STUDY REGARDING THE CREDIT PRODUCTS FOR AGRICULTURE OFFERED BY ROMANIAN BANKING SYSTEM

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The present study addresses aspects concerning credit products for agriculture offered by the top five banks from Romania, by the number of customers. Any person wishing to invest or start an own business in agriculture can make it through these loans. With the money obtained it can be maid payments for agricultural works, can be bought seeds, fertilizers, products for plants protection, diesel and breeding animals for milk or fattening, equipments or machineries.

Keywords: *banks, credits, capital, investments, banking system.*

INTRODUCTION

Romanian banking system has shown over the years 2015 and 2016 structural stability, by maintaining at appropriate level the solvency and liquidity indicators. Regarding the optimization of the quality of asset portfolio but also the profitability were recorded improvements.

Agricultural credit is in relation with other forms of agricultural funding, especially with funding instruments from European Union, cohesion funds, but also with funds made available from the state budget, together with the funding from own sources of the enterprise and of the individual producers and the impact that agricultural credit had and has on the agricultural sector, as the main beneficiary, but also on the banking system in general.

The general objective of the paper work consists from the analyze of the loan portfolio for agriculture provided by the top five banks from Romania that have the largest number of customers.

The number of customers demonstrates the strength, the visibility, the attractiveness and the prestige of a bank.

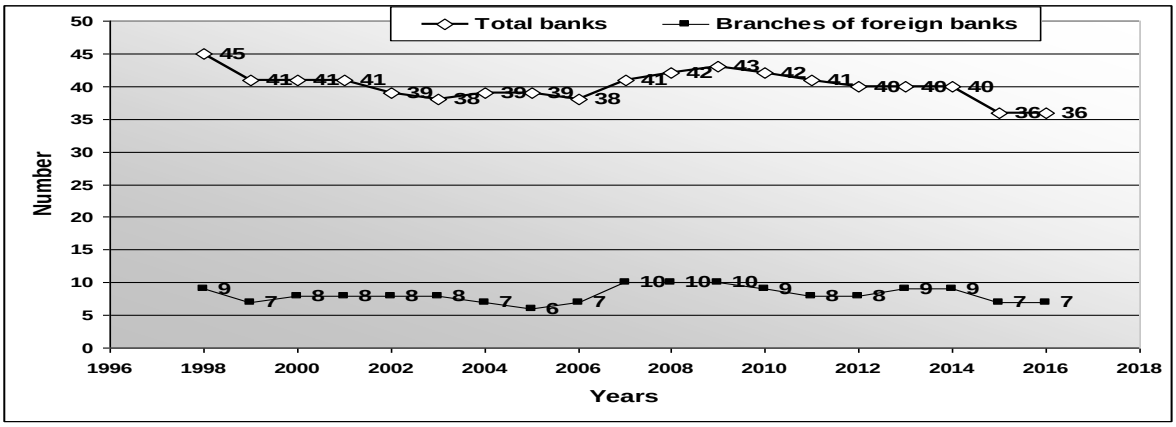
The purpose of the research is to identify the advantages, features, eligibility conditions for agricultural loans offered by the five banks studied in the paper.

MATERIALS AND METHODS

The authors of the research have used as methods of research collecting the data from various bibliographic sources, processing them, the analyze, the interpretation and drawing some conclusions.

