

Model & Strategi Bisnis Business Model & Strategy

	Corporate (> Rp 100 billion)	SME & Sharia (Medium: Rp 10 billion - Rp 100 billion) (Small: < Rp 10 billion)	Consumer	Treasury & International
Target Segment	Focus on leading corporations both in publicly-listed companies and State Owned Enterprises, and non-bank financial institutions	<ul style="list-style-type: none"> Focus on industries with sustainable growth Strong backward linkage 	Targeting affluent, mass market segment	Corporate clients & middle segment with treasury, trade finance and international activities
Brand Position	To be a premier corporate bank providing total financial solutions	<ul style="list-style-type: none"> Leading bank with extensive network & capitalization market competence Excellence Services 	<ul style="list-style-type: none"> Friendly local character within international exposure Competitive value 	<ul style="list-style-type: none"> Bank with large customer base and excellent in service Strong domestic & overseas network
Key Product	<ul style="list-style-type: none"> Corporate finance Loan Syndication Trade Finance Cash Management 	<ul style="list-style-type: none"> Wide product-range & tailor-made products Integrated Islamic & conventional banking with global partner 	<ul style="list-style-type: none"> Transaction and investment for liabilities product High yield loan mortgage product 	<ul style="list-style-type: none"> Trade finance & remittance Inter-bank placement Leading in money market & capital market
Channel/ Process	<ul style="list-style-type: none"> Value Chain including Synergizing with subsidiaries Value Added Services Quick turnaround with constant service level 	<ul style="list-style-type: none"> Value chain approach Faster processing time Adding more Account Officers 	<ul style="list-style-type: none"> New Branch Concept, supported with strong active sales team and user friendly electronic channel Hassle-free open account initiation program Cross Selling & Strategic Alliances 	<ul style="list-style-type: none"> Overseas branches & 838 correspondent banks Centralized trade finance processing Treasury Regional Area