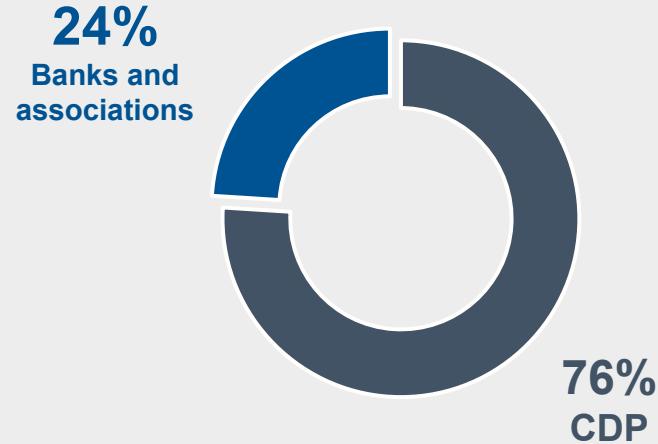


**YOUR
BUSINESS
is the world,
SIMEST is by your side.**

Who we are

Shareholders



SIMEST is part of «**Cassa Depositi e Prestiti Group**» (CDP). CDP is a company fully owned by the Italian Ministry of Economy and Finance. SIMEST's core business is to **support the internationalization of Italian companies**



Acting as manager of public funds on behalf of the **Italian Ministry of Foreign Affairs and International Cooperation**, **SIMEST** is the Italian entity entitled to provide **financial support** to the export and internationalization process of Italian companies. The Ministry's competencies in commercial policy and internationalization of Italian business and trade include the supervision of **SIMEST** and the **Italian Trade Agency (ITA)**

As member of the **EDFI network** - European Development Financial Institutions, **SIMEST** is a strategic partner for the main **global financial institutions**





We operate through **financing for internationalization, in support of export credit and equity loans**

We accompany Italian companies throughout the **internationalization cycle**, starting from the first assessment aimed at entering new markets, to expansion through direct investments.

Range of instruments



Equity Loans

for the establishment of Italian companies abroad with the support of an institutional partner



Soft Loans for Internationalization

for investments in **digitalization, sustainability, skills development and growth on foreign markets**



Public Equity Funds

for the growth of SMEs on foreign markets and for **international infrastructure projects**



Export Credit Support

to improve the **competitiveness of Italian export by reducing financial costs**



Strategic support from our foreign offices

to facilitate the entry and consolidation in **priority markets** for Made in Italy

Key figures 2024



329 €/mln

mobilised resources*

EQUITY LOANS

1.659 €/mln

4.723 operations

SOFT LOANS FOR
INTERNATIONALIZATION

5.960 €/mln

176 operations

EXPORT CREDIT SUPPORT

Projects in portfolio 2024



123
COUNTRIES



221
EQUITY LOANS

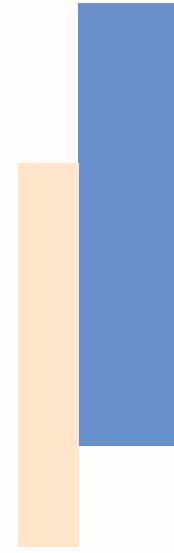


15.850
SUPPORTED COMPANIES

~31 billions managed

~48 billions including Buyer Credit commitments





FOCUS: EQUITY LOANS

Equity Loans

We promote the establishment of Italian companies abroad, both on EU and non-EU markets, guaranteeing medium/long-term financial support for the investment project



