

## Signing contracts with digital signatures for business lines

| Business line             | Transaction   | 2023 | 2022 | 2021 |
|---------------------------|---|------|------|------|
| Banca Ifis – Leasing      | Signing contracts with digital signature                                    | 67%  | 47%  | 13%  |
| Ifis Rental - Rental      | Signing contracts with digital signature                                    | 60%  | 38%  | 4%   |
| Banca Ifis – Retail       | Current account and deposit account opening                                 | 100% | 100% | 100% |
| Banca Ifis – Retail       | Current account and deposit account transactions                            | 100% | 100% | 100% |
| Banca Ifis – Factoring    | % Assignments completed via digital portals (Invoice sellers)               | 90%  | 59%  | 0%   |
| Banca Ifis – Supply Chain | % Invoice acknowledgements completed via digital portals (Assigned debtors) | 36%  | 36%  | 28%  |