



Focusing on What Truly Matters, Driving Impact and Innovation

2025 Annual Report



Focusing on What Truly Matters, Driving Impact and Innovation

“Focusing on What Truly Matters, Driving Impact and Innovation reflects Telkomsel’s steadfast conviction in navigating an ever-changing and dynamic landscape. In a year that demanded both clarity and resolve,

Telkomsel responded by strengthening operational discipline, sharpening its strategic priorities, and ensuring that every move remained anchored to what truly matters for its customers and Indonesia’s broader digital ecosystem.





Amid macroeconomic uncertainty and industry-wide transformation, Telkomsel remains focused on the drivers of long-term value. Rather than being swayed by every shifting trend, the Company maintained its focus on three enduring priorities: business simplification, enhanced customer experience, and deeper lasting impact.

This theme also embodies Telkomsel's commitment to delivering innovation that is relevant, meaningful, and far-reaching. By directing its efforts with purpose and precision, Telkomsel continues to drive real and lasting impact for individuals, communities, and the nation's digital economy as a whole, affirming that innovation, when pursued with the right focus, has the power to make a genuine and enduring difference.

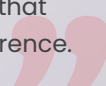


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01



Highlights of the Year





Rp**109.3**
trillion

Total Revenues

3.6%

Rp**76.8**
trillion

Digital Business
Revenue

1.9%

Rp**63.6** trillion Rp**13.2** trillion

Data

2.8%

Digital
Services

2.9%

>>> **2025**

92.4%

Digital Business
Contribution

2.1ppt



156.1
million

**Mobile
Customer Base**

2.1%

10.3
million

**IndiHome B2C
Customer Base**

7.4%



22,895
petabyte

Data Traffic

15.0%

**Performance
Highlights**



59%

**Convergence
Penetration**

2ppt

293,136
units

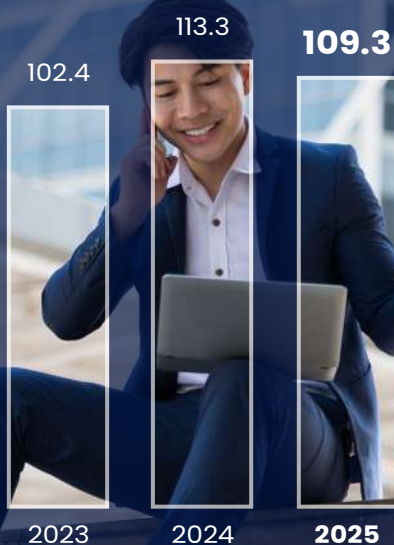
Total BTS

8.2%

Key Performance

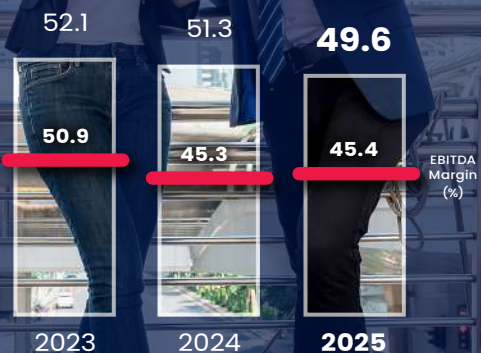
Total Revenues

(in trillion Rupiah)



EBITDA & EBITDA Margin

(in trillion Rupiah)



Net Income & Net Income Margin

(in trillion Rupiah)

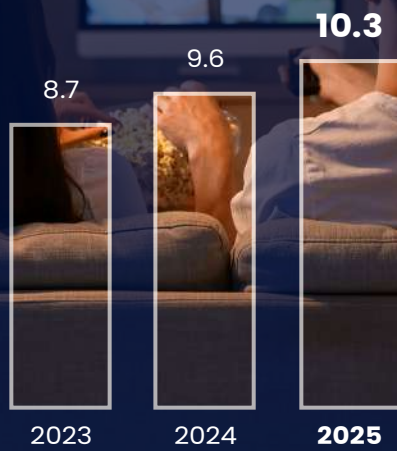


Mobile Customer Base

(in million)



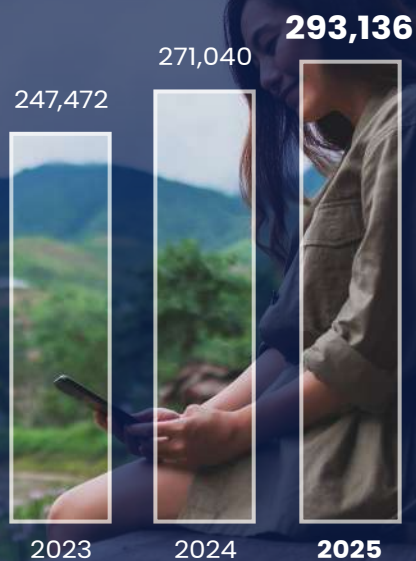
IndiHome B2C Customer Base (in million)



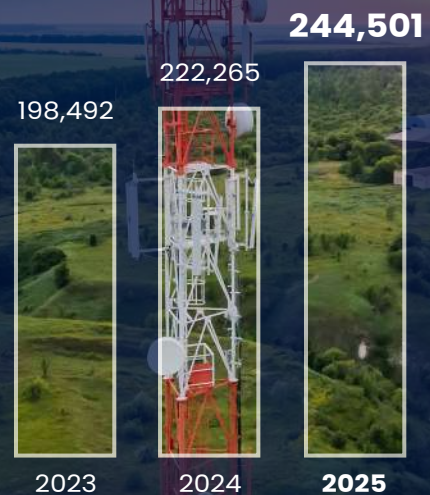
Data Traffic (in petabyte)



Total BTS (in units)



4G & 5G BTS (in units)



Financial Highlights

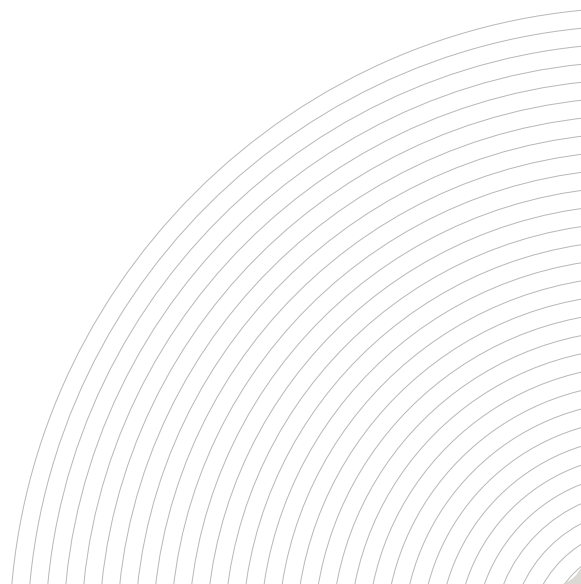
DESCRIPTION (in billion Rupiah)	2025	2024	2023	2022	2021
PROFIT AND LOSS					
Total Revenues	109,307	113,340	102,371	89,039	87,506
Legacy	6,334	8,447	10,671	16,109	19,275
Digital Business	76,805	78,286	78,473	72,930	68,231
IndiHome B2C	26,168	26,606	13,227	-	-
Total Expenses (exclude Depreciation & others)	59,683	62,003	50,293	38,551	37,485
EBITDA	49,624	51,337	52,078	50,488	50,021
Net Income	19,687	22,002	21,878	18,367	26,160
FINANCIAL POSITION					
Current Assets	17,651	19,374	20,505	15,937	12,288
Non-current Assets	96,976	98,029	92,461	85,055	89,014
Total Assets	114,627	117,403	112,966	100,991	101,302
Current Liabilities	41,560	41,199	40,009	31,272	31,654
Non-current Liabilities	44,791	45,216	42,308	39,677	30,205
Equity	28,276	30,989	30,649	30,042	39,443
Total Liabilities and Equity	114,627	117,403	112,966	100,991	101,302
CASH FLOWS					
Cash Flows from Operating Activities	36,813	38,948	41,685	43,021	40,982
Cash Flows for Investing Activities	(14,283)	(14,932)	(14,302)	(8,652)	(12,943)
Cash Flows for Financing Activities	(22,938)	(25,631)	(28,601)	(30,783)	(34,427)
Cash and Cash Equivalents at Beginning of Year	3,520	5,135	6,352	2,766	9,154
Cash and Cash Equivalents at End of Year	3,113	3,520	5,135	6,352	2,766
FINANCIAL RATIOS					
EBITDA Margin ¹	45%	45%	51%	57%	57%
Net Income Margin ²	18%	19%	21%	21%	30%
Return on Assets ³	17%	19%	20%	18%	26%
Return on Equity ⁴	66%	72%	72%	53%	58%

NOTES:

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

Operational Highlights

	2025	2024	2023	2022	2021
CUSTOMERS - IN THOUSAND					
Mobile	156,060	159,389	159,340	156,812	175,977
IndiHome B2C	10,324	9,612	8,694	-	-
LEGACY BUSINESS DRIVERS					
MoU Total - in billion minutes	25	41	63	92	123
SMS Total - in billion units	7	6	8	11	27
CORE BUSINESS DRIVERS					
Data Payload - in TB	23,444,838	20,386,475	17,901,034	16,426,853	13,837,050
ARPU - IN THOUSAND RUPIAH					
Mobile	43	44	48	44	44
IndiHome B2C	214	238	253	-	-
NETWORK DATA - UNITS					
BTS - 2G	48,635	48,775	48,980	50,158	50,241
BTS - 3G/4G/5G	244,501	222,265	198,492	215,036	200,875
Total BTS	293,136	271,040	247,472	265,194	251,116
EMPLOYEE DATA					
Total Employees (incl. subs & associated co)	6,317	6,343	6,455	5,658	5,535

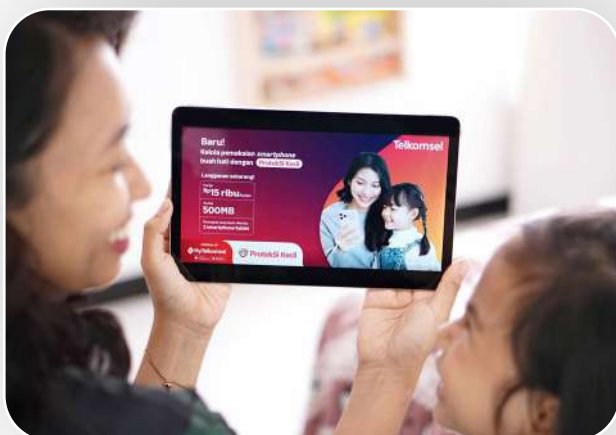


Significant Events

“

Telkomsel actively participated in a wide range of strategic initiatives throughout the year, reflecting its role in advancing Indonesia's digital ecosystem. From global technology forums and industry collaborations to consumer-focused innovations, network resilience initiatives, and community related engagements, these significant events demonstrate Telkomsel's commitment to creating meaningful value for customers, partners, and society. Through continuous efforts to strengthen connectivity, expand digital services and entertainment, enhance network reliability during critical moments, and promote a safer and more inclusive digital environment, Telkomsel's presence across key milestones throughout the year contributed to accelerating digital innovation and supporting Indonesia's sustainable digital progress.

”



January

Proteksi Kecil: Telkomsel's New Solution to Help Parents Protect Their Children Online

A survey conducted by tSurvey involving 1,000 respondents shows 86% interest in parental controls, with 55% seeking affordable tools with filtering, scheduling, and reporting, reflecting rising concern over online risks. Responding to this need, Telkomsel introduced Proteksi Kecil, a parental control service that can be accessed via MyTelkomsel. With Proteksi Kecil, parents can filter harmful content, set internet usage limits, and receive regular reports on their child's online behavior.



February

Telkomsel's MAXStream Studios' Little Rebels Cinema Club Wins Crystal Bear Award at Berlinale 2025

Telkomsel, through MAXStream Studios, proudly brought Little Rebels Cinema Club, directed by Khozy Rizal, to premiere and compete at the 75th Berlin International Film Festival in February 2025 under the Generation Kplus category. The film is a result of the Secinta Itu Sama Sinema (SISS) program, an initiative by MAXStream Studios through which Telkomsel supports the growth of an inclusive and sustainable film ecosystem for young Indonesian filmmakers. It tells a warm and meaningful story of a boy who finds meaning in life through dynamics of friendship, children's creativity, and the complexity of teenage emotions.



March

Telkomsel Strengthens Strategic Global Partnerships at MWC 2025 to Advance Network Intelligence and Digital Trust

At Mobile World Congress (MWC) Barcelona 2025, Telkomsel strengthened strategic collaborations with global technology partners to enhance network performance, digital security, and ecosystem development.

Collaboration with ZTE focused on the implementation of AI-based network technologies, 5G LAN, and ultracompact private network solutions to improve broadband service quality and accelerate industry digital transformation. Together with Ericsson, Telkomsel reinforced efforts to enhance 5G network performance and reliability to support growing data demand.

Telkomsel also expanded enterprise and cloud-based capabilities through partnerships with Huawei, Pegatron, and Tencent Cloud, supporting the development of 5G, cloud, and AI solutions for industrial and enterprise use cases.

In digital services, Telkomsel partnered with TikTok to explore Telco Verify, enabling safer and more seamless user authentication. In collaboration with Indonesia's Ministry of Communication and Digital Affairs (Komdigi) and Google, Telkomsel announced plans to expand secure Rich Communication Services (RCS) as part of efforts to strengthen digital trust.

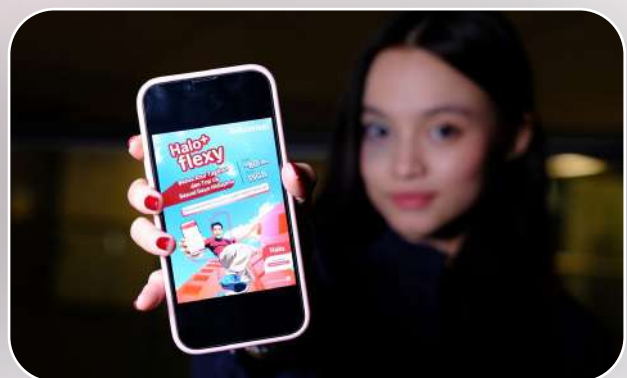




Telkomsel Siaga Ensures Seamless Connectivity During RAFI 1446 H

During the Ramadan and Eid al-Fitr (RAFI) 1446 H period, Telkomsel ensured reliable connectivity through the Telkomsel Siaga 2025 program, a comprehensive initiative designed to support smooth digital experiences during one of Indonesia's busiest seasons. The program included extensive network readiness measures, such as drive tests covering 17,537 km, mapping 476 high-traffic locations nationwide by leveraging AI-enabled Autonomous Network capabilities, and the expansion of more than 700 new 5G sites in Jakarta and surrounding areas, alongside ongoing optimization of the nationwide 4G/LTE network.

As part of its broader 5G expansion, Telkomsel also accelerated the rollout of its Hyper 5G network in Bali, including Melasti Beach in Ungasan, deploying a total of 236 5G base stations to support the region's digital economy growth and local tourism sector. Supported by intelligent network management within Telkomsel's Autonomous Network framework, more than 9,500 network optimization tasks were automated, enabling faster identification of congestion points and swift resolution of network issues. As a result, broadband traffic increased by 15.7% compared to the previous RAFI period. The initiative was also complemented by a range of digital products, promotional programs, customer service support points, and social initiatives to enhance customer experience during the festive season.



SIMPATI Evolves as Telkomsel Celebrates Three Decades of Service

Celebrating three decades of innovation under the spirit of Majukan Indonesia, Telkomsel evolved its iconic SIMPATI brand—the first prepaid card in Asia since 1997—into a fresh digital experience themed #TerbaikUntukmu. Now positioned as Telkomsel's primary prepaid mobile brand, SIMPATI brings customers a more personalized experience through the MyTelkomsel App, where users can explore 24 customized digital lifestyle benefits, exclusive promotions, and new SIMPATI packages that continue Telkomsel's legacy of innovation and connectivity.

Introducing Halo+ flexy: A More Flexible and Controlled Postpaid Experience

As part of Telkomsel's 30th anniversary celebration, Telkomsel introduced Halo+ flexy, a customizable postpaid service designed for a more flexible, affordable, controlled, and convenient way to manage all communication and digital service needs. Built on the concept of flexibility and full control over monthly usage, customers can easily switch between Halo+ flexy variants as needed at any time through the MyTelkomsel app.



June

Hyper 5G Expansion in Batam Strengthens AI-Enabled Connectivity

Telkomsel continued its expansion of its 5G network (Hyper 5G) in Batam with the deployment of 112 5G BTS, delivering ultra-fast and stable contiguous 5G connectivity across key areas and supporting AI-driven network operations and customer service. Hyper 5G also enabled the deployment of 5G Private Network Standalone to enhance operational efficiency, productivity, and competitiveness for smart factories and manufacturing industry.



Telkomsel Reinforces Its Leadership as Indonesia's Leading Digital Entertainment Hub at APOS 2025

Telkomsel reaffirmed its position as Indonesia's leading digital telecommunication and entertainment hub at Asia-Pacific Video & OTT Summit (APOS) 2025 in Bali. Showcasing its 30-year journey, Telkomsel highlighted innovations like MAXstream Studios, IndiHome integration, and MyTelkomsel. With 30+ global content partners and new synergies with TikTok and GoTo, Telkomsel will continue the 'Evolving with Entertainment' strategy, expanding the portfolio of quality entertainment content in interactive, short-form, or immersive forms, while deepening collaboration with local studios to further drive Indonesia's digital creative economy.



July

Hyper 5G Brings Faster, Smarter Connectivity to Greater Bandung

Continuing its commitment as Indonesia's leading and widest 5G service provider, Telkomsel has progressively expanded its Hyper 5G network across major cities throughout 2025, including Greater Jakarta (Jabodetabek), Surabaya, Makassar, and Batam. As part of this expansion, Telkomsel deployed 172 5G BTS across Greater Bandung, delivering contiguous coverage in several strategic points including shopping centers, public areas, education centers, and transport hubs. Supported by AI-based Autonomous Network management and tailored 5G packages, the expansion strengthens digital activity in one of Indonesia's key creative and education hubs, enabling faster, smarter, and more reliable digital experiences for communities and businesses.



August

Telkomsel Hosts Solution Day 2025 to Advance AI and 5G Innovation Across Industries

Telkomsel gathered over 800 leaders from 200 companies at Solution Day 2025, reinforcing cross-sector collaboration under the theme "Staying Resilient, Creating Impact." The event featured more than 20 speakers with a variety of agendas, ranging from strategic discussion sessions, technology showcases, to the launch of the latest solutions and the signing of strategic cooperation agreements with various industry partners. At this event, Telkomsel also announced a strategic collaboration to strengthen its advanced AI capabilities.





September

Building a Safer Digital Ecosystem Through Telco API Alliance

Telkomsel, IOH, and XLSMART officially launched the joint initiative Telco API (Application Programming Interface) Alliance to standardize the use of Telco API protocols based on the international CAMARA standard. The Telco API alliance will gradually introduce six solutions that will enhance customer security and ultimately make ecosystem integration easier, safer, and strengthening trust across Indonesia's digital ecosystem.



October

Biometric Registration Trial to Strengthen Digital Security

Telkomsel and Komdigi conducted a biometric-based customer registration trial using enhanced face recognition technology, including the implementation of liveness detection in accordance with ISO 30107 standards to ensure that the subject present is a genuinely living individual. Tested for new customer registrations and SIM card replacements, the initiative aims to prevent identity misuse and fraud, strengthen Know Your Customer (KYC) processes, and support a safer digital ecosystem in Indonesia.



November

Expanding AI Access Through ChatGPT Go and Perplexity Pro Bundling

Telkomsel and OpenAI launched Indonesia's first ChatGPT Go bundling in Southeast Asia, offering customers affordable access to dedicated ChatGPT data, ChatGPT Go subscription access, and expanded GPT-5 features with higher limits for messages, image generation, and file uploads. Earlier in May, Telkomsel pioneered Indonesia's first internet quota bundling with Perplexity Pro, a real-time AI-powered search engine with trusted references. Together, these initiatives mark a significant milestone in Telkomsel's commitment to go beyond connectivity services by expanding inclusive AI adoption, broadening access to intelligent technology for all segments of society, and driving productivity and efficiency across various industry sectors.





Ensuring Reliable Connectivity and Service Quality Throughout NARU

Welcoming Christmas 2025 and New Year 2026, Telkomsel reaffirmed its commitment to #MelayaniSepenuhHati by optimizing 4G and 5G at 437 high-traffic locations, supported by 15 Network Standby Posts and AI Autonomous Network. With almost 5,000 5G BTS by year-end, accessible service points, digital channels, and special offers across mobile and home internet, Telkomsel ensures reliable connectivity and quality service throughout NARU.



Telkomsel Accelerates Network Recovery and Supports Communities After Floods and Landslides in Sumatra

In response to hydrometeorological disasters in Aceh, North Sumatra, and West Sumatra, Telkomsel moved swiftly to help communities remain connected during a difficult time. Within days, Telkomsel successfully restored more than 76% of mobile sites and nearly 80% of IndiHome lines by mobilizing technical teams around the clock, deploying mobile BTS and backup generators, rerouting backbone links, and installing satellite support. Telkomsel also distributed social assistance in the form of basic necessities and clean water, provided free connectivity packages, and opened customer service posts to ease the burden of affected residents and support recovery efforts.



Telkomsel Sambungkan Senyuman Brings Joy for Christmas and New Year

As part of the Melayani Sepenuh Hati campaign ahead of NARU (Christmas and New Year Eve), the Sambungkan Senyuman program reflects Telkomsel's philanthropic CSR commitment to supporting underprivileged children and vulnerable communities, including in eastern Indonesia, as part of its broader mission to expand meaningful digital access and social impact nationwide.

Held in Jayapura and Bandung, the program featured activities such as gift shopping, movie screenings, and the provision of educational assistance, clean water access, sanitation facilities, and basic necessities. With this program, Telkomsel is committed to continually being present through leading digital services and concrete actions that bring happiness to people across all corners of the country.

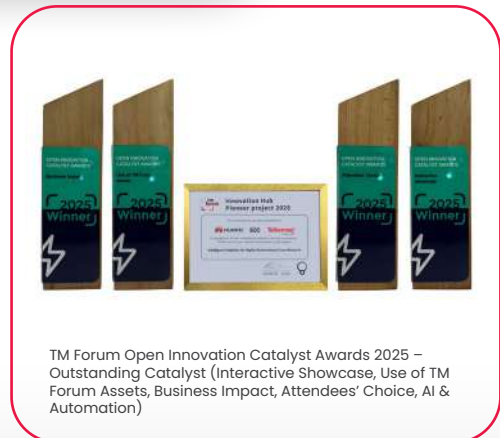
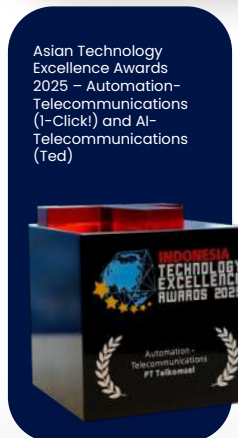


Awards & Accolades

As Indonesia's leading digital telecommunications provider, Telkomsel remains focused on what truly matters: **delivering reliable connectivity, meaningful innovation, and customer experiences that create lasting value.** Each initiative reflected the Company's focused approach to innovation and service excellence, designed to respond to the evolving digital lifestyles of individuals, enterprises, and communities across the nation.

Recognition from respected local and international institutions reflects this focused approach.

The awards and accolades presented in this chapter highlight achievements in innovation, network excellence, customer engagement, and operational performance, demonstrating how Telkomsel's commitment to clarity, resilience, and meaningful progress continues to support Indonesia's digital future.



Corporate Image

- Global TD-LTE Initiative (GTI) Awards 2025 – Innovative Mobile Service and Application for Telkomsel & Huawei 5G Bali Port and Emerging Tourism Market
- HR Asia Best Companies to Work for in Asia 2025 – Telkomsel as Best Companies to Work for in Asia (Indonesia Region, Gold Harmonia)
- Mastercard Forum 2025 – Outstanding Telco Digital Transformation (MyTelkomsel)
- CNBC Indonesia Awards 2025 – Best Telecom Provider of the Year
- Indonesia Most Reputable Companies Award 2025 – 1st Winner in telecommunication category
- Kumparan Awards Impact Makers 2025 – Impact in Building Inclusive AI and 5G Ecosystems
- Jakarta Investment Award (JIA) 2025 – *Investasi Berkelanjutan*
- Metro TV People of the Year 2025 – *Inovator Ekonomi Digital*
- detikcom Awards 2025 – *Operator Telekomunikasi Digital Terdepan Indonesia*

- Anugerah Bakti Nusantara 2025 – *Bidang Penggerak Ekonomi (Penggerak Utama Ekosistem Digital)*

Customer Experience

- Subex User Conference 2025 – Operational Excellence Award
- Splunk Experience Day Indonesia 2025 – The Champion 2025 Winner
- Zoom Customer Innovation Awards 2025 – Digital Impact Award
- Indonesia Brand Excellence in Customer Value 2025 – Telkomsel (Internet Package), GraPARI Telkomsel (Cellular Customer Touch Point), IndiHome (Internet Fixed Broadband and Pay TV)

Product & Marketing

- Asia Pacific Tambuli Awards 2025 – Grand Prix: Family-Centered Brand (Project: "The Most Important Unimportant Call") and Bronze: Advocacy (Project: "Switch to Sign")
- Twimbit Telecom Awards 2025 – Telco to Ace Mobile App (MyTelkomsel)
- PR Awards 2025 – Best PR Campaign (B2B)
- PR Indonesia Awards 2025 – Owned Media (Internal Magazine) and PR Program for Digital PR (*Sambungkan Senyum untuk Langkah Masa Depan*), Marketing PR (*#TelkomselSepenuhHati*), Corporate PR (*Semangat Maju Indonesia*)



World Communication Awards 2025 – Beyond Connectivity (MSIGHT & tSurvey solution)



WOW Brand 2025 – Pay TV & Internet Service Provider (IndiHome) and Cellular Operator (Telkomsel)



Global Telecom (Glotel) Awards 2025 – IoT Initiative of the Year (IoT InTANK), Connecting the Unconnected (Nias Digital Inclusion), Delighting the Customer (AI-Augmented Digital Twins)



Asian Telecom Awards 2025 – IoT Initiative of the Year (Indonesia)



Gartner Marketing & Communications Awards 2025 – Reputation Management Excellence (Sambungkan Senyuman campaign)



Penghargaan tvOne Inovasi Membangun Negeri 2025 – Innovation for Product Transformation (Inovasi Digital Berbasis AI untuk Peningkatan Pelayanan Pelanggan)



Kantar Most Loved Ramadan Ads 2025 – Most Enjoyable Ad "Kini Waktunya Jadikan Ramadan Terbaikmu"



Sales Leader Award of the Year (SLAY) 2025 – Customer Care Management for Service Recovery

- Indonesia Original Brand Award 2025 – Telkomsel (Internet Package) and IndiHome (Internet Fixed Broadband & Pay TV)
- Selular Media Network Awards 2025 – Selular Editor's Choice
- Anugerah Produk Indonesia 2025 – Produk Jasa Internet Terfavorit (IndiHome)

Network

- Ookla® Speedtest Awards™ (Q1–Q2 2025) – Fastest Mobile Network, Best Mobile Coverage, Best Mobile Gaming Experience, Fastest 5G Network, Best 5G Network, and Best 5G Gaming Experience
- Opensignal Mobile Experience Awards 2025
 - Overall Experience – Video Experience, Download Speed Experience, and Upload Speed Experience
 - 5G Experience – 5G Video Experience, 5G Games Experience (joint winner), 5G Download Speed, and 5G Upload Speed
 - Coverage – Coverage Experience, 5G Coverage Experience, and 5G Availability
 - Consistency – Consistent Quality
- IPv6 Enhanced Net5.5G Conference 2025 – Best Practice of Net5.5G AI Broadband Network Gateway
- Indonesia Gadget Award 2025 – Best Network Technology

- Digi Wave 2025
 - Operator Seluler dengan Peningkatan Coverage Nasional Terbanyak
 - Apresiasi atas Peningkatan Akurasi Data ISR Microwave Link
 - Apresiasi terhadap Operator Seluler atas Dedikasinya dalam Tanggap Bencana, Early Warning System, dan Call Center 112
 - Operator Seluler dengan Penanganan Ticketing Terbaik pada Periode Mudik Lebaran 2025
- Rintisan Teknologi Industri 2025 (Kementerian Perindustrian Republik Indonesia) – Kategori Teknologi Jasa Industri (5G in the Box)

Information Technology

- Redis – Resilient Innovation Award
- HR Asia Tech Empowerment Awards 2025 – MOANA, Telkomsel's AI-powered HCM Application, for enhancing employee experience through improved access, scheduling, administrative support, and collaboration
- Identity Experience Champion Awards 2025 – Identity Experience Champion for delivering secure, seamless, and engaging user experiences



02



Remarks from the Management





Remarks from the President Commissioner

A full-length portrait of a middle-aged man with dark hair, smiling, wearing a grey blazer over a white shirt and blue jeans, with his arms crossed. The background is a blurred office setting.

Diaz F.M. Hendropriyono
President Commissioner



Telkomsel demonstrated strong execution in its simplification journey, alongside right pricing, which led the industry's constructive shift toward a more rational competitive environment and supported a clearer recovery trajectory in the second half. This recovery was achieved while preserving profitability and operational resilience.

Dear Shareholders,

Indonesia's telecommunications industry entered a structurally different phase in 2025, one defined less by aggressive customer acquisition and more by an increasingly rational competitive environment. Responding to these conditions, Telkomsel demonstrated resilience, progressive improvement, and a clear-eyed commitment to sustainable performance. It is with confidence and measured optimism that the Board of Commissioners presents its assessment of the Company's journey through the year.

INDONESIA'S ECONOMIC AND INDUSTRY LANDSCAPE

On the macroeconomic front, Indonesia remained on a stable growth path in 2025, with full-year GDP expanding 5.11%, marginally above the 5.03% of the prior year, supported by household consumption, investment, and export activity, although purchasing power remained under pressure. This meant that while connectivity demand remained fundamental, monetization still required a careful and disciplined approach.

At the industry level, 2025 marked a meaningful structural turning point. The merger accelerated the market's transition toward a three-player structure, reshaping competitive dynamics in ways that are ultimately healthier for the industry as a whole. The shift away from starter-pack competition toward product simplification created better conditions for Average Revenue Per User (ARPU) recovery, a development that directly benefited operators committed to value-based management. While competition remained intense in certain segments and areas, the overall environment became increasingly rational and conducive to sustainable growth.

SUPERVISORY FOCUS AND STRATEGIC DIRECTION

These structural developments reinforced the importance of balancing growth with profitability, and scale with discipline. Telkomsel's strategic priorities in 2025 centered on three broad themes: advancing the product simplification journey, supported by rationalized products, right pricing, and targeted offers; maintaining profitability by focusing on customer quality and operational discipline; and driving sustainable household growth through sharper broadband propositions and differentiated convergence value.

From the Board of Commissioners' perspective, our supervision was focused on ensuring that management's actions remained aligned with shareholder expectations and the evolving market structure. We consistently provided guidance and oversight to ensure the execution of pricing discipline, product simplification, convergence development, and cost optimization initiatives, while also emphasizing prudent capital allocation

throughout the year. The Board of Commissioners' role was to ensure that Telkomsel responded to market changes not reactively, but through structured and disciplined execution.

To that end, we maintained an active supervisory rhythm through regular Board meetings, structured operational reviews, and ongoing strategic dialogue with the Board of Directors on major strategic and operational themes. Key areas of attention included competition dynamics and macroeconomic conditions.

PERFORMANCE ASSESSMENT IN 2025

Overall, the Board of Commissioners views Telkomsel's performance in 2025 as resilient and progressively improving. The first half of the year remained challenging, shaped by weaker consumer affordability, ongoing legacy revenue pressure, and a competitive environment that had not yet fully stabilized. However, as the year progressed, Telkomsel demonstrated strong execution in its simplification journey, alongside right pricing, which led the industry's constructive shift toward a more rational competitive environment and supported a clearer recovery trajectory in the second half.

This recovery was achieved while preserving profitability and operational resilience. Management maintained EBITDA margins at approximately 45% throughout 2025, while protecting network quality and adhering to a disciplined execution. In our assessment, this reflects Telkomsel's capacity to manage through a transition period without compromising the integrity of its value proposition, and a demonstration of operational maturity that the Board of Commissioners recognizes and commends.

Several initiatives stood out positively and exceeded the Board of Commissioners' expectations. The recovery in mobile monetization was particularly encouraging, with ARPU improvement achieved during the second half of the year, while usage levels and customer stickiness remained intact. This demonstrated that Telkomsel's product simplification and price rationalization were beginning to yield tangible results.

Convergence also continued to strengthen as a meaningful strategic differentiator. Convergence penetration reached approximately 59% within the fixed customer base, reinforcing FMC's role as a key lever for customer stickiness, household monetization, and multi-product engagement. Beyond consumer services, Telkomsel further advanced its position as a broader digital and enterprise enabler through data-driven services, enterprise propositions, and ecosystem development, demonstrating the Company's growing capacity to create value well beyond traditional connectivity.

In evaluating how this performance was delivered, the Board of Commissioners views Telkomsel's balance between growth, efficiency, and investment prioritization as generally effective, as management emphasized higher-quality customer engagement, improved profitability, and selective commercial actions. This was particularly visible in mobile, where focus shifted toward renewals, targeted offers, and ARPU recovery rather than competition driven by customer acquisition.

In parallel, Telkomsel remained disciplined in its approach to capital expenditure and cost management, consistently emphasizing capex optimization, procurement efficiency, and infrastructure cost rationalization, with the objective of enhancing returns without weakening service quality. The Board of Commissioners views this as a more mature operating stance, one in which growth remains strategically important, but only when supported by maintained profitability, preserved customer quality, and sustained disciplined execution.

Nevertheless, the Board of Commissioners identified several areas that warranted sharper attention. Most notably, the fixed broadband segment continued to face structural headwinds, with market fragmentation, intense price competition, and the presence of numerous smaller players continued to pressure ARPU. The Board of Commissioners therefore encouraged management to exercise heightened discipline in fixed broadband acquisition, to prioritize customer quality, while accelerating the development of stronger household propositions through convergence.

We also recommended continued investment in analytics capabilities, productivity improvement, and cross-functional execution so that Telkomsel could translate strategy into market outcomes with greater speed and precision. Sustaining focus on customer lifetime value, rather than headline subscriber counts, will be essential in strengthening the Company's competitive position in this segment over the long term.



GOOD CORPORATE GOVERNANCE

Telkomsel's governance performance in 2025 remained sound and continued to improve in areas that are increasingly central to a digital telecommunications operator. Risk management, cybersecurity, regulatory compliance, and integrated decision-making received consistent and structured attention as the Company scaled its digital and ecosystem activities. These are not peripheral considerations; they are fundamental to protecting trust, preserving resilience, and ensuring sustainable growth.

One noteworthy area among the year's governance improvements was the strengthened use of analytics and performance monitoring in commercial and operational decision-making, enabling more evidence-based execution across the organization. The continued emphasis on disciplined capital and cost management also reflects governance in its most practical sense: accountability in how shareholder resources are deployed, and integrity in how commitments are fulfilled. Taken together, these developments strengthened governance not only at the policy level, but throughout the fabric of execution.

