



PT Lippo Karawaci Tbk

Paparan Publik
31 Maret 2023

Pernyataan *forward looking*

Beberapa pernyataan pada dokumen ini mungkin mengandung pernyataan *forward-looking*. Pernyataan ini biasanya mengandung kata “akan”, “diperkirakan” dan “antisipasi” atau kata-kata lain dengan maksud yang sama. Pernyataan *forward-looking* dapat melibatkan sejumlah risiko dan ketidakpastian yang dapat menyebabkan kejadian atau hasil aktual berbeda secara material dari yang dijelaskan dalam dokumen ini.

PEMBUKA



Sorotan Investasi

1

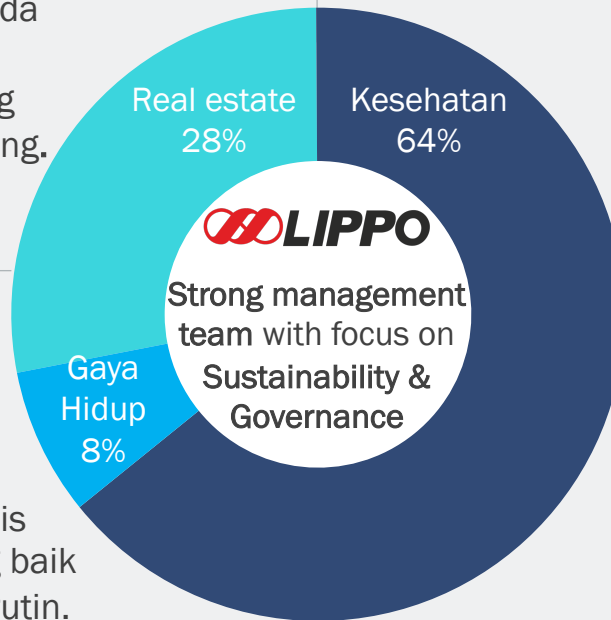
Cadangan lahan yang luas dan pertumbuhan yang kuat pada pra-penjualan akan mendukung cashflow yang positif pada tahun mendatang.

2

Sebagai pemegang saham pengendali pada operator rumah sakit terbesar di Indonesia dengan jangkauan pada 41 rumah sakit di 30 kota, memberikan akses kesehatan dengan standar terbaik.

3

Hotel, mal dan berbagai bisnis lainnya menghasilkan laba yang baik dan memberikan dividen yang rutin.



*Setiap lingkaran merepresentasikan tingkat penjualan selama tahun 2022

Daerah Operasional Bisnis

Per 31 Desember 2022

Perkotaan

Lippo Village: 331 ha cadangan lahan
 Lippo Cikarang: 514 ha cadangan lahan
 Tanjung Bunga: 334 ha cadangan lahan

Superblok

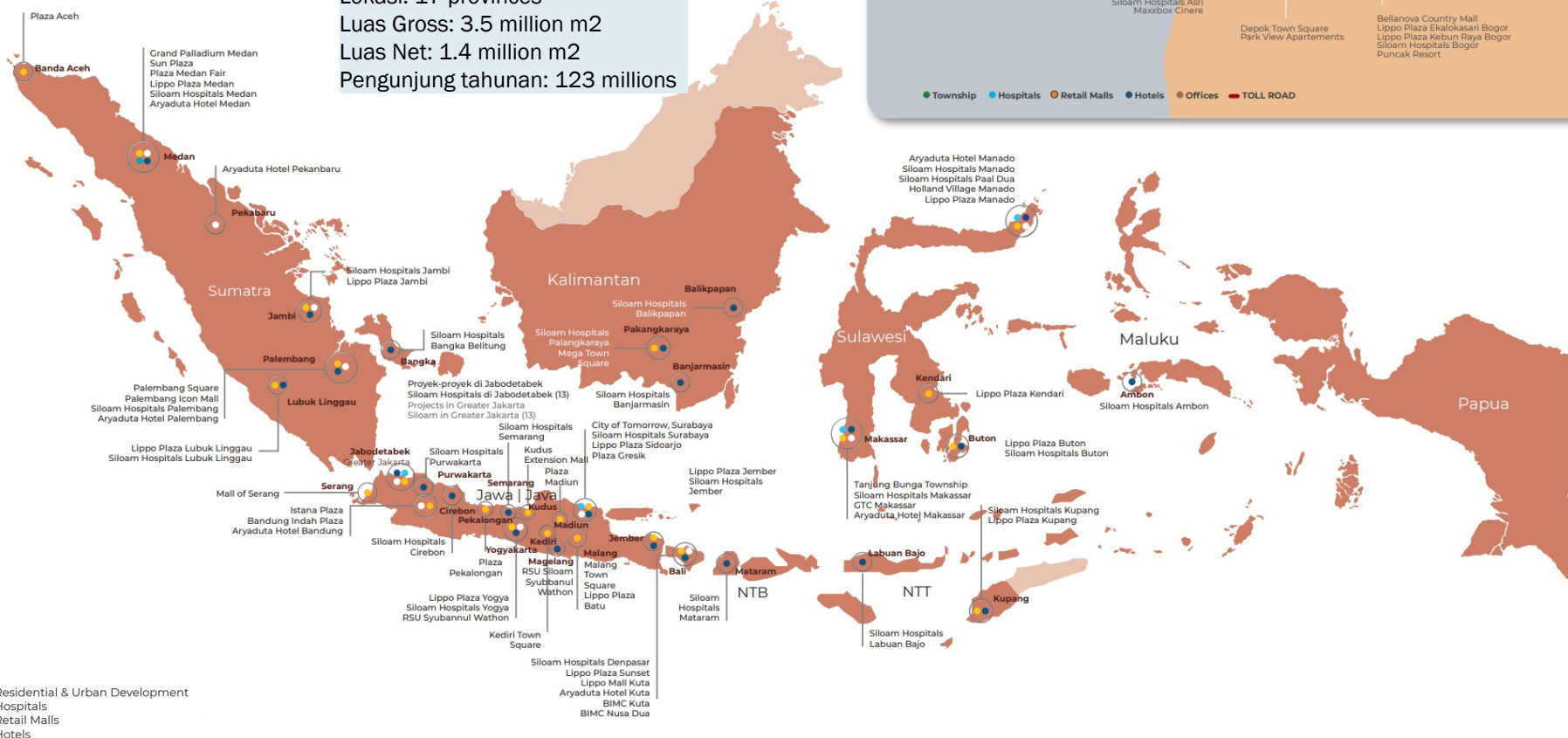
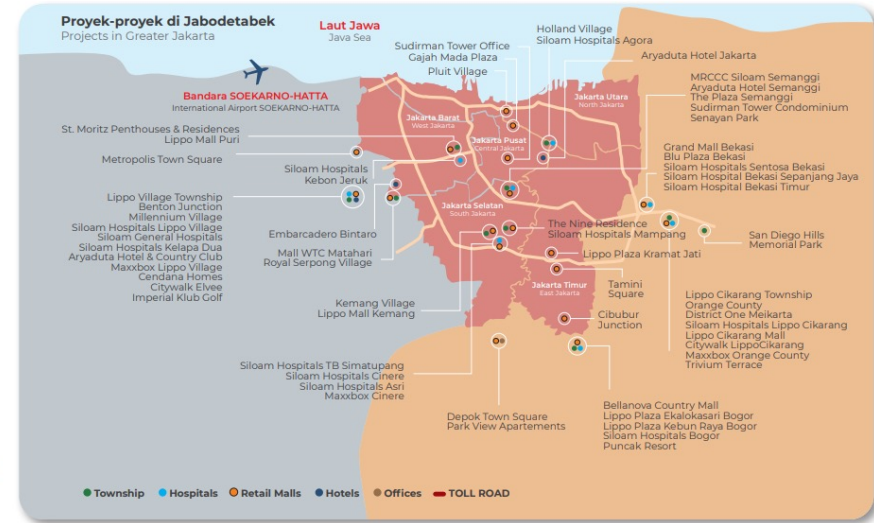
Kemang Village, St Moritz Puri, Holland Village

Rumah Sakit

Total rumah sakit: 41
 Total klinik: 66
 Lokasi: 23 provinces
 Dokter umum, spesialis : 3,659
 Perawat dan tenaga profesional : 8,127

Malls

Total mal yang dikelola : 59
 Lokasi: 17 provinces
 Luas Gross: 3.5 million m2
 Luas Net: 1.4 million m2
 Pengunjung tahunan: 123 millions



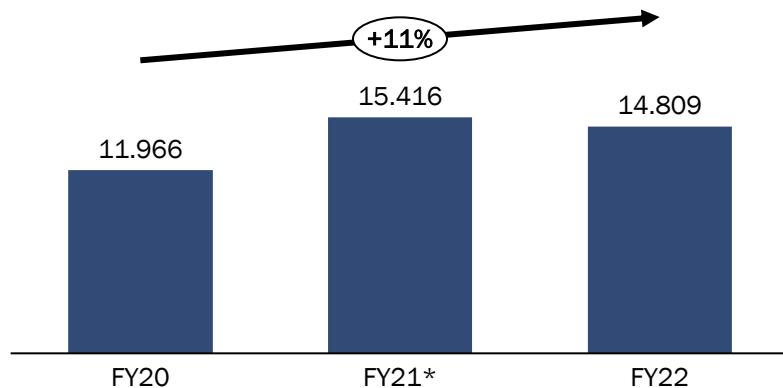
INFORMASI KEUANGAN



Performa Keuangan yang Stabil Setelah Memperhitungkan Efek dari Covid pada Segmen Kesehatan di 2021

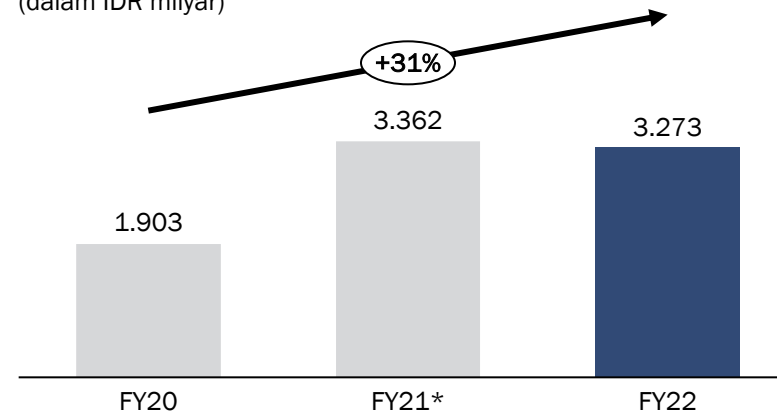
Pendapatan

(dalam IDR milyar)



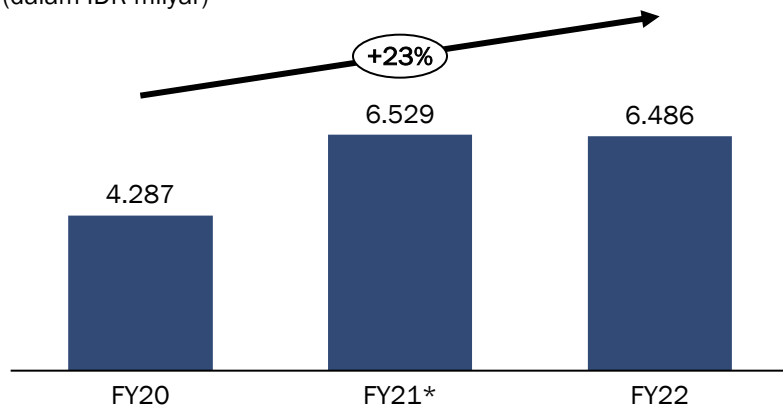
EBITDA

(dalam IDR milyar)



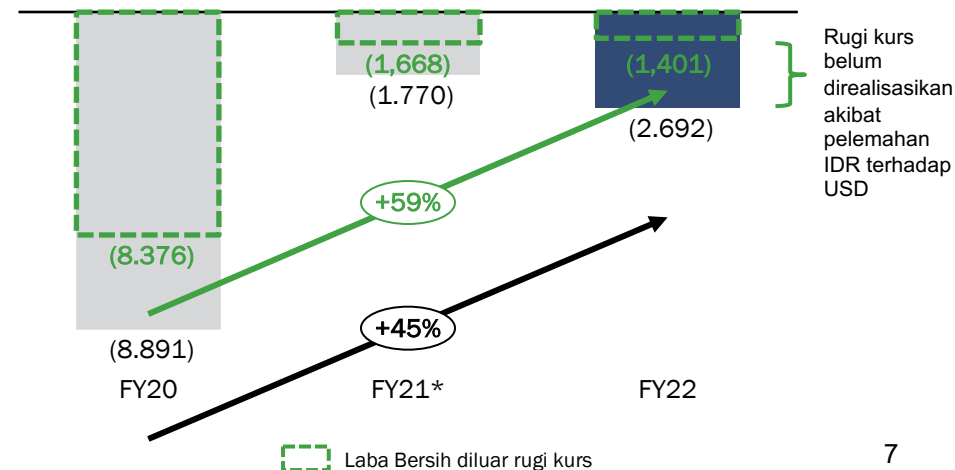
Laba Kotor

(dalam IDR milyar)



Laba Bersih

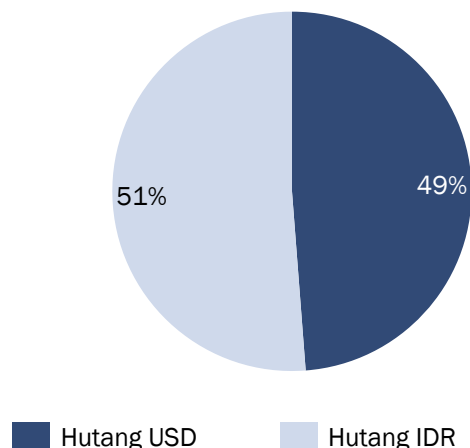
(dalam IDR milyar)



