



BANCA FINNAT EURAMERICA

GRUPPO BANCA FINNAT

Meeting with the Financial Community Financial Results at 30 September 2009

Rome, 2 December 2009



BANCA FINNAT GROUP AND BUSINESS TRENDS

Arturo Nattino

THE PRIMARY FINANCIAL INDICATORS

Gian Franco Traverso Guicciardi

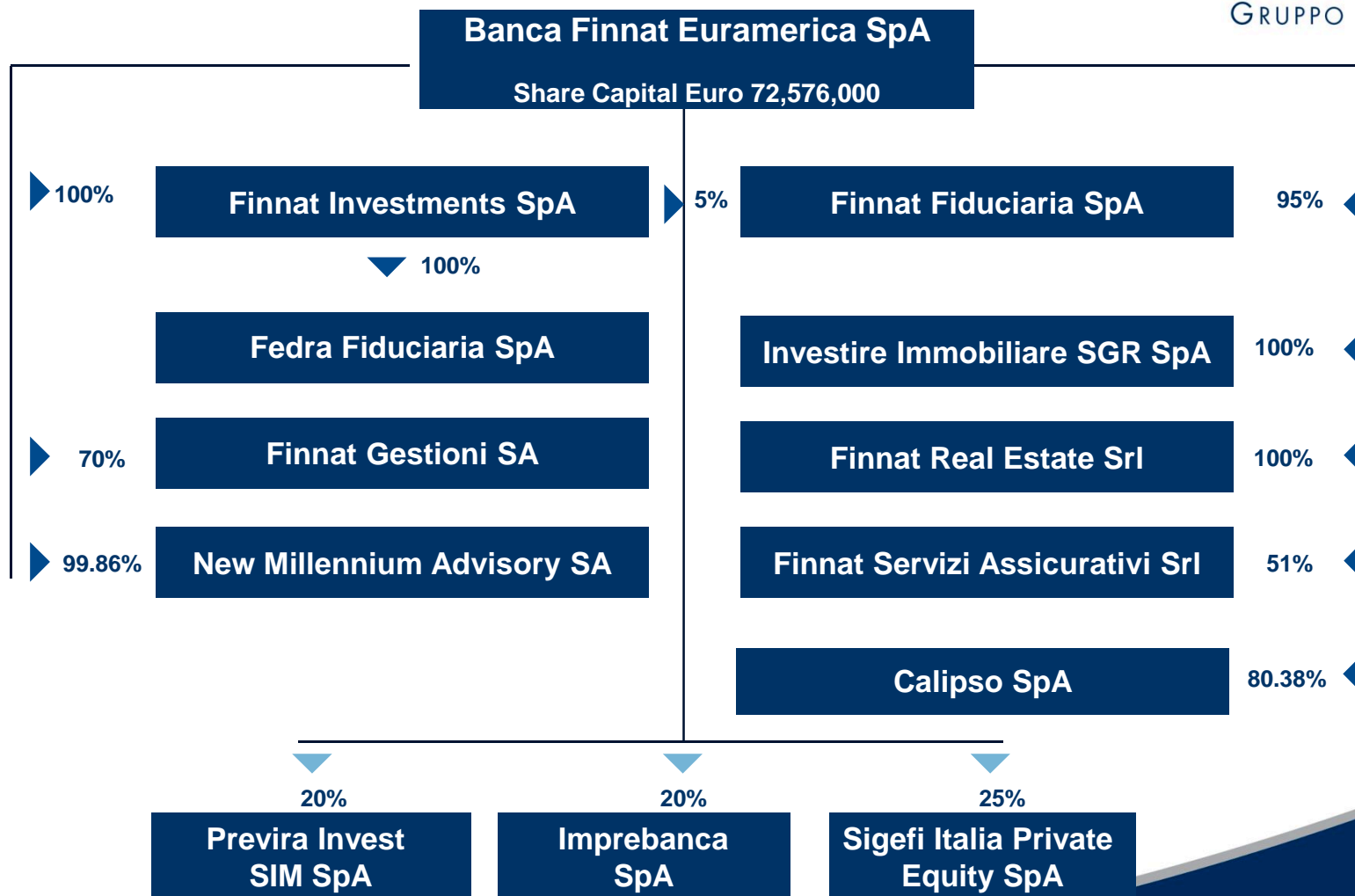


BANCA FINNAT EURAMERICA

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Banca Finnat Group and Business Trends