BUSINESS PLANS AND PROSPECTS FOR 2026

The Board of Commissioners views Telkomsel's 2026 outlook with cautious confidence. The underlying conditions for a healthier industry are improving: the market has become more consolidated, pricing behavior is more rational than in prior years, and Telkomsel entered 2026 by continuing to drive pricing discipline and supporting continuous market repair efforts.

Further improvement in macroeconomic conditions would provide a more supportive foundation for the industry overall, although customer affordability and purchasing power remain areas that continue to require close monitoring.

At the same time, competition will remain intense, particularly in fixed broadband, and near-term investment decisions will be shaped by significant spectrum developments. As of early 2026, the government has formally advanced the 700 MHz and 2.6 GHz spectrum selection process, which has the potential to materially support future network expansion. The Board of Commissioners fully supports Telkomsel's strategic direction as it navigates this landscape, combining network strength, disciplined execution, convergence capability, and prudent capital allocation. Our expectation for 2026 is not leadership through aggressiveness alone, but leadership through better economics, stronger execution, and a clearer value proposition for every Indonesian.

CHANGES TO THE BOARD OF COMMISSIONERS

The composition of Telkomsel's Board of Commissioners underwent significant renewal in 2025. Following a shareholder resolution in May 2025, several changes were made to reflect the Company's evolving strategic needs and governance priorities.

I, Diaz F.M. Hendropriyono, was appointed as President Commissioner, succeeding Mr. Wishnutama Kusubandio. On behalf of the Board and the entire Telkomsel family, we extend our deepest appreciation to Mr. Wishnutama Kusubandio for his distinguished service and visionary leadership since February 2021.



In addition, Mr. Rico Rustombi, Mr. Irfan Wahid, Mr. Chandra Arie Setiawan, and Mr. Ahmad Riza Patria were appointed as new members of the Board of Commissioners, succeeding Mr. Heri Supriadi, Mr. Yose Rizal, and Mr. Sarwoto Atmosutarno, with one new Commissioner position added to the Board of Commissioners.

We extend our sincere gratitude to the outgoing commissioners for their dedication, expertise, and invaluable contributions to Telkomsel's governance and strategic direction over their respective tenures. We warmly welcome our new colleagues and look forward to their guidance, diverse perspectives, and active engagement as Telkomsel continues its transformation journey.

ACKNOWLEDGMENTS

On behalf of the Board of Commissioners, I wish to express my sincere gratitude to the Board of Directors and the entire management team for their thoughtful leadership and disciplined execution throughout 2025. Their ability to stay focused on what truly matters, making deliberate choices, maintaining strategic clarity, and driving innovation with purpose, was evident in the decisions made and the results delivered during the year.

To all Telkomsel employees, we extend our deepest appreciation. The progress achieved in 2025 is a reflection of your dedication, professionalism, and genuine commitment to creating meaningful impact for the customers and communities Telkomsel serves. The Board of Commissioners is grateful for the focus and integrity you bring to the organization each day.

To our shareholders, thank you for your continued trust and the strategic direction that keeps Telkomsel anchored to its purpose. To our customers, partners, regulators, and communities, your confidence in Telkomsel is a responsibility we hold with care. As we look ahead, we remain committed to ensuring that every connection Telkomsel makes and every innovation it pursues contributes to empowering people, strengthening communities, and advancing Indonesia's digital future in ways that are impactful, lasting, and genuinely meaningful.

Sincerely yours,



Diaz F.M. Hendropriyono
President Commissioner



BOARD OF COMMISSIONERS

Chandra A. Setiawan
Commissioner

Rico Rustombi
Commissioner

Diaz F.M. Hendropriyono
President Commissioner



Ahmad Riza Patria
Commissioner

Anna Yip
Commissioner

Irfan Wahid
Commissioner

Yuen Kuan Moon
Commissioner

Profile of the Board of Commissioners



Diaz F.M. Hendropriyono

President Commissioner



Diaz F.M. Hendropriyono was appointed President Commissioner of Telkomsel in May 2025. He served as a Commissioner of Telkomsel (2015–2018), a Member of the Strategic Analysis Board of the Indonesian State Intelligence Agency (BIN) in 2012, and Special Staff to the President of the Republic of Indonesia (2016–2024). In October 2024, he was inaugurated as the Deputy Minister of Environment in the Merah Putih Cabinet.

He earned a Bachelor of Science in Management from Norwich University (1999), continued his studies at Hawaii Pacific University (2003), obtained a Master of Public Administration from Virginia Tech (2010), and completed the Regular Education Program (PPRA) at the National Resilience Institute (Lemhannas) in 2013.



Ahmad Riza Patria has held key public service roles, including Member of the Indonesian House of Representatives (DPR RI) and Deputy Chair of Commission II. He served as the Vice Governor of Jakarta from 2020 to 2022 and was appointed Deputy Minister of Villages, Development of Disadvantaged Regions, and Transmigration in October 2024. He joined Telkomsel's Board of Commissioners in May 2025.

He holds a Bachelor's degree in Civil Engineering from the National Institute of Science and Technology (ISTN) Jakarta, an MBA from the Bandung Institute of Technology (ITB, 2008), and completed the Professional Engineer Program at Universitas Muslim Indonesia (2023).



Ahmad Riza Patria

Commissioner



Irfan Wahid

Commissioner



Irfan Wahid has been active in Indonesia's creative industry since the early 1990s. He has served as a member of the National Committee for Economy and Industry, Commissioner of Angkasa Pura I, and Special Advisor to the Coordinating Ministry for Economic Affairs. In May 2025, he officially joined Telkomsel as a Commissioner.

He holds a Bachelor's degree in Visual Communication Design from the Jakarta Institute of Arts (1987), completed the Music & Video Business Management program at The Art Institute of Seattle (1991), and earned a Master's degree in Management from Gajayana University, Malang (2022).



Rico Rustombi currently serves as Special Advisor to the Ministry of Investment and Downstream Industry/BKPM, Vice Chairman for Infrastructure at the Indonesian Chamber of Commerce and Industry (KADIN), and Expert Advisor to the Supervisory Commission of SKK Migas. He was appointed as the Commissioner of Telkomsel in May 2025.

He has over three decades of professional experience across strategic industries, including energy, infrastructure, logistics, telecommunications, investment, and finance. Throughout his career, he has held senior executive positions in several leading Indonesian companies, including President Director of PT Mitrabahtera Segara Sejati Tbk and Director of PT Indika Energy Tbk.

He earned a Bachelor's degree in Finance and Banking from STEKPI School of Economics and an MBA in Finance from Universitas Gadjah Mada (UGM). In addition, he has attended executive leadership and strategic programs at Cambridge Judge Business School, University of Cambridge, United Kingdom, and the Republic of Indonesia Defense University.



Rico Rustombi

Commissioner

**Chandra A. Setiawan**

Commissioner



Chandra A. Setiawan began his career in the telecommunications industry as Vice President of Marketing at PT Sanatel (1999–2004), Director at PT Ketrosden Triasmitra (2004–2011), and CEO of PT Sarana Global Indonesia (SGI) (2011–2020). He later served as Commissioner at PT Telkom Indonesia (2020–2021) and PT Bank Mandiri Taspen (2021–2023). In May 2025, he was appointed as the Commissioner of Telkomsel.

He obtained his Bachelor's degree in Management Economics (1999) and Master's degree in Management (2005) from Universitas Indonesia.



Yuen Kuan Moon has been on the Board of Commissioners since September 2009. He is concurrently Singtel's Group Chief Executive Officer, a role he assumed in 2021.

Since joining Singtel in 1993, Moon has held several leadership roles, including Vice President of Regional Operations, Executive Vice President of Digital Consumer, Chief Executive Officer Consumer (2012–2020) as well as Group Chief Digital Officer (2018–2020).

In 2003, he was posted to Telkomsel as General Manager of Product Development and appointed as Director of Commerce (2005–2007).

He is a Board member of the Defence Science and Technology Agency, the Singapore Institute of Management, besides being the Chairman of the Ngee Ann Polytechnic Council.

He is an engineering graduate with a First-Class Honors degree from the University of Western Australia and holds an MSc in Management from Stanford University, USA.

**Yuen Kuan Moon**

Commissioner



Anna Yip

Commissioner



Anna Yip has served as a Commissioner of Telkomsel since June 2021. She has also been holding the role of Chief Executive Officer of International Digital Services at Singtel since January 2025.

Prior to this, Anna joined Singtel as Deputy CEO, Consumer Singapore in December 2020 and was appointed CEO, Consumer Singapore in April 2021. Upon integration of the Singapore consumer and enterprise units in 2024, she also took on the role of Deputy CEO, Singtel Singapore before assuming her current role.

Before joining Singtel, Anna was CEO and Executive Director of Smartone Telecommunications, driving its operations in Hong Kong and Macau from 2016 to 2020. Under her leadership, Smartone was named Best Mobile Carrier by the Communications Association of Hong Kong in 2019. Prior to Smartone, Anna headed Mastercard's business in Hong Kong and Macau. She was previously a partner at McKinsey & Company in Greater China, where she co-led both the Financial Institutions Group and payments practice.

Anna also serves as a council member of Singapore Cancer Society and a board member of raiSE Singapore.

She holds a Doctor of Philosophy and Master of Philosophy in Management Studies from Oxford University and a First Class Honours degree in Business Administration from the Chinese University of Hong Kong.

MEMBERS OF THE BOARD OF COMMISSIONERS WHOSE TERM OF OFFICE ENDS IN 2025



Wishnutama Kusubandio

President Commissioner



Wishnutama Kusubandio served as the President Commissioner of Telkomsel until May 2025. Previously, he served as the Minister of Tourism and Creative Economy of the Republic of Indonesia (2019–2020).

Throughout his career, Wishnutama has held strategic leadership positions in the media, creative, and digital industries, including CEO of Trans 7, CEO of Trans TV, Director of Detik.com, CEO of NET TV, Commissioner of Kumparan, and Commissioner of Tokopedia. For prestigious international events, Wishnutama was appointed as the Creative Director for the Opening and Closing Ceremonies of the 2018 Asian Games, Creative Director Indonesia National Day Dubai Expo 2020, Coordinator of the Indonesia Assistance Team for the G20 Indonesia Summit in 2022, the ASEAN Summit in 2023, the Archipelagic and Island States 2023, and the World Water Forum 2024.

He is a graduate of Mount Ida College, Massachusetts, with a degree in Liberal Arts, majoring in Communication. Wishnutama also attended The Military College of Vermont at Norwich University, and Emerson College, both in the United States. He also actively participated in various professional education programs, including the GE Management Development Institute in Crotonville, New York, Harvard Business School, and Harvard Kennedy School.



Heri Supriadi

Commissioner



Heri Supriadi served as a Commissioner of Telkomsel until May 2025. Previously, he served as the Director of Finance & Risk Management at PT Telkom Indonesia (Persero) Tbk (2020–2025).

Heri previously held several strategic roles, such as President Commissioner of PT Graha Sarana Duta (2020–2023), President Commissioner of PT Fintek Karya Nusantara (LinkAja) (2019–2020), Director of Finance at Telkomsel (2012–2020), Commissioner of PT Telkomsel Mitra Inovasi (2019–2020), President Director of PT Graha Sarana Duta (2010–2012), Commissioner of PT Multimedia Nusantara (Metra) (2008–2011), and Vice President of Subsidiary Performance at Telkom Indonesia (Persero) Tbk (2007–2010).

He holds a Bachelor of Engineering from Bandung Institute of Technology (1991), an MBA from Saint Mary's University, Canada (1997), and a Doctoral degree in Business Management from Padjadjaran University, Bandung (2013). He attended several executive programs at Harvard Business School, Kellogg School of Management, Euro Money, and University of Auckland Business School.



Sarwoto Atmosutarno

Commissioner



Sarwoto Atmosutarno served as a Commissioner of Telkomsel until May 2025. Previously, he served as President Director of Telkomsel (2009–2012) and Head of the Infrastructure Division at PT Telkom Indonesia (Persero) Tbk (2004–2009).

Previously, he was Chairman of Masyarakat Telematika Indonesia (MASTEL) (2021–2024), Chairman of the Permanent Committee on Telecommunications Infrastructure at the Indonesian Chamber of Commerce and Industry (Kadin Indonesia) (2016–2021), Chairman of the Indonesian Cellular Telecommunications Association (ATSI) (2009–2012), Chairman of the Indonesian Telecommunications Clearing Association (ASKITEL) (2004–2009), Special Staff to the Minister of Communication and Informatics, and Chairman of the BAKTI Task Force.

He holds a master's degree in business engineering in telecommunications from Telecom Bretagne (formerly known as Ecole Nationale Supérieure Télécommunications de Bretagne (ENSTB) Bretagne, France), which he completed in 1995. He also holds a bachelor's degree in management from Airlangga University, Surabaya (1985).



Yose Rizal

Commissioner



Yose Rizal served as a Commissioner of Telkomsel until May 2025. During his career, he has served as the Chairman and Founder of MediaWave Group – a big data and digital company, Founder of PoliticaWave – a political social media monitoring and analytics, Founder of Pemilu.AI – an artificial intelligence-based political campaign management dashboard, and an extraordinary lecturer and business mentor for the Master of Business Administration at the School of Business and Management, Bandung Institute of Technology. He has also been the Head of Digital and Big Data, The Indonesian Public Opinion Survey Association (Persepi) since 2019.

Previously, he was the Business Director of Snoop Mobile Media (2008–2010), Director of Azka Megah Dirgantara (2003–2008), and Director of Bandung Information Technology (2000–2004). He was also the Head of Research and Measurement at Indonesia Digital Association (2014–2020), Chairman of the Business Data Department at the West Java Chamber of Commerce (2009–2013), Chairman of the Creative Industry Compartment at BPP Indonesian Young Entrepreneurs Association (2009–2010), and General Secretary of Indonesian Young Entrepreneurs of West Java (2006–2009).

He holds a Bachelor's degree in Urban and Regional Planning from the Bandung Institute of Technology in 2003. He was also an alumnus of the Indonesian National Resilience Institute (Lemhanas RI) in 2021.

Remarks from the President Director



A full-length portrait of Nugroho, the President Director, standing with his hands in his pockets. He is wearing a grey blazer over a white shirt and black trousers. He has short dark hair, a goatee, and wears black-rimmed glasses. The background is a blurred office setting.

Nugroho

President Director



ARPU trends improved, revenue conditions became progressively more constructive, and the overall performance trajectory strengthened meaningfully through the second half. This progress gives us greater confidence that the year marked not merely a temporary uplift, but the early phase of a healthier and more sustainable commercial cycle for the Company, supported by the growing strength of Telkomsel's broader ecosystem proposition through the integration of mobile, home, and digital services.

Dear Shareholders and Stakeholders,

In 2025, Telkomsel navigated a year of meaningful transition, through disciplined execution in sustaining positive momentum, deepening our strategic foundations, and strengthening the Company's positioning for resilient growth. In the face of continued pressure on consumer spending, evolving market structure, and rapid digital advancement, we remained focused on what matters most: improving the quality of our revenue, deepening household value, and ensuring that every strategic initiative we pursued delivered real and enduring impact for our customers.

NAVIGATING CHALLENGES AND SEIZING OPPORTUNITIES

The operating environment in 2025 remained demanding, particularly in the first half of the year. Consumer spending power remained under pressure, constraining the pace at which broad-based pricing improvements could be implemented. At the industry level, years of starter-pack competition had structurally depressed Average Revenue Per User (ARPU), even as data consumption continued to rise—creating a persistent gap between usage growth and yield improvement that required deliberate and patient intervention to close.

The telecommunications sector also underwent a significant structural shift with the transition toward a rationalized three-operator market. While this transition introduced short-term uncertainty, it fundamentally changed the competitive dynamics of the industry. With fewer players following consolidation, all operators are shifting toward healthier profitability and focusing on higher-quality customers. Telkomsel was well-positioned to benefit from this shift, and we responded by sharpening our focus on driving product simplification, maintaining profitability, and prioritizing quality customers.

PERFORMANCE HIGHLIGHTS

Telkomsel entered the year with clear strategic priorities: applying right pricing initiative while leading the industry toward a more rational and stabilized competitive dynamics. These priorities reflected both the realities of the market and the long-term direction of the Company.

The first half was still marked by continued pressure from legacy decline, persistent macroeconomic headwinds that continued to weigh on affordability and purchasing power, and a market that had not yet fully stabilized. Nevertheless, we remained focused and deliberate in our execution. On mobile, we pursued product simplification, reduced SKU complexity, applied starter-pack repricing, and placed greater emphasis on renewals and customer lifetime value. Our Customer Value Management approach became more targeted, enabling more precise monetization actions across different segments, regions, and products, complemented by strengthened bundling, upselling, and content-led monetization. On convergence, we continued strengthening Fixed-Mobile Convergence (FMC) adoption and household stickiness. On the digital and enterprise side, we advanced data-driven services, ecosystem partnerships, and broader enterprise propositions, while remaining disciplined on cost and capital.

From the middle of the year onward, these measures began to deliver clearer results. The approach was less about starter-pack acquisitions, and more about improving yield, placing more focus on renewals, and maintaining customer stickiness. As market conditions became more rational, this approach gained traction: ARPU trends improved, revenue conditions became progressively more constructive, and the overall performance trajectory strengthened meaningfully through the second half. This progress gives us greater confidence that this year represented not just a temporary uplift, but the early phase of a healthier and more sustainable commercial cycle for the Company.

STRENGTHENING HOUSEHOLD VALUE THROUGH CONVERGENCE

FMC remained one of Telkomsel's most important strategic differentiators. Our ambition was not simply to bundle products, but to build deeper household relationships by combining mobile connectivity, home broadband, and digital content into integrated propositions that deliver better customer experience.

The ability to integrate mobile, home, and digital services into a broader ecosystem proposition creates stronger household stickiness and more monetization pathways than a standalone connectivity model. Customers who engage with multiple services within one ecosystem are demonstrably more engaged and exhibit significantly lower churn propensity, a dynamic that supports both retention and long-term monetization. Through targeted convergence offerings including Telkomsel One and broader household bundling initiatives, we continued to strengthen FMC adoption and household stickiness throughout the year, advancing convergence penetration selectively by customer segment and area.



Telkomsel entered the year with clear strategic priorities: restore monetization quality in mobile; deepen fixed-mobile convergence and strengthen household value propositions; maintain network leadership while preparing for future spectrum and 5G opportunities; and continue building digital lifestyle and beyond traditional connectivity services across all ecosystems.



We sustain this advantage by continuously improving customer experience, applying data and analytics more effectively, maintaining investment discipline, and ensuring that innovation remains tied to real customer value rather than short-term market strategies. FMC therefore remains central not only to our current competitiveness, but to the Company's longer-term evolution as a household-level digital services platform and a meaningful digital lifestyle enabler for Indonesian families.

NETWORK LEADERSHIP AND DIGITAL INNOVATION

Telkomsel continued to protect and advance its network leadership through a disciplined and efficient investment approach. We maintained our emphasis on service quality, network resilience, and operational efficiency, while taking a selective approach to 5G investment within existing capex plans. Looking ahead, the Government's plan to initiate the selection process for the 700 MHz and 2.6 GHz spectrum bands in 2026 is expected to provide a more meaningful foundation for the next

phase of 4G and 5G expansion, and Telkomsel remains ready to participate prudently in ways that support long-term returns.

In parallel, we continued advancing the application of automation, analytics, and Artificial Intelligence (AI) in network operations and customer engagement. AI-driven optimization has enhanced network responsiveness, improved service personalization through MyTelkomsel, and strengthened operational efficiency across key functions. These capabilities are increasingly central to how Telkomsel delivers differentiated customer experiences, not only in connectivity, but across the broader digital ecosystem.

Beyond connectivity, we also continued strengthening Telkomsel's position as a digital ecosystem enabler. On the enterprise side, we advanced capabilities in cloud, cybersecurity, AI-related services, and data-driven solutions, supporting the Company's evolution from a traditional telco into a broader digital solutions partner for businesses and institutions across Indonesia.

CORPORATE GOVERNANCE AND SUSTAINABILITY

Throughout 2025, the Board of Directors maintained the highest standards of corporate governance, embedding governance considerations into both strategic and operational execution. This included strengthened frameworks for pricing oversight, risk management, cybersecurity, data-driven decision-making, and digital service compliance, all essential foundations for scaling the business responsibly and protecting the trust of our customers and stakeholders.

Cybersecurity and operational resilience are also core parts of this governance agenda. Management consistently positioned governance, compliance, and disciplined execution as non-negotiable foundations for scaling the business. Our approach has therefore been to combine innovation with control, so that new growth areas are supported by robust oversight and accountability.

2026 STRATEGIC PRIORITIES

Looking ahead, our priorities for 2026 are clear and grounded in the momentum we have built. We will continue deepening convergence and household value, strengthening our value proposition to further enhance the overall digital customer experience, ecosystem-based offerings, and expand beyond connectivity services. In fixed broadband, we will remain selective, prioritizing customer quality and retention over aggressive subscriber growth while continuing to strengthen long-term household value.

Beyond connectivity, Telkomsel will further expand its role within customers' daily digital lifestyles through integrated digital services spanning entertainment, commerce, financial services, and lifestyle solutions. At the same time, AI will play an increasingly important role across customer engagement, network operations, enterprise solutions, and internal productivity, supporting more intelligent, efficient, and personalized experiences across the business.



Looking ahead, our priorities for 2026 are clear and grounded in the momentum we have built. We will continue deepening convergence and household value, strengthening our value proposition to further enhance the overall digital customer experience, ecosystem-based offerings, and expand beyond connectivity services.



From a network perspective, Telkomsel remains committed to expanding reliable connectivity across Indonesia, including underserved and remote areas where terrestrial infrastructure deployment remains challenging. Through a balanced network strategy that combines fiber, mobile, wireless, and satellite-based solutions, we aim to broaden digital access while supporting more inclusive national connectivity.

In parallel, 2026 will also be an important year for network and spectrum development. With the government's 700 MHz and 2.6 GHz spectrum process on the horizon, Telkomsel must remain prepared to invest prudently and only in ways that generate sustainable long-term returns. Our priority therefore remains consistent: sustaining leadership through stronger economics, sharper execution, broader digital relevance, and disciplined future-ready investments.

CHANGES TO THE BOARD OF DIRECTORS

The composition of Telkomsel's Board of Directors underwent several changes during 2025 and early 2026. Following a shareholder resolution in May 2025, we welcomed Mr. Stanislaus Susatyo as Director of Sales, succeeding Mr. Adiwinahyu Basuki Sigit. Subsequently, following a shareholder resolution in January 2026, Mr. Lionel Chng joined as Director of Marketing, replacing Mr. Derrick Heng. On behalf of the Board of Directors, I extend my sincere appreciation to the outgoing directors for their dedication and significant contributions to Telkomsel's growth, and I warmly welcome our new colleagues as we continue to advance the Company's transformation agenda.

ACKNOWLEDGEMENT

On behalf of the Board of Directors, I extend my heartfelt appreciation to the Board of

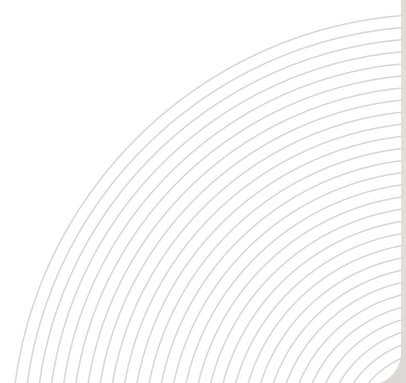
Commissioners for their continued guidance, and to our shareholders for their unwavering trust and long-term confidence in Telkomsel's direction. To our customers, business partners, and regulators, thank you for walking alongside us through a year of genuine transition and renewal.

Above all, I thank every employee of Telkomsel. The progress we achieved in 2025 was the product of consistent effort, collective resilience, and a shared commitment to doing things the right way. As we enter 2026, I am confident that the foundations we have built and the momentum we have earned will enable Telkomsel to continue strengthening its role as a driver of Indonesia's digital future, ensuring that every innovation and connection contributes meaningfully to empowering people, strengthening communities, and advancing the nation's long-term progress.

Sincerely yours,



Nugroho
President Director





BOARD OF DIRECTORS

Daru Mulyawan
Director of Finance &
Risk Management

Lionel Chng
Director of Marketing

Wong Soon Nam
Director of Planning &
Transformation

Nugroho
President Director



Indra Mardiatna
Director of Network

Joyce Shia
Director of Information
Technology

Indrawan Ditapradana
Director of Human Capital
Management

Stanislaus Susatyo
Director of Sales

Profile of the Board of Directors



Nugroho

President Director



Nugroho was appointed as the President Director of Telkomsel in December 2023. Previously, he served as the Director of Network at Telkomsel (2021–2023) and held various strategic positions, including Senior Vice President of IT Business Delivery (2019–2021), Vice President of IT Customer Care and Charging Group (2017–2019), and Vice President of IT Customer Care and Billing Solution and Management Group (2014–2017).

Nugroho pursued his education in Electrical Engineering at the Bandung Institute of Technology and later earned a Master's degree in Information System Development from the University of Hertfordshire, England.



Indra Mardiatna (Indram) was appointed as the Director of Network at Telkomsel in December 2023. Previously, he held the position of Director of Business at Telkominfra (2023). Indram has also occupied several strategic roles at Telkomsel, serving as the Vice President of Network & Service Quality Management (2022–2023), Vice President of Technology Strategy (2017–2022), General Manager of ICT Operation in East Java (2015–2017), and General Manager of Core Network Operation (2014).

Indram pursued his education in Electrical Engineering at Bandung Institute of Technology and earned a Master's degree in Strategic Management from Prasetiya Mulya University.

In recognition of his contributions to the advancement of the telecommunications sector in Indonesia, Indram received the Satyalancana Wirakarya Medal of Honor from the President of the Republic of Indonesia in 2020. This prestigious award acknowledged his success in developing 5G technology in Indonesia, marked by the testing and showcasing of the first 5G technology in the country at the Asian Games 2018.



Indra Mardiatna

Director of Network



Daru Mulyawan

Director of Finance &
Risk Management



Daru Mulyawan has served as Director of Finance & Risk Management of Telkomsel since May 2024. Previously, Daru served as Senior Vice President of Internal Audit at PT Telkom Indonesia (Persero) Tbk from 2022 to 2024.

Daru began his career as an Assistant Manager at Ernst & Young (1996–2002) and subsequently as an Audit Manager at Moores Rowland International (2002–2004). He then continued his career at Telkom Group, holding several strategic positions, including Vice President of Accounting and Asset Management at Telkomsel (2013–2017), Senior Vice President of the Enterprise Resources Planning Task Force (2017–2019), Vice President of Enterprise Risk Management, Internal Control, and ERP (2019), and Senior Vice President of Internal Audit (2020–2022).

Daru is an alumnus of the Accounting Department at the Faculty of Economics, Diponegoro University. He has also participated in several executive development programs, including the Strategic Business Leadership short course at Chicago University and the Great People Development Program at Telkom Corporate University.



Indrawan Ditapradana was appointed as Director of Human Capital Management at Telkomsel in May 2024. Previously, Indrawan held several strategic positions within the Telkom Group, including Senior Vice President of Corporate Secretary and Executive Vice President of Business Service at PT Telkom Indonesia (Persero) Tbk.

Indrawan also serves as the Chief Commissioner at Telkomsat and was honored with the Satyalancana Wira Karya Award from the Ministry of Communication and Informatics of the Republic of Indonesia in 2022.

Indrawan holds a Bachelor's degree in Electrical Engineering from the Telkom Institute of Technology and a Master's degree in Management from Gadjah Mada University.



Indrawan Ditapradana

Director of Human Capital
Management

**Lionel Chng**

Director of Marketing



Lionel Chng has served as Director of Marketing of Telkomsel effective January 2026. With more than three decades of professional experience, he is a seasoned leader with a strong track record in marketing, sales, business transformation, and regional leadership across industries, particularly in telecommunications, technology, and consumer business.

Prior to his appointment as Director of Marketing of Telkomsel, Lionel held various strategic positions within the Singtel Group, most recently as Managing Director Customer Success at Singtel. In this role, he led the Consumer and SME business portfolios end-to-end, overseeing revenue performance and customer experience through the strengthening of both physical and digital channels. His leadership played a key role in driving digital transformation and the adoption of AI across customer touchpoints, reinforcing brand strength, improving sales conversion, and delivering sustainable growth alongside high customer satisfaction levels.

Previously, Lionel built extensive regional leadership experience at HP Inc., where he held several strategic roles at both national and Asia-Pacific levels. He served as Managing Director of HP Singapore, leading a multi-hundred-million-dollar business, and also took on regional roles as Consumer Sales Director for Asia-Pacific & Japan and Chief of Staff to the Managing Director for Greater Asia. Across these positions, he led mid-term strategic planning, organizational transformation, go-to-market strategy development, and business growth acceleration across key Asian markets, including Indonesia.

In addition, Lionel has held senior leadership roles at leading multinational companies such as Samsung, Nokia, Maxis, and Procter & Gamble, focusing on marketing and sales strategy development, channel and retail transformation, and organizational capability building across Southeast Asia. He holds a Master of Business Administration from the University of Bath and a Bachelor of Marketing & Management (Honors) from the University of Wisconsin-Madison, providing a strong global perspective and strategic foundation for his leadership.



Joyce Shia

Director of
Information Technology



Joyce Shia was appointed as Director of Information Technology at Telkomsel in May 2024. Prior to this role, Joyce served as the Chief Information Officer (CIO) at NETS from 2019 to 2021 and as the Vice President of Digital and IT at Singtel from 2021 to 2024.

Joyce also has extensive previous experience as an IT executive in various companies. At Digi Telecommunications, she served as the Head of the Technology Department (2014-2016) and the Chief Information Technology Officer (2016). She also held positions at Telenor, where she served as the Vice President of Digital Global Services (2016-2017) and Vice President of IT Asia (2017-2019).

Joyce holds a First Class Honours Bachelor's degree in Software Engineering from the University of Melbourne and completed several executive and leadership programs with Telenor, including at the London Business School (2015-2016), Asia School of Business—MIT Sloan Management (2016), and INSEAD—CXOs Execution of Digital Transformation (2016). In 2023, Joyce further expanded her leadership skills by participating in the Phoenix Encounter Workshop at INSEAD with Singtel Group top executives.



Stanislaus Susatyo was appointed Director of Sales of Telkomsel in May 2025. He previously served as President Director of PT Telkom Akses. He held other strategic roles, including Director of Supply & Commerce at PT Telkom Akses, EVP of Telkom Regional I Sumatra, and Deputy EVP of Telkom Regional II Jakarta at PT Telkom Indonesia.

He holds a Bachelor's degree in Industrial Engineering from the School of Telecommunication Engineering and a Master's degree in Business Administration from Gadjah Mada University.



Stanislaus Susatyo

Director of Sales

**Wong Soon Nam**Director of Planning &
Transformation

Wong Soon Nam has served as Director of Planning & Transformation since August 2020. He brings over 30 years of extensive leadership experience in the telecommunications and technology industry.

He held several senior leadership roles, such as Vice President of Consumer Products at Singtel (2015–2020), Vice President of Smart and Safe City at NCS Group (2012–2015), Vice President of Communication Engineering at NCS Group (2009–2012), Vice President of Consumer Marketing at Singtel (2007–2009), Vice President of Corporate Business Marketing at Singtel (2005–2007), Vice President of Account Management at Singtel (2003–2005), and CEO of Singtel Aeradio (2000–2003).

Soon Nam has also held several important positions in various organizations and institutions, such as Board Member of Bridge Alliance (2016–present), Board Member of VA Dynamics (2014–present), Chairman of Kai Square (2014–2015), and Council Member of the Singapore Infocomm Technology Federation (2005–2008).

He earned a Bachelor of Engineering degree from Nanyang Technological University and holds a Master of Science from the National University of Singapore.

MEMBERS OF THE BOARD OF DIRECTORS WHOSE TERM OF OFFICE ENDS IN 2025 AND 2026



Derrick Heng served as Director of Marketing until January 2026. He has extensive experience in strategy, digital, marketing and sales, particularly in the telecommunications and technology sectors. Derrick has also served on the Board of Commissioners for Telkomsel's digital subsidiaries: Fita (health-tech), Kunci (edu-tech), and Majamojo (mobile games publishing).

Prior to joining Telkomsel, Derrick held various strategic roles within the Singtel Group, including key positions in Marketing and Segments at Consumer Singapore. Notable achievements include accelerating customer segment market share and driving brand leadership. Subsequently, he took on regional assignments in Telkomsel and Globe Telecom Philippines. In his previous role in Globe, he led the pivot to digital solutions beyond core connectivity, spearheaded Education and Tourism ecosystem initiatives, garnered many award-winning campaigns, and digital project wins.

Derrick holds a Master of Management degree from Macquarie Graduate School of Management, Australia after completing his Bachelor of Arts and Social Sciences from National University of Singapore. He has also completed executive development programs with INSEAD – Globe Telecom Executive Course, and Game for Global Growth Program – Singtel Executive Course.



Adiwinahyu B. Sigit served as Director of Sales until May 2025. He is a professional with years of experience in the telecommunications and technology industry.

Previously, Sigit held several strategic positions at Telkomsel, including Senior Vice President of Consumers Marketing (2021), Executive Vice President of East Area Sales (2020–2021), Senior Vice President of Transformation Management Office (2018–2020), Vice President of Strategic Investment (2018), Vice President of Strategic Procurement (2017–2018), and Vice President of Financial Planning Analysis (2016–2017).

Sigit earned a Bachelor's degree in Telecommunication Engineering from Telkom University and a Master's degree in Telecommunication Engineering from the Royal Melbourne Institute of Technology. He has also participated in several international executive training programs organized by INSEAD and Harvard Business School Executive Education.

03

About
Telkomsel

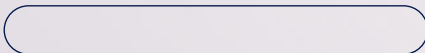






Vision

Be the best digital telco service provider in the region by empowering Indonesians to make a better today and excellent tomorrow.



Providing innovative and excellent connectivity, service and solution for everyone, every home, and every business to achieve more.



Mission

Telkomsel in Brief

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In 2025, Telkomsel continued to strengthen its position in Indonesia’s digital telecommunications industry amid a more supportive and healthier market environment.

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Telkomsel is Indonesia’s largest provider of mobile and fixed broadband services, and a leading force in the convergence industry. As a subsidiary of PT Telekomunikasi Indonesia Tbk with 69.9% ownership — following the integration of IndiHome — and Singapore Telecom Mobile Pte Ltd (Singtel Mobile) with 30.1% ownership, Telkomsel continues to play a pivotal role in shaping the nation’s digital future through inclusive digital transformation.

Established in 1995, Telkomsel has served the Indonesian people for nearly three decades, with around 156.1 million mobile customers across the archipelago. Its population coverage has reached over 98%, supported by a robust infrastructure

of more than 293,000 BTS units, including over 239,000 4G/LTE BTS and nearly 5,000 5G BTS deployed across more than 80 cities and regencies in Indonesia.

