



MEIKARTA  
the world of ours



**PT. Lippo Cikarang Tbk 9M 2017**  
**Largest Integrated Township East of Jakarta**

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# CORPORATE AND BUSINESS STRUCTURE

**PT. Lippo Karawaci Tbk**

**54.37%**

**Public**

**45.63%**

As of 30 September 2017  
No. of outstanding share : 696,000,000  
Code : LPCK.IJ



## Lippo Cikarang

## Meikarta and CBD Meikarta

## East Jakarta Corridor

Residential

- Trivium Terrace Apartment
- Taman Simpruk Summer Bliss
- Le Freya Garden Homes
- Taman Simpruk Forest Green
- Cosmo Estate
- The Patio

- Meikarta Residential : 12 mn sqm
  - 250,000 units
  - Central Park 100 ha
  - 4 layers Grid Road System
- CBD Meikarta : (Presold 6 towers)  
(Irvine Suites, Westwood Suites, Pasadena Suites, Burbank Suites, Glendale Park, Newport Park)

- Bekasi Barat

Commercial

- Trivium Square
- The Hall at Trivium
- Magnetica Square

- Meikarta Commercial : 1,5 mn sqm
  - Shopping Street
  - Shopping Malls and Commercial Retail Spaces
  - Other Facilities: Hospitals, School, Universities, 5-Star Hotels, Convention Center
- CBD Meikarta : Lippo Mall (210,000 sqm)

- Bekasi Barat
- Martadinata
- Kalimalang
- Jababeka

Industrial

- Delta Silicon 8
- Delta Silicon Industrial Park
- Japanese SMEs Center

Service

- Town Management
- Water Treatment Plant
- Waste Water Treatment Plant



# GROWTH STRATEGIES

## Lippo Cikarang

## Meikarta

## East Jakarta Corridor

### Residential

- Boosting marketing sales to capitalize on favorable demographic trends and housing requirements in eastern growth corridor.
- Focus on premium products to differentiate from Meikarta

- Enhance landbank value via visionary masterplan to develop a leading edge smart city.
- Offering affordable high quality high rise products in an integrated township in a strategic location in the heart of Indonesia's economic center.

- Diversifying landbank to cover strategic high density sites East of Jakarta to developed integrated mixed use projects.
- Recycle capital via injection of completed assets into REITs through our asset light strategy.

### Commercial

- Sales of strategic landbank to develop complimentary products (e.g. develop AXIA Cikarang Serviced Apartment with Toyota Tsusho & Tokyu Land).  
- Sold land to Shimizu Corp for Fujita Kanko hotel

- Development of Meikarta Shopping Center, Commercial Retail Spaces and a Mall in the CBD Meikarta, including shopping street.
- Development of Offices, Hotels and other complementary products to support the commercial area.

### Industrial

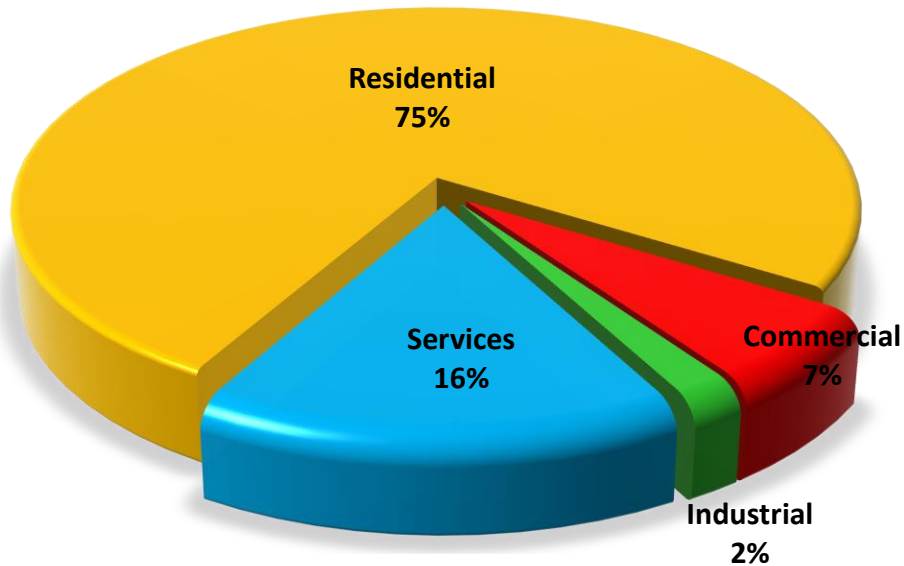
- Execution of Joint Operation (KSO) with Mandiri Group, an industrial landowner to develop Delta Silicon 8.

### Service

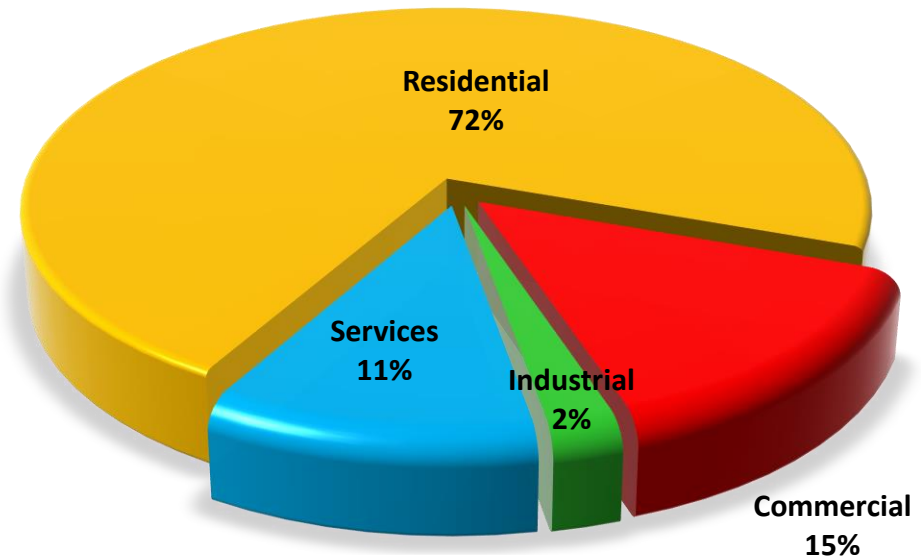
- Strengthen the recurring revenue base by growing fee income contribution via providing management services for all completed developments.

# REVENUE AND EBITDA CONTRIBUTION

**REVENUE 9M 2017: RP 1,226 Billion**



**EBITDA 9M 2017: RP 469 Billion**

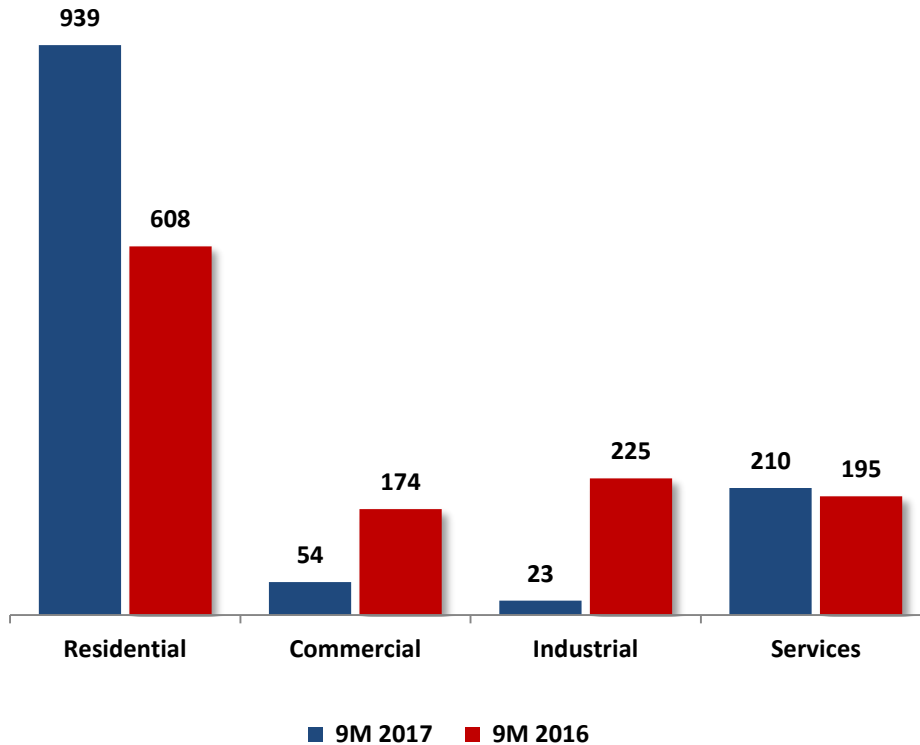


# INCOME STATEMENTS

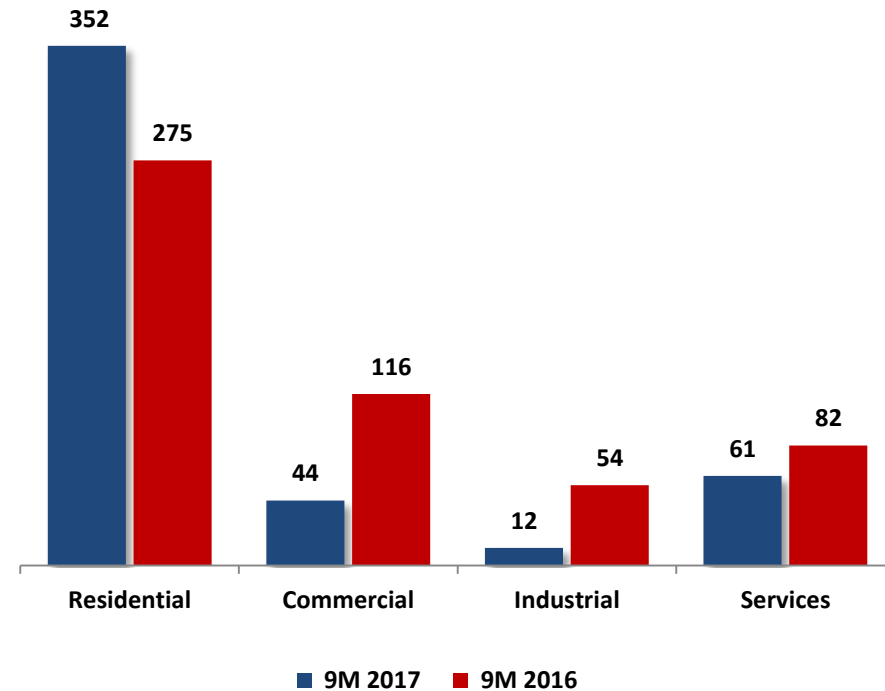
■ REVENUE 9M'17: **RP 1,226 BILLION**  
 ■ REVENUE 9M'16: **RP 1,202 TRILLION**

