



Corporate Presentation 2Q-2011

PT Bank Negara Indonesia (Persero) Tbk

< BBNI:IJ >

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Agenda

**Macro, Banking
Sector &
Management
Focus 2011**

**Financial
Performance
2Q-2011**

**Business Focus
& Strategy**

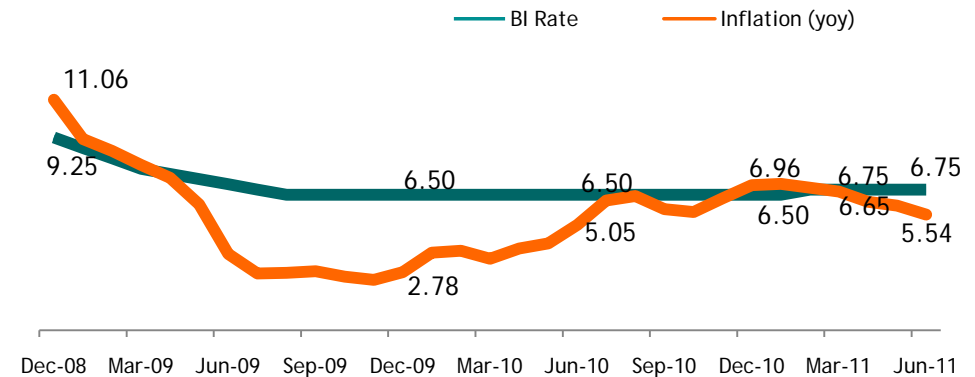


Macro, Banking Sector & Management Focus 2011

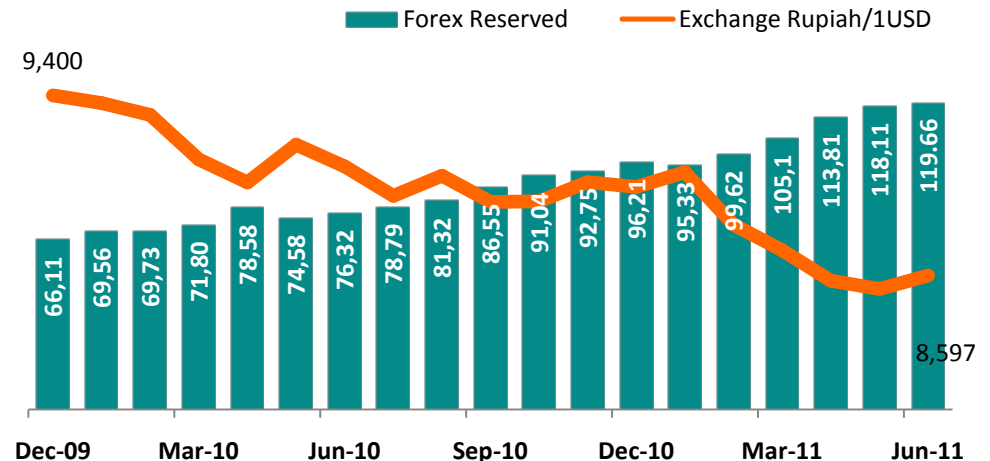
Macro & Banking Sector

- ✓ We have seen rate declined to the level of 5.54% in June. We believe that this decline had been contributed mainly by food prices. Whilst the fluctuation of world oil price didn't deliver significant impact to inflation rate, thanks to the government's subsidy in past months ; the inflation in the coming months will be pressurized by "demand-pull" inflation, due to the festive season of Ramadhan and Idul Fitri (Eid Mubarak).
- ✓ The pressure on increasing BI rates seems to decelerate along with controlled inflation. While the appreciation of Rupiah towards USD, tends to reduce the pressure from imported inflation.
- ✓ The positive expectation of Indonesian macroeconomic indicators, will keep promoting capital inflows. In addition to that, we believe that the interest disparity among developed countries/ emerging markets, has been among the several reasons that enhance Indonesia's attractive investment outlook.
- ✓ Foreign Reserinfation ve is more likely to increase, along with swift capital inflow. This has seen increased confidence of the central bank as well as market agents, to support the assumption of Rupiah appreciation.

Inflation and BI Rate



Reserve and Exchange

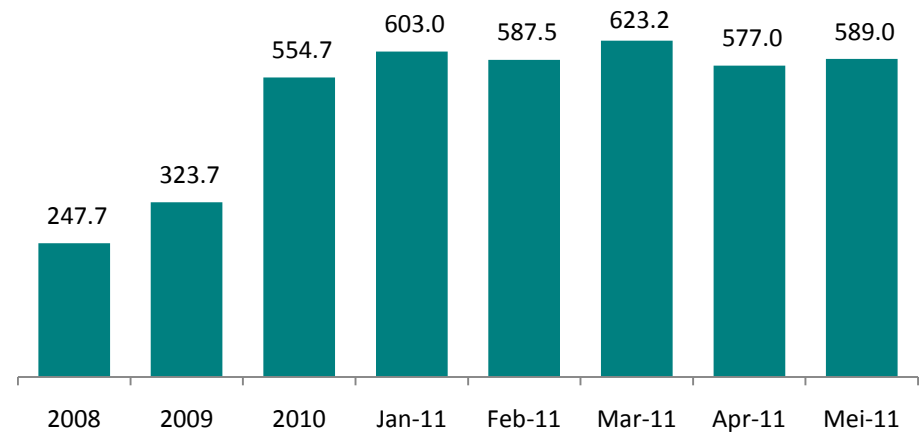


Source: Bank Indonesia, BPS

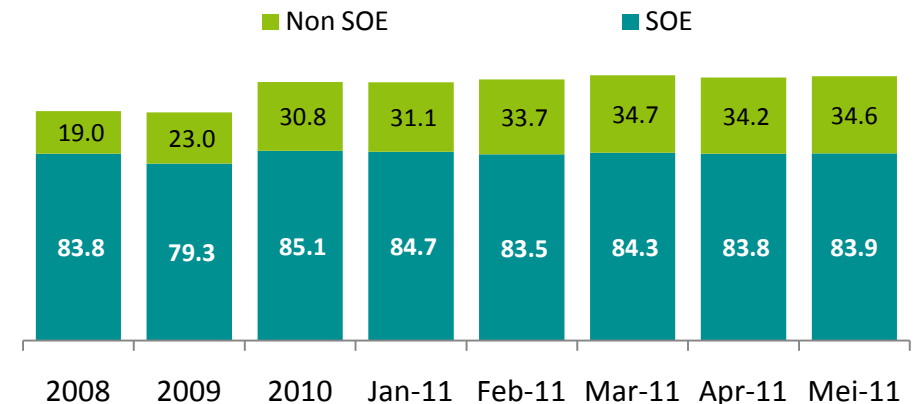
Macro & Banking Sector

- ✓ The high level of undisbursed loan, has indicated the low absorption of credit, by the real sector. This has prompted an urgent need for government, banks and real sectors, to work together, to improve the environment to be more conducive, for the better credit absorption.
- ✓ One of the most pressing issue, is the land availability for infrastructure development. This has been addressed in the proposed new land reform bill, that is currently under discussion by the parliament. We expect that this issue will be sorted-out before the end of this year.
- ✓ There are accumulated written off asset within State Owned Bank since it is prohibited for State Owned Bank to give hair cut on principal

Undisbursed Loan of National Banks [Rp Tn]

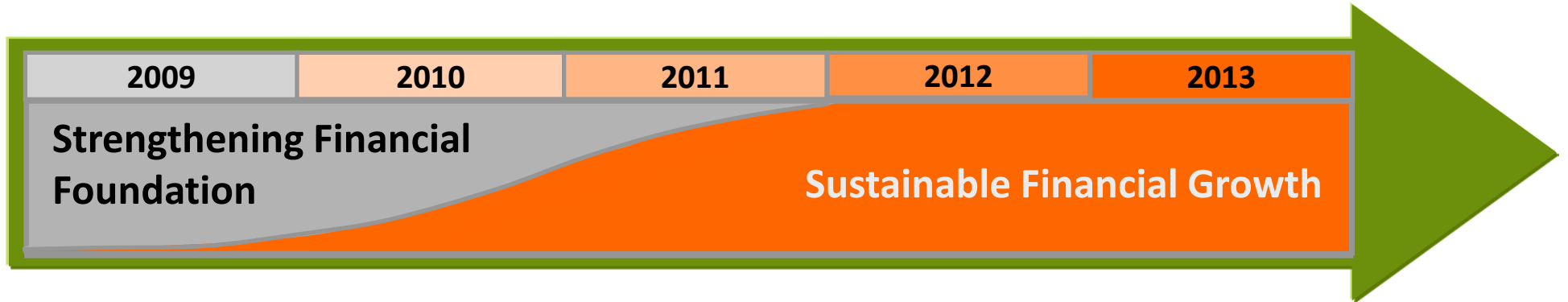


Earning Assets written off [Rp. Tn]



Source: Bank Indonesia

Direction



“Sustainable Financial Growth”

- ✓ Sustainable profit growth.
- ✓ Continuously improve asset quality and financial ratios.
- ✓ Continuously improve service quality.



Progress to Date

Strategic Focus	Initiatives	Target by end of 2011	Progress Jun 2011	Result
Sharpening focus of the business portfolio segments especially in Business Banking and Consumer & Retail Banking	<ul style="list-style-type: none"> • focus on corporate credit expansion in 8 leading sectors • Focus expansion of medium and small segments on the leading sectors in each region • Focus expansion of consumer segment in the HNI, Affluent Families and Middle Income Families. • Optimizing value-chain business between Business Banking and Consumer & Retail Banking. 	<ul style="list-style-type: none"> • Loan Growth : 17% - 20% ✓ Corporate : 19% - 22% ✓ SME : 12% - 15% ✓ Consumer : 24% - 27% 	<ul style="list-style-type: none"> • Loan Growth : 12.1% ✓ Corporate : 14.6% ✓ SME Middle : 8.1% Small : 6.8% ✓ Consumer : 14.4% 	<ul style="list-style-type: none"> + + + + + +
Continue to improve asset quality	<ul style="list-style-type: none"> • Enhance loan process with more strict on separation between the functions of sales, risk, credit services and remedial & recovery • Intensify the recovery and settlement of credit especially medium and small segments • Improve the effectiveness of Remedial & Recovery units 	<ul style="list-style-type: none"> • Coverage ratio: > 120% • Recovery : IDR 2.2T • Gross NPL : max 4,3% 	<ul style="list-style-type: none"> • Cov. Ratio : 120.5% • Recovery : IDR 879 B • Gross NPL : 4.03% 	<ul style="list-style-type: none"> + - +
Aggressive growth on low-cost funding and Diversify “fee based income”	<ul style="list-style-type: none"> • Encouraging the use of cash management services by increasing the types of transactional banking services offered • Utilizing the existence of the branch network to increase sales of funding products by the sales force • Speeding up the process of up selling and cross-selling to a captive customer bases • Improving the relationship-based pricing and bundling solution 	<ul style="list-style-type: none"> • Total Deposit growth: 12% - 15% • CASA Growth: 16% - 20% • NIM : 5.5% - 6.0% • ROA : above 2.0% • ROE : above 20 % 	<ul style="list-style-type: none"> • Deposit growth : 3.0% • CASA Growth : 6.4% • NIM : 5.9% • ROA : 3.0% • ROE : 19.0% 	<ul style="list-style-type: none"> - - + + -

Progress to Date

Strategic Focus	Initiatives	Target by end of 2011	Progress Jun 2011	Result
Improve Operational Efficiency	<ul style="list-style-type: none"> • Implementation of new business process that is more customer centric • Centralized procurement activities • Centralization of back office. • Encouraging more customers to use low cost channel • Optimizing the arrangement of outlets 	<ul style="list-style-type: none"> • CIR: max . 50% • BOPO : max. 80 % 	<ul style="list-style-type: none"> • CIR = 45.0% • BOPO = 70.1% 	 + +
Improve “customer experience”	<ul style="list-style-type: none"> • Building a strong and permanent Client Service Team • Sharpening the accuracy and completeness of the customer database • Increasing capability of frontliner to achieve service excellence which oriented to customer centric model • Developing a more effective contact center 	<ul style="list-style-type: none"> • Service level : Top 5 among Indonesia Banks based on an independent surveyor 	Rank 5	+
Strengthening BNI Incorporated	<ul style="list-style-type: none"> • Strengthening Subsidiaries Capital • Strategic Alliance/Joint Venture with strategic investor for Subsidiaries 	<ul style="list-style-type: none"> • Subsidiaries Financial Growth 	Profit/Loss Subsidiaries <ul style="list-style-type: none"> • BNI Sya : Rp 52 M • BNI Sec : Rp -26 M • BNI Life : Rp 14 M • BNI Multi : Rp -0.9 M 	

Financial Performance

2Q 2011

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

Balance Sheet Highlight

[Rp Billions] – Cumulative	2009	2010	1Q2011	2Q2010	2Q2011	Y.o.Y
Total Assets	227.497	248.581	244.336	225.486	260.649	16% ↑
Placement with other banks & BI	38.153	38.385	29.317	28.556	23.567	-17% ↓
Marketable Securities <small>[market value]</small>	50.237	45.737	44.815	47.340	46.438	-2% ↓
Loans <small>(gross)</small>	120.843	136.357	138.648	126.231	152.896	21% ↑
Customer Deposits	188.469	194.375	188.643	184.198	200.138	9% ↑
Deposits from other Banks	3.819	3.326	2.971	2.935	4.643	58% ↑
Marketable Securities Issued	1.262	1.277	1.293	1.297	1.294	-0,2% ↓
Borrowings	5.570	5.623	5.205	6.596	8.216	25% ↑
Shareholders' Equity	19.143	33.120	34.044	19.864	34.033	71% ↑

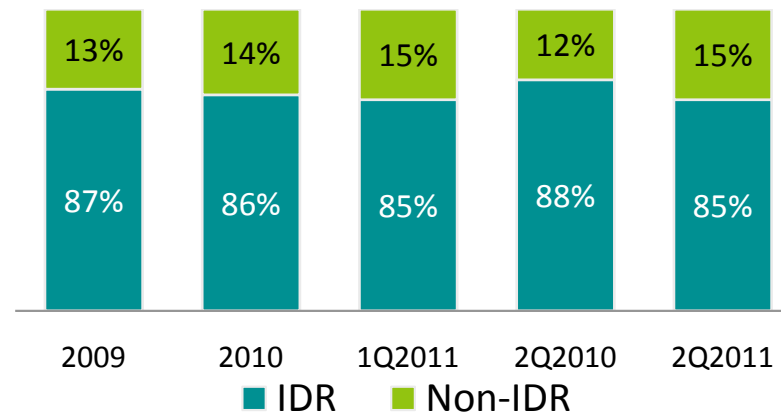
✓ Government Bond is classified under Marketable Securities

Loan Composition

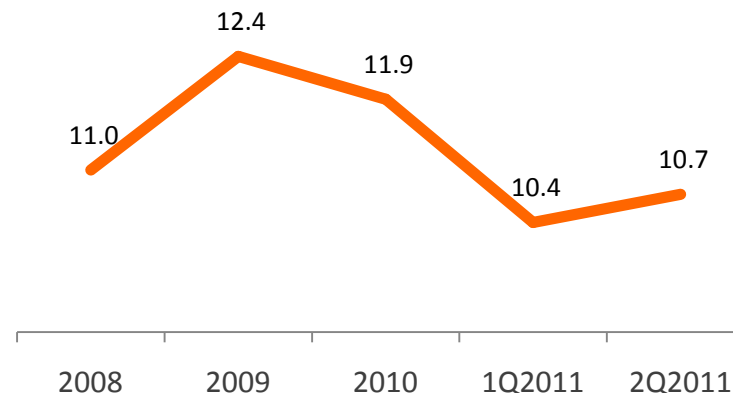
Loan Composition (% , Rp bn)

Segment	2010	2Q2010	2Q2011	GROWTH [YoY - %]	Composition [%]
Corporate	49.194	45.250	56.837	25,0%	37,2%
Medium	24.371	25.183	26.357	4,7%	17,2%
Small	29.626	27.221	31.648	17,3%	20,7%
Consumer	23.872	20.399	27.329	33,9%	17,9%
Subsidiaries	3.571	3.390	4.642	37,5%	3,0%
International	5.723	4.788	6.083	27,2%	4,0%
TOTAL	136.357	126.231	152.896	21,2%	100,0%

