



*Continuously and Sustainably
Achieving Growth*

Corporate Presentation

2Q 2010

PT Bank Negara Indonesia (Persero) Tbk

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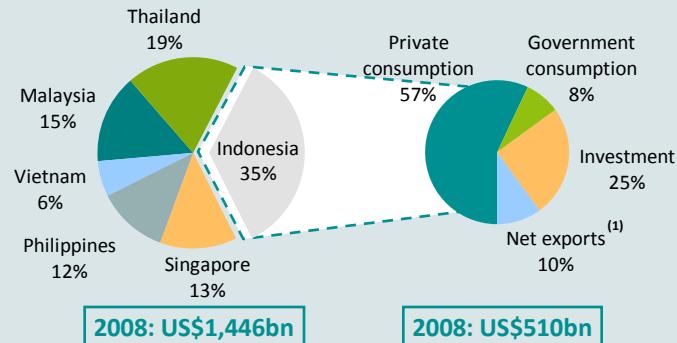
Agenda

- ▶ **Indonesia Macro**
- ▶ **BNi in Brief**
- ▶ **Management Focus**
 - ☑ 2010 Strategic Policy
 - ☑ Summary Results
- ▶ **Financial Performance**
 - ☑ Income Statement,
 - ☑ Balance Sheet,
 - ☑ Financial Ratio
- ▶ **Loan Quality**
- ▶ **Business Units**

Indonesia Macro

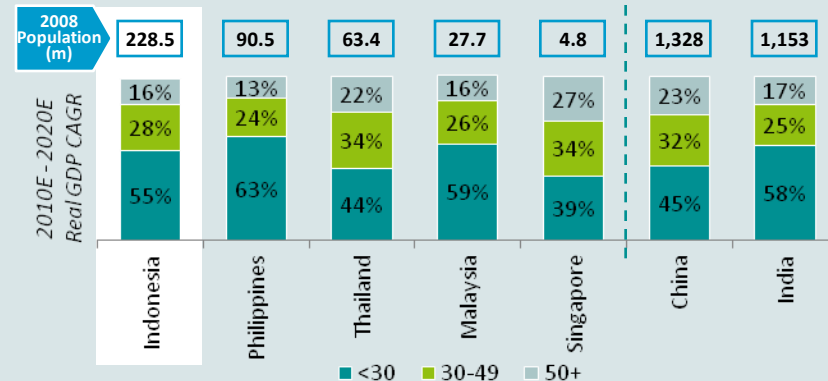
With correlation to the strong Indonesian macro environment

Largest Southeast Asian economy

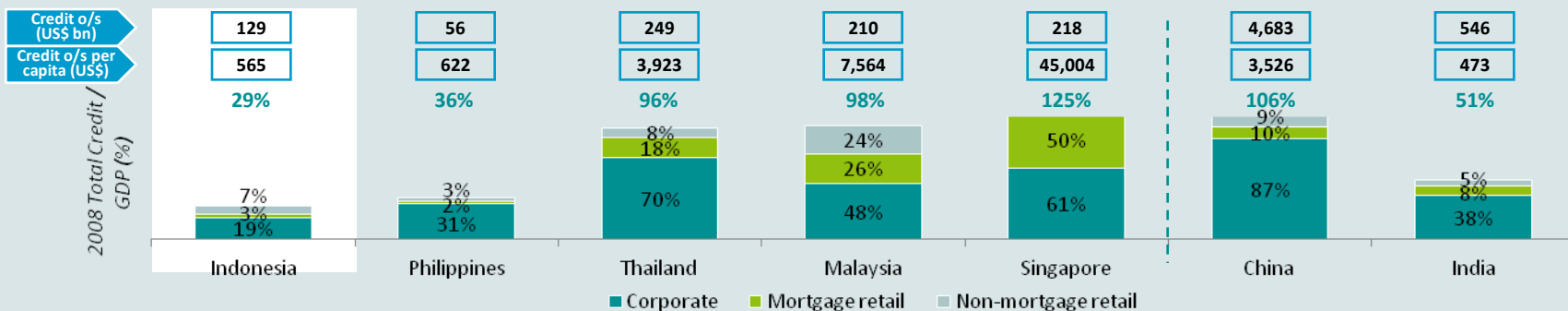


(1) Exports and imports make up 50% and 40% of GDP respectively
Source: International Monetary Fund, Bank Indonesia

Positive demographics



Low banking penetration

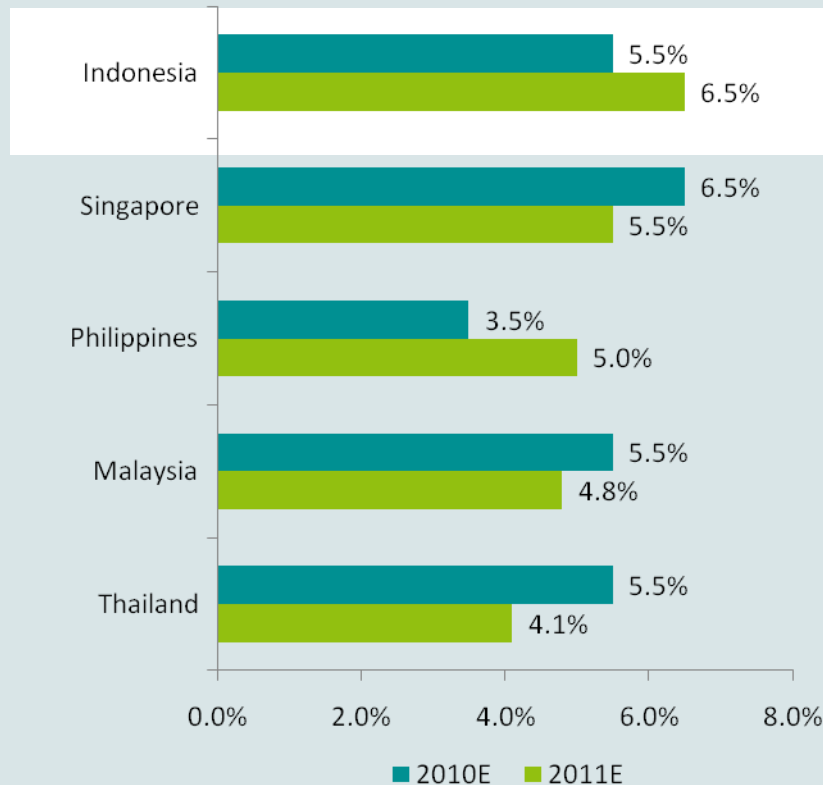


Source: Street Research; Data for Dec 2008, Bank Negara Malaysia

Indonesia is the largest Southeast Asia economy with a growing financial sector
The banking sector remains relatively underpenetrated with headroom for growth

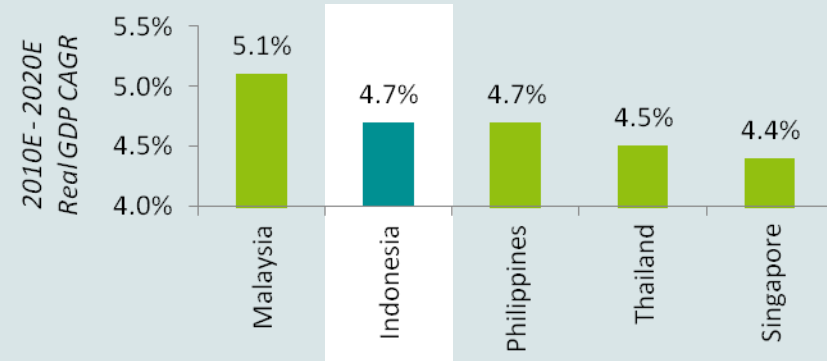
And strong expected Indonesia GDP growth

Strong expected near term GDP growth

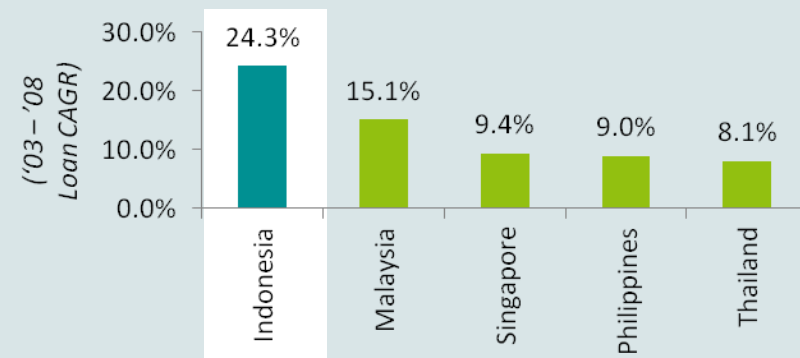


Source: DB research, Global Insight

Impressive long-term expected GDP growth



Recent credit growth



Growth in Indonesia over the coming years is expected to be strong as the economy was less shaken by the recent financial crisis

BNI in brief

Board of Commisioners



Bagus Rumbogo
Commissioner
Since May 2010
Currently: Inspector at
BAPPENAS



Achil Ridwan Djayadiningrat
Commissioner
Since February 2008
Previously: Managing Director of BNI
(Compliance and Human Resource)



BS Kusmuljono
Commissioner
Since May 2010
Previously :
Commisioner BRI,
President Director of
PT PNM



Ekoputro Adijayanto
Commissioner
Since May 2010
Currently: Advisor for Ministry of
SOE, Previously SVP Bank
Mandiri



Peter B. Stok
President Commissioner
(Independent) Since 27 May 2009
Previously: Commissioner Bank
Permata, President Director
Bank Niaga, President
Director Bank Dagang Negara



Tirta Hidayat
Vice President Commissioner
(Independent) Since May 2010
Previously: Lecturer from
University of Indonesia,
Economic Deputy on Vice
President office



Fero Poerbonegoro
Commissioner
Since February 2008
Previously Managing Director of
BNI [Treasury & Private
Banking] Managing Director of
Bank BCA

Board of Directors



Gatot M. Suwondo
President Director/ CEO,
Since February 2008
Previously: Vice President
Director of BNI, MD of
Bank Danamon,



Felia Salim,
Vice President Director & CRO
Since February 2008
Previously: Independent
Commissioner of BNI, Deputy
Chairman - IBRA, Director,
Jakarta Stock Exchange



Yap Tjay Soen
Managing Director / CFO
Since February 2008
Previously: Commissioner of Bank
Mandiri & BNI, Director-CFO of
BII, various executive positions in
Astra, Asia Food & Properties,
Tuban Petro Chemical, & ANTAM



Krishna R Suparto
Managing Director
Since February 2008
Previously: President Director of
Barclays Securities, Managing
Director of Bank Danamon



Ahdi Jumhari Luddin
Managing Director (Compliance)
Since February 2008
Previously: Director, Banking
Supervisory, Bank Indonesia



Suwoko Singoasto
Managing Director
Since February 2008
Previously: EVP Network &
Operation, GM of Network
Distribution Division



Honggo Widjojo Kangmasto
Managing Director
Since: May 2010
Previously: MD Permata Bank, MD
Indofood, EVP Bank Mandiri



Darmadi Sutanto
Managing Director
Since: May 2010
Previously: Director of Retail
Banking RBS.



