



CASH MANAGEMENT **DAGEN**



Global banking the Norwegian way

May Isaksen  
DNB Germany



United Kingdom, Pound



United States, Dollar



Euro Member Countries, Euro



Denmark, Krone



Singapore, Dollar



Sweden, Krona

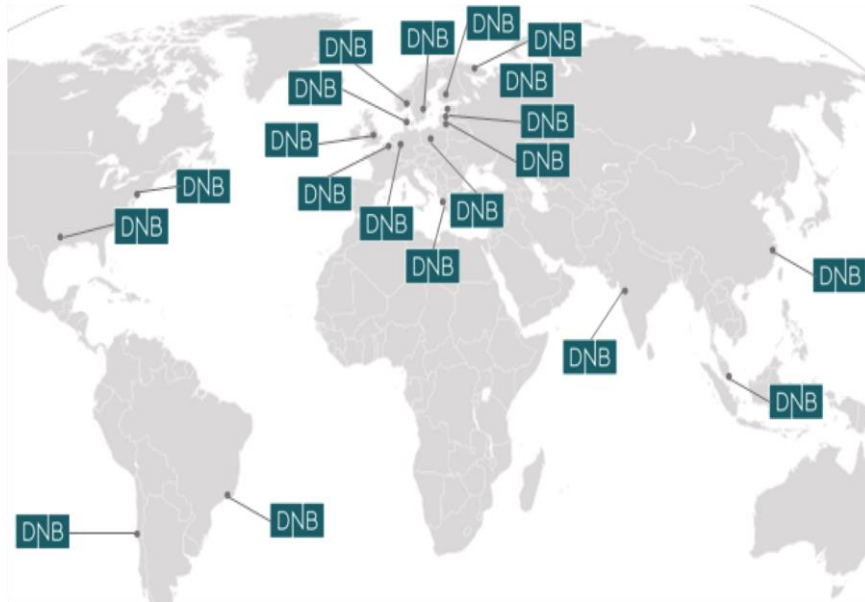


Poland, Zloty



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

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## 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



## 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

# DNB Germany - Our Market is Europe

and the Single Euro Payments Area (SEPA) being important for our customers' CM business

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- SEPA-compliant since 01/08/14
- Recently joined Eurozone country: obligation to become SEPA-compliant 1 year after euro adoption date
- Non-euro EU/EEA country: obligation to become SEPA-compliant by 31/10/16
- Non-EU/EEA SEPA country: no obligation to become SEPA-compliant

- Standardised regulation implemented finally 1.8.2014
  - SEPA Credit transfer (SCT)
  - SEPA Direct Debit (SDD)
- 34 countries within the SEPA zone
- Our customers benefit from reduced costs and faster processing time
  - SEPA Credit transfer max. + 1 banking day
  - Lower fees
  - One Bank solution
  - One format (XML)
- Enhanced working capital management



# Our Services and Products going forward

cover most of our customers' needs; specific products are coordinated with product specialists in Oslo or Stockholm

CASH MANAGEMENT **DAGEN**



Payment Services

SEPA and International Payments



Electronic Banking

DNB Connect and DNB Corporate Portal



Cash Pools

International Cash Pool and Zero Balancing / Multibank



Cards

Maestro and MasterCard



Trade Finance

Guarantees and other Trade Finance products, in co-ordination with TF in Oslo and Stockholm



Markets / IBD products

Co-ordination with Markets in Stockholm and Oslo



Credit Facilities

Overdrafts Facilities

# DNB Germany is dedicated to high service level

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- Our customers benefit from our strong CM competence for European business
- We train our customers on-site and via webinars for the DNB e-Banking systems
- We offer late cut-off times for SEPA payments

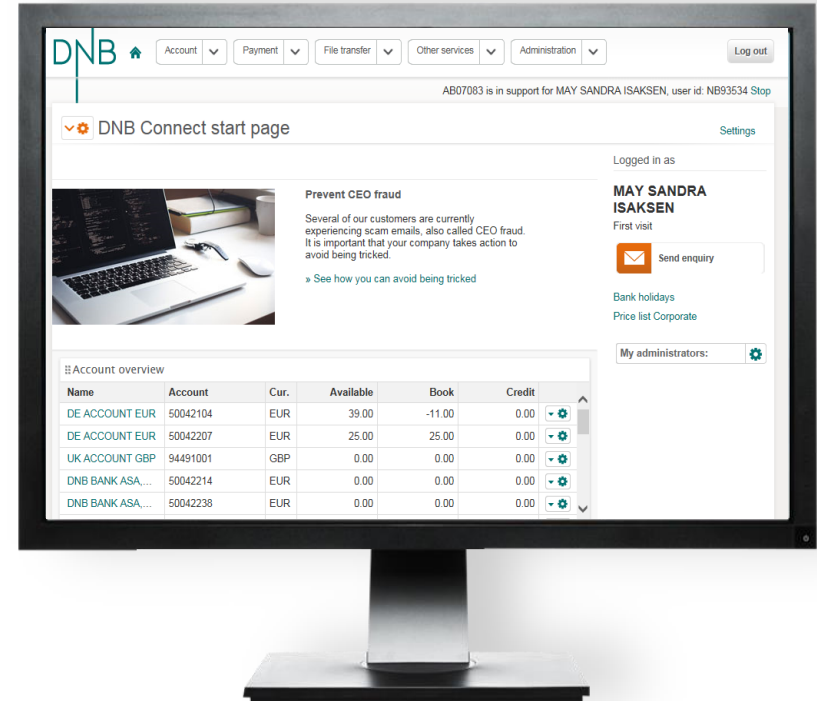


Our customers' satisfaction is confirmed by a CSI of  $\geq 80$  during the last years

# DNB Connect – functionality

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- Domestic payments / International payments
- Incoming payments
- Cash Pool
- Liquidity forecast
- Liquidity module with reports
- Payment overview and history for 2 years
- Complete account overview – include accounts with other banks
- Reconsiliation
- Self administration
- MET



# International Cash Pool – EURO

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Cash Pool DNB Germany



Cash Pool DNB Norway



Cash Pool DNB Singapore



Manual or automatic cash concentration (Multibank)  
Based on MT940/101/103

Current acct  
EUR

Current acct  
EUR

Need for local payment/local bank

INTESA  
SANPAOLO

la Caixa

How can DNB help?