Corporate Presentation

1H - 2013

26 July 2013

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >

Melayani Negeri, Kebanggaan Bangsa

Agenda

Macro, Banking Sector & Management Focus 2013

Financial Perfomance 2Q-2013

Business Focus & Strategy

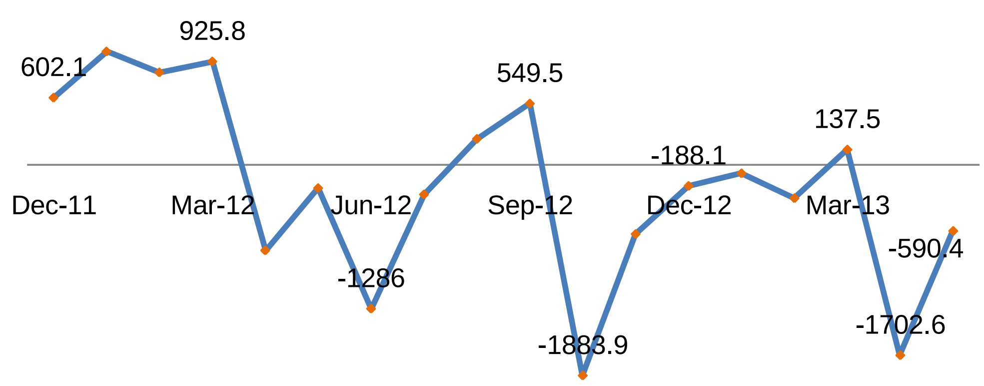
Macro, Banking Sector & Management Focus 2013

Melayani Negeri, Kebanggaan Bangsa

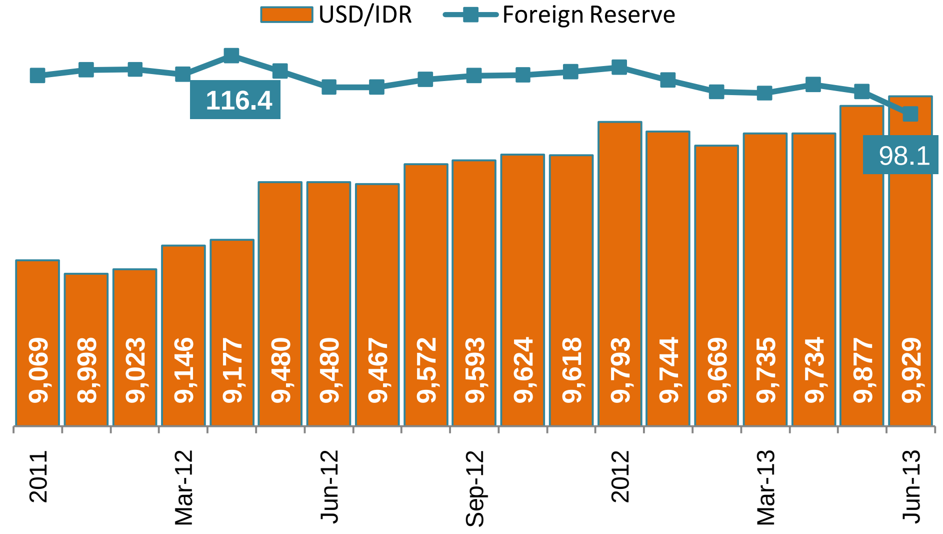
Macro & Banking Sector

- ✓ Blended 33% fuel price increase in June 2013 created additional pressure for inflation ahead of the Ramadhan period.
- ✓ Indonesia trade balance deficit tends to continue.
- ✓ The massive capital outflow created pressure on the Rupiah.
- ✓ We expect BI Rate increase will have longer term positive impact for the economy of Indonesia

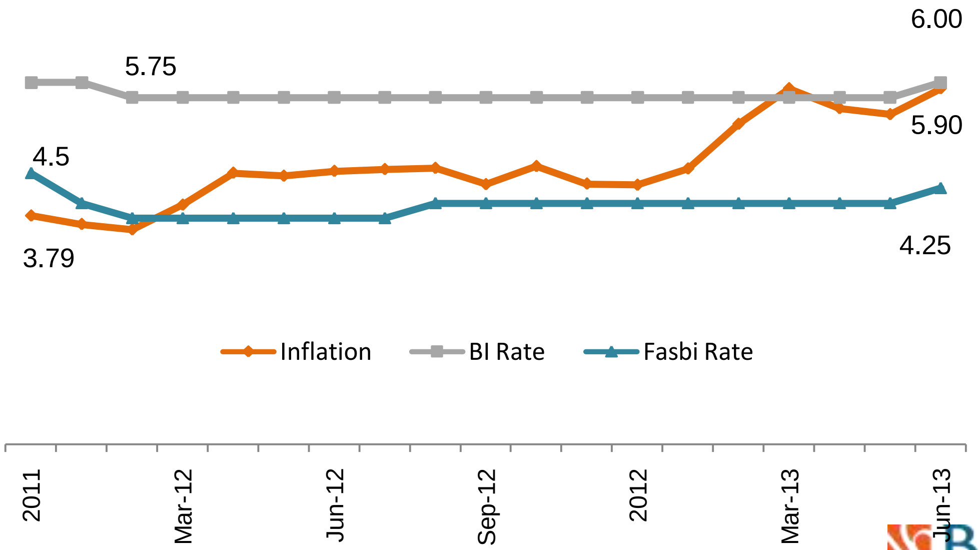
Indonesia Trade Balance
(in USD Million)



Foreign Reserve (in USD Billion) and Exchange Rate (in IDR/USD)



Interest Rate and Inflation
%YoY



Source: Bank Indonesia, BPS and BNI estimate

Banking Sector Highlight

Banking Sector Highlights in IDR Trillion

	Dec-11	May-12	Dec-12	May-13	ΔYoY
Total Assets	3,653	3,827	4,263	4,419	15.4%
Total Loan	2,200	2,386	2,708	2,888	21.0%
Total Deposits	2,785	2,909	3,225	3,350	15.2%
NIM	5,91%	5.33%	5.49%	5.41%	
Gross NPL	2,17%	2.26%	1.87%	1.95%	
LDR	78,77%	81.61%	83.58%	85.84%	
CAR	17,2%	17.87%	17.43%	18.68%	

Source: Bank Indonesia & BNI estimate

Macro & Banking Assumption

MACROECONOMIC	2011	2012	2013 BNI VIEW
GDP Growth (%)	6.50	6.20	5.8-6.2
Inflation (%)	3.79	4.30	7.6-8.1
Currency (IDR/USD)	9068	9,403	9,950-10,000
BI Rate (%)	6.00	5.75	6.5-7.0
BANKING SECTOR	**2011**	**2012**	**2013 BNI VIEW**
Loan Growth (%)	24.5%	23.10	22.0-24.0
Deposit Growth (%)	19.1%	15.80	15.0-17.0

- Indonesia Banking as of May 2013 remained robust with 21% year on year loan growth, strong CAR and controllable NPL.
- NIM of May 2013 stood at 5.41%, slightly higher than a year earlier.

Strategic Policy 2013

1. Synergize Business Banking with Consumer & Retail Banking
2. Quality Asset Growth
3. Optimizing BNI as a transactional bank to raise Fee Based Income and low-cost funds
4. Improving Customer Engagement
5. Continue to Improve Operational Efficiency and effectiveness
6. Strengthening BNI Incorporated

Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013	Progress YTD	Trend
Synergize Business Banking with Consumer & Retail Banking	• Business Banking expansion in leading industry which have high growth potential and optimizing the value chain from corporate customers. • Optimizing the consumer financing toward business banking customers. • Optimization of cross selling to consumer products.	• ROA: 3.0% - 3.2% • ROE: 20% - 22%	• ROA: 3.4% • ROE: 21.8%	+ +
Quality Asset Growth	• Improving credit expansion with a focus on the major players in the leading sector. • Increasing share of wallet. especially for business banking customers. • Growth in consumer loan that focus on mortgage and credit card. • Improving Credit process through RM-CA model and the effectiveness of the credit committee. • Increased monitoring periodically as early warning. • Improving risk assessments for corporate and commercial debtors are potentially impacted by the European crisis.	• Loan Growth(%): 23% - 25% ✓ Business Banking : 21% – 23% ✓ Consumer & Retail : 27 %- 29% • Coverage ratio: 121% - 125% • Gross NPL: 2.5 - 2.75% • Recovery : Rp. 1.6– 1.9T	• Loan Growth(%): 10.9% ✓ Business Banking : 10.1% ✓ Consumer & Retail : 11.3% • Coverage ratio: 123.2% • Gross NPL: 2.6% • Recovery : 1.2 T	- - - + + +
Optimizing BNI as a transactional bank to raise Fee Based Income and low-cost funds	• Maintaining transaction cycle within BNI to increase the floating fund and fee based income • Developing cash management with value chain orientation. • Optimizing International network to increase trade finance. treasury. and wealth management business. • Developing the consumer payment transaction to increase Fee Based Income	• Deposit Growth: 16% - 18% • CASA Growth: 16% - 18% • Saving Growth: 19% - 21% • Recurring Fee Growth: 10% - 15%	• Deposit Growth: 2.4% • CASA Growth: 2.5% • Saving Growth: -3.4% • Recurring Fee Growth: 8.7%	- - - +

Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013	Progress YTD	Trend
Improving Customer Engagement	• Enhancing the level of service to every customer. • Capitalizing BNI's reputation and brand awareness. • Increase the number of customer and product usage by optimizing referrals from loyal customers.	Service Level: Top 3 in the industry (Independent Surveyor)	Service Level: Top 2	+
Continue to Improve Operational Efficiency and effectiveness	• Continuing the strategy of cost structure through operational activities centralization and simplification process. • Optimizing human capital. logistics. and infrastructure. • Improving the effectiveness of promotional costs. • Optimizing the use of low cost channel. • Building a selling culture. • Improving employee competency	• CIR: 48% - 49%	• CIR: 43.6%	+
Strengthening BNI Incorporated	• Optimization of synergies with its subsidiaries through the use of outlets and other strategic alliances. • Strengthening subsidiaries by strengthening capital. inviting strategic investors. and/or acquisition.	• ROE on total investment in Subsidiaries: 8% -10%	• ROE on total investment in Subsidiaries: 7.6%	+

Financial Performance
1H-2013

I. Balance Sheet

II. Profit & Loss

III. Financial Ratio

Melayani Negeri, Kebanggaan Bangsa

Balance Sheet Highlight

(Rp Billion) – Cumulative	2011	2012	1H2012	1H2013	Y.o.Y
Total Assets	299.058	333.304	**316.872**	**343.792**	8.5%
Placement with other banks & BI	49.328	32.617	**36.476**	**23.933**	-34.4%
Marketable Securities [market value]	7.668	9.817	**11.389**	**9.632**	-15.4%
Government Bonds [market value]	36.958	38.561	**40.260**	**40.393**	0.3%
Loans (gross)	163.533	200.742	**179.441**	**222.648**	24.1%
Customer Deposits	231.296	257.661	**242.718**	**263.820**	8.7%
Deposits from other Banks	7.019	3.245	**8.522**	**6.709**	-21.3%
Marketable Securities Issued	265	4.769	**4.642**	**4.917**	5.9%
Borrowings	8.726	8.750	**7.908**	**8.003**	1.2%
Shareholders' Equity	37.843	43.525	**39.377**	**44.106**	12.0%

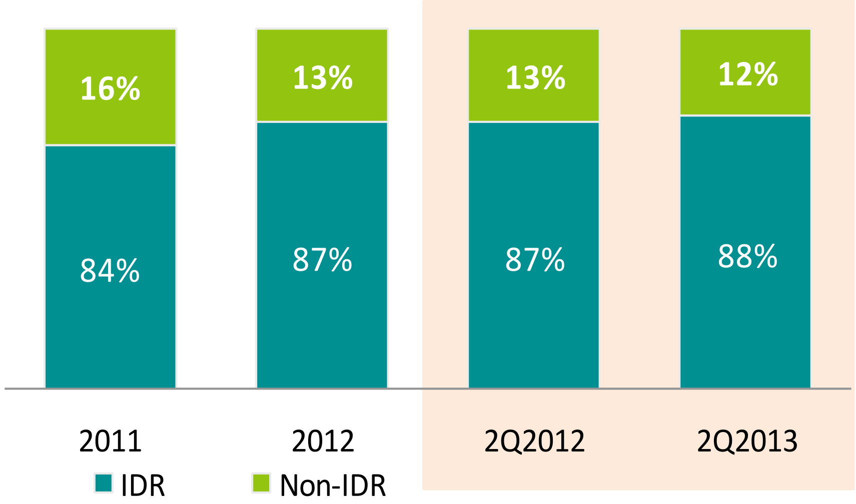
Loan Composition

Loan Composition (%. Rp Billion)

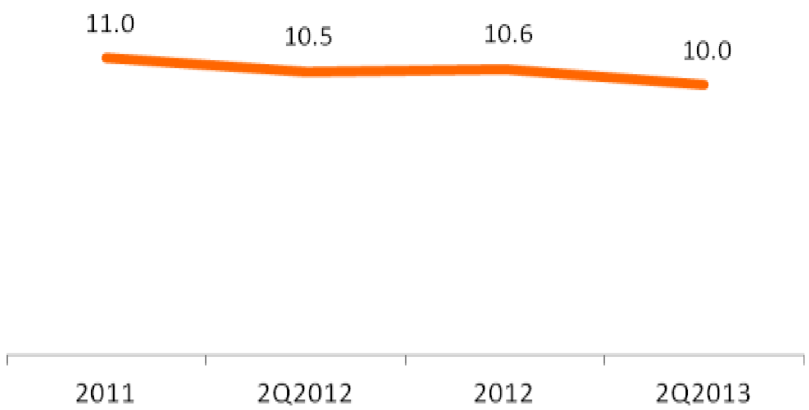
	Segment	1H2012	1H2013	GROWTH [YoY - %]	Composition [%]
Business Banking	**Corporate ***	62.160	94.732	52.4%	42.5%
	Medium *	32.048	26.899	-16.1%	12.1%
	Small	33.216	37.231	12.1%	16.7%
	International	7.163	5.244	-26.8%	2.4%
Consumer Banking	**Consumer**	35.720	45.945	28.6%	20.6%
	Retail	3.125	2.918	-6.6%	1.3%
Subsidiaries		6.008	9.678	61.1%	4.3%
	TOTAL	**179.441**	**222.648**	**24.1%**	**100.0%**

*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

Loan by Currency (%)



Average Yield on Loan (%)

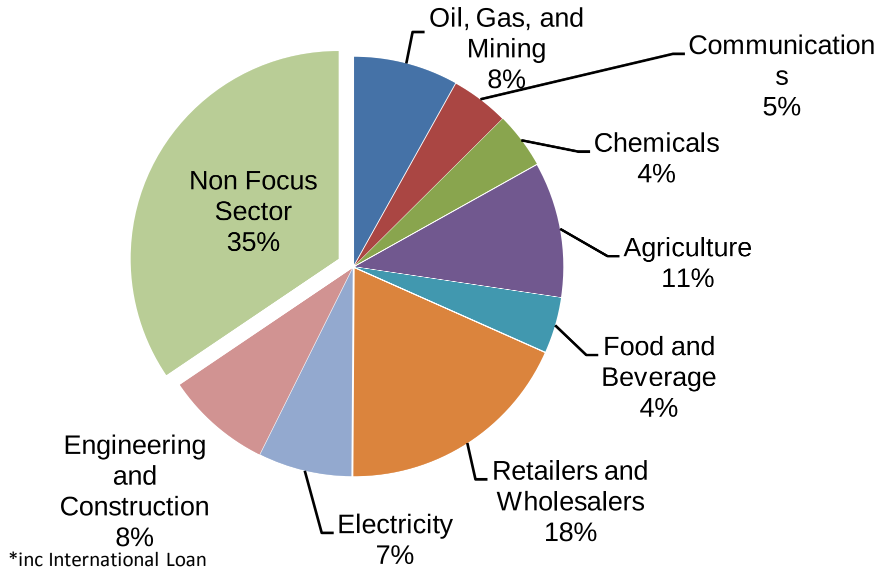


Loan by Sector

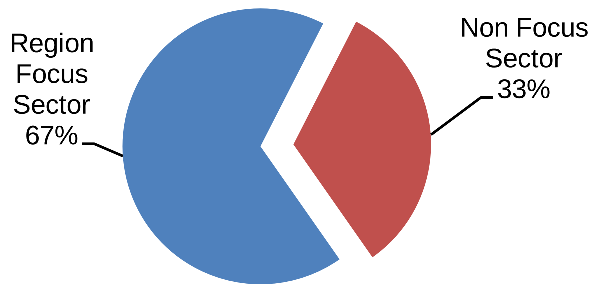
Loans by Economic Sectors

Sectors	1H-2012	1H-2013
Manufacturing	17%	16%
Trading, Resto & Hotel	17%	17%
Agriculture	8%	8%
Business Service	9%	9%
Constructions	6%	6%
Transportation & Comm	7%	7%
Social Services	1%	1%
Mining	5%	6%
Electricity, Gas & Water	6%	5%
Others	4%	2%
Consumer	20%	23%
TOTAL LOAN [Rp Bn]	179.441	222.648

8 Focus Sector in Business Banking



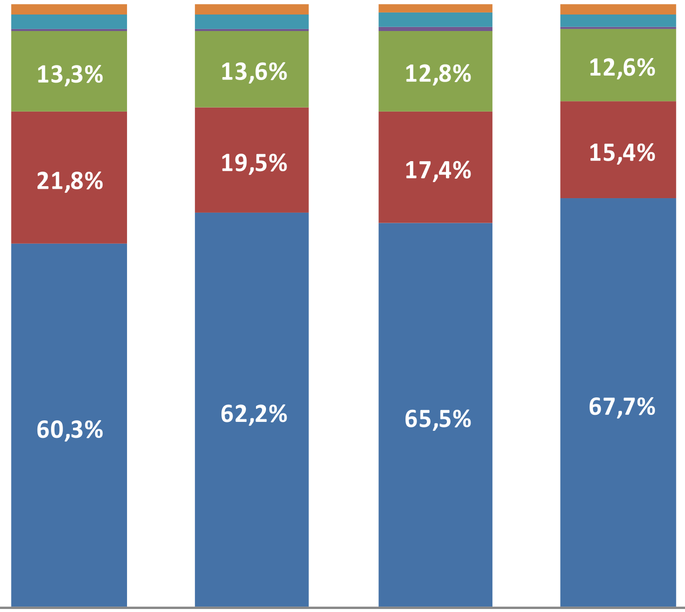
Loan Focus in Region Office



67% business banking loan at regional offices in accordance with region focus sector

Consumer Loan

Consumer Loan Composition

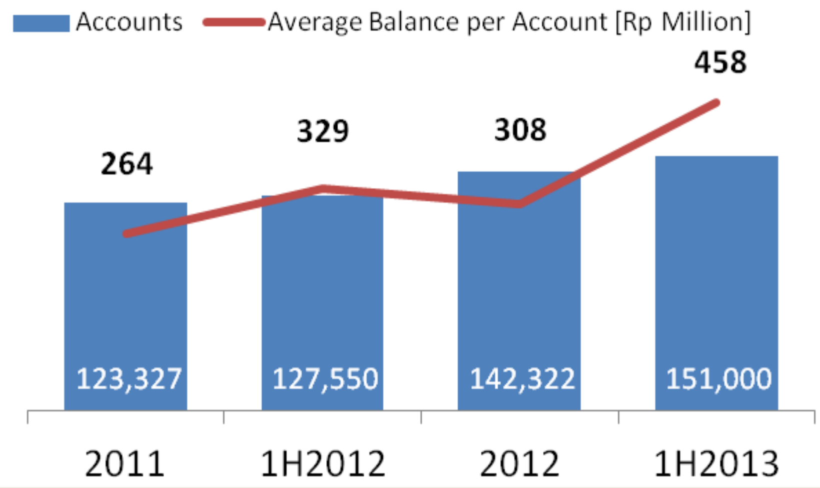


Rp Billion

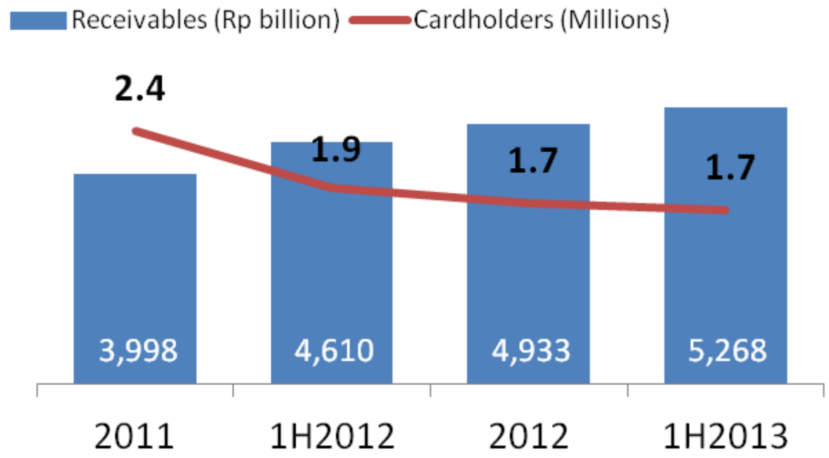
	2011	2012	1H2012	1H2013
Cash Collateral	463	709	494	708
Payroll	730	820	794	862
Multipurpose	179	174	178	171
Credit Card	3,998	4,934	4,610	5,269
Auto	6,545	6,703	6,218	6,916
Mortgage	18,064	25,286	21,655	29,394

Total Consumer Loan 1H-2013 : Rp 46.0 Tn

Mortgage loan

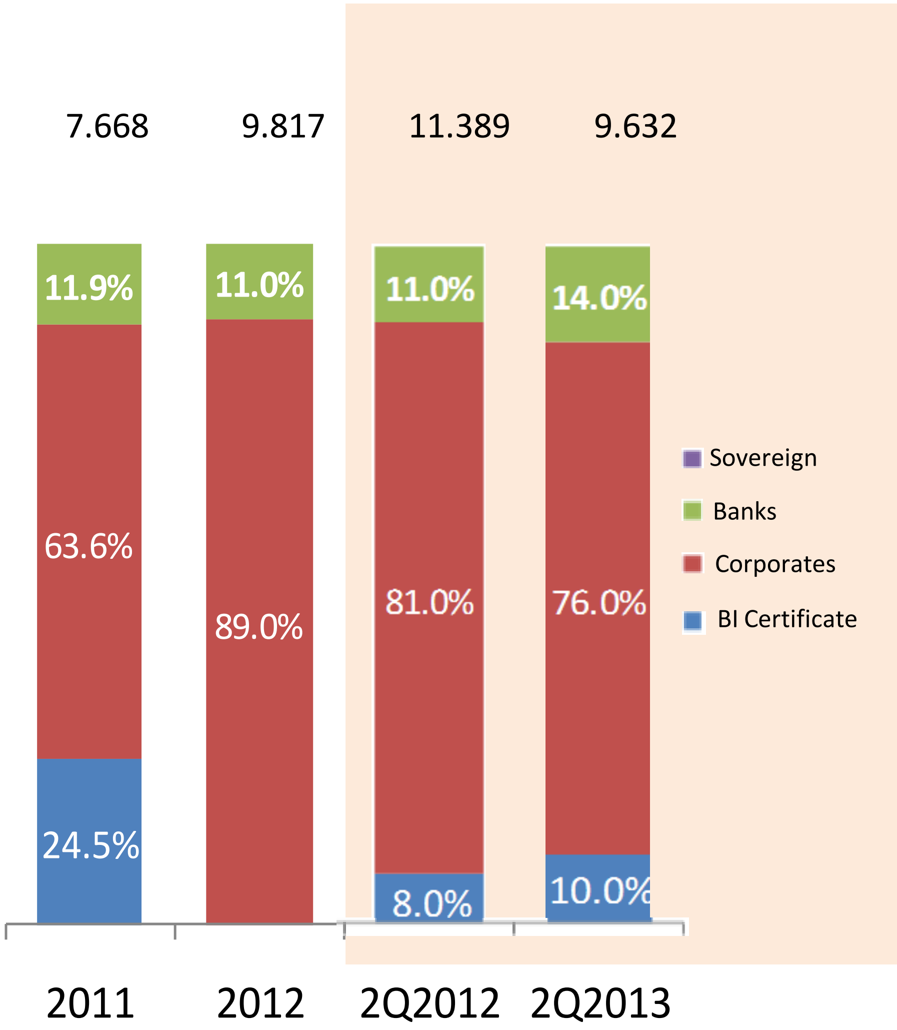


Credit Card

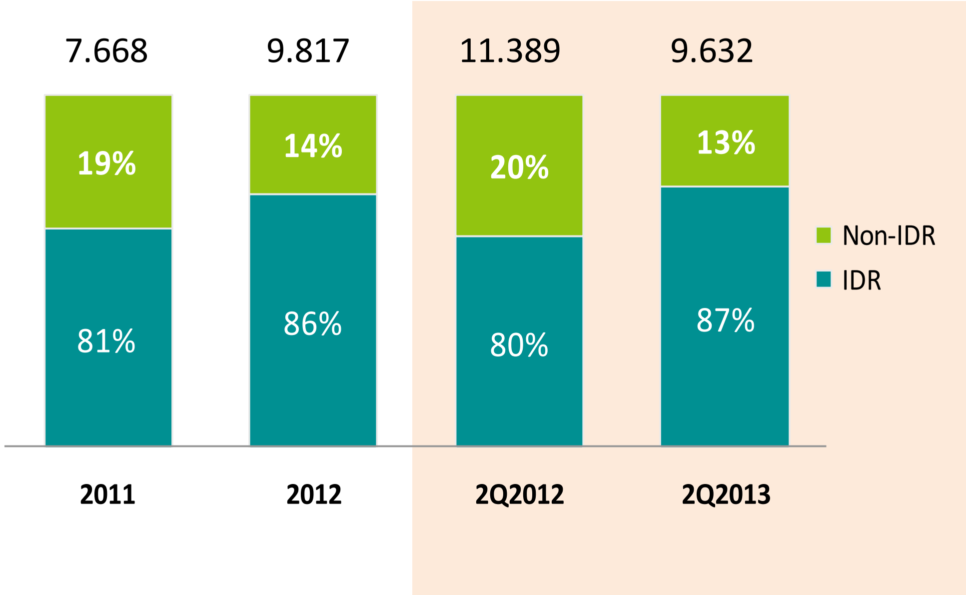


Marketable Securities
[Exclude ROI Bonds]