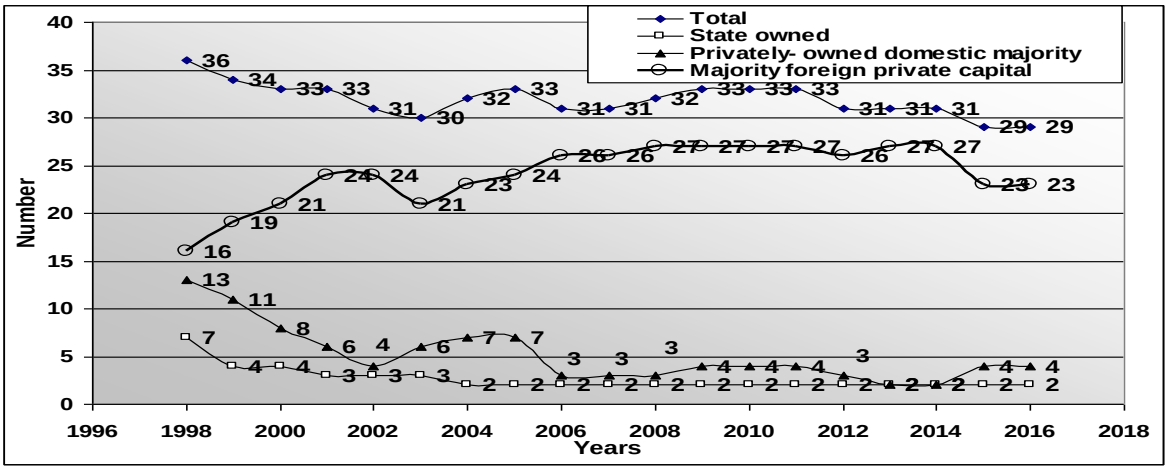
RESEARCH RESULTS

Romanian banking system was marked during this period by mergers and acquisitions that have led to a concentration of it. Currently, the number of credit institutions (Figure 1 and 2) in the Romanian banking system reached at 36 in present, compared to 43 banks before the economic crisis. The structure of Romanian banking sector at the end of 2015 included two banks with full or integral capital of state, four credit institutions with majority domestic private capital, 23 banks with majority foreign capital and 7 branches of some foreign banks. [1, 5]



Source: *B.N.R*

Figure 1. The evolution of Romanian banking system

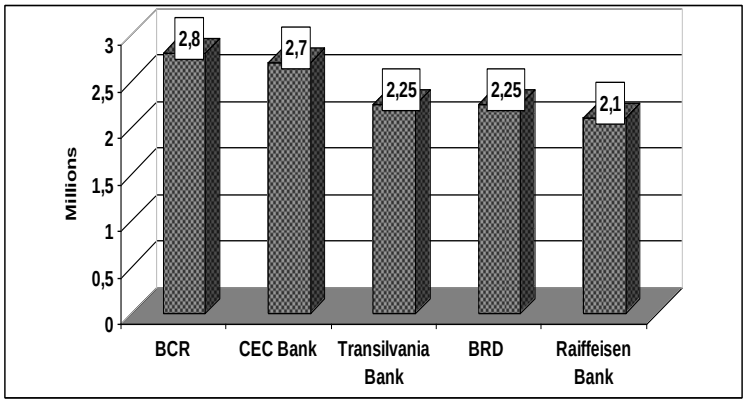


Source: *B.N.R*

Figure 2. Credit institutionsRomanian legal persons

Loans granted and commitments assumed by the banks for agricultural sector would show at the end of 2015 a value of almost 13 billion lei (equivalent of 3 bln. Euro), the advance, in nominal terms being by approximately 500 million lei. So lending in agriculture, even if it has a small share in total corporate lending, of only 7% has recorded last year, the highest growth rate at the level of loans. [8]

Setting up a portfolio as larger as possible of customers is an important goal for the banks. In Romania, only 5 banks have over two million customers, these being - in fact - the most aggressive credit institutions for the segment of products and services designated for individual consumers (Figure 3).



***Source**: www.bankingnews.ro*

Figure 3. The top of the banks by the number of customers

A base as broad as it may of customers constitute a cornerstone for the success of new products and services launched on market. Also, the evolution of the number of customers demonstrates indirectly the quality of services and products provided, and the fact that the portfolios of clients of some banks tapers from year to year can be a cause for concern and, also, of alarm for the managers of those credit institutions.

The banks analyzed in the paper offer the following loan products shown in Table 1.

Table 1

Credit products offered by the banking system

The bank	**Loan products**
BCR	APIA subsidy credit
CEC Bank	Investment loan The credit line Loans for purchase of land for agricultural production Credit OUG 43/2013 - purchase agricultural land Micro loans GEO 43/2013 1.Micro loans for investments in agricultural field 2.Micro loans to ensure own contribution to the financing of investment projects 3.Micro loans for providing the necessary financial resources for achievement of agricultural production Bridge loan-funding of working capital-working scheme-2016 Campaign Working capital loan designated to producers in agricultural field Bridge loan-funding of working capital-animal welfare (pigs/poultry) - 2016 Campaign
Transilvania Bank	Multiannual loan to finance crop and livestock farms Credit for the creation and maintenance of cultures Credit for the purchase of agricultural land Credit for storage spaces. Credit for the purchase of agricultural machineries and equipments APIA credits Credit for funding the dairy cows farms
BRD	Credit for agricultural campaign Credit for investments for agriculture Credit subsidies
Raiffeisen Bank	Credit for working capital in agriculture Credit for investments in agriculture Funding agricultural grants -APIA