*FY21 di-normalisasi setelah efek LMIRT dikeluarkan

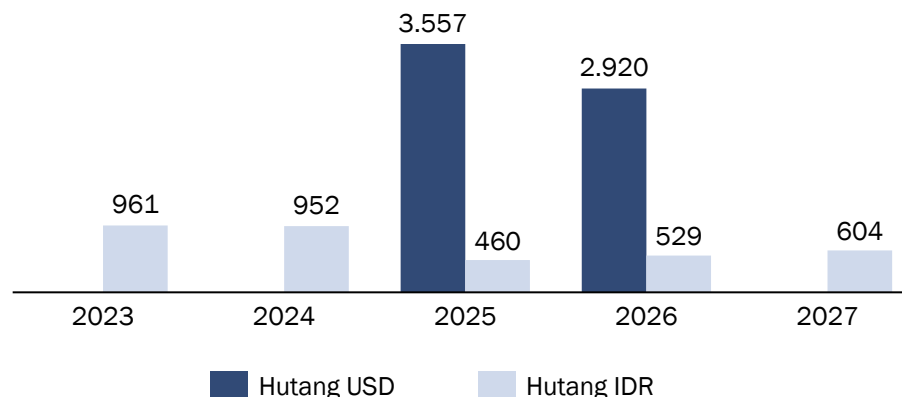
Tingkat Hutang dan Lindung Nilai

Proporsi Hutang (per 15 Maret 2023)



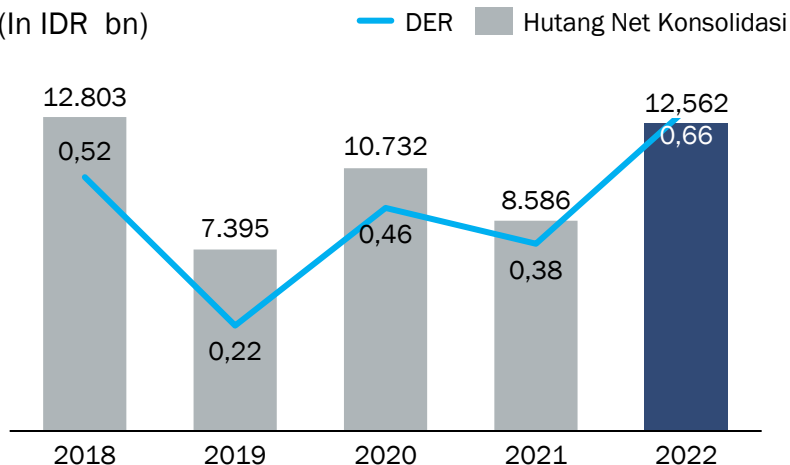
Profil Jatuh Tempo Hutang (per 15 Maret 2023)

(dalam IDR milyar)

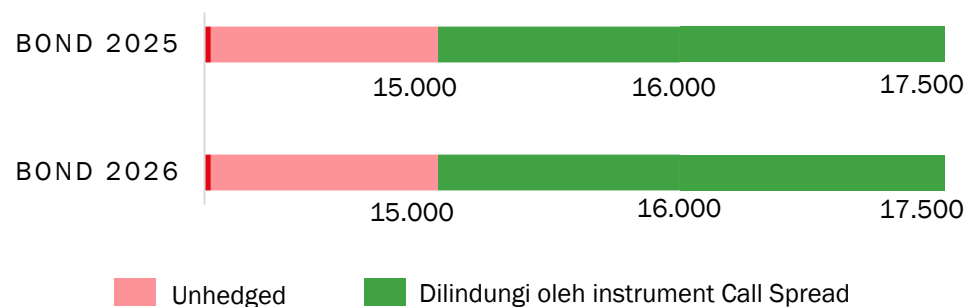


Sejarah Hutang ¹ (per 31 Desember 2022)

(In IDR bn)



Lindung Nilai Forex



- Lippo Karawaci melakukan lindung nilai forex 100% terhadap pokok obligasi 2025 dan 2026 pada IDR 15.000 – 17.500, dan 100% bunga obligasi 2026 pada IDR 13.300 – 15.500.

¹Total hutang tidak mengikutsertakan financial lease

SEGMENT 1: TINJAUAN REAL ESTAT



Pada tahun 2022, tingkat pra-penjualan mencapai angka 92% dari target

Angka pra-penjualan mencapai IDR 4,76 triliun.

Pra- penjualan 2022 didorong oleh penjualan yang berlokasi di kawasan Lippo Village dan Lippo Cikarang dimana masing-masing berkontribusi sebesar 37% dan 29%

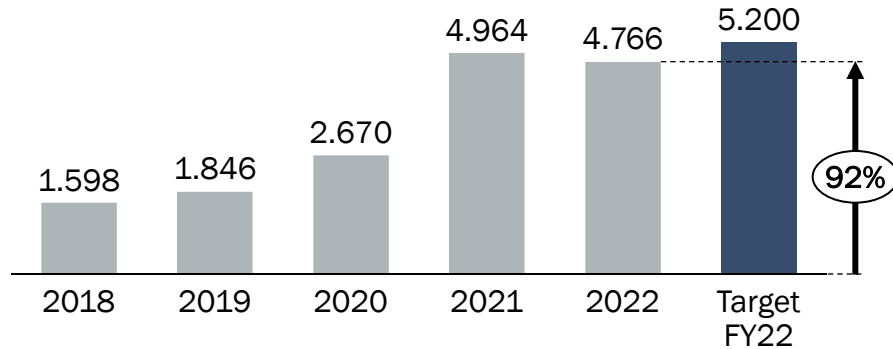
Penjualan real estat meningkat sebesar 46% QoQ menjadi IDR 1,34 triliun di 4Q22 Vs 3Q22

EBITDA Real Estat meningkat sebesar 927% QoQ ke IDR 333 miliar di 4Q22 Vs 3Q22

LPKR berencana meluncurkan produk perumahan baru untuk pemilik rumah pertama dan proyek apartemen baru untuk mendorong penjualan pemasaran di masa depan

Tinjauan Bisnis Real Estat

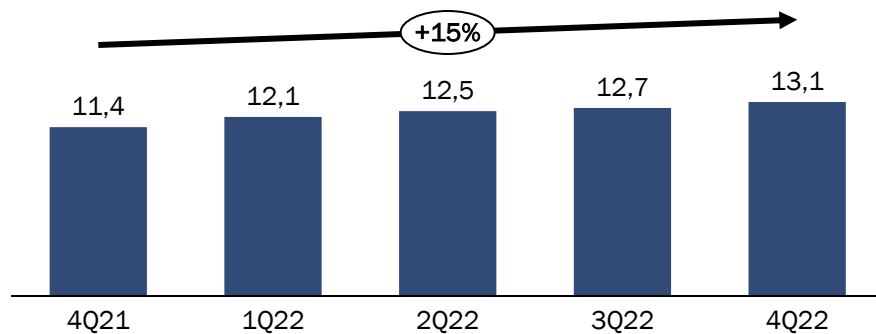
Hasil Pra-Penjualan 2022



Penggerak penjualan pemasaran FY22: 1) peluncuran seri Cendana Homes di Lippo Village, 2) peluncuran klaster perumahan di Lippo Cikarang dan 3) penjualan kavling lahan industri

ASP dari Rumah Tapak*

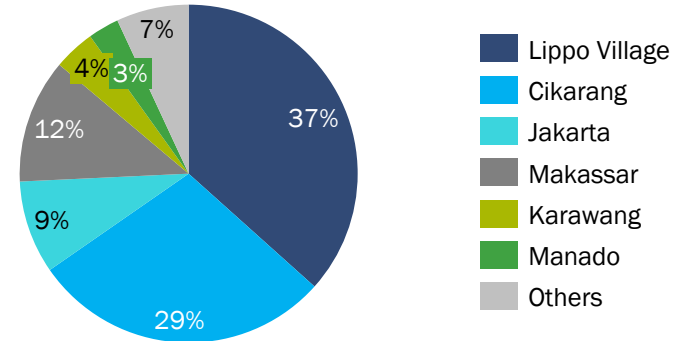
(dalam IDR juta/m²)



Peningkatan sebesar 15% YoY

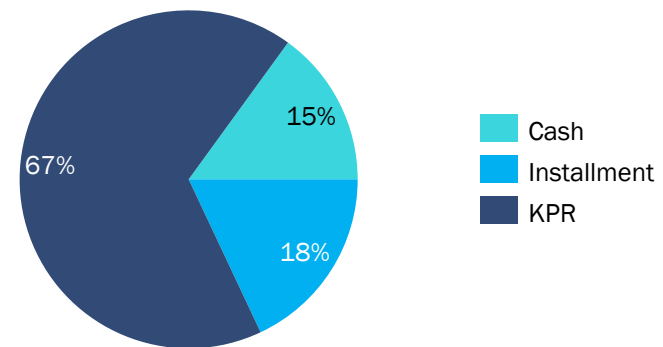
*ASP dari produk Cendana Home

Pra-Penjualan Berdasarkan Lokasi



Lippo Village tetap menjadi kontributor terbesar dengan 37%, diikuti oleh Lippo Cikarang dengan 29%.

Profil Pembayaran (diluar penjualan lahan)



67% dari total penjualan pemasaran dibiayai melalui KPR. Diluar penjualan lahan, pemanfaatan KPR untuk penjualan rumah tapak mencapai lebih dari 85%

Hasil Pra-Penjualan Konsolidasi Selama 2022

Project	Location	FY22 Marketing sales target (in IDR bn)	FY22 Marketing sales (in IDR bn)	FY22 Units sold
Hold Co		3,750	3,390	3,867
Lippo Village	West Greater Jakarta	1,875	1,623	1,389
Holland Village Manado	Manado, North Sulawesi	5	85	89
Tanjung Bunga	Makassar, South Sulawesi	350	319	499
San Diego Hills	Karawang, West Java	250	205	1,664
Kemang Village	South Jakarta	120	-	-
Hillcrest & Fairview (LV)	West Greater Jakarta	250	106	58
St. Moritz	West Jakarta	-	8	2
Park View	South Jakarta	-	0.4	1
Holland Village Jakarta	North East Jakarta	250	96	40
Embarcadero Suites	West Greater Jakarta	150	83	118
Land Plot	Various Locations	500	865	7
Lippo Cikarang		1,450	1,376	1,259
Residential	East Greater Jakarta	725	941	1,131
Commercial	East Greater Jakarta	75	95	41
Industrial	East Greater Jakarta	650	340	87
Total		5,200	4,766	5,126

Key Takeaways

- Marketing sales LPKR Holdco sebesar Rp 3,390 miliar terutama didorong oleh seri Cendana Homes di Lippo Village, dengan total Rp 1,355 miliar atau setara dengan 40% dari total penjualan Holdco.
- Penjualan Holdco juga terdiri dari penjualan kavling tanah sebesar Rp 865 miliar di 7 lokasi, proyek perumahan di Makassar sebesar Rp 319 miliar, penjualan inventaris bangunan bertingkat sebesar Rp 294 miliar, dan lahan pemakaman San Diego Hills sebesar Rp 205 miliar.
- Lippo Cikarang mencapai Rp 1.376 miliar dalam pra-penjualan, dimana 68% berasal dari peluncuran proyek perumahan (terutama Waterfront Uptown Estates dan Cendana Spark) dan 25% dari penjualan kavling industri senilai Rp 340 miliar.

Serah Terima yang Tepat Waktu di 2022

Cendana Peak (diluncurkan pada September 2020): 308 unit telah diserahterimakan pada September 2022



Cendana Parc (diluncurkan pada Juni 2021): 495 unit telah diserahterimakan pada November 2022



Peluncuran Produk pada Kuartal IV-2022

Newville di Lippo Cikarang



- Diluncurkan pada 26 November 2022, Newville adalah konsep terbaru blok hunian dan komersial yang menciptakan kehidupan perkotaan baru yang semarak di Lippo Cikarang
- 2 blok (Alpha dan Gamma) adalah bangunan 5 lantai dengan 2 tipe unit hunian ditawarkan pada harga masing-masing mulai dari IDR 279juta dan IDR 333juta
- Per 31 Desember 2022, Perseroan berhasil menjual 226 unit atau setara dengan tingkat penyerapan sebesar 72%

Peluncuran Produk pada Kuartal IV-2022

Cendana Essence di Lippo Village



- Diluncurkan pada 17 Desember 2022, Cendana Essence merupakan bagian dari rangkaian Cendana Homes yang berlokasi di Lippo Village
- 2 contoh tipe unit ditawarkan yaitu Essence Villa (60 m²) dan Essence Residence (82.5 m² dan 74.25 m²), dengan harga mulai dari IDR 771juta dan IDR 920juta
- Dari 222 unit yang dirilis, 187 unit terjual atau setara dengan tingkat penyerapan lebih dari 84%

Fokus Produk 2023: Cendana Series

Cendana Series

Klaster:

Cendana Arbory (Karawaci – Barat Jakarta)

Tipe Ukuran

- 74,5 m² lahan/68 m² bangunan
- 82,5 m² lahan/68 m² bangunan
- 97,5 m² lahan/88 m² bangunan