Arturo Nattino
General Manager





Banca Finnat Group

Financial Planning	Asset Management	Corporate Finance	Real Estate
Clients' assets planning in the areas of tax, company law, succession and family	Asset Management Investment Advisory Loans Insurance services Financial markets	M&A Listings Structured finance Project Financing Risk Management Consulting	Establishment and Management of funds for the institutional retail market

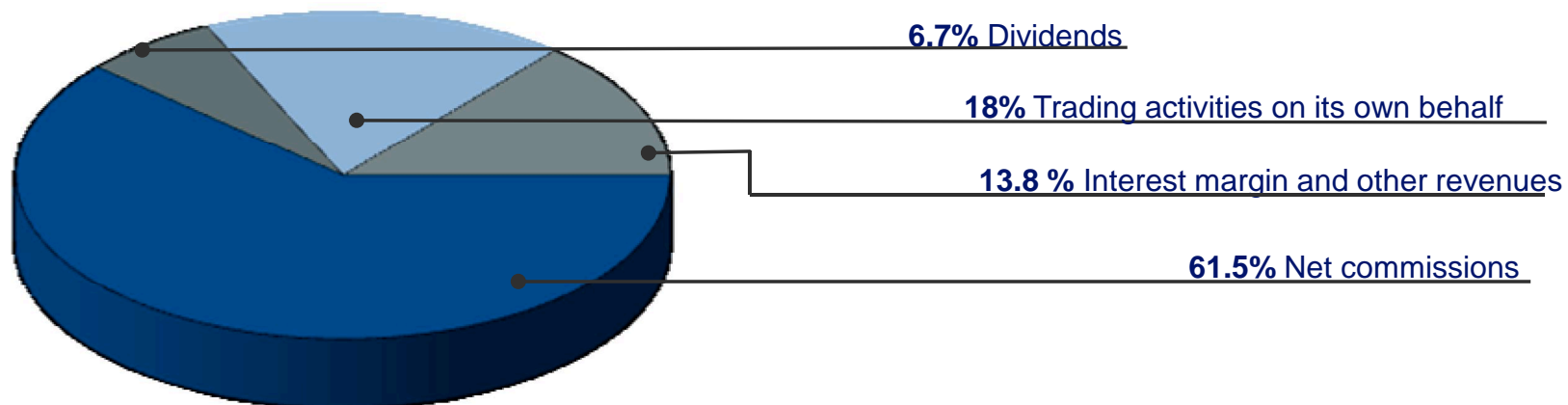


REVENUE CLASSIFICATION (€'000)



at 30 September 2009

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	9M2009	9M2008	VAR %
Trading activities on its own behalf	4,855	-4,668	-
Net commissions	16,556	16,138	2.6
Dividends	1,786	5,588	-68
Interest margin and other revenues	3,710	5,059	-26.7



