

CORPORATE PRESENTATION

1H-2016

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



- ✓ **Highlight Result 1H2016**
- ✓ **BNI Update**
- ✓ **Financial Performance 1H2016**
- ✓ **Business & Consumer Banking**
- ✓ **Appendix**
 - About BNI
 - Macro Economy
 - 5 years Financial Data

Highlight Result 2Q-2016

		2013	2014	2015	1H2015	1H2016	Y.o.Y
ASSET	Total Asset (IDR Billion)	386,655	416,574	508,595	430,966	539,140	25.1%
	Loan (IDR Billion)	250,638	277,622	326,105	288,723	357,218	23.7%
	Third Party Funds (IDR Billion)	291,890	313,893	370,421	327,260	391,490	19.6%
P & L	Net Interest Income (IDR Billion)	19,312	22,761	25,560	12,454	13,911	11.7%
	Non Interest Income (IDR Billion)	5,467	6,998	7,282	3,443	4,432	28.7%
	Net Profit (IDR Billion)	9,054	10,783	9,067	2,430	4,371	79.9%
Profitability & Efficiency	NIM	6.2%	6.3%	6.4%	6.6%	6.1%	
	ROE	22.5%	23.6%	17.2%	9.5%	12.6%	
	ROA	3.4%	3.5%	2.6%	1.5%	2.2%	
	CIR	46.7%	43.8%	44.2%	43.8%	43.2%	
	BOPO	67.1%	68.0%	75.5%	87.4%	78.1%	
Asset Quality	NPL (Gross)	2.2%	2.0%	2.7%	3.0%	3.0%	
	NPL (Nett)	0.5%	0.4%	0.9%	0.8%	0.7%	
	Coverage Ratio	128.5%	130.1%	140.4%	138.8%	142.8%	
Liquidity	LDR	85.3%	87.8%	87.8%	87.6%	91.4%	
	LDR – Rupiah	85.6%	86.7%	90.3%	90.2%	90.7%	
	LDR - FX	83.6%	94.5%	75.5%	75.3%	95.8%	
Capital	Tier-1 CAR	14.2%	15.3%	17.0%	14.3%	16.9%	
	Total CAR	15.1%	16.2%	19.5%	17.1%	19.3%	

Tax Amnesty

BNI is one of the state-owned banks appointed by government to manage repatriated funds from a tax amnesty. Various Investment Product has prepared by The Bank including by our subsidiaries (BNI Securities & BNI Asset Management)

Credit Process

- ✓ The Risk Reviewer shall review industry behavior, deep dive borrower's character, business anomalies, facility structure, and risk mitigation
- ✓ Each branch with the authority to approve loan has its own internal control unit, to manage risks as part of the risk management process
- ✓ Set up distance limit allowed (10 km) for loan expansion in Small Loan Center as part of loan monitoring strategy.
- ✓ Establishment of Credit Administration Unit to be more focusing on Loan Services Function

Infrastructure

Infrastructure development in Indonesia is on track and resulted higher disbursement of infrastructure loan in our portfolio.

Single Digit

We lowering interest rate to single digit only for Small Loan with size up to Rp 5 billions. Total Loan, including KUR, with single digit interest rate only Rp 15,9 Trillions (4,4% from total)

New Outlook for 2016

- ✓ Current banking sector condition gives rational reason to set new outlook for 2016 with minor changes as follows
 - To be more efficient
 - To Increase Fee Based Income
 - To Increase Volume
 - To Continue to do conservative and proactive actions
 - To Maintain low cost of fund

Quality Growth

- ✓ Loan Growth was higher than peers as the result of strategy to maximize BNI Network & Distribution and deepening BNI Captive Market on SOE and Government related

Asset Quality

- ✓ NPL & Provisions increased due to downgrading of PT Trikomsel to NPL and maintaining coverage at the level of 143%.

Restructured Loan

- ✓ We still continue our conservative and proactive actions, hence, restructured loan still increase.
- ✓ Restructuring loan are focus on extending maturity.

FINANCIAL PERFORMANCE 1H-2016

Balance Sheet Highlight

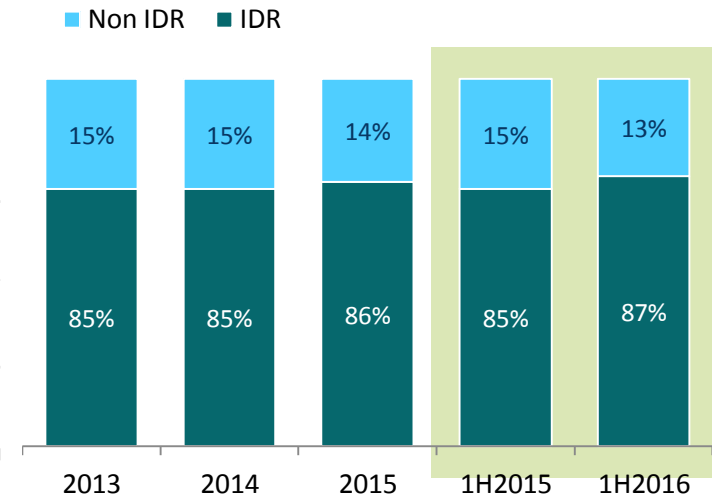
[Rp Billion]	2013	2014	2015	1H2015	1H2016	Y.o.Y	
Total Assets	386,655	416,574	508,595	430,966	539,140	25.1%	↑
Placement with other banks & BI	23,475	14,530	33,417	21,249	13,874	-34.7%	↓
Marketable Securities [market value]	8,528	12,743	9,964	8,655	19,367	123.8%	↑
Government Bonds [market value]	44,884	43,830	47,222	43,960	61,045	38.9%	↑
Loans (gross)	250,638	277,622	326,105	288,723	357,218	23.7%	↑
Third Party Funds	291,890	313,893	370,421	327,260	391,490	19.6%	↑
Deposits from other Banks	3,185	3,177	4,698	5,042	6,484	28.6%	↑
Marketable Securities Issued	6,037	6,158	7,367	7,133	7,089	-0.6%	↓
Borrowings	18,951	11,212	22,524	8,829	26,167	196.4%	↑
Shareholders' Equity	47,684	61,021	78,438	61,059	83,126	36.1%	↑

Loan Composition

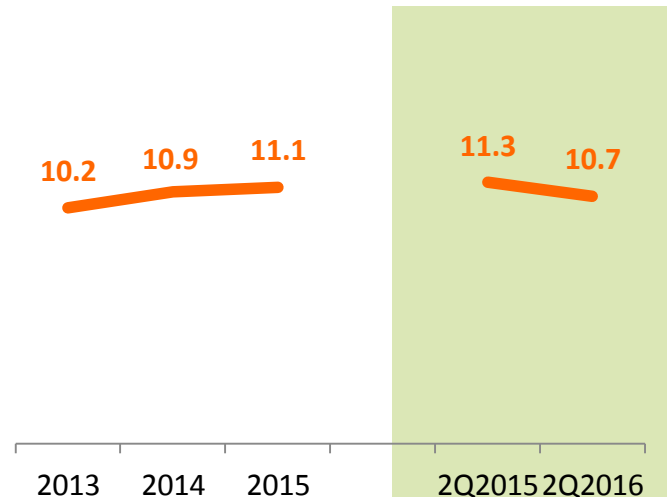
Loan Composition [% Rp Billion]

Segment		2013	2014	2015	1H2015	1H2016	Growth [YoY - %]	Compositio n [%]
Business Banking	Corporate	68,385	72,874	80,239	74,566	89,639	20.2%	25.1%
	SOE	43,849	46,841	57,671	50,542	65,021	28.6%	18.2%
	Medium	30,722	40,324	51,147	43,341	58,331	34.6%	16.3%
	Small	41,582	40,374	42,076	39,130	47,801	22.2%	13.4%
	SUBTOTAL	184,538	200,413	231,133	207,579	260,792	25.6%	73.0%
Consumer	Mortgage	31,733	33,341	34,664	33,091	35,576	7.5%	10.0%
	Credit Card	5,489	7,777	9,789	9,405	10,063	7.0%	2.8%
	Other Consumer	10,310	10,906	13,087	10,997	15,332	39.4%	4.3%
	SUBTOTAL	47,532	52,024	57,540	53,493	60,971	14.0%	17.1%
Overseas		7,234	10,082	19,538	10,828	16,284	50.4%	4.6%
Subsidiaries		11,334	15,103	17,896	16,822	19,171	14.0%	5.4%
TOTAL		250,638	277,622	326,105	288,723	357,218	23.7%	100.0%

Loan by Currency (%)

