

PRESS RELEASE

INTESA SANPAOLO AND QUID INFORMATICA: STRATEGIC AGREEMENT FOR THE BANKING GROUP'S DIGITAL DEVELOPMENT

- **Enrico Bagnasco: *the QinetiC platform will be the basis for developing the modernisation of financing for the retail and business segments according to proprietary requirements***
- **Stefano Bertoli: *contributing to the excellence of relationships between the bank and its customers is an additional incentive for us and is consistent with Quid's corporate ethos of generating value for consumers and our business customers***

Milan, 19 April 2024 – Intesa Sanpaolo and Quid Informatica have signed a framework agreement that will enable isybank – Intesa Sanpaolo's digital bank central to the banking group's business plan and technological development – to launch financing products for its customers in the coming months.

QinetiC will provide the core system and specialised functions for isybank's personal loan and mortgage lifecycle management, contributing to the digital transformation with a cloud-ready product, together with subsequent application maintenance services to support operation.

QinetiC is a credit process management platform designed and developed to support financial services operators in the digital transformation process with a cloud-ready product, ensuring coverage of the entire lifecycle of consumer credit processes, from origination to post-sale and closure. After making a name for itself in the consumer finance market in just a few years, with 1.6 million relationships and over 20 billion loans managed, QinetiC is a cutting-edge technology platform, a major player in the Italian market, in line with Intesa Sanpaolo's evolutionary vision: cloud-native, flexible and easy to integrate with the bank's services.

Enrico Bagnasco, Head of Coordination Area Group Technology & Services, commented, “*Intesa Sanpaolo aims to become the first tier-1 bank to fully adopt next generation cloud-based core banking solutions. The key elements of its new digital platform will be adopting cloud-native, modular, secure, scalable and always-available applications. With this in mind, we have selected the QinetiC platform, which meets the described characteristics and will be the starting point for developing the modernisation of financing for the retail and business segments according to proprietary requirements.*”

“*Passing a thorough selection process and being chosen by a market-leading bank,*” commented **Stefano Bertoli**, CEO of Quid Informatica, “*is a milestone in Quid's growth and*

acknowledgement of the quality of the QinetiC product and its innovative scope at the service of the new digital banking model that the Intesa Sanpaolo Group has entrusted to Isybank. Beyond the contractual aspects, being able to contribute to the excellence of relationships between the bank and its customers is an additional incentive for us, and one that is consistent with Quid's corporate ethos of generating value for consumers and our business customers.”

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Intesa Sanpaolo

Intesa Sanpaolo, with €430 billion in loans and €1.3 trillion in customer financial assets at the end of 2023, is the largest banking group in Italy, with a significant international presence. It is a European leader in wealth management, with a strong focus on digital and fintech. The Group will provide €115 billion of Impact lending by 2025 to support communities and the green transition, together with a €1.5 billion program to help people in need. The Bank's network of museums, the Gallerie d'Italia, hosts its owned artistic heritage and cultural projects of recognized value.

News: group.intesaspaolo.com/en/newsroom

X: [@intesaspaolo](https://twitter.com/intesaspaolo)

LinkedIn: linkedin.com/company/intesa-sanpaolo

Quid Informatica S.p.A., Founded in 1987, directed by Stefano Bertoli and chaired by Elio Catania, is controlled by the private equity fund Equinox. Quid Informatica is considered one of the most reliable and innovative technology suppliers for the financial services sector and a reference partner for digital transformation processes. The Company is a leader in Italy in solutions for the consumer credit sector with the QinetiC platform. In 2023, the Group generated revenues for 83 million euros, with an EBITDA of 19 million euros. Based in Florence and Milan, with operational centres in Manerbio, Padua, Trieste, Udine and Cesena, Quid has an intense development plan underway in the financial services sector, supported by the acquisition, in June 2023, of the majority shares of banking outsourcer Cabel Industry, which is headquartered in Empoli. In the IDC-Datamanager rankings, Quid is constantly placed among the top 100 Italian companies in the software and IT services market and thirty-second concerning the financial services sector. Research by the ItalyPost Study Center, presented both in 2018 and 2019 by Corriere della Sera (L'Economia), placed Quid among the 500 top-performing SMEs for growth and profitability, and Forbes Italia included Quid among the 100 Small Giants Companies 2021 .