Marketable Securities Composition (%. Rp Billion)

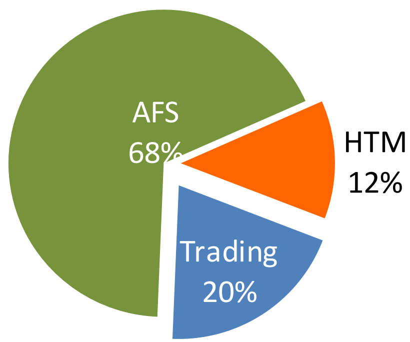


Breakdown by Currency (%)



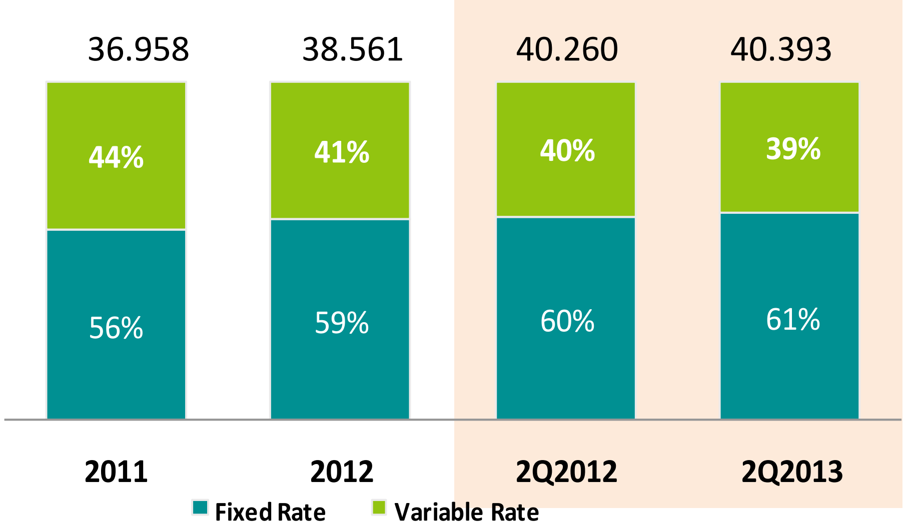
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

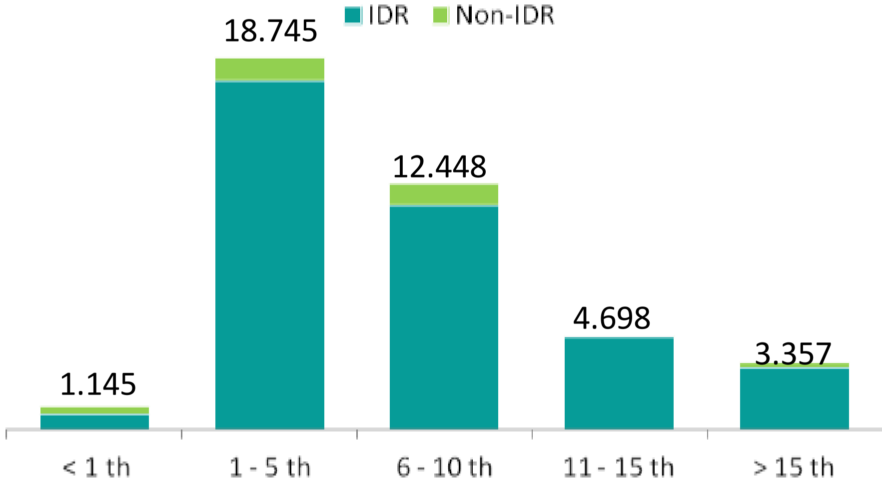


ROI Bonds

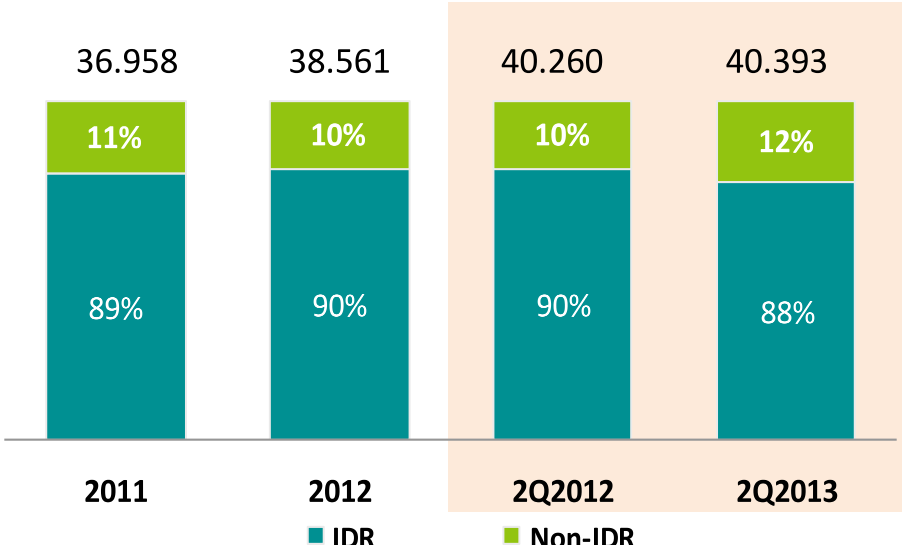
Breakdown by rate (%)



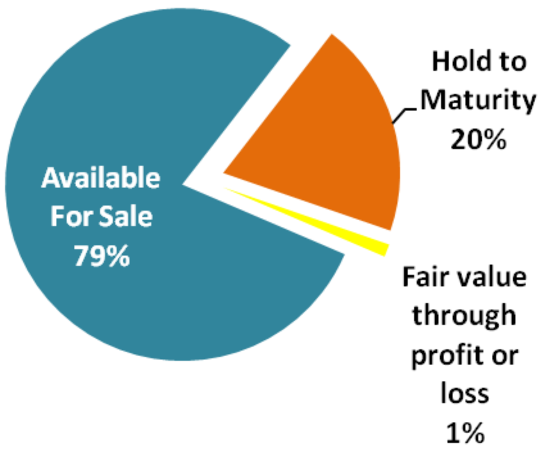
Maturity [Rp Billion]



Breakdown by Currency (%)

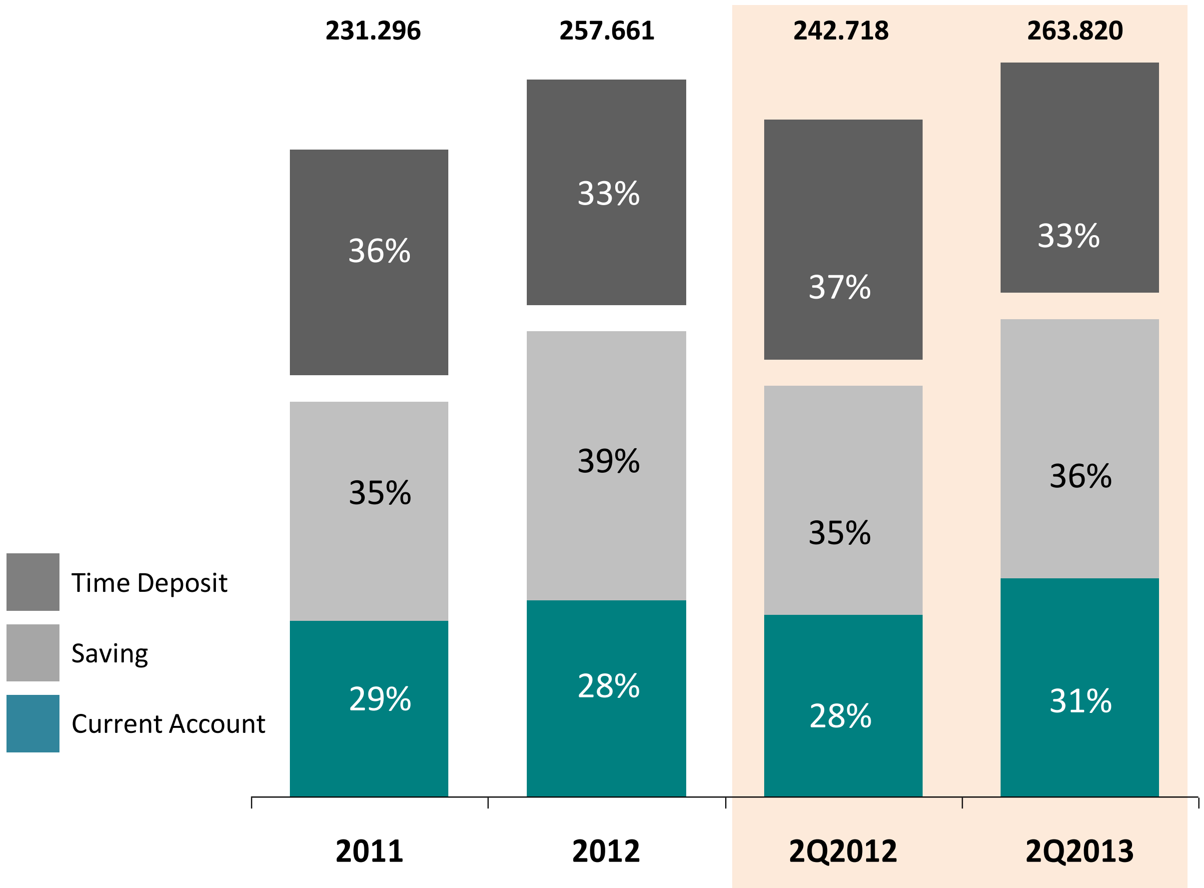


Book (Rp Billion)



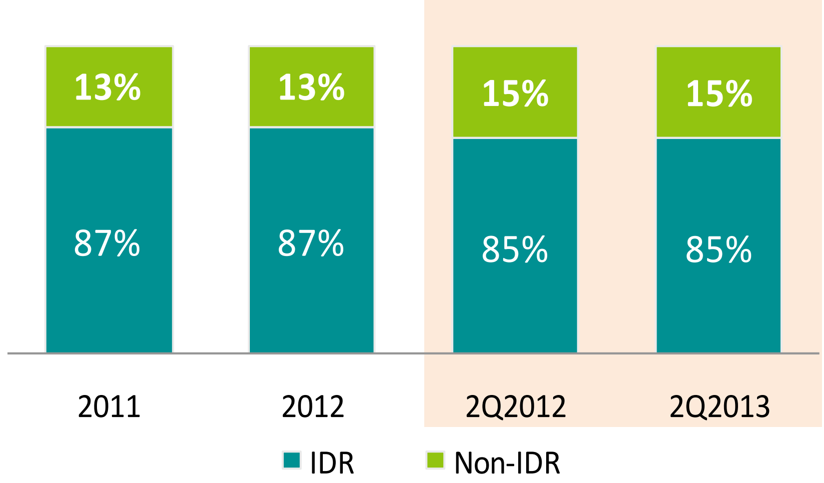
Customer Deposit

By Type (Rp Billion)



CASA	64%	67%	64%	67%

By Currencies (%)



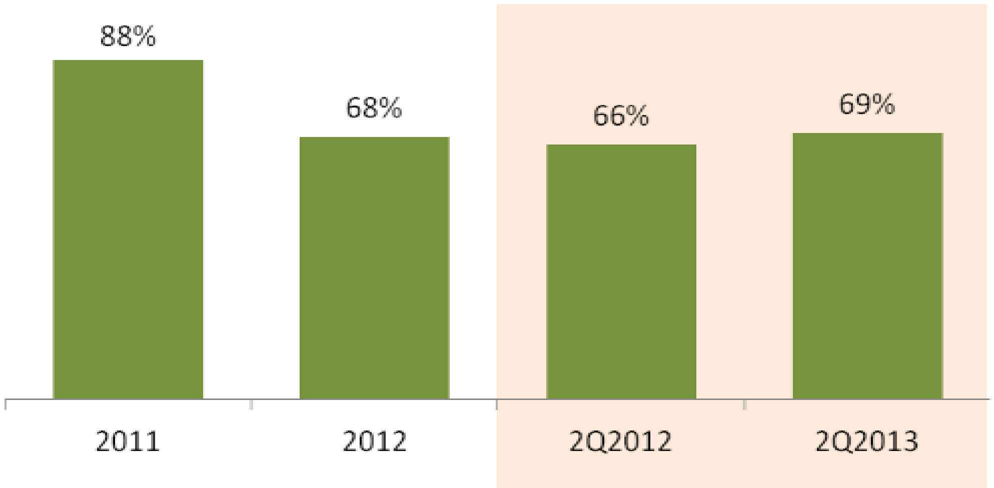
Cost of IDR Customer Funding [%]

CASA increased [YoY] Rp 25 Trillion or 16.1%. whereas CASA Ratio 67%

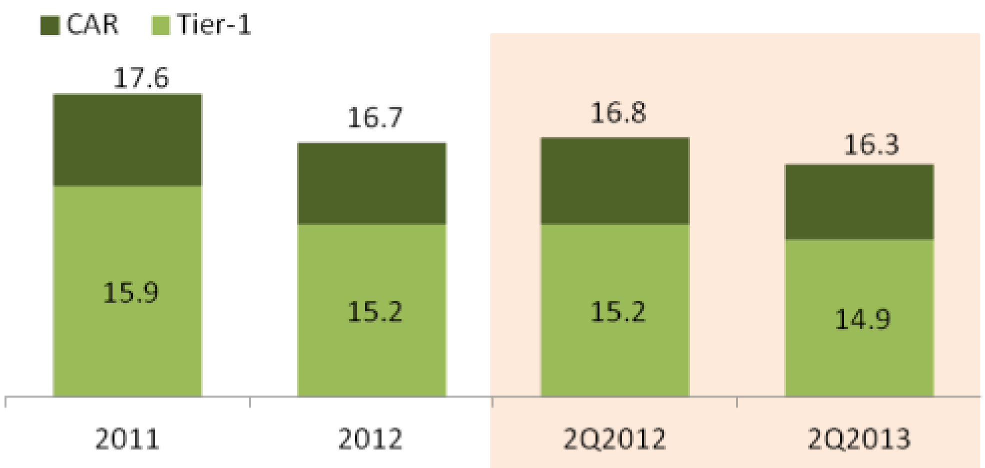
Liquidity & Capital

Loan to Deposit Ratio - Rupiah

Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and Total CAR [%]



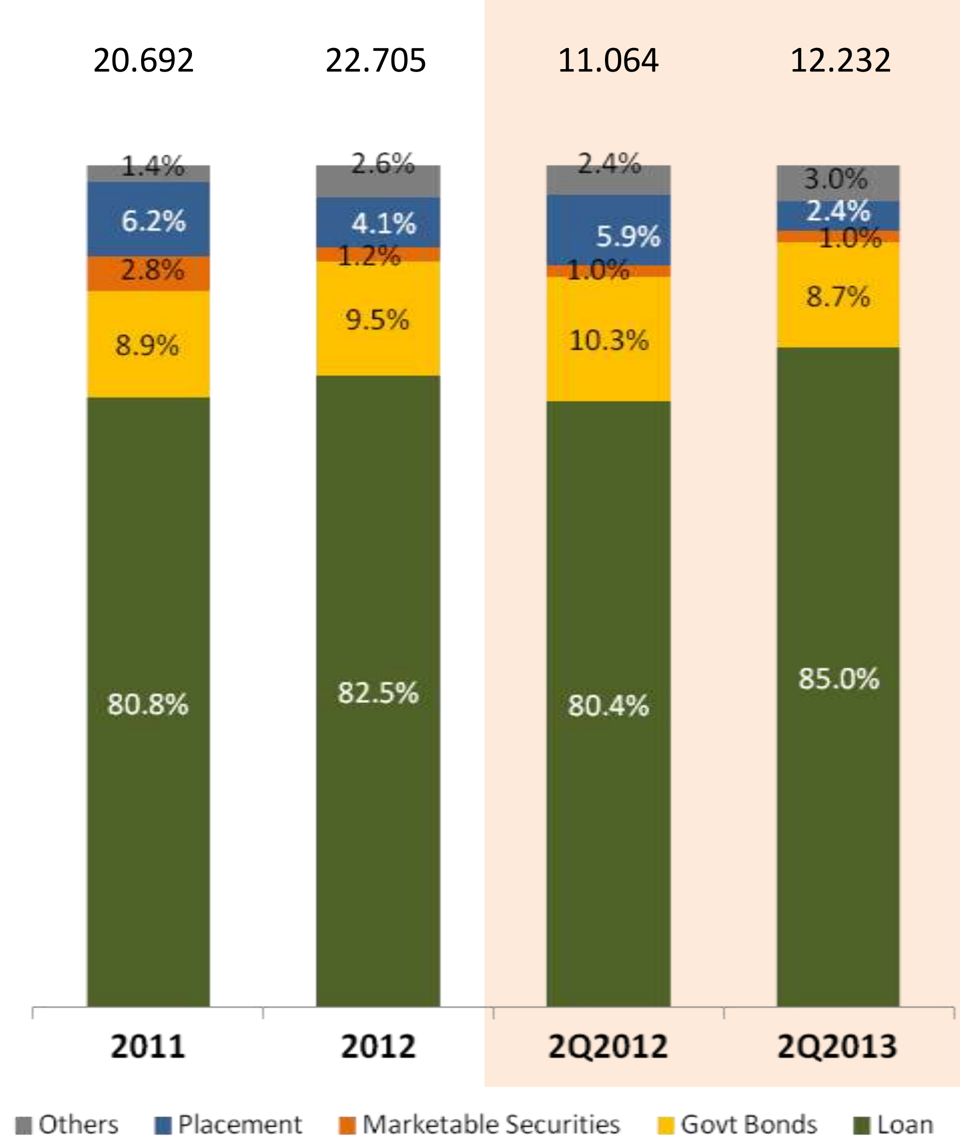
Equity / Assets [%]

Profit & Loss Highlight

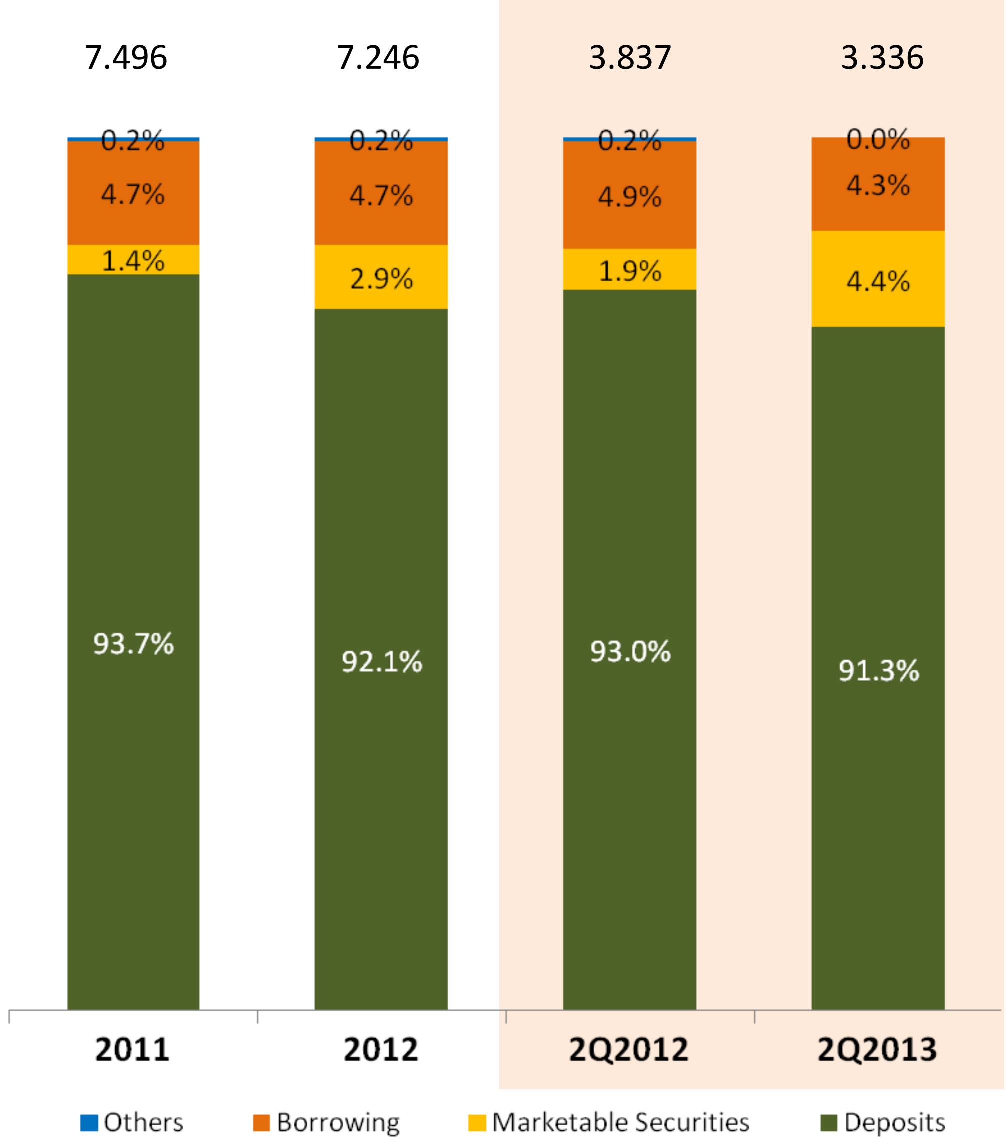
[Rp Billion]	2011	2012	2Q2012	2Q2013	Y.o.Y
Net Interest Income	13.196	15.459	**7.227**	**8.896**	23.1%
Non Interest Income	7.601	8.446	**3.733**	**4.555**	22.0%
Operating Income	20.799	23.905	**10.960**	**13.451**	22.7%
Operating Expense	(11.134)	(12.739)	**(5.455)**	**(6.605)**	21.1%
Pre-Provision Income	9.665	11.166	**5.505**	**6.846**	24.4%
Provisioning	(2.421)	(2.525)	**(1.578)**	**(1.642)**	4.1%
Non Operational Income/(Expense)	219	259	**178**	**106**	-40.4%
Net Income before Tax	7.461	8.900	**4.105**	**5.309**	29.3%
Net Income	5.826	7.046	**3.286**	**4.278**	30.2%
Net Income Per Share (full amount)	312	378	**176**	**229**	30.1%

Interest Income/Expense Composition

Interest Income Composition [Rp Billion]