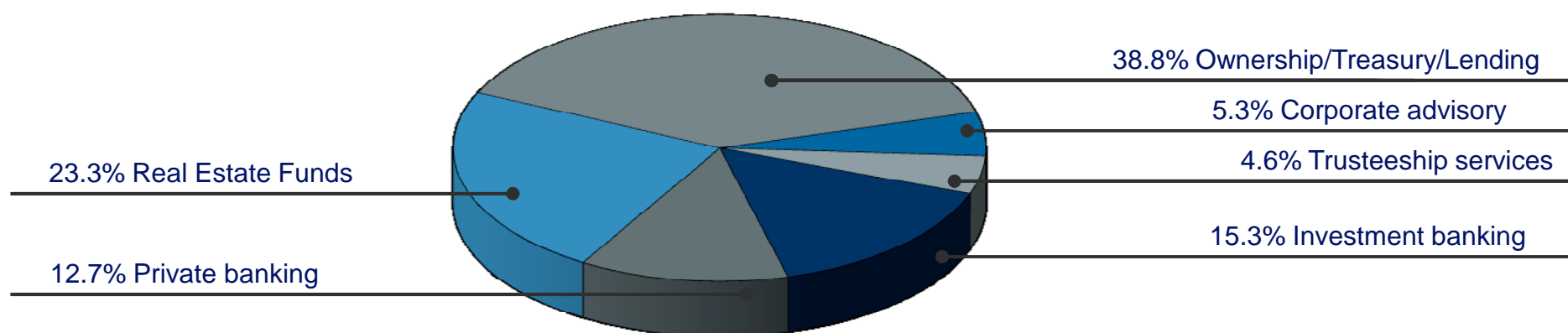
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REVENUE BY BUSINESS



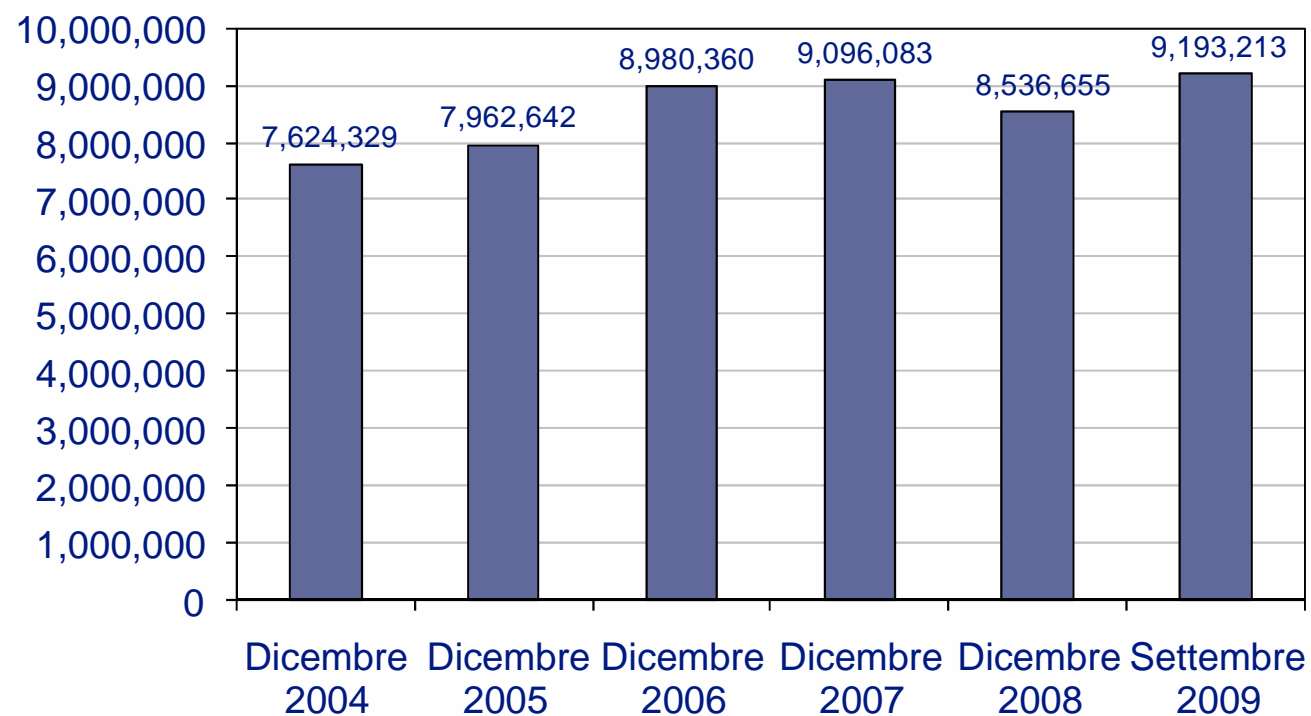
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at 30 September 2009





