



Il supporto finanziario all'interscambio e agli investimenti italiani in Indonesia

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Referente Sviluppo Internazionale
BNL Gruppo BNP Paribas

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Agenda

- **BNL BNP PARIBAS**

- BNP PARIBAS IN INDONESIA



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BNL: Solidi, dinamici, internazionali, **italiani**

UNA BANCA SOLIDA SU CUI CONTARE

La solidità patrimoniale ci permette di essere al vertice tra i nostri competitor in termini di rating (Standard & Poor's A+): una garanzia per la continuità della relazione finanziaria.

Una favorevole situazione di liquidità consente di sostenere in modo costante l'economia del paese e lo sviluppo strategico dei nostri clienti.

UNA BANCA DINAMICA

Una strategia commerciale basata sulla diversificazione dell'offerta: una tra le più complete sul mercato, per l'operatività corrente e straordinaria. Una capacità di seguire l'evolvere delle esigenze aziendali innovando prodotti e servizi. Oggi e domani, partner, insieme.

BNL GRUPPO BNP PARIBAS. LA FORZA DI UN'IMPRESA INTERNAZIONALE

Tra i dieci gruppi bancari più grandi al mondo; i nostri clienti italiani possono accedere facilmente ad un network internazionale presente in più di 80 nazioni, in tutti i continenti. In India da 150 anni, 3.000 dipendenti in Cina. Leader nel Bacino del Mediterraneo e nel Golfo Persico. 90 Trade Center in 55 paesi, di cui 5 in Italia, con esperti dedicati al commercio internazionale

BNL. UNA REALTÀ ITALIANA

Distribuzione capillare in tutta l'Italia. Oltre 2,5 milioni di clienti privati, oltre 27.000 imprese e 16.000 enti. Legame solido con il tessuto produttivo italiano e con la Pubblica Amministrazione centrale e locale.



BNP Paribas in Italia

- BNP Paribas è leader nei servizi bancari e finanziari in Europa e nel Mondo, presente in 78 Paesi con circa 190.000 collaboratori.

Opera in 3 settori chiave di attività:

- **Retail Banking**
- **Investment Solutions**
- **Corporate & Investment Banking**



Fortune Magazine, Global 500 ranking
“2nd Biggest Bank in the World”
as per 2012 revenues

- BNP Paribas è una delle grandi banche internazionali con il miglior livello di capitalizzazione in area Euro
- Nel 2012 BNP Paribas ha realizzato 39,1 Miliardi di Margine di Intermediazione, 6,6 Miliardi di Utile netto di Gruppo con una redditività dell'8,9%
- I rating a lungo termine di BNP Paribas sono A+ per Standard & Poor, A2 per Moody's, A+ per Fitch
- BNP Paribas è **prima al mondo fra le banche** per la sua politica di Responsabilità Sociale secondo Vigeo



- In Italia BNP Paribas è presente da oltre 40 anni e l'Italia è il 2° mercato dopo la Francia
- In Italia BNP Paribas è il **3° gruppo bancario per ricavi** e opera con **19.000 collaboratori** e **26 aziende specialistiche**
- In Italia BNP Paribas offre un'ampia gamma di prodotti e servizi attraverso i suoi 3 poli, accompagnando clienti privati ed imprese per ogni esigenza finanziaria
- Fabio Gallia, CEO di BNL Gruppo BNP Paribas, è dal Maggio 2012 Responsabile del Gruppo BNP Paribas per l'Italia



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L'attività del gruppo in Italia

Il Gruppo BNP Paribas, presente nei settori di Retail Banking, Investment Solutions e Corporate & Investment Banking con aziende altamente specializzate, è oggi tra i leader in ognuno di questi segmenti per qualità o per posizione di mercato, proponendo un'offerta completa e integrata.

RETAIL BANKING

Mercati domestici
Retail Banking

- BNL
- Ifitalia
- Artigiancassa
- BNL Positivity
- BNL Finance

Mercati domestici
Leasing and Long-Term rental

- Arval
- BNP Paribas
Leasing
Solutions
- BNP Paribas
Rental Solutions

Mercati domestici
Personal Finance

- Findomestic Banca
 - Bieffe 5
 - Credirama

INVESTMENT SOLUTIONS

BNP Paribas Securities Services

BNP Paribas Investment Partners
Asset Management

BNP Paribas Cardif

BNP Paribas Real Estate

CORPORATE & INVESTMENT BANKING

BNP Paribas Corporate & Investment
Banking



La storia del gruppo in Italia

BNP Paribas è presente in Italia da oltre 40 anni. Dal 2006 l'Italia è il 2° mercato domestico

