

# Paparan Publik

## *Investor Summit & Capital Market Expo 2015*

Gedung Bursa Efek Indonesia

PT Bank Negara Indonesia (Persero) Tbk

< BBNI.IJ >



# Agenda



- **Perkembangan Bisnis**
- **Ikhtisar Kinerja Kuartal 3-2015**
- **Kinerja Keuangan Kuartal 3-2015**
- **Perbankan Bisnis & Konsumer**
- **Lampiran**
  - Tentang BNI

## Perkembangan Bisnis

- ✓ BNI akan terus memperkuat dan mengoptimalkan fundamental keuangan
- ✓ Ditengah situasi yang sangat dinamis, BNI mencatat :
  - Pertumbuhan Pinjaman 14.6%
  - Pertumbuhan Dana Pihak Ketiga 13.3%
  - Pertumbuhan pendapatan bunga bersih 14.1%
  - Mempertahankan Margin Bunga Bersih (NIM) di 6,5%
- ✓ Progam efisiensi serta normalisasi *cost of credit* telah berhasil meningkatkan profitabilitas
- ✓ Strategi penurunan jumlah kredit hapus buku diterapkan untuk meningkatkan disiplin dan tanggung jawab para staff kredit serta peningkatan kualitas asset ke depannya.
- ✓ Program Restrukturisasi yang lebih proaktif telah di tanda tangani oleh ribuan nasabah
- ✓ Di tengah ketidakpastian situasi ekonomi, fundamental operasional kami tetap solid dan kami tetap optimis dapat mencapai target-target utama kami.

# Ikhtisar Kinerja Kuartal 3-2015

		2012	2013	2014	3Q2014	3Q2015	Y.o.Y
ASSET	<b>Total Asset</b> (IDR miliar)	333,304	386,655	416,574	<b>408,047</b>	<b>456,463</b>	<b>11.9%</b>
	<b>Pinjaman yang diberikan</b> (IDR miliar)	200,742	250,638	277,622	<b>267,942</b>	<b>307,122</b>	<b>14.6%</b>
	<b>Dana Pihak Ketiga</b> (IDR miliar)	257,661	291,890	313,893	<b>308,327</b>	<b>349,437</b>	<b>13.3%</b>
P & L	<b>Pendapatan Bunga Bersih</b> (IDR miliar)	15,459	19,058	22,376	<b>16,394</b>	<b>18,704</b>	<b>14.1%</b>
	<b>Pendapatan Non Bunga</b> (IDR miliar)	5,217	5,722	7,384	<b>5,243</b>	<b>5,415</b>	<b>3.3%</b>
	<b>Laba Bersih</b> (IDR miliar)	7,046	9,054	10,783	<b>7,611</b>	<b>5,998</b>	<b>-21.2%</b>
Profitability & Efficiency	<b>NIM</b>	5.9%	6.1%	6.2%	<b>6.1%</b>	<b>6.5%</b>	
	<b>ROE</b>	20.0%	22.5%	23.6%	<b>22.7%</b>	<b>16.1%</b>	
	<b>ROA</b>	2.9%	3.4%	3.5%	<b>3.3%</b>	<b>2.5%</b>	
	<b>CIR</b>	49.5%	46.7%	43.8%	<b>41.9%</b>	<b>43.4%</b>	
	<b>BOPO</b>	71.0%	67.1%	69.8%	<b>70.6%</b>	<b>78.6%</b>	
Asset Quality	<b>NPL (Kotor)</b>	2.8%	2.2%	2.0%	<b>2.2%</b>	<b>2.8%</b>	
	<b>NPL (Bersih)</b>	0.8%	0.5%	0.4%	<b>0.5%</b>	<b>0.7%</b>	
	<b>Coverage Ratio</b>	123.0%	128.5%	130.1%	<b>129.0%</b>	<b>139.6%</b>	
Liquidity	<b>LDR</b>	77.5%	85.3%	87.8%	<b>85.7%</b>	<b>87.7%</b>	
	<b>LDR – Rupiah</b>	79.1%	85.6%	86.7%	<b>85.7%</b>	<b>89.6%</b>	
	<b>LDR - FX</b>	68.7%	83.6%	94.5%	<b>86.1%</b>	<b>79.2%</b>	
Capital	<b>Tier-1 CAR</b>	15.2%	14.2%	15.3%	<b>15.3%</b>	<b>14.7%</b>	
	<b>Total CAR</b>	16.7%	15.1%	16.2%	<b>16.2%</b>	<b>17.4%</b>	

# Kinerja Keuangan Kuartal 3 - 2015

## Ringkasan Neraca

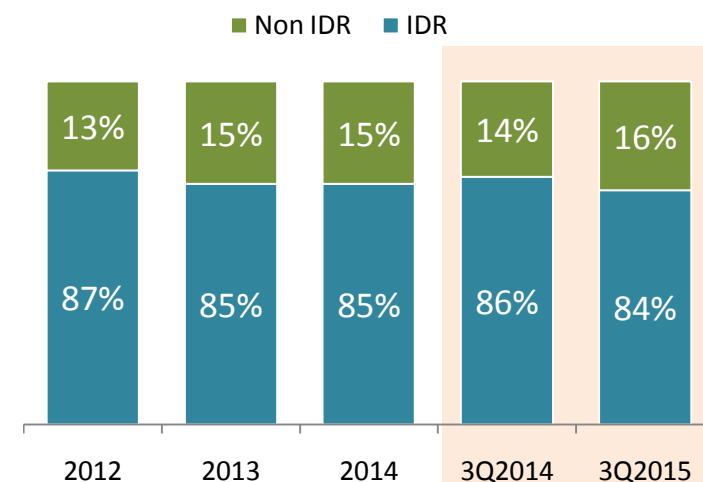
[Rp Miliar]	2012	2013	2014	3Q2014	3Q2015	Y.o.Y	
<b>Total Aset</b>	333,304	386,655	416,574	<b>408,047</b>	<b>456,463</b>	11.9%	↑
<b>Penempatan pada bank lain &amp; BI</b>	32,621	23,475	14,530	<b>19,893</b>	<b>26,086</b>	31.1%	↑
<b>Surat berharga [nilai pasar]</b>	9,817	8,528	12,743	<b>14,607</b>	<b>8,364</b>	-42.7%	↓
<b>Obligasi pemerintah [nilai pasar]</b>	38,561	44,884	43,830	<b>42,514</b>	<b>43,991</b>	3.5%	↑
<b>Pinjaman yang diberikan [kotor]</b>	200,742	250,638	277,622	<b>267,942</b>	<b>307,122</b>	14.6%	↑
<b>Dana pihak ketiga</b>	257,661	291,890	313,893	<b>308,327</b>	<b>349,437</b>	13.3%	↑
<b>Simpanan dari bank lain</b>	3,245	3,185	3,177	<b>3,620</b>	<b>3,779</b>	4.4%	↑
<b>Surat berharga yang diterbitkan</b>	4,769	6,037	6,158	<b>6,055</b>	<b>7,793</b>	28.7%	↑
<b>Pinjaman yang diterima</b>	8,750	18,951	11,212	<b>11,355</b>	<b>8,661</b>	-23.7%	↓
<b>Ekuitas pemegang saham</b>	43,525	47,684	61,095	<b>57,874</b>	<b>63,637</b>	10.0%	↑

# Komposisi Pinjaman yang Diberikan

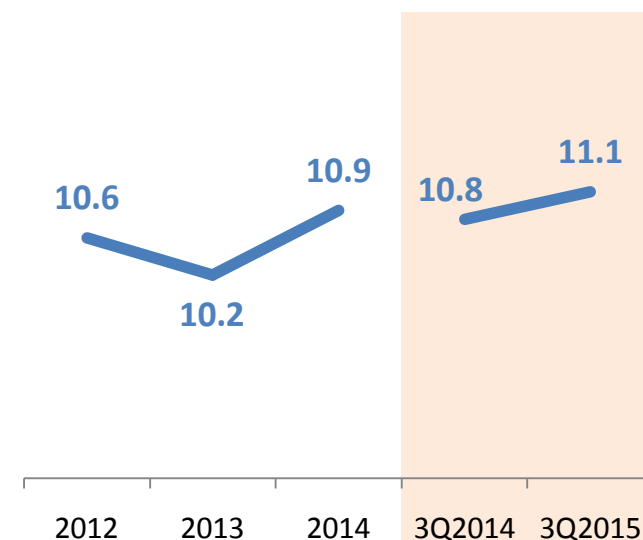
## Komposisi pinjaman yang diberikan [% Rp Miliar]