In 2025, Telkomsel continued to strengthen its position in Indonesia’s digital telecommunications industry amid a more supportive and healthier market environment. Supported by ongoing industry consolidation, a more focused product portfolio, and a disciplined approach to value creation, Telkomsel remained committed to delivering sustainable growth while preserving the quality of customer experience across its services.

Share Ownership & Timelines

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.

As digital adoption continued to expand across the country, Telkomsel advanced its transformation as a digital telco by offering more relevant, simplified, and customer-centric products and services. These efforts were complemented by a stronger digital ecosystem, richer content offerings, and more personalized customer engagement, enabling Telkomsel to better serve evolving customer needs while reinforcing loyalty and long-term value creation.

Supporting this transformation is the continued rise in smartphone adoption, digital lifestyles, and demand for seamless connectivity across mobile and home environments. Building on its strong network leadership, Telkomsel continued to enhance its service experience through innovation, value-added solutions, and integrated offerings that connect customers more closely to the digital services that matter most in their daily lives.

Telkomsel also further reinforced its presence in the fixed broadband segment, serving more than 10 million IndiHome B2C customers and expanding household connectivity across Indonesia. This growth remains an important part of Telkomsel's long-term strategy to broaden digital inclusion, deepen household engagement, and strengthen its position in delivering integrated connectivity solutions for Indonesian families.

Following the successful completion of one-billing integration, Telkomsel continued to strengthen its Fixed-Mobile Convergence (FMC) capabilities through the ongoing development of Telkomsel One and other converged offerings. By bringing together fixed and mobile services in a more seamless manner, Telkomsel is enhancing customer convenience, supporting stronger cross-service adoption, and creating broader opportunities to grow household value beyond traditional standalone connectivity.

At the same time, Telkomsel remained focused on maintaining service quality and driving sustainable growth in the fixed broadband business amid an increasingly competitive landscape. Through a more selective and disciplined approach to customer acquisition, the Company continued to prioritize quality, retention, and profitability, while ensuring that its offerings remain relevant and competitive in the market.

With its strong nationwide network, expanding digital ecosystem, and differentiated mobile, fixed broadband, and converged service offerings, Telkomsel remains well-positioned to capture long-term opportunities across Indonesia's evolving digital landscape. Through continued innovation and a customer-centric approach, Telkomsel continues to deliver integrated digital experiences that create sustainable value for customers, communities, and all stakeholders.

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.

2023

Following IndiHome's integration into Telkomsel, Telkom's stake in Telkomsel increased to 69.9%, with the remaining 30.1% held by Singtel Mobile.



Milestones

1995 >>

- Telkom and PT Indosat established Telkomsel.
- Launched kartuHalo postpaid service.

1997 >>

- Offered mobile telecommunication services to all 27 provinces.
- Launched *simPATI* Nusantara as the first prepaid service in Asia.

2002 >>

- Kicked off mobile data services, including WAP over GPRS (General Packet Radio Services), MMS (Multimedia Messaging Services), and content services.

2003 >>

- Launched the first commercial international roaming services for Indonesian prepaid customers.

2004 >>

- Introduced a secure mobile-to-mobile prepaid top-up system.
- Joined regional mobile alliance (Bridge Alliance) for enhanced customer benefits.
- Launched Kartu As prepaid service.

2016 <<

Achieved five consecutive years of Triple Double Digit growth in Revenue (+14.0% YoY), EBITDA (+16.9% YoY) and Net Income (+26.1% YoY).

2015 <<

- Completed spectrum re-arrangement in 1800 MHz, and launched LTE in 14 cities with 2.2 million LTE users.
- 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.

2014 <<

- Telkomsel & Telkom reached an agreement on a Conditional Business Transfer Agreement (CBTA) to utilize Flexi's spectrum.
- Telkomsel became the first to commercially launch 4G LTE in Indonesia.

2017 >>

Awarded 30 MHz additional spectrum on the 2300 MHz frequency by the government, which will be used to support the 2014-2019 Indonesian Broadband Plan.

2018 >>

- Expanded positioning on Video ecosystem by launching MAXstream, a one stop video portal which aggregates 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.
- Published the first game, Shellfire, an e-sport game to target the existing gamer communities.

2019 >>

- LinkAja officially launched under PT Fintek Karya Nusantara as a wide-ranging fintech collaboration of SOEs 'From and For Indonesia'.
- Official launch of by.U, Indonesia's first digital prepaid cellular service catering to all telecommunications needs.
- 5G network successfully tested in Batam through 5G video call and speed test.

2025 <<

- **Celebrated 30 years of service by reintroducing SIMPATI through "SIMPATI Reborn", revitalizing the brand with a selection of benefits tailored to customer preferences.**
- **Introduced EZnet Wireless as a flexible and affordable home internet solution, broadening access to reliable wireless broadband for more households.**
- **Strengthened AI-driven innovation through Hitakari AI and the continued evolution of MyTelkomsel as an AI-powered super app.**

2024 <<

- Official introduction of Embedded Subscriber Identity Module (eSIM), offering a seamless, fully digital, and convenient mobile activation experience.
- Launched MyTelkomsel Super App as a comprehensive digital touchpoint to manage telecommunications services and enhance customers' digital lifestyle experiences.
- Telkomsel continued the expansion of its contiguous 5G network (Hyper 5G) across the Greater Jakarta (Jabodetabek) area, reinforcing Telkomsel's position as Indonesia's leading digital telecommunications provider.

2005 >>

- Our Call Center acquired ISO9001:2000 certification.
- Launched Mobile Banking ATM services.

2006 >>

The first commercial launch of 3G network services.

2007 >>

- Introduced push email services.
- Rolled out HSDPA (High Speed Downlink Packet Access) and Telkomsel Flash service.
- Launched TCASH to facilitate mobile financial transactions.

2008 >>

- Became the pioneer in renewable energy powered BTS in Asia.
- Launched Indonesia's first mobile voice and data services for PELNI ships operating on the open ocean.

2009 >>

- Launched HSUPA (High Speed Uplink Packet Access) broadband network-based services.
- Kicked off Desa Dering Program to provide telecommunications access for over 25,000 villages.

2013 <<

Successfully conducted LTE trial during APEC 2013.

2012 <<

The introduction of the first Seamless Mobile Wi-Fi for Indonesian customers, enabling automatic transfer from a 2G/3G network connection to a Wi-Fi network to access high-speed data.

2011 <<

- Surpassed the target of 100 million subscribers which positioned Telkomsel as the world's seventh largest telecommunications operator by customer base.
- The introduction of Tap Izy, Indonesia's first mobile contactless payment system that turns a mobile phone into an electronic wallet.

2010 <<

- The first to trial the implementation of Long Term Evolution (LTE) network broadband technology in Indonesia.
- Introduced Indonesia's first Mobile Newspaper services.

2020 >>

- Telkomsel Orbit introduced as premium wireless home connectivity on 4G LTE.
- 6,050 telecommunication towers sold to Mitratel as Telkomsel focused on digital connectivity.
- Investment made in Gojek, Southeast Asia's leading on-demand and payment platform, further accelerating Indonesia's digital transformation.
- Merdeka Distance Learning (MBJJ) program rolled out to empower customers while staying engaged and connected to carry out productive activities during the pandemic's physical distancing period.

2021 >>

- Full launch of 5G services, confirming Telkomsel's standing as the first cellular operator to offer 5G in Indonesia, with the first 5G commercialisation phase rolled out in selected points in 9 cities: Jakarta, Bandung, Solo, Surabaya, Bali, Batam, Medan, Balikpapan, and Makassar.
- Unveiling of Telkomsel's new corporate identity, as a symbol of change.
- Rebranding of flagship products, with prepaid services of *simPATI*, Kartu As, and LOOP now simply known as Telkomsel Prabayar, and kartuHalo rejuvenated into Telkomsel Halo.
- Launched Kuncie, a learning platform for Indonesia's talents.
- Entry into health-tech through Fita, a content-rich application for health, fitness, and nutrition, developed by experts to encourage healthy lifestyle among the public.
- Founding of PT Telkomsel Ekosistem Digital (INDICO), demonstrating Telkomsel's drive to expand digital business portfolio and build an inclusive and sustainable digital ecosystem, banking on Telkomsel's digital trifecta: Digital Connectivity, Digital Platform, and Digital Services.

2023 <<

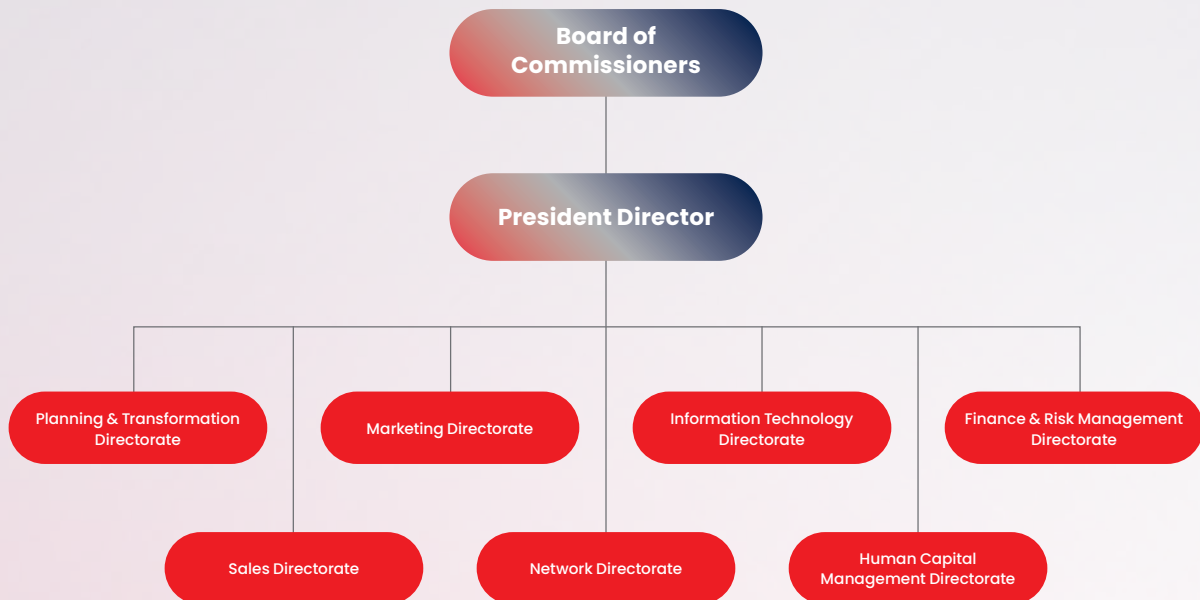
- Official integration of IndiHome B2C segment into Telkomsel, a milestone leveraging leadership in fixed and mobile. This made Telkomsel the largest convergence operator nationwide with unbreakable internet service.
- Launch of "Telkomsel One" brand, a form of commitment to continuing the FMC initiative that will enhance equal distribution of digital connectivity with a wide selection of customer-centric packages.
- Revamp of MyTelkomsel app and Telkomsel.com to enrich value proposition and provide stronger support to other corporate-wide programs.

2022 <<

- PT Telkomsel Ekosistem Digital officially introduced its logo and brand name INDICO.
- PT Telkomsel Ekosistem Digital (INDICO) completed the transfer of Kuncie and Fita to become part of the company's vertical business entity.
- Telkomsel was officially announced as the winner of the mobile network 2.1 GHz bandwidth frequency.



Organization Structure



Corporate Structure



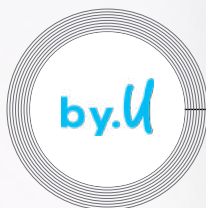
Our Portfolio



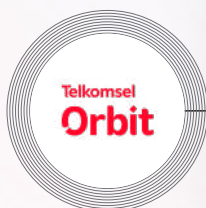
Telkomsel Halo has been the postpaid mobile choice for professionals and corporate customers, having served the corporate and high-end segments for more than two decades. Rejuvenated from Telkomsel's long-standing brand, kartuHalo, in 2021, Telkomsel Halo continues to deliver quality mobile services and a suite of exclusive privileges to its user base. Telkomsel Halo is reaching out to embrace young professionals, offering an attractive postpaid value proposition for middle and upper segments.



Reintroduced in 2025 through the SIMPATI Reborn initiative, SIMPATI serves as the Company's primary prepaid mobile brand. Launched under the theme "SIMPATI, Terbaik Untukmu," the brand presents a simpler and more customer-centric proposition with benefits tailored to customer preferences. Through this evolution, SIMPATI delivers a more seamless and relevant prepaid experience for a broad range of customers.



A prepaid cellular service powered by the Telkomsel network, offering a fully digital and customizable experience for telecommunications needs, especially for youth and digital natives. by.U supports users in expressing their uniqueness and becoming the best version of themselves, #SemuanyaSemaunya.



Orbit offers home broadband internet via Wi-Fi modem connected to Telkomsel's 4G and 5G cellular infrastructure across Indonesia. Available in postpaid and prepaid options, the service features easy activation and flexible data packages for seamless connectivity at home.



IndiHome serves as a digital home solution offering bundled internet, phone line, and interactive TV services. Supported by Telkomsel's nationwide network infrastructure, IndiHome provides flexible features and reliable connectivity for home entertainment and communication needs.



Launched in 2023, Telkomsel One combines IndiHome services with Telkomsel's mobile broadband to deliver an integrated digital experience through a single app. It serves as an all-in-one digital solution that caters to customers' internet and entertainment needs, including billing and customer support, for both home and mobile needs.



04

Business Review





Corporate Strategy

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Each step taken in 2025 was driven by our vision to empower Indonesians and bring the best for everyone, every home, and every business.

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EMBRACING FOCUS AND INNOVATION TO DRIVE MEANINGFUL IMPACT

Amid ongoing global uncertainties and rapid technological change, Indonesia's digital economy continued to expand, presenting both opportunities and structural challenges. In this environment, Telkomsel remained focused on what truly matters by delivering meaningful impact for customers, communities, and the nation. Throughout 2025, every initiative was directed toward strengthening customer experience and advancing innovation to support everyday connectivity for everyone, every home, and every business in Indonesia, for a better today and excellent tomorrow.

A YEAR OF PURPOSEFUL GROWTH AND RESILIENCE

Despite ongoing industry rationalization throughout 2025, competition across the telecommunications sector showed clearer signs of stabilization, with a more rational, profitability-oriented landscape

gradually moving toward market repair. Within this environment, Telkomsel upheld its position as Indonesia's leading digital connectivity provider while strengthening its regional competitiveness. Strong operational discipline and a consistent focus on customer experience supported this performance, enabling the Company to navigate challenges while sustaining growth and innovation.

In a consolidating market marked by economic uncertainty and softer consumer purchasing power, Telkomsel recorded a modest revenue decline of 3.6% from the previous year, while establishing a clear recovery trajectory. Performance improved in the second half of the year, with quarterly growth of 3.4% and 1.5% in the third and fourth quarters respectively, reflecting a solid foundation for future performance.

The recovery momentum was driven primarily by improvements in the mobile business, following Telkomsel's leadership in promoting healthier market conduct during the market repair phase. Mobile revenue grew in the second half of the year, with quarterly growth of 5.1% and 2.4% in the third



and fourth quarters respectively, supported by improved value propositions driven by strategies focused on renewal plans, product portfolio simplification, appropriate pricing, and optimized customer experience as we reinforced our Customer Value Management (CVM). At the same time, payload growth reached 15.0% compared to the previous year, reinforcing the resilience of the core business as demand remained strong, while laying the groundwork for sustainable growth in the years ahead through a more productive customer base.

The fixed broadband business (FBB) also continued to expand, reaching more than 10.3 million subscribers, a 7.4% increase from the previous year. This growth reflected stronger household acquisition momentum, supported by broader penetration into the mass-market segment through EZnet, which was designed to complement IndiHome without compromising service quality. The expansion of FBB was also driven by a strategy to reach entry-level segments and previously underserved areas, supported by product simplification and calibrated pricing approaches to maintain relevance and affordability amid increasingly complex competition and diverse household needs.

Meanwhile, ongoing cross-sell and up-sell efforts under Fixed Mobile Convergence (FMC) initiatives continued to integrate FBB and mobile connectivity, delivering a more seamless and unified customer experience aimed at enhancing household value. As a result, FMC penetration reached around 59%, demonstrating the effectiveness of the integrated connectivity strategy.

Beyond connectivity, our efforts to create an engaging digital ecosystem delivered tangible results. The Digital Business segment contributed around 92% of mobile revenue, up from approximately 90% in the previous year. The growth shows the relevance of Telkomsel's offerings and the effectiveness of its collaboration with industry partners, further strengthening customer engagement and reinforcing Telkomsel's role in supporting Indonesia's digital lifestyle.

Throughout this transformation, profitability remained resilient with EBITDA margin maintained to 45%, supported by disciplined resource allocation and operational efficiency. Investment strategies were refined to prioritize high-impact initiatives, enabling the Company to optimize investment, reduce inefficiencies, and reinforce its ability to deliver sustainable value creation.

Guided by the corporate theme The Spirit of Advancing Indonesia, Telkomsel continued to strengthen customer experience while maintaining operational discipline. Each step taken in 2025 was driven by our vision to empower Indonesians and bring the best for everyone, every home, and every business, as Telkomsel advances toward a more connected and inclusive digital future.

CONNECTING WHAT TRULY MATTERS

At Telkomsel, every innovation begins with one simple question: How can we make life better for our customers? In 2025, that question guided us as we worked to ensure that connectivity had meaningful and relevant experiences for every person, every home, and every business across Indonesia.



We recognize that simplicity matters. For this reason, we reimagined our iconic SIMPATI brand by streamlining its offerings to reduce complexity and making choices easier for customers. This initiative reflects our commitment to product simplification and customer centricity. Each plan is designed to deliver clear and relevant value that aligns with the evolving needs of Indonesians.

For households, we continued expanding the reach of IndiHome and Orbit through focused greenfield expansion. This effort was supported by refined entry-level plans and more flexible, customizable products under Telkomsel One, complemented by bundling strategies, cross-sell opportunities, and strengthened retention programs. Together, these efforts unlock greater lifetime value for families while strengthening our position as the preferred provider of seamless home connectivity.

For the digital-first generation, by.U continued to grow as a trusted lifestyle companion. The brand delivers flexible and intuitive digital solutions that resonate with the aspirations of tech-savvy youth, with its fully digital approach strengthening engagement and driving adoption among younger customer segments.

And for those who demand the very best, Halo+ evolved into something truly special. We made it more relevant than ever, capturing high-value customers through bundled offerings, premium digital services, and exclusive experiences. From loyalty rewards to partnerships with leading platforms, Halo+ continued to build trust while deepening long-term customer relationships.

Our vision for the future of connectivity continues to take shape through our 5G journey. In 2025, we deployed nearly 5,000 5G BTS, covering Indonesia's population across 80 cities nationwide. This expansion supported the delivery of advanced digital use cases for consumers and enterprises, enabling new applications across entertainment, productivity, and business operations.

Through these initiatives, Telkomsel continued to strengthen its role in connecting what truly matters, delivering meaningful experiences that make digital life simpler, richer, and more inclusive.

BUILDING AN ENGAGED AND CONNECTED DIGITAL ECOSYSTEM

Telkomsel expanded its role beyond a connectivity provider to become a digital lifestyle enabler, delivering solutions that integrate naturally into everyday life. The Company focused on creating experiences that deliver meaningful value, making technology simple, relevant, and empowering for every customer.

What initially began as a basic service platform has evolved into MyTelkomsel, now positioned as a hyper-ecosystem super-app that supports customers throughout their daily routines. MyTelkomsel has grown beyond a digital service application. It now functions as a central digital hub that supports convenience, lifestyle needs, and productivity in a single integrated platform.

Through MyTelkomsel, customers can manage their connectivity services while gaining access to a broad range of digital solutions that enhance daily living. The platform supports healthcare access and wellness services that promote healthier lifestyles. It also provides lifestyle and fitness features that encourage active and balanced routines. Educational and productivity tools help customers improve personal development and work efficiency. Entertainment and travel services enrich leisure experiences, while integrated transportation and payment solutions offer greater convenience and seamless mobility.

We also relentlessly pursue innovation beyond connectivity by focusing on building a connected ecosystem that unlocks new opportunities for both consumers and enterprises. This strategy is anchored on four key pillars that strengthen Telkomsel's position in the evolving digital landscape. First, we strengthened the Company's digital advertising business through enhanced inventory management and more advanced targeting capabilities, while simultaneously exploring new wholesale business models to support future growth.

Through a connected ecosystem approach built on One-to-Many ecosystem plays across B2B and B2C segments, the Company strengthens strategic partnerships to deliver integrated solutions that address real customer needs and create value across multiple sectors. In parallel, the Company augmented its Product House capabilities by embedding intelligence into IoT platforms and maximizing the potential of 5G-enabled services to deliver differentiated connectivity and advanced business solutions.

Lastly, the Company harnessed the power of telco data by introducing new use cases, including API services, analytics-as-a-service, and digital financial solutions such as credit scoring. These capabilities transform data-driven insights into actionable intelligence, enabling partners and customers to enhance decision-making and expand service capabilities. Through this approach, Telkomsel strengthens its role as a technology innovator and ecosystem orchestrator within Indonesia's digital economy.

HITAKARI AI: UNIFYING AI INITIATIVES TO DRIVE IMPACT AND INNOVATION

In 2025, Artificial Intelligence was increasingly applied as part of Telkomsel's transformation efforts to enable smarter, faster, and more personalized experiences while driving operational

excellence. Through the innovative Hitakari AI initiatives, Telkomsel implemented AI across selected areas to enhance customer interactions through personalization and automation, support enterprise solutions, strengthen network operations through autonomous processes, and support workforce capability development across the organization.

Beyond operational and commercial use cases, Telkomsel leveraged AI to contribute to the advancement of Indonesia's digital ecosystem. Initiatives such as the AI Innovation Hub and Komdigi Academy connected individuals, MSMEs, academia, and enterprises to develop skills, explore practical applications, and adopt AI responsibly in support of digital progress.

EMPOWERING LIVES, PRESERVING TOMORROW

For Telkomsel, sustainability is centered on delivering lasting impacts that empower people, strengthen communities, and preserve the environment.

Through Telkomsel Jaga Cita, Jaga Data, Jaga Bumi, and Sambungkan Senyuman, we embedded sustainability into education, cybersecurity, environmental stewardship, and social impact, ensuring that progress today builds a better tomorrow.

CHARTING OUR PATH TO GROWTH: 2026 AND BEYOND

As we enter 2026, Telkomsel's vision remains clear: to connect what truly matters and create impact that lasts. The year ahead will focus on accelerating transformation with clarity and purpose across mobile, fixed, and non-human ecosystems.

By leveraging convergence, AI-driven intelligence, and an expanding digital ecosystem, Telkomsel will continue to lead Indonesia's digital transformation while setting new benchmarks for innovation and inclusion.



Programs and Strategies

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Guided by the principle of focusing on what truly matters, the Company concentrated on strengthening core products, simplifying customer experience, and delivering programs with measurable impact.

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FOCUSING ON WHAT TRULY MATTERS THROUGH IMPACTFUL PROGRAMS

In 2025, Telkomsel celebrated a defining chapter in its journey to empower Indonesia's digital future. Guided by the principle of focusing on what truly matters, the Company concentrated on strengthening core products, simplifying customer experience, and delivering programs with measurable impact. The year began with a historic milestone as SIMPATI entered its 30th year, reaffirming its legacy as the nation's most trusted prepaid brand. SIMPATI continued to connect Indonesians through the “30 Years, 30 Surprises” campaign, delivering exclusive benefits and innovations that honored its heritage while embracing the future.

Alongside this, we redefined postpaid flexibility with Halo+ Flexy, introducing a worry-free plan bundled with premium benefits such as Zoom and Perplexity Pro. Customers also gained the freedom to add services through self-paid add-ons. This structure gives customers full control over their spending while enabling them to shape a digital lifestyle that reflects their individual needs.

Our FMC vision progressed through Telkomsel One, which integrates IndiHome fiber broadband, Orbit home wireless access, and mobile services into one seamless ecosystem connected through MyTelkomsel. This convergence delivered solid performance, with fixed broadband subscribers increasing by more than 7% year-on-year. The integrated offering delivers reliable connectivity that powers everyday life, enables business continuity, and elevates digital experiences for customers across Indonesia.

STRENGTHENING TECHNOLOGY LEADERSHIP AND NETWORK EXCELLENCE

Technology leadership continued to play a defining role in our strategy. In 2025, Telkomsel strengthened its position as the pioneer and leader in 5G expansion, deploying nearly 5,000 5G BTS and extending coverage across 80 cities nationwide. This expansion unlocked next-generation experiences for industries and communities, reinforcing our commitment to accelerate Indonesia's digital transformation.

AI also demonstrated its growing role in strengthening network operations throughout the year. During Ramadhan and Eid al-Fitr (RAFI) 2025, broadband traffic surged sharply, driven by increased activity across social media, streaming, and gaming platforms. Despite this spike, network performance remained stable and reliable through AI-powered optimization.

More than 9,500 autonomous processes operated across the network to maintain service quality. In parallel, 476 congestion hotspots were identified

and addressed proactively before service quality was affected. As one of the busiest travel periods of the year, RAFI tested network resilience on a scale. The successful management of traffic ensured customers remained seamlessly connected when connectivity was needed most.

NATION'S AI-FUTURE MAKER TO ACCELERATE INDONESIA

Beyond operational excellence, Telkomsel introduced Hitakari AI as our brand for AI innovation, reflecting our belief that technology must serve a higher purpose. Beyond business impact, Telkomsel is using AI to empower Indonesia's digital future.

Through initiatives like the AI Innovation Hub and Komdigi Academy program, launched in nine cities across Indonesia, we are connecting individuals, MSMEs, academics, and enterprises to harness AI for progress and innovation. These programs showcased more than 10 real-world AI use cases, including Veronika and Ted, SiSCAMling, Video Analytics, Sacred Octagon, and Self-Planning AI, demonstrating how AI can transform connectivity, security, and customer engagement.



Within Telkomsel's digital ecosystem, MyTelkomsel evolved into an AI-powered super app, integrating connectivity, lifestyle, and productivity services into one intelligent platform. Advanced AI features personalized experiences, simplified discovery, and automated customer interactions, handling more than 80% of service requests without human intervention. This transformation earned international recognition, with Twimbit Telecom Awards 2025 naming MyTelkomsel the "Telco to Ace Mobile App".

RECOGNITION OF EXCELLENCE AND SUSTAINABLE IMPACT

Our pursuit of excellence gained strong international recognition during the year. Telkomsel earned multiple distinctions at the Ookla® Speedtest Awards™ for the Q1-Q2 2025 period, securing titles as the Fastest Mobile Network, Best Mobile Coverage, Best Mobile Gaming Experience, Fastest 5G Network, Best 5G Network, and Best 5G Gaming Experience.

Telkomsel's innovation capabilities also received global acknowledgement through accolades at the Global Telecom (GLOTEL) Awards 2025, recognizing excellence in network innovation, customer experience, and IoT solutions. Complementing these recognitions, Telkomsel was honored at the Gartner Marketing & Communications Awards 2025 for Reputation Management Excellence.

Beyond technology and customer experience, we continued to advance sustainability through Jaga Cita, Jaga Data, and Jaga Bumi. These initiatives empowered education and digital literacy, promoted responsible data practices, and drove environmental stewardship, reflecting Telkomsel's belief that progress must be inclusive and sustainable.

The year 2025 was a defining chapter in Telkomsel's journey. From celebrating SIMPATI's legacy and introducing Halo+ Flexy, to expanding Hyper 5G and embedding AI across networks and experiences, we delivered innovations that matter.



Telkomsel's innovation capabilities also received global acknowledgement through accolades at the Global Telecom (GLOTEL) Awards 2025, recognizing excellence in network innovation, customer experience, and IoT solutions.



Transformation Program

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Our commitment to building a digital ecosystem that brings true value to the lives of Indonesians is reflected in the initiatives we launched, each focused on what truly matters by addressing both today's needs and the future aspirations of the people we serve.

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At Telkomsel, we believe that our purpose is to create lasting impact for Indonesia, enabling every individual and every business to thrive in an increasingly digital world. This transformative journey goes beyond delivering cutting-edge technologies, as we embed ourselves in the fabric of the nation, touching lives, fostering innovation, and connecting communities. Our commitment to building a digital ecosystem that brings true value to the lives of Indonesians is reflected in the initiatives we launched, each focused on what truly matters by addressing both today's needs and the future aspirations of the people we serve.

PEOPLE

Everything we do is guided by a belief that people are the driving force of change. The digital revolution is only meaningful if it can positively impact lives, help people grow, and give them the

tools to succeed. Across Indonesia, we see vast untapped potential among talented individuals, small businesses, and communities that need the right support to flourish. Our initiatives are designed to empower people at all stages of their journey, from school children to entrepreneurs, ensuring that they have the resources, mentorship, and connections they need to succeed.

1. Polaris & IdeaSpark

Innovation is the lifeblood of Telkomsel's transformation. Polaris and IdeaSpark serve as platforms where creativity thrives and ideas turn into impactful solutions. Through these programs, employees are empowered to think beyond boundaries, experiment boldly, and deliver innovations that strengthen our business and enrich communities.

Participation in 2025 reflected strong enthusiasm across the organization. Hundreds of ideas were submitted, with selected concepts advancing to pilot stages, ranging from AI-driven customer engagement to sustainability-focused solutions. This illustrates how internal innovation can generate measurable business value while contributing to broader societal impact.

2. Telkomsel Jaga Cita

Telkomsel Jaga Cita is built on a belief that opportunity should be accessible to every Indonesian, particularly the younger generation, by providing mentorship, scholarships, and access to resources, we help young Indonesians navigate their educational and professional journeys. This program aims to cultivate a generation equipped with the confidence, skills, and resilience needed to navigate future challenges and contribute to a brighter future for the nation.

3. Ilmupedia by Kuncie

Ilmupedia by Kuncie remains a cornerstone for continuous learning and professional development. Throughout 2025, the program expanded its impact through initiatives such as Ilmupedia Talks, Ilmupedia Bootcamp, and Ilmupedia Scholarship, reaching thousands of participants across Indonesia. Each initiative focuses on delivering practical and relevant skills. Participants gained skills in digital marketing, entrepreneurship, and AI literacy, equipping them to adapt to the evolving digital economy. Curated mentorship and certification programs also helped participants expand their career pathways and develop entrepreneurial capabilities.

4. Skul.id

Skul.id is redefining education by bridging traditional learning with digital innovation. The platform offers integrated school management systems, digital classrooms, and adaptive learning tools, enabling schools to streamline operations and enhance student engagement. By 2025, it has partnered with hundreds of schools across the country, helping students acquire future-ready skills while giving educators access to modern, flexible teaching resources.

5. InternetBAIK

Safe and responsible internet usage remains a critical priority addressed through the InternetBAIK Series. The initiative educates students, teachers, and parents across Indonesia about digital responsibility. After eight series, the program reached over 30,000 students from 1,450 schools and collaborated with 270 content creators. The program helps shape a generation that understands digital ethics and responsibility. More importantly, it supports the creation of a safer online environment where Indonesians can grow and thrive without exposure to exploitation or misinformation.

6. IndonesiaNEXT

IndonesiaNEXT is our commitment to nurturing the next generation of Indonesian leaders. With over 96,000 students registered across 38 provinces, this initiative helps students gain certifications, build critical skills, and prepare for professional life. It opens doors for students across Indonesia, ensuring they have the means and confidence to shape a successful future.

7. Digital Creative Entrepreneurs (DCE) Summit

Small and medium-sized enterprises (SMEs) are the backbone of Indonesia's economy. Through the DCE Summit, we provide SMEs with access to mentorship, webinars, and expert advice, helping them scale and innovate. By the 4th Summit, DCE brought together more than 4,600 SMEs for mentorship sessions and webinars, helping small businesses in Indonesia scale by embracing digital tools and innovations. The initiative also contributes to building an ecosystem where SMEs grow sustainably while supporting Indonesia's economic development.

8. NextDev

NextDev continues to nurture Indonesia's startup ecosystem. By its 10th edition in 2025, the program had supported over 6,000 startups, providing mentorship, resources, and industry connections. The 2025 edition highlighted AI-powered solutions that address real-life challenges. Featured startups included boonda.id, which provides parenting and childcare guidance; difotoin.id, which offers automated

photobooth services; and GoDentist, which delivers AI-driven teledentistry solutions. These innovations demonstrate how technology solves everyday challenges and opens new economic opportunities.

9. Terampil di Awan 2.0

Terampil di Awan 2.0 equips more than 750 professionals and enterprises, including disability talent, with cloud computing skills. This program helps participants unlock the potential of advanced technology to enhance productivity and growth, strengthening Indonesia's digital talent through practical training and certification.

10. Indonesia Gembira

Telkomsel partnered with RANS Entertainment to launch Indonesia Gembira, a social movement promoting sustainability and community welfare. Through festivals in Makassar and Malang, this event initiative drew thousands of participants with interactive performances, educational activities, and donation drives, aligning with the nation's vision for Indonesia Emas 2045.

PROCESS: STREAMLINING FOR IMPACT

While empowering people is crucial, we understand that the systems that support them must evolve alongside the individuals we're trying to help. Recognizing this, we have placed strong emphasis on transforming our internal processes to become faster, more efficient, and deeply attuned to the needs of our customers.

This transformation reflects our determination to cultivate a culture where innovation thrives, agility becomes second nature, and every improvement carries a clear purpose. By reimagining how we work, we create an environment that encourages bold thinking, accelerates execution, and allows us to anticipate change rather than simply respond to it.

1. Moana

Telkomsel's transformation begins with empowering its people. Moana, our one-stop employee experience platform, now integrates

AI-driven services to deliver smarter, faster, and more accurate support. From onboarding to daily workflows, Moana simplifies processes and enhances collaboration, boosting productivity across the organization. By leveraging AI, we've elevated employee engagement and operational efficiency, ensuring our teams have the tools to innovate and thrive.

2. Intelligent Automation (RPA)

Operational excellence is key to sustaining growth. In 2025, Telkomsel deployed over 200 Robotic Process Automation (RPA) bots across multiple departments to automate repetitive tasks and streamline workflows. The results were tangible: a 15% reduction in process time and a 70% increase in efficiency. With routine tasks automated, people could focus on strategic priorities that drive greater value. Intelligent automation now stands as a key pillar of productivity, enabling Telkomsel to scale operations effortlessly while delivering exceptional service quality.

3. Veronika and TED

Customer experience remained a central focus, supported by the deployment of AI-powered solutions such as Veronika and TED to transform customer engagement. Veronika handled routine inquiries with speed and accuracy, while TED addressed more complex issues, reducing problem-resolution time and saving operational costs. Together, these virtual assistants delivered more personalized and efficient service, strengthening Telkomsel's position in customer-centric innovation.

4. Global Standards in Governance and Security

In 2025, Telkomsel reaffirmed its commitment to integrity, security, and operational excellence by maintaining multiple internationally recognized certifications that set the benchmark for corporate governance and cybersecurity. The Company successfully retained ISO 27001:2022, the global standard for Information Security Management Systems (ISMS), following a rigorous recertification audit. This certification confirms the strength of Telkomsel's governance, risk management, and compliance practices, ensuring the protection and resilience of its information assets.

