

Corporate Presentation

FY - 2012

22 Maret 2013

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



Agenda

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

✓ **Management Focus 2013**

✓ **Financial Performance FY-2012**

✓ **Business Focus & Strategy**

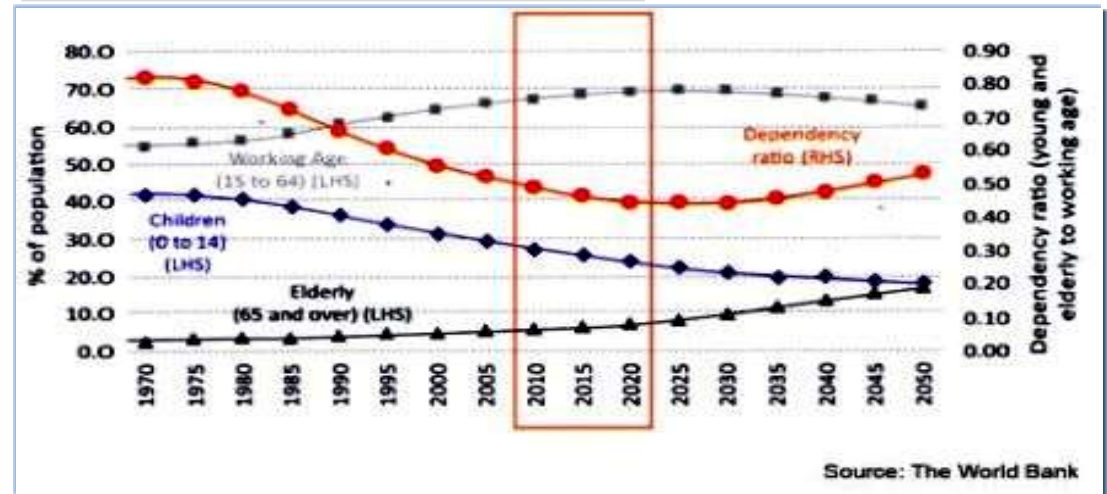
Macro, Banking Sector & Management Focus 2012

Macro & Banking Sector

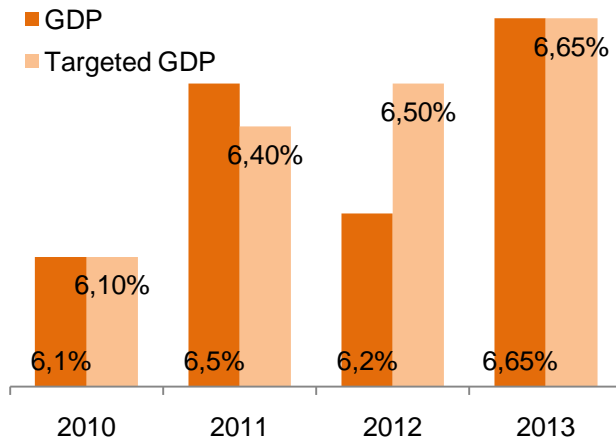
Economic Growth

- Indonesia's GDP of 2012 was 6.2%, slightly lower than 2011. However, Indonesia's GDP was considerably high amid economic turmoil in EU and was the third highest in the world after Thailand and China
- Indonesia economic growth would be supported by private consumption and the growing of middle class
- Lower unemployment in the coming years would likely take place as foreign direct investment continues to grow in Indonesia

Indonesia's Demography

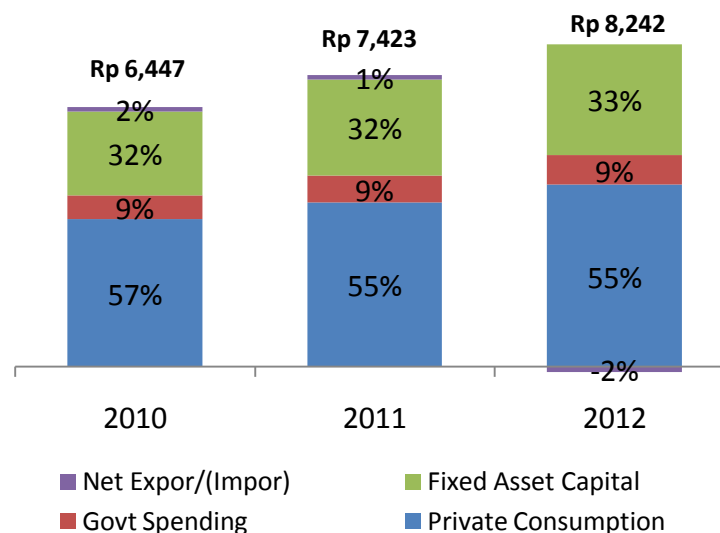


Real GDP Growth % YoY

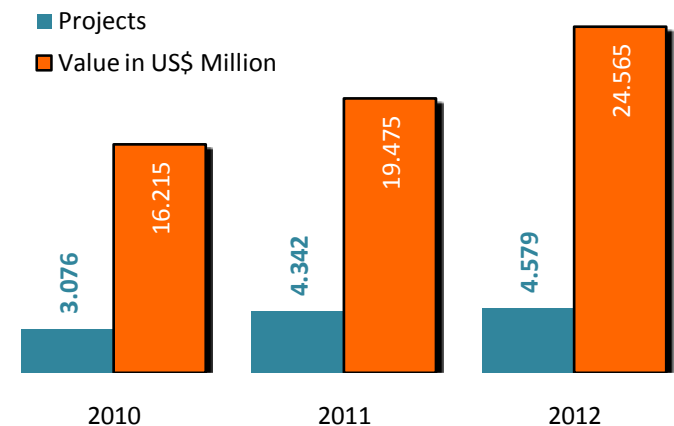


Source: World Bank, BPS and BKPM

Indonesia GDP (Rp Trillion) and Composition [%]



Realized Foreign Direct Investment

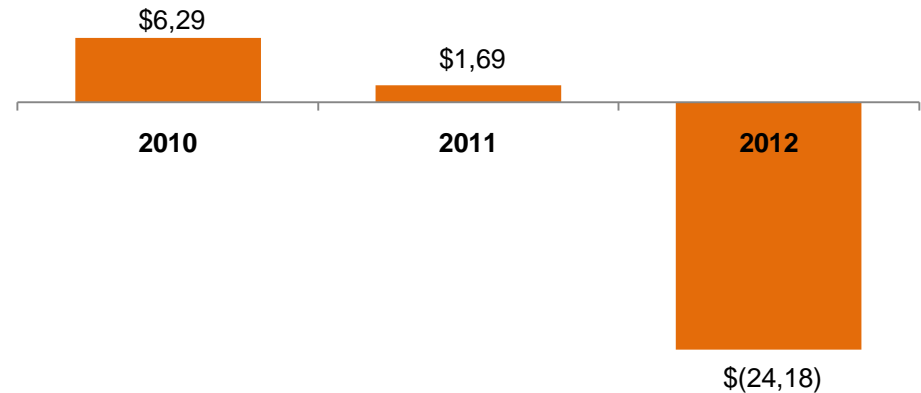


Macro & Banking Sector

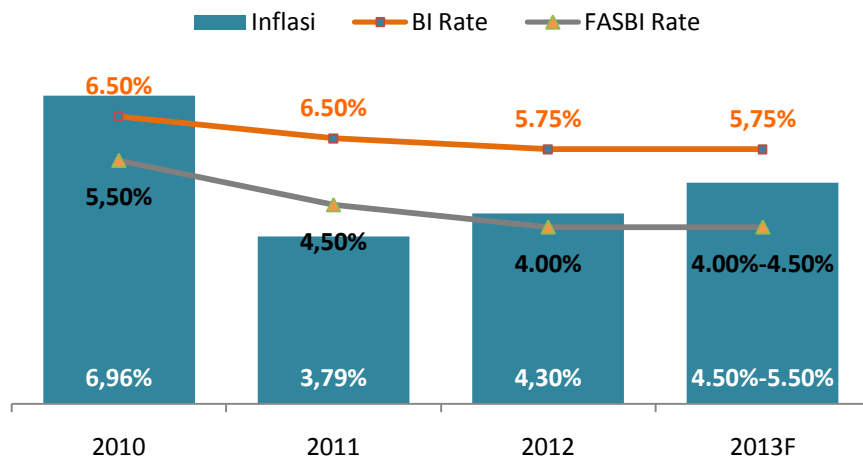
Inflation and Interest Rate

- BI Rate was maintained at 5.75% as inflation was kept in check in 2012
- Maintaining BI rate could be a challenge in 2013 with a weakening rupiah, higher inflationary pressure from electricity tariff and oil price hike
- Weakening rupiah due to deficit in Indonesia trade balance that contributes widening current account deficit.

Current Account Balance In USD Billion

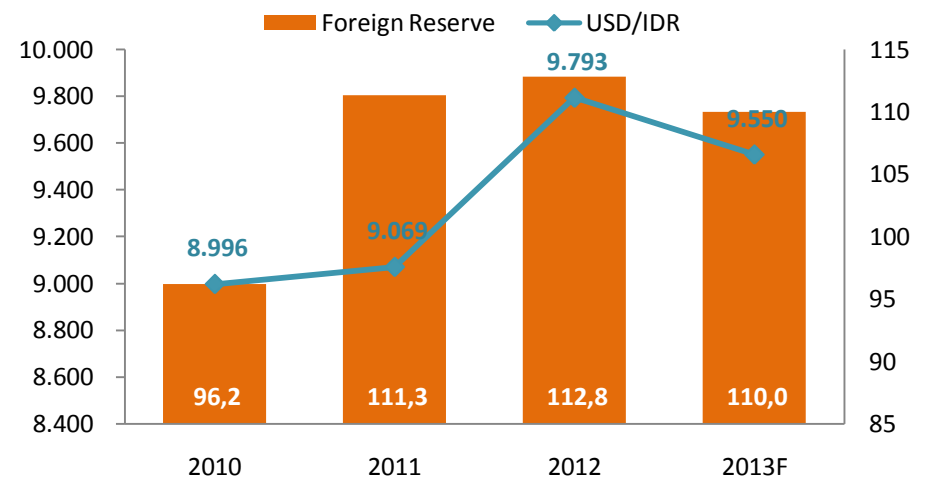


Interest Rate and Inflation % YoY



Source: Bank Indonesia, Bloomberg and BNI estimates

Foreign Reserve and Exchange Rate



Macro & Banking Sector

Banking Sector Highlights

in IDR Trillion

	Dec-09	Dec-10	Dec-11	Dec-12	YoY Δ
Total Assets	2,534	3,009	3,653	4,263	16.7%
Total Loan	1,471	1,766	2,200	2,708	23.1%
Total Deposits	1,973	2,339	2,785	3,225	15.8%
NIM	5.56%	5.73%	5.91%	5.49%	
NPL	3.31%	2.56%	2.17%	1.87%	
LDR	74.5%	75.5%	79.0%	84.0%	
CAR	17.4%	17.2%	16.1%	17.4%	

Source: Bank Indonesia,

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

Source: BNI economist

- ✓ The banking system remains outperform with robust loan growth and improving asset quality on the other hand.
- ✓ Higher CAR support strong loan growth in 2013
- ✓ NIM fell to 5.5% in 2012 from 5.9% in 2011 due to competition among banks

Strategic Policy 2012



Initiatives & Target 2012

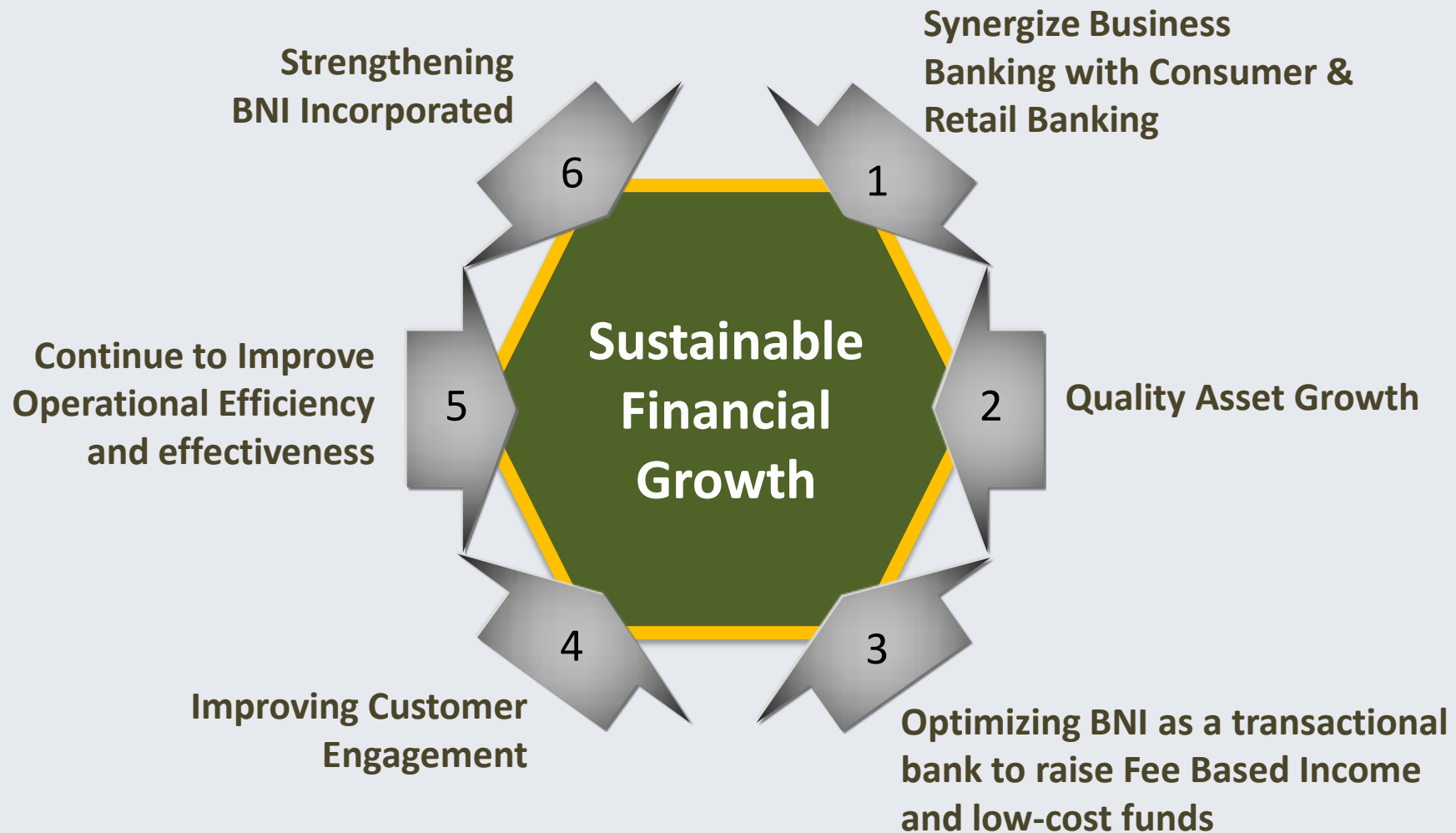
Strategic Policy	Initiatives	Target 2012	Progress FY-2012	Trend
Synergize Business Banking with Consumer & Retail Banking	<ul style="list-style-type: none"> Value chain between Business Banking and Retail Banking Customer to increase the number of quality customers. Boosting business volume and maximizing 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: 2,9% ROE: 20% 	<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: 23% Coverage ratio: 123% Gross NPL: 2,8% Recovery: Rp. 2,2 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: 11% CASA Growth: 18% CASA Ratio: 67% 	<ul style="list-style-type: none"> - + +

Initiatives & Target 2012

Strategic Policy	Initiatives	Target 2012	Progress FY-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: 17% 	+
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: 49% 	+
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: 9% 	+

Management Focus 2013

Strategic Policy 2013



Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013
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%
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 <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. 1,6T – 1,9T
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% • Saving Growth: 19% - 21%

Initiatives & Target 2013

Strategic Policy	Initiatives	Target 2013
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)
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 	<ul style="list-style-type: none"> • CIR: 48% - 49%
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. 	<ul style="list-style-type: none"> • ROE on total investment in Subsidiaries: 8% - 10%

Financial Performance FY-2012

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

Balance Sheet Highlight

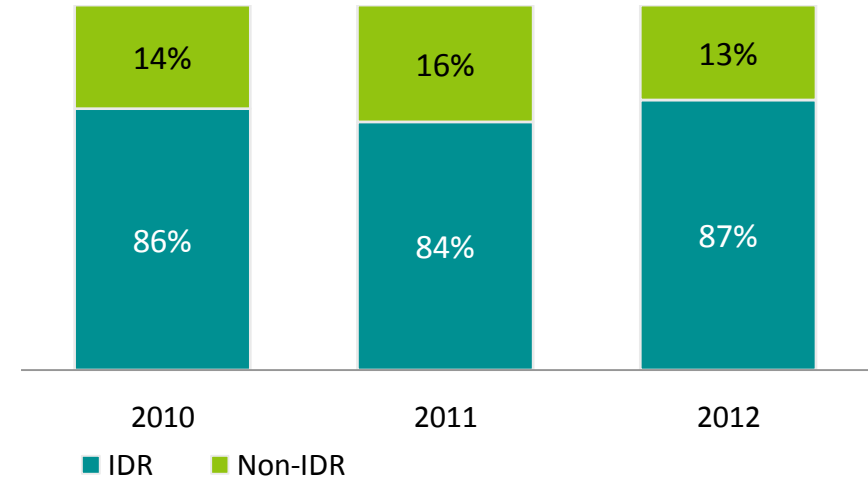
(Rp Billion) – Cumulative	2010	2011	2012	Y.o.Y	
Total Assets	248.581	299.058	333,304	11.5%	↑
Placement with other banks & BI	38.385	49.328	32,617	-33.9%	↓
Marketable Securities <small>[market value]</small>	13.229	7.668	9,817	28.0%	↑
Government Bonds <small>[market value]</small>	32.556	36.958	38,561	4.3%	↑
Loans <small>(gross)</small>	136.357	163.533	200,742	22.8%	↑
Customer Deposits	194.375	231.296	257,661	11.4%	↑
Deposits from other Banks	3.476	7.019	3,245	-53.8%	↓
Marketable Securities Issued	1.277	265	4,769	1699.6%	↑
Borrowings	5.473	8.726	8,750	0.3%	↑
Shareholders' Equity	33.150	37.843	43,525	15.0%	↑

Loan Composition

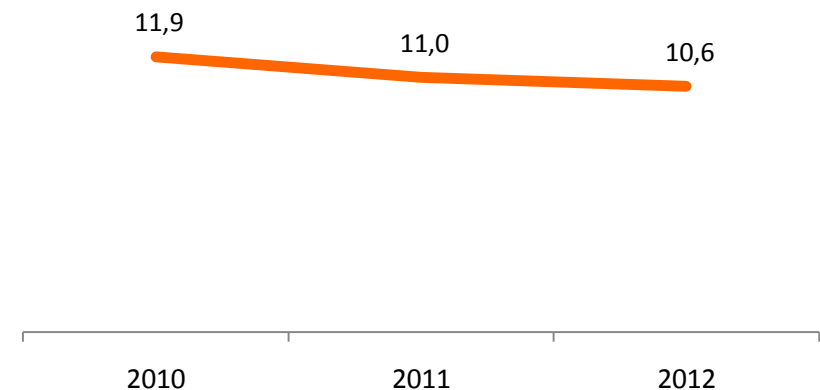
Loan Composition (% , Rp Billion)

Segment	2010	2011	2012	GROWTH [YoY - %]	Composi tion [%]
Corporate	49.127	57.595	72,235	25.4%	36.0%
Medium	24.371	28.806	35,730	24.0%	17.8%
Small	25.625	29.854	34,873	16.8%	17.4%
International	5.723	7.092	6,194	-12.7%	3.1%
Consumer	23.939	31.418	41,153	31.0%	20.5%
Retail	4.001	3.311	2,738	-17.3%	1.4%
Subsidiaries	3.571	5.458	7,819	43.3%	3.9%
TOTAL	136.357	163.533	200,742	22.8%	100.0%

Loan by Currency (%)



Average Yield on Loan

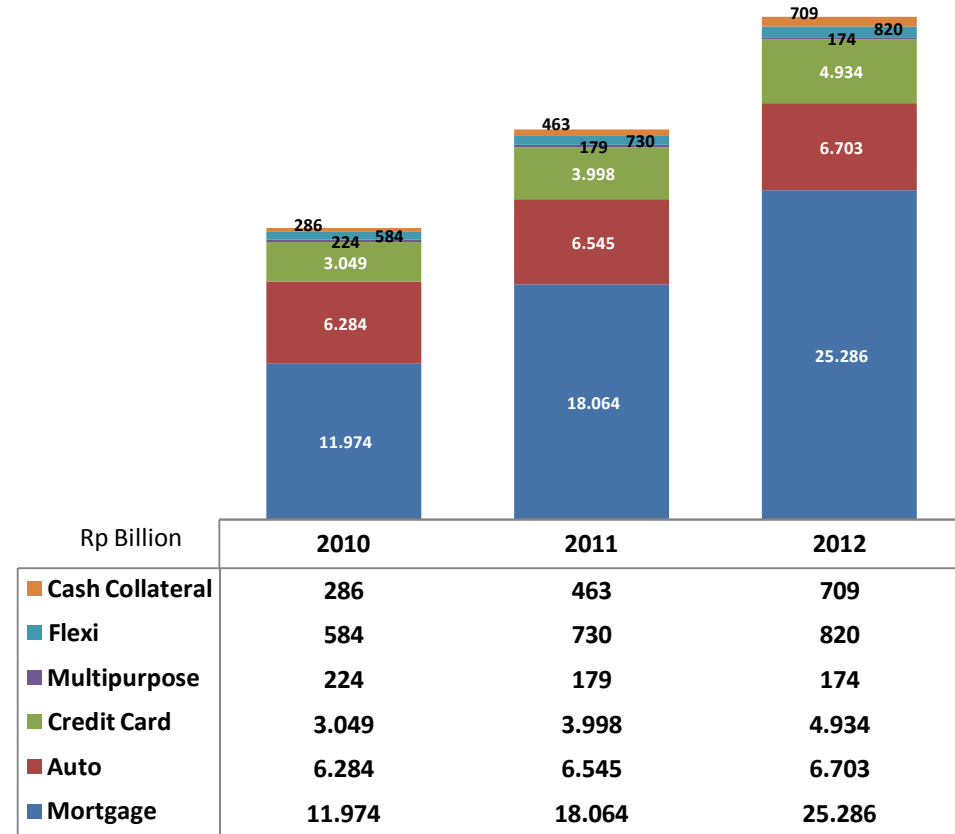


Loan diversifications

Loans by Economic Sector

Sectors	2010	2011	2012
Manufacturing	19.9%	18.3%	16.9%
Trading, Resto & Hotel	17.4%	16.7%	17.4%
Agriculture	7.2%	7.2%	8.0%
Business Service	9.3%	9.5%	8.2%
Constructions	6.9%	5.8%	5.9%
Transportation & Comm	6.9%	5.9%	7.2%
Social Services	0.8%	0.9%	0.9%
Mining	5.4%	7.5%	6.1%
Electricity, Gas & Water	5.0%	4.8%	4.7%
Others	3.6%	4.0%	6.7%
Consumer	17.6%	19.4%	18.0%
TOTAL LOAN [Rp Bn]	136.357	163.533	200.742