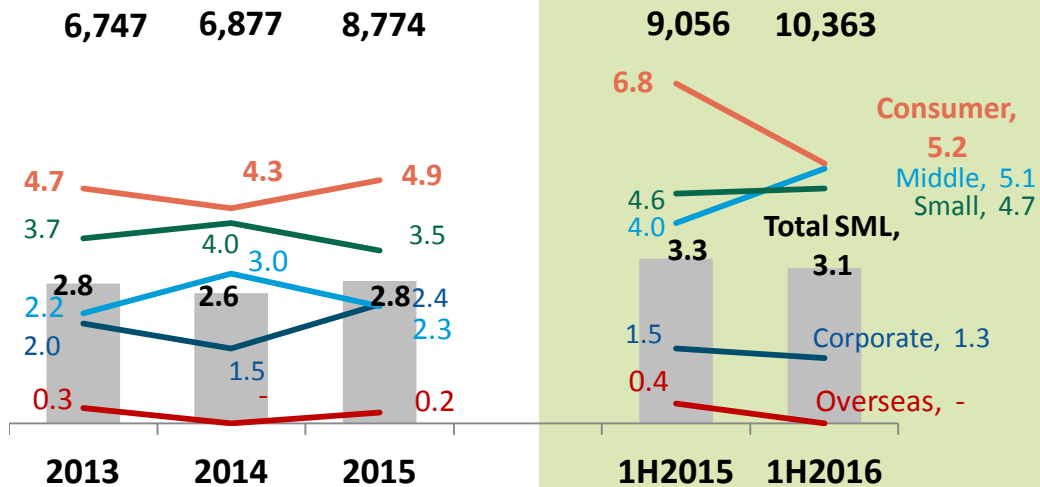


Average Yield on Loan (%) – Bank Only

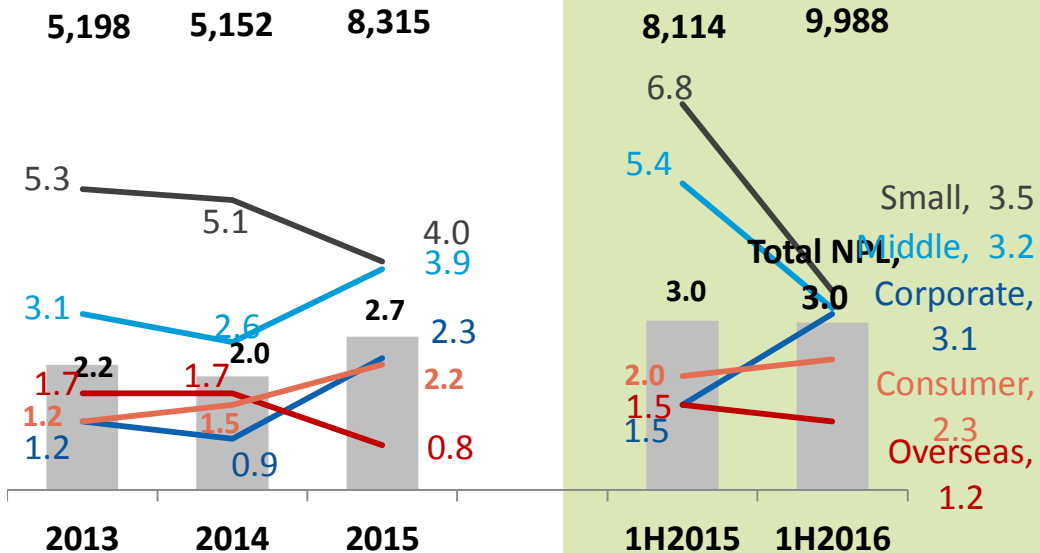


Loan Quality – Bank Only

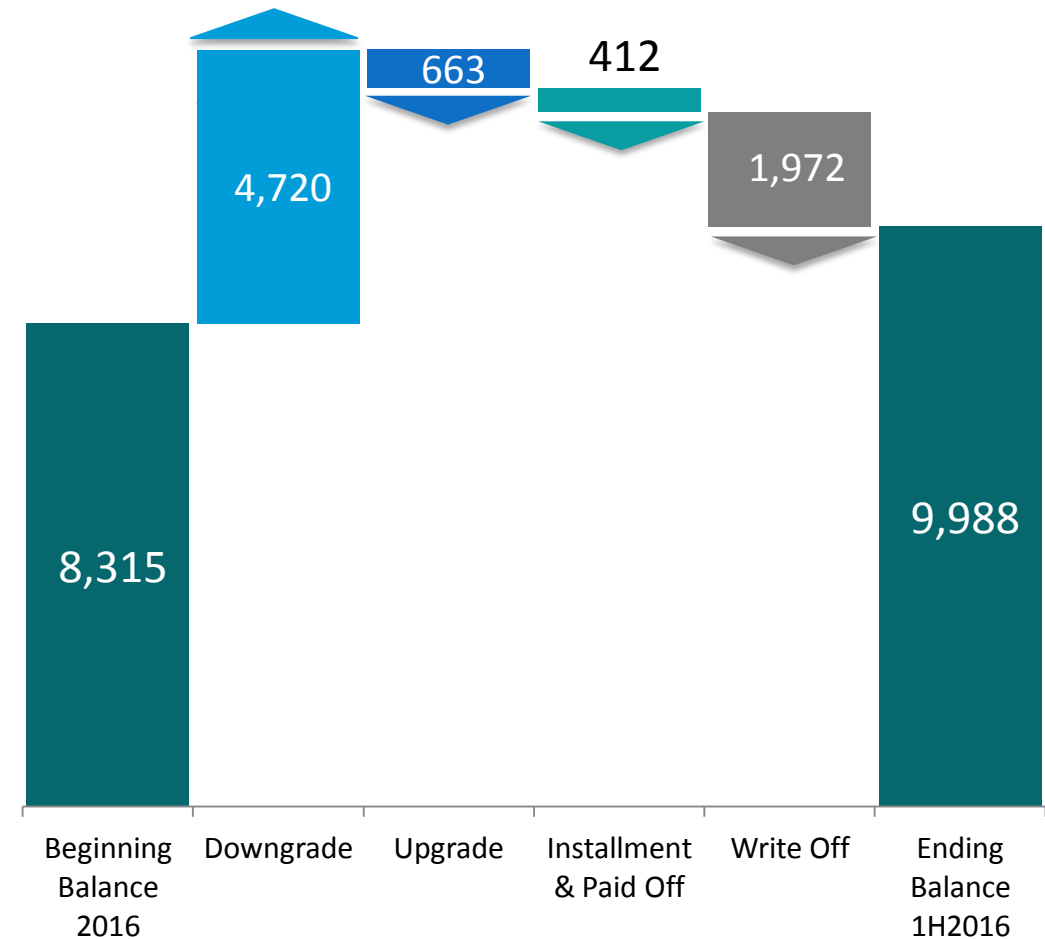
Special Mention by Segment [% , Rp Bn]



NPL by Segment [%]

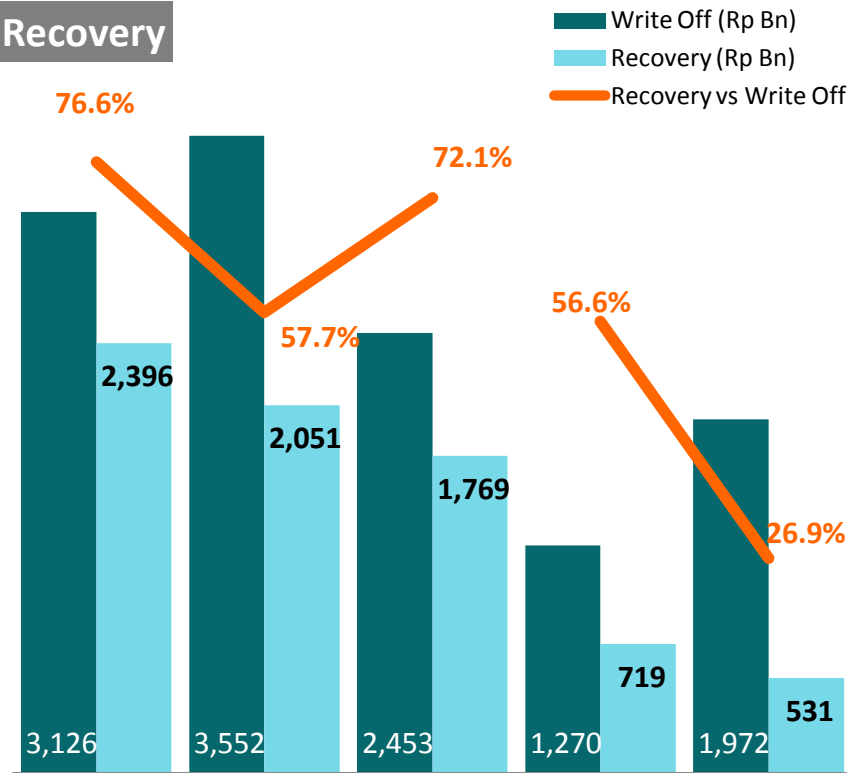


NPL Movement [Rp Bn]



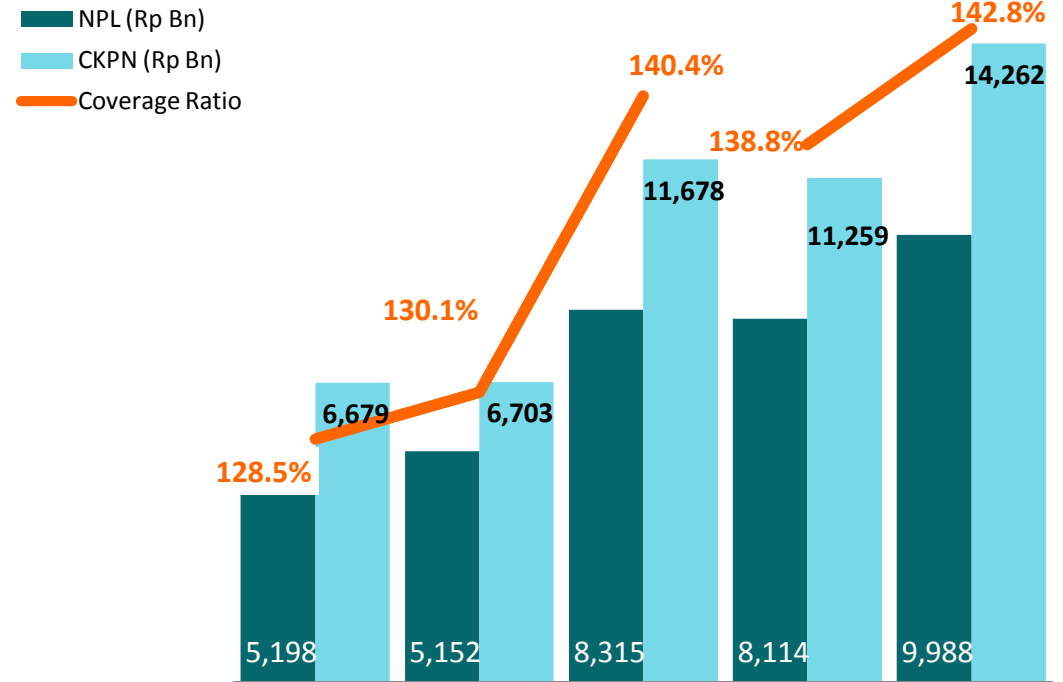
Loan Quality – Bank Only

Write off & Recovery



	2013	2014	2015	1H2015	1H2016
Write Off (Rp Bn)	3,126	3,552	2,453	1,270	1,972
Recovery (Rp Bn)	2,396	2,051	1,769	719	531
Write Off / Recovery	76.6%	57.7%	72.1%	56.6%	26.9%

Coverage Ratio

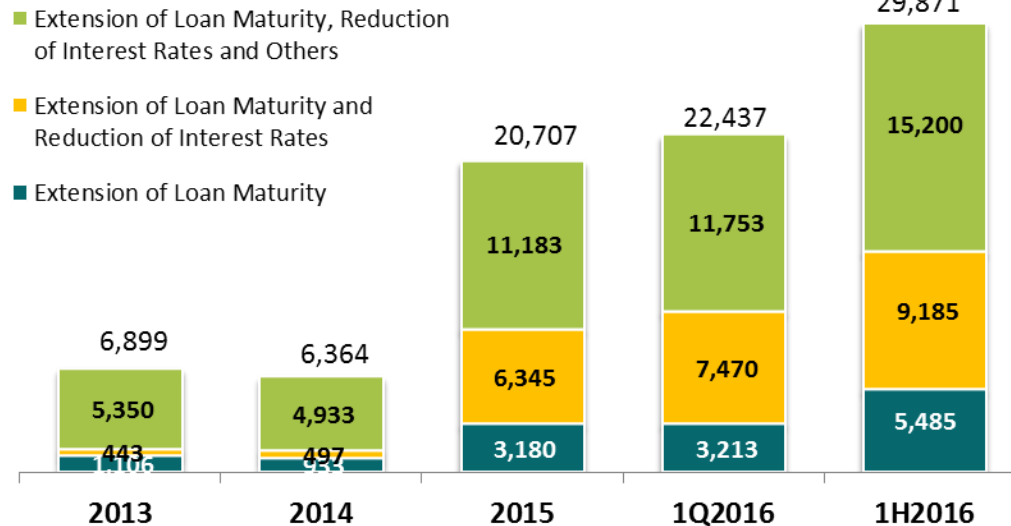


	2013	2014	2015	1H2015	1H2016
NPL (Rp Bn)	5,198	5,152	8,315	8,114	9,988
CKPN (Rp Bn)	6,679	6,703	11,678	11,259	14,262
Coverage Ratio	128.5%	130.1%	140.4%	138.8%	142.8%