Loan by Currency (%)



Average Yield on Loan

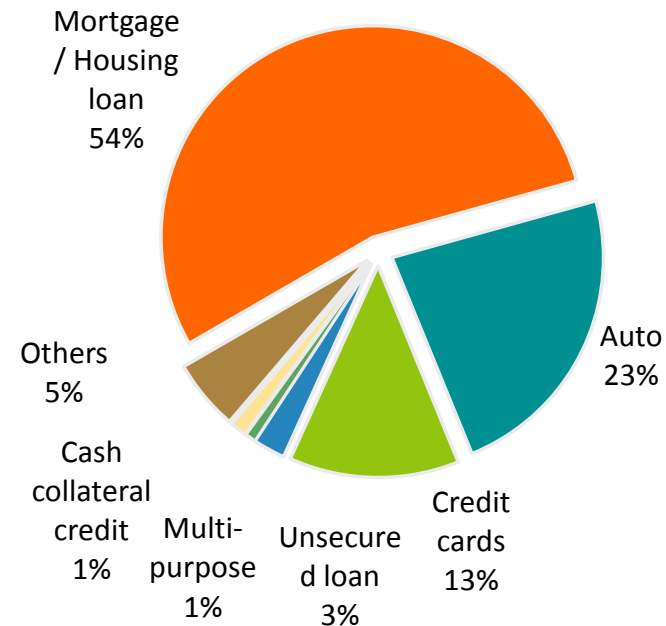


Loan diversifications

Loans by Economic Sector

Sectors	2Q-2010	2Q-2011
Manufacturing	25%	18%
Trading, Resto & Hotel	20%	18%
Agriculture	7%	7%
Business Service	7%	10%
Constructions	7%	6%
Transportation & Comm	7%	6%
Social Services	2%	1%
Mining	4%	7%
Electricity, Gas & Water	3%	6%
Others	5%	6%
Consumer	13%	15%
TOTAL LOAN [Rp Bn]	126.231	152.896

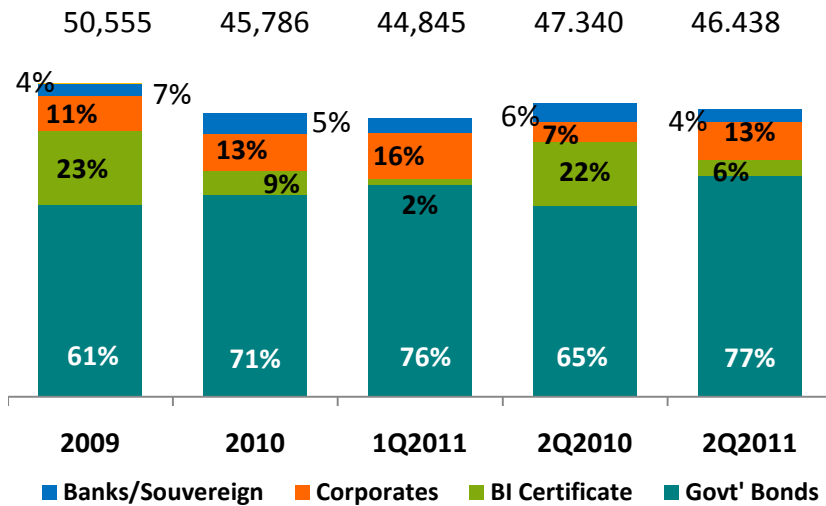
Consumer Loan Composition



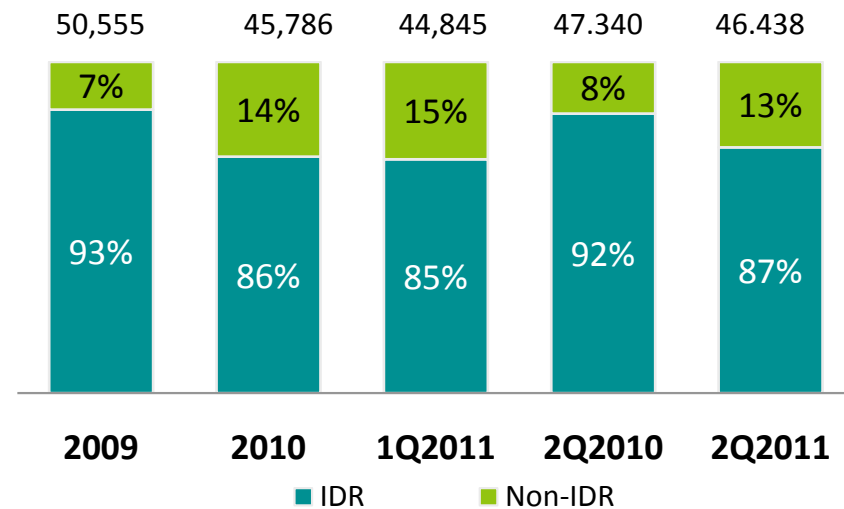
Total Consumer Loan 2Q- 2011: Rp 27,3 Tn

Marketable Securities

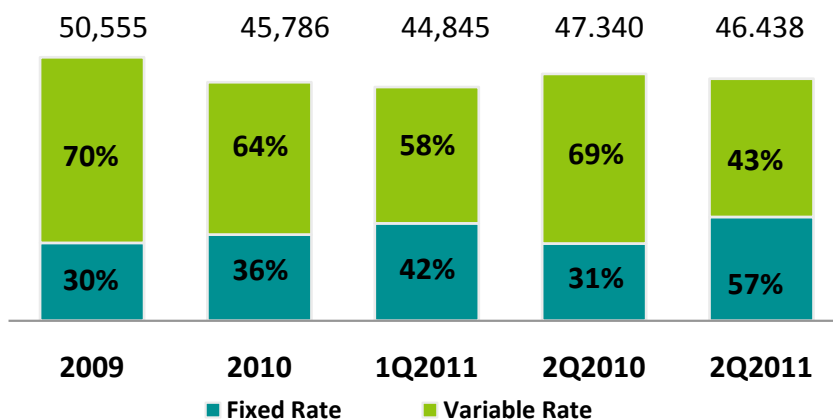
Marketable Securities Composition (% Rp bn)



Breakdown by Currency (%)

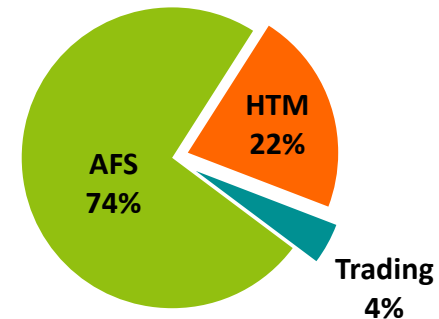


Breakdown by rate (%)



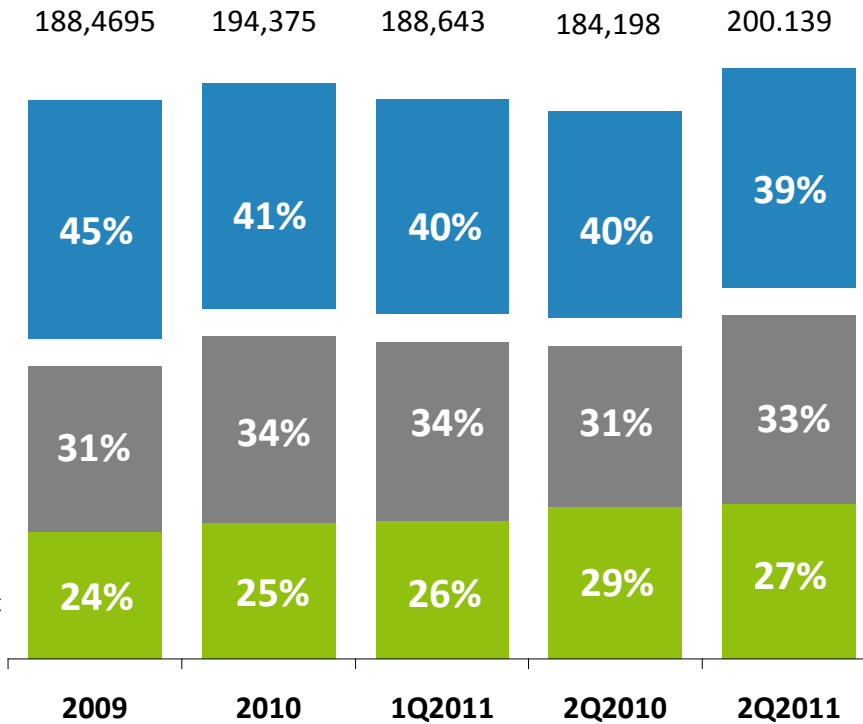
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity

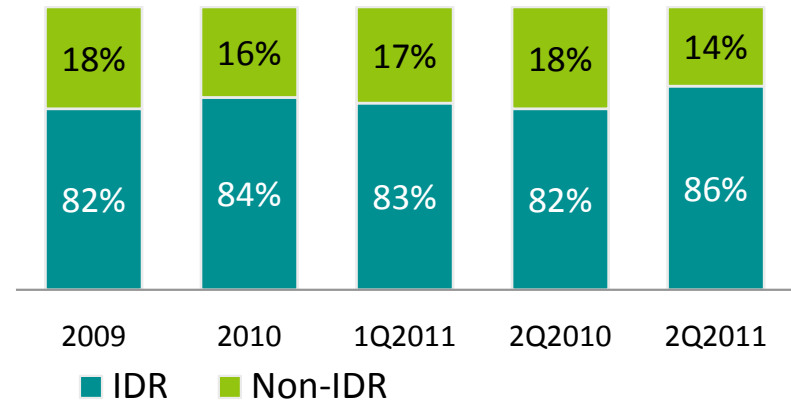


Customer Deposit

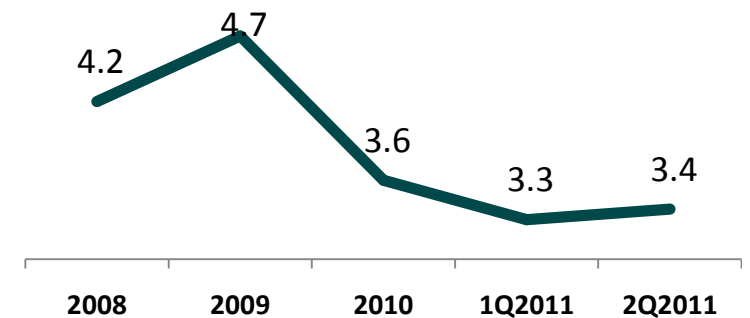
By Type (Rp Bn)



By Currencies



Cost of IDR Customer Funding



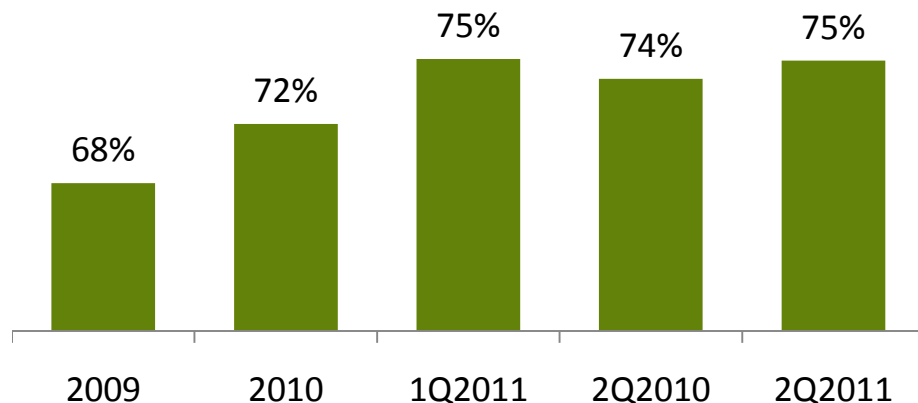
CASA

55% 59% 60% 60% 61%

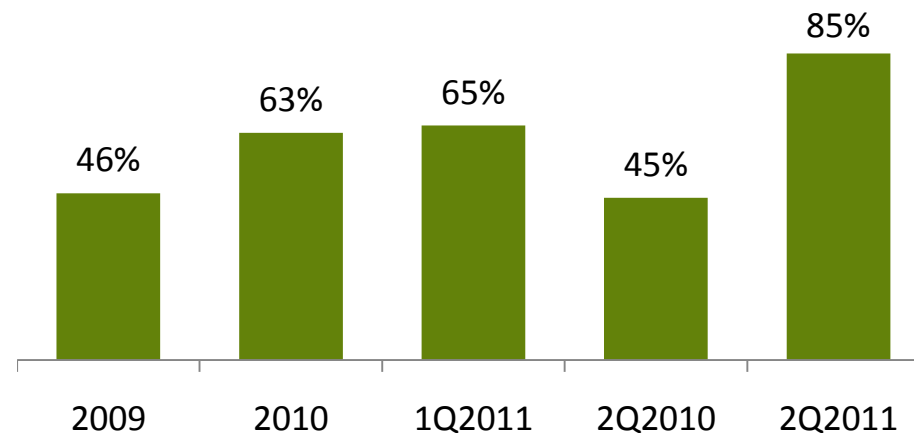
CASA increased [YoY] Rp 10.9 Trillion or 10%, whereas CASA Ratio 61%

Liquidity & Capital

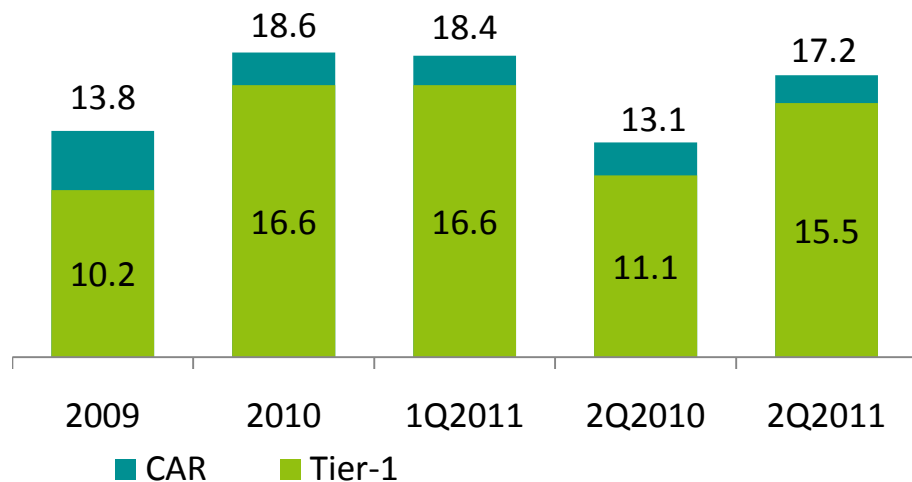
Loan to Deposit Ratio - Rupiah



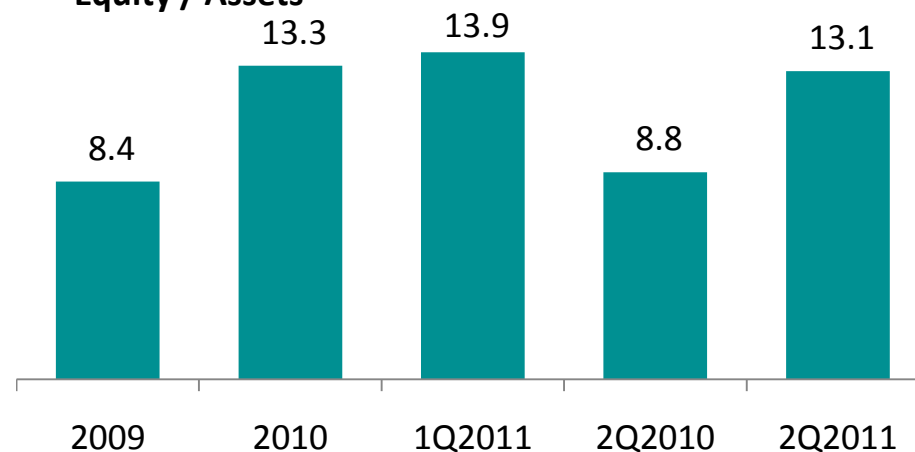
Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and total CAR