Consumer Loan Composition

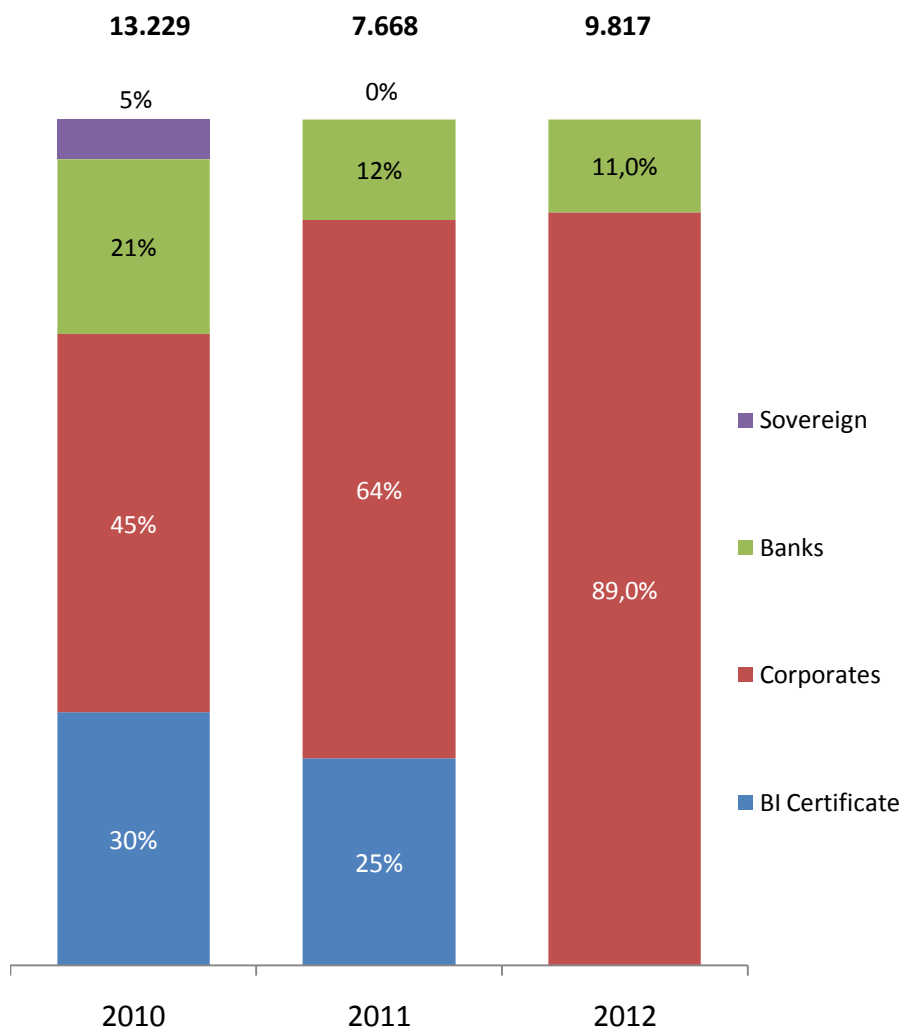


Total Consumer Loan 2012 : Rp 38,6 Tn

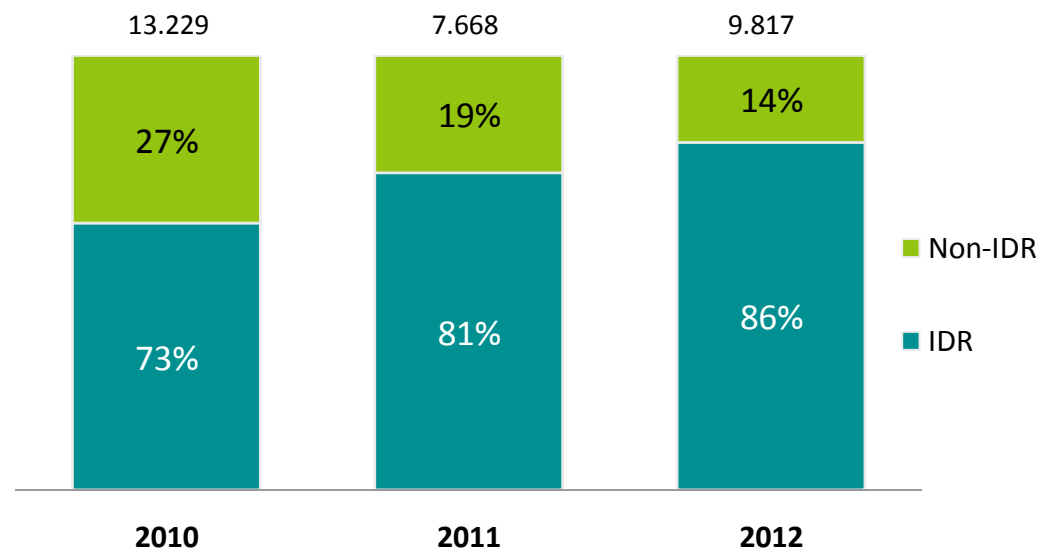
Marketable Securities

[Exclude ROI Bonds]

Marketable Securities Composition (% , Rp Billion)

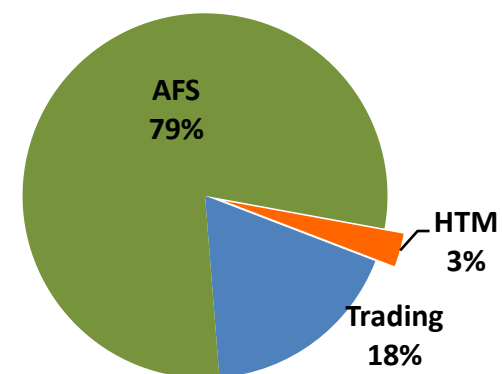


Breakdown by Currency (%)



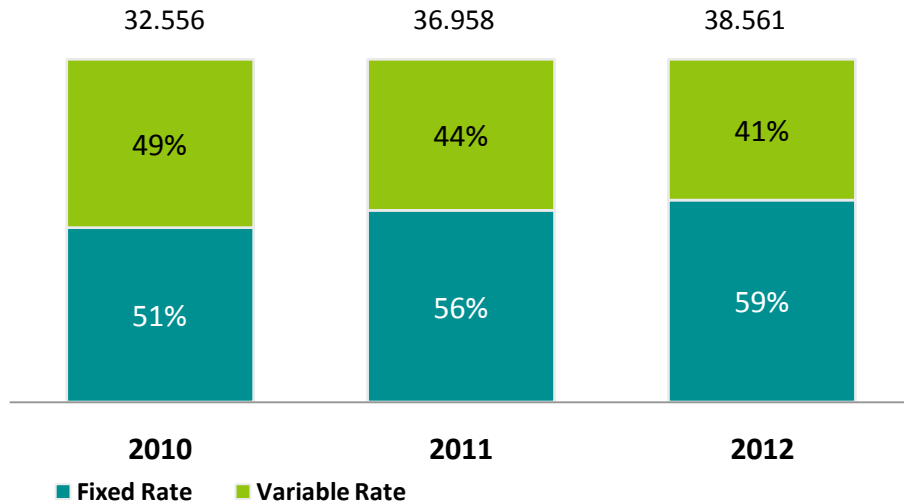
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

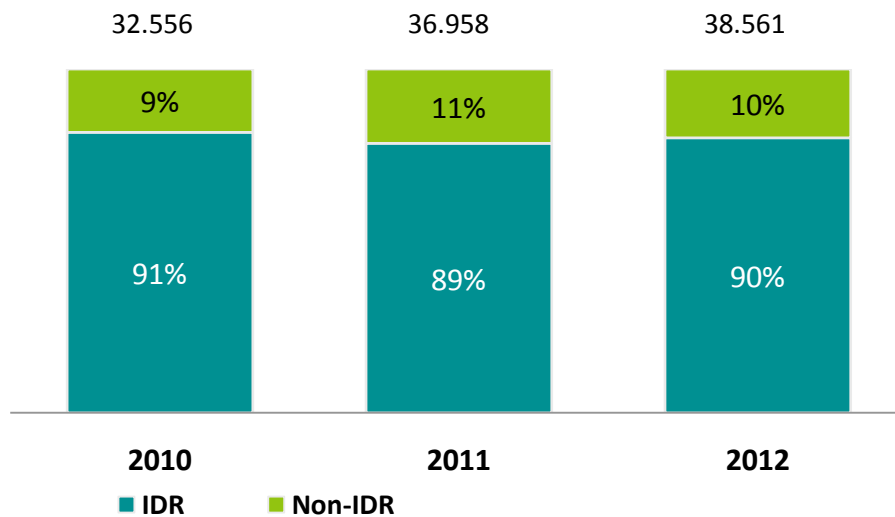


ROI Bonds

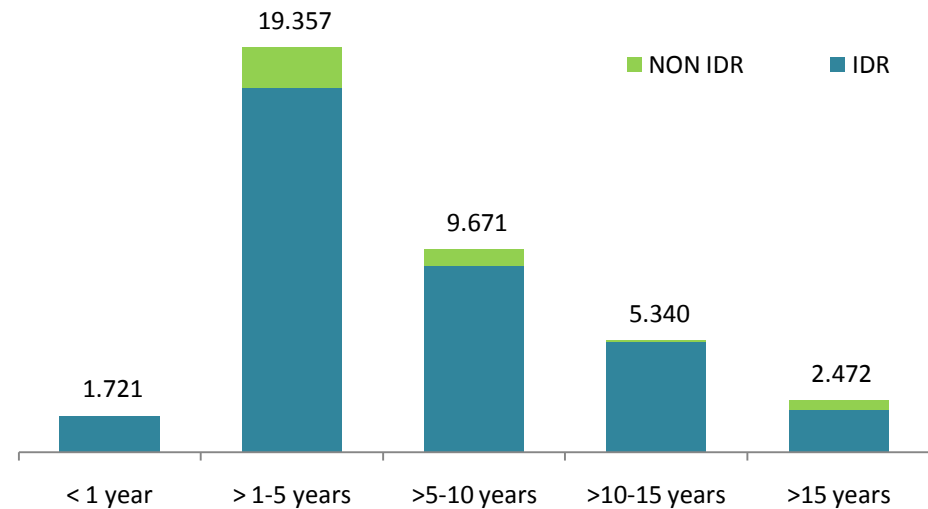
Breakdown by rate (%)



Breakdown by Currency (%)

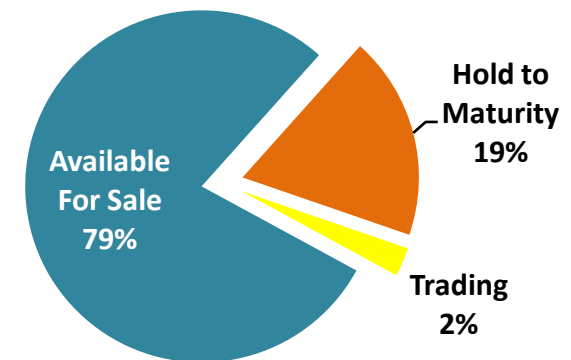


Maturity [Rp Billion]



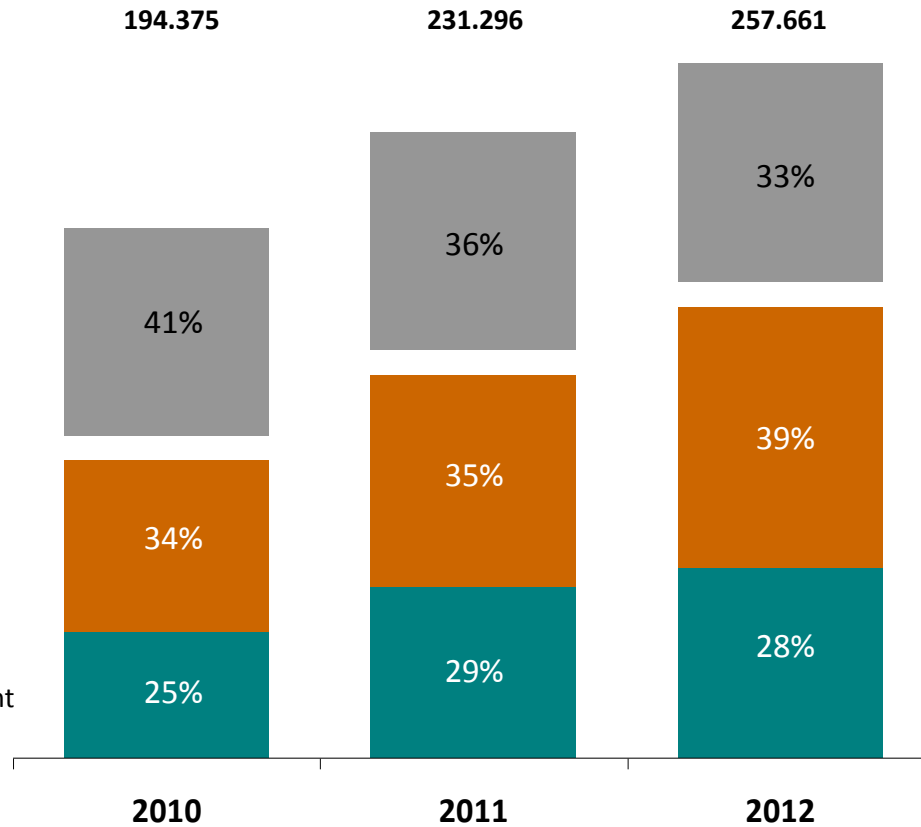
Book

Rp. 38.56 Trillion

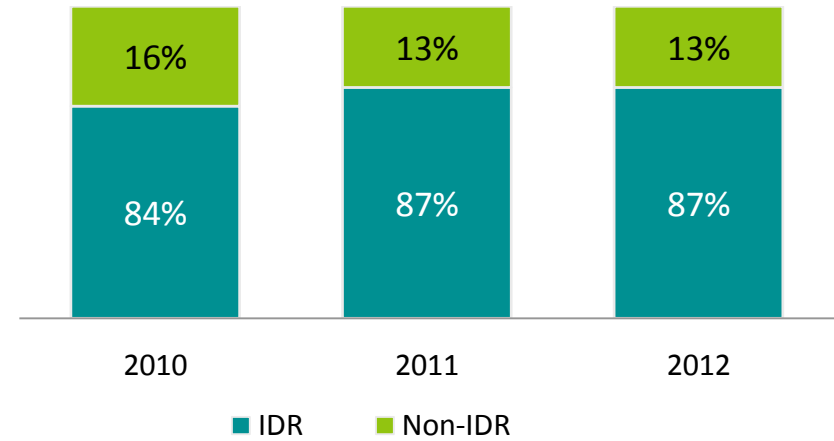


Customer Deposit

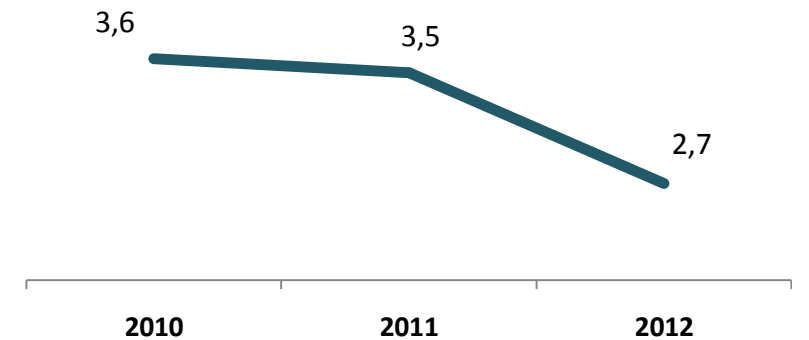
By Type (Rp Billion)



By Currencies



Cost of Customer Funding [%]



CASA

59%

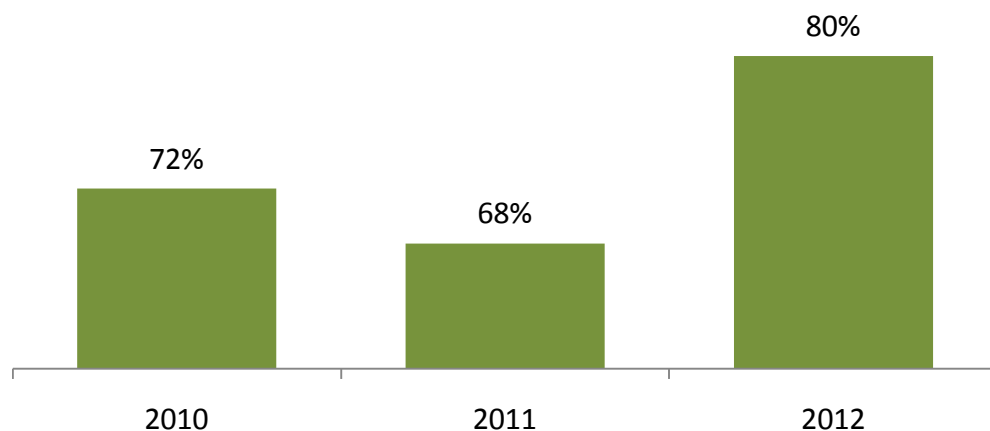
64%

67%

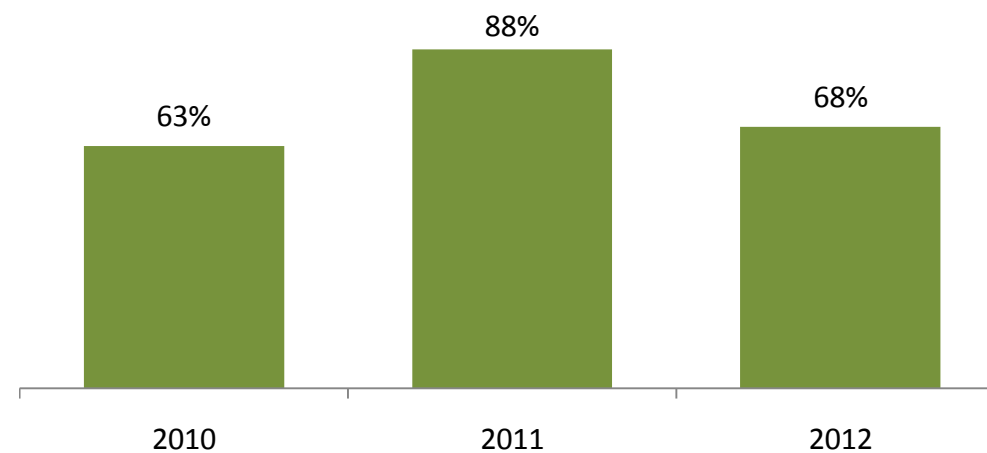
CASA increased [YoY] Rp 26,1 Trillion or 17.7%, whereas CASA Ratio 67.3%

Liquidity & Capital

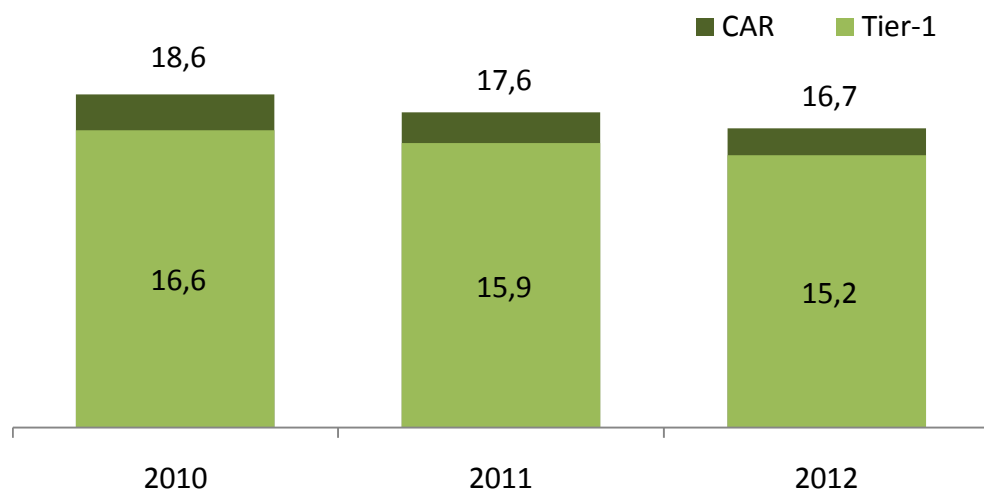
Loan to Deposit Ratio - Rupiah



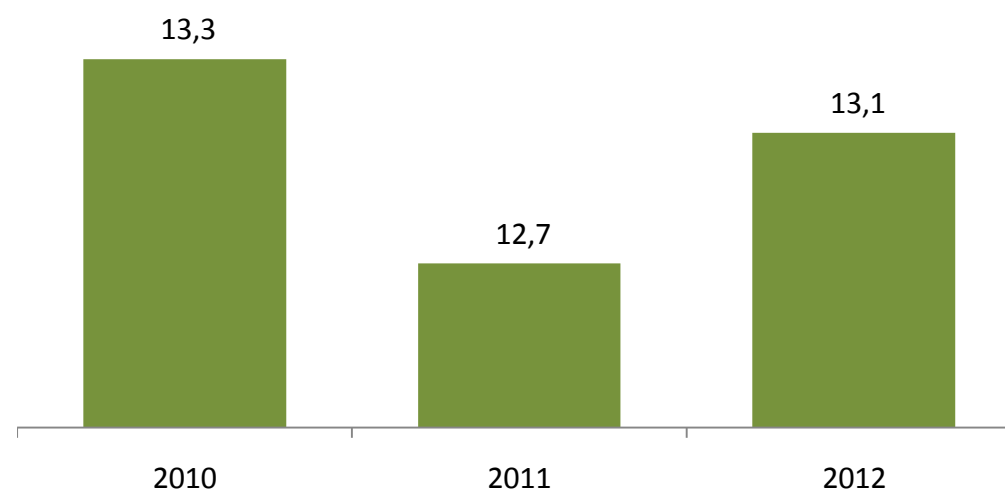
Loan to Deposit Ratio – Foreign Currency



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.

