

Corporate Presentation

3Q - 2013

18 October 2013

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



Agenda

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

**Financial
Performance
3Q-2013**

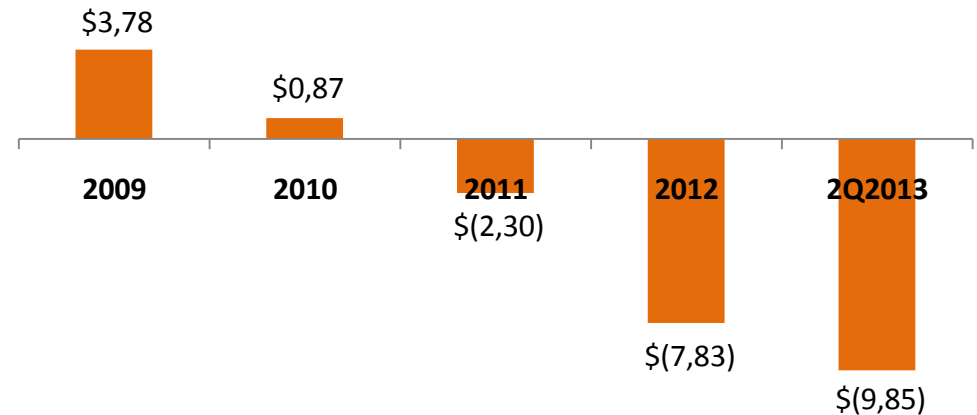
**Business Focus
& Strategy**

Macro, Banking Sector & Management Focus 2013

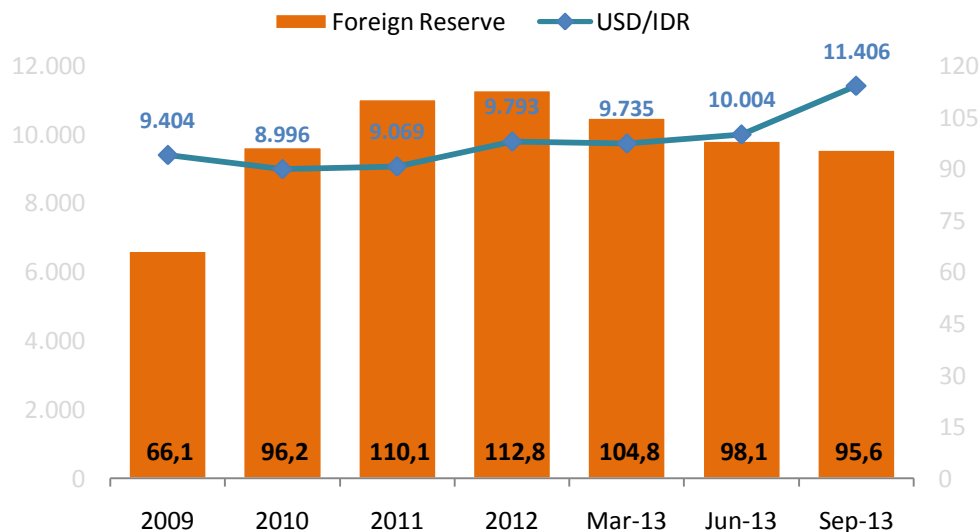
Macro & Banking Sector

- ✓ Current account deficit continues driven primarily by net imports of oil and gas and lower commodity prices for exports
- ✓ Current account deficit and lower foreign reserve created pressure on the Rupiah in 3Q13
- ✓ BI raised benchmark rate to curb inflationary pressure and stabilize the Rupiah

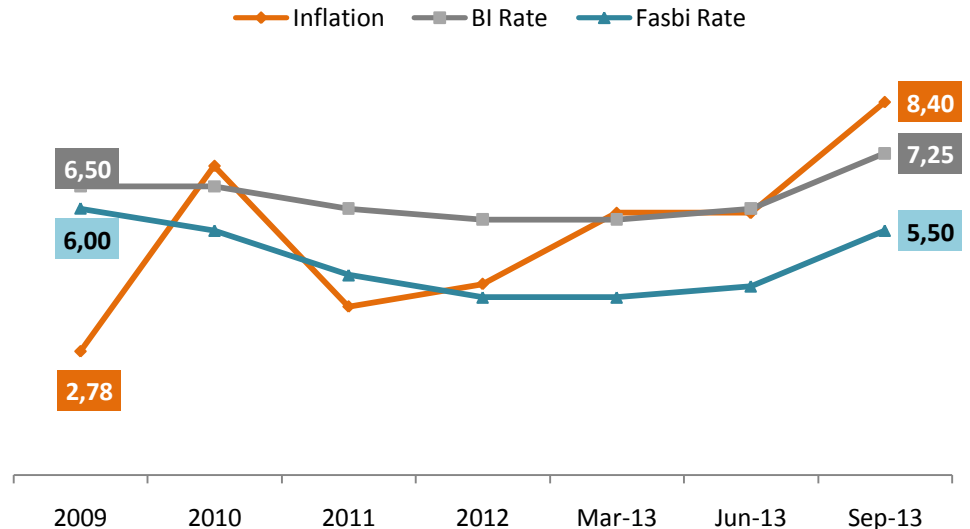
Indonesia Current Account (in USD Billion)



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



Interest Rate and Inflation %YoY



Source: Bank Indonesia, BPS and BNI estimate

Macro Impact on Banking System and BNI

Bank Indonesia 3Q Actions

- ✓ Increased Secondary Reserve Requirements from 2.5% to 4.0%
- ✓ Increased BI Rate from 6.25% to 7.25%
- ✓ Decreasing maximum LDR target from 102% to 92%
- ✓ Tightening LTV ratio on mortgages

Slowing loan growth and tightening liquidity

Impact on BNI

- ✓ Cautiously optimistic on loan demand despite interest rate increase
- ✓ Cost of Funds will increase
- ✓ Expectations inline with Industry for slower growth in mortgage loans and credit cards.

Loan growth likely to be achieved

Long term economic outlook positive

Banking Sector Highlights

Banking Sector Highlights in IDR Trillion

	Dec-11	Aug-12	Dec-12	Aug-13	ΔYoY
Total Assets	3,653	3,924	4,263	4,581	16.7%
Total Loan	2,200	2,539	2,708	3,103	22.2%
Total Deposits	2,785	2,948	3,225	3,347	13.5%
NIM	5.91%	5.43%	5.49%	5.46%	
NPL	2.2%	2.2%	1.87%	1.93%	
LDR	78.8%	83.7%	83.6%	88.9%	
CAR	17.2%	17.3%	17.4%	18.0%	

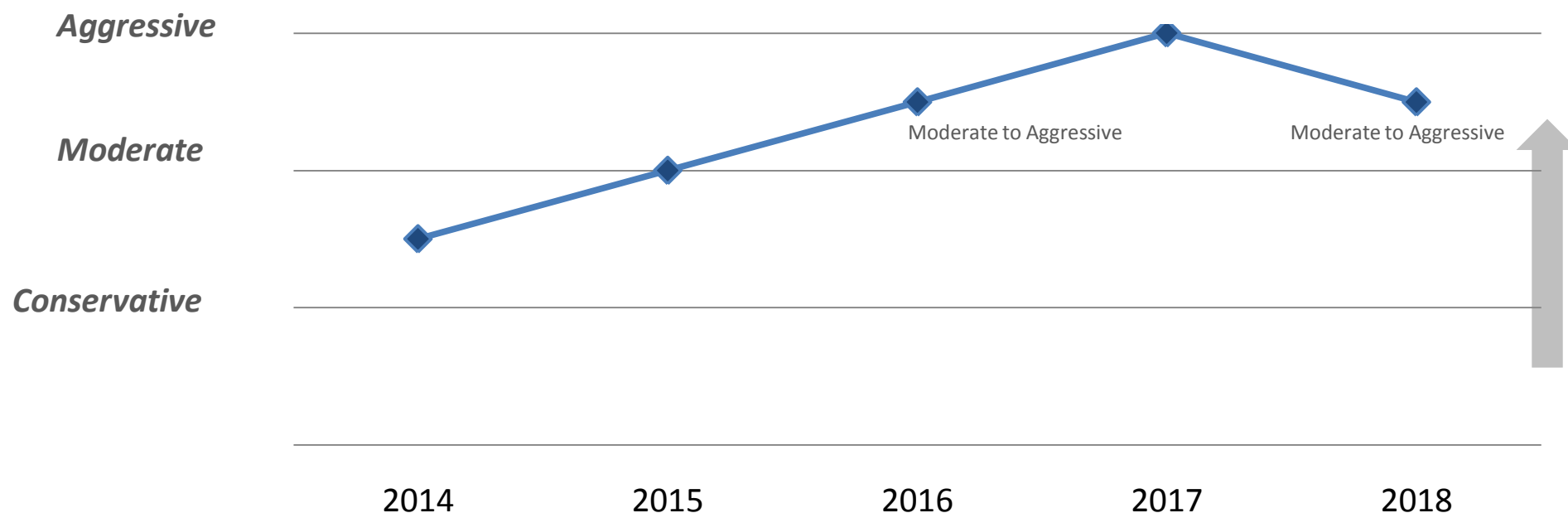
Source: Bank Indonesia & BNI estimate

Macro & Banking Assumptions

MACROECONOMIC	2012	2013 BNI VIEW	2014 BNI VIEW
GDP Growth (%)	6.20	5.5-5.8	5.0-5.5
Inflation (%)	4.30	9.0-9.5	6.0-6.5
Currency (IDR/USD)	9,403	11.500	11,500-12,000
BI Rate (%)	5.75	7.5	7.0-7.5
BANKING SECTOR	2012	2013 BNI VIEW	2014 BNI VIEW
Loan Growth (%)	23.10	22.0-24.0	16.0-18.0
Deposit Growth (%)	15.80	15.0-17.0	13.0-14.0

- Indonesia Banking through August 2013 remained robust with 22% year on year loan growth, strong CAR and manageable NPL.
- NIM for August 2013 stood at 5.46%, slightly higher than a year earlier.

Long Term Outlook



Indicator	Projection				
	2014	2015	2016	2017	2018
GDP Growth (%)	5.0-5.5	5.5-6.0	6.0-6.5	6.4-6.9	6.0-6.5
Inflation (%)	6.0-6.5	5.5-6.5	5.0-5.5	5.5-6.0	5.0-5.5
BI rate (%)	7.0-7.5	6.0-7.0	6.0-7.0	6.0-7.0	6.0-6.5
Exchange Rate (Rp /USD)	11,500-12,000	11,500-12,000	11,000-11,500	11,000-11,500	11,000-11,500

Stable and Promising Outlook

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 industries which have high growth potential while optimizing the value chain for corporate customers. • Optimizing consumer financing toward business banking customers. • Optimizing cross selling to consumers. 	<ul style="list-style-type: none"> • ROA: 3.0% - 3.2% • ROE: 20% - 22% 	<ul style="list-style-type: none"> • ROA: 3.3% • ROE: 21.8% 	<div>+</div> <div>+</div>
Quality Asset Growth	<ul style="list-style-type: none"> • Loan growth with a focus on major players in leading sectors. • Increasing share of wallet. especially for business banking customers. • Growth in consumer loans with a focus on first mortgages and credit cards. • Improved Credit process through RM-CA model and the strengthening of the credit committee process. • Increased monitoring frequency as early warning. • Pro-Actively reviewing corporate and commercial debtors with European exposure. 	<ul style="list-style-type: none"> • Loan Growth(%): 23% - 25% <ul style="list-style-type: none"> ✓ Business Banking : 21% - 23% ✓ Consumer & Retail : 27% - 29% • Coverage ratio: 121% - 125% • Gross NPL: 2.5 - 2.75% • Recovery : Rp. 1.6– 1.9T 	<ul style="list-style-type: none"> • Loan Growth(%): 17.0% <ul style="list-style-type: none"> ✓ Business Banking : 16.6% ✓ Consumer & Retail : 14.8% • Coverage ratio: 125.2% • Gross NPL: 2.4% • Recovery : 1.7T 	<div>+</div> <div>+</div> <div>-</div> <div>+</div> <div>+</div> <div>+</div>
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 floating funds and fee based income • Enhancing cash management processes using value chain orientation. • Optimizing International network to increase trade finance, treasury, and wealth management business. • Expanding consumer payment transaction processing to increase Fee Based Income 	<ul style="list-style-type: none"> • Deposit Growth: 16% - 18% • CASA Growth: 16% - 18% • Saving Growth: 19% - 21% • Recurring Fee Growth: 10% - 15% 	<ul style="list-style-type: none"> • Deposit Growth: 7.0% • CASA Growth: 8.5% • Saving Growth: 1.3% • Recurring Fee Growth: 19% 	<div>-</div> <div>-</div> <div>-</div> <div>+</div>

Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013	Progress YTD	Trend
Improving Customer Engagement	<ul style="list-style-type: none"> • Capitalizing on BNI's reputation and brand awareness. • Enhancing the level of service to every customer. • Customer referral program initiated to increase the number of customers and product utilization 	Service Level: Top 3 in the industry (Independent Surveyor)	Service Level: Top 2	+
Continue to Improve Operational Efficiency and effectiveness	<ul style="list-style-type: none"> • Continuing to identify processes that will benefit from centralization and simplification to improve customer service and lower overhead • Optimizing human capital, logistics, and infrastructure. • Improving the effectiveness of promotional costs. • Optimizing the use of low cost channels. • Building a selling culture by emphasising that each interaction is a sales opportunity • Improving employee competency 	• CIR: 48% - 49%	• CIR: 44.0%	+
Strengthening BNI Incorporated	<ul style="list-style-type: none"> • Optimization of synergies with our subsidiaries through the use of outlets and other strategic alliances. • Strengthening subsidiaries by strengthening capital, identifying strategic investors, and/or acquisition. 	• ROE on total investment in Subsidiaries: 8% -10%	• ROE on total investment in Subsidiaries: 8.4%	+

Financial Performance 3Q-2013

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

Balance Sheet Highlight

(Rp Billion) – Cumulative	2011	2012	3Q2012	3Q2013	Y.o.Y	
Total Assets	299,058	333,304	310,423	362,422	16.8%	↑
Placement with other banks & BI	49,330	32,621	22,780	15,313	-32.8%	↓
Marketable Securities <small>[market value]</small>	7,668	9,817	9,989	11,384	14.0%	↑
Government Bonds <small>[market value]</small>	36,958	38,561	40,034	41,163	2.8%	↑
Loans <small>(gross)</small>	163,533	200,742	184,475	234,907	27.3%	↑
Customer Deposits	231,296	257,661	238,936	275,632	15.4%	↑
Deposits from other Banks	7,019	3,245	5,110	4,990	-2.3%	↓
Marketable Securities Issued	265	4,769	4,733	5,740	21.3%	↑
Borrowings	8,726	8,750	6,804	12,028	76.8%	↑
Shareholders' Equity	37,843	43,525	41,262	45,693	10.7%	↑

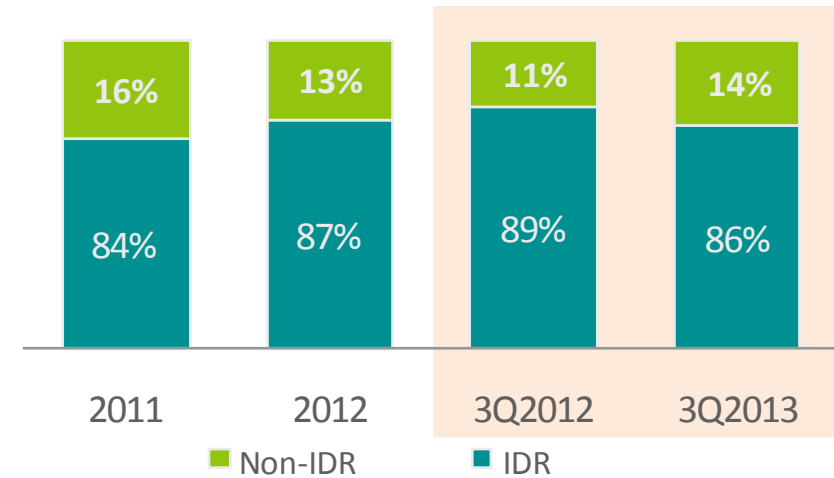
Loan Composition

Loan Composition (%. Rp Billion)

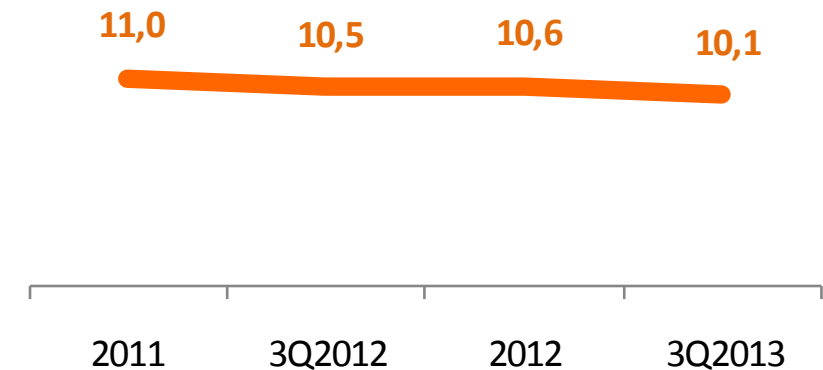
	Segment	3Q-2012	3Q-2013	GROWTH [YoY - %]	Composition [%]
Business Banking	Corporate *	64,760	102,317	58.0%	43.6%
	Medium *	32,717	27,690	-15.4%	11.8%
	Small	33,241	36,913	11.0%	15.7%
	International	6,342	6,930	9.3%	3.0%
Consumer Banking	Consumer	37,795	47,257	25.0%	20.1%
	Retail	2,896	3,147	8.7%	1.3%
Subsidiaries		6,724	10,654	58.4%	4.5%
TOTAL		184,475	234,907	27.3%	100.0%

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

Loan by Currency (%)



Average Yield on Loan (%)

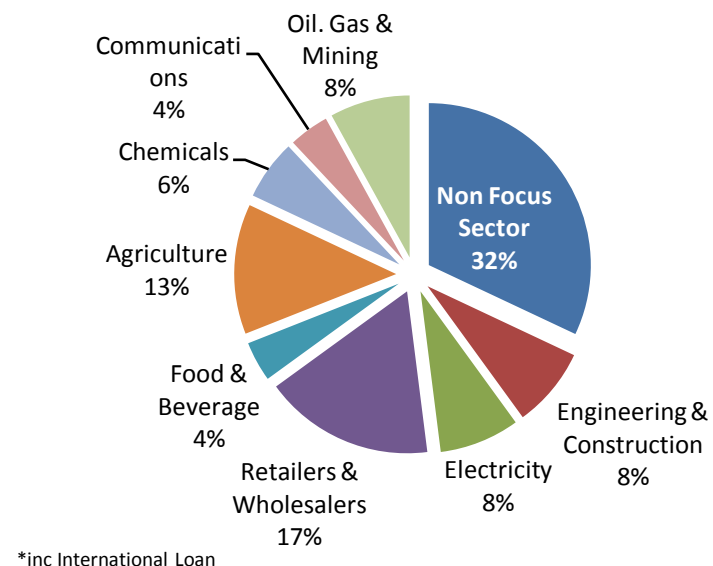


Loan by Sector

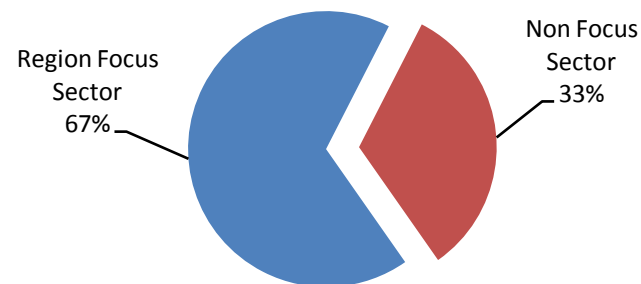
Loans by Economic Sectors

Sectors	3Q-2012	3Q-2013
Manufacturing	18%	18%
Trading, Resto & Hotel	17%	16%
Agriculture	8%	8%
Business Service	9%	9%
Constructions	6%	5%
Transportation & Comm	7%	8%
Social Services	1%	1%
Mining	4%	5%
Electricity, Gas & Water	7%	5%
Others	3%	5%
Consumer	20%	20%
TOTAL LOAN [Rp Bn]	184,475	234,907

