

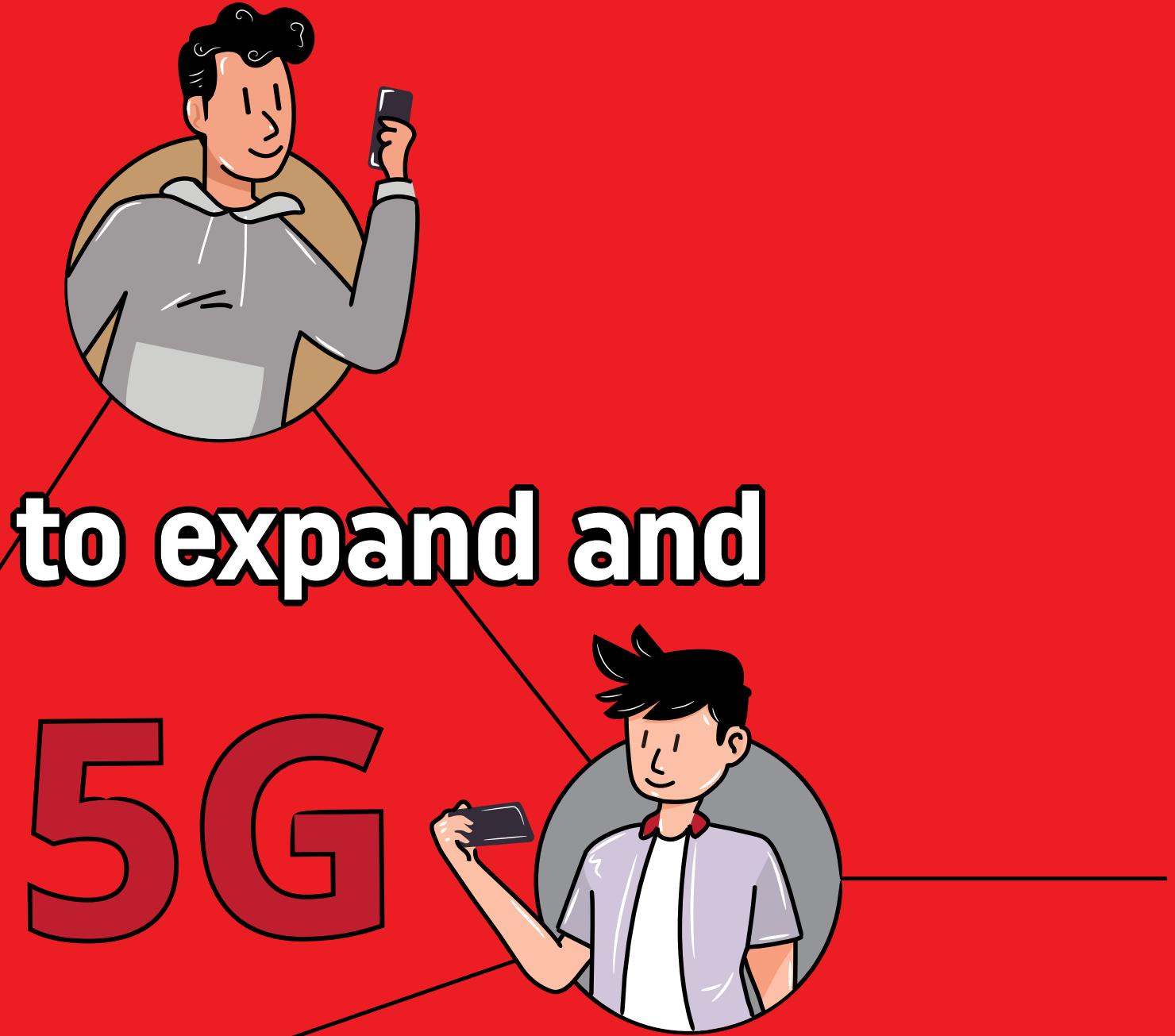
SHAPING THE FUTURE OF DIGITAL INDONESIA

Building on the initiatives of previous years,

Telkomsel continued to enrich its digital business

to shape the future through
internal collaboration,
synergies, and partnerships
within the digital ecosystem
at large.





to expand and

5G

At the same time, Telkomsel strove to improve customer experience and satisfaction as key drivers of long-term success.

(in billion rupiah)

DIGITAL BUSINESS REVENUE

58,237

↑ 23.1%

DATA **50,550**

↑ 22.3%

DIGITAL SERVICES **7,687**

↑ 29.0%

(in million)

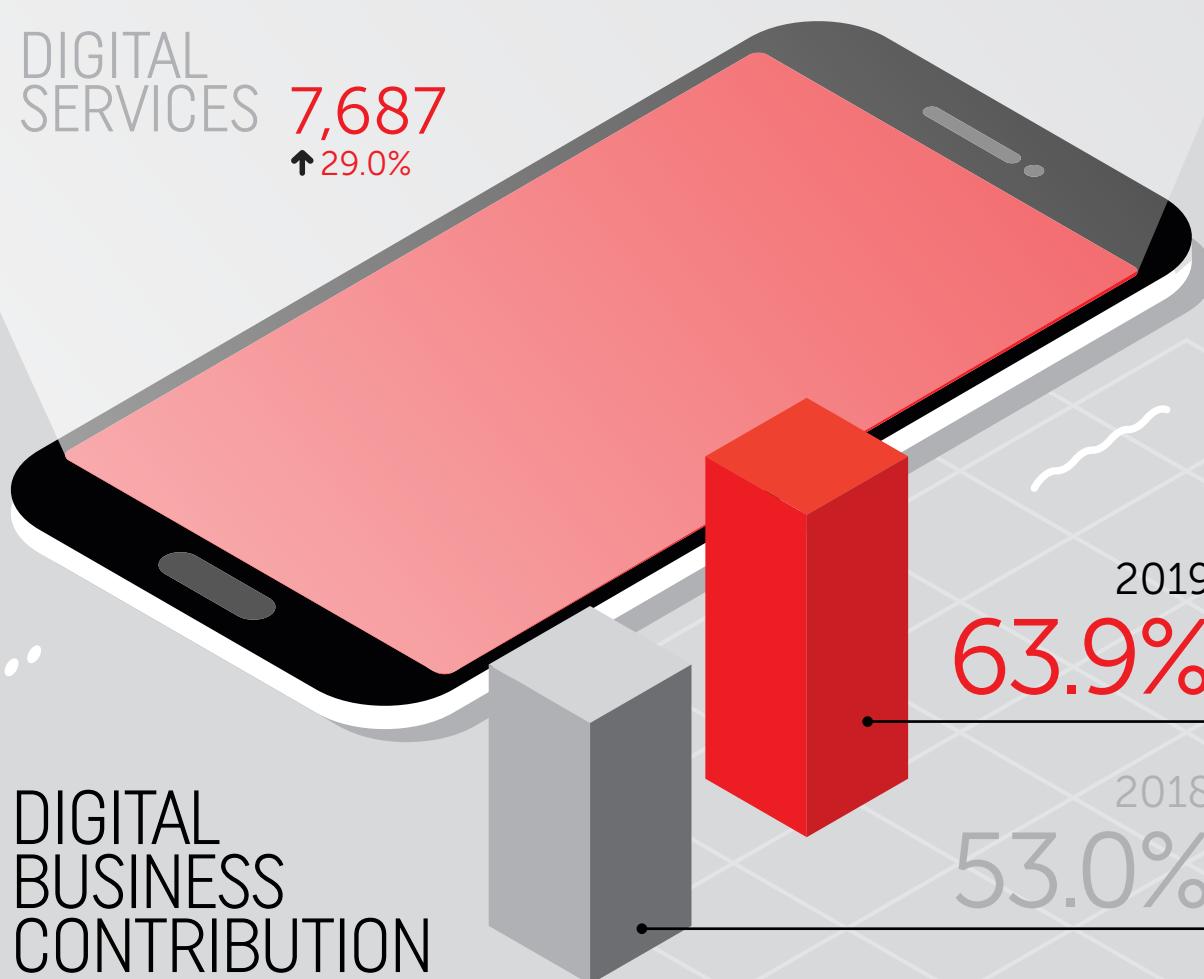
DATA USERS

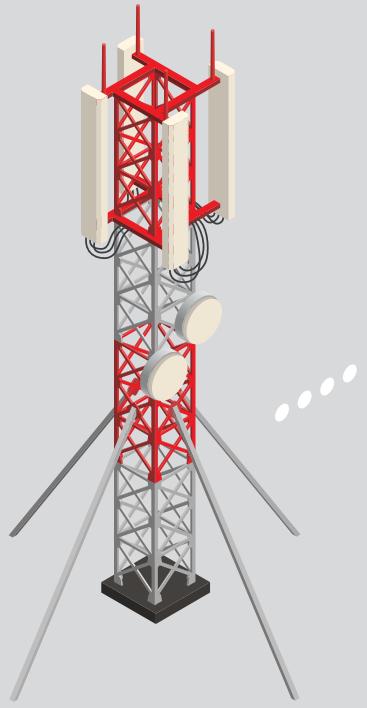
110.3

↑ 3.5%

LTE USERS **88.3**

(in million) ↑ 61.3%





TOTAL BTS
212,235

↑ 12.2%

3G/4G BTS
161,938
↑ 16.7%

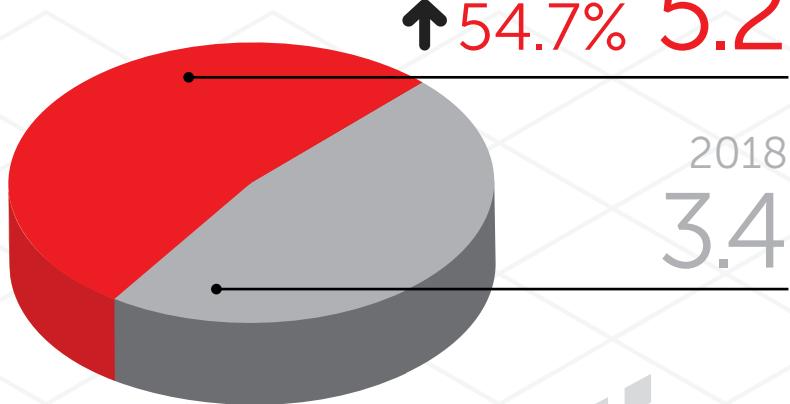


2019 IMPROVED MOMENTUM

Telkomsel has successfully delivered
growth and revenue from data
supported by solid digital products
and services offerings, as shown by
improved momentum in 2019.

(in gigabyte)

CONSUMPTION/
DATA USER



(in terabyte)

PAYOUT

6,715,227 ↑ 53.6%

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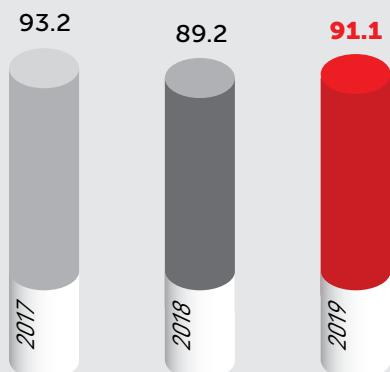
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KEY PERFORMANCE

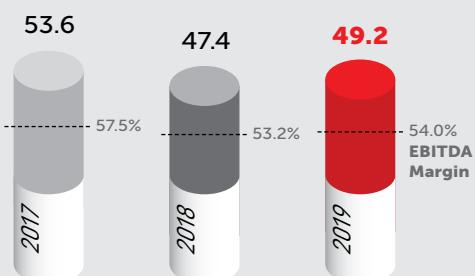
Revenues

in trillion Rupiah



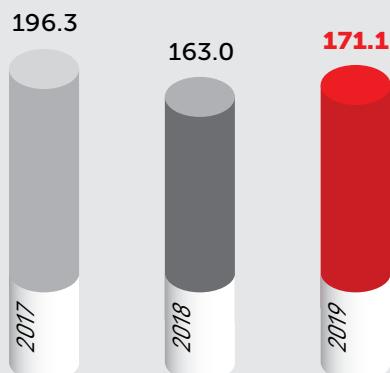
EBITDA & EBITDA Margin

in trillion Rupiah



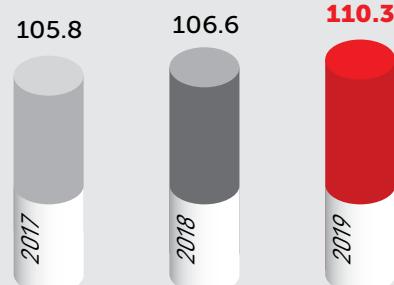
Total Customer Base

in million

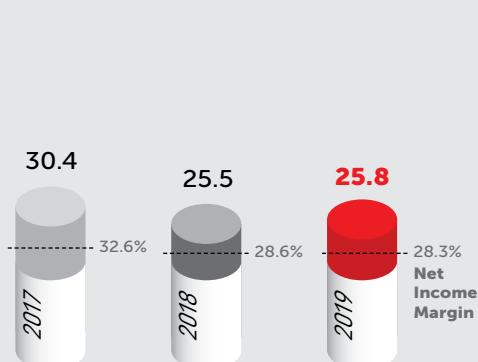


Data Users

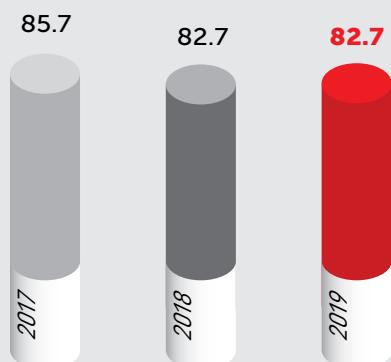
in million



**Net Income &
Net Income Margin**
in trillion Rupiah



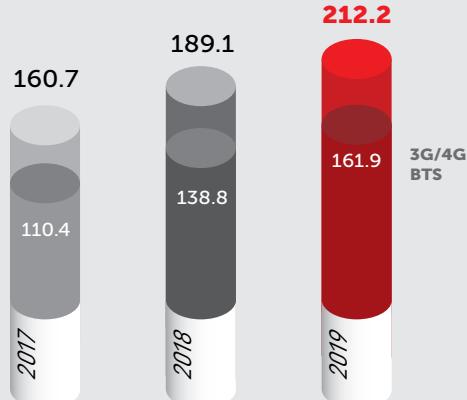
Total Assets
in trillion Rupiah



Total BTS Roll-Out
in thousand



**Total BTS On-Air &
Total 3G/4G BTS**
in thousand



FINANCIAL HIGHLIGHTS

Description (in billion Rupiah)	2019	2018	2017	2016	2015
Balance Sheet					
Current Assets	18,657	16,836	21,098	28,818	25,660
Fixed Assets	55,229	56,899	56,074	54,259	54,112
Other Non - Current Assets	8,844	8,916	8,576	6,704	4,314
Total Assets	82,730	82,650	85,748	89,781	84,086
Current Liabilities	20,892	20,737	23,031	21,891	20,020
Non-Current Liabilities	12,629	10,767	8,587	8,520	12,565
Equity	49,209	51,147	54,130	59,370	51,502
Total Liabilities and Equity	82,730	82,650	85,748	89,781	84,086
Profit and Loss					
Revenues	91,088	89,246	93,217	86,725	76,055
Expenses (Include Depreciation & others)	56,134	54,707	53,164	49,502	46,377
EBITDA	49,218	47,439	53,592	49,781	42,602
Net Income	25,799	25,536	30,395	28,195	22,368
Cash Flows					
Cash Flows from Operating Activities	41,478	36,910	39,571	42,805	36,359
Cash Flows for Investing Activities	(13,448)	(16,095)	(13,984)	(12,794)	(12,951)
Cash Flows from (for) Financing Activities	439	2,998	(710)	(4,731)	2,077
Cash Dividend	(26,382)	(27,865)	(34,010)	(19,401)	(21,533)
Cash and Cash Equivalents at End of Year	8,583	6,497	10,548	19,681	13,802
Financial Ratios					
EBITDA Margin ¹	54%	53%	57%	57%	56%
Net Income Margin ²	28%	29%	33%	33%	29%
Return on Assets ³	31%	30%	35%	32%	27%
Return on Equity ⁴	51%	49%	54%	51%	43%

Notes:

1. EBITDA divided by Revenues
2. Net Income divided by Revenues
3. Net Income divided by Average Total Assets
4. Net Income divided by Average Total Equity

OPERATIONAL HIGHLIGHTS

	2019	2018	2017	2016	2015
Customers - in thousands					
Postpaid	6,376	5,400	4,739	4,180	3,509
Prepaid	164,729	157,587	191,583	169,740	149,131
Total	171,105	162,988	196,322	173,920	152,641
Legacy Business Drivers					
MoU Total - in billion minutes	179	207	212	232	225
SMS Total - in billion units	54	77	135	183	219
Core Business Drivers					
Data-enabled Users - in thousands	110,253	106,553	105,808	84,729	73,887
Data Payload - in TB	6,715,227	4,373,077	2,168,245	958,733	492,245
ARPU - in thousand Rupiah					
Blended	46	41	43	45	43
Network Data - units					
Total BTS-2G	50,297	50,310	50,324	50,344	48,394
Total BTS-3G/4G	161,938	138,771	110,381	78,689	54,895
Total BTS	212,235	189,081	160,705	129,033	103,289
Employee Data					
Total Employees (incl. subs & associated co)	5,465	5,535	5,461	5,191	4,902

2019 EVENT HIGHLIGHTS

January

MAXSTREAM AND ASTRO PRESENTED AN ORIGINAL PRODUCTION, "NAWANGSIH"

Telkomsel's video streaming application, MAXstream through MAXstream Original, once again presented original content in the form of serial "Nawangsih", in an effort to improve its user experience. Besides continuing to provide quality digital video content for its users, MAXstream also strives to hone the nation's creative talents by using our platform to showcase their work to the wider public.



February



WOW! WINNERS OF THE NEXTDEV WON AWARD AT THE 2019 MOBILE WORLD CONGRESS

Habibi Garden, the winner of Telkomsel's Corporate Social Responsibility (CSR) program The NextDev 2016, successfully won an award at the prestigious annual Mobile World Congress (MWC) 2019. Specifically, Habibi Garden won the Best 5 award at the 2019 Global Mobile (GLOMO) Awards for its social impact contribution for Indonesia through agriculture.

EXCITING & INTERESTING #BHAYPLASTIK DAY AT TSO

Telkomsel launched the #BhayPlastik Day green campaign on February 19, which was held at the Telkomsel Smart Office Diorama. This event was not only aimed to reduce plastic waste, but also brought in a number of recycling communities to teach employees how to recycle materials into useful products.



March



EXCITING HACKATHON AT UNPAD, AND KICK OFF OF THE NEXTDEV 2019

The Nextdev Telkomsel, in collaboration with Padjajaran University, held the first Hackathon to catalyze innovations and stimulate the development of students as well as their careers. The event, themed "Respectacular Unpad Hackathon Weekend", was held on March 22-23, 2019 at Bale Santika, Padjadjaran University, Jatinangor. The winner with the best digital product was entitled to application development assistance funds of Rp100 million.

April

THE PATRIOT DIGITAL VILLAGE PROGRAM FROM TELKOMSEL MAKES VILLAGES COOL

Telkomsel, through its CSR program called Patriot Digital Village, collaborated with Mobisaria (a rural digital platform) to initiate the formation of a digital literacy community. This program aims to create local heroes in the form of technology-literate Patriots, thus creating a new work opportunities in the digital age and helping community businesses as well as micro, small and medium enterprises (MSMEs). This program was launched by West Java Governor Ridwan Kamil, Telkomsel Human Capital Management Director Irfan A. Tachrir and Mobisaria CEO Dadang Geminar at Gedung Sate, Bandung on April 1, 2019.



April

SPREADING HAPPINESS IN THE MONTH OF RAMADAN

Director of Finance Heri Supriadi symbolically handed over dates to representatives of the 20 mosques designated as aid recipients at the Ramadan Takjil Date Handover event held at the Tarqiyah Taqwa TSO Mosque, Tuesday on April 30, 2019.



Rp500 MILLION FOR THE WINNERS OF THE DUNIA GAMES PRO LEAGUE GRAND FINAL

Telkomsel's gaming news portal and game voucher sales platform, Dunia Games, held the grand final of the Dunia Games Pro League (DGPL) on April 27, 2019 at the Dunia Games eSports Stadium, Jakarta. The DGPL Tournament consisted of a Free Fire game competition attended by twelve of the best professional teams in Indonesia who competed for total prizes of more than Rp 500 million. The DGPL Tournament is a part of the Dunia Games League and the Dunia Games Campus League series, two of the largest eSports league tournament in Indonesia.

May

TELKOMSEL FORMED TMI, A WHOLLY-OWNED SUBSIDIARY TO SUPPORT INVESTMENT ACTIVITIES AND NEW STRATEGIC PARTNERSHIPS WITH STARTUPS

Telkomsel reiterated its commitment to accelerate the development of digital ecosystems in Indonesia with strategic funding for early growth stage startups through its wholly-owned subsidiary, named Telkomsel Mitra Innovation (TMI), in collaboration with MDI Ventures Telkom and Singtel Innov8, a Singtel corporate venture capital. TMI is expected to enable access to various exciting new opportunities in the technology sector.



June

LINKAJA GRAND LAUNCH, SOE COLLABORATION FOR THE COUNTRY

LinkAja was officially launched on June 30, 2019 under PT Fintek Karya Nusantara to LinkAja, a collaboration of State Owned Enterprises (SOEs) 'From and For Indonesia', is the only fintech supported by a variety of cross-sector businesses including banking, insurance, and oil. The inauguration was carried out by Indonesian Vice President Jusuf Kalla, SOE Minister Rini Soemarno, Transportation Minister Budi Karya Sumadi, Minister of Communication and Information Rudiantara and the Managing Directors of several SOEs.



TURNING 24 IN THE SPIRIT OF TRANSFORMATION

As it came closer to the quarter century mark, Telkomsel was infused with the spirit of transformation, leveraging momentum of its anniversary celebration as a catalyst for change and transformation to drive the Acceleration of the Country.

T-PERPUSTAKAAN, TELKOMSEL'S DIGITAL LIBRARY

Telkomsel introduced T-Perpus to book lovers in Indonesia on June 29, 2019. T-Perpus is a digital library created by Telkomsel in collaboration with Gramedia. With the tagline "Knowledge at Your Fingertips", T-Perpus make it easier for users to access and read their favorite books.

SIAGA RAFI 2019, IN PREPARATION FOR EID AL-FITR

Approaching eid al-fitr 2019, Telkomsel prepared GraPARI outlets and mobile services in 215 homecoming routes, including 342 tourist spots, 508 GraPARI Telkomsel Siaga, 493 Mobile GraPARI (comprises 324 cars and 169 motorbikes), 111 digital self service - MyGraPARI, 831 distributor partner service offices, and 3,779 Standby Outlets to ensure the quality of communication and Telkomsel's services during this period.



July

DMOBXLAB, A COOL COLLABORATION BETWEEN TELKOMSEL AND ZTE

The DMobXLab soft launch was carried out by HCM Director Irfan A. Tachrir and ZTE representatives in July. DMobXLab is Telkomsel's innovation lab for the acceleration of Industry 4.0 while simultaneously encouraging the advancement of the digital industry in Indonesia.



September



TELKOMSEL SUPPORTED THE LAUNCH OF LINKAJA SYARIAH IN LINE WITH ISLAMIC LIFESTYLE TRENDS

Telkomsel, through its LinkAja business unit, signed a partnership with the National Sharia Finance Committee (KNKS) to launch LinkAja Syariah, a digital money platform in accordance with Islamic financial principles. The signing was carried out in conjunction with the opening of the Islamic Digital Day event, which was held at the Jakarta Financial Club on September 16.

August



SPREADING HAPPINESS THROUGH RELIGIOUS SACRIFICES

In the moment of Eid al-Adha 10 Dzulhijjah 1440H, the expanded Telkomsel family once again shared meat from sacrificial animals in one of its regular Corporate Social Responsibility (CSR) sharing programs, handing over a total of 751 sacrificial animals, consisting of 631 goats / sheep and 120 head of cattle, which was symbolically given by President Director Emma Sri Martini to the DKM of Al-Murthado Mosque on August 9. This aid was distributed to 505 locations around Telkomsel service offices, BTS locations, Hajj dormitories, and social partners / institutions throughout Indonesia.



TOP INDONESIAN E-GAME PLAYERS COMPETED AT GOLDEN TICKET 2019

Dunia Games held the Golden Ticket Grand Final Tournament e-games event on September 28 in Jakarta. A total of 12 e-sports teams competed on this Free Fire mobile game, which is one of the highest rated game applications in Indonesia. Held in partnership with Garena as the Free Fire application developer, this event is expected to encourage the emergence of professional, globally competitive e-gamers.

TELKOMSEL DELIVERED ABUNDANT EXCITEMENT AT THE OH MY GIG FESTIVAL

Telkomsel held the Oh My Gig (OMG) festival at Senayan Jakarta as a form of its commitment to encourage the digital lifestyle of its customers by delivering quality music, films and mobile games for them to experience. A highly popular girl band from South Korea appeared as the main star at the OMG festival, which aims to attract the attention of the younger generation as a segment targeted by Telkomsel.



DUNIA GAMES OFFICIALLY RELEASED 'LORD OF ESTERA'

Dunia Games, which is one of Telkomsel's digital lifestyle services, released its newest e-game, Lord of Estera. As an RPG (role-playing game) online mobile game application, Lord of Estera has a variety of game modes, characters, and in-app purchases. Lord of Estera, which is Dunia Games' second game, can be downloaded via the Google Play Store for Android-based devices and the App Store for iOS devices and does not require devices with high specifications.

October



TELKOMSEL LAUNCHED BY.U, THE FIRST END-TO-END DIGITAL PREPAID CELLULAR SERVICE IN INDONESIA
Telkomsel officially launched by.U, the first digital prepaid cellular service in Indonesia that provides an end-to-end digital experience for all telecommunications needs, from choosing a number to getting a SIM card, topping-up balance and quota, and making payment. by.U was developed specifically for the Gen Z segment in Indonesia which is continuously online, and aimed to accommodate them through integrated services based on fully customizable digital applications.

November

TELKOMSEL LAUNCHED VARIOUS CONTENT ON HBO GO THROUGH MAXSTREAM

Telkomsel in collaboration with Warner Media Entertainment has now made HBO Go available on the one-stop video portal MAXstream, which was officially launched on November 15 at the Senayan City Atrium. The collaboration made Telkomsel the first cellular operator to deliver HBO GO services in Indonesia, enabling its customers to enjoy the entire collection of HBO blockbuster shows and films anytime, anywhere, with a variety of special Data package options.



APPROACHING CHRISTMAS AND NEW YEAR, TELKOMSEL GUARANTEES SUPERIOR NETWORK QUALITY

In an effort to maintain superior Voice and Data quality during the 2019 Christmas and 2020 New Year period, Telkomsel Network Directorate carried out various activities including holding a series of Drive Test and Network Inspection (DTNI). This year, DTNI focused on Super Crowds and the Toll Road Network, which had just been formalized by the government. The aim is to ensure that Telkomsel customers can enjoy excellent experience along toll roads, rest areas and exit tolls with regard to both Voice and Data access services.

TELKOMSEL SUCCESSFULLY TRIALLED 5G NETWORK IN BATAM

Telkomsel successfully tested its 5G network in Batam, Riau Islands with the first video call using a 5G connection between Telkomsel officials and the President Director of Ericsson Indonesia, Jerry Soper. A 5G speed test with Oppo Reno 5G was also successfully held. In the future, 5G technology is expected to provide many benefits for national industrial development.

December



FIVE OF INDONESIA'S BEST STARTUPS SHOWCASED BRILLIANT CREATIONS AT THE 2019 NEXTDEVSUMMIT

The NextDev 2019, as a program that searches for and helps develop Indonesia's best technology startups in the social impact field, presented five finalists as the best startups, namely Benihbaik.com, Binar Academy, Ravenry, Mother and Crowde. Ravenry, Mother and Crowde later emerged as the winners, winning development funds amounting to IDR 100 million each, and the opportunity to go for training at the Huawei Global Training Center in Hangzhou, China.

SUPPORTING THE DIGITAL LIFESTYLE FOR ALL, MAXSTREAM PRESENTED THE 'ISYARAT' SERIES
MAXstream presented an interesting and inspiring series called "Isyarat", a family drama based on the true story of the struggle of Angkie Yudistia, founder and CEO of Thisable Enterprise, a company specialising in supporting Indonesians with disabilities. Angkie was recently selected to be Special Staff to President Joko Widodo during the 2019-2024 period. This series focuses on how Angkie, who is deaf, is nonetheless able to overcome her disabilities to become an inspiration for the people of Indonesia.



AWARDS & ACCOLADES



WSIS Prizes 2019
Champion of WSIS Prizes 2019 -
ICT Applications (e-Agriculture)



WSIS Prizes 2019
Champion of WSIS Prizes 2019 -
ICT Applications (e-Business)

TELKOMSEL
WON A
TOTAL OF 56
NATIONAL AND
INTERNATIONAL
AWARDS IN 2019
IN A VARIETY OF
CATEGORIES

These prestigious achievements reflect Telkomsel's commitment to continuous excellence in business and customer service, maintaining a good corporate image, and delivering on its corporate social responsibility.



Frost and Sullivan 2019
Digital Service Provider of
the Year 2019

Asia's Best Employer Brand
Awards 2019
Asia's Best Employer Brand
Awards 2019



Telecom Asia Awards 2019
Most Innovative Approach to
Mobile Security



Telecom Asia Awards 2019
Most Innovative Customer
Service Technology (My
Telkomsel) - Finalist



Telecom Asia Awards 2019
Most Innovative IoT Project
(INTANK) - Finalist





World Branding
Award 2019
Brand of the Year 2019

Red Hat APAC Innovation
Awards 2019
Digital Transformation



Frost and Sullivan 2019
Indonesia Mobile Data Service
Provider of the Year



Frost and Sullivan 2019
Indonesia Telecom Service
Provider of the Year



Influential Brand
Awards 2019
Top Brand
Telecommunication

Indonesia Best Brand Awards 2019

Platinum Winner - Sim Card simPATI/
Applications (e-Agriculture)



Corporate Image

Indonesia WOW Brand 2019	Gold Champion - Operator Seluler
PR Indonesia Awards 2019	Platinum Winner - Perusahaan Swasta Non Tbk.
Selular Awards 2019	Excellence in Performance - Irfan A. Tachrir, Director Human Capital Management
Selular Awards 2019	Excellence in Media - Denny Abidin, VP Corporate Communications
Corporate Image Award 2019	Corporate Image Award - Mobile Operator
Indonesia Most Innovative Business Award 2019	Most Innovative Business - Telecommunication
BrandZ Most Valuable Indonesian Brands 2019	Top 3 Most Valuable Indonesian Brands 2019
RRI BUMN Award 2019	Gold Winner in Market Dominance
RRI BUMN Award 2019	Gold Winner in Brand Strength
RRI BUMN Award 2019	Gold Winner in Social Economy Contribution
BUMN Awards 2019	Top 10 Popular SOE Subsidiaries - Telecommunication
PR Indonesia Awards 2019	The Most Popular Leader in Social Media
World Branding Award 2019	Brand of the Year 2019

Frost and Sullivan 2019

Frost and Sullivan 2019

Influential Brand Awards 2019

Kementerian KOMINFO Awards 2019

Indonesia Mobile Data Service Provider of the Year

Indonesia Telecom Service Provider of the Year

Top Brand Telecommunication

Telecommunications Provider with the Broadest Network, Highest Quality of Services, and Highest National Telecommunications Taxpayer in 2019

Corporate Social Responsibility

PR Indonesia Awards 2019	Gold Winner - Program CSR Community Based Development Telkomsel "The NextDev"
WSIS Prizes 2019	Champion of WSIS Prizes 2019 - ICT Applications (e-Business)
WSIS Prizes 2019	Champion of WSIS Prizes 2019 - ICT Applications (e-Agriculture)
Selular Awards 2019	Best Social Contribution Program (Baktiku Negeriku)
Indonesia's Corporate Social Initiative Award 2019	Top 5 Social Marketing Program - Patriot Desa Digital

Digital

PR Indonesia Awards 2019	Gold Winner - MyTelkomsel Application
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Digital Media

Inhouse Magazine Award 2019	The Best of E-Magazine for "POPCORN Telkomsel" - Silver Winner in National Private Company category
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Digital PR

TOP Digital PR Award 2019	TOP Digital PR Award in SIM Card Provider category
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Digital Services

Frost and Sullivan 2019	Digital Service Provider of the Year 2019
Selular Awards 2019	Best Digital Service

Emoney

Infobank Awards 2019	Best Overall Emoney Non Bank for TCASH
Infobank Awards 2019	1 st Rank Emoney Non Bank for TCASH

Enterprise

Telecom Asia Awards 2019	Most Innovative Approach to Mobile Security
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HCM

Top 100 Asia's Best Employer Brands 2019	Asia's Best Employer Brand in Telecommunication Industry
Indonesia Best Employer Brand Awards 2019	Best Employer Brand Award

IoT

Telecom Asia Awards 2019	Most Innovative IoT Project (INTANK) - Finalist
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IT

Red Hat APAC Innovation Awards 2019	Digital Transformation
Top IT Telco Award 2019	TOP Digital Implementation 2019 on Telecommunication Sector #Level Star 5
Top IT Telco Award 2019	TOP Wireless Internet Provider
Top IT Telco Award 2019	TOP Paket Data 2019
Top IT Telco Award 2019	TOP Leader on Digital Implementation - Emma Sri Martini (CEO)

Marketing

PR Indonesia Awards 2019	Silver Winner - Program Marketing PR Telkomsel "Join The Movement #BhayPlastik"
Infobank-MRI Better Brands Awards 2019	Better Brand Kategori SIM Card Brand <i>simPATI</i>
Infobank-MRI Better Brands Awards 2019	Better Brand Kategori Sim Card Brand Kartu AS
Marketing Award 2019	The Best in Market Driving Company - MAXStream
BUMN Track Awards 2019	The Best Branding Anak Perusahaan BUMN
BUMN Track Awards 2019	The Best Corporate Branding Anak Perusahaan BUMN
BUMN Track Awards 2019	The Best Digital Marketing Anak Perusahaan BUMN
Indonesia Best Brand Awards 2019	Platinum Winner for <i>simPATI</i> in SIMCARD GSM product category

Network

Selular Awards 2019	Best 4G Service
Broadband World Forum 2019	Best Wireless Broadband Solution

Public Relation

Telkom University Award 2019	1 st Best Corporate on Transformation in Communications
PR Indonesia Awards 2019	Gold Winner - Video Profile Telkomsel
PR Indonesia Awards 2019	Gold Winner - Program Corporate PR Telkomsel "Winning Today , Advancing The Nation"
PR Indonesia Awards 2019	Most Popular in Media subcategory Private Company non Tbk.

Product

Telecom Asia Awards 2019	Most Innovative Customer Service Technology (My Telkomsel) - Finalist
Digital Popular Brand Award 2019	Digital Popular Brand Award - Sim Card Pre-paid
Wonderful Indonesia Co-Branding Champion 2019	The Best Creative Product for Inbound Traveler
Indonesia's PR of the Year 2019	The Best Marketing PR Program 2019 - Launching Program by.U

INFORMATION TECHNOLOGY

Telkomsel received ISO/IEC 27001:2013 certification from BSI for operating an Information Security Management System that provides Billing, Rating and Charging, Service Management,

Order & Fulfillment Management, Customer Management (Prepaid, Postpaid, Customer Data Support), Supply Chain & Resource Management,

Sales & Channel Management, Business Intelligence Management, Financial Management, Messaging and Notification Management, Telco Network Infrastructure and

ISO CERTIFICATION

Customer Service



Telkomsel's GraPARI:

- Banda Aceh
- Batam Center
- Batam Penuin
- Belitung
- Bengkulu
- Binjai
- Dumai
- Jambi
- Kisaran
- Kualanamu
- Lampung
- Lhokseumawe
- Lubuk Linggau
- SKA Pekanbaru
- Meulaboh
- Ring Road City Walks Medan
- Muara Bungo
- Padang
- Padang Sidempuan

We are committed to providing the highest customer satisfaction in accordance with the International ISO 9001:2015 standard. This is the international standard for quality management, indicating that we have achieved consistency in

delivering high quality services and guaranteed customer satisfaction.

In 2019, we maintained ISO certification for 80 GraPARI, reflecting the quality of our maintenance.

- Palembang Icon
- Pekanbaru
- Sibolga
- Tanjung Balai Karimun
- Tanjung Pinang
- Tembilahan
- Center Point Medan
- Central Park Jakarta Barat
- Cianjur
- Cibubur
- Cilegon
- Dago Bandung
- Gandaria City Jakarta Selatan
- Wisma Alia
- Karawang
- Serang
- Sukabumi
- Terminal 3 Bandara Soetta
- Tasikmalaya
- Banyuwangi
- Denpasar
- Gresik
- Jember
- Kediri
- Kudus
- Kupang
- Kuta
- Madiun
- Malang
- Mataram
- Pondok Jati
- Probolinggo
- Purwokerto
- Renon
- Ciputra Semarang
- Semarang Pahlawan
- Solo
- Bukit Darmo Surabaya
- Surabaya Pemuda
- Tegal
- TTC HR Muhammad Surabaya
- WTC Surabaya
- Yogyakarta
- Ambon
- Banjarmasin
- Bontang
- Gorontalo
- Jayapura
- Kendari
- Makassar
- Manado
- Manado Town Square
- Manokwari
- Palangkaraya
- Palu
- Pare-Pare
- Pontianak
- Samarinda
- Sudirman Balikpapan
- Tarakan
- Timika

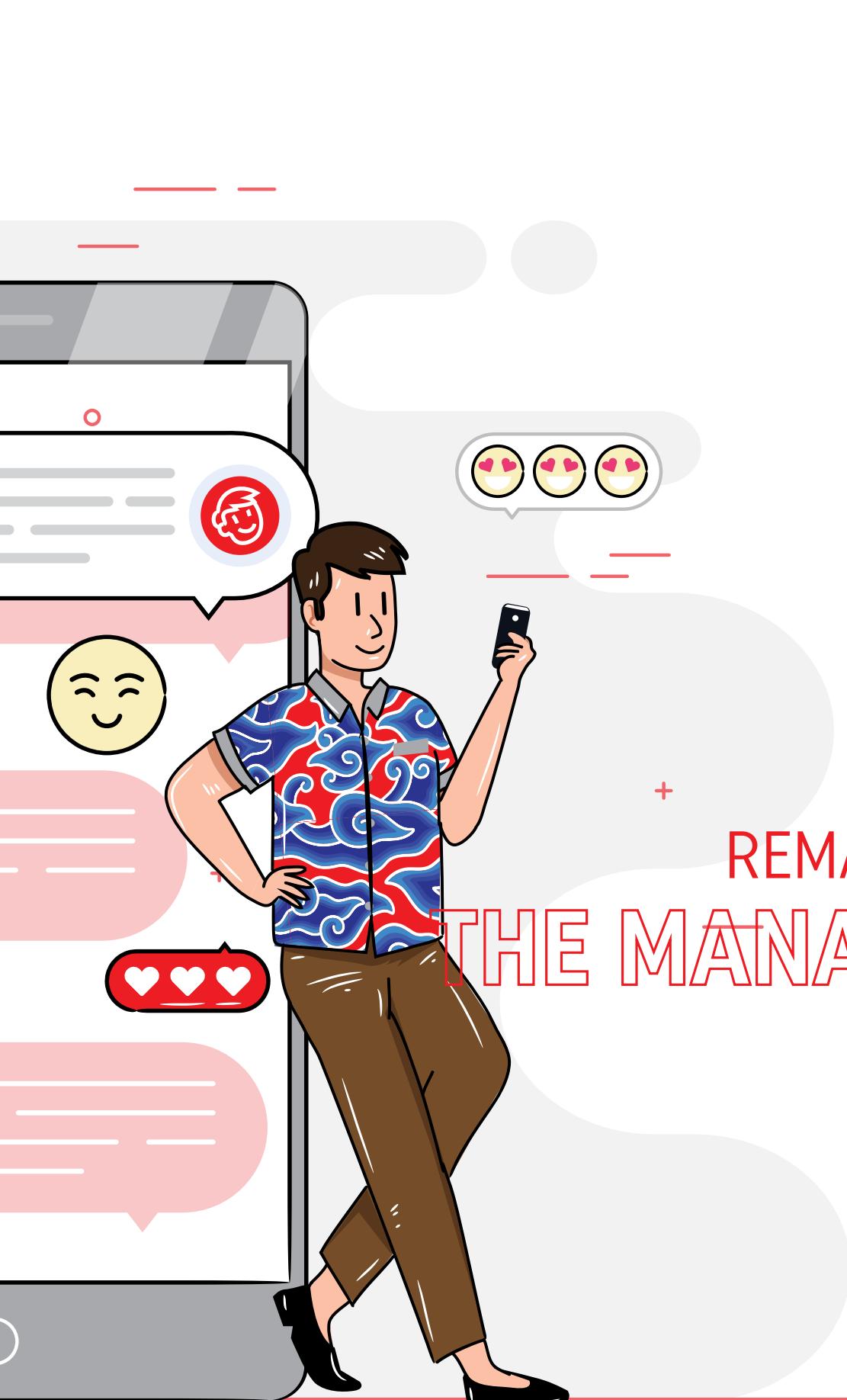
Surrounding Billing Environments. This is accordance with the ISMS/M01 Statement of Applicability v.10.1 dated July 2019 and valid through September 22, 2022.

In addition, Telkomsel also obtained ISO/IEC 20000-1:2011 certification, which covers the IT Directorate Service Management System consisting of Billing, Rating and Charging Service;

Supply Chain and Resource Management Service; and Service Management Service from the IT Directorate office and data center in Jakarta, Tangerang, Surabaya, Kalimantan, Pekanbaru, and Solo.

02





REMARKS FROM THE MANAGEMENT

REMARKS FROM THE PRESIDENT COMMISSIONER



THE INDONESIAN TELECOMMUNICATIONS
INDUSTRY MANAGED TO GROW IN 2019, AFTER
THE GOVERNMENT SIM CARD REGISTRATION WAS
EXERCISED IN THE PREVIOUS YEAR.

Ririek
Adriansyah

DEAR SHAREHOLDERS,

Global economic conditions continued to exhibit volatility in 2019, with global political uncertainty and weak global trade and economic growth due to international trade tensions and other geopolitical issues. Economic weakness was widespread, affecting both advanced economies, emerging market and developing economies. Towards the end of the year, accommodative monetary policy and fiscal easing in some countries helped to prop up growth, but not enough to boost global expansion.

Despite these conditions, Indonesia managed to achieve a stable GDP growth of 5.02%, compared with 5.17% in the previous year. The economy moreover continued to exhibit sound macroeconomic fundamentals with inflation well under control, a strengthening rupiah, and a still tolerable state budget deficit.

In the midst of these dynamics, the Indonesian telecommunications industry managed to grow in 2019, after the government SIM card registration was exercised in the previous year. Although the transition from higher margin

Legacy services to Data, coupled with ongoing competitive environment, continued to put pressure on pricing, Telkomsel was able to achieve positive performance in 2019. Revenue, EBITDA, Net Income and EBITDA Margin have improved through various strategic initiatives to encourage Data monetization and improve profitability, while maintaining cost leadership initiatives to effectively manage operational expenses.

Telkomsel also continued its transformation initiatives to drive Digital Business development as the engine of growth and its journey to become a Digital Telco Company and a leading Mobile Digital provider. As a result, Digital Business recorded strong performance & substantially increasing its contribution to total revenue driven by Data Revenue as well as Digital Services in line with initiatives to strengthen digital ecosystem and long term competitive system through various programs, including delivering innovative digital products and services.

SUPERVISION AND ASSESSMENT OF THE BOARD OF DIRECTORS' PERFORMANCE THROUGHOUT 2019

In accordance with its duties and responsibilities, the Board of Commissioners supervised the management of the Company throughout the year, with reference to Telkomsel's long-term business strategy.

EBITDA MARGIN

54.0%

ON-AIR BTS

+12.2%

IN 2019 THIS TRANSFORMATION **WAS CASCADED INTO SEVERAL PROGRAMS**, WITH THE OVERALL GOAL OF BUILDING UP THE DIGITAL BUSINESS WHILE DEFENDING LEGACY AND EXPANDING DATA CONNECTIVITY.

The Board of Commissioners is of the opinion that the Board of Directors has achieved good performance in managing the transition of the Legacy business to Digital and continuing the transformation of the Company. In addition, the management has successfully maintained Telkomsel's market leadership, and continued the transformation of the Company to deliver growth in 2019, with subscriber numbers rising by 5.0% YoY to 171.1 million.

