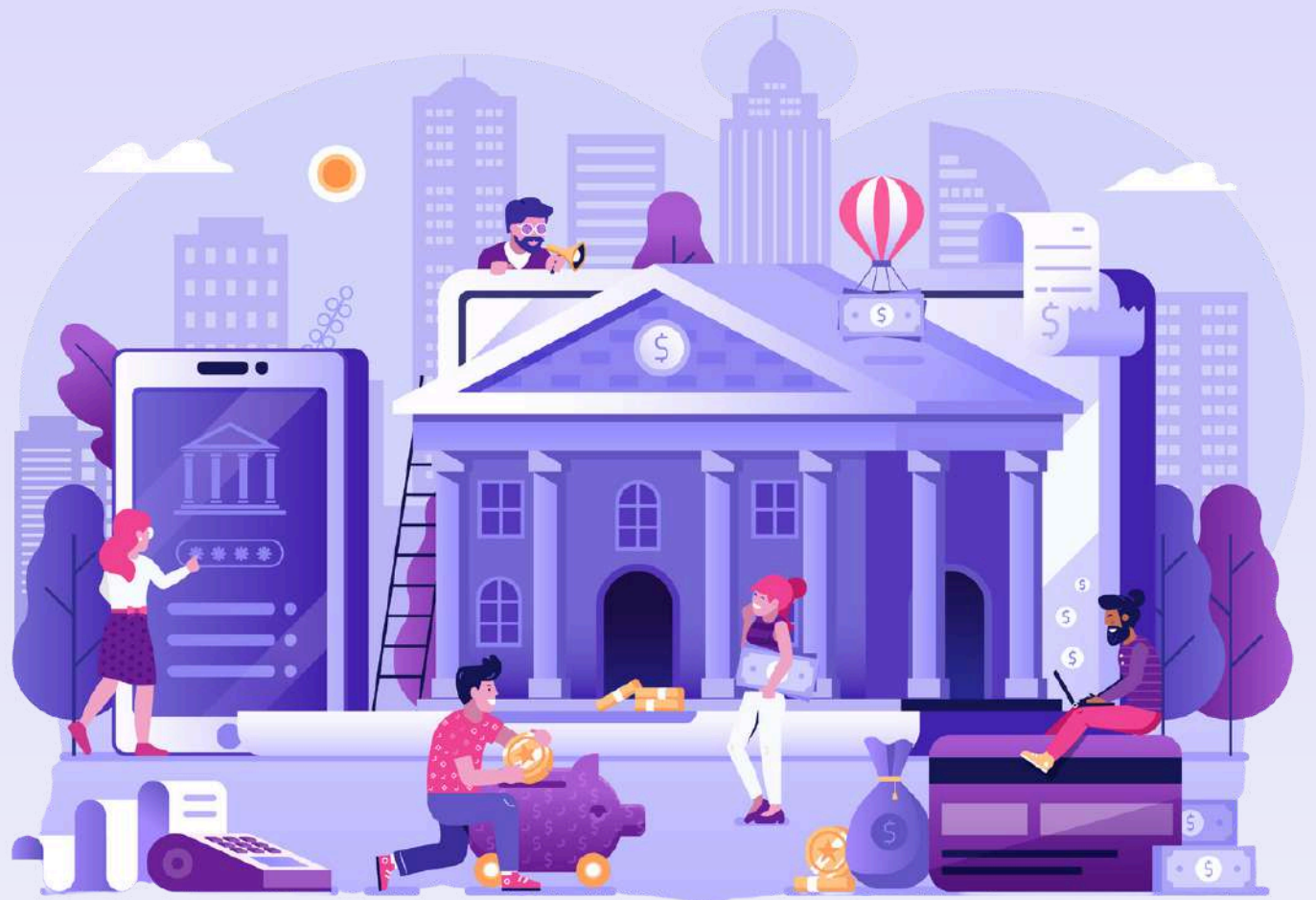


OUR PARTNERSHIP OFFERS

 L'Observatoire
de la Fintech

JULY 2025
PRESENTATION





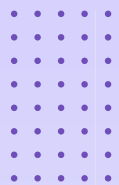
2. The French Fintech Ecosystem

Over the past 10 years, the fintech sector has taken off worldwide. These players are here to stay, offering innovative models to consumers and traditional financial institutions alike.

This dynamic ecosystem, marked by strong technological expertise and a clear ambition to serve the mobile-first, real-time generation, is making its mark on the financial services landscape and challenging the industry's biggest players.

France is currently home to around 550 active fintechs operating across nine business lines, including payments, credit, digital banking, investment, insurance, regtech, blockchain, and financial services solutions.