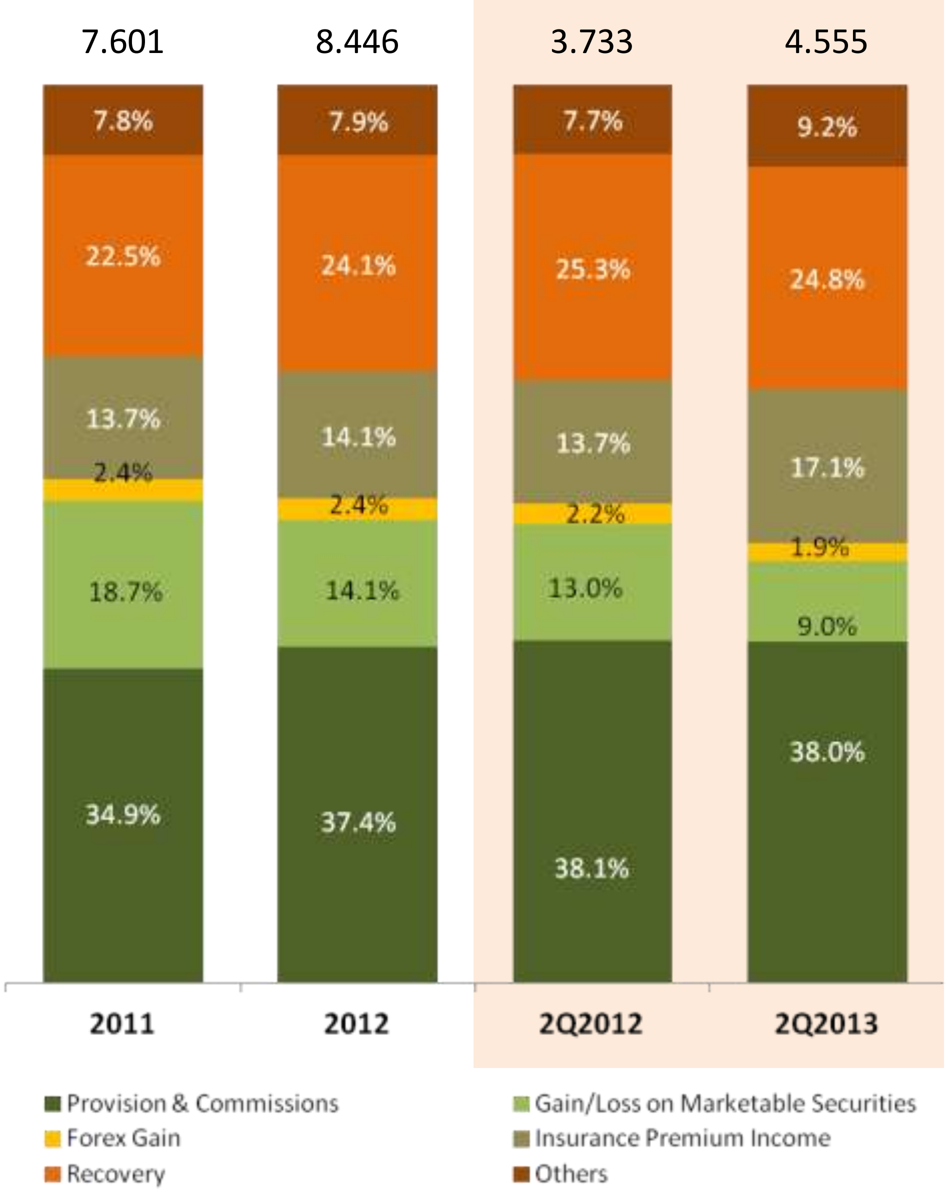


Interest Expense Composition [Rp Billion]



Non Interest Income

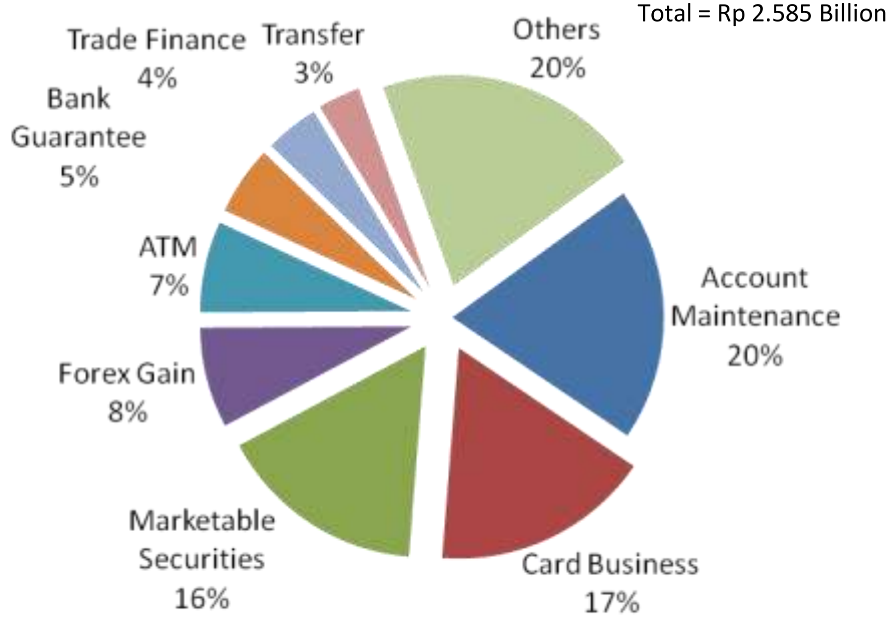
Breakdown [%]



Breakdown Non Interest Income [Rp Billion]

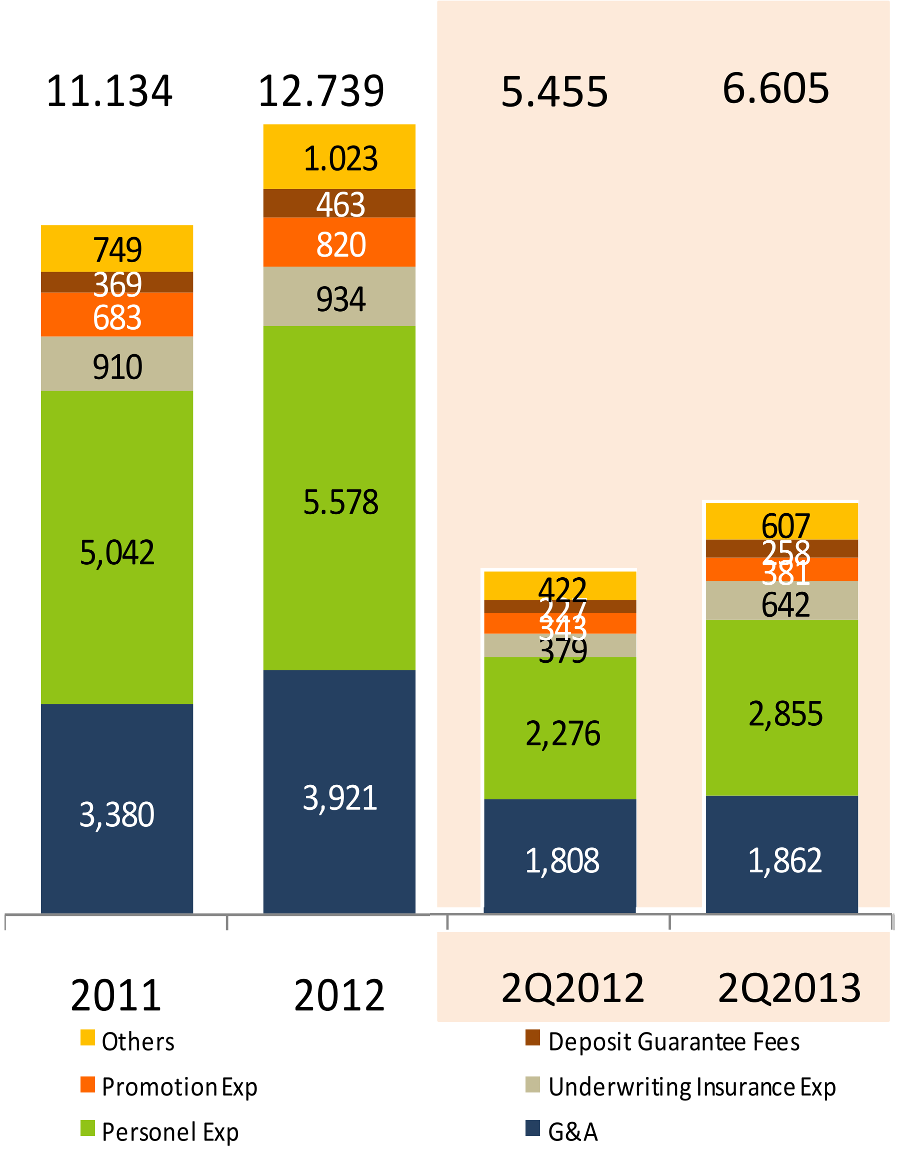
Breakdown recurring fee

Total = Rp 2.585 Billion

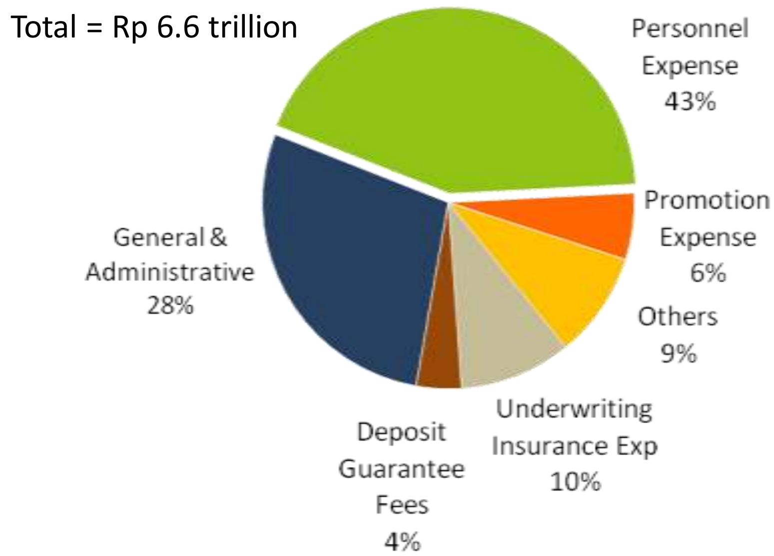


Operating Expense

Key highlights of OPEX [Rp Billion]



Breakdown of OPEX [%]



Cost to Income Ratio [%]

Financial Ratios

[%]	2011	2012	1H-2012	1H-2013
CAPITAL				
Shareholders equity to total assets	12.7	13.1	**12.4**	**12.8**
Tier I – CAR [include operational risk]	15.9	15.2	**15.2**	**14.9**
Tier II – CAR [include operational risk]	1.7	1.5	**1.6**	**1.4**
CAR (credit, market + operational risk)	17.6	16.7	**16.8**	**16.3**
ASSET QUALITY				
Net Non Performing Loan	0.5	0.8	**0.7**	**0.7**
Gross Non Performing Loan	3.6	2.8	**3.4**	**2.6**
Allowance for possible loan losses to gross NPL	120.8	123.0	**120.7**	**123.2**

BNI

Melayani Negeri, Kebanggaan Bangsa

Financial Ratios

[%]	2011	2012	1H-2012	1H-2013
RENTABILITY *)				
ROA	2.9	2.9	**2.8**	**3.4**
ROE	20.1	20.0	**19.7**	**21.8**
Net Interest Margin	6.0	5.9	**5.8**	**6.2**
EFFICIENCY				
Cost to Income Ratio	49.8	49.5	**45.8**	**43.6**
Operating Expense to Operating Income [BOPO]	72,6	71,0	**72.1**	**66.7**
LIQUIDITY				
Loan to Deposit Ratio	70.4	77.5	**73.6**	**84.0**
COMPLIANCE				
Statutory Reserve Requirement (Rupiah)	8.7	8.5	**8.5**	**8.1**
Net Open Position	2.8	2.1	**1.7**	**2.1**

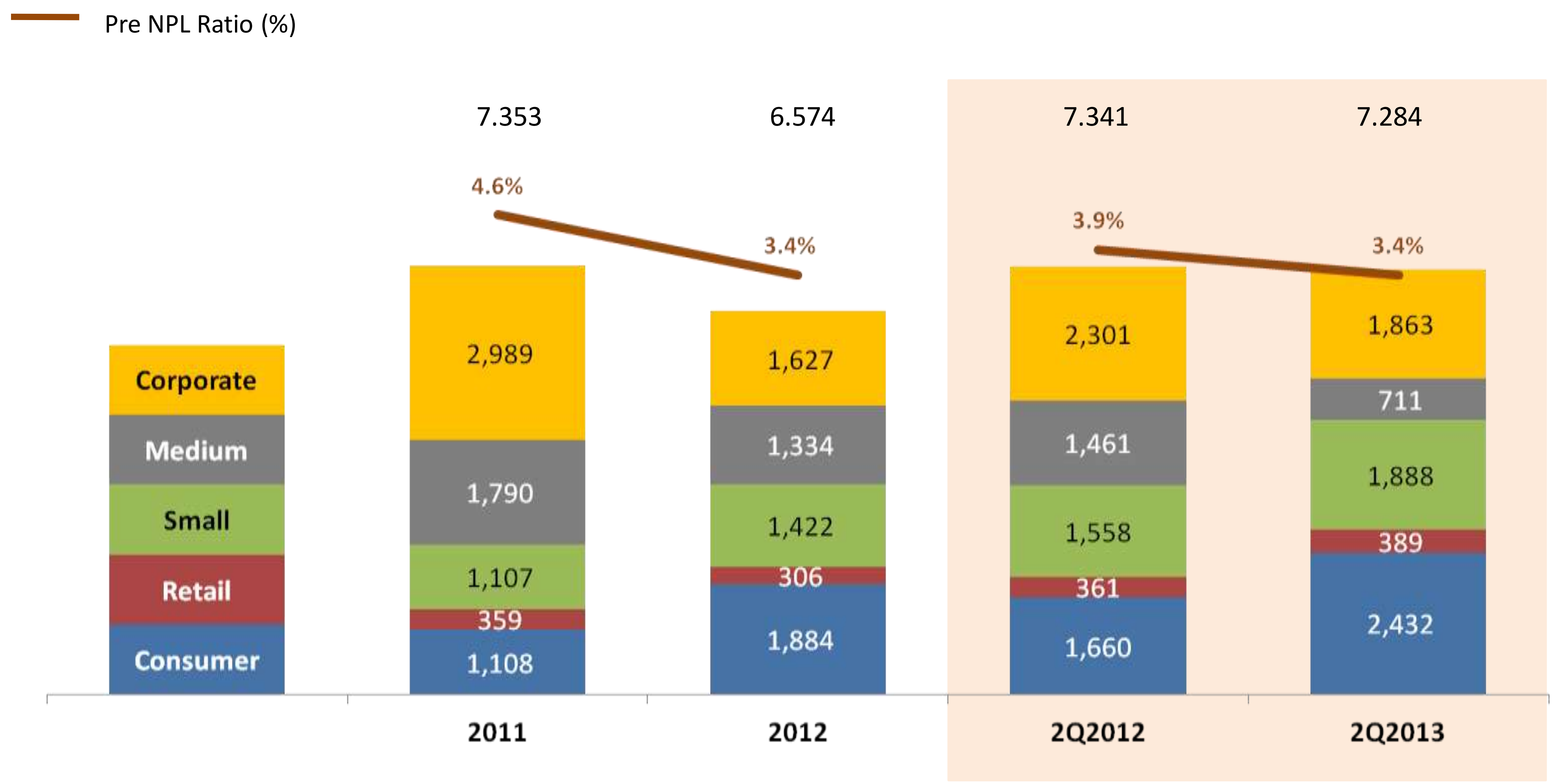
*) Based on BI Formula

Asset Quality

Melayani Negeri, Kebanggaan Bangsa

PRE NPL
SPECIAL MENTION Category

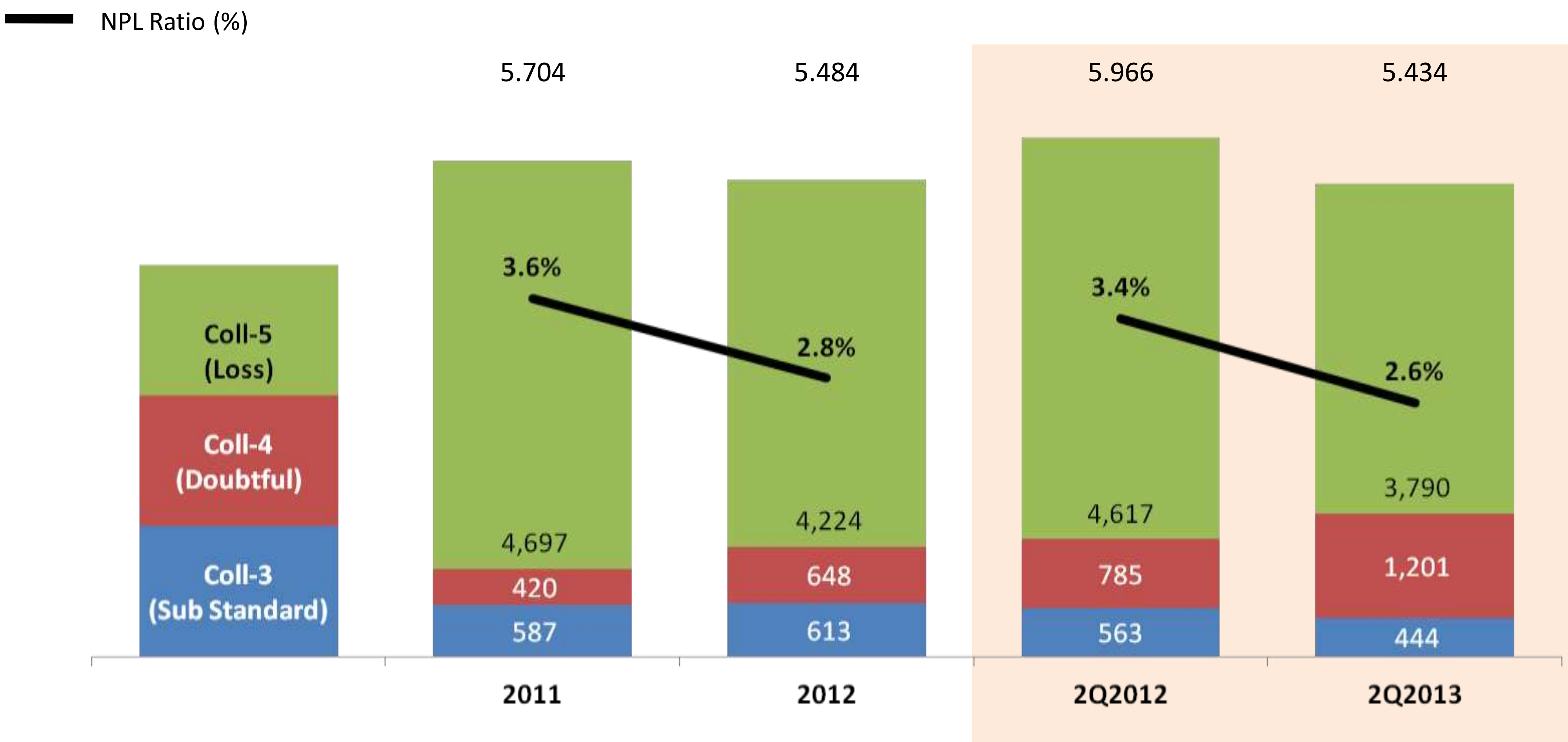
Rp Billion



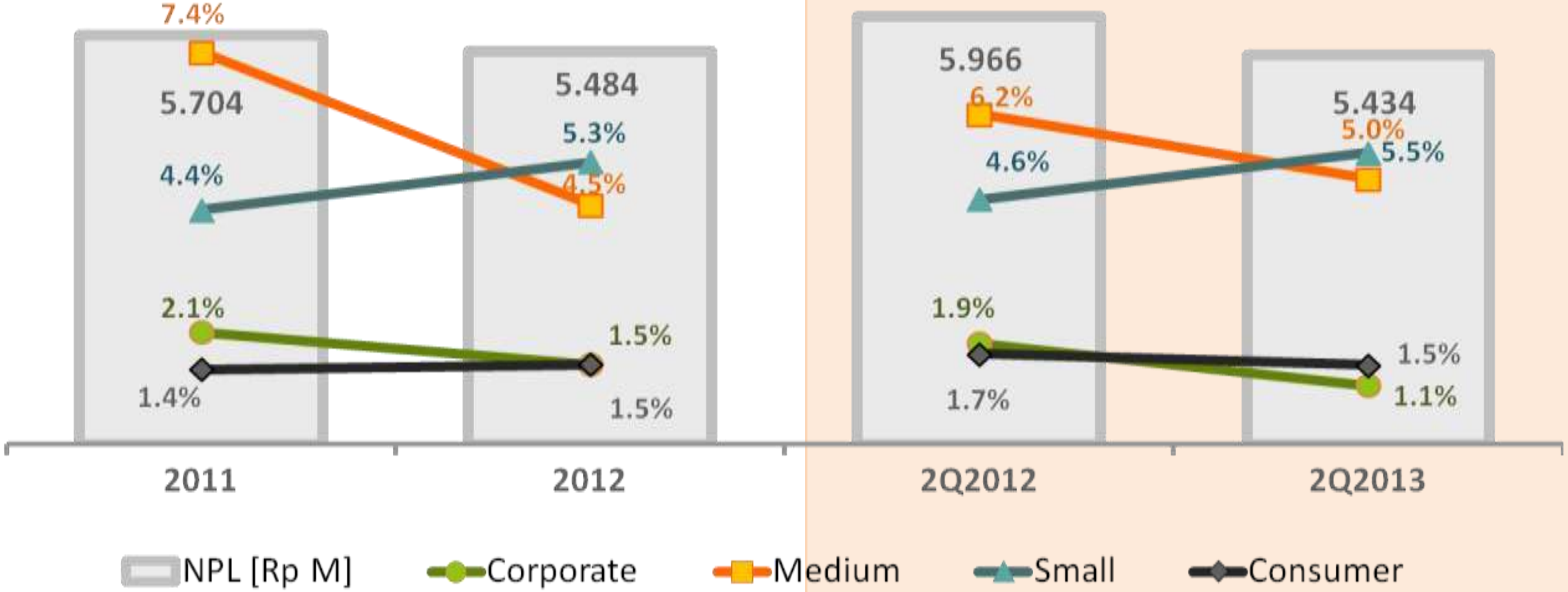
*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