***Source:** www.bcr.ro, www.cec.ro, www.bancatransilvania.ro, www.brd.ro, www.raiffeisen.ro*

1. **BCR** *offers APIA subsidy loan to finance working capital needed* to carry current activities, until the moment of actual payments made by APIA. [2]

Table 2

APIA subsidy loan designated to finance working capital

Advantages	Beneficiaries	Conditions for eligibility
- Reduced time for obtaining credit; *-Advantageous interest and commissions;* *- The flexibility of the conditions for approval;* *- Possible of using the guarantees granted by FGCR/FNGCIMM;* *- Possibility of extension the credit by extending the payment period of APIA subsidy..*	*- Corporate, customers,* *- Micro,* *-PFA,* *- Individual enterprises,* *- Family businesses* *- Other legal entities* *- Beneficiaries of APIA grants/ national transitional aids*	*- To hold at BCR a deposit account collateral transferred to the bank, in witch will receive the amounts related to subsidies;* *- To conduct activity in agricultural field regardless of the seniority of the company.*

Source: *www.bcr.ro*

Currency of credit extension is the lion, and the grace period to pay the interest is until the moment of the payments made by APIA

The loan value is maximum 90% from the amount receivable from APIA, according to the applicable convention concluded by BCR with APIA.

2. CEC Bank the second as number of customers has in its portfolio the following loan products (Table 1):

The investment loan has the following destinations: [6]

• Creation of production capacities and/or new objectives;

• Completion of the investments works regarding production capacities and/or objectives of whose achievement was started;

• Development, modernization and/or rehabilitation of the investment objectives, of the production capacities, equipments, machineries and installations, of the buildings and existing constructions;

• Purchasing of buildings, constructions, production units etc.

• Purchasing of machineries, vehicles, equipment;

• The acquisition, arranging, modernization, development of work spaces of customer activities etc.

• Insurance of the utilities necessary for functioning the objectives and of the new or existing production capacities, expenditures regarding performing the technological tests, including computer programs, etc.;

• Establishment of orchards, vineyards and other species;

• Purchase of production, breeding and labor animals;

• Refinancing of some investment loans contracted from other finance companies and refinancing of investment loans granted by business partners basing of some contracts;

• Other acquisitions, investment services and works.

The beneficiaries of this product are legal persons who meet the eligibility criteria established by the bank. This product is granted on a period of minimum 6 months and maximum 10 years.

The value of this credit is of maximum 85% from the total value of the investment and the beneficiary must have an own contribution of 15% that can be made up in cash or nature.

The currency of the loan is lei or currency and the securities can be any mix of the guarantees accepted by the bank.

The credit line is advantageous because the method of repayment and the guarantees are flexible, the credit application is resolved quickly, and length period of credit is advantageous, with the possibility of extending the credit line on new similar

additional periods, the view of the financial situation can be achieved using the services of Internet Banking insured by the bank. [6]

It is designated to meet the current needs of working capital and to refinance of some credit lines contracted to other funding companies.

Any client legal entity is eligible for the credit line, with the condition that financial results to be satisfactory and to have a good history of the payment behavior in the relationship with the State, the business partners and credit institutions, according to the bank's internal regulations

The value of credit line can be correlated with the necessary of working capital of the company, with its financial cycle and with its repayment capacity. It may be granted in lei euro or USD.

The credit line may be granted for maximum of 24 months, with the possibility of extension. It is accepted any guarantee or mix warranty from those accepted by the bank. Reimbursement is permanent, throughout the period of validity of the credit line.

Table 3

Loans for land purchasing for agricultural production

Advantages	Beneficiaries
• *interest rates are favorable and the loan period is extended;* • *reimbursement arrangements are flexible, depending on the current receipts and projected by the customer;* • *grace period up to 12 months, depending on the credit period; quick resolution of the Credit Application; Internet Banking services;* • *free advice regarding the preparation of documentation for accessing the credit.*	• *farmers in various forms of organization, namely: freelancers;* • *family agricultural associations, associations of agricultural producers, producer groups;* • *individual enterprises and family enterprises;* • *private agricultural companies, agricultural associations with legal personality;* • *commercial companies;* • *agricultural cooperatives established under the legislation.*

Source: *www.cec.ro*

Loans for purchase of land for agricultural production (table 3) are designated for land acquisition for agricultural production and its rehabilitation for agricultural use.