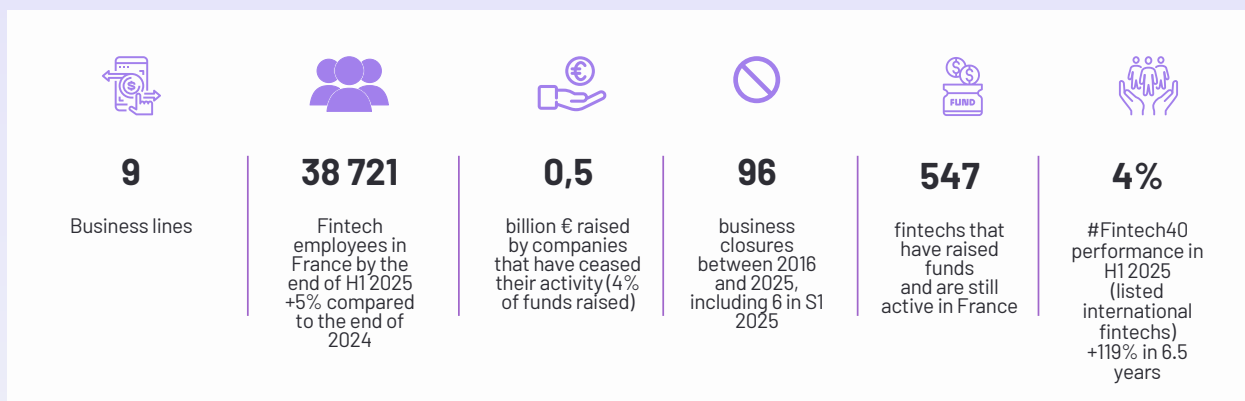
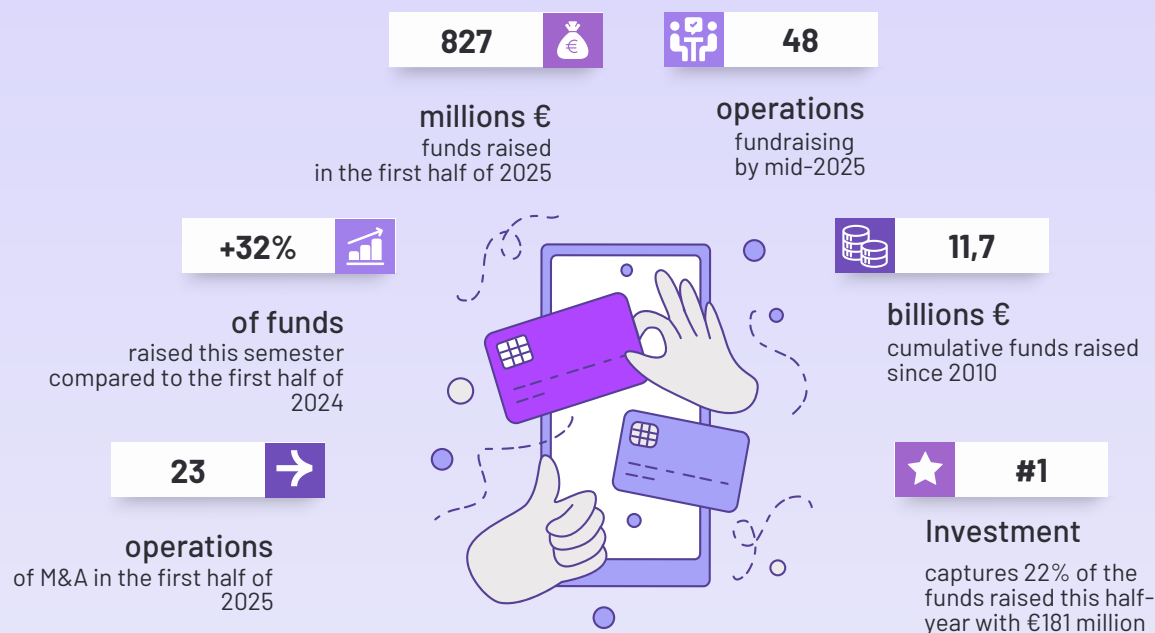
It is within this ecosystem that *L'Observatoire* plays a key role: building an up-to-date knowledge base of the sector, identifying trends, and helping train current and future professionals in fintech and financial services.

