BANCA SISTEMA GROUP: OPENS IN BRESCIA, IN PIAZZA REPUBBLICA 12 THE NEW BRANCH OF PRONTO PEGNO

- **The growth plan of ProntoPegno continues with the opening of the thirteenth branch in Brescia**

- **The collateral loan is confirmed as a financial instrument more current than ever for obtaining an immediate loan in a simple and safe way**

Milan, 14th June 2021

The Banca Sistema Group **opens a new branch** of **ProntoPegno** in Brescia in **Piazza Repubblica 12**.

The new branch will be open from 14th June, **Monday to Friday from 8.30 AM until 1.45 PM and from 3.00 PM until 4.15 PM** and it will even remain **open** for the whole month of **August**.

With the opening of the **thirteenth branch of ProntoPegno** in Brescia – a city that plays a key role in terms of the entire economy of northern Italy – the three-year development plan of the Banca Sistema Group in collateral loans continues with vigor. The growth of ProntoPegno will be guided not only by initiatives that envisage a strengthening of the direct network in Italy, but also by a push towards the digitalization of processes to offer citizens concrete help by **responding in an innovative way to the growing need for liquidity.**

According to the monitoring data centre of the company, the number of insurance policies done in the collateral loans sector in Italy in the past year has increased by 30%, as well as the renewal and the number of people that have redeemed their valuables; **98% of the obliged assets obliged** with Pronto Pegno **come back in the hands of the owner** while only 2% of the assets end on auction, showing the relevance of collateral loans in **satisfying the necessity of immediate and transitory liquidity,** even for extra expenses, and the subsequent redemption capacity by customers.

The warranty of the loan is the asset itself, which consist mainly of gold, but also branded watches and silverware and the amount of the loan is defined based on the needs of the clients and the value of the asset, established by a surveyor, without the urgency of any creditworthiness or asset investigation. In this way, the client can immediately get the formalized amount of money based on the given asset and at the end of the loan usually get the belongings back, returning the charges and interests due over the period. The length of the loan can be 3, 6, 12 months and can be renewed.

"*Born from the need of easing and regulate the access to loans for everyone, the pawn service has been since the beginning a tool used to support the accomplishment of impressive events: Queen Isabella from Castilla, pledged her jewellery to fund the expedition of Cristoforo Colombo to the discovery of America, and therefore from these stories we can find some very interesting examples in our current life" has observed* ***Giuseppe Gentile, General Director Pronto pegno S.p.A.*** *"Nowadays the pawnshop*

shows the warranty of a simple, fast and open to anyone financial support, a way to finance yourself, using an object that usually is forgotten in our shelves"

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ProntoPegno S.p.A.
ProntoPegno S.p.A. is a company owned by 75% by Banca Sistema S.p.A., and by 25% by Fondazioni Bancarie Cassa di Rsparmio di Cuneo, Cassa di Risparmio di Alessandria e Fondazione Pisa, focused on collateral loans and in business since 1 August 2019. The Banca Sistema Group began working in the collateralised lending business at the beginning of 2017, combining the credentials of a solid bank with the advantages of a specialist that is continuously willing to innovate and grow to offer greater value to customers, in terms of professionalism and timeliness. To take advantage of the growth prospects that have emerged since starting this business, the Bank has decided to transfer its "collateralised lending" business to a dedicated company: ProntoPegno S.p.A. Today ProntoPegno, the Pawnbroker of the Banca Sistema Group, has 12 branches across the country: Civitavecchia, Firenze, Mestre, Milano, Napoli, Palermo, Parma, Pisa, Roma, Rimini and Torino. https://prontopegno.it

Gruppo Banca Sistema
Banca Sistema, founded in 2011 and listed in 2015 on Borsa Italiana's Star segment, is a financial institution specialized in purchasing trade owed by the Italian Public Administrations and tax receivables, and engages in consumer credit through salary- and pension-backed loans and gold/jewelry-backed loans. The Bank engages in the salary- and pension backed loans business by purchasing loan pools and through the direct origination of the QuintoPuoi product. The gold/jewelry-backed lending business is carried out via the fully-owned company 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, Banca Sistema is also present in Bologna, Pisa, Naples, Palermo and Rimini, has 210 employees and relies on a multichannel structure.