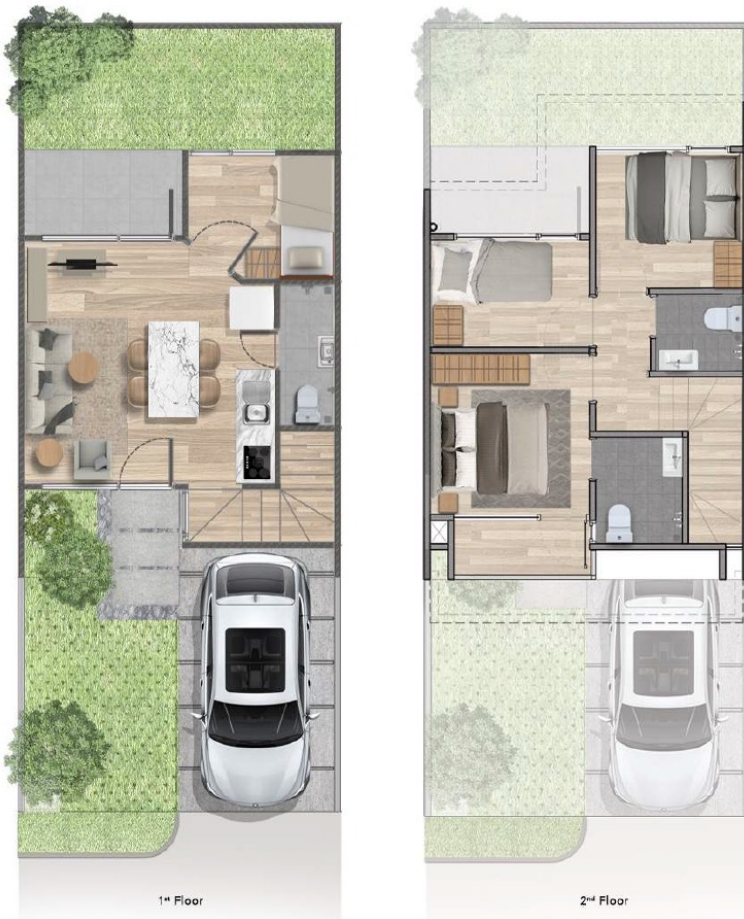
IDR 920 juta (cash)

IDR 977 juta (cash)

IDR 1,360 juta (cash)

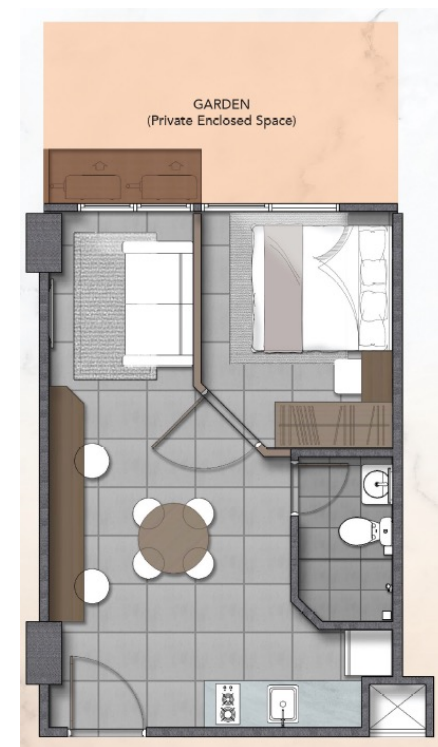
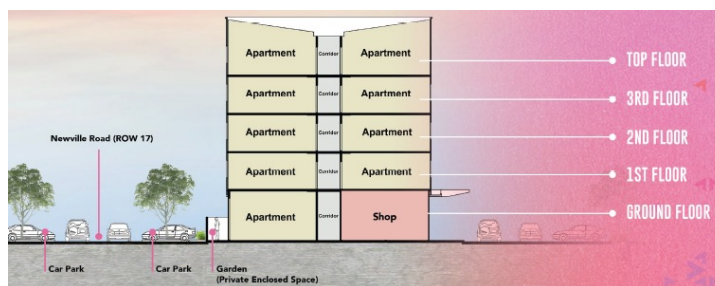
Serah Terima:

18 bulan + grace period 6 bulan



Tipe: 74,25 m² lahan/68 m² bangunan

Fokus Produk 2023: Apartemen Bertingkat Rendah



Newville (Apartemen Bertingkat Rendah)

Area: Lippo Cikarang – Timur Jakarta

Jumlah lantai: 5

Ukuran:

- 24,35 m² IDR 257 juta (cash)
- 28,95 m² IDR 306 juta (cash)
- 40,75 m² IDR 430 juta (cash)

Serah Terima:

30 bulan + grace period 6 bulan

Fokus Produk 2023: Apartemen Bertingkat Sedang



1st Floor



Upper Floor

URBNx (Apartemen Bertingkat Sedang)

Area: Lippo Karawaci – Barat Jakarta

Lokasi: sangat strategis di depan sekolah kedokteran UPH

Tipe ukuran:

- Standard 28,12 m2 IDR 370 juta
- Corner 44,87 m2 IDR 559 juta
- X-tra 53,33 m2 IDR 670 juta
- SOHO 56,23 m2 IDR 819 juta

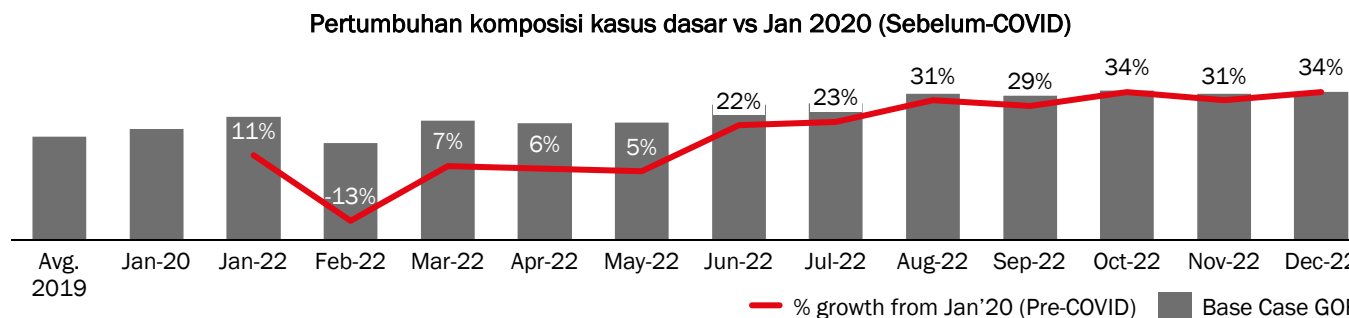
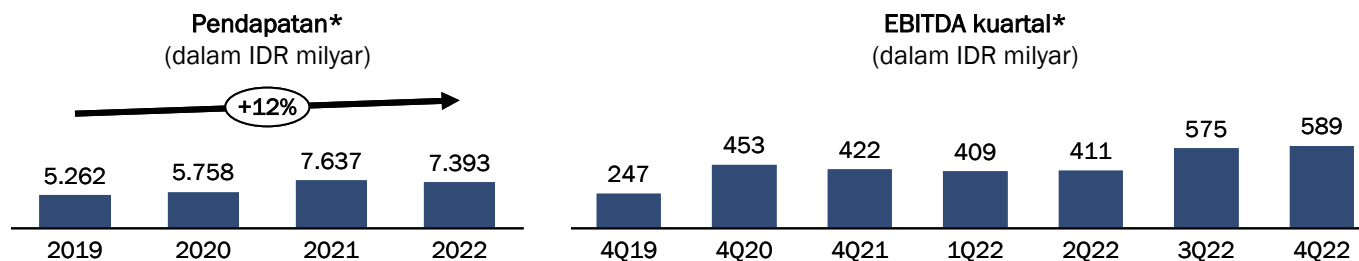
Serah Terima:

30 bulan + grace period 6 bulan

SEGMENT 2: TINJAUAN KESEHATAN



Hasil Keuangan Selama 2022



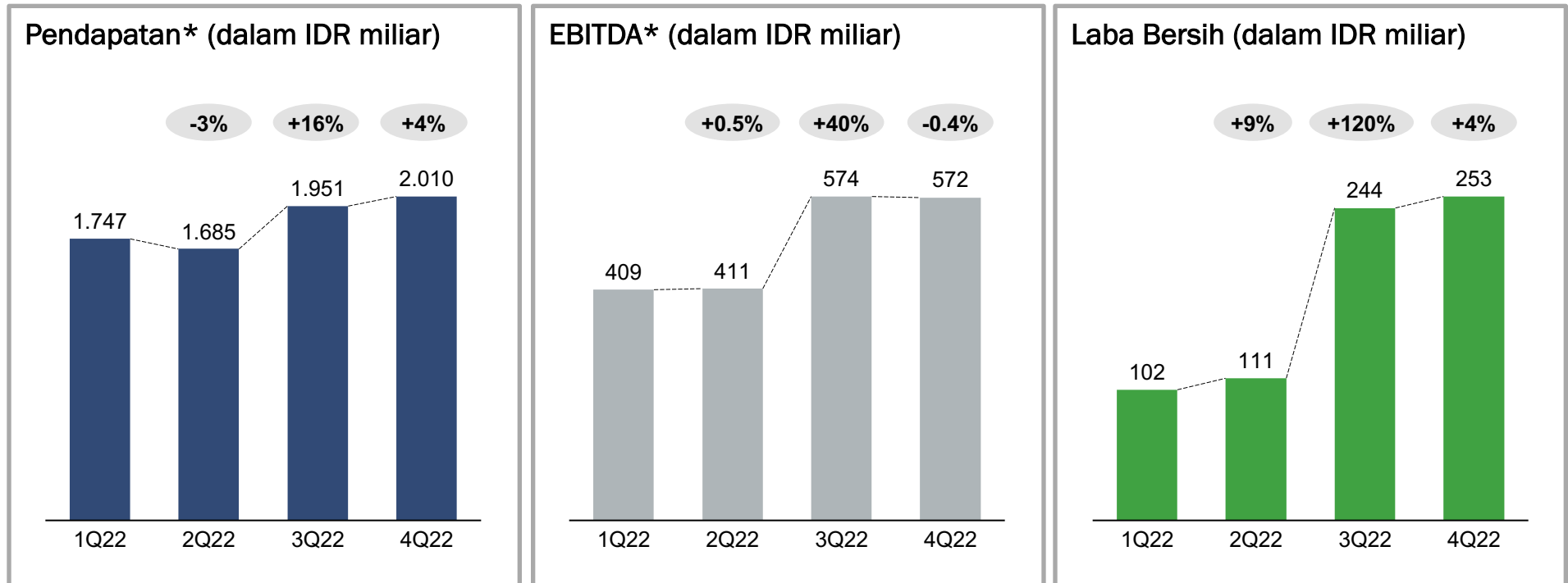
- Pertumbuhan pendapatan dan EBITDA pada tahun 2021 sangat tinggi karena adanya wabah COVID-19. Meskipun COVID-19 mereda pada tahun 2022, SILO mampu mempertahankan tingkat kinerja yang sama dengan tahun sebelumnya.

- Pendapatan dari kasus COVID-19 mencapai level terendah 2% di 4Q22, dibandingkan dengan 6% pada 4Q21, dan 35% di 1Q21.

- Komposisi kasus dasar terhadap total pendapatan terus meningkat sebesar 34% jika dibandingkan dengan Januari 2020 (Sebelum Covid), menunjukkan pemulihan bisnis yang sehat.

*Pendapatan berdasarkan pada 'Pendapatan Non-Spesialis' and EBITDA berdasarkan angka pre-eliminasi yang dijabarkan pada laporan keuangan Siloam

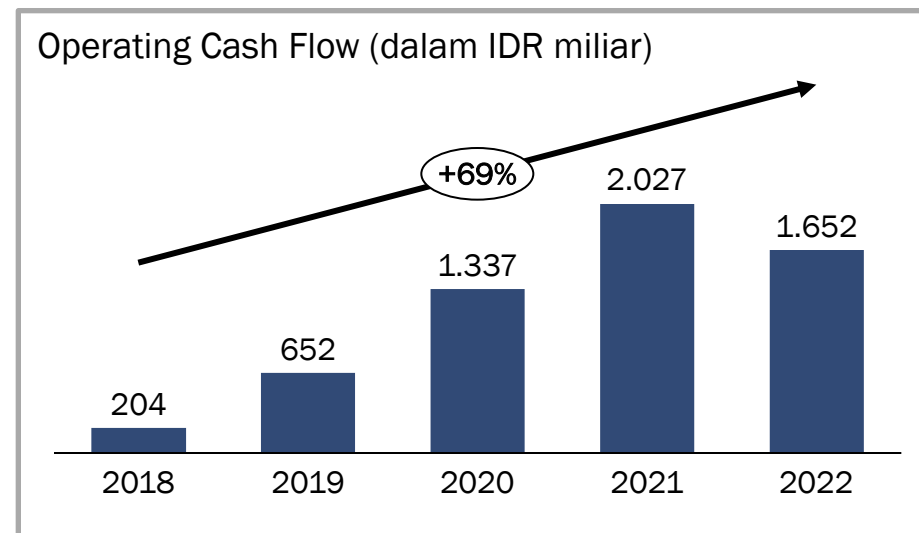
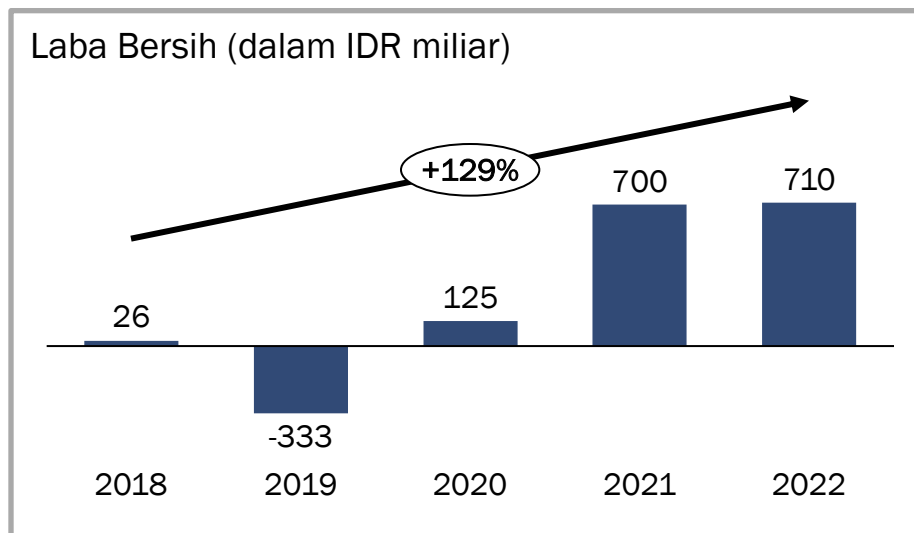
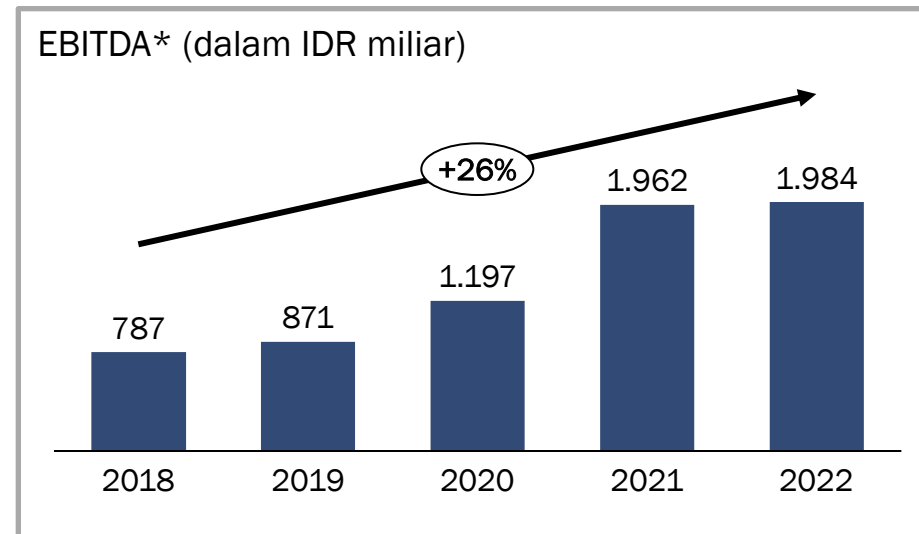
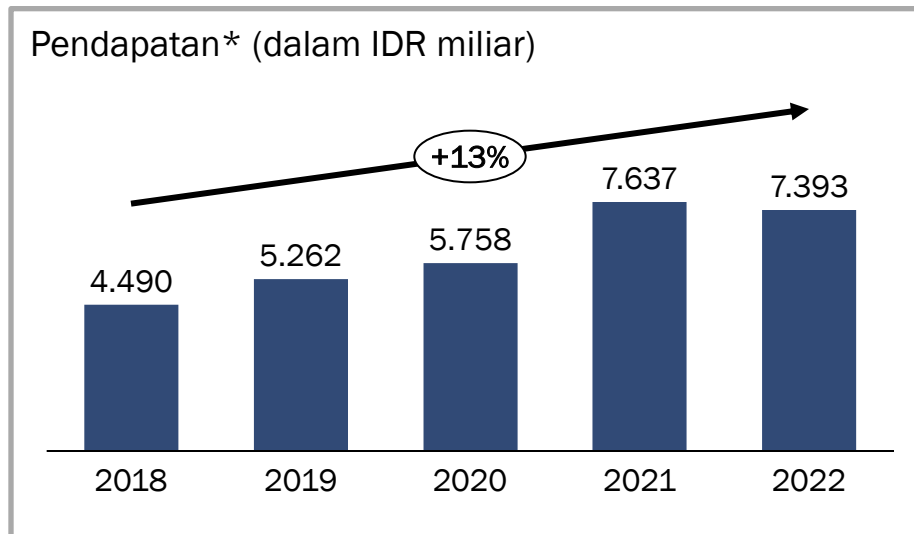
Hasil Keuangan Per Kuartal 2022



