

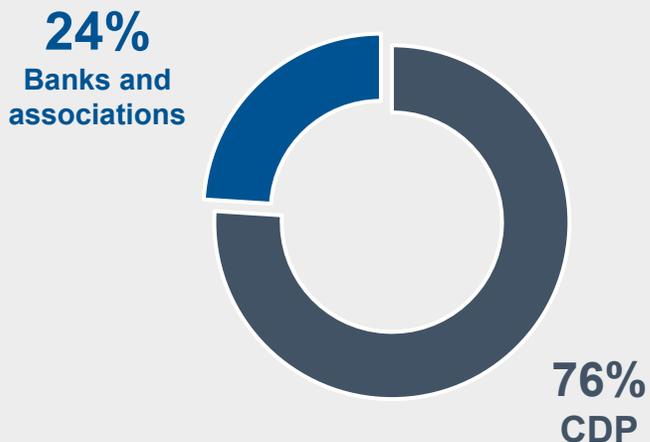


**YOUR  
BUSINESS**  
is the world,  
**SIMEST is by your side.**



# 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**

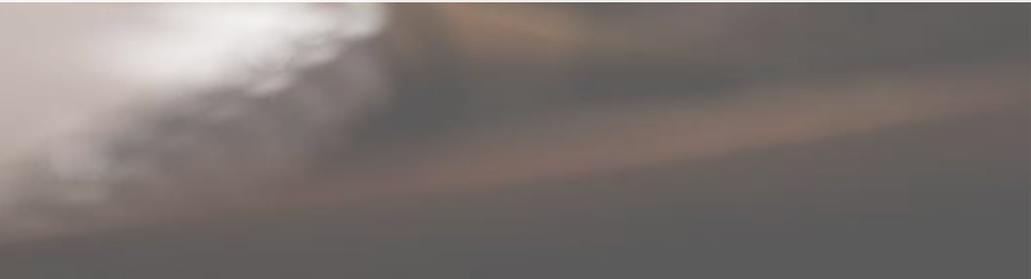




We operate through **financing for internationalization, in support of export credit and equity loans**



