

A woman with short dark hair, wearing a green textured poncho and a grey knit scarf, is walking a golden retriever on a leash. They are in a park with many trees and a ground covered in fallen yellow and orange leaves. The scene is brightly lit, suggesting a sunny day.

Bucharest
16.09.2014

**Austrian commitment to
Romania**

A short summary

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VB Romania in a nutshell

2

What a bank needs to help business

3

Who we are and where we are

Founded in 2000, Volksbank is a financial institution of Austrian origins, being among the top ten banks on the local market, with EUR 3.09 billion total assets (as of December, 2013).

As an universal bank, Volksbank offers a complete range of products and services, for all categories of clients: private individuals, small and medium sized companies and large corporations. Volksbank products and services are functional, simple and easy to understand. We do not promise more than we can deliver.

Volksbank key figures:

- ✓ *Over 190.000 of clients served*
- ✓ *135 branches and 1375 employees*
- ✓ *Ranked 8th largest bank in terms of assets (3.09 billion EUR)*

Volksbank's values:

- ✓ Ethics
- ✓ Professionalism
- ✓ Transparency
- ✓ Trust
- ✓ Innovation

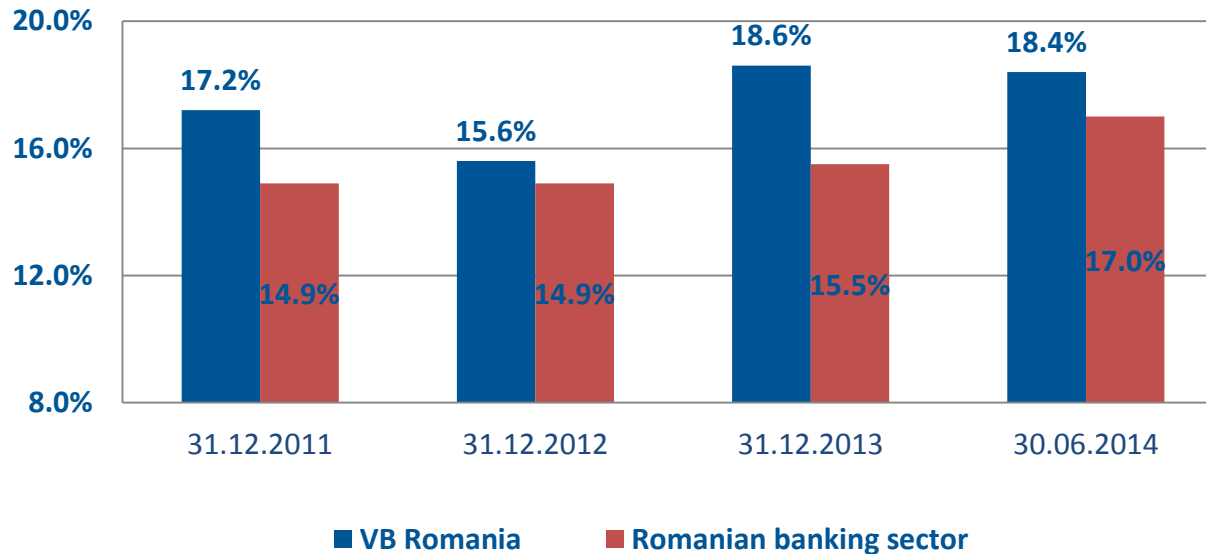
Shareholders Structure:

- ✓ *OVAG – 51%*
- ✓ *BPCE – 24,50%*
- ✓ *DZ Bank – 16,36%*
- ✓ *WGZ Bank – 8,14%*

Volksbank encourages long term relationships with all clients, offering convenient and transparent products and personalized counseling.



