

A stylized world map in shades of blue with several white location pins placed across various continents, including North America, Europe, and Asia. The text 'TRADE FINANCE SOLUTIONS FOR CORPORATE' is centered over the map.

# TRADE FINANCE SOLUTIONS FOR CORPORATE





- ✓ About BNI
- ✓ About BNI Seoul
- ✓ BNI Seoul Products and Services
- ✓ Trade Solutions for Corporate
- ✓ Other Services



# About BNI

# BNI Overview

1946

Established as first bank in Indonesia and act as Central Bank

1955

- Act as Commercial Bank
- Established first overseas branch in Singapore

1996

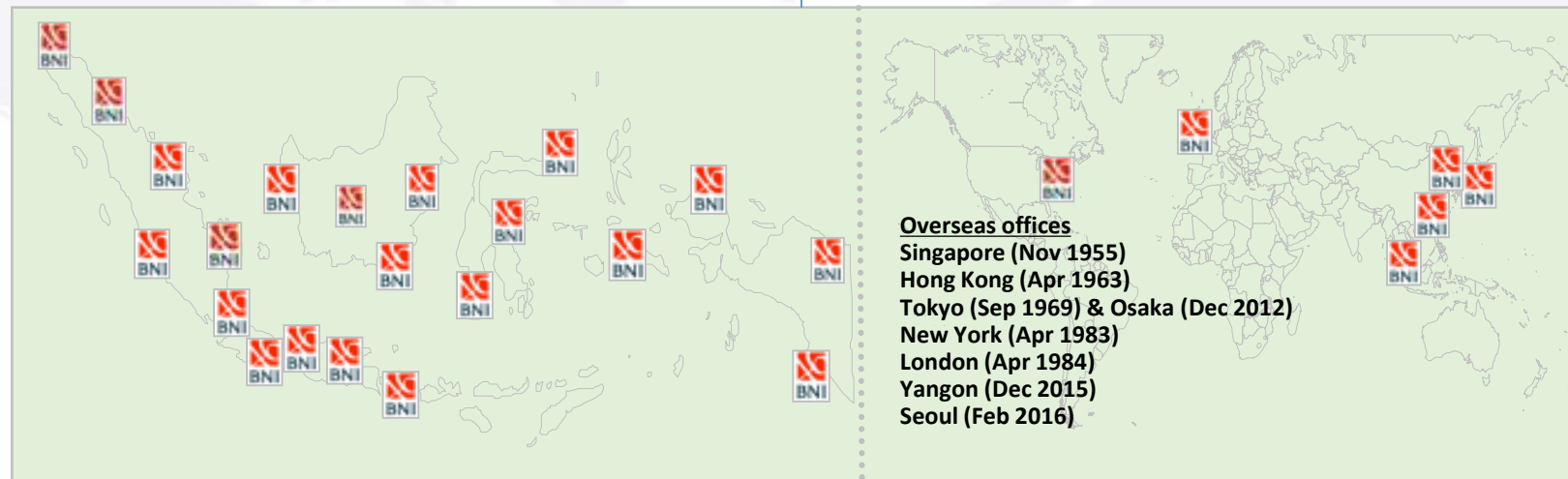
- BNI Listed for the first time in Indonesia Stock Exchange
- Public Ownership increased up to 23.46% in 2007

Now

- Government of Republic of Indonesia hold 60% of BNI's ownership
- Now the 4<sup>th</sup> Biggest Bank in Indonesia in terms of total Asset
- BNI is the number one Bank in Indonesia with most overseas Branches
- and the Best Trade Finance Bank in Indonesia

## BNI's multiple touch points for individual and corporate customers

<b>Mobile banking Call Center</b>	<b>Branchless Banking</b> 3Q 2018 (106.242) 2017 (69,589) 2016 (30,860)	<b>ATM</b> 3Q 2018 (18.202) 2017 (17,966) 2016 (17,056)	<b>Middle loan center (SKM)</b> 3Q 2018 (33) 2017 (33) 2016 (32)	<b>Small loan center (SKC)</b> 3Q 2018 (24) 2017 (24) 2016 (24)	<b>Small loan unit (UKC)</b> 3Q 2018 (44) 2017 (44) 2016 (50)	<b>Consumer loan center (LNC)</b> 3Q 2018 (12) 2017 (12) 2016 (12)	<b>Outlets</b> 3Q 2018 (2.172) 2017 (2,150) 2016 (1,989)
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BNI has also entered into key arrangements with prominent companies for payment channeling, financing, loan distribution, and network/outlet development

**Individual customer highlights**

- ✓ 40.6 million funding accounts
- ✓ 1.8 million credit cards
- ✓ 174.347 mortgage customers

**Corporate/SME customer highlights**

- ✓ 690,410 corporate deposit accounts
- ✓ 9,437 corporate borrowers accounts
- ✓ 187,968 SME lending accounts