Telkomsel was able to close 2019 with positive Revenue, EBITDA and Net Income at Rp91.1 trillion (+2.1% YoY), Rp49.2 trillion (+3.7% YoY) and Rp25.8 trillion (+1.0% YoY) respectively, while maintaining cost leadership initiatives to effectively manage operational expenses. As a result, EBITDA Margin improved to 54.0% from 53.2%.

This positive performance was supported by transformation initiatives in Digital Business as the engine of growth, which recorded significant growth of 23.1% YoY

or Rp10.9 trillion to reach Rp58.2 trillion, representing the highest growth in the industry in terms of absolute numbers. The contribution of Digital Business to the total Revenue also increased substantially to 63.9% from 53.0% in 2018 in line with the transition from Legacy to Digital Business. At the same time, Telkomsel was able to increase EBITDA Margin from the previous year. The Digital Business segment supported by revenue from Data and Digital Services that grew by 22.3% YoY and 29.0% YoY, respectively in line with Telkomsel initiatives to accelerate the growth of Digital Services with key products and services included Digital Lifestyle, Mobile Financial Services, Digital Advertising, Digital Mobile Banking and Internet of Things (IoT).

The Board of Directors continued to focus on developing Telkomsel's digital products and services through a number of exciting new innovations that will help shape customers' experience as well as Telkomsel's business going forward.

These innovations were supported by network improvements for best experience, with the number of on-air BTS increasing by 12.2% to 212,235 BTS, of which the majority at around 76% are 3G/4G BTS. Telkomsel also successfully trialed 5G technology as part of its innovation during the year.

In parallel, the Board of Directors also maintained continuous human resources development as well as good corporate governance standards, which are important to ensuring the continuity and sustainability of the business.

OPINION ON BUSINESS PROSPECTS - SHAPING THE FUTURE OF DIGITAL INDONESIA

Since 2012, Telkomsel's entire business and organization has undergone a journey of continuous transformation. Based on its Corporate Strategic Plan, in 2019 this transformation was cascaded into several programs, with the

overall goal of building up the Digital Business while defending Legacy and expanding Data connectivity. The programs were successfully completed in 2019 in line with targets, delivering positive contribution to Telkomsel's performance during the year.

In general, the Board of Commissioners is of the opinion that Telkomsel has made solid progress in terms of shifting from a product and network-centric approach to a customer-centric approach. This new approach, supported by continued innovation and expansion of its network and ecosystem plus important collaborations with a variety of partners, will enable Telkomsel to maintain its leading position in the new digital landscape, and effectively participate in shaping the future of digital Indonesia.

CORPORATE GOVERNANCE

Good corporate governance is a key priority for the Company. The Board of Commissioners is responsible for supervising the implementation of good corporate governance, as well as advising and supervising the Board of Directors through regular meetings, reports and discussions.

To conduct these tasks, the Board of Commissioners was assisted by various committees. These committees, which report to the Board of Commissioners, consist of the Audit Committee, the

Remuneration Committee, and the Capital Expenditure, Financing and Management Process (CFMP) Committee. Together, these committees helped to oversee important aspects related to corporate governance, to ensure that the business is run sustainably.

As a result of these efforts, I am pleased to report that Telkomsel's financial reporting once again received an unqualified audit opinion in 2019.

CHANGES TO THE BOARD OF COMMISSIONERS

The composition of the Board of Commissioners at Telkomsel changed during 2019. In May 2019, Alex J. Sinaga was honorably discharged from the Board of Commissioners and I was appointed in his place. Subsequently in November 2019, Nanang Pamaji Mugasejati was appointed to replace Mohamad Irfan.

The Board of Commissioners expresses its appreciation to Alex J. Sinaga and Mohamad Irfan for their services to Telkomsel, and thanks the shareholders for their trust.

ACKNOWLEDGEMENT

Our appreciation and gratitude goes out to the Board of Directors and all Telkomsel employees, who successfully advanced the Company to achieve improved performance in this challenging year. The innovations and improvements realized in 2019 have created real value and improved customer satisfaction alongside our ongoing journey of transformation.

We also wish to thank all of Telkomsel's valued customers, respected partners and all stakeholders for their support and loyalty in our journey to shape the future of the business, not only for Telkomsel but also for Indonesia.

Sincerely yours,

Ririek Adriansyah
President Commissioner

THE BOARD OF COMMISSIONERS



- | | |
|-----------------------------|------------------------|
| 1. Ririek Adriansyah | President Commissioner |
| 2. Yose Rizal | Commissioner |
| 3. Yuen Kuan Moon | Commissioner |
| 4. Harry M. Zen | Commissioner |
| 5. Nanang Pamuji Mugasejati | Commissioner |
| 6. Paul Dominic O'Sullivan | Commissioner |



PROFILE OF THE BOARD OF COMMISSIONERS

Ririek Adriansyah

President Commissioner

Mr. Ririek Adriansyah has been President Commissioner of Telkomsel since May 2019. He is currently also the President Director of PT Telkom Indonesia (Persero) Tbk.



He has held various strategic positions at PT Telekomunikasi Indonesia (Telkom) and Telkom Group since 1990 including as President Director of Telkomsel (2015-2019), Director of Wholesale & International Service at Telkom (2013-2014), Director of Compliance and Risk Management at Telkom (2012-2013) and has also served as President Director at PT Telekomunikasi Indonesia International (Telin), a subsidiary of Telkom (2011-2012), Director of Marketing & Sales at Telin (2010-2011), Director of International Carrier & Services at Telin (2008-2010) and Deputy Executive General Manager of the Infratel Division at Telkom (2004-2008).

He earned a degree in Electronic Engineering from the Bandung Institute of Technology (ITB) in 1989.



Harry M. Zen

Commissioner

Mr. Harry M. Zen has been a member of the Board of Commissioners of Telkomsel since August 2016. He has also served as the Chief Financial Officer of PT Telkom Indonesia (Persero) Tbk since April 2016. He has concurrently served as President Commissioner of PT Graha Sarana Duta since 2016.

He previously held various strategic positions including as President Director of PT Credit Suisse Securities Indonesia (2008-2015), Director of Barclays Capital (2007-2008), Co-Head Investment Banking of PT Bahana Securities (2001-2007) and Assistant Vice President of Citibank - Corporate Banking. He was named Best CFO in Compliance & Governance at the CFO BUMN Award 2019, Asia's Best CFO for two consecutive years at the 9th and 8th Asian Excellence Award in 2019 and 2018, and Finance Asia's Best CFO 2018.

He holds a Bachelor degree in Metallurgical Engineering from the University of Indonesia and a Master of Business Administration in Corporate Finance and Financial Institutions & Market from the State University of New York at Buffalo, USA.

Paul D. O'Sullivan

Commissioner



Mr. Paul O'Sullivan has been a Commissioner of Telkomsel since January 2010. He has also served as Chairman of Optus since October 2014.



He is currently a Board Director of the following; NDIA, the National Disability Insurance Agency, providing support for Australians with disability, their families and carers; The Australia and New Zealand Banking Group Limited, (ANZ), an Australian multinational banking and financial services company; and Coca-Cola Amatil Limited, one of the largest bottlers of non-alcoholic ready-to-drink beverages in the Asia-Pacific Region. He is chairman of the Western Sydney Airport Company, a significant national infrastructure project to build a new airport which the Australian Government will own and operate, and also a Board member of the St George and Sutherland Medical Research Foundation and St Vincent's Health Australia, a provider of healthcare services in the Eastern States of Australia through public and private hospitals and aged care facilities.

Mr. Paul O'Sullivan was previously CEO of Singtel Group Consumer from 2012-2014, where he was responsible for the wholly owned operations in Singapore and Australia, as well as Singtel's investments in Thailand, India, Africa, the Philippines and Indonesia. He was CEO of Optus from September 2004 to March 2012, during which time Optus experienced strong growth including 18 quarters in a row of EBITDA growth and 7 consecutive half-years of mobile revenue share gain.

He holds a Bachelor (MOD) degree in Economics from Trinity College, University of Dublin and is a graduate of the Advanced Management Program of Harvard University, USA.



Yose Rizal

Commissioner



Mr. Yose Rizal has served as a Commissioner of Telkomsel since May 2017. He is currently the Chairman and Founder of MediaWave Group, a Big Data and Digital company. Founder of PoliticaWave, a political social media monitoring and analytics, and an extraordinary lecturer and business mentor for the Master of Business Administration at the School of Business and Management – the Bandung Institute of Technology (SBM ITB). He has also been the Head of Research and Measurement, Indonesia Digital Association since 2014.

Previously, he was the Business Director of Snoop Mobile Media (2008-2010), a Director of Azka Megah Dirgantara (2003-2008), and Director of Bandung Information Technology (2000-2004). He was also Chairman of the Business Data Department at the West Java Trade Chamber (2009-2013), the Chairman of the Creative Industry Compartiment at BPP Himpunan Pengusaha Muda Indonesia (2009-2010) and the General Secretary of BPC HIPMI Bandung (2006 -2009). He earned a degree in Urban & Regional Planning from the Bandung Institute of Technology in 2003.

Yuen Kuan Moon

Commissioner

Mr. Yuen Kuan Moon has been on the Board of Commissioners since September 2009. He is currently Singtel's Chief Executive Officer, Consumer Singapore, appointed in June 2012. He leads the Singapore consumer business to deliver an integrated suite of mobile, broadband and TV services. Concurrently, he is responsible for driving the Singtel's digital transformation as Group Chief Digital Officer, a role that was created to unlock digital growth opportunities in an era of disruption.



In 2003, he was posted to Telkomsel as General Manager for Product Development and was appointed Director of Commerce from 2005 to 2007. He has established a strong track record in the telecommunications industry since starting his career at Singtel in 1993.

In October 2016, he was appointed as a Member of the SkillsFuture Singapore Board and in January 2018, he joined the Board of Advisors of the Institute of Service Excellence at Singapore Management University. He was also appointed as a member of the Digital Readiness Council at the Ministry of Communications and Information in November 2018. In May 2019, he joined the Governing Council of Singapore Institute of Management.

Mr. Yuen is an Engineering graduate with a First Class Honors degree from the University of Western Australia and the holder of a Master of Science degree in Management from Stanford University, US.

Nanang Pamuji M.

Commissioner

Mr. Nanang Pamuji Mugasejati has served as a Commissioner of Telkomsel since November 2019. In October 2019, he was appointed as a Special Assistant to the Indonesian State-Owned Enterprises Minister for talent development and technology innovation, with the task of providing advice to the Minister on upgrading SOE competitiveness for the global market.



He is presently the Director of the Center for Digital Society (CFDS) at the Faculty of Social and Political Sciences, Gadjah Mada University, Yogyakarta, which conducts research on digital transformation in Indonesia (2015-present). He also teaches at the Department of International Relations, Faculty of Social and Political Science, Gadjah Mada University, Yogyakarta (2008-present).

He previously served as CEO at Forbil Institute, a leading think tank organization in Yogyakarta that promotes policies for global competitiveness (2018), as well as a Commissioner at Krakatau Steel (2017-2019).

He earned a PhD in International Relations in 2001 from Universitas Gadjah Mada followed by a stint at the Graduate School of International Development (GSID) at Nagoya University, Nagoya. His area of expertise is global competitiveness in the era of digital disruption.

Alex J. Sinaga

President Commissioner (served until May 2019)



Mr. Alex J. Sinaga served as President Commissioner of Telkomsel from January 2015 to May 2019. Prior to this, he held various strategic positions within Telkom Group including President Director of Telkom, President Director of Telkomsel, President Director of TelkomMetra (a subsidiary of Telkom as a

strategic investment company focusing on information, Media, Edutainment and Services), President Commissioner of PT Sigma Cipta Caraka (Telkomsigma) and Executive General Manager of various divisions in Telkom Indonesia.

Aside from Telkom Group, Alex J. Sinaga has also held several prestigious positions, including as the Chairman of Indonesian Telecommunication Association (ATSI) from 2012 to 2014 and Chairman of Board of Trustees of ATSI from 2014 to 2015. He holds a degree in Electrical Engineering from the Bandung Institute of Technology (ITB) and a Master's degree in Telematics from the University of Surrey, Guildford, United Kingdom.

He was awarded the Satyalancana Pembangunan and Satyalancana Wira Karya Medals of Honor in 2014 by the President of the Republic of Indonesia.

Mohamad Irfan

Commissioner (served until June 2019)



Mr. Mohamad Irfan served as a Commissioner of Telkomsel from July 2018 until June 2019. An executive with more than 14 years of profit-driven marketing and sales experience in various sectors including telecommunications, he was experienced in strategy analysis as well as sales and profit development.

He was also a Commissioner at PT Mandala Putera Prima, PT Nurbaitullah Tour & Travel, PT Indonesia Comnets Plus (ICON+), PT Mirga Metracon and PT Faidhi Systema Solusindo (Fasyndo), where he was actively involved in creating, developing and penetrating new market segments, including winning major tenders.

Over the course of his career he also held positions at PT Mediavision Innovative Technology as the Sales Director and at PT Philips Indonesia as Key Account Manager - Government Segment, Project Coordinator - Government Segment for East Java, Bali, NTB & NTT. At GE Consumer & Industrial - PT GE Lighting Indonesia, he was a Sales Engineer for DKI Jakarta and Sales Engineer for South Sulawesi. Previous to that he was a Business Development Officer at PT Phoenix International Indonesia.

He graduated from Hasanuddin University, Makassar in 2001 majoring in Marketing Management, and subsequently earned a Magister of Management degree from the University of Indonesia in 2004, also majoring in Marketing Management.

REMARKS FROM THE PRESIDENT DIRECTOR

Dear Shareholders,

AAs business and technological change continued to accelerate, the Indonesian telecommunications industry faced multiple challenges during 2019. Telkomsel continued its transformation to become a leading Digital Telco Company and build a Digital Indonesia through a variety of strategic initiatives, which enabled it to overcome these challenges and expand its capabilities and ecosystem to shape the future.

Similar to recent years, the ongoing decline in the Legacy business (Voice & SMS) continued to put pressure on the industry throughout 2019. Telkomsel actively managed this challenge through various initiatives and simultaneously continued to drive Digital Business development as the engine of growth.

At the same time, Telkomsel had to contend with price competition in Data, which continued to be challenging as other operators competed for market share by offering unlimited Data packages, leading to pressure on margins.

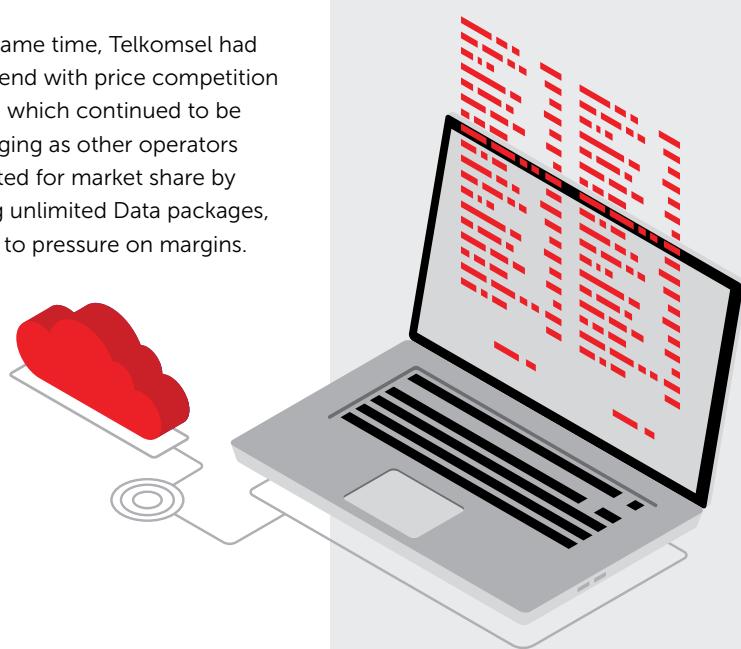
The other change in the industry has been the reinforcement of the prepaid SIM card registration exercise. This policy has had a natural cleansing effect, resulting in a better quality customer base with higher numbers of real active subscribers and improvement in ARPU as well as more efficient SIM card production costs. It will also have positive long-term impact and support the emergence of healthier competition in the industry.

In response, Telkomsel implemented a variety of initiatives to drive healthy growth and profitability while continuing its transformation journey to become a Digital Telco Company and a leading Mobile Digital provider, which I will discuss further below.

FINANCIAL & OPERATIONAL RESULTS

In the midst of the challenging environment, Telkomsel maintained growth in positive territory, supported by a variety of strategic initiatives to encourage Data monetization and shifts in customer behavior, including take up strategies to maintain and improve profitability. The current market dynamics have confirmed Telkomsel's decision as the market leader to point the industry in a healthier direction, one which supports better opportunities for growth in Data & Digital Services as the future of telecommunications industry.

As a result, we closed 2019 with solid growth and positive performance with Revenue, EBITDA and Net Income amounting to Rp91.1 trillion (+2.1% YoY), Rp49.2 trillion (+3.7% YoY) and Rp25.8 trillion (+1.0% YoY) respectively, mainly supported by transformation initiatives in Digital Business as the engine of growth. In parallel, Cost Leadership initiatives



DIGITAL BUSINESS REVENUE CONTRIBUTION

63.9%

WE HAVE ESTABLISHED
VARIOUS STRATEGIES TO
CAPTURE OPPORTUNITIES
IN THE DIGITAL
BUSINESS.



Setyanto
Hantoro

effectively managed operational expenses, resulting in EBITDA Margin improvement from 53.2% to 54.0%. Digital Business recorded strong performance with 23.1% YoY growth to Rp58,237 billion, substantially increasing its contribution to total revenue to 63.9% from 53.0% in the previous year. Growth was driven by Data Revenue, which rose by 22.3% YoY to Rp50,550 billion, as well as by Digital Services, which also recorded strong growth of 29.0% YoY to Rp7,687 billion.

Telkomsel recorded 171.1 million subscribers in 2019, an increase of 5.0% YoY on the back of effective marketing campaigns coupled with customers retention initiatives that were supported by prepaid SIM registration, led to lower churn and shifts in customer behavior. In line with our philosophy to always lead in network supply including outside Java, we deployed 23,162 new BTS in 2019 all of which were 4G-based, in order to maintain and strengthen our network leadership and grow our Digital Business. Fueled mainly by Data User growth (+3.5% YoY with 64.4% penetration) to 110.3 million, our Data traffic surged by 53.6% YoY to 6,715,227 TB, while the number of 3G/4G capable devices reached 119.3 million (+11.5% YoY and 69.7% penetration) and Data consumption usage showed promising growth of +54.7% YoY to 5.2 GB per Data User. At the end of 2019, Telkomsel's on-air BTS totaled 212,235 units (+12.2% YoY), 76.3% of which were 3G/4G BTS.

SCALING UP OUR DIGITAL TRANSFORMATION

The massive transformation of our entire business, people, organization and corporate culture continued in 2019 with good results. In collaboration with partners and digital content providers, we expanded our Digital Business through innovative products and services in alignment with targeted customer segments, in particular emphasizing winning the youth segment through the right digital products and experience. We also improved network quality to deliver optimal customer experience towards strengthening customer engagement and loyalty. Internally, we continued to reshape our culture and organization to become more agile and customer-centric, towards attaining the company's objectives.

In order to maintain our leading position & shape the future of digital Indonesia, we established several programs under three major mobile transformation categories with the overall goal of building up the Digital Business, while defending Legacy and expanding Data connectivity. These three major transformation categories focused on creating a Future Fit Organization by adapting the organization structure to support end-to-end B2B (Business to Business) and B2C (Business to Consumer) segmentation, Energizing the Workforce to create a high performance workforce, and ensuring efficient, Lean Operations through digitalization. This combination

effectively helped Telkomsel to scale up our digital transformation during the year.

Key digital investments and initiatives during the year included the launch of our new OMG! product campaign featuring unlimited Data usage for certain popular applications and social media sites, the launch of by.U as the first fully digital prepaid cellular telco service, and the release of Dunia Game's second e-game called 'Lord of Estera'. Furthermore, 2019 marked the successful spin-off of Telkomsel's Mobile Financial Service product, TCASH, which was rebranded as LinkAja and is now one of the major players in the flourishing Indonesian digital payment ecosystem landscape. Telkomsel also trialed 5G technology in Batam in 2019, supporting the government's initiative for industry 4.0 as part of our preparations to participate in the next wave phase of telco innovation.

Having successfully enhanced customer satisfaction through a combination of internal innovation and collaborative partnerships, Telkomsel has measurably advanced towards becoming a Digital Telco Company and leader in the Mobile Digital Business that is able to positively shape the future of digital Indonesia.

CORPORATE SOCIAL RESPONSIBILITY

Telkomsel's vision is to be a world class, trusted provider of mobile Digital Lifestyle services and solutions, with a mission to deliver Mobile Digital

Services and solutions that exceed customers' expectations, create value for our stakeholders and support the economic development of the nation. Telkomsel's numerous CSR programs and initiatives have therefore been designed to support the achievement of Company's vision and mission.

In 2019, Telkomsel once again held the NextDev program to find, incubate, and support promising Indonesian technology startups with social impact. The NextDev program consisted of the NextDev Talent Scouting activity, the NextDev Academy 2019, the NextDev Summit 2019 and Telkomsel on the Mission. These activities aimed to help selected startups develop sustainable solutions for positive social impacts that will benefit the people of Indonesia while further developing the Indonesian digital ecosystem.

In parallel, Telkomsel through the Baktiku Negeriku program has created Digital Centers in 18 regions across Indonesia, to support technology transfer and access to information for local communities. Telkomsel also launched the Patriot Desa Digital (PDD) program which aims to transform village business institutions into digitally oriented enterprises. For the millennial community, Telkomsel held Digital Creative Millennials (DCM), a business development program which gives

training and assistance to produce young entrepreneurs with a digital leadership mindset.

In addition, Telkomsel committed to accelerating Indonesia's development through the Telkomsel Digital Library application, called T-PERPUS program. This program gives the public access to reading materials, thus encouraging the public and school communities in particular to read and improve their educational competence and quality.

These are just a few of Telkomsel's many CSR programs in 2019, which are discussed in further detail in the CSR chapter of this report.

CHANGES TO THE BOARD OF DIRECTORS

The composition of the Board of Directors at Telkomsel changed during 2019-2020. In May 2019, Ririek Adriansyah, Bob Apriawan, Sukardi Silalahi and Montgomery Hong were honorably discharged as, respectively, President Director, Director of Network, Director of Sales and Director of IT. Replacing them were Emma Sri Martini as President Director, Iskriono Windiarjanto as Director of Network, Ririn Widaryani as Director of Sales and Bharat Alva as Director of IT.

In June 2019, Alistair Johnston was honorably discharged as Director of Marketing and replaced by Rachel Goh.

Subsequently in January 2020, Emma Sri Martini and Iskriono Windiarjanto were honorably discharged. I was appointed as President Director and Venusiana Papasi was appointed as Director of Network.

We are grateful to Ririek Adriansyah, Emma Sri Martini, Bob Apriawan, Sukardi Silalahi, Montgomery Hong, Alistair Johnston and Iskriono Windiarjanto for all their contributions.

ACKNOWLEDGEMENT

On behalf of the Board of Directors, I would like to convey our sincere gratitude and appreciation to all of our valued customers and subscribers for choosing Telkomsel. I would also like to thank our partners for their collaboration and support.

Our achievements this year would not have been possible without the efforts of all our employees, who have worked tirelessly to transform Telkomsel. The advice and guidance of the Board of Commissioners and the regulator were also instrumental in advancing the business. Finally, I am grateful to our shareholders for their constant support as we strive to shape a better future for the benefit of all stakeholders.

Sincerely yours,

Setyarto Hantoro

President Director

THE BOARD OF DIRECTORS





1. **Edward Ying Siew Heng**
Director of Planning and Transformation
2. **Goh Hui Min (Rachel Goh)**
Director of Marketing
3. **FM Venusiana R**
Director of Network
4. **Setyanto Hantoro**
President Director
5. **Irfan A Tachrir**
Director of Human Capital Management
6. **Heri Supriadi**
Director of Finance
7. **Ririn Widaryani**
Director of Sales
8. **Bharat Alva**
Director of IT

PROFILE OF THE BOARD OF DIRECTORS

Setyanto Hantoro

President Director

Mr. Setyanto Hantoro has served as President Director of Telkomsel since January 2020. He is responsible for the overall management of the Company. He is concurrently Commissioner at PT Dayamitra Telekomunikasi (Mitratel) (since 2019-present) and Jalin Pembayaran Nusantara (JALIN) (2017-present). He was previously President Director of PT Multimedia Nusantara (METRA) in 2019.



Prior to his tenure at METRA, he held a number of senior strategic leadership positions at Telkom since 2012 including EVP Strategic Investment (2016-2019), VP Strategic Investment Execution (2016), VP Strategic Business Development (2012-2016), VP Business Portfolio and Financial Planning (2010-2012) and AVP Business Financial Analysis (2009-2010).

He earned a degree from Sekolah Tinggi Teknologi Telkom in 1995, followed by a Magister Management degree in Finance from Sekolah Tinggi Management Bandung in 2003, where he was named best graduate. He has also attended many training courses domestically and abroad including at London Business School, INSEAD and the Kellogg School of Management, USA.

He is presently on the Board of the Jendral Soedirman Education Foundation (2012-present) and the Chairman of the Board of the Senyum Ananda Foundation (2010-present).

Ririn Widaryani

Director of Sales

Ms. Ririn Widaryani has served as Director of Sales since her appointment in May 2019. She has vast experience in sales and consumer marketing in the telecommunication industry.



She was previously Executive Vice President Area Jabotabek-Jabar (2017-2019), Executive Vice President Area Java Bali (2016-2017), Senior Vice President Consumer Marketing (2016), VP Prepaid and Broadband Marketing (2013-2016), VP Strategic Marketing Group (2012) when Telkomsel won 'The best mobile broadband provider', and VP Product Marketing Group (2012). She also served as the GM for Contact Center & Customer Service Management in 2018 and the GM for CLM Development, when Telkomsel won 'The Best Call Center Asia-Pacific'.

She graduated from Bandung Institute of Technology (ITB) in 1990 with a degree from the Engineering Faculty and immediately began her career at the Telkom Headquarters. In 2019 she was named Marketeer of the Year 2019 Jabodetabek by Markplus, and she also received the Satyalancana Pembangunan Postel medal from the President of the Republic of Indonesia in 2016.

Goh Hui Min (Rachel Goh)

Director of Marketing

Ms. Rachel Goh Hui Min has served as Director of Marketing from July 2019. She has over 20 years of experience in the telco and tech industry. Known for her passion of defining new norms, she leads Telkomsel's Core Product, Gaming & E-Sports, Digital Video, MyTsel App, Pricing, Advanced Analytics, Customer Journey and Brand & Marcoms teams towards creating more exciting experiences for Indonesians. In her pursuit, she forges strategic partnerships with like-minded providers in the Digital, Content, Media, Devices, Apps, IT and Technology ecosystem to co-create new propositions for the customers. Under her leadership, the Marketing team also collaborates closely with Sales for more effective and digital go-to-market approaches, and energizes the market with unconventional brand and social media campaigns.



Prior to joining Telkomsel, she was Chief Marketing Officer at Niometrics (2017-2019), Executive Director of Marketing at Ooredoo Myanmar (2015), Senior Director, International Group at Singtel (2013-2014), Chief Marketing Officer & EVP Marketing and VP Product Lifecycle Management at Telkomsel (2008-2012), and Marketing & Strategic Planning, Singtel Group (2000-2008).

She holds a Master of Science in Telecommunications, and Bachelor of Arts in Marketing and Mass Communications from Australia.

Heri Supriadi

Director of Finance

Mr. Heri Supriadi has served as Director of Finance since May 2012. He is responsible for the overall finance and procurement functions.



Prior to joining Telkomsel, he was President Director of PT Telkom Property (2010-2012) and held several important positions at PT Telekomunikasi Indonesia Tbk such as Vice President of Investor Relations and Corporate Secretary (2009-2010), Vice President of Subsidiary Performance (2007-2010), Assistant Vice President of Subsidiary Performance (2007) and Assistant Vice President of Funding and Debt Management (2006-2007).

Mr. Heri Supriadi graduated with a Bachelor degree in Industrial Engineering from Bandung Institute of Technology (1991) and has a Master degree in Business Administration from Saint Mary's University, Halifax, Canada (1997) as well as a Doctoral degree in Business Management from Padjadjaran University, Bandung (2013). He has attended various executive education programs at Harvard Business School, Kellogg School of Management, Euro Money, and The University of Auckland Business School among others. He is a visiting lecturer at various universities and the author of books on Strategic Management & Research Methodology.

Irfan A Tachrir

Director of Human Capital Management

Mr. Irfan A. Tachrir has served as Director of Human Capital Management since his appointment in May 2017.

Since joining Telkomsel, he has held various strategic positions including Senior Vice President Corporate Secretary (2014-2015), Vice President Corporate Counsel (2012-2014), Head of Wholesale Management Group (2012), Vice President International Roaming (2009-2012) and VP Synergy & Partnership (2008-2009).



He holds a degree in Economics and Development Law from the Padjadjaran University, and has attended various executive education programs, such as the Management Program at the Singapore Management University (SMU), and a Leadership Course at the University of California, Berkeley, USA. He was also awarded Indonesia's Best Corporate Secretary in 2015 by SWA Magazine, a Satyalancana Wira Karya medal in 2016, and Excellence in Performance in the 16th Annual Selular Award 2019.

Edward Ying Siew Heng

Director of Planning and Transformation

Mr. Edward Ying Siew Heng has served as Director of Planning and Transformation since May 2012. He is now responsible for leading the Digital Services as well as developing Corporate Strategy and Transformation.

He previously served as Director of Commerce of Telkomsel since November 2011. He has vast leadership experience in the telecommunication industry, particularly in the telephony, entertainment and content business, in many countries. From 2008 to 2011 he was Chief Multimedia Group at Singtel, where he successfully led the company to become a leader in local content, the media landscape and Pay TV businesses. He also served as COO of Maxis Communications, Malaysia's largest mobile operator (2003-2008), with primary responsibility for developing the multimedia content business, marketing, channel management, customer service and network operations. He was Chief Operating Advisor and a member of the Board of Globe Telecom in the Philippines from 1996 to 2003. He also served as Chairman of Metraplasa, a joint venture company between PT Telekomunikasi Indonesia and eBay (2013-2015). From 1995 to 1996, he served as Managing Director at Cambridge Cable Group Pay TV Business in the United Kingdom, a subsidiary of Comcast Corporation (USA).



He graduated with a degree in Marketing from the Institute of Marketing, United Kingdom (1987), holds a Diploma in Sales and Marketing from the Marketing Institute of Singapore (1985) and also attended the General Management Program at the National University of Singapore in 1984 and the International Executive Program at INSEAD, Fontainebleau, France (1996). In 2015, he attended the "The Corporate Entrepreneur – Driving Innovation and New Ventures (TCE)" executive program at Stanford Graduate School of Business in California, USA and in 2016, the "Leading Business into the Future" Executive Leadership Program at London Business School, London, United Kingdom.

FM Venusiana R

Director of Network

Mrs. Venusiana R. has served as Director of Network since her appointment in January 2020. She has over 25 years of experience in the telecommunications industry. She has deep expertise in the telecommunication industry specializing in large-scale Network, Marketing, Sales and Procurement. She is also a Commissioner of Telkom infra (2017-present).



As Director of Network at Telkomsel, she is responsible for defining Telkomsel's overall network strategy and leading the network transformation to implement superior digital network connectivity which has focuses significantly on Prime Zones, B2B and Digital Solutions.

She previously served in a number of senior positions including Senior Vice President Procurement (2017-2019) where she led the transformation of procurement by adopting best practices and leveraging synergies across the group, Senior Vice President Consumer Marketing (2016-2017), Executive Vice President Area Jabotabek Jabar (2013-2016), Vice President Area Jabotabek Jabar (2010-2013), Vice President Customer Lifecycle Management (2010), Vice President Radio Access Engineering Java-Bali at Telkomsel (2008-2010), and VP Network Operation (2005-2008).

She earned an Electrical Engineering degree from Universitas Diponegoro (UNDIP) and a Magister Management degree from Universitas Hasanuddin (UNHAS). She received the Satyalancana Pembangunan special government award from the President of the Republic Indonesia in 2015 for successfully deploying BTS infrastructure all over Indonesia including the IKK (Ibu Kota Kecamatan) Program.

Bharat Alva

Director of IT

Mr. Bharat Alva has served as Director of Information Technology since May 2019, where he actively drives the Digital Transformation process for Telkomsel in addition to being responsible for all aspects of IT. As Director of IT at Telkomsel, his vision is to elevate technology to a 'business partnership' role.



He has over 30 years of experience with leading global ICT technology solutions/service providers in Australia, Hong Kong, Thailand, India and USA. In his various senior leadership roles, he has focused on strategy, innovation, transformation and seeking results that reflect business growth. Many of the products and services developed under his leadership have been recognized with industry awards for innovation and mobile solutions.

He was previously CIO at Optus where he was responsible for all IT services in Australia. He held various senior regional roles within the Singtel Group including VP for Online and Enterprise Technologies, Head of Wireless services and GM Advertising and Finance.

He was responsible for leading strategic transformation programs in the areas of Digitization, Business support systems, Business intelligence, Analytics, Automation and Value Added services.

He holds an Engineering Degree in Computer Technology from Pune University and has attended various global executive management programs.



Emma Sri Martini

President Director (served until January 2020)



Ms. Emma Sri Martini served as President Director from May 2019 to January 2020. Before that she successfully led PT Sarana Multi Infrastruktur (Persero), Indonesia's state-owned infrastructure financing institution, from its establishment by the Minister of Finance until it is transformed into a major national financing institution able to support national growth and important strategic projects.

including National Strategic Projects. By creating innovative financing solutions including Public-Private Partnerships as well as syndicated loans from both domestic and foreign lenders, Ms. Emma Sri Martini successfully developed the company to play an important role in infrastructure development in Indonesia as well as gaining the trust of many bilateral/multilateral institutions.

She was previously President Director at PT Sarana Multi Infrastruktur (Persero) (2009-2019), Director of Finance & Support at PT Perusahaan Pengelola Aset (Persero) (2004-2009), Commissioner at PT Trans-Pacific Petrochemical Indosatama (2004-2009), Division Head System & Support at the Indonesian Bank Restructuring Agency (2001-2004), Department Head System Development Department at Indonesian Bank Restructuring Agency (2001-2004) and Department Head System Development, Indonesia Central Securities Depository (1995-1998).

Iskriono Windiarjanto

Director of Network (served until January 2020)



Mr. Iskriono Windiarjanto served as Director of Network from May 2019 to January 2020. He was responsible for the overall management and control of network infrastructure to maintain superior connectivity.

He has extensive experience in many disciplines in the Telkom Group, the largest telecommunication services company in Indonesia. Prior to his appointment to the Board of Telkomsel, he served in several board positions including CEO of PT. Telkomsigma (2018-2019), President Director of PT. Telkom Akses (2017-2018), President Director of Telkomedia and CEO of Admedika (2016-2017).

He holds a Bachelor's degree in Informatics Engineering from Institute Teknologi Sepuluh November (ITS), and a Master of Information Technology degree from Royal Melbourne Institute of Technology. He received a Special Award from International Best Wireless Broadband Solution from Informatech for successfully deploying BTS infrastructure in remote and border areas, in line with Telkomsel's commitment to provide the best mobile telephony and broadband service across nation.

Bob Apriawan

Director of Network (served until May 2019)



Mr. Bob Apriawan served as Director of Network from May 2017 to May 2019. He joined Telkomsel in 2002 and has more than 26 years of telecom experience including 11 years at Telkom, the largest telecommunications services company in Indonesia. Prior to his appointment to the Board of Telkomsel, he served in a number of senior positions including Senior Vice President Procurement (2013-2017), Vice President Asset Management (2012-2013), Vice President Organization and Workforce Management (2012), Vice President HR System (2010-2012), and Vice President Radio Access Engineering Outside Java-Bali at Telkomsel (2008-2010). He also served on the Board of Commissioners at Telkom Infra (2016-2017) and Mitratel (2018-2019).

He holds a Bachelor's Degree in Electrical Engineering from the Diponegoro University, and Master of Science in Operational Telecommunication from the Coventry University UK. He also attended a Strategic Business Leadership program at The University of Chicago Booth School of Business, USA.

Montgomery Hong

Director of IT (served until May 2019)



Mr. Hong served as the Director of IT until May 2019. He has deep expertise in the Communications industry specializing in large-scale Business, Digital, and IT Transformation programs for many world-class companies across North America, Europe, and Asia Pacific. He has worked with the majority of the leading software and hardware providers.

Prior to joining Telkomsel, Mr. Hong served as Singtel International Group's Regional CIO where he was responsible for leading the development of a Regional IT Roadmap and Vision, defining key IT capabilities required for the evolution to a Digital Service Provider, and working closely with the Singtel Group Associates to align and adopt best practices and leverage synergies across the Group.

Mr. Hong attended Willamette University in Salem, Oregon, USA, and holds Bachelor of Arts and Masters of Management degrees. A frequent keynote speaker at industry conferences, Mr. Hong has published numerous articles, and previously served on the Board of Directors and Senior Leadership Team for the TM Forum.

Alistair Johnston

Director of Marketing (served until June 2019)

Mr. Alistair D. Johnston served as Director of Marketing from August 2012 to June 2019.



He is an experienced international business leader with a proven track record of driving business growth in state-owned enterprises, multi-national corporations and start-ups. He has successfully transformed traditional telecommunications businesses into digital businesses through a combination of thought leadership, people leadership and rigorous implementation of transformational ideas.

Prior to Telkomsel, he served as Group Chief Marketing Officer at Augere from 2010 to 2012, where he oversaw commercial activities for this start-up business offering Internet connectivity to underserved emerging markets spanning across India, Pakistan, Bangladesh and Uganda.

From 1998 to 2010 he held important roles in the UK telecommunications industry. This included Telefonica O2 UK (2007 – 2010) where he served as Head of Prepay, Head of Online and Marketing Director and helped to build the O2 business into a strong market leader; Orange UK (2004 – 2007) where he served as Head of Prepay Acquisition and Retention and British Sky Broadcasting UK (2003 – 2004). From 1998 to 2003 he worked for Sir Richard Branson's Virgin Group of companies in a business development role in the UK, Australia and Singapore and was a founder of the Virgin Mobile businesses in the UK and Australia.

He began his career as a Management Consultant at Andersen Consulting, based in London, UK.

He holds a degree in Modern History from Oxford University, UK and has attended a number of management programs, including at Harvard and Stanford Universities.

Sukardi Silalahi

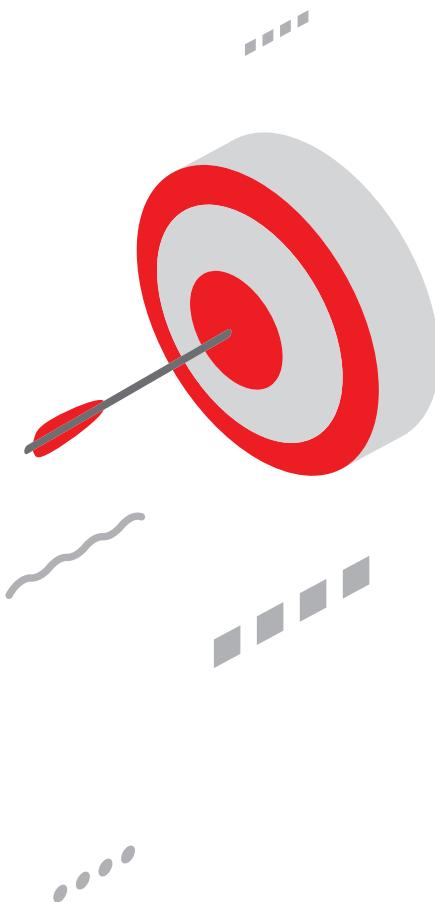
Director of Sales (served until May 2019)



Mr. Sukardi Silalahi served as Director of Sales from May 2017-May 2019 and Director of Network from January 2015-May 2017. He is presently CEO of Telin. Since joining Telkom in 1991, he has served in a number of senior positions prior to his appointment to the Board of Telkomsel including as Board of Commissioners of various Telkom subsidiaries, Director of Consumer Service at Telkom (2012-2014), Executive General manager of Consumer service, East Division (2011-2012) and Deputy Executive General Manager of Consumer service, West Division (2010-2011).

He holds a Bachelor degree in Civil Engineering from the Bandung Institute of Technology (ITB) and a Master's Degree in Business Administration (Cum Laude) from the University of Gadjah Mada (UGM). He has also attended the "Making Corporate Boards More Effective" executive program from Harvard Business school, International Business management Training in Sweden and High Performance Boards Training at IMD in Switzerland.

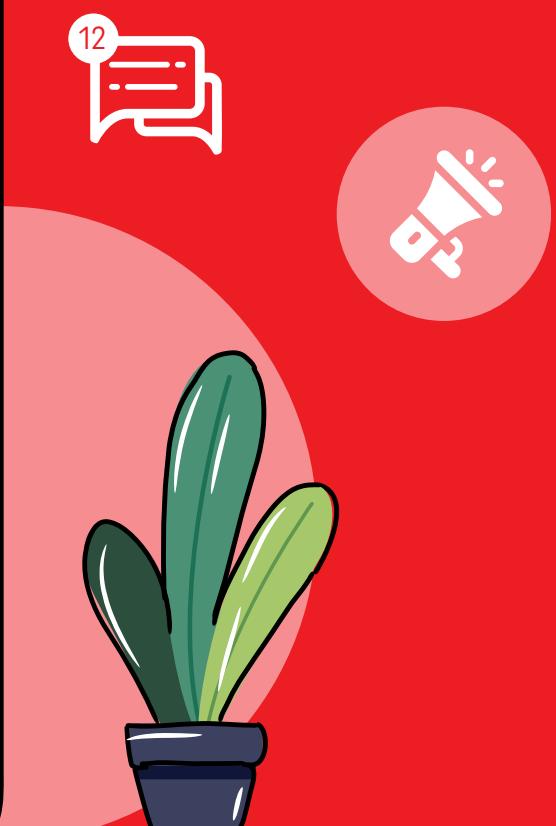
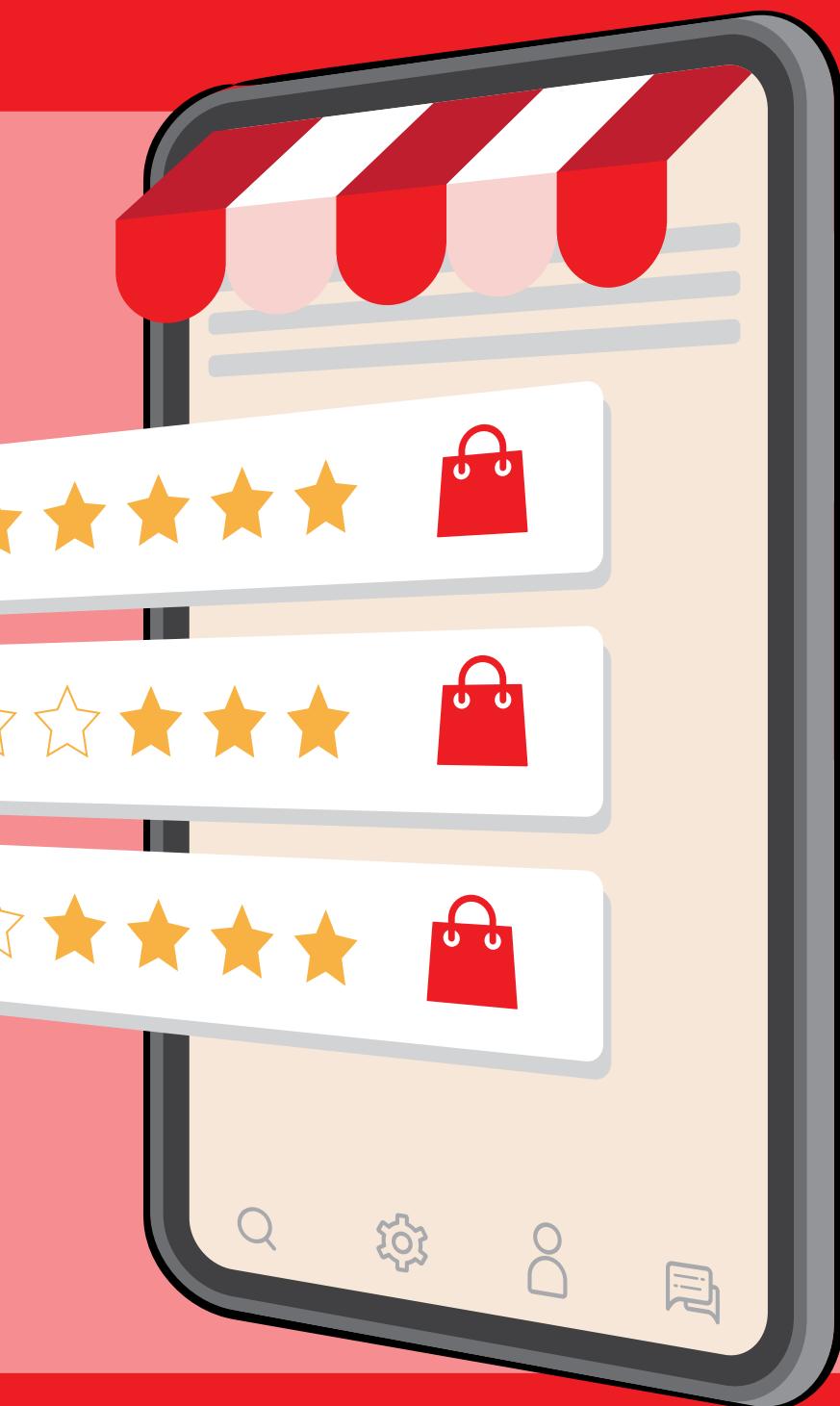
He was a recipient of the Satyalancana Pembangunan medal from the President of the Republic Indonesia in 2013. In the same year, he was also appointed as the Community Director of the BUMN (State Owned Enterprise) Marketers Club. He also won The Best BUMN on Marketing award in 2013 and The Best Service Provider of The Year award in recognition of his milestone achievement in positioning Telkomsel as the operator with best network quality in Indonesia, based on Open Signal data for 2015 and 2016.



