



CASH MANAGEMENT **DAGEN**



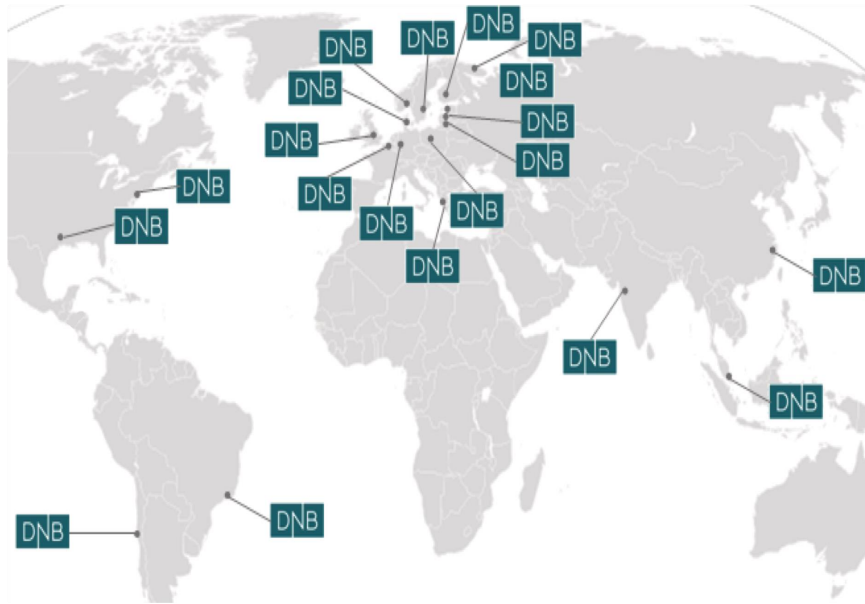
DNB helps you internationally

Søren Jensen
Head of Regional Corporate Centres and Global Clients
DNB Bank Poland





DNB can help you, also internationally,
to grow safely and efficiently



Europe

- Denmark
- Estonia
- Finland
- Germany
- Greece
- Latvia
- Lithuania
- Luxembourg
- Norway
- Poland
- Sweden
- UK - Aberdeen
- UK - London

Americas

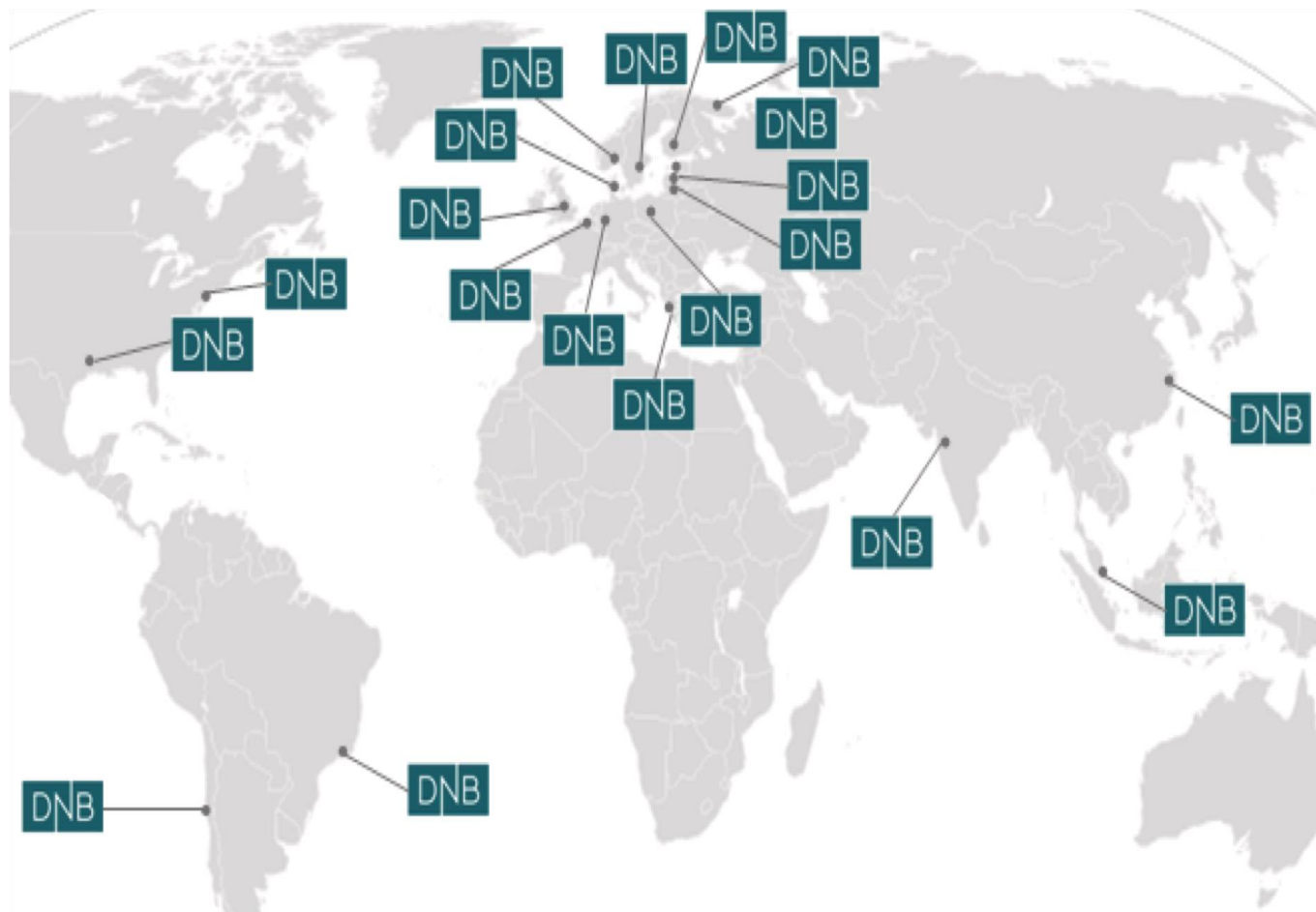
- Brazil
- Chile
- USA - Houston
- USA - New York

