

Below are the financial products/services and other forms of non-financial support offered by the Poste Italiane Group to support the financial inclusion of traditionally excluded groups.

Financial Inclusion Products & Services

Type of products/services	Products/Services	Description of Products/Services	Targeted clients	Number of clients reached	Number of transactions/contracts
Loan	Quinto BancoPosta pensioners	«Quinto BancoPosta Pensionati» is a loan with a duration of between 36 and 120 months that does not include any related costs and whose insurance coverage is provided by the lending institution. The repayment plan sees tranches deducted directly from the pension, equal to up to one fifth of the net monthly pension.	Elderly people	220,472	43,844
Saving Accounts	Buono dedicato ai minori	«Buono dedicato ai minori» is a saving account dedicated to minors. The interest accrues until the child turns 18 with a fixed gross annual yield of up to 4.50%. It can be subscribed by parents, grandparents, relatives, friends, all, as long as they are over the age of 18, and can be registered exclusively in the name of the minor, with no subscription and redemption costs, except for tax charges.	Young people	1,108,734	382,606
Non-Cost or Low Cost Checking Account	Conto BancoPosta di Base for low-income customers	The «Conto di Base BancoPosta» offers essential collection and payment services at advantageous conditions. In particular, there are two versions of the account, to suit the needs of the people targeted by this product. The standard version, designed for people with an ISEE of less than EUR 11,600, provides for the fee to be free of charge and no stamp duty payable by law. The version for pensioners, aimed at those with a gross annual income of up to EUR 18,000, provides for a free annual fee, certain types of services and a fixed number of transactions.	Poor and/or low-income individuals	8,194	2,469

Financial inclusion – non-financial support

Type of non-financial support	Non-financial support	Description of the non financial-support	Targeted clients	Quantitative social impact KPI	Description of the quantitative social impact KPI
Financial or Digital literacy training	Financial Education Programme («Edufin»)	«Edufin»: Poste Italiane has introduced and continues to promote a specific financial education programme, designed to enable the most fragile and at-risk individuals, especially young people, to make informed economic choices and understand financial issues in a simple way. This is structured in three educational mini-video presentations (basic, intermediate and advanced), aimed at explaining the different financial solutions offered by the Group in order to choose the most suitable ones for one's needs, and into training and educational events aimed at deepening and mastering the different financial issues through the help of sector experts. In addition, the Company is also committed to promoting digital inclusion through specific training courses and events in this regard.	Young people	70,000 participants	Poste Italiane measures the quantitative level of the positive social impact generated by the "Edufin" programme by monitoring the number of events referable to the "Edufin Events Plan" and the number of participants in the events themselves. In this sense, it should be noted that the Group has set, within its sustainability strategy, specific objectives and relative targets referring to Financial Education activities in order to guarantee an increase in inclusiveness and provides public disclosure of these within its Annual Report. With reference to the year 2022, as indicated on page 322 of the Annual Report, 488 financial and digital education events were delivered, attended by approximately 70,000 participants. These helped to improve and refine the financial and digital literacy of the participants in the events, contributing to the achievement of the goal that Poste Italiane set itself.
Incentives to establish saving accounts	Promo «Open the BancoPosta Account Start Giovani option on poste.it or in the BancoPosta App»	The «Open the BancoPosta Account Start Giovani option on poste.it or in the BancoPosta App» promo, devised by Poste Italiane to incentivise young people under 30 to open a savings account, fully meets all their needs since: the account can be opened comfortably online or by going directly to a Post Office, the fee is free for the first 18 months and, in addition, it is possible to apply for both a Postepay debit card and a credit card at no extra cost.	Young people	3,208	The Group tracks the number of young people under 30 (3,208) who, after being adequately informed about the advantages of opening a Banco Posta account, joined the promo. This allows Poste Italiane to measure the quantitative social impact generated on the target group thanks to the incentives associated with opening a savings account. Indeed, the growing number of customers demonstrates the Group's ability to understand and meet the needs of young people and to actively contribute to the financial inclusion of one of the categories most at risk of exclusion.
Business Management Training	Business Opportunities Initiatives for small entrepreneurs	The «Business Opportunities training workshops», held in cooperation with some of Confindustria's major territorial associations, are intended for small local entrepreneurs (micro entrepreneurs) in order to familiarise them with the procurement rules and the qualification process to become Poste Italiane suppliers.	Microbusinesses	250	By monitoring the number of small territorial entrepreneurs who participated in the 6 training meetings (250), Poste Italiane keeps track of the impact it generates on the territorial economic environment, stimulating sustainable business choices and models and broadening the audience of companies qualified in the Group's Supplier Register. In fact, the Company offers micro-entrepreneurs the opportunity to enter its business and, thanks to the training provided by experts on these issues, allows them to acquire skills in the area of business management and procurement, helping them to develop professional skills and increase competitiveness.