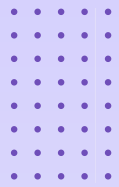


2. The French Fintech Ecosystem

Fintech in France :
Key Figures for 2024

Fintech in France: The 2025 semester in numbers





3. L'Observatoire's work

Publications

- General : *L'Année* and *Le Semestre de la Fintech* produced with our three major partners KPMG , Mastercard and e-Toro
- Thematic: *Les Cahiers de la Fintech*, *Compliance*, *Fintech 40*

These publications offer an in-depth analysis of current and future trends, highlighting the innovations shaping the sector. Each issue is the result of collaboration with renowned experts, ensuring unmatched credibility and relevance. The articles cover a wide range of topics, from the impact on financial services of emerging technologies to the evolution of international regulations. Illustrated by case studies and testimonials, *L'Observatoire* aims to inspire and guide professionals in their strategic decisions. This biannual publication has become essential for anyone looking to stay at the forefront of fintechs' rapid evolution.



Training Programs

300 hours of in-person training sessions and conferences delivered:

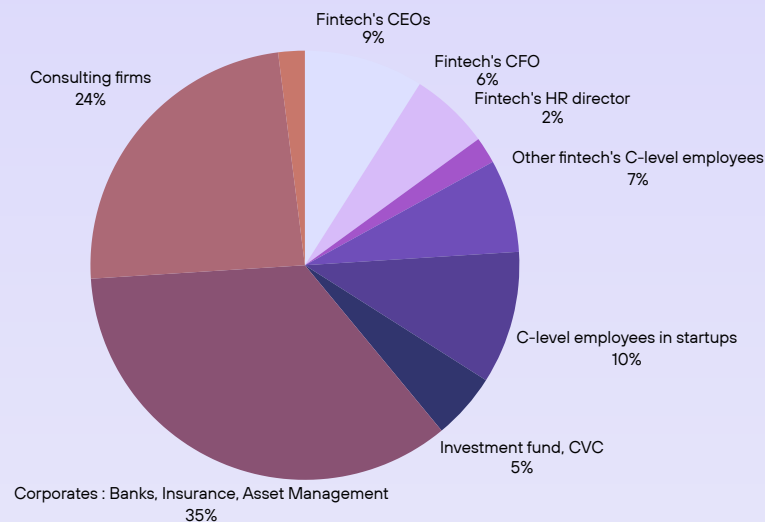
- Targeted at the Fintech and banking ecosystem
- Organizing training for the entrepreneurship master's programs at X/HEC and Dauphine, finance sector



3. L'Observatoire's work

Two premium publications per year and several thematic releases :
10,000 downloads annually / 20 million views on social media

- 75 media coverages per publication, including the AFP and TV rebroadcasts
- Over 50 interviews or press articles per year
- A strategic monitoring service for our subscribers: more than 70 e-newsletters per year sent to our qualified based of 10,000+ recipients



3. *L'Observatoire's* work: They highlight our perspectives

Thanks to our publications throughout the year, *L'Observatoire* is regarded as a reliable source of information by the press and media. Over the past three years, we have been interviewed 20 to 25 times annually and cited in more than 200 articles across print and online media, spanning over 50 different media + blogs.

We maintain relationships with more than 50 journalists who cover general news, economics, and finance, with a particular focus on financial services, digital transformation, banking, insurance, startups, and fintech.



4. *L'Observatoire* supports you in your communication projects: Sponsorship Offer

Thematic publication partnership: Starting at €10,000

The have already supported us!



At the time of publication release

- Co-signing the publication's editorial
- Co-hosting the online press conference
- Co-signing the press release
- Co-conducting interviews with the media
- Logo featured on the front cover of the publication
- Analytical articles in the publication at the partner's discretion

Throughout the year

- The publication available openly on *L'Observatoire*'s website
- A dedicated newsletter on the publication sent to our 10,000+ subscribers
- Dedicated posts on our social media channels (LinkedIn, X)
- Sharing key study insights with partner mentions in our posts/newsletters on a rotating basis throughout the year
- Invitations to participate in media interviews depending on the opportunities
- Invitations to participate to the university training programmes with the Observatoire



4. L'Observatoire supports you in your communication projects: Advertising slots

Prestations	Premium €3K/year	Normal €2K/year	Basic €1K/year
Publications: Advertising space in one of our magazines, in sector 2 or 3, with content written by you and approved by us.	1 Page 20 complementary print copies offered	½ Page 10 complementary print copies offered	X
Newsletter: Advertising banner featured in our weekly newsletter	4 appearances	3 appearances	2 appearances
Newsletter: Communication about your appointments and corporate events in our newsletter (within the editorial scope).	Yes	Yes	Yes
Newsletter: Announcements of your recruitments in our newsletter	Yes	Yes	Yes
LinkedIn's page: Sharing your news on our LinkedIn page	3	2	1



WHY JOIN OUR NETWORK OF PRESTIGIOUS PARTNERS?