Equity / Assets



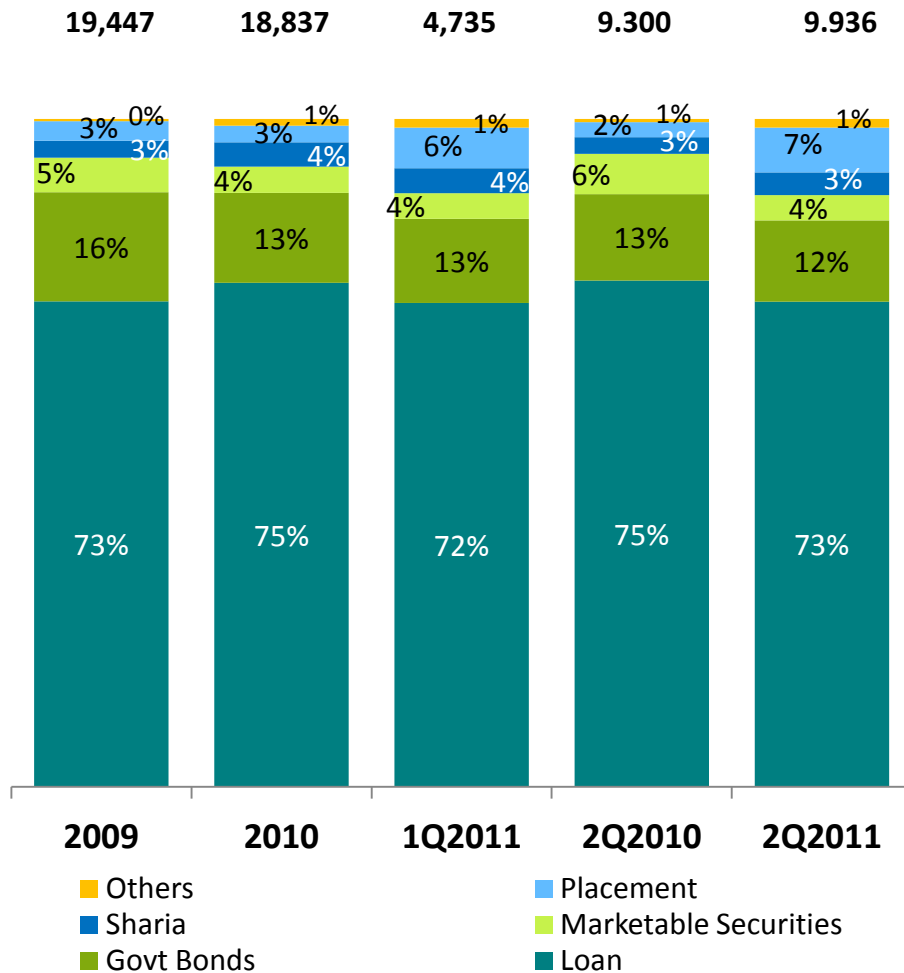
Profit & Loss Highlight

[Rp Billions]	2009	2010	1Q2011	2Q2010	2Q2011	Y.o.Y
Net Interest Income	11.133	11.721	2.891	5.802	6.087	5% ↑
Non Interest Income	4.295	7.061	1.485	3.483	3.693	6% ↑
Operating Income	15.428	18.782	4.376	9.285	9.765	5% ↑
Operating Expense	(7.991)	(9.643)	(1.946)	(4.479)	(4.391)	-2% ↓
Pre-Provision Income	7.437	9.138	2.430	4.806	5.374	12% ↑
Provisioning	(4.051)	(3.629)	(694)	(2.133)	(1.607)	-25% ↓
Net Income before Tax	3.444	5.485	1.674	2.540	3.656	44% ↑
Net Income	2.484	4.102	1.252	1.934	2.729	41% ↑
Net Income Per Share (full amount)	163	266	67	127	146	15% ↑

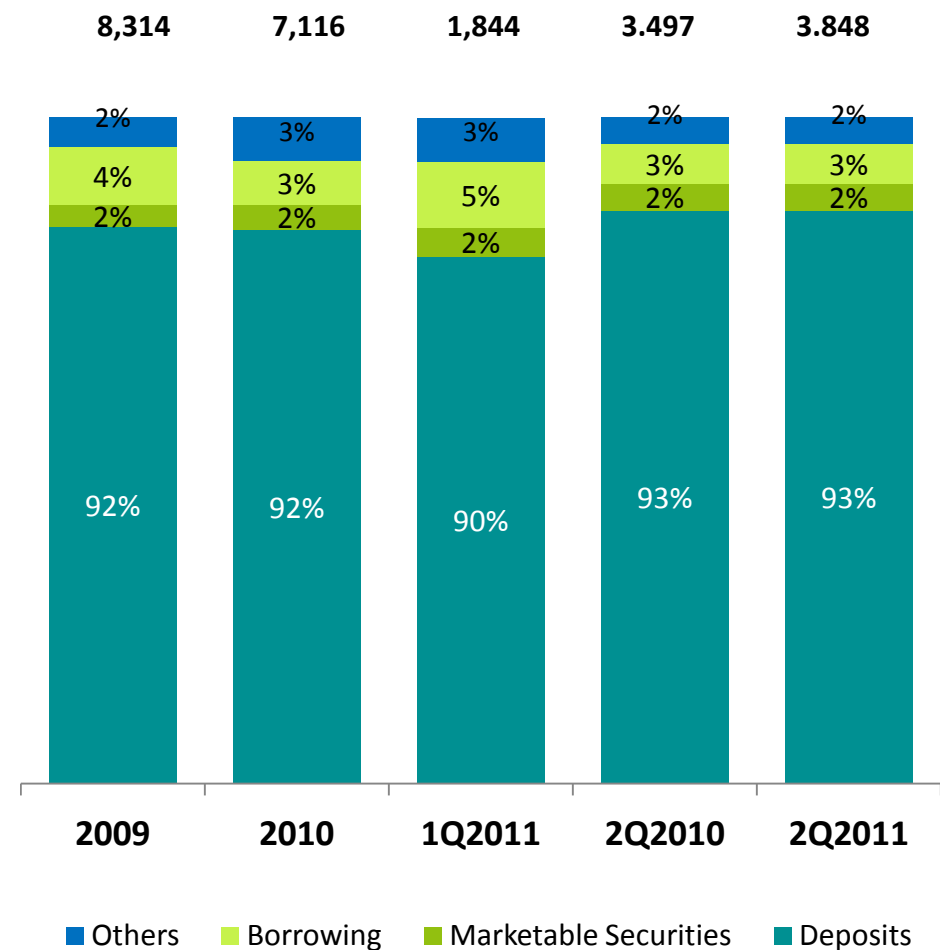
- Number BBNI shares in End of 2010 is 18.648.656.458 shares increased from 15.273.940.510 last year.
- Consolidated basic earnings per share is computed by dividing consolidated net income attributable to shareholders by the weighted average number of shares of outstanding common stock during the related year

Interest Income/Expense Composition

interest income Composition [Rp Bn]

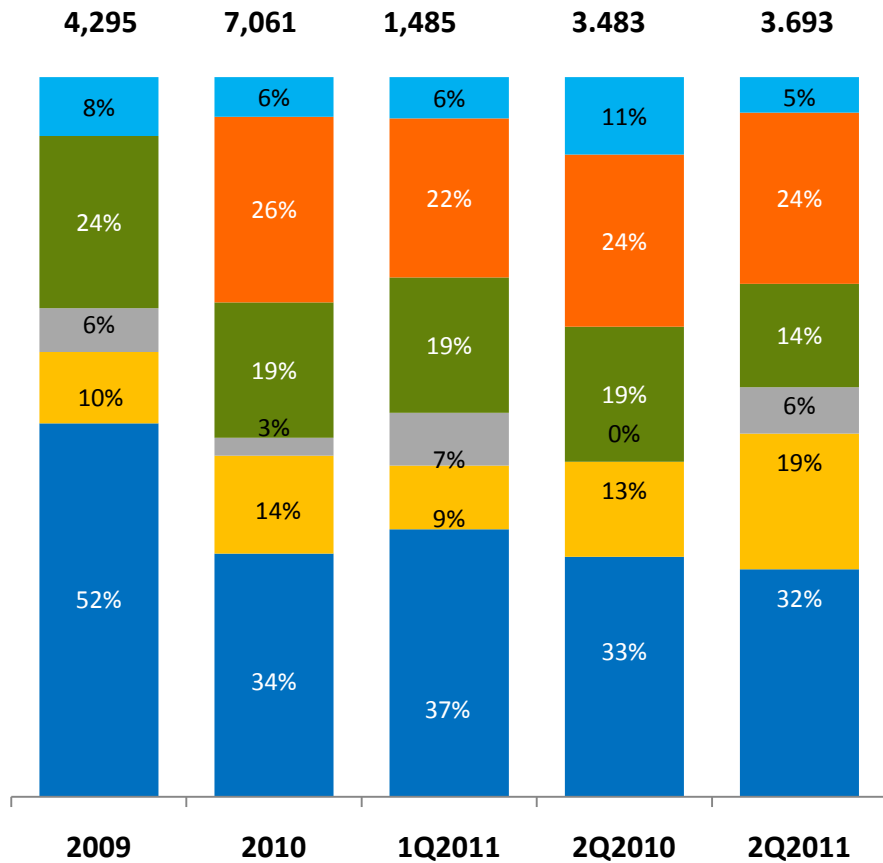


interest expense Composition [Rp Bn]



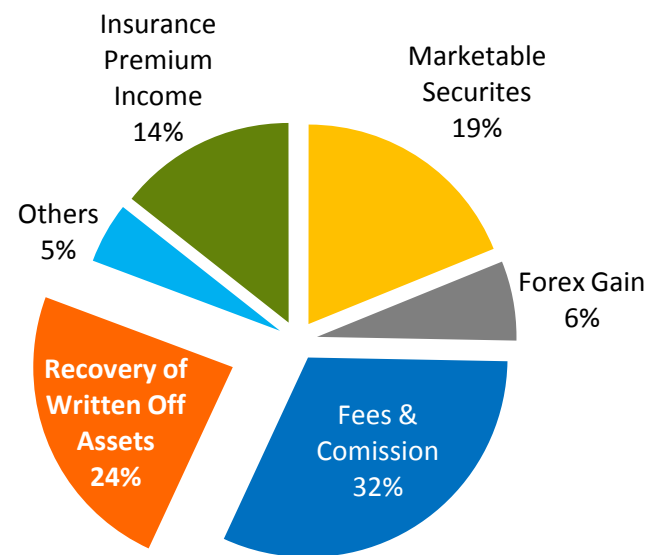
Non Interest Income

Non Interest Income Breakdown [%]



Breakdown in %

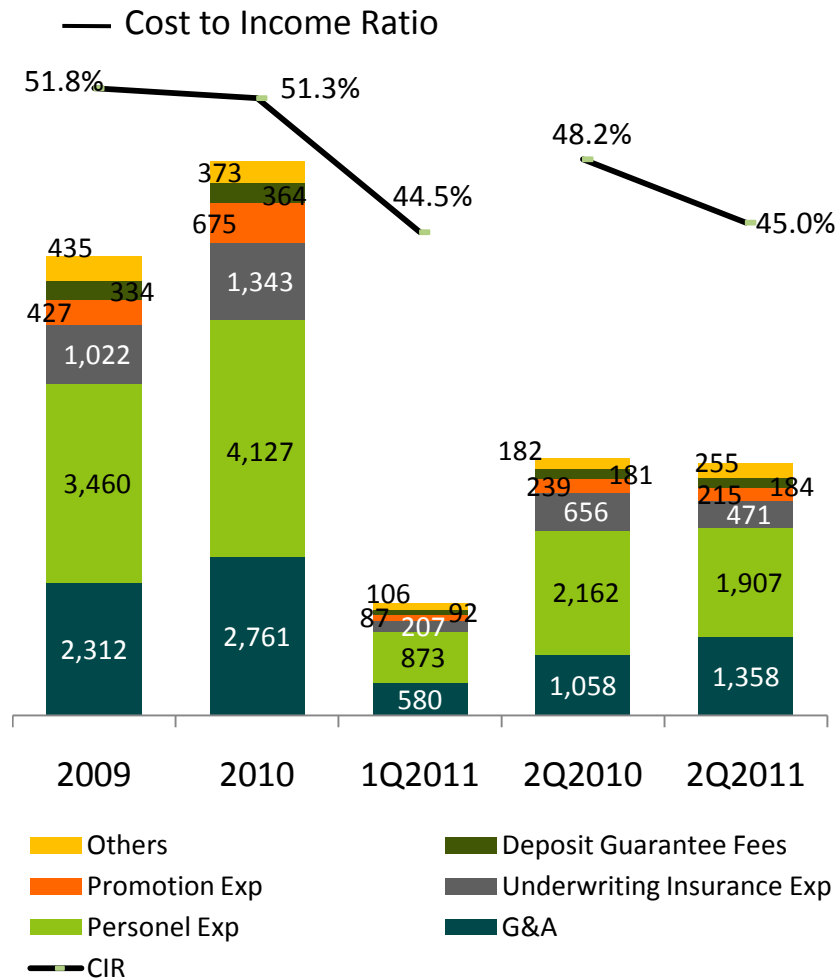
Total = Rp 3,69 trillion



- Provision & Commissions
- Gain/Loss on Marketable Securities
- Forex Exchange Gain
- Insurance Premium Income
- Recovery of Written Off Assets
- Others

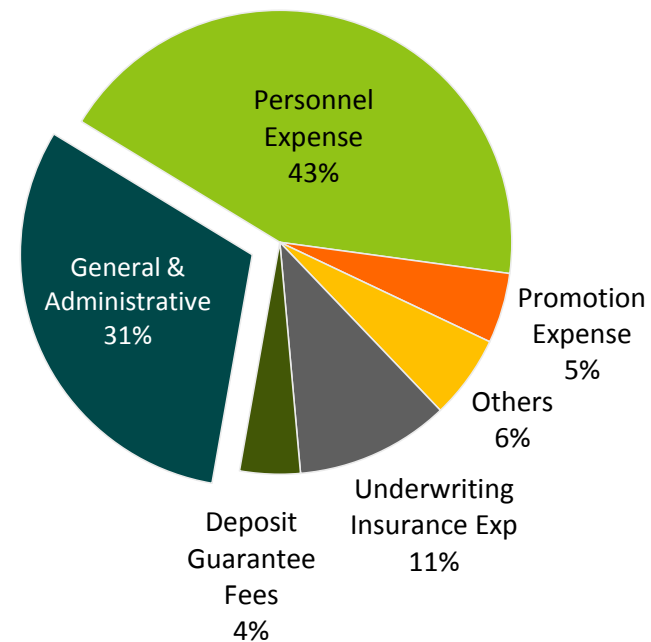
Operating Expense

Key highlights of OPEX compare to CIR



Breakdown of OPEX [%]

Total = Rp 4,39 trillion



Financial Ratios [%]

	2009	2010	1Q-2011	2Q-2010	2Q-2011	
CAPITAL						
Shareholders equity to total assets	8.4	13.3	13.9	8.8	13.1	↑
Tier I – CAR <small>[2011 include operational risk]</small>	10.2	16.6	16.6	11.1	15.5	↑
Tier II – CAR <small>[2011 include operational risk]</small>	3.9	2.0	1.8	2.2	1.7	↓
CAR (credit, market + operational risk)	13.8	18.6	18.4	13.3	17.2	↑
ASSET QUALITY						
Net Non Performing Loan	0.8	1.1	0.9	0.9	0.7	↓
Gross Non Performing Loan	4.7	4.3	4.1	4.3	4.0	↓
Allowance for possible loan losses to gross NPL	120.1	120.6	120.2	122.5	120.5	↓

Financial Ratios [%]

