

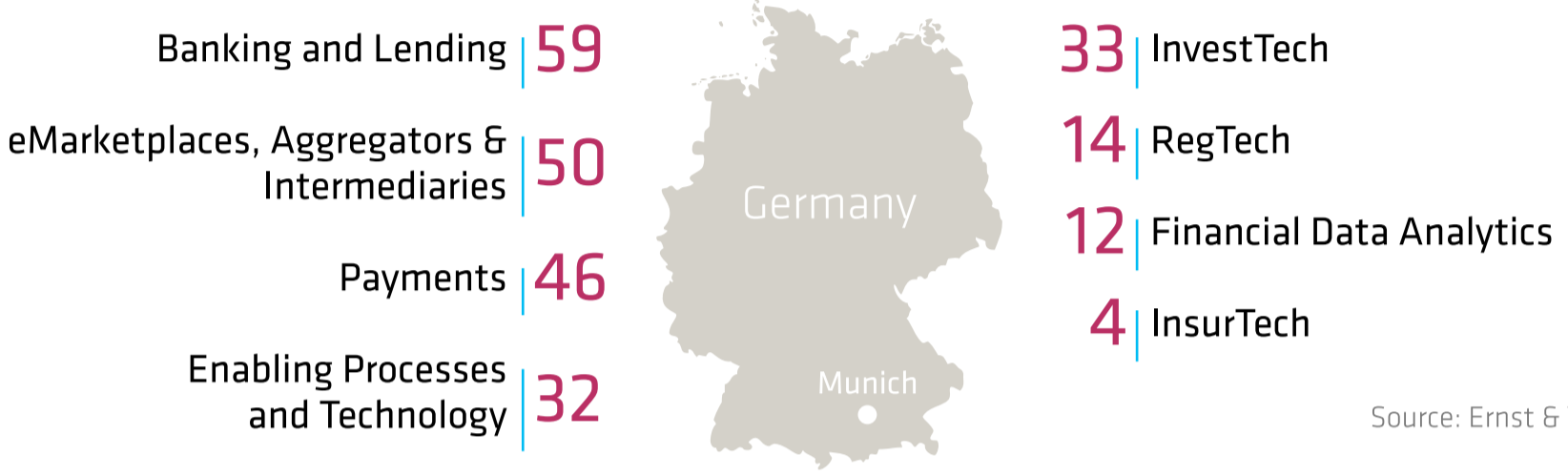
FinTech

More than Banking

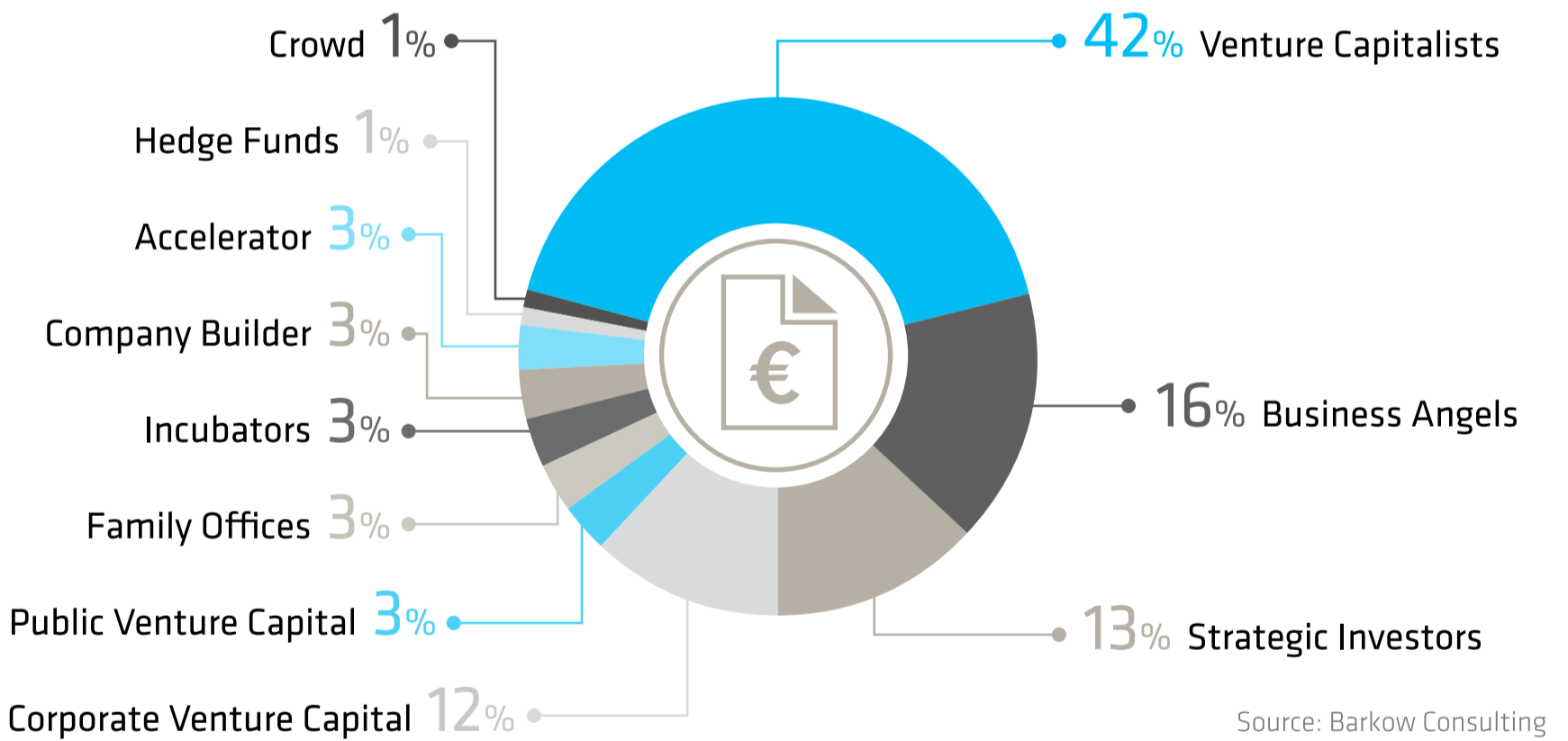


