



Corporate Presentation 1Q 2011

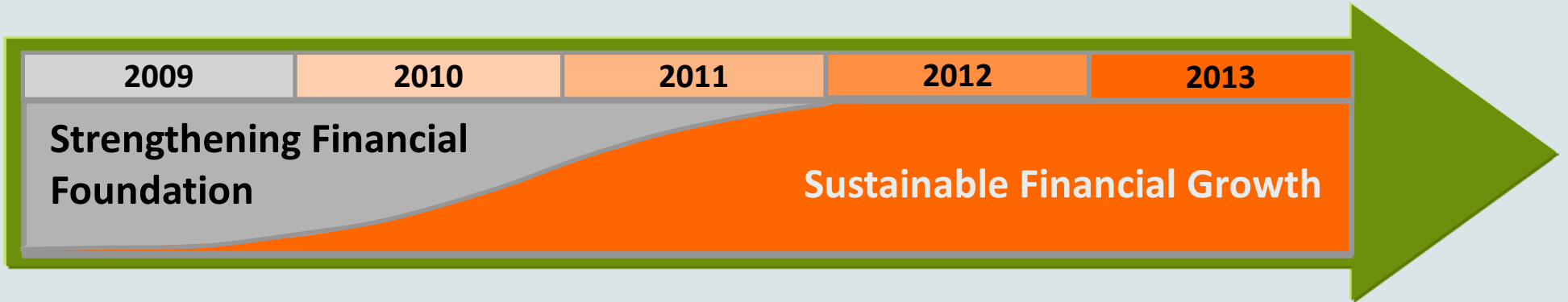
PT Bank Negara Indonesia (Persero) Tbk

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Agenda



Direction



“Sustainable Financial Growth”

- ✓ Sustainable and consistent profit growth
- ✓ Maintaining a quality asset to achieve competitive and better financial ratio
- ✓ Increasing service quality



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

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.

SERVICE

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

8 targeted sector – National & regional



Communication



Retail &
Wholesalers

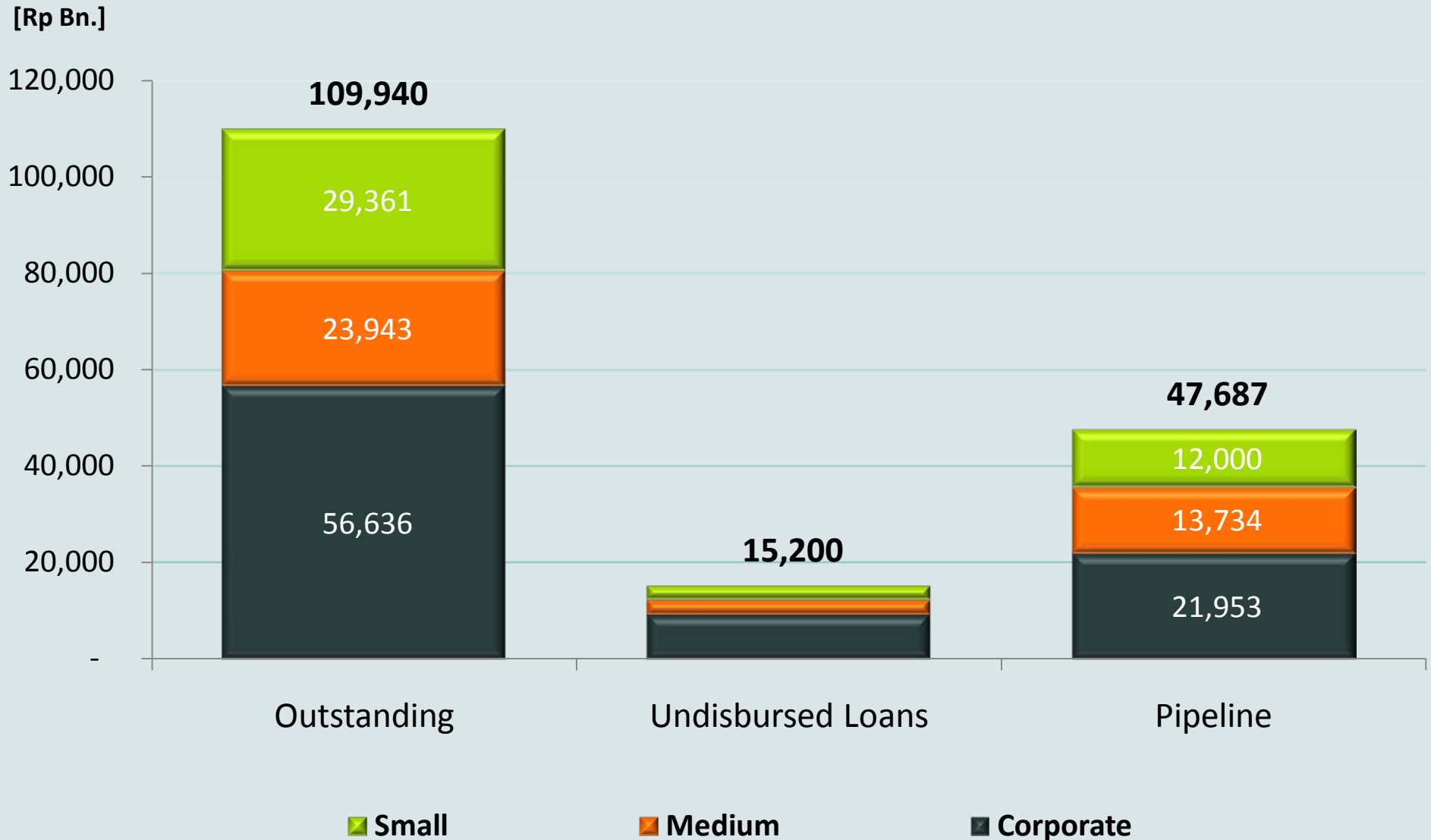


Engineering
& Construction



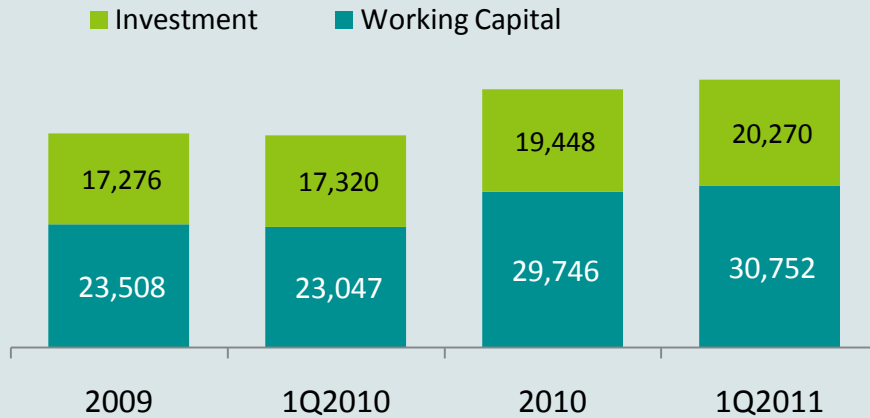
Chemical

Undisbursed Loan & Pipeline as of March 2011

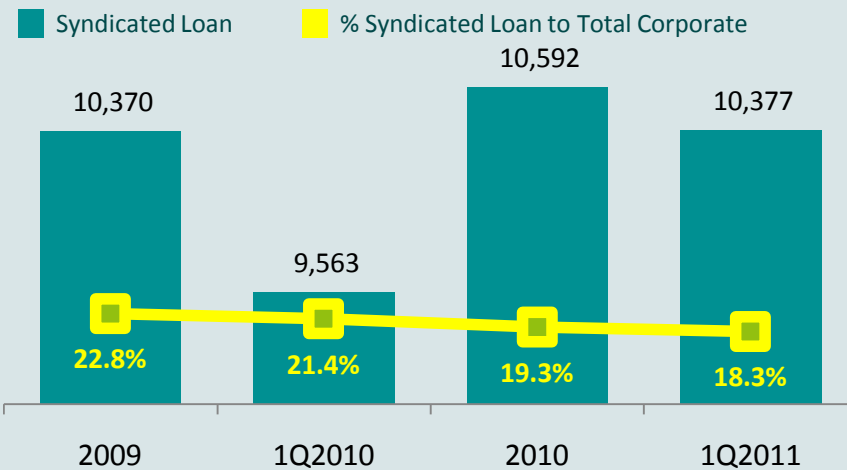


Corporate Business

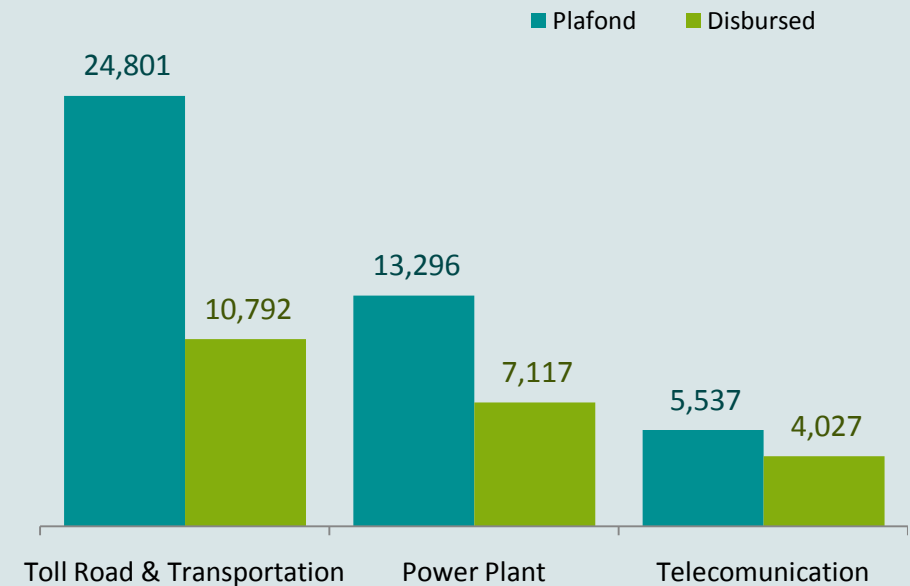
Working Capital & Investment Loan [Rp Bn]



Syndicated Loan [Rp Bn]



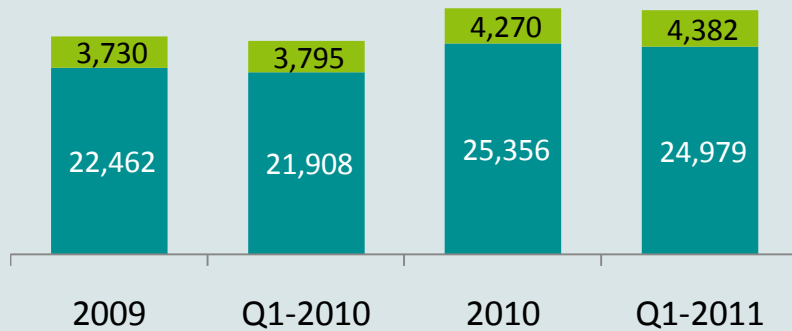
BNI Commitment on Basic Infrastructure Project [Rp Bn]



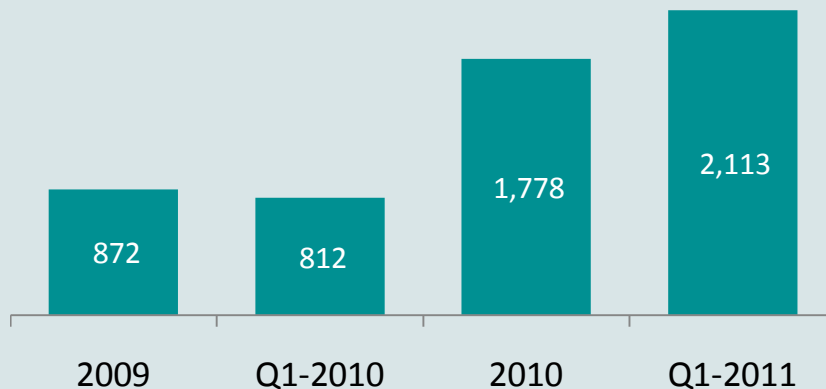
SME Business

Small Business [Rp Bn.]

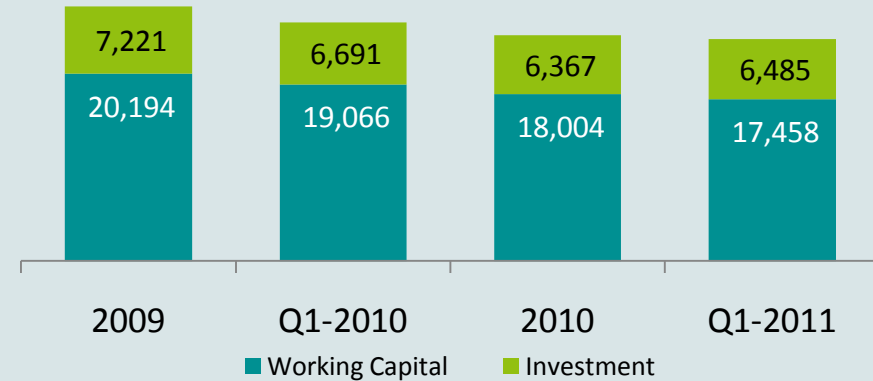
■ Working Capital ■ Investment



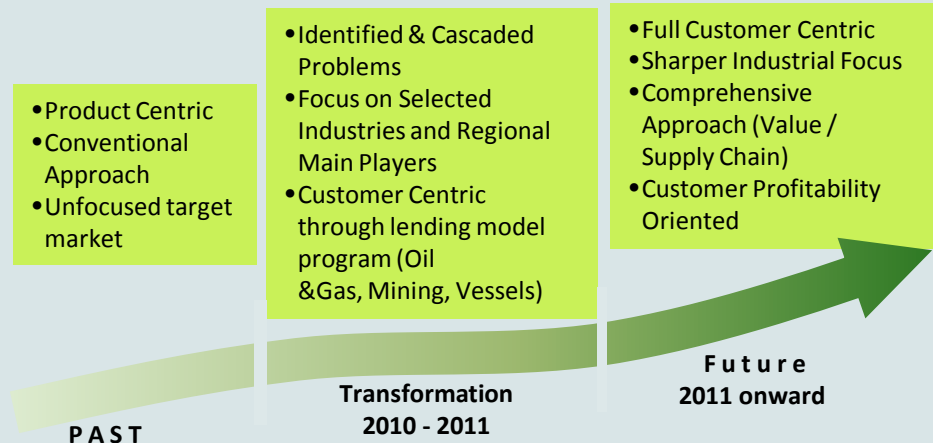
Kredit Usaha Rakyat (KUR) [Rp Bn.]



