

Management Report

Plan 2003-2006 – Prepared for the future

The plan 2003–2006 is a strategic program that will transform us into a new, improved, customer-oriented financial group. The project defines the management lines for 2003-2006 in all areas, and is the framework reference that gives the entity strategic content.

The main objectives point to the growth in market shares and the customer base, accompanied by a low risk profile and a sustained increase in profitability. The bank undoubtedly has the necessary attributes to achieve ambitious objectives, even considering the uncertain environment: human, financial and technological resources and distinctive values backed by the Andorran independence and vocation of Andbanc.