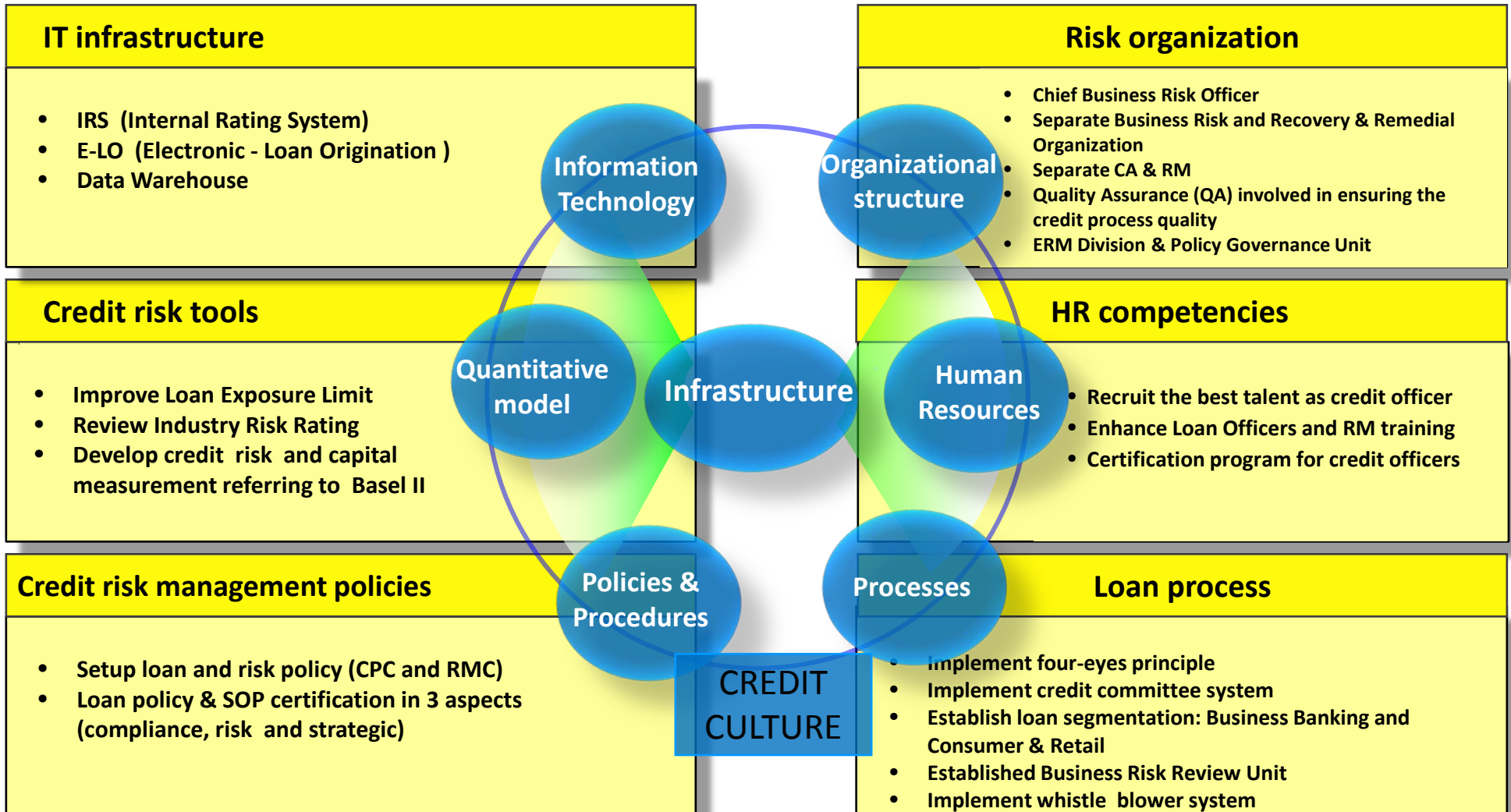
	2009	2010	1Q-2011	2Q-2010	2Q-2011	
RENTABILITY *)						
ROA	1.7	2.5	2.8	2.3	3.0	↑
ROE	16.4	24.7	16.9	24.3	19.0	↓
Net Interest Margin	6.0	5.8	5.7	5.8	5.9	↑
EFFICIENCY						
BOPO	84.9	76.0	70.5	78.0	70.1	↓
Cost to Income Ratio	51.8	51.3	44,5	48.2	45.0	↓
LIQUIDITY						
Loan to Deposit Ratio	64.1	70.2	73.3	68.2	76.1	↑
COMPLIANCE						
Statutory Reserve Requirement (Rupiah)	5.5	8.2	8.2	5.2	9.0	↑
Net Open Position	7.6	4.4	6.6	6.2	2.3	↓

*) Based on BI Formula



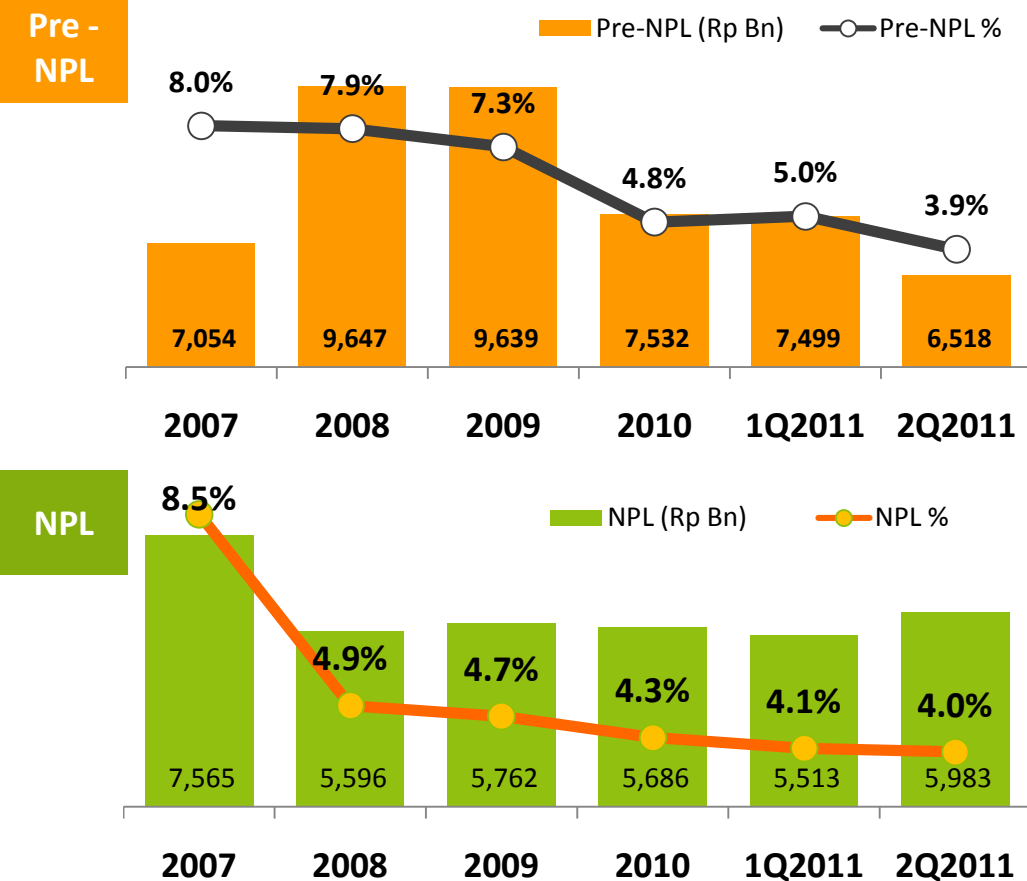
Asset Quality

Improvements on Credit Risk Management



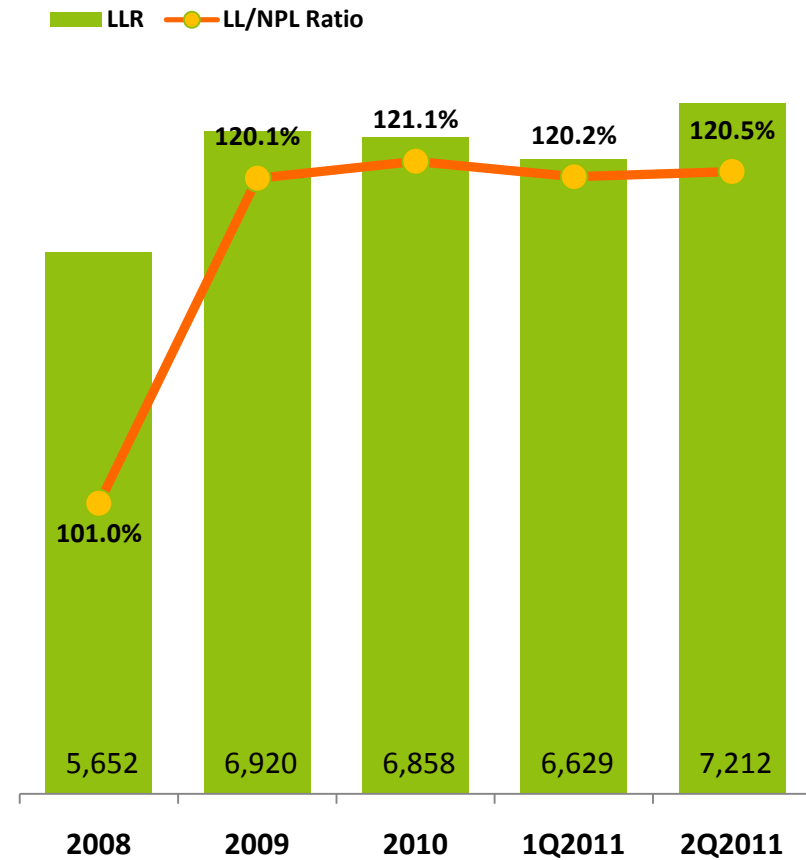
NPL and Coverage

Special Mention and NPLs



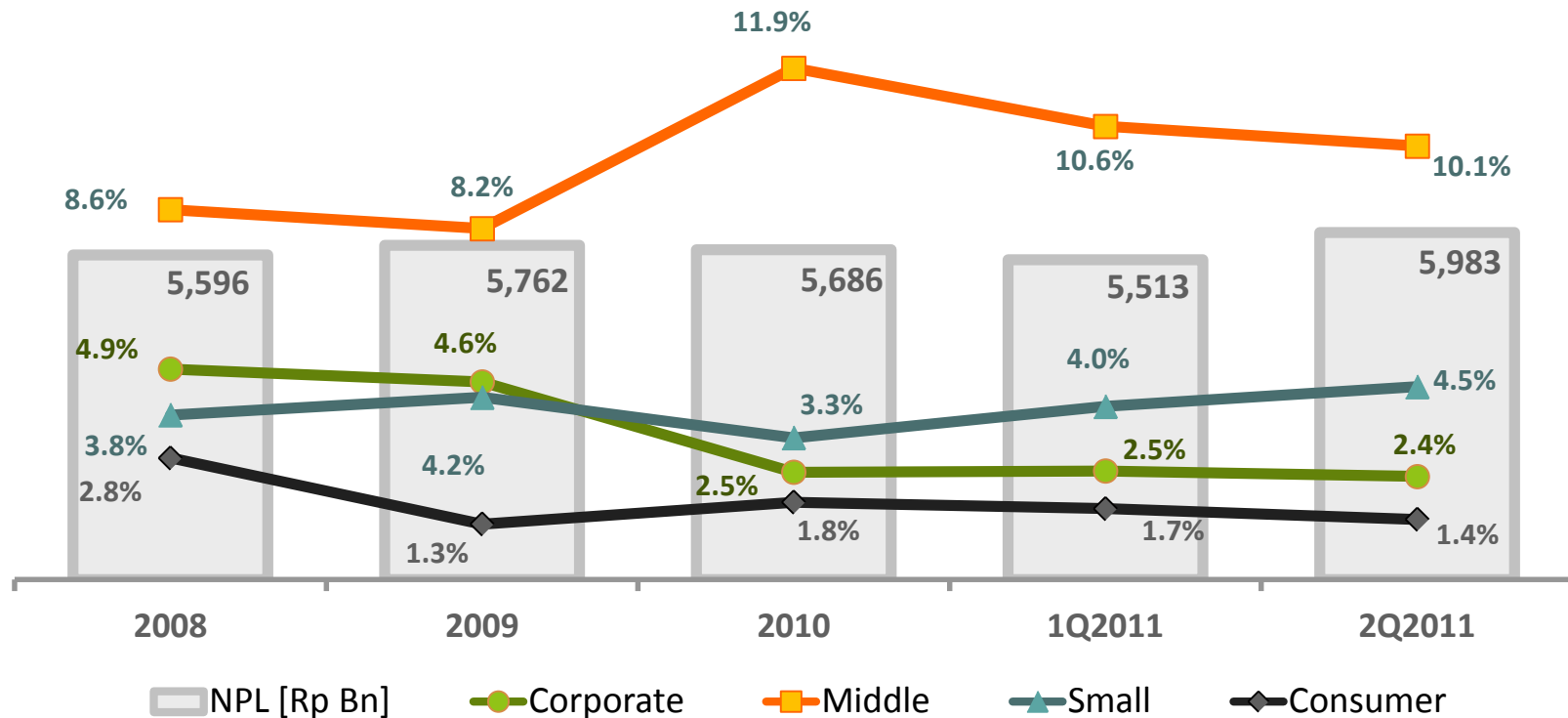
Pre NPL's and NPL are declining

LLR/NPLs



Coverage Ratio [LLR/NPL] maintained around 120%

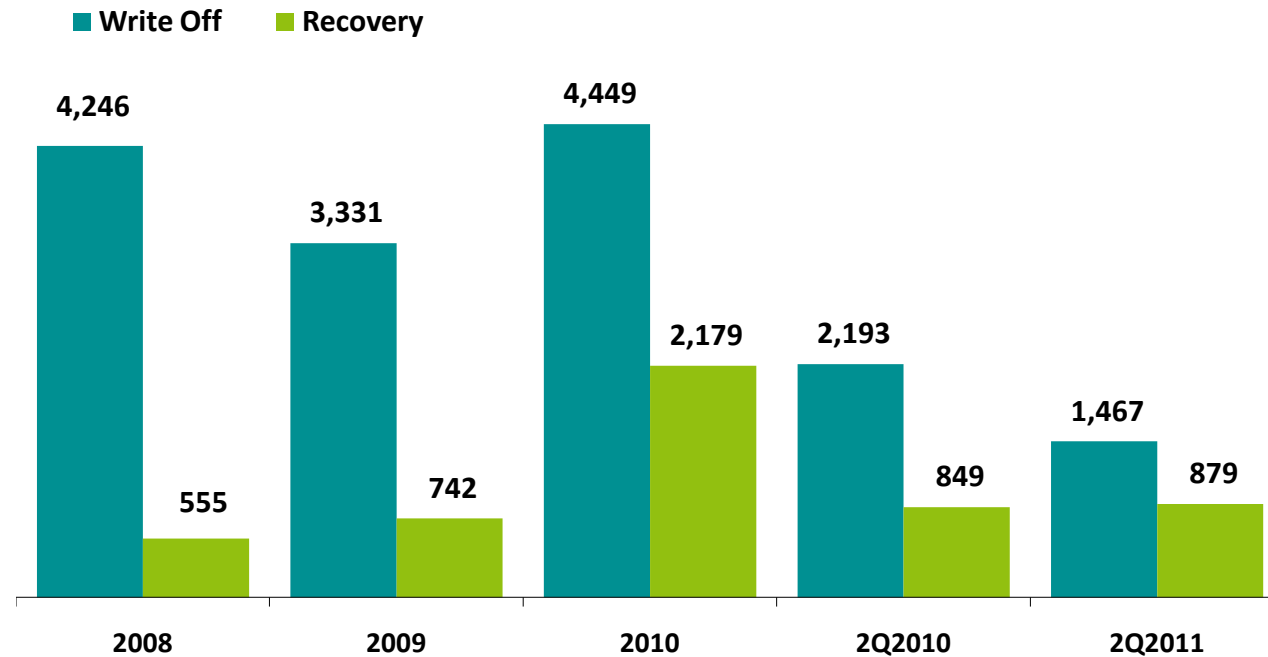
NPL by Segments



Total Loan	111.994	120.843	136.357	138.648	152.896
Gross NPL					
Total Loan	5,0%	4,8%	4,3%	4.1%	4.0%

Asset Recovery

Write off & Recovery



	2008	2009	2010	2Q2010	2Q2011
Write-off (Rp billion)	4.246	3.331	4.449	2.193	1.467
Recovery (Rp billion)	750	742	2.179	849	879
Recovery vs Write Off [%]	17,7%	22,3%	49,0%	38,7%	60,0%



Business Banking

Focus and Strategy

Sharpening Focus of the Business Banking 2011

LOAN

- ✓ Focus on 8 national & regional targeted industries along with its top players.
- ✓ Synergy between division in value & supply chain concept
- ✓ Accelerating loan proposal process

