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Significant subsequent events

Contomax launched

On 7 January 2013, Contomax, Banca IFIS's crowd current account was officially launched, having been created in July 2012. The main services available are: advanced Bancomat (cash card that can also be used for on-line purchases of goods and services) and the possibility of opening a current account with a credit limit. The account also guarantees high returns thanks to a series of interest rate solutions according to the sums deposited. This account has no opening or management fees and the stamp duty is paid by the Bank.

Significant purchase of government bonds

Between closure of the year and the reporting date, Banca IFIS purchased further government bonds, bringing