■ EBITDA 9M'17: **RP 469 BILLION**  
 ■ EBITDA 9M'16: **RP 527 BILLION**

Revenue  
(Rp Billion)

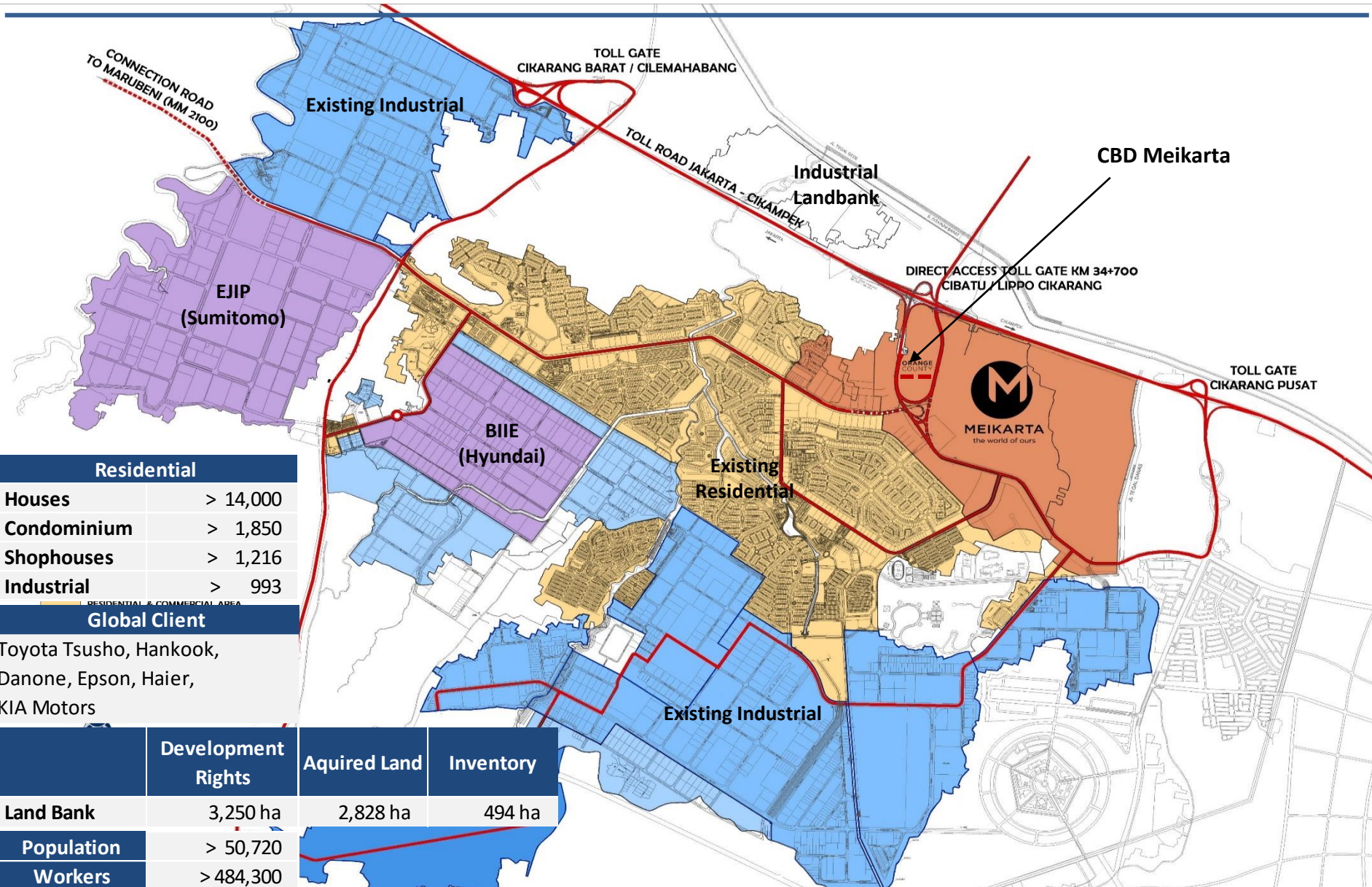


EBITDA  
(Rp Billion)



■ NPAT 9M'17: **RP 418 BILLION**  
 ■ NPAT 9M'16: **RP 464 BILLION**

# MAP LIPPO CIKARANG





# BOARD OF COMMISSIONERS\*

---



**Ketut Budi Wijaya**  
President  
Commissioner



**Sugiono Djauhari**  
Commissioner



**Wijaya Subekti**  
Commissioner



**Hendry Leo**  
Independent  
Commissioner



**Hadi Cahyadi**  
Independent  
Commissioner



**Didik J. Rachbini**  
Independent  
Commissioner

*\* BOC Composition as per EGM 8 Nov 2017*

# BOARD OF DIRECTORS\*

---



Ivan Budiono  
President Director



Hong Kah Jin  
Director



Ju Kian Salim  
Director



Hartono Tjahjana G  
Director



Alexander Yasa  
Director



Sony  
Director



Juvantia  
Director

\* BOD Composition as per EGM 8 Nov 2017

# Corridor of extraordinary economic growth. Surrounded by 6 Industrial Estates



# 6 New Infrastructures



PATIMBAN DEEP SEAPORT  
EST. VALUE : Rp 40T  
COMPLETED BY: 2019 (PARTIAL)