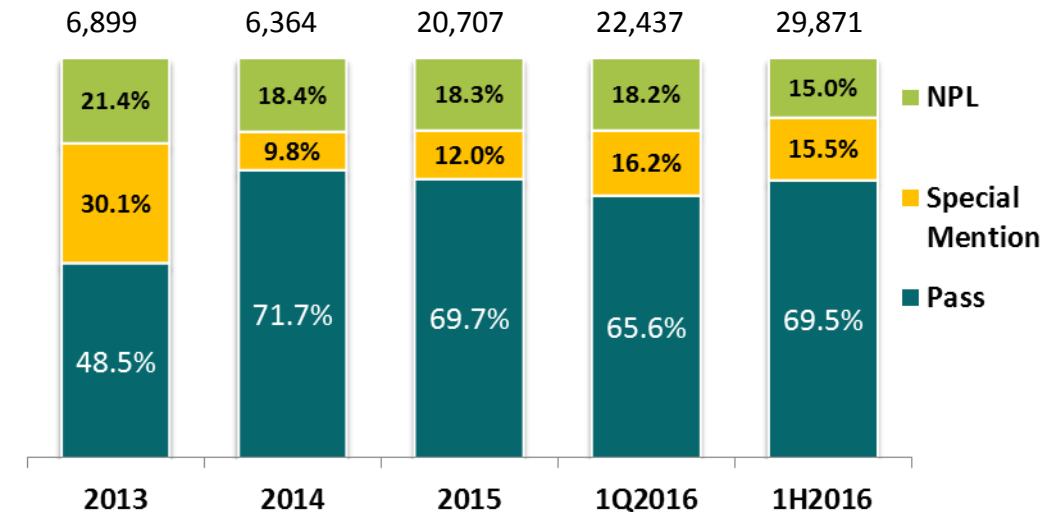
Progress on Loan Restructuring

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Type of Loan Restructuring [Rp Bn]

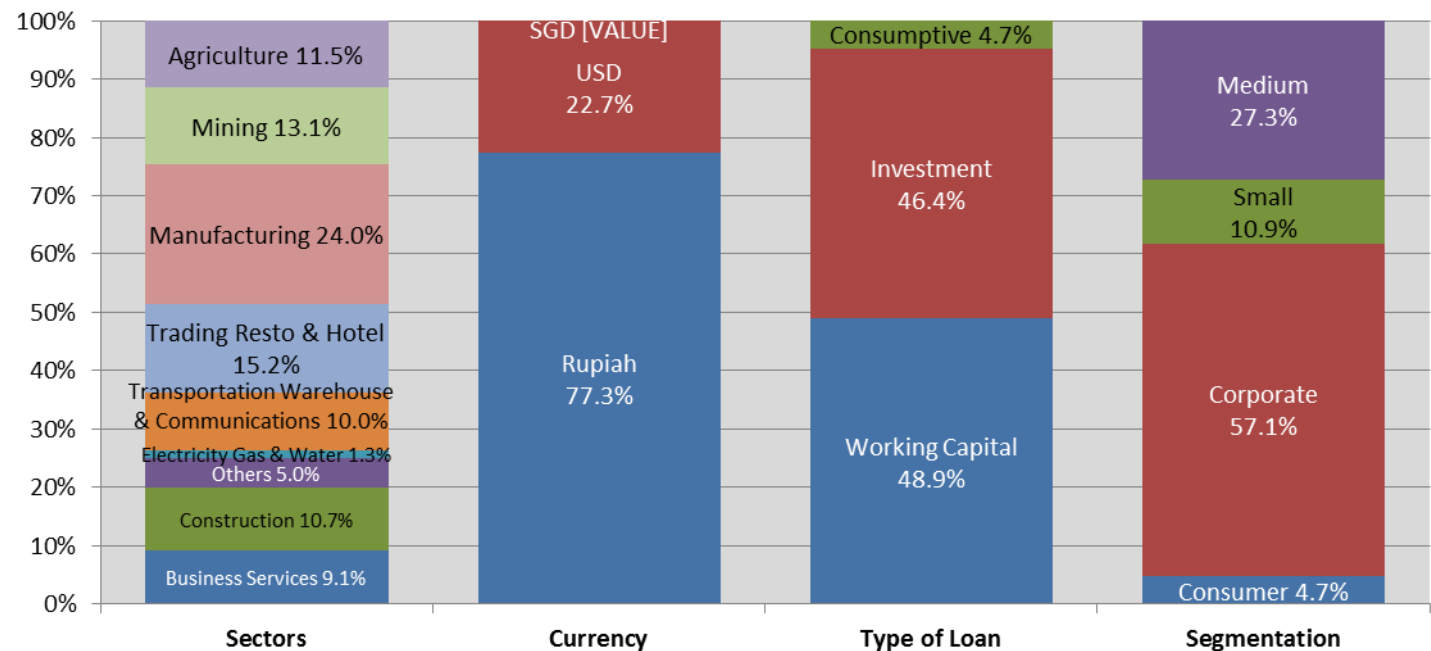


Loan Restructuring by Collectibility [Rp Bn, %]



Profile of Restructured Loan [2Q2016]

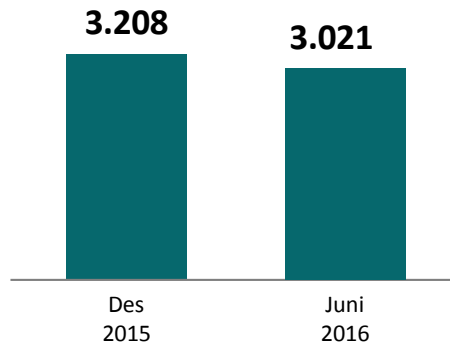
- ✓ Rp 15,2T or 50,9% is combination of extensions of loan maturity, reduction interest rate & others
- ✓ 69,5% of Restructured Loan is in Pass Category (Cat.1)
- ✓ Manufacturing (22,8%), Mining (17,9%) and Trading, Resto & Hotel (17,3%) are Top-3 dominated sectors
- ✓ Rupiah & Working Capital Loan are majority of our Restructured Loan
- ✓ Corporate and Medium are most dominated segment



Progress on Loan Restructuring by Segment

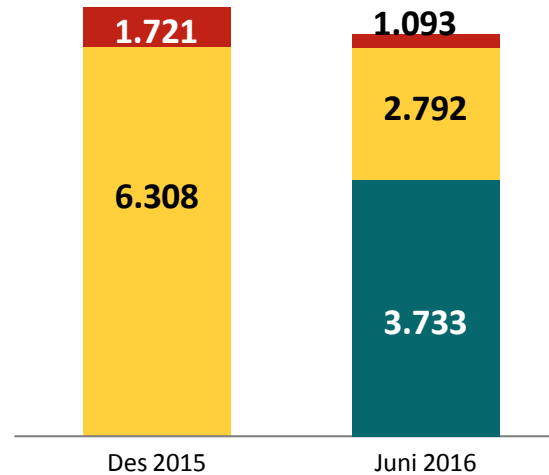
CORPORATE

In IDR Billion



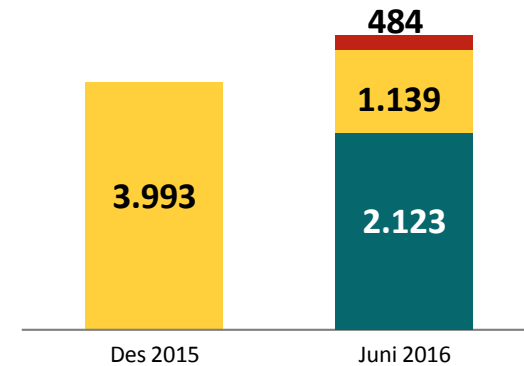
MEDIUM

In IDR Billion



SMALL

In IDR Billion



Pass Special Mention NPL

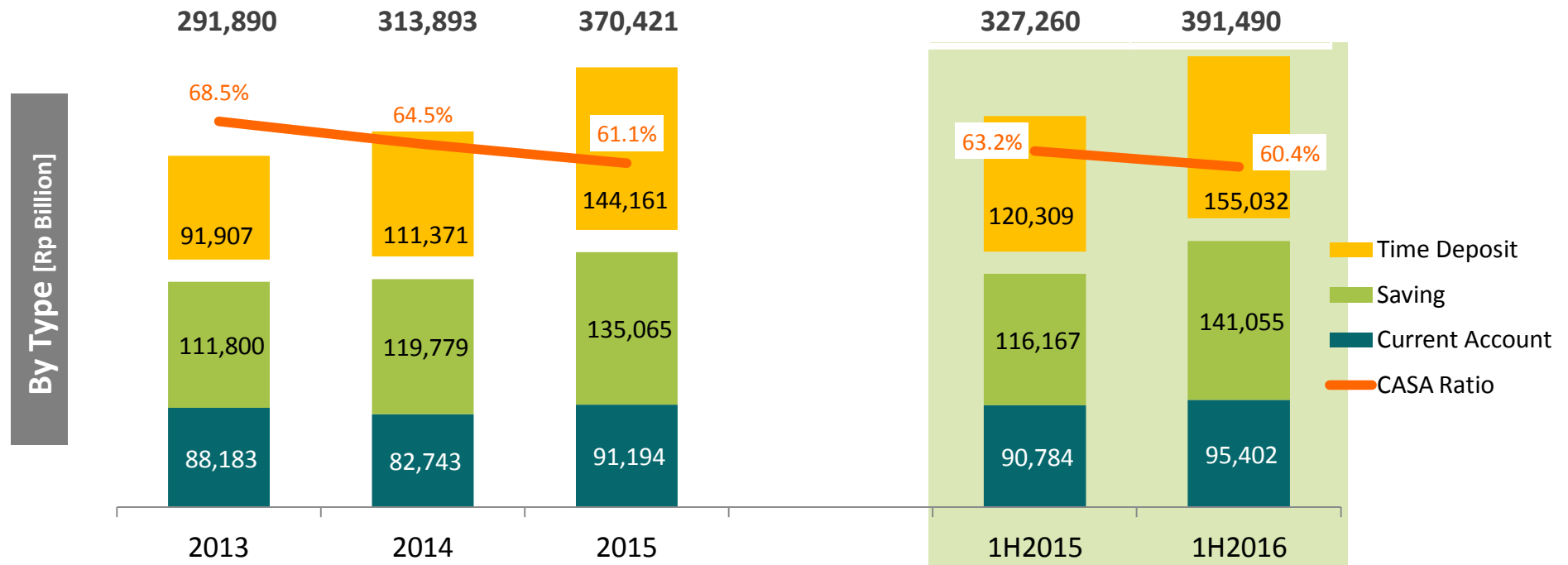
PROGRESS LOAN RESTRUCTURED IN 2015 BY JUNE 2016

	CORPORATE		MEDIUM		SMALL		TOTAL	
COLL	DES 2015	JUNI 2016	DES 2015	JUNI 2016	DES 2015	JUNI 2016	DES 2015	JUNI 2016
1	3,208	3,021	-	3,733	-	2,123	3,208	8,877
2	-	-	6,308	2,792	3,993	1,139	10,301	3,931
NPL	-	-	1,721	1,093	-	484	1,721	1,577
PAID		187		411		197	-	795

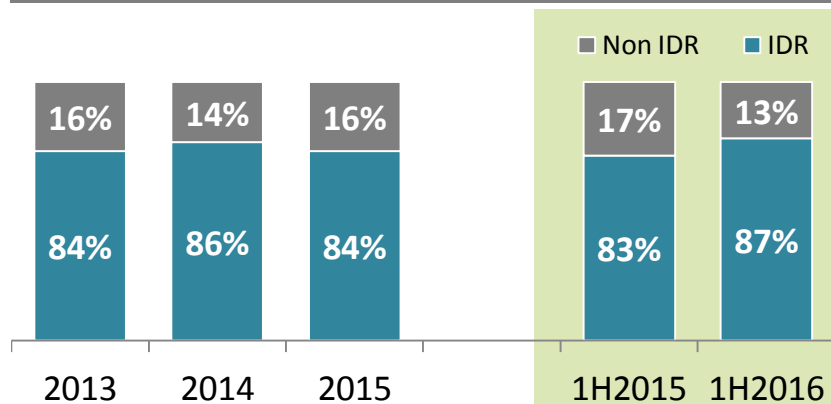
PROGRESS	CORPORATE	MEDIUM	SMALL
Upgrade	0%	46%	58%
Stay	94%	44%	29%
Others	6%	4%	13%