1967 1979 2000 2006 2009



BNP crea un ufficio di Rappresentanza in Italia



Sia BNP che Paribas sono presenti con una filiale in Italia



BNP e Paribas si fondono e vede la luce la filiale italiana di BNP Paribas



BNL entra a far parte del Gruppo BNP Paribas



Findomestic diventa parte integrante del Gruppo BNP Paribas



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BNL: la banca per i bisogni del cliente

La Banca del Circolante

- Acquisti, vendite, pagamenti, incassi: soluzioni per tutte le fasi del ciclo.
- Liquidità in azienda e patrimoni della proprietà.

La Banca della Crescita

- Crescere, innovare, competere.
- Il mercato dei capitali, i finanziamenti bancari, le agevolazioni.

La Banca della gestione dei Rischi

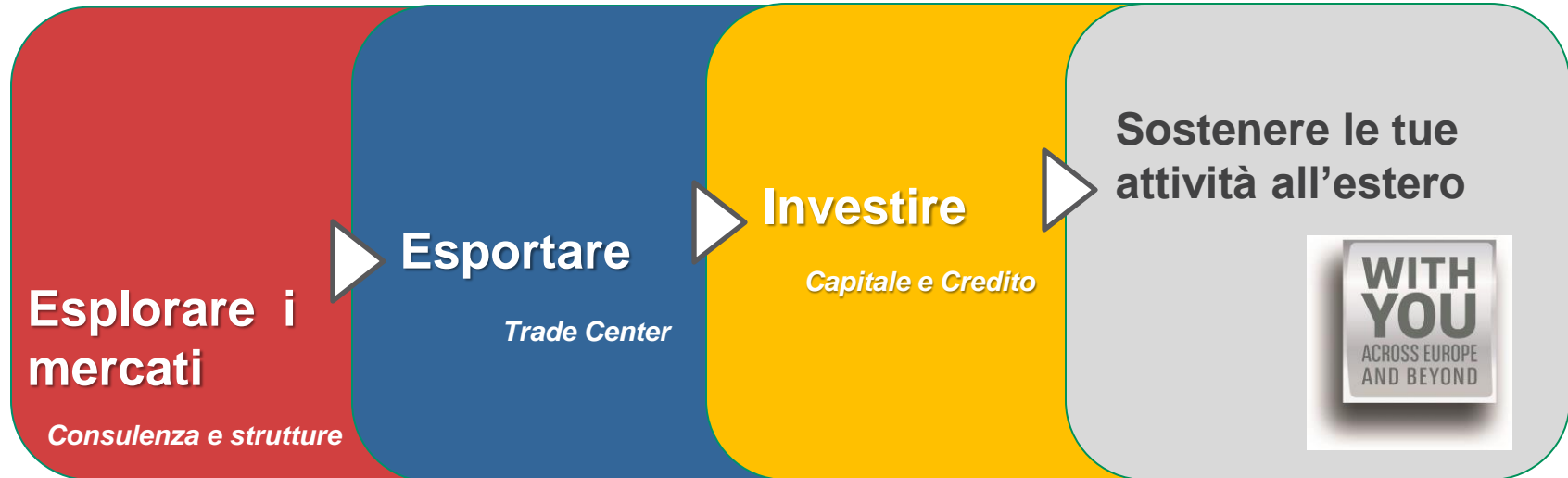
- Il rischi dell'impresa sono i rischi della banca.
- Salvaguardare la stabilità dei ricavi, degli investimenti, dei finanziamenti.

La Banca dell'Internazionalizzazione

- Commercio e investimenti all'estero.
- One Bank: vicino alle imprese italiane per essere lì dove serve.



La banca dell'internazionalizzazione



Un modello costruito per stimolare, semplificare e supportare
l'internazionalizzazione dei nostri clienti



Le strutture

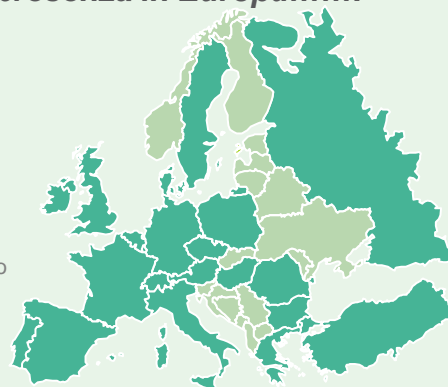
LA RETE BNP PARIBAS

UNA "CORSIA PREFERENZIALE" PER ACCEDERE AI NUOVI MERCATI

- Oltre 70 paesi e 198.000 collaboratori
- Più di 1700 gestori di relazione dedicati alle imprese
- Una combinazione «unica» di **competenze e soluzioni** per soddisfare le specifiche esigenze del cliente
- **Conoscenza qualificata** nelle relazioni con il mercato locale

Una forte presenza in Europa.....

