

PRESS RELEASE

BANCA SISTEMA WELL ABOVE THE SPECIFIC CAPITAL REQUIREMENTS SET BY BANK OF ITALY

Milan, 21 March 2024

Following the communication received from the Bank of Italy in relation to the 2023 Supervisory Review and Evaluation Process (SREP), Banca Sistema, from March 31st, 2024, will respect the following capital requirements on a consolidated basis:

- CET1 ratio: 9.40%
- Tier1 ratio: 10.90%
- Total capital ratio: 12.90%

The above capital ratios correspond to the Overall Capital Requirement (OCR) ratios, as defined in the Guidance and represent the sum of the binding measures (Total SREP Capital Requirement ratio – TSCR) and the combined capital buffer requirement.

At 31 December 2023, Banca Sistema Group reported the following capital ratios on a consolidated basis:

- CET1 ratio: 12.90%
- Tier1 ratio: 16.11%
- Total capital ratio: 16.11%

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Banca Sistema Group

Founded in 2011 and listed on the Euronext Star Milan segment of the Italian Stock Exchange since 2015,

Banca Sistema is a financial company specialising in the purchase of trade receivables from the PA and tax credits. The bank is active in the assignment of one fifth of salaries and pensions, both through the purchase of credit portfolios and the direct origination of the QuintoPuoi product. The bank is also active in financing products, including current accounts, deposit accounts and securities accounts, and offers other types of services such as securitisation servicing, credit management and recovery, guarantees and sureties, certification of PA credits and electronic invoicing. Kruso Kapital S.p.A., part of the Banca Sistema Group, is the first operator of a banking group operating both in the pawnbroking sector, through the ProntoPegno brand, and in the market of auction houses for precious metals, art objects and other collectables, through Art-Rite.

With offices in Milan and Rome, the Banca Sistema Group is now also present in Bologna, Pisa, Naples, Palermo, Asti, Brescia, Civitavecchia, Florence, Livorno, Mestre, Parma, Rimini and Turin in Italy, as well as in Spain and Greece. It has over 100,000 customers and employs 299 people in a multi-channel structure.