

Corporate Presentation

1H - 2014

8 August 2014

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



Agenda

**Macro, Banking
Sector &
Management
Focus 2014**

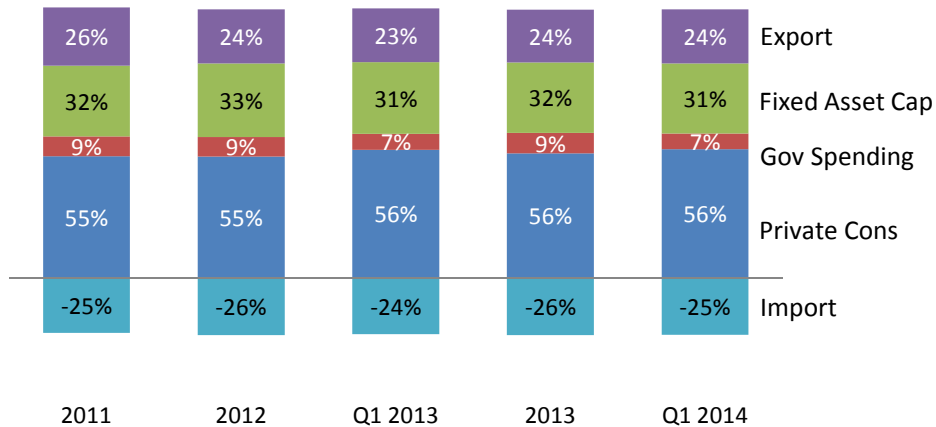
**Financial
Performance
1H-2014**

**Business Focus
& Strategy**

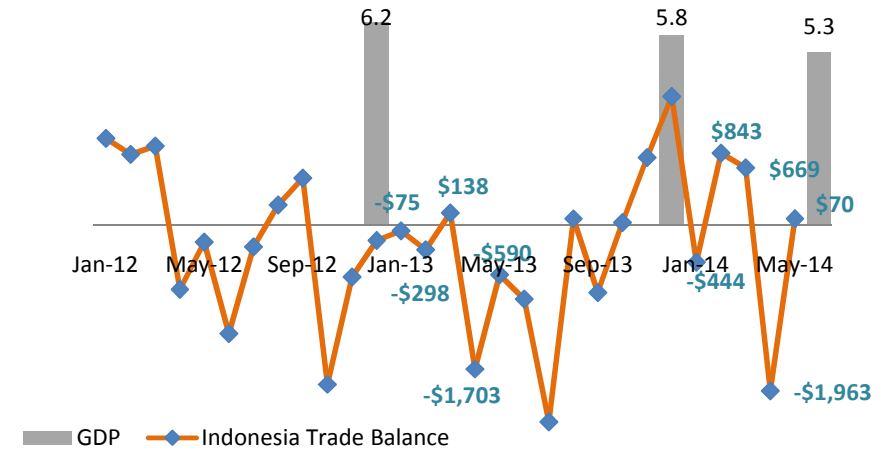
Macro, Banking Sector & Management Focus

Macro & Banking Sector

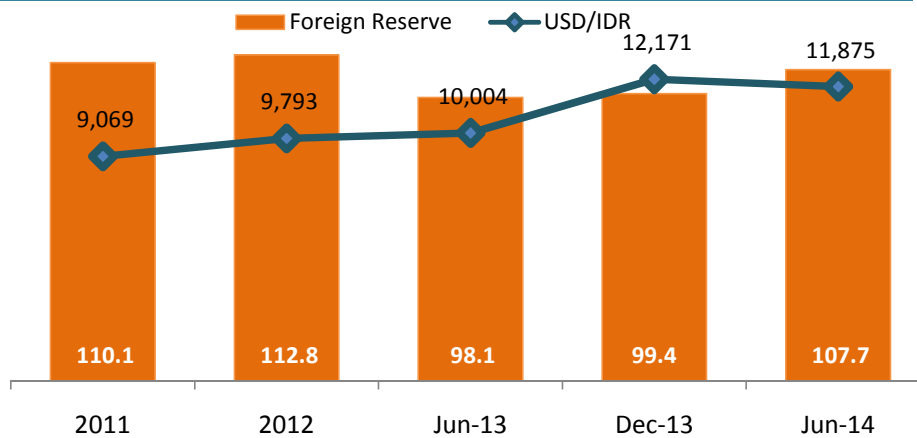
GDP Component by Expenditure



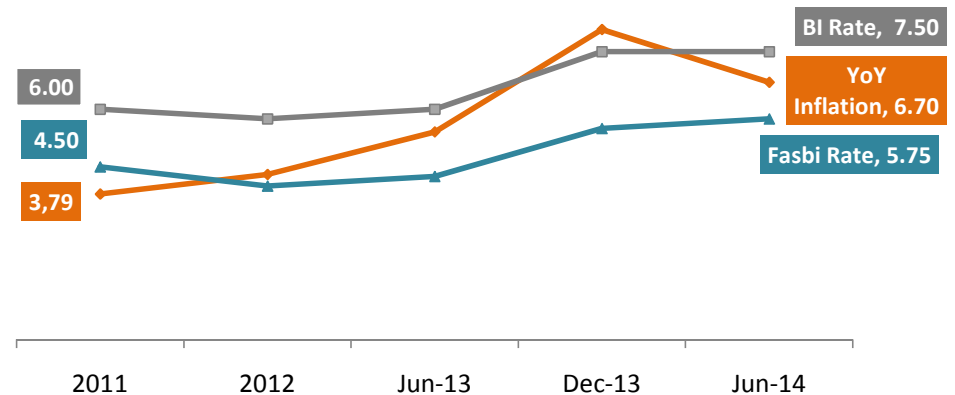
Indonesia Trade Balance and GDP (in USD Billion)



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



Interest Rate and Inflation %YoY



Source: Bank Indonesia, BPS

Banking Sector Highlights

Banking Sector Highlights in IDR Trillion

	Dec-10	Dec-11	Dec-12	May-13	Dec-13	May-14	YoY Δ	YTD Δ
Total Assets	3,009	3,653	4,263	4,419	4,955	5,097	15.4%	2.9%
Total Loan	1,766	2,200	2,708	2,887	3,293	3,403	17.9%	3.3%
Tot Deposits	2,339	2,785	3,225	3,350	3,664	3,763	12.4%	2.7%
NIM	5.7%	5.9%	5.5%	5.4%	4.9%	4.2%	-1.2%	-0.7%
NPL	2.6%	2.2%	1.9%	1.9%	1.8%	2.2%	0.3%	0.4%
LDR	75.5%	79.0%	84.0%	85.8%	89.7%	90.3%	4.5%	0.6%
CAR	17.2%	16.1%	17.4%	18.7%	18.1%	19.5%	0.8%	1.4%

Source: Bank Indonesia & BNI estimate

Macro & Banking Assumptions

MACROECONOMIC	2013	2014 BNI VIEW
GDP Growth (%)	5.8	5.2-5.4
Inflation (%)	8.38	5.5-6.0
Currency (IDR/USD)	12,171	11,500-12,000
BI Rate (%)	7.5	7.5
BANKING SECTOR	2013	2014 BNI VIEW
Loan Growth (%)	21.6	15.0-17.0
Deposit Growth (%)	13.6	12.0-14.0

- ✓ High Private Consumption (56% of GDP) may buffer the impact of any global economic slow down.
- ✓ 2014 inflation is expected to be below 2013 levels.
- ✓ Rupiah stability around the 11,500 to 12,000 range is expected to continue
- ✓ Indonesia Banking loan growth slowed to 17.9% versus 2013's 21.4% rate
- ✓ Industry NPL in May 2014 increased to 2.2% from 1.8% in December.
- ✓ NIM contracted to 4.2% in May 2014 from 4.9% in December 2013.

Management Focus 2014

Strategic Policy 2014

Increase employee and Information Technology capabilities to strengthen competitiveness

5

Synergize Business Banking, Consumer & Retail, and subsidiaries to optimize profits through value chain activities

1

**Sustainable
Financial
Growth**

Continue to improve operational efficiency and cost effectiveness

4

Prudent asset and liability growth

2

3

Optimize customer engagement and channel to increase sales and transactions

Initiatives & Target 2014

Strategic Policy	Initiatives	Target 2014	Progress 1H2014	Trend
Synergize Business Banking, Consumer & Retail, and Subsidiaries to optimize profits through value chain activities	<ul style="list-style-type: none"> Proactively create value chain opportunities among Business Banking, Consumer & Retail, and subsidiaries's customer . Increase share of wallet by up-selling, cross selling, and product bundling. Increase Fee Based Income through sales of bancassurance, investments, trade finance, and treasury products. Strengthen the capital of subsidiaries and look for possible inorganic growth through acquisitions / joint ventures. 	ROA: 3.4% - 3.6% ROE: 21% - 23%	ROA: 3.3% ROE: 22.6%	+ +
Prudent Asset and Liabilities Growth	<ul style="list-style-type: none"> Be a pioneer of MP3EI Master Plan financing that focuses on three areas : Infrastructure, Food, and Energy. Increase credit expansion in leading sectors in each region Maintain growth in Consumer & Retail by focusing on BWU and BNI Flexi. Proactively reduce Pre-NPL levels and improve remediation to lower NPL Ratio. 	Loan Growth: 14% - 17% •Business Banking: 15% - 18% •Consumer & Retail: 14% - 16% Coverage Ratio: 127%-130% Gross NPL: 1.8% - 2.2% LDR: 85% - 87%	Loan Growth: 2.7% •BB: 2.0% •C&R: 2.0% Coverage: 128.9% Gross NPL: 2.2% LDR: 80.3%	- - - + + +











Initiatives & Target 2014

Strategic Policy	Initiatives	Target 2014	Progress 1H2014	Trend
Optimize customer engagement and channel to increase sales and transactions	<ul style="list-style-type: none"> • Increase the usage of transactional banking solutions in corporations, government institutions, and capital markets. • Increase e-banking transactions (Internet Banking, ATM, SMS Banking, Mobile Banking) through feature enhancements and third party cooperation . • Improve CASA growth by cross selling, referral, and value chain. • Increase product holding ratio and deepen relationship of existing customers. • Increase front office service capabilities to create sales. 	<p>Recurring Fee growth: 19% - 21%</p> <p>Deposit: 13% - 15%</p> <p>✓CASA: 14% - 16%</p> <p>✓Saving: 12% -15%</p> <p>Service Lvl: Top 2</p>	<p>Recurring Fee growth: 21,3%</p> <p>Deposit: 7.6%</p> <p>✓CASA: -4.0%</p> <p>✓Saving: -7.0%</p> <p>Service Lvl: Top 2</p>	<p>+</p> <p>+</p> <p>-</p> <p>-</p> <p>+</p>
Continue to improve operational efficiency and cost effectiveness	<ul style="list-style-type: none"> • Carry out appropriate campaigns for targeted segment. • Improve business processes in credit, operations, and procurement. • Reduce cost to serve using e-channel transactions migration 	CIR: 44%-46%	CIR: 42.1%	+
Increase employee and Information Technology capabilities to strengthen competitiveness	<ul style="list-style-type: none"> • Improve employee capabilities inline with key business competencies requirements through training programs. • Implement talent management to enhance leadership quality and strengthen competitiveness. • Strengthen and enhance information technology infrastructure and application development for the e-channel. • Accelerate application development time delivery. • Optimize management information systems capabilities through data warehouse development. 	Earnings per Employee growth: 8% - 12%	Earnings per Employee growth: 6.5%	-

Financial Performance 1H - 2014

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

Balance Sheet Highlight

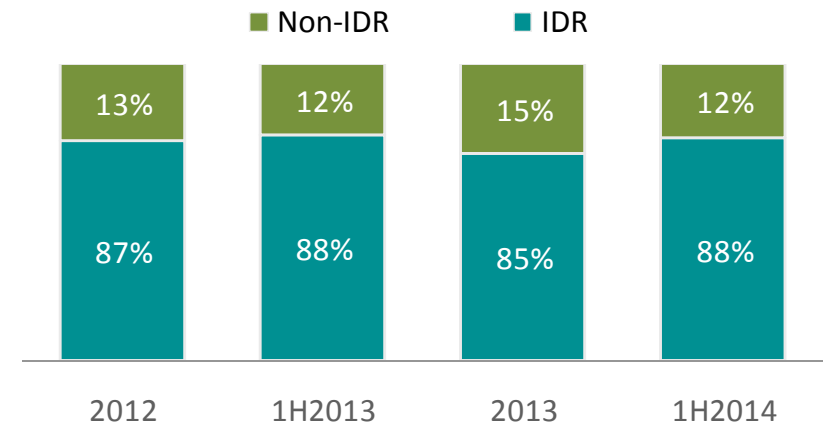
(Rp Billion) – Cumulative	2012	1H2013	2013	1H2014	Y.o.Y
Total Assets	333,304	343,792	386,655	407,817	18.6 % 
Placement with other banks & BI	32,621	23,936	23,475	26,024	8.7% 
Marketable Securities <small>[market value]</small>	9,817	9,632	11,980	12,362	28.3% 
Government Bonds <small>[market value]</small>	38,561	40,393	41,432	43,334	7.3% 
Loans <small>(gross)</small>	200,742	222,648	250,638	257,529	15.7% 
Customer Deposits	257,661	263,820	291,890	314,196	19.1% 
Deposits from other Banks	3,245	6,709	3,185	4,690	-30.1% 
Marketable Securities Issued	4,769	4,917	6,037	5,887	19.7% 
Borrowings	8,750	8,003	18,951	9,119	13.9% 
Shareholders' Equity	43,525	44,106	47,684	55,542	25.9% 

Loan Composition

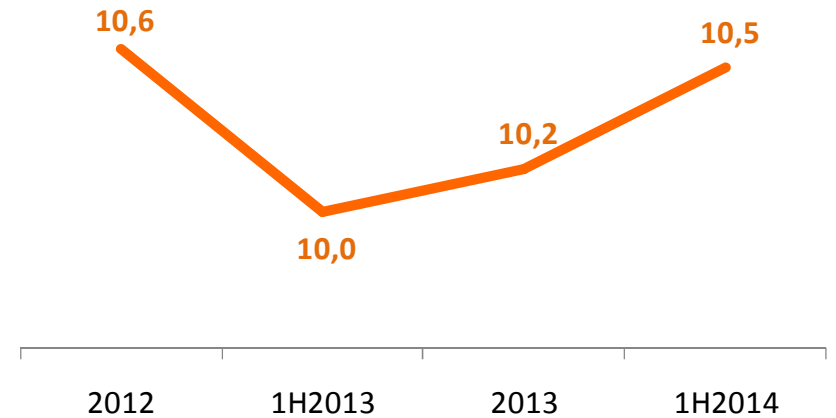
Loan Composition (% Rp Billion)

	Segment	1H-2013	1H-2014	GROWTH [YoY - %]	Compositio n [%]
Business Banking	Corporate	94,732	111,773	18,0%	43,4%
	Medium	26,899	34,833	29,5%	13,5%
	Small	37,231	36,938	-0,8%	14,3%
	International	5,244	8,800	67,8%	3,4%
Consumer Banking	Consumer	45,945	48,348	5,2%	18,8%
	Retail	2,918	3,391	16,2%	1,3%
Subsidiaries		9,678	13,447	38,9%	5,2%
TOTAL		222,648	257,529	15,7%	100%

Loan by Currency (%)



Average Yield on Loan (%)

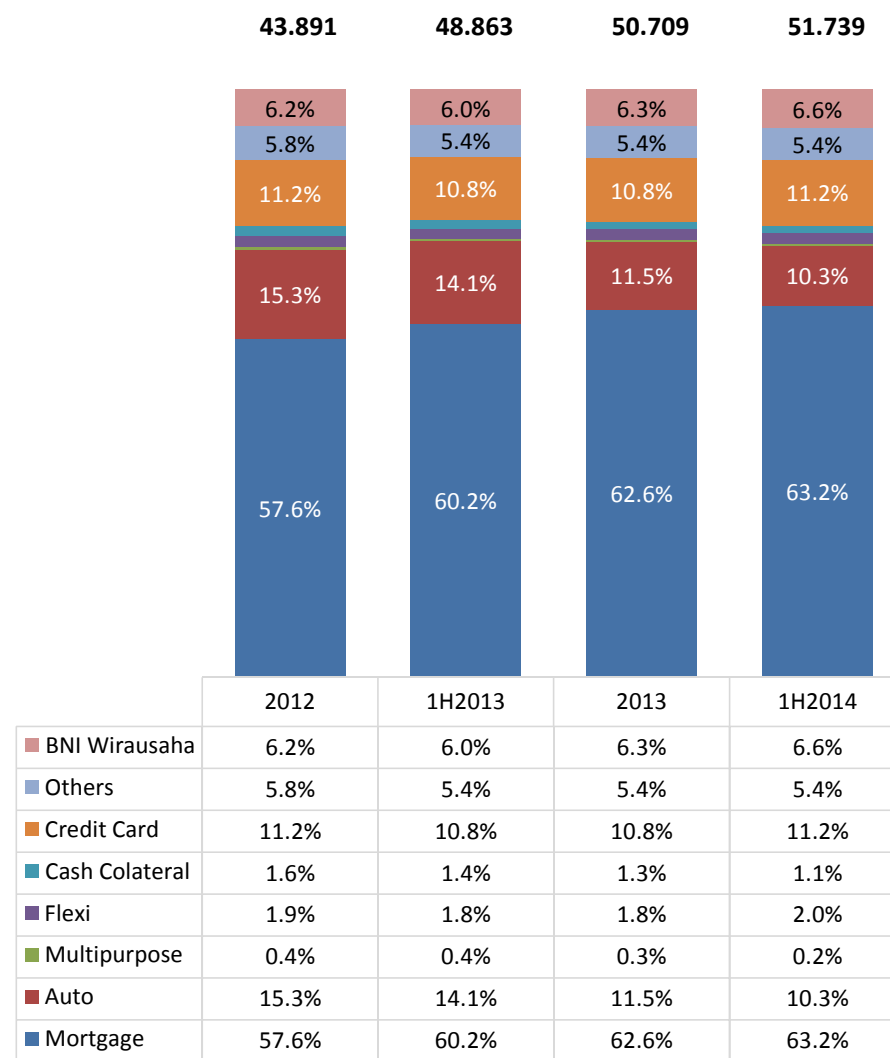


Breakdown Business Banking & Breakdown Consumer Loans

8 Sectors focus in Business Banking

Sectors	1H2013	1H2014
Oil, Gas and Mining	8%	6%
Information & Telecommunication	4%	4%
Chemicals	4%	5%
Agriculture	10%	12%
Food & Beverage	4%	7%
Retailer & Wholesaler	18%	17%
Electricity	7%	7%
Engineering & Construction	8%	7%
Others	34%	35%
TOTAL LOAN (Rp Bn)	164.106	192.343

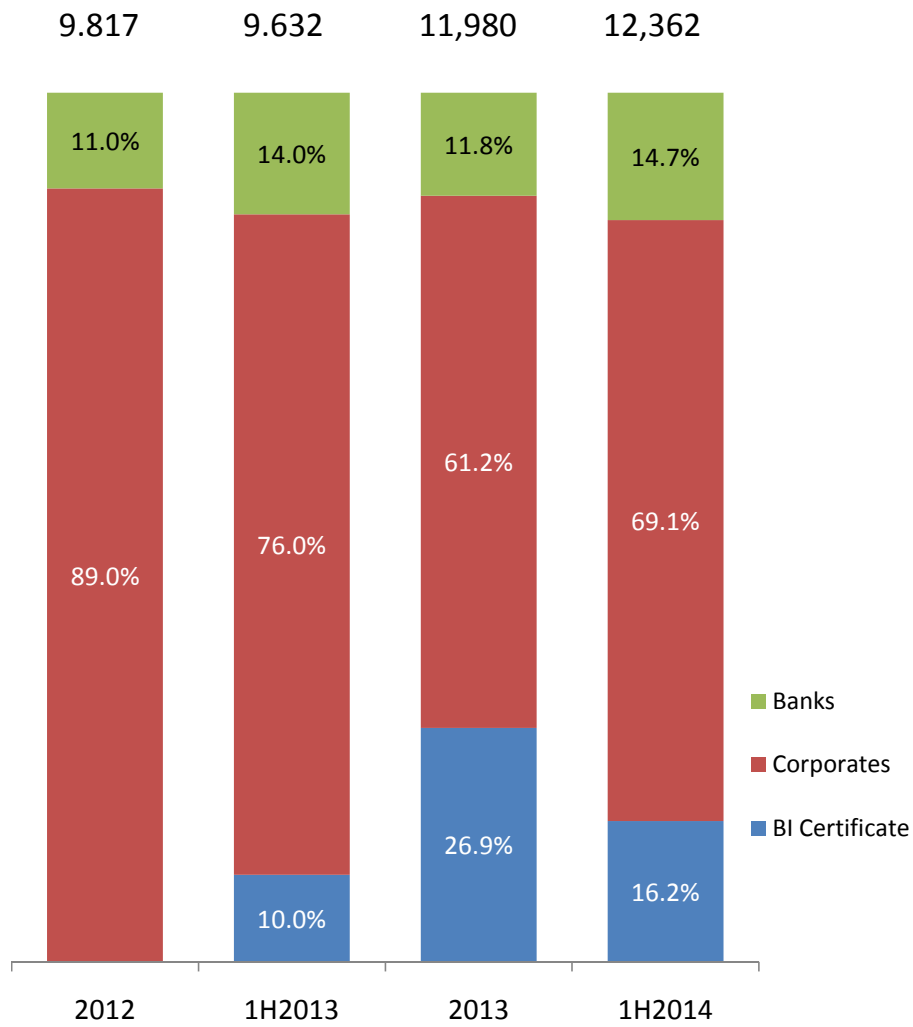
Breakdown Consumer & Retail Loan



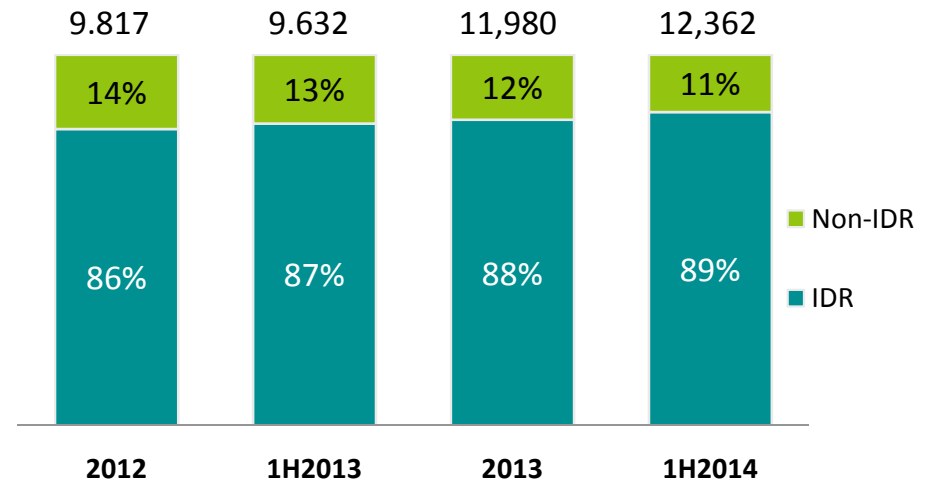
Marketable Securities

[Exclude ROI Bonds]

