Forging ahead and leading the way



















BNI

Serving the Country, the Pride of the Nation

To become a leading bank that excels
in services and performance

This is our commitment



From Sabang to Merauke, from Asia to Europe and America, we provide complete solutions for your entire banking needs by capitalizing on more than 1,700 outlets and more than 14,000 ATMs across Indonesia, six overseas branches and representative offices in global financial capitals that include Singapore, Hong Kong, Tokyo, Osaka, London, and New York; more than 1,600 correspondent banks in 104 countries and the convenience of our Internet Banking, SMS Banking, and Phone Banking services.

BNI at a Glance

Focusing on Business Banking and Consumer & Retail, BNI strives to deliver complete banking services and products that cater to all customers in all segments.

Since it was established in 1946, BNI has always been a vital part of Indonesia's economic development. In a little over a half century, BNI has grown to become a solid nationwide bank that continuous to grow and thrive.

As a bank dedicated to serve the nation's needs and in line with our vision and mission, BNI remains committed to delivering superb services and superior performance to its customers and the Indonesian people – at present and in the future.

VISION

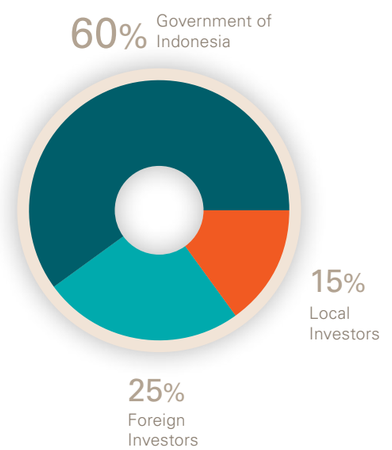
"To become a leading bank that excels in services and performance"

BNI's businesses are focused on customer segments and the increasingly dynamic market in Indonesia.

BNI has also completed it's transformation from product centric to customer centric, focusing on Business Banking– offering integrated financial solutions by focusing on eight major industries; and Consumer & Retail – aiming to become a lifetime banking partner by providing products and services to all age groups.

To fulfill customers' needs in treasury and international business, BNI connects them to the world by capitalizing on our international presence in the world's financial hubs: Singapore, Hong Kong, Tokyo, Osaka, London and New York.

In 1996 BNI became the first state-owned bank to list its shares on the Jakarta Stock Exchange. The Government of the Republic of Indonesia holds 60% of BNI, while the remaining 40% is owned by the public – individuals as well as national and foreign institutions.



MISSION

- To provide excellent service and value added solutions to all customers as the banking partner of choice
- To enhance investment value for investors
- To provide the best environment for our employees, to be a source of pride to perform and excel
- To improve social and environmental responsibility
- To be the benchmark for compliance and good corporate governance practices



Hanya adalah di ingat bahwa bank
kita ini adalah sebagai untuk kem-
dung Republik Indonesia merupa-
kan bank nasional pertama di
dalam negara Indonesia yg merdeka

Hassanlan
Alisjahbana

4 Juli 1978

The first money printing machine,
Kutaraja, Aceh

The Trailblazer of Indonesia's Finance

As the first bank owned by the Indonesian Government, BNI was founded during the formation of Indonesia, which declared its independence on August 17, 1945. As the central bank, BNI issued and circulated Oeang Republic of Indonesia (ORI) (Money of the Republic of Indonesia) – the substitute for Dutch and Japanese currencies. The withdrawal of the Dutch and Japanese currencies cemented Indonesia's political, financial and monetary sovereignty. Accordingly, BNI is indeed an integral part of Indonesia's history.

Brief History

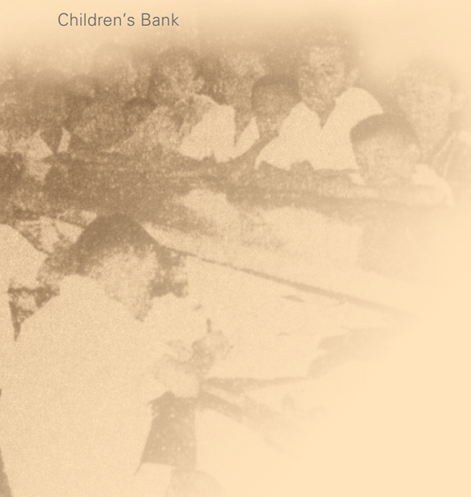
With its rich background, solid financial base, competent human resources and reliable technology, BNI forges ahead to become a national bank with global capabilities.



