

Credit to high-potential companies, innovative digital direct banking services, purchase and management of distressed corporate credit. All this is illimity, a high-tech banking group listed on the STAR segment of the Italian Stock Exchange, founded and led by Corrado Passera. illimity has grown rapidly in two years, showing solidity and resilience even in the Covid emergency, thanks to a business model born without legacy and on the basis of the most advanced technologies, specialised in satisfying very large but poorly served credit needs. A bank with a new paradigm, designed to go beyond the limits of the traditional way of banking and establish itself as an innovative reference model in a rapidly evolving sector, such as the financial one. «Only two years ago we were just an intuition, today we are a banking group that has over 4 billion assets and more than 600 employees from 200 companies and 20 different nationalities. The success of illimity is due to the unprecedented combination of this formidable mix of skills - financial, industrial and digital - with the application of the best technologies. Thus, we have created an innovative business model designed not only to make profits, but also to be useful to the country, supporting businesses and families», comments Corrado Passera, CEO of the institute. illimity was the first credit institution in Italy to be born

in the cloud and, thanks to a fully digital architecture, was able to guarantee the continuity of operations in total smart working right from the start of the lockdown. «Even in a complex year like 2020», Passera underlines, «the bank was able not only to continue normal operations without any delay, but also to work on the development of new important strategic projects». Among these, in particular, there is the one that will lead the bank to expand its presence in open banking: the joint venture signed with Fabrick, of the Banca Sella Group, in the Italian fintech IITYPE. An agreement that will allow illimity to preside over and develop a sector with a high growth rate such as that of non-bank financial services platforms. Goal: profitability and 3 million customers. «By joining forces, we aim to sustainably develop a national champion and a European benchmark for next-generation financial services based on Open Banking», adds the CEO. But illimity

PERCHÉ È UN NUMERO 1 WHY IS #1 IN BUSINESS 为什么堪称第一

È UN MODELLO INNOVATIVO PER IL SETTORE

IT IS AN INNOVATIVE REFERENCE MODEL FOR THE SECTOR

是行业的创新参考模式

does not stop there and also intends to start partnerships with large non-financial companies, to offer their customers access to new products and services through its suitably customised platforms. The goodness of its strategy is also confirmed by the results that the bank has achieved in 2020. Despite the difficult situation caused by the pandemic, illimity has fully met the results contained in its earnings guidance announced at the end of the first half year, reporting a net profit of 31 million euro and already achieving a ROE of approximately 5.5% in the Bank's first full year of operations. «The economic crisis continues, but our bank is showing great resilience: we respect the growth objectives and help many companies to overcome the crisis. Strengthened by the results achieved, the projects launched and a robust pipeline, we will face the coming months with the prudence that has characterised us in this last period, but also with our usual dynamism, to be ready to seize the opportunities arising from our markets of reference, expected to grow even more than initially expected», concludes the founder of illimity.

The new paradigm bank is therefore in the ideal position to benefit from the evolution underway in the sector and the growing digital transition of the financial services market, and it seems to have all the credentials to be able to face this process with a leading role.

为高潜力企业提供信贷，创新的直接数字银行服务，收购和管理不良企业应收账款。这都是ILLIMITY的业务范围，作为在意大利证券交易所STAR板块上市的高科技银行集团，ILLIMITY由CORRADO PASSERA创立并领导。ILLIMITY在两年的时间里迅速发展，即使在全球疫情的困难中也表现出了坚实和弹性，这要归功于其没有遗留问题的商业模式，该模式以最先进的技术为基础，专门满足非常庞大但服务不足的信贷需求。ILLIMITY作为新范式银行，成立目的在于超越传统银行方式的限制，并在金融等行业中确立自己的创新参考模式，并处于强劲的发展中。“就在两年前，ILLIMITY还只是一个想法，今天已经是一个资产超过40亿，拥有来自200家公司和20个不同国家的600多名员工的银行集团。ILLIMITY的成就要归功于强大的技能组合—金融、工业和数字—与最好的技术应用的前所未有的结合。通过这种方式，我们创造了一

种创新的商业模式，不仅是为了获取利润，也是为了对国家有用，支持企业和家庭。”ILLIMITY首席执行官CORRADO PASSERA表示。ILLIMITY是意大利第一家诞生于云端的信贷机构，由于采用了全数字化的架构，自封锁开始以来，能够确保全面智能工作的业务连续性。“即使是在2020年这样一个复杂的年份，”PASSERA强调，“银行不仅能够在不耽误正常运营的情况下继续开展工作，而且还能致力于新的重要战略项目的开发。”其中，特别要提到的一个项目是将带领银行扩大其在开放银行领域的业务：事实上，与BANCA SELLA集团的FABRICK的合资公司—意大利金融科技公司HYPER已经宣布成立。这项合约让ILLIMITY可以主持和发展非银行金融服务平台等高增长行业。目标：盈利和300万客户。“通过强强联手，我们的目标是在开放银行的基础上，可持续性地发展成为全国龙头和欧洲下一代金融服务的标杆。”首席执行官CORRADO

PASSERA补充道。但ILLIMITY并没有止步于此，还计划与大型非金融企业展开合作，通过其适当定制的平台为客户提供新产品和服务。银行在2020年取得的成绩也证实了其战略的良好性。尽管受疫情影响，形势严峻，但ILLIMITY已完美实现年中时制定的目标：全面运作的第一年达到3100万的净利润和5.5%的ROE。“经济中的危机依然存在，但我行表现出了巨大的韧性：我们正在实现增长目标，并帮助许多企业克服危机。在已取得的成果、已启动的项目和强大的管道的支持下，我们将以最近这段时间所特有的审慎态度面对未来几个月，同时也将我们一贯的活力，准备好抓住我们的参考市场所带来的机会，预计我们的增长将超过最初的预期。”ILLIMITY的创始人总结道。因此，新的范式银行的定位十分理想，可以从该行业正在发生的演变和金融服务业市场日益增长的数字化转型中获益，并且具备所有的资质，能够以领先的角色面对这一进程。