Marketable Securities Composition (%. Rp Billion)

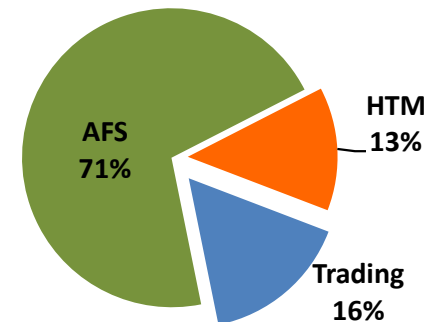


Breakdown by Currency (%. Rp Billion)



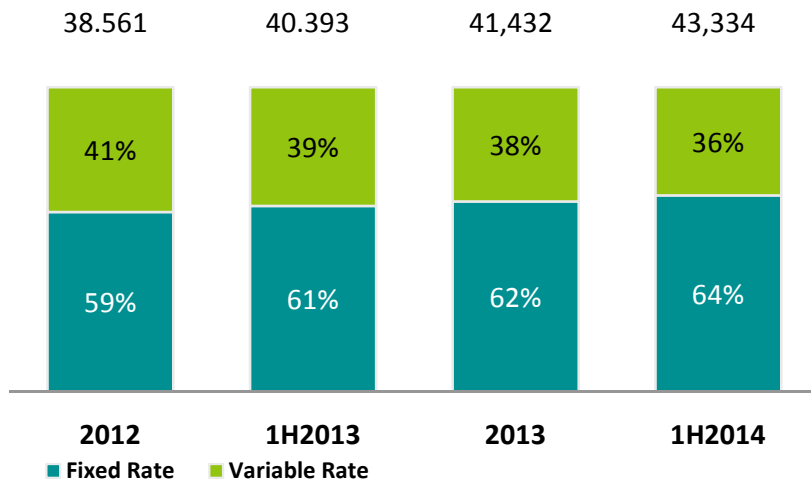
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

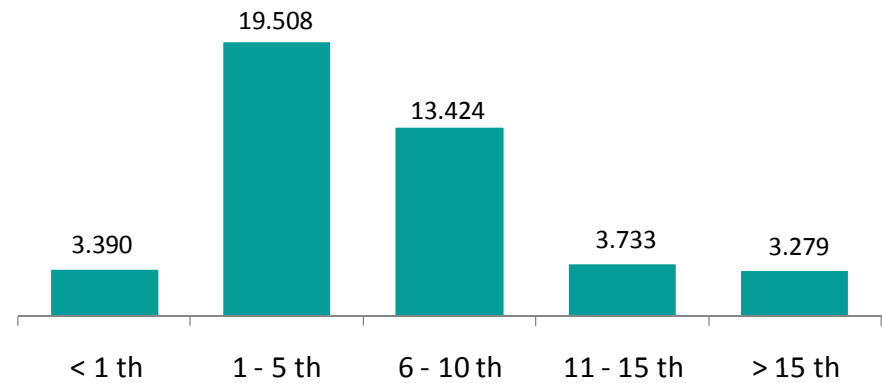


ROI Bonds

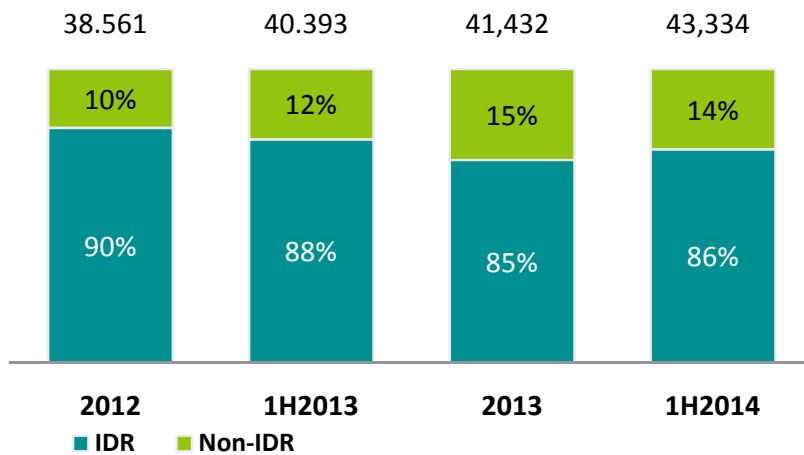
Breakdown by rate (% , Rp Billion)



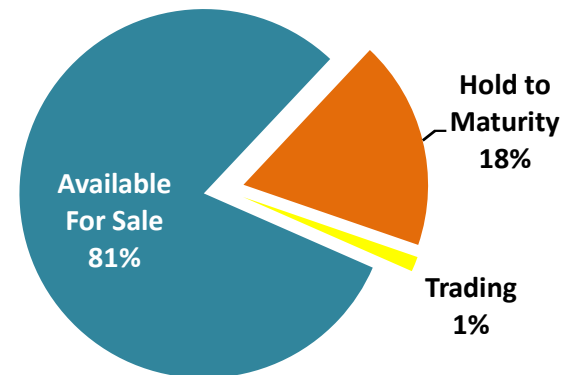
Maturity [Rp Billion]



Breakdown by Currency (% , Rp Billion)



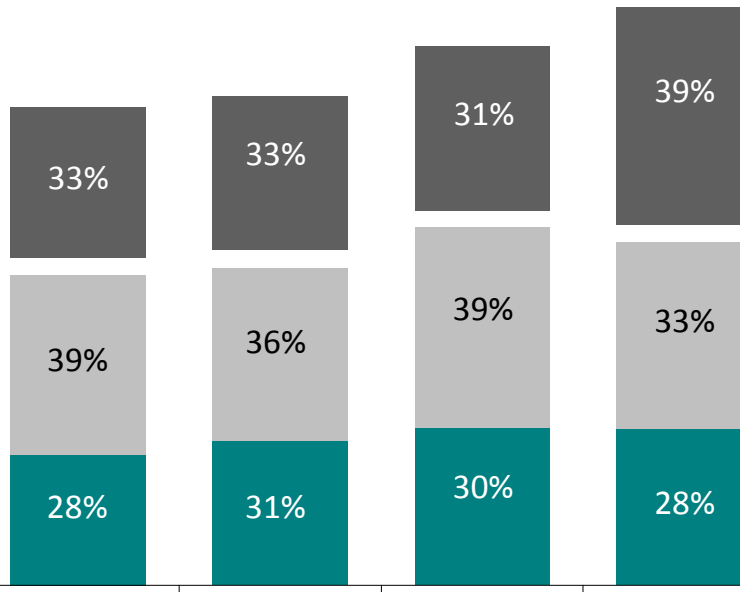
Book



Customer Deposit

By Type (Rp Billion)

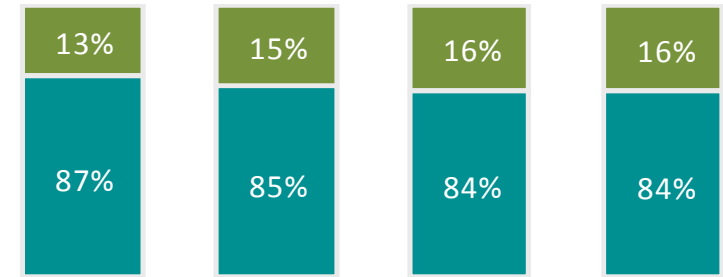
257.661 263.820 291.890 314,196



2012 1H2013 2013 1H2014

By Currencies (%)

■ Non-IDR ■ IDR



2012 1H2013 2013 1H2014

Cost of Customer Funding [%]



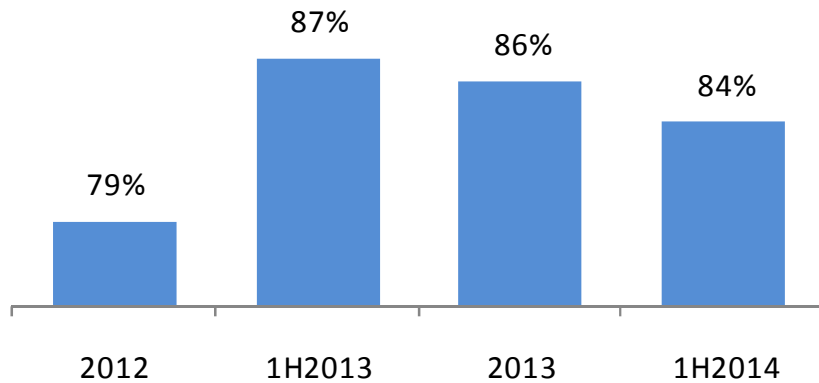
2012 1H2013 2013 1H2014

CASA **67%** **67%** **69%** **61%**

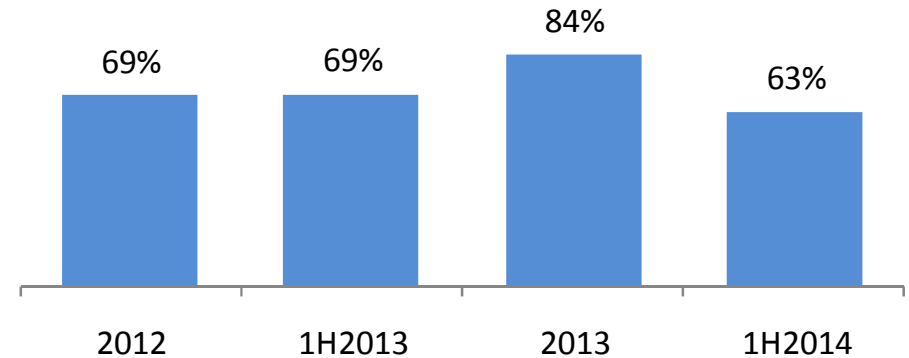
CASA increased Rp 14.2 Trillion or 8.0% Y.o.Y. whereas CASA Ratio decreased to 61.1%

Liquidity & Capital

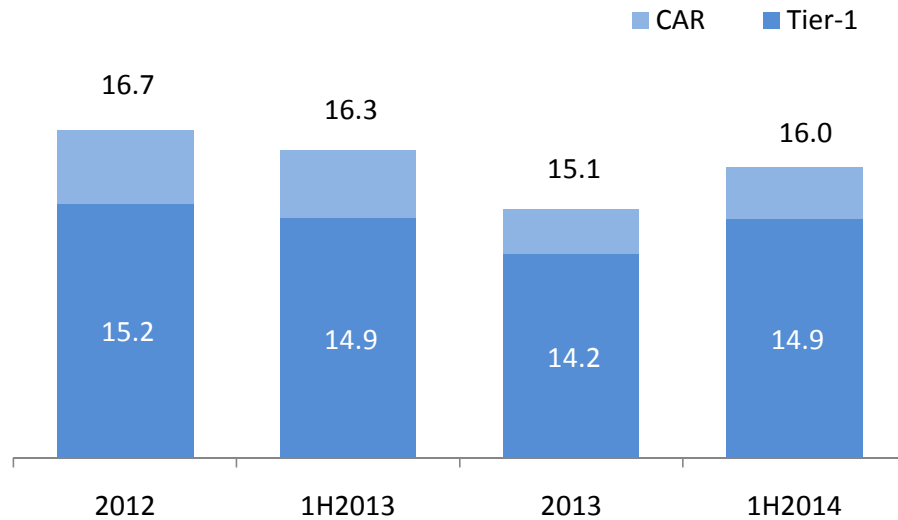
Loan to Deposit Ratio - Rupiah



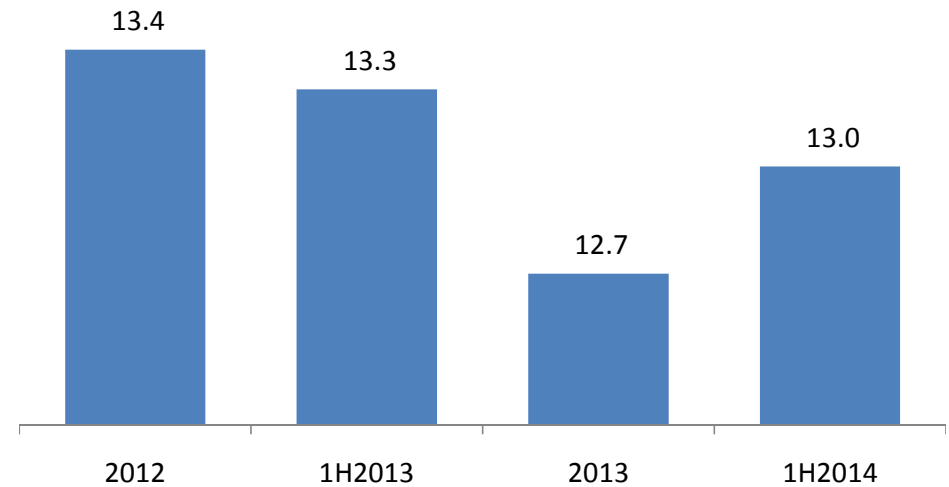
Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and Total CAR [%]



Equity / Assets [%]

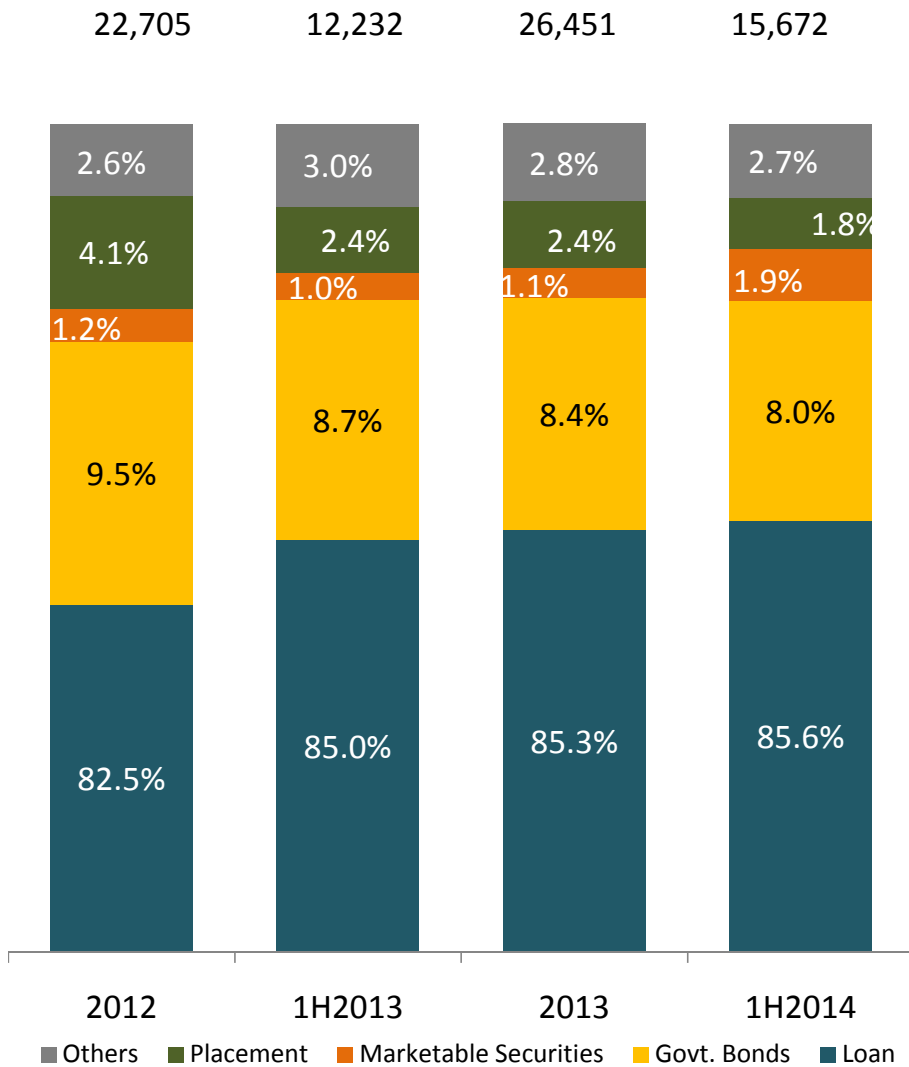


Profit & Loss Highlight

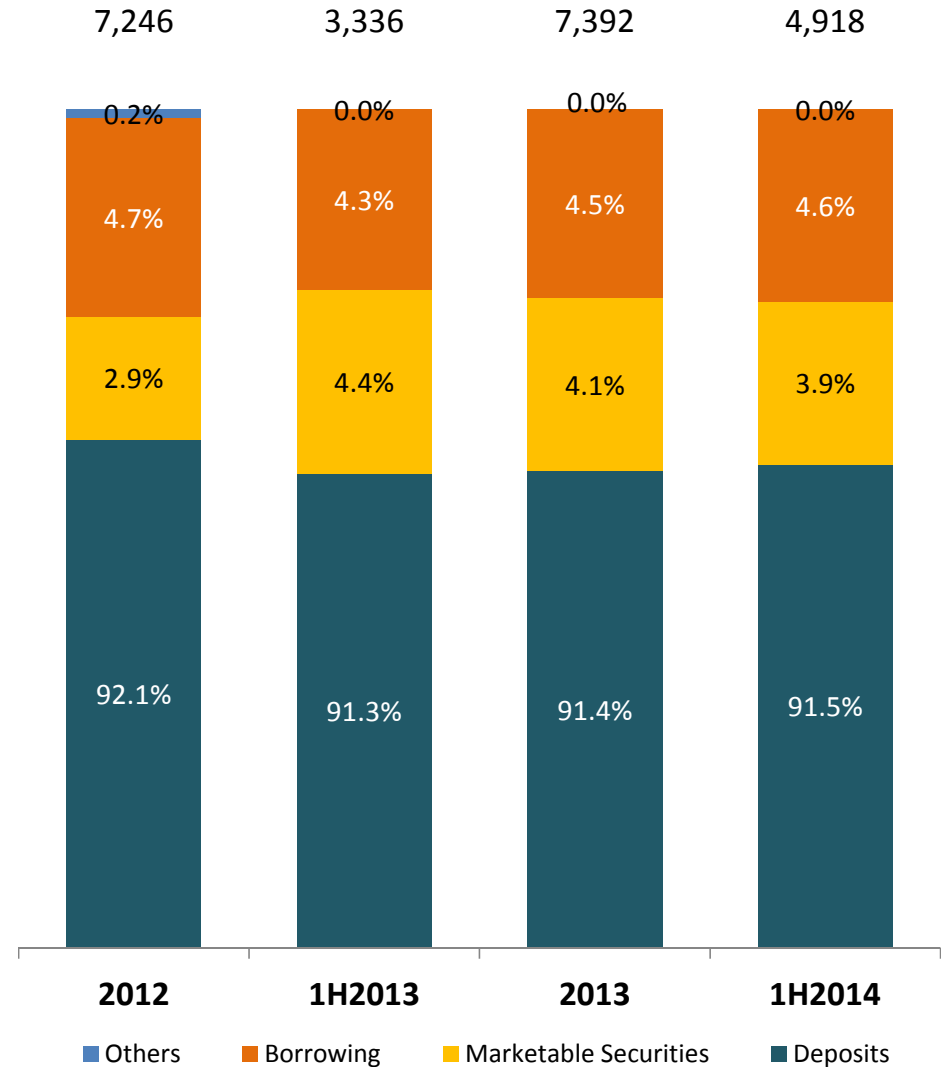
[Rp Billion]	2012	1H2013	2013	1H2014	Y.o.Y	
Net Interest Income	15,459	8,896	19,058	10,753	20.9%	↑
Non Interest Income	8,446	4,555	9,441	4,803	5.4%	↑
Operating Income	23,905	13,451	28,499	15,556	15.6%	↑
Operating Expense	(12,739)	(6,605)	(14,573)	(7,294)	10.4%	↑
Pre-Provision Income	11,166	6,846	13,926	8,262	20.7%	↑
Provisioning	(2,525)	(1,642)	(2,708)	(2,204)	34.2%	↑
Non Operational Income/(Expense)	259	106	59	149	40.6%	↑
Net Income before Tax	8,900	5,309	11,278	6,207	16.9%	↑
Net Income	7,046	4,278	9,054	4,936	15.4%	↑
Net Income Per Share (full amount)	378	229	486	265	15.7%	↑

Interest Income/Expense Composition

Interest Income Composition [Rp Billion, %]

