurring revenues
- Harris Hotel & POP! Hotel Kelapa Gading, Harris Hotel Bekasi, Movenpick Resort & Spa Bali
- Others include: Klub Kelapa Gading, The Springs Club, Pradita University, Sekolah Islam Al-Azhar
- Revenue
 - 2024: IDR 967bn
 - 2023: IDR 876bn



6



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)



Z



Landbank Acquisition

Location	Business Structure	% Ownership	Gross Area 30/Sep/25	Effective Acreage Ownership	
				Own	Minority
1 Summarecon Kelapa Gading	Own	100%	8 ha	8 ha	0 ha
2 Summarecon Serpong	Own	100%	490 ha	447 ha	43 ha
Own Land	Own	100%	310 ha	310 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%	278 ha	142 ha	136 ha
5 Summarecon Bogor	Joint Venture	51%	374 ha	191 ha	183 ha
6 Summarecon Karawang	Own	100%	3.6 ha	2.1 ha	1.5 ha
Own Land	Own	100%	0.0 ha	0.0 ha	0.0 ha
Land under PT SMTH	Joint Venture	58%	3.6 ha	2.1 ha	1.5 ha
7 Summarecon Bandung	Own	100%	194 ha	194 ha	0 ha
8 Summarecon Mutiara Makassar	Own	100%	312 ha	262 ha	50 ha
Own Land	Own	100%	164 ha	164 ha	0 ha
Land under PT SGMC	Joint Venture	68%	135 ha	91 ha	44 ha
Land under PT SGMF	Joint Venture *	51%	13 ha	7 ha	6 ha
9 Summarecon Tangerang	Own	100%	95 ha	95 ha	0 ha
10 Bali	Own	100%	20 ha	20 ha	0 ha
11 Others	Own	100%	476 ha	476 ha	0 ha
TOTAL ACREAGE AVAILABLE FOR DEVELOPMENT			2,323 ha	1,909 ha	414 ha
			100%	82%	18%

Tarumajaya, North Bekasi

* Effective Ownership

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G. Our Plans and Strategy

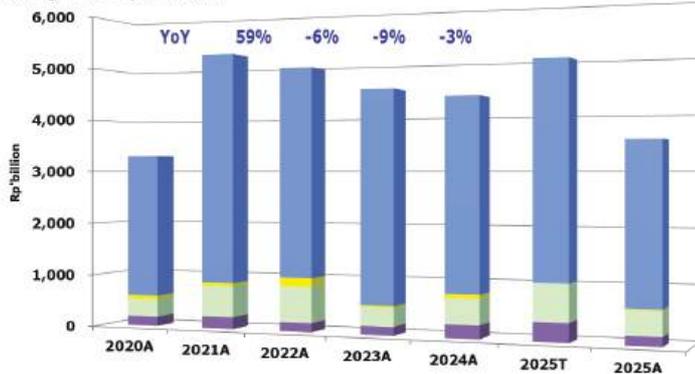
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Property Development : Marketing Sales by Location & by Product Type

Marketing Sales by Location

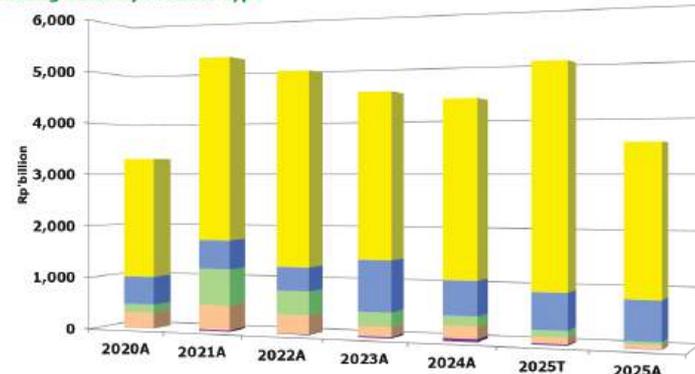


SALES LOCATION	2020A	2021A	2022A	2023A	2024A	2025T	2025A
	Actual	Actual	Actual	Actual	Actual	Target	Actual
Greater Jakarta	2,718	4,370	3,939	3,976	3,570	3,960	2,927
Karawang	72	56	159	35	72	-	20
Bandung	333	590	676	345	477	690	448
Makassar	181	226	172	161	248	350	171
Total	3,304	5,242	4,946	4,517	4,366	5,000	3,566
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%	82%
Karawang	2%	1%	3%	2%	0%	1%	1%
Bandung	10%	11%	14%	11%	14%	12%	13%
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	2,720
Shops	542	553	447	957	638	660	716
Landplots	159	692	450	272	179	125	56
Apartment	302	468	354	176	225	115	68
Office, Others	4	27	10	26	51	25	6
Total	3,304	5,242	4,946	4,517	4,366	5,000	3,566

% Product Segment

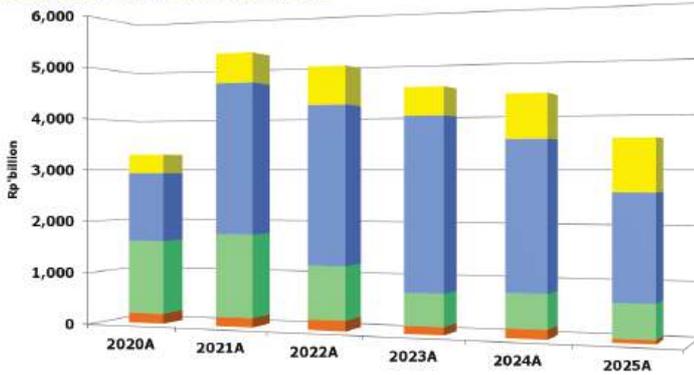
PRODUCT TYPE	2020A	2021A	2022A	2023A	2024A	2025T	2025A
House	70%	67%	75%	68%	75%	82%	76%
Shops	16%	11%	9%	21%	15%	13%	20%
Landplots	5%	13%	9%	6%	4%	2%	2%
Apartment	9%	9%	7%	4%	5%	2%	3%
Office, Others	0%	0%	0%	1%	1%	1%	0%

* As of 30 Sept 2025



Property Development : Product Price Range & Customer Payment Profile

Marketing Sales by Product Price Range

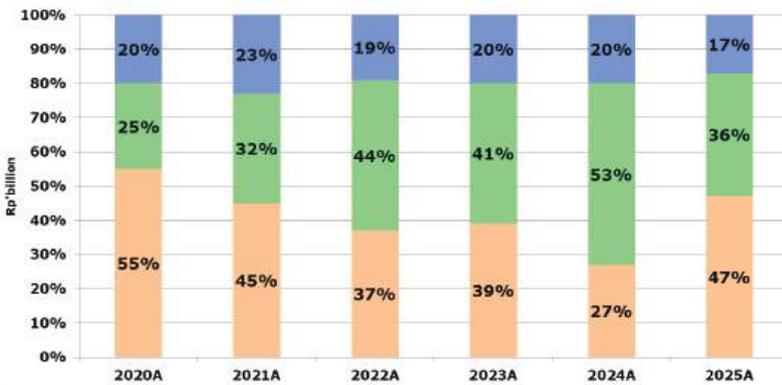


PRODUCT PRICE RANGE	2020A	2021A	2022A	2023A	2024A	2025A
	Actual	Actual	Actual	Actual	Actual	Actual
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn
> Rp 5bn	366	572	730	525	813	954
Rp 2 - 5bn	1,329	2,902	3,004	3,241	2,746	1,919
Rp 1 - 2bn	1,413	1,593	1,012	599	633	621
< Rp 1bn	196	175	200	152	174	71
Total	3,304	5,242	4,946	4,517	4,366	3,566