Austria
Belgio
Bulgaria
Danimarca
Francia
Germania
Ungheria
Irlanda
Italia
Lussemburgo
Norvegia

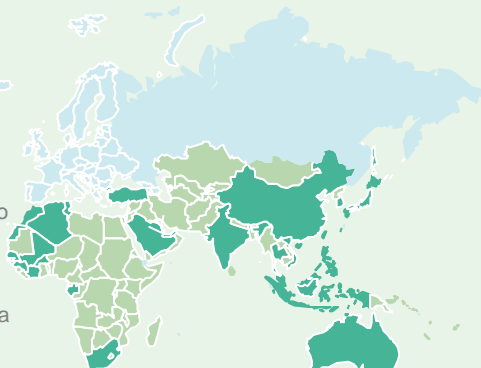


Olanda
Polonia
Portogallo
Romania
Russia
Regno Unito
Repubblica ceca
Spagna
Svezia
Svizzera
Turchia

**WITH
YOU**
ACROSS EUROPE
AND BEYOND

..... Asia, Africa, Medio Oriente

Algeria
Tunisia
Marocco
Senegal
Guinea
Burkina Fasi
Mali
Costa d'Avorio
Gabon
Sud Africa
Turchia
Arabia Saudita
Kuwait
Bahrain
Qatar
Emirati Arabi



Cina
Hong Kong
India
Giappone
Corea del Sud
Taiwan
Vietnam
Filippine
Thailandia
Malesia
Singapore
Indonesia
Australia
Nuova Zelanda

.....e sul continente americano

Canada
USA
Messico*
Colombia*
Venezuela
Brasile
Perù
Cile
Argentina



* Ufficio di rappresentanza



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Consulenza & Partnership

Siete alla ricerca di un nuovo fornitore per rendere i prezzi più competitivi? Un distributore con una rete adeguata a distribuire il vostro prodotto? Volete creare una Joint Venture?

State pianificando una Joint Venture, una filiale? Volete i benefici della costituzione di un ufficio di rappresentanza?



State pianificando di espandere il vostro business ed entrare in nuovi mercati? Vorreste informazioni dettagliate riguardanti un'area specifica per testarne il potenziale?

Trade Development è un servizio a contenuto consulenziale, fornito per il tramite di società esterne selezionate, finalizzato a garantire alle aziende assistenza e consulenza in tutte le fasi del processo di internazionalizzazione, soprattutto nelle fasi di orientamento sui nuovi mercati



Esportare per crescere



: una rete globale di strutture dedicate esclusivamente al commercio internazionale, presenti all'interno delle banche del Gruppo BNP Paribas.

Nel mondo 55 paesi, 90 Trade Center, oltre 250 specialisti



In Italia 5 Trade Center 20 specialisti

I VANTAGGI OFFERTI

- ✓ **Approccio Globale** di un network integrato
- ✓ **Riduzione dei costi**
- ✓ **Gestione** ottimale dei **rischi** paese e controparte
- ✓ **Accesso ad informazioni** sui paesi esteri d'interesse, grazie al presidio e alla conoscenza del mercato locale

Attraverso i Trade Center le aziende possono usufruire di:

- ♦ Un approccio su misura per i prodotti tradizionali (crediti documentari, garanzie bancarie internazionali, lettere di credito stand by, incassi documentari...)
- ♦ Consulenza sulla gestione dei rischi correlati alle transazioni commerciali internazionali
- ♦ Smobilizzo pro-soluto e pro-solvendo di crediti commerciali, forfaiting, factoring internazionale, rifinanziamento degli operatori esteri
- ♦ Operazioni di Export Credit (credito acquirente e fornitore)
- ♦ Trade Development – consulenza per analisi di mercato, informazioni commerciali, implementazione di strutture locali

