



ProCredit Bank Moldova's strategy

ProCredit Bank Moldova is part of the international ProCredit group headquartered in Frankfurt am Main. As of the end of 2016, the group comprised 15 banks operating in transition economies and developing countries as well as a bank in Germany. At a consolidated level, the group is supervised by the German federal banking supervisory authorities (BaFin and Bundesbank). ProCredit banks aim to help create transparent, inclusive financial sectors in developing countries and transition economies. We are convinced that a fair financial system, which enables people to save and businesses to invest and expand, is important for economic and social development.

ProCredit Bank Moldova specialises in providing services to small and medium-sized enterprises (SMEs). We offer these businesses a comprehensive range of high-quality banking services tailored to their specific needs. This target group reflects our commitment to the economic development of Moldova. We see ourselves as the Hausbank for our clients and attach great importance to building long-term relationships with them. Our clients value a bank that works with them as an equal partner to achieve their business goals and that understands the specific issues facing small and medium businesses.

Our business clients are generally characterised by their formal or increasingly formalised business structures as well as a sustainable business model and their need for banking services beyond credit. We particularly focus on agriculture and on promoting local manufacturing firms.

In 2017, we will continue enhancing our position as a professional provider of financial services and in this way contribute to the creation of jobs, expanding capacity for innovation, raising ecological awareness and assuming greater social responsibility. Our strategic goal is to be a leading player for small business clients and a main banking partner for medium-sized businesses in Moldova.

In addition to business clients, we also serve private clients who are associated with our business clients, as well as other private clients who would like to save and do their banking with a reliable and transparent bank.

We focus on building a savings culture and on promoting financial literacy. Furthermore, we aim to reduce the level of cash in circulation by encouraging savings and electronic payment systems. In 2017, we will continue placing emphasis on “clarity, simplicity and security”, as we believe that this is what people are looking for. Our clients use e-banking for their daily transactions and our 24/7 Zones for cash and non-cash transactions. Our positioning is built upon progressiveness, the convenience of modern technology and friendly, competent service provided by our Client Advisers at our Service Points. Our aim is for our clients to conduct a significant share of their payment activities via automated channels (e-banking, cash-in and cash-out ATMs, etc.)

Our competitive strengths in reaching and retaining our target customers lie in our staff: their proactive, professional, and responsible approach geared to understanding and responding to individual client needs and building long-term client relationships. To this end, in 2017, we will continue to invest heavily in staff training as well as professional and personal development. We have established an organisation that facilitates wise and rapid decision-making. This allows us to respond to our clients' needs whilst managing risk effectively.