Segmen	2012	2013	2014	3Q2014	3Q2015	Pertumbuhan [YoY - %]	Komposisi [%]	
<b>Business Banking</b>	<b>Korporasi</b>	40,064	68,385	72,874	69,553	80,420	15.6%	26.2%
	<b>BUMN</b>	32,171	43,849	46,841	48,291	54,230	12.3%	17.7%
	<b>Menengah</b>	35,730	30,722	40,324	38,304	46,380	21.1%	15.1%
	<b>Kecil</b>	37,611	41,582	40,374	39,038	38,943	-0.2%	12.7%
	<b>SUBTOTAL</b>	<b>145,576</b>	<b>184,538</b>	<b>200,413</b>	<b>195,186</b>	<b>219,973</b>	<b>12.7%</b>	<b>71.6%</b>
<b>Consumer</b>	<b>Griya</b>	25,286	31,733	33,341	32,769	33,723	2.9%	11.0%
	<b>Kartu Kredit</b>	4,934	5,489	7,777	5,952	9,658	62.3%	3.1%
	<b>Konsumer Lainnya</b>	10,933	10,310	10,906	10,079	11,471	13.8%	3.7%
	<b>SUBTOTAL</b>	<b>41,153</b>	<b>47,532</b>	<b>52,024</b>	<b>48,800</b>	<b>54,852</b>	<b>12.4%</b>	<b>17.9%</b>
<b>Internasional</b>	6,194	7,234	10,082	9,801	15,239	55.5%	5.0%	
<b>Perusahaan Anak</b>	7,819	11,334	15,103	14,155	17,057	20.5%	5.6%	
<b>TOTAL</b>	<b>200,742</b>	<b>250,638</b>	<b>277,622</b>	<b>267,942</b>	<b>307,122</b>	<b>14.6%</b>	<b>100.0%</b>	

## Berdasarkan mata uang (%)



## Rata-rata Yield Pinjaman (%) – Bank Only



# Kualitas Pinjaman – Bank Only

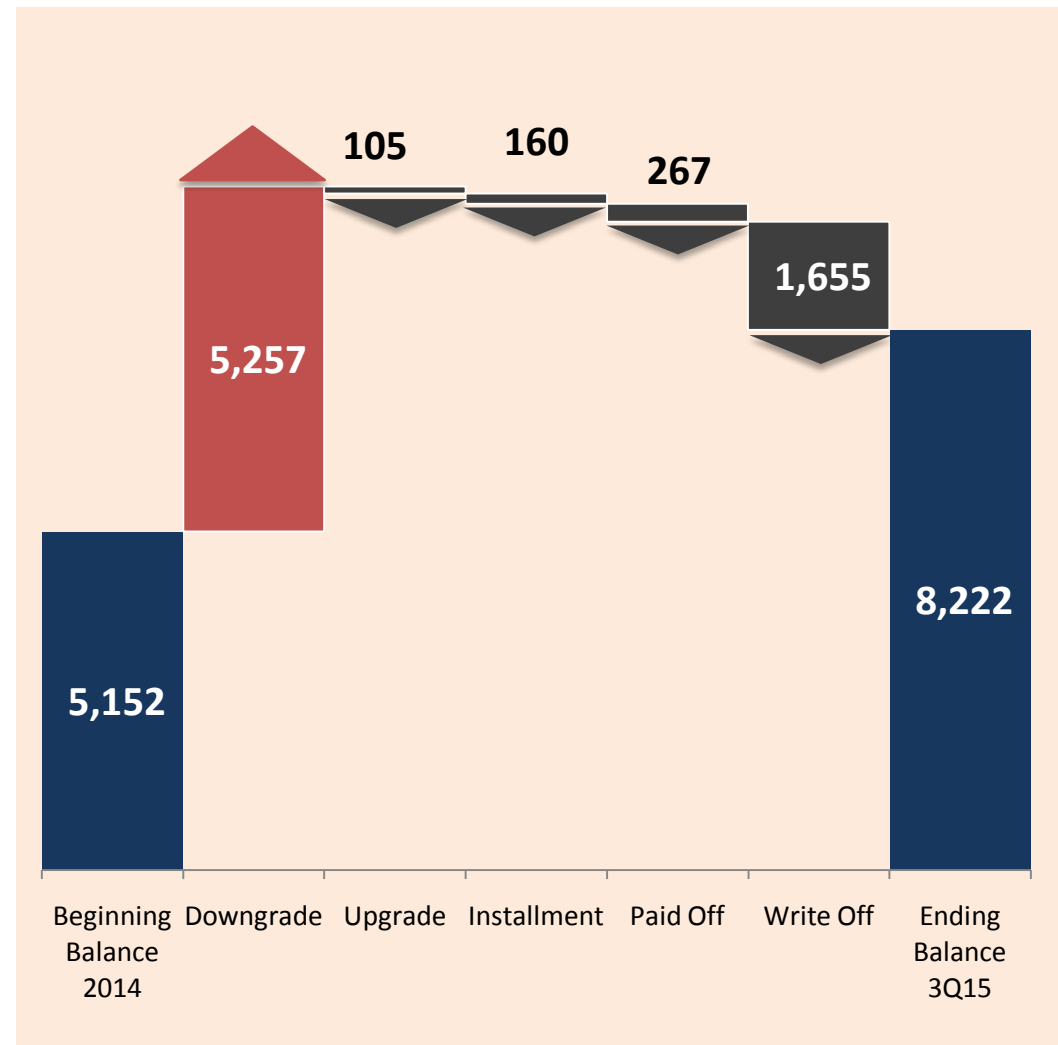
## Pra NPL berdasarkan Segmen

	2012	2013	2014	3Q 2014	3Q 2015
Corporate	1.9%	2.0%	1.5%	2.1%	1.2%
Overseas	4.3%	0.3%	0.0%	0.0%	0.3%
Middle	3.7%	2.2%	3.0%	3.9%	5.8%
Small	4.6%	3.7%	4.0%	6.0%	5.4%
Consumer	4.6%	4.7%	4.3%	5.7%	6.5%
<b>Total %</b>	<b>3.4%</b>	<b>2.8%</b>	<b>2.6%</b>	<b>3.6%</b>	<b>3.4%</b>
<b>Total (Rp Mn)</b>	<b>6,574</b>	<b>6,747</b>	<b>6,877</b>	<b>9,016</b>	<b>9,990</b>

## NPL berdasarkan segmen

	2012	2013	2014	3Q 2014	3Q 2015
Corporate	1.5%	1.2%	0.9%	1.3%	1.4%
Overseas	1.4%	1.7%	1.7%	1.7%	1.1%
Middle	4.0%	3.1%	2.6%	2.6%	4.7%
Small	5.5%	5.3%	5.1%	5.6%	6.7%
Consumer	1.5%	1.2%	1.5%	1.7%	2.4%
<b>Total %</b>	<b>2.8%</b>	<b>2.2%</b>	<b>2.0%</b>	<b>2.2%</b>	<b>2.8%</b>
<b>Total (Rp Mn)</b>	<b>5,484</b>	<b>5,198</b>	<b>5,151</b>	<b>5,665</b>	<b>8,222</b>