Platform for efficient and effective cross-selling of products and services

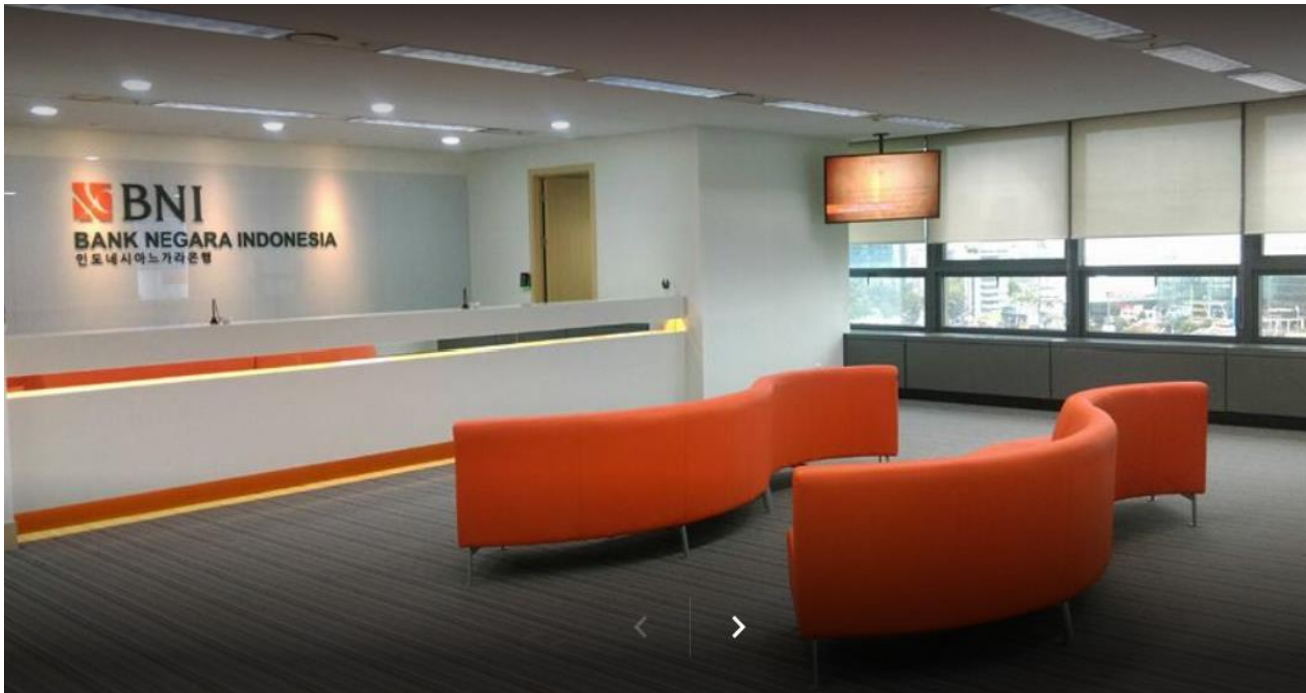


**BNI**  
**BANK NEGARA INDONESIA**  
인도네시아가라은행

## About BNI Seoul

## About BNI Seoul

- PT Bank Negara Indonesia (Persero) Tbk, Seoul Branch (“BNI Seoul”) has started to operate since February 14<sup>th</sup>, 2016.
- BNI Seoul is the only Indonesian Bank operates in South Korea
- BNI Seoul main focus is bridging business between South Korea and Indonesia, especially in the trade finance business, investment, and other banking needs from Indonesia Diaspora in South Korea
- BNI Seoul is located at 8<sup>th</sup> Floor Wise Tower, Sejong-daero 17, Jung-Gu, Seoul



