

JOINT PRESS RELEASE FROM BANCA SISTEMA S.P.A. AND BANCA CF+ S.P.A.

**MERGER BY ABSORPTION OF BANCA CF+ S.P.A. INTO BANCA SISTEMA S.P.A.: AUTHORIZATIONS
RELEASED BY THE BANK OF ITALY**

Milan, 11th September 2026 - Further to the joint press release issued on 24 June 2026 with regard to the approval by the respective Boards of Directors of Banca CF+ S.p.A. ("**Banca CF+**"), and Banca Sistema S.p.A. ("**Banca Sistema**") of the plan for the merger by absorption of Banca CF+ into Banca Sistema (the "**Merger**") notice is hereby given that the Bank of Italy has today released the following: (i) authorization pursuant to art. 57 of Legislative Decree no. 385/93 ("TUB") and related implementing provisions regarding the Merger, as well as (ii) verification pursuant to art. 56 of the TUB and related implementing provisions regarding the statutory changes connected to the Merger.

The Bank of Italy has also stated that it has acknowledged that the newly issued ordinary shares from the capital increase will be classified as CET1 instruments, pursuant to articles 26, paragraph 3, and 28 of Regulation (EU) no. 575/2013.

For any further information on the Merger, please refer to the documentation that will be made available to the public in accordance with the applicable laws and regulations.

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Banca CF+ S.p.A.

Registered office: 20122 Milan | Corso Europa 15 - Tel. +39 02 84213579 - Secondary office: 00187 Rome | Via Piemonte 38 - Share capital Euro 85,780,782.83 i.v.- info@bancacfplus.it - bancacfplus@legalmail.it - Registered in the Milan Monza Brianza Lodi Companies' Register no. 00395320583 - REA C.C.I.A. Milan no. 2053326 Tax Code 00395320583 - Representative of the "CF+ Bank Group" - VAT No. 16340351002 - Parent Company of the Tax Code "CF+ Bank Group" banking group - Register of Banks and Banking Groups: COD. ABI 10312.7 - Member of the Interbank Deposit Protection Fund - www.bancacfplus.it

Banca Sistema S.p.A.

Registered office: 20122 Milan | Largo Augusto 1/A - via Verziere, 13 - Tel. +39 02 802801 Fax +39 02 72093979 - Share Capital Euro 9,650,526.24 i.v. Tax Code & VAT no. 12870770158 Registered in the register of Banks - ABI code: 3158
A company belonging to the Banca CF+ Group, registered in the Italian Register of Banking Groups and subject to the management and coordination of Banca CF+ S.p.A.
Subject to the supervision of the Bank of Italy.
Member of the Interbank Deposit Protection Fund and the National Guarantee Fund.- www.bancasistema.it



Plus, for your business.



Banca CF+

Banca CF+ is the result of the complex corporate reorganization of the former Credito Fondiario Group.

It is a bank focused on companies, specializing in financing solutions for companies in performing and re-performing situations. It offers three specialized credit products: factoring, tax credit purchase, and short-, medium- and long-term financing of companies with structural and liquidity needs, also assisted by central guarantee funds. Banca CF+ also offers a 100% digital, secure and flexible online fixed Deposit Account.

Banca Sistema S.p.A.

Founded in 2011 and listed on Euronext Star Milan since 2015, Banca Sistema specializes in the purchase of trade and tax receivables, contributing to corporates' liquidity. It operates in salary and pension-backed loans and, in partnership with leading providers, in personal loans, mortgages, and leasing. The offer includes banking services as well as securitization servicing, credit management and collection. Banca Sistema S.p.A. is a company belonging to the Banca CF+ Group, registered in the Register of Banking Groups, and is subject to management and coordination of Banca CF+ S.p.A.

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