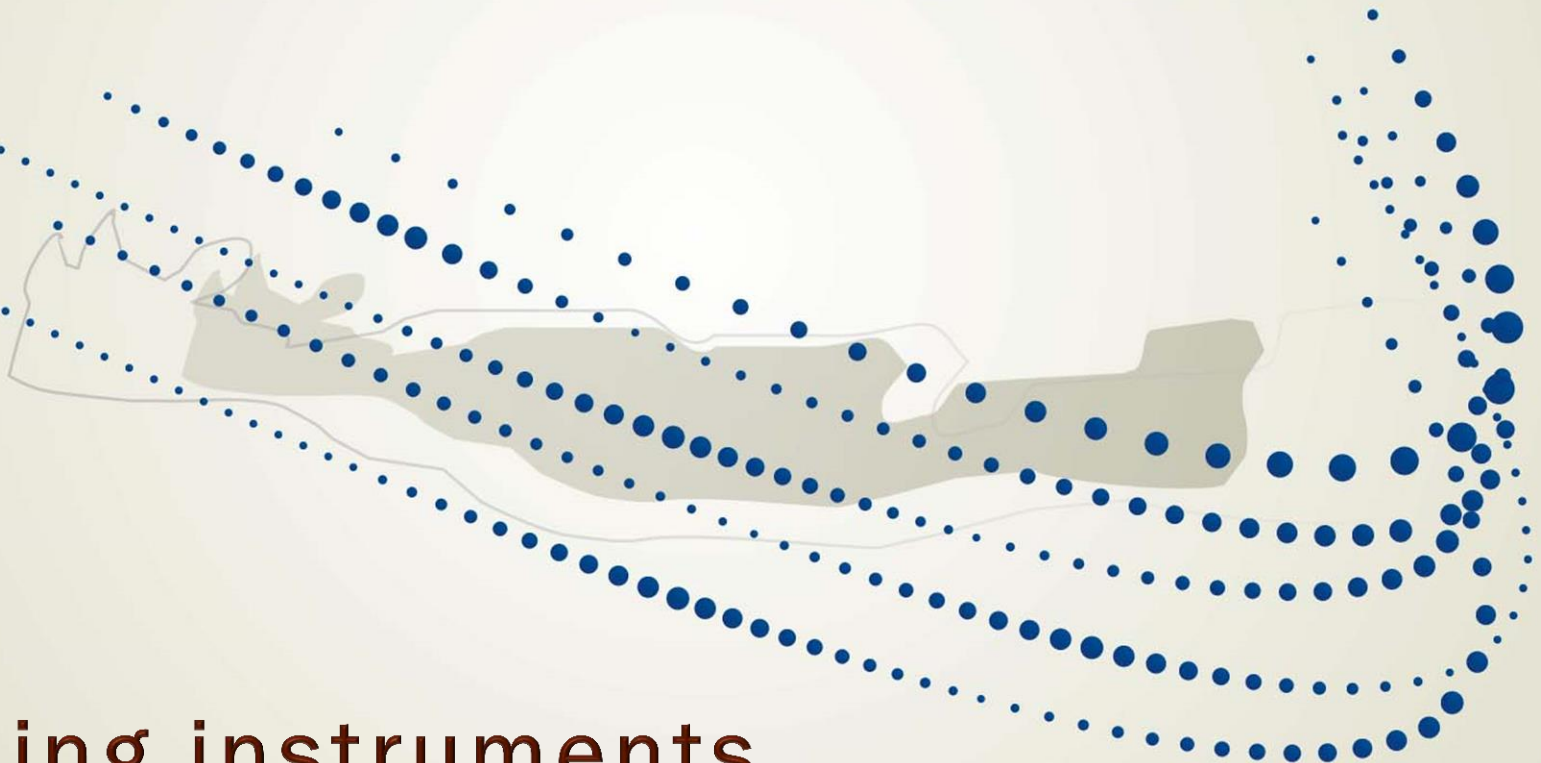




**PANCRETAN
COOPERATIVE BANK**



Funding instruments for SME's

A local Bank's perspective

Vision

Pancretan Cooperative Bank, in its 20 years of operation, succeeded to become the biggest cooperative organization in Greece, numbering more than 81.000 active members.