LRT CAWANG –BEKASI TIMUR – CIKARANG  
EST. VALUE : Rp 3,2 T  
COMPLETED BY: 2019



KERTAJATI INTERNATIONAL AIRPORT  
EST. VALUE : Rp 23 T  
COMPLETED BY: 2019



APM (MONORAIL) CONNECTING  
7 INDUSTRIAL ESTATE  
EST. VALUE : Rp 21 T  
COMPLETED BY: 2020



FAST SPEED TRAIN  
JAKARTA – BANDUNG  
EST. VALUE : Rp 65T  
COMPLETED BY : 2019



TOLL JAKARTA – CIKAMPEK  
ELEVATED HIGHWAY  
EST. VALUE : Rp 16 T  
COMPLETED BY: 2019



# FUTURE TRANSPORTATION

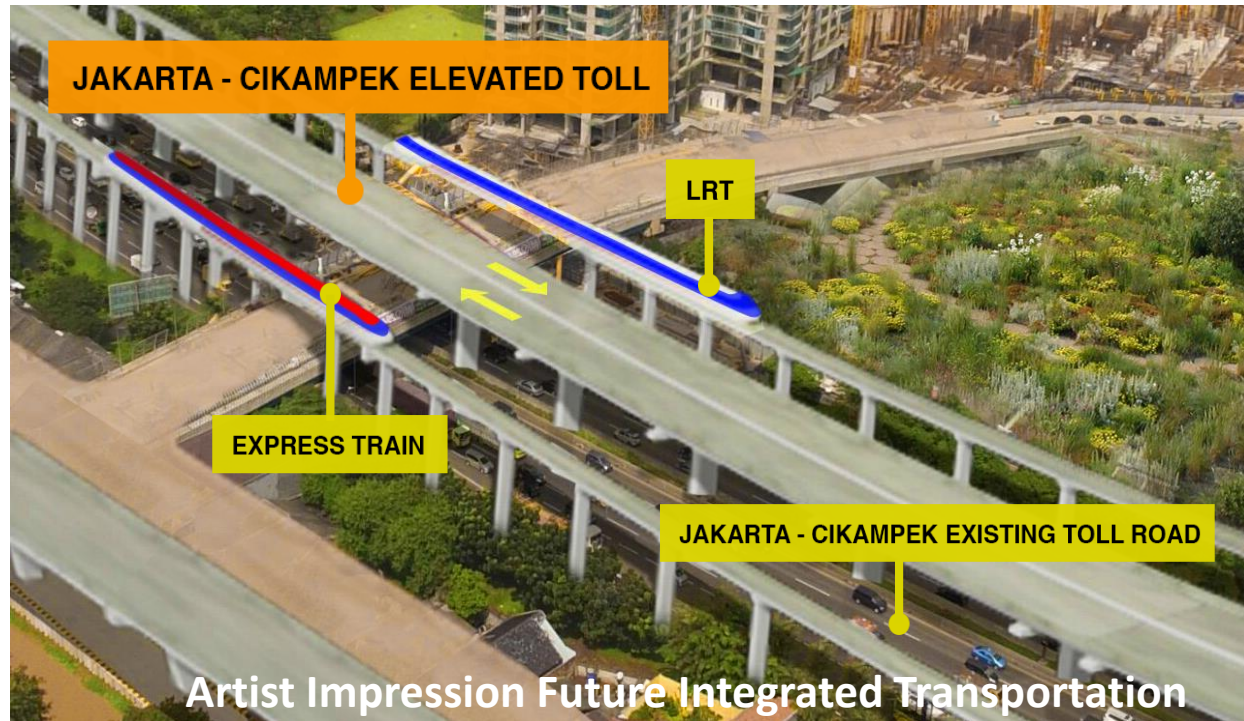


Current Progress LRT



APM Artist Impression

## Elevated Cikampek Toll Road



Artist Impression Future Integrated Transportation



# MASTER PLAN



**MEIKARTA**  
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# 4 LAYERS OF WELL PLANNED ROAD NETWORKS

LRT / Monorail, Bus at below street level



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# Shopping Streets



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# Central Park of 100 Ha

Mini zoo, Lake, Forest, Lawn,  
Jogging & Walking track



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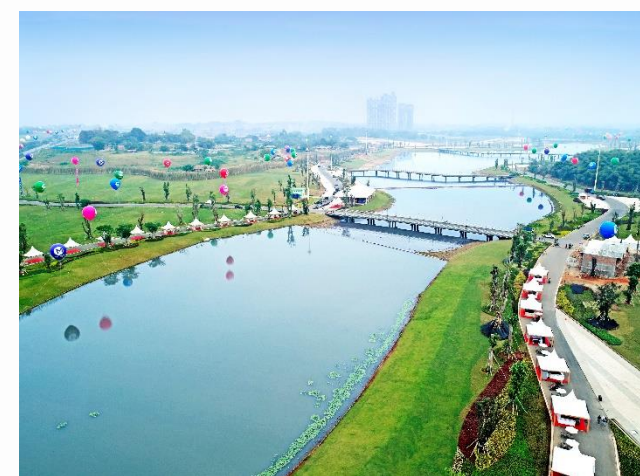
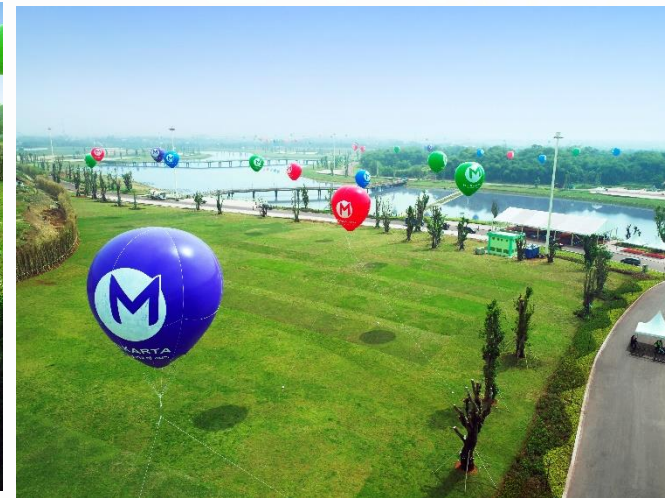


# Central Park of 100 Ha

## Latest Real Construction Progress



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# Meikarta

## Latest Real Construction Progress





# The 5 Pillars of Development

**Innovative  
Infrastructure  
&  
transportation**

**Centre of  
Art, Culture,  
Education, &  
Health**

**HIGH Tech  
CBD &  
Research  
Hub**

**Green,  
Sustainable,  
& Beautiful  
Environment**

**Business &  
Commercial  
Hub**

- **Massive Scale of Development**
- **New benchmark & trendsetter for future city**
- **not only in Jakarta but in South East Asia**



# MEIKARTA (LAUNCHED IN MAY 2017)



American Style



Asian Style



European Style



Modern Style



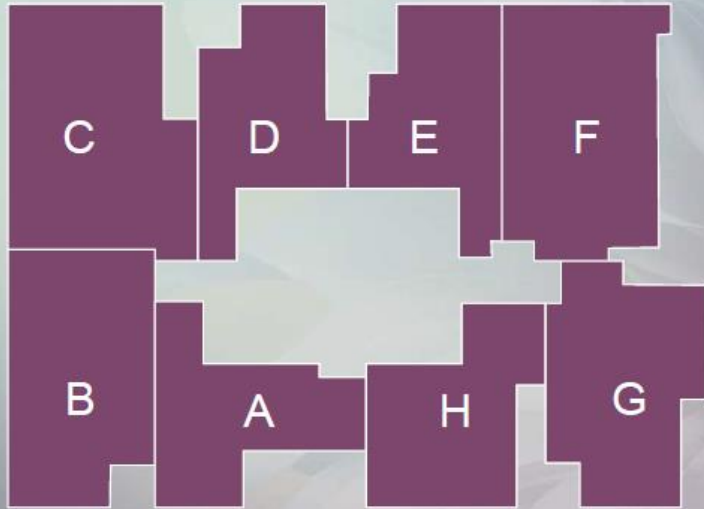
**SOLD (AS OF 30 SEP 2017)**

Launched Date	13 May 2017
Marketing Sales	Rp 4,9 trillion
Total Units	13.229
Area (sqm)	688.252
Est. ASP/ sqm	Rp 6,5 - 7,8 mn



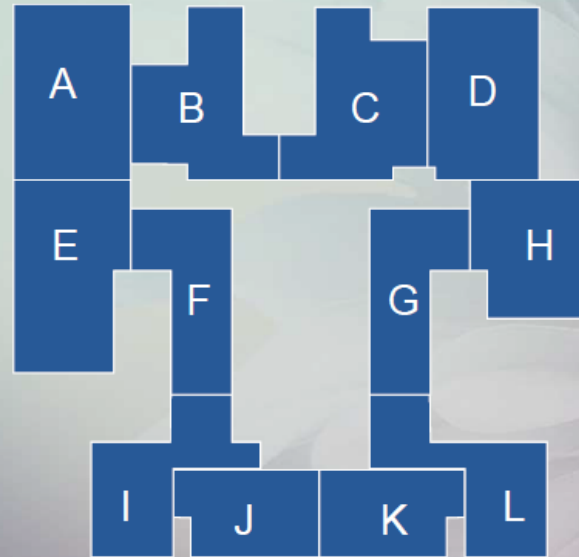
**MEIKARTA**  
the world of ours

## Tower A



**8 Units / Floor**

## Tower B



**12 Units / Floor**

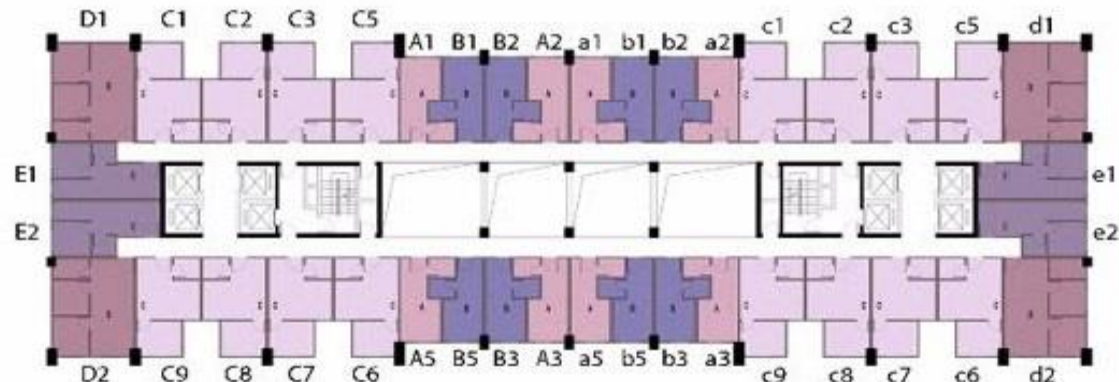
**TOWER S**  
**20 Units/ Floor**

### Choice of Apartment Units:

- From:
  - Studio (21.91 m<sup>2</sup>)
  - 2 BR (33.37 – 62.30 m<sup>2</sup>)
  - 3 BR (63.82 – 75.23 m<sup>2</sup>)
  - 4 BR (82.98 – 98.29 m<sup>2</sup>)
- 37 Floors

### TOWER S1

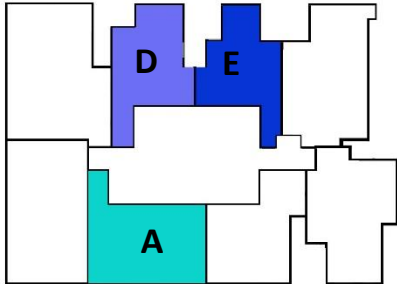
### TOWER S2



## 2 Bedroom

A  
D  
E

± 58,96 m<sup>2</sup>  
± 60,54 m<sup>2</sup>  
± 62,30 m<sup>2</sup>



**Unit D**

## **Tower Type A**

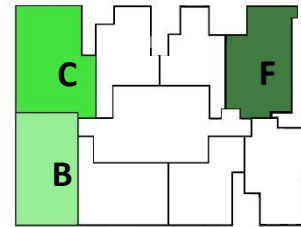
### 4 Bedroom

B  
C  
F

± 82,98 m<sup>2</sup>  
± 98,29 m<sup>2</sup>  
± 85,30 m<sup>2</sup>



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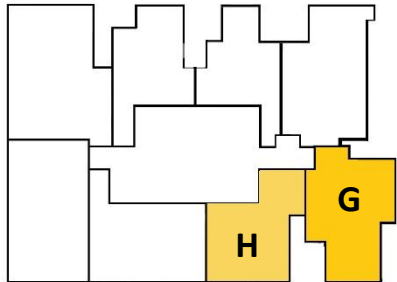


