



PT Summarecon Agung Tbk

1H 2026 Update

September 2026



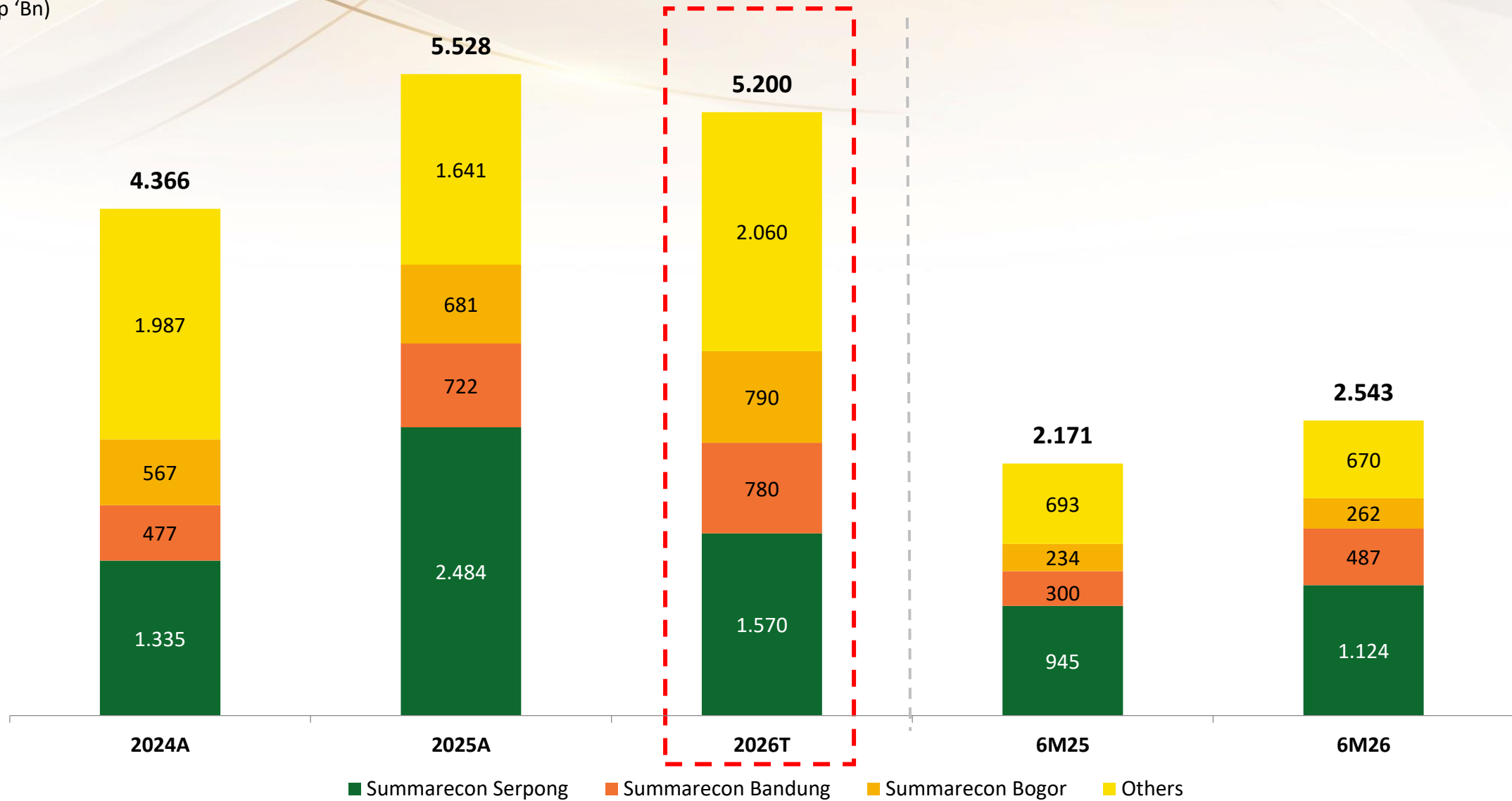


Latest Update



6M26 Marketing Sales Update

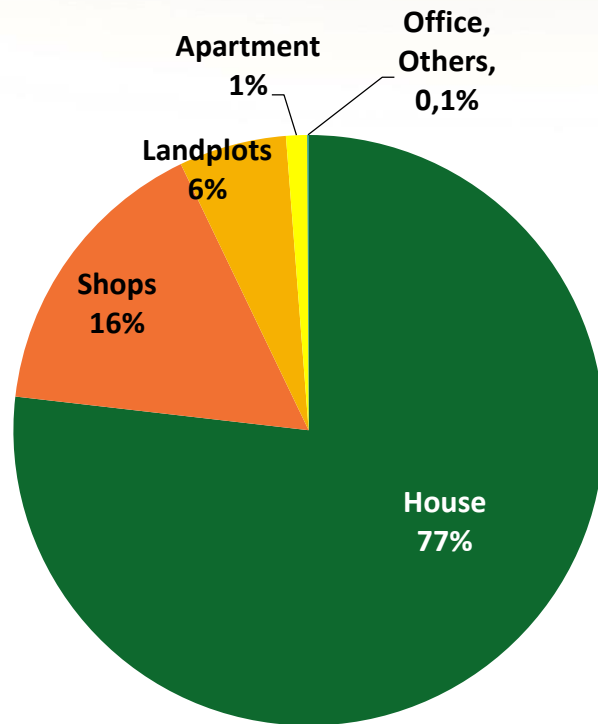
(In Rp 'Bn)