NPL – By Collectibility

Rp Billion



NPL by Segment

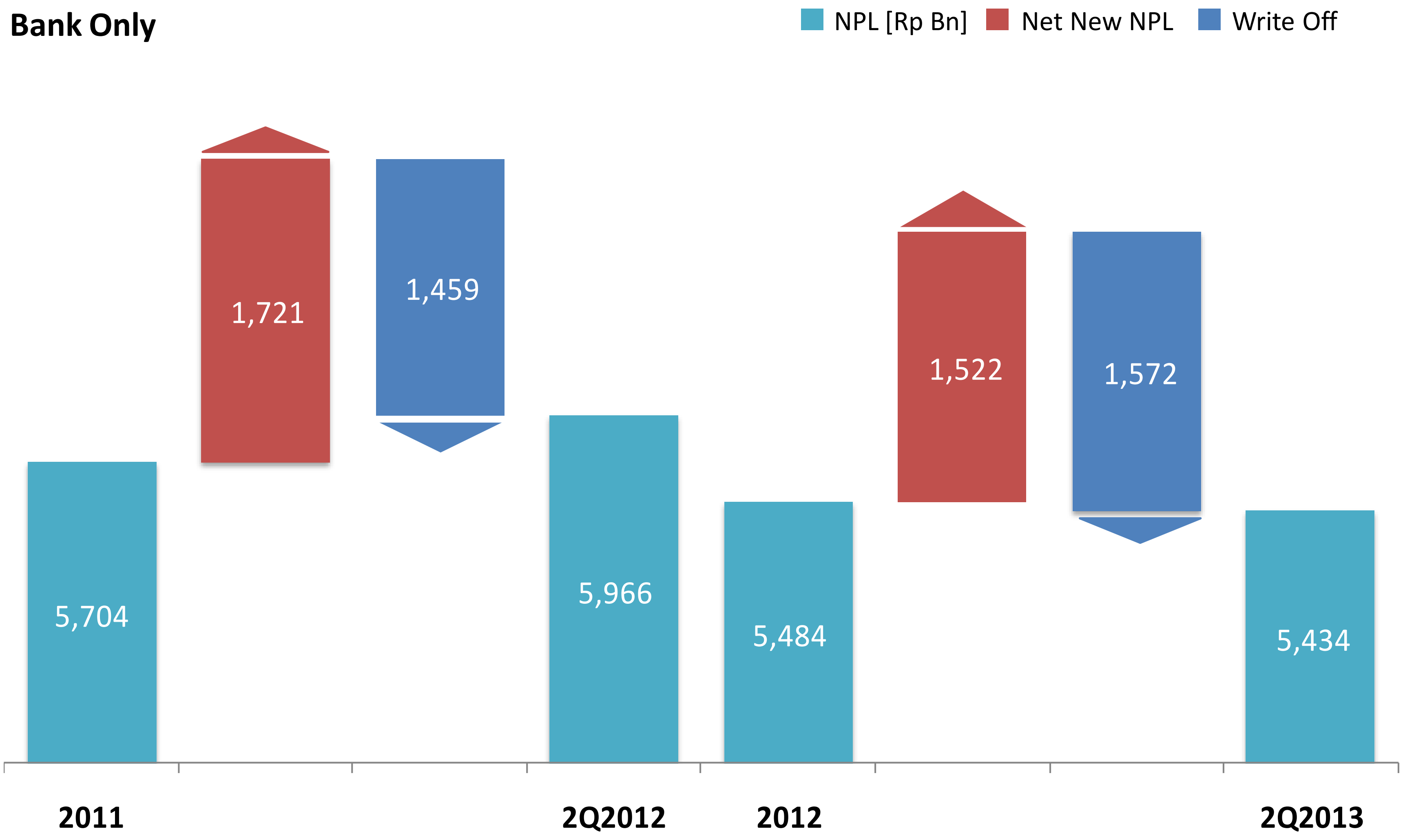


Total Loan (Rp Bn)	163.533	200.742	179.441	222.648
Gross NPL (%)	3.6	2.8	3.4	2.6

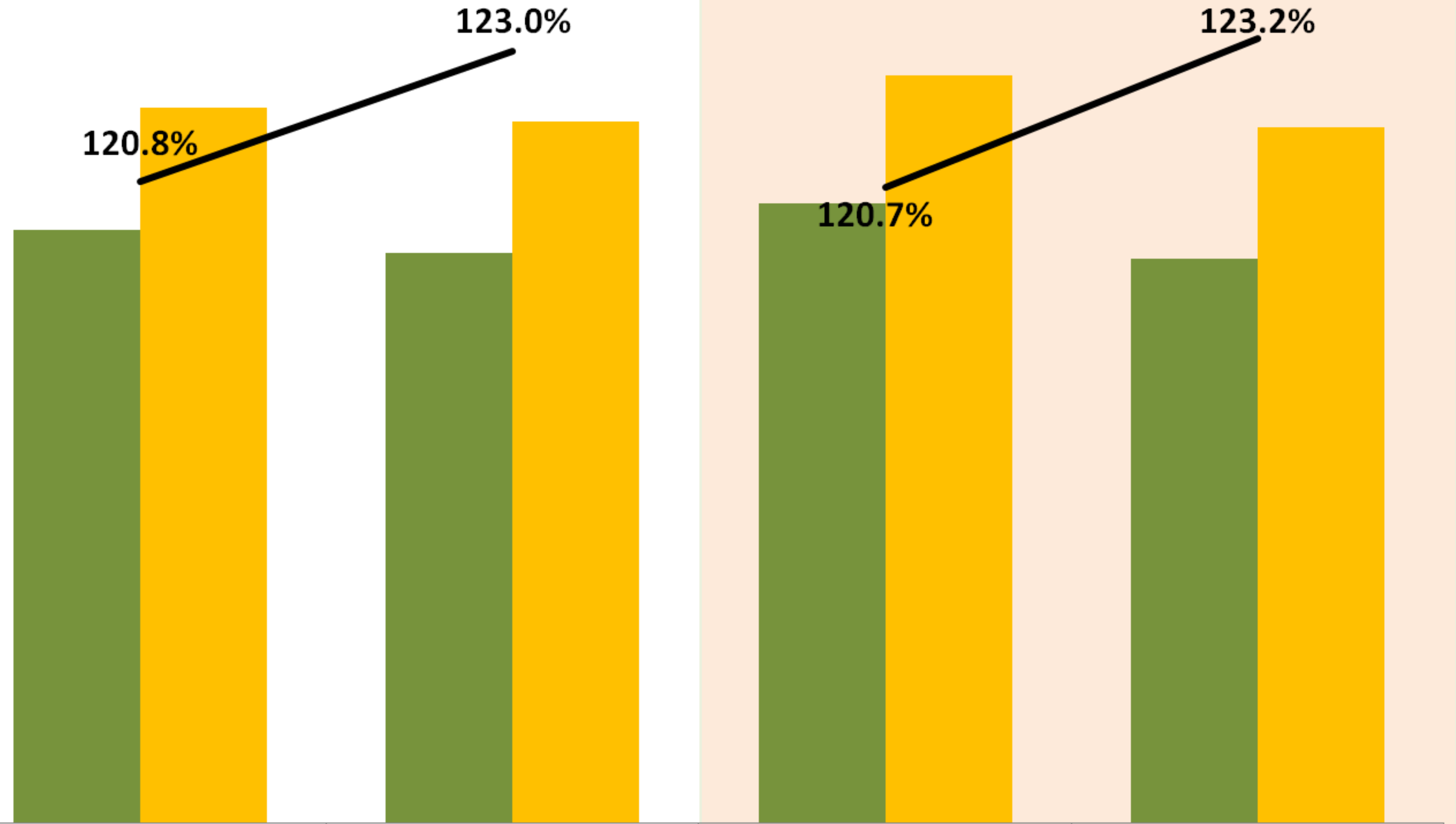
*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

Movement NPL

Bank Only

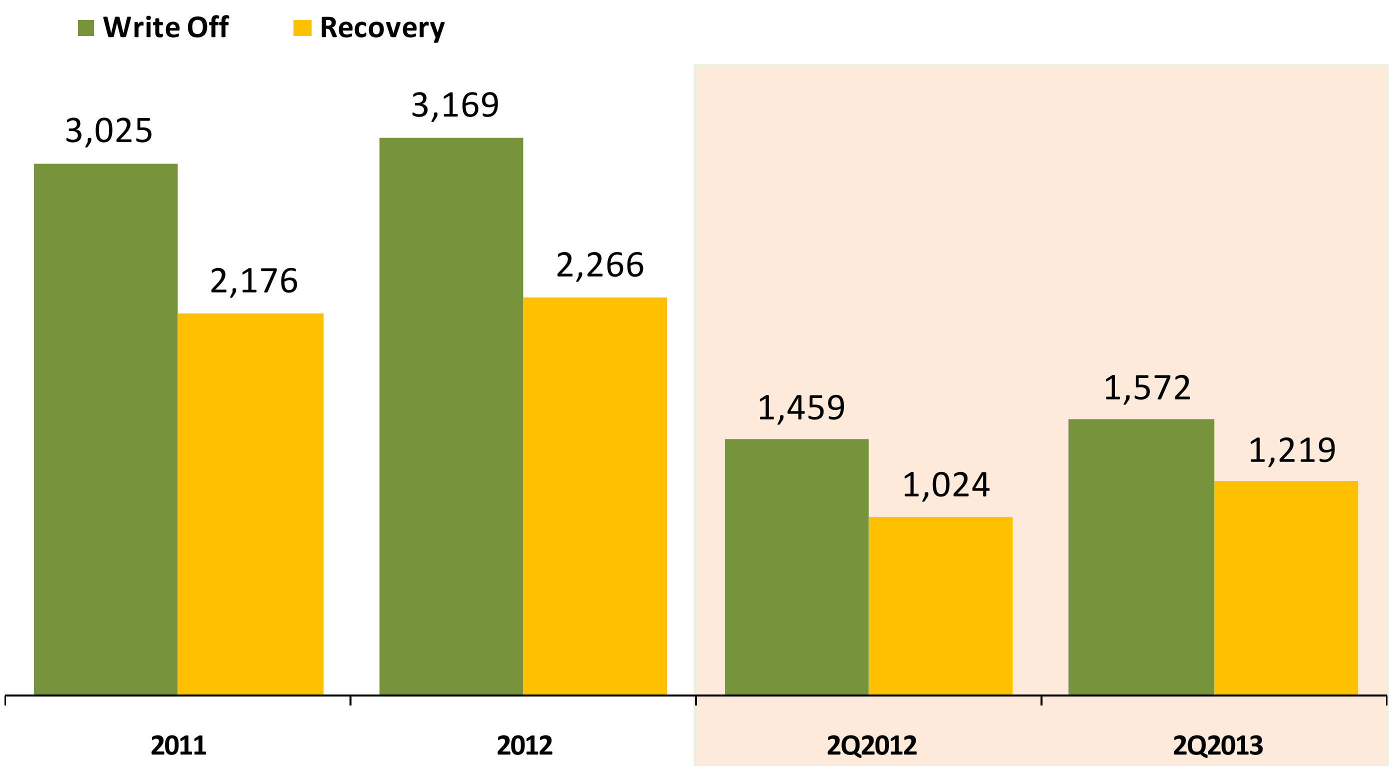


COVERAGE RATIO



	2011	2012	2Q2012	2Q2013
NPL [Rp Bn]	5,704	5,484	5,966	5,434
CKPN	6,888	6,746	7,200	6,696
Coverage Ratio	120.8%	123.0%	120.7%	123.2%

Write Off & Recovery

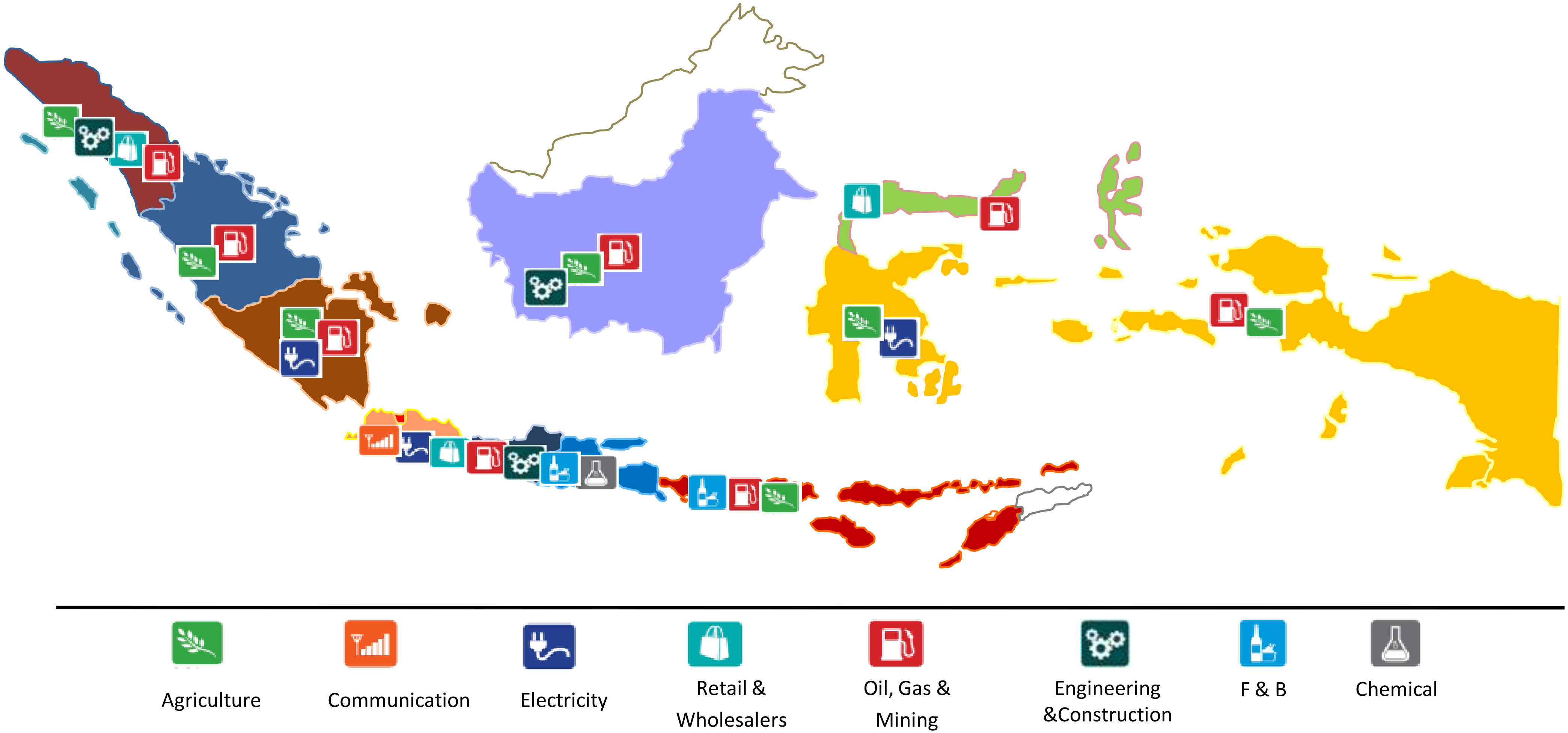


	2011	2012	2Q2012	2Q2013
Write-off (Rp billion)	3.025	3.169	1.459	1.572
Recovery (Rp billion)	2.176	2.266	1.024	1.219
Recovery vs Write Off [%]	72%	71%	70%	78%

Business Banking

Melayani Negeri, Kebanggaan Bangsa

8 Targeted Sectors – National & Regional

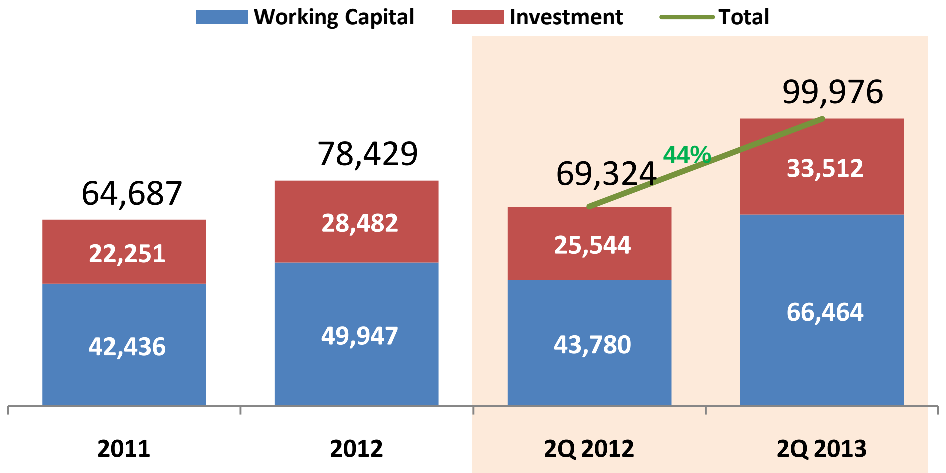


Credit Approval of Targeted Sectors [%]

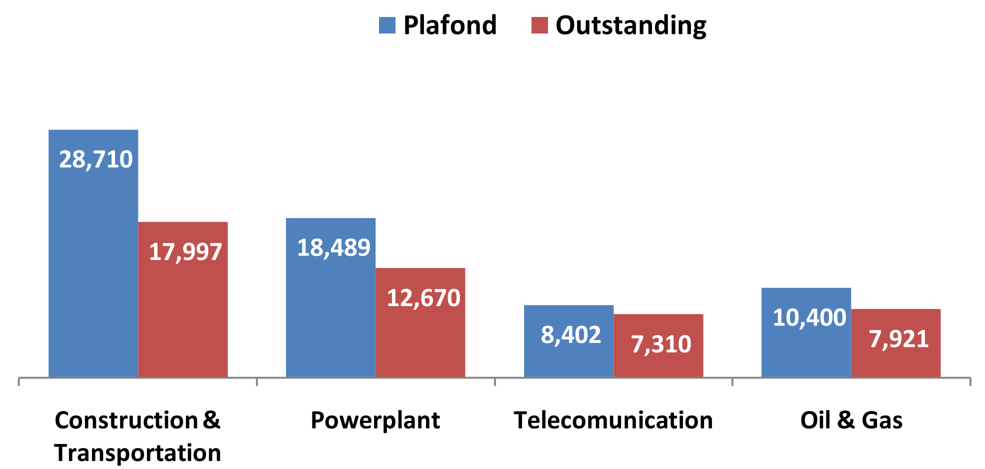
	1-WMD	2-WPD	3-WPL	4-WBN	5-WSM	6-WSY	7-WMK	8-WDR	9-WBJ	10-WJS	11-WMO	12-WJK	14-WJB	15-WJY	TOTAL
Jan-Jun 2013	75.1	63.2	63.5	64.2	57.8	70.3	74.3	72.6	46.3	64.1	71.4	57.6	51.6	65.8	64.0

Corporate Business

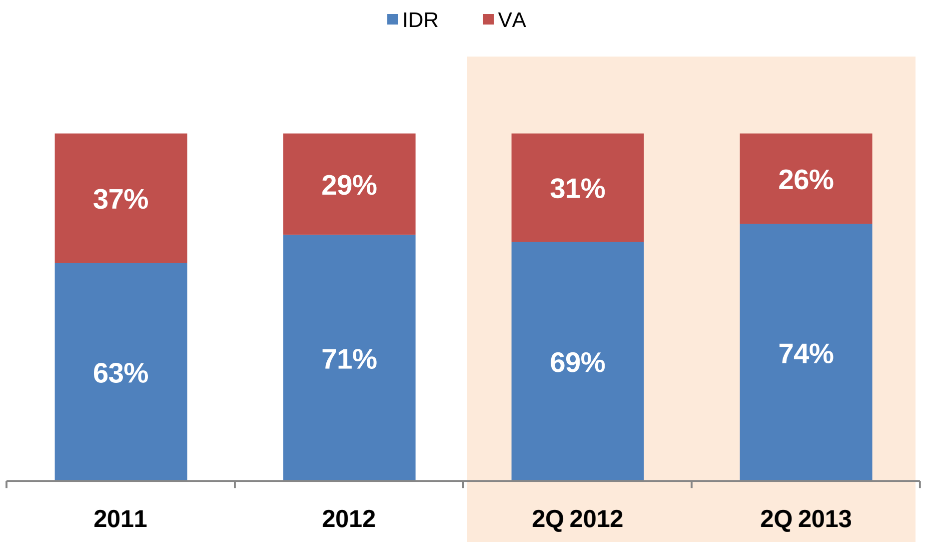
Working Capital & Investment Loan incl Loan Int [Rp Billion]



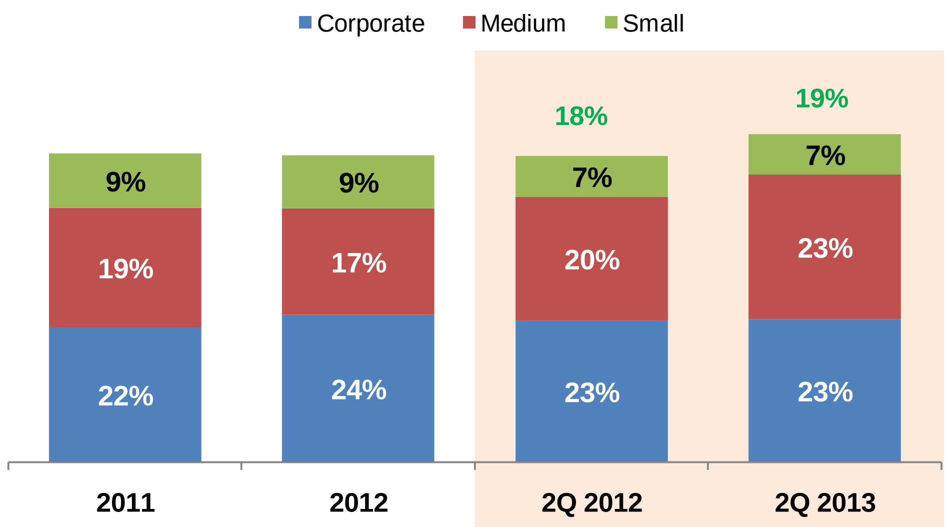
BNI Commitment on Basic Infrastructure Project [Rp Billion]



Loan by Currency [%]

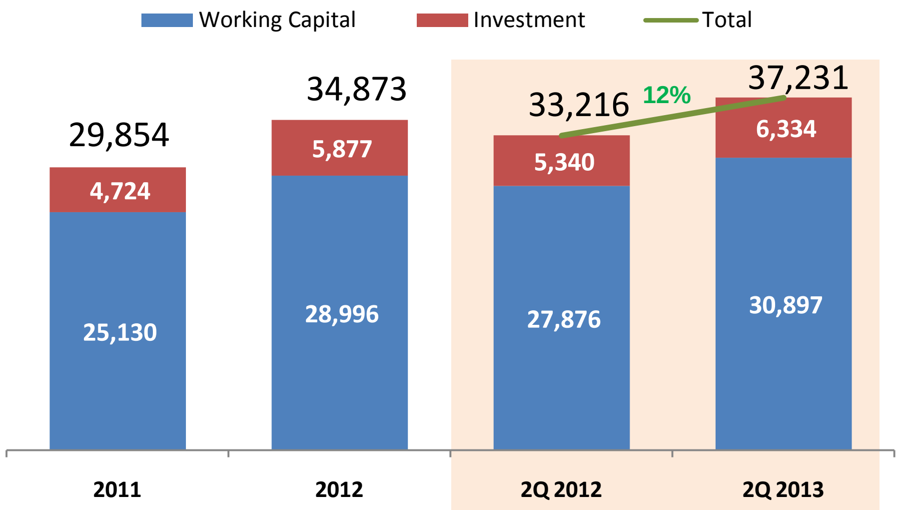


Undisbursed Loan [%]

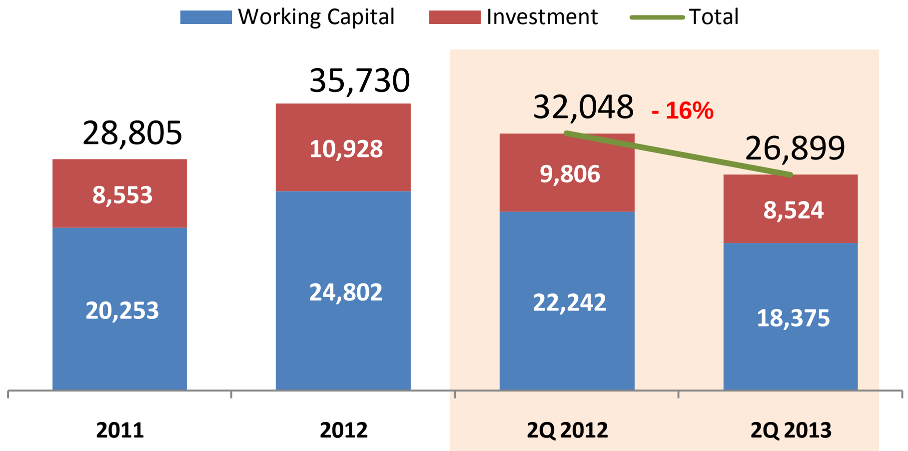


SME Business

Small Business [Rp Billion]



Medium Business [Rp Billion]

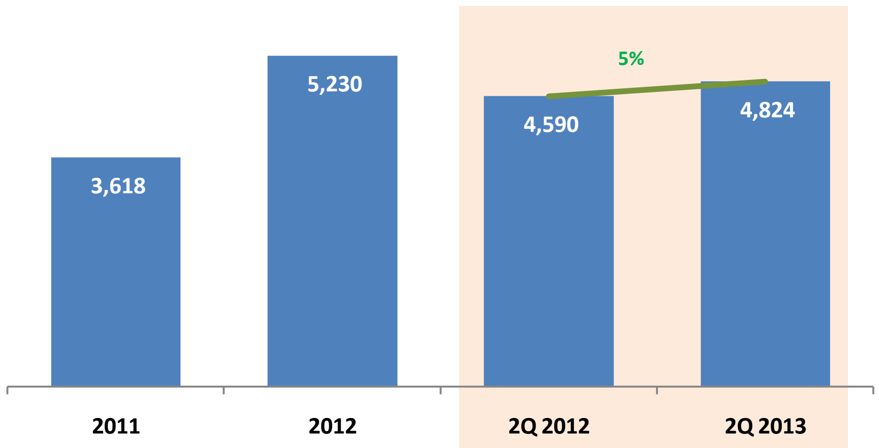


*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

Strategy & Initiatives Small & Medium Business

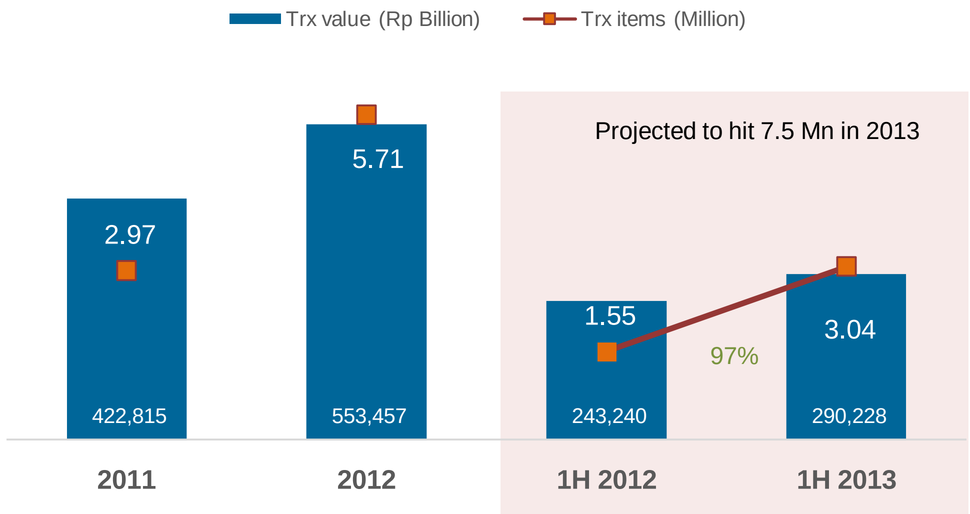
MEDIUM	SMALL
Focus on key customers in respective region targeted sectors	Increase Kredit Usaha Rakyat and Government Loan Program
Expansion through supply-chain financing for suppliers and buyers of 8 sectors corporate customers	Expansion through supply-chain Financing for suppliers and buyers of corporate customers