R.M. Margono Djojohadikoesoemo, Founder of BNI

Founded on July 5, 1946, PT Bank Negara Indonesia (Persero) Tbk., (BNI) is the first state-owned bank established after Indonesia's independence. During the struggle for Indonesia's independence, BNI had once served as both the central bank and a commercial bank, as stipulated in Government Regulation in Lieu of Law No. 2/1946, before transitioning to a strictly commercial bank in 1955. Oeang Republic of Indonesia or ORI, which was the first legal tender issued by the Government of Indonesia on October 30, 1946, was printed and circulated by BNI.

Children's Bank





One of ORI's designs



Inauguration of BNI Jl Lada Branch by President Soekarno

Following the appointment of De Javasche Bank – a legacy of the Dutch Government – as central bank in 1949, the Government limited BNI's role as a central bank. BNI was subsequently converted to a development bank, and in 1950 was granted the right to operate as a foreign-exchange bank with direct access to international transactions.

In 1955 BNI opened its first overseas branch, which was in Singapore.

The role of BNI in developing Indonesia's economy became increasingly strategic in the 1960s, when the Bank expanded its coverage to cater to customers of all segments from Sabang to Merauke– by introducing services such as Floating Bank, Roving Bank, Children's Bank and Sarinah Bank.

The Floating Bank aimed to serve the people living in the islands such as Riau or remote areas not easily accessible by land such as Kalimantan.

The Roving Bank was a mobile banking service from a car – a proactive effort to encourage people to develop a saving habit.



Floating Bank

In accordance with Law No. 17 of 1968, BNI's mission as a commercial bank under the name of Bank Negara Indonesia 1946, was to improve the people's economic conditions and to participate in the development of the national economy.

Early on, BNI had already implemented customer segmentation by introducing Sarinah Bank – a bank dedicated to female customers– with the entire staff consisting of females; and the Children's Bank that aimed to educate children to develop a saving habit at young age, also featuring children staff.

In 1963 BNI pioneered banking service in universities by opening an Auxiliary Cash Office at the University of North Sumatera (USU), Medan. Currently, BNI maintains branches at nearly all leading public and private universities in Indonesia.



1946–1988

Red circle with ‘BNI 1946’ lettering symbolizing bravery and dynamic and progressive spirit

1988–2004

A sailing boat underscores BNI’s role in the development of a nautical country and its goal to become a global company

2004–present

A modern, national bank with a prosperous future, yet staying true to its 1946 heritage

Melayani Negeri, Kebanggaan Bangsa

Along the way BNI had repositioned its corporate identity to reflect the dynamics of the financial market. The first identity when BNI was first established was a red circle with lettering ‘BNI 1946’ printed in gold, signifying unity, bravery and patriotism – reflecting BNI’s pioneering spirit.

In 1988 that identity was changed into a logo featuring a sailboat and waves, signifying BNI’s position as a state-owned bank ready to enter the global financial market with its overseas branches. The waves signified BNI’s forward movement as a market-oriented commercial bank.

Following the Asian financial crisis in 1998 that shook the market confidence in the national banking industry, BNI embarked on a restructuring program that included a rebranding campaign aimed at rebuilding and enhancing its reputation. The new identity featured ‘46’ before ‘BNI’.

The word ‘BNI’ in green reflected strength, uniqueness and robustness; while the number ‘46’ in orange was positioned diagonally to symbolize the new and modern BNI.



BNI UNPAD Branch



Roving Bank



BNI Head Office



Sarinah Bank

Increasing Shareholder Value

BNI once again achieved another milestone through its initial public offering on the Jakarta Stock Exchange and Surabaya Stock Exchange in 1996. In the national history of banking, BNI was the first state-owned bank to go public.

In accordance with the divestment of the Government’s shares, BNI issued new shares in 2007 and 2010 through rights issue, subsequently increasing the public’s share to 40%.

With the public’s share now larger, BNI was challenged to deliver superior performance in order to deliver substantial return to the shareholders.