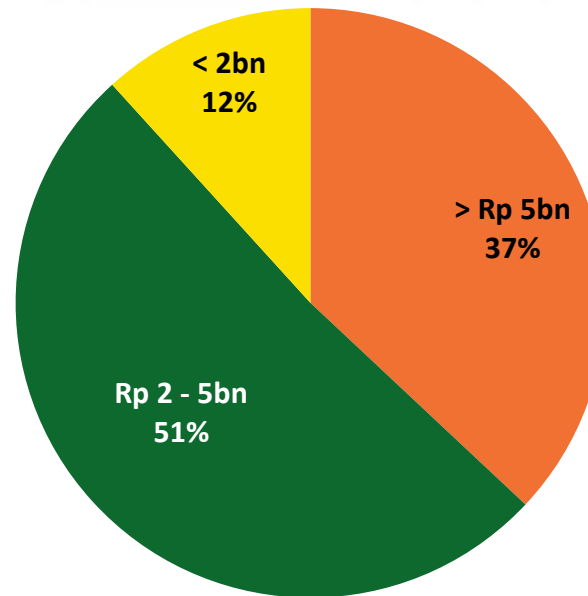
6M26 Marketing Sales Update



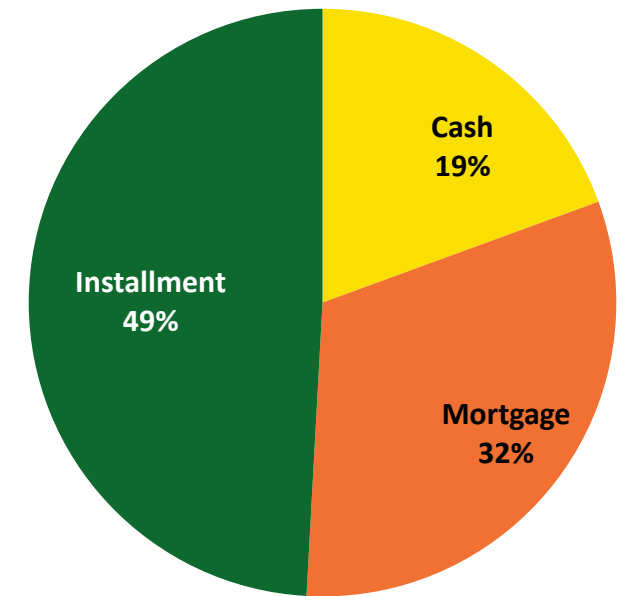
Marketing Sales by Product Type



Marketing Sales by Price Range



Customer Payment Profile

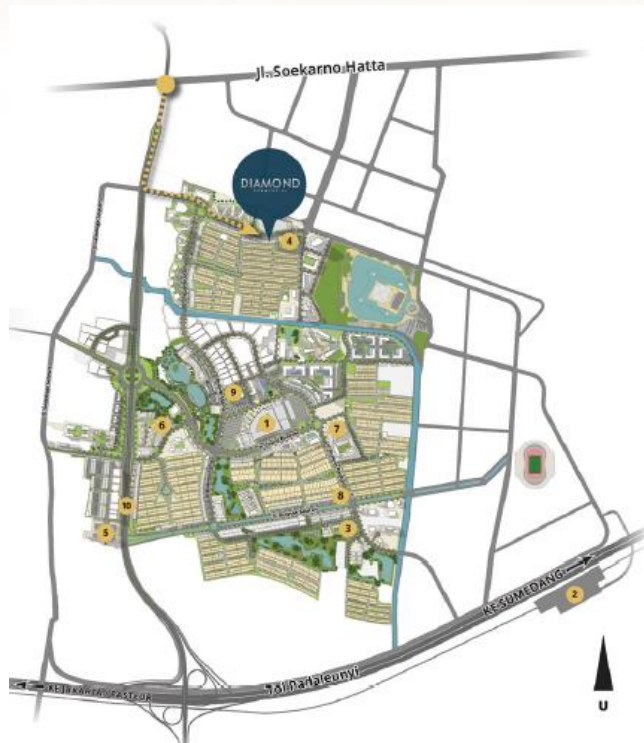


2Q26 Launching Update

Diamond Commercial (Shoplots) - Summarecon Bandung

Launched in May 2026

Price range = Rp 2.5 – 3.5 billion (exc. PPN)



TIPE
5x17

Luas Tanah
85 m²

Luas Bangunan
123 m²



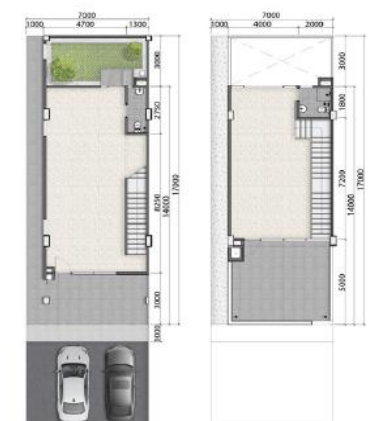
Lantai 1

Lantai 2

TIPE
7x17

Luas Tanah
119 m²

Luas Bangunan
167 m²



Lantai 1

Lantai 2



2Q26 Launching Update

Rinoka (Houses) - Summarecon Makassar

Launched in May 2026

Price range = Rp 1.9 – 2.7 billion (exc. PPN)



PARIS CLASSIC PLUS

BUILDING AREA
131 M²

LAND AREA
126 M²



1ST FLOOR



2ND FLOOR

LYON CLASSIC

BUILDING AREA
82 M²

LAND AREA
98 M²



1ST FLOOR



2ND FLOOR



2Q26 Launching Update

Emerald Commercial (Shoplots) - Summarecon Crown Gading

Launched in June 2026

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



2
LANTAI



3
LANTAI





Company Profile



Corporate Information

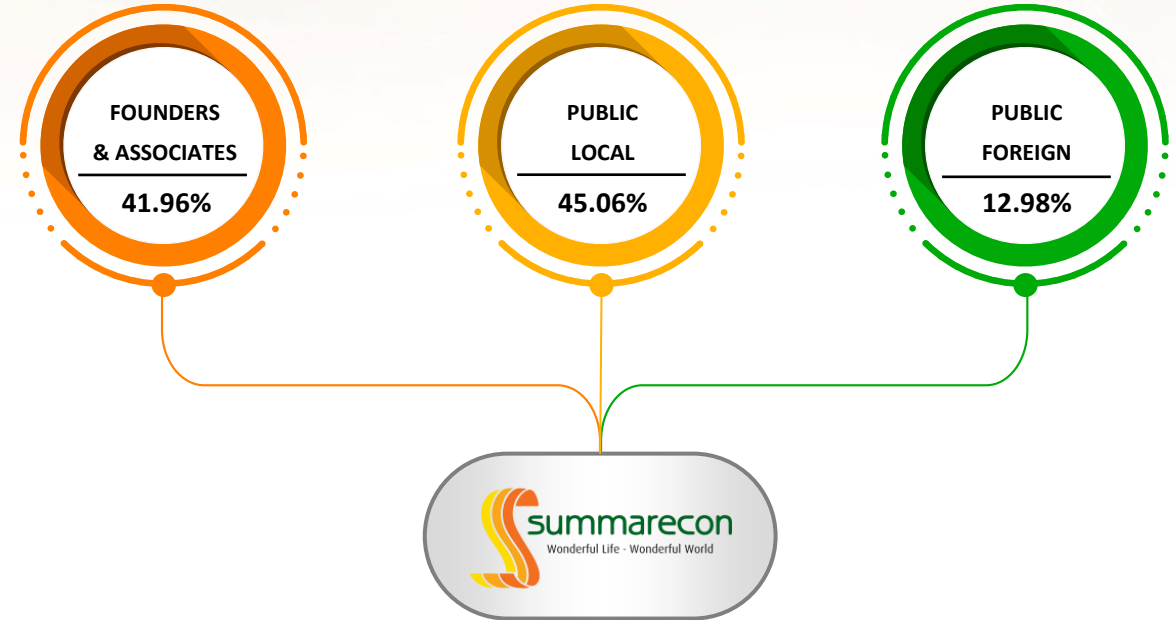


CORPORATE INFORMATION

Incorporated	:	26/Nov/1975
Listing Date	:	7/May/1990
Ticker	:	SMRA:IJ
IPO Price	:	Rp 680 /Share
Share Value (Nominal)	:	Rp 100 /Share
Total Shares Issued	:	16,508,568,358
Share Capital	:	Rp 1,651 bn

Share Price @ 30/Jun/2026	:	Rp 272 /Share
Market Capitalisation	:	Rp 4,490 bn
Market Capitalisation in USD	:	USD 251 mn

* As of 30 June 2026



Business Model



Leading Integrated Township Developer in Indonesia
with more than 50 years of experience

- **9 Integrated Townships** across Greater Jakarta, Java and Sulawesi
- **Landbank > 1,800 Ha** supporting long-term development pipeline
- **Integrated Business Model** combining property development and recurring income businesses
- **~ 65%** revenue segment from **Property Development business** and the rest from **Recurring Income business**

Property Development

Summarecon's core business is the development of integrated townships comprising residential houses, apartments, residential land plots, and commercial shophouses, complemented by education, leisure, healthcare, and other supporting facilities.



