

TELKOM

Account Planning 2019

DIVISI INSTITUTION 2

Platinum

1. Telkom



GROUP OVERVIEW

Global Rating

Fitch_AA+ Investment Grade

Domestic Rating

idAAA

Address

Bandung, Jawa Barat

City

Kota Bandung

Industry

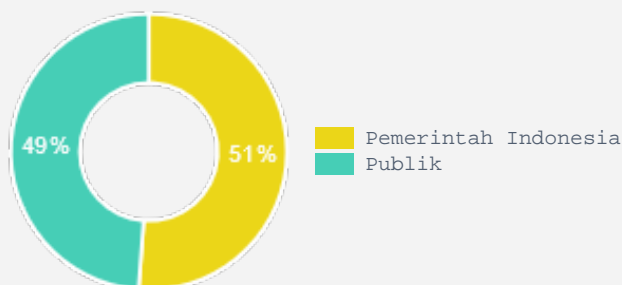
Telekomunikasi

Industry Trend

Peak



KEY SHAREHOLDER



STRATEGIC PLAN

1 - 3 Year Strategic Plan

- Lead Indonesian Digital Inovation and Globalization

> 3 Year Strategic Plan

- Be the King of Digital in the Region



COVERAGE MAPPING

Client Contact

- Alex J Sinaga - Direktur Utama
12345678
- Harry M Zen - Direktur Keuangan
12345678
- Rahmah - VP Corporate Finance
12345678

Bank Contact

- Alex J Sinaga - Suprajarto
-
- Harry M Zen - Sis Apik Wijayanto
-
- Rahmah - I Made Suka
-



FINANCIAL HIGHLIGHT

Balance Sheet

Notes : #All values in million.

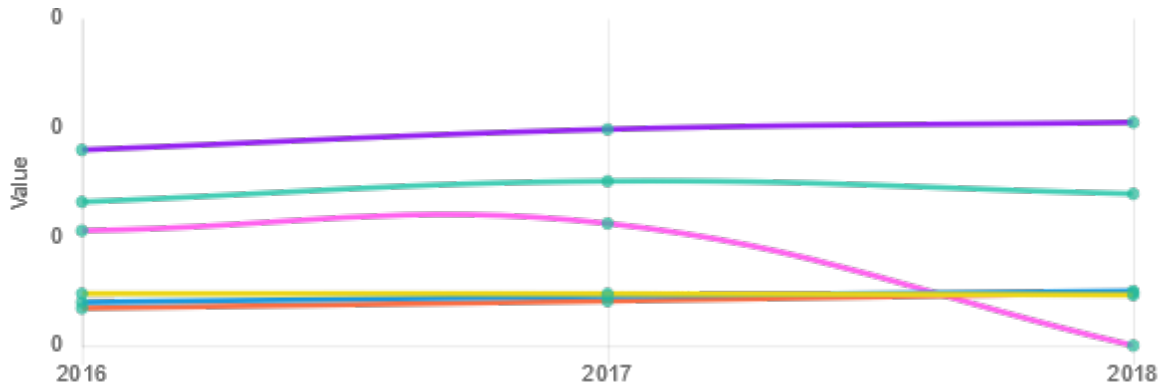


Table Sheet	2016	2017	2018
Current Assets	0	0	0
Fixed Assets	0	0	0
Total Assets	0	0	0
Short-term Liabilities	0	0	0
Long-term Liabilities	0	0	0
Equity	0	0	0

Income Statement

Notes : #All values in million.