TOTAL ASSET PERFORMANCE (€000)



CAGR = 3.8%



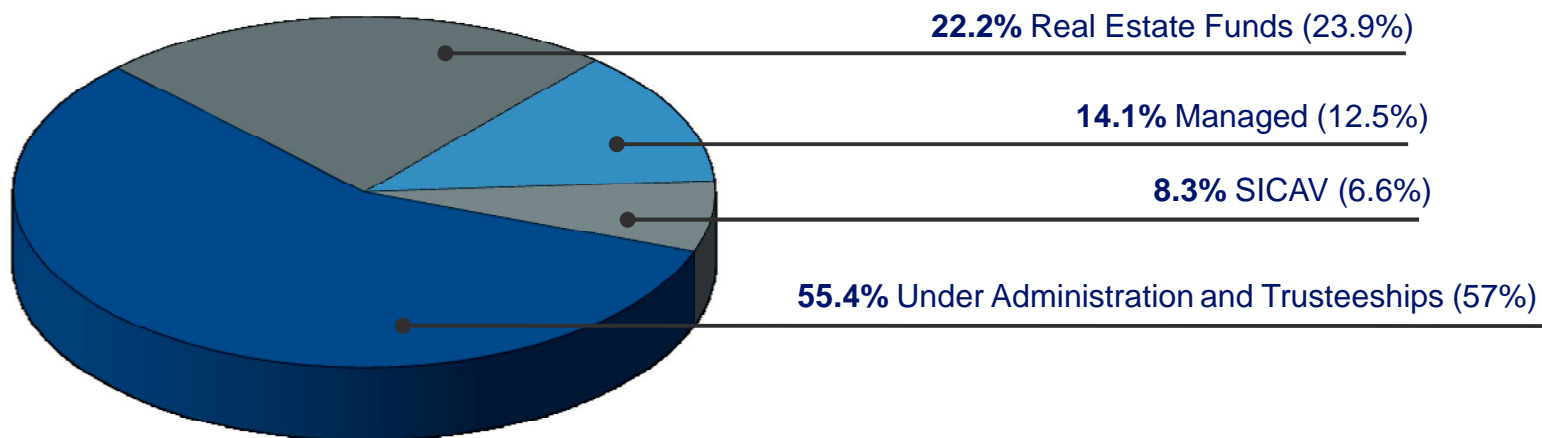
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BREAKDOWN OF TOTAL ASSETS (€'000)