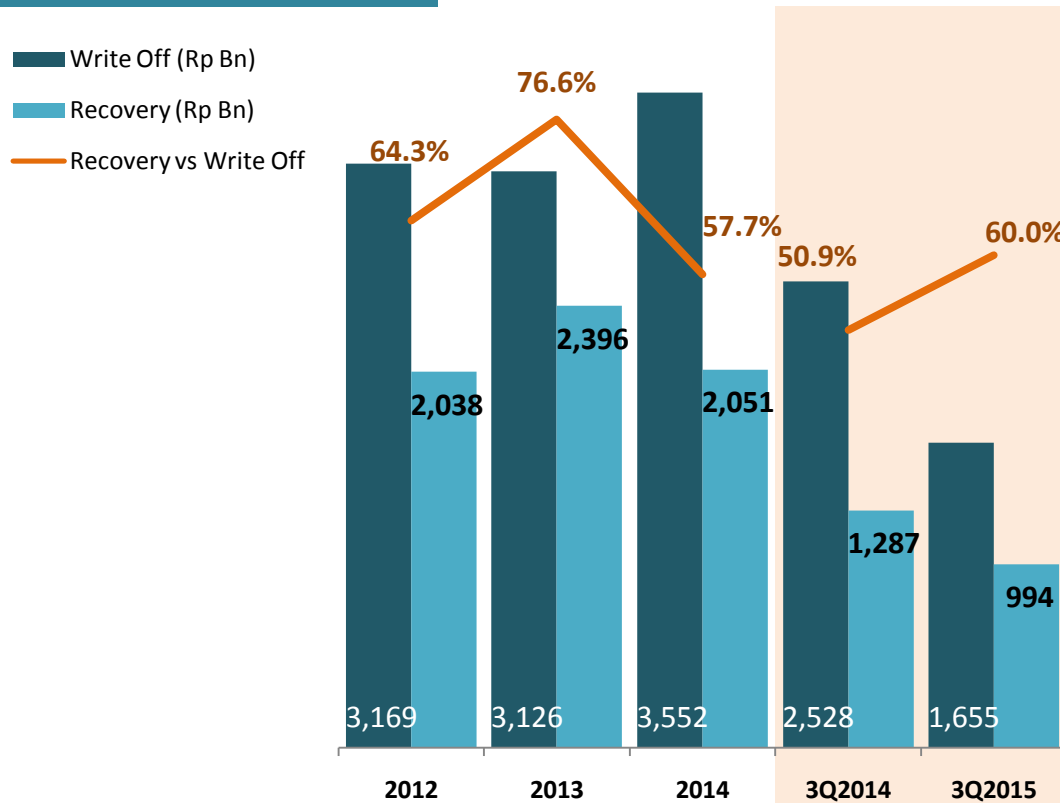
## Pergerakan NPL



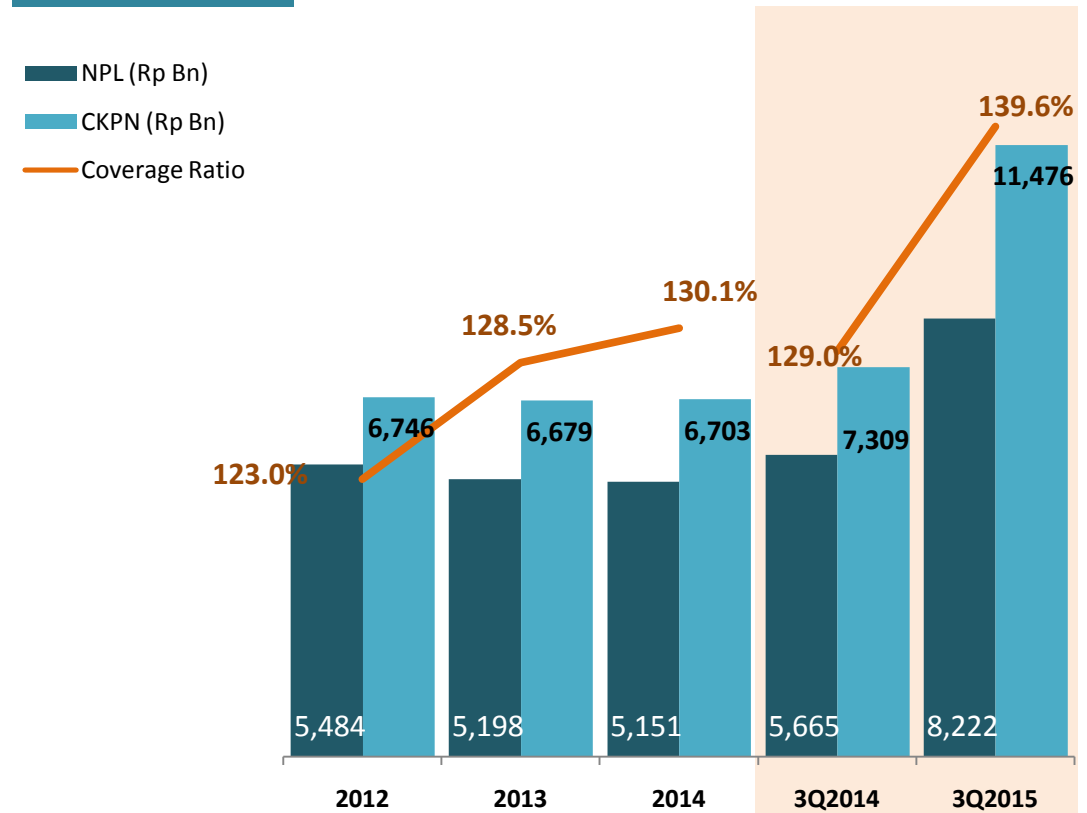


# Kualitas Pinjaman – Bank Only

## Hapus Buku & Recovery



## Coverage Ratio

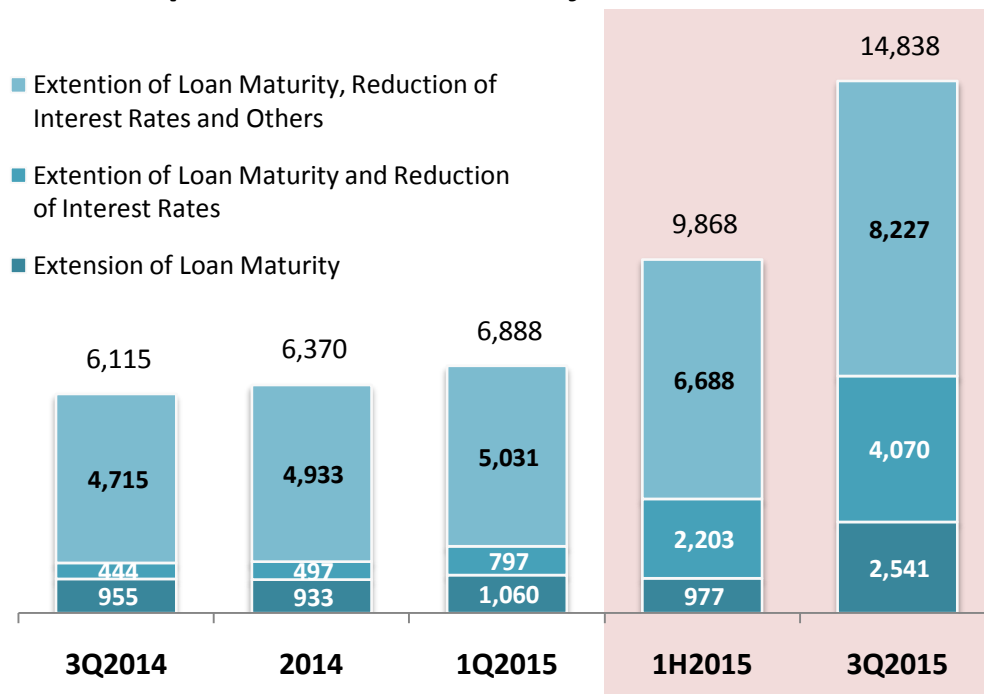


	2012	2013	2014	3Q 2014	3Q 2015
Hapus Buku (Rp Juta)	3,169	3,126	3,552	2,528	1,655
Recovery (Rp Juta)	2,038	2,396	2,051	1,287	994
Recovery Rate	64.3%	76.6%	57.7%	50.9%	60.0%

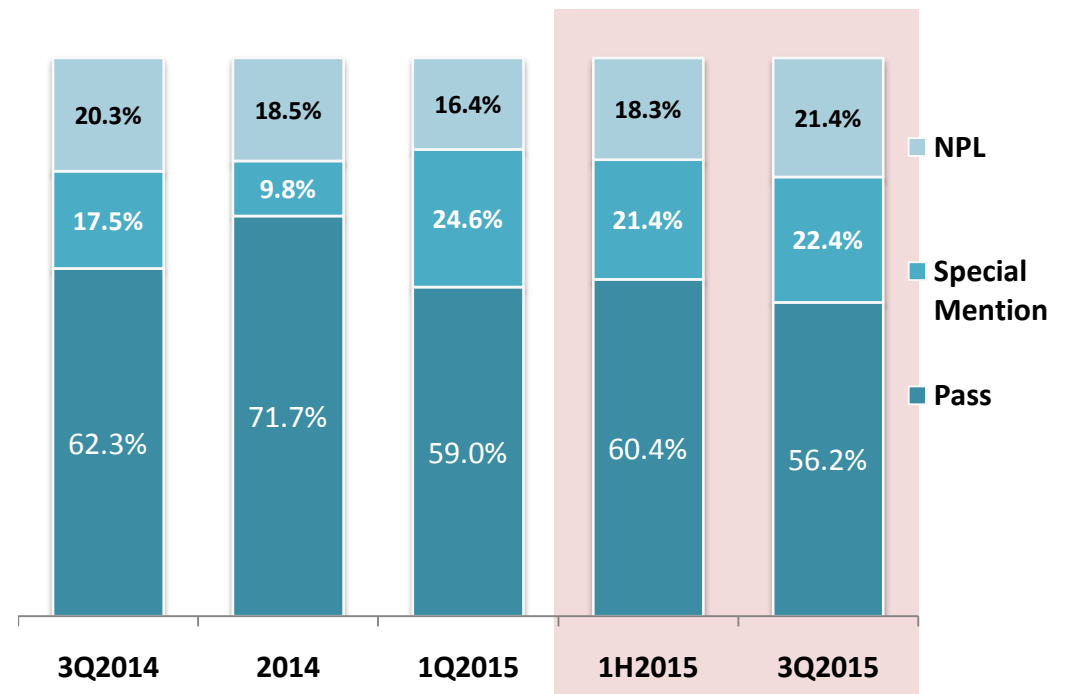
	2012	2013	2014	3Q 2014	3Q 2015
NPL (Rp Bn)	5,484	5,198	5,151	5,665	8,222
CKPN (Rp Bn)	6,746	6,679	6,703	7,309	11,476
Coverage Ratio	123.0%	128.5%	130.1%	129.0%	139.6%

# Perkembangan Restrukturisasi Pinjaman

## Tipe Restrukturisasi Pinjaman



## Kolektibiliti Pinjaman yang direstrukturisasi



Jumlah Nasabah Bisnis Banking yang telah menandatangani perjanjian restrukturisasi di kuartal 3-2015:

- ✓ 426 Nasabah kategori Pra NPL dengan total Rp 3,6 triliun
- ✓ 125 Nasabah kategori NPL dengan total Rp 1,4 triliun

Jumlah Nasabah Konsumer yang telah menandatangani perjanjian restrukturisasi di kuartal 3-2015 :