Third Party Funds

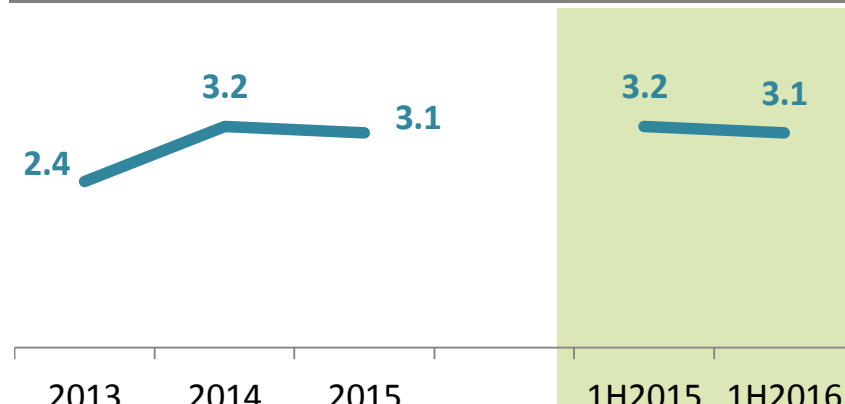
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By Currencies (%)



Cost of Fund – Third Party Fund [%] – Bank Only



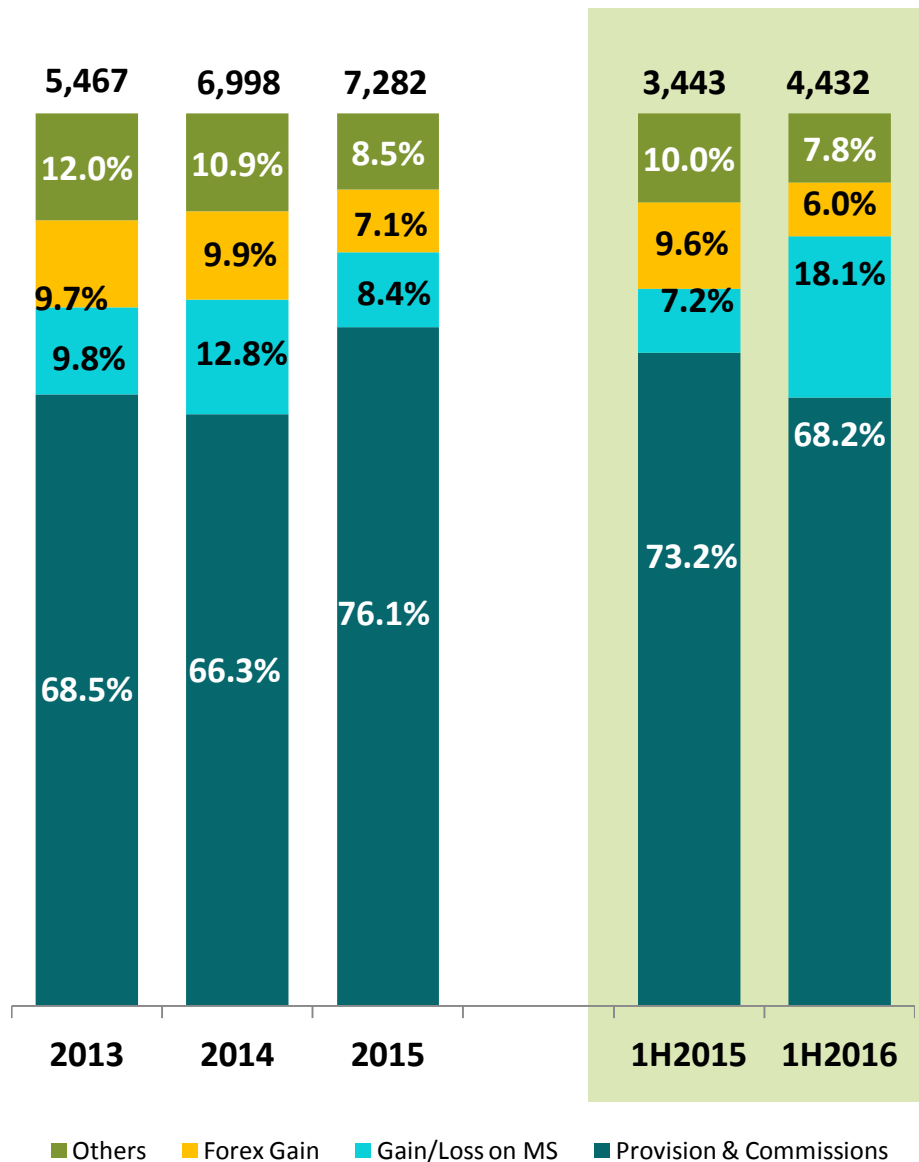
CASA Fund grew 14.3% and Third Party Fund grew 19.6% with Cost Of Fund at 3.1%

Profit & Loss Highlight

[Rp Billion]	2013	2014	2015	1H2015	1H2016	Y.o.Y
Interest Income	26,705	33,750	36,895	17,874	20,520	14.8% ↑
Interest Expense	(7,392)	(10,989)	(11,335)	(5,419)	(6,609)	22.0% ↑
Net Interest Income	19,312	22,761	25,560	12,454	13,911	11.7% ↑
Premium Income Net	494	132	826	351	151	-57.0% ↓
Non Interest Income	5,467	6,998	7,282	3,443	4,432	28.7% ↑
Recovery	2,138	1,856	1,590	691	520	-24.8% ↓
Operating Income	27,411	31,748	35,258	16,940	19,014	12.2% ↑
Operating Expense	(13,485)	(14,760)	(16,510)	(7,853)	(8,779)	11.8% ↑
Pre-Provision Income	13,926	16,988	18,748	9,087	10,235	12.6% ↑
Provisioning	(2,708)	(3,642)	(7,336)	(5,999)	(4,732)	-21.1% ↓
Non Operational Inc/(Exp)	59	178	54	13	(3)	-
Net Income before Tax	11,278	13,524	11,466	3,101	5,500	77.4% ↑
Net Income	9,054	10,783	9,067	2,430	4,371	79.9% ↑
Net Income Per Share (full amount)	486	578	487	130	234	79.9% ↑

Non Interest Income

Breakdown [Rp Billion, %]

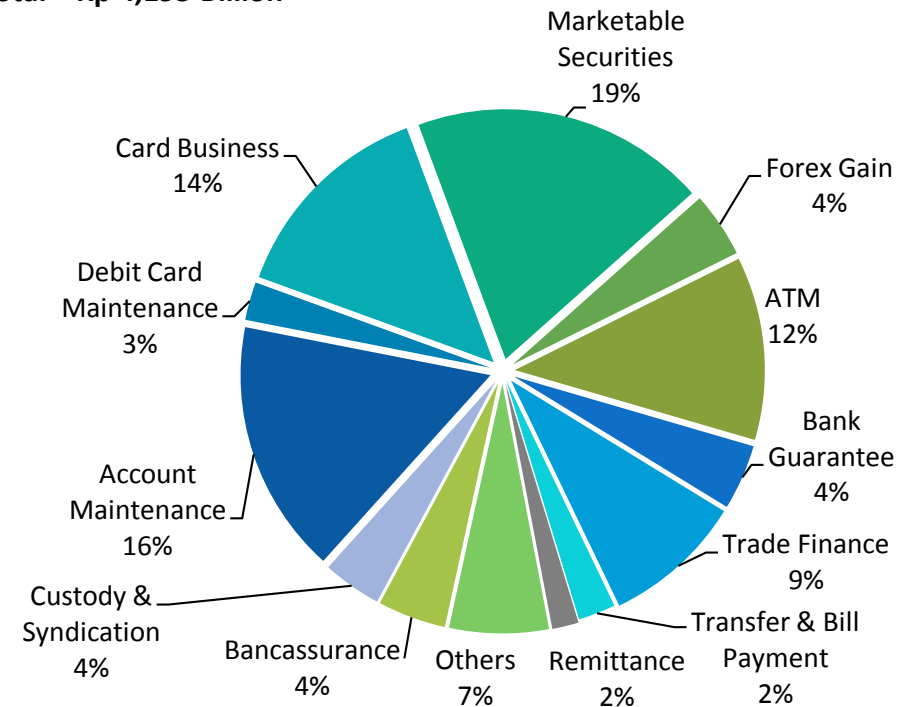


Breakdown Non Interest Income [Rp Billion]

	2013	2014	2015	1H2015	1H2016	Growth
Recurring Fee	5,245	6,359	6,799	3,137	4,193	33.7%
Non Recurring Fee	223	639	483	306	240	-21.6%
Total	5,467	6,998	7,282	3,443	4,432	28.7%

