

BANK PRODUCT INFORMATION

Name of Product	:	INTEREST RATE SWAP (IRS)
Type of Product	:	Derivatives
Benefits and Additional Information	:	<ul style="list-style-type: none"> • To protect interest rate exposure from adverse, unexpected interest rate movement • Fixed interest rate make cash flow planning easier. • Available currency: IDR/USD/JPY/EUR/SGD and others. <p>Additional Information:</p> <p>If short term rate are declining, Company will have to pay higher interest rate.</p>
Risk	:	Market Risk, Risk in which occur from the price movement in the market (Both from movement in the Interest Rate and Currency Movement)
Requirements and Procedure	:	<p>Requirements:</p> <ul style="list-style-type: none"> • Preliminary credit examination is required by Bank. • During and after the examination, necessary documents are required for corporate customer in a form of Perseroan Terbatas (PT) or others: <ol style="list-style-type: none"> 1. Article of Association and its amendment 2. Copy of Authorized Person's ID / Passport / KITAS 3. Deed of company establishment 4. Company Registration (TDP) 5. Tax register (NPWP) 6. Business License (SIUP) 7. License from Foreign Investment Coordination Office. 8. Already being legalized by Ministry of Justice 9. Not listed in Bank Indonesia Blacklist 10. Agreements related to foreign exchange transaction 11. IRS Limit 12. ISDA Agreements 13. Risk Acknowledgement and Confirmation of Derivative Transaction <p>Procedures:</p> <ol style="list-style-type: none"> 1. Bank will quote price and other conditions, after customer requests interest rate swap transaction with details such as 1) floating/fixed

		<p>rate, 2) currency 3) notional amount, 4) date of exchange, 5) interest payment period</p> <p>2. Bank will issue confirmation of interest rate swap after the transaction is concluded.</p> <p>3. Customer cannot cancel the transaction without exception.</p>																
Charges	:	Not Applicable																
Calculation of Interest	:	$\frac{\text{Principal amount} \times \text{Interest Rate (\%)} \times \text{Days}}{360}$																
Simulation *	:	<p>1. Customer receive USD floating:</p> <table border="1"> <tr> <td>Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>3 months RFR</td> </tr> <tr> <td>Tenor</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest receive every 3 months</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$</td> </tr> </table> <p>2. Customer pay USD fixed:</p> <table border="1"> <tr> <td>Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>2.0 %</td> </tr> <tr> <td>Tenor</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest paid every 3 months</td> <td>$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ days}) / 360 \text{ days}$ = USD 5,000.-</td> </tr> </table> <p>Interest to be pay/receive in net payment</p>	Amount	USD 1,000,000	Interest Rate	3 months RFR	Tenor	2 years, interest payment every 3 months	Interest receive every 3 months	$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$	Amount	USD 1,000,000	Interest Rate	2.0 %	Tenor	2 years, interest payment every 3 months	Interest paid every 3 months	$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ days}) / 360 \text{ days}$ = USD 5,000.-
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Effective Period of Product	:	Subject to market availability																
Issuer/Originator	:	Bank Mizuho Indonesia																

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk	:	INTEREST RATE SWAP (IRS)
Jenis Produk	:	Derivatif
Manfaat dan Informasi tambahan	:	<ul style="list-style-type: none"> • Lindung nilai tingkat suku bunga dari kemungkinan pergerakan suku bunga yang tidak diharapkan • Interest rate yang tetap membuat perencanaan anggaran keuangan lebih mudah • Mata uang yang tersedia : IDR/USD/JPY/EUR/SGD dll <p>Informasi tambahan : Apabila tingkat suku bunga bergerak ke arah yang berlawanan, nasabah tetap harus membayar suku bunga sesuai dengan kontrak IRS.</p>
Risiko	:	Risiko Pasar, resiko yang terjadi dari perubahan harga di pasar (baik dari perubahan pada suku bunga dan perubahan mata uang)
Persyaratan dan Tata Cara	:	<p>Persyaratan :</p> <ul style="list-style-type: none"> • Penilaian kredit awal yang diharuskan oleh bank. • Selama dan sesudah penilaian, dokumen yang diperlukan oleh nasabah korporasi dalam bentuk Perseroan Terbatas (PT) atau yang lainnya: <ol style="list-style-type: none"> 1. Anggaran Dasar dan perubahannya 2. Copy ID/Passport/Kitas dari pejabat nasabah yang berwenang 3. Akte Pendirian Perusahaan 4. Registrasi Perusahaan (TDP) 5. Nomor Registrasi Pajak (NPWP) 6. Ijin Usaha (SIUP) 7. Ijin dari kantor koordinasi penanaman modal asing 8. Legalisasi dari Mentri Kehakiman dan HAM 9. Tidak termasuk dalam daftar hitam Bank Indonesia 10. Surat perjanjian yang berhubungan dengan transaksi valas 11. Credit limit untuk IRS 12. Menandatangani perjanjian ISDA 13. Menandatangani Risk Acknowledgement and Confirmation of Derivative Transaction <p>Tata Cara :</p> <ol style="list-style-type: none"> 1. Bank akan memberikan harga dan kondisi lainnya, setelah nasabah mengajukan transaksi IRS dengan detail informasi seperti 1) floating/fixed rate, 2) jenis mata uang 3) nilai nominal, 4) tanggal

		<p>pertukaran, 5) periode pembayaran bunga</p> <p>2. Bank akan menerbitkan surat konfirmasi transaksi valas setelah transaksi valas terjadi.</p> <p>3. Nasabah tidak dapat membatalkan transaksi tanpa kecuali.</p>																
Biaya-Biaya	:	Tidak berlaku																
Perhitungan bunga	:	$\frac{\text{Nominal} \times \text{Suku bunga} \times \text{Jumlah hari}}{360}$																
Simulasi *	:	<p>1. Nasabah menerima USD mengambang:</p> <table border="1"> <tr> <td>Nominal</td> <td>USD 1,000,000</td> </tr> <tr> <td>Suku Bunga</td> <td>3 bulan RFR</td> </tr> <tr> <td>Jangka waktu</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga yang diterima setiap 3 bulan</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$</td> </tr> </table> <p>2. Nasabah membayar IDR tetap:</p> <table border="1"> <tr> <td>Nominal</td> <td>USD 1,000,000</td> </tr> <tr> <td>Suku Bunga</td> <td>2.0 %</td> </tr> <tr> <td>Jangka waktu</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga dibayarkan setiap 3 bulan</td> <td>$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ hari}) / 360 \text{ hari}$ = USD 5,000.-</td> </tr> </table> <p>Bunga akan dibayar / diterima dalam bentuk pembayaran bersih (netto)</p>	Nominal	USD 1,000,000	Suku Bunga	3 bulan RFR	Jangka waktu	2 tahun, pembayaran bunga setiap 3 bulan	Bunga yang diterima setiap 3 bulan	$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$	Nominal	USD 1,000,000	Suku Bunga	2.0 %	Jangka waktu	2 tahun, pembayaran bunga setiap 3 bulan	Bunga dibayarkan setiap 3 bulan	$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ hari}) / 360 \text{ hari}$ = USD 5,000.-
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Jangka waktu berlakunya produk	:	Tergantung pada ketersediaan pasar																
Penerbit	:	Bank Mizuho Indonesia																

* Simulasi ini hanya untuk keperluan ilustrasi semata