

**PRESS RELEASE****INTESA SANPAOLO: *MOTORE ITALIA DIGITALE*: 4 BILLION TO ACCELERATE THE DIGITALISATION OF SMES**

- **The new *D-Loan* expands the range of financing solutions under the Motore Italia programme, encouraging digital investments by companies**
- **New solutions to deal with cyber risk**
- **Partnerships with Forvalue (Tinexta Group), Google Cloud and TIM Group**

Milan, 26 October 2021 - With its **Digital Loan** – the new financing solution for companies embarking on the digital transition – Intesa Sanpaolo is now making **4 billion euro** available to **encourage, accompany and accelerate the digital transformation processes of SMEs**. Intesa Sanpaolo is thus launching **Motore Italia Digitale**, as part of the broader, 50-billion-euro strategic programme Motore Italia launched this year, as the first initiative directed at SMEs that implements one of the cornerstones of the recently announced renewed agreement with Confindustria "Competitiveness, Innovation, Sustainability": the new initiative, in fact, focuses on financial and non-financial solutions aimed at encouraging the process of digitalisation of businesses in line with the guidelines of the NRRP and its implementation phase.

According to the European Commission's DESI index for 2020, which measures the level of digitalisation of the economy as a whole, Italy lags behind other European countries in human capital, coming in last in the rankings, but is better positioned in terms of connectivity and digital public services. Over the last few years, the digital technology integration integrator has improved: it refers to the exchange of electronic information, the use of big data and cloud computing and the use of e-commerce for both purchases and sales by businesses. A recent analysis by the Research Department shows that the pre-Covid Italian manufacturing industry is well positioned in the digitalisation of production processes, supported by the incentives introduced in recent years (Industry 4.0 and then Transition 4.0), confirming the growing role of digital investments by companies. Over the last year, the pandemic has accelerated some digitalisation processes, on both the demand side, with more widespread use of internet services by the population, and on the supply side, with an increase in services offered online by businesses and the Public Administration, which will most likely lead to an overall improvement in the degree of digitalisation of the Italian economy.

The resources earmarked for digitalisation and innovation in the National Recovery and Resilience Plan make up about 30% of the total and Intesa Sanpaolo's new initiative acts as an accelerator to encourage investment by SMEs in a framework of change and infrastructural transformation of the country. **Through *Motore Italia Digitale* in line with the provisions of the Agreement with Confindustria, Intesa Sanpaolo aims to stimulate investment by SMEs and support them in the digital transition in two main areas:** the digital evolution of relations with customers and suppliers through the development of a multi-channel offer and e-commerce tools; and the evolution of company production processes towards a digital infrastructure and through hardware/software solutions, the cloud and new digital skills.

A key element of the Motore Italia Digitale programme is Intesa Sanpaolo's willingness to finance the projects of SMEs through an **innovative financial solution, D-Loan**, dedicated to "incentivising" investments for the digital evolution of SMEs. The D-Loan, in fact, grants beneficial financing costs

in return for the definition and sharing of some important objectives of digital transformation by companies with the bank.

After having designed and made available **S-Loan ESG**, **S-Loan Diversity** and **S-Loan Climate Change**, aimed at investments to improve the profile of environmental, social and governance issues, promote gender equality and mitigate the impact of SMEs on climate change, Intesa Sanpaolo, through **D-Loan** Intesa Sanpaolo is now offering **a tool designed to provide concrete solutions to finance and encourage the digital growth of companies, as well as to facilitate collaboration with a network of specialised partners** .

In this context, with a view to fostering the digital evolution of relationships with customers, the opportunities offered by the **Inbiz portal** for fully digitalised management of the needs connected to commercial exchanges with customers and suppliers, as well as the innovative digital acceptance solutions offered in collaboration with **Nexi**, are part of the package.

In addition, Intesa Sanpaolo has created a number of important partnerships to support companies in taking the opportunities offered by the Transition 4.0 plan of the 2021 Budget Law. These include the agreement with the **Tinexta** Group, which involves collaboration with **Forvalue**, with the objective of supporting the development of Italian SMEs and supporting them in their growth through multidisciplinary services aimed at bridging the digital gap and strengthening their Web presence; the agreement with the partners **TIM Group** and **Google Cloud**, signed at the end of 2020 to accelerate the Group's digitalisation and the country's innovation, which will make it possible to offer business customers services based on digital infrastructure such as ultra-wideband, cloud, chatbot and artificial intelligence solutions, collaboration tools and Internet of Things solutions.

In **cybersecurity**, thanks to the partnership with Forvalue, companies will be able to count on consultancy, solutions and services for the mitigation of cyber-risks – an important issue for the digital transition of businesses. In addition, thanks to intragroup synergies, through **Intesa Sanpaolo Formazione** customers will be able to hone and strengthen their digital skills and, with the Insurance Division, customers will have access to solutions created by **Intesa Sanpaolo Assicura** to protect corporate assets and business integrity against cyber-attacks, through formulas unique in the insurance industry.