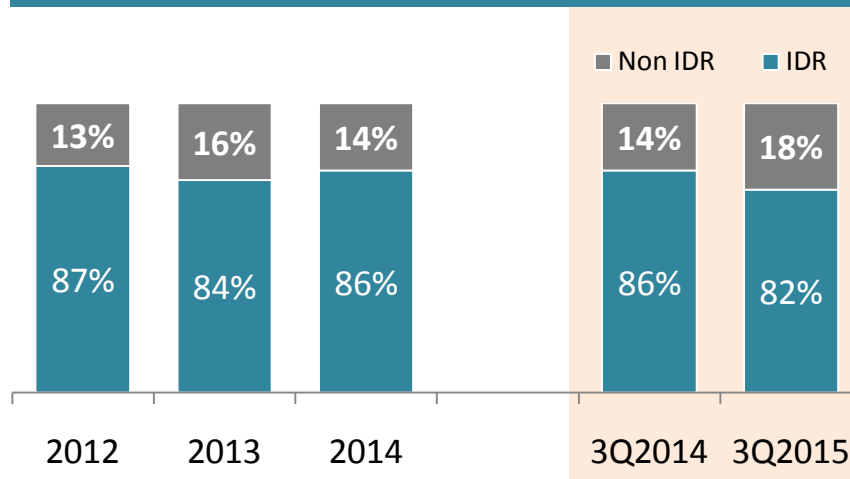
- ✓ 2304 Nasabah Kategori Pra NPL dengan total Rp 116 miliar
- ✓ 977 Nasabah kategori NPL dengan total Rp 21 miliar

# Dana Pihak Ketiga

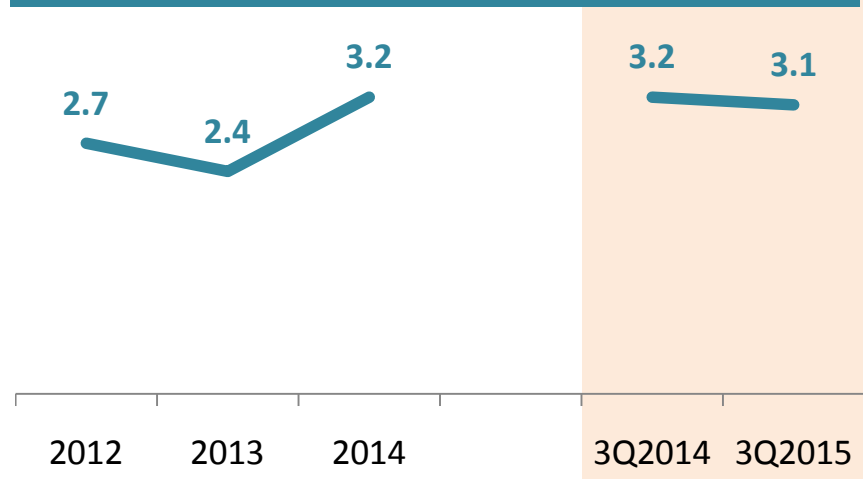
## Berdasarkan Tipe [Rp Miliar]

	2012	2013	2014	3Q 2014	3Q 2015	YOY
<b>Current</b>	73,366	88,183	82,743	80,269	92,978	15.8%
<b>Saving</b>	100,083	111,800	119,779	110,936	119,874	8.1%
<b>Time Deposit</b>	84,212	91,907	111,371	117,122	136,585	16.6%
<b>TOTAL</b>	<b>257,661</b>	<b>291,890</b>	<b>313,893</b>	<b>308,327</b>	<b>349,437</b>	<b>13.3%</b>
<b>CASA Ratio</b>	<b>67.3%</b>	<b>68.5%</b>	<b>64.5%</b>	<b>62.0%</b>	<b>60.9%</b>	

## Berdasarkan Mata Uang (%)



## Biaya Dana Pihak Ketiga [%] – Bank Only



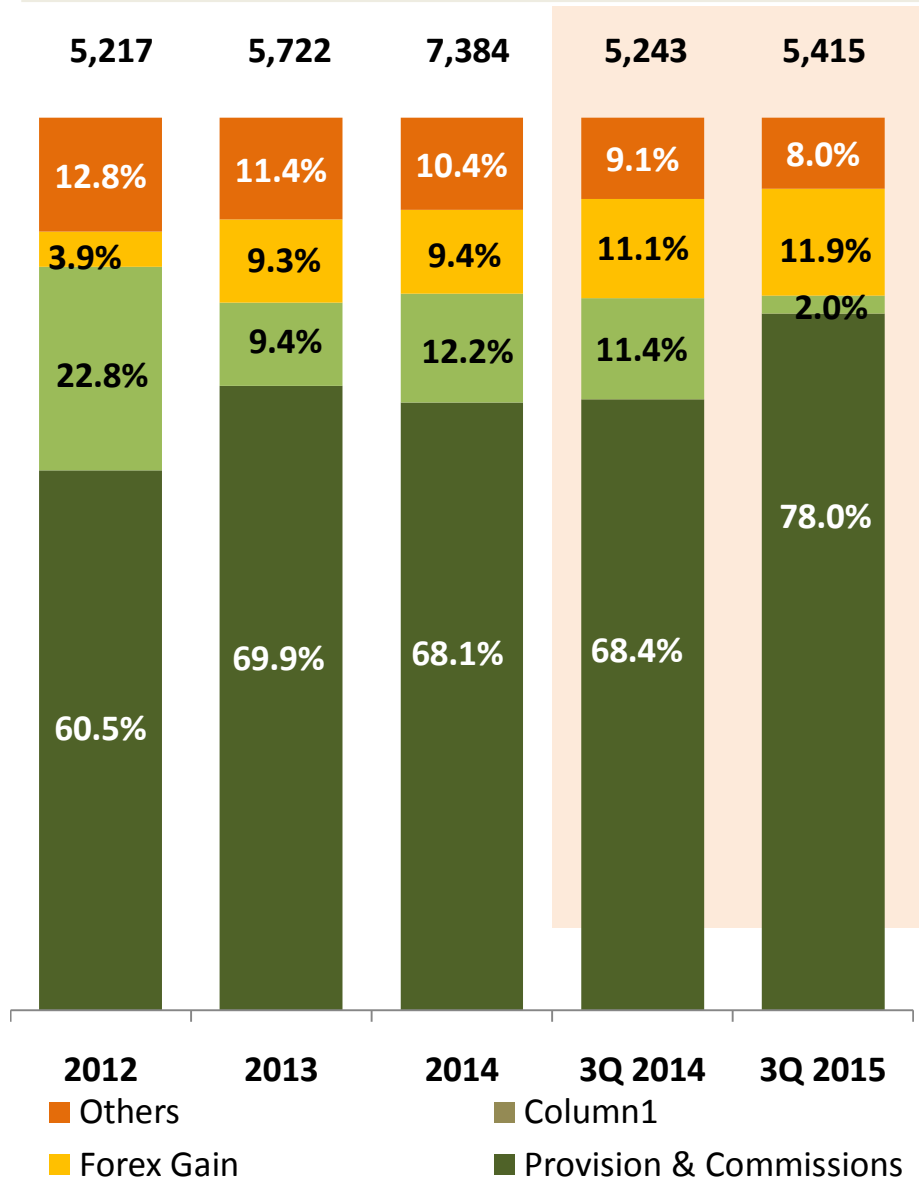
**CASA meningkat Rp 21.6 triliun atau 11.3% Y.o.Y. sementara CASA Ratio menjadi 61%**

## Ringkasan Laba - Rugi

[Rp Billion]	2012	2013	2014	3Q2014	3Q2015	Y.o.Y	
<b>Pendapatan Bunga</b>	22,705	26,451	33,365	24,413	26,994	10.6%	↑
<b>Beban Bunga</b>	(7,246)	(7,392)	(10,989)	(8,019)	(8,290)	3.4%	↑
<b>Pendapatan Bunga Bersih</b>	15,459	19,058	22,376	16,394	18,704	14.1%	↑
<b>Pendapatan Premi Bersih</b>	256	494	133	96	791	724.0%	↑
<b>Pendapatan Non Bunga</b>	5,217	5,722	7,384	5,243	5,415	3.3%	↑
<b>Recovery</b>	2,038	2,138	1,856	1,287	994	-22.8%	↓
<b>Pendapatan Operasional</b>	22,971	27,412	31,748	23,021	25,904	12.5%	↑
<b>Beban Operasional</b>	(11,805)	(13,485)	(14,760)	(10,271)	(11,957)	16.4%	↑
<b>Pendapatan Sebelum Provisi</b>	11,166	13,926	16,988	12,749	13,947	9.4%	↑
<b>Pembentukan CKPN</b>	(2,525)	(2,708)	(3,642)	(3,308)	(6,403)	93.6%	↑
<b>Pendapatan (Beban) Non Operasional</b>	259	59	178	152	52	-65.8%	↓
<b>Laba Bersih Sebelum Pajak</b>	8,900	11,278	13,524	9,593	7,596	-20.8%	↓
<b>Laba Bersih</b>	7,046	9,054	10,783	7,611	5,998	-21.2%	↓
<b>Laba Bersih per Saham (jumlah penuh)</b>	378	486	578	408	322	-21.2%	↓