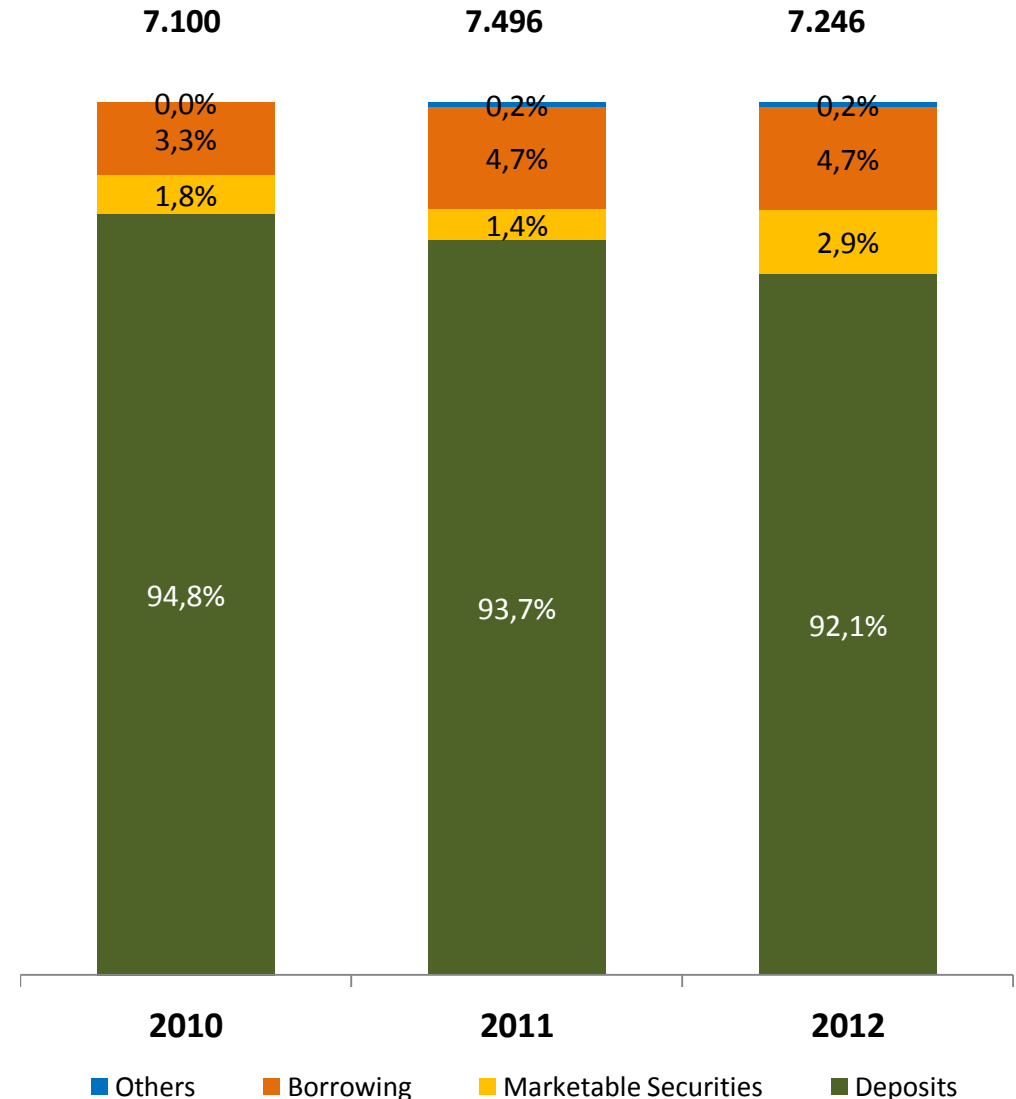
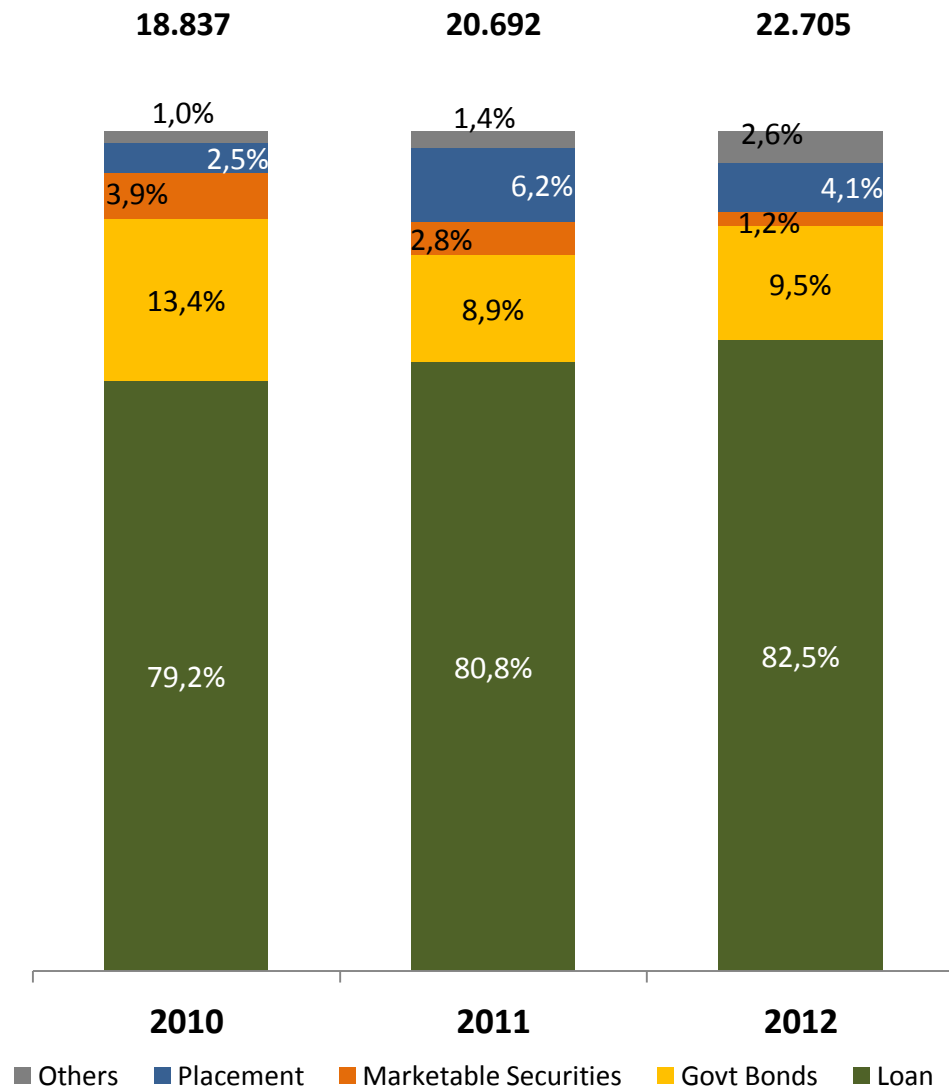
Profit & Loss Highlight

[Rp Billion]	2010	2011	2012	Y.o.Y
Net Interest Income	11,738	13,196	15,459	17.1% ↑
Non Interest Income	7,044	7,601	8,446	11.1% ↑
Operating Income	18,782	20,799	23,905	14.9% ↑
Operating Expense	(9,643)	(11,134)	(12,739)	14.4% ↑
Pre-Provision Income	9,139	9,665	11,166	15.5% ↑
Provisioning	(3,629)	(2,421)	(2,525)	4.3% ↑
Non Operational Income/(Expense)	(24)	219	259	18.1% ↑
Net Income before Tax	5,485	7,461	8,900	19.3% ↑
Net Income	4,102	5,826	7,046	20.9% ↑
Net Income Per Share (full amount)	266	312	378	21.2% ↑

Interest Income/Expense Composition

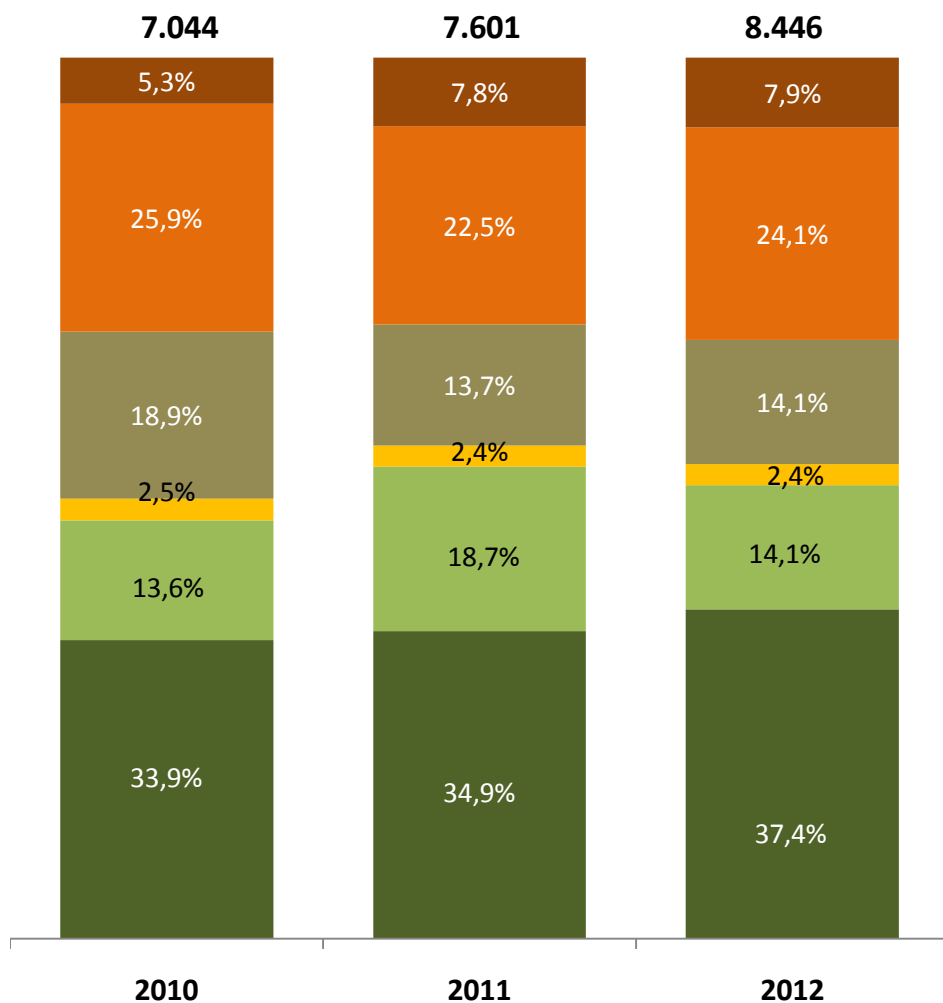
Interest Income Composition [Rp Billion]

Interest Expense Composition [Rp Billion]



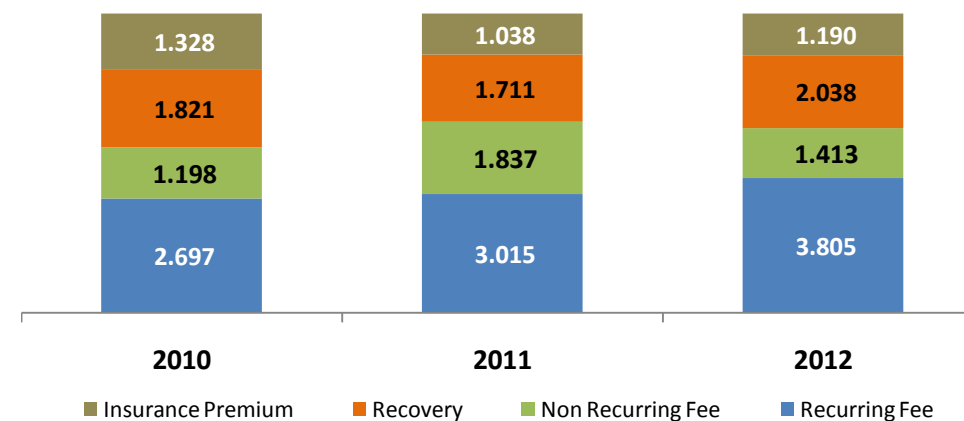
Non Interest Income

Breakdown [%]

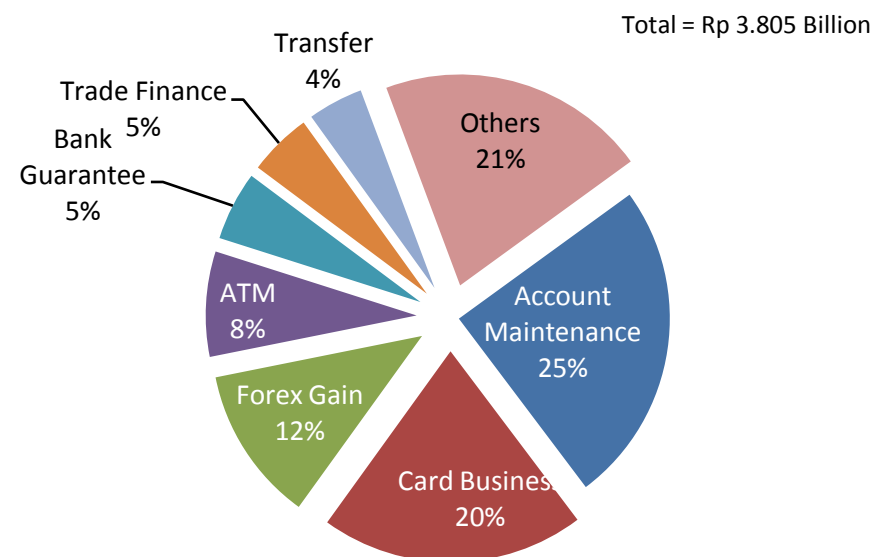


- Provision & Commissions
- Gain/Loss on Marketable Securities
- Forex Gain
- Insurance Premium Income
- Recovery of Written Off Assets from previous period (principal only)
- Others

Breakdown Non Interest Income [Rp Billion]



Breakdown recurring fee



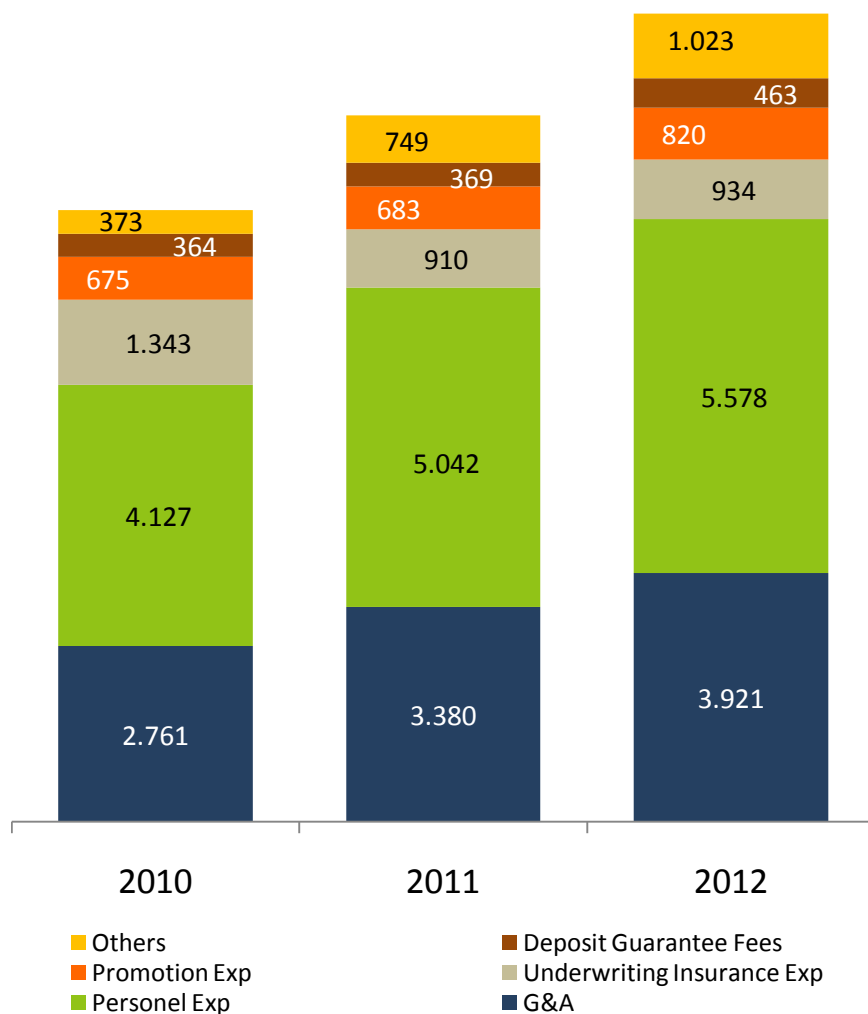
Operating Expense

Key highlights of OPEX [Rp Billion]

9.643

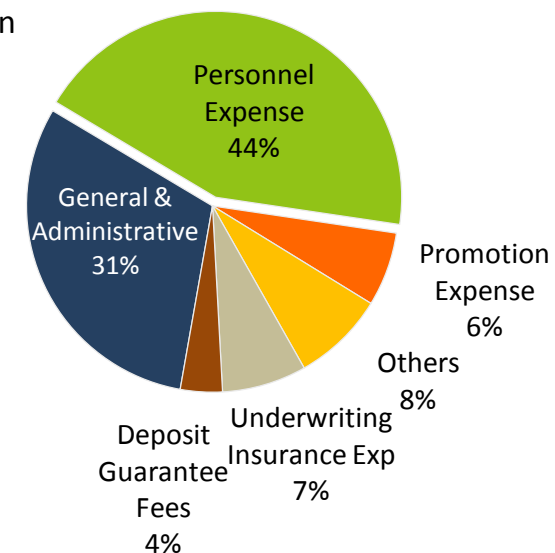
11.134

12.739

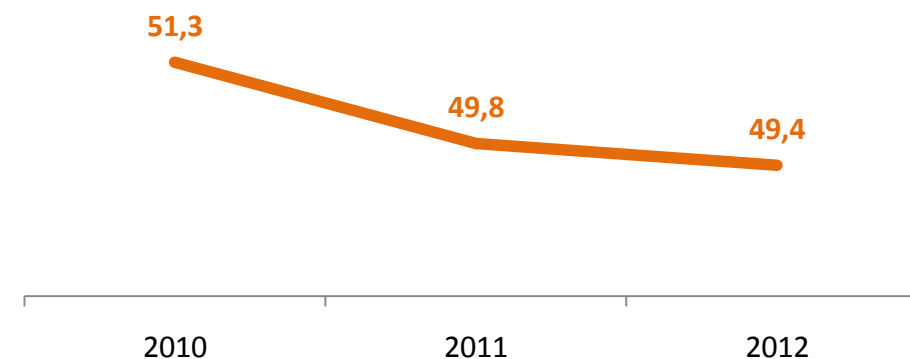


Breakdown of OPEX [%]

Total = Rp 12.74 trillion



Cost to Income Ratio [%]



Financial Ratios

[%]	2010	2011	2012	
CAPITAL				
Shareholders equity to total assets	13.3	12.7	13.1	↑
Tier I – CAR <small>[include operational risk]</small>	16.6	15.9	15.2	↓
Tier II – CAR <small>[include operational risk]</small>	2.0	1.7	1.5	↓
CAR (credit, market + operational risk)	18.6	17.6	16.7	↓
ASSET QUALITY				
Net Non Performing Loan	1.1	0.5	0.8	↑
Gross Non Performing Loan	4.3	3.6	2.8	↓
Allowance for possible loan losses to gross NPL	120.6	120.8	123.0	↑

Financial Ratios

[%]	2010	2011	2012	
RENTABILITY *)				
ROA	2.5	2.9	2.9	■
ROE	24.7	20.1	20.0	↓
Net Interest Margin	5.8	6.0	5.9	↓
EFFICIENCY				
Cost to Income Ratio	51.3	49.8	49.5	↓
LIQUIDITY				
Loan to Deposit Ratio	70.2	70.4	77.5	↓
COMPLIANCE				
Statutory Reserve Requirement <small>(Rupiah)</small>	8.2	8.7	8.5	↓
Net Open Position	4.4	2.8	2.1	↓

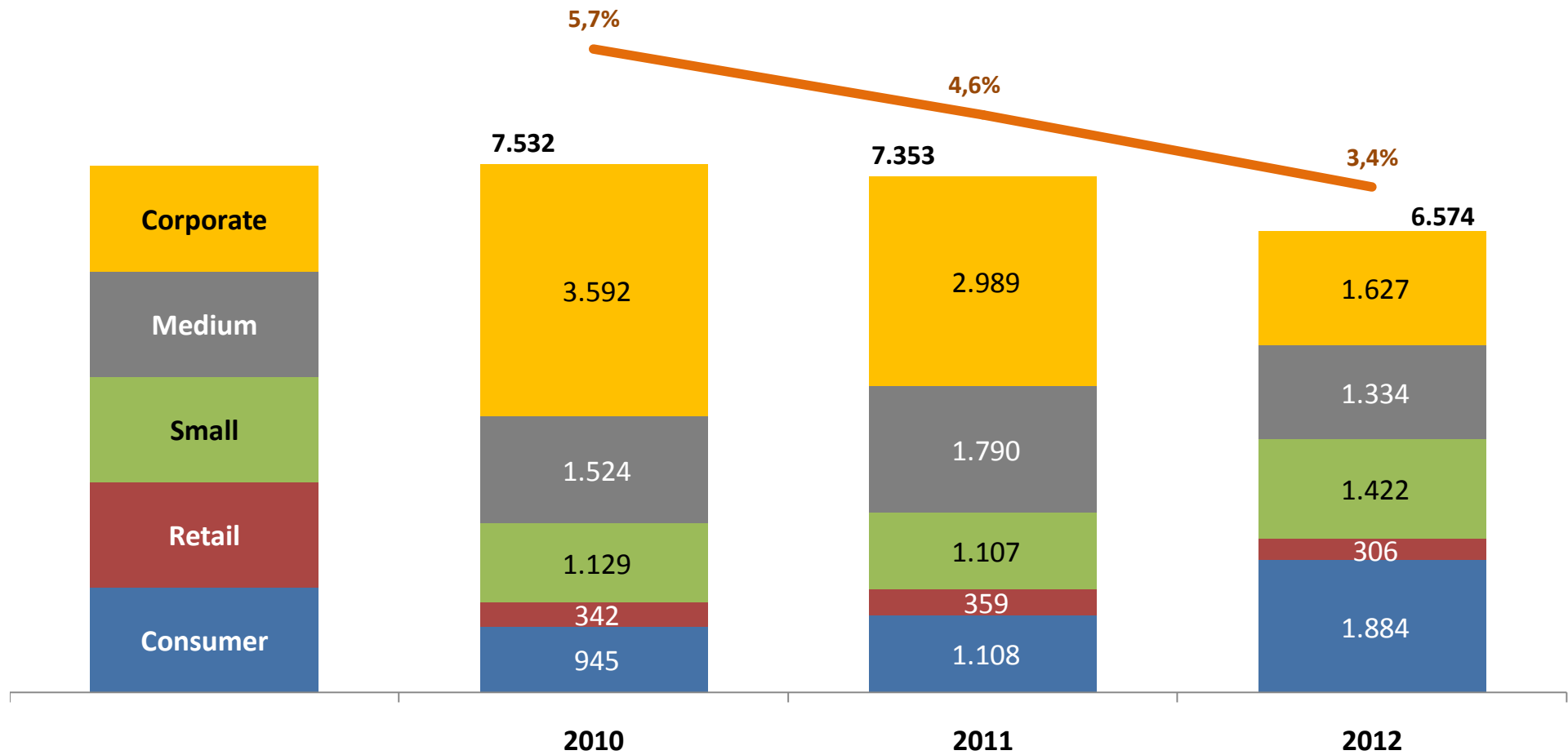
*) Based on BI Formula

Asset Quality

PRE NPL by Segment

Rp Billion

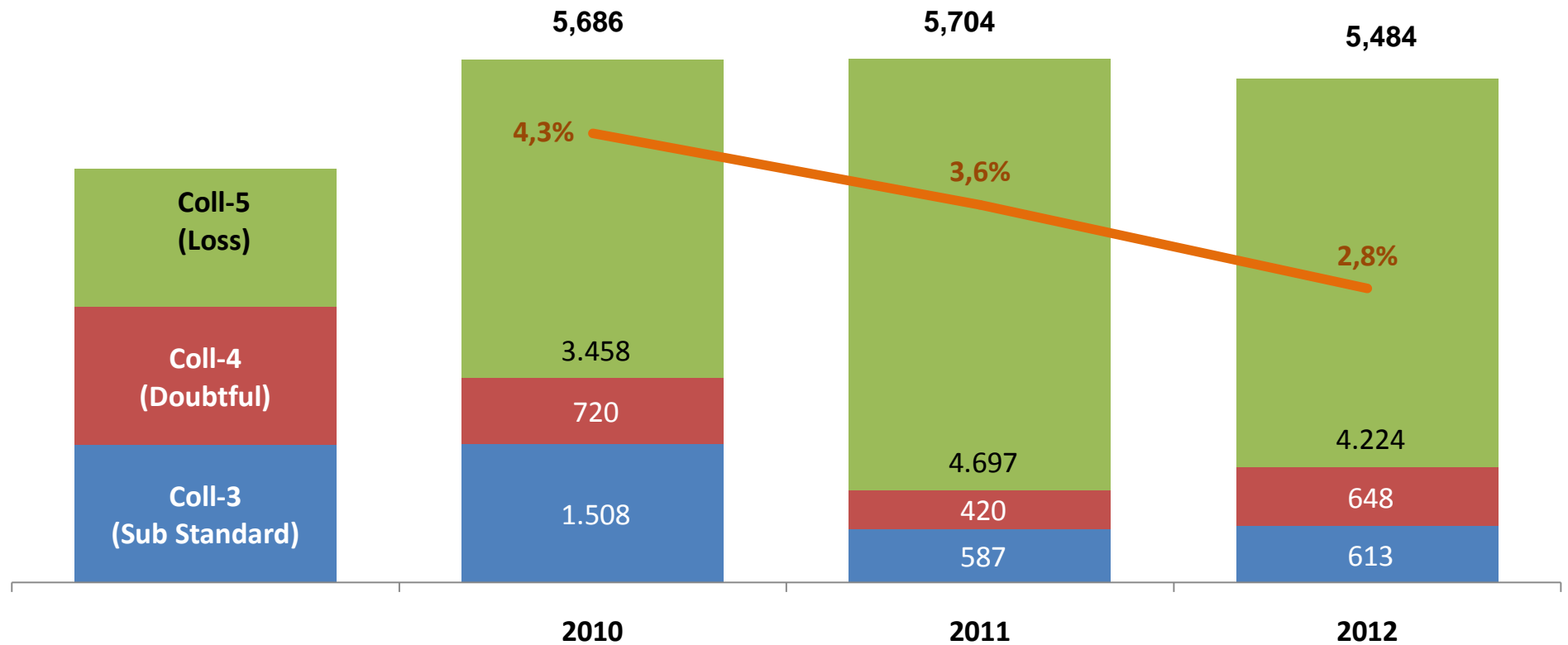
— Pre NPL Ratio (%)