Thanks to the contribution of the partnerships and *Motore Italia Digitale* programme, Italy's leading banking group is now able to implement its national strategic plan of action announced in March, expanding its solutions in support of the business community with dedicated funding of 4 billion euro for the country's economic recovery. Through this initiative, the Group intends to act as a fundamental channel for transmitting the system of incentives that will be implemented as part of the NRRP to SMEs, encouraging widespread distribution of the planned investments throughout the country, including at local level.

**Stefano Barrese**, Head of Intesa Sanpaolo's Banca dei Territori Division, commented: *"Taking concrete advantage of the opportunities offered by digitalisation as a driver of growth for our country will be fundamental: with Motore Italia Digitale and the partners who support us in this initiative, we invite SMEs to bring the right equipment to facing the epochal transition ahead of us. Today, through the D-Loan, we are introducing a new instrument designed to finance projects for the digital development of businesses with 4 billion euro, significantly increasing their competitiveness in domestic and foreign markets. The aim is to provide SMEs with access to a wider selection of instruments, not only of a financial nature, complementing traditional credit and in line with the country's transition objectives set in the NRRP."*

**Emanuele Orsini**, Confindustria Vice President for Credit, Finance and Taxation, stated: *“Our country is at the beginning of a recovery that must be accelerated, taking full advantage of the opportunities of the NRRP and deploying every possible initiative to enable businesses to overcome the challenges related to the phase of extraordinary transformation of the economy that we are experiencing, starting with the digital transition. Facilitating, supporting and speeding up the completion of the transformation processes of SMEs from a 4.0 perspective is strategic to sustaining the country's modernisation and competitiveness. The initiative presented by Intesa Sanpaolo is perfectly in line with the 'Competitiveness, Innovation, Sustainability' agreement recently signed by Confindustria and the Bank. In fact, it represents an important tool to multiply the resources of the Plan for the benefit of companies through credit lines and dedicated financial instruments, and allowing businesses to bridge the digital gap with other countries, including through non-financial solutions. It also enables us to take the opportunities offered by technological progress and the digitalisation of production processes, achieving lasting growth objectives. Confindustria has long been committed to promoting initiatives that encourage the spread of a 'digital culture', also thanks to the action of Digital Innovation Hubs. In this context, investments in new technologies and 4.0 training must be supported, including by strengthening the Transition 4.0 plan, which is the cornerstone of the strategy for the digital transformation of companies”.*

Motore Italia corresponds, in fact, to an approach integrated with the National Recovery and Resilience Plan: **the additional resources for SMEs** made available by the Group (out of a total of 400 billion euro) **amount to 120 billion euro** to supplement the public resources over the course of this Plan and specifically on the missions envisaged by the country's relaunch plan (digitalisation, ecological transition, sustainable mobility, education and research, inclusion and cohesion, health).

#### Press Information

##### **Intesa Sanpaolo**

Media Relations SME & Retail Banking and Local Media

[stampa@intesasanpaolo.com](mailto:stampa@intesasanpaolo.com)

<https://group.intesasanpaolo.com/it/sala-stampa/news>

##### **Intesa Sanpaolo**

Intesa Sanpaolo is the leading Bank in Italy and one of the most robust and profitable banks in Europe. It offers commercial, corporate investment banking, investment management, asset management and insurance services. The Intesa Sanpaolo Group has approximately 13.5 million customers in Italy, served through its digital and traditional channels, and 7.2 million customers abroad, where it has subsidiary banks operating in commercial banking in 12 Countries in Central and Eastern Europe, the Middle East and North Africa, and an international network specialised in supporting corporate customers in 25 Countries. Intesa Sanpaolo is recognised as one of the world's most sustainable banks. The Group believes that creating value means driving growth in society and the economy. In the environmental field, it has created a €6 billion fund for the circular economy. It supports relevant economic inclusion and poverty reduction projects, including a €1.5 billion impactfund for financing groups that struggle to access credit. Intesa Sanpaolo is deeply involved in cultural activities, organised both by the group and in collaboration with other institutions in Italy and abroad, including permanent and temporary exhibitions of its vast artistic heritage at the Gallerie d'Italia, the Group's museums in Milan, Naples, Vicenza and soon Turin.

Website: [group.intesasanpaolo.com](https://group.intesasanpaolo.com) | News: <https://group.intesasanpaolo.com/it/sala-stampa/news> | Twitter: @intesasanpaolo | Facebook: @intesasanpaolo | LinkedIn: <https://www.linkedin.com/company/intesa-sanpaolo> | Instagram: @intesasanpaolo