



Corporate Presentation

3Q-2011

PT Bank Negara Indonesia (Persero) Tbk

< BBNI:IJ >

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Agenda

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

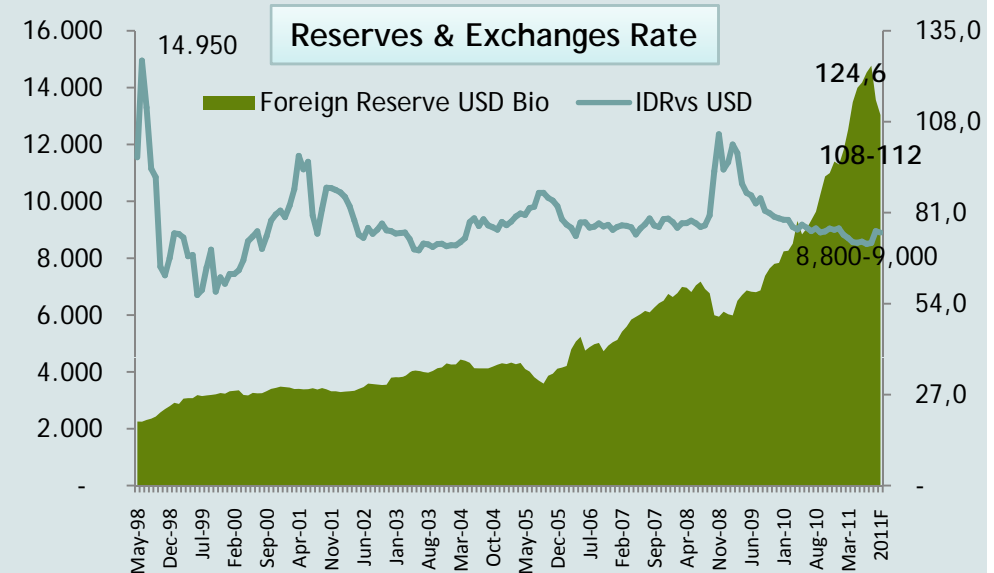
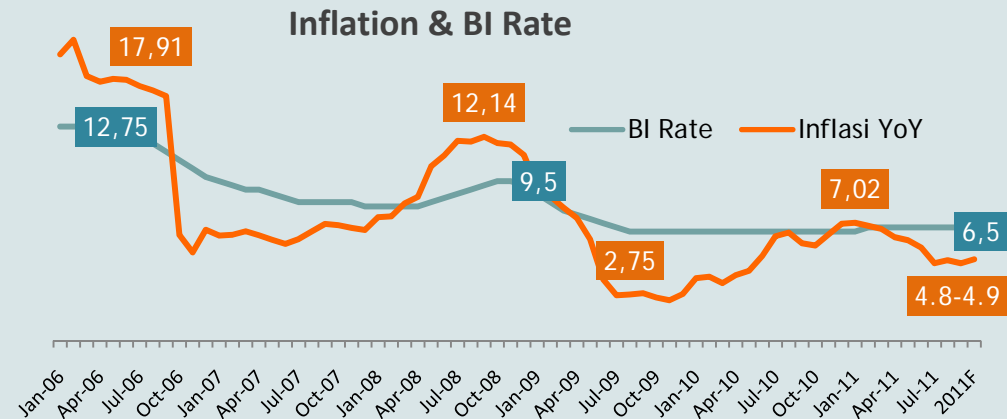
**Financial
Performance
3Q-2011**

**Business Focus
& Strategy**

Macro, Banking Sector & Management Focus 2011

Macro & Banking Sector

- ✓ Indonesia's economy was less affected by the turbulences in the global markets as indicated by strong capital inflow, high surplus trade balance, lower inflation pressure and strong banking performance.
- ✓ IDR exchange rate is expected to stable at Rp.8,800-Rp.9,000 by the end of 2011 supported by strong economic fundamental, high foreign reserves, strong FDI performance and favorable BI Rate.



Source: Bank Indonesia and BNI Estimate

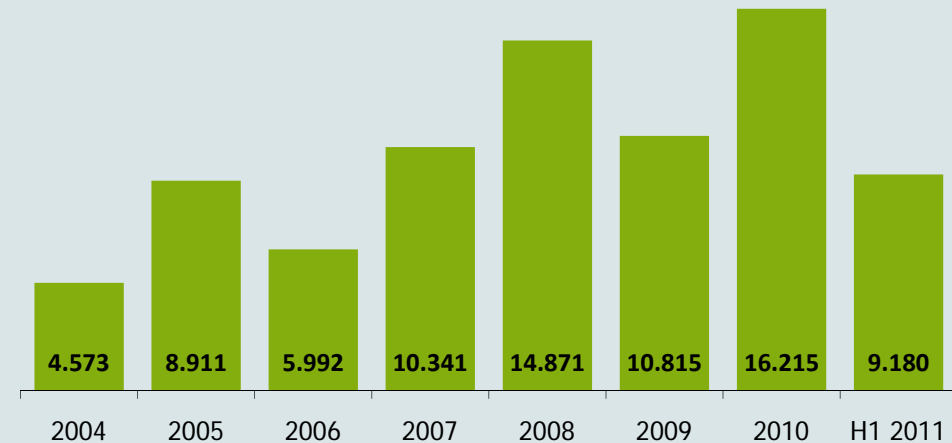
Macro & Banking Sector

- ✓ Indonesia was able to retain positive trade balance amid global commodity prices faltered.
- ✓ Government initiate MP3EI to accelerate economic Development. According to the master plan, Indonesia is divided to 6 economic corridors as the center of development for Indonesia's potential industries.

Key Success Factors

- Rules and regulation to support the master plan
- Develop basic infrastructure:
 - a. Transportation Infrastructure (Roads, Airport, Seaport and Railways)
 - b. Electricity
 - c. Telecommunication
- Need active participation of domestic investors as well as foreign investors (FDI).

Foreign Direct Investment to Indonesia



Indonesia Trade Balance (IDR Mio)



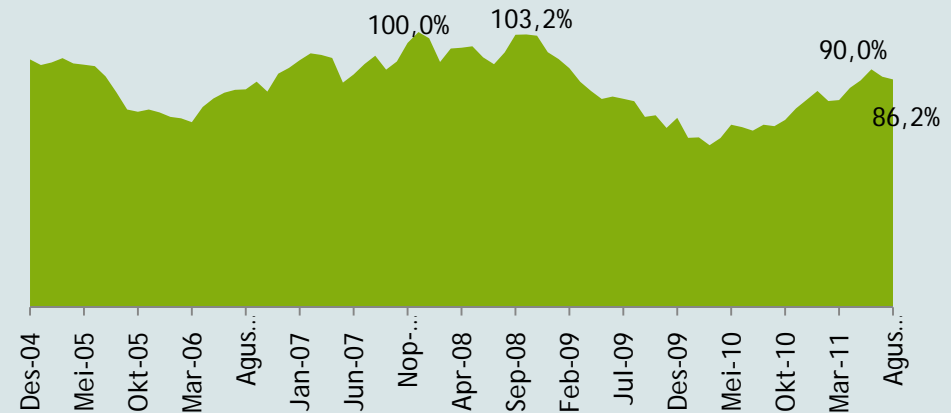
Source: BKPM and BPS

Macro & Banking Sector

Banking Sector Highlights in IDR Trillion

	Aug-10	Dec-10	Aug-11	YTD Δ	YoY Δ
Total Assets	2,700	3,009	3,253	8.1%	20.5%
Total Loan	1,640	1,766	2,032	15.1%	23.8%
Total Deposits	2,093	2,339	2,460	5.2%	17.5%
NIM	5.8%	5.7%	5.9%	0.16%	0.12%
NPL	3.0%	2.6%	2.8%	0.21%	-0.24%
LDR	78.4%	75.5%	82.6%	7.09%	4.20%
CAR	16.4%	17.2%	17.3%	0.11%	0.85%

Foreign Currency LDR for Indonesia Banks



Source: Bank Indonesia

Banking Sector Highlights:

- Indonesia's commercial bank assets grew significantly by 20.5% (yoy), driven by high loan growth and depositor funds.
- Other financial ratios such as NIM, NPL, LDR and CAR showed Indonesia's banking sector was well managed.
- LDR on Foreign currency stood at 86.2% as of August 2011 which was lower than 2008's crisis level of 103.2% suggesting enough liquidity on foreign currency.

Direction



Subprime Mortgage Crisis

- ✓ Oil Price \$150
- ✓ Liquidity Crisis

Crisis Mgt Protocol



- ✓ Global Capital Market fall
- ✓ US Govt bailout Banks, FI, Insurance and GM

BNI Rights Issue
The Biggest in Indonesia
(~Rp 10,2 T)

Whistle Blowing System

- ✓ Debt Crisis in Europe
- ✓ Tsunami Earthquake in Japan
- ✓ S&P downgrade rating US

Focus on:

- ✓ **Consumer & Retail Banking:**
to be lifetime Banking Partner
- ✓ **Business Banking:**
focus on leading Industries

8 TARGETED SECTOR

Sector [Rp Trilyun]	Des'2010	Sep'2011	Growth
Agriculture	9,33	9,93	6,4%
Communication	4,7	3,4	-27,7%
Electricity	7,5	10,9	45,3%
Retailer and Wholesaler	21	22,9	9,0%
Oil, Gas and Mining	7,1	10,1	42,3%
Engineering and Construction	7,46	7,6	1,9%
Food and Beverage	6,15	6,2	0,8%
Chemicals	3,78	4,4	16,4%

BNI Des2008:

CAR: 14,3%
Tier-1: 10,3%
NPL: 5,0%
Coverage: 101%
LDR: 68,6%
Loan: Rp 112 T

BNI Des2009:

CAR: 13,9%
Tier-1: 10,1%
NPL: 4,7%
Coverage: 120%
LDR: 64,1%
Loan: Rp 121 T

BNI Des2010:

CAR: 18,6%
Tier-1: 16,6%
NPL: 4,2%
Coverage: 121%
LDR: 70,2%
Loan: Rp 136 T

BNI Sep2011:

CAR: 16,8%
Tier-1: 15,1%
NPL: 3,8%
Coverage: 121%
LDR: 78,3%
Loan: Rp 161 T

Grew 8%

Grew 12%

Grew 18% [9months]

Progress to Date

Strategic Focus	Initiatives	Target by end of 2011	Target Q3 of 2011	Progress to Sep 2011	Result
Sharpening focus of the business portfolio segments	<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 : 13% - 16% ✓ Corporate : 15% - 18% ✓ SME : 9% - 12% Small : 9% - 12% ✓ Consumer : 16% - 20% 	<ul style="list-style-type: none"> • Loan Growth : 17.1% ✓ Corporate : 23.9% ✓ SME : 10.2% Small : 7.2% ✓ Consumer : 20.5% 	<ul style="list-style-type: none"> + + + - +
Continue to improve asset quality	<ul style="list-style-type: none"> • Enhance loan process 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"> • Coverage ratio : > 120% • Recovery : IDR 1,5 T • Gross NPL : max 4,3% 	<ul style="list-style-type: none"> • Cov. Ratio : 121.2% • Recovery : IDR 1,5T • Gross NPL : 3.83% 	<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"> • Total Deposit growth: 9% - 12% • CASA Growth: 9% - 12% • NIM : 5.5% - 6.0% • ROA : above 2.0% • ROE : above 20% 	<ul style="list-style-type: none"> • Deposit growth : 5.9% • CASA Growth : 4.9% • NIM : 5.9% • ROA : 3.0% • ROE : 18.8% 	<ul style="list-style-type: none"> - - + + -

Progress to Date

Strategic Focus	Initiatives	Target by end of 2011	Target Q3 of 2011	Progress Sept 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 : target 47% - 50% BOPO : target 74% - 80% 	<ul style="list-style-type: none"> CIR = 47.8% BOPO = 72.9% 	<ul style="list-style-type: none"> + +
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 • BNI Sya : Rp 87 M • BNI Sec : Rp -44 M • BNI Life : Rp 6 M • BNI Multi : Rp 6 M	<ul style="list-style-type: none"> + - + +

Financial Performance

3Q 2011

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

Balance Sheet Highlight

[Rp Billions] – Cumulative	2009	2010	1Q2011	2Q2011	3Q2010	3Q2011	Y.o.Y	
Total Assets	227.497	248.581	244.336	260.649	224.811	268.430	19%	↑
Placement with other banks & BI	38.153	38.385	29.317	23.567	22.908	24.718	8%	↑
Marketable Securities <small>[market value]</small>	50.237	45.737	44.815	46.438	50.261	44.498	-11%	↓
Loans <small>(gross)</small>	120.843	136.357	138.648	152.896	126.074	160.716	27%	↑
Customer Deposits	188.469	194.375	188.643	200.138	183.772	204.380	11%	↑
Deposits from other Banks	3.819	3.326	2.971	4.643	3.155	4.430	40%	↑
Marketable Securities Issued	1.262	1.277	1.293	1.294	1.277	294	-77%	↓
Borrowings	5.570	5.623	5.205	8.216	5.185	10.455	102%	↑
Shareholders' Equity	19.143	33.120	34.044	34.033	21.318	35.769	68%	↑

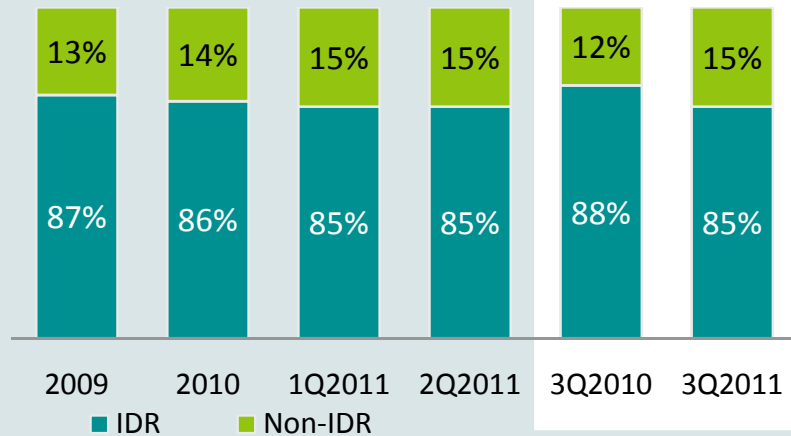
✓ Government Bond is classified under Marketable Securities

Loan Composition

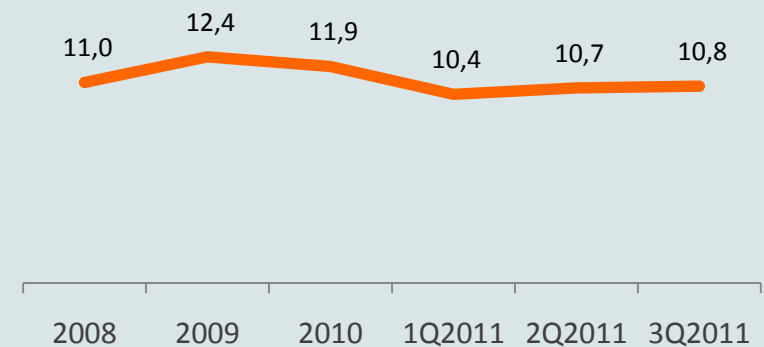
Loan Composition (% Rp bn)

Segment	2010	3Q2010	3Q2011	GROWTH [YoY - %]	Composition [%]
Corporate	49.194	46.284	60.970	31,7%	37,9%
Medium	24.371	23.720	26.860	13,2%	16,7%
Small	29.626	27.114	31.772	17,2%	19,8%
Consumer	23.872	20.890	28.789	37,8%	17,9%
Subsidiaries	3.571	3.255	5.275	62,1%	3,3%
International	5.723	4.811	7.051	46,6%	4,4%
TOTAL	136.357	126.074	160.716	27,5%	100,0%

Loan by Currency (%)



Average Yield on Loan

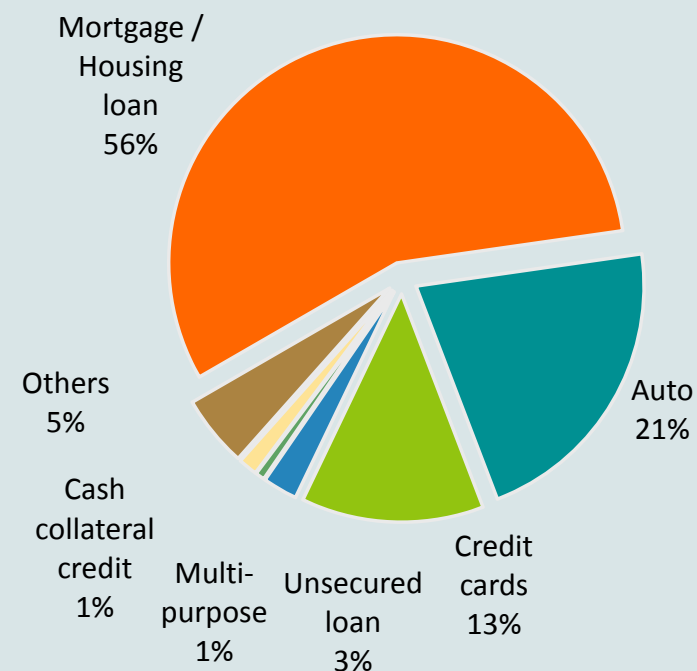


Loan diversifications

Loans by Economic Sector

Sectors	3Q-2010	3Q-2011
Manufacturing	23%	18%
Trading, Resto & Hotel	19%	16%
Agriculture	7%	7%
Business Service	8%	10%
Constructions	7%	6%
Transportation & Comm	7%	6%
Social Services	1%	1%
Mining	4%	7%
Electricity, Gas & Water	4%	8%
Others	4%	4%
Consumer	16%	17%
TOTAL LOAN [Rp Bn]	126.074	160.716

