

Corporate Presentation

3Q - 2012

22 October 2012

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



Agenda

✓ **Macro, Banking Sector & Management Focus 2012**

✓ **Financial Performance 3Q-2012**

✓ **Business Focus & Strategy**

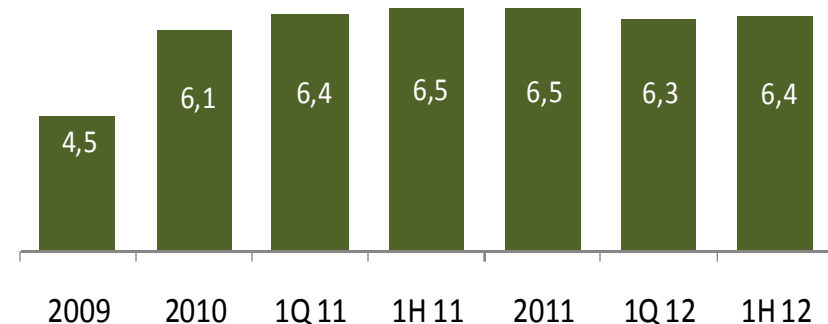
Macro, Banking Sector & Management Focus 2012

Macro & Banking Sector

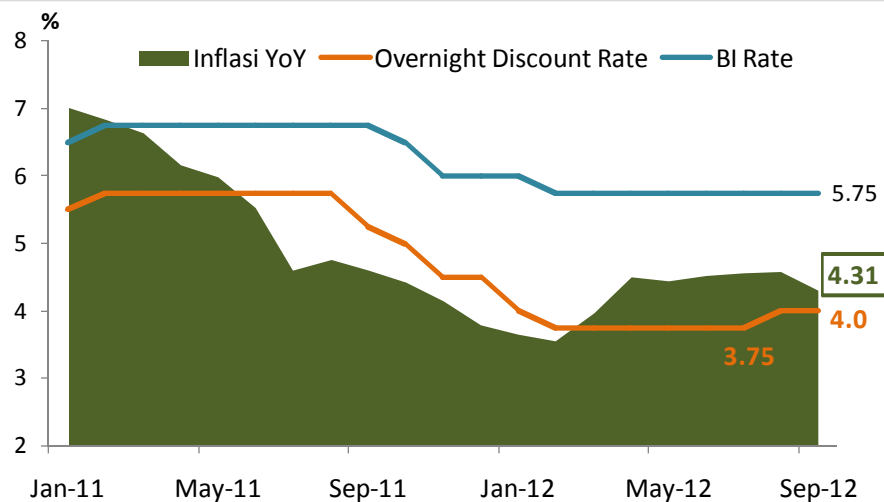
Economic Growth

- Indonesia's GDP growth is forecasted to reach 6%-6.3% in 2012, slightly lower than 2011. However, forecasted Indonesia's GDP was considerably high amid economic turmoil in EU and could still be the second highest in the world after China

Real GDP Growth % YoY



Interest Rate and Inflation % YoY



Interest Rate

- BI Rate kept at 5.75%, unchanged for 6 consecutive months as inflation is expected to remain subdued.
- BI has raised its overnight discount rate from 3.75% to 4% in August'12 in order to curb loan disbursement, stabilize IDR, and combat inflation threat.

Source: BPS, Bank Indonesia, Bloomberg and BNI estimates

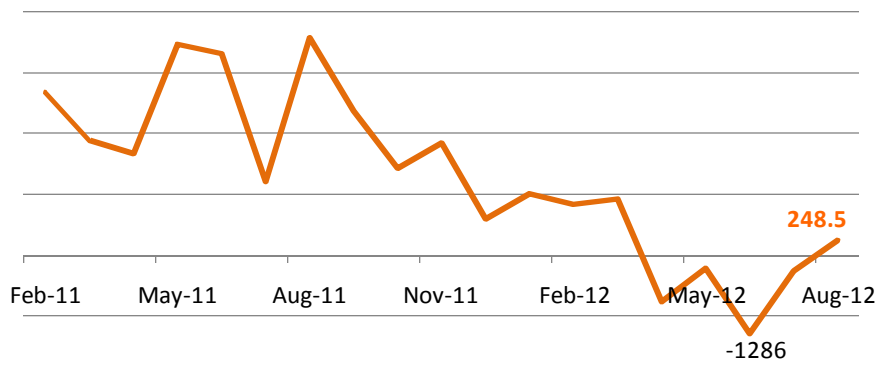
Macro & Banking Sector

Improving Foreign Reserve

- The Rupiah has weakened approximately 8% against the green back from a year earlier amid uncertain global economy.
- Rupiah is likely to stay below Rp9,700 against USD as foreign reserves has improved to USD 110.2 billion in September from USD 109 billion in August

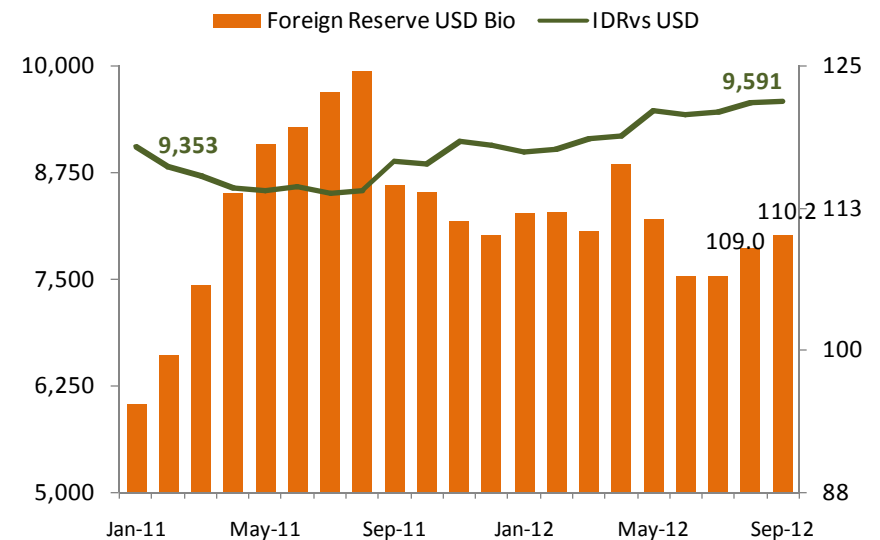
Indonesia Trade Balance

In USD Million



Foreign Reserves & Exchange Rate

IDR/USD



Surplus Trade Balance

- Although July current account was in deficit, August recorded a current account surplus
- The August surplus in current account gives optimism for a stable currency exchange rate

Source: BPS, Bank Indonesia, Bloomberg and BNI estimates

Macro & Banking Sector

Banking Sector Highlights in IDR Trillion

	Aug-11	Dec-11	Jun-12	Aug-12	YoY Δ	Ytd Δ
Total Assets	3,253	3,653	3,891	3,924	20.6%	7.42%
Total Loan	2,032	2,200	2,453	2,511	23.6%	14.12%
Total Deposits	2,460	2,785	2,956	2,984	21.3%	7.15%
NIM	5.89%	5.91%	5.38%	5.43%		
NPL	2.77%	2.20%	2.18%	2.21%		
LDR	82.21%	79.00%	82.57%	83.70%		
CAR	17.29%	16.10%	17.49%	17.29%		

Source: Bank Indonesia,

Macro & Banking Assumption

MACRO ECONOMY		2012	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	5.5-6.0
MACRO ECONOMY		2012	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

Source: BNI economist

- ✓ The banking system remains resilient with sustained robust loan growth supported by strong CAR and stable NPL.
- ✓ NIM contracted to c. 5.4% from 5.9% at the end of 2011 due to competition.

Strategic Policy 2012



Initiatives & Target 2012

Strategic Policy	Initiatives	Target 2012	Progress 3Q-2012	Trend
Synergize Business Banking with Consumer & Retail Banking	<ul style="list-style-type: none"> • Value chain between Business Banking and Retail Banking Customer to increase the number of quality customers. • Boosting business volume and maximizing product usage through targeted cross-selling and bundling of products. • Aggressively cross-selling to captive customers 	<ul style="list-style-type: none"> • ROA: 2,9% - 3,1% • ROE: 20% - 22% 	<ul style="list-style-type: none"> • ROA: 2,8% • ROE: 19,7% 	<ul style="list-style-type: none"> + +
Quality Asset Growth	<ul style="list-style-type: none"> • Loan expansion on selected segments and higher acceptable yield : <ul style="list-style-type: none"> ✓ Consumer Loan growth, by 28% on segments: HNI, Affluent families, middle income families, as well as property and consumer goods ✓ SME Loan growth by 17% - 19% on Leading sector on each region (based on business mapping) ✓ Corporate Loan growth by 17%, focused on 8 leading industry especially financing on Infrastructure Projects • Strictly Reinforce Four Eyes Principal and implementation of proactive credit committee. • Establish pricing strategy based on risk profile 	<ul style="list-style-type: none"> • Loan Growth(%): 18-20 <ul style="list-style-type: none"> ✓ Business Banking : 17 - 19 ✓ Consumer & Retail : 25 - 27 • Coverage ratio: 120% - 125% • Gross NPL: 2,5% - 3,5% • Recovery : Rp. 1,6T – 1,9T 	<ul style="list-style-type: none"> • Loan Growth: 12,8% • Coverage ratio: 120,4% • Gross NPL: 3,4% • Recovery: Rp. 1,7 T 	<ul style="list-style-type: none"> + + + +
Aggressive low-cost funding growth	<ul style="list-style-type: none"> • Leveraging on the existing multi channel and the additional planned 2000 ~ 2500 channels • Re-invigorate “Taplus Bisnis “. • Re-launch debit card no later than 3rd quarter 2012 • Tap commercial segment for cash management product. • Encourage utilization of e-channel 	<ul style="list-style-type: none"> • Deposit Growth : 13%-15% • CASA Growth: 14%-15% • CASA Ratio: 60% - 65% 	<ul style="list-style-type: none"> • Deposit Growth: 3.3% • CASA Growth: 3,9% • CASA Ratio: 64,2% 	<ul style="list-style-type: none"> - - +

Initiatives & Target 2012

Strategic Policy	Initiatives	Target 2012	Progress 3Q-2012	Trend
Increase Recurring Fee Income	<ul style="list-style-type: none"> • Customer segment based repricing of fees and tariffs • Re-enforce customer's obligation to channel their banking transaction. 	<ul style="list-style-type: none"> • Recurring Fee Growth: 8% - 10% 	<ul style="list-style-type: none"> • Recurring Fee Growth: 19,3% 	+
Continue to Improve Operational Efficiency	<ul style="list-style-type: none"> • Centralizing operational activities to manage overhead costs • Integration process by wide-spreading the present centralized back office • Develop intensively e-channel to meet customer needs and to encourage the usage • Eliminate waste 	<ul style="list-style-type: none"> • CIR: 48% - 49% 	<ul style="list-style-type: none"> • CIR: 47,1% 	+
Continuously improve customer experiences	<ul style="list-style-type: none"> • Building a strong and permanent Client Service Team • Continuously upgrade capability of front liners to attain customers satisfaction • Strengthening customer data base through developing Enterprise Data Warehouse • Enhancing contact centre to be more effective 	<ul style="list-style-type: none"> • Service Level: Top 5 in the industry (Independent Surveyor) 	<ul style="list-style-type: none"> • Service Level : Top 4 in the industry (Independent Surveyor) 	+
Strengthening BNI Incorporated	<ul style="list-style-type: none"> • Strengthens Subsidiaries' capital • Strategic Alliance ; M & A ; or Joint Venture with strategic partners • Strengthen business synergies within BNI family 	<ul style="list-style-type: none"> • ROE on total investment in Subsidiaries: 8% - 10% 	<ul style="list-style-type: none"> • ROE on total investment in Subsidiaries: 7% 	+

Latest Update

Constitutional Court Decree No 77/PU-U-IX/2011:

- ✓ Announced on 25 September 2012
- ✓ The Decree assured that State Owned Banks receivables are not categorized as state receivables
- ✓ The Decree shall form the basis in the settlement of state bank's NPL, since the decision reaffirms that the settlement of State Owned Banks receivables are in accordance with the Law of Limited Liability Company and the Law of State Owned Company as well as other prevailing regulations.
- ✓ However, further implementation of the rule requires detailed formulation regarding the policy and criteria of settlement of state bank's Non Performing Loans
- ✓ Further coordination among all stakeholders related to the implementation of the Decree of Constitutional Court

Financial Performance 3Q-2012

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

Balance Sheet Highlight

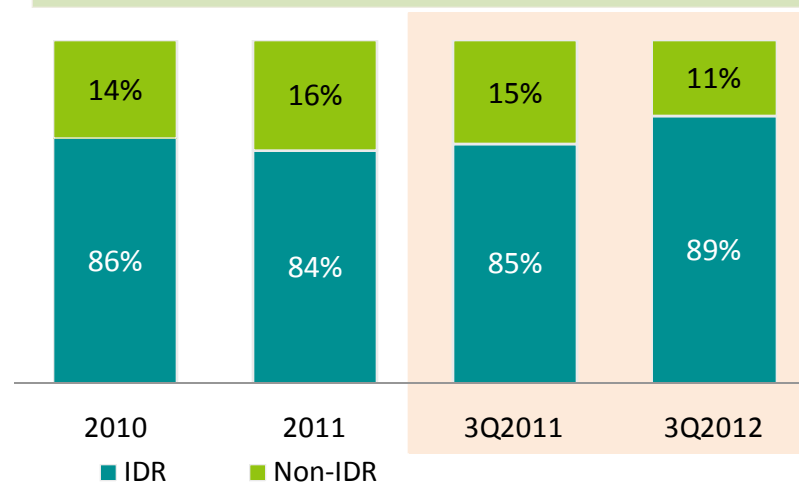
(Rp Billion) – Cumulative	2010	2011	3Q-2011	3Q-2012	Y.o.Y	
Total Assets	248.581	299.058	268.430	310.423	15,6%	↑
Placement with other banks & BI	38.385	49.328	24.718	22.777	-7,8%	↓
Marketable Securities <small>[market value]</small>	13.229	7.668	11.521	9.989	-13.3%	↓
Government Bonds <small>[market value]</small>	32.556	36.958	33.029	40.034	21,2%	↑
Loans <small>(gross)</small>	136.357	163.533	160.716	184.475	14,8%	↑
Customer Deposits	194.375	231.296	204.380	238.936	16,9%	↑
Deposits from other Banks	3.326	7.019	4.330	5.110	18,0%	↑
Marketable Securities Issued	1.277	265	294	4.733	1510%	↑
Borrowings	5.623	8.726	10.455	6.804	-34,9%	↓
Shareholders' Equity	33.120	37.843	35.769	41.262	15,4%	↑

Loan Composition

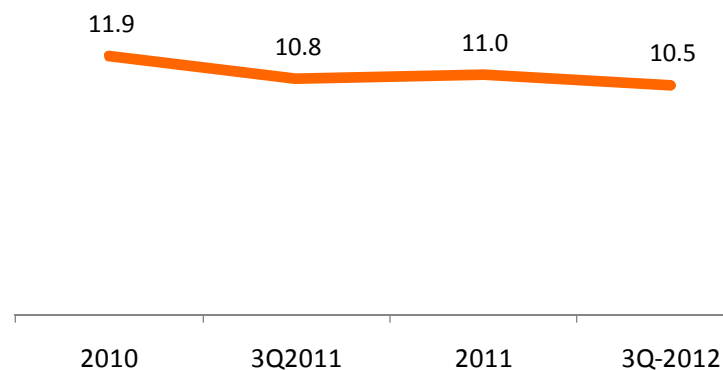
Loan Composition (% , Rp Billion)

Segment	3Q-2011	3Q-2012	GROWTH [YoY - %]	Composition [%]
Corporate	60.970	64.760	6,2%	35,1%
Medium	26.860	32.717	21,8%	17,7%
Small	28.226	33.241	17,8%	18,0%
International	7.051	6.342	-10,1%	3,4%
Consumer	28.787	37.795	31,3%	20,5%
Retail	3.547	2.896	-18,4%	1,6%
Subsidiaries	5.275	6.724	27,5%	3,6%
TOTAL	160.716	184.475	14,8%	100,0%

Loan by Currency (%)



Average Yield on Loan

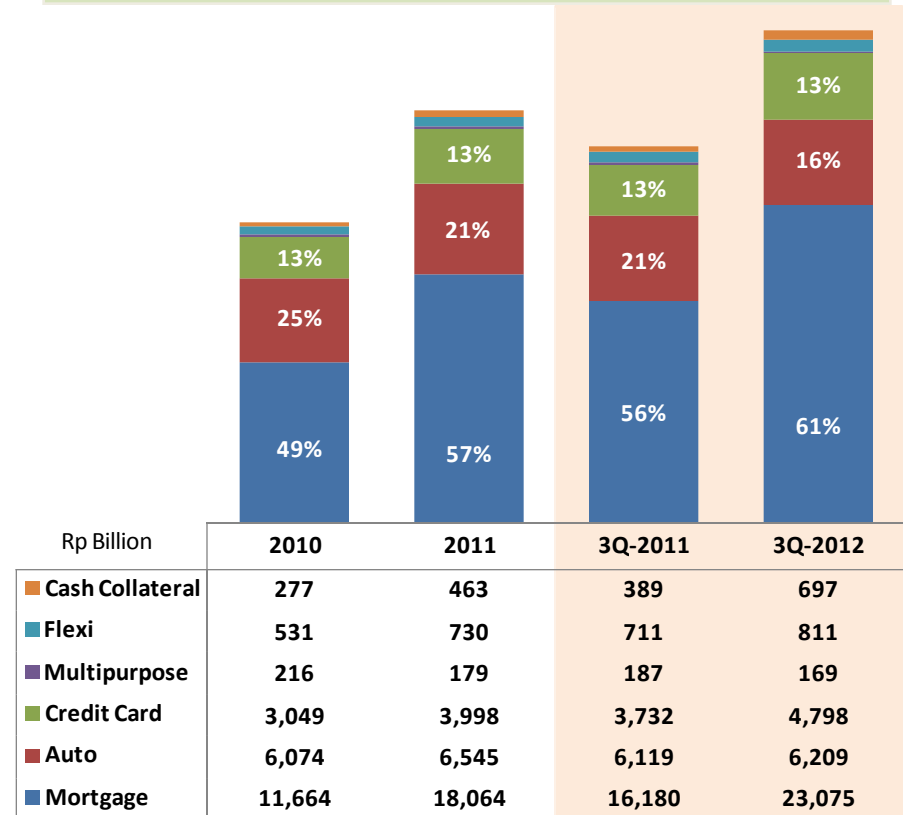


Loan diversifications

Loans by Economic Sector

Sectors	3Q-2011	3Q-2012
Manufacturing	18%	18%
Trading, Resto & Hotel	16%	17%
Agriculture	7%	8%
Business Service	10%	9%
Constructions	6%	6%
Transportation & Comm	6%	7%
Social Services	1%	1%
Mining	7%	4%
Electricity, Gas & Water	8%	7%
Others	3%	3%
Consumer	18%	20%
TOTAL LOAN [Rp Bn]	160.716	184.475

Consumer Loan Composition

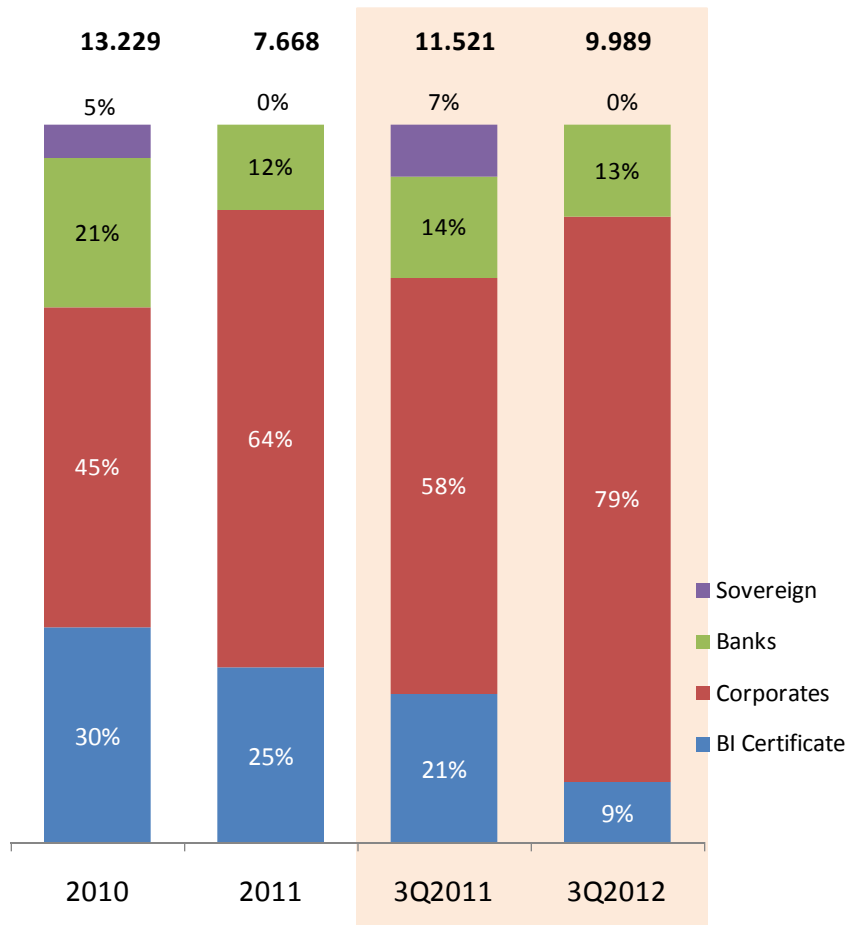


Total Consumer Loan 1H-2012 : Rp 37,8 Tn

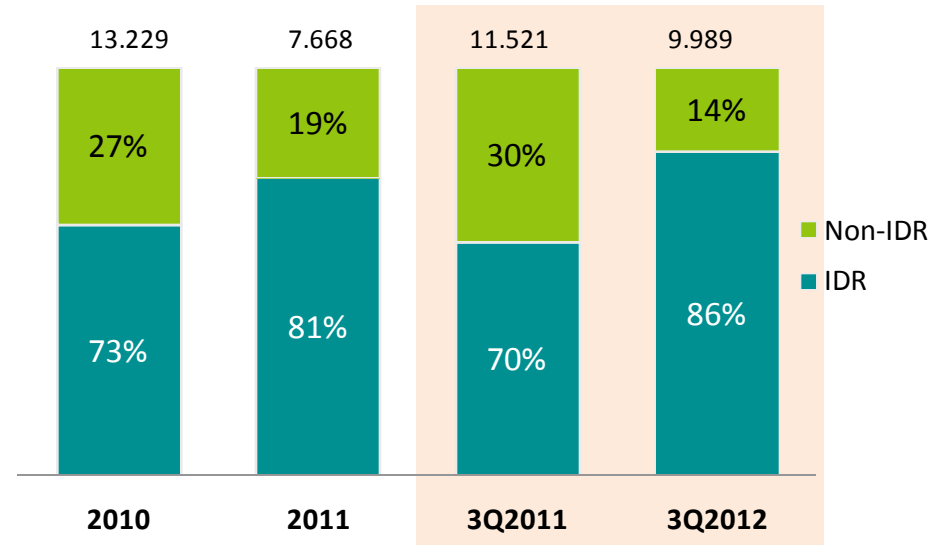
Marketable Securities

[Exclude ROI Bonds]

