

**Prestipay S.p.A. 2025 financial statements approved:  
net profit at EUR 8.5 million (+ 26.9%), volumes at EUR 352 million**

**The integration with the Parent Company was consolidated and the synergies supporting growth were enhanced**

- **Total volumes of EUR 352 million, + 8% compared to 2024**
- **EUR 20 million of Salary-Backed Loans in the first year of insourcing**
- **Net profit amounts at EUR 8.5 million, +26.9%**
- **Equity increasing further to EUR 53.9 million**

**Trento, 11 May 2026** - The Shareholders' Meeting of Prestipay S.p.A, a company wholly-owned by Cassa Centrale Banca and specialised in consumer credit, approved the financial statements for the year 2025, confirming a solid growth trajectory and continuing to strengthen key financial and operational indicators.

The results achieved show a particularly positive trend. The net profit stood at EUR 8.5 million, up 26.9% compared to EUR 6.7 million at the end of 2024. Equity became further consolidated, amounting to EUR 53.9 million.

During the year, total production grew by 8%, reaching EUR 352 million. Personal loans remained the main component, with granted volumes of EUR 327 million. In the first year following product insourcing, salary-backed loans amounted to EUR 20 million, in addition to the contribution of commercial agreements.

The direct channel shows significant growth, with volumes more than doubled compared to the previous year, supported by a strategy focused on enhancing customers from the Group's digital assets.

With reference to the number of transactions, there was a 12% increase in requests managed compared to 2024. The progressive digitalisation of processes and the adoption of automation solutions have made it possible to improve operational efficiency and reduce response times for the Group's Banks and their customers. Finally, the use of digital signatures continues, having been adopted in over 96% of contracts, with positive effects in terms of efficiency and environmental sustainability.

During 2025, the Company's governing bodies were renewed, with the appointment of a new Board of Directors and Board of Statutory Auditors, and the appointment of Alberto Stella as General Manager.

"The results achieved in 2025 confirm the soundness of the development path undertaken by Prestipay and the Company's ability to generate value in support of the Group's Banks. – said **Chairman Mauro Giuriolo** – In a constantly evolving competitive landscape, strengthening human capital and skills is an essential strategic lever for supporting balanced and lasting growth, helping the Banks to respond effectively to customer needs".

"For Prestipay, 2025 marks a phase of further development and consolidation. – commented the **General Manager Alberto Stella** – Strengthening integration with the Parent Company and maximising operational synergies are key strategic priorities for us, aimed at increasing the effectiveness of our service model and supporting the expansion of the Group's retail offering. In this context, we will continue to expand into new market segments and develop our product range, so that we can respond to the needs of the Group's Banks and their private clients in an increasingly targeted manner".

**Prestipay S.p.A. a Socio Unico**, 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 BCCs (cooperative credit banks), Rural Banks and Raiffeisenkassen, with 1,501 branches throughout Italy, more than 12,500 employees and 500,000 Cooperative Members. With balance sheet assets of EUR 94 billion as at 31/12/2025, the Group ranks among Italy's top 10.