COMPANY AT A GLANCE



03



TELKOMSEL IN BRIEF

Telkomsel is a subsidiary of PT Telekomunikasi Indonesia Tbk (65%) and Singapore Telecom Mobile Pte Ltd (35%). We have the country's widest network coverage with estimated 2G population coverage of almost 100%, 3G population coverage of 86% and 4G population coverage of 95%. In 2019, we deployed 23,162 new Base Transceiver Stations (BTSs), all of which were 4G-based. At the end of 2019, Telkomsel's on-air BTS totaled 212,235 units of which 76.3% were 3G/4G BTS.

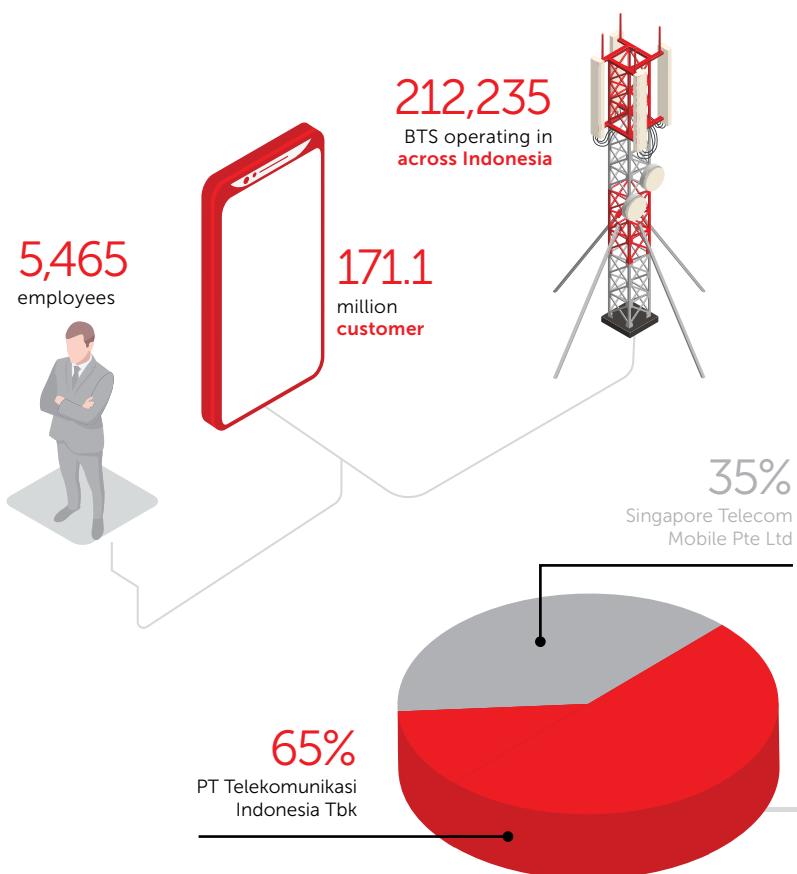
Our go-to-market brand for postpaid customers is kartuHalo while for prepaid customers, accounted for around 96% of our base, we have three distinctive brands targeted at different customer segments: simPATI, Kartu As and LOOP. Telkomsel recorded 171.1 million subscribers in 2019, an increase of 5.0% YoY.

The telecommunications industry in Indonesia returned to positive territory in 2019 after experiencing negative growth in the previous year. The competitive environment became healthier and more rational, while the ongoing transition of Legacy to Data services saw customers' behavior shifting amidst various Data monetization initiatives.

Telkomsel's trajectory mirrored these results, closing 2019 with solid revenue achievement and positive performance.

A variety of strategic initiatives to maintain and improve profitability drove Telkomsel to record positive Revenue, EBITDA and Net Income growth amounting to 2.1% YoY, 3.7% YoY, and 1.0% YoY, respectively. This was supported by transformation initiatives in Digital Business as the engine of growth, along with cost leadership initiatives to effectively manage operational expenses leading to EBITDA margin improvement from 53.2% to 54.0%.

As Telkomsel transforms into a Leading Digital Telco Company, the Digital Business continued to be the engine of growth, supported by a focus on maintaining Telkomsel's dominance in 3G and 4G network supply. The Digital Business segment recorded strong performance of 23.1% YoY and increased its contribution to total revenue substantially to 63.9% from 53.0% last year. Revenue growth was supported by Data user growth to 110.3 million users and higher smartphone penetration amounting



THE DIGITAL BUSINESS SEGMENT **RECORDED STRONG PERFORMANCE OF 23.1% YOY AND INCREASED ITS CONTRIBUTION TO TOTAL REVENUE SUBSTANTIALLY TO 63.9%.**

to 69.7%, as well as healthy growth in Data payload, which increased by 53.6% YoY to 6,715,227 TB, and growth in Data consumption per user by 5.2 GB.

In parallel, we continued our internal organizational transformation to become a Customer-Centric organization in order to face the challenges of a digital age. We also complied with and supported the government SIM card registration

program which resulted in a better-quality customer base, with higher numbers of real active subscribers and improvement in ARPU as well as more efficient SIM card production costs. This program will also have positive long-term impact and support the emergence of healthier competition in the industry.

We continue to see opportunities in the telecommunication industry since Data revenue growth is expected to remain stellar in

Indonesia. As Data consumption and Data pricing still lags the regional average, we believe that Data consumption growth is likely to increase going forward. A number of investments and key initiatives have been established to accelerate the growth of Digital Business, in line with Telkomsel's mission to meet customers' shifting preferences to digital and build a digital Indonesia, as well as deliver excellent network coverage and quality.

Share Ownership History

1995

Telkomsel was established by PT Telekomunikasi Indonesia Tbk (Telkom) and PT Indosat Tbk (Indosat).

1996

KPN Netherlands (KPN) and PT Setdco Megacell Asia (Setdco) acquired stakes in Telkomsel of 17.3% and 5%, respectively.

2001

Telkom acquired Indosat shares to increase its ownership to 77.7%. KPN and Setdco's shares were acquired by Singapore-based Singtel Mobile.

2002

Singtel Mobile increased its ownership by 12.7%, bringing its total ownership in Telkomsel to 35% with the remainder 65% owned by Telkom as the majority owner.

ORGANIZATION STRUCTURE



President Director

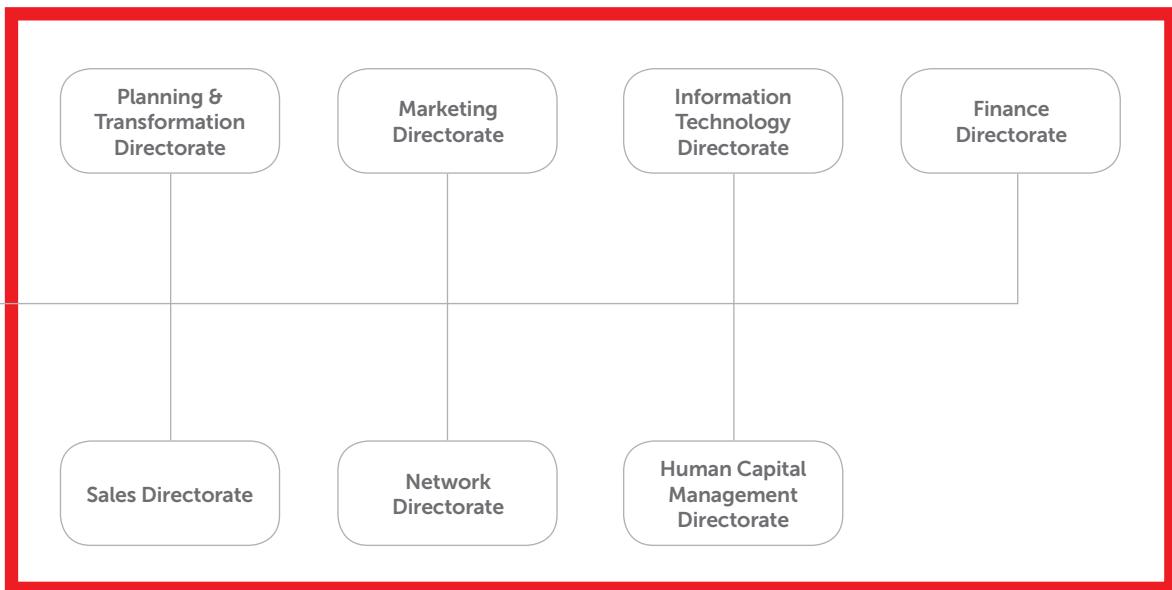
KEY PRODUCTS & SERVICES



Positioned as the postpaid brand of choice for professionals and corporate customers, kartuHalo provides an unparalleled suite of full mobile services and exclusive privileges. We expanded our kartuHalo brand to embrace the young professionals, positioned kartuHalo as the coolest and best value postpaid card for middle and upper segments.



Positioned as the prepaid brand for the savvy middle class segment, simPATI is Telkomsel's award winning lifestyle prepaid brand. simPATI continued to offer an exciting range of innovative packages and campaigns to drive demand for mobile Data.



Positioned as an 'Affordable, Value Prepaid Brand', Kartu As is Telkomsel's prepaid brand targeted at value seekers and offering the best value to customers.



Positioned as the prepaid brand which targeting the youth segment. With the tagline "Ini KITA" (This Is Us), LOOP has a youthful image supported by its brand proposition of "being better together" and a focus on offering attractive Data and Digital Services.

MILESTONES



- Surpassed the target of 100 million subscribers which positioned Telkomsel as the world's seventh largest telecommunication operator by customer base.
- The inauguration of Indonesia's first Research & Development Facility for cellular technology.
- The introduction of Tap Izzy, Indonesia's first mobile contactless payment system that turns mobile phone into an electronic wallet.
- The launch of Masterpiece, a program that included 268 units of mobile GraPARI, the establishment of 268 mobile Broadband Cities, 68 applications from local developers to support the development of digital creative industry.
- The launch of 450 units of Compact Mobile Base Station (COMBAT).
- Successful LTE trial during APEC 2013.
- Telkomsel launched 3 Masterpiece programs: Digital World, Great Payment Experience and TrueBEx (True Broadband Experience).
- Completed spectrum re-arrangement in 1800 MHz, and launched LTE in 14 cities with 2.2 million LTE users.
- Exceeded 100 Thousand BTS and 150 million customer base.
- Achieved Triple 3 Strategy, with Enterprise Value > Rp300 Tn, 3 Year Cumulative Revenue of 33%, and Digital Business Contribution of 33% of Revenue which was achieved in Q4-15.
- Focused on creating a consistently excellent Customer Experience (CX), IoT Digital Ecosystem for Fleet Management and New Talent Management to support Digital Mastery.
- Awarded 30 MHz additional spectrum on the 2300 MHz frequency by the government, which will be used to provide the best Data services to customers and support the 2014-2019 Indonesian Broadband Plan [as part of Telkomsel's commitment to the nation].
- Telkomsel 4G LTE coverage reached 490 kabupaten cities across Indonesia.
- LinkAja was officially launched on June 30, 2019 under PT. Fintek Karya Nusantara, LinkAja, a collaboration of SOEs 'From and For Indonesia', is the only fintech supported by a variety of cross-sector businesses such as banking, insurance, oil.
- Dunia Games has released its newest e-game, Lord of Estera. As an RPG (role-playing game) online mobile game application, Lord of Estera has a variety of game modes, characters, and in-app purchases.
- Telkomsel officially launched by.U, the first digital prepaid cellular service in Indonesia that provides an end-to-end digital experience for all telecommunications needs, from choosing a number to getting a SIM card, topping-up balance and quota, and making payments.
- Telkomsel successfully tested its 5G network in Batam, Riau Islands with the first video call using a 5G connection as well as a successful 5G speed test.

2011

2013

2015

2017

2019

2012

2014

2016

2018

- The introduction of the first Seamless Mobile Wi-Fi to Indonesian customers for transferring automatically from a 2G/3G network connection to a Wi-Fi network to access highspeed data.

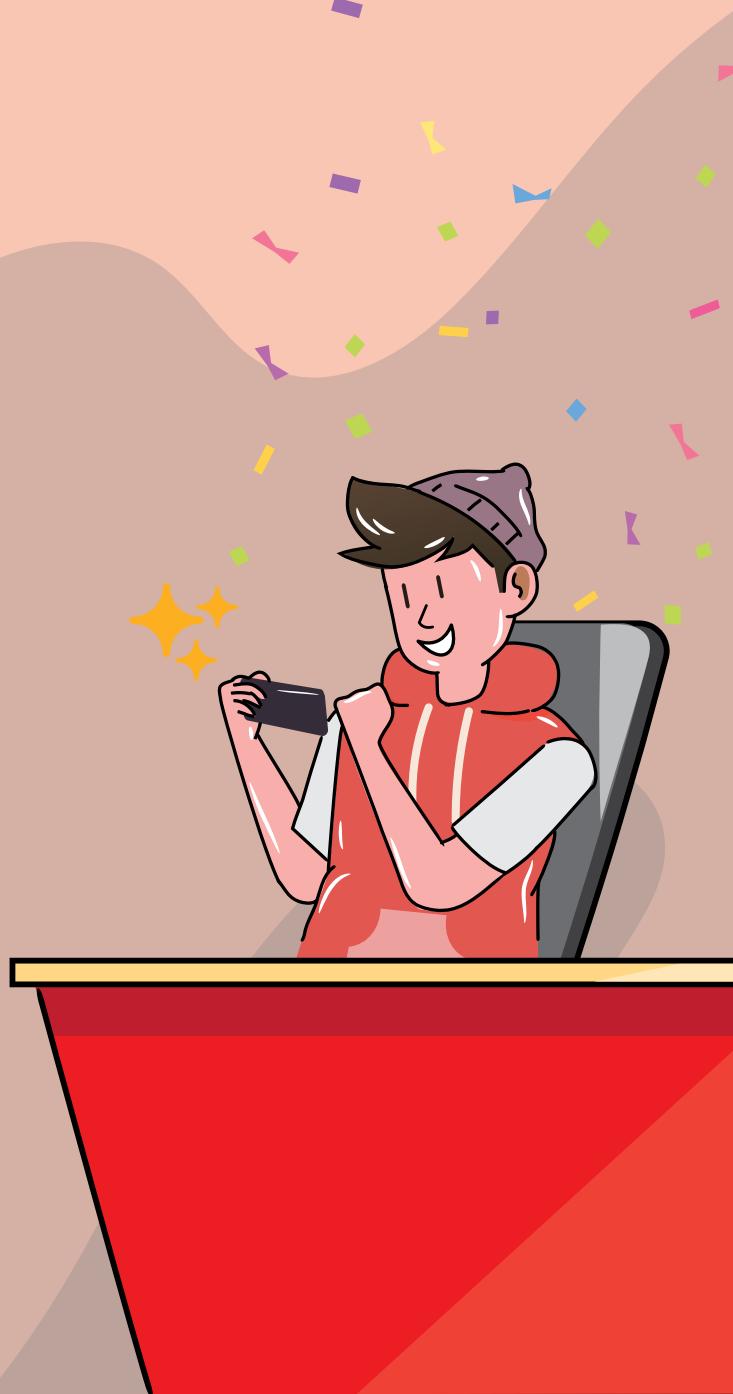
- Telkomsel launched Masterpiece programs: CRM, M2M and Winning The Youth.
- Telkomsel & Telkom reached agreement on a Conditional Business Transfer Agreement (CBTA) to utilize Flexi's spectrum.
- Telkomsel became the first to commercially launch 4G LTE in Indonesia.

- Executed 3 Masterpiece programs: Big Data, Lead 4G, and Customer Experience.
- Expanded LTE coverage to more than 80 Broadband Cities across the country.
- Achieved five consecutive years of Triple Double Digit growth in Revenue (+14.0% YoY), EBITDA (+16.9% YoY) and Net Income (+26.1% YoY).

- Expanded positioning on Video ecosystem by launched MAXstream, a one stop video portal which aggregating OTT video apps, linear channel and VOD content.
- Launched the first 5G technology experience through the "Telkomsel 5G Experience Center" which was open to the public during the Asian Games 2018.
- Extended TCASH services to customers of any telecommunication providers so that it can be utilized by everyone and used for diverse types of digital transactions easily, anytime and anywhere.
- Launched first Indonesian original series, Brata, which can be watched on MAXstream
- Published first game, Shellfire, an e-sport game to target the existing gamer communities.

BUSINESS REVIEW

04





Vision

Be a world-class,
trusted provider of mobile digital
lifestyle services and solutions

Mission

Deliver mobile digital services and
solutions that exceed customers'
expectations, create value for our
stakeholders, and support the
**economic
development of
the nation**



After experiencing negative growth in 2018, the Indonesia mobile telecommunications industry bounced back in 2019, driven by steady growth in Data service and supported by robust SIM Registration in a bid to maintain high quality customers.

Telkomsel experienced a similar trajectory, rebounding from -4.3% YoY growth in 2018 to achieve +2.1% YoY growth in 2019, as a result of accelerating growth in Data service revenue at +22.3% YoY and Digital Services revenue +29.0% YoY, confirming Telkomsel's belief in Data and Digital Service as the future of the telco industry and returning Telkomsel's EBITDA and Net Income growth to positive territory at +3.7% and +1.0% YoY respectively, compared to -11.5% and -16.0% in 2018.

Growth was supported by a steady increase in 4G penetration which in turn stimulated an increase in Telkomsel subscriber Data usage to 5.2GB per Data User (+54.7% YoY growth). Telkomsel revenue growth was also supported by the ability to maintain mid-high quality customers and continued focus on the youth segment, which was achieved through appropriate product diversification together with better network experience and quality as shown by the +13.3% YoY increase in ARPU and +5.0% YoY subscriber growth.

CORPORATE STRATEGY IN BRIEF

Telkomsel also increased customer usage and improved their experience by giving better value offerings including content enrichment on Digital Services such as Games, Movie, e-Payment and so on, as well as partnering with content provider towards strengthening customer engagement and loyalty. Telkomsel moreover leveraged its strong network and new digital businesses to solidify its position in the digital savvy and millennial segments.

Furthermore, 2019 marked the successful spin-off of Telkomsel's Mobile Financial Service product, TCASH, which was rebranded as LinkAja and is now one of the major players in the flourishing Indonesia digital payment ecosystem landscape.

Those achievements were made possible by the successful implementation of Telkomsel's 5-year Corporate Strategy Plan, which has established the following Strategic Objectives: "Sharpening the Core", "Creating Expansive Offers",

and "Transforming the Operating Model". These objectives were formulated to prepare Telkomsel for the inevitable decline in Legacy Business and to accelerate the growth of Digital Business.

In 2019, these objectives were implemented via 5 main programs. The first objective, Sharpening the Core, was supported by a program of "Gain High Value Customers across Families & B2B". The second objective, Creating Expansive Offers, was supported by 2 programs, namely "Scale-Up Digital Advertising and Big Data" and "Drive Dominant Share of Indonesian Gaming Ecosystem". The third objective, "Transforming the Operating Model", was channeled through the "Accelerating Digital Channels using LinkAja" and "Innovative Digital Talent Sourcing" programs.

Specifically for 2019, Telkomsel also established a Corporate Theme, namely "Lead Performance for Healthy Growth & Profitability". This was then cascaded into three pillars: "Embracing Best-in-class Digital Customer Experience", "Intensifying

Digital Business", and "Driving Smart Initiatives on Cost Effectiveness". As shown by its operational and financial performance, Telkomsel successfully achieved its Corporate Theme for 2019.

Going forward, Telkomsel will continue to capitalize on the growth in Data and Digital Service to realize its future as a leading Digital Telco and Data-centric Company. Telkomsel is committed to deliver the best Data Connectivity by ensuring the availability of 4G service throughout Indonesia, with 95% population coverage already achieved today. In addition, Telkomsel is also committed to build Indonesia's Digital Ecosystem, not only developing its own Digital Services (such as Digital Advertising, IoT, Big Data, and Digital Lifestyle to name a few) but also leveraging all relevant telco assets owned by Telkomsel to become a Digital Service enabler.

TELKOMSEL EXPERIENCED A SIMILAR TRAJECTORY, REBOUNDING FROM -4.3% YOY GROWTH IN 2018 TO ACHIEVE +2.1% YOY GROWTH IN 2019, AS A RESULT OF ACCELERATING GROWTH IN DATA SERVICE REVENUE AND DIGITAL SERVICE REVENUE.

TRANSFORMATION PROGRAM

In order to transform and achieve its ambition to become a Digital Company and a leading Mobile Digital provider, Telkomsel continues its transformation journey, which touches on all aspects of the business including its ecosystem, organization, people, and culture.

To ensure that the fundamentals of the Company can provide proper support for growth drivers in every aspect, critical enablers include future-fit organization, energized workforce, and lean operation.

In 2019, with reference to its corporate strategic plan, Telkomsel established a number of programs under three major mobile transformation categories, with the overall goal of building up the Digital Business, while defending Legacy and expanding Data connectivity.

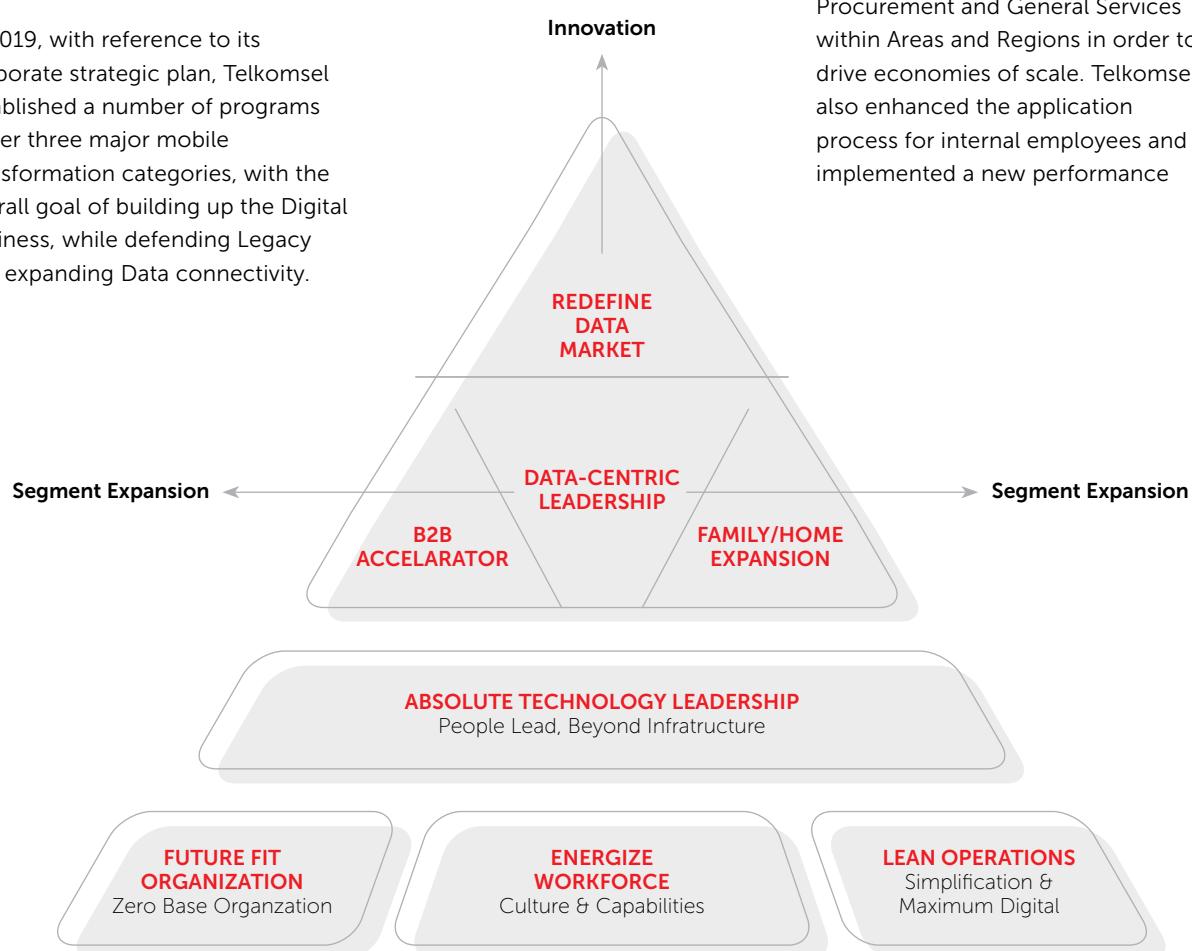
Overall, all programs were successfully completed and delivered positive contribution to Telkomsel's performance during the year.

TO BUILD THE FOUNDATION IN 2019

Telkomsel is in the process of developing a future-fit organization to change the company's focus from product and network-centric

to customer-centric by adapting its organization structure to support end-to-end B2B (Business to Business) and B2C (Business to Consumer) segmentation. Telkomsel also strengthened enablers and support functions through business partnerships in IT, Network, Human Capital Management, Finance, and Legal. This transformation is still ongoing.

As a part of this organizational change, Telkomsel has centralized certain functions such as Procurement and General Services within Areas and Regions in order to drive economies of scale. Telkomsel also enhanced the application process for internal employees and implemented a new performance





management system towards ensuring the creation of a high-performance organization.

People are the key to unlocking transformation. Under Energized Workforce, Telkomsel is focused on enhancing internal digital capabilities and processes through action. In order to drive Product Innovation, in 2019, agile squads were formed to drive innovation in B2B, Digital, and Family.

This year, Telkomsel also took corporate action to energize its workforce through TMI (Telkomsel Mitra Inovasi) and Finarya (Fintek Karya Nusantara or LinkAja). In addition, Telkomsel built up both the external and internal digital ecosystem through various activities, i.e. IndonesiaNEXT, InnoXtion, The NextDev and TINC (Telkomsel Innovation Center).

Telkomsel also launched Telkomsel Expert Development Program, a new capabilities program that provided training for new skills, namely Data Science, UX, and Leadership. These opportunities attracted more than 2,000 applicants to apply. More than

80 employees passed Telkomsel's Data Science and UX Academy training, as well as 50 leaders.

Even more development programs have been planned for next year in the form of Internships in Singtel Group, as well as Business Intelligence, Pricing Analytics, Human Centric Design and Mobile SW Developer training. A culture program was also developed in the form of an Entropy Index Survey and activation of three culture markers: Agile, Open Mindset, and Experimental.

To ensure ambience and knowledge distribution access for new capabilities in entire organization, Telkomsel conducted numerous activities, including Transformational Expert Development Festival (T.E.D Fest), T-Flyers Talks, and Podcast (T-Flyers Podcast).

Digitalization is key to creating lean operations. Moana, a one-stop app for employees, was enhanced and relaunched in 2019. Moana integrates and helps employees carry out administrative office activities such as General Services, Human Capital Management, and Finance. The app digitizes many functions which used to be done manually. Also in 2019, Telkomsel initiated the implementation of RPA (Robotic Process Automation), which aims to automate many repetitive tasks towards a more streamlined operation.

ABSOLUTE TECHNOLOGY LEADERSHIP

Telkomsel needs to accelerate its ability to build new competencies in order to support its many innovations in the future. As such, IT Technology Advisory and IT Agile projects were implemented to help ensure that the technology in use by Telkomsel, as well as the human resources deploying it, are aligned and adequate to support strategic projects. In the future, we believe that Telkomsel will operate many innovations and that will be supported by the acceleration of building new capabilities.

In addition, we also transformed our sales channels and increased point of sales productivity as well as strengthening our channel synergy.

DRIVING GROWTH THROUGH SEGMENT EXPANSION AND PRODUCT INNOVATION

In 2019, B2B accelerated its growth by achieving end-to-end integration and accountability, from sales funnel to collection and segment-based development. In the Government segment, we achieved growth by partnering with Telkom Group for a New GTMA (Go to Market Agreement). In the Large Enterprise segment, we pushed growth by providing effective solution mixes. Whereas in the SME (Small Medium Enterprise) segment, growth was driven by our digitized Small & Enterprise platform called '99% Usahaku'. B2B also carried out a

radical transformation in terms of its basics, by simplifying the business which ultimately improved customer journey. This transformation was executed by shortening the processing time to less than one day from customer discovery to contracting, and eliminating or enabling self-service for 60%+ of all issues, thus reducing account manager time spent on customer care to less than 20%.

Under the 'Data Centric Leadership', we developed our data management platform with selected partners. All digital ad platforms were integrated into this so as to better serve B2B and B2C customers.

Under the third program in this category, Family and Home Expansion, Telkomsel focused on delivering the best home solution services for customers through collaboration and partnership. This resulted in the Indihome Fixed Mobile Convergence Bundling Product for both postpaid and prepaid.

Product innovation is always a priority for Telkomsel. In 2019, we launched 'by.U', the first end-to-end digital prepaid cellular service in Indonesia. This innovative mobile application targets the youth segment and is expected to help redefine our data market as it supports savvy digital behavior and online interactions. 'by.U' offers a better customer

journey and simplifies experience. It was built by harnessing business insights to drive innovation using an IT platform and approaches combined with a lean organization model.

COMMITMENT TO TRANSFORMATION

Telkomsel's transformation will continue with a focus on 4 key areas. First, Telkomsel will focus on commercial transformation by continuing ongoing B2B programs and creating new B2C programs, supported by the formation of agile squads across the organization.

The second focus is to digitize the core business towards driving more efficient internal processes. Third is to strengthen the corporate culture and new ways of working towards enabling a mindset shift and behavioral change. Fourth, to continue to speed up new capabilities.

We are confident that this transformation is fully supported by our employees which can be seen from Telkomsel's internal survey. Employee buy-in was also evident from the changes in behavior during many corporate activities.



PRODUCT INNOVATION IS ALWAYS A PRIORITY FOR TELKOMSEL. IN 2019, WE LAUNCHED 'BY.U', THE FIRST END-TO-END DIGITAL PREPAID CELLULAR SERVICE IN INDONESIA.



MARKETING

MARKETING PROGRAM AND STRATEGIES

To complete the company's transformation into a leading Digital Telco Company, in 2019 Telkomsel rolled out various programs, promotions and product offers to maintain Legacy revenue and drive Digital Business as the primary engine of growth.

These marketing strategies and programs were carefully aligned with specific customer segments and personalized offerings were delivered through digital channels for efficient implementation.

Telkomsel also focused on improving payload growth and acquiring Data users. Customers were encouraged to use more Data by providing more relevant content and digital product that they can enjoy anywhere.

To bring more engaging and relevant content, Telkomsel partnered with strategic partners from multiple verticals to enrich content on our existing digital platform and offer "more for more" programs across our value propositions.

POSTPAID

kartuHalo is a Telkomsel postpaid product that is positioned as the choice for professionals and corporate customers seeking convenience. kartuHalo offers excellent customer experience, extraordinary value and exclusive lifestyle privileges tailored to suit customers' needs. In 2019, Telkomsel enhanced kartuHalo's value propositions by offering premium entertainment services and better device bundling offers. Thus, kartuHalo is positioned as the best value and most convenient postpaid card for the middle and upper customer segments.

Telkomsel continued to lead in the postpaid market by comprehensive mobile services and entertainment with user convenience, excellent customer experience, and exclusive lifestyle privileges tailored to customers' needs. Telkomsel also expanded its channels and enriched customer benefits by strengthening collaboration with strategic partners such as banks, device principles, device distributors, and e-commerce. In 2019, kartuHalo's customer base recorded double-digit growth of 18.1% to 6.4 million subscribers.

kartuHalo tries to ensure that customers can enjoy postpaid services with peace of mind by enabling them to manage their spend limit using the kartuHalo

Credit Limit self-service feature. Customer also have a choice of payment channels for convenient online bill payment.

In 2019, kartuHalo had two main programs. The first, Halo Kick Gold & Platinum, was an ongoing program that offered higher quota, more rewards, entertainment, and premium benefits geared to convenience-seeking professionals. Customers who subscribed to this package automatically enjoy all the benefits of being a Gold and Platinum customer.

The second program was Halo Play, a collaboration with HBO GO and several OTT video streaming providers. This program targets customers looking for complete mobile services package bundled with premium entertainment subscriptions such as HBO Go, Viu and Vidio, as well as higher entertainment quota. This package is suitable for an urban lifestyle that enjoys entertainment on the go.



PREPAID

Telkomsel has three prepaid brands, each targeted at different customer segments. *simPATI*, our most popular prepaid brands designed to cater to the needs of most customers, whereas Kartu AS is designed for the value-seeking segment, and LOOP brand positioned for the youth or next-generation segment. During 2019, LOOP committed to delivering digital product innovation, relevant engagement programs and digital platform tailored for the needs of youth users. In 2019, the total number of Telkomsel's prepaid subscribers exceeded 160 million.



In 2019, Telkomsel held many programs and activities to encourage customers to use more Data. Customers who still mainly use our Legacy Voice and SMS service

were offered combo packages to encourage Data usage. Big voice minute quota is offered through our Talkmania Ultima package to shift customer to purchase package. Customers who purchased the unlimited voice packages were given opportunities to win a lucky draw.

To boost the Digital Business, Telkomsel focused on enriching content and give more value for customers so as to encourage higher usage. Under the *simPATI* brand, Telkomsel released a special value *simPATI* entertainment starter pack which includes 3GB of Maxstream quota. Under the Kartu As, Telkomsel organized the Pesta Kuota program which offered 10GB Data package for only Rp 10, for customers who topped up a certain amount of credit. Telkomsel also launched the Ilmupedia package to enrich education in Indonesia by giving educational content to students, starting from Rp 25,000 for 3GB to access online education platforms. Other than that, Telkomsel also held stimulation programs giving extra e-vouchers to customers who purchased Data packages on the LOOP digital channel, in relation to certain events such as public holidays, Independence Day, New Years and so forth.



Throughout 2019, Telkomsel held many events to improve brand awareness among customers, especially the youth segment. For example, the Telkomsel Kickfest, held in Malang and Bandung, featured local musicians, a variety of cuisines and local clothing brands. Telkomsel also developed LOOP Squad, an online content creator academy which provides video learning for millennials who want to become better influencers or content creators. They can also join various challenges which are regularly held by LOOP Squad for content creation, with one of the topics being Telkomsel products. In 2019, LOOP had 3,500 LOOP Squad buzzers.



LOOP continued its collaboration with Gramedia to hold the SBMPTN (Joint Entrance Selection of State Universities) Simulation program in 19 cities which attracted 16,000 participants, who also received free exercise books. Finally, to increase brand awareness, Telkomsel showcased Maxstream's, Dunia Games', and Langit Musik's digital product experience in a big festival called Oh My Gig which included a music concert, games competition, a movie talk show, and more.

DATA

In alignment with its transformation initiative to become a Digital Telco Company, Telkomsel held various initiatives and programs to achieve Data-centric leadership supported by best quality digital connectivity services.

In 2019, Telkomsel launched the Oh My Gigabytes (OMG!) internet quota. The OMG! Package can be used by Telkomsel prepaid customers to access popular applications such as YouTube, Facebook, Instagram, MAXstream, Viu, iFlix, KlikFilm, BeIN Sports and Nickelodeon Play without additional cost.

Telkomsel continued to strengthen its commitment as a Digital Telco Company that prioritizes customer needs by personalizing products and services offered based on customer needs. We make it easier for customer to consume Digital Services content such as video streaming and social media as part of their daily lives.



Telkomsel launched Kuota Keluarga in 2019 to cater to the needs of customers with family. Kuota Keluarga is a large Data package offering up to 90GB at Rp150,000, which can be shared between family members. Telkomsel also accommodated customers needs for low denomination value products by launching a new variant of internet vouchers that can be purchased through a physical store or MyTelkomsel apps. These vouchers have a short usage period of 3 to 7 days with a total quota of up to 3.5GB.

MYTELKOMSEL

MyTelkomsel was enhanced and improved in 2019 to support the continuous improvement of user experience and support their ever-growing needs. My Telkomsel was also equipped with more payment methods including virtual account payments for major banks, plus MyTelkomsel was connected to LinkAja and other e-wallets.

To boost crucial user engagement, we reintroduced a Daily Check-in program on myTelkomsel featuring a new look in partnership with LinkAja, and other e-commerce. We also provided in-app access to videos



and TV channels from MaxStream so users can watch them without leaving the app. Moreover, users can play mini-games inside the app. Through the Instagram account @mytelkomsel.app, we encouraged users through various promotions to engage in more activities. All of these have driven more than 18 million users to use MyTelkomsel actively every month (MAU).

We also have redesigned and refreshed the MyTelkomsel App to enable users to find information more easily and encourage them to participate in various programs offered. MyTelkomsel is integrated

with Veronika, a chat-based virtual assistant, that allows users to ask about Telkomsel products and services in a convenient, interactive way.

At the same time, MyTelkomsel now has a more personalized appearance and shows relevant loyalty benefits in line with customers' Loyalty Tier features: Diamond, Platinum, Gold, and Silver. Along with all of our accomplishments in 2019, MyTelkomsel received recognition as the Gold winner of the Public Relations Indonesia Award 2019 in the App category, as a result of MyTelkomsel's plans to keep improving and transforming to become the most preferred digital channel among Indonesian telcos and digital users.

LOYALTY PROGRAMS

Telkomsel's Loyalty program strives to increase customer loyalty by rewarding them with satisfying experiences in the form of both online and on the ground events. Telkomsel also rewards customers by enabling them to exchange their Loyalty POIN at Telkomsel's e-commerce partners.

Telkomsel Siaga Sebar Hepi (Anniversary / Ramadhan Period & End Year Period)

This is the biggest Telkomsel Lucky Draw program, and it is held twice yearly. In 2019, the first Lucky Draw period was held around the Telkomsel Anniversary in May and the second period took place at year end from November to December 2019. During each period, Telkomsel gave away thousands of prizes such as luxury cars, motorcycles, smartphones, LinkAja balance, and more.





Telkomsel POIN

To enhance customer experience during POIN redemption and attract customer interest, Telkomsel held special redemption programs for Telkomsel POIN such as POINTastic Deals, POIN Jajan LinkAja and Racing POIN. Telkomsel collaborated with various partners such as handset distributors, e-commerce sites, merchants, LinkAja and more to provide smartphones, vouchers, telco packages and LinkAja bonus balances etc. as rewards. Telkomsel also held seasonal programs tied to special events such as Customer Day, Movie Premier and POIN Festival which customers could participate in by redeeming their POIN.

Undi Hepi

Our most waited Loyalty promo program was enhanced, after listening to customer feedback on

the ability to choose the prize and shorter draw period.



Undi Hepi is a new variant of lucky draw program which allows customers to choose the prize that they want.

Donation

Indonesian people have a strong tradition of helping one another. Telkomsel provides opportunities for customers to donate their POIN for social causes. For example, POIN

from customers can be converted to money or goods which are then sent to disaster areas, for example to help orphans in Palu during the earthquake in 2019.



Twin Date Merchants Promo

Telkomsel collaborated with partners to hold Online Shopping merchant promos on several twin dates in 2019 namely 9.9 (September), 10.10 (October), 11.11 (November), and 12.12 (December). Many e-commerce partners contributed to these program such as Zalora, Lazada, Shopback and Bukalapak. These promos attracted customer to redeem their POIN.



New Airport Lounge Partnership

As one of Telkomsel's special programs for HVC customers, Telkomsel provides airport lounges for Gold, Platinum and Diamond customers as well as Executive corporate customers. This service is available at 16 locations throughout Indonesia as part of our attempt to broaden our service to Telkomsel customers.



DEVICE BUNDLING PROGRAMS

Telkomsel aims to touch the daily digital lifestyle of every Indonesian, keeping customers comfortable and enabling them to enjoy life more through Telkomsel's brand experience and services. In order to deliver these initiatives, Telkomsel partnered with device principals



and distributors to offer best device bundling package and the most profitable bundling packages for device principals and distributors.

In 2019, Telkomsel strengthened partnership collaboration between device principals and distributors on both the modern device channel and traditional device channel. Telkomsel collaborated with principals and distributors to bundle device with SIM cards, vouchers, 4G device migration, sales activation and co-marketing with financial, insurance, banking, e-commerce, large enterprise as well as SME.

For postpaid customers, Telkomsel collaborated with device distributors to boost sales at more than 70 GraPARI nationwide. Furthermore, to increase 4G customer penetration, kartuHalo actively undertook various tactical promotions involving principals, device partners, banks, micro-finance and e-commerce to offer attractive 4G device bundling packages with more attractive cashback and 0% installments for up to 24 months. kartuHalo bundling packages were also offered with

benefits including higher quota of up to 50GB per month, specifically to support the preorder and launch of Telkomsel's flagship smartphone.

Through the TAU Dynamic Plan, which is the main bundling package, Telkomsel provided bundled value with a long validity period (3 and 6 months) and a large quota to fulfill customer needs. Telkomsel also launched the TAU Lite 6 and TAU Lite 7 packages which were bundled with affordable 4G smartphones, with the main objective of boosting 4G DNA (device, network, application) penetration nationwide.

Given that e-commerce usage by Telkomsel customers has grown significantly, in order to help users shop conveniently online, Telkomsel collaborated with several e-commerce sites and worked hand-in-hand with lending platforms to give special installments. Since mid-2019, 62 GraPARI Nationwide have established ready-to-sales

devices partnerships with device distributors. Customers can bundle new device with kartuHalo and TAU prepaid plans for maximum convenience and the best Data package experience.



During 2019, Telkomsel continued to migrate existing customers to 4G by replacing old SIM card with USIM and moving 2G/3G device users to 4G devices. Customers can choose to do the replacement at GraPARI and MyGraPARI, thematic events or simply by accessing the Telkomsel website to get the USIM delivered to their home.

INTERCONNECTION

This year, interconnection continued to face disruption from OTT (Over the Top) providers in both domestic and international voice services, with both incoming and outgoing domestic traffic declined. Despite facing disruption, the international voice termination service still contributes significant revenue and to secure it, Telkomsel strengthened its network security, preventing voice traffic leakage by routing traffic via SIMBOX. Another important initiative to grow new revenue streams is Telkomsel's international A2P SMS service, which involves securing off net and on net traffic leakage and managing domestic as well as international channels in order to maximize A2P SMS monetization.

INTERNATIONAL ROAMING

In its international roaming business, Telkomsel continued to transform its Roaming Business revenue structure from Pay per Use to Package revenue model, by offering attractive and affordable Roaming Packages.

At the end of 2019, Telkomsel launched an aggressive new Roaming Package called ROAMax which enables customers to continue using Telkomsel's service in Asia and Australia without changing to a local SIM Card. ROAMax also offers travelers going to destinations such as Europe, the United States or Canada superior price and value

in term of Data quota, coverage and duration. Customers can use their package during stopovers in transit countries without purchasing another roaming package.



As part of giving the best service to Very High Value Customers and VVIPs, Telkomsel launched ROAMazing, an international roaming package offering broad coverage in 178 countries, big quotas, and seamless convenience in using this service.

