







FREEDOM IN BANKING

**Since our foundation, we designed a
future without boundaries.
A Bank without branches.**



We offer «freedom in banking»



MULTICHANNEL MODEL



BANCA MEDIOLANUM'S MODEL COMBINES THE ADVANTAGES OF TRADITIONAL AND DIRECT BANKS

High Touch



Family
Banker



Banking
Center

High Tech



Bmed
Voice



Web
Site



Mobile
App



App
TV

BANCA MEDIOLANUM'S MODEL COMBINES THE ADVANTAGES OF TRADITIONAL AND DIRECT BANKS

Family Bankers: the human touch

Self-employed tied agents with entrepreneurial approach

Extensively trained to tackle every household financial need

Share Mediolanum's view that banking services are an effective acquisition & retention tool

Compensated even for operations performed by customers through direct channels

- Willing to provide professional advice anytime, anywhere
- Equally competent across all product lines
- Unlike the typical FA, offer assistance also with everyday banking needs
- Synergy, not competition, between human and direct channels

Customers: freedom in banking

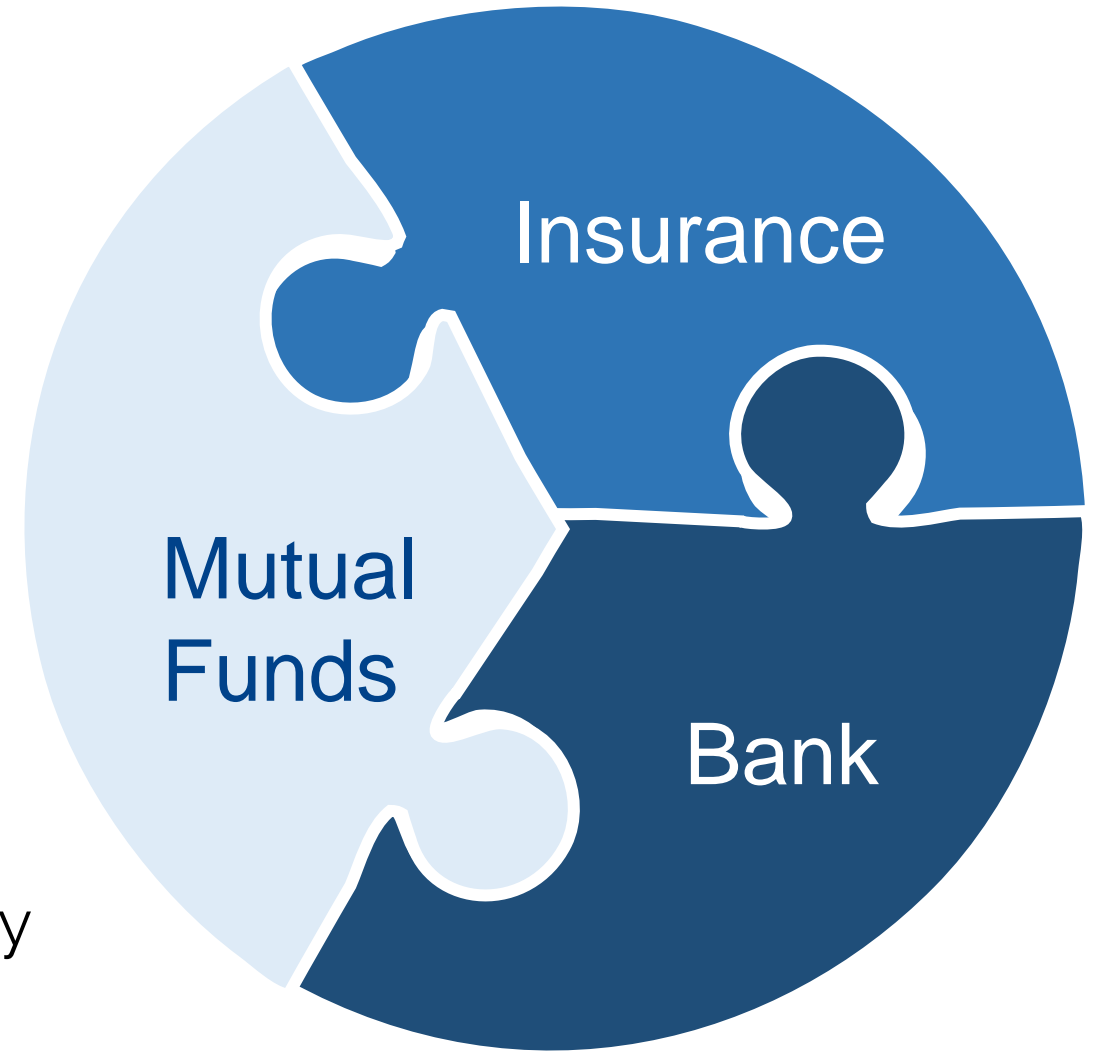
Top-quality and valuable direct banking services associated with a human relationship