% Product Price Segment

> Rp 5bn	11%	11%	15%	12%	19%	27%
Rp 2 - 5bn	40%	56%	61%	72%	63%	54%
Rp 1 - 2bn	43%	30%	20%	13%	14%	17%
< 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	595
Bank Mortgage	826	1,678	2,162	1,832	2,309	1,296
Dev Instalment	1,817	2,370	1,850	1,763	1,195	1,675
Total	3,304	5,242	4,946	4,517	4,366	3,566

% Customer Payment Profile

Cash	20%	23%	19%	20%	20%	17%
Bank Mortgage	25%	32%	44%	41%	53%	36%
Dev Instalment	55%	45%	37%	39%	27%	47%

* As of 30 Sept 2025

11



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	2,396	(2,098)	298	826	(722)	104	88%	87%
Serpong	10,278	(7,764)	2,514	4,011	(3,575)	436	76%	89%
Bekasi	4,977	(3,661)	1,316	3,648	(3,502)	146	74%	96%
Karawang	633	(568)	65	593	(537)	56	90%	91%
Bandung	1,643	(1,192)	451	541	(392)	149	73%	72%
Makassar	1,143	(851)	292	600	(452)	148	74%	75%
Bogor	1,760	(1,636)	124	690	(641)	49	93%	93%
Crown Gading [North Bekasi]	3,273	(1,997)	1,276	1,705	(1,053)	652	61%	61%
Tangerang	800	(353)	447	515	(244)	271	44%	44%
TOTAL GROUP	26,903	(20,121)	6,782	13,129	(11,118)	2,011	75%	85%

* 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	16,777	(12,091)	4,686	7,582	(5,910)	1,672	72%	78%
Shop	3,261	(2,425)	836	918	(782)	136	74%	85%
Landplot	596	(580)	16	153	(149)	4	97%	97%
Apartment	5,682	(4,732)	950	4,273	(4,176)	97	83%	98%
Office	496	(231)	265	174	(81)	93	47%	47%
Industrial	91	(63)	28	29	(20)	9	69%	69%
TOTAL GROUP	26,903	(20,121)	6,782	13,129	(11,118)	2,011	75%	85%

* As of 30 Sept 2025

12



Property Development : Summarecon Kelapa Gading (in Greater Jakarta)

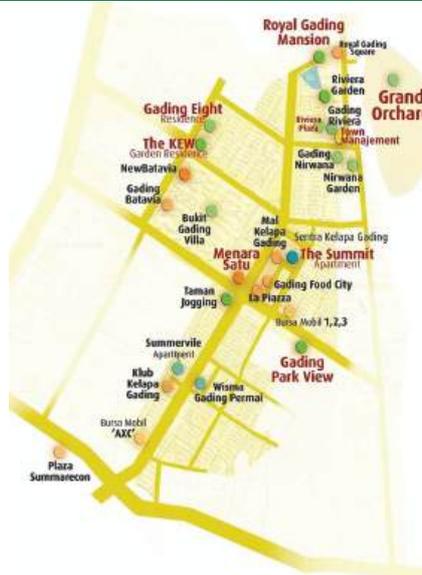
PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

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	1,463	(1,437)	26	453	(445)	8	3,230	98%
Kensington Royal Suites [D]	Apartment	Apr-15	Apr-19	437	(430)	7	199	(196)	3	2,196	98%
Kensington Office (Exclude-Rent)	Office	Jun-17	Jun-20	496	(231)	265	174	(81)	93	2,851	47%
Total Kelapa Gading				2,396	(2,098)	298	826	(722)	104		88%

TOWNSHIP OVERVIEW

Started	1975
Area	Total Area: 550 Ha Developed: 542 Ha (99%) Undeveloped: 8 Ha (1%)
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

13



Property Development : Summarecon Serpong (in Greater Jakarta)

TOWNSHIP OVERVIEW

Started	1993
Area	Total Area: 800 Ha Developed: 336 Ha (42%) Future development : 464 Ha (58%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> 12,440 residential houses 1,355 shoplots 451 residential landplots 6,044 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

14



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'mmn	
The Springs											
Rainbow Springs	Apartment	Aug-19	Feb-22	1,229	(1,217)	12	740	(733)	7	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	1,441	(539)	902	206	(77)	129	6,995	37%
Bellefont East	House	Jun-25	Jun-27	1,101	(417)	684	227	(86)	141	4,850	38%
Scientia Garden											
Edision Commercial	Shop	Apr-17	Apr-19	175	(135)	41	61	(47)	14	2,869	77%
Faraday Commercial	Shop	Jul-20	Jul-22	182	(179)	3	72	(71)	1	2,528	98%
Carson	House	Oct-21	Oct-23	638	(626)	13	211	(207)	4	3,024	98%
Downtown Drive	Shop	Apr-23	Apr-25	268	(259)	10	82	(79)	3	3,268	96%
Carson Commercial	Shop	Jun-24	Jun-26	134	(71)	63	34	(18)	16	3,941	53%
Quantum Commercial	Shop	Dec-24	Dec-26	171	(160)	11	32	(30)	2	5,344	94%
Symphonia											
Agnesi	House	Nov-19	Nov-21	416	(415)	1	308	(307)	1	1,351	100%
Mozart 2	House	Jul-21	Jul-23	761	(756)	5	150	(149)	1	5,073	99%
Melody Commercial 2	Shop	Apr-22	Apr-24	162	(152)	10	50	(47)	3	3,240	94%
Leonora	House	Feb-22	Feb-24	513	(487)	26	220	(209)	11	2,332	95%
Strozzi	House	Jun-23	Jun-25	614	(600)	14	212	(207)	5	2,896	98%
Louise	House	Dec-24	Dec-26	738	(540)	199	175	(128)	47	4,217	73%
M-Town											
M-Town Residence [C,D]	Apartment	May-15	May-19	738	(727)	12	1,122	(1,104)	18	658	98%
M-Town Signature [I] **	Apartment					0			0	0	
Non Kawasan											
City Hub Commercial	Shop	May-15	May-19	807	(309)	498	47	(18)	29	17,170	38%
Total Serpong				10,278	(7,764)	2,514	4,011	(3,575)	436		76%

* Progressive release of projects|products

** Not Launched Yet

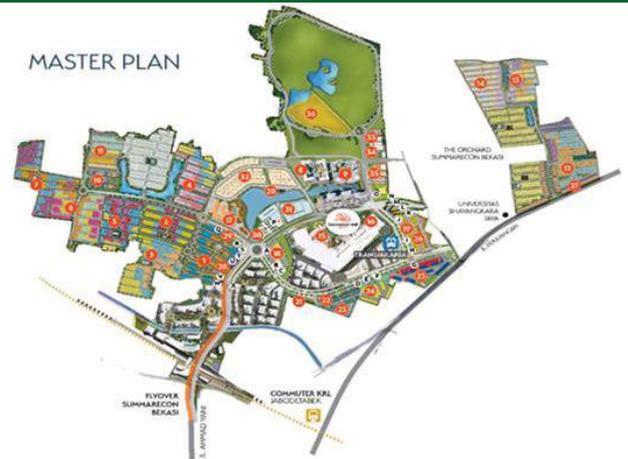


Property Development : Summarecon Bekasi (in Greater Jakarta)

TOWNSHIP OVERVIEW

Started	2010
Area	Total Area: 259 Ha Developed: 186 Ha (72%) Future Development: 73 Ha (28%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> 4,054 residential houses 564 shoplots 4,960 apartment units 162 residential landplots
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



