

# UNIVERSITIES AND BANKS: WINNING LONG-TERM RELATIONSHIP?

innovation  
center  
INTESA  SANPAOLO



# OUR GROUP



|                              |   |                              |
|------------------------------|---|------------------------------|
| <b>19,3 mm</b><br>of clients | <b>€ 33,20B</b><br>Market Cap<br>on 17 october 2016 | <b>5593</b><br>Retail points |
|------------------------------|---|------------------------------|

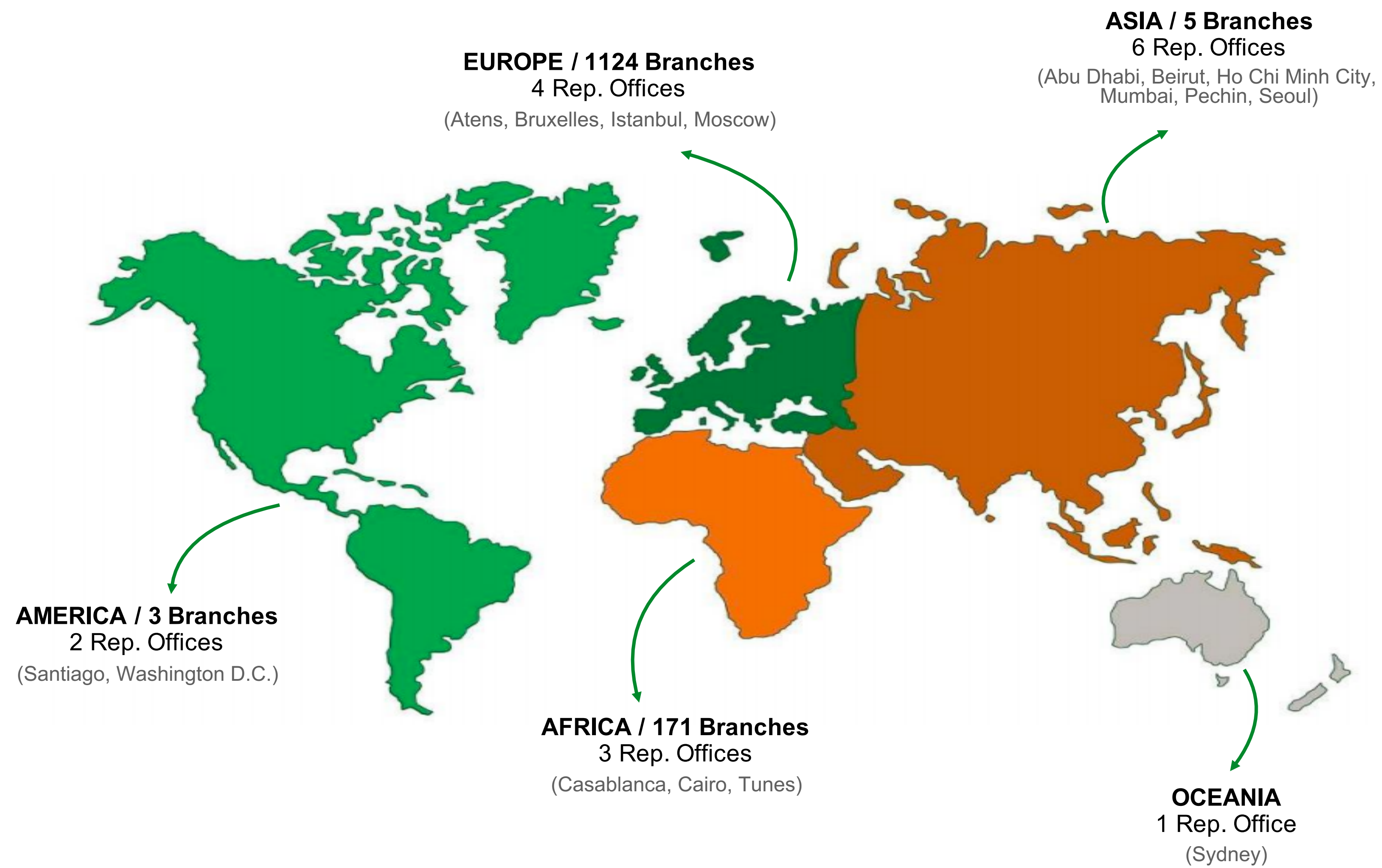
**11,1 mm**  
in Italy

**8,2 mm**  
abroad

**4290**  
in Italy

**1303**  
abroad