360° Integrated Model

We and our Family Bankers view **the company as a single entity**, providing solutions that **best fit the needs of the customer**, whether it be in the form of a mutual fund, an insurance policy or a bank product.

The Bank (est. 1997) **has a special role** as the place where customer savings are naturally built. It is also where service quality is more readily appreciated & compared. Therefore, it represents the mandatory point of entry for all new customers

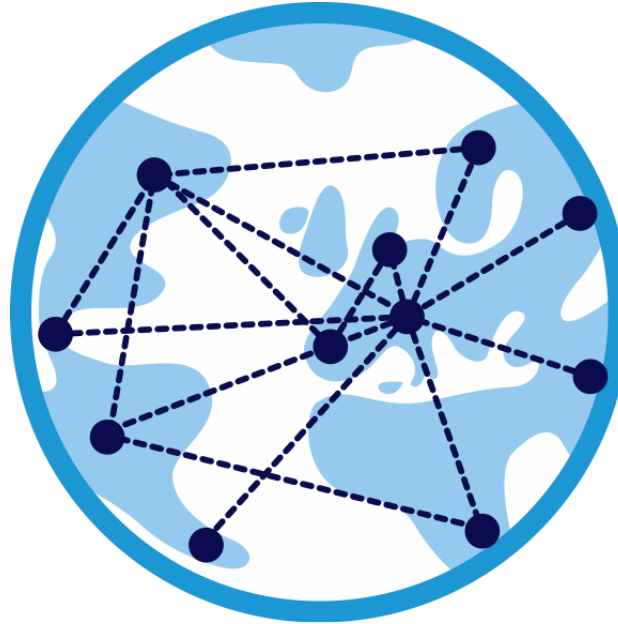


OUR NUMBERS



 **70,4 BN**
AUM (retail client)

 **373 MI**
Net Income



1 million
Clients 

4,3k
Family Bankers® 

Group Numbers



€ 76 Billion
AUA / AUM

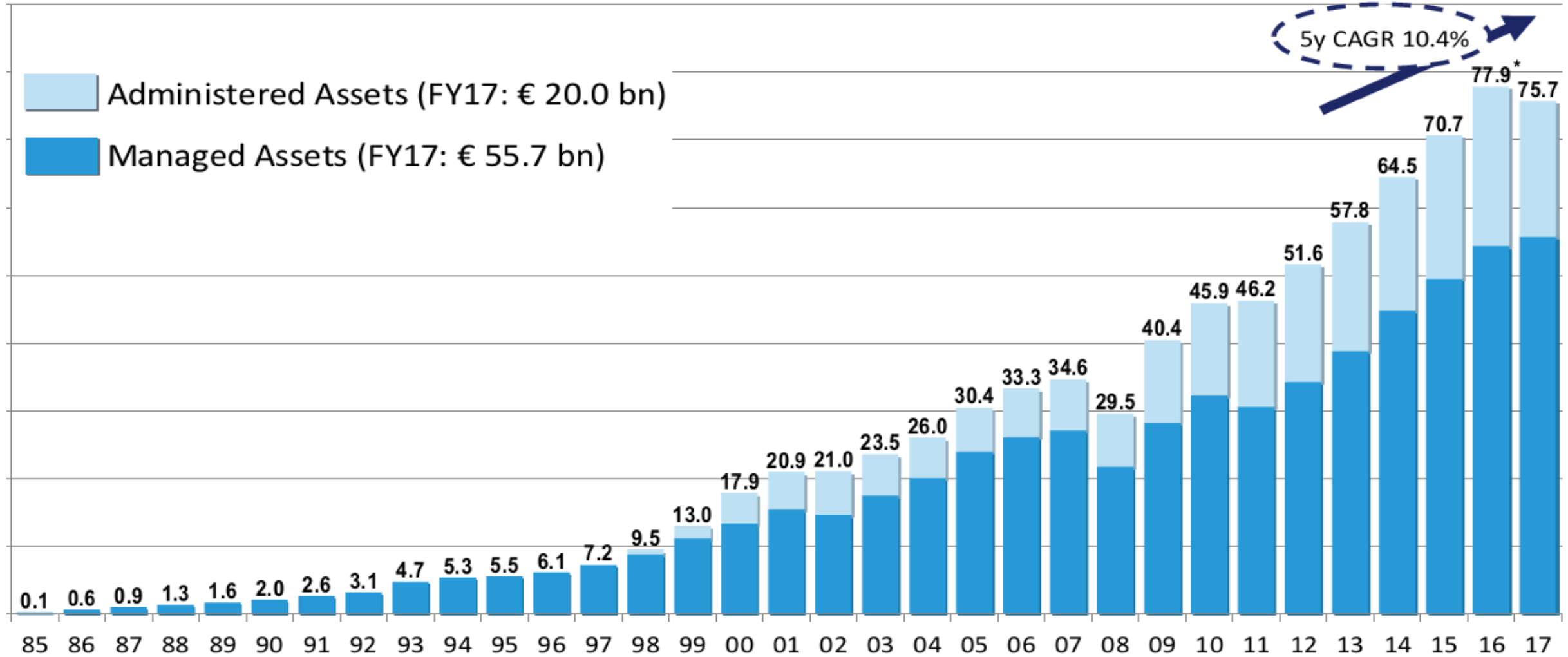
21,9%
CET 1 Ratio

€ 380 Million
Net Income



