

Prestipay S.p.A. (Cassa Centrale Group): 2023 financial statements approved. Sustainable growth and innovation at the service of Banks

- **Total volumes of EUR 310 million;**
- **Shareholders' equity of EUR 38.6 million;**
- **Net profit of EUR 5.6 million;**
- **95% digitalised paperless contracts with a savings of over 1,900 kg of CO2 equivalent.**

Trento, 29.04.2024 – The results approved by the Shareholders' Meeting of Prestipay S.p.A. were definitely positive. The Cassa Centrale Banca Group company is specialised in consumer credit, created to support partner banks in the monitoring of the market segment personal loans.

In fact, the 2023 financial year recorded an increase in net profit compared to the previous year of EUR 5.6 million and shareholders' equity that was further consolidated, standing at EUR 38.6 million. As regards production, total volumes grew for the third consecutive year, exceeding EUR 310 million.

"The growth path undertaken by the Company since its operational start", declared **Diego Ballardini, Chairman of Prestipay**, "confirms the validity of the strategic choices made in recent years by governance. We will continue to pursue the enhancement of our human capital, ensuring investments in technological development to support the competitiveness of the services offered for the benefit of the Group's banks and their private customers. The strengthening of the internal organisational structure with the gradual growth of the workforce", concluded Ballardini, "has also had positive repercussions on the employment level with the inclusion of new resources, in particular young graduates, and a consistent increase in the training provided which, in 2023, exceeded 1,900 total hours".

"Our third year of activity closed with very positive data" - commented **Paolo Massarutto, Chief Executive Officer and General Manager of Prestipay** - "We achieved a growth higher than expected and compared to the reference market, strengthening all the main economic, financial and equity indicators and confirming the validity of the business model and the solidity of the Company. Despite the challenges dictated by economic uncertainties, the performance was very positive and higher than that of the reference market, with total volumes 24% greater than the previous year. The commitment to the evolution of our service model through significant investments in technological development, innovation and industrialisation of processes and the specialisation of our people" – concluded Massarutto – "is also reflected in our environmental, social and governance performance. We have continued to promote sustainable practices along the entire

value chain, adopting responsible policies that generate value for the Group, for the communities in which we operate and for the environment. For example, in 2023 we achieved a penetration of paperless contracts of more than 95%, helping to reduce the emission of CO2 equivalent by over 1,900 kg”.

“The commitment to evolution has seen Prestipay make use of new technologies that have made it possible to optimise the service offered to customers and to the distribution banks. The Company remains strongly committed to the implementation of all development projects in order to pursue long-term value increase for all stakeholders”, emphasised the Chief Executive Officer and General Manager during the Shareholders' Meeting.

As evidence of this approach, the Company has just successfully completed, after a year and a half of intense work, the project concerning the internalisation of the salary-backed loan product, which will guarantee the Group banks direct control of this important segment of market that in Italy is worth about EUR 10 billion per year in brokered volumes.

The Cassa Centrale – Credito Cooperativo Italiano Group includes 66 Cooperative Banks - Rural Banks - Raiffeisenkassen and 1,480 branches across Italy, with more than 12,000 employees and over 470,000 cooperative partners. With balance sheet assets of EUR 89.6 billion as of 31 December 2023, the Group ranks among Italy's top 10.

Prestipay S.p.A., with its registered office and operating headquarters in Udine, is the consumer credit company of the Cassa Centrale Group, managed and coordinated by its parent company, Cassa Centrale Banca - Credito Cooperativo Italiano. Prestipay supports its Customer banks by offering financing solutions based on the principles of transparency and sustainability, through specialist know-how, precise risk control and a comprehensive range of products and services, thus promoting a responsible and conscious approach to lending.