# Pendapatan Non Bunga

**Breakdown** [Rp Billion, %]

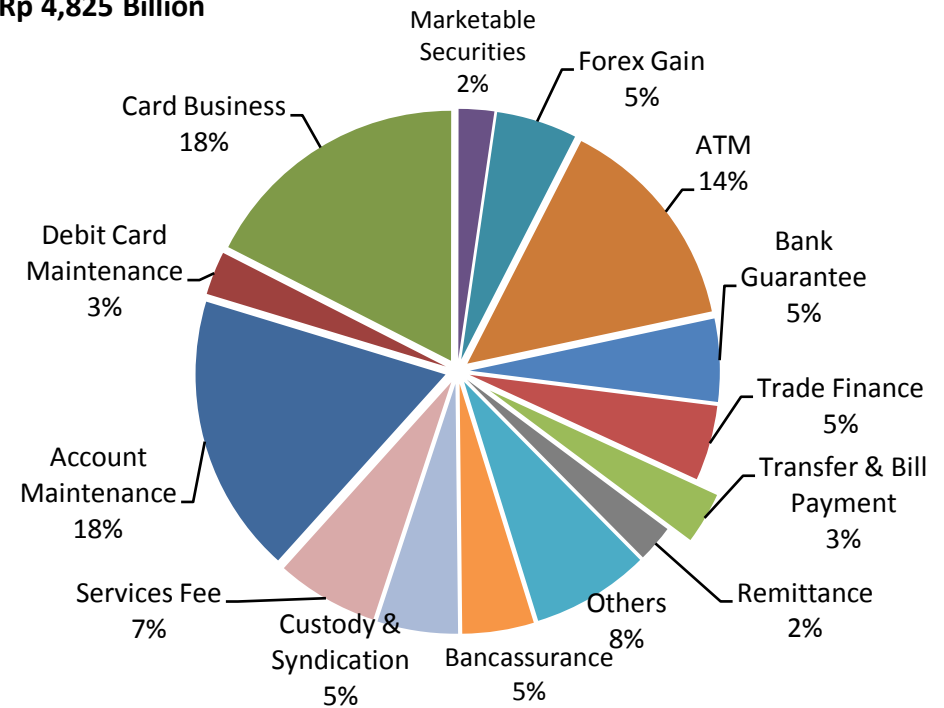


**Breakdown Non Interest Income** [Rp Billion]

	2012	2013	2014	3Q 2014	3Q 2015
Recurring Fee	4,995	5,499	6,744	4,795	4,825
Non Recurring Fee	222	223	639	448	590
<b>Total</b>	<b>5,217</b>	<b>5,722</b>	<b>7,384</b>	<b>5,243</b>	<b>5,415</b>