Marketable Securities Composition (% Rp Billion)

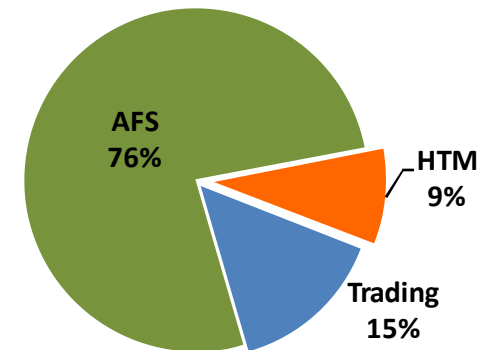


Breakdown by Currency (%)



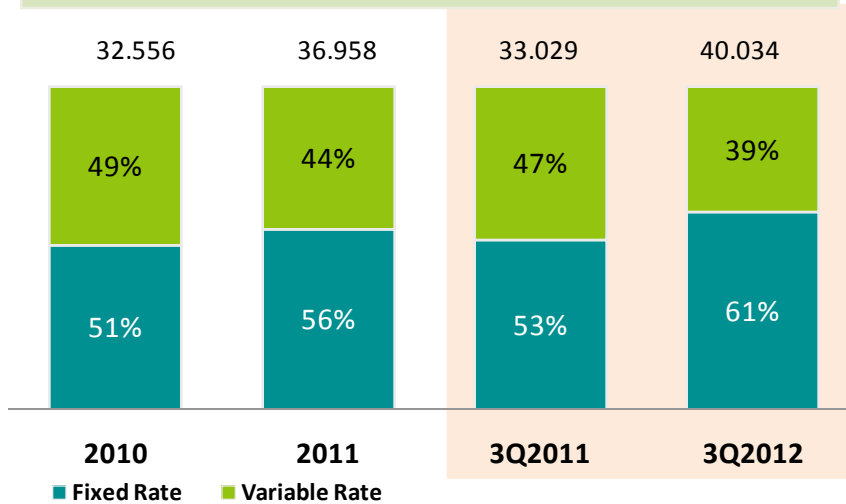
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

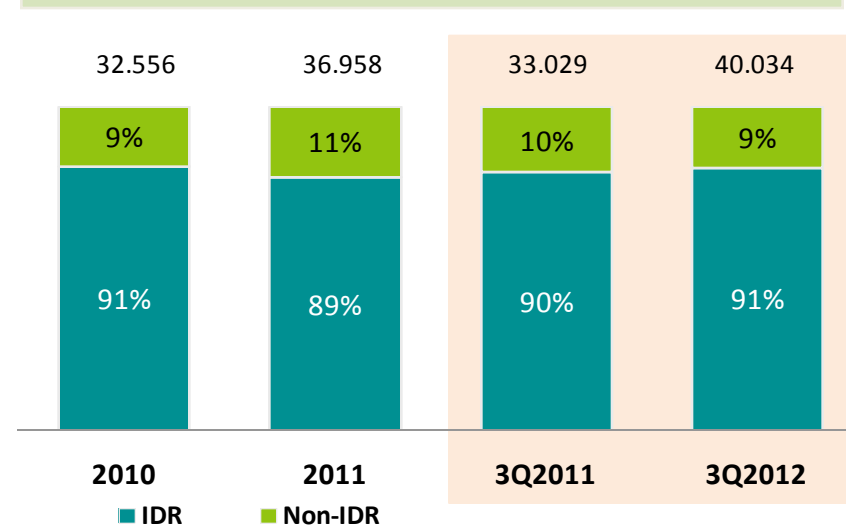


ROI Bonds

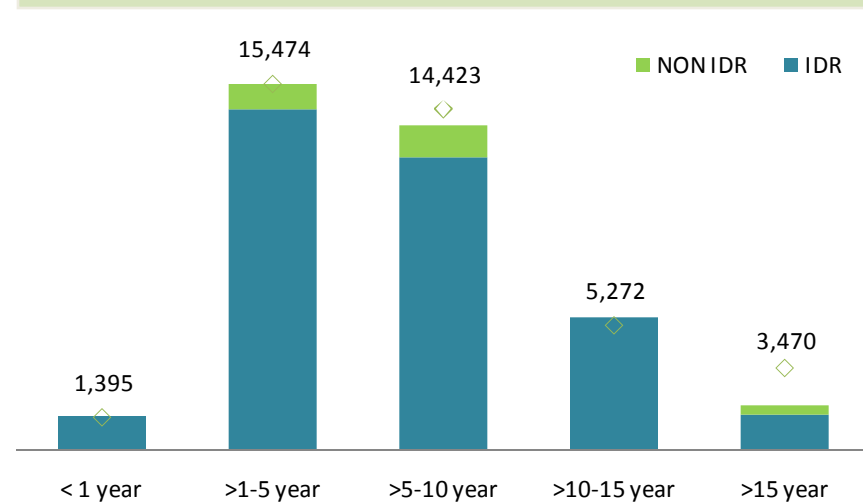
Breakdown by rate (%)



Breakdown by Currency (%)

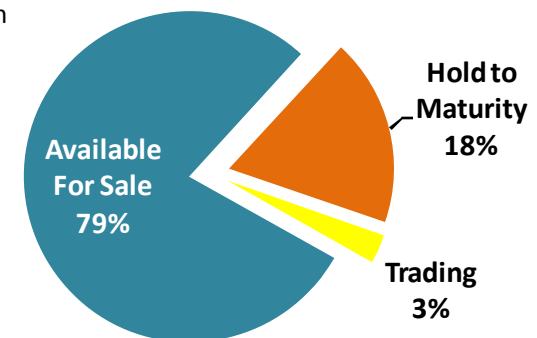


Maturity [Rp Billion]



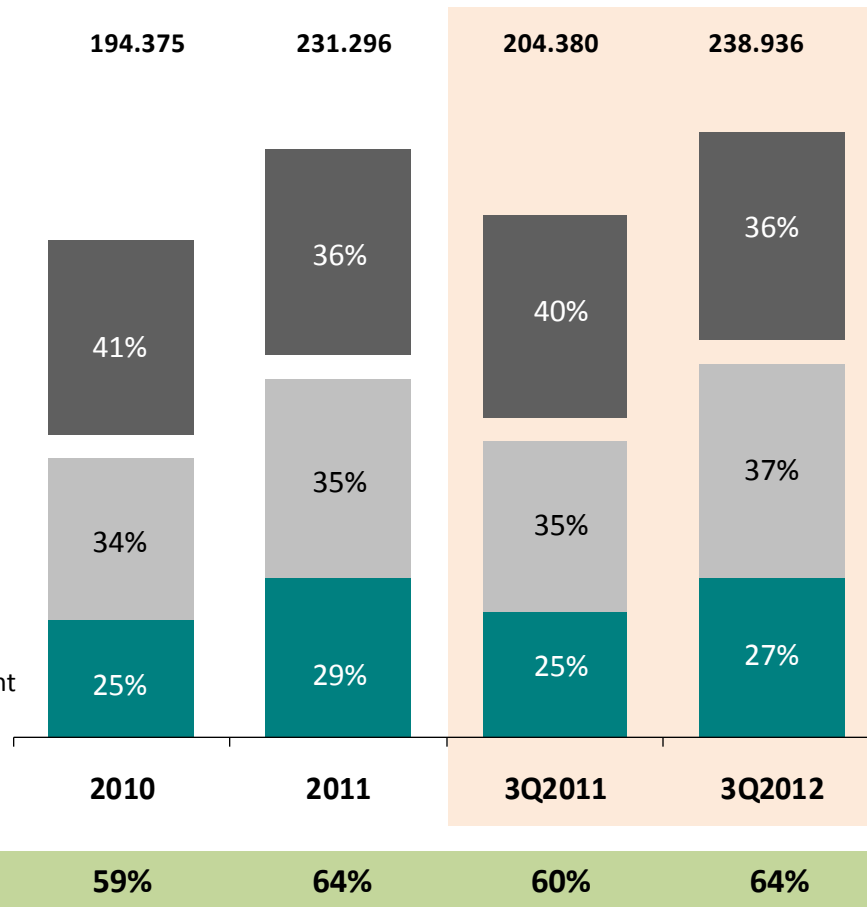
Book

Rp. 40.03 Trillion

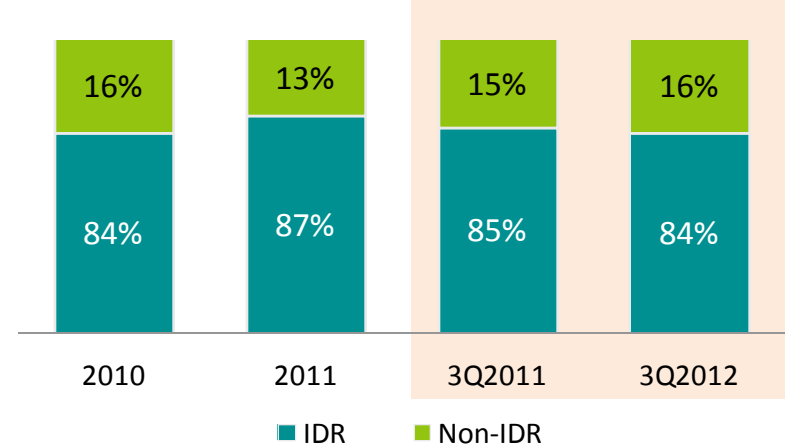


Customer Deposit

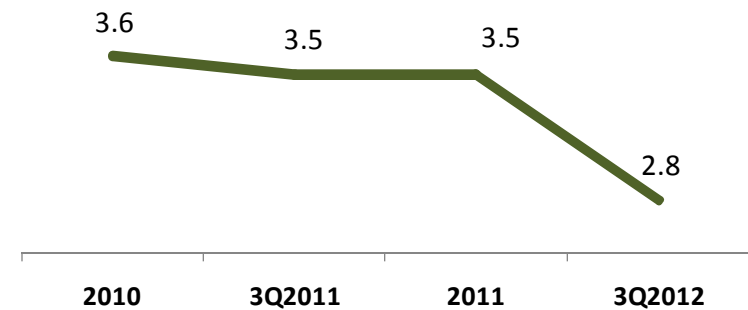
By Type (Rp Billion)



By Currencies



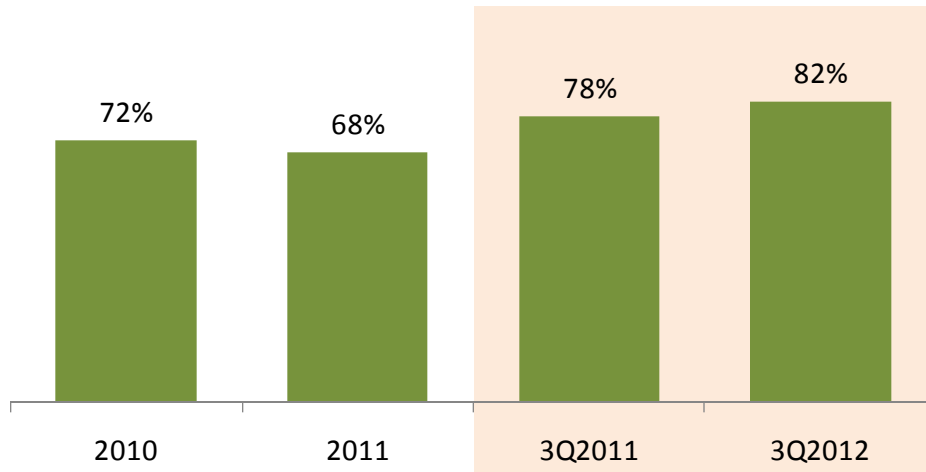
Cost of Customer Funding [%]



CASA increased [YoY] Rp 31,7 Trillion or 26%, whereas CASA Ratio 64%

Liquidity & Capital

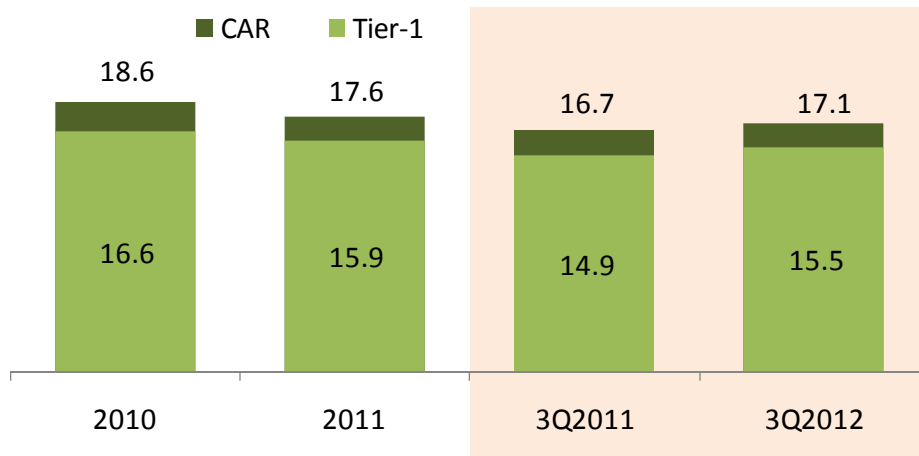
Loan to Deposit Ratio - Rupiah



Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and Total CAR [%]



Equity / Assets [%]



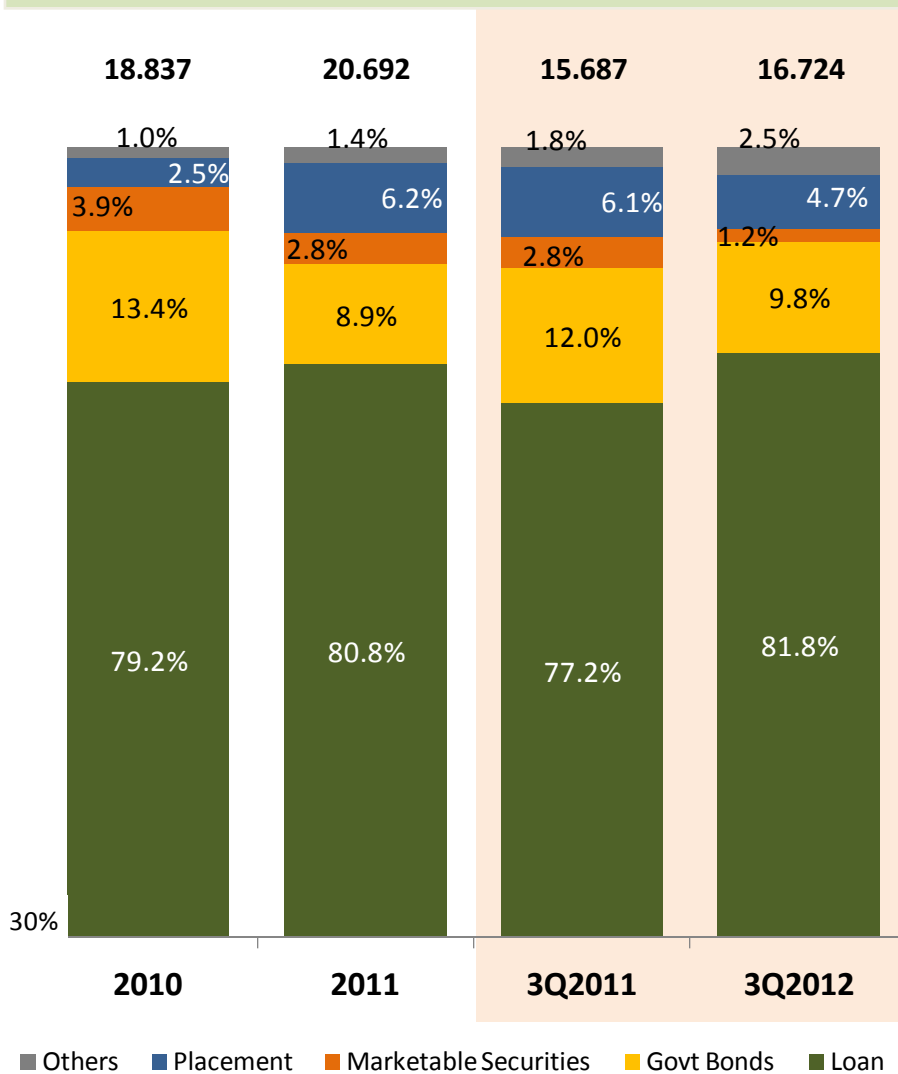
Cfm SE no. BI/11/3/DPNP dated January 27, 2009, RWA calculation for operational risk based on basic indicator approach, the capital charges for operational risk calculation (α) increase from 10% in 2010 to 15% in 2011.

Profit & Loss Highlight

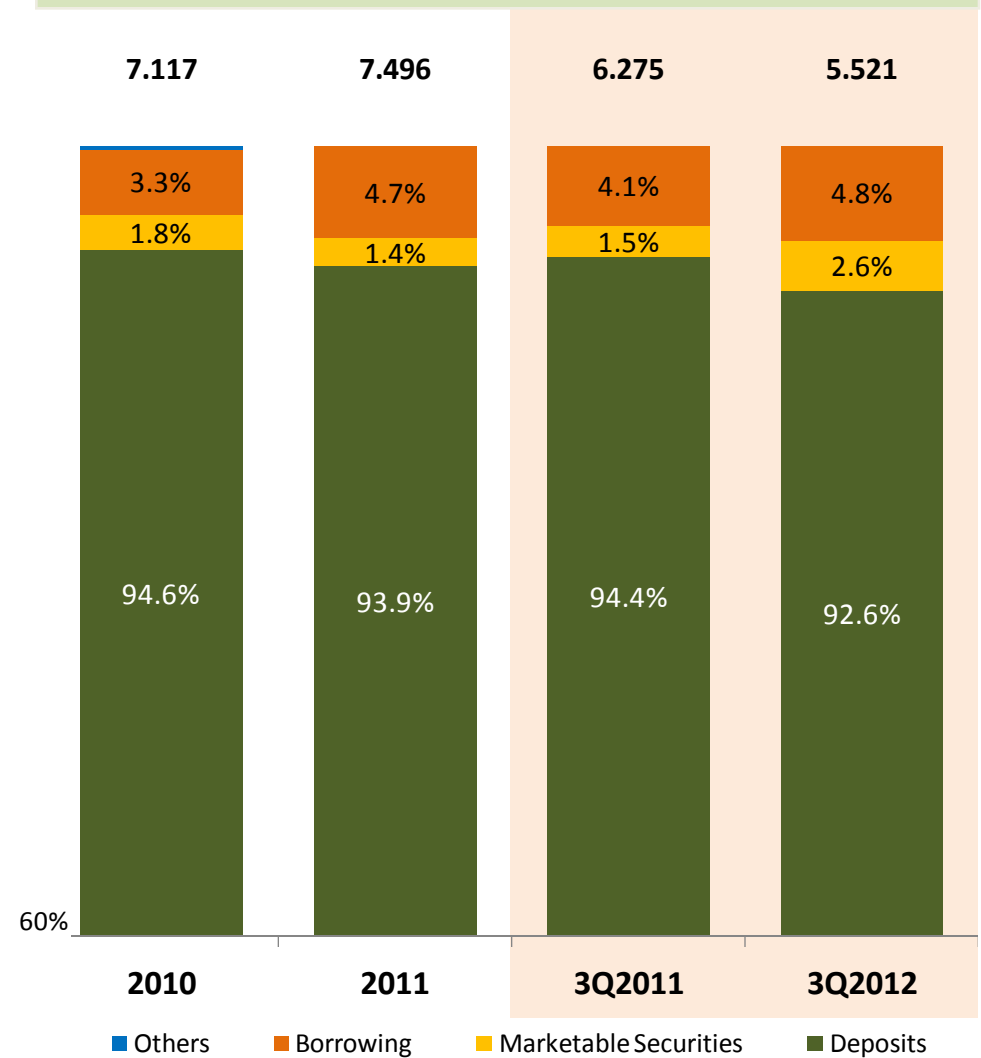
[Rp Billion]	2010	2011	3Q-2011	3Q-2012	Y.o.Y	
Net Interest Income	11.721	13.196	9.412	11.203	19,0%	↑
Non Interest Income	7.061	7.601	5.717	5.752	0,6%	↑
Operating Income	18.782	20.799	15.129	16.955	12,1%	↑
Operating Expense	(9.643)	(11.134)	(7.231)	(8.662)	19,8%	↑
Pre-Provision Income	9.138	9.665	7.898	8.292	5,0%	↑
Provisioning	(3.629)	(2.421)	(2.489)	(2.271)	-8,7%	↓
Non Operational Income/(Expense)	(24)	219	29	256	791%	↑
Net Income before Tax	5.485	7.461	5.438	6.277	15,4%	↑
Net Income	4.103	5.808	4.049	5.039	24,5%	↑
Net Income Per Share (full amount)	266	312	218	270	23,9%	↑