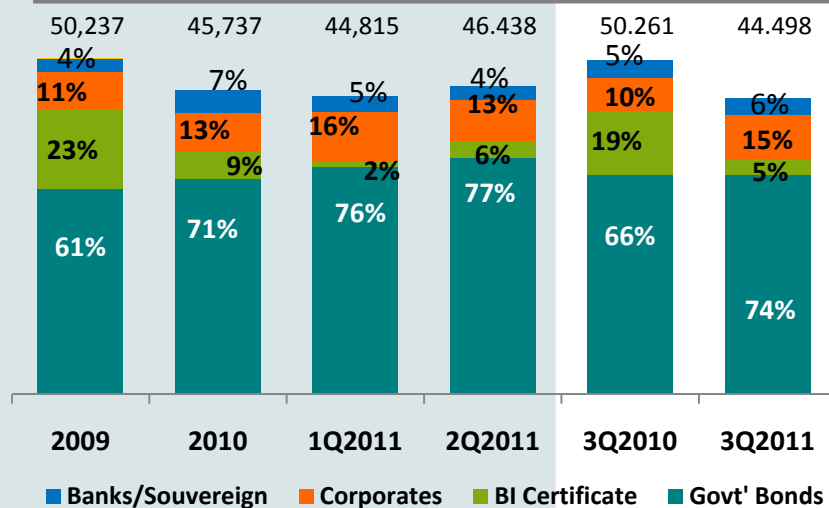
Consumer Loan Composition



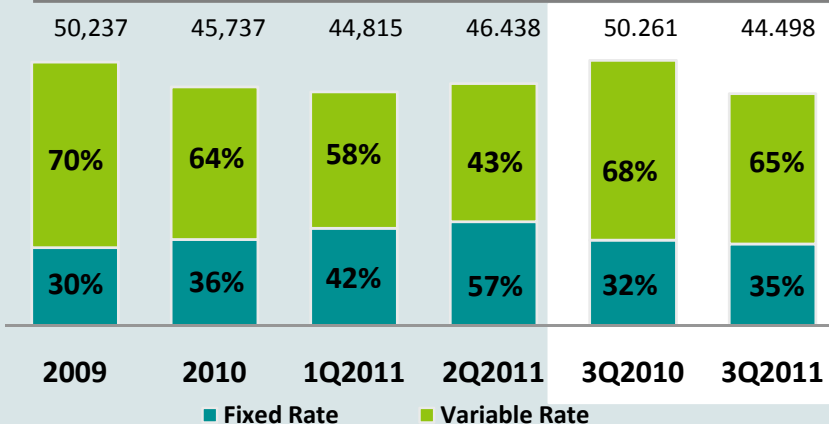
Total Consumer Loan 3Q- 2011: Rp 28,8 Tn

Marketable Securities

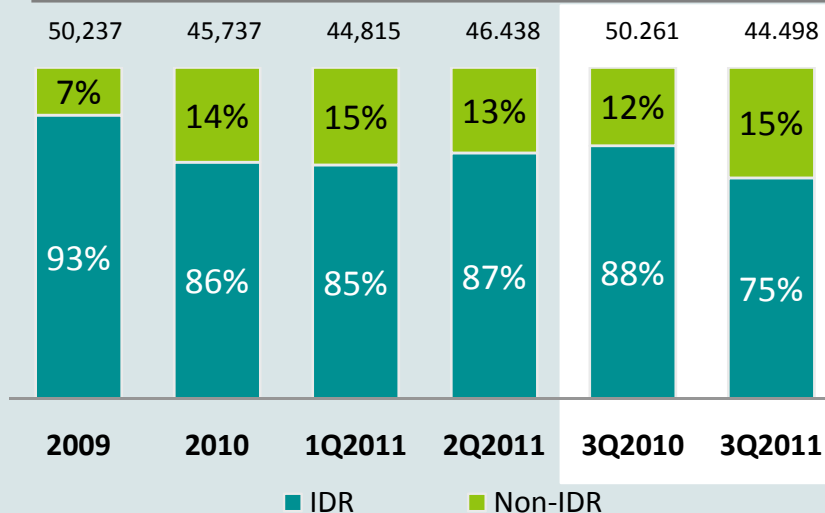
Marketable Securities Composition (% Rp bn)



Breakdown by rate (%)

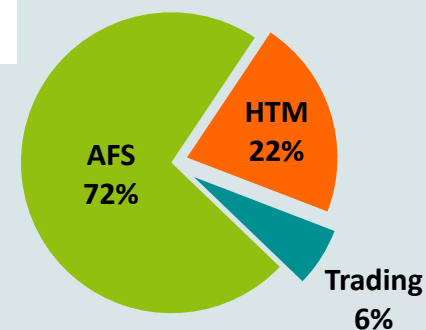


Breakdown by Currency (%)



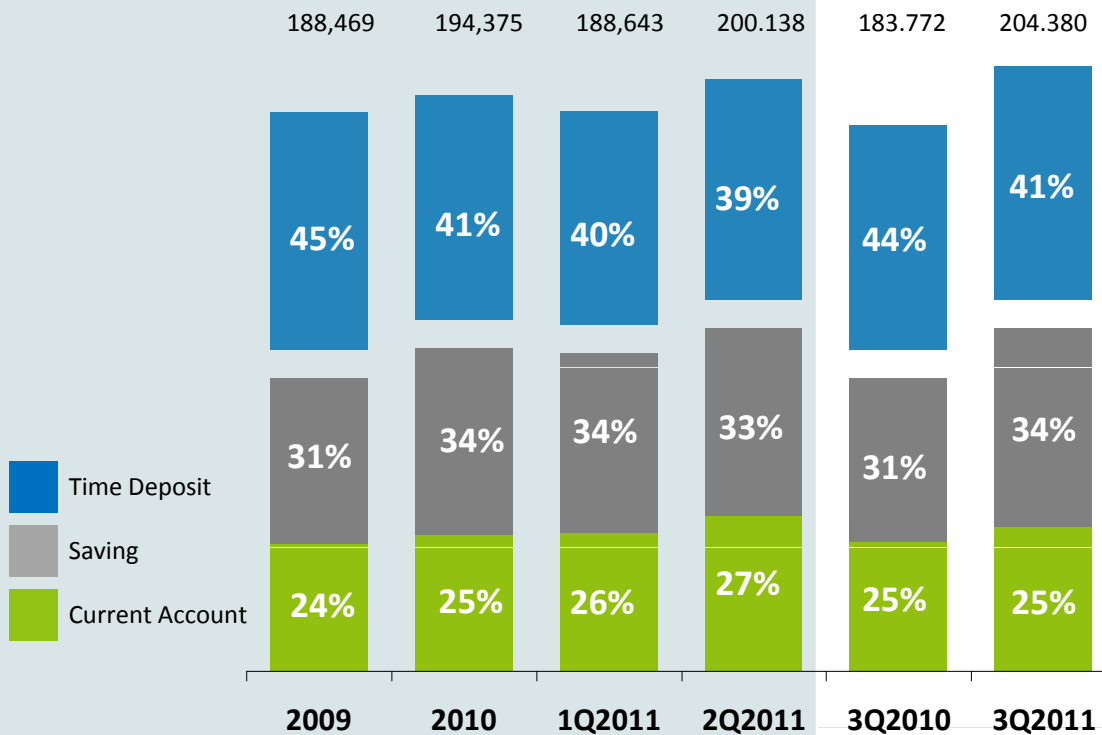
Book [%]

AFS: Available For Sale
HTM: Hold To Maturity



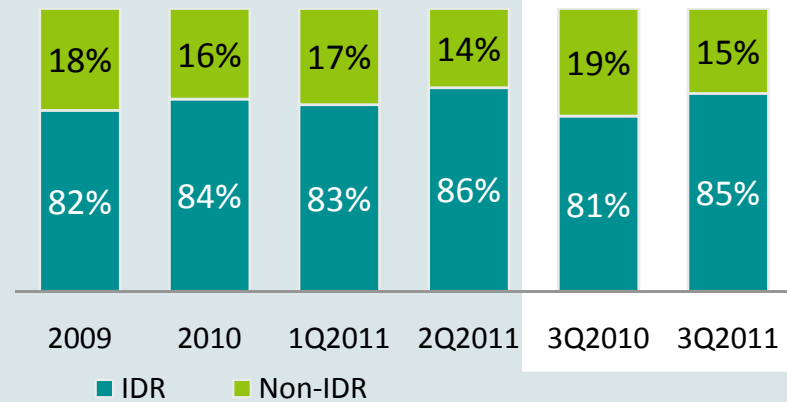
Customer Deposit

By Type (Rp Bn)

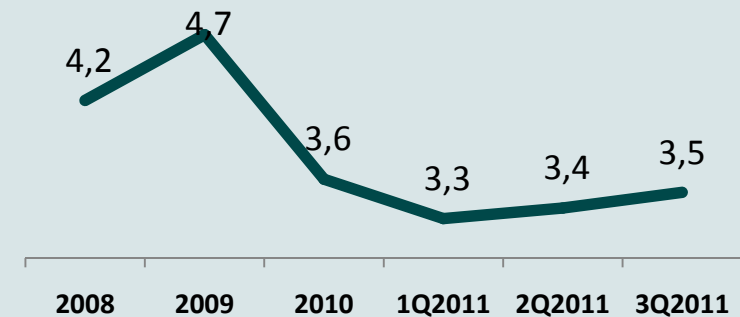


CASA 55% 59% 60% 61% 56% 59%

By Currencies



Cost of IDR Customer Funding



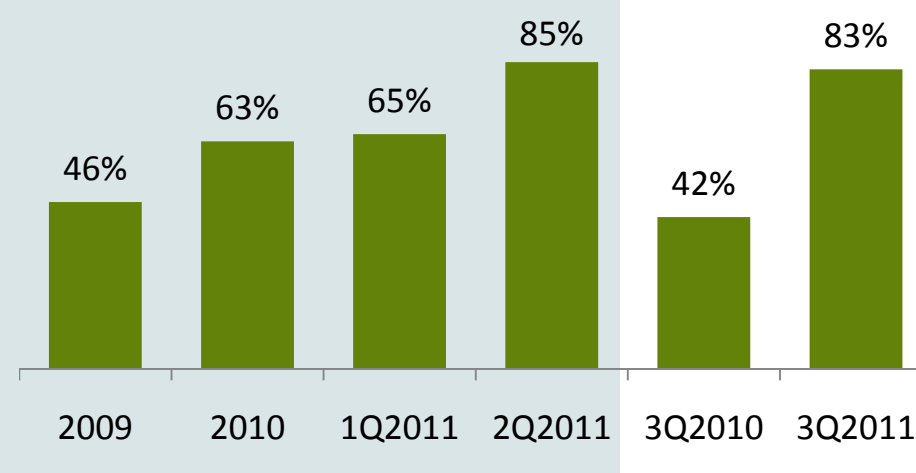
CASA increased [YoY] Rp 17,8 Trillion or 17%, whereas CASA Ratio 59%

Liquidity & Capital

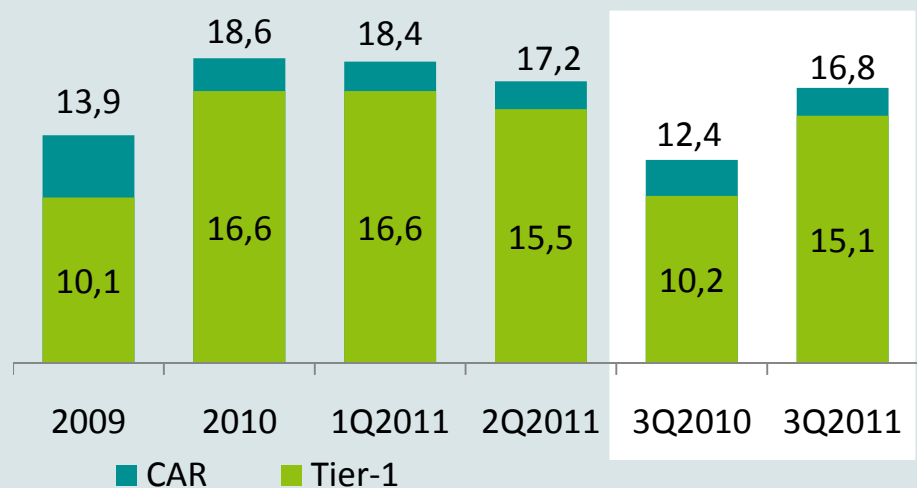
Loan to Deposit Ratio - Rupiah



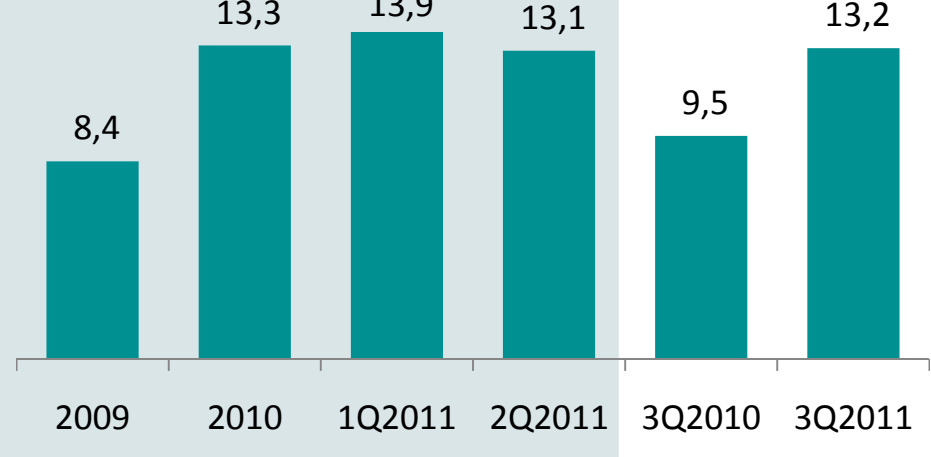
Loan to Deposit Ratio – Foreign Currency



Tier 1 ratio and total CAR



Equity / Assets



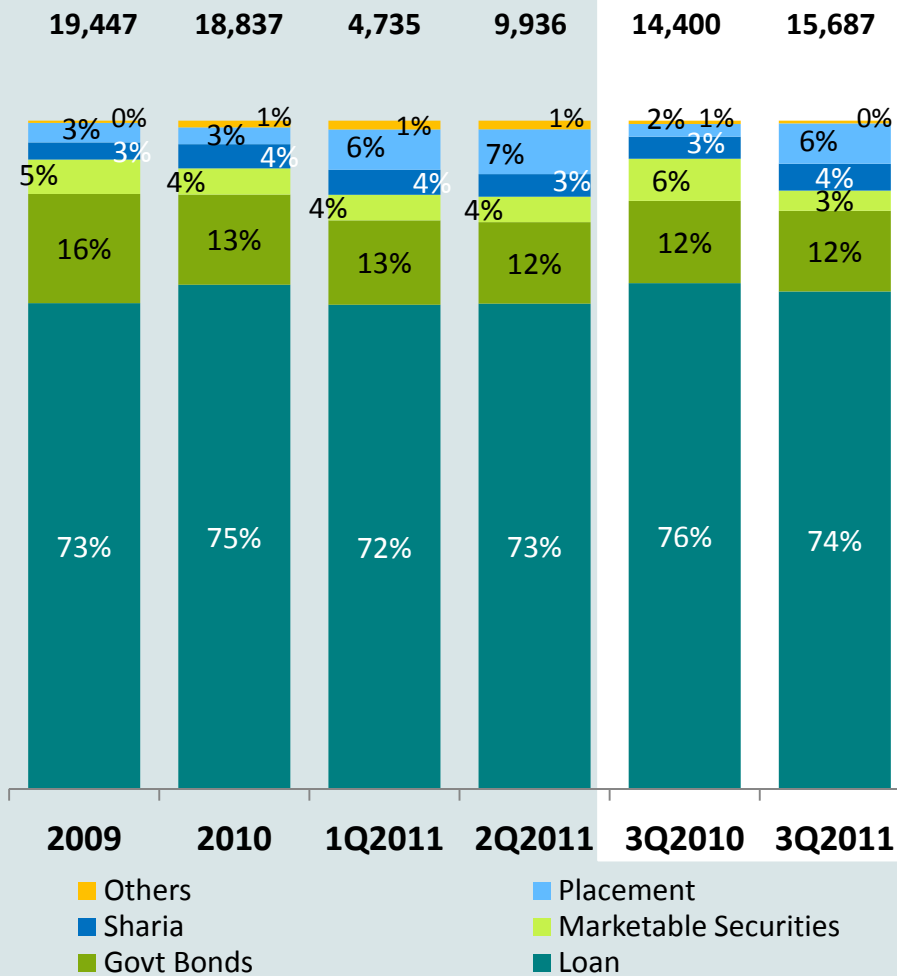
Profit & Loss Highlight

[Rp Billions]	2009	2010	1Q2011	2Q2011	3Q2010	3Q2011	Y.o.Y
Net Interest Income	11.133	11.721	2.891	6.087	9.005	9.412	5% ↑
Non Interest Income	4.295	7.061	1.485	3.693	4.476	5.717	28% ↑
Operating Income	15.428	18.782	4.376	9.765	13.481	15.129	12% ↑
Operating Expense	(7.991)	(9.643)	(1.946)	(4.391)	(6.391)	(7.229)	13% ↑
Pre-Provision Income	7.437	9.138	2.430	5.374	7.090	7.900	11% ↑
Provisioning	(4.051)	(3.629)	(694)	(1.607)	(2.848)	(2.489)	-13% ↓
Net Income before Tax	3.444	5.485	1.674	3.656	4.249	5.440	28% ↑
Net Income	2.484	4.102	1.252	2.729	2.954	4.059	37% ↑
Net Income Per Share (full amount)	163	266	67	146	193	218	13% ↑