at 30 September 2009

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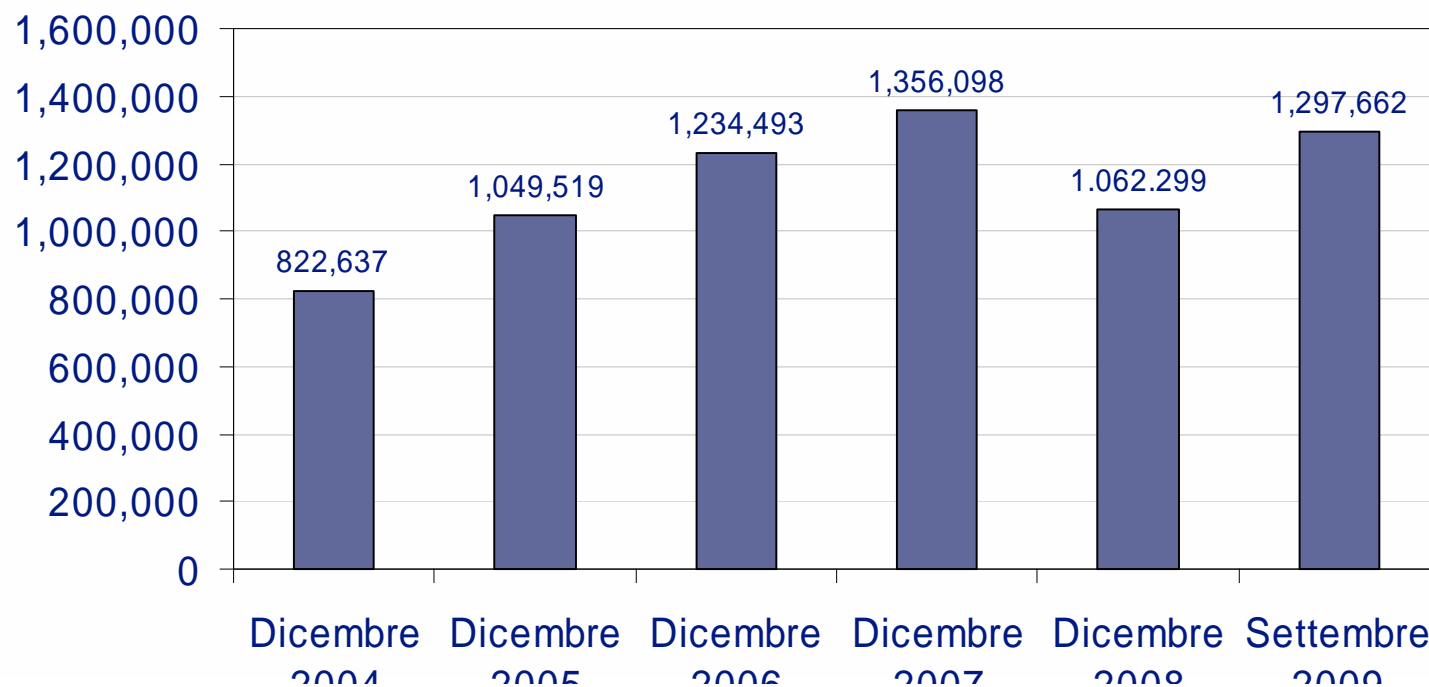


Breakdown of Assets	9M2009	9M2008	% CHANGE
Under Administration and Trusteeship	5,092,616	5,050,962	0.8
*Managed	1,297,662	1,112,041	16.7
SICAV	764,494	588,841	29.8
Real Estate Funds	2,038,441	2,122,454	-4

* Including management proxies



PERFORMANCE OF ASSETS UNDER MANAGEMENT* (€000)



