

COMUNICATO STAMPA

BANCA SISTEMA: OPERAZIONI SU AZIONI PROPRIE A SUPPORTO DELLE POLITICHE DI REMUNERAZIONE ED INCENTIVAZIONE DEL PERSONALE PIU' RILEVANTE

Milano, 24 febbraio 2022

Facendo seguito all'avvio del programma di acquisto di azioni proprie a supporto delle politiche di remunerazione ed incentivazione del personale più rilevante, comunicato in data 3 febbraio 2022, nell'ambito dell'autorizzazione all'acquisto di azioni proprie deliberata dall'Assemblea del 30 aprile 2021, ai sensi dell'art. 132 del D.Lgs. n. 58/1998, dell'art. 144-*bis* del Regolamento Consob n. 11971/1999 e con riferimento ai Regolamenti UE n. 596/2014 e n. 1052/2016, si riporta di seguito il dettaglio su base giornaliera delle operazioni di acquisto di azioni proprie intervenute, dal 17 febbraio al 23 febbraio 2022, sul Mercato Telematico Azionario (MTA):

17.02.2022

Data	Prezzo	Quantità	Segno	Ora Esecuzione
17/02/2022	2,1600	1.036	A	09:01:00
17/02/2022	2,1500	1.894	A	09:10:38
17/02/2022	2,1500	165	A	09:10:38
17/02/2022	2,1350	151	A	09:27:40
17/02/2022	2,1350	1.906	A	09:27:40
17/02/2022	2,1300	2.062	A	09:27:44
17/02/2022	2,1300	1.635	A	09:42:29
17/02/2022	2,1350	1.500	A	09:43:03
17/02/2022	2,1400	178	A	11:52:35
17/02/2022	2,1400	193	A	11:52:35
17/02/2022	2,1450	500	A	12:34:12
17/02/2022	2,1450	1.187	A	12:34:12
17/02/2022	2,1500	1.422	A	14:05:07
17/02/2022	2,1500	134	A	14:05:07
17/02/2022	2,1500	503	A	14:05:07
17/02/2022	2,1400	611	A	14:48:02
17/02/2022	2,1400	1.445	A	14:48:02
17/02/2022	2,1350	2.062	A	15:49:02
17/02/2022	2,1300	703	A	15:49:03
17/02/2022	2,1300	392	A	15:49:03

17/02/2022	2,1250	2.060	A	15:54:03
17/02/2022	2,1250	750	A	15:57:10
17/02/2022	2,1250	1.310	A	15:57:10
17/02/2022	2,1200	2.059	A	16:03:34
17/02/2022	2,1200	2.072	A	16:03:36
17/02/2022	2,1200	104	A	16:04:37
17/02/2022	2,1200	1.604	A	16:05:21
17/02/2022	2,1350	2.061	A	16:09:15
17/02/2022	2,1300	1.104	A	16:36:27
17/02/2022	2,1300	1.845	A	16:36:27
17/02/2022	2,1300	2.057	A	16:36:27
17/02/2022	2,1200	295	A	16:57:29
17/02/2022	2,1250	2.066	A	17:26:01
17/02/2022	2,1300	169	A	17:29:06
17/02/2022	2,1300	765	A	17:29:06
Prezzo medio	2,1327	40.000	n. operazioni	35

18.02.2022

Data	Prezzo	Quantità	Segno	Ora Esecuzione
18/02/2022	2,1450	679	A	09:01:00
18/02/2022	2,1450	356	A	09:01:00
18/02/2022	2,1450	132	A	09:50:35
18/02/2022	2,1450	1.924	A	10:12:57
18/02/2022	2,1350	2.062	A	10:16:31
18/02/2022	2,1350	2.065	A	10:34:46
18/02/2022	2,1350	1.800	A	12:30:10
18/02/2022	2,1250	1.782	A	14:14:48
18/02/2022	2,1300	1.000	A	14:24:14
18/02/2022	2,1250	500	A	14:28:49
18/02/2022	2,1250	2.055	A	14:36:14
18/02/2022	2,1350	864	A	15:02:02
18/02/2022	2,1250	955	A	15:36:20
18/02/2022	2,1250	1.102	A	15:36:20
18/02/2022	2,1400	149	A	16:21:42
18/02/2022	2,1400	1.909	A	16:21:42
18/02/2022	2,1400	727	A	16:31:05
18/02/2022	2,1400	975	A	16:31:05
18/02/2022	2,1400	71	A	16:31:05
18/02/2022	2,1400	297	A	16:31:05
18/02/2022	2,1300	1.820	A	17:03:55
18/02/2022	2,1300	241	A	17:03:55
18/02/2022	2,1250	1.967	A	17:09:46
18/02/2022	2,1250	96	A	17:09:46

