



# **Education, Technology, Integrity**

Three pillars of Romanian Financial Markets Development

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## Agenda

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- ▲ The capital market – where are we now?
- ▲ How do we address these issues?
- ▲ Education
- ▲ Technology
- ▲ Integrity

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## The capital market – where are we now?

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## The capital market – where are we now?

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Low level of  
**FINANCIAL EDUCATION**

No **COMMON APPROACH**  
of the stakeholders for the  
development of the market



Low level of **INTEREST**  
**FOR THE MARKET** from  
potential clients

Lagging in  
**ENFORCING SPECIFIC**  
**LEGISLATION** and  
strategy execution

## How do we address these issues?

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## How do we address these issues?

### EDUCATION



# xtb academy

### TECHNOLOGY

Complete  
Trading Solution



 **xSocial**  
Social Trading

 **xStation**  
Platformă de  
tranzacționare

 **xStore**  
Magazin  
pentru investitori

### INTEGRITY



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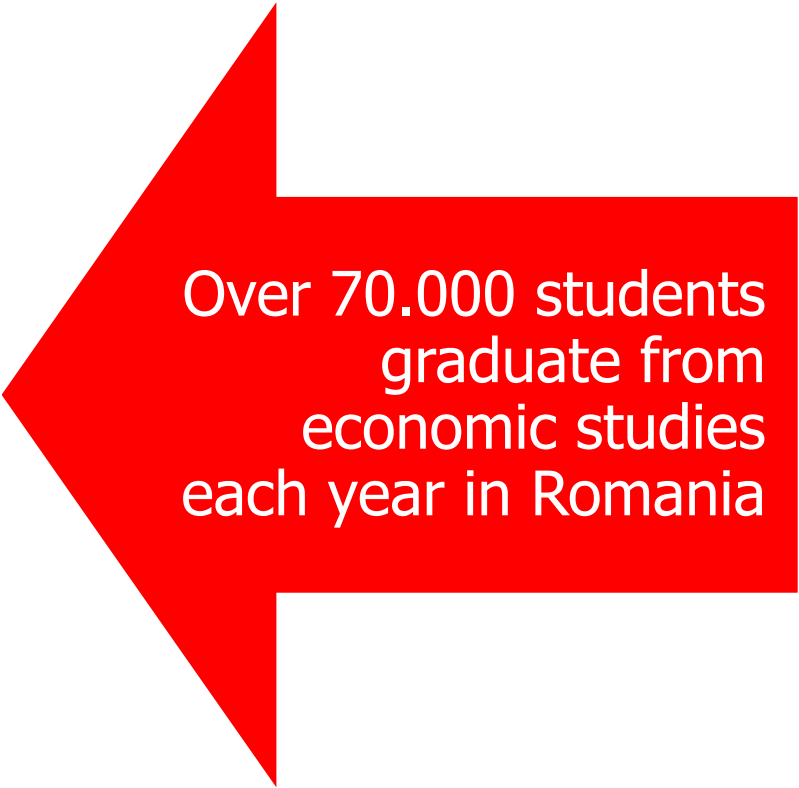
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## Current situation

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**SMALL NUMBER of active investors** are not able to push forward the development

**LOW NUMBER of investors** do not stimulate companies and authorities to play a more active role in reviving the market



Over 70.000 students  
graduate from  
economic studies  
each year in Romania



Less than 5.000  
investors are active  
on the Romanian  
capital market



# EDUCATION

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## Financial education

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### Why?

- ▲ People **fear** what they don't know.

### How?

- ▲ Specific educational programs, applied at all levels.
- ▲ Although formal education in schools starts to appear, still large number that haven't benefited of these changes.
- ▲ School covers basic knowledge, thus there is a need for specific programs that make the capital markets accessible to a wider number of people.



# TECHNOLOGY

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## Why Technology?

Trade **ANYWHERE** you want.



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## Why Technology?

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# INTEGRITY

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## What does INTEGRITY mean?

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### MARKET LEVEL

- ▲ **CLEAR LEGISLATION** with a strong enforcement;
- ▲ Making sure that unauthorized companies and unfair practices are not part of the day to day routine of the market;
- ▲ **COMPETITIVE** market;
- ▲ Imposing additional regulatory measures creates comparative disadvantage for local investment companies.

## What does **INTEGRITY** mean to **XTB România**?

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### How we **APPLY** it?

- ▲ **Thoroughly apply and execute** market regulations;
- ▲ **RESPECT** for the clients:
  - ▲ Respecting **CONFIDENTIALITY**;
  - ▲ Offering **ACCURATE INFORMATION**;
  - ▲ Informing about the **RISKS**;
  - ▲ Taking the step forward → **EDUCATION**.



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# Thank You!

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