



# SPAFID CONNECT

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Societa' : CAD IT

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Diffusione presunta

Oggetto : The CAD IT Board of Directors approves  
the preliminary financial results as at 31  
December 2017

*Testo del comunicato*

Vedi allegato.

**THE CAD IT BOARD OF DIRECTORS:**

- APPROVES THE PRELIMINARY FINANCIAL RESULTS AS AT 31 DECEMBER 2017 OF CAD IT S.P.A. AND OF THE GROUP;
- APPROVES A PROPOSAL FOR THE ALLOCATION OF THE YEAR'S NET RESULT;
- JUDGES AS UNFAIR THE PRICE OFFERED BY THE OFFEROR QUARANTACINQUE S.P.A.;
- APPROVES THE ISSUER'S NOTICE PURSUANT TO ARTICLE 103 OF LEGISLATIVE DECREE NO. 58 OF 24 FEBRUARY 1998 AND ARTICLE 39 OF CONSOB REGULATION NO. 11971 OF 14 MAY 1999.

**MAIN PRELIMINARY CONSOLIDATED FINANCIAL RESULTS AS AT 31 DECEMBER 2017:**

*The CAD IT Group closes 2017 with a Production Value of Euro 62.8 million compared to Euro 57.2 million in the previous financial period.*

*EBITDA stands at Euro 12.5 million (Euro 7.8 million in 2016).*

*EBIT stands at Euro 6.1 million (Euro 1.7 million in 2016).*

*Result of the period, net of tax, attributable to owners of the parent stands at Euro 3.7 million (Euro 1.1 million in 2016).*

*The Group's Consolidated Net Financial Position is in credit by Euro 8.5 million compared to Euro 0.2 million registered at 31<sup>st</sup> December 2016.*

The Board of Directors of CAD IT S.p.A. ([www.caditgroup.com](http://www.caditgroup.com)), leader in the Italian financial software market and listed in the STAR segment of Borsa Italiana, today approved the preliminary financial results of CAD IT S.p.A. and of the Group as at 31<sup>st</sup> December 2017.

The preliminary financial results of the Group as at 31<sup>st</sup> December 2017 show:

- **Production Value** of Euro 62.8 million (Euro 57.2 million in 2016); the increases in internal work capitalized for the development of new products (asset increases due to internal work) were equal to Euro 3.7 million compared to Euro 4.8 million in the previous year. The revenues increase is mainly due to the concentration within the year of new software update and release towards the main banking customers as a result of regulation changes regarding MiFID II and the IFRS9 international accounting standard;
- **Gross Operational Result (EBITDA)** of Euro 12.5 million (19.8% of Production Value) compared to Euro 7.8 million in 2016 (13.6% of Production Value);

- **Operational Result (EBIT)** of Euro 6.1 million (9.7% of Production Value), compared to Euro 1.7 million in 2016 (2.9% of Production Value). The intangible fixed asset amortization and depreciation increased to Euro 5.4 million in 2017 compared to Euro 5.3 million in 2016. The EBIT increase (+264.0%) is mainly due to the increase of revenues and to lower use of external service providers for participation in activities on projects for customers;
- **Pre-tax and Result** of Euro 6.6 million (10.4% of Production Value) compared to Euro 2.0 million in the previous financial period (3.6% of Production Value);
- **Result of the period, net of tax, attributable to owners of the parent** of Euro 3.7 million (5.9% of Production Value) compared to Euro 1.1 million registered in the previous year (2.0% of Production Value).

CAD IT S.p.A. hereby reports that the **Group's Consolidated Net Financial Position** at 31<sup>st</sup> December 2017 is in credit by Euro 8.5 million, compared to Euro 0.2 million registered at 31<sup>st</sup> December 2016.

The preliminary financial results of the **Parent Company CAD IT S.p.A.** show a Production Value of Euro 61.8 million compared to Euro 57.2 million in the previous financial period with a Net Result of Euro 2.2 million compared to Euro 1.3 million at 31<sup>st</sup> December 2016.

