

Corporate Presentation

1Q - 2013

26 April 2013

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



Agenda

**Macro, Banking
Sector &
Management
Focus 2013**

**Financial
Performance
1Q-2013**

**Business Focus
& Strategy**

Macro, Banking Sector & Management Focus 2013

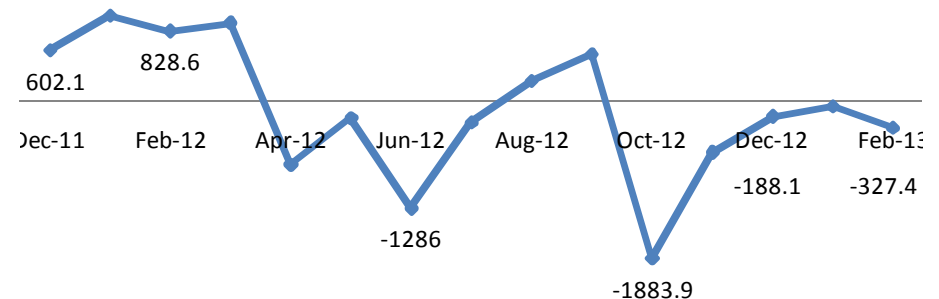
Macro & Banking Sector

Inflation and Interest Rate

- BI Rate has been maintained at 5.75% since February 2012 as core inflation outlook has remained within tolerable limits
- Indonesia continues to import more than it exports causing a trade balance deficit of about USD 327 million as of February 2013
- As a result; Indonesia foreign reserve declined slightly to USD 104.8 from USD 112.8 billion

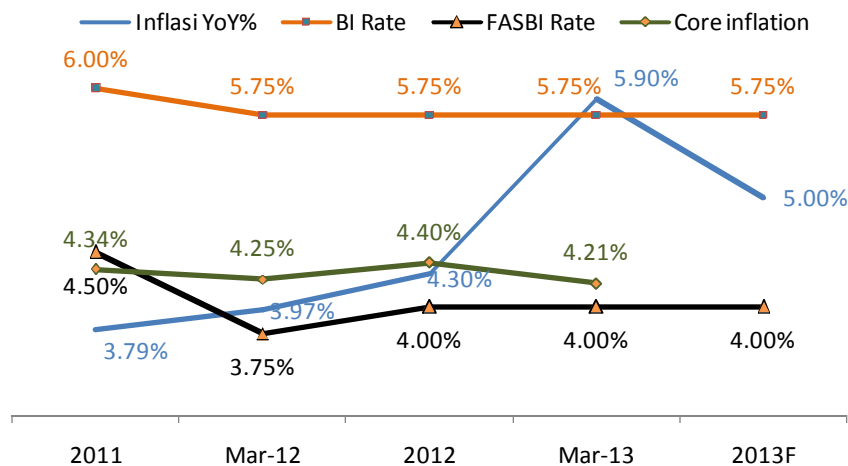
Indonesia Trade Balance

In USD Million



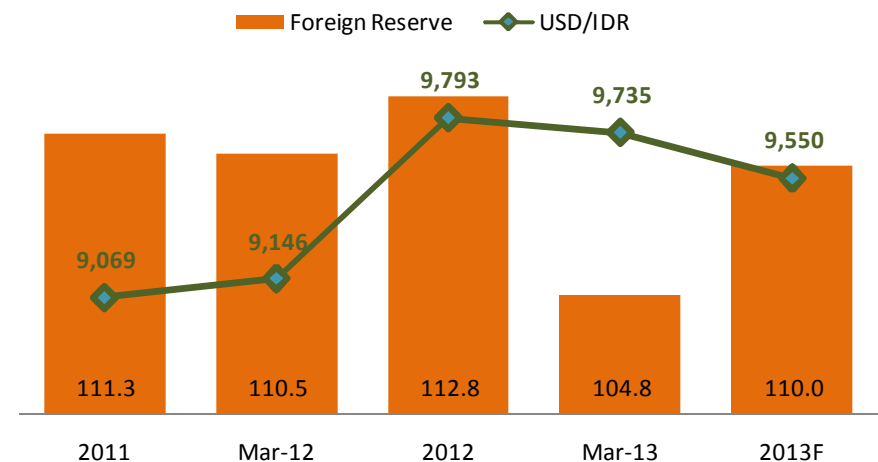
Interest Rate and Inflation

% YoY



Source: Bank Indonesia, Bloomberg and BNI estimates

Foreign Reserve (in USD Billion) and Exchange Rate



Banking Sector Highlight

Banking Sector Highlights in IDR Trillion

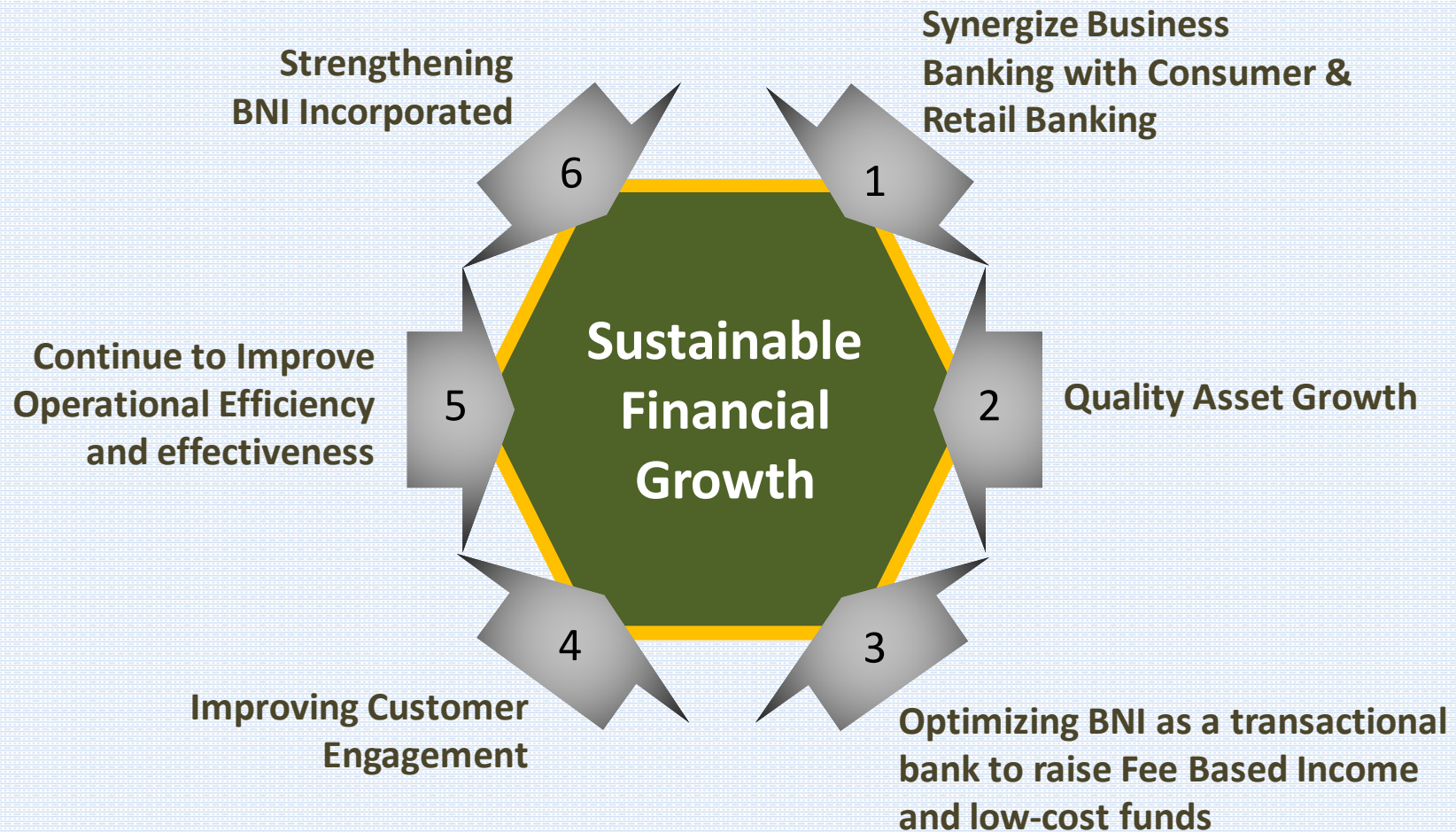
	Dec-11	Feb-12	Dec-12	Feb-13	YoY Δ
Total Assets	3,653	3,628	4,263	4,237	16.8%
Total Loan	2,200	2,203	2,708	2,719	23.4%
Total Deposits	2,785	2,764	3,225	3,207	16.0%
NIM	5.91%	5.40%	5.49%	5.34%	
NPL	2.17%	2.33%	1.87%	2.03%	
LDR	79.0%	79.7%	84.0%	84.8%	
CAR	16.1%	18.4%	17.4%	19.3%	

Macro & Banking Assumption

MACRO ECONOMY		2012	BNI VIEW 2013
1	GDP Growth (%)	6.0-6.3	6.1-6.5
2	Inflation (%)	4.5-5.5	4.5-5.5
3	Currency	9,300-9,700	9,400-9,700
4	BI Rate (%)	5.75-6.0	5.75-6.0
BANKING SECTOR		2012	BNI VIEW 2013
1	Loan Growth(%)	22-24	23-25
2	Deposit Growth(%)	14-16	15-18
3	Deposit Rate(%)	5.5-6.0	6.0-6.5
4	Loan Rate (%)	10.0-12.0	10.5-12.5

✓ The banking system remains robust and optimistic with NIM's under pressure

Strategic Policy 2013



Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013	Progress YTD	Trend
Synergize Business Banking with Consumer & Retail Banking	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • ROA: 3,0% - 3,2% • ROE: 20% - 22% 	<ul style="list-style-type: none"> • ROA: 3.3 • ROE: 20.1 	<ul style="list-style-type: none"> + +
Quality Asset Growth	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Loan Growth(%): 23 - 25 ✓ Business Banking : 21 - 23 ✓ Consumer & Retail : 27 - 29 • Coverage ratio: 121% - 125% • Gross NPL: 2,5% - 2,75% • Recovery : Rp. 1,6T – 1,9T 	<ul style="list-style-type: none"> • Loan Growth(%): -0.1% ✓ Business Banking : -1.5% ✓ Consumer & Retail : 2.5% • Coverage ratio: 123.1% • Gross NPL: 2.79% • Recovery : 648 M 	<ul style="list-style-type: none"> - - - + + +
Optimizing BNI as a transactional bank to raise Fee Based Income and low-cost funds	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Deposit Growth: 16% - 18% • CASA Growth: 16% - 18% • Savings Growth: 19% - 21% 	<ul style="list-style-type: none"> • Deposit Growth: -5.7% • CASA Growth: -6.8% • Savings Growth: -7.0% 	<ul style="list-style-type: none"> - - -

Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013	Progress YTD	Trend
Improving Customer Engagement	<ul style="list-style-type: none"> • 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: n/a	+
Continue to Improve Operational Efficiency and effectiveness	<ul style="list-style-type: none"> • 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: 44.5%	+
Strengthening BNI Incorporated	<ul style="list-style-type: none"> • 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: 9.5%	+

Financial Performance 1Q-2013

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

Balance Sheet Highlight

(Rp Billion) – Cumulative	2011	2012	1Q2012	1Q2013	Y.o.Y	
Total Assets	299.058	333,304	289.373	319.717	10,5%	↑
Placement with other banks & BI	49.328	32,617	33.361	15.776	-52,7%	↓
Marketable Securities <small>[market value]</small>	7.668	9,817	8.956	9.380	4,7%	↑
Government Bonds <small>[market value]</small>	36.958	38,561	40.671	40.413	-0,6%	↓
Loans <small>(gross)</small>	163.533	200,742	164.809	200.497	21,6%	↑
Customer Deposits	231.296	257,661	220.867	242.934	10,0%	↑
Deposits from other Banks	7.019	3,245	6.610	3.661	-44,6%	↓
Marketable Securities Issued	265	4,769	250	4.811	1824%	↑
Borrowings	8.726	8,750	9.200	7.877	-14,4%	↓
Shareholders' Equity	37.843	43,525	39.265	45.190	14,0%	↑

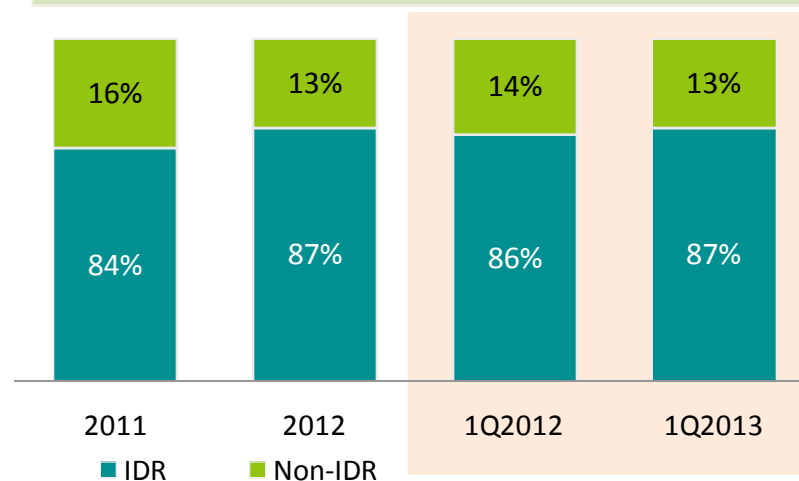
Loan Composition

Loan Composition (% , Rp Billion)

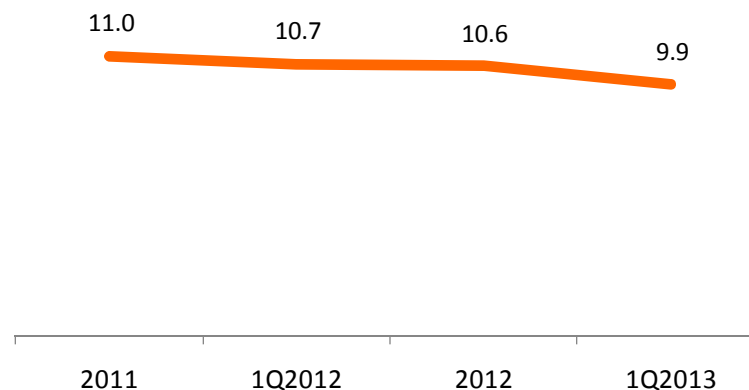
Segment	1Q2012	1Q2013	GROWTH [YoY - %]	Composition [%]
Corporate *	58.344	83,744	43.5%	41.8%
Medium *	27.854	23,194	-16.7%	11.6%
Small	29.689	34,087	14.8%	17.0%
International	7.459	5,858	-21.5%	2.9%
Consumer	32.772	42,188	28.7%	21.0%
Retail	3.086	2,744	-11.1%	1.4%
Subsidiaries	5.606	8,681	54.9%	4.3%
TOTAL	164.809	200,497	21.7%	100.0%

*) We upgraded "116" Medium Customers accounts to corporate; amounting to c. Rp 10,3 trillion

Loan by Currency (%)



Average Yield on Loan

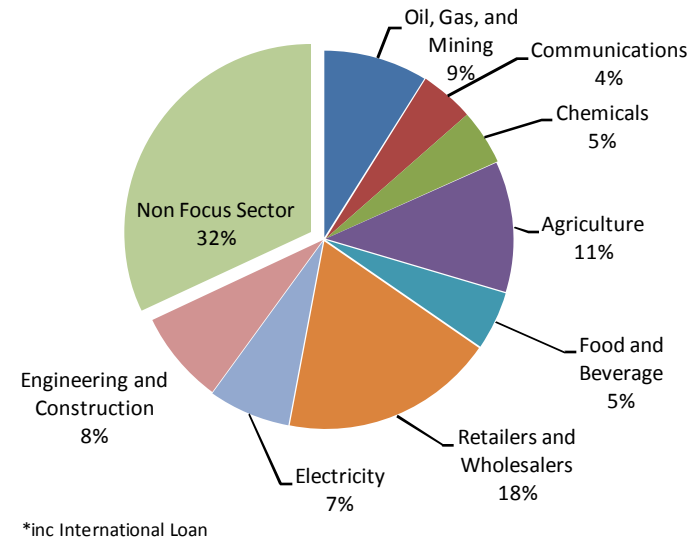


Loan by Sector

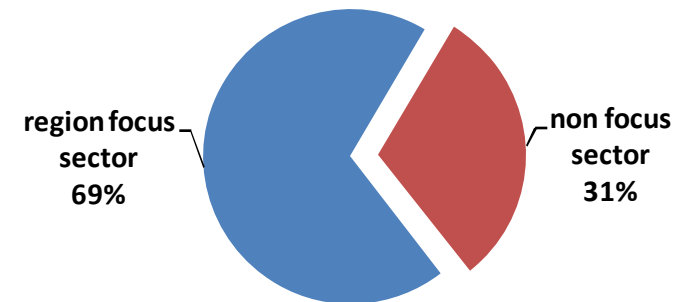
Loans by Economic Sectors

Sectors	1Q2012	1Q2013
Manufacturing	17%	16%
Trading, Resto & Hotel	17%	17%
Agriculture	7%	8%
Business Service	9%	8%
Constructions	6%	6%
Transportation & Comm	6%	7%
Social Services	1%	1%
Mining	5%	6%
Electricity, Gas & Water	7%	5%
Others	5%	5%
Consumer	20%	21%
TOTAL LOAN [Rp Bn]	164.809	200.497

8 Focus Sector in Business Banking



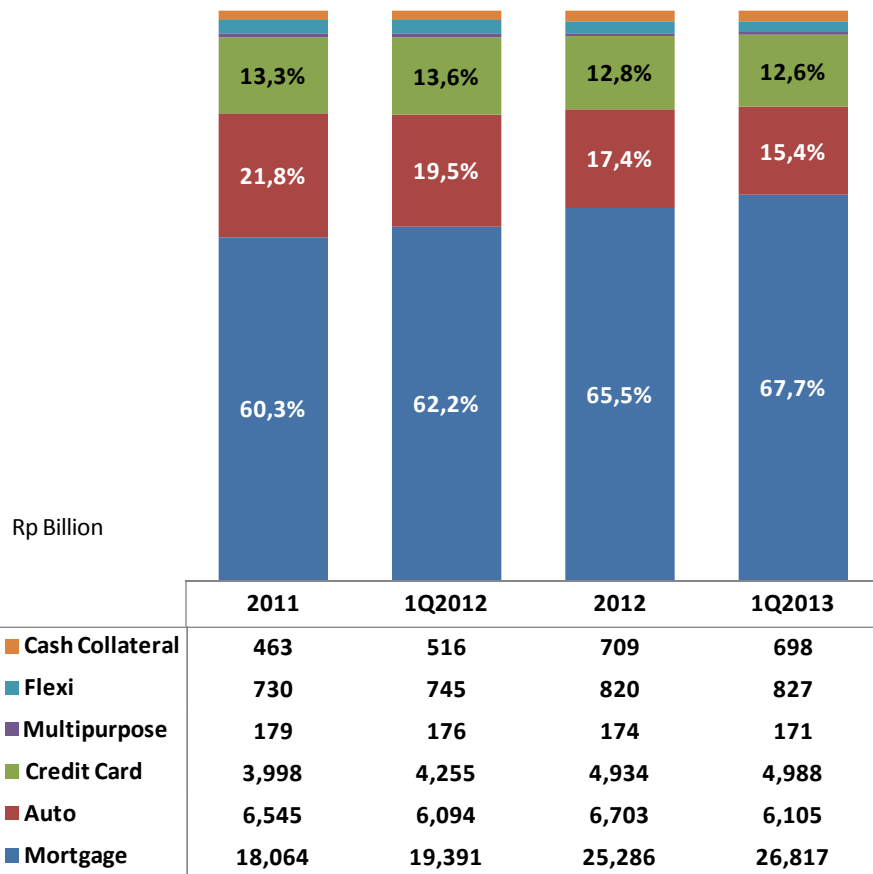
Loan Focus in Region Office



69% business banking loan at regional offices in accordance with region focus sector