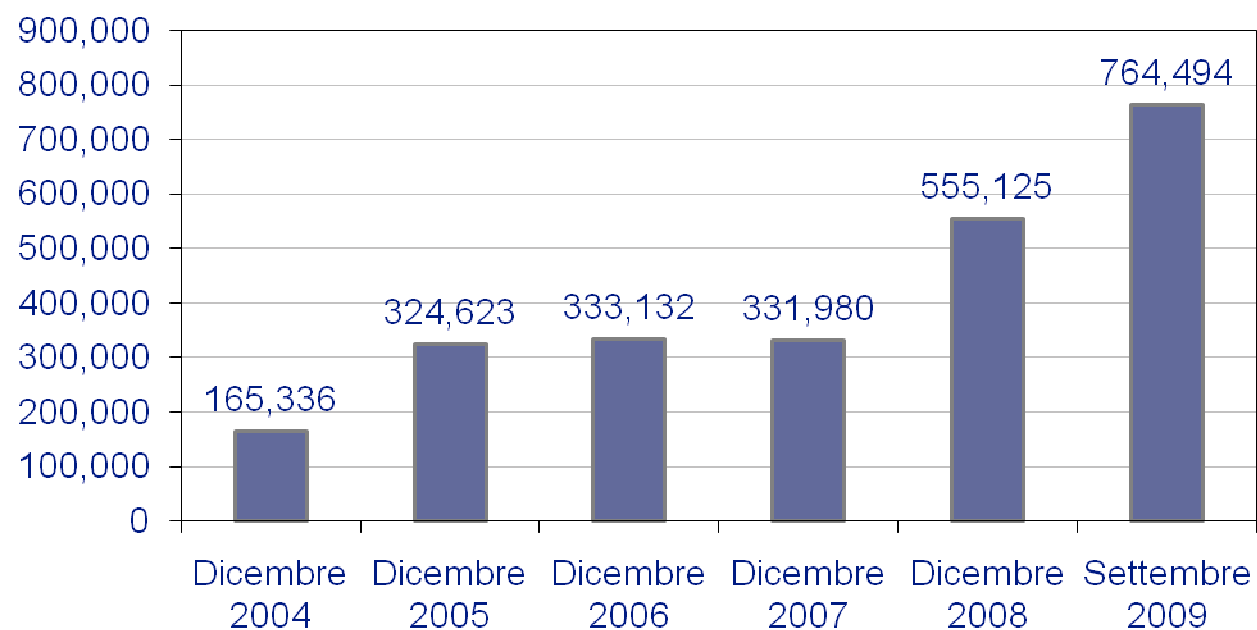
CAGR = 9.5%

* Including management proxies



PERFORMANCE OF SICAV ASSETS (€000)

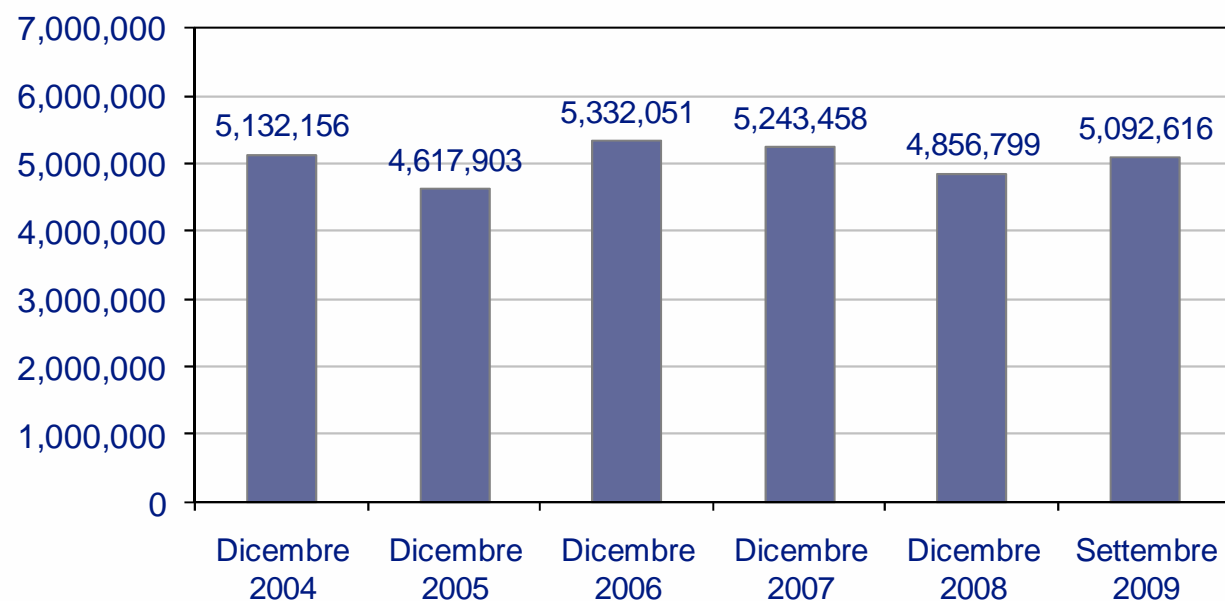
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CAGR = 35.8%



PERFORMANCE OF ASSETS UNDER ADMINISTRATION* (€000)



