

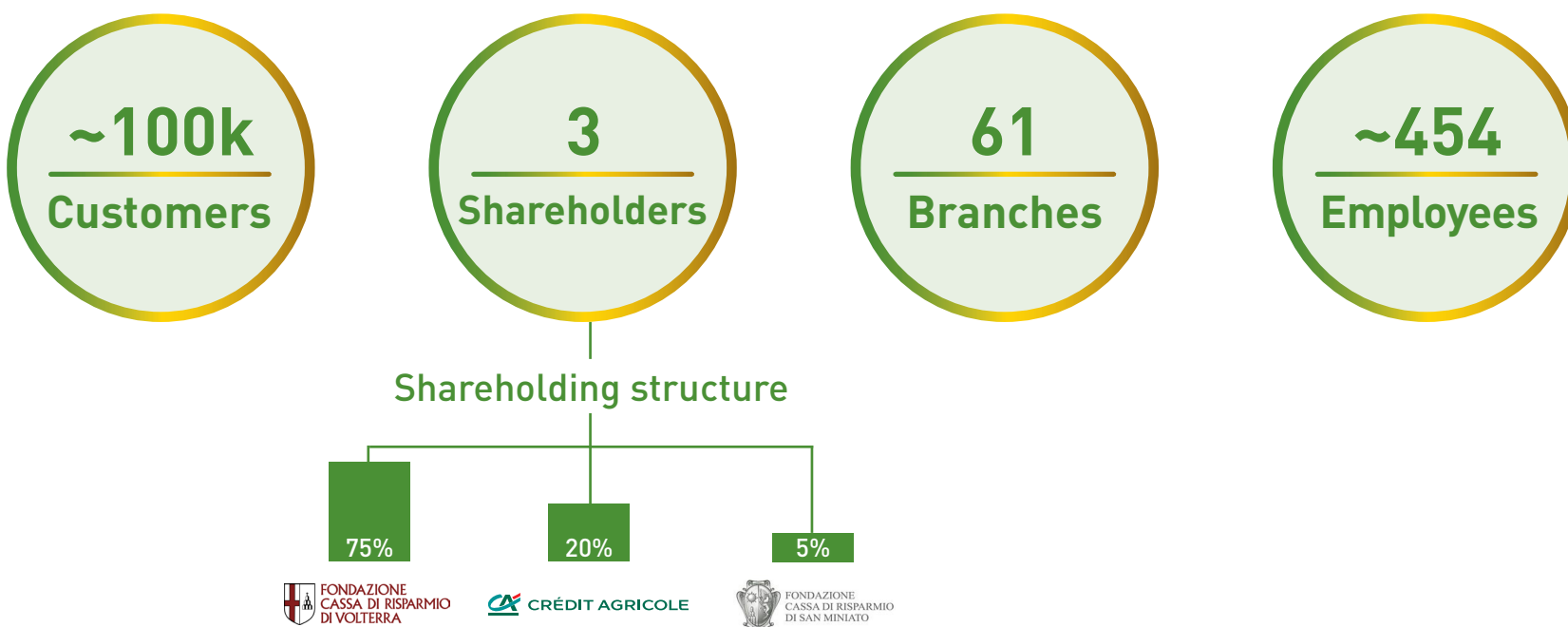


# PROFILE 2022

## INSTITUTIONAL PROFILE

**Cassa di Risparmio di Volterra** is a banking institution founded on 31 October 1893 following the activities of the ancient 'Monte Pio' active in town since 1494. During the past centuries Cassa di Risparmio di Volterra has evolved and expanded in full autonomy with 61 Branches widespread on the territory in the Tuscan provinces of Pisa, Livorno, Grosseto, Lucca, Siena and Florence.

Its mission is to be the Bank of territory reference for families, small and medium enterprises, local activities.



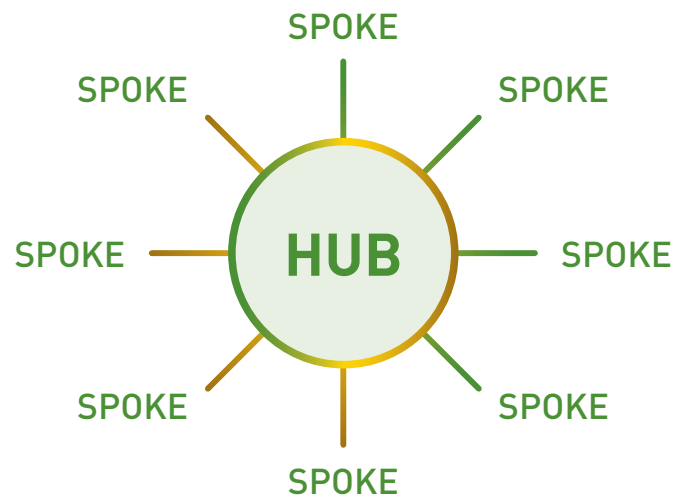
## MISSION

### CRV BANK OF THE COMMUNITY: SERVICE MODEL TO SERVE THE TERRITORY

Hub branches with value added performances and advisory service also in spoke branches located in small communities (today 70% of branches has been organized according to this model).

