

## 1 With our capital

### FINANCIAL

- Liquidity **369,23 %** (Average LCR for the year)
- High solvency **23,82 % BIS III CET1** (fully loaded)
- Client resources **€ 7,514.2 billion**

### RELATIONSHIPS AND KNOWLEDGE

- Almost **70 years'** banking experience
- A strong, well-known brand
- Member of Andorran Family Business, Andorran Banking, Andorran Business Confederation and Chamber of Commerce, Services and Industry of Andorra
- **We pass on our expertise through our strategists and advisers**
- Alliances with Fintechs, leading service providers such as Goldman Sachs Asset Management and Cuatrecasas
- **A bank transformed**
- Strong social media presence (a total of **13,365 followers**)
- Member of the CEA's Andorran AndBlockchain Commission devoted to Blockchain technology and is a partner of Actinn.

### STAFF

- Expert international staff based in three locations: **276 people in Andorra, 10 in Zurich and 24 in Miami**<sup>1</sup>
- Client focus
- A strong culture of **legal compliance**
- **Continuous training**

### STRUCTURE

- Capacity to **invest in technology: €4.5 million**
- Presence across the country with **8 locations and 24 ATMs**
- **Digital banking for clients**

### THE ENVIRONMENT AND SOCIETY

- We calculate our CO<sub>2</sub> footprint and follow **emission reduction** policies.
- **Voluntary CSR policy: 4.5% profit to the community**
- Commitment to the United Nations' **Sustainable Development Goals**

## 2 We create and deliver added value through our business activities



### Based on five pillars:

- A vision of continuity
- A well-established institution
- Progress based on innovation
- The search for excellence
- International vision



### Risk management :

- Risc de **crédit**
- Risc de **mercat**
- Risc de **balanç**

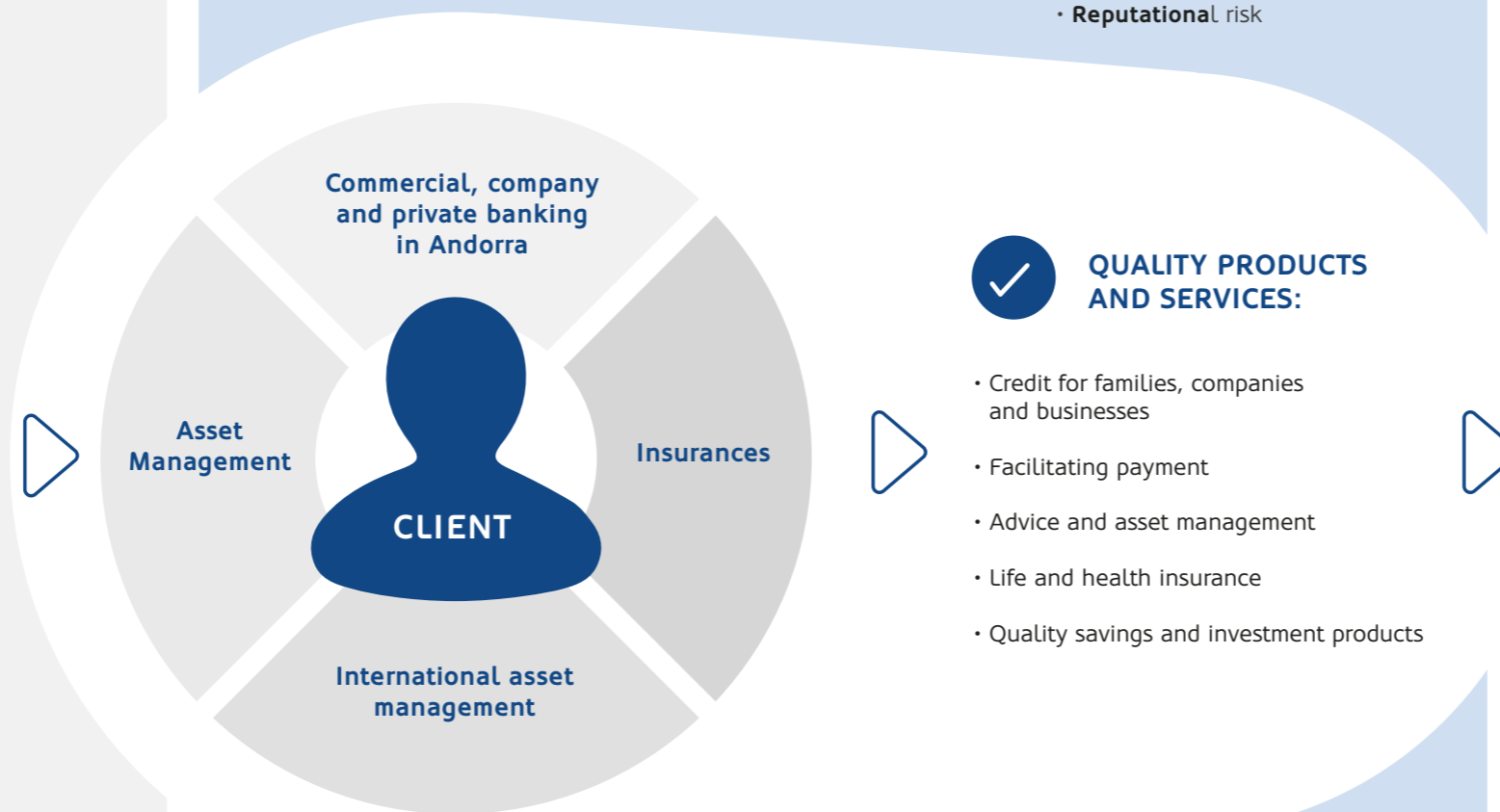
### And transversal risk management:

- **Operational** risk
- **Cybersecurity**
- **Regulatory and legal** risk
- **Reputational** risk



### QUALITY PRODUCTS AND SERVICES:

- Credit for families, companies and businesses
- Facilitating payment
- Advice and asset management
- Life and health insurance
- Quality savings and investment products



### With sound, conservative financial management:

- **High solvency**
- Prioritising the **long-term**
- **Low default rate: 3,3 %**



In addition, this management is based on a code of ethics that ensures strict and demanding oversight of the Bank and its administration.

## 3 Creating value for our stakeholders



### CLIENTS

- Increase in total credit investment: **+13%**
- Digital client growth **+16%**
- Growth in assets under management: **+15%**
- Recognition as **Andorran Bank of the Year by The Banker** and **Best Digital Bank and Application in Andorra by World Finance**
- Socially engaged clients (**27,5% Solidarity Card**)
- **Continuous communication** through channels such as **social media, newsletter**, etc.



### TEAM

- New joiners: **24 people**
- Attracting and retaining talent - **average service: 11.1 years**
- Professional development
- **Equality of male and female** employees with **47% women** in the workforce
- Social commitment by the team with **volunteer activities** such as **collecting food for Caritas**



### SHAREHOLDERS

- Profit of **€25.1 million** and **4.5% growth**
- **ROE 8,5%**
- Rating of the Bank **Fitch BBB-stable outlook**



### SOCIETY

- **Who have we supported: 89 organisations and 663,962 people**
- Reduction in **greenhouse gas emissions -5.4%**
- Number of organisations supported by the Solidarity Card: **19**
- **€97,233 Solidarity Card** donations



### BUSINESS PARTNERS

- We establish **long-term relationships** with our **suppliers** who contribute value
- We bring our suppliers into line with the **Bank's principles in terms of sustainability**



<sup>1</sup> In addition, the Group owns Casa Vicens in Spain, the first house built by Gaudi, which has been restored and converted into a museum where 5 Group employees work.