Telkomsel also gave best service and support for customers travelling to Saudi Arabia on Hajj so they can stay connected to their family in Indonesia. Telkomsel's superior roaming service was achieved in collaboration with Roaming Partners all over the world, through its membership in Bridge Alliance.

DIGITAL SERVICES

ABOUT DIGITAL SERVICES

Digital Services has been the key driver of Telkomsel's transformation to become a Digital Telco Company. Years of continuous improvements and investments have enabled us to provide advanced Digital Services in Indonesia, in alignment with our mission of accelerating innovation and advancing the nation. Our Digital Services portfolio consists of Digital Advertising, Mobile Banking, Big Data & API, the Internet of Things, and Digital Lifestyle products and services.

We have continued to build our digital advertising business, DigiAds (formerly Telkomsel Digital Advertising), into a digital media powerhouse of the Indonesian Advertising Industry. DigiAds revenue grew by 60% in 2019 from an already significant base in 2018 as we continued to create custom digital marketing solutions by enhancing our premium advertising inventory with Big Data analytics. Those solutions have delivered highly personalized audience targeting, providing higher ROI to advertisers and better relevance to the target audiences.

Our mobile banking business, mBanking, has enabled more than 90 financial institutions to provide mobile banking services via SMS, USSD, IVR, and mobile apps. Continuing to achieve solid double-

digit growth, mBanking is central to providing Indonesians with broader access to financial transactions from their mobile phones.

We rapidly built our Big Data business (MSIGHT) by supporting institutions with data-driven actionable insights from our Telco Big Data. As an enabler of Digital Transformation for our clients, we provide lead generation, telco credit scoring, market insights, and an API platform to 40+ enterprises of financial institutions, e-commerce unicorns, system integrators, logistic providers and the Indonesian government. One of our growth drivers, Credit Scoring API, has assisted more than Rp 250+ billion personal loan disbursements from 20+ financial institutions with 3 million API hits. We assist key e-commerce players in understanding their market positioning as well as with customer activation to both increase the spending of their existing customers and acquire new productive customers.

We have continuously expanded our footprint in the Internet of Things (IoT) business, going beyond connectivity with analytics and solutions to capture bigger opportunities in the vast industrial landscape. We have also doubled IoT business from our industrial-focused portfolio: Smart Connectivity, Fleet Management, Remote Tank Monitoring, Asset Tracking, and Managed Networks.

Going forward, we will continue to scale up our Digital Services business more rapidly through innovations and partnerships while also developing the digital ecosystem in parallel, as a key foundation to become a Digital Telco Company and to build a Digital Indonesia.

DIGITAL ADVERTISING – FAR BEYOND SMS MESSAGING



In keeping with the dynamic acceleration of the digital advertising industry, we rebranded Telkomsel Digital Advertising as DigiAds in early 2019. This unique new branding strengthens our positioning as a provider of comprehensive digital advertising solutions across a wide variety of channels, one that can meet advertiser demand for high quality digital advertising consulting, data analytics, media solutions and reporting.

DigiAds provides the widest range of mobile advertising solutions for advertisers in Indonesia. These solutions are delivered by combining our advertising capabilities in Messaging, Programmatic Display and Video, Contextual and Location Based Advertising (LBA) and Rewards and Mobile Couponing, and using

our unique insights developed from sophisticated data analytics of more than 171 million Telkomsel subscribers.

We partner with leading international technology providers across the industry to provide the highest quality services, leveraging our vast inventory and analytic methods. This combination of highly accurate audience targeting, widest reach and the most extensive digital telco inventory in Indonesia allows advertisers to better target their ads to the right audience for higher returns.

Demand for performance-based advertising is increasing, especially within the online services vertical. To satisfy this demands, DigiAds delivers performance-based campaigns including Cost per Lead (CPL), Cost per Installation (CPI), and Cost per Acquisition (CPA). We further enhance those campaigns by enabling advertisers to reward their respondents with free data (our FRIDA offering), SMS and Voice packages (our GITA offering), in order to increase response rates and boost consumer engagement. DigiAds also provides a high-performance Mobile Coupon Service which combines several of these elements to send tightly targeted mobile coupons with offers that are redeemable at point of sale. These

offers are especially successful in driving retail footfall and restaurant traffic.

The continuous improvement of our digital advertising products and services led to significant growth in the number of advertisers we partnered with. As a result, we successfully served more than 500 client brands in 2019.

KEY HIGHLIGHTS

1. Expanding our Display and Video Inventory

As we continue to add value beyond messaging, we significantly increased our display and video ad space inventory on Telkomsel applications and platforms including MyTelkomsel, MAXstream, Langit Musik and Dunia Games. Through our recently announced strategic partnership with Kompas Gramedia Group (KGM), we further broadened our available video inventory by including access to KGM's Tribunnews and BolaSport portals.

2. Strengthened Programmatic Ecosystem

In alignment with our vision of becoming the programmatic powerhouse of Indonesia, we strengthened Indonesia's programmatic advertising ecosystem by partnering with global industry leaders MOAT, The Trade Desk (TTD), and Pubmatic.

These alliances with respected innovators of the international adtech industry have empowered us to provide world class digital advertising solutions for our multinational and Indonesian clients.

3. Building the Foundation of Digital Marketing Activation for SMEs



Small to Medium Enterprises (SMEs) are key to Indonesia's continued economic development. Through MyAds, our self-service digital marketing activation platform, we have enabled 20,000 SMEs nationwide to begin advertising to increase their revenues. We continuously improve our MyAds services to help local businesses to grow at their own pace, guiding them to take control of this important way of driving their business growth through our cost-effective, easy-to-learn advertising platform, which allows them to manage spending wisely while delivering solid results.

4.ROLi Revamp



We continued to enhance the value provided to both the users and advertisers on our new, reward-based mobile app ROLi. We added more advanced features, built a more intuitive interface, and added broader and higher quality content including sports and news feeds. ROLi now has more than 1 million active users who can earn up to 600 MB Data by viewing advertisements when they use the ROLi app.

5.Telkomsel NextWave



In March 2019, the Telkomsel NextWave event showcased our newest digital businesses to our current and prospective clients and business partners. The portfolio on display included our offerings in Digital Advertising, Big Data & Analytics, Mobile Banking and the Internet of Things and attracted hundreds

of professionals including more than 50 C-level executives from more than 100 major companies in Indonesia. The event combined an extensive product exhibition and a much-reported sharing session by distinguished speaker Piyush Gupta, the CEO of DBS Group, who has led the digital transformation of the Singapore-based regional banking powerhouse and was voted best CEO in Asia-Pacific by Asian Banker.

MOBILE BANKING – ACCELERATING BRANCHLESS BANKING



Our Mobile Banking (mBanking) supported Government in transforming traditional banking to digital banking behavior by partnering with 90 financial institutions in Indonesia. mBanking helps customers to access and use multiple banking services anytime and anywhere. These services are available through mBanking mobile apps, SMS and USSD channels. In 2019, mBanking once again recorded double-digit YoY revenue growth by completing 2 billion transactions for over 10 million monthly active users. Users were able to conduct financial transactions with great convenience and high reliability over our broad network coverage across Indonesia. We continued to expand our

partnerships with the top state-owned Banks to acquire new users and to increase transactions. In alignment with the banks' missions to digitize banking transaction behavior, we created a loyalty program which significantly boosted mobile banking traffic.

BIG DATA & API – DIGITALIZING ENTERPRISES



Our Big Data & API business, MSIGHT, has helped enable enterprises' digital transformation through valuable and actionable insights. By investing and leveraging our key assets: data generated from serving dominant market share in Indonesia and extensive capabilities in telco services, we help our clients to make faster and more precise decisions.

MSIGHT provides Big Data & API services to 40+ clients from financial institutions, e-commerce unicorns, system integrators, logistic providers, and Indonesian government. We are committed to compliance in all legal aspects to ensure that customers' personal data remains protected.

KEY HIGHLIGHTS

1. Telco Credit Scoring

Telco Credit Score is a service designed specifically for financial institutions or loan providers to help assess the credit-worthiness level of applicants based on their telco demographic and behavior. We scaled up our telco credit scoring business in 2019, serving 11 financial institutions with 3.5 million API hits. We maintained close collaborations with legitimate partners supervised by OJK and other government institutions to provide advanced services in the financial industry. As such, we played a role in ensuring that all individuals have access to affordable financial products and services regardless of personal net worth, with the noble purpose of improving the overall quality of their lives.

2. Competitive Insights

Our insight dashboard visualizes data derived from key data points, thus enabling clients to see snapshots of their performance against their competitors in the market at any time. We partnered with key players in the online sector such as ecommerce, fintech, and ride hailing to help them understand their market positioning compared to the

competition. Subsequently, we activated this understanding to increase the existing customers spend and acquire new ones. We also continued to collaborate with government officials by providing our mobile positioning data for the purposes drawing up official statistics.

3. Telco API

MSIGHT leverages Telkomsel SMS and charging capability through API SMS and the DCB (Direct Carrier Billing) business. API SMS enables our clients to send multiple SMS seamlessly and automatically without the need to manually log in to an application or platform. While API DCB (Direct Carrier Billing) allows Telkomsel customers to pay for online items from various marketplaces using their mobile device through an airtime deduction process. We achieved 50 million API SMS hits and delivered more than Rp 20 billion of charging requests via DCB API.

4. API marketplace: DigiHUB

We aim to further grow our API business through our new API marketplace, DigiHUB, which offers a better interface and user experience. Our clients can easily purchase API services anytime and anywhere via DigiHUB web portal using one of many available payment methods. We also introduced our new API Insight service which

offers authentication, fraud, risk, personalization, and lifestyle profile use cases. Through DigiHUB, local developers can seamlessly utilize Telkomsel API using self-service approach.

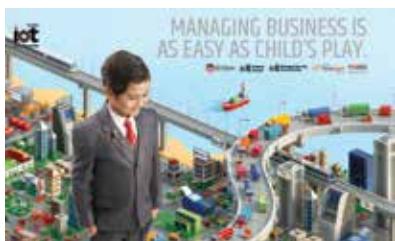
INTERNET OF THINGS – SMART CONNECTION FOR SMART INDUSTRIES



ABOUT IOT

Telkomsel IoT (Internet of Things) connects devices, machines and objects containing embedded technology to the Internet, turning them into 'intelligent' assets that interact with external environments. We empower enterprises to gather real-time data and analytics from connected devices through our reliable, secure, and advanced IoT solutions so that enterprises can then make data-driven decisions. In 2019 we connected 1 million devices across 250+ enterprises, and we continuously pushed to go beyond connectivity to develop analytics and automation capabilities.

With 5G technology on the horizon IoT solutions will become more powerful than ever, connecting at much higher speed. Ultra-low latency 5G will deliver seamless user experience for cases such as connected cars, edge computing, process automation and many others. Through our intelligent IoT solutions, we play a key role in building the Digital Enterprise Ecosystem and become a key enabler of the 'Making Indonesia 4.0' Government initiative.



EXPANSION IN KEY SECTORS

1. The financial sector continued to dominate our IoT business with various connected devices available such as ATM, EDC, and branchless banking. Our primary customer Bank Rakyat Indonesia (BRI) has fully utilized and implemented IoT to drive efficiency and improve productivity for their operation and business expansion.

2. In utility sector, PLN has begun widely implementing IoT in its core configuration to monitor performance and scale up operations. We have now partnered with ICON+, PLN's subsidiary, to provide NB-IoT solutions for electrical substations monitoring and smart meter systems.

3. In the government sector, more smart city plans are being implemented. The Gorontalo regional government (Pemda) and Makassar city government pioneered the implementation of our FleetSight solution for various fleet management services as part of their Smart City initiatives.

4. Lastly in the industrial sector, we released several Industrial-focused solutions: Intelligent Liquid Tank Monitoring (INTANK), Asset Monitoring Solution (Asset Performance Management) and customized product line monitoring. These solutions have been implemented in major companies such as MitraTel, Pertamina, Patraniaga, and the National Railway (PT KAI).

IOT CONTROL CENTER



IoT Control center is a cloud-based solution that enables enterprises to automate the management of their connected devices. In addition to connectivity management, these powerful control center automation and tracking features (LOCI) provide asset visibility and safety, thus helping to ensure the reliability of connected services, device usage optimization and predictable costs. We further enhanced the IoT Control Center, so that it can manage 4G connectivity and NB-IoT devices on a single platform.

IOT MANAGED SERVICE CONNECTIVITY



IoT Managed Service is our corporate connectivity service offering up to 99.5% uptime guarantee through various channels including leased line, multicellular, and VSAT. IoT Managed Service decreases the likelihood of downtime, simplifies network setup and ensures that your

business stays connected 24/7. We launched various enhancements for IoT Managed Service Connectivity:

- Bonding Technology, which ensures reliable connectivity using multiple SIM cards.
- L2VPN, which supports extensive connectivity for maximum productivity
- SDWAN to operate all corporate WANs simultaneously, and
- Failover to diversify your connectivity.

FLEETSIGHT



Fleetsight is an end-to-end Fleet Management solution that provides insight and professional services to help enterprises improve productivity, safety and efficiencies. Our focus is vehicle telematics, which utilizes sensor devices embedded in the vehicle and fleet management platform. FleetSight helps enterprises increase efficiency, improve productivity and minimize the risks associated with vehicle investment.

FleetSight was further enhanced with 2 new features, namely DSM and ADAS. These features were developed to increase safety on the road.

- Driver Status Monitoring System (DSM) is an artificial intelligence system that provides warnings in the case of abnormal driver behavior.
- Advance Driving Monitoring Assistance (ADAS) is used to detect the situation in front of cars in real-time and provide early warnings such as lane departure warning and collision warning to reduce driving risks.

TOMS



Telkomsel Order Management System (TOMS) is an adjacent solution for enterprise fleet order management. With TOMS, enterprises can now track and manage their operational fleet to increase its efficiency and decrease downtime. TOMS can be implemented as a standalone system or combined with our FleetSight Solution.

INTANK



Intelligent Tank Monitoring System (INTANK) is an end-to-end IoT intelligent solution with the capacity to track and monitor liquid inventories, particularly oil, chemical, and water. Armed with robust and efficient technology and sensors, INTANK brings visibility and enhances operational efficiency in liquid inventories resulting in 50% energy cost reduction. Backed by international certification for its devices and sensors, INTANK has been adopted by multiple enterprises for numerous commercial projects.

ASSET PERFORMANCE MANAGEMENT



A new addition to our business solution line-up is Asset Performance Management. It works in real-time to monitor and analyze assets indoor, outdoor, and in transit. The solution allows enterprises to easily monitor the quality, availability, and security of their assets anytime and anywhere.

DIGITAL LIFESTYLE

Over the past several years, Telkomsel has been undergoing a transformation into a Digital Company, staying at the forefront of digital products and services that meet customers' preferences and enabling us to be "Indonesia Digital Service Provider of the Year". This was done through continuous scale-up, innovation and collaborative partnerships in Digital Services with local as well as global digital content providers towards enhancing the Digital Ecosystem in Indonesia.

A new partnership with Google enables Telkomsel customers to purchase games and applications in Google Playstore using prepaid credits or alternatively, through postpaid billing. This arrangement is convenient for customers given the low credit card penetration rate in Indonesia. Telkomsel also customized packages to meet customers' digital lifestyle needs in Video, Game, Music and other Digital Value Added Services, supported by top local and global content partners.

In 2019, Telkomsel maintained its domination of Indonesia's gaming ecosystem through Dunia Games with a wide range of e-Sports tournaments, game vouchers, expanded payment choices involving

other DCB carriers and owned published Game Titles. An eSports Platform was launched in March 2019 to support and engage with gamer communities by enabling them to hold e-sport competitions. Our eSport events cater to all gamer segments from Amateur, Campus to Professional Teams, making us The Biggest eSports player in the region. Meanwhile we published our first ever e-game, ShellFire both nationwide and globally. Subsequently in October 2019 we released our 2nd game, Lord of Estera which was also released globally, strengthening the Dunia Games brand as a premier Game Publishing Player in the region.

Telkomsel strengthened its positioning in the Video Streaming industry by enriching its content and platform for mass market. To do so, we joined with partners to offer a wide variety of content and customized packages for video data plans, as well as premium subscriptions to several OTT Services. The content from MAXstream, which can be accessed via Maxstream's app as well as OTT partners' platforms in form of live broadcast and video-on-demand, includes blockbuster movies, Hollywood series, sports programs, reality shows and drama series, as well as Free To Air TV and international channels from HBO GO, HOOQ, Vidio and Viu. In 2019, Telkomsel also continued to develop the local movie industry by releasing

an additional 6 original local content titles and more than 80 local series on MAXstream.

Meanwhile in Music, Telkomsel focused on improving user experience on our RBT platform Langit Musik, and partnering with OTT apps to provide Direct carrier Billing payment. Langit Musik also acquired more than 700 song collections from 500 indie musicians by holding workshops and concerts.

Having won the 'The Most Innovative Voice Solution from Telecom Asia and Digital Lifestyle from Asia Communication Awards' in 2018, the Company has continued to deliver innovative new mobile Value Added Services to expand its digital lifestyle product base. Among others, we added credit scoring capabilities to the Paket Darurat (Emergency Package) Service, which allows users to stay connected when their credit balance runs out, with the aim of targeting new subscribers who are potentially highly profitable.

GAMES

Telkomsel acts as payment solution provider, enabling Direct Carrier Billing (DCB) access so that subscribers can purchase digital content (game items, game top-ups or premium game subscription) on application stores including Google Playstore, Samsung Galaxy Store, as

well as on the Dunia Games page. As of the end of 2019, more than 100 game publishers and developers have connected to the Dunia Games DCB.

Dunia Games Platform

Building on its success in 2018, Dunia Games has also allowed other subscribers from other telcos to charge purchases to their postpaid bills or prepaid credits. This has significantly increased Dunia Games' MAU, making it the Number 1 Games Portal in Indonesia.

Dunia Games' innovations range from providing game vouchers through various Indonesian telecommunication providers, enhancing the experience for users (when reading, watching and purchasing Game Vouchers), releasing Reseller tools for the salesforce to boost transactions, and the eSport Open Platform, where users can create their own Tournament Page and Bracket.

As a result, Dunia Games traffic grew significantly in 2019. As a leading Game Media, Dunia Games has published more than 100K articles (averaging 100 articles per week), and produced more than 1,100 videos with 20 million views (averaging 8 videos per week), more than 1,100 videos produced (20 million views) averaging 8 videos per week. For the eSport platform, more than 1.6K tournaments have been

created by users on the platform and participation of more than 70k players.

Game Publishing

In September 2019, Dunia Games Telkomsel published its second game, Lord of Esteria, an Action Battle Card RPG genre taking place in a Multiplayer Online Battle Arena (MOBA) format. Players are able to make in-app purchase of diamonds (Lord of Esteria in-game currency) to buy resources that can improve their gaming experience. This game is available on Google Play Store and App Store.

For Dunia Games first published game, ShellFire, a national tournament was held from August – November 2019. A total of 560 teams joined from all over Indonesia, competing for prizes worth Rp 1 billion.

VIDEO

MAXstream acts as a one stop video portal where users can stream best quality videos covering a wide range of services: live streaming events, AVOD, TVOD, and SVOD, which consists of OTT video content bundled with attractive Telkomsel internet data packages.

In 2019, MAXstream strengthened its positioning in the video streaming industry by partnering with video

content providers such as Viu, Vidio, iflix, HOOQ and KlikFilm to enrich its content and platform. MAXstream also collaborated with HBO to be the first mobile partner to launch HBO GO on the wholesale markets. This partnership allows MAXstream to broadcast HBO live channels as well as a number of iconic TV series.

To further enhance user experience, Maxstream added new features such as OTT Playout, which enables customers to play OTT content from MAXstream (HOOQ, Vidio, iflix, HBO GO), as well as a web version for the Video Player so that users can stream movies from the website and watch them on a big screen (TV).

MAXstream also enriched its platform with original content. In 2019, working in collaboration with the local movie industry, it produced more than 70 original episodes under 10 titles, of which 6 titles were launched during the year.

MUSIC

Telkomsel continuously enhances Langit Musik to give the best experience for customers. With its new interface and new features including seamless login, search recommendation, new players and more than 7 million local and international songs catalogue, Langit Musik continue to please music lovers and support the music industry in Indonesia. The average session duration on Langit Music in 2019 was 28 minutes, higher than other music apps.

In the second half of 2019, Langit Musik worked with other platforms such as Dunia Games, Duniaku, Wifi ID, Kumparan, Indihome and MyTelkomsel to put a widget on their platforms and provide music streaming service to their subscribers. Langit Musik also held numerous music events including 'PagelaRans', held with the RANS label in several cities (Padang, Bogor, Banjarmasin, Manado, Malang, Bandung, Tangerang). Telkomsel also held the Langit Musik Festival in 9 big cities (Cirebon, Palembang, Medan, Surabaya, Jogjakarta, Bali, Ambon, Makassar and Banjarmasin) where it reached in the local musicians to educate them on how to make money in the digital music business. These events attracted more than 500 local musicians with more than 700 song collections.

Furthermore, Telkomsel improved its Ring Back Tone (RBT) platform, collaborating with 80 radio stations to promote RBT via differentiated UMB. Additionally, Telkomsel extended a soft bundling package for RBT to HVC. RBT can be purchased through Langit Musik application. To promote RBT, Telkomsel held a program with prizes for customers who activated RBT when calling other RBT customers or who replied when offered RBT recommendations.

IN THE SECOND HALF OF 2019,
LANGIT MUSIK WORKED WITH OTHER PLATFORMS SUCH AS DUNIA GAMES, DUNIAKU, WIFI ID, KUMPARAN, INDIHOME AND MYTELKOMSEL TO PUT A WIDGET ON THEIR PLATFORMS AND PROVIDE MUSIC STREAMING SERVICE TO THEIR SUBSCRIBERS.

DIGITAL VAS

In 2019, Telkomsel collaborated with app-based healthcare services providers, accelerating equal distribution of easy and convenient access to healthcare services for the public and further developing the Telkomsel digital ecosystem. This inter-industry collaboration is expected to become a sustainable digital-based partnership which utilizes technology for broader social impact.

Telkomsel has also delivered Paket Darurat Service for almost 2 years (since February 2018). Currently, Paket Darurat is available through the MyTelkomsel app, SMS and UMB. In 2019 Telkomsel enhanced Paket Darurat Service with credit scoring features which aim to gain new and highly profitable subscribers.

SHAPING THE FUTURE OF DIGITAL INDONESIA

LINKAJA – E-MONEY FOR THE INDONESIAN MASSES NATIONWIDE



To fulfil our vision of realizing financial inclusion and creating a cashless society in Indonesia, in 2019 we merged our mobile financial service flagship, TCASH, with several other SOE e-money

services to create LinkAja. Supported by the SOEs, LinkAja is empowered to provide much more distinctive use cases for all Indonesians, becoming the leading choice of e-money nationwide.



by.U – THE FIRST FULLY-DIGITAL TELCO SERVICE IN INDONESIA



Capturing the opportunity to expand our youth market share through savvy digital behavior, in October we launched by.U, the first fully-digital prepaid wireless telecommunication service in Indonesia. Through the by.U mobile app, users enjoy a fully digital end-to-end experience for all their telecommunication needs from choosing a number to getting a SIM card, topping-up balance and quota, and payment.

by.U is designed to appeal to Gen-Z users, who are known for being empowered, creative, always-on, and who prioritize their freedom. These characteristics are reflected in by.U's main values which include digitalization, personalization and transparency.

Adopting a pizza concept, by.U customers choose their quota size (S/M/L) as the base, and then on top of it they can add their toppings such as their YouTube quota, Instagram quota, voice quota, and so on. All the packages and toppings are available 24 hours without usage limitations nationwide.

Recognizing that Gen-Z users do not like to wait and want to get things done quickly, by.U aims to let them directly manage their accounts over the app, including monitor their usage and handle their own customer service, with zero human interaction needed.



However for users who need help, by.U's digital-based products and services are supported by an integrated help center which can

be accessed through a live chat feature on the by.U digital app, on the official website www.byu.id, as well as through by.U's Instagram and Facebook channels.

OPEN INNOVATION WITH TINC & TMI



As the Digital Ecosystem in Indonesia has continued to flourish, we initiated TINC, a collaborative innovation center where startups can collaborate with our business incubation team. TINC stands for Telkomsel Innovation Center. Its role is to spot new business opportunities from the earliest stage. Through TINC, we can better engage with Indonesia's vast Digital Ecosystem plus incubate and accelerate business innovations in this experimental environment.

Our focus in 2019 was to strengthen the IoT Low-Power Wide-Area (LPWA) ecosystem using NB-IOT technology. We released a NB-IOT SDK toolkit, held hackathons, and extended our NB-IOT technology to the university IOT labs we had set up in 2018 on certain campuses.

During May-July, we held roadshows in 4 cities to engage local startup communities, ending with a hackathon to attract developer talent as the prerequisite for the incubation stage. The events produced 4 innovators who were ready for incubation in TINC batch 3, which focused on Industrial IOT.



Launched in early 2019, Telkomsel Mitra Inovasi or TMI is the venture arm of Telkomsel. TMI's main focus is to scout for new technologies or services that can give Telkomsel a head start to better serve our customers, in order to lead and shape the industry. Through TMI, we seek and invest in promising entrepreneurial companies that are tackling some of today's most significant technological challenges for consumers as well as enterprise customers. In less than a year, this fund has invested in FinAccel (Kredivo), PrivyID, and Roambee.

At TMI, we are building tomorrow's future by giving entrepreneurs unparalleled access to Telkomsel's ecosystem, unlocking the distribution and expertise necessary to stay ahead of the curve.

NETWORK TECHNOLOGY LEADERSHIP

Telkomsel completed the 800 MHz and 900 MHz frequency bands refarming as required by the Decree of the Minister of Communication and Information Technology Number 29 of 2019 which requires Cellular Mobile Network operators to rearrange current non-contiguous 800 MHz and 900 MHz radio frequency bands. The refarming process began in February and was completed in April, covering 42 clusters in 34 provinces nationwide. Thanks to this spectrum refarming, the Telkomsel frequency band, which was non-contiguous at 800 - 900 MHz, is now contiguous at 15 MHz. As a result, Telkomsel can provide better customer experience with enhanced internet speed and LTE coverage.



Following its success as the first mobile operator in Indonesia to conduct 5G trials, which took place during the Asian Games 2018, Telkomsel has been mandated by the Ministry of Communication and Information Technology to conduct 5G trials focusing on the industrial sector. In 2019 we held 5G trials in Batam and Jakarta, demonstrating our commitment to being the foremost operator in supporting the 'Making Indonesia 4.0' government initiative. As it catalyzes collaboration among stakeholders for Industry 4.0, Telkomsel is paving the road for the implementation of 5G as the key enabler towards achieving Indonesia's vision of becoming one of world's biggest economies in 2030.

IN 2019 WE HELD 5G TRIALS IN BATAM AND JAKARTA, DEMONSTRATING OUR COMMITMENT TO BEING THE FOREMOST OPERATOR IN SUPPORTING THE 'MAKING INDONESIA 4.0' GOVERNMENT INITIATIVE.

SALES

SALES BUSINESS STRATEGY

In 2019, we continued to implement our three main sales strategies to *Increase Data Share, Digital Touch Point Experience and Winning Enterprise Business and Digital Lifestyle*. However, the way in which these sales strategies were implemented were adjusted in line with corporate objectives and market conditions, for a total of 8 sales programs as follows.

1. INCREASE DATA SHARE

a. Retain and Expand HVC (High Value Customers) through Single View of Customer Approach

HVC or High Value Customers refer to customers who generate the largest revenue contribution in Telkomsel overall revenue. To provide the best service to HVC customers, service differentiation was created by ensuring that HVC get priority handling at Customer Touch Points (CTP) ranging from service queues to complaint handling.



IN 2019, WE CONTINUED TO IMPLEMENT OUR THREE MAIN SALES STRATEGIES TO **INCREASE DATA SHARE, IMPROVE DIGITAL TOUCH POINT EXPERIENCE AND WIN ENTERPRISE BUSINESS AND DIGITAL LIFESTYLE.**

b. Strengthen Youth & Data through Retail territory management

We consider the youth segment to be the future driver of economic growth in Indonesia. Therefore, Telkomsel launched SMILES (Sales Millennials Ideas), an agile project to win youth market share by addressing what matters most to youth in both rural and urban areas.

The solutions proposed, which ranged from Data package comparisons to digital

promoters and referral codes for a comprehensive training program, have helped increase the number of Telkomsel's new youth subscribers.

c. Manage territory with more granular approach based on its characteristics

With customer experience as the main focus, Telkomsel continued to listen to the voice of customers to understand their different needs and wants in each territory, and we therefore maintained our cluster-based product offers approach while also applying a more granular approach to managing sales operations and programs by territory.

At the same time, we improved territory management by maintaining a strong relationship with our strategic business partners and re-clustering to support faster sales program execution.

As a result, the proportion of active outlets which sell our products (starter packs, Data package and DLS packages) has increased compared to last year. Through extensive cooperation with modern retail stores, we also scaled up the expansion of our integrated sales channels. Finally, to cement our position as a market leader, we also focused on cities with high competition levels by establishing special direct sales teams, attractive reseller programs and various customer engagement events. As a result, we gained significant market share in those cities.

2. DIGITAL TOUCH POINT EXPERIENCE

a. Empower and Utilize Sales Digital Channels

Going forward, the biggest revenue contribution is forecasted to come mainly from digital channels. We have therefore focused on expanding our digital channels, along with clear policies, programs and daily performance monitoring



to ensure availability and sales performance achievement. At the end of 2019, Telkomsel's digital products were available on several online as well as offline to online channels including prominent online marketplaces, ride hailing services, online travel sites and DigiPos as a "hero" mobile Point of Sales, while Mobile GraPARI evolved to become a one stop solution for digital products & entertainment.

b. Next Gen Partnership to Push Digital Products & Services

Communication is a primary need for travelers. Looking at the annual increase in Hajj and Umrah each year, Telkomsel therefore focused on Hajj and Umrah pilgrims in 2019 by working with travel agents, banks and the Ministry of Religious Affairs. Telkomsel

also cooperated with local and national device stores, in order to provide added value for Hajj and Umrah pilgrims.

c. Improve Digital Touch Point Experience and Service Transformation

2019 is the year of transformation in terms of service to customers by introducing more varied Digital Services for self-service. Simple transactions include information and requests that can be accessed by customers through MyTelkomsel (apps and web), My GraPARI IVR and Virtual Assistant.

To improve services through digital touch points, Telkomsel has launched a chatbot-based service called Telkomsel Virtual Assistant that is embedded on the social media platforms Facebook Messenger, LINE, Telegram and also the MyTelkomsel application.

3. WINNING ENTERPRISE BUSINESS & DIGITAL LIFESTYLE (DLS)

a. Market expansion on SME and Enterprise Business with B2B Solutions

The B2B segment focused on expanding the SME and Enterprise market. In the SME segment, we are building Indonesia's largest SME ecosystem through our digital platform, 99% Usahaku, which had its soft launch on September 9, 2019. By joining 99% Usahaku, SME will be able to optimize their procurement, expand the market, access to financing, increase productivity and get education opportunities.

In the Enterprise, Corporate and Government segment, Telkomsel is positioned as an orchestrator of digital technology and enterprise digital solutions starting from Basic Connectivity and progressing to Advanced Connectivity, Cloud/SaaS, Security, Analytics and IoT.

b. Win Youth through Digital Products and Experience

In order to win the youth segment, we created new events and experiences where people can experience our new digital products, namely HBO GO streaming on MaxStream and Free Fire e-games on Dunia Games. The HBO Go on MaxStream launch event took

place in November 2019 in 8 big cities. Free Fire national tournament attracted 8,600 teams to compete, ending with a Grand Final Tournament on 28 September 2019 at Tennis Indoor Senayan Jakarta, one of the biggest game competitions in Jakarta.



CHANNEL MANAGEMENT

DIRECT CHANNEL MANAGEMENT

Continuing last year's success in providing the best service to customers, Telkomsel continued to improve service quality in all Customer Touch Points. Overall, customer service channels were split into two, namely assisted channels (GraPARI, Call Centers, E-care) and unaided / independent services (MyGraPARI, MyTelkomsel, IVR, Virtual Assistants). As of December 2019, Telkom managed ISO 9001: 2015 certified 80 GraPARI, 341 GraPARI Partners and 5 GraPARI International operating in Mecca, Medina, Hong Kong & Taiwan.

In order to make it easier for customers to reach customer service assistance, Telkomsel provides 188 Call Center services which are available for 24-hours for all customers. Call Center services are located in 4 cities; Medan, Bandung, Surabaya & Makassar. In addition, customers can access E-care assistance via Email as well as Telkomsel's Facebook, Twitter and Instagram accounts.

Through these self-service channels, customers can easily get information or communicate requests using MyTelkomsel, MyGraPARI and IVR as well as Virtual Assistants. Virtual Assistant services can be accessed via Facebook, Telegram, LINE, Telkomsel.com and MyTelkomsel.

In addition, to make it easier for customers to access GraPARI services, Telkomsel has provided online reservation services through MyTelkomsel so that customers can decide when they want to come to GraPARI and immediately see the Customer Service Staff.

Supported by efforts to continuously improve MyGraPARI services, in 2019 Telkomsel increased the number of MyGraPARI to 118 in all Regions & Regions by focusing on card replacement services, kartuHalo bill payments, repayment content, and service package activation.

CHANNEL MANAGEMENT PARTNER

Telkomsel continues to work in partnerships with numerous partners from different industries to maintain its products and services availability nationwide. In 2019, Telkomsel increased its number of modern partners while optimizing its partnership with traditional partners.

New partners that have established partnerships with Telkomsel include KAHA, Yukk, Paytren and Ayopop. Telkomsel's main objective is to further increase market penetration of Data and digital products as well as boosting Data packages renewals. In addition, during certain seasons Telkomsel also provided special offers to customers such as RAFI, Harbolnas, MAXSTREAM GALA, HBO Go, and many more.

AREA SALES ACTIVITIES

Telkomsel recognizes that the industry is in the middle of many changes and disruptions. Facing these challenges, Telkomsel is currently in the process of transforming into a Digital Telco Company. This process is certainly not easy, but it is a challenge that must be faced.

Telkomsel believe that going digital is not necessarily about technology, but more importantly about the mindset of each employee.

Telkomsel continues to encourage the agility and creativity of each employee by providing relevant new skillsets related to facing transformation. Moreover, Telkomsel fosters a corporate culture that enables employees to be able to fully demonstrate their individual abilities and encourage employees to continue to innovate both inside and outside the company.

Telkomsel realizes that customer behavior has changed significantly. Nowadays customers tend to use the internet more to access social media, stream music and videos, and play online games. Responding to changes in customer behavior, Telkomsel continues to develop partnerships with content providers and game publishers, including holding various digital activities.

In 2019, Telkomsel in Sumatera has authorized each region to determine their respective sales strategies based on local market conditions. Nevertheless, its focus was to build the digital ecosystem by segmenting customers and offering differentiated Digital Services accordingly. This segmentation was established to ensure effective targeting of the products sold.

Telkomsel also focused on improving its Cluster Health Index, which measures how well each cluster manages its retail activities and convert those activities to

generate revenue. A good Cluster Health Index score reflects strong retail fundamentals not only at the city level but also in village outlets. To maintain good scores, several programs have been created to build up retail fundamentals, win market share and reach the target audience.

To maintain the mass market segment, various programs were created such as the OMG Race Medan, Fun Festival Batam and Fun Festival Belitung. HVC Diamond Telkomsel customers were also invited to talk to Telkomsel's BOD. Telkomsel also continued strengthening the fundamentals to support healthy growth and revenue, while still focusing on the youth segment by ensuring the availability of Telkomsel products in schools and campuses. Other than that, Telkomsel Sumatera also pushed 4G SDN growth and nurtured digital ecosystem market growth in collaboration with Amazon Web Service, with the goal of eventually enabling SMEs to join the global market.



A similar strategy was applied to the Jabotabek West Java area, where Telkomsel strengthened fundamentals through a customer-centric approach as the primary key to increase incremental revenue. Telkomsel created, executed, and evaluated programs based on customer segmentation and preferences to maintain customer length of stay (LOS) and uplift ARPU. In terms of the youth segment, Telkomsel held various activities such as student performances, a Mobile Legend competition, a Youth Festival and so forth as part of its commitment to strengthening its approach for the youth segment.



On National Customer day, Telkomsel Jabotabek West Java sales held a parade on Car Free Day (CFD) Area and participated in the Jakarta Fair Kemayoran with many products and services. At the end of 2019, OMG! was launched as the main product to generate revenue for Telkomsel. Various events were held to socialize this program to customers.

In addition to providing the best service, Telkomsel Area Java-Bali continued to ensure best network availability throughout the country, even in 3T (Frontier, Outermost, and Least Developed) areas. During emergency conditions for example when disasters occur, Telkomsel always strives to ensure the availability of its telecommunications networks through COMBAT (Compact Mobile BTS) and mobile backup power. This is in line with its commitment to open up access to telecommunications and information in border areas, relocated areas, and maritime routes in Indonesia while supporting the acceleration of the Indonesian Broadband Plan for the 2014-2019 period.

In terms of developing digital ecosystems, the Java Bali Telkomsel Area launched the Dunia Games Caster Academy to produce professional video game casters in the Java Bali Area. In the first batch, ten participants were selected from all applicants to take part in a series of trainings ranging from how to use software and casting compilation software to creating unique images and characters as casters.



To maintain Telkomsel's dominance in the Papua, Maluku, Sulawesi, and Kalimantan (Pamasuka), we focused on expanding existing Digital Ecosystems and retaining potential customers (HVC) in those areas. Telkomsel aggressively implemented programs to protect the market, improved healthy growth of renewal packages and existing subscriber revenue, held digital campaigns and offered Digital Services to maintain Telkomsel's position in clusters where it dominates.

To support the strategy, several "topping" packages were offered, namely in the form of Big Quota Short Validity (BQSV) Data and physical vouchers. The HVC program provides rewards and loyalty to customers both in the form of direct prizes and sweepstakes with very attractive and varied prizes.

To push Digital Services, Telkomsel Pamasuka area launched an interactive campaign to build awareness and customer experience for digital products and services. The introduction of digital products and services was done by using digital groups / communities as our digital agents. Telkomsel continued ongoing evaluation of existing digital programs such as Games, Music and Video and continued to disseminate new products for Digital Services.

INFORMATION TECHNOLOGY

OVERVIEW

2019 saw a continuation of Telkomsel's digital IT transformation, which started in 2018 with the implementation of a digital core as the foundation for this transformation. This digital core made it possible to upscale consumer experience on Telkomsel channels/applications and has also transformed the billing and charging journey, besides setting up the foundation for Big Data and Business Intelligence capabilities.

Throughout 2019, Telkomsel continued the IT digital transformation journey to enable critical capabilities in 4 of its operations streams, namely Consumer-B2C, Enterprise-B2B, Digital and Entertainment Ecosystem, and Corporate Transformation/Digitization, while also strengthening our cyber security capabilities.

CONSUMER-B2C

Several key strategic programs were executed in 2019 to better serve B2C customers and support business transformation. These included the digital core to support customer care and a Next-Gen Recharge platform as the main platform for indirect sales via dealers and outlets.

1. DIGITAL CORE

The Digital Core, which has been implemented since 2018, features a set of strategic IT capabilities that are key to improved customer experience. This was being done by enabling single Enterprise Product Catalogs to cover product configurations, single Enterprise Service Bus and API Gateways as the main middleware and gateway for all customer traffic requests, as well as enabling Digital Order Management to digitally process customer requests such as product activation requests.

In 2019, the Digital Core was expanded to 16 channels/applications including

MyTelkomsel, USSD menu, MaxStream and internal Customer Care systems, which now use Digital Core as their backbone. The result is an omni-channel experience for customers, whereby customers can activate the same set of product menus on all channels. This can also speed up the integration of external channels such as LinkAja, e-commerce sites, and so forth on Telkomsel's platform, thus enabling various activities including checking customer profiles and activating products. Besides delivering technology enhancements, the Digital Core also supports Agile development methodology thus enables Telkomsel to create product faster for improved Time-to-Market. This is critical in order for Telkomsel to respond to the changing dynamics of the business.

2. NEXT GENERATION RECHARGE

The Next-Generation Recharge platform, which is powered by the Digital Core, was developed

THROUGHOUT 2019, **TELKOMSEL CONTINUED THE IT DIGITAL TRANSFORMATION JOURNEY TO ENABLE CRITICAL CAPABILITIES IN 4 OF ITS OPERATIONS STREAMS, NAMELY CONSUMER-B2C, ENTERPRISE-B2B, DIGITAL AND ENTERTAINMENT ECOSYSTEM, AND CORPORATE TRANSFORMATION/DIGITIZATION.**

to support new sales business models. Using this platform, Sales teams can better control the inventory, cash on hand and price of prepaid vouchers; enrich customer and channel profiling; and enable real-time campaigns related to recharge events. Technology-wise, this platform also supports open API, enabling rapid on-boarding for external digital channels.

ENTERPRISE - B2B

Enterprise/B2B has been one of the key focus areas in 2019. To improve enterprise customer experience and their overall journey, IT Telkomsel is equipping businesses with integrated end-to-end systems and tools. For 2019, the key deliverables comprised the following platforms.

1. SAFORA-CPQ-LDMS

SAFORA (Salesforce Automation system) was designed and built to make it easier to manage sales plans all the way to customer accounts. It features an enterprise sales dashboard that offers information on Sales Plan and Account Manager (AM) Performance as well as project (leads/ opportunities)

management. To enable this, all AM and corporate account data is stored in SAFORA.

Sales opportunities will then be managed by applying CPQ (Configure Price Quote) software. CPQ will help to digitally manage the quotation including discount pricing. CPQ will also allow the sales team to see all of Telkomsel corporate products and easily manage the quotation lifecycle for customers.

Once the contract is finalized, the documents will be managed by the LDMS (Legal Document Management System). This system simplifies and digitizes the customer contract process, functioning as an electronic contract system for new contracts as well as contract renewals.

2. DSC

IT has also launched DSC (Digital Smart Care) for corporate customers. This is a one stop self-service portal that empowers enterprise customers (especially its PIC) to manage their phone/Data usage, employee user accounts, billing, and payments.

3. EMS

IT also launched EMS (Enterprise Management System) to help both Telkomsel's internal and partner

operations with the ticketing process during the aftersales phase. EMS enables Telkomsel to capture and monitor customer requests, information and complaints towards improving the after sales journey for better SLA.

DIGITAL AND ENTERTAINMENT ECOSYSTEM

In accordance with Telkomsel's vision to be a trusted, world class provider of digital lifestyle services, Telkomsel consistently made enhancements to Digital Lifestyle platforms, including MaxStream and Dunia Games. We also introduced the API Marketplace to leverage Telkomsel services within the external ecosystem.

1. MAXSTREAM

After launching MaxStream in 2018 to support high-profile events such as the World Cup and Asian Games, in 2019 Telkomsel enhanced MaxStream by enabling OTT playout through iflix and HBO Group. MaxStream, which is also equipped with advertising capabilities, has become a a new revenue source for Telkomsel.

2. DUNIA GAMES

On Dunia Games, the web portal underwent a major revamp and now has the capability to let customers run e-Sport tournaments. Other new features include vouchers on the Games Store and the ability to process more payment methods.

3. API MARKETPLACE

Telkomsel's API (Application Programming Interface) Marketplace consists of a web portal containing a list of API or services that can be accessed and used by mobile application or web developer. In line with the rising trends of API usage in the IT world, Telkomsel has been introducing its API Marketplace to external parties (including developers and partners) who can then get authorization to securely access Telkomsel services (i.e. sending SMS using external applications, activate products, etc.). This will open up new business opportunities and drive innovation for Telkomsel, as well as building a community of developers as potential partners.

CORPORATE TRANSFORMATION AND DIGITIZATION

Throughout 2019, several internal digitization projects were implemented to streamline and improve business processes. In Finance area, two initiatives to digitalize documents have been deployed to handle financial documents (including contracts and invoices). DocuTrack focuses on converting physical documents and saving them as digital media, while also enabling users to track the circulation of documents based on predefined workflows. Another platform called DINA is also being deployed to create Digital Documents based on templates, with digital signatures that are legally acceptable.

In 2019, Telkomsel also introduced MOANA, a one-stop employee self-service platform that enables users to access various corporate functions including HCM services, IT services, GA and Corporate Communication. This includes GPS-based attendance, electronic memos for internal units, booking meeting rooms, IT ticketing, and chat bots.

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CYBER SECURITY FORTIFICATION

While digitization and open ecosystems have created many opportunities, this has also introduced security threats. To counter this, security measures need to be kept up to date to ensure that Telkomsel can operate in a safe and secure manner that protects customer data and privacy from unauthorized access.