8 Focus Sector in Business Banking



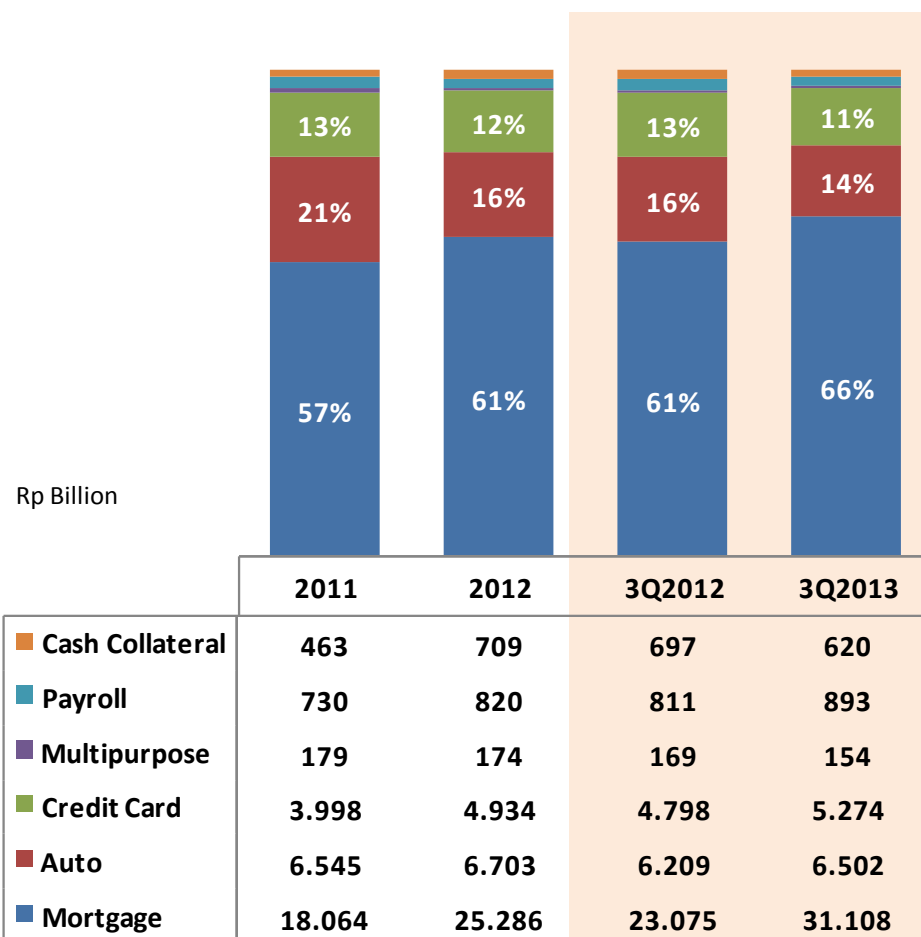
Loan Focus in Region Office



Regional Focus creates strong local ties to customer and Industries

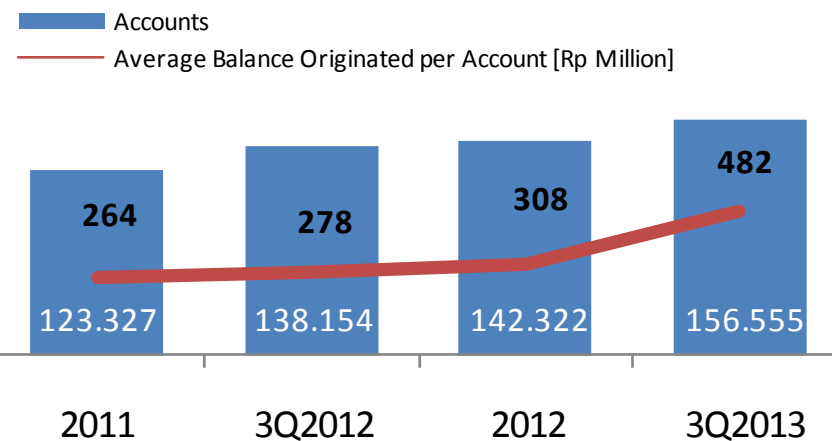
Consumer Loan

Consumer Loan Composition

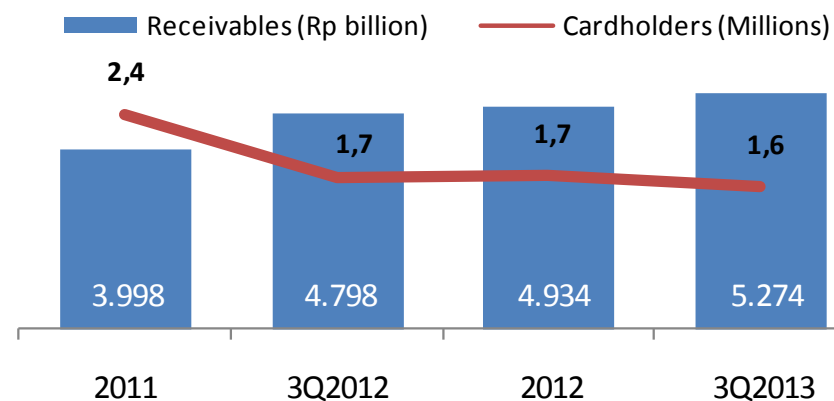


Total Consumer Loan 3Q-2013 : Rp 47.3 Tn

Mortgage loan



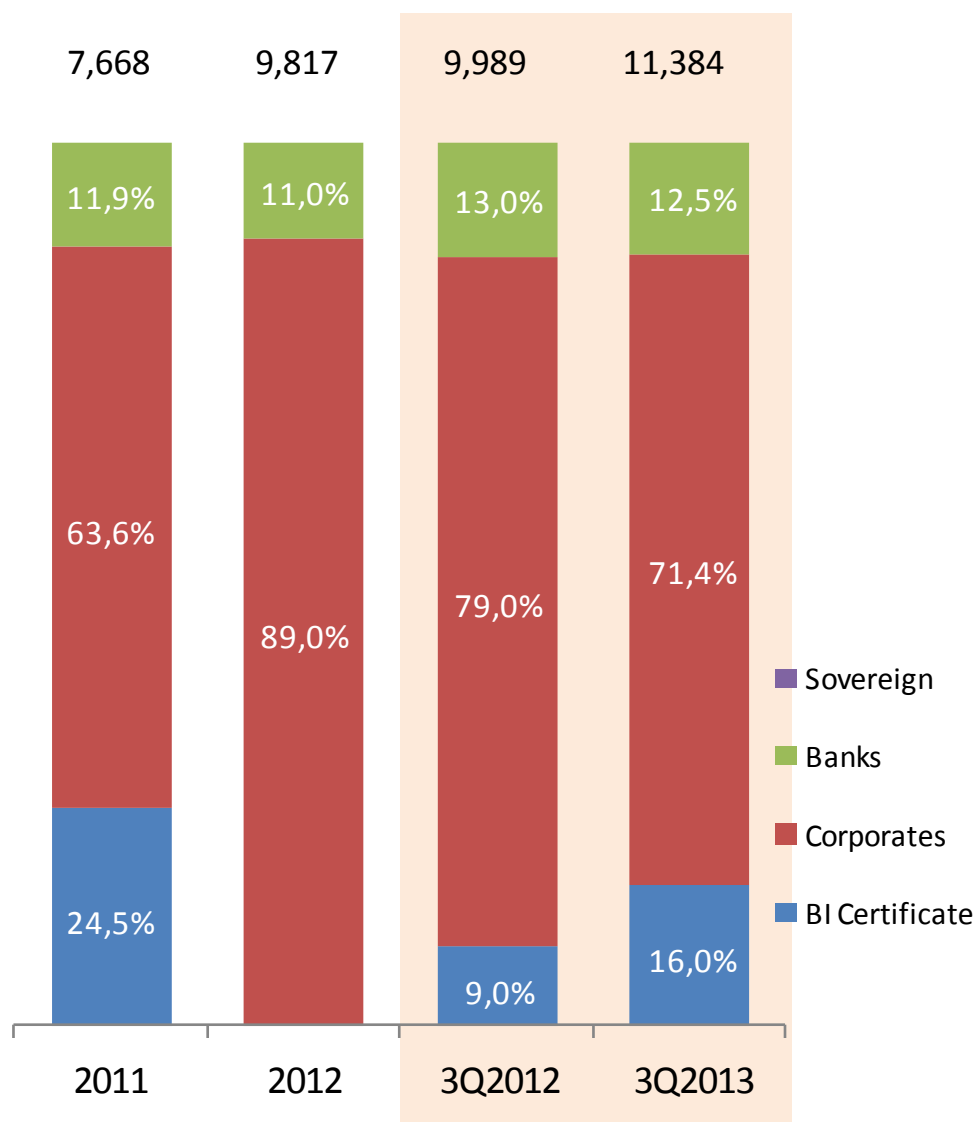
Credit Card



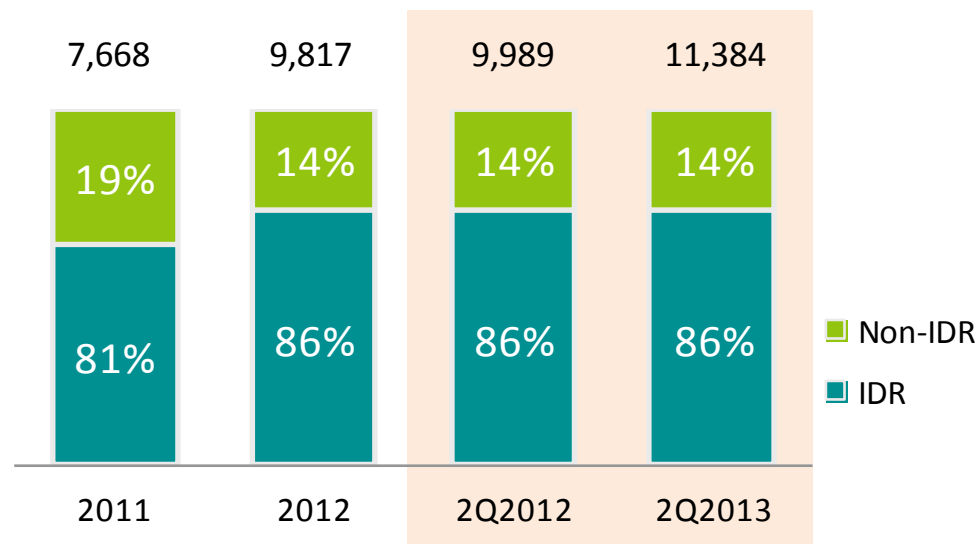
Marketable Securities

[Exclude ROI Bonds]

Marketable Securities Composition (%. Rp Billion)

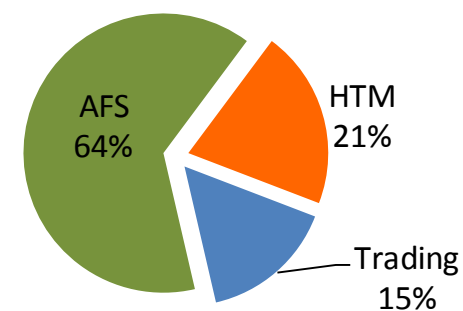


Breakdown by Currency (%)



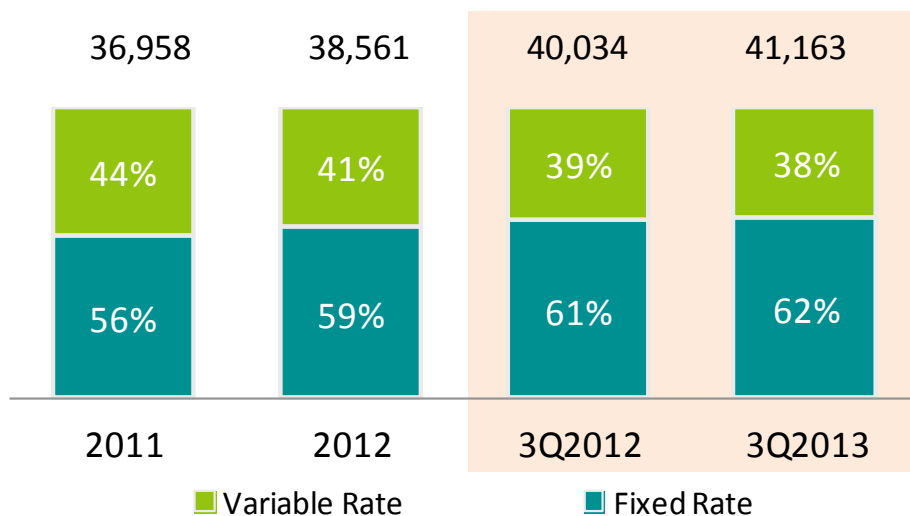
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

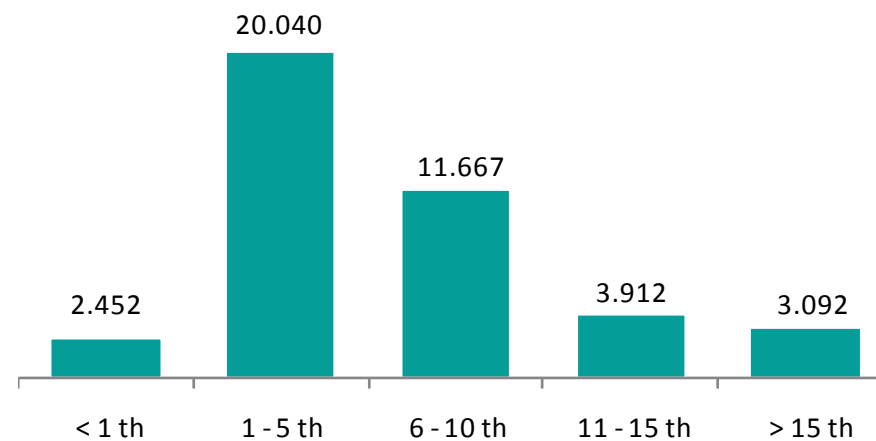


ROI Bonds

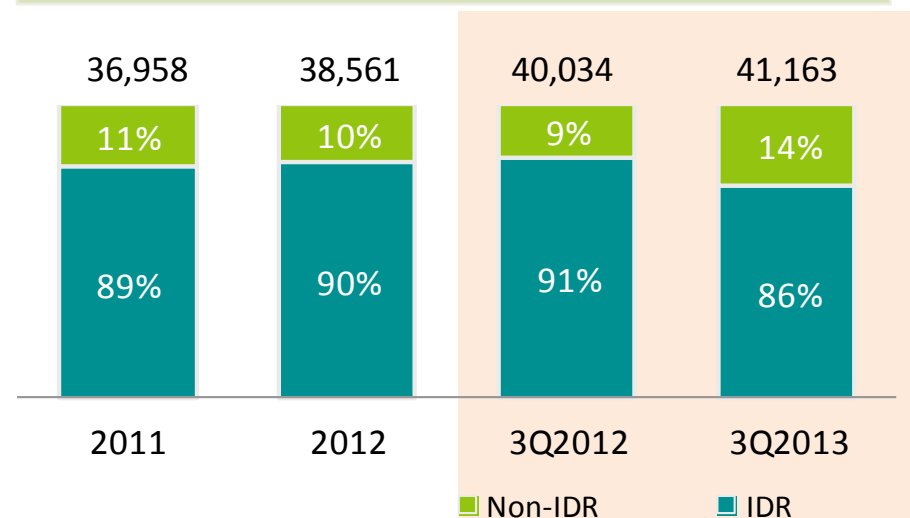
Breakdown by rate (%)



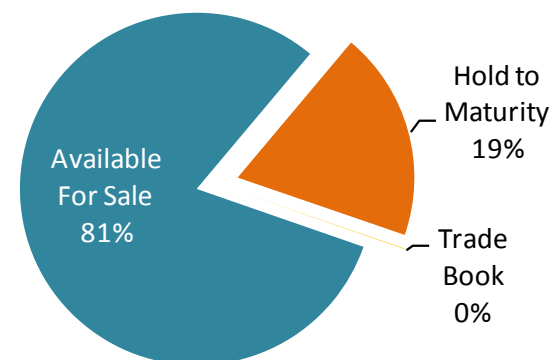
Maturity [Rp Billion]



Breakdown by Currency (%)

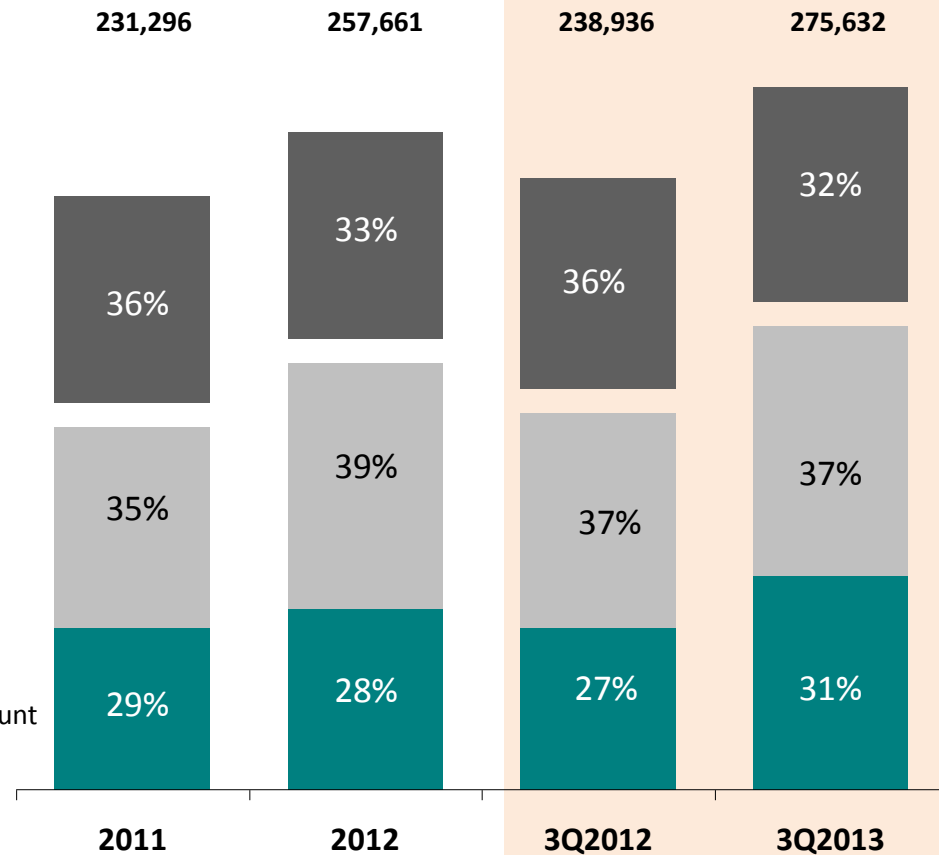


Book (Rp Billion)

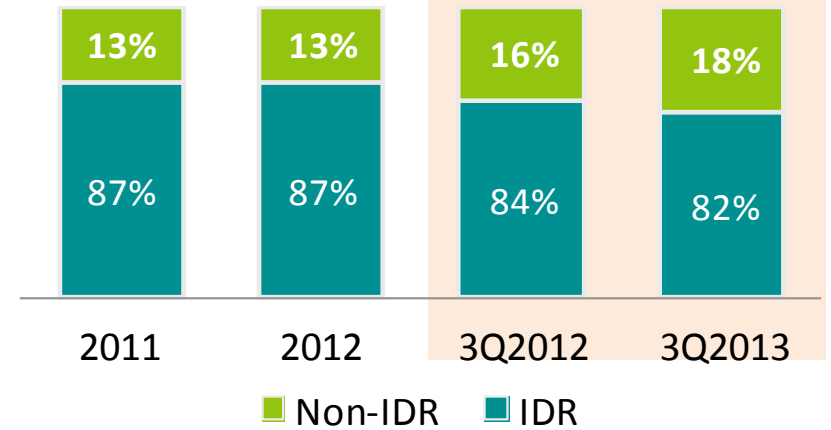


Customer Deposit

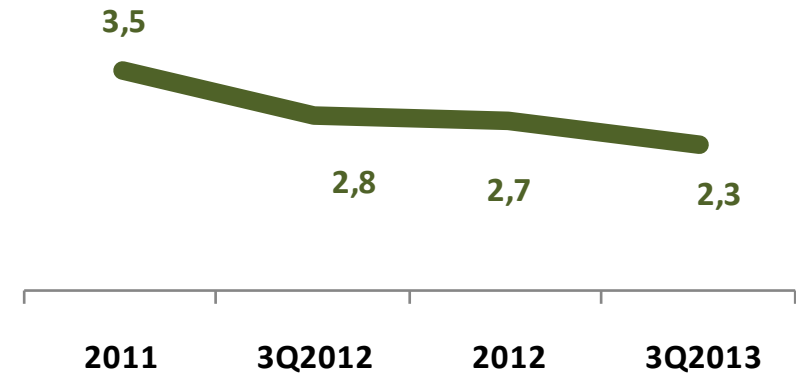
By Type (Rp Billion)



By Currencies (%)



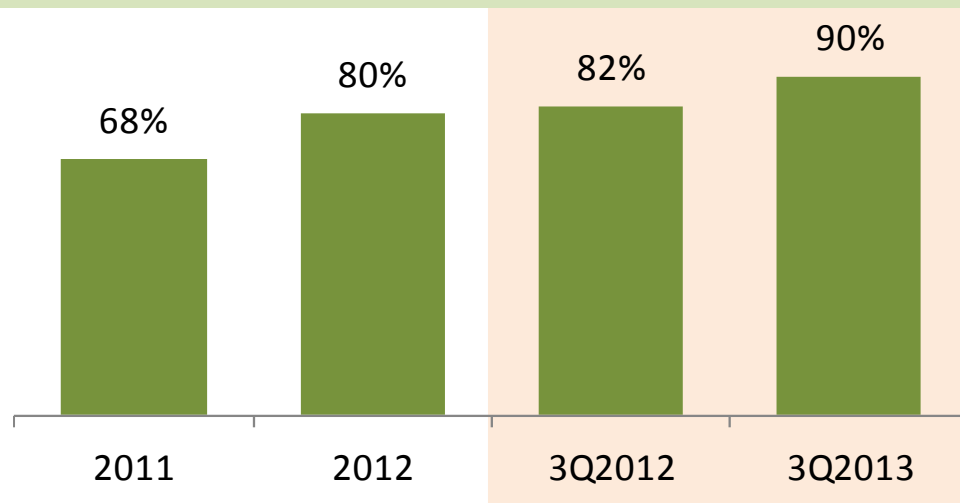
Cost of IDR Customer Funding [%]



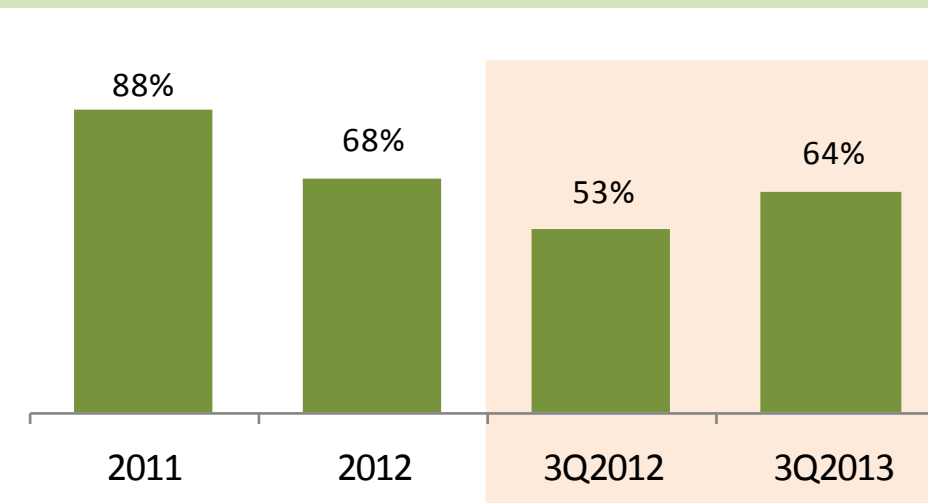
CASA increased Rp 34.9 Trillion or 22.8% Y.o.Y. whereas CASA Ratio increased to 68%

Liquidity & Capital

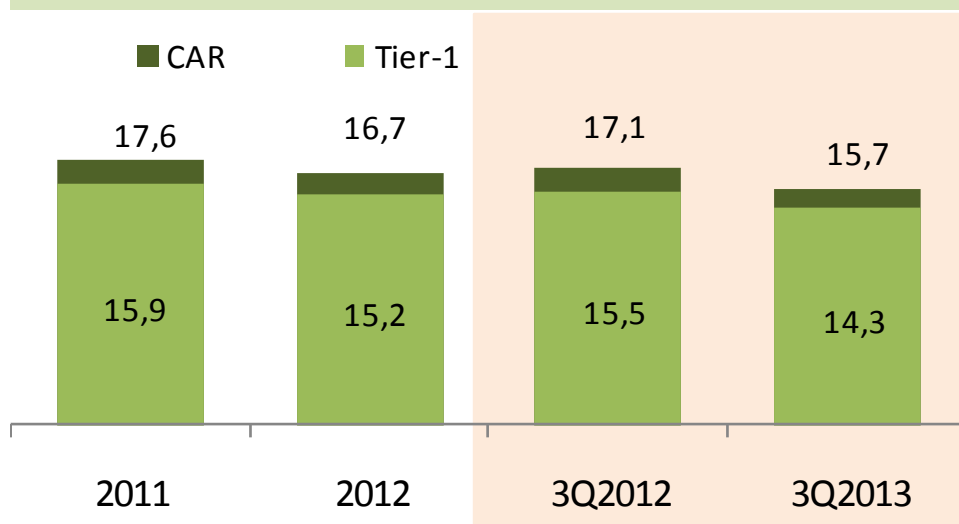
Loan to Deposit Ratio - Rupiah



Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and Total CAR [%]



Equity / Assets [%]