Medium Business [Rp. Bn]

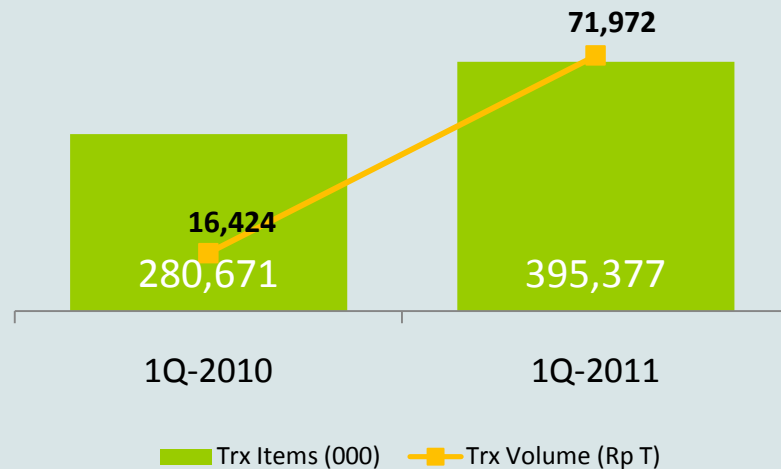


Medium Business Road Map



Transactional Banking Business

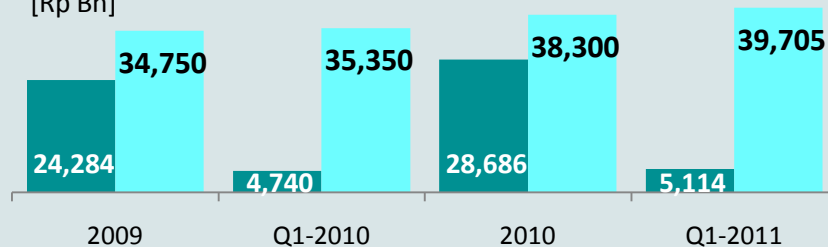
Corporate e-Banking Transaction



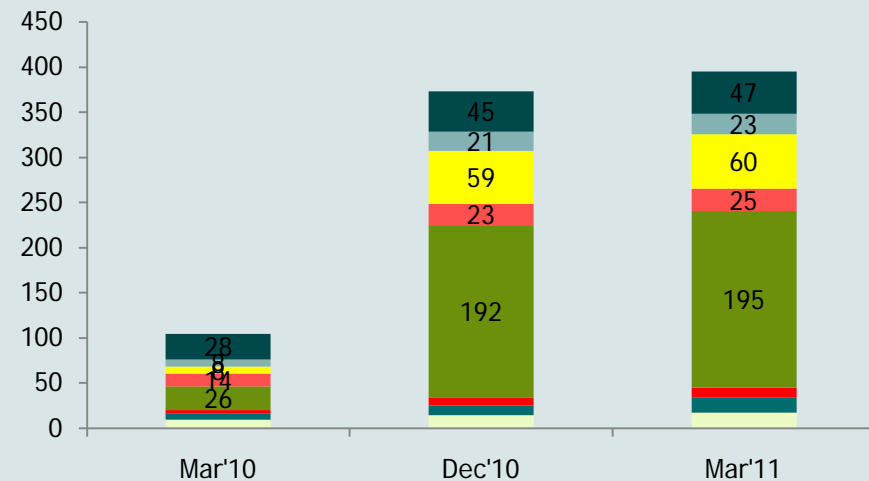
Trustee and Agency

■ Custody Revenue [Rp Mn]

■ Custody Asset under Management [Rp Bn]



Cash Management Initiatives

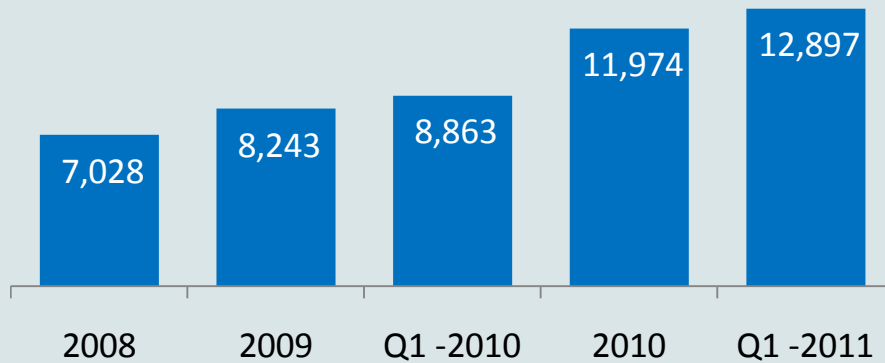


- Account Monitoring Service
- Liquidity Management (Cash Pooling, etc)
- Payroll Service
- Payment Service (Tax, Billing, etc)
- Virtual Account
- Host to Host Collection Service
- Collection Service (Cash PU, etc)
- Corporate e-Banking

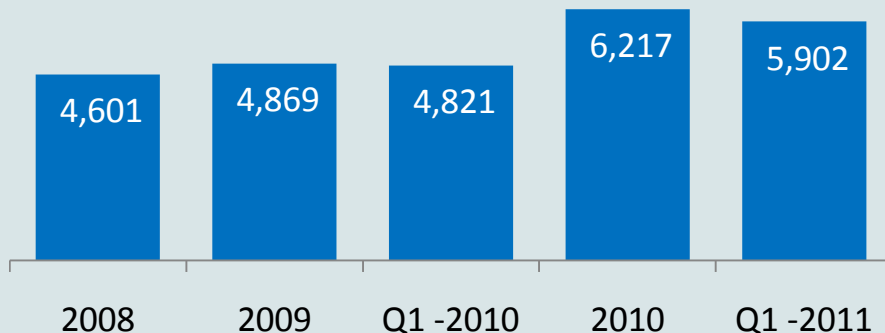
Consumer & Retail Business

Consumer Loan

Mortgage Loan [Balance Rp. Bn]



Auto Loan [Balance Rp.Bn]



Pembiayaan	Parameter	2008	2009	Q1-2010	2010	Q1-2011
BNI Griya	Outstanding Growth yoy	48,30%	17,29%	25,69%	45,26%	45,53%
	NPL (%)	2,70%	1,43%	1,70%	2,13%	1,93%
	Marketshare (%)	6,51%	6,66%	6,95%	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%	4,87%	4,78%	na

BNI Griya
Angsuran Bijak

Nikmati angsuran tetap 1% dari plafon

www.bni.co.id

Segera ajukan BNI Griya dengan angsuran ringan dan tetap selama 5 tahun. Kini hidup Anda akan terasa lebih nyaman.

Informasi lebih lanjut hubungi Layanan Telepon 24 Jam BNI Call di (021) 5789 9999 atau 68888 dari ponsel.

Syarat dan ketentuan berlaku.

BNI Griya
Melayani Segala, Kolaborasi Bangkit

BNI Griya
Inspiring Green Living

www.bni.co.id

BNI selalu memberikan perhatian kepedulian terhadap bumi tercinta. Miliki rumah impian Anda sekaligus mewujudkan kepedulian terhadap kehidupan yang lebih hijau bersama BNI Griya.

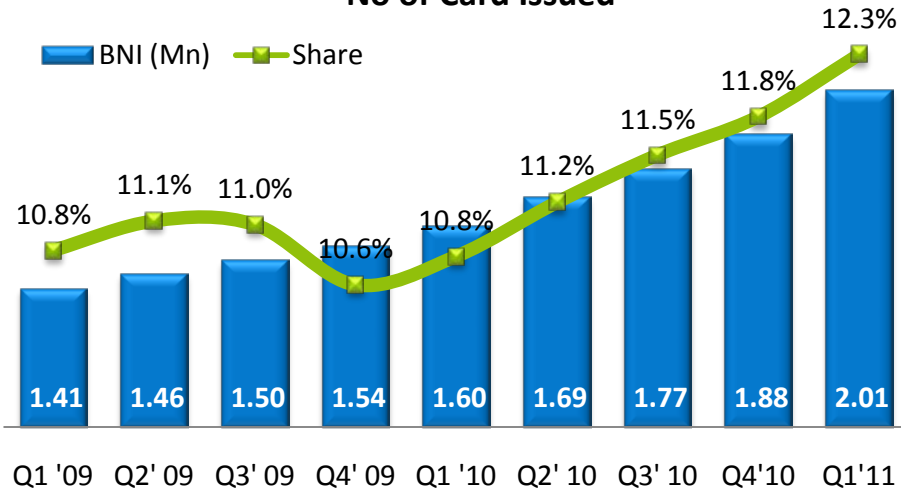
Info lebih lanjut hubungi BNI Call di (021) 5789 9999 atau 68888 dari ponsel Anda.

BNI Griya
Melayani Segala, Kolaborasi Bangkit

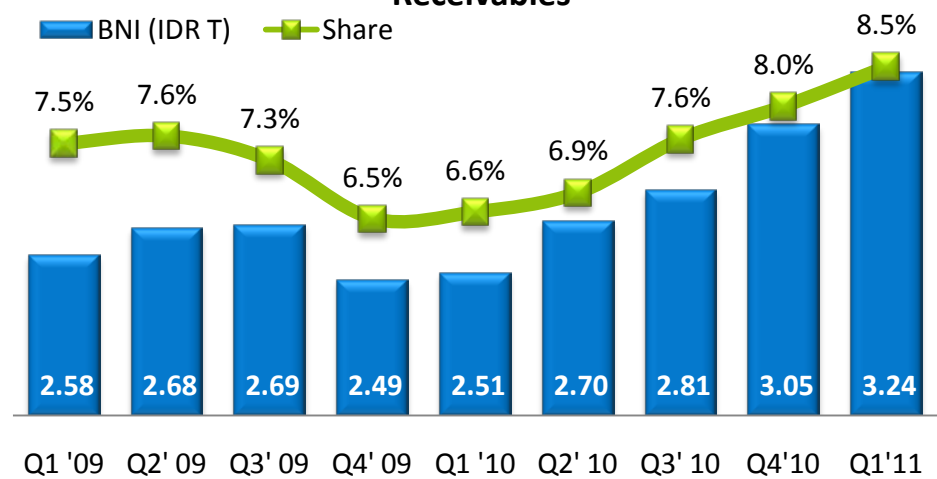
As of March 31 2011, more than 2 million card was issued