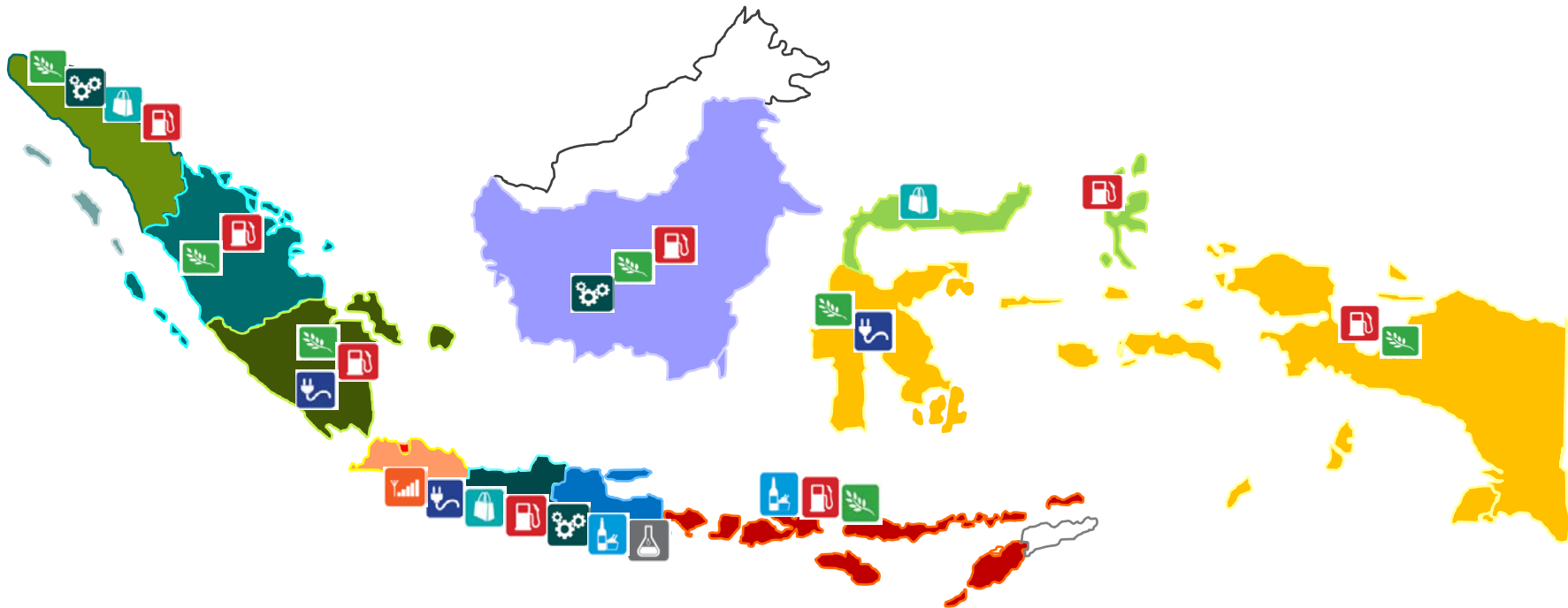
SERVICES

- ✓ Develop superior and integrated product package which provided comprehensive financial solution with the result of BNI as the main operating bank.

DEPOSIT

- ✓ *Cash Management* integrated solution for Corporate, Institution, and Commercial customers.
- ✓ Optimize supply chain management for corporate and commercial customers.
- ✓ Providing customized product for NBFIs customers in Custodian and Trustee services.

8 targeted sector – National & Regional



Agriculture



Communication



Electricity



Retail &
Wholesalers



Oil, Gas &
Mining



Engineering
& Construction



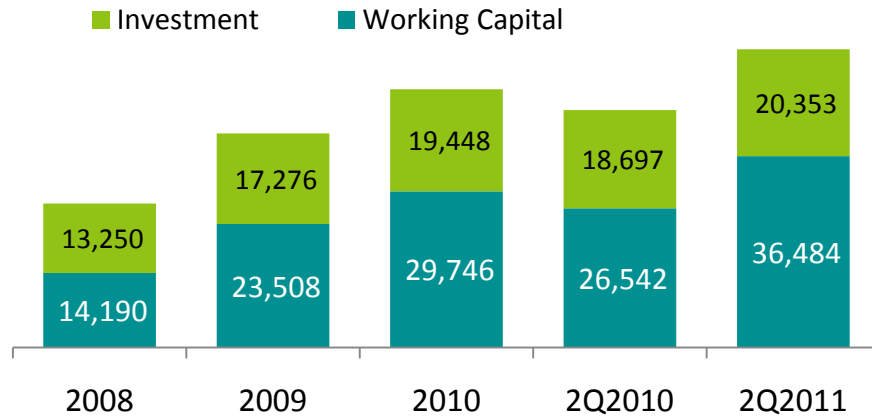
F & B



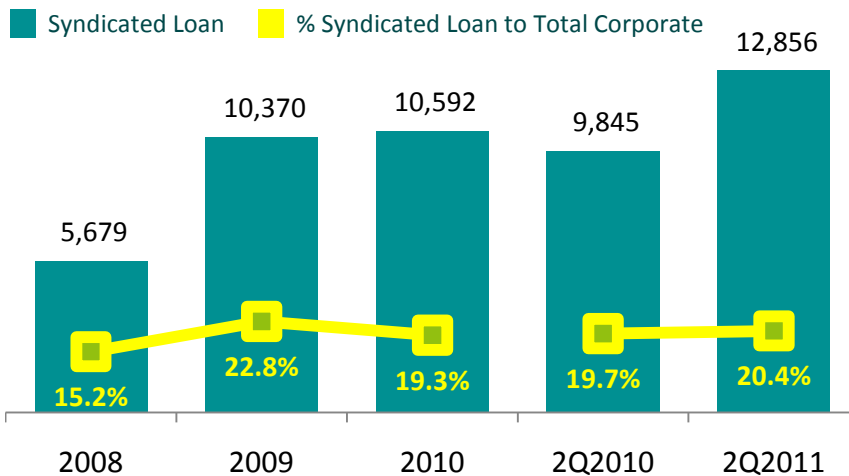
Chemical

Corporate Business

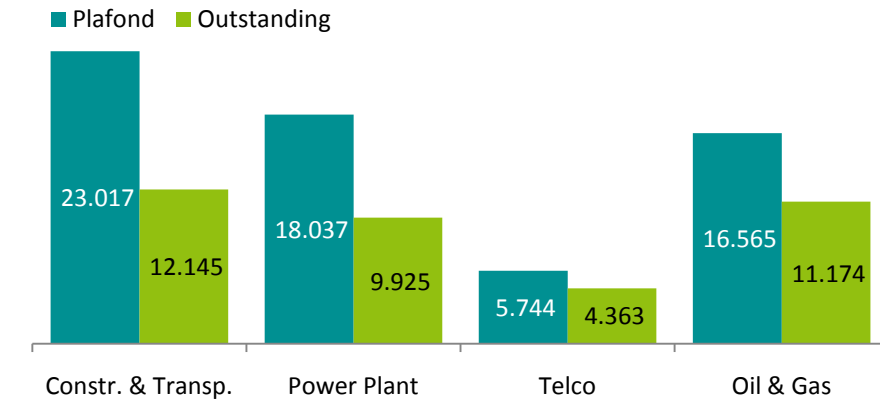
Working Capital & Investment Loan [Rp Bn]



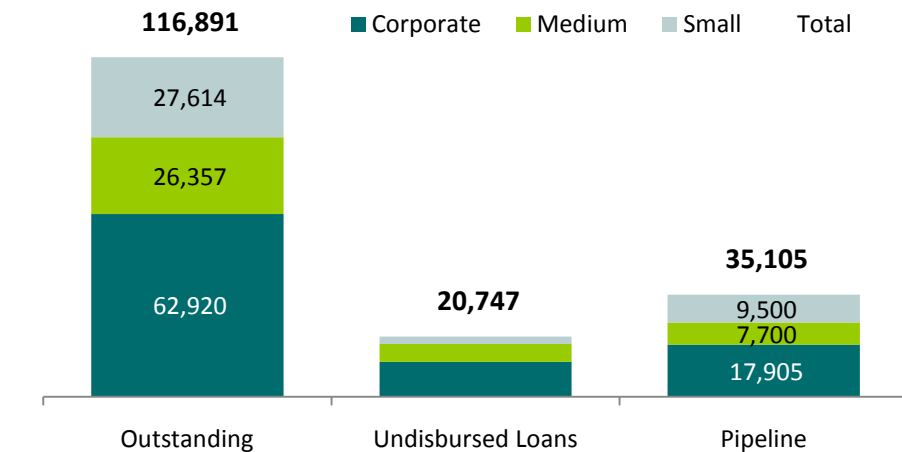
Syndicated Loan [Rp Bn]



BNI Commitment on Basic Infrastructure Project [Rp Bn]



Undisbursed Loan & Pipeline as of June 2011 [Rp Bn]

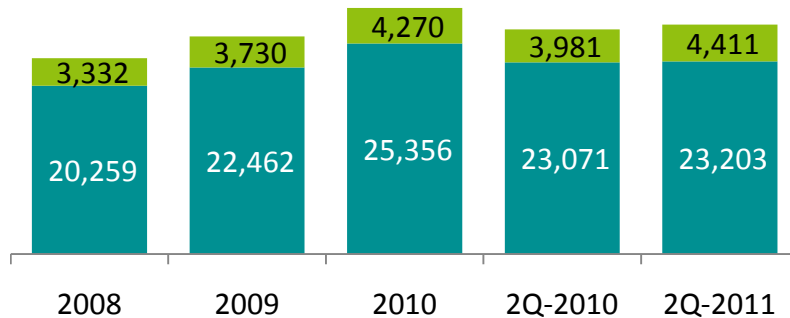




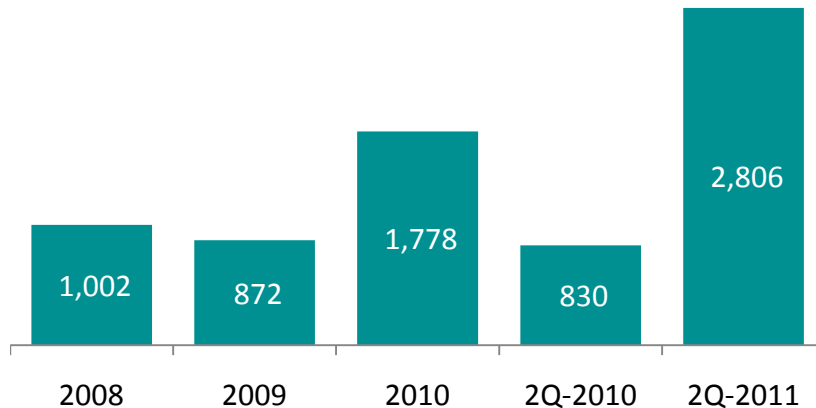
SME Business

Small Business [Rp Bn.]

■ Working Capital ■ Investment

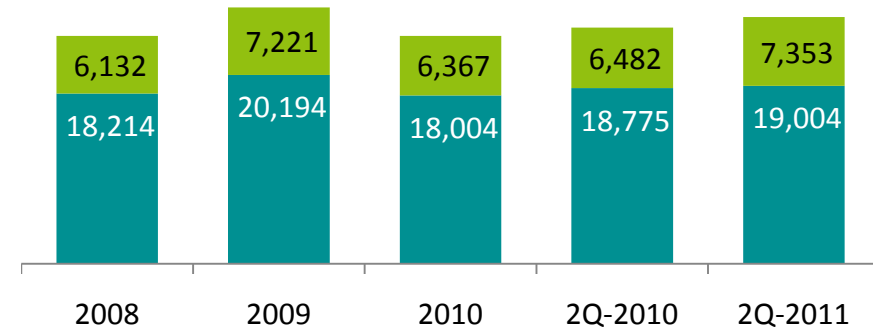


Kredit Usaha Rakyat (KUR) [Rp Bn.]

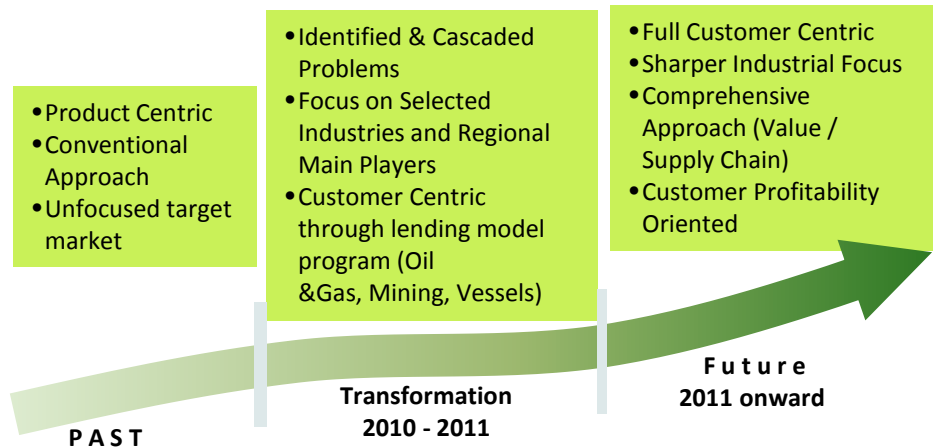


Medium Business [Rp. Bn]