18/02/2022	2,1300	2.061	A	17:24:32
18/02/2022	2,1300	411	A	17:25:09
18/02/2022	2,1300	2.000	A	17:28:21
18/02/2022	2,1250	1.115	A	17:35:14
18/02/2022	2,1250	885	A	17:35:14
Prezzo medio	2,1322	32.000	n. operazioni	29

21.02.2022

Data	Prezzo	Quantità	Segno	Ora Esecuzione
21/02/2022	2,1250	876	A	09:01:00
21/02/2022	2,1400	1.716	A	09:25:56
21/02/2022	2,1400	179	A	09:25:56
21/02/2022	2,1400	132	A	09:25:56
21/02/2022	2,1250	1.400	A	10:05:08
21/02/2022	2,1250	628	A	10:05:08
21/02/2022	2,1200	2.024	A	10:18:38
21/02/2022	2,1150	2.027	A	10:22:18
21/02/2022	2,1150	1.000	A	10:51:56
21/02/2022	2,1150	1.037	A	10:51:56
21/02/2022	2,1050	2.026	A	11:34:13
21/02/2022	2,1000	503	A	12:19:37
21/02/2022	2,1000	1.530	A	12:19:37
21/02/2022	2,1000	2.000	A	12:22:52
21/02/2022	2,1050	1.000	A	12:47:31
21/02/2022	2,0900	2.041	A	13:44:01
21/02/2022	2,0800	2.025	A	13:49:02
21/02/2022	2,0850	206	A	14:27:55
21/02/2022	2,0850	1.826	A	14:27:55
21/02/2022	2,0800	1.000	A	14:41:03
21/02/2022	2,0850	648	A	15:13:02
21/02/2022	2,0850	159	A	15:13:02
21/02/2022	2,0950	2.039	A	15:32:34
21/02/2022	2,1000	1.320	A	15:32:42
21/02/2022	2,1000	178	A	15:32:42
21/02/2022	2,1000	455	A	15:32:42
21/02/2022	2,1000	88	A	15:32:42
21/02/2022	2,0900	2.024	A	15:46:00
21/02/2022	2,0800	1.792	A	15:50:10
21/02/2022	2,1000	953	A	16:46:39
21/02/2022	2,1000	1.071	A	16:46:39
21/02/2022	2,0950	151	A	16:47:09
21/02/2022	2,0950	603	A	16:47:15
21/02/2022	2,0950	311	A	16:49:02

21/02/2022	2,0850	1.032	A	17:24:57
21/02/2022	2,0900	2.000	A	17:28:19
21/02/2022	2,0850	400	A	17:29:33
21/02/2022	2,0850	1.600	A	17:29:34
Prezzo medio	2,1002	42.000	n. operazioni	38

22.02.2022

Data	Prezzo	Quantità	Segno	Ora Esecuzione
22/02/2022	2,0350	162	A	09:01:00
22/02/2022	2,0350	278	A	09:01:00
22/02/2022	2,0350	576	A	09:01:00
22/02/2022	2,0500	2.028	A	09:09:53
22/02/2022	2,0500	2.029	A	09:16:26
22/02/2022	2,0850	2.031	A	09:35:01
22/02/2022	2,0850	2.035	A	09:42:46
22/02/2022	2,0700	563	A	09:54:36
22/02/2022	2,0700	1.101	A	09:54:36
22/02/2022	2,0700	187	A	09:54:36
22/02/2022	2,0800	683	A	10:28:29
22/02/2022	2,0800	1.101	A	10:28:29
22/02/2022	2,0800	241	A	10:28:29
22/02/2022	2,0800	815	A	10:44:02
22/02/2022	2,0800	1.101	A	10:44:02
22/02/2022	2,0800	122	A	10:44:02
22/02/2022	2,0750	600	A	10:55:12
22/02/2022	2,0750	1.432	A	10:55:12
22/02/2022	2,0850	2.033	A	11:43:54
22/02/2022	2,0900	2.036	A	11:53:55
22/02/2022	2,0800	990	A	12:06:48
22/02/2022	2,0850	823	A	12:16:56
22/02/2022	2,0850	203	A	12:16:56
22/02/2022	2,0950	1.250	A	12:31:16
22/02/2022	2,0950	602	A	12:31:16
22/02/2022	2,0950	175	A	12:31:16
22/02/2022	2,0900	946	A	12:40:37
22/02/2022	2,0900	889	A	12:54:02
22/02/2022	2,0900	156	A	13:07:16
22/02/2022	2,0900	33	A	13:07:16
22/02/2022	2,0900	1.101	A	13:07:17
22/02/2022	2,0900	938	A	13:07:17
22/02/2022	2,0700	2.000	A	13:59:44
22/02/2022	2,0700	227	A	14:48:21
22/02/2022	2,0850	1.200	A	15:17:45