BNI Credit Card grew faster than industry in all key Business Indicators

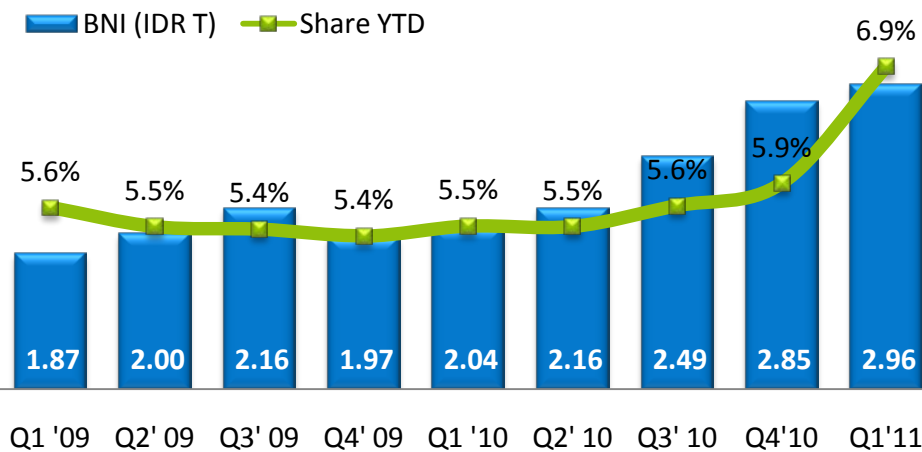
No of Card Issued



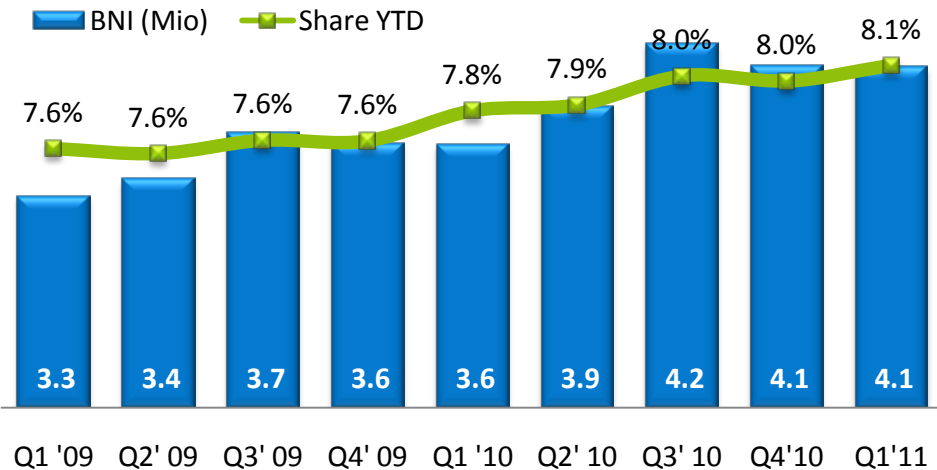
Receivables



Card Usage

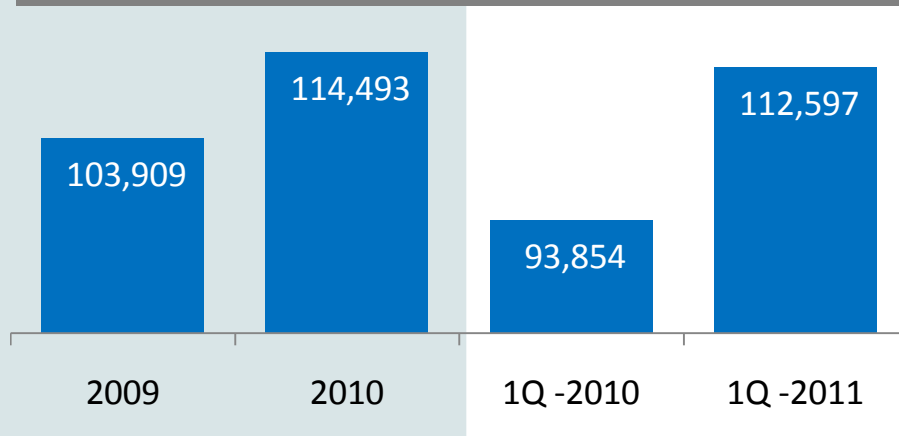


No of Transaction

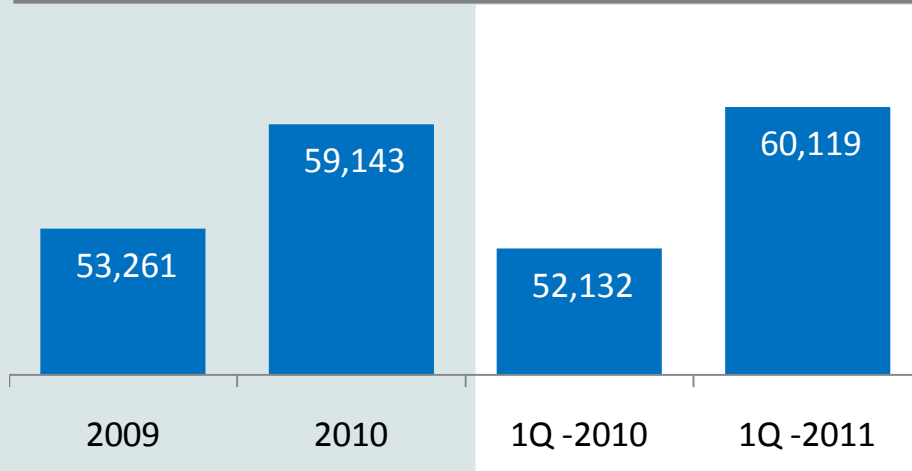


Consumer & Retail Business Savings

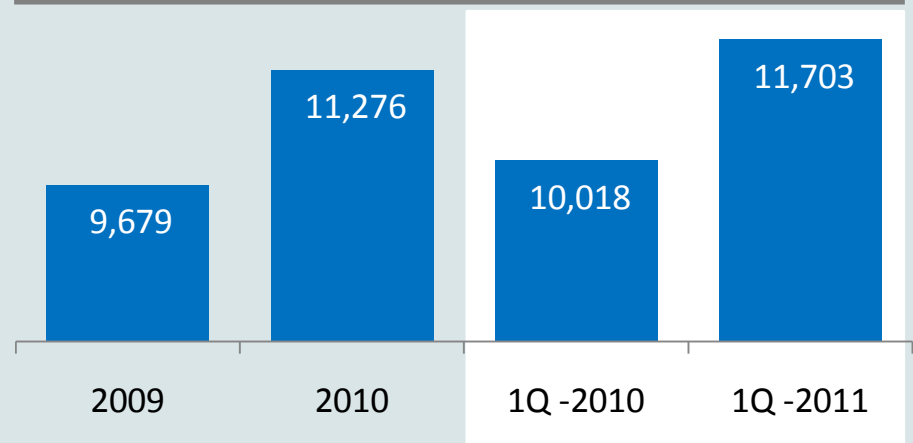
CASA Balance [Rp Bn]



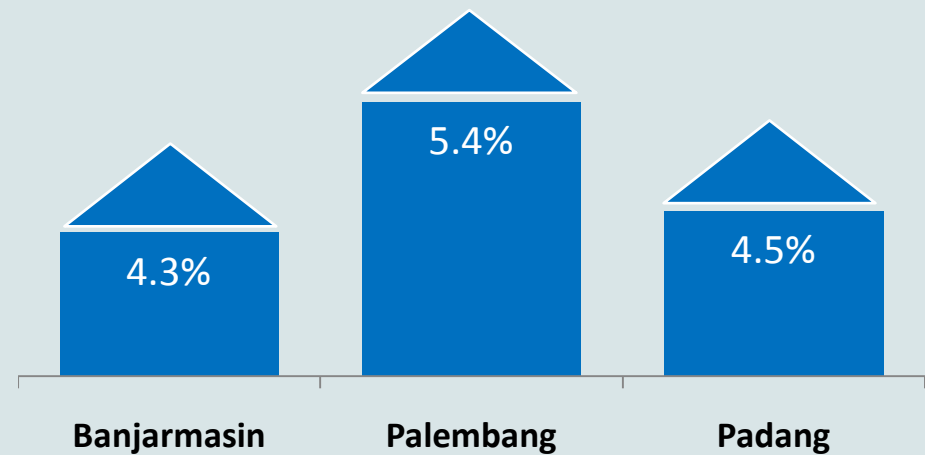
Average Balance – Savings {Rp Bn}



Number of Individual Accounts [000]

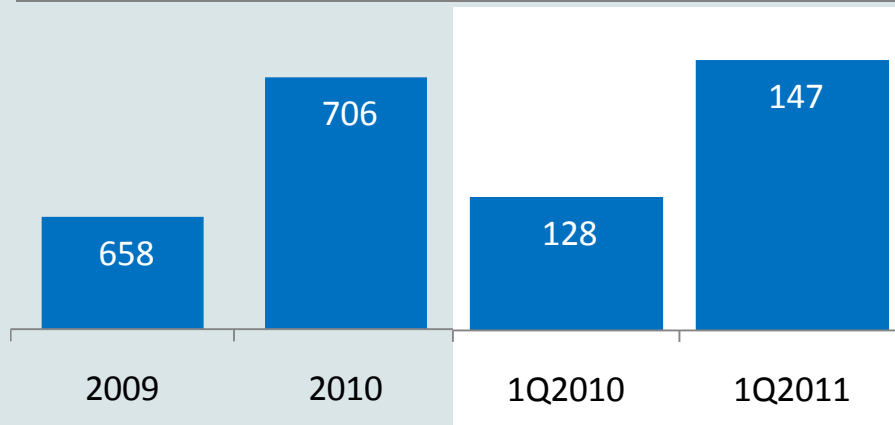


YTD Saving Growth in Top 3 Cities

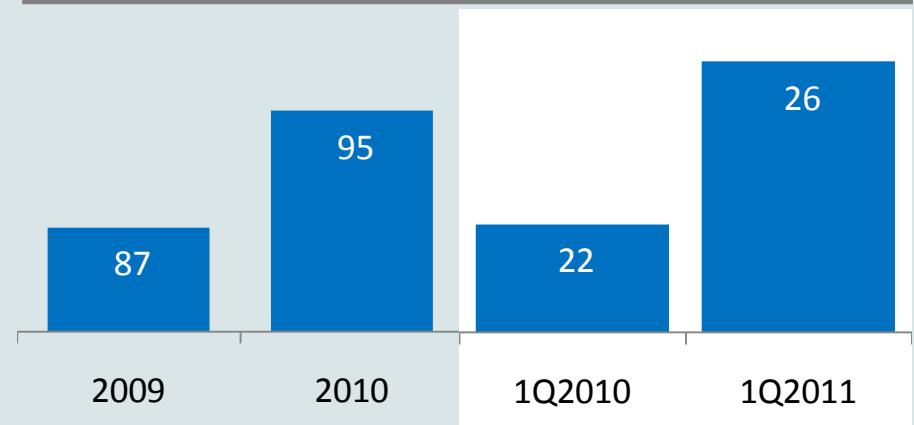


Performance Bancassurance per Channel

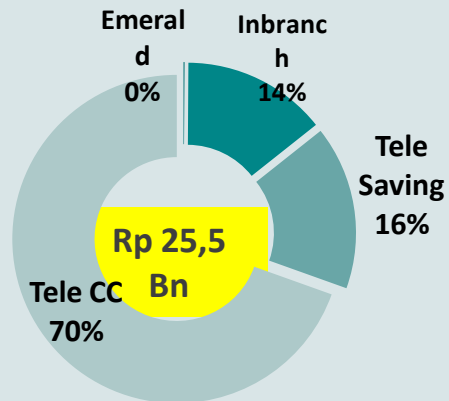
PREMIUM [Rp Bn]



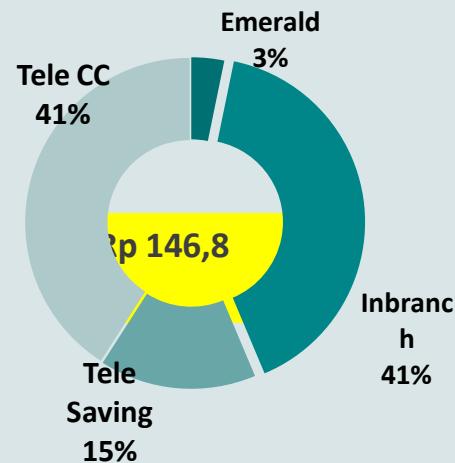
FEE BASED INCOME [Rp Bn]



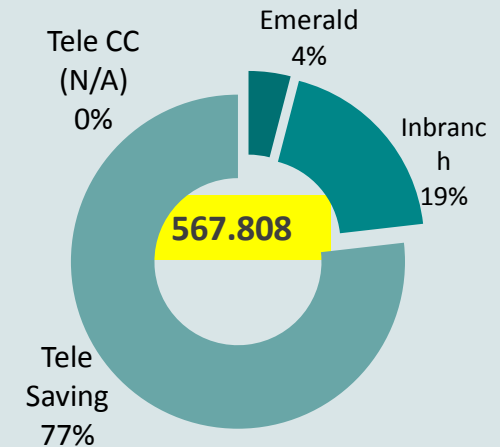
Fee Base Income



Premium



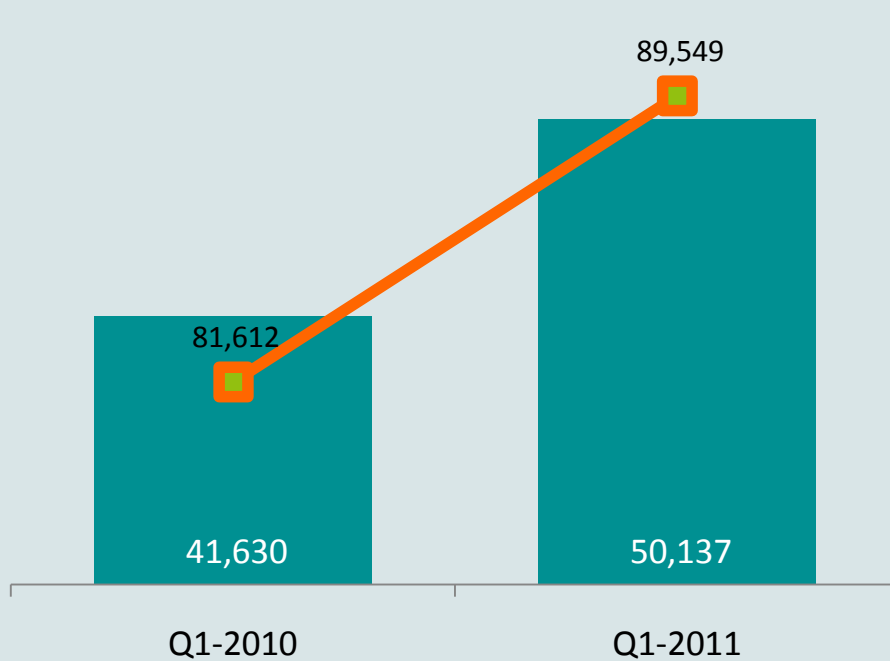
Policy Holder (# Customer)



E-banking transactions

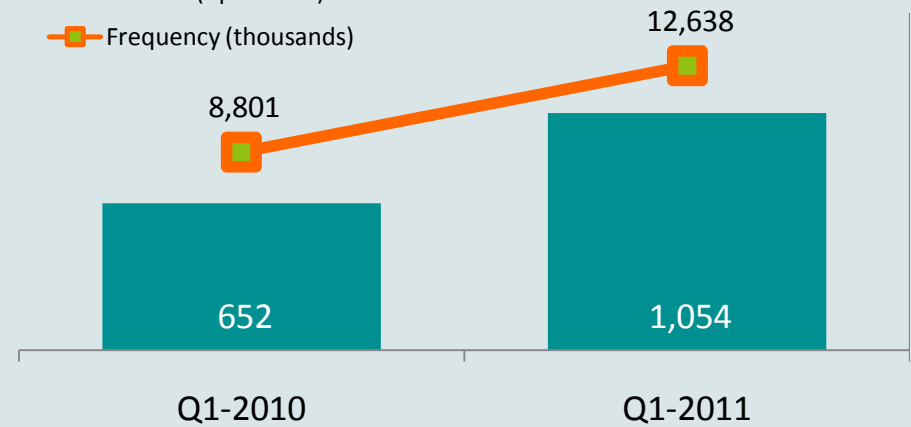
ATM Transactions

Volume (Rp Billions) Frequency (thousands)



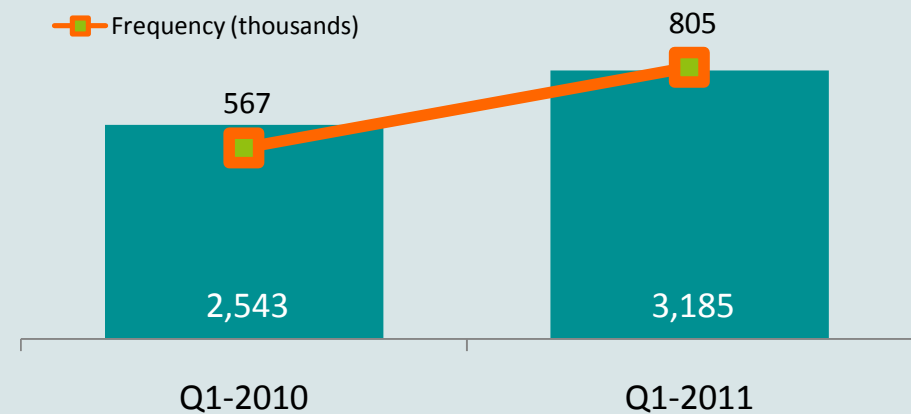
SMS Banking Transactions

Volume (Rp Billions) Frequency (thousands)