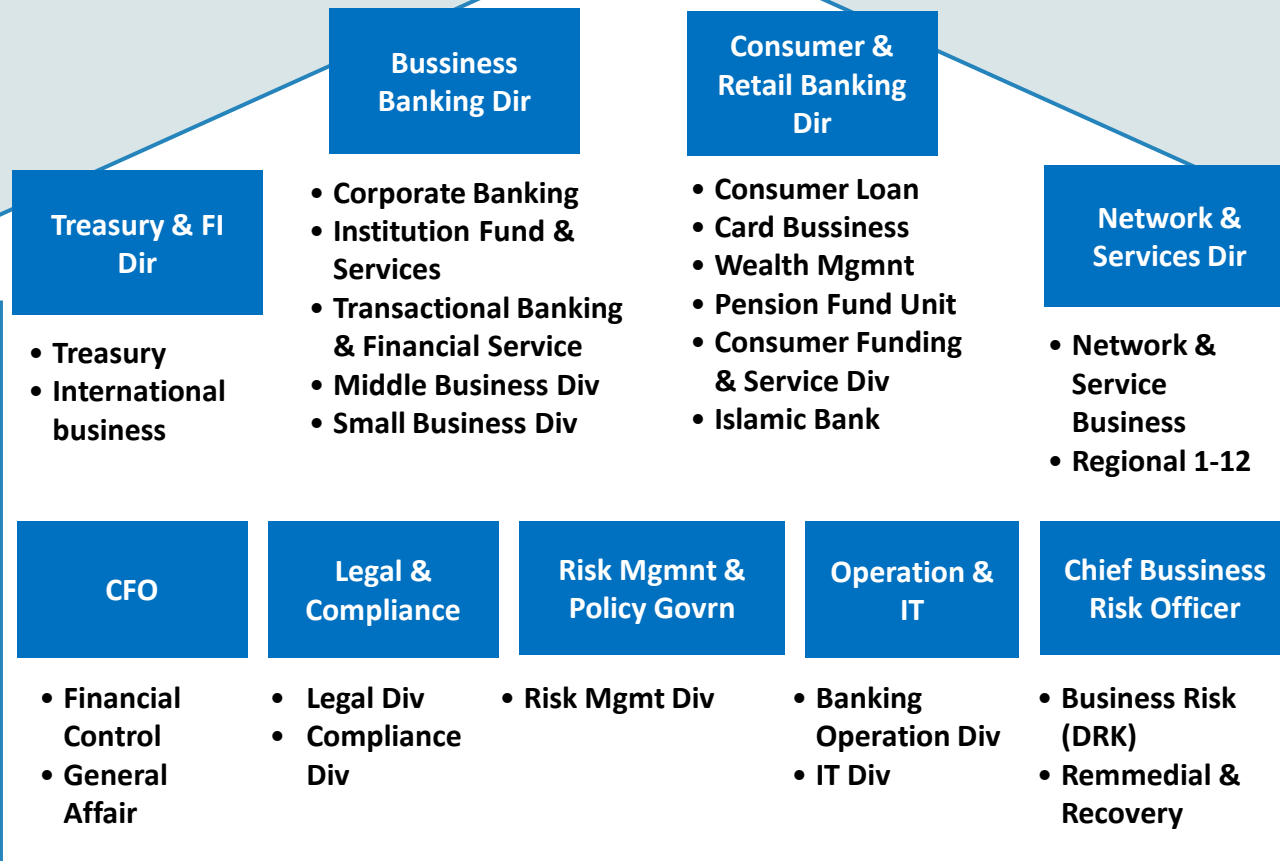
Sutanto
Managing Director
Since: May 2010
Previously: GM Risk Management
Division, DGM Human Resources



Adi Setianto
Managing Director
Since: May 2010
Previously: GM Institutional
Funding, GM Bancassurance,

New Board Structure (Phase 0)

To be a leading bank with excellent services & performance



PRESIDENT DIRECTOR [CEO] & DEPUTY PRESIDENT DIRECTOR

BNI has a long track record in the Indonesian banking sector



Today: Government owns 76.4% of BNI



1946:
BNI Established

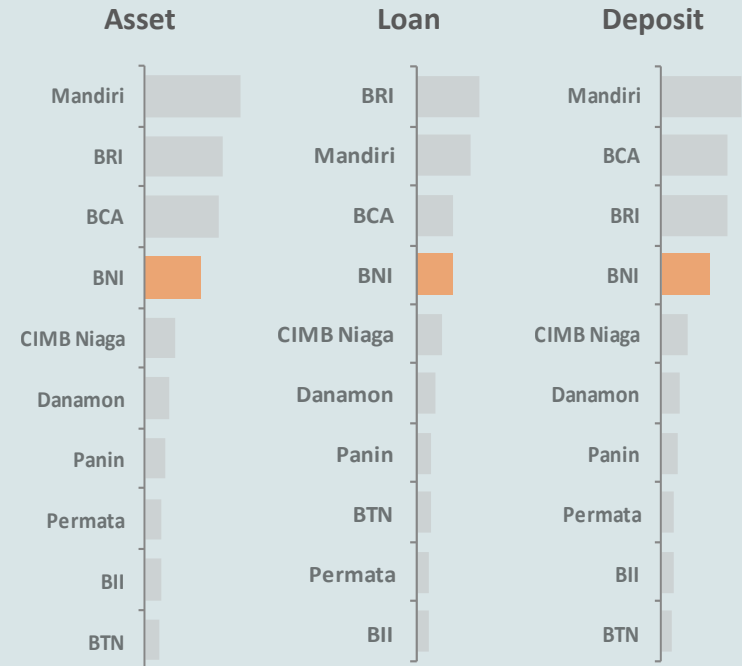
Indonesia
Independence
(17 August 1945)

1996
First state-owned
bank, to "go
public"

2000:
Post-recap, The
Government Owned
99.1% of BNI

2007: Secondary
Offering, US\$
445mn new Tier-1
capital

- ✓ **Compelling Brand Name** – 64 years history
- ✓ **Network** (over 1,075 Branches) including five overseas branches
- ✓ **Customer Base** – over 10 millions customers
- ✓ **Stable and Strong Top Management team**
- ✓ **Strong ROE and ROA improvement trajectory**



*The most extensive
distribution platform
in Indonesia*

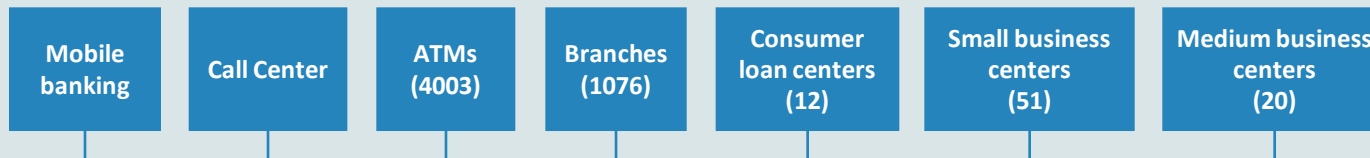
*The 4th largest
commercial
bank by asset
size*

*Strong low-cost
funding base
with low LDR*

Source: Bank Indonesia, SPI Mar-2010

Network & Distribution

BNI's multiple touch points for individual and corporate customers



BNI has also entered into key arrangements with prominent companies for payment channeling, financing, loan distribution, and network/outlet development

Individual customer highlights

- ✓ 9,8mn deposit accounts
- ✓ 1,6 mm credit cards
- ✓ 83.000 mortgage customers

Corporate/SME customer highlights

- ✓ 27.200 corporate deposit accounts
- ✓ 812 corporate borrowers
- ✓ 69.500 SME lending accounts



Platform for efficient and effective cross-selling of products and services

Offering leading products...

Key asset and liability products

Credit Cards (Visa & Mastercard)

Launched in October 1997
Balance: Rp, 2,7 trillion
Applications: 35,000/month
of cards holder: 1,6 millions



TAPLUS (Savings Product)

Launched in 1989
Balance: Rp, 42,1 trillion
Applications: 20,000/month
of accounts: 7,4 million



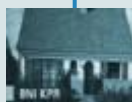
BNI Wirausaha (Commercial)

Launched in August 2005
Balance: Rp 3,52 trillion
Applications: 1,000/month
of member: 18,000



BNI Griya (Housing Loan)

Launched in 2005
Balance: Rp, 9,96 trillions
Applications: 3,000/month
of accounts: 83,000

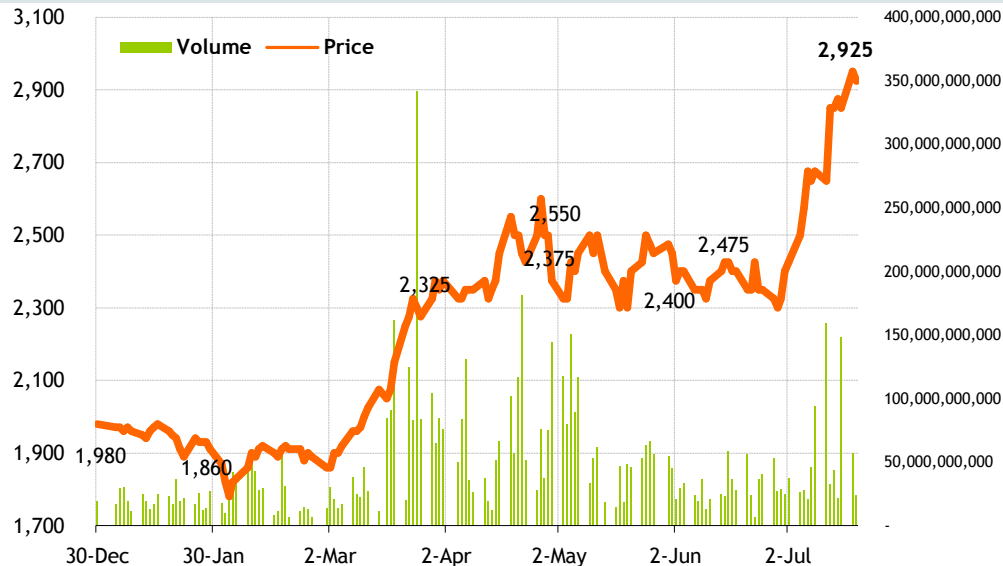


Product Focus 2010

- **TAPLUS, [saving account]**
 - To balance CASA – Non CASA composition
 - Target growth 2010: 17-20%
- **BNI Griya [mortgage loan]** with growth target in 2010 over 20%
- **BNI Wirausaha [small commercial loan size US\$5.000 – US\$100.000]** with growth target 20%
- **Remittance**, more extensive acquisition through our overseas branches with target growth 100%