**Unit C**

## 3 Bedroom

G  
H

± 75,23 m<sup>2</sup>  
± 63,82 m<sup>2</sup>

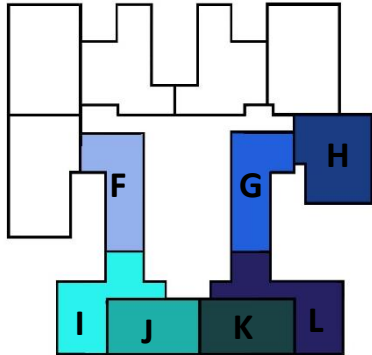


**Unit G**

## 2 Bedroom

F  
G  
H  
I  
J  
K  
L

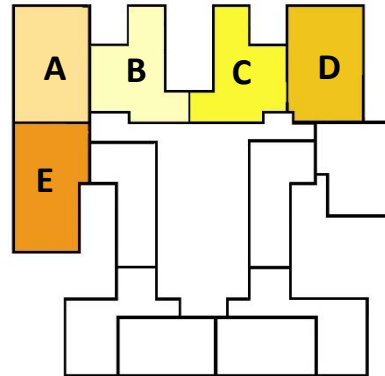
± 49,76 m<sup>2</sup>  
± 47,11 m<sup>2</sup>  
± 56,75 m<sup>2</sup>  
± 52,56 m<sup>2</sup>  
± 42,58 m<sup>2</sup>  
± 42,58 m<sup>2</sup>  
± 52,58 m<sup>2</sup>



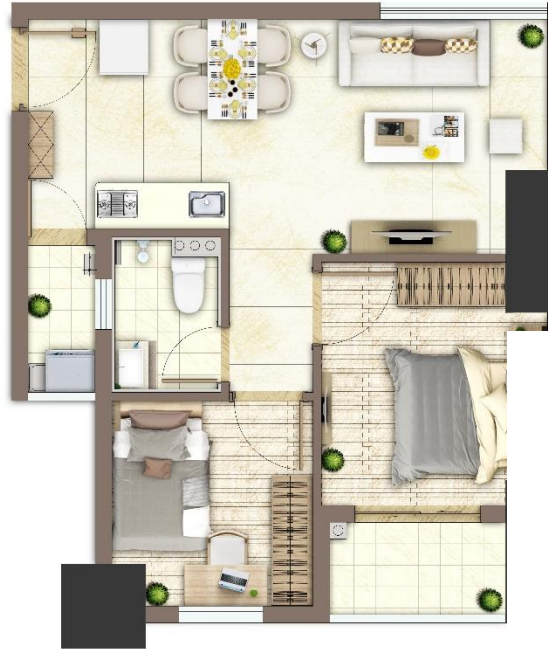
## 3 Bedroom

A  
B  
C  
D  
E

± 68,73 m<sup>2</sup>  
± 64,92 m<sup>2</sup>  
± 66,96 m<sup>2</sup>  
± 68,73 m<sup>2</sup>  
± 73,11 m<sup>2</sup>



## Unit H



## Tower Type B



## Unit E





# Tower Type S



## Studio and 2 Bedroom

A/ a	± 21,91 m <sup>2</sup>
B/ b	± 21,91 m <sup>2</sup>
C/ c	± 35,76 m <sup>2</sup>
D/ d	± 50,42 m <sup>2</sup>
E/ e	± 33,37 m <sup>2</sup>

UNIT B/b 21.91m<sup>2</sup>



UNIT C/c 35.76m<sup>2</sup>



UNIT D/d 50.42m<sup>2</sup>



UNIT E/e 33.37m<sup>2</sup>



UNIT A/a 21.91m<sup>2</sup>





## TRIVIUM

### North Tower

Launched	: 24 Nov 2012
SGA Sold	: 20,142 sqm
ASP	: Rp 12,1 Mil / sqm
Pre – Sold	: Rp 245 bil (100%)
Payment	: Cash 19%
Profile	Mortgage 23%
	Instalment 58%

### South Tower

Launched	: 1 Jun 2013
SGA Sold	: 22,081 sqm
ASP	: Rp 12,7 Mil / sqm
Pre – Sold	: Rp 281 bil (99%)
Payment	: Cash 21%
Profile	Mortgage 21%
	Instalment 58%

### The Suites

Launched	: 22 Feb 2014
SGA Sold	: 19,404 sqm
ASP	: Rp 14,6 Mil / sqm
Pre – Sold	: Rp 283 bil (99%)
Payment	: Cash 28%
Profile	Mortgage 24%
	Instalment 48%







## IRVINE SUITES

Launched	: 29 Nov 2014
SGA Sold	: 24,545 sqm
ASP	: Rp 13,6 Mil / sqm
Pre – Sold	: Rp 333 bil (100%)
Payment	: Cash 5%
Profile	Mortgage 3%
	Instalment 92%

## WESTWOOD SUITES

Launched	: 29 Nov 2014
SGA Sold	: 21,677 sqm
ASP	: Rp 14,6 Mil / sqm
Pre – Sold	: Rp 318 bil (100%)
Payment	: Cash 10%
Profile	Mortgage 2%
	Instalment 88%

## PASADENA SUITES

Launched	: 7 Mar 2015
SGA Sold	: 26,338 sqm
ASP	: Rp 15,1 Mil / sqm
Pre – Sold	: Rp 400 bil (100%)
Payment	: Cash 17%
Profile	Mortgage 6%
	Instalment 77%

## BURBANK SUITES

Launched	: 29 Jun 2015
SGA Sold	: 26,618 sqm
ASP	: Rp 15,5 Mil / sqm
Pre – Sold	: Rp 411 bil (100%)
Payment	: Instalment 80%
Profile	: Downpayment 20%

## GLENDALE PARK

Launched	: 5 Dec 2015
SGA Sold	: 27,520 sqm
ASP	: Rp 16 Mil / sqm
Pre – Sold	: Rp 469 bil (94%)
Payment	: Cash 9%
Profile	Mortgage 4%
	Instalment 87%

## NEWPORT PARK

Launched	: 26 Nov 2016
SGA Sold	: 22,627 sqm
ASP	: Rp 18 Mil / sqm
Pre – Sold	: Rp 436 bil (87%)
Payment	: Cash 11%
Profile	Mortgage 6%
	Instalment 83%



# LATEST CONSTRUCTION PROGRESS CBD MEIKARTA





# EAST JAKARTA CORRIDOR

## CIKARANG MARTADINATA

### Mixed Development

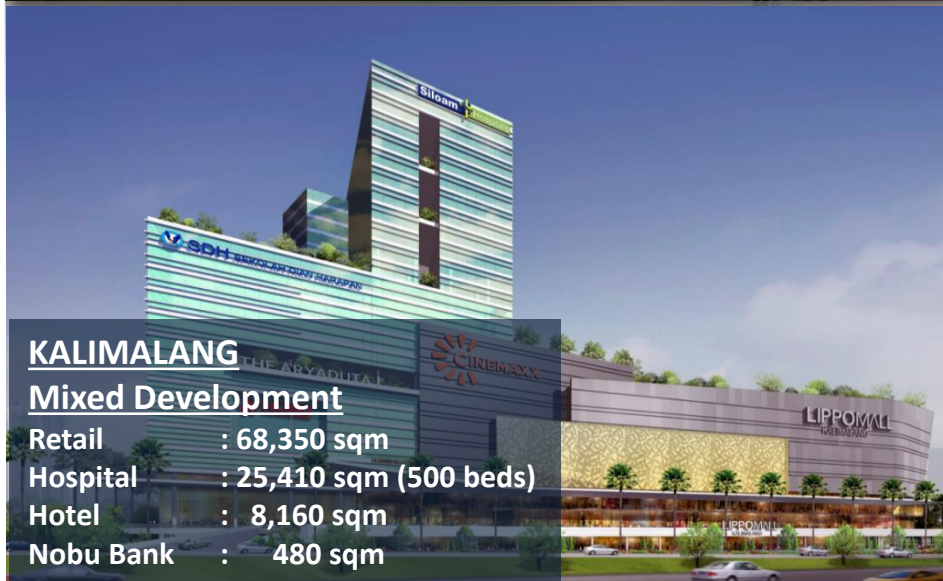
Retail	: 33,251 sqm
Hospital	: 16,473 sqm (300 Beds)
Hotel	: 7,890 sqm



## KALIMALANG

### Mixed Development

Retail	: 68,350 sqm
Hospital	: 25,410 sqm (500 beds)
Hotel	: 8,160 sqm
Nobu Bank	: 480 sqm



## Bekasi Barat

### Mixed Development

Residential	: 21,931 sqm
Retail	: 48,070 sqm
Hospital	: 21,410 sqm (300 Beds)
School	: 14,388 sqm





# SERVICES – TOWN MANAGEMENT



- Infrastructure and landscape maintenance.
- 24/7 Security and fire brigade.
- 24 / 7 Call center and customer care.
- Building control and home care unit.





