



Countries in which we operate

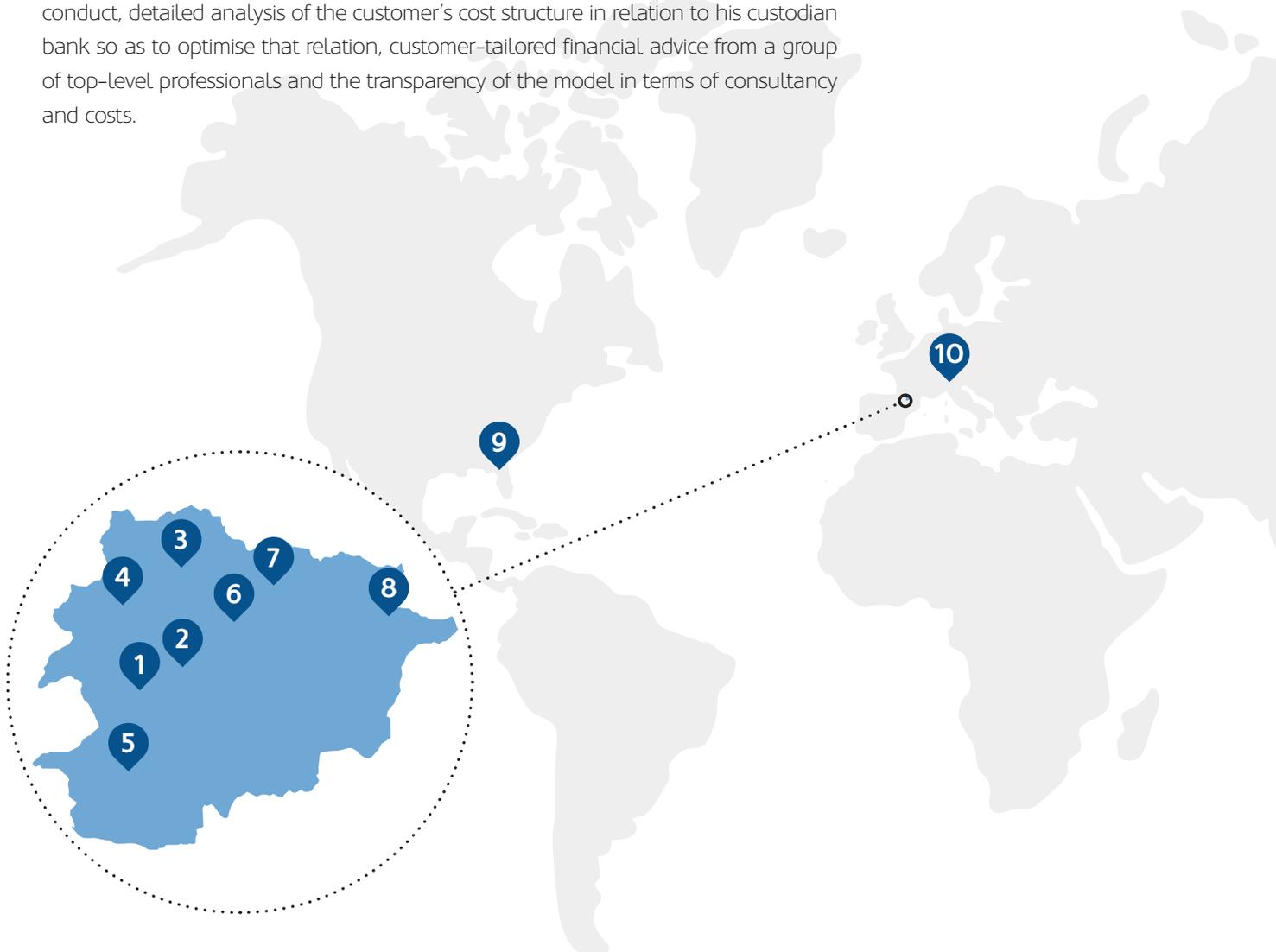
MoraBanc's head offices are located in Andorra la Vella. In addition, we have branches throughout the country in order to offer high-quality customer service.

In accordance with our international vocation, we have also operated in the international market since 2008. We have two asset managers, subsidiaries of Mora Wealth Management, which operate in Zurich (Switzerland) and Miami (USA).

In Miami we carry on a Mora WM Securities business, with a broker-dealer engaged in intermediation in the sale and purchase of securities on behalf of third parties. In Luxembourg we manage investment funds in Amura Funds SICAV.

Mora Wealth Management Miami i Zurich, MoraBanc's wealth manager, is based on a multi-custodian model with an independent advice as a mandatory standard of conduct, detailed analysis of the customer's cost structure in relation to his custodian bank so as to optimise that relation, customer-tailored financial advice from a group of top-level professionals and the transparency of the model in terms of consultancy and costs.