BENEFITS >



Institutional partner



Light governance



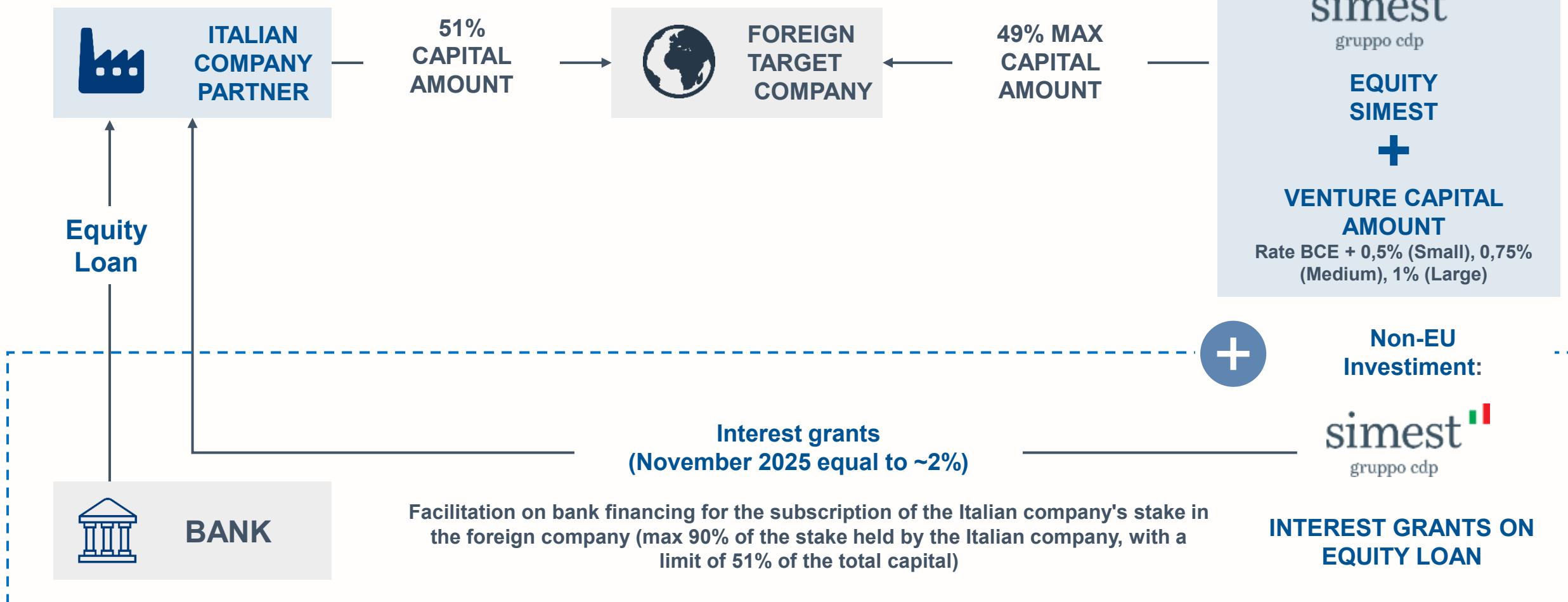
Fixed return

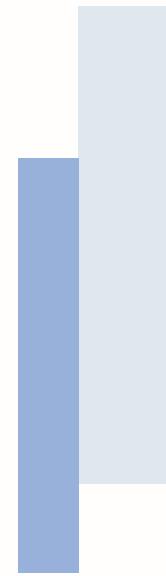


Tailor-made structure

simest
gruppo cdp

Equity Loans – General Overview





FOCUS: PUBLIC EQUITY FUNDS

New Public Equity Funds for Growth and Infrastructure



Ministero degli Affari Esteri
e della Cooperazione Internazionale

Minority intervention in the share capital of target companies within the scope of new sections of the 394 Fund

GROWTH PLAFOND



100 €mln for capital strengthening
of Italian companies

Dedicated to **SMEs**
and **Mid Cap**
companies

Co-investment with
leading financial
operators

International
growth of Made in
Italy

INFRASTRUCTURE PLAFOND



100 €mln for **infrastructure projects** in
strategic geographies

Long-term
support

Enabler of public
and private
investments

Structured
involvement of
Italian supply
chains

Active from 2023, **200 €mln Plafond** to support the internationalization process of **Start up e Innovative SMEs**, through direct and indirect investments (FOFINT)



FOCUS: SOFT LOANS FOR INTERNATIONALIZATION



Soft loans for internationalization



Ministero degli Affari Esteri
e della Cooperazione Internazionale

New soft loans for internationalization*: we support international competitiveness of Italian companies.