Complementing this, Telkomsel maintained ISO 37001, the international standard for Anti-Bribery Management Systems (SMAP). The surveillance audit completed in February 2025 validated our strict adherence to anti-bribery and anti-gratification protocols. The certification demonstrates Telkomsel's commitment to transparency, ethical business conduct, and a zero-tolerance stance toward corruption across all operational activities.

In addition, Telkomsel achieved SOC-CMM Level 3 certification, placing the Company among the top ten organizations globally and the first in Southeast Asia to reach this level of cybersecurity maturity. This recognition reflects advanced capabilities in security monitoring, threat hunting, and incident response, strengthening Telkomsel's ability to safeguard digital operations and maintain stakeholder trust in an increasingly complex threat landscape.

TECHNOLOGY: LEADING THE DIGITAL REVOLUTION

At the core of Telkomsel's transformation is our embrace of technology. By adopting the latest innovations, we are shaping the future of Indonesia's digital landscape, ensuring that our customers benefit from the best digital experiences available.

1. Hitakari AI

Hitakari AI was created to generate meaningful impact beyond business performance. In 2025, it became a central force in Telkomsel's transformation, enabling smarter decision-making, predictive capabilities, and highly personalized experiences across the ecosystem. More than a technological advancement, Hitakari AI represents a movement to ensure artificial intelligence delivers purposeful and inclusive benefits.

Through the AI Innovation Hub and Komdigi Academy, launched across nine cities in Indonesia, Telkomsel opened access for students, MSMEs, and enterprises to learn, experiment, and innovate. Hackathons, certification programs, and mentorship

initiatives transformed creative ideas into practical solutions. By the end of the year, the AI Innovation Hub had presented more than ten impactful use cases. These ranged from Veronika and TED, AI-powered virtual assistants that personalize customer engagement, to SiSCAMling for intelligent surveillance, Video Analytics for operational insights, and Self-Planning AI for automated resource allocation. The impact extended beyond experimentation into everyday customer experiences. MyTelkomsel, enhanced by AI capabilities, autonomously handled more than 80% of customer interactions, delivering faster and more intuitive services. AI-driven analytics enabled early detection and resolution of service issues, reducing customer complaints and optimizing network performance faster than the previous year.

2. Autonomous Network

The Autonomous Network transforms the backbone of Telkomsel's connectivity. This technology automates network planning, configuration, and real-time optimization, ensuring resilience and agility in a dynamic digital landscape.



Powered by the Autonomous Network, our network learned, adapted, and healed itself. During peak seasons like RAFL and the Christmas and New Year (NARU), when traffic surged across the archipelago, the Autonomous Network predicted congestion before it occurred. Traffic was rerouted instantly, while thousands of optimization tasks were executed without manual intervention.

Fault detection and recovery times dropped dramatically, with critical issues resolved in under 20 minutes. Capacity planning became predictive, enabling faster rollout of 5G and ensuring resources were always in the right place at the right time. Behind every seamless video call, every uninterrupted stream, and every digital transaction was a network that could think and act on its own.

3. Beyond Connectivity Excellence

Telkomsel's transformation in 2025 went far beyond connectivity, reaching into non-human ecosystems and positioning the Company as a digital solutions powerhouse that empowers businesses and communities to thrive in a digital-first world. Through strategic collaborations with global technology leaders, Telkomsel co-created advanced Platform-as-a-Service (PaaS) and Software-as-a-Service (SaaS) solutions designed to accelerate enterprise digital transformation. These solutions enable organizations to streamline operations, enhance agility, and unlock new growth opportunities.

Telkomsel also advanced IoT capabilities to redefine industries and enhance everyday experiences. Through Telkomsel Enterprise, the Company delivers end-to-end digital solutions that span connectivity, IoT, analytics, security, and customer engagement. Its portfolio includes platforms for communication and collaboration, predictive analytics, secure authentication, and vertical industry solutions designed to meet the unique needs of sectors such as manufacturing, mining, healthcare, agriculture, transportation, retail, and financial services.

Growth also comes from a connected ecosystem approach. Collaborations with automotive leaders like Toyota and Wuling

brought IoT Connected Car and In-Car Wi-Fi to life. Partnerships with major manufacturers also led to breakthroughs like the 5G Private Network Standalone at Pegatron's smart factory in Batam, integrating AI and IoT for next-level automation and efficiency.

Telkomsel's enterprise portfolio expanded significantly, delivering integrated solutions that combine connectivity, intelligence, and automation. MSight emerged as a powerful big-data analytics platform that enables businesses to derive strategic insights from customer, mobility, lifestyle, and location data. Meanwhile, MyAds gave SMEs a cost-effective digital advertising solution through SMS, MMS, and display banners, ensuring brands reach the right audience with precision and impact.

Telkomsel also strengthened its role in supporting MSMEs through a suite of digital solutions, including SiteSense for location intelligence, tSurvey for data-driven decisions, and CPaaS Omnichannel for seamless customer engagement. Combined with AI Virtual Assistant for increased productivity, these solutions empower small businesses to embrace digital transformation and scale efficiently.

4. Technology and Innovation Showcasing

Telkomsel reaffirmed its position as a technology leader in 2025 through initiatives that demonstrated its commitment to driving innovation and enabling Indonesia's digital transformation. These efforts highlighted how Telkomsel merges advanced connectivity with AI, IoT, and data intelligence to deliver real impact for businesses and communities.

Solution Day 2025 stood out as a flagship event themed Staying Resilient, Creating Impact, drawing more than 200 industry leaders and decision-makers. During the event, Telkomsel Enterprise introduced a comprehensive suite of solutions tailored for six critical sectors: Banking & Financial Services, Mining & Oil & Gas, Retail, Manufacturing, Government, and Transportation & Logistics. These solutions integrated AI, 5G, IoT, and predictive analytics to address industry-specific challenges, from secure digital transactions and fraud prevention in financial services, to smart factory automation

in manufacturing, precision monitoring in mining, and fleet optimization in logistics. Solution Day showcased Telkomsel's ability to deliver customer-centric, scalable, and future-ready solutions that empower enterprises to thrive in a digital-first economy.

Telkomsel also made a strong impression on the global stage at Mobile World Congress (MWC) 2025, announcing strategic partnerships with leading technology players. Collaborations included Ericsson for Far Edge Core Solutions to enhance 5G performance and flexibility; Pegatron for 5G Smart Manufacturing, integrating IoT and automation for next-level efficiency; the Ministry of Communication and Digital Affairs (Komdigi) and Google for RCS and Business Messaging, strengthening protection against scams and phishing; and Tencent for AI and cloud-based innovations aimed at elevating customer experiences across B2C and B2B segments. Together, these partnerships affirmed Telkomsel's role as a catalyst for innovation, bringing global expertise to accelerate Indonesia's digital ecosystem.

5. Incubating the Future through Telkomsel Innovation Center (TINC)

TINC continued to drive momentum in Indonesia's startup ecosystem, entering its 10th batch by uniting visionary founders with strategic partners to explore emerging technologies such as AI, IoT, and cloud solutions. The program featured Demo Day sessions and panel discussions with industry leaders from MRT Jakarta, Astra Digital, and Telkomsel's B2B division, sparking conversations around innovation, collaboration, and the future of digital growth.

Strategic partnerships also took shape, including agreements with SiCepat Ekspres and Astra Digital International, strengthening TINC's role as a catalyst for innovation. Looking ahead, Telkomsel Ventures and AppWorks will scale TINC further, expanding its reach and impact across Indonesia's digital economy.

Through these efforts, Telkomsel is building an engaging digital ecosystem that serves as a foundation for Indonesia's future. By empowering people, refining processes, and embracing innovative technologies, the Company is shaping a future where everyone can grow and prosper—building a smarter, more connected, and inclusive Indonesia.

OUR SPIRIT IN DRIVING PROGRESS, INNOVATION, AND IMPACT FOR 2026

As Telkomsel looks ahead to 2026, our vision remains steadfast—to create a seamless, integrated digital ecosystem that connects people while enriching their lives at every moment. Our strategy is to deliver excellent connectivity that empowers customers, driving growth through innovative services & solutions, and ensuring that value remains at the heart of everything we offer.

Customer experience will serve as the foundation of this journey. Telkomsel will redefine customer-centricity by embedding AI into every interaction and shaping journeys that are simple, intuitive, and rewarding. Our goal is to ensure every customer feels valued and supported, whether streaming, working, or connecting with loved ones. This is about creating experiences that go beyond service and earn lasting trust and loyalty through excellence.

At the same time, our foremost priority is to expand connectivity across Indonesia, ensuring that no one is left behind in the digital age. This effort goes beyond broader network coverage; it focuses on delivering high quality, reliable, and resilient broadband connectivity that reaches every home, every business, and every individual across the archipelago. Connectivity is more than a service, it is the foundation for opportunity, inclusion, and national progress.

Achieving this vision requires strengthening the FMC strategy, aligning mobile and fixed services to operate seamlessly as a unified experience for customers. FMC enables individuals and families to access seamless, integrated connectivity, positioning Telkomsel as the preferred choice for every digital need.



Within the mobile segment, growth will be driven by enhancing customer lifetime value through superior experiences, meaningful engagement, and best digital services. SIMPATI will continue serving diverse customer segments through offerings that align with various lifestyle needs. by.U will sustain innovation to remain relevant to Indonesia's younger generation by delivering digital-first solutions and dynamic community engagement that reflects their aspirations. Telkomsel Halo will elevate exclusivity, offering premium benefits, curated digital services, and conveniences that make Telkomsel Halo more than a plan, but an experience of privilege.

Alongside these initiatives, Telkomsel remains committed to maintaining its 5G leadership, expanding coverage beyond major cities to more regions across Indonesia. Our objective is to deliver the fastest, most reliable experience, unlocking new possibilities for customers and businesses. With 5G, Telkomsel will deliver ultra-fast speeds, low latency, and greater capacity that reshape how Indonesians connect, work, and live.

For homes, Telkomsel will accelerate sustainable fixed broadband growth by delivering superior service quality and the most reliable experiences. The focus will be on faster service fulfillment, more reliable customer support, enriched connectivity experiences, and valuable add-on services. Supported by FMC capabilities, connectivity will become more seamless and integrated, complemented by beyond-connectivity offerings that address diverse needs, from streaming and gaming to smart home solutions and everyday digital conveniences. The goal is to transform homes into hubs of limitless possibilities, blending convenience with performance in a way that stands apart.

This vision also includes the expansion of the digital ecosystem through stronger partnerships and collaborative solution development that delivers tangible impact. For customers, this means simpler, more seamless access to digital lifestyles through MyTelkomsel, transforming everyday interactions into more meaningful experiences.

For businesses, Telkomsel aims to be the trusted partner for digital transformation, helping enterprises revolutionize operations and develop cutting-edge use cases—from smart manufacturing and precision agriculture to secure financial services and retail engagement. Beyond delivering solutions, we will co-create value with partners and clients to enhance customer experience and business performance. Through strategic collaborations and new business models within a connected and vast ecosystem, Telkomsel will ensure technology drives growth and competitiveness across industries.

To strengthen profitability and build long-term business resilience, Telkomsel will drive disciplined execution with a clear focus on improving shareholder returns and strengthening long-term value creation. The Company will actively optimize its capital structure, sharpen TOTEX efficiency, and direct investments toward initiatives that elevate customer experience and accelerate sustainable growth.

Enabling this vision requires a future-ready operating model. Telkomsel will modernize its Network and IT, strengthen cybersecurity, and accelerate AI adoption to position the company as Indonesia's AI future maker. Equally important, we will continue investing in talent development—because people remain the heart of our business.

Our commitment to a connected and sustainable future goes beyond profitability. Through Jaga Bumi, Jaga Cita, and Jaga Data, we will expand our positive impact by empowering communities, promoting responsible digital practices, and protecting the environment. Telkomsel's mission is to ensure that technology serves the greater good and contributes to Indonesia's better today and excellent tomorrow.

As we pursue these priorities, our goal remains unchanged: to support Indonesia Emas 2045 and realize Asta Cita. By combining connectivity, intelligence, and sustainability, Telkomsel is shaping a future where technology serves a greater purpose and delivers what truly matters for customers, businesses, and the nation to achieve more.

Key Products

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From prepaid to postpaid, from mobile to home, and from consumer services to enterprise solutions, Telkomsel's portfolio demonstrated measurable progress in strengthening engagement, expanding market reach, and delivering innovations that support Indonesia's evolving digital needs.

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A year of focused execution brought tangible progress across Telkomsel's product and service portfolio, with innovations designed to deliver greater impact and relevance for customers in their daily digital lives. Key milestones included the revitalization of the SIMPATI brand, the introduction of new Halo propositions, the acceleration of fixed broadband and Fixed Mobile Convergence (FMC) adoption, and the expansion of youth-focused and home connectivity solutions. Across the service landscape, legacy offerings were modernized, broadband propositions simplified, digital lifestyle and financial services enriched, and enterprise as well as data-driven platforms scaled to support broader ecosystem growth.

Each of these developments reflects Telkomsel's focus on delivering what truly matters to customers—reliable connectivity, meaningful digital experiences, and solutions that create real impact. By concentrating on products and services that simplify choices, strengthen engagement, and generate sustainable value, Telkomsel translated its strategic priorities into tangible innovations across every segment.

Together, connectivity, digital lifestyle benefits, enterprise capabilities, and platform-based solutions operate as one cohesive ecosystem. From prepaid to postpaid, from mobile to home, and from consumer services to enterprise solutions, Telkomsel's portfolio demonstrated measurable progress in strengthening engagement, expanding market reach, and delivering innovations that support Indonesia's evolving digital needs.



HALO

Telkomsel Halo continued to strengthen its postpaid offering through services centered on convenience, flexibility, and integrated digital lifestyle services. In 2025, Telkomsel introduced Halo+ Flexy, designed for young professionals and productive users with features including larger data quotas, unlimited Zoom access, and a 12-month Perplexity Pro subscription. Customers can also customize their plans and manage add-ons through digital payment options.

Telkomsel also introduced Halo+ Supreme, integrating entertainment subscriptions such as Netflix and Disney+ into bundled packages, allowing customers to select plans based on their preferences and usage needs.

To enrich digital experiences, Telkomsel launched Digital Deals, offering bundled access to digital services including Netflix, YouTube Premium, Perplexity, and ChatGPT. In addition, Telkomsel Halo expanded customer engagement initiatives through Halo Bill, providing lifestyle and mobility-related benefits in collaboration with travel and transportation partners.

Telkomsel

Halo+ flexy

Flexibelin Aja

Gak worry tagihan bablas
Bisa tambah kuota sesuai kebutuhan

Harga **Rp80ribu** | Kuota **35GB**

Bebas akses fitur perplexity & pakai ZOOM sepuasnya

Halo

Info lebih lanjut
tsel.id/flexy

Telkom Indonesia

Telkomsel

Daftar Halo+ supreme sekarang!

Nikmati bebas biaya langganan Netflix serta kuota melimpah

Harga **Rp550ribu**

Kuota **350GB**

Termasuk bebas biaya langganan **NETFLIX**

Nikmati juga beragam Extra Benefit-nya

Disney+ | Vidio | WeTV | DATCHPLAY | iFlix | NOISE | TREND | Fila | CRYPTO | and more

Halo

Daftar sekarang di
tsel.id/daftarhalo

Telkom Indonesia

Telkomsel

SIMPATI TikTok

TIKTOK-AN ASYIK
NGASIH BANYAK BENEFIT

KUOTA **5GB** HARGA **Rp 55 RIBU**

JARINGAN PRIORITY

DAPATKAN VOUCHER

Discount **12%** di TikTok Shop
gopay coins **5 ribu**

SIMPATI 5GB

*Syarat dan ketentuan berlaku

Tersedia **eSIM**

Dapatkan di
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TikTok Shop
GraPARI

Info lebih lanjut
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Telkomsel

**TERBAIK UNTUKMU
PILIH BENEFIT
SESUAI KEINGINANMU**

SIMPATI
TERBAIK UNTUKMU

HARGA **40 RIBU** **Rp 35 RIBU** KUOTA **3GB** **30** MENIT NELPON SMS

PILIH YANG KAMU SUKA

Premium, gojek, gopay, hotelia, prime, viu, WeTV, ZALORA, NOBLE, PINE PINE, wayuuuu, Jaringan Prioritas, WSP, Langit Putih, NOICE, perplexity, Tryout, fita, Travel Assistant, QWIDI, Protokol Kecil, Jelajah Aman, TREND, norton

*Syarat dan ketentuan berlaku

Dapatkan di **Outlet Terdekat** Info lebih lanjut tsel.id/SIMPATI

SIMPATI

SIMPATI was reintroduced in 2025 through the SIMPATI Reborn initiative, commemorating Telkomsel's 30th anniversary. Launched in May under the theme "SIMPATI, Terbaik Untukmu", the campaign revitalized the brand with a selection of benefits tailored to customer preferences.

Putting customers at the center, SIMPATI launched the Nonton Pasti SIMPATI campaign that offers connectivity packages paired with exclusive entertainment benefits. To strengthen engagement with younger audiences, SIMPATI also collaborated with M Bloc Space through co-branding initiatives within creative and lifestyle communities.

Partnerships with TikTok and GoPay further expanded SIMPATI's digital offerings through dedicated TikTok packages for streamers and viewers, supporting content consumption, creation, and digital transactions within Indonesia's growing digital ecosystem.

by.U

by.U, Telkomsel's digital brand for Gen Z, carried forward its mission in 2025 to redefine mobile experiences through creativity, flexibility, and a deeply digital lifestyle. Staying true to its vision of empowering young users, by.U rolled out a series of initiatives designed to strengthen engagement and expand adoption among Indonesia's digital-native generation.

At the center of these initiatives, by.U introduced the "Aneh Tapi Nyata" campaign as an overarching platform, delivering more personalized and relatable digital experiences for youth audiences across various interests and usage contexts. by.U also launched the KuotaMasya program, offering raffle-based rewards including travel experiences to destinations across Indonesia to encourage customer engagement through digital interaction.



This connection was amplified through Piala by.U 2025, a national futsal tournament for junior and senior high school students. Running from April to October 2025, the Piala by.U roadshow visited 27 cities and reached 88 cities and regencies nationwide. The journey culminated in the Grand Final: Stage of Champions Piala by.U 2025, held from 23-25 October at GOR Jatidiri, Semarang. The event drew participation from 1,080 schools and over 2,500 applicants, generating more than 90,000 new student users and over 950,000 livestream views.

Through these initiatives, by.U continued to expand its presence within youth communities while strengthening relevance among Indonesia's digital-native generation.

INDIHOME & EZNET

Delivering high-speed internet and integrated digital entertainment experiences for households nationwide, IndiHome strengthened its position as Indonesia's leading fixed broadband provider. In 2025, Telkomsel introduced a revamped IndiHome package lineup featuring new speed

tiers and updated OTT bundles to enhance competitiveness, simplify product offerings, and enhance customer value. The initiative drove growth in new subscriptions and retention, while renewing IndiHome's position in an increasingly competitive broadband market. Following the revamp, new customers increasingly subscribed to higher-speed plans, reflecting growing demand for faster and more reliable connectivity.



To complement its fiber-based services, Telkomsel expanded broadband accessibility through EZnet Wireless, offering reliable and affordable wireless connectivity for a wider range of households. The introduction of EZnet Wireless Unlimited packages with Fair Usage Policy (FUP), alongside flexible device ownership schemes including rental and bring-your-own-device options, improved accessibility and supported broader digital inclusion.

Telkomsel also introduced IndiHome Gamer, a broadband package designed for gaming users requiring stable connectivity and balanced upload and download speeds. Launched in late 2025, the package included gaming benefits and strengthened IndiHome's presence within Indonesia's growing gaming segment.

In parallel, Telkomsel improved IndiHome's value proposition among premium users through a more-for-more bundling initiative delivered via tiered OTT offerings, designed to uplift average revenue per user (ARPU). The Higher Speed More Price (HSMP) program further supported customer value and retention by enhancing early payment incentives and improving churn prevention measures.

TELKOMSEL ONE

Telkomsel One represents Telkomsel's fixed-mobile convergence (FMC) strategy by integrating mobile and fixed broadband services into a single offering. In 2025, the product underwent a major revamp aimed at accelerating FMC adoption, strengthening market positioning, and unlocking greater synergy across Telkomsel's connectivity portfolio. The updated offering introduced enhanced benefits supported by targeted campaigns to expand customer reach and engagement.



The rollout began in selected cities during early 2025 before gradually expanding to additional markets, supported by adjustments to pricing and benefit structures to maintain relevance across different customer segments.

To complement these efforts, Telkomsel introduced Personal and Family Plan packages that provide bundled connectivity and additional quota benefits tailored to household and individual usage needs. Through these initiatives, Telkomsel expanded FMC adoption by delivering more integrated and convenient connectivity solutions.

TELKOMSEL ORBIT

Telkomsel Orbit provides fixed wireless access services with simple installation and flexible usage options for home connectivity needs. In 2025, the brand introduced a package revamp aimed at simplifying product offerings, streamlining the core Orbit proposition, and creating a more customer-friendly package structure.

The updated lineup aligned pricing with prevailing regulatory requirements, including VAT implementation. Rolled out nationwide across all service channels, the initiative offered simpler package choices and more competitive pricing, making Orbit a stronger and more accessible home connectivity solution for households across Indonesia.

Key Services

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The Company focused on rationalizing offerings across channels to streamline the portfolio and reduce complexity, delivering clearer, more relevant propositions aligned with customer needs and long-term value creation.

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LEGACY

As digital adoption accelerated in 2025, Telkomsel's legacy services—voice, SMS, international roaming, and interconnection—remained an integral part of its portfolio, particularly for customers who still rely on traditional communication channels. To mitigate the structural decline in legacy revenue and retain relevance, Telkomsel streamlined its voice package portfolio through simpler voice package structures, All-Net value propositions, including short-validity packages, and more personalized promotions across customer channels.

For international roaming, Telkomsel expanded the RoaMAX product portfolio, including the introduction of RoaMAX Prestige, which offers larger quotas, wider country coverage, and in-flight connectivity for high-value customers traveling abroad.

Telkomsel also enriched roaming with lifestyle integration through RoaMAX offerings bundled with non-telco benefits. By partnering with leading regional brands in mobility and leisure, Telkomsel launched RoaMAX variants that combine roaming connectivity with ride-hailing perks, family leisure experiences, and digital travel assistance. These initiatives broadened roaming service offerings while supporting customer convenience and engagement during international travel.



BROADBAND

In 2025, Telkomsel implemented disciplined pricing execution and product simplification initiatives as part of its market repair strategy. The Company streamlined broadband offerings across channels to reduce portfolio complexity, improve customer relevance, and support healthier monetization amid growing data usage. These initiatives also aimed to strengthen revenue quality and encourage more sustainable market practices.

As part of this initiative, Telkomsel simplified package structures, rationalized starter pack pricing, and introduced more focused acquisition offers to support healthier monetization and more sustainable market practices. These measures contributed to sequential improvements in ARPU and yield productivity, supported by stronger renewal-based customer behavior.

A growth optimization program was implemented to align subscriber and usage expansion with revenue performance. Key actions included introducing a single-offer acquisition package and further rationalizing the broadband portfolio. These measures strengthened monetization indicators while supporting customer satisfaction and revenue sustainability.

Strengthening this direction, MyTelkomsel played a central role as the Company's digital touchpoint, supporting a more seamless customer journey across broadband and digital services. During 2025, the application underwent several enhancements, including a revamped dashboard and shop interface, enhanced search features, a redesigned billing page, and a new PIN login to strengthen security. The application also expanded its content offerings through premium short-form video features, supported by enhancements to value-added services and application performance.

Concurrently, MyTelkomsel expanded its role as a digital ecosystem platform by onboarding more than 20 partners to broaden lifestyle offerings. In-application advertising capabilities were introduced to support monetization opportunities and partner engagement. Lastly, QRIS was added as a payment option for package purchases and balance transactions, improving convenience for digital transactions within the application.

DIGITAL SERVICES

Digital Services remained a key component of Telkomsel's strategy to enrich the customer experience beyond connectivity by integrating digital content, applications, and lifestyle solutions within its broader ecosystem. As demand for digital entertainment and interactive services continued to grow, Telkomsel enriched its digital service portfolio across mobile and fixed broadband platforms while enhancing engagement through partnerships with leading content providers.

MOBILE DIGITAL LIFESTYLE

Within the mobile digital lifestyle portfolio, Telkomsel expanded its video services to drive adoption and support growth in payload and ARPU. Initiatives included promotional offers for Vidio and iQIYI, physical voucher bundles for Shortmax, and collaborative campaigns with Viu and WeTV featuring prize giveaways. Flash sale OTT bundle promotions covered platforms including Max, Disney+, Netflix, and Vidio, while video bundles integrated with broadband services extended offerings to Vision+ Premium, WeTV, and Amazon Prime Video.

Customer engagement was supported through a range of initiatives, including giveaway programs and artist meet-and-greet activities to strengthen interaction with digital entertainment services and encourage broader adoption across the video portfolio.



FIXED BROADBAND DIGITAL LIFESTYLE

IndiHome enhanced its digital service offerings by strengthening IPTV programs and expanding OTT soft bundle packages to support user growth and improve overall service appeal. In collaboration with IPTV partners, IndiHome introduced a range of marketing initiatives, including giveaways, cashback promotions, and customer engagement events. The Company also promoted OTT soft bundle packages featuring streaming platforms such as Vidio, iQIYI, Viu, and WeTV, including multi-OTT soft bundle offerings, that allow customers to access multiple platforms through a single service package. These efforts were complemented by thematic campaigns for Dual Play (2P) and Triple Play (3P) customers through set-top box takeover initiatives to improve service visibility, engagement, and customer retention.

GAMES & APPS

Telkomsel expanded its music and gaming offerings, engaging diverse consumer segments through its robust billing platform. Dunia Games solidified its position as an integrated gaming ecosystem, spanning media content, distribution channels, payment solutions, e-sports, and community engagement initiatives. As customer preferences evolve, Telkomsel enhanced its digital products and capabilities to support broader customer engagement beyond core connectivity services.

VAS & OTHER DIGITAL SERVICES

Telkomsel strives to provide a seamless and intuitive telecommunications experience amid the rapid evolution of the digital landscape, while strengthening internet safety and digital security. By fostering greater customer trust and loyalty, these efforts support the Company's long-term focus on sustainable growth and ongoing technological advancement.

Telkomsel

Halo Digital Deals

Nikmati beragam promo harga terbaik khusus untuk pelanggan halo

NETFLIX Mobile *Rp22.000 Rp45.000	Paket Bundling YouTube Premium Music *Rp55.000 Rp59.000	HBOMAX *Rp45.000 Rp45.000
Disney+ All screen *Rp55.000 Rp55.000	ChatGPT Go *Rp50.000 Rp50.000	

Halo
Aktifkan di MyTelkomsel

*Syarat dan ketentuan berlaku

by Telkom Indonesia

Telkomsel

WeTV Bagi Bagi Mobil

Langganan WeTV di MyTelkomsel, Menangkan Mobil Impianmu

*Laman: www.halo-indihome.com
*Syarat dan ketentuan berlaku
g31-kon-renewal-mal-1005/5/24/2025

SIMPATI **Halo by U** **IndiHome** **Info Lengkap**
tela@wetrvtv.com

by Telkom Indonesia

FIXED BROADBAND

Telkomsel's fixed broadband (FBB) business continued to expand its household footprint in 2025, while maintaining focus on profitability, customer quality, retention, and long-term household value amid an increasingly competitive and fragmented market. By year-end, the Company served more than 10 million IndiHome B2C subscribers, with net additions exceeding 700,000 customers. Convergence penetration also reached approximately 59%, reflecting growing adoption of integrated fixed and mobile services among Indonesian households.

To support more sustainable growth, Telkomsel refined its commercial approach through an ongoing product simplification agenda and clearer tiering and bundles that helped customers better understand the value of each plan while supporting healthier household spending on connectivity and value-added services. Telkomsel also implemented area-based pricing strategies and micro-area execution, supported by continuous network experience improvements including speed upgrades and high-speed service packages, enabling Telkomsel to maintain competitiveness while preserving service value across different markets.

Expansion of household connectivity continued through a balanced technology approach. Fiber-based FTTH services remain the foundation of Telkomsel's FBB offering, while wireless home broadband solutions such as Orbit complement fiber expansion in areas where fixed network deployment was not yet available or practical. Meanwhile, EZnet broadened access to more affordability-driven customer segments through entry-level broadband offerings.

At the same time, Telkomsel advanced its FMC strategy through the rollout of Telkomsel One, supporting stronger customer retention and higher household value through integrated multi-device connectivity within a single package. To support this approach, Telkomsel improved several operational areas during the year, including system and billing integration, customer journey management, and on-the-ground analysis to improve service fulfillment and increase sales conversion within the fixed broadband segment.

Churn reduction and early payment programs were introduced to support revenue stability and healthier monetization, aligned with Telkomsel's focus on customer quality and retention. Meanwhile, customer engagement was further supported through broadband packages bundled with OTT and digital entertainment services.

The FBB business enters the next phase with a larger household base, stronger convergence adoption, and a broader mix of connectivity offerings that combine fiber and wireless access, supported by a disciplined approach focused on profitability and long-term growth.

DIGITAL ENTERPRISE SOLUTIONS

Aspiring to be Indonesia's trusted partner in enterprise digitalization, Telkomsel Enterprise provides digital solutions and value-added services that support businesses across various industries in improving efficiency, productivity, and digital capabilities. Its portfolio includes communication tools, dynamic customer engagement platforms, mobile security, IoT, and AI-powered solutions that support enterprise digitalization and the growth of Indonesia's digital economy.



Building on this foundation, Telkomsel tackled common challenges faced by MSMEs, such as fraudulent QR codes, fake receipts, and manual verification processes with the IoT Soundbox solution. The device provides secure, real-time payment confirmation, supporting more reliable transaction processes while encouraging broader MSME digital adoption.

In the area of AI-enabled solutions, Telkomsel launched SAVIA, a smart voice assistant powered by GenAI that automates routine interactions, supports real-time agents, and provides personalized services for billing, telemarketing, and payment reminders. These capabilities help businesses improve operational efficiency while reducing service costs. To expand AI adoption, Telkomsel also collaborated with AI solution providers to bundle these services with internet packages to help customers enhance their productivity and efficiency through integrated digital tools.

This momentum extended to pioneering 5G adoption across verticals, including a landmark partnership with Pegatron for a standalone 5G private network in Batam. Integrated with IoT devices, the solution enables real-time monitoring, automation, and precision quality control for efficient and sustainable smart manufacturing.

Through a collaborative B2B2X ecosystem approach, Telkomsel co-created industry-specific solutions with enterprise partners. One of these initiatives is LinkCar, a real-time platform for Telkomsel network-based vehicles that enables monitoring, tracking, operational efficiency, and in-vehicle entertainment, supporting the development of more integrated and intelligent mobility ecosystems.

In another IoT initiative, Telkomsel partnered with BARDI to deliver connected driving solutions. BARDI dashcam devices were integrated with Telkomsel's IoT technology, allowing seamless bundling, activation, and SIM management for instant connectivity. This collaboration supports end-to-end solutions for specific industry needs while enhancing customer experience and accelerating digital transformation across sectors.

DATA SOLUTIONS & DIGITAL FINANCIAL SERVICES

Data Solutions and Digital Financial Services supported Telkomsel's expansion beyond core connectivity by delivering growth across consumer and enterprise segments. The portfolio combined digital financial services, API-based solutions, and data-driven platforms to create new value streams and strengthen customer and business engagement.

On the consumer side, Telco Services Loan maintained strong adoption through Pinjam Paket, a micro-financing solution that provides telco packages for users with low balances. Repayment options were expanded through integration with QRIS and GoPay to improve payment convenience and support digital payment adoption. The portfolio was also broadened with InsurTech protection products and the introduction of SmartPay within the MyTelkomsel application, utilizing proprietary telco-based credit scoring to support inclusive financing.

Enterprise solutions recorded solid commercial traction, with the API business serving as a primary growth driver. Telco Verify achieved significant year-on-year revenue growth, supported by expanded API capabilities and integration with the Google Firebase platform. This integration allows global developers to access carrier-grade mobile number verification services, strengthening Telkomsel's role in enterprise digital trust solutions.

Meanwhile, the Insight business delivered positive revenue performance and gained international recognition. Its Mobility Insight use case for West Sumatra Tourism received a Silver Award at the World Communication Awards 2025, while Telkomsel's insight capabilities were recognized as the Gold Winner for Best Data Analytics and Insight Platform at the Marketech APAC Awards 2025. The business also commercialized internal innovation through SiteSense, a location intelligence platform that secured early commercial traction, including adoption by a national food and beverage chain with more than 300 outlets.

tSurvey expanded its role within the enterprise solutions portfolio through the adoption of GenAI-powered capabilities for survey development and insight generation, contributing to higher usage among paid clients. The platform also recorded adoption across more than 50 domestic and international universities, while the launch of tSurvey Trulens supported public-sector decision making through public sentiment analysis.



Telkomsel developed its digital advertising portfolio by expanding proprietary media assets, strengthening ad-tech capabilities, and accelerating ecosystem monetization across messaging, display, and application-based channels.



This comprehensive data ecosystem reached new heights with Analytics-as-a-Service, which marked its inaugural year by partnering with Bank Indonesia on GenAI-powered sentiment analysis solutions. This collaboration positioned Telkomsel as a pioneer in data collaboration services, integrating telco datasets with clients' first-party data through strong partnerships with global principals and technology partners.

DIGITAL ADVERTISING

Telkomsel developed its digital advertising portfolio by expanding proprietary media assets, strengthening ad-tech capabilities, and accelerating ecosystem monetization across messaging, display, and application-based channels. These solutions are supported by strategic collaborations with leading third-party platforms and advertising networks, enabling integrated and multi-channel campaign execution for enterprise clients.

This multifaceted approach began with deepening our strategic hyperscaler partnerships, particularly through WhatsApp Business Accounts (WABA) monetization via direct enterprise deals and reseller networks, culminating in the development of new messaging-based market solutions like T-Bill. Complementing this, we accelerated RCS Business Messaging (RBM) adoption, growing the activated user base beyond 25 million and establishing it as a proprietary rich-media communication channel within the Telkomsel ecosystem.

Complementing messaging services, the performance of display media was enhanced through the expansion of native advertising placements within the MyTelkomsel application, supporting stronger user engagement and improved campaign performance. Telkomsel also collaborated with leading third-party platforms, including Google, Meta, TikTok, and various advertising networks, to deliver integrated advertising solutions across multiple digital channels.

These initiatives were supported by technology enhancements, including the strengthening of Telkomsel's centralized ad-serving platform through partnerships with third-party technology providers. This development enabled the integration of multiple Telkomsel-owned digital assets across web and application environments, while introducing new audience-targeting capabilities within IPTV to deliver more relevant advertising experiences.

To support operational effectiveness, Telkomsel improved execution and governance by enhancing user-consent management processes in line with industry standards and regulatory requirements. The Company also secured annual bill-commitment agreements with major media agency groups and expanded SME participation through the MyAds self-service platform, enabling small and medium businesses to run localized and performance-driven campaigns. These initiatives extended monetization across Telkomsel's dealer networks, outlets, and content partners.