invest
in
bavaria

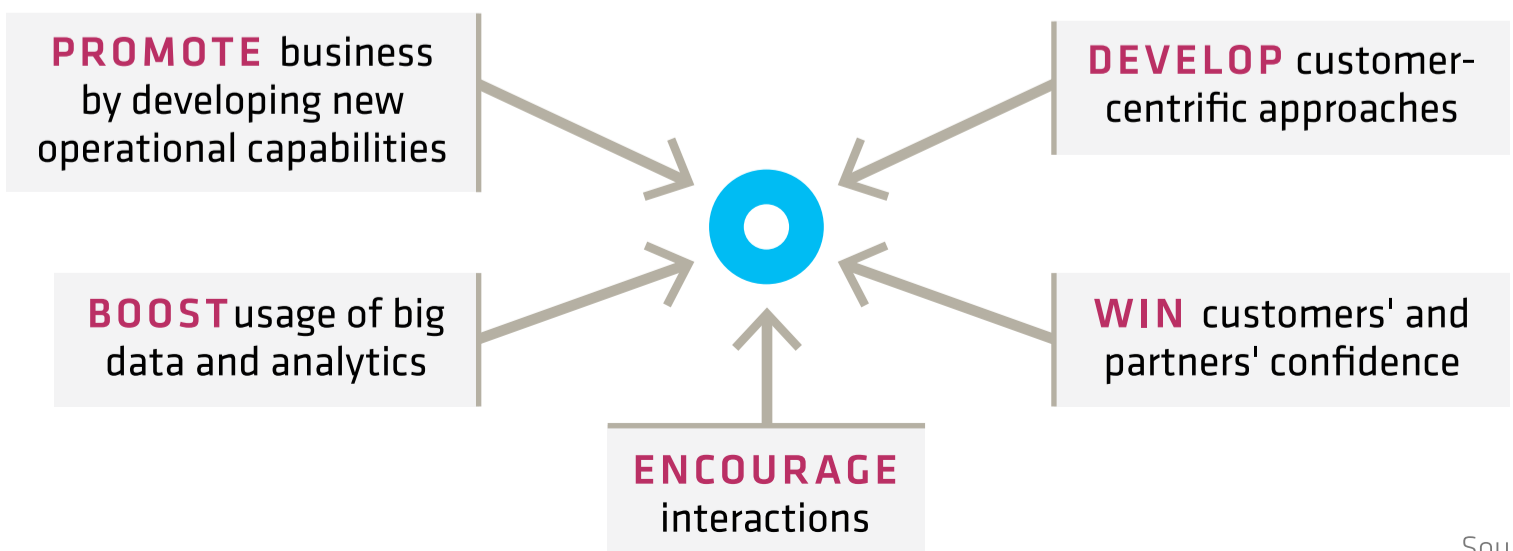
FinTech start-ups in Germany: 250 | in Munich: 34