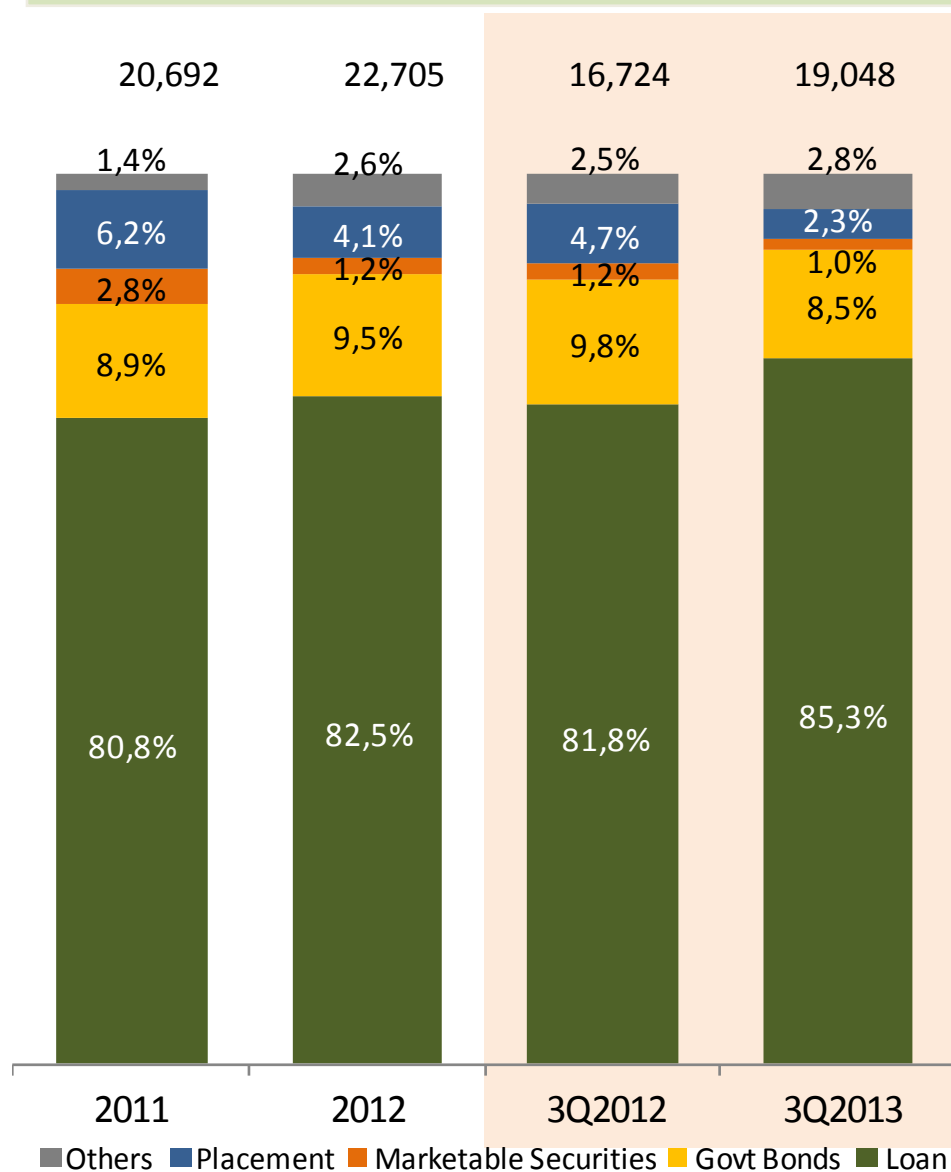


Profit & Loss Highlight

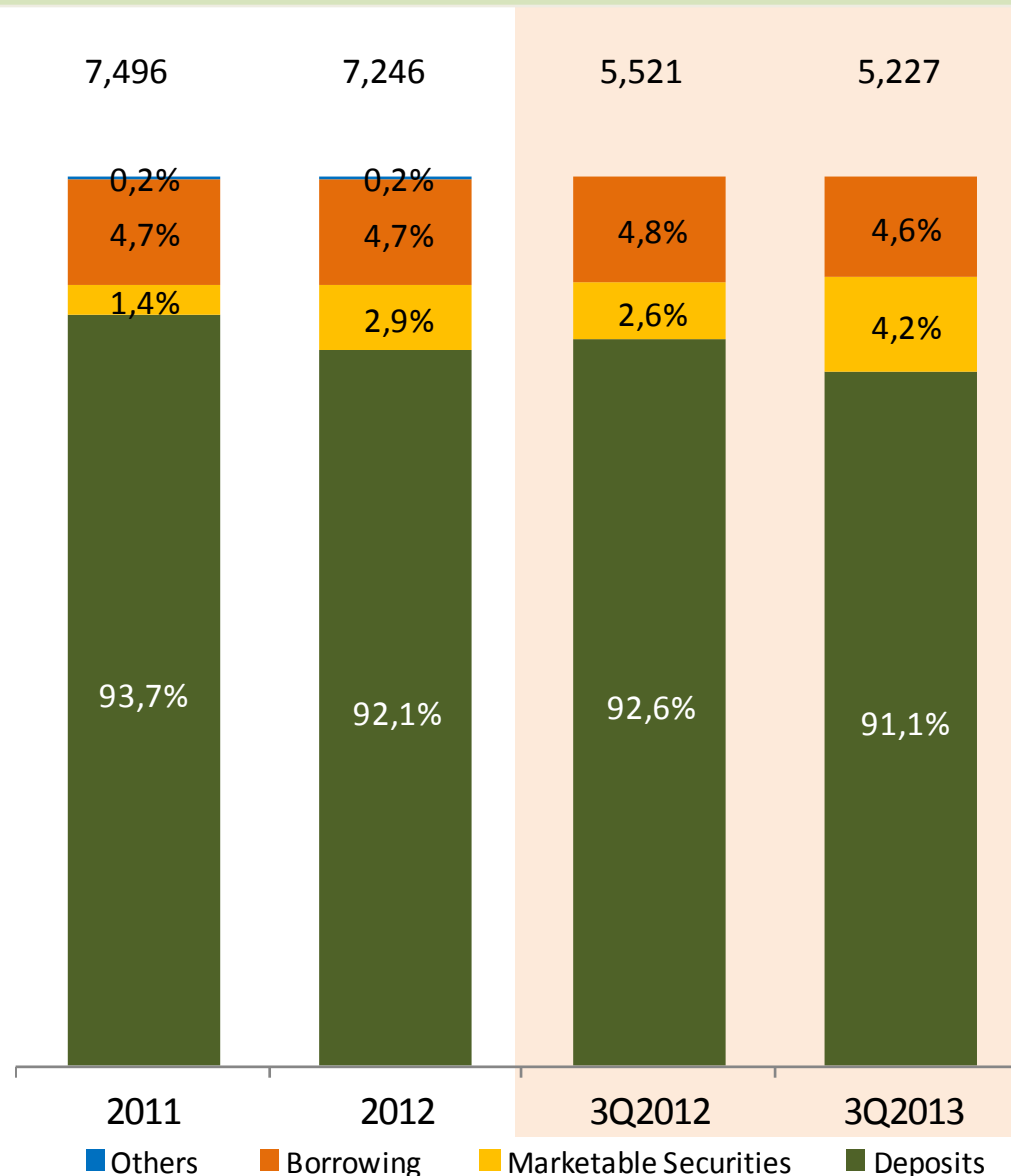
[Rp Billion]	2011	2012	3Q2012	3Q2013	Y.o.Y	
Net Interest Income	13,196	15,459	11,203	13,821	23.4%	↑
Non Interest Income	7,601	8,446	5,752	7,146	24.2%	↑
Operating Income	20,797	23,905	16,955	20,967	23.7%	↑
Operating Expense	(11,134)	(12,739)	(8,662)	(10,235)	18.2%	↑
Pre-Provision Income	9,665	11,166	8,292	10,731	29.4%	↑
Provisioning	(2,421)	(2,525)	(2,271)	(2,447)	7.7%	↑
Non Operational Income/(Expense)	219	259	256	(172)	-167%	↓
Net Income before Tax	7,461	8,900	6,277	8,113	29.3%	↑
Net Income	5,826	7,046	5,037	6,536	29.8%	↑
Net Income Per Share (full amount)	312	378	270	351	30.0%	↑

Interest Income/Expense Composition

Interest Income Composition [Rp Billion]

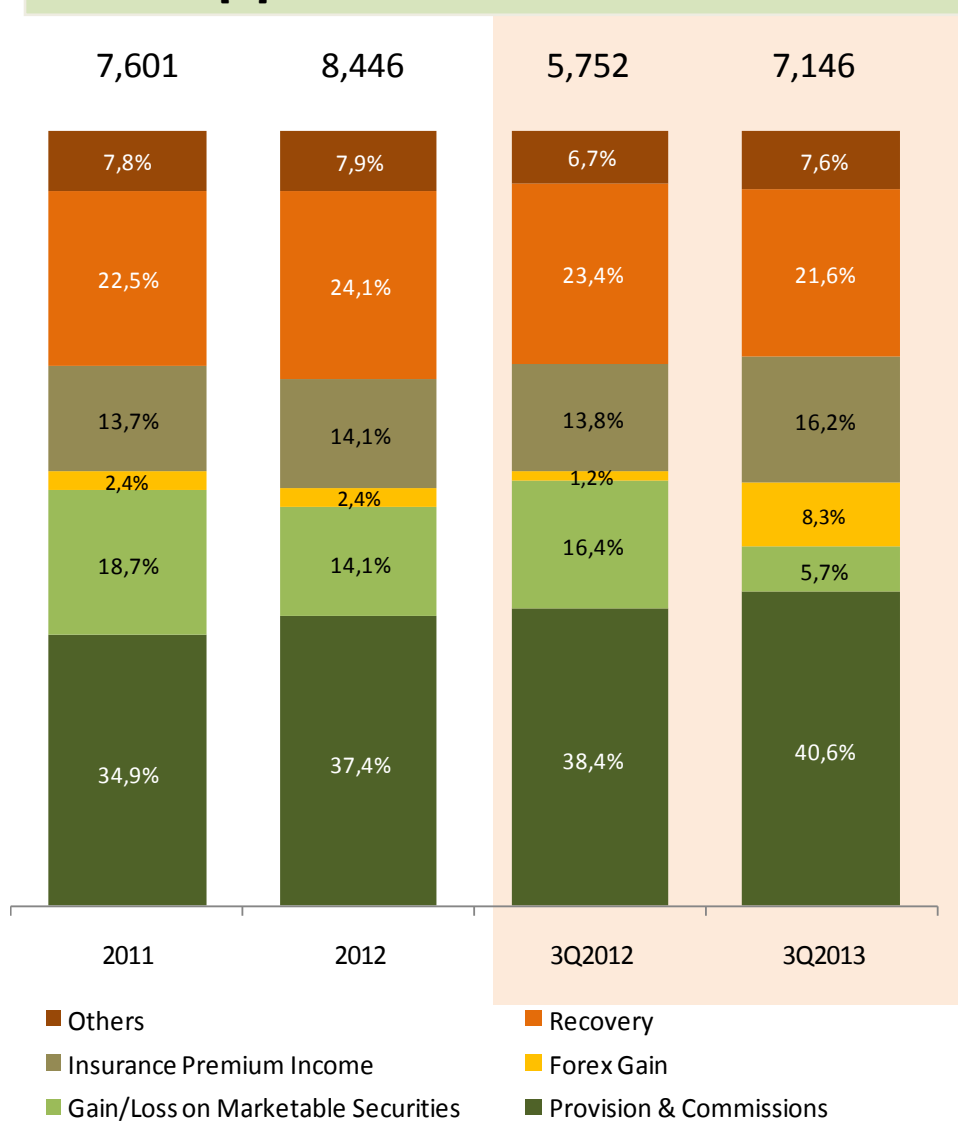


Interest Expense Composition [Rp Billion]

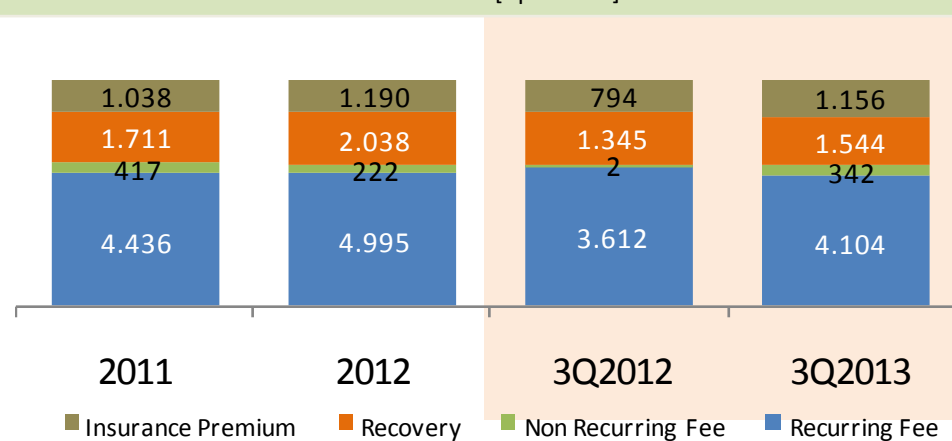


Non Interest Income

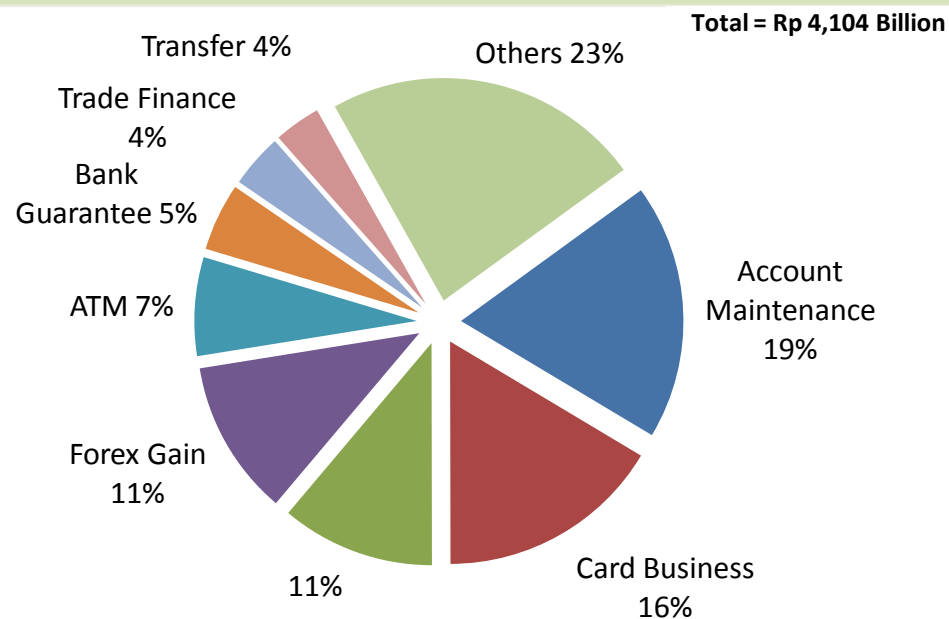
Breakdown [%]



Breakdown Non Interest Income [Rp Billion]

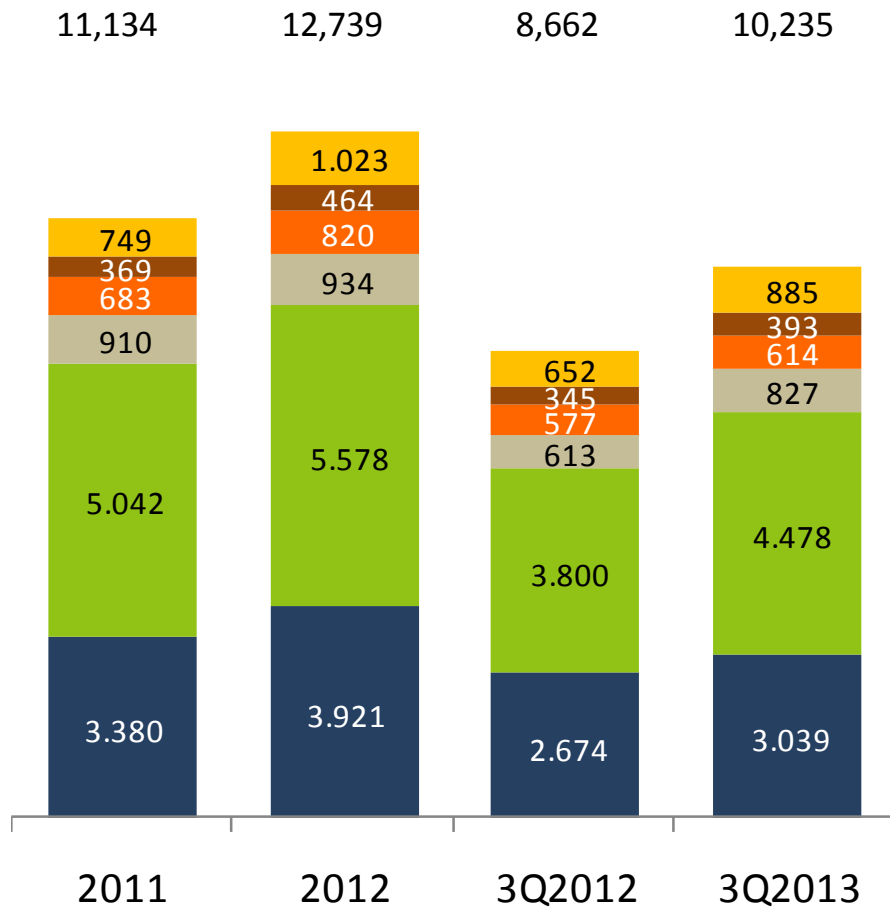


Breakdown recurring fee



Operating Expense

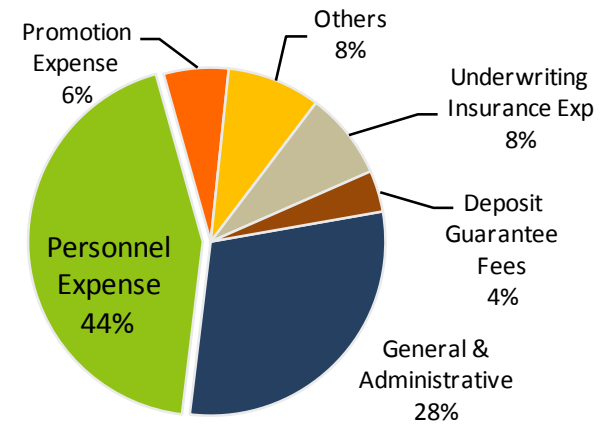
Key highlights of OPEX [Rp Billion]



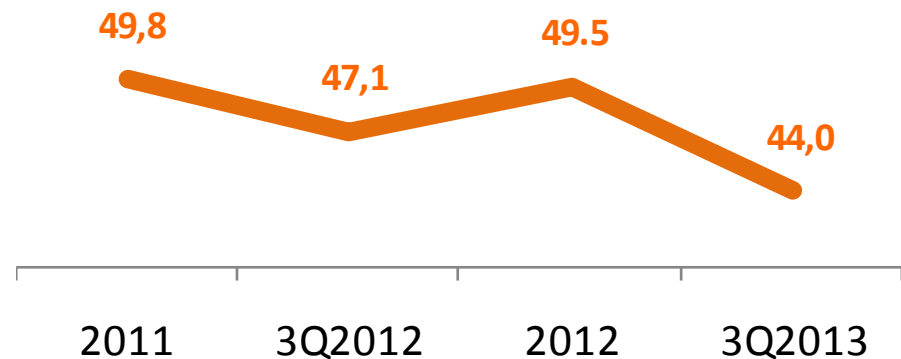
■ G&A
 ■ Personnel Exp
 ■ Underwriting Insurance Exp
 ■ Promotion Exp
 ■ Deposit Guarantee Fees
 ■ Others

Breakdown of OPEX [%]

Total = Rp 10.2 trillion



Cost to Income Ratio [%]



Financial Ratios

[%]	2011	2012	3Q-2012	3Q-2013	
CAPITAL					
Shareholders equity to total assets	12.7	13.1	13.3	12.6	↓
Tier I – CAR <small>[include operational risk]</small>	15.9	15.2	15.5	14.3	↓
Tier II – CAR <small>[include operational risk]</small>	1.7	1.5	1.5	1.4	↓
CAR (credit, market + operational risk)	17.6	16.7	17.1	15.7	↓
ASSET QUALITY					
Net Non Performing Loan	0.5	0.8	0.8	0.6	↓
Gross Non Performing Loan	3.6	2.8	3.4	2.4	↓
Allowance for possible loan losses to gross NPL	120.8	123.0	120.4	125.2	↑

Financial Ratios

[%]	2011	2012	3Q-2012	3Q-2013	
RENTABILITY *)					
ROA	2.9	2.9	2.8	3.3	↑
ROE	20.1	20.0	19.7	21.8	↑
Net Interest Margin	6.0	5.9	5.8	6.1	↑
EFFICIENCY					
Cost to Income Ratio	49.8	49.5	47.1	44.0	↓
Operating Expense to Operating Income [BOPO]	72,6	71,0	72.0	66.8	↓
LIQUIDITY					
Loan to Deposit Ratio	70.4	77.5	76.8	84.7	↑
COMPLIANCE					
Statutory Reserve Requirement <small>(Rupiah)</small>	8.7	8.5	8.5	8.1	↓
Net Open Position	2.8	2.1	2.1	3.8	—

*) Based on BI Formula

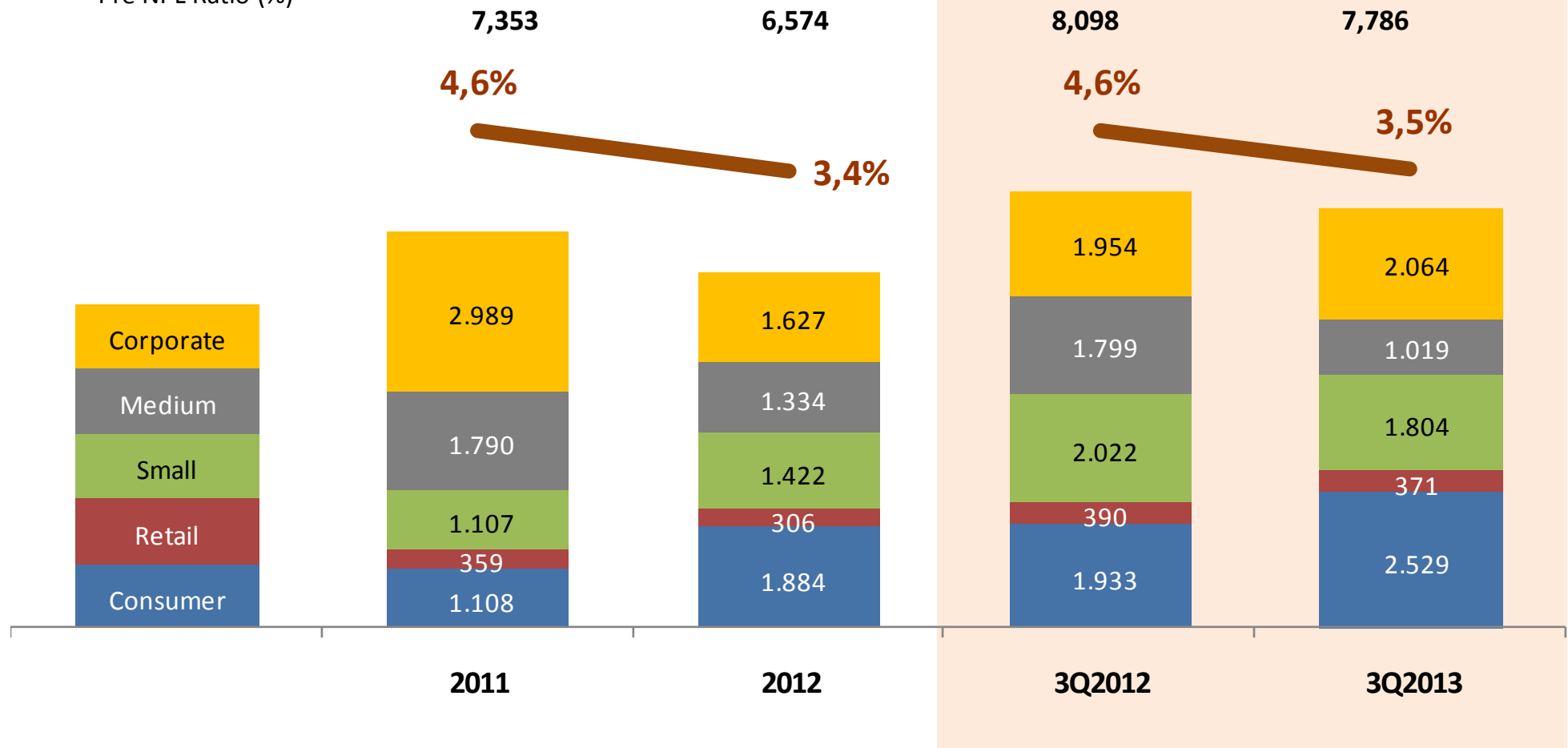
Asset Quality

PRE NPL – Bank Only

Special Mention Category

Bank Only, Rp Billion

— Pre NPL Ratio (%)

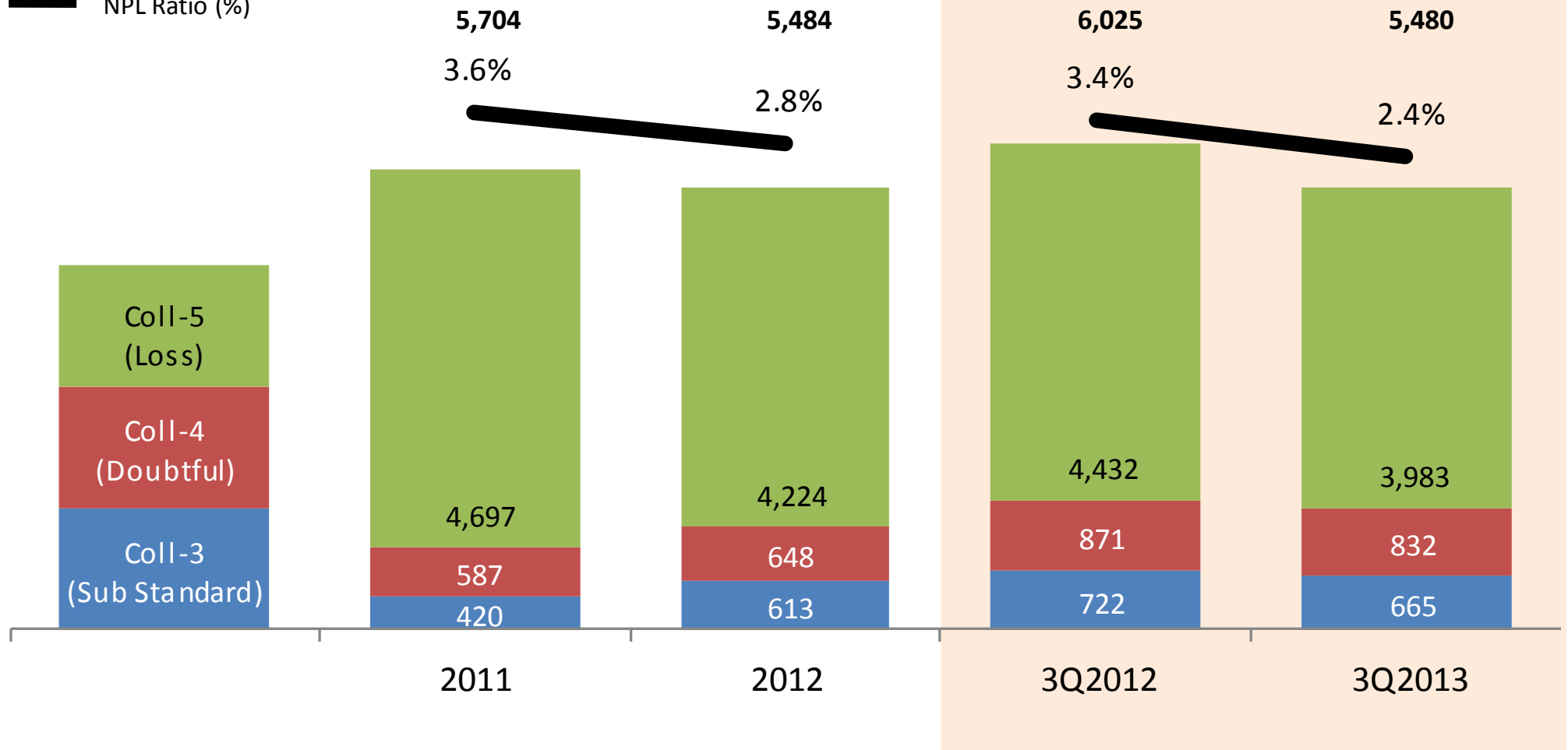


*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

NPL – By Collectibility

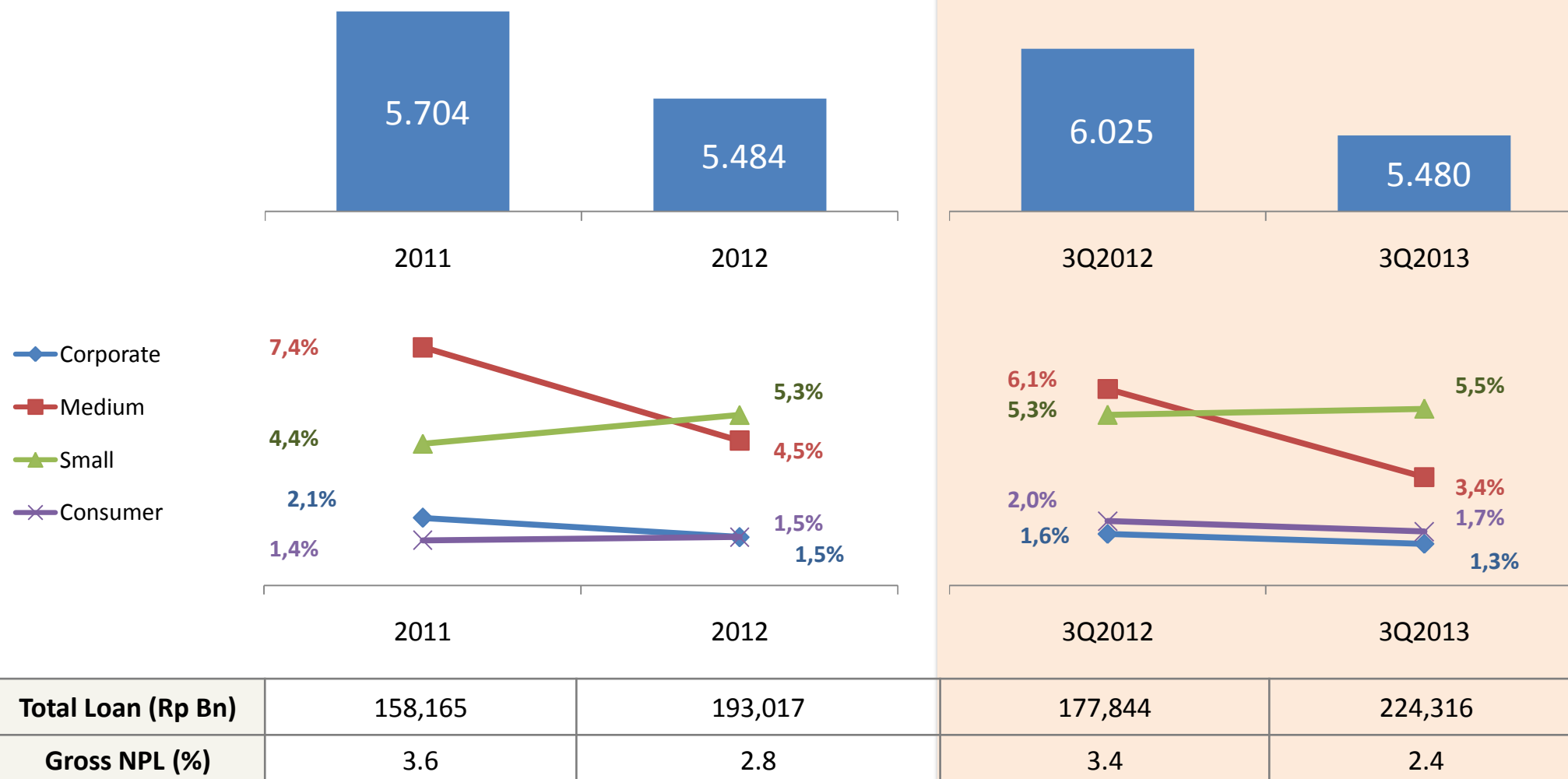
Bank Only, Rp Billion

— NPL Ratio (%)



