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Growing sustainably into our fourth decade

As an independent Iberian financial group, we are proud of our long-standing leading position in key market niches and we are eager to grow by building on what we do best.

We see our future as more challenging, more efficient, more sustainable, more socially balanced and even more diverse, in spite of the changes the pandemic will have brought to the way we work and live our lives.

Consolidating our international experience

Always profitable, independent and free of conflicts of interest, we continue to diversify and expand internationally, learning from over three decades of experience in the financial markets of Europe and the Americas.

We remain flexible, we value our clients, we identify the areas of growth and diversification that will serve them best, enhancing our results whilst maintaining a strong capital base and an efficient cost structure.

Building on our highly adaptable strategy

We cater for today's ever fast-paced changes, simultaneously preserving our distinctive identity and guaranteeing secure and stimulating careers for current and coming generations.

We all hope, we all dream, we all work together to accomplish our mission day after day, year after year.



Seeing beyond the horizon

In light of the significant and constant changes in today's financial world, we pride ourselves on keeping faithful to our mission statement, a constant guide for every step of our journey.

Why?

- > We offer our clients high quality value-added services
- > We recruit, train and develop the most talented professionals
- > We create value for our shareholders, while keeping our business sound at all times

Our culture binds us together and is core to our ability to adapt and to evolve strategically in order to accomplish our goals, even in times of economic turbulence.

How?

- > Exploring new paths every day
- > Creating unique concepts to deliver the most effective solutions
- > Controlling our strategic progress by closely monitoring results
- > Building on our experience with client-first focus





When preparing for future risks and uncertainties, we welcome them as challenges to surmount and which will give us the edge over our competitors.

Why?

- > We seek the opportunity to create new, transparent and more diversified investment solutions
- > We set our course to realise sustained and above-average growth

Our identity embodies the sum of values that underpin, define and support everything we do.

How?

Our achievement is anchored in our core values:

- > **EXCELLENCE**
Liberating potential to deliver outstanding results
- > **INDEPENDENCE**
Providing services free of conflicts of interest
- > **TRANSPARENCY**
Embedding openness and accountability in everything we do
- > **INNOVATION**
Anticipating our clients' needs with cutting-edge products
- > **DYNAMISM**
Striving to deliver ever higher levels of performance
- > **COOPERATION**
Sharing responsibilities and rewards
- > **INTEGRITY**
Demanding high ethical standards from our professionals

Capitalising on connectivity





Expanding into leading financial centres, our strength lies in our ability to serve thousands of clients and counterparties worldwide, which has led us to earn numerous awards over the years, in both Private Banking and Investment Banking.

Why?

- > We combine expert performance with a timely analysis of global economic trends
- > We reap the benefits of the synergies we create with our partners across the world
- > We construct compelling solutions that deliver what our clients need

CAPITAL RATIO CONSISTENTLY ABOVE



ALWAYS PROFITABLE SINCE INCEPTION IN 1987





Proud of our independence as a private bank, we operate in both national and international financial markets, witnessing a consistent growth in our extensive track record of cross border activities.

How?

By offering our clients and business partners a wide scope of services in:

> CORPORATE FINANCE

- Mergers & Acquisitions
- Project Finance
- Divestments
- Restructurings

> CORPORATE BANKING

- Structured Finance & Debt Raising
- Syndicated Loans
- Debt Advisory
- Commercial Paper
- Custody and Paying Agent Services

> CAPITAL MARKETS

- Eurobonds Placement
- Best Execution (Primary and Secondary)
- Market Making

> PRIVATE BANKING

- Investment and Savings Solutions
- Euros and USD Term Deposits
- Investment Advisory
- Purchase and Sale of Securities
- Wealth Management
- Home Banking and Mobile APP Service



Gathering hope for the future



Over the years, we have continually increased our focus and our commitment to corporate governance and social responsibility.

Why?

- > We are driven by our desire to meet the financial and sustainability expectations of today's world
- > We provide resources and incentives that make a difference to the development of each organization we support
- > We take care that the children in the communities we help grow up healthy in a safe environment
- > We are proud of our contribution to various social and solidarity causes

We are pleased that every year we are able to increase our support for disadvantaged children and young people to provide them with a viable and stable future.

How?

Through supporting carefully selected organisations:

- > **APSA 'Associação Portuguesa de Síndrome de Asperger' (www.apsa.pt)**
Set up by a group of parents to help the personal and social development of youth with this neuro-behavioural specific disorder
- > **CAPITI (www.capiti.pt)**
An organisation ensuring the access of children and young people from families in need to health services in the field of neurodevelopment, to facilitate their integration into family, school and society

> **ACADEMIA DOS CHAMPS (www.academiadoschamps.org)**

A social integration project aimed at children and young people between 5 and 18, instilling through tennis all the lessons for life that sports teach us

> **LIGA DOS AMIGOS DO HOSPITAL DE S. JOÃO**

An association created to provide help to children in need and the elderly in a hospitalisation context

> **SANTA CASA DA MISERICÓRDIA DE LISBOA**

A secular Catholic institution promoting improvement to the overall well-being of children of limited means

> **ASSOCIAÇÃO DOENTES DE LUPUS**

A bridge association between patients with lupus and society (family, friends, doctors, nurses, and people in general), providing medical, social and educational support

> **APOIO À VIDA (www.apoioavida.pt)**

An organisation supporting pregnant women, their companions and families facing psychological, social or family difficulties

> **CUERAMA PROJECT**

Rural development project in Cuerama Village, Angola, supporting the most vulnerable groups in terms of education, health and entrepreneurship, whilst fighting inequality, poverty and social exclusion





Right from the very start, we decided to nurture artistic projects in Portugal and abroad, conscious of the importance of contributing to a variety of cultural programmes and events.