Internet Banking Transactions

Volume (Rp Billions) Frequency (thousands)



Sharpening focus of the business portfolio

- ✓ Offer variety of products to fulfill the needs of customer to become a life time banking partner
- ✓ Focus on segment: Mass, Upper Mass, Affluent, Emerald/High Networth
- ✓ Re-Launch Emerald Priority Banking Services

Aggressive growth on low-cost funding

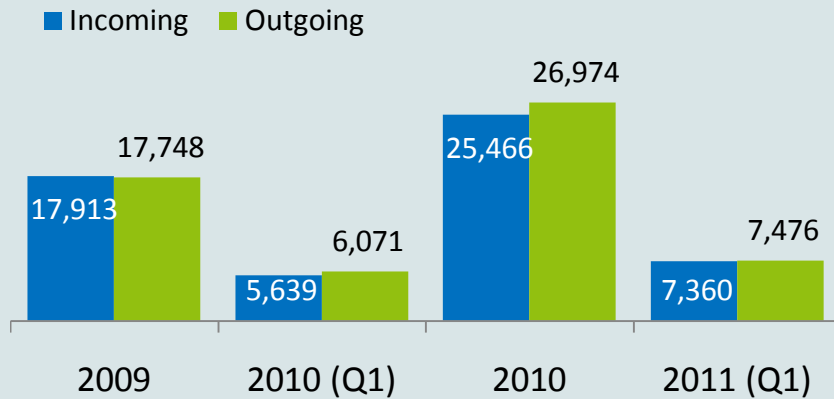
- ✓ More aggressive penetration to private markets
- ✓ Increasing Value Chain / Bundling Program
- ✓ Clear Pull & Push Marketing and Sales Strategies [i.e Rejeki BNI Taplus, consistent marketing communication]
- ✓ Increasing E-Banking Usage/ Transaction

Diversify “fee based income”

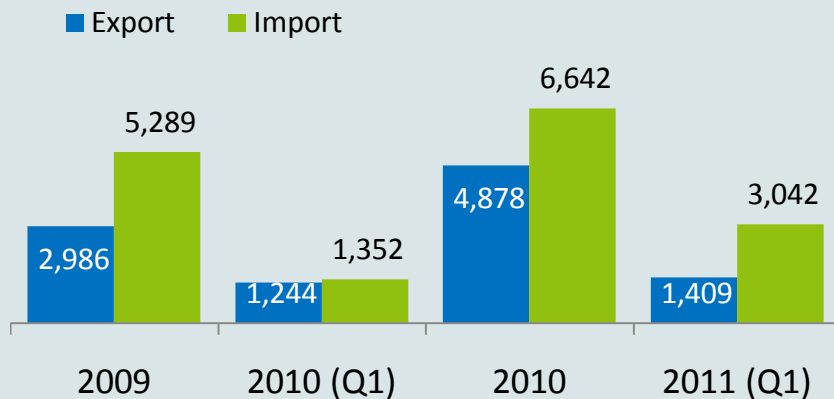
- ✓ Cross Selling Bancassurance products to database
- ✓ Launch wealth management business (tie up with 8 top fund managers)
- ✓ Increasing transaction fees

International Business

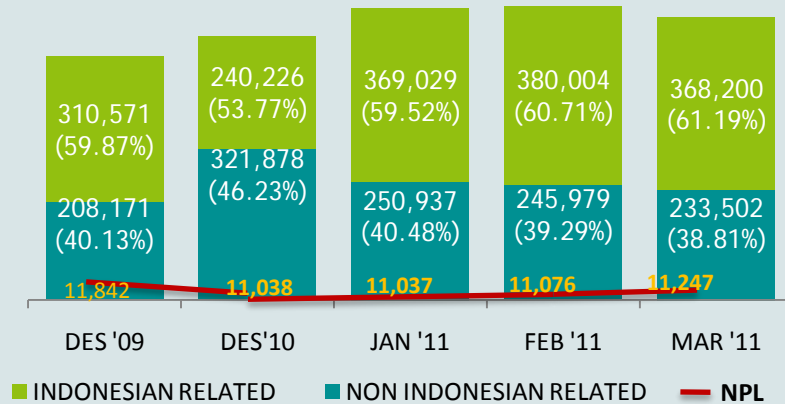
Remittances Volume [US\$ million]



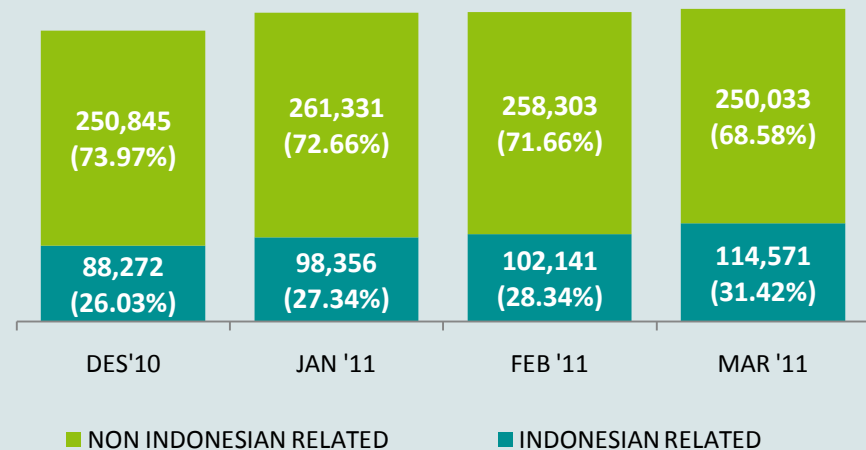
Trade Finance Volume [US\$ million]



Overseas Branches Loan Portfolio [US\$ million]



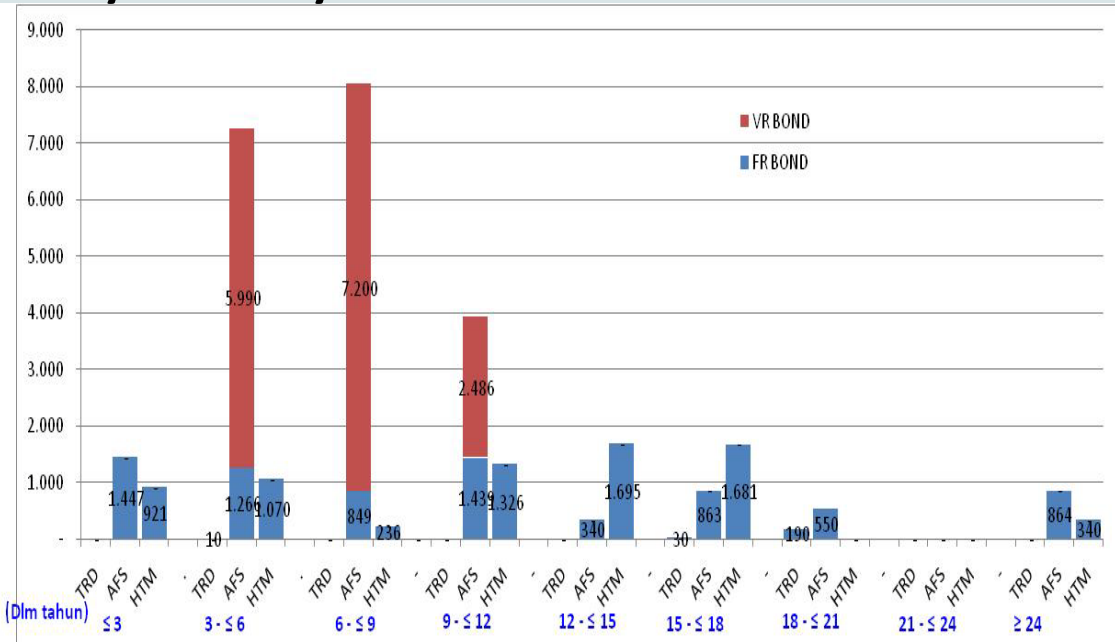
Overseas Branches Securities Portfolio [US\$ million]



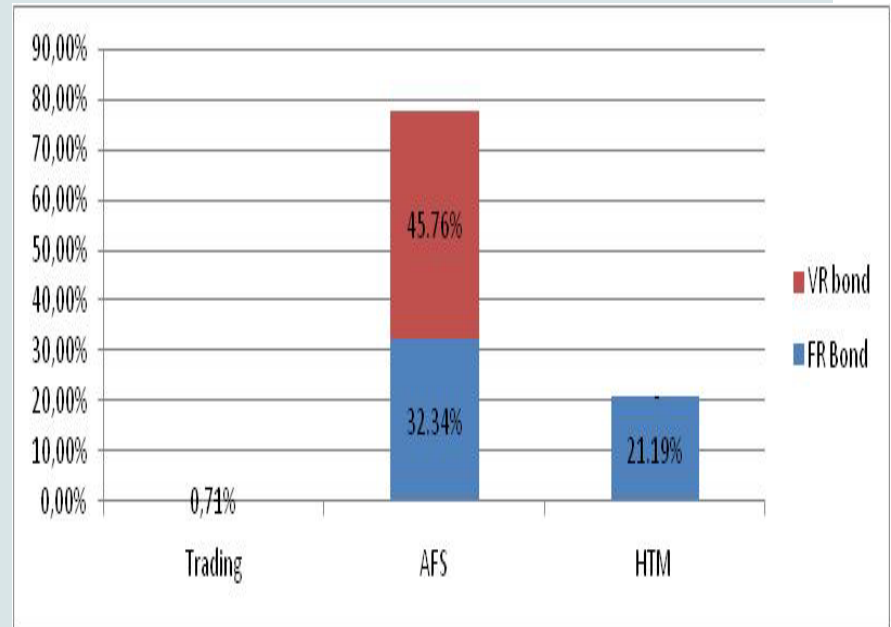
Government Bond

Government Bond Maturity Profile (as 31/3/2011)

A. By Maturity



B. By Portfolio

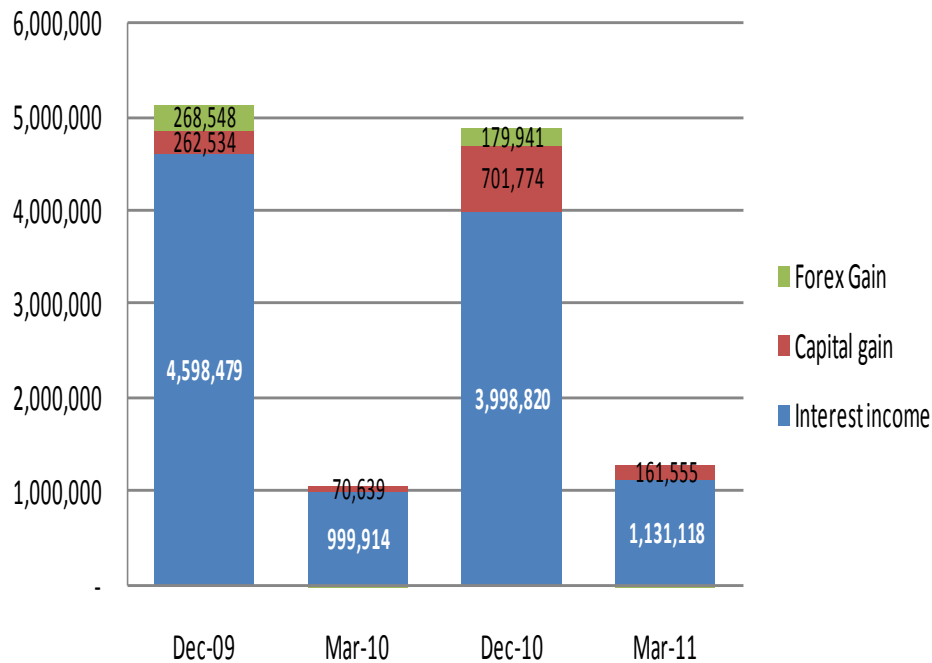


Portfolio	Type	≤3 thn	3-≤6 thn	6-≤9 thn	9-≤12 thn	12-≤15 thn	15-≤18 thn	18-≤21 thn	21-≤24 thn	≥ 24 thn
TRADING	FR BOND	-	10.000	-	-	-	30.000	190.000	-	-
	VR BOND	-	-	-	-	-	-	-	-	-
AFS	FR BOND	1.447.163	1.968.989	1.641.392	1.615.495	340.313	862.928	550.293	-	1.082.885
	VR BOND	-	5.990.064	7.199.500	2.486.250	-	-	-	-	-
HTM	FR BOND	920.535	1.069.600	236.143	1.326.122	1.694.953	1.680.972	-	-	340.000
	VR BOND	-	-	-	-	-	-	-	-	-
		2.367.698	9.038.653	9.077.035	5.427.867	2.035.266	2.573.900	740.293	-	1.422.885

Portfolio	Jenis	Amount
Trading	FR Bond	0,71%
	VR bond	-
AFS	FR Bond	32,34%
	VR bond	45,76%
HTM	FR Bond	21,19%
	VR bond	-
		100,00%