22/02/2022	2,0850	243	A	15:17:45
22/02/2022	2,0850	533	A	15:17:45
22/02/2022	2,0850	33	A	15:17:45
22/02/2022	2,0650	265	A	15:35:14
22/02/2022	2,0850	249	A	15:52:43
22/02/2022	2,0850	852	A	15:52:43
22/02/2022	2,0850	904	A	15:52:43
22/02/2022	2,0900	267	A	16:17:58
22/02/2022	2,0900	2.008	A	16:20:01
22/02/2022	2,0750	1.081	A	17:10:02
22/02/2022	2,0750	924	A	17:10:02
22/02/2022	2,0600	954	A	17:35:17
Prezzo medio	2,0780	41.000	n. operazioni	47

23.02.2022

Data	Prezzo	Quantità	Segno	Ora Esecuzione
23/02/2022	2,0850	995	A	09:05:11
23/02/2022	2,0850	1.739	A	09:30:34
23/02/2022	2,1000	750	A	09:46:34
23/02/2022	2,1000	241	A	09:46:34
23/02/2022	2,1000	920	A	09:46:34
23/02/2022	2,1000	85	A	09:46:34
23/02/2022	2,1000	217	A	09:50:11
23/02/2022	2,1000	1.783	A	09:50:11
23/02/2022	2,0950	125	A	10:23:26
23/02/2022	2,0950	1.878	A	10:23:26
23/02/2022	2,0800	416	A	11:45:38
23/02/2022	2,0800	584	A	11:45:38
23/02/2022	2,0700	1.992	A	12:57:18
23/02/2022	2,0650	2.006	A	14:29:02
23/02/2022	2,0700	252	A	14:53:00
23/02/2022	2,0700	135	A	15:05:23
23/02/2022	2,0700	775	A	15:05:23
23/02/2022	2,0700	734	A	15:05:23
23/02/2022	2,0700	94	A	15:05:23
23/02/2022	2,0600	2.004	A	16:01:02
23/02/2022	2,0500	195	A	16:07:35
23/02/2022	2,0500	1.805	A	16:07:35
23/02/2022	2,0500	700	A	16:07:39
23/02/2022	2,0500	1.303	A	16:07:39
23/02/2022	2,0350	452	A	17:08:54
23/02/2022	2,0350	1.000	A	17:08:54
23/02/2022	2,0350	555	A	17:08:54

23/02/2022	2,0350	645	A	17:19:18
23/02/2022	2,0400	120	A	17:28:02
23/02/2022	2,0400	155	A	17:28:13
23/02/2022	2,0450	345	A	17:29:22
23/02/2022	2,0300	3.000	A	17:35:06
Prezzo medio	2,0658	28.000	n. operazioni	32

A seguito degli acquisti finora effettuati, Banca Sistema detiene in totale n. 280.650 azioni proprie pari allo 0,35% del capitale sociale.

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Banca Sistema, nata nel 2011 e quotata dal 2015 sul segmento Star di Borsa Italiana, è una realtà finanziaria specializzata nell'acquisto di crediti commerciali verso la PA e di crediti fiscali ed attiva nella cessione del quinto dello stipendio e della pensione sia attraverso l'acquisto di portafogli di crediti che l'attività di origination diretta del prodotto QuintoPuoì. Nel credito su pegno il Gruppo opera con la società controllata ProntoPegno S.p.A. Il Gruppo, che annovera oltre 100.000 clienti, è inoltre attivo attraverso prodotti di raccolta che includono conti correnti, conti deposito e conti titoli, oltre ad offrire altre tipologie di servizi come l'attività di gestione e recupero crediti, fidejussioni e cauzioni, la certificazione dei crediti PA e la fatturazione elettronica. Con sedi a Milano e Roma, il Gruppo Banca Sistema è oggi presente anche a Bologna, Pisa, Napoli, Palermo, Asti, Brescia, Civitavecchia, Firenze, Mestre, Parma, Rimini e Torino, impiega 278 risorse e si avvale di una struttura multicanale.