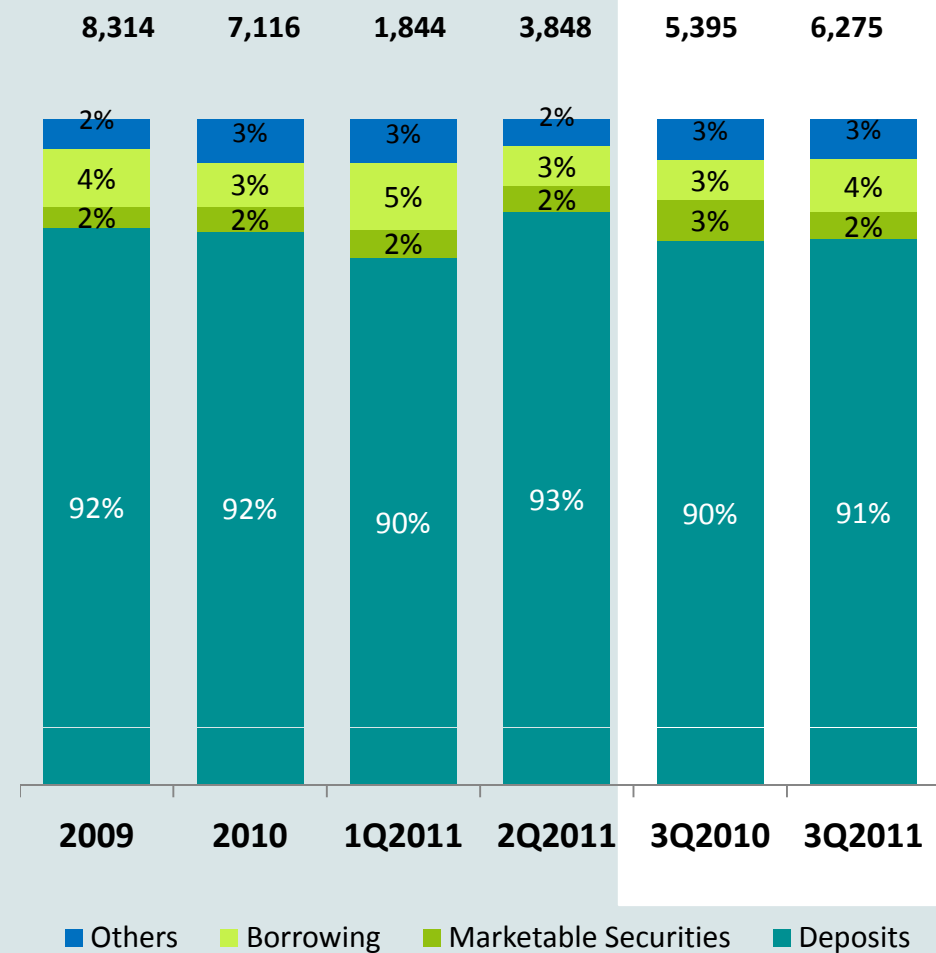
- Number BBNI shares in End of 2010 is 18.648.656.458 shares increased from 15.273.940.510 last year.
- Consolidated basic earnings per share is computed by dividing consolidated net income attributable to shareholders by the weighted average number of shares of outstanding common stock during the related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

Interest Income/Expense Composition

interest income Composition [Rp Bn]

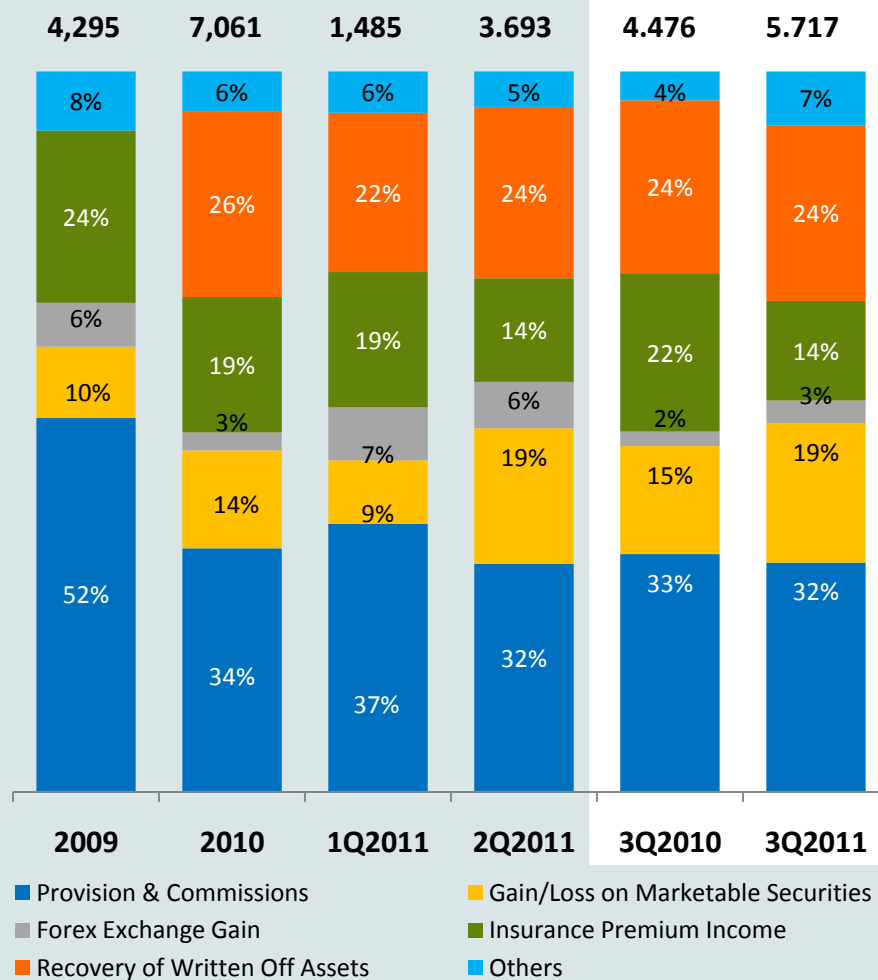


interest expense Composition [Rp Bn]



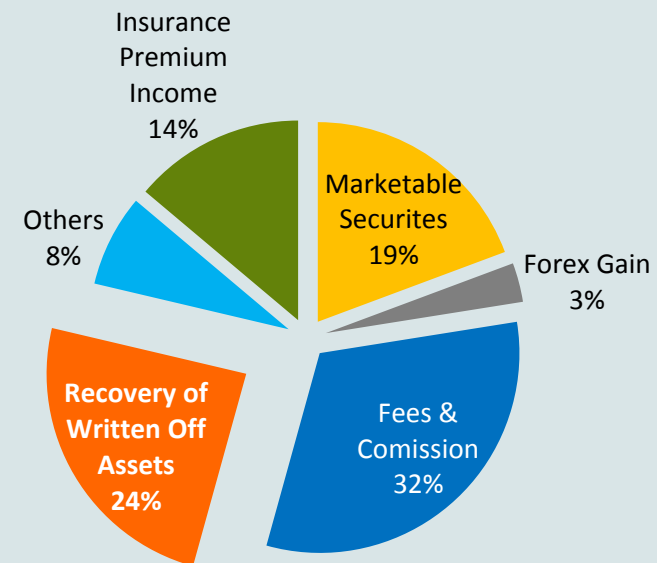
Non Interest Income

Non Interest Income Breakdown [Rp Bn]



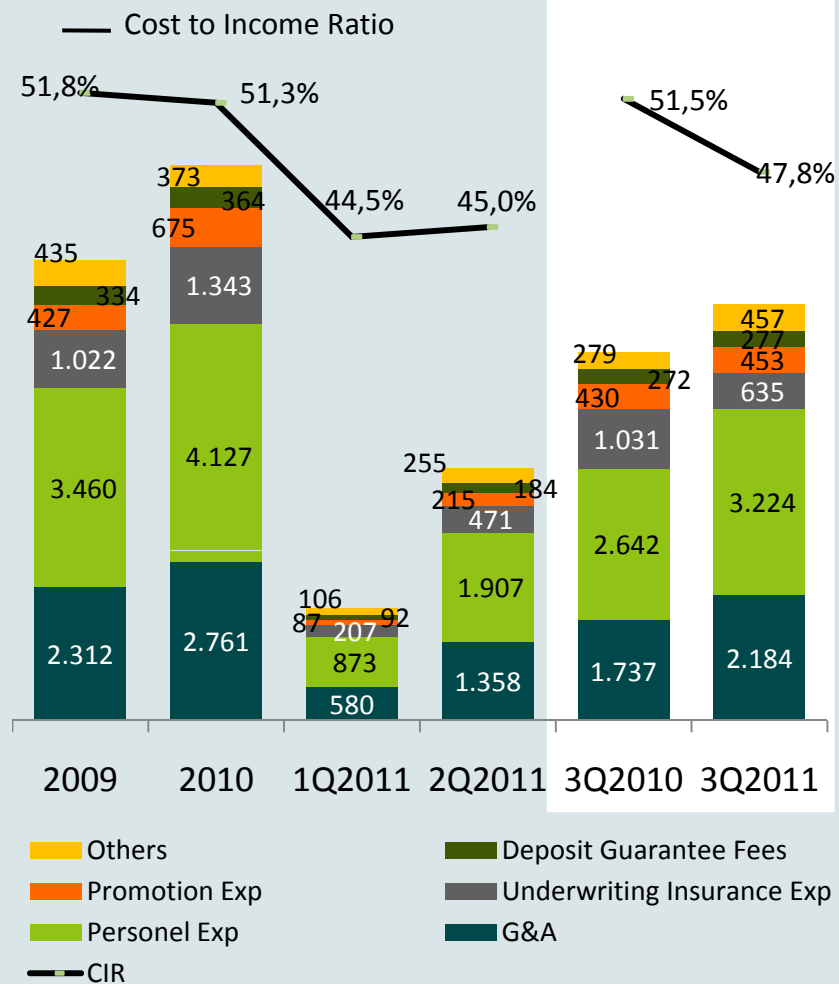
Breakdown in %

Total = Rp 5,72 trillion



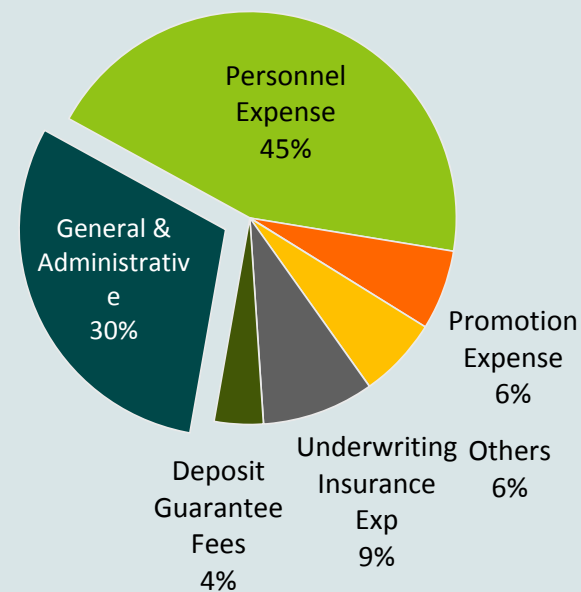
Operating Expense

Key highlights of OPEX compare to CIR



Breakdown of OPEX [%]

Total = Rp 7,2 trillion



Financial Ratios [%]

	2009	2010	1Q-2011	2Q-2011	3Q-2010	3Q-2011	
CAPITAL							
Shareholders equity to total assets	8.4	13.3	13.9	13.1	9.5	13.2	↑
Tier I – CAR <small>[2011 include operational risk]</small>	10.1	16.6	16.6	15.5	10.2	15.1	↑
Tier II – CAR <small>[2011 include operational risk]</small>	3.8	2.0	1.8	1.7	2.2	1.7	↓
CAR (credit, market + operational risk)	13.9	18.6	18.4	17.2	12.4	16.8	↑
ASSET QUALITY							
Net Non Performing Loan	0.9	1.1	0.9	0.7	0.74	0.58	↓
Gross Non Performing Loan	4.8	4.3	4.1	4.0	4.37	3.83	↓
Allowance for possible loan losses to gross NPL	120.1	120.6	120.2	120.5	119.6	121.2	↑

Financial Ratios [%]

	2009	2010	1Q-2011	2Q-2011	3Q-2010	3Q-2011	
RENTABILITY *)							
ROA	1.7	2.5	2.8	3.0	2.6	3.0	↑
ROE	16.4	24.7	16.9	19.0	25.1	18.8	↓
Net Interest Margin	6.0	5.8	5.7	5.9	6.0	5.9	↓
EFFICIENCY							
BOPO	84.9	76.0	70.5	70.1	75.8	72.9	↓
Cost to Income Ratio	51.8	51.3	44,5	45.0	51.8	47.8	↓
LIQUIDITY							
Loan to Deposit Ratio	64.1	70.2	73.3	76.1	68.6	78.3	↑
COMPLIANCE							
Statutory Reserve Requirement (Rupiah)	5.5	8.2	8.2	9.0	5.3	8.3	↑
Net Open Position	7.6	4.4	6.6	2.3	6.2	3.4	↓