Interest Income/Expense Composition

Interest Income Composition [Rp Billion]

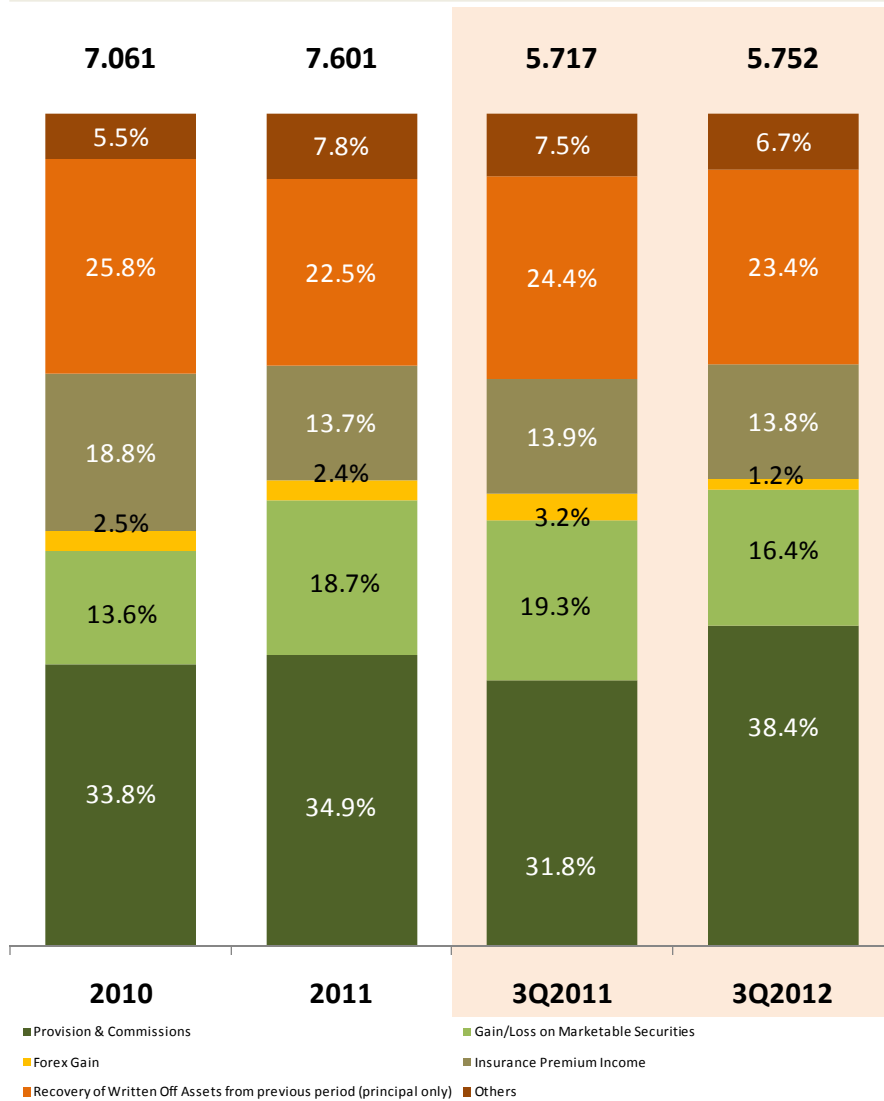


Interest Expense Composition [Rp Billion]

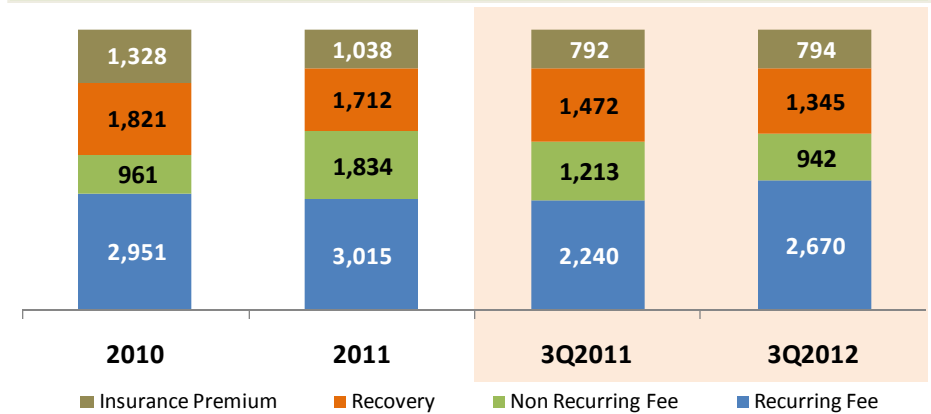


Non Interest Income

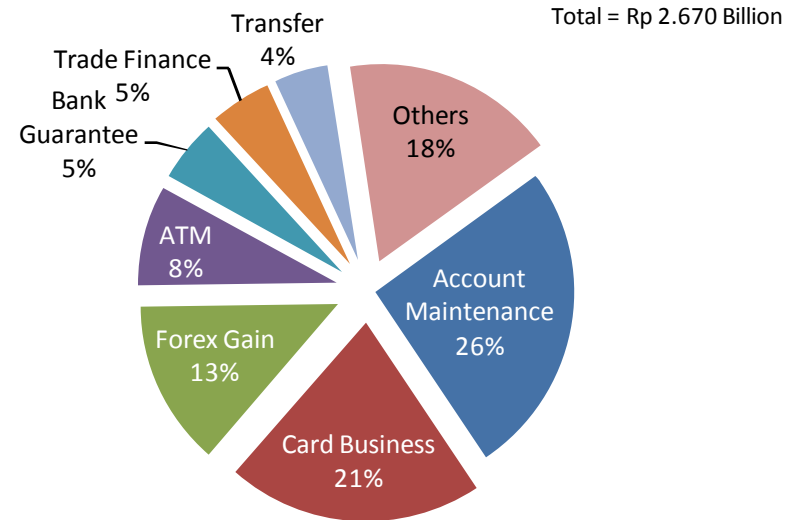
Breakdown [%]



Breakdown Non Interest Income [Rp Billion]

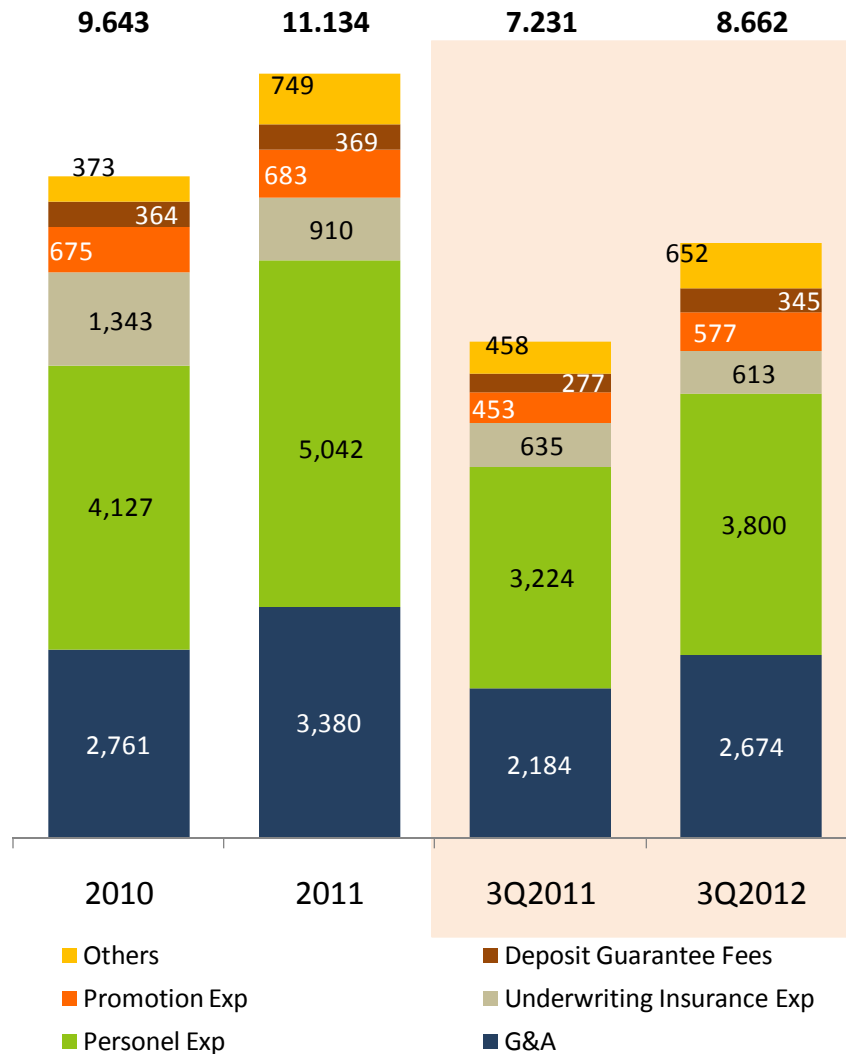


Breakdown recurring fee



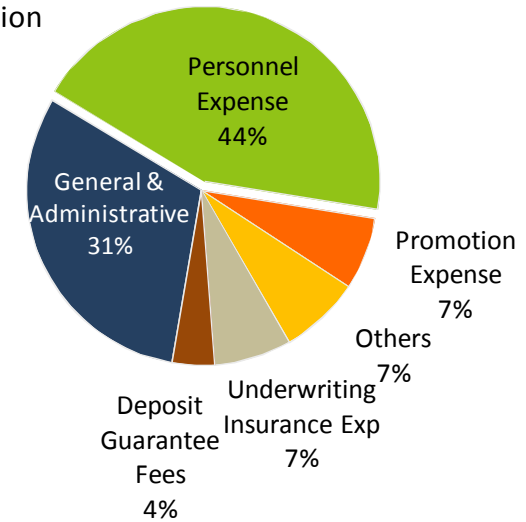
Operating Expense

Key highlights of OPEX [Rp Billion]

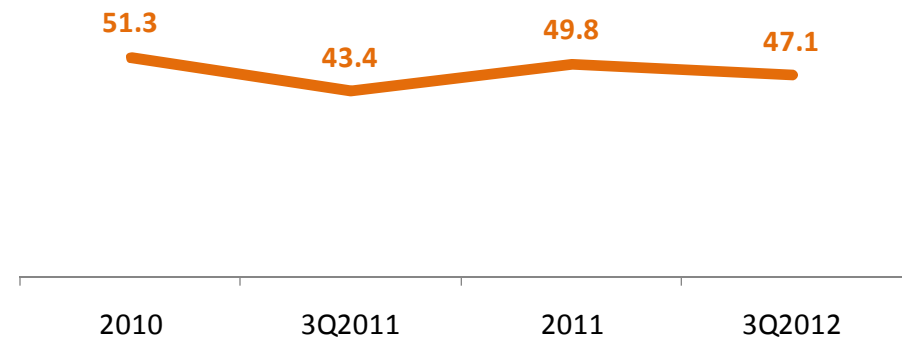


Breakdown of OPEX [%]

Total = Rp 8.66 trillion



Cost to Income Ratio [%]



Financial Ratios

[%]	2010	2011	3Q-2011	3Q-2012	
CAPITAL					
Shareholders equity to total assets	13.3	12.7	13.2	13.3	↑
Tier I – CAR <small>[include operational risk]</small>	16.6	15.9	14.9	15.5	↑
Tier II – CAR <small>[include operational risk]</small>	2.0	1.7	1.7	1.5	↓
CAR (credit, market + operational risk)	18.6	17.6	16.7	17.1	↑
ASSET QUALITY					
Net Non Performing Loan	1.1	0.5	0.6	0.8	↑
Gross Non Performing Loan	4.3	3.6	3.8	3.4	↓
Allowance for possible loan losses to gross NPL	120.6	120.8	121.2	120.4	↓

Financial Ratios

[%]	2010	2011	3Q-2011	3Q-2012	
RENTABILITY *)					
ROA	2.5	2.9	3.0	2.8	↓
ROE	24.7	20.1	18.9	19.7	↑
Net Interest Margin	5.8	6.0	5.9	5.8	↓
EFFICIENCY					
Cost to Income Ratio	51.3	49.8	43.4	47.1	↑
LIQUIDITY					
Loan to Deposit Ratio	70.2	70.4	78.3	76.8	↓
COMPLIANCE					
Statutory Reserve Requirement <small>(Rupiah)</small>	8.2	8.7	8.3	8.5	↑
Net Open Position	4.4	2.8	3.5	2.1	↓

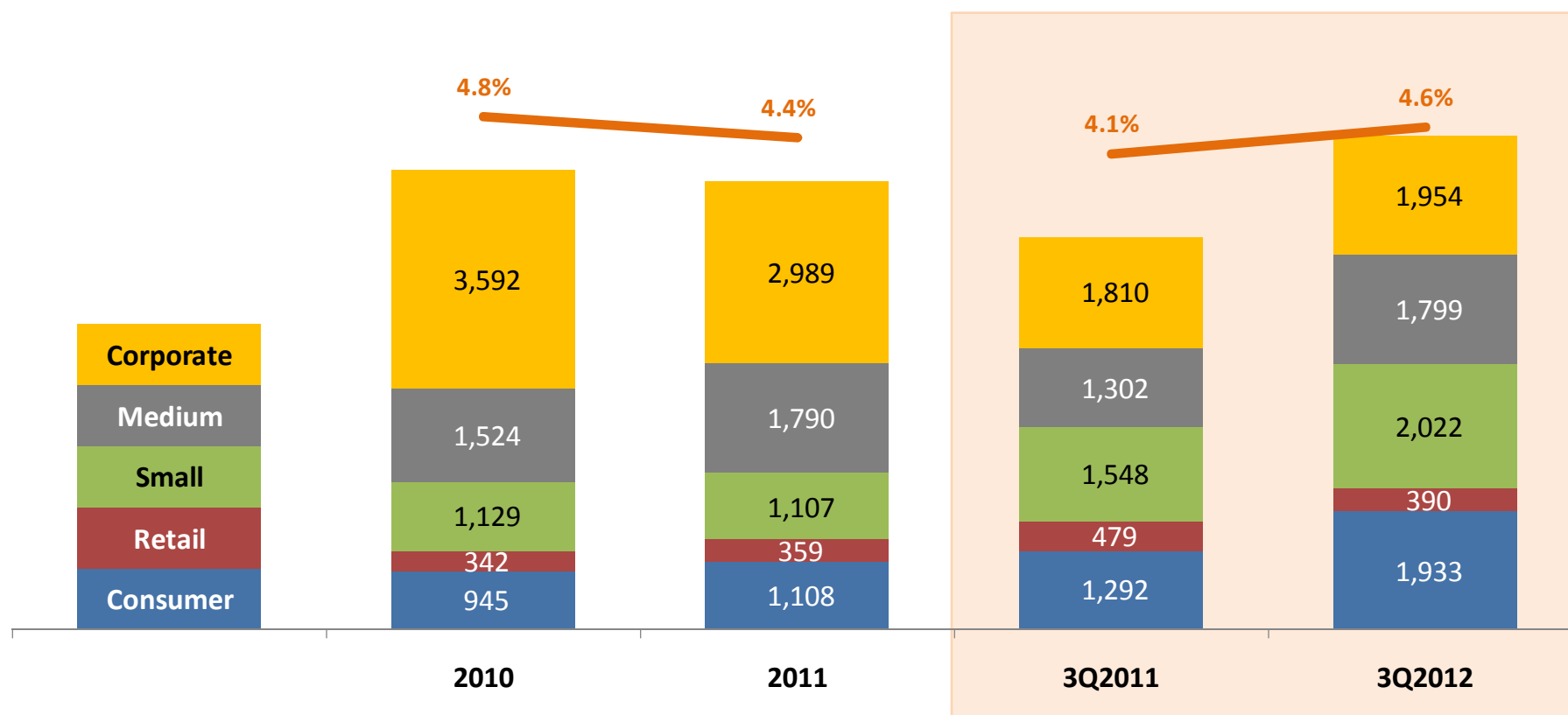
*) Based on BI Formula

Asset Quality

PRE NPL SPECIAL MENTION Category

Rp Billion

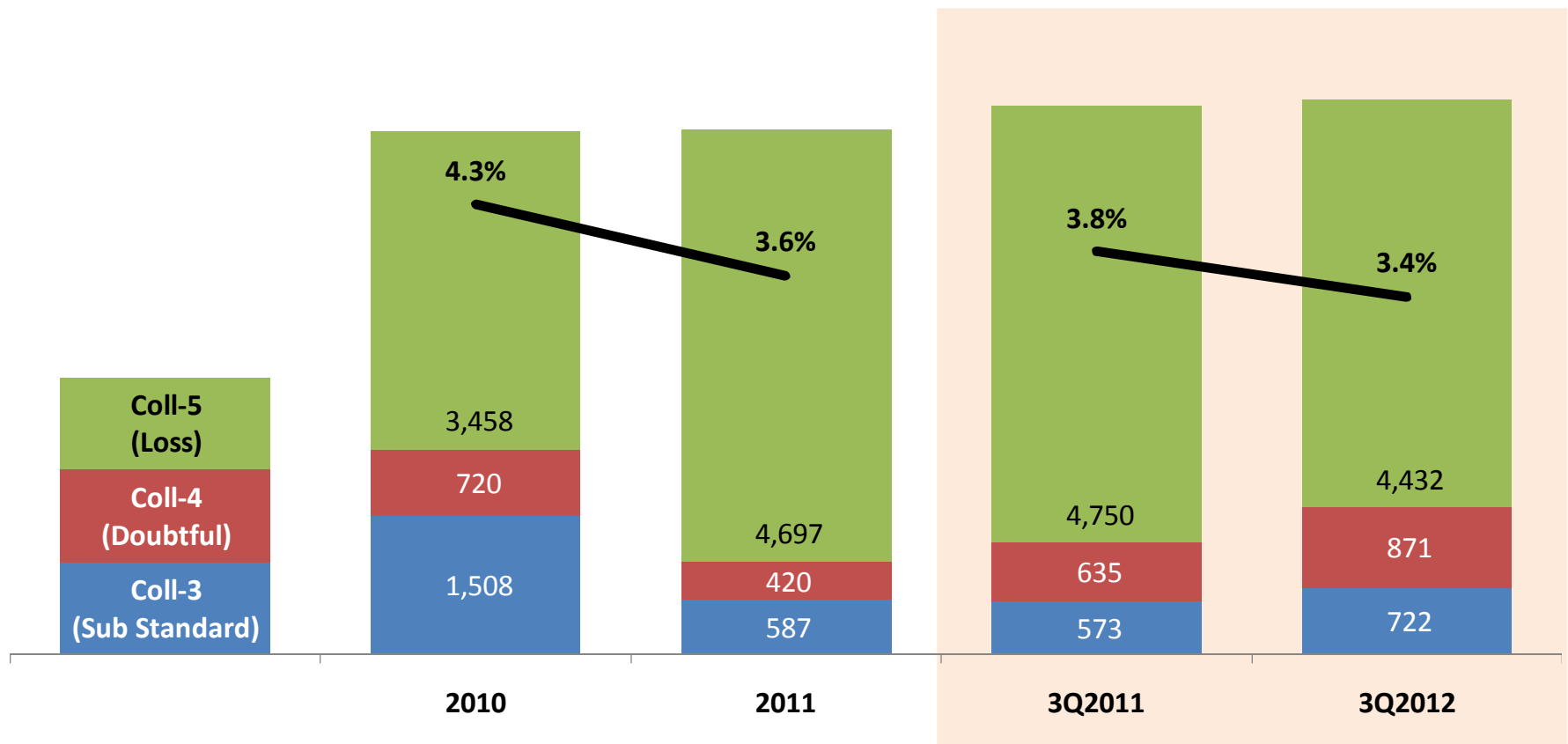
— Pre NPL Nett Ratio (%)



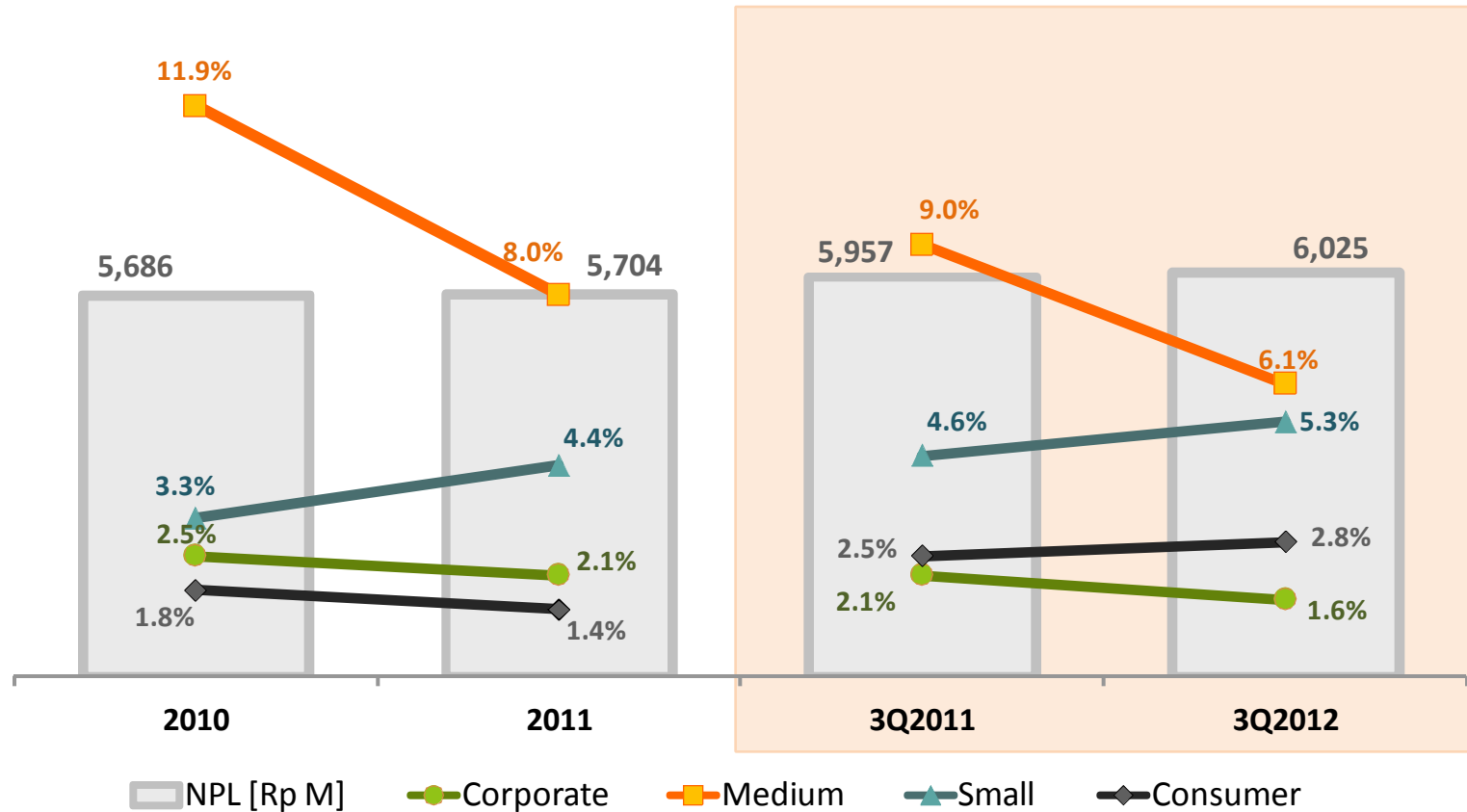
NPL – By Collectibility

Rp Billion

■ NPL Gross Ratio (%)