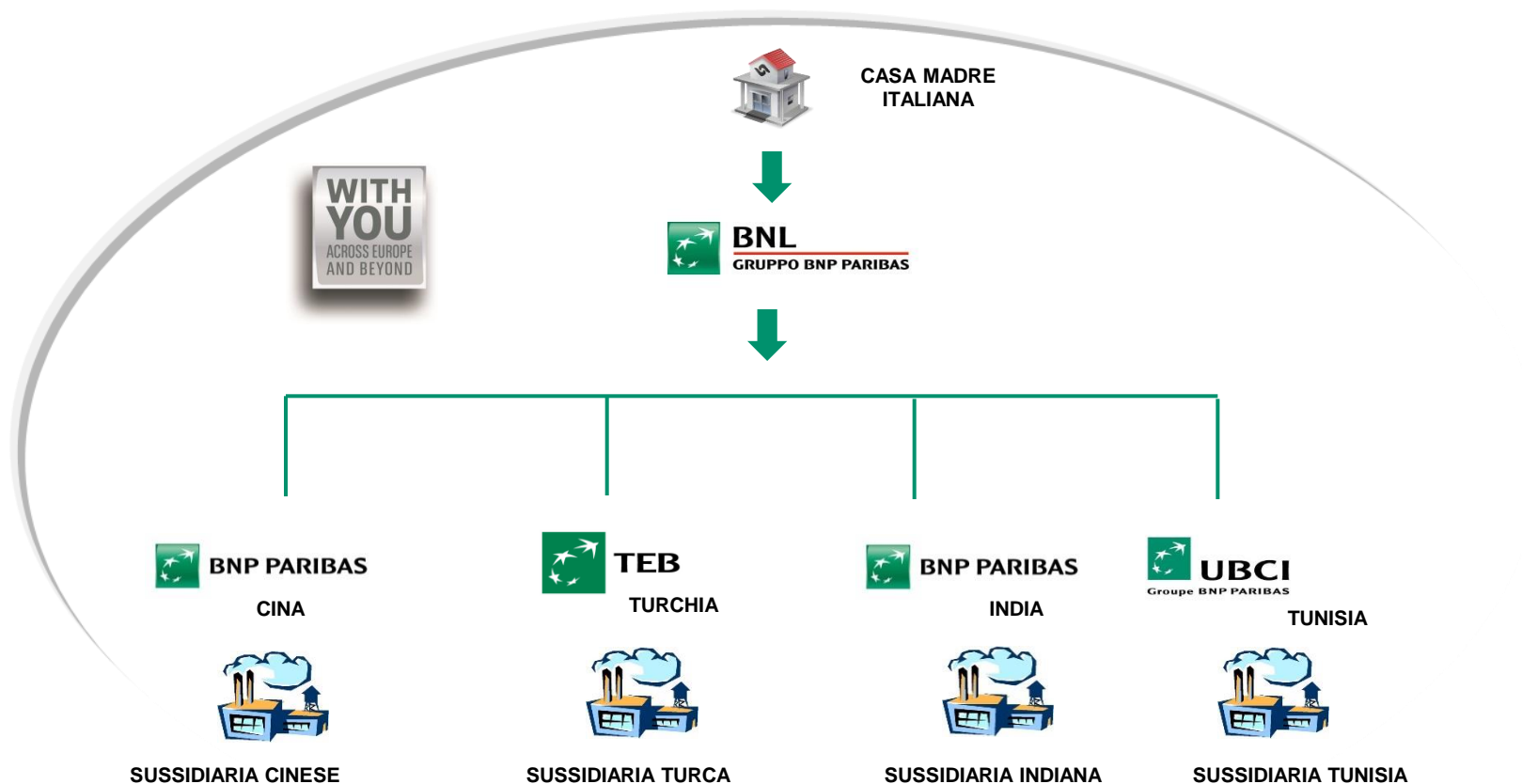
Rendere più sicure le transazioni commerciali e assicurarsi i mezzi finanziari per operare sui mercati internazionali



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Investire su nuovi mercati



*Una strategia "unica", un "unico" entry point verso un mondo di opportunità
With you across Europe and Beyond*





Agenda

- BNL BNP PARIBAS
- **BNP PARIBAS IN INDONESIA**



Introduction to BNP Paribas Indonesia - Content

1. Indonesia: Key Facts, International Trade, and Economic Updates
2. Overview of BNP Paribas Group in Indonesia



Indonesia – Key Facts

Largest Economy SE Asia

- Current population circa 240 million increasing to 267 million by 2020 – Productive age
- G20 Country with estimated 2011 GDP USD 706 billion. 6% (2012) and 6.4% (2013)