Its Vision focuses on the following :

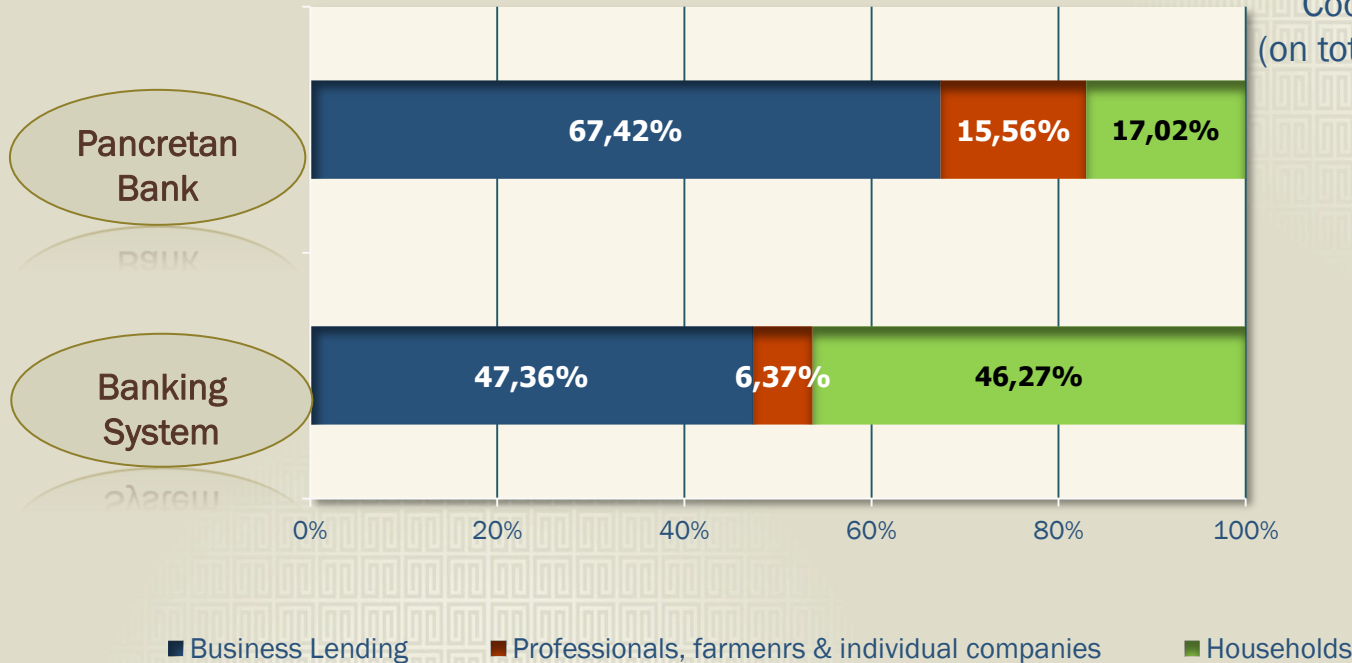
- Specialization in supporting the small and medium size enterprises, businessmen, farmers
- Extended presence in all areas of the island of Crete to support local population needs
- Flexibility in serving its clients by offering product lines and integrated services which meet their personal and professional needs, in a fast, friendly and transparent way .
- Pancretan Cooperative Bank is aiming at being the Financial Institution which significantly contributes to the local development and the enhancement of the social cohesion.

Basic Economic Figures 2010 - 2013

	2010	2011	2012	2013
Members	79.585	80.152	80.314	81.002
Branches	60	60	55	55
Employees	436	416	405	396
Assets (in mil. €)	2.063	1.743	1.687	1.639
Own Capital (in mil. €)	210	177	164	141
Deposits (in mil. €)	1.576	1.380	1.328	1.334
Loans (in mil. €)	1.692	1.639	1.640	1.641
Accumulated provisions for non performing loans (in mil.€)	92	134	164	214
Profits before provisions, depreciation & tax (in mil.€)	54,73	51,45	38,75	42,05
Profits before tax (in mil. €)	17,20	-33,65	-9,2	-24

Position in the Market

Cooperation with main sectors
(on total portfolio - December 2013)



The Business portfolio of the Bank represents 83% of total lending as compared to 53,8% that is the average of the Greek banking sector

During the harsh period of the economic recession, Pancretabank has never stopped financing viable enterprises

Financing to SME's & Professionals



Bank lending

1,40 bill. €



European Resources

177,5 mill. €



Co-funding Programs

19,4 mill.€



Jessica Initiative for infrastructures

35 mill. €



ETEAN (Hellenic Fund for Entrepreneurship & Development)

18,5 mill.€



TEPIX (Entrepreneurship Fund)