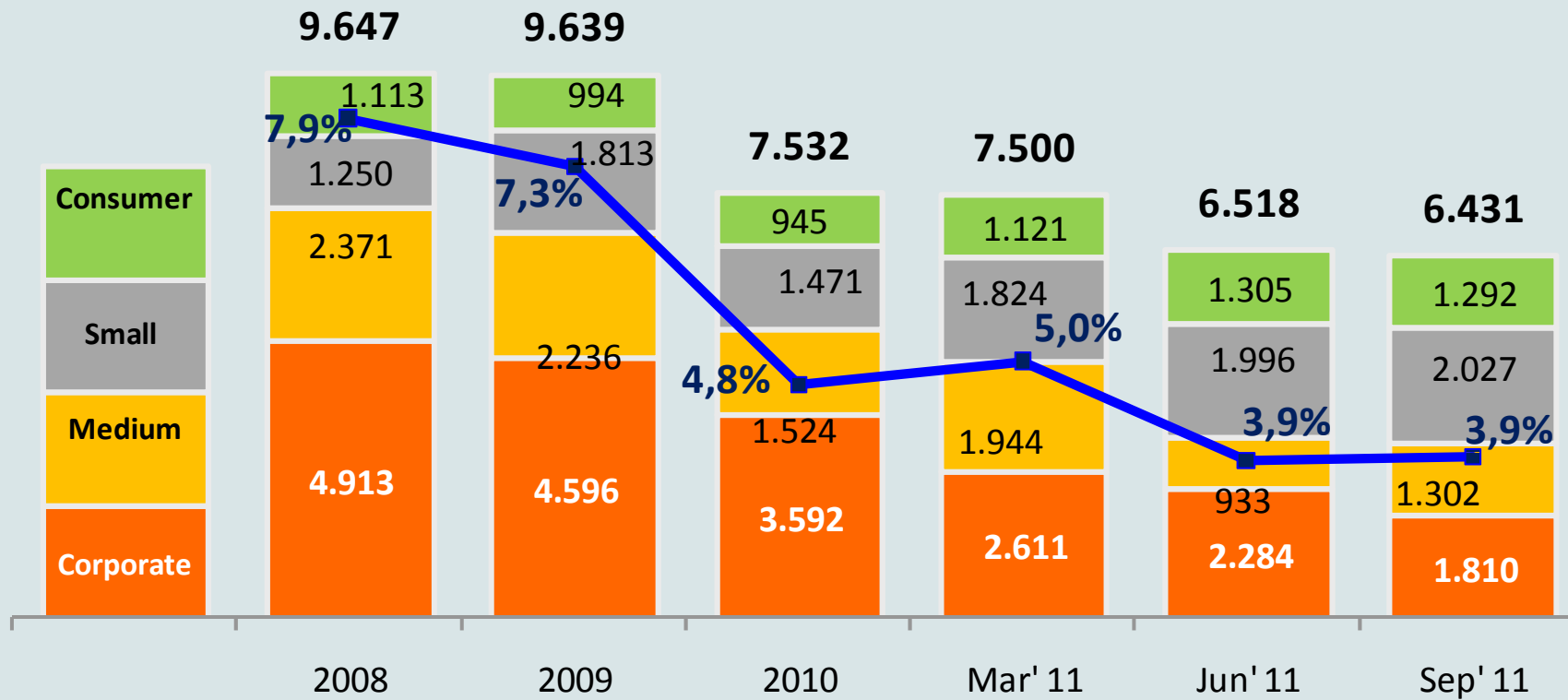
*) Based on BI Formula

Asset Quality

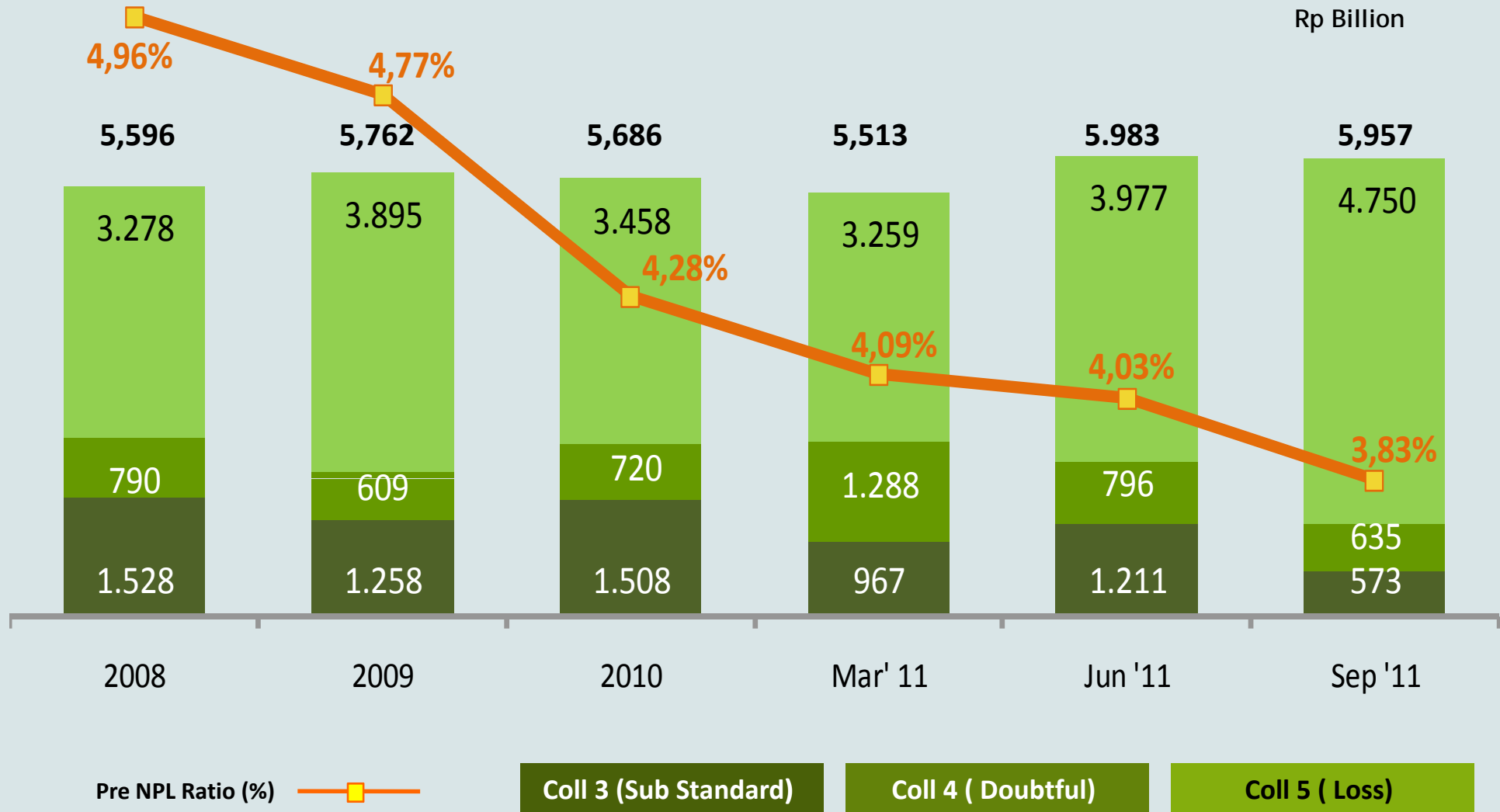
PRE NPL SPECIAL MENTION Category

Rp Billion

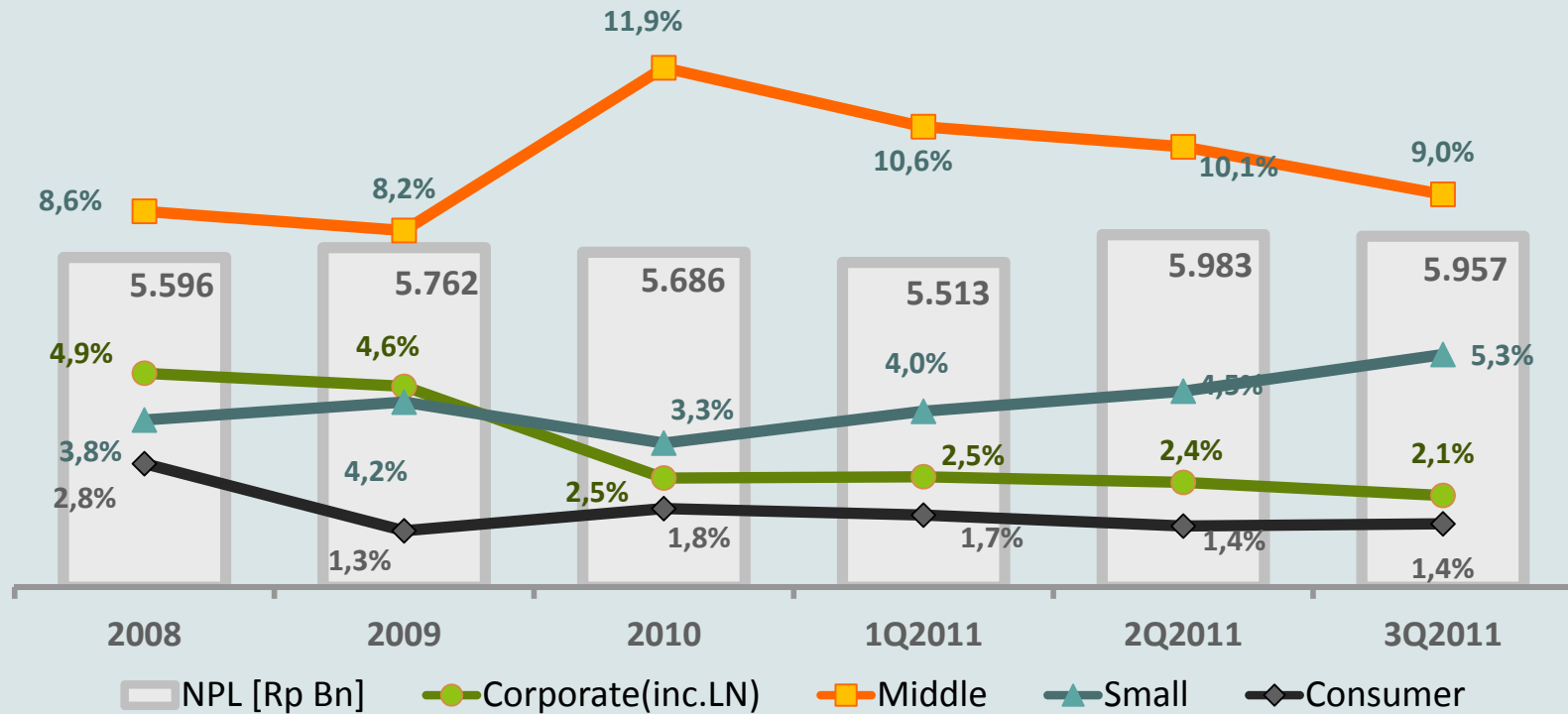
Pre NPL Ratio (%)



NPL – BY COLLECTIBILITY

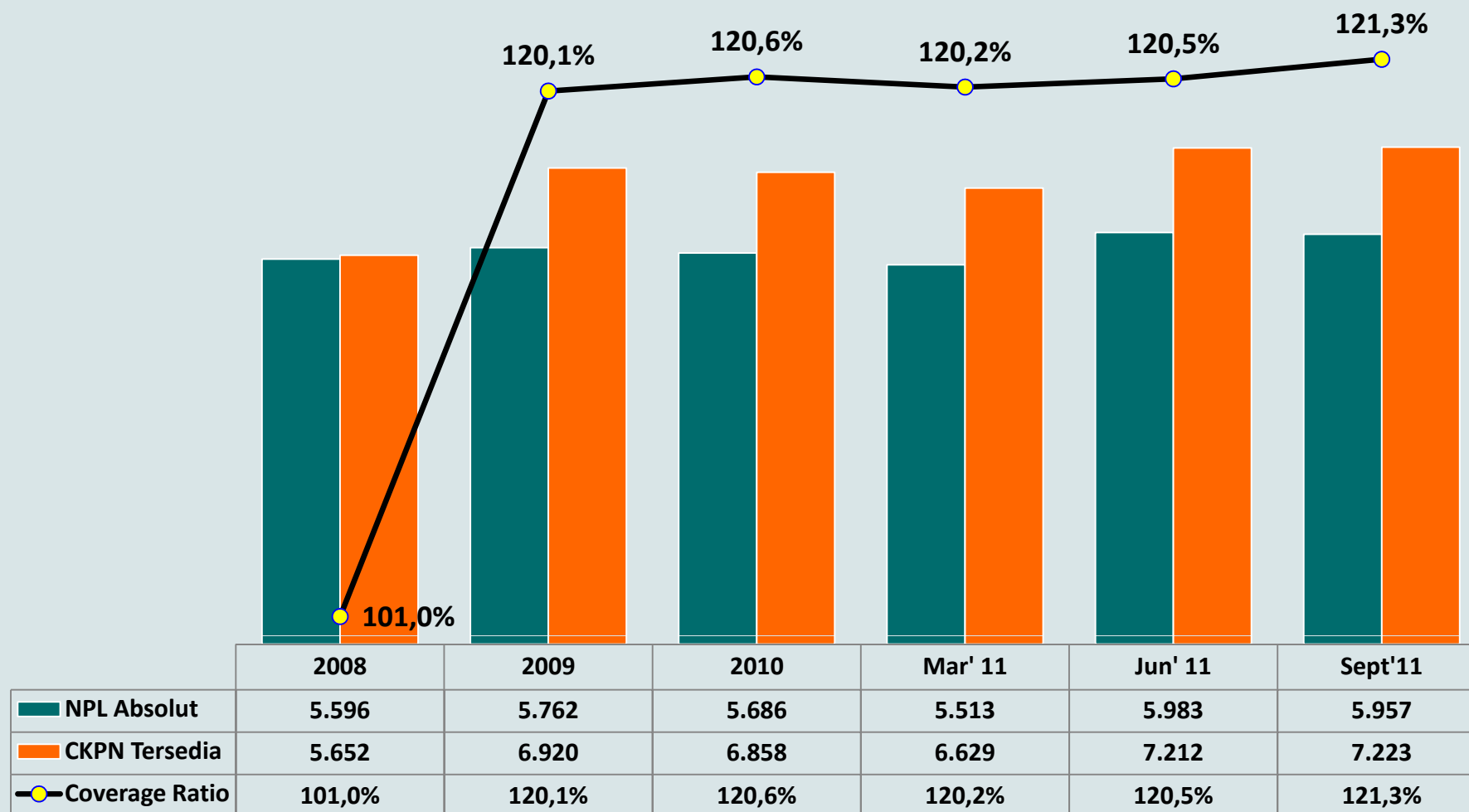


NPL by Segments



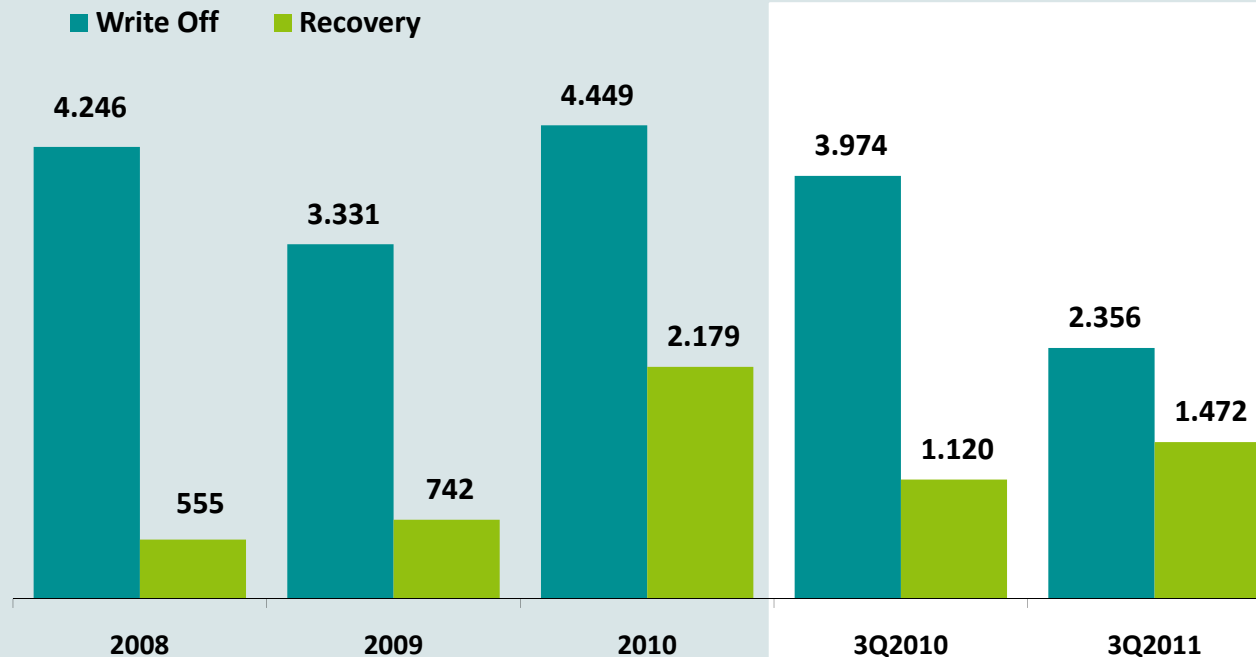
Total Loan	111.994	120.843	136.357	138.648	152.896	160.716
Gross NPL						
Total Loan	5,0%	4,8%	4,3%	4.1%	4.0%	3.8%

COVERAGE RATIO



Asset Recovery

Write off & Recovery



	2008	2009	2010	3Q2010	3Q2011
Write-off (Rp billion)	4.246	3.331	4.449	3.974	2.356
Recovery (Rp billion)	555	742	2.179	1.120	1.472
Recovery vs Write Off [%]	13,1%	22,3%	49,0%	28.2%	62.5%

