

Prestipay, improved half-yearly results

Trento / Udine, 08.08.2025 - The Board of Directors of **Prestipay S.p.A.**, the Company of the Cassa Centrale Group specialised in the consumer credit sector, has approved the half-yearly financial statements which confirm that significant results were achieved and that all the Plan projects were implemented.

In the **first half of 2025**, despite the complexity of the market, clear improvement was recorded by all the main indicators, with net profit growing to **EUR 5 million** and total disbursements of **EUR 200 million**, which allowed Prestipay to strengthen **its market share**.

The distribution of salary-backed loans was launched, on completion of the project for the insourcing of this type of product. The digitalisation of processes and the adoption of advanced technologies have enabled the Company to **further improve its operational effectiveness** and the use of digital signature and paperless general contracting solutions, and have provided a significant contribution to environmental sustainability, with **a substantial reduction in the consumption of paper and CO₂ equivalent emissions**.

In commenting on the results, **Paolo Massarutto** announced his intention not to renew his position of Chief Executive Officer of Prestipay and to leave the Cassa Centrale Group after eight years to start a new professional journey.

"Prestipay" - states Massarutto - "has become, in the space of just a few years, **a strong, technologically advanced, efficient company** with solid income prospects, achieving **better than expected results**. Its strategic vision, its determination and **the commitment of the people who work there, together with the ongoing collaboration with the affiliated Banks** in the distribution, have made it possible to complete an **extraordinary journey**, within a solid and resilient Group. I would like to thank Cassa Centrale Banca, Prestipay's associates and all the stakeholders for the opportunity and the trust received over the years".

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.

*The **Cassa Centrale - Credito Cooperativo Italiano Group** includes 65 BCC - Casse Rurali (Rural Banks) - Raiffeisenkassen and 1,491 branches across Italy, with more than 12,000 business associates and about 490,000 cooperative members. With balance sheet assets of EUR 87 billion as at 31 December 2024, the Group ranks among Italy's top 10.*