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Support to branch network provided by head office specialized departments with skilled advisors in finance, wealth management, credit products, bank insurance, pension products and international services for small and medium enterprises.



## MISSION

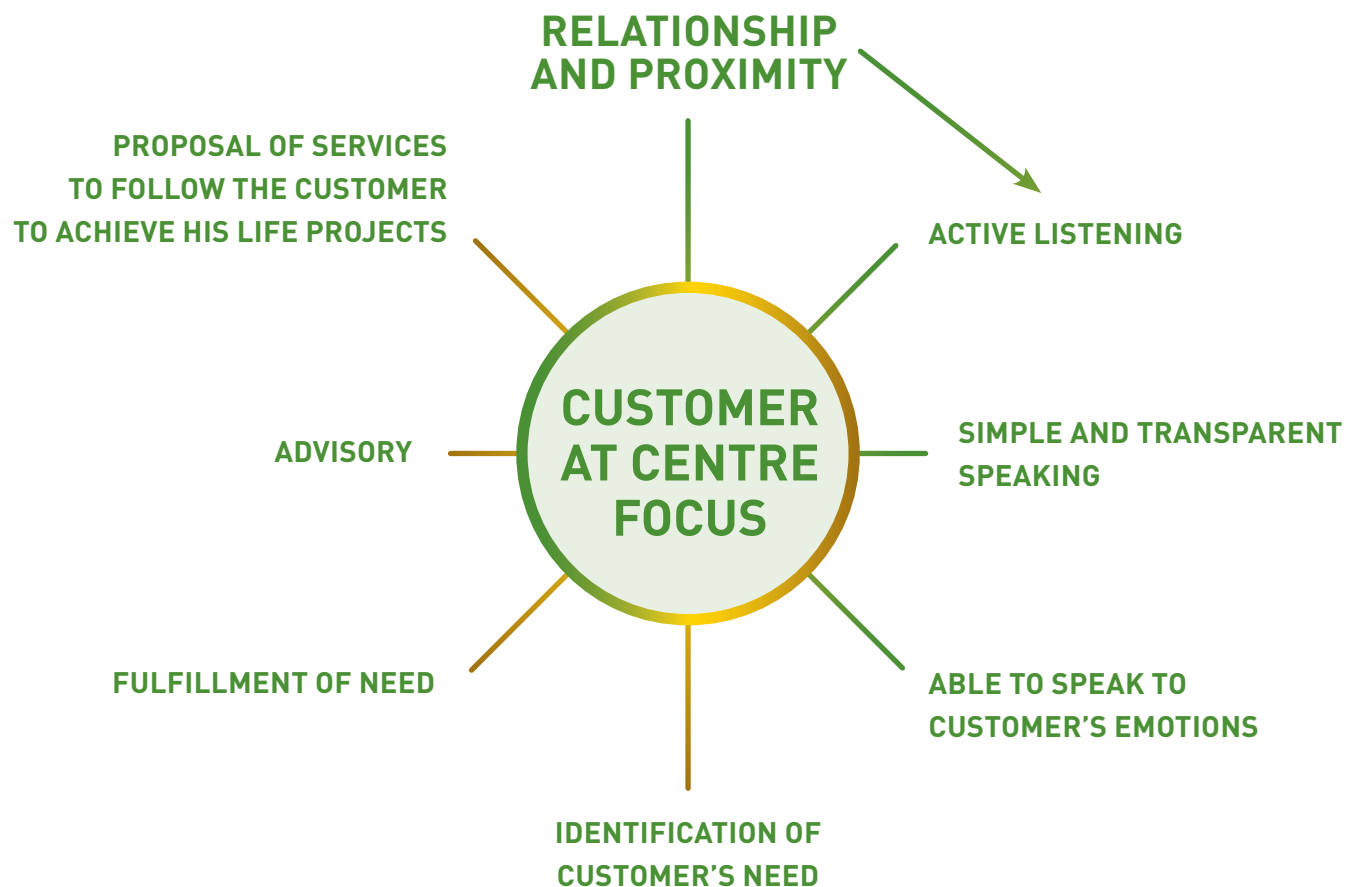
### CRV BANK OF THE COMMUNITY: SERVICE MODEL TO SERVE THE TERRITORY

- **BANK:**  
deep and wide knowledge of reference community
  - **PARTNERSHIP AND SYNERGIES:**
    - local institutions, chamber of commerce, credit consortium, industry associations
    - Technological development and innovation
    - Partnership with primary product factories
    - Innovative products and services for customers
  - **A UNIQUE ECOSYSTEM BANK-FAMILIES- SMALL AND MEDIUM ENTERPRISES FOR THE GROWTH AND SUSTAINABLE DEVELOPMENT OF THE TERRITORY**
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## MISSION

### CRV BANK OF THE COMMUNITY: INTERACTION MODEL WITH CUSTOMERS





# TERRITORY

Cassa di Risparmio di Volterra operates in **six provinces** of Tuscany with **61 Branches**, acting its role of traditional bank strongly oriented to customer proximity.

Savings collection and credit granting to families and enterprises of the territory contribute to their growth, necessary for the economic and social development.