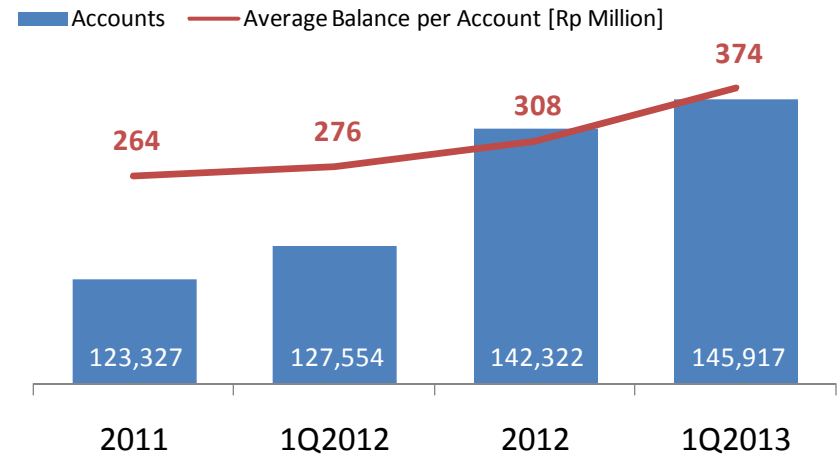
Consumer Loan

Consumer Loan Composition

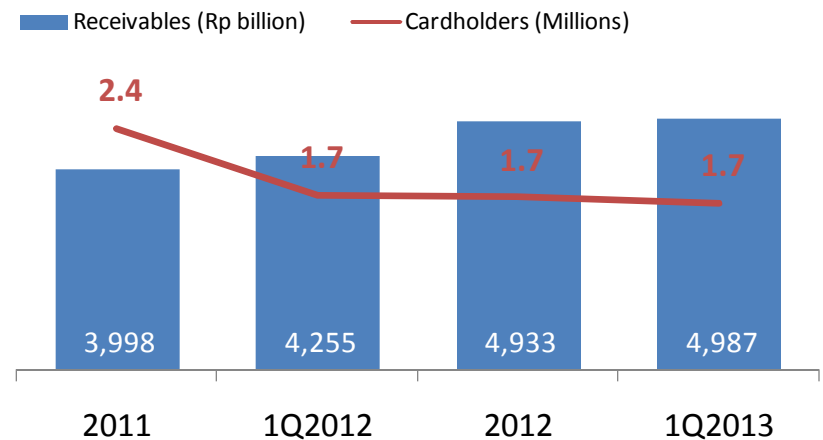


Total Consumer Loan 1Q-2013 : Rp 42,2 Tn

Mortgage loan



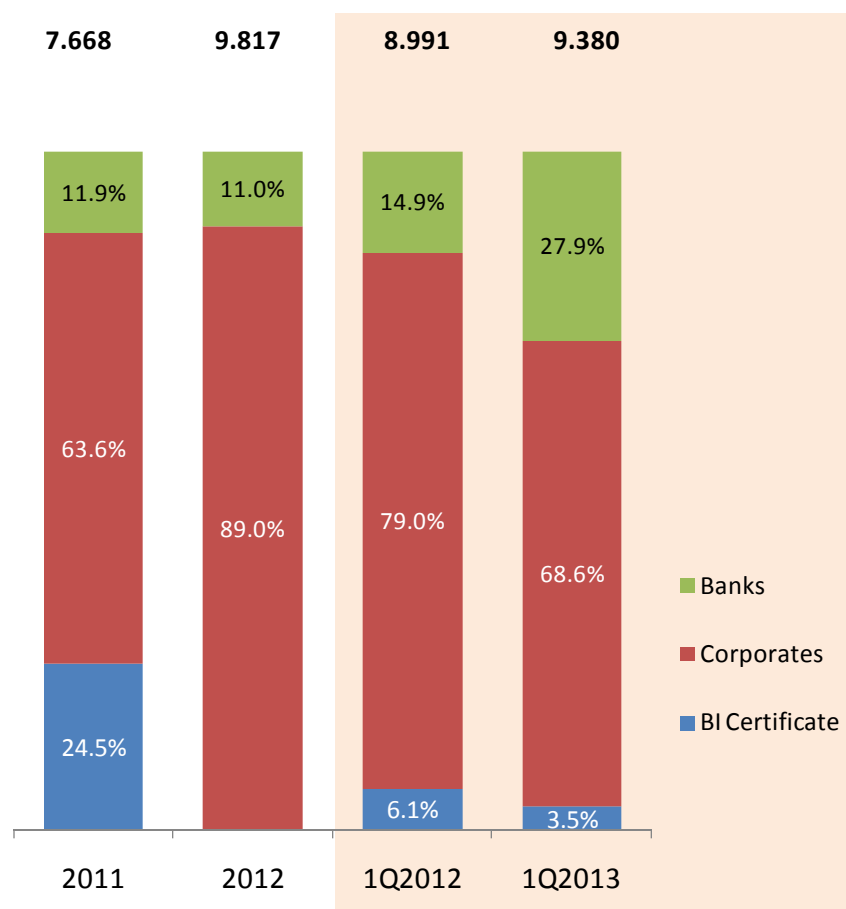
Credit Card



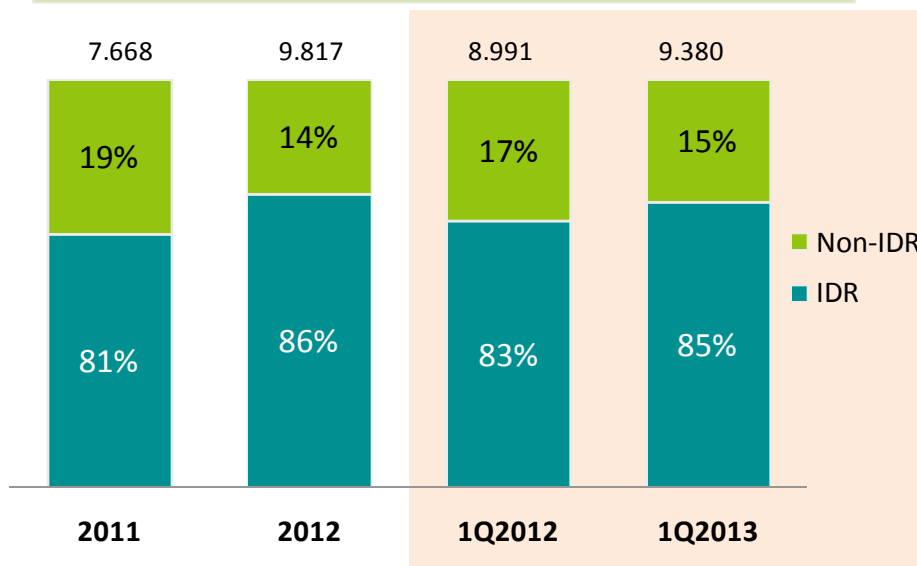
Marketable Securities

[Exclude ROI Bonds]

Marketable Securities Composition (% Rp Billion)

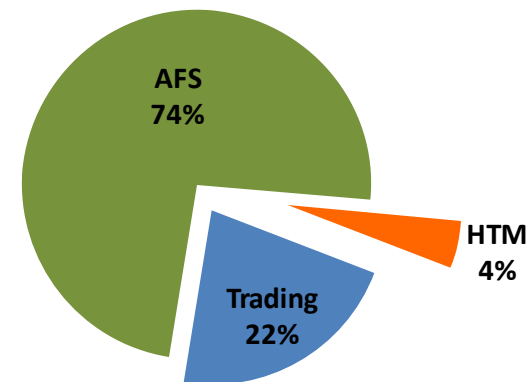


Breakdown by Currency (%)



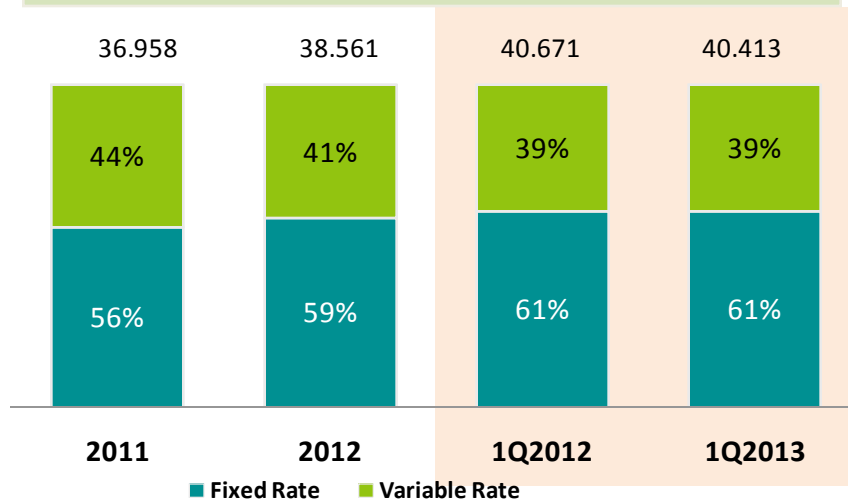
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

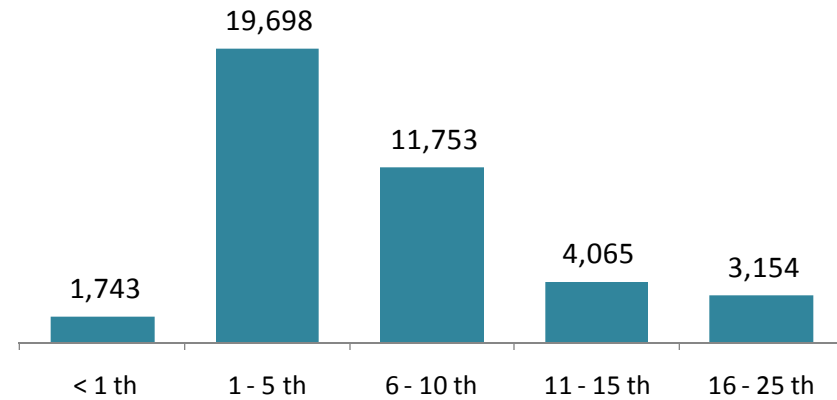


ROI Bonds

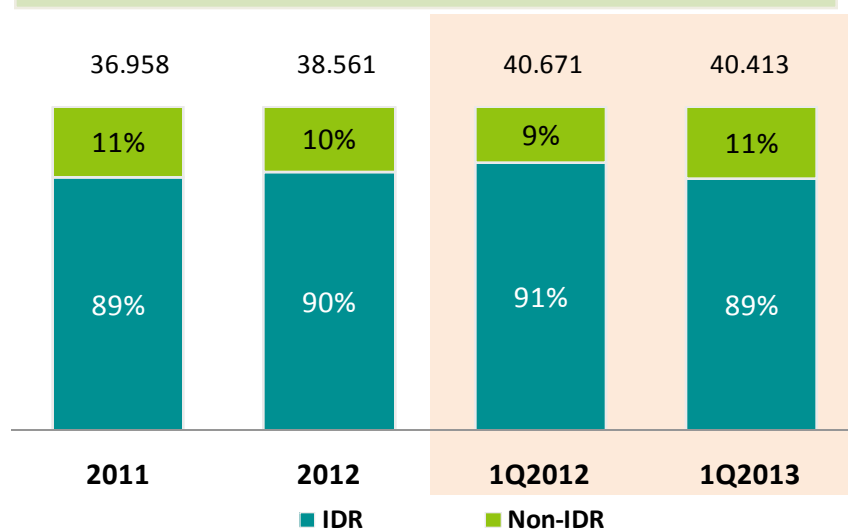
Breakdown by rate (%)



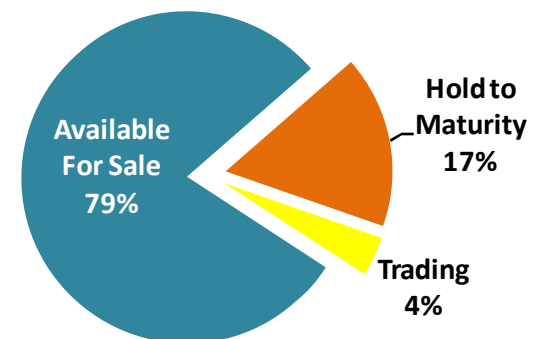
Maturity [Rp Billion]



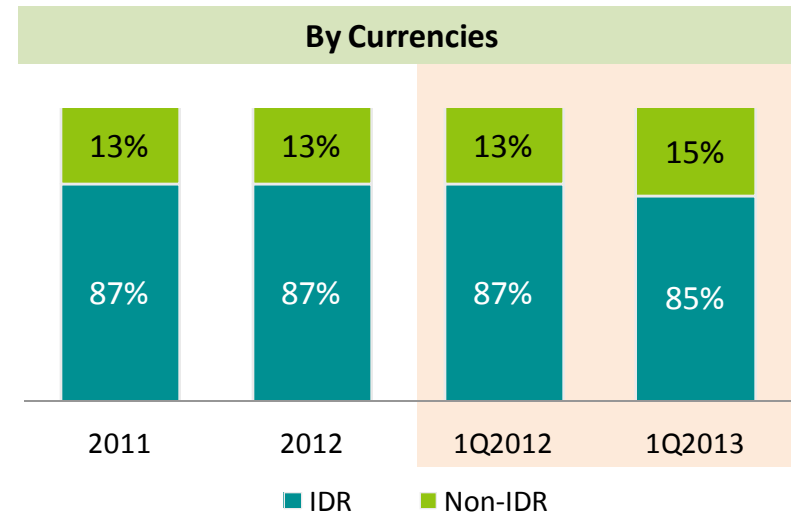
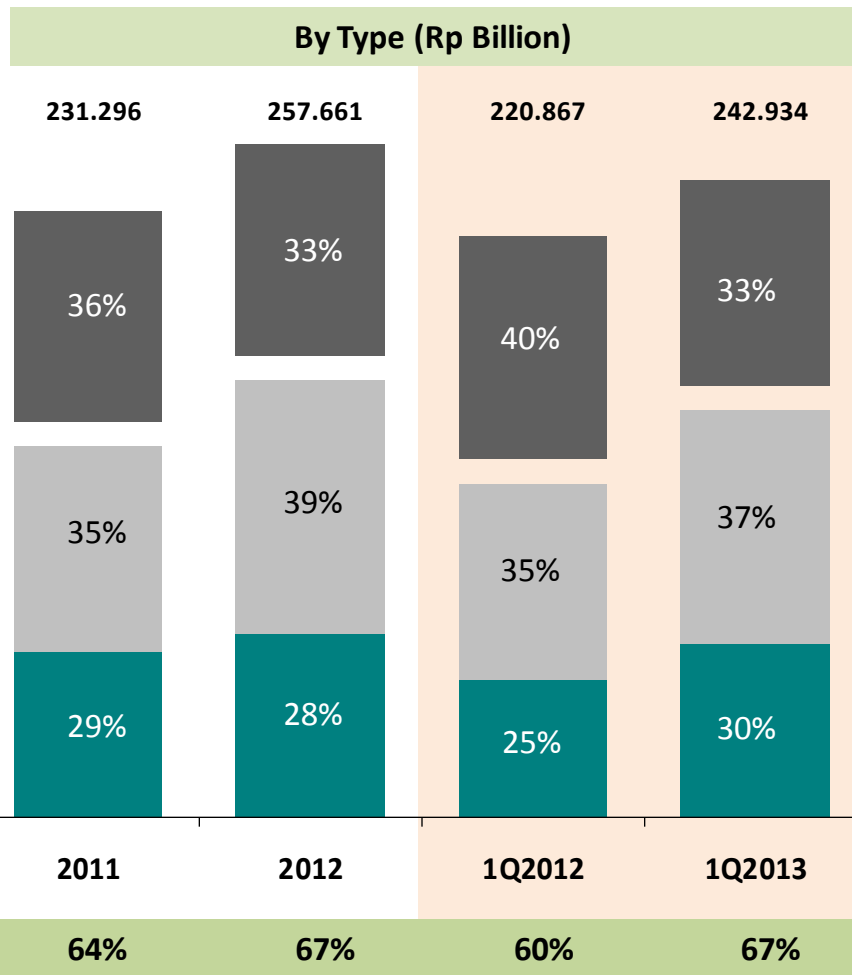
Breakdown by Currency (%)



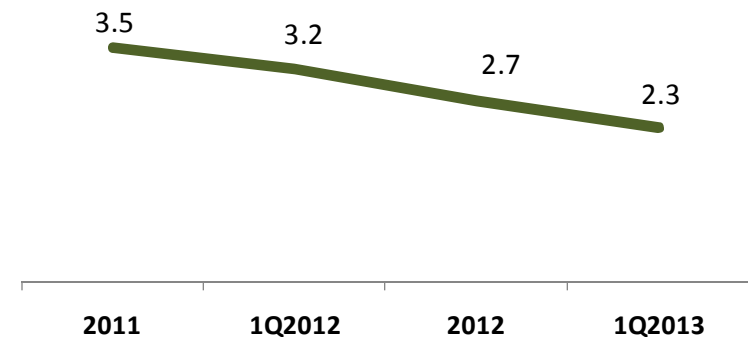
Book (Rp Billion)



Customer Deposit



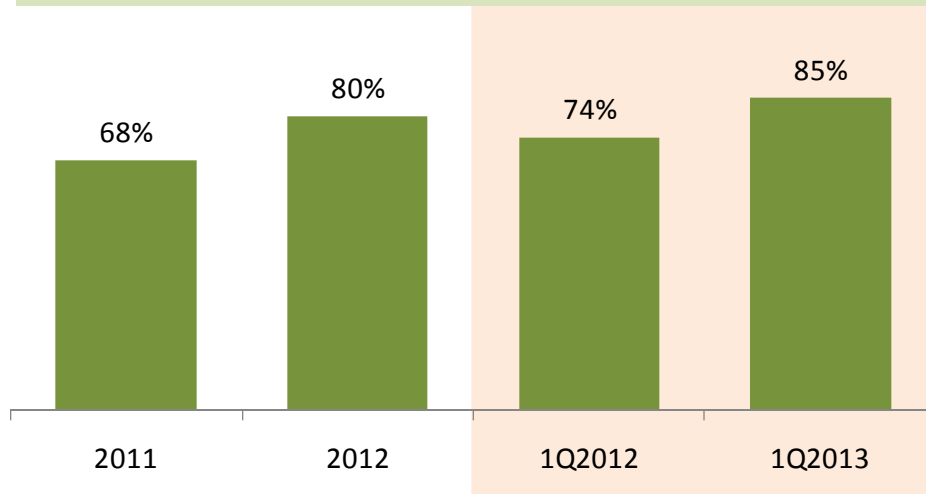
Cost of IDR Customer Funding [%]



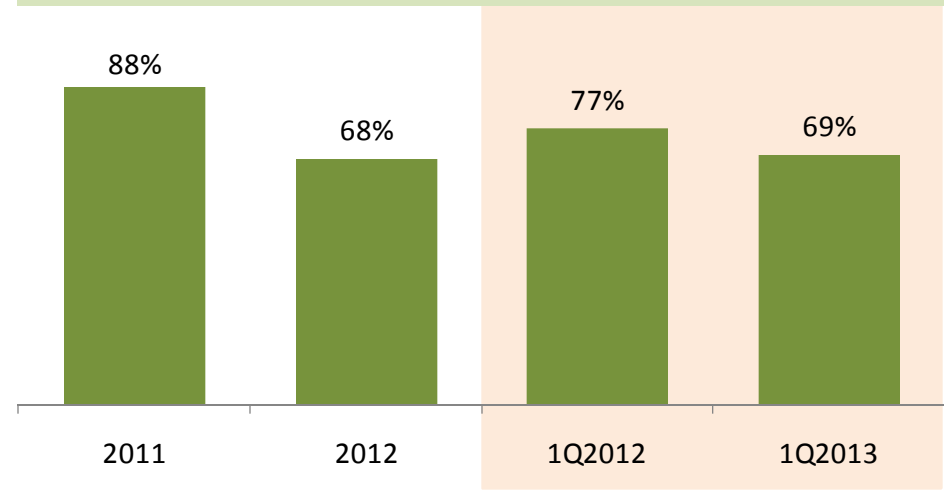
CASA increased by Rp 29 Trillion [YoY] or 22,1%. [CASA @ 67%]

Liquidity & Capital

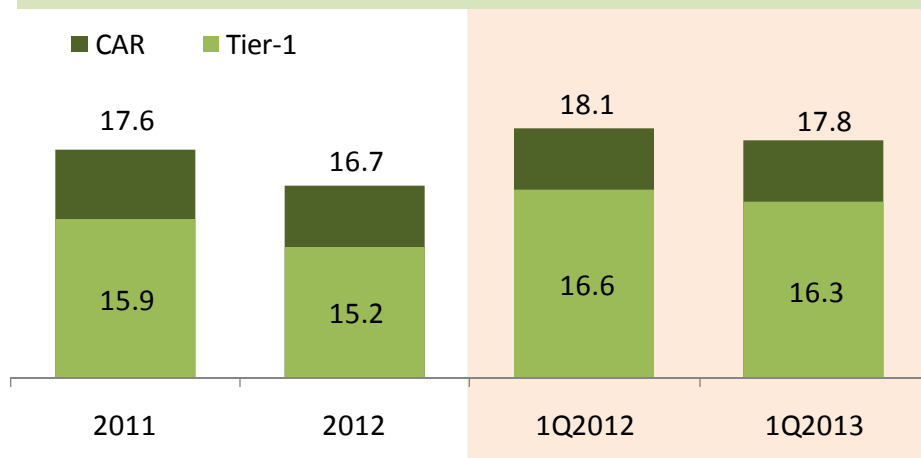
Loan to Deposit Ratio - Rupiah



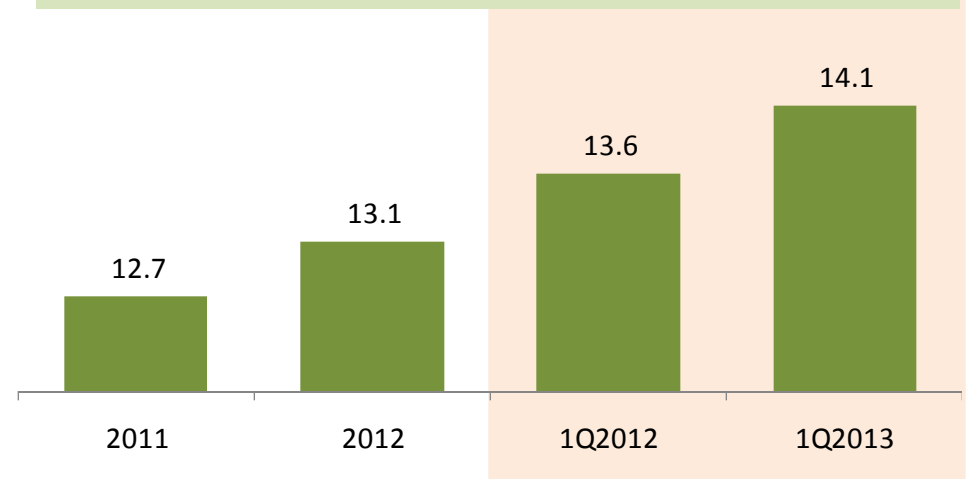
Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and Total CAR [%]



Equity / Assets [%]



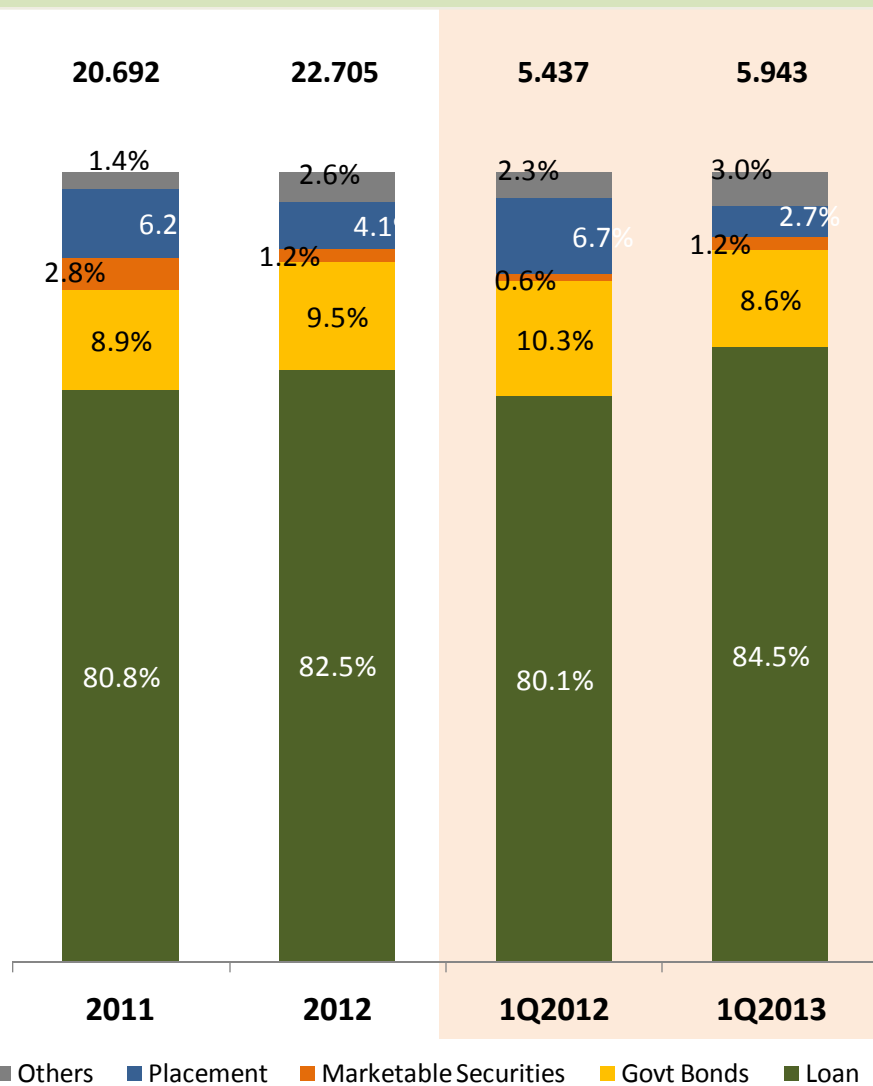
Cfm SE no. BI/11/3/DPNP dated January 27, 2009, RWA calculation for operational risk based on basic indicator approach, the capital charges for operational risk calculation (α) increase from 10% in 2010 to 15% in 2011.