BNI Shares

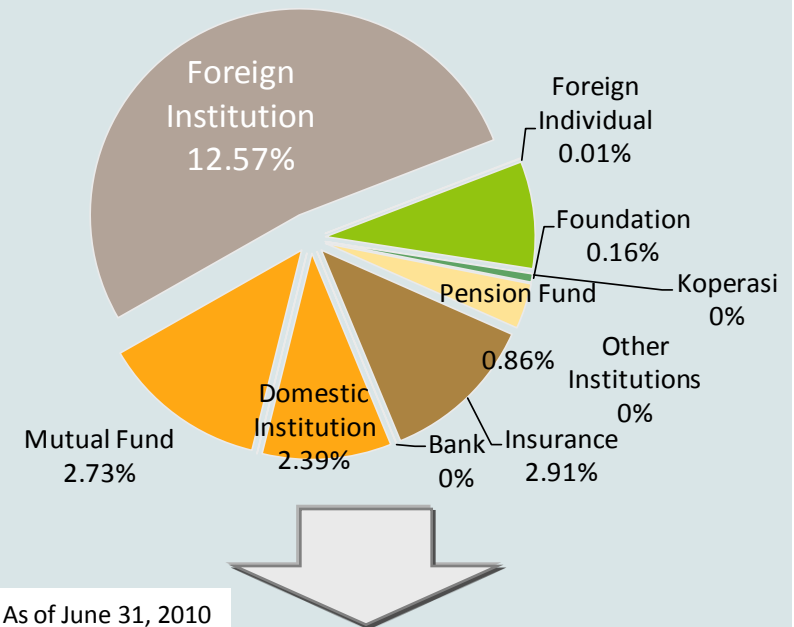
BBNI Latest Movement



BBNI Increased 47,7% YTD from 1.980 to 2.925

- ⑩ Issued shares 15,273,940,510 shares
- ⑩ Price [July 23, 2010] : Rp 2.925,-
- ⑩ Market Capitalization : Rp, 44.7 trillion [US\$ 4.8 billion]
- ⑩ **BBNI added to MSCI Index since November, 2009**

BBNI Public Ownerships [23.64%]



| Ownerships | % |
|-------------------|--------|
| Government RI | 76.36% |
| Public – Domestic | 11.06% |
| Public - Foreign | 12.58% |

BNI ratings

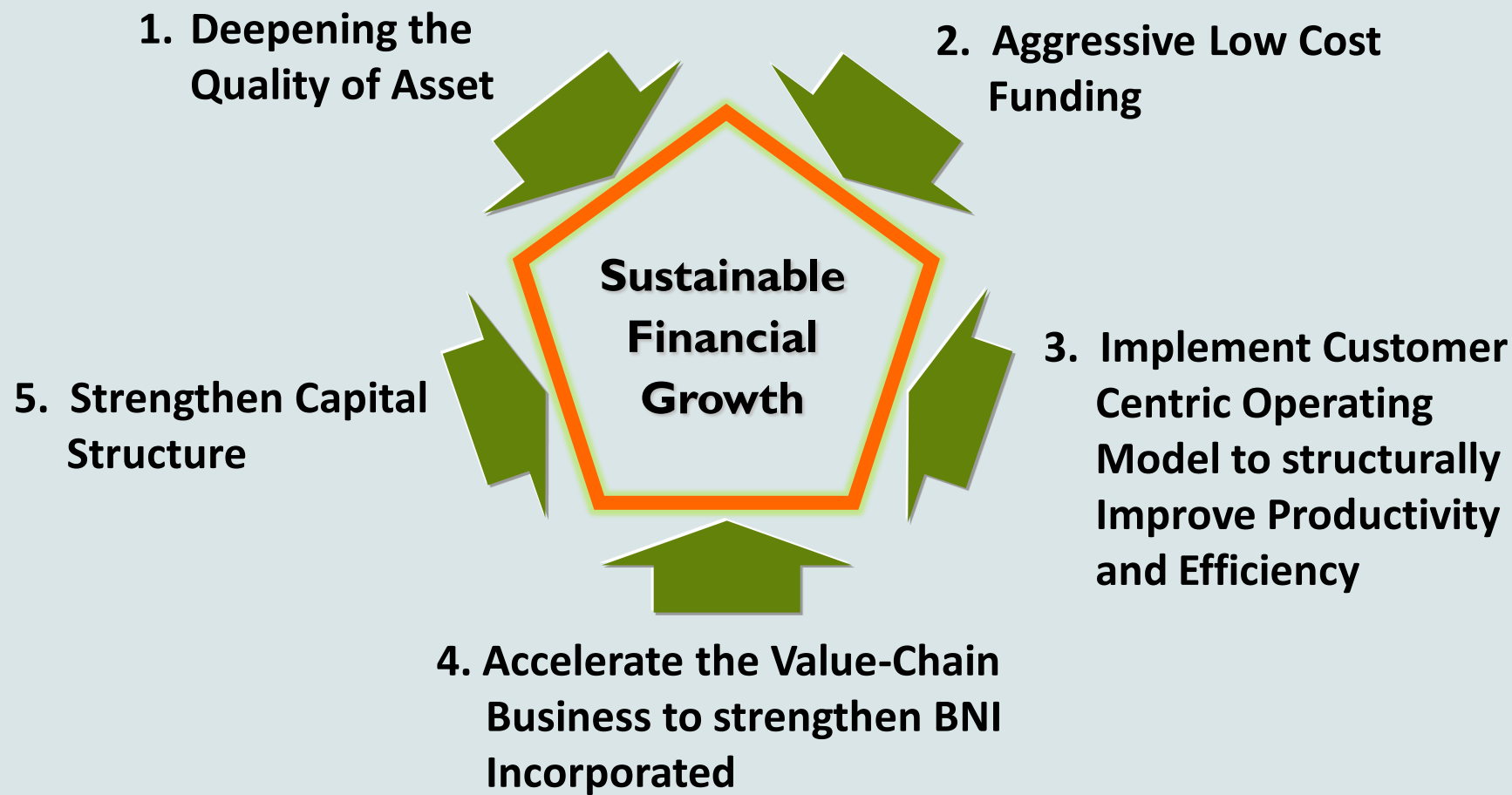
| | | 2008 | 2Q 2010 |
|------------------------------|--|--|--|
| Fitch Rating | National long term rating Long term foreign & local currency Short term foreign & local currency Individual rating Subordinated debt | AA- (id) BB/stable B D -- | AA (id) BB+/stable B C/D -- |
| Standard & Poor's | Credit rating Senior unsecured rating Subordinated rating | BB-/Stable/B BB- -- | BB-/Stable/B BB- -- |
| Moody's | Long term local/foreign currency Deposit rating Bank Financial Strength Rating Outlook | Baa2/Ba2 B1 D- Stable | Baa3/Ba3 B1 D Positive |
| Pefindo | Corporate rating Bond 1 Subordinated | ^{id} AA-/Stable ^{id} AA-/Stable -- | ^{id} AA/Stable ^{id} AA/Stable -- |

Accolades



- ✓ **Best Corporate Governance**
from Euromoney Magazine
- ✓ **Green Leadership Award & Community Engagement Award**
from Asia Responsible Entrepreneurship Award
- ✓ **Annual Report Award**
Rank 2 Category: BUMN Financial listed (from BI, Bapepam, Directorate of Tax, and GCG Committee)
- ✓ **2009 Spotlight Award,**
Print, Video & Web Communications Competition Category: Gold Award in development of Annual Report 2008 [From League of Americans Communications Professionals]
- ✓ **GCG Award 2009**
Category: Best Individual Indicators Equitable Treatment of Shareholders [from GCG "Seminar-Award-2009"]
- ✓ **The Most Expansive Funding & Financing**
Category: 1st Rank for BNI Syariah [from: Karim Business Consulting]
- ✓ **Green Property Award 2009**
Category: Bank yang Peduli terhadap Pengembangan Perumahan Ramah Lingkungan [from Housing Estate]
- ✓ **Top Brand Award**
Category : Credit Card in Recognition of Outstanding Achievement in Building the Top Brand [from Frontier & Marketing magazine]
- ✓ **Best Remittances Provider of the Year in Southeast Asia** from Alpha South East Asia Magazine
- ✓ **Best Trade Award** from Alpha South East Asia Magazine

Management Focus & Progress to date

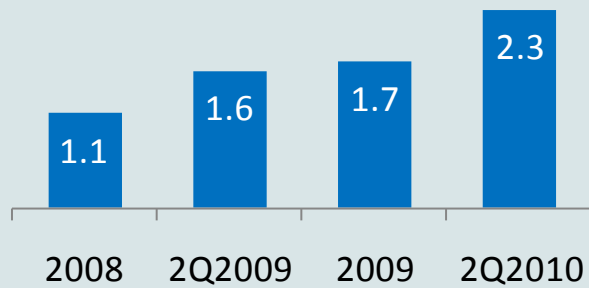


Continued strong performance in 2Q-2010

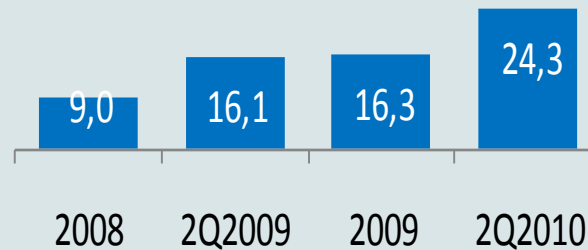
| | | |
|--|---|---|
| 1. Asset Quality | Coverage: 122.5%, NPL: 4,3, Net NPL: 0.9%, Recovery Rp 849bn | + |
| 2. Low Cost Fund | CASA increase by 23.1% yoy, CASA Ratio : 60.2% | + |
| 3. Productivity, Efficiency, & Profitability | CIR: 49.1%, NIM: 5,8%, ROA: 2,3%, ROE: 24,3% Operating Income per employee to Rp 418mn | + |
| 4. Strengthen BNI Incorporated | FBI = Rp 3.1 Trillion | + |
| 5. Strengthen Capital | CAR (T1+T2): 13.3% CAR (T1 Capital): 11.1% (incl. credit, market + operational risk) | - |