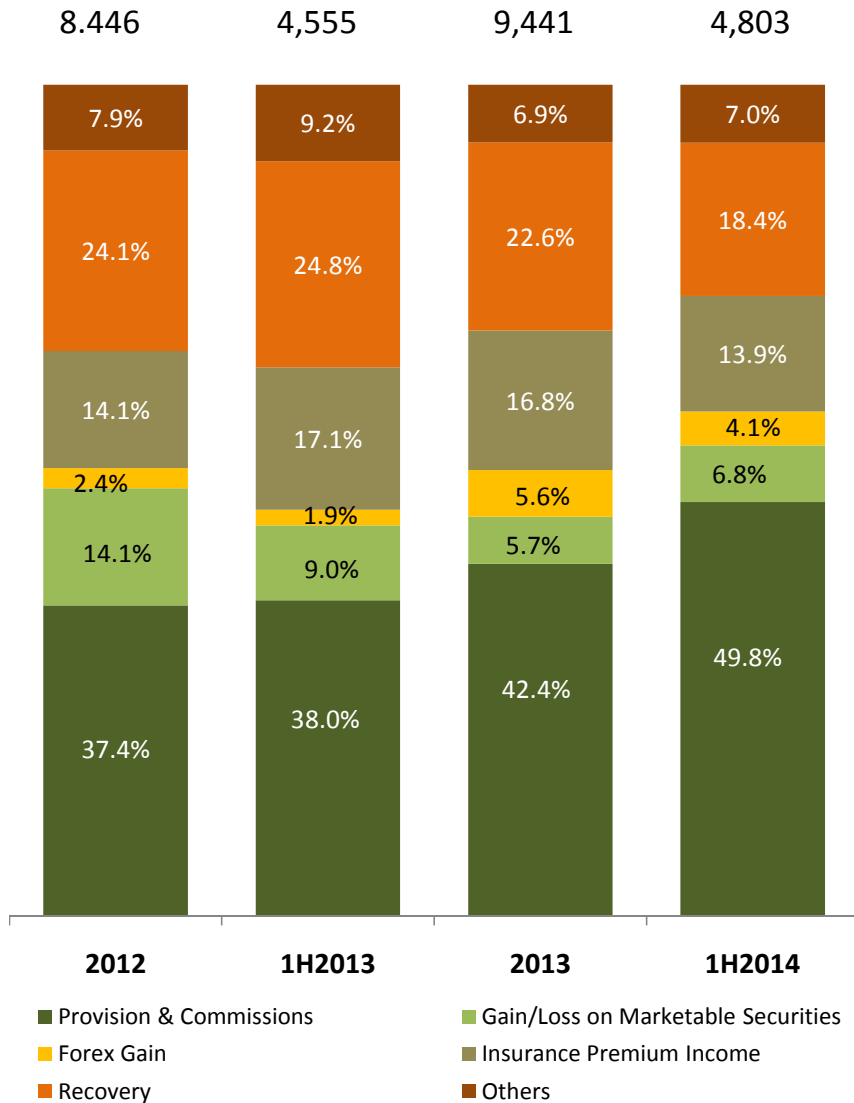


Interest Expense Composition [Rp Billion, %]

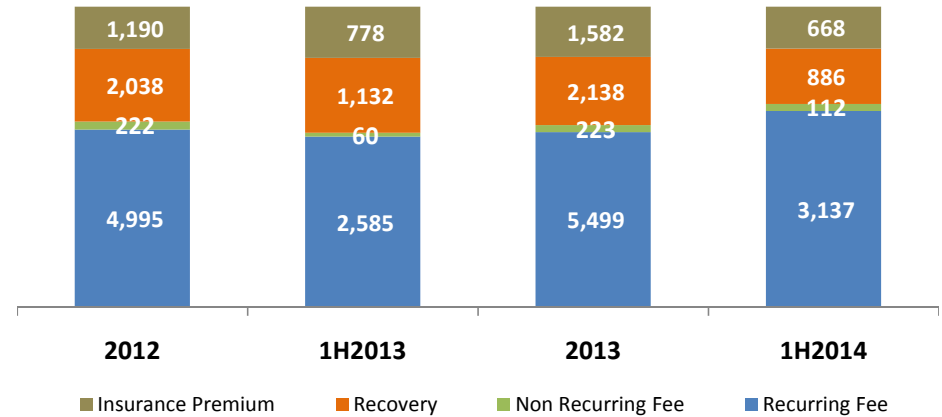


Non Interest Income

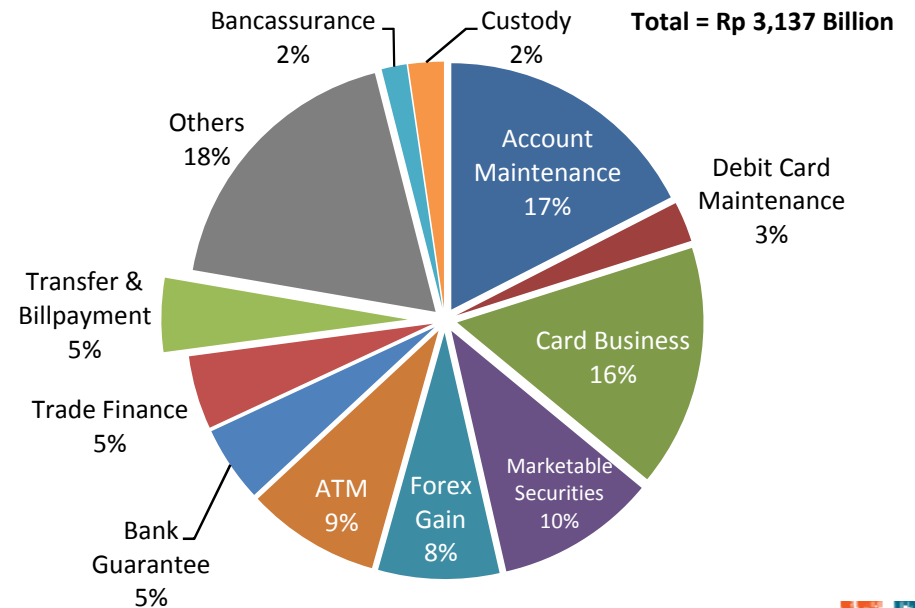
Breakdown [Rp Billion, %]



Breakdown Non Interest Income [Rp Billion]

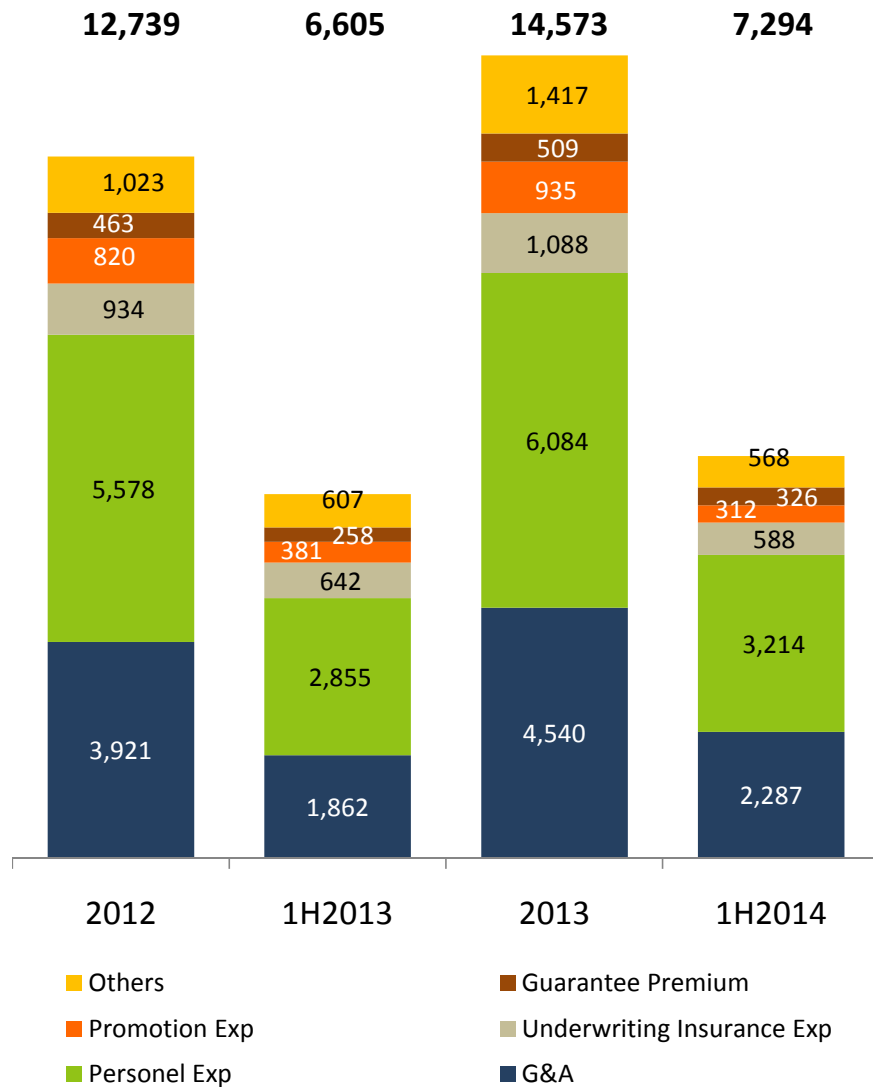


Breakdown recurring fee



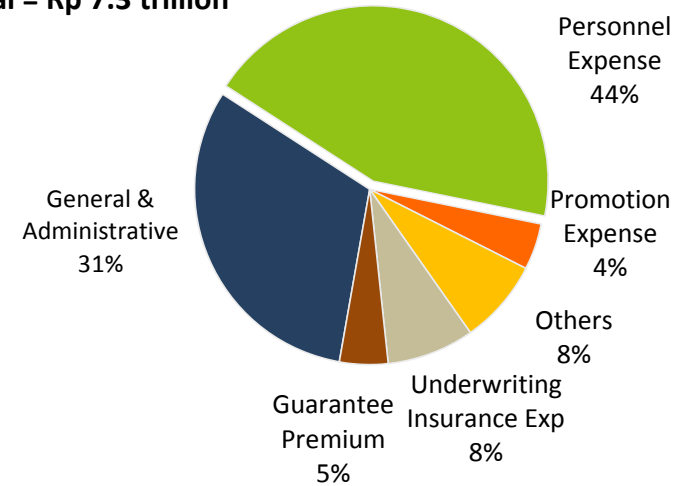
Operating Expense

Key highlights of OPEX [Rp Billion]

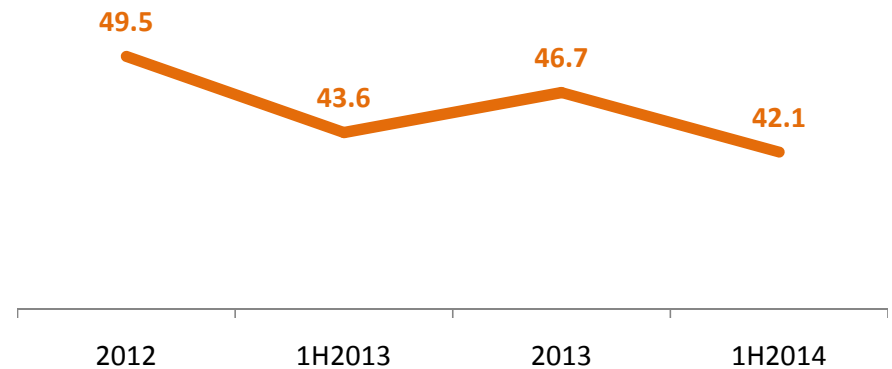


Breakdown of OPEX [%]

Total = Rp 7.3 trillion



Cost to Income Ratio [%]



Financial Ratios

[%]	2012	1H2013	2013	1H2014	YoY
CAPITAL					
Shareholders equity to total assets	13.4	12.8	12.7	13.0	↑
Tier I – CAR <small>[include operational risk]</small>	15.2	14.9	14.2	14.9	■
Tier II – CAR <small>[include operational risk]</small>	1.5	1.4	0.9	1.1	↓
CAR (credit, market + operational risk)	16.7	16.3	15.1	16.0	↓
ASSET QUALITY					
Net Non Performing Loan	0.8	0.7	0.5	0.6	↓
Gross Non Performing Loan	2.8	2.6	2.2	2.2	↓
Allowance for possible loan losses to gross NPL	123.0	123.2	128.5	128.9	↑

Financial Ratios

[%]	2012	1H2013	2013	1H2014	YoY
RENTABILITY *)					
ROA	2.9	3.4	3.4	3.3	↓
ROE	20.0	21.8	22.5	22.6	↑
Net Interest Margin	5.9	6.2	6.1	6.0	↓
EFFICIENCY					
Cost to Income Ratio	49.5	43.6	46.7	42.1	↓
Operating Expense to Operating Income [BOPO]	71,0	66.7	67.1	68.6	↑
LIQUIDITY					
Loan to Deposit Ratio	77.5	84.0	85.3	80.3	↓
COMPLIANCE					
Statutory Reserve Requirement <small>(Rupiah)</small>	8.5	8.1	8.1	8.1	■
Net Open Position	2.1	2.1	2.4	2.2	↓

*) Based on BI Formula

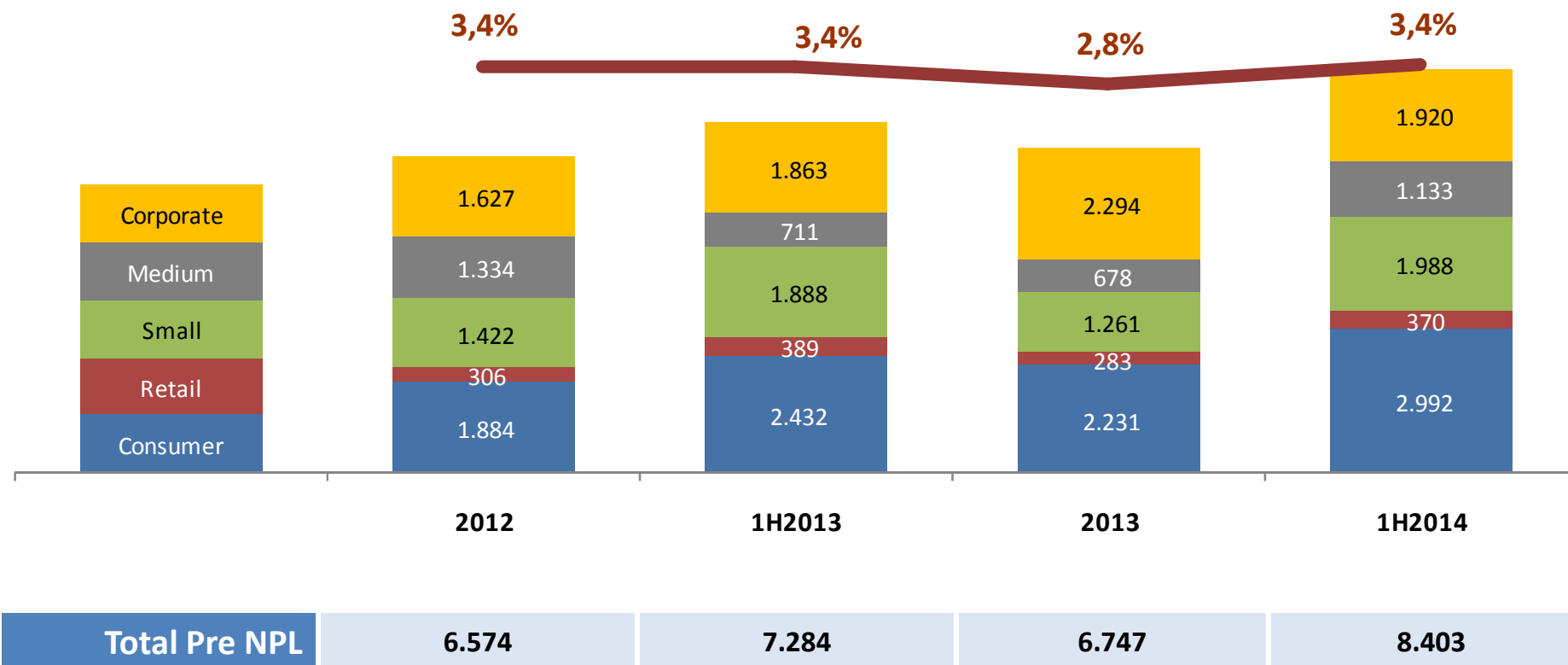
Asset Quality

PRE NPL

Special Mention Category

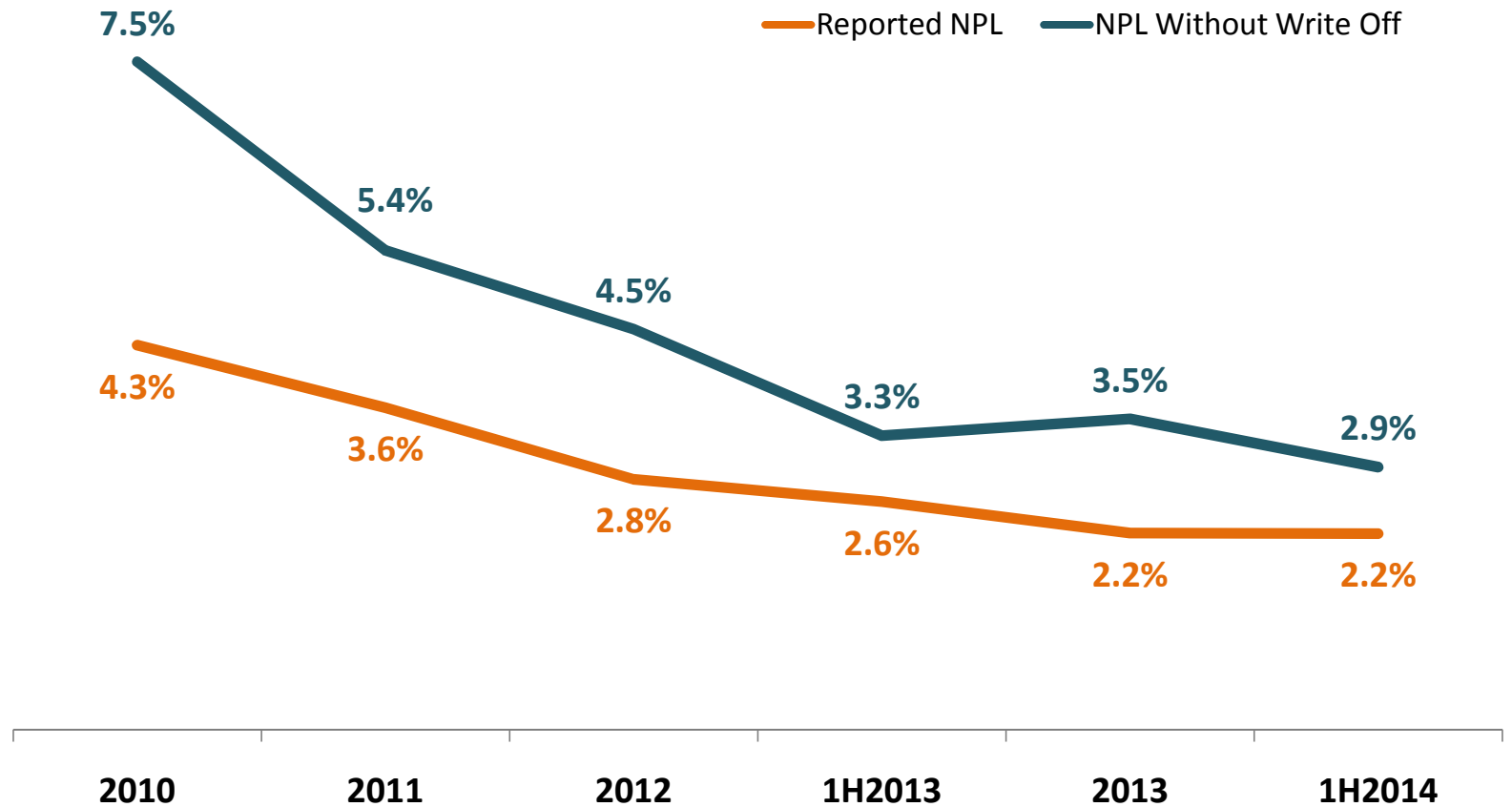
Bank Only, Rp Billion

Pre NPL Ratio (%)



NPL Trend

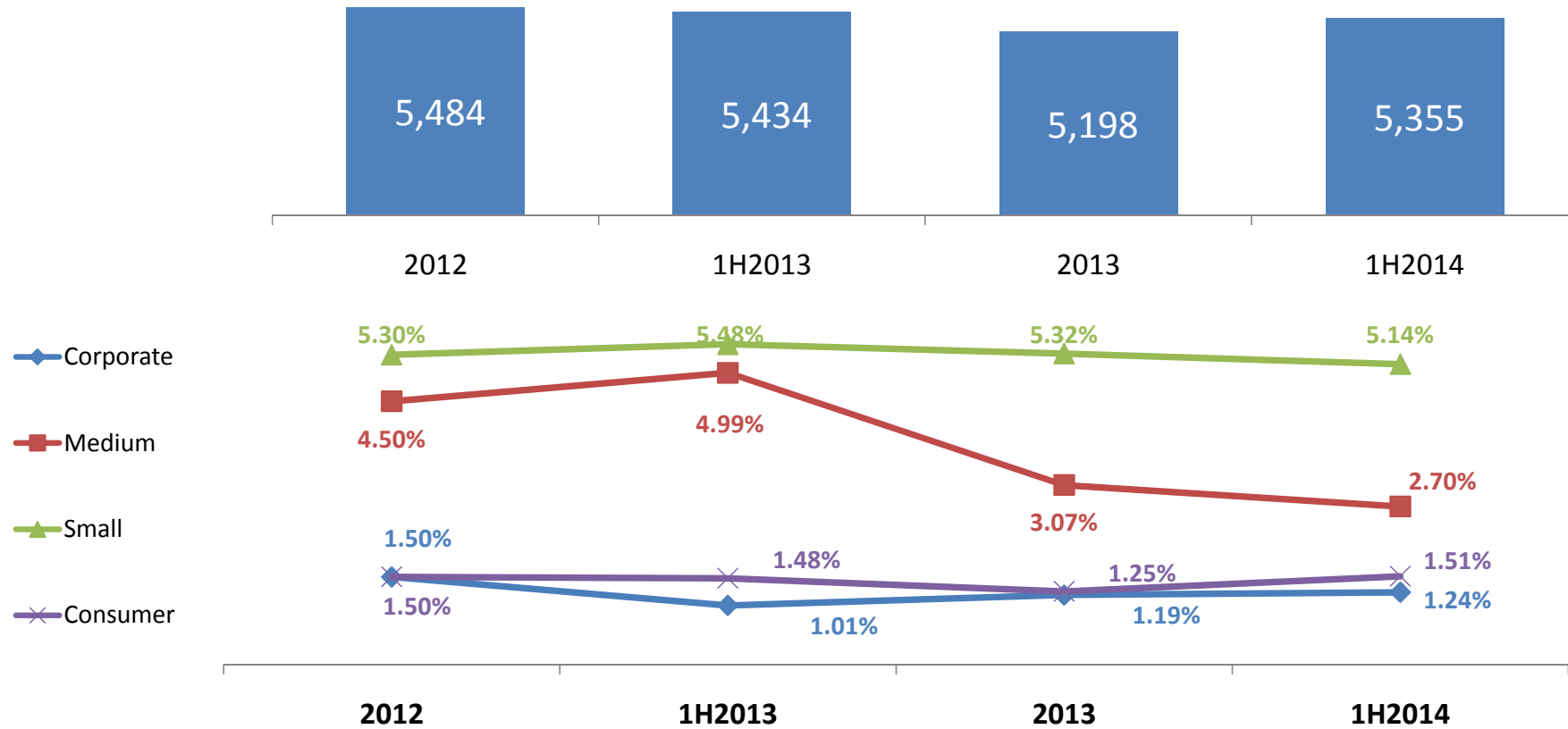
Bank Only



	2010	2011	2012	1H2013	2013	1H2014
Gross NPL (before WriteOff)	9,927	8,478	8,653	7,006	8,324	7,170
Gross NPL (after WriteOff)	5,686	5,704	5,484	5,434	5,198	5,355
Total Loan (Bank Only)	132,853	158,165	193,017	213,044	239,363	244,138