Focus areas: **digitalization, sustainability, growth in foreign markets, skills development, and supply chains.**

Solutions for investments



GREEN AND DIGITAL TRANSITION

Dedicated conditions for energy-intensive companies

AFRICAN MARKETS DEVELOPMENT



LATIN AMERICA COMPETITIVENESS

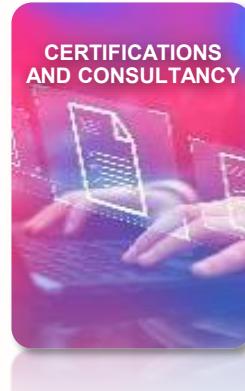


SUPPORT FOR THE INDIAN MARKET



NEW

Solution for skills development



CERTIFICATIONS AND CONSULTANCY



TEMPORARY MANAGER



PROGRAMS FOR ENTERING FOREIGN MARKETS



TRADE FAIRS AND EXHIBITION



E-COMMERCE

BENEFITS >

Subsidized rate
~0,3%

choice based on
de minimis capacity

**Non-repayable
quota 10%**

Southern Italy SMEs, youth SMEs, female
SMEs, sustainability, **strategic markets**
(Western Balkans, Africa, Latin America, India,
USA)

**Up to 6
years**

financing
duration

**Up to
5 €mln**

maximum amounts by
financial instrument

**25% in
advance**

further disbursements
based on final report

simest.it



Specific features for Africa, Latin America, India and USA
dedicated plafond financing and non-repayable fund, up to 20% for
companies located in the South of Italy, start up and innovative SMEs**

NEW



Dedicated measures for extraordinary events

for companies affected by the **floods** occurred in 2023 and for **energy intensive companies** or those that undertaken **energy efficiency programs**

Soft loans – Focus «USA Measure»

DEDICATED CONDITIONS

A new dedicated reserve launched in January 2026: **200 €mln**



1. 10% non-repayable quota
2. First tranche of funding up to 50%
3. Extendable duration up to 8 years
Preamortization unchanged
4. Increase in share capital and shareholder loans up to 1€mln for U.S. subsidiaries

Green and Digital Transition and Entering new foreign markets

Green and Digital Transition

TO FINANCE

CAPITAL STRENGHTENING TROUGH NEW INVESTMENTS

CAPITAL STRENGHTENING OF U.S. SUBSIDIARIES

INTERNATIONALIZATION AND ENTRY/CONSOLIDATION IN THE U.S. MARKET



BENEFICIARY COMPANIES

Exporting companies that **export, import or have a steady presence in the USA**

Green and Digital Transition

For **companies that intend to invest locally**

Companies applying to finance business projects focusing on the USA

Entering new foreign markets, Certifications and Consultancy, Trade fairs and Exhibition, E-commerce, Temporary Manager

Additional support provided for direct investments through Equity Loans and Equity for start-ups and innovative SMEs

Soft Loans - Focus «Africa Measure»

DEDICATED CONDITIONS

A new reserve dedicated to the new measure launched in July 2024: **200 €mln**

1. 10% non-repayable quota, up to 20% for Southern Italy companies, start-ups and innovative SMEs 
2. No guarantees required
3. Sub-fund for young, female entrepreneurs and innovative SMEs/start-ups



TO FINANCE

TRAINING FOR AFRICAN EMPLOYEES

Including dedicated facilities, travel, accommodation, immigration, work permits and work contract for trained personnel

INNOVATION AND KNOW-HOW TRANSFER

Productive and commercial investments in Italy and Africa and financing of subsidiary companies

COMPETITIVENESS

Sustainability and digitalization, specialized consulting services, advisory and certifications, scouting and matchmaking, trade fairs focused on Africa



BENEFICIARY COMPANIES

For **non-exporting companies that intend to invest locally**

Exporting companies that **export, import or have a steady presence in Africa**, even through **supply chain**

Companies applying to finance **business projects focusing on Africa**

Entering new foreign markets, Certifications and Consultancy, Trade fairs and Exhibition, E-commerce, Temporary Manager

Soft Loans - Focus «Latin America Measure»

