



CENTROBANCA and BANCA IFIS
"One day in Venice"
Investor Conference
Venice, 25th November 2011

CAD IT Company Overview

Overview of the Group

When

Founded in **1977** by four banking and financial experts who still run the company

Public trading company listed on the **Milan Stock Exchange (STAR)** since **2000**.



Where

Headquarters in **Verona**, subsidiaries and associated companies throughout Italy (Milan, Mantua, Padua, Bologna, Prato, Rome).



What

Supplier of home produced **software** packages (IP, patents owned by CAD IT) and **consulting services** to banks, P.A., insurances and manufacturing companies.

Leader in the Italian software Market (**share > 80%**) for the financial sector.



How

- **603** staff (as at 30/09/2011)
- Continuous training
- Partnerships



Shareholders and Corporate Governance

✉ The **four founder families** control **60%** of the capital through equal stakes

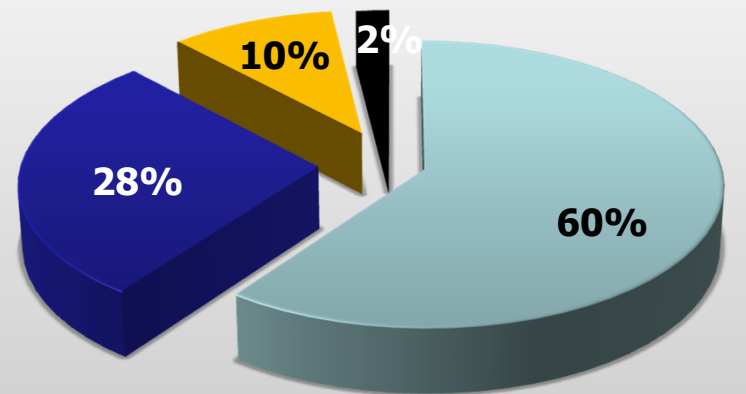
There isn't a syndicate agreement between the families shareholders

■ The **free float** is **28%**

■ **Xchanging** (that controls **10%** of the capital) is leader in the offering of Global Business Process Outsourcing services

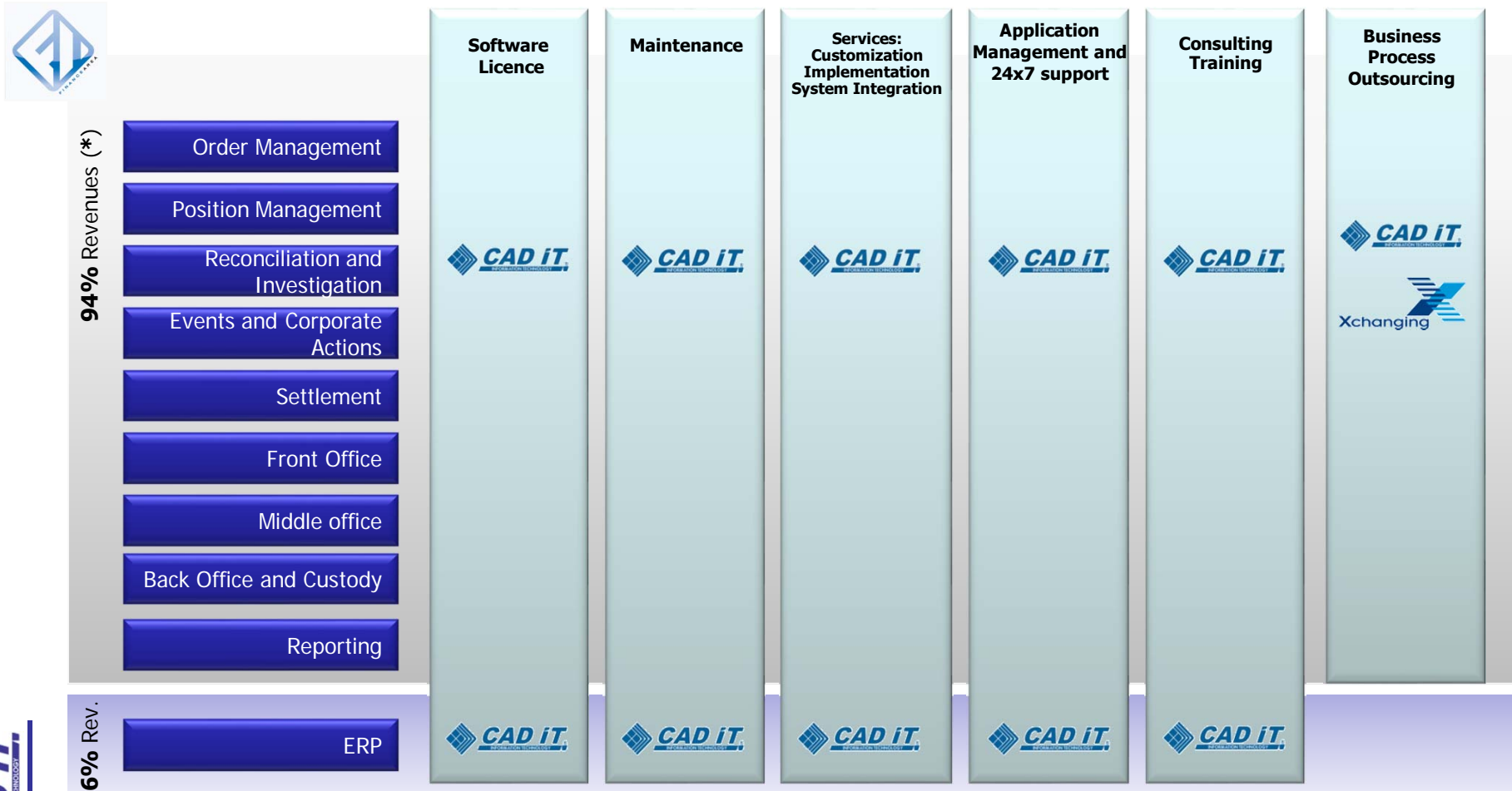
■ **Sofyl** (**2%** of the capital) is a company controlled by the management of CAD IT