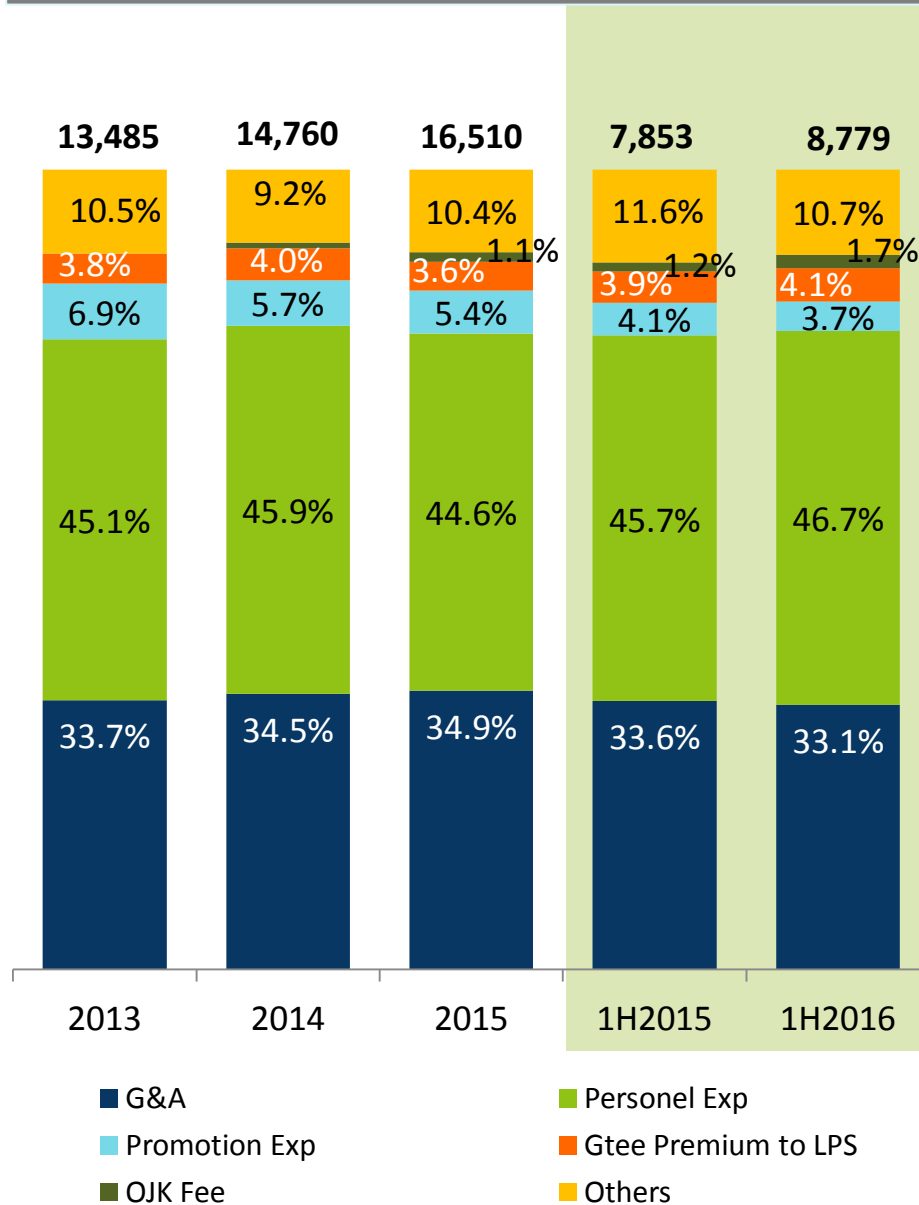
Breakdown recurring fee

Total = Rp 4,193 Billion

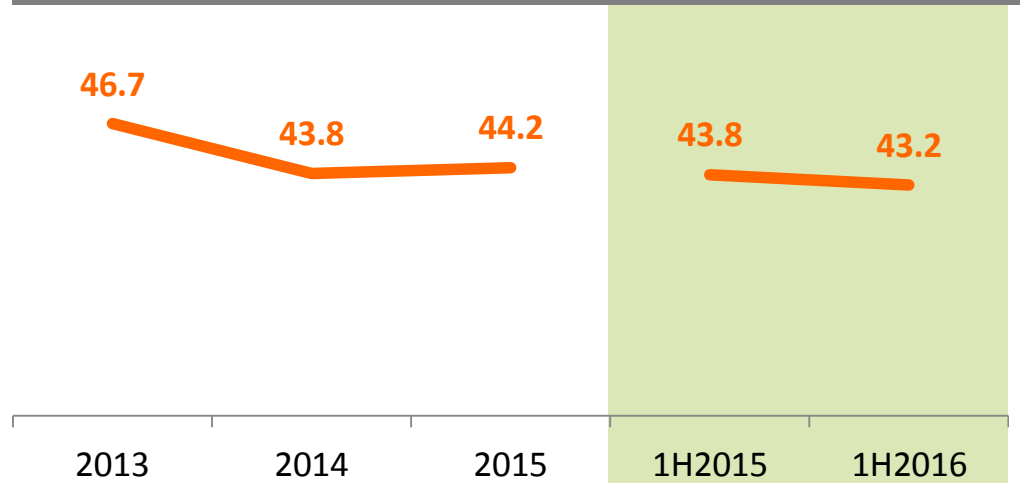


Operating Expense

Key highlights of OPEX [Rp Billion]

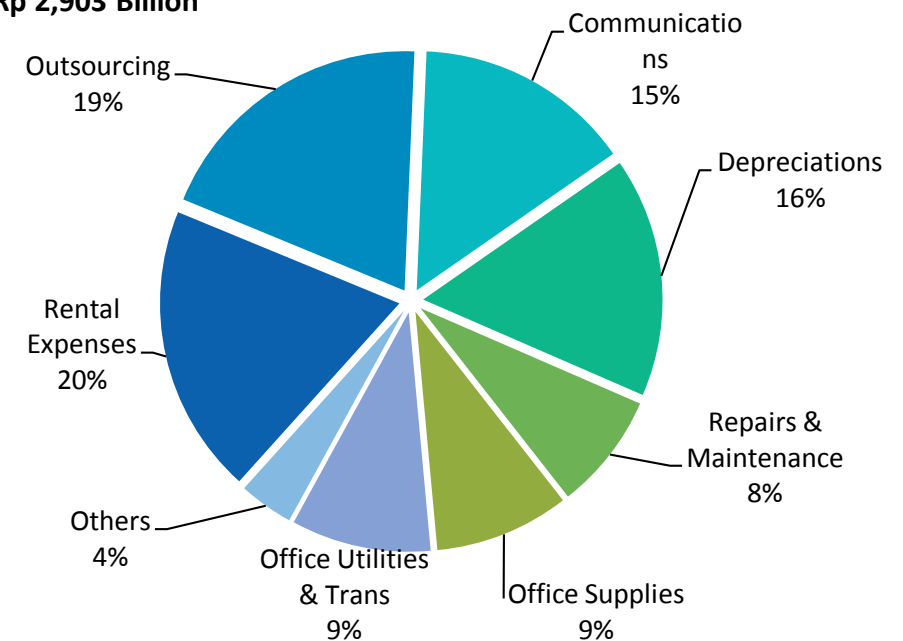


Cost to Income Ratio – Bank Only [%]



Breakdown General & Administrative Expenses

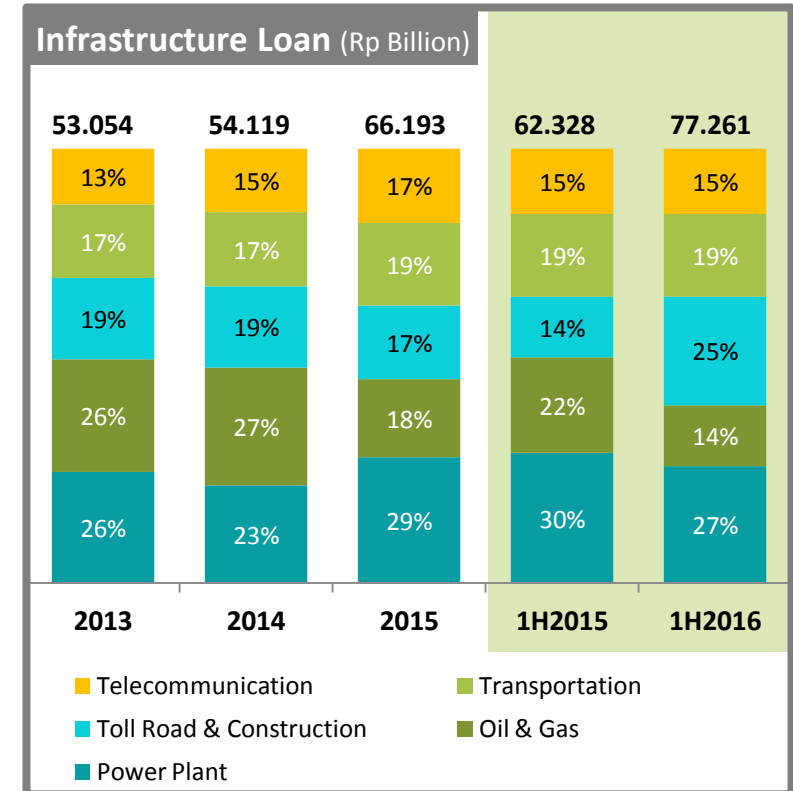
Total = Rp 2,903 Billion



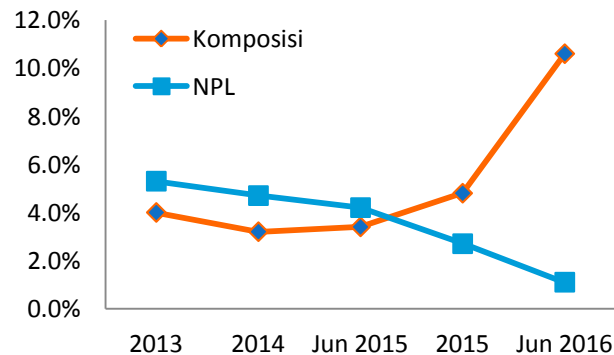
BUSINESS & CONSUMER BANKING

Sectors *) (Rp Billion)	2015	1H2015	1H2016	Growth Y.o.Y	Compositi on	NPL
Manufacturing	50.703	41.146	49.445	20,2%	28,9%	4.0%
Trading, Resto & Hotel	7.838	7.995	8.441	5,6%	4,9%	1.7%
Agriculture	23.307	19.210	30.302	57,7%	17,7%	0.3%
Business Services	13.868	13.272	17.038	28,4%	10,0%	0.9%
Transport, Warehouse and Communications	17.694	16.042	19.598	22,2%	11,5%	10.4%
Construction	6.643	4.215	8.949	112,3%	5,2%	1.1%
Electricity, Gas and Water	17.605	14.726	22.221	50,9%	13,0%	0.0%
Mining	13.064	14.069	9.408	-33,1%	5,5%	18.5%
Social Services	1.801	1.345	1.826	35,8%	1,1%	0.0%
Others	4.922	3.917	3.717	-5,1%	2,2%	0.0%
Total Corporate & SOE	157.446	135.936	170.944	25,8%	100,0%	3.1%

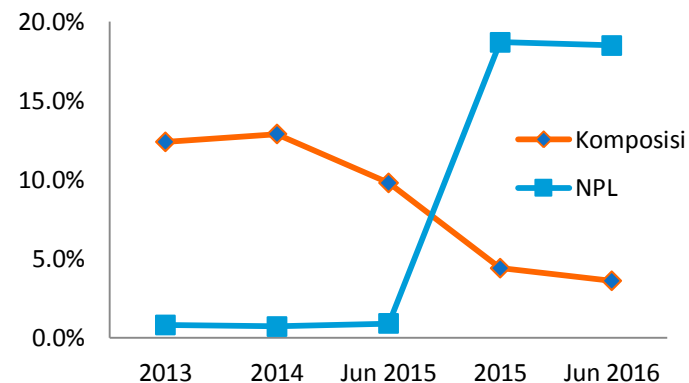
*) including Overseas



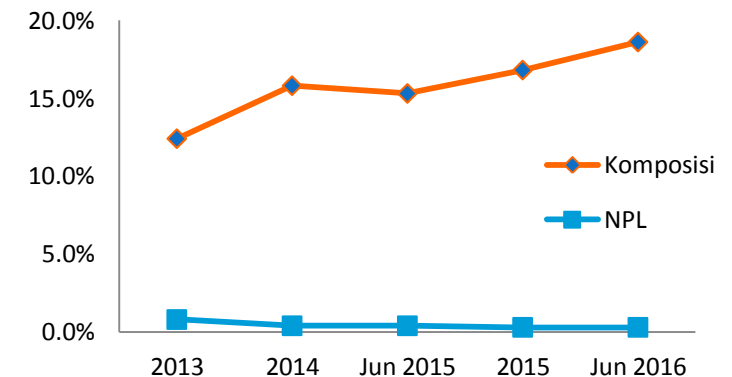
Construction



Mining

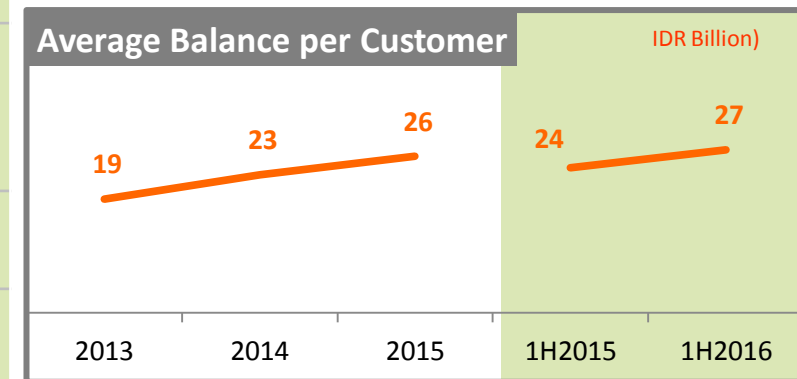
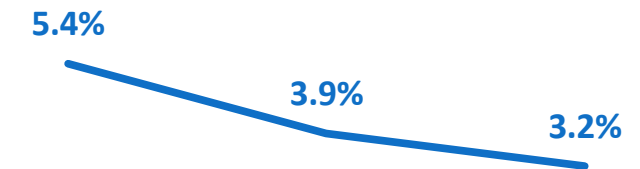