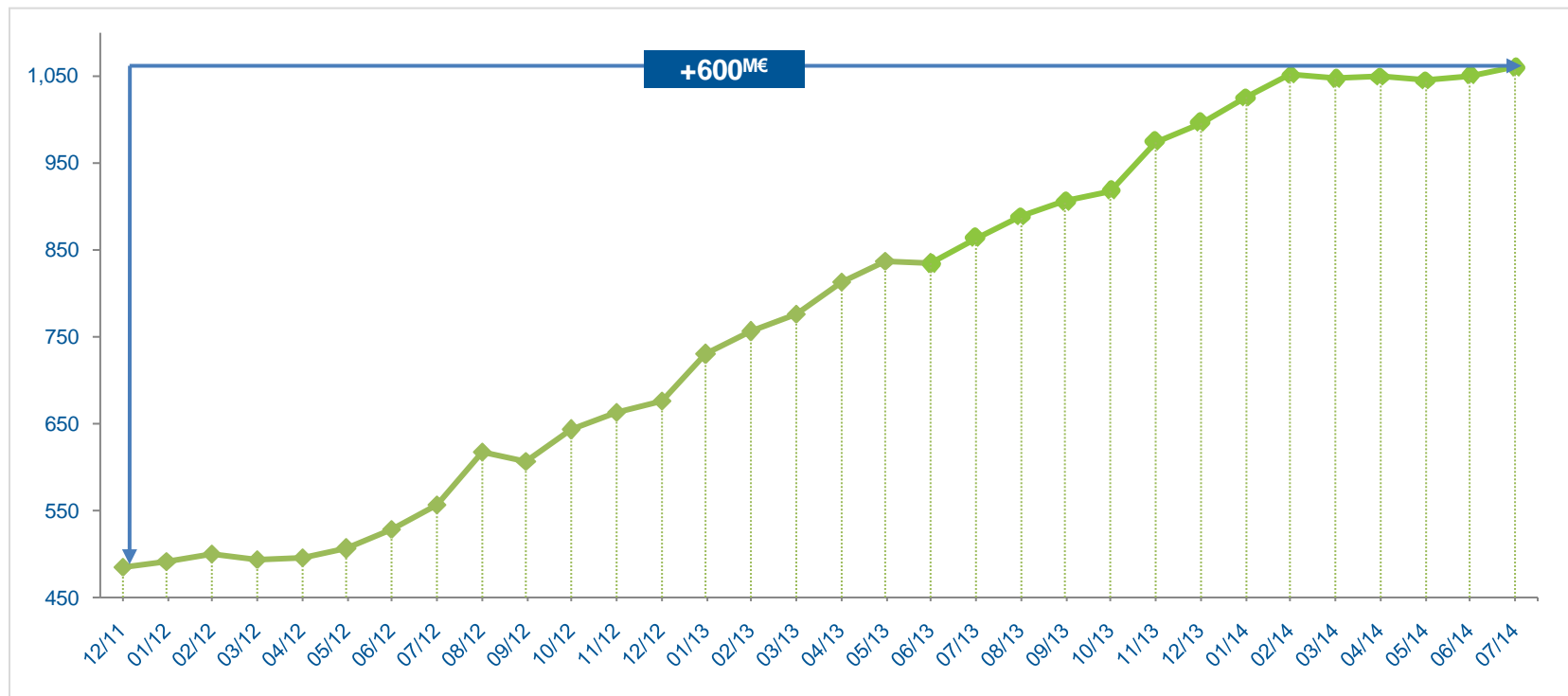
Available capital..



..explained

- A bank needs capital to grant loans and to be able to continue to do so
- For each euro of capital a bank can roughly grant 8 Euro in loans
- Volksbank Romania is consistently better capitalized than the Romanian banking sector

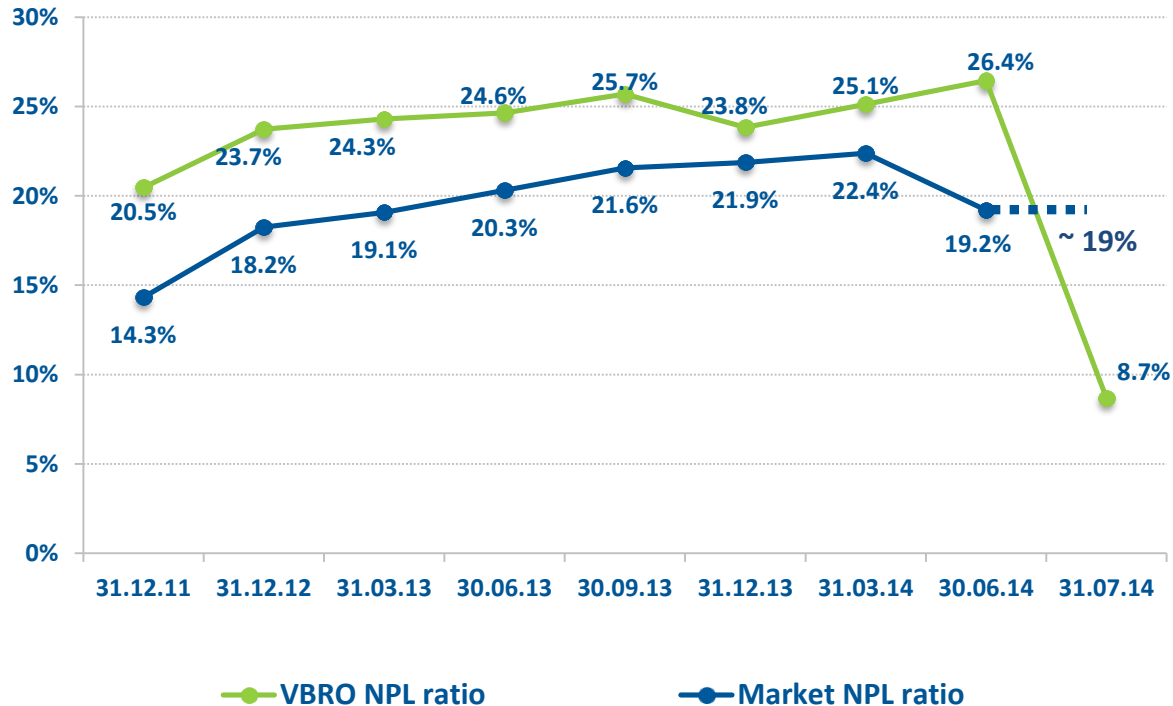
Available liquidity..



