

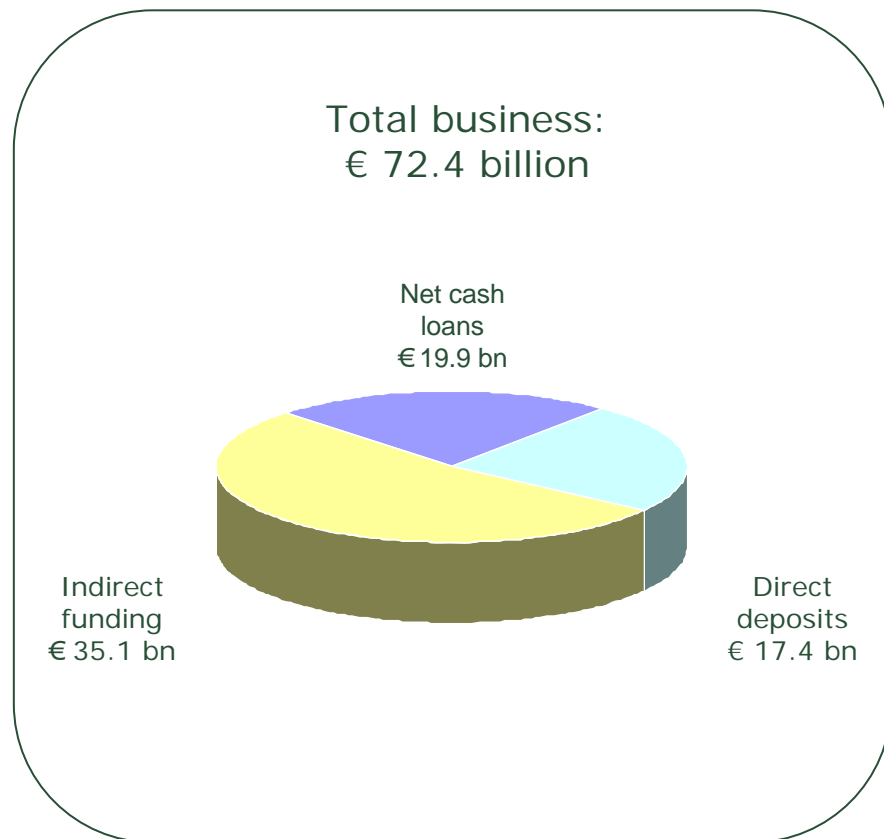
GRUPPO

Credem Group

CREDEM

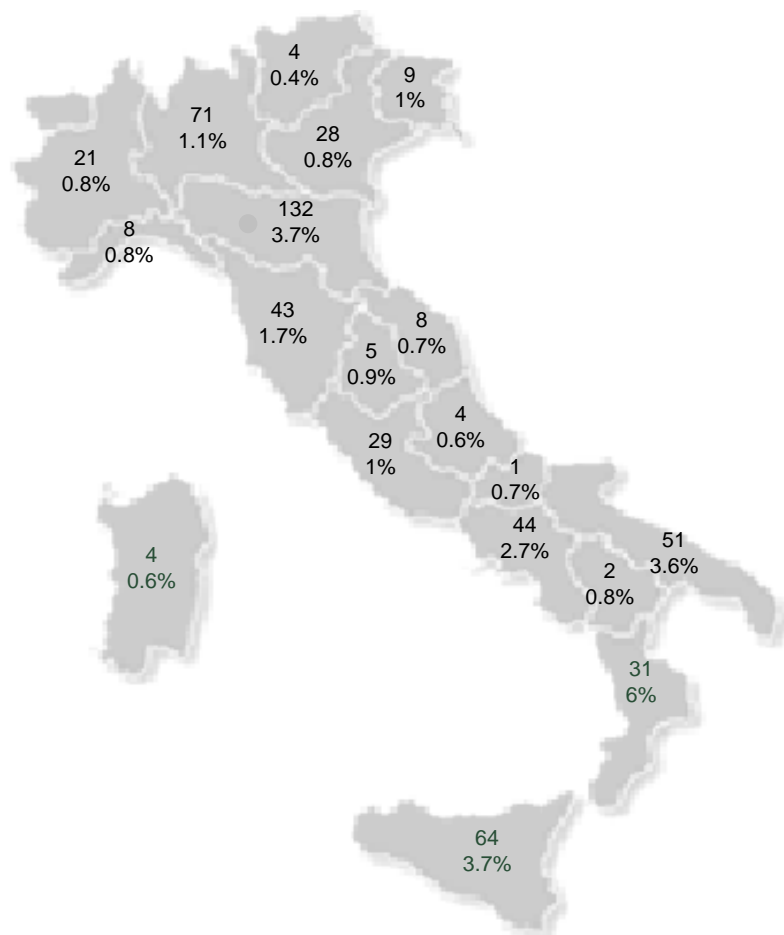


- **5,569 employees;**
- **559 branches;**
- **41 corporate centres;**
- **51 financial stores;**
- **762 financial advisors** with mandate;
- **300 Creacasa financial agents;**
- **49 financial agents** specialized in loans based on the “**cessione del quinto**”(*);
- listed on italian stock exchange (**FTSE Italia Mid Cap**);
- about **€ 1 billion capitalization** at 05/14/2012;
- **general manager Adolfo Bizzocchi.**



(*) loans repaid monthly by the employer of the borrower with instalments equal to one fifth of borrower's salary