# OUR GROUP INTERNATIONALLY



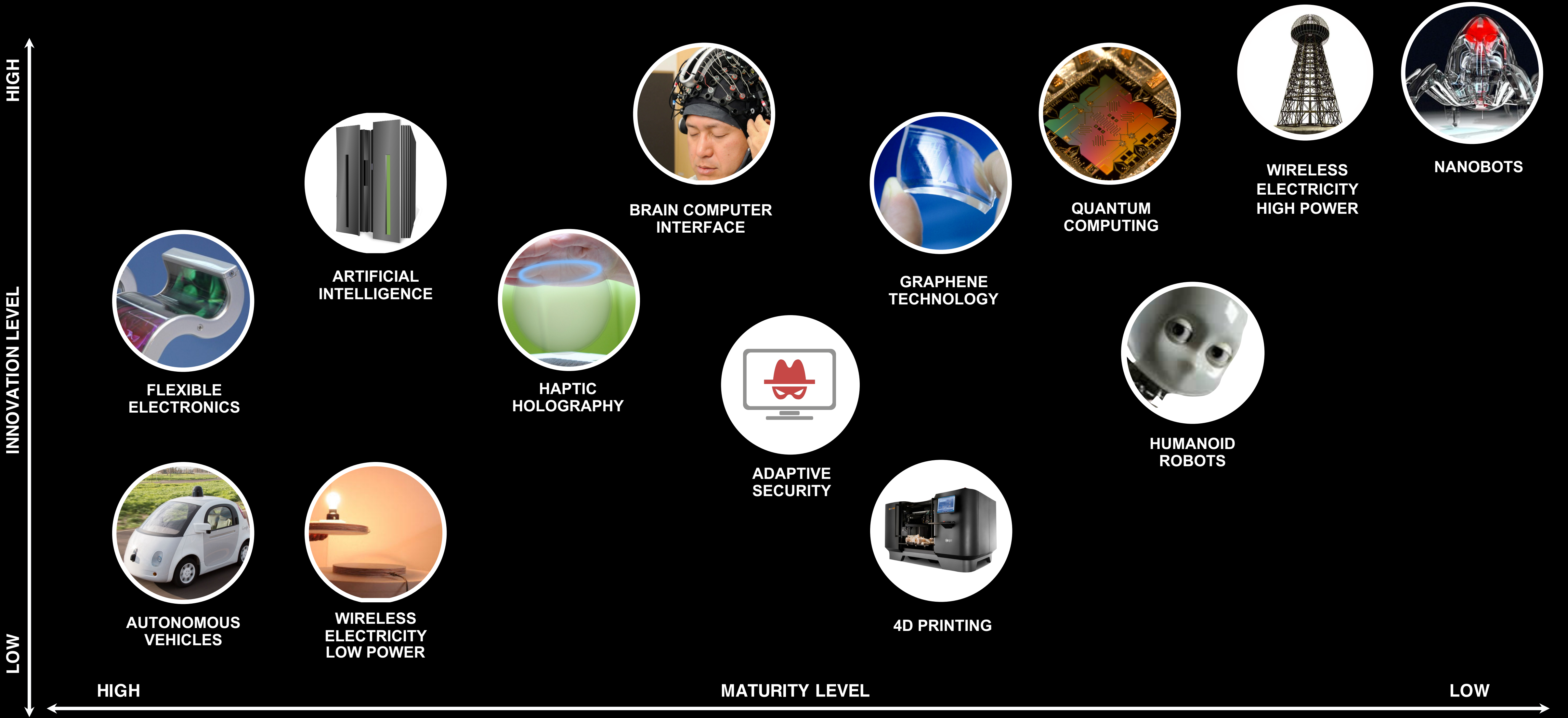


# MAIN INNOVATION TREND





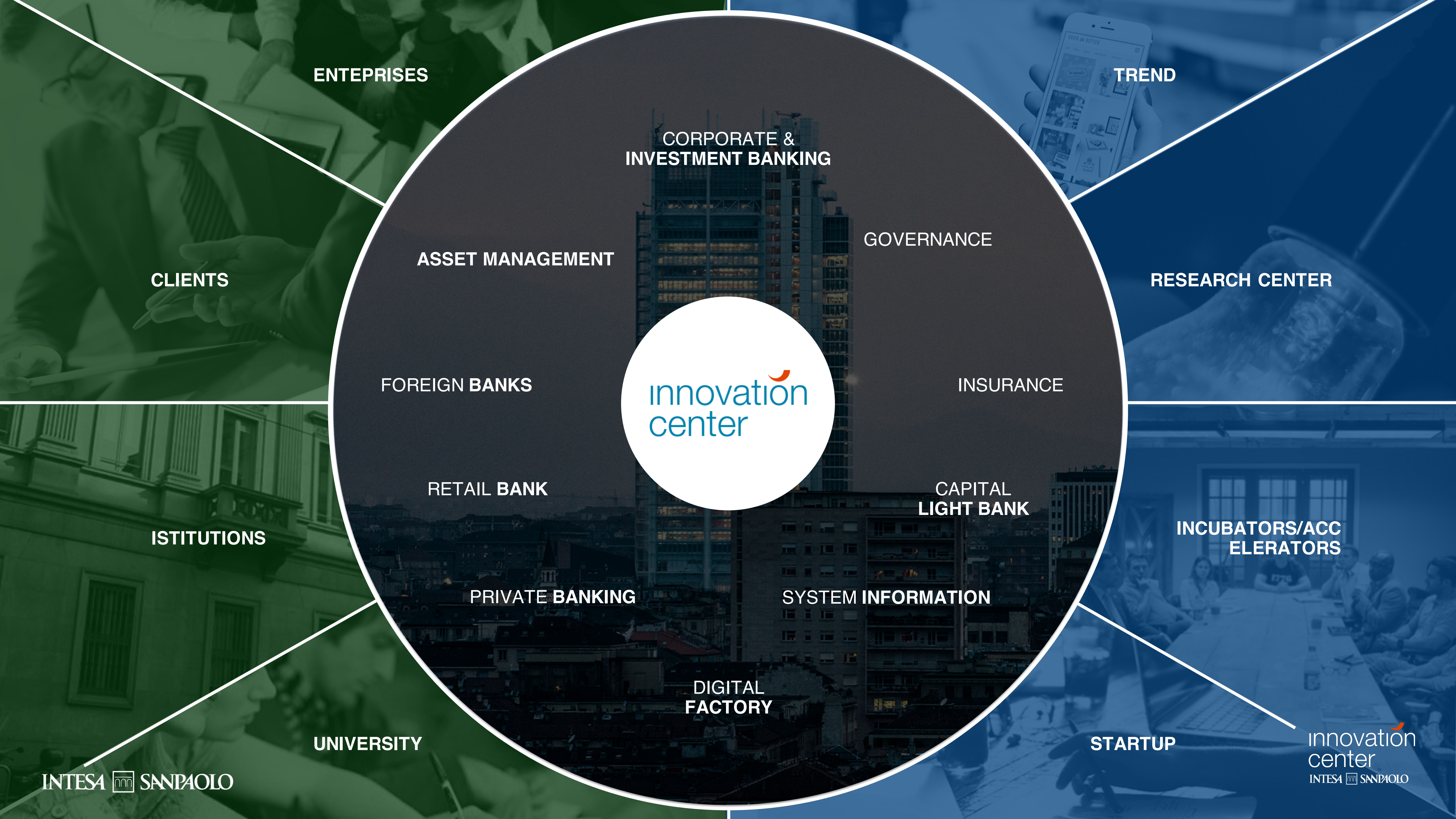
# MAIN INNOVATION EXPONENTIAL TECHNOLOGY





# OUR ECOSYSTEM





ENTREPRISES

TREND

CORPORATE &  
INVESTMENT BANKING

GOVERNANCE

ASSET MANAGEMENT

RESEARCH CENTER

CLIENTS

INSURANCE

FOREIGN BANKS

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CAPITAL  
LIGHT BANK

RETAIL BANK

INCUBATORS/ACC  
ELERATORS

ISTITUTIONS

SYSTEM INFORMATION

PRIVATE BANKING

DIGITAL  
FACTORY

STARTUP

UNIVERSITY



# GLOBAL INNOVATION NETWORK





# ...And what we currently do in USA

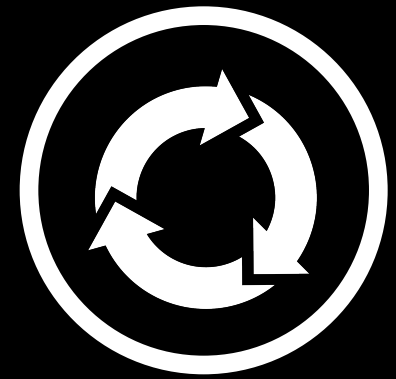
## NYC HUB



- To bridge bank to the innovation ecosystem in USA
- To Map, Distill, and Partner with Accelerators, Incubators, VCs, research centers, single startups, institutions
- To favor a more sustainable business in the long run
- Less focus in Fintech and a wider approach on Techs across industries
- To bring a wider tech offer to our corporate clients: Match Making approach
- To test and catalyze opportunities around Circular economy approach