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

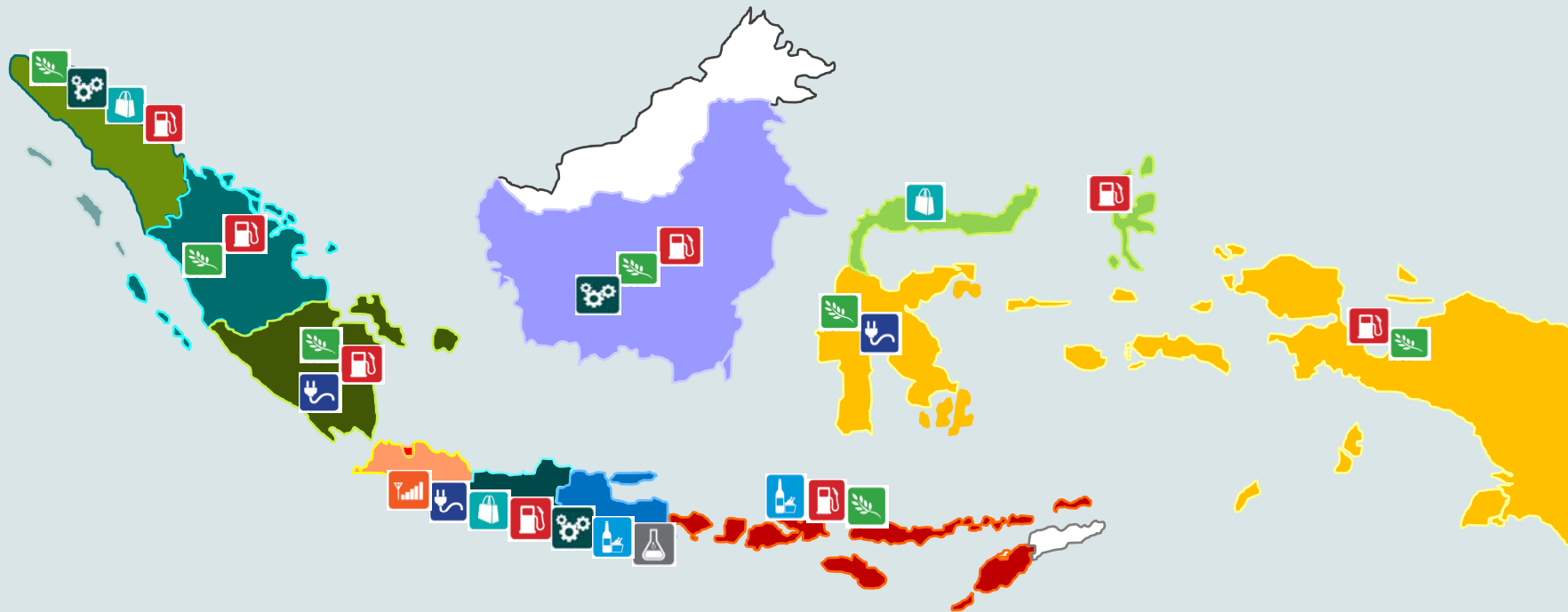
SERVICES

- ✓ 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



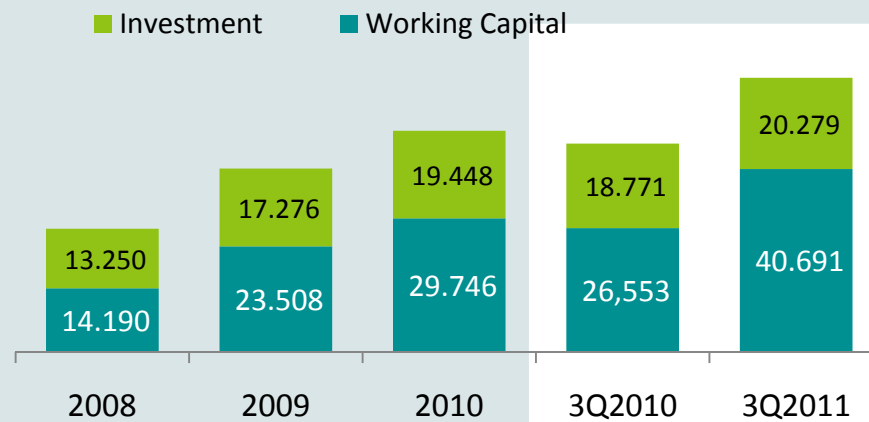
F & B



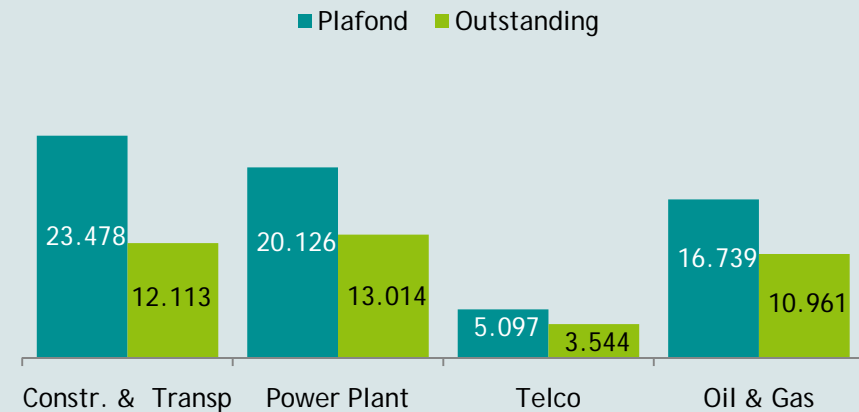
Chemical

Corporate Business

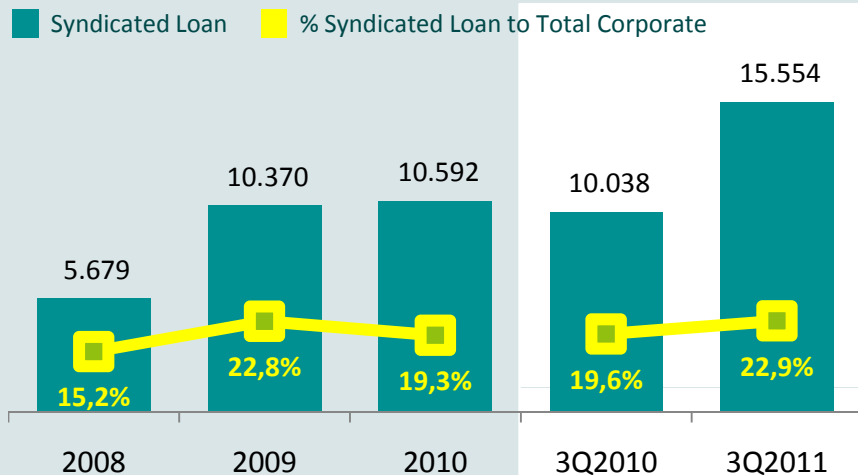
Working Capital & Investment Loan exc Loan Int [Rp Bn]



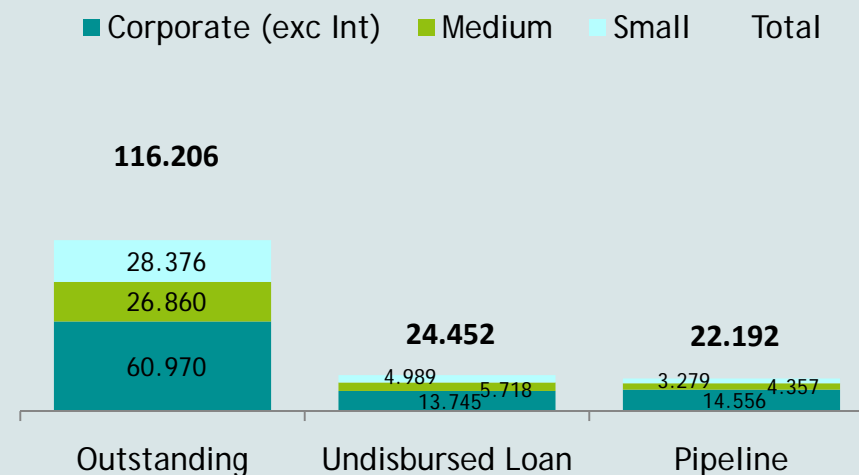
BNI Commitment on Basic Infrastructure Project [Rp Bn]



Syndicated Loan [Rp Bn]

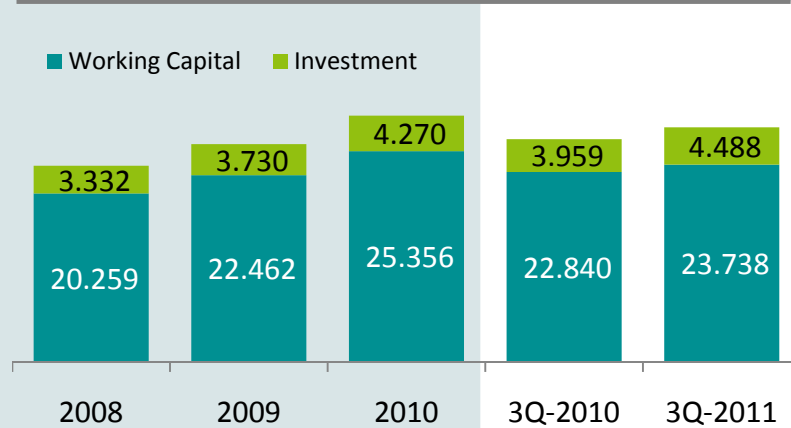


Undisbursed Loan & Pipeline as of September 2011 [Rp Bn]

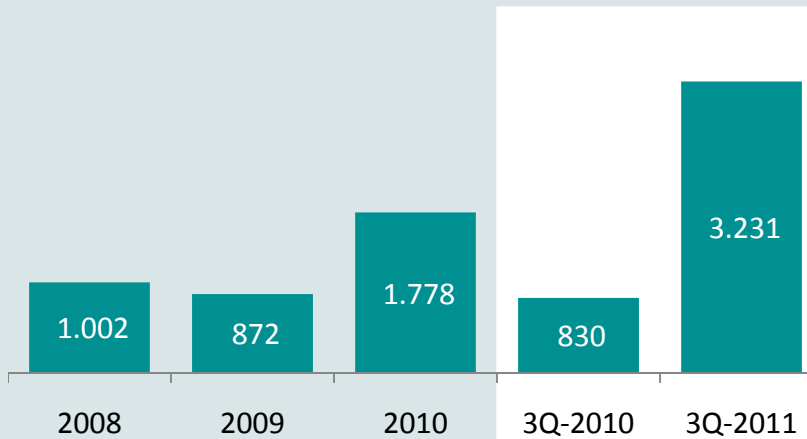


SME Business

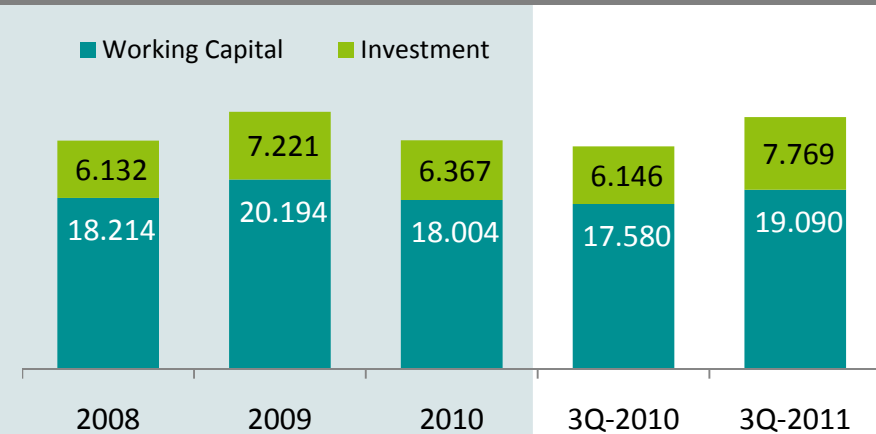
Small Business exc BWU [Rp Bn.]



Kredit Usaha Rakyat (KUR) [Rp Bn.]



Medium Business [Rp. Bn]

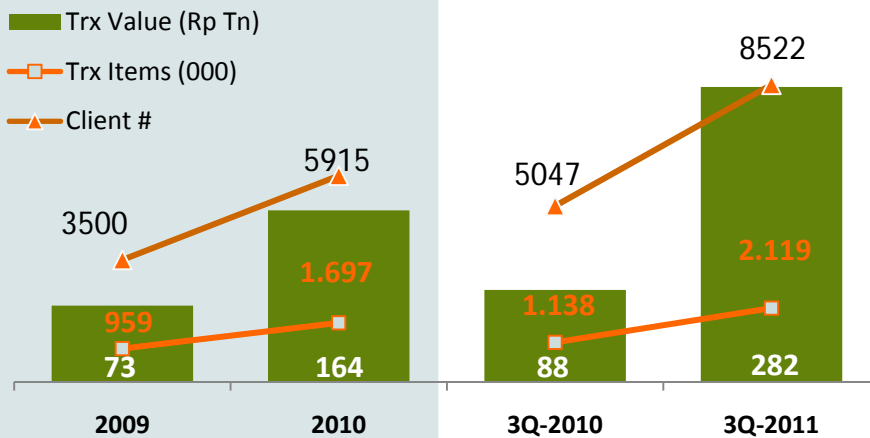


Medium Business Road Map Progress

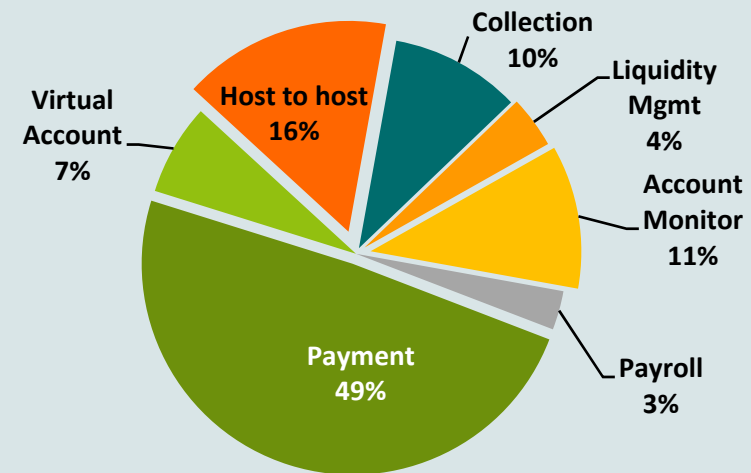
- ✓ Simplify credit process
- ✓ Focusing on leading industry in region.
- ✓ Creating Marketing Tools subject to customer needs.

Transactional Banking

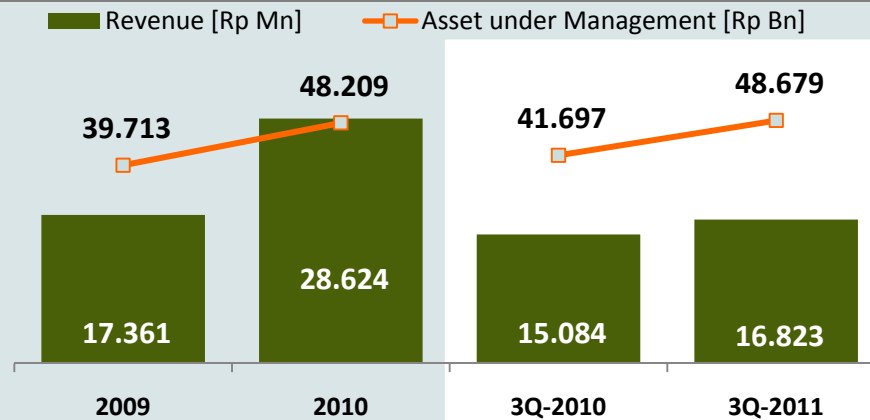
e-Banking Transaction



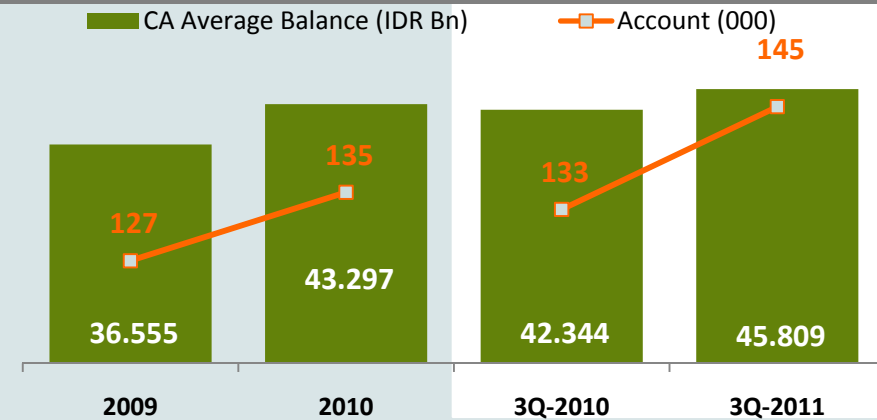
Cash Management Initiatives (# of Client)



Custodian and Agency



Current Account – Business Banking



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.

