

SUMMARY OF 2017

# The MoraBanc Group



Activity

**41.1 %**

in the NPS satisfaction index

**10,927**

followers on social media



Company

**3.1 %**

of profit in initiatives for the community

**€141,132**

raised with Solidarity Cards



Digital transformation\*

**+34 %**

of digital customers (Single monthly users of online banking)

**45 %**

of mobile customers (accesses to online banking with mobile devices)

**+90 %**

of use of electronic banking

**+36 %**

of transfers of money by online banking



The team

**336**

people

**42.3 %**

of women in the workforce

**55.1**

annual training hours per employee



Environment

**-7.6 %**

of toner consumption

**-2.6 %**

of energy consumption

**909.7 t CO<sub>2</sub>eq**

of emissions

\*source: Google Analytics, SAS



**Profit growth**  
millions of euros

**23.5**

result of the Bank

**+3.6 %**

increase in profit



**Profitability**

**8.4 %**

ROE (EU 7.1%)



**Business figures**

Data in thousands of euros

**6,542,161**

customer funds

**2,577,695**

Total assets

**949,726**

Loans and accounts receivable - customers  
(credit to customers)

**+10 %**

increase in loans to individuals



**Strength of the balance sheet**

**Broad liquidity**

**60.7 %**

INAF regulations

**Capital solidity**

**18.9 %**

Basel III CET1 ratio

**27.0 %**

INAF regulations



**FITCH rating**

**BBB-**

**Stable outlook**



**Credit quality**

**3.9 %**

default ratio

**86.4 %**

coverage ratio