Profit & Loss Highlight

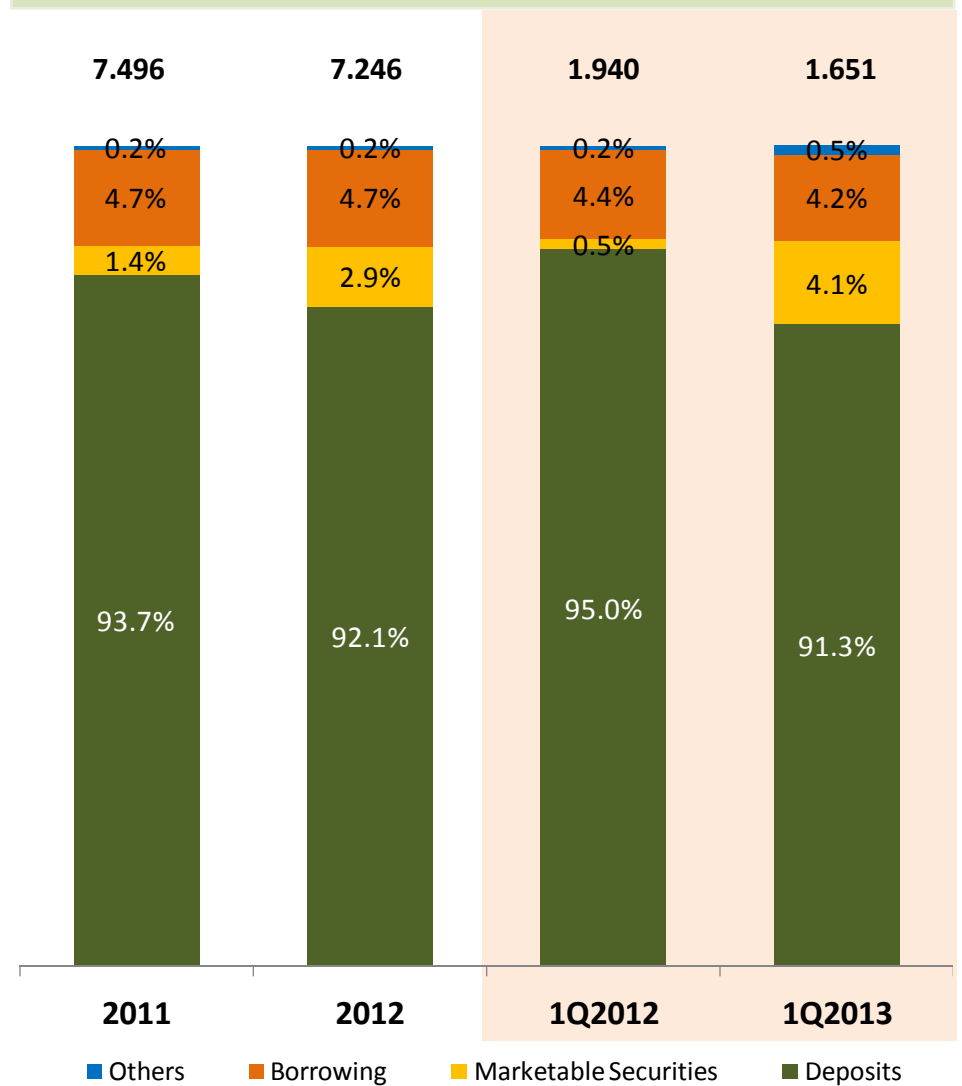
[Rp Billion]	2011	2012	1Q2012	1Q2013	Y.o.Y	
Net Interest Income	13.196	15,459	3.497	4.292	22,7%	↑
Non Interest Income	7.601	8,446	1.697	2.237	31,8%	↑
Operating Income	20.799	23,905	5.194	6.529	25,7%	↑
Operating Expense	(11.134)	(12,739)	(2.593)	(3.254)	25,5%	↑
Pre-Provision Income	9.665	11,166	2.601	3.275	25,9%	↑
Provisioning	(2.421)	(2,525)	(738)	(778)	5,4%	↑
Non Operational Income/(Expense)	219	259	101	62	-38,6%	↓
Net Income before Tax	7.461	8,900	1.963	2.560	30,4%	↑
Net Income	5.808	7,046	1.540	2.069	34,3%	↑
Net Income Per Share (full amount)	312	378	83	111	33,7%	↑

Interest Income/Expense Composition

Interest Income Composition [Rp Billion]

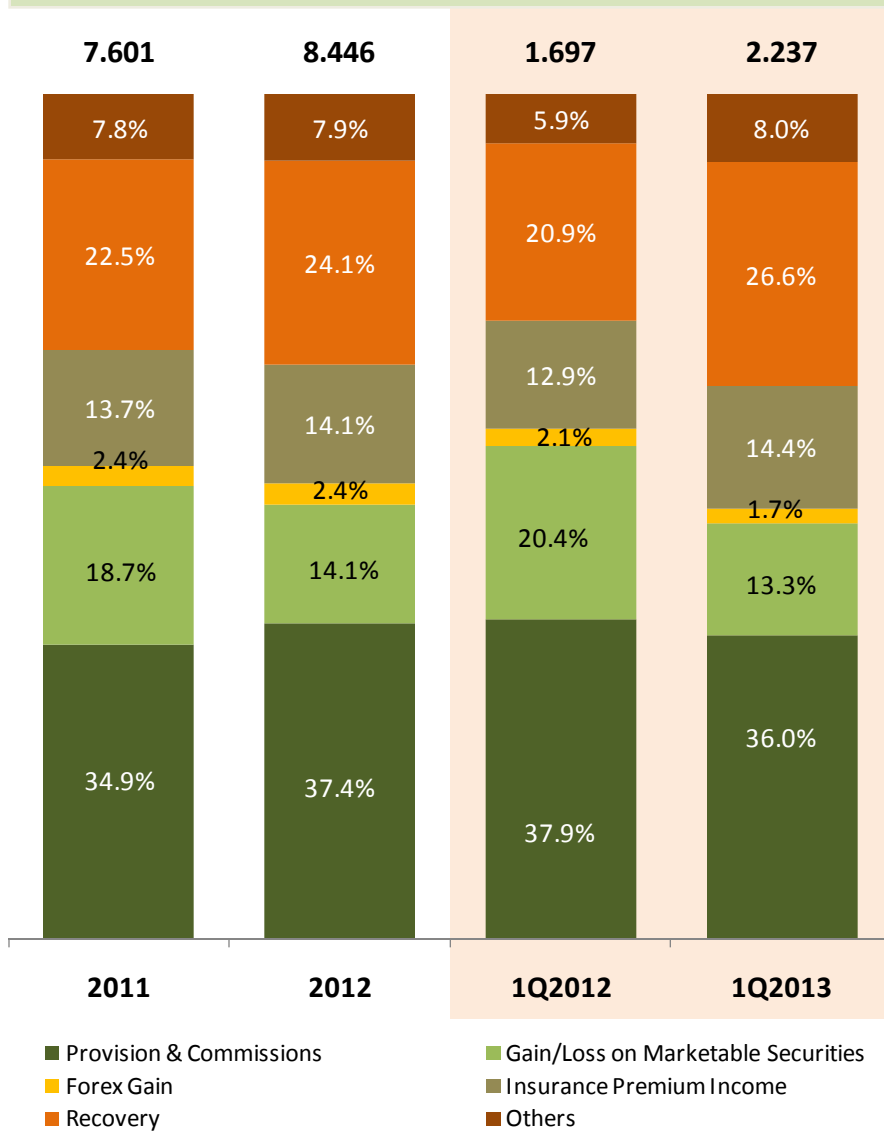


Interest Expense Composition [Rp Billion]

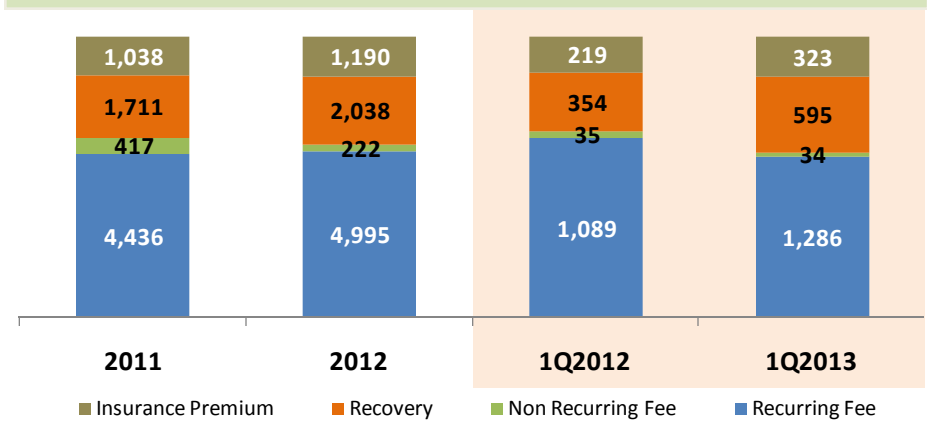


Non Interest Income

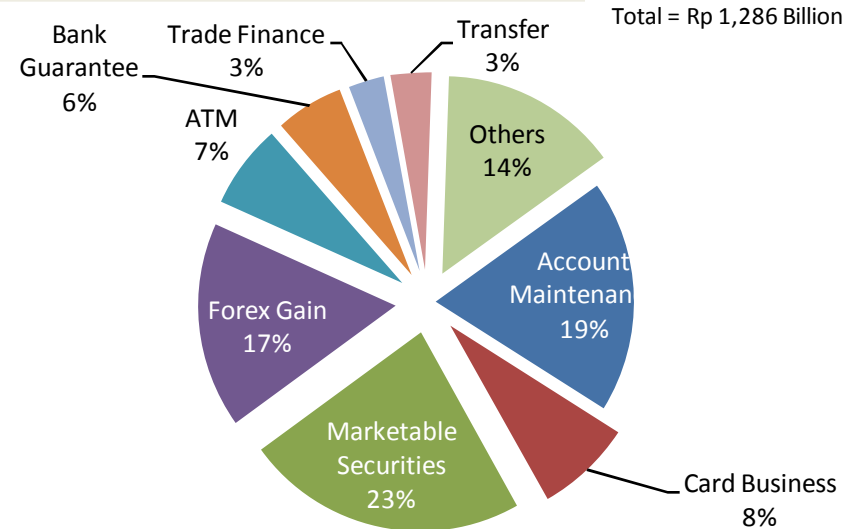
Breakdown [%]



Breakdown Non Interest Income [Rp Billion]

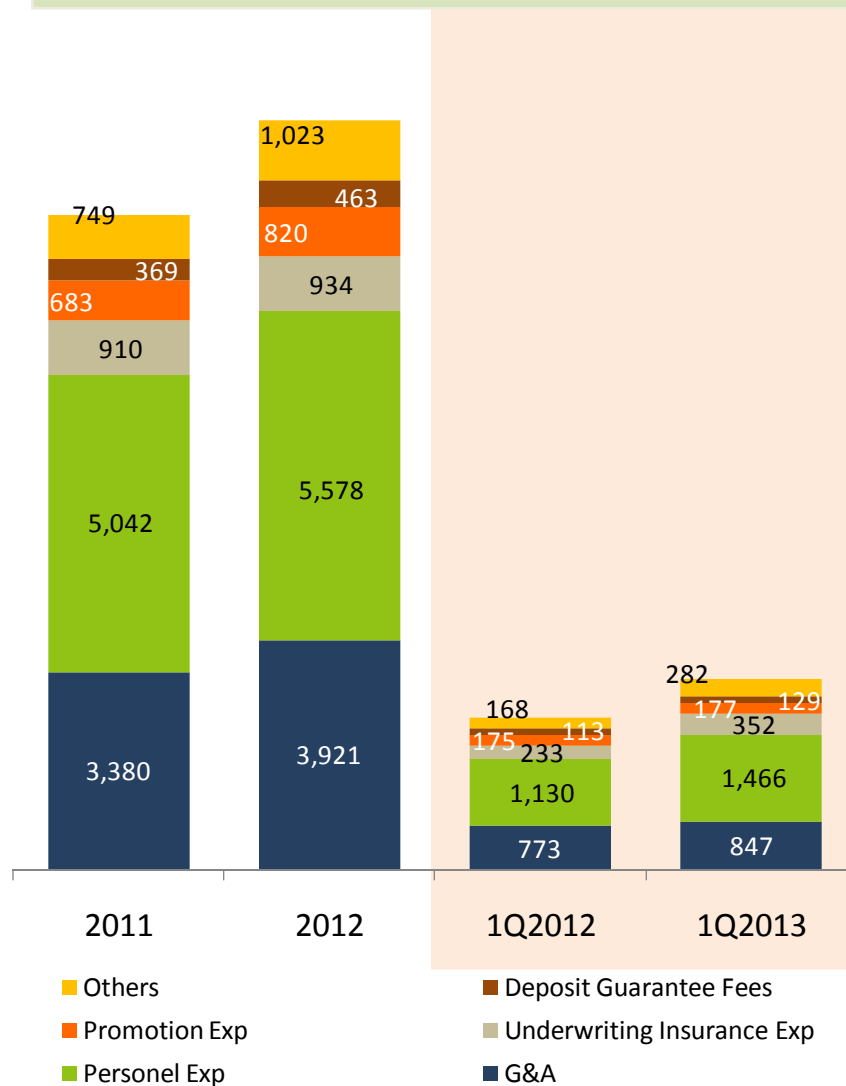


Breakdown recurring fee



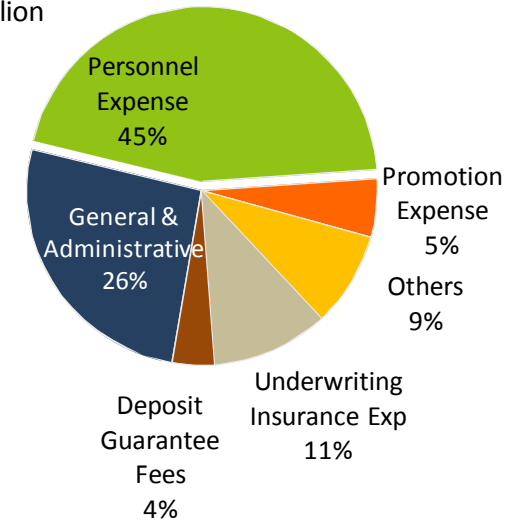
Operating Expense

Key highlights of OPEX [Rp Billion]

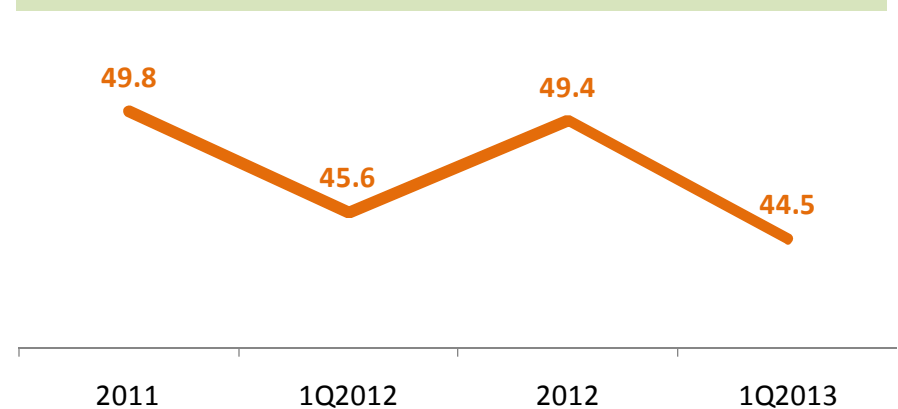


Breakdown of OPEX [%]

Total = Rp 3,25 trillion



Cost to Income Ratio [%]



Financial Ratios

[%]	2011	2012	1Q2012	1Q2013	
CAPITAL					
Shareholders equity to total assets	12.7	13.1	13.6	14.1	↑
Tier I – CAR <small>[include operational risk]</small>	15.9	15.2	16.6	16.3	↓
Tier II – CAR <small>[include operational risk]</small>	1.7	1.5	1.5	1.5	—
CAR (credit, market + operational risk)	17.6	16.7	18.1	17.8	↓
ASSET QUALITY					
Net Non Performing Loan	0.5	0.8	0.7	1.0	↑
Gross Non Performing Loan	3.6	2.8	3.6	2.8	↓
Allowance for possible loan losses to gross NPL	120.8	123.0	120.9	123.1	↑

Financial Ratios

[%]	2011	2012	1Q2012	1Q2013	
RENTABILITY *)					
ROA	2.9	2.9	2.8	3.3	↑
ROE	20.1	20.0	18.4	20.1	↑
Net Interest Margin	6.0	5.9	6.0	6.2	↑
EFFICIENCY					
Cost to Income Ratio	49.8	49.5	45.6	44.5	↓
Operating Expense to Operating Income [BOPO]	72,6	71,0	72,6	67,4	↓
LIQUIDITY					
Loan to Deposit Ratio	70.4	77.5	74.4	82.6	↑
COMPLIANCE					
Statutory Reserve Requirement <small>(Rupiah)</small>	8.7	8.5	8.7	8.1	↓
Net Open Position	2.8	2.1	1.9	2.1	↑

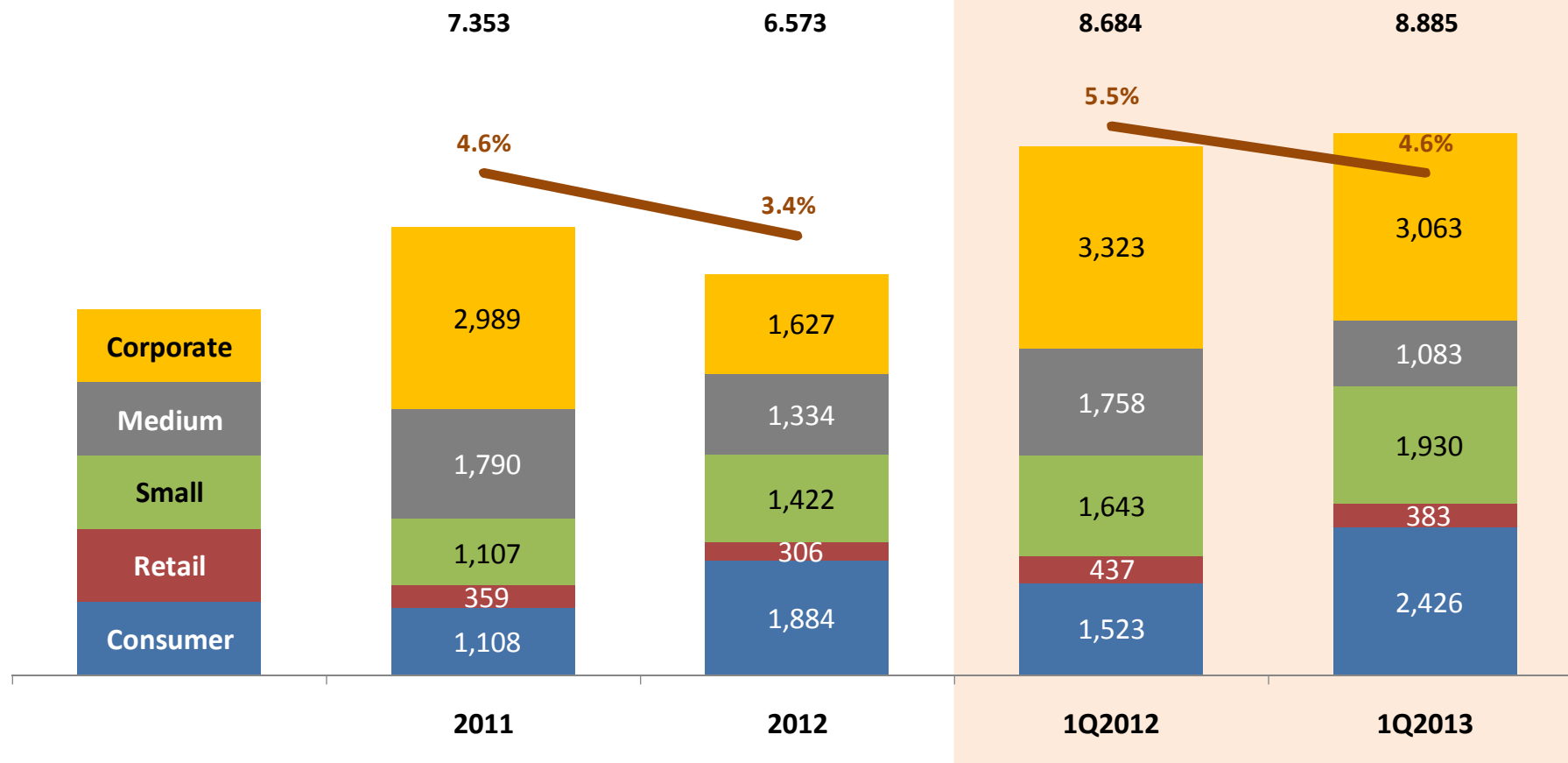
*) Based on BI Formula

Asset Quality

PRE NPL SPECIAL MENTION Category

Rp Billion

Pre NPL Ratio (%)