NPL by Segment

Bank Only, Rp Billion

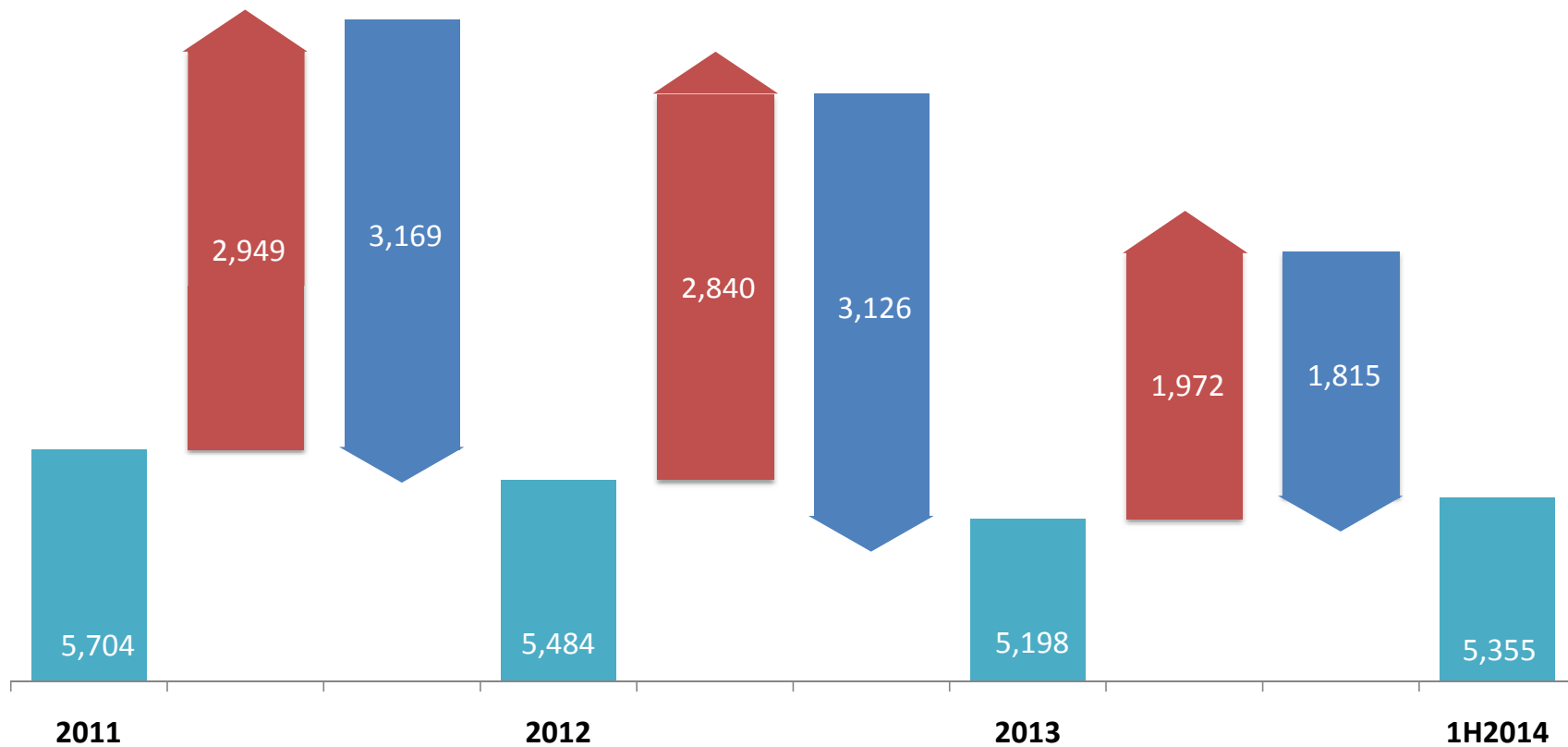


Total Loan - Bank Only (Rp Bn)	193,017	213,034	239,363	244,138
Gross NPL (%)	2,8	2,6	2,2	2,2

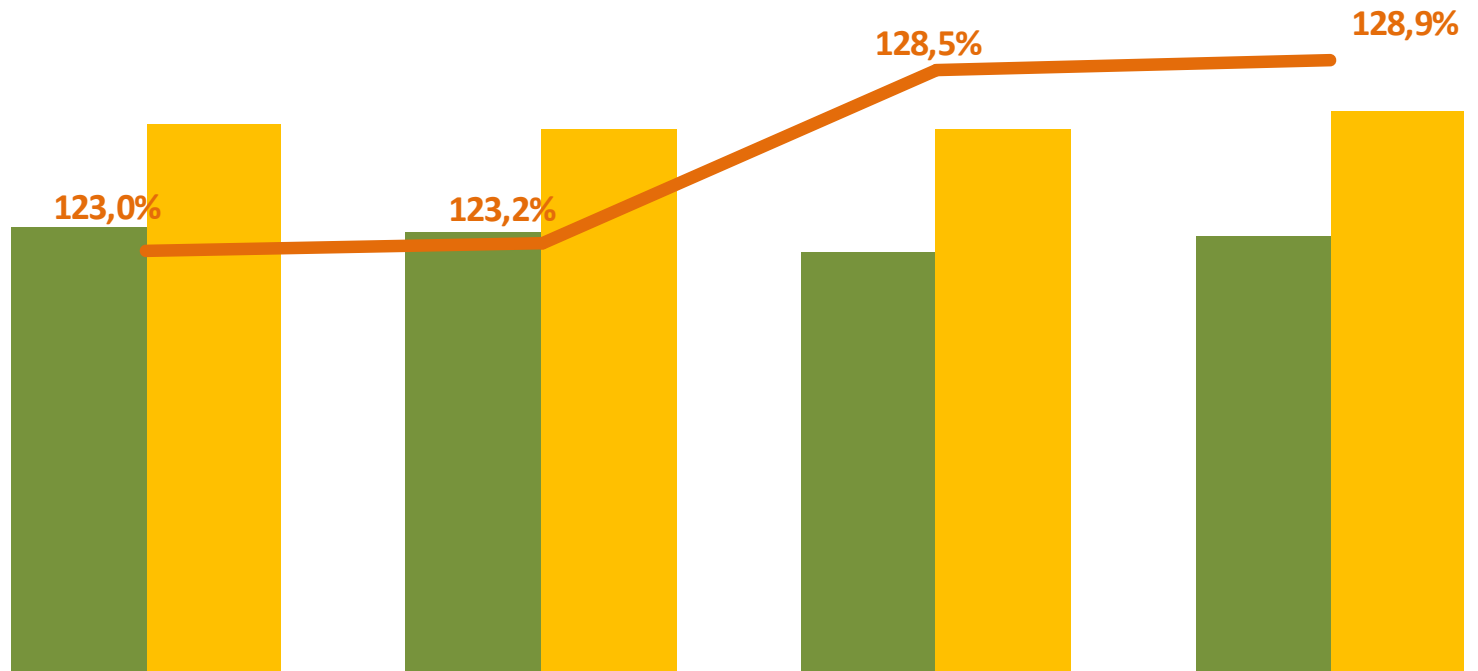
Movement NPL

Bank Only

■ NPL [Rp Bn] ■ Net New NPL ■ Write Off

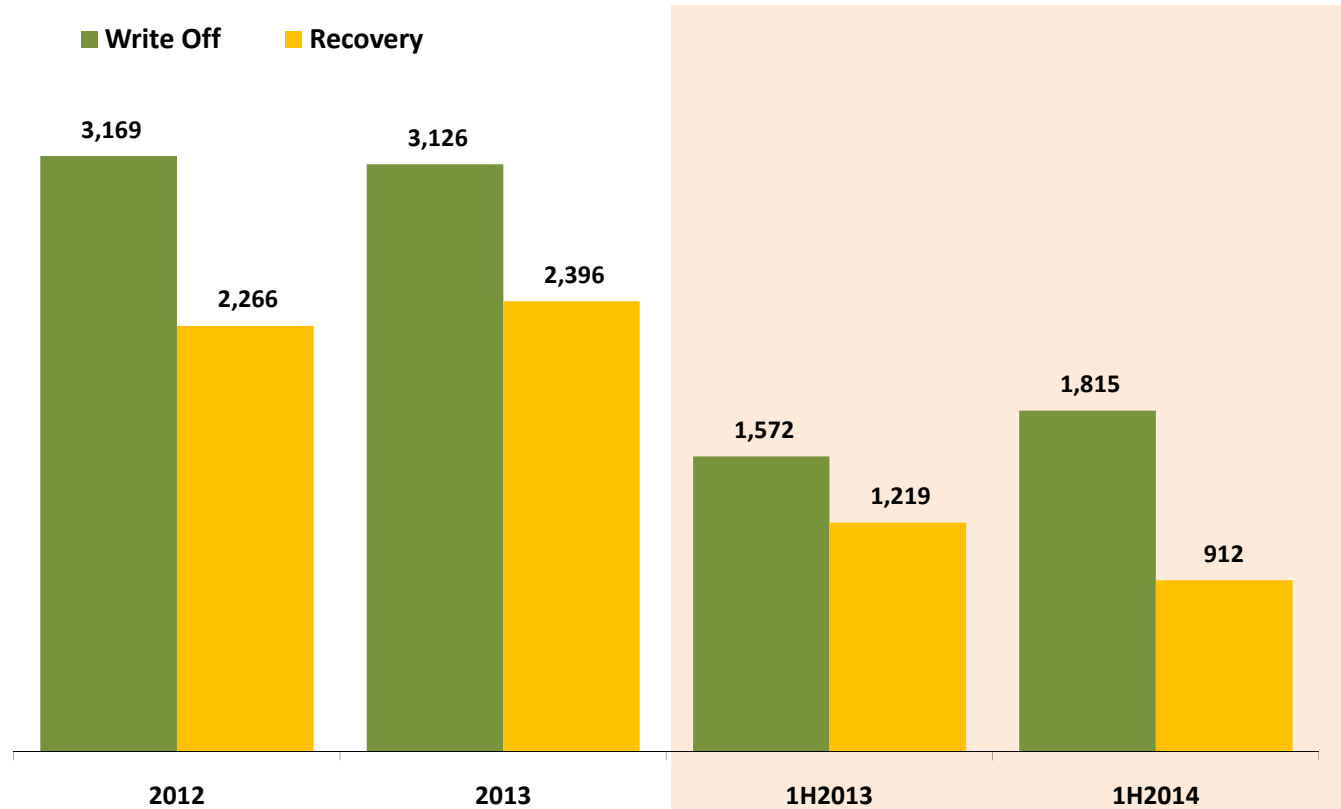


COVERAGE RATIO – Bank Only



	2012	1H2013	2013	1H2014
■ NPL [Rp Bn]	5.484	5.434	5.198	5.355
■ CKPN	6.746	6.696	6.679	6.901
— Coverage Ratio	123,0%	123,2%	128,5%	128,9%

Write Off & Recovery



	2012	2013	1H2013	1H2014
Write-off (Rp billion)	3,169	3,126	1,572	1,815
Recovery (Rp billion)	2,266	2,396	1,219	912
Recovery vs Write Off [%]	71.5%	76.6%	78.0%	50.2%

About BNI

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
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
 Treasury and Financial Institutions*
 Since February 2008
 Previously: EVP Network &
 Operation, GM of Network
 Distribution Division



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



Adi Setianto
*Managing Director
 Network and Services*
 Since May 2010
 Previously: GM Institutional
 Funding, GM Bancassurance



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



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

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



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



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



Kiagus Ahmad Badaruddin
Commissioner
Since April 2014
Currently: Secretary General of
Ministry of Finance

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

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"

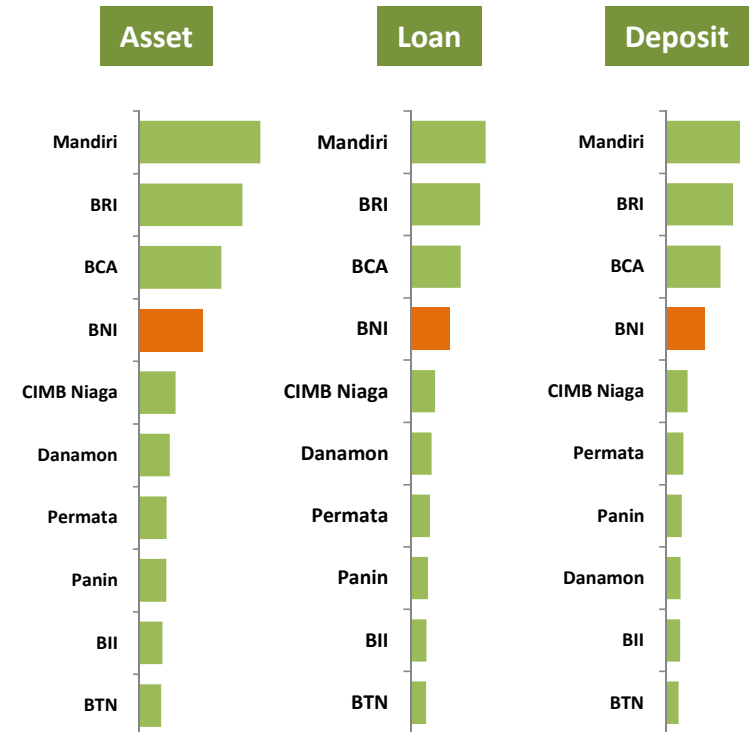
2000:
Post-recap, The
Government
Owned 99.1% of BNI

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



Today:
Government owns
60,0% of BNI

- ✓ Compelling Brand Name – 68 years history
- ✓ Network (over 1.728 outlets) including six overseas offices
- ✓ Customer Base – 15 millions customers
- ✓ Stable and Strong Top Management team
- ✓ Strong ROE and ROA improvement trajectory



*The most extensive
distribution
platform in
Indonesia*

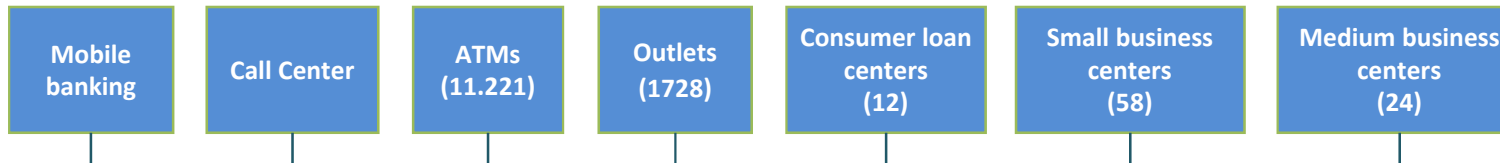
*The 4th largest
commercial
bank by asset
size*

*Strong low-cost
funding base
with low LDR*

Source: Bank Indonesia

Network & Distribution

BNI's multiple touch points for individual and corporate customers



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

Individual customer highlights

- ✓ 13,5 mn deposit accounts
- ✓ 1,6 mn credit cards
- ✓ 158.000 mortgage customers

Corporate/SME customer highlights

- ✓ 282.803 corporate deposit accounts
- ✓ 1.847 corporate borrowers accounts
- ✓ 166.827 SME lending accounts



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

BNI Ratings

		2013	2014
Fitch Rating	National long term rating Long term foreign & local currency Short term foreign & local currency Individual rating Subordinated debt	AA+ (idn) BBB-/Stable F3 WD --	AA+ (idn) BBB-/Stable F3 WD --
Standard & Poor's	Credit rating Long term issuer credit rating Subordinated rating	BB/Positive/B BB --	BB/Stable/B BB --
Moody's	Bank deposits – foreign currency Bank deposits – local currency Bank Financial Strength Rating Outlook	Baa3 Baa3 D Stable	Baa3 Baa3 D Stable
Pefindo	Corporate rating / Outlook Bond 1 Subordinated	^{id} AA+/Stable -- --	^{id} AAA/Stable -- --

BNI Shares

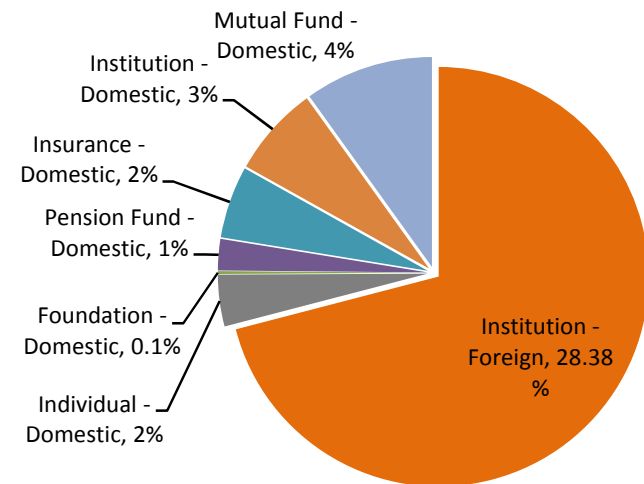
BBNI shares performance



BNI's close price June 30, 2014 (Rp 4,765) was 2,06% higher than on Dec 30, 2013 (Rp 3,950)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [June 30, 2014] : Rp 4,765
- ✓ Market Capitalization : Rp. 88,9 trillion [+/- US\$ 7.53 billion]

BBNI Public Ownerships [40.00%]



As of June, 2014

Ownerships	%
Government RI	60.00%
Public – Domestic	11.62%
Public - Foreign	28.38%

Notes

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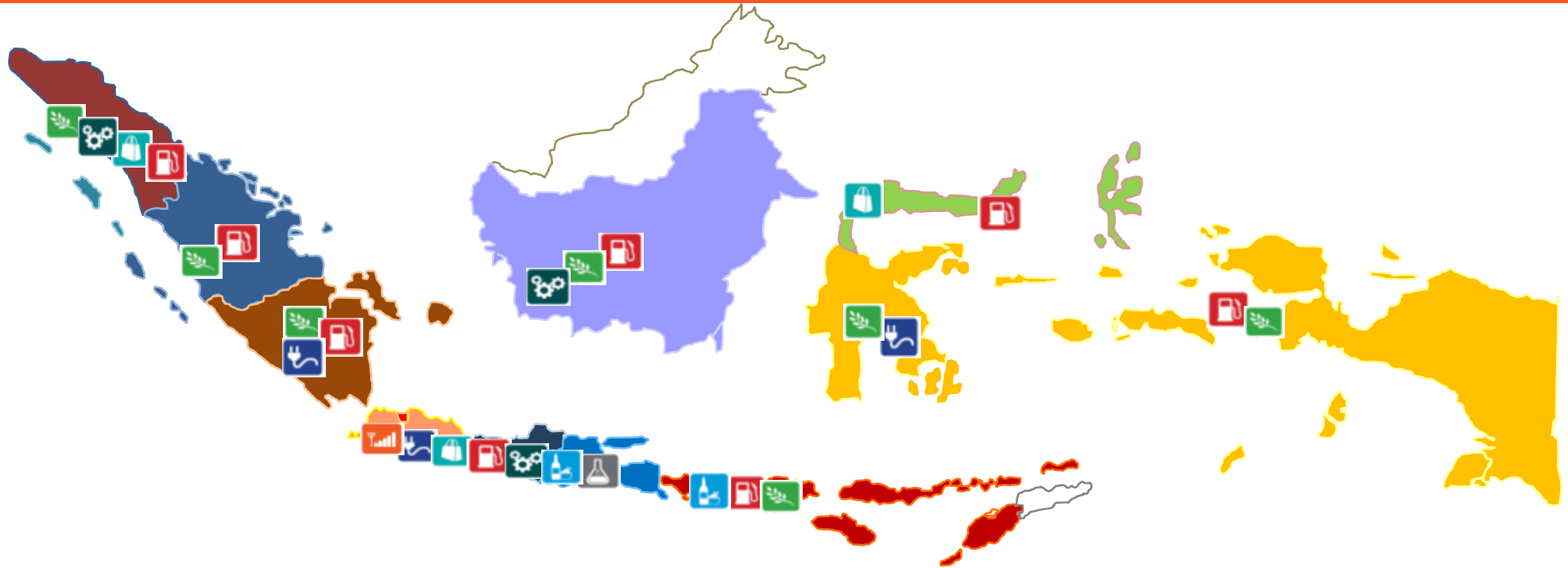
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Appendix

