

Products and services at favourable conditions for customers

Legal Entity/ Business Line	Product/Service with Social Purposes	Operations for 2021		Operations for 2020		Operations for 2019	
		Monetary value (mln Euro)	% of total monetary value	Monetary value (mln Euro)	% of total monetary value	Monetary value (mln Euro)	% of total monetary value
Banca Ifis/Leasing	Finance Leases associated with the New Sabatini Law incentive scheme	139.06	8.02%	75.63	8.10%	97.69	6.23%
Banca Ifis/Leasing	Financial leasing associated with the MCC Guarantee Fund	50.78	0.56%	21.68	0.26%	1.92	0.02%
Banca Ifis/Leasing	Refinancing of financial lease contracts (initiative launched and concluded in 2020)	-	-	7.49	0.03%	-	-
Banca Ifis/Leasing	Prime initiative (initiative launched and concluded in 2020)	-	-	0.50	0.02%	-	-
Banca Ifis/Leasing	Moratorium Law Decree no. 18/2020	612.97	17.97%	740.60	26.13%	-	-
Banca Ifis/Leasing	Moratorium granted by Banca Ifis	5.77	0.10%	19.90	0.30%	-	-

Banca Ifis/Trade receivables	Factoring backed by the MCC Guarantee Fund (initiative launched in 2020)	189.35	3.11%	15.00	1.00%	-	-
Banca Ifis/Trade receivables	M/L financing backed by the MCC Guarantee Fund	194.73	66.75%	240.60	72.00%	105.29	66.00%
Banca Ifis/Trade receivables	<i>of which with EIB funding *</i>	-	-	157.20	81.00%	-	-
Banca Ifis/Trade receivables	<i>of which with CDP funding</i>	1.51	0.35%	-	-	-	-
Banca Ifis/Trade receivables	Loan backed by SACE Guarantee Italy	78.10	2.81%	-	-	-	-

Note:

* EIB funding was exhausted during 2020 and has not been renewed for 2021. Instead, in 2021 the CDP funding was present