

PRESS RELEASE

## INTESA SANPAOLO: "GARANZIA FUTURO" FROM SACE NOW AVAILABLE TO COMPANIES

- Intesa Sanpaolo made the new guarantee available to the economy starting on 2 January
- Garanzia Futuro is SACE's new instrument to support Italian companies – and in particular SMEs and strategic supply chains – with their investments, in technological innovation, digitisation and infrastructure in Italy and abroad
- To date, the partnership between Intesa Sanpaolo and SACE has made it possible to support loans of over €21.2 billion through the Garanzia Italia, Garanzia SupportItalia and Garanzia Green programmes

Milan, 8 January 2024 – Intesa Sanpaolo is renewing and strengthening its partnership with SACE to provide Italian companies with access financing in support of strategic investments thanks to the **recently signed agreement** concerning Garanzia Futuro, which became operational on 2 January.

This new agreement **allows Intesa Sanpaolo to make the new guarantee available to the entrepreneurship**, continuing the strategic partnership between the banking group and SACE that has already enabled financing of over €21.2 billion to be granted under the Garanzia Italia, Garanzia SupportItalia and Garanzia Green programmes.

**Garanzia Futuro** is the new fast, easy and digital guarantee from SACE dedicated to the Italian business ecosystem, and in particular to SMEs and strategic supply chains, which represent the backbone of SACE's **INSIEME 2025 Business Plan**. The guarantee supports their investments, in Italy and abroad, in technological innovation, digitalisation and infrastructure. The guarantee, with a **coverage level of 70%**, can be combined with medium-to-long-term loans with a principal amount of **up to €50 million and a maximum term of 20 years**.

The initiative will make it possible to support investments in areas of strategic growth for Italy – in line with the missions of the NRRP – as well as development on global markets, by joint-stock companies, both SMEs and non-SMEs, including in cooperative form, with their registered office or a branch office in Italy.

Italian business projects eligible for financing under Garanzia Futuro relate to transactions of strategic importance for the Italian economy in terms of internationalisation, economic security or the activation of production and employment processes in Italy. In particular, investments in Italy eligible for financing include: the construction of priority social, energy, water or digital infrastructure; economically disadvantaged areas; technological and digital innovation; strategic supply chains; earthquake or hydrogeological risk reduction; and female entrepreneurship.

**Anna Roscio, Executive Director Sales & Marketing SMEs at Intesa Sanpaolo:** *"Thanks to our partnership with SACE, we are kicking off 2024 with an important new instrument available to companies to finance projects in internationalisation, technological innovation and digitalisation. We are continuing and strengthening a relationship between Italy's leading bank and a major public operator that has yielded important results over the years in terms of Italy's business climate and economic development, with a focus on the medium and long term and in keeping with the NRRP guidelines. The partnership between Intesa Sanpaolo and SACE has made it possible to grant financing of over €20.5 billion through the Garanzia Italia and Garanzia SupportItalia programmes within the temporary framework, with €757 million approved under the Garanzie Green programme for investments in environmental sustainability."*

*"Together with Intesa Sanpaolo, we aim to support Italian companies, and above all SMEs, as they prepare for the future,"* commented **Valerio Perinelli, Chief Business Officer at SACE.** *"With Garanzia Futuro, which rounds out our range of green guarantees, and the new Archimede, we now offer full-spectrum support for corporate investments and the Italian economy. We support all*

*companies with the sustainable transition and innovation, in making processes more efficient, increasing operating margins, improving creditworthiness and becoming increasingly competitive, in Italy and abroad."*

Through Garanzia Futuro, Intesa Sanpaolo provides **support for businesses and the real economy within the framework of the measures and guidelines of the National Recovery and Resilience Plan**. In the context of the Plan, the Group has made available €410 billion of new medium-/long-term financing – of which €270 billion for businesses – provided companies with ad hoc tools to support the use of NRRP funds, such as **Incent Now** (a free platform resulting based on a partnership with Deloitte that provides information about available calls for proposals and how to access them) , and created a wide range of financing solutions to complement public measures.

*Press information*

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Intesa Sanpaolo è il maggior gruppo bancario in Italia – punto di riferimento di famiglie, imprese e dell'economia reale – con una significativa presenza internazionale. Il business model distintivo di Intesa Sanpaolo la rende leader a livello europeo nel Wealth Management, Protection & Advisory e ne caratterizza il forte orientamento al digitale e al fintech, in particolare con Isybank, la banca digitale del Gruppo. Una banca efficiente e resiliente, è capogruppo di fabbriche prodotto nell'asset management e nell'assicurazione. Il forte impegno in ambito ESG prevede, entro il 2025, 115 miliardi di euro di finanziamenti impact, destinati alla comunità e alla transizione verde, e contributi per 500 milioni a supporto delle persone in difficoltà, posizionando Intesa Sanpaolo ai vertici mondiali per impatto sociale. Intesa Sanpaolo ha assunto impegni Net Zero per le proprie emissioni entro il 2030 ed entro il 2050 per i portafogli prestiti e investimenti, l'asset management e l'attività assicurativa. Convinta sostenitrice della cultura italiana, ha sviluppato una rete museale, le Gallerie d'Italia, sede espositiva del patrimonio artistico della banca e di progetti artistici di riconosciuto valore.

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