Treasury Activities

Treasury Financial Performance

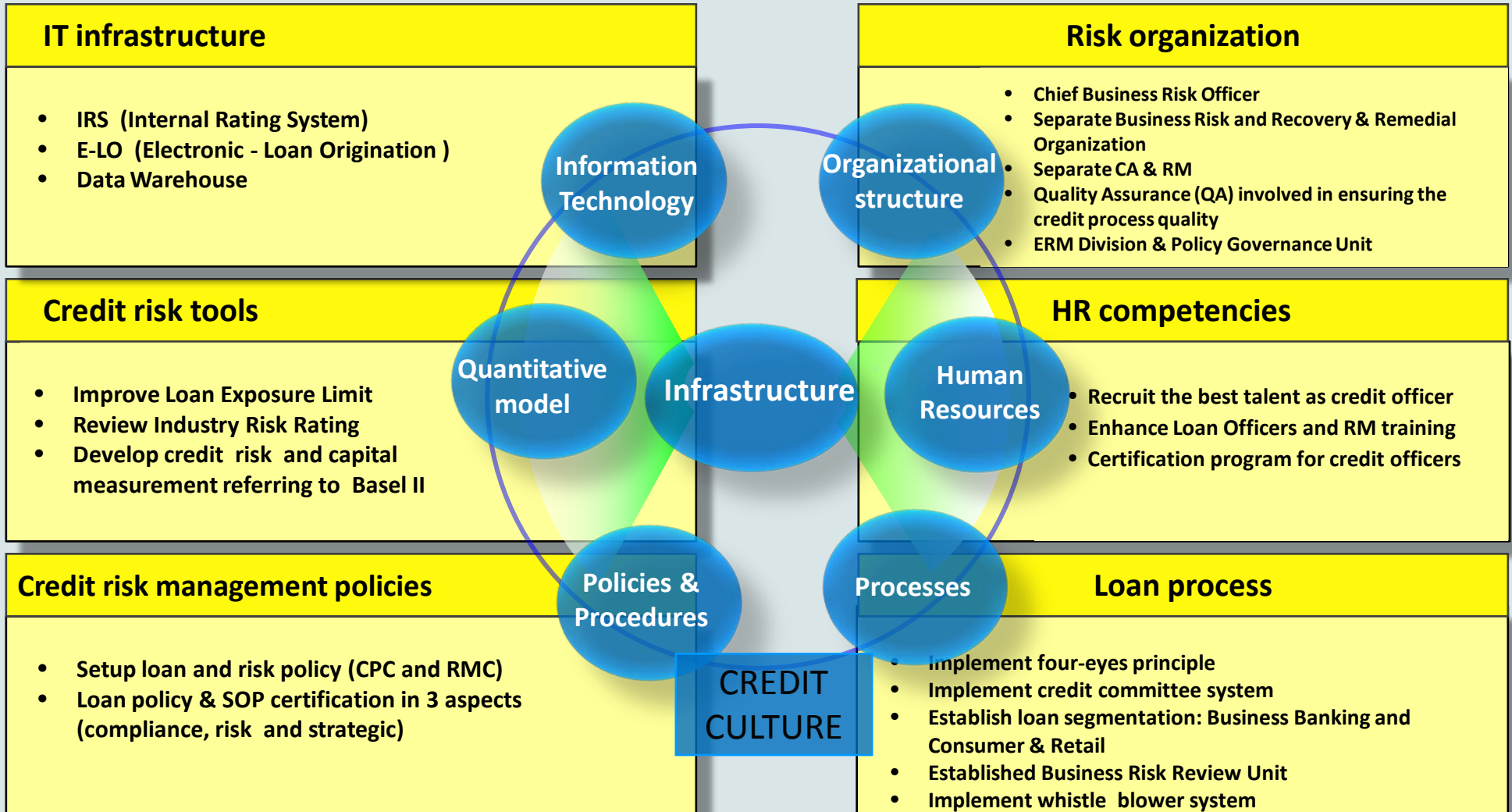


NOTE (Dec 2010 - March 2011)

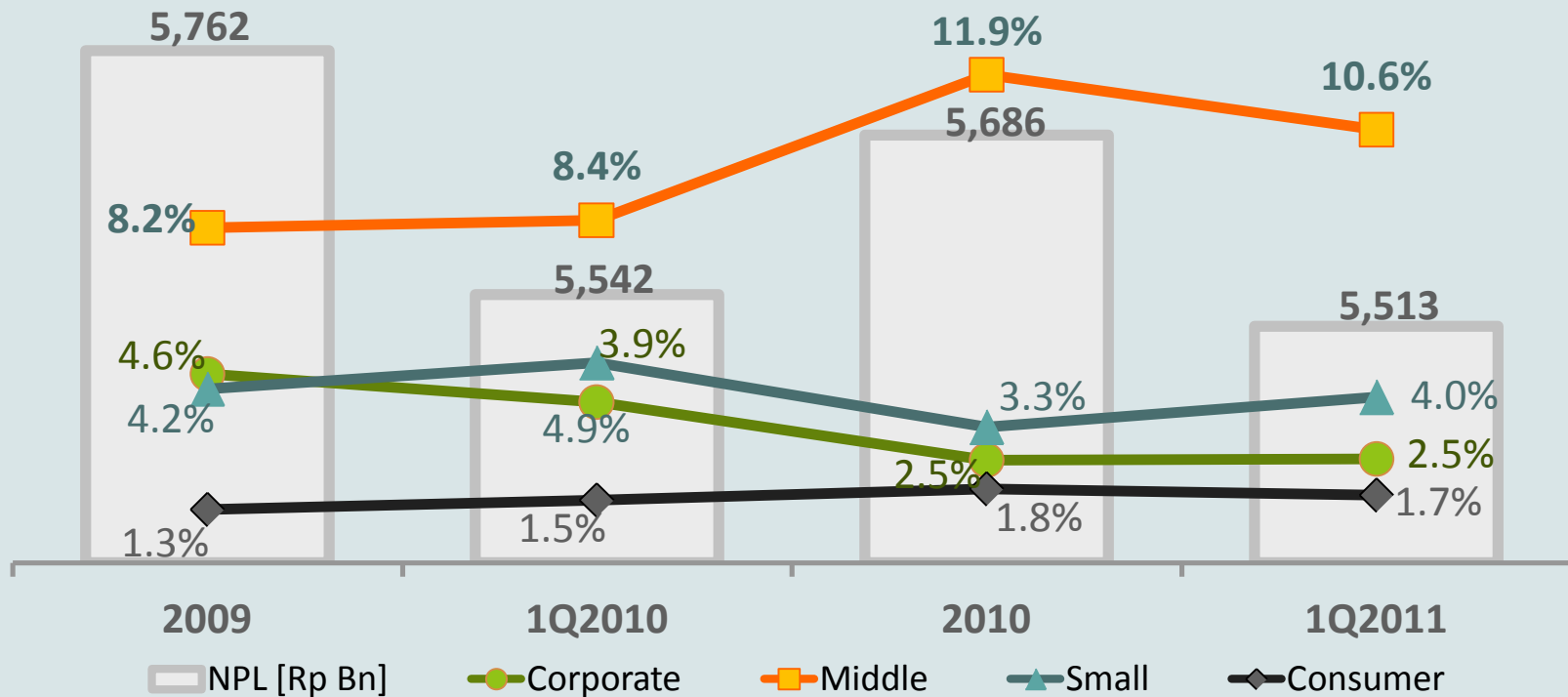
- ☑ Interest income increased by 9.16% due to the increasing of SUN outstanding amounted to Rp 4.1T dominated by IDR bond FR with average yield around 7.0% to 7.5%.
- ☑ Capital gain has increased due to positive revaluation on Marketable securities' value as well as the bullish bond market. The raising of Marketable securities' price has been affected by the increasing of capital inflow.
- ☑ Forex gain experienced loss dominated by valas revaluation (NOP) amounted to minus Rp 121 billion (unrealized loss) as the result of the strengthening IDR exchange rate . Whereas the real foreign exchange transaction booked profit around Rp 109 billion.
- ☑ Overall, interest income contribution from Treasury Business to BNI total interest income reached Rp 4.2 T, representing 25.98% (not included other non interest income).

Revenue	Dec-09	Mar-10	Dec-10	Mar-11
Interest income	4.598.479	999.914	3.998.820	1.131.118
Capital gain	262.534	70.639	701.774	161.555
Forex Gain	268.548	(7.519)	179.941	(12.137)

Improvements on Credit Risk Management



NPL by Segments

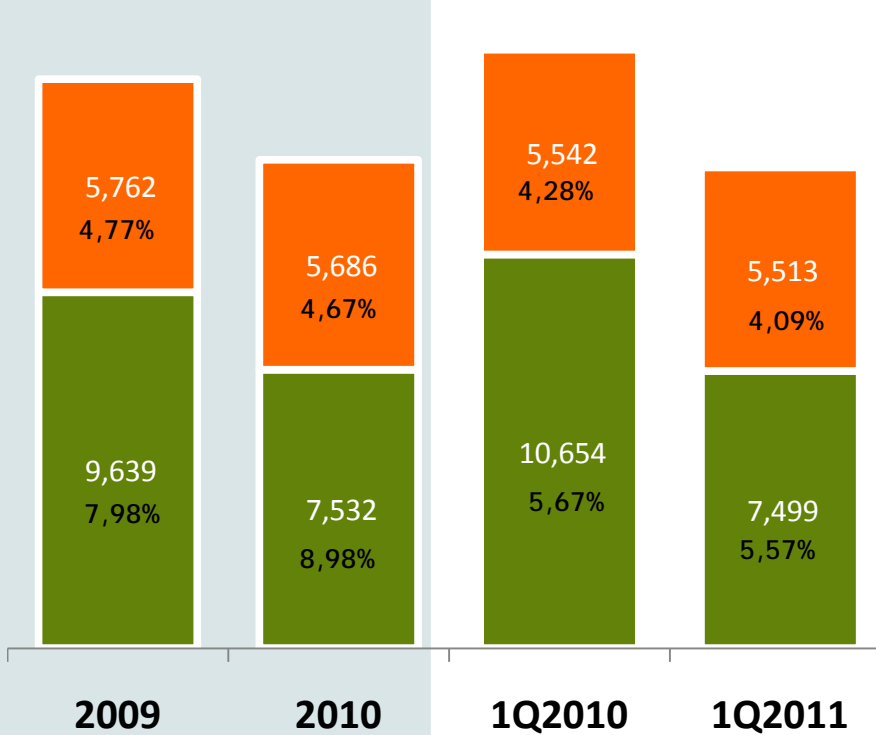


Total Loan	120,843	118,857	136,357	138,648
Gross NPL				
Total Loan	4,76%	4,67%	4,27%	4,09%

NPL and Coverage

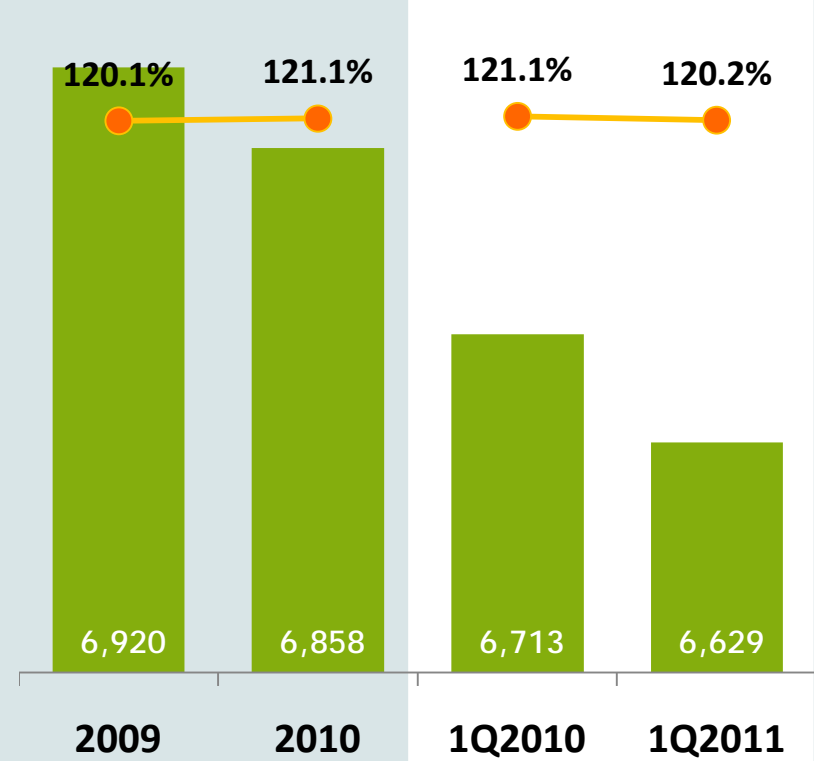
Loan Collectability and NPLs

■ NPL ■ Special Mention



LLR/NPLs

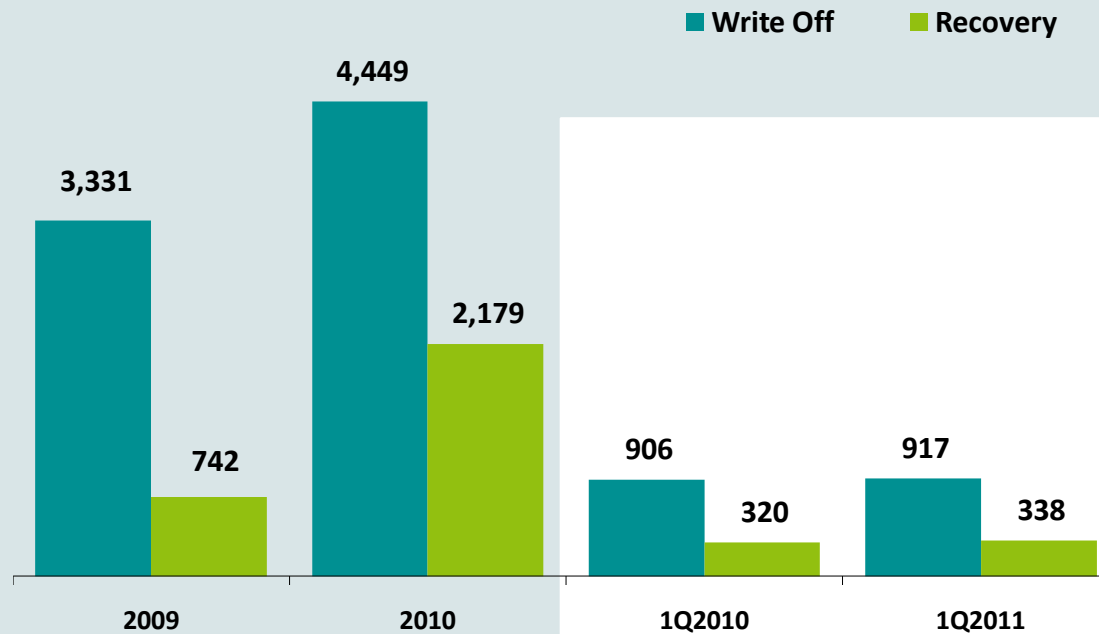
■ LLR ● LLR/NPL Ratio



Coverage Ratio [LLR/NPL] maintained about 120%

Asset Recovery

Write off & Recovery



	2009	2010	1Q2010	1Q2011
Write-off (Rp billion)	3.331	4.449	906	917
Recovery (Rp billion)	742	2.179	320	338
Recovery / Write Off [%]	22,3%	49,0%	35,3%	36,8%