# SERVICES – UTILITIES

## WATER TREATMENT PLANT



WTP II capacity : **360 liter/second**

WTP III capacity : **150 liter/ second**



Gas supply by  
**PGN &**  
*(Government)*  
**PAE, Wira Energi**  
*(Private-LNG/CNG)*

## WASTE WATER TREATMENT PLANT



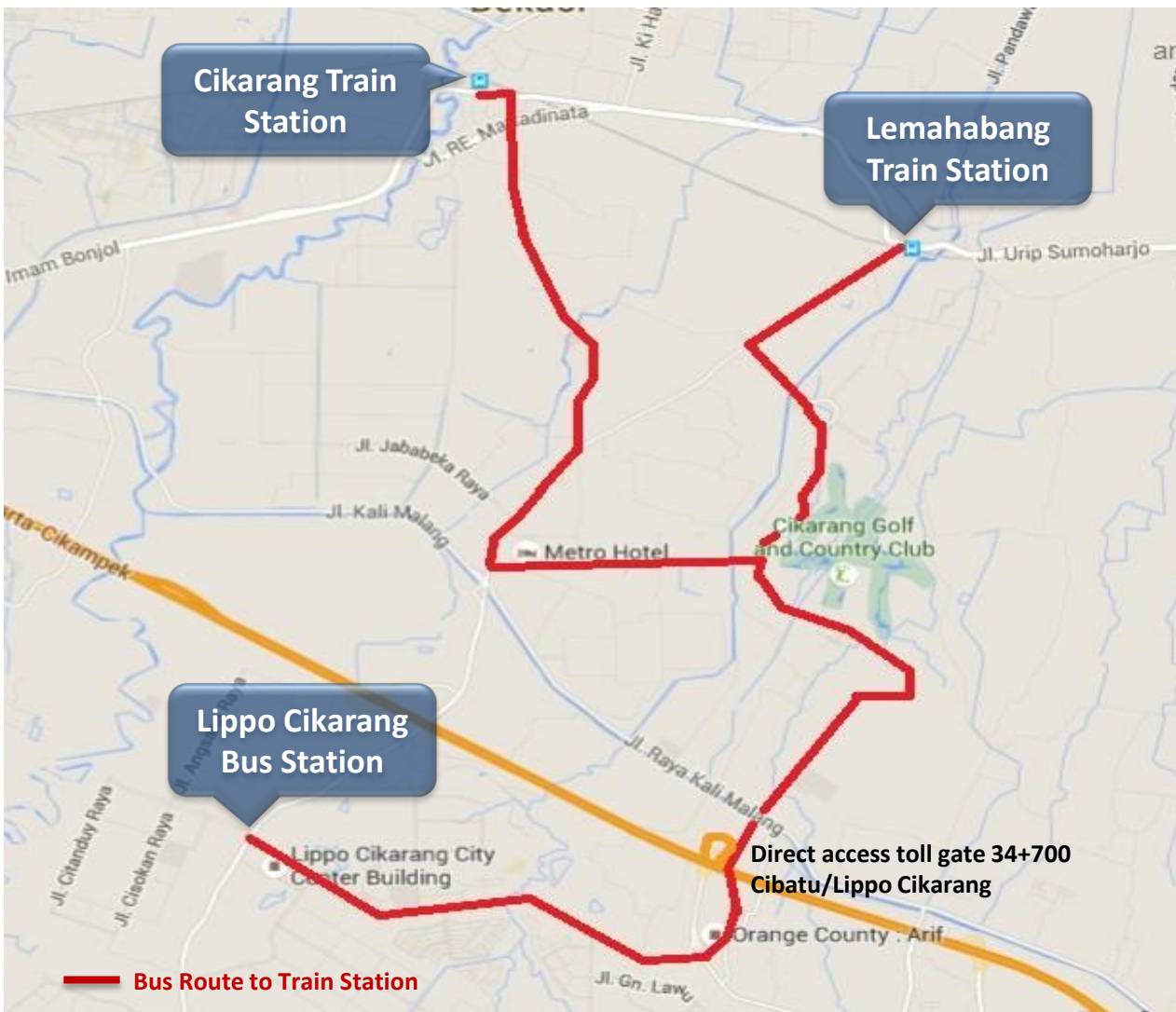
WWTP capacity : **10,000 Cu M/day**



Electricity supply by  
**PLN (Government) &**  
**Cikarang Listrindo (Private)**

# SERVICES – PUBLIC TRANSPORTATION

## EASY ACCESS IN & OUT JAKARTA



**PREMIUM SHUTTLE BUS TO TRAIN STATION**  
**23.9 KM – 15 MINS**



**TRAIN TO DUKUH ATAS STATION, CENTRAL JAKARTA**  
**64.7 KM – 60 MINS**



# COMPLETE PUBLIC FACILITIES

## WATER BOOM

Leisure & Excitement



## INTERNATIONAL HOSPITAL

Siloam Hospital



## COMMERCIAL CENTER

Easton Commercial Center



## INTERNATIONAL SCHOOL

Sekolah Pelita Harapan



## 5 STARS HOTEL 4 STARS Hotel

Hotel Sahid Jaya & Grand Zuri Hotel



## SERVICED APARTMENTS

AXIA



## SHOPPING MALL

Mall Lippo Cikarang



## LIFESTYLE MALL

Lippo Cikarang Citywalk



## DRIVING RANGE

Leisure & Excitement



## SPORT VILLAGE



## TOLL EXIT

Cibatu KM 34.7



## Pasar Central

Lippo Cikarang

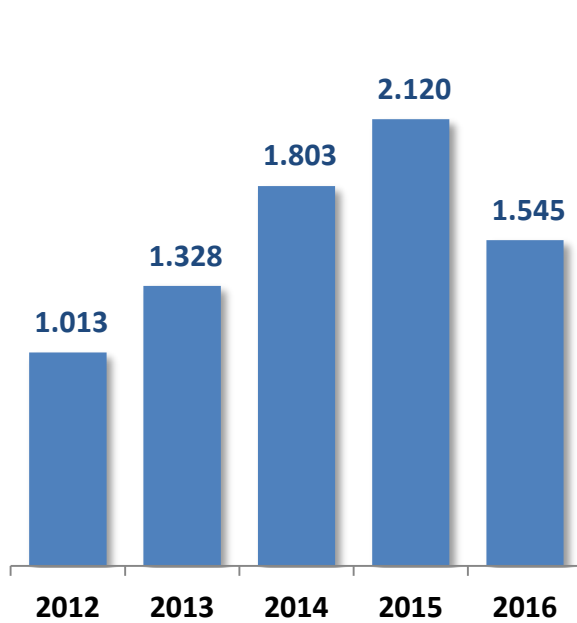


# Financial Performance

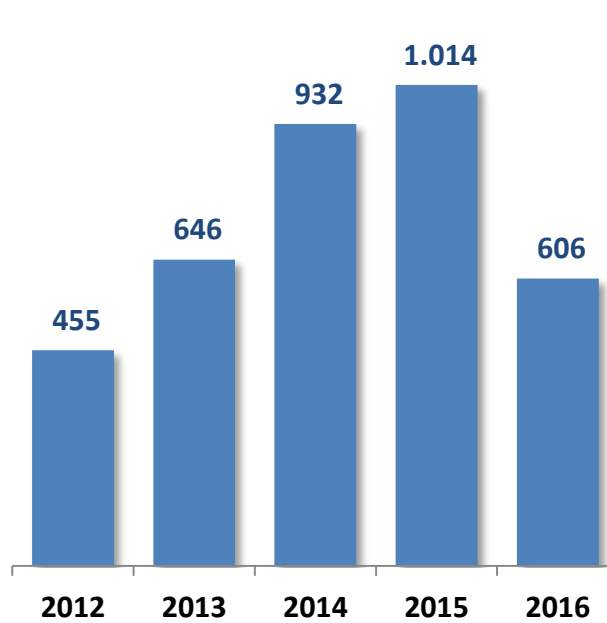


# FINANCIAL HIGHLIGHTS

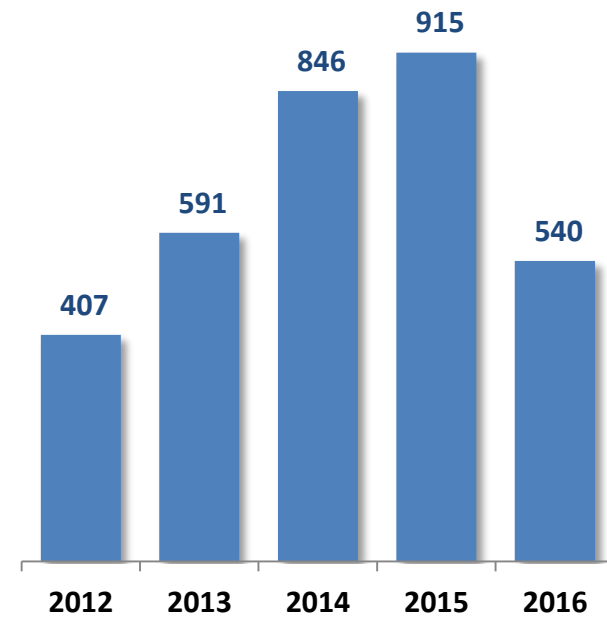
**REVENUE**  
(IDR Billion)



**EBITDA**  
(IDR Billion)



**Net Profit**  
(IDR Billion)



# BALANCE SHEET

<b>IDR Billion</b>	<b>Dec 2013</b>	<b>Dec 2014</b>	<b>Dec 2015</b>	<b>Dec 2016</b>	<b>Sep 2017</b>
<b>Assets</b>	3.854	4.390	5.477	5.653	10.787
<b>Debt</b>	-	-	30	-	-
<b>Liability</b>	2.031	1.712	1.813	1.410	3.610
<b>Equity</b>	1.823	2.678	3.633	4.243	7.176
<b>Return on Assets</b>	15,3%	19,3%	16,7%	9,5%	7,8%
<b>Return on Equity</b>	32,4%	31,6%	25,2%	12,7%	11,7%
<b>Net Gearing Ratio</b>	-	-	0,01	-	-
<b>Liability to Asset Ratio</b>	0,53	0,39	0,33	0,25	0,33



