



BNP PARIBAS

Building a portfolio

Cyrille Parant - BNP Paribas

Building a portfolio

- **The bank target: to build a safe and balanced portfolio**
 - Executive Committee decision (October 2006) to build up an international microfinance portfolio as a first step before the creation of a microfinance fund
 - Risk policy set up jointly with Risk Department of BNPP
 - Geographic targets based on BNP Paribas' country risk policy and network coverage (more than 80 countries in the world)
 - A targeted envelope of €100 M to be reached by 2008



Latest deal samples

- **Mexico**

A deep microfinance market without strong banking presence of BNP Paribas.

- **Finsol:** € 4 794 000 credit line, 1 year renewable tenor, 19 555 clients reached
- **Compartamos:** € 10 272 000 (C.D.), tenor 2 years, 30 140 clients reached



Latest deal samples (2)

- **Argentina**

A strong microfinance potential in a rebounding economy.

- **Banco Supervielle:** € 326 000 credit line, 1 year renewable tenor
- **FIE Gran Poder SA:** € 217 000 credit line, 1 year renewable tenor



Latest deal samples (3)

- **Philippines**

A lively microfinance market in a gloomy economy.

- **PCFC**: €3 424 000 credit line, 1 year renewable tenor, 200 MFIs financed



Latest deal samples: India

- **India**

The largest and deepest microfinance market in the world. A strong presence of BNP Paribas in a booming economy.

- **AML:** €869 000 credit line, 1 year renewable tenor, 12 788 clients reached
- **SMILE:** €869 000 credit line, 1 year renewable tenor, 12 340 clients reached
- **Bandhan:** €869 000 credit line, 1 year renewable tenor, 17 624 clients reached