Investment Property

Summarecon's recurring business with focus on shopping malls, hotels and office buildings. Summarecon Investment Property operates a specialized business model, in which it owns, develops and manages commercial properties within Summarecon townships.



Leisure, Hospitality & Others

Leisure, hospitality and other businesses under Summarecon Investment Property to harness the synergies and ecosystem within the Group's townships.



Strength & Capabilities



- 1 A well-diversified portfolio across Indonesia supported by an integrated business model**
- 2 Proven successful development of residential townships integrated with commercial, recreational and infrastructure facilities, creating an ultimate living ecosystem within townships**
- 3 Solid growth potential with continuous development in strategic areas, both existing and new potential areas**
- 4 Extensive land bank available as a result of strategic land plots acquisition to support future growth**
- 5 Well-established and reputable Summarecon brand image**
- 6 Highly experienced management team with a proven track record**

Portfolio Across Indonesia



Location:

- Kelapa Gading, North Jakarta
- Serpong, Tangerang, Banten
- Bekasi City, West Java
- Bandung, West Java
- East Karawang, West Java
- Bogor Regency, West Java
- Tarumajaya, Bekasi Regency, West Java
- Makassar, Sulawesi
- Tangerang Regency, Banten
- Jimbaran, Bali

Landbank Acquisition



Location	Business Structure	% Ownership	Gross Area 30/Jun/26	Effective Acreage Ownership	
				Own	Minority
1 Summarecon Kelapa Gading	Own	100%	2 ha	2 ha	0 ha
2 Summarecon Serpong			312 ha	301 ha	10 ha
Own Land	Own	100%	286 ha	286 ha	0 ha
Land under PT SPCH *	Joint Venture	60%	20 ha	12 ha	8 ha
Land under PT SPCL *	Joint Venture	60%	5 ha	3 ha	2 ha
3 Summarecon Bekasi	Own	100%	64 ha	64 ha	0 ha
4 Summarecon Crown Gading #	Joint Venture	51%	291 ha	148 ha	143 ha
5 Summarecon Bogor	Joint Venture	51%	374 ha	191 ha	183 ha
6 Summarecon Karawang	Own	100%	9 ha	9 ha	0 ha
7 Summarecon Bandung	Own	100%	195 ha	195 ha	0 ha
8 Summarecon Mutiara Makassar			316 ha	267 ha	49 ha
Own Land	Own	100%	171 ha	171 ha	0 ha
Land under PT SGMC	Joint Venture	68%	136 ha	92 ha	44 ha
Land under PT SGMF	Joint Venture	51%	9 ha	5 ha	5 ha
9 Summarecon Tangerang	Own	100%	86 ha	86 ha	0 ha
10 Others	Own	100%	243 ha	243 ha	0 ha
TOTAL ACREAGE AVAILABLE FOR DEVELOPMENT			1,892 ha	1,507 ha	385 ha
			100%	80%	20%

Management Team



Standing (L-R) : Drs. H. Edi Darnadi, M.M. (C-Independent), Jason Lim (D-Technical & Projects), Hendri Rahardja (C), Lydia Tjio (D-Finance), Drs. Kris Erlangga Adji Widjaya (C-Independent), Ir. Sharif Benyamin (D-Property Development).

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



Business Segment



Property Development: Summarecon Kelapa Gading



TOWNSHIP OVERVIEW

Started	1975
Area	Total Area: 550 Ha Developed: 548 Ha (99%) Undeveloped: 2 Ha (1%)
Development Period	> 10 years on the available land bank
Developed	30,000+ residential houses 2,120+ shoplots 2,850+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	- 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)	- Mitra Keluarga Hospital - Gading Pluit Hospital - Al Azhar Islamic School - TKK Penabur School

Masterplan | Project Snapshots



Kensington Royal Suites



Kensington Office

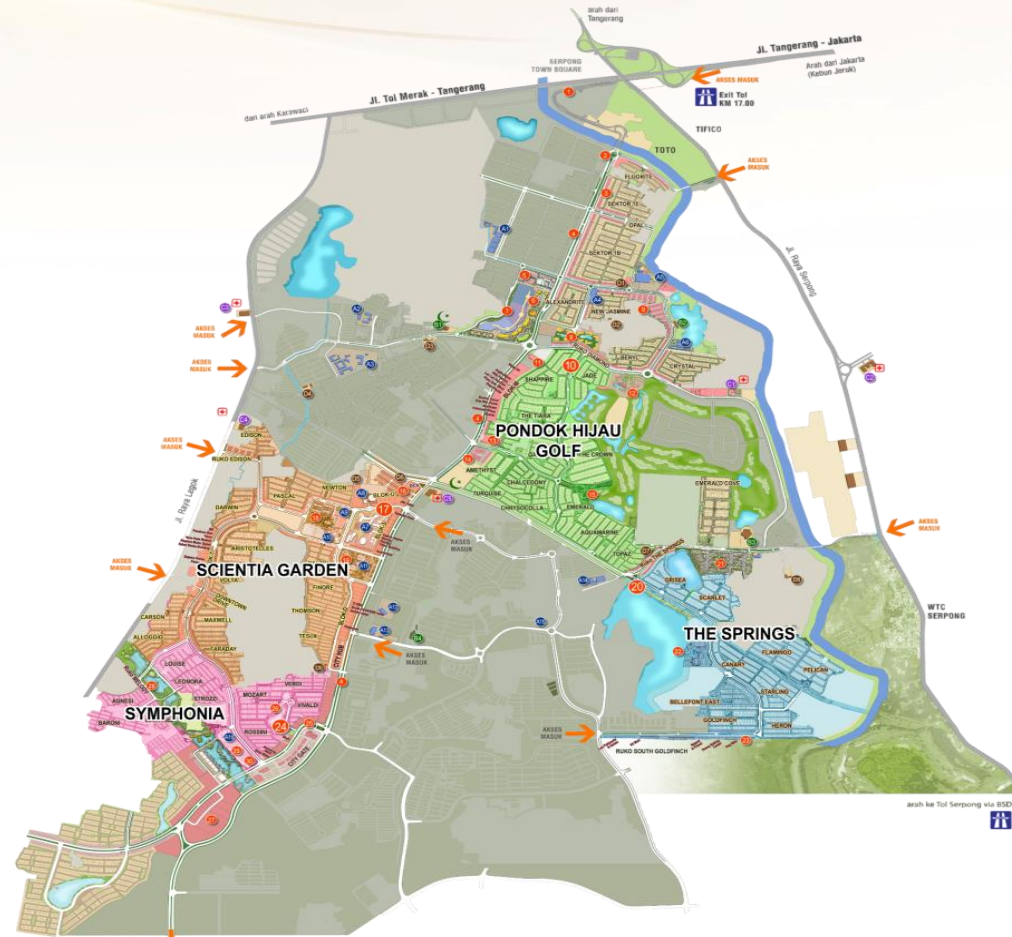
Property Development: Summarecon Serpong