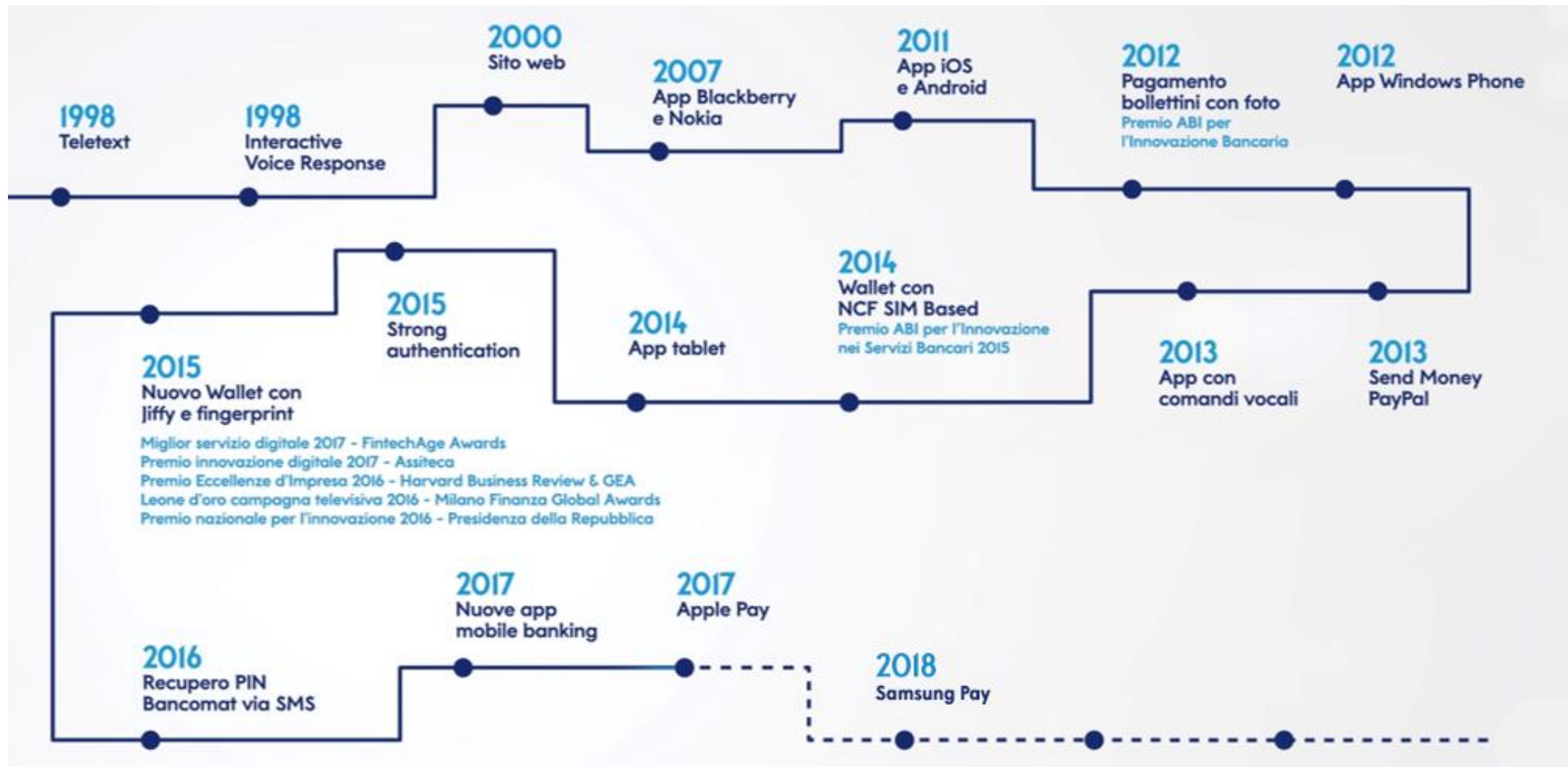


AUA / AUM TREND



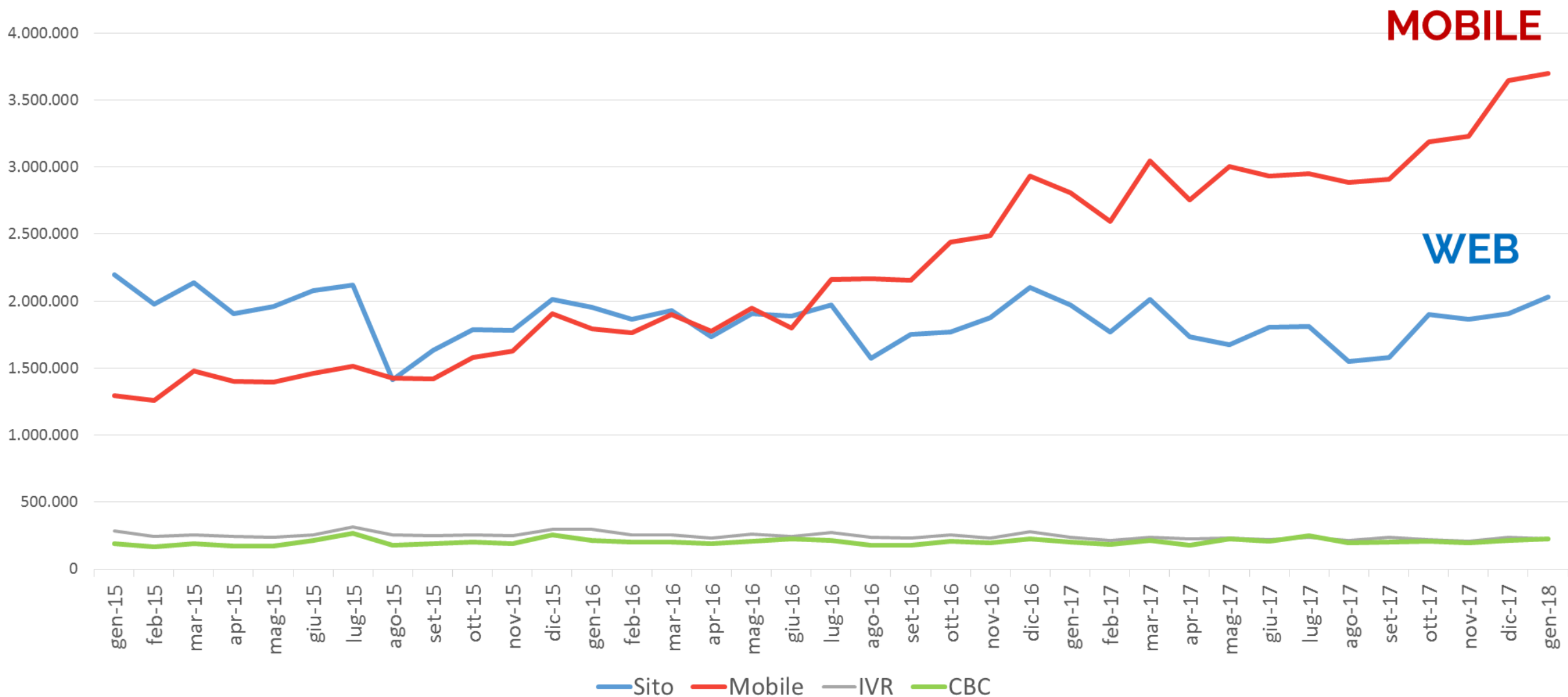


MULTICHANNEL ACCESS





MULTICHANNEL ACCESS





WE WANT MAINTAIN OUR VALUES IN THIS NEW WORLD

“I believe in a future where
**human relationship will
remain fundamental** for
our business.
**I don't believe in a 100%
digital world”**

“I believe in a future
with **only few dozens
of digital banks** in the
world”