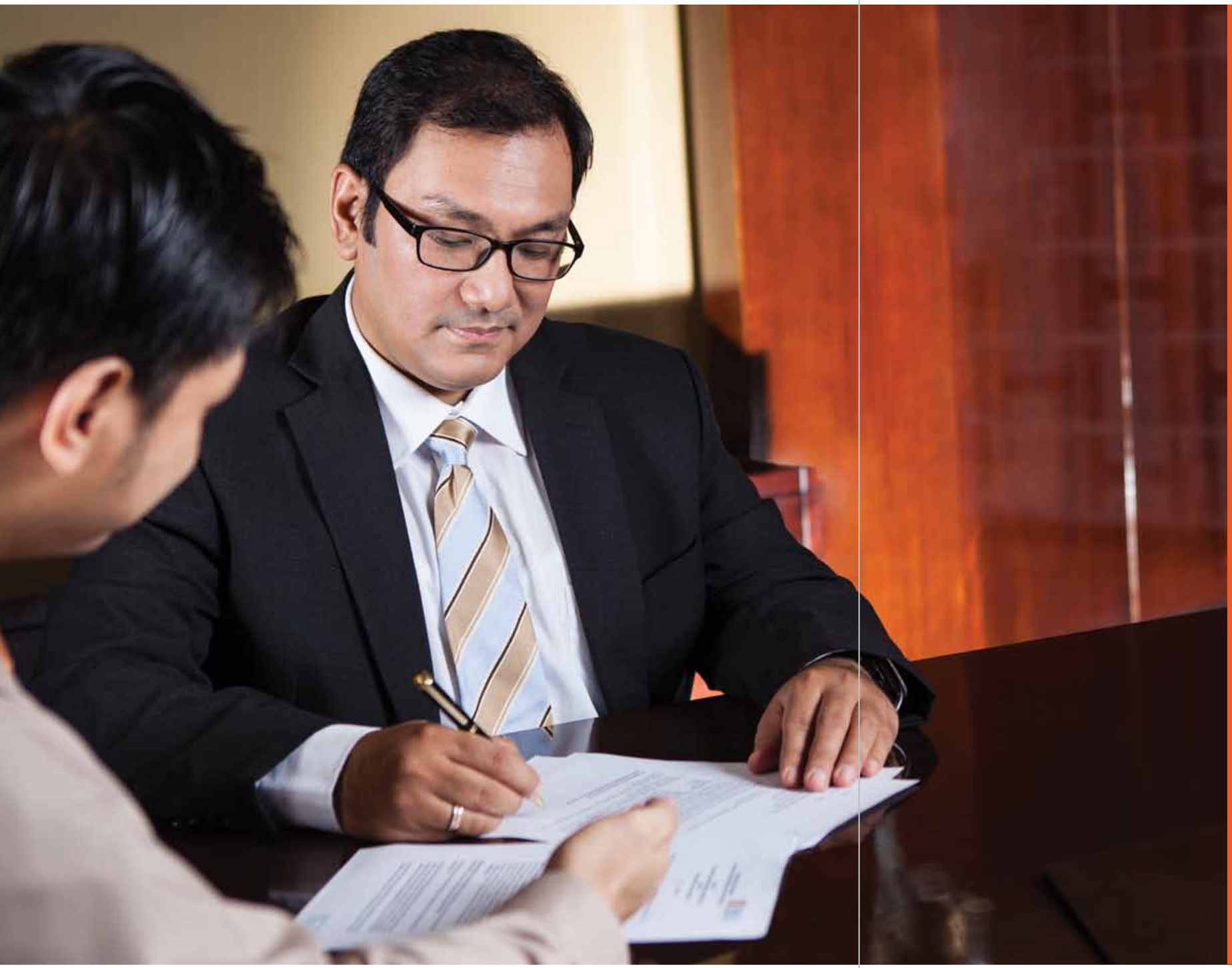
Globalization also challenged the banking industry to consistently expand capabilities in providing banking solutions to customers.

Historically BNI has focused on corporate banking, supported by a strong retail banking infrastructure. At present, BNI strives to expand the capabilities of both to become BNI’s core strength.