Summary Financial Results

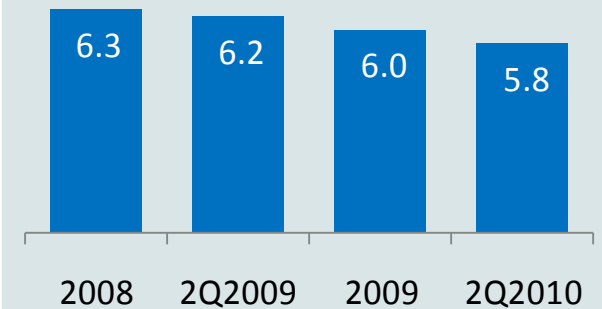
ROA



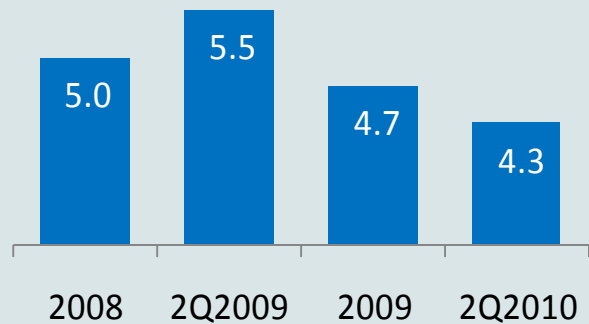
ROE



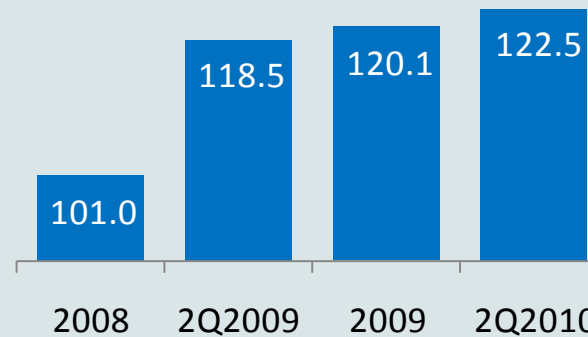
NIM



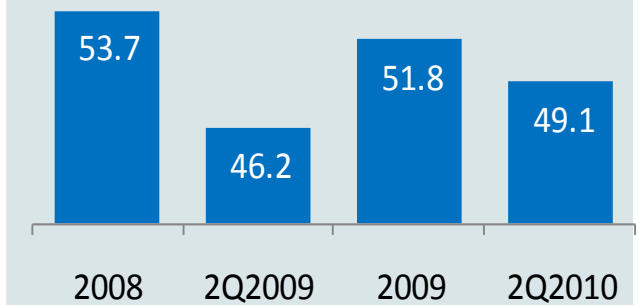
NPL



Coverage



CIR



Financial Performance

2Q- 2010

- I. Balance Sheet
- II. Profit & Loss
- III. Financial Ratio

Balance Sheet Highlight

| [Rp Billions] – Cumulative | 2008 | 2009 | 2Q-2009 | 2Q-2010 | Y.o.Y | |
|---|---------|---------|---------|---------|-------|---|
| Total Assets | 201,741 | 227.497 | 203.619 | 225.486 | 11% | ↑ |
| Placement with other banks & BI | 31.933 | 38.153 | 27.154 | 40.343 | 49% | ↑ |
| Marketable Securities <small>[market value]</small> | 44.529 | 50.238 | 49.870 | 47.983 | -4% | ↓ |
| Loans (gross) | 111,994 | 120.843 | 119.862 | 126.231 | 5% | ↑ |
| Customer Deposits | 163,164 | 188.469 | 167.225 | 184.198 | 10% | ↑ |
| Deposits from other Banks | 4,100 | 3.819 | 3.658 | 2.935 | -20% | ↓ |
| Marketable Securities Issued | 1,269 | 1.262 | 1.445 | 1.297 | -10% | ↓ |
| Borrowings | 8,617 | 5.570 | 5.257 | 6.596 | 25% | ↑ |
| Subordinated Debt | - | - | - | - | | |
| Equity | 15,431 | 19.143 | 17.500 | 19.864 | 14% | ↑ |

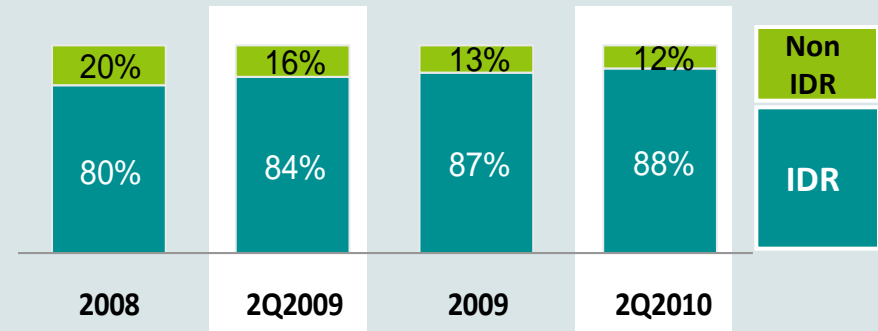
- On 2Q-2010, CASA Funding increase significant subsequently impact on lowering cost of fund
- Loan increase significant in Consumer and Small segment, but decrease in medium and international segment

Loan Composition

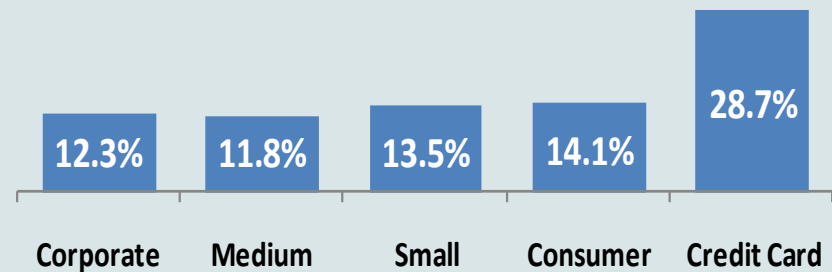
Loan Composition (% , Rp bn)

| Segmen | 2Q 2009 | 2Q 2010 | Growth [%] | Composition [%] |
|---------------|----------------|----------------|-------------|-----------------|
| Corporate | 41.745 | 45.485 | 9.0% | 36,0% |
| Medium | 27.078 | 25.183 | -7.0% | 19.9% |
| Small | 24.354 | 27.088 | 11.2% | 21.5% |
| Consumer | 17.509 | 20.471 | 16.9% | 16.2% |
| Sharia | 3.402 | 3.390 | -0.4% | 2.7% |
| International | 5.710 | 4.682 | -18.0% | 3.7% |
| TOTAL | 119.862 | 126.231 | 5.3% | 100.0% |

IDR vs Foreign Currency loans (%)



Average Yield on IDR Loan 2Q-2010 (%)

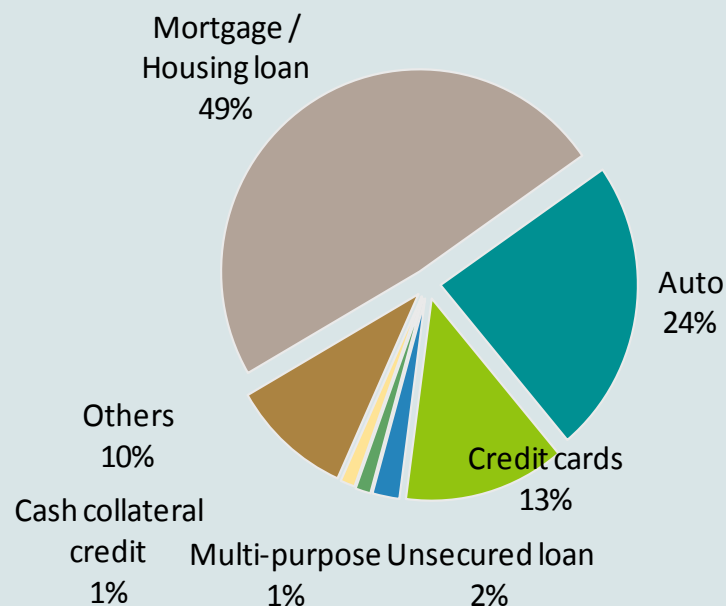


Loan diversifications

Loans by Economic Sector [2Q-2010]

| Sectors | 2Q-2009 | 2Q-2010 |
|---------------------------|----------------|----------------|
| Manufacturing | 26.6% | 25.5% |
| Trading, Resto & Hotel | 19.0% | 19.6% |
| Agriculture | 5.2% | 7.3% |
| Business Service | 9.7% | 2.3% |
| Constructions | 5.1% | 7.0% |
| Transportation & Comm | 6.6% | 2.3% |
| Social Services | 0.9% | 7.3% |
| Mining | 2.8% | 7.3% |
| Electricity, Gas & Water | 5.8% | 3.5% |
| Others | 18.2% | 17.9% |
| TOTAL LOAN [Rp Bn] | 119,862 | 126.231 |

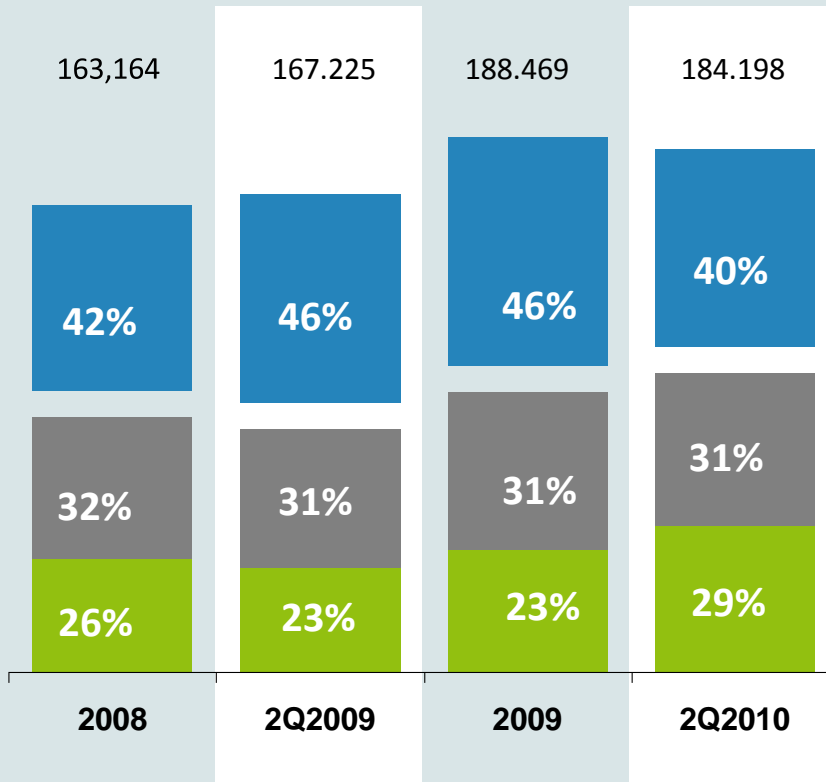
Consumer Loan Composition [2Q-2010]



Total Consumer Loan 2Q-2010: Rp 20.4 Tn

Customer Deposit

By Type (Rp Bn)



CASA

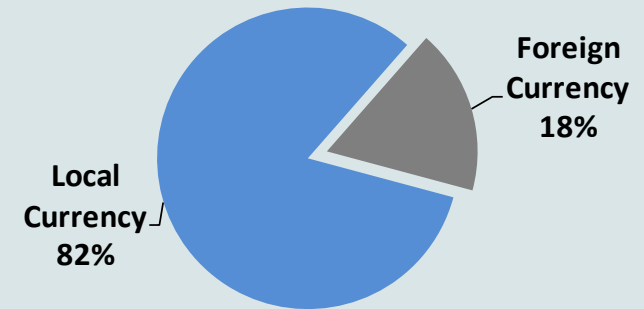
58%

54%

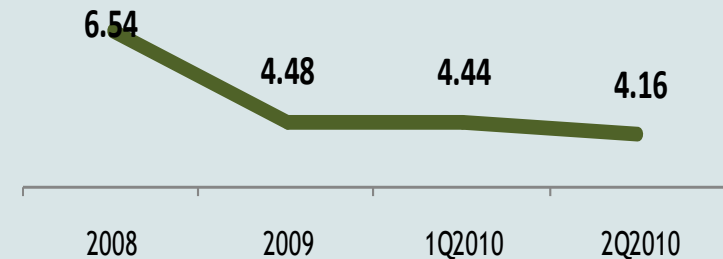
54%

60%

By Currencies



Blended Cost of Fund 2Q-2010 (%)



