BANCA
SISTEMA

PRESS RELEASE

BANCA SISTEMA OFFERS "SI CONTO! SUBITO" AND INTRODUCES NEW DURATIONS ON ITS TIME DEPOSIT, UP TO 5 YEARS

STARTING MAY 20th, NEW INTEREST RATES ARE ALSO IN EFFECT

Milan, May 13th, 2013

Starting May 20th, 2013, Banca Sistema will offer a new product targeted to "SI conto!" time deposit Customers, who require liquidity but don't want to divest the deposited amount. The product is "SI conto! SUBITO". This product offers Customers the opportunity to receive up to 90% in advance on their full deposit, thereby allowing them to avoid divesting and losing the interest accrued. SI conto! SUBITO has been created in order to answer the needs of time deposit's Customers who, for different reasons, require immediate liquidity and would otherwise lose the interest accrued on their savings.

Full details and examples of SI conto! SUBITO – which offers a fixed interest rate for the full duration of the contract – are available on the dedicated webpage: **sicontosubito.it**

Also starting Monday May 20th, **"SI conto! DEPOSITO"** will enrich it's offering with **4 new terms of duration, covering up to 5 years** (42-48-54-60 months).

Below you will find a table showing the new offer by Banca Sistema on the "SI conto! DEPOSITO" time deposit, including details of the **new annual gross interest rates**, effective from May 20th, 2013:

3 MONTHS 2.10%	18 MONTHS 3.10%	42 MONTHS 3.90%
6 MONTHS 2.20%	24 MONTHS 3.30%	48 MONTHS 4.20%
9 MONTHS 2.30%	30 MONTHS 3.50%	54 MONTHS 4.40%
12 MONTHS 2.90%	36 MONTHS 3.70%	60 MONTHS 4.60%

Furthermore, for Customers holding a time deposit who also activate **"SI conto! CORRENTE"** by June 30th, 2013, Banca Sistema offers better interest rates:



Banca Sistema has chosen to widen its offer on durations and revise its interest rates, which remain among the most attractive in a market which has moved significantly lower in recent months, to provide all Customers a savings product that is safe and easy to use, while adding longer term durations.

"SI conto! DEPOSITO" is free: all transactions are free of charge and the stamp duty is paid by Banca Sistema. No minimum deposit amount is required and the account can be opened online in less than 24h. Banca Sistema participates in the Fondo Interbancario di Tutela dei Depositi, which provides protection to Customers who deposit their money in banks.

Press Office
Anna Mascioni
Tel. +39 02 802801
E-mail newsroom@bancasistema.it
Web: www.bancasistema.it - www.bancasistemarte.it

Banca Sistema

Banca Sistema is an independent bank, created in 2011. Its founders include three banking foundations from the North, Centre and South of Italy, as well as the Management and a private equity fund managed by the Royal Bank of Scotland.
Headquartered in Milan, with offices in Rome and London, Banca Sistema specialises in financing and managing trade receivables owed by the Italian Public Administrations (PA's).