TELKOMSEL VENTURES

As Telkomsel's dedicated corporate innovation arm, Telkomsel Ventures empowered startups by unlocking access to the Company's vast ecosystem, assets, and expertise. In 2025, this mission advanced through Telkom Innovation Center (TINC) as the cornerstone platform for structured startup acceleration, driving impact and innovation by aligning emerging solutions with Telkomsel's transformation priorities.

Building on this foundation, TINC sparked innovation across digital enablement, digital lifestyle, and emerging technology domains. In 2025, TINC renewed its collaboration with regional accelerator AppWorks through TINC Batch X, featuring six startups from Indonesia, Taiwan, Hong Kong, and Singapore. This program nurtured local talent while embracing global perspectives to support startup readiness, scalability, and real-world adoption.



At the regional level, Telkomsel Ventures remained active within the Southeast Asian innovation ecosystem through participation in Innov8 Sparks in Thailand, supporting cross-border collaboration and ecosystem connectivity. TINC startups capped the year with Demo Day participation in Taipei, opening new opportunities for partnerships and market access that propel Indonesian innovation onto the global stage.

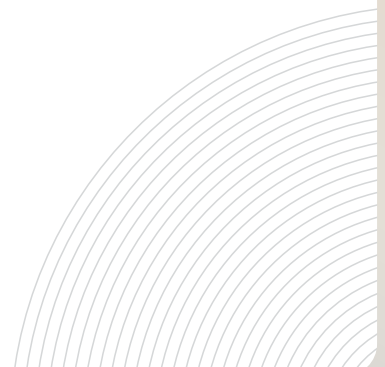
INDICO

INDICO continued to play its role as a strategic growth engine within the Telkomsel Group, supporting the development of a scalable and collaborative digital ecosystem. Entering its fourth year, INDICO adopted a broader platform-led approach, placing customer engagement, data-driven solutions, and innovation capabilities at the center of its strategy. Throughout 2025, INDICO focused on building strong digital foundations while translating Telkomsel's strategic direction into tangible platforms, solutions, and partnerships that support growth across both telco and beyond-telco domains.

INDICO concentrated on strengthening its core platforms to align with Telkomsel's business priorities and long-term transformation agenda. DataHub served as a foundational platform for secure data collaboration through a Data Clean Room environment, enabling businesses to enrich, analyze, and activate audience data while maintaining strict privacy, security, and regulatory compliance. By transforming raw data into actionable insights, DataHub supported more effective decision-making and customer engagement initiatives across the ecosystem.

INDICO also enhanced its commerce platforms—Voucherind, TerusLaris, and Bayar Sekaligus—to support scalable digital transactions and payment enablement. Voucherind served as an open digital rewards and incentive platform, enabling businesses to manage voucher issuance, distribution, and fulfillment with diverse use cases across multiple channels. TerusLaris operated as a digital commerce and API-based transaction platform that supports the distribution and sale of digital products, including game vouchers within the Telkomsel ecosystem. Bayar Sekaligus, embedded in the MyTelkomsel application, enabled consolidated bill payments across services, improving transaction efficiency and customer convenience. Together, these platforms supported end-to-end digital transactions, monetization, and value creation across the ecosystem.

INDICO also developed its Optical Character Recognition (OCR) capability to support digitization and analytics. The technology extracts structured data from handwritten forms and images, while enabling product and packaging detection for validation processes in reward-based programs. The solution was piloted through the DFE AyoTani initiative, allowing partners to convert physical forms into structured digital data, improving operational efficiency, accuracy, and scalability in real-world agricultural use cases.



The INDICO Engage platform provided a WhatsApp-based marketing solution that enables targeted, automated, and personalized communication at scale. The platform supports dashboard-based campaign management and integrates data and API capabilities. In 2025, the solution was enhanced with AI-enabled campaign creation and localization features to improve engagement and conversion.

In line with Telkomsel's transformation agenda, INDICO delivered several group-level collaborations, including the integration of Telkomsel as a payment method for Spotify, the provision of IT cloud services for internal operations, the distribution of digital game vouchers for Dunia Games' engagement and monetization initiatives, and the integration of Bayar Sekaligus into the MyTelkomsel application as an integrated bill payment platform. INDICO also supported IndiHome through personalized WhatsApp campaigns powered by the Engage platform, as well as loyalty and regional engagement programs. In addition, the TerusLaris platform enabled digital game sales, supporting broader monetization within Telkomsel's digital commerce ecosystem.

Across its portfolio, INDICO continued to develop platforms that address lifestyle, education, and digital entertainment needs. FITA advanced its wellness platform by promoting preventive health through personalized programs, early risk detection, and lifestyle coaching. The platform was integrated into both postpaid and prepaid bundles, while also expanding its reach through nationwide gym partnerships and participation in major Telkomsel initiatives.

Kuncie focused on advancing inclusive and industry-relevant education by expanding its learning ecosystem. The platform enhanced its offerings through Ilmupedia and Skul.id, introducing new features such as Ilmupedia Tryout and Ilmupedia Tutor to support structured academic preparation. Skul.id also strengthened its role as a learning management system for junior and



senior high schools, supporting digital classroom management and content delivery. These initiatives were complemented by programs such as Mini MBA Graduation and community-based activities, reflecting Kuncie's focus on holistic learning and workforce readiness.

Majamojo supported the Telkomsel ecosystem through gamification and digital gaming experiences designed to enhance customer engagement. In 2025, the platform launched two new role-playing titles, Cat Fantasy and ETE Chronicles, with ETE Chronicles achieving strong commercial performance as a top-grossing title on Google Play during March and April. Majamojo also expanded its casual gaming portfolio with the introduction of six new titles, supporting sustained user engagement across its platforms.

POLARIS

As Telkomsel's bottom-up innovation platform, Polaris was designed to cultivate a strong culture of innovation across the Company while transforming employee ideas into tangible outcomes. Guided by the principles of Explore, Connect, and Make Impact, Polaris provides a comprehensive internal platform that encompasses capability development, innovation challenges, idea incubation, and funding support to accelerate implementation. In 2025, a total of 1,853 employees participated in various Polaris programs, reflecting strong engagement across the Company.

A key achievement during the year was the progression of ideas from the previous incubation cycle. Five Minimum Viable Products (MVPs) developed from the prior year's program entered the incubation stage, with three successfully launched. Two of these ideas reached the market shortly after their MVP completion, coinciding with the SIMPATI Reborn launch in May 2025. The first was SENNA, later branded as Jaringan Prioritas, and the second was OWDI (Own Digital Companion), an AI-based companion. These accomplishments demonstrated Polaris' role in transforming employee ideas into reality, as a new source of growth, enhancing internal business processes, and creating value for customers.

Employee participation also expanded through Polaris Impact, an internal innovation challenge that received 192 submitted ideas during the year. In parallel, monthly IdeaSpark challenges engaged more than 540 employees and generated over 465 additional ideas. These initiatives encouraged employees to address practical business challenges with practical and actionable solutions,

focusing on the pursuit of breakthrough ideas and the consistent implementation of meaningful improvements.

To strengthen innovation capabilities, Polaris introduced a range of development programs, including Polaris Academy masterclasses and bootcamps, which equipped participants with the skills needed to lead innovation projects. The platform also collaborated with 35 Navigators, serving as innovation change agents across directorates and areas, to embed innovation as a daily way of working through the PolarisX initiative. During 2025, five directorates implemented their own PolarisX programs through innovation competitions, workshops, talk shows, and taskforce squads, engaging a total of 554 employees.

In addition, Polaris launched the Rujak Club initiative, enabling employees to explore and experience new Telkomsel products and services prior to launch. Through direct feedback to business owners, the program supports continuous improvement of customer experience while strengthening cross-functional collaboration.



A key achievement during the year was the progression of ideas from the previous incubation cycle. Five Minimum Viable Products (MVPs) developed from the prior year's program entered the incubation stage, with three successfully launched.



Information Technology

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Information Technology (IT) Directorate plays a pivotal role in ensuring that technology remains a strategic foundation for the Company's transformation and long-term growth.

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In a time of rapid change and rising expectations for seamless connectivity, the Directorate prioritizes resilient systems, operational efficiency, and capabilities that align directly with enduring business value and customer priorities.

Guided by this focus, the IT Directorate ensures that every technology initiative contributes to reliable service delivery, stronger operational discipline, and meaningful progress across Telkomsel's digital ecosystem. Through robust platforms and scalable digital infrastructure, the Directorate enables consistent customer experiences while fostering innovation that empowers individuals, strengthens businesses, and advances Indonesia's digital future.

In 2025, the IT Directorate agenda rested on four strategic pillars designed to enable transformative impact across operations and the broader digital ecosystem:

- a. Future-ready Modernization of IT Infrastructure and Business Support Systems:** Enhancing operational efficiency, scalability, and resilience by upgrading our foundational technology landscape.
- b. Optimizing Customer Engagement and Experience Across All Touchpoints:** Elevating customer interactions to foster loyalty, improve satisfaction, and accelerate revenue growth.
- c. Leveraging Data Assets for Strategic Insights, Innovation, and Competitive Advantage:** Unlocking the full potential of our extensive data assets through advanced analytics to inform critical decisions and strengthen market differentiation.
- d. Building a Robust Foundation for Enduring Excellence and Long-Term Value Creation:** Strengthening organizational frameworks, governance, and operational resilience to ensure sustained growth and market leadership.



Together, these strategic pillars support Telkomsel's core business imperatives while contributing to the ongoing development of Indonesia's digital ecosystem.

FUTURE-READY MODERNIZATION OF IT INFRASTRUCTURE AND BUSINESS SUPPORT SYSTEMS

Building a digital future-ready and resilient foundation, Telkomsel transformed foundational systems to better support customer needs and enable the rapid growth of digital product partnerships across consumer and enterprise segments. This transformation provides Telkomsel with a robust digital backbone capable of supporting sustainable growth and delivering more seamless customer experiences.

by.U DIGITAL PLATFORM

by.U is the first digital telecommunications provider in Indonesia and has served digital-native customers through transparent pricing, digital

self-service, and full control over their mobile experience since its launch in 2019. Designed with a strong customer-centric approach for Gen-Z segment, by.U provides young users with a simple, intuitive, and transparent way to manage their mobile connectivity needs.

In 2025, Telkomsel strengthened by.U through the deployment of a new cloud-based platform that significantly enhanced resilience, scalability, and agility. The enhanced platform delivered measurable, operator-grade improvements, including lower transaction and customer journey latency, end-to-end configurability across products, pricing, and campaigns, as well as an AI-ready foundation.

These capabilities allow teams to respond swiftly to market dynamics, enabling faster feature releases, deeper personalization, and closer collaboration with digital partners. This, in turn, enhances Telkomsel's ability to innovate rapidly while maintaining operational discipline and service reliability.

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“The platform’s configurability enables our teams to respond more effectively to market dynamics, this transformation strengthens our ability to innovate at speed, while maintaining operational discipline and service reliability. Through this initiative, by.U continues to serve as a living innovation platform, setting a scalable blueprint for tier 1 telcos.”

Joyce Shia, Director of Information Technology Telkomsel.

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OPTIMIZING CUSTOMER ENGAGEMENT AND EXPERIENCE ACROSS ALL TOUCHPOINTS

By combining thoughtful design, simplified choices, and deep collaboration across its digital ecosystem, Telkomsel is reimagining the way customers discover, access, and enjoy its digital services. These ongoing refinements enable smoother and more personalized digital experiences, while also contributing to the momentum of Indonesia's rapidly growing digital economy.

"INI ITU MAKIN GAMPANG" WITH MYTELKOMSEL

In 2025, MyTelkomsel strengthened its position as Telkomsel's primary digital channel, delivering a seamless and intuitive experience across mobile, fixed, and convergence products. Designed as a powerful yet easy-to-use super-app, MyTelkomsel is built on a robust digital foundation that reliably serves millions of monthly active users, demonstrating its ability to perform at scale while maintaining consistent service quality.

At the core of MyTelkomsel's evolution is a flexible à la carte service model that allows customers to tailor their connectivity and digital

experiences based on their unique preferences and lifestyles. This approach simplifies decision-making, enhances convenience, and delivers a more consistent experience across customer touchpoints, while giving users complete control at their fingertips.

Beyond connectivity, MyTelkomsel has transformed into an integrated digital ecosystem that brings together services, rewards, and partner offerings in one trusted platform. Through stronger ecosystem collaboration and continuous enrichment of lifestyle-oriented features, MyTelkomsel continues to grow into a regionally competitive super-app that is both solution-driven and deeply relevant to daily life. Ultimately, MyTelkomsel aspires to be the go-to digital companion that connects people while improving quality of life by supporting customers' digital, lifestyle, and daily needs.

ONE-SCREEN FOR ENTERTAINMENT TV

Telkomsel introduced a one-screen experience for IndiHome TV by unifying it into Maxstream TV, delivering a more intuitive and consistent way for customers to enjoy digital entertainment. The transformation improves navigation, streamlines interaction flows, and improves visual consistency across devices, making it easier for customers to discover content and enjoy a more engaging home entertainment experience.

As a key pillar of Telkomsel's fixed broadband and digital home ecosystem, Maxstream TV remains aligned with modern viewing behaviors such as on-demand content consumption and multiscreen use. Through the one screen initiative, Telkomsel reinforces Maxstream TV's position as a premium digital entertainment platform while delivering greater satisfaction and convenience for millions of customers.



CO-DIGITAL PARTNERSHIPS

Beyond internal platform improvements, the IT Directorate also expanded Telkomsel's digital ecosystem through collaborative partnerships that unlock new growth opportunities beyond connectivity.

a. Wanderjoy

Developed jointly with leading mobile operators across the Asia-Pacific region including Singtel, Optus, AIS, HKT, Taiwan Mobile, and Globe, Wanderjoy is a regional loyalty program designed to enhance cross-border travel experiences. The program offers travelers exclusive dining, lifestyle, and entertainment benefits across participating countries, creating a seamless and rewarding experience beyond borders.

b. Insurtech

Telkomsel strengthened its expansion into lifestyle services through partnerships with digital insurance providers. Through MyTelkomsel, customers can conveniently access relevant insurance products via familiar Telkomsel channels, with flexible options available throughout their digital journey.

c. Ad Publisher: VMAX Integration

To strengthen its digital advertising capabilities, Telkomsel integrated the VMAX platform, enabling scalable, cloud-based ad management and more centralized, efficient advertising operations across IndiHome IPTV products. This advancement improves targeting precision and operational effectiveness, enhancing value delivery for both advertisers and viewers.

Collectively, these co-digital partnerships illustrate Telkomsel's commitment to fostering open, secure, and collaborative digital platforms, positioning the Company as a trusted partner for businesses and innovators while supporting the continued growth of Indonesia's digital economy.

LEVERAGING DATA ASSETS FOR STRATEGIC INSIGHTS, INNOVATION, AND COMPETITIVE ADVANTAGE

By strengthening data intelligence, governance, and responsible monetization, Telkomsel unlocked deeper insights and generated broader value across its expanding digital ecosystem.

UNLOCKING MORE DATA MONETIZATION OPPORTUNITIES

Drawing on years of experience in data analytics and insight services, Telkomsel continues to position itself as a trusted provider of data-driven solutions.

In addition to enhancing customer experience through data, Telkomsel continued to responsibly monetize its data assets to support a wide range of business and public-sector use cases. The initiatives include customer credit scoring, ride-hailing market insights, traffic and location analytics, tourism promotion in collaboration with the Ministry of Tourism and Creative Economy (Kemenparekraf), and SiteSense location intelligence solution delivered through Telkomsel Enterprise. By pursuing these use cases, Telkomsel unlocks new revenue streams while also supporting smarter decision-making, improved public services, and a more resilient digital economy for Indonesia.

BUILDING A ROBUST FOUNDATION FOR ENDURING EXCELLENCE AND LONG-TERM VALUE CREATION

A series of strategic initiatives in 2025 reshaped how Telkomsel manages its IT landscape, optimizing ways of working, and upholding high standards in service delivery. Together, these measures strengthened confidence in Telkomsel's digital services and laid a lasting foundation for long-term operational excellence.

IT PORTFOLIO SIMPLIFICATION

In 2025, the IT Directorate focused on strengthening the effectiveness and efficiency of the technology foundation through continued IT portfolio simplification. By simplifying approximately 15% of the IT application portfolio during the year, IT reduced overall system complexity and streamlined the technology landscape.

This initiative enabled faster time to market for new business initiatives, improved system agility, and lowered operational and maintenance overhead. As a result, IT teams were able to work more efficiently, respond more quickly to evolving business needs, and allocate technology resources more effectively—ensuring that investments are

concentrated on solutions that deliver the highest value and a more reliable experience for Telkomsel customers.

DEVSECOPS ADOPTION AND SECURE DIGITAL DELIVERY

In 2025, the IT Directorate scaled up the adoption of DevSecOps practices to strengthen ways of working across software development and delivery. By integrating automation and built-in quality and security controls throughout the development lifecycle, IT improved productivity while ensuring consistent standards in digital delivery. These improvements shortened development cycles, enhanced software quality, and reduced operational risk, resulting in more reliable and secure digital services that better support business agility and customer needs.

SERVICE MANAGEMENT EXCELLENCE

On the service management front, the IT Directorate maintained a strong and stable service success rate across key systems and channels in 2025. This was achieved through consistent operational discipline, enhanced release management practices, and the broader adoption of AI-based smart healing capabilities.



A series of strategic initiatives in 2025 reshaped how Telkomsel manages its IT landscape, optimizing ways of working, and upholding high standards in service delivery.



By proactively detecting and addressing potential issues, IT was able to accelerate issue resolution and minimize service impact. As a result, customer tickets were reduced across both B2B and B2C segments, contributing to more reliable digital services and reinforcing customer confidence in Telkomsel's operations.

IT CERTIFICATIONS

Telkomsel ensures its IT operations align with internationally recognized standards to deliver secure, reliable, and high-quality digital services. This commitment is demonstrated through the attainment of key IT certifications that provide independent assurance that the Company's systems and processes meet industry best practices, while emphasizing Telkomsel's commitment to operational excellence, risk management, and stakeholder trust.

ISO 25010 SYSTEMS AND SOFTWARE QUALITY REQUIREMENTS AND EVALUATION (SQUARE)

Telkomsel maintained ISO 25010 certification, affirming its commitment to high-quality software and system performance. This international standard serves as a global benchmark for evaluating the quality of computer systems, software products, and data management practices.

The certification assessed Telkomsel's software quality across five key dimensions: Effectiveness, Efficiency, Satisfaction, Freedom from Risk, and Context Coverage, alongside eight core product

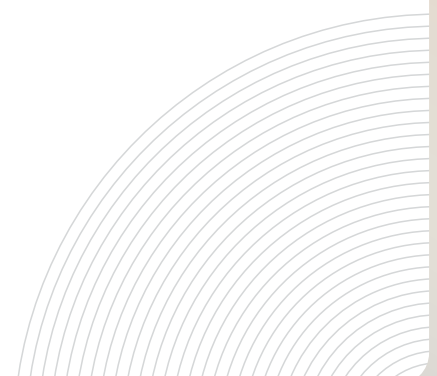
characteristics: Functionality, Performance Efficiency, Compatibility, Usability, Reliability, Security, Maintainability, and Portability.

This comprehensive evaluation ensures that Telkomsel's software solutions are reliable, secure, user-centric, and adaptable across diverse operational environments. By meeting these criteria, Telkomsel strengthens consistency in software delivery while aligning technical quality with business and customer expectations.

ISO 27001 INFORMATION SECURITY MANAGEMENT SYSTEMS (ISMS)

In 2025, Telkomsel continued to uphold ISO 27001 certification for its Information Security Management System (ISMS), demonstrating its commitment to international best practices in information security. This year, the certification scope expanded to include two additional applications: MSIGHT and Customer Relationship Management system.

In an era of rising cybersecurity threats, ISO 27001 strengthens Telkomsel's capacity to manage security risks proactively, maintain strong operational standards, and sustain customer and stakeholder trust through secure and reliable digital services.



Network

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The 2025 network strategy was structured around four integrated pillars, operationalized through the be-STRONGEST framework to provide a clear yet flexible execution roadmap in dynamic market conditions.

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In 2025, Telkomsel's Network Directorate executed a comprehensive network strategy under the theme “Converging Connectivity and Beyond”, translating corporate priorities into measurable outcomes through disciplined execution, strategic investments, and breakthrough innovations. These efforts ensured that network initiatives supported business growth, strengthened customer experience, improved productivity, and reinforced long-term sustainability across Indonesia.

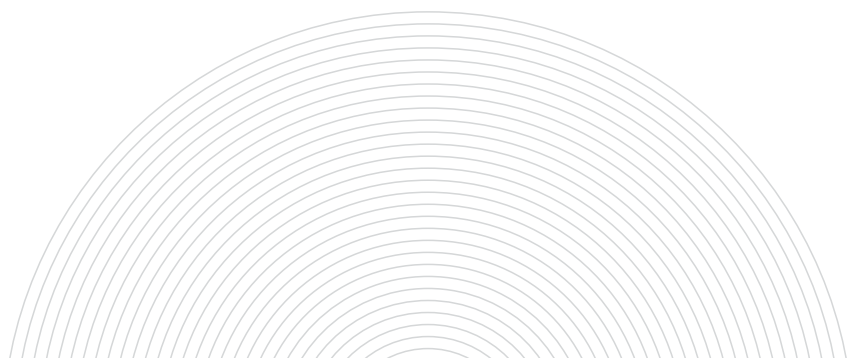
Guided by a clear sense of focus, the network strategy throughout the year was directed toward areas that delivered the most meaningful impact, ensuring that investments and innovation remained aligned with the needs of customers, the business, and Indonesia's evolving digital ecosystem.

NETWORK STRATEGY AND PROGRAMS

The 2025 network strategy was structured around four integrated pillars, operationalized through the be-STRONGEST framework to provide a clear yet flexible execution roadmap in dynamic market conditions.

1. Aggressive Greenfield Expansion

Focused on strengthening coverage and capacity leadership while accelerating Fixed-Mobile Convergence (FMC) penetration to broaden market reach, increase accessibility, and strengthen competitive positioning.



2. Strengthening Network Competitiveness

Emphasized differentiated 5G deployment and consistent leadership in mobile and fixed broadband experience, reinforcing Telkomsel's premium network positioning and benchmark performance nationwide.

3. Driving Network Excellence

Concentrating on infrastructure and security convergence, transformation of operating models, and smart resource optimization to improve productivity, resilience, and cost efficiency.

4. Breakthrough Innovation and Ecosystem Enablement

Accelerated the evolution toward a higher Autonomous Network level, unlocking digital value for enterprise solutions, IoT, and digital growth.

The Network Directorate also provided critical support for the launch and scaling of new non-core B2B digital co-innovation solutions, enabling enterprise customers and partners through enhanced connectivity and platform capabilities.

In support of these priorities, Telkomsel's Network Directorate strengthened end-to-end network capability to accommodate traffic growth and evolving customer expectations through the disciplined execution of its annual network investment program. Strategic investments were directed toward radio access, mobile, and fixed core infrastructure, with a focus on high-impact capacity and coverage expansion, the delivery of a differentiated and seamless 5G experience in high-value cities such as Jakarta and Bali, and the continued development of autonomous network capabilities.

These investments enhanced customer experience and network resilience while supporting long-term sustainability through productivity gains and cost efficiency. As a result, Telkomsel achieved robust nationwide capacity and coverage expansion, sustained leadership in network quality and customer experience, and improved operational efficiency through disciplined resource utilization, advanced traffic optimization, and automation-driven operating models. Together, these outcomes reinforced Telkomsel's position as Indonesia's most reliable and consistent network provider and ensured superior connectivity across all customer segments.

ADVANCING DIGITALIZATION, ENHANCING NETWORK AUTOMATION

As network scale and complexity increased, Telkomsel advanced its digitalization journey in 2025 by implementing initiatives that strengthened operational agility and customer engagement. AI-driven programs supported the transition toward higher Autonomous Network level, enabling predictive maintenance, real-time event handling, and automated network planning.

Digital transformation efforts were reinforced through the establishment of an AI Center of Excellence in collaboration with Institut Teknologi Bandung (ITB), the implementation of intelligent workforce management systems, and the expansion of partnerships with leading global technology players. Together, these initiatives strengthened organizational readiness for next-generation network operations, improved productivity, and elevated Telkomsel's leadership in AI-driven network automation.



These advancements received international recognition through multiple awards at DTW Ignite, DTW Innovate Asia, and the Glotel Awards, elevating Telkomsel's leadership in next-generation telecom innovation and its global leadership in AI and network automation.

STRENGTHENING GOVERNANCE AND OPERATIONAL ASSURANCE

Governance practices were reinforced through compliance with global standards and international certifications. In 2025, Telkomsel maintained and strengthened certifications including ISO 27001 for Information Security Management, alongside other governance frameworks supporting network operations and business continuity. These certifications contributed to sound network operations by safeguarding data integrity, strengthening operational resilience, and reinforcing customer trust, thereby supporting overall network performance throughout the year.

Telkomsel also elevated its cybersecurity posture by achieving SOC CMM Defined Level certification, following an independent audit that verified the maturity, consistency, and standardization of its Security Operations Center. This certification confirmed that Telkomsel's SOC operated under a globally benchmarked framework covering governance, workforce capabilities, SOC management, detection engineering, threat monitoring, and incident response.

ADDRESSING CHALLENGES, SUSTAINING SERVICE RELIABILITY

Despite these advancements, the Network Directorate faced several challenges during the year, including rapid traffic growth, persistent spectrum constraints, and intensified competition, particularly following market consolidation, which enabled certain operators to expand faster through broader spectrum holdings and device ecosystem advantages.

To manage these conditions, Telkomsel implemented advanced traffic optimization to protect customer experience, supported by targeted densification in high-demand clusters and data-driven investment prioritization to ensure optimal impact and return on investment. These responses strengthened network performance while maintaining operational discipline amid increasing complexity.

The experience reinforced the importance of strategic capacity forecasting, stronger alignment between network and business strategies, and scalable automation as critical enablers to sustain service quality and profitability over the long term.

2025 marked a year of disciplined execution and meaningful impact for Telkomsel's Network Directorate. Through strategic clarity, operational excellence, and continuous innovation, the Network Directorate reinforced its role as a critical enabler of business growth and Indonesia's digital future.



Human Capital Management

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Throughout 2025, HCM concentrated on strengthening a high-performance organization and culture, enabling seamless people experience, and empowering leading-edge talent to drive efficiency, productivity, and innovation that contribute meaningfully to the Company's long-term growth.

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As Telkomsel continues to strengthen its position as a leading digital telecommunications service provider, Human Capital Management (HCM) plays a central role in ensuring the readiness of its people to support sustainable growth. HCM focuses on building capabilities that enable innovation, enhance customer experience, and support consistent execution across the Company. By reinforcing clarity in roles, discipline in execution, and alignment of capabilities with strategic priorities, HCM enables the Company to concentrate resources and effort on what truly matters.

Throughout 2025, HCM concentrated on strengthening a high-performance organization and culture, enabling seamless people experience, and empowering leading-edge talent to drive efficiency, productivity, and innovation that contribute meaningfully to the Company's long-term growth.

STRENGTHENING A HIGH-PERFORMANCE ORGANIZATION

Building on the critical role of human capital, HCM directed its efforts toward strengthening organizational effectiveness to support consistent execution and long-term competitiveness. In an environment shaped by rapid industry change, HCM focused on reinforcing organizational effectiveness, agility, and accountability. Efforts were directed at refining how the Company is structured, how decisions are made, and how talent is deployed, enabling faster execution, clearer ownership, and stronger alignment between people, processes, and business priorities.

HCM transformed the corporate operating model to ensure the organization remains agile, accountable, and customer-centric. This transformation was designed to build an organization that is responsive to industry challenges while delivering long-term value through more effective and measurable business processes. The transformation priorities that have been carried out include:

- 1. Strengthening Territory:** HCM strengthened execution authority at the territorial level within mobile and household business operations to ensure that service delivery becomes more responsive and well-targeted.
- 2. Enhancing Customer Journey & Experience:** HCM reinforced the Customer Experience function to ensure continuous improvement in delivering the best and most consistent customer experiences as a competitive advantage across all Company business lines.
- 3. Clarifying Accountabilities:** Clarifying accountabilities for functions responsible for revenue generation, while strengthening the accountability of Data, AI, and Cyber Security functions to enhance agility, accelerate execution, and reinforce strategic decision-making.
- 4. Streamlining Processes:** HCM simplified workflows and business processes to accelerate service execution and improve overall operational efficiency.

Alongside organizational transformation, the Company successfully reduced its Bureaucracy Mass Index (BMI) by 4.9% compared to the previous year. This improvement reflects sustained efforts to eliminate bureaucratic complexity that hinders operational agility. By lowering the BMI, the Company continues to evolve into a leaner and more agile organization, accelerating decision-making processes and ensuring each unit operates effectively in responding to fast-moving market dynamics.

The development of a high-performance organization was further supported through the implementation of Strategic Workforce Planning (SWP). In 2025, the workforce commerce ratio increased by 2% over the previous year. The Company also formulated an SWP grounded in Diversity, Equity, and Inclusion (DEI) principles through the issuance of a DEI policy and implementation roadmap for the period of 2025–2029. These principles are consistently integrated into business processes to support sustainable organizational management, enrich diverse perspectives, and foster innovation in addressing industry challenges.

DEVELOPING A PERFORMANCE-ORIENTED CULTURE

Sustaining high performance requires a culture that consistently translates values into action. The Company reinforced a culture that shapes how people work, lead, and make decisions, ensuring that performance, accountability, and customer focus are embedded in daily practices. This cultural reinforcement was designed to align individual and collective behaviors with organizational priorities, creating a solid foundation for consistent execution and long-term value creation.

To operationalize this focus, the Company launched the Five Culture Stream project as a major initiative to create a results-oriented work environment by aligning objectives across individuals, teams, and the organization. It was built on the philosophy of a Value-Driven Organization, where the Company places its values at the center of every decision, action, business process, and way of working. From this foundation emerges Value-Driven Behavior, which guides all employees to work in alignment with the Company's culture and values to drive optimal performance. The primary focus in 2025 was the implementation of the values of Integrity and Service Excellence, crystallized through the spirit of "Bikin Pelanggan Happy (Delighting Our Customers)." This approach ensures that every individual within the Company adopts a customer-oriented mindset, with customer satisfaction serving as the ultimate measure of success.

This cultural internalization was realized through five culture projects initiated in July 2025, focusing on ways of working and leadership approach. These initiatives included Internal Beta Testing to foster empathy toward customers and ensure quality product experience, Post Implementation Analysis to promote decisive evaluation and efficiency, Customer Touchpoint Excellence to enhance frontline service quality, Leadership Action Plans in Customer Centricity to strengthen customer-focused leadership behavior, and Reverse Feedback to encourage open and constructive two-way communication between leaders and teams.

Through this series of programs, corporate values have evolved beyond slogans and have become the driving force that animates the Company's operational activities at every level. By embedding culture as the foundation of organic behavior, the Company continues to build an organization that is not only strong in performance, but also resilient and sustainable for the future.

ENABLING A SEAMLESS PEOPLE EXPERIENCE

Telkomsel strengthened employee experience by creating the best possible experience for employees at every stage of their journey within the Company. HCM recognizes that People Experience goes beyond providing facilities or digital tools; it is about how each individual perceives the quality and convenience of HCM services delivered to the highest standards, enabling them to focus fully on contributing their best to the Company's growth.

HEALTHCARE SERVICES

This commitment was reflected in the continued improvement of health services for employees and their families, covering promotive, preventive, curative, and rehabilitative care. To improve accessibility and convenience, the Company introduced the Medic Hub health post service across 11 office locations, spanning headquarters



as well as regional and area offices. This initiative allows employees to access healthcare services more quickly and conveniently within the workplace. The quality and reach of healthcare services were expanded through partnerships with 26 medical providers, including hospitals, physiotherapy and dental clinics, optical centers, and laboratories. In addition, the introduction of three telemedicine services integrated with the Company's health insurance program enabled employees and their families to access medical support more easily and efficiently.





RESPECTFUL WORKPLACE PROGRAM

Beyond physical health and medical access, the Company recognizes that a safe, inclusive, and supportive work environment is fundamental to employee well-being and a positive people experience. In response to this need, Telkomsel launched the Respectful Workplace Program in June 2025. Supported by a dedicated Care Centre, the program promotes a workplace culture grounded in safety, independence, empathy, and assistance, while ensuring confidentiality and fairness in addressing workplace concerns.



EMPLOYEE WELLBEING PROGRAM

Alongside these efforts, HCM implemented a comprehensive employee wellbeing program. HCM believes that creating a positive employee experience cannot be separated from overall quality of life, and therefore views employee wellbeing as an important investment to ensure that employees remain healthy, resilient, and motivated to contribute at their best. The program addresses four critical aspects of wellbeing.

1. The psychological aspect is supported through the Employee Assistance Program (EAP), which provides professional counseling services to promote employees' psychological wellbeing, including access to self-assessment tools to evaluate mental health conditions.
2. The financial aspect focuses on education and guidance from financial professionals to help employees manage their finances effectively and maintain long-term financial stability. Programs such as "Financial Melantai" and "Financial Talkshow & Checkup" have been conducted in multiple batches and received strong participation from employees across various units and levels.

3. The physical aspect aims to help employees improve energy levels, physical endurance, and productivity in the workplace. This program includes educational sessions and physical checkups, delivered through both centralized events and mobile services that visit employees across different office floors.
4. The social aspect supports stronger collaboration across units, fosters an inclusive work environment, and promotes work-life balance. Initiatives under this program include distributing vitamin supplements, regular appreciation events for retirees, and the empowerment of IBOS communities.

The implementation of the wellbeing program is further strengthened through the empowerment and management of IBOS (Iman, Budaya, Olahraga, dan Sosial/Faith, Culture, Sports, and Social) activities. More than 20 IBOS communities serve as important drivers of wellbeing implementation across the Company, organizing activities and programs spanning spiritual, cultural, sports, and social dimensions.

Through the integration of health services, respectful workplace initiatives, and comprehensive wellbeing programs, the Company continues to build an environment that supports both performance and quality of life. This holistic approach ensures employees feel supported in a meaningful and consistent way, strengthening engagement and enabling sustainable performance over the long term.

EMPOWERING LEADING-EDGE TALENT

HCM consistently strives to build superior capabilities and transformational leadership. This strategy not only focuses on developing internal talent but also prepares future employees through strengthened employer branding and internship programs that help equip them with the necessary skills before entering the professional workforce, while also supporting government initiatives to develop a competent and reliable labor force. By combining technical expertise with accountable leadership, HCM ensures the availability of adaptive talent ready to drive sustainable business growth.

TELKOMSEL LEADERSHIP ACADEMY

As the cornerstone of its talent development strategy, Telkomsel established the Telkomsel Leadership Academy as an integrated and structured framework to systematically develop capabilities across all levels of the Company. The Academy consolidates leadership, technical, and career development initiatives into a single platform, ensuring that talent development remains closely aligned with career progression, organizational priorities, and the Company's long-term business needs.

The Academy is structured around two complementary development pathways. The Regular Development Program focuses on onboarding and equipping employees with essential foundational and technical capabilities. In parallel, the Talent Development Program is designed to empower high-potential talent through advanced development and strategic leadership readiness. Across both pathways, five integrated program pillars are implemented to ensure continuity between individual development and business objectives.