## BNI Seoul Service Coverages

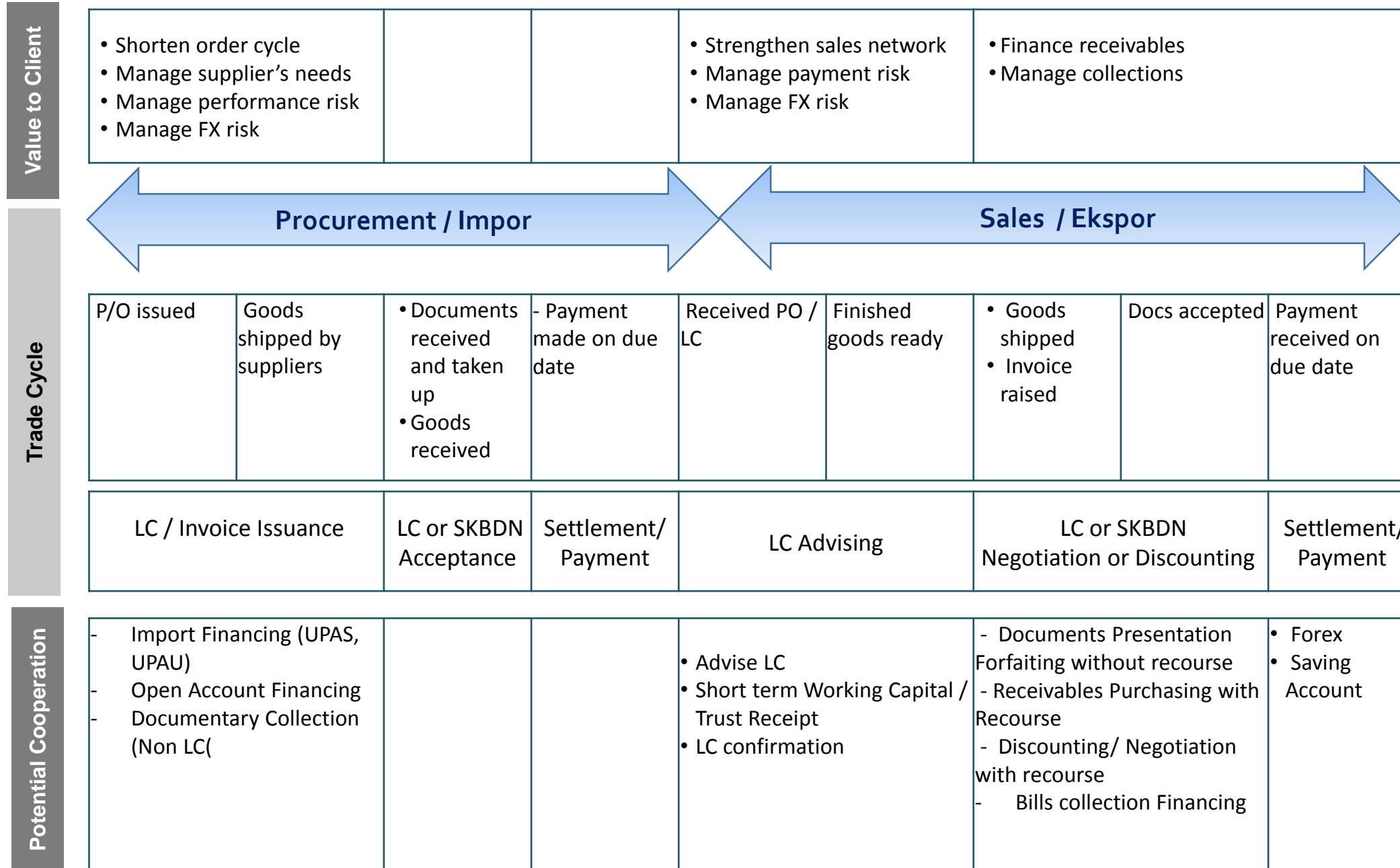
1. Loan Facilities :
  - a. Syndication Loan
  - b. Working Capital Loan
  - c. Investment Loan
  - d. Commercial Line
2. Trade Services and Facilities
  - a. Import Facilities :
    - Issuance LC
    - Amendment LC
    - Refinancing LC
    - Inward Collection
    - TR Financing
    - Import Invoice Financing
  - b. Export Facilities :
    - Advising LC
    - Confirm LC
    - Export Bills Financing
    - Open Account Financing
    - Repurchase Facility
3. Bank Guarantee Issuance

A low-angle, upward-looking photograph of the Bank Negara Indonesia building at night. The building's facade is a complex grid of glass and metal, with interior lights glowing through the windows. The words "BANK NEGARA INDONESIA" are prominently displayed in large, illuminated white letters across the middle of the building's facade. The sky is dark, and the overall atmosphere is modern and corporate.

# BANK NEGARA INDONESIA

Trade Solutions for Corporate

# BNI Product Solutions Based On Trade Cycle



## 1. Trade Facility (Revolving)

A Facility provided based on trade underlying that can be utilized for :

### a. Cash Trade Facility, such as :

- Receivables Financing,
- Discounting / Negotiation Financing (with recourse)
- Forfaiting (without recourse)

Indicative pricing : Libor + margin (depend on underlying and recourse/ without recourse)

Tenor : match with underlying.

### b. Non Cash Trade Facility, such as :

- Open LC
- Bank Guarantee Issuance in Indonesia
- Confirm LC

Provisions may applied on this facility depend on type and tenor. Range pricing 0.0125% up to 1%

This facility may required collateral depend on the trade cycle.

### 2. Repurchase Facility :

A facility provided to discount LC that Issued by BNI . To enjoy this facility, supplier/ exporter only required to open Account with BNI Seoul to conduct KYC purposes. This facility is unlimited and the pricing is more competitive.

BNI Seoul should be act as nominated bank to enjoy this facility.

Indicative pricing : Libor + Margin

Tenor : match with Issuing Bank's Acceptance

Type : Without Recourse

### 3. General Working Capital Loan (Trust Receipt Included)

A facility that is taken to finance everyday operations of a company.

This facility is annually reviewed and the pricing is slightly higher than trade facility.

Currency available : KRW, USD

Tenor : 1 year can be extended thru annual review



# Other Services

- Open Account USD, KRW
- Assist to Open Account in Indonesia

- Bank Guarantee Issuance for your project in Indonesia

- Business Matchmaking with our customer in Indonesia



- Escrow Account

- Market Update and consultation for Investment facility in Indonesia

- Remittance in USD, EUR, KRW, SGD and IDR

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# Thank you

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