

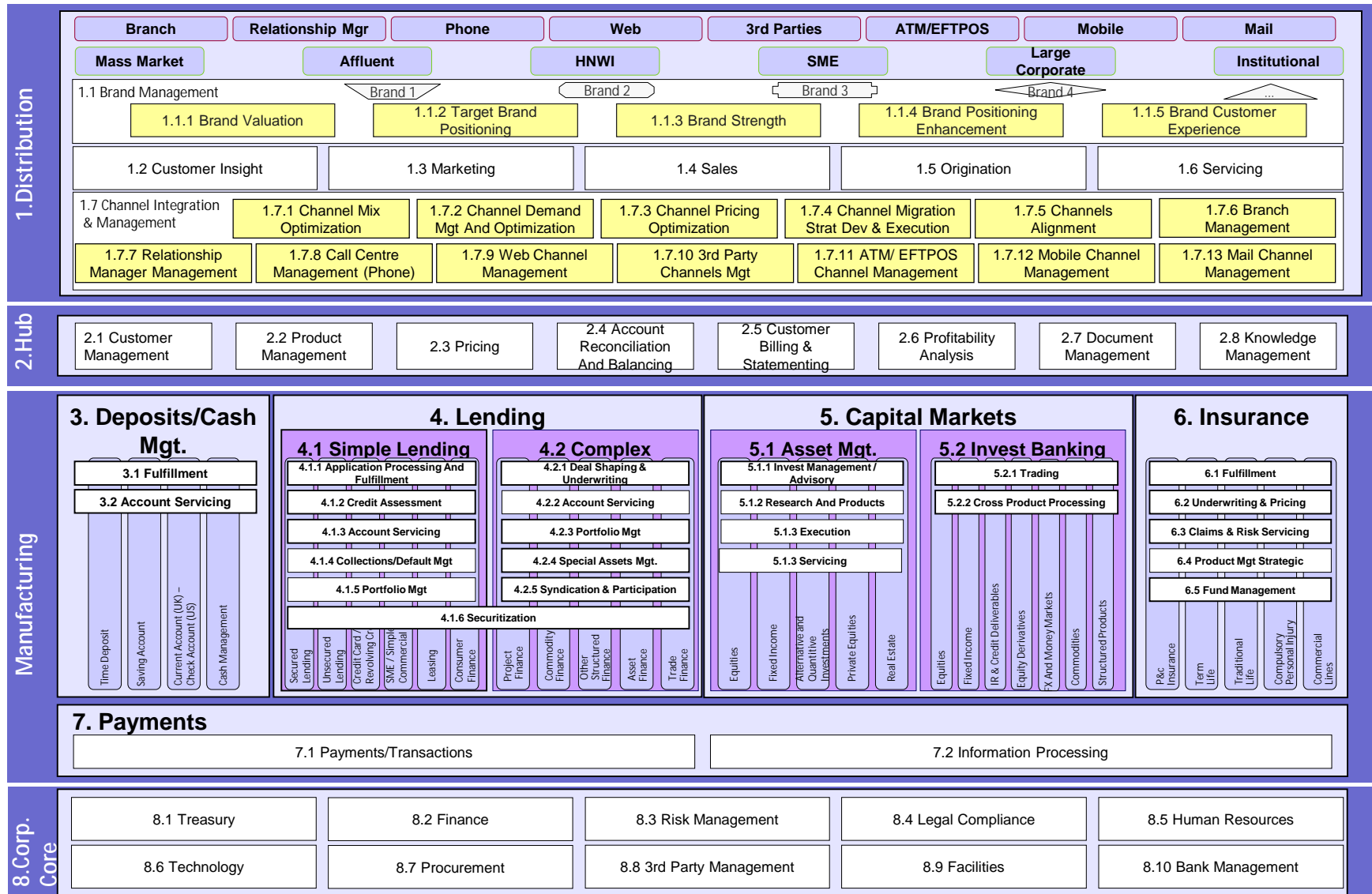
Why Work in a Bank

SBM-ITB
Career & Scholarship Fair
2014



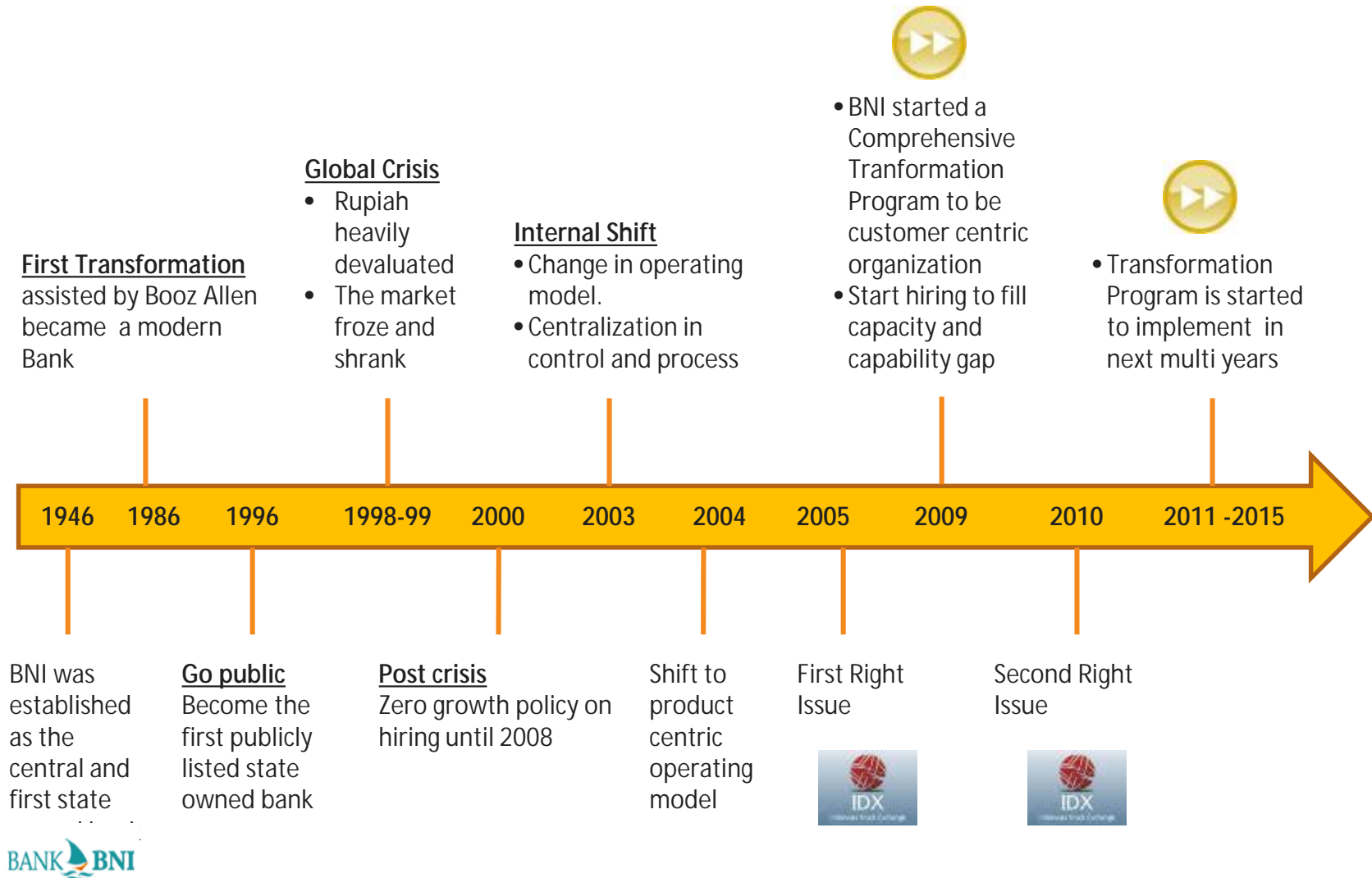
1. Why are you here?
2. Why do you want to work in a bank?

In What Area Do You Want To Work in a Bank?