Asia

- China - Hong Kong
- China - Shanghai
- India - Mumbai
- Singapore



How can DNB help?



Financing

– to help you to grow



Risk tools

– to grow safely



Cash Management

– to grow efficiently



Financing

– to help you to grow



- Overdraft facilities
- Term Loans
- Structured financing
- Project financing
- Export Financing
- Factoring
- Supply chain financing

Risk tools

– to grow safely



- Trade finance
- Bank guarantees
- Commodity hedging
- FX hedging
- Interest hedging

Cash Management

– to grow efficiently

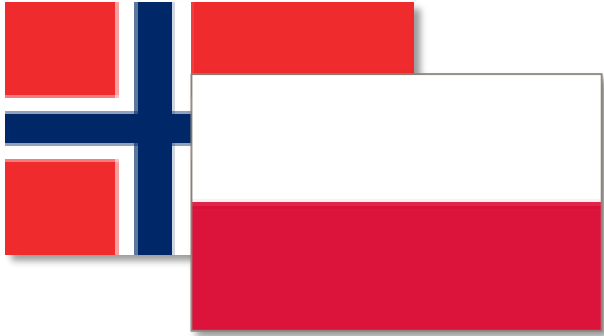


- Local clearing systems
- Local currencies
- Reconciliation of payments
- Card services
- Consolidation of liquidity
- International cash pooling

Government institutions are also ready to help!