Key Drivers

- Economy driven by consumption and investment – FDI – USD 27 bio (2012)
- Low domestic rates low, helping investment and consumption (overnight rate ~4%)

Strong Economic Fundamentals

- Sovereign ratings - Investment Grade in 2012 by Moody's and Fitch
- Government Debt/GDP circa 30%. Fiscal Balance (3%) of GDP. Fx Reserves > USD 100 bio

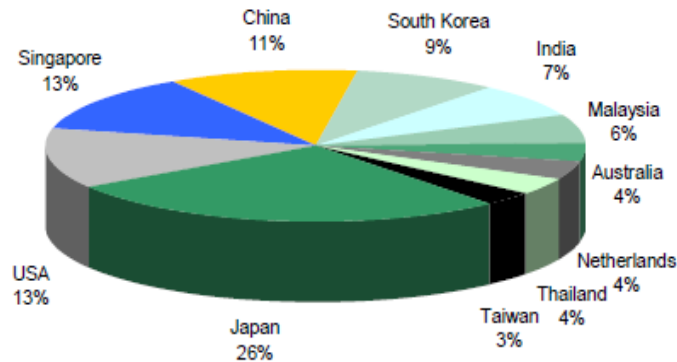
Upside Potential

- Potential lift in manufacturing due to low cost base and improvement in infrastructure
- Bullish 2011-2025 development plan with strong government commitment