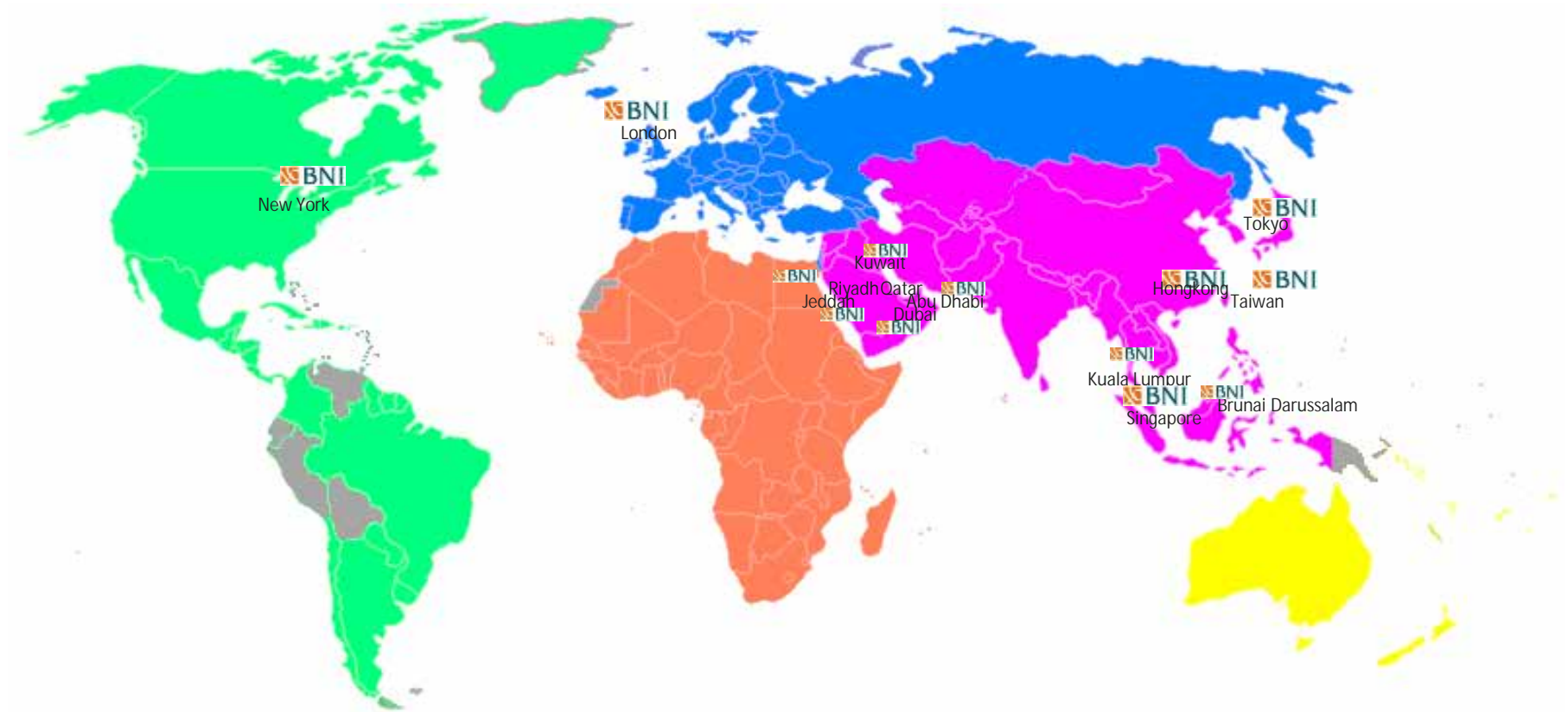


1. Do You Know How AFTA (MEA) Will Affect Workforce Constellation?
2. What Should You Have by 2015?

Our Brief History



	Wilayah Regional	Cabang Branch	Capem/ Kantor Layanan Sub- Branch	Kantor Kas Cash Offices	Payment Point Payment Point	Layanan Gerak Mobile Outlet	Kas Mobil Mobile Kiosk	Total
Outlet Konvensional Conventional Outlet	15	168	912	375	42	66	7	1,585
Luar Negeri Overseas	-	-	-	-	-	-	-	5
Total	15	168	912	375	42	66	7	1,590



BNI also has international presence with

- 5 overseas branch (New York, London, Tokyo, Hongkong, Singapore)
- Remittance Agency (Brunai, Kuala Lumpur, Taiwan, Middle East (Kuwait, Abu Dhabi, Dubai, Riyadh, Jeddah, Qatar))





+22.9%

Pertumbuhan kredit di segmen korporasi, menengah dan kecil.

Loan growth in the corporate, middle and small-commercial segments.

2011: **4.1%**

2012: **3.2%**

Rasio NPL (*gross*) membaik di tengah ekspansi kredit.

Improvement in NPL ratio (*gross*) amidst loan expansion.



+26.4%

Pertumbuhan kredit di segmen konsumen dan ritel.

Loan growth in the consumer and retail segments.

+17.7%

Pertumbuhan dana pada rekening giro dan tabungan (CASA), sehingga porsi CASA meningkat menjadi 67,3% di 2012.

Growth of funds in current and savings accounts (CASA), leading to an increase in CASA portion to 67.3% in 2012.



Rp2.3 trillion

Recovery kredit yang dihapus-buku.

Recovery of written-off loans.

2.8%

Rasio NPL BNI di tahun 2012, jauh menurun dibandingkan tahun 2011 sebesar 3,6%.

NPL ratio in 2012 is significantly lower compared to 3.6% in 2011.



Rp4,357 billion

Kontribusi pendapatan dari aktivitas Tresuri.

Income contribution from Treasury activities.

+8%

Peningkatan pada volume transaksi remitansi internasional.

Increase in volume of international remittance transactions.



+35% CAGR

Pertumbuhan jumlah *outlet* dari
2010 sampai 2012

Growth in number of outlets from
2010 to 2012

+41% CAGR

Pertumbuhan jumlah ATM dari
2010 sampai 2012

Growth in number of ATM units
from 2010 to 2012

Read at Least Their Annual Report

Thank You