Agriculture



Sectors (Rp Billion)	2015	1H2015	1H2016	Growth Y.o.Y	Composit ion	NPL
Manufacturing	14.086	12.413	16.470	32,7%	28,2%	3.4%
Trading, Resto & Hotel	15.043	12.522	18.143	44,9%	31,1%	1.9%
Agriculture	2.197	1.826	2.304	26,1%	3,9%	1.3%
Business Services	5.111	4.329	5.576	28,8%	9,6%	7.0%
Transport, Warehouse and Communications	4.566	3.834	5.267	37,4%	9,0%	3.6%
Construction	5.567	4.859	5.824	19,9%	10,0%	2.3%
Electricity, Gas and Water	771	556	632	13,7%	1,1%	0.6%
Mining	1.668	1.600	1.560	-2,5%	2,7%	8.0%
Social Services	2.137	1.402	2.554	82,1%	4,4%	3.4%
Total Medium	51.147	43.341	58.331	34,6%	100,0%	3.5%

NPL Medium

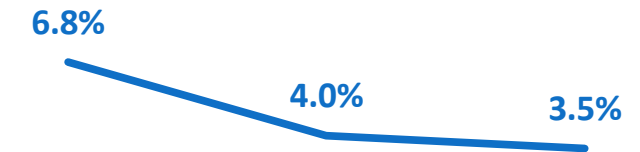


CREDIT COMMITTEE	OUTSTANDING	COMPOSITION
Commercial Loan Centre	3,297	33.8%
Regional Committee (CEO Region)	4,165	42.7%
Head Office	2,293	23.5%
TOTAL	9,755	100.0%

IDR Billion

Sectors (Rp Billion)	2015	1H2015	1H2016	Growth Y.o.Y	Composi tion	NPL
Manufacturing	3.949	3.557	4.397	23,6%	9,2%	3.4%
Trading, Resto & Hotel	24.413	21.990	29.405	33,7%	61,5%	3.6%
Agriculture	2.491	2.380	2.736	15,0%	5,7%	3.8%
Business Services	5.073	5.083	5.024	-1,2%	10,5%	2.3%
Transport, Warehouse and Communications	1.339	1.243	1.396	12,3%	2,9%	6.6%
Construction	2.177	2.108	2.278	8,0%	4,8%	5.0%
Electricity, Gas and Water	53	64	52	-19,3%	0,1%	4.4%
Mining	249	264	224	-15,3%	0,5%	1.9%
Social Services	2.323	2.388	2.289	-4,2%	4,8%	0.8%
Others	9	51	-	-100,0%	0,0%	2.3%
Total Small	42.076	39.130	47.801	22,2%	100,0%	3.5%

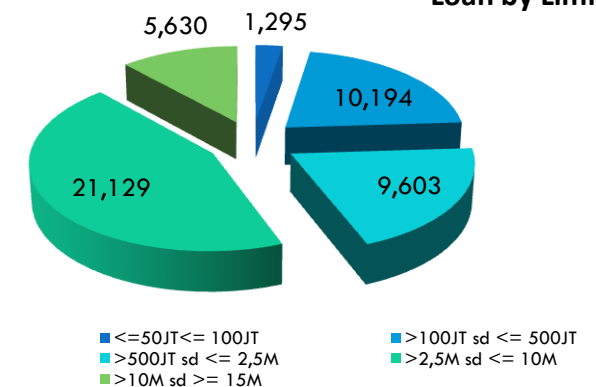
NPL Small



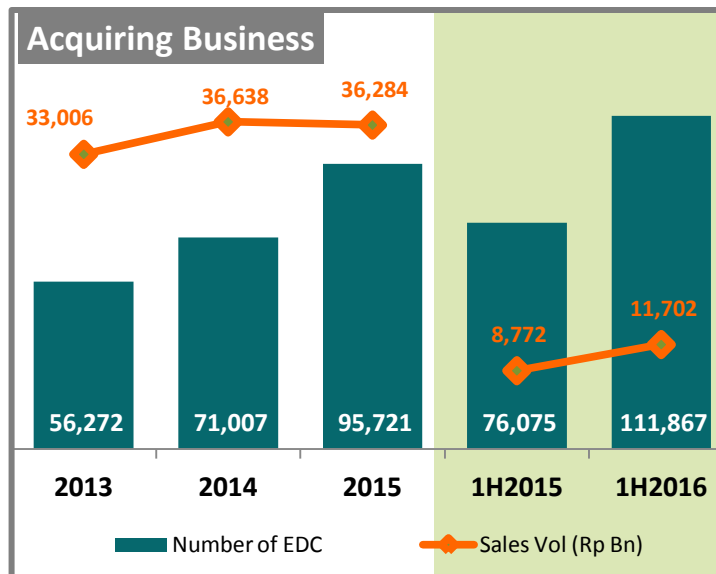
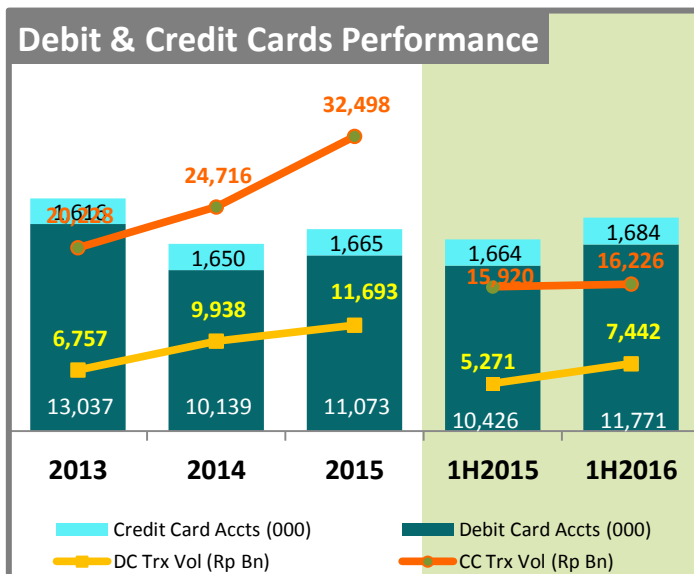
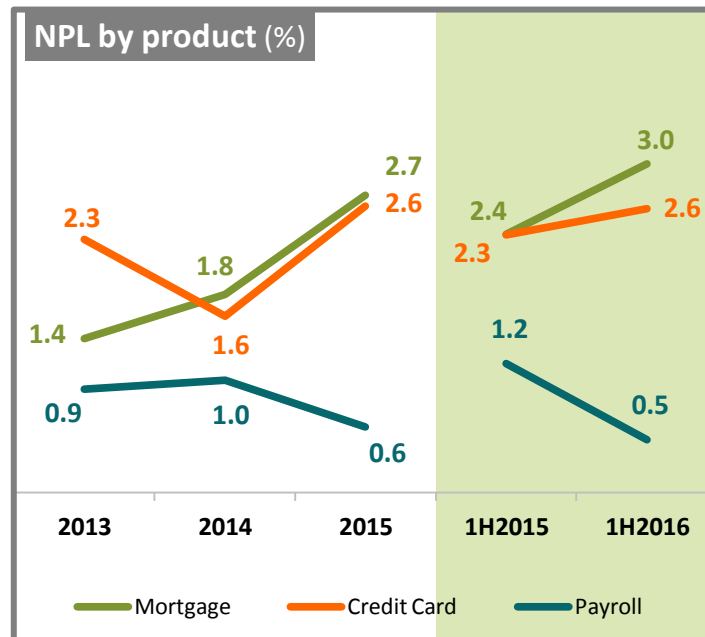
SMALL SEGMENT PORTFOLIO BY PRODUCT

Product	Jun-15		Jun-16		Growth	NPL
	No. of Debtors	Outstanding	No. of Debtors	Outstanding		
Branch Credit Management	13,288	30,116	14,371	33,746	12%	3.75%
BNI Wirausaha	14,489	3,200	9,913	1,981	-38%	11.81%
Loan to Finance Institution (KKLK)	3,860	3,559	2,862	2,612	-27%	1.91%
KUR	78,569	2,209	61,177	9,512	331%	1.41%
TOTAL	110,206	39,084	88,323	47,851	22%	3.50%

