

# BIBM

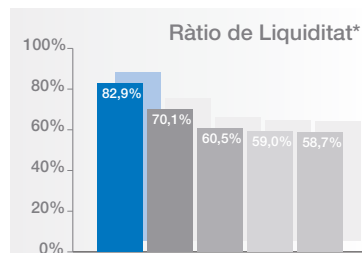
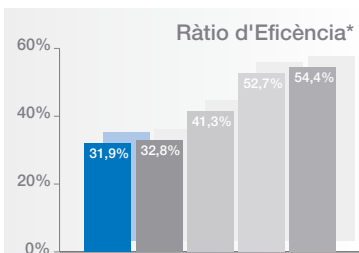
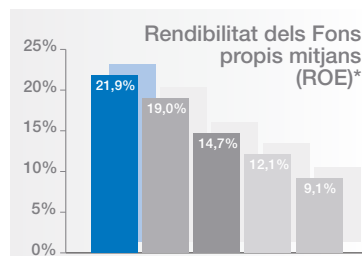
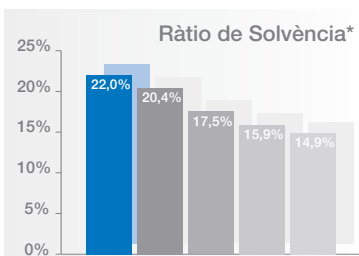
## BANC INTERNACIONAL-BANCA MORA

# The Banker



## Bank of the Year 2009 ANDORRA

\* Font: Associació de Bancs Andorrans. Dades a 31.12.2008.



(el més baix és millor)

■ BIBM ■ Altres bancs andorrans

Al 2009, Banc Internacional - Banca Mora ha aconseguit grans fites:

- Primer banc a Andorra en ràtios de solvència, eficiència i liquiditat.
- Banc més rendible en termes de ROE.
- Forta posició en el mercat domèstic amb rendiments continuats i productes innovadors.
- Internacionalització del banc a Zuric i Miami amb Mora Wealth Management, gestores de patrimonis independents.



ambtu  
som el teu millor banc

# The Banker Awards 2009

## Country Winners

The Banker's panel of judges salutes the best banks in 144 different countries based on their performances over the past year.

IN ASSOCIATION WITH  
UK  
TRADE &  
INVESTMENT




### THE BRACKEN AWARD

Winners at *The Banker* Awards will receive a prestigious Bracken award, named after Brendan Bracken, the founding editor of *The Banker* in 1926 and the chairman of the modern-day *Financial Times* from 1945 to 1958. Brendan Bracken epitomises the global spirit, vision and integrity of *The Banker* and FT Group, and the winning of a Bracken is a fitting accolade for the performances of the world's top financial institutions.

### ANDORRA

#### Banc International d'Andorra/Banca Mora

Banc International d'Andorra/Banca Mora (BIBM Group) may not be the biggest bank in Andorra, but its growth story and ambitious plans make for a compelling story. A key part of its growth strategy is centred on expanding its private banking business, targeting strategic markets outside of Andorra with the acquisition of Mora Wealth Management in Zurich in December 2008 and then PRS Latam in Miami in July this year. These and other initiatives have helped BIBM to maintain significant momentum in a difficult year – growing Tier 1 capital by 4.5%, boosting assets by 15.9%, and keeping return on equity to a high 21.8%.

BIBM has continued to drive efficiency, increase cross-selling and improve service levels. It has progressively segmented client groups to better tailor products and services, and this year has reaped the benefits of the introduction of Nominactiva, aimed at the mass retail segment, which was rolled out in July 2008. Since the launch of the related Activa credit/debit card – which offers discounts in shops, monthly prize draws and special credit conditions – the bank has captured 14.3% market share after just one year, and has increased its credit/debit card turnover in shops and ATMs by 10%.

"This last year has been a very challenging one for Banc International/Banca Mora Group," says Joan Quera, CEO at BIBM. "We successfully launched our international expansion in Zurich and Miami. At the same



Joan Quera,  
CEO, BIBM



WE HAVE MANAGED TO  
CONSOLIDATE OUR COMPETITIVE  
POSITION IN THE ANDORRAN  
MARKET

Joan Quera, CEO, BIBM ●●

time, we have managed to consolidate our competitive position in the Andorran market, developing initiatives focused on the needs of our customers, while presenting the soundest ratios and outperforming our competitors. All of this will enable us to continue introducing strong international projects next year. This has been made possible by our employees and our customers."