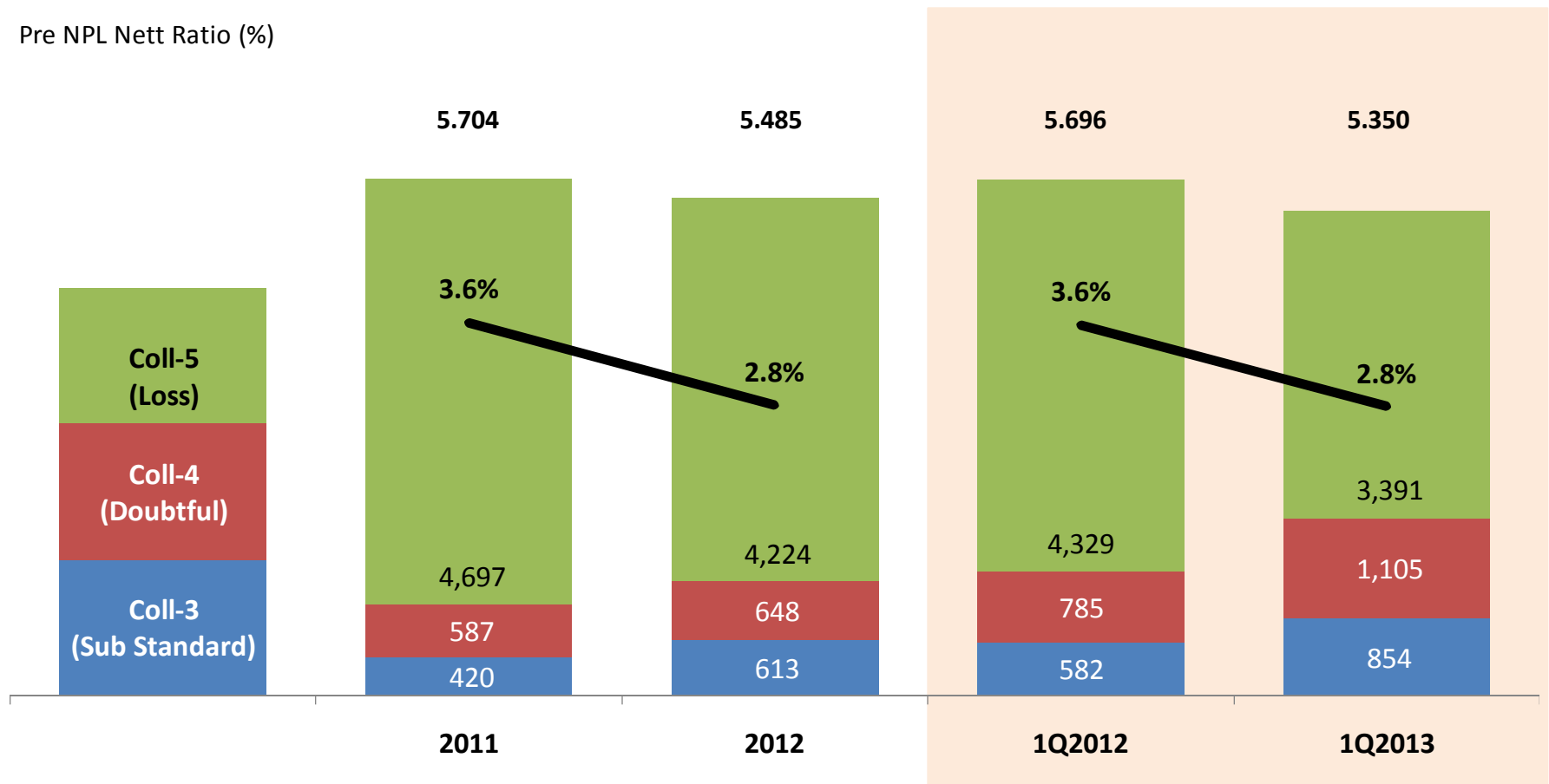


*) We upgraded "116" Medium Customers accounts to corporate; amounting to c. Rp 10,3 trillion

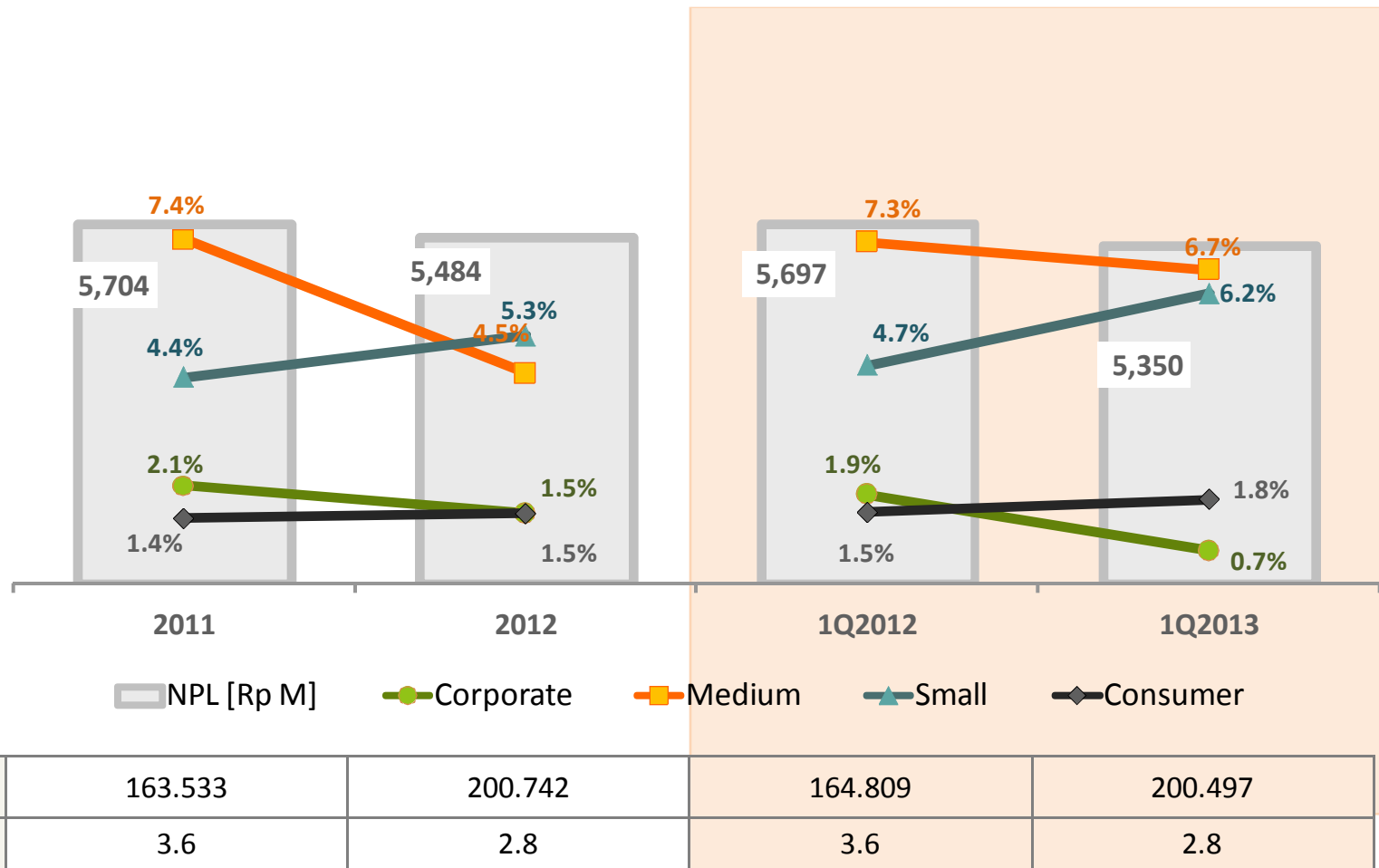
NPL – By Collectibility

Rp Billion

Pre NPL Nett Ratio (%)



NPL by Segment

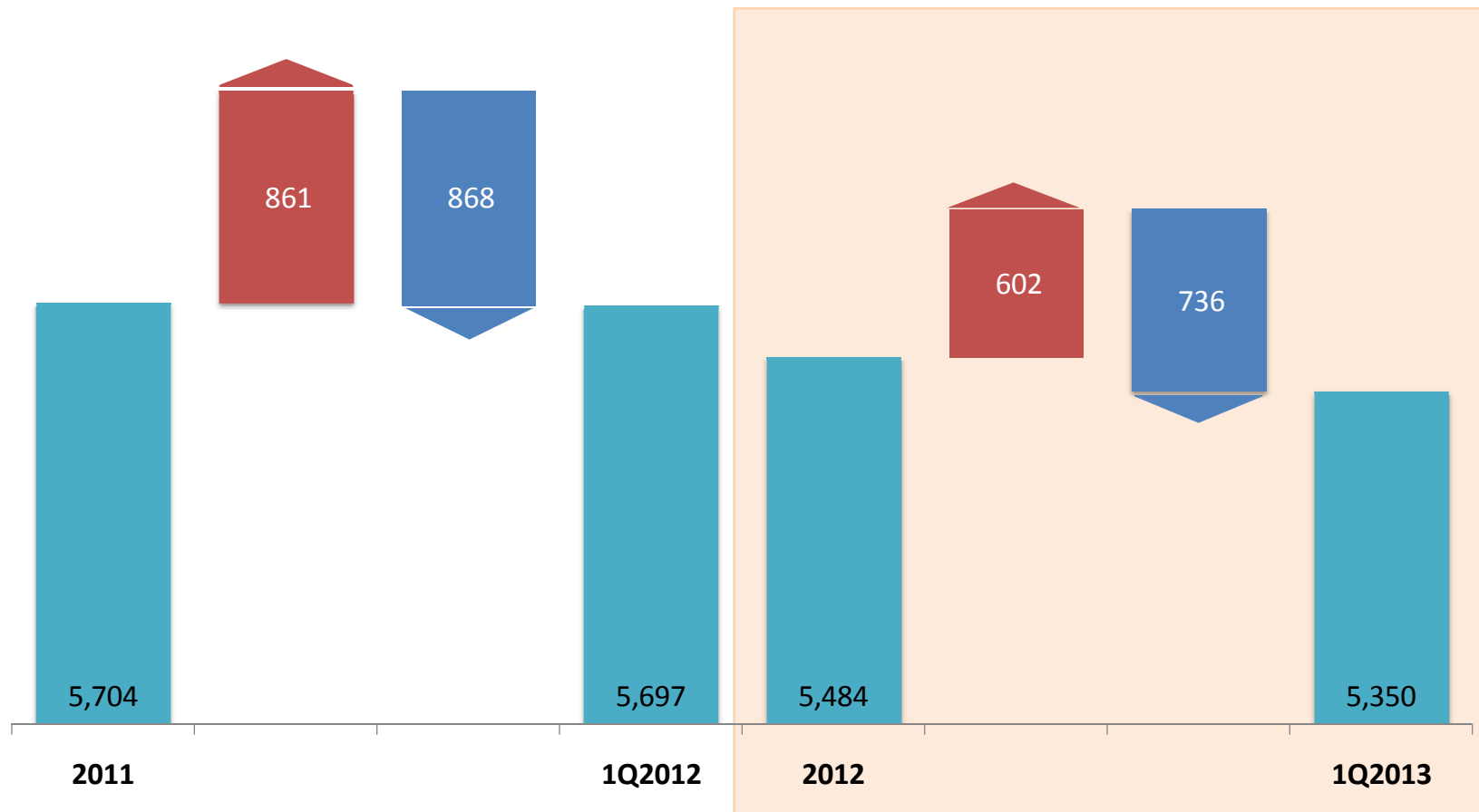


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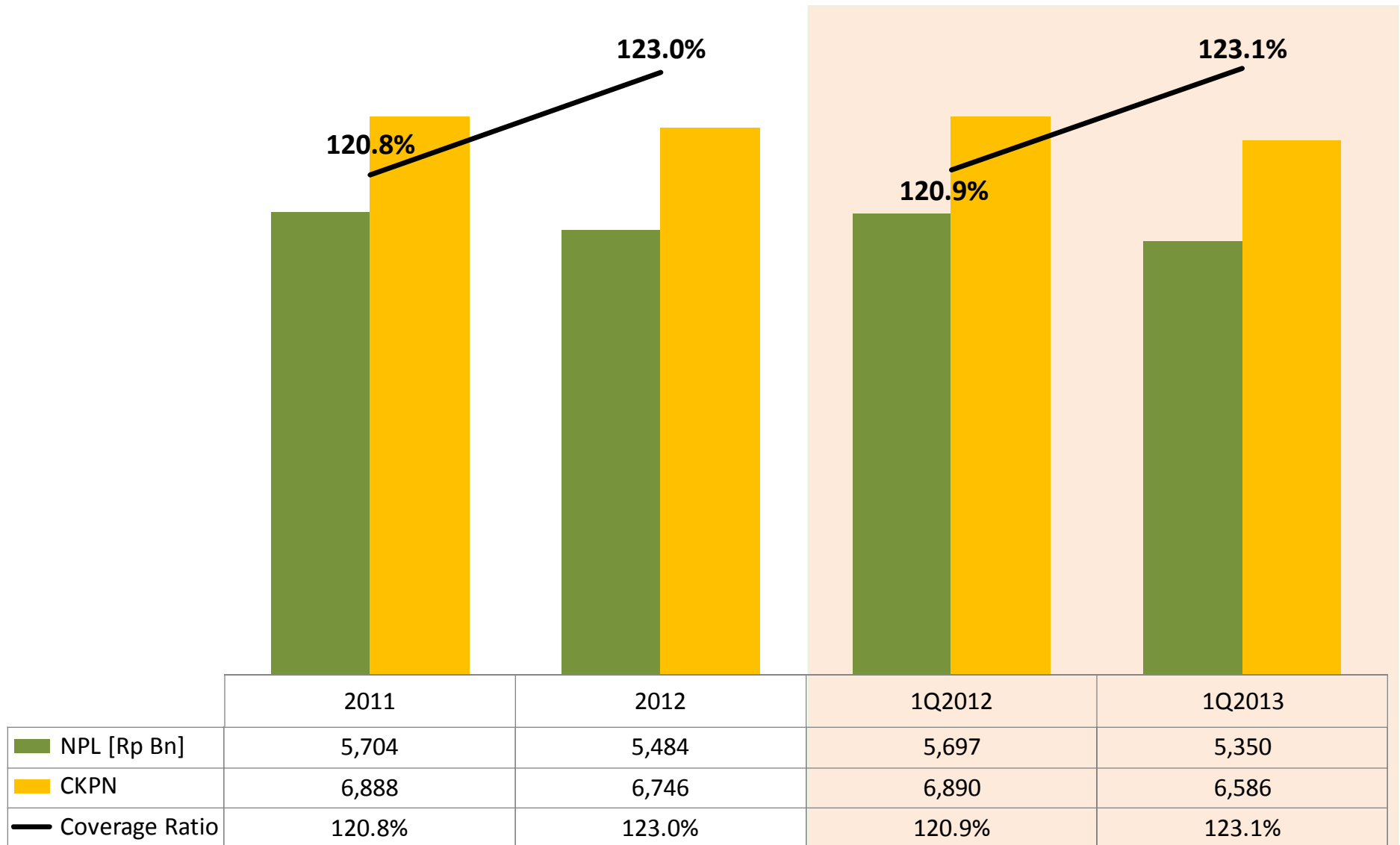
Movement NPL

Bank Only

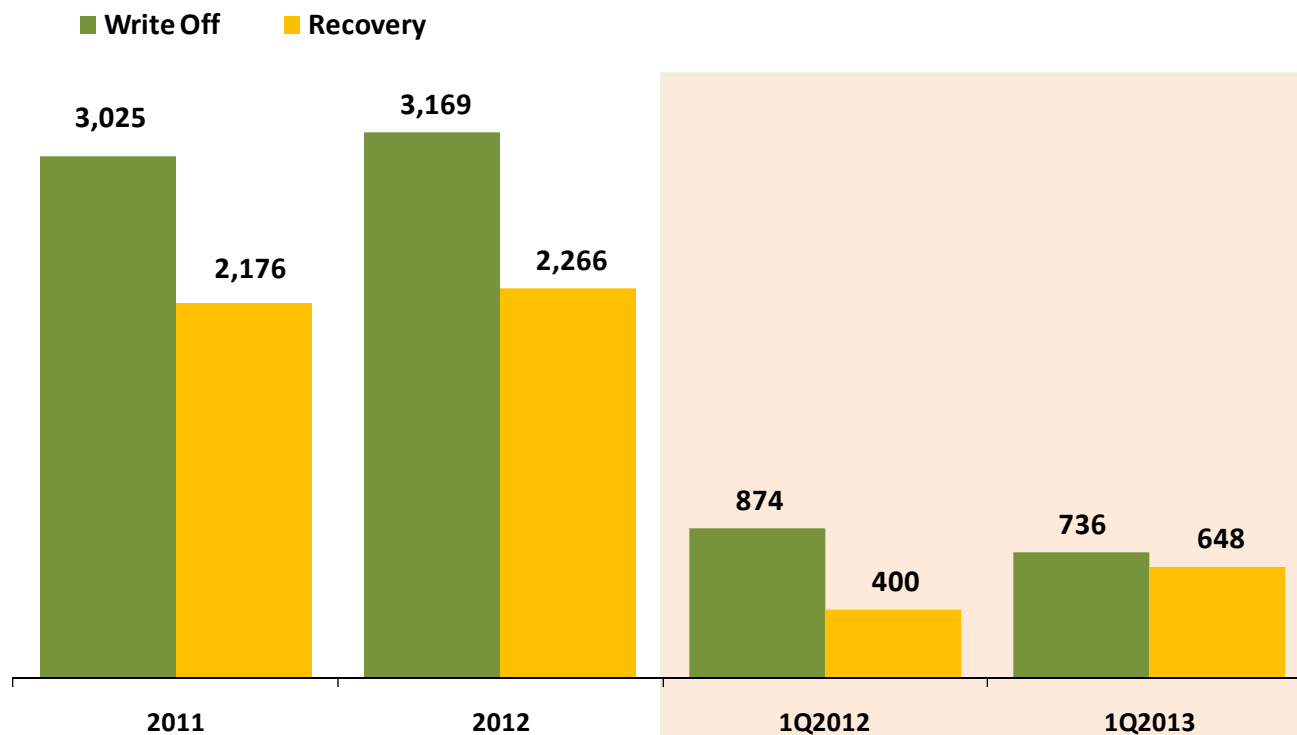
NPL [Rp Bn] Net New NPL Write Off



COVERAGE RATIO



Write Off & Recovery



	2011	2012	1Q2012	1Q2013
Write-off (Rp billion)	3.025	3.169	874	736
Recovery (Rp billion)	2.176	2.266	400	648
Recovery vs Write Off [%]	72%	71%	46%	88%

Business Banking

Focus and Strategy

Sharpening Focus of the Business Banking 2013

BNI as 'Main Operating Bank' of targeted clients in all focused sectors.

LENDING

- ✓ Expansion to main players in leading sectors.
- ✓ Expansion to loan program, which include cooperative non employee cooperative and Rural Credit institution
- ✓ Increase profitability by offering product bundling, high yield loans and fee based product.
- ✓ Consistently and discipline in implementing tactical account planning
- ✓ Create synergy among SOEs whereas BNI will focus on infrastructure financing, food security, energy and defense spending.
- ✓ Maintain asset quality by reducing pra-NPL customers.

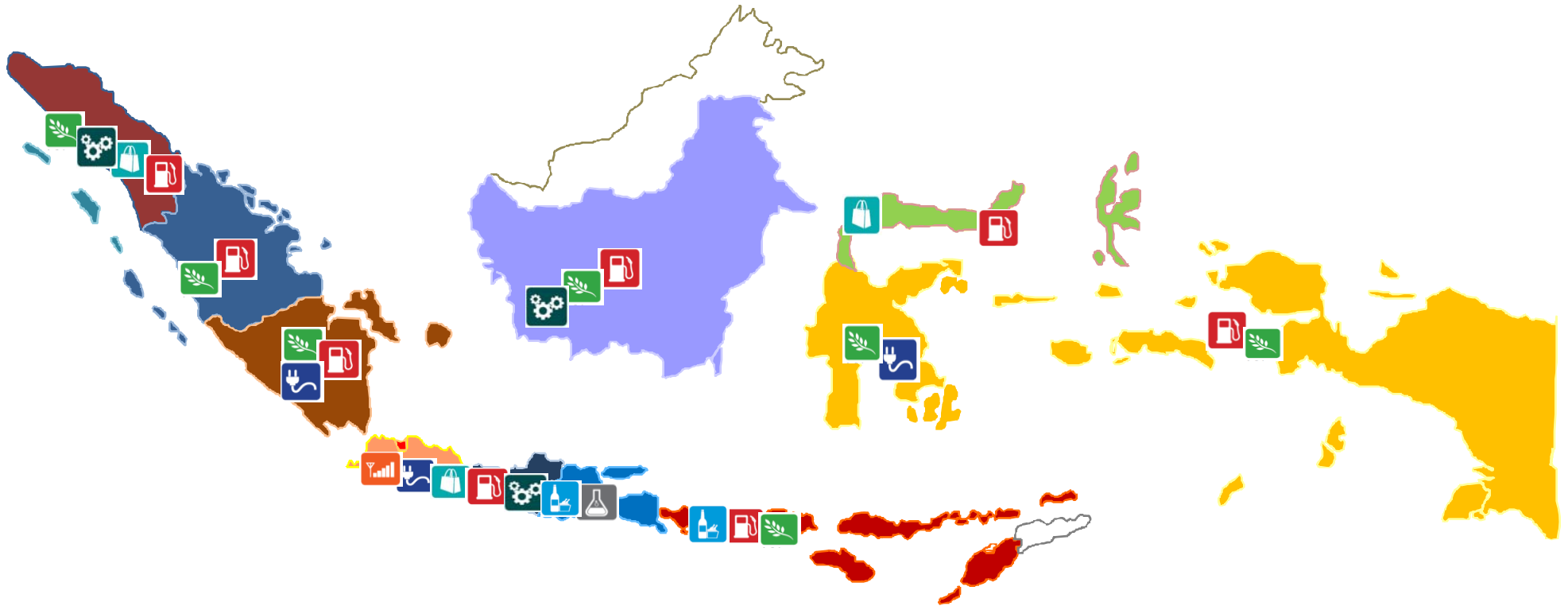
FUNDING

- ✓ Optimizing BNI as transactional bank to increase low cost of deposits aggressively and fee based income through support from prominent solution.
- ✓ Optimizing Low Cost Fund through BNI role as main operating bank and solution center for Supply Chain Management.

SERVICES

- ✓ Ensuring capabilities of cash management solution provider in corporate and commercial segments for maximum business potentials.
- ✓ New solutions triggered by client service needs (i.e. e-Tax, Intraday Facility).
- ✓ New Financial Supply chain solutions as response for corporate and commercial clients' needs.
- ✓ Enhancing services to Capital Market Area:
 - Custodian and Trustee Services
 - Payment Bank since July 2011
 - Fund Separation
- ✓ Enhancing our roles and capabilities as superior financial service provider in targeted sectors and deliver innovative solutions for B2C clients.
- ✓ Improving the Client Experience by monitoring and measuring their satisfaction continuously.