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 View [E]	Apartment	Aug-15	Aug-19	389	(370)	19	856	(813)	43	454	95%
SpringLake View [F]	Apartment	Oct-16	Oct-20	312	(306)	6	743	(729)	14	420	98%
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	101	(96)	5	60	(57)	3	1,683	95%
Srimaya	House	Aug-18	Aug-20	388	(374)	14	870	(838)	32	446	96%
Morizen *	House	Aug-19	Aug-22	701	(692)	9	157	(155)	2	4,465	99%
Srimaya Kiosks	Shop	Jul-20	Jul-22	24	(21)	3	65	(57)	8	369	88%
Magenta	House	Sep-20	Sep-22	602	(592)	10	420	(413)	7	1,433	98%
Scarlet Commercial	Shop	Oct-21	Oct-23	89	(86)	3	35	(34)	1	2,543	97%
Mulberry Residence	House	Dec-21	Dec-23	551	(546)	5	240	(238)	2	2,296	99%
Crystal Boulevard [Ext]	Shop	Aug-24	Aug-24	313	(247)	67	75	(59)	16	4,173	79%
Sulttan Island	House	Aug-25	Aug-25	494	(183)	311	27	(10)	17	18,296	37%
Total Bekasi				4,977	(3,661)	1,316	3,648	(3,502)	146		74%

* 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	
Xandari *	Landplot	Nov-21	Nov-24	253	(241)	12	65	(62)	3	3,892	95%
Genova	House	Jul-23	Jan-26	660	(500)	160	243	(184)	59	2,716	76%
Sapphire Commercial	Shop	Nov-23	May-26	120	(69)	51	33	(19)	14	3,636	58%
Hillary	House	Aug-24	Aug-26	365	(224)	141	70	(43)	27	5,214	61%
Ivora	House	Mar-25	Mar-27	245	(158)	87	130	(84)	46	1,885	64%
Total Bandung				1,643	(1,192)	451	541	(392)	149		73%

* Progressive release of projects|products

TOWNSHIP OVERVIEW

Started	2015
Area	Total Area: 290 Ha Developed: 97 Ha (33%) Future Development: 193 Ha (67%)
Development Period	>10 years on the available land bank
Developed	<ul style="list-style-type: none"> 2,120 residential houses 91 residential landplots 381 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 Sekolah Terpadu Sedaya Bintang

Masterplan | Project Snapshots





Property Development : Summarecon Karawang (in West Java)

PROJECT DEVELOPMENT VALUE (SOME ONGOING PROJECTS)

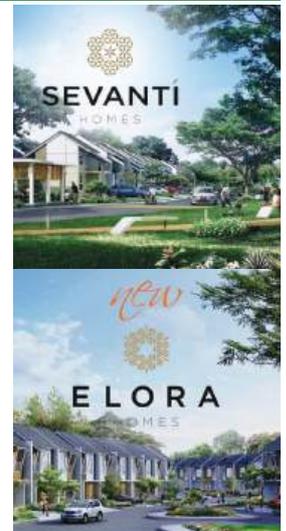
Project Product Name	Product Type	1st Launch Date	Completion Date	Development Value			No. of Units			ASP Unit	% sold (Value)
				Total	Sold	Bal	Total	Sold	Bal		
				Rp'bn	Rp'bn	Rp'bn				Rp'mn	
Elora 2	House	Feb-17	Feb-19	215	(205)	10	202	(193)	9	1,064	95%
Sapphire Commercial	Shop	Jul-17	Jul-19	155	(147)	8	80	(76)	4	1,938	95%
Sevanti	House	Nov-18	Nov-20	135	(120)	15	247	(220)	27	547	89%
Verena Homes	House	Nov-22	Nov-24	128	(96)	32	64	(48)	16	2,000	75%
Total Karawang				633	(568)	65	593	(537)	56		90%

* Progressive release of projects|products

TOWNSHIP OVERVIEW

Started	2016
Area	Total Area: 43 Ha Developed: 39 Ha (91%) Future Development: 4 Ha (9%)
Development Period	~ 5 years on the available land bank
Developed	<ul style="list-style-type: none"> 1,043 residential houses 80 shoplots 22 residential landplots
Investment Property, Leisure & Hospitality, and Other Business	<ul style="list-style-type: none"> Summarecon Villaggio Outlets

Masterplan | Project Snapshots



19



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	
Jade	House	Nov-18	Nov-20	514	(481)	33	220	(206)	14	2,336	94%
Titanium Warehouse	Industrial	Dec-19	Dec-21	91	(63)	28	29	(20)	9	3,138	69%
Topaz	House	Oct-21	Oct-23	304	(210)	94	291	(201)	90	1,045	69%
BizPark	Shop	May-24	May-26	39	(17)	22	14	(6)	8	2,786	43%
The Morizen	House	May-24	May-26	195	(81)	114	46	(19)	27	4,239	41%
Total Makassar				1,143	(851)	292	600	(452)	148		74%

TOWNSHIP OVERVIEW

Started	2018
Area	Total Area: 476 Ha Developed: 164 Ha (34%) Future Development: 312 Ha (66%)
Development Period	>10 years on the available land bank
Developed	<ul style="list-style-type: none"> 1,108 residential houses 74 commercial units 84 residential landplots
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

20



Property Development : Summarecon Bogor (in Greater Jakarta)

TOWNSHIP OVERVIEW	
Started	2020
Area	Total Area: 504 Ha Developed: 132 Ha (26%) Future Development: 372 Ha (74%)
Development Period	> 10 years on the available land bank
Developed	➢ 1,589 residential houses ➢ 183 residential landplots
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					
Rosewood Golf Residence	Landplot	Oct-21	Apr-24	343	(339)	4	88	(87)	1	3,898	99%
Alderwood	House	Aug-23	Feb-26	627	(613)	14	277	(271)	6	2,264	98%
Ebony Residence	House	Sep-24	Sep-26	579	(479)	100	225	(186)	39	2,573	83%
Centeria Square	Shop	Dec-24	Dec-26	211	(205)	6	100	(97)	3	2,110	97%
Total Bogor				1,760	(1,636)	124	690	(641)	49		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	568	(556)	12	422	(413)	9	1,346	98%
Jasmia	House	Nov-22	May-25	902	(646)	256	254	(182)	72	3,551	72%
Gading Boulevard Commercial	Shop	Sep-23	Mar-26	221	(192)	29	76	(66)	10	2,908	87%
Viola	House	Dec-23	Jun-26	575	(483)	92	373	(313)	60	1,542	84%
Vanica	House	Dec-24	Dec-26	658	(60)	598	265	(24)	241	2,483	9%
Chelia Residence	House	Aug-25	Aug-27	349	(61)	288	315	(55)	260	1,108	17%
Total Crown Gading [N Bekasi]				3,273	(1,997)	1,276	1,705	(1,053)	652		61%

TOWNSHIP OVERVIEW

Started	2022
Area	Total Area: 349 Ha Developed: 68 Ha (19%) Future Development: 281 Ha (81%)
Development Period	> 10 years on the available land bank
Developed	<ul style="list-style-type: none"> ➢ 1,609 residential houses ➢ 76 shoplots ➢ 2 residential landplots
Investment Property, Leisure & Hospitality, and Other Business	Planned: <ul style="list-style-type: none"> • Summarecon Mall Crown Gading • Schools • Culinary Centers • Hotels

Project Snapshots



23



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	584	(275)	309	416	(196)	220	1,404	47%
Havena Lakes	House	Nov-24	May-27	187	(56)	131	60	(18)	42	3,117	30%
Rona Homes	House	Jul-25	Jul-25	29	(22)	7	39	(30)	9	744	77%
Total Karawang				800	(353)	447	515	(244)	271		44%

TOWNSHIP OVERVIEW

Started	2024
Area	Total Area: 108 Ha Developed: 14 Ha (13%) Future Development: 94 Ha (87%)
Development Period	> 10 years on the available land bank
Developed	➢ 388 residential houses
Investment Property, Leisure & Hospitality, and Other Business	Planned: <ul style="list-style-type: none"> • Summarecon Mall Tangerang • Commercial Area

