

BANK PRODUCT INFORMATION

Name of Product and/or Service	: NEGOTIABLE CERTIFICATE OF DEPOSIT (NCD)
Type of Product and/or Service	: Deposit
Summary and Main Features	: <ul style="list-style-type: none"> • Deposit in the form of time deposit issued with certificates (script less form) that are transferable or tradable. • Issued in various maturity date between 1 month (minimum) and 36 months (maximum).
Benefits and Additional Information	: <p>Benefit</p> <p>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.</p> <p>Additional Information</p> <p>NCD is issued in IDR or other foreign currency with minimum amount of IDR 10,000,000.- (ten million) or equivalent in foreign currency.</p>
Risk	: <ul style="list-style-type: none"> • NCD Investor will be exposed to Default Risk if issuer (BMI) won't be able to pay the principal to Investor. • NCD is may not be guaranteed by Indonesia Deposit Insurance Corporation (LPS) if the amount and rate is above LPS threshold. • 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	: <p>Requirements:</p> <p>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> <p>Procedure:</p> <ol style="list-style-type: none"> 1. Bank will appoint Arrangers that will support NCD issuance activities particularly with regard to marketing / book building activity to Investors as well as NCD registration to KSEI (Kustodian Sentral Efek Indonesia) as Central Registry. 2. Bank will fulfill all documentation required by KSEI and OJK. 3. Bank may receive the proceeds (principal – discount) of NCD issuance from Arrangers or Investors.

		<p>4. After the proceeds are successfully received by Bank, KSEI will distribute NCD to Investors on issuance date.</p> <p>5. On each maturity date, Bank will make principal payment to KSEI that will pay Investors accordingly.</p>										
Costs	:	Not Applicable										
Calculation of Interest	:	$\text{Proceed} = \frac{\text{Principal} \times 360}{360 + (\text{Discount Rate} \times \text{Tenure})}$										
Simulation *	:	<table border="1"> <tr> <td>Principal</td> <td>IDR 1,000,000,000</td> </tr> <tr> <td>Discount Rate</td> <td>3.5 %</td> </tr> <tr> <td>Tenure</td> <td>180 days</td> </tr> <tr> <td>Calculation</td> <td>$(\text{IDR } 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ days}))$</td> </tr> <tr> <td>Proceeds</td> <td>= IDR 982,800,983</td> </tr> </table>	Principal	IDR 1,000,000,000	Discount Rate	3.5 %	Tenure	180 days	Calculation	$(\text{IDR } 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ days}))$	Proceeds	= IDR 982,800,983
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Issuer	:	Bank Mizuho Indonesia										

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk dan/atau Layanan	: NEGOTIABLE CERTIFICATE OF DEPOSIT (NCD)
Jenis Produk dan/atau Layanan	: Simpanan
Ringkasan dan Fitur Utama	: <ul style="list-style-type: none"> • Diterbitkan tanpa warkat (<i>scripless</i>) yang dapat dipindahtangankan atau diperdagangkan • Dapat diterbitkan dalam berbagai tenor antara 1 bulan (minimum) hingga 36 bulan (maksimum).
Manfaat dan Informasi tambahan	: <p>Manfaat</p> <p>Bunga dari NCD dihitung dengan formula diskon. Oleh karena itu, investor akan memperoleh diskon ketika membeli NCD dan menerima pokok ketika jatuh tempo. Tarif diskon adalah tetap saat penerbitan NCD.</p> <p>Informasi tambahan</p> <p>NCD diterbitkan dalam mata uang Rupiah atau mata uang asing dengan jumlah minimum Rp. 10.000.000,- (sepuluh juta rupiah) atau ekuivalen dalam mata uang asing.</p>
Risiko	: <ul style="list-style-type: none"> • Investor NCD akan terekspos terhadap Risiko Gagal Bayar apabila penerbit NCD (BMI) tidak dapat membayar pokok ke Investor. • NCD tidak dijamin oleh Lembaga Penjamin Simpanan (LPS) apabila nilai dan kursnya diatas nilai yang dijamin LPS. • Investor NCD akan terekspos Risiko Pasar karena NCD akan diperdagangkan di Pasar Sekunder sehingga akan mengalami perubahan harga.
Persyaratan dan Tata cara	: <p>Persyaratan:</p> <p>Persetujuan OJK diperlukan hanya untuk penerbitan NCD pertama kali. Namun, penerbitan NCD selanjutnya tetap harus dicantumkan pada Rencana Bisnis Bank (RBB) sebagaimana halnya diinformasikan kepada OJK.</p> <p>Tata cara:</p> <ol style="list-style-type: none"> 1. Bank akan menunjuk <i>Arrangers</i> yang membantu aktivitas penerbitan NCD khususnya terkait aktivitas pemasaran / <i>book building</i> kepada investor sebagaimana halnya registrasi NCD ke Kustodian Central Efek Indonesia (KSEI) sebagai sentral pencatatan. 2. Bank memenuhi semua dokumentasi yang ditetapkan KSEI dan OJK. 3. Bank akan menerima <i>proceed</i> (Pokok – Diskon) atas NCD yang diterbitkan dari <i>Arrangers</i> atau Investor.

		<p>4. Setelah <i>proceed</i> sukses diterima oleh Bank, KSEI akan mendistribusikan NCD kepada investor pada saat tanggal penerbitan.</p> <p>5. Pada setiap tanggal jatuh tempo, Bank akan melakukan pembayaran pokok ke KSEI untuk diteruskan kepada investor.</p>										
Biaya-biaya	:	Tidak berlaku										
Perhitungan bunga	:	$Proceed = \frac{Pokok \times 360}{360 + (Diskon \times \text{Jangka Waktu})}$										
Simulasi *	:	<table border="1"> <tr> <td>Pokok</td> <td>IDR 1,000,000,000</td> </tr> <tr> <td>Diskon</td> <td>3.5 %</td> </tr> <tr> <td>Jangka waktu</td> <td>180 hari</td> </tr> <tr> <td><i>Perhitungan</i></td> <td>$(IDR 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ hari}))$</td> </tr> <tr> <td><i>Proceed</i></td> <td>IDR 982,800,983</td> </tr> </table>	Pokok	IDR 1,000,000,000	Diskon	3.5 %	Jangka waktu	180 hari	<i>Perhitungan</i>	$(IDR 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ hari}))$	<i>Proceed</i>	IDR 982,800,983
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Penerbit	:	Bank Mizuho Indonesia										

* Simulasi ini hanya untuk keperluan ilustrasi semata