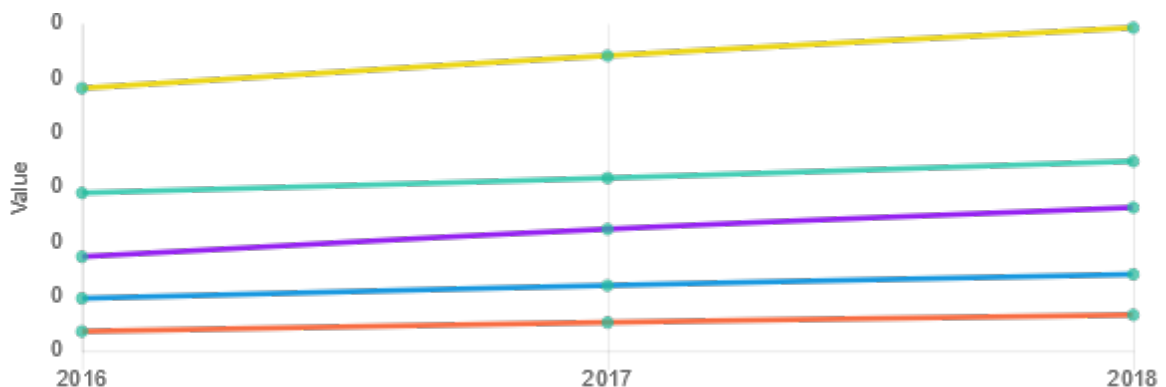


Table Sheet	2016	2017	2018
Sales	0	0	0
COGS	0	0	0
Operating Profit	0	0	0

Table Sheet	2016	2017	2018
Gross Profit	0	0	0
Net Profit	0	0	0

Liquidity

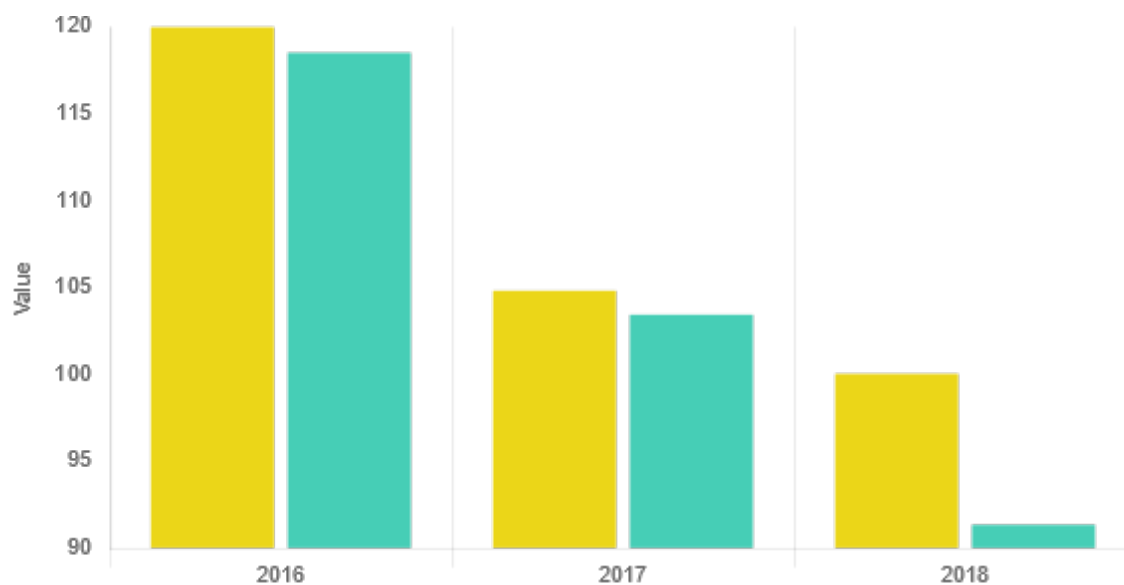


Table Sheet	2016	2017	2018
Current Ratio (%)	120.00	104.80	100.02
Quick Ratio (%)	118.50	103.42	91.33
NWC	0	0	0

Activity (days)

Table Sheet	2016	2017	2018
DOI	5.00	5.00	5.00
DOR	23.00	26.00	30.00
DOP	102.00	106.00	105.00

