

B-ILTY LAUNCHES THE GREEN PACKAGE ON FAVOURABLE TERMS: LOANS TO SUPPORT THE ENERGY EFFICIENCY OF SMEs AND REDUCE THEIR ENVIRONMENTAL IMPACT

Milan, 20 December 2022 – b-ilty, the illimity Group’s digital bank that provides financial services and credit for small and medium-sized businesses, announces the launch of its **green package with favourable terms, loans to support the energy and environmental projects of SMEs.**

More specifically, the offer provides the possibility for SMEs intending to invest in environmental sustainability and energy efficiency through targeted projects to access specific-purpose loans under advantageous conditions – lower costs and rates than the standard conditions applied by b-ilty. These include the installation of photovoltaic panels, the purchase of low-emission vehicles together with the relative charging columns, equipment for the smart processing of waste and expenditure for improving the energy efficiency of plant and machinery.

These loans, available for a maximum of 2 million euro and with payback periods that can arrive at 7 years, are guaranteed up to 80% by the Italian Guarantee Fund, the instrument facilitating access to credit for SMEs managed by Mediocredito Centrale on behalf of the Ministry of Enterprise and Made in Italy.

As usual, the offer is distinguished by the speed of response to financing requests made by using fully digital procedures but supported by a Relationship Manager, who works alongside the company starting at the initial enquiry stage and continuing throughout the duration of the loan.

For SMEs interested in following a more structured sustainability and energy efficiency path, b-ilty provides the possibility of **adding a series of services to the new financing**, proposed in partnership with companies that are leaders in their respective sectors. In particular Open-es, the open digital platform for the sustainable development of production chains, which allows people to determine their ESG positioning for free and improve it through the availability of benchmarks, collaborative tools, development guidelines and services. Solutions provided by Zucchetti are also available, through which companies can simplify their business management by better controlling internal processes and data to also achieve environmental targets by means of consumption monitoring solutions, on top of those provided by Italiana Assicurazioni dedicated to the protection of the company’s activities and its employees.

Carlo Panella, Head of the b-ilty Division of **illimity**, commented:

“b-ilty was created to respond to the needs of entrepreneurs with solutions and services arising out of listening to their needs and observing the market. We are therefore pleased to be able to offer new solutions to SMEs that were created to tackle the challenges of this particular phase, which is characterised by a significant rise in energy costs and the need to continue along environmental sustainability paths with renewed commitment. Thanks to the green package with favourable conditions, we are once again close to SMEs that decide to invest in their future, as well as those energy-intensive businesses that today require timely support. In this way b-ilty continues to simplify businessmen’s lives by providing services that respond quickly, precisely and fully to their practical needs.”

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illimity Bank S.p.A.

illimity is the high-tech banking group founded and headed by Corrado Passera that was created with the aim of responding to specific market needs by way of an innovative and specialist business model. More specifically, illimity extends financing to high-potential SMEs, purchases distressed corporate loans and services these through its platform neprix and provides digital direct banking services through illimitybank.com. illimity SGR, which sets up and manages alternative investment funds, the first of which dedicated to UTP loans, is also a member of the Group. The story of the illimity Group began in January 2018 with the launch of the special purpose acquisition company SPAXS S.p.A., which ended with a record 600 million euro being raised on the market. SPAXS subsequently acquired Banca Interprovinciale S.p.A., with the resulting merger between the two giving rise to “illimity Bank S.p.A.” which has been listed on the Italian Stock Exchange since 5 March 2019 (ticker “ILTY”), first on the MTA exchange and since September 2020 on the STAR segment (now Euronext STAR Milan). The banking group, headquartered in Milan, can already count on over 850 employees and ended the first nine months of 2022 with assets of around 5.3 billion euro.

b-ilty

b-ilty is the digital business store for financial services and short- and medium/long-term credit dedicated to SMEs having a turnover of between 2 and 10 million euro. Created by illimity and constructed by listening to the needs of entrepreneurs, b-ilty responds to the requirement for rapid, tailor-made solutions by providing a complete banking offer available through a 100% digital platform which combines the best of new technology with specialist skills. Companies can avail themselves of the technical and professional support of an expert in the sector, the relationship manager, as well as a smart care service at their disposal seven days a week. The offer is constantly evolving and, through an open banking approach, includes not only illimity’s products but also those of selected financial and non-financial partners. The platform is available under an all-inclusive subscription using the innovative “try & buy” formula.