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**



## Public Equity Funds

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



## Soft Loans for Internationalization

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



## 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 2025



**461** €/mln  
mobilised resources\*

**EQUITY LOANS**

**1.068** €/mln  
2.494 operations

**SOFT LOANS FOR  
INTERNATIONALIZATION**

**7.152** €/mln  
106 operations

**EXPORT CREDIT SUPPORT**

# Projects in portfolio 2025



**124**  
COUNTRIES



**232**  
EQUITY LOANS



**15.440**  
SUPPORTED COMPANIES

**~30 billions managed**

~49 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 >



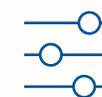
**Institutional partner**



**Light governance**



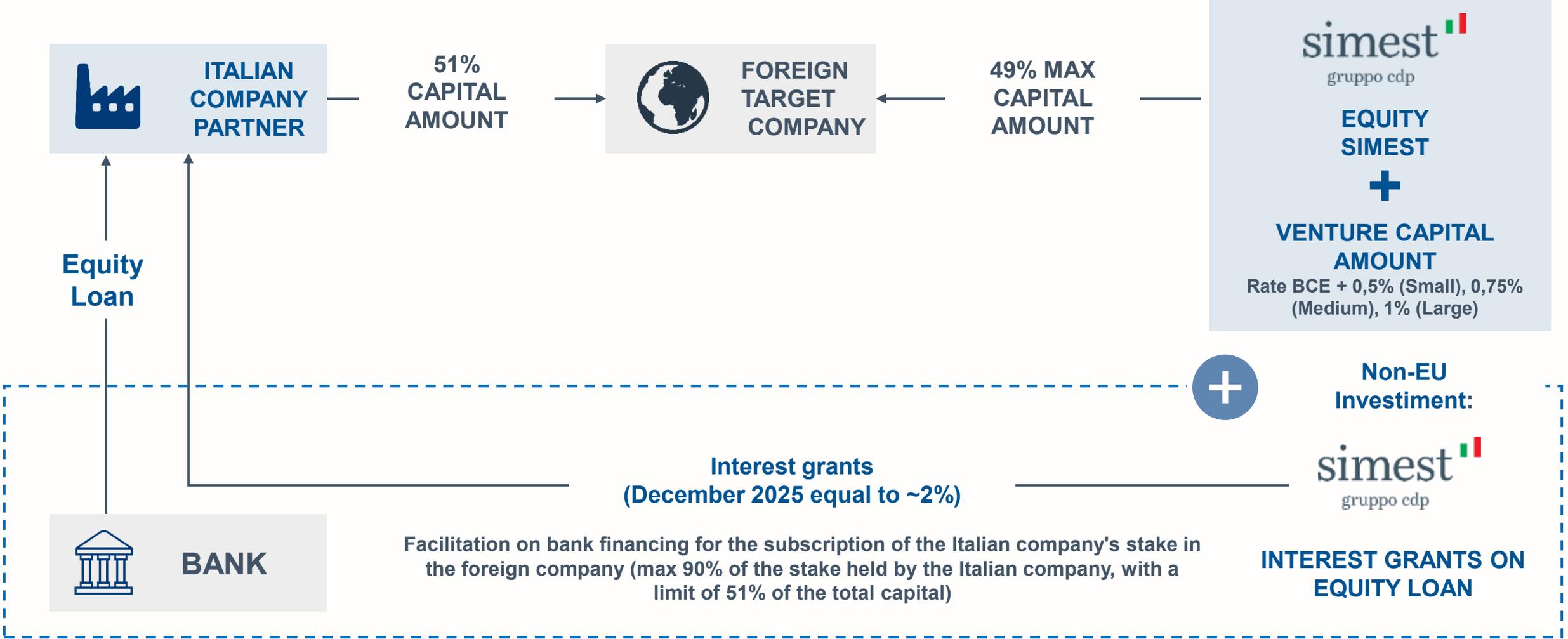
**Fixed return**



**Tailor-made structure**



# Equity Loans – General Overview





# FOCUS: PUBLIC EQUITY FUNDS





# New Public Equity Funds for Growth and Infrastructure

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



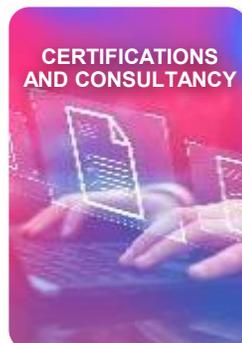
Ministero degli Affari Esteri  
e della Cooperazione Internazionale

**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.**

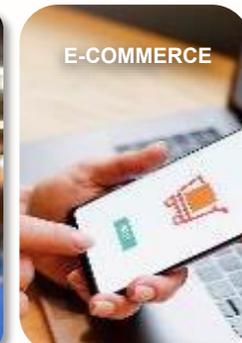
## Solutions for investments



## Solution for skills development



## Solutions for international growth



## 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

**Digitalized  
onboarding**

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\*\*



**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»

**Soft loans\* at 0,3%**

for international competitiveness



**Tailored conditions** for financing US subsidiaries, investments or driving local commercial growth

**200 €mln**  
dedicated reserve

**10%**  
non-repayable quota

First tranche of  
funding to  
**50%**

Extendable duration  
**up 8 years**  
Preamortization unchanged  
*Green and Digital Transition*  
*Entering new foreign markets*

Capital  
strengthening up  
**to 80%**  
*Green and Digital Transition*

Capital increases &  
shareholder loans up  
**to 1 €mln** for US  
subsidiaries  
*Green and Digital Transition*

## **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**

*Green and Digital Transition*

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

 NEW



## 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 **NEW**
2. No guarantees required
3. Funding for digitalization and sustainability, capital strengthening, training and identification of new business opportunities **NEW**



## 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



## TO FINANCE

INVESTMENTS IN PRODUCTION AND COMMERCIAL DEVELOPMENT

INNOVATION AND SUSTAINABILITY

STAFF TRAINING

SPECIALIZED MARKET CONSULTING

SCOUTING E MATCHMAKING



## 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

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 €mIn** 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.



## TARGET COUNTRIES



SERBIA



KOSOVO



MONTENEGRO



NORTH  
MACEDONIA



BOSNIA -  
HERZEGOVINA



ALBANIA



## 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.

### Presence in the Western Balkans

With a commercial, manufacturing, or representative office.

### Programs For Entering Foreign Markets

A company requesting “Programs For Entering Foreign Markets” funding in the Western Balkans.



# 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**»

**NEW**  
Digitalized  
onboarding



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



Thank you