Corporate governance:
CAD IT adheres to the Code of Conduct established for companies quoted on the Stock Exchange



- Four founder families
- Free float
- Xchanging
- Sofyl

CAD IT presence in the business environment



(*) Revenues at 30th September 2011

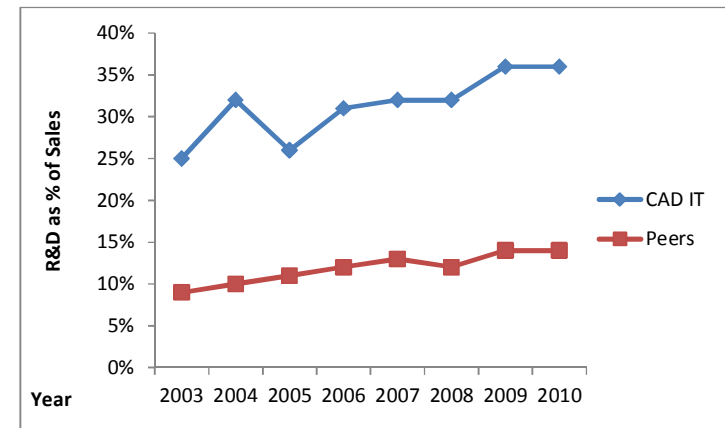
CAD IT FINANCE AREA is used by:

- over 300 banks
- over 25,000 banking branches
- over 14,000 postal branches
- over 25,000,000 financial instruments accounts
- over 50,000 users community

Top tier and large institutions as clients ...

... thanks to high and continuous R&D investments

R&D % on Sales



Source: CeSBE 2011

Financial results: 3Q2011/3Q2010 and First 9 Months 2011/First 9 Months 2010

	3Q2011	% on PV	3Q2010	% on PV	Variations	Δ%
Production Value	14,040	100.0%	12,998	100.0%	1,042	8.0%
EBITDA	3,296	23.5%	1,399	10.8%	1,897	135.7%
EBIT	2,352	16.8%	455	3.5%	1,897	417.1%
Pre-tax result	2,342	16.7%	489	3.8%	1,853	378.9%

(in thousands of Euro)

	9M2011	% on PV	9M2010	% on PV	Variations	Δ%
Production Value	40,234	100.0%	39,002	100.0%	1,232	3.2%
EBITDA	5,691	14.1%	3,437	8.8%	2,254	65.6%
EBIT	2,991	7.4%	542	1.4%	2,449	451.4%
Pre-tax result	3,130	7.8%	819	2.1%	2,311	282.0%

	30/09/2011	30/06/2011	31/12/2010	30/09/2010
*NFP in credit	4,459	4,548	4,250	1,333

* Net short-term Consolidated financial position

One off (2011 - 2016)

- Tax USA
- Swift Messages 20022
- Target 2 Securities

Structural

- New Modules & New Architectures
- Modernization & Downsizing
- Insurances
- New Financial Institutions as Customers in Italy and Europe
- Acquisitions

R&D Network Centric

- Customers
- Partners
- Universities
- Suppliers
- Competitors



Q&A



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CAD IT is at the head of a group that represents one of the most dynamic organisations in the Italian Information Technology sector.

The group aims its operations at the banking-insurance sector, the business world and public administration, and has been offering software solutions, maintenance, customizing, integration and other correlated services, from application management to outsourcing, from consulting to training.

The CAD IT group works in Italy by means of its own branches and related companies. The Group's head offices are in Verona, related companies are in Milan, Rome, Prato, Bologna, Padua and Mantua.

CAD IT has put into practice and maintains a quality management system in accordance with the UNI EN ISO 9001:2008 norm for activities concerning the design, production and sale of "component-based" software and for their after-sales services and maintenance.

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CAD IT S.p.A. COMPANY WITH:

- A QUALITY MANAGEMENT SYSTEM WHICH COMPLIES WITH THE FOLLOWING STANDARD UNI EN ISO 9001:2008 CERTIFIED BY CERTIQUALITY
- AN INFORMATION SECURITY MANAGEMENT SYSTEM WHICH COMPLIES WITH THE FOLLOWING STANDARD ISO/IEC 27001:2005 FOR THE ACTIVITIES OF MANAGEMENT OF INFORMATION CERTIFIED BY CERTIQUALITY



- A HEALTH AND INDUSTRIAL SAFETY MANAGEMENT SYSTEM WHICH COMPLIES WITH UNI/INAIL GUIDELINES (PUBLISHED SEPTEMBER 2001) IMPLEMENTED IN ACCORDANCE WITH THE "LAVOROSICURO" GUIDELINES (CONFINDUSTRIA VENETO/INAIL) AND VALIDATED IN NOVEMBER 2009