PRESS RELEASE

BANCA SISTEMA: NOTICE OF PUBLICATION, PURSUANT TO ART. 122 OF LEGISLATIVE DECREE 58/1998, OF THE EXTRACT AND ESSENTIAL INFORMATION RELATING TO THE SHAREHOLDERS' AGREEMENT SIGNED ON JUNE 29, 2025 BETWEEN CF+ S.P.A., GIANLUCA GARBI, SGBS S.R.L. AND GARBIFIN S.R.L.

Milan, 4 July 2025

The essential information pursuant to Article 122 of Legislative Decree No. 58 of February 24, 1998 ("TUF") and Article 130 of the Regulation adopted by Consob resolution No. 11971 of May 14, 1999 as subsequently amended and supplemented ("Regolamento Emittenti"), as well as the extract published pursuant to Article 122 of the TUF and Articles 129 and 131 of the Regolamento Emittenti regarding the shareholders' agreement signed on June 29, 2025, between CF+ S.p.A., Gianluca Garbi, Società di Gestione delle partecipazioni in Banca Sistema ("SGBS") S.r.l. and Garbifin S.r.l., concerning shares of Banca Sistema S.p.A. ("Banca Sistema") are available to the public at the headquarters of Banca Sistema in Milan, Largo Augusto 1/A, corner of Via Verziere 13, on the Banca Sistema website (www.bancasistema.it, in the "Investors" section – "Corporate Documents" – "Shareholder Agreements") and at the authorized storage mechanism "1Info" (www.1info.it).

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Banca Sistema Group

Banca Sistema, founded in 2011 and listed since 2015 on the Euronext Star Milan segment of the Italian Stock Exchange, is a financial institution specializing in the purchase of commercial receivables owed by public administrations and tax credits. It is also active in salary and pension-backed loans (CQS), both through portfolio acquisitions and direct product origination under the QuintoPuoi brand. Additionally, the bank offers deposit products, including current accounts, term deposits, and securities accounts, and provides various other services such as securitization servicing, credit management and recovery, guarantees and sureties, certification of public administration receivables, and electronic invoicing.
Kruso Kapital S.p.A., listed on Euronext EGM and part of the Banca Sistema Group, is the first operator within a banking group active in both the pawn credit business, through the ProntoPegno brand in Italy and Greece and Crédito Económico Popular in Portugal, as well as in the auction market for precious items, artworks, and other collectibles through Art-Rite. With offices in Milan and Rome, the Banca Sistema Group also has a presence in Italy in Bologna, Pisa, Naples, Palermo, Asti, Brescia, Civitavecchia, Florence, Livorno, Mestre, Parma, Rimini, Sanremo, and Turin, as well as in Spain, Portugal, and Greece. The Group serves over 100,000 clients, employs 358 people, and operates through a multi-channel structure.