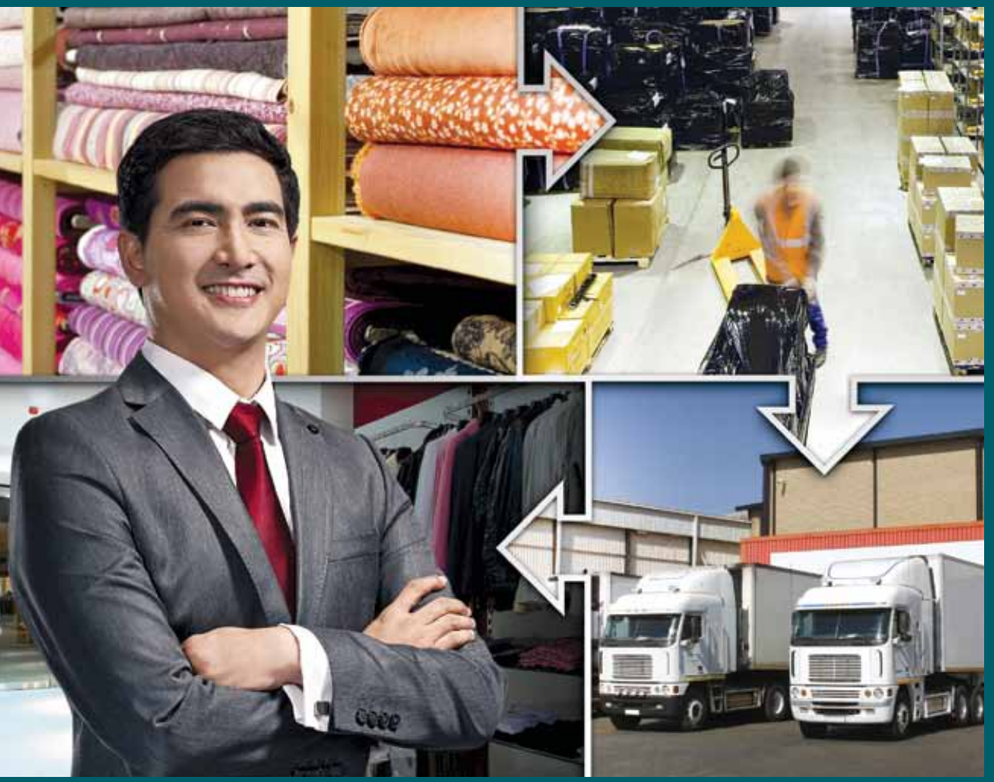
Listing of BNI shares on the Jakarta Stock Exchange





To become a trusted partner

BNI is committed to facilitating the growth of industries in Indonesia. As part of our business transformation, BNI now focuses on eight major, high potential industries: Oil, Gas & Mining, Telecommunication, Chemicals, Agribusiness, Food & Beverages, Wholesale & Retail Trading, Electricity and Construction.



As an intermediary BNI offers funding and lending products to corporate, middle and small business segments.

Present at every stage of your business development



The Small Business Segment manages loans of up to Rp 15 billion, provided through Small Business Loans Centers (SKC). Currently there are more than 50 SKCs serving small-business customers.

The Middle Business Segment manages loans of Rp 15 billion to Rp 150 billion, provided through Middle Business Loans Center (SKM). At present there are more than 20 SKMs throughout Indonesia serving middle-business customers.

The Corporate Business Segment caters to large, corporate customers.

In line with BNI's role as an agent of development and facilitator in the Master Plan for the Acceleration and Expansion of Indonesia's Economic Development (MP3EI), BNI focuses its lending business on eight major industries, namely Oil, Gas & Mining, Telecommunications, Chemicals, Agribusiness, Food & Beverage, Wholesale & Retail Trading, Electricity and Construction.

Loan disbursements to medium and small segments are focused and integrated into these segments using value chain approach.

To facilitate business development and investment, BNI offers a wide variety of loan products including **Working Capital Loans (WCL)** and **Investment Loans (IL)**.

Investment Loans are geared toward capital goods and services acquired for new projects, expanding an existing project, modernization, rehabilitation and/or relocation of projects or re-financing.

Government's small scale business programs (Kredit Usaha Rakyat) are provided to micro, small, and medium businesses; as well as cooperatives and other small institutions that are feasible but not yet bankable.



Other loans include loans provided to financial institutions to be further channeled to end users in strategic alliances, as well as other Government-sponsored program loans of which BNI is a trusted provider.

To further support the customers' businesses, BNI also provides collateral-backed Bank Guarantees complete with a number of unique features to facilitate business needs.

In addition, BNI offers **BNI Giro** that features flexibility in financial transactions.

To enhance comfort and security in investing, BNI also offers **BNI Deposito** time deposit that is available in rupiah as well as foreign currencies.

By providing products and services that cater to customers' needs in all segments, BNI forges ahead to become the Bank of Choice.

In line with its commitment to providing integrated financial services to corporate clients, BNI offers **BNI Cash Management**– integrated service for institutional clients that enhances efficiency in financial transactions. BNI Cash Management embodies BNI's commitment to optimizing the customers' business.

Provided under BNI Cash Management, **BNI Direct** is an internet-based transaction platform designed and developed to enhance ease and convenience in transactions.

