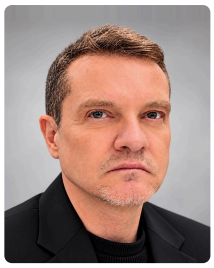
Roberto Balbino



Founder & CEO, Fintech SCB

International Finance & Banking Executive
International Author of Books on Economics and Finance

rbalbino@fintechscb.com • WhatsApp +39 352 236 7768 • https://robertobalbino.com

40	4	5	4
years in international finance and banking	offices: Miami, New York, Milan and Buenos Aires	books on economics and finance, available worldwide	languages: Italian, English, Spanish and Portuguese

EXECUTIVE PROFILE

International finance and banking executive, entrepreneur and **international author of books on economics and finance**, with **40 years of experience** across corporate finance, banking and wealth advisory. Founder and CEO of **Fintech SCB LLC** (2022), an international financial advisory firm headquartered in Miami with offices in New York, Milan and Buenos Aires, and CEO of **State Capital Bancorp** since 2007. Career built in the finance functions of IBM and Vodafone and as Finance Director of Fastweb and Colt Telecom. Combines corporate finance and M&A experience with private banking and wealth management practice for families, entrepreneurs and companies in the United States, Europe and Latin America. Develops original theses on money, capital and power in five books and in independent analysis of global markets and geopolitics.

AREAS OF EXPERTISE

- Corporate finance and M&A
- International banking
- Liquidity management
- Financial planning and control
- Governance and compliance
- Private banking
- Trusts, holdings and SPVs
- Trade finance
- Strategic planning
- Market intelligence
- Wealth management
- Asset protection
- Cross-border tax coordination
- Business development
- Macro and geopolitical analysis

PROFESSIONAL EXPERIENCE

FINTECH SCB LLC — *Founder & Chief Executive Officer*

2022 – Present

Miami (headquarters) · New York · Milan · Buenos Aires

- Founded the firm in 2022 and lead it as CEO: strategic direction, partnerships and international relationships.
- Lead a network of partners, lawyers and private bankers serving families, entrepreneurs, family offices and corporate groups in the United States, Europe and Latin America.
- Advise on private banking, wealth management, international accounts, trust, holding and SPV structures, asset protection, liquidity management and trade finance, with cross-border tax coordination.
- Corporate finance and M&A advisory; independent analysis published in the firm's Insights archive.

STATE CAPITAL BANCORP — *Chief Executive Officer*

2007 – Present

Spain · United States · Latin America

- Lead banking and financial services operations, governance and international correspondent relationships.
- Direct corporate finance and M&A: assess opportunities, structure transactions, coordinate initiatives.
- Set strategic direction and lead business development and financial management.

COLT TELECOM — *Finance Director*

2003 – 2006

United Kingdom · international telecommunications group

- Led financial management, planning and control of an international telecommunications operation.
- Financial reporting, performance monitoring, analysis and decision support for senior management.

FASTWEB — *Finance Director*

2000 – 2002

Italy · broadband and fibre-optic telecommunications operator

- Directed the finance function: budgeting, financial planning, reporting and performance management.
- Led management control in support of operational performance and strategic business decisions.

PROFESSIONAL EXPERIENCE · CONTINUED

VODAFONE *Controller*

1994 – 1999

Italy · multinational telecommunications group

- Business controlling, financial planning and analysis within a multinational group.
- Performance monitoring, financial reporting and management information for senior management.

IBM *Analyst*

1988 – 1993

Italy · international technology corporation

- Financial and business analysis: the analytical foundations of a career in finance and management.

INDEPENDENT CONSULTANCY *Market Intelligence*

2020 – Present

Latin America

- Occasional consulting on real estate and market information, based on extensive knowledge of local markets.

EDUCATION & LANGUAGES

EDUCATION

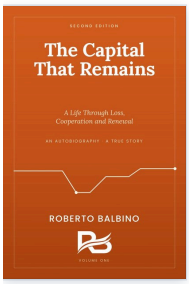
Bocconi University, Milan

LANGUAGES

Italian · English · Spanish · Portuguese

BOOKS ON ECONOMICS AND FINANCE

International author of five books, each built on an original thesis about money, capital and power.

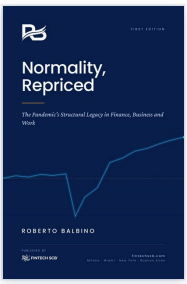


The Capital That Remains

A Life Through Loss, Cooperation and Renewal

Capital is what remains when the money is gone.

AUTOBIOGRAPHY · 2ND EDITION · EN · IT · ES

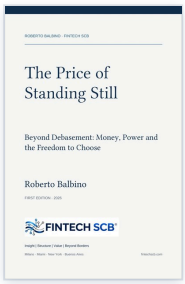


Normality, Repriced

The Pandemic's Structural Legacy in Finance, Business and Work

The emergency deferred its losses; normality is when the bills arrive.

2026 · 66 CHAPTERS · EN · IT · ES

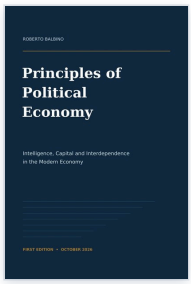


The Price of Standing Still

Beyond Debasement: Money, Power and the Freedom to Choose

The market's horizon is not the owner's deadline.

2026 · 24 CHAPTERS

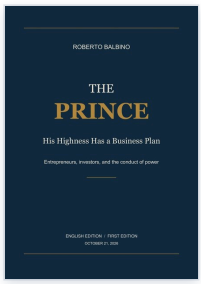


Principles of Political Economy

Intelligence, Capital and Interdependence in the Modern Economy

How a modern economy produces, shares, finances and governs its prosperity.

2026 · 665-PAGE TREATISE



The Prince

His Highness Has a Business Plan

How influence is gained, control kept and dependencies managed.

2026 · MACHIAVELLI FOR FOUNDERS & INVESTORS

Available on robertobalbino.com, fintechscb.com/books and the main platforms: Amazon (Kindle and paperback), Apple Books, Kobo, Google Books and the Draft2Digital (D2D) network. Author profiles: Amazon Author Page, Goodreads, Crunchbase.

WRITING & ANALYSIS

Independent analysis of finance, economics, geopolitics and global markets, from monetary policy and banking to sanctions, tariffs and the US–Europe balance, published in English, Italian and Spanish on Substack, robertobalbino.com and the Fintech SCB Insights archive. Every figure sourced, every assumption stated.

LINKS

PERSONAL WEBSITE
https://robertobalbino.com

FINTECH SCB
https://fintechscb.com

LINKEDIN
https://www.linkedin.com/in/robertobalbino

X
https://x.com/RobertoBalbinoX

SUBSTACK
https://robertobalbinoofficial.substack.com

YOUTUBE
https://www.youtube.com/@RobertoBalbino-YT