Project Snapshots



24

- 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



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 120,000	44%	~ 550+	3Q-2025* 22.5 Mn FY-2024* 32.0 Mn
Summarecon Mall Serpong	112,000 m ²	76,000 m ²	94%	Rp 269,000	Rp 122,000	26%	~ 400+	3Q-2025* 19.2 Mn FY-2024* 26.0 Mn
Summarecon Mall Bekasi	90,000 m ²	58,000 m ²	94%	Rp 262,000	Rp 116,000	19%	~ 300+	3Q-2025* 15.1 Mn FY-2024* 21.0 Mn
Summarecon Villaggio Outlets	24,000 m ²	13,900 m ²	87%	Rp 139,000	Rp 63,000	2%	~ 90+	3Q-2025* 1.1 Mn FY-2024* 1.0 Mn
Summarecon Mall Bandung	81,000 m ²	47,000 m ²	94%	Rp 153,000	Rp 87,000	8%	~ 150+	3Q-2025* 7.2 Mn FY-2024* 7.0 Mn
Samasta Village, Bali	6,500 m ²	6,300 m ²	70%	Rp 74,000	Rp 72,000	1%	~ 20+	3Q-2025* 0.3 Mn FY-2024* 0.4 Mn

* Gross Floor Area, Net Leasable Area

More Key Tenants



27



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 30 September 2025, the hotel blended average occupancy reached to 47-82%.

28



Leisure, Education & Others

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



Sekolah Sedaya Bintang

Located in Summarecon Bandung. Integrated School uses the curriculum from the Pahoa Integrated School, mastery of three languages, and the Singapore curriculum for mathematics.

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

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

[H](#)

29



- 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

F. Financials

- Consolidated
- Revenues by Business Segment
- EBITDA by Business Segment
- EBIT by Business Segment
- Income Statements (Property Development)
 - Revenues by Product Type
 - Revenues by Location
 - EBITDA by Location
- Income Statements (Investment Property)
- Income Statements (Leisure & Hospitality)
- Income Statements (Other Businesses)
- Balance Sheet Summary
- Debt Profile
- Non-land Capital Investments

30



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		Sep/2024	Sep/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%	7,541	6,411	-15%
GROSS PROFIT	2,502	2,801	3,199	3,560	5,715	61%	4,175	3,477	-17%
OVERHEADS	(950)	(980)	(1,232)	(1,385)	(1,649)		(1,145)	(1,309)	
- Selling Expense	(275)	(306)	(322)	(421)	(509)		(338)	(381)	
- Administrative Expense	(681)	(677)	(893)	(976)	(1,096)		(817)	(870)	
- Other Optg Income/(Expense)	6	3	-17	12	-43		10	-58	
EBITDA	1,552	1,822	1,967	2,175	4,066	87%	3,030	2,168	-28%
Depreciation	(276)	(264)	(258)	(264)	(334)		(247)	(260)	
EBIT	1,276	1,558	1,708	1,912	3,732	95%	2,783	1,908	-31%
Net Finance Income/(Expense)	(842)	(810)	(700)	(576)	(867)		(648)	(738)	
Non-Operating Income/(Expense)	6	8	9	10	-402		-392	9	
Taxation	(194)	(206)	(246)	(288)	(621)		(489)	(276)	
PROFIT FOR THE YEAR (PAT)	246	550	772	1,058	1,842	74%	1,254	903	-28%
Other Comprehensive Inc/(Exp)	(13)	(1)	10	(21)	(4)		16	(8)	
Compreh. Income for the Year	232	549	782	1,037	1,838		1,270	895	
PROFIT ATTRIBUTABLE TO :									
COMPANY OWNERS	180	324	625	766	1,373		934	562	
NON-CONTROLLING INTERESTS	66	226	146	292	469		320	342	
PROFIT FOR THE YEAR	246	550	772	1,058	1,842		1,254	903	
Gross Profit Margin	50%	50%	56%	53%	54%	0%	55%	54%	-2%
Overheads Ratio	19%	18%	22%	21%	16%	-5%	15%	20%	5%
EBITDA Margin	31%	33%	34%	33%	38%	6%	40%	34%	-6%
EBIT Margin	25%	28%	30%	29%	35%	6%	37%	30%	-7%
PAT Margin	5%	10%	13%	16%	17%	1%	17%	14%	-3%
YoY% Growth - Revenues		11%	3%	16%	60%				
YoY% Growth - EBITDA		17%	8%	11%	87%				
YoY% Growth - Profit For The Year		124%	40%	37%	74%				

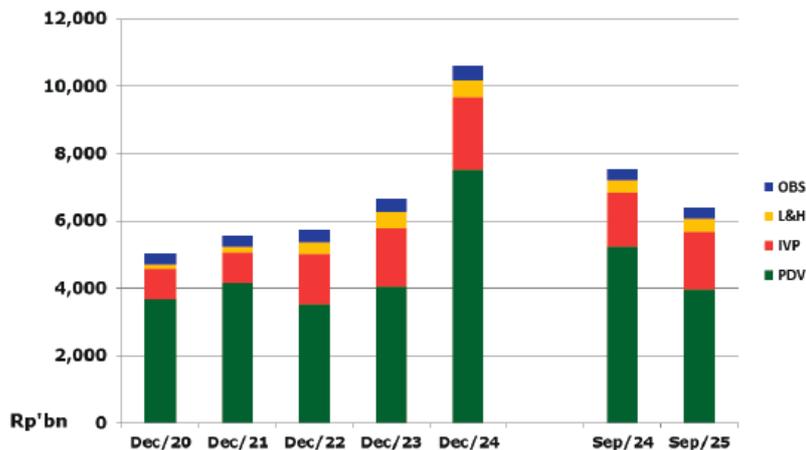
FY 2023/2024 : Revenue 2024 increased by 60% YoY from all business segment. Main driver came from Property Development segment due to benefit from VAT incentive in 2024.

31



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		Sep/2024	Sep/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%	7,541	6,411	-15%
Property Development (PDV)	3,670	4,148	3,529	4,045	7,504	86%	5,236	3,962	-24%
Investment Property (IVP)	894	918	1,481	1,738	2,152	24%	1,598	1,727	8%
Leisure & Hospitality (L&H)	153	183	346	480	518	8%	376	377	0%
Other Businesses (OBS)	313	319	364	396	449	13%	331	345	4%
Property Development	73%	75%	62%	61%	71%	10%	69%	62%	-8%
Investment Property	18%	16%	26%	26%	20%	-6%	21%	27%	6%
Leisure & Hospitality	3%	3%	6%	7%	5%	-2%	5%	6%	1%
Other Businesses	6%	6%	6%	6%	4%	-2%	4%	5%	1%

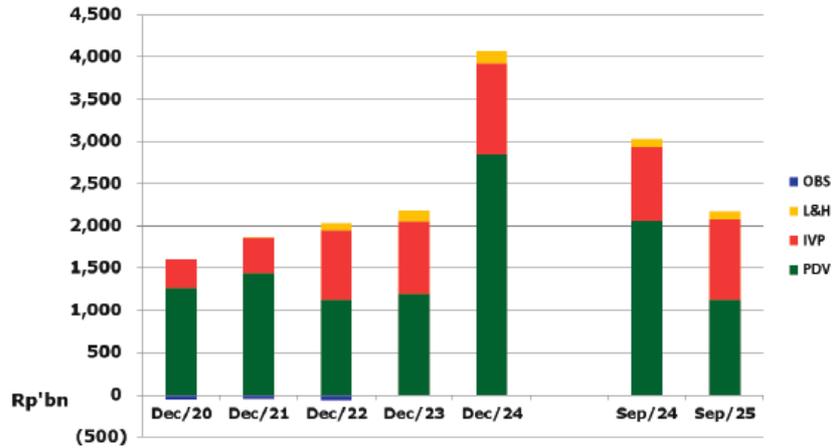


32



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		Sep/2024	Sep/2025	
	Rp'bn	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%	3,030	2,168	-28%
Property Development (PDV)	1,267	1,446	1,124	1,197	2,847	138%	2,055	1,124	-45%
Investment Property (IVP)	341	410	827	849	1,073	26%	871	950	9%
Leisure & Hospitality (L&H)	-12	12	81	142	147	3%	105	103	-2%
Other Businesses (OBS)	-44	-46	-66	(13)	(1)	-95%	(1)	(9)	589%
Property Development	82%	79%	57%	55%	70%	15%	68%	52%	-16%
Investment Property	22%	22%	42%	39%	26%	-13%	29%	44%	15%
Leisure & Hospitality	-1%	1%	4%	7%	4%	-3%	3%	5%	1%
Other Businesses	-3%	-3%	-3%	-1%	0%	1%	0%	0%	0%