This has been a key focus of Telkomsel in running several high-profile security programs throughout 2019. These programs include initiatives to improve internal employee awareness on properly managing confidential information, deploying security devices and applications (e.g. modernization and expansion of firewalls, advanced persistent threats, anti DDOS protection expansion, server anti-virus, continuous security testing, and so on) to prevent security incidents, while also making sure that proper security monitoring and fast remediation can be implemented through the Telkomsel SOC (Security Operation Center).

AWARDS

In 2019, IT Telkomsel received 3 awards:

1. A Cyber Security Awareness Award in August 2019 from BSSN (Badan Siber Dan Sandi Negara).



2. A Red Hat Open Source Innovation APAC Award in October 2019 from Red Hat



3. The Top Digital Implementation 2019 award in the Telecom sector #Level Star 5 award at the IT Works Top Digital Awards in November 2019, alongside other awards such as:
 - Top Leader in Digital Implementation 2019
 - Top Wireless Internet Provider 2019
 - Top Data Package 2019



NETWORK

D

During 2019, Network's strategy and programs focused on transforming capabilities to deliver extensive data leadership, digital network, and operational excellence. In line with these objectives digital technology innovation and Data leadership were established as key strategic initiatives. In addition, the successfully implemented following Network programs: LTE Leadership, Virtualized Network Infrastructures, Digital Network Capabilities, Operation Excellence, and Cost Transformation.

Telkomsel continues to display network superiority as a key experience differentiator. Through LTE Leadership program, we continued to leverage our spectrum assets and harness advanced technologies to lead the industry. This included the delivery of exceptional connection with 23,000 new LTE network elements that have covered 95% of the population throughout Indonesia. We are also thrilled that our LTE Long Range Coverage Solution was awarded Best Wireless Broadband Solution in the World Broadband Forum 2019.

We continued investing in cutting edge technology to strengthen our LTE infrastructure, deploying advanced LTE technology and capabilities such as Massive MIMO, 256 QAM, and 8T8R. To enable the technology, we fiberized more than half of all priority sites and deployed

high capacity terrestrial solutions for the rest in collaboration with our parent company, Telkom Indonesia.

As a result, the performance of our LTE network has been consistently ranked among the best in Indonesia by independent network performance measurement applications, affirmed our LTE leadership in this country.

Our principal strategy to deliver best customer data experience has been focused on customer experience and established a robust network, which being accomplished through a network optimization program called True Customer-Oriented Experience, whereby cities were prioritized and segmented to boost optimal performance.

In collaboration with the Marketing and Sales Directorates we also started to segment Data service based on service demand for micro clusters within cities.

Telkomsel also has launched virtualized network infrastructure into the live network as part of its journey into 5G readiness. The Virtual Network will transform our Network operating model, establish new way of working, and capture the full benefits of agile networks. Cap-and-Grow is the business model used to transform the network from physical to virtualized infrastructure. Through this model, we "cap" the Legacy network solution and "grow" new capabilities using state-of-the-art Virtual Network technology. The transformation started by

WE CONTINUED TO LEVERAGE OUR SPECTRUM ASSETS AND HARNESS ADVANCED TECHNOLOGIES TO LEAD THE INDUSTRY, **WHICH INCLUDED THE DELIVERY OF EXCEPTIONAL CONNECTION WITH 23,000 NEW LTE NETWORK ELEMENTS THAT HAVE COVERED 95% OF THE POPULATION THROUGHOUT INDONESIA.**

rolling out Virtual Evolve Packet Core (VEPC) in the West and East Regions to strengthen the Data services. In addition, we are also in the process of building Network Function Virtualization (NFV) product portfolios to anticipate growing demand as customers shift away from traditional network services and devices.

We enhanced our Digital Network Capability by widely deploying NB-IOT within the ten biggest cities in Indonesia to ensure that Telkomsel is competitive as far as digital network readiness is concerned. We believe that this will enable the IoT ecosystem to thrive and accelerate digital innovation, thus create more business use case opportunities for our Digital Business.

As the technology leader in the country, we anticipate that the high connectivity and low latency of 5G will greatly enable Industry 4.0 and create new business opportunities. We therefore continued to trial 5G technology in Batam, aiming to create and enhance use cases that are aligned with growing industrial digitization such as autonomous drones for smart air patrols, high speed throughput for smart surveillance, and augmented reality support for maintenance and repair situations.

As part of our smart investment strategy, we pushed to apply the latest technology including automation to improve the effectiveness and agility of our network infrastructure and operations. We continued to modernize our BTS infrastructure to support Multimode SDR (Software Defined Radio) and enable 5G readiness. We also modernized our antenna infrastructure to support multiband, as well as electrical control technology.

We met our goal of delivering effective and efficient infrastructure solutions in remote areas by providing smart custom towers, which successfully accelerated the tower deployment process. Telkomsel now owns around 18,000 towers, expanding our coverage and connectivity.

SUPPORTING DIGITAL ACCESS IN INDONESIA

Our support for the government's accelerated infrastructure development programs can be seen in the form of our special program for LTE connectivity in public infrastructure such as toll roads, highways, railways, commuter lines, and mass rapid transport (MRT), which are priority infrastructure projects for the Indonesian government. This program also reflects our commitment to building connectivity and digital access solutions in Indonesia.

In addition, Telkomsel actively partnered with the government to deploy data networks in remote and border areas through the USO (Universal Service Obligation) program. By the end of 2019, we have built 941 2G and 4G USO sites.

It is also worth noting that Telkomsel is committed to maximizing the infrastructure of the Palapa Ring project, which is the government's flagship broadband development infrastructure project. The Palapa Ring consists of fiber optic cables linking East Indonesia (Palapa Ring Timur) to Central Indonesia (Palapa Ring Tengah), and West Indonesia (Palapa Ring Barat). In addition, Telkomsel also supported additional 251 new USO sites around Indonesia which, together with the Telkomsel Merah Putih program, supports digital access in remote and border areas outside of the USO program. By the end of 2019, 238 Merah Putih sites have been deployed all over Indonesia using green technology solutions.

HUMAN CAPITAL MANAGEMENT

In alignment with the corporate strategy to become a Digital Telecommunication Company, the Human Capital Management (HCM) plays a pivotal role in shaping the company culture and guiding employees towards attaining the company's objectives. Key enablers of successful transformation include building future-fit capabilities and establishing a strong digital culture across the organization.

As Telkomsel embarks on a transformation journey to become a customer-centric organization, new operating models have been implemented with regard to its process, people, and technology, and several initiatives are currently underway that focus on "Accelerating High-Performance Organization and Drive New Capabilities for Healthy Growth & Profitability". This shift in strategic and business models requires HCM to attract and develop the right leadership and talent, fully engage the organization around the strategy, and build a culture that supports change.

During 2019, HCM focused on 3 areas of improvement. The first was to transform the organization and operating model to become more customer-centric. The second was to upskill people and develop the capabilities needed for

THIS SHIFT IN STRATEGIC AND BUSINESS MODELS REQUIRES HCM TO ATTRACT AND DEVELOP THE RIGHT LEADERSHIP AND TALENT, **FULLY ENGAGE THE ORGANIZATION AROUND THE STRATEGY, AND BUILD A CULTURE THAT SUPPORTS CHANGE.**

supporting this new organization. The third was the development of a high performance culture to support the organization and people transformation. All of this will enable us to be more agile, technology-focused and innovative towards achieving the Company's business goals.

SHAPING A CUSTOMER-CENTRIC ORGANIZATION

As the market becomes increasingly complex and fluid, Telkomsel needs to be able to respond and adapt rapidly in line with the changing market. Thus, Telkomsel's organization has had to change completely, not merely moving from structure A to structure B, but fundamentally changing in order to accommodate the change in business paradigm from Product-

Centric to Customer-Centric, a paradigm shift which has driven the creation of new operating models. To support this, HCM has had to create a new organization structure which now emphasizes the ownership and accountability of each market segment served. In this way, the Telkomsel organization can move more dynamically to suit the needs of each very diverse consumer segment; it has become an organism — a living organism that is continuously evolving through interactions with customers and its efforts to continuously provide a better user experience.

This new organization structure was launched in phases in line with the release of new operating models,

started from B2B and continuing with B2C Marketing, B2C Sales, Finance and HCM. Most recently, we launched a new organization structure for the CEO's Office, Planning and Transformation, Network and IT.

Furthermore, HCM also tried a different approach for fulfilling positions in the new organization structure, especially for Senior Management. For senior management, positions employees were invited to apply directly to these vacancies. The Board of Directors will then decide based on the employee's aspirations, job history, performance history and suitability of the employee's competence. All of this aims to create transparency in fulfilling positions while taking into consideration employees' aspirations in the process.

BUILDING AND ACQUIRING FUTURE-FIT CAPABILITIES

Going beyond organizational structure, the success of the transformation is determined by the employees who run the business. Therefore, as soon as the new organization went live, HCM simultaneously held a variety of programs that encourage capabilities fulfillment as well as an innovation culture in company.

To become a high-performing organization, HCM used two approaches: Build and Buy. In an effort to Build Future-Fit Capabilities, HCM implemented integrated development programs under a series of 'Transformational Expert Development' (TED) programs. Meanwhile, to achieve quick wins in business competition, in some cases HCM also hired external talent to accelerate the learning process and more quickly fulfill necessary capabilities.

DATA SCIENCE ACADEMY

Referring to the Corporate Strategic Plan, Telkomsel needs to cultivate data management and utilization capabilities in order to support the transformation into a Digitelco (Digital Telecommunication Company). Data is a key resource in the digital industry, and a critical enabler in Telkomsel's efforts to better understand consumers. The Data Science Academy (DSA), which was the first TED program academy held, successfully attracted around 24% of all employees, with 1,296 registered participants. Those who passed multiple selection rounds were eligible to participate in a series of programs over a 6-month period. Bootcamp, full-stack development, intensive coaching and hands-on projects, earning certification as a UX Researcher / UX Designer / UI Designer Expert at the end of the program.

UX ACADEMY

Continuing to refer to the Corporate Strategic Plan, Telkomsel not only needs good data management but also good UX design in order to effectively present its big data analysis to Telkomsel's data customers.

Good UX Design can be described as a 'sweet spot' where user needs, business goals, and the ability of technology teams (engineers / developers) to create products and services that consumers need all come together. The resulting user experience should be easy to use and provide a pleasant experience for users (Technology to Human Interaction).

Based on this, the UX Academy was the second TED program to open. Employees responded enthusiastically with 19% or 1,056 registrants signing up for a program. Those employees who passed selection rounds will participate in a series of programs for 6 months: bootcamp, full-stack development, intensive coaching and hands-on projects, earning certification as a UX Researcher / UX Designer / UI Designer Expert at the end of the program.



Data Science Academy



InnoXtion



Transformational Expert Development Festival (TED Fest)

TRANSFORMATIONAL EXPERT DEVELOPMENT FESTIVAL (TED FEST)

TED Fest is a new capability development program in the form of conferences, seminars and sharing sessions aimed at Telkomsel Area, Regional and Branch employees as well as the general public (students and communities). This is part of an employee development series conducted by Telkomsel where leaders / CEOs of startup and digital companies share their stories on Digital Business and discuss what competencies are needed in this emerging industry.

The first TED Fest was held in Surabaya on 4-5 December 2019, with "We The People 4.0" as its theme. It was attended by around

200 Telkomsel employees, 70 college students and 30 local communities who came to see and listen to various speakers from various backgrounds.

DIGITALX, OJI, INNOXTION

In addition to building capabilities through various academies under the TED program, HCM also organizes programs to introduce new ways of working that are more agile, dynamic, collaborative, and innovative through DigitalX and OJI (On the Job Innovating) programs. These programs encourage employees to go the extra mile and try new, more experimental ways of working for more impactful results. Until the end of 2019, 617 employees from various Directorates and regions, from Sumatera to Papua, have been involved in the DigitalX and OJI programs.

One of the projects launched in 2019 that is related to the implementation of new ways of working was the "Home LTE Project". Open recruitment for this project was launched in October 2019, with 7 roles open to staff and middle management employees only. At the end of the registration period, HCM received 595 applications who were tested. The 10 employees or 2% of applicants who passed were chosen to become the project team. HCM also opened an innovation lab called InnoXtion to help an innovation culture of innovation thrive in Telkomsel. This lab is open all year round to any employee who wants to work on innovations for Telkomsel. HCM also brought in coaches to assist with employees' innovation projects until they

DURING 2018-2019, **EMPLOYEES SUBMITTED 164 IDEAS FOR INNOVATION,** SHOWING THAT TELKOMSEL HAS SUCCEEDED IN BUILDING A CULTURE OF INNOVATION SO THAT EACH INDIVIDUAL IS EAGER TO THINK INNOVATIVELY.

can successfully enter the new business incubation stage. Once a year, on Telkomsel's anniversary, employees receive awards for the best projects. During 2018-2019, employees submitted 164 ideas for innovation, showing that Telkomsel has succeeded in building a culture of innovation so that each individual is eager to think innovatively.

RECRUITMENT CHANNEL STRATEGY THROUGH TELKOMSEL NEXT GEN AND EXPERIENCED HIRE

The need to deliver Future-Fit Capabilities was done not only through internal build programs but also through external talent hires. Since its launch last year, the Telkomsel Next Gen Program has become a recruitment channel for talent in their final year of university, who are put through a Bootcamp program where they are given an individual project target to achieve.

Telkomsel also hires external talent with expertise in future-fit capabilities to join the company and boost performance. There were 20 new external hires for future capabilities in 2019 who were distributed between several levels and units. These hires come from various companies with diverse experiences, and were hired by Telkomsel after they successfully passed a series of tests.

DEVELOP A HIGH PERFORMANCE CULTURE

Besides the fact that Organizational transformation requires shifting people's capabilities, it also requires a supporting system or working environment that can drive employee behavior to continue working beyond expectations. Hence HCM develops high-performance culture through 3 aspects: Performance & Incentives Scheme Revamp, Work Life Balance Activation, and HR Technology Enhancement.

REVAMP OF PERFORMANCE CALIBRATION, PERFORMANCE MEASUREMENT SYSTEM & INCENTIVE SCHEME

"If we can't measure it, then we can't manage it". This is why standardized key performance indicators (KPI) have been created for each position, complete with its scoring rules in order to set clear and objective measurements for employee performance.

Starting in the second half of 2019, HCM has implemented a new performance measurement system (New PMS) that is more fair, objective and standardized. In the New PMS, performance results reflects actual employee

performance without needing to be manually harmonized, and it also includes a quantitative weighting process.

Specifically for senior management HCM applied a performance calibration process in order to distinguish the relative performance of employees in level senior management. Employees' performance will be rated on a bell curve to create "forced rankings" and subsequently classified into the category of Poor Performers, Average Performers, and Top Performers based on their performance rating.

WORK LIFE BALANCE ACTIVATION THROUGH FLEXIBLE WORKING HOURS AND IBO PRACTICES

High-performance culture requires employees to enjoy a balance of work and personal life. HCM therefore trialed flexible working hours starting in November 2019, which was conducted for 3 months until January 2020 with the purpose of giving employees more flexible work arrangements that enable them to accommodate personal needs.

This arrangement was subject to number of rules, in compliance with Indonesian labor laws in Indonesia regarding the number of hours

worked. Employees were permitted to flexibly clock in between 7 a.m until 9 a.m and clock out between 4 p.m until 6 p.m, so long as they recorded at least 8 working hours. This flexible arrangement allows employees to arrange their schedule more conveniently and helps them achieve work-life balance.

HCM is also in charge of employee recreational activities called "IBO" (Iman, Budaya, Olahraga – Faith, Culture, Sport). Through IBO, Telkomsel strives to provide recreational facilities that touch on religion, culture and sport towards enjoying good quality work-life balance, which in turn will increase employee engagement and improve employee productivity.

With regard to religion and spirituality, HCM has established a task force to facilitate Majelis Ta'lim Telkomsel (MTT) with two tasks. The first is to facilitate organization form changes, from "Yayasan - Foundation" to become "Perkumpulan - Association". The second task is to collaborate with Telkomsel and help guide the development of company infrastructure to support the spiritual development of employees, especially Moslems.

IN 2019,
TELKOMSEL
WAS AWARDED
**THE TOP 10
ASIA'S BEST
EMPLOYER
BRANDS 2019**
AWARD AS
WELL AS THE
INDONESIA
BEST EMPLOYER
BRAND AWARD
2019 FROM
EMPLOYER
BRANDING
INSTITUTE.

In accordance with HRC's commitment and the success in managing IBO, Singtel conducted a benchmarking study regarding Telkomsel IBO management on November 13, 2019 at the Telkomsel Smart Office Building. A total of 20 Singtel employees came as representatives of the Singtel Recreation Club (SRC) to see how IBO is managed and try some activities such as sports and traditional dances.

HR TECHNOLOGY ENHANCEMENT THROUGH DIGITAL PLATFORM
To develop a high performance culture and support productive behavior, technology enablers need to be integrated into the performance and reward system as well as work life arrangements. Consequently, HCM stays up-to-date with the latest HR technology in order to provide employees with services and solutions in an efficient and convenient manner.

In October 2019, HCM launched an employee service information intranet microsite called "LOVINA", that contains policies and guidelines for using HCM digital applications and services. This site aims to facilitate employees in accessing HCM policies on the internal company network.

At the same time, HCM also launched a ChatBot feature inside the MOANA (Mobile Office Application and Automation)

application. This ChatBot offers 24 hour HCM help desk digital assistance with easy-to-use, interactive services. Employee can ask the Chatbot information on HCM services anywhere and anytime. Furthermore, HCM carried out continuous improvement with the launch of 3 new features in MOANA: a "STPD Online" (*Surat Tugas Perjalanan Dinas Online* – Online Business Travel Benefit) module, Personal Data module, and Leave Management module.

Employees can now process their business travel needs apply and check their annual leave, and update their personal and family data simply and easily through MOANA. In the near future, HCM will launch E-Recruitment to broaden recruitment channels for Telkomsel by making it easier for applicants to see job opportunities in Telkomsel. This is in line with HCM's objective of improving its services for better employee experiences.

HUMAN CAPITAL MANAGEMENT AWARDS AND ACKNOWLEDGEMENT

In 2019, Telkomsel was awarded the TOP 10 ASIA'S Best Employer Brands 2019 award as well as the Indonesia Best Employer Brand Award 2019 from Employer Branding Institute. These awards reflect its achievements in HCM.

IN OCTOBER 2019, HCM LAUNCHED AN EMPLOYEE SERVICE INFORMATION INTRANET MICROSITE CALLED "LOVINA", THAT CONTAINS POLICIES AND GUIDELINES FOR USING HCM DIGITAL APPLICATIONS AND SERVICES.

SYNERGY

In 2019, supported by synergies with its parent companies, the Company maintained its position as the market leader in the telco industry, even as its success has led to ever greater challenges and competition. Telkom Group and Singtel as the parent companies continued to commit resources towards developing and strengthening Telkomsel's Legacy business as well as its digital mobile service. These synergies have especially benefited Telkomsel's digital mobile development by integrating them within the parent companies' larger digital ecosystems, thus furthering the Company's transformation.

Overall these synergies focused on 3 aspects:

1. Strengthening the Core Growth Market, by maintaining leadership in the core business through flawless execution of ongoing initiatives to grow in line with market expectations.
2. Creating Expansive Offers to Go Beyond, which involves building new engines of growth by intensifying digital businesses in order to surpass the growth rate of the Indonesian cellular market and deliver excellent customer experience.

3. Transforming the Company's operating model to sustain growth, i.e. changing the way Telkomsel operates to a lean and agile mindset to support accelerated growth.

There were more than 25 synergy initiatives in 2019, which could be broadly categorized as follows:

1. Synergies related to Customer Experience
2. Synergies related to Network Infrastructure
3. Synergies related to Digital Business
4. Synergies related to Business Support

SYNERGIES RELATED TO CUSTOMER EXPERIENCE

In 2019, Telkomsel and Telkom Group collaborated to improve customer experience through a pilot project that integrates fixed and cellular networks to deliver Seamless Digital Experience (SEADEX) and HomeLTE. The SEADEX pilot project supports end-to-end improvement of customer journey including the commercialization process and

the transition to the Entity. For the Home LTE business, a HomeLTE Business Committee Team has been formed by Telkom and Telkomsel to conduct trials and assess the pilot project and product viability.

In B2B Segment, Telkomsel and Telkom Enterprise initiated a New Go-to-Market Alignment (New GTMA) program to drive acquisition of new customers and generate more revenue from the Government and State Owned Enterprise segment by offering Corporate Business Solutions and digital advertising.

As part of prioritizing synergy between SOEs, Telkomsel initiated synergy with PT Pegadaian in the form of joint promos and utilization of products and services, internal provision and affiliate communication programs for agency applications.

On July 10, 2019, Telkomsel launched the DmobXLab specifically to test devices and applications. In the future, device testing will accelerate device approvals as well



as the Go-to-Market process. These initiatives to improve consumer experience, test devices and optimize devices are part of the TAU (Telkomsel Android Unity) program, which educates consumers to buy network friendly devices so that users can enjoy a good network experience while reducing network expenses overall.

The Superior Performance Assessment Criteria (KPKU) is a management and control system for SOE performance that has been established by the Ministry of SOE, which aims to improve the effectiveness and capability of SOEs as a whole. The goal is to capture overall organizational performance from process to results. The assessor team provides feedback and gives the SOE in question an opportunity to improve its practices in order to achieve the best performance. Telkomsel supports TELKOM Group's results in the areas of Customer Focus and Business Results.

SYNERGIES RELATED TO NETWORK INFRASTRUCTURE

Synergies related to network infrastructure primarily focused on leveraging Telkom's infrastructure to drive cost efficiencies through economies of scale, while enhancing revenue, quality and preparing Telkomsel's infrastructure for Digital Business. By synergizing with Telkom Group's operational experiences, Telkomsel was able to speed up its

Radio Network reengineering to improve customer experience at 1,147 locations, improve BTS power usage nationally, and improve management of its Network Technical Service Agreement.

Telkomsel and Telkom Group also collaborated through the Collaborative Network Optimization Project (CNOP) where Order Management and Service Level Management was enhanced, in order to ensure adequate support for Telkomsel's network plan, design and preparations for the Ramadhan and Idul Fitri period (RAFI) as well as the Christmas and New Year period (NARU).

SYNERGIES RELATED TO DIGITAL BUSINESS

During the year, Telkomsel leveraged synergies with Telkom Group and other stakeholders to drive the growth of the Digital Business, by expanding the LinkAja parking ecosystem to include Telkom payment facilities. LinkAja has also been implemented at the Telkomsel Multimedia Building as well as Telkomsel Smart Offices, and is ready for mass usage.

In line with its commitment to developing the Indonesian education system, Telkomsel collaborated with Telkom University to develop the Digital Campus Ecosystem. The Digital Campus Ecosystem supports innovation and knowledge sharing,

and provides communication and digital solutions for employees and students at Telkom University.

Telkomsel also synergized with highly promising digital startups from Telkom's venture arm, MDI Ventures, to help fill industry gaps and develop Telkom Group's "Next Be (Next Billion Ecosystem). These startups included Kredivo, PrevyID and Roambee as promising new companies.

SYNERGIES RELATED TO BUSINESS SUPPORT

Supporting the development of Big Data, a program called Telkom Group Insight Exchange has been implemented at Telkomsel. This program focuses on proper governance of data exchange between Telkomsel and Telkom Group, which must now be approved by the Telkom Group Digi Counsel. Existing use cases have been used to support the SEADEX and HomeLTE program.

Other synergies related to business support include synergy programs were carried out by Telkomsel with its managed companies to accelerate their human resources readiness in support of transformation into a digital company. For example, a Design Sharing program was held to develop new capabilities such as Data Scientist, UI / UX and Customer Experience capabilities.

05





GOOD CORPORATE GOVERNANCE

GOOD CORPORATE GOVERNANCE

Our commitment to the implementation of Good Corporate Governance (GCG) in every aspect of the business represents our compliance with the Company Law No. 40 of 2007 and certain aspects of the United States Sarbanes-Oxley Act (SOA), with which all subsidiaries of PT Telekomunikasi Indonesia Tbk (TELKOM) are required to comply following its share listing on New York Stock Exchange (NYSE).

At the same time, the GCG implementation is also an important element that will ensure the Company's continuous competitiveness, enable us to stay ahead of the industry and maintain our market leadership position, and guide us in creating long-term value for both shareholders and stakeholders. In order to build a strong GCG structure within the organization, we are firmly bound by five principles which serve as the pillars of our GCG implementation.

The five principles are:

TRANSPARENCY

This principle shall be carried out in the effort to present fair access to all information about the Company's financial and operational performance.

ACCOUNTABILITY

Management and staff at all levels are required to develop high accountability in every action taken and in maintaining a fruitful relationship with the shareholders and stakeholders as well as with regard to regulatory compliance.

RESPONSIBILITY

This principle requires the commitment of all elements in the organization to show their integrity and responsibility in the decision-making process, in defending the Company's and stakeholders' interests and assets and risk management to ensure business continuity.

INDEPENDENCE

We exercise our independence as an organization with high integrity by ensuring that all management is free from conflict of interest and/or the influence of other party.

FAIRNESS

We carry out this principle to ensure that all shareholders and stakeholders receive equal treatment, including fair opportunities for the employees to earn career promotions, training and education, and access to information.

IN ORDER TO BUILD A STRONG GCG STRUCTURE WITHIN THE ORGANIZATION, WE ARE FIRMLY BOUND BY **FIVE PRINCIPLES** WHICH SERVE AS THE PILLARS OF OUR GCG IMPLEMENTATION.

CODE OF CONDUCT

Telkomsel has adopted a code of conduct in accordance with highest standards of values and ethical conducts. The code applies to all employees representing the Company and it is envisioned to govern them in executing their duties. Everyone associated with the Telkomsel code of conduct should comply with prevailing laws and regulations and act in the best interest of the Company.

The code influences how employees think about actions and what they should or should not do in safeguarding the Company's assets, revenues and monetary adjustment beyond the Company's policies. It is the personal responsibility of each employee to adhere to applicable standards.

GENERAL MEETING OF SHAREHOLDERS

As stated in the Articles of Association, the General Meeting of Shareholders (GMS) serves as the highest forum that is granted the authority other than that granted to either the Board of Directors or the Board of Commissioners, including taking the decisions regarding vital and strategic corporate actions and approving the reports of the Board of Commissioners and the Directors. In the GMS, the Board of Directors releases the Company Annual Report and the financial report, determines the allocation of the Company Net Profit and appoints the independent auditors.

INDEPENDENCE OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The Company has a firm policy regarding the independence and potential conflict of interest of its Boards, which requires all members of Board of Commissioners and Board of Directors to report any positions they hold at other institutions that may potentially result in a conflict of interest or violate existing laws and regulations. In a situation where one of our Directors is exposed to a conflict of interest, he or she, in accordance with the Articles of Association, shall be represented by another Board member.

The Articles of Association further states that the Board of Commissioners may take over responsibility from the Board of Directors in the case that all members of the Board of Directors have a conflict of interest. To further ensure independence, our policy regulates that all members of the Board of Directors and Board of Commissioners must not possess familial relationships with any other Board member.

THE BOARD OF COMMISSIONERS

The Board of Commissioners comprises six members of whom one performs as the President Commissioner. Telkom as the majority shareholder is entitled to nominate four Commissioners and Singapore Telecom Mobile Pte Ltd reserves the right to nominate two Commissioners. Based on the shareholders resolution, the composition of Telkomsel's Board of Commissioners effective from July 16, 2018 to May 31, 2019 was as follows:

Telkom Representatives

President Commissioner	Alex Janangkih Sinaga
Commissioner	Harry Mozarta Zen
Commissioner	Mohamad Irfan
Commissioner	Yose Rizal

Singtel Representatives

Commissioner	Paul Dominic O'Sullivan
Commissioner	Yuen Kuan Moon

Based on the Annual General Meeting of Shareholders, the composition of Telkomsel's Board of Commissioners effective from May 31, 2019 was as follows:

Telkom Representatives

President Commissioner	Ririek Adriansyah
Commissioner	Harry Mozarta Zen
Commissioner	Mohamad Irfan
Commissioner	Yose Rizal

Singtel Representatives

Commissioner	Paul Dominic O'Sullivan
Commissioner	Yuen Kuan Moon

Based on the shareholders resolution, the composition of Telkomsel's Board of Commissioners effective from November 25, 2019 was as follows:

Telkom Representatives

President Commissioner	Ririek Adriansyah
Commissioner	Harry Mozarta Zen
Commissioner	Nanang Pamuji Mugasejati
Commissioner	Yose Rizal

Singtel Representatives

Commissioner	Paul Dominic O'Sullivan
Commissioner	Yuen Kuan Moon

The Board of Commissioners is responsible for:

- Supervising the Board of Directors' management of the Company;
- Supervising the implementation of the Company's long-term business strategy;
- Overseeing the effectiveness of the good corporate governance practices in the Company, including risk management and internal controls;
- Monitoring the performance of the business;
- Providing direction, recommendations and guidance for the Board of Directors in managing the Company's business.

MEETINGS OF THE BOARD OF COMMISSIONERS IN 2019

The Articles of Association states that the Board of Commissioners holds a meeting at least once every three months, or whenever necessary as requested by any of the Board members or shareholder(s) who represent at least 1/10 of the total issued shares of the Company with valid voting rights. The Board of Commissioners also holds joint meetings with the Board of Directors as part of performing its supervisory function.

BOARD OF COMMISSIONERS

Name	Position	Meeting Attendance
Alex J. Sinaga	President Commissioner	1 of 1
Ririek Adriansyah	President Commissioner	2 of 2
Harry Mozarta Zen	Commissioner	3 of 3
Yose Rizal	Commissioner	3 of 3
Paul Dominic O'Sullivan	Commissioner	3 of 3
Yuen Kuan Moon	Commissioner	3 of 3
Mohamad Irfan	Commissioner	1 of 3
Nanang Pamuji Mugasejati	Commissioner	0 of 0

BOARD OF DIRECTORS

Name	Position	Meeting Attendance
Ririek Adriansyah	President Director	1 of 1
Emma Sri Martini	President Director	2 of 2
Sukardi Silalahi	Director of Sales	1 of 1
Ririn Widaryani	Director of Sales	2 of 2
Heri Supriadi	Director of Finance	3 of 3
Bob Apriawan	Director of Network	1 of 1
Iskriono Windiarjanto	Director of Network	2 of 2
Irfan Ahadi	Director of Human Capital Management	3 of 3
Edward Ying	Director of Planning and Transformation	3 of 3
Montgomery Hong	Director of IT	1 of 1
Bharat Alva	Director of IT	2 of 2
Alistair Johnston	Director of Marketing	1 of 1
Goh Hui Min	Director of Marketing	2 of 2

In addition, there were 2 additional strategic workshops in 2019 attended by selected members of the Board of Commissioners.

COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners is charged with a supervisory role in a general and/or a specific manner in accordance with the Articles of Association and to provide advice to Board of Directors. In performing its supervisory function, the Board of Commissioners is assisted by three Committees. The Committees are:

- Audit Committee
- Remuneration Committee
- CAPEX, Financing and Management Process (CFMP) Committee

THE AUDIT COMMITTEE

The Audit Committee assists the Board of Commissioners in fulfilling its oversight responsibilities for the financial reporting process, internal control process, internal and external audit process and risk management process. In performing its duties, the Audit Committee shall ensure an effective working relationship with the Board of Directors, Managements, Internal Auditors and External Auditors. The Audit Committee shall meet at least four (4) times a year, and meetings must be attended by at least two members of the Audit Committee, including one member nominated by Telkom and one member nominated by Singapore Telecom Mobile Pte Ltd. The Audit Committee members shall comprise at least 3 (three) members. The members are appointed by the Board of Commissioners, and at least one of the members shall have competency in accounting and/or auditing.

Based on the Circular Resolution of the Board of Commissioners of the Company on the Appointment of Committee Members of the Board of Commissioners, the members of the Audit Committee from August 1, 2018 are:

- Harry Mozarta Zen as Chairman
- Paul Dominic O'Sullivan as a Member
- Mohamad Irfan as a Member
- Agus Suryono as a Member

Based on the Circular Resolution of the Board of Commissioners of the Company on the Appointment of Committee Members of the Board of Commissioners, the members of the Audit Committee from November 25, 2019 are:

- Harry Mozarta Zen as Chairman
- Paul Dominic O'Sullivan as a Member
- Nanang Pamuji Mugasejati as a Member
- Agus Suryono as a Member

The Audit Committee holds meetings on regular basis with the Internal Audit Group to discuss findings from the audit process. In 2019, there were a total of 7 Audit Committee meetings.

THE REMUNERATION COMMITTEE

The Remuneration Committee is established to assist the Board of Commissioners in ensuring that the remuneration policy and scheme that is being implemented or will be implemented in the Company fairly rewards the Board of Directors and employees, attracts talent and has competitive value, in order to ensure that the Company has competent human resources. The Remuneration Committee shall comprise of at least

3 members and the members are appointed by the Board of Commissioners. Pursuant to its Charter, the Remuneration Committee shall meet at least 1 (once) a year and the meeting shall be attended by at least 2 (two) members.

Based on the Circular Resolution of the Board of Commissioners of the Company on the Appointment of Committee Members of the Board of Commissioners, the members of the Remuneration Committee during the 2019 financial year were:

- Yuen Kuan Moon as Chairman
- Harry Mozarta Zen as a Member
- Yose Rizal as a Member
- Irfan Ahadi as a Member

In 2019, there were a total of 2 Remuneration Committee meetings.

THE CAPEX, FINANCING AND MANAGEMENT PROCESS (CFMP) COMMITTEE

The Capex, Financing and Management Process (CFMP) Committee shall assist the Board of Commissioners in fulfilling its oversight responsibilities regarding the Capex, financing, and management processes of the Company. The CFMP Committee will provide the Board of Commissioners from time to time with its findings and recommendations. For an effective review and understanding of the Capex and operational processes, the CFMP Committee will need to have ongoing interaction with the management, which can be the members of the Board of Directors.

- a. The CFMP Committee shall review, but are not limited to, the following:
- b. The Capex planning and management process.
- c. The financing policies and plans of the Company.

The CFMP Committee reports periodically to the Board of Commissioners. Its reports contains a summary of the CFMP Committee's activities, findings and recommendations. The CFMP Committee shall comprise at least 3 (three) members. At least one member of the CFMP Committee is a member of the Board of Commissioners nominated by Telkom and at least one member of the CFMP Committee is a member of the Board of Commissioners

nominated by Singtel. One other member of the CFMP Committee shall be a representative of the Company in charge for Capex planning/monitoring and financing. The CFMP Committee holds regular meetings, structured via a timetable, agendas and minutes of meeting. The frequency of meetings will depend on the CFMP Committee's objectives and scope of activities.

Based on the Circular Resolution of the Board of Commissioners of the Company on the Appointment of Committee Members of the Board of Commissioners, the members of the Capex, Financing & Management Process (CFMP) Committee for 2019 are:

- Harry Mozarta Zen as Chairman
- Yuen Kuan Moon as a Member
- Heri Supriadi as Member
- Era Kamali Nasution as a Member

In 2019, there were a total of 5 CFMP Committee meetings.

THE BOARD OF DIRECTORS

The Board of Directors consists of eight members and is led by the President Director. PT Telkom as the majority shareholder is entitled to nominate five Directors and Singapore Telecom Mobile Pte Ltd reserves right to nominate three Directors. Based on the Shareholders Resolution, the composition of Telkomsel's Board of Directors effective from May 1, 2019, was as follows:

Telkom Representatives

President Director	Ririek Adriansyah
Director of Sales	Sukardi Silalahi
Director of Finance	Heri Supriadi
Director of Human Capital Management	Irfan Ahadi
Director of Network	Bob Apriawan

Singtel Representatives

Director of Planning and Transformation	Edward Ying Siew Heng
Director of IT	Alva Bharat
Director of Marketing	Alistair Johnston

Based on the Annual General Meeting Shareholders' Resolution, the composition of Telkomsel's Board of Directors effective from May 31, 2019, was as follows:

Telkom Representatives

President Director	Emma Sri Martini
Director of Sales	Ririn Widaryani
Director of Finance	Heri Supriadi
Director of Human Capital Management	Irfan Ahadi
Director of Network	Iskriono Windiarjanto

Singtel Representatives

Director of Planning and Transformation	Edward Ying Siew Heng
Director of IT	Alva Bharat
Director of Marketing	Goh Hui Min

Based on the Annual General Meeting Shareholders' Resolution, the composition of Telkomsel's Board of Directors effective from January 16, 2020, was as follows:

Telkom Representatives

President Director	Setyanto Hantoro
Director of Sales	Ririn Widaryani
Director of Finance	Heri Supriadi
Director of Human Capital Management	Irfan Ahadi
Director of Network	FM Venusiana R

Singtel Representatives

Director of Planning and Transformation	Edward Ying Siew Heng
Director of IT	Alva Bharat
Director of Marketing	Goh Hui Min

The Board of Directors is responsible for:

- Maintaining the daily business of the Company;
- Formulating Telkomsel's Business Plan and Strategy;
- Preparing the Annual budget;
- Preparing the Annual Report to Shareholders;
- Ensuring that the business is run effectively to give value to the shareholders and stakeholders;
- Representing the Company in any legal cases.

MEETINGS OF THE BOARD OF DIRECTORS IN 2019

The Board of Directors holds meetings at least once in every two months or whenever requested by any of the Board members or by any of the Commissioners or by shareholder(s) who represent at least 1/10 of the total issued shares of the Company with valid voting rights. The Board of Directors also holds joint meetings with the Board of Commissioners to present reports on the operational and financial performances of the Company as well as to discuss and seek the necessary approval for the corporate agenda. The quorum for the meetings of the Board of Directors is four members, including one Director nominated by each shareholder of the Company that possesses at least 10% of the total issued shares of the Company.

Name	Position	Meeting Attendance
Ririek Adriansyah	President Director	14
Emma Sri Martini	President Director	17
Sukardi Silalahi	Director of Sales	15
Ririn Widaryani	Director of Sales	20
Heri Supriadi	Director of Finance	37
Bob Apriawan	Director of Network	14
Iskriono Windiarjanto	Director of Network	18
Irfan Ahadi	Director of Human Capital Management	33
Edward Ying	Director of Planning and Transformation	32
Montgomery Hong	Director of IT	9
Bharat Alva	Director of IT	26
Alistair Johnston	Director of Marketing	17
Goh Hui Min	Director of Marketing	18

EXTERNAL AUDIT

During the AGMS, Telkomsel's shareholders empower the Board of Commissioners to appoint external auditors. The external auditors serve until their removal or resignation. The Audit Committee assesses the external auditors based on factors such as the performance and quality of their audit and the independence of the auditors, and recommends their appointment to the Board of Directors in the frame of synergy with the majority shareholding. In order to maintain the independence of the external auditors, Telkomsel has developed policies regarding the types of non-audit services that the external auditors can provide and related approval processes.

REMUNERATION

The General Meeting of Shareholders is authorized to determine the amount of remuneration for members of the Board of Commissioners and Board of Directors based on the recommendations from the Remuneration Committee. The remuneration structure for Directors and Commissioners comprises three components, namely fixed compensation, variable compensation, benefits and facilities.

1. Fixed Compensation

Fixed Compensation comprises the base salary with reference to the AGMS.

2. Variable Compensation

Variable Compensation shall be paid in form of a yearly bonus. The amount of yearly bonus will be determined in the AGMS.

3. Benefits & Facilities

Telkomsel provides benefits such as medical, allowance, housing, membership, communication and insurance.

The Audit Committee has also reviewed the non-audit services provided by the external auditors during the financial year and the fees paid for such services.

The Audit Committee is satisfied that the independence of the external auditors has not been impaired by the provision of those services. The external auditors have also provided a confirmation of their independence to the Audit Committee.

For the year ended December 31, 2018 and 2019, the Company paid aggregate compensation of Rp269.1 billion and Rp259.0 billion to all Commissioners and Directors, a decrease of 3.8% YoY.

WHISTLEBLOWING

Telkomsel applies a firm whistleblowing policy. This policy regulates the ways in which an employee or other parties report fraud, unethical behavior, corruption, dishonest practices or breaches of internal control and code of conduct to Telkomsel's Audit Committee. The Committee will then follow up with an investigation. As long as the reporting of such matters is done in good faith, Telkomsel ensures that the employees making such reports are treated fairly and protected from reprisals. All whistleblower complaints are investigated by a special audit team and the results of the investigation are reported to the Audit Committee for follow up action.

CORPORATE SECRETARY

The scope of work of the Corporate Secretary is to ensure regulatory compliance and to manage relationships with the Company's stakeholders on the principles of good corporate governance, including the relationships with employees, shareholders, government institutions, the public and the media. The Corporate Secretary manages the interrelationship between the Board of Commissioners and the Board of Directors as well as the relationships among the Board members.

The detailed scope of duties and responsibilities of the Corporate Secretary includes:

- To ensure the governance of the Company's operations, particularly in terms of the alignment of interests among the stakeholders as well as the distribution of rights and responsibilities among the key elements of the Company.
- To ensure that all policies and business process of the Company are in compliance with the prevailing laws and regulations.
- To ensure effective communication between the Company, the regulators and mass media and develop the Company's capability to fulfill its obligations to the Government.
- To manage working facilities and infrastructure in order to facilitate the efficient and effective operation of the Company.
- To develop the Corporate Image and carry out the Corporate Social Responsibilities (CSR) activities.
- To hold the Corporate General Meetings, including Annual General Meeting of Shareholders.

INVESTOR RELATIONS

Our Investor Relations represents a commitment to promote transparency and fairness of the Company to the shareholders and stakeholders. Together with Telkom's Investor Relations team, we facilitate meetings and conferences with existing and potential institutional investors, investment and market analysts as well as financial communities.

The Investor Relations team is responsible for:

- The distribution of accurate and complete information on the Company's business activities, strategies and performance in a timely manner.
- The issuance of Info Memos on a quarterly basis, which will be inserted into Telkom's quarterly Info Memo, and the Annual Report.
- Participation in a series of corporate events, such as road shows and conferences, investor meetings and site visits with the holding companies.

In 2019, we held 396 meetings with investors/analysts and held a total of 23 non-deal road shows/conferences in Jakarta, Singapore, Hong Kong, Melbourne, Sydney, Paris, Copenhagen, London, Boston, New York and San Francisco.

For any inquiries regarding Telkomsel's financial and operational information, please visit Telkomsel's website, www.telkomsel.com or Telkom's website, www.telkom.co.id.

INTERNAL AUDIT

THE FUNCTION AND ROLE OF INTERNAL AUDIT

The function of the Internal Audit is to provide independent and objective assurance, particularly on the effectiveness and integrity of risk management, control and governance processes. Internal Audit also executes consulting activities to support Telkomsel in achieving its objectives.

The Internal Audit prepares an annual audit plan approved by Audit Committee and maintains close coordination with Audit Committee and Management on the execution. Internal Audit directly reports to the CEO and the Audit Committee.

INTERNAL AUDIT CHARTER

Internal Audit is supported by the Internal Audit Charter which describes its vision and mission, code of conduct, scope of authority and responsibility. The Internal Audit Charter makes reference to applicable rules and standards including standards issued by The Institute of Internal Auditors.

INTERNAL AUDIT PROGRAMS AND ACTIVITIES IN 2019

In 2019 Internal Audit executed 43 assurance and consulting assignments which consisted of 12 integrated financial audit assignments, 8 Information Communication & Technology

assignments, 15 commerce and support assignments, and 8 continuous audit assignments. Continuous audit, which was implemented in 2019 by Internal Audit, represents an automation method to assess control risk & identify any unexpected events on population and more frequent basis.

IN 2019 INTERNAL AUDIT **EXECUTED 43 ASSURANCE AND CONSULTING ASSIGNMENTS**

WHICH CONSISTED OF 12 INTEGRATED FINANCIAL AUDIT ASSIGNMENTS, 8 INFORMATION COMMUNICATION & TECHNOLOGY ASSIGNMENTS, 15 COMMERCE AND SUPPORT ASSIGNMENTS, AND 8 CONTINUOUS AUDIT ASSIGNMENTS.

ENTERPRISE RISK MANAGEMENT



Over the past few years, the Company has realized that transformation into a digital company means not only competing with other telecommunication companies, but also competing with startups and larger global digital companies, thus creating new opportunities, challenges and benefits.

Managing a Digital Business in the future is not an easy task. This means that the company must develop digital capabilities in all of its activities, ranging from human resources and culture to organizational structure, in alignment with organizational goals. This must be done to maintain its position as a leader as well as the continuity of the business. Companies are also required to be increasingly innovative and strategic in serving the market.