# PROPERTY MARKETING SALES

Marketing Sales (IDR Billion)	2013	2014	2015	2016	9M 2016	9M 2017
<b>Lippo Cikarang</b>						
Residential	1.150	638	652	363	353	33
Commercial	159	133	53	-	-	54
Industrial	389	158	29	6	6	-
<b>Total Lippo Cikarang</b>	<b>1.698</b>	<b>929</b>	<b>734</b>	<b>369</b>	<b>359</b>	<b>87</b>
Orange County Residential	-	386	1.708	311	5	109
DS8 KSO	-	576	250	69	62	64
Meikarta						4.910
<b>Total Sales</b>	<b>1.698</b>	<b>1.891</b>	<b>2.692</b>	<b>749</b>	<b>426</b>	<b>5.170</b>

# Appendices

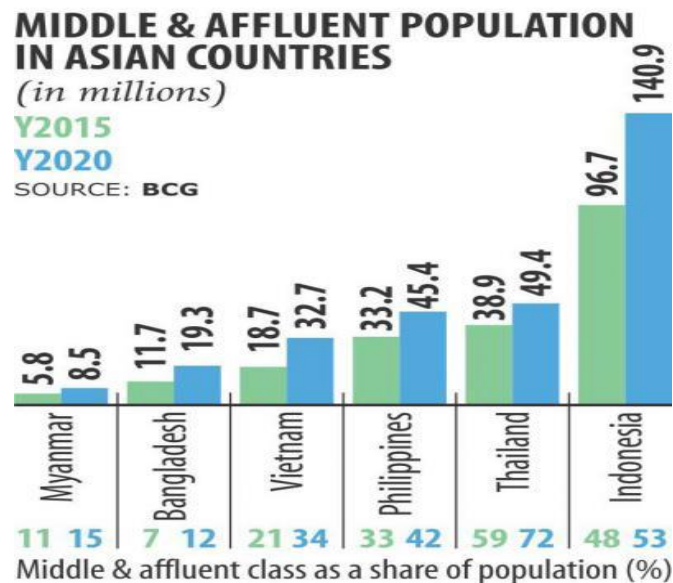


## INDONESIA'S ATTRACTIVE GROWING MARKET

## Economic Indicators

	2016	2017 Assumption	2018 Assumption
Economic Growth (%)	5.02	5.1	5.4
Inflation Rate (%)	3.02	4.0	3.5
Exchange Rate (Rp/USD)	13,436	13,300	13,500
7 Day RR (%)	4.75	5.3	5.3
Oil Price (USD/bbl)	51	45	48
Oil Lifting (k bbl/day)	820	815	800

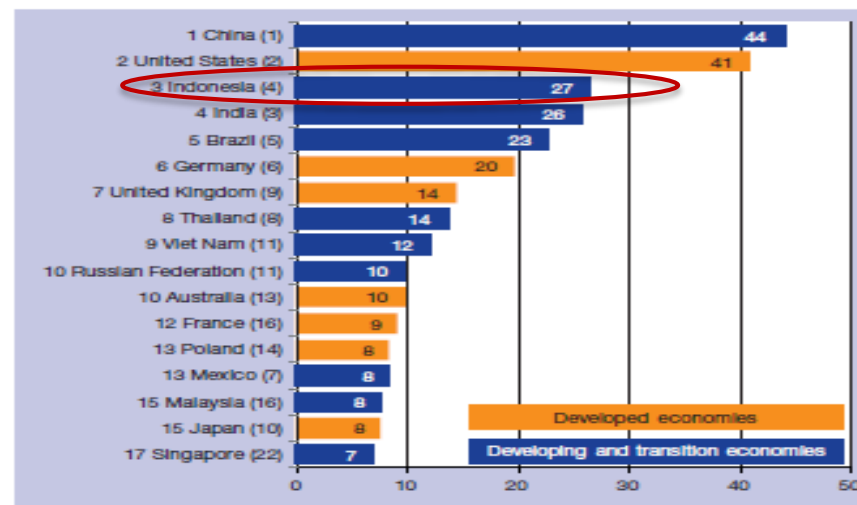
Source : Bank of Indonesia, Statistics Indonesia, World Bank



Source : Indonesia Investment Coordinating Board, BCG, UNCTAD



**Figure 13. Almost no change from the past:  
TNCs' top prospective host economies, 2014–2016**  
(Percentage of respondents selecting economy as a top destination)

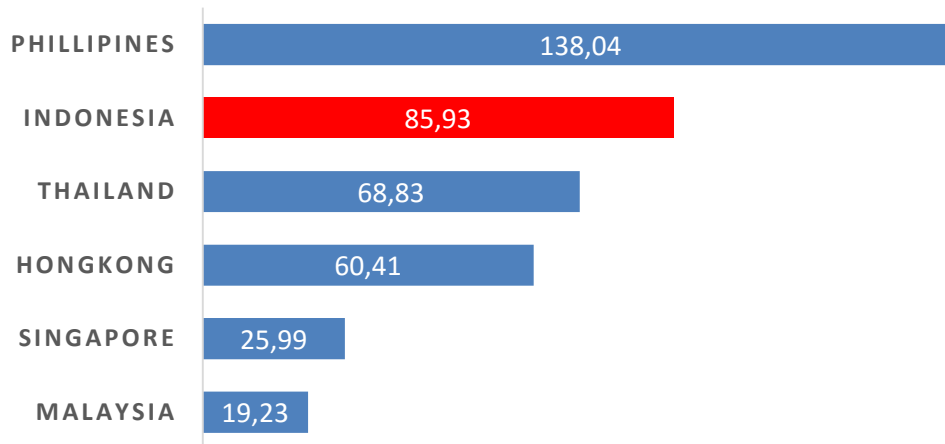


Source: UNCTAD survey.

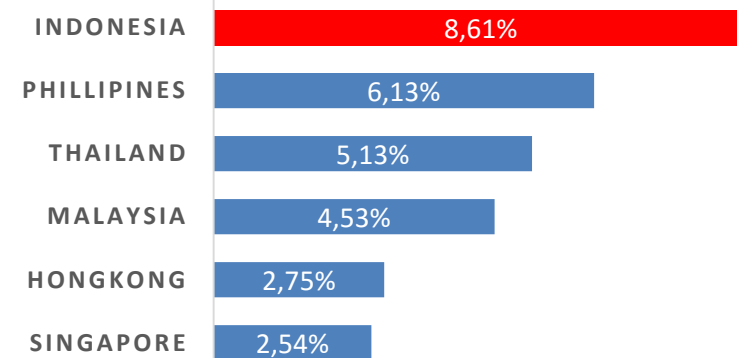
# INDONESIAN PROPERTY POTENTIAL GROWTH

- Rapid urbanisation
- Growing middle-class
- Strong savings and income growth
- Low mortgage penetration
- Property as investment
- Improving regulatory environment
- Banking innovation
- Low property prices in the region
- Highest yields in the region

