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## PRESS RELEASE

## Banca IFIS: The Pharmacies' Turn

The credit institution enters a new market that promises great potential for growth and profitability, with its dedicated new product: medium-term financing

Mestre, 17 June 2015 – More than **15,000 pharmacies** throughout Italy requiring medium-term financing: this is the new and challenging business objective Banca IFIS has set itself, setting up a dedicated unit, "Farmacie", within its already existing Banca IFIS Pharma area.

Representing a further evolution in the banking institute's pursuance of defined internal growth objectives, this move also involves development in the Group's business model, which has been enriched by the addition of a new tool: medium-term financing dedicated to supporting the supply chain.

The Bank has once again responded to a market demand; that of pharmacies looking for competent and specialized financial support. In a moment when short and medium-term financial resources are historically difficult to obtain, Banca IFIS aims to become a financial partner to the owners of pharmacies, and an interlocutor par excellence in the credit-granting world. Hence, alongside short-term financing which is the Bank's core business, medium-term financing dedicated to retail entrepreneurs has been added through granting credit to owners of pharmacies', set against their trade receivables.

"Being able to count on solid Equity and abundant liquidity, the Bank has decided to accept the challenge of financing pharmacies - a market that will lead to profitability in terms of volume and growth in the Group's financial results," said **Alberto Staccione**, **Banca IFIS's general manager**. "It is an evolving market that requires dedicated financial support: the Bank intends to play a leading role in this sector too, a sector to which we can bring our technical and capital expertise together with our sustainable and profitable business model."

Thanks to consolidated know-how and in-depth knowledge of the market, enriched by the employment of **professionals** with extensive experience in this sector, Banca IFIS brings together two important areas of specialization in this branch of business: financing to enterprises, granted thanks to the use of factoring as a tool for mitigating credit risk, and the presence of *Banca IFIS Pharma* in the pharmaceutical and health sectors, specializing in management solutions for companies interested in assigning their trade receivables due from the national health system (SSN) and the civil service (PA).

Respecting Banca IFIS's digital spirit, Area Pharma will also be present on the web and on social networks, in addition to its physical site - "Farmacie" which will be located in Milan. In fact, the **on-line site dedicated to Banca IFIS Pharma and Farmacie**, <a href="http://pharma.bancaifis.it/en/">http://pharma.bancaifis.it/en/</a> is on-line from today. In this fresh and dynamic digital environment, users can learn what both Banca IFIS and "Farmacie" offer, and also read the most important news from the sector thanks to the dedicated newsletter and the blog set up in-house. The website is complemented by social networks: a <a href="LinkedIn page">LinkedIn page</a> and, shortly, a Facebook page, featuring interesting articles for operators in this sector, with information on the financial results and trends of Banca IFIS, which is listed in the STAR segment of the Borsa Italiana (Italian Stock Exchange).



Banca IFIS S.p.A. Head of Communications

**Mara Di Giorgio** Cell: +39 335 7737417

mara.digiorgio@bancaifis.it

www.bancaifis.com

**Press Office and External Relations** 

Valeria Costa

Cell: +39 366 5627949 valeria.costa@bancaifis.it

Chiara Bortolato Cell: +39 3669270394

chiara.bortolato@bancaifis.it

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