

Management Areas

Private Banking

Someone once said that "if facts are not written down, they are not understood or remembered, it's as if they hadn't happened"....

.... so, this is what we have done this year:

Achievements

We have carried out actions and put a great deal of effort into consolidating our management style and reaffirming our desire to provide good service to our customers; we have created a new group, *Andbanc Grup Agricol Reig*, the result of the merger of two banks, which we hope will be a benchmark in Private Banking in Andorra.

Workforce

Our workforce has played a major role in the day-to-day consolidation of this desire for improvement, making customer relations a key feature of their management, generating confidence, advising customers on their investments and creating a wide range of products and services that allow us to offer global solutions for portfolio management, in line with the other Spanish and international financial markets.

Confidence

Despite the bad performance of the markets in general, we have been able to maintain the confidence of our customers thanks to a full portfolio of services and also to the intensive and individual monitoring of their portfolios, which has helped to minimise the negative results.

Customers

We have accumulated a great deal of experience in Private Banking which, together with our firm belief in and vocation for good service, has allowed us to create a framework of customer relations that uses dialogue to pinpoint customers' needs and thus improve the way in which their savings are being managed.

Future

Following the merger of the two banks, we can now target more enterprising and ambitious goals which will mean added value for our customers. We would like the relationship to be long-lasting and characterised by confidence, safety and confidentiality.

The bank intends to put all its efforts, using its *workforce*, into generating *confidence* among its *customers*, so that it can continue to be a reference point for them in Private Banking in the *future*.