In the context of evaluations regarding CAD IT S.p.A. 2017 preliminary results, the Board of Directors proposes setting aside the year's net profit in the available reserves of undivided profits, in consideration of the upcoming commitment related to the acquisition strategy in Spain.

Please keep in mind that the results reviewed by the Board of Directors and presented in this press release are preliminary and, consequently, could potentially change over the coming weeks; the preliminary data were not is not subject to auditing by the Auditing Company.

\* \* \*

The Manager charged with preparing the company's financial reports, Michele Miazzi, declares, pursuant to paragraph 2 of Article 154-bis of the Consolidated Law on Finance, that the accounting information contained in this press release corresponds to the document results, books and accounting records. Note moreover that in this press release, in addition to the conventional financial indicators required by IFRS, there are also some alternative performance indicators in order to allow a better assessment of the economic and financial management trend. These indicators are calculated according to the usual market practices and in compliance with the previous company communications.

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The Board of Directors, after approving the preliminary results, has received and assessed the justified opinion drawn up by Independent Directors Lamberto Lambertini, Alessandra Pedrollo, Gian Paolo Tosoni and Debora Cremasco, pursuant to article 39-bis of Consob Regulation no.

11971 of 14 May 1999 in relation to the Voluntary Public Tender Offer (hereinafter, “Offer”) on the ordinary shares of CAD IT S.p.A., launched by Quarantacinque S.p.A. (hereinafter, “Offeror”) in accordance with articles 102 and 106, paragraph 4, of Legislative Decree no. 58 of 24 February 1998.

The four Independent Directors on CAD IT’s Board of Directors, subscribing to the opinion of the independent expert - engaged by the Independent Directors pursuant to article 39-bis of Consob Regulation no. 11971 of 14 May 1999 - prof. Giovanni Battista Alberti, who has expressed the unfairness of the price of the Offer from a financial point of view, as well as after assessing:

- the notice issued by Quarantacinque S.p.A. on February 19, 2018 pursuant to article 102 of Legislative Decree no. 58 of 24 February 1998 and article 37 of Consob Regulation no. 11971 of 14 May 1999;
- the content of the offer document draft (hereinafter, “Offer Document”) made available to the members of the Board of Directors and Board of Auditors on March 01, 2018 during the investigation activated by Consob;

have judged the price of the Offer to be unfair.

The Board of Directors - with the abstention of Executive Directors Paolo Dal Cortivo, Giulia Dal Cortivo, Luigi Zanella and Non-executive Director, Maurizio Rizzoli - has, therefore, expressed its opinion of the Offer and has judged the related price to be unfair, subscribing to the conclusions of the Independent Directors, and has approved the Issuer’s notice in accordance with article 103 of Legislative Decree no. 58 of 24 February 1998, which will be made public, together with the Independent Directors’ opinion and simultaneously with the Offer Document, in accordance with the deadlines and procedures set by the laws in force.

## Preliminary Consolidated Financial Results of the CAD IT Group

### Preliminary Consolidated income statement

(in thousands of Euro)