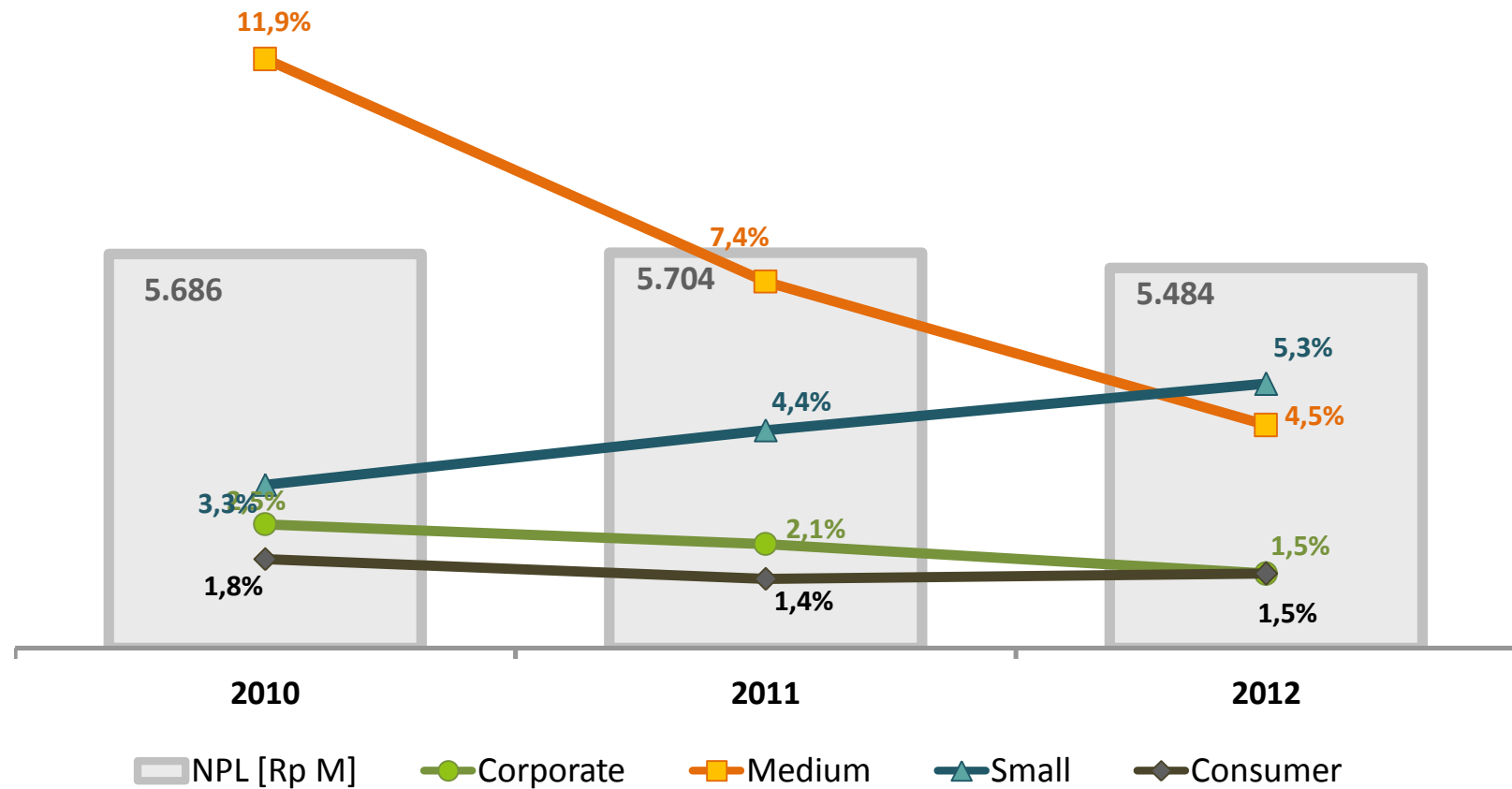
NPL By Collectibility

Rp Billion

■ NPL Gross Ratio (%)



NPL by Segment

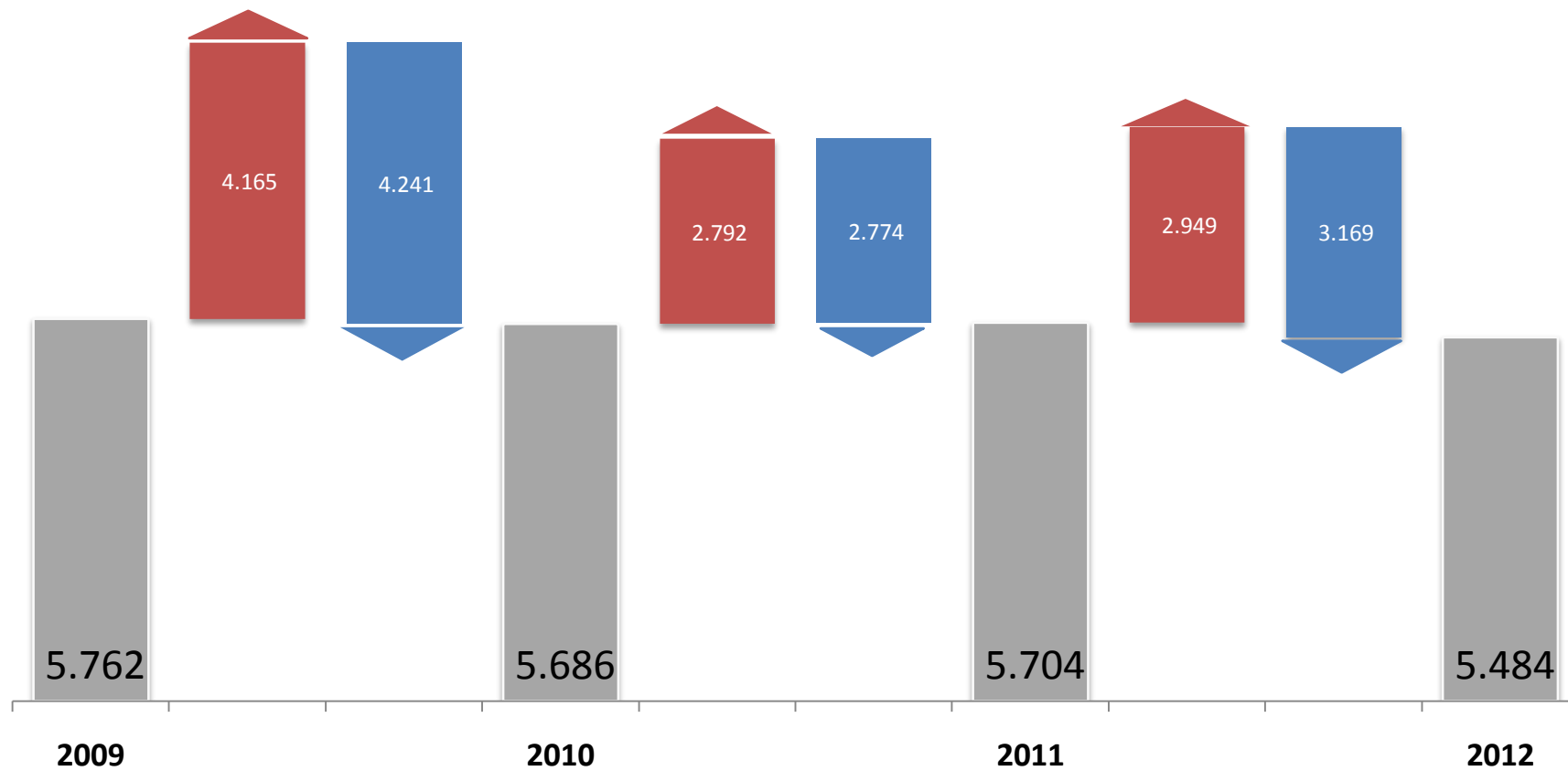


Total Loan Cons	136.357	163.533	200.742
Gross NPL	4,3%	3.6%	2.8%

NPL Movement

Bank Only

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



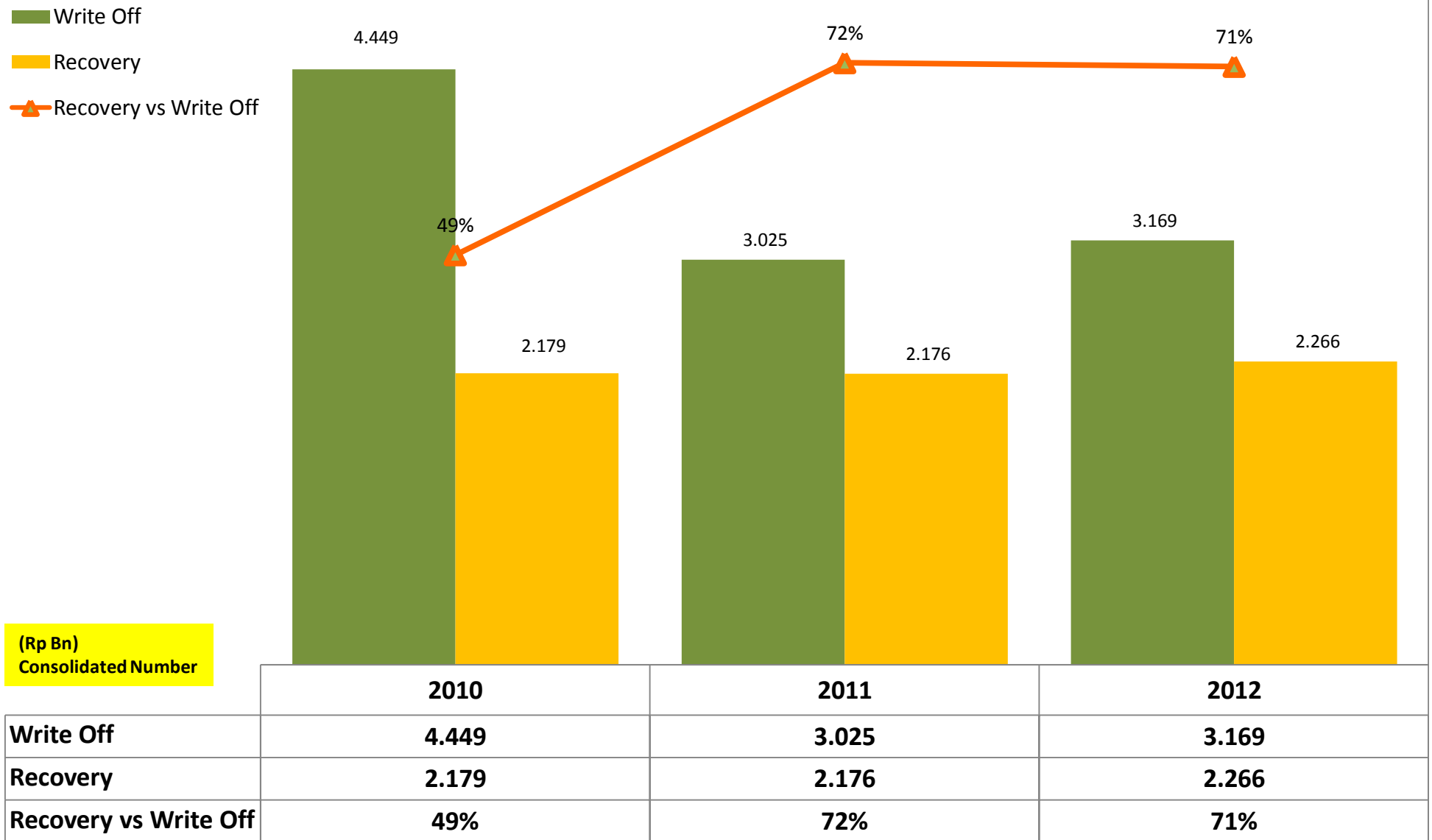
Coverage Ratio

120,6% 120,8% 123,0%



	2010	2011	2012
■ NPL [Rp Bn]	5.686	5.704	5.484
■ CKPN	6.858	6.888	6.746
— Coverage Ratio	120,6%	120,8%	123,0%

Write Off & Recovery



Business Banking

Focus and Strategy

Sharpening Focus of the Business Banking 2012

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

LENDING

- ✓ Focus on 8 national & regional targeted industries along with its top players.
- ✓ Expand infrastructure financing, support MP3EI by way of domestic & international syndication.
- ✓ Accelerate Supply-chain financing, priority sectors: Agriculture, infrastructure and oil & gas.

FUNDING

- ✓ Increase CASA ratio to continue grow on low cost funding.
- ✓ Deepening our value proposition in all key major corporate client targets to optimize business potential.

SERVICES

- ✓ Ensuring capabilities of cash management solution provider in corporate and commercial segments for maximum business potentials.
- ✓ Leading service provider of E-Tax Services for BUMN and oil and gas, also as "The Most Favorite Settlement Bank in Jakarta in 2012".
- ✓ Financial Supply-Chain platform solutions as a response to corporate and commercial clients' needs.
- ✓ Building readiness to serve trust services in the oil and gas sector.
- ✓ Enhancing services to capital market by rebuilding the custodial and funds administration business.
- ✓ 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



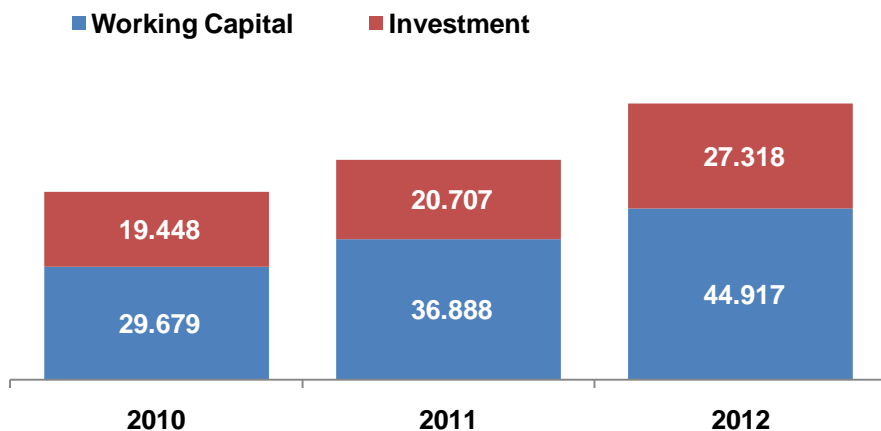
Chemical

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-Des 2012	66,7%	76,0%	75,4%	65,8%	56,6%	66,8%	66,0%	64,1%	58,8%	64,3%	81,7%	56,4%	63,0%	74,3%	66,0%

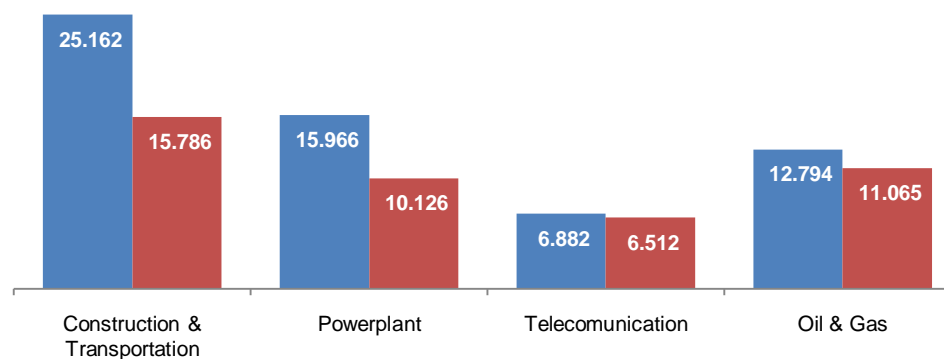
Corporate Business

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



BNI Commitment on Basic Infrastructure Project [Rp Bn]

■ Plafond ■ Outstanding



Syndicated Loan

2012 - Bloomberg Underwriter League Tables :

1st Rank Indonesia Loan Book Runner in 2012

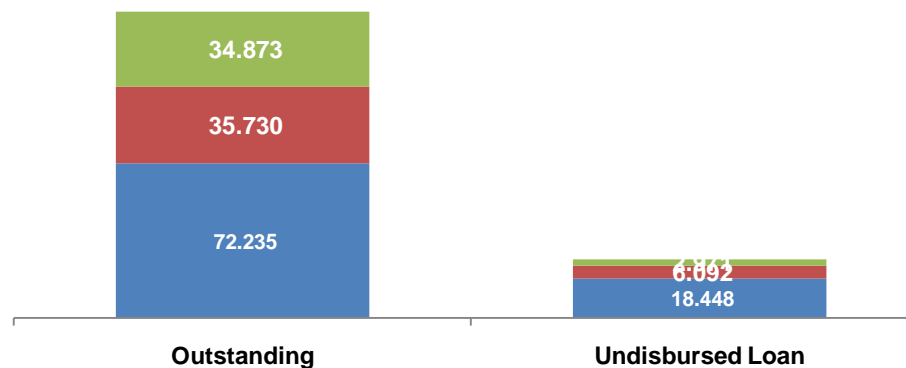
- ✓ Market Share 12.6%
- ✓ Volume US\$ 790mn

2nd Rank Indonesia Loan Mandated Arranger in 2012

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

Undisbursed Loan [Rp Bn]

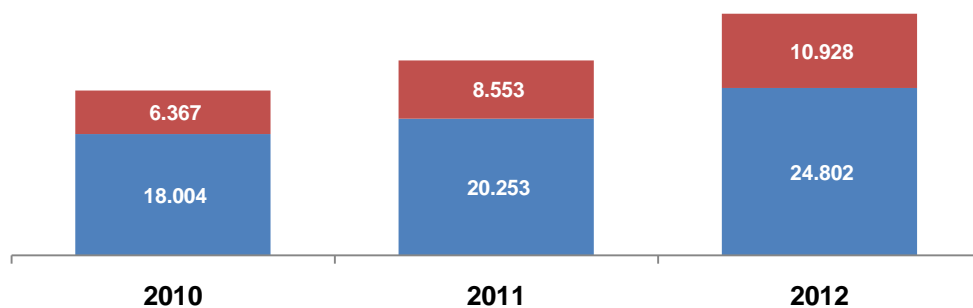
■ Corporate ■ Medium ■ Small



SME Business

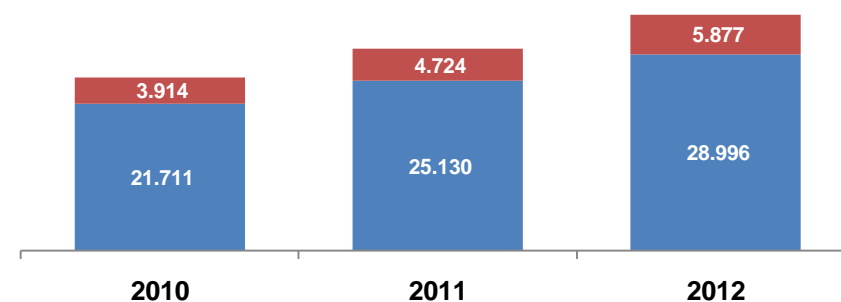
Medium Business [Rp. Bn]

■ Working Capital ■ Investment



Small Business [Rp Bn.]