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

- ✓ 11,7mn deposit accounts
- ✓ 1,9 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

BNI RISK PROFILE AS OF MARCH 2011

No.	Risk Type	Risk Weight	BNI Risk Profile as of March 2011		
			Inherent Risk	Risk Control System	Composite Risk
1	Credit	35.00%	Moderate	Fair	Moderate
2	Market	11.00%	Moderate	Fair	Moderate
3	Liquidity	11.00%	Low to Moderate	Satisfactory	Low
4	Operational	13.00%	Moderate	Satisfactory	Low to Moderate
5	Legal	8.00%	Low	Satisfactory	Low
6	Reputation	7.00%	Low to Moderate	Satisfactory	Low
7	Strategic	9.00%	Moderate	Satisfactory	Low to Moderate
8	Compliance	6.00%	Low to Moderate	Satisfactory	Low
BNI Wide Risk Profile		100%	Low to Moderate	Satisfactory	Low

BNI RISK PROFILE

MAR 2009 vs MAR 2010 vs MAR2011

No.	Risk Type	BNI Risk Profile as of March 2009		BNI Risk Profile as of March 2010		BNI Risk Profile as of March 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	15.00%	Low	11.00%	Low
4	Operational	15.00%	Low	15.00%	Low	13.00%	Low to Moderate
5	Legal	10.00%	Low	10.00%	Low	8.00%	Low
6	Reputation	10.00%	Low	10.00%	Low	7.00%	Low
7	Strategic	7.50%	Moderate to 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%	Moderate to Low	100%	Low	100%	Low

Financial Performance

1Q 2011

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

Balance Sheet Highlight

[Rp Billions] – Cumulative	2009	2010	1Q2010	1Q2011	Y.o.Y	
Total Assets	227.497	248.581	215.661	244.336	13,3%	↑
Placement with other banks & BI	38.153	38.385	27.662	29.317	6,0%	↑
Marketable Securities <small>[market value]</small>	50.237	45.737	46.918	44.815	-4,5%	↓
Loans <small>(gross)</small>	120.843	136.357	118.857	138.648	16,6%	↑
Customer Deposits	188.469	194.375	174.971	188.643	7,8%	↑
Deposits from other Banks	3.819	3.326	3.271	2.971	-9,2%	↓
Marketable Securities Issued	1.262	1.277	1.296	1.293	-0,2%	↓
Borrowings	5.570	5.623	6.502	5.205	-20,0%	↓
Shareholders' Equity	19.143	33.120	20.079	34.044	69,5%	↑

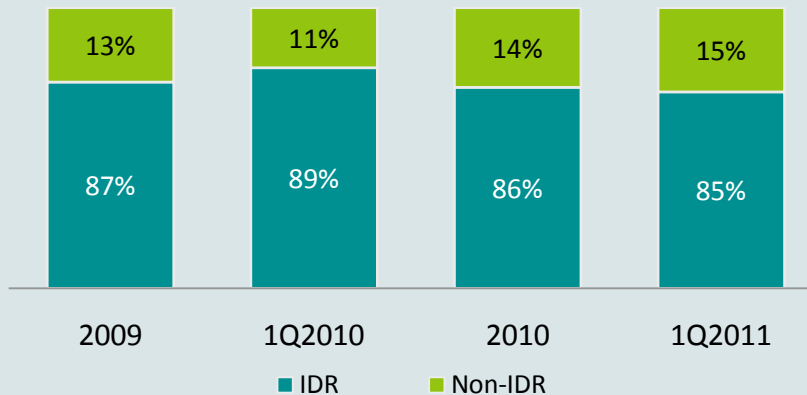
✓ Government Bond is classified under Marketable Securities

Loan Composition

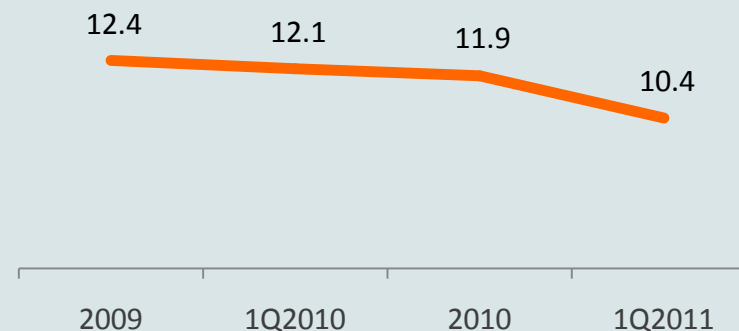
Loan Composition (% , Rp bn)

Segment	1Q2010	1Q2011	GROWTH [%]	Composition [%]
Corporate	40.368	51.022	26,4%	36,8%
Medium	25.757	23.943	-7,0%	17,3%
Small	25.878	29.361	13,5%	21,2%
Consumer	19.019	24.688	29,8%	17,8%
Sharia	3.455	4.021	16,4%	2,9%
International	4.380	5.614	28,2%	4,0%
TOTAL	118.857	138.648	16,7%	100,0%

Loan by Currency (%)



Average Yield on Loan

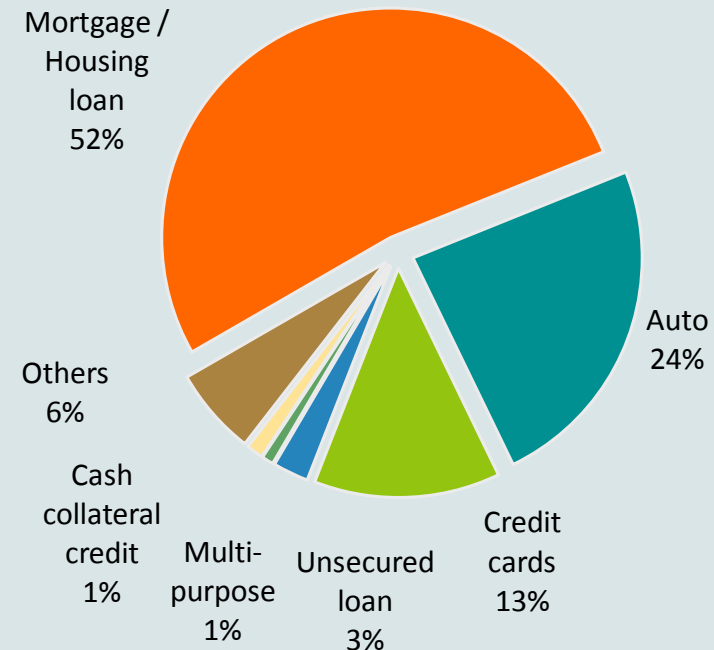


Loan diversifications

Loans by Economic Sector

Sectors	1Q-2010	1Q-2011
Manufacturing	23%	20%
Trading, Resto & Hotel	20%	18%
Agriculture	7%	8%
Business Service	10%	10%
Constructions	5%	6%
Transportation & Comm	7%	6%
Social Services	2%	1%
Mining	3%	6%
Electricity, Gas & Water	5%	5%
Others	4%	6%
Consumer	16%	15%
TOTAL LOAN [Rp Bn]	118.857	138.648

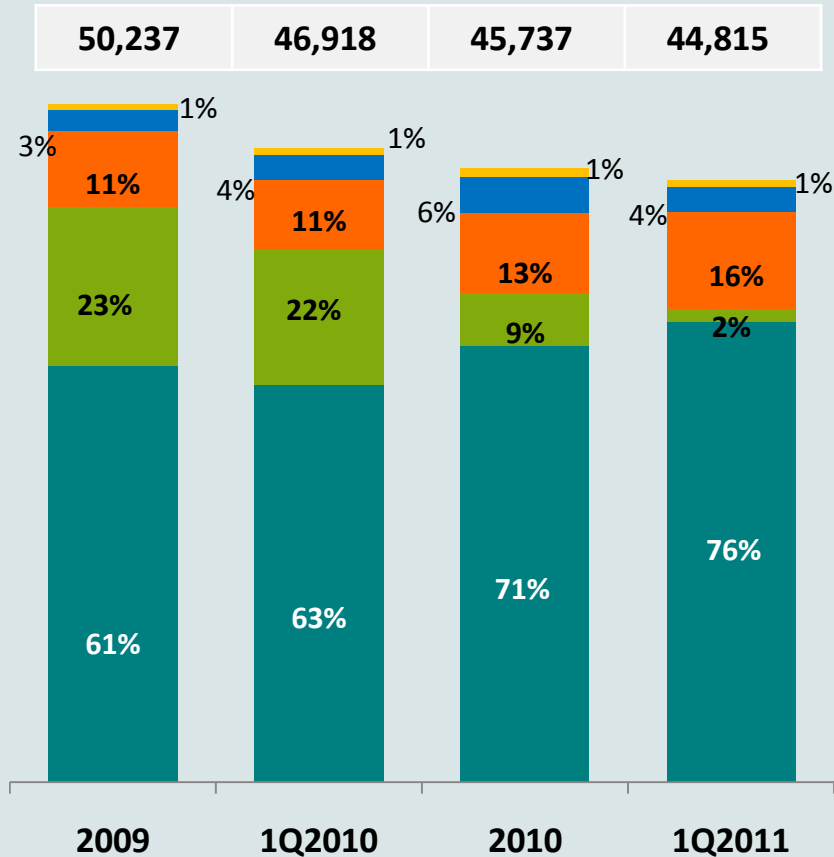
Consumer Loan Composition



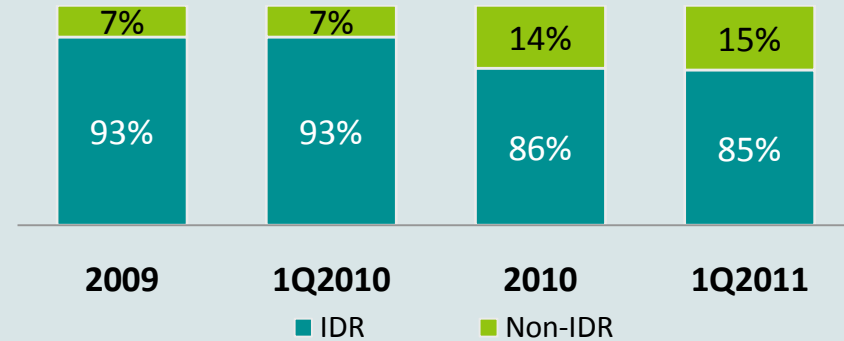
Total Consumer Loan 1Q- 2011: Rp 24.7 Tn

Marketable Securities

Marketable Securities Composition (% Rp bn)

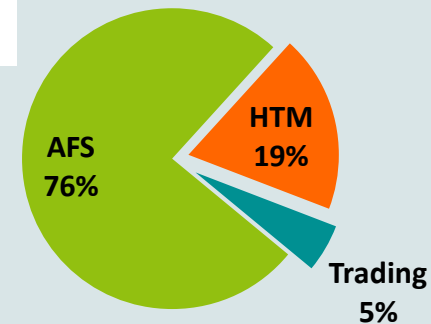


Breakdown by Currency (%)

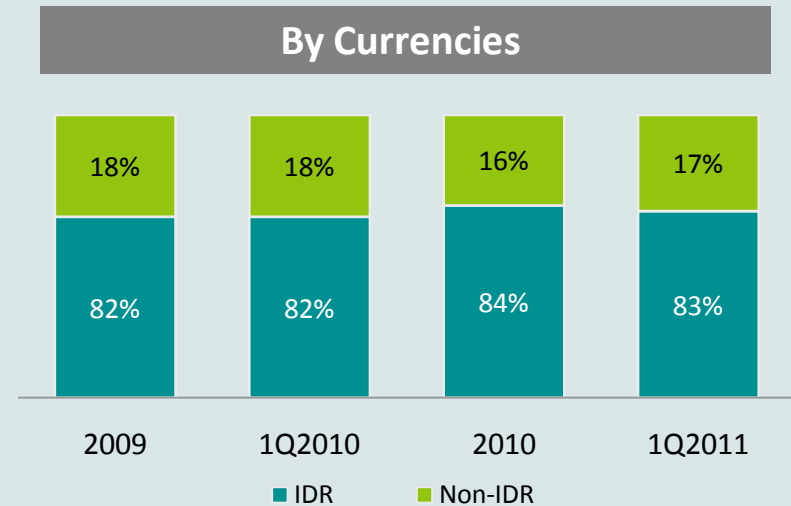
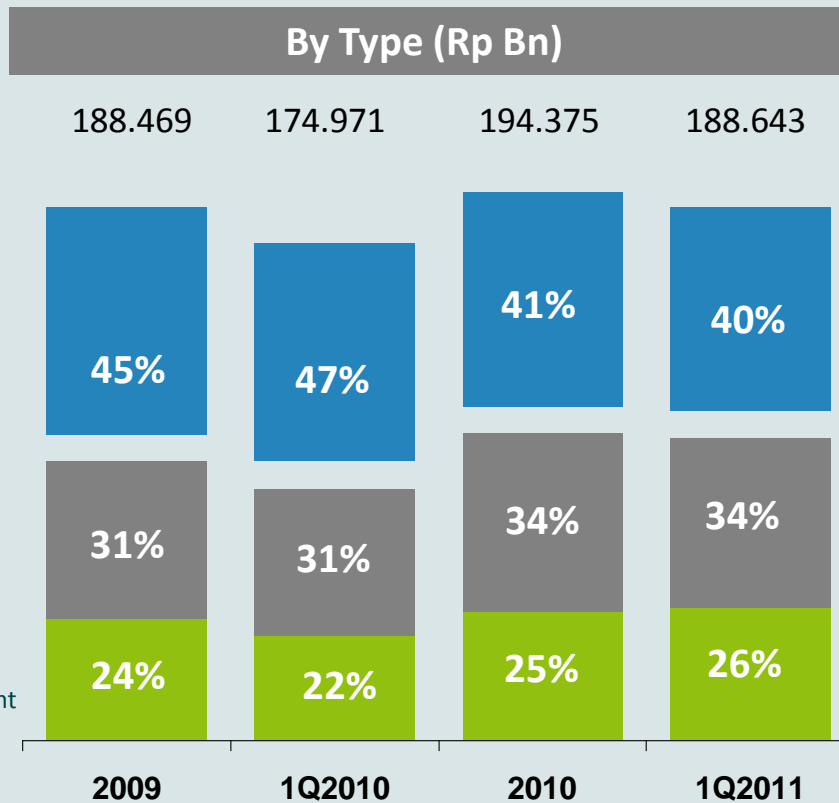