	Period 2017		Period 2016		Variations	
	€/000	% PV	€/000	% PV	€/000	%
Income from sales and services	58,529	93.2%	52,060	91.1%	6,468	12.4%
Asset increases due to internal work	3,658	5.8%	4,755	8.3%	(1,096)	(23.1%)
Other revenue and receipts	634	1.0%	360	0.6%	274	76.1%
<b>Production value</b>	<b>62,821</b>	<b>100.0%</b>	<b>57,175</b>	<b>100.0%</b>	<b>5,646</b>	<b>9.9%</b>
Purchase costs	(355)	(0.6%)	(325)	(0.6%)	(30)	(9.1%)
Service costs	(8,545)	(13.6%)	(9,426)	(16.5%)	881	9.3%
Other operational costs	(843)	(1.3%)	(1,001)	(1.7%)	157	15.7%
<b>Added value</b>	<b>53,079</b>	<b>84.5%</b>	<b>46,424</b>	<b>81.2%</b>	<b>6,655</b>	<b>14.3%</b>
Labour costs	(38,342)	(61.0%)	(36,314)	(63.5%)	(2,028)	(5.6%)
Other administrative expenses	(2,281)	(3.6%)	(2,324)	(4.1%)	43	1.8%
<b>Gross operational result - EBITDA</b>	<b>12,456</b>	<b>19.8%</b>	<b>7,787</b>	<b>13.6%</b>	<b>4,669</b>	<b>60.0%</b>
Allocation to fund and credit depreciation	(145)	(0.2%)	(309)	(0.5%)	163	52.9%
Intangible fixed asset amortization and depreciation	(5,445)	(8.7%)	(5,258)	(9.2%)	(187)	(3.6%)
Tangible fixed asset amortization and depreciation	(585)	(0.9%)	(538)	(0.9%)	(47)	(8.7%)
Other allocation	(160)	(0.3%)	-	-	(160)	-
<b>Operational result - EBIT</b>	<b>6,120</b>	<b>9.7%</b>	<b>1,681</b>	<b>2.9%</b>	<b>4,438</b>	<b>264.0%</b>
Financial income	7	0.0%	59	0.1%	(52)	(87.6%)
Financial expenses	(45)	(0.1%)	(52)	(0.1%)	7	13.3%
<b>Ordinary result</b>	<b>6,082</b>	<b>9.7%</b>	<b>1,689</b>	<b>3.0%</b>	<b>4,393</b>	<b>260.1%</b>
Revaluations and depreciations	476	0.8%	360	0.6%	116	32.2%
<b>Pre-tax result</b>	<b>6,559</b>	<b>10.4%</b>	<b>2,049</b>	<b>3.6%</b>	<b>4,509</b>	<b>220.0%</b>
Income taxes	(1,951)	(3.1%)	(792)	(1.4%)	(1,159)	(146.3%)
<b>Profit/(loss) for the period</b>	<b>4,607</b>	<b>7.3%</b>	<b>1,257</b>	<b>2.2%</b>	<b>3,350</b>	<b>266.5%</b>

#### Profit/(loss) for the period attributable to:

Non-controlling interests	907	1.4%	110	0.2%	797	723.8%
<b>Owners of the parent</b>	<b>3,700</b>	<b>5.9%</b>	<b>1,147</b>	<b>2.0%</b>	<b>2,553</b>	<b>222.6%</b>

Weighted average number of ordinary shares outstanding	8,980,000		8,980,000			
Basic earnings per share (in €)	0.412		0.128			

## Preliminary Consolidated Statement of Comprehensive Income

(in thousands of Euro)

	Period 2017	Period 2016
<b>Profit (loss) for the period</b>	<b>4,607</b>	<b>1,257</b>
<b>Other comprehensive income that will not be reclassified subsequently to profit or (loss)</b>		
Actuarial gains/(losses) on defined benefit liabilities net of tax effects	3	(295)
<b>Other comprehensive income that will be reclassified subsequently to profit or (loss)</b>		
Gains/(Losses) on fair value of available-for-sale financial assets	-	-
Reclassification adjustments: gains realized on disposal of available-for-sale	-	-
<b>Total comprehensive income (loss)</b>	<b>4,610</b>	<b>963</b>
Comprehensive income (loss) attributable to:		
- Non-controlling interests	899	73
- <b>Owners of the parent</b>	<b>3,711</b>	<b>890</b>

## Preliminary Consolidated Statement of Financial Position

(in thousands of Euro)