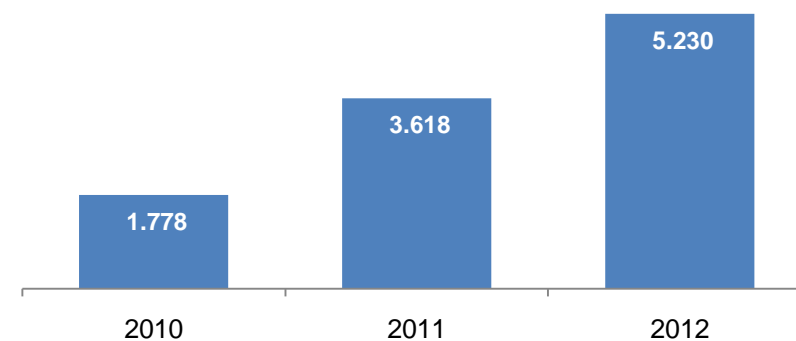
■ Working Capital ■ Investment



Strategy & Initiatives Small & Medium Business

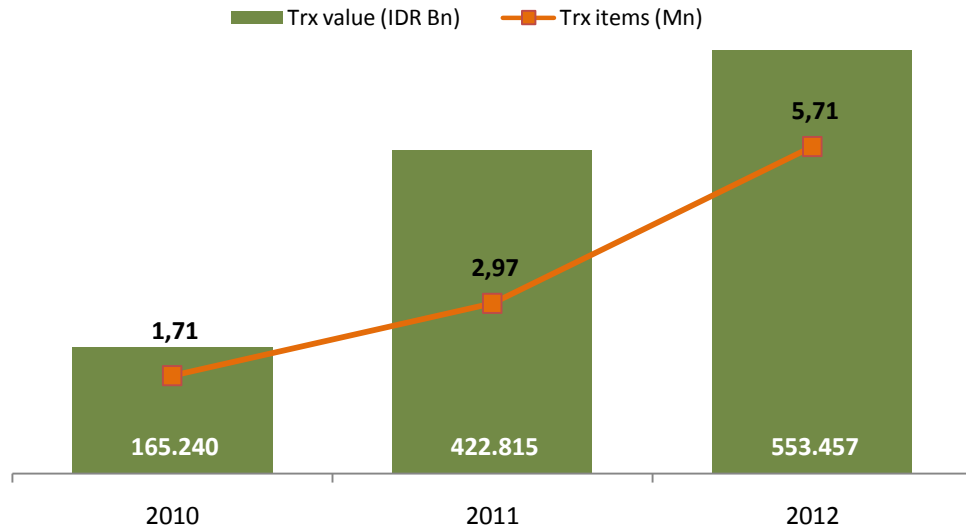
MEDIUM	SMALL
Focus on key customers in respective region targeted sectors	Increase Kredit Usaha Rakyat (KUR) and Government Loan Program
Expansion through supply-chain financing for suppliers and buyers of 8 sectors corporate customers	Expansion through linkage program

Kredit Usaha Rakyat (KUR) [Rp Bn.]



Transactional Banking

Cash Management Transactions

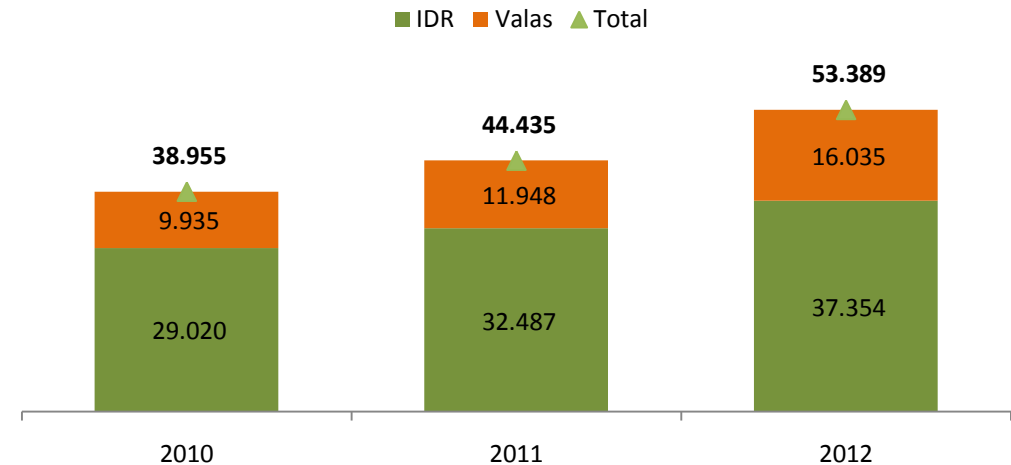


Breakthroughs

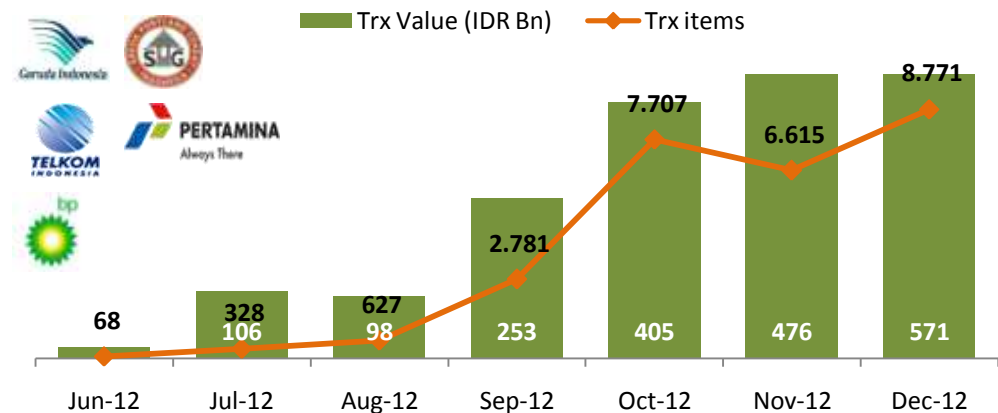
Solution	Clients
Straight-thru Processing	Semen Padang, Telkom, Pertamina EP
Billing Payment	Pelindo 2, Semen Gresik Group, Pupuk Sriwijaya, University (40)
Integrated Cash Management with ERP	Inpex, Bukit Asam, Protelindo, Semen Gresik, Dirgantara Indonesia, Medco
Centralized Financial Management (Cash Card)	PLN
Passenger Service Charge	Garuda Indonesia
E-Tax Payment	BUMN, Migas/K3S

Current Account – Business Banking

Average Balance (IDR Bn)



Key Initiative : E-Tax



E-Tax Solution
Best Cash Management Solution of
The Year 2012 in Southeast Asia
Alpha SEA Magazine



Tax Award
Tax Office Pratama Jakarta

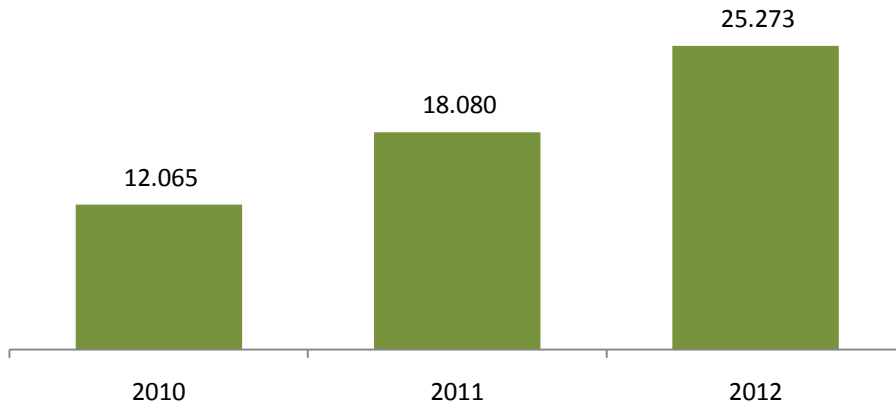
Consumer & Retail

focus & strategy

Consumer & Retail Business

Consumer Loan

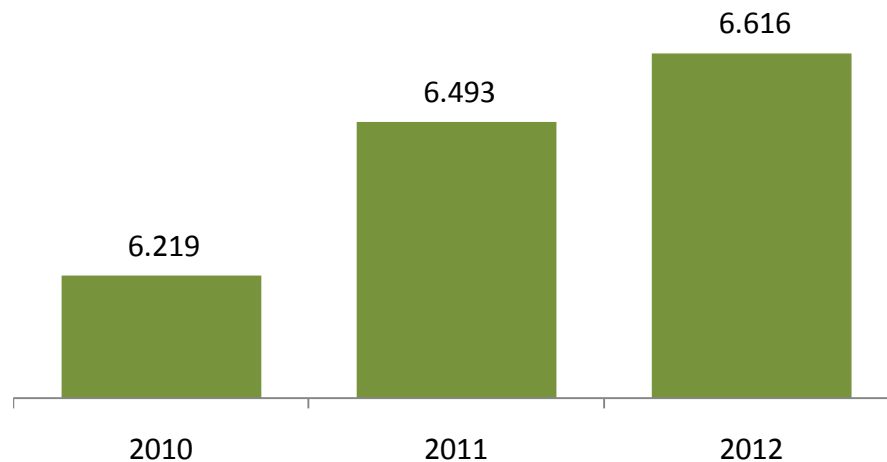
Mortgage Loan Balance [Rp. Billion]



Average Balance Mortgage Loan/Account [Rp Million]



Auto Loan Balance [Rp Billion]



Loan		2010	2011	2012
BNI Griya	Outstanding Growth YTD	46%	50%	40%
	NPL (%)	2.13%	1.85%	1,95%
	Marketshare (%)	8.58%	9.90%	11,37%
BNI Auto (Organik & unorganik)	Outstanding Growth YTD	31%	4%	3%
	NPL (%)	0.19%	0.07%	0,64%
	Marketshare (%)	4.83%	3.97%	3.36%*)

*) As Of 31 October 2012

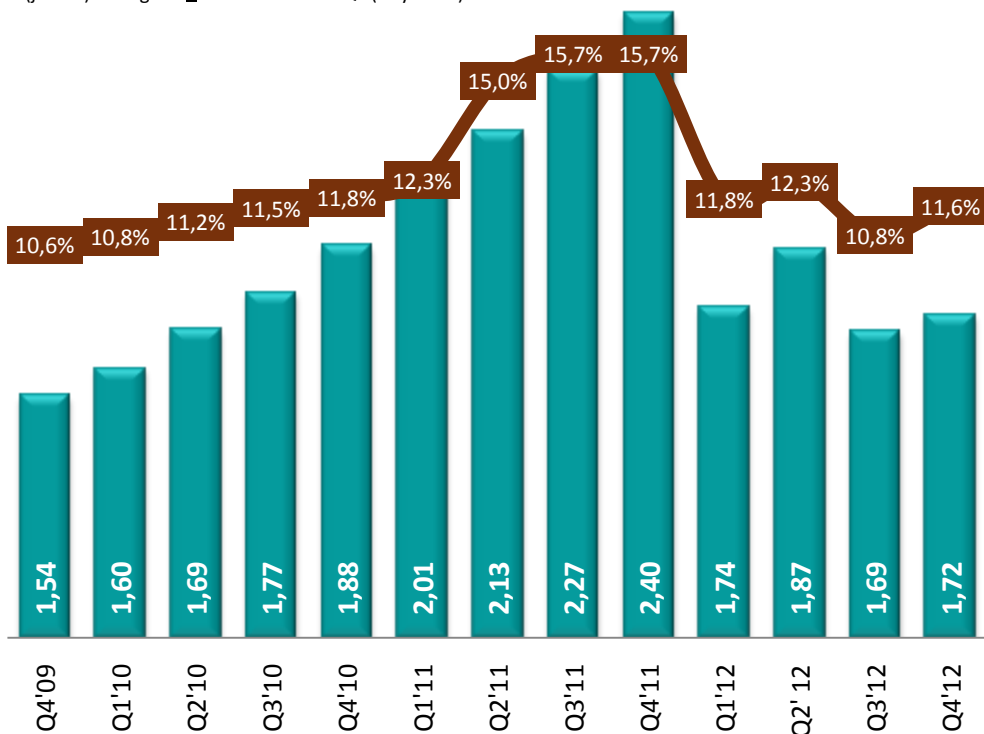
BNI Credit Card Vs Industry

No of Credit Cards

■ BNI (Mn) — Share

Growth	BNI	Industry
Y-o-Y	-16,9%	0,2%

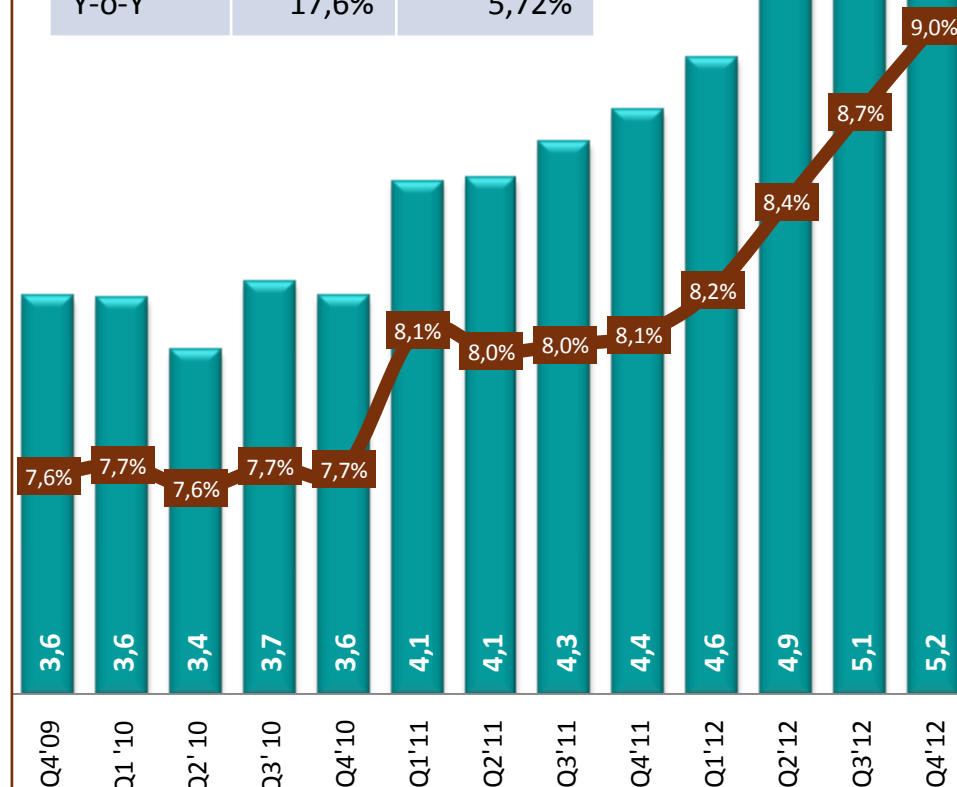
*) Following Central Bank's recommendation, we have cleansed up Dormant Card stage 1: ±600 thousand in Q1 (jan'12) & stage 2: ±118 thousand in Q3 (July 2012)



No of Transactions

■ BNI (Mio) — Share YTD

Growth	BNI	Industry
Y-o-Y	17,6%	5,72%



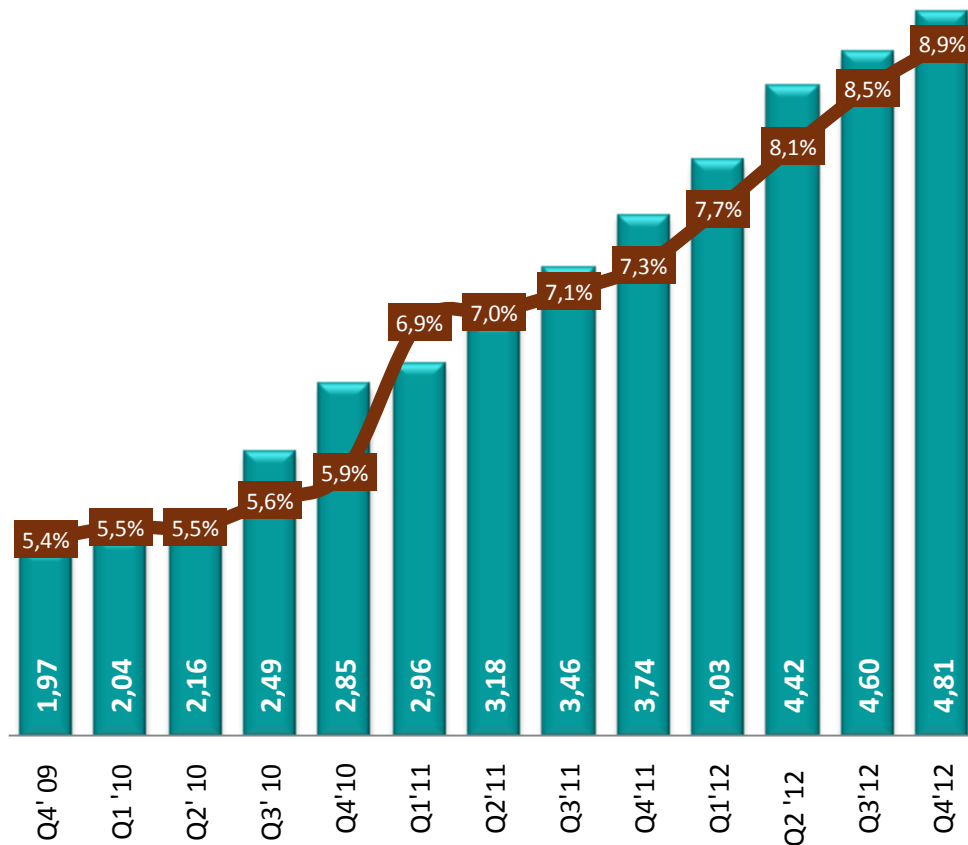
Source: Data APMK Bank Indonesia Dec 2012

BNI Credit Card Vs Industry

Credit Cards Usage

■ BNI (IDR T) — Share YTD

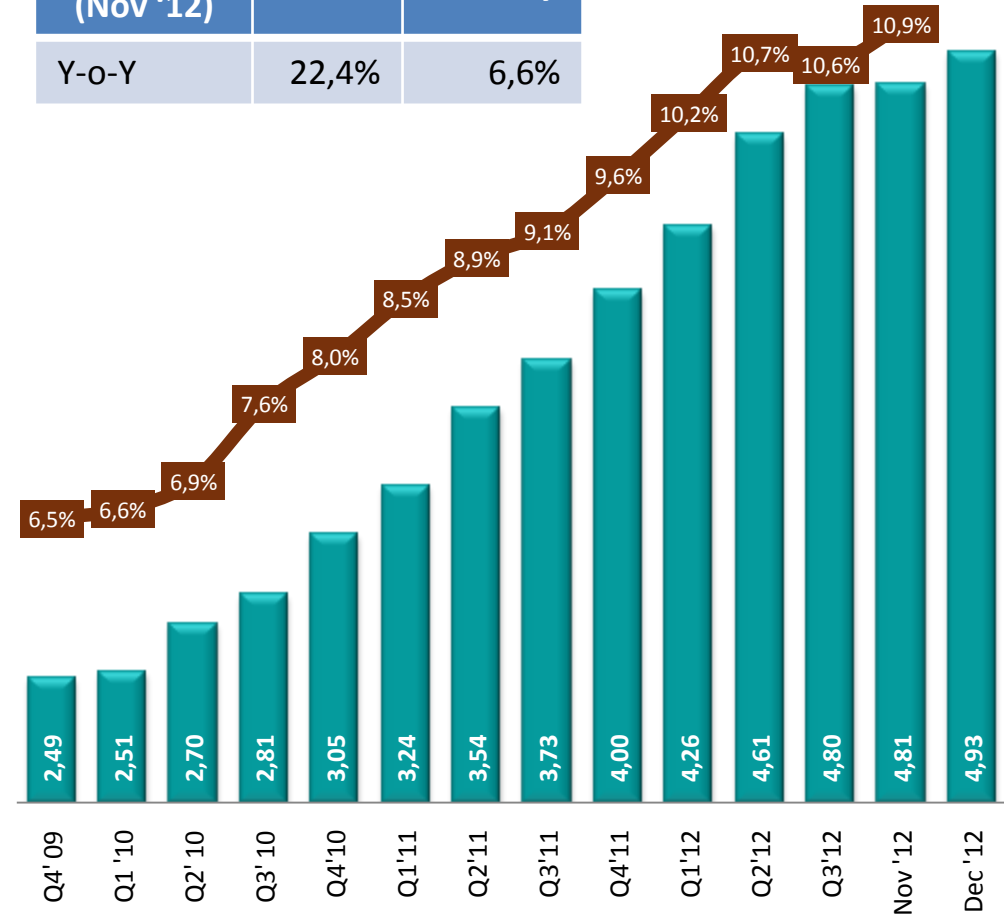
Growth	BNI	Industry
Y-o-Y	33.9%	10,4%



Receivables

■ BNI (IDR T) — Share

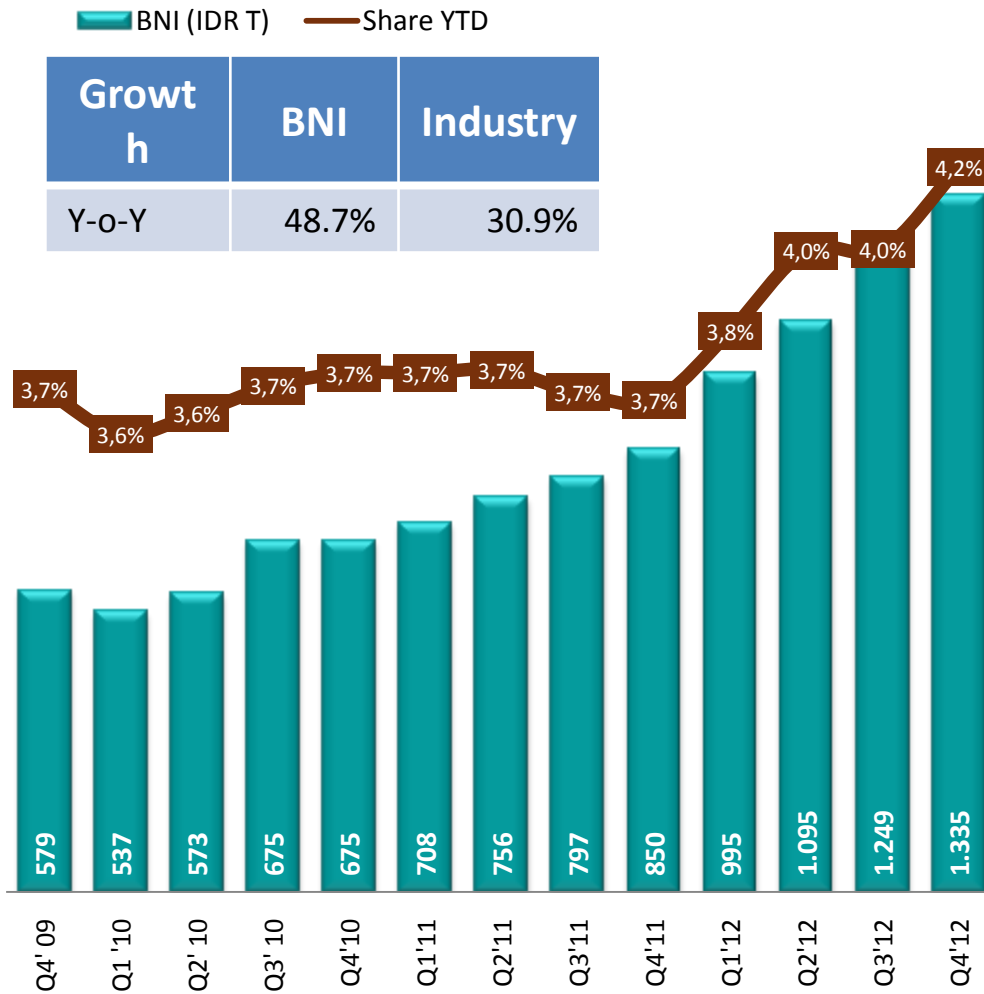
Growth (Nov '12)	BNI	Industry
Y-o-Y	22,4%	6,6%