Profitability

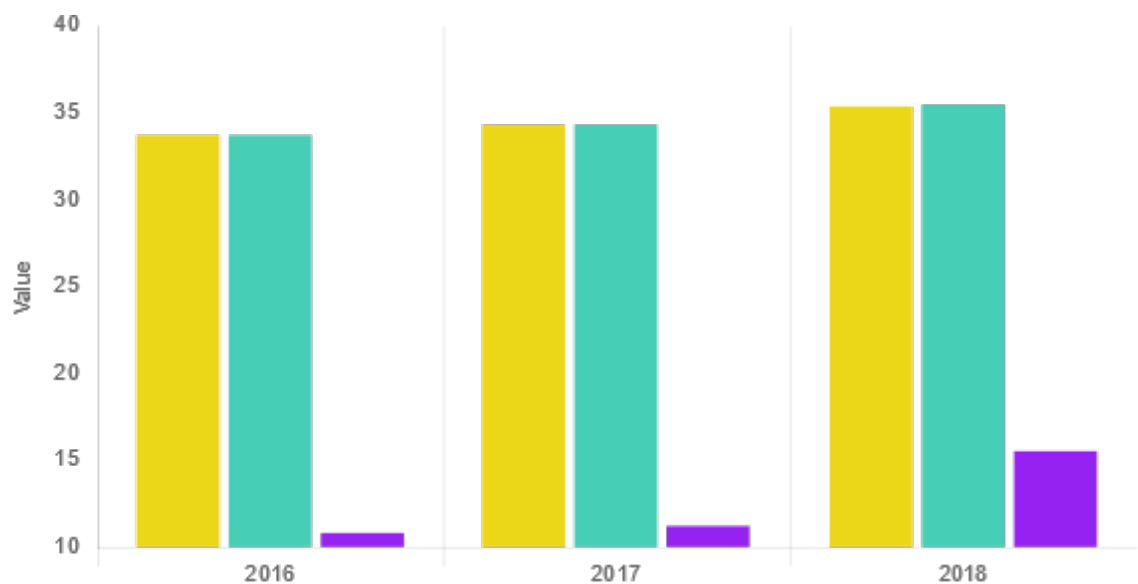


Table Sheet	2016	2017	2018
Operating Margin (%)	33.70	34.30	35.35
Net Profit Margin (%)	33.70	34.30	35.45
Return on Assets (%)	10.80	11.20	15.51

Solvability

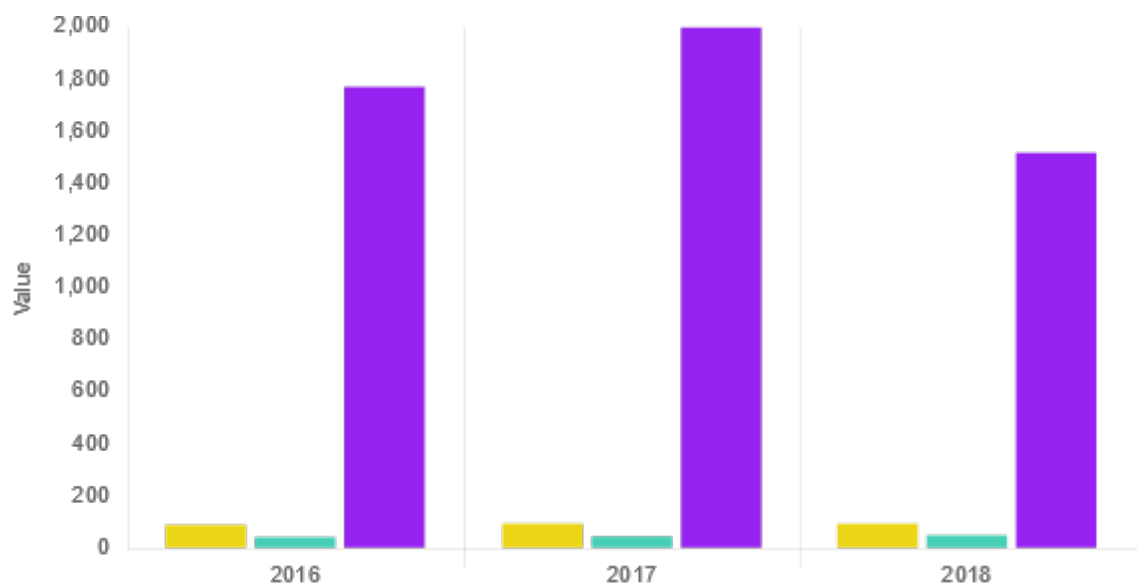


Table Sheet	2016	2017	2018
Debt to Equity Ratio (%)	87.80	93.10	92.77
Debt to Total Asset Ratio (%)	41.20	43.50	48.13
Interest Coverage Ratio (%)	1,769.07	1,997.76	1,516.19
EBITDA	0	0	0

Table Sheet	2016	2017	2018
DSCR	0	0	0



FACILITIES BANKING

Direct Loan

Notes : #All values in million.

KI	IDR	2,500,000	9.15 %
	Valas	0	0.00 %
KMK	IDR	0	0.00 %
	Valas	0	0.00 %

Indirect Loan

Notes : #All values in million.

Bank Guarantee	IDR	500,000	0.00 %
	Valas	0	0.00 %
L/C	IDR	500,000	0.00 %
	Valas	0	0.00 %
SKBDN	IDR	500,000	0.00 %
	Valas	0	0.00 %

Cash

Notes : #All values in million.

Current Account	IDR	150,000	2.00 %
	Valas	35	0.50 %
Time Deposit	IDR	2,500,000	7.50 %
	Valas	75	1.25 %

Others

Notes : #All values in million.