TOWNSHIP OVERVIEW

Started	1993
Area	Total Area: 849 Ha Developed: 539 Ha (63%) Future development : 310 Ha (37%)
Development Period	> 10 years on the available land bank
Developed	10,900+ residential houses 2,090+ shoplots 920+ residential landplots 6,070+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	- Summarecon Mall Serpong - SQP Park - SQP Hub - The Springs Club - St. Carolus Hospital - Plaza Summarecon Serpong - Pradita University - Al Azhar Islamic School - Harris Hotel Serpong
Other key facilities (by 3 rd Parties)	- Universitas Multimedia Nusantara - Pahoa School - Gading Raya Golf Course & Club

Masterplan | Project Snapshots



Symphonia



The Springs



Scientia Garden



Serpong M-Town

Property Development: Summarecon Serpong



LATEST PRODUCT

Product Name	Louis	Bellefont East	Finore	City Hub Commercial	City Gate
Product Type	House	House	House	Shop	Shop
Total Unit	169	223	210	46	30
Range Price* (Rp 'Billion)	3.2 - 7.5	3.7 - 6.8	3.2 - 5.1	3.7 - 19.6	17.4 - 23.3
Type (sqm)	L 120 - 150 B 143 - 237	L 128 - 207 B 192 - 278	L 112 - 204 B 162 - 235	L 67 - 240 B 184 - 1066	L 220 - 264 B 945 - 1337

*Exc. PPN



Louis



Bellefont East



Finore



City Gate

Property Development: Summarecon Bekasi



TOWNSHIP OVERVIEW

Started	2010
Area	Total Area: 259 Ha Developed: 195 Ha (75%) Future Development: 64 Ha (25%)
Development Period	> 10 years on the available land bank
Developed	3,890+ residential houses 710+ shoplots 4,970+ apartment units
Investment Property, Leisure & Hospitality, and Other Business	- Summarecon Mall Bekasi - Plaza Summarecon Bekasi - Harris Hotel Bekasi - Al Azhar Islamic School
Other Key Facilities (by 3 rd Parties)	- Bina Nusantara University - BPK Penabur School

Masterplan | Project Snapshots



Scarlet Commercial



Magenta Residence



Morizen Residence



Primrose Condovilla



SpringLake View

Property Development: Summarecon Bekasi



LATEST PRODUCT

Product Name	Magenta	Morizen	Mulberry Residence	Crystal Boulevard	Soultan Island
Product Type	House	House	House	Shop	House
Total Unit	418	157	240	120	41
Range Price* (Rp 'Billion)	0.9 - 2.7	3.2 - 8.9	1.7 - 4.4	3.1 - 10.7	3.2 - 7.5
Type (sqm)	L 55 - 141 B 55 - 95	L 131 - 314 B 162 - 386	L 91 - 203 B 93 - 138	L 75 - 120 B 189 - 544	L 300 - 861 B 398 - 747

*Exc. PPN



Morizen



Mulberry Residence



Crystal Boulevard



Soultan Island

Property Development: Summarecon Bandung



TOWNSHIP OVERVIEW

Started	2015
Area	Total Area: 292 Ha Developed: 96 Ha (33%) Future Development: 196 Ha (67%)
Development Period	>10 years on the available land bank
Developed	• 2,070+ residential houses • 60+ residential landplots • 370+ shoplots
Investment Property, Leisure & Hospitality, and Other Business	• Plaza Summarecon Bandung • Summarecon Mall Bandung • Sedaya Bintang School • Al Azhar Islamic School • ITB Innovation Park (3rd Party) Planned: • Hotel

Masterplan | Project Snapshots



Magna Commercial



Ivora



Xandari



Hillary

Property Development: Summarecon Bandung



LATEST PRODUCT

Product Name	Genova	Hillary	Ivora	Xandari	Diamond Commercial
Product Type	House	House	House	House	Shop
Total Unit	244	97	227	7	34
Range Price* (Rp 'Billion)	1.9 - 4.4	4.1 - 7.7	1.5 - 2.7	10.7 - 21.2	2.5 - 3.5
Type (sqm)	L 104 - 208 B 88 - 165	L 200 - 240 B 166 - 257	L 84 - 160 B 74 - 130	L 336 - 756 B 430 - 719	L 85 - 119 B 123 - 168

*Exc. PPN



Hillary



Ivora



Xandari



Diamond Commercial

Property Development: Summarecon Karawang



TOWNSHIP OVERVIEW

Started	2016
Area	Total Area: 49 Ha Developed: 40 Ha (82%) Future Development: 9 Ha (18%)
Development Period	~ 5 years on the available land bank
Developed	1,090+ residential houses 80 shoplots 20 residential landplots
Investment Property, Leisure & Hospitality, and Other Business	Summarecon Villaggio Outlets

Masterplan | Project Snapshots



Property Development: Summarecon Karawang



LATEST PRODUCT

Product Name	Elora 2	Sapphire Commercial	Sevanti	Verena Homes
Product Type	House	Shop	House	House
Total Unit	202	80	247	77
Range Price* (Rp 'Billion)	0.6 - 1.8	1.3 - 3.6	0.4 - 0.8	0.8 - 3.5
Type (sqm)	L 66 - 104 B 52 - 108	L 82.5 - 110.5 B 126 - 277	L 60.5 - 66 B 29 - 35	L 120 - 180 B 127 - 173

*Exc. PPN



Elora 2



Sapphire Commercial



Sevanti



Verena Homes

Property Development: Summarecon Makassar



TOWNSHIP OVERVIEW

Started	2018
Area	Total Area: 343 Ha Developed: 33 Ha (10%) Future Development: 310 Ha (90%)
Development Period	>10 years on the available land bank
Developed	820+ residential houses 30+ commercial units
Investment Property, Leisure & Hospitality, and Other Business	- Convention Centers / Function Halls - Al Azhar Islamic School - Rainbow Food City Under Construction: - Summarecon Mall Makassar

Masterplan | Project Snapshots



Jade Residence



The Topaz Residence



The Morizen Residence

Property Development: Summarecon Makassar



LATEST PRODUCT

Product Name	Titanium Warehouse	The Topaz Residence	Bizpark	The Morizen	Rinoka
Product Type	Industrial	House	Shop	House	House
Total Unit	49	522	14	136	422
Range Price* (Rp 'Billion)	0.8 - 10	0.7 - 2.6	2.5 - 3.5	2.6 - 6.6	1.9 - 2.7
Type (sqm)	L 225 - 5640 B 160 - 650	L 55 - 84 B 64 - 96	L 75 - 105 B 213 - 288	L 120 - 240 B 171 - 312	L 336 - 756 B 430 - 719

*Exc. PPN



The Topaz Residence



The Morizen



Rinoka

Property Development: Summarecon Bogor



TOWNSHIP OVERVIEW

Started	2020
Area	Total Area: 431 Ha Developed: 60 Ha (14%) Future Development: 371 Ha (86%)
Development Period	> 10 years on the available land bank
Developed	• 1,140+ residential houses • 160+ residential landplots • 50+ shoplots
Investment Property, Leisure & Hospitality, and Other Business	• Mountain View Terrace • Golf Course (3rd party) Planned: • Summarecon Mall Bogor • Schools • Hotels