CONNECTION

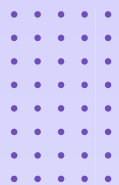
We put you in contact with the fintech, banking, and financial ecosystem.

IMAGE

We highlight your contributions to the French fintech ecosystem and position you as a recognized expert within the community.

DISCOVERY

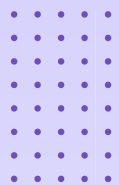
We give you a head start by introducing you to the innovators in the fintech sector.



THEY TRUST US

- Since 2019, we have built strong relationships with institutional players, universities, top business and engineering schools, fintechs, and traditional players with whom we collaborate throughout the year.
- Our network is highly engaged in our activities, publications, and events, whether through reports, conferences, training sessions, coaching, or public and media appearances.





THEY SHAPE *L'OBSERVATOIRE*

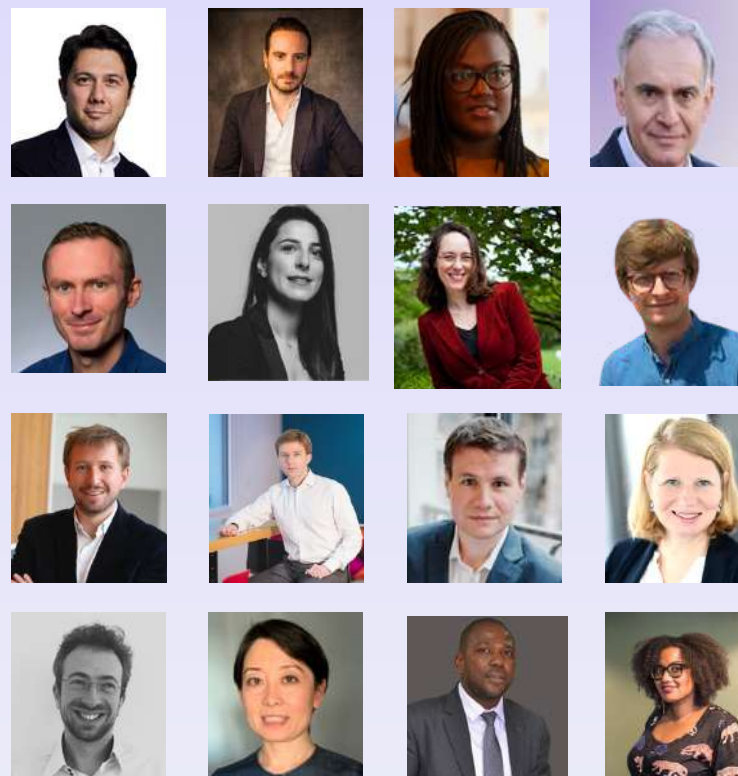
Together with the board and our network of experts, we engage professionals from the fintech, banking, insurance, consulting, private equity, and academic sectors to support initiatives benefiting the fintech ecosystem.

Within fintech professions, we cover payments, financing, digital banking, investment, insurance, blockchain, and support functions such as cybersecurity and ESG.

Fintech models vary across regions. Our expertise allows us to leverage knowledge of the unique characteristics of Asia, Africa, as well as Europe and the United States.

Being a fintech also means having strong skills in tech, UX, marketing, and HR — skills that our team is ready to mobilize at any time.

Mikaël Ptachek, President | Emmanuel Papadacci-Stephanopoli, Vice-President | Natasha Dimban, Vice-President | François Faure, General Secretary | Alexandre Rispal, Insurance Expert | Gwladys Tohier | Caroline Simon | Gabriel Marolleau, HR expert | Grégoire Bourdin, Payment Sector Expert | Xavier Pierart, Credit and Funding sector expert | Jacques-Olivier Schatz, Neobank expert | Anouk Bara, Insurance expert | Rodolphe Falzerana, Management expert | Hua Sun-Bai, Asian region expert | Alex Sea, African region expert | Maha Awad, Brand and communication expert





Mikael PTACHEK

President of *l'Observatoire*

+33 7 67 67 99 48 mikael.ptachek@fintech-metrix.com



Emmanuel PAPADACCI-STEPHANOPOLI

Vice-President of *l'Observatoire*

+33 7 77 30 33 51 emmanuel.papadacci@fintech-metrix.com



Natasha DIMBAN

Vice-President of *l'Observatoire*

+33 6 29 39 74 41 natasha.dimban@fintech-metrix.com



François FAURE

General Secretary of *L'Observatoire*

+33 6 79 72 36 22 francois.faure@fintech-metrix.com