The loan period is of minimum 6 months, maximum 240 months for loans that are not secured with FNGCIMM guarantee (National Guarantee Fund for Loans for Small and Medium Enterprises) and minimum 6 months, maximum 120 months for loans that are secured with FNGCIMM guarantee.

The value of the loan is maximum 85% from the total value of the investment and minimum 15% from the total value of the investment is own contribution.

The repayment period is maximum 24 months and the loan is granted in national currency, Lei.

OUG 43/2013 loan - purchase of agricultural land has as destination the acquisition of agricultural land except private land owned by the state and administered by the State Domains Agency, in order to operate them according to Table 4.

Table 4

The credit OUG 43/2013 – purchasing agricultural land

Destinations	Advantages	Beneficiaries
• *purchasing of agricultural land by freelancers or legal persons who own in the conditions of the law a farm according to the APIA declarations, up to a maximum ceiling of 250 ha in property;* • *purchasing of agricultural land by freelancers, members of some family businesses or legal entities whose shareholders are exclusively members of the same family, who have in operation agricultural land according to APIA declarations, in order to expand agricultural land exploited for the establishment /cost effectiveness of the family farms with an economic size between 8000-11999 SO (Standard Output).*	• *The possibility of increasing the operated surface through the purchase of agricultural land; obtain an financing in lei under advantageous interest without charging commission for credit granting;* • *Flexible guarantees by granting a guarantee through FGCR/FNGCIMM will cover up to a maximum of 50% from the value of the loan;* • *Grace period up to 12 months, depending on the credit period;* • *Solving rapidly of the credit demand;* • *Viewing the financial situation through the Internet Banking solution CECOnline*	• *freelancers, individual enterprises, family businesses that develop economic activities, established under the Emergency Ordinance no. 44/2008 with the subsequent amendments;* • *individuals who have the quality of PAI (individual agricultural producers);* • *associations, agricultural companies and agricultural cooperatives established under Law no. 36/1991 regarding agricultural companies and other forms of association in agriculture and agricultural cooperatives Law no. 566/2004 with the subsequent amendments;* • *SME defined according to Law. 346/2004,with the subsequent amendments, which own in the conditions of the law an agricultural holding and want the purchase of agricultural land up to a maximum ceiling of 250 ha in property, based on the Declaration issued by APIA, or freelancers, members of the family company or PJ whose shareholders are exclusively members of the same family – have in operation as agricultural land according to the statement issued by APIA and wishes the purchasing of agricultural landing order to extend agricultural land exploited for the purpose of establishment/cost effectiveness of family farms.*

Source: *www.cec.ro*

Loan period is minimum 6 months and maximum of 120 months. The maximum loan value is of maximum 90% from the value of the surfaces purchased, minimum 10% from the value of the surface purchased represents own contribution, with the mention that this contribution will be in cash only. The loan is granted in lei.

Microcredit GEO 43/2013 [6]

1. Micro-loans for investments in agricultural field
2. Micro-loans to ensure own contribution to the financing of investment projects
3. Micro loans for providing the necessary financial resources for achievement of agricultural production.

The advantages of micro-loans are presented in Table 5.

Eligible customers for OUG 43/2013 micro-loans are beneficiaries that set up/develop the family farms according to OUG 43/2013.

Family farm represents an agricultural holding belonging to the family business or to legal person of whose associates are exclusively members of the same family. By the members of the same family it means husband/wife and relatives up to the third degree inclusive.