8 Targeted Sectors – National & Regional



Agriculture



Communication



Electricity



Retail &
Wholesalers



Oil, Gas &
Mining



Engineering
& Construction



F & B



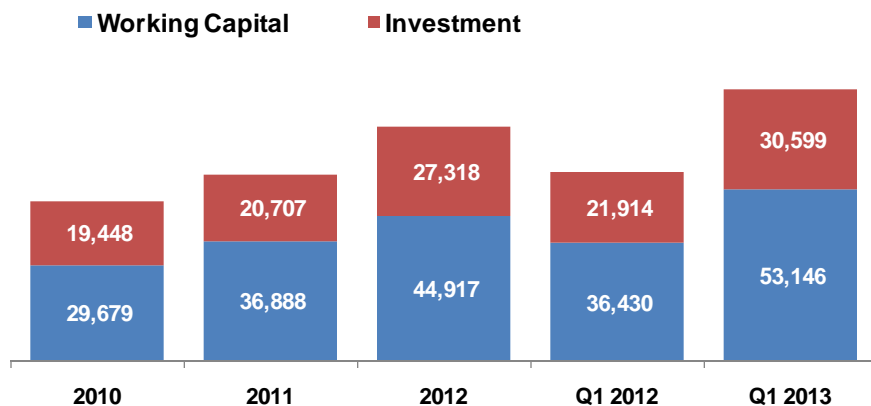
Chemical

Credit Approval of Targeted Sectors

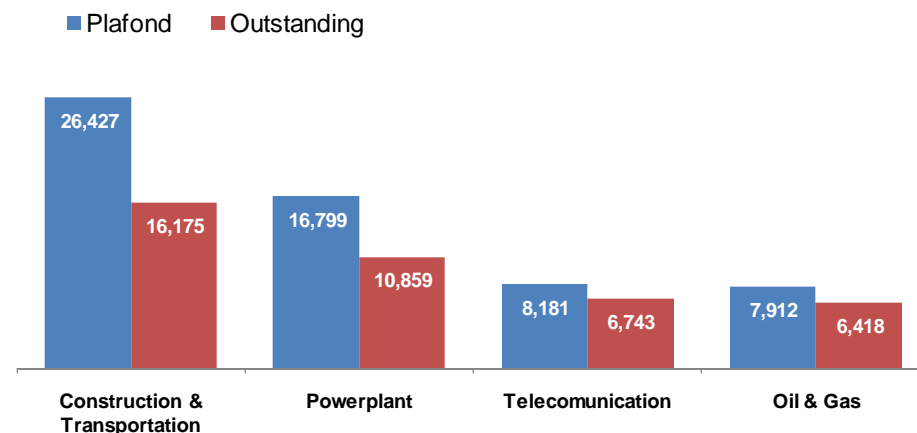
	1-WMD	2-WPD	3-WPL	4-WBD	5-WSM	6-WSY	7-WMK	8-WDS	9-WBJ	10-WJS	11-WMO	12-WJK	14-WJB	15-WJY	TOTAL
Jan-Mar 2013	72,6%	63,5%	76,6%	70,9%	59,1%	66,4%	77,9%	82,5%	46,1%	83,6%	63,7%	42,0%	53,8%	64,2%	63,9%

Corporate Business

Working Capital & Investment Loan exc Loan Int [Rp Bn]



BNI Commitment on Basic Infrastructure Project [Rp Bn]



Syndicated Loan

2012 - Bloomberg Underwriter League Tables :

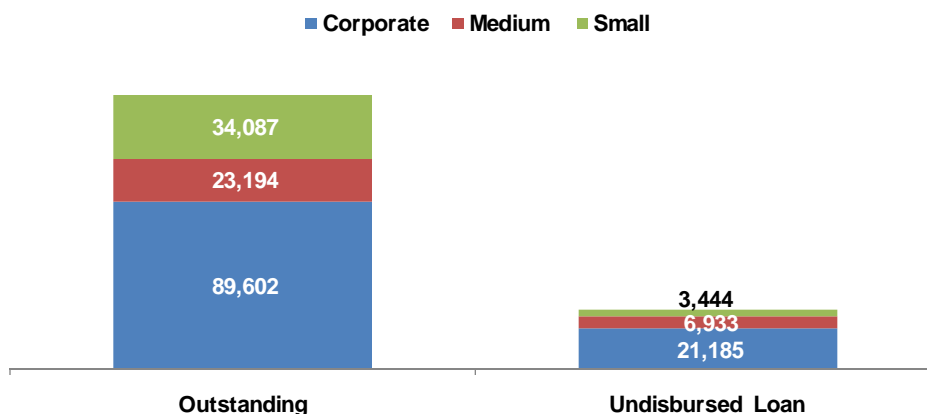
1st Rank Indonesia Loan Book Runner in 2012

- ✓ Market Share 12.6%
- ✓ Volume US\$ 790 Mln

2nd Rank Indonesia Loan Mandated Arranger in 2012

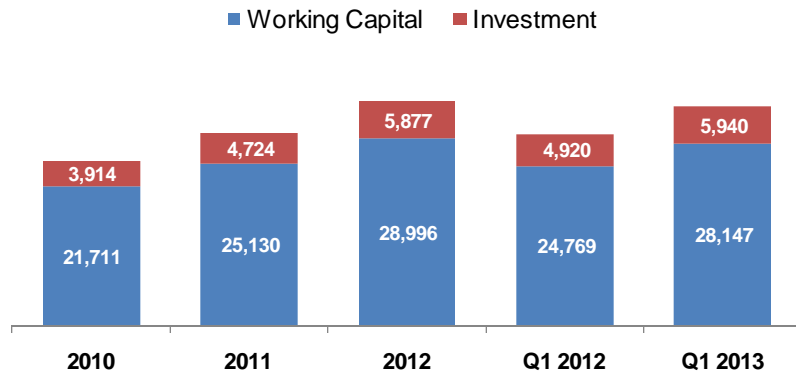
- ✓ Market Share 9.0%
- ✓ Volume US\$ 1,360 Mln

Undisbursed Loan as of 1Q-2013 [Rp Bn]

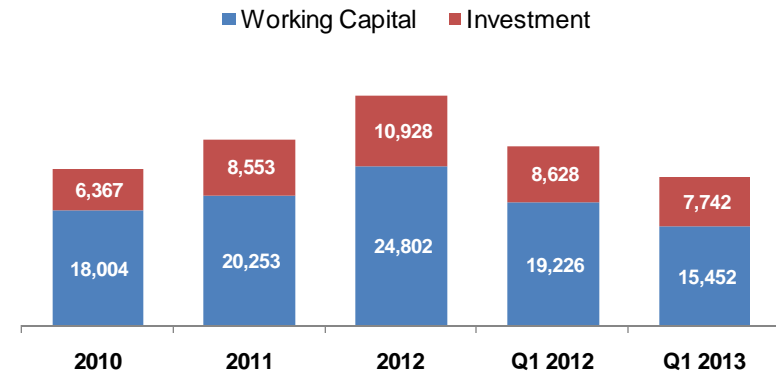


SME Business

Small Business [Rp Bn.]



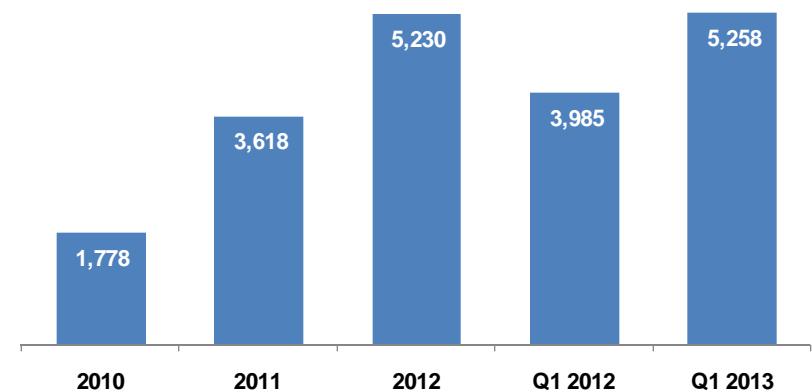
Medium Business [Rp Bn.]



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

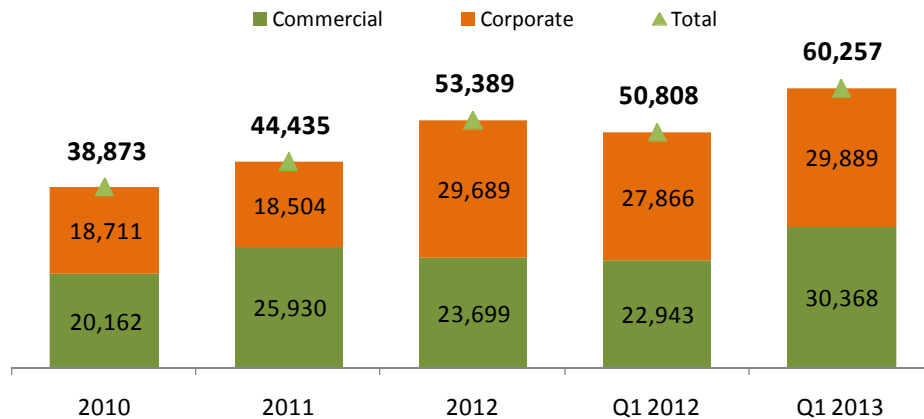
Kredit Usaha Rakyat (KUR) [Rp Bn.]



Transactional Banking

Current Account – Business Banking

Average Balance by Segment (Rp Bn)

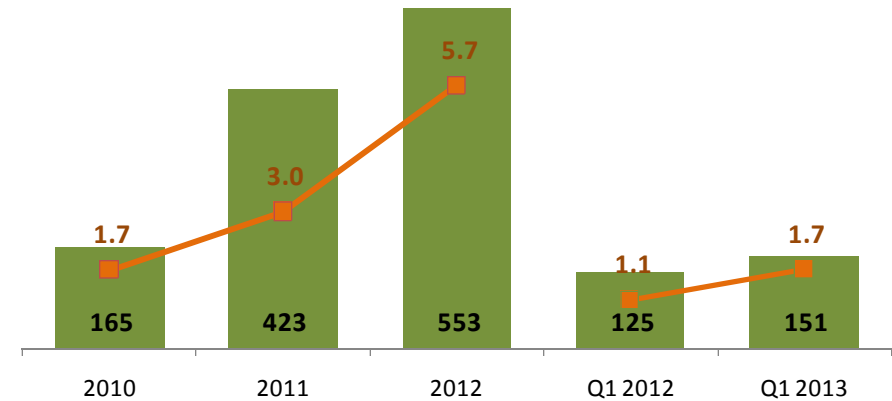


Breakthrough Initiatives

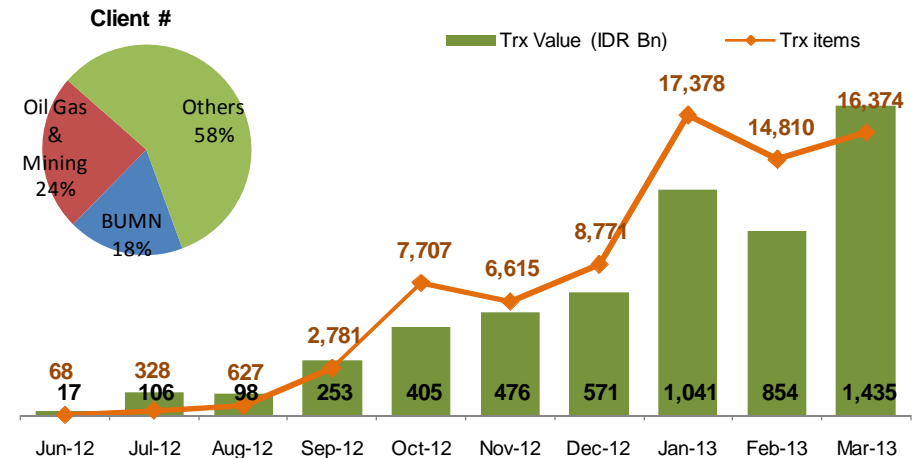
Solution	Clients
Trust Paying Agent (domestic & offshore)	Oil & Gas clients
Straight-thru Processing	Semen Padang, Telkom, Pertamina EP
Billing Payment	Pelindo 2, Semen Gresik Group, Pupuk Sriwijaya, University (40)
Integrated Cash Management with ERP	Inpex, Bukit Asam, Protelindo, Semen Gresik, Dirgantara Indonesia, Medco
Centralized Financial Mgmt (Cash Card)	PLN
Passenger Service Charge	Garuda Indonesia, Angkasa Pura 1 & 2
BLU – PTN	UGM, Unnes, ITS, UNS, Unsoed
E-Tax Payment	BUMN, Oil & Gas
Online Excise & Import Tax Settlement	Corporate clients
Online Utilities Payment Services	Corporate clients

E-Banking Transactions

Trx value (Rp.Tn) Trx items (Mn)



Key Initiative : E-Tax



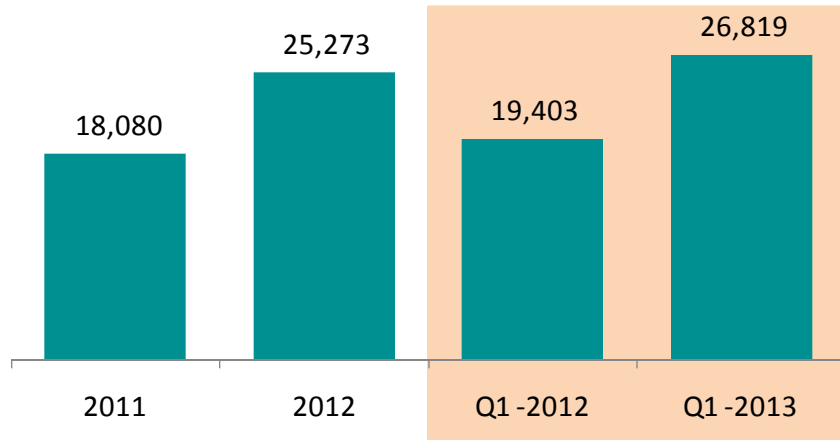
Consumer & Retail

focus & strategy

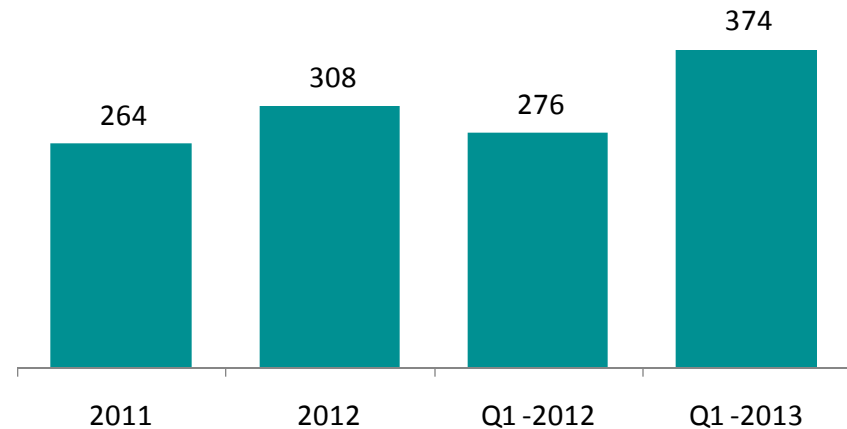
Consumer & Retail Business

Consumer Loan

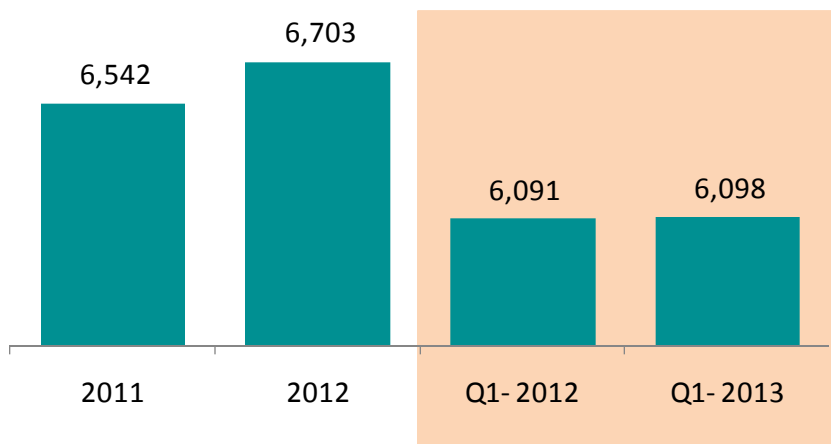
Mortgage Loan Balance [Rp. Billion]



Average Balance Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



Loan		2011	2012	1Q-2012	1Q-2013
BNi Griya	Outstanding Growth yoy	50%	40%	50%	38%
	NPL (%)	1.85%	1,95%	2.00%	2,30%
	Marketshare (%)	9.90%	11,37%	9.88%	11,49%*)
BNi Auto (Organik & unorganik)	Outstanding Growth yoy	4%	3%	-7%	-9%
	NPL (%)	0.08%	0,07%	0.09%	0,08%
	Marketshare (%)	6.2%	6.8%	5.93%	6,4% *)