Masterplan | Project Snapshots



Centeria Square



Pinewood



Rosewood

Property Development: Summarecon Bogor



LATEST PRODUCT

Product Name	The Alderwood	The Ebony Residence	Centeria Square	The Maple Golf Residence	Centeria Business Loft
Product Type	House	House	Shop	Shop	Shop
Total Unit	277	225	100	57	10
Range Price* (Rp 'Billion)	1.5 - 2.9	1.8 - 4.4	1.7 - 3.9	1.8 - 3.5	4.9 - 7.3
Type (sqm)	L 98 - 201 B 89 - 168	L 98 - 194 B 107 - 177	L 75 - 112 B 122 - 247	L 91 - 117 B 95 - 191	L 120 - 150 B 315 - 526

*Exc. PPN



The Alderwood Residence



The Ebony Residence



The Maple Golf Residence



Centeria Business Loft

Property Development: Summarecon Crown Gading



TOWNSHIP OVERVIEW

Started	2022
Area	Total Area: 361 Ha Developed: 73 Ha (20%) Future Development: 288 Ha (80%)
Development Period	> 10 years on the available land bank
Developed	1,180+ residential houses 75+ shoplots
Investment Property, Leisure & Hospitality, and Other Business	- Pahoa School - Food Village Planned: - Summarecon Mall Crown Gading - Hotels

Project Snapshots



Viola



Jasmia



The Food Village

Property Development: Summarecon Crown Gading



LATEST PRODUCT

Product Name	Gading Bulevar Commercial	Viola	Vanica	Chelia Residence	Emerald Commercial
Product Type	Shop	House	House	House	Shop
Total Unit	71	369	102	195	88
Range Price* (Rp 'Billion)	2.5 - 3.4	1.3 - 3.3	1.8 - 3.5	0.8 - 1.8	1.7 - 3.8
Type (sqm)	L 75 - 80 B 194	L 55 - 104 B 54 - 176	L 91 - 117 B 95 - 191	L 50 - 94 B 61 - 112	L 70 - 91 B 124 - 194

*Exc. PPN



Viola



Vanica



Chelia Residence



Emerald Commercial

Property Development: Summarecon Tangerang



LATEST PRODUCT

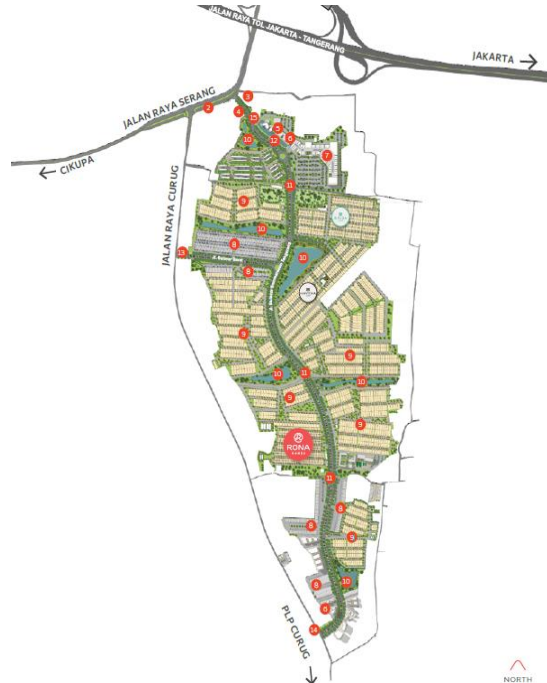
Product Name	Briza Lakes	Havena Lakes	Rona Homes
Product Type	House	House	House
Total Unit	416	62	75
Range Price* (Rp 'Billion)	0.8 - 3.1	1.8 - 5.9	0.7 - 1.6
Type (sqm)	L 60 - 128 B 49 - 160	L 120 - 286 B 103 - 366	L 50 - 100 B 36 - 102

*Exc. PPN

TOWNSHIP OVERVIEW

Started	2024
Area	Total Area: 108 Ha Developed: 22 Ha (20%) Future Development: 86 Ha (80%)
Development Period	> 10 years on the available land bank
Developed	280+ residential houses
Investment Property, Leisure & Hospitality, and Other Business	Planned: - Summarecon Mall Tangerang - Commercial Area

Project Snapshots



Briza Lakes



Havena Lakes



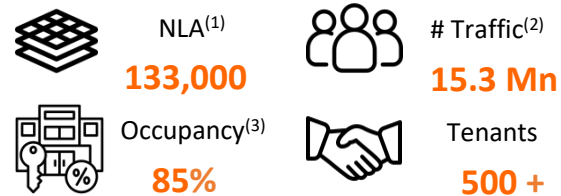
Rona Homes

Investment Property

At present, Summarecon owns and operates shopping malls and other retail properties with total NLA of more than 370,000 sqm, 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.



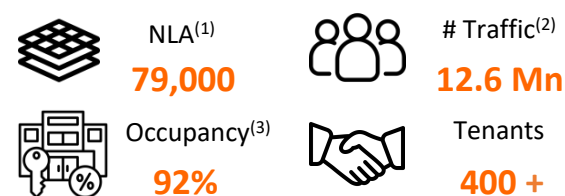
Summarecon Mall Kelapa Gading



Summarecon Mall Kelapa Gading is an upper-middle-class shopping centre with a fashion, food and entertainment concept that complements the demographics of its township. The mall was built and expanded in several phases from 25,000 sqm in 1990 to 150,000 sqm in 2006, which resulted in the mall having 4 different wings by 2006. Further extensions, namely La Piazza and Gafoy were built in 2004 and 2024 respectively.



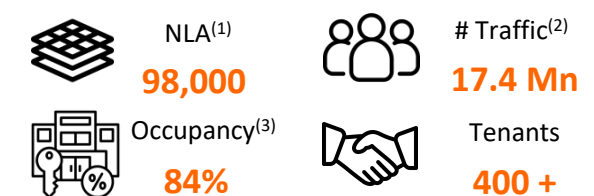
Summarecon Mall Serpong



First opened in 2007, Summarecon Mall Serpong is located in Tangerang Regency. It adopts a “family mall” concept, and houses upper middle-class tenants to cater to the demographics of its township and other housing developments in the Serpong municipality. SM Serpong is easily accessed via toll roads and public transport, including by the Transjakarta bus services. The mall also has adequate parking facilities of more than 3,000 parking lots.



Summarecon Mall Bekasi



First opened in 2013, Summarecon Mall Bekasi adopts the “Family Mall” concept and serves as a mid-range shopping centre catering to the demographics of the city and other residential developments in Bekasi. The expansion has been opened since February 2026.

* As of 30 June 2026

(1) Net Leaseable Area (sqm); (2) Visitor Traffic; (3) Occupancy Rate

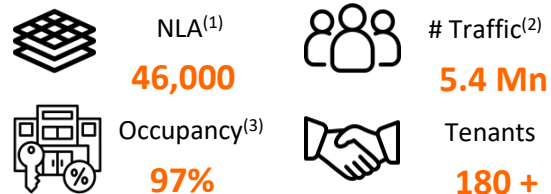
Investment Property



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Summarecon Mall Bandung



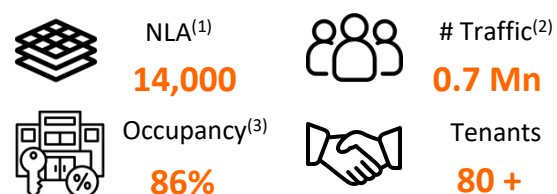
Opened in Jan 2024, Summarecon Mall Bandung adopts the "Family Mall" concept as a mid-range shopping centre primarily targeted at catering to the needs of the city and other residential developments in Bandung municipality. Accessibility to the mall will be further enhanced when key infrastructure projects like the entry-exit point from the Padaleunyi and Bandung Intra-Urban Toll (City Ring Road) are completed.