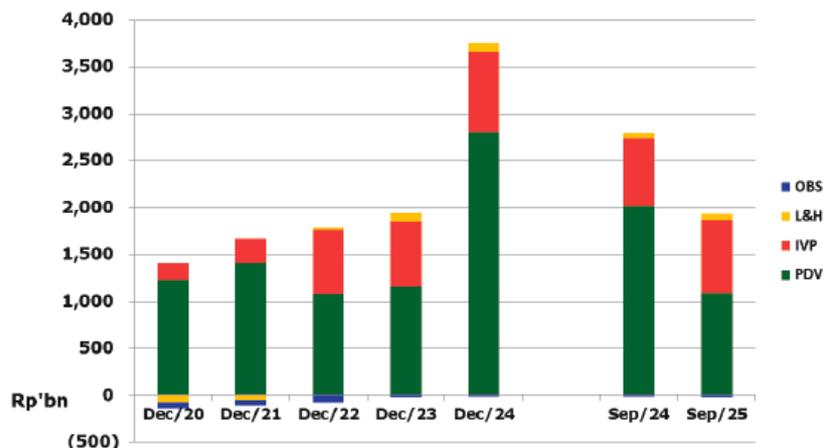


33



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		Sep/2024	Sep/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%	2,783	1,908	-31%
Property Development (PDV)	1,231	1,410	1,082	1,156	2,800	142%	2,021	1,088	-46%
Investment Property (IVP)	182	259	677	695	859	24%	714	779	9%
Leisure & Hospitality (L&H)	(77)	(51)	27	87	91	5%	62	67	9%
Other Businesses (OBS)	-60	(60)	(78)	(27)	(17)	-35%	(13)	(27)	101%
Property Development	96%	91%	63%	60%	75%	15%	73%	57%	-16%
Investment Property	14%	17%	40%	36%	23%	-13%	26%	41%	15%
Leisure & Hospitality	-6%	-3%	2%	5%	2%	-2%	2%	4%	1%
Other Businesses	-5%	-4%	-5%	-1%	0%	1%	0%	-1%	-1%



34



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		Sep/2024	Sep/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%	5,236	3,962	-24%
Houses	1,991	2,723	1,750	3,069	6,086	98%	4,299	2,777	-35%
Shops	627	444	873	453	670	48%	448	619	38%
Landplots	56	176	446	397	378	-5%	260	276	6%
Apartments	876	716	406	80	294	267%	202	248	23%
Offices	78	54	20	12	44	279%	6	8	44%
Industrial Properties	13	4	10	8	3	-56%	0	5	0%
Others	30	32	26	26	30	13%	22	28	25%
GROSS PROFIT	1,938	2,191	2,013	2,122	3,957	87%	2,860	2,033	-29%
Houses	951	1,424	815	1,497	3,091	106%	2,213	1,377	-38%
Shops	440	285	568	254	423	67%	292	367	26%
Landplots	45	116	396	300	283	-6%	253	154	-39%
Apartments	420	303	195	36	109	199%	77	100	31%
Offices	47	29	11	6	20	238%	3	4	46%
Industrial Properties	5	2	3	2	1	-20%	0	2	0%
Others	30	32	26	26	30	13%	22	28	25%
Gross Profit Margin	53%	53%	57%	52%	53%	0%	55%	51%	-3%
Houses	48%	52%	47%	49%	51%	2%	51%	50%	-2%
Shops	70%	64%	65%	56%	63%	7%	65%	59%	-6%
Landplots	80%	66%	89%	76%	75%	-1%	97%	56%	-42%
Apartments	48%	42%	48%	46%	37%	-8%	38%	40%	3%
Offices	61%	55%	55%	50%	45%	-5%	51%	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%	2,869	2,040	-29%
Selling Expense	(229)	(269)	(242)	(283)	(322)	14%	(214)	(243)	14%
General & Administration	(456)	(497)	(642)	(658)	(778)	18%	(604)	(612)	1%
Other Optg Income / (Expense)	1	9	-14	5	-22	-550%	5	-60	-1288%
EBITDA	1,267	1,446	1,124	1,197	2,847	138%	2,055	1,124	-45%
Less : Total Depreciation	(36)	(36)	(42)	(41)	(47)	15%	(35)	(36)	4%
EBIT	1,231	1,410	1,082	1,156	2,800	142%	2,021	1,088	-46%
EBITDA Margin	35%	35%	32%	30%	38%	8%	39%	28%	-11%
EBIT Margin	34%	34%	31%	29%	37%	9%	39%	27%	-11%

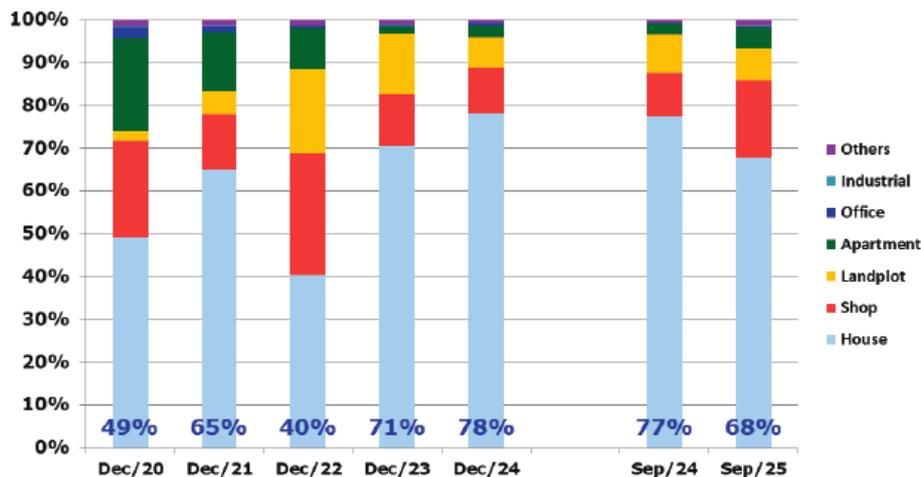
Most of the revenues are derived from marketing sales that were acquired from previous years; normally 24 months (for landed properties) and up to 48 months (for apartments) as revenues are recognised in the financial statements only upon completion of the projects.