BNI eTax allows customers to pay taxes online and **BNI Custodial Services** is for transaction settlement and custodian of securities.

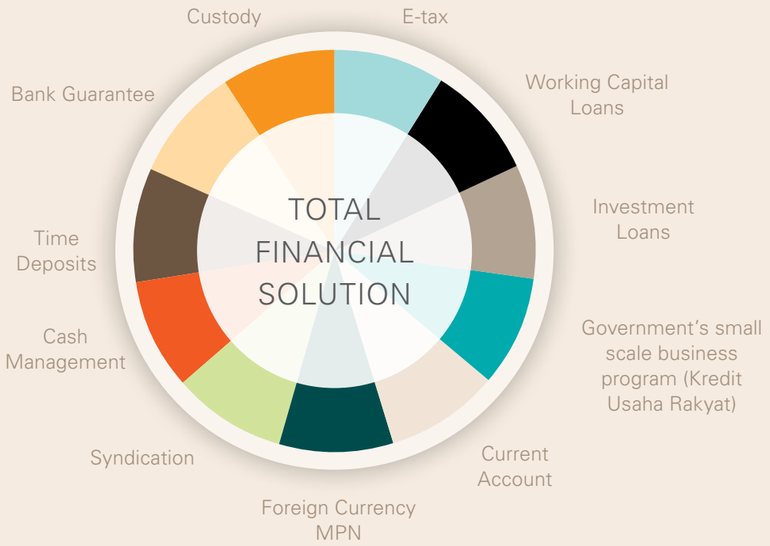
BNI Sindikasi is a loan arrangement/ loan agency structure available through a syndication of banks or financial institutions that provides loans in large amounts for corporate and/or project financing.

For syndicated loans, BNI also offers **Facilities Agency** and **Collateral Agency services**.

Other solutions for corporate customers and their partners include cash flow management and acceleration of cash conversion cycle, as well as **BNI Financial Supply Chain Management**– a customized supplier/ distributor financing solution.

With regard to trustee business, BNI offers **BNI Trust Services**. BNI is the first national bank in Indonesia that offers trustee service, following the ratification of Bank Indonesia Regulation No. 14/17/PBI/2012 dated November 23, 2012, on Custodian and Management as Banking Services.

BNI is confident that with these products and services catering customers' needs and its focus on eight major sectors, the Company is on the right track to become the 'Bank of Choice' for all customers in all segments and ultimately to become the market leader that generates substantial returns to shareholders.