CAGR = -0.15%

* Including trusteeship assets

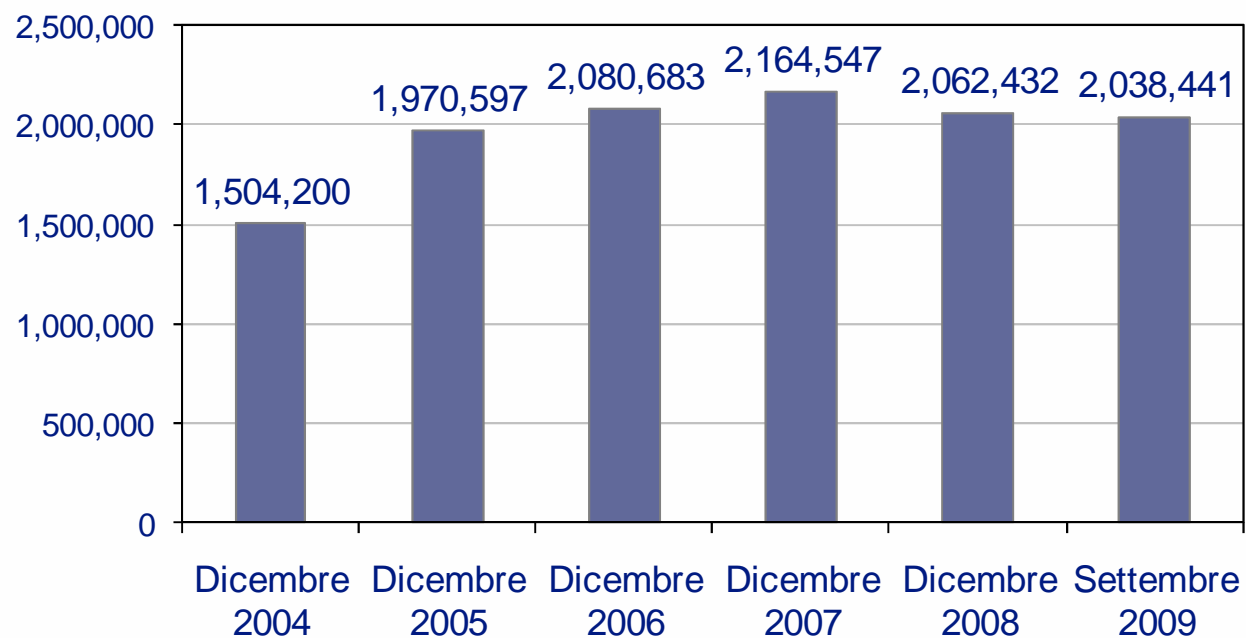


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PERFORMANCE OF REAL ESTATE FUND ASSETS (€000)



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CAGR = 6.3%



The Primary Financial Indicators

Gian Franco Traverso Guicciardi
Investor Relations Manager



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CONSOLIDATED RECLASSIFIED PROFIT AND LOSS ACCOUNT (€000)

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	30/09/2009	30/09/2008	% Change
Net interest margin	3,710	5,059	-26.7
Dividends	1,786	5,588	-68
Net commissions	16,556	16,138	2.6
Profit (loss) on financial transactions	4,855	-4,668	-
Earnings margin	26,907	22,117	21.7
Administrative expenses	-20,539	-18,490	11.1
Value adjustments (Amortisation)	-658	-613	7.3
Other operating income or charges	378	179	111.2
Operating costs	-20,819	-18,924	10
Profit (loss) of equity investments	32	-19	-
Gross operating profit	6,120	3,174	92.8
Value adjustments on financial assets	-465	-87	434.5
Net operating profit	5,655	3,087	83.2
Income tax on current operations	-2,223	-104	-
Profit pertaining to minority interests	-456	-117	-
Net profit for the period	2,976	2,866	3.8



	30/09/2009	30/09/2008	31/12/2008*
Net commissions / Earnings margin	61.5%	72.9%	63.6%
Cost / income ratio	77.4%	85.6%	77.8%
Gross operating profit / Earnings margin	22.7%	14.4%	59.2%
Net operating profit / Gross operating profit	92.4%	97.3%	98.2%
Net profit / Gross operating profit	48.6%	90.3%	76.3%

* Net of balance sheet and profit and loss account impact of the LSEG transaction



Investor Relations Manager

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