CREDEM Group
Number of branches and market share

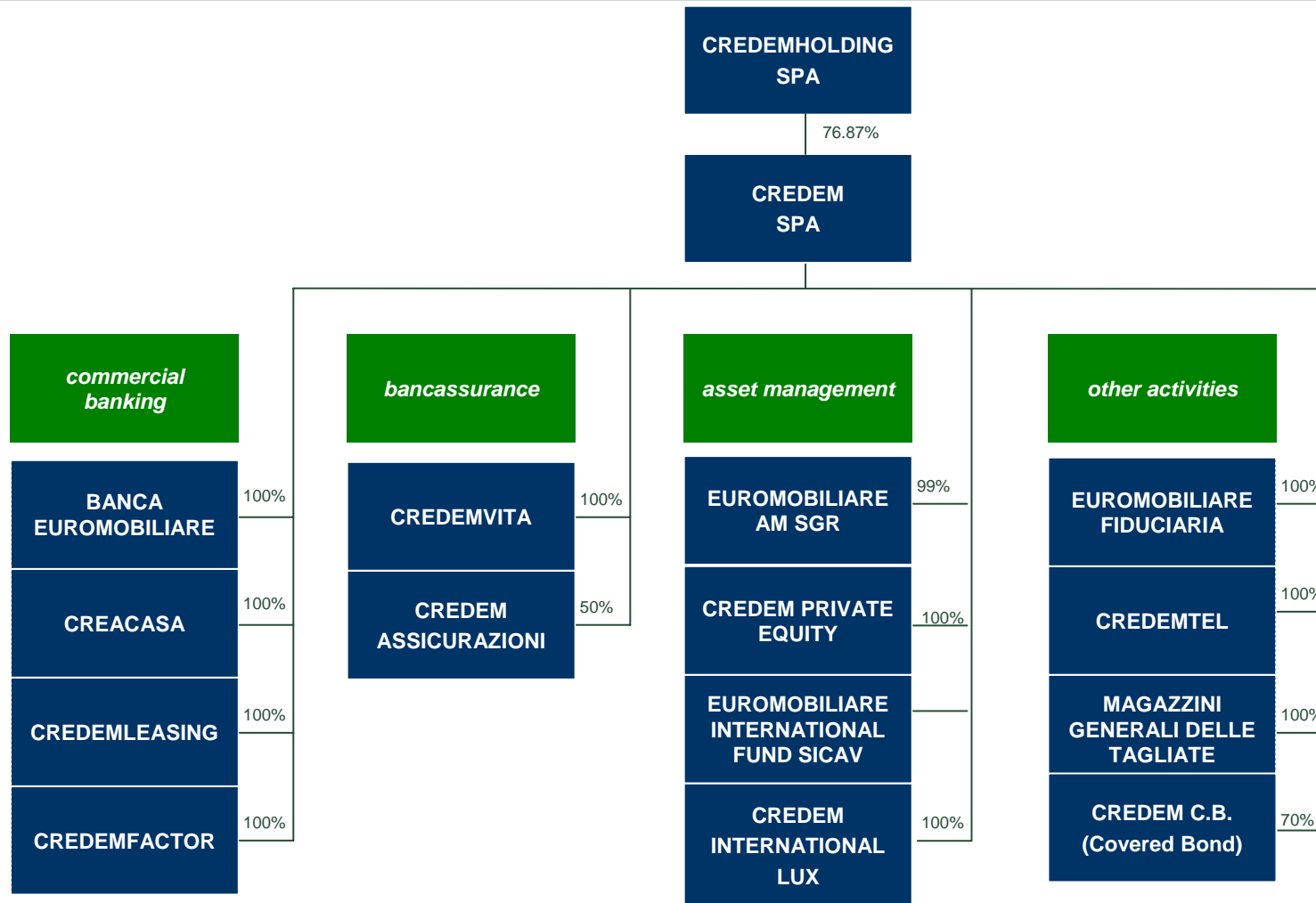


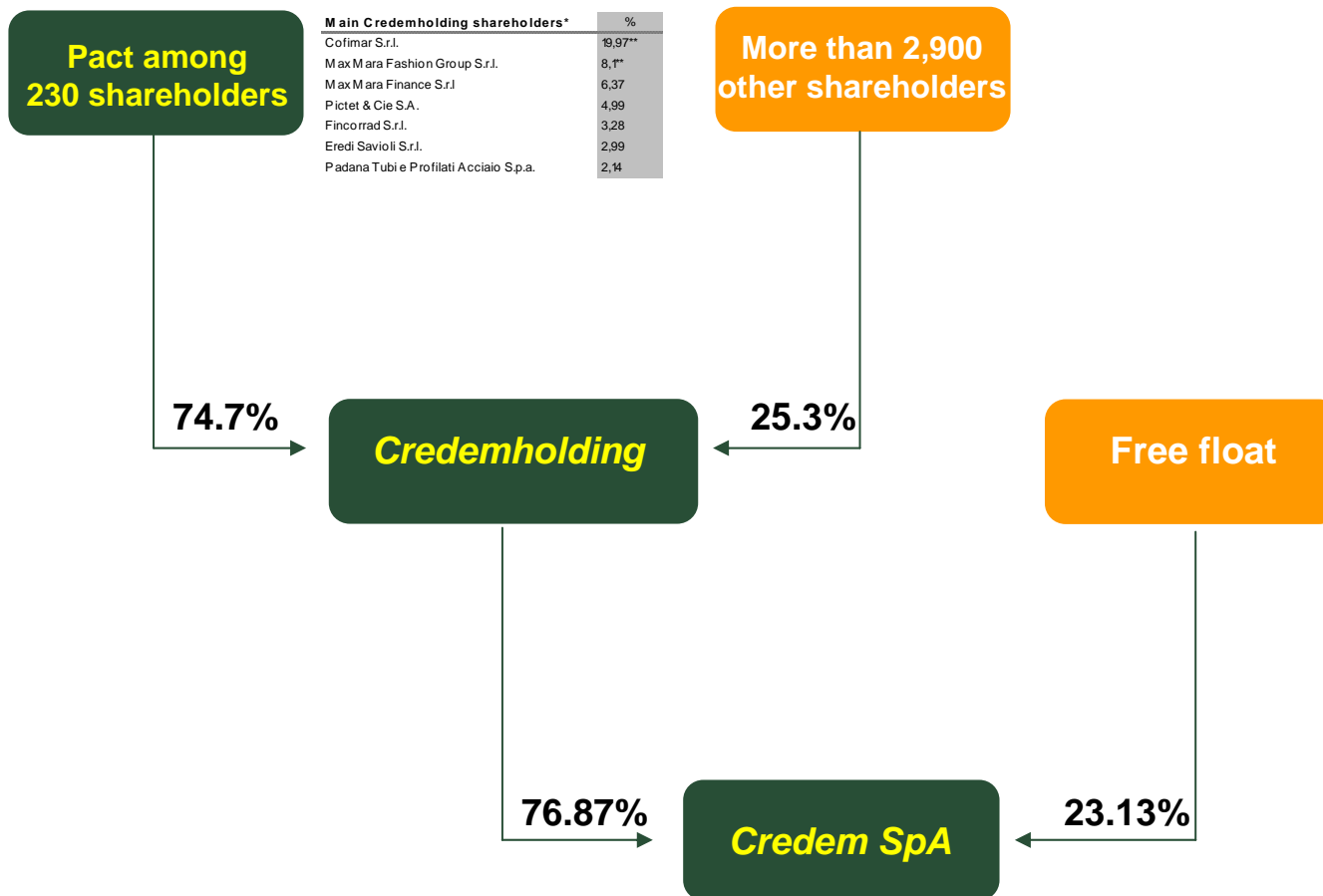
Distribution structure	2011	03/2012
Credem branches	541	540
Banca Euromobiliare branches	19	19
Total branches	560	559
Corporate centres	41	41
Credem points	34	33
Banca Euromobiliare financial stores	16	18