Book [%]

AFS: Available For Sale
HTM: Hold To Maturity



Customer Deposit



Cost of IDR Customer Funding

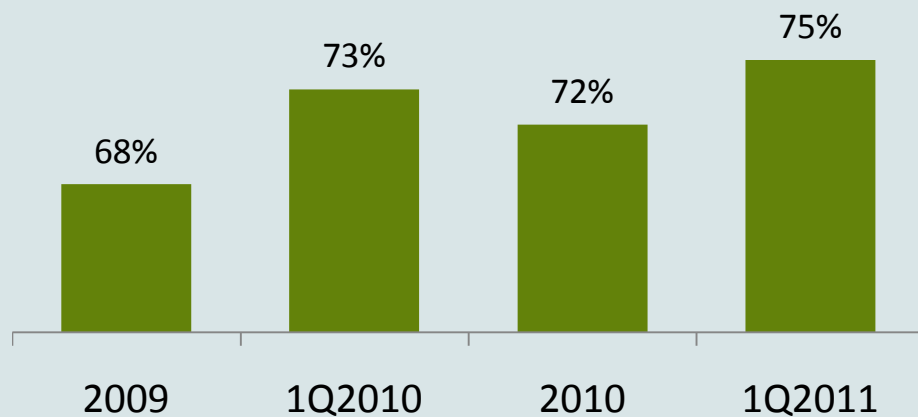


CASA **58%** **54%** **59%** **60%**

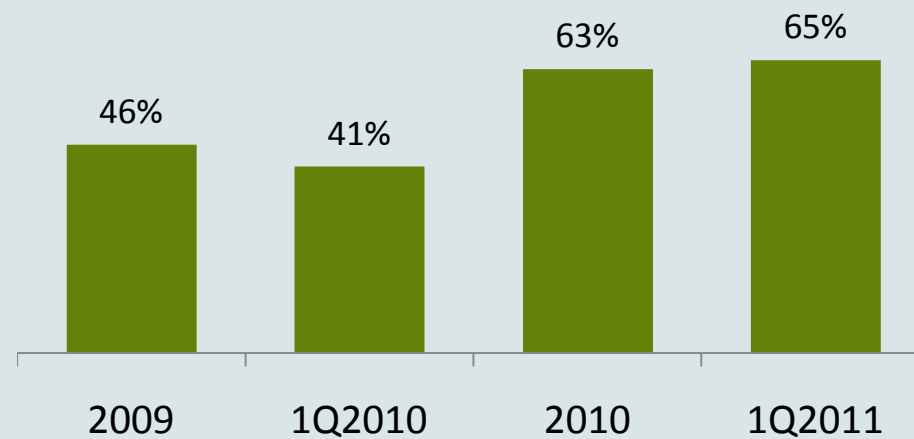
CASA increased [YoY] Rp 18.7 Trillion or 20.0%, whereas CASA Ratio 60%

Liquidity & Capital

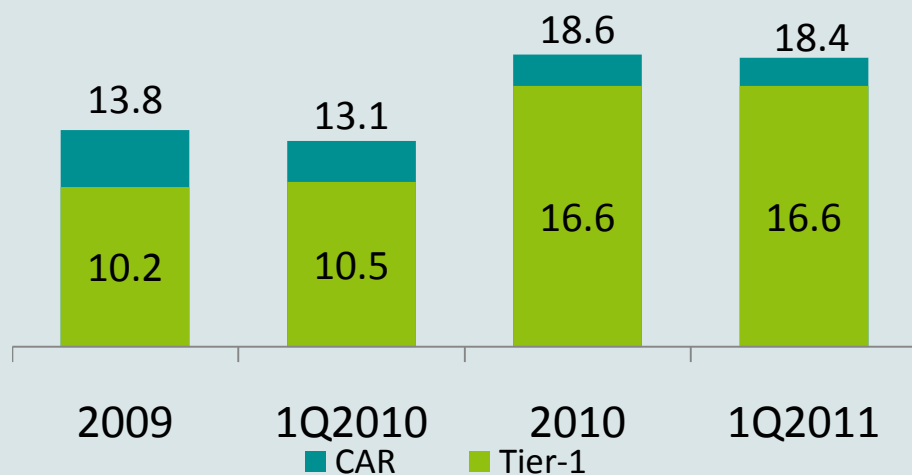
Loan to Deposit Ratio - Rupiah



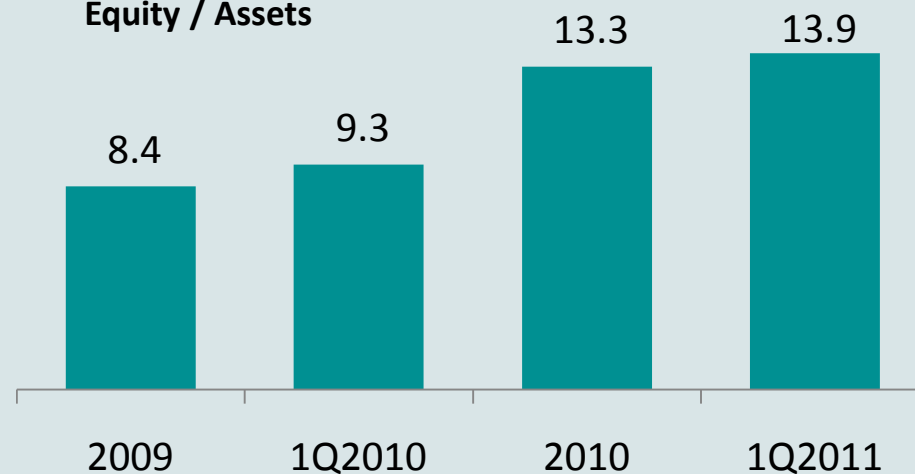
Loan to Deposit Ratio – Foreign Currency










Tier 1 ratio and total CAR



Equity / Assets



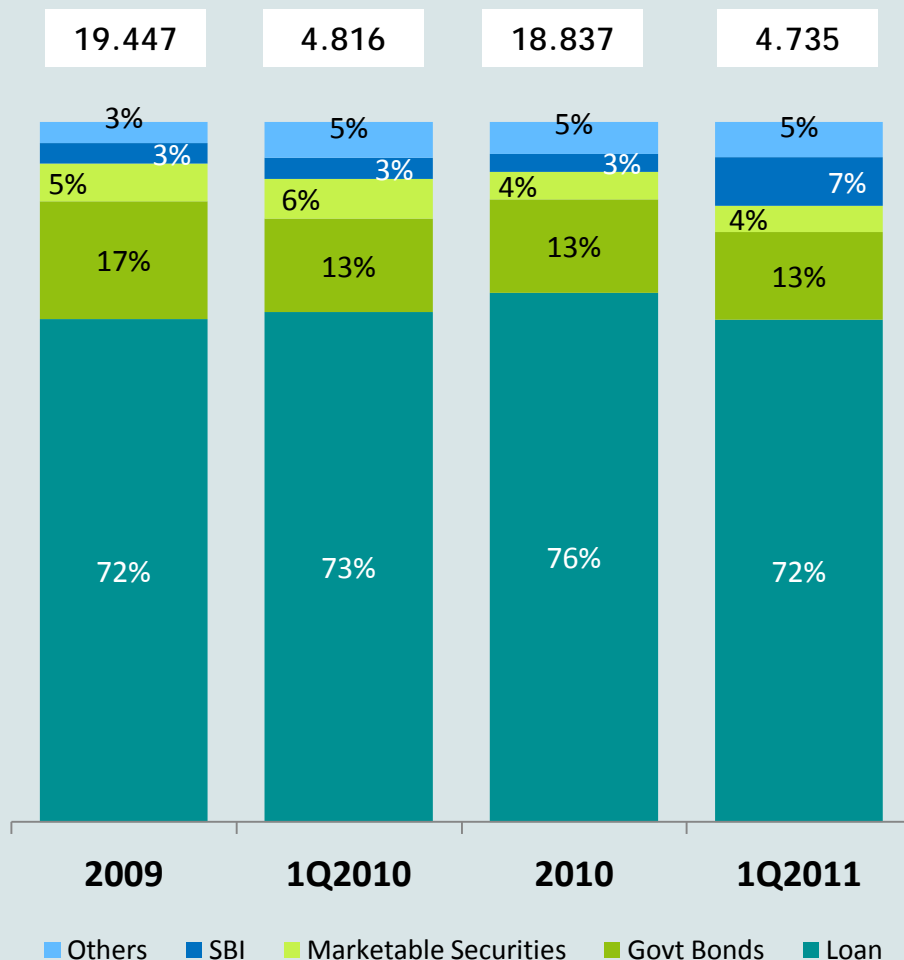
Profit & Loss Highlight

[Rp Billions]	2009	2010	1Q2010	1Q2011	Y.o.Y
Net Interest Income	11.133	11.721	2.896	2.891	0%
Non Interest Income	4.295	7.061	1.377	1.485	7,8% 
Operating Income	15.428	18.782	4.273	4.376	2,4% 
Operating Expense	(7.991)	(9.643)	(2.105)	(1.946)	-7,6% 
Pre-Provision Income	7.437	9.138	2.168	2.430	12,1% 
Provisioning	(4.051)	(3.629)	(728)	(694)	-4,7% 
Net Income before Tax	3.444	5.485	1.357	1.674	23.4% 
Net Income	2.484	4.102	1.026	1.252	22,1% 
Net Income Per Share (full amount)	163	266	67	67	0%

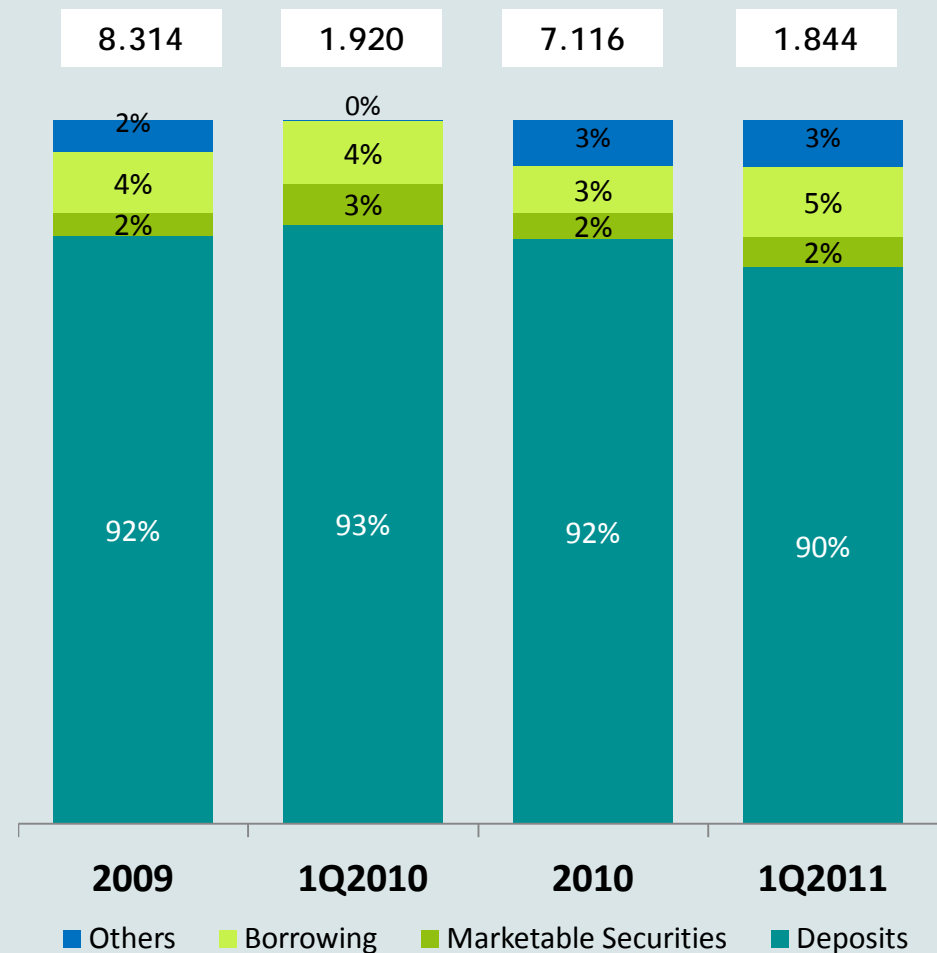
- Number BBNI shares in End of 2010 is 18.648.656.458 shares increased from 15.273.940.510 last year.
- Consolidated basic earnings per share is computed by dividing consolidated net income attributable to shareholders by the weighted average number of shares of outstanding common stock during the related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

Interest Income/Expense Composition

interest income Composition [Rp Bn]

