

## PRESS RELEASE

### BANCA SISTEMA: 09.30.2018 FINANCIAL REPORT PUBLICATION NOTICE

Milan, November 12<sup>th</sup>, 2018

We hereby inform you that Banca Sistema Interim Consolidated Financial Report as at 09.30.2018 is published on Banca Sistema website <https://bancasistema.it/bilanci-relazioni> and on the authorized storage mechanism website, [www.1info.it](http://www.1info.it).

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#### Banca Sistema

Banca Sistema was founded in 2011, as a bank specialized in financing and managing trade receivables owed by the Italian Public Administrations, thereby entering a sector of the Italian financial system aimed at granting liquidity to corporate entities in their business dealings with the PA's, mainly through factoring and credit management services.

With main offices in Milan and Rome, during this time Banca Sistema has extended its activities and services available both to business and retail Clients.

As an independent financial operator characterized by a diversified business model, Banca Sistema can offer, today, recourse and non-recourse factoring services. This includes receivables between private companies, yearly and quarterly VAT receivables refunds, current accounts, time deposits with durations up to 10 years, pawnbroking, guarantees, securities deposit, reverse factoring, certification of Public Administration credits, salary and pension backed loans.

The Bank is also active in the purchasing and management of non-performing financial and trade receivables as well as management and debt recovery from individuals, thanks to its stake in the capital of Axactor Italy S.p.A. and in its controlling company Axactor AB, listed to the Oslo Stock Exchange.