

Public disclosure as referred to in subparagraphs (a), (b) and (c) of Appendix A of Part I, Title III, Chapter 2 of the Banca d'Italia Circular No. 285 of 17 December 2013

A1) Company Name:

Banca Valsabbina S.C.p.A. Registered office: Via del Molino, 4 - 25078 Vestone (BS), General Management: Via XXV Aprile, 8 - 25121 Brescia, Tax Code 00283510170, VAT No. 00549950988, ABI 05116, REA Brescia No. 9187

A2) Type of the activity performed;

The main activities carried out by Banca Valsabbina are represented by taking deposits or other repayable funds, from credit and financial transactions from the provision of banking services, including the placement services for insurance policies and mutual funds.

Currently, the activity is exercised mainly in the province of Brescia with 49 subsidiaries, as well as in the province of Verona (8 branches), Trento (3 branches), Monza-Brianza (2 branches), **Vicenza**, Treviso, Bergamo, Mantua, Milan, Modena, Bologna and Padua with a branch in each.

Customers are traditionally represented by economic actors such as families, artisans, professionals and small- and medium-sized enterprises.

The Bank controls the entire share capital of Valsabbina Real Estate Srl.

This is the operational instrument entity in support of the activity of the recovery of property loans of the Bank through participation in real estate auctions, in order not to passively suffer through low bidding in the current difficult period in the real estate sector.

B) Turnover Italy (intermediation margin item 120 of the Profit and Loss statement 2018) €105,502,323

C) Number of employees based on the full-time equivalent: 534

"Number of employees based on the full-time equivalent" refers to the ratio between the number of hours worked collectively by all employees excluding overtime, and the annual total provided for in the contract for an employee assumed full time.

D) Profit or loss before tax

(Item 260 of the Profit and Loss statement 2018) €15,998,826

F) Public contributions received

The Bank did not receive contributions from public administrations in the year 2018 or in previous years. It should also be noted that, in accordance with the provisions laid down for the completion of the disclosures in question, transactions with National Central Banks for purposes of financial stability or transactions with the objective of facilitating the mechanism for the transmission of monetary policy are excluded.