■ Working Capital ■ Investment

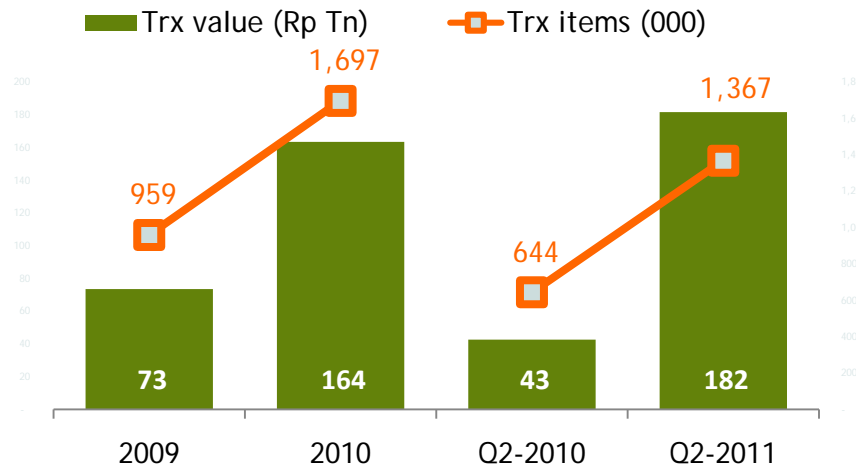


Medium Business Road Map



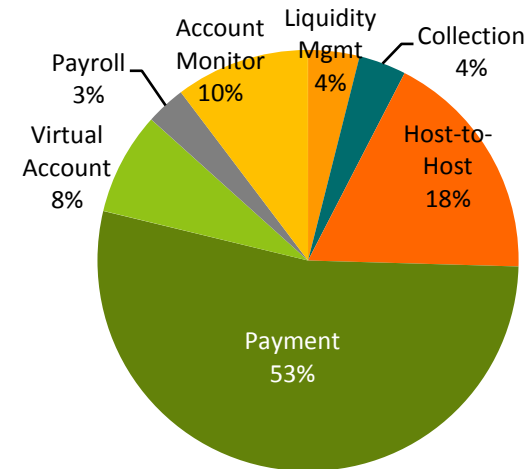
Transactional Banking

e-Banking Transaction

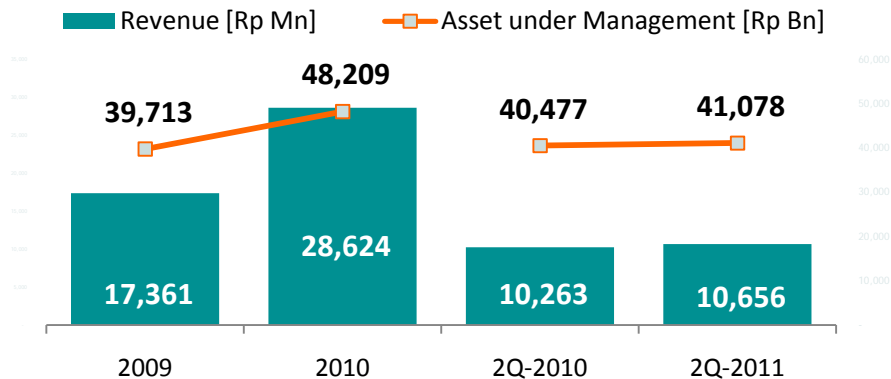


Cash Management Initiatives

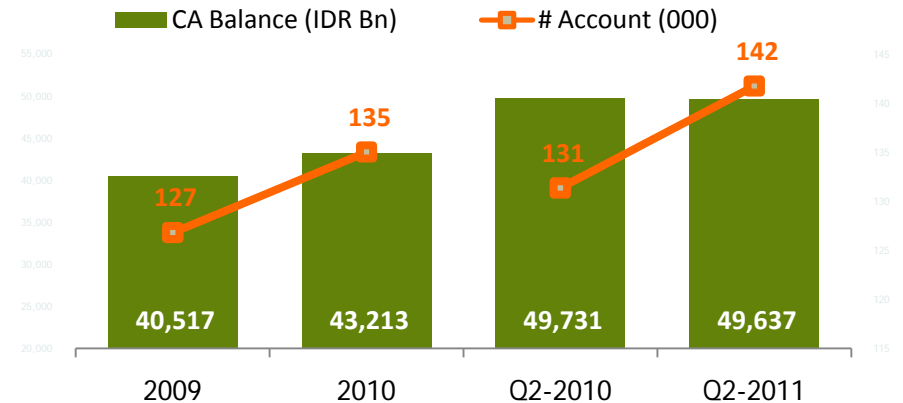
#client



Custodian and Agency



Current Account – Business Banking





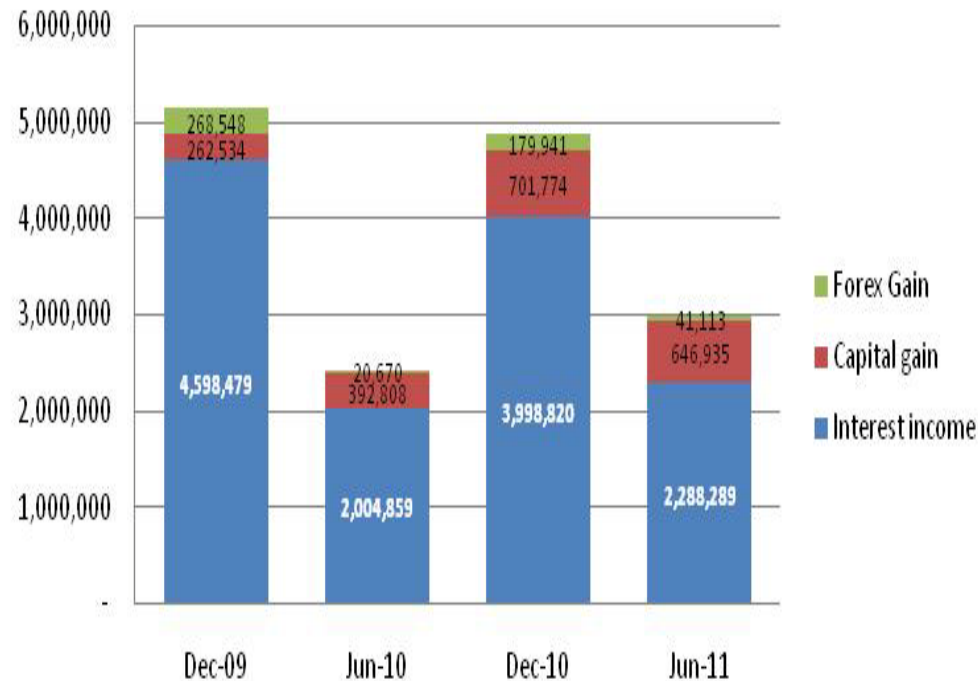
Treasury & International

Focus and Strategy

Treasury Business

Year to Date

Treasury Financial Performance



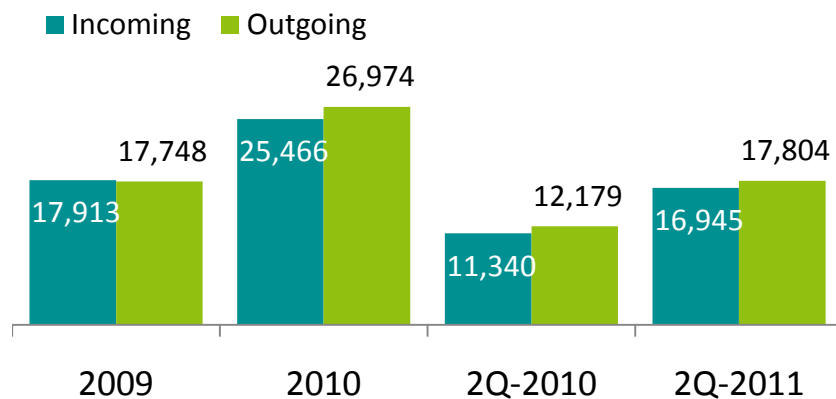
- ✓ Interest income y-o-y increased by 14.14% due to increasing of SUN outstanding amounted to IDR 4.9 T dominated by IDR bond FR with average yield around 7.46% -7.95%.
- ✓ Capital gain has increased due to positive revaluation on Marketable securities' value as well as the bullish bond market. The raising of Marketable securities' price has been affected by the increasing of capital inflow.
- ✓ Forex gain experienced profit which was contributed by: the real forex profit of IDR 103 billion, forex revaluation (NOP) amounted to minus IDR 199 billion (unrealized loss) as the result of the strengthening IDR exchange rate, and the profit of derivative transactions and others amounted to IDR 141 billion.
- ✓ Overall, income contribution from all Treasury Business to BNI total income which reached IDR 14,75 T, representing approximately 20.18%.

Revenue	Dec-09	Jun-10	Dec-10	Jun-11
Interest income	4.598.479	2.004.859	3.998.820	2.288.289
Capital gain	262.534	392.808	701.774	646.935
Forex Gain	268.548	20.670	179.941	41.113

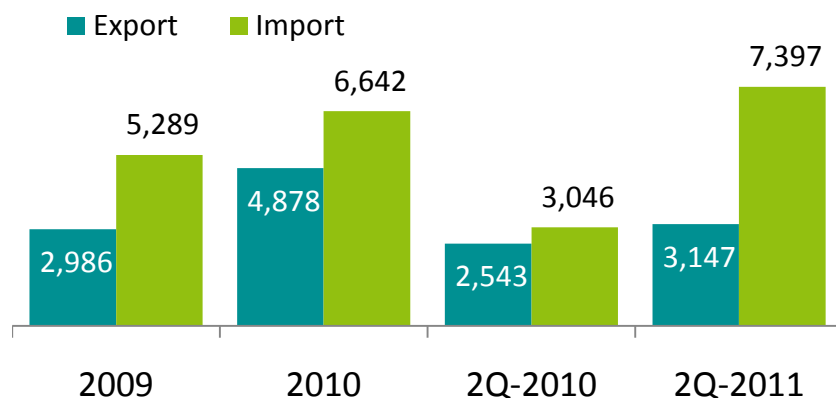


International Business

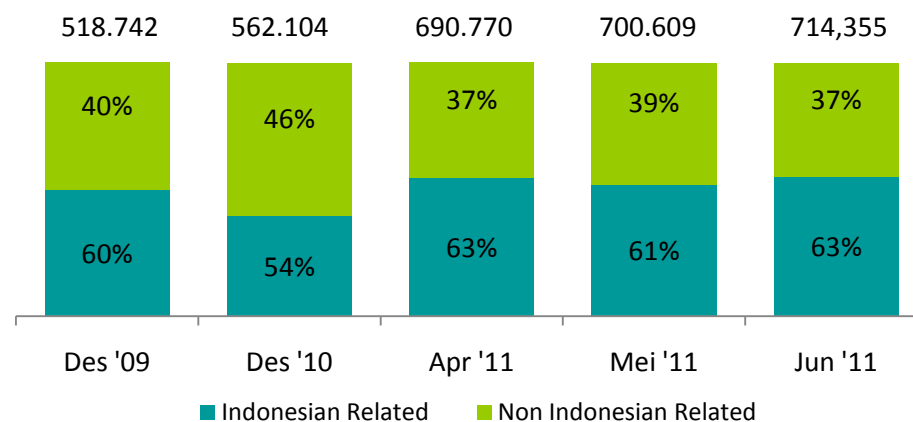
Remittances Volume [US\$ million]



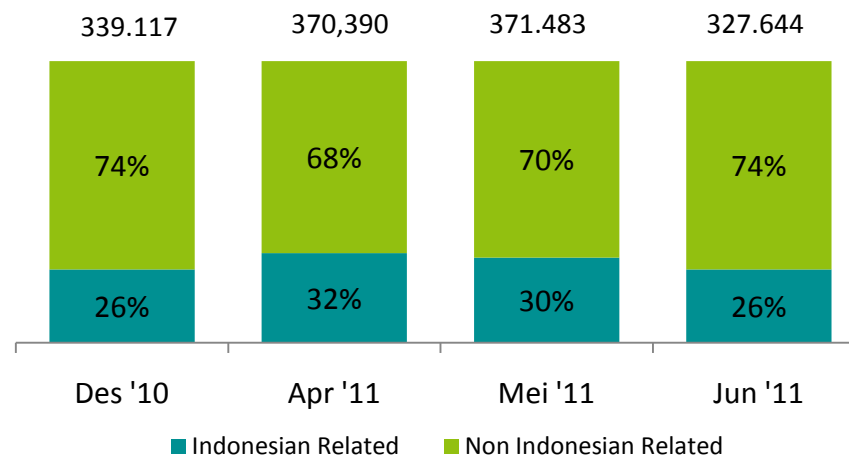
Trade Finance Volume [US\$ million]



Overseas Branches Loan Portfolio [US\$ million]



Overseas Branches Securities Portfolio [US\$ million]





Consumer & Retail

Focus and Strategy

Sharpening Focus of the Consumer & Retail Banking

LOAN

- ✓ Focus on mortgage, credit card and auto loan through multi finance channeling.
- ✓ Increase sales capacity and processing capacity.
- ✓ Growing toward more upper market segment.

DEPOSIT

- ✓ Aggressive growth on low-cost funding (current account and saving account/CASA).
- ✓ More aggressive penetration to private markets.
- ✓ Increasing E-Banking usage/transaction.
- ✓ Increasing value chain/bundling program.

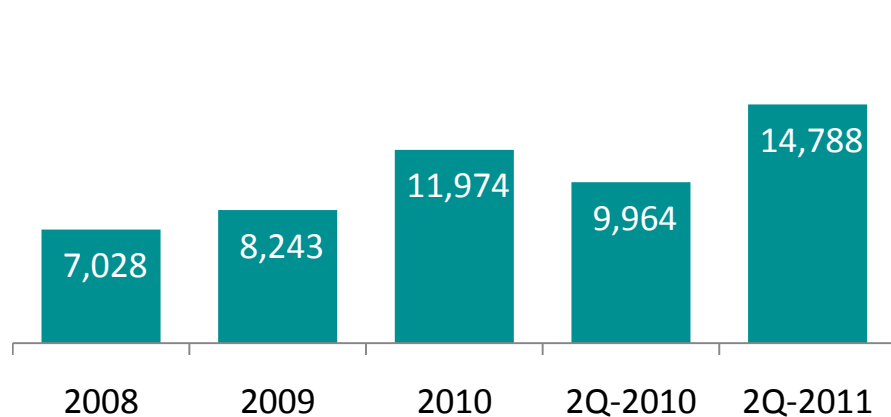
SERVICES

- ✓ Re-launch Wealth Management/Priority Banking:
 - Tie up with Top Fund Manager
 - Provide Priority Banking services in BNI Overseas Branches
- ✓ Diversify fee based income:
 - Bancassurance
 - Investment
 - Others services

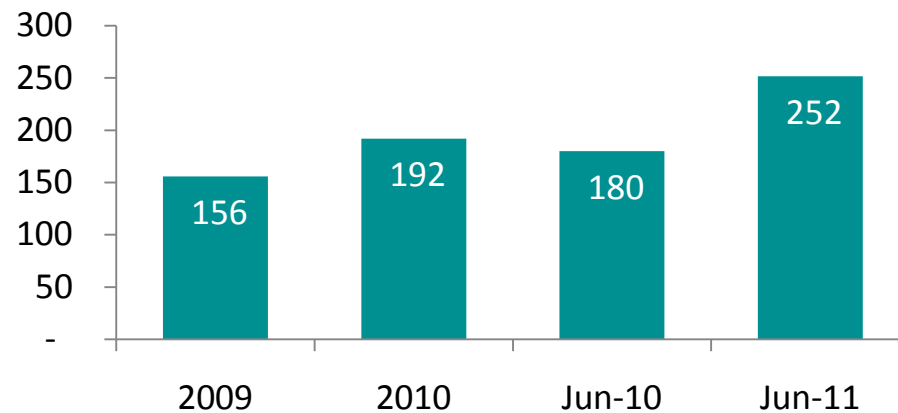
Consumer & Retail Business

Consumer Loan

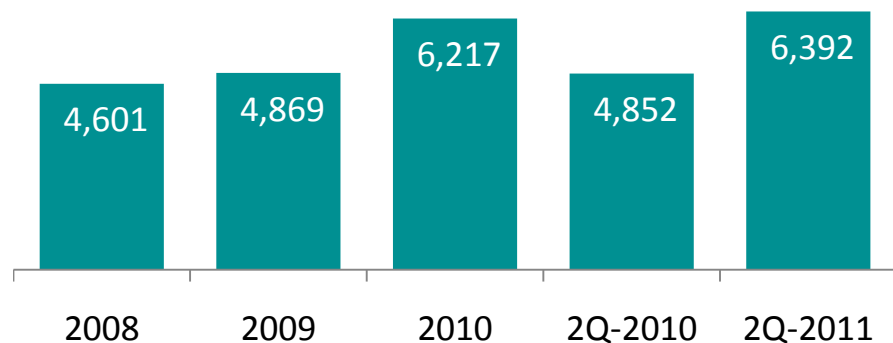
Mortgage Loan [Balance Rp. Bn]



Average Booking Mortgage Loan/Account [Balance Rp.Mn]



Auto Loan [Balance Rp.Bn]

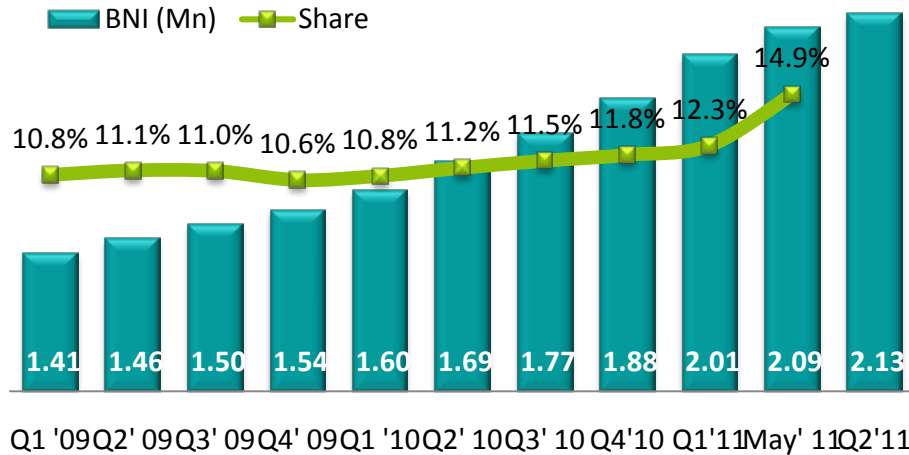


Pembiayaan	Parameter	2008	2009	Q2-2010	2010	Q2-2011
BNI Griya	Outstanding Growth yoy	48,30%	17,29%	41,30%	45,26%	48,41%
	NPL (%)	2,70%	1,43%	2,00%	2,13%	1,86%
	Marketshare (%)	6,51%	6,66%	6,84%	8,52%	na
BNI Auto (Organik & Unorganik)	Outstanding Growth yoy	41,30%	5,82%	8,89%	27,69%	23,06%
	NPL (%)	0,54%	0,20%	0,18%	0,19%	0,25%
	Marketshare (%)	5,53%	5,90%	4,36%	4,78%	na

