

FAITHFUL TO OUR VALUES

Throughout the nine decades of effort and dedication since the bank's foundation, Banca March has remained fully committed to a business philosophy based on Shared Growth with all stakeholders: customers, employees, shareholders and society as a whole.

The consolidation and success of this business model have been made possible by our long-term approach and our unwavering commitment to our core values: commitment, ambition, integrity, effort and rigour.

These values afford us the determination we need to face the substantial challenges ahead in the years to come, as we seek to achieve our most ambitious goals.

Commitment

The clearest reflection of our transparency and commitment are our Co-investment initiatives. At Banca March, we invite our customers to invest in projects that we consider to be compelling investment opportunities allowing for diversified portfolios. In other words, we share the benefit of our experience and knowledge to pool resources and ensure continued shared growth.

Ambition

After almost a century, we continue to be the only Spanish bank which is wholly family owned. That means that we are not constrained by the urgencies and fluctuations of the markets, as listed banks are, and can be guided exclusively by our customers' interests.

The service-based, highly-engaged approach to the management of everyday customer relations that tends to characterise family businesses is a top priority for our team.

The March family has been at the helm of the Group for four generations, and has remained fully committed to

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a management style which is rooted in prudence. We specialise in seeking sustained returns over the long term, minimising the impact of market fluctuations and prioritising capital preservation.

Integrity

At Banca March, we build close, long-term relationships, which is why our managers are ranked among the best in the Spanish financial system.

Our advisory model eschews standard solutions and is based on an exhaustive understanding of our customers' needs and painstaking monitoring of their investments.

This tailored service requires our complete availability to our customers, but it also requires that we take the time to understand their needs and to explain our products and services with the utmost clarity and transparency. To ensure they are able to do so effectively, our managers each advise a very limited number of customers.

Effort

We have been working with the utmost effort and dedication for over 90 years, and are leaders in wealth management, private banking and corporate advisory. Throughout Banca March's history, our business

philosophy and degree of specialisation have been recognised with a variety of specialist banking awards and accolades. This specialist business model has been cemented with a strong range of exclusive products which set us apart from our peers, always in line with the philosophy of prudence, a long-term approach and shared growth that has inspired us since our inception.

Rigour

Banca March enjoys outstanding financial ratios underpinned by one of the strongest solvency positions in the whole of Europe, and its core capital stands at almost double the Spanish banking sector average.

As a family bank, our management criteria has always responded to a long-term approach, and as a result we have very limited debt ratios and a lending policy that has afforded us NPL ratios which are far lower than those of the rest of the banking sector.

After more than 90 years of hard work and dedication, today we are leaders in wealth management, private banking and corporate advisory services.