* As of 30 June 2026

(1) Net Leaseable Area (sqm); (2) Visitor Traffic; (3) Occupancy Rate



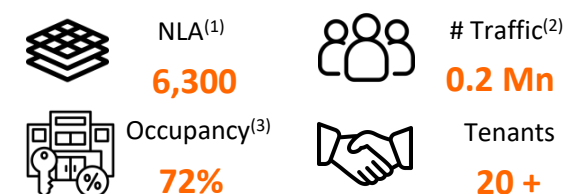
Summarecon Villaggio Outlets



Summarecon Villaggio Outlets is located in Karawang, Indonesia, commenced operations in October 2023. It is an outlet shopping mall in an European-style village setting and is the first outlet mall in Indonesia that offers international branded products at discounted prices. The village spans 20,000 sqm of retail space and offers more than 90 shops in a single-level and open-air space.



Samasta Lifestyle Village



Samasta Lifestyle Village is located in Jimbaran, Bali. It has a variety of selected retail tenants, including fashion stores, spa and nail salon, and dining options, which encapsulates the latest lifestyle trends amidst a traditional Balinese environment. It is situated within the village is the 5-star hotel, Movenpick Resort & Spa Jimbaran Bali. It is marketed as the retail hub of Jimbaran, Bali. A daily public shuttle bus connects popular tourist spots in Bali, such as Legian, Seminyak, Sanur, Jimbaran, Nusa Dua, Ubud, to the mall.

Leisure, Hospitality & Others

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.



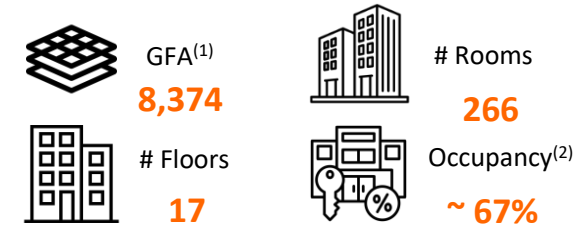
Harris Hotel Kelapa Gading



Harris Hotel Kelapa Gading is a city business hotel located in SM Kelapa Gading. The 4-star hotel under the Harris brand offers complete facilities for hosting conventions and corporate events, in addition to a restaurant, with a private dining space, and a bar. Other amenities of the hotel include a pool, gym, spa and co-working space for hotel guests.



Pop! Hotel Kelapa Gading



POP! Hotel Kelapa Gading is a budget comfort hotel, serving the demand for affordable accommodation in the SM Kelapa Gading. It houses 4 meeting rooms, that can hold approximately 130 guests in total for a roundtable event. The hotel has a grab-and-go food stall.

* As of 30 June 2026

(1) Gross Floor Area (sqm); (2) Occupancy Rate

Leisure, Hospitality & Others

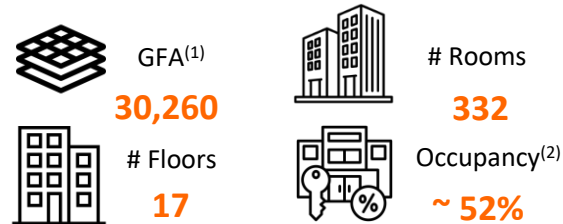


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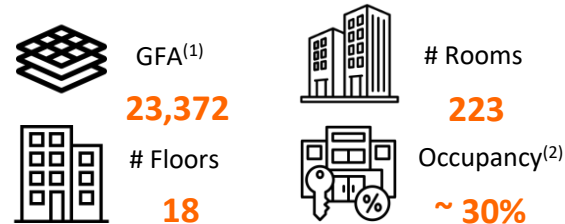
Harris Hotel Bekasi



Harris Hotel Bekasi is a 4-star city business hotel located in Summarecon Mall Bekasi. The hotel offers complete facilities for hosting conventions and corporate events in its meeting rooms and standalone convention hall with capacity of 1,630 and 2,000 guests respectively. Other amenities include a restaurant, juice bar, a pool, gym, spa and an indoor kids' playroom.



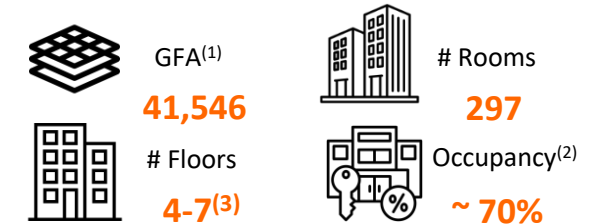
Harris Hotel & Convention Serpong



Harris Hotel & Convention Serpong is a 4-star business hotel located in Summarecon Serpong, commenced operations in March 2026. The hotel, which directly connected to Summarecon Mall Serpong, offers complete facilities for hosting conventions and corporate events with its grand ballroom with capacity of 1,500 guests, three ballrooms and 11 meeting rooms. Other amenities include restaurant, pool, gym, spa, kids clubs and others.



Movenpick Resort & Spa, Bali



Movenpick Resort & Spa is a 5-star family resort hotel in the Jimbaran area, in waking distance to the beach. The hotel features a spacious ballroom capable of accommodating up to 300 guests for standing functions, along with 3 meeting rooms. Guests can indulge in a variety of dining experiences at the hotel's four distinct venues, including a café, lounge, pool bar, and restaurant.

* As of 30 June 2026

(1) Gross Floor Area (sqm); (2) Occupancy Rate; (3) 2 towers, with 4 and 7 floors

