



Market

ABN AMRO is a leading international bank with European origins, dating back to 1824. Today, ABN AMRO ranks eleventh in Europe and twentieth in the world, based on level one capital, with over 3,700 branches in more than 52 countries, a staff of about 110,000 full-time employees and total assets of 986 billion euros (June 30th 2006).

ABN AMRO is listed on the Euronext, London and New York stock exchanges.

The brand has a clear focus on consumer and commercial clients in local markets, and focuses globally on selected multinational corporations and financial institutions, as well as private clients. Its business mix offers a competitive edge in the chosen markets and client segments.

The bank's strategy is built on leveraging its advantages as a Group in order to create the best value for and with its clients.

ABN AMRO is active in four principal customer segments: Personal Banking, Private Banking, Business & Commercial and Corporate & Institutional.

The ABN AMRO Corporate Values and Business Principles provide the framework within which all operations are carried out.

The bank implements its strategy through a number of Business Units (BUs). These units are responsible for managing a distinct region, client segment or product segment, while also sharing expertise and operational excellence across the Group.

Achievements

Due to ABN AMRO's expertise and client-focused approach to banking, ABN AMRO Romania has been awarded numerous recognitions and rankings for its local performance:

- Best Debt House - Euromoney (2006)
- Bronze Medal - Personal Loan Advertising Campaign - EFFIE Awards (2006)



- Best in Retail Banking - Personal Loan - Bucharest Business Week (2005)
- Best Corporate Bank in Romania - Bucharest Business Week (2003)
- Best International Bank in Romania - Finance Central Europe (2003)
- Best International Bank in South-East Europe - Finance Central Europe (2003)
- Best International Bank in South East Europe - Finance Central Europe (2002)
- Best International Bank in Romania - Finance Central Europe (2002)
- Corporate Citizen Award - Bucharest Business Week (2002)
- Most Dynamic Bank in Cash Management - Bucharest Business Week (2001)
- Best International Bank in South East Europe 2001 - Finance Central Europe (2001)
- Best International Bank in Romania - Central European magazine (2000)
- Best Bank in Romania of the Decade - Central European magazine (2000)
- Best Equity Research - Greenwich Survey (2000)
- Best International Bank in Romania - Central European magazine (1999)
- Best Bank in Romania - Readers' Poll, Business Central Europe (1999)
- Best International Bank in Romania - Central European magazine (1998)

History

ABN AMRO was born through the merger of ABN Bank and Amro Bank on September 22nd 1991 in Amsterdam. The date of incorporation of ABN AMRO was March 29th 1824 in Hague. On that day Nederlandsche Handel-Maatschappij (Netherlands Trading Society, NTS) was established by Royal Decree by King Willem I. Starting October 3rd 1964, after the merger with Twentsche Bank, NTS changed its name to Algemene Bank Nederland (ABN Bank). After the merger with Amro Bank in 1991, ABN became ABN AMRO.

ABN AMRO Bank (România) S.A. has been present in Romania since November 1995. ABN AMRO Romania currently operates in fifteen cities (Arad, Bucharest, Braşov, Bacău, Cluj, Constanța, Craiova, Galați, Iași, Oradea, Pitești, Ploiești, Sibiu, Târgu-Mureș and Timișoara). Using its worldwide network, the bank provides integrated financial



products and services for its commercial, institutional and consumer clients.

Product

ABN AMRO Bank has an impressive history of developing strong business relationships with multinational corporations, medium-sized international companies doing cross-border business with Romania, and local companies, especially those with export and growth potential. The bank aims to continue such relationships as it grows with the Romanian business market.

Starting September 2004, ABN AMRO Romania offers retail products and services to consumers in Romania. The product offer developed rapidly, now including current accounts, credit and debit cards, overdraft facilities, mortgage loans, home equity loans, personal loans, saving plans. During its more than eleven years in Romania, ABN AMRO Bank built its name as a reliable, solid and professional financial partner.

Recent Developments

ABN AMRO is an ambitious institution, committed to continuous improvement in everything it does. Its success depends on excellent performance and a solid reputation. Transparency and dialogue are of crucial importance in all the relationships that are nurtured to maintain the brand's reputation as a respectable and reliable institution.

ACUM AI OPȚIUNEA. FII PRIMUL.



Am fost primii care am oferit DealStation, iar clienții noștri au fost primii care l-au utilizat. Asta ne-a motivat. De aceea am vrut să vă surprindem din nou. Și am reușit. ABN AMRO vă oferă OPȚIUNI PE CURSUL DE SCHIMB. Pentru ca, din nou, clienții noștri să fie primii PROTEJAȚI LA FLUCTUAȚIILE DE CURS. Dacă doriți să eliminați riscurile financiare ale companiei Dumneavoastră, ABN AMRO vă stă la dispoziție. Așa cum v-am obișnuit.

Making more possible ABN AMRO Bank

On both the consumer banking and corporate sectors, ABN AMRO Bank Romania has a tradition in supporting its clients, by creating a variety of innovative custom-tailored products. Examples are: the introduction of Dealstation in February 2005, FX Options in November 2005, and the World Bank Bond issue in September 2006. All these are "first" for the Romanian market.

