

## **Intesa Sanpaolo Bank Romania signs two guarantee agreements with the Investment and Development Bank to support entrepreneurs and local authorities**

**Bucharest, February 9, 2026** – Intesa Sanpaolo Bank Romania announces the signing of two guarantee agreements with the Investment and Development Bank (IDB), a step that reconfirms the bank's active and consistent role in supporting small and medium-sized enterprises (SMEs), as well as public-interest projects with economic and social impact.

The first agreement covers portfolio **guarantees for SMEs**, a financial instrument that complements the financing solutions Intesa Sanpaolo Bank Romania provides to entrepreneurs across the country. Through this program, SMEs - including liberal professions, start-ups, and other companies - gain facilitated access to faster financing for investments and working capital, under conditions aligned with the realities of the business environment. The financing can be used for business development and modernization through the acquisition of equipment and technologies, accelerating digitalization, improving energy efficiency, or supporting day-to-day operations.

The second agreement concerns individual **guarantees for Administrative-Territorial Units and other eligible public-interest entities** seeking financing for investment projects that support the sustainable development of local and regional communities. These financings may target infrastructure, public utilities, education, healthcare, energy efficiency, or other projects with a direct impact on quality of life.

"This partnership with the Investment and Development Bank builds bridges between capital, initiative, and long-term impact, connecting the current needs of the economy with tailored financing solutions. Supporting SMEs is part of Intesa Sanpaolo Bank's DNA, and through these guarantees we offer them faster access to financing under conditions aligned with today's economic realities. At the same time, local authorities can implement essential projects for the sustainable development of their communities", said **Alessio Cioni, General Manager and CEO of Intesa Sanpaolo Bank Romania**.

"Through these guarantee agreements, we support viable projects in the private and public sectors, where the appetite for lending can be amplified through risk sharing. We are thus strengthening the mechanism by which IDB guarantees are transformed into additional financing capacity for the economy. We remain aligned with the objective of reducing constraints on access to credit, contributing to increased financial intermediation and accelerating investments with an impact on the local and national economy", said **Teodora Petre, Commercial Area Executive Director, IDB**.

The Investment and Development Bank is the only development bank wholly owned by the Romanian state, through the Ministry of Finance. Created at the end of 2023 through the National Recovery and Resilience Plan, the IDB contributes to the creation of a sustainable and prosperous economic environment, ready to face future challenges and changes.

The IDB's mission is to support economic and social development, economic competitiveness, innovation, sustainable economic growth, and climate neutrality in order to remedy financial market dysfunctions.