These include:

- 1. Telkomsel Welcoming & Onboarding Program (TWOP):** Introduces the Company's culture, values, and ways of working to new employees to build long-term engagement.
- 2. Telkomsel Newly Promoted Program (TNPP):** Provides support for newly promoted employees to successfully transition into their new responsibilities.
- 3. Telkomsel Leadership Development Program (TLDP):** Equips current and future leaders with essential competencies to drive team performance.
- 4. Telkomsel Technical Development Program (TTDP):** Focuses on strengthening technical expertise to support operational excellence.
- 5. Telkomsel Next-level Development Program (TNDP):** Grants high-performing employees access to strategic projects and accelerated leadership development for key future roles.

Throughout 2025, leadership capability development under TLDP was delivered through eight program batches for leaders at levels 3 to 5, involving 172 first-level leaders, 24 mid-level leaders, and 14 senior-level leaders. The program applied an outcome-based approach, with measurable behavioral impact supported by cross-functional leadership coaching and 360-degree feedback assessments to ensure sustained professional growth. Program delivery was strengthened through partnerships with global learning providers, including Big Change, BTS Global Leadership Consulting, and Emeritus, reinforcing leadership capabilities aligned with global standards.

Alongside leadership development, Telkomsel consistently accelerated technical competency development through TTDP by implementing a range of technical training initiatives aligned with evolving industry dynamics. These efforts reflect the application of HCM's development framework



and the Company's commitment to closing skill gaps while equipping employees with up-to-date technical capabilities to support the sustainability of digital transformation. One of the milestones was the implementation of AI Capability certification programs, which produced a significant number of employees with strong competencies in artificial intelligence. This initiative strengthened organizational readiness to adopt future technologies and enabled employees to contribute more effectively to developing innovative, technology-driven solutions.

LEARNING PLATFORMS

As the next key initiative in supporting Empowering Leading-Edge Talent, Telkomsel launched PERPUS (Kembangkan Potensi, Maksimalkan Aksi/Cultivate Potential, Ignite Action), a one-stop integrated learning platform designed to make learning simpler, more accessible, and more relevant for employees. Leveraging AI-based recommendation technology, PERPUS delivers personalized learning content tailored to individual roles, career journeys, and development needs. The platform enables employees to identify competency gaps through its Learning Identification feature, while providing access to internal learning modules, structured training programs, and collaborative learning through Communities of Practice. Through PERPUS, the Company harnesses cutting-edge technology as the primary engine to close skill gaps and align employee capabilities with business direction.

CAREER MOBILITY

Talent empowerment was also supported through transparent and equitable career mobility mechanisms. The Internal Job Posting (IJP) program served as a main platform for career development by providing open access to internal opportunities for all employees. In 2025, the number of positions advertised through IJP increased by 4% compared to the previous year, while the average number of applicants for mid-level and senior-level positions rose by 2%. This trend reflects growing employee trust in IJP as a fair and transparent mechanism that supports the principle of placing the right person in the right role, while motivating employees to continuously develop their capabilities in line with business needs. This represents the Company's approach to ensuring a steady supply of talent ready to meet current and future business needs and challenges.

EMPLOYER BRANDING

To attract and nurture future talent, Telkomsel continued to strengthen its Employer Value Proposition and employer branding initiatives. Through the THRIVE event series, Telkomsel experts shared insights and industry perspectives with students and young professionals across multiple cities and universities, including UNDIP, UGM, and Hasanuddin University. Complementing this outreach, the Campus Goes to Company program facilitated knowledge exchange between academia and industry through 11 university visits in 2025, enabling closer alignment between graduate competencies and future business requirements.

This commitment to bridging education, innovation, and industry readiness was strengthened through the inauguration of Telkomsel's first AI Innovation Hub at Institut Teknologi Bandung (ITB) in December 2025. Designed as a collaborative space for students, researchers, and startups, the hub enables hands-on development of AI-based solutions and showcases locally developed innovations such as AI Anti-Scam Call, AI Virtual Assistant, and Fleet Management solutions.

In parallel, talent pipeline development continued through the Company's internship program, which serves as a professional playground for Indonesian talent to gain meaningful exposure to real industry practices. Aligned with the national aspiration to prepare a capable, competent, and competitive workforce, the program provides participants with direct access to advanced technologies and Telkomsel's digital industry ecosystem, enabling them to translate academic knowledge into practical skills. Throughout 2025, Telkomsel engaged 1,026 interns across all eight directorates, representing diverse disciplines and areas of interest.



These employer branding efforts were amplified through the @lifeattelkomsel social media platform, which evolved into a strong storytelling channel reflecting Telkomsel's culture and employee experience. By the end of 2025, the platform reached 93,772 followers on Instagram, achieved a total reach of 649,985 with strong non-follower engagement, and recorded a 100% increase in content interactions. On TikTok, @lifeattelkomsel generated up to 766K reach, 66K engaged users, and steady follower growth in the second half of the year. Sentiment analysis across multiple social media platforms indicated predominantly positive perceptions, with Telkomsel widely recognized as an innovative organization and a workplace that offers meaningful opportunities for personal and professional development.

INDUSTRIAL RELATIONS

Employee management and development programs are inseparable from maintaining harmonious and collaborative industrial relations between the Company and SEPAKAT (Serikat Pekerja Telkomsel), an independent, non-political labor union established in April 1999 and officially registered in May 2000. Telkomsel recognizes SEPAKAT's vital role in advocating for employee rights and interests across all operational areas without discrimination based on ethnicity, race, religion, or political beliefs, operating democratically and autonomously to ensure employee voices are heard in key organizational matters. This strong synergy serves as the primary foundation for the Company to continuously implement pivotal initiatives within a conducive work environment, ensuring every policy remains consistently aligned and supportive of the Company's business sustainability.



Enterprise Risk Management

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Telkomsel continued and enhanced its implementation in 2025 through the alignment of internal policies, the establishment of risk strategy, the development of risk mitigation and preparedness measures in compliance with prevailing risk management governance regulations, strengthened risk culture and awareness, internal control, business continuity management, and ongoing capability development.

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Telkomsel's Enterprise Risk Management framework provides a structured foundation for navigating uncertainty while supporting long-term value creation and the Company's contribution to Indonesia's digital ecosystem. Embedded across governance, strategy, and daily operations, risk management guides the early identification and management of risks alongside strategic priorities, ensuring that decision-making remains focused, disciplined, and consistent.

This integrated approach enables Telkomsel to concentrate on what truly matters by aligning business priorities, innovation initiatives, and execution, allowing growth and innovation to

deliver measurable impact while maintaining resilience amid intensifying competition, rapid technological change, regulatory developments, and shifting market dynamics. Risk management also supports the Company in balancing growth opportunities with prudent risk-taking, allowing strategic initiatives to be executed in a measured and responsible manner.

The Company's risk management practices are implemented based on the principles and framework of ISO 31000:2018 and related regulations, including Regulation of the Minister of State-Owned Enterprises No. PER-2/MBU/03/2023 ("PERMEN 02/2023"). These practices are reinforced



through clear governance structures aligned with the Three Lines Model, ensuring accountability at the management level, effective oversight by risk and compliance functions, and independent assurance through internal audit.

Telkomsel has established a clear risk appetite and risk strategy to guide decision-making, ensuring alignment between strategic initiatives and acceptable levels of risk.



Telkomsel is committed to maintaining profitable growth and delivering value to the shareholders by optimizing the digital and telco businesses. In doing so, Telkomsel shall take measured risks to utilize its assets, grab new business, and realize value creation.

Telkomsel continuously focuses on long-term strategic objectives, improves operational excellence, and manages the risks to strengthen corporate values and capabilities.

Telkomsel is also committed to guarding its good reputation in reliable environmental, social, and governance to prevent potential negative impacts on investing and operating the business while maintaining sustainability and capturing opportunities.



This risk appetite is articulated through differentiated risk stances categorized into strategic, moderate, conservative, and intolerant.

KEY RISK MANAGEMENT ACTIONS

Following the implementation of PERMEN 02/2023 in 2024, Telkomsel continued and enhanced its implementation in 2025 through the alignment of internal policies, the establishment of risk strategy, the development of risk mitigation and preparedness measures in compliance with prevailing risk management governance regulations, strengthened risk culture and awareness, internal control, business continuity management, and ongoing capability development. These initiatives were implemented in accordance with the direction of the parent company.

As part of this enhancement, Telkomsel completed the Risk Maturity Index (RMI) 2024 assessment conducted by an independent assessor to evaluate the effectiveness of its risk management governance and practices. The assessment indicated that Telkomsel has reached the good practice phase, reflecting strong management commitment, well-defined risk governance, and a heightened level of organizational risk awareness. The results were derived from a combined scoring approach that also integrates the Company's performance, providing a solid basis for continuous improvement.

As part of its commitment to building a strong and sustainable risk culture, Telkomsel implemented a range of risk management initiatives, including mandatory company-wide training, periodic risk communication programs, clear tone-from-the-top messages from the Directors, and targeted in-house training for selected representatives across Directorates. These initiatives aimed to strengthen the practical application of risk management in daily operations. In addition, Telkomsel designated work units across all Directorates and subsidiaries as Risk Control Units (RCU) to ensure effective implementation of risk management and internal control within their respective functions.

Looking ahead, Telkomsel will continue to further strengthen and elevate its risk management maturity in line with the strategic direction of its parent company. Ongoing improvements to



the RMI framework will be pursued to reinforce resilience and ensure the risk management function continues to evolve alongside the Company's transformation and long-term objectives.

KEY RISKS IN 2025

In light of these conditions, Telkomsel identified several corporate-wide risks that may affect the achievement of strategic objectives and value creation. Telkomsel's main risks in 2025 were:

1. Struggle to secure sustainable growth

Telkomsel has proactively advanced key strategic initiatives, including technology integration and digital business expansion through subsidiaries and strategic investments, to reinforce its growth engine. Despite achieving its 5G deployment target, revenue performance remained under pressure due to rapid technology disruption, intensifying competition, and evolving customer expectations.

To address these risks, the Company strengthened the convergence of business and technology by leveraging Fixed Mobile Convergence (FMC) and 5G technology, embracing emerging technologies such as AI and NTN to sustain competitiveness and unlock new growth opportunities. At the same time, digital businesses and investments are being steered toward improved profitability, scalability, and ecosystem synergy to support long-term value creation.

Recognizing the critical role of people and processes, Telkomsel has continued to build future-ready capabilities through an agile organization, robust talent and succession planning, and the placement of the right people in the right roles, supported by an embedded corporate culture. Internal processes are continuously refined to support integrated technologies, new business models, and adaptive ways of working, strengthening organizational readiness to manage risks arising from increasingly interconnected business, technology, people, and process dynamics.

2. Revenue challenges from intense competition and economic uncertainty

Amid elevated competitive intensity and macroeconomic uncertainty, Telkomsel prioritized a “TIME to fix the BASIC” strategy focused on restoring core fundamentals through market share recovery, preparing for market repair, simplification, and customer-centric value creation.

The Company sharpened its segmentation and portfolio strategies through initiatives such as SIMPATI Reborn, positioning by.U as a youth-focused brand, strengthening HVC differentiation, accelerating FMC for household dominance, and expanding digital lifestyle and ecosystem offerings. Simultaneously, Telkomsel advanced B2B capabilities and diversified growth engines through enterprise solutions, while deepening ecosystem partnerships and vertical industry penetration across financial services, resources, manufacturing, and transport and logistics. These actions are designed to strengthen competitive resilience, reduce reliance on consumer-driven growth, and enhance the Company’s ability to navigate evolving market dynamics and economic uncertainty.

3. Regulations that may adversely affect the business, while capturing ESG opportunities

The Company proactively responded to regulatory developments by closely monitoring policy dynamics, engaging constructively with regulators and government, and strengthening internal readiness to meet evolving requirements. Supported by strong governance and compliance practices, this approach includes consistent implementation of applicable regulations, systematic assessment of new policies, and timely updates to internal guidelines. These efforts are reinforced through alignment with the parent company, collaboration with expert advisors

and industry associations, ongoing internal compliance programs, and the provision of policy recommendations alongside monitoring regulatory developments to support informed and constructive policymaking.

In parallel, Telkomsel continued to capture ESG-related opportunities by strengthening its sustainability agenda, including conducting climate risk assessments as an initial step toward alignment with IFRS S2, in line with the Company’s ESG roadmap and applicable international requirements.

4. ICT security vulnerability amid rapid technology growth

The Company continues to expand and modernize its ICT infrastructure through cloud adoption, network enhancement, and the integration of emerging technologies to support business growth and operational agility. While these initiatives strengthen digital capabilities, they also increase system complexity and cybersecurity exposure within an interconnected ecosystem involving multiple business partners. The evolving threat landscape, including the use of Artificial Intelligence by threat actors, further amplifies challenges in designing, operating, and controlling secure ICT environments.

To address these challenges, the Company has implemented comprehensive cybersecurity measures, including mandatory security awareness programs, strengthened access controls, encryption and authentication mechanisms, Extended Detection and Response (XDR), regular cyber patrols and vulnerability assessments, enhanced endpoint and network protection, as well as robust application and data security controls supported by governance and certification initiatives. The launch of a cybersecurity management project adds greater rigor to a structured and proactive approach to managing ICT security risks, strengthening resilience and mitigating potential financial, reputational, and regulatory impacts as digital innovation continues to accelerate.

INTERNAL CONTROL

As mandated by the COSO Internal Control Framework (2013), the TM Forum Framework, and the Decision of the Deputy for Finance and Risk Management, Ministry of SOE No. SK-5/DKU. MBU/11/2024 on Technical Guidelines for Internal Control over Financial Reporting for State-Owned Enterprises, the Company continuously enhances its business processes and Risk Control Matrix (RCM) to strengthen Internal Control over Financial Reporting (ICoFR) and to improve the effectiveness of its operational processes. These efforts are directed at ensuring the achievement of corporate objectives while maintaining financial reporting that is supported by adequate and effective internal controls in accordance with the Company's current operating conditions.

Ongoing enhancements and refinements are driven by organizational changes, evolving policies and regulations, business transformation and new business initiatives, application changes and automation, as well as process simplification to improve overall effectiveness. These dynamics also drive changes in system integration and business process controls.

As part of these enhancements, the billing process for IndiHome fixed service customers was fully integrated into Telkomsel's systems in 2025. This integration marked the completion of Technical Service Agreement (TSA) 2, which had been in effect following the migration of fixed service customers in July 2023.

In line with the increased technology adoption, the Company has made necessary updates in its internal control design, including strengthened review mechanisms for third-party service providers and enhanced controls over data migration processes. These improvements provide

reasonable assurance over completeness and accuracy of migration activities, to continuously support the reliability of financial reporting and the integrity of the Company's operations.

BUSINESS CONTINUITY MANAGEMENT

In an era of uncertainty and rapid change, Telkomsel's commitment to resilience extends into a broader responsibility to keep Indonesia connected under any circumstance. Through its Business Continuity Management (BCM) framework, the Company ensures that every operational aspect can adapt seamlessly to challenges without compromising service quality, reinforcing its role as a trusted enabler of the nation's digital ecosystem.

In 2025, this commitment was strengthened through decisive actions to reinforce business continuity readiness. Telkomsel maintained its ISO 22301: BCM certification, reaffirming adherence to global standards for business continuity management. The Company also conducted structured disaster recovery rehearsals, including tabletop and live exercises, to ensure recovery strategies remain effective and responsive under various scenarios.

To further strengthen readiness, continuous improvement was pursued through the development of an advanced Early Warning System (EWS) to enhance monitoring capabilities and accelerate responses to potential disruptions. Together, these initiatives demonstrate Telkomsel's commitment to safeguarding business continuity, maintaining stakeholder trust, and supporting the reliability of digital services that underpin Indonesia's digital ecosystem.

05

Sustainability in Action





Governance

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In an environment of rapid change and increasing complexity, a strong governance foundation is essential to help the Company stay focused on what truly matters. For Telkomsel, robust governance supports clear decision-making, accountability, and consistent execution, ensuring that innovation and growth are pursued with integrity and a long-term perspective.

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Telkomsel's commitment to upholding the principles of Good Corporate Governance (GCG) in every aspect of its business is a testament to its compliance with the Indonesian Limited Liability Company Law No. 40/2007 and certain aspects of the United States' Sarbanes-Oxley Act (SOA), by which all subsidiaries of PT Telekomunikasi Indonesia Tbk (Telkom) are bound, following Telkom's share listing on the New York Stock Exchange (NYSE).

GCG stands as a fundamental pillar of the Company's competitive advantage, driving our ability to innovate, adapt, and lead in an ever-evolving industry. By upholding the highest standards of transparency, accountability, and ethical practices, GCG ensures we remain at the forefront of the market, while guiding us in creating long-term value for shareholders and stakeholders.

In building a robust GCG organisation structure, we abide by the five GCG principles, namely:

Transparency

Openness in the decision-making process and in disclosing material and relevant information regarding the Company.

Accountability

Clarity in the functions, execution, and responsibilities of the Company's key organs to ensure effective management of the Company.

Responsibility

Compliance in the management of the Company with applicable laws and regulations as well as sound corporate governance principles.

Independency

A condition in which the Company is managed professionally, free from conflicts of interest and influence or pressure from any party that is not in accordance with prevailing laws, regulations, and sound corporate governance principles.

Fairness

Upholding fairness and equality in fulfilling the rights of stakeholders and shareholders arising from the Company's operations, contractual obligations, and applicable laws and regulations.

CODE OF CONDUCT

Telkomsel has adopted a code of conduct in accordance with the highest standards of ethical values and conduct. The code applies to all employees representing the Company. It is intended to guide them in the execution of their duties. Everyone associated with the Telkomsel code of conduct should comply with prevailing laws and regulations and act in the best interests of the Company. The code shapes employees' decision-making and defines acceptable and unacceptable behavior in protecting the Company's assets and revenue, while ensuring compliance with 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 making 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's Annual Report and financial statements, determines the allocation of the Company's net profit, and appoints the independent auditors.

BOARD OF COMMISSIONERS

The Board of Commissioners comprises six members, one of whom serves as the President Commissioner. Telkom as the majority shareholder is entitled to nominate four Commissioners, while Singapore Telecom Mobile Pte Ltd reserves the right to nominate two Commissioners.

Based on the Deed of Statement of the Annual General Meeting of Shareholders Decision in May 2024, the composition of Telkom's Board of Commissioners was as follows:

Telkom Representatives

- President Commissioner: Wishnutama Kusubandio
- Commissioner: Heri Supriadi
- Commissioner: Yose Rizal
- Commissioner: Sarwoto Atmosutarno

Singtel Representatives

- Commissioner: Yuen Kuan Moon
- Commissioner: Anna Yip

Based on Minutes of the Annual General Meeting of Shareholders in May 2025, the composition of Telkom's Board of Commissioners comprises seven members. Telkom as the majority shareholder is entitled to nominate five Commissioners, while Singapore Telecom Mobile Pte Ltd reserves the right to nominate two Commissioners as follows:

Telkom Representatives

- President Commissioner: Diaz F.M. Hendropriyono
- Commissioner: Rico Rustombi
- Commissioner: Irfan Wahid
- Commissioner: Chandra Arie Setiawan
- Commissioner: Ahmad Riza Patria

Singtel Representatives

- Commissioner: Yuen Kuan Moon
- Commissioner: Anna Yip

BOARD OF COMMISSIONERS' RESPONSIBILITIES

- Supervising the Company's management policies of the Board of Directors; providing advice to the Board of Directors, including in terms of the Company development plans, the Company's annual work plan and budget, business plans, and the implementation of the Company's Articles of Association and GMS resolutions, as well as rules and regulations.
- Implementing duties, authorities, and responsibilities in accordance with the Company's Articles of Association and GMS resolutions.
- Enacting the Company's interests by considering the interests of the shareholders and answering to the GMS.
- Reviewing and signing the annual report prepared by the Board of Directors.



MEETING OF THE BOARD OF COMMISSIONERS

The Articles of Association state 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 its supervisory function.

Joint Meeting Attendance Record

Board of Commissioners

Name	Position	Meeting Attendance
Wishnutama Kusubandio	President Commissioner	1 of 1
Diaz F.M. Hendropriyono	President Commissioner	4 of 4
Heri Supriadi	Commissioner	1 of 1
Yose Rizal	Commissioner	1 of 1
Sarwoto Atmosutarno	Commissioner	1 of 1
Yuen Kuan Moon	Commissioner	5 of 5
Anna Yip	Commissioner	5 of 5
Rico Rustombi	Commissioner	4 of 4
Irfan Wahid	Commissioner	4 of 4
Chandra Arie Setiawan	Commissioner	4 of 4
Ahmad Riza Patria	Commissioner	2 of 4

Board of Directors

Name	Position	Meeting Attendance
Nugroho	President Director	5 of 5
Daru Mulyawan	Director of Finance & Risk Management	5 of 5
Adiwinahyu Basuki Sigit	Director of Sales	1 of 5
Stanislaus Susatyo	Director of Sales	4 of 5
Indrawan Ditapradana	Director of Human Capital Management	5 of 5
Wong Soon Nam	Director of Planning & Transformation	3 of 5
Joyce Shia	Director of Information Technology	5 of 5
Heng Tze Meng Derrick	Director of Marketing	5 of 5
Indra Mardiatna	Director of Network	5 of 5

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 the 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

AUDIT COMMITTEE

The Audit Committee assists the Board of Commissioners in fulfilling its oversight responsibilities for financial reporting, internal control, internal and external audit, and risk management processes. In performing its duties, the Audit Committee ensures an effective working relationship with the Board of Directors, Management, Internal Auditors and External Auditors.

The Audit Committee shall meet at least four times a year, and the meeting 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 shall comprise at least three members. The members are appointed by the Board of Commissioners, and at least one of the members shall be competent in accounting and/or auditing.

Based on Circular Resolutions of the Board of Commissioners of PT Telekomunikasi Selular (Company) on Appointment of Committee Members of the Board of Commissioners, the members of the Audit Committee up to 27 May 2025 were as follows:

- Heri Supriadi as Chairman
- Yose Rizal as Member
- Anna Yip as Member
- Sarwoto Atmosutarno as Member
- Agus Suryono as Member
- Craig Young as Member

Based on the Circular Resolutions of the Board of Commissioners in June 2025, the members of the Audit Committee were as follows:

- Ahmad Riza Patria as Chairman
- Chandra Arie Setiawan as Member
- Anna Yip as Member
- Kenny Nazar as Member
- Agus Suryono as Member
- Craig Young as Member

In 2025, a total of seven Audit Committee meetings were held.

REMUNERATION COMMITTEE

The Remuneration Committee was established to assist the Board of Commissioners in ensuring that the remuneration policy and scheme currently implemented or will be implemented in the Company fairly reward the Board of Directors and employees, attract talent, and retain competitive value, and ensure the Company maintains a pool of competent human resources.

The Remuneration Committee shall comprise at least three members, with members appointed by the Board of Commissioners.

Pursuant to its Charter, the Remuneration Committee shall meet at least once a year, and the meeting shall be attended by at least two members.

Based on Circular Resolutions of the Board of Commissioners of PT Telekomunikasi Selular (Company) on Appointment of Committee Members of the Board of Commissioners, the members of the Remuneration Committee up to 27 May 2025 were:

- Wishnutama Kusubandio as Chairman
- Yuen Kuan Moon as Member
- Sarwoto Atmosutarno as Member
- Indrawan Ditapradana as Member

Based on the Circular Resolutions of the Board of Commissioners in June 2025, the members of the Remuneration Committee were as follows:

- Diaz F.M. Hendropriyono as Chairman
- Yuen Kuan Moon as Member
- Ahmad Riza Patria as Member

In 2025, a total of one Remuneration Committee meeting was held.

Based on the Circular Resolutions of the Board of Commissioners in March 2026, the members of the Remuneration Committee were as follows:

- Diaz F.M. Hendropriyono as Chairman
- Yuen Kuan Moon as Member
- Ahmad Riza Patria as Member
- Willy Saelan as Member

CAPEX, FINANCING AND MANAGEMENT PROCESS (CFMP) COMMITTEE

The Capex, Financing and Management Process (CFMP) Committee assists the Board of Commissioners in fulfilling its oversight responsibilities regarding capital expenditure, financing, and management processes of the Company. The CFMP Committee periodically provides its findings and recommendations to the Board of Commissioners. For an effective review and understanding of the Capex and operational processes, the CFMP Committee requires ongoing interaction with management, which can be the members of the Board of Directors.

The CFMP Committee shall review the following, including but not limited to:

- The Capex planning and management process.
- The financing policies and plan of the Company.
- The capacity management, supply chain and operational targets.

The CFMP Committee reports periodically to the Board of Commissioners. Its reports contain a summary of the CFMP Committee's activities, findings and recommendations.

The CFMP Committee shall comprise at least 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 of 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 Circular Resolutions of the Board of Commissioners of PT Telekomunikasi Selular (Company) on Appointment of Committee Members of the Board of Commissioners, the members of the Capex, Financing & Management Process (CFMP) Committee up to May 2025 were as follows:

- Yuen Kuan Moon as Chairman
- Heri Supriadi as Vice Chairman
- Yose Rizal as Member
- Daru Mulyawan as Member
- Herlan Wijanarko as Member
- Gan Siok Hoon as Member

Based on the Circular Resolutions of the Board of Commissioners in June 2025, the members of the CFMP Committee were as follows:

- Yuen Kuan Moon as Chairman
- Rico Rustombi as Member
- Irfan Wahid as Member
- Nanang Hendarno as Member
- Arthur Angelo Syailendra as Member
- Gan Siok Hoon as Member

In 2025, a total of five CFMP Committee meetings were held.

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 the right to nominate three Directors.

Based on the Deed of Statement of the Annual General Meeting of Shareholders Decision in May 2024, the composition of Telkomsel's Board of Directors was as follows:

Telkom Representatives

- President Director: Nugroho
- Director of Sales: Adiwinahyu Basuki Sigit
- Director of Finance & Risk Management: Daru Mulyawan
- Director of Human Capital Management: Indrawan Ditapradana
- Director of Network: Indra Mardiatna

Singtel Representatives

- Director of Planning & Transformation: Wong Soon Nam
- Director of Information Technology: Joyce Shia
- Director of Marketing: Heng Tze Meng Derrick

Based on Minutes of the Annual General Meeting of Shareholders in May 2025, the composition of Telkomsel's Board of Directors was as follows:

Telkom Representatives

- President Director: Nugroho
- Director of Sales: Stanislaus Susatyo
- Director of Finance & Risk Management: Daru Mulyawan
- Director of Human Capital Management: Indrawan Ditapradana
- Director of Network: Indra Mardiatna

Singtel Representatives

- Director of Planning & Transformation: Wong Soon Nam
- Director of Information Technology: Joyce Shia
- Director of Marketing: Heng Tze Meng Derrick

Based on the Resolution of the Shareholders in January 2026, the composition of Telkomsel's Board of Directors were as follows:

Telkom Representatives

- President Director: Nugroho
- Director of Sales: Stanislaus Susatyo
- Director of Finance & Risk Management: Daru Mulyawan
- Director of Human Capital Management: Indrawan Ditapradana
- Director of Network: Indra Mardiatna

Singtel Representatives

- Director of Planning & Transformation: Wong Soon Nam
- Director of Information Technology: Joyce Shia
- Director of Marketing: Lionel Chng

RESPONSIBILITIES OF THE BOARD OF DIRECTORS

- Maintaining Telkomsel's daily business.
- 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 inside and outside of the court or in any legal cases.



MEETINGS OF THE BOARD OF DIRECTORS

The Board of Directors holds meetings at least once 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 performance of the Company as well as to discuss and seek necessary approvals for the corporate agenda.

The quorum for the meeting of the Board of Directors is four members, including one Director nominated by each shareholder of the Company who holds at least 10% of the total issued shares of the Company.

Meeting Attendance Record

Name	Position	Meeting Attendance
Nugroho	President Director	35 of 36
Daru Mulyawan	Director of Finance & Risk Management	34 of 36
Adiwinahyu Basuki Sigit	Director of Sales	16 of 36
Stanislaus Susatyo	Director of Sales	17 of 36
Indrawan Ditapradana	Director of Human Capital Management	34 of 36
Wong Soon Nam	Director of Planning & Transformation	27 of 36
Joyce Shia	Director of Information Technology	27 of 36
Heng Tze Meng Derrick	Director of Marketing	30 of 36
Indra Mardiatna	Director of Network	35 of 36

INDEPENDENCE OF THE BOARDS

The Company has a firm policy regarding the independence and potential conflict of interest of its Boards, which requires all members of the 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 state 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 stipulates that all members of the Board of Directors and Board of Commissioners must not possess familial relationships with any other Board member.

BOARD MEMBERS' REMUNERATION

The GMS 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: fixed compensation, variable compensation, benefits, and facilities. The details are as follows:

- Fixed Compensation: comprises the base salary with reference to the AGMS.
- Variable Compensation: a yearly bonus whose amount is determined in the AGMS.
- Benefits & Facilities: including medical, allowance, housing, membership, communication, and insurance.

INTERNAL AUDIT UNIT

FUNCTION AND ROLE

Internal Audit Unit (Internal Audit) is established to strengthen Telkomsel's ability to create, protect, and sustain value by providing independent assurance, advisory services, and delivering independent, risk-based, and objective insights. Internal Audit also serves as a strategic partner to management in supporting the Company's mission to accelerate the development of the digital ecosystem and deepen customer engagement.

Functionally, Internal Audit reports to the Audit Committee and administratively to the President Director. In carrying out its mandate, Internal Audit adopts a risk-based approach in developing the Annual Audit Program (PKAT), which is aligned with the Company's risk profile and strategic priorities. The PKAT is reviewed and approved by the Audit Committee in accordance with the Internal Audit Charter and is implemented in compliance with the International Professional Practices Framework (IPPF) issued by the Institute of Internal Auditors (IIA).

As the third line of defense, Internal Audit maintains continuous coordination and communication with relevant units and functions across the Company, enabling effective collaboration while preserving independence. Through this role, Internal Audit contributes to creating and sustaining shareholders' value.

AUDIT STANDARDS AND ETHICS

Internal Audit conducts its activities in accordance with prevailing professional standards, the International Professional Practices Framework (IPPF), and applies a risk-based auditing methodology that encompasses planning, execution, reporting, and monitoring of corrective actions.

In line with technology advancements, Internal Audit continues to develop the use of data, tools, and technology to improve the effectiveness and

efficiency of audit execution, increase added value, support early warning system for management, and identify potential indications of fraud, including the implementation of Continuous Auditing.

Meanwhile, quality assurance is maintained through a dedicated Quality Control function, which ensures compliance with established standards, methodologies, and the Internal Audit Code of Ethics. As part of its commitment to continuous quality improvement, Internal Audit is subject to independent external quality assessments conducted every three to five years, with the most recent external review completed in 2021.

In performing their duties, internal auditors are required to uphold the highest standards of ethics and professionalism. There are aspects that serve as the guiding principles for Internal Audit:

1. Integrity

The integrity of internal auditors builds confidence and therefore forms the basis of trust in their judgment.

2. Objectivity

Internal auditors demonstrate the highest level of professional objectivity in obtaining, evaluating, and communicating information about the activities or processes being examined. They make balanced assessments of all relevant matters and are not unduly influenced by personal interests or those of others when making judgments.

3. Confidentiality

Internal auditors respect the value and ownership of information received and do not disclose such information without proper authority, except when required by law or professional standards.

4. Competence

Internal auditors possess the knowledge, capabilities, experience, and other relevant disciplines necessary to perform their functions and duties.

INTERNAL AUDIT PROGRAMS AND IMPROVEMENTS

During 2025, Internal Audit carried out its assurance role while also acting as a strategic partner in governance, risk, and compliance (GRC). This was achieved through close collaboration with management in consulting engagements, including conducting independent reviews, post-implementation reviews, and facilitating discussions on risks and controls.

In total, Internal Audit completed 43 projects during the year, comprising both assurance and advisory engagements across key areas:

Internal Audit Activities in 2025

Assignments	Assurance	Advisory	Total
Financial	11		11
Business Support	12	1	13
Information, Communication, and Technology	8	1	9
Commerce	5	1	6
Continuous Audit		4	4
Total	36	7	43

Internal Audit also acted as an internal assessor in supporting the Company's achievement of ISO 27701 Privacy Information Management System certification in 2024. Internal Audit also contributed to the ISO 37001 Anti-Bribery Management System recertification and the ISO 27001 Information Security Management System surveillance audit.

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT

In 2025, the Internal Audit Unit was supported by 28 professionals with diverse qualifications across internal audit, accounting, information technology, risk management, cybersecurity, taxation, and data analytics. There were 36 professional certifications held by Internal Audit personnel as of 2025, including internationally recognized credentials such as QIA, CIA-related certifications, CISA, CPA, CA, CEH, ISO Lead Auditor, as well as various technology and risk management certifications.

In addition to formal certification, internal auditors are also given the opportunity to attend seminars to broaden their knowledge on business developments, information technology, and auditing techniques.

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 GCG principles, including the relationships with employees, shareholders, government institutions, the public, and the media. The Corporate Secretary manages the relationship between the Board of Commissioners and the Board of Directors as well as the relationships among the Board members.



Based on a Director's Decree in 2025 regarding Organizational Structure within the CEO's Office Directorate, the scope of duties of Corporate Secretary Group is as follows:

- Lead the Company's secretarial functions and foster good relations with key stakeholders.
- Ensure the management of facilities and workplace infrastructure for employees, to support smooth company operations.
- Ensure the coordination and implementation of CSR programs that support the company's image in the community.
- Ensure positive relations with the mass media to support the creation of a favorable company image.
- Ensure the smooth handling of legal aspects of the Company in compliance with legislation.
- Foster good relations with regulatory authorities and influence the creation of regulations that support Telkomsel's business.

INVESTOR RELATIONS

Telkomsel's Investor Relations represents a commitment to promoting transparency and fairness by the Company to shareholders and stakeholders. Together with Telkom's Investor Relations team, the team facilitates meetings and conferences with existing and potential institutional investors, investment and market analysts as well as the broader financial community.

The Investor Relations team is responsible for:

- Distribution of accurate and complete information on the Company's business activities, strategies and performance on a timely basis.
- Issuance of Info Memos on a quarterly basis, which will be inserted into Telkom's quarterly Info Memo, and the Annual Report.

- Participation in corporate events, such as road shows and conferences, investor meetings and site visits with the holding companies.

In 2025, the team held more than 400 meetings with investors/analysts through regular meetings, conferences, and non-deal road shows.

For any inquiries regarding Telkomsel's financial and operational information, stakeholders are encouraged to visit Telkomsel's official website at www.telkomsel.com or Telkom's corporate website at www.telkom.co.id. Additional information may also be obtained by contacting the Investor Relations team at the following address:

Investor Relations

Telkom Landmark Tower, Tower 1
Jl. Jend. Gatot Subroto Kav. 52
Jakarta 12710, Indonesia

WHISTLEBLOWING

Telkomsel adopts a firm whistleblowing policy that regulates the ways in which employees or other parties can report fraud, unethical behavior, corruption, dishonest practices, or breaches of internal control and the code of conduct to Telkomsel's Internal Audit team. To ensure the independence and confidentiality of the process, Telkomsel, together with the Telkom Group, appointed a third party to manage whistleblowing reports.

