

History of Mediolanum Group

- 1982 Ennio Doris, in partnership with the Fininvest group, establishes Programma Italia, the first sales network in Italy with the specific objective of supplying clients with a comprehensive consultancy service on savings and pension fund issues.
The coming together of Ennio Doris' more than ten years' experience in the sector, and the entrepreneurial and logistic support of Fininvest, means that the company immediately becomes one of the most important operators in the national savings market.
- 1984 The basic concept of the comprehensive consultancy service is that just one consultant is the client reference point for all financial and insurance products. The insurance companies Mediolanum Vita and Mediolanum Assicurazione are acquired in order to expand the basket of products. With the establishment of Gestione Fondi Fininvest the following year, the company is able to provide mutual funds, increasing the potential for development and the range of products and services available.
- 12 / 1995 In response to contemporary changes such as the globalisation of markets and the arrival of the euro, Mediolanum S.p.A is established, once again by partners Doris and Fininvest. Mediolanum S.p.A is to be a holding company for all sector activity, an essential step enabling all activities to be listed on the stock exchange the following year.
All companies in the group show exceptional results.
- 06 / 1996 Mediolanum S.p.A. is listed on the Milan Stock Exchange with great success. The stock shows a significant increase in value from the very first sales.
- 1997 The Mediolanum Group has always been an acknowledged innovator. Foreseeing the trend, it establishes in Dublin a management trust company, Mediolanum International Funds, able to offer some new funds which were not at that time contemplated by Italian legislation.
- 11 / 1997 New banking services are added to the range of services offered to Mediolanum clients. Programma Italia becomes Banca Mediolanum, which will become the most innovative telephone banking operator in Italy, and the first to take advantage of the possibility of interconnecting the telephone with television teletext at home, without the need for a decoder or any other equipment. Besides the bank is able to offer technology together with the human touch, thanks to the role of the Family Banker always close to the client.
The latest technology becomes easy to use - a tool that is available how, when and where the client wants it.
- 1998 Its stock value continuing to rise, Mediolanum S.p.A. is listed on the MIB 30, the index of the 30 most important companies on the Milan Stock Exchange.

- 2000 Banca Mediolanum arrives on the Internet! Client access is broadened, with a significant development in service quality and the implementation of sophisticated trading services.
- 06 / 2000 The year's economic results show a surprising growth for Banca Mediolanum, which then acquires the Fibanc banking group in Spain, beginning the process of expansion abroad.
Another important strategic alliance was the acquisition of 2% Mediobanca by Mediolanum, which allowed the subscription to new IPOs directly via the Internet, and which gave rise to the joint venture Banca Esperia, intended as the new point of reference for private and institutional clients in Italian private banking.
- 2001 The current corporate structure of the Mediolanum Group has Mediolanum SpA as the parent company with direct and indirect holdings in the various companies making up the group in Italy and abroad, including Banca Mediolanum SpA which, since September 2001, has been the parent company of the Mediolanum banking group.
- 2002 The Mediolanum group celebrates twenty successful years, with all the hallmarks of humanity, technology, tradition and the future: the four cardinal points around which a winning project was developed that has become the point of reference for the financial sector.
- 2003 Banca Mediolanum sponsors the Maglia Verde (Green Jersey), which is the prize for the best climber, at 86th Giro di Italia, the Italian cycling tour. Such occasion allows Banca Mediolanum to meet its clients and Family Bankers throughout the different stages all around the country by entertaining them with events, shows and other public relations activities.
- 2004 New programs more and more interesting than ever were launched by Mediolanum Channel, the Mediolanum Group's digital television channel available on channel 803 of the SKY platform. Mediolanum Channel is something completely new in the finance industry - a new kind of television that arose out of the need to develop a relationship and an ongoing dialogue between company, clients and the sales network. The particularly exciting Time Travellers looks at significant historical events to see what they have to tell us about implementing a winning corporate strategy.
- 2005 New cutting-edge products launched: the Riflex account and Riflexcard. Riflex is the flexible account that adapts to the needs and requirements of the client.
Riflexcard is the credit card with the cardholder's photo. So purchases and payments are more secure. Besides ATM and credit card functions, Riflexcard is a revolving card, so you can pay for your purchases in instalments.
To mark the launch a "Riflex" advertising campaign is focusing on the new products.