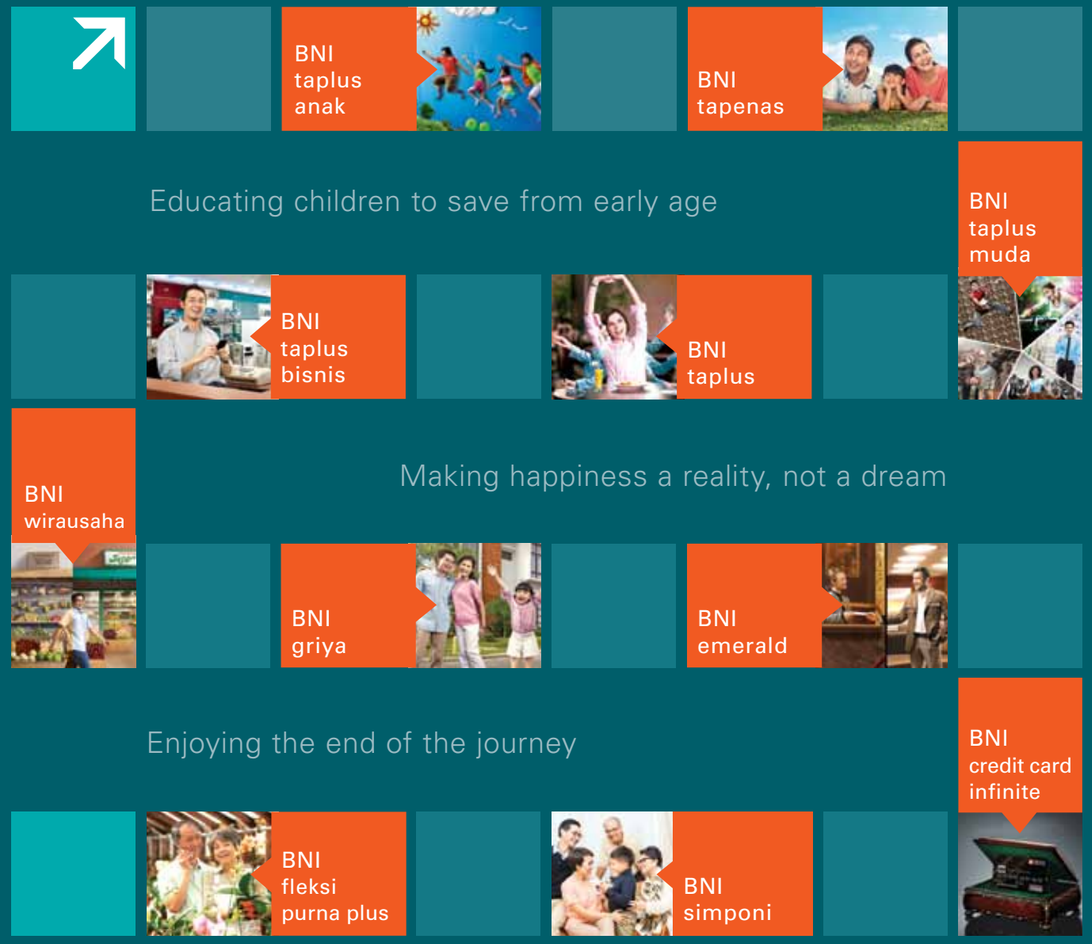




To become the most valued friend

BNI offers integrated banking products and services catered to customers of all segments in all age groups.

BNI consistently offers the best products and services for customers of all ages – kids, teens, adults and seniors – from loans, savings and investments to retirement funds.



Indonesia's consumer banking is one of the largest in the world. With the majority of the population in their prime productive years, this segment is very promising. Accordingly, BNI focuses its products and services on this immense potential, catering to all customers in every stage of their life cycle as a "Lifetime Banking Partner".

BNI offers a complete range of products for customers of all ages, starting from **BNI Taplus Anak.**

This particular product is intended for children under the age of 15 to encourage them to save at very young age, learn to manage their own finances, and conduct banking transactions independently at branches, ATMs, or through SMS banking; while also allowing the freedom to shop at various places.

BNI Taplus Anak features the account holder's name printed on the passbook and ATM card, the later of which may be customized according to the customer's liking. Furthermore, this product charges no administration fee.

When the customer enters teen years, BNI offers **BNI Taplus Muda** especially designed for customers of 15 to 25 years of age. BNI Taplus Muda allows the customers convenience in transactions through BNI e-banking and to receive account statements electronically (e-statement) via email every month.

BNI Taplus Muda also features an ATM card that functions like a debit card. The card design can be customized according to the customer's preferences. The card is valid for shopping at various places including those displaying the MasterCard logo; as well as for online shopping with **BNI Debit Online.**

For customers entering productive years, **BNI Taplus** offers complete e-banking services and ATM cards that also functions like a debit card. It is available in three variants according to the customers' transaction requirements – Silver, Gold, and Platinum.

Developed especially for business people and entrepreneurs, **BNI Taplus Bisnis** is a unique product as it prints detailed account activities on the passbook, making transaction inquiry easier; and automatic transfer to **BNI Giro** (for individuals).

For customers in need of savings in foreign currencies, BNI offers **BNI Dollar** in USD and SGD denominations also accessible through ATMs as well as branches.

BNI also offers **BNI Deposito** – an investment product with very competitive rates provided in rupiah, USD and other major currencies.

For customers planning to go on a hajj pilgrimage, BNI offers **BNI Haji** – a savings product that keeps the hajj funds secure. BNI Haji also comes with life insurance that covers accidents while the customers are in Indonesia.





BNI consistently strives to become the bank of choice, providing premium services and solutions to customers.

To assist customers in planning their future finances including children's education funds and vacation plans, BNI offers **BNI Tapenas**. BNI Tapenas also rewards the customers with life insurance protection in collaboration with BNI Life, ensuring a brighter future.

Alongside savings, BNI offers various financing solutions for consumer purchases, namely **BNI Griya, BNI Wirausaha, BNI Fleksi, BNI Oto** and **BNI Instan**.

BNI Griya is a mortgage product for acquiring a new home or apartment as well as home improvements, refinancing, and takeover of mortgage from other banks.

BNI Wirausaha caters to small businesses, offering loans between Rp 50 million and Rp 1 billion.

For multi-purpose financing, BNI provides collateral-free **BNI Fleksi** for employees – government or non-government institutions.