DEDICATED CONDITIONS

A new reserve dedicated to the new measure launched in March 2025: 200 €mln

1. 10% non-repayable quota, up to 20% for Southern Italy companies, start-ups and innovative SMEs 
2. No guarantees required
3. Funding for digitalization and sustainability, capital strengthening, training and identification of new business opportunities 



GEOGRAPHIES

MEXICO



CENTRAL
AMERICA



SOUTH
AMERICA



BENEFICIARY COMPANIES

For non-exporting companies that intend to invest locally

Exporting companies that **export, import or have a steady presence in Latin America, even through supply chain**

Companies applying by 31.12.2026 to finance business projects focusing on Latin America

Entering new foreign markets, Certifications and Consultancy, Trade fairs and Exhibition, E-commerce, Temporary Manager

Soft Loans - Focus «India Measure»

DEDICATED CONDITIONS

A new reserve dedicated to the new measure launched in September 2025: **200 €mln**



1. 10% non-repayable quota
2. 20% non-repayable quota for Southern Italy companies, start-ups and innovative SMEs
3. New eligible expenses for the identification of business opportunities



BENEFICIARY COMPANIES

For **non-exporting companies that intend to invest locally**

Exporting companies that **export, import or have a steady presence in India**, even through supply chain

TO FINANCE

INVESTMENTS IN PRODUCTION AND COMMERCIAL DEVELOPMENT

INNOVATION AND SUSTAINABILITY

STAFF TRAINING

SPECIALIZED MARKET CONSULTING

SCOUTING E MATCHMAKING

Companies applying to finance business projects focusing on India

Entering new foreign markets, Certifications and Consultancy, Trade fairs and Exhibition, E-commerce, Temporary Manager

Soft Loans - Focus «Measure for energy-intensive companies »

Capital support to alleviate the impact of energy costs.

DEDICATED CONDITIONS

NEW The “Green and Digital Transition” targets **energy-intensive exporting companies** or those that have undertaken **certified energy efficiency pathways** (including those in the process of obtaining an energy audit), with new eligible expenses and dedicated conditions:

1. **20% non-repayable quota**
2. **No guarantees required**
3. **Up to 90% of the Green and Digital Transition funding can be allocated to expenses for capital strengthening, with the possibility of increasing share capital and providing shareholder loans to subsidiary companies.**

Soft Loans - Focus «Balkans Measure»

DEDICATED CONDITIONS

Dedicated reserve: 200 €mln for all financing lines renewed in July 2024 with an additional €200 million.

1. 10% non-repayable quota
2. No guarantees required
3. Up to 80% of the “Green and Digital Transition” funding can be allocated to expenses for capital strengthening.



BENEFICIARY COMPANIES

Direct Interest
Exporters to/importers from the Western Balkans

With a production supply chain
A company that is a supplier to Italian companies operating in the Western Balkans.

TARGET COUNTRIES



SERBIA



NORTH MACEDONIA



KOSOVO



BOSNIA - HERZEGOVINA



MONTENEGRO



ALBANIA



MONTENEGRO



ALBANIA



FOCUS: EXPORT CREDIT



Export Credit Support

SIMEST, as manager of public funds on behalf of the Italian Ministry of Foreign Affairs and International Cooperation, provides supports to Italian companies through an interest rate contribution on medium - long term export credit financings, structured as:



BUYER CREDIT FINANCINGS

SIMEST provides a “stabilization of the interest rate” of the financing at a subsidized fixed rate (so called **CIRR quoted monthly by OECD**) in addition to a fixed non-refundable subsidy on the margin required by the financing bank (including CDP) to the foreign buyer of Italian good and services

- ⊕ The Buyer Credit interest rate support can also be activated on «**Letter of Credit**» with post-financing



SUPPLIER CREDIT FINANCINGS

SIMEST provides a fixed non-repayable interest rate subsidy to cover (partially or totally) the discount rate required by the discounting entity for the monetization promissory notes /bonds/ letter of credit issued by the foreign buyer of Italian goods and services.

- ⊕ The Supplier Credit interest rate contribution can also be activated under «**Export lease contracts**»



Supplier Credit Financing: eligibility of commercial invoices and contributions of up to 5% for export contracts



Thank you