35



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		Sep/2024	Sep/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE									
Houses	49%	65%	40%	71%	78%	8%	77%	68%	-10%
Shops	23%	13%	28%	12%	11%	-1%	10%	18%	8%
Landplots	2%	5%	20%	14%	7%	-7%	9%	8%	-1%
Apartments	22%	14%	10%	2%	3%	1%	3%	5%	2%
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%	1%

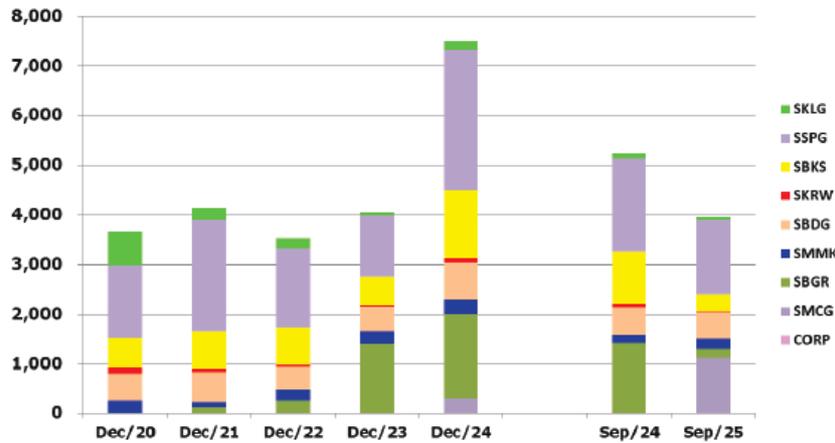


36



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		Sep/2024	Sep/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%	5,236	3,962	-24%
SKLG Kelapa Gading	680	247	202	49	176	259%	107	62	-42%
SSPG Serpong	1,463	2,243	1,589	1,246	2,835	128%	1,866	1,500	-20%
SBKS Bekasi	610	757	760	574	1,366	138%	1,064	336	-68%
SKRW Karawang	126	79	43	27	89	227%	61	24	-60%
SBDG Bandung	533	600	448	490	746	52%	562	530	-6%
SMMK Makassar	257	107	227	268	286	7%	164	202	23%
SBGR Bogor	0	115	257	1,389	1,695	22%	1,411	184	-87%
SMCG Crown Gading (Bekasi Utara)	0	0	3	2	311	14488%	1	1,123	84256%
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%	36%	38%	2%
Bekasi	17%	18%	22%	14%	18%	4%	20%	8%	-12%
Karawang	3%	2%	1%	1%	1%	1%	1%	1%	-1%
Bandung	15%	14%	13%	12%	10%	-2%	11%	13%	3%
Makassar	7%	3%	6%	7%	4%	-3%	3%	5%	2%
Bogor	0%	3%	7%	34%	23%	-12%	27%	5%	-22%
Crown Gading (Bekasi Utara)	0%	0%	0%	0%	4%	4%	0%	28%	28%
Other Locations Corporate	0%	0%	0%	0%	0%	0%	0%	0%	0%

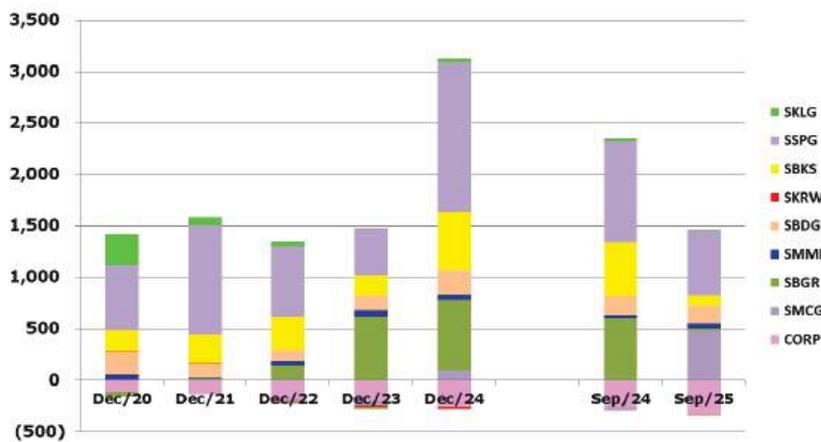


37



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		Sep/2024	Sep/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%	2,055	1,124	-45%
SKLG Kelapa Gading	306	84	54	-18	38	-317%	27	10	-62%
SSPG Serpong	630	1,057	686	461	1,457	216%	991	630	-36%
SBKS Bekasi	213	280	325	191	563	195%	517	102	-80%
SKRW Karawang	8	4	-15	-17	-18	5%	2	-12	-793%
SBDG Bandung	212	132	99	146	239	64%	192	172	-10%
SMMK Makassar	54	10	48	72	47	-35%	31	51	67%
SBGR Bogor	(39)	17	140	610	693	14%	597	21	-97%
SMCG Crown Gading (Bekasi Utara)	-1	0	-31	-49	90	-284%	-33	481	-1552%
Other Locations Corporate	(116)	(136)	(181)	(199)	(262)	32%	(267)	(332)	24%
Kelapa Gading	24%	6%	5%	-1%	1%	3%	1%	1%	0%
Serpong	50%	73%	61%	39%	51%	13%	48%	56%	8%
Bekasi	17%	19%	29%	16%	20%	4%	25%	9%	-16%
Karawang	1%	0%	-1%	-1%	-1%	1%	0%	-1%	-1%
Bandung	17%	9%	9%	12%	8%	-4%	9%	15%	6%
Makassar	4%	1%	4%	6%	2%	-4%	1%	5%	3%
Bogor	-3%	1%	12%	51%	24%	-27%	29%	2%	-27%
Crown Gading (Bekasi Utara)	0%	0%	-3%	-4%	3%	7%	-2%	43%	44%
Other Locations Corporate	-9%	-9%	-16%	-17%	-9%	7%	-13%	-30%	-17%



38



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		Sep/2024	Sep/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%	1,598	1,727	8%
Mall & Retail properties	817	835	1,384	1,630	2,018	24%	1,506	1,611	7%
Office properties	27	27	32	35	34	-5%	25	25	2%
Residential properties	4	4	3	2	1	-24%	1	1	8%
Commercial properties & others	45	52	62	71	100	40%	67	90	34%
GROSS PROFIT	329	378	861	971	1,194	23%	903	1,025	13%
Mall & Retail properties	303	349	820	922	1,140	24%	866	973	12%
Office properties	3	2	5	8	7	-7%	4	5	22%
Residential properties	1	1	1	-1	-1	3%	-1	-1	18%
Commercial properties & others	21	27	36	43	48	13%	33	48	42%
GROSS PROFIT (Net of Depn)	468	514	999	1,108	1,381	25%	1,039	1,171	13%
Selling Expense	(35)	(27)	(61)	(112)	(156)	40%	(101)	(114)	13%
General & Administration	(95)	(70)	(104)	(153)	(133)	-13%	(71)	(107)	52%
Other Optg Income / (Expense)	1	9	-14	5	-22	-550%	5	-60	-1288%
EBITDA	338	426	820	848	1,070	26%	872	889	2%
Less : Total Depreciation	(158)	(151)	(150)	(154)	(215)	39%	(157)	(171)	9%
EBIT	180	275	670	693	855	23%	715	718	0%
EBITDA Margin	38%	46%	55%	49%	50%	1%	55%	51%	-3%
EBIT Margin	20%	30%	45%	40%	40%	0%	45%	42%	-3%
REVENUE CONTRIBUTION									
Mall & Retail properties	91%	91%	93%	94%	94%	0%	94%	93%	-1%
Office properties	3%	3%	2%	2%	2%	0%	2%	1%	0%
Residential properties	0%	0%	0%	0%	0%	0%	0%	0%	0%
Commercial properties & others	5%	6%	4%	4%	5%	1%	4%	5%	1%

