

THE SOCIAL IMPACT *of* BANCA ETICA

15 years of finance serving the good common

*Research by ALTIS
Università Cattolica, Milano*

15 YEARS ALL OF FINANCING FOR THE COMMON GOOD

DATA UPDATED IN DECEMBER 2013



€ 1,800,000,000

IN FINANCING



23,500

TOTAL OF LOANS



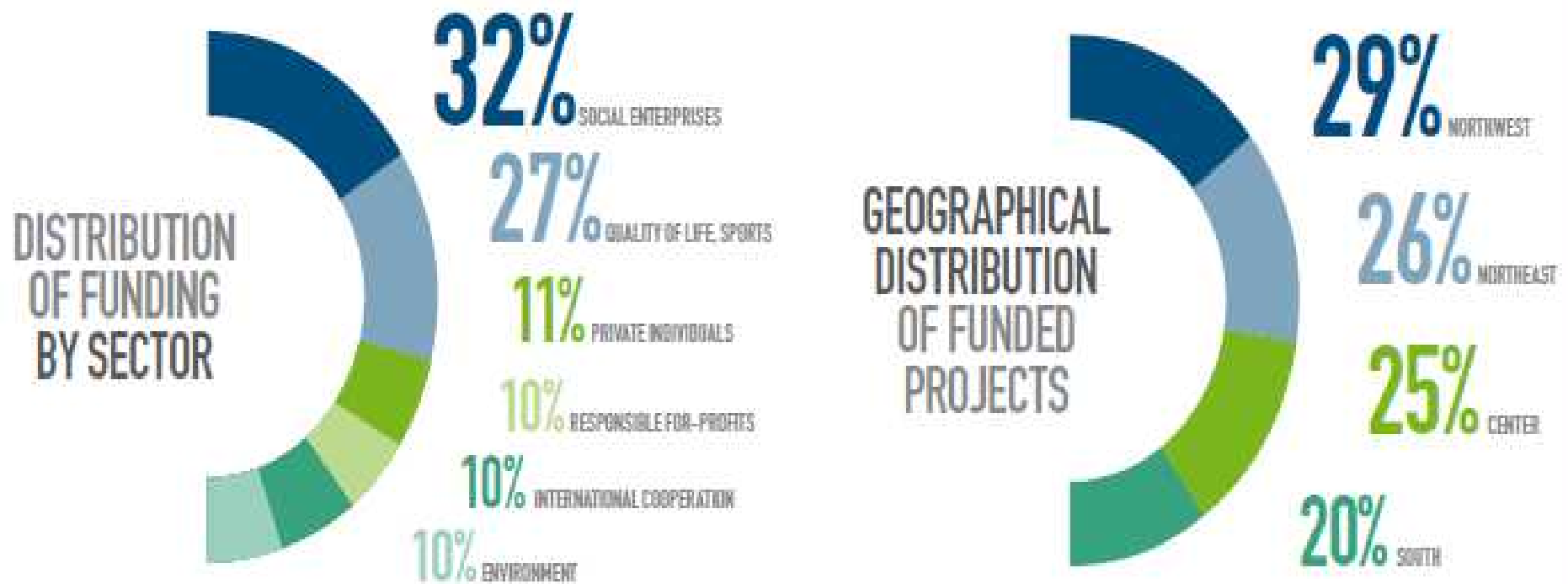
IN ALL

20 ITALIAN REGIONS

BANCA ETICA 15 YEARS LATER

DATA UPDATED IN DECEMBER 2013

FOR THE NEEDS OF INDIVIDUALS, FAMILIES, COMPANIES AND ORGANIZATIONS IN THE FIELD OF ENVIRONMENTAL PROTECTION, FAIR TRADE, INTERNATIONAL COOPERATION, SOCIAL AND HEALTH SERVICES, THE FIGHT AGAINST EXCLUSION AND INCLUSION WORK, LEGALITY, QUALITY OF LIFE, SPORTS, ARTS AND CULTURE



15 YEARS OF FINANCING FOR THE COMMON GOOD

SOCIAL IMPACT ACCORDING TO THOSE FINANCED*



1 LOAN OUT OF 2

WAS GRANTED AFTER BEING REFUSED BY ANOTHER BANK

96%

OF THOSE INTERVIEWED

*“the loan
granted was
suited to
our needs”*



BANCA ETICA 15 YEARS LATER

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*"we established
a positive
and transparent
relationship
with our bank"*

84%

OF THOSE INTERVIEWED



82%

OF THOSE INTERVIEWED

*"the loan was
necessary for
continuing
our activity"*



BANCA ETICA 15 YEARS LATER

DATA UPDATED IN DECEMBER 2013



36,888 MEMBERS IN TOTAL

30,991 INDIVIDUALS

5,897 LEGAL PERSONS

17 BRANCHES



25 FINANCIAL PROMOTERS



200+ EMPLOYEES

BANCA ETICA 15 YEARS LATER

DATA UPDATED IN DECEMBER 2013



€ 883,277,000

IN SAVINGS AND LOANS ACTIVITIES

VS.



€ 774,565,000

APPROVED LOANS

7,142 LOANS_ DISCOVER THEM AT WWW.BANCAETICA.IT/FINANZIAMENTI

Banca Popolare Etica's Figures

(31.3.2014)

Share Capital	€ 47.632.000
Members	37.976 (84% retail, 16% organizations)
Funding	€ 902.800.000 (72% retail, 28% organizations)
Granted Loans	€ 774.000.000 (23% retail, 77% organizations)
Number of loans	7.085
ROE (Return on equity)	3,56%
Cost/income	67,33

Percentage Change in Loans, Direct Funding, Equity (2008 - 2012)

Loans (€/k)	279.960	541.947	+94%
Direct funding (€/k)	572.130	734.379	+28%
Equity (€/k)	26.204	54.088	+106%

Etica SGR's Figures 3

Asset undermanagement of mutual funds	€ 916.000.000
Mutual funds intermediated by Banca Etica	€ 256.000.000