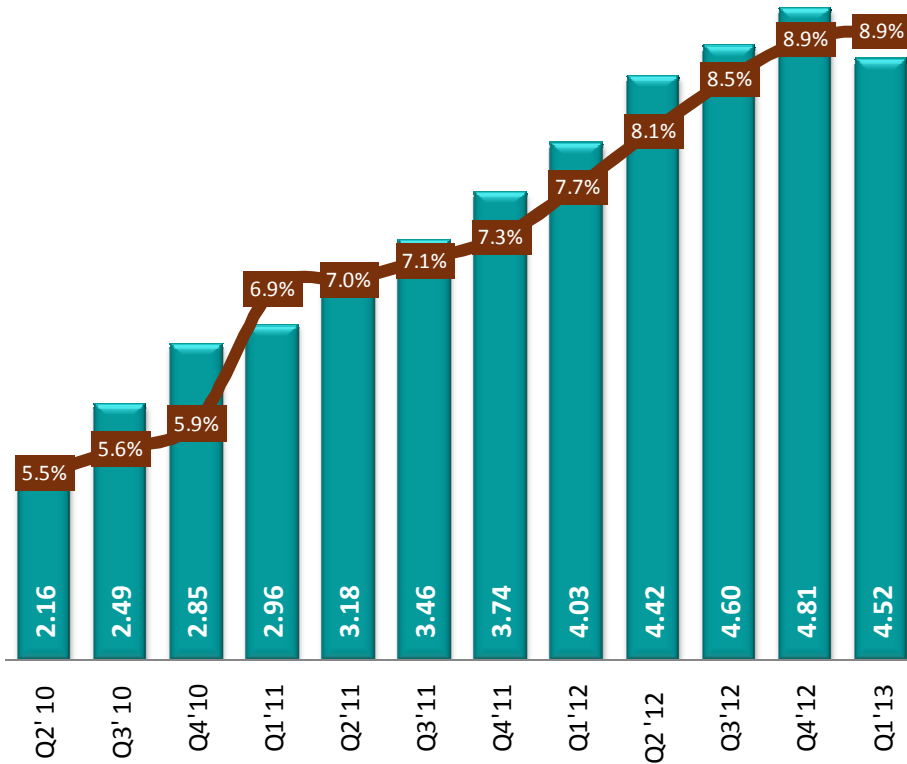
*) Industry Source : SEKI Feb 2013

BNI Credit Card Vs Industry

Credit Cards Usage

■ BNI (IDR T) — Share YTD

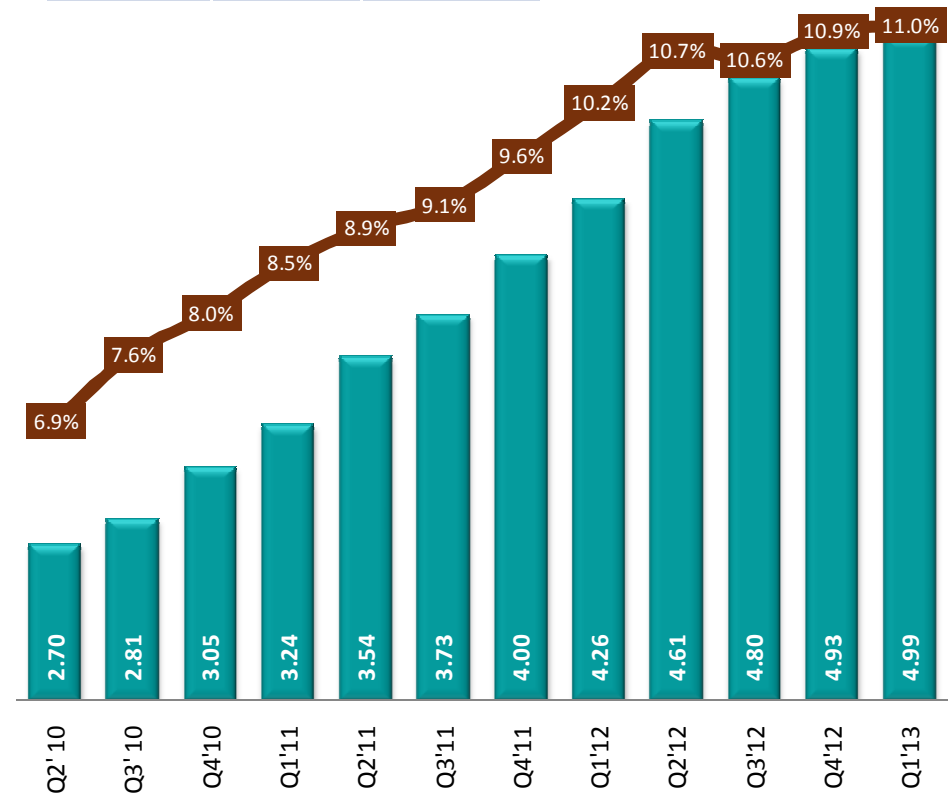
Growth	BNI	Industry
Y-o-Y	12.3%	10.6%



Receivables

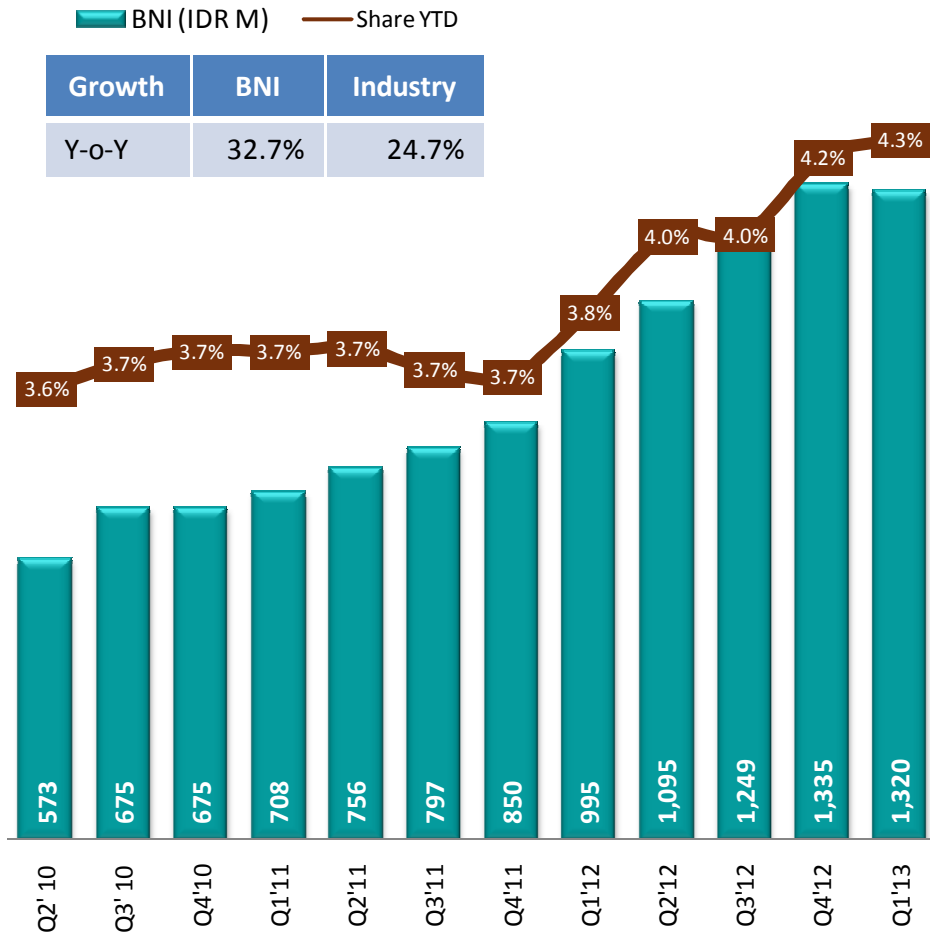
■ BNI (IDR T) — Share

Growth	BNI	Industry
Y-o-Y	17,2%	8.2%

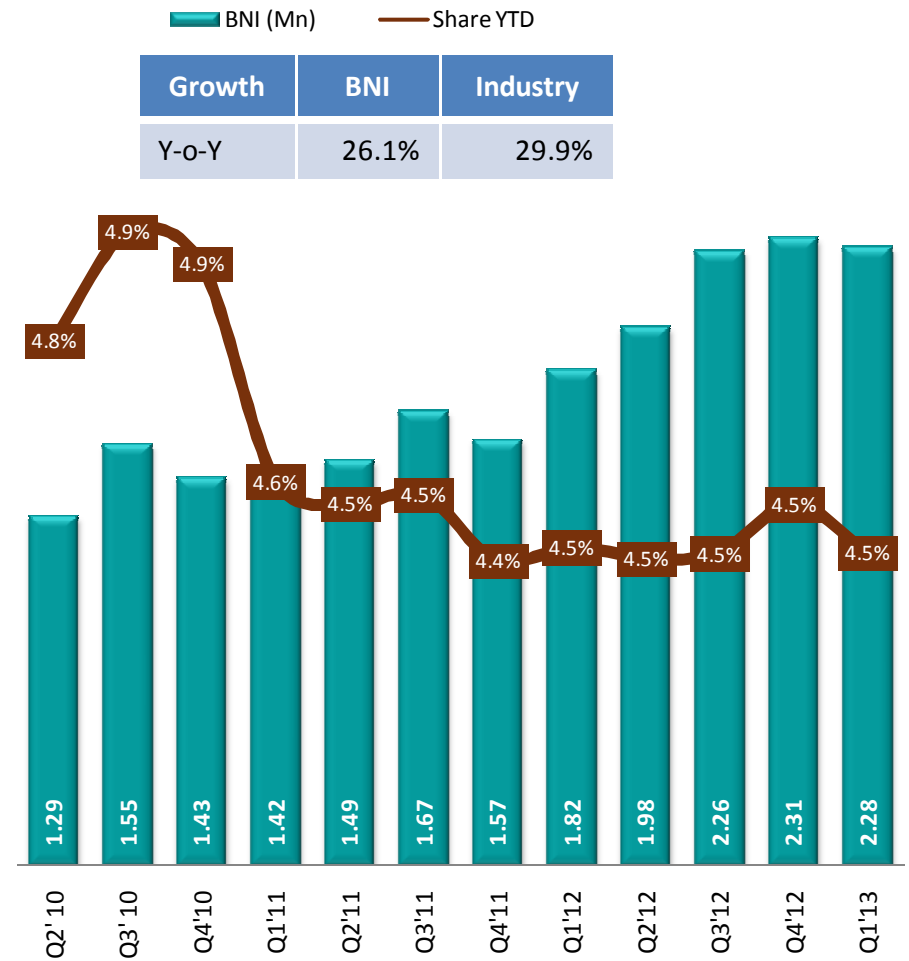


BNI Debit Card Vs Industry

Debit Cards Usage



No of Transactions

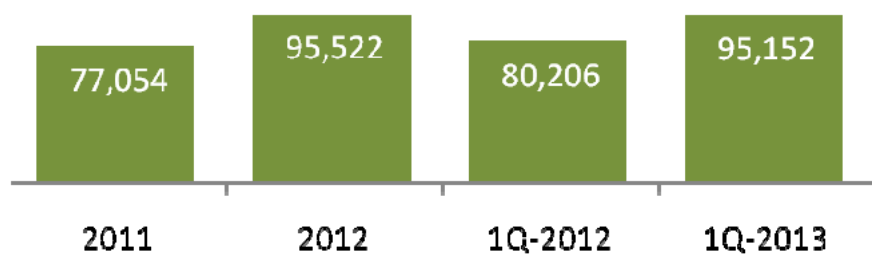


Source: Data APMK Bank Indonesia Mar 2013

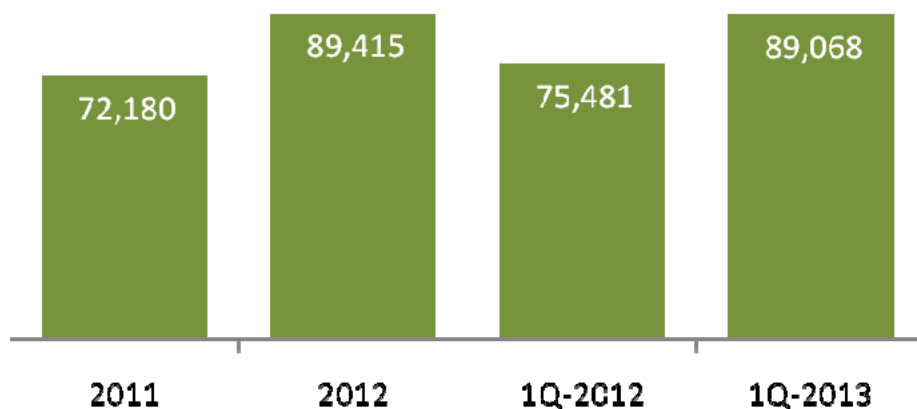
Consumer & Retail Business

Savings

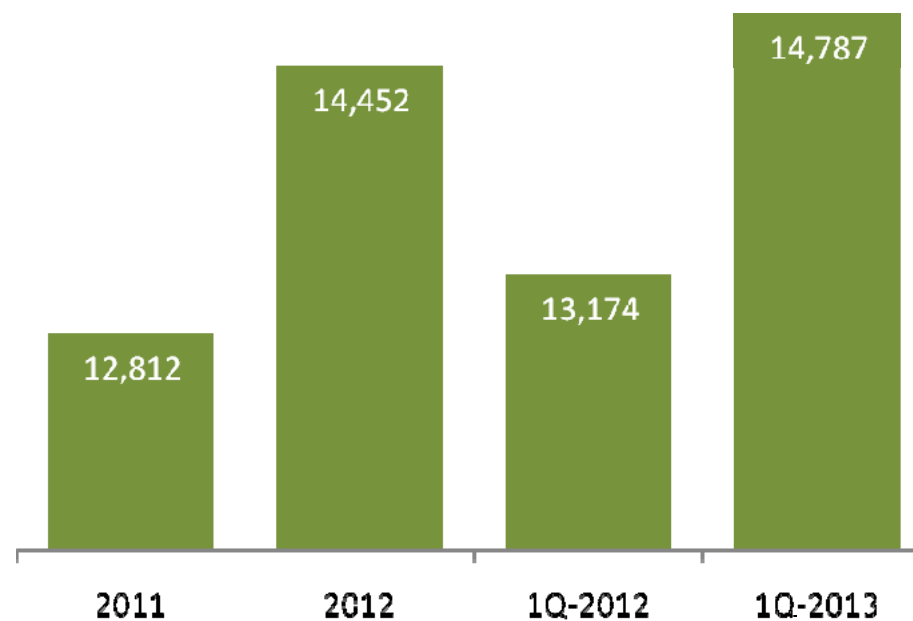
Average CASA Balance [Rp Billion]



Average Balance – Saving [Rp Billion]



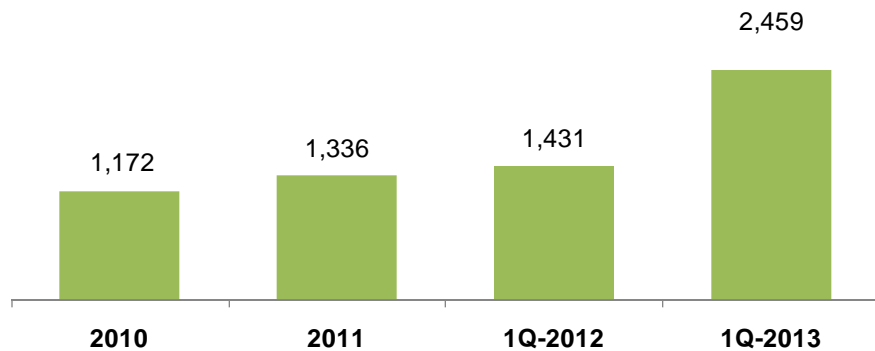
Number of Individual Accounts [000]



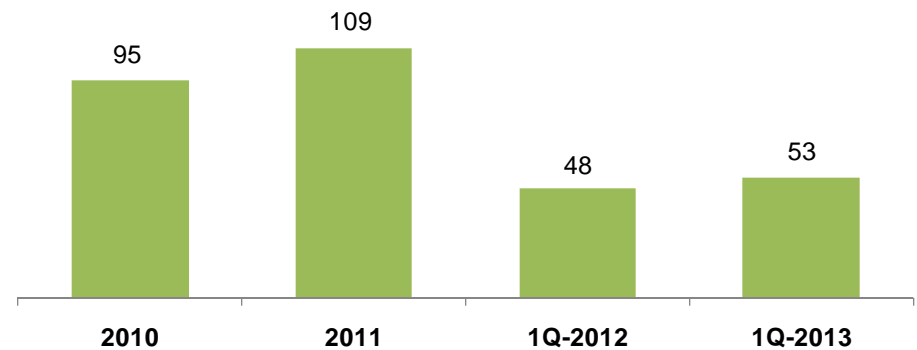
Consumer & Retail Business

Bancassurance

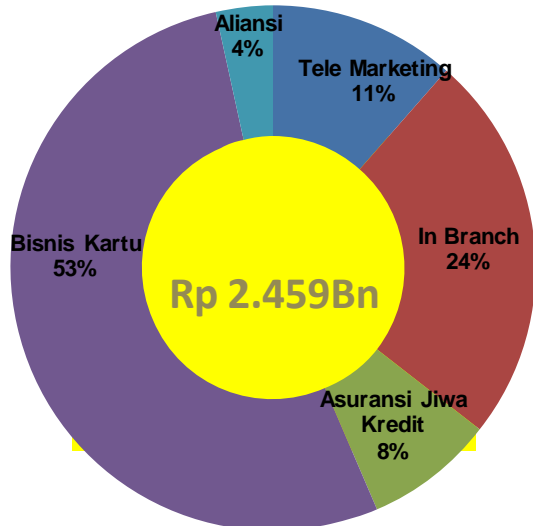
PREMIUM [Rp Billion]



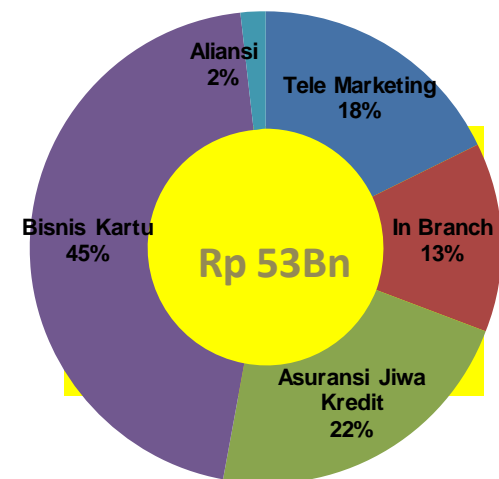
FEE BASED INCOME [Rp Billion]



Premium



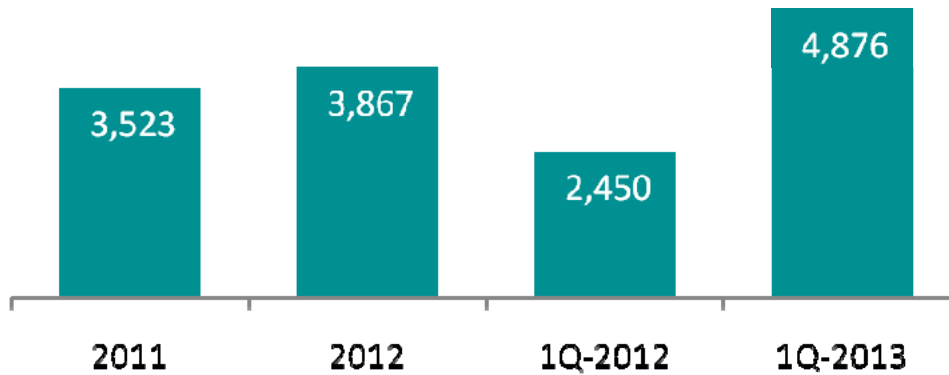
Fee Base Income



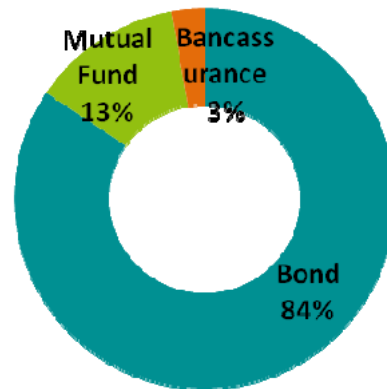
Consumer & Retail Business

Investment Business

Asset Under Management (AUM) [Rp Billion]



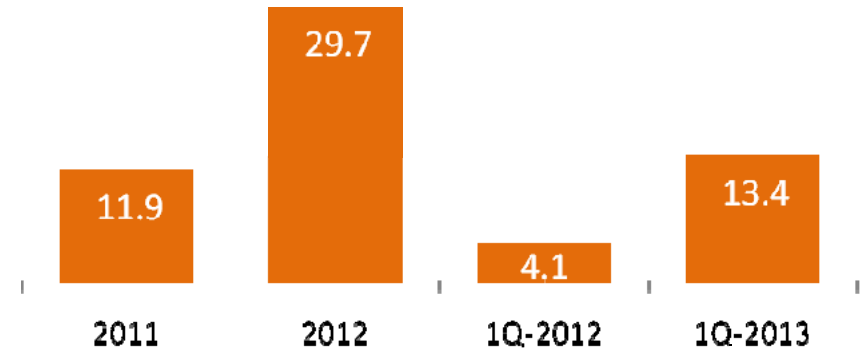
AUM 1Q-2013



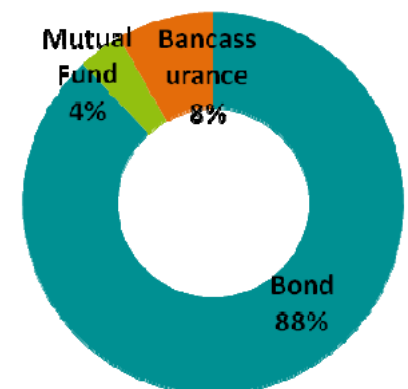
Total AUM Rp.4,876 Billions

- Bond: Rp.4,115 Billions
- Mutual Fund: Rp.625 Billions
- Bancassurance – Alliance Business: Rp. 136 Billions

FEE BASED INCOME [Rp Billion]



FBI 1Q-2013

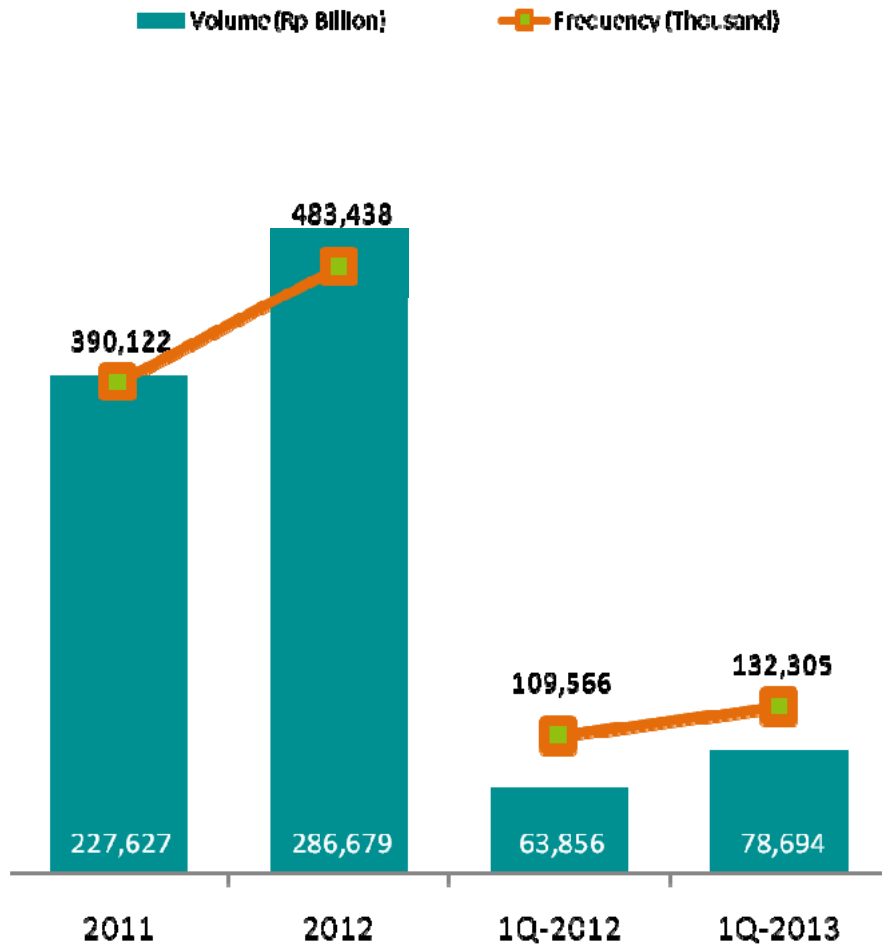


Total FBI Rp.13.4 Billions

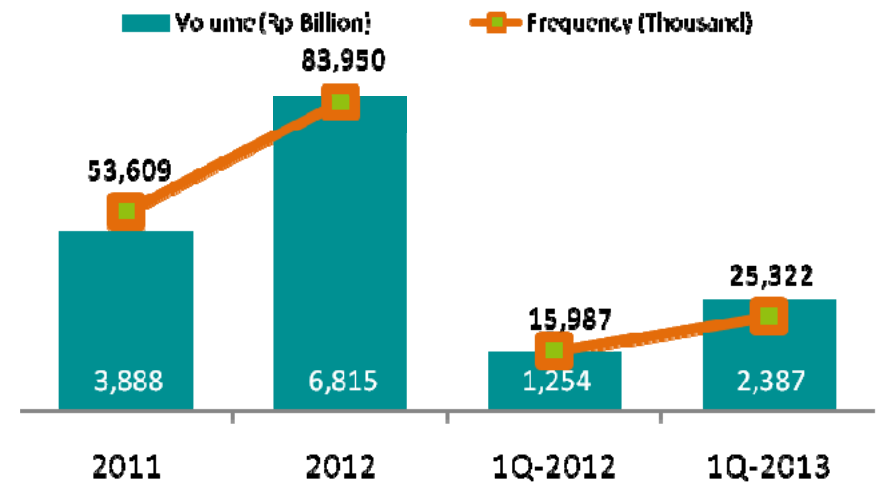
- Bond: Rp. 11.7 Billions
- Mutual Fund: Rp. 0.5 Billions
- Bancassurance – Alliance Business: Rp. 1.1 Billions

E-banking transactions

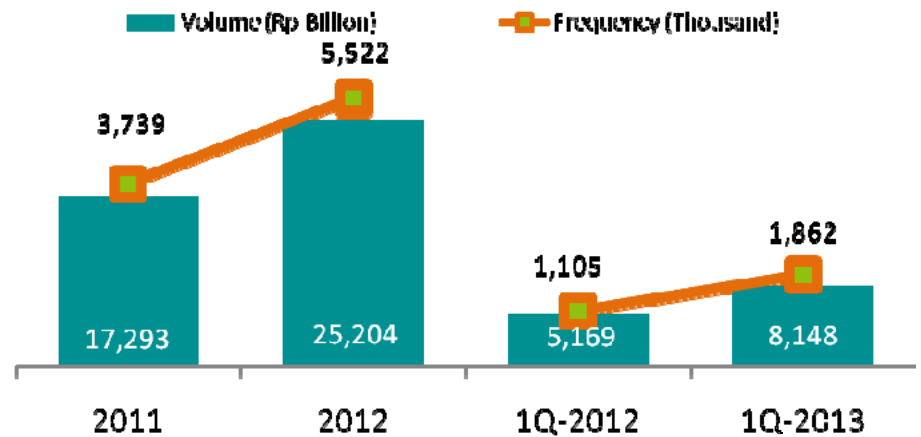
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