Leisure, Hospitality & Others



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

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

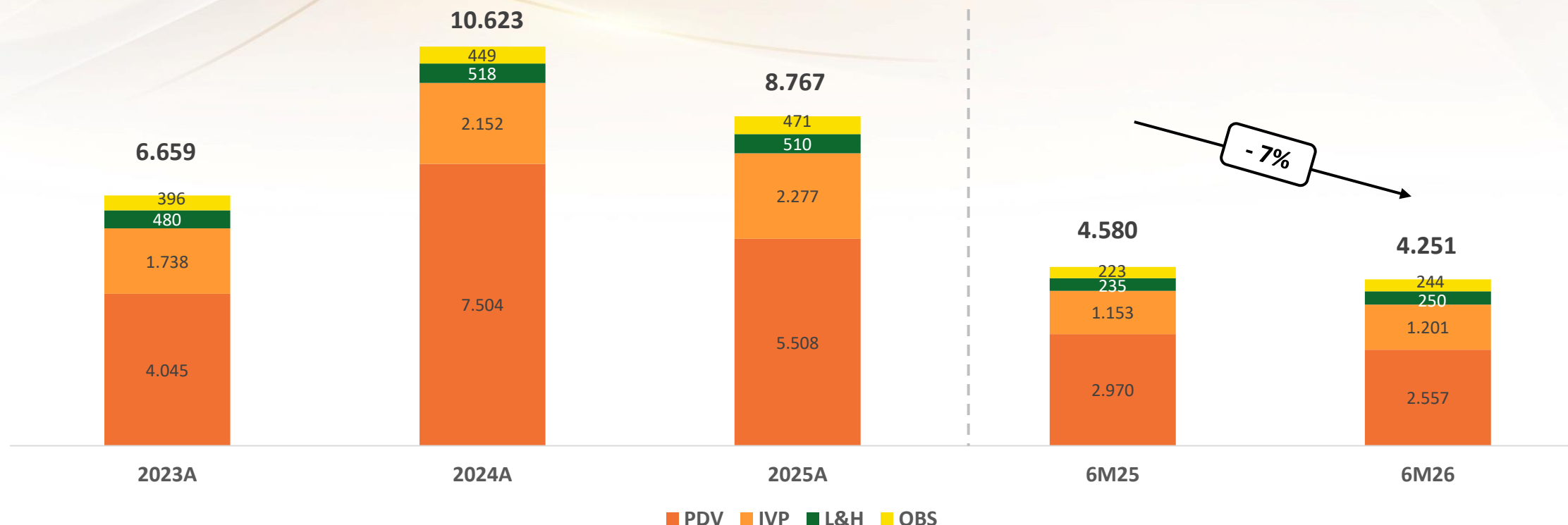


Financials



Revenue Breakdown by Business Segment

In Rp 'Bn



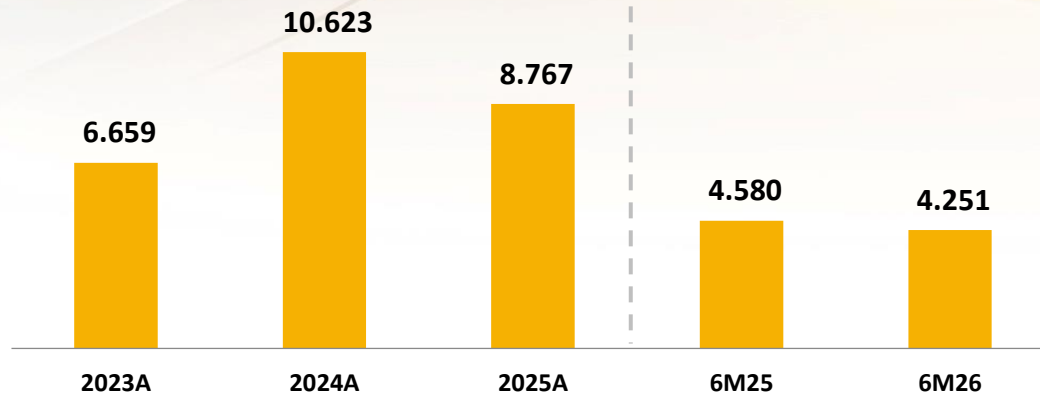
- Revenue in 6M26 reached to Rp 4.2 Trillion, decreased by 7% YoY mainly due to the decrease in property development segment as a result of lower handover unit in 6M26.
- Property Development (PDV) segment consistently becomes the largest contributor to the Group's revenue, with contribution of 60% to total Revenues in 6M26.
- Investment Property (IVP) segment continues to grow its presence driven by business expansion which increased rental income and occupancy rates throughout the year.

Consolidated Income Statements



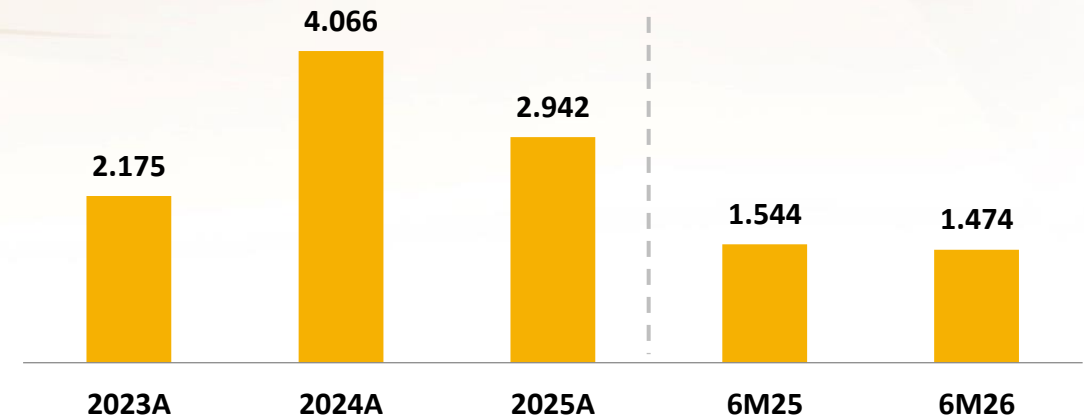
REVENUES

(in Rp 'Bn)



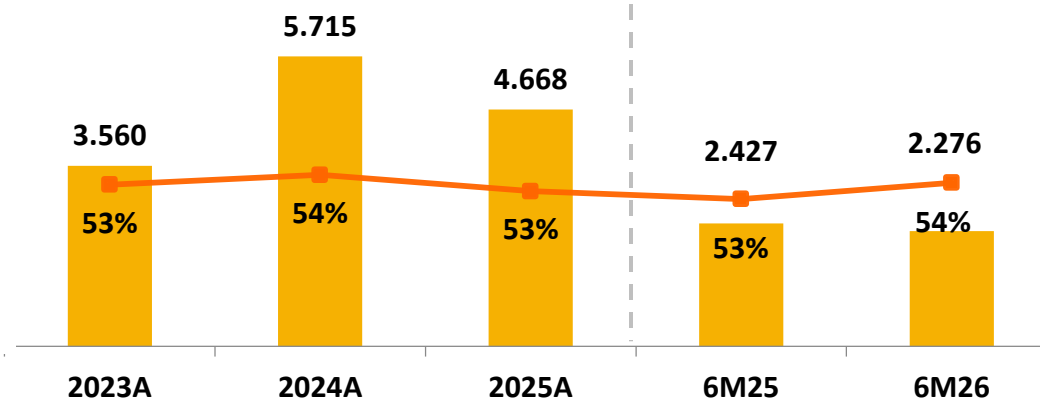
EBITDA

(in Rp 'Bn)



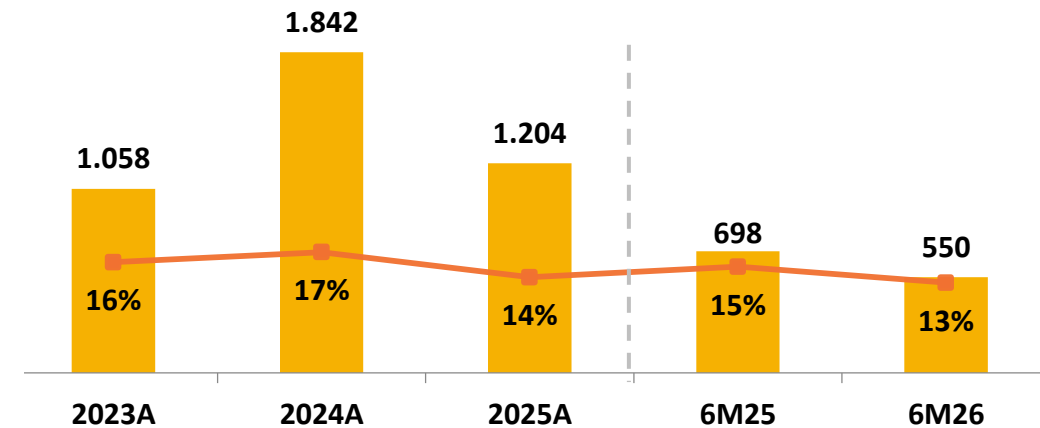
Gross Profit

(in Rp 'Bn)



