

Trentino Rural Banks supporting growth and sustainability: agreement signed to join the Trentino Development Protocol

Subsidised loans for businesses ranging from €50,000 to €500,000.

Confidi guarantees with no processing fees and a flat-rate provincial contribution equal to 1.5% per annum of the initial loan capital.

Trento, 23.06.2025 – Coordinated by Cassa Centrale Banca, the **Trentino Rural Banks** have signed up to the **Trentino Development Protocol**, an initiative promoted by the **Autonomous Province of Trento** with the specialist support of **Cassa del Trentino**. The aim is to support the local economy and guide businesses towards more competitive and sustainable development models.

The Protocol introduces targeted funding schemes – **Growth Line** and **Green Line** – to facilitate access to credit for businesses wishing to invest in external growth and ecological transition. Loans will range from **€50,000 to €500,000**, with terms of **5 to 9 years**. They will be **guaranteed by Confidi**, with favourable interest rates, **no application of processing fees**, and **free advisory services**. Additionally, businesses will benefit from a **flat-rate provincial contribution of 1.5% per annum, paid in equal instalments based on the initial loan capital**, significantly reducing the cost of interest. Official information on how to apply and access the scheme is available on the Province's portal.

By joining this initiative, Cassa Centrale Banca and the Trentino Rural Banks reaffirm their role in supporting the **growth of the local entrepreneurial landscape** – a key driver of the region's social and economic development. In a context where businesses must strengthen their operations, invest in green technologies, optimise production processes and face increasingly complex market challenges, the Rural Banks aim to support them with tailored services, specialist advice and sustainable financial solutions.

Thanks to its **widespread presence** throughout the region and its **long-standing relationship of trust with local communities**, the Rural Banks system is ready to serve as both an **operational and strategic partner** for all Trentino businesses wishing to seize the opportunities offered by the Protocol.

"We are proud to make our system available for an initiative that looks to the future of Trentino's economy," said **Edro Menin, Deputy Credit Director at Cassa Centrale Banca**. "As a cooperative banking group, supporting communities is in our DNA. Through the Trentino Development Protocol, we are providing concrete solutions for businesses that want to grow, innovate and invest with respect for the environment."



"This Protocol establishes a real partnership between the public and private sectors," stated **Achille Spinelli, Vice President of the Province and Councillor for Economic Development**, "to support investments that strengthen our production base and guide its growth towards more sustainable models. The participation of the Trentino Rural Banks is a strong signal of their deep roots in, and commitment to, the local area".

"This new tool," added **Lorenzo Bertoli, General Manager of Cassa del Trentino S.p.A.**, "is designed to support investment projects in key economic sectors during a time of significant geopolitical uncertainty – with a positive expected impact on employment as well. The Protocol rewards the courage of entrepreneurs who continue to invest, and the process is straightforward: businesses submit their applications via a dedicated digital platform, the bank approves the loan, Confidi issues the guarantee, and the Provincial Agency for Business Incentives grants the contributions".

The Cassa Centrale – Credito Cooperativo Italiano Group includes 65 BCCs – Casse Rurali (Rural Banks) – Raiffeisenkassen and 1,491 branches across Italy, with more than 12,000 employees and roughly 490,000 cooperative partners. With balance sheet assets of €87 billion as at 31 December 2024, the Group ranks among Italy's top 10.

In **Trentino**, the Group includes the 11 Rural Banks in the province, which together have 277 branches and employ over 2,000 people. Direct deposits exceed €14.6 billion, total deposits exceed €24.4 billion and loans exceed €9 billion. Assets (CET1) exceed €2 billion.