Business Banking

Focus and Strategy

8 Targeted Sectors – National & Regional

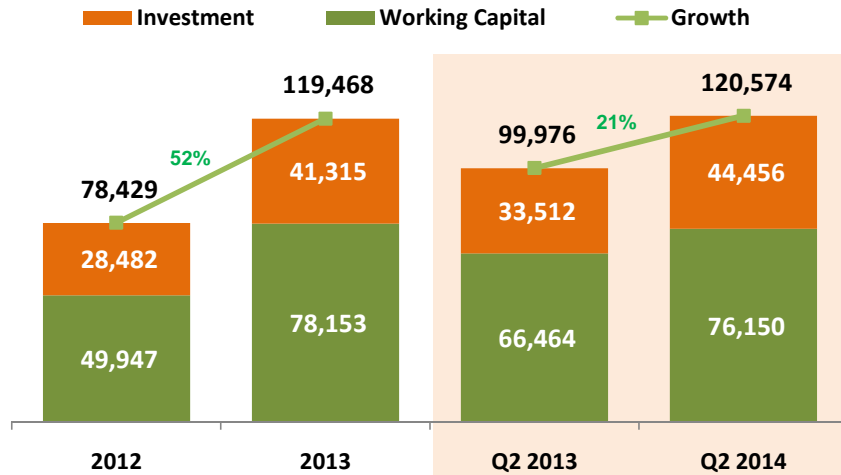


Credit Approval of Targeted Sectors [%]

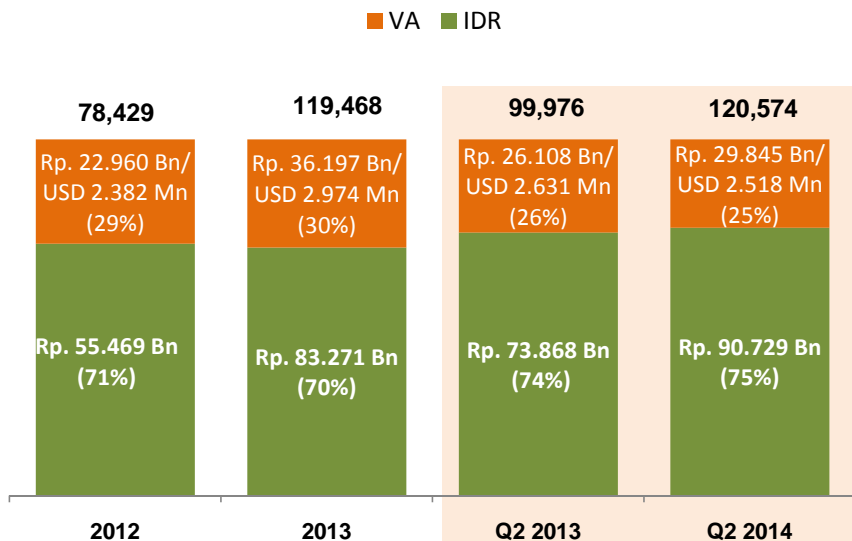
	1-WMD	2-WPD	3-WPL	4-WBN	5-WSM	6-WSY	7-WMK	8-WDR	9-WBJ	10-WJS	11-WMO	12-WJK	14-WJB	15-WJY	16-WPU	TOTAL
Jan-Jun 2014	57.9	83.0	58.8	61.0	63.7	70.9	70.3	73.0	76.8	60.6	85.4	73.9	77.3	63.6	73.1	68.6

Corporate Business

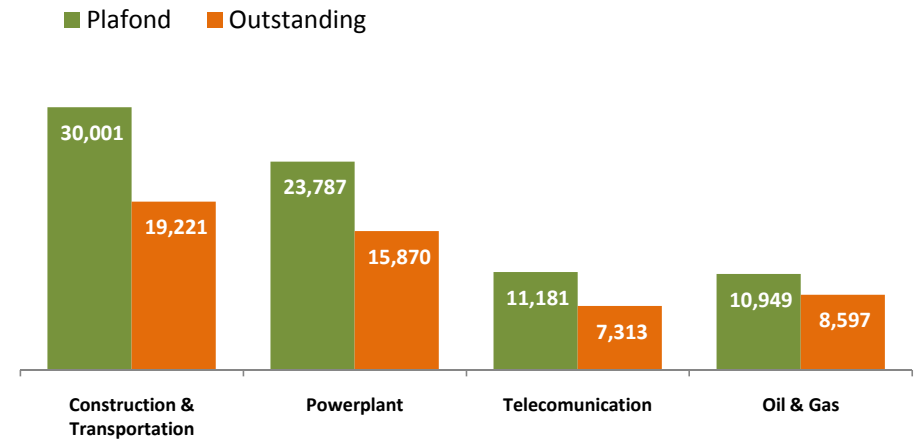
Working Capital & Investment Loan incl Loan Int [Rp Billion]



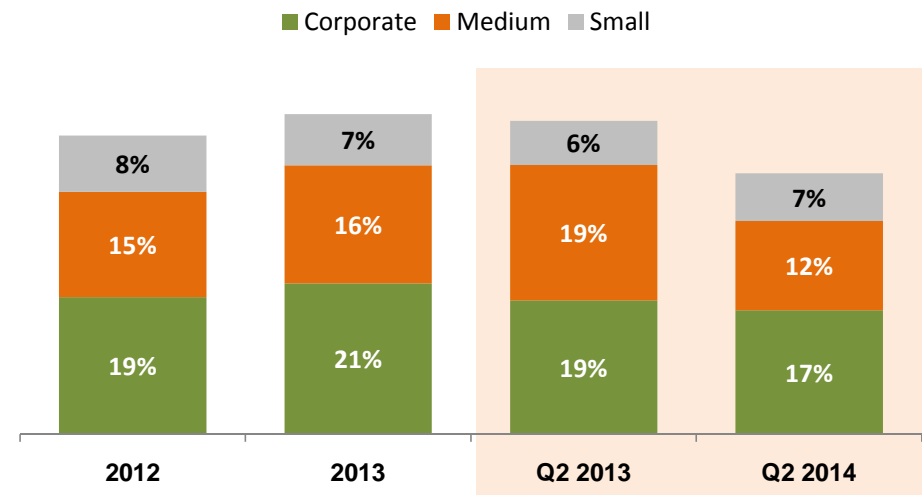
Loan by Currency [%]



BNI Commitment on Basic Infrastructure Project [Rp Billion]



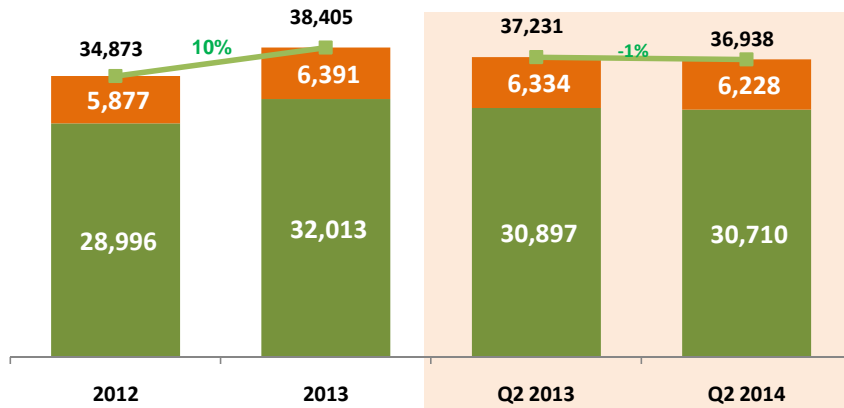
Undisbursed Loan [%]



SME Business

Small Business [Rp Billion]

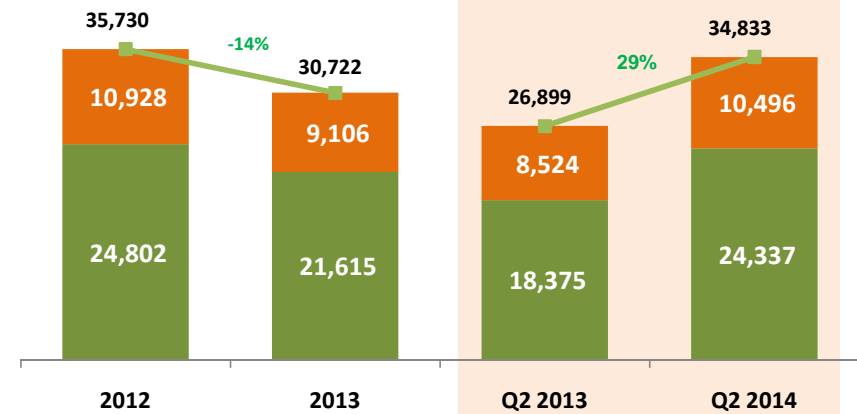
Investment Working Capital Growth



*) In 2014, we reclassify Small Customer amounted Rp 1,8 trillions to Corporate & Medium Customer

Medium Business [Rp Billion]

Investment Working Capital Growth



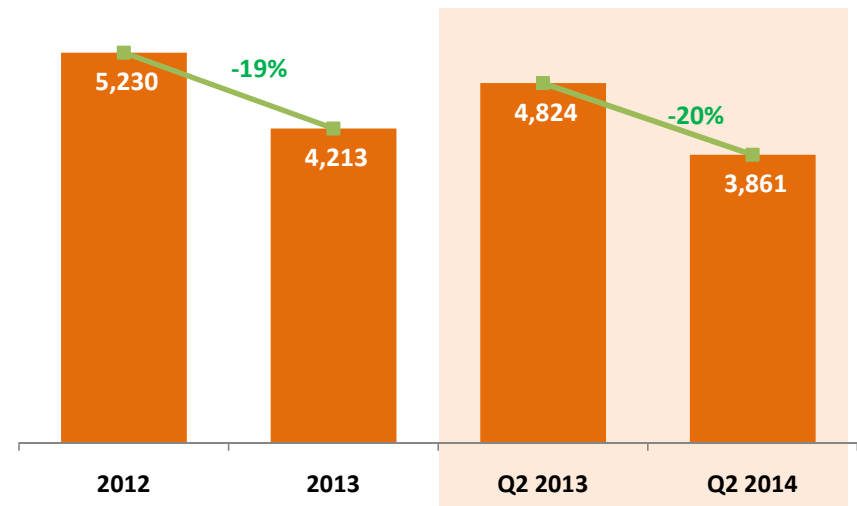
*) In 2013, we reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

Strategy & Initiatives Small & Medium Business

Expansion through supply chain financing for suppliers and buyers of corporate customers.

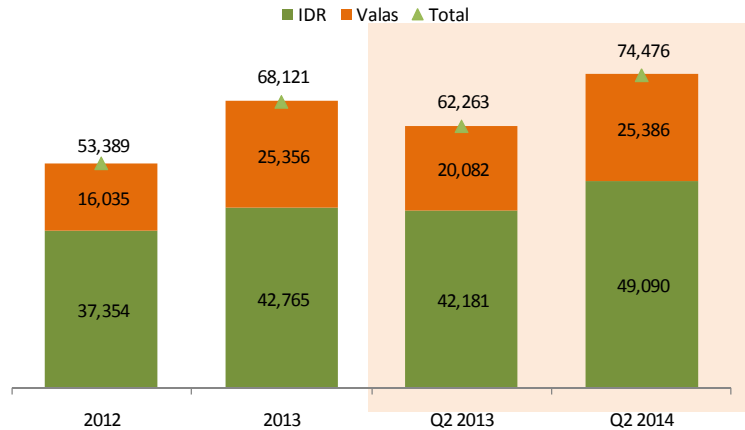
- Medium** : Focus on key customers in respective region targeted sectors.
- Small** : Consolidating credit program from individuals to linkage.

Kredit Usaha Rakyat (KUR) [Rp Billion]



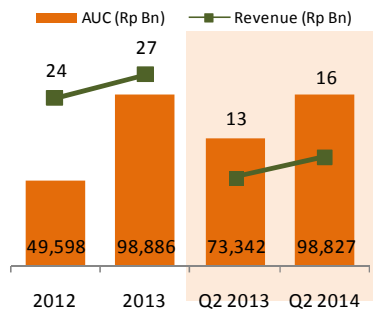
Transactional Banking

Current Account Average Balance – Business Banking [Rp Billion]



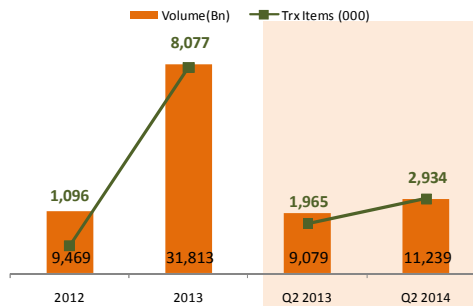
Key Initiatives

Custodial Services

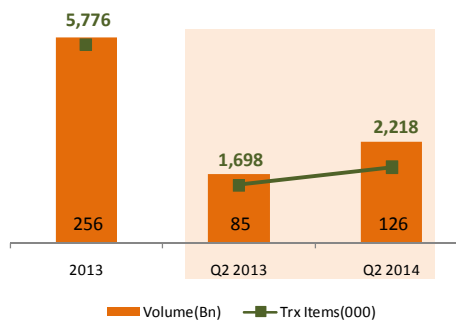


*) AUC : Asset Under Custody

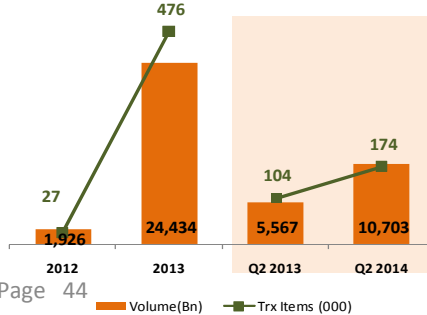
Virtual Account



Fidusia

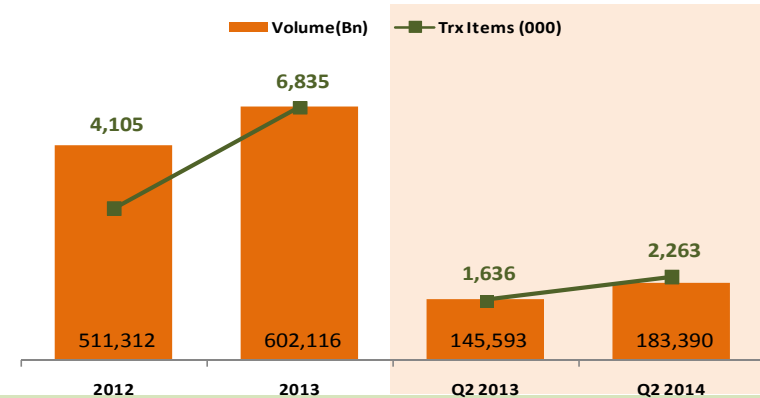


e-Tax



E-Banking BNIDirect Transactions

BNIDirect



Business Highlights

Project	Solutions
Corp Service	Pemberitahuan Impor Barang (PIB)
	ETax Payment
	Kepelabuhanan
	Distributor Finance & Bank Guarantee
Public Service	Immigration (Dirjen Imigrasi - Kemenkumham)
	BPJS Kesehatan & Ketenagakerjaan (Askes&Jamsostek)
	Utility Payment (PLN, Telkom, Credit Card)
	PIB (Pajak Impor Barang) dan Cukai thru BNIDirect
	BPOM
	KPKNL (Kantor Pelayanan Kekayaan Negara & Lelang) - 20 KPKNL out of 78
	MPN G2 (MPN Jitu)
Capital Market	Custody Online reporting (straight thru processing system to market)

Business Highlights

- Integrated BNIDirect features & Public Services Solutions : BPJS, PNBPN, SABH, BPOM, Billing Payment, Kepelabuhanan, Fiducia Payment, MPN G2
- Supply Chain Financing : Handling payment transactions of BNI Clients and its Buyers, upstream&downstream focusing in 8 Industry sectors, integrated to BNI lending and funding products.
- Custodial Services : Upgrade to Online System – Core Custody BANCS & Fund Services IMS

Continuous Best in Services - World Class Players



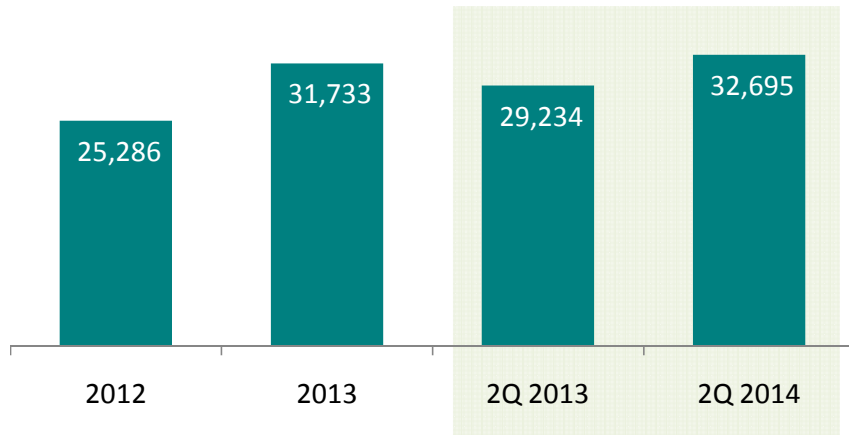
Consumer & Retail

focus & strategy

Consumer & Retail Business

Consumer Loan

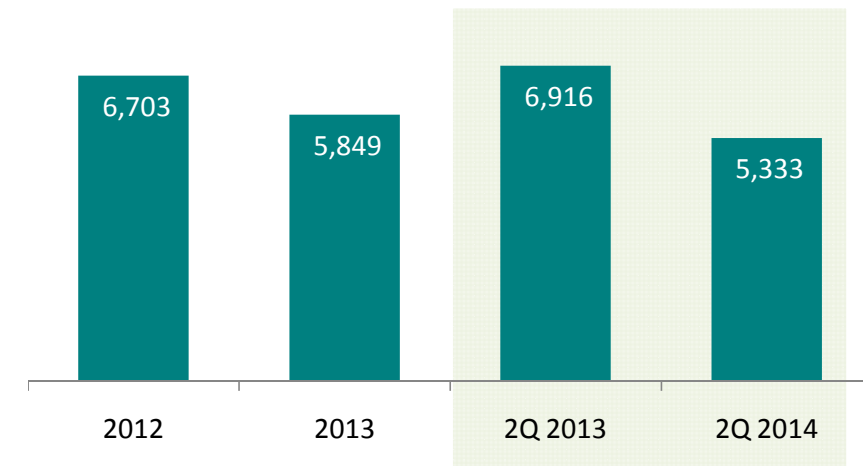
Mortgage Loan Balance [Rp, Billion]



Average Balance Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



Loan		2012	2013	2Q 2013	2Q 2014
BNI Griya	Outstanding Growth YTD	40%	26%	16%	3%
	NPL (%)	1,95%	1,37%	1,80%	1,73%
	Marketshare (%)	11,37%	11,28%	11,31%	10,75% *)
BNI Auto (Organik & unorganik)	Outstanding Growth YTD	3%	-13%	3%	-9%
	NPL (%)	0,07%	0,12%	0,07%	0,11%
	Marketshare (%)	6,79%	5,60%	7,0%	4,7% *)

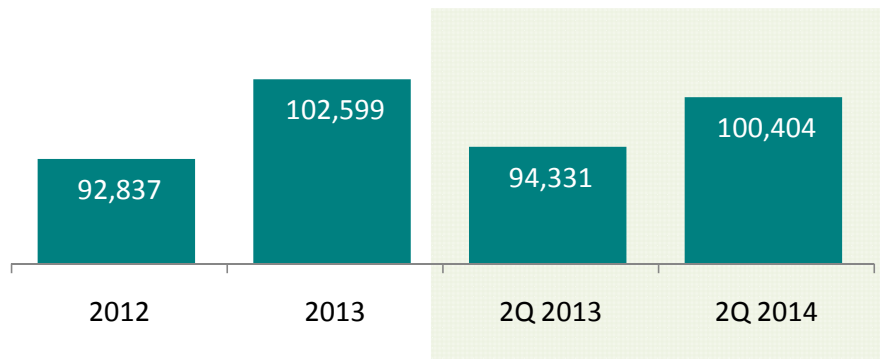
*) Source: PKU, EIS, and Bank Indonesia 8 Juli 2014

*) Market Share : Data Per May 2014

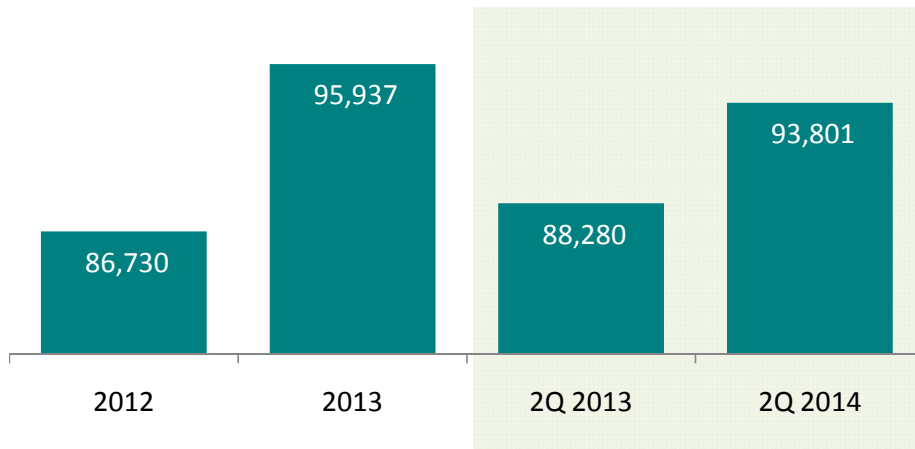
Consumer & Retail Business

Savings

Average CASA Balance [Rp Billion]



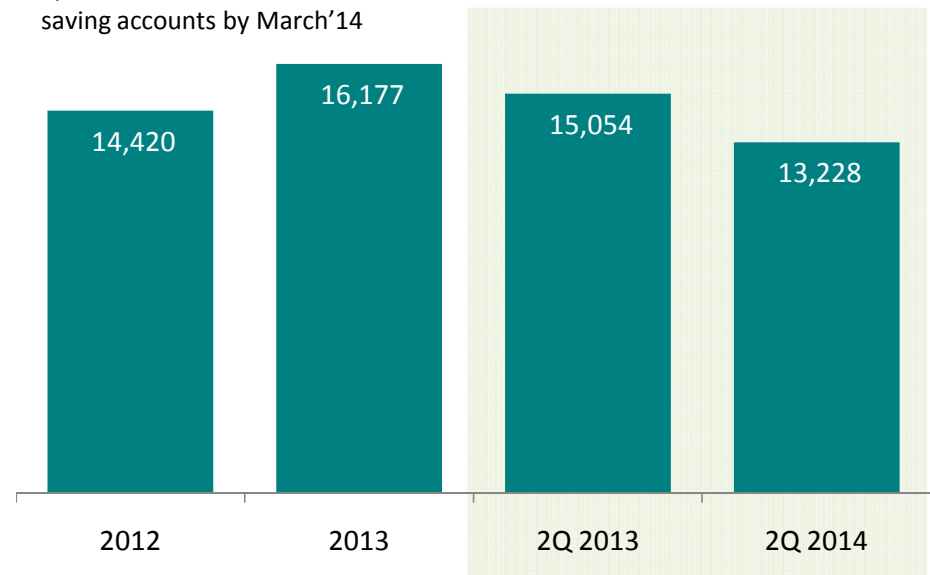
Average Balance – Saving [Rp Billion]