NPL by Segment

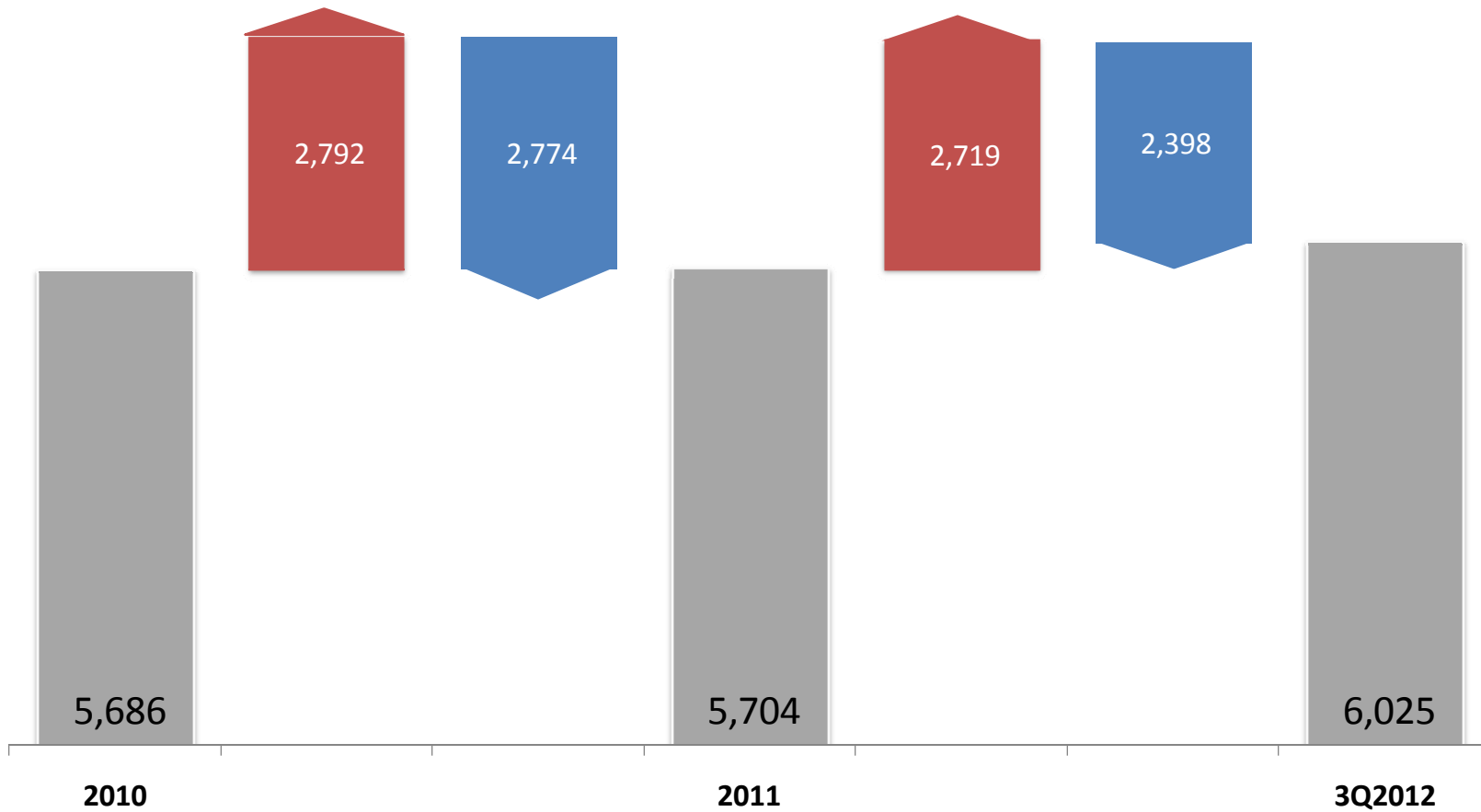


Total Loan	136.357	163.533	160.716	184.475
Gross NPL	4,3%	3.6%	3.8%	3.4%

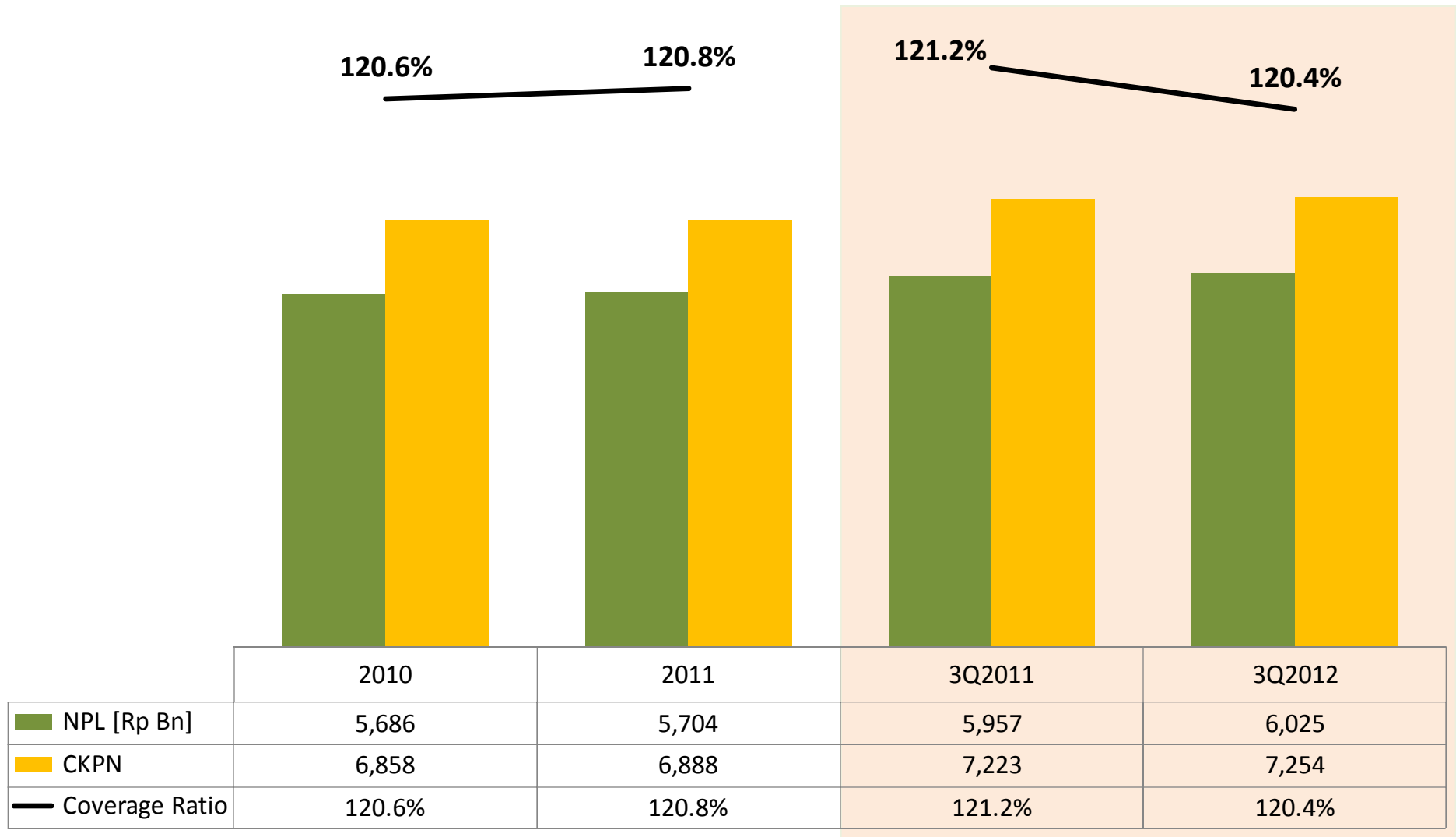
Movement NPL

Bank Only

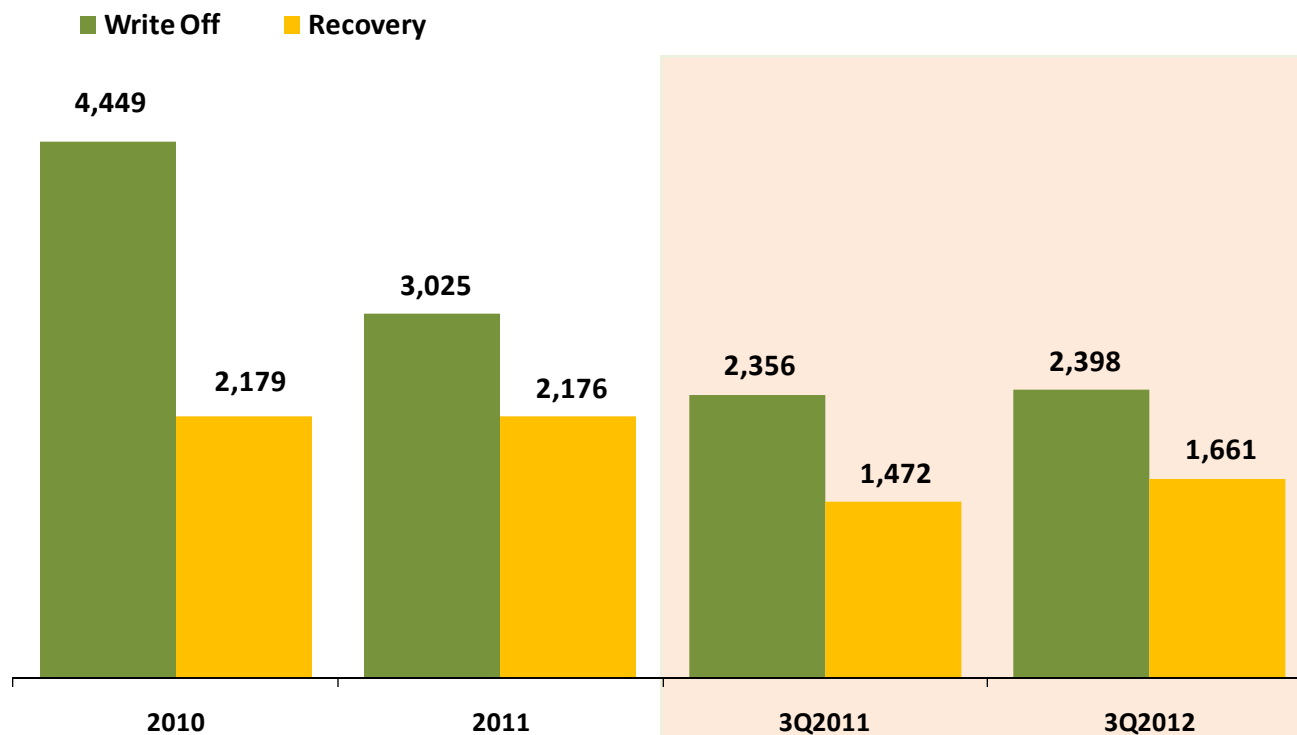
■ NPL [Rp Bn] ■ Net New NPL ■ Write Off



Coverage Ratio



Write Off & Recovery

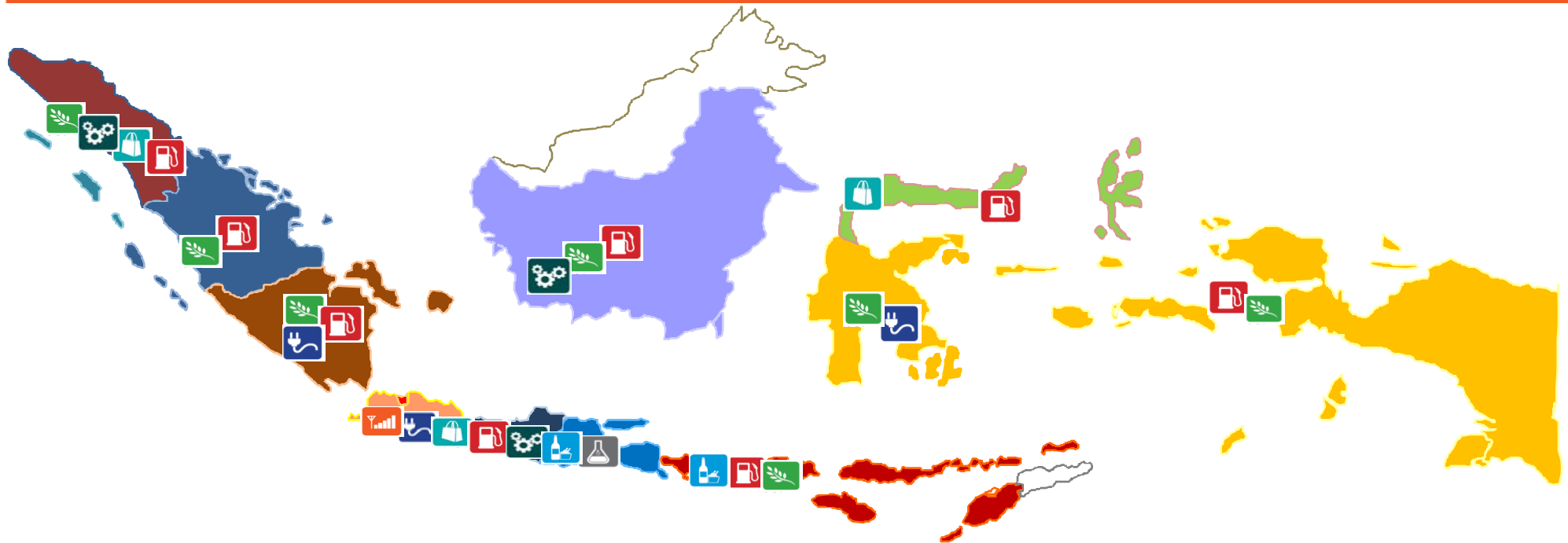


	2010	2011	3Q-2011	3Q-2012
Write-off (Rp billion)	4.449	3.025	2.356	2.398
Recovery (Rp billion)	2.179	2.176	1.472	1.661
Recovery vs Write Off [%]	49,0%	71.9%	62.5%	69.3%

Business Banking

Focus and Strategy

8 Targeted Sectors – National & Regional

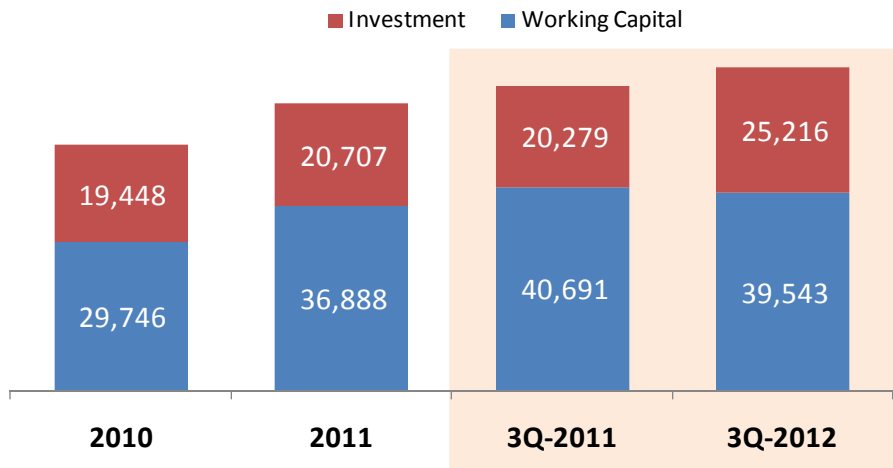


Credit Approval of Targeted Sectors

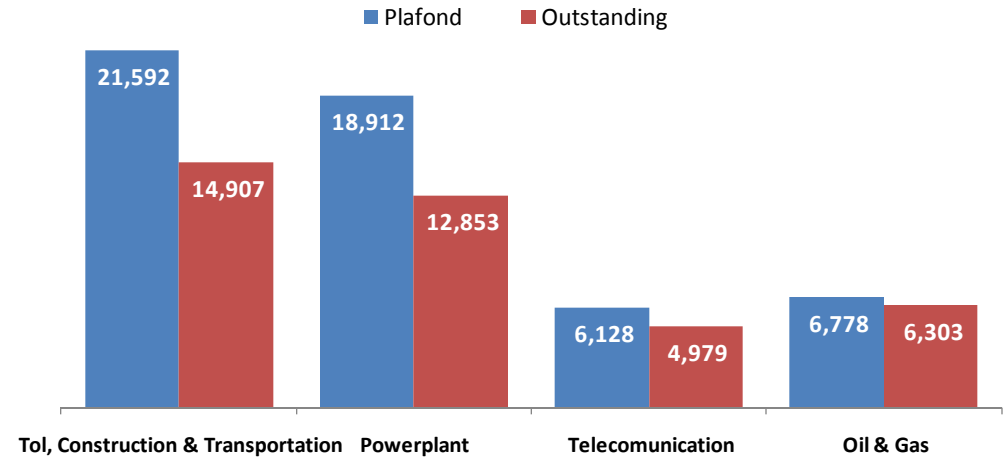
	1-WMD	2-WPD	3-WPL	4-WBD	5-WSM	6-WSY	7-WMK	8-WDS	9-WBJ	10-WJS	11-WMO	12-WJK	14-WJB	15-WJY	TOTAL
Jan-Sept 2012	59.4%	76.5%	80.9%	73.5%	59.2%	71.1%	68.4%	62.1%	70.8%	57.1%	83.4%	53.9%	69.6%	73.2%	67.3%

Corporate Business

Working Capital & Investment Loan [Rp Billion]

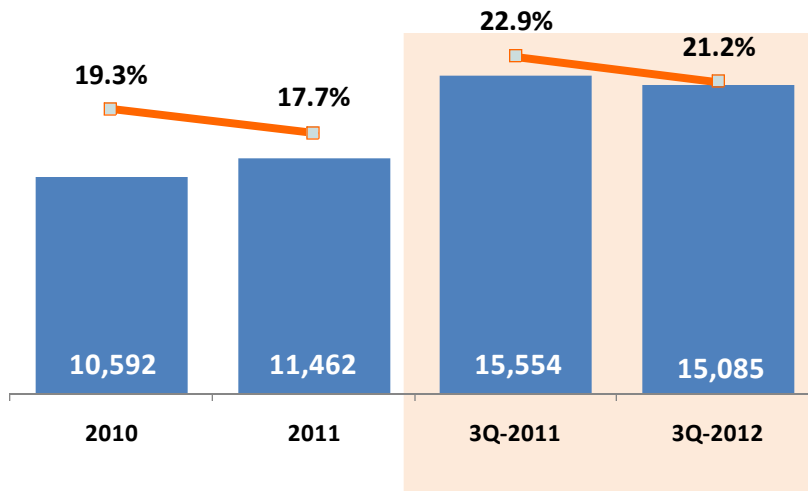


BNI Commitment on Basic Infrastructure Project [Rp Billion]



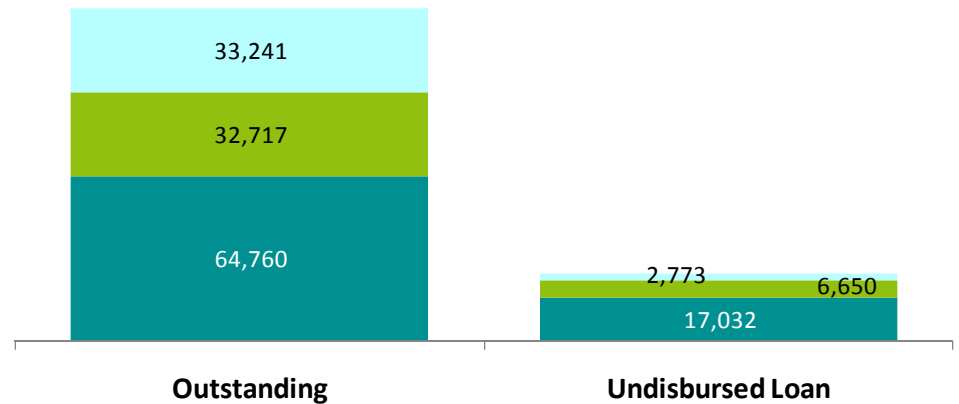
Syndicated Loan [Rp Billion]