Why?

- > We recognise the immense value of intellectual capital
- > We feel we have a duty to do more than just business
- > We are moved by the significant legacy of Portugal's artistic heritage

Our involvement with culture has embraced sponsorship and organisation of art exhibitions, publishing and children's cultural activities as well as restoration of historic buildings.

How?

Choosing projects where our patronage makes a difference:

> PALÁCIO NACIONAL DA AJUDA

An active patron of the Palace since 1997, having financed the complete restoration of the Diplomatic Room and acquired several decorative pieces that had previously been part of its original collection

> SERRALVES FOUNDATION

A founding member since 1995, sponsoring numerous cultural and social programmes in this major center for the arts in Porto

> EXHIBITIONS AND PUBLICATIONS

- René Bertholo exhibition and book, Fundação Serralves in Porto
- Luiz Miguel exhibition and book, Fundação Medeiros de Almeida in Lisbon
- Georgina Donnelly exhibition and catalogue, La Galleria in London
- Publishing of 'The Education of the Princes at the Palácio Nacional da Ajuda'
- Sponsoring of Madrid Arts Fair

OUR COMMITMENT > Educational Support

Our priority has always been to embrace the expansion of knowledge within a variety of disciplines, from information technology to management, accounting, languages and the arts.

Why?

- > We recognise the benefits to society from supporting educational projects
- > We are determined to reward the achievements of top students
- > We work with relevant professionals to facilitate high-end training programmes

Contributing our know-how and financial support, we link up with universities and other bodies to establish awards and promote conferences, seminars and national and international exchanges that encourage sharing of banking knowledge.

How?

Selecting institutions and programmes that fit with our business:

- > **ISEG 'Instituto Superior de Economia e Gestão da Universidade Técnica de Lisboa'**
Funding an award for the best first year Master's degree student in 'International and European Studies'
- > **FUNDAÇÃO ECONÓMICAS 'Fundação para o Desenvolvimento das Ciências Económicas, Financeiras e Empresariais'**
A founding member
- > **MUN ANNUAL INTERNATIONAL CONFERENCE**
A sponsor of the first conference in Portugal of this United Nations simulation programme for students in Portugal, starting with Lisbon's academic community

BELIEF IN HIGH ACHIEVERS



Expanding our presence based on excellence

We started by making a difference in the financial sector in Portugal, and ten years later we began our expansion overseas, whilst adding new business areas. We keep evolving with optimism, confidence, responsibility, unconditional staff support and pride in our independence.

Founding of Finantia – Gestão e Consultoria Financeira Internacional, S.A.



1992

Capital increase to
100M€
in equity

Acquisition of Banco Finantia Spain



1997

Beginning of the Private Banking activity expansion



2005

Team building at the Portuguese Association for Asperger's syndrome



2013

2020

1987



Finantia obtains banking license

1995



Beginning of the international expansion (London, Sao Paulo and New York)

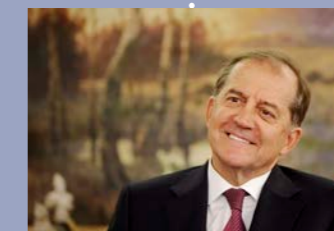
2001

2009



Euromoney award
"Best Smaller Bank in Europe"

2017



Core Tier I and solvency ratio amongst the best in Portuguese banking

Core Tier 1
27.3%

CORPORATE BODIES

Ahmet Iplikci	Member Strategic Board	Banco Finantia
Alzira Cabrita ⁽¹⁾	Non Executive Member Board of Directors	Banco Finantia
António Guerreiro	Chairman Strategic Board	Banco Finantia
António Vila-Cova	Non Executive Chairman Board of Directors	Banco Finantia
Armin Eckermann	Managing Director	Finantia Malta
Carlos Cuervo	Member Strategic Board	Banco Finantia
Christian Doppstadt	Member Strategic Board	Banco Finantia
David Guerreiro	Executive Member Board of Directors	Banco Finantia
David Pfeiffer	Managing Director	Finantia UK
Dominique de Guerre	Member Strategic Board	Banco Finantia
Duarte Correia de Sá	Managing Director – Spain Branch	Banco Finantia
Eduardo Catroga	Member Strategic Board	Banco Finantia
Eduardo Costa	Vice-Chairman Strategic Board	Banco Finantia
Filipe Marques	Principal	Finantia USA
Israel Vainboim	Member Strategic Board	Banco Finantia
Jaime Bastos ⁽¹⁾	Non Executive Member Board of Directors	Banco Finantia
João Vieira de Almeida	Member Strategic Board	Banco Finantia
José Archer	Member Strategic Board	Banco Finantia
Luisa Antas	Secretary General	Banco Finantia
Manuel Faria Blanc ⁽²⁾	Non Executive Member Board of Directors	Banco Finantia
Marta Eirea	Executive Member Board of Directors CEO	Banco Finantia
Paulo Ferraz	Member Strategic Board	Banco Finantia
Pedro Cassiano Santos	Chairman General Assembly	Banco Finantia
Quoc-Bao Tran	Member Strategic Board	Banco Finantia
Raul Marques	Executive Member Board of Directors	Banco Finantia
Ricardo Caldeira	Executive Member Board of Directors	Banco Finantia
Richard Gray	Member Strategic Board	Banco Finantia
Rui Martinho	Member Strategic Board	Banco Finantia
Sandra Guerreiro	Non Executive Member Board of Directors	Banco Finantia
Sérgio Zappa	Representative in Brazil	Banco Finantia

AUDITORES EXTERNOS Ernst & Young Audit Associates, S.R.O.C.

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⁽²⁾ Chairman Audit Committee Banco Finantia

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