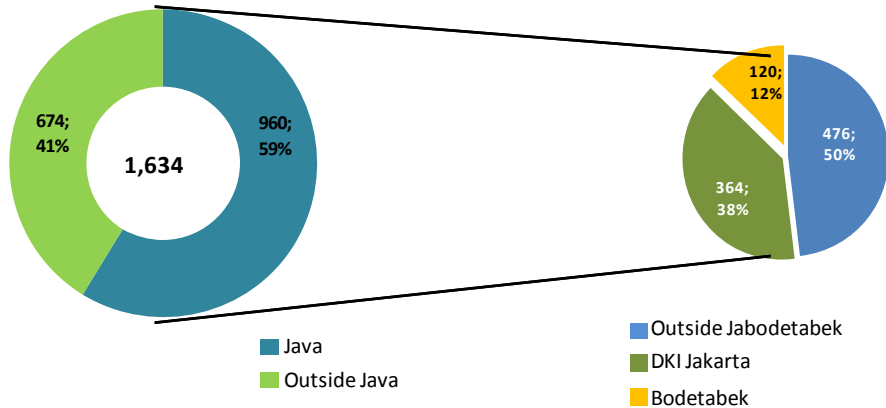
Network & Services

Network & Services

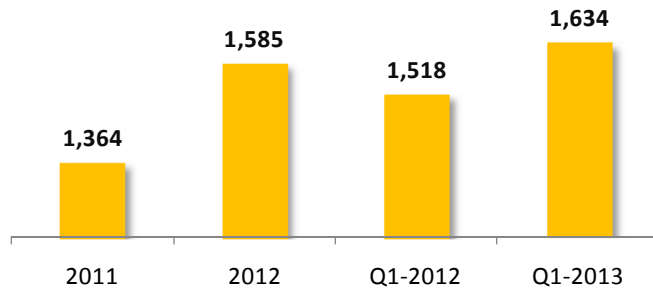
Outlets*)

Our Presence

- 33 Provinces and 378 Districts
- 1,634 Outlets



Our Progress



Outlet	2011	2012	Q1-2012	Q1-2013
Region	14	15	14	15
Branch	168	168	168	168
Sub Branch	912	912	912	912
Cash Office	198	375	345	423
Payment Point	14	42	21	43
Cash Mobile	58	73	58	73
Total	1,364	1,585	1,518	1,634

Outlets Distribution by Category



126(8%)
Outlets

Where We Live



1,072 (65%)
Outlets

Where We Shop



436 (27%)
Outlets

Where We Work

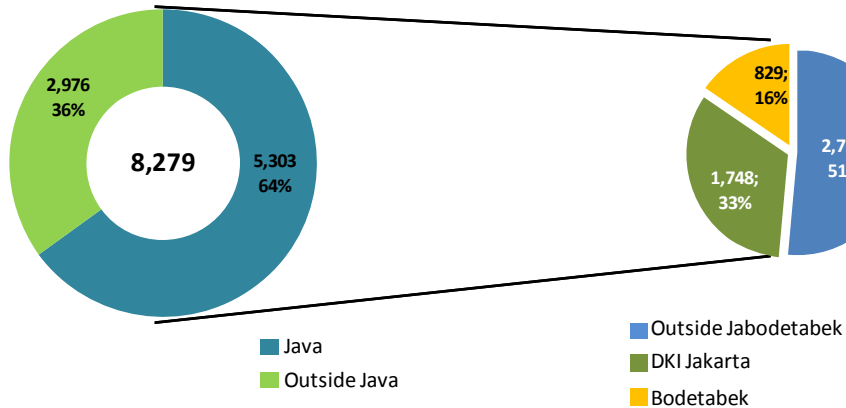
*) Excl. Overseas Offices

Network & Services

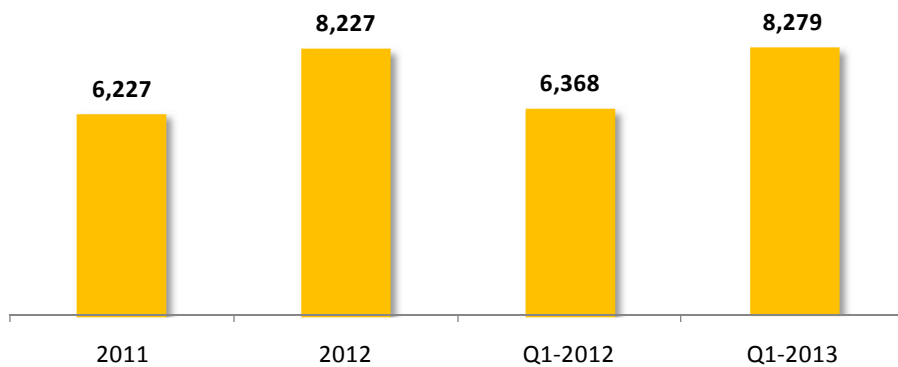
ATM

Our Presence

- 33 Provinces and 417 Districts
- 8,279 ATMs



Our Progress



ATMs Distribution by Category



350 (4%)
ATMs

Where We Live



5,339 (65%)
ATMs

Where We Shop



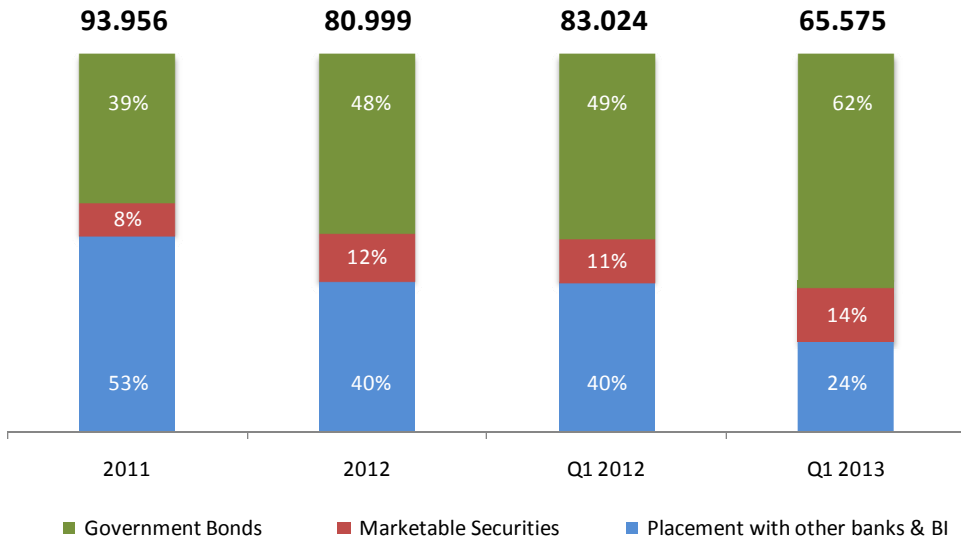
2,590 (31%)
ATMs

Where We Work

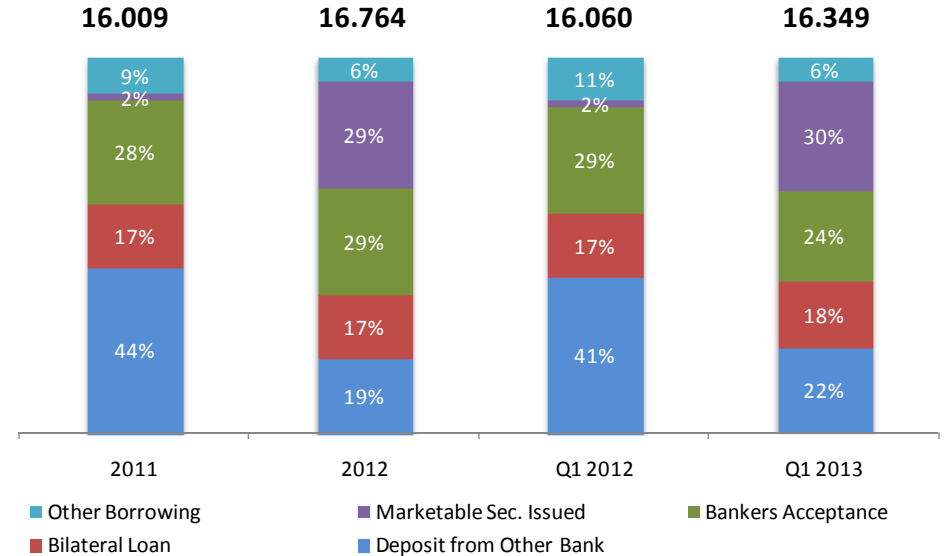
Treasury & FI

Treasury Balance Sheet

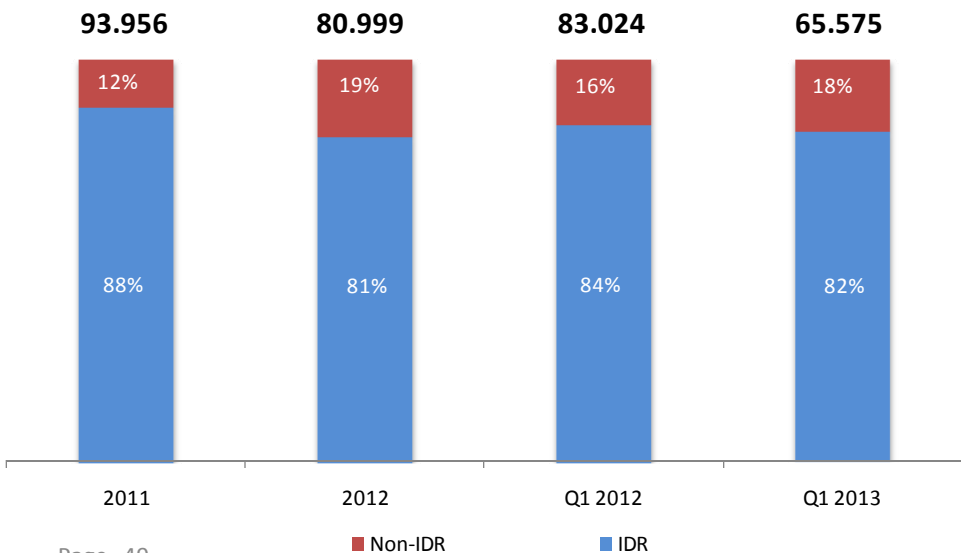
Uses of Funds (IDR Billion / %)



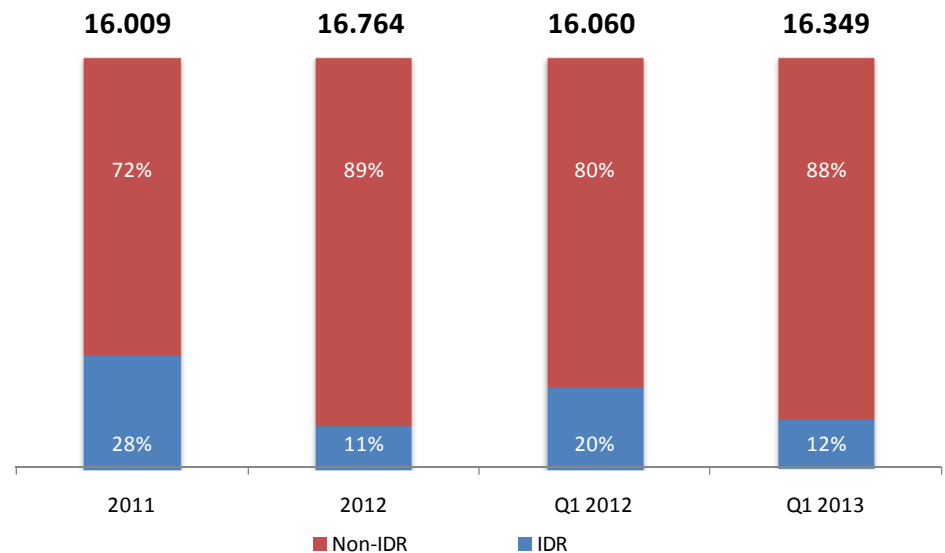
Sources of Funds (IDR Billion / %)



Liquid Assets by Currency (IDR Billion / %)

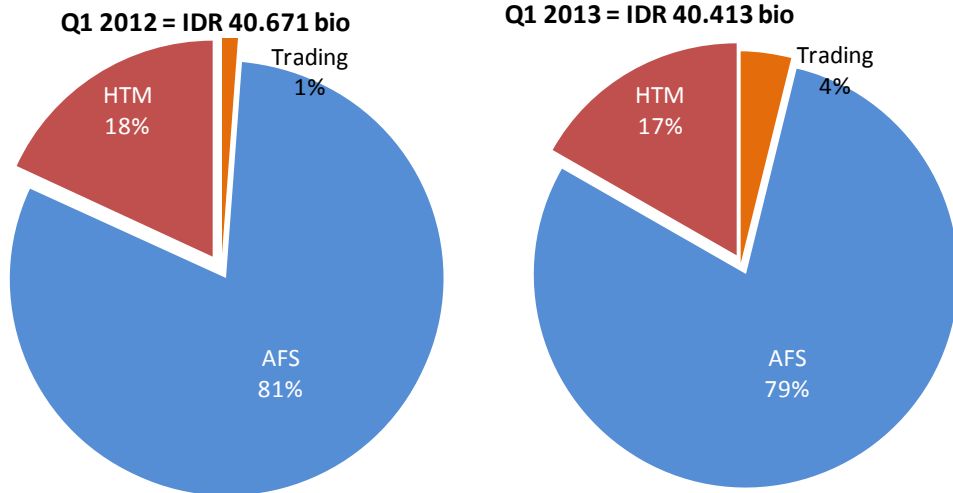


Treasury Funding by Currency (IDR Billion / %)

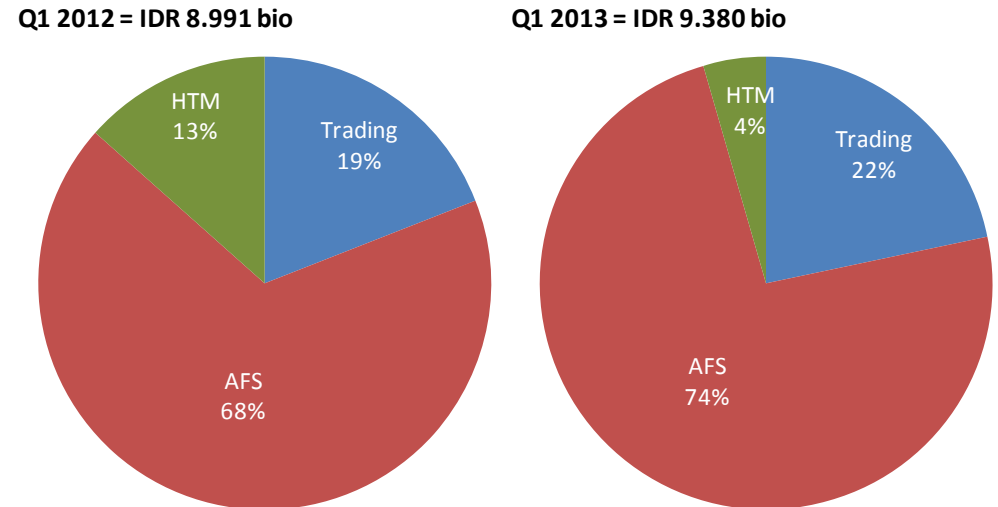


Bond Portfolio Breakdown

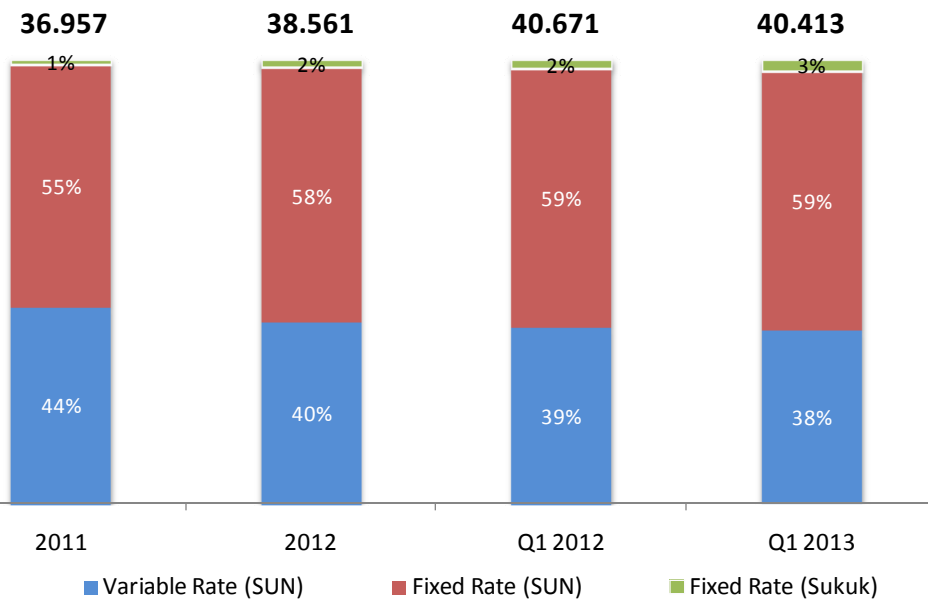
ROI Bonds Portfolio Allocation (%)



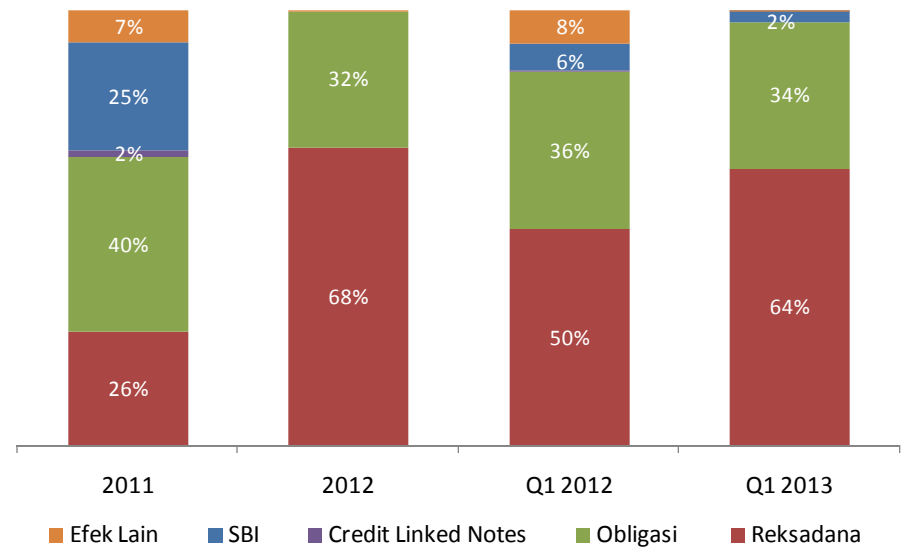
Marketable Securities Portfolio Allocation (%)



ROI Bonds Portfolio By Interest Type (IDR Billion)

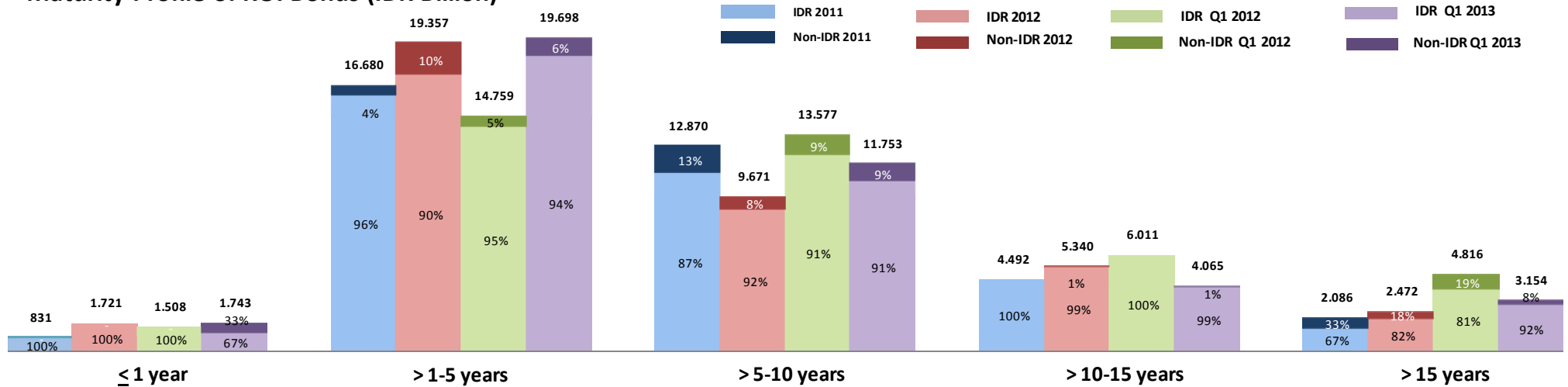


Marketable Securities Portfolio By Instrument (IDR Billion)

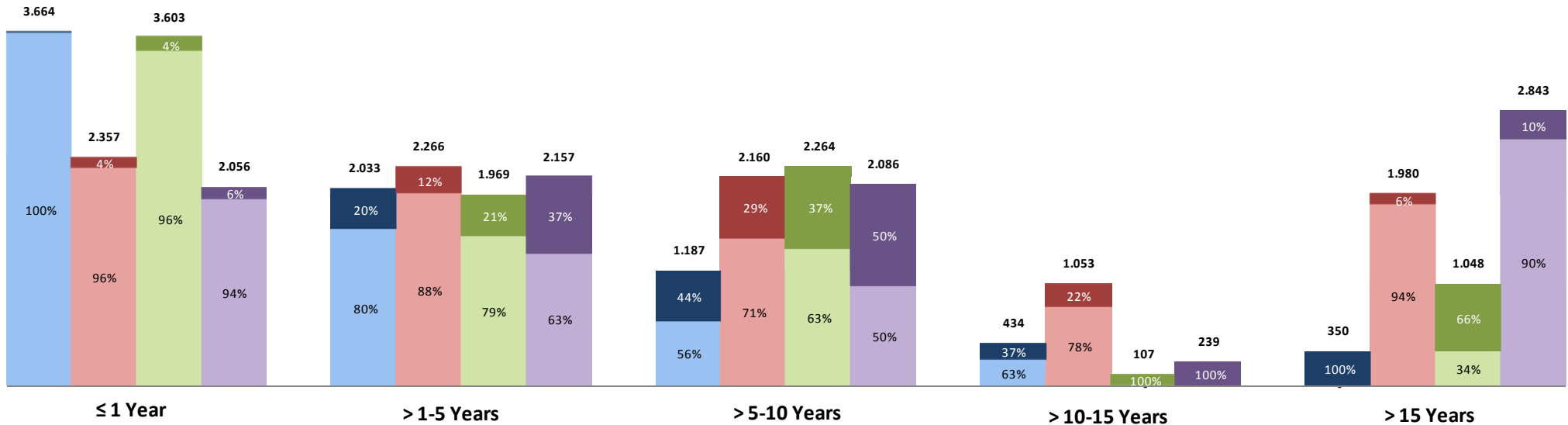


Bond Portfolio Maturity Profile

Maturity Profile of ROI Bonds (IDR Billion)