Net Profit

(in Rp 'Bn)



■ Gross Profit — Gross Profit Margin

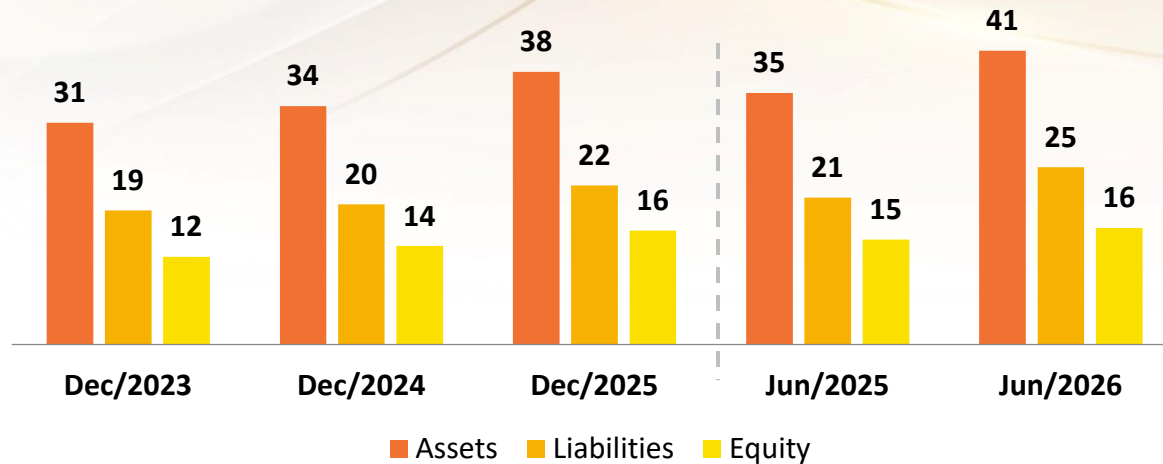
■ Net Profit — Net Margin

Balance Sheets & Key Ratios

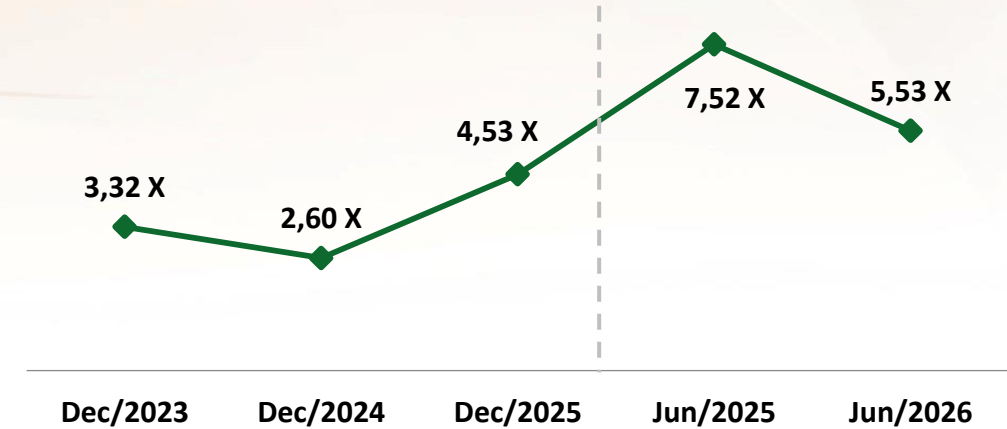


Balance Sheet

(in Rp 'Tn)

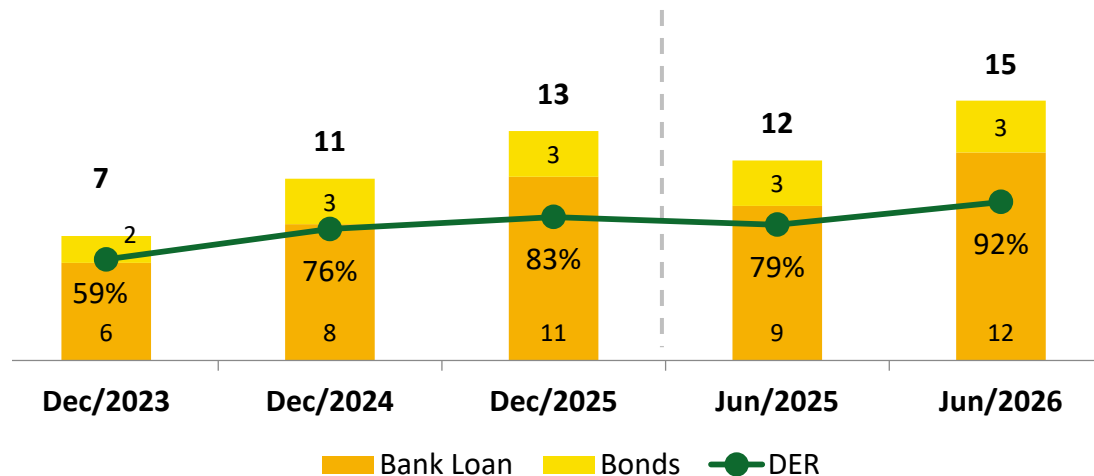


Debt to EBITDA Ratio

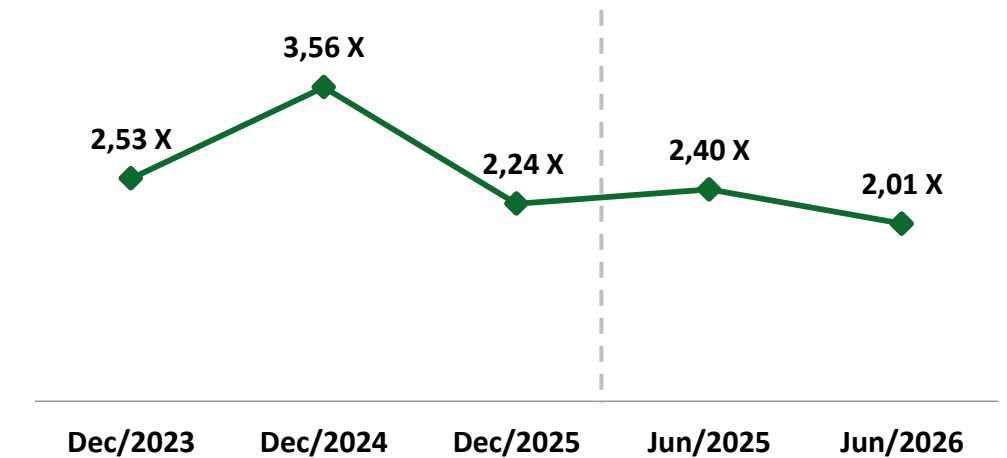


Debt Profile

(in Rp 'Tn)



Interest Coverage Ratio



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THANK YOU