



Student loans under ESF – The Italian case study

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Gruppo Bancario Cooperativo Iccrea



Gruppo Bancario Cooperativo Iccrea



140 Cooperative Banks (BCCs)



1,759

Municipalities



2,600

Branches



4 Mln

Clients



750,000

Members



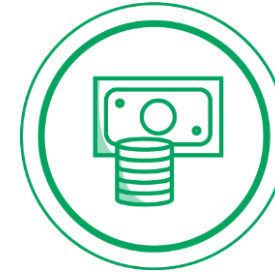
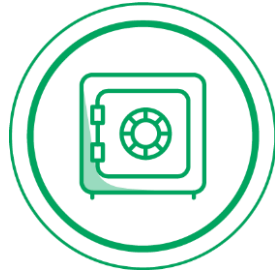
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Consolidated figures at June 2019

Gruppo Bancario Cooperativo Iccrea



EUR 150bn

Consolidated assets

CET1 15,4%

TCR 15,7%

Main capital ratios

EUR 182m

Group net profit

EUR 105bn

Direct funding

**EUR
83bn**

*Loans to
Customers
(Individuals and
SMEs)*

**EUR
11,3bn**

Own Funds



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Consolidated figures at June 2019

Gruppo Bancario Cooperativo Iccrea



Gruppo Bancario Cooperativo Iccrea

BRANCHES

1,384

772

444



Nord

Piemonte, Liguria, Lombardia, Trentino, Friuli Venezia Giulia, Veneto



Centro

Emilia Romagna, Toscana, Lazio, Umbria, Abruzzo, Marche, Molise, Sardegna

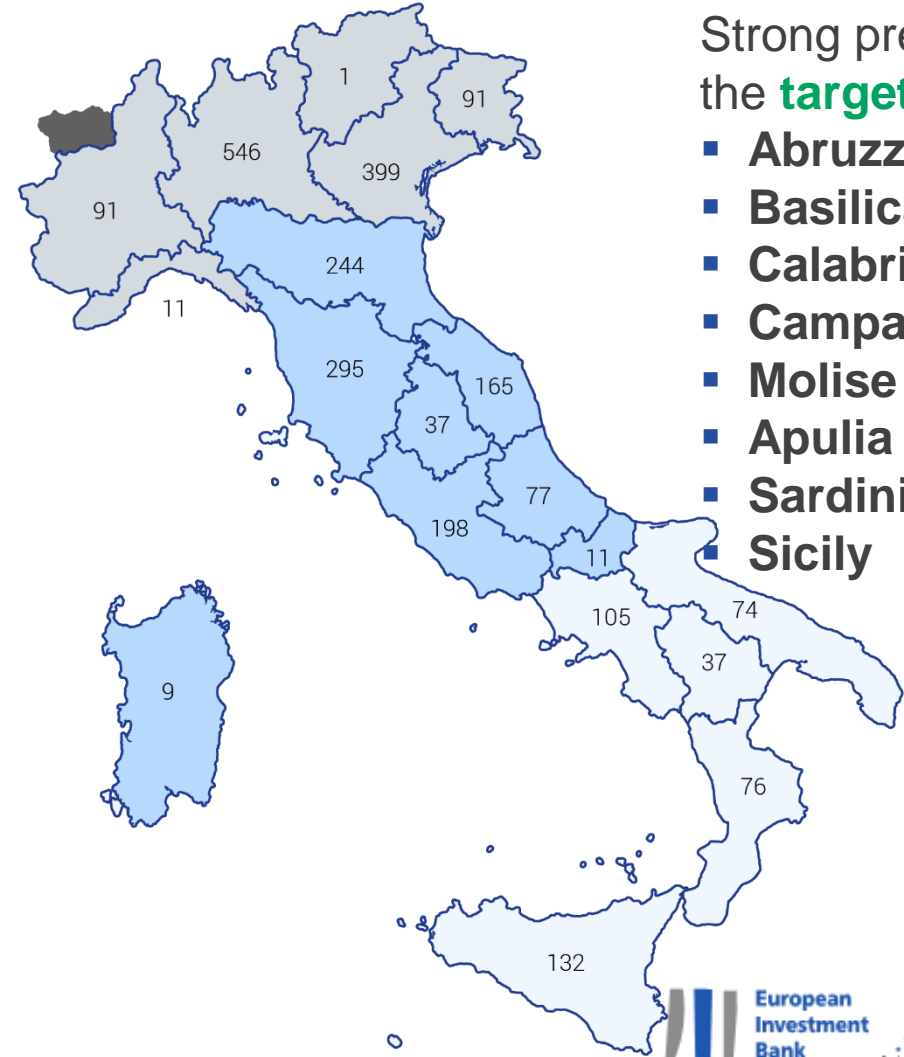


Sud

Campania, Basilicata, Puglia, Calabria, Sicilia



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Strong presence in the **target regions**:

- **Abruzzi**
- **Basilicata**
- **Calabria**
- **Campania**
- **Molise**
- **Apulia**
- **Sardinia**
- **Sicily**



