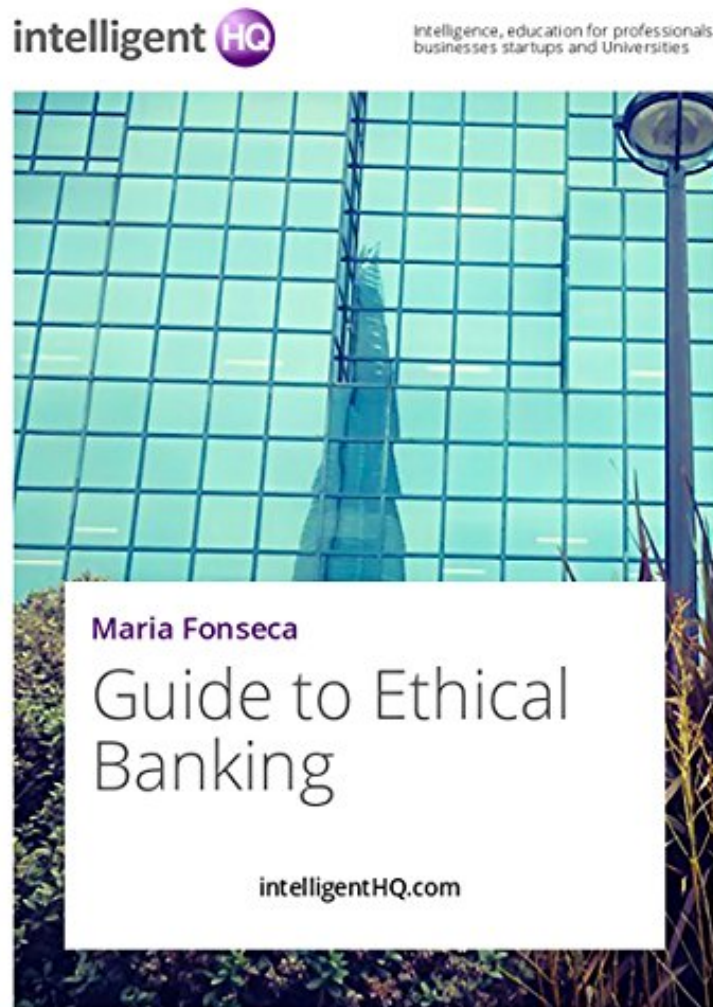


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Recently a new paradigm in the banking industry has emerged with greater vitality than ever before. That paradigm is the concept of ethical banking. To many this may seem like an alien idea, especially considering that many believe that poor ethics was at least partly the cause of the last economic downturn, yet momentum for ethical banking is

growing. This little guide explores the history of ethical banking as well as better understanding concepts behind it.