Customer deposit increased 10% (yoy) with CASA at 60%

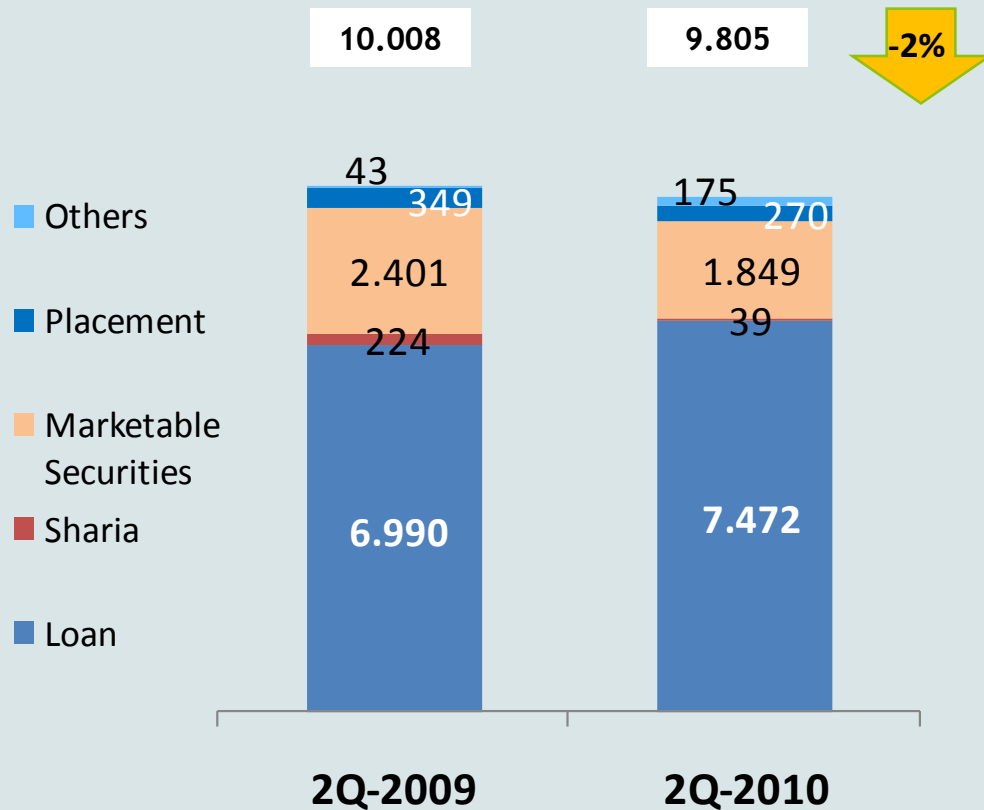
Profit & Loss

| [Rp Billions] | 2008 | 2009 | 2Q-2009 | 2Q-2010 | Y.o.Y |
|------------------------------------|---------|---------|---------|---------|--------|
| Net Interest Income | 9.912 | 11.133 | 5.595 | 6.129 | 10% ↑ |
| Non Interest Income | 3.549 | 4.295 | 2.102 | 3.117 | 48% ↑ |
| Operating Income | 13.461 | 15.428 | 7.697 | 9.246 | 20% ↑ |
| Operating Expense | (7.228) | (7.991) | (3.559) | (4.537) | 27% ↑ |
| Net Non Operating Income | 58 | 58 | 57 | 17 | -70% ↓ |
| Pre-Provision Income | 6.291 | 7.495 | 4.195 | 4.726 | 12% ↑ |
| Provisioning | (4.359) | (4.051) | (2.588) | (2.186) | -16% ↓ |
| Net Income before Tax | 1.932 | 3.444 | 1.607 | 2.540 | 58% ↑ |
| Net Income | 1.222 | 2.484 | 1.202 | 1.934 | 61% ↑ |
| Net Income Per Share (full amount) | 80 | 163 | 79 | 127 | 61% ↑ |

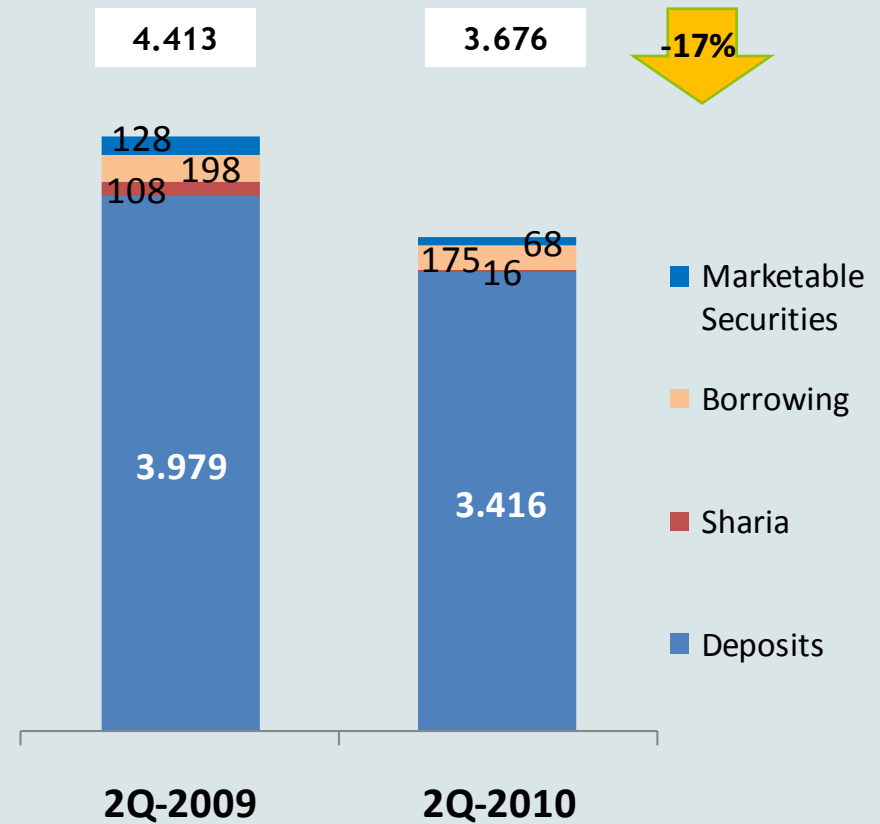
- Average yield of loan in 2Q-2010 is 12,1%

Interest Income/Expense Composition

interest income Composition [Rp Bn]



interest expense Composition [Rp Bn]



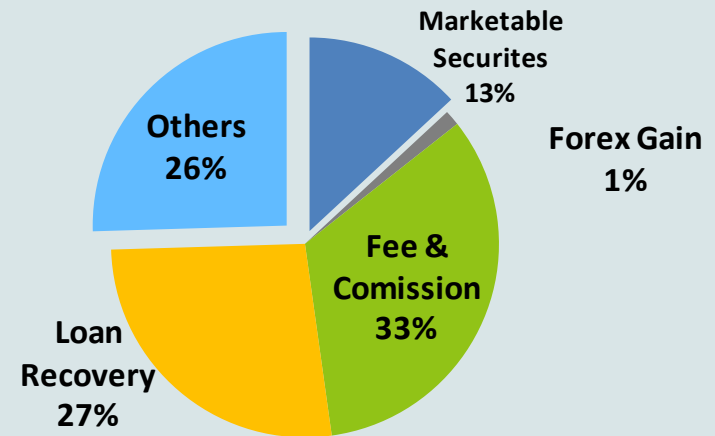
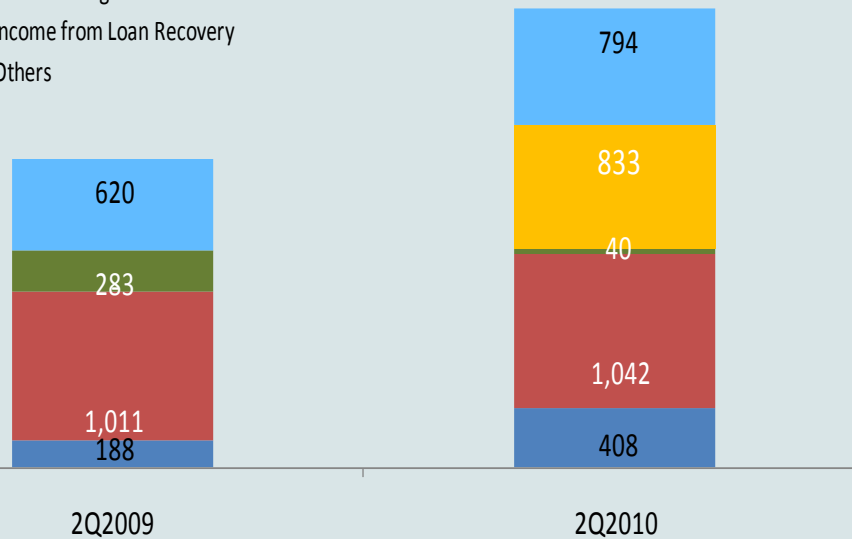
Non Interest Income

fee income growth (2Q-2010)

Breakdown fee income (2Q-2010)

Total = Rp 3.1 trillion

- Marketable Securities
- Fee & Comission
- Forex Trading Gain
- Income from Loan Recovery
- Others