Payroll	IDR	1,442,000	0.50 %
	Valas	0	0.00 %
CMS	IDR	0	0.00 %
	Valas	0	0.00 %
EDC	IDR	0	0.00 %
	Valas	0	0.00 %
Forex	IDR	25	0.00 %
	Valas	0	0.00 %



WALLET SHARE ANALYSIS

Direct Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
KI	0	0	0%
KMK	0	0	0%

Indirect Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Bank Guarantee	0	0	0%
L/C	0	0	0%
SKBDN	0	0	0%

Cash

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Current Account	0	0	0%
Time Deposit	0	0	0%

Others

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Payroll	0	0	0%
CMS	0	0	0%
EDC	0	0	0%
Forex	0	0	0%



COMPETITION ANALYSIS

Direct Loan

KI

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

KMK

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Indirect Loan

Bank Guarantee

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

L/C

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

SKBDN

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Cash

Current Account

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Time Deposit

Bank Name #1 Mandiri	Bank Name #2 Bank Negara Indonesia	Bank Name #3 Bank Negara Indonesia
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Others

Payroll

Bank Name #1 Mandiri	Bank Name #2 Bank Negara Indonesia	Bank Name #3 Bank Negara Indonesia
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CMS

Bank Name #1 Mandiri	Bank Name #2 Bank Negara Indonesia	Bank Name #3 Bank Negara Indonesia
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EDC

Bank Name #1 Mandiri	Bank Name #2 Bank Negara Indonesia	Bank Name #3 Bank Negara Indonesia
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Forex

Bank Name #1 Mandiri	Bank Name #2 Bank Negara Indonesia	Bank Name #3 Bank Negara Indonesia
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FUNDINGS

No.	Kebutuhan Pendanaan	Jangka Waktu	Nominal	Description
1	Capex 2019	96 Bulan	Rp. 5,000,000,000,000.00	



SERVICES

No.	Service Name	Service Target	Service Description
1	Vendor Supplier Financing	Bulan	
	# DIVISI KREDIT RITEL	# DIVISI TRANSACTION BANKING	



ESTIMATED FINANCIAL

Direct Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
KI	IDR	5,000,000	1,000,000	20.0 %
	Valas	0	0	0 %
KMK	IDR	0	0	0 %
	Valas	0	0	0 %

Indirect Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Bank Guarantee	IDR	2,000,000	500,000	25.0 %
	Valas	0	0	0 %
L/C	IDR	0	0	0 %
	Valas	0	0	0 %
SKBDN	IDR	0	0	0 %
	Valas	0	0	0 %

Cash

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
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Current Account	IDR	4,500,000	700,000	<div><div></div></div>	15.6 %
	Valas	0	0		0 %
Time Deposit	IDR	25,000,000	4,000,000	<div><div></div></div>	16.0 %
	Valas	0	0		0 %

Others

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion	
Payroll	IDR	5,109,000	1,000,000	<div><div></div></div>	19.6 %
	Valas	0	0		0 %
CMS	IDR	0	0		0 %
	Valas	0	0		0 %
EDC	IDR	0	0		0 %
	Valas	0	0		0 %
Forex	IDR	0	0		0 %
	Valas	50	20	<div><div></div></div>	40.0 %



INITIATIVE & ACTION PLAN

No.	Initiatives	Action Plans	Description
1	Vendor Supplier Financing	August 2019	PKS dan peningkatan utilisasi fasilitas

2. Telkom Akses



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Kota Bandung

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Peak



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- Rahmah - I Made Suka
-
- Rizal - Teguh Tofani
-



FACILITIES BANKING

Direct Loan

Notes : #All values in million.

KI	IDR	0	0 %
	Valas	0	0 %
KMK	IDR	0	0 %
	Valas	0	0 %

Indirect Loan

Notes : #All values in million.

Bank Guarantee	IDR	0	0 %
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Valas	0	0 %	
L/C	IDR	0	0 %
	Valas	0	0 %
SKBDN	IDR	0	0 %
	Valas	0	0 %
Cash			
Notes : #All values in million.			
Current Account	IDR	0	0 %
	Valas	0	0 %
Time Deposit	IDR	0	0 %
	Valas	0	0 %
Others			
Notes : #All values in million.			
Payroll	IDR	0	0 %
	Valas	0	0 %
CMS	IDR	0	0 %
	Valas	0	0 %
EDC	IDR	0	0 %
	Valas	0	0 %
Forex	IDR	0	0 %
	Valas	0	0 %