Consolidated figures at June 2019

Sound track record with EIB Group



Gruppo Bancario Cooperativo Iccrea



RSI

Iccrea  Bancalmpresa

- Risk Sharing Instrument
- EUR 84m



COSME

BCC  Lease

- LGF
- EUR 135m



INNOVFIN

Iccrea  Bancalmpresa

- Guarantee
- EUR 100m



JESSICA

Iccrea  Bancalmpresa

- EU FIs:
- JESSICA Sicilia
 - JESSICA Campania



CREDICO 15 SME Cart 2016

Iccrea  Banca
Iccrea  Bancalmpresa

- Multi-originator securitisation



AGRI ITALY

Iccrea  Bancalmpresa

- Guarantee
- EUR 150m

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Iccrea  Bancalmpresa

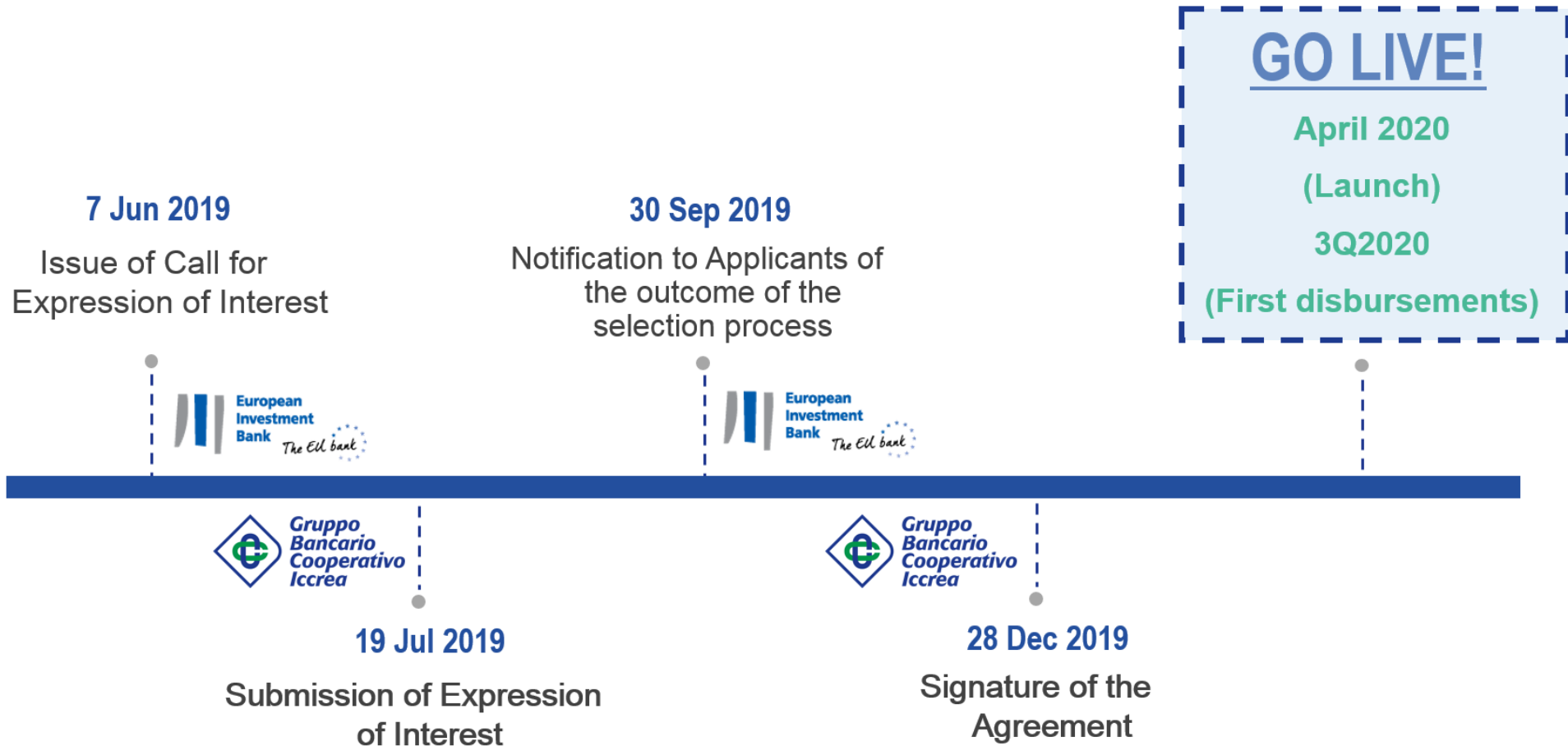
- Guarantee
- EUR 130m



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Time line



Student loan ICCREA. Operating model



EU ESF - NOP R&I*
2014-2020

MA



Holding Fund
European Investment Bank
The Ed bank

Euro 46,5 Mln

SINLOC
Sistema Iniziative Locali
TA

Student Loan Fund
Gruppo Bancario Cooperativo Iccrea

PON
RICERCA E INNOVAZIONE
2014 - 2020
* National Operational Programme on Research and Innovation 2014-2020

loans

repayments

ICCREA Group local Branches
Gruppo Bancario Cooperativo Iccrea

applications

Final Recipients
(Students)