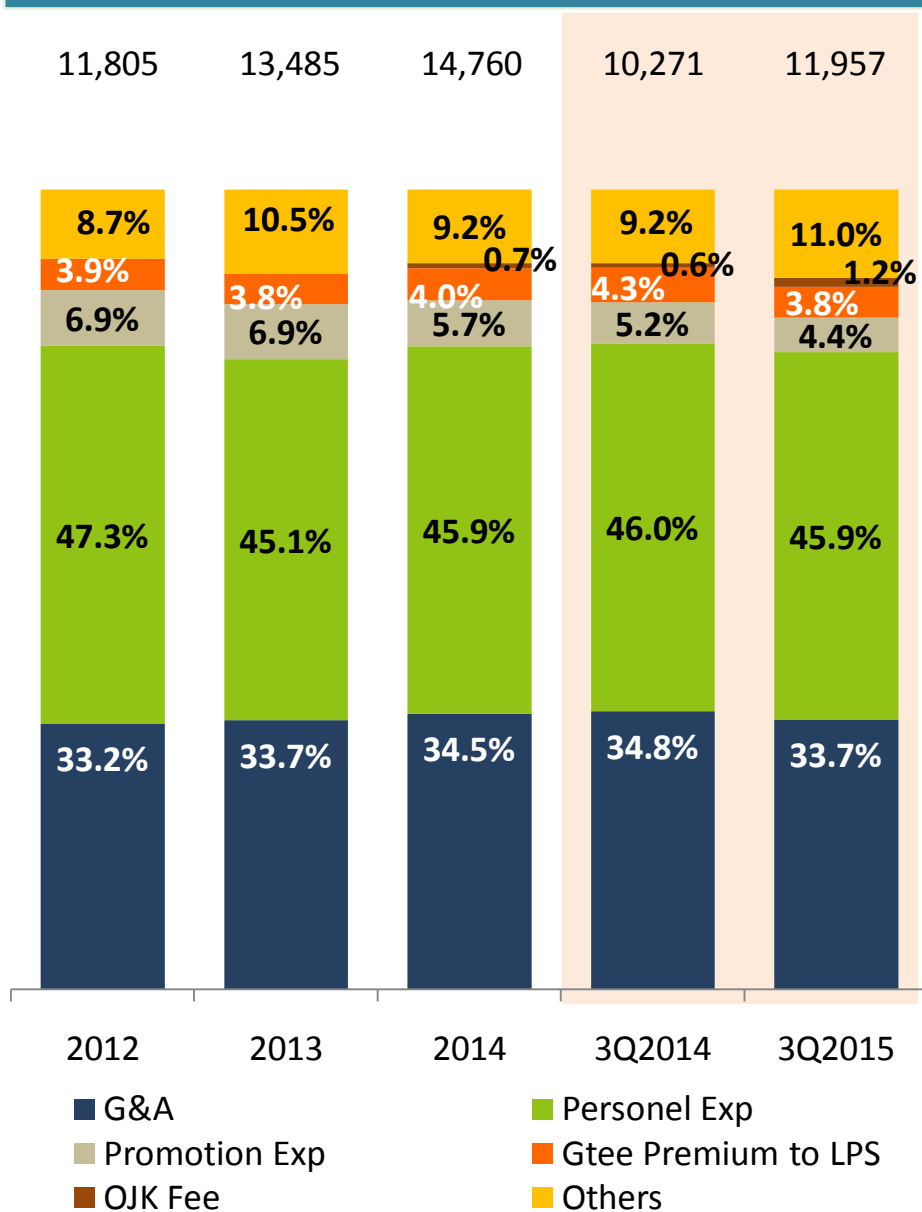
**Breakdown recurring fee**

Total = Rp 4,825 Billion

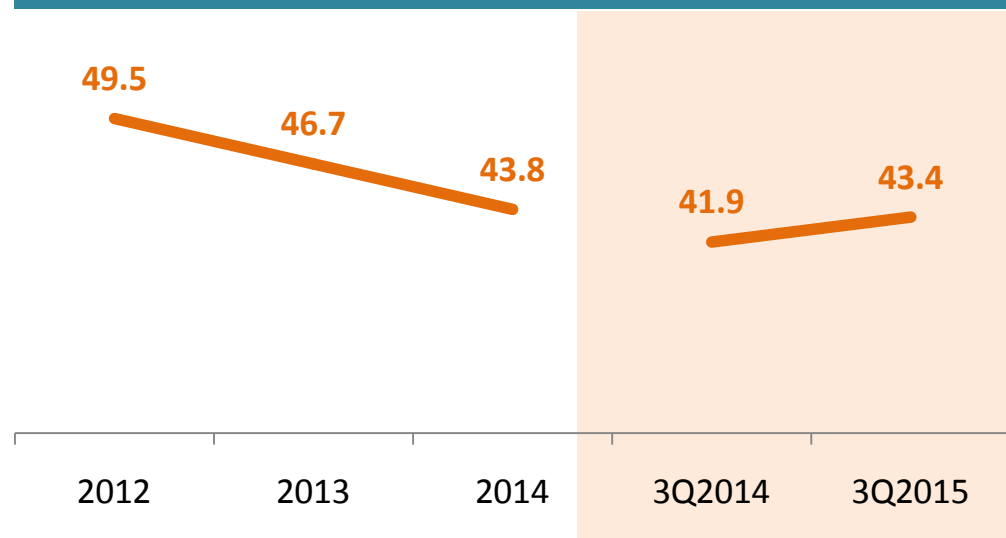


# Beban Operasional

## Ikhtisar Beban Operasional [Rp Miliar]

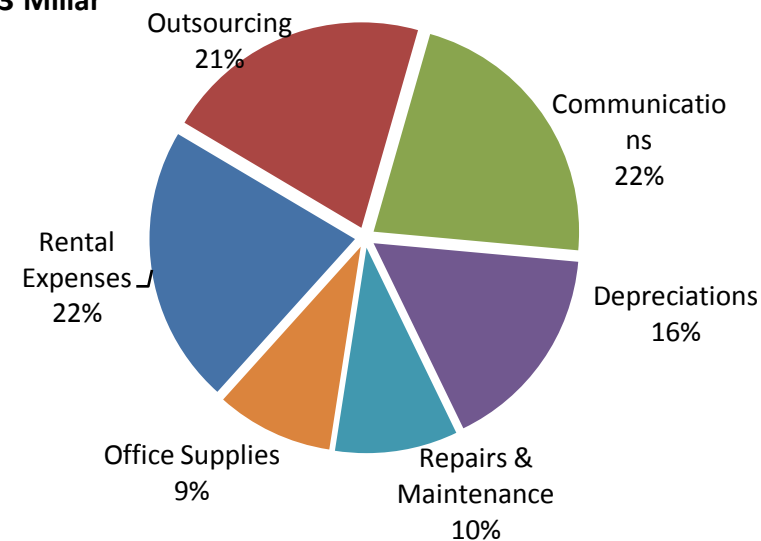


## Cost to Income Ratio – Bank Only [%]



## Rincian Beban Umum & Administrasi

Total = Rp 4,033 Miliar



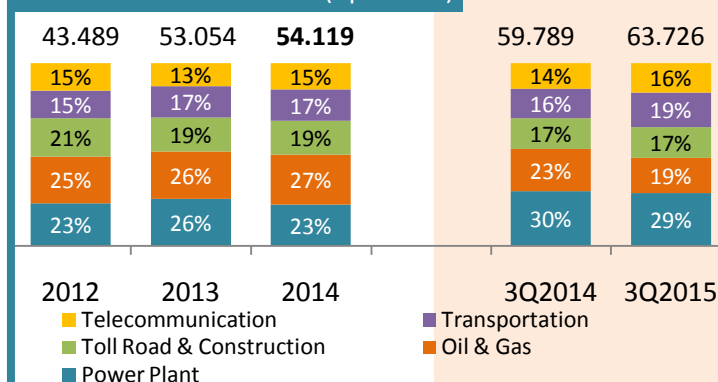
# Bisnis & Konsumer Banking

# Bisnis Korporasi

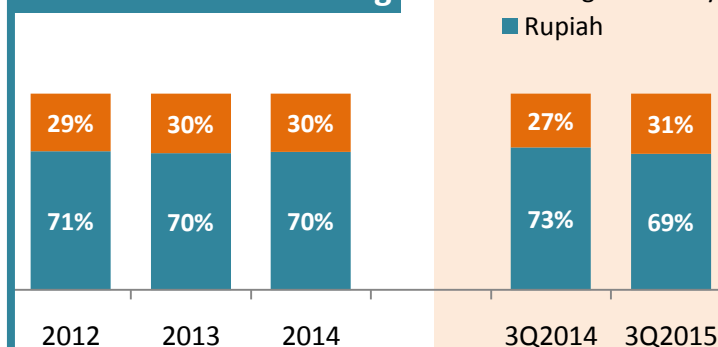
## Berdasarkan Sektor Ekonomi

Sektor*) (Rp Miliar)	2013	2014	3Q2014	3Q2015	Pertumbuhan Y.o.Y	Komposisi
Manufaktur	32.412	36.625	32.339	48.232	49,1%	32,2%
Perdagangan, Resto & Hotel	8.499	7.462	7.465	9.008	20,7%	6,0%
Pertanian	14.288	19.779	18.628	21.195	13,8%	14,1%
Jasa-jasa Bisnis	12.715	13.283	13.827	13.567	-1,9%	9,1%
Transportasi, Pergudangan & Komunikasi	14.652	14.921	16.036	16.744	4,4%	11,2%
Konstruksi	2.803	2.477	2.818	5.837	107,1%	3,9%
Listrik, Gas & Air	12.346	13.682	15.856	15.571	-1,8%	10,4%
Pertambangan	14.151	16.435	13.699	13.617	-0,6%	9,1%
Jasa-jasa Sosial	1.054	1.392	1.528	1.425	-6,7%	1,0%
Lainnya	6.547	3.741	5.449	4.693	-13,9%	3,1%
<b>Total Korporasi &amp; BUMN</b>	<b>119.468</b>	<b>129.797</b>	<b>127.645</b>	<b>149.889</b>	<b>17,4%</b>	<b>100,0%</b>

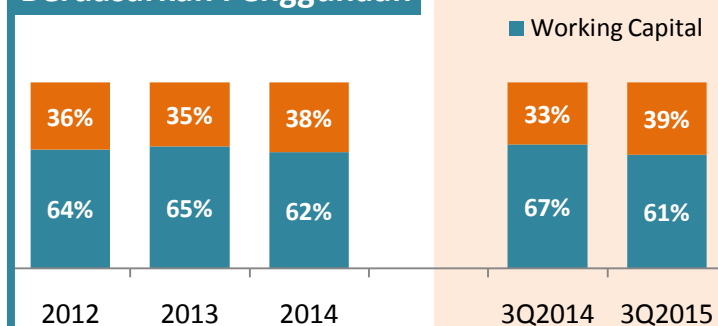
## Infrastructure Loan (Rp Billion)



## Berdasarkan Mata Uang



## Berdasarkan Penggunaan



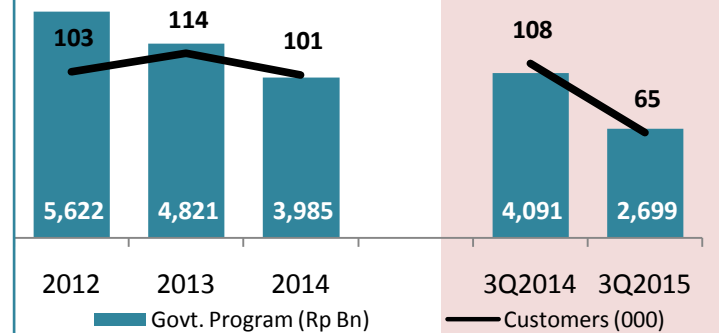


# Bisnis Menengah & Kecil

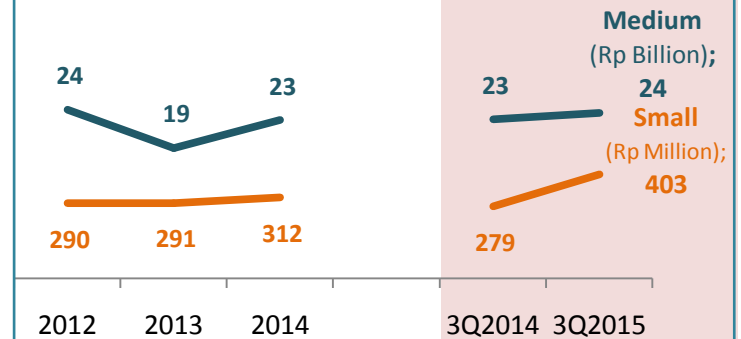
## Berdasarkan Sektor Ekonomi

Sektor (Rp Miliar)	2013	2014	3Q2014	3Q2015	Pertumbuhan Y.o.Y	Komposisi
Manufaktur	13.202	15.507	15.017	16.770	11,7%	19,7%
Perdagangan, Resto & Hotel	30.817	33.940	32.017	34.966	9,2%	41,0%
Pertanian	4.302	4.321	4.369	4.381	0,3%	5,1%
Jasa-jasa Bisnis	7.475	8.652	8.220	9.741	18,5%	11,4%
Transportasi, Pergudangan & Komunikasi	4.229	5.239	4.940	5.247	6,2%	6,2%
Konstruksi	6.812	6.800	6.641	7.528	13,4%	8,8%
Listrik, Gas & Air	436	532	518	806	55,5%	0,9%
Pertambangan	1.509	1.949	1.778	1.790	0,7%	2,1%
Jasa-jasa Sosial	3.497	3.730	3.818	4.052	6,1%	4,7%
Lainnya	23	29	23	42	80,4%	0,0%
<b>Total Menengah &amp; Kecil</b>	<b>72.304</b>	<b>80.699</b>	<b>77.342</b>	<b>85.323</b>	<b>10,3%</b>	<b>100,0%</b>