As long as such matters are reported 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 Internal Audit team for follow-up action.



Regulatory Management

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The Regulatory Management Group supports Telkomsel’s ability to set clear priorities and operate with discipline by upholding sound corporate governance and proactively managing compliance risks within an increasingly complex regulatory landscape.

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Through disciplined compliance, active engagement with government stakeholders, and robust oversight mechanisms, Regulatory Management Group supports operational continuity, safeguards trust, and addresses regulatory obligations in a clear and accountable manner. Key actions of the Regulatory Management Group in 2025 are detailed below.

PROVISION OF 4G MOBILE CELLULAR NETWORKS IN BLANK SPOT VILLAGES

By 2025, Telkomsel, in collaboration with the Ministry of Communication and Digital (Komdigi), fulfilled its obligation to expand 4G/LTE coverage to blank spot villages. The network development

focused on key public service centers—customer service offices, government institutions, healthcare facilities, and educational centers—reaching 368 blank spot villages and achieving 100% realization of the assigned target out of a total of 497 villages identified.

This achievement reflects the strong synergy among Komdigi, Regional Governments, and Telkomsel in accelerating digital transformation and fostering inclusive digital access across the nation. In line with Telkomsel’s three strategic pillars: Digital Connectivity, Digital Platform, and Digital Services, Telkomsel continued to expand reliable broadband access across Indonesia, providing 4G coverage to more than 97% of Indonesia’s population.



RAPID AND RESPONSIVE DISASTER RECOVERY TO RESTORE TELECOMMUNICATIONS SERVICES

Telkomsel played an active role in major disaster recovery efforts across the provinces of North Sumatra, West Sumatra, and Aceh, focusing on three key areas: the restoration of network connectivity, support for integrated digital data systems, as well as logistics and corporate social responsibility (CSR) initiatives. These efforts were carried out in collaboration with the DPR RI Task Force, Komdigi, Indonesia's National Disaster Management Agency (BNPB), the State-Owned Enterprises Disaster Management Task Force (BP BUMN), and BPI Danantara through the Post-Disaster Recovery Task Force (GALAPANA) program.

This collaboration reaffirms Telkomsel's commitment to remaining present and responsive alongside fellow state-owned enterprises (BUMN) in supporting community recovery efforts after disasters. Across Sumatra, Telkomsel remains committed to working collaboratively, strengthening synergy, and delivering tangible contributions to national recovery and resilience.

RELEVANT REGULATIONS ISSUED IN 2025

1. Government Regulation No. 17 of 2025 on the Governance of Electronic Systems in Child Protection was issued as part of the Government's commitment to safeguarding children in the digital space. This regulation governs the governance framework for electronic system operations that may have an impact on children, including supervisory mechanisms and the imposition of administrative sanctions for operators that fail to follow child protection provisions in the digital space. For Telkomsel, this regulation

is directly relevant given that the Company provides a wide range of digital services that must comply with child protection standards as stipulated under the regulation. Telkomsel is required to ensure that all digital platforms, including applications and internet-based services, are operated with due consideration for the safety and security of children as potential users. In practice, Telkomsel faces challenges in implementing effective parental controls and content filtering. The Company has developed in-app parental control features to help parents manage their children's access more safely, while also strengthening digital literacy through education campaigns that promote greater awareness of child protection online.

2. Government Regulation No. 28 of 2025 on Risk-Based Business Licensing updates Indonesia's national licensing framework, replacing Government Regulation No. 5 of 2021. The regulation adopts a risk-based approach to streamline licensing processes through the Online Single Submission (OSS) system, while enhancing transparency and legal certainty for business operators. For Telkomsel, this regulation directly affects the process of obtaining telecommunications, electronic system provider (PSE), and tower development licenses. It requires proper risk classification to determine licensing obligations and ensure compliance with technical and administrative standards. The main challenge for Telkomsel lies in aligning all internal processes with the provisions of PP 28/2025, particularly when applying for new business permits. To address this, Telkomsel has strengthened internal dissemination of the regulations and conducted targeted training for its legal and regulatory teams.

3. Regulation of the Minister of Communication and Digital No. 3 of 2025 on the Use of Radio Frequency Spectrum for Satellite Services and Satellite Orbits replaces Ministerial Regulation No. 21 of 2014 on the same subject. The updated regulation provides a refined framework governing the use of radio spectrum and satellite orbits to support national satellite operations, including stricter rules for foreign satellite use requiring ministerial approval even for trials, plus potential costs for temporary ISR frequency permits. This regulation is particularly relevant to Telkomsel's strategic plan to work with satellite operators in extending telecommunications services to unserved regions, including through trials of Non-Terrestrial Network (NTN) technology. In response, Telkomsel adopts a selective approach to satellite trial programs and deepens collaboration with partners to share testing costs.
4. Regulation of the Minister of Communication and Digital No. 5 of 2025 on Public Sector Electronic System Provider replaces Regulation of the Minister of Communication and Digital No. 5 and No. 10 of 2015. The regulation updates the governance for electronic system providers (PSE) by strengthening registration, data classification, content moderation, and administrative sanctions to ensure electronic systems used by public institutions or government-designated parties operate securely, reliably, and in accordance with established standards. Should Telkomsel be designated as a public-scope Electronic System Operator (PSE) by the government, this regulation requires full compliance with applicable governance standards. Timely PSE registration and proving system reliability against cybersecurity threats also present key challenges. To address this, the Company formed a dedicated PSE compliance team to streamline registration, enable automated Komdigi reporting, and ensure full regulatory alignment.
5. Regulation of the Minister of Communication and Digital No. 7 of 2025 on the Use of Embedded Subscriber Identity Module (eSIM) Technology in Telecommunications establishes a regulatory framework for migrating from physical SIM cards to eSIM technology. It mandates digital provisioning systems, customer management, and security certification standards. Additionally, eSIM use on consumer devices, machine-to-machine (M2M) devices, and Internet of Things (IoT) devices require local MSISDN and IMSI numbers while following national customer registration regulations. For Telkomsel, the regulation requires full alignment of eSIM provisioning, activation, and after-sales processes with government standards, supported by secure and reliable internal systems. For customers, eSIM enables faster, fully digital activation while supporting broader adoption of IoT and M2M services, reinforcing data protection and accelerating Indonesia's digital transformation through standardized eSIM implementation.
6. Regulation of the Minister of Communication and Digital No. 15 of 2025 on Business Activity and Product/Service Standards for Risk-Based Licensing replaces Ministerial Regulation No. 3 of 2021. The regulation refreshes KBLI classifications, technical/administrative requirements, and OSS integration for postal, telecommunications, broadcasting, and electronic systems licensing across risk levels. Every new Telkomsel business activity, from AI and blockchain innovations to digital services, must now align with updated KBLI codes and risk-based licensing. The main challenge involves analyzing the entire business portfolio against new KBLI groupings and ensuring current classifications remain valid amid dynamic digital industry changes. Through internal business audits and close coordination with Komdigi, the Company ensures regulatory adherence while enabling seamless operations and innovation.

7. Regulation of the Minister of Communication and Digital Regulation No. 16 of 2025 on the Ministry of Communication and Digital Strategic Plan 2025–2029 aligns Telkomsel with national priorities including child protection, Electronic-Based Government System (SPBE) governance, postal/logistics optimization, and maximizing telecommunications and spectrum management. These efforts are backed by digital infrastructure development to accelerate Indonesia's integrated, growing, and secure Digital Transformation toward the "Indonesia Digital" vision by 2029. Implementation is expected to bring standardization consistency and heightened requirements that impact compliance costs for telecom operators, while driving process simplification and legal certainty to reduce regulatory charges.
8. Ministry of Home Affairs Regulation No. 14 of 2025 on Guidelines for Preparing Regional Revenue and Expenditure Budgets for Fiscal Year 2026 allocates funding for digital infrastructure acceleration through passive ICT infrastructure policy support, deployment facilitation, fair pricing, urban cable network planning via Integrated Utility Network Facilities (SJUT), and In-Building Systems (IBS) requirements. This aligns with Telkomsel's efforts to deliver cutting-edge internet networks nationwide while driving digital inclusion as part of Indonesia's broader digital transformation.
9. Ministerial Circular Letter No. 4/2025 regulates the structuring of healthy telecommunications operations by introducing a moratorium on business licensing for the development of local fixed packet-switched networks and multimedia internet access services using fiber optic infrastructure in 24 regencies and cities for a period of two years. During the moratorium, only operators with existing development commitments or active services in the designated areas are permitted to continue their activities, while operators without prior commitments are restricted from initiating new network deployments. This policy aims to ensure balanced industry growth, optimize the utilization of fixed broadband infrastructure, and maintain service quality through more controlled ecosystem governance. For Telkomsel, the regulation remains relevant as the Company continues to operate and develop services in areas where commitments have been established, while benefiting from a healthier competitive environment that supports service quality, urban order, and more sustainable customer growth.
10. Presidential Regulation No. 12/2025 sets out Indonesia's national development priorities for the 2025–2029 period, emphasizing integrated digital transformation across strategic sectors and regions. It prioritizes technology adoption, particularly automation, AI, IoT, and machine-to-human collaboration, to improve efficiency across sectors such as manufacturing, agriculture, healthcare, and education, as well as the digitalization of regional development. This direction aligns with Telkomsel's role in supporting B2B2G collaboration through digital connectivity and innovative business solutions, enabling the Company to contribute to national development objectives while strengthening Indonesia's digital ecosystem in line with long-term economic and social progress.



11. Presidential Regulation No. 68/2025 establishes a framework to strengthen the collection of Value Added Tax (VAT) on cross-border digital transactions through a national technology platform operated by PT Jalin Pembayaran Nusantara. The regulation aims to increase state revenue amid the rapid growth of the digital economy. For Telkomsel, this regulation is strategically relevant given its potential role as an enabler within the digital ecosystem, particularly through network infrastructure, data capabilities, and billing systems that support increasing traffic and consumption of foreign digital services. To mitigate the challenges arising from the implementation of this regulation, Telkomsel aligns internal processes for implementation governance and data management, strengthens IT readiness, and conducts early identification of digital business exposures to ensure compliance and preparedness for rapidly evolving regulations.
12. Presidential Regulation No. 89 of 2025 on the Acceleration of Power Infrastructure Development aligns with Telkomsel's business strategy and commitment to expand digital access across Indonesia through collaboration with central and regional governments and business partners. Reliable electrical infrastructure ensures telecommunications service stability, while increased flexibility accelerates infrastructure development and national economic growth. The initiative promises enhanced electricity reliability and distribution equity nationwide, while reducing investment and sustainable operational costs for Telkomsel's BTS sites. Through these collaboration opportunities, Telkomsel maximizes its capabilities to drive effective digital transformation and accelerates digital inclusion in line with the Company's vision.
13. Regulation of the Member of the Board of Governors of Bank Indonesia No. 15 of 2025 governs the implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing for entities regulated and supervised by Bank Indonesia. The regulation requires the establishment of written policies and procedures, risk management processes, customer due diligence, and structured supervision and reporting mechanisms, including the imposition of administrative sanctions for non-compliance. This regulation is relevant to Telkomsel due to the provision of financial services through TCash and reinforces the Company's commitment to prudent operations by strengthening compliance, data management, and reporting processes in line with Bank Indonesia's standards.
14. Regulation of OJK No. 4 of 2025 governs financial service aggregation providers, covering governance, risk management, supervision mechanisms, and provisions on business termination and license revocation. The regulation is relevant to Telkomsel should the Company operate or plan to develop financial service aggregation offerings as part of its digital services portfolio. Compliance with this regulation requires alignment of business models with OJK requirements, particularly in relation to governance, risk management, and operational standards. The regulation reinforces the importance of robust oversight, prudent risk practices, and compliant partnerships with fintech collaborators to support sustainable and responsible growth in digital financial services.



15. Circular Letter of the Director General of Komdigi No. 55 of 2025 regulates customer registration using biometric data, introducing facial recognition-based verification as a new standard in the mobile subscriber registration process in Indonesia. This policy aims to enhance the security and validity of customer identity verification while improving efficiency through both GraPARI outlets and self-service channels, thereby supporting a more reliable and trusted digital services ecosystem. The regulation is aligned with Telkomsel's commitment to safeguarding customer data and strengthening trust in its digital ecosystem. The adoption of biometric registration supports faster and more accurate customer onboarding, enhances service quality, and aligns Telkomsel's registration processes with global standards.
16. Decree of the Director General of Digital Infrastructure No. 157 of 2025 provides technical guidelines for the registration of International Mobile Equipment Identity (IMEI) numbers for mobile phones and tablet computers, particularly for foreign tourists who use local operator numbers while staying in Indonesia. The regulation is intended to safeguard the integrity of the national telecommunications system while facilitating seamless and lawful access to mobile services for international visitors. This regulation supports Telkomsel's role in strengthening Indonesia's tourism ecosystem by ensuring that foreign visitors can remain connected through a clear and standardized IMEI registration mechanism. By enabling compliant and uninterrupted access to mobile services for international customers, Telkomsel reinforces its reputation as a tourist-friendly operator while demonstrating regulatory compliance and contributing to broader economic growth through the tourism sector.

FULFILLMENT OF OBLIGATIONS TO THE GOVERNMENT

Throughout 2025, Telkomsel fulfilled all regulatory obligations related to its telecommunications licenses in full compliance with applicable laws and regulations. Following a comprehensive five-year evaluation conducted by the Ministry of Communication and Digital, Telkomsel was declared compliant with the requirements for operating mobile cellular networks and providing Public Internet Telephony Service (ITKP). This evaluation confirmed the Company's eligibility to continue delivering mobile cellular and ITKP services for the subsequent five-year period.

During the year, Telkomsel was also assessed to have met the minimum Quality of Service (QoS) standards for both network and service performance, as stipulated by the Ministry of Communication and Digital. In parallel, the Company made payments for radio frequency spectrum usage fees (BHP IPFR) for the frequency bands allocated to Telkomsel, including the 800 MHz, 900 MHz, 1,800 MHz, 2,100 MHz, and 2,300 MHz bands, before the government-mandated deadlines. As a licensed telecommunications operator, Telkomsel also fulfilled its obligations to pay the Telecommunications Operations Rights Fee (BHP Telekomunikasi) and the Universal Service Obligation (USO) contributions.



Litigation

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Throughout 2025, Telkomsel upheld strong principles of good corporate governance by managing legal and regulatory matters in a measured, transparent, and accountable manner.

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This disciplined approach formed an integral part of Telkomsel's ongoing journey to deliver reliable and high-quality services, while ensuring that its business operations continue to create lasting value for customers and contribute positively to Indonesia's digital ecosystem.

TAX CASE

In September 2020, Telkomsel filed an appeal to the Tax Court for compensation amounting to Rp331.5 billion in relation to 2014 and 2015 underpayment of Corporate Income Tax (CIT). In November 2025, the Tax Court issued its decisions on the appeals. For Fiscal Year 2014, the Company lost the appeal with a disputed amount of Rp40 billion and settled the obligation in December 2025 with a payment of Rp32.7 billion. For Fiscal Year 2015, the Company won the appeal, resulting in an overpayment of Rp293.7 billion, which was refunded on 9 January 2026.

In January 2024, the Company filed an appeal to the Tax Court related to an underpayment of Corporate Income Tax (CIT) for Fiscal Year 2018 amounting to Rp34.8 billion and is currently awaiting the Tax Court's decision on the matter.

06

Corporate Social Responsibility





FOUNDATIONAL PRINCIPLES AND AIMS

In a year defined by focus and transformation, Telkomsel continues to uphold its commitment to creating impact that truly matters. Beyond providing technology, Telkomsel seeks to empower lives—driving national progress and advancing sustainable development through innovation that connects, includes, and nurtures. By building a resilient and inclusive digital ecosystem, Telkomsel turns connectivity into opportunity, ensuring that every step forward contributes to the growth of communities and the preservation of the environment.

Guided by its vision to be the best digital telco service provider in the region by empowering Indonesians to make a better today and an excellent tomorrow, and its mission to provide innovative and excellent connectivity, services, and solutions for everyone, every home, and every business to achieve more, Telkomsel channels its focus toward what truly matters: creating lasting value and aligning every initiative with the spirit of the United Nations Sustainable Development Goals (SDGs) for a more sustainable future.



TELKOMSEL'S CSR OBJECTIVES

- Maximizing its positive impact on society;
- Introducing its latest innovations through excellent products or services in technology to solve various social problems, while simultaneously encouraging greater technological adoption by the public;
- Supporting its journey as a digital company.

TELKOMSEL'S ENVIRONMENTAL OBJECTIVES

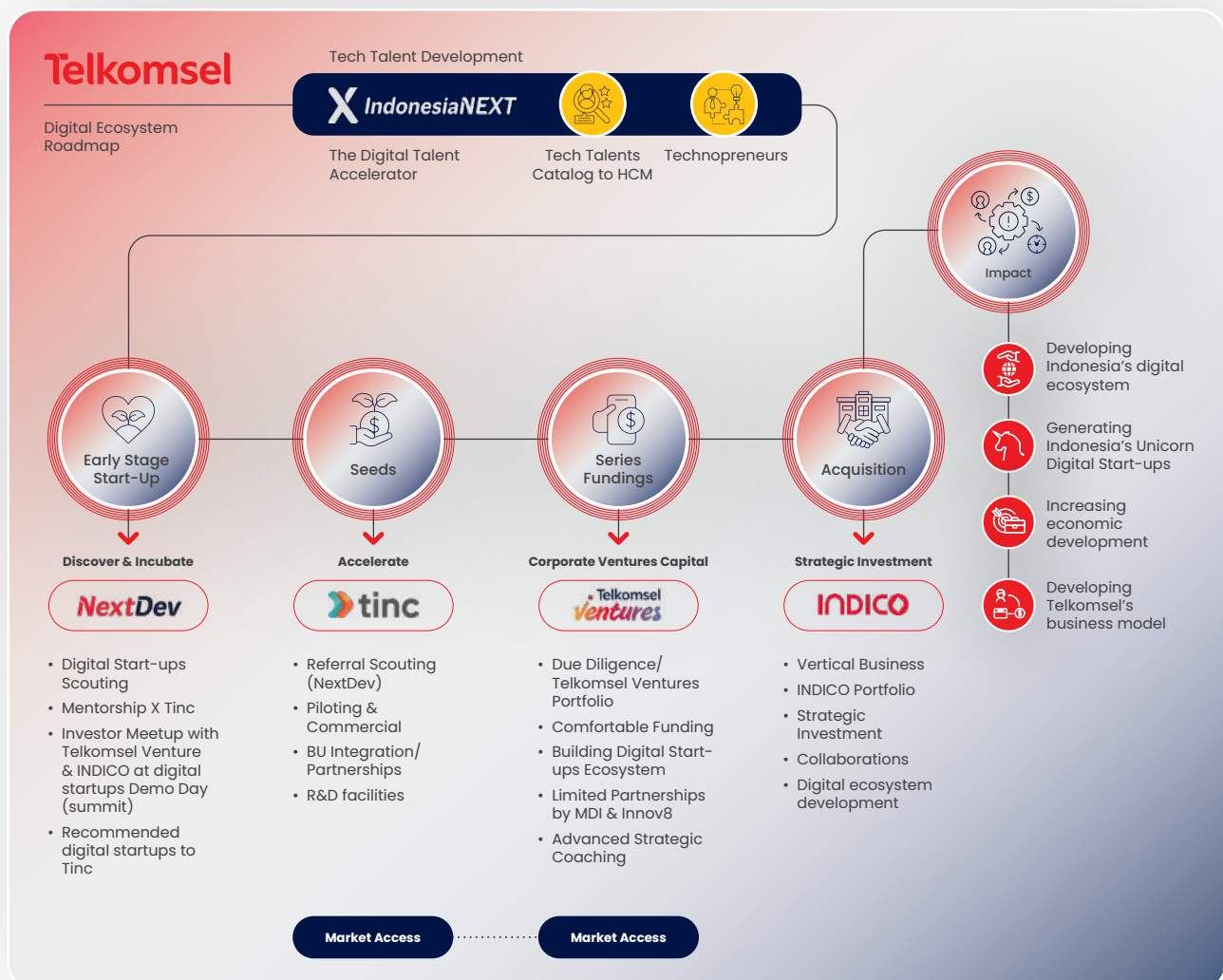
Telkomsel strives to maximize its efforts to participate in environmental conservation, while minimizing the impact of its business processes.

TELKOMSEL'S DIGITAL ECOSYSTEM ROADMAP

Since 2017, Telkomsel has actively contributed to Indonesia's economic and social development by leveraging our corporate assets. Through various initiatives, Telkomsel focuses on building digital competencies and capacities, developing Indonesia's digital ecosystem, and improving digital business standards.

We implement these efforts along four pillars—Education, Digital Citizenship, Community Empowerment and Wellbeing, and Philanthropy. Additionally, Telkomsel maintains several environmental programs.

Strategically, Telkomsel employs the following roadmap to develop Indonesia's digital ecosystem.



EDUCATION

Targeting students, teachers, and parents across Indonesia, Telkomsel's Education programs help elevate its corporate image as a leading digital telco company in Indonesia that fosters and accelerates the development of Indonesia's digital talents.

IndonesiaNEXT

IndonesiaNEXT remains one of Telkomsel's flagship CSR initiatives aimed at preparing Indonesia's younger generation to face the demands of the future digital industry. The program plays a key role in advancing Telkomsel's ESG values through education, competency development, and the empowerment of Indonesia's digital talent.

Since its launch in 2016, IndonesiaNEXT has engaged more than 96,000 participants from 38 provinces and facilitated over 8,000 digital skill certifications. In its ninth year, the program targets the development of 1,000 job-ready digital talents by leveraging an Artificial Intelligence (AI)-based curriculum with an ESG-oriented approach that emphasizes social impact and long-term capacity building.

Carrying forward the #UpSkillToInnovate theme, the program focused on equipping participants with relevant digital skills while fostering innovation and leadership capabilities. Participants are developed through three role-based tracks: Hustler, Hipster, and Hacker, covering competencies in project management, digital marketing, design and branding, programming, cloud computing, and cybersecurity.

The ninth edition unfolded across five main stages, beginning with a national webinar and placement test for 1,000 participants, followed by professional training and certification for the top



300 participants aligned with their selected roles. The top 99 participants advanced to the Ideation Bootcamp, focusing on collaborative innovation on real-world case studies, while the top 24 talents continued to the Digitalent Academy for advanced mentoring in AI-driven product development.

The program culminated at the IndonesiaNEXT Summit, featuring Group Pitching Sessions, Digitalks, and the Digital Talent Challenge, alongside awards for Best Hustler, Best Hipster, Best Hacker, as well as a special recognition for the Best Ideation Teams, acknowledging their creativity, dedication, and potential to become future leaders in the digital industry.

To expand its reach, IndonesiaNEXT conducted roadshows at Universitas Indonesia, Universitas Airlangga, Universitas Gadjah Mada, and Telkom University between December 2024 and February 2025. In addition, nine Best Talent winners were given the opportunity to participate in an International Benchmarking Program in Hong Kong in October 2025. This program is expected to broaden participants' perspectives in adopting emerging technologies and strengthen Indonesia's digital competitiveness at the international level.



InternetBAIK

Rapid digital transformation has reshaped how young people learn, communicate, and create, while also introducing challenges such as low digital literacy, misinformation, misuse of social media, and limited understanding of AI ethics, particularly in educational settings.

Responding to these challenges, Telkomsel introduced InternetBAIK as a holistic initiative that nurtures both digital competencies and digital character—instilling digital character, ethics, and responsibility alongside technical skills. Now in its ninth series, the program expanded its focus by integrating artificial intelligence (AI) as a central theme, empowering participants to harness technology in crafting innovative and impactful solutions for society.

Held in collaboration with Siberkreasi (National Digital Literacy Committee – Komdigi) as part of the National Digital Literacy Movement, the program carried the theme “Ignite Ideas, Unleash Creativity”. The program aimed to equip students and educators with the ability to engage in a responsible, safe, inspirational, and creative way (Bertanggung Jawab, Aman, Inspiratif, dan Kreatif/ BAIK) in digital spaces. It highlighted AI applications in learning, research, creative expression, and

digital entrepreneurship via an engaging mix of seminars, workshops, bootcamps, mentoring sessions, and pitching activities.

InternetBAIK Series 9 took place in Bogor, Madiun, Purwokerto, and Gresik, reaching 10,185 participants from 26 provinces and 124 cities and regencies across Indonesia, comprising students and teachers from senior high school levels. The program also provided digitalization assistance to 41 schools by supplying connectivity devices, activating the Skul.id platform, and delivering digital literacy and AI training.

As part of its hands-on learning approach, participants engaged in interactive sessions introducing generative AI concepts and real-world applications, from prompt engineering to AI-based content creation, encouraging responsible and creative use of technology. A Social Media Management Workshop complemented these sessions by teaching participants ethical and safe digital engagement through the CAPE (Check Facts, Safety, Positive, Empathy & Ethics) framework.

The InternetBAIK Series 9 Bootcamp served as the core phase, focusing on developing participants' competencies in digital technology and AI with a hybrid learning approach. Utilizing project-based learning supported by mentoring and evaluation, participants developed ideas and AI-based solutions across three categories: Biztech, Creativity, and Genius.

InternetBAIK Series 9 culminated in a Showcase and Awarding Session, presenting 109 AI-based digital works developed by participants, including educational content, research proposals, and solution prototypes. These outcomes demonstrate InternetBAIK Series 9's contribution to strengthening digital literacy and preparing young digital talents to deliver meaningful and responsible innovation for Indonesia's digital ecosystem.





TELKOMSEL JAGA CITA

Through Telkomsel Jaga Cita, Telkomsel supports the growth of an adaptive, inclusive, and equitable education ecosystem by leveraging digital technology as a key enabler. The program connects key education stakeholders—school principals, teachers, students, and parents—to ensure that technology meaningfully enhances learning experiences. The program focuses on expanding access to digital learning, strengthening educational competencies through training and webinars, and fostering character development and non-academic skills.

In 2025, Telkomsel advanced this commitment with a series of flagship programs. The Ilmupedia Tryout UTBK engaged over 18,000 high school students in a hybrid format that combined online sessions with offline activities across 12 cities. The program featured UTBK simulations, preparatory webinars, and university admission probability tools designed to help students prepare more effectively for higher education. Meanwhile, Ilmupedia Berani Jawab (IBJ) Season 6 brought together more than 13,500 teams in an academic quiz competition that sharpened students' literacy, numeracy, and critical thinking skills that culminated in a grand final in Jakarta.



Telkomsel also supported non-academic education via Chessnation 2025, a national chess competition open to participants of all ages. Featuring online qualifiers followed by semifinal and final rounds in Jakarta, the program promoted strategic thinking, concentration, and decision-making as essential aspects of character growth.

Collectively, these initiatives enabled Telkomsel Jaga Cita to reach tens of thousands of students, teachers, and parents across Indonesia, supporting equitable access to education and strengthening a learning ecosystem that adapts to technological developments. Going forward, Telkomsel will continue to innovate and collaborate with stakeholders to expand the positive impact of Jaga Cita, ensuring that Indonesia's younger generation has equal opportunities to learn, grow, and contribute to the nation.

DIGITAL CITIZENSHIP

Telkomsel's Digital Citizenship initiatives equip the next generation of students and entrepreneurs to navigate the digital world responsibly, fostering deep awareness of ethical practices, cultural nuances, and social dynamics for safer online interactions.





NextDev

Celebrating its 10th anniversary, NextDev reaffirmed its position as Telkomsel's flagship growth platform for nurturing Indonesian technopreneurs and developing a sustainable digital ecosystem rooted in ESG principles. This milestone year marked a new chapter in the program's journey, featuring the launch of the International Hub Connector to foster cross-border collaboration, the integration of artificial intelligence (AI) into the NextDev Academy curriculum, and the active involvement of alumni as mentors. The 2025 edition also included Roadshow Pitching sessions across multiple cities and the publication of the NextDev Decade Impact Report, showcasing ten years of contribution to Indonesia's innovation ecosystem.

The journey began with a nationwide Startup Scouting phase, which brought together aspiring founders through open sessions, roadshows, assessments, and online pitching events held in Bandung, Makassar, Batam, and Bali. From 6,478 registered startups, 24 were selected for onboarding and introduced to Telkomsel's ecosystem, networking strategies, and AI applications in digital business development.

The NextDev Academy then provided intensive development for 10 selected startups by delivering a structured series of bootcamps, expert talks, and mentoring sessions. The program began with an Orientation Day featuring visits to Telkomsel and benchmarking sessions on corporate digital



business practices, before progressing into group and one-on-one mentoring with industry mentors and NextDev alumni. Throughout this phase, participants received targeted training on AI data optimization and consumer behavior analysis, UX cognitive science and financial planning, cybersecurity and AI ethics, as well as storytelling and branding, equipping them with both the technical and strategic capabilities needed to scale their digital businesses effectively.

The program reached its peak at the NextDev Summit 2025 in Jakarta, themed "AI for Empowering Generations". The event gathered more than 1,800 participants, including startup founders, investors, academics, and industry leaders. With Rocket Pitching, Startup Showcase, NextDev Talks, and Final Pitch sessions, participants presented their solutions before expert panels. LuarKampus earned the Best of the Best recognition, followed by SatuPlatform and Molca, while difotoin.id received the Most Attractive Startup award.

Standing at this 10-year milestone, NextDev has evolved into more than an incubation program—it has become a launchpad for founders to showcase their products to the public and potential investors, expand their collaboration networks, and strengthen their position within Indonesia's digital ecosystem. By continuing to connect bold ideas with the right ecosystem, capabilities, and capital, NextDev is helping shape the next generation of Indonesian digital champions and ensuring that innovation truly moves the nation forward.



DIGITAL CREATIVE ENTREPRENEURS (DCE)

As part of Telkomsel's commitment to powering Indonesia's digital economy, the Digital Creative Entrepreneurs (DCE) program serves as a vital growth engine for the nation's 62 million SMEs. Now entering its fourth year under the theme "Advancing Locals", DCE focuses on empowering these businesses to scale by adopting technology, automating operations, and pursuing ESG-aligned growth strategies—while connecting them to mentors, industry networks, and collaborative opportunities.

The fourth edition deepened its impact with several interconnected strategic initiatives. At its core was an Automation Curriculum powered by AI, designed to enhance operational efficiency and sharpen SME competitiveness in the digital marketplace. It also featured strategic collaboration with the MyTelkomsel marketplace ecosystem, opening expanded channels for market access and seamless product distribution to help local businesses scale effectively.

Complementing these efforts were Local Brand Benchmarking visits to successful local brands, providing participants with hands-on insights into proven scaling strategies and best practices. The program further included Challenge Bootcamps that featured intensive offline sessions tackling real-world business challenges directly applicable to daily operations, and Intimate Experts sessions that connected SME owners with industry professionals, forging valuable collaboration networks and unlocking access to critical strategic resources.

The 4th DCE journey unfolded with dynamic roadshows in Bandung, Malang, Medan, and Makassar, followed by a rigorous curation process. This selected 400 SMEs for onboarding, advanced 32 finalists through Pitching Tracks, and elevated 12 top performers into the intensive Academy phase. Here, they were immersed in expert talks, one-on-one mentoring, offline bootcamps, automation strategy design and implementation, digital financial management training, live shopping and e-commerce practices, and practical local benchmarking visits.

The program culminated at the DCE Summit, where finalists delivered compelling Final Pitches across four key categories: Fashion, Food & Beverage, Personal Care, and Craft. Awards for Best of the Best and Best Track in each category not only celebrated excellence but also reinforced Telkomsel's enduring role as a trusted partner in Indonesia's SME digital transformation.

Over the course of four years, DCE has delivered substantial results: 9,932 registered SMEs, 83 industry experts and 15 mentors engaged, 682 alumni supported, Rp800 million in grants awarded to 18 winners, and 63 webinars paired with 165 mentoring sessions.



COMMUNITY EMPOWERMENT AND WELL-BEING

Telkomsel's Community Empowerment and Well-being programs nurture the bright sparks of local ingenuity by weaving in vital infrastructure, kindling skills and resources, opening doors to markets and funding, and uplifting local value chains for thriving, sustainable futures.

BAKTIKU NEGERIKU

Rooted in *gotong royong* values, Baktiku Negeriku entered its eighth year as Telkomsel's CSR initiative that places villages as active agents of development through the integration of digital technology, local capacity building, and community participation.

Amid global challenges like climate change, food security, economic transitions, and accelerated digital transformation, villages must not only endure but transform sustainably. Implemented in Kalurahan Pampang, Gunung Kidul, Yogyakarta and Sukoharjo, Pacitan, East Java, the program adopted a living laboratory model, enabling communities to directly apply digital platforms in hands-on management of agriculture,

livestock, fisheries, waste processing, and tourism development throughout a four to six months implementation period.

At its core, the program wove together three interconnected pillars that together formed a holistic, self-reinforcing village ecosystem. Integrated Farming combined agricultural, livestock, and fisheries activities within an interconnected, efficient, and sustainable production system supported by technology and data-based management. By optimizing local resources and utilizing digital tools, Integrated Farming encouraged increased productivity, more efficient land management, and reduced farming risk, while creating an environmentally responsible and economically valuable production cycle that reinforced village-level food resilience.

As part of strengthening local readiness for this transformation, Baktiku Negeriku seminars titled "Semangat Indonesia Membangun Desa" were conducted offline in both villages, engaging more than 300 participants including village managers, farmers, BUMDes representatives, and youth communities. These sessions encouraged the development of digital competencies while inspiring the growth of creative economy initiatives and tourism potential at the village level.

Running in parallel, Zero Waste Hub emerged as a transformative waste management center grounded in circular economy principles. Through an integrated waste management approach, the Zero Waste Hub ingeniously converted waste challenges into tangible opportunities by rigorously applying the reduce, reuse, and recycle framework. Organic waste was meticulously processed into high-quality compost, specialized fertilizers, and innovative animal feed solutions like maggot production, while inorganic waste found new life as value-added products such as eco-friendly paving blocks. This program effectively alleviated environmental burdens while dramatically enhancing the overall efficiency of resource utilization across the village.





Beyond processing facility, Zero Waste Hub evolved into a vibrant center for community education and grassroots innovation. With the active engagement of residents, dedicated youth groups, and key village management bodies, the initiative cultivated a deep collective awareness of responsible environmental stewardship, while simultaneously unlocking fresh economic opportunities rooted in recycling practices and green economy models that could thrive at the village scale.

Complementing these production and environmental pillars, Creative Tourism harnessed the richness of local agricultural traditions, cultural heritage, and community-driven activities to craft compelling tourism experiences, all amplified by strategic digital promotion and active MSME involvement. This multifaceted approach enabled villages to broaden their promotional reach, elevate the quality of visitor services, and cultivate reliable alternative income streams, while aligning seamlessly with broader sustainability goals by integrating tightly with Integrated Farming outputs and Zero Waste Hub operations.