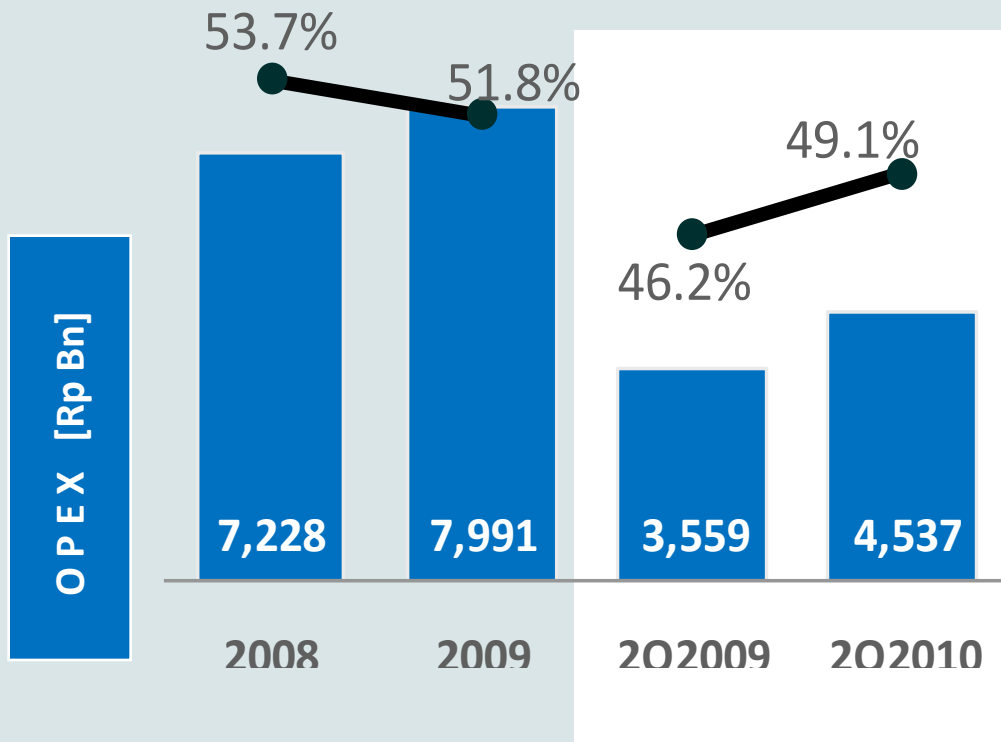


Recurring Fee Income is targeted to cover operating expense

Operating Expense

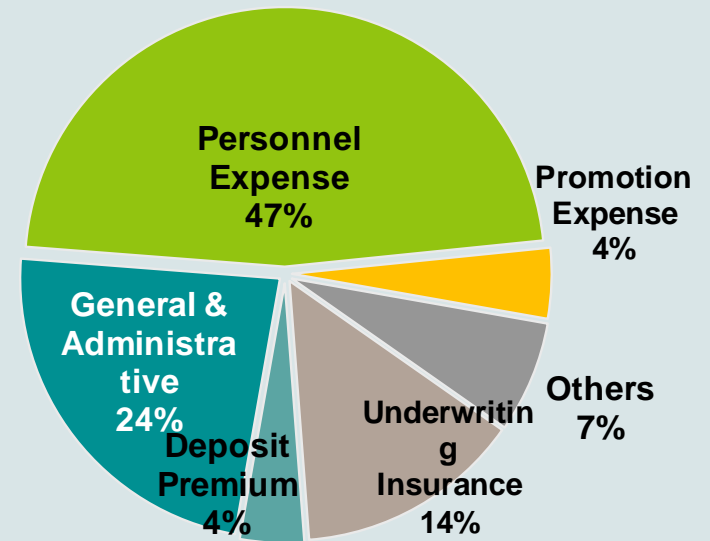
Key highlights of OPEX compare to CIR

● Cost to Income Ratio



Breakdown of OPEX [%]

Total = Rp 4.5 trillion



Financial Ratios [%]

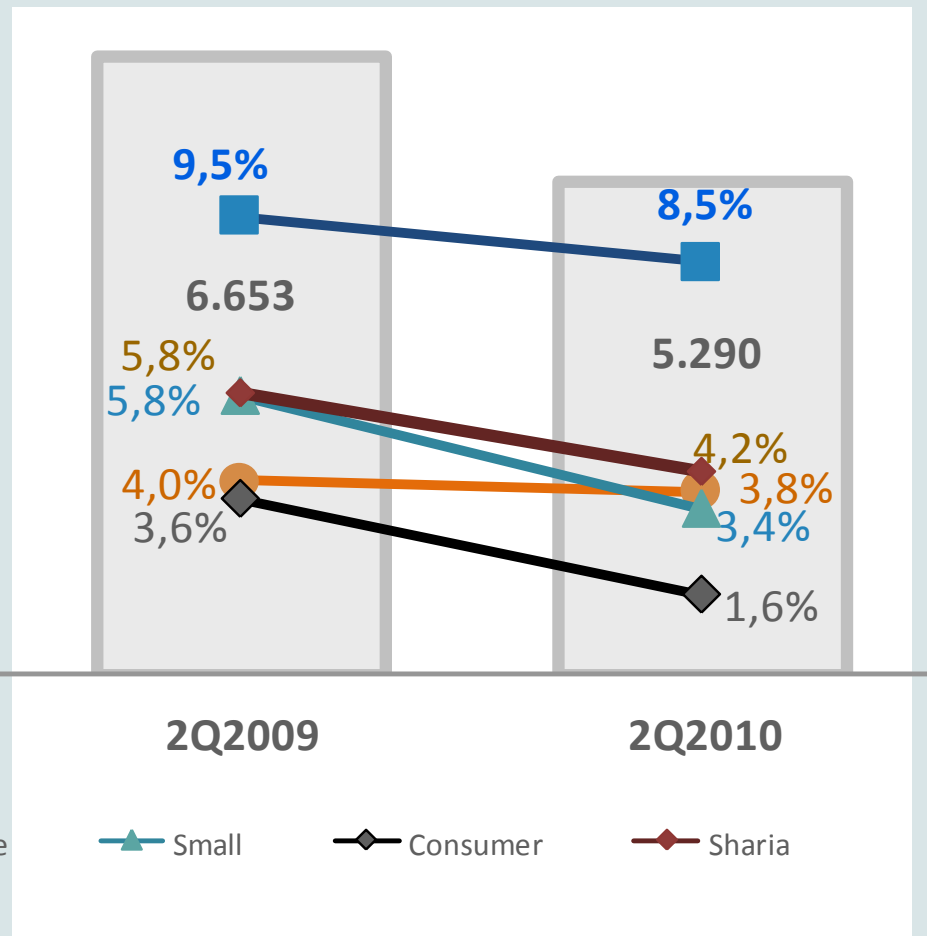
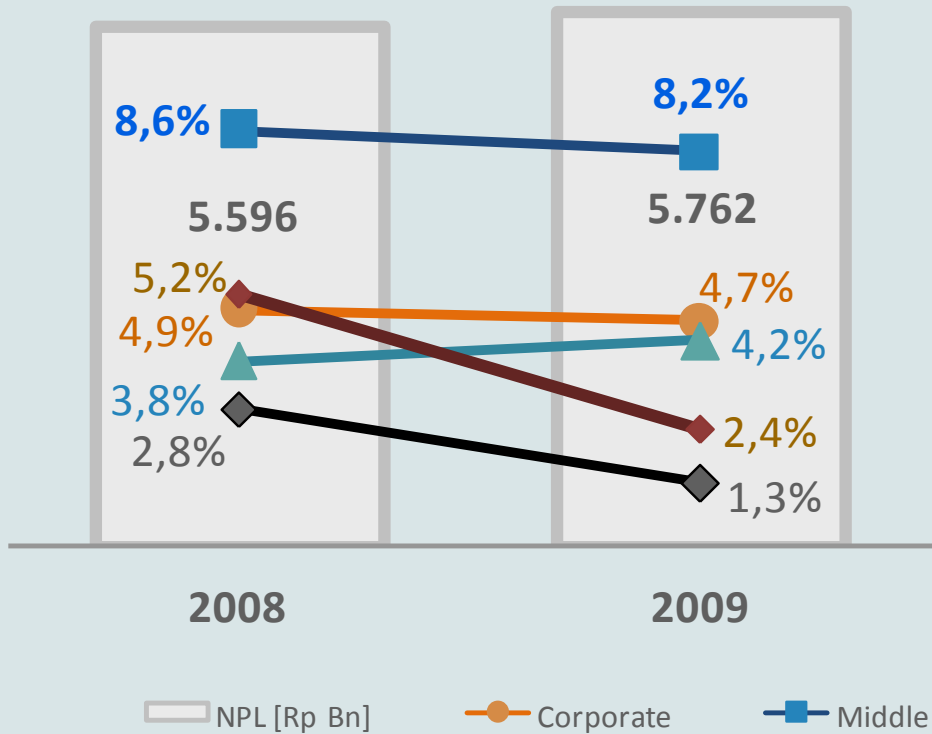
| | 2008 | 2009 | 2Q2009 | 2Q2010 |
|---|-------|-------|--------|--------|
| CAPITAL | | | | |
| Shareholders equity to total assets | 7.6 | 8.4 | 8.6 | 8.8 |
| Tier I – CAR [2010 include operational risk] | 9.8 | 10.2 | 10.9 | 11.1 |
| Tier II – CAR [2010 include operational risk] | 4.0 | 3.9 | 3.8 | 2.7 |
| CAR (credit, market + operational risk) | 13.5 | 13.8 | 14.3 | 13.3 |
| ASSET QUALITY | | | | |
| Net Non Performing Loan | 1.7 | 0.8 | 1.2 | 0.9 |
| Gross Non Performing Loan | 5.0 | 4.7 | 5.5 | 4.3 |
| Allowance for possible loan losses to gross NPL | 101.0 | 120.1 | 118.5 | 122.5 |

Financial Ratios [%]

| | 2008 | 2009 | 2Q2009 | 2Q2010 |
|--|------|------|--------|--------|
| RENTABILITY | | | | |
| ROA | 1.1 | 1.7 | 1.6 | 2.3 |
| ROE | 9.0 | 16.4 | 16.1 | 24.3 |
| Net Interest Margin | 6.3 | 6.0 | 6.2 | 5.8 |
| EFFICIENCY | | | | |
| BOPO | 90.2 | 84.9 | 86.7 | 78.0 |
| Cost to Income Ratio | 53.7 | 51.8 | 46.2 | 49.1 |
| LIQUIDITY | | | | |
| Loan to Deposit Ratio | 68.6 | 64.1 | 71.0 | 68.2 |
| COMPLIANCE | | | | |
| Statutory Reserve Requirement (Rupiah) | 6.7 | 5.5 | 5.0 | 5.2 |
| Net Open Position | 7.6 | 7.6 | 6.4 | 6.2 |

Loan Quality

NPL by Segment



NPL and Coverage

Loan Collectability and NPLs

Loans (Rp bn)