Percepatan kinerja operasional Siloam telah menghasilkan pertumbuhan keuangan yang kuat secara berkelanjutan. Pencapaian ini didapat walaupun pendapatan dari kasus COVID-19 telah turun drastis pada 2 kuartal terakhir.

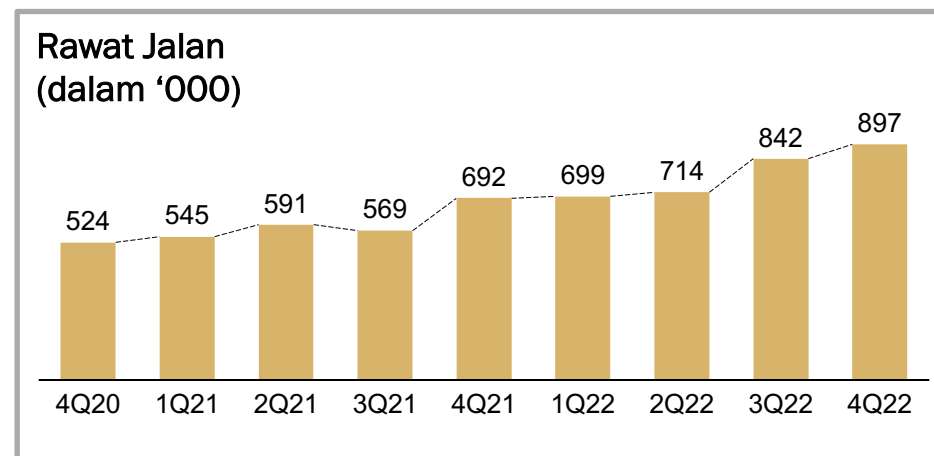
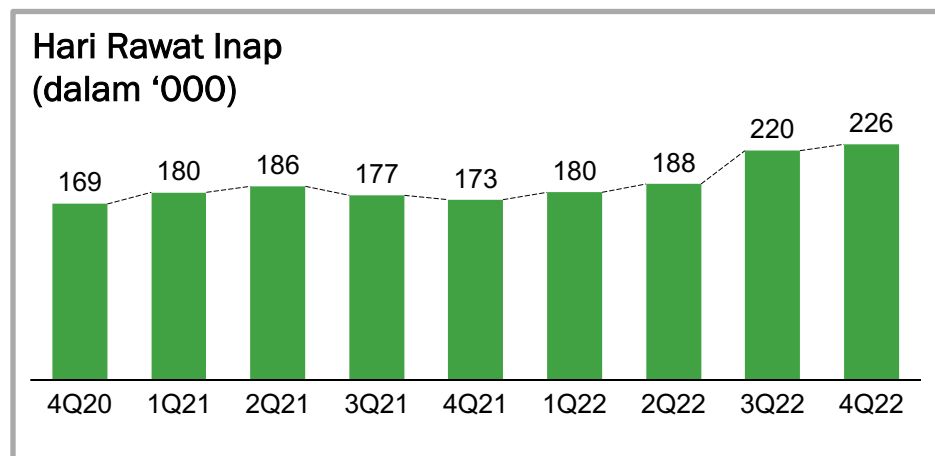
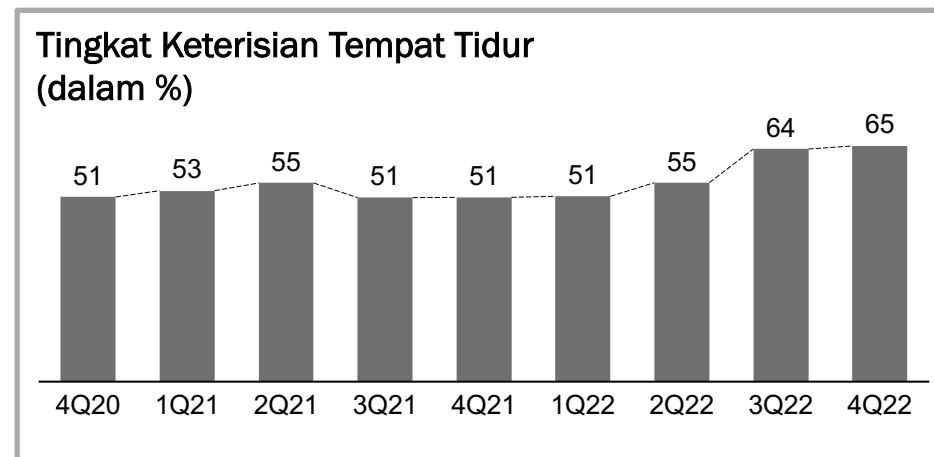
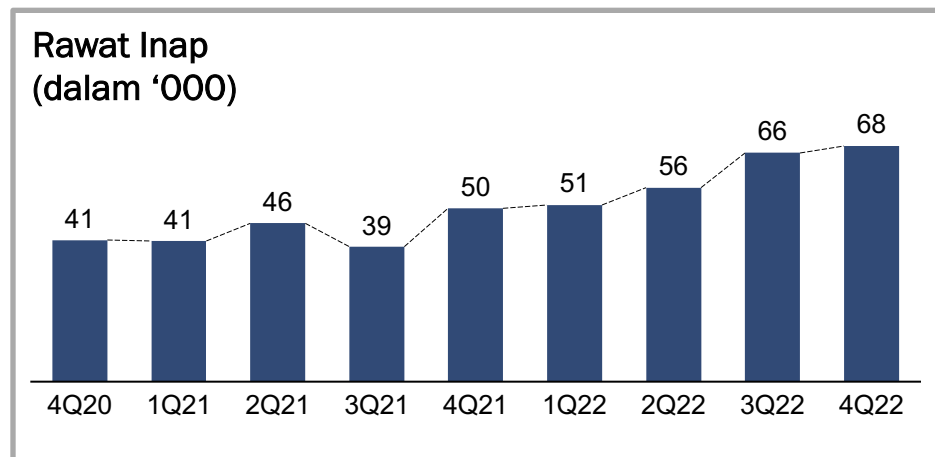
*Pendapatan berdasarkan pada 'Pendapatan Non-Spesialis' and EBITDA berdasarkan angka pre-eliminasi yang dijabarkan pada laporan keuangan Siloam

Pertumbuhan yang Kuat di Semua Metrik Keuangan



*Revenue based on 'Non-Specialist Revenue' and EBITDA based on pre-elimination number per disclosed in Siloam's in Statutory Report

Hasil Operasional Per Kuartal



Volume pasien terus bertambah setelah wabah Covid-19 selesai.

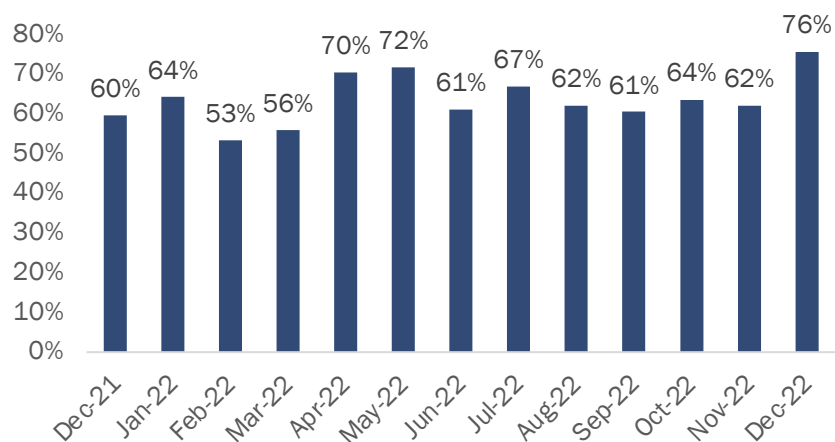
SEGMENT 3: TINJAUAN GAYA HIDUP



Mal

- Pendapatan tahun 2022 sebesar Rp 347 miliar, meningkat sebesar 2% YoY dan EBITDA sebesar Rp 119 miliar, atau meningkat sebesar 159% YoY, menunjukkan pemulihan yang kuat
- Pengunjung telah meningkat menjadi rata-rata 67% pada 4Q22 pada Desember 2022 telah mencapai level tertinggi sejak pandemi dimulai pada Maret 2020
- Menargetkan pemulihan penuh pada pertengahan 2024

Pengunjung Mal atas Rata – Rata Tahun 2019

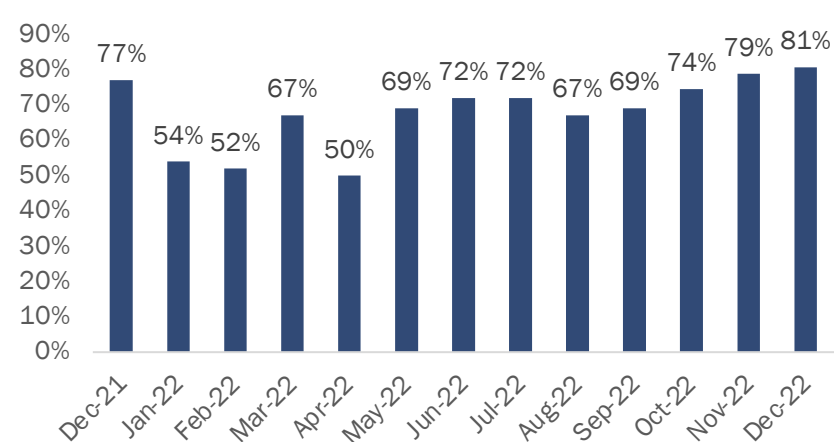


Tingkat kunjungan berdasarkan data kunjungan pada Mal yang dimiliki LMIRT

Hotel - Aryaduta

- Peningkatan kuat pendapatan tahun sebesar 43% YoY menjadi Rp 373 miliar dan EBITDA sebesar 107% YoY menjadi Rp 140 miliar karena hunian terus meningkat dengan pembatasan perjalanan yang lebih longgar
- Tingkat hunian di 4Q22 meningkat menjadi rata-rata 78%
- Tren naik ini didukung oleh dibukanya kembali Aryaduta Bali, peningkatan baik pelancong bisnis maupun rekreasi di seluruh Indonesia

Tingkat Okupansi Hotel



Tingkat okupansi hotel berdasarkan 10 hotel yang dikelola oleh Aryaduta

UPAYA PENINGKATAN BISNIS



Upaya Peningkatan Bisnis Perseroan

- Segmen Real Estat: meningkatkan penjualan ke level IDR 4.9 triliun dengan bauran produk rumah tapak, apartemen, komersial, dan lahan industri.
- Segmen Kesehatan: meningkatkan pendapatan dan EBITDA dari 41 rumah sakit yang dikelola dibawah PT Siloam International Hospitals Tbk.
- Segmen Gaya Hidup: meningkatkan kunjungan pada mal yang dikelola untuk mencapai level kunjungan sebelum Covid-19 dan meningkatkan okupansi hotel seiring dengan membaiknya industri travel di Indonesia.
- Meningkatkan daya saing dengan optimalisasi dan efisiensi operasional Perseroan.