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

39



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		Sep/2024	Sep/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	817	835	1,384	1,630	2,018	24%	1,506	1,611	7%
Summarecon Mall Kelapa Gading	402	402	648	739	855	16%	627	657	5%
Summarecon Mall Serpong	242	226	421	498	548	10%	445	442	-1%
Summarecon Mall Bekasi	163	197	298	361	389	8%	291	295	1%
Others Malls	10	9	17	32	226	605%	143	217	52%
EBITDA	362	366	773	857	1,104	29%	887	877	-1%
Summarecon Mall Kelapa Gading	202	204	385	415	528	27%	421	362	-14%
Summarecon Mall Serpong	95	77	226	259	307	19%	264	271	3%
Summarecon Mall Bekasi	64	97	177	216	233	8%	188	177	-6%
Others Malls	1	(12)	(16)	(32)	36	-213%	14	68	378%
EBIT	227	237	650	729	921	26%	750	731	-3%
Summarecon Mall Kelapa Gading	159	167	347	373	466	25%	375	306	-18%
Summarecon Mall Serpong	40	24	179	210	254	21%	224	232	3%
Summarecon Mall Bekasi	28	62	148	188	206	10%	167	156	-7%
Others Malls	0	-16	(24)	(42)	(5)	-89%	(16)	37	-332%
EBITDA Margin	44%	44%	56%	53%	55%	2%	59%	54%	-4%
Summarecon Mall Kelapa Gading	50%	51%	60%	56%	62%	6%	67%	55%	-12%
Summarecon Mall Serpong	39%	34%	54%	52%	56%	4%	59%	61%	2%
Summarecon Mall Bekasi	39%	49%	59%	60%	60%	0%	64%	60%	-5%
EBIT Margin	28%	28%	47%	45%	46%	1%	50%	45%	-4%
Summarecon Mall Kelapa Gading	40%	42%	54%	51%	55%	4%	60%	47%	-13%
Summarecon Mall Serpong	17%	10%	43%	42%	46%	4%	50%	52%	2%
Summarecon Mall Bekasi	17%	32%	49%	52%	53%	1%	57%	53%	-5%

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)

40



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		Sep/2024	Sep/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	153	183	346	480	518	8%	376	377	0%
Leisure	27	35	52	64	67	4%	49	49	1%
Hospitality (Hotels)	127	148	294	416	452	9%	327	328	0%
GROSS PROFIT	0	9	110	196	220	13%	154	156	1%
Leisure	-11	-3	3	11	12	5%	8	7	-17%
Hospitality (Hotels)	11	12	107	184	208	13%	146	149	2%
Gross Profit Margin	0%	5%	32%	41%	42%	2%	41%	41%	0%
Leisure	-40%	-8%	6%	18%	18%	0%	16%	13%	-3%
Hospitality	9%	8%	36%	44%	46%	2%	45%	45%	1%
GROSS PROFIT (Net of Depn)	47	61	156	242	267	10%	191	186	-2%
Selling Expense	(11)	(10)	(18)	(25)	(29)	17%	(21)	(22)	5%
General & Administration	(49)	(40)	(57)	(74)	(87)	17%	(64)	(62)	-3%
Other Optg Income / (Expense)	1	0	0	-1	(4)	499%	0	2	
EBITDA	-12	12	81	142	147	3%	105	103	-2%
Less : Total Depreciation	(65)	(63)	(54)	(55)	(56)	1%	(43)	(36)	-17%
EBIT	(77)	-51	27	87	91	5%	62	67	9%
EBITDA Margin	-8%	7%	23%	30%	28%	-1%	28%	27%	-1%
EBIT Margin	-50%	-28%	8%	18%	18%	-1%	16%	18%	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.

41



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		Sep/2024	Sep/2025	
	Rp'bn	Rp'bn	Rp'bn	Rp'bn	Rp'bn		Rp'bn	Rp'bn	
REVENUE	313	319	364	396	449	13%	331	345	4%
Healthcare	0	0	0	0	0	0%	0	0	0%
Estate & Property Management	294	301	331	354	399	13%	296	306	3%
Miscellaneous	19	18	33	42	50	20%	35	39	12%
GROSS PROFIT	25	16	16	71	89	26%	70	72	3%
Healthcare	0	0	0	0	0	0%	0	0	0%
Estate & Property Management	24	15	9	58	72	25%	58	55	-6%
Miscellaneous	1	0	7	13	17	31%	12	17	48%
Gross Profit Margin	8%	5%	4%	18%	20%	2%	21%	21%	0%
Healthcare	0%	0%	0%	0%	0%	0%	0%	0%	0%
Estate & Property Management	8%	5%	3%	16%	18%	2%	20%	18%	-2%
Miscellaneous	7%	2%	22%	31%	34%	3%	33%	44%	11%
GROSS PROFIT (Net of Depn)	35	23	22	78	99	27%	77	81	5%
Selling Expense	(0)	(0)	(0)	(1)	(1)	44%	-1	-1	-25%
General & Administration	(80)	(70)	(89)	(91)	(99)	9%	(78)	(89)	14%
Other Optg Income / (Expense)	1	1	2	1	1	94%	1	0	
EBITDA	(44)	(46)	(66)	(13)	(1)	-95%	(1)	(9)	589%
Less : Total Depreciation	(17)	(14)	(13)	(13)	(17)	24%	(12)	(18)	48%
EBIT	-60	-60	-78	(27)	(17)	-35%	(13)	(27)	101%
EBITDA Margin	-14%	-14%	-18%	-3%	0%	3%	0%	-3%	-2%
EBIT Margin	-19%	-19%	-22%	-7%	-4%	3%	-4%	-8%	-4%

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

42



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		Sep/2024	Sep/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%	2,801	3,100	11%
Inventories	9,187	9,254	9,960	10,906	10,741	-2%	10,382	10,771	4%
Landbank	6,260	6,167	6,760	7,271	8,817	21%	8,824	10,215	16%
Fixed Assets	332	318	370	442	522	18%	493	576	17%
Investment Properties	4,383	4,260	4,574	5,405	6,271	16%	5,913	7,539	27%
Others	3,105	3,277	3,626	3,851	3,890	1%	5,043	4,839	-4%
TOTAL ASSETS	24,923	26,050	28,434	31,168	33,534	8%	33,456	37,040	11%
Debt Borrowings	9,452	7,039	5,909	7,198	10,534	46%	10,001	12,146	21%
Banks	8,342	6,341	5,266	5,659	7,899	40%	7,167	9,508	33%
Bonds	1,111	698	642	1,539	2,635	71%	2,834	2,638	-7%
Contract Liabilities	4,252	5,612	8,261	8,902	6,541	-27%	7,233	6,358	-12%
Contract Liab. Current Maturity	2,662	2,283	4,788	5,789	4,563	-21%	5,476	3,502	-36%
Contract Liab. Non-Current	1,590	3,329	3,473	3,113	1,978	-36%	1,757	2,856	63%
Others	2,133	2,168	2,514	2,766	2,627	-5%	2,901	3,601	24%
TOTAL LIABILITIES	15,837	14,819	16,684	18,865	19,702	4%	20,135	22,105	10%
Equity	6,846	8,661	9,197	9,827	11,048	12%	10,628	11,441	8%
Minority Interests	2,240	2,569	2,553	2,476	2,785	12%	2,693	3,494	30%
Total Equity	9,086	11,230	11,750	12,303	13,833	12%	13,321	14,935	12%
TOTAL LIABILITIES & EQUITY	24,923	26,050	28,434	31,168	33,534	8%	33,456	37,040	11%
Return On Asset (ROA)	1%	2%	3%	3%	5%	2%	4%	2%	-1%
Return On Equity (ROE)	3%	5%	7%	8%	13%	5%	10%	6%	-4%