These community-driven interventions gained further strength from the active participation of Telkomsel employees via the Employee Volunteering Program (EVP), which directly involved them in improving digital literacy among students, MSMEs, and local communities while supporting the development of creative tourism in assisted villages. With knowledge-sharing and hands-on mentoring, EVP served as a catalyst for



innovation, enhanced digital capabilities, and the promotion of local village potential, reinforcing collaboration between corporate resources and community initiatives to drive sustainable socio-economic growth.

Environmental sustainability efforts were brought to life with impactful community-led initiatives, including the Bendowo River Clean Festival in Kalurahan Pampang and the Pancer Dor Beach Cleanup activity in Pacitan—serving as concrete, actionable steps to safeguard critical river and coastal ecosystems. These events transcended simple clean-up operations to become powerful platforms for collaboration and education, drawing in local communities, youth groups, local organizations, and dedicated volunteers. All collected waste was systematically channeled into the Zero Waste Hub management framework, where it underwent thorough sorting and recycling processes aligned with circular economy standards. In doing so, these initiatives not only restored environmental quality but also accelerated the growth of environmentally conscious tourism and instilled enduring habits of clean, sustainable living at the community level.

In a parallel track focused on human capital, efforts to strengthen student nutrition were thoughtfully introduced by maximizing the potential of local agricultural and livestock production. The program delivered balanced, nutritious meals to 500 kindergarten, elementary school, and orphanage students, drawing directly from the bounty of the Integrated Farming system, including fresh vegetables, staple crops, eggs, fish, and diverse sources of animal protein. This targeted approach

guaranteed a steady supply of sustainable, high-quality, and affordable food, while directly supporting children's physical growth, overall health, and enhanced concentration in learning environments.

The utilization of village-produced goods for nutritional programs further solidified local food supply chains and diminished dependence on external suppliers, yielding direct contributions to bolstered village food security, stabilized food availability, and amplified economic circulation within communities.

Infrastructure development formed the foundation of the Baktiku Negeriku program by ensuring sustainable village empowerment through functional, capacity-building facilities that directly supported the three core pillars. Creative Digital Centers equipped with internet-connected desktops and precision agriculture platforms trained village managers, BUMDes, and youth; Integrated Farming demonstration plots functioned as productive lands and learning laboratories; Zero Waste Hubs transformed waste into economic products; and Creative Tourism facilities including Bendowo Park, Omah Jamu centers, Lokalista Guitar Craft routes, homestays, and camping grounds enabled local culture and farm outputs to be translated into sustainable visitor experiences.

The integration of Integrated Farming, Zero Waste Hub, and Creative Tourism contributed to measurable improvements in village economies, reflected in a 20% increase in average household income, productivity growth of up to 25% across agriculture, livestock, and fisheries, and production cost efficiencies of 15–30% by using local inputs and integrated management. Creative tourism development and MSME digitalization supported business turnover growth of 30–40% and generated employment opportunities of up to 20–35%, while Zero Waste Hub initiatives created additional economic value of 15–30%. With digital market access expanding by up to 40–50%, village economic circulation increased by 25–30% and contributed to village income growth of up to 20%, reinforcing economic resilience and supporting the development of empowered and independent villages toward Indonesia Emas 2045.

PHILANTHROPY

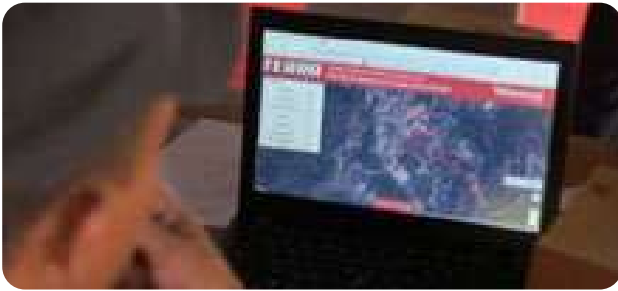
Telkomsel's Philanthropy activities warmly extend aid and donations to local communities, nurturing heartfelt connections with stakeholders. These caring efforts bring relief during disasters and spread joy during cherished celebrations like Eid al-Fitr, Eid al-Adha, and Christmas.

TERRA

Indonesia is one of the countries with the highest disaster risk levels in the world due to its geographical position at the intersection of tectonic plates, its tropical climate characteristics, and the impacts of global climate change. From devastating earthquakes and floods to landslides, extreme weather, forest fires, and volcanic eruptions, these events strike with growing frequency and ferocity, disrupting lives, infrastructure, communities, and economies. The human toll extends beyond physical damage, touching social bonds, economic stability, and mental well-being across regions. Building resilient preparedness and swift response systems has become a heartfelt national priority, one that calls every citizen to action.

With the TERRA (Telkomsel Emergency Response and Recovery Activity) program, Telkomsel presented a CSR initiative focused on reinforcing disaster preparedness capacity by uniting collaboration, youth empowerment, and digital technology. Conducted in a hybrid format in Lampung and West Java, and expanded nationally via online sessions, TERRA 2025 engaged university students, Student Association for Environmental and Adventure Activity (MAPALA), and cross-sector volunteers. Collaboration with the National Search and Rescue Agency (BASARNAS), Regional Agency for Disaster Countermeasure (BPBD), the Indonesian Red Cross (PMI), TNI/POLRI, and educational institutions ensured alignment with national disaster management standards and strengthened multi-stakeholder coordination.





Over three days and two nights of immersive field training in Lampung and Tasikmalaya, participants dove deep into every phase of disaster management—from preparedness and emergency response to recovery. They explored vital topics like disaster literacy, local risk mapping, volunteer coordination, on-the-ground reporting, Basic Disaster Life Support alongside PMI, and post-disaster psychosocial support. What truly brought it all to life were realistic emergency simulations, where volunteers faced actual scenarios—practicing rapid assessments, evacuations, team coordination, and live reporting under pressure. Through these shared challenges, Telkomsel built not just technical skills, but physical endurance, mental resilience, and unbreakable team spirit.

An important component of TERRA 2025 was the integration of the TERRA digital platform into the simulation sessions. Volunteers utilized location-based reporting systems, real-time data collection, area mapping, and internal coordination features to support more structured response and decision-making processes. This approach highlighted the role of digital connectivity and accurate information in enabling timely coordination during emergency situations.

Building on this momentum, TERRA amplified its reach with Gladian Panji Relawan TERRA OTW Campus at the University of Indonesia, involving participants from multiple faculties

and strengthening campus-level preparedness networks. This activity became a strategic learning space to strengthen disaster literacy and preparedness within the campus environment, while building a network of adaptive and empowered young volunteers. As a lasting gesture of support, Telkomsel provided Telkomsel Orbit devices to MAPALA University of Indonesia to support digital connectivity in coordination, communication, and reporting activities, particularly in the context of disaster response.

Extending our reach even further, Gladian Panji Relawan TERRA On the Air broadened outreach with a national webinar attended by 94 organizations, communities, and institutions, facilitating cross-regional knowledge sharing without geographical barriers. In this webinar format, the activity presented interactive discussions with disaster practitioners and professionals from various related institutions, discussing disaster potential and challenges in Indonesia, the strategic role of volunteers in emergency response, and the use of technology and digital connectivity in strengthening coordination and reporting.

TERRA 2025 strengthened the capacity of young volunteers to act swiftly, collaboratively, and responsibly by providing structured training, field simulations, digital platform utilization, and nationwide engagement. The program affirmed Telkomsel's role in supporting a resilient disaster preparedness system by combining human capability, institutional synergy, and digital innovation in responding to national disaster challenges.

SAMBUNGAN SENYUMAN

In 2025, Telkomsel poured its heart into the Telkomsel Sambungkan Senyuman program, a series of heartfelt social initiatives designed to deliver inclusive social and environmental impact across Indonesia. Coinciding with the spirit of Ramadhan and Eid al-Fitr (RAFI) 2025, the program focused on supporting communities around Telkomsel's operational areas by providing clean water access in five locations and sanitation facilities in five locations, alongside the distribution of 300 aid packages for foundations and mosques.



Telkomsel also supported 200 small businesses, provided 1,000 nutritional packages for babies and toddlers, and distributed 1,000 sahoor and iftar packages as well as 1,800 staple food aid packages for underprivileged communities.

Embracing the sharing economy model, Telkomsel collaborated closely with local MSMEs, community health centers (Puskesmas), and neighborhood health posts (Posyandu), ensuring assistance not only reached the right hands but also strengthened local economies and fostered lasting community ties.

Telkomsel deepened this sense of togetherness with Employee Volunteering Program (EVP) activities, where employees rolled up their sleeves for mosque and prayer room cleanings, nurturing a culture of care and collective responsibility. These moments of service were extended through the Telkomsel Siaga roadshow in Pekanbaru and Surabaya, distributing assistance directly to communities during the holy month and creating joyful connections that warmed hearts.

For Eid al-Adha, Telkomsel shared the spirit of sacrifice by distributing animals to over 42,000 beneficiaries across 600+ locations nationwide. To expand the benefits of Eid al-Adha while supporting a sharing economy approach, Telkomsel collaborated with strategic partners, including Dompot Dhuafa, employees, and local livestock farmer MSMEs, to distribute donations across its operational areas. Through this collaboration, Telkomsel procured 114 cows and 546 sheep/goats. The meat reached communities near operational

areas, mosques, hospitals, Islamic boarding schools, orphanages, disaster-affected regions, and stunting-prone areas. Local MSMEs handled distribution and ready-to-eat meal preparation, ensuring broader economic ripple effects and community involvement in this sacred tradition.

The Sumbangkan Senyuman spirit continued with the Telkomsel Siaga NARU 2025 (Christmas and New Year) program series, where Telkomsel brought smiles to underprivileged communities nationwide through the provision of clean water access in five locations, sanitation facilities in five locations, and the distribution of 10,000 staple food aid packages. The program also supported 10 schools through digital and health education initiatives, alongside the provision of 100 education fund assistance packages for selected students. These thoughtful initiatives provided immediate relief while planting seeds for long-term empowerment by expanding access to essential services and education.

Beyond major holiday initiatives, Telkomsel regularly carried out the Berbagi Senyuman di Jumat Berkah initiative by distributing food supplies, ready-to-eat meals, and school equipment to underprivileged communities such as honorary teachers, veterans, and informal workers. In a special touch of appreciation, the Telkomsel Unseen Heroes program honored the office support team whose quiet dedication powers the company daily. This heartfelt recognition included pilgrimage travel assistance, education funding for their children, as well as training and business capital assistance for spouses—celebrating the unsung heroes who make meaningful differences every day.



TELKOMSEL JAGA BUMI

Entering its third year, Telkomsel Jaga Bumi reaffirms Telkomsel's deep commitment to ESG-driven sustainable business practices, forming a vital pillar of the Company's broader sustainability strategy. This meaningful initiative actively supports Indonesia's national sustainable development agenda and greenhouse gas emission reduction targets, creating a shared impact that resonates far beyond corporate goals.

Telkomsel Jaga Bumi fosters heartfelt collaboration with customers, strategic partners, government bodies, and local communities to transcend mere environmental protection. It inspires broad public participation and inclusive socio-economic empowerment, integrating ecological stewardship with human-centered progress across Indonesia.

JAGA BUMI CARBON OFFSET PHASE 3 PARTNERED WITH JEJAKIN

In 2025, Telkomsel partnered with Jejakin to launch Telkomsel Jaga Bumi Carbon Offset Phase 3, inviting Telkomsel and by.U customers to redeem their Telkomsel Poin and uCoin into tree-planting donations. From January to December, over



100,000 customers joined this green movement, planting 12,731 trees across eight conservation areas throughout Indonesia. These efforts—spanning both mangrove coastal ecosystems and vital land restoration sites—are projected to absorb 824.5 tons of CO₂e over eight years, building resilience against climate change while nurturing precious natural habitats.

Phase 3 introduced distinctive innovation with the planting of 2,000 Multi-Purpose Tree Species (MPTS), including coffee, durian, petai (bitter bean), and jengkol, in Leuwisadeng, Bogor. Integrated into a farming system, these trees delivered dual impact: to restore the environment and absorb carbon, while providing local farmers with new income streams and strengthened economic security, creating a beautiful cycle of ecological and economic prosperity.

To ensure credibility and accountability, Telkomsel and Jejakin implemented a robust digital Monitoring, Reporting, and Verification (MRV) system powered by satellite imagery, field sensors, and artificial intelligence. Customers could transparently track their trees' growth and carbon absorption in real-time, building trust while sharing pride in their lasting environmental contributions.





Complementing carbon offset initiatives, Telkomsel also supported the Gerakan Wisata Bersih in collaboration with the Ministry of Tourism in Tanjungpinang and Manado via waste management activities, environmental education, and employee volunteer involvement. More than 4.5 tons of waste were collected by means of community clean-up efforts, alongside initiatives to recycle SIM card waste into environmentally friendly products such as phone holders, plant pots, and trash bins as part of circular economy practices.

WASTE MANAGEMENT IN COLLABORATION WITH PLUSTIK

Aligned with these waste reduction efforts, collaboration with PlusTik enabled the Waste Management & Circular Economy initiative to collect 304.71 kg of plastic packaging and SIM card waste from retail outlets. These materials were processed into 20,000 non-single-use products that were redistributed to support operations and environmental education initiatives.

Educational outreach activities were also conducted across schools and communities, including SMK Negeri 1 Bintan Timur, SMA Katolik Rex Mundi Manado, Ciro Waste Balikpapan,



the Pangkalan Bun Environmental Agency, the Pampang Village Women Farmers Group, and the Trash Hero Pacitan community. With a participatory approach, this program invited students and communities to understand the role of individuals and communities in reducing waste generation and carbon emissions.

Strengthening this community participation, the Waste Management Public Clean Up Phase 3 initiative brought together local stakeholders in Pampang Village, Pancer Dor Beach, Penyengat Island, and Karangria Beach, collecting 3,724 kg of waste that was subsequently sorted and processed in accordance with local regulations.

Since its launch in 2022, Telkomsel Jaga Bumi has recorded consistent and measurable impact, including more than 25,000 trees planted in previous phases, 1,093 tons CO₂e of carbon emissions absorbed, and the active participation of over 30,000 customers. These third-year achievements reinforce Telkomsel Jaga Bumi's position as one of the largest customer participation-based sustainability initiatives in the national telecommunications industry.





07



Management Discussion & Analysis





Management Discussion & Analysis

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Telkomsel played a leading role in fostering healthy market conduct, setting industry benchmarks in responsible competition, customer value creation, and sustainable growth initiatives.

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Indonesia's telecommunications industry in 2025 continued to operate amid a challenging environment, particularly as consumer purchasing power remained under pressure. Customer affordability therefore remained a key consideration across the sector, influencing spending patterns, service choices, and the pace of monetization. Against this backdrop, the industry continued to adapt through more disciplined commercial practices and a stronger focus on sustainable value creation.

At the same time, 2025 marked a further shift toward a more rational industry structure. Supported by consolidation and improved pricing discipline, market dynamics shifted from starter-pack acquisition toward a more balanced focus on customer quality, renewals, and long-term profitability. Telkomsel continued to play an active role in this transition through more disciplined portfolio management, pricing discipline, and customer value-focused initiatives.

On the fixed broadband side, competition remained intense as the market continued to face fragmentation along with unsustainable pricing competition. While demand for fixed broadband

remained resilient, these conditions continued to put pressure on monetization and ARPU across the industry. In response, Telkomsel maintained a prudent approach focused on customer quality, retention, and long-term profitability.

Within this operating environment, Telkomsel remained focused on preserving market leadership, strengthening its digital ecosystem, deepening convergence, and maintaining healthy profitability. These efforts supported the Company's continued resilience while reinforcing its long-term position in Indonesia's evolving digital landscape.

INDUSTRY AND BUSINESS REVIEW

The Indonesian telecommunications industry in 2025 showed continued progress toward a healthier competitive environment, particularly in the mobile segment. Following market consolidation and improved alignment in starter-pack pricing, operators shifted from irrational competitive behavior that had previously encouraged aggressive customer acquisition and multi-SIM behavior. This shift supported a more stable market structure and created a stronger foundation for sustainable monetization.

In this context, Telkomsel continued to lead market repair through a combination of pricing refinement, product simplification, and more disciplined customer management. As these initiatives progressed through the year, their impact became more visible, particularly in the second half, while overall data usage remained positive. This reflected the industry's ability to improve pricing discipline while preserving customer engagement and service relevance.

Meanwhile, the fixed broadband segment remained more challenging than mobile. Competition continued to intensify in selected locations, driven by aggressive pricing and the presence of a broad range of providers. These dynamics required operators to maintain a careful balance between subscriber growth, customer quality, and profitability. Telkomsel therefore continued to emphasize prudent acquisition, stronger retention, and converged propositions that support long-term household value.

More broadly, the industry continued to benefit from structural growth in data consumption and the increasing importance of digital services in daily life. Against this backdrop, Telkomsel remained committed to strengthening its network leadership, deepening its digital capabilities, and supporting healthier market conduct to enable sustainable industry development.

STRENGTHENING MARKET LEADERSHIP THROUGH DISCIPLINED EXECUTION, CONVERGENCE, AND DIGITAL ECOSYSTEM GROWTH

Telkomsel delivered resilient performance in 2025 amid a macroeconomic environment characterized by stable national growth and persistent affordability pressures, as well as a

competitive landscape that remained challenging across selected areas. The Company maintained its market leadership by prioritizing revenue quality, disciplined customer acquisition, and stronger monetization across both mobile and fixed services. While average mobile ARPU for the full year remained below the prior year level, commercial initiatives implemented progressively through 2025 contributed to an improving trajectory toward year-end and supported better revenue quality.

At the end of 2025, Telkomsel's mobile customer base stood at 156.1 million, reflecting a more disciplined approach to subscriber management amid SIM consolidation and improving market structure. The Company remained focused on cultivating a healthier and more valuable customer base through stronger renewals, improved segmentation, and continued efforts to enhance monetization across its existing subscriber base.

On the fixed broadband side, Telkomsel continued to expand its household reach, with IndiHome B2C subscribers reaching 10.3 million by year-end. Nevertheless, competition in the segment remained intense and continued to weigh on pricing. In response, the Company maintained a selective acquisition approach, supported by targeted offers, selective subscriber acquisition, and continued efforts to strengthen customer retention and service value.

Telkomsel also continued to reinforce its network leadership. By the end of 2025, total BTS on air reached 293,136 units, up 8.2% year-on-year, while data payload increased 15.0% to 23,444,838 TB. These results reflect continued demand for mobile data and digital services, supported by ongoing investments in network quality, capacity, and customer experience.

OPERATIONAL RESULTS

Key Indicators	FY2025	FY2024	Growth
Mobile Customer Base (000)	156,060	159,389	-2.1%
IndiHome B2C (000)	10,324	9,612	7.4%
ARPU Mobile (Rp 000)	43.0	44.4	-3.1%
ARPU IndiHome (Rp 000)	213.5	237.6	-10.1%
BTS on Air (units)	293,136	271,040	8.2%
Data Payload (TB)	23,444,838	20,386,475	15.0%

Telkomsel's operational performance in 2025 reflected the Company's continued emphasis on sustainable growth. The mobile customer base declined modestly as the industry moved toward a more disciplined environment, while the quality of the subscriber base and renewal economics continued to improve. This reflects Telkomsel's focus on building a healthier customer mix and strengthening monetization across its existing base.

Although full-year mobile ARPU declined modestly, this primarily reflected the effect of a softer first half and the gradual timing of market repair throughout the year. As monetization efforts progressed, ARPU performance improved toward the second half, supported by pricing refinement, product simplification, and stronger customer value management. Importantly, this improvement was achieved while overall traffic growth remained positive, indicating sustained engagement with Telkomsel's services.

In fixed broadband, IndiHome B2C subscribers increased by 7.4% year-on-year to 10.3 million, reflecting continued structural demand for household connectivity. However, ARPU declined by 10.1% to Rp213.5 thousand as competition remained intense across the segment along with a structural shift in customer mix toward single-play packages. In response, Telkomsel continued to prioritize customer quality, prudent acquisition, and retention, while maintaining a disciplined approach to expansion in order to support sustainable growth.

Network expansion remained an important enabler of operational resilience. With BTS on air reaching 293,136 units and data payload rising 15.0% year-on-year, Telkomsel continued to strengthen its ability to support growing digital demand while preserving service quality and customer experience across both mobile and household connectivity.

FINANCIAL RESULTS

Telkomsel remained focused on strengthening its digital ecosystem and converged services in 2025, while continuing to enhance integration and customer experience across mobile and fixed connectivity. These efforts supported stronger business resilience and reinforced the Company's long-term growth foundation.



Key Indicators (Rp billion)	FY2025	FY2024	Growth
Total Revenues	109,307	113,340	-3.6%
Legacy	6,334	8,447	-25.0%
Digital Business	76,805	78,286	-1.9%
IndiHome B2C	26,168	26,606	-1.6%
Total Expenses	59,683	62,003	-3.7%
EBITDA	49,624	51,337	-3.3%
Margin (%)	45.4%	45.3%	0.1ppt
Net Income	19,687	22,002	-10.5%
Margin (%)	18.0%	19.4%	-1.4ppt
Operating Net Income*	19,830	21,920	-9.5%
Margin (%)	18.1%	19.3%	-1.2ppt
Proportion of Digital Business to Mobile Revenue (%)	92.4%	90.3%	2.1ppt

* Excludes inorganic initiatives with fair value of investment and one-off gain from unlocking assets

STRENGTHENING DIGITAL LEADERSHIP WHILE NAVIGATING MARKET RECOVERY

Digital Business remained the key pillar of Telkomsel's mobile revenue in 2025, accounting for 92.4% of mobile revenue, up from 90.3% in 2024. This continued to reflect the structural shift of the business from legacy services toward mobile data and broader digital monetization. Although Digital Business revenue softened by 1.9% year-on-year, it remained the main contributor to mobile revenue and continued to reflect the strength of Telkomsel's transition toward a more data- and digitally-driven business.

Throughout the year, Telkomsel continued to strengthen digital monetization through a more disciplined approach. These efforts focused on improving revenue quality across the existing customer base, supported by pricing refinement, product simplification, customer value management, and broader service integration. Higher-value customer segments also contributed more meaningfully to overall monetization, reinforcing the Company's ability to capture value through better segmentation and more relevant offerings.

At the same time, Telkomsel continued to benefit from robust demand for data services, as reflected in 15.0% growth in payload. This demonstrates that, even as the market moved toward improved pricing discipline, customer usage remained healthy. The combination of stronger monetization quality, ongoing traffic growth, and disciplined execution continued to support Telkomsel's long-term digital business strategy.

MANAGING HOUSEHOLD BUSINESS WITH PRUDENT GROWTH AND QUALITY CUSTOMER FOCUS

IndiHome B2C remained an important component of Telkomsel's convergence strategy in 2025. The subscriber base increased to 10.3 million, reflecting continued household demand for broadband connectivity and the Company's broad market reach. However, revenue softened slightly to Rp26,168 billion, while ARPU declined to Rp213.5 thousand, as competition in the fixed broadband segment remained intense.

Against this backdrop, Telkomsel maintained a prudent and selective approach to fixed broadband growth. Rather than prioritizing subscriber expansion at any cost, the Company continued to emphasize customer quality, stronger retention, and more selective acquisition. These efforts were supported by area-based strategies, targeted service enhancements, and broader convergence initiatives aimed at strengthening long-term household value.

This approach reflects the Company's continued focus on balancing expansion with profitability in a highly competitive market. By prioritizing customer quality and leveraging convergence as a longer-term differentiator, Telkomsel remains well positioned to strengthen its household connectivity business while preserving sustainable profitability over time.

OPERATING EXPENSES – DISCIPLINED COST MANAGEMENT TO PRESERVE PROFITABILITY

As of December 2025, Telkomsel recorded total expenses of Rp59,683 billion, down 3.7% year-on-year from Rp62,003 billion in 2024. This reflects the Company's continued focus on cost optimization and operational efficiency, while maintaining investment in network quality, disciplined execution, and service delivery.

Throughout the year, Telkomsel continued to emphasize cost optimization across its operations. These efforts included more efficient infrastructure spending, better procurement and tender discipline, and continued optimization of network-related costs. Such measures helped offset ongoing cost pressures associated with traffic growth, service quality, and the need to remain competitive across both mobile and fixed businesses.

A significant portion of Telkomsel's cost base remains linked to infrastructure and network-related expenses within the broader Telkom Group ecosystem. Accordingly, continued efficiency improvements and better infrastructure economics remain important in supporting the Company's competitiveness and profitability. Through disciplined cost management, Telkomsel was able to maintain margin resilience despite continued pressure on top-line growth.

EBITDA AND NET INCOME – PROFITABILITY STRENGTHENED WITH POSITIVE SEQUENTIAL MOMENTUM

In 2025, Telkomsel recorded EBITDA of Rp49,624 billion, down 3.3% YoY, while maintaining a stable EBITDA margin of 45.4%, slightly above the 45.3% recorded in 2024. This performance reflects the Company's ability to balance revenue pressure with disciplined cost management and continued operational efficiency. Telkomsel's asset-light approach also continued to leverage Telkom Group resources to optimize network development, enhance scalability, and improve overall efficiency.

The stability of the EBITDA margin remained notable given the continued decline in legacy revenue, the transition in mobile ARPU, and the intense competitive environment in fixed broadband. Margin resilience was supported by ongoing disciplined execution, improved revenue quality, continued optimization across the cost base, and benefits from ongoing integration synergies. As market conditions improved in the second half of the year, profitability also strengthened, with EBITDA growing 5.4% QoQ in the fourth quarter.

Net Income for the year stood at Rp19,687 billion, down 10.5% YoY, while Operating Net Income reached Rp19,830 billion, down 9.5%. Even so, Telkomsel continued to generate healthy profitability, supported by a stronger digital revenue mix, a more rational mobile market environment, and disciplined management. Earnings momentum improved toward year-end, with fourth-quarter Net Income growing 14.7% QoQ, reflecting stronger commercial momentum and improved earnings quality.



CONSOLIDATED STATEMENTS OF BALANCE SHEET – MAINTAINING A SOLID FINANCIAL POSITION

Description (Rp billion)	FY2025	FY2024	Growth
Current Assets	17,651	19,374	-8.9%
Non-current Assets	96,976	98,029	-1.1%
Total Assets	114,627	117,403	-2.4%
Current Liabilities	41,560	41,199	0.9%
Non-current Liabilities	44,791	45,216	-0.9%
Total Equity	28,276	30,989	-8.8%
Total Liabilities and Equity	114,627	117,403	-2.4%

Telkomsel's current assets declined by 8.9% in 2025 primarily due to a reduction in cash and cash equivalents, along with lower trade receivables. Meanwhile, non-current assets declined by 1.1%, mainly driven by a decrease in property and equipment and long-term prepayments. On the liabilities side, current liabilities slightly rose by 0.9% due to an increase in the current maturities of medium-term loans, partially offset by a decrease in accrued liabilities. Non-current liabilities decreased by 0.9%, driven by a decrease in lease liabilities. By the end of 2025, total equity declined by 8.8%, primarily due to a decrease in retained earnings.

CONSOLIDATED STATEMENTS OF CASH FLOWS – CONTINUED STRONG CASH GENERATION

Description (Rp billion)	FY2025	FY2024	Growth
Cash Flows from Operating Activities*)	36,813	38,948	-5.5%
Cash Flows for Investing Activities	(14,283)	(14,932)	-4.3%
Cash Flows for Financing Activities	(22,938)	(25,631)	-10.5%
Net Decrease in Cash and Cash Equivalents	(407)	(1,615)	-74.8%
Cash and Cash Equivalents at Beginning of Year	3,520	5,135	-31.4%
Cash and Cash Equivalents at End of Year	3,113	3,520	-11.6%

* Includes effect of foreign exchange rate changes

In 2025, Telkomsel's cash flows from operating activities declined by 5.5%, mainly due to the lower cash generated from operations. Cash used for investing activities declined by 4.3%, reflecting lower investment requirements compared to the prior period, when significant spending was directed toward the integration process to enhance the Company's infrastructure and long-term capabilities. Meanwhile, cash flows for financing activities decreased by 10.5%, primarily due to loan proceeds and repayment.

CREDIT RATINGS

Telkomsel has excellent credit quality and is one of the highest-rated companies in Indonesia. The latest ratings for Telkomsel, issued by Fitch Ratings Indonesia, are as follows:

	Ratings	Outlook	Issue Date
Fitch Ratings Indonesia	AAA (National Long-Term)	Stable	8 October 2025

REACH BEYOND, DELIVERING SUSTAINABLE VALUE

Sustainability forms an integral part of Telkomsel's long-term value creation strategy, ensuring that the Company focuses on initiatives that matter most and deliver enduring value across its operations and initiatives. By concentrating on areas that create tangible impact, both for customers and the broader community, Telkomsel ensures that sustainability is embedded into everyday decision-making, supporting consistent performance, operational resilience, and meaningful outcomes.

Telkomsel shapes its sustainability strategy through a Purpose-Driven Sustainability Framework built on three main pillars: Empower People, Responsible Business, and Protect Environment. In 2025, Telkomsel reinforced this approach by embedding sustainability across its business operations, aligning long-term growth with positive social and environmental impact while striving to Reach Beyond. Telkomsel also focused on orchestrating

and streamlining key initiatives to support the achievement of Telkomsel's 2030 Sustainability Goals, which serve as a strategic guide to accelerate future sustainability performance.

Enabling individuals to thrive—both within the organization and across the communities it serves—remains at the core of the Empower People pillar. In 2025, this commitment was reflected in continued investment in talent development, diversity, and inclusivity, with employees completing an average of 41 training hours and women representing 22.79% of the workforce. At the same time, Telkomsel expanded its reach and service quality, serving 156.1 million mobile customers and 10.3 million IndiHome B2C customers, supported by 293,136 BTS across Indonesia.

Customer satisfaction remained strong, with complaint resolution rates of 98.37% for mobile services and 94.23% for fixed services. Telkomsel also empowered over 2,600 MSMEs through the Digital Creative Entrepreneur program, engaged





over 41,000 participants through the InternetBAIK cyber wellness initiative, and supported more than three million individuals across sectors including health, education, and lifestyle through its INDICO platforms.

Guided by the Responsible Business pillar, Telkomsel ensures that ethical conduct, data security, and governance are consistently embedded across its operations. In 2025, the Company reported zero confirmed cases of corruption and zero data breaches, with all employees completing Information Security Awareness training.

To support this, Telkomsel maintained its data governance and security framework through internationally recognized certifications, including ISO 27001 for Information Security Management and ISO 27701 for Privacy Information Management. These standards ensure that customer data is managed and protected in accordance with both global and national requirements, while sustaining trust across its digital ecosystem.

Under its Protect Environment pillar, Telkomsel reinforced its commitment to environmental stewardship throughout 2025. The Company expanded the use of renewable energy by 352.96%

to 49,938.49 GJ across 361 BTS sites, while achieving a 5.06% reduction in energy intensity and a 1.11% reduction in GHG emissions intensity with Scope 1 and Scope 2 performance data assured at the Telkom Group level.

Through the Jaga Bumi carbon offset initiative, more than 820 tons of CO₂e were absorbed while 83.49 tons of IndiHome modems were refurbished to support circular economy practices, reduce e-waste, and extend product lifespans. A notable achievement during the year was Telkomsel's initial alignment with IFRS S2, demonstrated by the inclusion of climate-related financial disclosures in the 2025 Sustainability Report.

From an economic perspective in a challenging growth environment, Telkomsel sustained its efforts to create tangible shared value for stakeholders. Of the Rp109.3 trillion in total revenue generated in 2025, approximately 83.5% or Rp91.2 trillion was distributed to the economy through operational expenditures, employee benefits, government contributions, and support for local businesses. To learn more about Telkomsel's sustainability efforts, explore the full Telkomsel Sustainability Report 2025.



Responsibility for the 2025 Annual Report

This Annual Report including the accompanying consolidated financial statements and related financial information for the year ended December 31, 2025 was authoritatively signed by members of the Board of Commissioners and the Board of Directors of PT Telekomunikasi Selular.

Jakarta, May 2026

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Abbreviations

3G	Third Generation (wireless mobile telecommunications technology)
4G	Fourth Generation (broadband cellular network technology)
5G	Fifth Generation (broadband cellular network technology)
API	Application Programming Interface
ARPU	Average Revenue Per User
ATM	Automated Teller Machine
B2B	Business to Business
B2C	Business to Consumer
BOC	Board of Commissioners
BOD	Board of Directors
BTS	Base Transceiver Station
Capex	Capital Expenditure
CBTA	Conditional Business Transfer Agreement
CFMP	Capital Expenditure, Financing, and Management Process

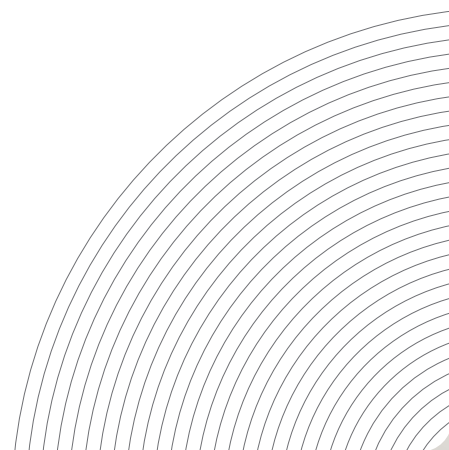
COMBAT	Compact Mobile Base Station
CRM	Customer Relationship Management
CSR	Corporate Social Responsibility
CVM	Customer Value Management
EBITDA	Earning Before Interest, Tax, Depreciation, and Amortisation
ESG	Environmental, Social, and Governance
Fintech	Financial Technology
FMC	Fixed Mobile Convergence
Gbps	Gigabytes per second
GCG	Good Corporate Governance
GHz	Gigahertz
GMS	General Meeting of Shareholders
GPRS	General Packet Radio Service
GSM	Global System for Mobile Communication
HCM	Human Capital Management





HSDPA	High-Speed Downlink Packet Access
HSUPA	High-Speed Uplink Packet Access
ICT	Information and Communication Technology
IFRS	International Financial Reporting Standards
INDICO	PT Telkomsel Ekosistem Digital (subsidiary of Telkomsel)
IoT	Internet of Things
IT	Information Technology
LinkAja	PT Fintek Karya Nusantara (subsidiary of Telkomsel)
LTE	Long-Term Evolution
M2M	Machine to Machine
MHz	Megahertz
MMS	Multimedia Messaging Service
MoU	Memorandum of Understanding
MSME	Micro, Small and Medium Enterprises

NYSE	New York Stock Exchange
OTT	Over-The-Top
PSAK	Pernyataan Standar Akuntansi Keuangan
RAN	Radio Access Network
SIM	Subscriber Identity Module
SME	Small Medium Enterprise
SMS	Short Messaging Service
SOA	Sarbanes–Oxley Act
SOE	State Owned Enterprise
TADEX	Tanah Air Digital Exchange
TB	Terabytes
TERRA	Telkomsel Emergency Response and Recovery Activity
Tinc	Telkomsel Innovation Center
WAP	Wireless Application Protocol



Corporate Data

Telkomsel's shareholders are PT Telekomunikasi Indonesia Tbk (TELKOM) and Singapore Telecom Mobile Pte Ltd (Singtel Mobile). TELKOM, which owns 69.9% 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 30.1% 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 and Asia-Pacific. Singtel is listed on the Singapore Exchange (SGX:ST).

ADDRESSES OF SHAREHOLDERS



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