Prestipay S.p.A. (Cassa Centrale Group) approves the 2024 financial statements and continues its path of growth alongside its affiliated banks, focusing on innovation and expansion in new market segments

- **Total volumes of EUR 326 million**
- **Equity of EUR 45 million**
- **Net profit of EUR 6.7 million**
- **95% digitalised paperless contracts with a savings of over 2,100 kg of CO2 equivalent**
- **Distribution of the Salary-backed loan product to the Prestipay Five brand has been successfully launched**

Trento, 5th May 2025 – The Shareholders' Meeting of Prestipay S.p.A., the Cassa Centrale Group company that specialises in the consumer credit sector, approved the 2024 Financial Statements, confirming the excellent results achieved in terms of growth, achievement of project objectives and the improvement of all the main economic, financial and management indicators.

The year 2024 recorded further growth in net profit compared to previous years, with a result of EUR 6.7 million, despite significant prudential provisions. Equity, which is further consolidated, amounted to EUR 45 million.

From an operational point of view, production exceeded EUR 326 million, recording a significant increase compared to 2023. This result confirms the solidity of the operating model and the efficiency of the Company's industrial capacity, which has been able to promptly and effectively respond to market developments thanks to careful monitoring of flows and processes.

The Company further expanded its offering, enhancing the range of products distributed through the various channels and launching the provision of financing through Salary-backed loans.

In relation to the distribution channels, there was a gradual consolidation of loan applications received through the direct online channel and a substantial increase in the number of transactions managed in all channels covered.

In addition, the Company has accelerated its digitalisation process, adopting technological solutions oriented towards operational efficiency and sustainability. In this context, the use of digital signatures for the subscription of contracts is confirmed for 95% of total transactions, with an estimated reduction of over 2,100 kg of CO_2 equivalent emissions.

"The excellent results achieved by the Company four years after its establishment – declared **Chairman Diego Ballardini** with satisfaction – testify to the solidity of the service model developed by Prestipay to support the Group's Banks and the online channel, as well as the validity of the strategic choices adopted by governance".

Prestipay's objective is to pursue its growth roadmap with determination, focusing on investment in human capital and the development of corporate skills to ensure sustainable growth and respond more effectively to the needs of the Banks and their customers.

"2024 represents a further, decisive consolidation in the Company's path of growth – declared **Paolo Massarutto, Chief Executive Officer** and **General Manager of Prestipay S.p.A.** – In a market context that is constantly evolving and increasing in complexity, we have successfully faced the challenges of the sector, supporting the technological and digital evolution of our processes and products with targeted investments, and at the same time we have maintained a strong strategic vision oriented towards the creation of long-term value for all of our stakeholders, promoting expansion into new market segments and expanding our range of products and services. A decisive step in this direction was the success achieved with the launch of the direct distribution of the Salary-backed loan product, which marks a further *milestone* in our process of strategic diversification and strengthening of our market position".

"The entry into the Salary-backed loan segment, with a proprietary product developed entirely thanks to internal *know-how*, represents an important development opportunity for the Company and the confirmation of the validity of the Team's skills," Massarutto concluded.

This initiative will allow the Banking Group to directly oversee this important market segment, responding with greater effectiveness to the credit access needs of family customers.

With the start of the distribution of financing through Salary-backed loans, offered at advantageous conditions for all customers, the Group's territorial banks will be able to take advantage of a new product whose intrinsic characteristics will facilitate access to credit for specific segments of customers, and at the same time promote financial inclusion, in line with the principles that characterise membership of a Cooperative Group and the Banks that are part of it.

***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 employees and close to 490,000 cooperative partners. With balance sheet assets of EUR 87 billion as at 31 December 2024, the Group ranks among Italy's top 10.*

CASSA CENTRALE BANCA – CREDITO COOPERATIVO ITALIANO S.P.A.
Share Capital: EUR 952,031,808.00, fully paid-up.
Registrationnumber in the Trento Register of Companies andTax Code 00232480228 – Representative of the Cassa Centrale Banca VAT Group – VAT No. 02529020220
Member of the Cooperative Credit Depositors' Guarantee Fund and the National Guarantee Fund
Company entered in the Register of Banks – ABI 03599
Parent Company of the Cassa Centrale Banca Cooperative Banking Group, entered in the Register of Banking Groups

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