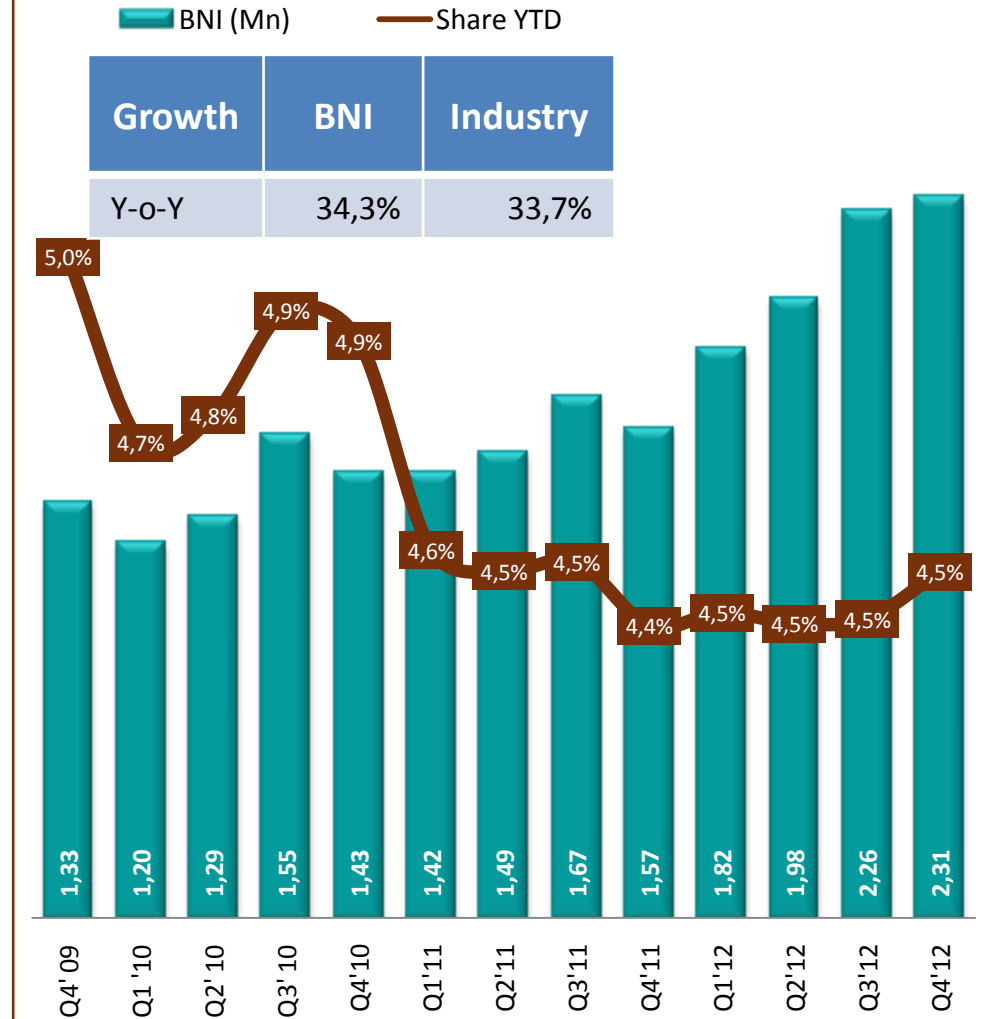
Source: Data APMK Bank Indonesia Nov & Dec 2012

BNI Debit Card Vs Industry

Debit Cards Usage



No of Transactions



Source: Data APMK Bank Indonesia Dec 2012

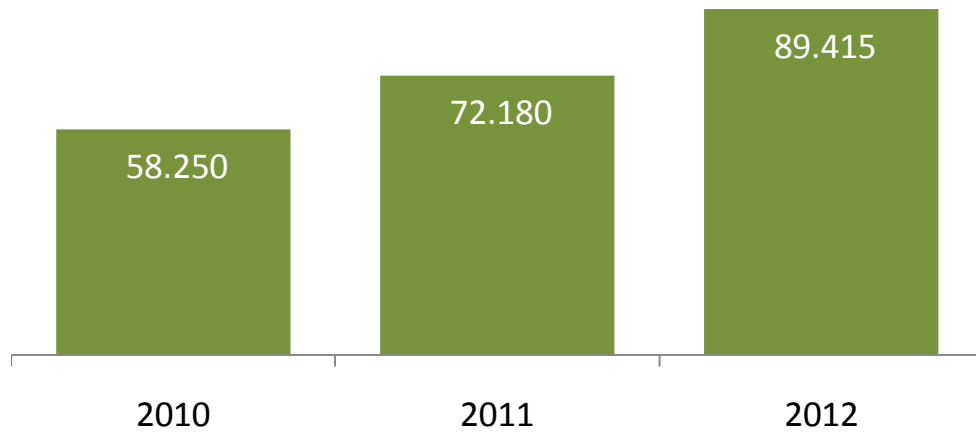
Consumer & Retail Business

Savings

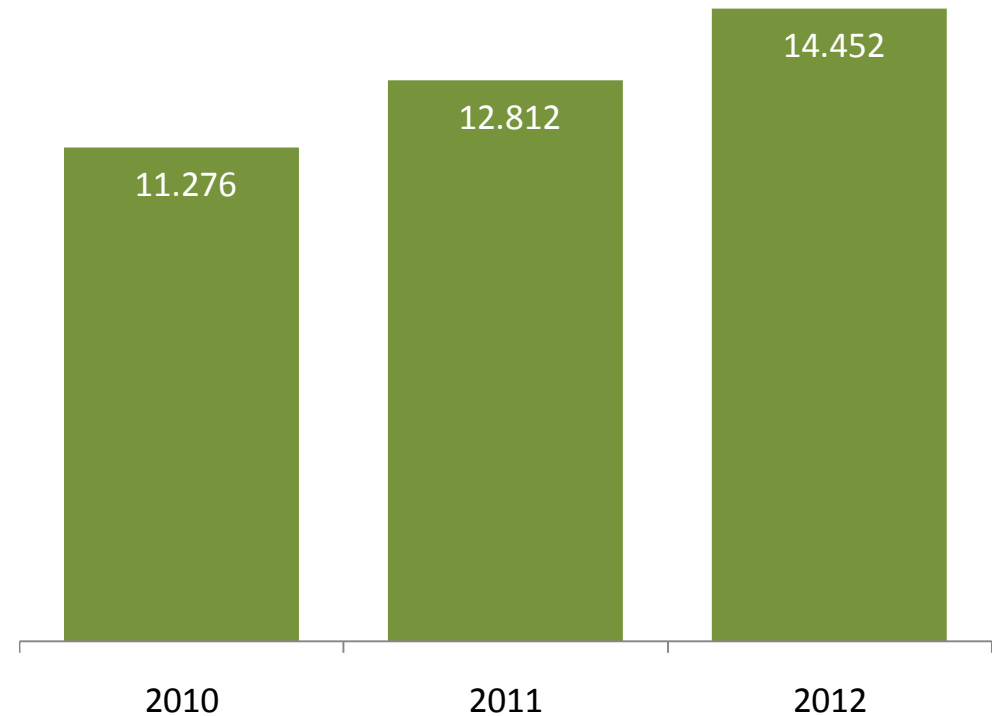
Average CASA Balance [Rp Billion]



Average Balance – Saving [Rp Billion]



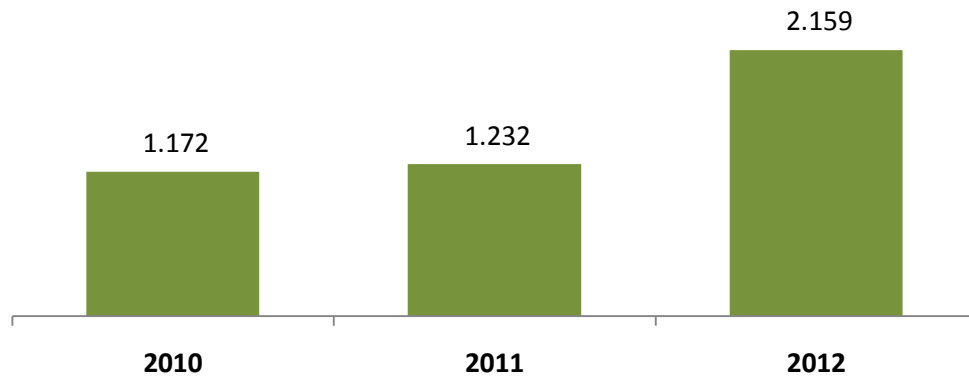
Number of Individual Accounts [000]



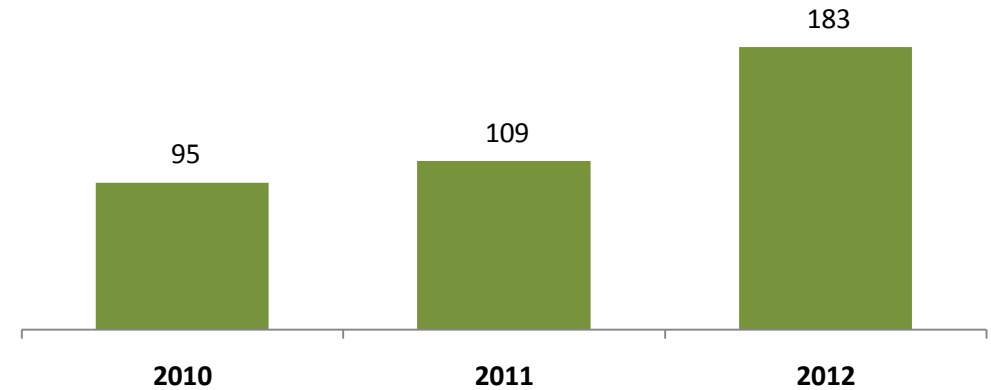
Consumer & Retail Business

Bancassurance

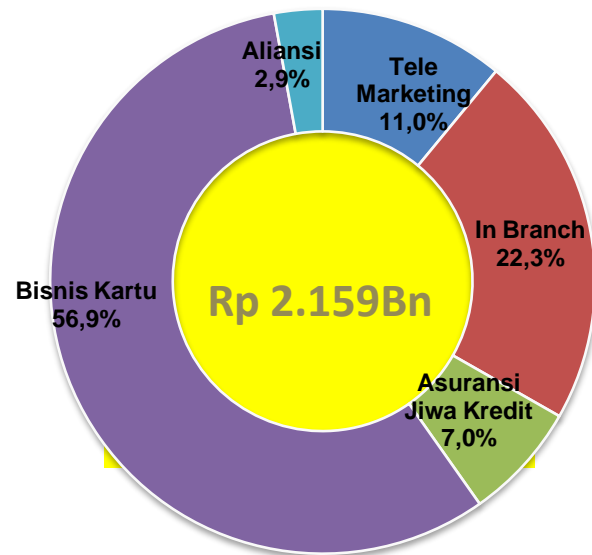
PREMIUM [Rp Billion]



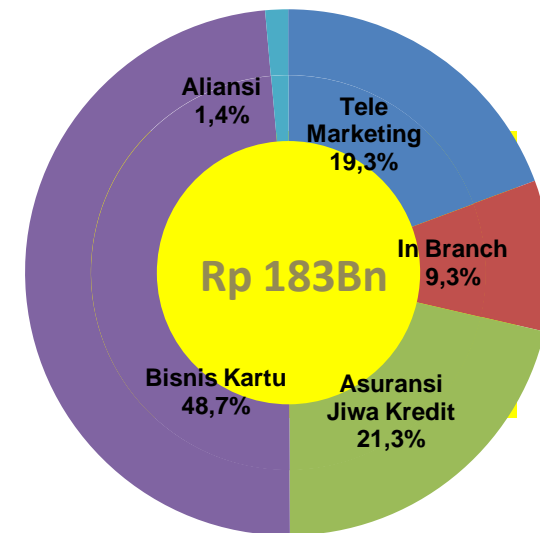
FEE BASED INCOME [Rp Billion]



Premium



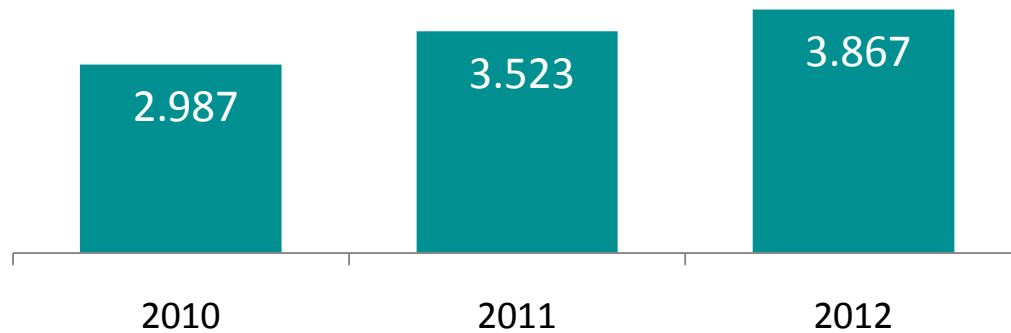
Fee Base Income



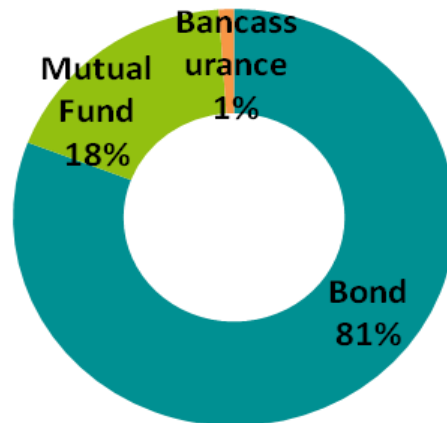
Consumer & Retail Business

Investment Business

Asset Under Management (AUM) [Rp Billion]



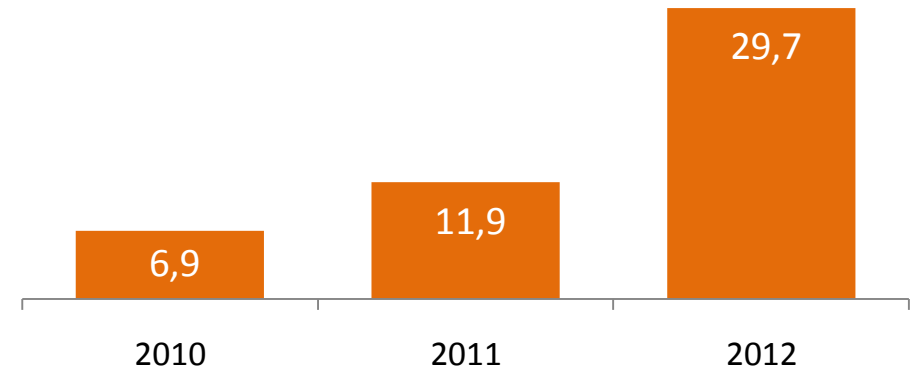
AUM 2012



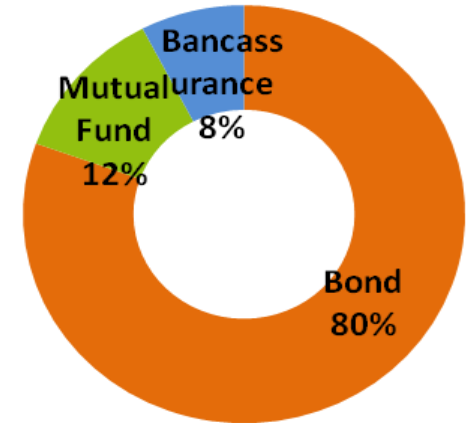
Total AUM Rp.3,867 Billions

- Bond: Rp.3,127 Billions
- Mutual Fund: Rp.697 Billions
- Bancassurance – Alliance Business: Rp. 43 Billions

FEE BASED INCOME [Rp Billion]



FBI 2012

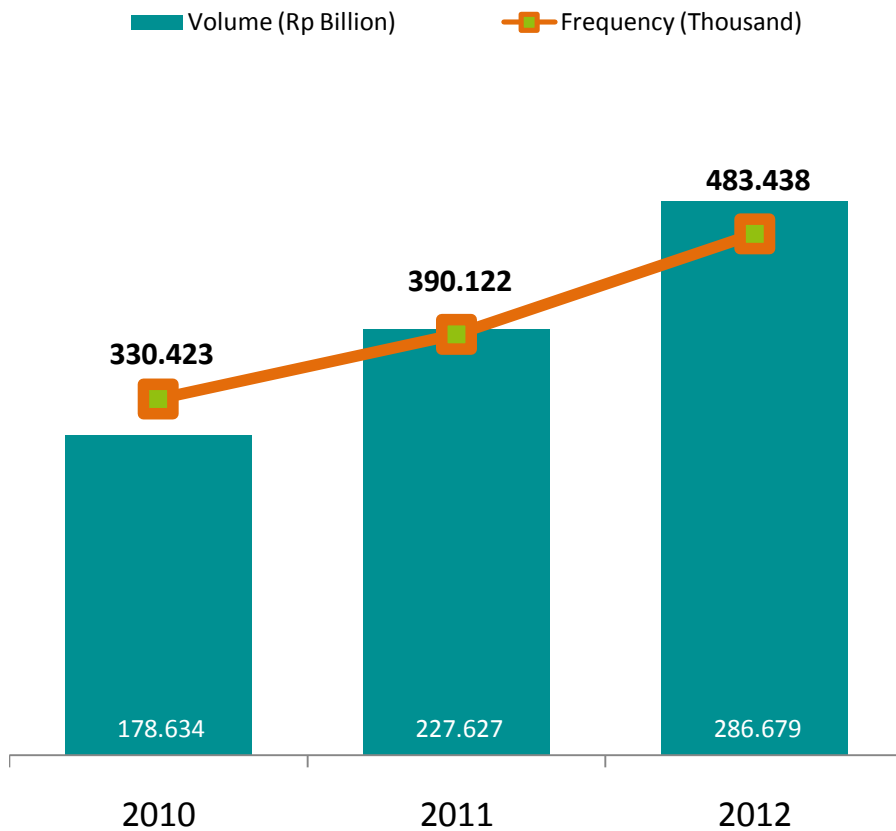


Total FBI Rp.29.7 Billions

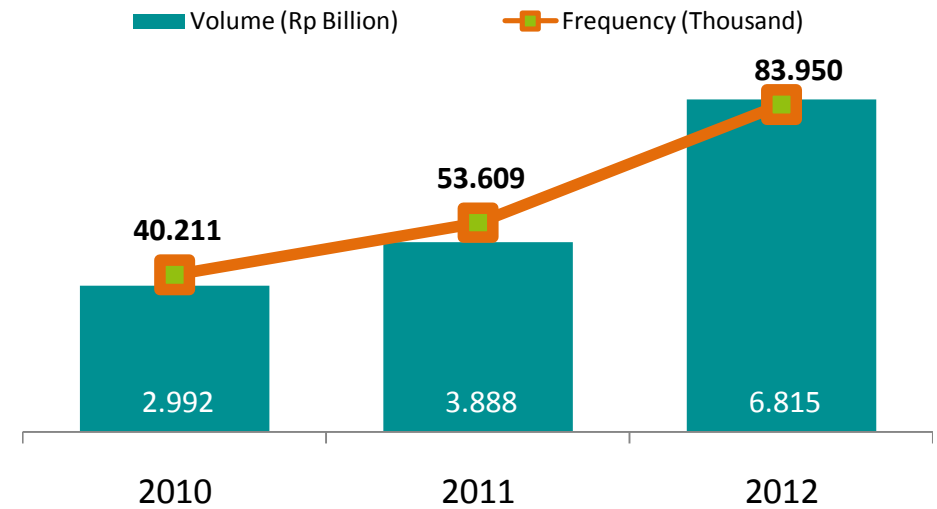
- Bond: Rp. 24.0 Billions
- Mutual Fund: Rp. 3.5 Billions
- Bancassurance – Alliance Business: Rp. 2.2 Billions

E-banking transactions

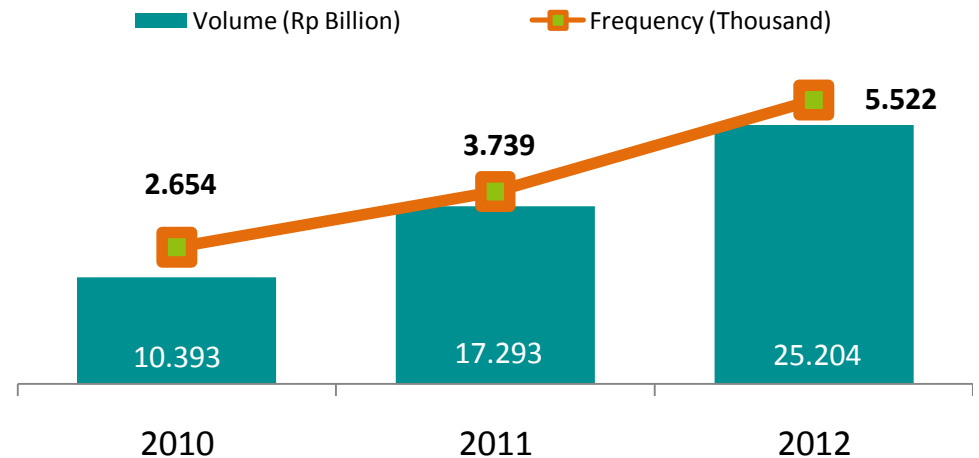
ATM Transactions



SMS Banking Transactions



Internet Banking Transactions



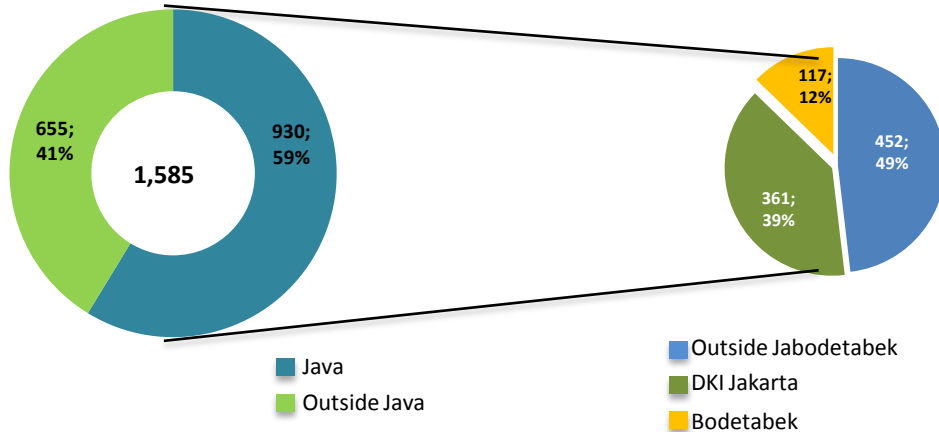
Network & Services

Network & Services

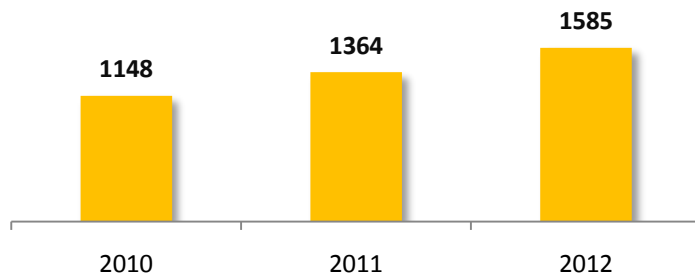
Outlets*)

