

Bank of Nanjing

International Corporate Department

A Team Dedicated to Foreign Invested
Enterprises in China



China

Our Products & Services

Account Service

- Deposits
- Operating Account
- Capital Account
- Online Account
- Debit Cards

Employee Service

- Salary Cards
- Wealth Management
- Credit Cards
- Mortgage Loans
- Personal Loans
- Customized service for Expatriates

Cash Management

- Cash services
- Account Management
- Receivables Management
- Payables Management
- Internet Banking

Credit Facilities

- Working Capital Loans
- Project Finance
- Capex Finance
- Inventory Finance
- Account Receivables Finance
- Bills Discount
- Bills Acceptance
- Trade Finance

ICD

Delivered through
Bank of Nanjing
Network

Our Valued Clients

International Settlement

- Import Services
- Export Services
- Bank Guarantees
- RMB Cross Border Trade

Risk Hedging

- FX products
- Interest rate products

好伙伴 大未来
Good partner, Great future

Frequently Asked Questions for Foreign Investors

Q : Can I choose to borrow in foreign currencies such as USD or EUR, instead of RMB in China?

A : Companies are allowed to borrow in foreign currencies only if they have genuine import or requirement to pay overseas vendors/service providers.

Q : Can you explain the concept of 'Borrowing Gap'?

A : The 'Gap' refers to the difference between the company's Total Investment Value (TIV) and Registered Capital (RC) approved by the Ministry of Commerce. It determines the amount of foreign debt (borrowing from offshore) and offshore collaterals (eg. Offshore Corporate Guarantee or SBLC) the company is allowed to accept. The minimum RC required for the respective amount of TIV are depicted in the following table:-

Total Investment Value (TIV)	Minimum Registered Capital (RC)
■ Less than or equal to USD3m	■ 70% of TIV (eg. if TIV is USD3m, min RC will be USD2.1m)
■ Above USD3m and up to USD10m	■ 50% of TIV
■ Above USD10m and up to USD30m	■ 40% of TIV
■ Above USD30m	■ 33% of TIV



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About Us

- Founded in 1996, headquartered in Nanjing, the Provincial Capital of the fast developing Jiangsu Province.
- Regional bank with fast growing network presence in the economically vibrant regions of China.
- BNP Paribas being the 2nd largest shareholder and strategic partner since 2005.
- The first regional bank listed on the Shanghai Stock Exchange (19 July 2007).
- Regional leader in SME financing.
- One of the national leaders in RMB bond trading.



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Awards & Accolades



Best Medium Size Bank in China
(China Financial News 2010)



中华人民共和国财政部

Ministry Of Finance People's Republic Of China

3rd best market maker
in inter-bank bonds trading (MoF, 2009)

The Banker

GLOBAL FINANCIAL INTELLIGENCE SINCE 1908

15th best bank in China.
Top 500 Banks worldwide.
Top 500 Banking Brands. (The Banker, 2010)



Supporting your growth from a position of strength

Capital Adequacy Ratio of 13.3% as of 1Q 2011.



Strong and established deposit base. Loans to deposit ratio of less than 75% consistently (59% as of 1Q 2011).



Quality asset base. Low NPL ratio of 0.91% as of 1Q 2011.



Rated AA and Outlook 'Stable' (strongest among all city commercial banks) by China's premier credit rating agency CCXI (the Chinese partner of Moody's)



Stringent risk management culture which has been further enhanced by strategic partnership with BNP Paribas.



Market Capitalization as of 31 Aug 2011: 3,9 billion USD

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Our network

ESTABLISHED PRESENCE IN THE MOST DEVELOPED REGIONS IN CHINA



- 85 branches
- 3 affiliated banks
- 1 financial leasing company
- 2300 employees
- Over 2 millions individual clients
- 143 thousands corporate clients

- Branches
- ★ Affiliated banks
- Branch expected to be opened soon

Bank of Nanjing also benefits from a direct access to global network of **BNP PARIBAS** in 84 countries



China

Strategic Partnership with BNP Paribas



BNP PARIBAS

- Global Bank with worldwide network
- Rich experiences of servicing international clients
- Leadership in FX transactions and interest rate hedging
- Leadership in global trade services



南京银行
BANK OF NANJING

- Local Bank with well established branch network in Eastern China
- Closer connection with local economy
- Strong RMB funding capability
- Full suite of local banking products and services
- In-depth local market knowledge

Our Value Proposition to our clients:-
Integrating Global Network with Local Knowledge

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Why Choose Us

INTERNATIONAL CORPORATE DEPARTMENT (ICD), A TEAM DEDICATED TO
SERVE FOREIGN INVESTED ENTERPRISES IN CHINA

Ability to assess the value of local assets (property, receivables with local companies, etc.) served as collateral

Access to the worldwide global trade centers of BNPP to accelerate business processing of international transactions

Ability to obtain an in-depth understanding of our international clients' activities through BNPP network, and therefore, assess the value of parent company's eventual corporate guarantee or support



BNP PARIBAS



南京银行
BANK OF NANJING

**INTEGRATING
INTERNATIONAL & LOCAL
BEST PRACTICES & PRODUCT
CAPABILITIES TO SERVE OUR
CLIENTS**

Full range of local banking services (settlements, salary cards, etc.) to meet your needs



How the ICD works

OUR ICD TEAM IS BASED IN THE FINANCIAL CENTRE OF SHANGHAI, AND IS ORGANIZED AS A BUSINESS DIVISION TO COVER THE ENTIRE BANK OF NANJING NETWORK

- ➔ ICD is the main contact point for our FIE clients
- ➔ Quality of communication is assured by the multi-lingual ICD team
- ➔ Major decisions are made by the ICD in direct consultation with Head Office
- ➔ Clients enjoy the proximity and convenience of the servicing branch for their daily operations

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Commitment to Quality Service

A TEAM OF PROFESSIONAL BANKERS LED BY A SENIOR BNPP EXECUTIVE IS COMMITTED TO PROVIDE QUALITY SERVICE TO OUR CLIENTS