111,994

119,862

120,843

126,231

— : NPL %

Loss

Doubtful

Sub
Standard

Special
Mention

Pass

0,7%
2,9%
1,4%

0,9%
3,5%
1,1%

0,5%
3,2%
1,0%

0,8%
2,6%
0,9%

8,6%
4,9

8,2%
5,5
86,3%

8,0%
4,7
87,3%

8,1%
87,6%
4,3

2008

2Q 2009

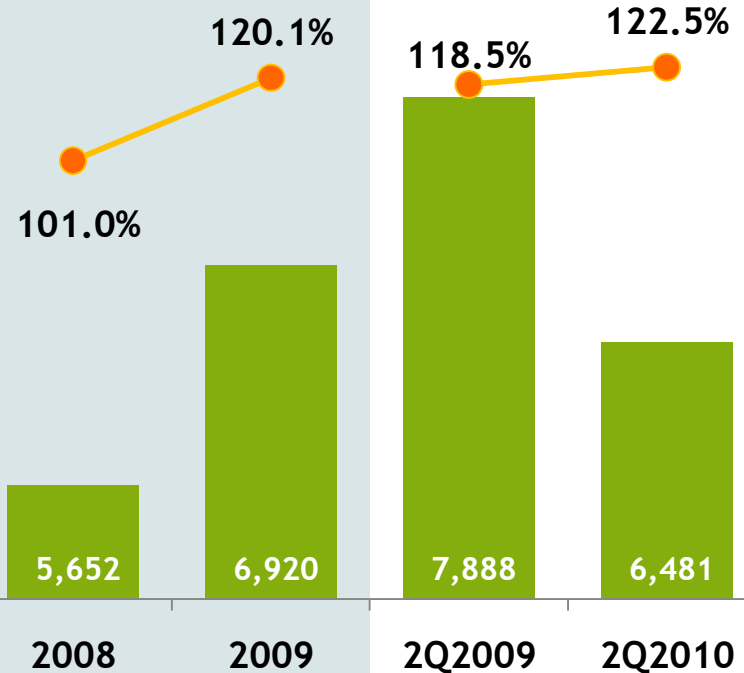
2009

2Q 2010

LLR/NPLs

■ LLR

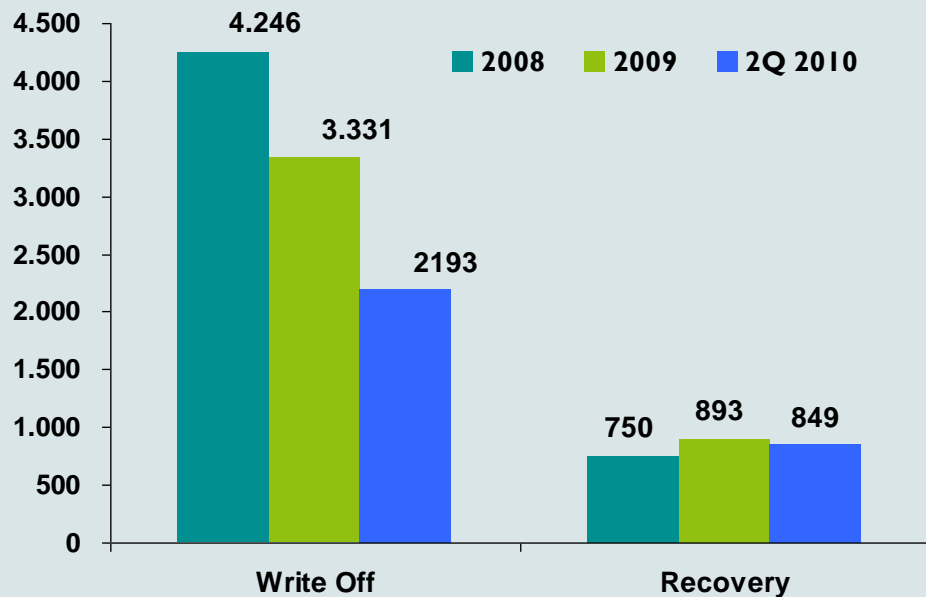
—● LLR/NPL Ratio



Coverage Ratio [LLR/NPL] increased from 118.5% to 122.5%

Asset Recovery

Write off & Recovery



- ✓ Loan recovery showing good progress with Rp 849 billion for 2Q-2010
- ✓ Proceeds from recovery was add to Non Interest Income

| | 2008 | 2009 | 2Q2010 |
|------------------------|-------|-------|--------|
| Write-off (Rp billion) | 4.246 | 3.331 | 2.193 |
| Recovery (Rp billion) | 750 | 893 | 849 |

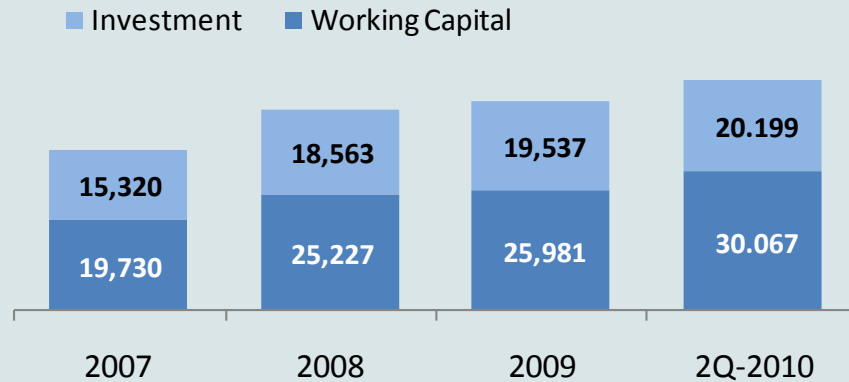
Top 10 Debtors

| No | Debtors by Industry | Type of banking arrangement | Total outstanding of loans (Rp bn) | Loan Classifications |
|------------------|-------------------------|-----------------------------|------------------------------------|----------------------|
| 1 | Electricity | Investment | 3.147 | 1 |
| 2 | Telecommunication | Working Capital/ Investment | 2.823 | 1 |
| 3 | Oil & Gas | Working Capital/ Investment | 1.793 | 1 |
| 4 | Oil & Gas | Investment | 2.025 | 1 |
| 5 | Chemical | Investment | 1.789 | 1 |
| 6 | Multifinance (BUMN) | Working Capital | 1.321 | 1 |
| 7 | Oil & Gas | Working Capital/ Investment | 1.275 | 1 |
| 8 | Telecommunication | Working Capital | 1.000 | 1 |
| 9 | Manufacture | Working Capital | 1.058 | 2 |
| 10 | Business Service (BUMN) | Working Capital/ Investment | 800 | 1 |
| Total | | | 17.032 | |
| % of total loans | | | 13.4% | |

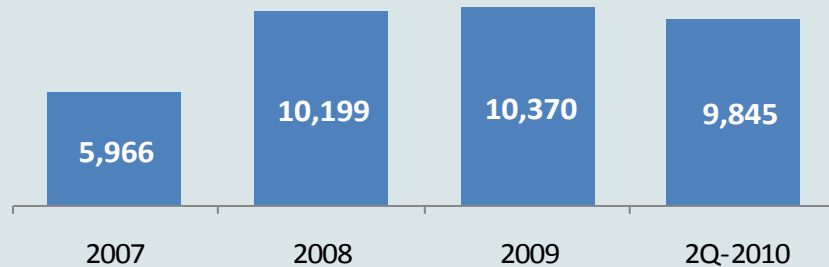
*...income from our business
units increased sustainably...*

Corporate Business

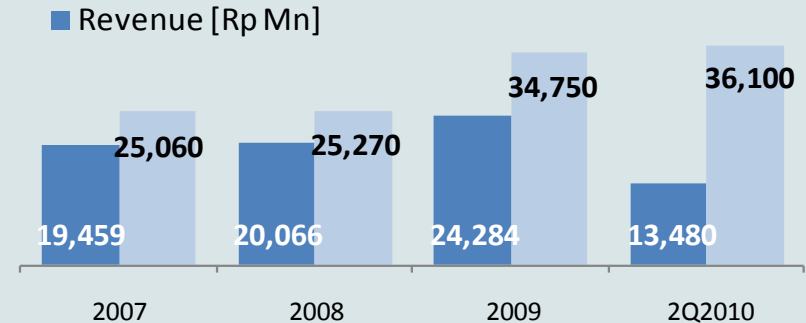
Working Capital & Investment Loan {Rp Bn}



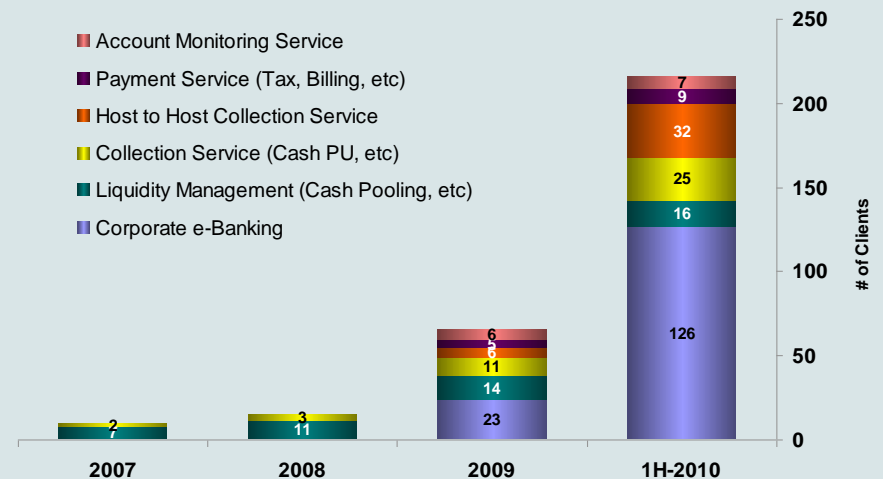
Syndicated Loan [Rp Bn]



Custody, Trustee, and Agency

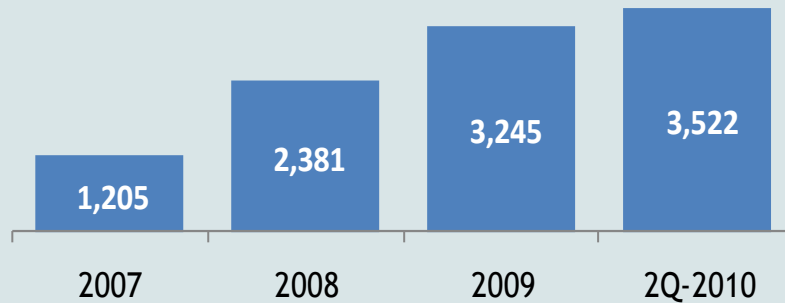


Cash Management Initiatives (# of Clients)

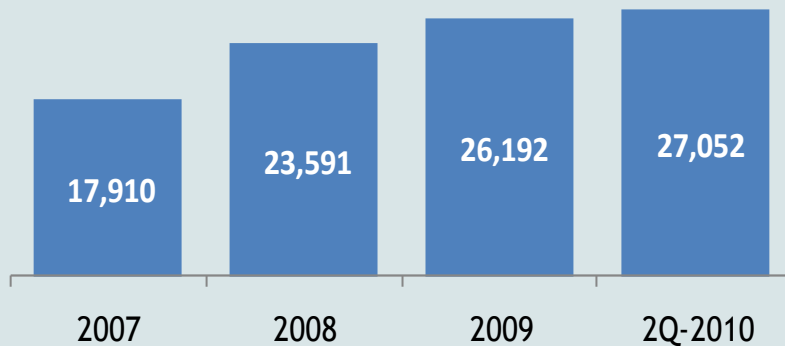


SME Business

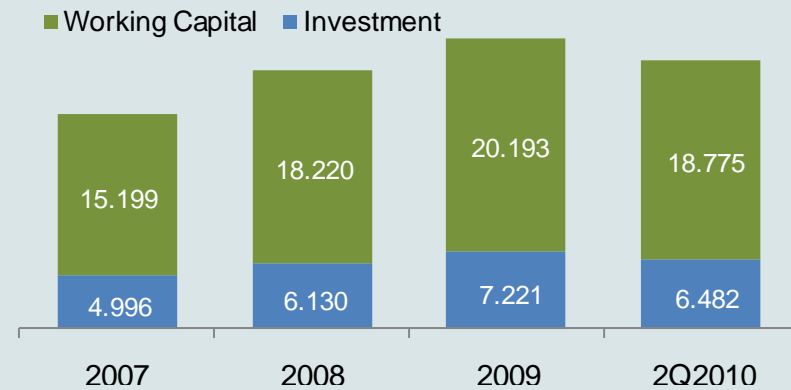
BNI Wirausaha [Rp. Bn]



Small Business [Rp Bn.]