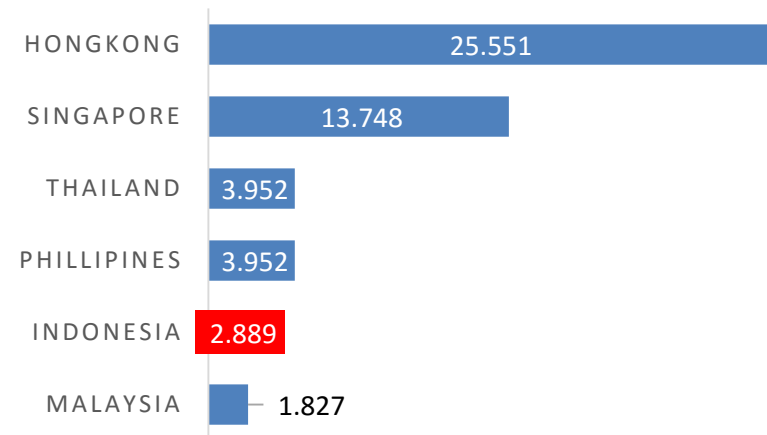
## PRICE PER SQM/ GDP PER CAPITA



## ASIA PACIFIC PROPERTY RENTAL YIELD



## PROPERTY PRICE (USD/SQM)



Source: Global Property Guide



# INDONESIAN PROPERTY FOREIGN OWNERSHIP

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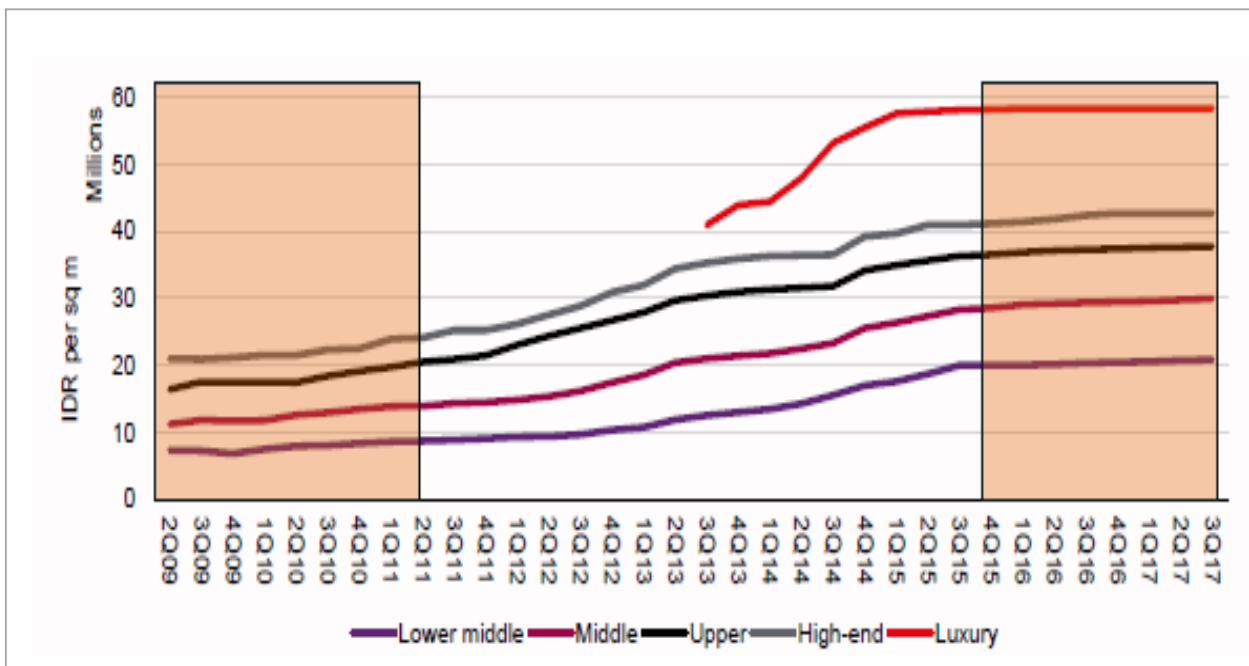
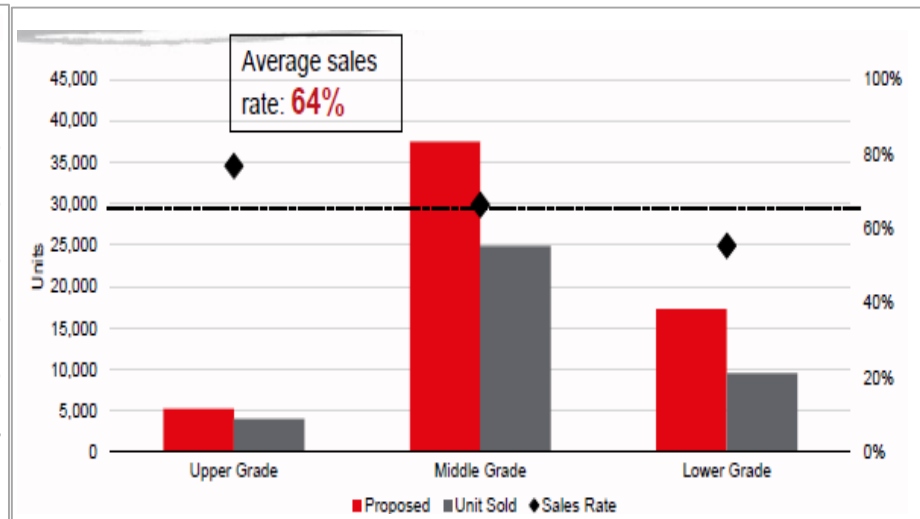
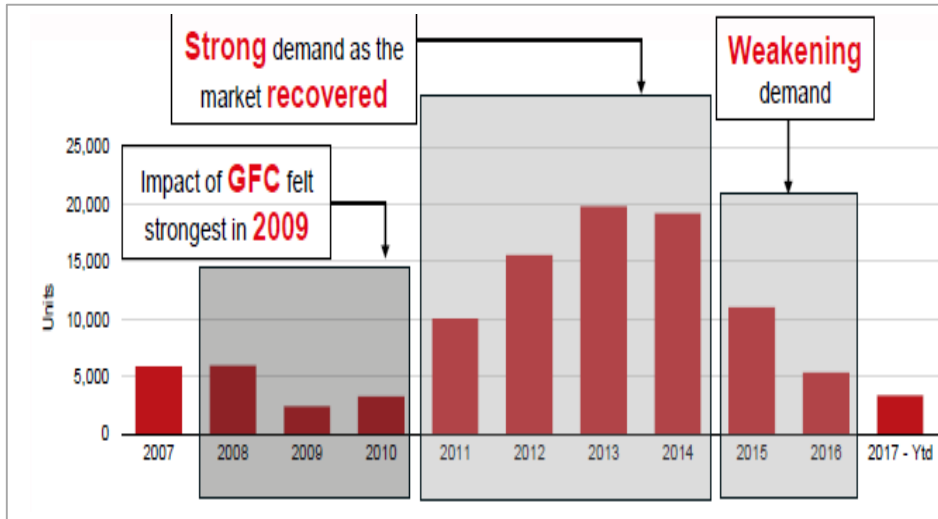
## LAND TITLES AVAILABLE :

1. Freehold : may be held by Indonesian citizens only (not even by fully Indonesian-owned companies).
2. Right to Build (renewable leasehold) : may be held by Indonesian citizens and any company established in Indonesia for an initial 30 years.
3. Right to Use (renewable leasehold) : may be held by Indonesian citizens, any company and foreigner residence in Indonesia for an initial 30 years, extendable for another 20 years and renewable for another 30 years

## OPTIONS FOR FOREIGN OWNERSHIP :

1. Foreign residence in Indonesia can purchase property in own name under *Right to Use* title under Government Regulation no 103/2015 dated on 22 December 2015 and further reinforced by The Ministry of Agricultural and Spatial Planning /National Land Agency Regulation no 29/2016 dated on 19 Sept 2016 for certain minimum property value, which in Jakarta Province, a minimum Rp 10 bn for landed house and Rp 3 bn for condominium and subsequently much lower value for other areas.
2. Establish a company with approval for full or part foreign ownership (PMA company) to own the property.
3. Through Indonesian nominees, establish a locally owned company.
4. Use an Indonesian professional third party corporate nominee.
5. Private unregistered lease.
6. Establish a person to person arrangement with an Indonesian private individual who will personally own the property.

# JAKARTA CONDOMINIUM MARKET



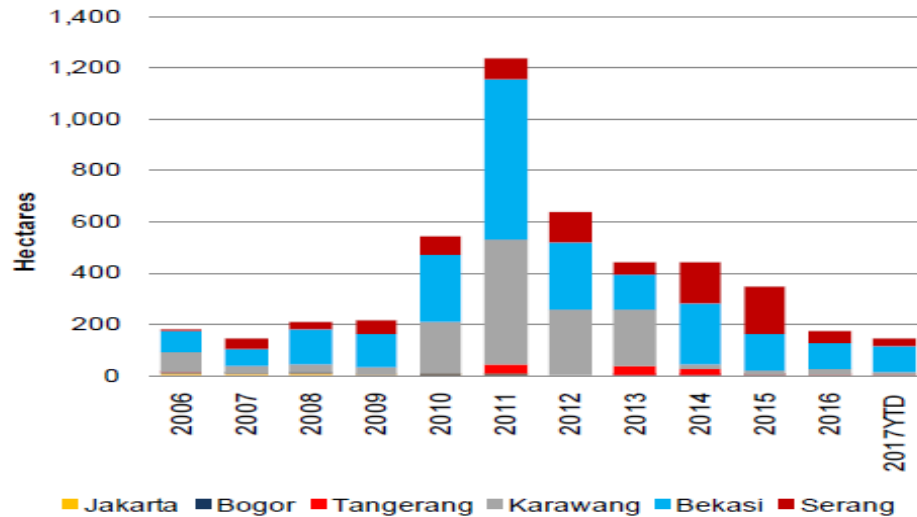
Sales	New Launches	Prices
1,069 units	2,544 units	Flat
Existing Stock	Future Supply	Sales Rate
136,098 units	60,036 units	64%

Source : Q3'2017 Market Review for Jakarta  
Jones Lang LaSalle Research

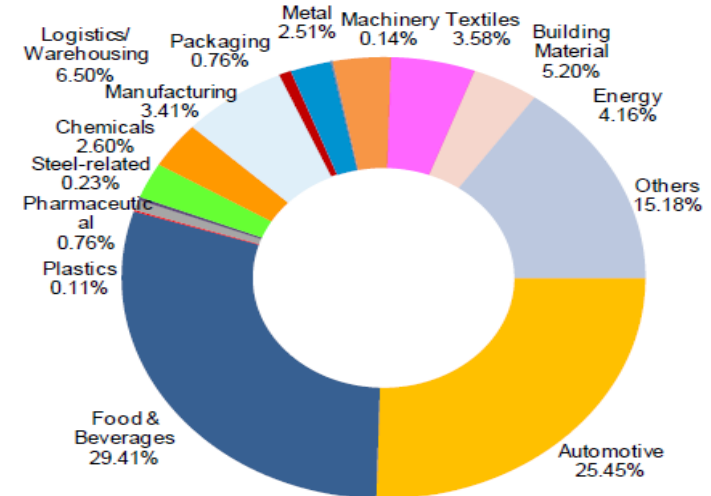


# JAKARTA INDUSTRIAL MARKET

## Annual Industrial Land Absorption



## Types of Activities Industries During 2017YTD



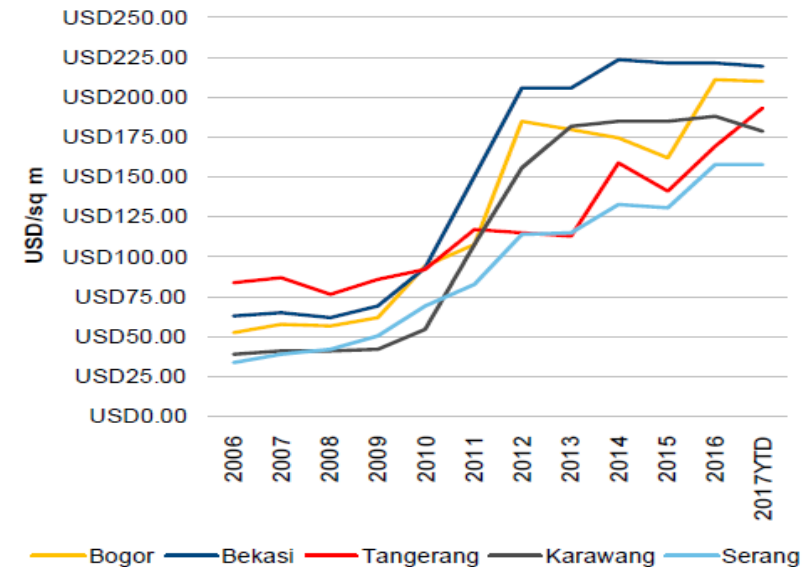
## Industrial Land Prices and Maintenance Costs (in USD equivalent)