NPL by Segment

Bank Only, Rp Billion

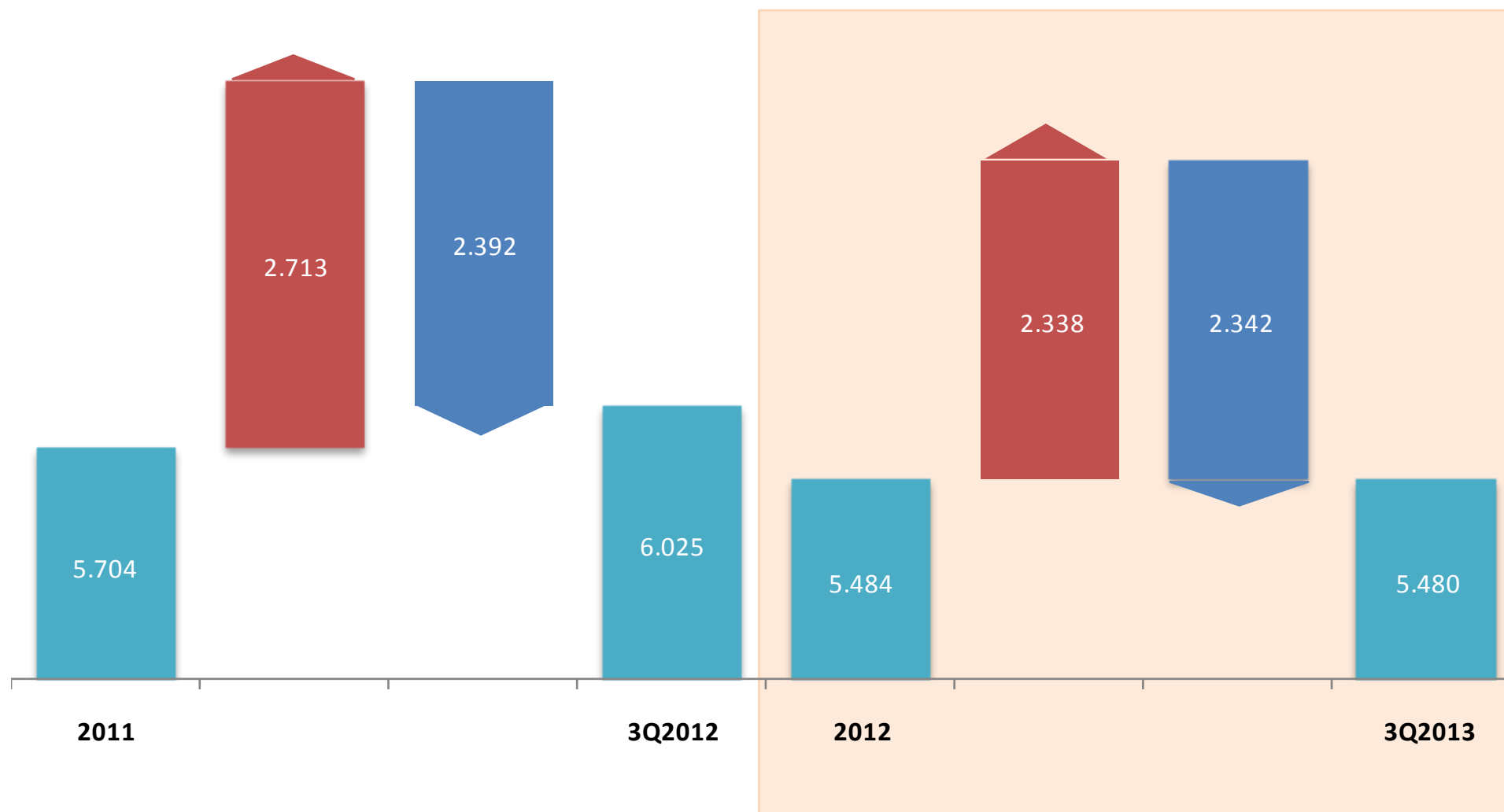


*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

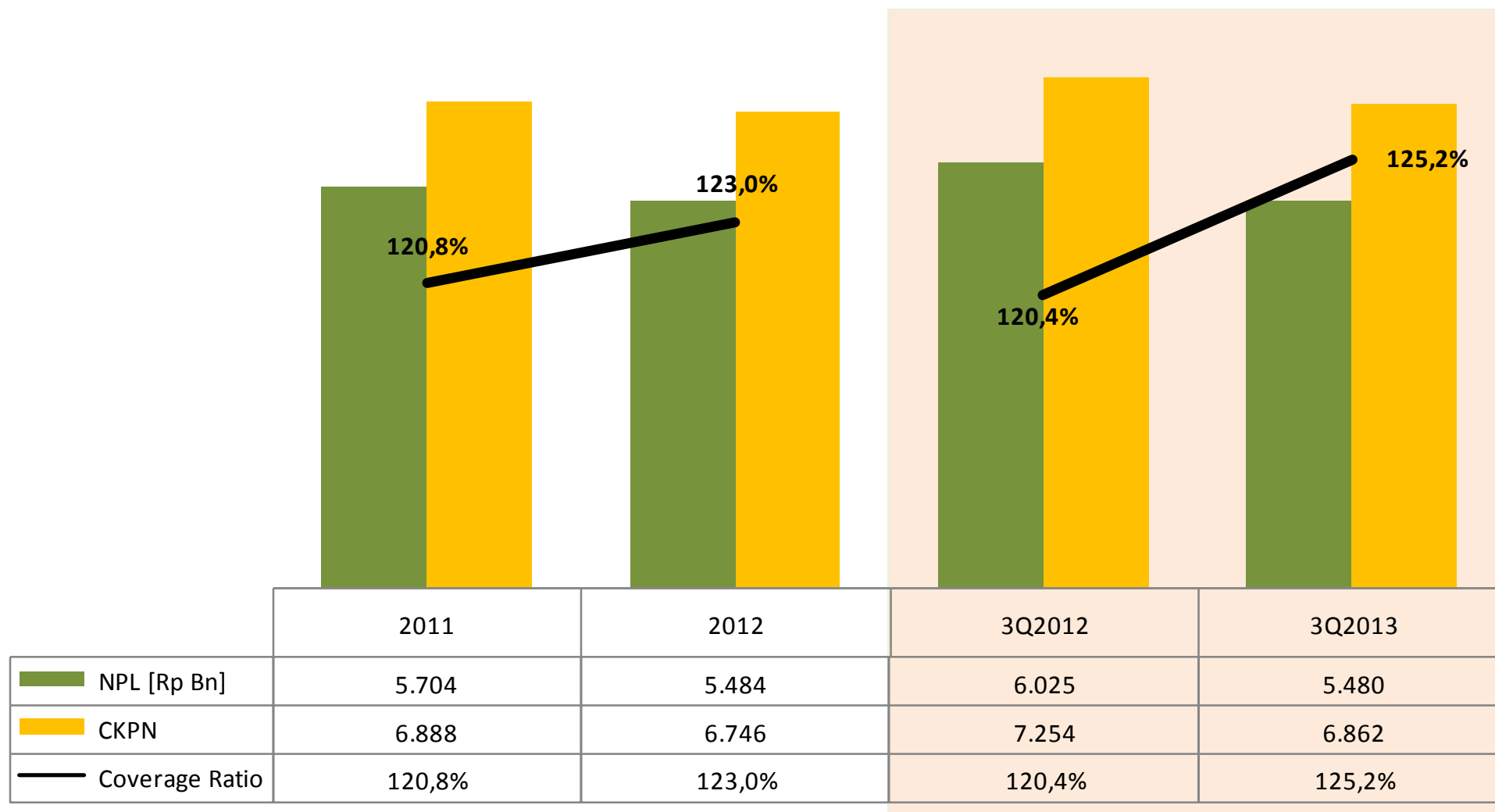
Movement NPL

Bank Only

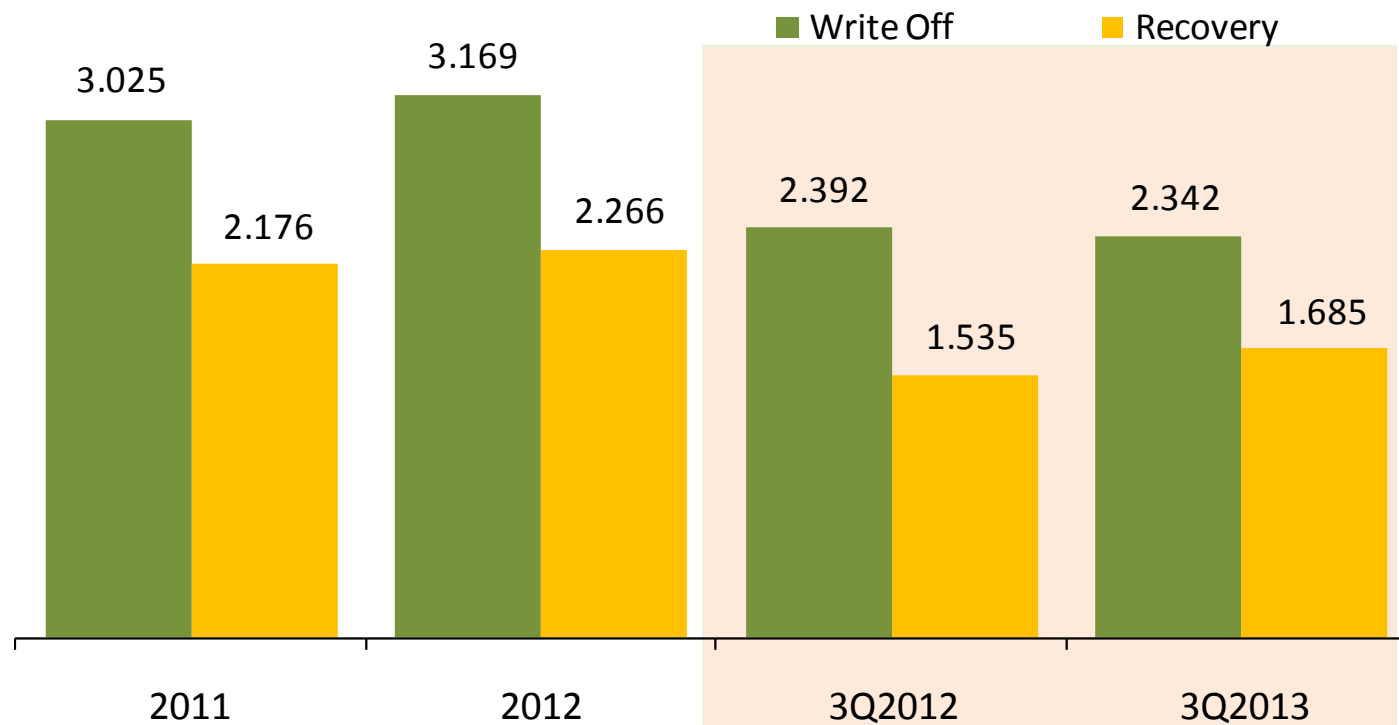
■ NPL [Rp Bn] ■ Net New NPL ■ Write Off



COVERAGE RATIO — Bank Only



Write Off & Recovery



	2011	2012	3Q2012	3Q2013
Write-off (Rp billion)	3.025	3.169	2.392	2.342
Recovery (Rp billion)	2.176	2.266	1.535	1.685
Recovery vs Write Off [%]	71.9%	71.5%	64.2%	71.9%

Business Banking

8 Targeted Sectors – National & Regional

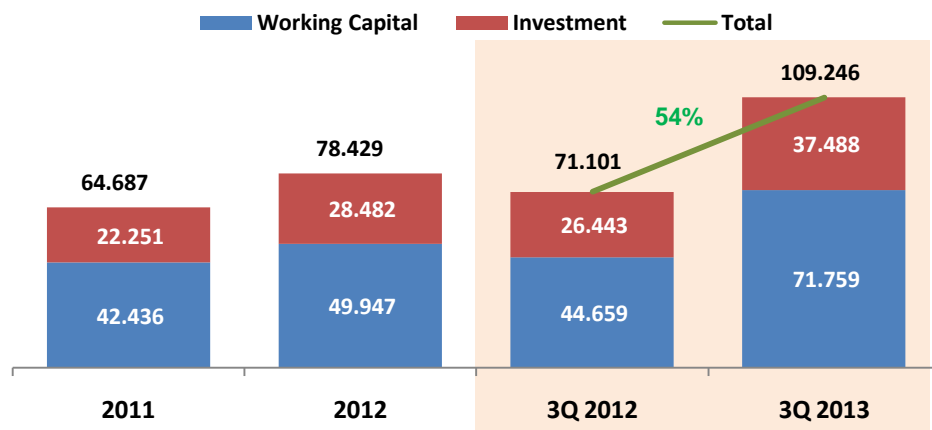


Credit Approval of Targeted Sectors [%]

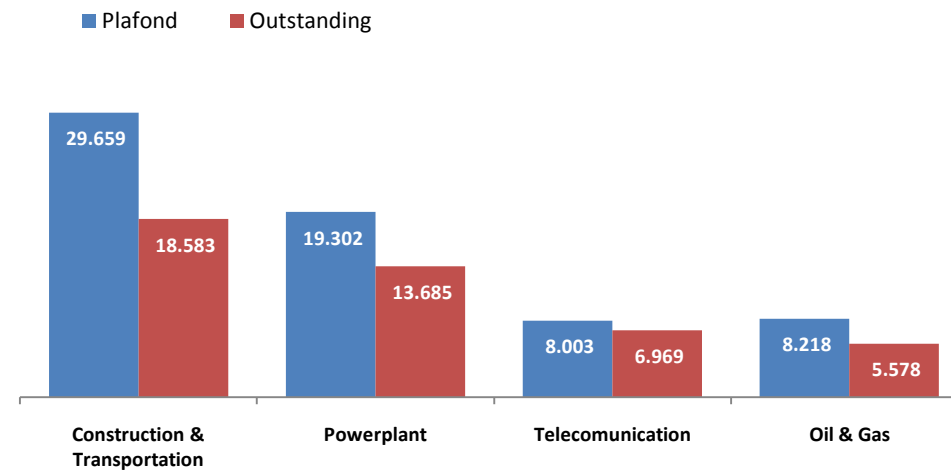
	1-WMD	2-WPD	3-WPL	4-WBN	5-WSM	6-WSY	7-WMK	8-WDR	9-WBJ	10-WJS	11-WMO	12-WJK	14-WJB	15-WJY	TOTAL
Jan-Sep 2013	75.8	64.7	65.6	63.5	55.8	67.4	74.3	71.2	47.2	58.5	75.6	57.0	60.1	62.3	63.0

Corporate Business

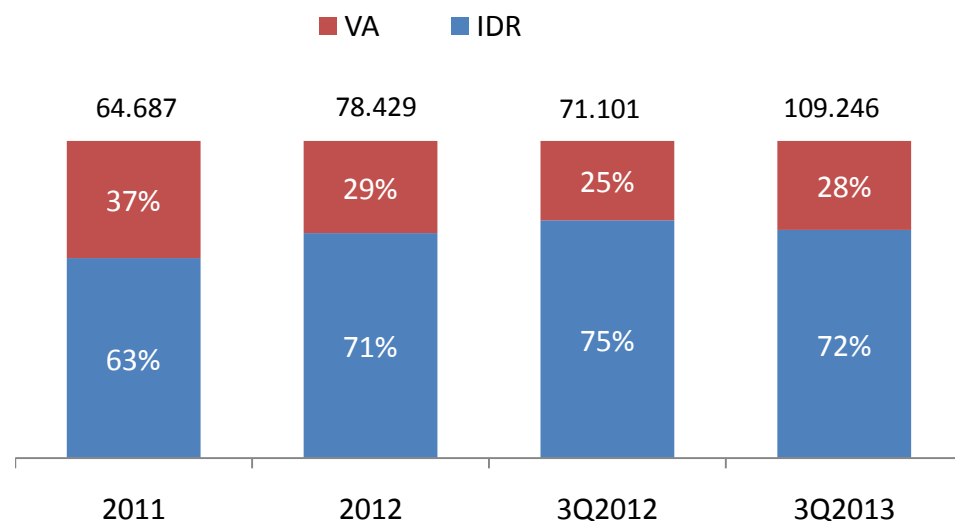
Working Capital & Investment Loan incl Loan Int [Rp Billion]



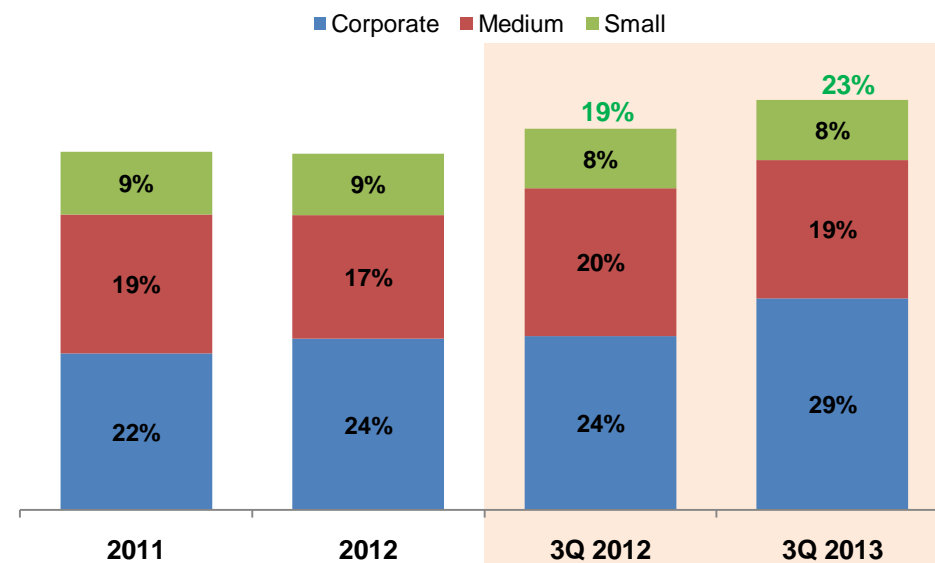
BNI Commitment on Basic Infrastructure Project [Rp Billion]



Loan by Currency [%]

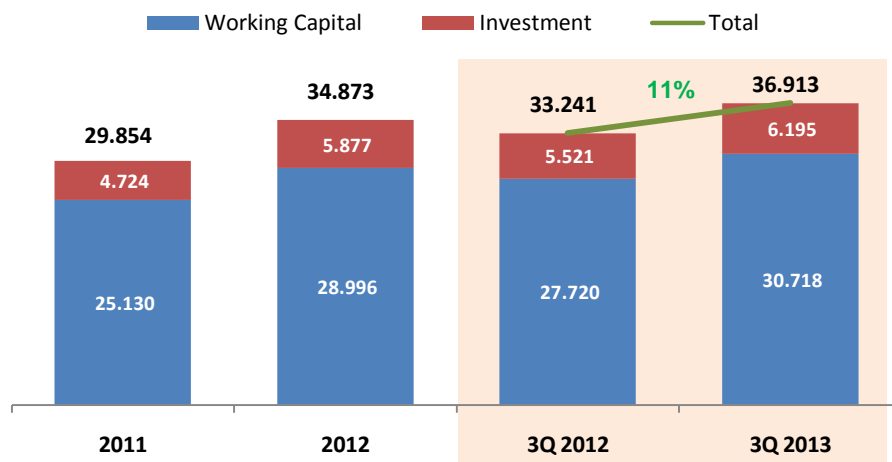


Undisbursed Loan [%]

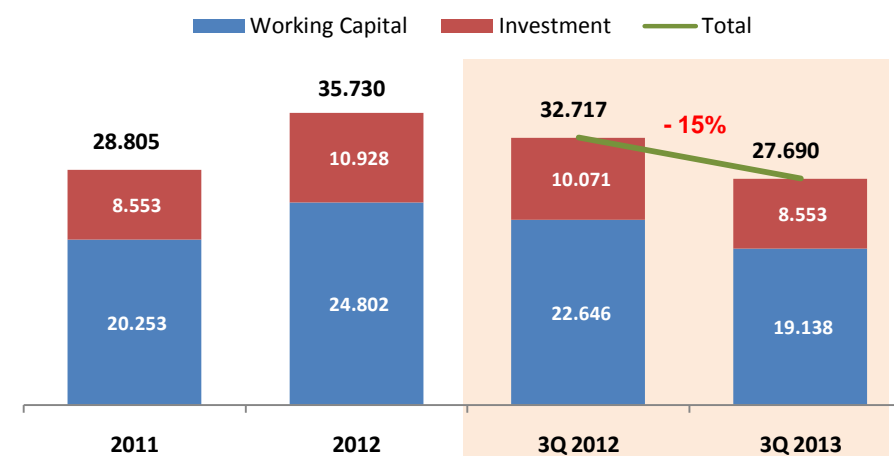


SME Business

Small Business [Rp Billion]



Medium Business [Rp Billion]

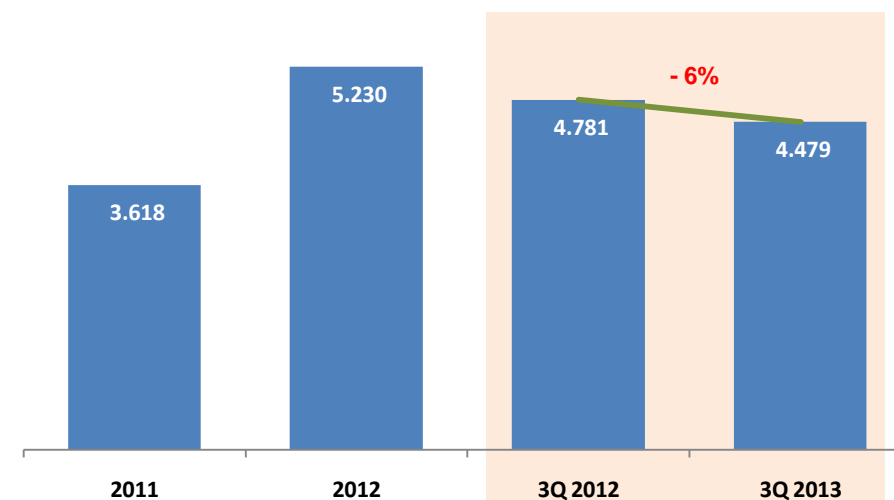


*) We reclassify 116 Medium Customer amounted Rp 10.3 trillions to Corporate Customer