# Circular Economy

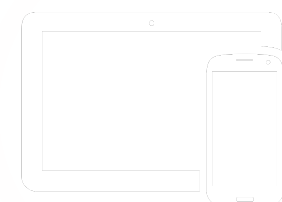


CIRCULAR ECONOMY

- Circular Supplies: provides fully renewable, recyclable or biodegradable resource inputs that underpin circular production and consumption systems;
- Resources Recovery: enables a company to eliminate material leakage and maximize the economic value of product return flows
- Product Life Extension: allows companies to extend the lifecycle of products and assets and maintain or even improve the products' value by repairing, upgrading, remanufacturing or remarketing them
- Sharing Platforms: promotes a platform for collaboration among product users, either individuals or organizations
- Product as a Service: provides an alternative to the traditional model of “buy and own.” Products are used by one or many customers through a lease or pay-for-use arrangement



# RESEARCH ECOSYSTEM



**UNIVERSITY  
RESEARCHERS**



**ISP BANK**



**TECHNOLOGY  
TRANSFER**



# The Gap to fill



RESEARCHERS

## Difficulty in assessing if

- Incremental
- Breakthrough
- Foundational

**Overevaluation of scientific results:** smt new VS smt real innovative



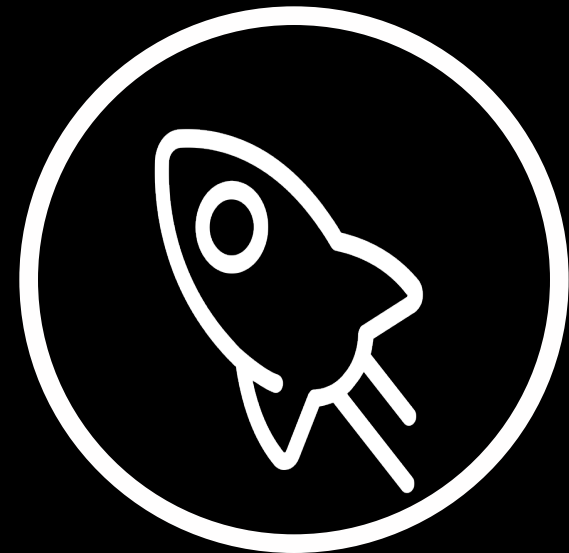
**Patent → Startup → Success:** it is not a linear and easy path



# The Gap to fill

## What TT offices at university are missing:

- Tech expertise
- Real deep market analysis
- Direct contact with investors
- Proactiveness to exploit Tech opportunities and markets



TT OFFICES  
AT UNIVERSITIES

**TT offices** are overloaded with **bureaucracy**  
tend to fit ideas & patents into **pre-existing conceptual boxes & categories**

They connect mostly with credit institutions

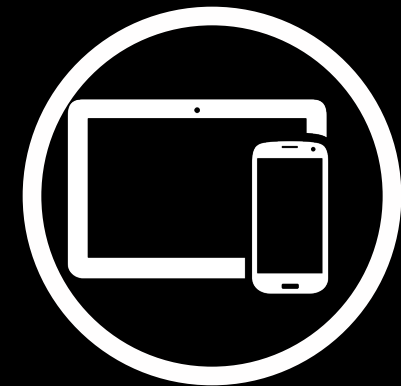


also not agile to assess **OUT** of the **BOX** oriented businesses  
that don't fit their schemata

# The path towards business: How to shorten it



**BIG DATA**  
ADVANCED ANALYTICS



**INCREASED ACCESS**   **INTEGRATED MULTICHANNEL**



**ADDITIONAL CLIENTS**  
FUTURE PROBLEMS

- Moore's Law: Tech change at rapid pace - Data availability is wider
- Product life cycle is shorter
- Cycle of business is shortening and the speed is increasing
- To connect more directly research with business
- Businesses need to enter upstream the value chain



