



ProCredit Bank

România

Rural Lending

ProCredit Bank Romania- your neighborhood bank



ProCredit Bank is a development-oriented full-service bank. We offer excellent customer service and a wide range of banking products. In our credit operations, we focus on lending to very small, small and medium-sized enterprises, as we are convinced that these businesses create the largest number of jobs and make a vital contribution to the economies in which they operate.

Unlike other banks, our bank does not promote consumer loans. Instead we focus on responsible banking, by building a savings culture and long-term partnerships with our customers.

Our shareholders expect a sustainable return on investment, but are not primarily interested in short-term profit maximisation. We invest extensively in the training of our staff in order to create an enjoyable and efficient working atmosphere, and to provide the friendliest and most competent service possible for our customers.

KEY FACTS & FIGURES

- Established in 2002;
- Over 1.000 employees, 37 branches;
- Number of clients: more than 150,000;
- Number of outstanding loans: 43,500;
- Total outstanding loan portfolio: EUR 231 million;

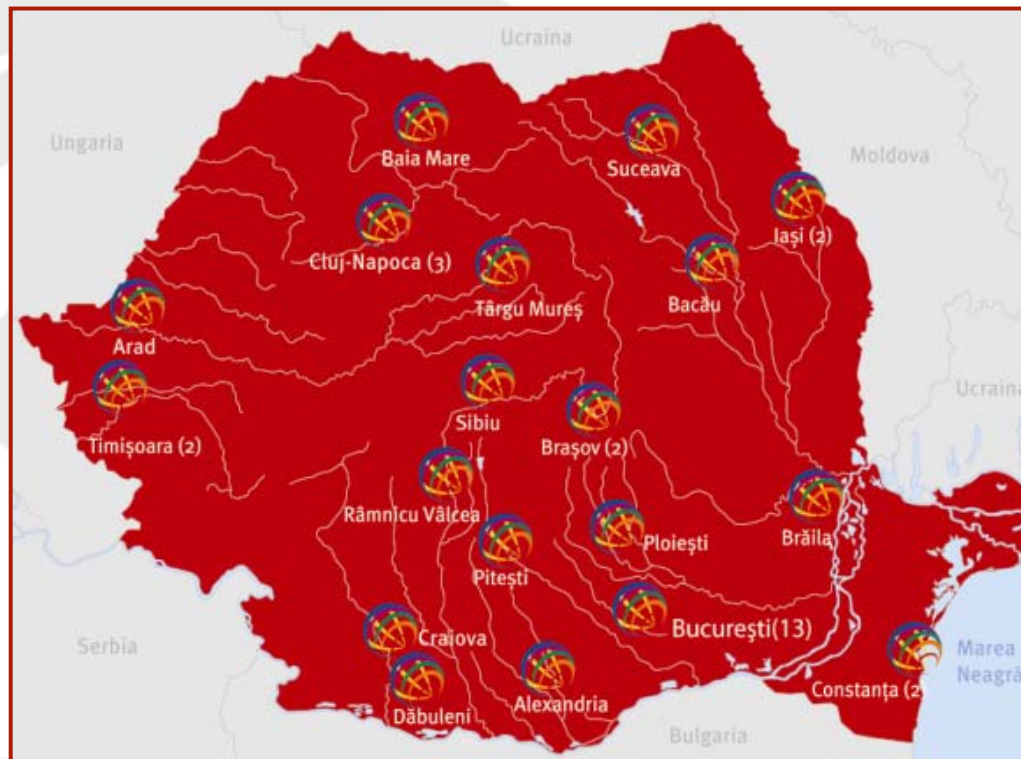
Agriculture lending - implementation and development



- ProCredit Bank was among the first banks to take a strategic decision to serve the agricultural sector (comprehensive market study in 2002);
- In January 2003 a pilot project started in Timisoara and Craiova branches. Within a year the project was extended to another three branches;
- In 2005, ProCredit Bank began offering agricultural loans as standard products in all branches with access to rural areas;
- The first branch almost entirely dedicated to agro lending (in Dabuleni, southern Romania) opened in 2006.

Serving clients across the country

- 21 branches with rural loan officers;
 - Outreach with a radius of 100 km;
 - 70 active Rural Loan Officers;
- Credit Mobiles: five Minivans operating across the country



Credit Technology

- Special loan products for farmers - simple and easy to understand, transparent;
- Flexible payment schedule - big installments after harvest period;
- Loans destinations - working capital, investments in fixed assets, or mixed destinations possible;
- Flexible collateral requirements;
- No (external) business plan required;
- Effective customer service:
 - ✓ personalized client relation;
 - ✓ direct client contact;
 - ✓ flexible approach.