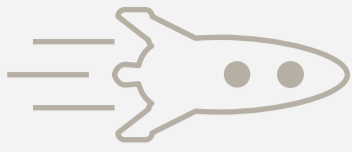
Investors in German FinTech businesses



FinTech's impact on traditional business



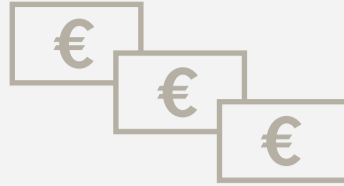
Trends for the payment ecosystem



Speed



Security



Simplification



Mobile First

Source: PwC

FinTech in Germany 2016



2.4 Billion Euros

MARKET SIZE



524 Million Euros

INVESTMENT



13,000

STAFF



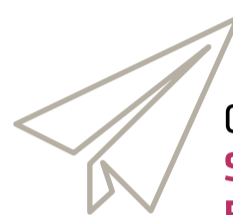
250

BUSINESSES

402

Million Euros significant investment in

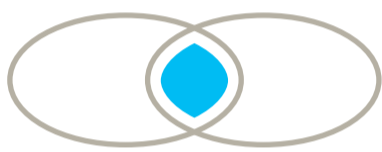
CREDIT & LENDING



Complex START-UP ENVIRONMENT

Source: Ernst & Young

FinTech development within the next years



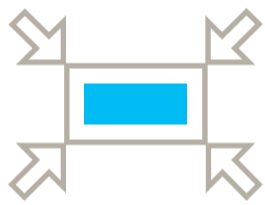
National and international collaboration between FinTech hubs



Regional diversification and clustering



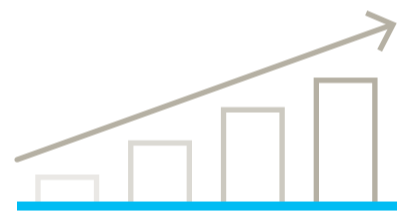
Consolidation of existing start-ups



Focus on InvestTech



Shifting focus from B2C to B2B



Growing investors' landscape

Bavarian: healthy infrastructure for robust financing

Strong finance economy

179,000



EMPLOYEES

477



BANKS

One of the world's leading (RE-)INSURANCE locations with around 100 companies, including Allianz AG and Munich Re



59%

GROWTH in the banking and insurance sector since the early 1990s



INDUSTRIES: banking and insurance, asset management, venture capital, leasing and factoring

Source: Finanzplatz München Initiative

Excellent academic landscape

Renowned **ACADEMICS** own chairs in business and political economics

...

About 50 **UNIVERSITIES** focusing on business law, business information systems and industrial engineering

...

Practice-orientated **TEACHING** and **RESEARCH** of immediate use

...

50,000 **STUDENTS** in economic sciences

Research networks

Bayerisches Finanz Zentrum e.V.
Cluster-Offensive Bayern
Center for Entrepreneurial and Financial Studies (CEFS)
CESifo Group Munich
Finanzplatz München Initiative

Source: Bayerisches Finanz Zentrum e.V.

How to get your FinTech started in Bavaria

WERK1 InsurTechAccelerator

Digital Accelerator

gate Garching



UnternehmerTUM

TechFounders

HVB Innovation Lab

Telefonica Accelerator Wayra

Successful examples

Banking & Lending
Interhyp AG, Fidor Bank AG

InvestTech
Scalable Capital GmbH

Payment
UMT AG, paymill GmbH, Sofort GmbH



Financial Data Analytics
treefin AG, financial.com AG

InsurTech
Finanzchef24 GmbH

Enabling Processes & Technology
FinTecSystems GmbH



Tap into new business opportunities

www.invest-in-bavaria.com

www.barkowconsulting.com/wp-content/uploads/2015/07/BC_FinTech_Money_Map7.png,

www.pwc.de/de/finanzdienstleistungen/assets/pwc-fintech-global-report.pdf,

www.stmwi.bayern.de/fileadmin/user_upload/stmwivt/Publikationen/2015/2015-05-13-Bayerns-Finanzwirtschaft-in-Zahlen.pdf,

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<https://www.fpmi.de/de/finanzstandort/index.html>