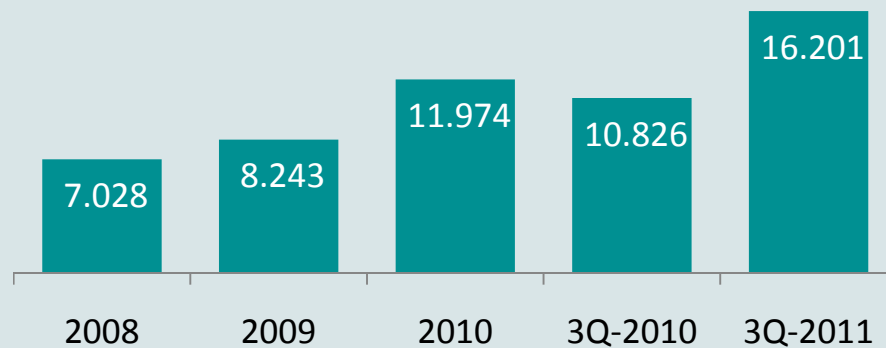
SERVICES

- ✓ 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

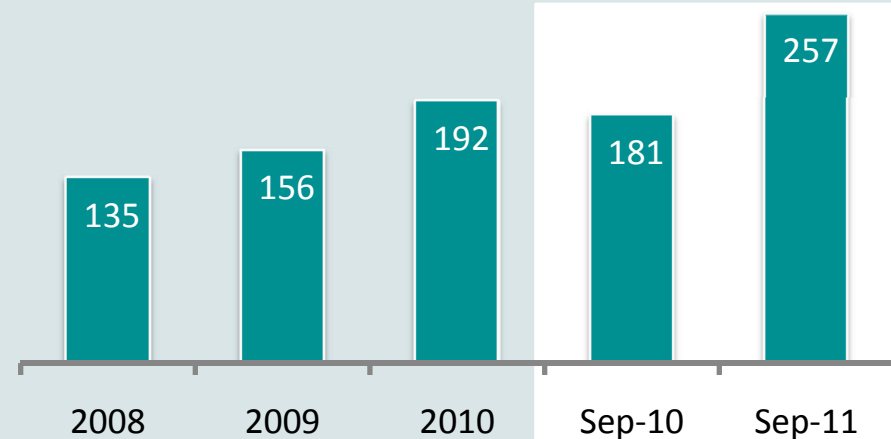
Consumer & Retail Business

Consumer Loan

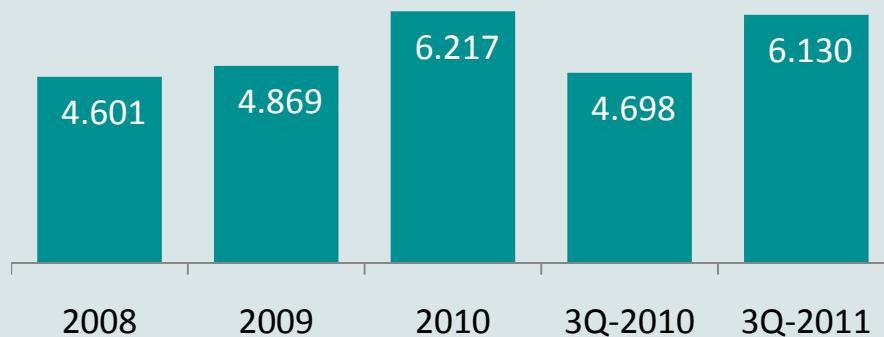
Mortgage Loan [Balance Rp. Bn]



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



Auto Loan [Balance Rp.Bn]



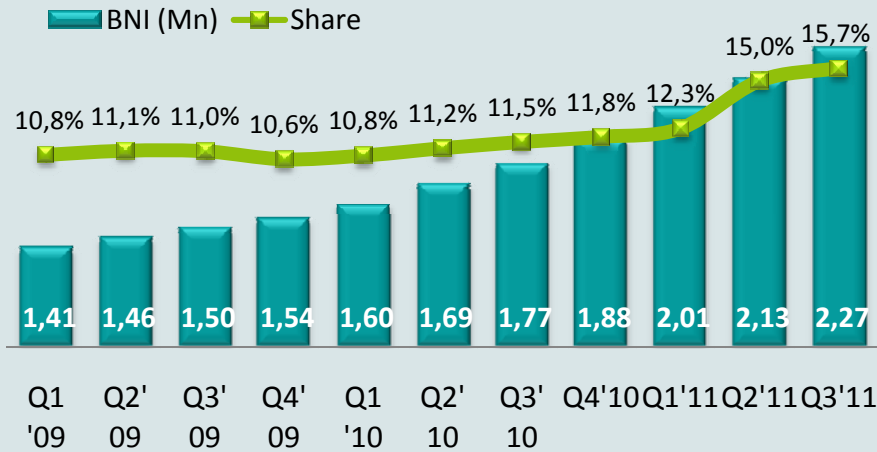
Pembiayaan	Parameter	2008	2009	2010	Q3-2010	Q3-2011
BNI Griya	Outstanding Growth yoy	48,30%	17,29%	45,26%	37,37%	49,65%
	NPL (%)	2,70%	1,43%	2,13%	1.59%	1,43%
	Marketshare (%)	6,51%	6,66%	8,52%	8.21%	9.59% *
BNI Auto (Organik & Unorganik)	Outstanding Growth yoy	41,30%	4,12%	29,82%	3.74%	30,48%
	NPL (%)	0,54%	0,20%	0,19%	0,20%	0,08%
	Marketshare (%)	5,53%	5,15%	4,78%	3,82%	3.91% *

*August 2011

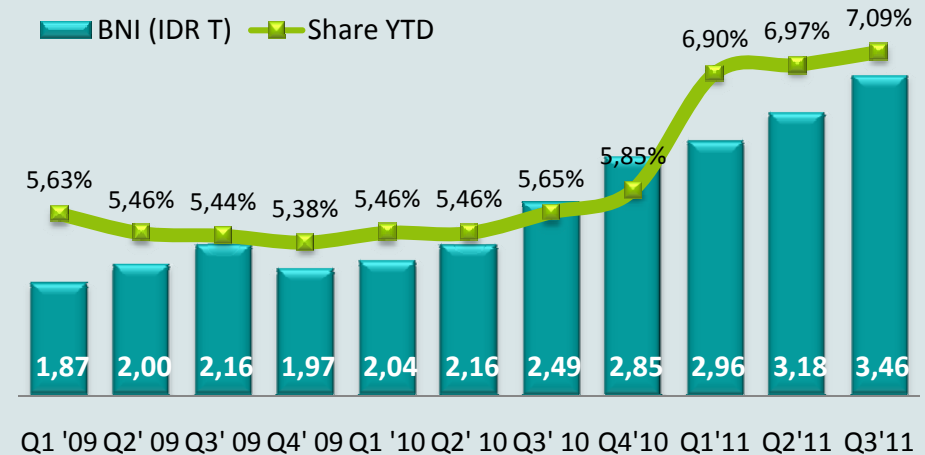
BNI Credit Card

Grew Faster than Industry in All Key Business Indicators

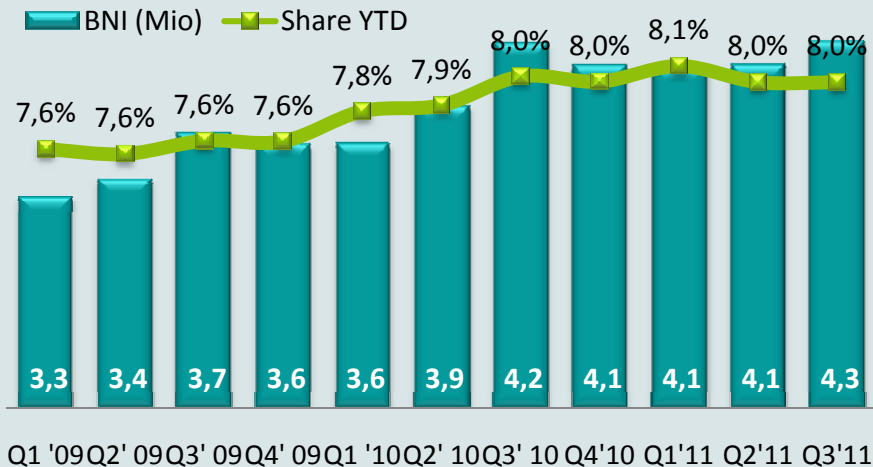
No of Card Issued



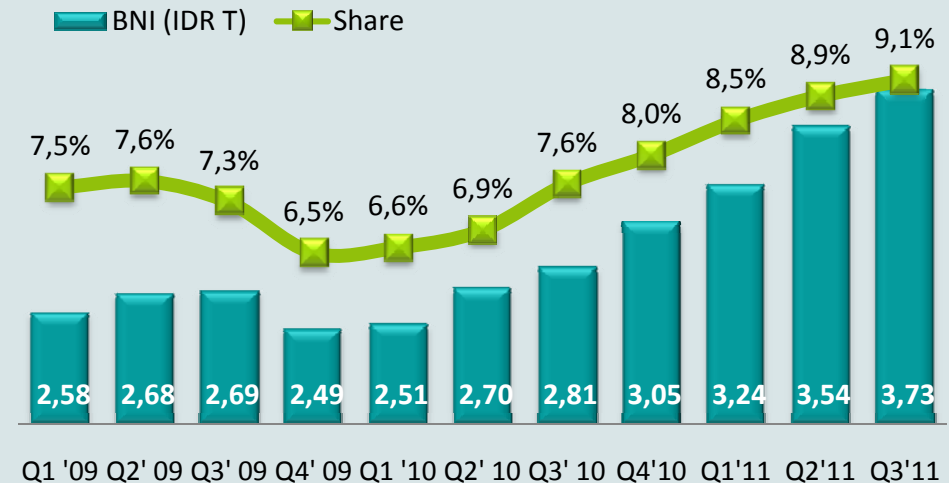
Card Usage



No of Transaction

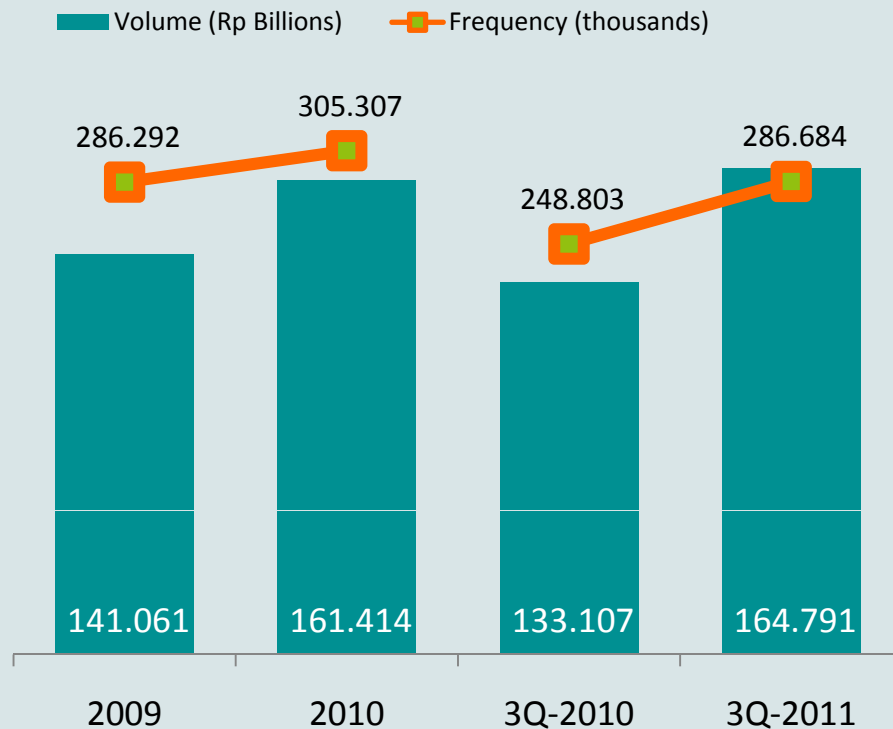


Receivables

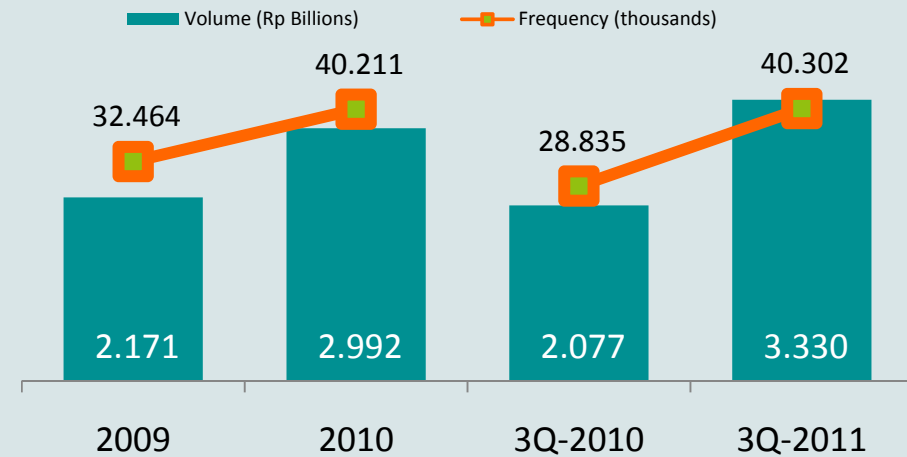


E-banking transactions

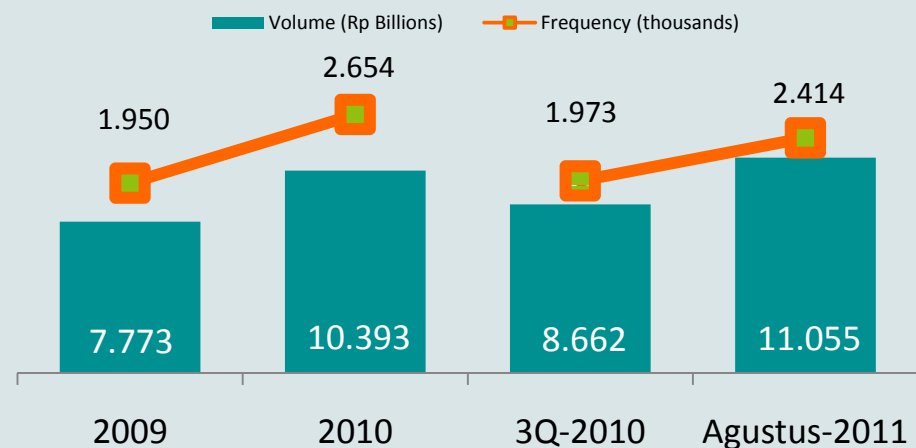
ATM Transactions



SMS Banking Transactions

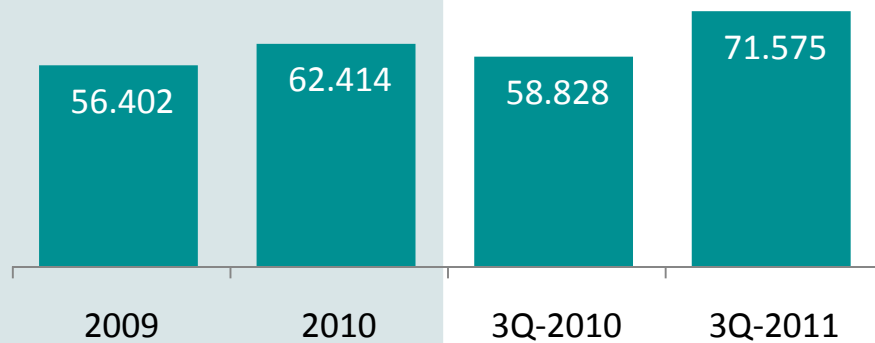


Internet Banking Transactions

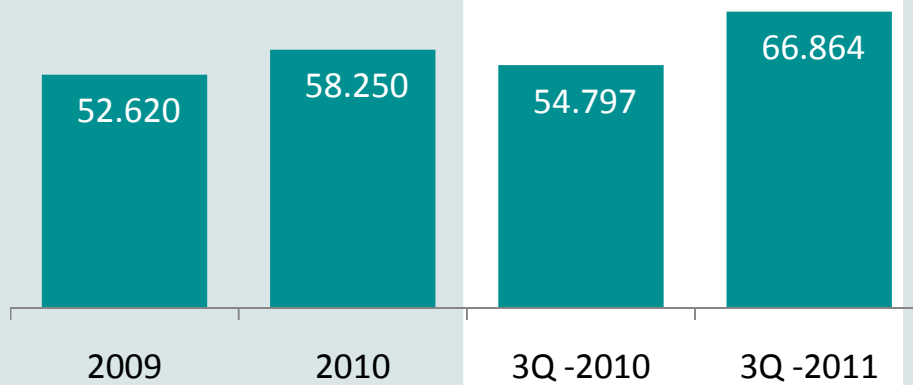


Consumer & Retail Business *Savings*

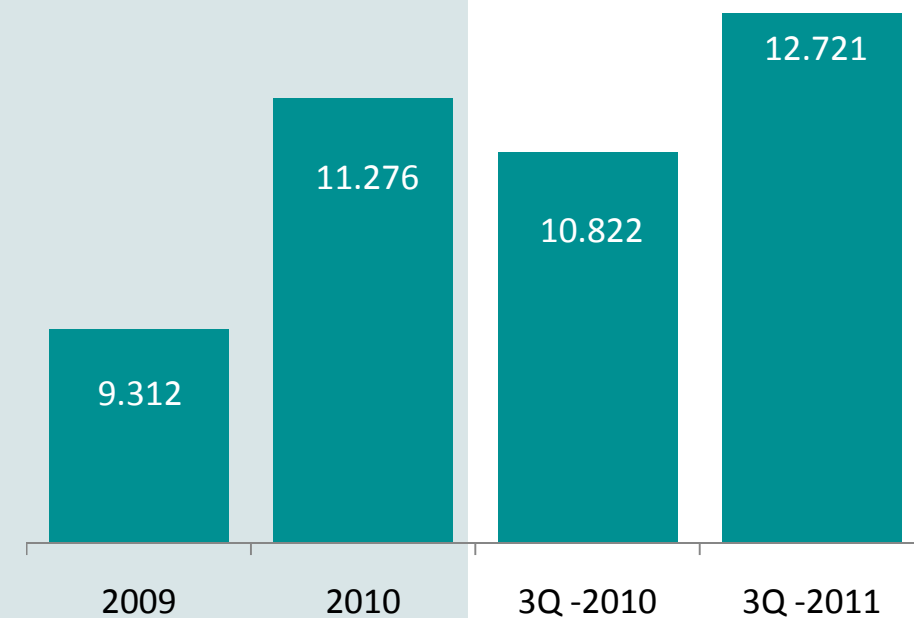
Average CASA Balance [Rp Bn]