Table 5

The advantages of micro-loans OUG 43/2013

Micro-loans for investments in agricultural field	Micro-loans to ensure own contribution to the financing of investment projects	Micro loans for providing the necessary financial resources for achievement of agricultural production
Supporting the investment projects in agricultural field, ineligible for funding through NRDP or situated below the minimum level of funding from NRDP Obtaining a financing in lei under advantageous interest without charging commission of credit granting Flexible guarantees by granting a guarantee by FGCR that will cover up to a maximum of 80% from the value of the loan Grace period extended, up to 36 months The length of credit advantageous, loans can be granted for a maximum of 120 months Viewing the financial situation through internet banking solution CECOnline	Facilitating the access to financing of farmers, in order to increase the competitiveness of the agricultural sector by financing products dedicated Obtain a financing in lei under favorable interest without charging commission for credit granting and without currency risk Flexible guarantees by granting a guarantee by FGCR that will cover up to a maximum of 80% from the value of the loan The length of crediting advantageous, loans can be granted for periods not exceeding 120 months with the possibility to opt for a grace period not exceeding 36 months Advice in order to constitute credit documentation Viewing financial situation through internet banking solution CECOnline	Creating the development opportunities for agriculture by providing the financial resources necessary for achieving agricultural production Obtaining of some financing in lei under favorable interest without charging commission for credit granting and without currency risk Flexible guarantees by granting a guarantee through FGCR that will cover up to a maximum of 80% from the value of the loan Expert advice in order to constitute credit documentation Viewing financial situation through internet banking solution CECOnline

Source: *www.cec.ro*

Family farm has an economic size between 8000-11999 S.O. (Standard Output).

Standard output (SO - Standard Output) represents the standard value of gross agricultural production of an agricultural holding expressed in euro and it is the economic criteria that sits at the base of the European classification of farms, in accordance with the Regulation (EC) No. 1.242/2008 of the Commission from 8 December 2008 of establishing of a Community typology for agricultural holdings. [6]

Table 6

The destination of micro-loans OUG 43/2013

Micro-loans for investments in agricultural field	Micro-loans to ensure own contribution to the financing of investment projects	Micro loans for providing the necessary financial resources for achievement of agricultural production
Achieving investment objectives in agricultural field, ineligible for funding from the NRDP or of investment objectives situated below the minimum level of funding from NRDP	Ensuring their contribution to the financing of investment projects in agricultural field, with an value eligible of up to 125,000 EUR, selected for funding through NRDP	Providing the financial resources necessary for achieving agricultural production

Source: *www.cec.ro*

Table 7

The period of loan and grace period of micro-loans OUG 43/2013

Micro-loans for investments in agricultural field	Micro-loans to ensure own contribution to the financing of investment projects	Micro loans for providing the necessary financial resources for achievement of agricultural production
Loan period		
maximum 120 months	maximum 120 months	maximum 24 months
Grace period		
maximum 36 months	maximum 36 months	maximum 6 months

Source: *www.cec.ro*

The credit for working capital designated to producers in the agriculture field offers the funding possibility of the entire production cycle, from seeding to the capitalization of the production, **reimbursement arrangements and flexible guarantees**, **competitive interest rates**, in lei, eliminating the currency risk is not required own contribution, the Internet Banking services insured by the bank. [6]

Eligible clients are economic traders who fall into the SME category, according to Law no. 346/2004 regarding the establishment and development of SMEs, with the subsequent amendments, which meet the general funding conditions, have satisfactory financial results and a good history of payment behavior in the relationship with the State, business partners and credit institutions, according to internal regulations of CEC Bank's.

Table 8

The value of the loan, own contribution and interest for micro-loans, OUG 43/2013

Micro-loans for investments in agricultural field	Micro-loans to ensure own contribution to the financing of investment projects	Micro loans for providing the necessary financial resources for achievement of agricultural production
Loan period		
maximum 15.000 euro, in equivalent lei	maximum 75.000 euro, in equivalent lei	maximum 25.000 euro, in equivalent lei
Grace period		
not required	not required	not required
Interest		
6,1%	6,1%	6,1%
Commissions		
- Analysis commission: 0.4%; - Granting commission: 0 lei; - Management commission: 0.04% applicable monthly to the current balance of the loan.	- Analysis commission: 0.4%; - Granting commission: 0 lei; - Management commission: 0.04% applicable monthly to the current balance of the loan.	- Analysis commission: 0.4%; - Granting commission: 0 lei; - Management commission: 0.04% applicable monthly to the current balance of the loan.

Source: *www.cec.ro*

Maximum lending period is maximum18 months, and **the value of the loan** is established according to the customer's reimbursement capacity and according to the technological sheets presented by the client. [6]

3. Transilvania Bank offers the following loan products:

Multiannual loan is granted to legal persons active in agricultural field, in vegetable sector and in zootechnics, and who need working capital for current activity. [3]

The loan is designated to cover the necessary or working capital for:

• payment of the suppliers for current activity in farms with vegetable crops or livestock;

• expenses generated by setting up\maintenance of the culture;

• purchasing of animals for stocking the farms;
• purchasing of feed;
• purchasing of spare pieces for machinery and equipments;
• salaries, other current expenditures.