WALLET SHARE ANALYSIS

Direct Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
KI	0	0	0%
KMK	0	0	0%

Indirect Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Bank Guarantee	0	0	0%
L/C	0	0	0%
SKBDN	0	0	0%

Cash

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Current Account	0	0	0%

Facility	Total	BRI Nominal	BRI Portion
Time Deposit	0	0	0%

Others

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Payroll	0	0	0%
CMS	0	0	0%
EDC	0	0	0%
Forex	0	0	0%



COMPETITION ANALYSIS

Direct Loan

KI

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

KMK

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Indirect Loan

Bank Guarantee

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

L/C

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

SKBDN

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Cash

Current Account

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Time Deposit

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Others

Payroll

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

CMS

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

EDC

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Forex

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia



FUNDINGS



SERVICES

No.	Service Name	Service Target	Service Description
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ESTIMATED FINANCIAL

Direct Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
KI	IDR	0	0	0 %
	Valas	0	0	0 %
KMK	IDR	0	0	0 %
	Valas	0	0	0 %

Indirect Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Bank Guarantee	IDR	0	0	0 %
	Valas	0	0	0 %
L/C	IDR	0	0	0 %
	Valas	0	0	0 %
SKBDN	IDR	0	0	0 %
	Valas	0	0	0 %

Cash

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Current Account	IDR	0	0	0 %
	Valas	0	0	0 %
Time Deposit	IDR	0	0	0 %
	Valas	0	0	0 %

Others

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Payroll	IDR	0	0	0 %
	Valas	0	0	0 %
CMS	IDR	0	0	0 %
	Valas	0	0	0 %
EDC	IDR	0	0	0 %
	Valas	0	0	0 %
Forex	IDR	0	0	0 %
	Valas	0	0	0 %



INITIATIVE & ACTION PLAN

No. Initiatives

Action Plans Description

2. Telkomsel



GROUP OVERVIEW

Global Rating

Fitch_AA+ Investment Grade

Domestic Rating

idAAA

Address

Bandung, Jawa Barat

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Kota Bandung

Industry

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Industry Trend

Peak



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- Rahmah - I Made Suka
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- Rizal - Teguh Tofani
-



FACILITIES BANKING

Direct Loan

Notes : #All values in million.

KI	IDR	0	0 %
	Valas	0	0 %
KMK	IDR	0	0 %
	Valas	0	0 %

Indirect Loan

Notes : #All values in million.

Bank Guarantee	IDR	0	0 %
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Valas	0	0 %	
L/C	IDR	0	0 %
	Valas	0	0 %
SKBDN	IDR	0	0 %
	Valas	0	0 %
Cash			
Notes : #All values in million.			
Current Account	IDR	0	0 %
	Valas	0	0 %
Time Deposit	IDR	0	0 %
	Valas	0	0 %
Others			
Notes : #All values in million.			
Payroll	IDR	0	0 %
	Valas	0	0 %
CMS	IDR	0	0 %
	Valas	0	0 %
EDC	IDR	0	0 %
	Valas	0	0 %
Forex	IDR	0	0 %
	Valas	0	0 %



WALLET SHARE ANALYSIS

Direct Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
KI	0	0	0%
KMK	0	0	0%

Indirect Loan

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Bank Guarantee	0	0	0%
L/C	0	0	0%
SKBDN	0	0	0%

Cash

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Current Account	0	0	0%

Facility	Total	BRI Nominal	BRI Portion
Time Deposit	0	0	0%

Others

Notes : #All values in million.

Facility	Total	BRI Nominal	BRI Portion
Payroll	0	0	0%
CMS	0	0	0%
EDC	0	0	0%
Forex	0	0	0%



COMPETITION ANALYSIS

Direct Loan

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Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

KMK

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Indirect Loan

Bank Guarantee

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

L/C

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

SKBDN

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Cash

Current Account

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Time Deposit

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Others

Payroll

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

CMS

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

EDC

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia

Forex

Bank Name #1	Bank Name #2	Bank Name #3
Mandiri	Bank Negara Indonesia	Bank Negara Indonesia



FUNDINGS



SERVICES

No.	Service Name	Service Target	Service Description
-----	--------------	----------------	---------------------



ESTIMATED FINANCIAL

Direct Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
KI	IDR	0	0	0 %
	Valas	0	0	0 %
KMK	IDR	0	0	0 %
	Valas	0	0	0 %

Indirect Loan

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Bank Guarantee	IDR	0	0	0 %
	Valas	0	0	0 %
L/C	IDR	0	0	0 %
	Valas	0	0	0 %
SKBDN	IDR	0	0	0 %
	Valas	0	0	0 %

Cash

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Current Account	IDR	0	0	0 %
	Valas	0	0	0 %
Time Deposit	IDR	0	0	0 %
	Valas	0	0	0 %

Others

Notes : #All values in million.