*) Source: EIS

Number of Individual Accounts [Thousand]

*) Auto closure of 3,58 million saving accounts by March'14

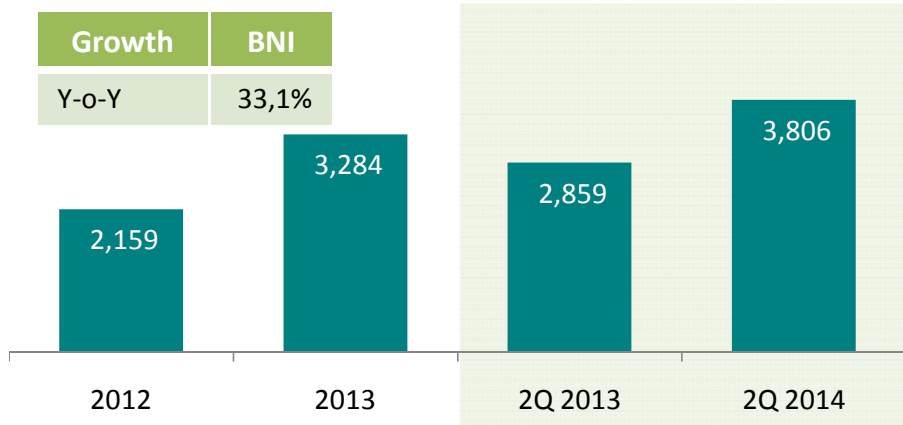


Savings		2012	2013	2Q 2014
CASA	Average Balance Growth YoY (%)	20,5%	10,5%	6,4%
Saving	Average Balance Growth YoY (%)	22,5%	10,6%	6,3%

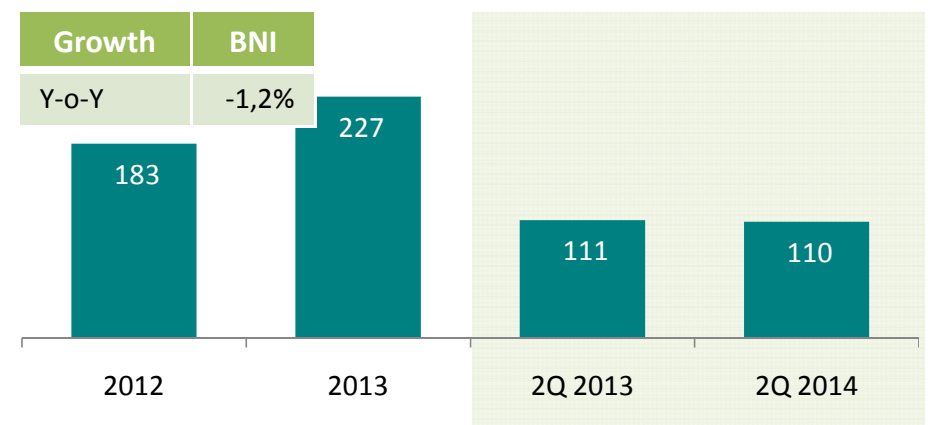
Consumer & Retail Business

Bancassurance

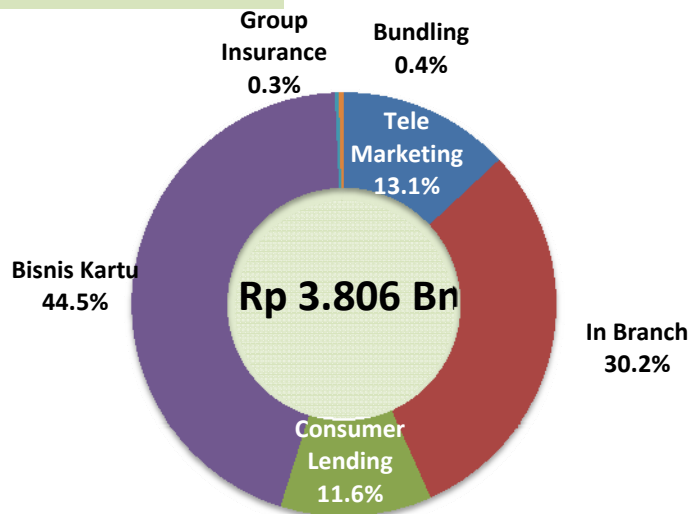
PREMIUM [Rp Billion]



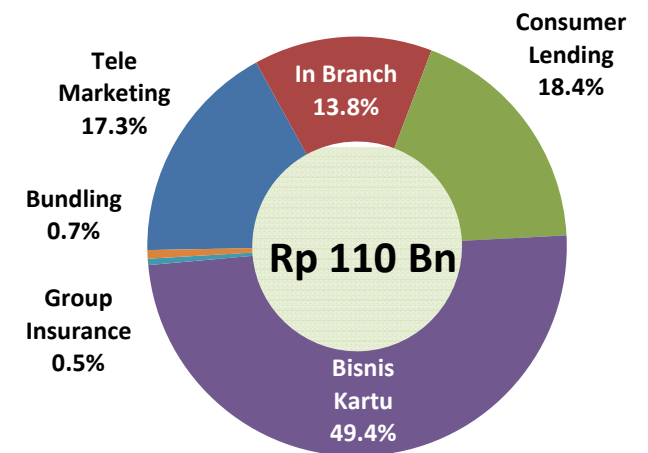
FEE BASED INCOME (FBI) [Rp Billion]



Premium 2Q 2014



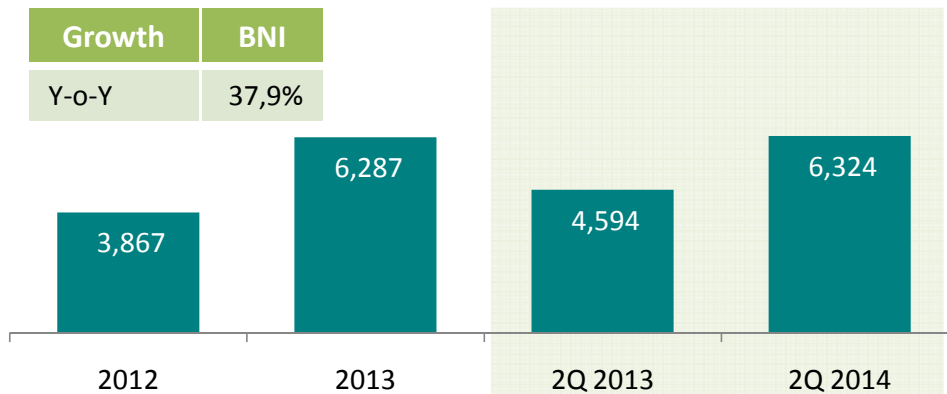
FBI 2Q 2014



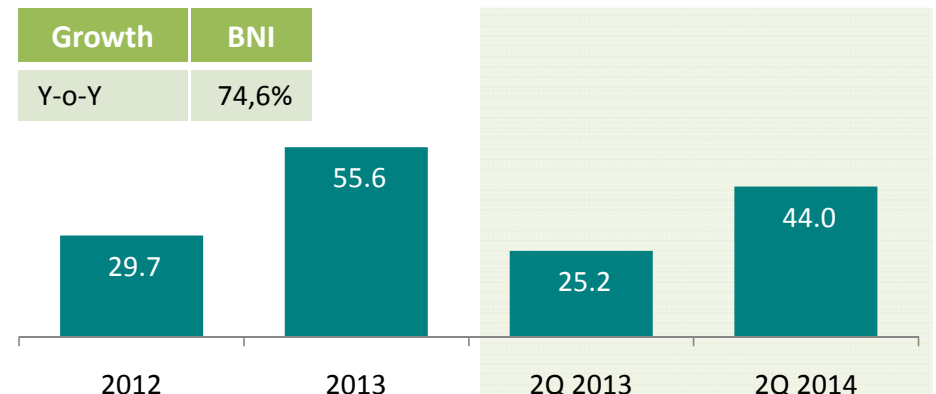
Consumer & Retail Business

Investment Business

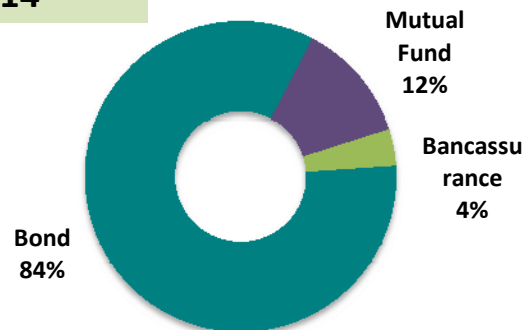
Asset Under Management (AUM) [Rp Billion]



FEE BASED INCOME (FBI) [Rp Billion]



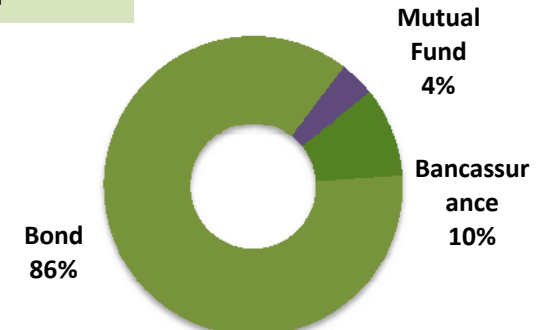
AUM 2Q 2014



Total AUM Rp 6.324 Billion

- Bond: Rp 5,294 Billion
- Mutual Fund: Rp 788 Billion
- Bancassurance – Alliance Business: Rp 242 Billion

FBI 2Q 2014



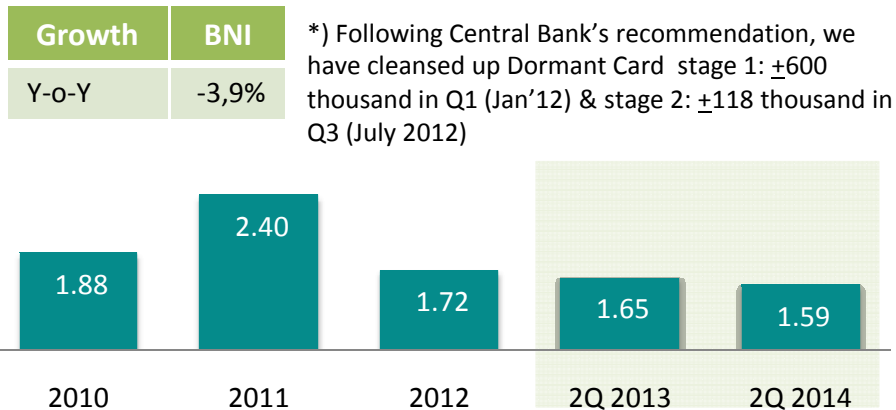
Total FBI Rp 44,0 Billion

- Bond: Rp 38,1 Billion
- Mutual Fund: Rp 1,7 Billion
- Bancassurance – Alliance Business: Rp 4,2 Billion

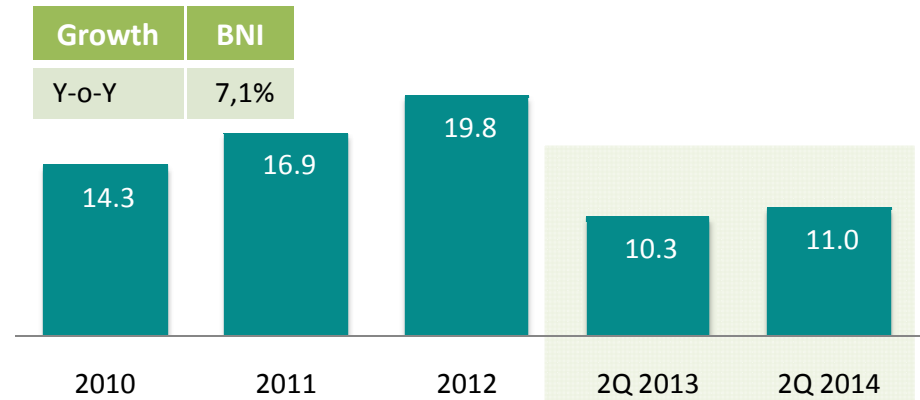
Consumer & Retail Business

Credit Card Business

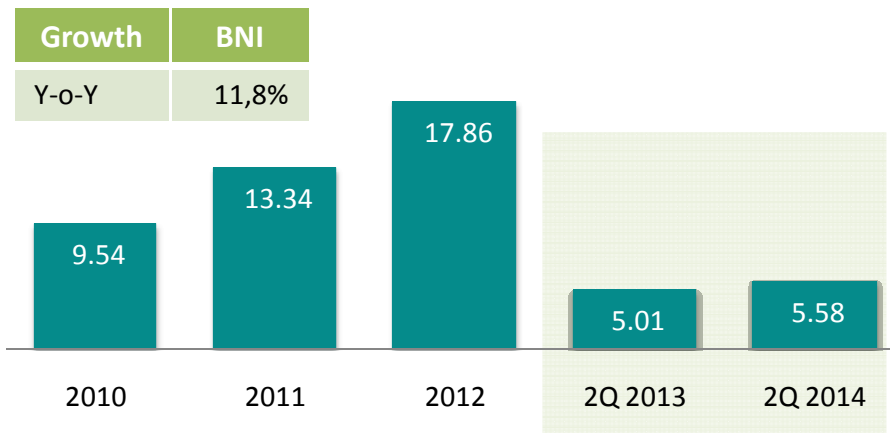
No of Credit Cards [Million]



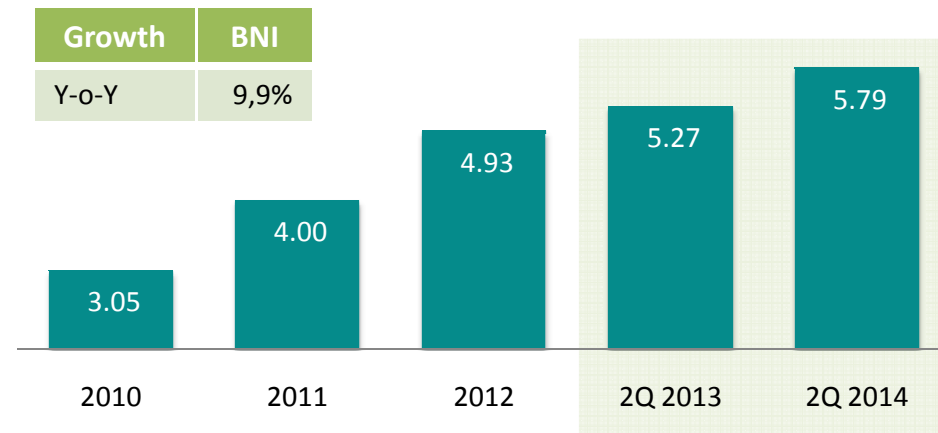
No of Transactions [Million]



Credit Cards Usage [Rp Trillion]



Receivables [Rp Trillion]



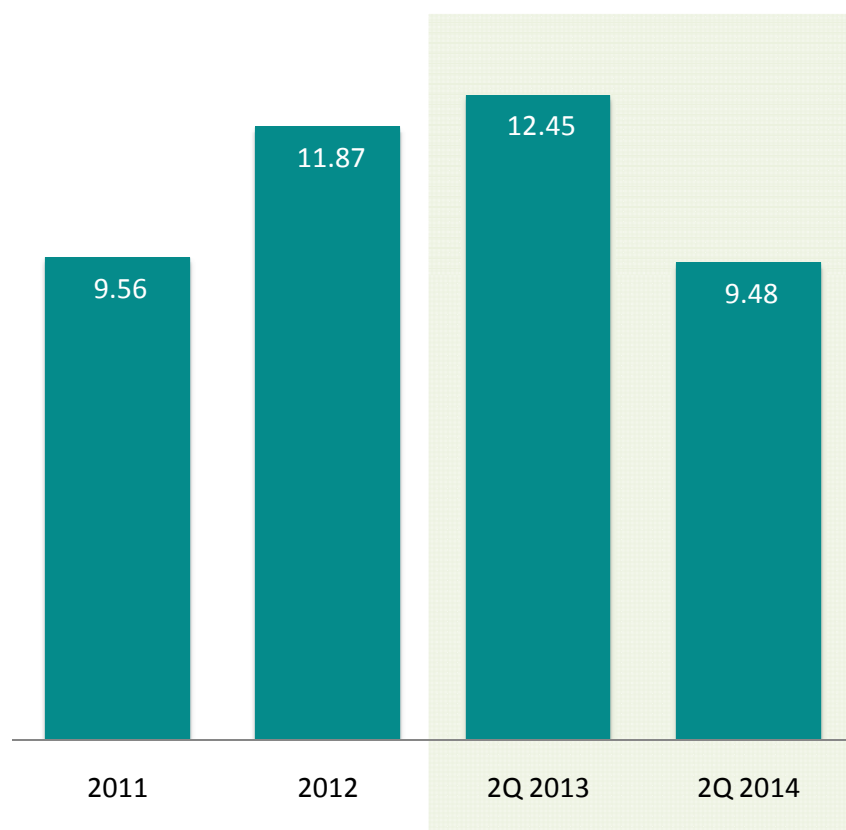
Consumer & Retail Business

Debit Card Business

No of Debit Cards [Million]

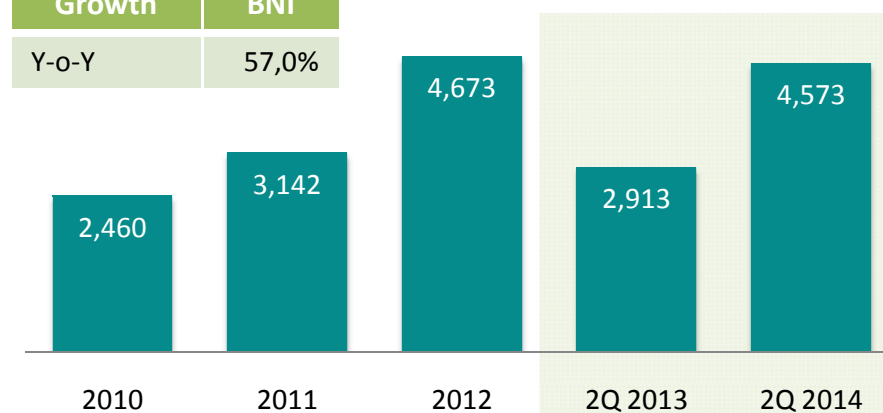
Growth	BNI
Y-o-Y	-23,9%

*) Auto closure of approximately 4 million debit cards by March'14



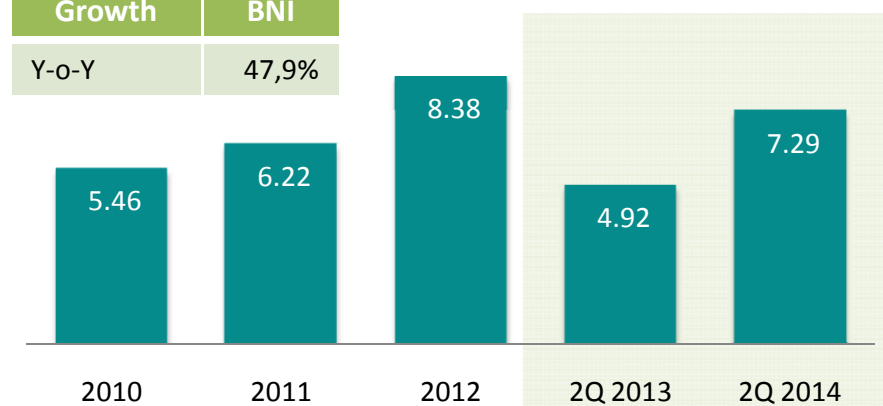
Debit Cards Usage [Rp Billion]

Growth	BNI
Y-o-Y	57,0%



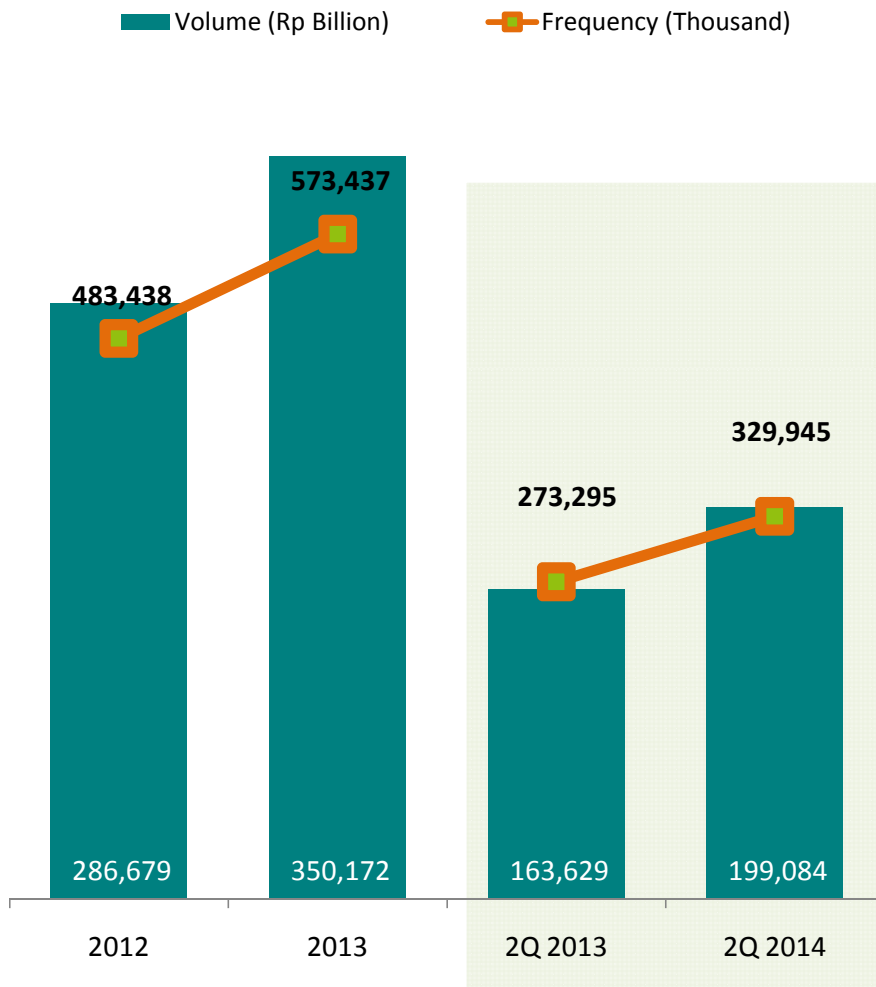
No of Transactions [Million]

