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
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

DISTRIBUTION OF FUNDING BY SECTOR
- 32% Social Enterprises
- 27% Quality of Life, Sports
- 11% Private Individuals
- 10% Responsible For-Profits
- 10% International Cooperation
- 10% Environment

GEOGRAPHICAL DISTRIBUTION OF FUNDED PROJECTS
- 29% Northwest
- 26% Northeast
- 25% Center
- 20% South
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
DATA UPDATED IN DECEMBER 2013

“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

€ 774,565,000 APPROVED LOANS

7,142 LOANS – DISCOVER THEM AT WWW.BANCAETICA.IT/FINANZIAMENTI
## Banca Popolare Etica's Figures (31.3.2014)

<table>
<thead>
<tr>
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<th>Value</th>
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<tbody>
<tr>
<td>Share Capital</td>
<td>€ 47,632,000</td>
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<tr>
<td>Members</td>
<td>37,976</td>
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<tr>
<td></td>
<td>(84% retail, 16% organizations)</td>
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<tr>
<td>Funding</td>
<td>€ 902,800,000</td>
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<td>(72% retail, 28% organizations)</td>
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<tr>
<td>Granted Loans</td>
<td>€ 774,000,000</td>
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<td>(23% retail, 77% organizations)</td>
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<tr>
<td>Number of loans</td>
<td>7,085</td>
</tr>
<tr>
<td>ROE (Return on equity)</td>
<td>3,56%</td>
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<tr>
<td>Cost/income</td>
<td>67,33</td>
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## Percentage Change in Loans, Direct Funding, Equity (2008 - 2012)

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2012</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Loans (€/k)</td>
<td>279,960</td>
<td>541,947</td>
<td>+94%</td>
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<tr>
<td>Direct funding (€/k)</td>
<td>572,130</td>
<td>734,379</td>
<td>+28%</td>
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<tr>
<td>Equity (€/k)</td>
<td>26,204</td>
<td>54,088</td>
<td>+106%</td>
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## Etica SGR's Figures 3

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<tr>
<td>Asset undermanagement of mutual funds</td>
<td>€ 916,000,000</td>
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<tr>
<td>Mutual funds intermediated by Banca Etica</td>
<td>€ 256,000,000</td>
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