The loan can be used including for the acquisition of the credit balances of loans for working capital, contracted from other banks.

The fact that this credit is renewed annually, without establishing a new analysis and new guarantees determines the reducing of annual funding costs of farmers and allows the coverage of multiple production cycles.

The loan is granted to legal persons working in agricultural field, from the vegetable and in animal husbandry sector, and witch need working capital for current activity.

Can access the financing the farmers working in agricultural field for at least 24 months and who operate an area of at least 100 ha, respectively for livestock farms: 50 dairy cows, 1000 pigs/series, more than 50000 broiler heads/series or 30000 poultry heads for eggs.

It is granted in lei for max. 24 months

Credit for the creation and maintenance of the culture [3]

Facility for lending will finance up to 75% from the costs of establishing/maintaining a vegetable crop.

The term of the granting is 12 months, correlated with the type of the funded crop.

Eligibility requirements

• The farm work for at least 24 months;
• The administrator has experience in agricultural field or there is staff whohas experience in agriculture;
• The exploited area is at least 100 ha;
• The company owns/presents APIA certificate proving the surface that has in use or benefits of subsidies;
• According to the latest balance sheet, the evolution of turnover of the company is positive or registers a decrease of maximum 15%;
• The company records, according to the latest annual balance sheet, positive operating results;
• The company does not register delays more than 15 days, in the last 12 month at the payment of the contracted loans;
• There were no changes in the structure of the associates/shareholders or of the directors of the company, in the past 12 months;
• The company does not record active or suspended garnishment on the account;
• The company does not register outstanding budgetary debts;
• The company is not prohibited to issue bank checks;
• The company is financially stable.

Credit for the purchase of agricultural land [3]

The destination of this loan is the acquisition of agricultural land. Additionally, the bank may grant a short-term loan to cover notary and registration expenses.

The value of the loan can not exceed 85% from the investment value. The acquisition of land can be made in installments, as negotiations with the sellers' owners.

The maximum duration of the loan is up to 10 years.

The loan is designated for legal persons working in agricultural field for at least 24 months, who exploit an area of at least 100 ha and wishing to strengthen their areas planted through the acquisition of some areas already leased and/or to increase the areas planted with the acquisition of adjacent lands to those already in operation.

The value of the loan will be correlated with the value of the investment project, the maximum funding level being 80-85% from the value of the project.

Credit for storage spaces and agricultural production [3]

The loan is addressed to legal persons active in agricultural field for at least 24 months, and who operate an area of at least 100 ha.

Granting period is: up to 10 years for construction or purchasing and up to 7 years for modernization or expansion.

The loan is addressed to legal persons working in agriculture for at least 24 months, and who operate an area of at least 100 ha respectively for livestock farm: 50 dairy cows, 1000 pigs/series, over 50000 broiler heads/series or 30000 heads of poultry for eggs.

The value of the loan will be correlated with the value of the investment project, the maximum funding degree being of 80-85% from the value of the project.

The credit for the purchase of agricultural machineries and equipments [3]

The credit for the purchase of machineries and equipments addresses to customers with activity in animal husbandry and vegetable crops and has as destination the acquisition of agricultural machineries.

The credit period is up to seven years. The loan is addressed to farms operating for at least 24 months and witch have in operation an area of at least 100 ha respectively for livestock farms: 50 dairy cows, 1000 pigs/series, more than 50000 broiler heads/or 30000 heads of poultry for eggs. The value of the loan will be correlated with the value of the investment project, the maximum funding degree level being 80-85% from the value of the project. The loan may be guaranteed with the property purchased and/or other collateral real estates, pledges.

APIA loans provide temporary funding until the receipt of APIA grants, for both individuals and legal entities.

Table 9

APIA loans

Freelancers	Legal entities
The value of the loan - maximum 90% from the remaining subsidy receivable from APIA. The duration of the loan –until the payment of the subsidy by APIA. Interest - variable Robor6M + 2,5pp, in present 3,420%. Interest will be updated quarterly	The value of the loan - maximum 90% from the remaining subsidy receivable from APIA. The duration of the loan - until the payment of the subsidy by APIA. The minimum value of the loan - 4000 lei.