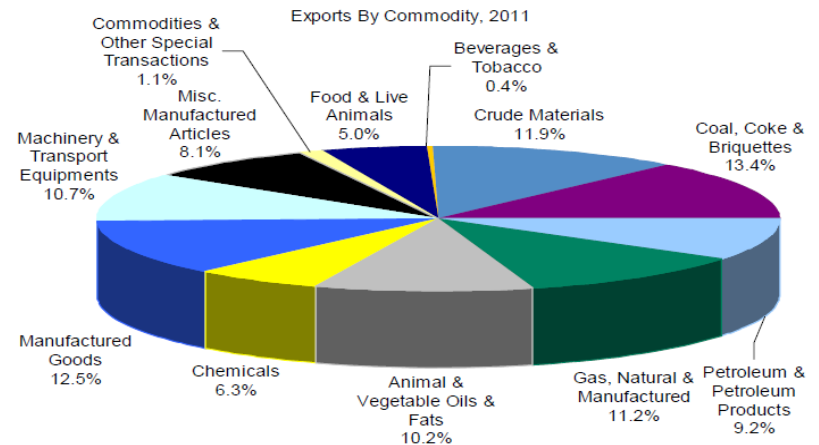
Indonesia – International Trade

Export by Destination

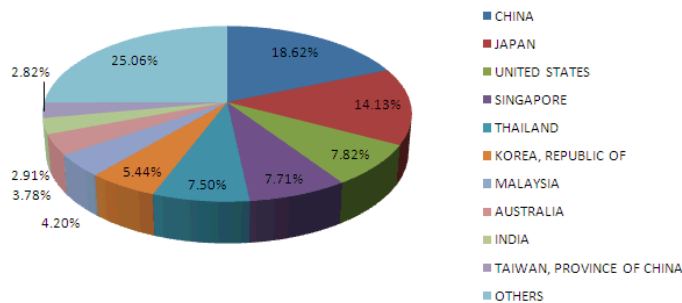


Source: BNP Paribas Research, CEIC

Export by Commodity



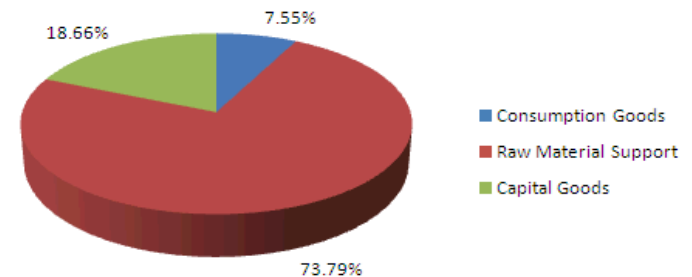
Non Oil and Gas import by Origin



Source: Ministry of Trade Republic Indonesia

	USD mio
Total Export	203,497
Oil & Gas	41,477
Non Oil & Gas	162,020

Import by Category



Source: Ministry of Trade Republic Indonesia

	USD mio
Total Import	177,436
Oil & Gas	40,702
Non Oil & Gas	136,734



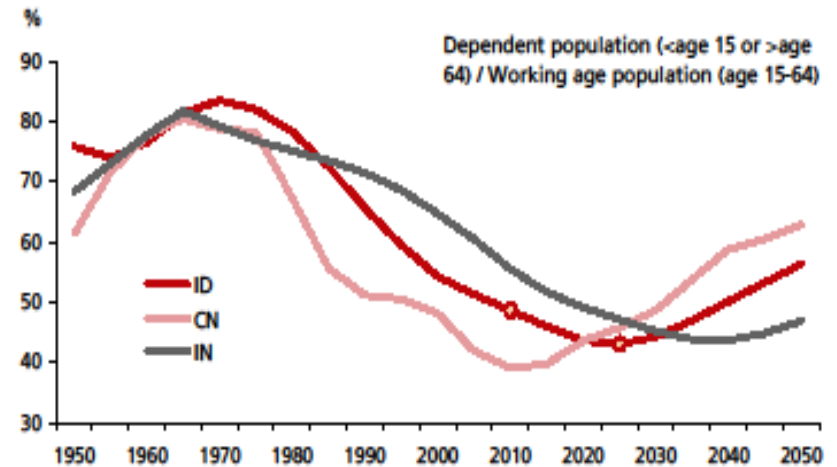
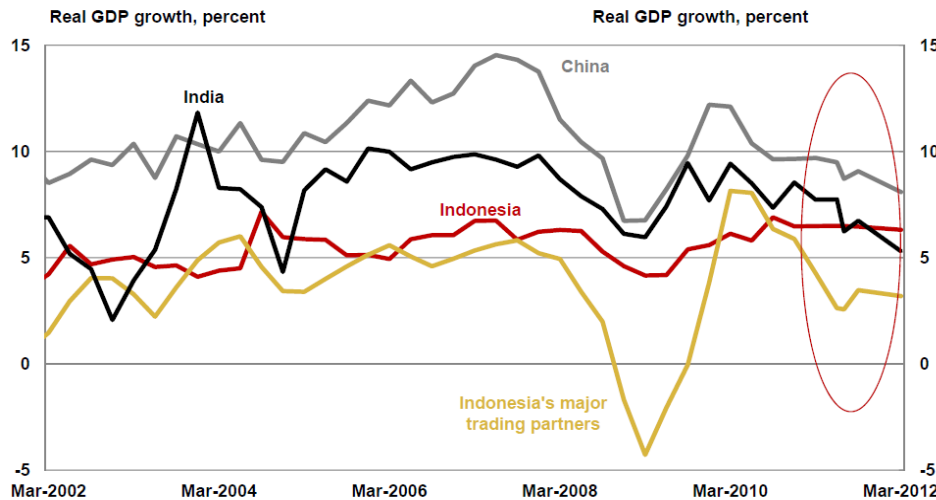
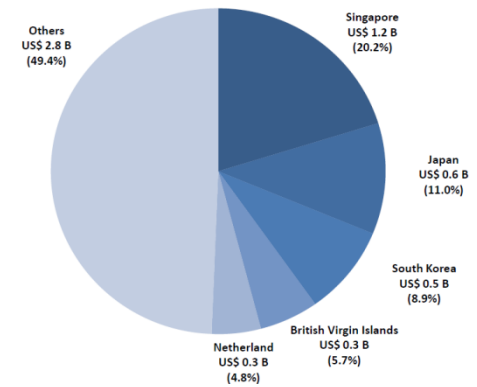
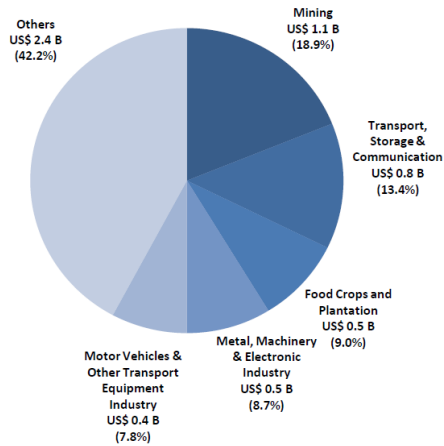
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Indonesia - Economic Updates



FOREIGN DIRECT INVESTMENT



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Overview of BNP Paribas Group in Indonesia

Overview

BNP Paribas has been active in Indonesia since 1970 and is currently the only fully operating French bank on Indonesia.