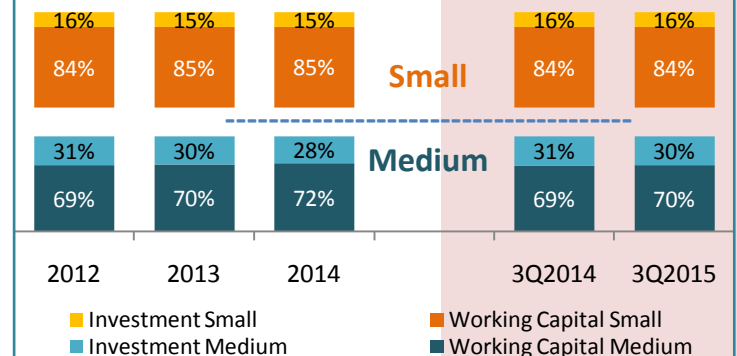
## Kredit Program Pemerintah



## Saldo Rata-rata per Debitur

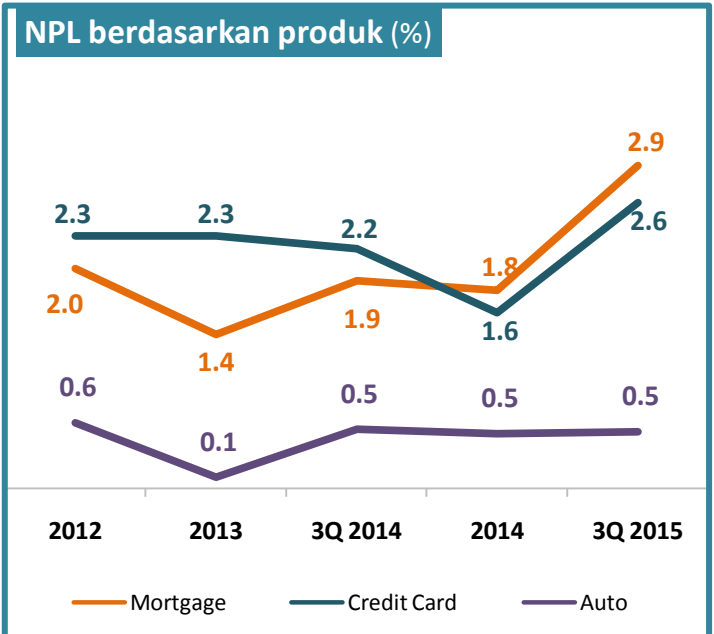


## Berdasarkan Penggunaan

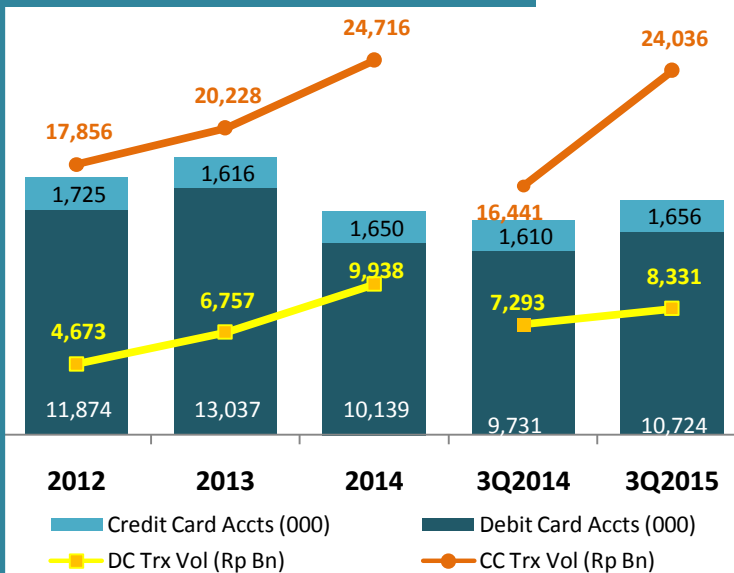


# Bisnis Konsumer

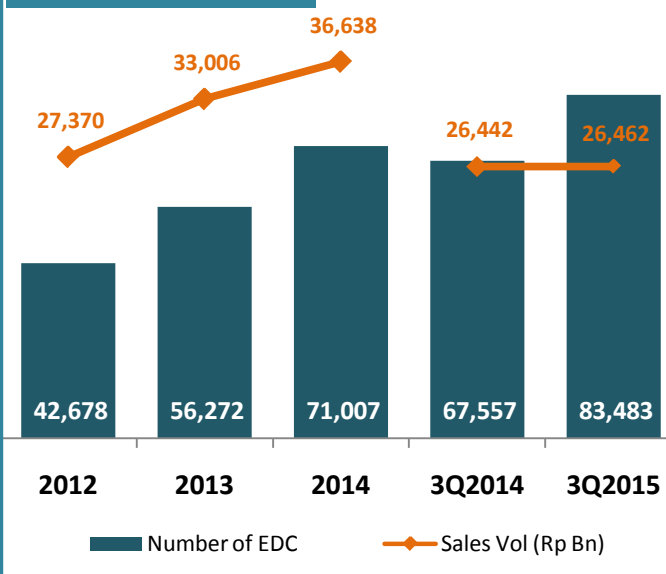
Produk (Rp Miliar)	2012	2013	2014	3Q2014	3Q2015	Pertumbuhan [YoY - %]	Komposisi [%]
Griya	25,286	31,733	33,341	32,769	33,723	2.9%	61.5%
Kredit Kendaraan	6,665	5,821	6,041	5,421	5,486	1.2%	10.0%
Kartu Kredit	4,934	5,489	7,777	5,952	9,658	62.3%	17.6%
Multi Guna	174	138	82	97	62	-36.1%	0.1%
Cash Collateral	709	665	576	558	545	-2.3%	1.0%
Gaji	830	926	1,265	1,135	2,353	107.3%	4.3%
Lainnya	2,555	2,760	2,942	2,868	3,025	5.5%	5.5%
<b>Total Konsumer</b>	<b>41,153</b>	<b>47,532</b>	<b>52,024</b>	<b>48,800</b>	<b>54,852</b>	<b>12.4%</b>	<b>100.0%</b>



## Kinerja Kartu Debit & Kartu Kredit



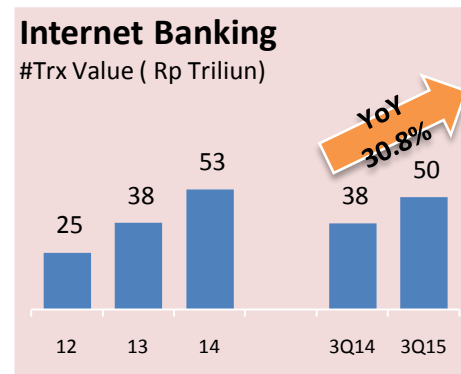
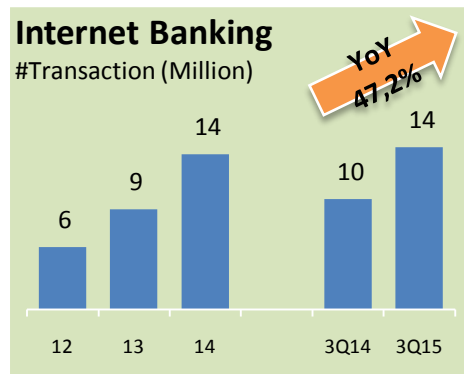
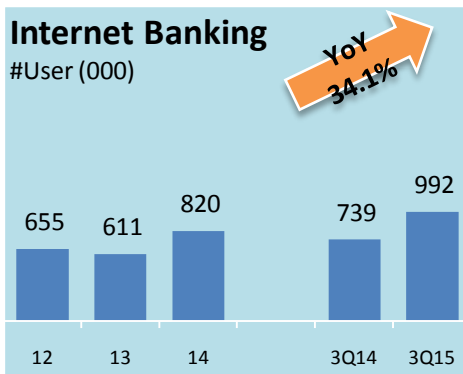
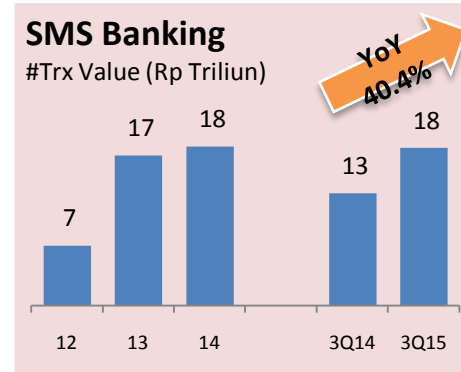
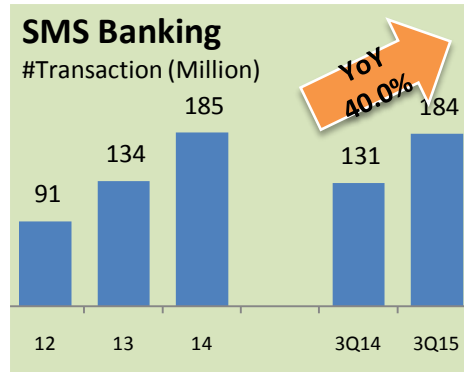
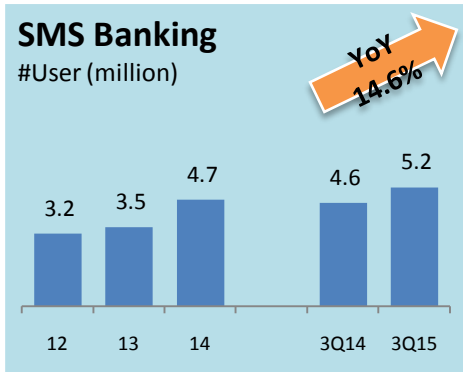
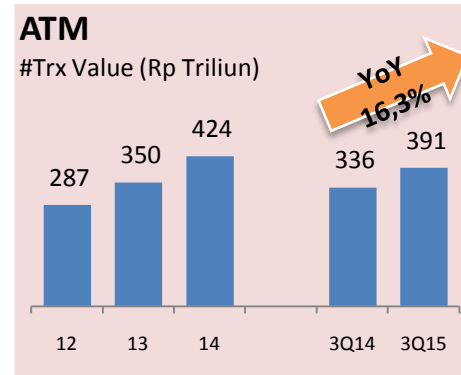
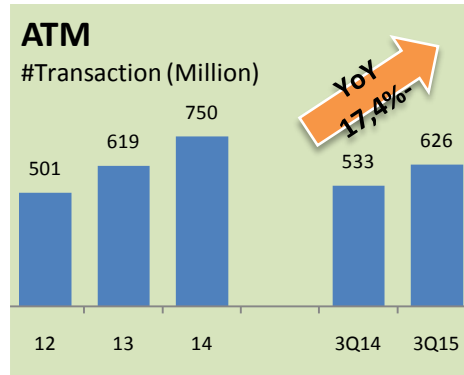
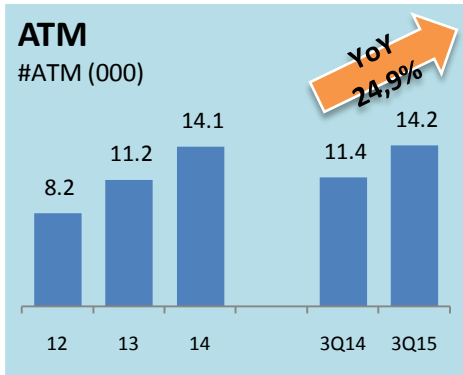
## Merchant Business