Average Balance – Savings [Rp Bn]

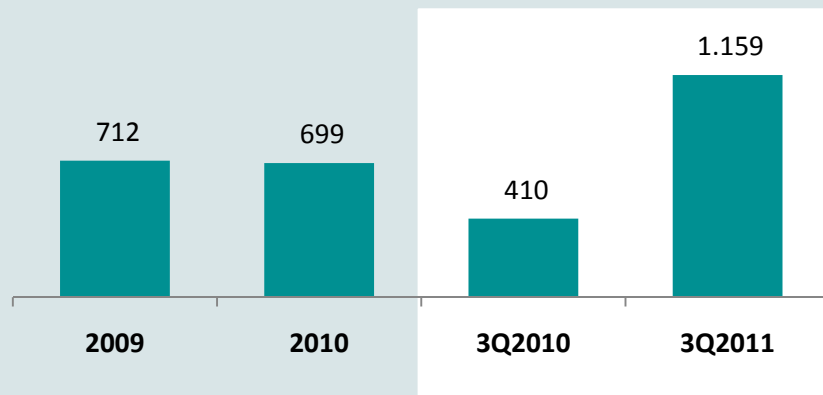


Number of Individual Accounts [000]

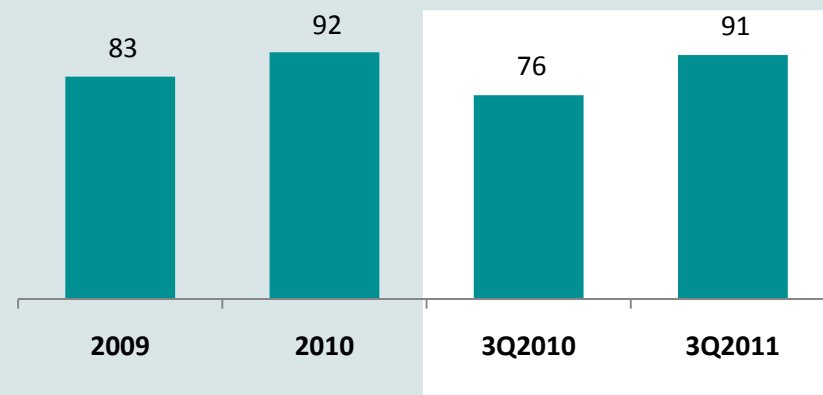


Consumer & Retail Business *Bancassurance*

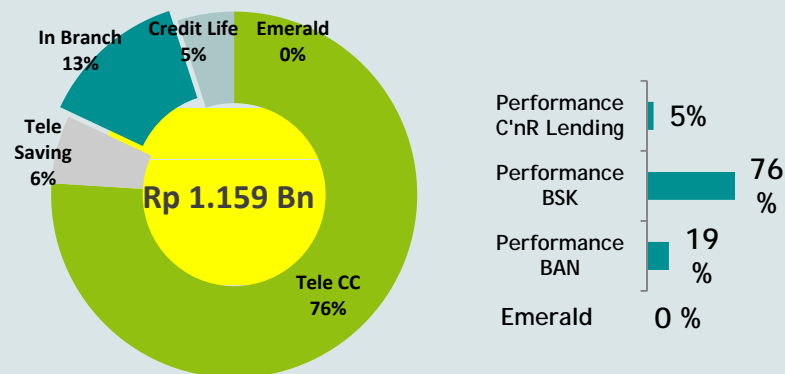
PREMIUM [Rp Bn]



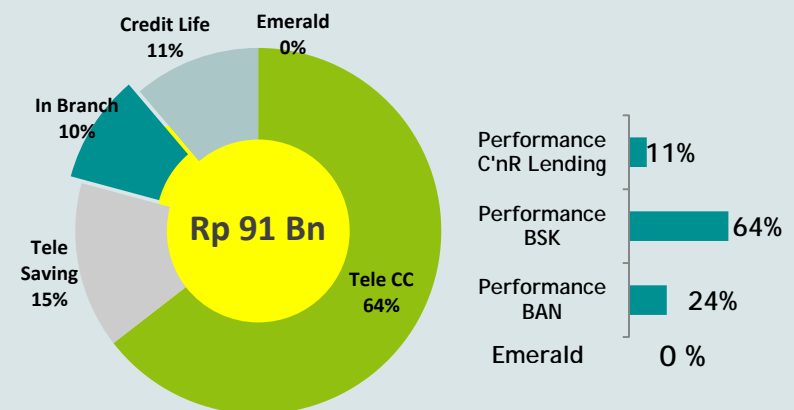
FEE BASED INCOME [Rp Bn]



Premium

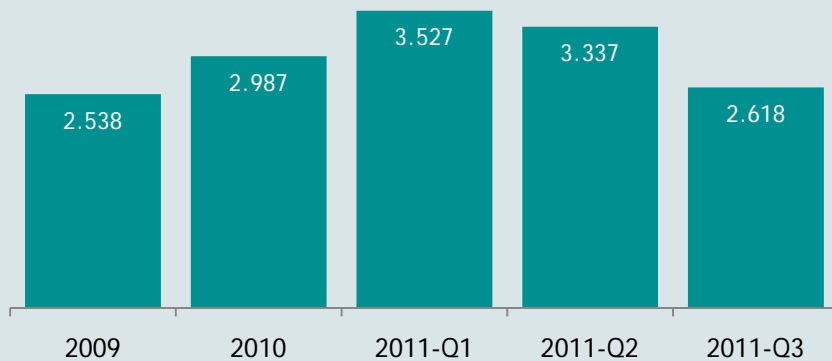


Fee Base Income

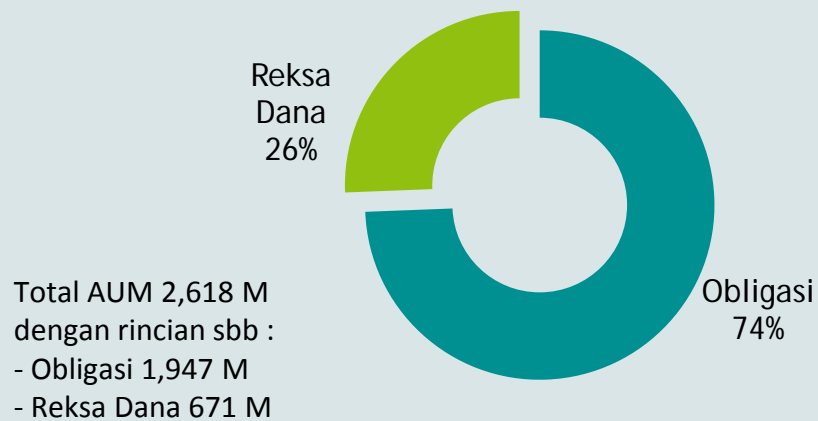


Consumer & Retail Business *Investment Business*

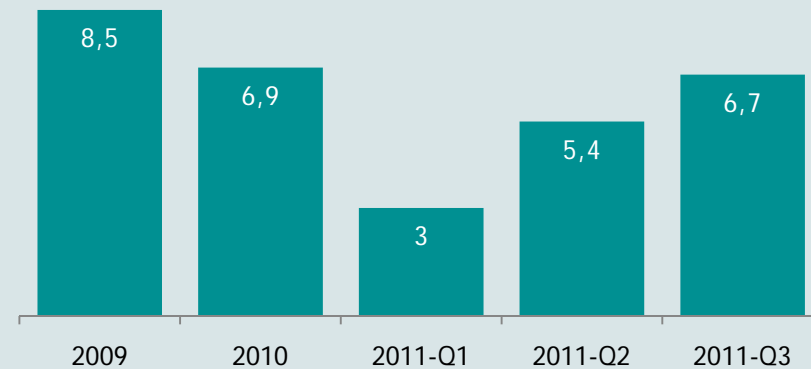
Asset Under Management (AUM) [Rp Bn]



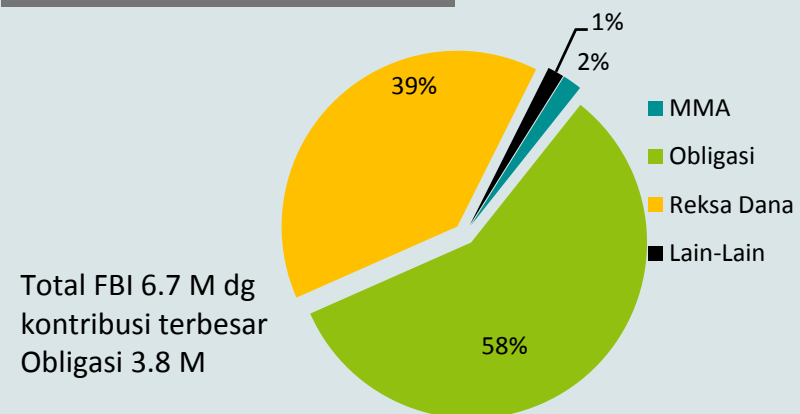
AUM Q3-2011



FEE BASED INCOME [Rp Bn]



FBI Q3-2011



Network & Services

Network & Services

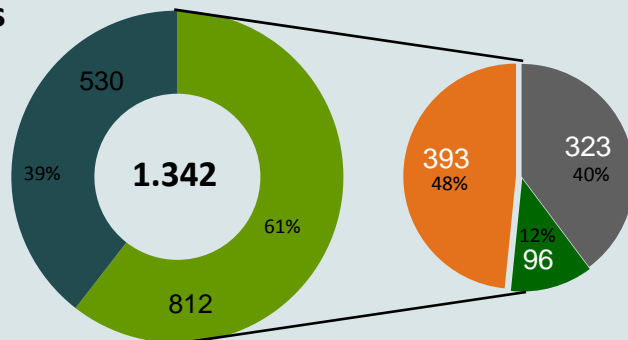
Foot Print

Our Presence

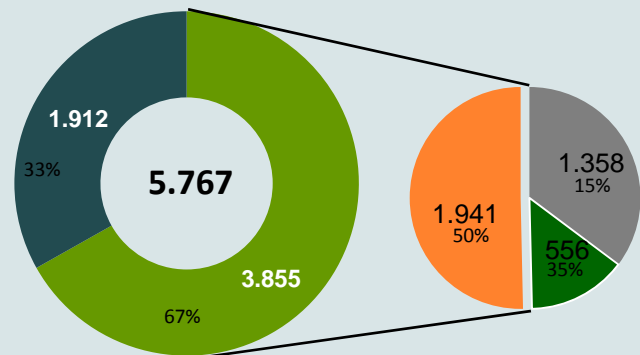
- ✓ Indonesia has 33 Provinces and 470 Districts
- ✓ BNI presents the Outlets and ATMs in 33 Provinces and 340 Districts all over Indonesia.

BNI Provides the Customers with 1.342 Outlets dan 5.767 ATMs :

Outlets



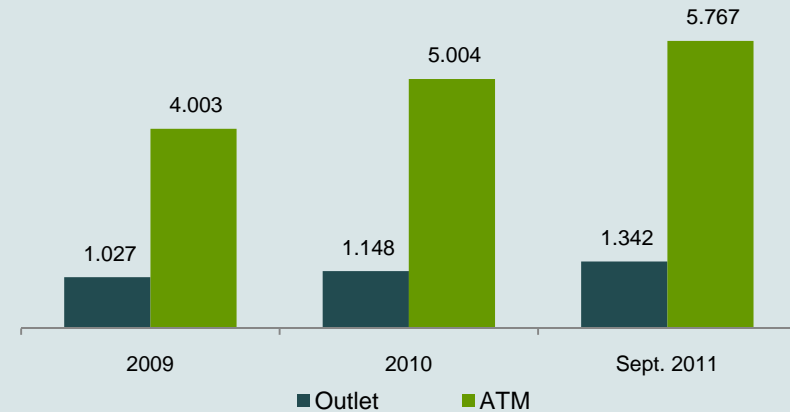
ATMs



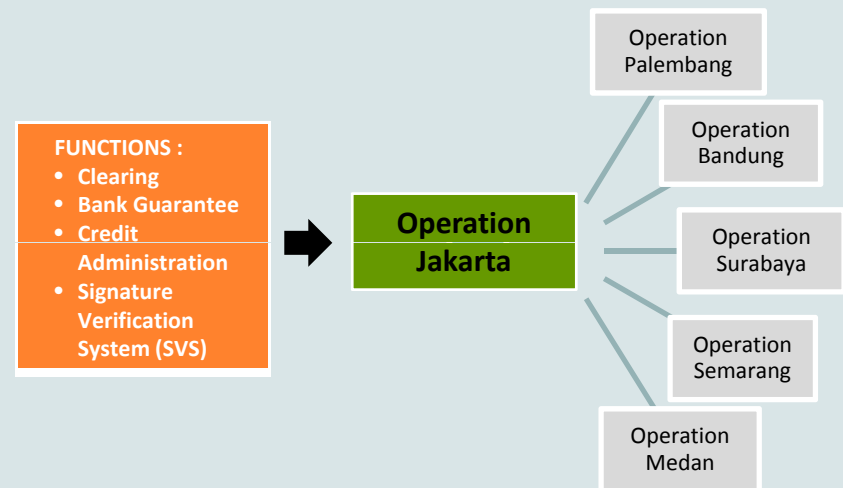
Java
Out side Java

Outside Jabodetabek
DKI Jakarta
Bodetabek

Our Progress



Back Office Centralization



Network & Services

Outlet & ATM

Outlets Distribution by Category



WHERE WE LIVE = 106 OUTLET
 • 14 Kantor Cabang (KC)
 • 39 Kantor Layanan (KLN)
 • 2 KANTOR KAS (KK)
 • 51 BNI Layanan Gerak (BLG)

8 %



WHERE WE SHOP = 852 OUTLET
 • 8 Kantor Wilayah (KW)
 • 70 Kantor Cabang (KC)
 • 620 Kantor Layanan (KLN)
 • 151 Kantor Kas (KK)
 • 3 Kas Mobil (KM)

63 %



WHERE WE WORK = 384 OUTLET
 • 6 Kantor Wilayah (KW)
 • 83 Kantor Cabang (KC)
 • 253 Kantor Layanan (KLN)
 • 24 Kantor Kas (KK)
 • 4 Kas Mobil (KM)
 • 14 Payment Point (PP)