BNP Paribas Group is represented in Indonesia through three different legal entities:

□PT Bank BNP Paribas Indonesia: a fully licensed bank subsidiary of BNP Paribas Group offering a wide range of Corporate Banking products, including Cash Management, Trade Finance, Foreign Exchange, Interest Rates and Debt Capital Markets.

□PT BNP Paribas Securities Indonesia: specializes in a wide range of investment banking products including Mergers and Acquisitions, Equity Research, Institutional Brokerage and Equity Capital Markets.

□PT BNP Paribas Investment Partners: manages mutual funds, including both conventional and protected funds for pension funds and foundations.

Key Facts & Figures

Established	1970	Address	Menara BCA 35 th Floor Jl. MH Thamrin No. 1, Jakarta
Employees	72		

Contact Information

Country Head	Kamal Osman	Telephone Website	+62 21 2358 4801 www.bnpparibas.co.id
Head of MNC Coverage	Richard Martomo	Telephone Email	+62 21 2358 4805 richard.martomo@asia.bnpparibas.com

Key Multinational Corporates (MNC) Product Offering

Account Opening	Domestic Currency
	Foreign Currency
Financing	Bilateral / Syndicated Loans / Specialised Lending
Cash Management	Payments
	Collections
Trade Solutions	Conventional Trade
	Supply Chain Management
Markets	Foreign Exchange / Interest Rates
	Investment Solutions products
	Debt Capital Markets
Corporate Finance	Mergers & Acquisitions
	Equity Capital Markets
e-Banking	"Connexis" – Cash / Trade "Host to Host"



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BNP Paribas Global Trade Solutions – Product Offering

Letters of Credit issuance (sight, usance, standby)
Inward bills collection
Trust receipts and import loans
Shipping guarantee

IMPORT PRODUCTS

- Supplier Financing (multiple financing solution for trade payable)
- Receivable Financing (multiple financing solution for trade receivable)

SUPPLY CHAIN SOLUTIONS

Letters of Credit advising, negotiation and confirmation
Outward bills collection
Discounting of DP/DA bills

EXPORT PRODUCTS

BANKER'S GUARANTEE

Bank guarantees (bid bonds, performance bonds, advance payment bonds, retention bonds etc.)
Standby Letters of Credit



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BNP Paribas Cash Management – Key Strengths

USP

- Consultative approach
- Customized solutions

Strengths

- A sound counter party
- Global expertise

Capabilities

- Comprehensive Solution
- Best in Class tech solutions



Comprehensive Product Bouquet

Receivable Management	
Features	Name
Collection through all types of payment instruments	Electronic - RTGS/ SKN Physical - Partner Bank Cross Border – Swift Msg
Number of collection locations	Electronic – Any Location Physical - 150 cities Cross Border – Any location
Notification on receipt of payment to their account	Electronic - eReceipt Physical - Connexis Cross Border – eReceipt
Reconciliation	MIS in MT940 MIS in Customised MT940 MIS in Customized format
Capability to send invoices to the Company 's customers through a web portal	Connexis – SCM : EIPP Module

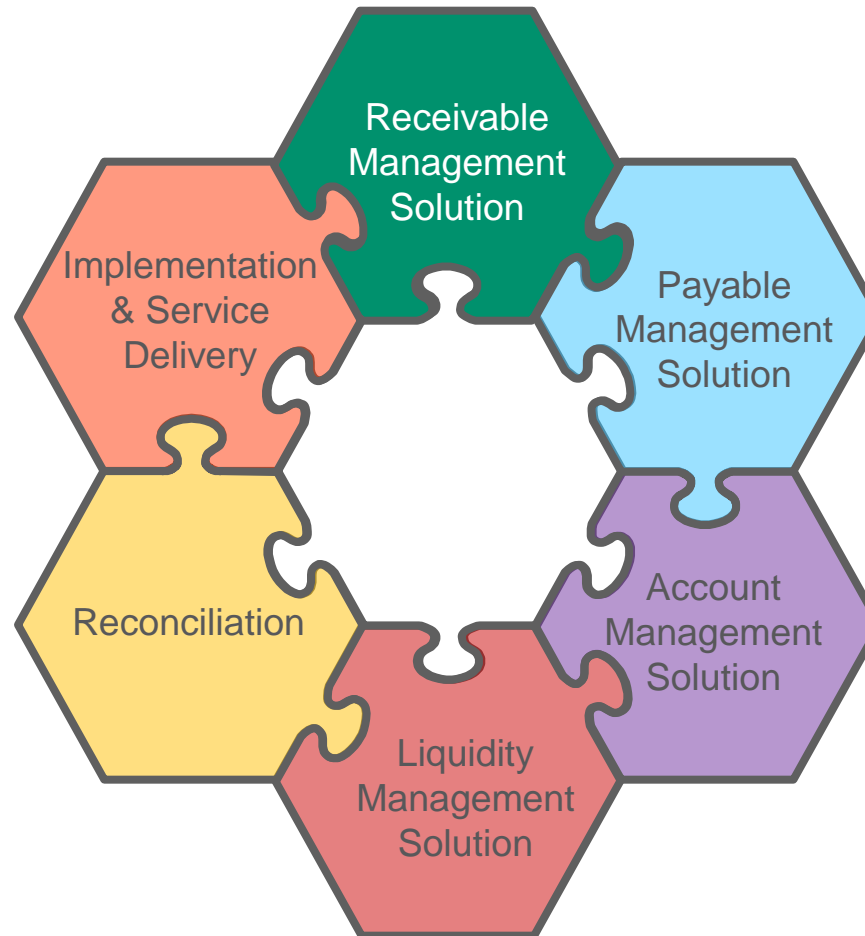
Liquidity Management	
Features	Name
Interest Optimisation	Physical Cash Pooling