Strategy & Initiatives Small & Medium Business

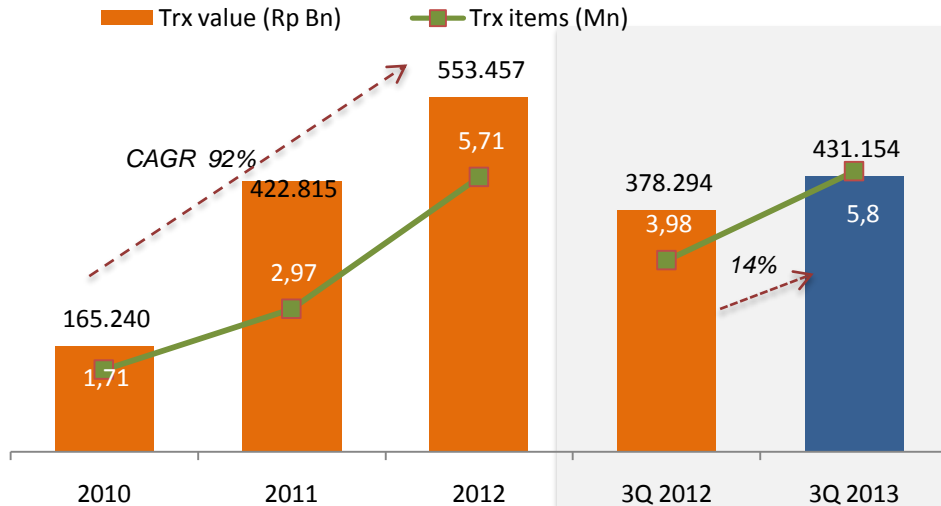
MEDIUM	SMALL
Focus on key customers in respective region targeted sectors	Focus on key customers in respective region targeted sectors
Expansion through supply-chain financing for suppliers and buyers of 8 sectors corporate customers	Expansion through supply-chain Financing for suppliers and buyers of corporate customers

Kredit Usaha Rakyat (KUR) [Rp Billion]

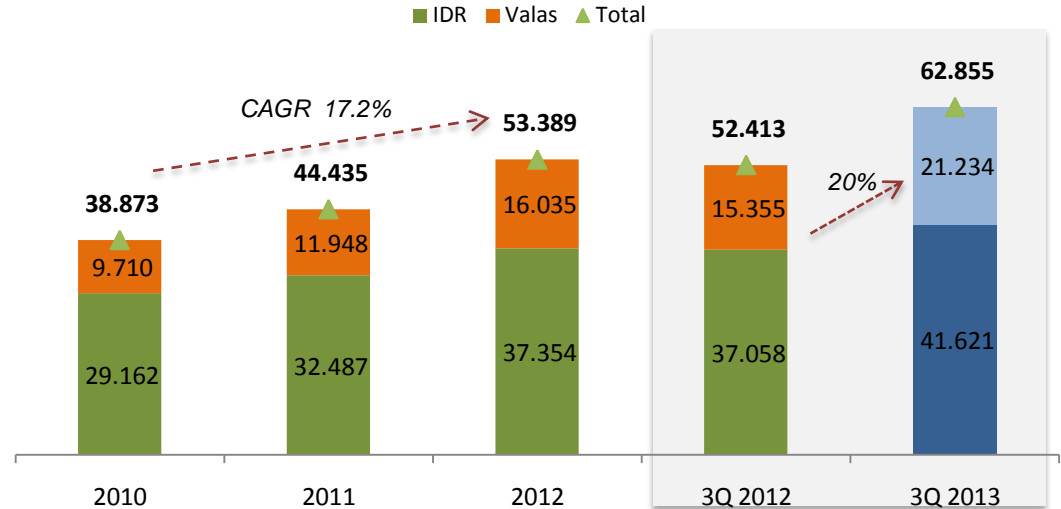


Transactional Banking

E-Banking Transactions



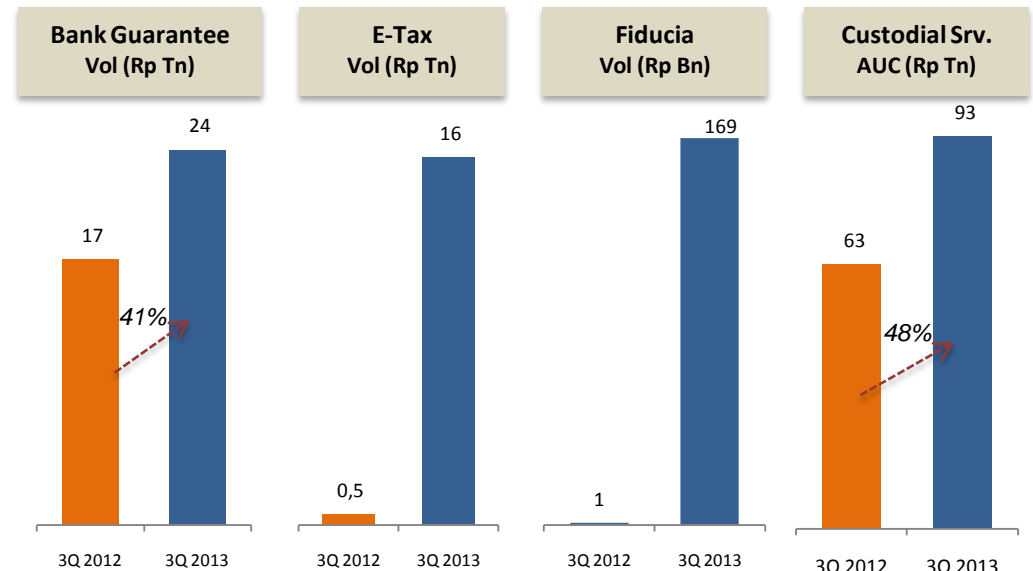
Current Account Average Balance – Business Banking



Breakthrough Initiatives

Project	Solutions	Business Opportunity
Public Service	Immigration (Ditjen Imigrasi – Kemenkumham)	Fee income, cross selling
	BPJS Kesehatan & Ketenagakerjaan (Askes & Jamsostek)	BPJS Operational bank, BPJS partner account opening, Cross selling, corporate & individual BPJS member operational account
	Utility Payment (PLN, Telkom, Credit Card)	Fee income, Add. features, New clients
	PIB (Pajak Impor Barang) and Cukai through BNIDirect	Fee income, Additional features, New clients
	BPOM	Fee income, New clients
	KPKNL (Kantor Pelayanan Kekayaan Negara & Lelang) – 20 KPKNL out of 78	Auction money deposit through VA and H2H
Corp Service	Pemberitahuan Impor Barang (PIB)	State Owned Enterprises, Corp. Clients
	ETax Payment	State Owned Enterprises, Corp. Clients
	Kepelabuhanan	State Owned Enterprises, Corp. Clients
	Distributor Finance & Bank Guarantee	State Owned Enterprises, Corp. Clients
Capital Market	Custody online reporting (Straight thru processing system to market)	Fee income

Key Initiatives

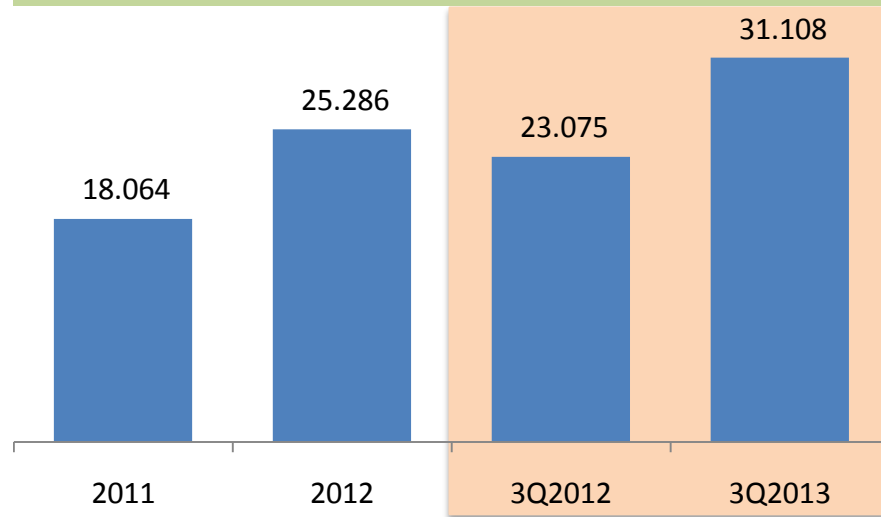


Consumer & Retail

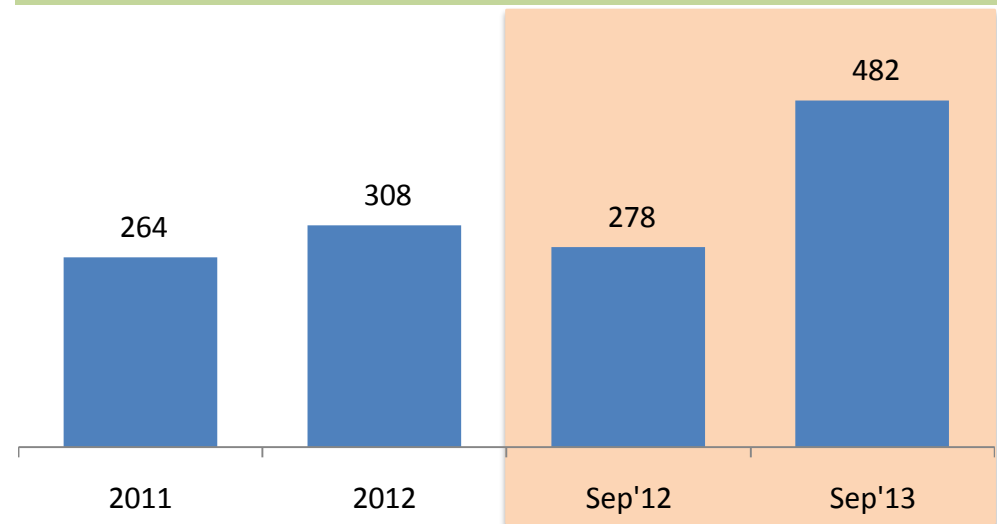
Consumer & Retail Business

Consumer Loan

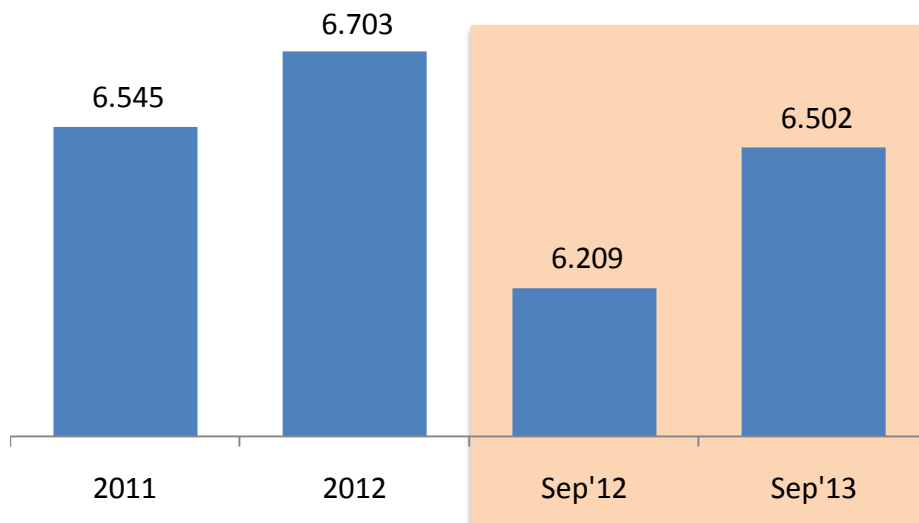
Mortgage Loan Balance [Rp. Billion]



Average Balance Originated Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



Loan		2011	2012	Q3-2012	Q3-2013
BNI Griya	Outstanding Growth yoy	50%	40%	30%	35%
	NPL (%)	1.85%	1,95%	2,65%	2.05%
	Marketshare (%)	9.90%	11,37%	11.04%	11.54%*)
BNI Auto (Organik & unorganik)	Outstanding Growth yoy	4%	3%	1%	5%
	NPL (%)	0.08%	0,07%	0.08%	0.08%
	Marketshare (%)	6.2%	6.8%	6.1%	6.3%*)

*) Industry Source : Data Bank Indonesia Per Agustus 2013

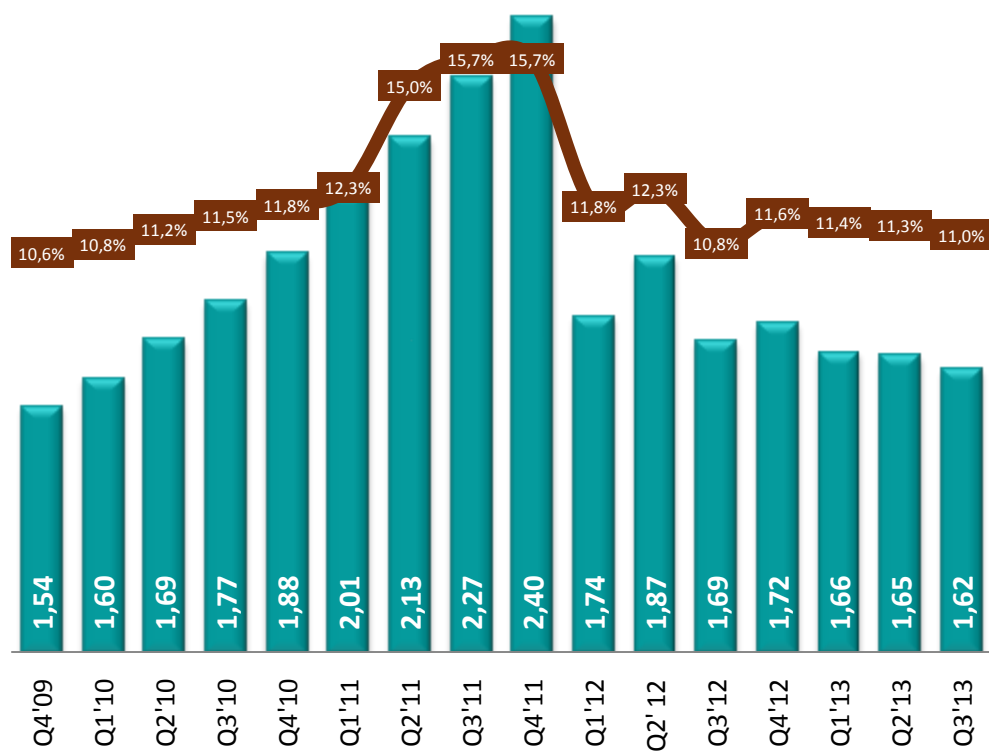
BNI Credit Card Vs Industry

No of Credit Cards

■ BNI (Mn) — Share

Growth	BNI	Industry
Y-o-Y	-5.5%	-4.4%

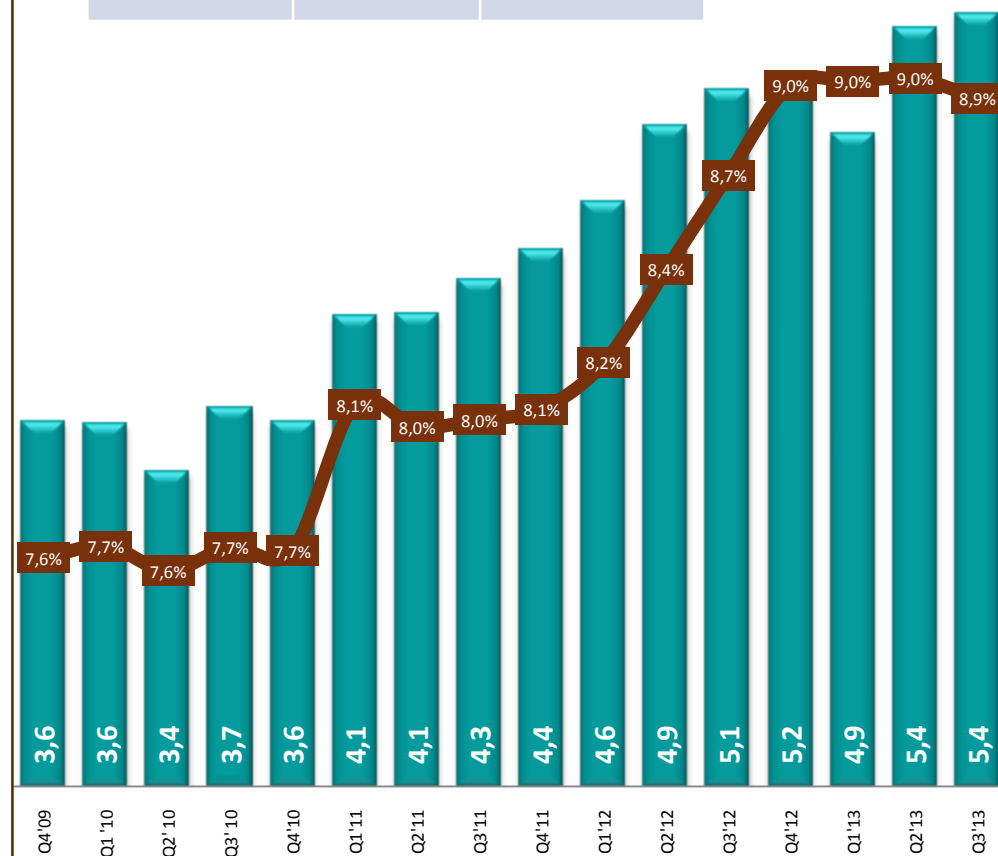
*) Following Central Bank's recommendation, we have closed Dormant Card stage 1: ±600 thousand in Q1 (Jan'12) & stage 2: ±118 thousand in Q3 (July 2012)



No of Transactions

■ BNI (Mio) — Share YTD

Growth	BNI	Industry
Y-o-Y	6.82%	7.42%



*) Source: Data APMK Bank Indonesia Aug 2013

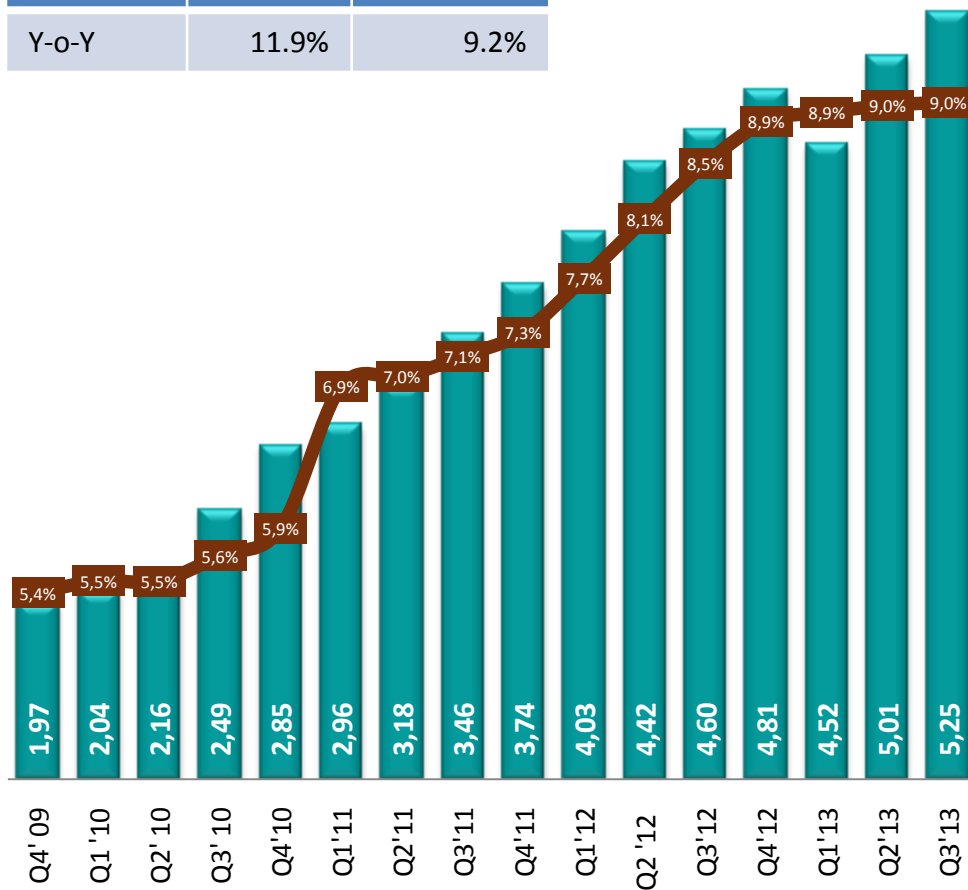
**) BNI & Industry Data Growth & BNI Market Share as of Aug 2013

BNI Credit Card Vs Industry

Credit Cards Usage

■ BNI (IDR T) — Share YTD

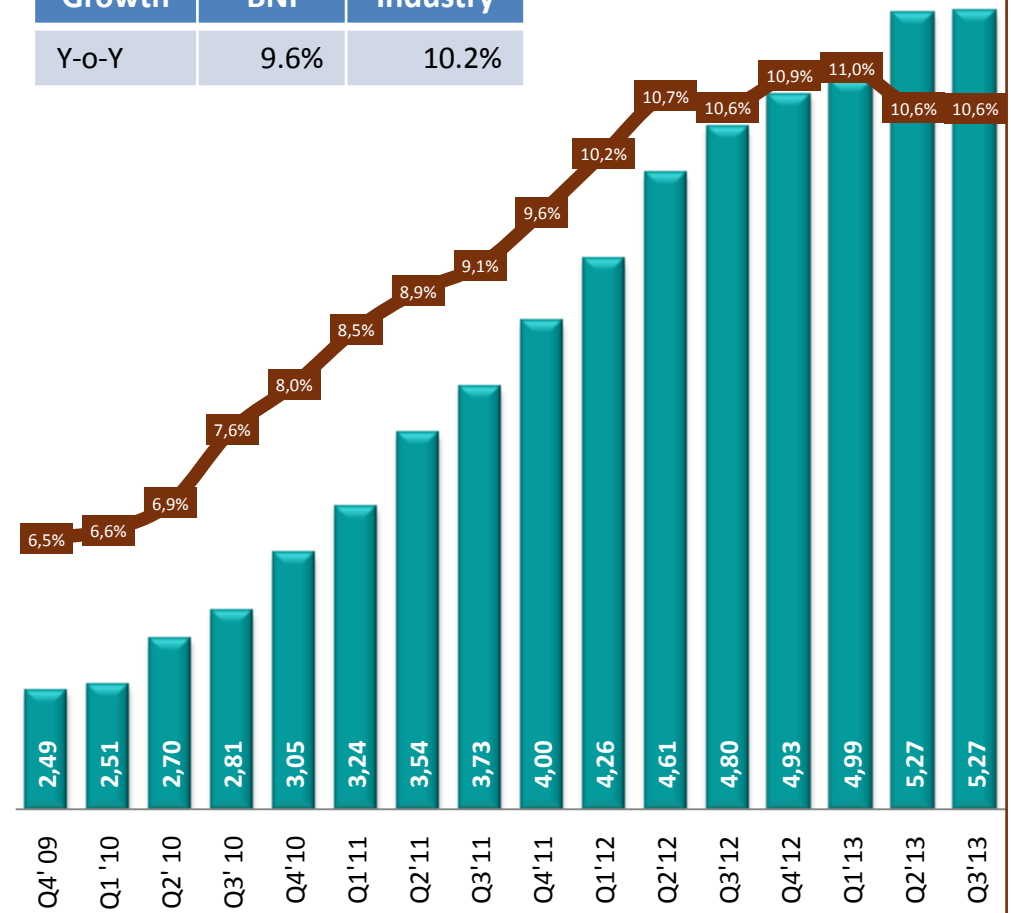
Growth	BNI	Industry
Y-o-Y	11.9%	9.2%



Receivables

■ BNI (IDR T) — Share

Growth	BNI	Industry
Y-o-Y	9.6%	10.2%



*) Source: Data APMK Bank Indonesia Aug 2013

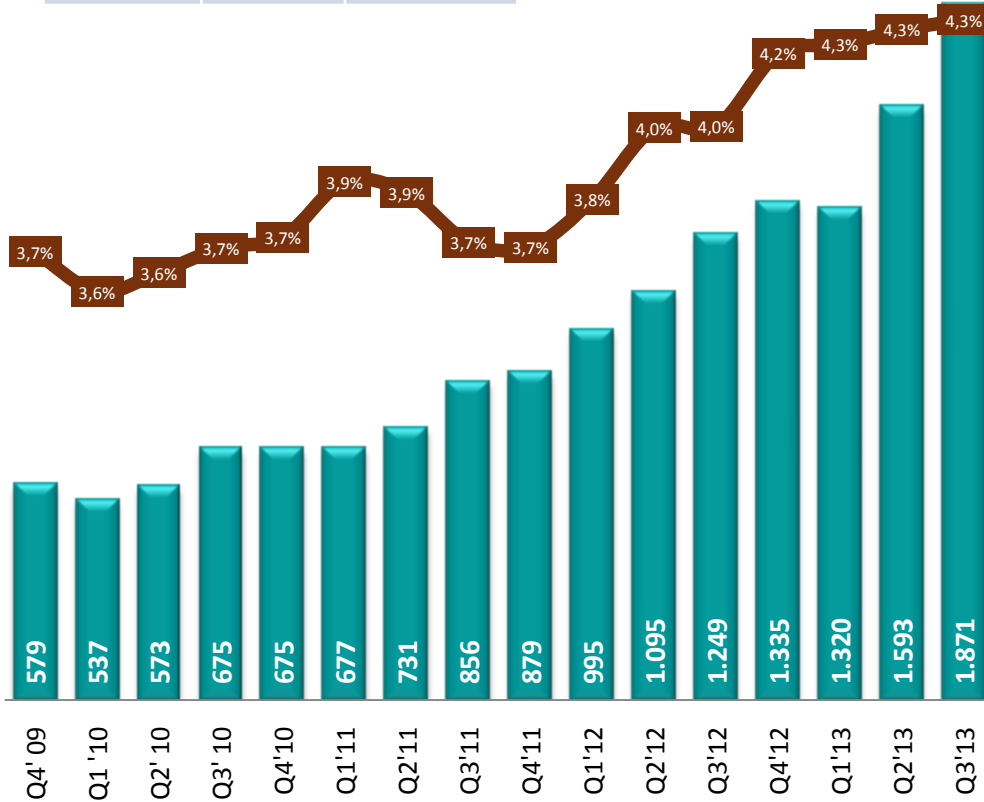
**) BNI & Industry Data Growth & BNI Market Share as of Aug 2013