Our international vocation generates new business opportunities for us



1.A | Andorra la Vella

MORA BANC, SAU

Av. Meritxell, 96
(Central Services)
Tel. +376 88 42 05

MORA BANC GRUP, SA

Av. Meritxell, 38
Tel. +376 88 47 05

BUSINESS AND CORPORATE BANKING

Av. Meritxell, 96
Tel. +376 88 42 35

INSTITUTIONAL BANKING

Av. Meritxell, 96
Tel. +376 88 45 30

1.B | Andorra la Vella

MORA GESTIÓ D'ACTIUS, SAU

Carrer de l'Aigüeta, 3
Tel. +376 88 48 98

2.A | Escaldes- Engordany

MORA BANC, SAU

Plaça Coprínceps, 2
Tel. +376 88 45 05

2.B | Escaldes- Engordany

MORA ASSEGURANCES, SAU

Plaça Coprínceps, 2
Tel. +376 88 48 74

3 | Ordino

MORA BANC GRUP, SA

Ctra. general d'Ordino,
Safir Building (Ground Floor)
Tel. +376 88 47 8

4 | La Massana

MORA BANC, SAU

Av. Sant Antoni, 21,
Claperes Building
Tel. +376 88 48 05

5 | Sant Julià de Lòria

MORA BANC, SAU

Ctra. de la Rabassa, 2
Tel. +376 88 48 35

6 | Encamp

MORA BANC, SAU

Plaça del Consell, 14
Tel. +376 88 46 05

7 | Canillo

MORA BANC, SAU

Av. Sant Joan
de Caselles, s/n
Tel. +376 88 46 35

8 | Pas de la Casa

MORA BANC, SAU

Carrer Catalunya, 5
Maià Building
Tel. +376 88 46 55

9 | Miami, United States

MORA WM HOLDINGS USA, LLC

MORA WEALTH MANAGEMENT LLC MORA WM SECURITIES, LLC

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Tel. +1 305 459 5400

10 | Zurich, Switzerland

MORA WEALTH MANAGEMENT, AG

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NATIONAL INSTITUTIONS WE FORM PART OF

Association of Andorran Banks: Andorran Banking (AB)

This is an association founded in 1960 whose corporate purpose is to represent the collective interests of credit establishments, particularly with regard to government and regulatory bodies, informing its members and the general public, studying matters of common interest, on its own initiative or at the request of the Government of Andorra, writing and proposing appropriate recommendations to promote the exercise of the banking profession and cooperation between different credit establishments, as well as the creation, organisation and management of services of common interest. AB represents the interests of all its members and, at the same time, guarantees good banking practices and the collective image. MoraBanc has formed part of AB since its creation.

EFA (Andorran Family Business for Total Quality Management)

This private and non-profit association brings together companies and corporate groups whose common denominator is the fact that they are owned by a family or family group. Generally speaking, the aim is to promote a culture of business and, in particular, to foster the continuity of family businesses and, in due course, the integration of subsequent generations. It also seeks to promote the implementation of total quality management systems, based on the European model of business excellence created by the European Foundation for Quality Management. The EFA promotes family business initiatives, supports entrepreneurs and provides technical and training support for the associated groups to develop a planning strategy and generational succession. In addition, the EFA has been a member of European Family Business since 2016. MoraBanc has formed part of the EFA since it was created in 2002.

CEA (Andorran Business Confederation)

Created in 2004 and well-established as a body representing the collective interests of Andorran business, it performs an active role in dialogue among Andorran business, institutions and Andorran society in general. Its chief objectives are the integration, promotion, communication and growth both of local subsidiaries and individual companies, devoting its efforts to the promotion of the country in the economic and tourism-related fields. Similarly, the CEA seeks to facilitate the promotion of new business ideas and stands behind young entrepreneurs to support the future of Andorran business. MoraBanc has participated in the CEA as a member of the AB.



Chamber of Commerce, Industry and Services of Andorra (CCIS)

The CCIS is a public institution with a private base, created by law in 1993 for the economic promotion and defence of the general interests of Andorran companies, from which it draws its members. The CCIS seeks to improve the activity of our companies in different fields. On the one hand, it carries out actions of common interest to contribute to the promotion, defence and support of general economic and business activity. It also exercises the public-administrative powers attributed to it by law. Finally, it provides services which can be used by companies as independent entities. MoraBanc has formed part of the CCIS since it was created.

JEF (Andorran Institute of Legal, Economic and Financial Studies)

This academic institution based in the Principality of Andorra, created in 2007, promotes knowledge in its fields of expertise. The main purpose of this non-profit foundation is to organise activities geared to training, research and dissemination in the legal, economic and financial spheres, with particular emphasis on international activities related to Europe, of interest to the Principality of Andorra. It is a joint foundation of the Government of Andorra, the Chamber of Commerce, Tourism and Services of the Principality of Andorra, the Association of Andorran Banks and the University of Andorra, all members of the Board. MoraBanc, as a member of AB, has formed part of it since its creation.

CFECI (Franco-Spanish Chamber of Commerce and Industry of Barcelona)

A private institution created in 1894 with the purpose of contributing to the development of trade relations between France and Spain, supporting private and public initiatives and organising a wide range of corporate activities. It provides opportunities to help entrepreneurs to develop a network of contacts and provides commercial assistance for French companies who wish to set up in Spain and for Spanish companies who wish to set up in France. MoraBanc has formed part of the CFECI since 2013.