Growth	BNI
Y-o-Y	47,9%

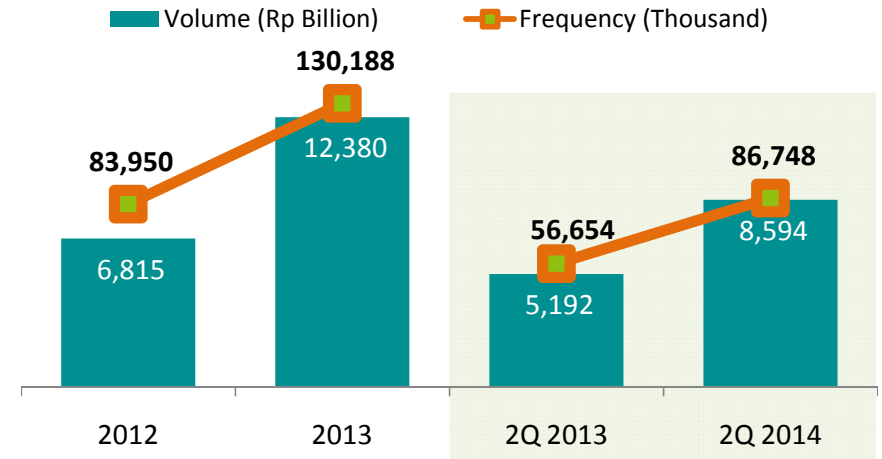


E-banking transactions

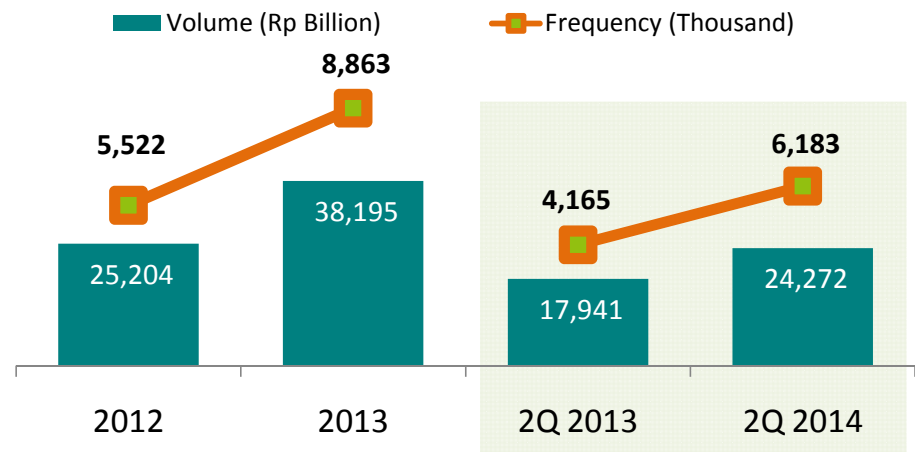
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



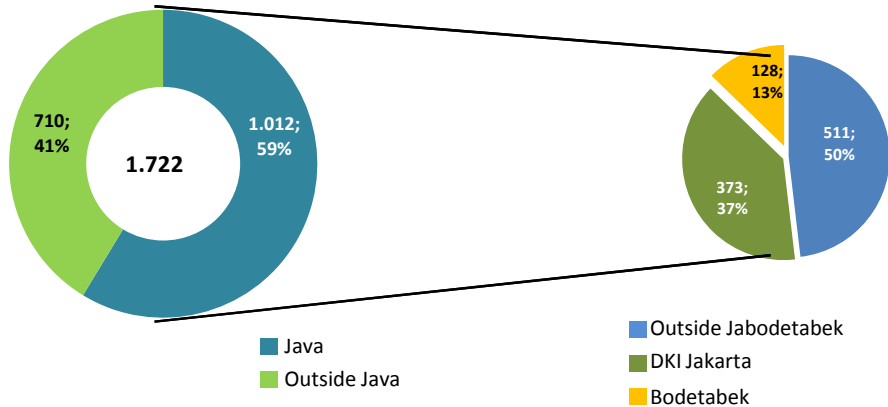
Network & Services

Network & Services

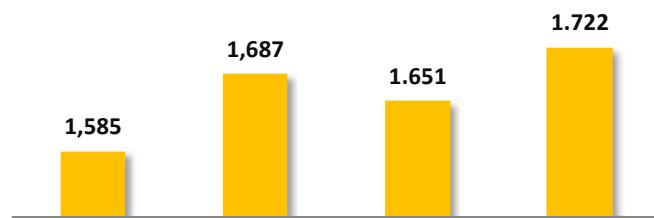
Outlets*)

Our Presence

- 34 Provinces and 384 Districts
- 1.722 Outlets



Our Progress



Outlet	2012	2013	Q2-2013	Q2-2014
Region	15	15	15	15
Branch	168	168	168	168
Sub Branch	912	912	912	912
Cash Office	375	442	435	472
Payment Point	42	74	48	79
Cash Mobile	73	76	73	76
Total	1.585	1.687	1.651	1.722

Outlets Distribution by Category



137 (8%)
Outlets

Where We Live



1.114 (65%)
Outlets

Where We Shop



471 (27%)
Outlets

Where We Work

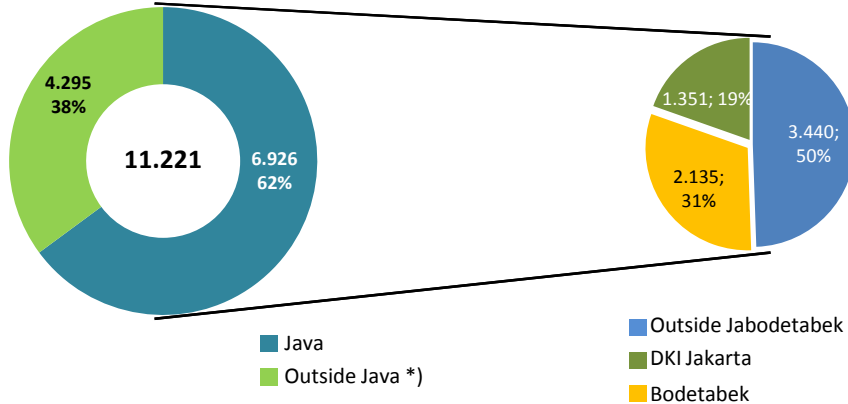
*) Excl. Overseas Offices

Network & Services

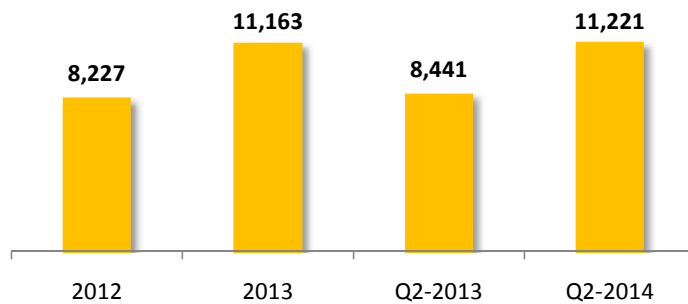
ATM

Our Presence

- 34 Provinces and 420 Districts
- 11.221 ATMs



Our Progress



ATMs Distribution by Category



478 (4%)
ATMs

Where We Live



7.285 (65%)
ATMs

Where We Shop



3.458 (31%)
ATMs

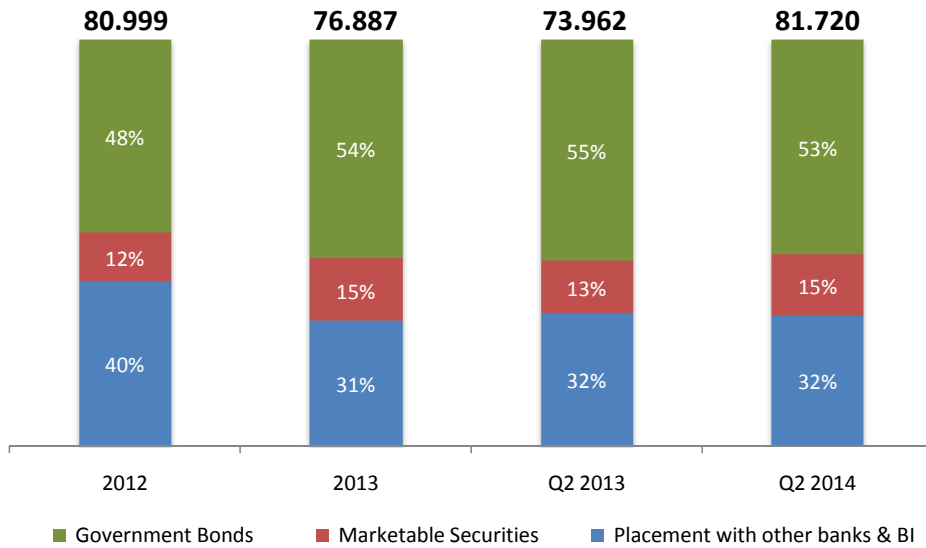
Where We Work

**) Incl. 6 ATM Luar Negeri (4 ATM Hongkong & 2 ATM Singapura)*

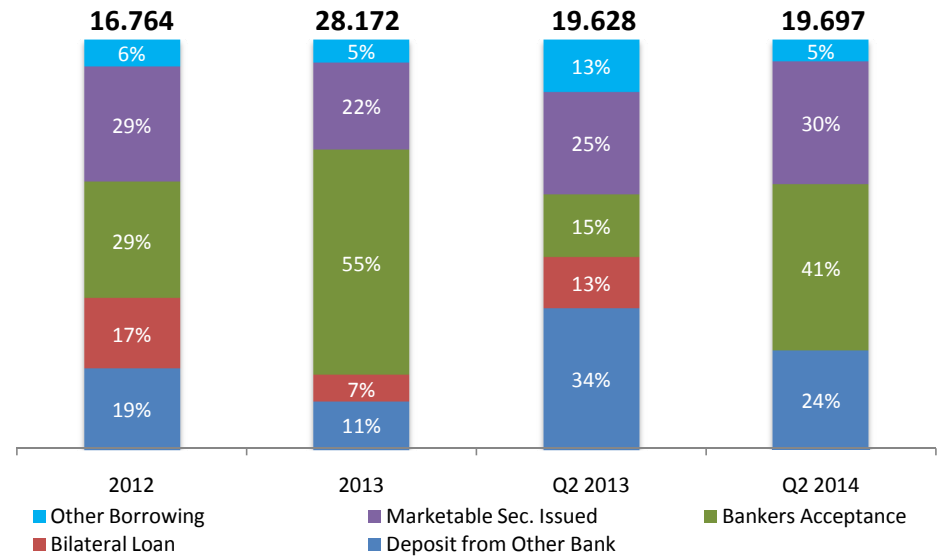
Treasury & FI

Treasury Balance Sheet

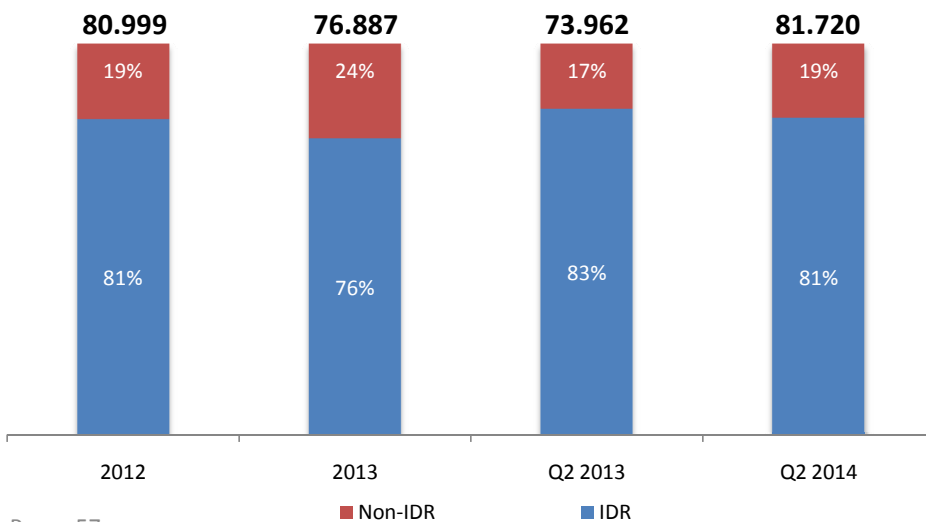
Uses of Funds (IDR Billion / %)



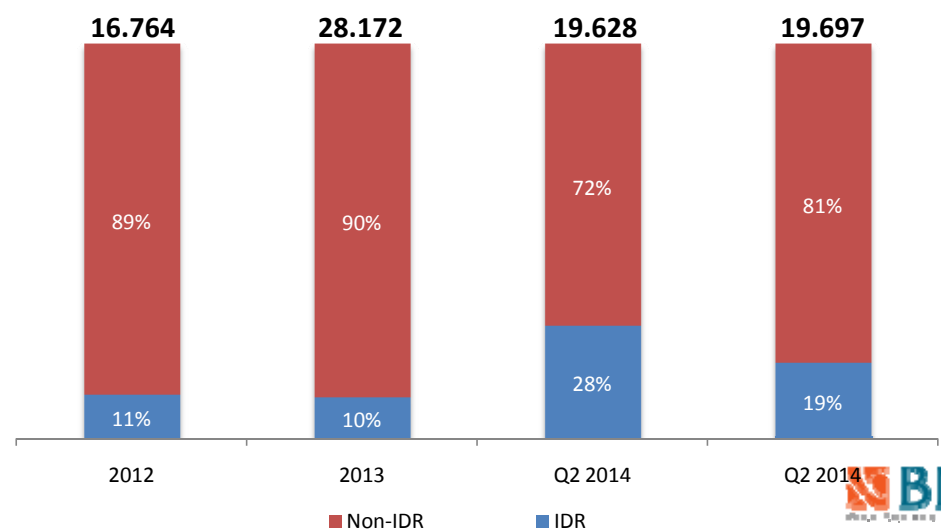
Sources of Funds (IDR Billion / %)



Liquid Assets by Currency (IDR Billion / %)



Treasury Funding by Currency (IDR Billion / %)

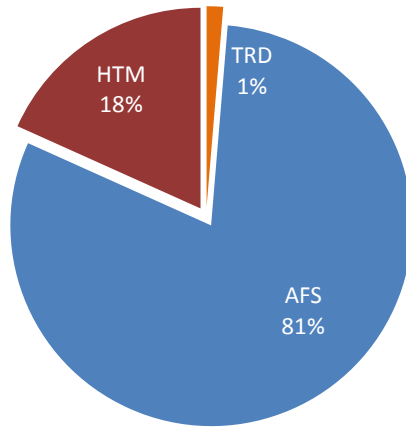
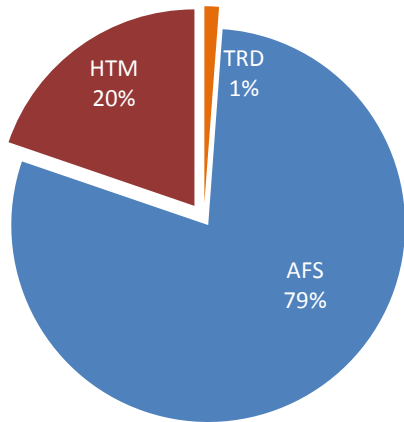


Bond Portfolio Breakdown

ROI Bonds Portfolio Allocation (%)

Q2 2013 = IDR 40.393 bio

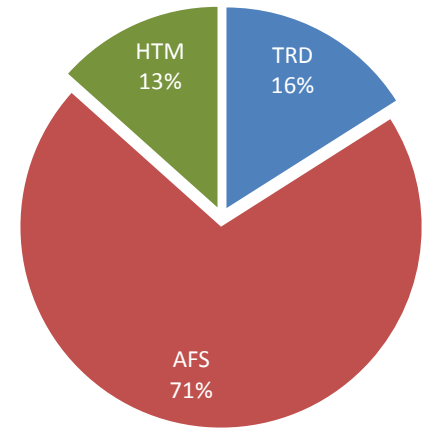
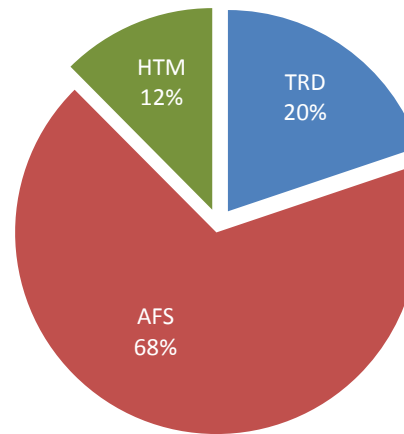
Q2 2014 = IDR 43.334 bio



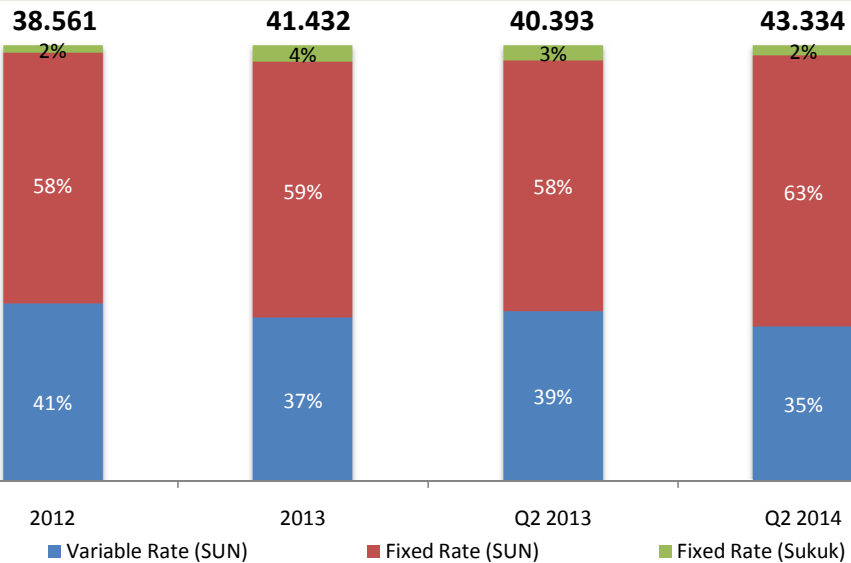
Marketable Securities Portfolio Allocation (%)

Q2 2013 = IDR 9.632 bio

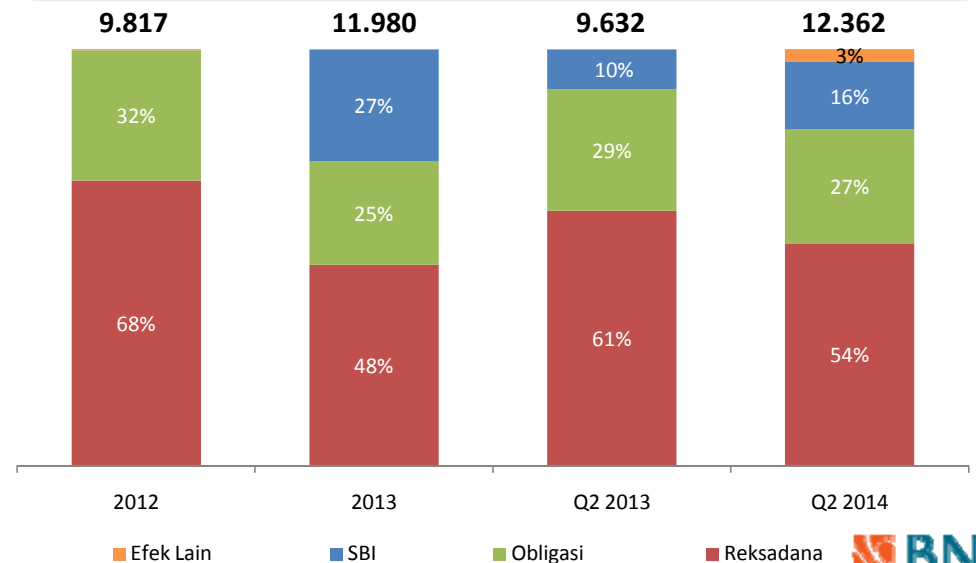
Q2 2014 = IDR 12.362 bio



ROI Bonds Portfolio By Interest Type (IDR Billion)