Payable Management	
Features	Name
Payable through all types of payment instruments	Electronic - RTGS/ SKN Physical - Jakarta Cross Border – Swift Msg
Number of payment locations	Electronic – Any Location Physical - Jakarta Cross Border – Any location
Provision to send invoices to the Company through a web portal	Connexis – SCM : EIPP Module
Delivery payment advice	Formal Advice Letter Invoice wise details Can capture credit note
Accepting payment instruction through multiple secured modes	Paper based request On-line upload Host to Host

Communication Channel	
Features	Name
Payment file / collection MIS communication	Host to Host



BNP Paribas Cash Management Solution



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BNP Paribas - Treasury Solution Management

PT Bank BNP Paribas Indonesia offers a wide range of Treasury Solution to meet Corporate risk management objective

- Foreign Exchange available in most tradable currencies including G7 and Emerging Market
 - ✓ Vanilla FX transaction such as FX Spot, FX Swap and FX Outright Forward
 - ✓ Cross-Currency Swap, widely used by Corporate risk manager to hedge Foreign Exchange risk from Foreign Currency debt
- Interest Rate available in most tradable currencies including G7 and Emerging Market
 - ✓ Interest Rate Swap, used by Corporate risk manager to remove any floating interest rate uncertainties from long-term borrowing

We could also provide a tailor-made solution depending on your requirement apart from our common available product. In the next slide, we shall present some common issues encountered by MNCs along with the available solution.



Common Issues Faced by MNC and Its Solution

Common Issues:

Possible Solution:

1. Dividend Repatriation

MNC with local subsidiary in Indonesia usually repatriate dividend to parent company once or twice annually in their home base currencies while revenues are in Rupiah

- ✓ FX Spot when dividend payment is due. Full exposure to any movement in FX rate
- ✓ Client can hedge immediately using FX Forward as when the dividend information amount is available
- ✓ Client can hedge progressively on monthly basis through FX Forward

2. Foreign currency loan repayment

MNC usually obtains inter-company loan from their parent company which is to be repaid in the home currency or foreign currency loan from onshore banks.

- ✓ FX Spot when repayment is due. Again, full exposure to any movement in FX rate
- ✓ Client can enter into Cross-Currency Swap at the inception of loan to hedge the entire loan repayment

3. Extra cash in local currency Rupiah

Subsidiary in Indonesia may have cash surplus in local currency while other location is short of cash

- ✓ Client can enter into FX Swap to swap the Rupiah to EUR or USD and lend it to parent company for the short tenor and convert back at a pre-determined rate to Rupiah at maturity

4. Raise financing in local currency Rupiah

Subsidiary in Indonesia may require financing in local currency for expansion or general expenditure

- ✓ Client borrows Rupiah directly from an onshore bank
- ✓ Client can opt to borrow EUR or USD from banks or parent company and enter into USDIDR Cross-Currency Swap. Essentially, Client borrows a Rupiah loan. (Sometimes, this alternative financing can be cheaper than straight Rupiah loan)



BNL and BNP Paribas: Unique Banking Bridge between Indonesia and Italy



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... cooperation, coordination and integration
between BNL and the BNP Paribas Indonesia
are the key value for our clients in bilateral investments

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