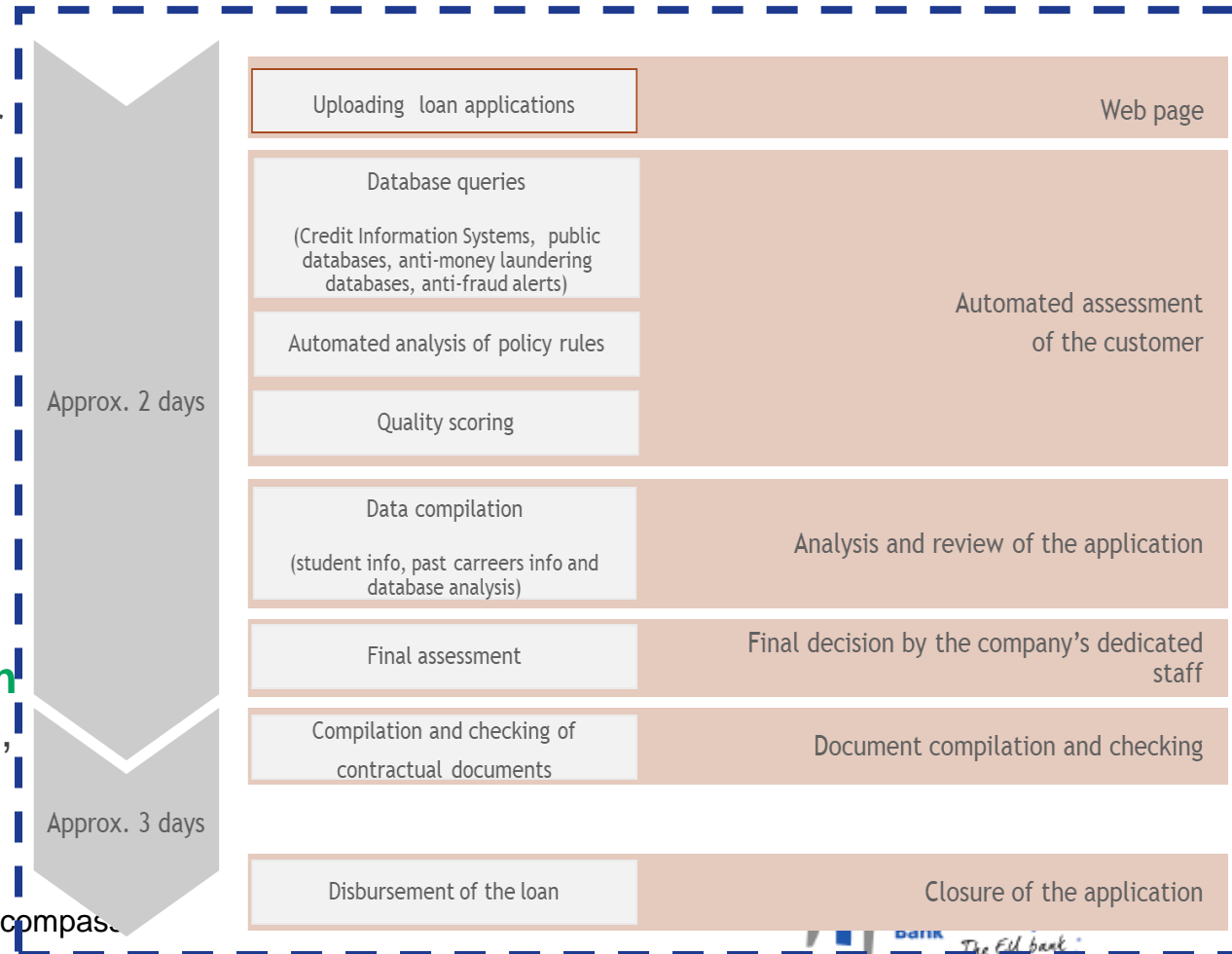
Work flow



 The applicant will be given the **possibility in every moment to monitor the state of his/her application**, by entering the portal on “his personal area” made available in the Reserved Area Customers.

 In particular the applicant will have the ability:

- to **view the status of processing of the request** for financing
- to **upload documentation** necessary for monitoring the progress of the training path of the customer
- to **request after-sales operations** (eg. change of addresses - tel, email, address of residence and dispatch of communications, request for documentation - counts of total and partial early repayment, etc ...)
- to **view financial information of the disbursed loan** (amortization plan, payments made, installments due, display of transparency documents).



Communication and promotion



✓ The process of **promotion and communication is a key step to inform the highest number possible of potential Applicants**

✓ The **strategy of the bank is in line with the MA strategy**. It will not focus only on a distribution model based on the branches, but guaranteeing in any case a high level of customer service.

As the loan product will be the same, no internal competition is expected with the other financial intermediary, as both Banks have the joint objective to disburse loans to eligible students

✓ To stimulate word of mouth, fundamental element to succeed, the product will be promoted through **three main channels**:

- **Branches** network
- **Universities**
- **Web and social** media

A **fourth channel** has been identified and represented by **corporate clients**



Communication and promotion



Branches network, roadshows / tradeshows

Gruppi giovani soci. Being a cooperative, our Banks will promote the Student Loan opportunity to **young eligible members of the cooperative**. Young bank members have a dedicated network and can be identified as a key internal partner of the project



Universities and MIUR, fundamental key partner for such a project. Some Universities were contacted before application and provided explicit endorsement



Web and social, the pivotal webpage will be the MIUR one. Students will then have the opportunity to click the ICCREA webpage. A strong focus will be on social medias, so to address target



Corporate clients



Rete Nazionale dei Gruppi Giovani Soci delle BCC-CR



Conclusions



Coherence with the mission of the Group

The **Gruppo Bancario Cooperativo Iccrea** has always been committed to serving the interests of its stakeholders and members of the local communities, through **financial operations** and **services**, improving cultural and economic conditions, promoting collaboration, encouraging social unity and responsible, sustainable growth of the territory.

This support is also provided through activities and initiatives aimed at safeguarding and enhancing historical, cultural and natural heritage, **education and training of young people**, research, humanitarian projects and social and health assistance, and artistic, sporting and recreational initiatives.

Student Loans are not only coherent with the Group's mission but also become a commercial leverage to target the younger population, building a **solid** and **long-lasting** client-bank relationship





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