20 mill. €



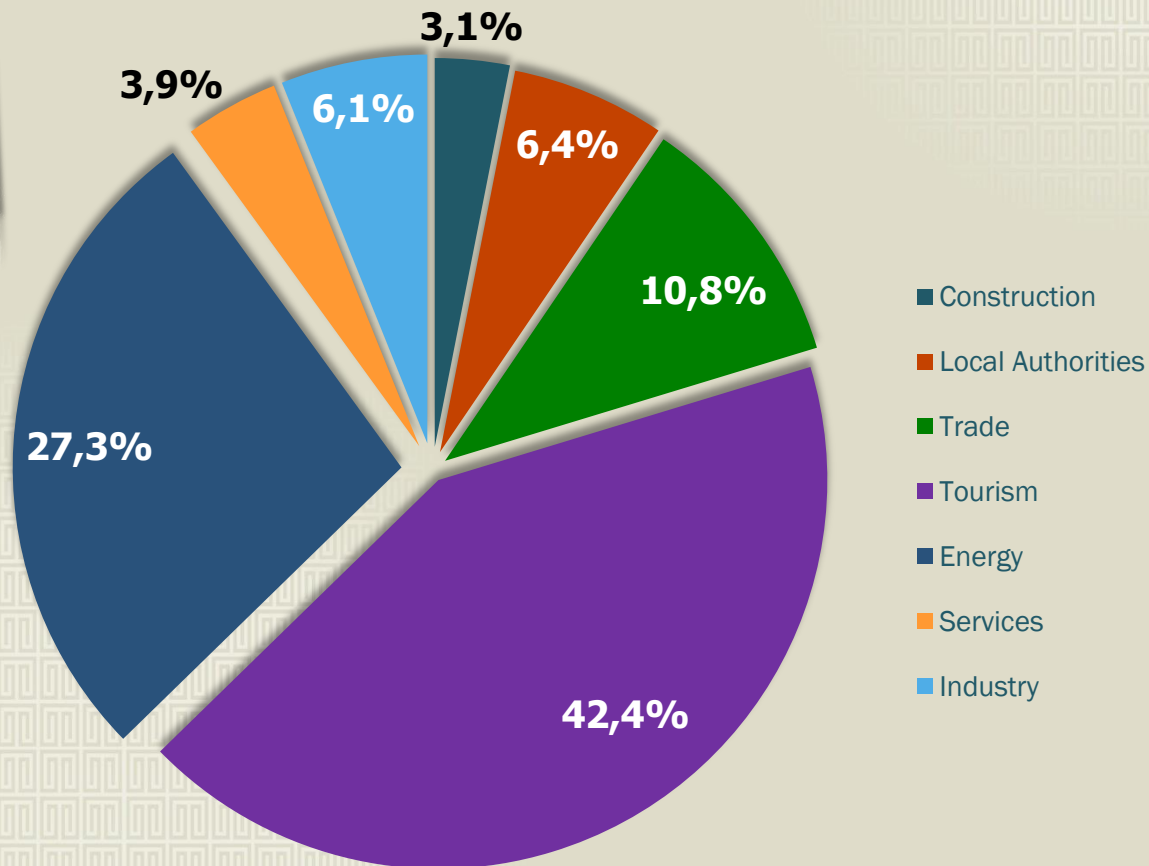
Export Credit Insurance Organization – Outward orientation

3 mill.€

Usage of financing instruments for SME's & Professionals (2013- 2014)

	2013	Q1 2014	Forecast 2014
Total new funding	86.000	15.200	100.000
EIB	52.300	2.500	38.800
TEPIX – ETEAN	1.320	3.065	12.500
EIF	803	238	1.200
JESSICA	150	0	5.125
ECIO	0	0	3.000
Instruments /Total	63%	38%	61%

Distribution of EIB total funding per sector (as of 31/03/2014)



Supporting Services to Local Authorities, SMEs and the Agricultural Sector

Our role in supporting SMEs and other economic actors locally is not limited to funding, but also encompasses other services such as:

- **Free on-line information service** on European and National Programs addressed to Local Authorities, SMEs and the Agricultural sector.
- **Cooperation with specialized Business Consultants** with offices in Greece and Brussels, for the implementation of programs.
- A **Specialized Department** is managing all co-funding programs for SMEs
- **Response to customer queries** regarding eligibility and other issues addressed to us through web or branch channels.
- **Participation in companies** for the establishment and operation of Industrial Parks and other local initiatives having a development purpose
- **Organization of events, presentations and workshops**, in collaboration various actors (chambers, local authorities, ministries) on issues that could have a significant impact on the activity of our SME customers



Thank you



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