..explained

- A bank needs liquidity to pay out loans and to be able to continue to do so
- Liquidity is provided by other bank and through client deposits
- Volksbank Romania was able to tremendously increase the amount of deposits granted by clients

Past problems..



..explained

- The whole Romanian banking sector is burdened by non performing loans
- Focus of banks is not on doing new business
- Volksbank has stabilized its NPL portfolio earlier (in 2012) and sold most of it at the end of 2013

Now the head is free to focus on new business...

Our Products and Services

For Volksbank, "Open" means to be always responsive to customer needs, careful to any opportunities and honest.

Private Individuals:

We offer a full range of products and services , such as current operations (including account packages dedicated to entrepreneurs), real estate financing, consumer loans, credit and debit cards, direct debit services, Internet Banking and Mobile Banking, investment and savings products, consultancy and sale of treasury products.

Small and medium enterprises and large corporations:

True entrepreneurs are always open to new opportunities. We meet all customers' needs by offering loan products, standard and structural, and complex Cash Management solutions

Volksbank opens 10 corporate business centers

Volksbank Romania aims to strengthen its corporate segment, targeting to double its market share until 2018, to 3%, by opening 10 business centers in the country. The bank will open corporate business centers in Bucharest, Ploiesti, Brasov, Constanta, Sibiu, Iasi, Timisoara, Oradea and Cluj. Volksbank registered, at the end of last year, an increase of 12% of its corporate clients and managed loans of about EUR 507 million, representing 20% of its portfolio.



**Bogdan Neacsu, Vice-President
Corporate Business Volksbank**

The new Business Resort dedicated to corporate clients aims to identify the most appropriate financial solutions to current macroeconomic context. By developing regional centers, we want to increase the accessibility of companies to specific products.

Performance (as of December 2013)