TERIMA KASIH



Divisi Hubungan Investor

PT LIPPO KARAWACI TBK

Head of Investor Relations

Dr. Randi Bayu Prathama

Email: Randi.Prathama@lippokarawaci.co.id



PT Lippo Karawaci Tbk

Public Expose
31 March 2023

Forward looking statements

Certain statements in this release are or may be forward- looking statements. These statements typically contain words such as "will", "expects" and "anticipates" and words of similar import. By their nature, forward looking statements involve a number of risks and uncertainties that could cause actual events or results to differ materially from those described in this release.

INTRODUCTION



Key Investment Highlights

1

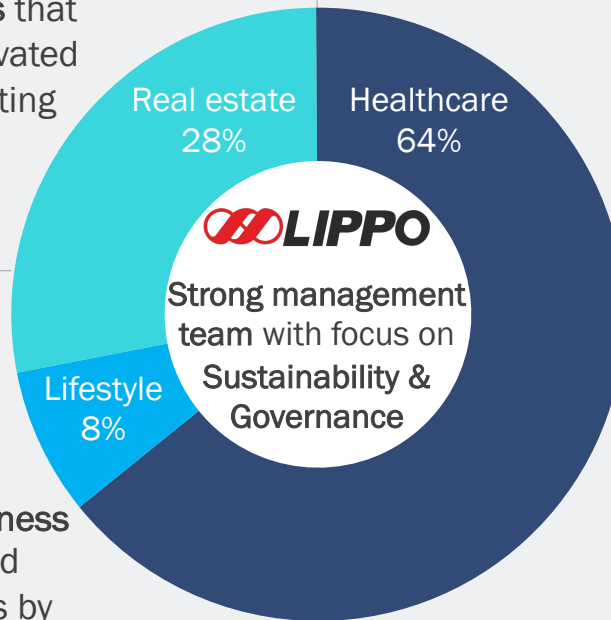
Large landbank and strong growth in marketing sales that is expected to remain elevated in coming years, generating positive cashflow

2

Controlling stake in the largest hospital operator in Indonesia with over 41 hospitals across 30 cities delivering clinical excellence and access to healthcare

3

Hotels, malls and ancillary business assets that are profitable and supplement the main business by providing regular dividend income



*Size of circle represents revenue contribution of each segment for FY22

Business Operational Area

As of 31 December 2022

Townships

Lippo Village: 331 ha landbank
 Lippo Cikarang: 514 ha landbank
 Tanjung Bunga: 334 ha landbank

Superblock

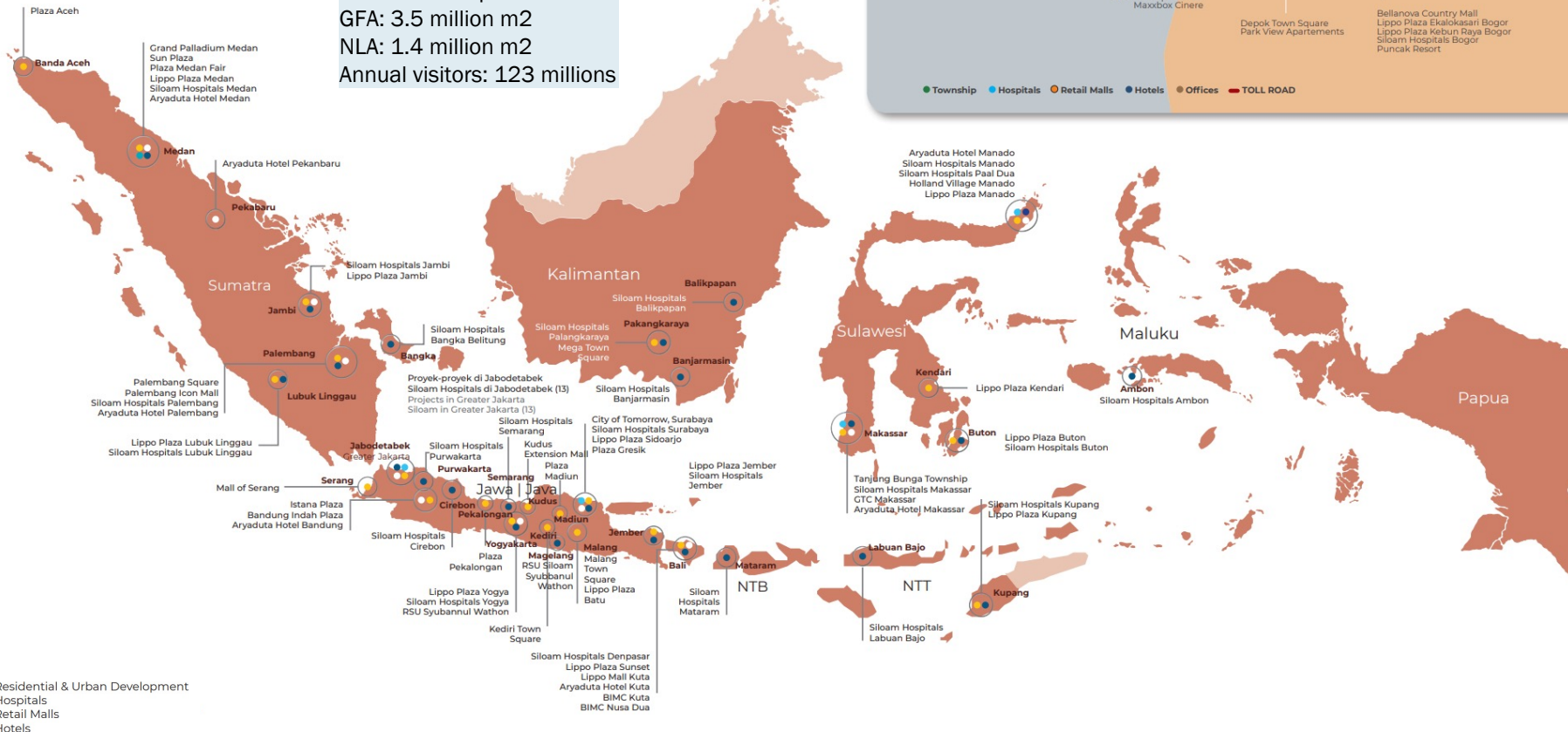
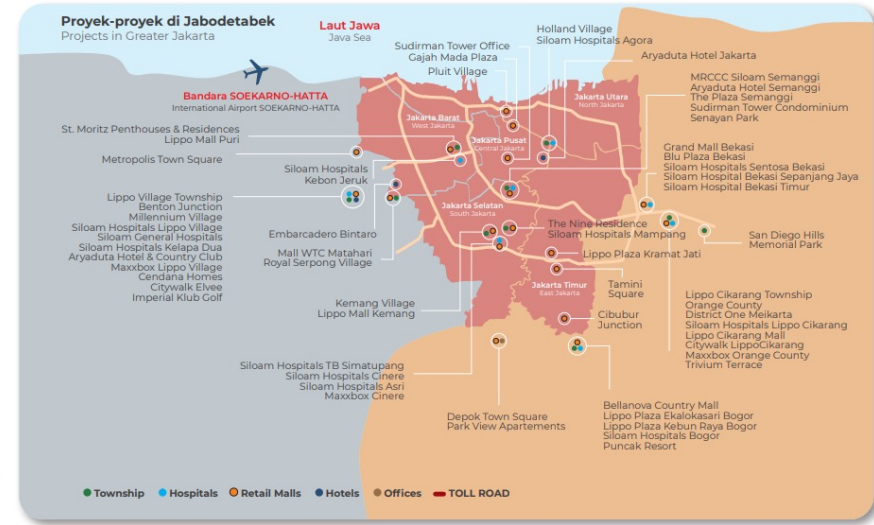
Kemang Village, St Moritz Puri, Holland Village

Hospitals

Total hospitals: 41
 Total clinics: 66
 Locations: 23 provinces
 GPs, Specialists, Dentists: 3,659
 Nurses & Medical Professionals: 8,127

Malls

Total managed malls: 59
 Locations: 17 provinces
 GFA: 3.5 million m2
 NLA: 1.4 million m2
 Annual visitors: 123 millions



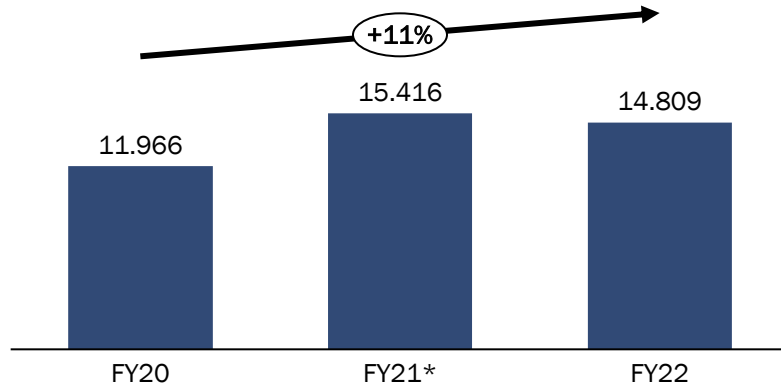
FINANCIAL UPDATE



Stable YoY Improvement After Accounting for the Exceptional Covid Gain for Healthcare in 2021

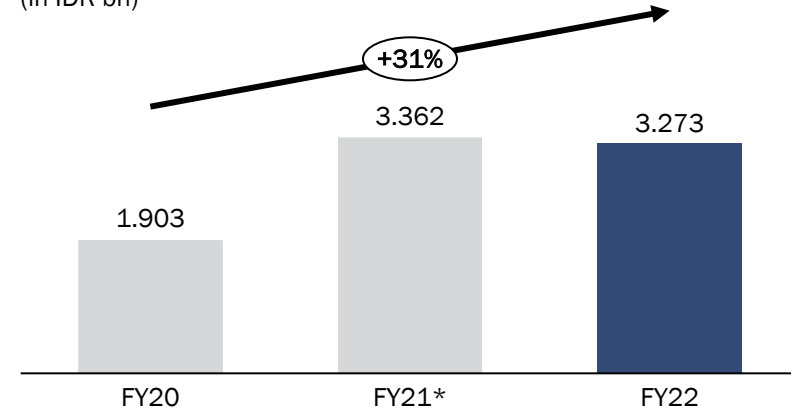
Revenue

(in IDR bn)



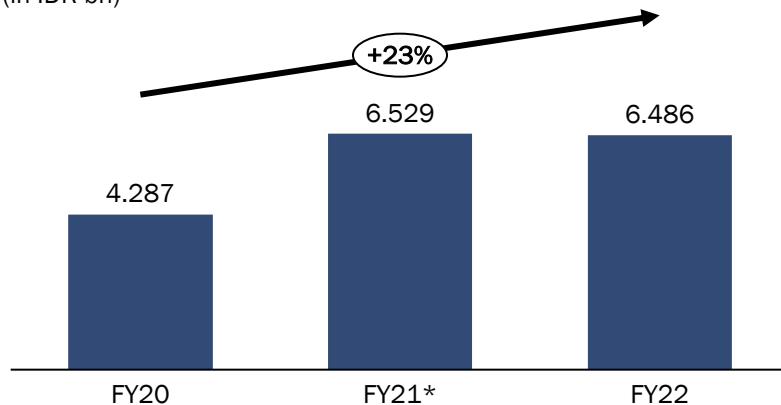
EBITDA

(in IDR bn)



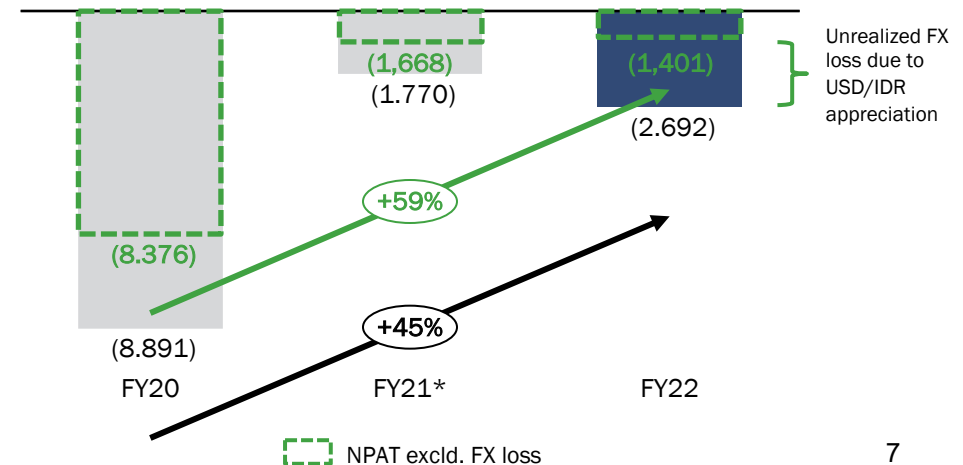
Gross Profit

(in IDR bn)



NPAT

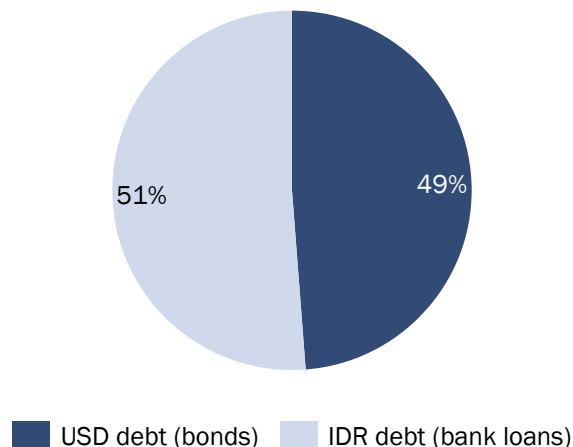
(in IDR bn)