Kredit Usaha Rakyat (KUR) [Rp Billion]

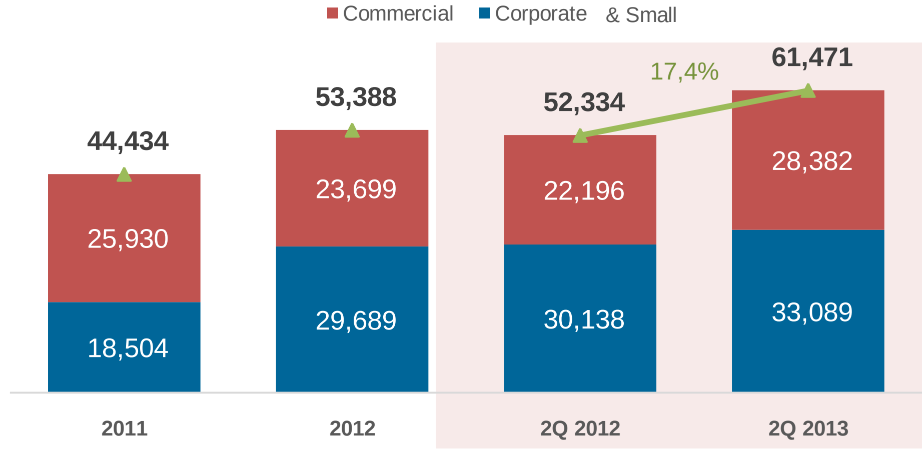


Transactional Banking

E-Banking Transactions

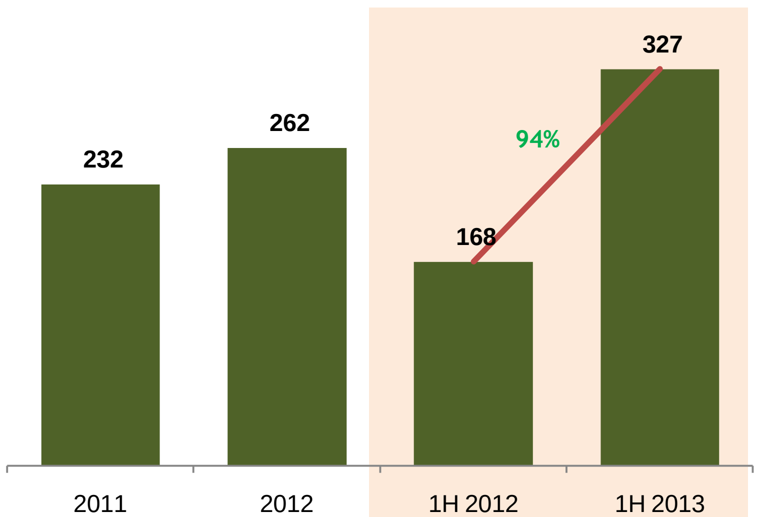


Current Account (Business Banking) – Average Balance [Rp Billion]



Customer	148,382	169,448	154,360	184,875

Fee Based Income [Rp Billion]



Market Recognition

Best Cash Management Bank

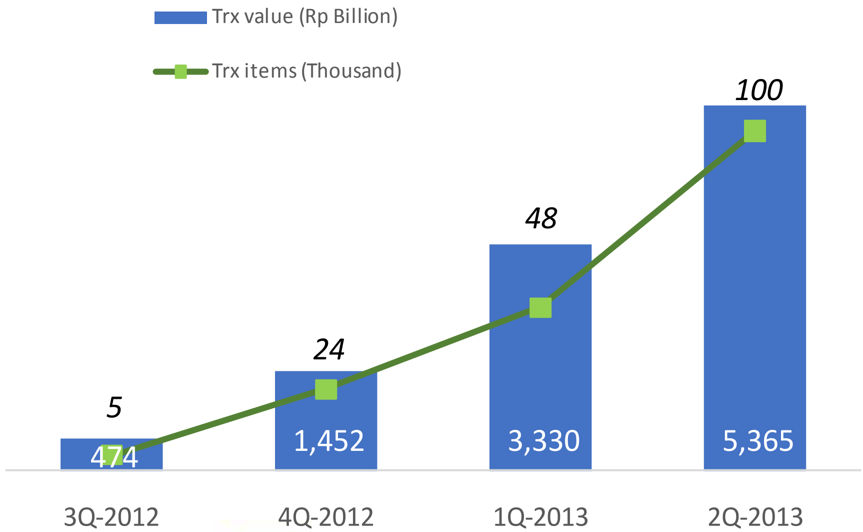
2010

2011

2012

2013

Key Initiative : E-Tax



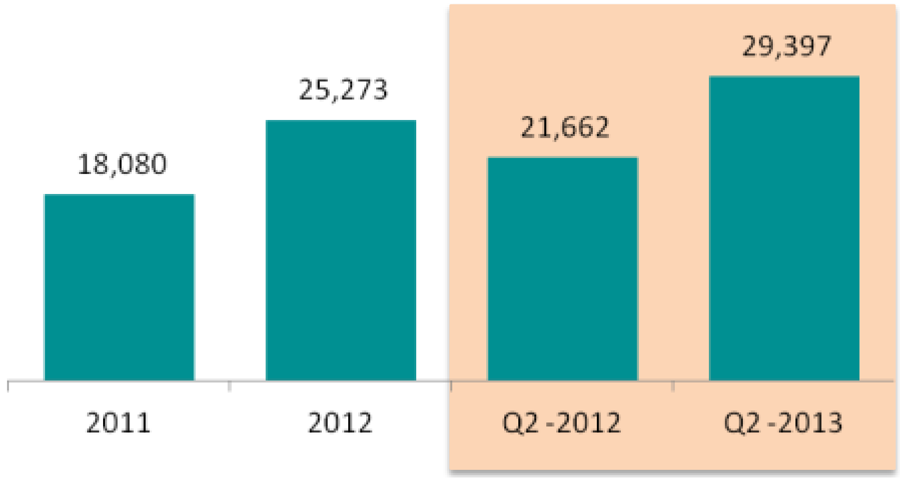
Consumer & Retail

Melayani Negeri, Kebanggaan Bangsa

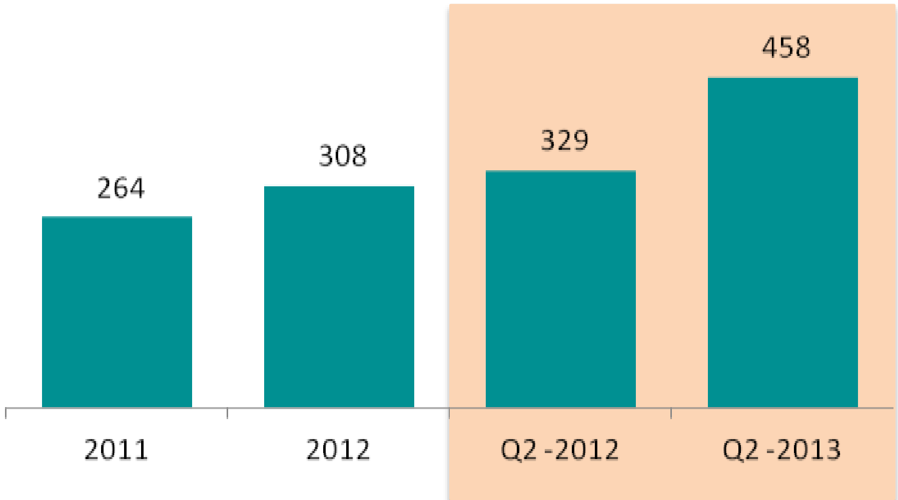
Consumer & Retail Business

Consumer Loan

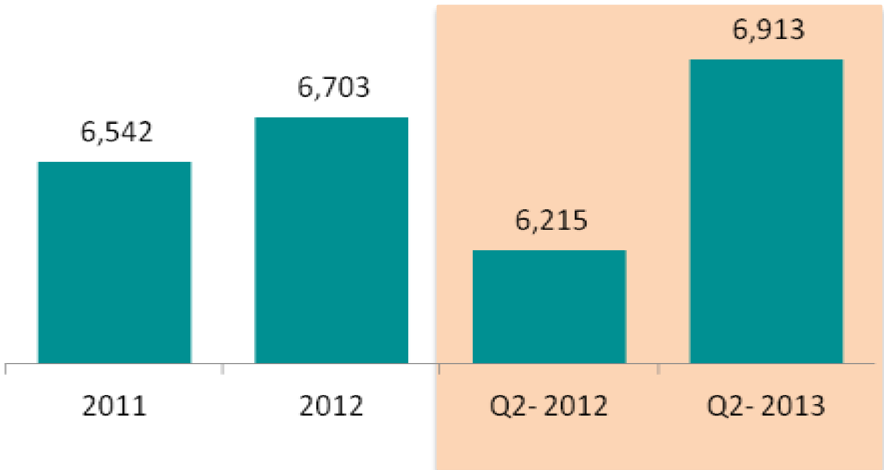
Mortgage Loan Balance [Rp. Billion]



Average Balance Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



Loan		2011	2012	2Q-2012	2Q-2013
BNI Griya	Outstanding Growth yoy	50%	40%	47%	36%
	NPL (%)	1.85%	1,95%	2,20%	1,80%
	Marketshare (%)	9.90%	11,37%	9.82%	12,18%*)
BNI Auto (Organik & unorganik)	Outstanding Growth yoy	4%	3%	-3%	11%
	NPL (%)	0.08%	0,07%	1.3%	0.8%
	Marketshare (%)	6.2%	6.8%	5.8%	7.4%*)

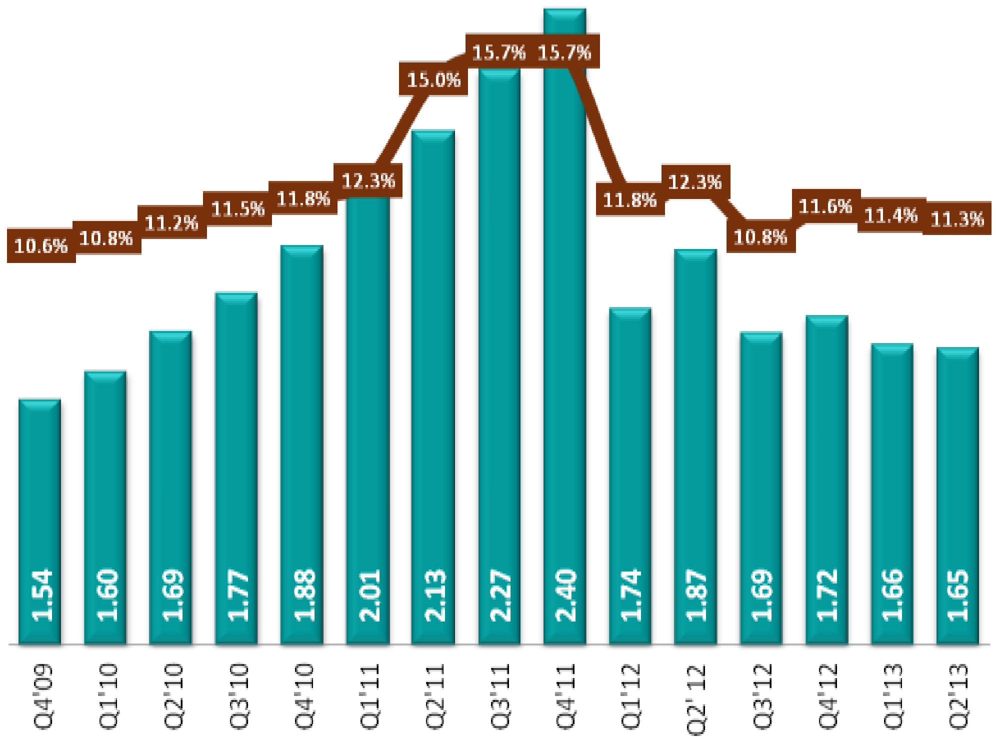
*) Industry Source : Data Bank Indonesia Per Mei 2013

BNI Credit Card Vs Industry

No of Credit Cards

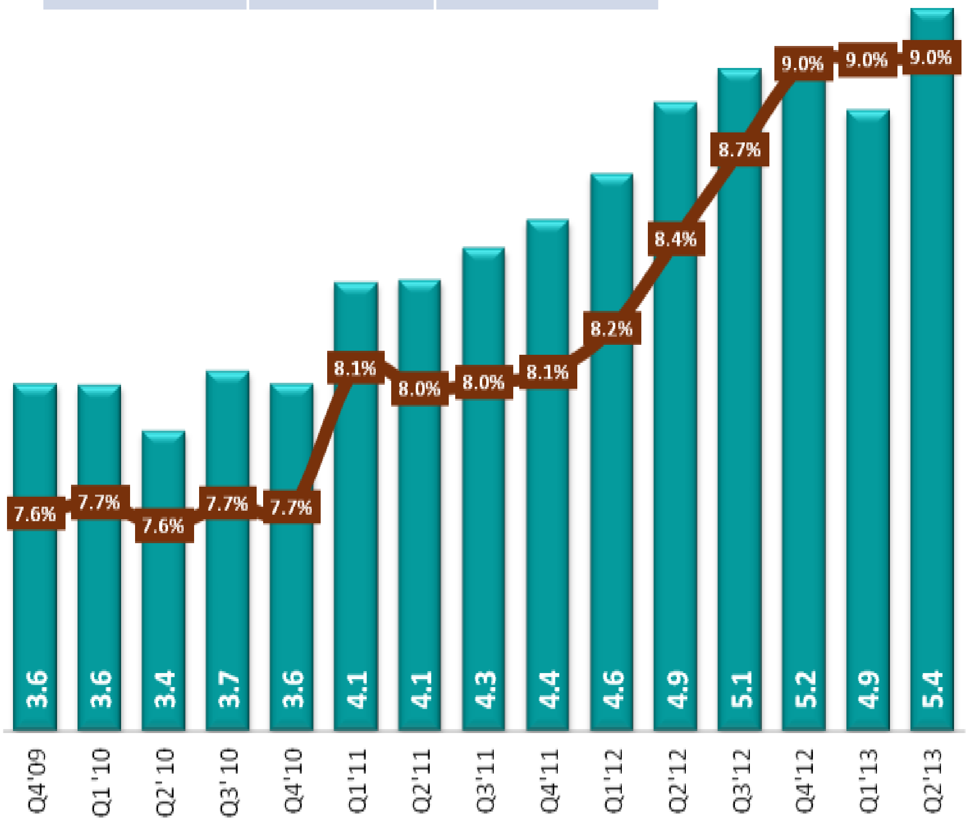
Growth	BNI	Industry
Y-o-Y	-9,3%	-2,7%

*) Following Central Bank's recommendation, we have cleansed up Dormant Card stage 1: ±600 thousand in Q1 (jan'12) & stage 2: ±118 thousand in Q3 (July 2012)



No of Transactions

Growth	BNI	Industry
Y-o-Y	7,48%	6,79%



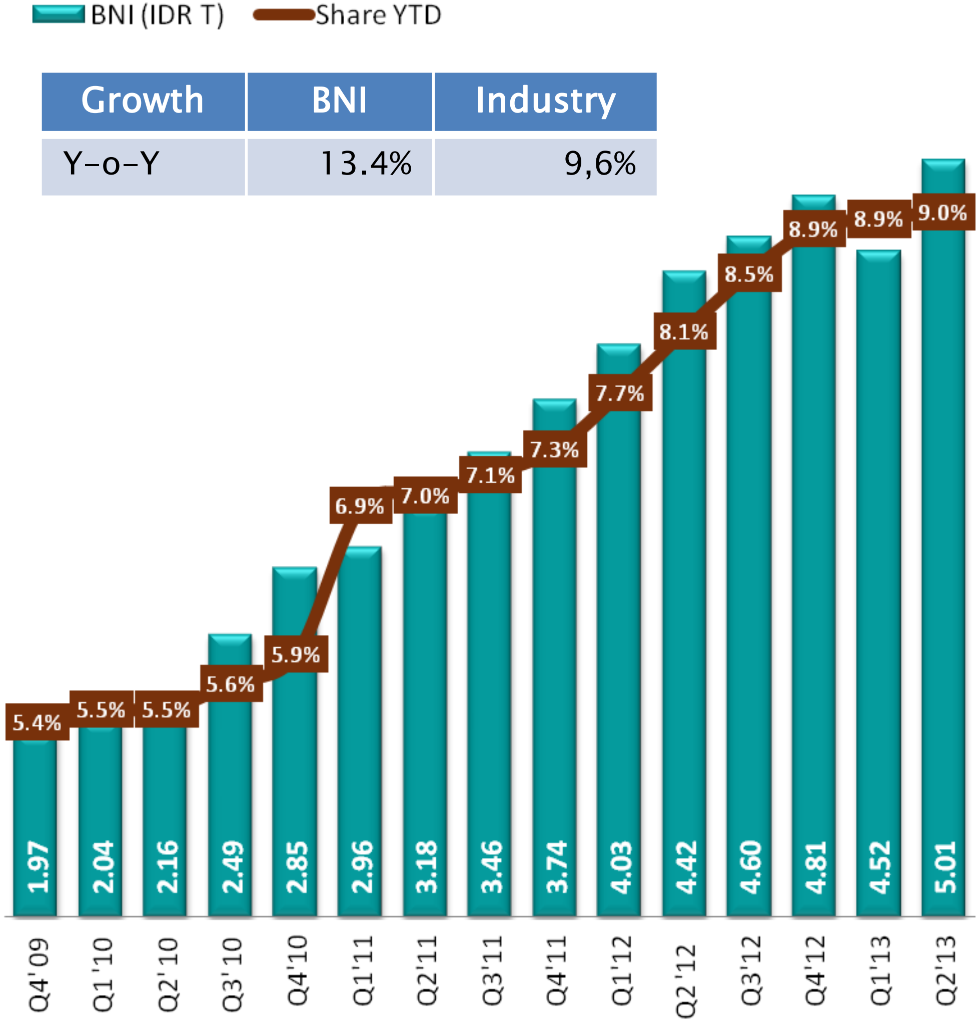
*) Source: Data APMK Bank Indonesia May 2013

**) BNI & Industry Data Growth & BNI Market Share as of May 2013

BNI Credit Card Vs Industry

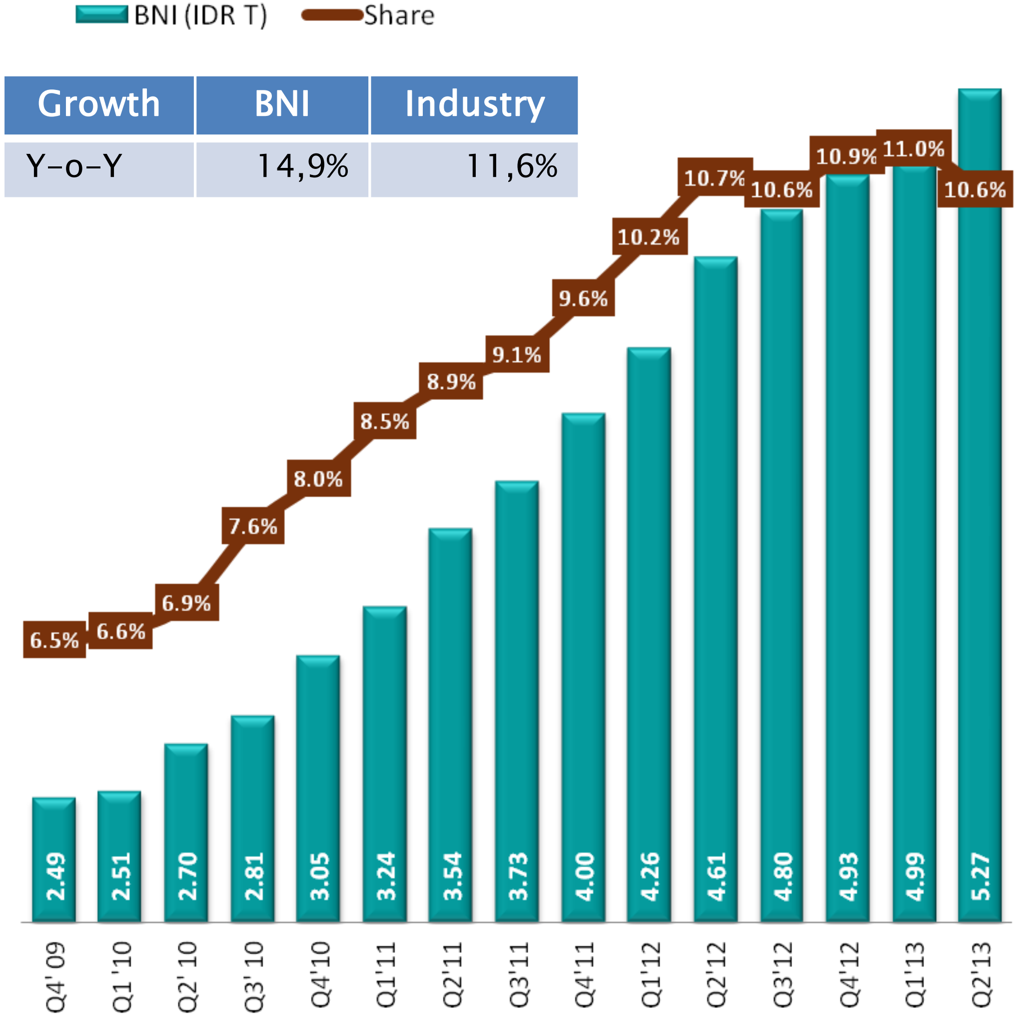
Credit Cards Usage

Growth	BNI	Industry
Y-o-Y	13.4%	9,6%



Receivables

Growth	BNI	Industry
Y-o-Y	14,9%	11,6%



*) Source: Data APMK Bank Indonesia May 2013

**) BNI & Industry Data Growth & BNI Market Share as of May 2013

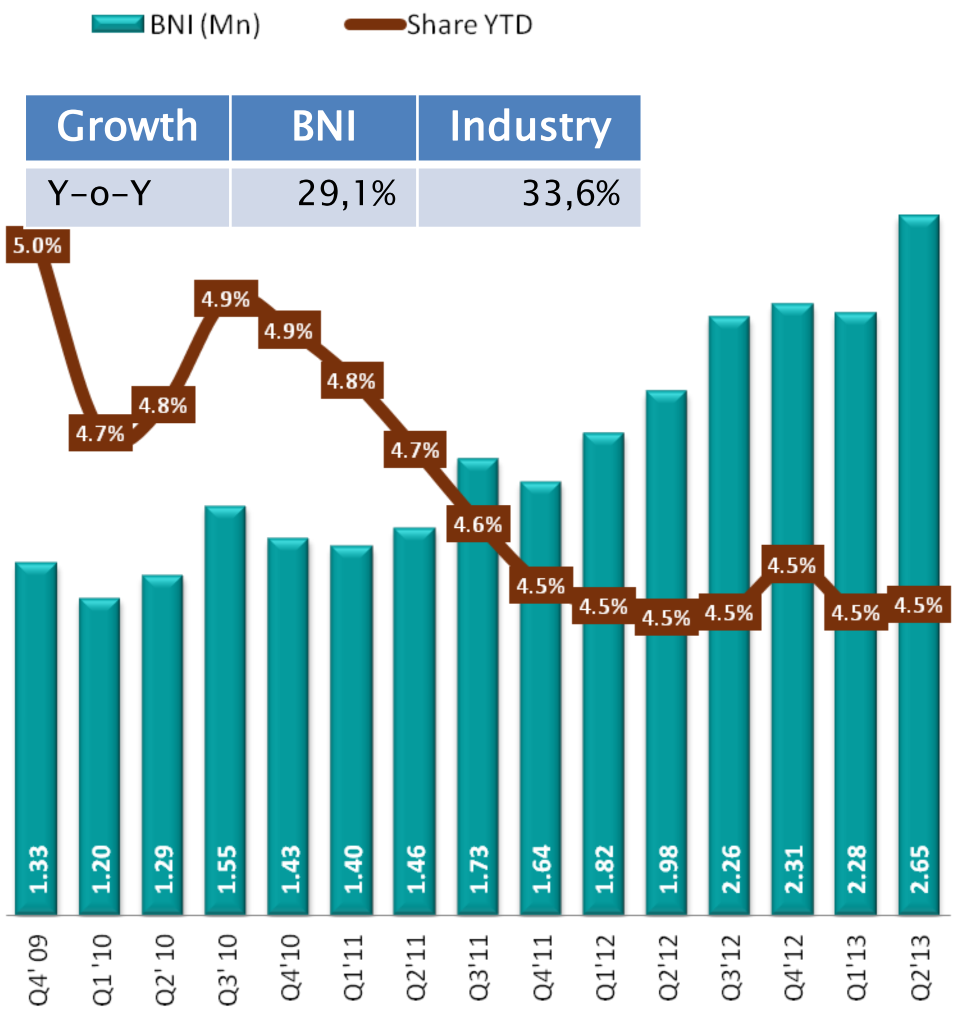
BNI Debit Card Vs Industry

Debit Cards Usage

Growth	BNI	Industry
Y-o-Y	38.3%	31.8%

No of Transactions

Growth	BNI	Industry
Y-o-Y	29,1%	33,6%

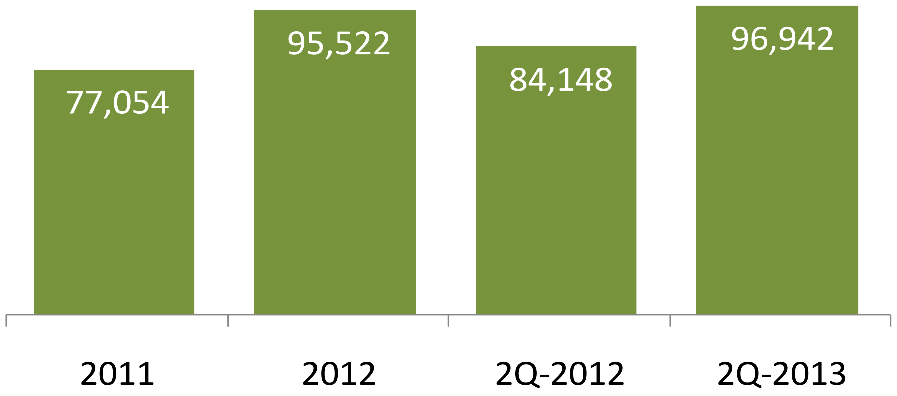


*) Source: Data APMK Bank Indonesia May 2013
**) BNI & Industry Data Growth & BNI Market Share as of May 2013

