

PRESS RELEASE

BANCA SISTEMA: 2019 CORPORATE CALENDAR

Milan, 3 January 2019

Pursuant to art. 2.6.2., paragraph 1, letter b) of the actual Regulations of the Markets organized and managed by Borsa Italiana S.p.A., Banca Sistema announces its annual corporate events calendar for the year 2019.

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| 8 February 2019 | Board of directors for the approval of FY 2018 results |
| | Conference call: FY 2018 results |
| 1 March 2019 | Board of directors for the approval of the draft financial statements as at 31 December 2018 |
| 18 April 2019 | Annual Shareholders' Meeting for the approval of the financial statements as at 31 December 2018 |
| 10 May 2019 | Board of directors for the approval of Operating Report as at 31 March 2019 |
| | Conference call: First Quarter 2019 results |
| 31 July 2019 | Board of directors for the approval of Half-yearly Report as at 30 June 2019 |
| | Conference call: First Half 2019 results |
| 30 October 2019 | Board of directors for the approval of Operating Report as at 30 September 2019 |
| | Conference call: Nine Months 2019 results |

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Banca Sistema, as a company listed on the STAR segment of the Italian Stock Exchange, pursuant to Article 2.2.3, paragraph 3, of the Borsa Italiana Regulation

- intends to publish the interim financial reports as at 31 March and 30 September, within 45 days from the end of the first and third quarter of the financial year;

- will not publish the 2018 fourth-quarter Interim Report, as the Annual Report, pursuant to Article 154-ter paragraph 1 of Legislative Decree no. 58/1998, will be published within 90 days from 2018 year end.

The interim management reports will be made available pursuant to the current regulatory provisions and published on the Company's website, as well as at the authorized storage mechanism (www.1info.it).

The corporate events calendar for the year 2019 is available on the Company website www.bancasistema.it, Investor Relations Section.

Any amendments to the above calendar will be promptly announced.

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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.