



Financing needs in agriculture and agri-food sectors in Italy

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Gruppo Bancario Cooperativo Iccrea is the largest Italian cooperative group.



CET1 16.1%
RTB 16.8%
Asset soundness indicators



127 MLN
Group net profit



106.4 Billions
Direct collection



91 Billions
Net loans to households and SMEs in the territory



10.3 Billions
Shareholders' equity



Our Gruppo Bancario Cooperativo Iccrea



Local nature of the Cooperative Credit Banks, aimed at promoting the growth and development of local economies in the geographic areas covered.



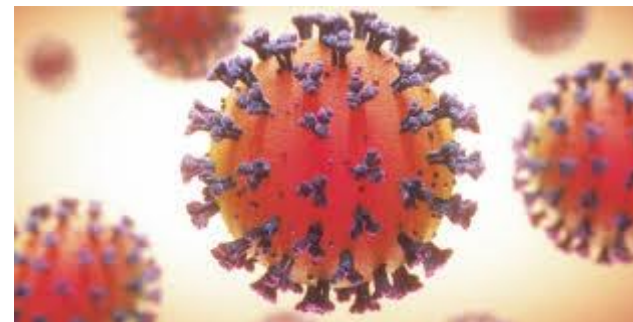
Innovativeness of **products, services**, organisational and technological **solutions** adapted to market needs.



Respect and enhancement of **mutual aims** and **cooperative principles** of the Cooperative Credit Banks.

The impact of Covid-19 in the agricultural and agro-industrial sector

What's happening?
What will the future bring?
What are others doing?
What can I do?
Can I do something different?
Do I need funding?



Agriculture Agri-food

Different language
Different expectations
No mutual knowledge

Lack of planning
Lack of financial planning
Lack of technical knowledge
Lack of adequate professional profiles

Banks

Don't know the sector well
Lack of standard assessment documents
Not knowing the characteristics of the reference markets

Precision farming
Innovation
Environmental sustainability



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financial instruments capacity building Farming
Rural development funding agreement EU guidance
added technical support co-financing ex-ante assessment final
value seminars governance intermediaries recipients
leverage EAFRD fi-compass investments
Agriculture thematic objectives Targeted coaching
business plan equity
advisory services private investors
RDP guarantees life cycle combination of support
conferences banks revolving
fund of funds loans microfinance CAP
manuals managing authorities factsheets
DG AGRI Agricultural products investment strategy EIB Group