In connection with these emerging challenges and risks, the role of Risk Management has also expanded in line with the demands of stakeholders as related to the transparency and accountability of the Company, the increasingly

complex business environment, continuous technology development, continuous regulatory change and globalization.

In 2019, the Company approved, assessed and responded to corporate-level risks which could affect the business and business continuity of the Company, implemented a Business Continuity Management System, and updated business processes and internal controls as needed.

A. POTENTIAL RISKS

The risks that have the potential to hinder the Company's performance and responses to mitigate these risks include:

1. FAILURE TO OPTIMIZE REVENUE FROM DATA SERVICES

The telecommunication business has shifted from Legacy business (Voice and SMS) to Data. The availability of 4G technology, which can provide Data access speeds of up to 300 Mbps, has changed the business landscape. The decrease in Legacy revenue is not proportional to the increase in revenue from Data because the increase in Data traffic, although significant, is not proportional in

IN 2019, THE COMPANY APPROVED, ASSESSED AND RESPONDED TO CORPORATE-LEVEL RISKS WHICH COULD AFFECT THE BUSINESS AND BUSINESS CONTINUITY OF THE COMPANY.

terms of revenue per megabyte (RPMB). The industry recorded average RPMB of Rp 7.6/MB in 2018 which decreased to Rp 6.1/ MB in 2019. The decrease in RPMB Data usage is due to competition, whereby operators compete to attract new customers by offering affordable Data prices.

The Company has carried out mitigatory steps to reduce the risk of decreasing revenue and using Data, including:

1. Marketing programs to increase ARPU, including providing personalized packages and treatments based on customer loyalty, massive recharge programs as a stimulus to customers, launching sharing quotas for the family segment, and pricing zones as well as the addition of special packages to customers.
2. Expanding the use and distribution of LTE data through low cost 4G smartphone bundling programs and 4G Data packages as well as expanding coverage and selectively expanding 4G network penetration to remote areas.

3. Simplify the process of replacing 4G USIM cards for customers by using various methods, both through GraPARI and direct offers to customers.

4. Increasing the number of HVC customers (high value customers) with a personal package program, lifestyle & loyalty program as well as network priorities and problem solving for HVC customers.

2. INABILITY TO MONETIZE DIGITAL BUSINESS IN RESPONSE TO DECLINING LEGACY REVENUE

Digital Services are part of the digital product business. The types of Digital Service products include: digital lifestyle (DLS), digital banking, digital advertising, IoT and M2M. In the coming years, Digital Service products consist of video, games, Big Data and advertising are expected to be the main revenue creators as digital ecosystem enablers.

The limitations on the Company's business resources and scope are one reason as to why Digital Services are still undeveloped. In addition, Digital Service products still require additional socialization to customers.

Mitigation undertaken to reduce the impact of risks associated with Digital Services include:

1. Digital lifestyle programs, especially games, by investing as a publisher and distributor of games to increase active game users, while video and music programs have increased MaxStream and Langit Music users.

2. Digital advertising programs which exploit Telkomsel's internal assets, Apps (MyTelkomsel, ROLI), and the Telkomsel website (www.telkomsel.com), so that Telkomse's advertisement products can be further introduced and used.

3. Strengthening collaboration with banks and launching mBanking Apps that can be used by all banks.

4. Big Data API which focuses on strengthening product lines such as ID verification, reference ID, and credit scoring so that these can be used by Telkomsel partners for monetization.

5. Fulfillment of human resources who have specific qualifications in producing Digital Business products.

3. SHORTAGE OF CAPABLE PEOPLE TO SUPPORT THE TRANSFORMATION OF THE COMPANY

The pace of business change and development are very different compared to the past. This is due to several influences including: market dynamics, new technologies and regulatory frameworks. There is a term that business is currently entering the VUCA era in which the business world is very vulnerable to Volatility, Uncertainty, Complexity and Ambiguity.

The Company is required to adapt and continue to transform in order to survive and compete, both with peers as well as companies in other industries that disrupt the Company's business. Therefore, the Company has established a medium-term digital transformation strategy to take the company from being a connectivity provider to a digital ecosystem enabler, whereby the Company becomes a solution provider for B2B customers with Data as a core business replacing Legacy (Voice and SMS), and the business model moves from being product-focused to become customer-centric.

THE COMPANY HAS IDENTIFIED NEW CAPABILITIES / COMPETENCIES TO SUPPORT THE TRANSFORMATION PROCESS BOTH IN TERMS OF TECHNOLOGY AND BUSINESS, WHICH IT IS IN SHORTAGE OF.

In its digital transformation, the Company has compiled critical points that must be carried out as key success factors, and one of the most important is the Company's success in carrying out people capability development. The Company has identified new capabilities / competencies to support the transformation process both in terms of technology and business, which it is in shortage of.

The Company's biggest challenge in conducting people development is changing the work culture of employees who previously focused on providing connectivity services

to retail customers, to providing wholesale customers in various fields / industries with business solution services. The Company's employees are required to understand the end-to-end solution services that will be directly delivered to wholesale customers (B2B solutions). On the other hand, the Company is also required to maintain and even increase revenue from the B2C customer segment (HVC, Non-HVC, and Family), given that revenue from that segment is still very significant.

Mitigatory steps carried out by the Company in order to minimize the risks that may arise from the transformation process, especially in terms of people development, includes setting up of B2B end-to-end organization; segment and horizontal / enabler teams; performance calibration cycle for VPs and GMs senior pro-hires in place Sales Heads and Solution architects for B2B as well as Analytics and User Interface / User Experience (UI / UX) specialists for B2C; and Company Wide Culture transformation covering a future-fit mindset, by expanding the 'agent of change' role in accelerating mindset transformation for level 4 employees and below; agile ways of working, to be applied in all directorates; plus completion of assessment and overall iteration for Smart Attacker & Fixed Mobile Convergence as well as HCM Agile projects.

B. BUSINESS CONTINUITY MANAGEMENT SYSTEM (BCMS)

The Company has implemented a Business Continuity Management System / BCMS using the ISO 22301: 2012 framework. With the application of this BCMS, the Company is expected to be able to continue providing its main services to customers with the minimum level of service that has been accepted and predetermined by management, in the event of a crisis or disaster.

As implementation of the Business Continuity Management System policy, the Company has conducted rehearsals for several scenarios. In 2019, the Company managed to overcome crisis / disasters, both at the Corporate level for example in the case of Huawei which has been placed on the United States Entity List, and at the Area level, namely blackouts due to PLN power outages, Jakarta riots and forest fires in Sumatra and Kalimantan.

C. INTERNAL CONTROL IMPROVEMENT PROGRAM

With reference to the 2013 COSO Internal Control Framework and TM Forum Framework, the Company made continuous improvements to the business process and Risk Control Matrix (RCM) as related to Internal Control over Financial Reporting (ICoFR) and operations, to ensure the process of achieving the Company's targets was supported by business processes and internal controls is in accordance with the organizational changes, policy changes / regulations, automation and simplification of processes. The improvements made include ensuring the readiness of the Company to implement International Financial Reporting Standards (IFRS), in particular IFRS 15 - Revenue from Contracts with Customers, IFRS 9 - Financial Instruments, and IFRS 16 – Leases, and the preparation for the adoption of those new accounting standards into PSAK in January 2020. The implementation of IFRS is a consequence of the Company being a subsidiary of PT Telekomunikasi Indonesia Tbk (TELKOM) and an associate company of Singapore Telecom Mobile Pte Ltd (Singtel Mobile).

REGULATORY MANAGEMENT

1. REFARMING OF THE 800 - 900 MHZ FREQUENCY BAND

Following on the Ministerial Decree on the rearrangement of 800 MHz and 900 MHz Frequency Bands for the Implementation of Cellular Mobile Network Operations issued on December 19, 2018 and the Decree of the Director General of Resources and Equipment of Post and Information Technology on Technical Instructions on Rearrangement of the 800 MHz and 900 MHz Radio Frequency Bands for the purposes of the operation of cellular mobile networks, Telkomsel carried out frequency rearrangement activities nationally beginning in February 2019 and ending on April 1, 2019. These frequency rearrangement activities were carried out using a cluster system starting from the Papua cluster and ending in the East Java cluster with the involvement of the Telkomsel Network Directorate team at both head office and regional levels. Following the rearrangement, Telkomsel operates contiguous frequency bands on the 800 MHz

and 900 MHz frequency bands, with a radio frequency spectrum band allocation between 880 MHz - 890 MHz paired with 925 MHz - 935 MHz on the 800 MHz band and 890 MHz - 895 MHz paired with 935 MHz - 940 MHz on the 900 MHz band.

2. EXTENSION OF THE 2100 MHZ 2nd CARRIER RADIO FREQUENCY BAND LICENSE

Based on the evaluation results of the extension of the 2100 MHz 2nd carrier Radio Frequency band license for the 10 (ten) annual owned by Telkomsel, the Ministry of Communication and Information Technology issued a Ministerial Decree (KM) on the Extension of the Determination of the 2.1 GHz Radio Frequency Band in the Range 1935-1940 MHz in pairs with 2125-2130 MHz PT. Telekomunikasi Selular. With the issuance of this license, Telkomsel has the right to utilize 5 MHz of this frequency band for the next 10 years until 2029, along with 10 MHz bandwidth in the frequency range of 1940-1950 MHz (2 x 5 MHz) paired with the 2130-2140 MHz (2 x 5 MHz) band which is still valid today.

3. EXTENSION OF OPERATING LICENSE FOR CELLULAR MOBILE NETWORKS

Based on the evaluation results of the extension of operating licenses for the 5 (five) annual cellular telecommunications network owned by Telkomsel, the Ministry of Communication and Information Technology has issued a Ministerial Decree on the License of PT. Telekomunikasi Selular to operate a Cellular Mobile Network. With this license, Telkomsel has the right to operate cellular mobile networks on the 800 MHz, 900 MHz, 1800 MHz, 2100 MHz and 2300 MHz radio bands, as well as providing basic telephony services for the next 5 years.

4. FULFILLMENT OF TELKOMSEL'S OBLIGATIONS (COMPLIANCE) TO THE GOVERNMENT

During 2019, Telkomsel was declared to have fulfilled all obligations issued by the government, including:



Working Visit of the Directorate General of Resources and Equipment of Post and Information Technology at the 800 MHz and 900 MHz band the Radio Frequency Refarming Post on April 1, 2019

- a. Related to the fulfillment of 3G domestic component level achievement (TKDN) both for the Capital Expenditure (CAPEX) and Operational Expenditure (OPEX) components, which according to verification results issued by the Ministry of Communication and Information Technology is still above the target set by the government of at least 30% domestic components for CAPEX and 50% for OPEX.
- b. Related to the level of cellular mobile network service quality fulfillment both in terms of service quality and network quality, during 2019 Telkomsel is considered to have met the minimum standards issued by the government whereby the network quality score is based on measurement results by the Government. As for the fulfillment of service quality, this conclusion is based on the results of the audit/verification issued by the Ministry of Communication and Information Technology on all data parameters submitted by Telkomsel.
- c. Telkomsel has fulfilled all BHP IPSFR payment obligations, both for the 2100 MHz frequency band (1st carrier, 2nd carrier and 3rd carrier), 900 MHz, 800 MHz, 2300 MHz and 1800 MHz. Related to this matter, the Ministry of Communication and Information Technology has issued a ratification of all these payments.
- d. Telkomsel has also submitted a guarantee of payment of the BHP IPSFR (spectrum surety bond) next year to the Government in accordance with relevant statutory provisions.
- e. Telkomsel has fulfilled all payment obligations of the Telecommunications Operating Rights Fee (BHP Jastel) and Universal Service Contribution (KPU/USO) to the Government, whereby the value of the obligation is calculated by self-assessment in accordance with applicable laws and regulations.
- f. In order to comply with the provisions in the Minister of Communication and Information Technology Regulation on Fundamental Technical Plan and Letter (BRTI) dated 18 September 2019 regarding the Extension of the Termination of Use of the 6ABCD Access Code, Telkomsel has carried out the termination of 21 6ABCD Call Center access code numbers from 15 Bank partners effective as of 16 December 2019. This termination was carried out prior to the Freeze Release Network and IT activities held on December 18, 2019 to January 8, 2020 which aimed to maintain services to Telkomsel customers during Christmas 2019 and New Year 2020 (NARU).



5. TRIAL OF 5G TECHNOLOGY TO SUPPORT INDUSTRY 4.0

On November 13, 2019, the Ministry of Communication and Information Technology appointed Telkomsel as a provider of cellular mobile networks involved in the trial of IMT-2020 (5G) technology for the industrial sector based on a letter from the Director General of Resources and Equipment of Post and Information Technology (SDPPI). For this trial activity, Telkomsel upheld the theme "Enhancing Nation Industry 4.0 with 5G Trial". The 5G trials were planned for several cities, and during the November - December 2019 period was already been held in two cities, namely in Batam on 28-29 November 2019 and in South Jakarta on 7 December 2019. In the trial, Telkomsel

demonstrated the potential use case of 5G for industries such as Vehicle Identification and Management, Body Camera for Security, VR Immersive Meeting, Physical City Model, Mixed Reality for Manufacturing, Remote Operation Mining, Intelligent Drone, Smart Agriculture, AR Remote Assistance, Smart City, Safe City, Smart Airport, Smart Education and Smart Finance.

6. TELKOMSEL PROPOSED AND SUPPORTED THE DEVELOPMENT OF THE SMART TICKETING APPLICATION FOR INFORMATION AND COMPLAINTS SERVICES OF THE DIRECTORATE GENERAL OF PPI ("SMART PPI") - BRTI

In the context of implementing the BRTI Decree on the Handling of Complaints on the Abuse of Telecommunications Services, Telkomsel has proposed an automatic application system update to simplify customer complaints handling, including system integration for blocking/unblocking it according to customer requests so that complaints can be handled faster and more easily with several types of reporting available as needed.

As set forth in the letter from the Secretary of the Directorate General of Post and Information Technology of the Ministry of Communication and Information Technology dated November 7, 2019 concerning Notification of the Launching of the Information and Complaints Service Ticketing Update Directorate General of PPI, Telkomsel continuously follows the progress of the new application which has the capability to automatically improve service to all operators' subscribers, amounting to more than 200 million customers. During implementation of Smart PPI, this application requires some development and improvement, especially for the technical aspects so as to facilitate and speed up the customer service process. Telkomsel has an active role in providing input to the Ministry of CIT to improve Smart PPI.

7. IMPLEMENTATION OF THE IMEI DEVICE CONTROL POLICY

On October 18, 2019 the Minister of Communication and Information Technology has stipulated a Ministerial Regulation (PM) on the Control of Telecommunication Equipment and/or Devices connected to Cellular Mobile Networks through the Identification of the International Mobile Equipment Identity (IMEI) which is effective for 6 months from the date of promulgation.

THE 5G TRIALS WERE PLANNED FOR SEVERAL CITIES, AND DURING THE NOVEMBER - DECEMBER 2019 PERIOD WAS ALREADY BEEN HELD IN TWO CITIES, NAMELY IN BATAM ON 28-29 NOVEMBER 2019 AND IN SOUTH JAKARTA ON 7 DECEMBER 2019.

THE MAIN TASK OF THE IMEI CONTROL TASKFORCE IS TO PREPARE AND EVALUATE THE RESULTS OF THE TRIAL TEST AND ASSIST THE GOVERNMENT IN FORMULATING DIRECTORATE GENERAL REGULATIONS.

The purpose of the issuance of the Kominfo Regulation is to protect the public from telecommunications equipment that does not meet the technical requirements and/or crime proceeds and to prevent/reduce the circulation of illegal/black market telecommunications equipment or those with unregistered IMEI numbers.

Currently the Ministry of Communication and Information Technology is preparing a trial test with all operators in order to draw up the Regulation of the Director General (Perdirjen) to serve as technical guidelines for the Ministry of Communication and Information Technology Regulation which must be implemented within 6 (six) months, by April 2020. A taskforce team consisting of representatives of the Ministry of ICT and representatives of all cellular operators is currently being prepared through a Ministerial Decree in order to support this. The main task of the IMEI control taskforce is to prepare and evaluate the results of the trial test and assist the Government in formulating Directorate General Regulations by using one of the two concepts, Whitelist system or Blacklist system. To prioritize customer protection and achieve

Government goals, Telkomsel encourages and pioneered the concept of using a Whitelist system in controlling IMEI which has a preventive approach to be applied in IMEI control regulation in Indonesia.

8. CUSTOMER REGISTRATION FOR PREPAID TELECOMMUNICATIONS SERVICES

The Ministry of Communication and Information Technology and BRTI has conducted a Telecommunications Services Customer Registration System Audit for each Cellular Operator. This was done to create a healthier telecommunications industry climate and meet the registration objectives as mandated by the Regulations along with its amendments and BRTI Tap. To support the smooth audit process, Telkomsel has conveyed the necessary documents to the Ministry of Communication and Information Technology and BRTI. The Ministry of Communication and Information Technology and BRTI is currently also drafting a Minister of Communication and Information Technology's Regulation on Telecommunications Services Customer Registration for which ratification is planned in 2020.

LITIGATION CASE

9. REGULATION OF THE MINISTER OF COMMUNICATION AND INFORMATION TECHNOLOGY ON THE IMPLEMENTATION OF TELECOMMUNICATIONS SERVICES

On October 18, 2019, the Minister of Communication and Information Technology has stipulated a Regulation on the Implementation of Telecommunications Services (Jastel Regulation) promulgated by the Director General of Laws and Regulations of the Ministry of Law and Human Rights on October 25, 2019. The Jastel is a simplification of the 16 Communication and Information Technology Regulations related to telecommunications services. This was carried out by the Ministry of Communication and Information Technology in accordance with the President's instructions to simplify regulations and the need for easy licensing in order to increase domestic investment.

Telkomsel's obligations as a telecommunications service provider are as follows:

- Ensure the implementation of telecommunications services in accordance with its Operating Permit.
- Fulfill its service commitments.
- Prioritize the use of domestic telecommunications equipment and/or equipment as far as possible and available.

- Fulfil services and protect customers in accordance with statutory provisions.
- Carry out efforts to safeguard and protect the services provided as well as Telecommunications Facilities and Infrastructure in accordance with statutory provisions.
- Set forth all working cooperation with regards to the Provision of Telecommunications Services in a written agreement.
- Provide contact information services that have facilities to serve complaints and inquiries from customers at least in the form of telephone and electronic mail services.
- Prioritize the delivery, distribution and delivery of important information to the public related to the interests of the country.
- Publish the achievement of service quality standards for each reporting period online through the information service contact page of the Telecommunications Service Provider.

As information, this Jastel Regulation will take effect 6 months after the date of its promulgation and the Ministry of Communication and Information Technology will issue a Director General Regulation to serve as technical guidance for Telecommunication Services Providers.

USO TELINFO TUNTAS ARBITRATION CASE

The Telkomsel Consortium (Telkomsel and PT Dayamitra Telekomunikasi) signed the USO Telinfo-Tuntas Contract with BAKTI (previously known as BP3TI). During the period of the said contract, BAKTI defaulted by unilaterally terminating the USO Telinfo-Tuntas Contract, which causing losses for the Telkomsel Consortium which at that time have already completed its initial obligations as stipulated in the USO Telinfo-Tuntas Contract. This case has already been examined and resolved by BANI, which in substance ruled that BAKTI must pay damages to the Telkomsel Consortium amounting to Rp217.7 billion. In November 2019, BAKTI paid Rp91.4 in compensation to the Telkomsel Consortium, and so the total amount of compensation still owed to the Telkomsel Consortium amounts to Rp126.3 billion.

In December 2019, the Telkomsel Consortium and BAKTI signed a mutual agreement regarding the value of the outstanding damages that BAKI must pay to the Telkomsel Consortium as stated above. As of now, Telkomsel Consortium is still waiting for payment of the remaining amount from BAKTI.





06

CORPORATE SOCIAL RESPONSIBILITY

CORPORATE SOCIAL RESPONSIBILITY

CSR SUPPORTS THE VISION AND MISSION OF THE COMPANY

Telkomsel's vision is to be a world class, trusted provider of mobile Digital Lifestyle services and solutions, with a mission to deliver Mobile Digital Services and solutions that exceed customers' expectations, create value for our stakeholders and support the economic development of the nation. Telkomsel's numerous CSR programs and initiatives have therefore been designed to support the achievement of the Company's vision and mission.

Through a variety of CSR programs based on its vision and mission, Telkomsel desires to strengthen its position as a company that is technologically innovative, delivers products and services to help solve various social economic problems, and provides added value for Indonesia.

TELKOMSEL CSR OBJECTIVES

In conducting its CSR program, Telkomsel has several objectives, namely:

- Maximizing the positive impact of the company on society.
- Introducing the latest innovations from Telkomsel in the form of excellent products or services in the field of technology to solve various social problems, while simultaneously increasing the level of technological adoption by the public.
- Supporting its transformation into a digital company.

CSR AND SUSTAINABILITY

As a company that operates in numerous Indonesian locations in direct contact with the public, Telkomsel consistently uses technology to deliver benefits to communities towards supporting future sustainability. Therefore, Telkomsel's various CSR programs are clearly designed to broadly benefit society.

CSR STRATEGY

In order to support the achievement of the company's 2019 goals and targets, particularly with regard to the company's mission to become a Digital Telco Company, Telkomsel has established strategic initiatives to build efficient, ICT-based CSR program platforms that will have long-term, sustainable impact. These strategic CSR initiatives were realized through CSR programs in four (4) pillar categories, namely Education, Digital Citizenship, Community Empowerment & Wellbeing, and Philanthropy.

A. EDUCATION

IndonesiaNEXT

IndonesiaNEXT was one of Telkomsel CSR Masterpiece programs in 2019. This program prepared students for global competition at national and international levels. In its fourth year, IndonesiaNEXT upheld the theme "Yes I'm The Next" with the aim of preparing Indonesian students to compete with students

TELKOMSEL'S NUMEROUS CSR PROGRAMS AND INITIATIVES HAVE THEREFORE BEEN DESIGNED TO **SUPPORT THE ACHIEVEMENT OF COMPANY'S VISION AND MISSION.**

IN 2019, INDONESIANEXT'S EVENTS **WERE ATTENDED BY 4,625 REGISTRANTS FROM 280 UNIVERSITIES AND 4 VOCATIONAL SCHOOLS** PARTICIPATING IN 6 INDONESIAN CITIES SUCH AS BANDUNG, SUMEDANG, YOGYAKARTA, SURABAYA, BANJARMASIN AND SAMARINDA.

from various countries at regional and international levels. This theme demonstrates Telkomsel's commitment in developing Human Resources, especially Indonesian students, to attain the capability and competence to compete at national, regional and international levels.

The training provided was not only delivered through offline classes (on ground training) but also digitally using through online Learning Media portals based on the concept of MOOC (Massive Online Open Course), thus giving participants the freedom to learn anytime and anywhere. In 2019, IndonesiaNEXT's events were

attended by 4,625 registrants from 280 universities and 4 vocational schools participating in 6 Indonesian cities such as Bandung, Sumedang, Yogyakarta, Surabaya, Banjarmasin and Samarinda.

As part of the IndonesiaNEXT 2019 Program, public lectures were held at selected universities with the theme "Digital Leadership" featuring speakers from academics, industry, and practitioners so as to broaden students' insights in preparing careers and entrepreneurs. All participants were also directly able to experience Telkomsel products and services such as OMG Challenge and Link Aja.

The participants were directed to take part in the Massive Online Open Course (MOOC), an online training program consisting of Creative Content, Office, Presentation and Creative Design which is guided by mentors who are competent in modules such as Microsoft Office Master, Adobe Visual Design Specialist, Social Media Content Creator.

Subsequently, participants engaged in various hard skills training leading to international certification in Microsoft Office PowerPoint 2016. Those who passed were invited to participate in a 2-day communications skills training.





Selected finalists from each city/region presented their ideas in front of a jury comprising Telkomsel Area / Region / Branch top leaders and content partners. Each city then sent their 6 best talents to take part in a series of national bootcamp activities. The talents enjoyed a visit to the Telkomsel Smart Office Headquarters, Digital Experience in Tdx, Neuro Linguistic Program, professional attitude program, industry talk sharing session and Idea Presentation Discussion, ending with a test held by the national qualification panel in the form of a jury consisting of industry, academics, professionals/practitioners and Telkomsel's top leaders.

The winners were announced at the 'Indonesia Next Best Talents 2019' as the Crowning Session. They were awarded a Reward Program in the form of short courses at global multinational companies, industries, and universities.

T-Perpus National Literacy Campaign (Gerakan Literasi Nasional)

As a Digital Telco Company, Telkomsel is always committed to moving forward and accelerating the nation's development through the use of appropriate technology solutions. To support this commitment, Telkomsel has created T-PERPUSS, a Telkomsel digital library application platform in collaboration with Gramedia Digital holds more than 6,000 titles of books, newspapers, magazines from leading publishers that can be downloaded for free on Android or iOS.

T-PERPUSS, which is part of Telkomsel's Corporate Social Responsibility (CSR) under the education pillar, aims to improve the knowledge and professional skills of Indonesia's youth and to support the government's National Literacy Movement (GLN) program.

In 2019 T-PERPUSS focused on campaigning for a digital literacy by carrying out roadshows in several Indonesian cities that featured talkshows, book reviews and masterclasses related to literacy by presenting speakers who are writers, editors, publishers and content creators. These programs are expected to increase public interest in reading in Indonesia and create a digital reading culture.

B.DIGITAL CITIZENSHIP

The NextDev 2019

The NextDev Talent Scouting

In 2019, Telkomsel once again held The NextDev Talent Scouting, a search for early stage digital startups focused on social impact in Indonesia. In its fifth year, The NextDev upheld the theme "Social Impact and Go Beyond" to show Telkomsel's commitment to developing the national digital ecosystem and its corporate social responsibility whereby it equipped startups with Digital Business capabilities and competencies to support positive socio-economic impact for Indonesia.

This year's The NextDev focused on 'social impact & going beyond' to present business solutions that have positive social impact for Indonesia.

Through The NextDev, Telkomsel opened access and encouraged the formation of startups by youth across the country, not only in central areas but also





in the regional areas. Through The NextDev, Telkomsel hopes to help fostering initiatives and breakthroughs from all over the country so that these young people can contribute appropriately and equitably to the Indonesian public, and we can all continue to move forward.

For The NextDev Talent Scouting 2019, the main requirement for registrants was to have a Minimum Viable Product (MVP) that has positive social impact on people's lives in various fields. In total, 270 of the best social impact startups in Indonesia presented brilliant ideas at the Local Stage Pitch that took place from April to October 2019 in nine cities: Jakarta, Denpasar, Palembang, Makassar, Medan, Yogyakarta, Pontianak, Semarang and Surabaya.

The 25 best startups from these nine cities received some form of 5G startup development: Grant Money (development fund for the best of the best), Good Opportunities (opportunities to attract investors and expand the startups' value proposition), Great Mentors (meet startup experts and explore new insights), Generate Exposures (opportunities

to go international and media publications), and Golden Ticket to The NextDev Academy (tickets to participate in a comprehensive early stage startup development program).

The following is the list of startups which passed the Local Stage Pitch: Jagel ID, Daurulang, myAgro, Kedata Smart City Analytics, Sertiva, IN-SUIT / DigiPin, Heikaku, Smart Enclosure, Qur'an Call, Plastikinia, Bolehbaca.com, iBunda, Crowde, Eduka, Blod ID, Neurafarm, Ravenry, Travelbuddy, GotongRoyong.com, Artria, DukungCalonmu.com, Dapurtani, Trakteer, LelangBintang.com and MuslimLife.

The NextDev Academy

Meanwhile, The NextDev Academy 2019 is an event to improve the quality of applications created by the 25 best startups who were finalists at The NextDev 2018. Themed 'Towards an Impactful Digital Startup Ecosystem'. During the academy which took place

from April to October 2019, the participants obtained mentorship, offline and online training related to business strategy, sprint design, branding, product development and investment as well as digital marketing. In addition, The NextDev Academy gave materials on how to improve start up team dynamics and ecosystem building in general, while nurturing the spirit of collaboration between startups to further their social impact. Subsequently, selected startups from the NextDev Academy will be sent by Telkomsel to the Singtel Group Regional Future Makers to represent Indonesia.

The NextDev Summit 2019

Having successfully held The NextDev program every year since 2015, this year Telkomsel presented the very first The NextDev Summit, which is a technology conference that connects stakeholders from various backgrounds, ranging from tech-enthusiasts, startups, creative digital communities to investors. Themed "Spark the Change", The NextDev Summit 2019 accelerated the spirit of creating meaningful change through collaboration with key players in the digital sector.



The NextDev Summit 2019 put together various technological experiences into conference format, supported by an integrated digital ecosystem. One of the technology conferences featured 105 speakers on various topics related to digital technology, including Johnny G. Plate (Minister of Communication and Information of the Republic of Indonesia) and Wishnutama (Minister of Tourism and Creative Economy of the Republic of Indonesia).

During this technology conference series, Telkomsel also presented various 5G use-cases in collaboration with Huawei, such as 5G Artificial Intelligent (AI)-based Smart City with Intelligent Operation Center, 5G Cloud Virtual Reality (VR) and Gaming Industry, 5G Smart Airport Ground Handling, 5G Smart Education, 5G Safe City, 5G Smart Agriculture, and 5G Smart Finance.



The NextDev Academy X Singtel Group Future Makers

In 2019, Telkomsel sent several startups from The NextDev Academy to join the Singtel Group Future Makers event which was held in Singapore on 24-28 June 2019, along with the Asian Venture Philanthropy Network (AVPN) Conference 2019. The competition was attended by representatives from various countries, selected through local competitions organized by all telecommunications operators under Singtel Group, namely Telkomsel (Indonesia), Optus (Australia), Singtel (Singapore), Globe (Philippines), AIS (Thailand), Airtel (India). Selected startups will receive development funds with a total value of up to SGD 1,000,000.

Future Makers, which has been a Singtel Group regional program since 2017, aims to encourage social impact startups to produce innovative solution that can help address key social challenges facing Asia today.

For 2019, Telkomsel successfully sent 2 startups to Future Makers. FishGO, a digital platform designed to increase the welfare of Indonesia's traditional fishermen using long-range sensory technology to determine the easily accessible fish-catching potential zones and Diffago, an all-in-one solutions platform dedicated to sustainably solve disability issues.

The NextDev Academy X Unleash

In 2019, The NextDev Academy showcased the latest social enterprise development concepts and curriculum, featuring a collaboration between Telkomsel and a key player in global innovation labs, namely the Innovation Lab for SDGs, which encourages digital talent throughout the world to produce solutions for the United Nations Sustainable Development Goals (UN SDGs).

The six-month incubation program implemented the UNLEASH curriculum together with a Social Lean Canvas model, so that startups can produce mature product and business planning strategies that are ready to be marketed.

During the UNLEASH program, talent from The NextDev Telkomsel formed teams together with other talents with the aim of creating joint solutions through the five stages of the UNLEASH innovation program, namely Problem Framing, Ideation, Prototyping, Testing and Implementing. Teams were supported by experts, facilitators, and investors throughout the process.

Telkomsel sent one of its best evangelist startups from the UNLEASH program, e-Health Check Lab, to take part in the Innovation Lab for SDGs program held in Shenzhen, China on November 6-13, 2019.

Telkomsel On the 2019 Mission

As a form of commitment to accelerate the country through more equitable distribution of digital ecosystems in Indonesia, Telkomsel held Telkomsel On the 2019 Mission.

Based on The NextDev membership distribution data from 2015 to 2017, less than 10% of the approximately 4,000 early stage startups in Indonesia came from Eastern Indonesia. Therefore in 2018, Telkomsel On the Mission was born under the name 'The NextDev On the Mission', which focused on the cities of Ambon and Kupang with a mission to accelerate the abilities and capabilities of youth in Eastern Indonesia to create and develop digital products.

Telkomsel On the 2019 mission, which is supported by the Ministry of Communication and Information Technology (Kemenkominfo) and Kumpul Coworking Space, has expanded to supports more regions towards inspiring more startups and innovators in Eastern Indonesia to advance together with Telkomsel.

This program was held in three cities namely Minahasa-Manado, Mataram, and Kendari. The choice of locations reflects Telkomsel's commitment to producing and advancing new digital talent

throughout Indonesia, as well as supporting programs to realize government priority programs through the 1,000 Digital Startup National Movement.

In each of these cities, participants participated in a Training and Coaching curriculum designed to create a basic understanding of digital products. Telkomsel expects this initiative to produce 45 digital products from each host city.

In addition to providing materials and facilities, Telkomsel On the Mission 2019 also provided access to stakeholders as well as national recognition in cooperation with the Ministry of Communication and Information Technology (Kemenkominfo) and the KUMPUL Coworking Room. This initiative is also part of Telkomsel's support for the government in the form of the 1000 Digital Startup National Movement to accelerate the birth of new, high quality digital startup companies.

BASED ON THE NEXTDEV MEMBERSHIP DISTRIBUTION DATA FROM 2015 TO 2017, LESS THAN 10% OF THE APPROXIMATELY 4,000 EARLY STAGE STARTUPS IN INDONESIA CAME FROM EASTERN INDONESIA.

Internet Baik

At the end of 2019, as a form of Telkomsel's responsibility, Telkomsel once again held the Internet Baik initiative, a community education movement that offers a concrete solution for the alignment and optimization of good internet usage (Responsible, Safe, Inspirational and Creative). In its fourth year of implementation, Internet Baik chose the theme "Transforming Internet Education" to demonstrate Telkomsel's commitment to the development of an educative digital ecosystem, as well as the company's corporate social responsibility to raise public awareness in using the internet.

Since it was first held, Internet Baik has expanded from year to year. It started from focusing on in-person education of teachers and children in 2015 to optimizing internet usage in developing creativity during 2016, responding to hoaxes in 2018, and now providing comprehensive education both face-to-face and online in 2019. Internet Baik now focuses on transforming internet education to deliver online educational solutions that have a positive social impact in Indonesia.

This year, Internet Baik applied a comprehensive educational concept from upstream to downstream. Starting from the formation of agents of change in the form of Telkomsel employees who participate in the Internet Baik Training Of Trainer (TOT) program, they are then given the Internet Baik application as the main media to help educate the people.

The Internet Baik Training of Trainers this year was divided into two concepts, namely a Theater Show Concept and ToT Class Concept. The Theater Show Concept was held in Jakarta at the Telkomsel Smart Office, while the ToT training featured various notable speakers

In creating these agents of change, the main benchmark was the awareness of good internet usage, and the way that the agents of change communicated the importance of good internet usage to the general public.

Up to now, five parties that have collaborated to support this event, namely: Siberkreasi, Creators Hang Out, Blogger Community, ICT Watch, Sob and Fammi.

C. COMMUNITY EMPOWERMENT & WELL-BEING

Baktiku Negeriku

Telkomsel as a leading institution, has created the Baktiku Negeriku program as a humble contribution to the country. Baktiku Negeriku focuses on improving the quality of life of people in various regions throughout Indonesia, with community empowerment and education programs.

Since it was first held, Baktiku Negeriku has developed from year to year, starting from a focus on Educational programs including training on the use of information technology for youth groups or youth organizations in several areas. This training also intends to make them agents of change, so that they can lead their local communities towards a better life by utilizing the digital ecosystem. We believe that technology transfer from cities to rural areas is a must. Indonesia's rural communities has many sectors with potential like tourism, agriculture, the cultural industry and many more which needs to be improved in this digital era so as to face the current challenges. Baktiku Negeriku also established a Digital Center in every region that its team visited. The Digital Center is a facility that supports technology transfer and access to information for the local community.



In parallel with the fourth industrial revolution Baktiku Negeriku intends to make farmers' lives better by establishing an upstream-to-downstream agricultural ecosystem which uses information technology aimed at young farmers groups or youth organizations in several areas. This technology will facilitate the involvement of all stakeholders through synergies between governments, smart agriculture, access to markets, involvement and support from fintech as well as Telkomsel itself, so that ultimately it can promote a more equitable digital ecosystem throughout the country.

Throughout 2019, the Baktiku Negeriku program succeeded in building Digital Centers at 18 points distributed from the west end to the eastern end of the archipelago, including locations in Maluku, NTT and Papua. This was done as a concrete effort to build up local communities' digital awareness and bridge the digital divide through the construction of digital facilities and infrastructure. The construction of Digital Centers were accompanied by social activities such as mass beach cleanups and planting mangroves, as well as educational activities for the community about using

the internet wisely and how to use the Baktiku Negeriku application to sell the villagers' products.

Patriot Desa Digital (PDD)

Patriot Desa Digital (PDD) is a Telkomsel CSR program that was launched in 2019 as a part of Telkomsel's mission to establish digital transformation and acceleration, especially in rural areas as villages are now becoming drivers of economic growth in Indonesia. However, data from the Ministry of Telecommunications shows that only about 5% of villagers are using digital. Most villagers work in small medium enterprises in sectors like agriculture, trading, and home industries without using digital. PDD was introduced to bridge various government programs: digital villages, patriot desa, one village one product, and one village one company. PDD has created 5 pillars as a foundation for success as Patriot Desa Digital: Change, Community, Collaboration, Creative and Capability.

PDD Launch and Kick Off

PDD was launched on April 1 2019 in Gedung Sate, Bandung by the Governor of West Java as a movement to transform village business institutions into digital oriented enterprises by empowering digital agents of change. These are individuals or institutions who take the lead in

driving and building connections between village communities and modern business facilities such as e-payment, e-commerce and e-finance. PDD targets SMEs, cooperatives, BUMDES (village-owned enterprises) and pesantren (Islamic boarding schools) in suburban and rural areas.

PDD 2019 Programs

In 2019, PDD focused on introducing the PDD program to rural business communities. The main target of PDD program in 2019 were cooperatives, especially sharia based cooperatives, which are known as BMT (Baitul Maal wat Tamwil). PDD held seminars, workshops and gave assistance for BMTs on becoming agents of change for their members. In 2019, the PDD program was successfully conducted in five areas: Bandung, Surabaya, Jogjakarta, Medan and Karawang, attracting 80 BMTs with 1,200 participants comprised of BMT leaders, BMT members (SMEs) and BMT partners (pesantren and BUMDES). In addition, special PDD programs were held for young entrepreneurs.



Digital Leadership Seminar

Digital Leadership Seminars were held to explain to participants the importance of digital technology for business success. These PDD seminars presented speakers from local government, academicians and digital practitioners from several industries. They provided audiences with data, opportunities and successful stories to open up the audience's minds.

Workshop: Digital Literacy and Transformation

Through workshops, PDD aimed to increase the audience's skills in building digital communities, developing agents of change, transforming from conventional to digital transactions and expanding business through digital technology. Audiences also learned how to use digital tools and platforms, including Kasir digital Telkomsel.

Gerai Digital

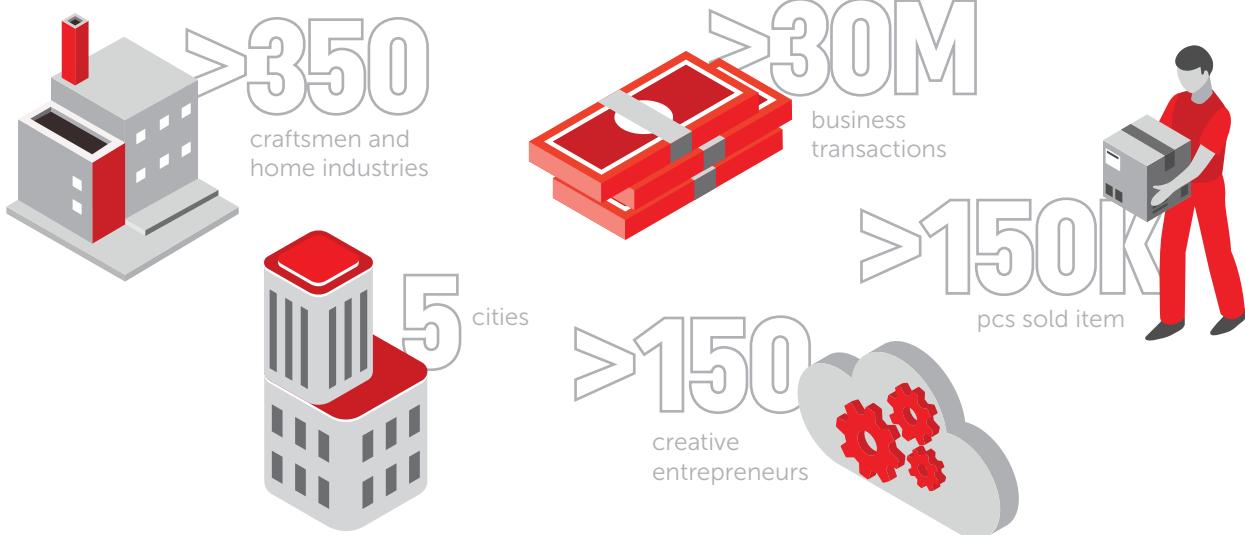
Gerai Digital are branchless BMT outlets established by PDD to educate others to shift from conventional to digital transactions and grow their business through digital technology. The Gerai Digital pilot project successfully created 50 Gerai Digital in 2019, headed by housewives who helped their husbands to increase family income.

Digital Creative Millennials

Digital Creative Millennials (DCM) is a business development program (start-up and scale-up) that relies on digital transformation and collaboration designed to stimulate entrepreneurship in the energetic youth / millennials segment. This program includes training and assistance to transform their conventional business into data-

based commercial companies / products so as to produce young entrepreneurs with a digital leadership mindset.

Initiated by PTS together with Telkomsel, Digital Creative Millennial (DCM) is a concrete initiative to increase the competitiveness of Indonesian MSMEs, especially in the creative industry. Starting with the signing of a Memorandum of Understanding (MoU) between Telkomsel and PTS at the end of 2018, the DCM program was successfully implemented in 2019 in 5 cities in Indonesia: Jakarta, Surabaya, Medan, Yogyakarta, and Karawang. In accordance with the program's aim to make millennial entrepreneurs more competitive through digital transformation and collaboration, DCM 2019



succeeded in involving more than 150 creative entrepreneurs engaged in fashion & crafts which empowered more than 350 craftsmen and home industries in Indonesia with total business transactions reaching Rp 30 billion per month. The digital transformation process was given through seminars and workshops to DCM audiences in the 5 cities. The seminar had multiple target audiences, namely (1) fashion brand owners who have run businesses that are ready to scale up, and (2) creative millennials or students who have ideas and are ready to run a product-based business in the creative industry.

Local Brand Gathering

Held in Jakarta, this event was attended by more than 50 local brand owners from the fashion industry. Presentation and discussion related to issues and challenges of business development in the era of sharing economy are the main topics. Each brand owner also expressed their unique experiences in carrying out the digital

THE GERAI DIGITAL PILOT PROJECT SUCCESSFULLY CREATED 50 GERAI DIGITAL IN 2019, **HEADED BY HOUSEWIVES WHO HELPED THEIR HUSBANDS TO INCREASE FAMILY INCOME.**

transformation process so as to be able to compete in today's technological era.

A very useful takeaway from this program initiative is that the local brand owners realized that to be able to compete and be more efficient, they must collaborate and focus on the core competencies of their respective companies / brands.

DIGITAL LEADERSHIP SEMINAR

Seminars on digital leadership were held in 5 cities with a total of more than 1,000 participants consisting of: local brand owners, individual creative entrepreneurs, MSME entrepreneurs and students. In accordance with the Digital Creative Millennials program themed digital transformation and collaboration, the DCM seminar invited practitioners, academics, and business people to share their experiences with the audience and provide guidance on how to build a business properly right from the very start.

Digital Transformation Workshop

From the total participants of the digital leadership seminar, more than 200 participants were chosen to participate in the digital transformation workshop. In this workshop, participants received material on supply chain management approach from both a theoretical and best practice perspective. The material in this workshop focused on business simulations in order to provide participants a taste of decision making in business.

Benefits and Impact of Creative Millennials Digital Program

The Digital Creative Millennial Program focuses on developing MSMEs through digital transformation and collaboration by building a digital ecosystem that can fulfill all businesses' needs, especially businesses engaged in the product-based creative industry. With the formation of this digital ecosystem, each party can focus



on their core competencies. For example, a brand which has design and marketing competencies can collaborate with partners who have other competencies such as managing logistical activities and the production process. Collaboration between stakeholders is easy and simple because it is managed in an integrated digital platform.

Therefore, several positive benefits and impacts in total business management will be generated, including:

- The supply chain becomes more connected, scalable and faster. By changing their traditional supply chain strategy to digital, companies can improve customer relationships and achieve better financial performance.

