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Banca to transform NPLs into salary-  
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*Testo del comunicato*

Vedi allegato.

## Banca Ifis is studying a partnership with IBL Banca to transform NPLs into salary-backed loans

Mestre (Venice), 15 September 2020 - Banca Ifis announces that it has started the due diligence aimed at creating a partnership with IBL Banca for the recovery of NPL loans through the granting of salary-backed loans (CQS).

The strategic objective of the potential partnership, between Banca Ifis, leader in acquisition and management *unsecured* NPL, and IBL Banca, leader in CQS, is to offer debtors a new way to repay the NPLs, through the voluntary payment of one fifth of their salary. This recovery method would allow debtors to immediately return to performing status with the possibility of drawing on new loans, and Banca Ifis to reduce the its loan recovery times.

Specifically, the transaction could involve the potential entry of IBL Banca into the share capital of Capitalfin S.p.A., a wholly owned financial intermediation company acquired by Banca Ifis in 2018. In the potential partnership, IBL Banca would provide Banca Ifis and Capitalfin with its real and web network and its know-how in the salary-backed loan segment.

Should the due diligence stage be concluded positively, the ongoing negotiations will continue with the aim of activating the partnership as from January 2021.

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