Sella consolidated results 2020



Data in euro



FBIT

2020 vs 2019



Financial soundness

2019 2020







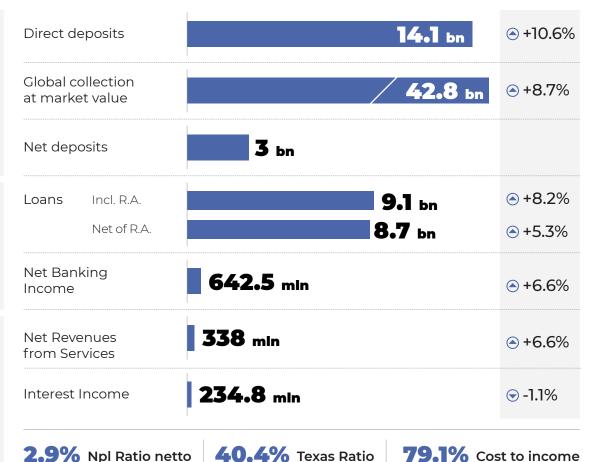




Total Capital Ratio







Investments and strategy



Development of an **open financial** ecosystem



Strong open >i_ banking arowth

Joint Venture with illimity in Hype

First industrial consolidation operation in the Italian open banking market

The Covid-19 pandemic



3,500 people simultaneously smart working



460 thousands total remote working days



Free SARS COV2 serologic test and flu vaccine for all employees



Health Insurance coverage extended to the Covid-19 risk

Development of new solutions through the partnerships with startups and fintechs for:

- Remote interaction with customers
- Spreading e-commerce
- Fostering contactless payments
- Speeding up the granting of Liquidity Decree Loans