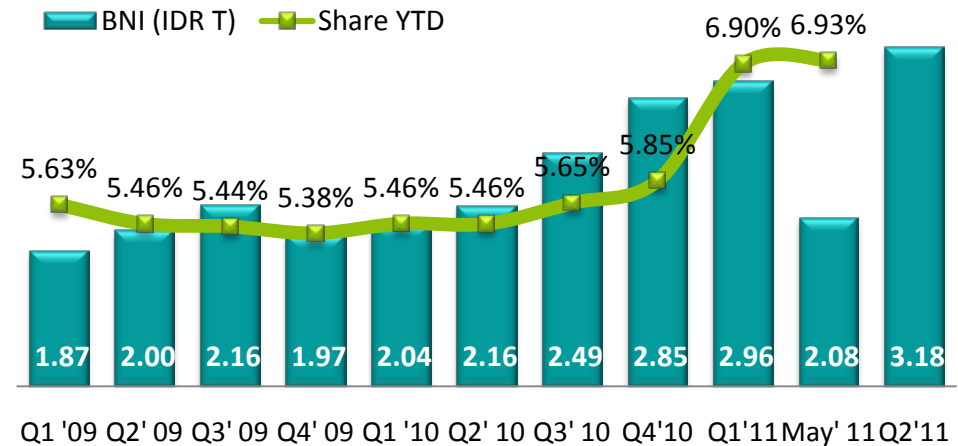
BNI Credit Card

Grew Faster than Industry in All Key Business Indicators

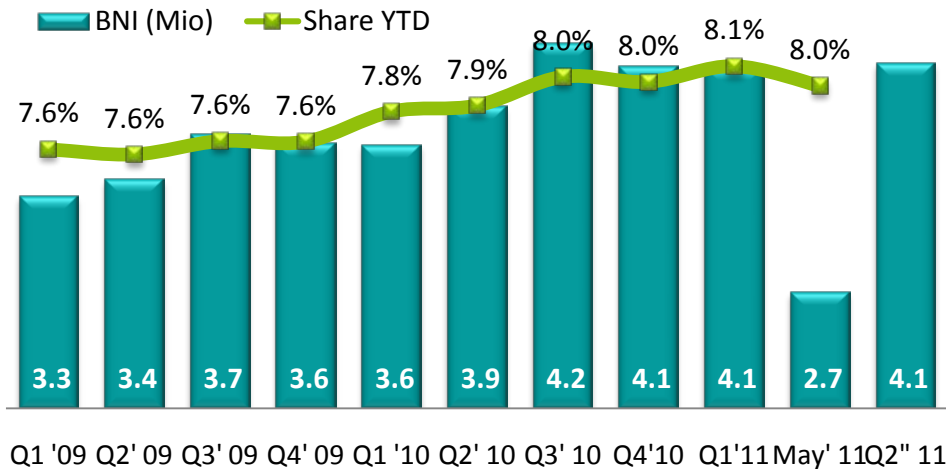
No of Card Issued



Card Usage



No of Transaction



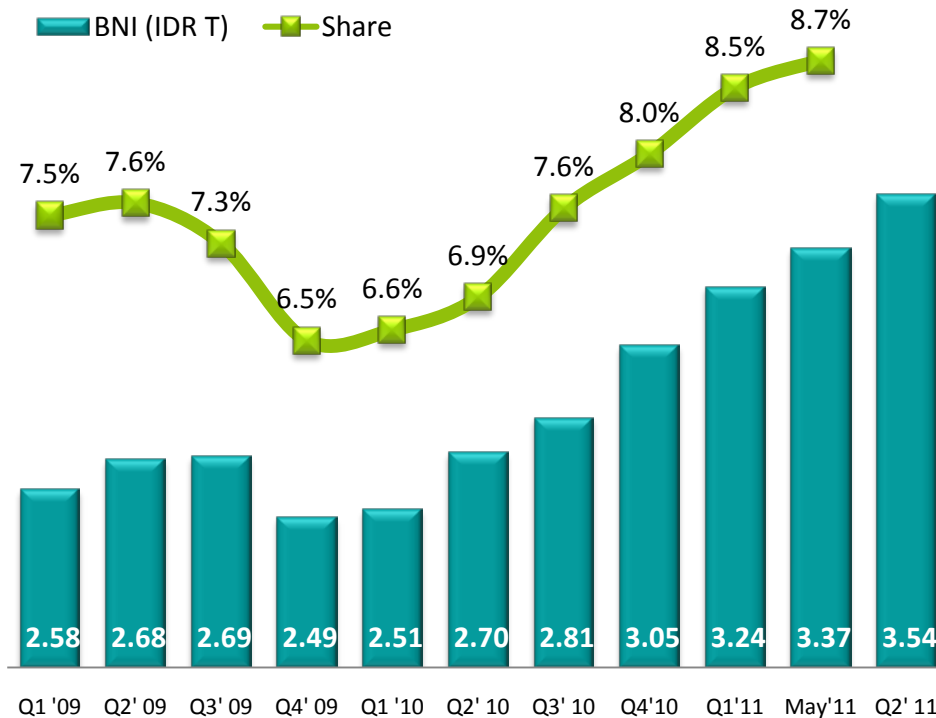
With our strong growth in CIF (No of Cards), we have win back our position as “Top 3” Cards Issuer in terms of CIF(*)

() based on Bank Indonesia's report as of April 2011*

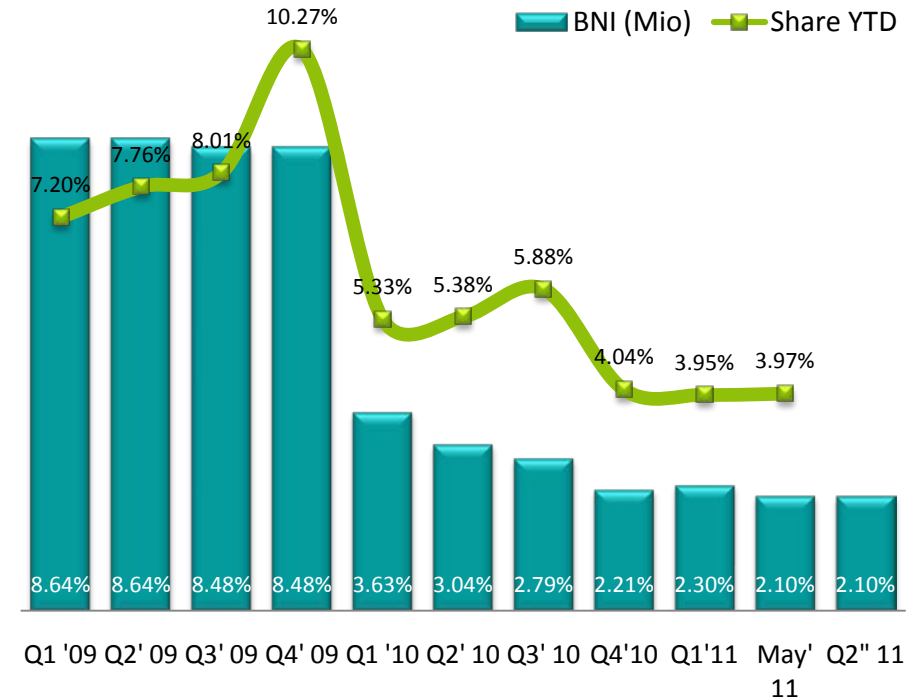
BNI Credit Card

Grew Faster than Industry in All Key Business Indicators

Receivables



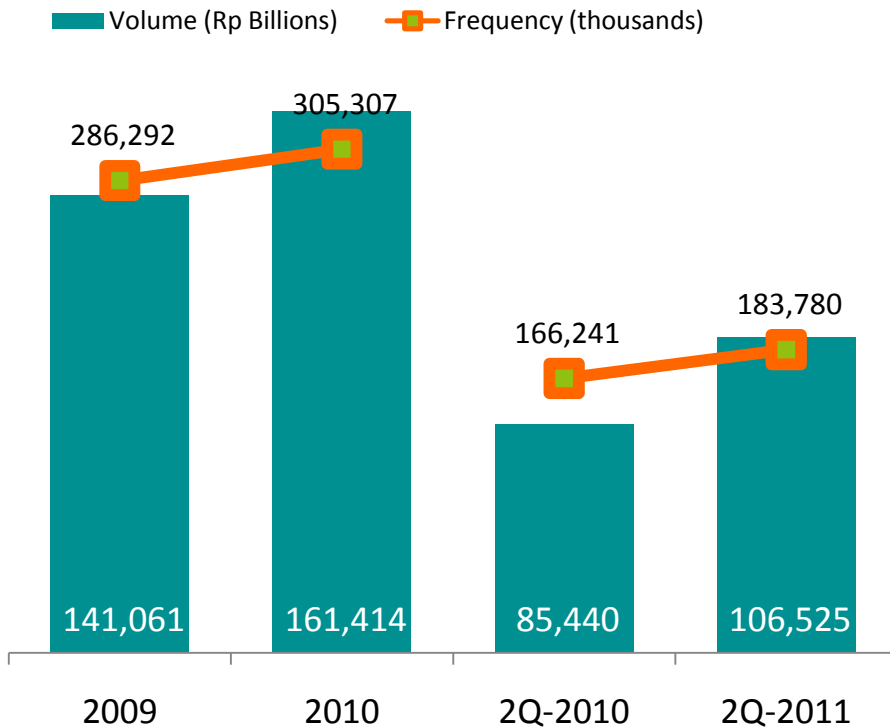
NPL



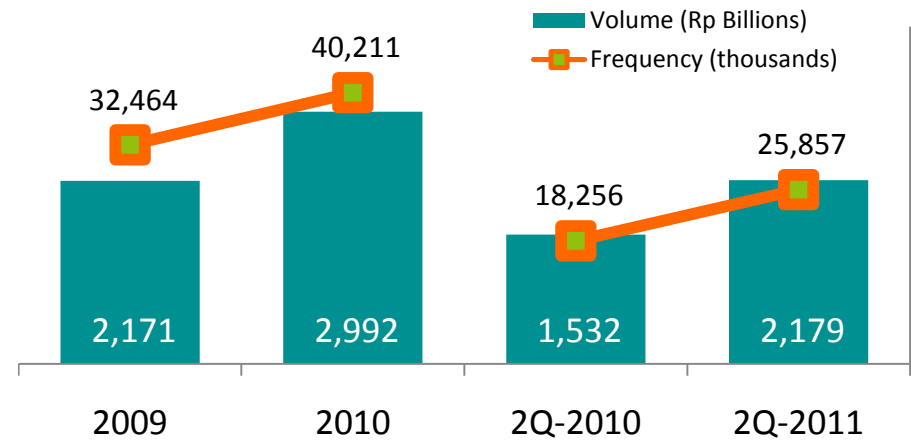
BNI Credit Card Asset (ENR) grows 27.6% YoY (Vs Industry -0.3%) and our asset quality remains strong, with NPL stands far below industry (2.1% Vs 3.97%)

E-banking transactions

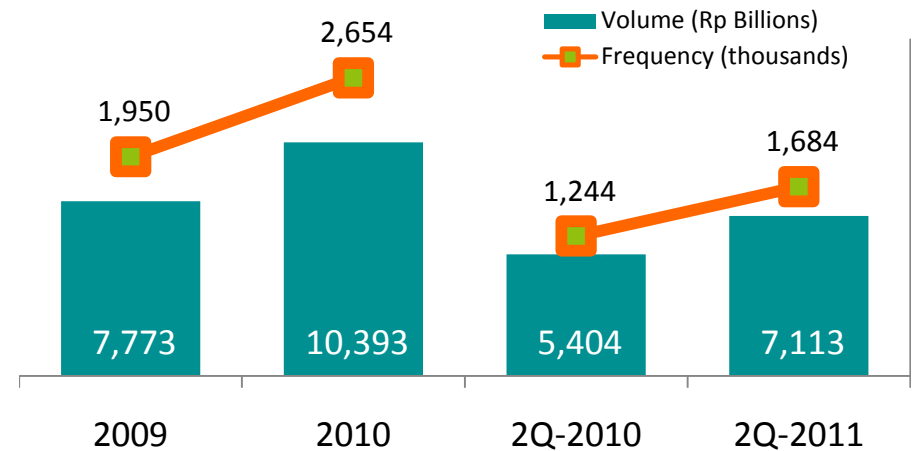
ATM Transactions



SMS Banking Transactions



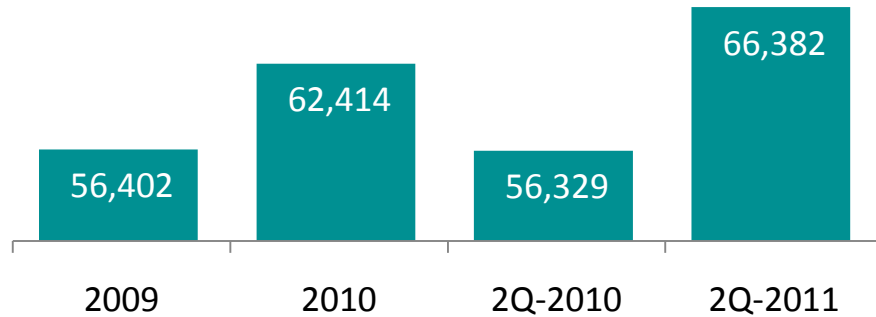
Internet Banking Transactions



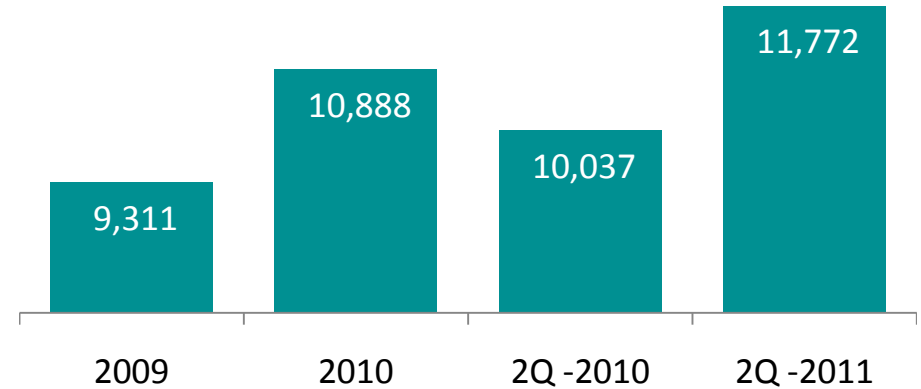


Consumer & Retail Business Savings

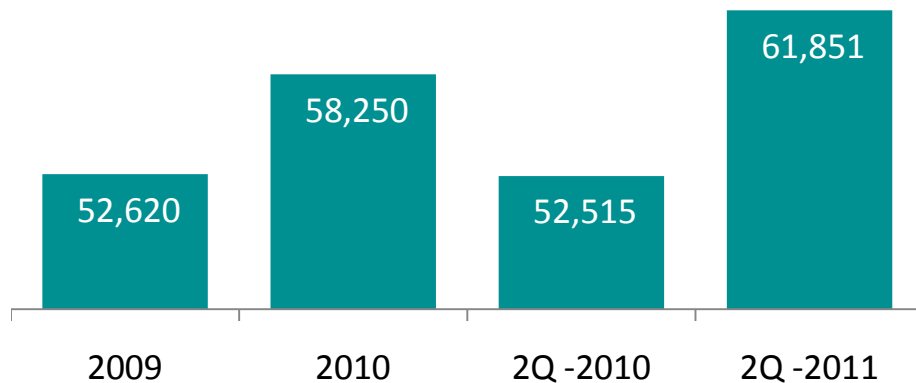
Average CASA Balance [Rp Bn]



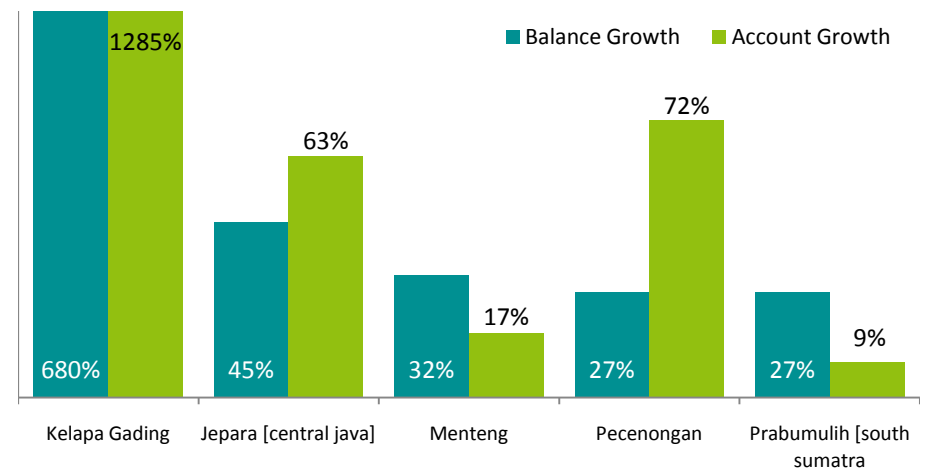
Number of Individual Accounts [000]