29 %

ATMs Distribution by Category



WHERE WE LIVE = 124 Unit ATM

2 %



WHERE WE SHOP = 4.309 Unit ATM

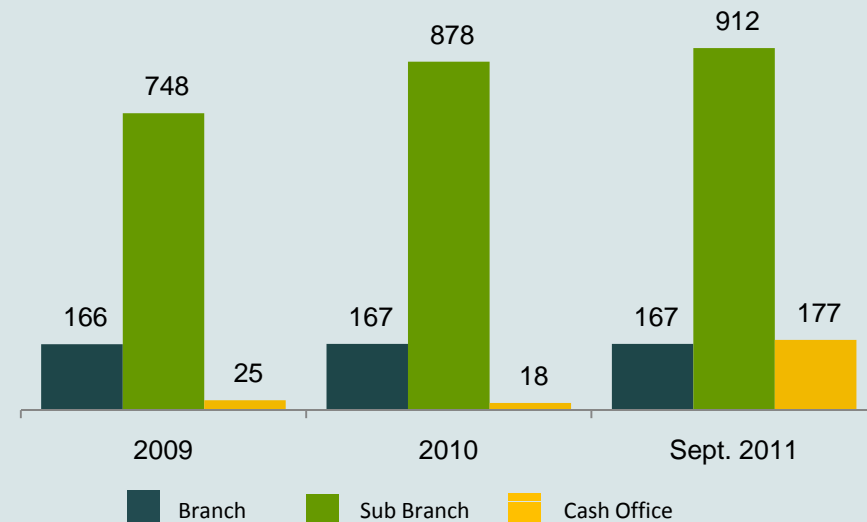
75 %



WHERE WE WORK = 1.334 Unit ATM

23 %

Branch, Sub branch, Cash Office



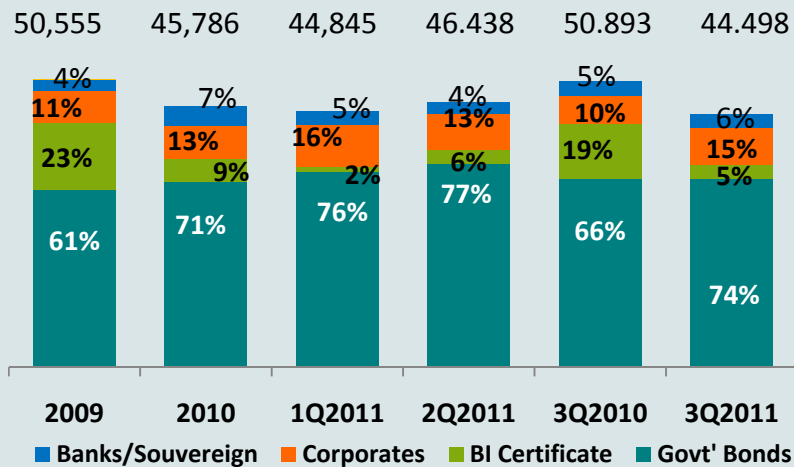
OUTLET	2009	2010	Sept. 2011
Branch	166	167	167
Sub Branch	748	878	912
Cash Office	25	18	177
Total	939	1063	1256

Treasury & International

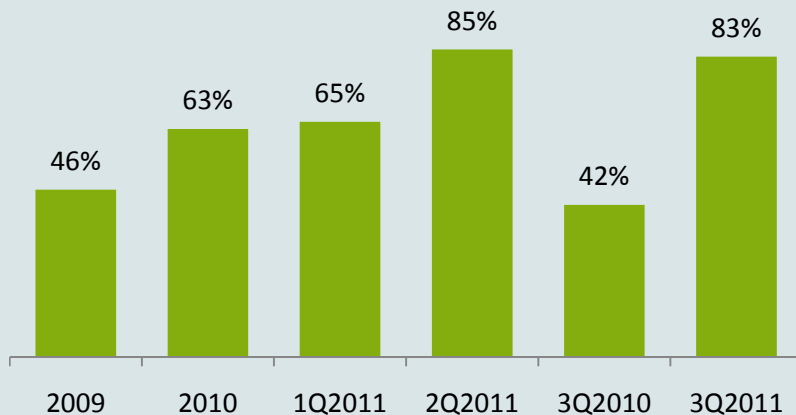
Focus and Strategy

Treasury Business

Marketable Securities Composition (% , Rp bn)



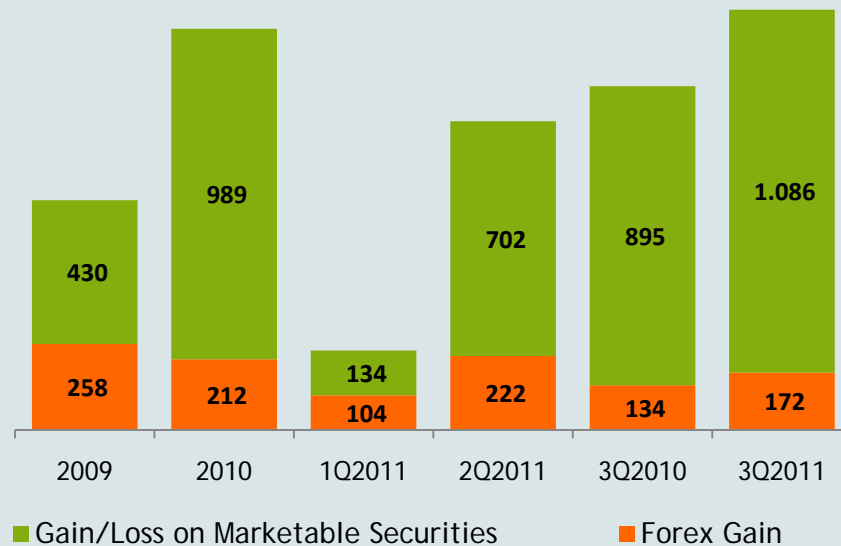
Loan to Deposit Ratio (Foreign Currency)



Focus on Liquidity

- **Rupiah :**
 - Re-profiling securities portfolio to maintain cash as liquidity buffer
- **Foreign Currency:**
 - Policy to expand foreign currency loan strictly selective
 - Maintain foreign currency funding sources
 - Maintaining NOP in line with the fluctuation of foreign exchange rate.

Treasury Business



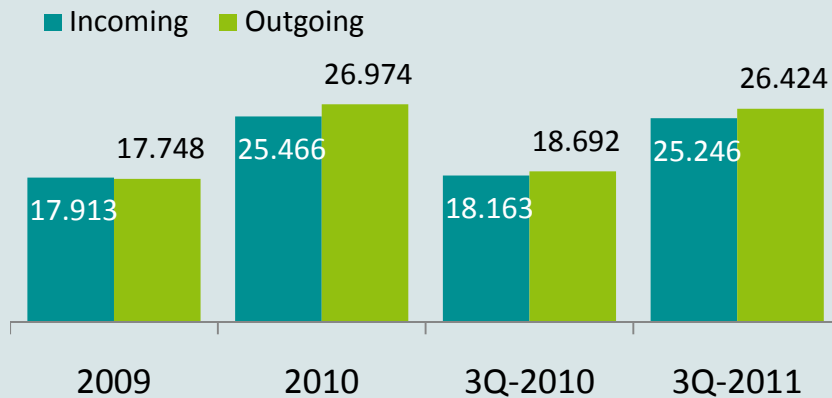
NOTE (Sept 2010 - Sept 2011) :

- Capital gain increase as the result of our strategy to maintain sufficient liquidity by selling “in the money” securities in our portfolio.
- Forex gain is declining compare to 2Q2011 contributed by the increasing revaluation loss (Mark to Market/ MTM), nevertheless NOP remain managed in line with the fluctuation of foreign currency rate.

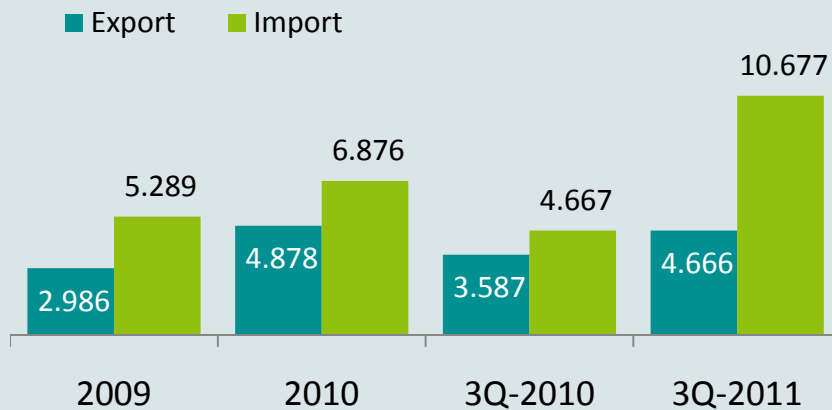
	(Rp Bn)					
	2009	2010	1Q2011	2Q2011	3Q2010	3Q2011
Gain/Loss on Marketable Securities	430	989	134	702	895	1.086
Forex Gain	258	212	104	222	134	172

International Business

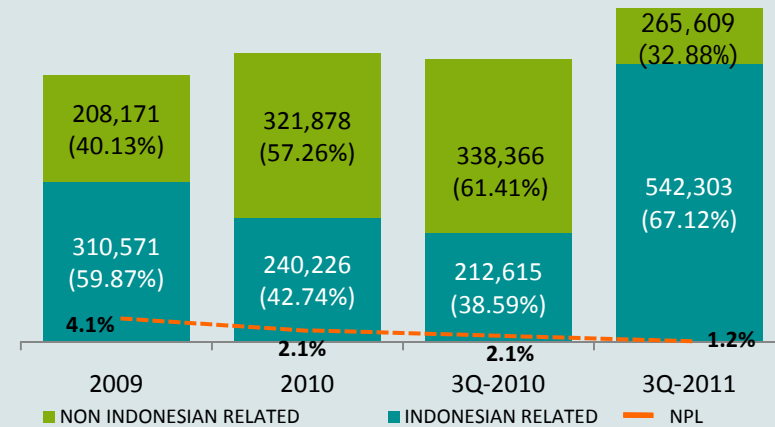
Remittances Volume [US\$ million]



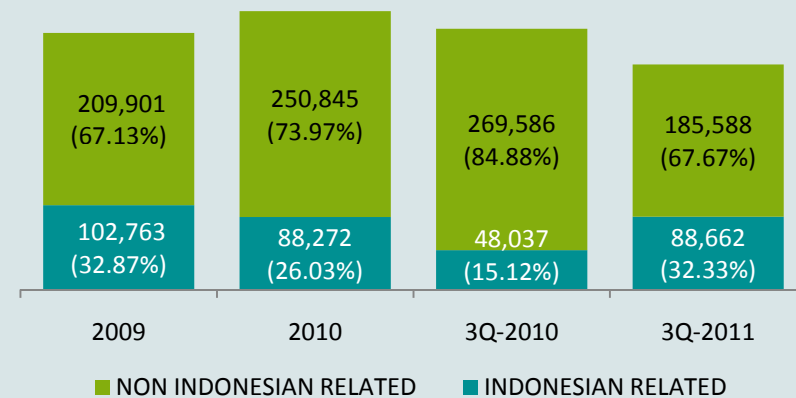
Trade Finance Volume [US\$ million]



Overseas Branches Loan Portfolio [US\$ million]



Overseas Branches Securities Portfolio [US\$ million]



Risk Management

BNI RISK PROFILE

SEPT 2009 vs SEPT 2010 vs SEPT 2011

No.	Risk Type	BNI Risk Profile as of Sept 2009		BNI Risk Profile as of Sept 2010		BNI Risk Profile as of Sept 2011	
		Risk Weight	Risk Composite	Risk Weight	Risk Composite	Risk Weight	Risk Composite
1	Credit	22,50%	Moderate	22,50%	Moderate	35,00%	Low to 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%	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 to Moderate
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%	Moderate to Low	100%	Low	100%	Low

Catatan:

Sejak Profil Risiko posisi Des 2010, BNI menggunakan 5 peringkat mengacu pada PBI No. 25/11/PBI/2009 tgl 1 Juli 2009

Sebelumnya menggunakan 3 peringkat mengacu pada PBI No. 5/8/PBI/2003 tgl 19 Mei 2003

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

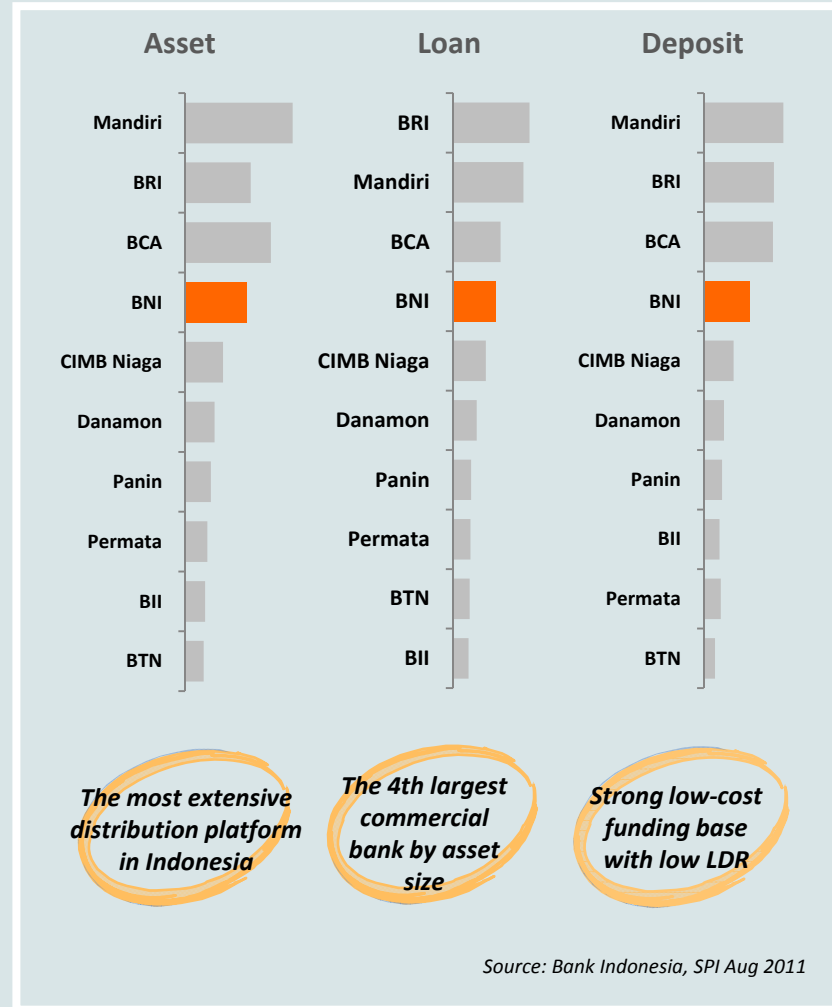
Indonesia
Independence
(17 August 1945)

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 1.347 outlets) including five overseas branches
- ✓ **Customer Base** – over 12 millions customers
- ✓ **Stable and Strong Top Management team**
- ✓ **Strong ROE and ROA improvement trajectory**



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

- ✓ 12,7mn deposit accounts
- ✓ 2,3 mm credit cards
- ✓ 117.400 mortgage customers

Corporate/SME customer highlights

- ✓ 196.000 corporate deposit accounts
- ✓ 1.200 corporate borrowers accounts
- ✓ 92.800 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, 3,7 trillion
Applications: 35,000/month
of cards holder: 2,3 millions



TAPLUS & Derivatives (Savings Product)

Launched in 1989
Balance: Rp, 63,8 trillion
Applications: 155.958/month
of accounts: 11.05 million



BNI Wirausaha (Commercial)

Launched in 2007
Balance: Rp 3,41 trillion
#Applications: 1,750/month
of account: 25,300



BNI Griya (Housing Loan)

Launched in 2005
Balance: Rp, 16.2 trillions
Applications: 5,000/month
of accounts: 117,500



Product Focus 2011

- **TAPLUS & Derivatives, [saving account]**
 - o To balance CASA – Non CASA composition
 - o Target growth 2011: 10-15%
- **BNI Griya [mortgage loan]** with growth target in 2011 over 36%
- **BNI Wirausaha [small commercial loan size US\$5.000 – US\$100.000]** with growth target 29%
- **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

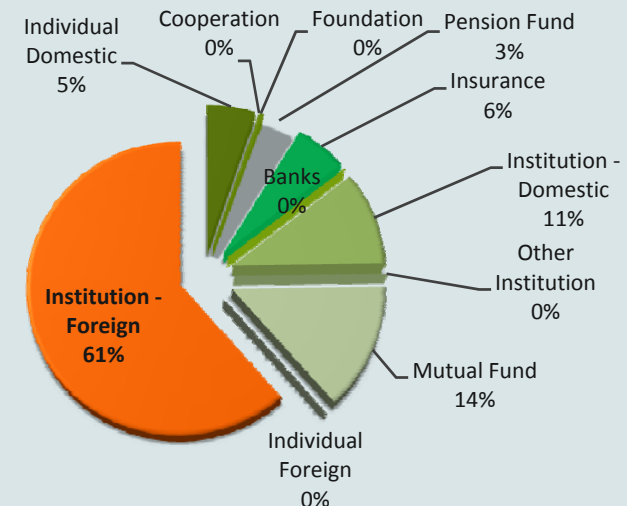
BBNI shares performance well above the IDX



YoY BNI Shares, increase 1,3% from 30 September'10 (3675) to 30 September'2011 (3725)

- ✓ Issued shares 18.648.656.458 shares
- ✓ Price [30 September 2011] : Rp 3,725,-
- ✓ Market Capitalization : Rp, 69,5 trillion [+/- US\$ 7,7 billion]
- ✓ BBNI add to MSCI Index since November, 2009

BBNI Public Ownerships [40.00%]



As of Sept 30, 2011

Ownerships	%
Government RI	60.00%
Public – Domestic	15.46%
Public - Foreign	24.54%



Thank you

**PT Bank Negara Indonesia (Persero) Tbk
Corporate Communication Division,
Investor Relations Group**

BNi Building, 24th Floor

Jl Jend Sudirman kav. 1 Jakarta 10220

T: 62-21-5728449

F: 62-21-5728053

E: investor.relations@bni.co.id