43



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		Sep/2024	Sep/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%	10,021	12,165	21%
Bank Debt	8,357	6,355	5,276	5,667	7,905	40%	7,172	9,516	33%
Bonds	1,116	700	648	1,548	2,648	71%	2,848	2,648	-7%
Debt Maturity Profile									
Current Maturity	3,975	2,923	2,627	3,761	6,246	66%	5,027	6,816	36%
Non-Current Maturity	5,498	4,132	3,297	3,454	4,308	25%	4,994	5,349	7%
- payable in 2 Years	1,432	748	997	634	860		816	1,782	
- payable in 3 Years	779	1,180	665	786	1,179		1,262	488	
- payable in 4 Years	1,199	841	441	836	717		337	1,931	
- payable in 5 Years	829	551	826	700	1,144		2,086	303	
- payable after 5 Years	829	551	826	700	408		2,086	303	
Debt Maturity Profile									
Current Maturity Ratio	42%	41%	44%	52%	59%	7%	50%	56%	6%
Non-Current Maturity Ratio	58%	59%	56%	48%	41%	-7%	50%	44%	-6%
Net Debt (Net of Cash at Banks)	6,723	3,186	1,676	3,011	6,391	112%	6,356	8,222	29%
Debt to Equity Ratios									
Gross Debt to Equity Ratio	104%	63%	50%	59%	76%	18%	75%	81%	6%
Net Debt to Equity Ratio	74%	28%	14%	24%	46%	22%	48%	55%	7%
Debt to EBITDA Ratio	6.10 X	3.87 X	3.01 X	3.32 X	2.60 X	-0.72 X	3.31 X	5.61 X	2.30 X
Interest Coverage Ratio	1.24 X	1.55 X	1.99 X	2.53 X	3.56 X	1.04 X	3.54 X	2.17 X	-1.37 X

Bank Interest Rates in 2024 ranged from 4.95% to 7.80% (Average 7.03%), and in 9M2025 from 4.57% to 7.80% (Average 6.76%)
Bond Coupon rate ranged from 7.35 % to 8.25% (3 years) and ranged from 8.00% to 9.30% (5 years)

44



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]	1Q 2026	1,009	288	600	121
Summarecon Mall Makassar	4Q 2028	629	10	300	319
Harris Hotel Serpong	1Q 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 1Q 2026.

Summarecon Mall Makassar; is being constructed with NLA of approximately 31,000 sqm. Expected to open in 4Q 2028.

Harris Hotel Serpong; is being constructed with approximate of 280 rooms. Expected to operate in 1Q 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 inflation and geopolitical tension**.
- ☑ **New Ministry focusing on Housing and Residential areas**, re-established by President Prabowo.
- ☑ Property Sector is forecasted to **benefit from 100% VAT Incentive** given from the Indonesian Government this year and next 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 (**BI rate as of 30 Sept 2025 = 4.75%**).
- ☑ **3 million housing program in 2025**, to address backlog housing issue.

49



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 1Q 2026 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)**

50



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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.



Product Launch – Summarecon Bogor

Centeria Square (shoplots)

Launch in March 2025 (2nd phase)

Price range = Rp 1.7 – 3.8 billion (exc. PPN)



Type 5.5X15
Premium Hoek

Land Area : 122 m²
Building Area : 256 m²

Type 5X10
Deluxe Hoek

Land Area : 70 m²
Building Area : 122 m²



1st Floor

2nd Floor

3rd Floor

1st Floor

2nd Floor

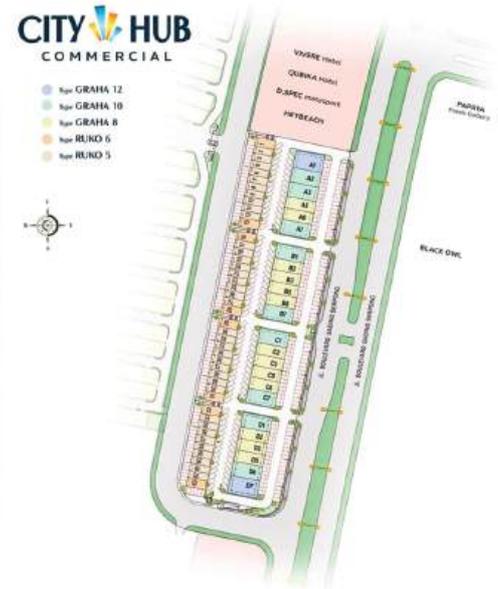


Product Launch – Summarecon Serpong

City Hub Commercial (shoplots)

Launch in March 2025 (1st phase)

Price range = Rp 3.6 – 21.5 billion (exc. PPN)

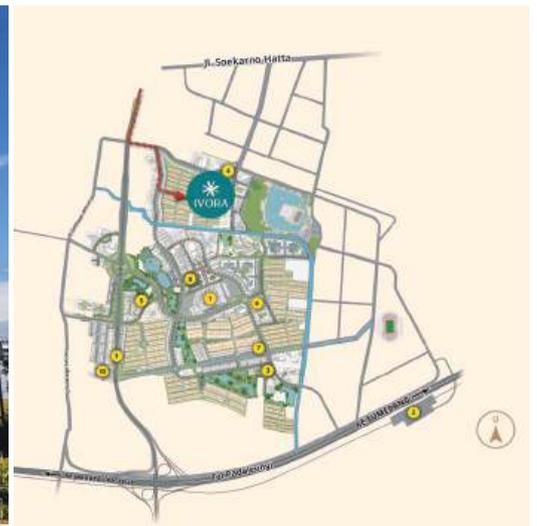


Product Launch – Summarecon Bandung

Ivora (houses)

Launch in March 2025 (1st phase)

Price range = Rp 1.4 – 2.7 billion (exc. PPN)



Type STANDARD 7x12

Land Area Building Area
84 m² 74 m²

2 2 2 2



1st Floor

2nd Floor

Type PREMIUM 9x12

Land Area Building Area
108 m² 119 m²

4+1 3+1 2



1st Floor

2nd Floor



Product Launch – Summarecon Bekasi



Soultan Island (houses)

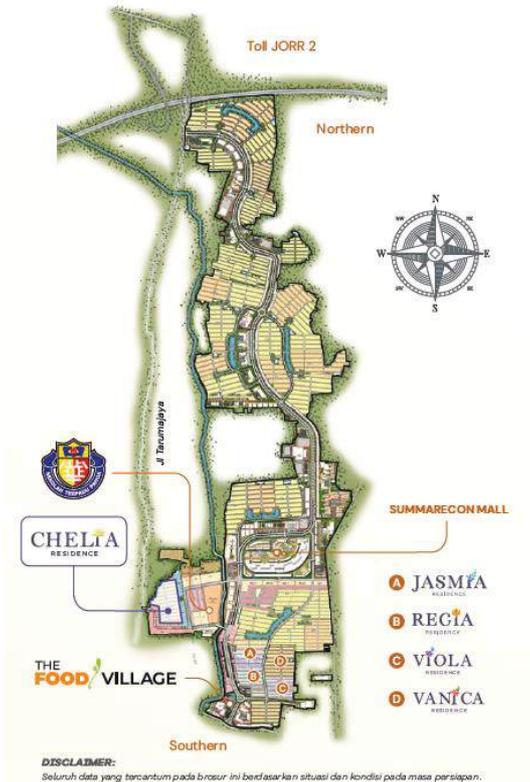
Launch in July 2025 (1st phase)
 Price range = Rp 9.2 – 25.9 billion (exc. PPN)



Product Launch – Summarecon Crown Gading

Chelia Residence (houses)

Launch in August 2025 (1st phase)
 Price range = Rp 886 million – 1.8 billion (exc. PPN)





Product Launch – Summarecon Bandung



Xandari Residence (houses)

Launch in August 2025 (1st phase)
Price range = Rp 11 – 23 billion (exc. PPN)



Product Launch – Summarecon Bogor



Maple Golf Residence (houses)

Launch in October 2025 (1st phase)
Price range = Rp 6.5 – 8.8 billion (exc. PPN)





Product Launch – Summarecon Serpong



Finore (houses)

Launch in November 2025 (1st phase)
Price range = Rp 3.1 – 5.3 billion (exc. PPN)



End of Presentation