Employees	2011	03/2012
Banca Euromobiliare financial advisors	308	290
Credem financial advisors	487	472
Total financial advisors	795	762
Creacasa financial agents	273	300
Credem Group employees	5,519	5,569

Group structure

updated at 03/31/2012





* with individual share ownership more than 2%

** value for share with voting rights

Board of directors

(appointed on 2012 - 2013 – 2014)

chairman: Giorgio Ferrari

deputy chairmen: Lucio Zanon di Valgiurata *
Ignazio Maramotti *

members: Ugo Medici **
Paola Schwizer**
Giovanni Viani **
Romano Alfieri
Guido Corradi *
Enrico Corradi *
Giorgia Fontanesi
Benedetto Renda

Board of statutory auditors

(on 2010 - 2011 – 2012)

chairman: Gianni Tanturli

statutory auditors: Maurizio Bergomi
Giulio Morandi

alternate auditors: Vittorio Guidetti
Tiziano Scalabrini

* Members of the executive committee

** independent directors ex art. 148, comma 3, D.Lgs. nr. 58/1998 (TUF)



GIORGIO FERRARI

Chairman of Credem since 1992, chairman of Credito Emiliano Holding since 1986.

Other current positions:

- chairman of Credemvita;
- deputy-chairman of Credemassicurazioni;
- member of Euromobiliare asset management Sgr and Banca Euromobiliare Board of Directors.



ADOLFO BIZZOCCHI

Credem General Manager since 2001.

Other current positions:

- chairman of Credemtel;
- deputy-chairman of Credemfactor, Credemleasing and Credemvita;
- member of Banca Euromobiliare, Credemassicurazioni and Creacasa Board of Directors.

€ million	03/31/2012	03/31/2011	%
<i>Net profit</i>	41.6	30.6	+35.9%
<i>Net cash loans</i>	19,990	19,555	+1.8%
<i>Direct deposits</i>	17,445	16,737	+4.2%
<i>Operating costs</i>	154.1	155.5	-0.9%
<i>Net non performing loans ratio</i>	1.21%	1.07%	-
<i>Core Tier 1^(*)</i>	9.24%	8.9%	-

(*) Calculated as Tier 1 capital on risk weighted assets.

[Click here](#) to see the Group full results

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Palazzo Spalletti Trivelli – Credem headquarter

Data source: “Quarterly report at 03/31/2012”, already attested by the financial manager responsible for preparing the company’s financial reports