<b>ASSETS</b>	<b>31/12/2017</b>	<b>31/12/2016</b>
A) Non-Current Assets		
Property, plant and equipment	18.139	18.413
Intangible assets	16.625	18.301
Goodwill	8.309	8.309
Investments	2.500	2.202
Other financial assets available for sale	89	50
Other non-current credits	326	325
Credits due to deferred taxes	825	910
<b>TOTAL NON-CURRENT ASSETS</b>	<b>46.813</b>	<b>48.510</b>
B) Current Assets		
Inventories	53	14
Trade receivables and other credits	29.606	29.636
Tax credits	1.216	1.293
Cash on hand and other equivalent assets	14.150	4.394
<b>TOTAL CURRENT ASSETS</b>	<b>45.025</b>	<b>35.337</b>
<b>TOTAL ASSETS</b>	<b>91.838</b>	<b>83.847</b>
<b>EQUITY AND LIABILITIES</b>		
A) Equity		
Company capital	4.670	4.670
Reserves	35.246	35.246
Accumulated profits/losses	15.023	13.097
<b>Issued capital and reserves attributable to owners of the parent</b>	<b>54.939</b>	<b>53.013</b>
Capital and reserves of third parties	2.175	2.216
Profit (loss) of third parties	907	110
<b>Non- controlling interests</b>	<b>3.082</b>	<b>2.327</b>
<b>TOTAL EQUITY</b>	<b>58.021</b>	<b>55.339</b>
B) Non-current liabilities		
Financing	1.663	1.677
Deferred tax liabilities	2.520	2.520
Employee benefits and quiescence provisions	7.837	7.976
Expense and risk provisions	160	-
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>12.180</b>	<b>12.173</b>
C) Current liabilities		
Trade payables	5.800	3.950
Current tax payables	4.540	2.904
Short-term financing	3.948	2.511
Other liabilities	7.350	6.970
<b>TOTAL CURRENT LIABILITIES</b>	<b>21.637</b>	<b>16.335</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>91.838</b>	<b>83.847</b>

## Preliminary Consolidated Cash Flow Statement

(in thousands of Euro)

	Period 2017	Period 2016
<b>A) OPERATING ACTIVITIES</b>		
Profit (loss) for the period	4,607	1.257
Amortisation, revaluation and depreciation:		
- Property, plant and equipment amortisation	585	538
- Intangible fixed asset amortisation	5,445	5,258
- revaluation of investments and financial assets available for sale	(476)	(360)
Allocations (utilization) of provisions	24	123
Financial performance:		
- Net financial (receipts) charges	37	(8)
- Profit / (loss) on foreign exchange	(2)	(4)
Other working capital variations	4,714	(1,281)
Income taxes paid	(696)	(698)
Interest paid	(42)	(48)
<b>(A) - Cash flows from (used in) operating activities</b>	<b>14,197</b>	<b>4,779</b>
<b>B) INVESTMENT ACTIVITIES</b>		
Investments in activities		
- purchase of property, plant and equipment	(313)	(534)
- purchase and increase in intangible assets	(3,769)	(4,837)
- purchase of investments and other assets available for sale	(50)	(300)
- increase in other fixed assets	(24)	(61)
Disinvestment activities		
- transfers of property, plant and equipment	2	9
- transfers of assets available for sale	11	0
- decrease in other fixed assets	23	27
Cashed Interest	7	59
Cashed dividends	178	179
<b>(B) - Cash flows from (used in) investment activities</b>	<b>(3,935)</b>	<b>(5,458)</b>
<b>C) FINANCING ACTIVITIES</b>		
Medium/long term financing repayment	(599)	(584)
Medium/long term financing opening	586	0
Allocation of profits to directors of subsidiary companies		(20)
Cover losses minority interests in subsidiaries	30	30
Dividends paid	(1,959)	(1,657)
<b>(C) - Cash flows from (used in) financing activities</b>	<b>(1,943)</b>	<b>(2,230)</b>
<b>(A+B+C) - Total cash and other equivalent assets flows</b>	<b>8,319</b>	<b>(2,909)</b>
<b>Opening cash balances and equivalents</b>	<b>1,883</b>	<b>4,792</b>
<b>Closing cash balances and equivalents</b>	<b>10,203</b>	<b>1,883</b>



## Preliminary Consolidated Net Financial Position

(in thousands of Euro)

<i>Net consolidated financial position</i>	<i>31/12/2017</i>	<i>31/12/2016</i>
Cash-on-hand and at bank	14,150	4,394
Capitalization insurance policies	0	0
Payables due to banks current portion	(3,948)	(2,511)
<b>Net short-term financial position/(indebtedness)</b>	<b>10,203</b>	<b>1,883</b>
Long-term loans	(1,663)	(1,677)
<b>Net long-term financial position/(indebtedness)</b>	<b>(1,663)</b>	<b>(1,677)</b>
<b>Net financial position/(indebtedness)</b>	<b>8,540</b>	<b>206</b>