**SHORTEN THE PATH TO BUSINESS**





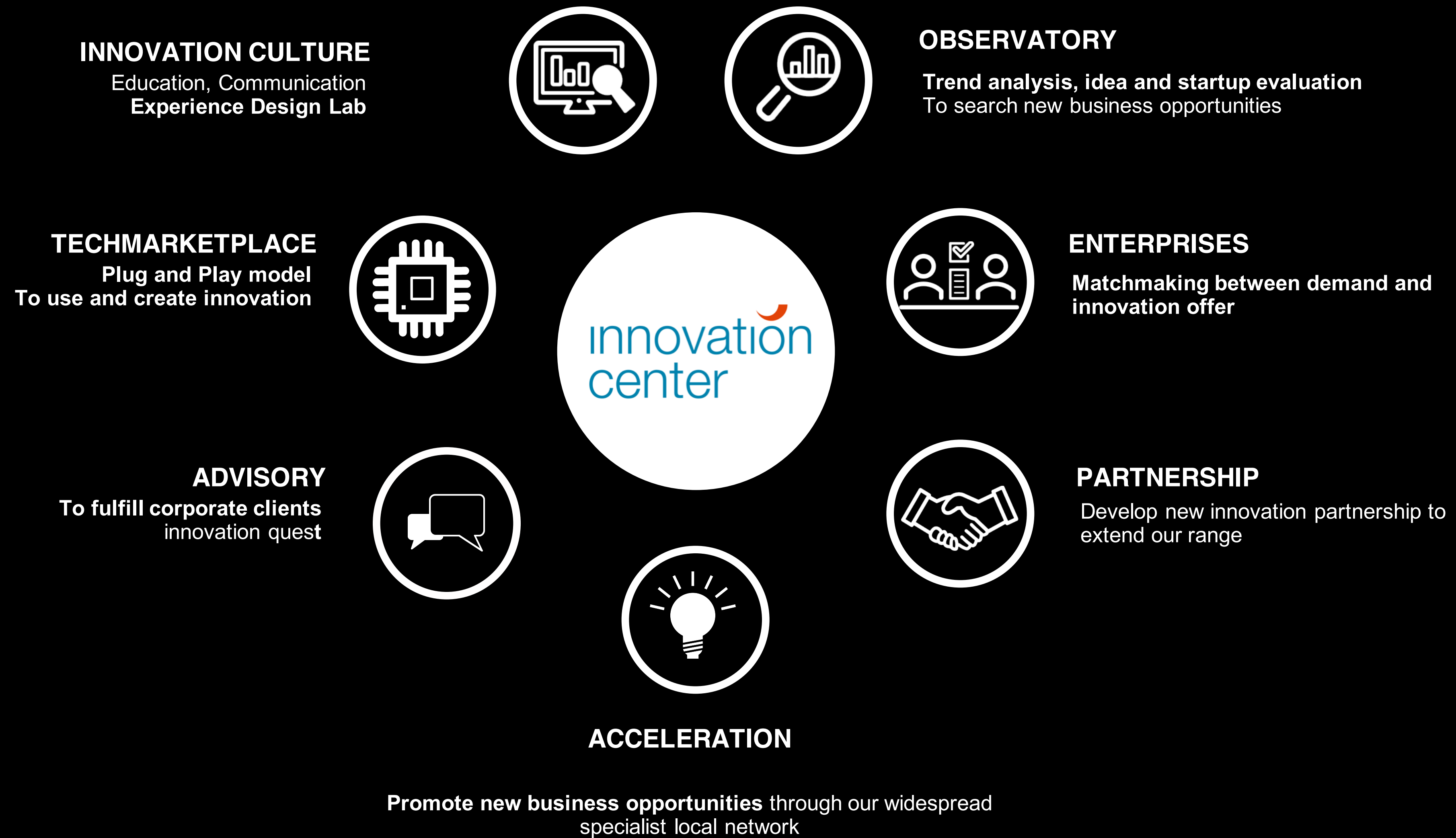
# Industry/University Types of collaboration

Innovation and business can transform distance to collapse to zero, to drag down to operational level



RESEARCH  
AGENDA

- Industry and Academia need to engage closely and 3 main forms for doing so**
- Industrial doctorate format - driven by individual expertise and identification of excellence of students
  - Consortium Style –University-Industry-Government (Human Technopole Expo area 300 researchers on healthcare IBM Watson)
  - Collaboration on Curricula to produce a new topic working level class – Sant’Anna MBA





# Bank as liason: some operative aspects



## Giving Financial Resources:

- Venture Capital, Corporate VC, Credit Loan



## Giving a Service:

- Business Planning
- Internal projects and feasibility studies
- Help with TT towards our network of investors
- Innovation Specialists: ~10pp widespread into Regional local branches focused on startups and credit to help executing financials and strategy



# An integrated and resilient model: not there yet



SHORTEN THE PATH TO BUSINESS

TT OFFICES

- INDUSTRIAL DOCTORATE
- CONSORTIUM
- CURRICULA
- RESEARCH AGENDA

INVESTORS COMMUNITY





# Thanks

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