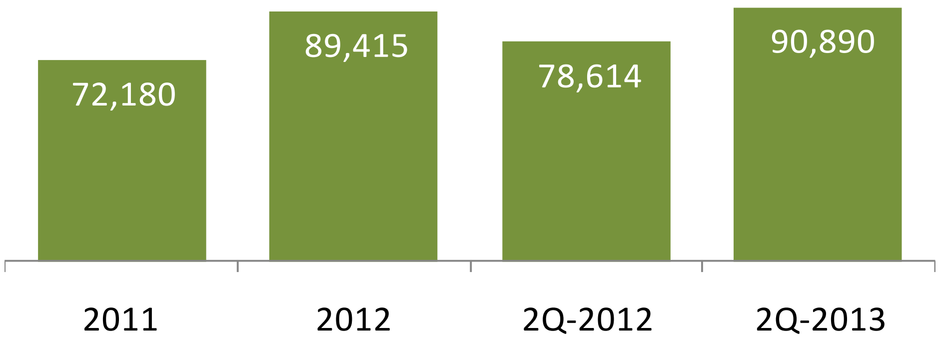
Consumer & Retail Business

Savings

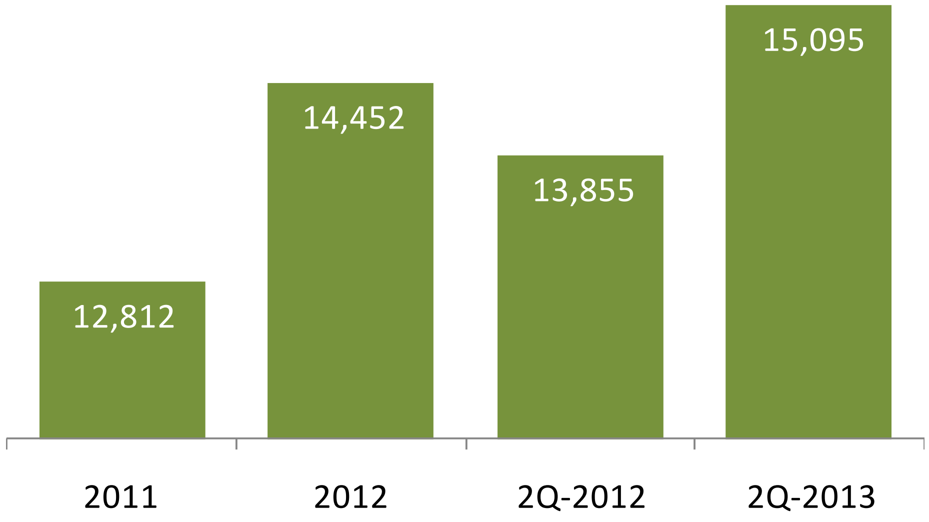
Average CASA Balance [Rp Billion]



Average Balance – Saving [Rp Billion]



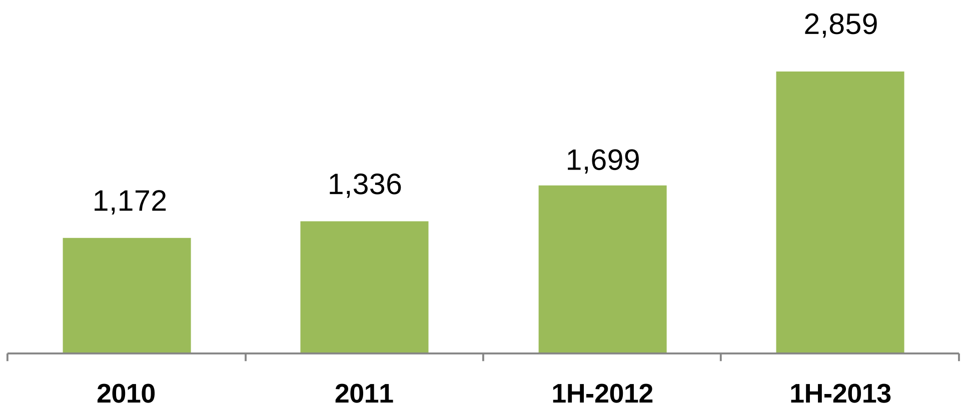
Number of Individual Accounts [000]



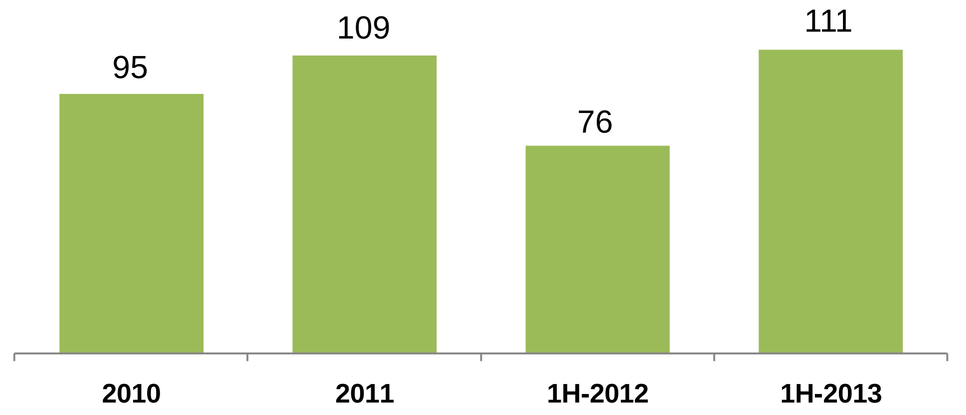
Consumer & Retail Business

Bancassurance

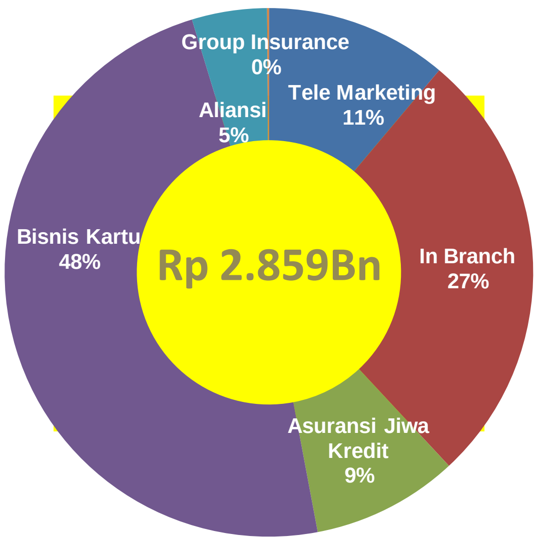
PREMIUM [Rp Billion]



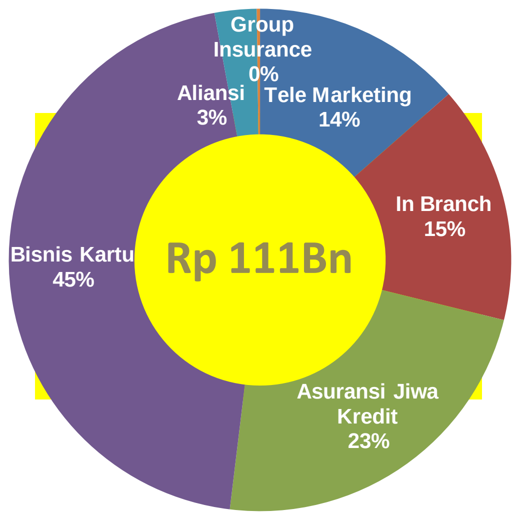
FEE BASED INCOME [Rp Billion]



Premium



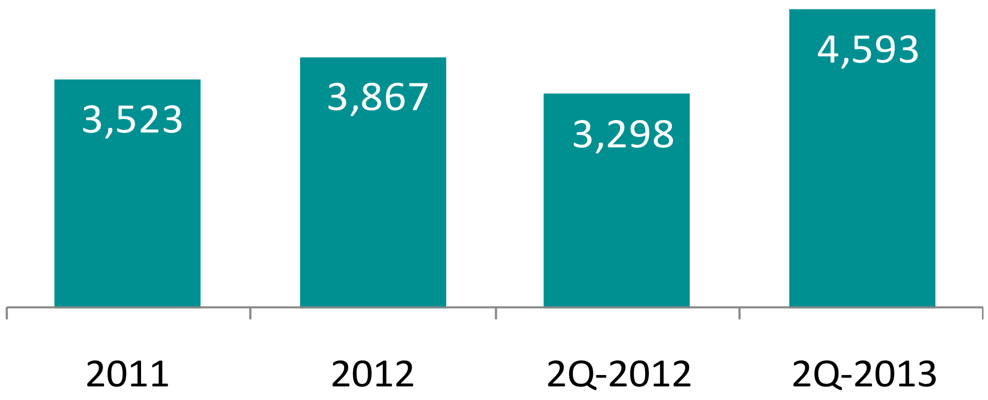
Fee Base Income



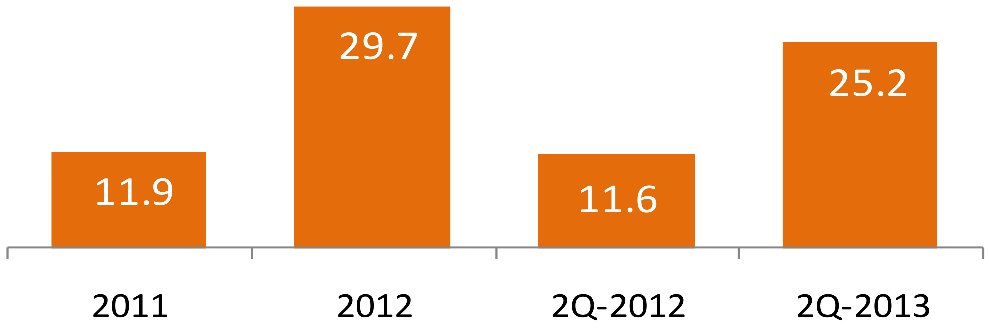
Consumer & Retail Business

Investment Business

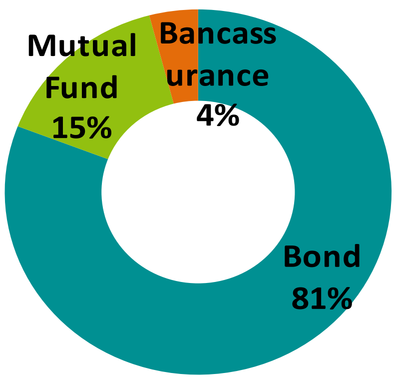
Asset Under Management (AUM) [Rp Billion]



FEE BASED INCOME [Rp Billion]



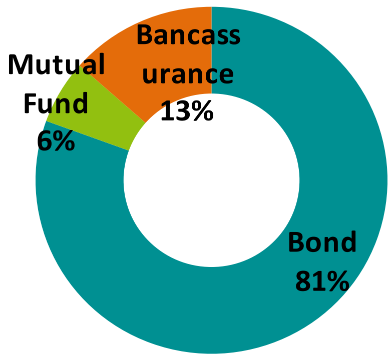
AUM 2Q-2013



Total AUM Rp.4,593 Billions

- Bond: Rp.3,714 Billions
- Mutual Fund: Rp.692 Billions
- Bancassuranse – Alliance Business: Rp. 187 Billions

FBI 2Q-2013

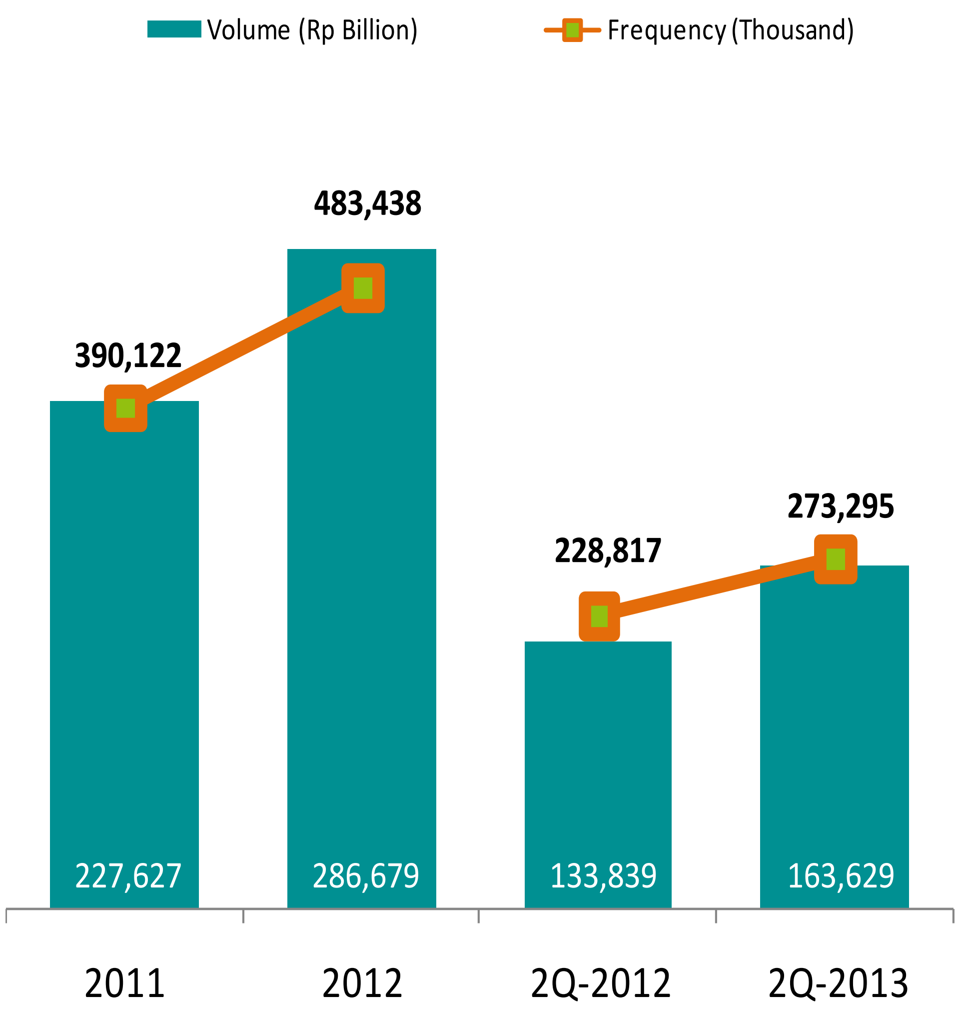


Total FBI Rp.25.2 Billions

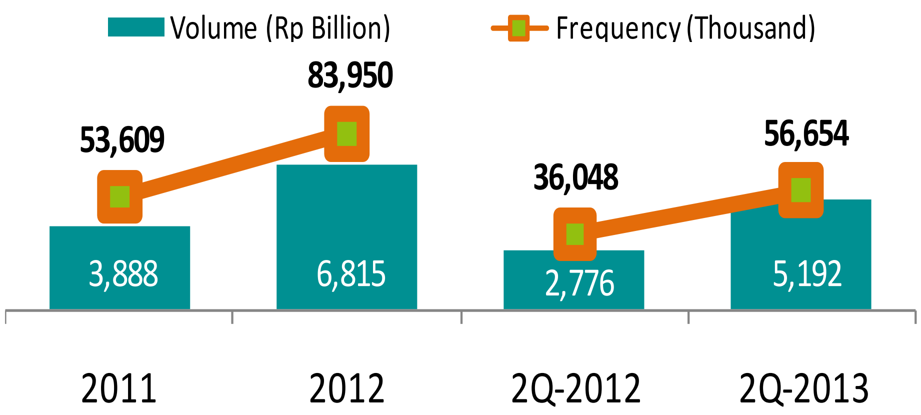
- Bond: Rp. 20.3 Billions
- Mutual Fund: Rp. 1.5 Billions
- Bancassurance – Alliance Business: Rp. 3.4 Billions

E-banking transactions

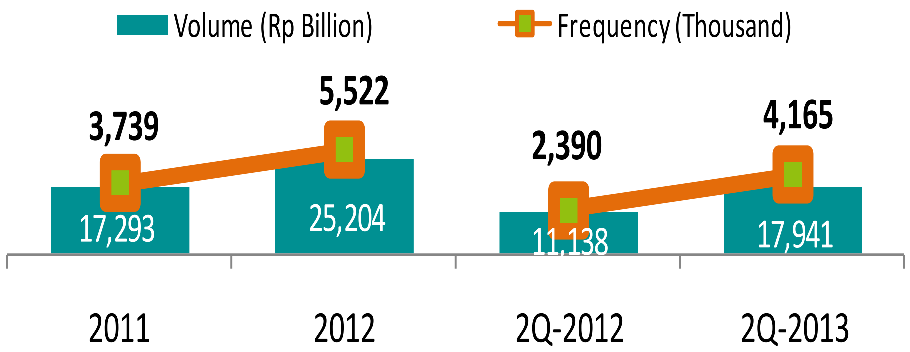
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



Network & Services

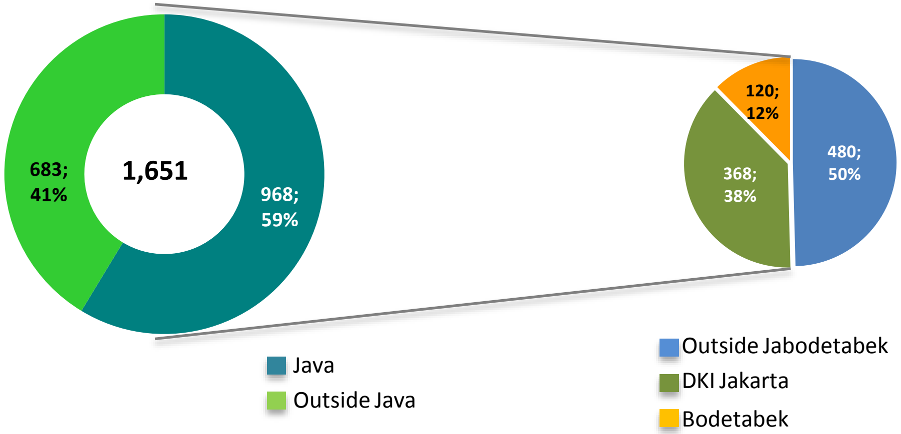
Melayani Negeri, Kebanggaan Bangsa

Network & Services

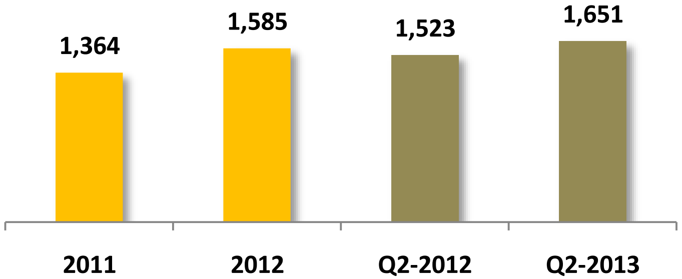
Outlets)*

Our Presence

- 33 Provinces and 381 Districts
- 1,651 Outlets



Our Progress



Outlet	2011	2012	Q2-2012	Q2-2013
Region	14	15	14	15
Branch	168	168	168	168
Sub Branch	912	912	912	912
Cash Office	198	375	348	435
Payment Point	14	42	23	48
Cash Mobile	58	73	58	73
Total	**1,364**	**1,585**	**1,523**	**1,651**