Source: *www.bancatransilvania.ro*

The credit for financing the dairy farms [3]

Funding covers the development needs of the farm through:

• Credit of working capital - for the purchasing of feed, premix sites, or covering other current expenditures (salaries, tax affairs etc.)

• The investment credit - for farm modernization (purchasing milking halls, cooling tanks, equipments, etc.) or for the purchase of new effectives.

The maximum value of the funding is 300000 lei, but not more than 20% from annual value of milk delivery contracts concluded with processors.

Duration of funding is up to 24 months for working capital credit and 48 months for credit investments.

Loans can be secured with guarantee FGCR/FNGCIMM up to 80% from their value.

4. Raiffeisen Bank offer includes the following lending products:

Credit for working capital in agriculture is a source of funding suitable to cover the different needs of the company. It may funding the maintenance and establishment,

expenses, harvesting and crop insurance made in own condition or by third parties, expenses with suppliers of electricity, water, irrigation and with the salary fund. [7]

The advantages of it are flexibility at reimbursement, business continuity, and adaptability.

The minimum amount is 7,000 Euro (credit granted exclusively in RON). Repayment period: 12 months with possibility of reuse and appropriate extension of the loan maturity.

Is granted to companies with fiscal value of up to 5 million Euro and minimum one financial year ended.

Credit for investments in agriculture [7]

The loan can be used for the acquisition of agricultural land, silos, tractors, combines and other equipments with agricultural specific.

Advantages: wide range of investments, the flexibility (a maximum period of loan repayment up to 120 months), easy access to funding (guarantee of the credit including with the object of the investment financed)

Minimum amount: 7,000 Euros. Down payment: minimum 15% from the investment, VAT excluded. This credit is granted in Lei or Euro. It is granted to companies with fiscal value up to 5 million Euros and minimum one financial year ended.

Funding agricultural subsidies -APIA represents the short-term financing solution based on grants received from the Agency for Payments and Intervention in Agriculture (APIA). The advantages of this funding are: improving the cash flow of the company, the use of credit under the Farmer Registration Certificate issued by APIA. short-term financing without additional guarantees. [7]

Funding of the subsidies is a short-term facility, through witch you earning up to 90% from the amounts receivable from the Agency for Payments and Intervention in Agriculture (APIA).

Is granted in lei, and repayment is made in the moment of receipt of subsidy from the APIA. The clients legal persons Raiffeisen Bank with fiscal value up to 5 million Euro.

5. BRD loans [4]

Credit for the agricultural campaign is a credit granted for 12 months for funding the operating expenses related to the activity of agriculture, viticulture and fruit production, livestock or bees growth. It can be used for payment of: salaries, tasks, rent, fuel, seed and crop establishment, fertilizer, maintenance/processing the crops, harvesting, crop transport, storage, crop insurance premium etc.

Investment credit for farmers is granted to companies operating in agriculture, livestock or breeding bees for: purchasing, equipment, refurbishment, modernization of livestock farms; acquisition of agricultural land; purchasing of agricultural machineries, agricultural equipment etc.; purchasing of animals.

APIA subsidies credit is given to cover working capital requirements until the receipt of grants, for a period of 12 months with possibility of extension if APIA postpone the state aid.

BRD offers loans for pre-financing of subsidies paid through APIA for the following forms of support: support scheme on surface (SAPS) and Complementary National Direct Payments in the vegetable sector (PNDC1); support for rural development measures no. 211, 212, 214 from Axis II NRDP; state aid for pig welfare; assistance based on complementary national direct payments in the livestock sector.

CONCLUSIONS

Agriculture is one of the sectors that could provide serious growth, but problems, such as lack of investment and poor funding, do that this thing to remain at the status of potential.

Starting from the business needs from agriculture, banks offer banking lending products best suited to support the development plans of each.

The analyzed banks in the paper offer the following loan products:

- Lines of credit for setting up agricultural crops, funding cereals transactions, funding the working capital, factoring and forfeiting;
- Loans for specific investment term for food sector, for the financing of grain storage capacities, irrigation systems, purchasing of agricultural land, equipments, and funding projects specific for agriculture;
- Financial products of trading;
- Co-financing of the investments financed from European funds;
- Treasury products and cash management;
- Benefit packages for employee.

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