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**BANQUE
ALTERNATIVE**

ABS Presentation 13th november 2009

- **Agenda of ABS presentation**
 - History / present situation
 - Our guidelines
 - Our activities
 - Our promotion program
 - Our experiences

- **Alternative Bank ABS: Key figures**

4'381 shareholders

22'470 clients

79 employees

846 MCHF balance-sheet total (corresponding approx. MEUR 561)

767 MCHF deposits (MEUR 511)

799 MCHF loans (MEUR 533) / loans 830

3 languages, 5 locations:

head office: Olten, subsidiary: Lausanne, offices: Geneva, Zurich, Bellinzona

- **History**

- Established in 1990: at a time when a lot of bank disappeared in Europe

- Motivation  Positioning

- Beeing different  niche

- **Our guidelines**
 - Ethic principles instead of maximizing profit
 - Our main principles:
 - problem solutions shall be found in solidarity
 - equal rights for men and women
 - satisfaction of human basic needs
 - taking care of the natural world
 - creativity and innovation

- **Our guidelines**
 - The variety of opinions of our shareholders and customers is considered to be part of our being
 - Democratic organisation
 - We do an independent public work
 - critical consciousness of the effect of money
 - we comment on social questions
 - We have our own magazine

- **Our guidelines**
 - Transparency in our business strategies
 - Our customers shall be able to choose in which group of projects and enterprises they want to invest
 - Special promotion of certain projects:
 - i.e. social and ecological construction und living forms /
 - mobility which takes care of human beings and environment /
 - women's projects / Projects with social aims /
 - Production which takes care of human beings and environment

- Our activities

Credits and loans:

- enterprises
- big buildings (multi-family-houses a.s.o.)
- houses

- Our activities

Investments:

- accounts
- „Bonds“
- Special bonds for project promotion
- trust „fund“
- Sustainable funds

- Promotion - Program

How it works for investors:

- Investors can choose in which kind of projects their money shall be invested
- Investors can reduce the interest on their investments or they can even decide „to invest without any interest“

- **Promotion - Program**

Groups of projects which are promoted:

- Alternative energy
- Biological agriculture
- Social and ecological enterprises
- Women's projects
- Education & culture
- Development co-operation
- Alternative and social ways of living together
- Social projects
- General promotion group

- Promotion - Program

How it works for debtors:

- If criterias are given, debtors get a special promotion loan with lower interest rate
- Promotion loans must be paid back constantly
- The interest rate is more or less continuous

- Promotion - Program

Communication:

- All credits are published:
 - the new ones in a half year report in our magazine
 - all the credits once a year in a list in our annual report
- Promotion loans and credits are specially marked

- **Promotion - Program**

Actual credits in the promotion groups:

| | | |
|--------------------------------------------------|-----|----------|
| • Alternative energy | CHF | 15,2 Mio |
| • Biological agriculture | CHF | 17,3 Mio |
| • Social and ecological enterprises | CHF | 15 Mio |
| • Women's projects | CHF | 2,8 Mio |
| • Education & culture | CHF | 8,3 Mio |
| • Development co-operation | CHF | 2,2 Mio |
| • Alternative and social ways of living together | CHF | 1,5 Mio |
| • Social projects | CHF | 2,4 Mio |
| • General promotion group | CHF | 4,4 Mio |

- Promotion - Program

Communication:

- Some of our debtors and their projects are presented in our magazine
- Documentation: shows how promotion works at ABS

- Promotion – Program / Examples

Promotion group: social and ecological projects



Schützen Rheinfelden

- Clinic for „psychosomatic“ diseases
- „Self-managed“
- innovativ

- Promotion – Program / Examples

Promotion group:



social and ecological projects

Andermatt Biocontrol

biological reduction of parasites in
agriculture

- Promotion – Program / Examples

Promotion group:

social and ecological projects

Casa SoledAria

Alternative tourisme



- Promotion – Program / Examples

Promotion group:

alternative energy



Sunseed

- production and selling of renewable energy
- i.e. photovoltaik plants

- **Our Future**

strengthening profil, obtain strong authenticity

constant growth: balance-sheet total, equity capital, innovation

expansion advising-business (investment counselling)

innovative loan-products

E- Banking

- **Our experiences**
 - Investors are eager to invest in the „right“ projects
 - Transparency is appreciated
 - Our ethical promises bring along
 - interesting discussions
 - difficult expectations
 - awareness

- **Our experiences**

Our major task was and will be:

Investing the money in the „right“ projects

- The end

Thank you for your attention

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