Loan by Limit

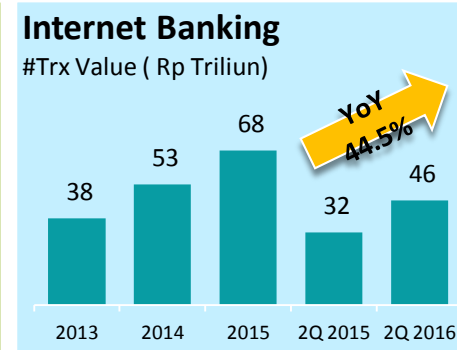
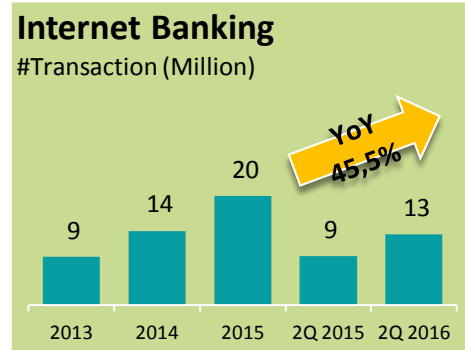
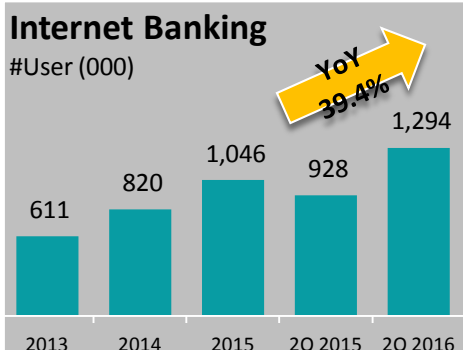
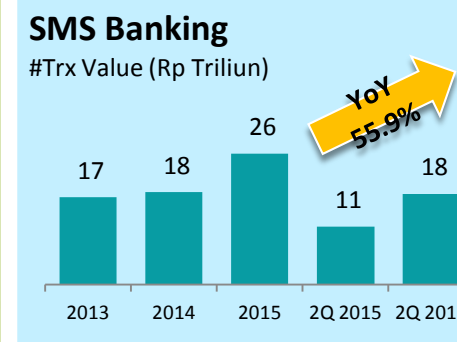
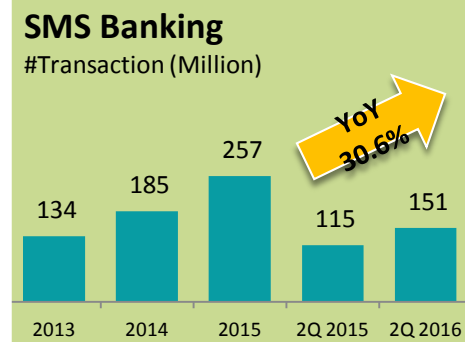
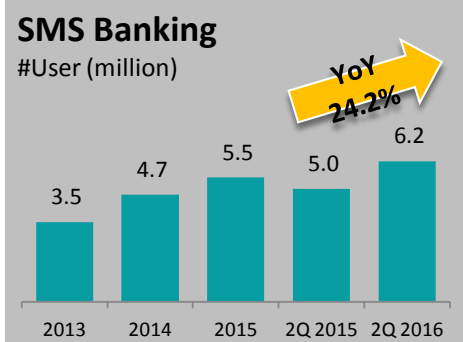
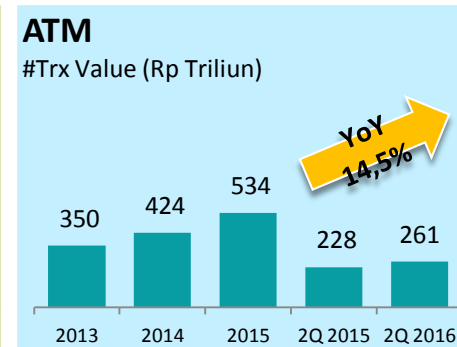
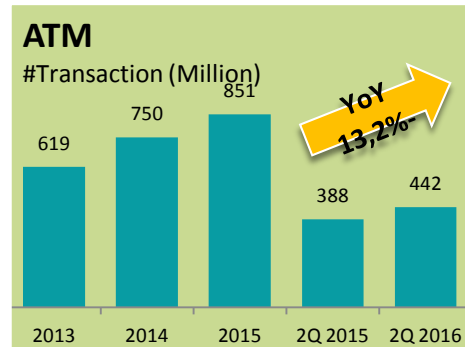
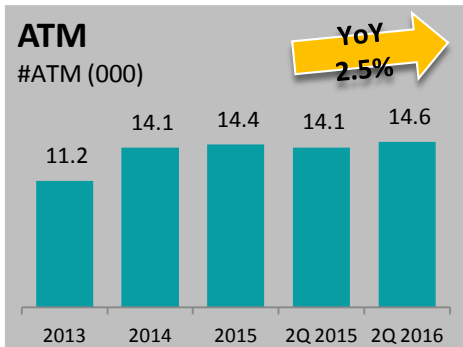


Product (Rp Billion)	2015	1H2015	1H2016	GROWTH [YoY - %]	Composition [%]	NPL
Mortgage	34,664	33,091	35,576	7.5%	58.3%	3.0%
Auto Loan	5,379	5,845	4,974	-14.9%	8.2%	5.0%
Credit Card	9,789	9,405	10,063	7.0%	16.5%	2.6%
Multi Purpose	55	67	46	-31.3%	0.1%	17.3%
Cash Collateral	603	556	601	8.1%	1.0%	0.2%
Payroll	3,923	1,516	6,637	337.8%	10.9%	0.5%
Others	3,126	3,012	3,074	1.9%	5.0%	0.6%
Total Consumer	57,540	53,493	60,971	14.0%	100.0%	2.3%



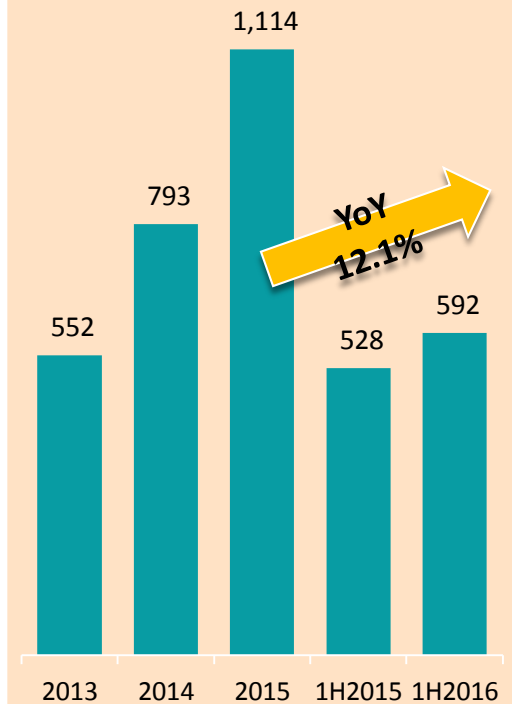
In 2016, Consumer Business will focus on

1. Payroll loan due to lower penetration and many opportunity from payroll through BNI
2. Credit Card and Mortgage
3. Increase transaction volume through e-channel optimization
4. Maintain NIM and NPL



E-Banking fees a significant and growing part of our Non Interest Income

Total Fee Income related to E-Banking
(Rp Billion)



ABOUT BNI

Board of Directors



Achmad Baiquni
President Director
Previously: CFO of BRI, MD of BNI



Suprajarto
Vice President Director
Previously: MD of BRI



Rico Budidarmo
MD – Finance [CFO] & Credit Risk
Previously: MD of BTN



Herry Sidharta
MD – Corporate Banking
Previously: Director of JAMKRINDO



Adi Sulistyowati
MD – Institutional Relations & Transactional Banking
Previously: GM Network, Region Head



Bob Tyasika Ananta
MD – Planning & Banking Operation
Previously: GM Strategic Planning, GM International Division



Anggoro Eko Cahyo
MD – Consumer Banking
Previously: GM Human Capital, Region Head



Imam Budi Sarjito
MD – Compliance & Enterprise Risk
Previously: GM Enterprise Risk Mgt, Commissioner of BNI Syariah



Putrama Wahyu Setyawan
MD – Middle Banking
Previously: SEVP of BNI



Panji Irawan
MD – Treasury & international
Previously : GH Treasury of PT Bank Mandiri Tbk



Hartadi A. Sarwono *)
President Commissioner
Previously: President Director LPPI



Pradjoto
Vice President Commissioner
Previously: Commissioner of Bank Mandiri 2005-2015



Kiagus Ahmad Badaruddin
Commissioner
Currently: Secretary General of Ministry of Finance



Pataniari Siahaan
Commissioner
Currently: Lecturer at University of Trisakti



Anny Ratnawati
Independent Commissioner
Previously: Deputy Ministry of Finance, 2010-2014



Revrison Baswir
Commissioner
Currently: Head of Population Economy Studies, University of Gadjah Mada, Commissioners of PTPN XI



Bistok Simbolon *)
Commissioner
Currently: Deputy Cabinet Secretary Republik of Indonesia



Wahyu Kuncoro *)
Commissioner
Currently: Deputy Ministry of SOE; Commissioners of PT Angkasa Pura II



Joni Swastanto *)
Commissioner
Currently: Head of Licensing and Banking Information OJK

BNI's multiple touch points for individual and corporate customers

Mobile banking

Call Center

ATMs
(16.279)

Outlets
(1871)

Consumer loan
centers
(12)

Small business
centers
(58)

Medium business
centers
(24)



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

Individual customer highlights

- ✓ 18,9 mn deposit accounts
- ✓ 1,7 mn credit cards
- ✓ 165.797 mortgage customers

Corporate/SME customer highlights

- ✓ 415.632 corporate deposit accounts
- ✓ 2.119 corporate borrowers accounts
- ✓ 115.426 SME lending accounts



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

- Long Term Issuer Default Rating
- Short Term Issuer Default Rating
- Local Currency Long Term Issuer Default Rating
- National Long Term Rating
- National Short Term Rating
- Viability Rating
- Support Rating
- Support Rating Floor

BBB-
F3
BBB-
AA+(idn)
F1+(idn)
bb+
2
BBB-

Standard & Poor's

Counterparty Credit Rating
ASEAN Regional Scale
 Senior Unsecured

BB/Positive/B
axBBB/--/axA-3
BB

Moody's

Outlook

Bank Deposits

Baseline Credit Assessment

Adjusted Baseline Credit Assessment

Senior Unsecured

Stable
Baa3/P-3
Ba1
Ba1
Baa3

Pefindo

Corporate Rating Outlook

idAAA
Stable

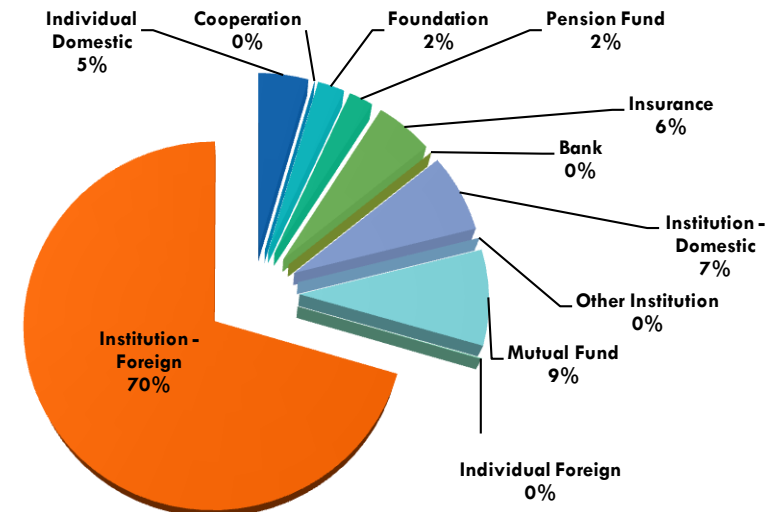
BBNI shares performance



BNI's close price June 30, 2016 (Rp 5,200) was 2% lower than June 30, 2015 (Rp 5,300)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [June 30, 2016] : Rp 5,200
- ✓ Market Capitalization : Rp 96.9 trillion [+/- US\$ 7,3 billion]

BNI Public Ownerships [40.00%]



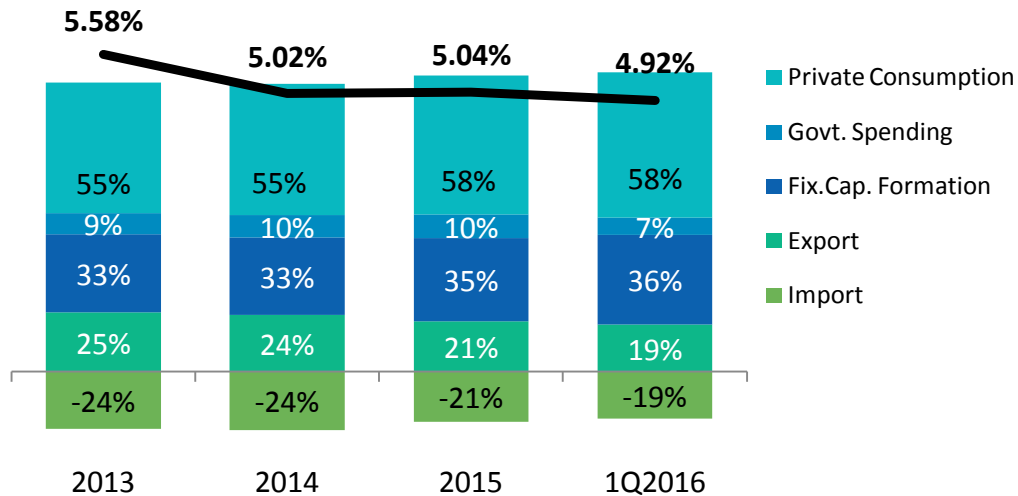
As June, 2016



Ownerships	%
Government RI	60.00%
Public – Domestic	11.80%
Public - Foreign	28.20%