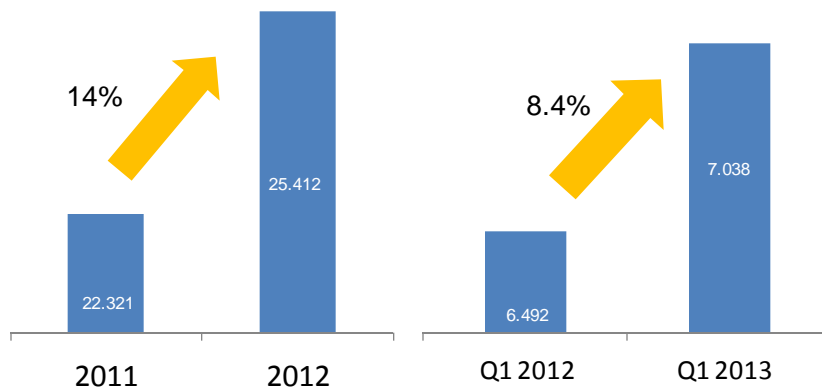
Maturity Profile of Marketable Securities (IDR Billion)



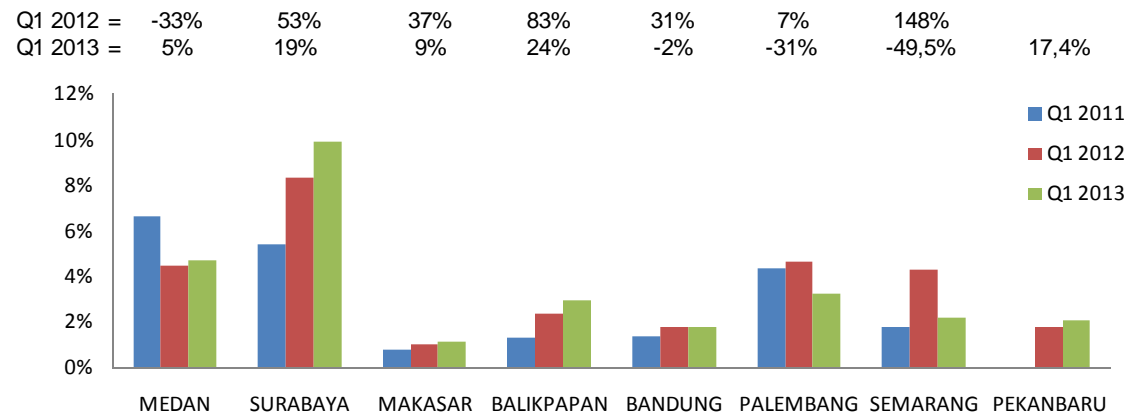
Treasury Client Solutions - Regional Coverage Area



Customer Volume Growth (USD Million)



Regional Customer Volume Contribution and YoY Growth (%)



Trade Finance

Strategy

- Boosting trade volume and maximizing trade product usage through targeted cross-selling and bundling package
- Value chain between Business Banking and SME segment to increase the number of trade customers and direct revenue
- Initiate business meeting among BNI's customers and prospecting buyer from abroad coordinated with BNI overseas network and Japan Desk
- Enhancement partnership with strategic partners (Jasindo, ASEI, etc)
- Continuously upgrade capability and number of Marketing Representative Officer in 14 regional office to attain trade customers satisfaction
- Business process simplification with trade finance e-document (BNI Smart Trade Portal)
- Developing new products such as Local LC Refinancing and Bank Guarantee Verification
- e-RTE as a marketing tools to attract exporters customers

Awards and Recognition

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



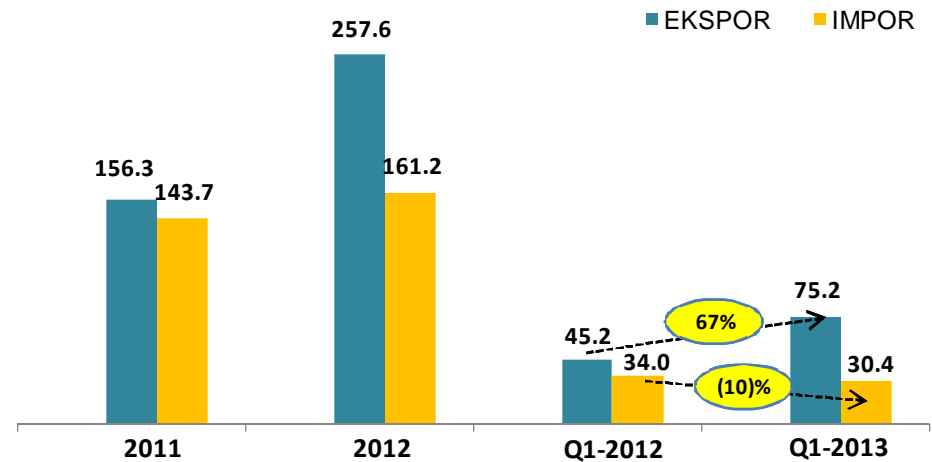
Quality Management System (ISO 9001 : 2008) for Trade Processing Centre



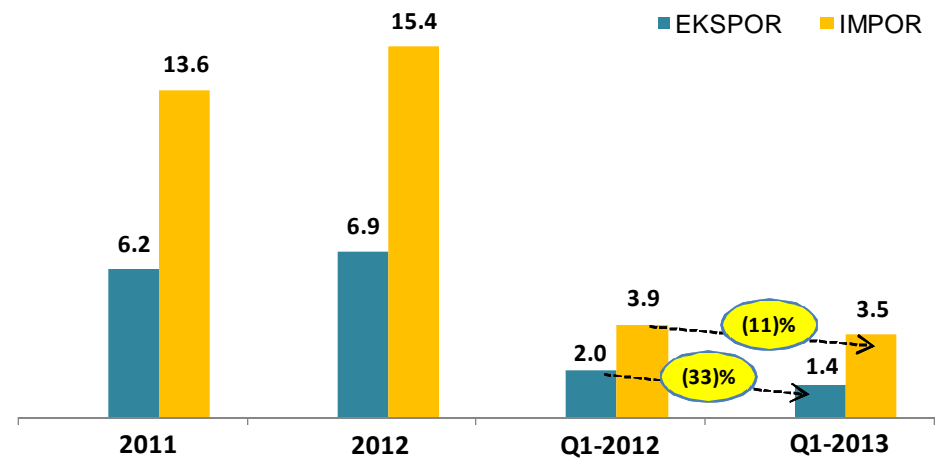
Best Trade Finance Bank in Indonesia 2013 From The Asian Banker



Trade Finance Revenue (IDR Bio)



Trade Finance Volume (USD Bio)



Remittance Business

Strategy

Incoming Transfer (ITR)

- Relationship Marketing
- Explore new market (Korea, Australia and Europe)
- New strategic alliances: Alfamart, Pegadaian, Bukopin
- Recruit Remittance Representative
- New product features
- Aggressive promotion programs
- Streamlining business process

Outgoing Transfer (OTR)

- Aggressive marketing
- Effective promotion programs
- Package pricing
- Deliver better service quality

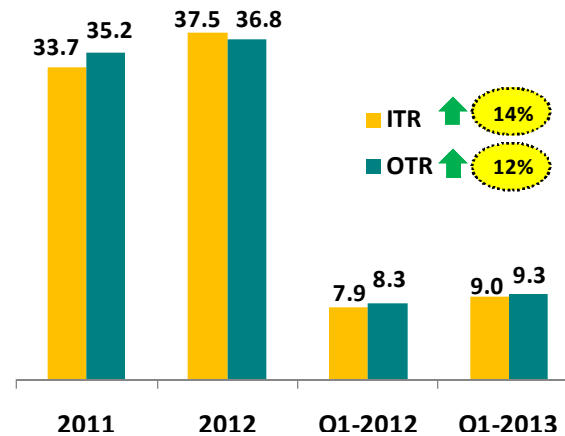
Awards

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

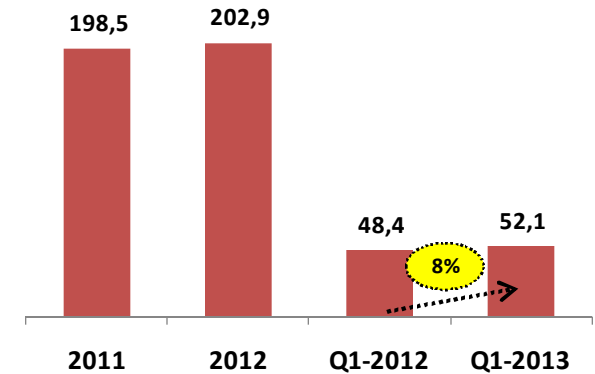


Remittance Performance

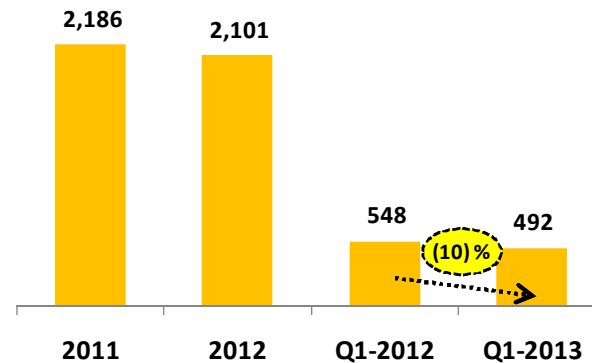
Remittance Volume ITR – OTR (USD Bio)



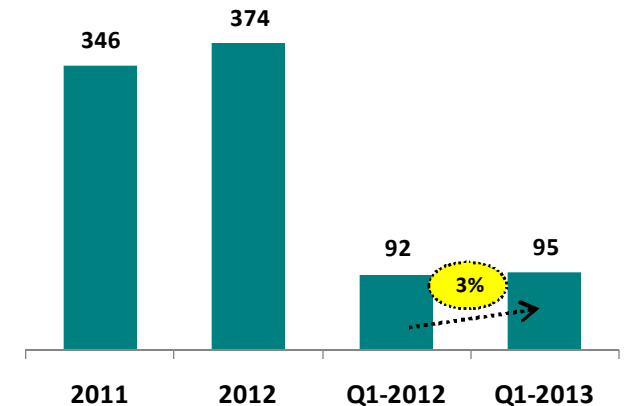
Remittance Fee Based (IDR Bio)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)

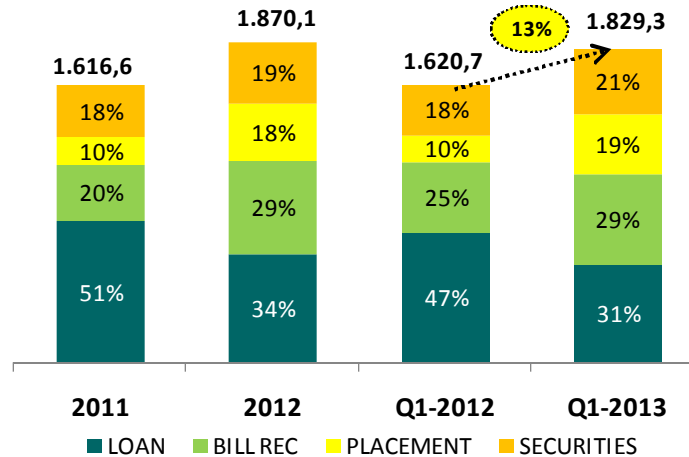


Overseas Branches

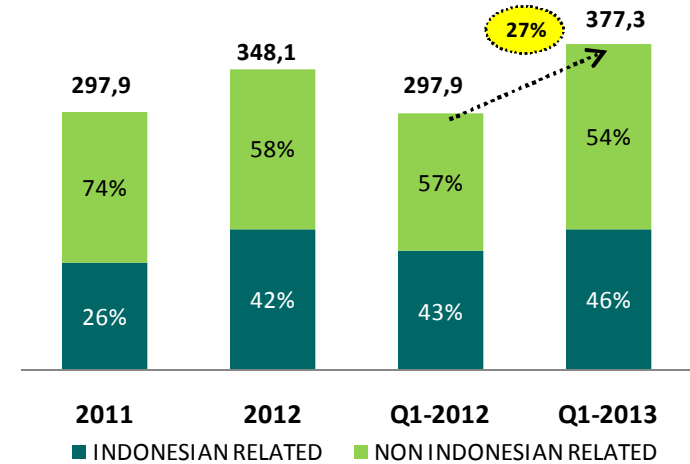
Strategy

- Managing H.O. business initiation on Trade related transaction such as Trust Receipt, LC Refinancing, LC UPAS in regard for balancing overseas branches profitability.
- Securities portfolio re-profiling by invest more on Indonesia Government Bond (ROI).
- Focus in Financing Indonesia related business.

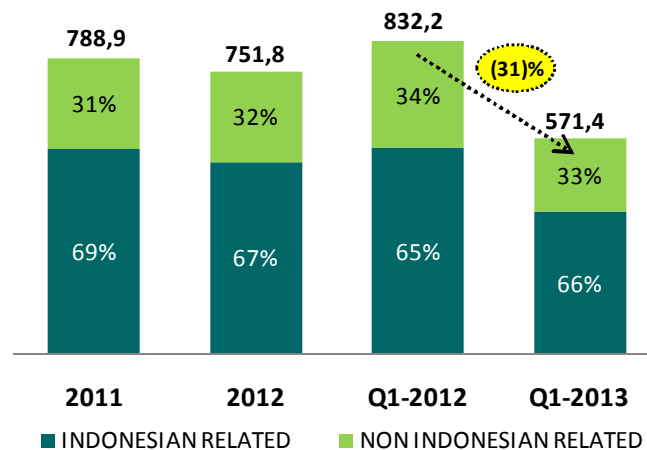
Earning Assets Composition (USD Mio)



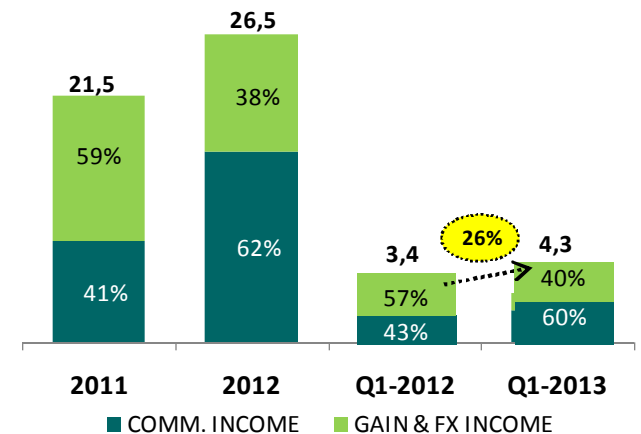
Overseas Branches Securities Portfolio (USD Mio)



Overseas Branches Loan Portfolio (USD Mio)



Fee Based Income (USD Mio)

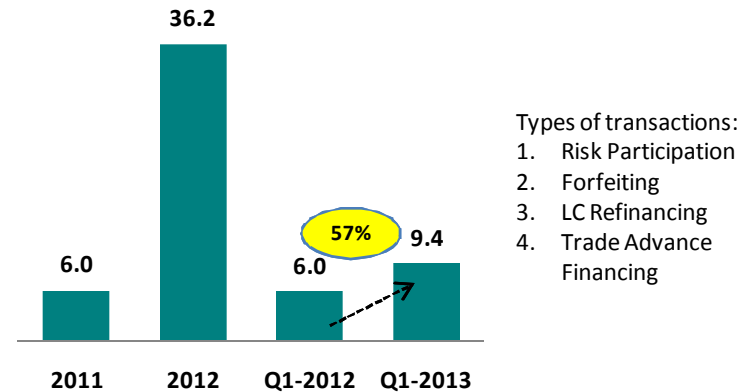


Financial Institutions

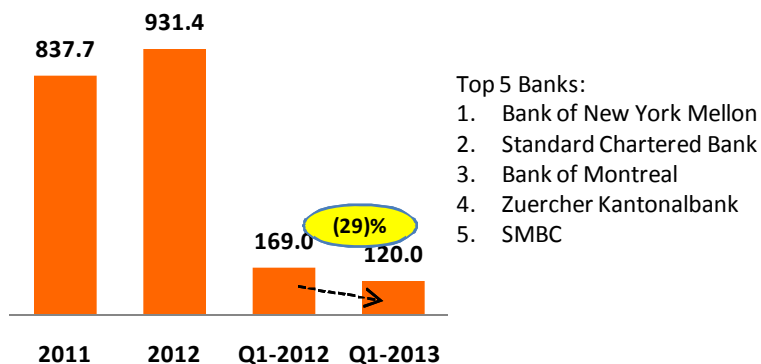
Marketing Strategy

- More focus on bank to bank financing for yield enhancement (short term trade related product).
- Targeting Indonesian 2nd tier bank to offer FI's trade and remittance product by maximizing BNI overseas branches capability.
- Taking advantage as state owned bank in BG under CG in oil & gas industry.
- Leveraging counterparts funding to support Business Banking client's trade need.
- Optimizing newly set up Japan Desk to support SME Japanese Corporate in Indonesia.

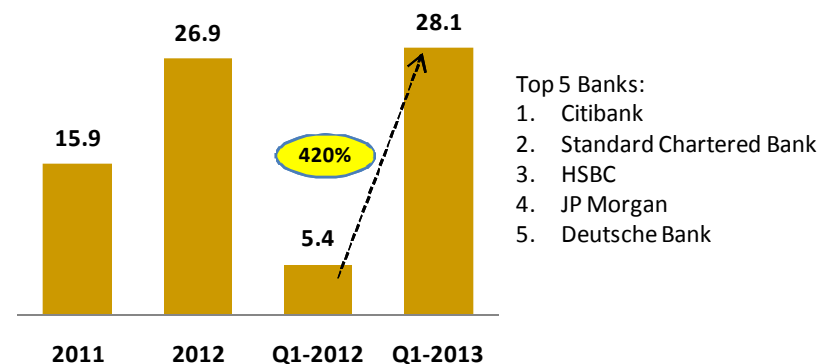
Bank to Bank Trade Financing Revenue (IDR Bio)



BA Funding Volume (USD Mio)



BG Under Counter Guarantee Fee (IDR Bio)



About BNI

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



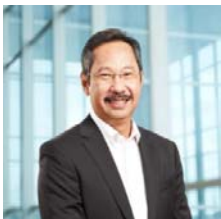
Suwoko Singoastro
*Managing Director
 Operation & IT*
 Since February 2008
 Previously: EVP Network &
 Operation, GM of Network
 Distribution Division



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 Maret 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 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"

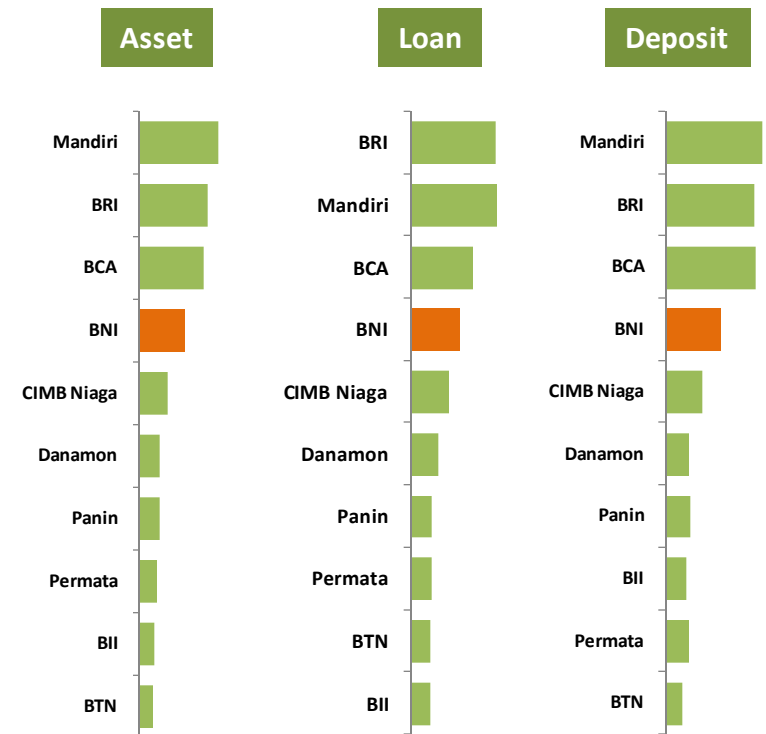
2000:
Post-recap, The
Government
Owned 99.1% of BNI

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



Today:
Government owns
60,0% of BNI

- ✓ Compelling Brand Name – 66 years history
- ✓ Network (over 1.639 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
(8279)

Outlets
(1639)

Consumer loan centers
(12)

Small business centers
(54)

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

- ✓ 15,0mn deposit accounts
- ✓ 1,7 mn credit cards
- ✓ 146.000 mortgage customers

Corporate/SME customer highlights

- ✓ 286.000 corporate deposit accounts
- ✓ 1.720 corporate borrowers accounts
- ✓ 145.000 SME lending accounts



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

BNI ratings

		2012	2013
Fitch Rating	National long term rating 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/Positive/B BB --
Moody's	Bank deposits – fgn currency Bank deposits – dom 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} AA+/Stable -- --

BNI Shares

BBNI shares performance

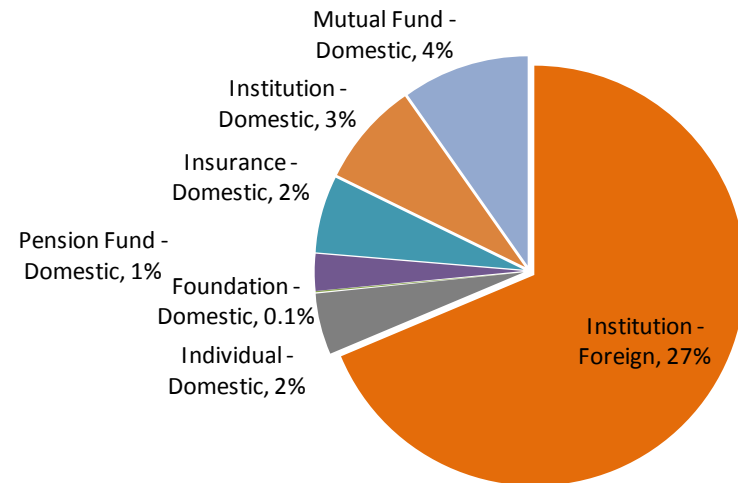
Bank Negara Indonesia (Persero)
BBNI.JK



BNI's closed price on March 28, 2013 was Rp 5,050 or 36,5% higher than its closing price on December 29, 2012 at Rp 3,700

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price End of March'2013 : Rp 5,050
- ✓ Market Capitalization : Rp. 94 trillion [+/- US\$ 9.8 billion]

BBNI Public Ownerships [40.00%]



As of March, 2013



Ownerships	%
Government RI	60.00%
Public – Domestic	12.53%
Public - Foreign	27.47%

Thank you

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PT Bank Negara Indonesia (Persero) Tbk
Corporate Communications Division,
Investor Relations Group
BNI Building, 24th Floor
Jl Jend Sudirman kav. 1 Jakarta 10220
T: 62-21-5728449
F: 62-21-5728053
E: investor.relations@bni.co.id