BNI Debit Card Vs Industry

Debit Cards Usage

■ BNI (IDR T) — Share YTD

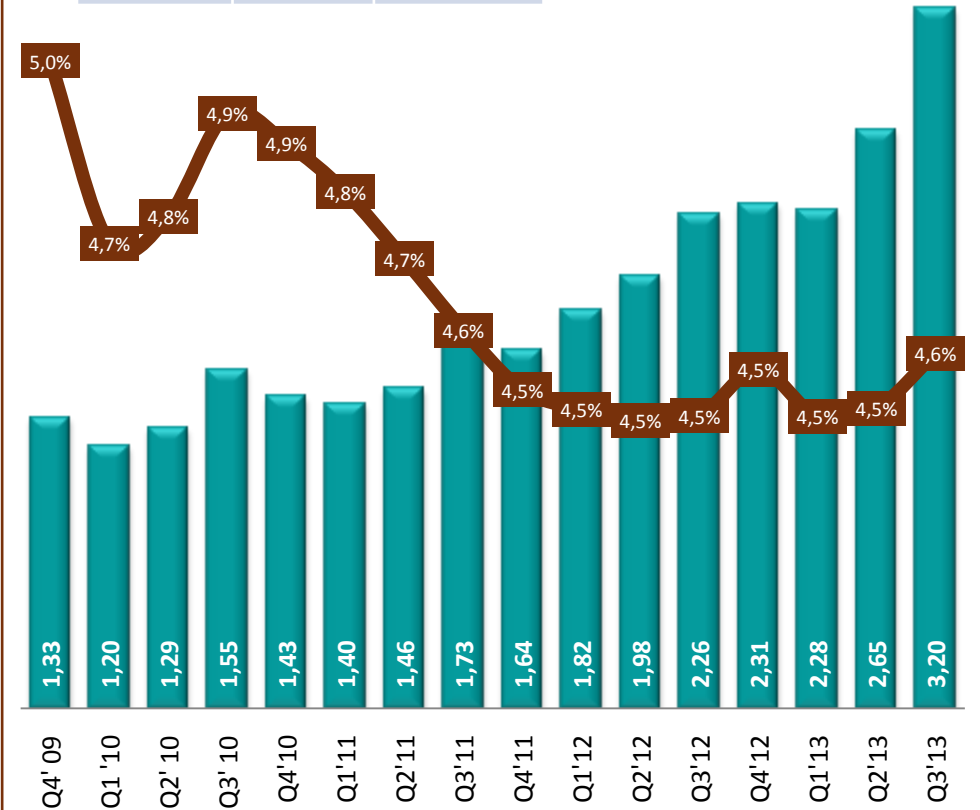
Growth	BNI	Industry
Y-o-Y	42.1%	31.9%



No of Transactions

■ BNI (Mn) — Share YTD

Growth	BNI	Industry
Y-o-Y	32.6%	32.0%



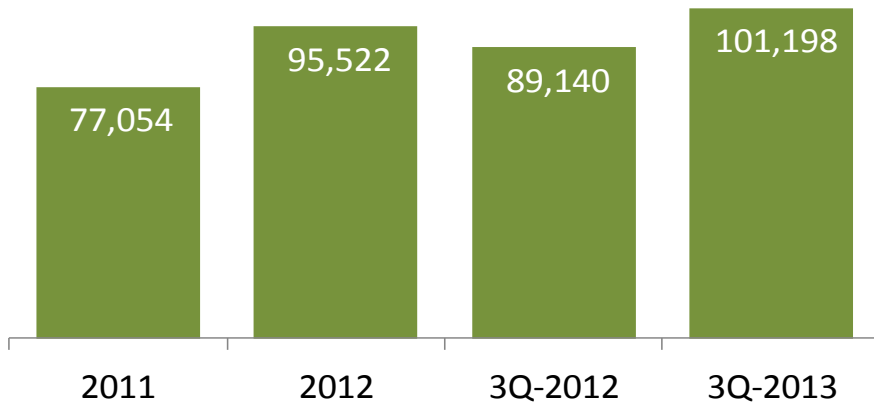
*) Source: Data APMK Bank Indonesia Aug 2013

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

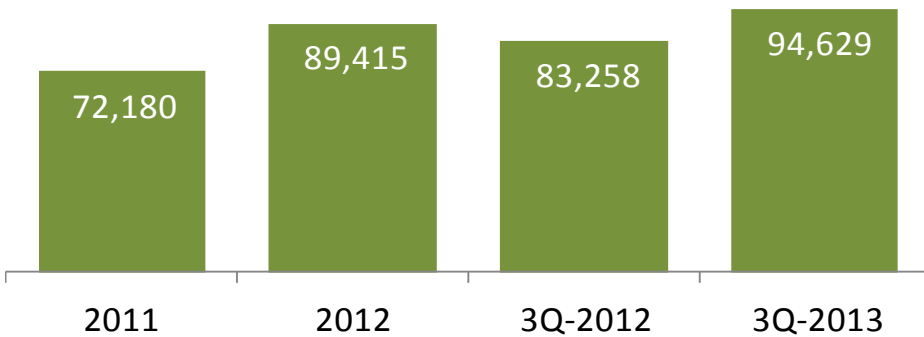
Consumer & Retail Business

Savings

Average CASA Balance [Rp Billion]



Average Balance – Saving [Rp Billion]



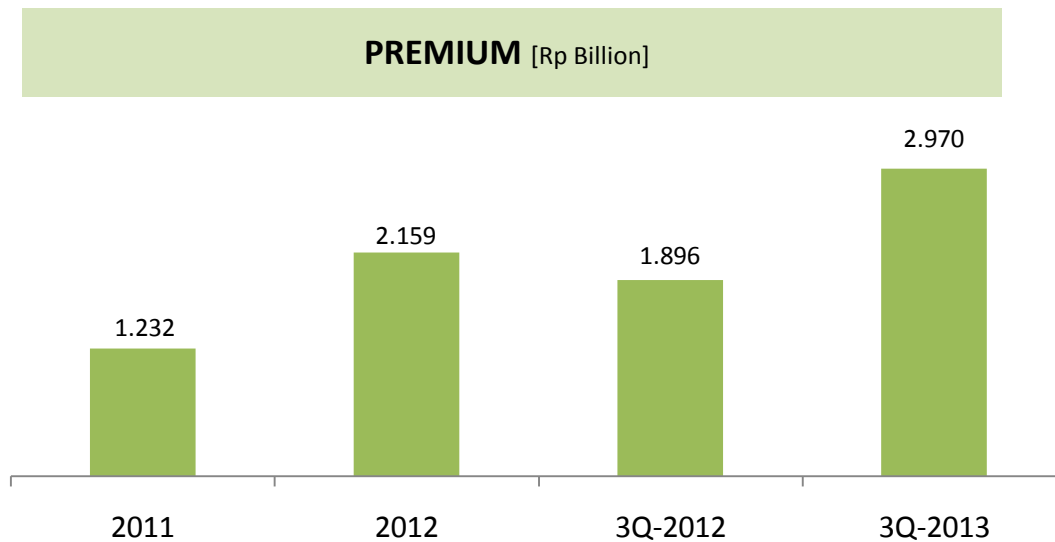
Number of Individual Accounts [000]



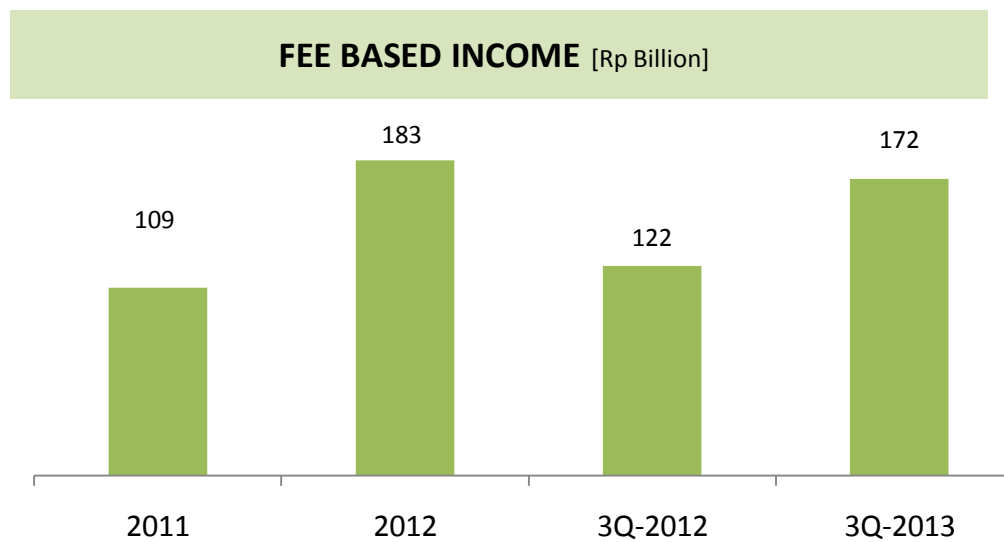
Consumer & Retail Business

Bancassurance

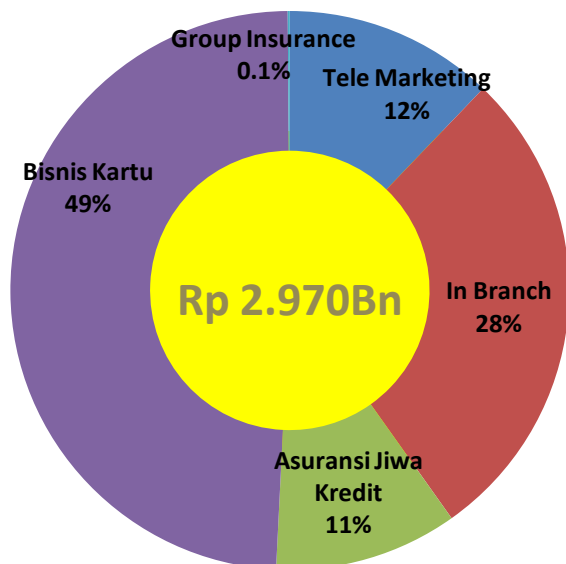
PREMIUM [Rp Billion]



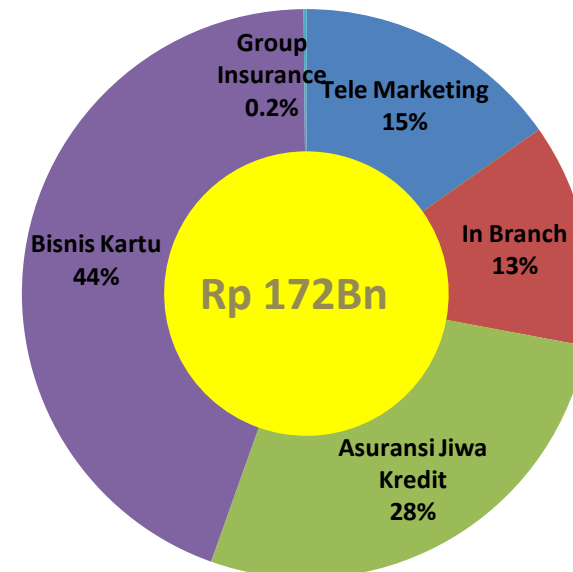
FEE BASED INCOME [Rp Billion]



Premium



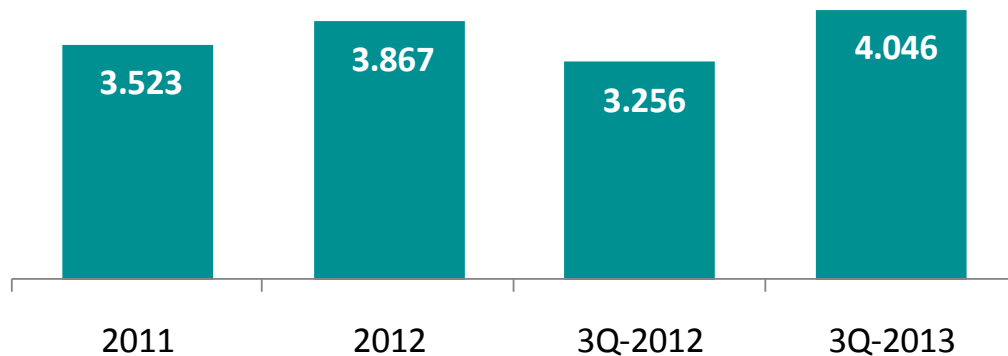
Fee Base Income



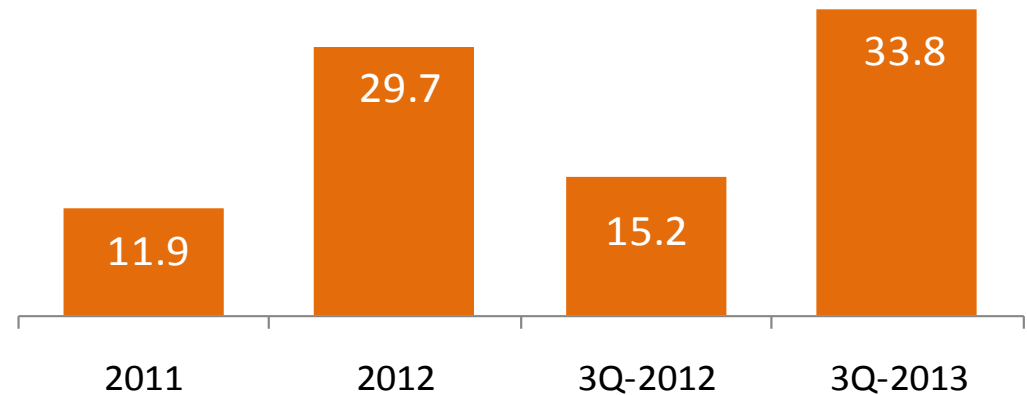
Consumer & Retail Business

Investment Business

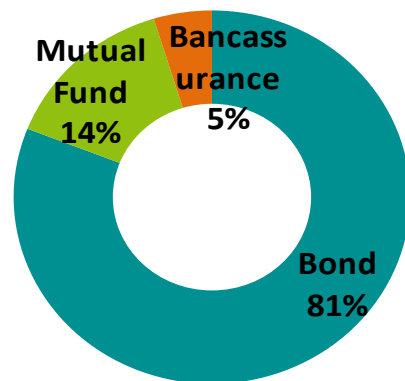
Asset Under Management (AUM) [Rp Billion]



FEE BASED INCOME [Rp Billion]



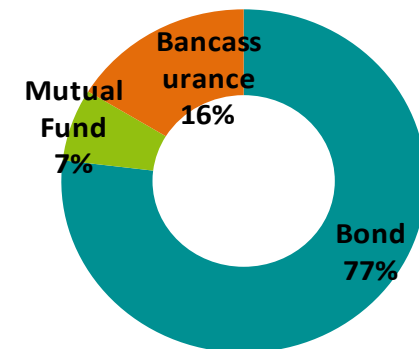
AUM 3Q-2013



Total AUM Rp.4,046 Billions

- Bond: Rp.3,276 Billions
- Mutual Fund: Rp.578 Billions
- Bancassurance – Alliance Business: Rp. 192 Billions

FBI 3Q-2013

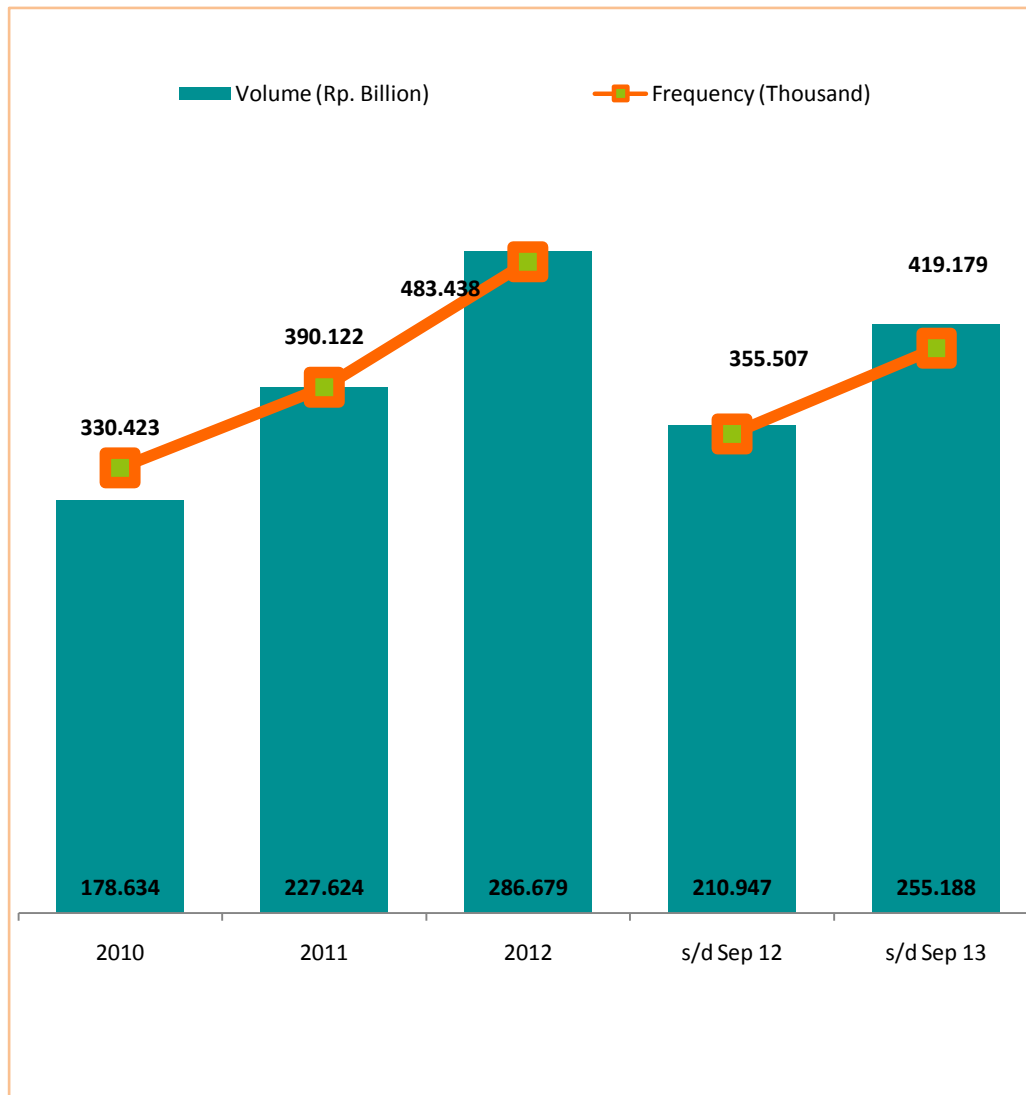


Total FBI Rp.33.8 B

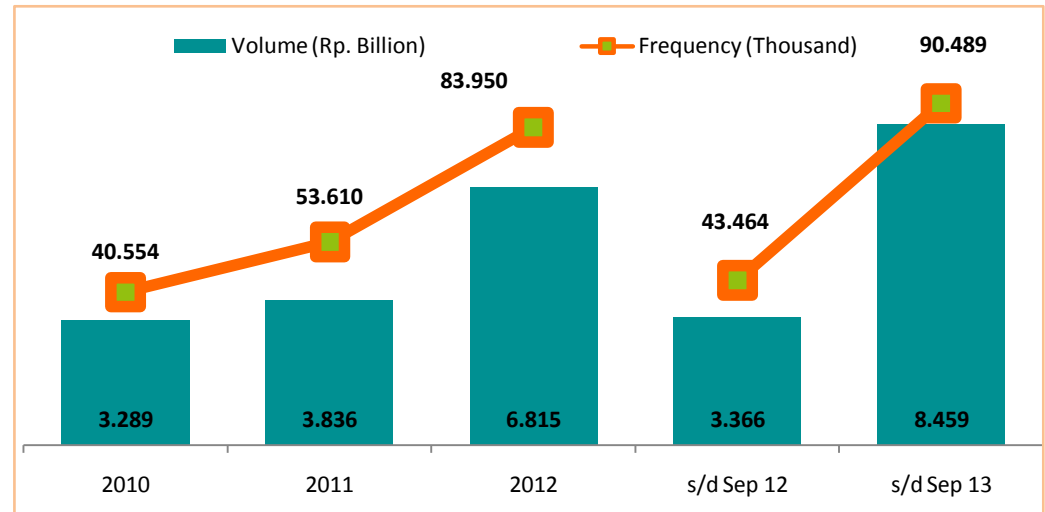
- Bond: Rp. 26 Billi
- Mutual Fund: Rp. 2.3 Billions
- Bancassurance – Alliance Business: Rp. 5.5 Billions

E-banking transactions

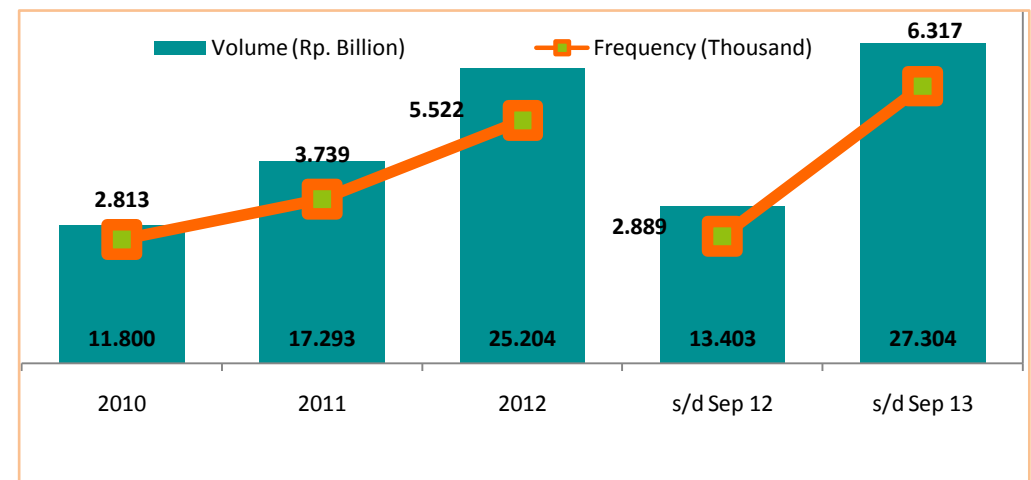
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



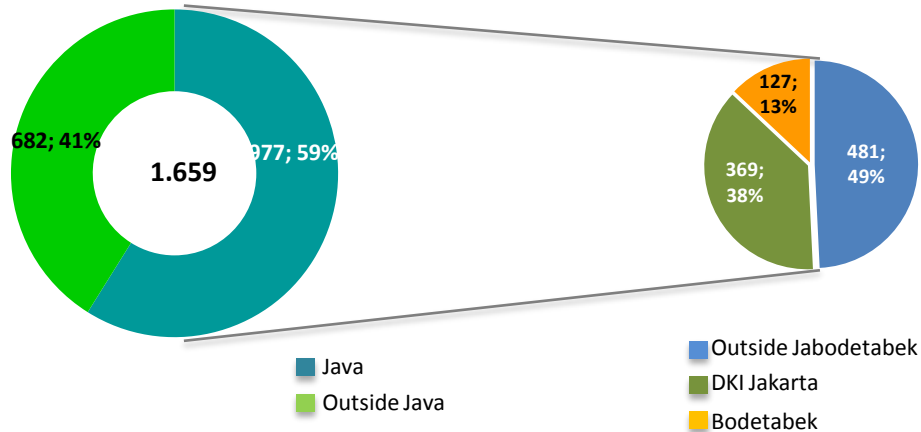
Network & Services

Network & Services

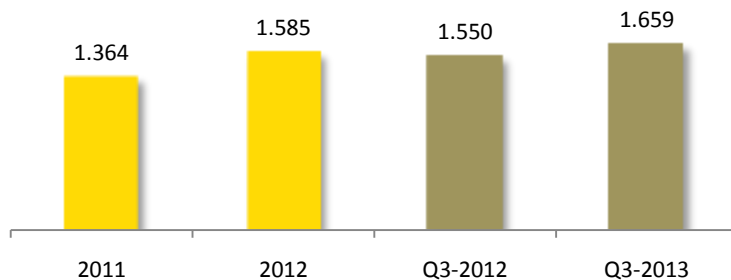
Outlets*)

