

Italian Sustainability Day 2017 Borsa Italiana

Milan, July 10th 2017

FINECO. THE BANK THAT SIMPLIFIES BANKING.

We founded Fineco on 3 main pillars: Efficiency, Innovation and Transparency. The keys of our strategy, still leading our sustainable growth







INNOVATION



TRANSPARENCY

Strong focus on IT & Operations, more flexibility, less costs

Anticipate new needs simplifying customers' life

Fairness and Respect for all our stakeholders



We built everything from scratch

Freedom: Freedom to start over «from scratch», build a new bank, **the best you can imagine Proprietary back-end:** In-house development and automated processes allow an efficient cost

structure and fast time to market

Excellent offer: Unique customer user experience, top quality in all services



We were true pioneers

Fineco anticipated a main market trend: digitalization Moving customer's focus from proximity to service and quality



We believe in a "Quality" One Stop Solution

Providing all services in a single account is a distinctive feature but it's not enough. Gaining a competitive edge requires high quality on each single service and product



Sustainability at the heart of Fineco's business model

Clients	Acquisition leveraging on high quality services
	Cost of funding close to zero
Inflows	Organic growth as main engine of growth
	Selected recruits to improve the quality and related costs well under control
Pricing	Fairness and transparency towards clients
	Pricing structure already compliant with incoming Mifid 2
Financials	Very well diversified stream of revenues among different product areas
	Strong operating leverage thanks to best in class operating platform and internal IT culture
Lending	High quality of Lending and low cost of risk
	Strong competitive advantage leveraging on Big Data analytics