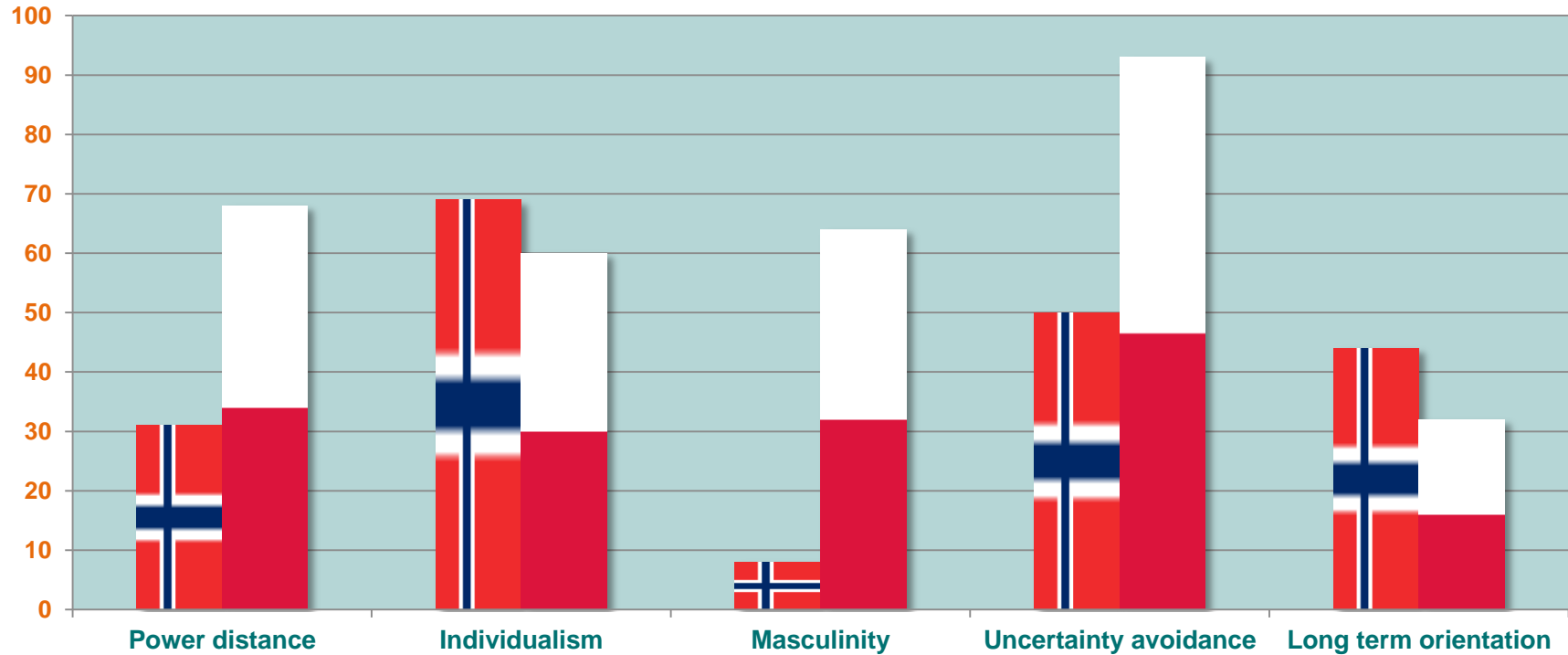
Poland



350 Norwegian
companies in
Poland

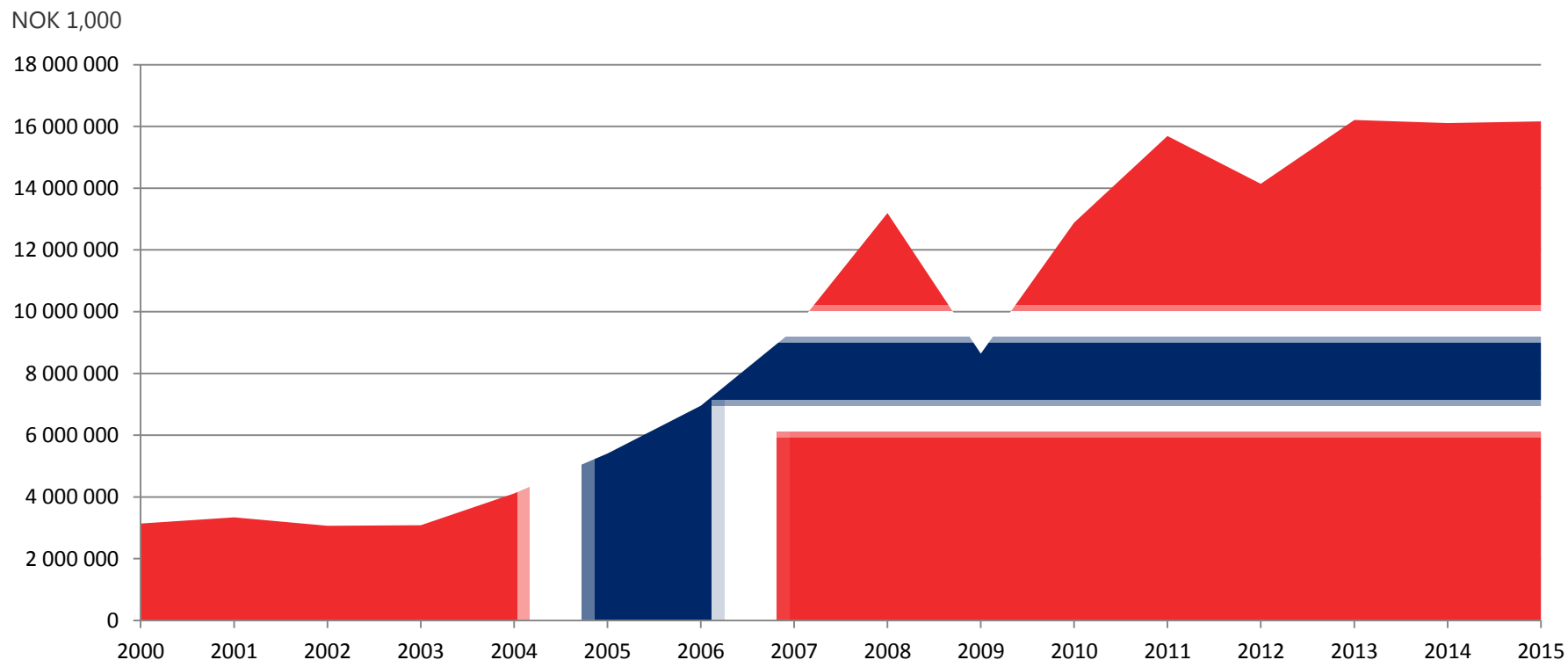


To be successful, cultural differences must be recognised

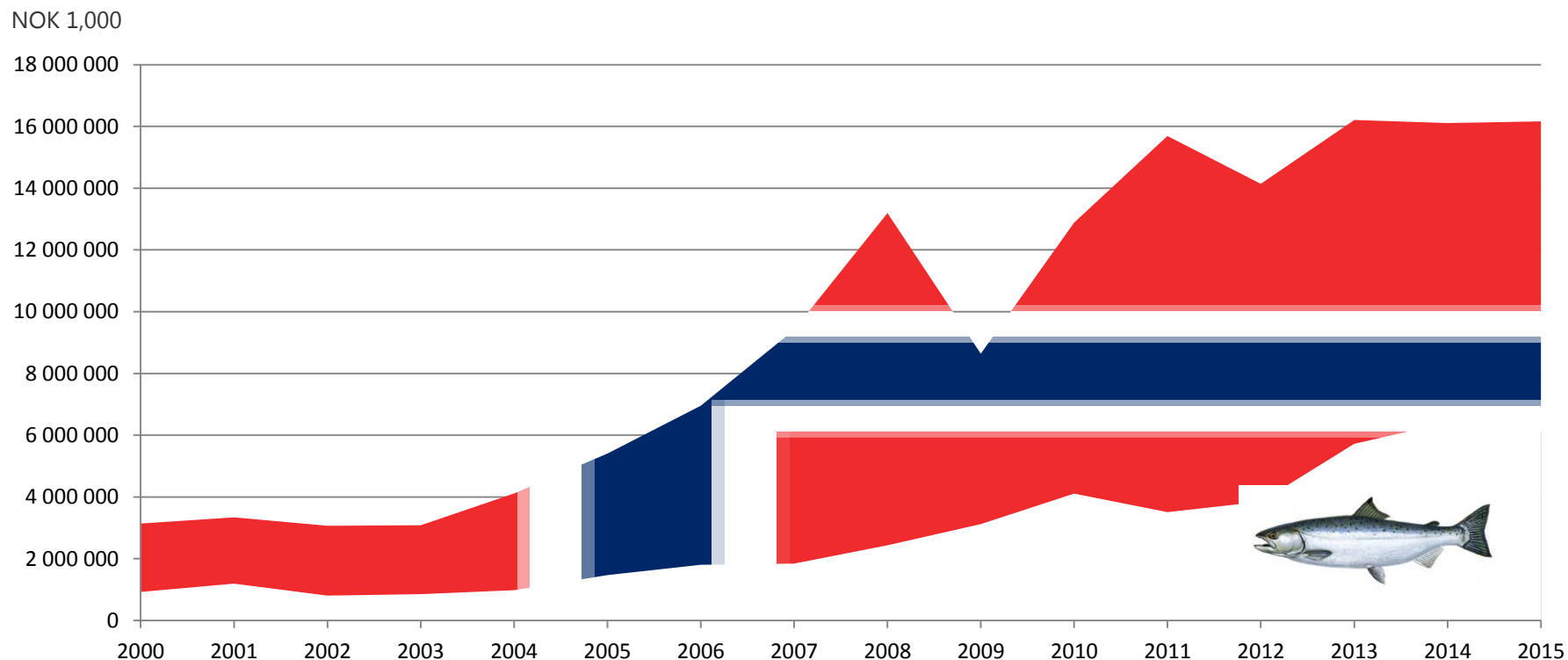


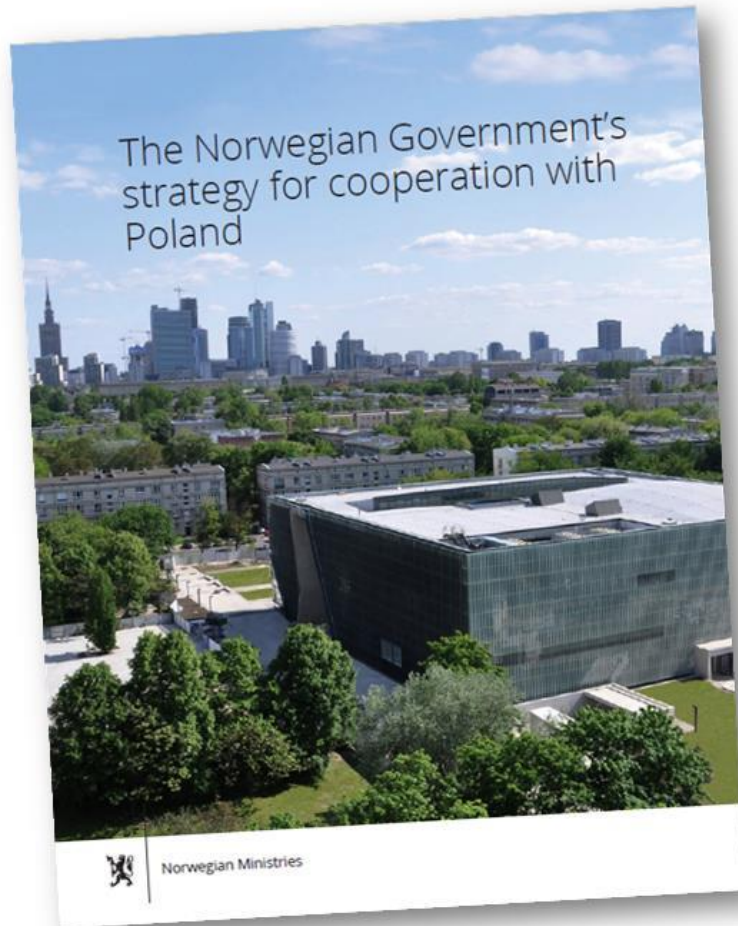
Source: Geert Hofstede

Norwegian export to Poland on the rise



„Food and animals” export represent 42% by 2015





Source: Norwegian Ministry of Foreign Affairs, February 2016

DNB Bank Poland – a part of DNB's international division

Our customers

- DNB Group clients
- Large Polish corporates
- Public sector

DNB Bank Poland:

- 275 employees
- Head office in Warsaw
- + 3 regional centres



Global Clients team: Dedicated to DNB Group clients! ... supported by 60 people in Corporate Banking



Global Clients Team

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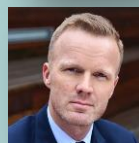
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Case 1: Factoring – one of the tools to free up working capital and reduce risk

Retail in Poland

Norwegian supplier

Cash

Invoice

Repayment

Financing

DNB



Case 2: Norwegian technology supplier obtains financing to deliver project in Poland



What's next?

Meet us in the next break



Check out: www.dnb.on

Sub-site:
<https://www.dnb.no/bedrift/globalt-nettverk.html>





Thank you for your attention