Our Presence

- 33 Provinces and 375 Districts
- 1,585 Outlets



Our Progress



Outlet	2010	2011	2012
Region	12	14	15
Branch	167	168	168
Sub Branch	878	912	912
Cash Office	18	198	375
Payment Point	11	14	42
Cash Mobile	62	58	73
Total	1,148	1,364	1,585

Outlets Distribution by Category



127 (8%)
Outlets

Where We Live



1,028 (65%)
Outlets

Where We Shop



430 (27%)
Outlets

Where We Work

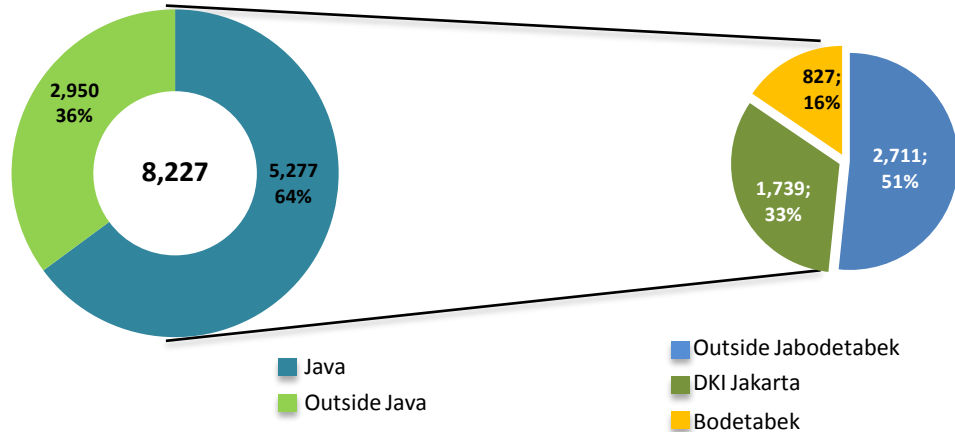
*) Excl. Overseas Offices

Network & Services

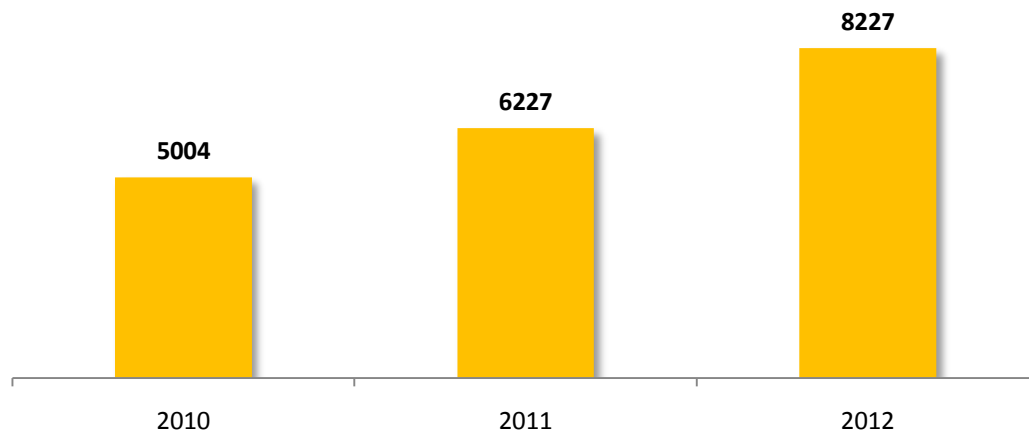
ATM

Our Presence

- 33 Provinces and 417 Districts
- 8,227 ATMs



Our Progress



ATMs Distribution by Category



350 (4%)
ATMs

Where We Live



5,293 (64%)
ATMs

Where We Shop



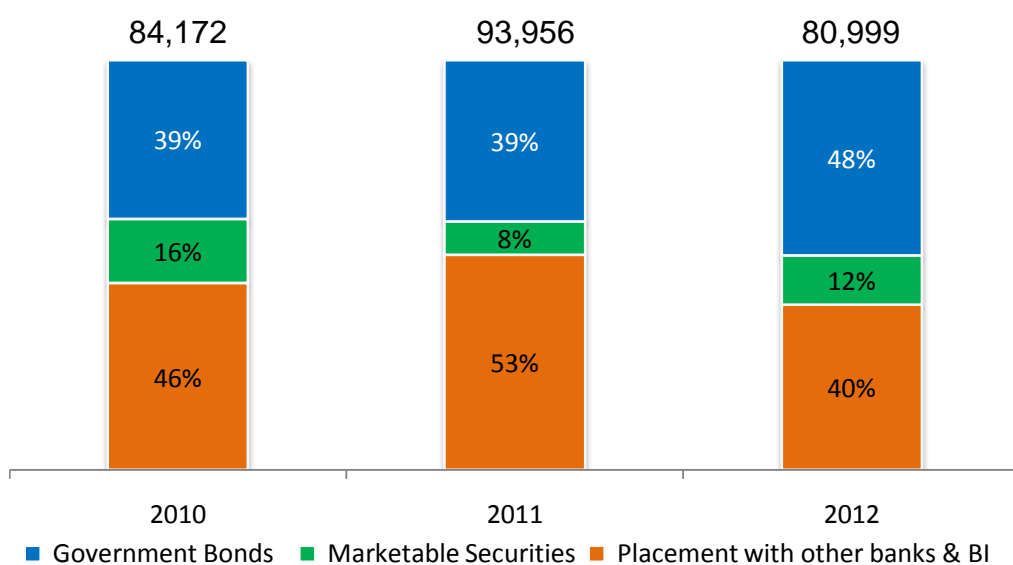
2,584 (32%)
ATMs

Where We Work

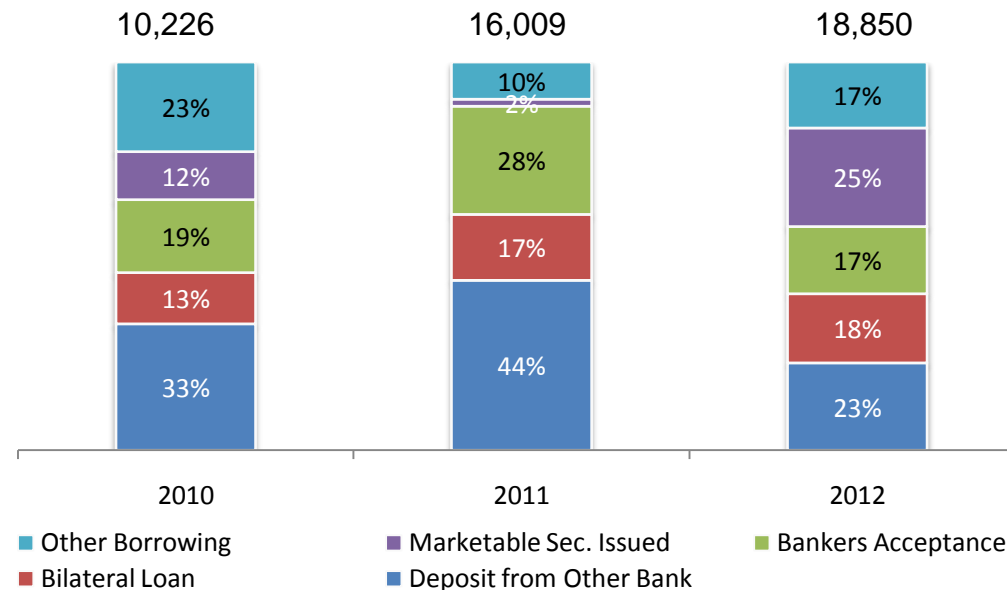
Treasury & FI

Treasury Balance Sheet

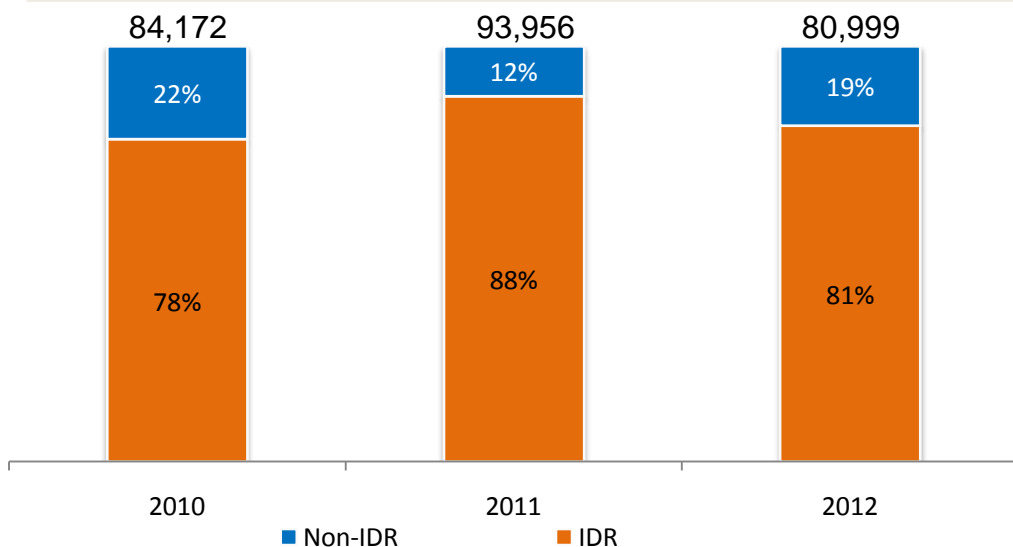
Uses of Funds (IDR Billion / %)



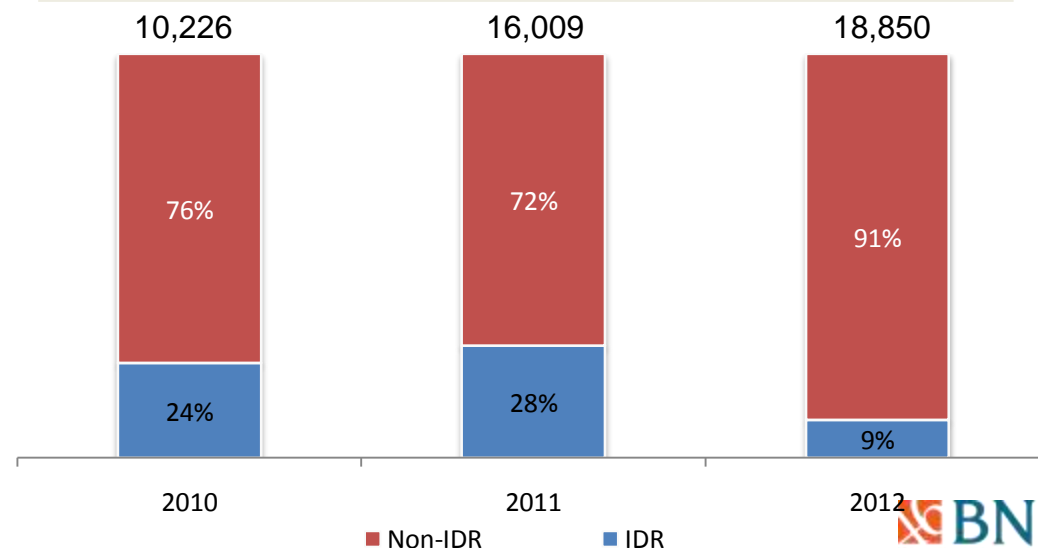
Sources of Funds (IDR Billion / %)



Liquid Assets by Currency (IDR Billion / %)

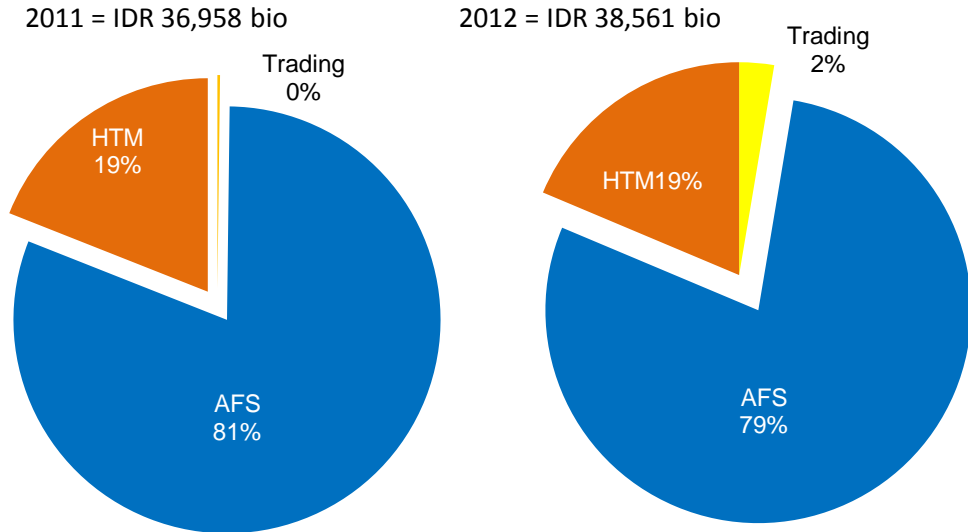


Treasury Funding by Currency (IDR Billion / %)

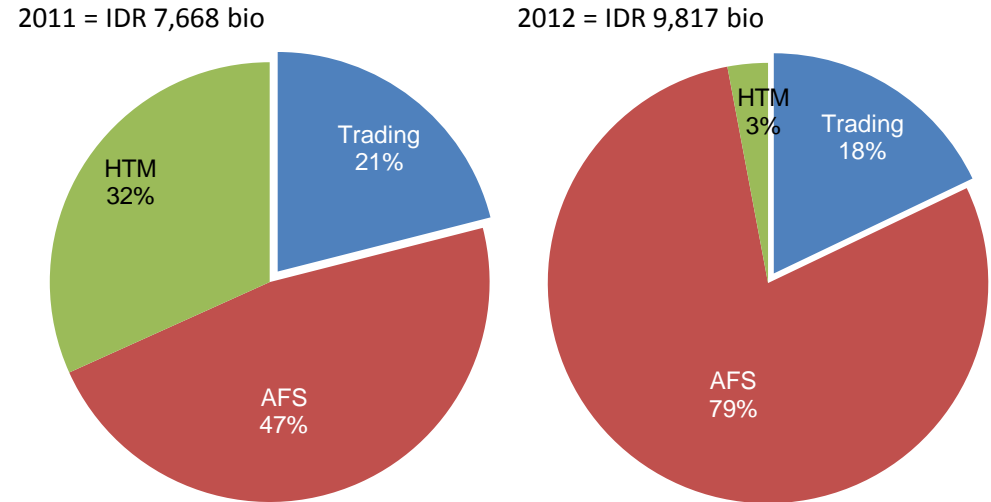


Bond Portfolio Breakdown

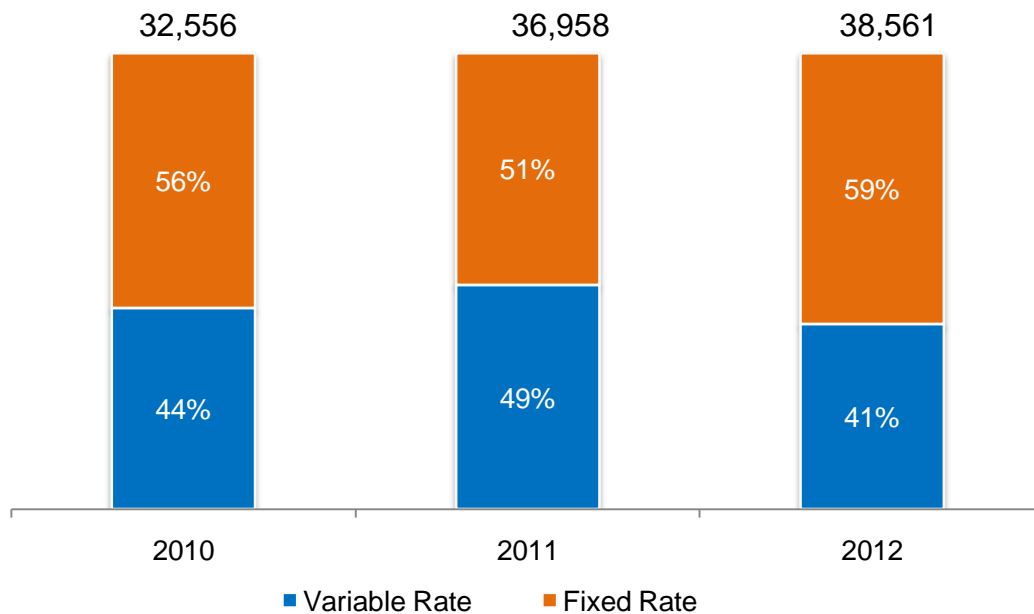
ROI Bonds Portfolio Allocation (%)



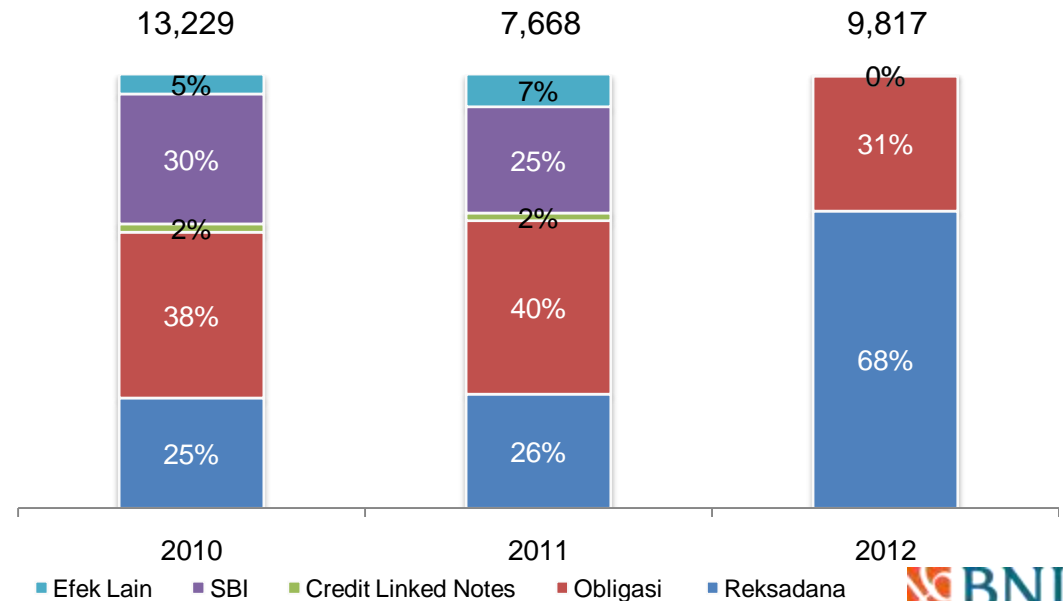
Marketable Securities Portfolio Allocation (%)



ROI Bonds Portfolio By Interest Type (IDR Billion)

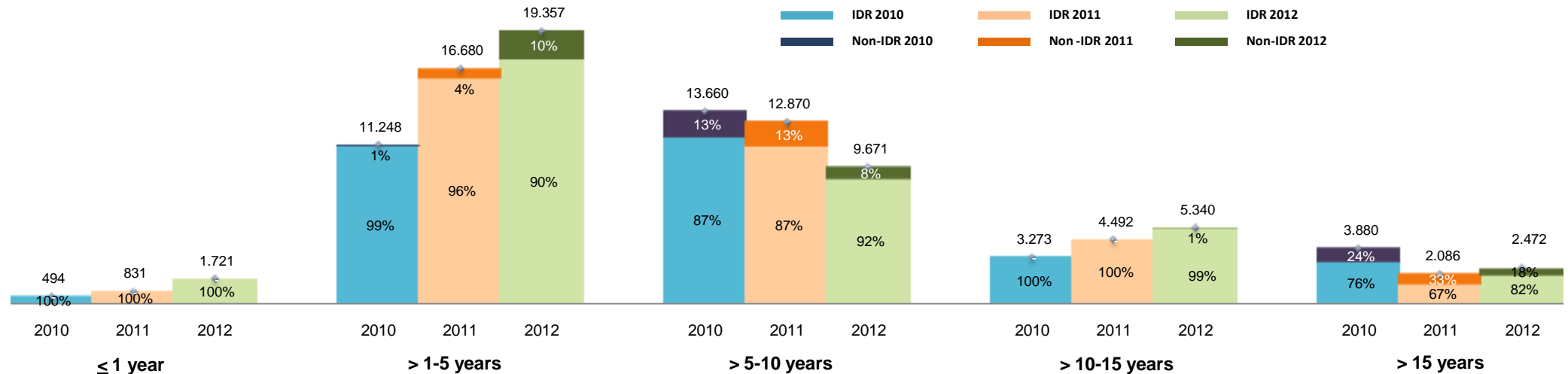


Marketable Securities Portfolio By Instrument (IDR Billion)

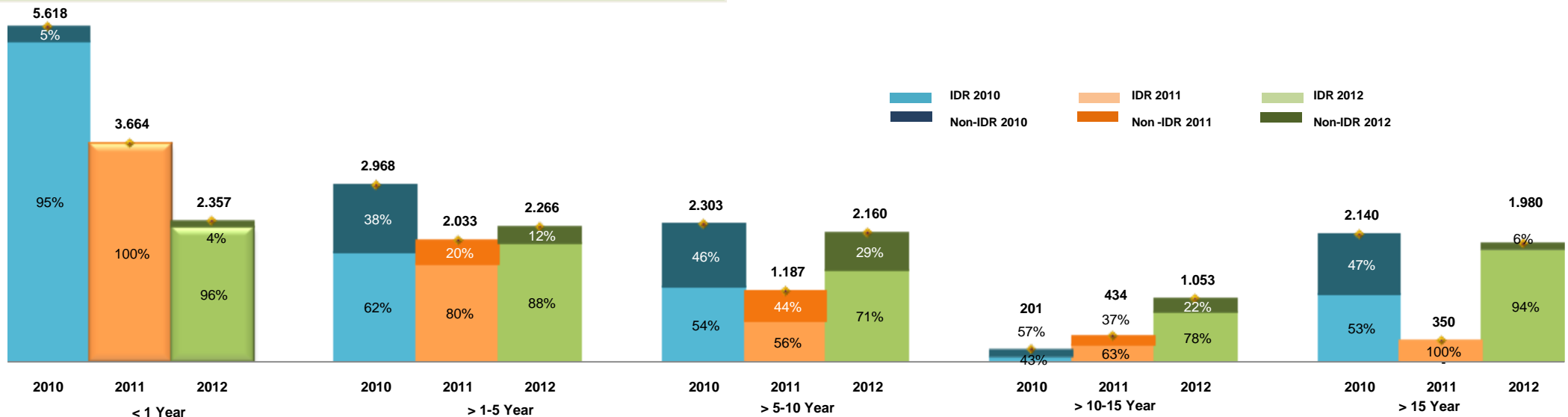


Bond Portfolio Maturity Profile

Maturity Profile of ROI Bonds (IDR Billion)