In November 2005, ABN AMRO Bank celebrated ten years of excellence in Romania. It was a special opportunity for the bank to reaffirm its commitment to development for the benefit of its clients and for the promotion of high banking standards on the Romanian market.

Promotion

Brand and Marketing Communication consists of Brand Management, Sponsorship, and Managing Board Hospitality. Brand Management is responsible for brand governance, integrity of brand essence, identity, house style, brand architecture and brand communication, aiming to develop a strong, visible, meaningful and consistent brand for ABN AMRO and to ensure its effective Group-wide implementation through advertising and other internal and external expressions of the brand.

The ABN AMRO Group has adopted one global tag line for all its major subsidiaries, sharing the green and yellow shield logo, since the Group's rebranding project in 2003. The idea to have one global tag line can be traced back to this rebranding. This was never merely a visual exercise - it was also about



În afaceri, clienții noștri mută primii. Prin DEALSTATION.

communicating the ABN AMRO Group's focus on sustainability, synergies and Business Principles, which together form the brand's shared values and identity. That's why the tag line, "Making more possible", has a role to play which goes beyond advertising. It supports the brand's strategy, concisely summing up everything it stands for in a way that's understood by all stakeholders.

ABN AMRO sees sponsorship as a method of supporting and building the brand through



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Making more possible ABN AMRO

sponsorship initiatives, which add value to its communication strategy and improve the bank's reputation. The purpose of sponsorship is to generate maximum value out of the sponsorship projects by creating brand exposure and awareness, image building, and offering a commercial platform for marketing activities. ABN AMRO is actively involved in sponsorship activities that best reflect its core institutional and corporate values. Some examples of projects,

organisations and activities sponsored by ABN AMRO worldwide include: the Chicago Marathon, the Ajax Amsterdam football team (Official Sponsor), the ABN AMRO Tennis World Cup, the Philharmonic in Sydney (Official Sponsor), Musee d'Orsay in Paris, etc.

In Romania, ABN AMRO has sustained a series of projects initiated by the National Art Museum, The Habitat for Humanity Foundation, UNICEF, The Bacău Community Aid Foundation, etc. At the same time, ABN AMRO has been developing the European Values Educational Program, now in its third edition. Launched in 2003, the ABN AMRO European Values Educational Program comes to the support of academic institutions in Romania, by training

future Romanian financial and banking specialists, not only from the perspective of their technical expertise, but also from the perspective of their integration into an institutional culture at European level.

ABN AMRO translates its worldwide sponsorship policies in Romania, through donations towards local communities. One example is the donation of sports equipment for disadvantaged children under the care of Save the Children Romania, made by ABN AMRO in February 2005, in its capacity of official sponsor of Ajax Amsterdam.

In terms of Corporate Social Responsibility, the brand follows its corporate values and business principles and performs globally so as to meet the needs of the organisation and its stakeholders, thus seeking to protect, sustain and enhance the human, natural and financial capital for the future.

Successful organisations are distinguished not by their ambitions and structures, but by their ability to put principles into practice. The ABN AMRO brand is committed to continuously improving the integration of sustainable development into its working environment and business processes. The bank's aim is to play a proactive role in contributing to sustainable development, within its areas of influence.

In ABN AMRO's vision, sustainability means advancing globalization, as well as sensitivity to a number of issues, such as corporate governance, the gap between rich and poor, climate change, terrorism and global population growth - these are all issues that raise many challenges, not just for society at large, but also for the organisation, its employees, clients, suppliers and other stakeholders.

The bank recognises that it has a strategic role to play in addressing these issues and, therefore, it takes social, ethical and environmental factors into consideration when providing financial



services. The main priority issues for ABN AMRO, from the sustainable development point of view, are being accountable and transparent, delivering responsible financial services, being a great place to work, supporting local communities, and minimising its direct impact on the environment.

ABN AMRO believes that companies can have a direct impact on society and the environment - through their employees and facilities - or an "indirect" impact - through their business activities.

Brand Values

The brand's Corporate Values provide the foundations for the bank's Business Principles, which are as follows: Integrity, Respect, Teamwork and Professionalism.

Based on these four Corporate Values, ABN AMRO has formulated Business Principles to guide all its employees in their daily activities. Defining them, clarifies what the brand stands for. These Business Principles are:

- People are the heart of the organisation
- The brand pursues excellence
- ABN AMRO aims to maximise long-term shareholder value
- The organisation manages risk prudently and professionally
- It strives to provide excellent service
- The bank builds business on confidentiality
- The bank assesses business partners on their standards
- ABN AMRO is a responsible institution and a good corporate citizen
- The bank respects human rights and the environment
- The organisation is accountable for its actions and open about them

www.abnamro.ro

THINGS YOU DIDN'T KNOW ABOUT

ABN AMRO Bank

➤ The name ABN AMRO is derived from the initials ABN (Algemene Bank Nederland) and AMRO (Amsterdam-Rotterdam Bank), the banks which founded ABN AMRO in 1991

➤ In 1990, Landor Associates designed the logo plus the typography. The shield symbolises reliability, tradition, protection and security, while the combination of colours (turquoise, yellow and grey) sets it apart from the logos of predecessors and rivals, as well as being very modern, distinguished and clear