Our Presence

- 33 Provinces and 381 Districts
- 1.659 Outlets



Our Progress



Outlet	2011	2012	Q3-2012	Q3-2013
Region	14	15	14	15
Branch	168	168	168	168
Sub Branch	912	912	912	912
Cash Office	198	375	367	437
Payment Point	14	42	31	61
Cash Mobile	58	73	58	66
Total	1,364	1,585	1,550	1,659

Outlets Distribution by Category



127 (8%)
Outlets

Where We Live



1.081 (65%)
Outlets

Where We Shop



451 (27%)
Outlets

Where We Work

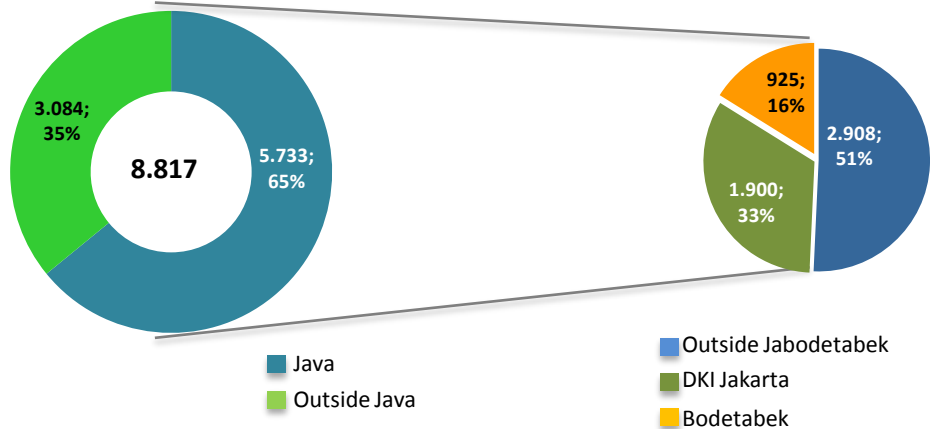
*) Excl. 6 Overseas Offices and 2 Non Permanent Offices

Network & Services

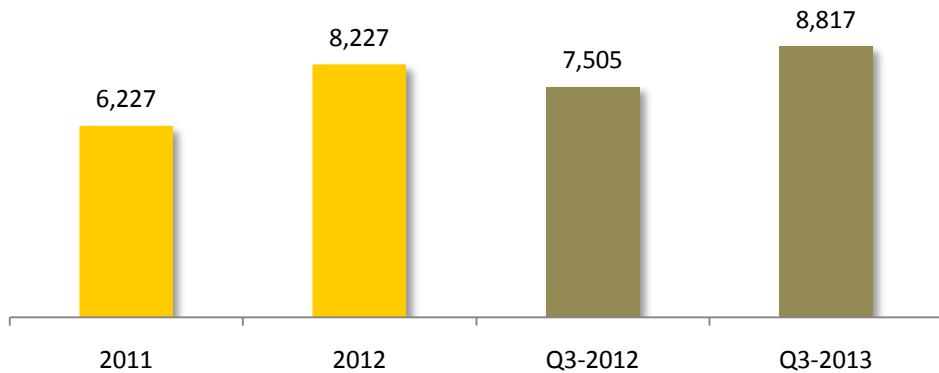
ATM

Our Presence

- 33 Provinces and 417 Districts
- 8,817 ATMs



Our Progress



ATMs Distribution by Category



391 (4%)
ATMs

Where We Live



5,625 (64%)
ATMs

Where We Shop



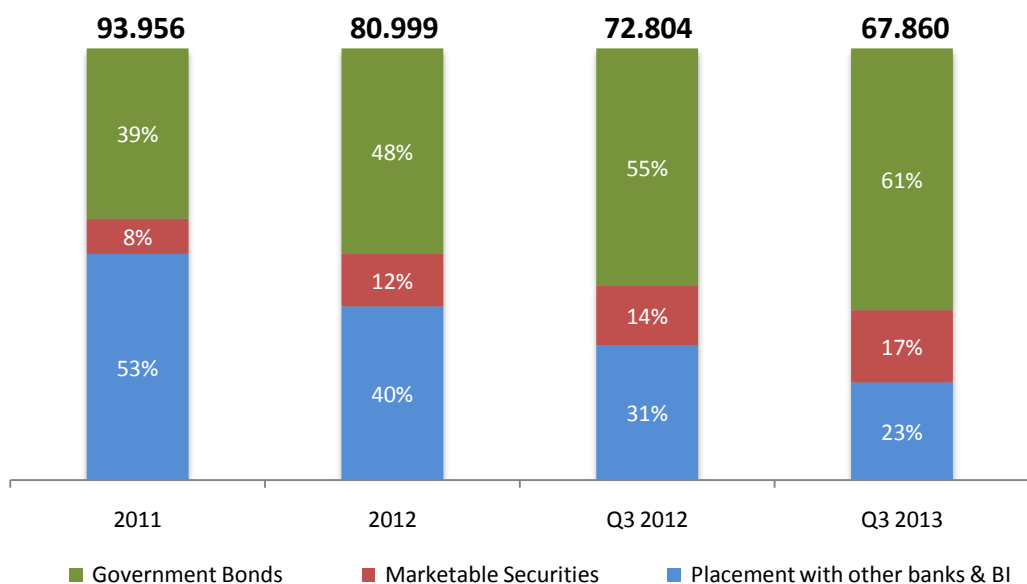
2,801 (32%)
ATMs

Where We Work

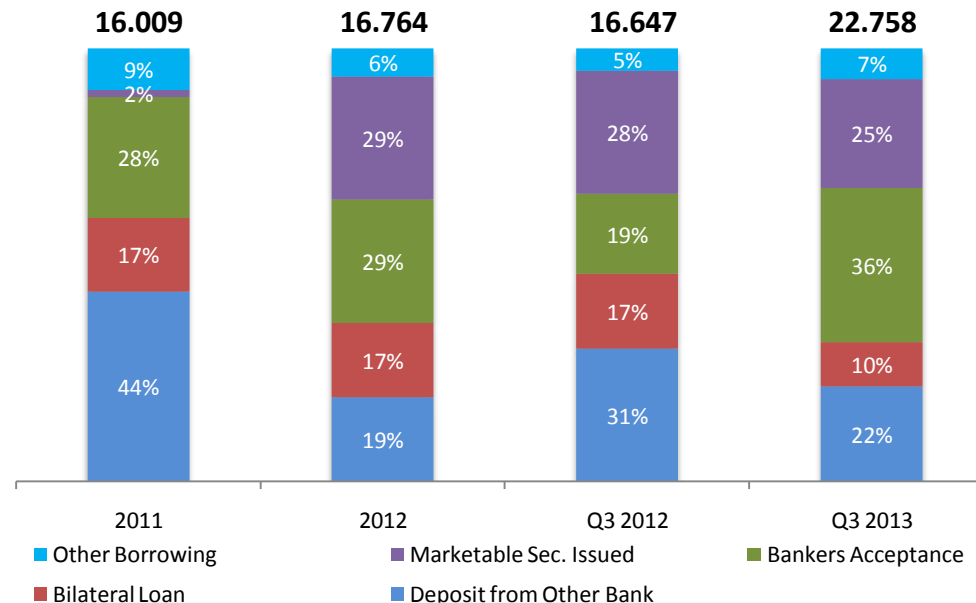
Treasury & FI

Treasury Balance Sheet

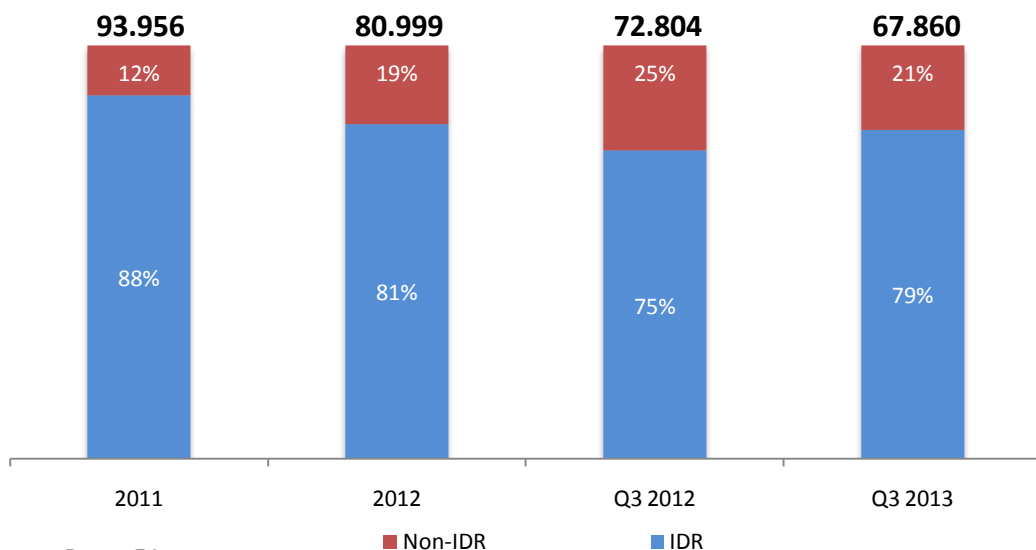
Uses of Funds (IDR Billion / %)



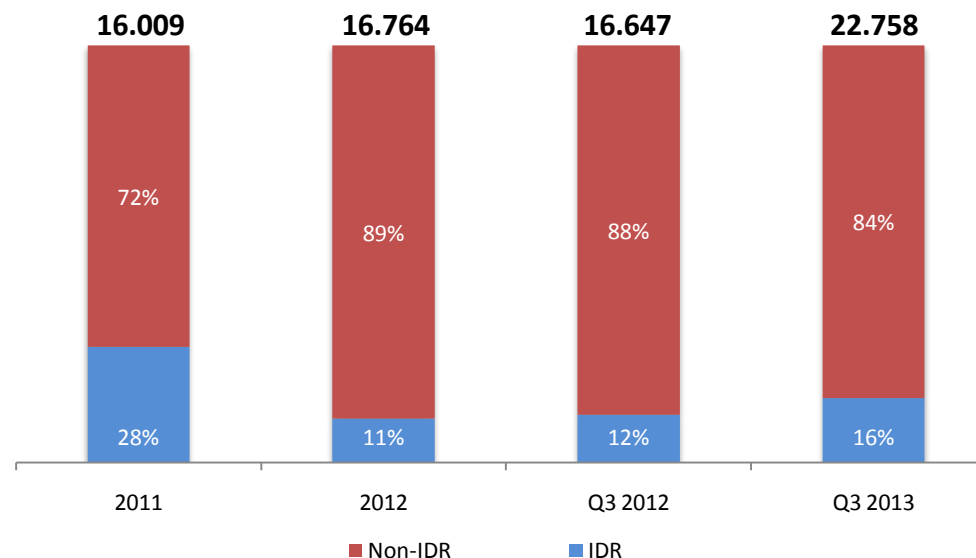
Sources of Funds (IDR Billion / %)



Liquid Assets by Currency (IDR Billion / %)



Treasury Funding by Currency (IDR Billion / %)

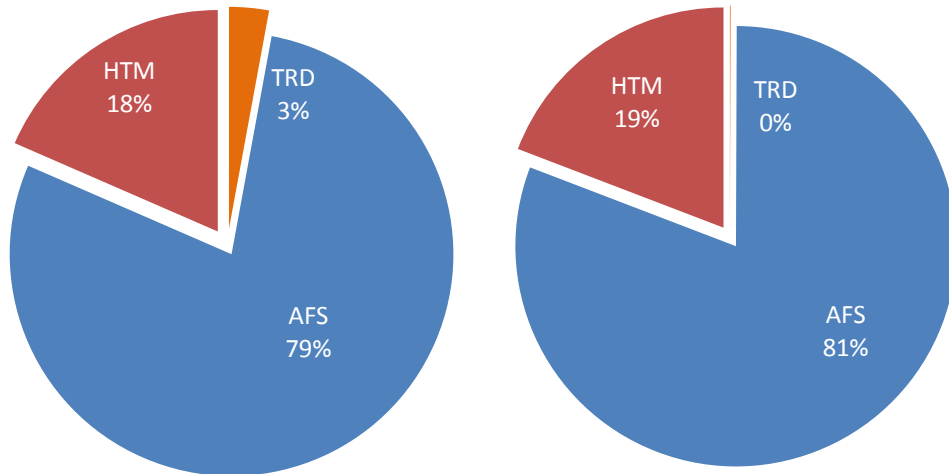


Bond Portfolio Breakdown

ROI Bonds Portfolio Allocation (%)

Q3 2012 = IDR 40.034 bio

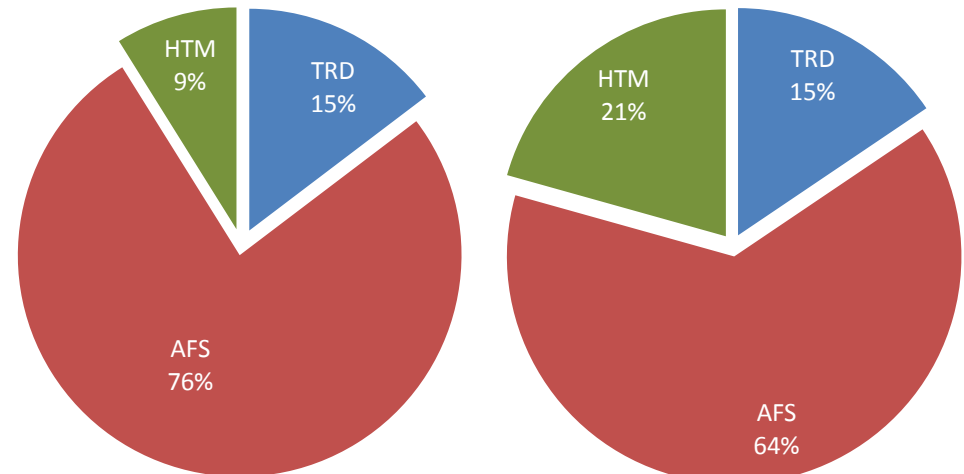
Q3 2013 = IDR 41.163 bio



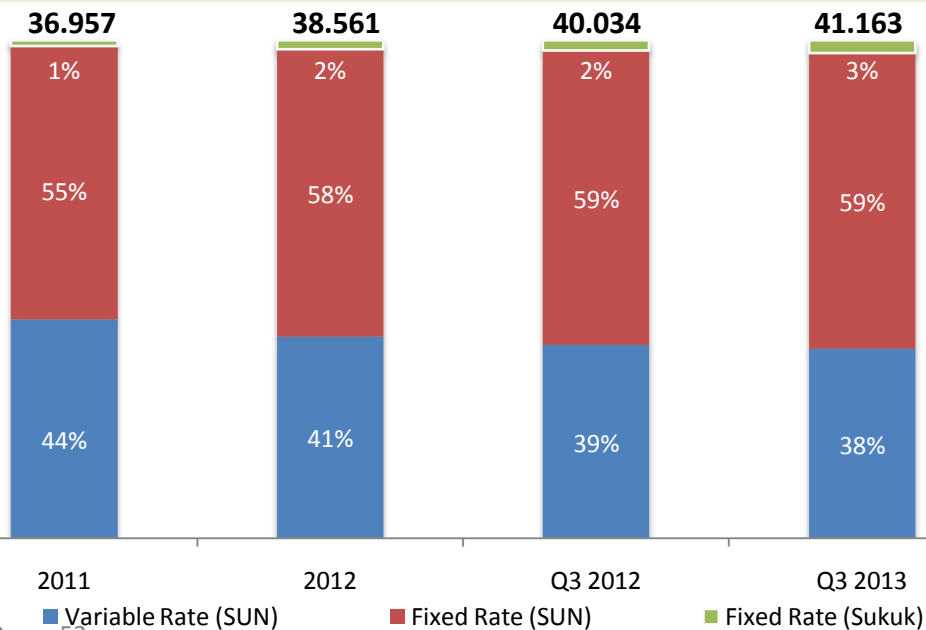
Marketable Securities Portfolio Allocation (%)

Q3 2012 = IDR 9.989 bio

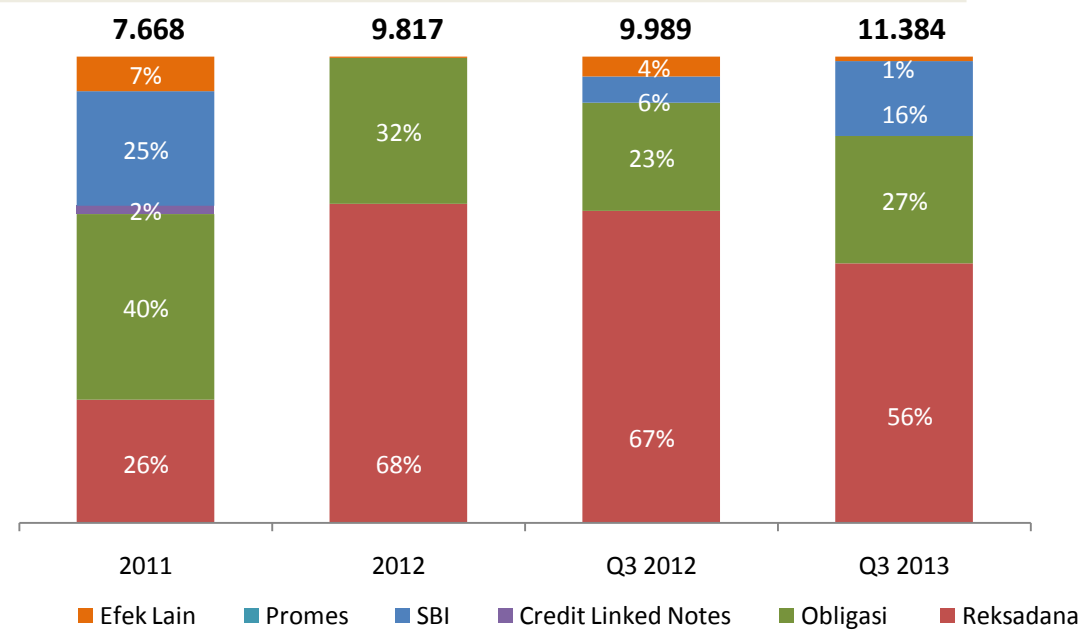
Q3 2013 = IDR 11.384 bio



ROI Bonds Portfolio By Interest Type (IDR Billion)

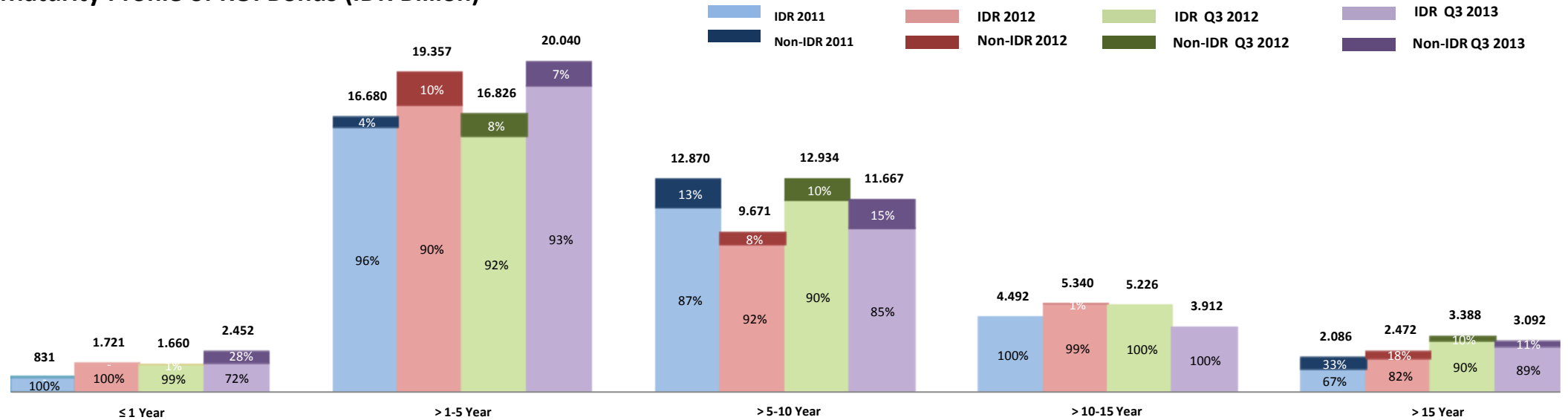


Marketable Securities Portfolio By Instrument (IDR Billion)

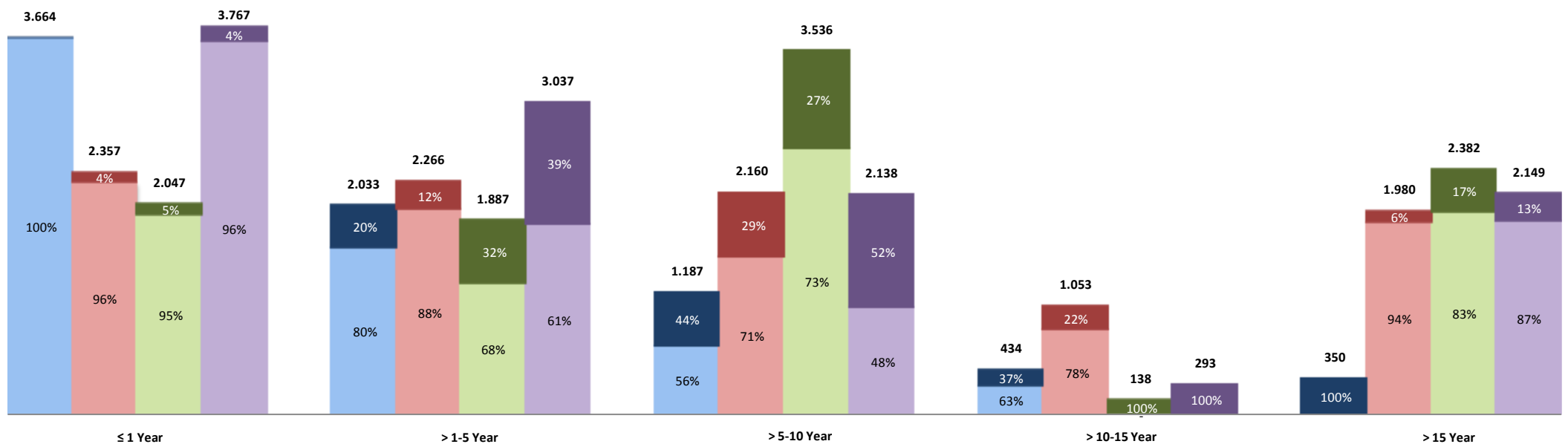


Bond Portfolio Maturity Profile

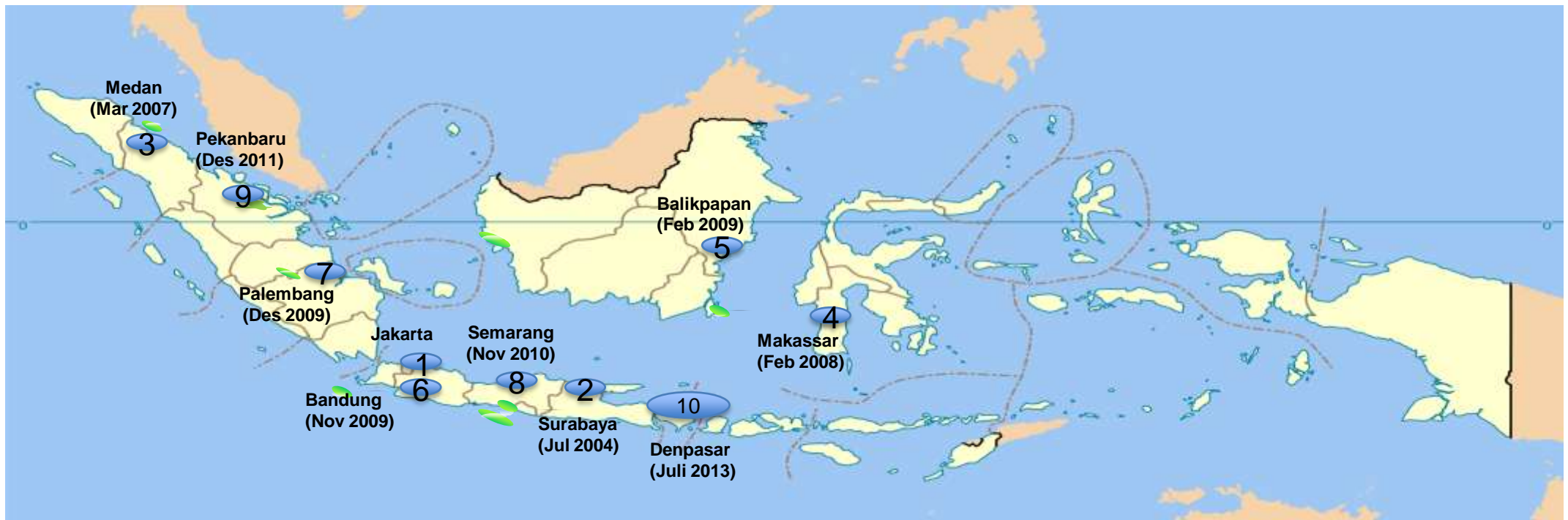
Maturity Profile of ROI Bonds (IDR Billion)



