

Our mission, vision and values, our goals and brand

MISSION: MoraBanc's mission is to meet the needs of its clients and to satisfy their expectations, organised so as to create value, with quality as a distinctive competitive feature.

At MoraBanc we develop our mission with the understanding that we have to listen to our clients and the other stakeholders by offering them products and services which satisfy their needs.

We also have a role as a generator of economic activity and well-being in the markets in which we operate; this means being committed to sustainability and the inhabitants of the country. For this reason, we work hard to attain the sustainable development of Andorra and to position ourselves as a model for other operators and companies involved in the market.

To do this, we have committed to incorporating the United Nations' Sustainable Development Goals (SDGs) as a starting point so our activity contributes to the great economic, social and environmental challenges affecting the whole world. We have conducted an exercise to relate and analyse the activities undertaken by MoraBanc in order to assess how we affect the SDGs as well as what contributions we make.



Values



Ethics and professional integrity



Respect for clients, society, employees and the law



Transparency



Innovation

VISION: to be the best bank for our clients, the best company for our employees, to have the best technological answer in the service we provide to people and be a leading bank.

To fulfil our vision, we focus on 5 key pillars:



Long-term vision

Our decisions, based on the satisfaction of our clients, have a long-term vision and aim to maintain and enhance the relationships we have developed with them.



Innovation as a basis for progress

We are characterised by our innovative spirit. We resolve to become a pioneering bank which adapts to our clients' new habits. We want to position ourselves as a benchmark in client-oriented innovation.



International vocation

We are a financial group with a clear global vocation. Geographical diversification provides us with great business opportunities. For this reason, ten years ago we decided to expand our presence outside the borders of Andorra.



A well-established, trustworthy and personal institution

Our work is governed by discretion, transparency, quality and client focus. This is reflected in our mindset of hard work, commitment and dedication to improving the services we provide.



We strive for excellence with commitment and effort

As a result of prudent and responsible management of the Bank's solvency and solidity and our experience in the sector, we have positioned ourselves as a trustworthy bank, committed to our clients and with high-quality products and services.



To do this, we have a strong, well-established and well-known brand

The awards we have received being named **Bank of the Year** from "The Banker" journal of the Financial Times group and the **Best Digital Banking and App** from the "World Finance" journal demonstrate the strength of the MoraBanc brand as leaders in strategy and financial and digital services in Andorra.