■ Syndicated Loan ■ % Syndicated Loan to Total Corporate



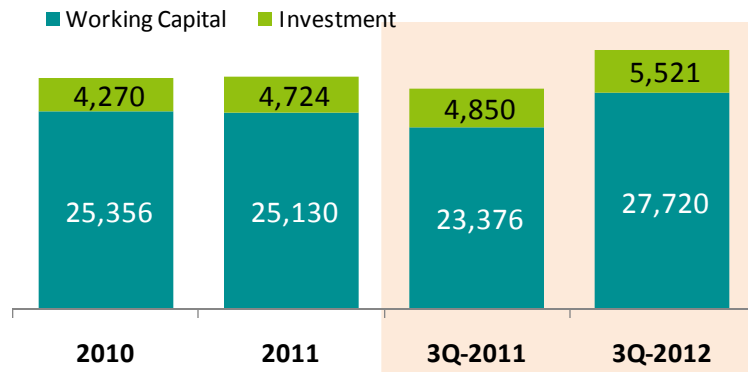
Undisbursed Loan as of 3Q-2012 [Rp Billion]

■ Corporate (exclude International) ■ Medium ■ Small

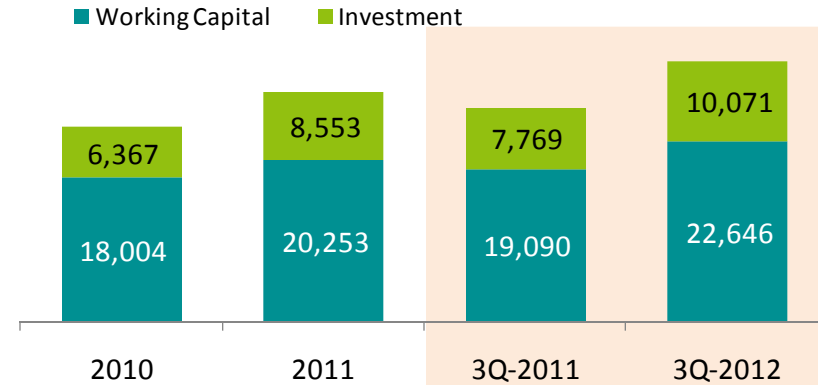


Regional Business

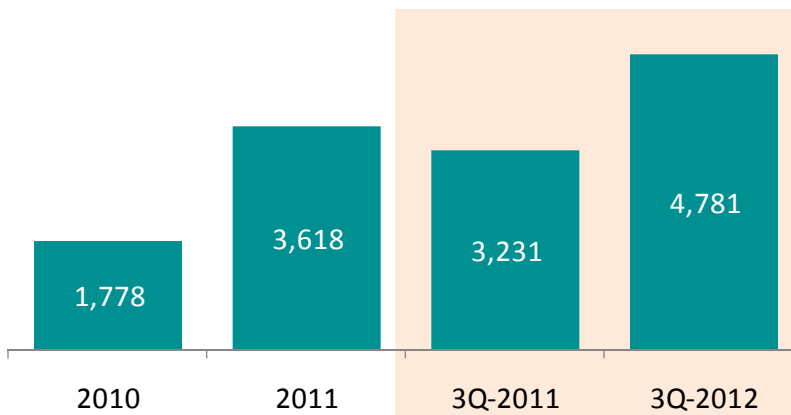
Small Business [Rp Billion]



Medium Business [Rp. Billion]



Kredit Usaha Rakyat (KUR) [Rp Billion]

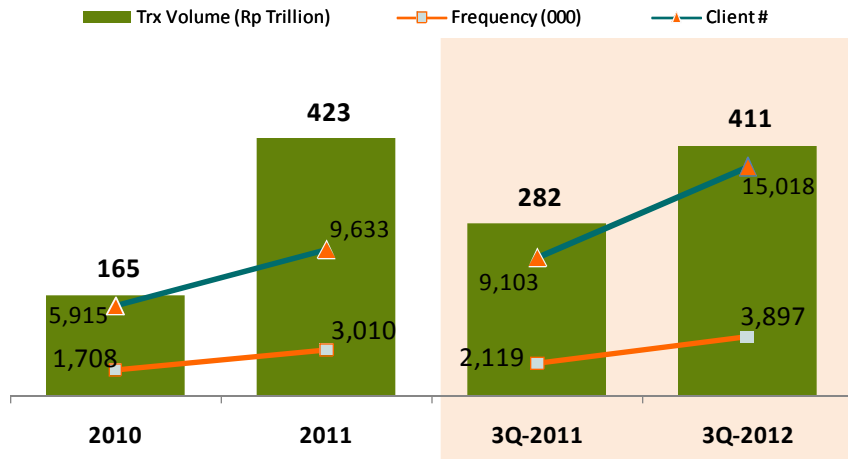


Strategy & Initiatives Small & Medium Business

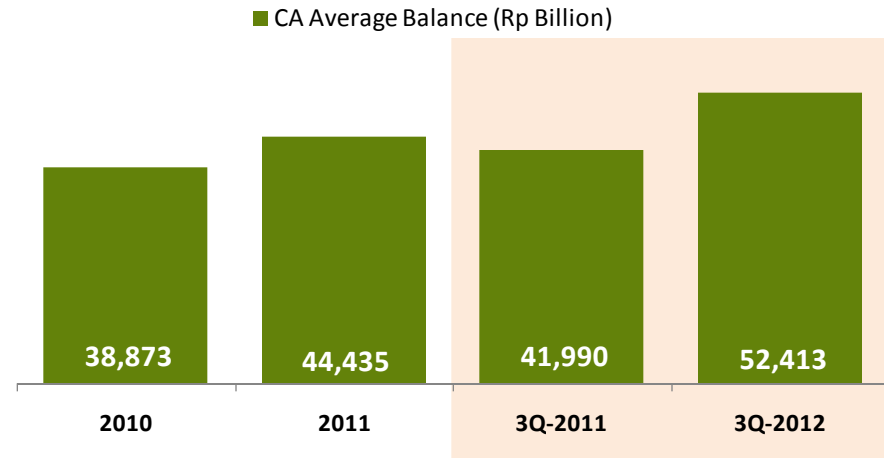
Small	Medium
Increase Kredit Usaha Rakyat and Government loan program	Deepening the 'value proposition' on key customers to optimize business potential
Expansion through Supply Chain Financing for suppliers and buyers of corporate customers	Focus on key customers in respective region targeted sectors
Boosting productivity by increasing low-cost fund	Expansion through Supply Chain Financing for suppliers and buyers of corporate customers
Focus on restructuring small customer segment	Focus on restructuring medium customer segment

Transactional Banking Services

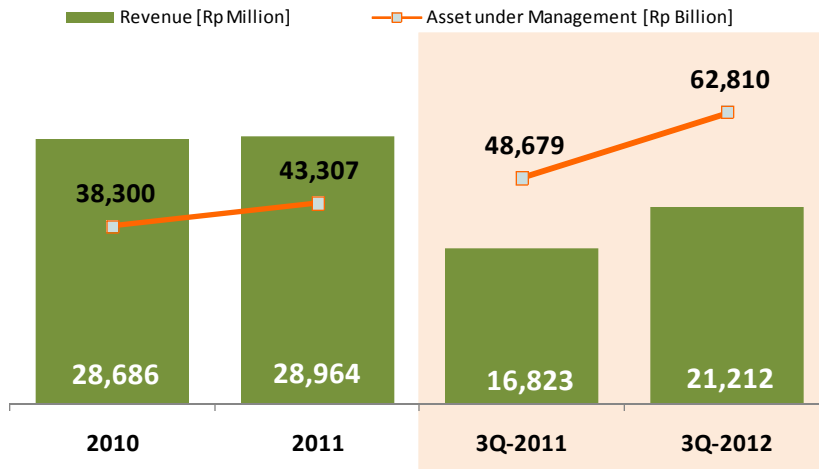
Cash Management Clients & Transactions



Current Account – Business Banking



Custody Revenue and Asset



Key Initiatives

Cash Management	Custody	Bank Guarantees
Optimize full potential of targeted clients	Increasing assets under custody (AUC)	Improving business processes
Differentiated Product Solution through Innovation	Improving custody services delivery platform	Business Facilitation Programs
Phased branch service model roll out	Enhancing delivery capabilities and service quality levels	Focused service to industries (e.g. Oil & Gas, Construction)
Strengthen and replicate Client Experience Model to become Best in Class	Regulatory compliance	Improving service features and capabilities
Achieving Country Cash Management Awards	Focused service capabilities	Enrich supply chain management services

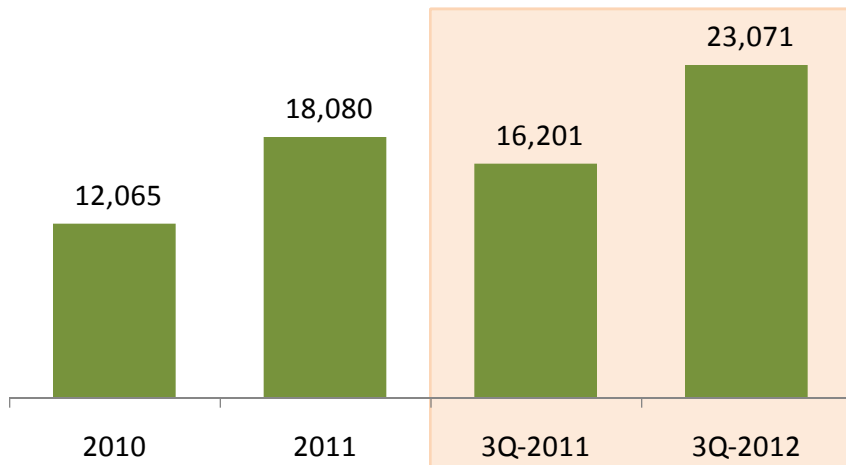
Consumer & Retail

focus & strategy

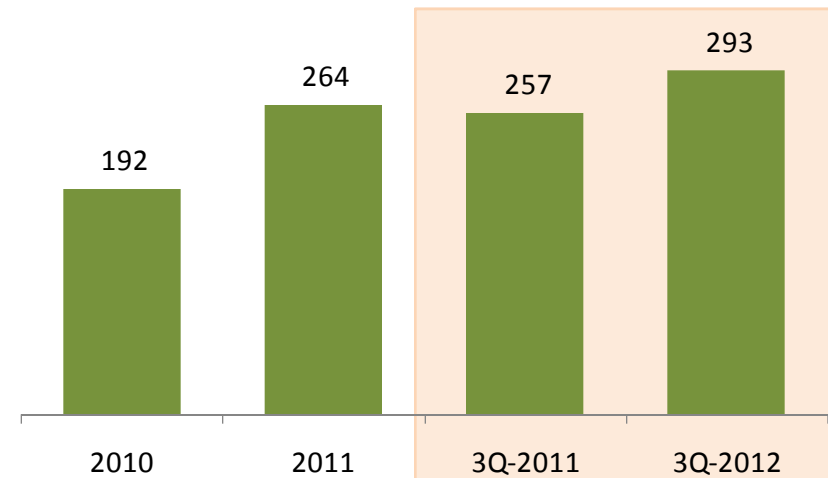
Consumer & Retail Business

Consumer Loan

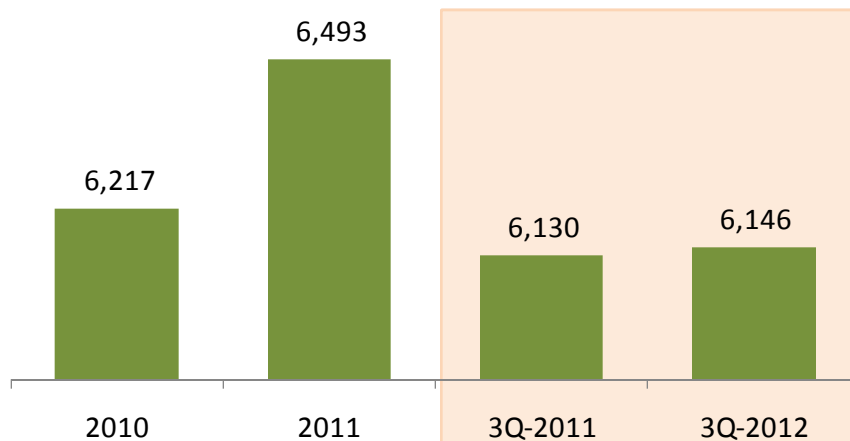
Mortgage Loan Balance [Rp. Billion]



Average Balance Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



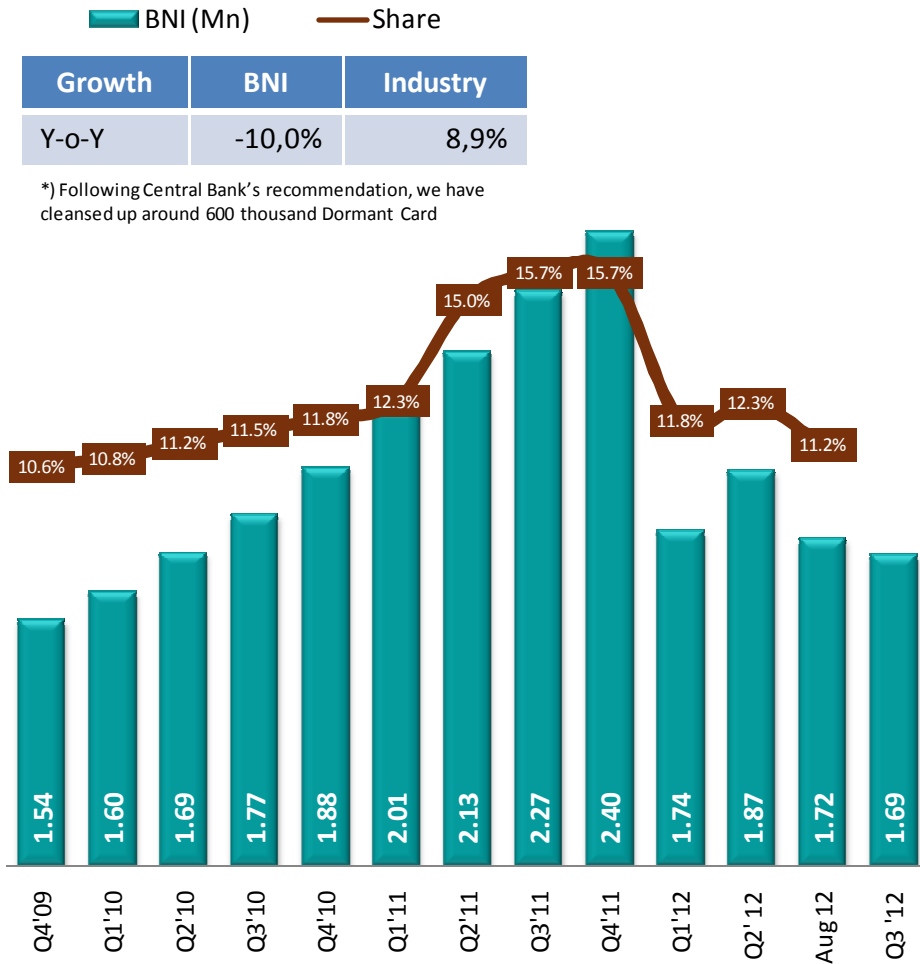
Loan		2010	2011	3Q-2011	3Q-2012
BNI Griya	Outstanding Growth YTD	46%	50%	49,65%	27.60%
	NPL (%)	2.13%	1.85%	1.43%	2.65%
	Marketshare (%)	8.58%	9.90%	9.59%	10.94% *)
BNI Auto (Organik & unorganik)	Outstanding Growth YTD	31%	4%	30,48%	-4.95%
	NPL (%)	0.19%	0.07%	0,08%	0.08%
	Marketshare (%)	4.83%	3.97%	3.91%	3.38% *)