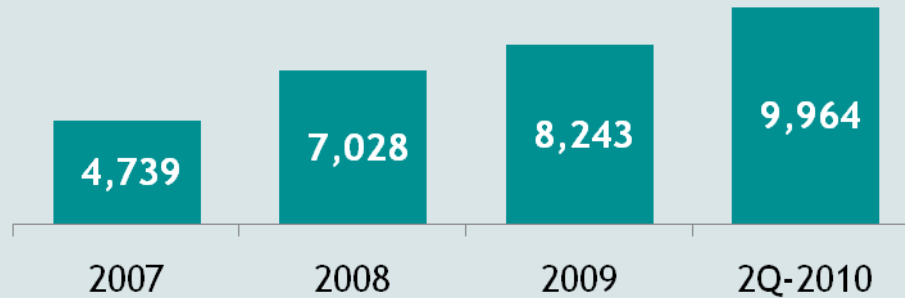


Medium Business [Rp. Bn]

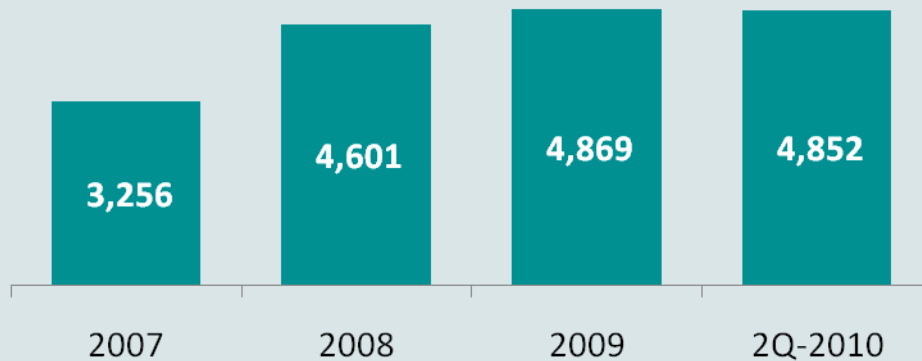


Consumer & Credit Card Business

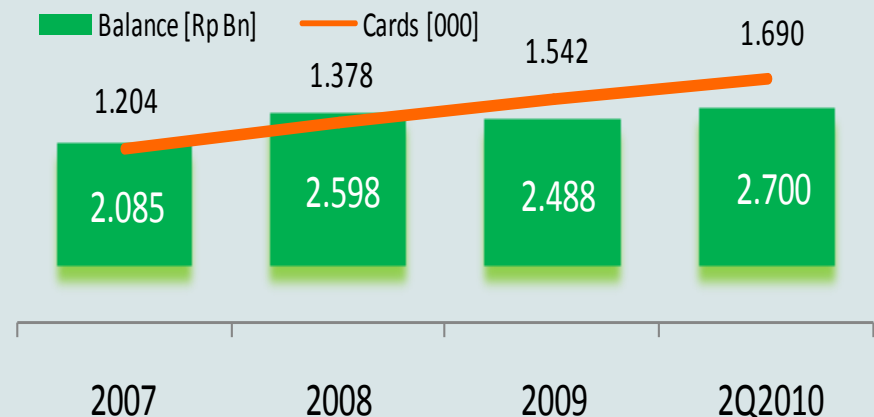
Mortgage Loan [Balance Rp. Bn]



Auto Loan [Balance Rp.Bn]

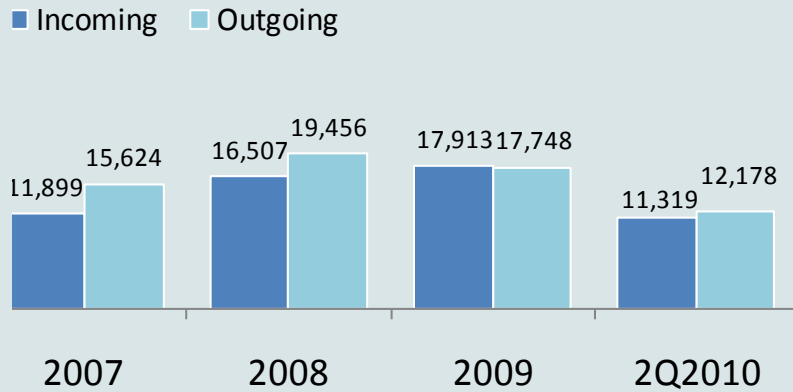


Credit Cards

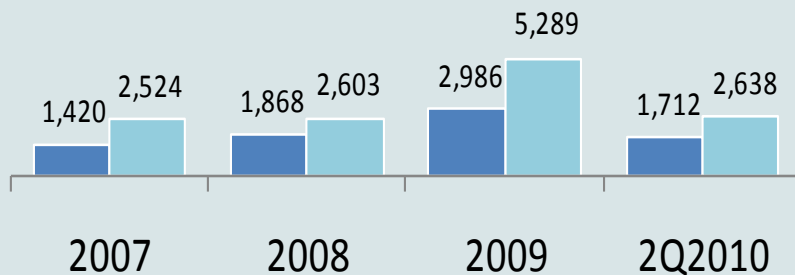


International Business

Remittances Volume [US\$ million]



Trade Finance Volume [US\$ million]

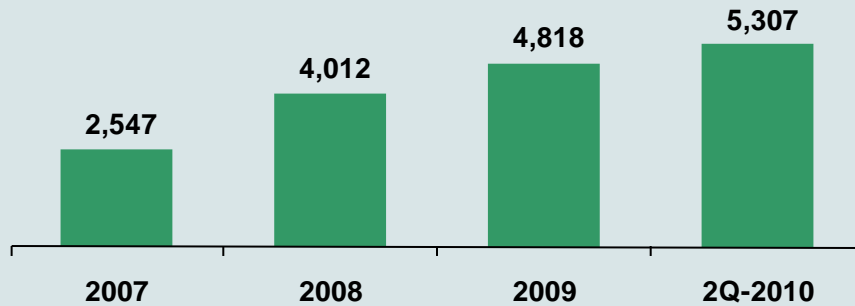


BNI Branch @ Hong Kong



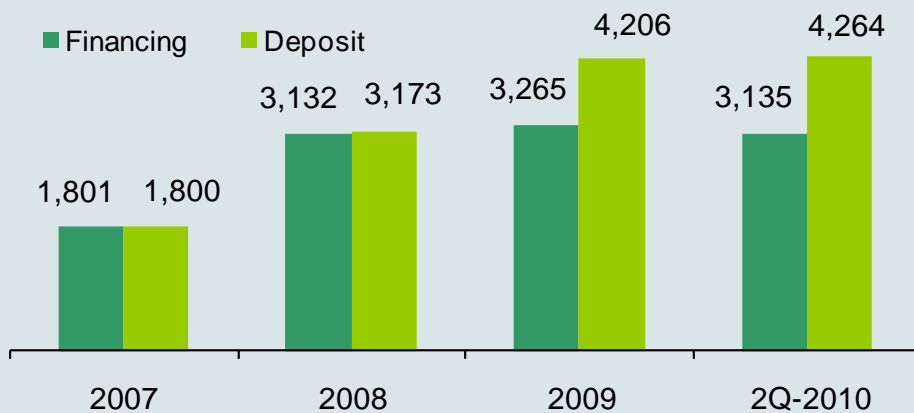
Sharia Business

Total Asset [Rp Billion]

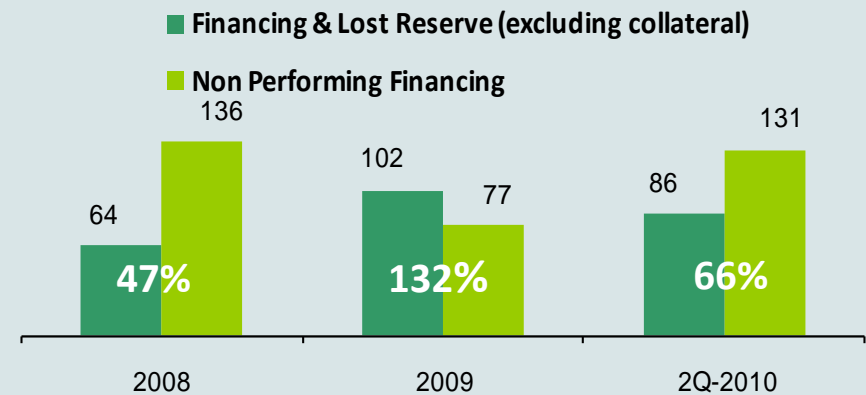


| % | 2006 | 2007 | 2008 | 2009 | 2Q2010 |
|------------|------|------|------|-------|--------|
| ROA | 1.1 | 0.9 | 0.9 | -3.6 | -12.0 |
| ROE | 5.1 | 6.4 | 11.3 | -17.2 | -63.7 |
| Net Margin | 6.4 | 4.5 | 5.0 | 5.6 | 5.4 |
| CIR | 79.7 | 78.1 | 51.6 | 47.9 | 24.4 |
| CAR | 25.5 | 16.0 | 9.4 | 28.8 | 28.0 |

Financing & Deposits [Rp Billion]



NPF & Financing Loss Reserve [Rp Billion]



Risk Profile

Composite Risk

June, 2010

| No. | Type of Risk | Risk Weight (RW) | June 30, 2010 | | | | | | Risk Composite |
|----------------|---|------------------|-------------------------|----------|-----------|---------------------|----------|------------|-----------------|
| | | | Inherent Risk | | | Risk Control System | | | |
| | | | Score | (S X RW) | Predicate | Score | (S X RW) | Predicate | |
| 1 | Credit - Loan - Treasury & Investment | 22,50% | 59,23 82,98 59,92 | 13,48 | Moderate | 67,77 | 15,25 | Acceptable | Moderate |
| 2 | Market | 12,50% | 78,68 | 9,84 | Low | 66,32 | 8,29 | Acceptable | Low |
| 3 | Liquidity | 15,00% | 72,72 | 10,91 | Low | 70,78 | 10,62 | Strong | Low |
| 4 | Operational | 15,00% | 68,48 | 10,27 | Moderate | 77,56 | 11,63 | Strong | Moderate to Low |
| 5 | Legal | 10,00% | 87,01 | 8,70 | Low | 71,83 | 7,18 | Strong | Low |
| 6 | Reputation | 10,00% | 67,87 | 6,79 | Moderate | 71,87 | 7,19 | Strong | Moderate to Low |
| 7 | Strategic | 7,50% | 60,12 | 4,51 | Moderate | 76,39 | 5,73 | Strong | Moderate to Low |
| 8 | Compliance | 7,50% | 86,58 | 6,49 | Low | 76,74 | 5,76 | Strong | Low |
| Risk Predicate | | 100% | | 70,99 | Low | | 71,64 | Strong | Low |

| | Score | Predikat |
|---------------------|--------------------|------------|
| Inherent Risk | $70 < X \leq 100$ | Low |
| | $40 < X \leq 70$ | Moderate |
| | $0 \leq X \leq 40$ | High |
| Risk Control System | $70 < X \leq 100$ | Strong |
| | $40 < X \leq 70$ | Acceptable |
| | $0 \leq X \leq 40$ | Weak |

| Risk Composite Predicate | | Inherent Risk | | |
|--------------------------|------------|------------------|------------------|------------------|
| | | Low | Moderate | High |
| Risk Control System | Weak | Weak to Moderate | Moderate to High | High |
| | Acceptable | Low | Moderate | High |
| | Strong | Low | Moderate to Low | High to Moderate |



Thank you

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