**BANCA SISTEMA: NOTIFICATION OF SHARE BUY BACK PURCHASE TO
SUPPORT KEY-PERSONNEL REMUNERATION AND INCENTIVE POLICIES**

Milan, 24 February 2022

Following the launch of the share buy-back program to support key-personnel remuneration and incentive policies, on 3 February 2022, pursuant to the resolution passed at the General meeting held on 30 April 2021, and according to art. 132 of Legislative Decree no. 58/1998 and art. 144 bis of Consob Regulation no. 11971/1999, with reference to the provisions of EU Regulations no. 596/2014 and no. 1052/2016, Banca Sistema indicated the following purchase, on a daily basis, between 17 February and 23 February 2022, of treasury shares on the automated share market (MTA):

17.02.2022

Date	Price	Amount	P/S	Time of execution
17/02/2022	2,1600	1.036	P	09:01:00
17/02/2022	2,1500	1.894	P	09:10:38
17/02/2022	2,1500	165	P	09:10:38
17/02/2022	2,1350	151	P	09:27:40
17/02/2022	2,1350	1.906	P	09:27:40
17/02/2022	2,1300	2.062	P	09:27:44
17/02/2022	2,1300	1.635	P	09:42:29
17/02/2022	2,1350	1.500	P	09:43:03
17/02/2022	2,1400	178	P	11:52:35
17/02/2022	2,1400	193	P	11:52:35
17/02/2022	2,1450	500	P	12:34:12
17/02/2022	2,1450	1.187	P	12:34:12
17/02/2022	2,1500	1.422	P	14:05:07
17/02/2022	2,1500	134	P	14:05:07
17/02/2022	2,1500	503	P	14:05:07
17/02/2022	2,1400	611	P	14:48:02
17/02/2022	2,1400	1.445	P	14:48:02
17/02/2022	2,1350	2.062	P	15:49:02
17/02/2022	2,1300	703	P	15:49:03
17/02/2022	2,1300	392	P	15:49:03
17/02/2022	2,1250	2.060	P	15:54:03

17/02/2022	2,1250	750	P	15:57:10
17/02/2022	2,1250	1.310	P	15:57:10
17/02/2022	2,1200	2.059	P	16:03:34
17/02/2022	2,1200	2.072	P	16:03:36
17/02/2022	2,1200	104	P	16:04:37
17/02/2022	2,1200	1.604	P	16:05:21
17/02/2022	2,1350	2.061	P	16:09:15
17/02/2022	2,1300	1.104	P	16:36:27
17/02/2022	2,1300	1.845	P	16:36:27
17/02/2022	2,1300	2.057	P	16:36:27
17/02/2022	2,1200	295	P	16:57:29
17/02/2022	2,1250	2.066	P	17:26:01
17/02/2022	2,1300	169	P	17:29:06
17/02/2022	2,1300	765	P	17:29:06
Average price	2,1327	40.000	# transactions	35

18.02.2022

Date	Price	Amount	P/S	Time of execution
18/02/2022	2,1450	679	P	09:01:00
18/02/2022	2,1450	356	P	09:01:00
18/02/2022	2,1450	132	P	09:50:35
18/02/2022	2,1450	1.924	P	10:12:57
18/02/2022	2,1350	2.062	P	10:16:31
18/02/2022	2,1350	2.065	P	10:34:46
18/02/2022	2,1350	1.800	P	12:30:10
18/02/2022	2,1250	1.782	P	14:14:48
18/02/2022	2,1300	1.000	P	14:24:14
18/02/2022	2,1250	500	P	14:28:49
18/02/2022	2,1250	2.055	P	14:36:14
18/02/2022	2,1350	864	P	15:02:02
18/02/2022	2,1250	955	P	15:36:20
18/02/2022	2,1250	1.102	P	15:36:20
18/02/2022	2,1400	149	P	16:21:42
18/02/2022	2,1400	1.909	P	16:21:42
18/02/2022	2,1400	727	P	16:31:05
18/02/2022	2,1400	975	P	16:31:05
18/02/2022	2,1400	71	P	16:31:05
18/02/2022	2,1400	297	P	16:31:05
18/02/2022	2,1300	1.820	P	17:03:55
18/02/2022	2,1300	241	P	17:03:55
18/02/2022	2,1250	1.967	P	17:09:46
18/02/2022	2,1250	96	P	17:09:46
18/02/2022	2,1300	2.061	P	17:24:32