## CAD IT S.p.A. preliminary Financial Results

### CAD IT S.p.A. preliminary Income Statement

(in thousands of Euro)

(in thousands of Euro)	Period 2017		Period 2016		Variations	
	€/000	% PV	€/000	% PV	€/000	%
Income from sales and services	57,207	92.6%	51,750	90.4%	5,458	10.5%
Asset increases due to internal work	3,929	6.4%	5,144	9.0%	(1,216)	(23.6%)
Other revenue and receipts	652	1.1%	342	0.6%	310	90.6%
<b>Production value</b>	<b>61,788</b>	<b>100.0%</b>	<b>57,236</b>	<b>100.0%</b>	<b>4,552</b>	<b>8.0%</b>
Purchase costs	(295)	(0.5%)	(262)	(0.5%)	(33)	(12.5%)
Service costs	(27,847)	(45.1%)	(26,526)	(46.3%)	(1,321)	(5.0%)
Other operational costs	(444)	(0.7%)	(459)	(0.8%)	16	3.4%
<b>Added value</b>	<b>33,203</b>	<b>53.7%</b>	<b>29,989</b>	<b>52.4%</b>	<b>3,213</b>	<b>10.7%</b>
Labour costs	(22,668)	(36.7%)	(21,562)	(37.7%)	(1,106)	(5.1%)
Other administrative expenses	(1,031)	(1.7%)	(1,105)	(1.9%)	74	6.7%
<b>Gross operational result - EBITDA</b>	<b>9,505</b>	<b>15.4%</b>	<b>7,323</b>	<b>12.8%</b>	<b>2,182</b>	<b>29.8%</b>
Allocation to fund and credit depreciation	(135)	(0.2%)	(279)	(0.5%)	144	51.5%
Intangible fixed asset amortization and depreciation	(6,029)	(9.8%)	(5,774)	(10.1%)	(255)	(4.4%)
Tangible fixed asset amortization and depreciation	(474)	(0.8%)	(427)	(0.7%)	(47)	(11.0%)
Other allocation	(160)	(0.3%)	0	0.0%	(160)	-
<b>Operational result - EBIT</b>	<b>2,706</b>	<b>4.4%</b>	<b>842</b>	<b>1.5%</b>	<b>1,863</b>	<b>221.2%</b>
Financial income	416	0.7%	928	1.6%	(512)	(55.2%)
Financial expenses	(30)	(0.0%)	(34)	(0.1%)	4	11.4%
<b>Ordinary result</b>	<b>3,092</b>	<b>5.0%</b>	<b>1,737</b>	<b>3.0%</b>	<b>1,355</b>	<b>78.0%</b>
Revaluations and depreciations	0	0.0%	0	0.0%	0	-
<b>Pre-tax result</b>	<b>3,092</b>	<b>5.0%</b>	<b>1,737</b>	<b>3.0%</b>	<b>1,355</b>	<b>78.0%</b>
Income taxes	(925)	(1.5%)	(443)	(0.8%)	(482)	(108.8%)
<b>Profit for the period</b>	<b>2,167</b>	<b>3.5%</b>	<b>1,294</b>	<b>2.3%</b>	<b>873</b>	<b>67.5%</b>
Weighted average number of ordinary shares outstanding	8,980,000		8,980,000			
Basic earnings per share (in €)	0.241		0.144			

## CAD IT S.p.A. preliminary Statement of Comprehensive Income

(in thousands of Euro)

	Period 2017	Period 2016
<b>Profit (loss) for the period</b>	<b>2,167</b>	<b>1,294</b>
<b>Other comprehensive income that will not be reclassified subsequently to profit or (loss)</b>		
Actuarial gains/(losses) on defined benefit liabilities net of tax effects	11	(117)
<b>Other comprehensive income that will be reclassified subsequently to profit or (loss)</b>		
Gains/(Losses) on fair value of available-for-sale financial assets	-	-
Reclassification adjustments: gains realized on disposal of available-for-sale	-	-
<b>Total comprehensive income (loss)</b>	<b>2,178</b>	<b>1,177</b>