Average Balance – Savings {Rp Bn}

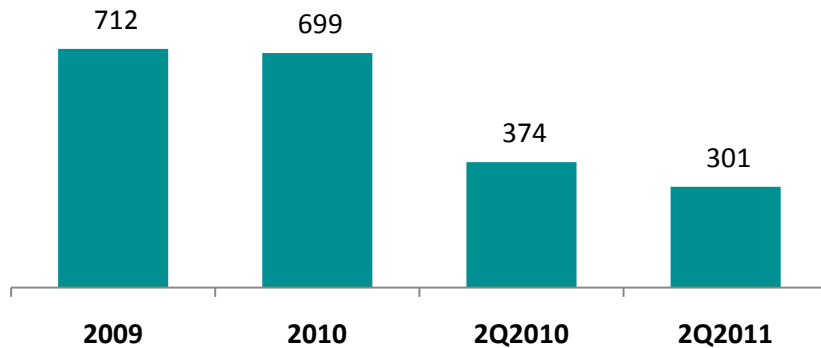


YTD highest balance saving growth in Top 5 Branches

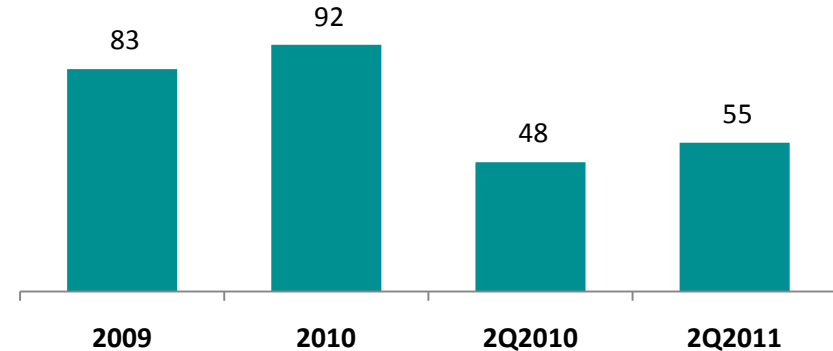


Consumer & Retail Business *Bancassurance*

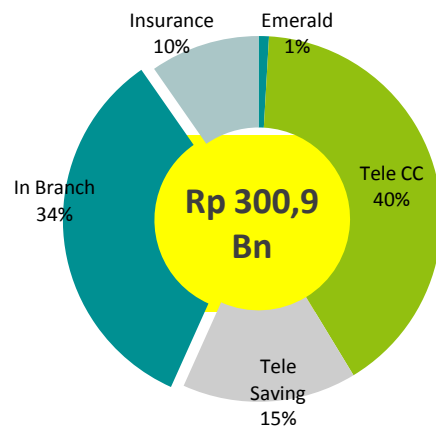
PREMIUM [Rp Bn]



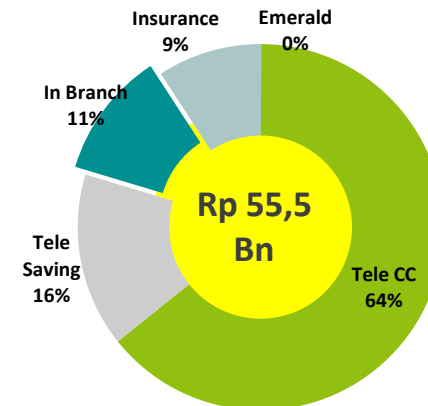
FEE BASED INCOME [Rp Bn]



Premium



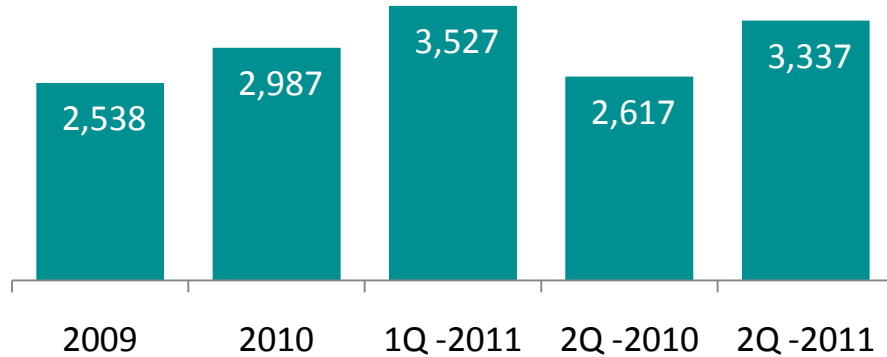
Fee Base Income



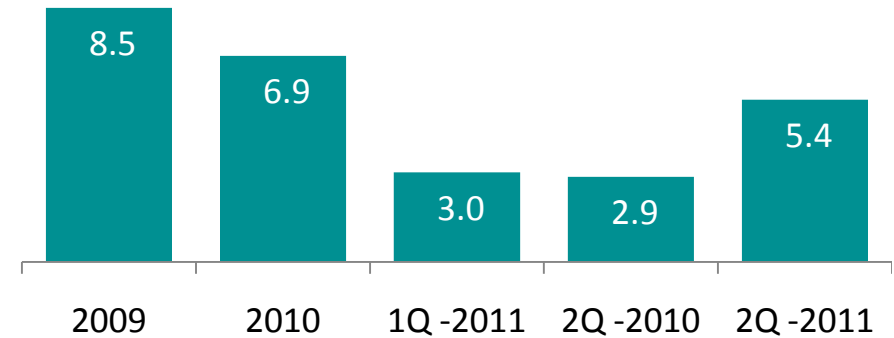
Consumer & Retail Business

Investment Business

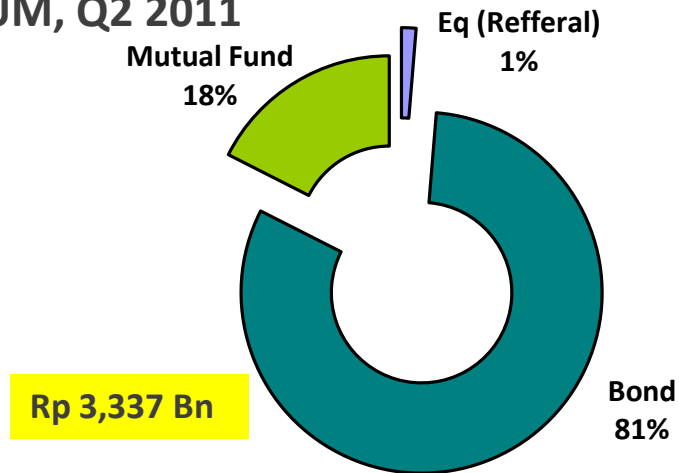
Asset Under Management (AUM) [Rp Bn]



FEE BASED INCOME [Rp Bn]

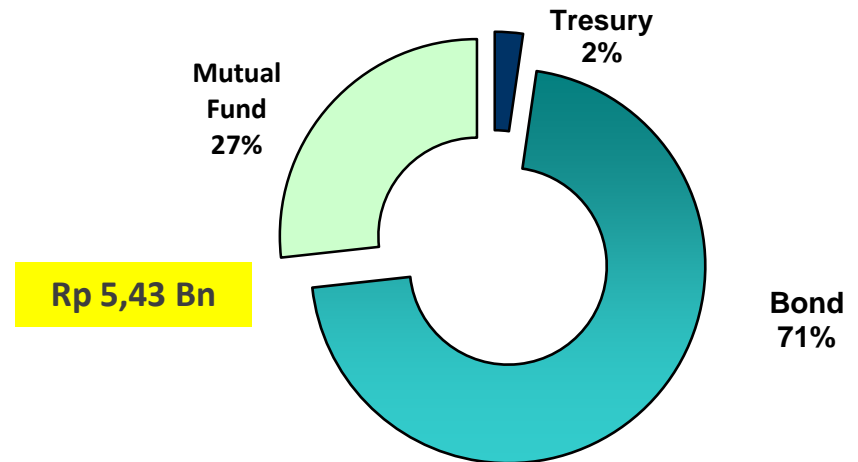


AUM, Q2 2011



Note : AUM Treasury Product is not recognized as Investment AUM

Fee Base Income, Q2 2011





Risk Management

BNI RISK PROFILE

JUNE 2009 vs JUNE 2010 vs JUNE 2011

No.	Risk Type	BNI Risk Profile as of June 2009		BNI Risk Profile as of June 2010		BNI Risk Profile as of June 2011	
		Risk Weight	Risk Composite	Risk Weight	Risk Composite	Risk Weight	Risk Composite
1	Credit	22.50%	Moderate	22.50%	Moderate	35.00%	Moderate
2	Market	12.50%	Moderate	12.50%	Low	11.00%	Moderate
3	Liquidity	15.00%	Moderate to Low	15.00%	Low	11.00%	Low
4	Operational	15.00%	Low	15.00%	Moderate to Low	13.00%	Low
5	Legal	10.00%	Low	10.00%	Low	8.00%	Low
6	Reputation	10.00%	Low	10.00%	Moderate to Low	7.00%	Low
7	Strategic	7.50%	Low	7.50%	Moderate to Low	9.00%	Low to Moderate
8	Compliance	7.50%	Low	7.50%	Low	6.00%	Low
BNI Wide Risk Profile		100%	Low	100%	Low	100%	Low



Thank you

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APPENDIX

BNI in Brief

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
Managing Director/CFO
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, Managing
Director 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



Darmadi Sutanto
*Managing Director
Consumer Banking*
Since May 2010
Previously: Director of
Retail Banking RBS



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



Sutirta Budiman
Chief Business Risk Officer
Since September 2010
Previously: Commissioner
of BNI Securities, CFO of
Aneka Kimia Raya

BNI has been further enhancing its management through key hires with strong industry experience

Board of Commissioners



Peter B. Stok
President Commissioner
(Independent)
Since May 2009
Previously: Commissioner Bank Permata, President Director Bank Niaga, President Director Bank Dagang Negara



Tirta Hidayat
Vice President Commissioner
Since May 2010
Previously: Lecturer from University of Indonesia, Economic Deputy at Vice President office



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



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



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



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



Ekoputro Adijayanto
Commissioner
Since May 2010
Currently: Advisor for Ministry of State-Owned Enterprises
Previously SVP Bank Mandiri

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

BNI has a long track record in the Indonesian banking sector



Today: Government owns 60,0% of BNI



1946:
BNI Established

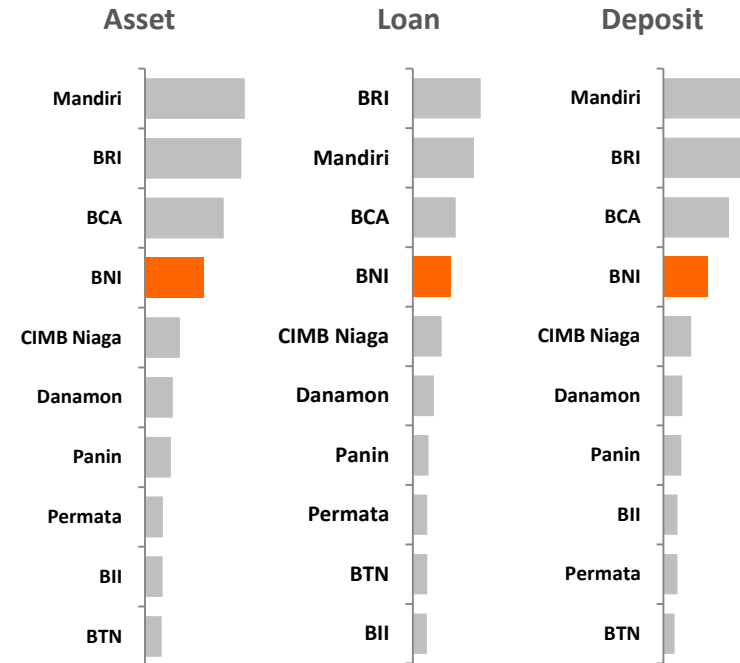
Indonesia
Independence
(17 August 1945)

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

- ✓ **Compelling Brand Name** – 65 years history
- ✓ **Network** (over 1.295 outlets) including five overseas branches
- ✓ **Customer Base** – over 12 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, SPI Dec-2010

Network & Distribution

BNI's multiple touch points for individual and corporate customers



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

Individual customer highlights

- ✓ 12,3mn deposit accounts
- ✓ 2,1 mm credit cards
- ✓ 83.000 mortgage customers

Corporate/SME customer highlights

- ✓ 163,500 corporate deposit accounts
- ✓ 1.000 corporate borrowers
- ✓ 83.000 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, 3,5 trillion
Applications: 35,000/month
of cards holder: 2,1 millions



→ TAPLUS (Savings Product)

Launched in 1989
Balance: Rp, 42,1 trillion
Applications: 20,000/month
of accounts: 7,4 million



→ BNI Wirausaha (Commercial)

Launched in August 2005
Balance: Rp 3,52 trillion
Applications: 1,000/month
of member: 18,000



→ BNI Griya (Housing Loan)

Launched in 2005
Balance: Rp, 9,96 trillions
Applications: 3,000/month
of accounts: 83,000



Product Focus 2011

- **TAPLUS, [saving account]**
 - To balance CASA – Non CASA composition
 - Target growth 2011: 10-15%
- **BNI Griya [mortgage loan]** with growth target in 2011 over 25%
- **BNI Wirausaha [small commercial loan size US\$5.000 – US\$100.000]** with growth target 20%
- **Remittance**, more extensive acquisition through our overseas branches with target growth 10%

Source: Company reports, data for credit cards in-force in Indonesia based on recent available information

BNI ratings

		2009	2010
Fitch Rating	National long term rating Long term foreign & local currency Short term foreign & local currency Individual rating Subordinated debt	AA (id) BB+/stable B C/D --	AA+ (idn) BB+/Positive B C/D --
Standard & Poor's	Credit rating Senior unsecured rating Subordinated rating	BB-/Stable/B BB- --	BB-/Stable/B BB- --
Moody's	Long term local/foreign currency Deposit rating Bank Financial Strength Rating Outlook	Baa3/Ba3 B1 D Positive	Ba2/Ba2 Baa3 D- Stable
Pefindo	Corporate rating Bond 1 Subordinated	^{id} AA/Stable ^{id} AA/Stable --	^{id} AA/Stable ^{id} AA/Stable --

BNI Shares

BBNI shares performance well above the IDX

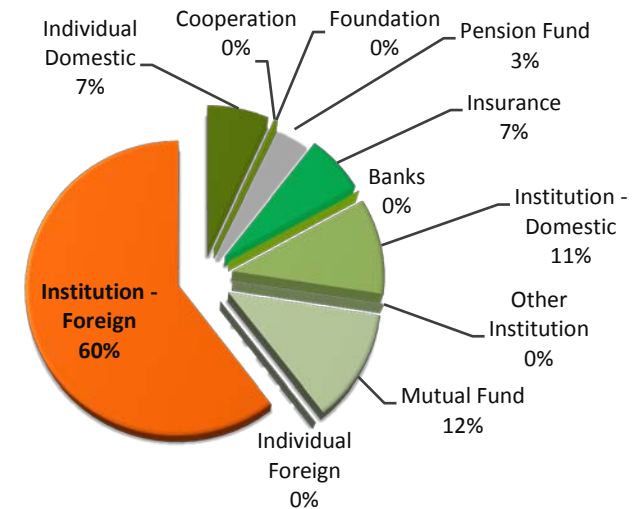
Bank Negara Indonesia (Persero)



YoY BNI Shares, increase 65% from 30 June '10 (2350) to 30 June 2011 (3875)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [30 June 2011] : Rp 3,875,-
- ✓ Market Capitalization : Rp, 72,3 trillion [+/- US\$ 8,5 billion]
- ✓ BBNI add to MSCI Index since November, 2009

BBNI Public Ownerships [40.00%]



As of June 30, 2011

Ownerships	%
Government RI	60.00%
Public – Domestic	15.86%
Public - Foreign	24.14%



Thank you

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