Ennio Doris

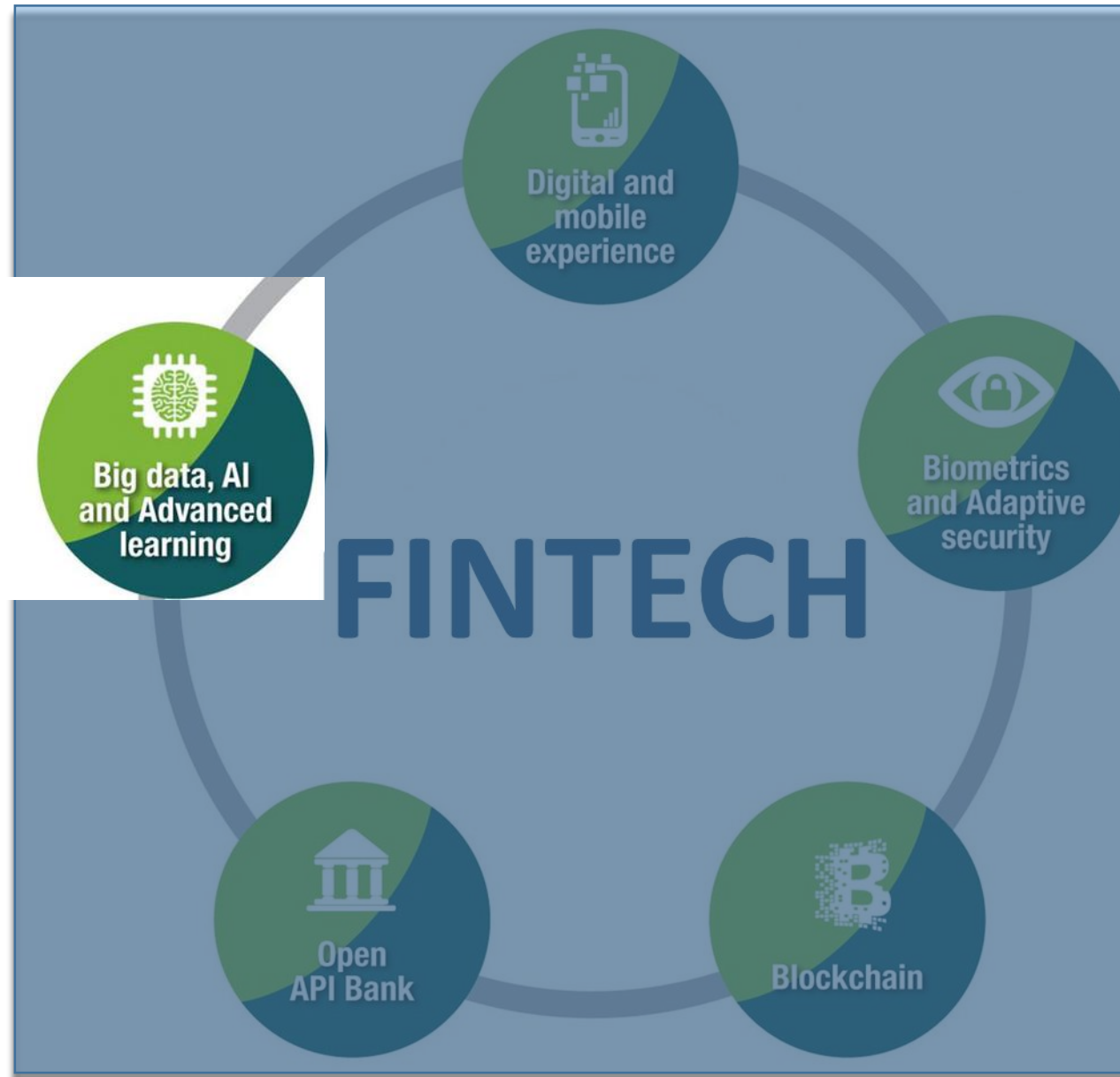
Mediolanum Co-Founder

**Not everything, but all
those solutions that fit
with our vision**

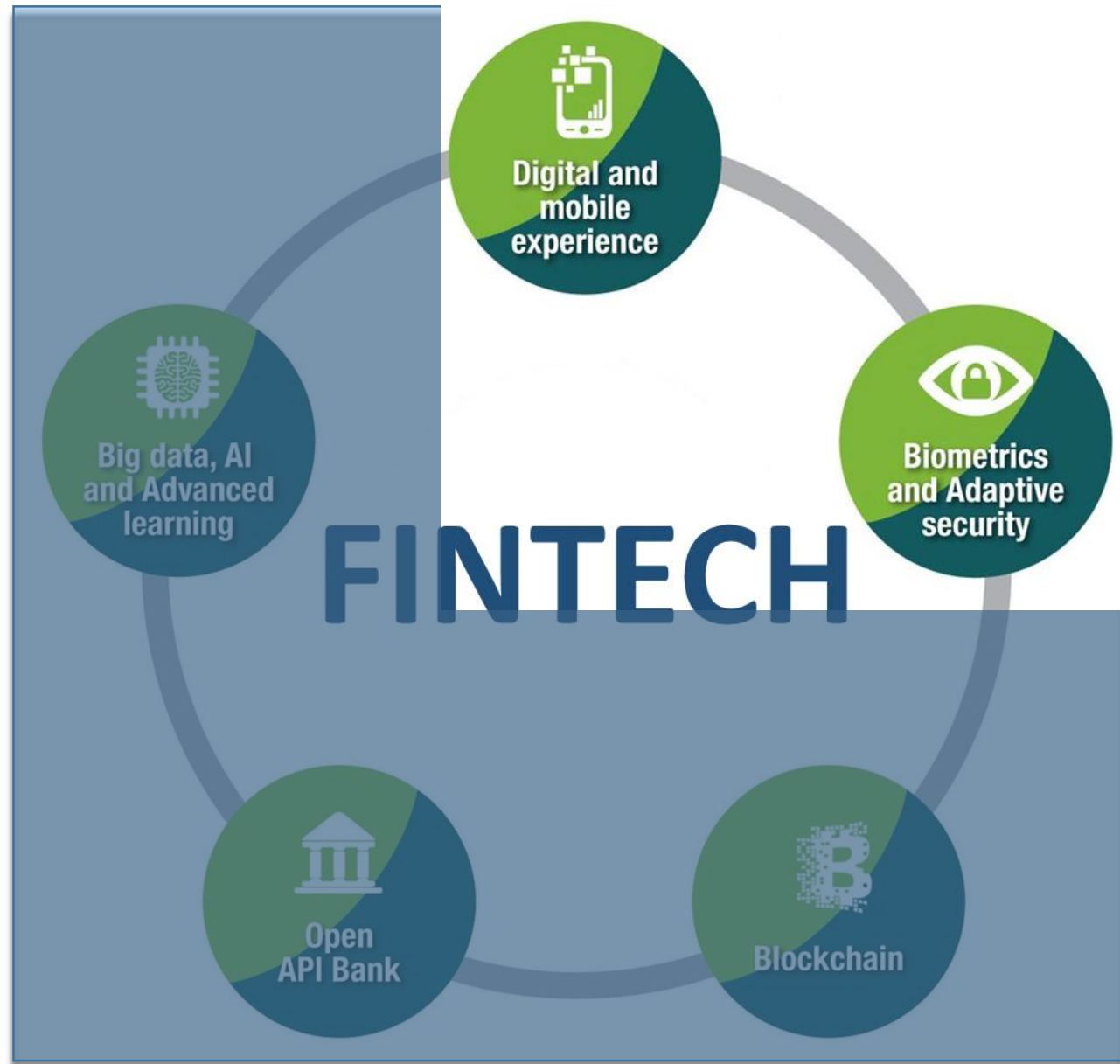


We believe the future of banking will be guided by **data and artificial intelligence**

We don't believe in roboadvisor, but in a **digital intelligent assistant** that using machine learning, natural language and data, will help financial advisor to give better consultancy to the clients and have more time to dedicate to them.