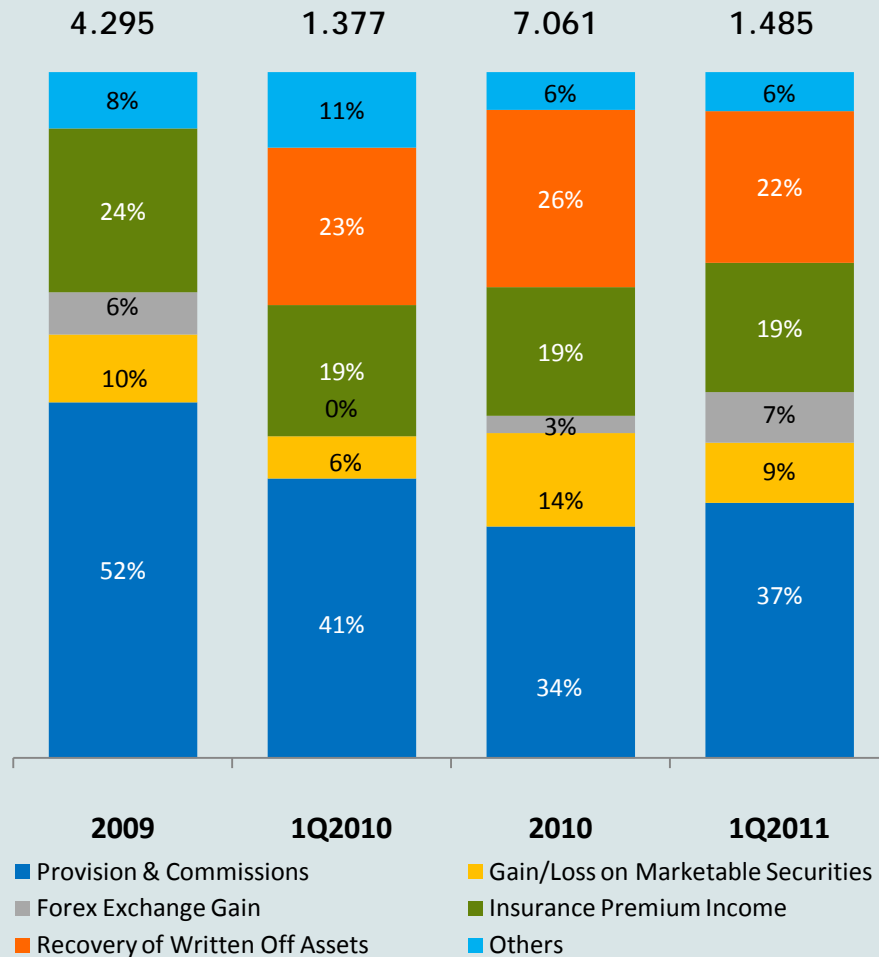


interest expense Composition [Rp Bn]



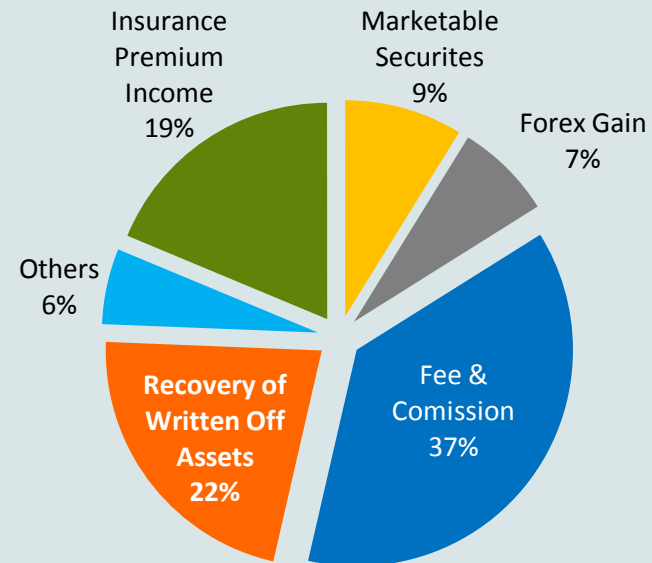
Non Interest Income

Non Interest Income Breakdown



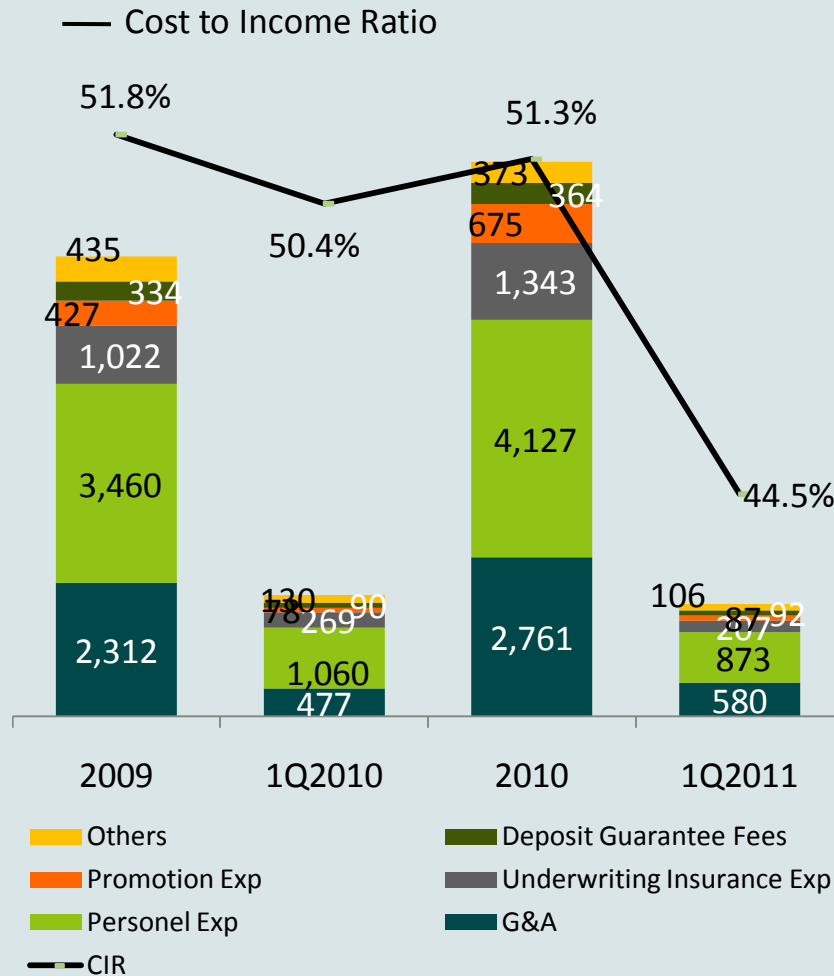
Breakdown in %

Total = Rp 1.485 trillion



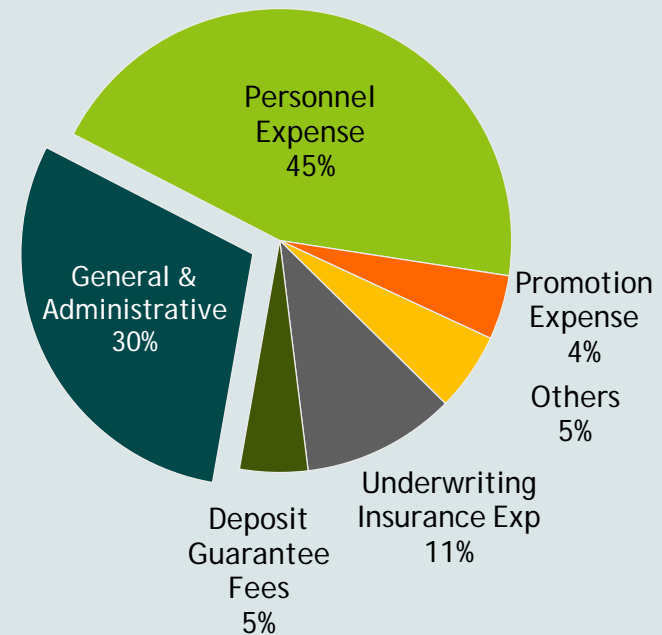
Operating Expense

Key highlights of OPEX compare to CIR



Breakdown of OPEX [%]

Total = Rp 1.95 trillion



Financial Ratios [%]

	2009	2010	1Q-2010	1Q-2011	
CAPITAL					
Shareholders equity to total assets	8.4	13.3	9.3	13.9	↑
Tier I – CAR <small>[2010 include operational risk]</small>	10.2	16.6	10.5	16.6	↑
Tier II – CAR <small>[2010 include operational risk]</small>	3.9	2.0	2.6	1.8	↓
CAR (credit, market + operational risk)	13.8	18.6	13.1	18.4	↑
ASSET QUALITY					
Net Non Performing Loan	0.8	1.1	1.1	0.9	↓
Gross Non Performing Loan	4.7	4.3	4.7	4.1	↓
Allowance for possible loan losses to gross NPL	120.1	120.6	121.1	120.2	↓

Financial Ratios [%]

	2009	2010	1Q-2010	1Q-2011	
RENTABILITY *)					
ROA	1.7	2.5	2.5	2.8	↑
ROE	16.4	24.7	25.4	16.9	↓
Net Interest Margin	6.0	5.8	5.8	5.7	↓
EFFICIENCY					
BOPO	84.9	76.0	77.1	70.5	↓
Cost to Income Ratio	51.8	51.3	50.4	44,5	↓
LIQUIDITY					
Loan to Deposit Ratio	64.1	70.2	67.2	73.3	↑
COMPLIANCE					
Statutory Reserve Requirement <small>(Rupiah)</small>	5.5	8.2	5.1	8.2	↑
Net Open Position	7.6	4.4	8.7	6.6	↓

*) Based on BI Formula

BNI Shares

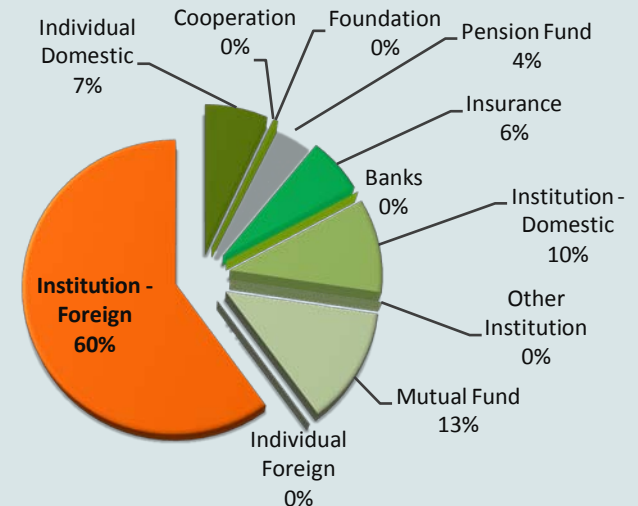
BBNI shares performance well above the IDX



Up 5,8% from 31 December '10 (3875) to 21 April 2011 (4100)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [21 April 2011] : Rp 4,100,-
- ✓ Market Capitalization : Rp, 76,4 trillion [+/- US\$ 8,7 billion]
- ✓ BBNI add to MSCI Index since November, 2009

BBNI Public Ownerships [40.00%]



As of March 31, 2011

Ownerships	%
Government RI	60.00%
Public - Domestic	16.02%
Public - Foreign	23.98%

Progress to Date

Strategic Focus	Target by end of 2011	Progress Mar 2011	Trend
Sharpening focus of the business portfolio segments especially in 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: 1.4% ✓ Corporate: 3.1% ✓ SME Middle : - 1.8% Small : - 0.9% ✓ Consumer: 3.4% 	<ul style="list-style-type: none"> - - - - - -
Continue to improve asset quality	<ul style="list-style-type: none"> • Coverage ratio: > 120% • Recovery : IDR 2.2T • Gross NPL : max 4,3% 	<ul style="list-style-type: none"> • Coverage ratio: 120.2% • Recovery : IDR 338 B • Gross NPL : 4.09% 	<ul style="list-style-type: none"> + - +
Aggressive growth on low-cost funding and Diversify “fee based income”	<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 : -2.9% • CASA Growth : - 1.7% • NIM : 5.7% • ROA : 2.8% • ROE : 16.9% 	<ul style="list-style-type: none"> - - + + -

Progress to date

Strategic Focus	Target by end of 2011	Progress Mar 2011	Trend
Improve Operational Efficiency	<ul style="list-style-type: none"> • CIR: max . 50% • BOPO : max. 80 % 	<ul style="list-style-type: none"> • CIR = 44,5% • BOPO = 70.5% 	 + +
Improve “customer experience”	<ul style="list-style-type: none"> • Service level : Top 5 among Indonesia Banks based on an independent surveyor 	-	-
Strengthening BNI Incorporated	<ul style="list-style-type: none"> • Subsidiaries Financial Growth 	-	-

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, Director-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

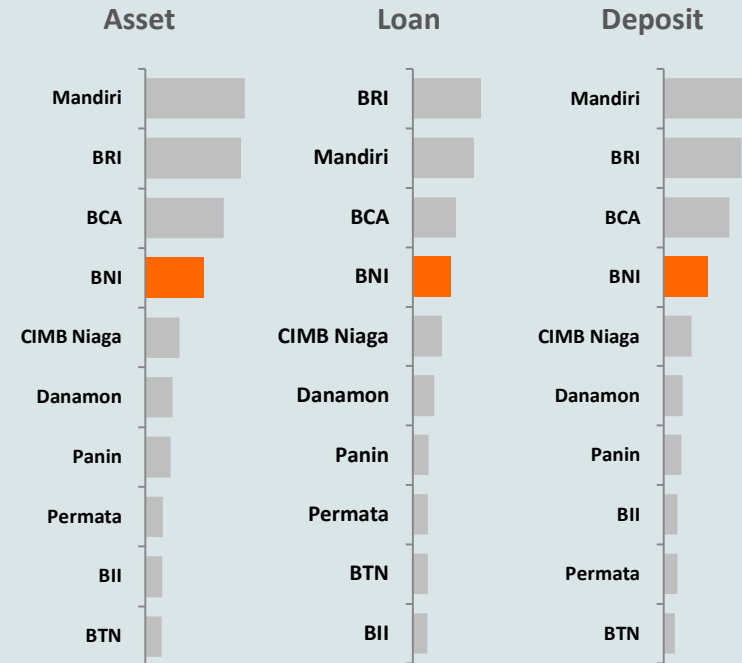
Indonesia
Independence
(17 August 1945)

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** – 64 years history
- ✓ **Network** (over 1.193 outlets) including five overseas branches
- ✓ **Customer Base** – over 11 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

Offering leading products...

Key asset and liability products

Credit Cards (Visa & Mastercard)

Launched in October 1997
Balance: Rp, 2,7 trillion
Applications: 35,000/month
of cards holder: 1,6 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 50%

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 --