## Territorial distribution of Cassa di Risparmio di Volterra

### Branch presence in provinces

Province	Branches	
Pisa (PI)	<div></div>	35
Livorno (LI)	<div></div>	15
Firenze (FI)	<div></div>	4
Grosseto (GR)	<div></div>	3
Lucca (LU)	<div></div>	3
Siena (SI)	<div></div>	1

### Branch presence in towns

Type	Town		Branch	
Big (>50k res.)	<div></div>	5	<div></div>	8
Medium (15-50k res.)	<div></div>	12	<div></div>	16
Small (<15k res.)	<div></div>	28	<div></div>	38
Total	<div></div>	45	<div></div>	61

Reference bank  
in the provinces  
of Pisa and Livorno  
– about 80%



## MAIN FINANCIAL INFORMATION

AS OF DECEMBER 31<sup>ST</sup>, 2021

CUSTOMERS'  
DEPOSITS

**1,85 Bln**

CUSTOMERS' LOANS  
AND MORTGAGES

**1,31 Bln**

CUSTOMERS' SECURITIES,  
FINANCIAL AND  
INSURANCE PRODUCTS

**1,21 Bln**

## SERVICES

### ACCOUNT AND PAYMENT SERVICES

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- Account with customer-oriented services

**nexi**



 **satispay**

**BANCOMAT**® SpA

**PagoBANCOMAT**®

### CREDIT SERVICES TO FAMILIES

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- Mortgages
- Salary-backed loans  **PITAGORA**  
FINANZIAMENTI SU MISURA
- Personal loan  **Presti pay**  
Il credito veloce e trasparente

### CREDIT SERVICES TO SME

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- Direct credit lines for domestic and international business
- Mortgages and direct loans for specific business requirements
- Leasing credit services  **FRATER**  
LEASING
- Factoring credit services  **BANCA FIS**  
IMPRESA

**NON CHIAMARLA BANCA**



## SERVICES

### ASSET MANAGEMENT

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### TRUST SERVICES

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### WEALTH MANAGEMENT

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CERTIFIED CONSULTANTS



## SERVICES

### INSURANCE

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SAVINGS, INVESTMENT, PENSION FUNDS

**EUROVITA**



PROTECTION AGAINST DAMAGES

**EUROVITA**



NON CHIAMARLA BANCA

## AWARDS AND PRIZES

Over the years, Cassa di Risparmio di Volterra S.p.A. (CRV) has received **numerous awards** from institutions and trade associations for innovative activities concerning social and economic development for the local community.

In 2022 CRV obtained the quality seal as: **“Best in Italy - Top Service”** in the category “REGIONAL BANKS - TUSCANY” in the survey carried out by **La Repubblica Affari e Finanza**. Now at its eighth edition, it has collected **265,000 opinions from Italian consumers** and represents the most reliable research on the quality of the service offered by companies in Italy.



2019 also represented another year of great satisfaction and recognition: the **ABI Award** known as “Award for innovation for corporate customers: the bank for businesses ” thanks to loan product called **“Summer Start Plus”**; **AIFIN Award “Banking Marketing & Communication - Innovation Award 2019”** and the **Selligent Award** for the use of new technologies to create an increasingly personalized service based on customers’ real needs; **“Future Bancassurance Award & Forum” Award** for the commitment and results in the development of insurance consultancy for SMEs; **“Le Fonti Innovation Awards 2019”**, in the category “Banking Innovation & Communication” awarding excellence in the local banking sector for the strategic approach to communication and the rich program of financial education dedicated to individuals and small and medium-sized enterprises.

2017 was another year of satisfaction with **“Future Bancassurance Award & Forum”** for collaboration with leading companies in the insurance sector thanks to the bank’s successful Bancassurance model. Thanks to the institutional communication project **“Non Chiamarla Banca”** in 2016 CRV received the **“Innovation Award - Award of Awards”** and in 2015 the **ABI Award** in the section “Innovating for: the bank introduces itself and listens”.

These awards confirm **the constant commitment to be part and working partner for the social and economic development of the local community** with an eye always turned to **progress and innovation**.

\*Seal issued by the German institute ITQF on the basis of an online survey, representative of the Italian population, conducted in August/September 2021 which collected 265,000 customer reviews involving 1616 companies, upon payment of an annual license. Further information on [www.istituto-qualita.com](http://www.istituto-qualita.com)

## PERSONNEL

### BOARD OF DIRECTORS

#### CHAIRMAN

Alberto Mocchi

#### VICE CHAIRMAN

Sergio Volterrani

#### MEMBERS

Elisabetta Lunardi

Alessandro Caprai

Massimo Arisi

### BOARD STATUTORY AUDITORS

#### PRESIDENT

Carlo Rossi

#### AUDITORS

Andrea Fidanzi

Pasquale Giovinazzo

#### ALTERNATE AUDITORS

Erika Bonechi

Elena Ercoli

### MANAGEMENT

#### GENERAL MANAGER

Stefano Pitti

#### DEPUTY GENERAL MANAGER

Fabio Tonelli

### FOR FURTHER INFORMATION

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#### AUDITORS

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