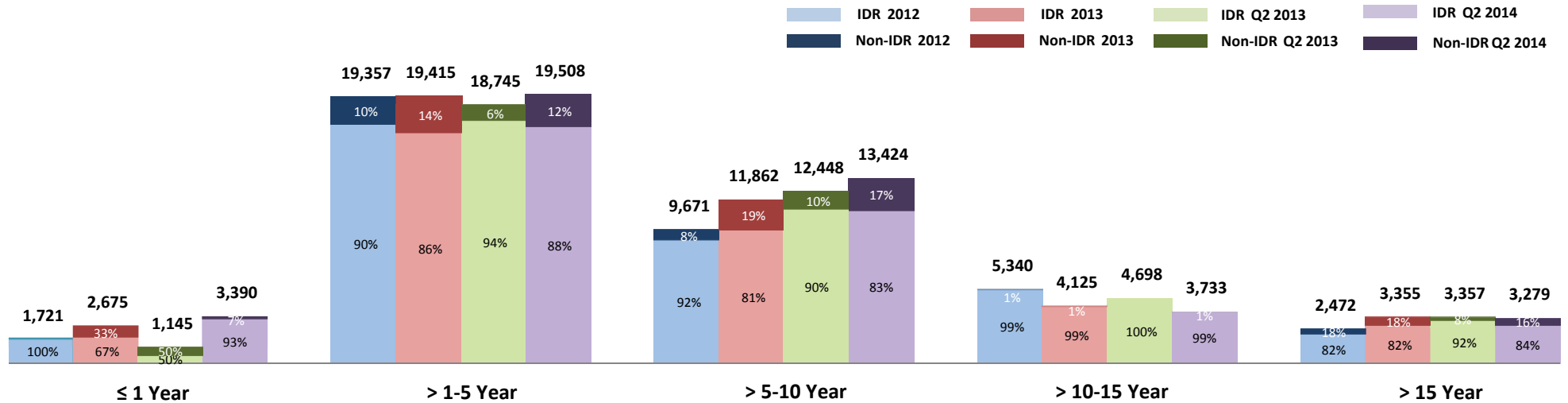


Marketable Securities Portfolio By Instrument (IDR Billion)

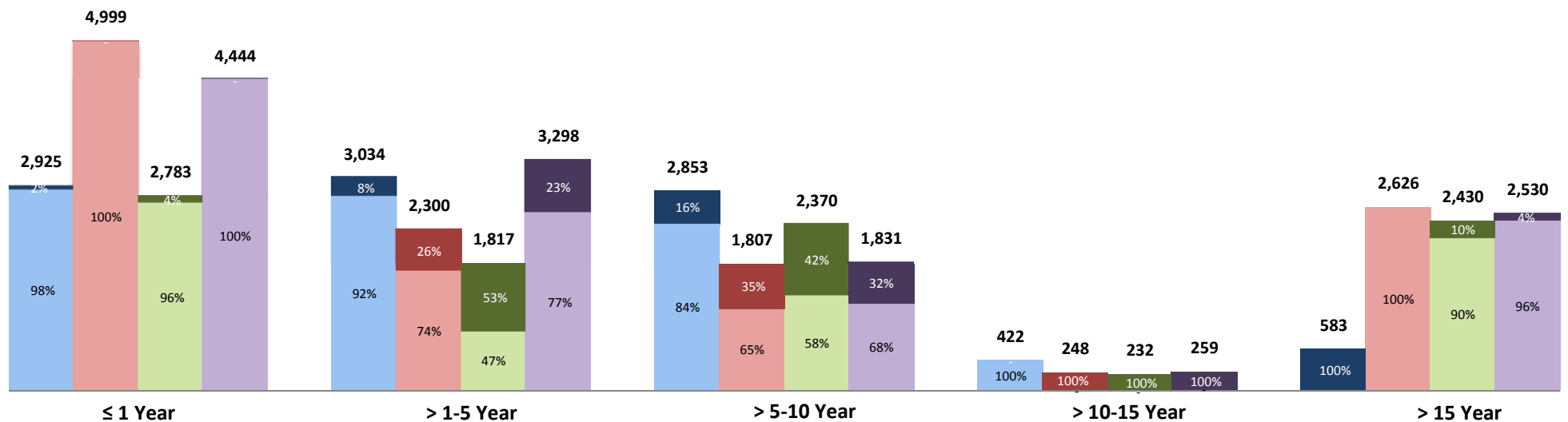


Bond Portfolio Maturity Profile

Maturity Profile of ROI Bonds (IDR Billion)



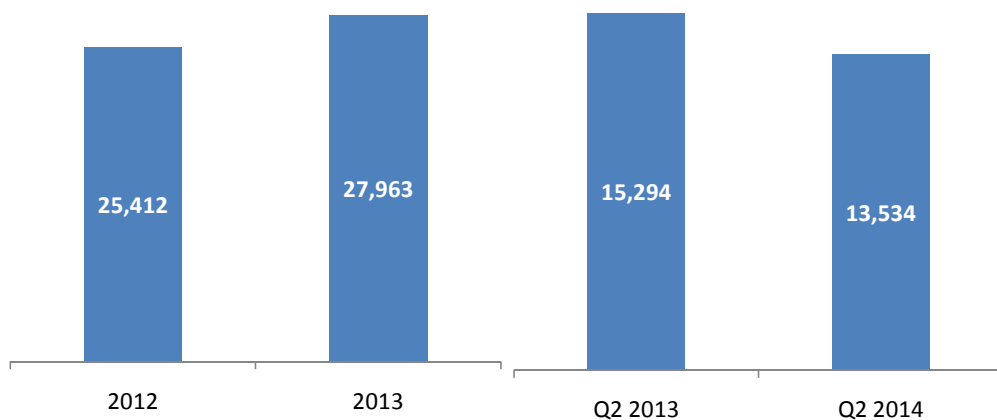
Maturity Profile of Marketable Securities (IDR Billion)



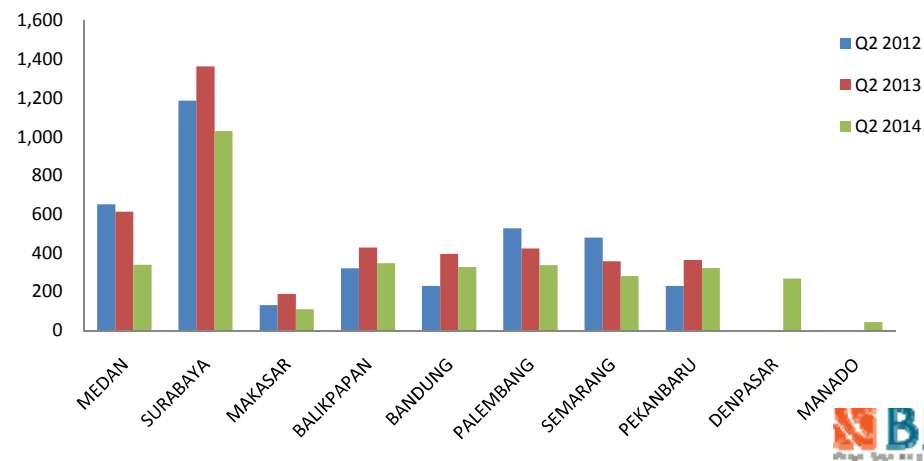
Treasury Client Solutions



Customer Volume Growth (USD Million)



Regional Customer Volume Contribution



Trade Finance

Strategy

- Maximize the role of 40 Marketing Representative Officer across all region in Cross Selling and Package Bundling activity
- Increase synergy with Business Banking to utilize unused facility
- Focus on selling high revenue product such as SBLC which is used to cover Oil & Gas transaction.
- Sell SKBDN with insurance cover scheme (ASEI, Jasindo, & Tripakarta)
- Optimize overseas branches role in funding trade business for domestic client in order to realize *"Bridging Indonesia and The World"*

Awards and Recognition



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

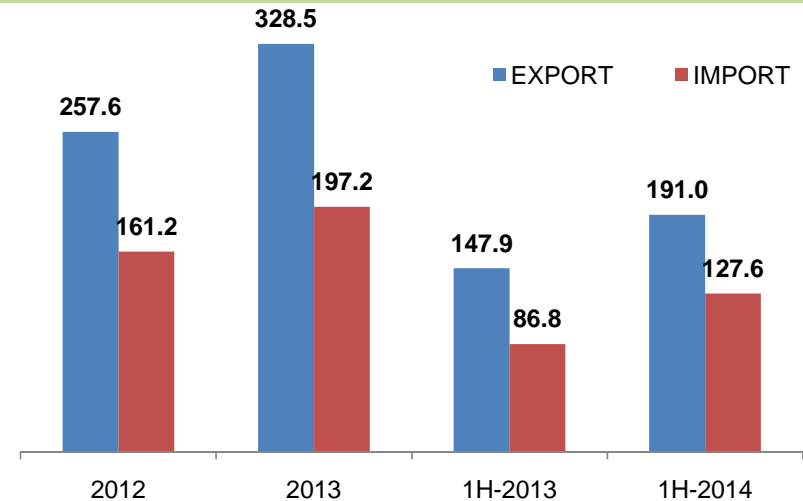


The Best Trade Finance Bank in Indonesia From The Asian Bankers

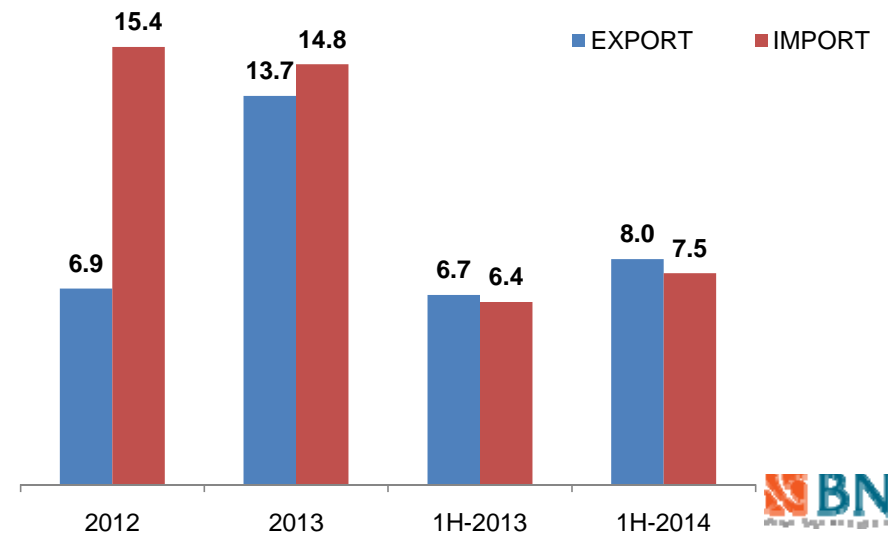


Quality Management System (ISO 9001 : 2008) for Trade Processing Centre

Trade Finance Revenue (IDR Bio)



Trade Finance Volume (USD Bio)



Remittance

Strategy

Incoming Transfer (ITR)

- Strengthen Relationship Management
- Extensive channel in domestic and overseas
- Aggressive Promotion (Program & Media)
- Continue Improvement of BNI Smart Remittance System
- Increase number of Remittance Representative in potential area (domestic) and potential countries

Outgoing Transfer (OTR)

- Aggressive Marketing with sales task force in all BNI Outlets
- Effective promotion programs
- Flexible pricing trough bundling product
- Strategic alliances with local banks

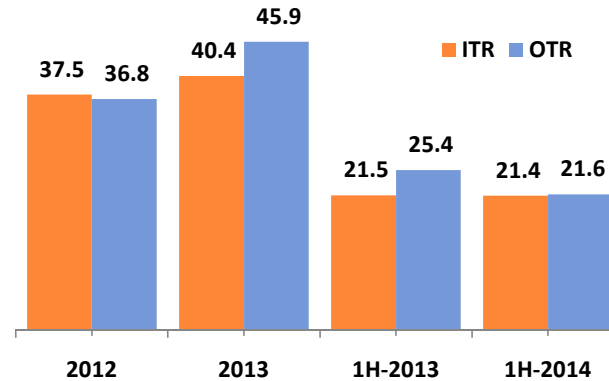
Awards

The Best Remittance provider in Southeast Asia 2009, 2010, 2011, 2012 and 2013 from Alpha South East Asia Magazine.

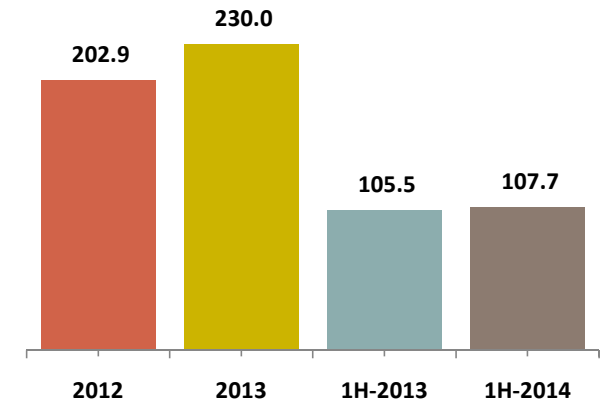


Remittance Performance

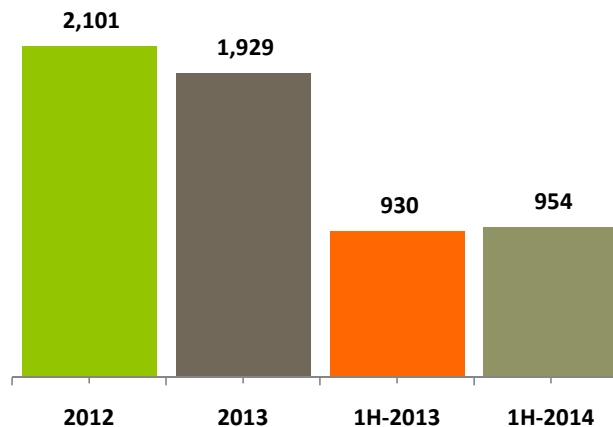
Remittance Volume ITR – OTR (USD Billions)



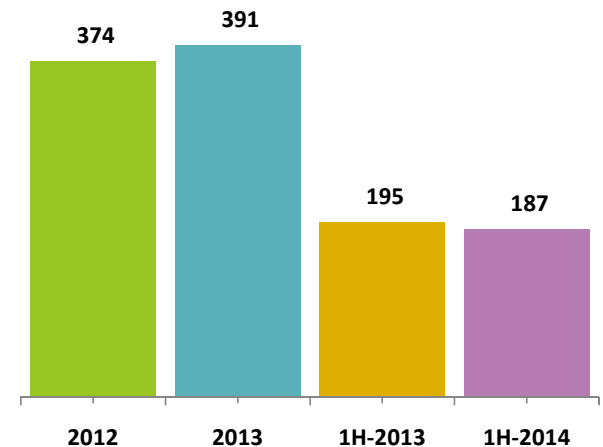
Remittance Fee Based (IDR Billions)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)



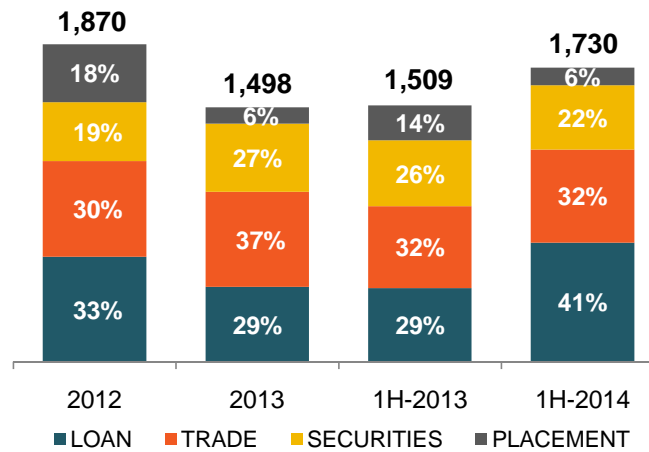
Overseas Branches

Strategy

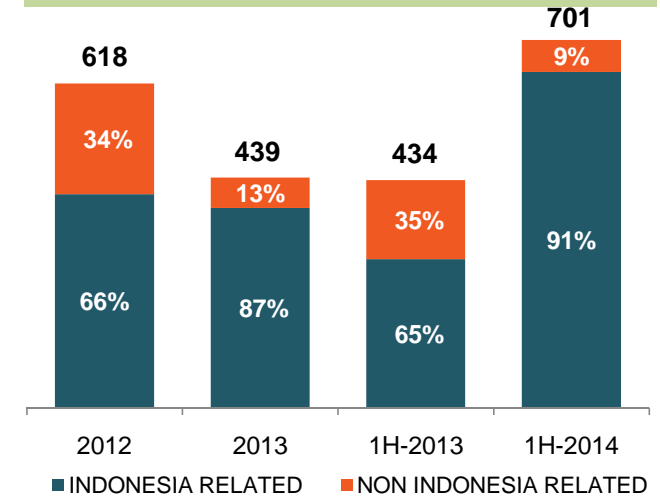
- Synergize with Business Banking and other related department to develop Indonesia-related business
- Explore potential fee based income to cover operational expenses.
- Apply the prudential banking practice within the corridor of bank risk management.
- Strengthen the strategic function of Overseas Branches to support inter BUMN synergies and as BNI's ambassadors abroad.
- Improve the competencies of human resources and operational effectiveness by implementing human capital global policy and upgrading core banking system.



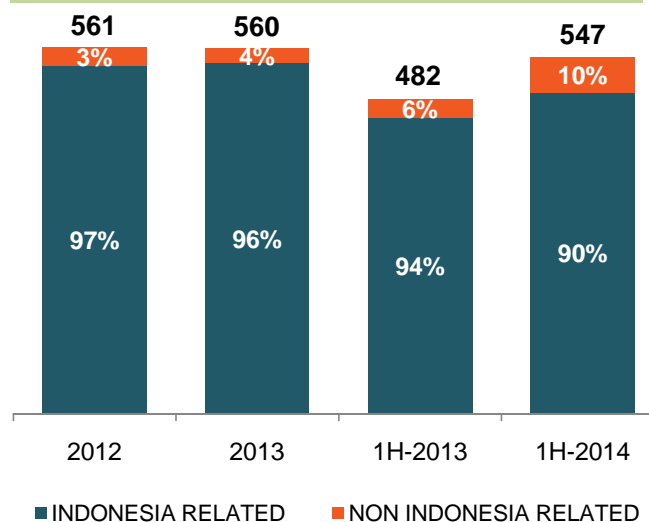
Earning Assets Composition (USD Mio)



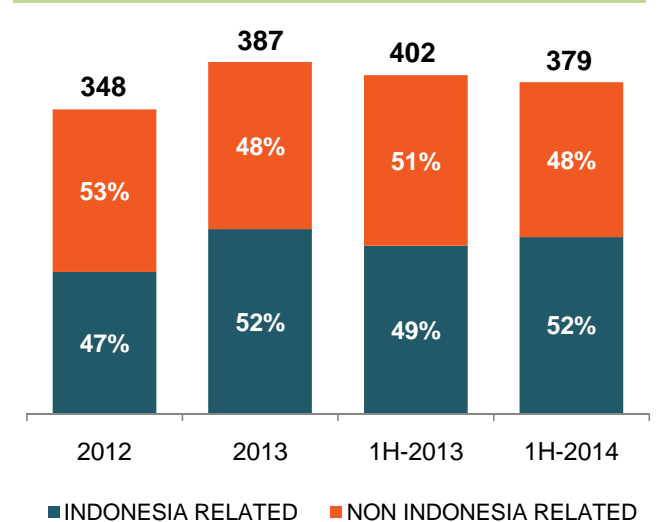
Loan Portfolio (USD Mio)



Trade Portfolio (USD Mio)



Securities Portfolio (USD Mio)

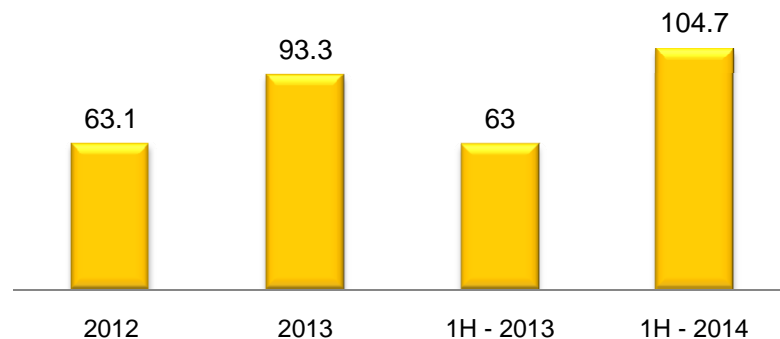


Financial Institutions

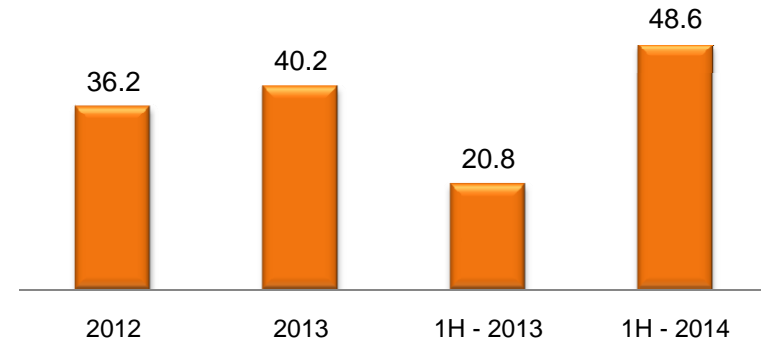
Marketing Strategy

- Implement pricing strategy and process improvement for Bank Guarantee under Counter Guarantee
- Expand number of counterparts and MRPA signing.
- Develop FI's trade and remittance product to be offered to Indonesian 2nd Tier Banks and Indonesian Regional Banks.
- Improve products and services in terms of Bank to Bank transactions.
- Recruit more Relationship Managers (RM) and enhance competencies of the RMs

Financial Institution Revenue (IDR Bio)



Financial Institution Interest Income (IDR Bio)



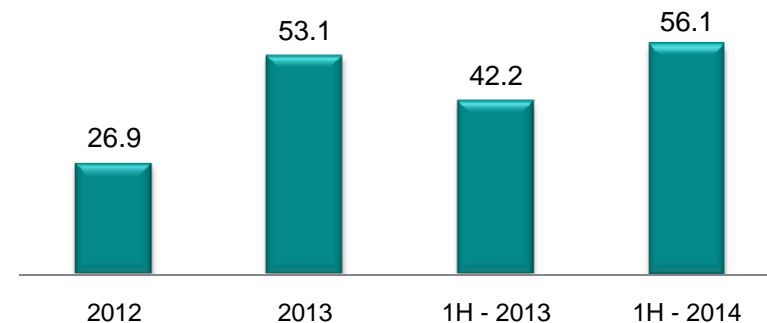
Awards



2014

The Leading Counterparty Bank in Indonesia
From The Asian Bankers

Financial Institution Fee Based Income (IDR Bio)



Thank you

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