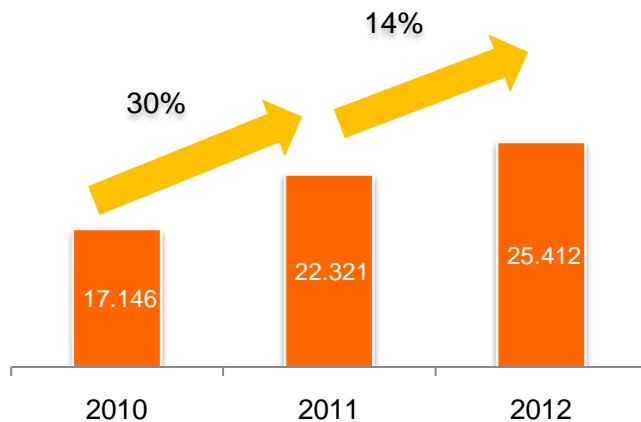
Maturity Profile of Marketable Securities (IDR Billion)



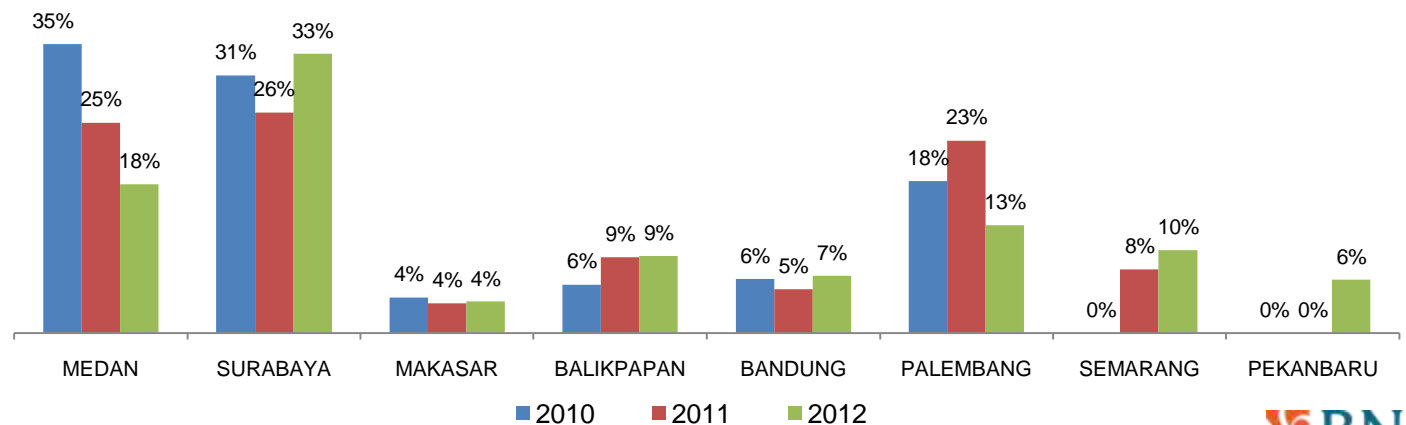
Treasury Client Solutions - Regional Coverage Area



Customer Volume Growth (USD Million)



Regional Customer Volume Contribution and Growth (%)

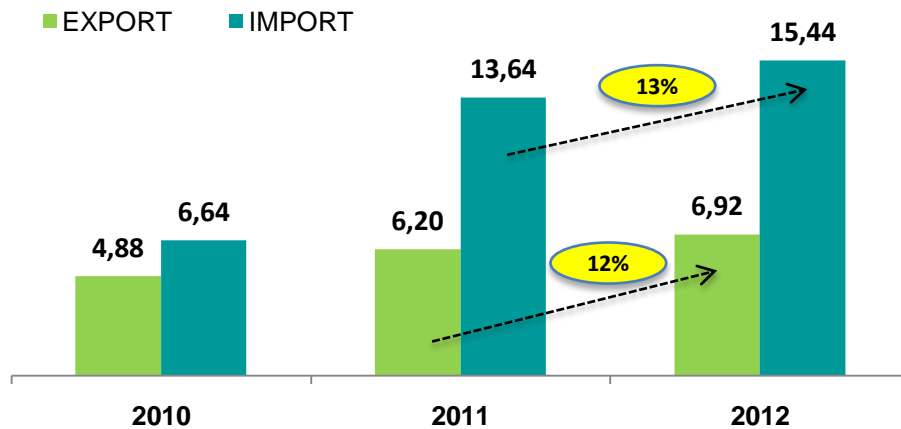


Trade Finance

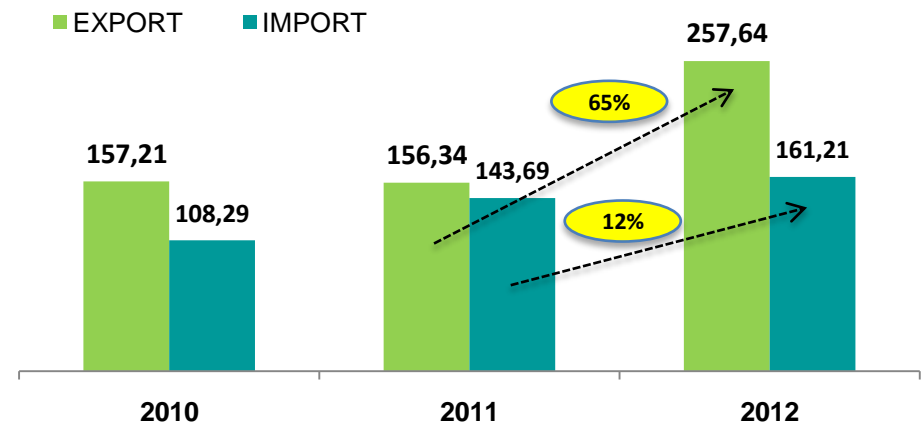
Strategy

- ✓ 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 and services such as Local LC Refinancing and Bank Guarantee Verification
- ✓ e-RTE as a marketing tools to attract exporters customers

Trade Finance Volume (USD Bio)



Trade Finance Revenue (IDR Bio)



Award and Recognition

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



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



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

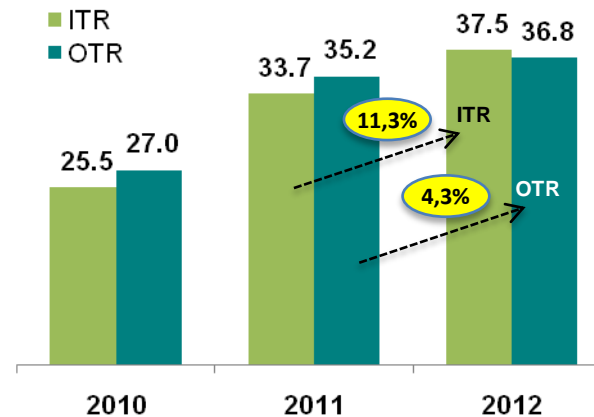
Awards

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

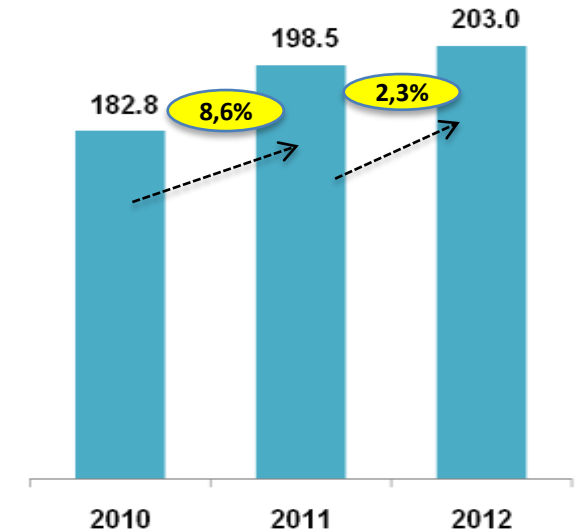


Remittance Performance

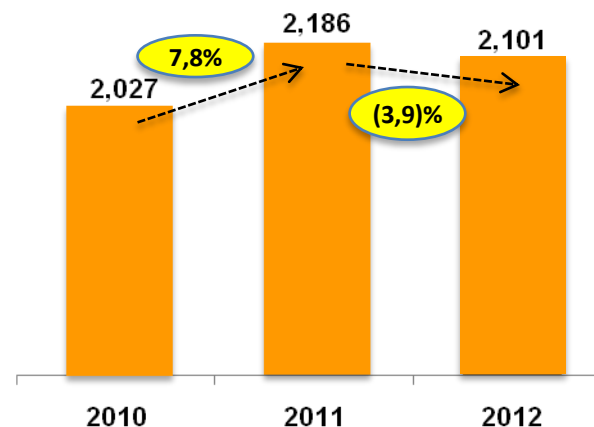
Remittance Volume ITR – OTR (USD Billions)



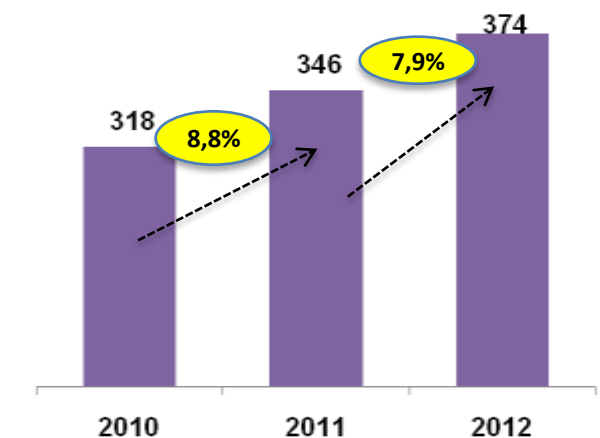
Remittance Fee Based (IDR Billions)



Remittance Items – ITR Slips (Thousands)



Remittance Items – OTR Slips (Thousands)



Overseas Branches

Strategy

Background :

- Uncertainty of global financial market
- Limited funding sources

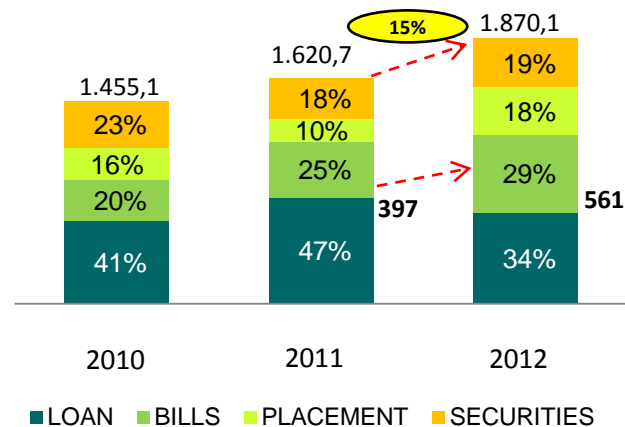
Initiative Strategy:

- 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 initiation on trade related transaction such as trust receipt, refinancing in regard for balancing overseas branches profitability.

Focus:

- BRIDGING INDONESIA AND THE WORLD

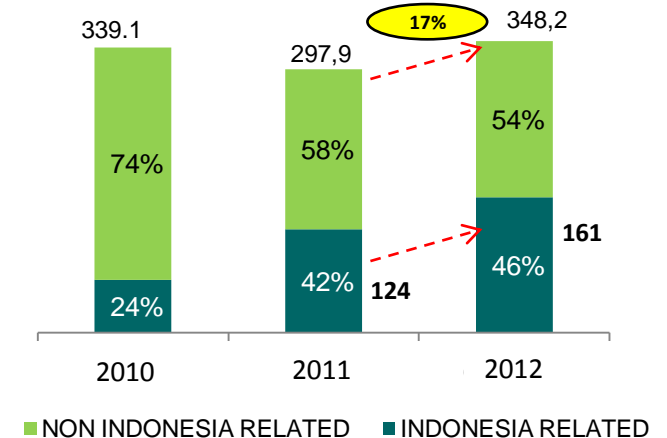
Earning Assets Composition (USD Mio)



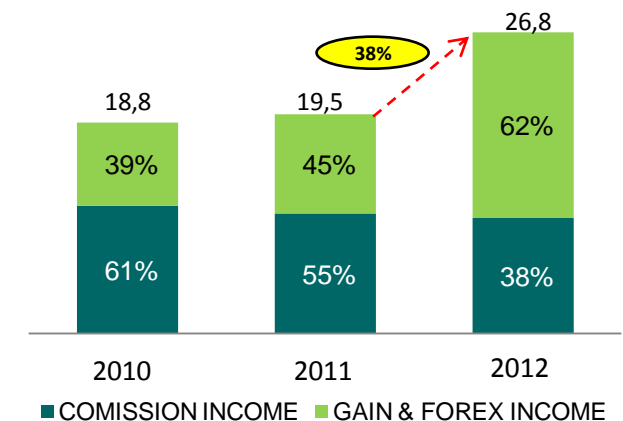
Overseas Branches Loan Portfolio (USD Mio)



Overseas Branches Securities Portfolio (USD Mio)



Fee Based Income (USD Mio)

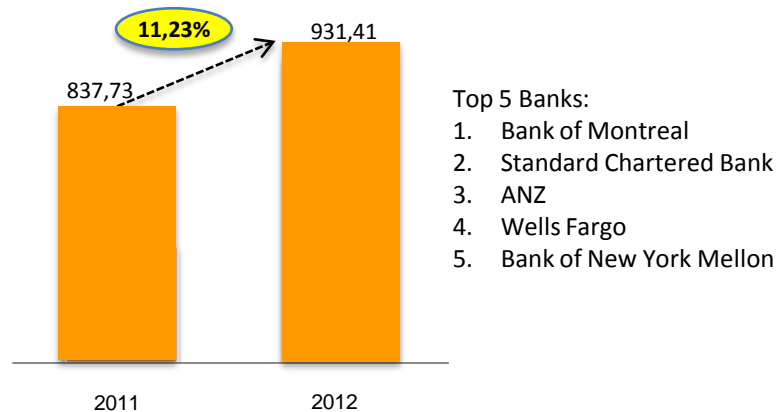


Financial Institutions

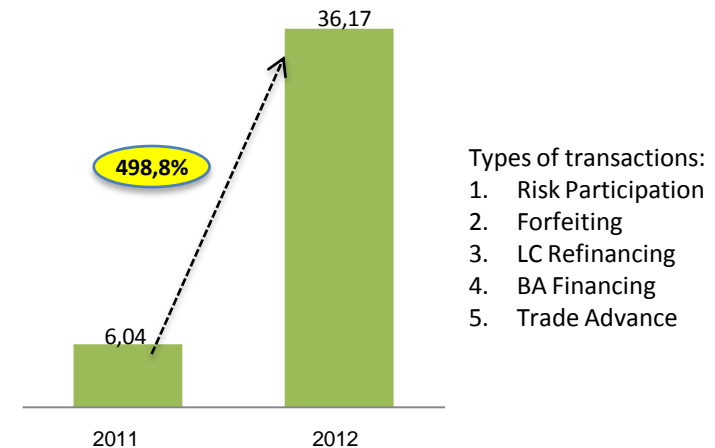
Strategy

- 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.

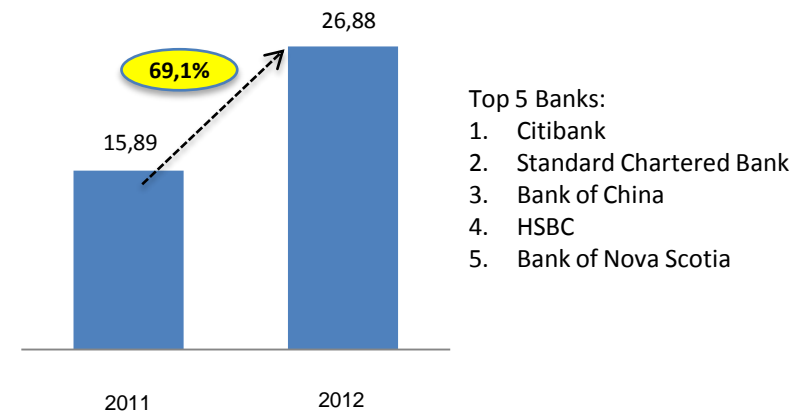
BA Funding Volume (USD Mio)



Bank to Bank Trade Financing Revenue (IDR Bio)



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 from
University of Indonesia,
Economic Deputy at Vice President office



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



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



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"

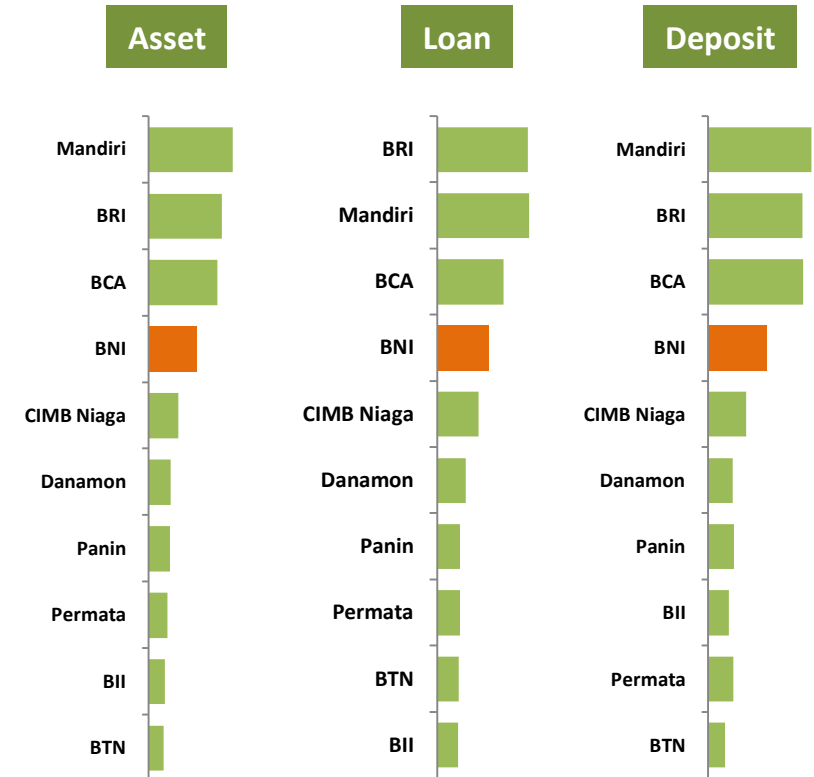
2000:
Post-recap, The
Government
Owned 99.1% of BNI

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



Today:
Government owns
60,0% of BNI

- ✓ Compelling Brand Name – 66 years history
- ✓ Network (over 1.590 outlets) including five overseas branches
- ✓ Customer Base – 15 millions customers
- ✓ Stable and Strong Top Management team
- ✓ Strong ROE and ROA improvement trajectory



*The most extensive
distribution
platform in
Indonesia*

*The 4th largest
commercial
bank by asset
size*

*Strong low-cost
funding base
with low LDR*

Source: Bank Indonesia

Network & Distribution

BNI's multiple touch points for individual and corporate customers

Mobile banking

Call Center

ATMs (8227)

Outlets (1590)

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 mm credit cards
- ✓ 138.000 mortgage customers

Corporate/SME customer highlights

- ✓ 277.000 corporate deposit accounts
- ✓ 1.100 corporate borrowers accounts
- ✓ 152.000 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: 16.919



BNI Griya (Housing Loan)

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



Product Focus 2013

- ✓ **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 2013: > 16%
- ✓ **BNI Griya** [mortgage loan] with growth target in 2013 over 25%
- ✓ **BNI Wirausaha** [small commercial loan size US\$5.000 – US\$100.000] with growth target in 2013: > 20%
- ✓ **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 / Outlook Bond 1 Subordinated	^{id} AA/Stable -- --	^{id} AA+/Stable -- --

BNI Shares

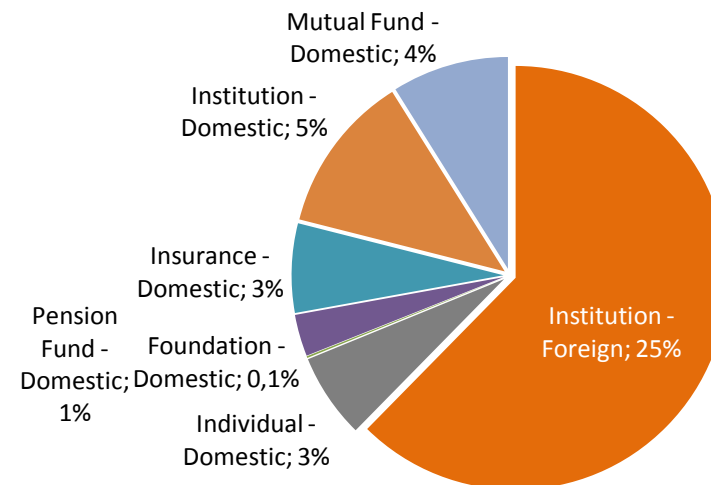
BBNI shares performance



BNI's close price at Rp 3.700 on December 2012 was -2.6% lower from on 31 December 2011 (Rp 3.800)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [December, 30, 2012] : Rp 3,700
- ✓ Market Capitalization : Rp. 69 trillion [+/- US\$ 7,1 billion]











BBNI Public Ownerships [40.00%]



As of December, 2012

Ownerships	%
Government RI	60.00%
Public – Domestic	15.06%
Public - Foreign	24.94%

Accolades on our Missions

Mission	Accolades	
To become the bank of choice, providing excellent service and value added solutions to all customers	<ul style="list-style-type: none"> ✓ Best Overall Cross-Border (Local) Cash Management Service in Indonesia, Asia Money ✓ Best Mortgage Business, The International Excellence in Retail Financial Services Awards 2012, The Asian Banker 	 
To enhance investment value to our shareholders	<ul style="list-style-type: none"> ✓ Best Investor Relations in Indonesia, 1st Place, Asia Money 	
To provide the best environment for our employees, to be the source of pride to perform and excel	<ul style="list-style-type: none"> ✓ Most Admired ASEAN Enterprise for Employment Large Company, ASEAN Business Awards 2012 	
To improve socially and environmentally corporate responsibility	<ul style="list-style-type: none"> ✓ Most Admired ASEAN Enterprise for The Category of CSR, ASEAN Business Awards 2012 ✓ Indonesia Green Company Achievement 2012, SWA Magazine ✓ The Indonesian Most Committed CEO for CSR Award 2012: Mr. Gatot M Suwondo, La Tofi School CSR 	  
To become the benchmark of good corporate governance practice	<ul style="list-style-type: none"> ✓ Best For Responsibilities of Management and The Board of Directors in Indonesia, 1st Place, Asia Money ✓ Indonesia Trusted Companies Based on Investor and Analysts Assesment Survey, SWA & IICG ✓ The Best GCG Innovation 2012 for Public Listed Company, BUMN Track 	  

Thank you

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