*FY21 normalized to exclude LMIRT consolidation

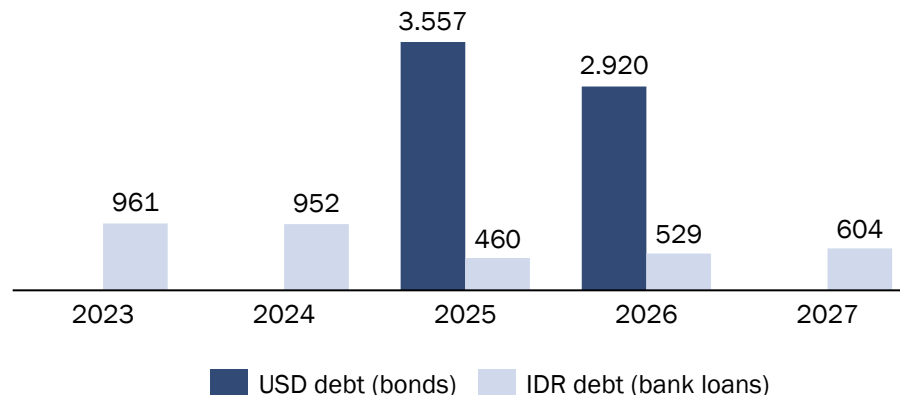
Debt and USD/IDR Hedging

Debt breakdown (as of 15 March 2023)



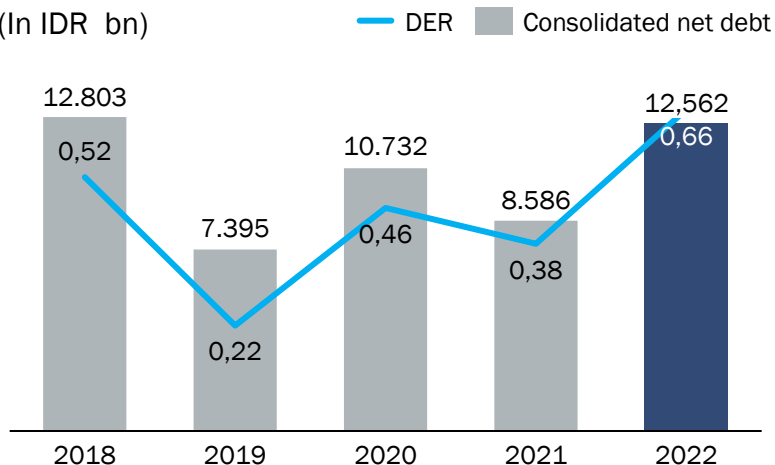
Debt maturity Profile (as of 15 March 2023)

(in IDR bn)

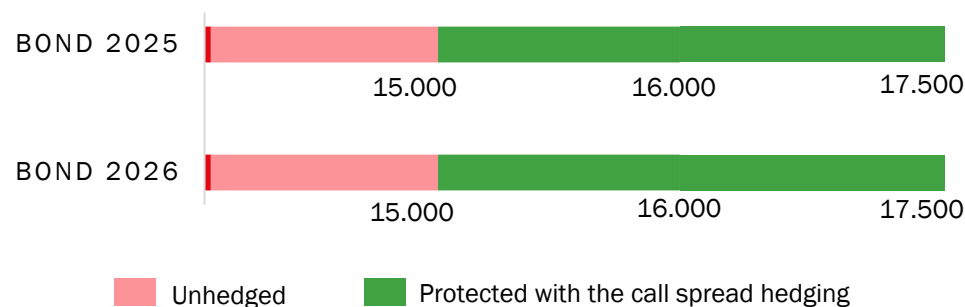


Historical Net Debt¹ (as of 31 December 2022)

(In IDR bn)



Currency Protection with Call Spread Options



- Lippo Karawaci hedged 100% of 2025 and 2026 principal at IDR 15,000 – 17,500, and 100% 2026 interest at IDR 13,300 – 15,500.

¹Total debt excludes financial lease

SEGMENT 1: REAL ESTATE OVERVIEW



Real Estate Business Key Metrics

FY22 marketing sales has achieved 92% of FY22 target

LPKR consolidated marketing sales printed IDR 4,766bn in FY22

FY22 marketing sales was driven by properties located in Lippo Village and Lippo Cikarang area where each contributed by 37% and 29%, respectively

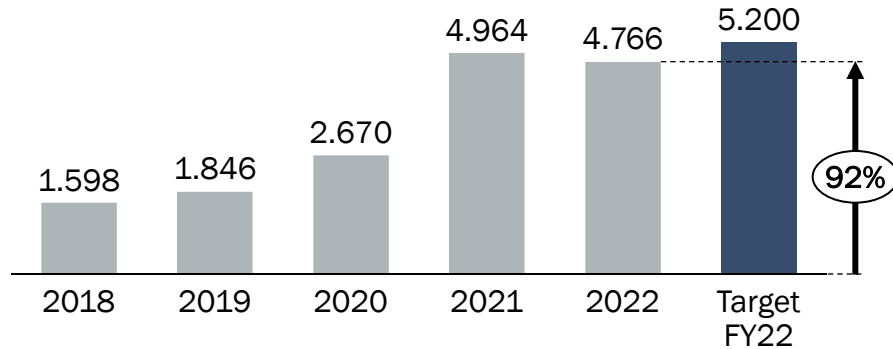
Real Estate revenue increased by 46% QoQ to IDR 1,346bn in 4Q22 Vs 3Q22

Real Estate EBITDA increased by 927% QoQ to IDR 333bn in 4Q22 Vs 3Q22

LPKR plans to launch new landed residential products for first-home owners and new apartment project to drive future marketing sales

Business Highlights

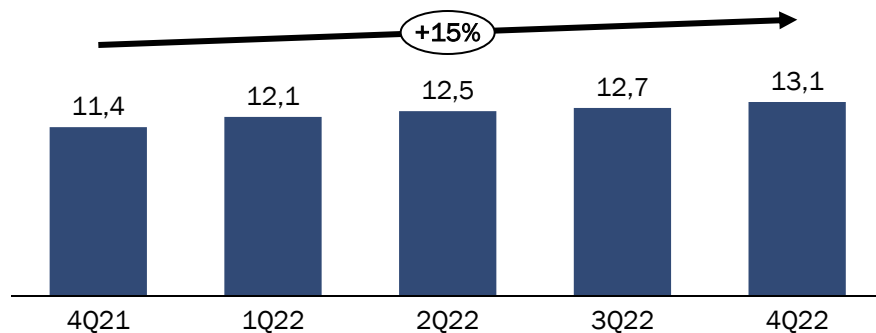
FY22 Marketing Sales Result



FY22 marketing sales drivers: 1) launches of Cendana Homes series in Lippo Village, 2) launches of residential clusters in Lippo Cikarang and 3) sales of industrial land plots

ASP of Landed House Product*

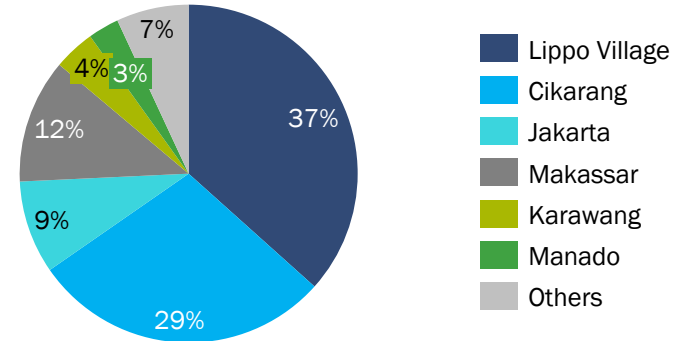
(in IDR m/sqm)



15% YoY increase in ASP of Cendana Homes products.

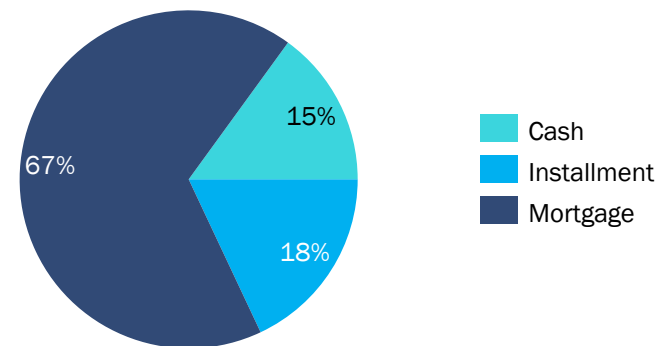
*ASP from Cendana Homes products

Marketing sales by location



Lippo Village remains the largest contributor with 37%, followed by Lippo Cikarang with 29%.

Payment Profile (excl. Land plot sales)



67% of total marketing sales were financed through mortgages. Excluding non-residential sales, mortgage utilization for landed housing sales alone reached over 85%.

FY22 Marketing Sales Results

Project	Location	FY22 Marketing sales target (in IDR bn)	FY22 Marketing sales (in IDR bn)	FY22 Units sold
Hold Co		3,750	3,390	3,867
Lippo Village	West Greater Jakarta	1,875	1,623	1,389
Holland Village Manado	Manado, North Sulawesi	5	85	89
Tanjung Bunga	Makassar, South Sulawesi	350	319	499
San Diego Hills	Karawang, West Java	250	205	1,664
Kemang Village	South Jakarta	120	-	-
Hillcrest & Fairview (LV)	West Greater Jakarta	250	106	58
St. Moritz	West Jakarta	-	8	2
Park View	South Jakarta	-	0.4	1
Holland Village Jakarta	North East Jakarta	250	96	40
Embarcadero Suites	West Greater Jakarta	150	83	118
Land Plot	Various Locations	500	865	7
Lippo Cikarang		1,450	1,376	1,259
Residential	East Greater Jakarta	725	941	1,131
Commercial	East Greater Jakarta	75	95	41
Industrial	East Greater Jakarta	650	340	87
Total		5,200	4,766	5,126

Key Takeaways

- LPKR Holdco marketing sales of IDR 3,390bn were mainly driven by the Cendana Homes series in Lippo Village, totalling IDR 1,355bn or equivalent to 40% of total Holdco sales.
- Holdco sales also comprised of land plot sales of IDR 865bn in 7 locations, residential projects in Makassar of IDR 319bn, sales of existing high-rise inventories of IDR 294bn, and our wholly-owned cemetery land, San Diego Hills, which reported sales of IDR 205bn.
- Lippo Cikarang achieved IDR 1,376bn in marketing sales, of which 68% came from residential project launches (mainly Waterfront Uptown Estates and Cendana Spark) and 25% from sales of industrial lots worth IDR 340bn.

Successful on-time project delivery in 2022

Cendana Peak (launched in September 2020): 308 units handed over to customers starting from September 2022



Cendana Parc (launched in June 2021): 495 units handed over to customers starting from November 2022



New product launch in 4Q22

Newville in Lippo Cikarang



- Launched on 26 November 2022, Newville is the newest concept of residential and commercial blocks that seeks to create a new vibrant urban living in Lippo Cikarang
- 2 blocks (Alpha and Gamma) of 5-storey buildings launched during the event comprising a mix of residential and commercial units
- 2 types of residential units offered, including Superior (24,35 m²) and Deluxe (28,96 m²), with price starting from IDR 279mn and IDR 333mn, respectively
- As of 31 December 2022, the Company successfully sold 226 units or equivalent to a take-up rate of 72%

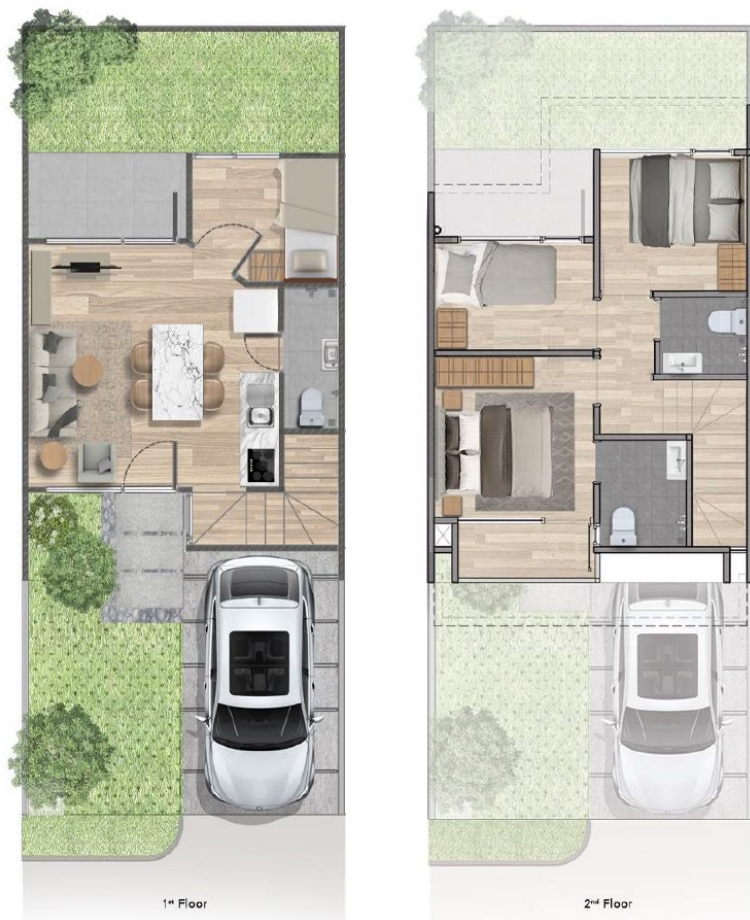
New product launch in 4Q22

Cendana Essence in Lippo Village



- Launched on 17 December 2022, Cendana Essence is part of the Cendana Homes series located in Lippo Village
- 2 types of units offered, including Essence Villa (60 m²) and Essence Residence (82.5 m² and 74.25 m²), with price starting from IDR 771mn and IDR 920mn, respectively
- Out of 222 units released, 187 units were sold, equivalent to a take-up rate of over 84%

Product Focus FY23: Cendana Series



Cendana Series (first-home owners landed)

Clusters:
Cendana Arbory (Karawaci – Western Jakarta)

Typical size:

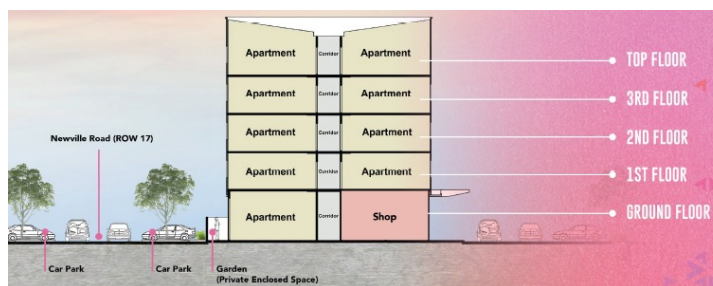
- 74.5sqm land / 68 sqm building
- 82.5sqm land / 68 sqm building
- 97.5sqm land / 88 sqm building

IDR 920mn (cash)
IDR 977mn (cash)
IDR 1.360bn (cash)

Handover period:
18 months + grace period 6 months

Type: 74.25sqm land / 68 sqm building

Product Focus FY23: Low-Rise Apartment



Newville (Low-Rise Apartment)

Area: Lippo Cikarang – East Jakarta

Typical floors: 5

Typical size:

- 24.35sqm IDR 257mn (cash)
- 28.95sqm land IDR 306mn (cash)
- 40.75sqm land IDR 430mn (cash)

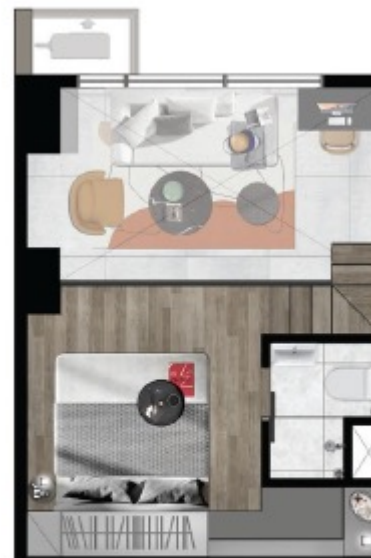
Handover period:

30 months + grace period 6 months

Product Focus FY23: Medium-Rise Apartment



1st Floor



Upper Floor

URBNx (Medium-Rise Apartment)

Area: Lippo Karawaci – West Jakarta

Location: very strategic location in front of UPH – school of medicine

Typical size:

- Standard 28.12sqm IDR 370mn
- Corner 44.87sqm IDR 559mn
- X-tra 53.33sqm IDR 670mn
- SOHO 56.23sqm IDR 819mn

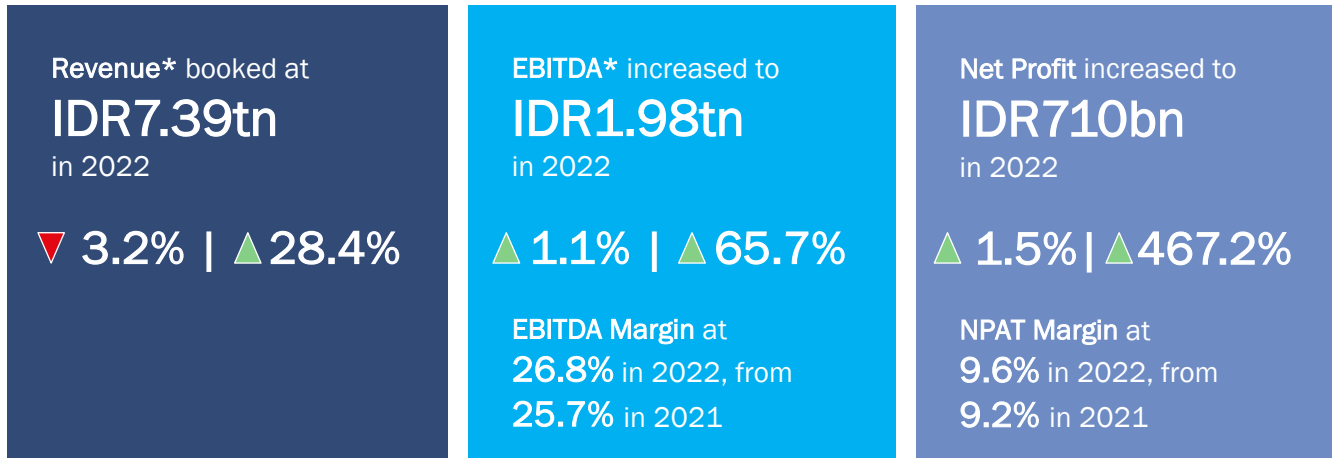
Handover period:

30 months + grace period 6 months

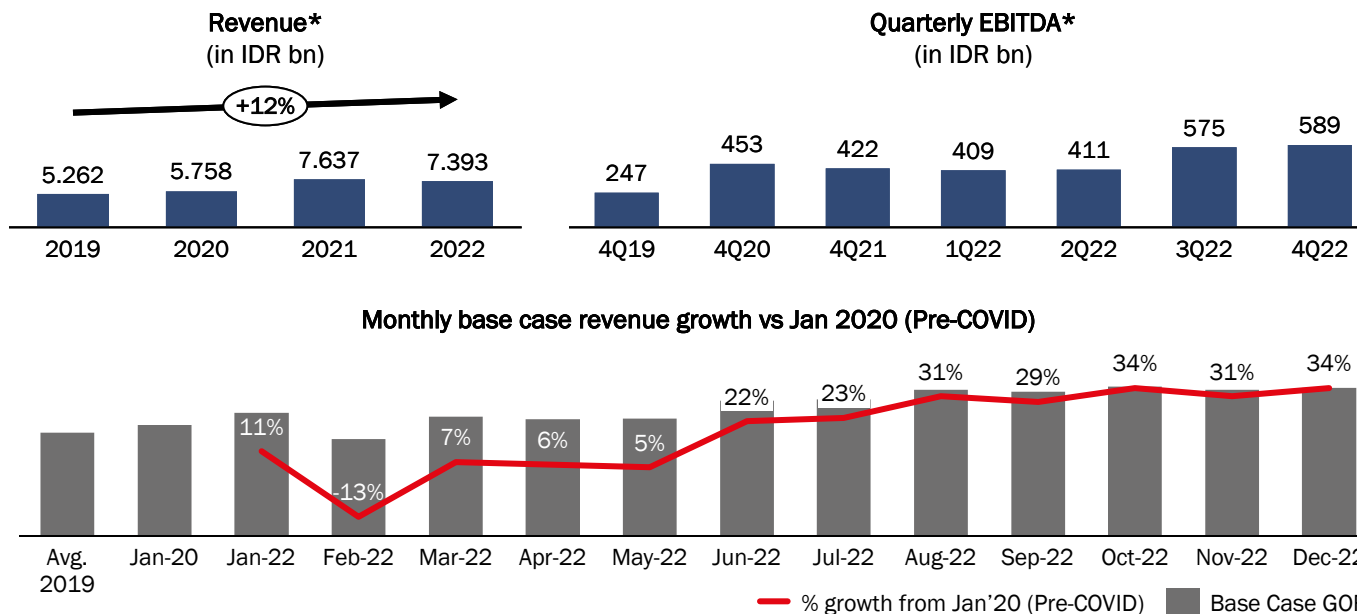
SEGMENT 2: HEALTHCARE OVERVIEW



Siloam's FY2022 showed strong post Covid performance, with increased contribution from base case

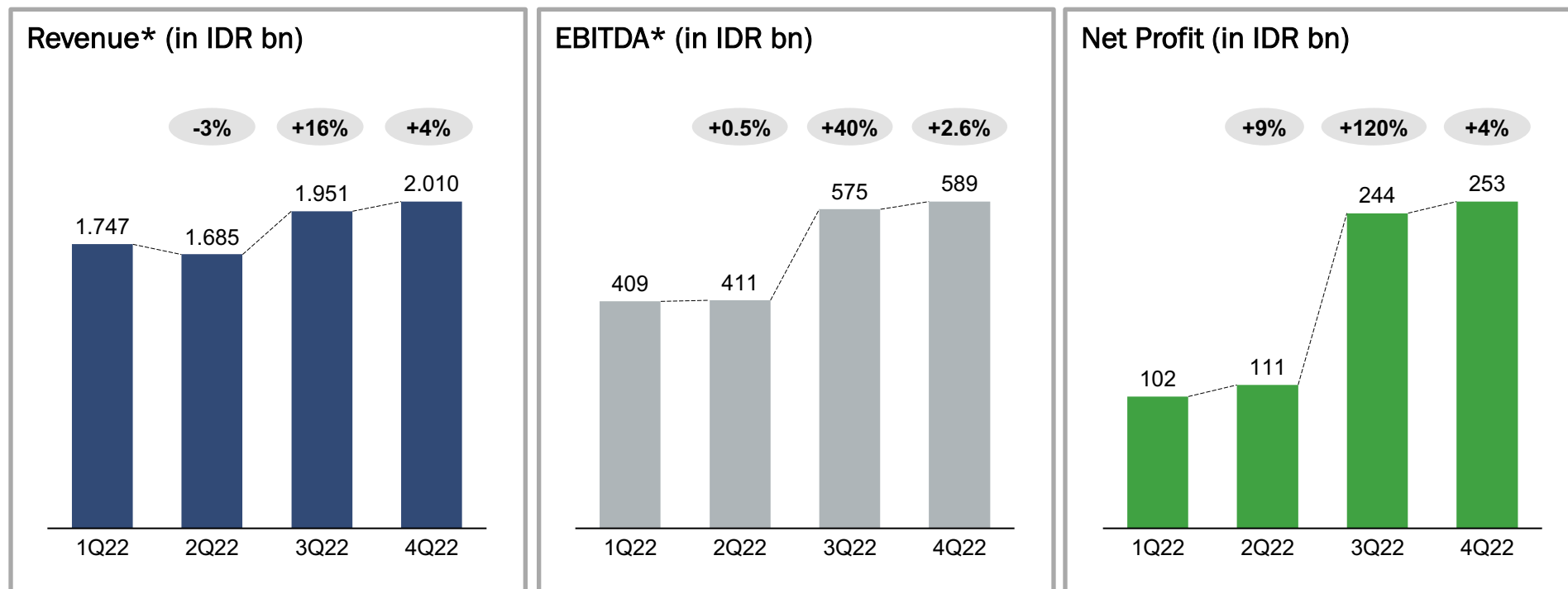


- Revenue and EBITDA growth in 2021 was exceptional due to COVID. Despite COVID subsiding in 2022, SILO was able to maintain the same level of performance.
- Revenue from COVID case reaching the lowest level of 2% in 4Q22, compared to 6% in 4Q21, and as high as 35% in 1Q21.
- Base case composition to total revenue continuously improve at 34% if we compared to Jan-20 (Pre-Covid), showing a healthy business recovery.



*Revenue based on 'Non-Specialist Revenue' and EBITDA based on pre-elimination number per disclosed in Siloam's Statutory Report