*) As Of 31 Agustus 2012

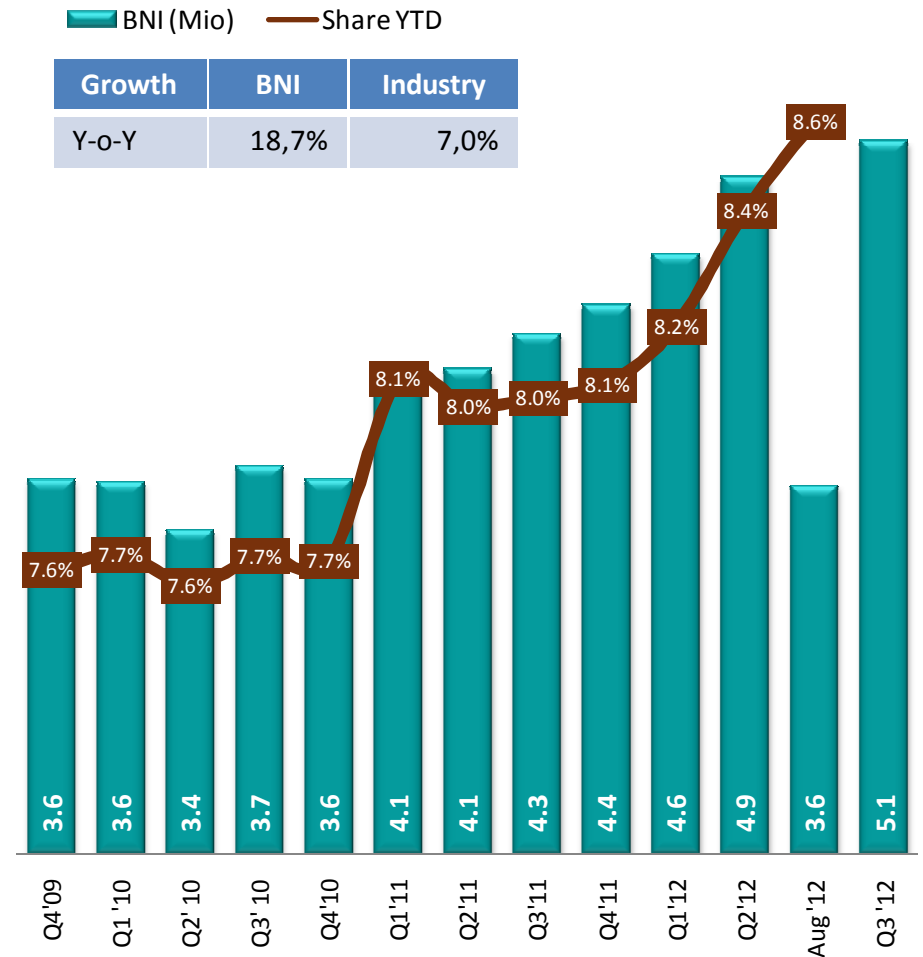
BNI Credit Card

Grew Faster than Industry in All Key Business Indicators

No of Credit Cards



No of Transactions

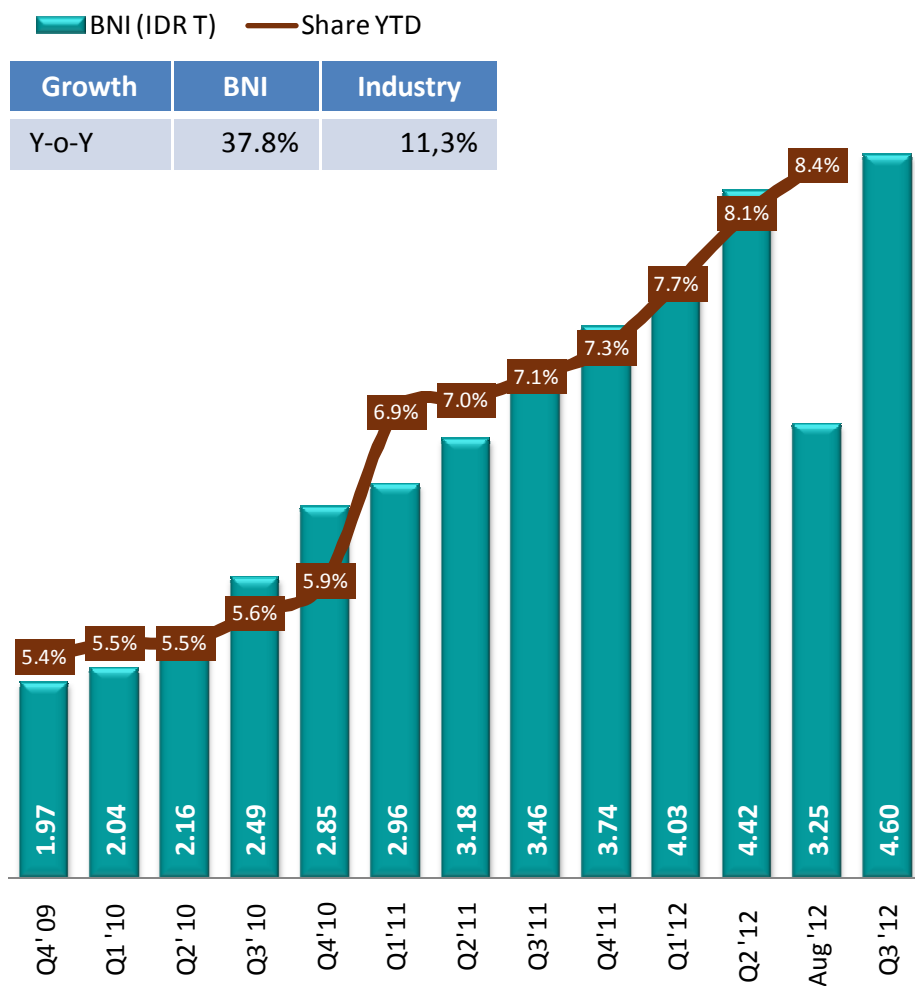


Source: Bank Indonesia, August 2012

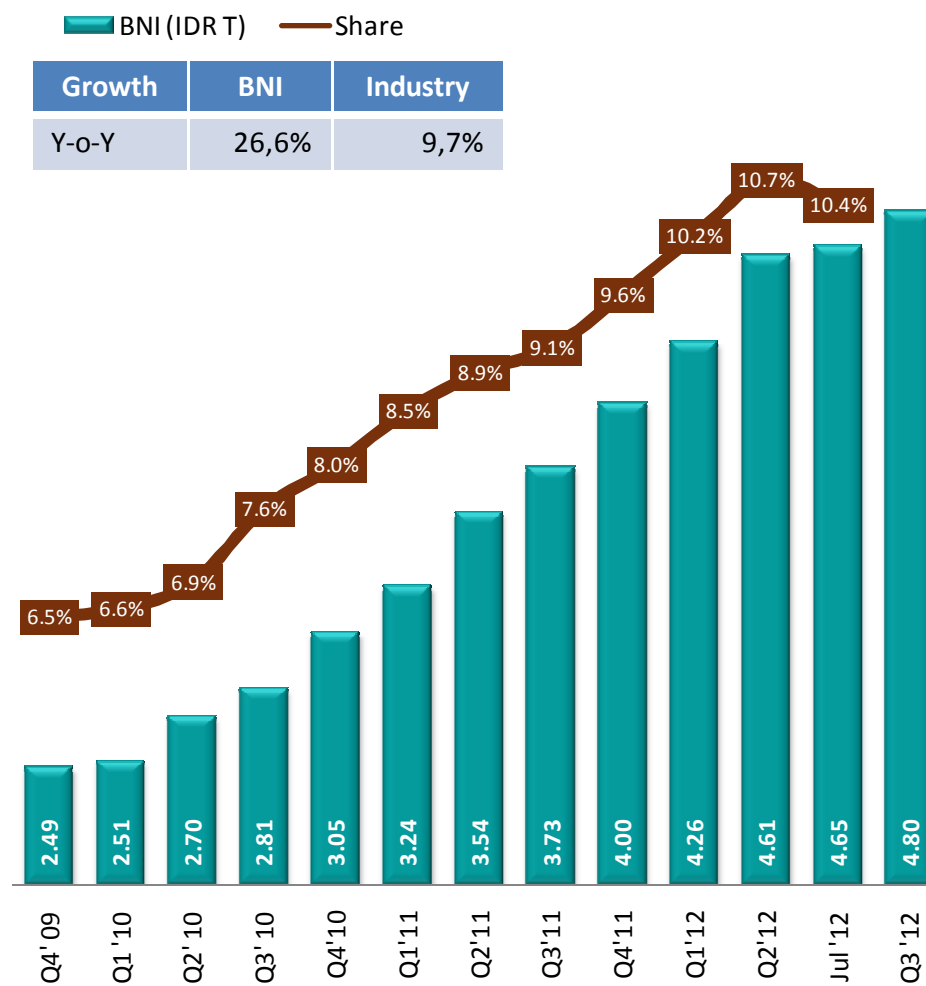
BNI Credit Card

Grew Faster than Industry in All Key Business Indicators

Credit Cards Usage



Receivables

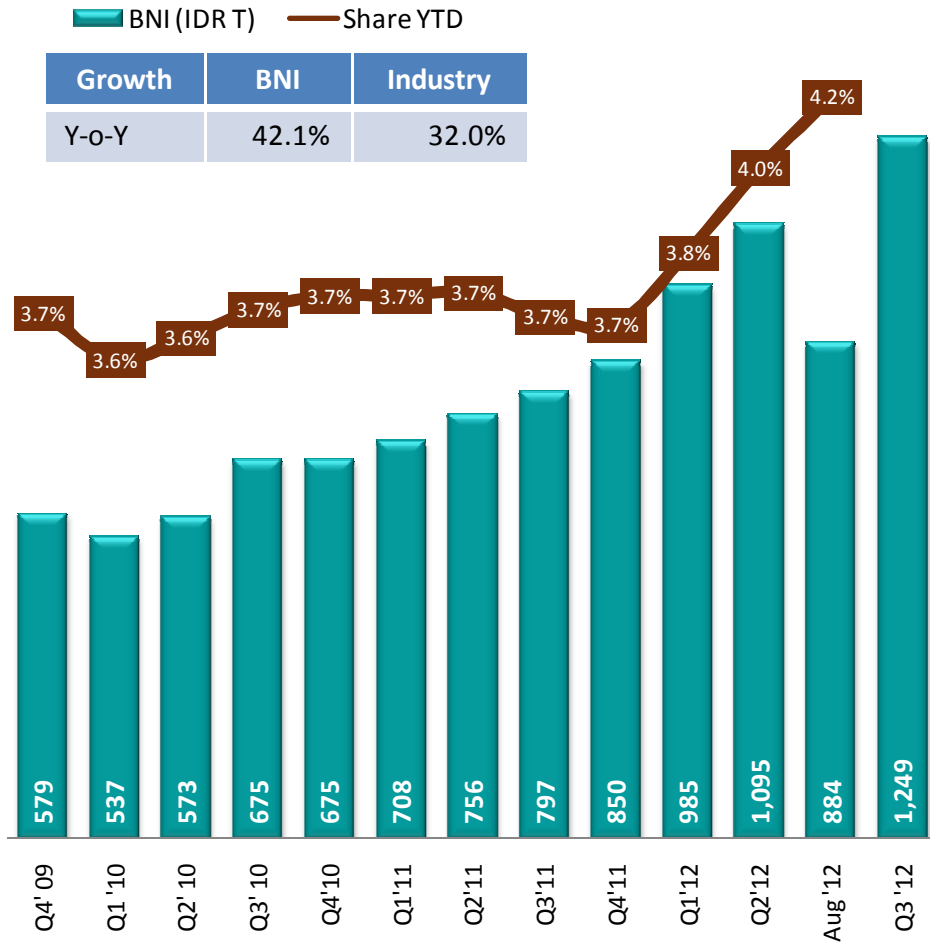


Source: Bank Indonesia, August 2012

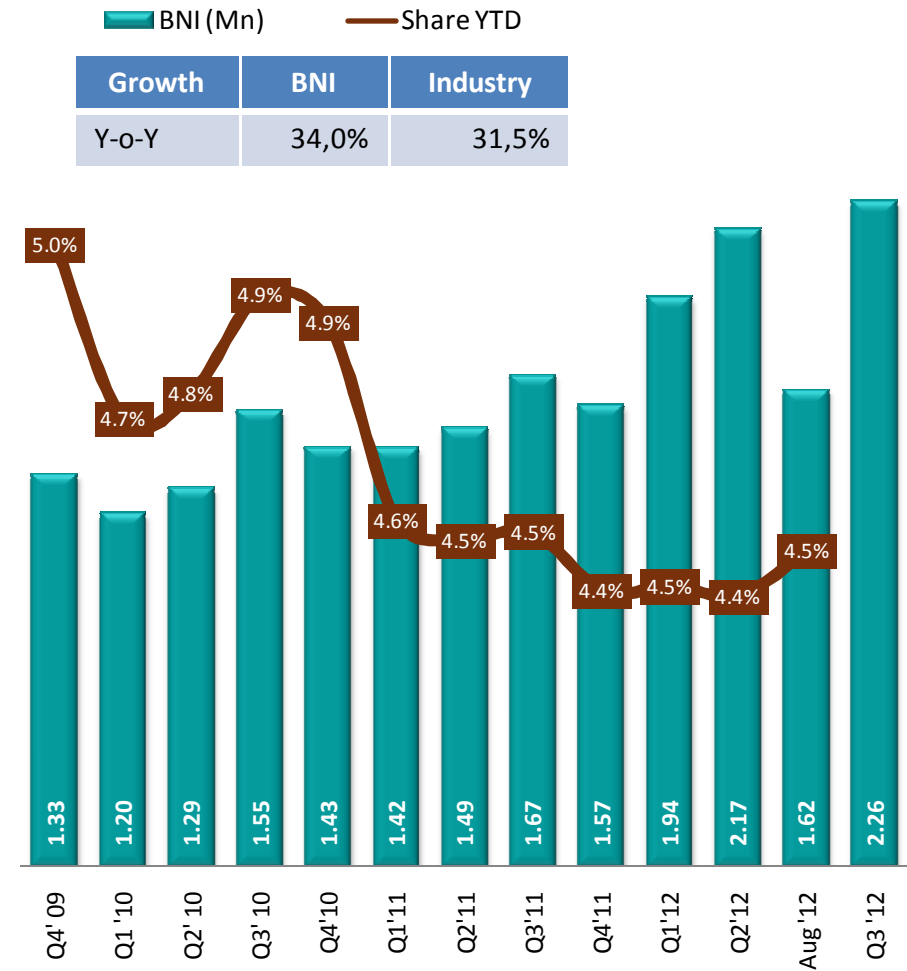
BNI Debit Card

Grew Faster than Industry in All Key Business Indicators

Debit Cards Usage



No of Transactions

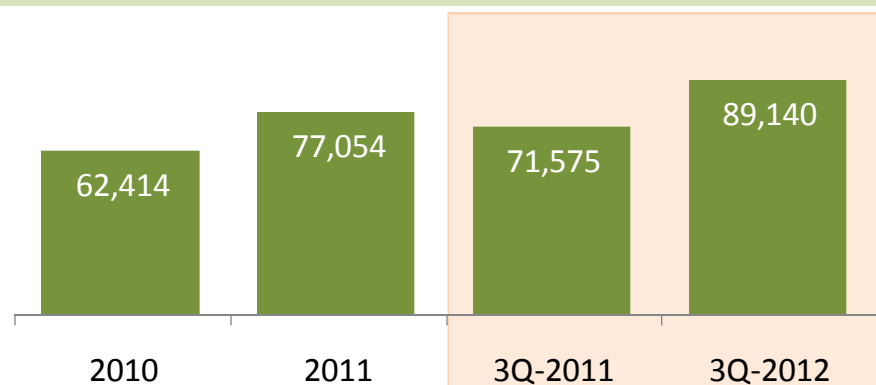


Source: Bank Indonesia, August 2012

Consumer & Retail Business

Savings

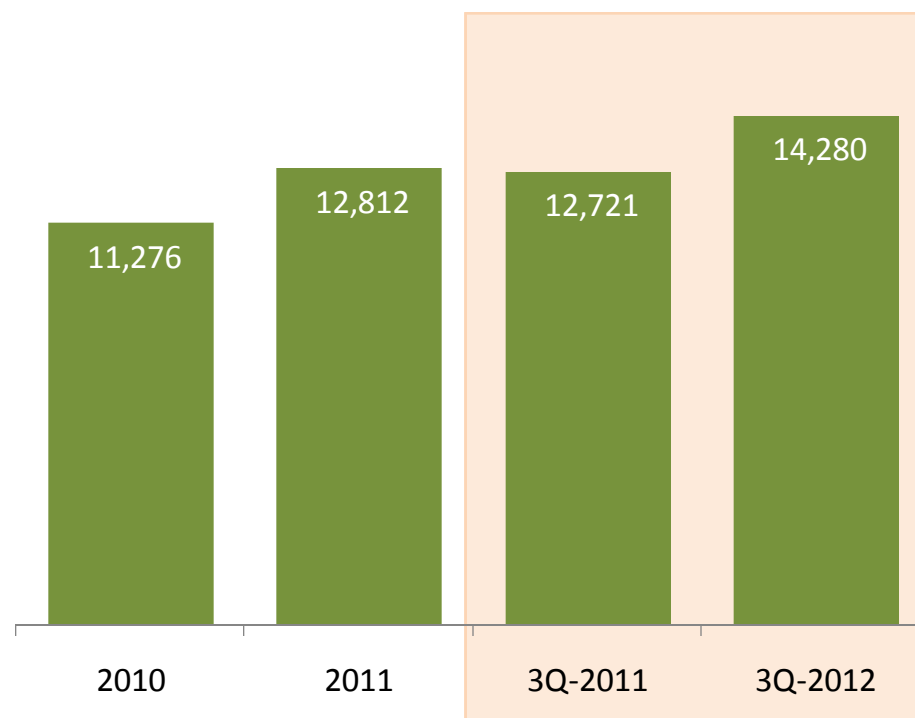
Average CASA Balance [Rp Billion]



Average Balance – Saving [Rp Billion]



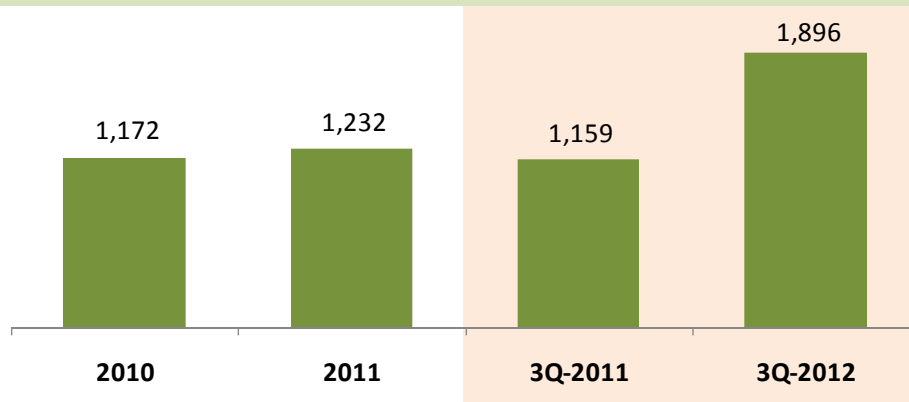
Number of Individual Accounts [000]



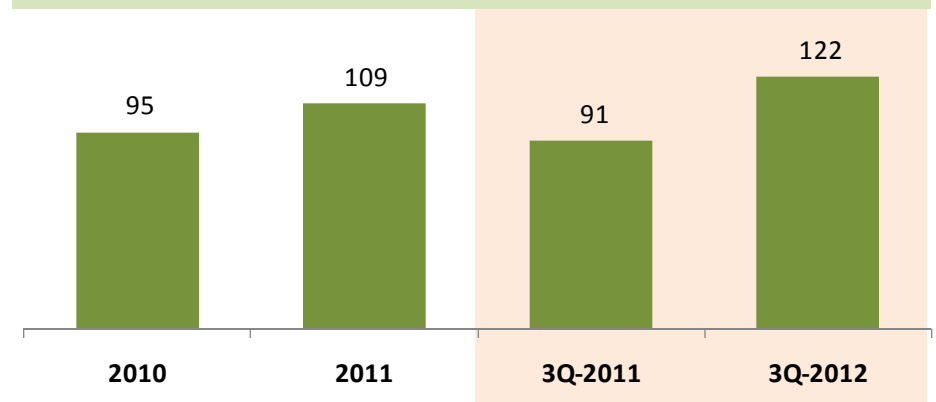
Consumer & Retail Business

Bancassurance

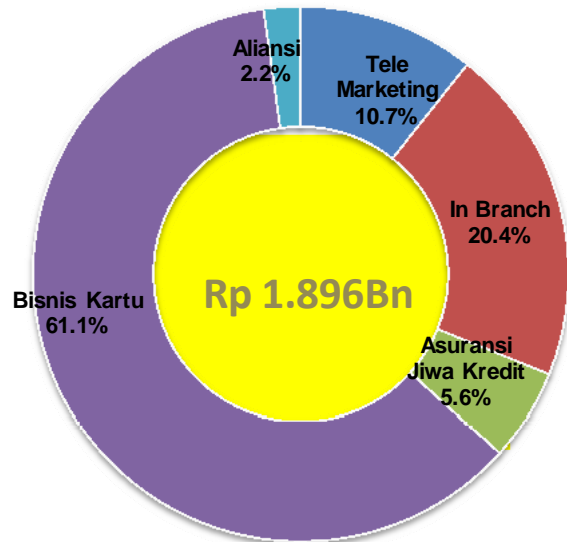
PREMIUM [Rp Billion]



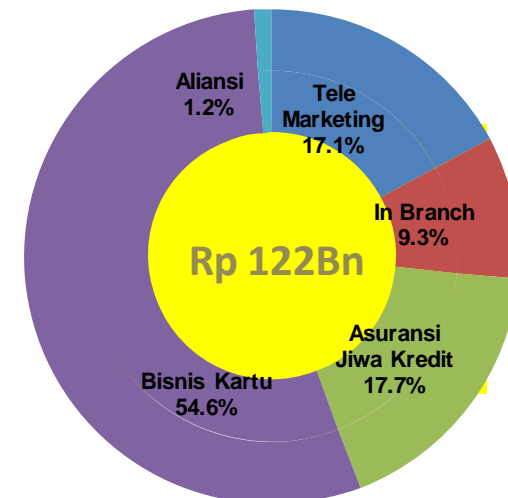
FEE BASED INCOME [Rp Billion]



Premium



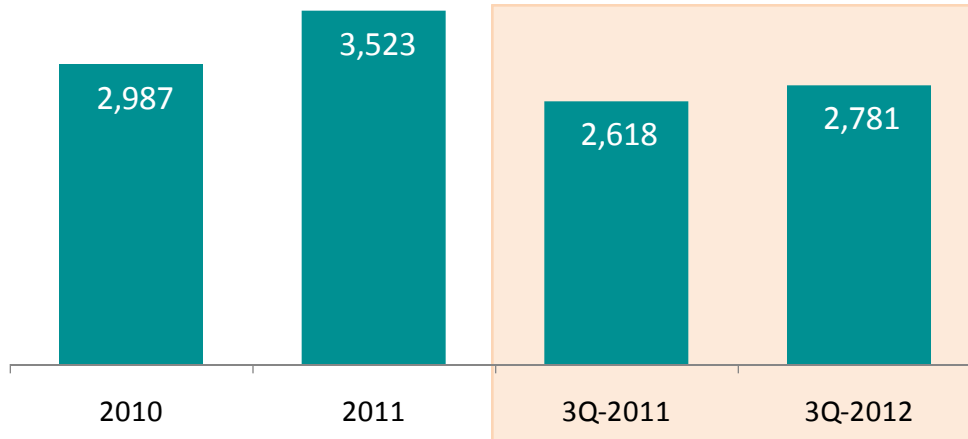
Fee Base Income



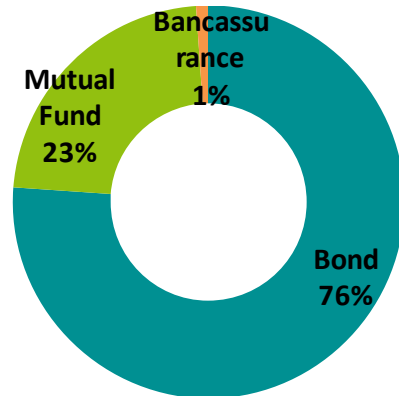
Consumer & Retail Business

Investment Business

Asset Under Management (AUM) [Rp Billion]



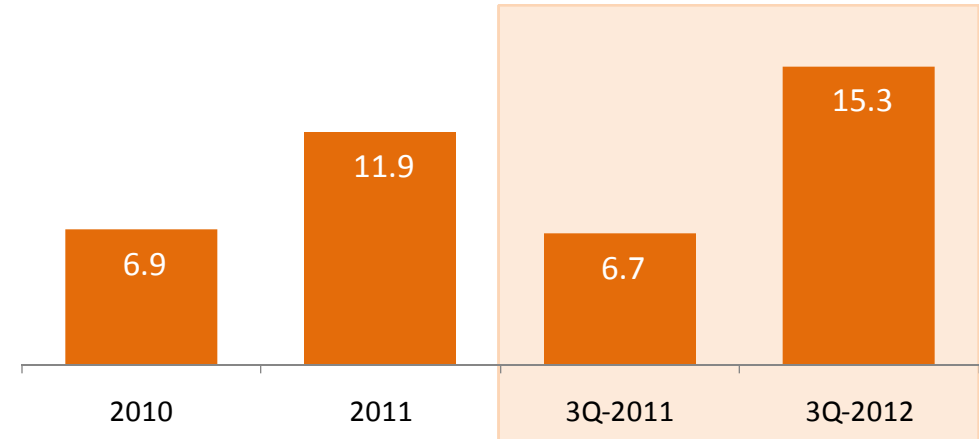
AUM 3Q-2012



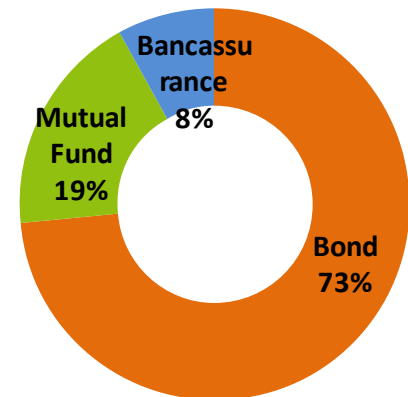
Total AUM Rp.2,781 Billions

- Bond: Rp.2,120 Billions
- Mutual Fund: Rp.634 Billions
- Bancassurance – Alliance Business: Rp. 27 Billions

FEE BASED INCOME [Rp Billion]



FBI 3Q-2012

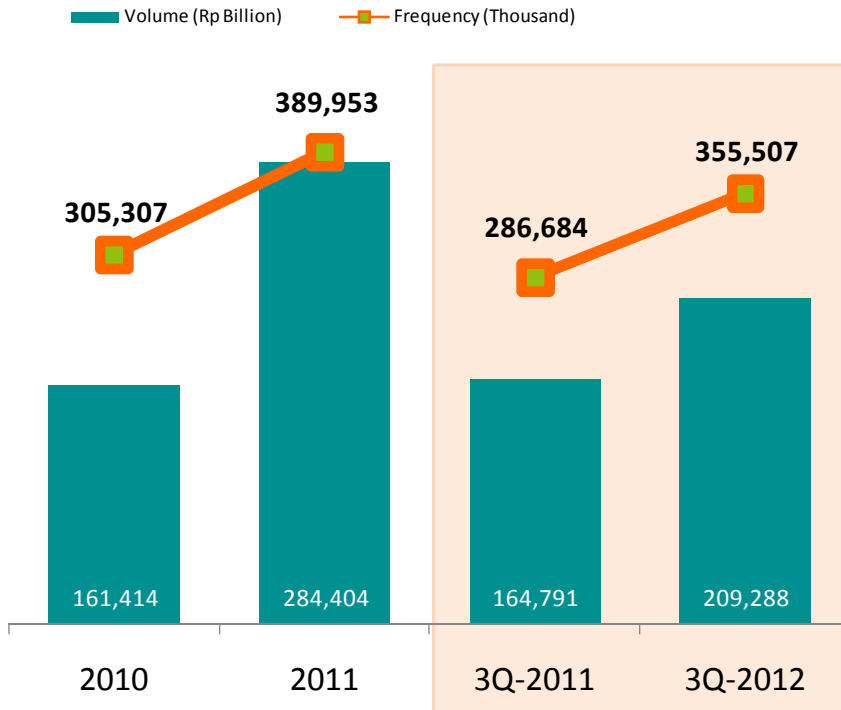


Total FBI Rp.15.3 Billions

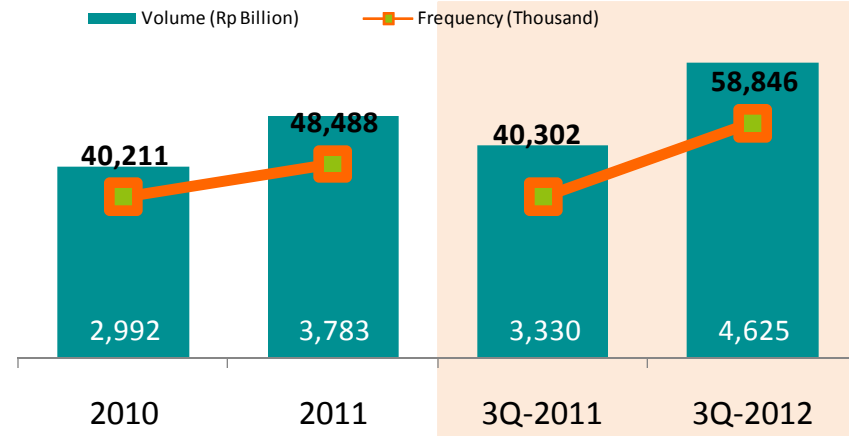
- Bond: Rp. 11.2 Billions
- Mutual Fund: Rp. 2.8 Billions
- Bancassurance – Alliance Business: Rp. 1.2 Billions