REGION	LAND PRICE (IN USD/SQ M)			MAINTENANCE COSTS (IN USD/SQ M/MONTH)		
	LOWEST	HIGHEST	AVERAGE	LOWEST	HIGHEST	AVERAGE
Bogor	120.00	300.53	210.26	0.06	0.06	0.06
Bekasi	180.32	240.42	219.80	0.06	0.08	0.07
Tangerang	150.26	187.83	194.09	0.03	0.08	0.06
Karawang	170.00	185.00	177.00	0.05	0.10	0.06
Serang	150.26	165.29	157.78	0.03	0.05	0.04

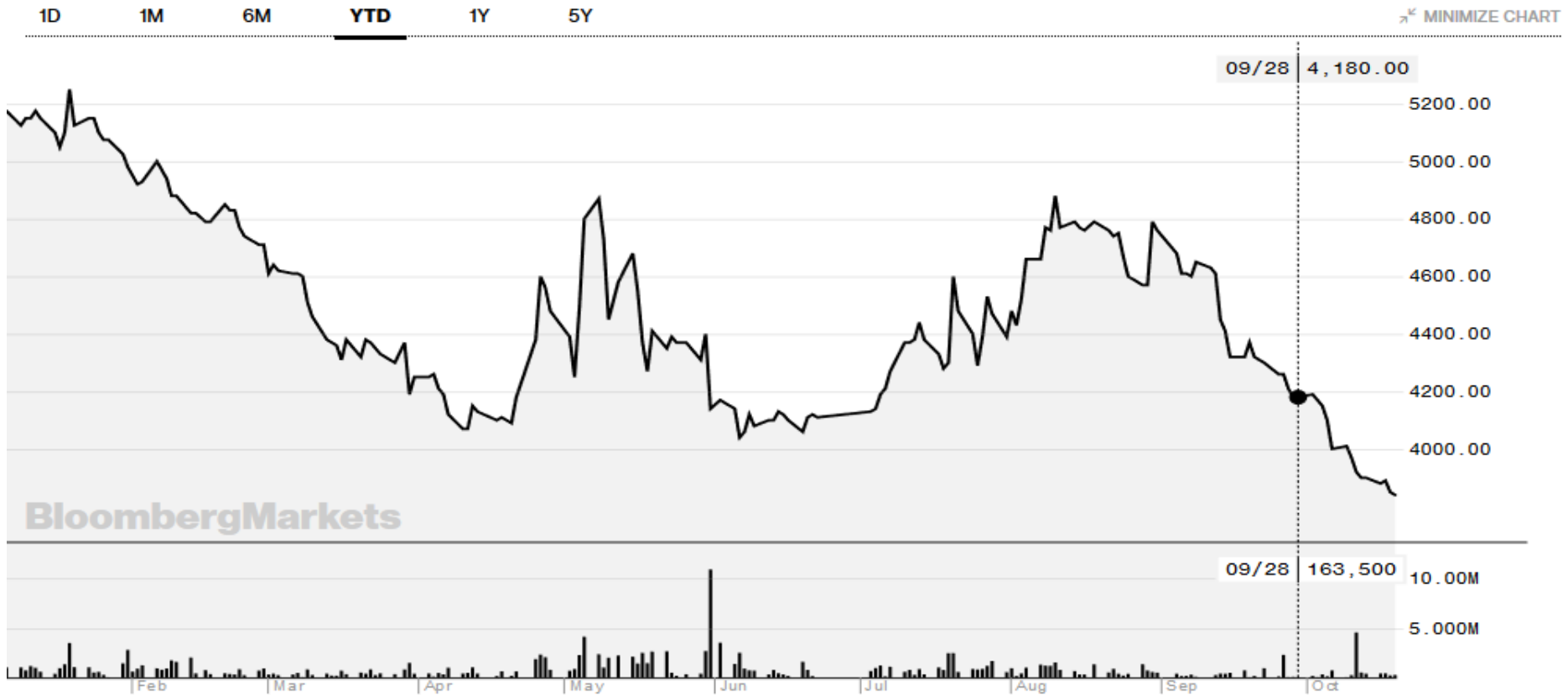
\*1USD = Rp 13,330

Source: Colliers International Indonesia - Research

## Greater Jakarta Industrial Land Prices



# STOCK PERFORMANCE



## Share Price As Per Sep 30, 2017

Closing Price : Rp 4,180  
Day Volume : 163,500  
Market Cap : Rp 2.9 trillion



# KEY MILESTONES

## 1987-1997

The forerunner, PT Desa Dekalb established in 1987, and was transformed into PT Lippo Cikarang in 1995 located in Bekasi, West Java. Listed on stock exchange in 1997.

## 2004-2012

- Construction of Vassa Lake Residence at CBD Lippo Cikarang.
- Construction of industrial estate Delta Silicon 3 and 5.
- Construction of Lippo Cikarang City Walk.

## 2014

- Opening of Cibatu toll gate Km 34.7.
- Topping off Trivium Terrace Apartment, North Tower.
- Sold out Irvine Suites, and Wetwood at CBD Meikarta.

## 2017

Launch Meikarta, a beautiful megacity that will cover 22 million sqm in GFA at the exit to Cibatu, Km 34.7, complete with infrastructure and facilities so it will be self-contained city for people to live, work and play

## 1999-2003

- Setting up the Master Plan for the development of high quality homes and green Lippo Cikarang.
- The construction of industrial estates, Delta Silicon 2.
- The construction of Vassa Residence.

## 2011-2013

- Start construction of Km 34.7 toll exit and access road.
- Hiked land value for industrial estates.
- Launch of Trivium Terrace Apartments.
- Grand opening of Japanese SMEs Center.

## 2015

- Signing of JV agreement with Mitsubishi for two residential towers.
- Sold out Pasadena, Burbank and Glendale Park tower in OC.
- Completed handover of Trivium Apartments, North Tower.

## 2016

- Signing MOU Lippo Group and Shenzhen bangun Indonesia Shenzhen Industrial Park business delegation.
- Signing MOU with TOTAL for CBD Meikarta's first phase development.
- Appointed Kajima Indonesia to work on piling structure and design development for two apartments in collaboration with Mitsubishi at CBD Meikarta
- Appointed Kengo Kuma, a Japanese architect firm as design advisor for CBD Meikarta Masterplan Phase 1
- Presold Newport Park 87%

# LATEST AWARDS



Lippo Cikarang received  
**100 Fastest Growing  
Companies in 2018**  
(from Infobank magazine)



Lippo Cikarang received  
**Top 50 of Mid Market  
Capitalization public listed  
companies in Indonesia**  
(from IICD Indonesian Institute  
for Corporate Directorship)



Lippo Cikarang received  
**Gamelan, Indonesian music  
instrument** as sign of  
Appreciation from tax office  
KPP Pratama Cikarang for  
Meikarta project  
tax payment 2017



Lippo Cikarang received  
**Property Innovation Award  
2017 for CBD Meikarta  
for the category "The Best  
Innovation in Property Product  
Concept"** (from Property-in  
magazine)



Lippo Cikarang received  
**Property Innovation Award  
2017 for CBD Meikarta  
for the category "The Best  
Innovation in Smart Living  
Home"** (from Property-in  
magazine)



Lippo Cikarang received  
**Property Indonesia Award  
2017 for the category "The  
Commended Integrated  
Industrial Estate"**  
(from Property Indonesia  
magazine)



Lippo Cikarang received  
**Golden Property awards 2017  
As "Best Township  
Development Project"**  
(from Indonesia Property Watch)



Lippo Cikarang received  
**Golden Property awards 2017  
As "Breakthrough Phenomenal  
Marketing Campaign for Meikarta"**  
(from Indonesia Property Watch)



Lippo received  
**Appreciation for  
Meikarta project for  
Marketing Innovation**  
(from Sindo newspaper)



Lippo Cikarang received award  
**Nusantara CSR Award 2017**  
for the category of  
Improving education  
(from La Tofi School of CSR)



## SHAREHOLDER COMPOSITION (as per 30 Sep 2017)

Status	Number of Shares	%
<b>Local Shareholder</b>		
Individual	58.530.014	8,4%
Foundation	583.900	0,1%
Pension Fund	2.497.000	0,4%
Insurance	9.243.700	1,3%
Company	406.935.551	58,5%
Others	-	0,0%
<b>Sub Total</b>	<b>477.790.165</b>	<b>68,6%</b>
<b>Foreign Shareholder</b>		
Individual	6.307.100	0,9%
Company	211.902.735	30,4%
Others	-	0,0%
<b>Sub Total</b>	<b>218.209.835</b>	<b>31,4%</b>
<b>Total</b>	<b>696.000.000</b>	<b>100,0%</b>

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