Corporate clients

12%

Corporate loans

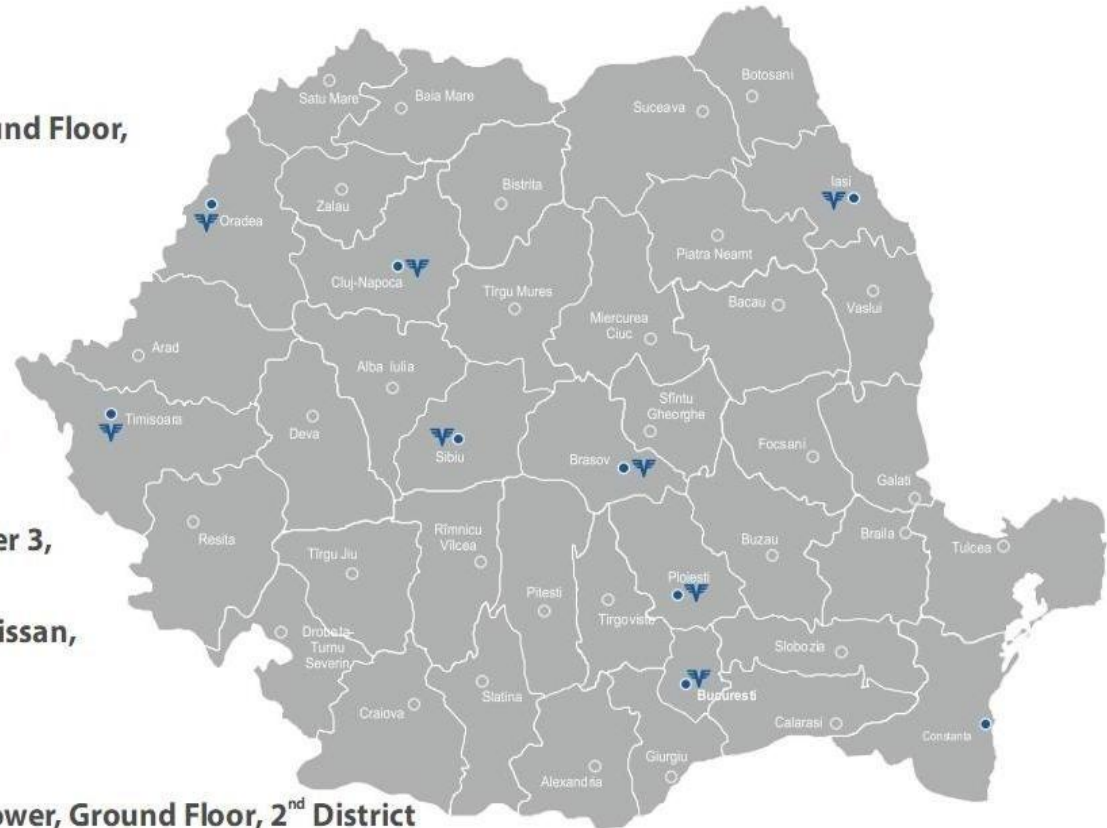
20%

Whole portfolio of corporate loans

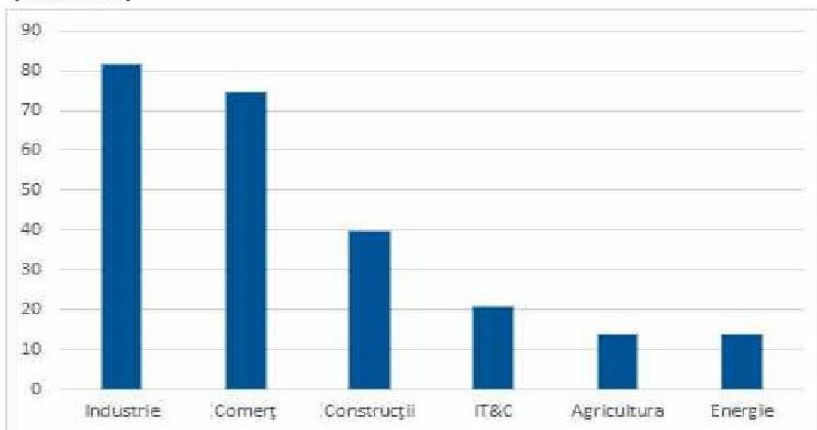
eur **507** mil.

Volksbank Business Centers

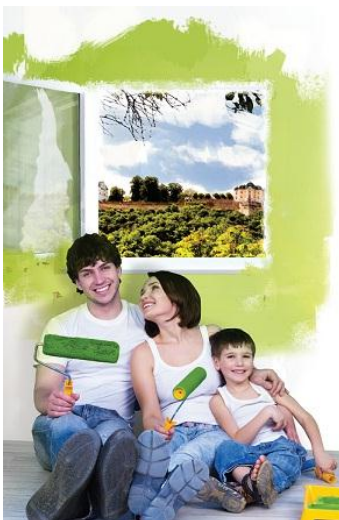
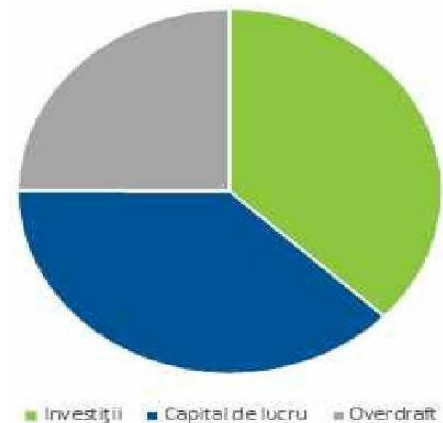
- **Bucharest, Pipera Road, no. 42, Nusco Tower, Ground Floor, 2nd District**
- **Sibiu, General Magheru Street 1-3, no. 13, entrance from Big Square**
- **Brasov, București Road, no. 10 B, 2nd floor**
- **Ploiesti, Pipera Road, no. 42, Nusco Tower, 3rd floor, 2nd District, Bucharest**
- **Cluj-Napoca, Dorobantilor Street, no. 48, 1st floor**
- **Constanta, Mircea cel Batran Street, No. 99**
- **Iasi, Palas Street, no. 7B-7E, United Business Center 3, Entrance C2, 2nd floor**
- **Oradea, Vasile Alecsandri Street, no.1, Entrance Nissan, Ground Floor + Mezzanine Floor, ap. 28A**
- **Timisoara, Coriolan Brediceanu Street, no. 10/C, City Business Center, Entrance C, 6th floor**
- **București Muntenia, Pipera Road, no. 42, Nusco Tower, Ground Floor, 2nd District**



Top funding by field of activity
(eur mil.)



Products accessed by companies



Together we build a sustainable business.