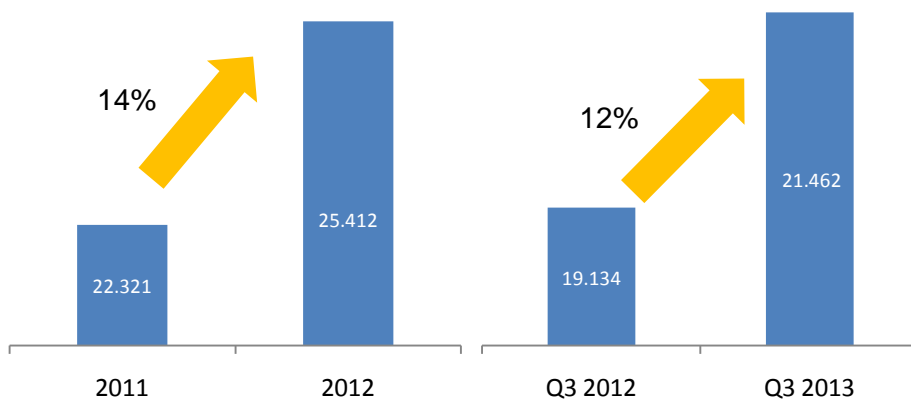
Maturity Profile of Marketable Securities (IDR Billion)



Treasury Client Solutions - Regional Coverage Area

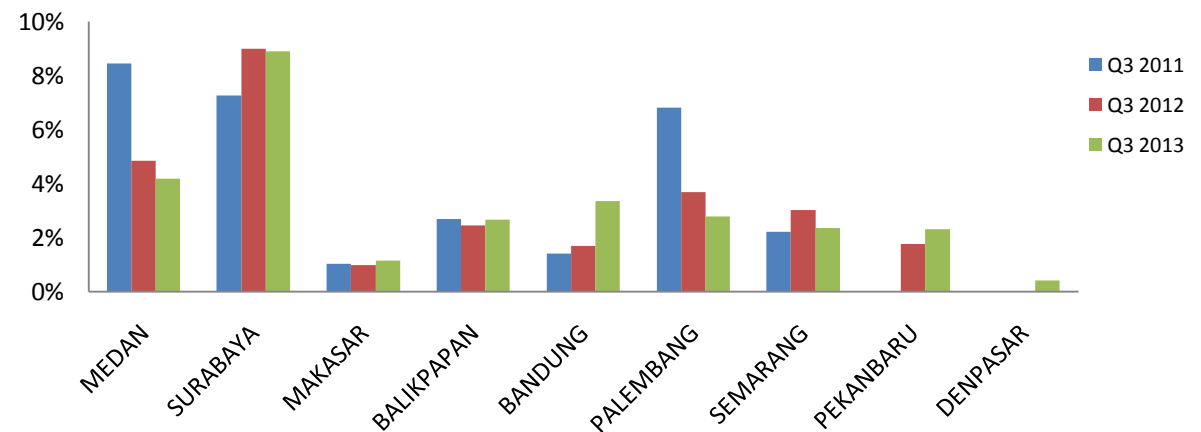


Customer Volume Growth (USD Million)



Regional Customer Volume Contribution and YoY Growth (%)

Q3 2012 =	-33%	45%	10%	7%	39%	-37%	60%	
Q3 2013 =	-3.5%	11.1%	33.3%	22%	122.7%	-14.7%	-12.8%	46.5%



Trade Finance

Strategy

- Consistent Cross Selling to offer Package Bundling by maximizing the role of Trade Marketing Officer across all regional offices.
- Strengthening synergy with Business Banking to provide optimum financial solution.
- Focusing on selling transactional banking products and services to Oil & Gas sector for yield enhancement such as SBLC, LC Refinancing, SCF.
- Aggressive marketing of Domestic LC (SKBDN) for customers (Giran) by leveraging insurance scheme (ASEI, Jasindo).
- Optimizing the role of overseas branches in arranging business matching for trade customers.

Awards and Recognition



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



2013

Best Trade Finance Bank in Indonesia From The Asian Bankers



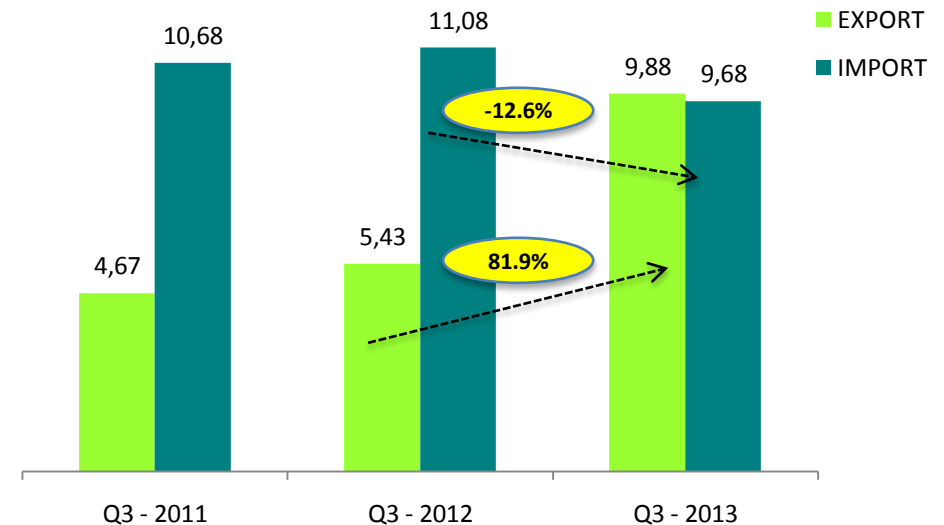
2008



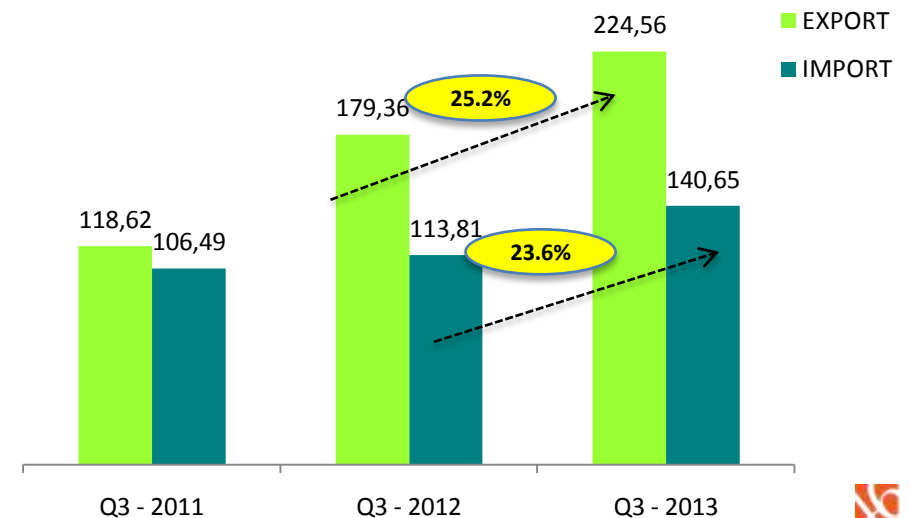
2013

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

Trade Finance Volume (USD Bio)



Trade Finance Revenue (IDR Bio)



Remittance Business

Strategy

Incoming Transfer (ITR)

- Expanding Overseas Remittance Agencies and Domestic Paying Agents
- Market Tier Pricing
- Combining Promotion Programs and CSR on special events (Ramadhan, Christmas).
- Responsive remittance call center (CIU)
- Assigning RRs in remittance agencies and correspondent Banks in Saudi, Qatar, UAE, Kuwait and Malaysia.

Outgoing Transfer (OTR)

- Extensive product sales with Sales Task Forces in all BNI outlets
- Flexible pricing through product bundling
- Intensive product knowledge for BNI employees
- Strategic alliance with local banks
- Extensive above the line promotions

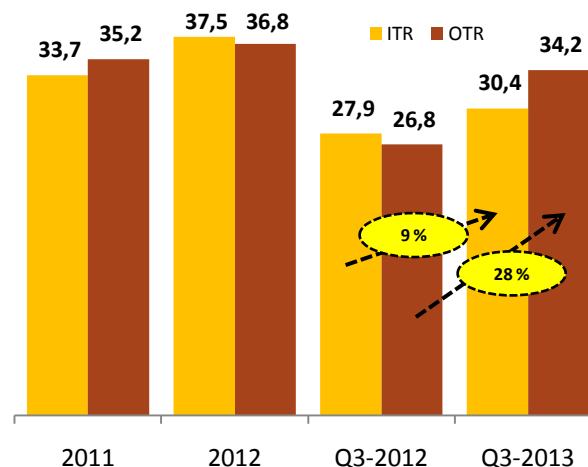
Awards

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

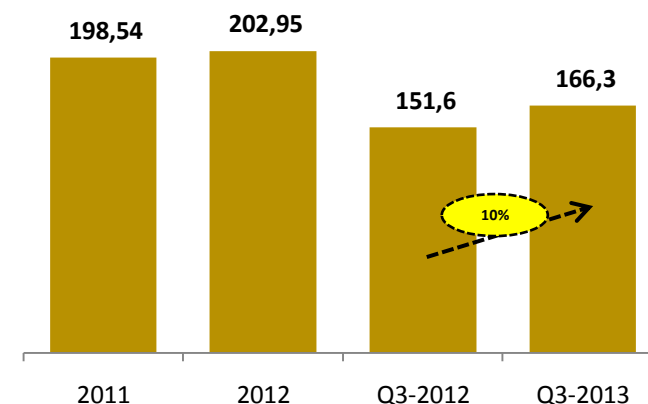


Remittance Performance

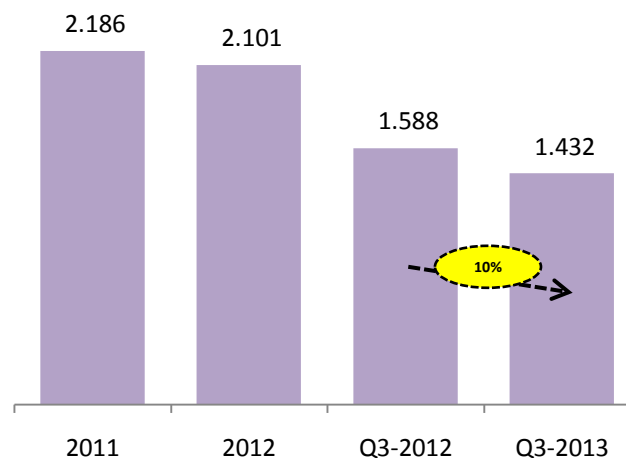
Remittance Volume ITR – OTR (USD Billions)



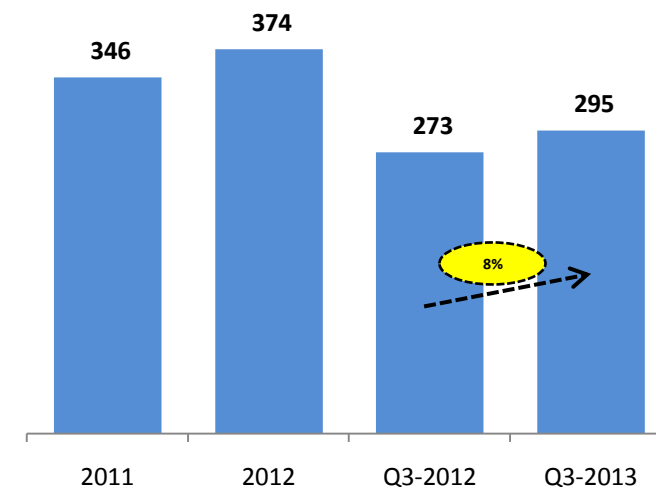
Remittance Fee Based (IDR Billions)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)



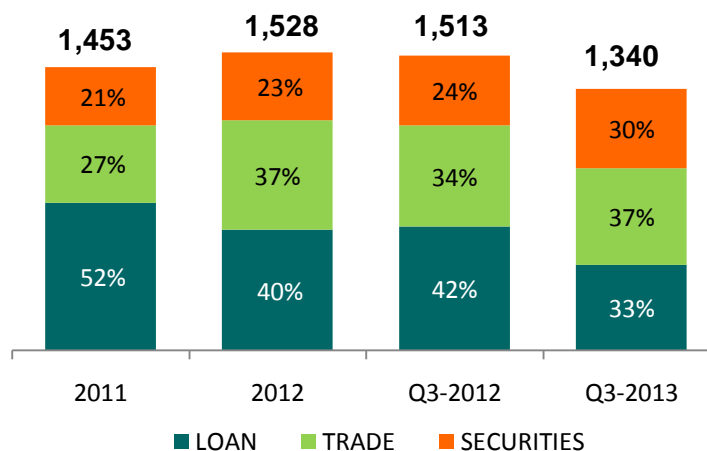
Overseas Branches

Strategi

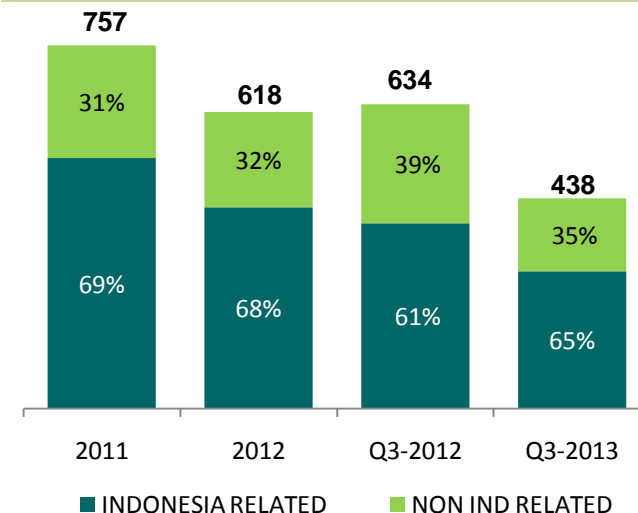
- Focus in transactional banking (Trade & Remittance) and Indonesia related business financing.
- Apply the prudential banking practice through the implementation of Four Eyes Principle.
- Explore potential fee based income to cover operational expenses.
- Strengthen the function of Overseas Branches to support synergies between BUMN and government programs i.e ; MPN Valas & Indonesia Diaspora Network.
- Improve the competencies of human resources in managing business and operational of Overseas Branches.



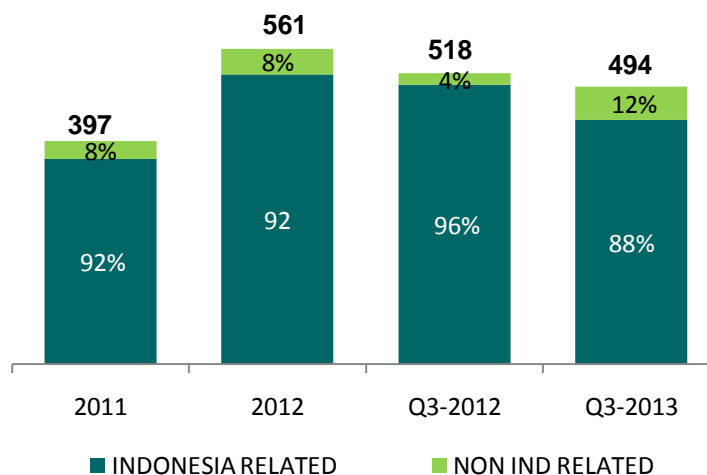
Earning Assets Composition (USD Mio)



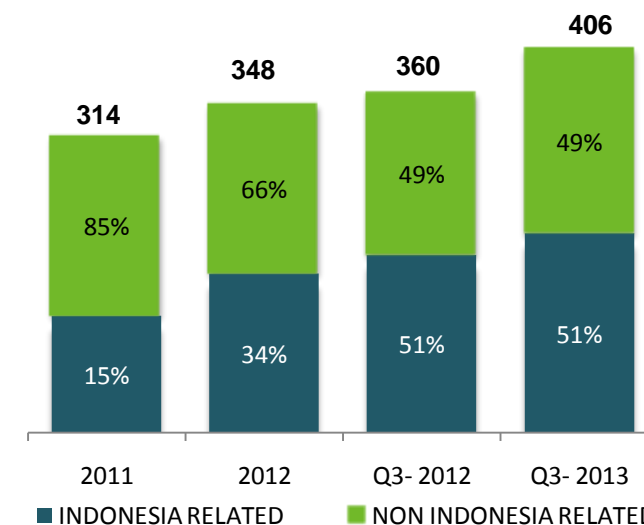
Loan Portfolio (USD Mio)



Trade Portfolio (USD Mio)



Securities Portfolio (USD Mio)

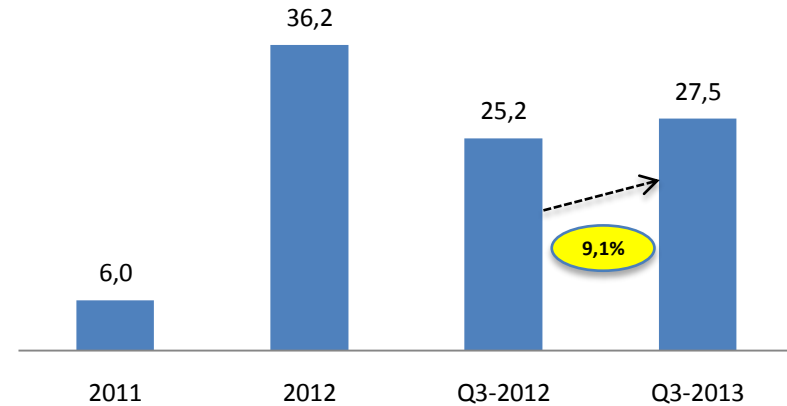


Financial Institutions

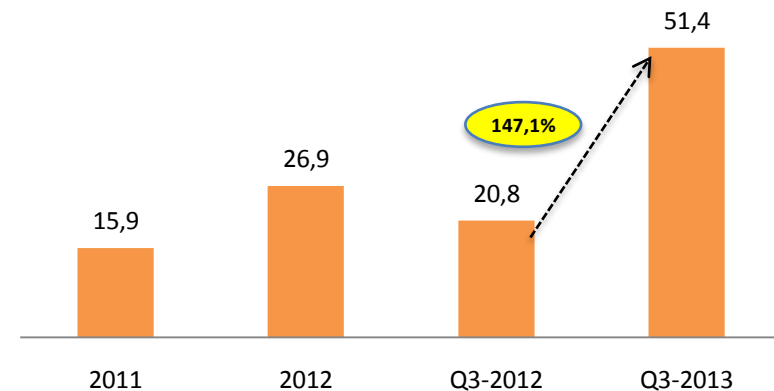
Strategy

- Optimizing close relationship with domestic banks and international bank to increase interest and fee based income.
- Bridging Indonesian business to international and facilitating international business to Indonesia.
- Developing and structuring products and services that customized to suit to the clients needs.
- Acquiring new counterparts especially domestic banks (2nd tier bank) to get more business opportunities.
- Targeting new market to widen Financial Institution business network (Myanmar, South Africa, East Europe).

Financial Institution Interest Income (IDR Bio)



Financial Institution Fee Based Income (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 March 2013
Currently: Advisor to the
Ministry of State-Owned
Enterprises



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



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



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

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

BNI has a long track record in the Indonesian banking sector



1946:
BNI Established

Indonesia
Independence
(17 August 1945)

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

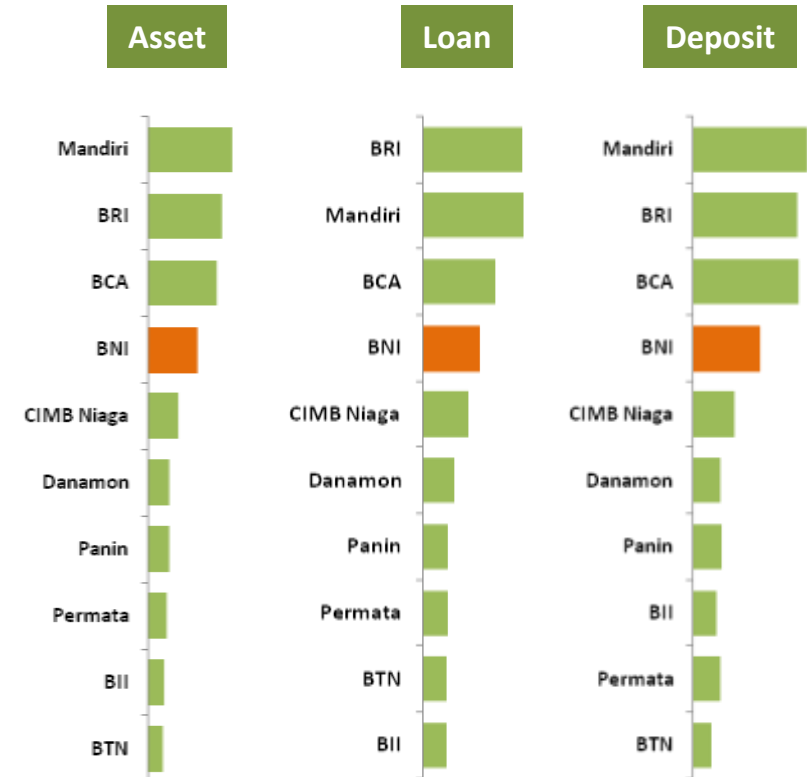
2000:
Post-recap, The
Government
Owned 99.1% of BNI

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



Today:
Government owns
60,0% of BNI

- ✓ Compelling Brand Name – 67 years history
- ✓ Network (over 1.664 outlets) including five overseas branches
- ✓ Customer Base – 16 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 (8817)

Outlets (1664)

Consumer loan centers (12)

Small business centers (56)

Medium business centers (22)



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

Individual customer highlights

- ✓ 15,8 mn deposit accounts
- ✓ 1,7 mn credit cards
- ✓ 156.000 mortgage customers

Corporate/SME customer highlights

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



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

BNI ratings

		2012	2013
Fitch Rating	National long term rating 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 – foreign currency Bank deposits – local currency Bank Financial Strength Rating Outlook	Baa3 Baa3 D Stable	Baa3 Baa3 D Stable
Pefindo	Corporate rating / Outlook Bond 1 Subordinated	^{id} AA+/Stable -- --	^{id} AA+/Stable -- --

BNI Shares

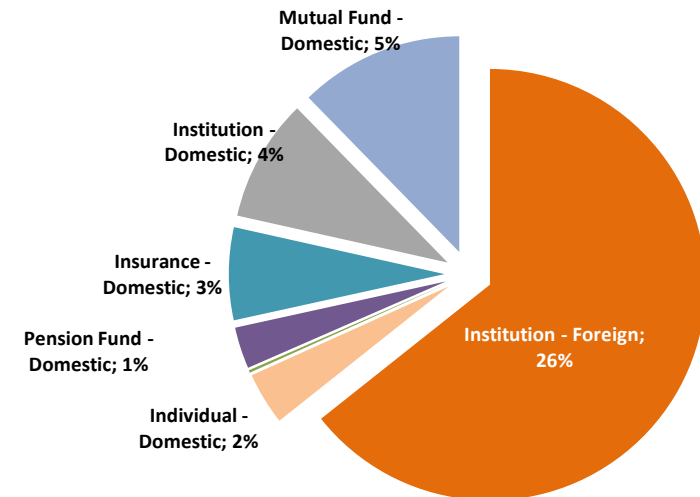
BBNI shares performance



BNI's close price at Rp 4,075 on Sept 30, 2013 was 3.82% higher from on Sept 28, 2012 (Rp 3,925)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [Sept 30, 2013] : Rp 4,075
- ✓ Market Capitalization : Rp. 76 trillion [+/- US\$ 6.7 billion]

BBNI Public Ownerships [40.00%]



As of Sept, 2013

Ownerships	%
Government RI	60.00%
Public – Domestic	14.27%
Public - Foreign	25.73%

Thank you

Disclaimer: This report has been prepared by PT Bank Negara Indonesia (Persero) Tbk (Bank BNI) independently and is circulated for the purpose of general information only. It is not intended to the specific person who may receive this report. The information in this report has been obtained from sources which we deem reliable. No warranty (expressed or implied) is made to the accuracy or completeness of the information. All opinions and estimations included in this report constitute our judgment as of this date and are subject to change without prior notice. We disclaim any responsibility or liability without prior notice of Bank BNI and/or their respective employees and/or agents whatsoever arising which may be brought against or suffered by any person as a result of acting in reliance upon the whole or any part of the contents of this report and neither Bank BNI and/or its affiliated companies and/or their respective employees and/or agents accepts liability for any errors, omissions, negligent or otherwise, in this report and any inaccuracy herein or omission here from which might otherwise arise.

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