Facility	Currency	Projection Customer	Target BRI	Portion
Payroll	IDR	0	0	0 %
	Valas	0	0	0 %
CMS	IDR	0	0	0 %
	Valas	0	0	0 %
EDC	IDR	0	0	0 %
	Valas	0	0	0 %
Forex	IDR	0	0	0 %
	Valas	0	0	0 %



INITIATIVE & ACTION PLAN

No. Initiatives

Action Plans Description

CUSTOMER PROFITABILITY ANALYSIS

CPA Existing

SIMPANAN

Keterangan	Total
Saldo	0
Ratas Harian Saldo	0
Fee Based Income	0
Beban Bunga	0
Beban Bunga Akumulasi	0

PINJAMAN

Keterangan	Total
Baki Debet	0
Ratas Harian Baki Debet	0
Plafond	0
Kelonggaran tarik	0
Fee Based Income	0
Pendapatan bunga	0
Pendapatan bunga akumulasi	0
Trade Finance	
Outstanding	0
Fee Based Income Trade Finance	0
Lainnya	
Fee Based Income	0

LABA RUGI

Keterangan	Total
Total Pendapatan Bunga	0
Pendapatan Bunga	0
Pendapatan FTP	0
Total Beban Bunga	0
Beban Bunga	0
Beban Bunga FTP	0
NII	0

Keterangan	Total
NII Dengan FTP	0
Fee Based	0
Jasa Perkreditan*	0
Jasa Simpanan*	0
Jasa Transaksi Bisnis Internasional*	0
Jasa Transfer*	0
Provisi	0
Total Biaya Operasional	0
Beban Administrasi & Umum*	0
Beban Operasional Lain*	0
Beban Personalia*	0
PPAP	0
Laba Rugi Sebelum Modal Tanpa FTP	0
Laba Rugi Sebelum Modal Dengan FTP	0
Total Biaya Modal	0
Laba rugi tanpa FTP	0
Laba rugi dengan FTP	0

CPA Projection

ASSUMPTION

Kurs USD : 14,093

No	FTP	IDR (%)	Valas (%)
1	FTP Simpanan	8.25 %	3.00 %
2	FTP Pinjaman	8.95 %	3.35 %

SIMPANAN

Keterangan	IDR	Valas	Total
Saldo	0	0	0
Ratas Harian Saldo	0	0	0
Fee Based Income	1,450	0	1,450
Beban Bunga	0	0	0
Beban Bunga Akumulasi	0	0	0

PINJAMAN

Keterangan	IDR	Valas	Total
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Baki Debet	1,984,000	0	1,984,000
Ratas Harian Baki Debet	1,500,000	0	1,500,000
Plafond	3,700,000	0	3,700,000
Kelonggaran tarik	1,716,000	0	1,716,000
Fee Based Income	1,704	0	1,704
Pendapatan bunga	138,750	0	138,750
Pendapatan bunga akumulasi	138,750	0	138,750
Trade Finance			
Outstanding	0	0	0
Fee Based Income Trade Finance	0	0	0
Lainnya			
Fee Based Income	4,299	0	4,299

LABA RUGI

Keterangan	Total
Total Pendapatan Bunga	262,500
Pendapatan Bunga	138,750
Pendapatan FTP	123,750
Total Beban Bunga	134,250
Beban Bunga	0
Beban Bunga FTP	134,250
NII	140,500
NII Dengan FTP	128,250
Fee Based	12,600
Jasa Perkreditan*	0
Jasa Simpanan*	0
Jasa Transaksi Bisnis Internasional*	0
Jasa Transfer*	350
Provisi	12,250
Total Biaya Operasional	6,443
Beban Administrasi & Umum*	1,014
Beban Operasional Lain*	2,015

Beban Personalia*	3,414
PPAP	300,000,000,000,000
Laba Rugi Sebelum Modal Tanpa FTP	-299,999,999,853,343
Laba Rugi Sebelum Modal Dengan FTP	-299,999,999,865,593
Total Biaya Modal	0
Laba rugi tanpa FTP	-299,999,999,853,343
Laba rugi dengan FTP	-299,999,999,865,593