Pada 2015, Bisnis Konsumer akan fokus pada

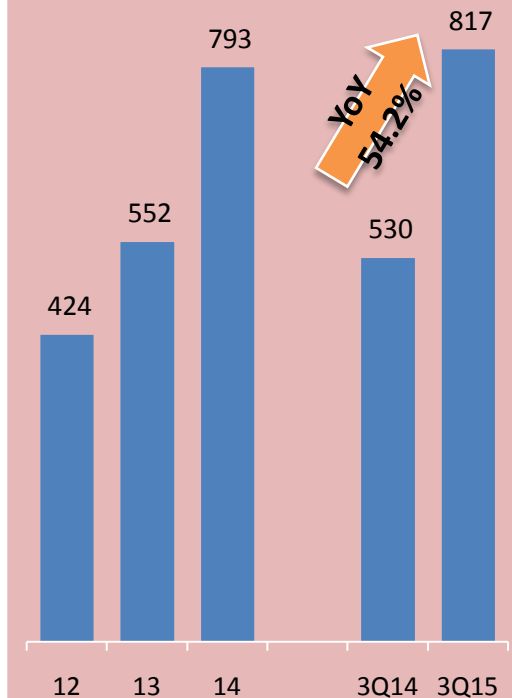
1. Griya, Kartu Kredit dan gaji (BNI Flexi)
2. Meningkatkan volume transaksi melalui optimalisasi e-channel
3. Menjaga NIM dan NPL

# E-Banking



**Pendapatan E-Banking adalah salah satu penyumbang pendapatan non bunga yang utama**

**Total Pendapatan Fee yang terkait dengan E-Banking**  
(Rp Billion)



# Terima Kasih

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F: 62-21-5728053

E: [investor.relations@bni.co.id](mailto:investor.relations@bni.co.id)



# Tentang BNI

# Direksi



**Achmad Baiquni**  
*Direktur Utama*  
Sebelumnya: Direktur  
Keuangan BRI, Direktur BNI



**Suprajarto**  
*Wakil Direktur Utama*  
Sebelumnya: Direktur BRI



**Anggoro Eko Cahyo**  
*Direktur Konsumer*  
Sebelumnya: GM Divisi  
SDM, Pemimpin Wilayah BNI



**Herry Sidharta**  
*Direktur Business Banking 1*  
Sebelumnya: Direktur JAMKRINDO



**Sutanto**  
*Direktur Business Banking 2*  
Sebelumnya: Direktur BNI



**Adi Sulistyowati**  
*Direktur Jaringan dan  
Layanan*  
Sebelumnya: GM Divisi  
Jaringan, Pemimpin Wilayah BNI



**Rico Budidarmo**  
*Direktur Keuangan*  
Sebelumnya: Direktur BTN



**Bob Tyasika Ananta**  
*Direktur Operasional & IT*  
Sebelumnya: GM Strategic  
Planning, GM Divisi International



**Imam Budi Sarjito**  
*Direktur Kepatuhan & Risk Mgt*  
Sebelumnya: GM Divisi Risk  
Mgt, Komisaris BNI Syariah

# Komisaris



**Pradjoto**

*Wakil Komisaris Utama*

Sebelumnya: Komisaris Bank Mandiri  
2005-2015



**Daniel Theodore Sparringa**

*Komisaris*

Saat ini juga : Dosen di Universitas  
Airlangga, Surabaya



**Kiagus Ahmad Badaruddin**

*Komisaris*

Saat ini: SekJend Departemen  
Keuangan



**Anny Ratnawati**

*Komisaris Independent*

Sebelumnya: Wakil Menteri  
Keuangan, 2010-2014



**Jos Luhukay**

*Komisaris Independent*

Sebelumnya : Wakil Presiden  
Direktur Bank Danamon



**Zulkifli Zaini**

*Komisaris Independent*

Sebelumnya: Direktur Utama Bank  
Mandiri, Komisaris of PLN



**Revisond Baswir**

*Komisaris Independent*

Saat ini: Kepala Pusat Study Populasi  
Ekonomi, Universitas Gadjah  
Mada, Komisaris PTPN XI



**Pataniari Siahaan**

*Komisaris*

Saat ini: Dosen Universitas Trisakti

# Jaringan & Distribusi

Multi point contact untuk nasabah Individual dan Korporasi



BNI telah melakukan kerjasama dengan perusahaan terkemuka untuk penyaluran pembayaran, pembiayaan, penyaluran kredit, dan pembangunan jaringan / outlet

**Ikhtisar Nasabah Perorangan**

- ✓ 15,5 juta rekening simpanan
- ✓ 1,7 juta kartu kredit
- ✓ 161.083 nasabah kredit perumahan

**Ikhtisar Nasabah Korporasi / UKM**

- ✓ 383.752 rekening simpanan korporasi
- ✓ 1.926 rekening pinjaman korporasi
- ✓ 124.037 rekening pinjaman UKM



**Dasa untuk melakukan efisiensi dan melakukan Efektif cross-selling produk dan layanan**



# Rating BNI

		2007	2015
<b>Fitch Rating</b>	National long term rating Long term foreign & local currency Short term foreign & local currency Individual rating Subordinated debt	AA- (idn) BB/Stable B D BB-	AA+ (idn) BBB-/Stable F3 WD --
<b>Standard &amp; Poor's</b>	Credit rating Long term issuer credit rating Subordinated rating	BB-/Stable/B BB- B	BB/Positive/B BB --
<b>Moody's</b>	Bank Deposits Senior Unsecured Bank Financial Strength Rating Outlook	B1 Ba2 D- Stable	Baa3 Baa3 D+ Stable
<b>Pefindo</b>	Corporate rating / Outlook Bond 1 Subordinated	<sup>id</sup> AA-/Stable <sup>id</sup> AA-/Stable <sup>id</sup> A+/Stable	<sup>id</sup> AAA/Stable -- --

# Saham BNI

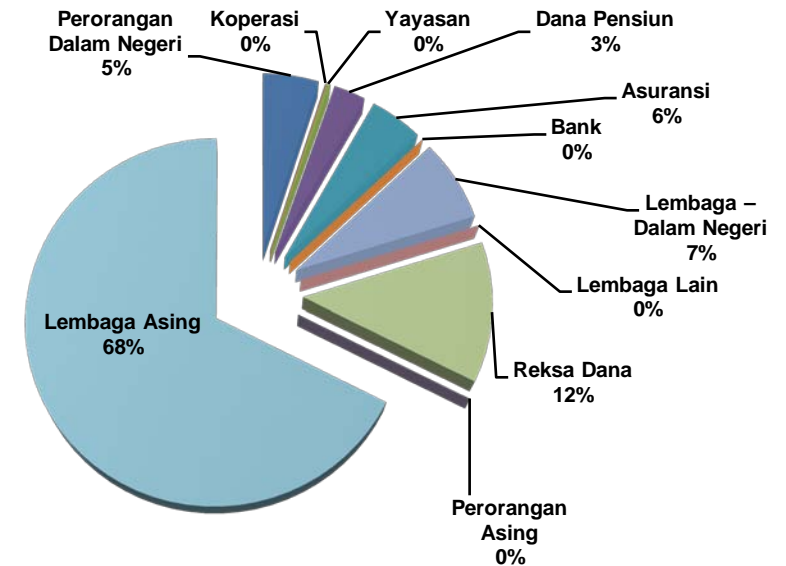
## Kinerja Saham BBNi



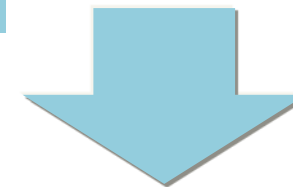
Saham BNI per 30 September 2015 (Rp 4,135) turun 25.1% dari posisi 30 September 2014 (Rp 5,525)

- ✓ Saham yang beredar 18.648.656.458 lembar saham
- ✓ Harga [30 September 2015] : Rp 4,135
- ✓ Kapitalisasi Pasar : Rp. 77.1 triliun [+/- US\$ 5,7 miliar]

## Kepemilikan Saham Publik BNI [40.00%]



Per September 2015



Kepemilikan	%
Pemerintah RI	60.00%
Publik – Domestil	13.00%
Public - Asing	27.00%