Outlets Distribution by Category

127(8%)
Outlets

Where We Live

1,080 (65%)
Outlets

Where We Shop

444 (27%)
Outlets

Where We Work

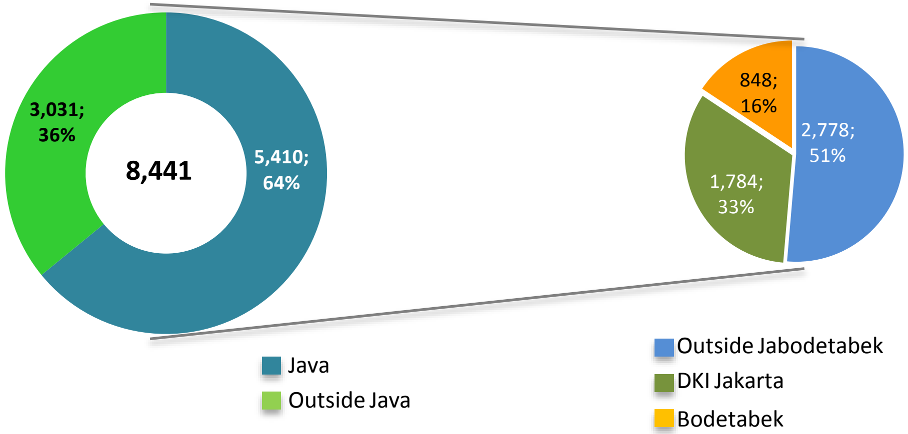
*) Excl. 6 Overseas Offices

Network & Services

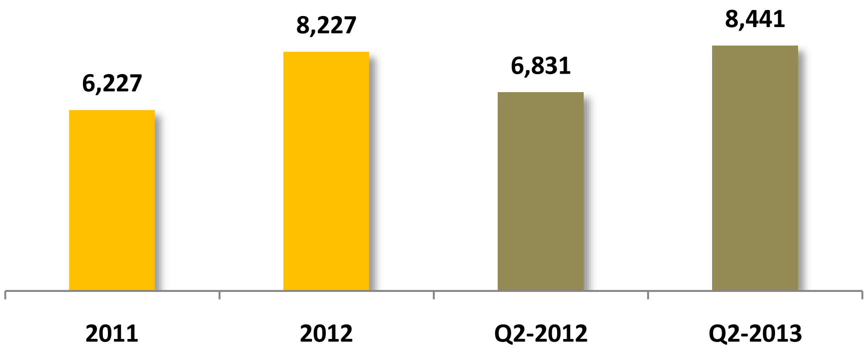
ATM

Our Presence

- 33 Provinces and 417 Districts
- 8,441 ATMs



Our Progress



ATMs Distribution by Category

359 (4%) ATMs

Where We Live

5,412 (64%) ATMs

Where We Shop

2,670 (32%) ATMs

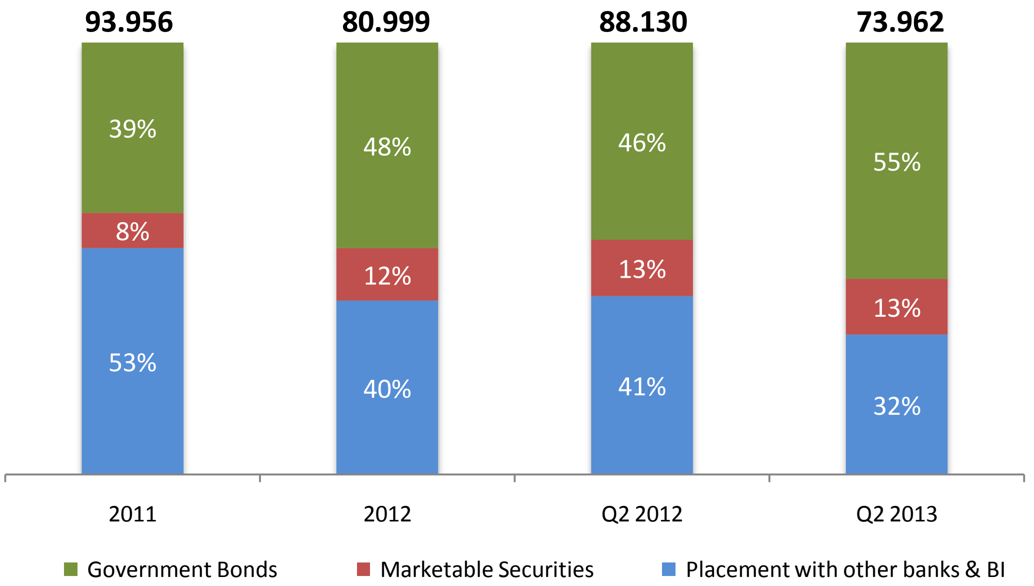
Where We Work

Treasury & FI

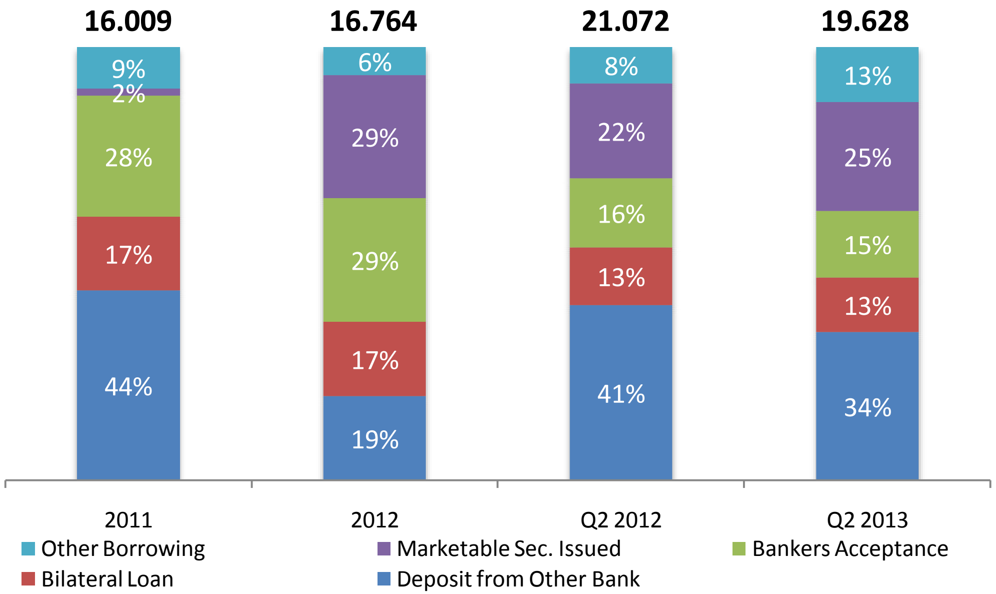
Melayani Negeri, Kebanggaan Bangsa

Treasury Balance Sheet

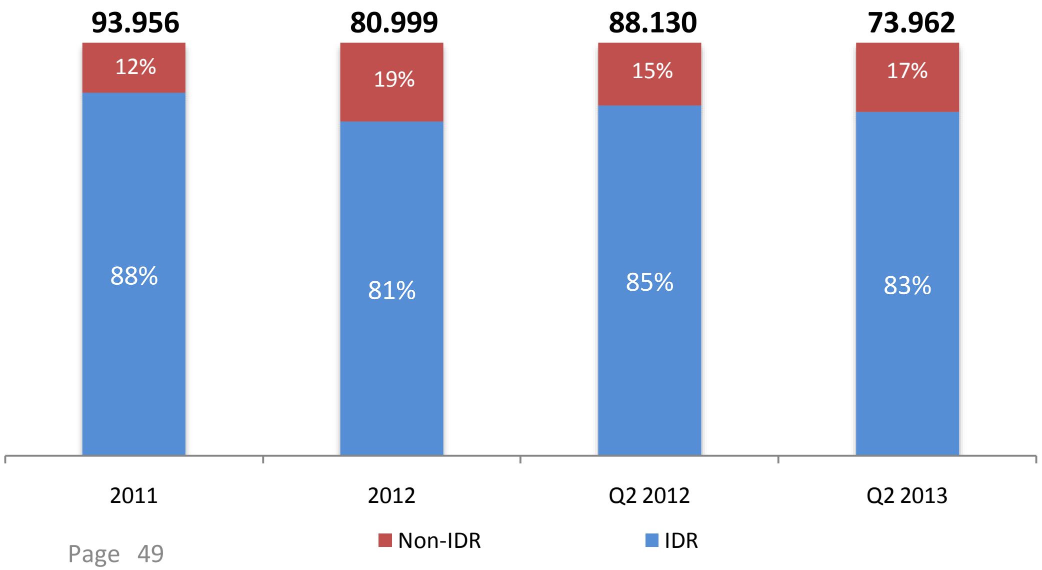
Uses of Funds (IDR Billion / %)



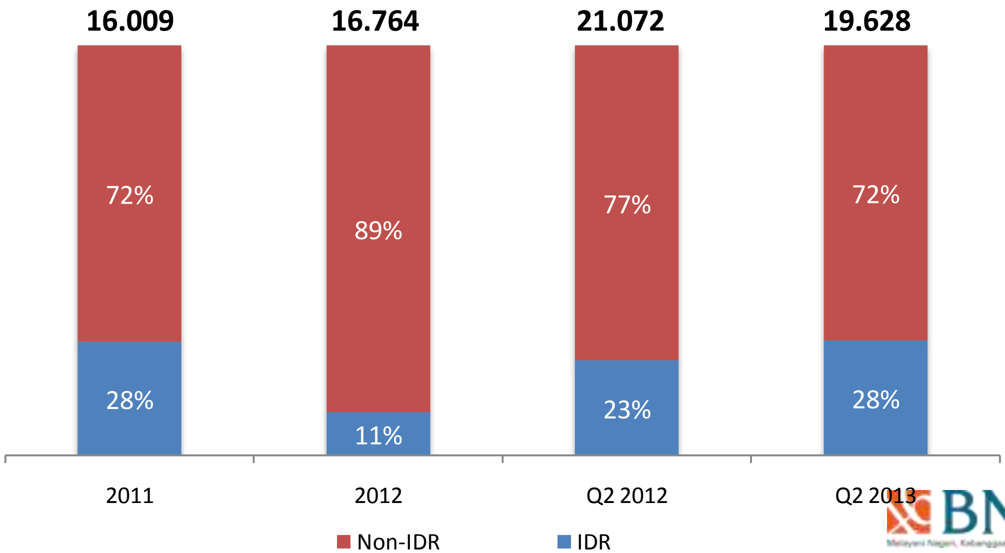
Sources of Funds (IDR Billion / %)



Liquid Assets by Currency (IDR Billion / %)

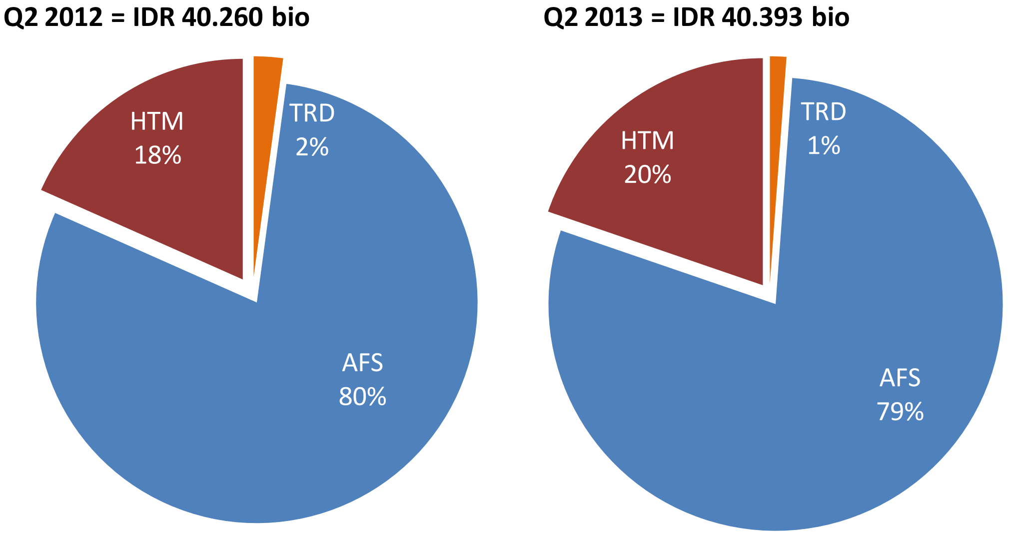


Treasury Funding by Currency (IDR Billion / %)

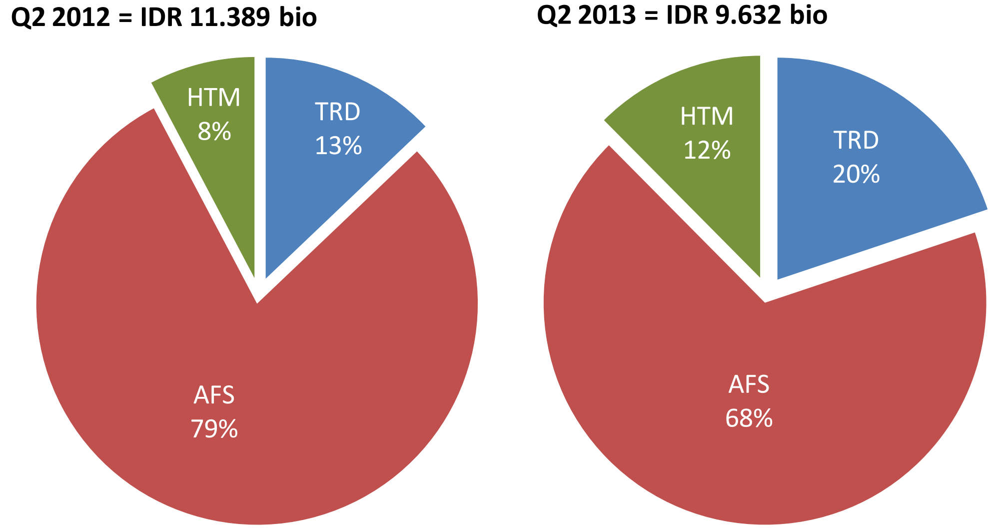


Bond Portfolio Breakdown

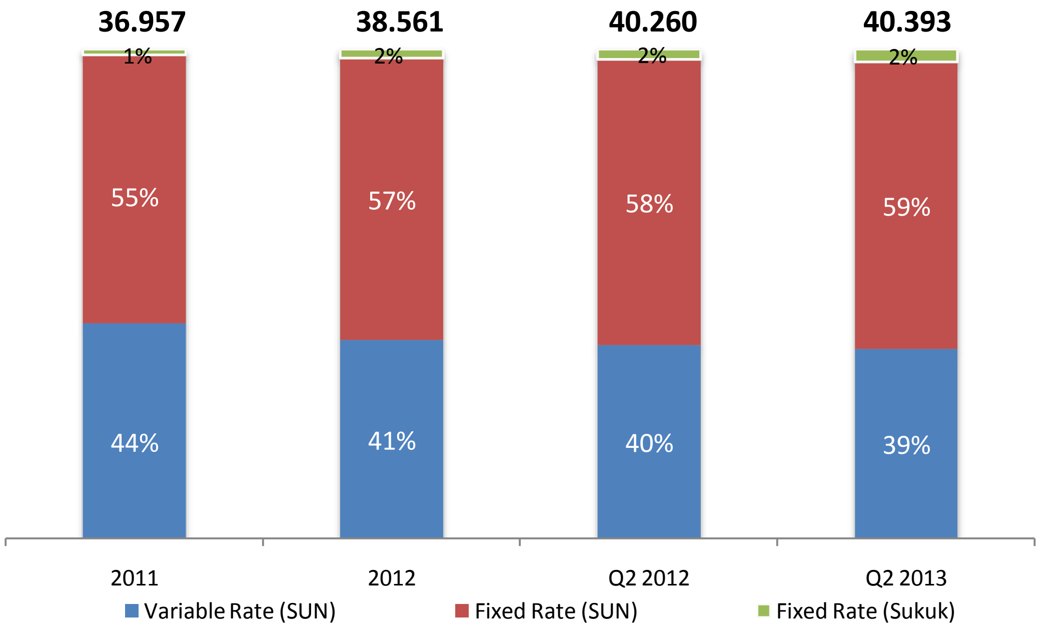
ROI Bonds Portfolio Allocation (%)



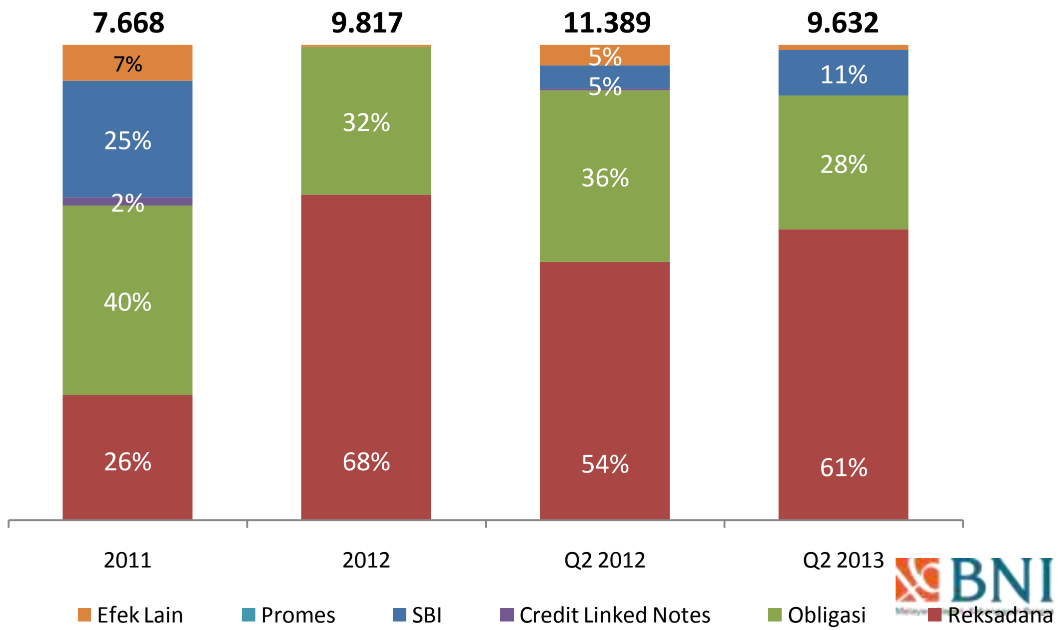
Marketable Securities Portfolio Allocation (%)



ROI Bonds Portfolio By Interest Type (IDR Billion)

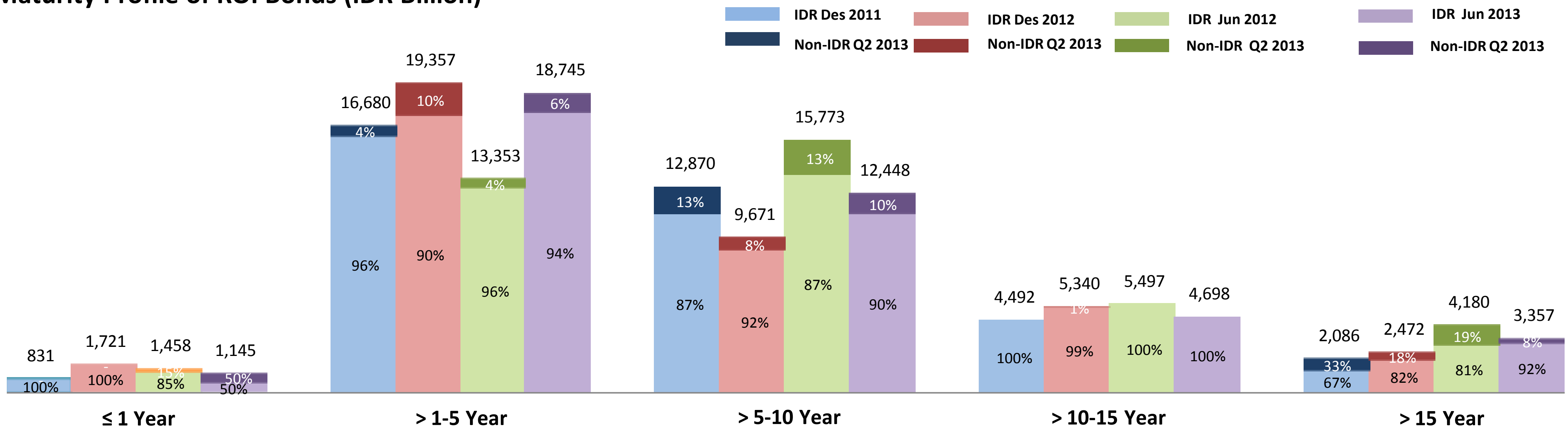


Marketable Securities Portfolio By Instrument (IDR Billion)

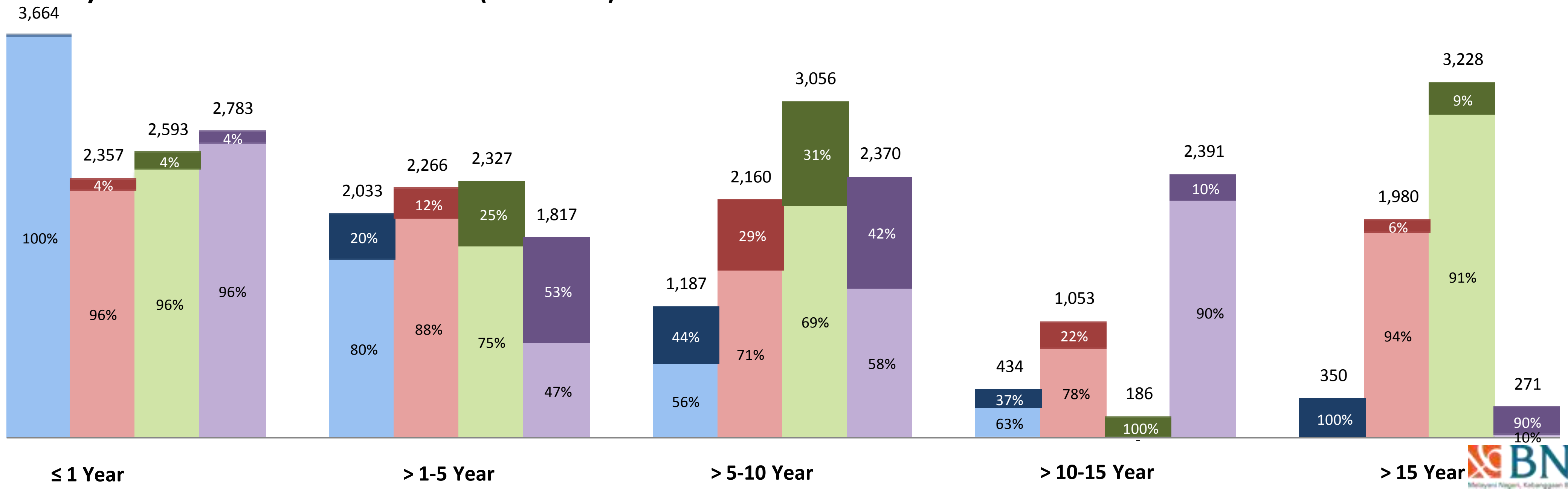


Bond Portfolio Maturity Profile

Maturity Profile of ROI Bonds (IDR Billion)

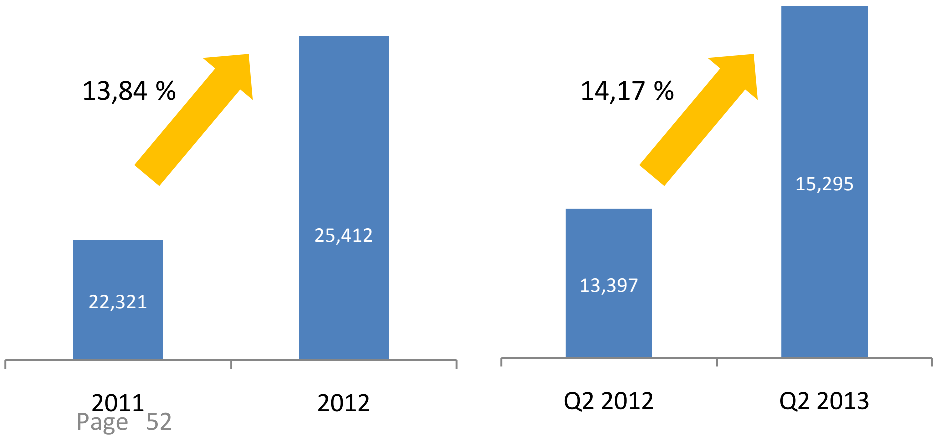


Maturity Profile of Marketable Securities (IDR Billion)



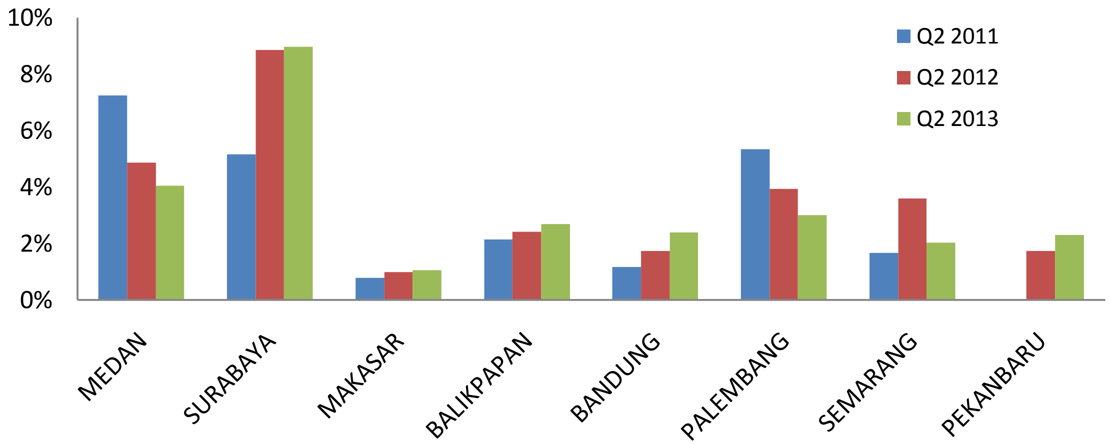
Treasury Client Solutions - Regional Coverage Area

Customer Volume Growth (USD Million)



Regional Customer Volume Contribution and YoY Growth (%)

	MEDAN	SURABAYA	MAKASAR	BALIKPAPAN	BANDUNG	PALEMBANG	SEMARANG	PEKANBARU
Q2 2012 =	-33%	72%	25%	13%	49%	-26%	115%	
Q2 2013 =	-16.7%	1.2%	6.4%	11.8%	39.1%	-23.9%	-43,7%	32,8%

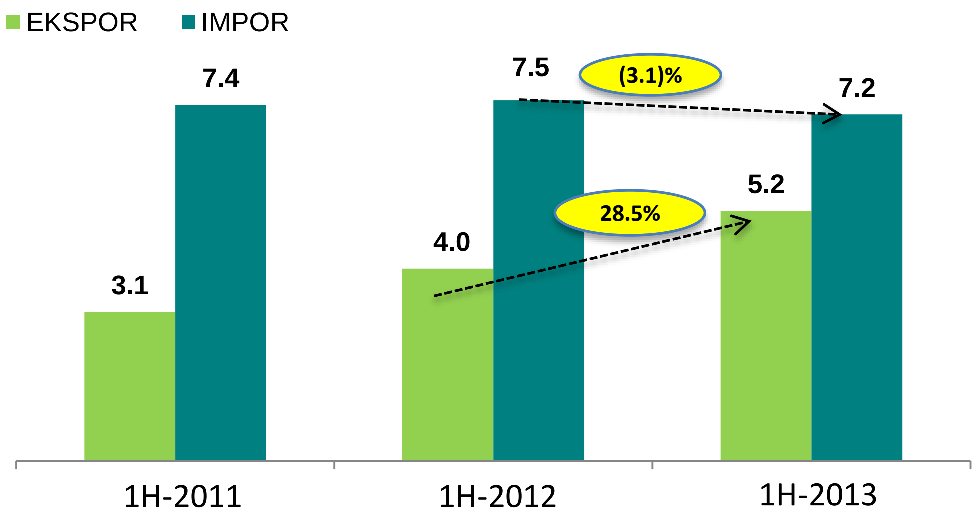


Trade Finance

Strategy

- Consistent Cross Selling and Package Bundling by maximizing the role of Trade Marketing Representative Officer across all region
- Increasing synergy with Business Banking to utilize unused facility
- Focusing on selling high revenue product such as SBLC which is used to cover Oil & Gas transaction
- Aggressive SKBDN Selling with insurance cover scheme (ASEI, Jasindo)
- Leveraging the overseas branches role in providing integrated financial solution for client and counterpart abroad

