

BANK PRODUCT INFORMATION

Name of Product	: NEGOTIABLE CERTIFICATE OF DEPOSIT (NCD)
Type of Product	: 3 rd Party Funding Product
Benefits & Additional Information	: Benefits : <ol style="list-style-type: none"> 1. NCD issuance will enable BMI to obtain funding in various maturity date. <p>Additional Information :</p> <ol style="list-style-type: none"> 1. NCD is defined as a deposit in the form of time deposit issued with certificates (scriptless form) that are transferable or tradable. 2. The interest of NCD is calculated using discount basis. Hence, investors will acquire discount when purchasing NCD and receive principal on maturity. The discount rate is fixed at issuance. 3. NCD is issued in IDR or other foreign currency with minimum amount of IDR 10,000,000.- (ten million) or equivalent in foreign currency. 4. NCD is issued in various maturity date between 1 month (minimum) and 36 months (maximum).
Risks	: <ol style="list-style-type: none"> 1. NCD Investor will be exposed to Default Risk if issuer (BMI) won't be able to pay the principal to Investor. 2. NCD is not guaranteed by Indonesia Deposit Insurance Corporation (LPS) as its discount rate is above LPS rate. 3. NCD Investor will be exposed to Market Risk as NCD will be traded in secondary market and therefore will experience change in price.
Requirements and Procedure	: Requirements : <ol style="list-style-type: none"> 1. BOD approval must be obtained prior proceeding with NCD issuance. 2. OJK approval must be obtained for first time NCD issuance only. However, the subsequent NCD issuance would still need to be included in Bank Business Plan (RBB) as well as informed to OJK. <p>Procedure :</p> <ol style="list-style-type: none"> 1. BMI will appoint Arrangers that will support NCD issuance activities particularly with regard to marketing/bookbuilding activity to Investors as well as NCD registration to KSEI (Kustodian Sentral Efek Indonesia) as Central Registry. 2. BMI will fulfill all documentation required by KSEI and OJK. 3. BMI may receive the proceeds (principal – discount) of NCD issuance from Arrangers or Investors. 4. After the proceeds are successfully received by BMI, KSEI will distribute NCD to Investors on issuance date. 5. On each maturity date, BMI will make principal payment to KSEI that will pay Investors accordingly.

"Bank Mizuho Indonesia is registered and supervised by the Financial Services Authority (OJK)"

Charges	:	N/A
Calculation	:	$\text{Proceed} = \frac{\text{Principal} \times 360}{360 + (\text{Discount Rate} \times \text{Tenure})}$
Effective Term of Product	:	Various tenure between 1 month (min) and 36 months (max)
Issuer / Originator	:	Bank Mizuho Indonesia

"Bank Mizuho Indonesia is registered and supervised by the Financial Services Authority (OJK)"