



## **UBI BANCA: €500 MILLION TO SUPPORT INVESTMENTS IN R&D AND INNOVATION AS PART OF “INDUSTRIA 4.0”**

**Milan 6<sup>th</sup> March 2017** – The UBI Banca Group has approved a €500 million loan pool available to companies that invest in R&D and innovation.

These funds will allow companies access to loans and leases, granted from funds made available by the European Central Bank (TLTROs) or by the European Investment Bank, to which recourse will be made based on the type of investment programmed.

This initiative is particularly significant when considered in the context of the 2017 Annual Finance Law, which provides a varied range of incentives and tax concessions under the “Industria 4.0” programme and in favour of high-tech investments and investments for start-ups.

In addition to direct government intervention, the tax incentives provided thanks to the “hyper-depreciation”, “super-depreciation” and “tax credit” schemes and the provisions of the “Sabatini” Law are of particular interest to Italian companies.

“Industria 4.0” is a framework of reference for the modernisation of production and the national economy” said Frederik Geertman, Chief Commercial Officer at the UBI Banca Group. He added that “for a bank such as ours, present in the most economically active areas of the country, it is fundamental to approach corporate clients with an integrated range of advisory services and products capable of exploiting the benefits of this legislation to the maximum”.

In addition to merely making funds available, the UBI Banca Group assists companies with a customised advisory service which includes analysis of the type of investment needed, quantification of the possible tax benefits and identification of the appropriate and most attractive types of financing.

Access to this financing can be gained by contacting branches, corporate centres and our professionals at the Corporate and Investment Banking Division of the UBI Banca Group.

**For further information please contact**

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