Other products include credit cards, investment management and pension funds.

As one of BNI's flagship products, **BNI Credit Card** has reached more than 1.6 million cards – consisting of Regular Blue, Gold, Titanium and Platinum.

BNI also offers **Visa Infinite Credit Card** for Emerald customers; co-branded credit cards in collaboration with third parties including football clubs, hypermarkets, airlines, and renowned auto manufacturers; Affinity Card in collaboration with education institutions, alumni organizations and non-profit organizations; as well as cards catering to commercial segments – namely Corporate and Private Label cards.

Catering to the customers requiring insurance – life or general – BNI provides various insurance products through a number of distribution channels including BNI's own marketing officers as well as bancassurance specialist, such as Blife Plan Multipro unit



Titanium Platinum Infinite

link, Blife Cash Pro endowment product, Blife Perisai Prima personal accident insurance, and Blife Purna Sejahtera whole life insurance, collaborating with its subsidiary BNI Life.

BNI also has a dedicated telemarketing team that offers health insurance, personal accident insurance, critical disease insurance and credit shield insurance, ensuring that customers receive optimum services.

Customers entering retirement are able to enjoy pensions, provided those customers have already invested in **BNI Simponi** during their productive earning years. BNI Simponi is managed by BNI Financial Institution Pension Fund (DPLK BNI), which is the largest pension fund in Indonesia.

In line with BNI's commitment to providing customers with convenience and security in transactions, all transactions including transfer and bill payment are accessible via e-Banking services; **BNI Internet Banking, BNI SMS Banking, BNI Phone Banking** and **BNI ATM.**

Currently BNI provides more than 14,000 ATMs at various locations throughout Indonesia. What's more, customers are also able to take advantage of ATM Link, ATM Bersama and ATM Prima networks for cash withdrawals, interbank online transfer and balance inquiry.

For 24 hour banking, **BNI Call** is accessible at 500046 or (021) 500046 via cell phone.



Priority Banking

BNI consistently strives to provide its customers convenience. For special clients BNI offers various investment and insurance products to protect the customers and their families.

BNI Emerald features a range of luxuries such as concierge service for flight and hotel reservations, baggage handling and travelling abroad.

For convenience, Emerald Credit Card allows access to all priority banking services.

As a priority banking customer, Emerald customers are accompanied by Relationship Manager dedicated to assist in banking transactions.

Other luxuries include the Emerald Lounge that is provided in collaboration with leading restaurants. The lounge is readily available for business meetings or family dinner.

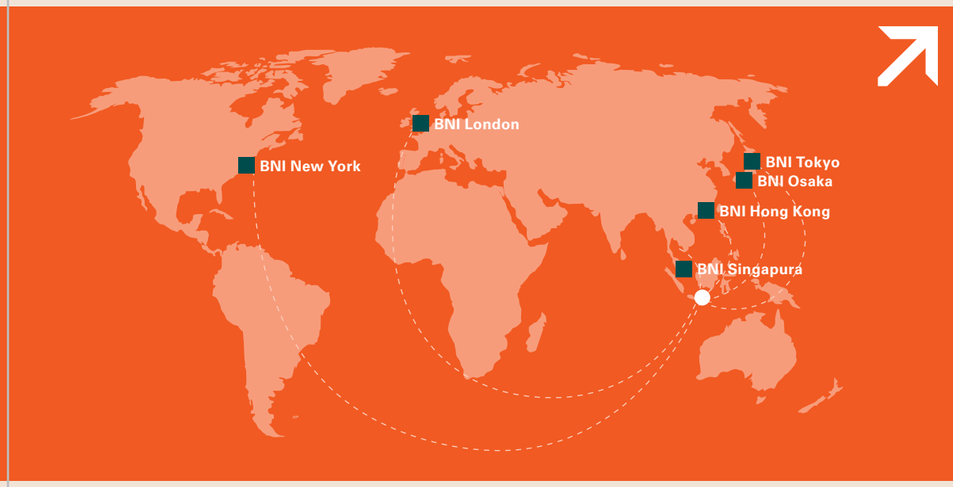
In fact, for business meetings Emerald customers are able to take advantage of the meeting room at BNI overseas branches.



Bridging Indonesia to the World

Through our presence in the world's financial capitals – Singapore, Hong Kong, Tokyo, Osaka, London and New York – BNI strives to bridge Indonesia to the world.









