

ProCredit Bank AG
 Kundenservice
 Postfach 90 04 67
 60444 Frankfurt am Main

Law on deposit protection

Two deposit protection schemes apply to your deposits at ProCredit Bank AG:

ProCredit Bank AG is a German bank and is therefore subject to Germany's **deposit guarantee regulations** within the framework of the German Banks' Compensation Scheme (Entschädigungseinrichtung deutscher Banken GmbH, EdB). This minimum cover is valid for deposits of up to EUR 100,000 per client.

In addition, ProCredit Bank AG is a member of the **Deposit Protection Fund of the Association of German Banks** (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.). Through this fund, the protection limit per customer is increased. For more information, see www.bankenverband.de. Bearer bonds issued by the bank are not protected.

All banks are legally required to inform you of their deposit protection on a yearly basis.

Depositor information sheet

Deposits at:	ProCredit Bank AG
are protected by:	Entschädigungseinrichtung deutscher Banken GmbH ¹
Limit of protection:	EUR 100,000 per depositor, per credit institution ²
If you have deposits at the same credit institution:	All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of EUR 100,000 ²
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	Within 7 working days ⁴
Currency of reimbursement:	Euro

Contact:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Germany	Postanschrift: Postfach 11 04 48 10834 Berlin Deutschland
More information:	Telephone: +49 (0)30 59 00 11 960 e-mail: info@edb-banken.de www.edb-banken.de	

1) Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100,000.

2) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

3) In the case of joint accounts, the limit of EUR 100,000 applies to each depositor. Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100,000. Further information is available from the website of the German banks' compensation scheme (Entschädigungseinrichtung deutscher Banken GmbH) www.edb-banken.de.

4) Reimbursement

The responsible Deposit Guarantee Scheme is
Entschädigungseinrichtung deutscher Banken GmbH
Burgstraße 28
10178 Berlin
Germany

Postal address
P.O. Box 11 04 48
10834 Berlin
Germany

Telephone: +49 (0)30 59 00 11 960
e-mail: info@edb-banken.de

It will repay your deposits (up to EUR 100,000) at the latest within 7 working days. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.