18/02/2022	2,1300	411	P	17:25:09
18/02/2022	2,1300	2.000	P	17:28:21
18/02/2022	2,1250	1.115	P	17:35:14
18/02/2022	2,1250	885	P	17:35:14
Average price	2,1322	32.000	# transactions	29

21.02.2022

Date	Price	Amount	P/S	Time of execution
21/02/2022	2,1250	876	P	09:01:00
21/02/2022	2,1400	1.716	P	09:25:56
21/02/2022	2,1400	179	P	09:25:56
21/02/2022	2,1400	132	P	09:25:56
21/02/2022	2,1250	1.400	P	10:05:08
21/02/2022	2,1250	628	P	10:05:08
21/02/2022	2,1200	2.024	P	10:18:38
21/02/2022	2,1150	2.027	P	10:22:18
21/02/2022	2,1150	1.000	P	10:51:56
21/02/2022	2,1150	1.037	P	10:51:56
21/02/2022	2,1050	2.026	P	11:34:13
21/02/2022	2,1000	503	P	12:19:37
21/02/2022	2,1000	1.530	P	12:19:37
21/02/2022	2,1000	2.000	P	12:22:52
21/02/2022	2,1050	1.000	P	12:47:31
21/02/2022	2,0900	2.041	P	13:44:01
21/02/2022	2,0800	2.025	P	13:49:02
21/02/2022	2,0850	206	P	14:27:55
21/02/2022	2,0850	1.826	P	14:27:55
21/02/2022	2,0800	1.000	P	14:41:03
21/02/2022	2,0850	648	P	15:13:02
21/02/2022	2,0850	159	P	15:13:02
21/02/2022	2,0950	2.039	P	15:32:34
21/02/2022	2,1000	1.320	P	15:32:42
21/02/2022	2,1000	178	P	15:32:42
21/02/2022	2,1000	455	P	15:32:42
21/02/2022	2,1000	88	P	15:32:42
21/02/2022	2,0900	2.024	P	15:46:00
21/02/2022	2,0800	1.792	P	15:50:10
21/02/2022	2,1000	953	P	16:46:39
21/02/2022	2,1000	1.071	P	16:46:39
21/02/2022	2,0950	151	P	16:47:09
21/02/2022	2,0950	603	P	16:47:15
21/02/2022	2,0950	311	P	16:49:02
21/02/2022	2,0850	1.032	P	17:24:57

21/02/2022	2,0900	2.000	P	17:28:19
21/02/2022	2,0850	400	P	17:29:33
21/02/2022	2,0850	1.600	P	17:29:34
Average price	2,1002	42.000	# transactions	38

22.02.2022

Date	Price	Amount	P/S	Time of execution
22/02/2022	2,0350	162	P	09:01:00
22/02/2022	2,0350	278	P	09:01:00
22/02/2022	2,0350	576	P	09:01:00
22/02/2022	2,0500	2.028	P	09:09:53
22/02/2022	2,0500	2.029	P	09:16:26
22/02/2022	2,0850	2.031	P	09:35:01
22/02/2022	2,0850	2.035	P	09:42:46
22/02/2022	2,0700	563	P	09:54:36
22/02/2022	2,0700	1.101	P	09:54:36
22/02/2022	2,0700	187	P	09:54:36
22/02/2022	2,0800	683	P	10:28:29
22/02/2022	2,0800	1.101	P	10:28:29
22/02/2022	2,0800	241	P	10:28:29
22/02/2022	2,0800	815	P	10:44:02
22/02/2022	2,0800	1.101	P	10:44:02
22/02/2022	2,0800	122	P	10:44:02
22/02/2022	2,0750	600	P	10:55:12
22/02/2022	2,0750	1.432	P	10:55:12
22/02/2022	2,0850	2.033	P	11:43:54
22/02/2022	2,0900	2.036	P	11:53:55
22/02/2022	2,0800	990	P	12:06:48
22/02/2022	2,0850	823	P	12:16:56
22/02/2022	2,0850	203	P	12:16:56
22/02/2022	2,0950	1.250	P	12:31:16
22/02/2022	2,0950	602	P	12:31:16
22/02/2022	2,0950	175	P	12:31:16
22/02/2022	2,0900	946	P	12:40:37
22/02/2022	2,0900	889	P	12:54:02
22/02/2022	2,0900	156	P	13:07:16
22/02/2022	2,0900	33	P	13:07:16
22/02/2022	2,0900	1.101	P	13:07:17
22/02/2022	2,0900	938	P	13:07:17
22/02/2022	2,0700	2.000	P	13:59:44
22/02/2022	2,0700	227	P	14:48:21
22/02/2022	2,0850	1.200	P	15:17:45
22/02/2022	2,0850	243	P	15:17:45