- Improved decision making for every party in the supply chain network by using previously stored data.
- Improving companies' ability to meet customer needs with the ability to access data requests in real time, on time delivery with minimal costs, as well as a controlled procurement process.

With the help of an integrated information system, business activities can be controlled using an operational dashboard to ensure data transparency and fast access to information as shown in the following examples:

Currently, business transactions can be recorded properly in real time so that key business parameters such as total sales, number of orders,

inventory value positions, and vendor performance can be evaluated properly.

This is a solution that can be very helpful for the development of MSME businesses, as previously information system tools could only be used by businesses with large capital.

D. PHILANTHROPY

Disaster Handling System (TERRA)

Telkomsel Emergency Response and Recovery Activity (TERRA) is Telkomsel's frontline disaster handling program, in line with Telkomsel's responsibility as the largest cellular operator in Indonesia to ensure good, reliable communication networks in disaster areas which can

TERRA HAS MANY VOLUNTEERS CONSISTING OF BOTH INTERNAL TELKOMSEL EMPLOYEES AND EXTERNAL PARTIES. THESE VOLUNTEER EMPLOYEES HAVE PREVIOUSLY PARTICIPATED IN **BASIC RESCUE TRAINING INCLUDING WATER RESCUE, VERTICAL RESCUE, AND POSKO MANAGEMENT.**

facilitate actions ranging from humanitarian and disaster response efforts to post-disaster rehabilitation and disaster mitigation processes.

TERRA has many volunteers consisting of both internal Telkomsel employees and external parties. These volunteer employees have previously participated in basic rescue training including Water Rescue, Vertical Rescue, and Posko management. Since its launch in 2010, at least 500 employees have been trained and prepared to volunteer in the event of a disaster.

External Volunteers are volunteers from nature lover groups, who are integrated into a partnership so as to help provide solutions for Telkomsel when conducting disaster mitigation.

Currently TERRA volunteers are scattered throughout all of Telkomsel's working areas. This program has been ongoing since 2010 until the present.

In 2019, TERRA carried out the following activities:

TERRA – Technology-based TERRA Training

Disaster response and mitigation in Indonesia is best directed at disaster prevention and disaster risk reduction (DRR). This management has therefore conducted IT-based TERRA training programs in its CSR programs since 2017 so as to produce effective and efficient disaster management programs. TERRA has since been expanded to 10 regional Telkomsel areas, where the field coordinators routinely participate in Focus Group Discussions. TERRA is also expected to support the continuity of Telkomsel's operations during disasters, when telecommunication services are essential for the acceleration of disaster recovery. Early and appropriate handling of disaster situations plays a very important role in ensuring that any affected production tools belonging to Telkomsel can function. The general purpose of implementing IT-based emergency response training based is as follows:

- i. To provide basic knowledge of disaster management and concepts.
- ii. Socialization and application of IT-based disaster mitigation facilities.
- iii. To establish a disaster response community and standardize disaster management SOP.

The specific objectives of implementing IT-based emergency response training are as follows:

- i. Trainees are able to identify the potential for disasters in their surrounding environment.
- ii. Trainees are able to apply the principles of disaster management to their surroundings.
- iii. Train participants to use technology for effective disaster management.
- iv. Improve communication through practical digital-based solutions.

MAPPER TRACKER SYSTEM

- Disaster Management Technology

Disaster mitigation is presently a national priority, with dedicated response agencies established at national and local levels. Currently, field updates are still entered manually, resulting in delayed responses due to delays in information.

Mapper Tracker is a map-based geographic information system that functions as an information center which can visually show disaster conditions and disaster response efforts, becoming a center for the latest updates and monitoring of member movements.

This mobile information center can serve as a media center at every disaster site as it enables the media to easily see the areas affected by natural disasters, as well as helping to direct volunteers providing assistance, and providing photo updates remotely.

24 Tons Of Takjil Break-

Fasting Date

Since 2013, Telkomsel has always given dates to mosques for Ramadan in accordance with Telkomsel's age. To welcome Ramadan 1440 Hijriyah, in its 24th year, Telkomsel therefore donated 24 tons of dates to 20 mosques in various regions from the eastern tip of Indonesia to its westernmost edge, to be enjoyed by the general public as *takjil* when breaking their fast.

During the month of Ramadan, people frequently visit mosques to worship and break their fast. The mosques selected by Telkomsel for distribution of these dates are those that serve as major centers of religious activities in their region.

Fast-Breaking With 5,000 Children And The Poor – RAFI 2019

Telkomsel once again held a fast-breaking roadshow for a total of 5,000 domestic children and poor people in four cities in Indonesia, namely Jakarta, Makassar, Medan and Sidoarjo. Prioritizing the spirit of "Spreading Happiness", in addition to giving assistance to orphans and poor people, Telkomsel also provided assistance to 50 mosques and foundations by providing or repairing religious facilities and infrastructure in various regions in Indonesia.

During this Ramadhan roadshow, orphans were given assistance in the form of school supplies, while those in poverty were assisted with basic needs. Meanwhile, aid was given to mosques and foundations to repair religious facilities and infrastructure. Not only that, there was also a mosque clean-up action involving Telkomsel employees, iftar meals to be shared with the community, BAIK Internet education (Responsible, Safe, Inspirational and Creative) and BhayPlastik training (as part of socializing the community to reduce plastic waste) which was held in various areas in Indonesia.

Distribution Of Sacrificial Animal Parcels – Idul Adha 2019

On Idul Adha 10 Dzulhijjah 1440 Hijriyah Year 2019, Telkomsel provided 751 sacrificial animals, consisting of 120 cows and 631 goats / sheep. In the spirit of Spreading Happiness, these sacrificial animals (*qurban*), which are a Telkomsel CSR (Corporate Social Responsibility) activity, were delivered to more than 43,000 beneficiaries in 505 locations across various regions of Indonesia.

During Eid al-Adha in 2019, more than 43,000 sacrificial animals (*qurban*) packages were distributed by Telkomsel to those in need in various regions. Overall, the number of Telkomsel sacrificial animal (*qurban*) packages distributed this year has

increased compared to last year, in line with Telkomsel's expanded operational areas and Telkomsel's commitment to manifest its care for the people of Indonesia.

In this year's *qurban* program, Telkomsel also provides digital offerings through the Telkomsel Ta'lim Assembly (MTT) working together with Vestifarm. Through Vestifarm, Telkomsel employees were also able to procure sacrificial animals through the online system and make payments with LinkAja's digital payment.

In addition, the procurement of sacrificial animals through digital can also be done by the wider community, especially LinkAja users. LinkAja users can channel the digital sacrificial animals through the LinkAja Sharing feature on the LinkAja application. The sacrificial animals offered today are cows with prices listed on the application including distribution, slaughtering, and reporting of sacrificial animals.

Vestifarm is a startup at The NextDev Telkomsel in the field of agriculture and animal husbandry that offers a profit-sharing system between farmers or ranchers and investors. Thus, investors can help fund aquaculture projects. When the harvest is complete, investors can enjoy the benefits of the funds deposited through the profit sharing system. Thanks to the ideas and social impact

TELKOMSEL ONCE AGAIN HELD A FAST- BREAKING ROADSHOW FOR A TOTAL OF 5,000 **DOMESTIC CHILDREN AND POOR PEOPLE IN FOUR CITIES IN INDONESIA** NAMELY JAKARTA, MAKASSAR, MEDAN AND SIDOARJO.

generated, Vestifarm won the The Next Evangelist 2017. Until now, Telkomsel continues to support this startup in order to deliver wider social impact in Indonesia.

Assistance For 5,000 Orphans And Underprivileged Christmas 2019

Welcoming the Christmas 2019, Telkomsel held an initiative to bring happiness to communities, orphanages and social foundations through the 2019 NARU Roadshow. The program began with an event at Telkom Landmark Tower, Jakarta, on November 29, 2019. The 2019 NARU Roadshow, which is part of Telkomsel's corporate social responsibility (CSR) program, provided assistance to 2,500 people in need, 2,500 orphanage children, and 40 places of worship or social foundations throughout Indonesia.

The 2019 NARU Roadshow was held in four cities in Indonesia, namely Pekanbaru (5 December), Bogor (9 December), Malang (12 December) and Pontianak (19 December). During its course, the program ranged from giving assistance to renovations/repairs for foundations or places of worship, workshops, and creativity contests for children. In addition, a number of Telkomsel employees played and shopped with orphan children.

MANAGEMENT DISCUSSION & ANALYSIS





07

MANAGEMENT DISCUSSION & ANALYSIS

GLOBAL AND INDONESIA MACROECONOMIC REVIEW

Global growth continued to soften in 2019 due to international trade tensions and other geopolitical issues, as well as various natural disasters around the world. Towards the end of the year, accommodative monetary policy and fiscal easing in some countries helped to prop up growth, but not enough to boost global expansion (International Monetary Fund, World Economic Outlook Update – January 2020). Global commodity prices also weakened overall.

Despite these conditions, Indonesia continued to grow well above the global average, recording GDP growth of 5.02%, stable compared with 5.17% in the previous year (BPS data). The economy moreover continued to exhibit sound macroeconomic fundamentals with inflation well under control, a strengthening rupiah, a still tolerable state budget deficit, and stable household spending at 5.04% compared with 5.05% in 2018.

On the back of heightened global uncertainty and undeniable impact of outbreak in Corona virus or COVID-19 to Indonesian economy

as it also affected the global economic growth, Indonesia's economic growth may be adversely affected by the COVID-19 which will restrain the domestic economic growth outlook for 2020. In response to this, the government launched an economic stimulus package consisting of fiscal and non-fiscal stimulus in order to boost customer spending and the spread of COVID-19. It is projected that Indonesia's economic growth will regain upward momentum in 2021 and strengthen in the medium term.

Supported by Data traffic growth, Indonesia's telecommunications industry is at a point where Data revenue growth has outpaced the Legacy revenue decline. The mobile Data revenue growth will be driven by continued strength in Data traffic growth (as mobile video consumption picks up), rather than by mobile Data yield improvement.

BUSINESS REVIEW AND INDUSTRY OUTLOOK

The Indonesian telecommunications industry returned to growth in 2019 after shrinking in 2018 due to the government SIM card registration exercise carried out in 2018. Although the transition from higher-margin Legacy to Data services continued to put pressure on pricing,

in 2019 margins for Data improved, boosting telecommunication providers' bottom line in Indonesia. Simultaneously, Digital Business continued to accelerate supported by 4G network roll out, as well by the increasing number of digital products and services available in Indonesia.

Telkomsel continued to strengthen its digital ecosystem and long term competitive system through various programs and initiatives, including adding more 4G BTS to its network, delivering innovative digital products and services including e-games and video streaming, and improving distribution as well as customer service. In parallel, Telkomsel supported the government's target of bridging the digital divide by supporting Data coverage in remote areas, and also supported the government's 'Making Indonesia 4.0' goal by driving innovation in IoT and other related technologies.

Moving forward, the telecommunications industry in Indonesia appears poised for growth. The nationwide improvement in 4G BTS network quality has not only improved customer experience, but also encouraged the growth of new services that

could potentially increase operator revenue. Meanwhile, capex spending for 4G expected to decrease as most of the nation already enjoys coverage, which should help boost operators' returns especially as Data usage increases. According to GSMA intelligence, the percentage of cellular dominated by 4G in Indonesia is expected to rise from 44% in 2018 to 79% in 2025, presenting telecommunications providers like Telkomsel with significant opportunities for growth.

OVERVIEW OF 2019 PERFORMANCE

Telkomsel experienced positive performance during the year with Revenue, EBITDA and Net Income at Rp91.1 trillion (+2.1% YoY), Rp49.2 trillion (+3.7% YoY) and Rp25.8 trillion (+1.0% YoY) respectively, supported by transformation initiatives in Digital Business as the engine of growth along with Cost Leadership initiatives to effectively manage operational expenses. As a result, EBITDA Margin improved from 53.2% in 2018 to 54.0%. The current dynamics of the market have corroborated Telkomsel's decision to lead the industry shift in a healthier direction, one that creates better

growth opportunities for Data & Digital Services as the future of the telecommunications industry.

This has been supported by the government prepaid SIM registration policy's ongoing natural cleansing effect, which has resulted in a better-quality customer base with higher numbers of real active subscribers and higher ARPU, as well as more efficient SIM card production costs. It will also have positive long-term impact and support the emergence of healthier competition in the industry.

In line with our philosophy to always lead in network supply both on and outside Java, we maintained and strengthened our network leadership by deploying 23,162 new BTS in 2019, with all which were 4G-based. Our Data traffic increased by 53.6% YoY to 6,715,227 TB supported by higher Data Users numbers, 3G/4G capable device growth and increasing Data usage per user. At the end of 2019, Telkomsel's on-air BTS on-air reached 212,235 units (+12.2% YoY), 76.3% of which were 3G/4G BTS.

OPERATIONAL RESULTS

CUSTOMER BASE

As the end of 2019, Telkomsel served 171.1 million subscribers nationwide, an increase of 5.0% YoY. Growth was driven among others by effective marketing campaigns, with customer retention initiatives supported by prepaid SIM registration that led to lower churn and shifting customer behaviour, as well as securing and growing the youth segment. It is also aligned with Telkomsel's transformation initiative, which prioritises improved customer experience and usage by providing best quality Digital connectivity with rich content, towards becoming a Digital Telco Company & achieving Data-centric leadership.

DATA DRIVERS

At the end of December 2019, Telkomsel Data users reached 110.3 million (+3.5% YoY), representing around 64.4% of the Company's total subscribers with 119.3 million 3G/4G capable devices (+11.5% YoY & 69.7% penetration). The higher penetration of Data users, along with the availability of various applications, is critical to increasing Data traffic. As end of 2019, Telkomsel Data user consumption was promising at 5.2 GB per Data User, an increase of +54.7% compared to the previous year, in alignment with Telkomsel's strategy to increase Data penetration.

ARPU

As we shift from the Legacy business to Digital Business, double-digit growth in our Digital ARPU has been able to compensate for the decline of Legacy ARPU. This is reflected in our blended ARPU growth, which was mainly due to higher Data user productivity as well as strong growth in Data traffic.

NETWORK DEVELOPMENT

Our focus on Digital Business was reflected in our network deployment. To support our Digital Business, we continued to accelerate our network development this year with aggressive 4G BTS deployment using on-demand basis strategy, taking into account 4G handset penetration and the level of demand in Broadband cities. To date we have deployed 79,834 4G BTS. The network roll out increased the total number of on-air BTS at the end of 2019, of which 161,938 units were 3G/4G BTS (+16.7% YoY).

FINANCIAL RESULTS

REVENUE

In 2019, Telkomsel experienced a positive trajectory, closing the year with positive performance. Digital Business revenue grew by 23.1% over

the last year, driven by a 22.3% YoY increase in Data revenue and a 29.0% YoY increase in Digital Services revenue.

Postpaid revenue increased by 2.7% YoY to Rp8,229 billion while Prepaid revenue increased by 3.0% YoY to Rp77,574 billion as customers shifted from consuming starter packs to topping up existing subscriptions in the aftermath of the SIM card registration program. As a result, active customers became more productive.

Interconnection and International Roaming revenues decreased by 22.2% YoY to Rp3,689 billion, mainly due to declining Voice and SMS traffic from other local operators as an impact of substitute services from OTT applications.

In billion (Rp)	2019	2018	GROWTH
Revenue by Product			
Postpaid	8,229	8,009	2.7%
Prepaid	77,574	75,306	3.0%
Interconnection & International Roaming	3,689	4,740	-22.2%
Others	1,597	1,191	34.0%
Total	91,088	89,246	2.1%

VOICE AND SMS

In line with the natural transition of Legacy to Data and impact of OTT services cannibalization, Telkomsel's Legacy business slowed in 2019, which was expected. Voice revenue decreased by 18.5% YoY to Rp26,790 billion and Voice traffic declined by 13.7% YoY, while SMS revenue declined by 39.8% YoY to Rp3,973 billion and SMS traffic declined by 30.1% YoY. The downturn in the Legacy business was managed by offering better value package and attractive Combo (Voice & Data) packages, using a personalised marketing approach.

DIGITAL BUSINESS

The Digital Business segment, which remained the engine of growth, focused on maintaining its leading network position in 3G and 4G infrastructure. This segment recorded strong performance with 23.1% YoY revenue growth to Rp58,237 billion, substantially increasing its contribution to total revenue

from 53.0% last year to 63.9%. As the Legacy revenue base becomes smaller and Data & Digital Services revenue growth has picked up on the back of strong Data traffic, Telkomsel has been able to grow its Digital Business and face the natural erosion of Legacy by providing better growth opportunities for mobile revenue overall. This in turn has enabled Telkomsel to lead the industry shift towards more rational competition by setting healthier prices.

Revenue from Data grew by 22.3% YoY to Rp50,550 billion, driven by 110.3 mn Data users. The number of Data users increased, supported by a rise in smartphone penetration from 65.7% last year to 69.7%, and Data payloads experienced healthy growth of 53.6% YoY to 6,715,227 TB. Digital Services also recorded strong growth of 29.0% YoY to Rp7,687 billion, becoming the main driver of Telkomsel's transformation from a Telco Company to a Leading Digital Telco Company.

A number of investments and key initiatives have been established to accelerate the growth of Digital Services, in line with Telkomsel's mission to serve customers' digital preferences and build a digital Indonesia. Telkomsel therefore drove continuous scale up of its Digital

Services and innovations with key products and services such as Digital Lifestyle, Mobile Financial Services, Digital Advertising, Digital Mobile Banking and Internet of Things (IoT).

In billion (Rp)	2019	2018	GROWTH
Revenue by Service			
Voice	26,790	32,858	-18.5%
SMS	3,973	6,599	-39.8%
Sales Discounts & Other Revenue	(2,001)	(2,672)	-25.1%
IC & IR	3,689	4,740	-22.2%
Others	401	422	-5.0%
Data	50,550	41,339	22.3%
Digital Services	7,687	5,960	29.0%
Total	91,088	89,246	2.1%

EXPENSES

In billion (Rp)	2019	2018	GROWTH
Expenses			
Operation & Maintenance	25,938	25,059	3.5%
Depreciation & Amortization	14,227	13,480	5.5%
Cost of Services	4,325	4,063	6.4%
Interconnection & International Roaming	2,439	3,191	-23.6%
Personnel	4,846	4,074	19.0%
General & Administration	1,860	2,072	-10.2%
Marketing	2,462	3,347	-26.4%
Other – net	37	(579)	106.4%
Total	56,134	54,707	2.6%

In FY 2019, total expenses including depreciation and amortization increased by 2.6% YoY to Rp56,134 billion. The main driver of growth were Operational & Maintenance expenses related to the Company's initiative to build more BTS infrastructure towards strengthening 4G LTE services and maximizing Data service quality. The number of BTS increased by 12.2% YoY. However, all other expense components were effectively managed as reflected by the decrease in General Administration as well as Marketing Expenses.

EBITDA AND NET INCOME

EBITDA and Net Income respectively increased by 3.7% YoY to Rp49,218 billion and 1.0% YoY to Rp25,799 billion, while EBITDA margin increased slightly by 0.9ppt to 54.0% and Net Income margin decreased slightly by -0.3ppt to 28.3%.

BALANCE SHEET

In billion (Rp)	2019	2018	GROWTH
Statement of Financial Position			
Current Assets	18,657	16,836	10.8%
Non-Current Assets	64,073	65,814	-2.6%
Total Assets	82,730	82,650	0.1%
Current Liabilities	20,892	20,737	0.7%
Non-Current Liabilities	12,629	10,767	17.3%
Equity	49,209	51,147	-3.8%
Total Liabilities & Stockholders Equity	82,730	82,650	0.1%

As of December 31, 2019, Total Assets slightly increased by 0.1% to Rp82,730 billion, Total Liabilities increased by 6.4% to Rp33,521 billion and Total Equity decreased by 3.8% to Rp49,209 billion.

- Current Assets increased 10.8% to Rp18,657 billion, mainly due to increase in cash and cash Equivalents.

AS OF
DECEMBER
31, 2019,
TOTAL ASSETS
SLIGHTLY
INCREASED
BY 0.1% TO
RP82,730
BILLION, TOTAL
LIABILITIES
INCREASED
BY 6.4% TO
RP33,521
BILLION AND
TOTAL EQUITY
DECREASED
BY 3.8% TO
Rp49,209
BILLION.

**NET CASH
USED IN
FINANCING
ACTIVITIES
(EXCLUDING
DIVIDEND)
DECREASED
TO Rp439
BILLION AS
THE COMPANY
**HAS REPaid
LOANS.****

- Non-current Assets decreased 2.6% to Rp64,073 billion, mainly due to decrease in Fixed Assets.
- Current Liabilities increased 0.7% to Rp20,892 billion, mainly due to increase in taxes payable and unearned revenue.
- Non-current Liabilities increased 17.3% to Rp12,629 billion, mainly due to increase in medium-term loans net of current maturities.
- Total Equity decreased by 3.8% to Rp49,209 billion, mainly due to decrease in retained earnings as the company distributed dividend in the current period.

CASH FLOW

In billion (Rp)	2019	2018	GROWTH
Cash Flow			
Cash Flow from Operating Activities	41,478	36,910	12.4%
Cash Flow for Investing Activities	(13,448)	(16,095)	-16.4%
Cash Flow from Financing Activities	439	2,998	-85.4%
Dividend Payment	(26,382)	(27,865)	-5.3%
Net Increase/(Decrease) in Cash & Cash Equivalents	2,087	(4,051)	151.5%
Cash & Cash Equivalents at Beginning of Year	6,497	10,548	-38.4%
Cash & Cash Equivalents at End of Year	8,583	6,497	32.1%

Net cash generated from operations in December 2019 increased 12.4% YoY to Rp41,478 billion mainly contributed by higher cash receipts from operational activities. Cash flow used in investment activities decreased 16.4% YoY to Rp13,448 billion mainly due to lower payment of infrastructure spending as our initiatives in capex efficiency. Net cash used in financing activities (excluding dividend) decreased to Rp439 billion as the company has repaid loans.

DEBT PROFILE

As of December 31, 2019, Telkomsel's total outstanding loans amounted to Rp6,000 billion from revolving credit facilities, of which 50% matures in 2021 and 50% in 2023. As of December 31, 2019, Telkomsel Debt to Equity Ratio (DER) was 18.5%.

Description	LOCAL CURRENCY (Rp bn)	TOTAL EQUIVALENT (Rp bn)
% of Total Loan	100%	100%
Loan per Maturity		
2021	3,000.0	3,000.0
2023	3,000.0	3,000.0
Total	6,000.0	6,000.0

Telkomsel is under obligation to maintain several financial covenants related to its loans/debts. As of December 31, 2019, the covenants were as follows:

Covenants To Be Maintained	REQUIRED	ACTUAL
EBITDA to Debt Service	≥ 1.25	5.29
Debt to Tangible Net Worth	≤ 2.00	0.14

CREDIT RATINGS

Telkomsel has excellent credit quality and is one of the highest rated companies in Indonesia. Telkomsel's latest ratings issued by Fitch Ratings Indonesia are as follows:

TELKOMSEL HAS EXCELLENT CREDIT QUALITY AND IS **ONE OF THE HIGHEST RATED COMPANIES IN INDONESIA.**

	RATINGS	OUTLOOK	ISSUED DATE
Fitch Ratings Indonesia	AAA (National Long-Term)	Stable	December 3, 2019

FINANCIAL RATIOS

Telkomsel's strong financial profile was reflected in several key financial ratios, as follows:

	2019	2018	YoY
Solvability			
Debt* to Equity (%)	18.5	16.9	1.6ppt
Debt* to EBITDA (Times)	0.21	0.25	-14.6%

*) Debt includes Obligations under finance lease - net of current maturities.

	2019	2018	YoY
Profitability			
Return on Assets	31.2%	30.3%	0.9ppt
Return on Equity	51.4%	48.5%	2.9ppt

RESPONSIBILITY FOR THE 2019 ANNUAL REPORT

This Annual Report including the accompanying consolidated financial statements and related financial information for the year ended December 31, 2019 was authoritatively signed by members of the Board of Commissioners and the Board of Directors of PT Telekomunikasi Selular.

Jakarta, May 2020

BOARD OF COMMISSIONERS

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President Commissioner

Harry M. Zen
Commissioner

Nanang Pamuji M.
Commissioner

Yose Rizal
Commissioner

Paul Dominic O'Sullivan
Commissioner

Yuen Kuan Moon
Commissioner

Alex J. Sinaga
President Commissioner
(served until May 2019)

BOARD OF DIRECTORS

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President Director

Ririn Widaryani
Director of Sales

Heri Supriadi
Director of Finance

FM Venusiana R
Director of Network

Rachel Goh
Director of Marketing

Bharat Alva
Director of IT

Edward Ying Siew Heng
Director of Planning &
Transformation

Irfan A. Tachrir
Director of Human
Capital Management

Emma Sri Martini
President Director
(served until January 2020)

Sukardi Silalahi
Director of Sales
(served until May 2019)

Bob Apriawan
Director of Network
(served until May 2019)

Iskriono Windiarjanto
Director of Network
(served until January 2020)

Alistair Johnston
Director of Marketing
(served until June 2019)

Montgomery Hong
Director of IT
(served until May 2019)

ABBREVIATIONS

3G	3 rd Generation of wireless mobile telecommunications technology	ICT	Information and Communication Technology
4G	4 th Generation of broadband cellular network technology	IoT	Internet of Things
APEC	Asia Pacific Economic Cooperation	IT	Information Technology
API	Application Programming Interface	LBA	Location Based Advertising
ARPU	Average Revenue Per User	LTE	Long Term Evolution
ATM	Automated Teller Machine	M2M	Machine to Machine
BTS	Base Transceiver Station	MHz	Megahertz
CAPEX	Capital Expenditure	MFS	Mobile Financial Services
CBTA	Conditional Business Transfer Agreement	MMS	Multimedia Messaging Service
CFMP	Capital Expenditure, Financing, and Management Process	MoU	Minute of Usage
COMBAT	Compact Mobile Base Station	OTT	Over The Top
CSR	Corporate Social Responsibility	SIM	Subscriber Identity Module
CTP	Customer Touch Points	SME	Small Medium Enterprise
DNA	Device, Network, Applications	SMS	Short Messaging Service
EBITDA	Earning Before Interest, Tax, Depreciation, and Amortization	SOA	Sarbanes–Oxley Act
Fintech	Financial Technology	TAU	Telkomsel Android United
GB	Gigabyte	TERRA	Telkomsel Emergency Response and Recovery Activity
GCG	Good Corporate Governance	USO	Universal Service Obligation
GHz	Gigahertz	USSD	Unstructured Supplementary Service Data
GPRS	General Packet Radio Service	VAS	Value Added Service
GSM	Global System for Mobile communication	WAP	Wireless Application Protocol
HCM	Human Capital Management		
HSDPA	High Speed Downlink Packet Access		

LIST OF GraPARI

REGION	NAME	ADDRESS
NORTH SUMATERA	GraPARI BALIGE	Jl. SM. Raja No. 70C, Balige
	GraPARI BANDA ACEH	Jl. Tgk. H. M. Daud Beureueh No. 23 Banda Aceh
	GraPARI BINJAI	Jl. Soekarno Hatta No. 14 Binjai, Binjai Super Mall Upper Ground Ground, 01-03. Binjai
	GraPARI BIREUN	Jln. Sultan Iskandar Muda no 17 Desa Bireuen Meunasah Blang,Kec Kota Juang Kab Bireuen 24211
	GraPARI CENTER POINT (MALL.)	Mall Center Point, Sektor 17, lt 1 Jl Jawa no 8 Medan
	GraPARI GUNUNG SITOLI	Jl. Muhamad Hatta No.2 Kel Pasar Gunungsitoli, Kec. Gunung Sitoli, Kab Nias-22813
	GraPARI KABANJAHE	Jl. Veteran No. 76 Kabanjahe
	GraPARI KAMPUNG LALANG	Jl. Gatot Subroto Km. 7.8 Blok A No. 9 Comp. Makro Medan Sunggal
	GraPARI KISARAN	Jl. HOS. Cokroaminoto No 30,32 Kel.Kisaran Kota Lk. IV Kec. Kisaran Barat
	GraPARI KOTA PINANG	Jl. Bukit Kotapinang Kel. Kotapinang Kec. Kotapinang Kab. Labuhanbatu Selatan
	GraPARI KRAKATAU	Jl. Gunung Krakatau No.191 A Medan
	GraPARI KUALANAMU	Terminal Kedatangan lt. 1, Bandar Udara Kualanamu Medan
	GraPARI LANGSA	Jl. Ahmad Yani No.4 Langsa
	GraPARI LHOKSEUMAWI	Jl. Tgk. Chik Ditiro Desa Lancang Garam Kec. Banda Sakti No. 1
	GraPARI LUBUK PAKAM	Jl. Dr. Sutomo No. 7 Lubuk Pakam, Deli Serdang
	GraPARI MEDAN FAIR PLAZA (MALL.)	Jl. Gatot Subroto Plaza Medan Fair Lt 1 No 52-53 Medan
	GraPARI MEDAN KARYAJASA	Jl.Tritura , Ruko Titi Kuning Mas B-3, Medan
	GraPARI MEDAN SUTOMO	Jl. Sutomo Ujung No. 7/9, Kel. Gaharu, Kec. Medan Timur - Medan 20235
	GraPARI MEULABOH	Jl. Nasional Ujung Baroh, Kec.Johan Pahlawan, Meulaboh, Aceh Barat
	GraPARI PADANG SIDEMPUAN	Jl. SM Raja No. 212 ABC, Kel. Sitamiang Baru, Kec. Padang Sidempuan Selatan
	GraPARI PANYABUNGAN	Jl.Willem Iskandar No. 117 , Panyabungan Kota, Kab. Mandailing Natal, Sumatera Utara 22913
	GraPARI PLAZA MILLENIUM (MALL.)	Jl. Kapten Muslim NO 111 Plaza Millenium Lt Dasar No 4-5 Medan
	GraPARI RANTAU PRAPAT	Jl. Ahmad Yani No.31 Rantau Prapat
	GraPARI RING ROAD CITY WALKS MEDAN (MALL.)	Level 2, No. 02 Jl. Gagak Hitam No. 28 Medan – 20122
	GraPARI SABANG	JL . OENTOENG SUROPATI KEL. KOTA ATAS KEC. SUKAKARYA SABANG 23512
	GraPARI SETUI	Jl.Teuku Umar NO.232, Kelurahan Setui, Kec. Baiturahman, Banda Aceh 23243
	GraPARI SIBOLGA	Jl. Zainul Arifin No.33, Sibolga

REGION	NAME	ADDRESS
CENTRAL SUMATERA	GraPARI SIGLI	Jl. Iskandar Muda No.32 Blok Bengkel Kec Kota Sigli Kab Pidie-Sigli Aceh. Telp / Fax : 0653 201010
	GraPARI STABAT	Jl. Jend. Sudirman No. 14 A, Kelurahan Perdamaian, Stabat
	GraPARI TAKENGON	Jl. Lebee Kadir No.243, Takengon, Blang Kolak, Bebesan, Aceh Tengah
	GraPARI TANJUNG BALAI ASAHAH	Jl.Teuku Umar No.120 Tanjung Balai 21312
	GraPARI TANJUNG MORAWA	Jl. Medan Km.17.5, Komp. Suzuya Plaza Blok A6, Tanjung Morawa, Deli Serdang.
	GraPARI TARUTUNG	Jl. Mayjend DI Panjaitan No. 143, Kec. Tarutung Kab. Tapanuli utara-22412
	GraPARI TEBING TINGGI	Jl. Jend. Sudirman No. 405F Tebing Tinggi
	GraPARI TELKOM GROUP PEMATANG Siantar	Jl. W. R. Supratman No.11, Proklamasi, Siantar Bar., Kota Pematang Siantar, Sumatera Utara 21146
	GraPARI TELKOM GROUP PUTRI HIJAU MEDAN	Graha Merah Putih Lt. 1 Jl. Putri Hijau No.1 Medan, 20111
	GraPARI WAHIDIN	Jl. Dr. Wahidin No. 46 / 4-AA Medan 20211
	GraPARI BAGAN BATU	Jl. Jendral Sudirman No.745, Bagan Batu, Kec.Bagan Sinembah, Kab. Rokan Hilir 28992
	GraPARI BANGKINANG	Jl. Di. Panjaitan No 88 c Depan plasa telkom bangkinang, Kab-Kampar-28411
	GraPARI BATAM CENTER	Jl. Engku Putri Batam Centre Batam
	GraPARI BATAM PENUI	Jl. Pembangunan Nusa Indah Komplek Penuin Regency No 3-4 Batu Selincin Lubuk Baja Batam
	GraPARI BATU SANGKAR	Jln ahmad yani pincuran 7 kecamatan lima kaum batusangkar, 27211 kab tanah datar sumatera barat
	GraPARI BENGKALIS	Jl. A Yani Depan Kantor Bupati, Bengkalis 28712
	GraPARI BOTANIA	Komp. Pertokoan Botania Garden Blok B12 No. 2B Batam
	GraPARI BUKIT TINGGI	JL ahmad Karim No 8c, Kel. Benteng Pasar Atas, Kec. Guguk Panjang, Bukittinggi 26100
	GraPARI DABO SINGKEP	Jl.kartini no.17A, Kec.singkep kab.lingga, Dabo singkep 29871
	GraPARI DUMAI	Jl. Jendral Sudirman No.153 Riau
	GraPARI DURI	Jl. Hangtuah No. 10 RT 02 RW 10 kel. Duri Barat Kec. Mandau Duri Riau 28884. Tlp 0765-594168
	GraPARI LUBUK ALUNG	JL.Raya Padang Bukittinggi Pasar Lubuk Alung Padang Pariaman Sumatera Barat 25581.
	GraPARI NAGOYA HILL (MALL.)	Ruko Nagoya Hill Mall Blok O No. 12B-15, Kec. Lubuk Baja, Nagoya Batam, Kep. Riau 29432
	GraPARI NATUNA	Jl. datok kaya wan mohd. benteng no.116, kec. bunguran timur, kota ranai, kab natuna
	GraPARI PADANG	Jl. Khatib Sulaiman No. 51 Padang
	GraPARI PANBILL (MALL.)	Lt. Dasar KD 2.Panbil Mall muka kuning, batam 29433
	GraPARI PANGKALAN KERINCI	Jl. Lintas Timur no 11 samping BPJS kesehatan pasar baru pangkalan kerinci kab. Pelalawan Prov Riau 28300
	GraPARI PASAMAN	Jl. Jend. Soedirman Simpang Empat selatan Kec. Pasaman Kab. Pasaman Barat Sumatera Barat-26566

REGION	NAME	ADDRESS
SOUTH SUMATERA	GraPARI PAYAKUMBUH	Jl soekarno Hatta no 37-39 kelurahan padang tangah kecamatan payakumbuh barat Sumatera Barat
	GraPARI PEKANBARU	Jl. Jend Sudirman No 199 Pekanbaru
	GraPARI PEKANBARU PANAM	Jl. Hr Subrantas km 12,5 (samping riau pos) Panam
	GraPARI PERAWANG	Jl. Raya Perawang No. 79 KM. 6 kel. Perawang kec. Tualang kab. Siak-Riau 28772
	GraPARI SELAT PANJANG	Jln. Diponegoro No. 107 C, Kab. Kepulauan Meranti, Selatpanjang - 28753, Riau
	GraPARI SIMPANG ARU	JL.Veteran no 69 BC sumbar 25114
	GraPARI SKA PEKANBARU (MALL.)	Mall SKA Pekanbaru Lt.2 No.23-26, Jalan Soekarno Hatta, Pekanbaru, Riau 28292
	GraPARI SOLOK	Jl. Cindur Mato No. 06 Kel. PPA Kec. Tj Harapan, Kota Solok-2732
	GraPARI SUNGAI RUMBIAI	Jl. Lintas Sumatera (depan lapangan sepak bola Sungai Rumbai), Kec. Sungai Rumbai, Kab. Dharmasraya
	GraPARI TANJUNG BALAI KARIMUN	Komplek Karimun Centre Jl. A Yani no. 9-10 Kolong Tg Balai Karimun
	GraPARI TANJUNG PINANG	Jl. Basuki Rachmat No. 9 Tanjung Pinang
	GraPARI TANJUNG UBAN	Jl. Permaisuri No 2 Tanjung Uban (depan wisma pesona) Kab. Bintan-29152
	GraPARI TELUK KUANTAN	Jl. Merdeka no. 18c rt/rw 01/01 kel.pasar taluk,kec. Kuantan tengah,kab.kuantan singgingi.
	GraPARI TEMBILAHAN	Jl M Boya RT 004 RW 001 Tembilahan
	GraPARI BAGAN SIAPIAPI	JL. Pahlawan no. 74 Bagansiapiapi Rokan Hilir Telp/fax 0767 23443
	GraPARI RENGAT	Jl. Narasinga No. 04 Kambesko (Depan Kantor Pos), Rengat , Inhu-Riau-29300 Tlp. 0769-323380
	GraPARI TANJUNG BATU	Jl. Jend. Sudirman No. 216 RT 02/03 , Tanjung Batu Kota, Tanjung Batu Kundur 29662, Kepri-Indonesia
WEST SUMATERA	GraPARI ALANG ALANG LEBAR	Jl. Raya Palembang-Betung KM 15 No. 10, Kel. Sukajadi, Kec. Talang Kelapa Banyuasin 30716 Alang-alang Lebar
	GraPARI BANDAR JAYA	Jl. Proklamator raya no. 71 c Bandar jaya terbanggi besar lampung tengah 34162
	GraPARI BATU RAJA	Jl. Ahmad Yani No. 84, kemalaraja Atas-Pasar Baru, Baturaja
	GraPARI BELITANG	Jl. Jendral Sudirman Komp. Ruko Belitang Mas Gumawang BK. 10 OKU Timur Sumsel 32382
	GraPARI BELITUNG	Jl Jend Sudirman No 28 D-E Pangkal Lalang, Tanjung Pandan
	GraPARI BENGKULU	Jl. Kapten Tendeand No.86 Km.6,5 Bengkulu
	GraPARI BETUNG	Jl. Palembang-Betung No.76 RT.003/001 LK.I Kel.Betung Kec.Betung Banyuasin 30758
	GraPARI CURUP	Jl. M.Hasan no.61 (samping pasar bang mego) Kel.Pasar Tengah. Curup-Bengkulu

REGION	NAME	ADDRESS
	GraPARI INDRALAYA	Jl. Lintas Timur Palembang-Kayuagung Km. 36 Komplek Ruko TPI Blok B1, Indralaya Ogan Ilir Sumsel
	GraPARI JAMBI	Jl.HM Yusuf Singadekane No.09 Telanaipura, Jambi.
	GraPARI KALIANDA	Jl. Kusuma Bangsa no.88B Kalianda Lampung Selatan 35513
	GraPARI KAYU AGUNG	Jl. Letnan Muchtar Saleh Blok A No. 2 Ogan Komering Ilir, Sumsel
	GraPARI KEDATON	Jl. Teuku Umar no.43c Kedaton Bandar Lampung 35147
	GraPARI KOTABUMI	Jl. Jend. Sudirman No.414, Kotabumi, Kel. Tg Aman, Kec. Kotabumi Selatan, Kab. Lampung Utara
	GraPARI KUALA TUNGKAL	Jl. Ki Hajar Dewantara no. 30B Kuala Tungkal
	GraPARI LAHAT	Jl. Kolonel Burlan No.182 Talang Kapuk Kelurahan Pasar Lama Lahat Sumsel 31413
	GraPARI LAMPUNG	Jl. Pangeran Antasari. Komp. Villa Citra Blok RE I-III Lantai 2
	GraPARI LUBUK LINGGAU	Jl. Yos Sudarso No. 13 A, RT. 04, Kelurahan Taba Jemekeh, Kecamatan Lubuk Linggau Timur
	GraPARI MANNA	Jl. Letnan Tukiran No. 46 RT/RW : 002/000 Kel. Pasar Baru, Kec. Kota Manna Bengkulu Selatan 38513
	GraPARI MDP PALEMBANG (MALL.)	Gedung MDP Lt.2, Jl. Jend. Sudirman KM 4(simpang POLDA), Palembang 30128
	GraPARI MERANGIN	Jl. Jend. Sudirman Lintas Sumatera KM 3 Kec. Nalotantan Kel. Sungai Ulak, Merangin-Jambi 37300
	GraPARI METRO LAMPUNG	Jl. Jendral Sudirman No. 282 Metro Lampung
	GraPARI MUARA BUNGO	Jl. Jendral Sudirman No 76 Kelurahan Pasir Putih, Muara Bungo
	GraPARI MUARA ENIM	Jl. Jendral Sudirman Talang Jawa Atas Kel.Pasar III Kab.Muara Enim 31315 (Samping Bank BRI)
	GraPARI NATAR	Jl. Raya Natar No 78E, Desa Merak Batin, Kec. Natar, Kota Lampung Selatan, Provinsi Lampung, Kode Pos 35362
	GraPARI PALEMBANG ICON (MALL.)	Jl.POM IX, Palembang icon Rt.30,RW.09 Lorok Pakjo Ilir Barat I, Palembang 30137
	GraPARI PALEMBANG KENTEN	Jl. MP.Mangunegara No.2 RT.40 RW.017 Perumnas Sako Kenten, Kel.8 Ilir Kec.Ilir Timur II Palembang 30163
	GraPARI PALEMBANG SQUARE (MALL.)	Komp. Ruko Palembang Square Blok R 95 Jl. POM IX Palembang
	GraPARI PRABUMULIH	Jl. Jend. Sudirman No.2 (samping Jati Jepara) Kel.Muara Dua Kec.Prabumulih Timur
	GraPARI PRINGSEWU	Jl. Ahmad Yani No 188AB Pringsewu 35373
	GraPARI RADEN INTAN	Jl. Raden Intan no.57A Kel.Enggal Kec.Enggal Bandar Lampung
	GraPARI RIMBO BUJANG	Jl. Pahlawan Unit 2 (depan Polsek) Kel.Wiroto Agung Kec.Rimbo Bujang Kab.Tebo. Jambi 37553
	GraPARI SAROLANGUN	Jl. Lintas Sumatera KM.1, Kel. Augading, Simpang Raya RT.08 No. 2, Kab. Sarolangun, Jambi

REGION	NAME	ADDRESS
WESTERN JABOTABEK	GraPARI SEBRANG ULU	Jl. Ahmad Yani No.30 RT.20 RW.01 Kel.13 Ulu Kec.Seberang Ulu II. Palembang 30263
	GraPARI SEKAYU	Jl. Kol Wahid Udin No.559D Ruko Sejahtera Kec.Sekayu Kab.Musi Banyuasin 30711
	GraPARI SRIBAWONO	Jl. Jend Sudirman no.16A Kel.Srimenanti Kec.Bandar Sribawono Lampung Timur 34199
	GraPARI SUNGAI LIAT	Jl. Jend. Sudirman, Ruko Permata Indah Blok C No.1, kel. Sungai Liat, kec. Sungai Liat, Kab. Bangka 33211
	GraPARI SUNGAI PENUH	Jl. Jendral Sudirman No.88A Amar Sakti Kel.Pondok Tinggi Kota Sungai Penuh 37114
	GraPARI TELKOM GROUP	Jl. Jalan Rustam Effendi no 3. Pangkal Pinang, Bangka
	PANGKAL PINANG	
	GraPARI TELKOM GROUP	20 Ilir D. III, Ilir Timur I, Palembang City, South Sumatra
	SUDIRMAN PALEMBANG	
	GraPARI TELUK BETUNG	Jl. Laksamana Malahayati No.103 Kel.Kangkung Kec.Teluk Betung Selatan Bandar Lampung 35224
	GraPARI TULANG BAWANG	Jl. Lintas Timur Unit 2 Kp. DWT Jaya Kec.Banjar Agung Kab.Tulang Bawang Prov.Lampung 34595
	GraPARI WTC JAMBI (MALL.)	WTC Batanghari Jambi, Jl. Sultan Thaha No.17, Ps. Jambi, Kota Jambi, Jambi 36123
	GRAPARI BALARAJA	Jl. Raya Serang KM.24 No 88 Balaraja (depan PT. Darma Polimental) 100 M dari Pintu Tol Balaraja Barat (021) 29015521
	GraPARI BINTARO EXCHANGE (MALL.)	Mall Bintaro Jaya Xchange,CBD Bintaro Jaya Sektor VII Lantai G No.121 Tangerang Selatan 15227
	GraPARI CIKUPA	Ruko Belgie Blok B. 05B, No. 1, Citra Raya Square II Perumahan Citra Raya Cikupa, Jl. Raya Serang KM 14.7 Tangerang
	GraPARI CILEGON	Graha Sucofindo Lt.1, Jl. Jendral A. Yani No.106 Cilegon 42426
	GraPARI CIPUTAT	Jl. Dewi Sartika No. 71 D, Ciputat - Tangerang Selatan
	GraPARI LABUAN	Jl. Perintis Kemerdekaan No.24 C-D Desa Teluk Kec.Labuan Kab.Pandeglang 42264
	GraPARI PANDEGLANG	Jl.Lapangan Sukarela No.2E. Kadu Pandak Pandeglang 42213
	GraPARI RANGKASBITUNG	Ruko Rabinza Jl.Rt. Hardiwinangun Blok A.No.15 Kel.MC Timur Kec.Rangkasbitung
	GraPARI SERANG (MALL.)	Mall of Serang (MOS) Lt. 1 Jl. Lingkar Kemang, Kotabaru Panancangan, Cipocok Jaya Serang 42112 - Banten
	GraPARI SUMMARECON SERPONG (MALL.)	Mall Summarecon Serpong 2 Lt. Unit 2 F-239 Tangerang Banten
	GraPARI SUPERMALL KARAWACI (MALL.)	Supermall Karawaci e-Center, Lt. LG Blok A5/4-A5/7 Jl. Boulevard Diponegoro, Tangerang