E-banking transactions

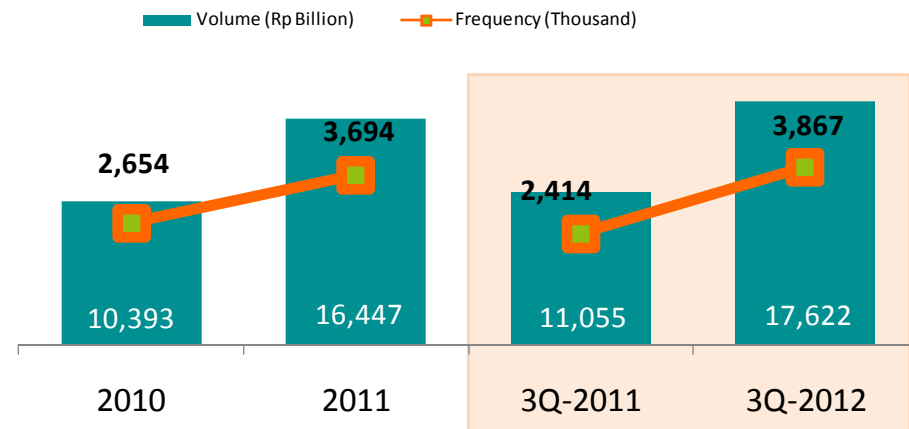
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



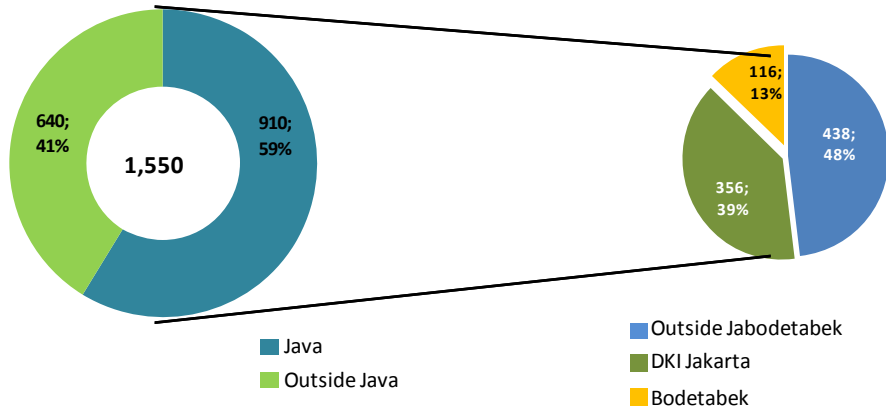
Network & Services

Network & Services

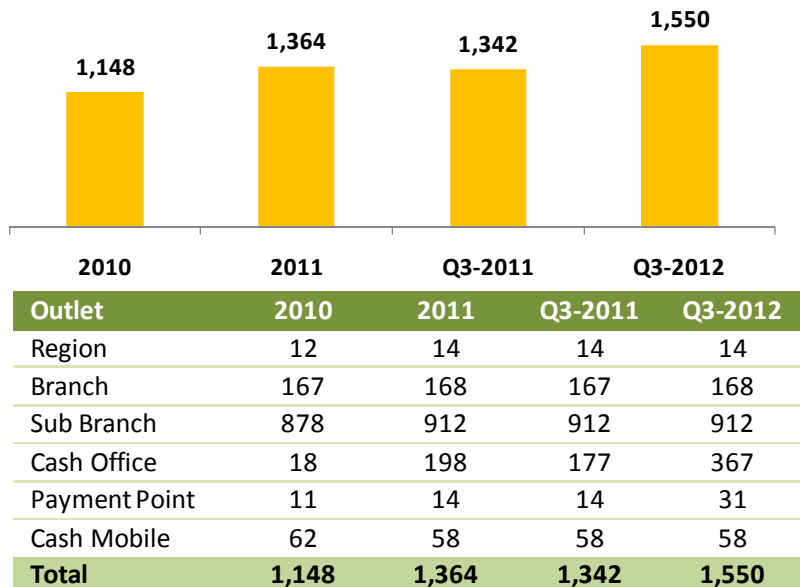
Outlets*)

Our Presence

- 33 Provinces and 369 Districts
- 1,550 Outlets



Our Progress



Outlets Distribution by Category



111 (7%)
Outlets

Where We Live



1,025 (66%)
Outlets

Where We Shop



414 (27%)
Outlets

Where We Work

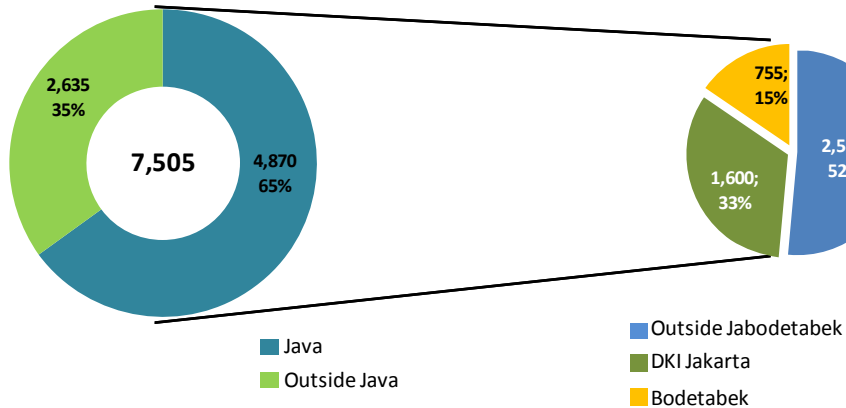
*) Excl. Overseas Offices

Network & Services

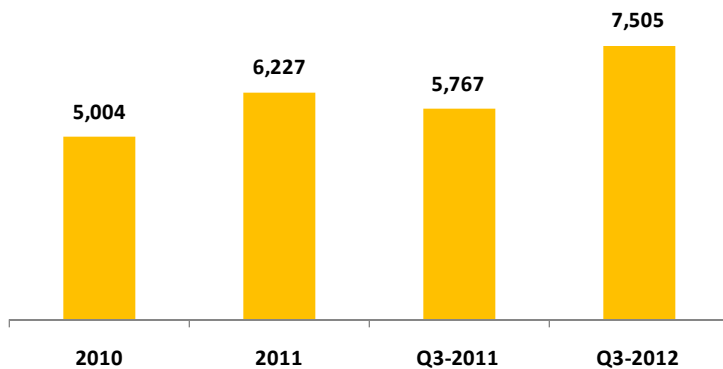
ATM

Our Presence

- 33 Provinces and 400 Districts
- 7,505 ATMs



Our Progress



ATMs Distribution by Category



300(4%)
ATMs

Where We Live



5,214 (69%)
ATMs

Where We Shop



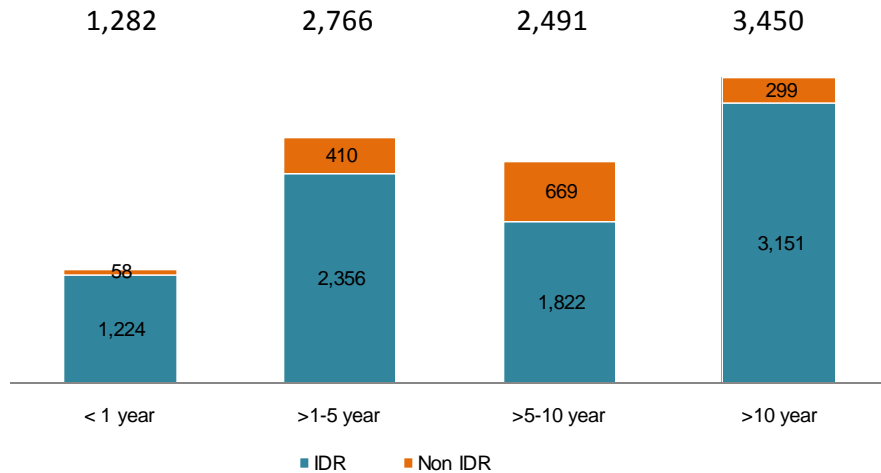
1,991 (27%)
ATMs

Where We Work

Treasury & FI

Marketable Securities

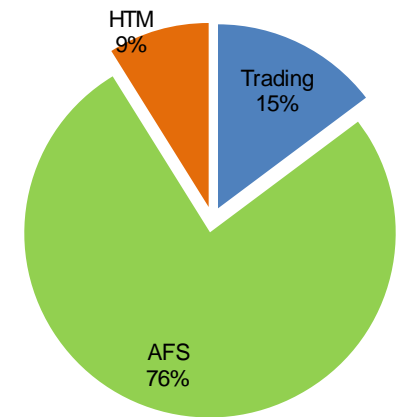
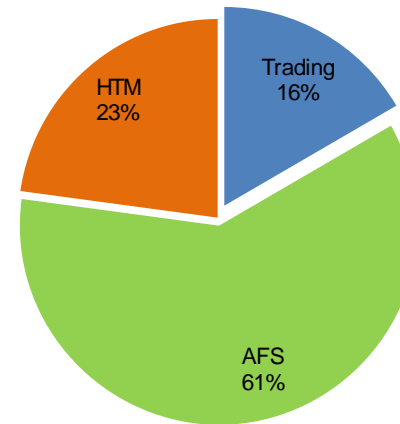
Maturity Profile (IDR Billion)



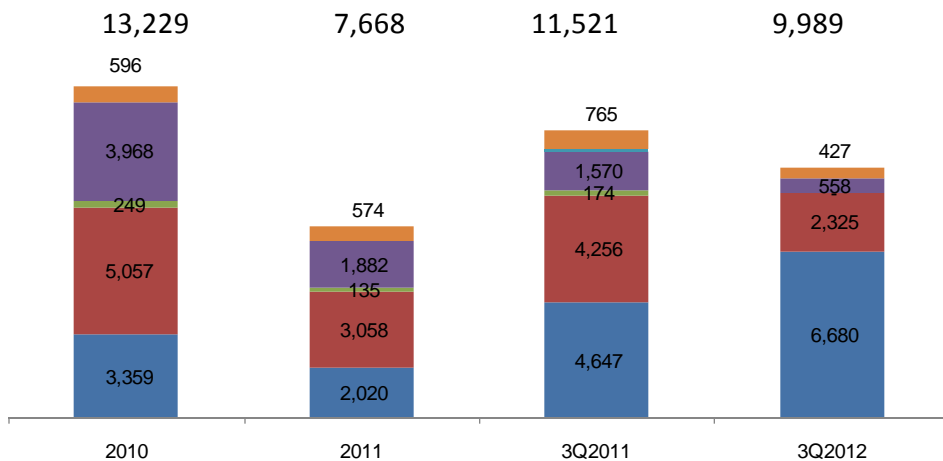
Portfolio by 3Q2011 and 3Q2012 (%)

3Q2011 = IDR 11,521 bio

3Q2012 = IDR 9,989 bio



By Instrument (IDR Billion)



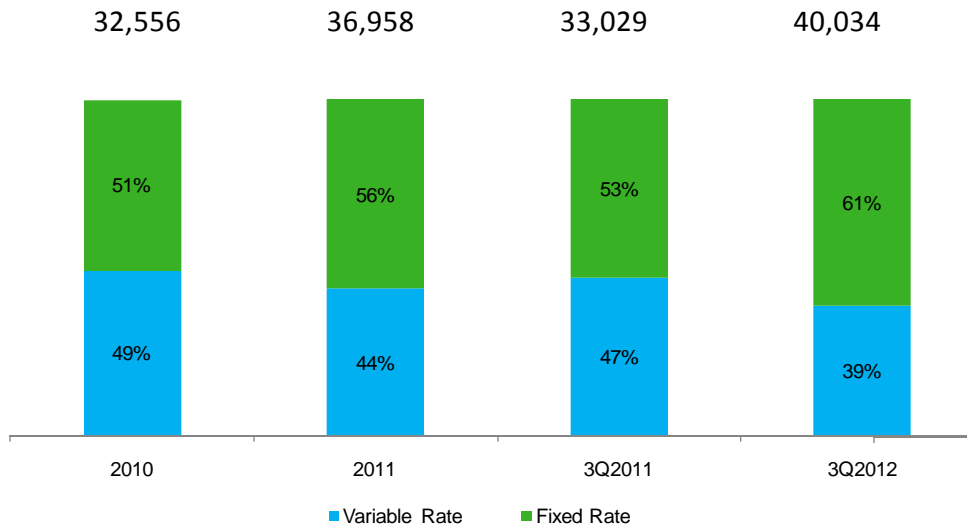
Other Debt Sec. Promes Certificate of BI Credit Linked Notes Bonds Mutual funds

Changes in marketable securities composition are mainly due to:

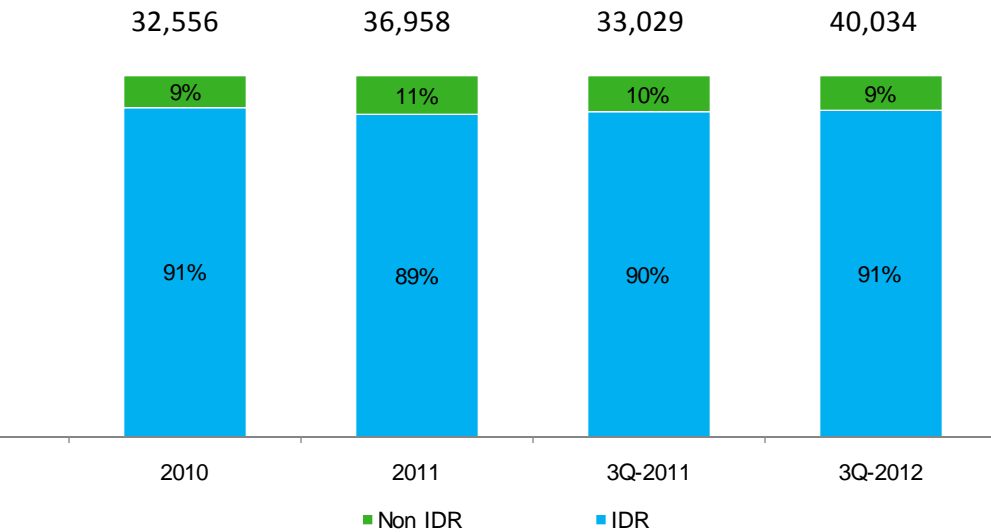
- Matured Certificate of Bank Indonesia
- Matured Corporate Bonds and overseas branches sale of Bonds
- Mutual Funds addition on BNI and subsidiary

Indonesian Government Bonds

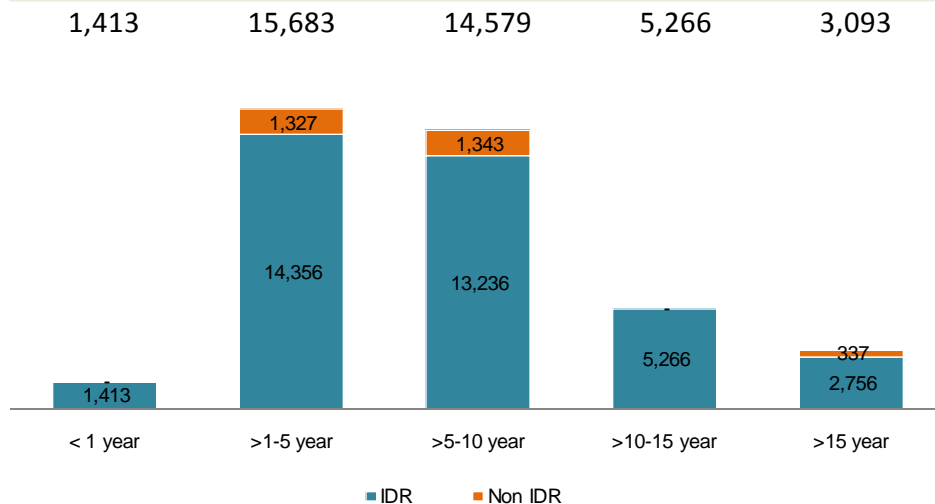
By Interest Rate Type (%)



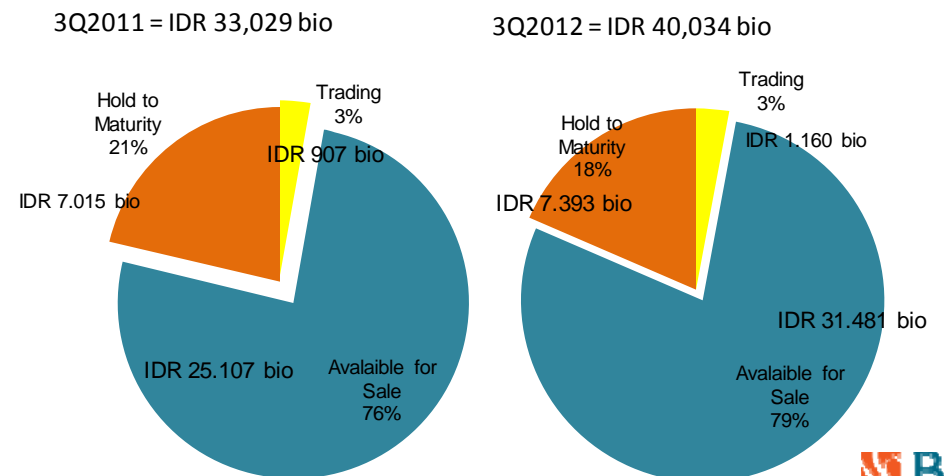
By Currency (%)



Maturity Profile (IDR Billion)



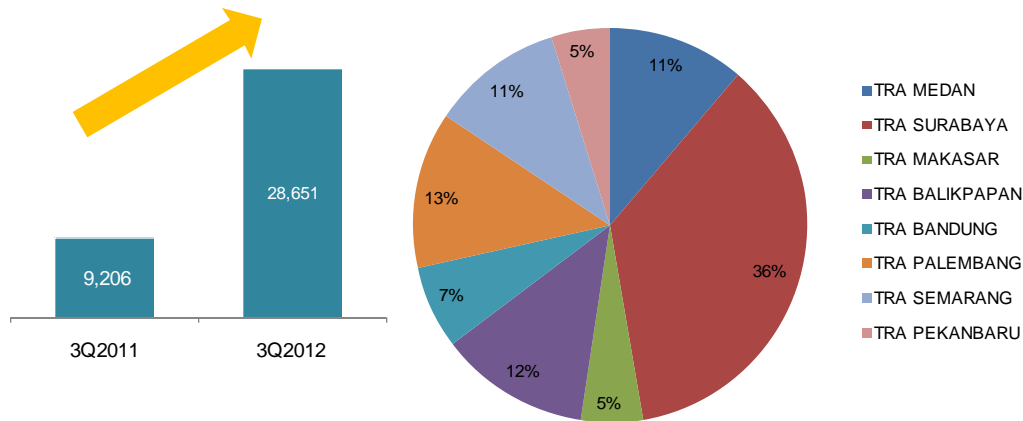
Portfolio by 3Q2011 and 3Q2012 (%)



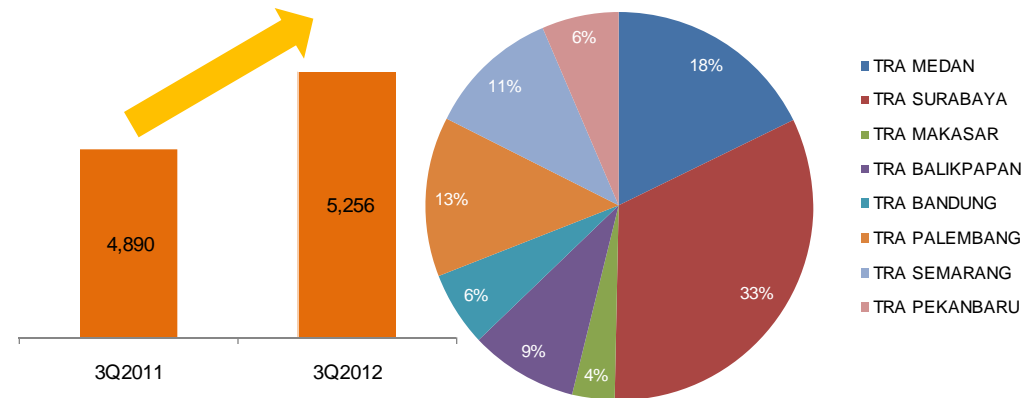
Treasury Regional Area



Profit Growth (IDR Million)



Volume Growth (USD Million)