As the only national bank with full operations in multiple countries, supported by overseas branches and more than 1600 correspondent banks in 104 countries, BNI offers complete solutions to customers engaging in international trade – including trade, remittance & payment and financial institution transactions.

To facilitate international trade BNI provides **BNI Smart Trade** that consists of SKBDN, Import, Export, Standby L/C; as well as **Bill Collecting Financing** by outward documentary collection, allowing customers to receive payments before the due date.

For exporters, BNI offers **Open Account Financing** – a short-term financing product that allows customers to receive payments for the exported goods before the due date.

As one of the major players in international remittance, BNI offers multi-currency transfers that allow customers to send money to 125 countries around the world and receive it in local currency.

BNI also offers **BNI Wesel PIN Dalam Negeri** to facilitate and save cost in money transfers, available in more than 11,000 outlets throughout Indonesia and requires only a PIN number for withdrawal.

In addition to trade and remittance, BNI is actively involved in financial-institution activities through bank-to-bank financing such as LC UPAS Financing, Risk Participation, Forfeiting and Bank Guarantee under Counter Guarantee.

Through **Japan Desk** BNI provides banking products and services to Japanese companies in Indonesia, in accordance with the customers' requirements.

BNI also consistently expands its market access by providing such treasury products as securities transaction, foreign exchange transactions, as well as derivatives such as Forex Today, Tom, Spot, Forex Swap, Forex Forward, Deposit on Call, Money Market Account, Cross Currency Swap, Interest Rate Swap, Plain Vanilla Option, Bond Repo/ Reverse Repo, and Banknotes Trading.

To increase accessibility to treasury products BNI is supported by **Treasury Regional Area** in 10 major cities in Indonesia.

As a foreign-exchange bank, BNI has proven experience in foreign exchange services, including bank notes transactions in various currencies, supported by branch network throughout Indonesia that allows the Company to provide easy and convenient transactions.

For this reason, BNI takes advantage of **BNI Money Changer** that provides bank notes transactions on retail as well as wholesale bases.


BNI Singapura


BNI Hong Kong


BNI Tokyo


BNI Osaka


BNI London


BNI New York

Full circle with the best resources



Utilizing the latest technologies, BNI meets the increasing complexities in banking.

Capitalizing on outstanding human resources with global capabilities as well as reliable technologies, BNI forges ahead to become the customers' 'Bank of Choice'





Clearly, services are at the center of banking; hence human resources and technologies are the key in order for banks to succeed.

In this regard, BNI taps its own resources while at the same time relying on outside sources to attract fresh graduates and experienced professionals.

BNI's strength is based on the competencies of its human capital, namely the skills and integrity when serving the customers with sincerity and professionalism.

With the banking industry growing aggressively and customer dynamics changing constantly, the role of information technology is increasingly important in delivering quality services. At present BNI is supported by more than 1,700 offices and more than 14,000 ATMs throughout Indonesia, including those within ATM Bersama and ATM Link networks and six overseas offices and remittance representatives in several countries.

Such an expansive network necessitates reliable technology. For this reason, BNI is supported by a command center that monitors its operations 24 hours day.

Customers engaged in remittance and treasury transactions in particular, are able to enjoy Global Banking System and integration of remittance transactions with correspondents – all of which are aimed at increasing the reliability, speed and convenience in customized remittance products.

To ensure availability in service and data, BNI relies on Dual Data Center (Dual DC) and networks that are highly scalable in line with the increasing number of transactions.



Fulfilling Responsibilities for the Community






BNI actively takes part in community development, facilitating efforts to establish a society that prospers economically as well as socially.

As part of its commitment to build the community, BNI has established Corporate Community Responsibility (CCR) – a special program that aims to improve the economic and social welfare of the surrounding community and environment.

Simultaneously, **Kampoeng BNI** focuses on the economic empowerment of the community by providing assistance using a cluster system – which is a leading product in and of itself.

In addition to providing financing, Kampoeng BNI also builds the capabilities of the participants in order to improve the market value of their products. Currently there are 37 Kampoeng BNI in existence.

BNI is also actively involved in natural and environmental conservation through **BNI Go Green**, which includes such programs as domestic biogas, One Billion Indonesian Trees tree planting, and landscaping of municipal parks in several cities in Indonesia.

In line with our efforts to increase business performance and to enhance the community, BNI has received various local and international awards in recognition of its community empowerment programs, outstanding products, services and performance. These awards underscore the fact that BNI has grown to become a national bank with a solid foundation and global capabilities.

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