Responsible banking - informational activities in rural areas

- ✓ Meetings with farmer associations;
- ✓ Events organized by third parties where ProCredit Bank staff participated and provided financial information regarding lending ;
- ✓ Seminars for farmers;





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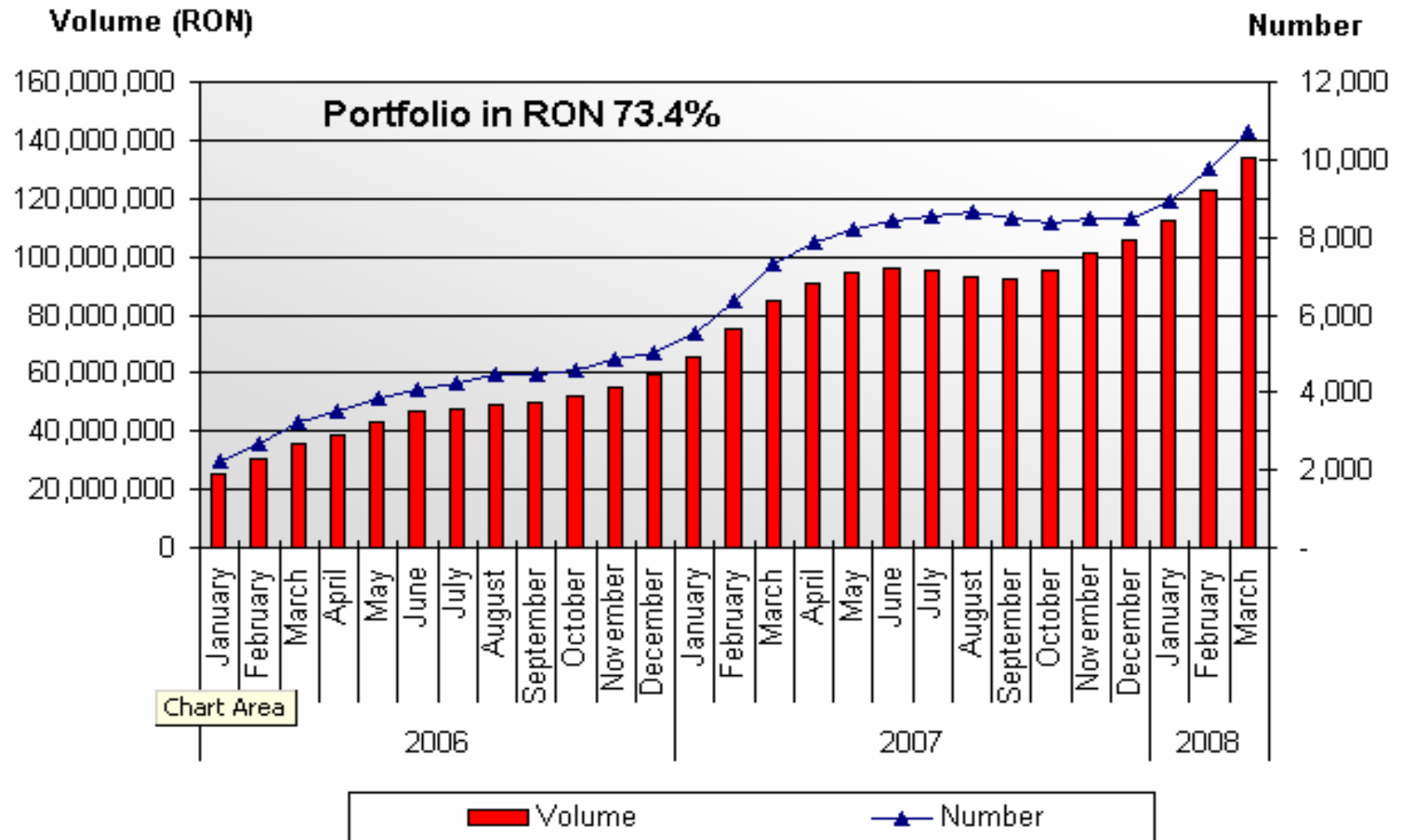
Current achievements

- **Outstanding agriculture loans - end of March 2008**
 - Number of loans: > 10,500;
 - Number of clients: > 9,500;
 - Volume outstanding: > EUR 36.0 million;

- **Total agriculture loans disbursed:**
 - Number of loans: 19,012
 - Volume: EUR 72.7 million
 - Average amount disbursed: EUR 3,825



Agricultural Loans Outstanding



Quality of agricultural loan portfolio

Agriculture loan portfolio

- Portfolio at risk over 30 days: **1.61%**;
- Loans in execution: **0.33%**;
- Outstanding rescheduled loans:
 - Number - 3 loans;
 - Volume - EUR 4,361;



Total loan portfolio

- Portfolio at risk over 30 days: **1.14%**;
- Loans in execution: **0.62%**;
- Outstanding rescheduled loans:
 - Number - 9 loans;
 - Volume - EUR 21,667;