- 2006 After the establishment of the Global Consultant, the person who is ready to meet all client needs, the Family Banker now arrives on the scene. This is a change that was needed because of the significance taken on by the bank in the Mediolanum business model. The Family Banker is the person you can trust, the professional who brings the bank to clients' homes and helps them use all available facilities. The Family Banker is a new and total **professional** for families and clients. The human face of the bank. A major advertising campaign is beginning: TV, press, radio and internet. An important objective: to launch and establish the role of the Family Banker, and considerably broaden the sales network of the Mediolanum Group.
- 2007 The Mediolanum Group celebrates its 25th anniversary and Banca Mediolanum turns ten: a distinctive company in the market that has exceeded one million customers and is growing at a highly competitive rate, firmly maintaining the mission and the values that have always been its trademark. The 5th year of the Mediolanum Foundation came to a close with excellent results and new objectives. The star of the new communication campaign was customer satisfaction, with real customers taking "centre stage" of the relationship with the bank and the banking model. In the year when Italy passed new legislation on supplementary pension, the Mediolanum Group is market leader with a share of about one third of the individual pension plan market in 2007.
- 2008 Mediolanum has organized an interesting initiative of dialogue and training for the financial community: **Mediolanum Market Forum**, a **financial conference** for dialoguing with customers, investors, journalists and sector experts designed to explain to the market Mediolanum's view on financial market trends. Banca Mediolanum has signed an important agreement with the best-known asset management firms on the international financial scene, creating **Mediolanum Best Brands**.
- 2009 The Mediolanum Corporate University, the educational arm of the Mediolanum Group, becomes operational: a top-quality training centre combining technology and high training capacity proactively transferring the values as well as the personal and professional experience that have enriched our corporate culture for more than 25 years. In order to satisfy the needs for freedom and for returns for the customer, the range of the new generation of bank products is extended by the new Freedom Account.
- 2010 The Mediolanum Best Brands offer is broadened with new products created in cooperation with international partners chosen from the most important asset management companies in the world.

For the re-launch of the Freedom bank account in the Fall, Banca Mediolanum S.p.A. has committed to the support of one month of schooling per a child in Haiti.

2011 InMediolanum, the new no-fee deposit account that is easy to open online and offers high rates was launched.

The “Estote Parati” Conference dedicated to Family Bankers®, which was held in May in Rimini, for the first time ever opened its doors to customers. 6,000 people, including journalists, participated in the event.

The Mediolanum Group undertook several initiatives to help the people affected by the severe flooding that hit Liguria and Tuscany in 2011.

2012 This year, the Group granted significant funds to its customers and Family Bankers® who suffered personal and financial loss due to the flooding that hit Liguria, Tuscany and Sicily last year. It also delivered financial support – including donations – and put special measures in place to ease the burden on its customers and Family Bankers® who live in the areas affected by the earthquake that hit Emilia Romagna, in the regions impacted by the severe flooding that hit Central Italy as well as the people affected by the earthquake that shook the towns of Potenza and Cosenza.

The Mediolanum Foundation became a Non-Profit Organization in 2012 and independently raised funds for the first time, amounting to €104,538, via its text-message fundraising campaign.

2013 In 2013, Mediolanum Assicurazioni joined the Mediolanum Group. This year, Banca Mediolanum was the first bank in Italy to offer money transfer services via smartphones (ABI Banking Innovation award). Moreover, the Bank donated over €2 million to help the people affected by the natural disasters that hit Italy in 2012, and €1.6 million to help those who suffered damage in 2013, confirming its commitment to its customers and to Corporate Social Responsibility.

2014 Mediolanum S.p.A. became the banking group's parent company. Support continued for customers affected by natural disasters in the region – a commitment recognised by the ABI Banking Innovation Award. Indeed, about €160 million in donations were made. In acknowledgement of the commitment to innovation of Mediolanum S.p.A. and the Group companies, a variety of innovative and distinctive products received awards.