22/02/2022	2,0850	533	P	15:17:45
22/02/2022	2,0850	33	P	15:17:45
22/02/2022	2,0650	265	P	15:35:14
22/02/2022	2,0850	249	P	15:52:43
22/02/2022	2,0850	852	P	15:52:43
22/02/2022	2,0850	904	P	15:52:43
22/02/2022	2,0900	267	P	16:17:58
22/02/2022	2,0900	2.008	P	16:20:01
22/02/2022	2,0750	1.081	P	17:10:02
22/02/2022	2,0750	924	P	17:10:02
22/02/2022	2,0600	954	P	17:35:17
Average price	2,0780	41.000	# transactions	47

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Date	Price	Amount	P/S	Time of execution
23/02/2022	2,0850	995	P	09:05:11
23/02/2022	2,0850	1.739	P	09:30:34
23/02/2022	2,1000	750	P	09:46:34
23/02/2022	2,1000	241	P	09:46:34
23/02/2022	2,1000	920	P	09:46:34
23/02/2022	2,1000	85	P	09:46:34
23/02/2022	2,1000	217	P	09:50:11
23/02/2022	2,1000	1.783	P	09:50:11
23/02/2022	2,0950	125	P	10:23:26
23/02/2022	2,0950	1.878	P	10:23:26
23/02/2022	2,0800	416	P	11:45:38
23/02/2022	2,0800	584	P	11:45:38
23/02/2022	2,0700	1.992	P	12:57:18
23/02/2022	2,0650	2.006	P	14:29:02
23/02/2022	2,0700	252	P	14:53:00
23/02/2022	2,0700	135	P	15:05:23
23/02/2022	2,0700	775	P	15:05:23
23/02/2022	2,0700	734	P	15:05:23
23/02/2022	2,0700	94	P	15:05:23
23/02/2022	2,0600	2.004	P	16:01:02
23/02/2022	2,0500	195	P	16:07:35
23/02/2022	2,0500	1.805	P	16:07:35
23/02/2022	2,0500	700	P	16:07:39
23/02/2022	2,0500	1.303	P	16:07:39
23/02/2022	2,0350	452	P	17:08:54
23/02/2022	2,0350	1.000	P	17:08:54
23/02/2022	2,0350	555	P	17:08:54
23/02/2022	2,0350	645	P	17:19:18

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23/02/2022	2,0400	120	P	17:28:02
23/02/2022	2,0400	155	P	17:28:13
23/02/2022	2,0450	345	P	17:29:22
23/02/2022	2,0300	3.000	P	17:35:06
Average price	2,0658	28.000	# transactions	32

Please note that Banca Sistema held a total of no. 280.650 treasury shares, equal to 0,35% of the share capital.

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Banca Sistema Group

Banca Sistema, founded in 2011 and listed in 2015 on Borsa Italiana's Star segment, is a financial institution specialized in purchasing trade receivables owed by the Italian Public Administrations and tax receivables, and engages in consumer credit through salary- and pension-backed loans, by purchasing loan pools and through the direct origination of the QuintoPui product, and through pawn loans, via the subsidiary ProntoPegno S.p.A. The bank offers also deposit products to a base of about 35 thousand customers, with an offering that includes current accounts, deposit accounts and securities accounts, in addition to other services as credit management and recovery, bank guarantees and security bonds, PA receivables certification and e-billing. With head offices in Milan and Rome, Gruppo Banca Sistema is also present in Bologna, Pisa, Naples, Palermo, Asti, Brescia, Civitavecchia, Florence, Mestre, Parma, Rimini and Turin, has 278 employees and relies on a multichannel structure.