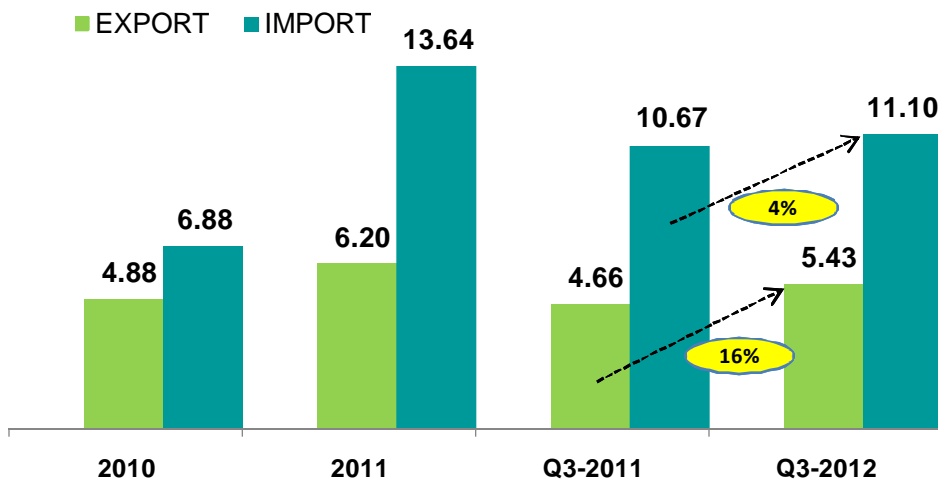


Trade Finance

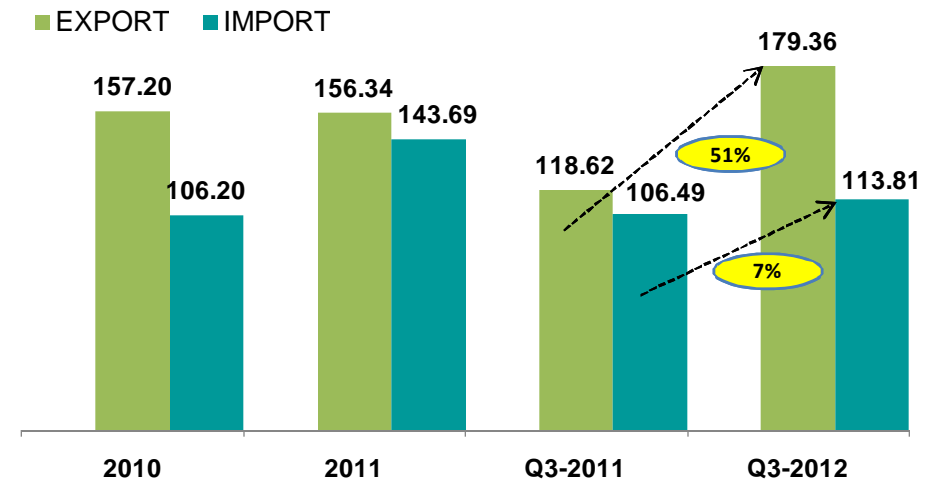
Marketing Strategy

- 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)

Trade Finance Volume (USD Bio)



Trade Finance Revenue (IDR Bio)



Awards

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



Remittance Business

Marketing Strategy

Incoming Transfer (ITR)

To solve slightly decrease transaction which is caused by significant decreasing in the number of TKI's abroad:

- Relationship Marketing with Counterparts (Remitting and Paying)
- Explore new market (Korea, Australia, and Europe)
- New Strategic Alliances: Alfamart, Pegadaian, Bukopin
- Recruits more Remittance Representative
- New product features
- Aggressive promotion programs

Outgoing Transfer (OTR)

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

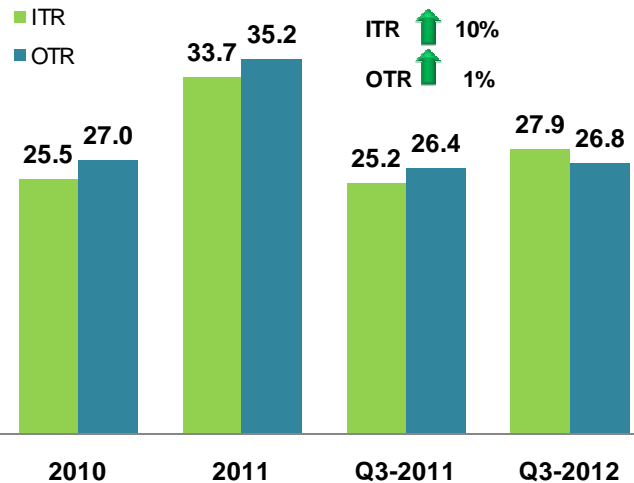
Awards

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

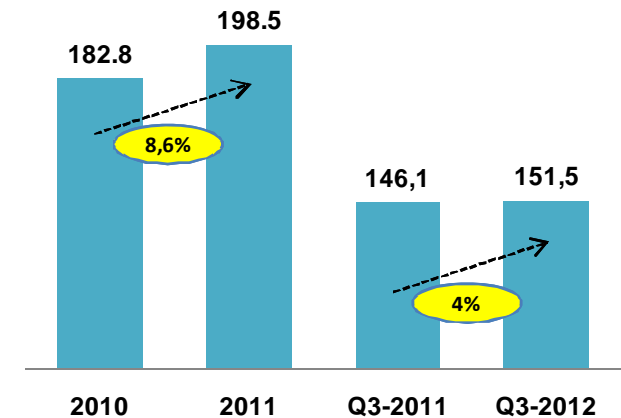


Remittance performance

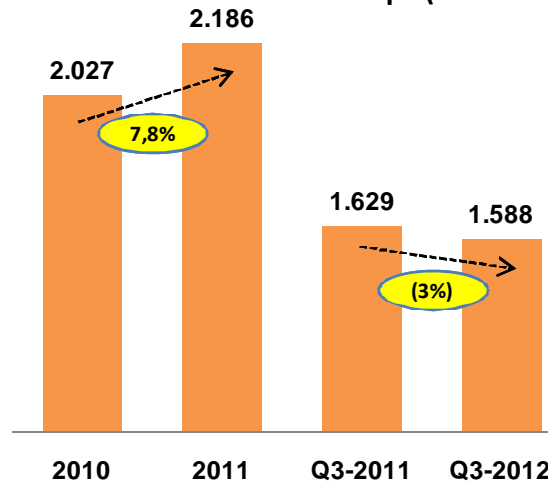
Remittance Volume ITR – OTR (USD Bio)



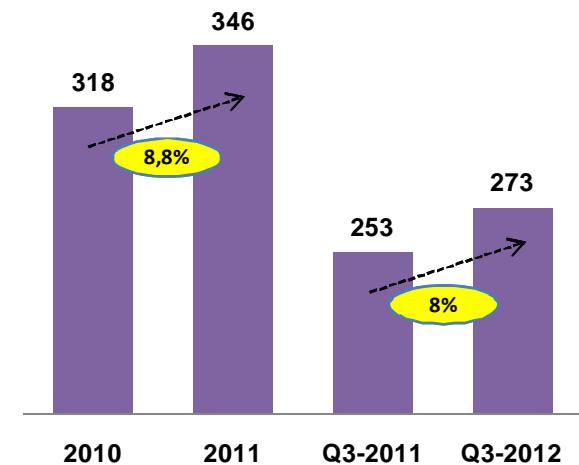
Remittance Fee Based (IDR Bio)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)



Overseas Branches

Strategy

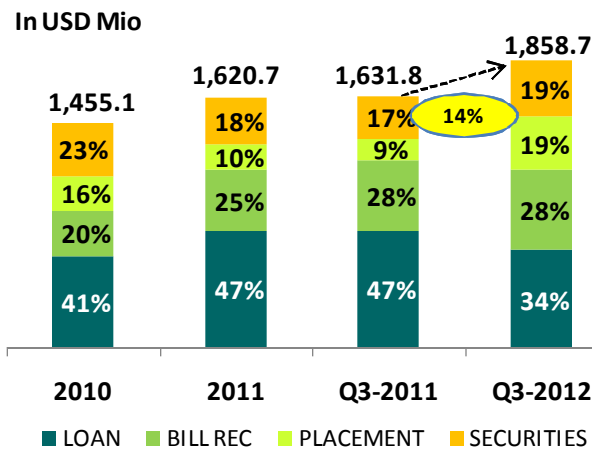
Grand Strategy

Focus of Indonesian related assets and business.

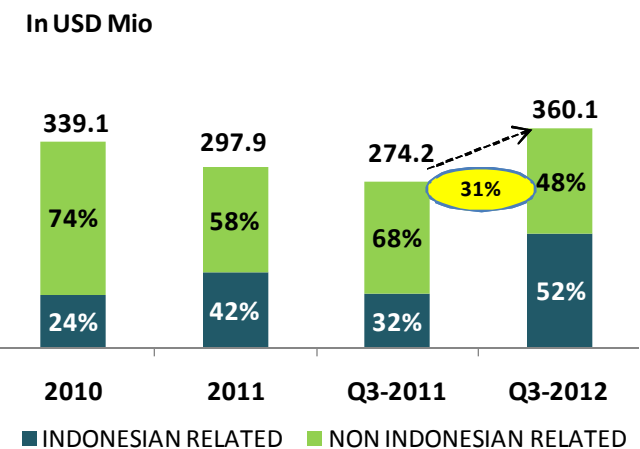
Initiative Strategy:

- Strengthen overseas branch's funding structure to be more stable through increasing portion of long-term funding.
- Securities portfolio re-profiling by invest more on Indonesia Government Bond (ROI).
- Managing H.O. business initiative on trade related transaction such as trust receipt, refinancing in regard for balancing overseas branches profitability.

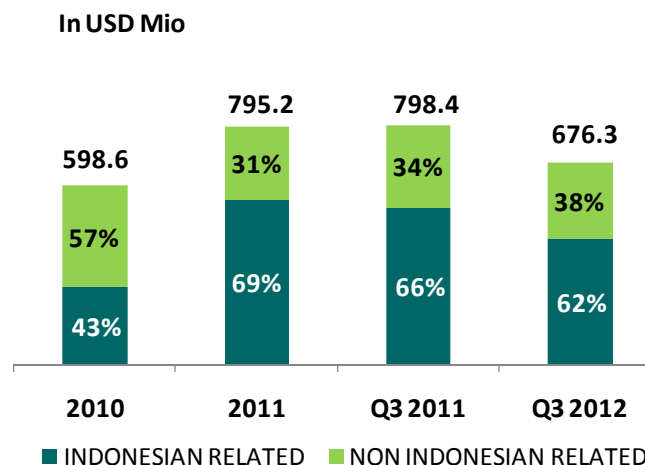
Earning Assets Composition



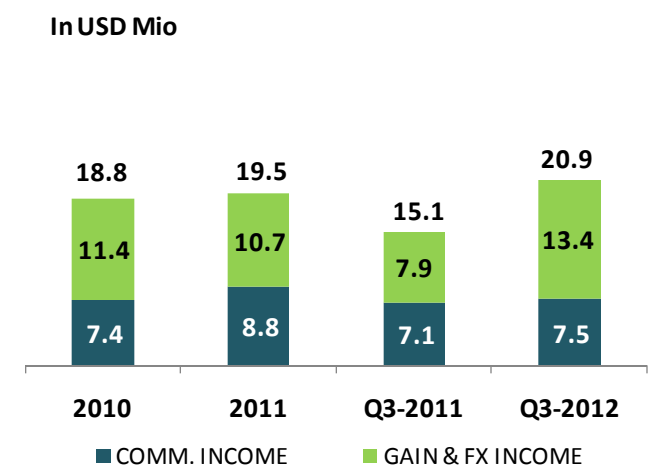
Overseas Branches Securities Portfolio



Overseas Branches Loan Portfolio



Fee Based Income

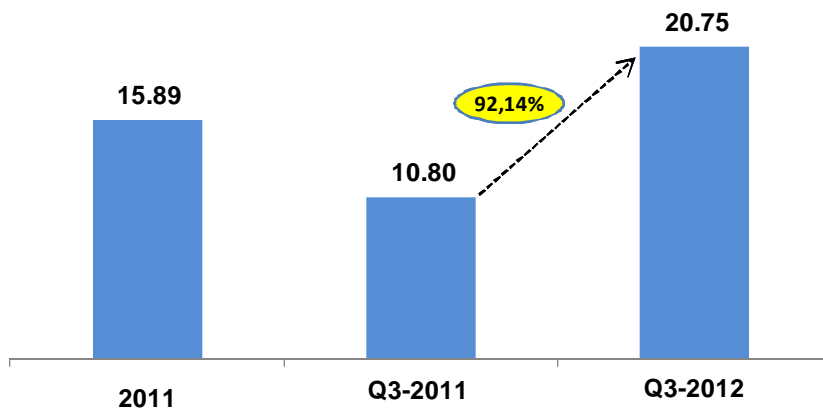


Financial Institutions

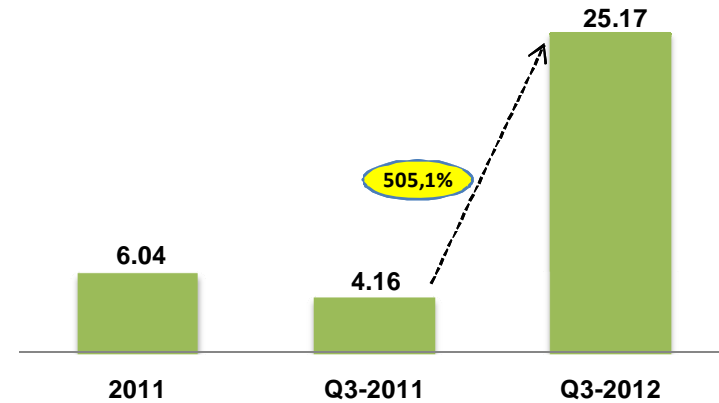
Marketing Strategy

- To contribute for an enhanced yield, BNI FI focus more in forfeiting, risk participation, bank to bank LC Refinancing. Now, we have signed MRPA with 21 banks.
- BNI is taking advantage in oil and gas business regulation in Indonesia by providing BG under CG from counterparts .
- BNI has set up a Japan Desk since 2012 to accommodate business needs of Japanese Companies in Indonesia and expand the business.
- BNI FI also support Business Banking in providing short term funding for their clients' trade need by raising fund from counterpart under BA Funding scheme.
- To be more efficient in liquidity management, BNI is now streamlining the Nostro accounts but increase the capability to optimize the funds.

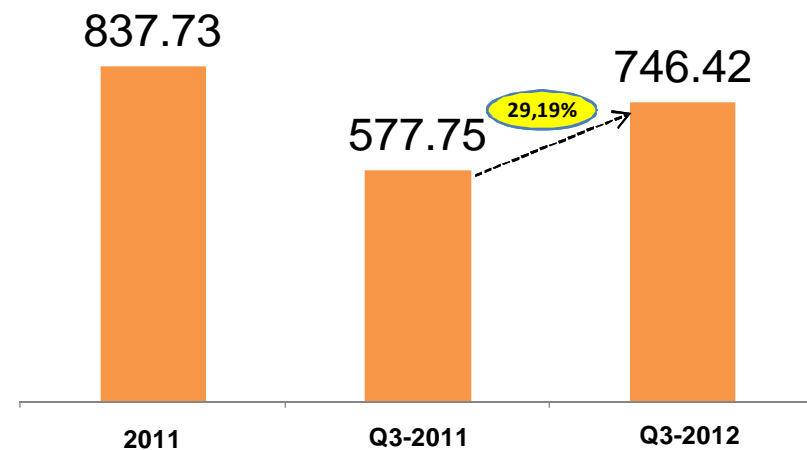
BG Under Counter Guarantee Fee (IDR Bio)



Risk Participation & LC Refinancing Revenue (IDR Bio)



BA Funding Volume (USD Mio)



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 from
 University of Indonesia,
 Economic Deputy at Vice President office



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



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



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



Bagus Rumbogo
Commissioner
 Since May 2010
 Currently: Advisor to the
 Ministry of State-Owned
 Enterprises



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

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"

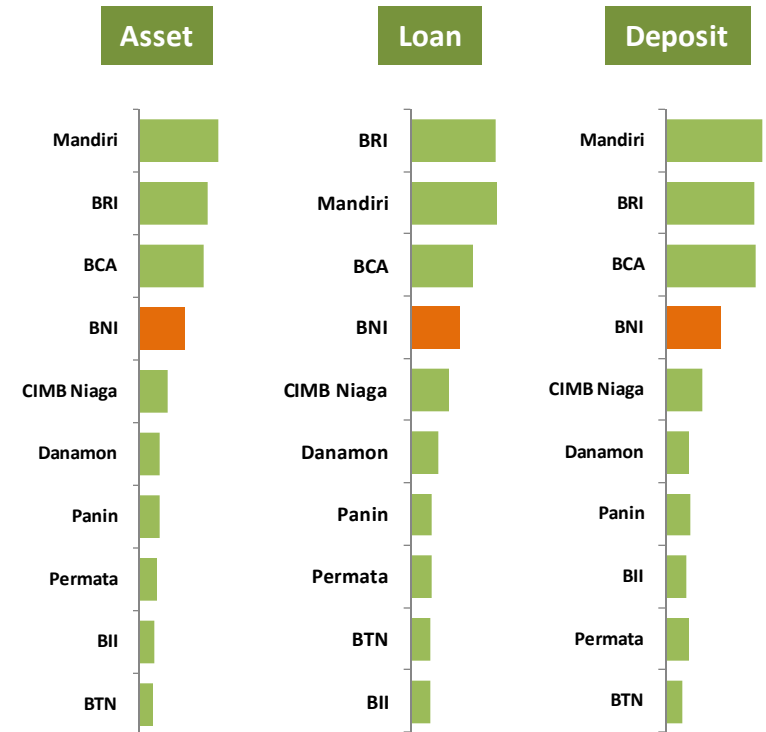
2000:
Post-recap, The
Government
Owned 99.1% of BNI

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



Today:
Government owns
60,0% of BNI

- ✓ Compelling Brand Name – 66 years history
- ✓ Network (over 1.555 outlets) including five overseas branches
- ✓ Customer Base – over 14 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 (7505)

Outlets (1555)

Consumer loan centers (58)

Small business centers (245)

Medium business centers (20)



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

Individual customer highlights

- ✓ 14,3mn deposit accounts
- ✓ 1,7 mm credit cards
- ✓ 138.200 mortgage customers

Corporate/SME customer highlights

- ✓ 256.900 corporate deposit accounts
- ✓ 1.076 corporate borrowers accounts
- ✓ 102.220 SME lending accounts



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

Offering leading products...

Key asset and liability products

➔ Credit Cards (Visa & Mastercard)

Launched in October 1997
Balance: Rp, 4,80 trillion
Applications: 95,000/month
of cards holder: 1,7 millions



➔ TAPLUS & Derivatives (Savings Product)

Launched in 1989
Balance: Rp, 126.2 trillion
Applications: 271.200/month
of accounts: 14.3 million



➔ BNI Wirausaha (Commercial)

Launched in 2007
Balance: Rp 2,8 trillions
Applications: 500/month
of accounts: 18.600



➔ BNI Griya (Housing Loan)

Launched in 2005
Balance: Rp, 23,1 trillions
Applications: 5,000/month
of accounts: 138.200



Product Focus 2012

- ✓ **CREDIT & DEBIT Card** to boost recurring fee income
 - Credit Card growth : > 20%
 - Debit Card Transaction growth : > 20%
- ✓ **TAPLUS & Derivatives**, [saving account]
 - To balance CASA – Non CASA composition
 - Target growth 2012: > 15%
- ✓ **BNI Griya** [mortgage loan] with growth target in 2012 over 35%
- ✓ **BNI Wirausaha** [small commercial loan size US\$5.000 – US\$100.000] with growth target 15%
- ✓ **Cash Management**, more extensive acquisition and increased number of transaction
- ✓ **Trade Finance & Remittance**, accelerate volume through our overseas branches

BNI ratings

		2011	2012
Fitch Rating	National long term rating Long term foreign & local currency Short term foreign & local currency Individual rating Subordinated debt	AA+ (idn) BBB-/Stable B C/D --	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	Ba2 Baa3 D Stable	Baa3 Baa3 D Stable
Pefindo	Corporate rating Bond 1 Subordinated	^{id} AA/Stable -- --	^{id} AA/Stable -- --

BNI Shares

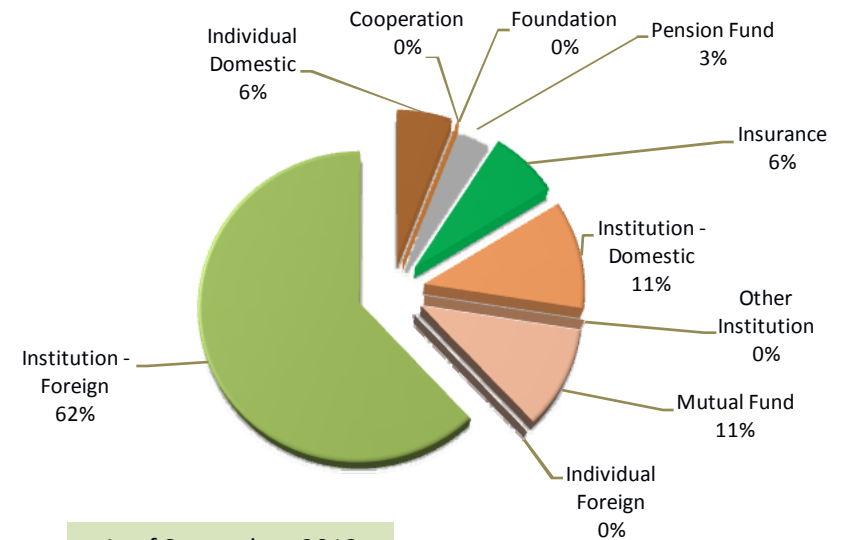
BBNI shares performance



BNI Shares Increased 3,28% [ytd] from 31 Dec 2011 (3800) to 30 September 2012 (3925)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [September, 30, 2012] : Rp 3,925,-
- ✓ Market Capitalization : Rp. 73,2 trillion [+/- US\$ 7,6 billion]

BBNI Public Ownerships [40.00%]



As of September, 2012

Ownerships	%
Government RI	60.00%
Public – Domestic	15.23%
Public - Foreign	24.77%

Thank you

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