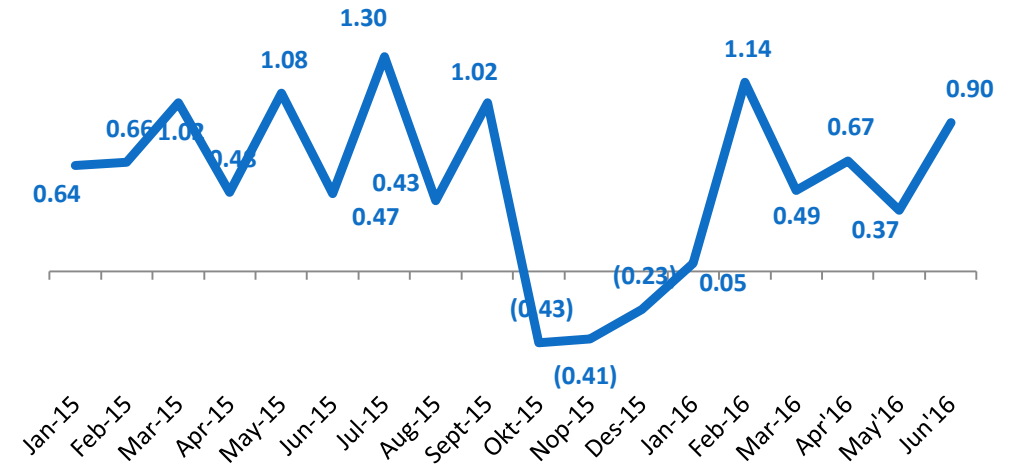
MACRO ECONOMY

GDP Component by Expenditure

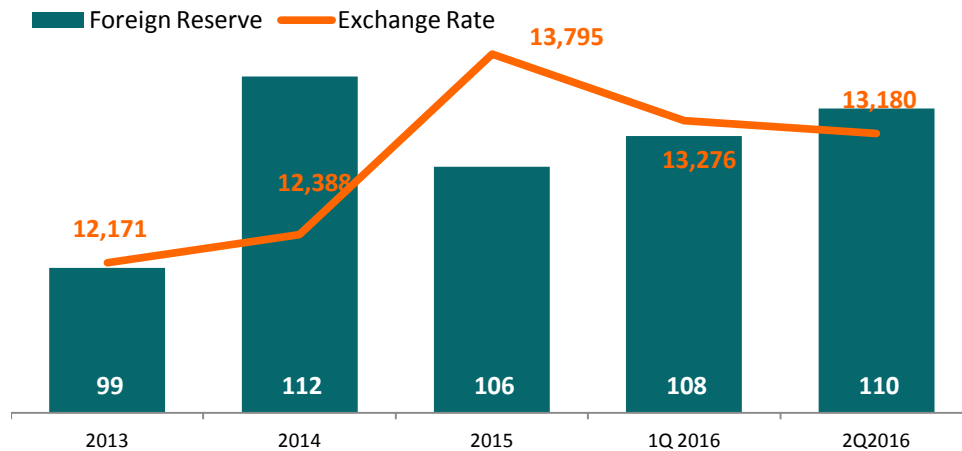


Indonesia Trade Balance

(in USD Billion)

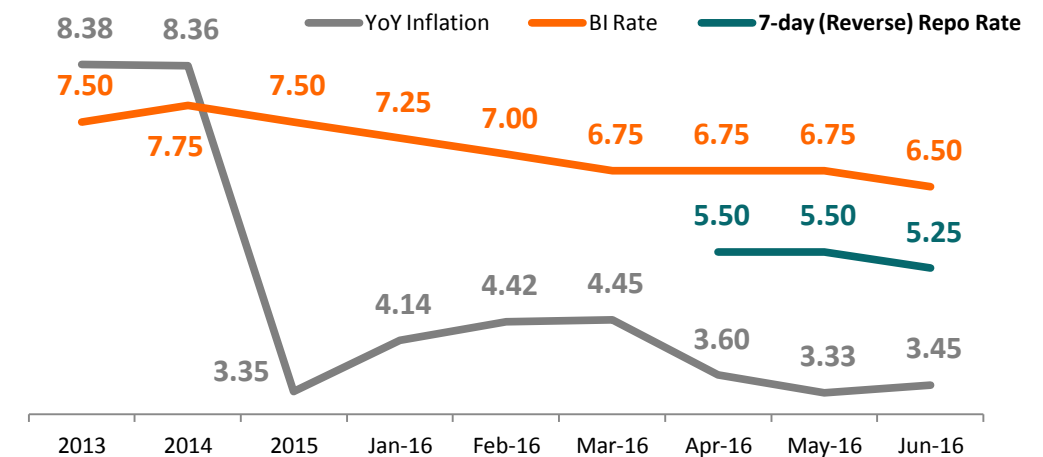


Foreign Reserve (in USD Billion) and Exchange Rate (in IDR/USD)



Interest Rate and Inflation

%YoY



Banking Sector Highlights in IDR Trillion

	Dec-13	Dec-14	May-15	Dec-15	May-16	YoY Δ
Total Assets	4.954	5.615	5.838	6.133	6.243	6,9%
Total Loan	3.293	3.674	3.757	4.058	4.070	8,3%
Total Deposits	3.664	4.114	4.232	4.413	4.508	6,5%
NIM	4.9%	4.2%	5.3%	5,4%	5.6%	
NPL	1.8%	2.4%	2.6%	2.5%	3.1%	
LDR	89.7%	88.6%	88.7%	92,1%	90.3%	
CAR	18.1%	19.8%	20.5%	21,4%	22.4%	

Source: Bank Indonesia & BNI estimate

Macro & Banking Assumptions

MACROECONOMIC	2016 BNI VIEW
GDP Growth (%)	5.0 – 5.5
Inflation (%)	4.0 – 5.0
Currency (IDR/USD)	13.000 – 14.000
BI Rate (%)	6.0 – 6.5
BANKING SECTOR	2016 BNI VIEW
Loan Growth (%)	12.0 – 15.0
Deposit Growth (%)	11.0 – 14.0

- ✓ As of May 2016, Indonesia Banking Loan grew at 8,3% yoy and Deposit only grew at 6,5% yoy resulted on Assets of Indonesia Banks grew 6,9% yoy
- ✓ Industry NPL's as of May 2016 jump to 3.1% from 2.5% year to date
- ✓ NIM increase 20 bps to 5,6% in May 2016 compare to December 2015 level (5,4%)

5 YEARS FINANCIAL DATA

Balance Sheet

(Rp Billion) – Cumulative	2011	2012	2013	2014	2015	1H2015	1H2016	Y.o.Y
Total Assets	299,058	333,304	386,655	416,574	508,595	430,966	539,133	25.1% ↑
Placement with other banks & BI	49,329	32,621	23,475	14,530	33,417	21,429	13,874	-34.7% ↓
Marketable Securities [market value]	7,668	9,817	8,528	12,743	9,964	8,655	19,367	123.8% ↑
Government Bonds [market value]	36,958	38,561	44,884	43,830	47,222	43,960	61,045	38.9% ↑
Loans [gross]	163,533	200,742	250,638	277,622	326,105	288,723	357,218	23.7% ↑
Third Party Funds	231,296	257,661	291,890	313,893	370,421	327,260	391,490	19.6% ↑
Deposits from other Banks	7,019	3,245	3,185	3,177	4,698	5,042	6,484	28.6% ↑
Marketable Securities Issued	265	4,769	6,037	6,158	7,367	7,133	7,089	-0.6% ↓
Borrowings	8,726	8,750	18,951	11,212	22,524	8,829	26,167	196.4% ↑
Shareholders' Equity	37,843	43,525	47,684	61,021	78,438	61,059	83,126	36.1% ↑

Profit & Loss

[Rp Billion]	2011	2012	2013	2014	2015	1H2015	1H2016	Y.o.Y	
Interest Income	20,692	22,705	26,705	33,750	36,895	17,874	20,520	14.8%	↑
Interest Expense	(7,496)	(7,246)	(7,392)	(10,989)	(11,335)	(5,419)	(6,609)	22.0%	↑
Net Interest Income	13,196	15,459	19,312	22,761	25,560	12,454	13,911	11.7%	↑
Premium Income Net	128	256	494	132	826	351	151	-57.0%	↓
Non Interest Income	4,851	5,217	5,467	6,998	7,282	3,443	4,432	28.7%	↑
Recovery	1,712	2,038	2,138	1,856	1,590	691	520	-24.8%	↓
Operating Income	19,887	22,972	27,411	31,748	35,258	16,940	19,014	12.2%	↑
Operating Expense	(10,224)	(11,805)	(13,485)	(14,760)	(16,510)	(7,853)	(8,779)	11.8%	↑
Pre-Provision Income	9,663	11,166	13,926	16,988	18,748	9,087	10,235	12.6%	↑
Provisioning	(2,421)	(2,525)	(2,708)	(3,642)	(7,336)	(5,999)	(4,732)	-21.1%	↓
Non Operational Inc/(Exp)	219	259	59	178	54	13	(3)	-%	→
Net Income before Tax	7,461	8,900	11,278	13,524	11,466	3,101	5,500	77.4%	↑
Net Income	5,826	7,046	9,054	10,783	9,067	2,430	4,371	79.9%	↑
Net Income Per Share (full amount)	312	378	486	578	487	130	234	79.9%	↑

[%]	2011	2012	2013	2014	2015	1H2015	1H2016	YoY
CAPITAL								
Shareholders equity to total assets	13.0	13.4	12.7	14.3	15.3	13.9	15.4	↑
Tier I – CAR (include operational risk)	15.9	15.2	14.2	15.3	17.0	14.3	16.9	↑
Tier II – CAR (include operational risk)	1.8	1.5	0.9	0.9	2.5	2.8	2.4	↓
Total CAR (credit, market + operational risk)	17.6	16.7	15.1	16.2	19.5	17.1	19.3	↑
ASSET QUALITY								
Net Non Performing Loan	0.5	0.8	0.5	0.4	0.9	0.8	0.7	↓
Gross Non Performing Loan	3.6	2.8	2.2	2.0	2.7	3.0	3.0	—
Allowance for possible loan losses to gross NPL	120.8	123.0	128.5	130.1	140.4	138.8	142.8	↑

[%]	2011	2012	2013	2014	2015	1H2015	1H2016	YoY
RENTABILITY *)								
ROA	2.9	2.9	3.4	3.5	2.6	1.5	2.2	↑
ROE	20.1	20.0	22.5	23.6	17.2	9.5	12.2	↑
Net Interest Margin	6.0	5.9	6.2	6.3	6.4	6.6	6.1	↓
EFFICIENCY								
Cost to Income Ratio	49.8	49.5	46.7	43.8	44.2	43.8	43.2	↓
Operating Expense to Operating Income [BOPO]	72.6	71.0	67.1	68.0	75.5	87.4	78.1	↓
LIQUIDITY								
Loan to Deposit Ratio	70.4	77.5	85.3	87.8	87.8	87.6	91.4	↑
COMPLIANCE								
Statutory Reserve Requirement (Rupiah)	8.7	8.5	8.1	8.1	9.2	8.1	6.5	↓
Net Open Position	2.8	2.1	3.4	1.6	1.7	3.6	1.7	↑

*) Based on BI Formula – Bank Only

THANK YOU

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