Trade Finance Volume (USD Bio)



Awards and Recognition

2010 2011 2012 2013

Best Domestic Trade Finance Bank in Indonesia
From Alpha South East Asia Magazine

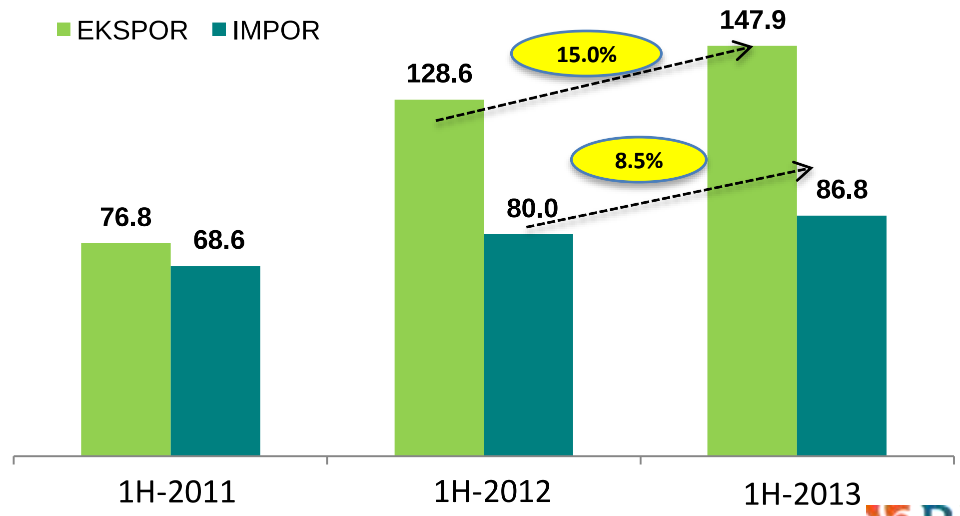
2013

Best Trade Finance Bank in Indonesia
From The Asian Banker

2008 2013

Quality Management System
(ISO 9001 : 2008) for Trade Processing Centre

Trade Finance Revenue (IDR Bio)



Remittance Business

Strategy

Incoming Transfer (ITR)

- Perluasan Remittance Agencies di LN dan Paying Agents di DN.
- Sistem tarif yang kompetitif dibandingkan pesaing.
- Kombinasi program promosi & CSR pada event-event spesial .
- Customer Services Unit (CIU) yang responsif dan bersahabat.
- Remittance Representative (11 org tersebar di 5 negara : Saudi, Qatar, Dubai, Kuwait &Malaysia)

Outgoing Transfer (OTR)

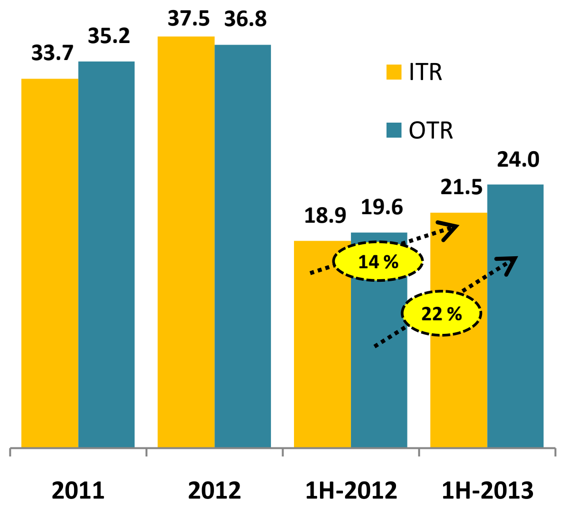
- Pemasaran produk yang gencar bekerjasama dengan Sales Task Forced di seluruh outlet BNI.
- Sistem tarif yang fleksibel melalui bundling products.
- Peningkatan product knowledge kepada seluruh karyawan di outlet BNI.
- Membangun aliansi strategis dengan bank-bank devisa lokal al. Bukopin, BPD.
- Lebih menggencarkan promosi above the line (inflight magazine).

Awards

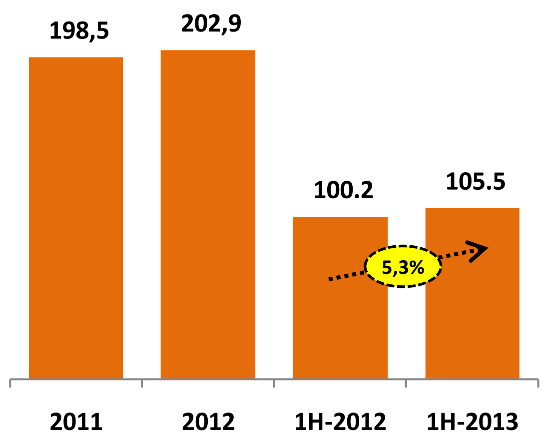
Best Remittance provider in Southeast Asia 2009, 2010, 2011 and 2012 from Alpha South East Asia Magazine.

Remittance Performance

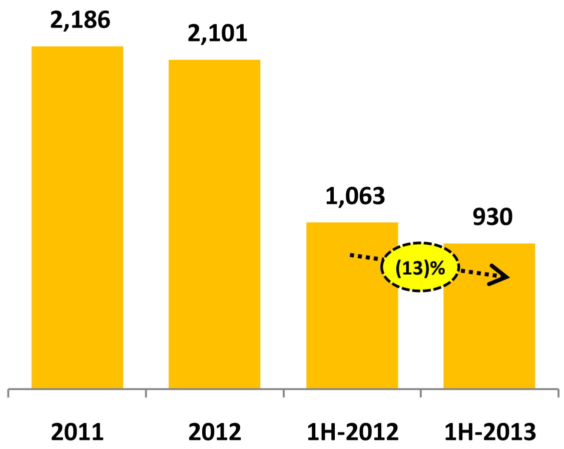
Remittance Volume ITR – OTR (USD Billions)



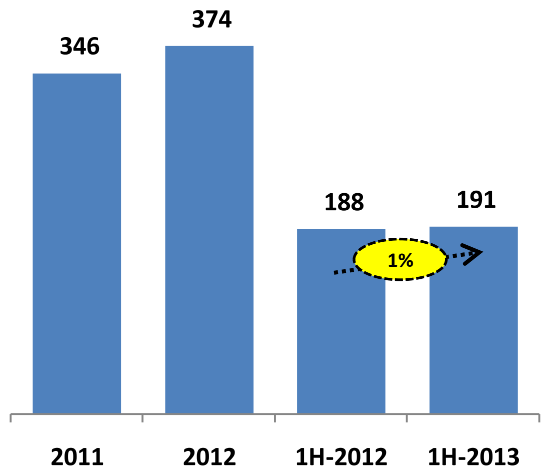
Remittance Fee Based (IDR Billions)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)

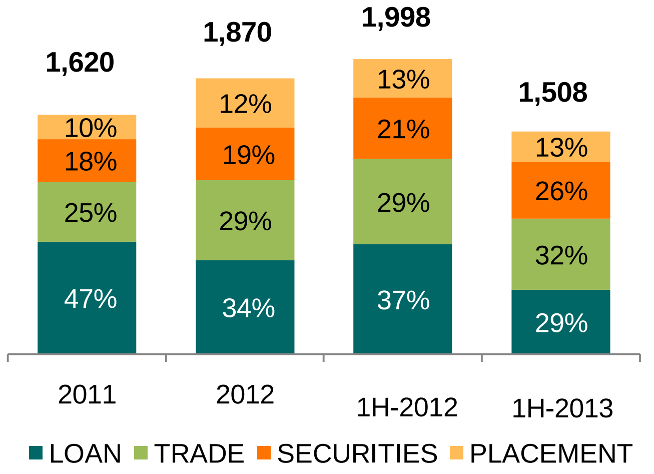


Overseas Branches

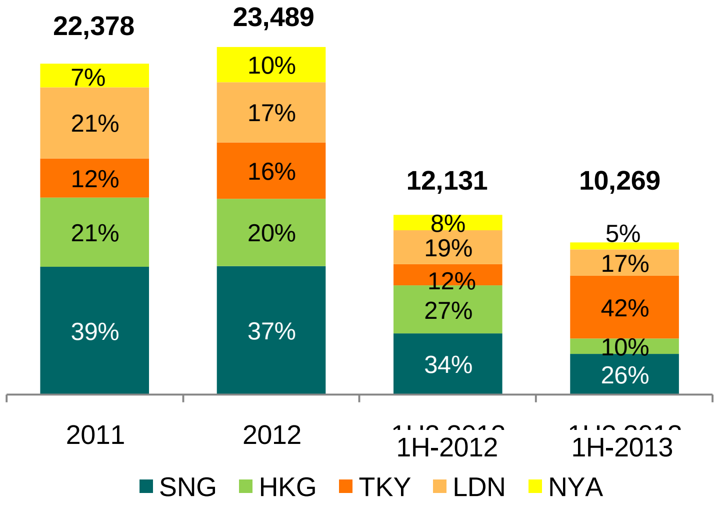
Strategy

- Focus on transactional banking (Trade & Remittance) and Indonesia related business financing.
- Increase value chain financing through synergy with Business Banking and Head Office Trade Business unit.
- Explore others potential source for Fee Based Income (forfeiting in local currency: CNY & JPY) which can cover operational expenses.
- Support Japan related business through Japan Desk and Indonesian Diaspora in foreign country.
- Capacity Building Program for Indonesian foreign student though internship program in BNI domestic branches especially in international business development.

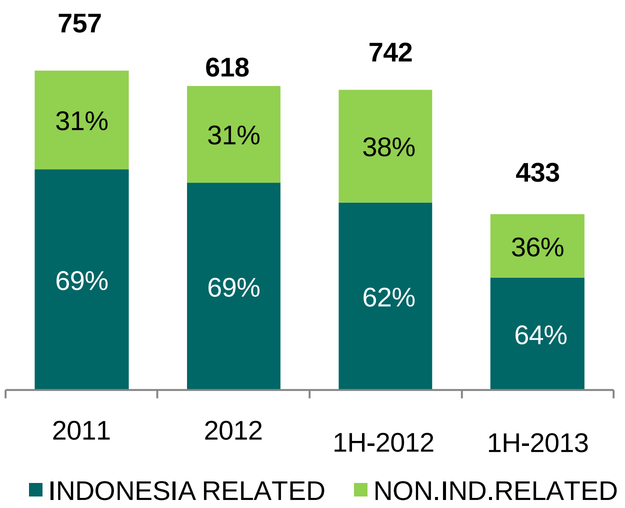
Earning Assets Composition (USD Mio)



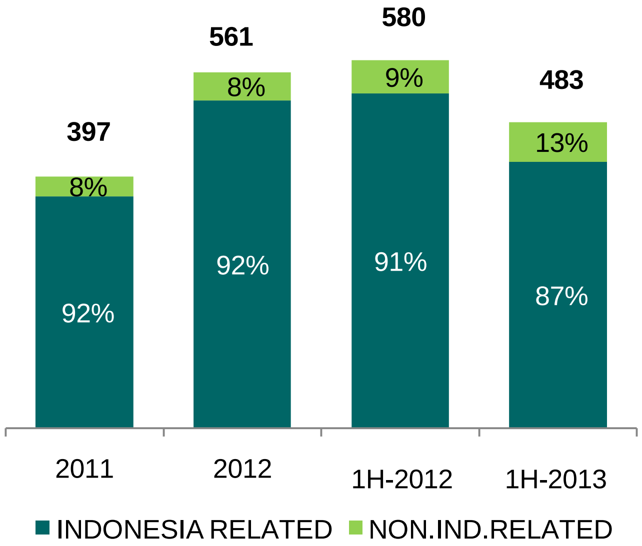
Profit /Loss (USB Thousands)



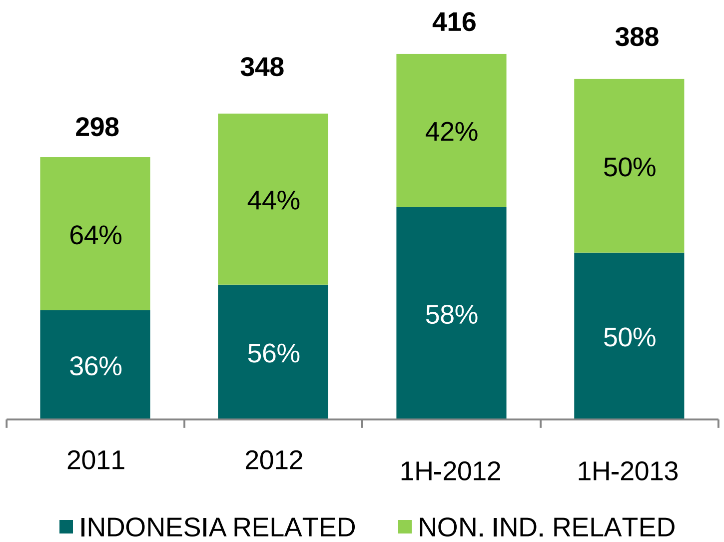
Loan Portfolio (USD Mio)



Trade Portfolio (USD Mio)



Securities Portfolio (USD Mio)

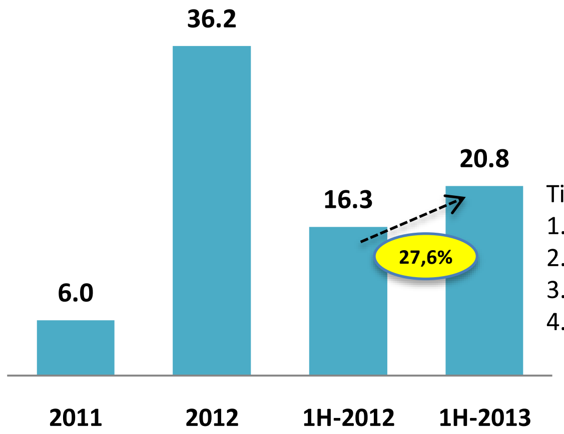


Financial Institutions

Strategy

- Optimizing BNI role in bridging foreign currency funding needs of domestic banks (second tier banks) given their limited access to global financial markets by providing short term trade products.
- Developing a new scheme of BG under counter guarantee that fits the needs of Oil & Gas industry and construction sector that require Bank Guarantee issued by state-owned banks for longer tenor (more than 3 years).
- Expanding cooperation with correspondent banks or remittance agencies in New Markets (Central Asia, Southeast Asia, Latin America, USA and Australia) primarily for Trade and Remittance products.
- Pursuing synergy with other state-owned enterprises to penetrate new markets in countries that have business potentials by deploying a Business Representative Officer (in Myanmar). Currently, BNI together with PT. Pertamina and PT. Wijaya Karya has established a joint office in the city of Yangoon, Myanmar.
- Expanding business cooperation with Export Credit Agencies (JBIC, JICA, U.S. Exim, Korean Exim) and multilateral agencies like ADB, IDB, APEC, IMF.

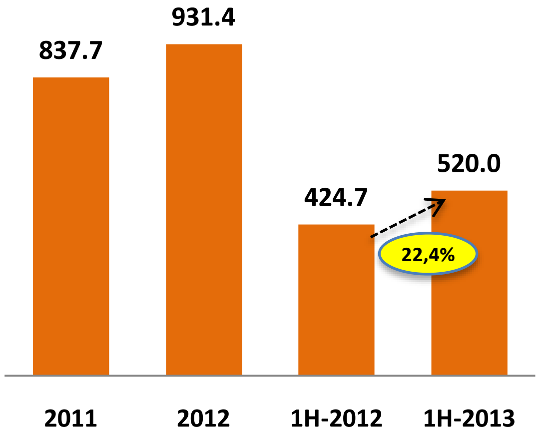
Bank to Bank Trade Financing Revenue (IDR Bio)



Tipe-tipe Transaksi :

1. Risk Participation
2. Forfeiting
3. LC Refinancing
4. Trade Advance Financing

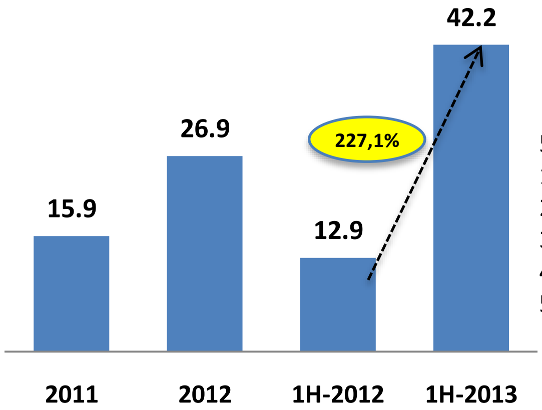
BA Funding Volume (USD Mio)



5 Bank Teratas :

1. Bank of New York Mellon
2. Standard Chartered Bank
3. Bank of Montreal
4. Zuercher Kantonalbank
5. Nova Scotia

BG Under Counter Guarantee Fee (IDR Bio)



5 Bank Teratas :

1. Citibank
2. Standard Chartered Bank
3. JP Morgan
4. HSBC
5. Deutsche Bank

About BNI

Melayani Negeri, Kebanggaan Bangsa

Senior Management Team

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
Chief Financial Officer
Since February 2008
Previously: Commissioner of Bank Mandiri & BNI, CFO of BII, various executive positions in Astra, Asia Food & Properties, Tuban Petro Chemical, & ANTAM

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

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

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

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

Sutanto
Managing Director
Enterprise Risk Management
Since May 2010
Previously: GM Risk Management Division, GM Training Division

Adi Setianto
Managing Director
Treasury and Financial Institutions
Since May 2010
Previously: GM Institutional Funding, GM Bancassurance

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

Sutirta Budiman
Chief Business Risk Officer
Since September 2010
Previously: Commissioner of BNI Securities, CFO of Aneka Kimia Raya

BNI has been further enhancing its management through key hires with strong industry experience

Board of Commissioners

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

Tirta Hidayat
Vice President Commissioner
Since May 2010
Previously: Lecturer at University of Indonesia, Deputy for Economic Affairs at The Vice President 's Office

BS Kusmuljono
Commissioner (Independent)
Since May 2010
Previously : Commissioner BRI, President Director of PT PNM

Achiran Pandu Djajanto
Commissioner
Since March 2013
Currently: Advisor to the Ministry of State-Owned Enterprises

Daniel Theodore Sparringa
Commissioner
Since April 2012
Currently: Lecturer at University of Airlangga, Surabaya

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

Fero Poerbonegoro
Commissioner (Independent)
Since February 2008
Previously Managing Director of BNI (Treasury & Private Banking)
Managing Director of Bank BCA

This transformation will only be made possible by our effective and experienced professionals

BNI

BNI has a long track record in the Indonesian banking sector

1946:
BNI Established

Indonesia Independence (17 August 1945}

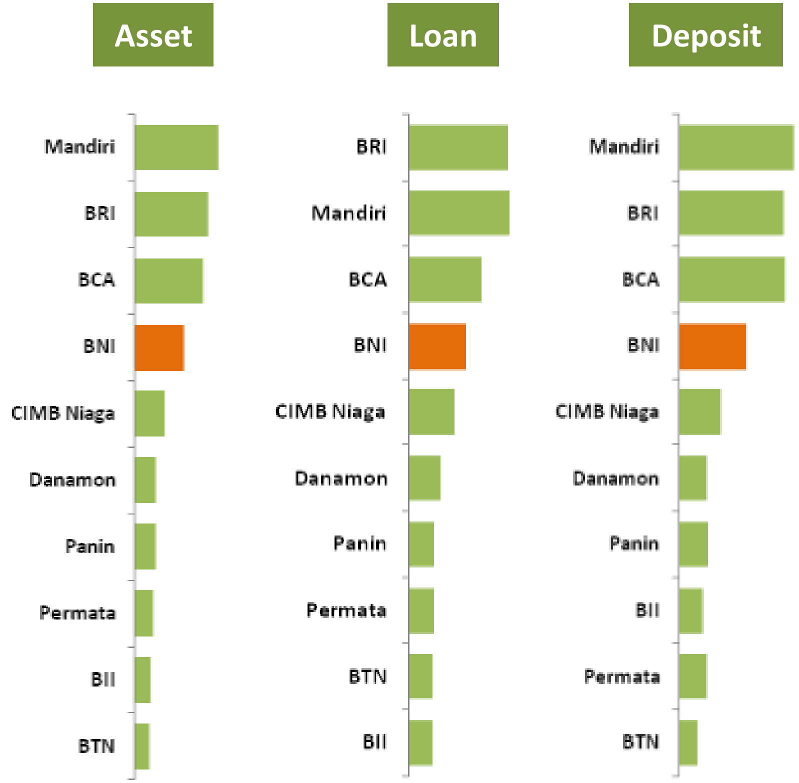
1996
First state-owned bank, to "go public"

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

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

Today:
Government owns 60,0% of BNI

- ✓ Compelling Brand Name – 67 years history
- ✓ Network (over 1.656 outlets) including five overseas branches
- ✓ Customer Base – 17 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

Network & Distribution

BNI's multiple touch points for individual and corporate customers

Mobile banking	Call Center	ATMs (8441)	Outlets (1656)	Consumer loan centers (12)	Small business centers (56)	Medium business centers (22)

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

Individual customer highlights

- ✓ 15,1 mn deposit accounts
- ✓ 1,7 mn credit cards
- ✓ 151.000 mortgage customers

Corporate/SME customer highlights

- ✓ 310.000 corporate deposit accounts
- ✓ 1.880 corporate borrowers accounts
- ✓ 153.000 SME lending accounts

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

BNI ratings

		2012	2013
Fitch Rating	National long term rating	AA+ (idn)	AA+ (idn)
	Long term foreign & local currency	BBB-/Stable	BBB-/Stable
	Short term foreign & local currency	F3	F3
	Individual rating	WD	WD
	Subordinated debt	--	--
Standard & Poor's	Credit rating	BB/Positive/B	BB/Positive/B
	Long term issuer credit rating	BB	BB
	Subordinated rating	--	--
Moody's	Bank deposits – fgn currency	Baa3	Baa3
	Bank deposits – dom currency	Baa3	Baa3
	Bank Financial Strength Rating	D	D
	Outlook	Stable	Stable
Pefindo	Corporate rating / Outlook	$_{id}$AA+/Stable	$_{id}$AA+/Stable
	Bond 1	--	--
	Subordinated	--	--

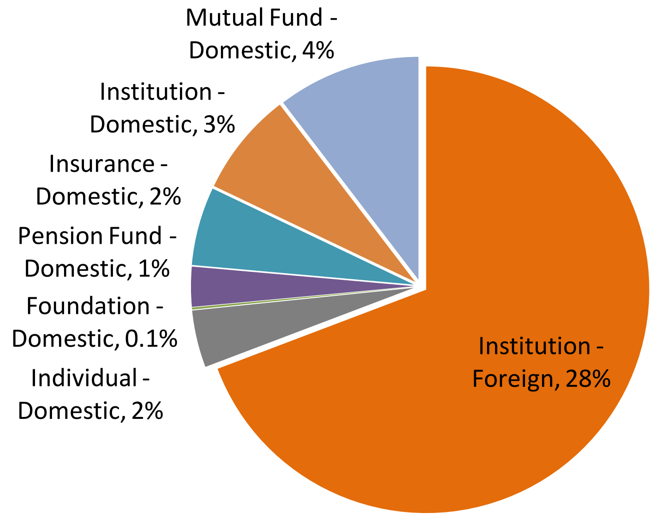
BNI Shares

BBNI shares performance

BNI's close price at Rp 4,300 on June 28, 2013 was 12.42% higher from on June 29, 2012 (Rp 3,825)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [June 28, 2013] : Rp 4,300
- ✓ Market Capitalization : Rp. 80.2 trillion [+/- US$ 8 billion]

BBNI Public Ownerships [40.00%]



As of June, 2013

Ownerships	%
Government RI	**60.00%**
Public – Domestic	**12.30%**
Public - Foreign	**27.69%**

Thank you

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