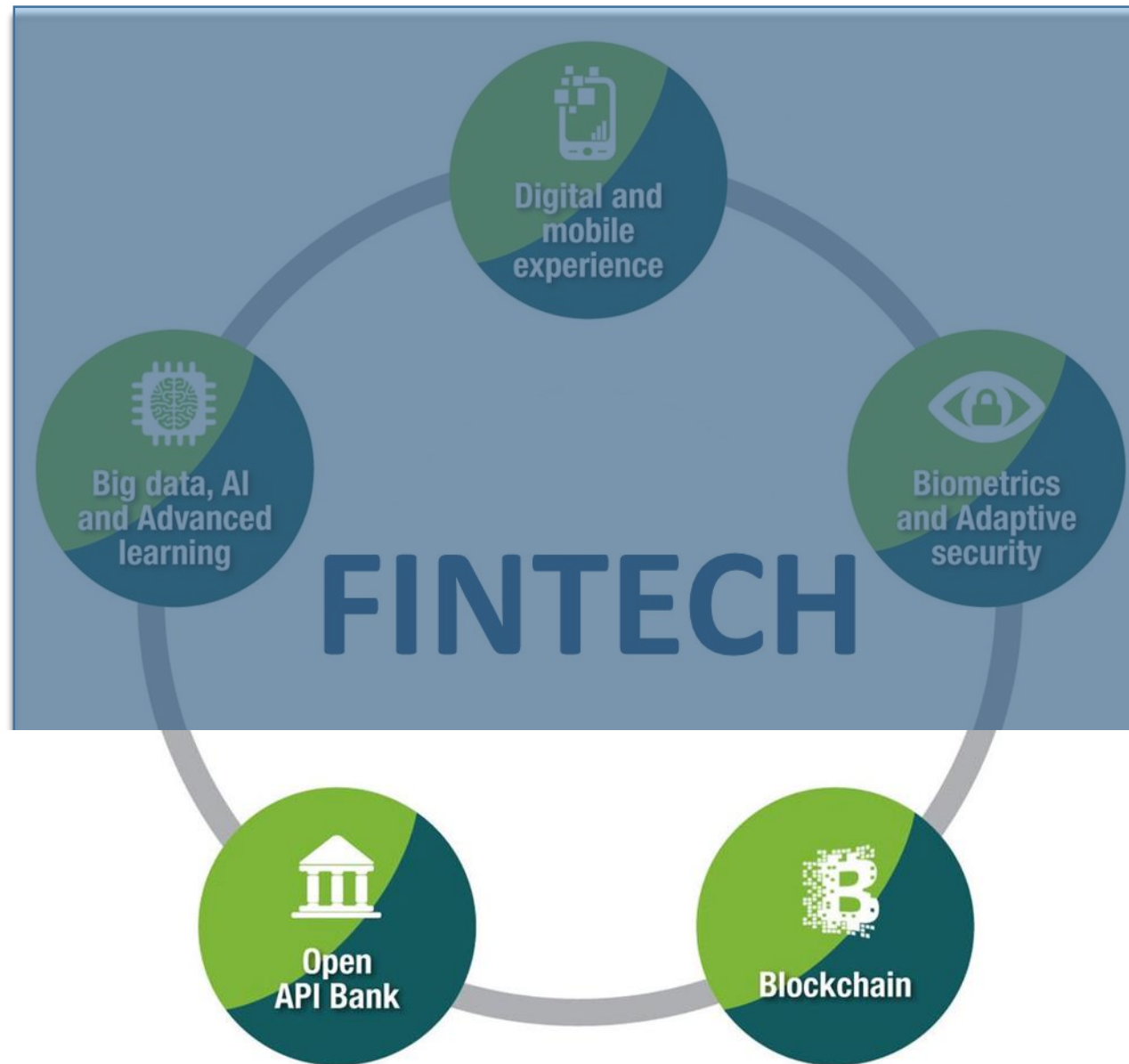


Seamless mobile banking experiences using biometrics will be a must



We have to offer a lot of new, transparent and efficient solutions, using enabling technologies as blockchain. Third party solutions will be fundamental, because

**WE CAN'T DO
EVERYTHING IN HOUSE**



FINTECH
DISTRICT 3