REGION	NAME	ADDRESS
CENTRAL JAKARTA	GraPARI TANGERANG CITY (MALL.)	Mall Tangerang City Lt.LG Blok C.61 Jl. Jend Sudirman Tangerang Selatan
	GraPARI TELKOM GROUP BSD	Graha Telekomunikasi Lt.Dasar Jl Raya Serpong Sektor IV BSD Tangerang 15322
	GraPARI TERMINAL 3 BANDARA SOETA	Bandara Soekarno-Hatta Terminal 3, Gate Kedatangan 5 Lt. GF 19120 Jl. Pajang, Kecamatan Tangerang Kota - Tangerang
	GraPARI AMBASSADOR (MALL.)	Mall Ambassador Lt. 3 No.1 , Jl. Prof.Dr. Satrio, Jakarta Selatan
	GraPARI BASSURA CITY (MALL.)	Lantai 1, Jl Basuki Rahmat No.1A Rt.008 Rw.010 Jatinegara, Cipinang Besar Jakarta Timur, DKI Jakarta
	GraPARI CEMPAKA MAS (MALL.)	Mall ITC Cempaka Mas Lt. LG Unit 220B, Jl. Letjen Soeprapto, Sumur Batu, Kemayoran, Jakarta Pusat
	GraPARI CENGKARENG	Ruko Mutiara Palem Blok A 2 No.11 Cengkareng
	GraPARI CENTRAL PARK (MALL.)	Mall Central Park Lt. 3 Lot 116-118, Jl. Letjen S. Parman, Jakarta Barat, Jakarta 11480
	GraPARI CIJANTUNG (MALL.)	Mall Cijantung Lantai 1 No.1-4, Cijantung, Jakarta Timur
	GraPARI EMPORIUM PLUIT (MALL.)	Emporium Pluit Mall, Jl. Pluit Selatan Raya Lt. 2, Jakarta Utara
	GraPARI GANDARIA CITY (MALL.)	Gandaria City Mall, Jl. KH.Syafii'l Hazami No.8, Jakarta Selatan
	GraPARI KEBON JERUK	Jl. Kebun Jeruk No. 24
	GraPARI KELAPA GADING 3 (MALL.)	Mall Kelapa Gading 3, Lt. 2 Jl. Boulevard Kelapa Gading blok M RT 13/ RW 18, Kelapa Gading Timur, JKT 14240
	GraPARI KOTA KASABLANKA (MALL.)	Jl. Casablanca Raya Kav.88, Lt. 2, Jakarta Selatan
	GraPARI METRO CIPULIR (MALL.)	Mall Metro Cipulir, Lantai LG Blok A no. 1 Jl. Ciledug Raya No. 1 Jakarta Selatan
	GraPARI PGC (MALL.)	PGC Lt. 3A Jl. Mayjen Sutoyo No. 76 Cililitan Kramat Jati Jaktim
	GraPARI PLAZA SEMANGGI (MALL.)	Plaza Semanggi Lt.1 Kav 046-047, Jl. Jend. Sudirman Kav.50 Semanggi Jakarta Selatan 12930
	GraPARI PONDOK BAMBU	Jl. Pahlawan Revolusi no.41 Pondok Bambu Jaktim
	GraPARI ROXY MAS	Komp. Ruko ITC Roxy Mas Blok D1 No.1-7,Jl. KH. Hasyim Ashari, Jakarta Pusat
	GraPARI SAWAH BESAR	Jl. Sukarjo Wiryonanoto No. 3 & 3A, Sawah Besar,Jakarta Barat
	GraPARI TELKOM GROUP THE TELKOM HUB	Jl. Jendral Gatot Subroto Kav. 52 Jakarta Selatan 12710
	GraPARI WISMA ALIA	Gedung Wisma Alia, Jl. M. Ridwan Rais 10-18, Jakarta Pusat

REGION	NAME	ADDRESS
EASTERN JABODETABEK	GraPARI PONDOK INDAH (MALL.)	Street Gallery Lantai 2 No.205, Pondok Indah Mall 3, Jalan Metro Pondok Indah Blok IIIB, Kebayoran Lama, Jakarta Selatan 12310
	PLASA TELKOM YOS SUDARSO	Jl.Yos Sudarsono Kav. 23 - 24
	GraPARI BEKASI CYBER PARK (MALL.)	Gedung Bekasi Cyber Park, Jl KH Noer Ali No. 177, Bekasi Selatan 17144
	GraPARI BEKASI TIMUR	Ruko Bekasi Town Square Blok I-2 Jl. Chairil Anwar, Bekasi Timur 17113
	GraPARI BOGOR	Jl. Raya Pajajaran No. 37 Bogor 16143
	GraPARI CIBINONG	Komplek.Ruko Permata Cibinong No.3A JL.Mayor Oking No.60 Cibinong - Bogor
	GraPARI CIBUBUR (MALL.)	Jl. Raya Alternatif Cibubur - Cileungsing Km 4 Cibubur Jawa Barat
	GraPARI CICURUG	Ruko Cicurug City Jl. Siliwangi No.48 Blok B15 Cicurug Sukabumi 43359
	GraPARI CIKAMPEK	Jl. Ir. Haji Juanda No.123, Sarimulya, Kotabaru, Kabupaten Karawang, Jawa Barat 41374
	GraPARI CINERE (MALL.)	Mall Cinere Lt.2 No.9 Cinere, Jaksel
	GraPARI DRAMAGA	Jl.Raya Leuwiliang Rt.02/Rw.05 Desa Cihideung Ilir,Kecamatan Ciampaea,Kabupaten Bogor (sebelah DR.Chicken Cibanteng)
	GraPARI ITC DEPOK (MALL.)	Mall ITC Depok Jl. Margonda Raya Depok 16423 Lantai dasar Blok A No 5Jl. Margonda Raya No 56 Lt G Blok 5A (letak persisnya di sebelah kanan Lobi Utama ITC Depok)
	GraPARI JAMPANG KULON	Jl. Raya cinageun No.89 Kp. cinageun Rt 01 Rw 01 Desa. Ciparay Kec. Jampangkulon Kab. Sukabumi (samping mexico fashion store)
	GraPARI KARAWANG (MALL.)	Mall Techno Mart Blok A53 & A51, Jl. Arteri Galuh Mas, Puseur Jaya - Teluk Jambe Timur, Kabupaten Karawang - Jawa Barat
WEST JAVA	GraPARI MARGO CITY (MALL.)	Jl. Margonda Raya No.358 Lantai 1 Blok L 131 Kota Depok Jawa Barat 16423
	GraPARI PELABUHAN RATU	GraPARI Plasa Telkom Jl. Siliwangi No. 11 Palabuhan Ratu Kode Pos : 43364
	GraPARI PURWAKARTA	Jl terusan Ibrahim Singadilaga, Ruko Pembaharuan No 12, Kec. Nagrikaler, Kab Purwakarta (41115)
	GraPARI SUKABUMI	Jl. RE Martadinata No. 71 Cikole Sukabumi
	GraPARI CIKARANG	Komplek Ruko 21, Jalan Raya Cibarusah No.21H Kel Sukaresmi, Kec Cikarang Selatan, Kab Bekasi (17530)
	GraPARI BANJAR	Jl. Let.Jend Suwarto No. 03 Rt 01 Rw 01 Kel Hegarsari Kec.Pataruman Kota Banjar 46311
	GraPARI BANTARKALONG	Jl. Raya sindangeret Kp. Sindangeret, RT/RW 001/001 Kecamatan Karangnungan Kab Tasikmalaya 46186
	GraPARI BEC (MALL.)	Bandung Electronic Centre LG. Utama, Jl. Purnawarman No.13-15Bandung
	GraPARI BTC (MALL.)	BTC MALL Jl. Dr. Djundjunan 143-149, Lantai GF Blok A1 No 2-3

REGION	NAME	ADDRESS
	GraPARI CIANJUR	Jl.Abdullah Bin Nuh No.64 - 66 Cianjur
	GraPARI CIMAHI	Plaza Sangkuriang Jl Sangkuriang No 19-23, Cimahi
	GRAPARI CIREBON SUPER BLOK (MALL.)	Mall Cirebon Superblok (CSB) Lt.2 Jl. Dokter Cipto Mangunkusumo No.26 Cirebon, Jawa Barat
	GRAPARI DAGO	Jl. Ir. H. Juanda no. 252 Bandung
	GraPARI FESTIVAL CITYLINK (MALL.)	Festival Citylink lt. 1 unit 51 Jl. Peta No. 241 Bandung 40232
	GraPARI GARUT	Jl. Pramuka Ruko IBC D-19 Depan Ramayana Kel. Pakuwon Kec. Garut kota Kab. Garut
	GraPARI INDRAMAYU	Jalan D.I Panjaitan Rt/Rw 03/03 no.54 – Indramayu 45212
	GraPARI JATIBARANG	JL. Mayor Dasuki No. 58/82 Jatibarang Kab.Indramayu 45273
	GraPARI KABUPATEN CIREBON	Jl. Merdeka Utara No.192 Ciledug Tengah Kab.Cirebon 45188
	GraPARI KOTA CIREBON	Jl. Tuparev No. 57 Cirebon
	GraPARI KUNINGAN	Jl. Siliwangi No. 196 Cigembang purwawinangun Kuningan 45512
	GraPARI LEMBANG	JL. Raya Lembang No. 241 Lembang
	GraPARI MAJALAYA	Ruko Permata Majalaya Blok B No.2 Jl.Tengah 3 Majalaya 60882
	GraPARI MAJALENGKA	Jl. KH. Abdul Halim No 158, Majalengka 45418
	GraPARI MIKO (MALL.)	MIKO MALL Jl. KOPO No. 599 Lt. 1 BLOK B1 20-30 Kel. Ciranjang Kec. Babakan Ciparay Bandung 40255
	GraPARI PADALARANG	Jalan Rancabali No. 78a Padalarang Bandung Barat 40553
	GraPARI PANGANDARAN	Jl Merdeka KM 0,5 rt/rw 03/03 pananjung. Kec. Pangandaran-Ciamis 46395
	GRAPARI PEMANUKAN	Jl. Ion Martasasmita No. 12F, Pamanukan-Subang 41254
	GraPARI RANCAEKEK	Jl. Raya Rancaekek No. 151 Sumedang
	GraPARI SINGAPARNA	Jl. Raya Timur No. 212 Singaparna Kab. Tasikmalaya
	GraPARI SOREANG	Jalan Al-Fathu Ruko Bale Sakanca Blok A.03 Desa Pamekaran Kec Soreang 40912 Kab Bandung
	GraPARI SUBANG	Jl.Kapt.Hanafiah ruko c-8 kel.karanganyar kec Subang kab.subang 41211
	GraPARI SUMBER	Jl P.Cakrabuana - Kemantren Ruko Grand Duta 14A Sumber 45611 - Cirebon
	GraPARI SUMEDANG	Jl. Mayor Abdurrahman no 154 Komplek Pujasera Sawopolo Sumedang
	GraPARI SUNDA	Jl. Sunda No.16, Bandung 40112
	GraPARI TASIKMALAYA	Jl. Panglayungan II No. 3 - 5 Cipedes, Tasikmalaya
	GraPARI TELKOM GROUP LEMBONG	Jl. Lembong no 11 Bandung
	GraPARI TRANS STUDIO (MALL.)	Trans Studio Mall Lantai 3 Jalan Gatot Subroto No.289 Cibangkong, Bandung, Jawa Barat 40273
	GraPARI CIAMIS	Jl. KH. Ahmad Dahlan No. 13B Ciamis
	GraPARI MTC	Jl. Soekarno-Hatta no 590, Ruko MTC D-18 bandung 40286

REGION	NAME	ADDRESS
CENTRAL JAVA	GraPARI BANJARNEGARA	Ruko Atrium Blok B-5, JL HOS Cokroaminoto Banjarnegara No.39 53412 Jawa Tengah
	GraPARI BANYUMANIK	Jl. Jati Raya Blok C-17 Banyumanik , Kabupaten Semarang, Jawa Tengah
	GraPARI BATANG	Jl. Raya Limpung (Jl. Jend Sudirman) Ruko no 6 Limpung (selatan SD N 1 Limpung), Batang
	GraPARI BOYOLALI	Jl. Pandanaran No. 23, Boyolali.
	GraPARI CEPU	Jl. Ronggolawe No. 67 Cepu-Blora
	GraPARI CILACAP	Jl. S. Parman No 30 Cilacap
	GraPARI CILACAP KROYA	Plaza Telkom Jl A Yani no 70 Kroya Cilacap 53282
	GraPARI CIPUTRA SEMARANG (MALL.)	Mall Ciputra FL. UG, No. 62, Jl. Simpang Lima No 1, Semarang
	GraPARI DEMAK	Ruko C Jl Sultan Fatah Demak
	GraPARI GEDONG KUNING	Jl. Gedong Kuning No. 94B, Rejowinangun,Kota Gede,Yogyakarta-55171.
	GraPARI HARTONO SOLO (MALL.)	: Hartono Mall GF-C09 Jl Ir Soekarno Madegondo Solo Baru Sukoharjo
	GraPARI HARTONO YOGYAKARTA (MALL.)	Hartono Mall Lt. 1/B-11, Jl. Raya Ring Road Utara, Kel. Condong Catur, Kec. Depok, Kab. Sleman, DIY - 55283.
	GraPARI JEPARA	Jl. Pemuda No. 64 Jepara, Jawa Tengah
	GraPARI JOGJA CITY (MALL.)	Jogja City Mall Lt.1,?½Jl Magelang Km.6 No.18 Sinduadi, Sleman, DIY
	GraPARI KARANGANYAR	Jl. Lawu barat, pandes papahan. Karanganyar
	GraPARI KEBUMEN	Jl. H.M Sarbini No.15A Kebumen 54311
	GraPARI KENDAL	Jl. Soekarno Hatta No.70 B Weleri - Kendal 51355
	GraPARI KLATEN	Jl. Veteran No. 22 Klaten
	GraPARI KUDUS	Jl. Jenderal Sudirman No.69, Kudus
	GraPARI KULONPROGO	Jl. Sutidjab 74, Kel. Wonosari Lor, Kec. Wates, Kulon Progo.
	GraPARI MAGELANG	Jl. Jend. Sudirman No 375 Magelang
	GraPARI PATI	Jl. Pemuda No 252 Pati, Jawa Tengah
	GraPARI PEKALONGAN	Jl. Merdeka No.3 D Pekalongan
	GraPARI PEMALANG	Jl. Jend. Sudirman, Ruko Swalayan Pemalang Permai Blok F, Pemalang
	GraPARI PURBALINGGA	Jl. MT Haryono No. 18 Purbalingga Jawa Tengah
	GraPARI PURWODADI	Ruko Grand City No2B,Jl. R. Suprapto No 60,Purwodadi
	GraPARI PURWOKERTO	Komp Ruko Permata Hijau, Jl DR Angka, Purwokerto
	GraPARI PURWOREJO	Jl. KHA Dahlan No. 141
	GraPARI REMBANG	Jl. Diponegoro No.28 Rembang
	GraPARI SALATIGA	Jl.Diponegoro, Ruko Wijaya Square Blok A No 5 , Salatiga
	GraPARI SEMARANG PAHLAWAN	Jl. Pahlawan No 10, Semarang
	GraPARI SOLO	Jl. Slamet Riyadi No 310, Solo
	GraPARI SRAGEN	Jl. Raya Sukowati No.28E (Ruko depan samsat sragen) , Sragen, Jawa Tengah

REGION	NAME	ADDRESS
	GraPARI TEGAL	Jl. Gajah Mada No 77, Tegal
	GraPARI TEMANGGUNG	Jl. Jend. Sudirman No. 95, Ruko 1, Jampiroso, Temanggung.
	GraPARI UNGARAN	Jl. Diponegoro No 158 Ungaran
	GraPARI WONOGIRI	JL Pemuda II No.1 Wonogiri (efektif 1 November 2015)
	GraPARI WONOSARI	Jl KH Agus Salim No 6 Kepek Wonosari
	GraPARI WONOSOBO	Jl. RSU Setjonegoro No. 10 B, Wonosobo
	GraPARI YOGYAKARTA	Jl. Jend Sudirman No 60, Yogyakarta
	LOOP STATION	Jl Trikora No.2 Yogyakarta 55122
	YOGYAKARTA	
EAST JAVA	GraPARI ATOM (MALL.)	JL. Bunguran45 Lt 1 Blok A-85 Surabaya
	GraPARI BANGKALAN	Jl. Trunojoyo 39C, Bangkalan
	GraPARI BANYUWANGI	Jl. DR. Sutomo No.63 Banyuwangi
	GraPARI BLITAR	Ruko Melati 1E. Jln. Melati No. 1 Blitar
	GraPARI BOJONEGORO	Jl. Dr Wahidin No. 9B Bojonegoro
	GraPARI BONDOWOSO	Jl. Diponegoro No 24B Bondowoso
	GraPARI BUKIT DARMO	Jl. Bukit Darmo Boulevard No 6 C-D, Surabaya
	GraPARI CARUBAN	Jl. Panglima Sudirman No.16 Caruban, Madiun 63153
	GraPARI CIPUTRA WORLD (MALL.)	Ciputra World Surabaya LG -55 Jl. Mayjend Sungkono 89 Surabaya
	GraPARI CYBER (MALL.)	JL. Raya Langsep no. 2 Malang
	GraPARI GALAXY SURABAYA (MALL.)	Jalan Dharmahusada Indah Timur No.35 - 37 Galaxy Mall 1 lt.2 unit 228 Surabaya
	GraPARI GENTENG	Jl. Hassanuddin No.11, Genteng Wetan Banyuwangi
	GraPARI GRESIK	Jl. Usman Sadar No 81, Gresik
	GraPARI JEMBER	Jl Kartini No 4-6 Jember
	GraPARI JOMBANG	Jl. KH Wachid Hasyim No. 136E Jombang
	GraPARI KEDIRI	PT. Telkom Kediri , Jl. Hayam Wuruk 45-47 Kediri
	GraPARI KEPLANJEN	Jl. Panji 154 Kepanjen 65163
	GraPARI LAMONGAN	Jalan Veteran No. 12 (depan SMAN 2 Lamongan)
	GraPARI LAWANG	Jl. Raya Cipto 57 Bedali Lawang Malang
	GraPARI LUMAJANG	Jl. Raya PB Sudirman 73 Lumajang Jawa Timur
	GraPARI MADIUN	Gedung Telkom , Jl. Pahlawan No 59, Madiun
	GraPARI MAGETAN	Jl. Monginsidi No. 30 Magetan
	GraPARI MALANG	Jl. S.Parman No 47 Malang
	GraPARI MOJOKERTO	Jl. Gajah Mada 98A Mojokerto
	GraPARI MUNCAR	Jl. Brawijaya no. 27 Muncar Banyuwangi
	GraPARI NGANJUK	Ruko Mustika Square, Jl. Merdeka block 2A Nganjuk

REGION	NAME	ADDRESS
BALI NUSA TENGGARA	GraPARI NGAWI	Jl. A Yani No 97, Ngawi
	GraPARI PACITAN	Jl. P. Sudirman 180 Pacitan 63511
	GraPARI PAMEKASAN	Gedung Telkom, Jl. Trunojoyo No. 67 Pamekasan
	GraPARI PANDAAN	Plaza Telkom Jl A. Yani No. 56A Kasri - Pandaan
	GraPARI PARE	Jl. A. Yani no 6 Pare Kediri
	GraPARI PASURUAN	Jl. Panglima Sudirman No. 122, Pasuruan
	GraPARI PERAK	Jl. Perak Timur 40 B Surabaya
	GraPARI PONDOK JATI	Jl. Raya Pondok Jati Blok BE no. 12A Sidoarjo
	GraPARI PROBOLINGGO	Jl. Suroyo No 16, Probolinggo
	GraPARI RUNGKUT	Ruko MERR Square City 2B Pandugo
	GraPARI SAMPANG	Jl. J.A. Suprapto No. 50, Sampang
	GraPARI SIDOARJO	Komp. Jenggolo Plaza Blok B-1, Jl. Kh. Mukmin A-11 Sda
	GraPARI SITUBONDO	Jl. Kenanga no 94 Situbondo
	GraPARI SUMENEP	Jl. KH Wachid Hasyim No. C-2 Sumenep 69417
	GraPARI SURABAYA PEMUDA	Jl. Pemuda No. 181, Surabaya
	GraPARI TAMAN	Jl. Raya Taman no. 218 E Sidoarjo
	GraPARI TELKOM GROUP DINYO	Jl. Raya Dinoyo No.48, Keputran, Tegalsari, Kota SBY, Jawa Timur 60265
	GraPARI TRENGGALEK	Jl. Sukarno Hatta Ruko Hayam Wuruk, Trenggalek
	GraPARI TTC HR MUHAMMAD	Jl. HR Muhammad No 46, Surabaya
	GraPARI TUBAN	Jl. Brawijaya No. 26 Tuban
	GraPARI TULUNGAGUNG	JL. Panglima Sudirman 45 Ruko Kanjengan Tulungagung
	GraPARI WTC SURABAYA (MALL.)	Gedung WTC Lt.1 No. 164 - 171 . Jl. Pemuda 27-31. Surabaya
	GraPARI PLAZA MARINA SURABAYA (MALL.)	Mall Plaza Marina Lt.1 Block B12-B21, Jl Raya Margorejo Indah 97-99 Surabaya
	GraPARI PONOROGO	Jl. Diponegoro No 42 Ponorogo
	LOOP STATION SURABAYA	Jl. Raya Darmo No. 110 Surabaya
	Dinoyo	Jl. Raya Dinoyo No.48, Keputran, Tegalsari, Jawa Timur 60265
	GraPARI ATAMBUA	Jl. Adam Malik No. 5, Kelurahan Beirafu, Kec. Atambua Barat, Kabupaten Belu 85711
	GraPARI BIMA	JL.Soeckarno Hatta kelurahan Pane (depan Gedung Koni lapangan manggemaci) Kota Bima
	GraPARI DENPASAR	JL. Teuku Umar No 6, Denpasar
	GraPARI GATSU	Jl. Gatot Subroto Timur no 36 C, Denpasar 80237
	GraPARI GUNUNG AGUNG	Jl. Gunung Agung 125B, Denpasar (80118)
	GraPARI KARANGASEM	Jl . Jendral Sudirman No.98 C Amlapura, karangasem, 80813
	GraPARI KEFAMENANU	Jl. Basuki Rahmat Kel. Benpasi, Kec. Kota Kefamenanu
	GraPARI KUPANG	Jl. WJ. Lalamentik No 88, Oebufu, Kupang

REGION	NAME	ADDRESS
KALIMANTAN	GraPARI KUTA (MALL.)	Jl. By Pass I Gusti Ngurah Rai, Simpang Dewa Ruci Kuta – Bali (Simpang Siur), Bali
	GraPARI LOMBOK	Jalan Sriwijaya No. 333, Mataram, NTB
	EPICENTRUM (MALL.)	
	GraPARI LOMBOK UTARA	Jl. Raya Tanjung komplek Pertokoan (Depan Lap Urum Super Semar) Tanjung-Lombok Utara, 83352
	GraPARI MALUK	Jl. Raya Maluk no. 141 Maluk-Sumbawa Barat 84357
	NEWMONT	
	GraPARI MATARAM	Jl.Pejanggik No 47F, Mataram, Lombok
	GraPARI MAUMERE	Jl Ahmad Yani Kelurahan Nangameting Kecamatan Alok Timur Kabupaten Sikka 86111
	GraPARI MITRA CELLULAR WORLD (MALL.)	Jl. Jenderal Sudirman, No.60, Kuanino, Kec. Kota Raja, Kota Kupang, Nusa Tenggara Timur. Kode Pos 85119
	GraPARI NEGARA	Jl. Ngurah Rai 86-Negara 82217
	GraPARI NUSA DUA	Jl. Bypass Ngurah Rai No. 122, Mumbul, Nusa Dua 80363
	GraPARI RENON	Jl. Raya Puputan Renon No. 33, Renon, Denpasar
	GraPARI RUTENG	Jl. Kartini No. 2, Desa Lawir, Kec. Langke Rempong, Kab. Manggarai 86516
	GraPARI SELONG	Jl. Pejanggik No.53 Pancor (Komplek Pertokoan Yanmar baru) Kelurahan Majidi, Kecamatan Selong, Lombok Timur 83611
	GraPARI SINGARAJA	Jl. A. Yani No. 72 Singaraja 81116
	GraPARI SOE	Ruko Baru Soe JL.Hayam Wuruk No.16A Kelurahan Taubneno, Kota Soe Kabupaten TTS-NTT 85511
	GraPARI SUMBAWA BESAR	Jl. Manga No.09 Kel.Umasima Sumbawa Besar, NTB
	GraPARI TABANAN	Jl. Ir. Soekarno No. 99D (Bypass Kediri), Kec. Kediri, Tabanan 52151
	GraPARI TALIWANG	Jl. Jendral Sudirman No 30 Taliwang, Sumbawa Barat 84355
	GraPARI WAINGAPU	Kompleks Pertokoan Permata Sari Jl. Ahmad Yani No.4, Blok A2, Mentawai, Waingapu 87111
	GraPARI GIANYAR	Jl. By Pass Darmagiri Desa Buruan Kecamatan Blahbatuh Kabupaten Giyary (Dewatacom)
KALIMANTAN	GraPARI AMUNTAI	Jl.A.Yani Km 01 Amuntai Kota Depan Taman Putri Junjung Buih Kec. Amuntai Tengah Kel. Antasari ,Amuntai 71414
	GraPARI BANJARBARU	Jl A Yani km 35.5 Kel Mentaos Banjarbaru Utara 70711 Kec. Banjarbaru Utara Kel. Mentaos ,Banjarbaru 70711
	GraPARI BANJARMASIN	Jl. Ahmad Yani Km 5,7 Banjarmasin
	GraPARI BARABAI	Jl. Ir. P. H.M.Noor No.57 Depan Gedung Murakata Barabai Hulu Sungai Tengah Kec. Barabai Kel. Barabai Kota ,Barabai 71311
	GraPARI BATULICIN	Jl Raya Batulicin Rt04 Batulicin Tanah Bumbu Kec. Batulicin Kel. Simpang Empay ,Batulicin 70121
	GraPARI BONTANG	Jl. Brigjend Katamso No.10 Bontang Plaza, Bontang
	GraPARI BUNTOK	Jl. Pangluma Batur No. 25 Kec. Dusun Selatan Kel. Hilir Sper ,Buntok 73711

REGION	NAME	ADDRESS
	GraPARI HANDIL	Jl. M. Hatta Handil 3 Kec. Muara Jawa Kel. Muara Jawa Ulu ,Kutai Kartanegara 75261
	GraPARI HR ARAHMAN	Jl H Rais Arahman No 168 (sebelah bank syariah mandiri) sungai jawi Kec. pontianak kota
	PONTIANAK	Kel. sungai jawi ,pontianak 78118
	GraPARI KANDANGAN	Jl. Panglima batur simp.4 bri no 36 Kec. kandangan Kel. kandangan kota ,kandangan 71211
	GraPARI KASONGAN	Jl.Tjilik riwut Km.01 kasongan sampit (sebelah kantor Adira Finance) Kec. Katingan Hilir Kel. Kasongan Lama ,Kasongan 74313
	GraPARI KETAPANG	Jl. Sisingamangaraja no.22 Kec. delta pawan Kel. sampit ,ketapang 78851
	GraPARI KOTA BANGUN	Jl.Sri Bangun Rt.19 No.31 depan gedung serbaguna Kec. Kota bangun Kel. Kota Bangun Ulu ,Kutai Kartanegara 75561
	GraPARI KOTABARU	Jl. Veteran No. 01 (Seberang Hotel Kartika) Kec. Pulau Laut Utara Kel. Dirgahayu ,Kotabaru 72116
	GraPARI KUALA KAPUAS	Jl. Tambun Bungai No. 94 RT.07 Kec. Selat Kel. Selat Dalam ,Kuala Kapuas 73516
	GraPARI LOAJANAN	Jl. Cipto Mangunkusumo Rt.12 No:09 Kec. Loajanan Kel. Harapan Baru ,Samarinda Seberang 75131
	GraPARI MALINAU	Jl Raja Pandita Rt 10 Tanjung Belimbing Kec. Malinau Kota Kel. Malinau Hulu ,Malinau 77554
	GraPARI MELAK	Jl KH Dewantara No. 55Ab RT 26 Kec. Kel. ,
	GraPARI MT HARYONO	Jl..soekarno hatta km.5 kel.grha Kec. balikpapapn utara Kel. graha ,balikpapan 76136
	BALIKPAPAN	
	GraPARI NGABANG	Jl. Pemuda Dusun Tungkul No. 08 Ngabang (Sebelah toko roti kaisar) Kec. Ngabang Kel. Hilir Kantor ,Landak 79357
	GraPARI NUNUKAN	Jl. Tien Soeharto Rt.14 No.13 Kec. Nunukan Kel. Kel. Nunukan Timur ,Nunukan 77482
	GraPARI PALANGKARAYA	Jl. Ahmad Yani No. 45 Pahandut, Palangkaraya
	GraPARI PANGKALAN BUN	Jl. Iskandar No.99b Kec. Arut Selatan Kel. Madurejo ,Pangkalan Bun 74112
	GraPARI PELAIHARI	Komp. Safira Land No. B2 Jl. Mangga Besar, Sarang Halang Kec. Pelaihari Kel. Sarang Halang ,Pelaihari 70813
	GraPARI PENAJAM	Jl. Propinsi km.18 ruko pasar petung Kec. penajam Kel. petung ,balikpapan 76143
	GraPARI PONTIANAK	Jl. Gusti Sulung Lelanang No.5A, Pontianak
	GraPARI PULAU IRIAN	Jl. Pulau Irian no. 67 samping Mall SCP Samarinda Kec. Samarinda Ilir Kel. Pelabuhan ,Samarinda 75111
	SAMARINDA	
	GraPARI PUTUSIBAU	Jl Komyos Sudarso No 28 - Putussibau Kec. putussibau selatan Kel. putussibau kota ,putussibau 78711
	GraPARI RANTAU	Jl. Brigjend H. Hasan Basry Kec. Tapin Utara Kel. Rantau Kiwa ,Rantau 71111
	GraPARI S.PARMAN	Jl. Brigjend H. Hasan Basry rt.42 no. 3 ruko Kec. banjarmasin utara Kel. sei miae ,banjarmasin 70123
	BANJARMASIN	
	GraPARI SAMARINDA	Mall Lembuswana Blok AC 16-18 Jl. S Parman Samarinda Utara
	GraPARI SAMBAS	Jl.Terigas ds.saing rambi no 89.b rt rw 14/03 Kec. Sambas Kel. Sunsung ,Sambas 79400
	GraPARI SAMPIT	Jl. Cilik Riut KM 1.5 RT 15 Sampit - Kalimantan Tengah

REGION	NAME	ADDRESS
SULAWESI	GraPARI SANGATTA	Jl. Apt.Pranoto No 98D Kec. Sangatta Kel. Sangatta Utara ,Sangatta 75611
	GraPARI SANGGAU	Jl. A. Yani No. 25 Kec. Kapuas Kel. Ilir kota ,Sanggau 78516
	GraPARI SEI DANAU	Jln.provinsi km.167 makmur mulia satui tanah bumbu kalsel Kec. satui Kel. sungai danau ,tanah bumbu 72275
	GraPARI SINGKAWANG	Jl. Swadaya No.02 Kec. Singkawang Barat Kel. Pasiran ,Singkawang 79123
	GraPARI SINTANG	Jl.MT Haryono KM 03 Kec. Sintang Kel. Rawa Mambok ,Sintang 78614
	GraPARI SUDIRMAN	Jl. Jenderal Sudirman No. 1 Damai, Balikpapan
	BALIKPAPAN	
	GraPARI TANAH GROGOT	Jl. Noto Sunardi No.17 (Samping Mesjid Bina Islam) Kec. Tanah Grogot Kel. Tanah Grogot ,Balikpapan 76211
	GraPARI TANJUNG	Jl. Ir. PHM. Noor RT. 08 kel. Mabuun kec. Murung pudakkab. Tabalong Kec. murung pudak Kel. mabuun ,tabalong
	GraPARI TANJUNG REDEP	Jl. Niaga 1 RT 1 No. 19 Tj. Redep - Berau 77311
	GraPARI TANJUNG SELOR	Jl. Sengkawit, No. 104B, Rt. 056 Kec. Tanjung Selor Kel. Tanjung Selor Hilir ,Bulungan 77212
	GraPARI TARAKAN	Jl. Mulawarman No. 12, Tarakan
	GraPARI TENGGARONG	Jl.Patin No.09 RT.28 Kec. Tenggarong Kel. Timbau ,Kutai Kartanegara 75511
	GraPARI AMURANG	JL. Kantor Pos Lk 2 Kec. Amurang Kel. Uwuran 1 ,Manado 95111
	GraPARI BAU BAU	Jl. Betoambari no. 55 Kec. Murhum Kel. Tanganapada ,Baubau 93725
	GraPARI BITUNG	Jl. Wolter Monginsidi KM 4, Paceda Madidir Kec. Madidir Kel. Madidir Unet ,Bitung 95372
	GraPARI BONE	JL. Ahmad Yani (Depan Alfamart) Kec. Tanete Riattang Barat Kel. Jeppe'e ,Watampone 92732
	GraPARI BULUKUMBA	Jl.Kusuma Bangsa (Depan KFC Bulukumba) Kec. CAILE Kel. UJUNG BULU ,BULUKUMBA
	GraPARI DAYA MAKASSAR	Jl. Periritis Kemerdekaan KM15 Blok A28 ruko kima square daya Kec. Biringkanaya Kel. Daya ,Makassar 90241
	GraPARI GORONTALO	Jl. Jaksa Agung Suprapto No. 22, Limba U dua, kota selatan, Gorontalo
	GraPARI GOWA	jl sultan hasanuddin no 146b kab Gowa Kec. Somba opu Kel. Pandangpandang ,Gowa 92111
	GraPARI KENDARI	Jl. A Yani No.8 Kendari
	GraPARI KOLAKA	JL. Pramuka , Samping Bank BAHTERAMAS Kec. KOLAKA Kel. LAMOKATO ,KOLAKA 93516
	GraPARI KOTAMOBAGU	Jl. Adampe Dolot No. 19 Kec. Kotamobagu barat Kel. mogolaing ,kotamobagu 95711
	GraPARI LUWUK	Jl.Urip sumoharjo Kec. luwuk Kel. karaton ,luwuk 94711
	GraPARI MAKASSAR	Jl. AP. Pettarani No.2 Makassar
	GraPARI MAKASSAR TRADE CENTER (MALL.)	jl. Ahmad Yani No 49 MTC Lt3. Blok P6 - P9 Kec. Wajo Kel. Patunuang ,Makassar 90171
	GraPARI MAMUJU	Jl. KS. Tubun (Samping Kiri Indomaret) Kec. Mamuju Kel. Rimuku ,Mamuju 91511
	GraPARI MANADO	Jl. Pemuda No.2 Sario Manado
	GraPARI MANADO TOWN SQUARE (MALL.)	Jl. Piere Tendean Boulevard Lt. Ground Floor (GF), Manado
	GraPARI MAROS	Jl.jend. sudiirman no 133 butta toa maros Kec. Turikale Kel. Pettuadae ,Maros 90516

REGION	NAME	ADDRESS
	GraPARI MATOANGIN SQUARE	Jl. Perintis Kemerdekaan KM.8 No.57A Kec. Tamalanrea Kel. Tamalanrea Jaya ,Makassar 90245
	GraPARI OSMAN DJAFAR MAKASSAR	Jl. Usman Djafar No. 9 Kec. Ujung Pandang Kel. Baru ,Makassar 90111
	GraPARI PALOPO	Jl. Andi Djemmma Ruko No. 4-5 Kota Palopo Kec. Wara Kel. Tompotika ,Palopo 91921
	GraPARI PALU	Jl. Towua No. 43 Palu Selatan, Palu Sulawesi Tengah
	GraPARI PANAKUKKANG (MALL.)	Jl.Adhyaksa Baru No.1 Panakkukang Square Lt.2 Kec. Panakkukang Kel. Pampang ,Makassar 90231
	GraPARI PARE-PARE	Jl. BAU MASSEPE no. 108 kel. Cappa Galung kec. Bacukiki Barat kota Parepare
	GraPARI PARIGI	Jl. Trans Sulawesi Kel. Masigi Kec. Parigi Kel. Masigi ,Parigi 94471
	GraPARI POLMAN	Jl. H Andi Depu No. 186 Pekkabata Kec. Polewali Kel. Pekkabata ,Polman 91311
	GraPARI POSO	Jl. P Irian Jaya No. 8 Kelurahan Kayamanya sentral Kec. Poso Kota Kel. Kayamanya Sentral ,Poso 94617
	GraPARI RAHA	Jl. S. Sukowati No. 36 Kec. Katobu Kel. Raha II ,Raha 96311
	GraPARI SELAYAR	Jl.Kenari (samping hotel selayar beach)kab.kepulauan selayar Kec. benteng Kel. benteng ,benteng selayar 92812
	GraPARI SENGKANG	Jl. Jawa no 2 (depan apotik mawar) Kec. tempe Kel. lapongkoda ,sengkang 90911
	GraPARI SINJAI	Jl.Persatuan Raya no.13 depan kantor BNI Kec. Sinjai Utara Kel. Balangnipa ,Sinjai 92612
	GraPARI SOROAKO	Jl.Gamalama No.01 Soroako Kec. Nuha Kel. Magani ,Soroako 92984
	GraPARI TERNATE	Jl. Kapitan Pattimura No. 124 Kec. Ternate Tengah Kel. Kalumpang ,Ternate 97722
	GraPARI TOBELO	Jl. Bhayangkara RT003/RW005 Desa Gamsungi Kec Tobelo Kec. Tobelo Kel. Gamsungi, Tobelo 97762
	GraPARI TOLI TOLI	Jl. Usman Binol No. 24 Kec. Baru Kel. Baolan ,Tolitoli 94514
	GraPARI TOMOHON	Jl. Raya Tomohon, Kel. Kakaskesen, Lk. VI Kec. Kec. Tomohon Utara Kel. Kakaskesen, Tomohon 95417
	GraPARI TORAJA	Jl. Pongtiku lemb. Rinding Batu Kec. Kesu (Samping Bank Pundi) Toraja Utara 91831
	GraPARI MARISA	Jl. Trans Sulawesi No. 133 Kec. Duhiadaa Kel. Buntulia Selatan ,Marisa 96266
	GraPARI PANGKEP	Jl. Kemakmuran no 05 & 06 Ruko Abadi Pangkep Kec. pangkajene Kel. Mappasaile, Pangkep 90611
	GraPARI PINRANG	Jl.Jendral Sudirman Kec. maccorawalie Kel. bentenge ,Pinrang 91212
MALUKU PAPUA	GraPARI ABEPURA	Jl.Raya Abepura (Plasa Telkom Abepura) Kec. Abepura Kel. Awiyo ,Jayapura 99225
	GraPARI AMBON	Jl. J.B Sitanala No 9 A, Talake, Ambon
	GraPARI BIAK	Jl. Jend. Sudirman Ruko Pemda No.04 Kec. Biak Kota Kel. Fandoi ,Biak 98112
	GraPARI FAK FAK	Jln. DRS. Selasa Namudat No.8/9 Kec. Fakfak Kel. Fakfak Selatan ,Fakfak 98611
	GraPARI JAYAPURA	Mall Jayapura Ground Floor Blok A 12-13, Jl. Samratulangi, Bayangkara, Jayapura Utara. Kota Jayapura, Papua 99112
	GraPARI MANOKWARI	Jl. Merdeka No. 66, Manokwari
	GraPARI MASOHI	Jl Imam Bonjol, Belakang Bank BtPN Lama Kec. Kota Masohi Kel. Namaelo ,Masohi 97511
	GraPARI MERAUKE	Jl. Raya Mandala No 168 Kec. Merauke Kel. Merauke ,Merauke 99616
	GraPARI NABIRE	Jl.Pepepa,Samping Plasa Telkom Kec. Nabire Kel. Karang Mulia ,Nabire 98815

REGION	NAME	ADDRESS
	GraPARI RIDGE CAMP	Superblock Plaza agawa Ogom Ridgecamp Mp 72 Kec. Tembagapura Kel. Ridgecamp, Timika 99971
	GraPARI SAUMLAKI	TAP Saumlaki - Jln. Mathilda Batlayeri No. 8 (eks Toko Pindah) samping SMK Negeri 2 dan Mutiara Meubel Kec. Tanimbar Selatan Kel. Saumlaki ,Saumlaki 97464
	GraPARI SENTANI	Jl. Sentani Hawai kantor GraPARI Telkomsel Sentani Kec. Sentani Kel. Sentani Kota ,Sentani 99352
	GraPARI TELKOM GROUP SORONG	Jl. Ahmad Yani No. 16 Sorong Manoi, Papua Barat 98412
	GraPARI TEMBAGAPURA	Mile 68, Tembagapura Grapari Kec. Tembagapura Kel. Tembagapura ,Tembagapura 99967
	GraPARI TIMIKA	Jl. Hasanuddin, Timika, Mimika Baru, Nawaripi, Mimika Baru, Kabupaten Mimika, Papua 99910
	GraPARI TUAL	Jln. Dr. Laimena (Samping Kantor Pegadaian Kota Tual) Kec. Pulau Dullah Selatan Kel. Ketsoblak ,Tual 97612
	GraPARI WAMENA	Jl. Thamrin Kec. Wamena kota Kel. wanena ,jayawijaya 99511

REGION	NAME	ADDRESS
INTERNATIONAL	GraPARI HONGKONG	11 Keswick Street Causeway Bay (Depan KJRI Hong Kong)
	GRAPARI MADINAH I	Al Namlah Center (Hotel Salihiyah) Pintu 26 Masjid Nabawi
	GRAPARI MADINAH II	Hotel Millenium Taibah Lantai Shopping Center Pintu 6 & Pintu 7 Masjid Nabawi
	GRAPARI MAKKAH	Zam-zam tower, lantai P3 (Foodcourt area)
	GRAPARI TAIWAN	Ruko No. 1A, Lantai B1, Taipei City Mall (Mall Bawah Tanah TMS pintu Y27, Beimen MRT Ext 3)

AREA	GRAPARI TYPE	NUMBER OF GRAPARI OUTLET
1	GRA Mitra	85
2	GRA Mitra	70
3	GRA Mitra	92
4	GRA Mitra	83

CORPORATE DATA

Telkomsel's shareholders are PT Telekomunikasi Indonesia Tbk (TELKOM) and Singapore Telecom Mobile Pte Ltd (Singtel Mobile). TELKOM, which owns 65% of Telkomsel's issued share capital, is the largest full-service telecommunications operator in Indonesia. TELKOM is listed on the Indonesia Stock Exchange (IDX:TLKM) and the New York Stock Exchange (NYSE:TLK) and is majority owned by the Government of Indonesia. Singtel Mobile owns 35% of Telkomsel's issued share capital and is a wholly-owned subsidiary of Singapore Telecommunications Limited (Singtel). Singtel is Asia's leading communications group with a network of offices in the US, Europe, Asia-Pacific and Middle East. Singtel is listed on the Singapore Exchange (SGX:ST).

ADDRESSES OF SHAREHOLDERS



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