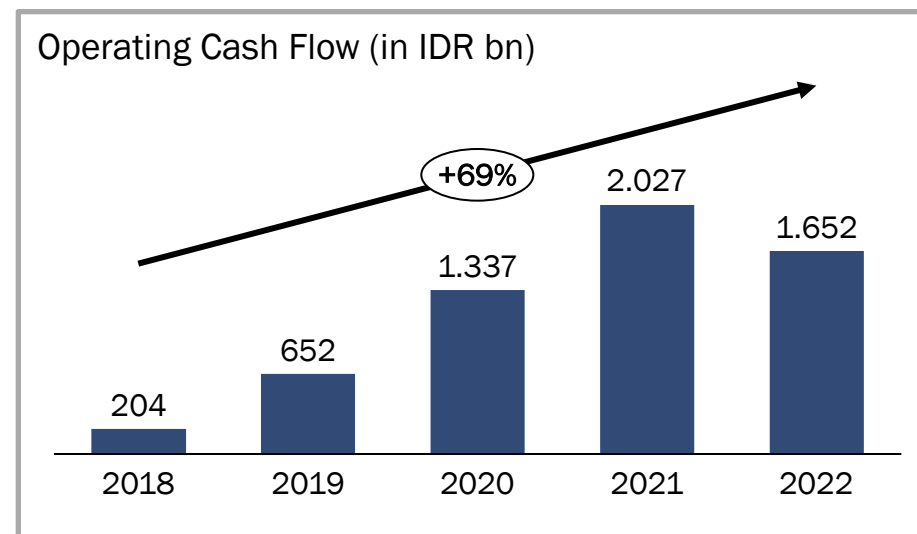
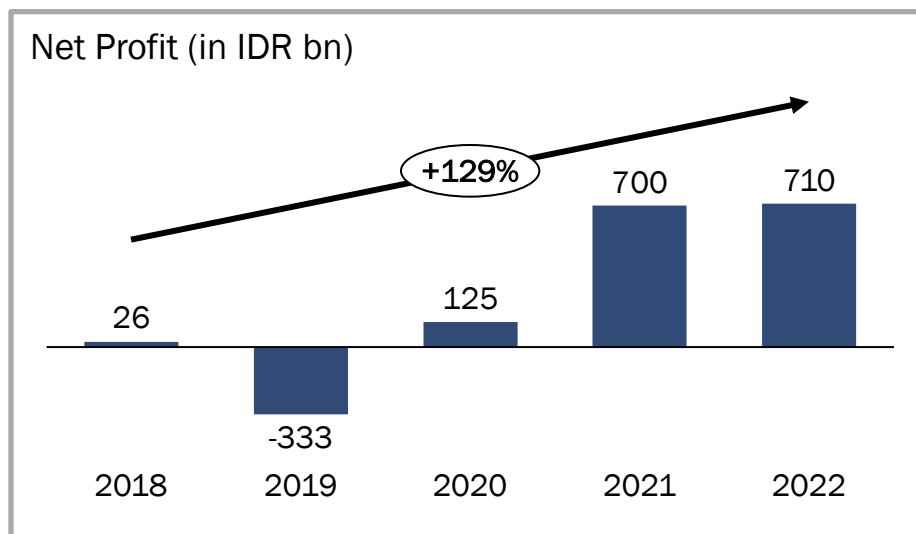
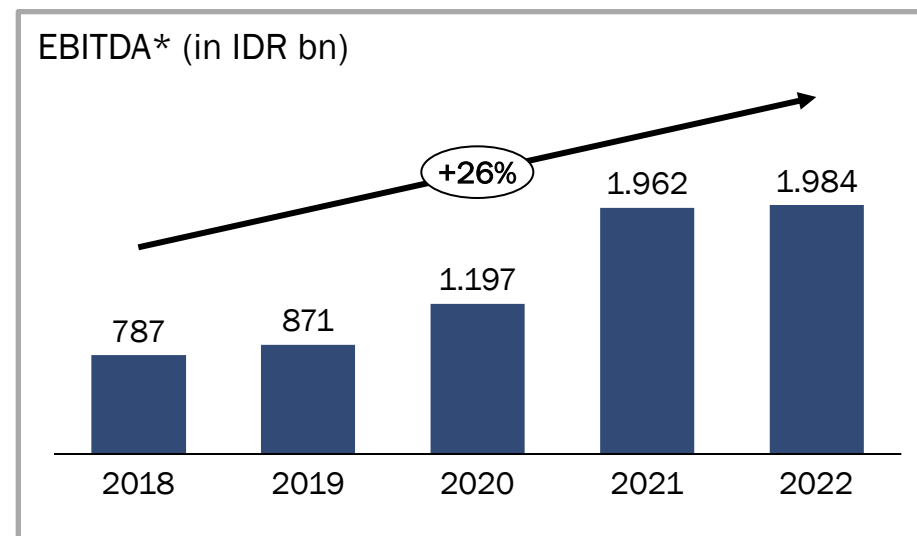
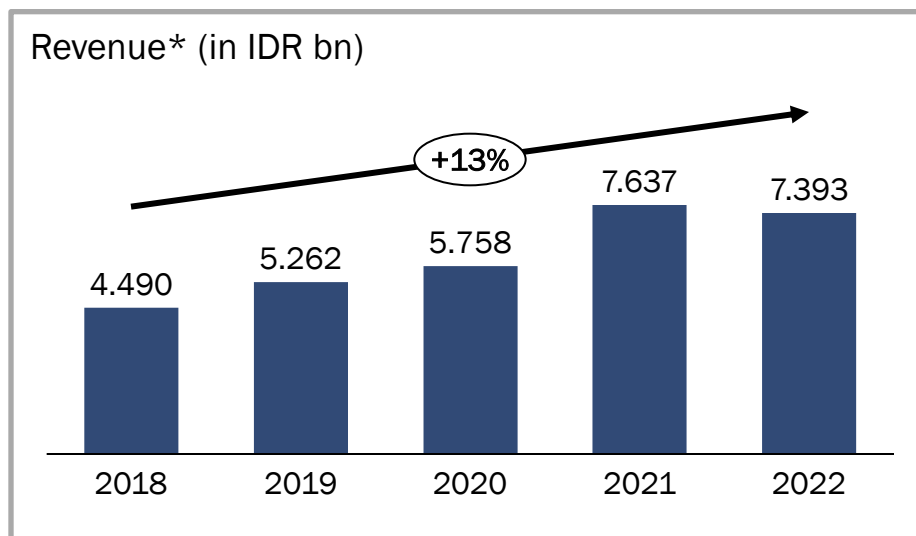
FY2022 Financial Results per Quarter



Siloam's acceleration in operational performance has led to sustained strong financial growth. This was achieved with little to none COVID revenue in the last 2 quarters of 2022.

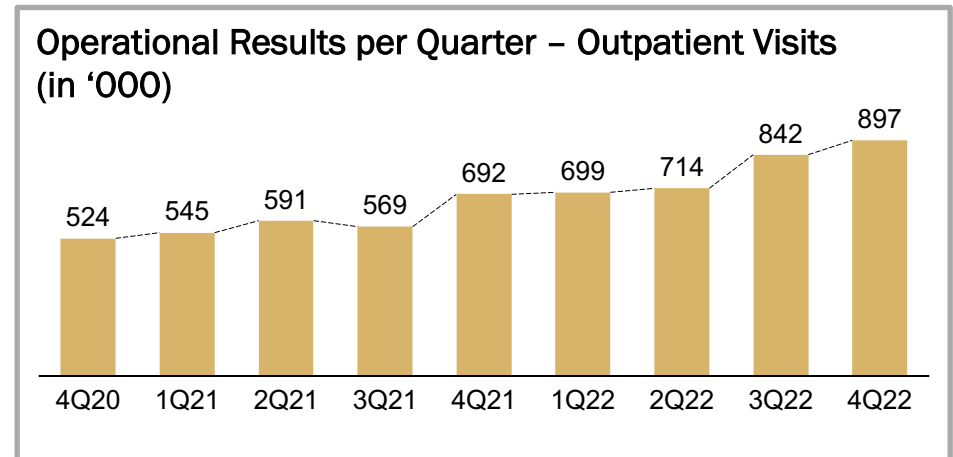
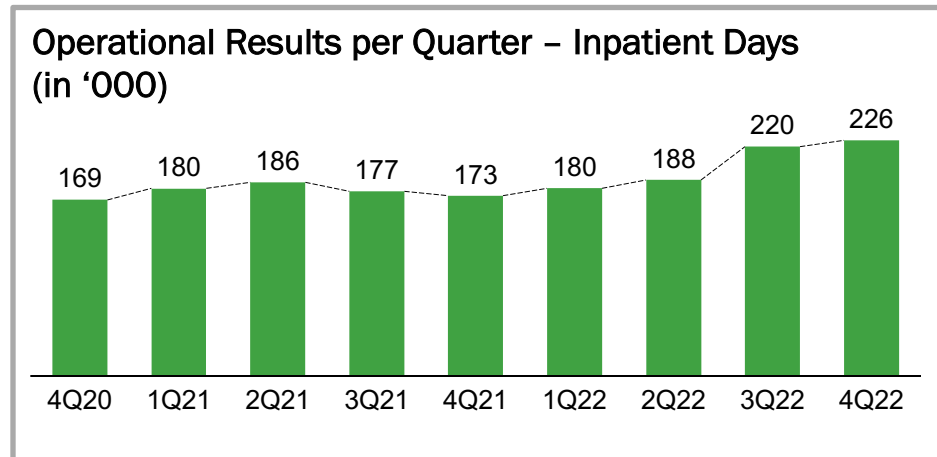
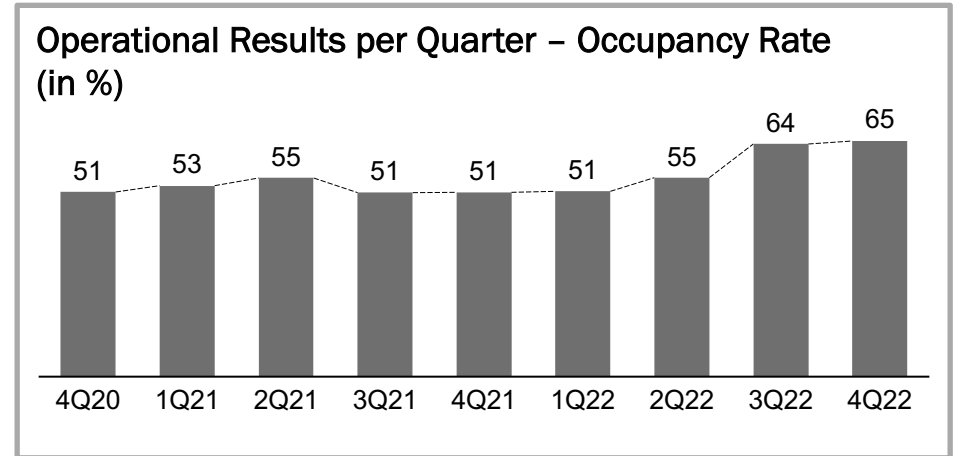
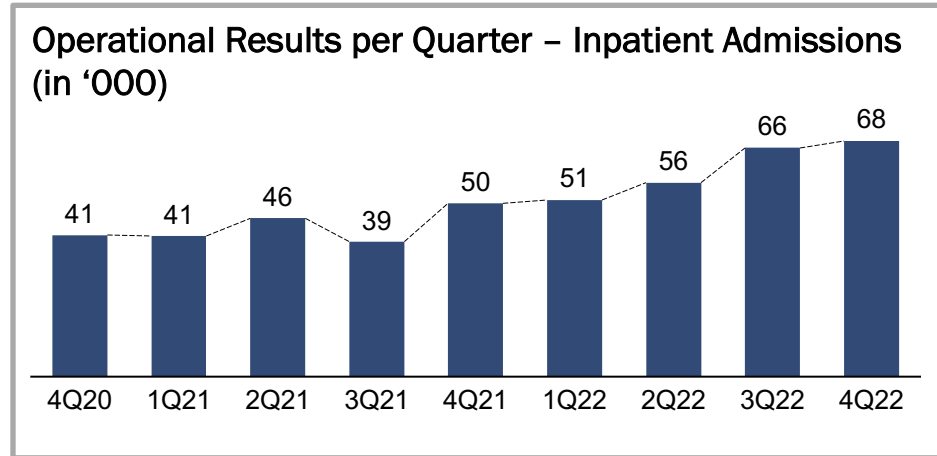
*Revenue based on 'Non-Specialist Revenue' and EBITDA based on pre-elimination number per disclosed in Siloam's Statutory Report

Strong Growth Trajectory on All Financial Metrics



*Revenue based on 'Non-Specialist Revenue' and EBITDA based on pre-elimination number per disclosed in Siloam's in Statutory Report

Operational Results per Quarter



Despite COVID patient volumes would fall to insignificant levels, Siloam continued to see regular growth in non-COVID patient volumes.

SEGMENT 3: LIFESTYLE OVERVIEW

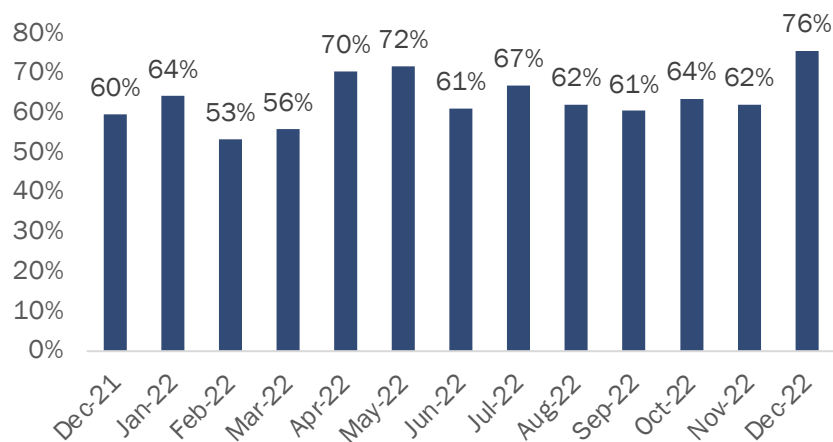


Malls and Hotels See Recovery Post Covid Lockdowns

Malls

- FY22 revenue of IDR 347bn, increased by 2% YoY and EBITDA of IDR 119bn, increased by 159% YoY, showed strong recovery
- Footfall traffic has increased to an average of 67% in 4Q22 with traffic in December 2022 has reached highest level since pandemic started in March 2020
- Targeting full recovery in mid 2024

Malls visitors as % of average 2019 visitors

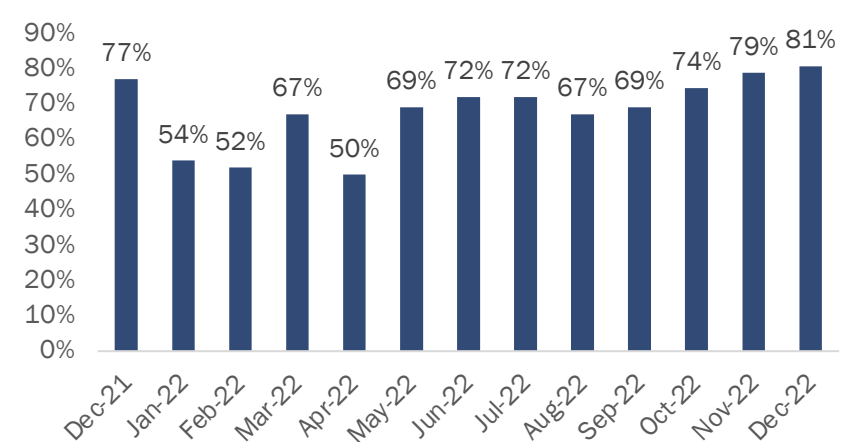


Malls traffic is based on LMIR malls, which is representative of overall malls portfolio

Hospitality – Aryaduta Hotels

- Strong increase of FY22 revenue by 43% YoY to IDR 373bn and EBITDA by 107% YoY to IDR 140bn as occupancy continue to improve with looser travel restrictions
- Occupancy rate in 4Q22 increased to an average of 78%
- The uptrend is supported by the reopening of Aryaduta Bali, increase in both business and leisure travelers across Indonesia

Hotel Occupancy



Hotel occupancy is based on 10 hotels managed by Aryaduta

BUSINESS CONTINUITY EFFORTS



Business Continuity Efforts

- Real Estate Segment: increase marketing sales to IDR 4.9 trillion with a mix of landed houses, apartments, commercial and industrial land.
- Healthcare Segment: increase revenue and EBITDA from 41 hospitals managed under PT Siloam International Hospitals Tbk.
- Lifestyle Segment: increase visits to managed malls to reach pre-Covid-19 visit levels and increase hotel occupancy in line with the improvement in the travel industry.
- Increasing competitiveness by optimizing and efficiency of the Company's operations.

THANK YOU



Investor Relations

PT LIPPO KARAWACI TBK

Head of Investor Relations

Dr. Randi Bayu Prathama

Email: Randi.Prathama@lippokarawaci.co.id