## CAD IT S.p.A. preliminary Statement of Financial Position

(in thousands of Euro)

	31/12/2017	31/12/2016
<b>ASSETS</b>		
A) Non-Current Assets		
Property, plant and equipment	16,364	16,562
Intangible assets	18,233	20,223
Investments	16,777	16,777
Other non-current credits	25	22
Credits due to deferred taxes	207	174
<b>TOTAL NON-CURRENT ASSETS</b>	<b>51,606</b>	<b>53,757</b>
B) Current Assets		
Inventories	43	4
Trade receivables and other credits	30,633	31,231
Tax credits	1,092	1,153
Cash on hand and other equivalent assets	12,041	3,827
<b>TOTAL CURRENT ASSETS</b>	<b>43,809</b>	<b>36,215</b>
<b>TOTAL ASSETS</b>	<b>95,415</b>	<b>89,972</b>

### EQUITY AND LIABILITIES

A) Equity		
Company capital	4,670	4,670
Reserves	35,246	35,246
Accumulated profits/losses	14,906	14,524
<b>TOTAL EQUITY</b>	<b>54,822</b>	<b>54,440</b>
B) Non-current liabilities		
Financing	841	761
Deferred tax liabilities	2,458	2,458
Employee benefits and quiescence provisions	3,434	3,617
Expense and risk provisions	160	
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>6,893</b>	<b>6,837</b>
C) Current liabilities		
Trade payables	21,027	19,175
Current tax payables	3,659	2,163
Short-term financing	3,937	2,500
Other liabilities	5,077	4,858
<b>TOTAL CURRENT LIABILITIES</b>	<b>33,700</b>	<b>28,696</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>95,415</b>	<b>89,972</b>

## CAD IT S.p.A. preliminary Cash Flow Statement

(in thousands of Euro)

	Period 2017	Period 2016
<b>A) OPERATING ACTIVITIES</b>		
Profit (loss) for the period	2,167	1,294
Amortisation, revaluation and depreciation:		
- Property, plant and equipment amortisation	474	427
- Intangible fixed asset amortisation	6,029	5,774
- revaluation of investments and financial assets available for sale	0	-
- depreciation of investments and financial assets available for sale		-
Allocations (utilization) of provisions	(8)	(13)
Financial performance:		
- Net financial (receipts) charges	(386)	(894)
- Profit / (losses) on exchanges	(2)	(4)
Other working capital variations	4,795	(1,646)
Income taxes paid	(646)	(633)
Interest paid	(27)	(30)
<b>(A) - Cash flows from (used in) operating activities</b>	<b>12,396</b>	<b>4,275</b>
<b>B) INVESTMENT ACTIVITIES</b>		
Investments in activities		
- purchase of property, plant and equipment	(276)	(485)
- purchase and increase in intangible assets	(4,040)	(5,205)
- purchase of investments and other assets available for sale	0	(250)
- increase in other fixed assets	(8)	(9)
Disinvestment activities		
- transfers of property, plant and equipment		5
- transfers of assets available for sale		
- Decrease in other fixed assets	5	3
Cashed Interest	0	59
Cashed dividends	415	869
<b>(B) - Cash flows from (used in) investment activities</b>	<b>(3,903)</b>	<b>(5,014)</b>
<b>C) FINANCING ACTIVITIES</b>		
Medium/long term financing repayment	(506)	(500)
Medium/long term financing opening	586	0
Dividends paid	(1,796)	(1,347)
<b>(C) - Cash flows from (used in) financing activities</b>	<b>(1,716)</b>	<b>(1,847)</b>
<b>(A+B+C) - Total cash and other equivalent assets flows</b>	<b>6,776</b>	<b>(2,586)</b>
<b>Opening cash balances and equivalents</b>	<b>1,327</b>	<b>3,913</b>
<b>Closing cash balances and equivalents</b>	<b>8,104</b>	<b>1,327</b>

**CAD IT S.p.A. preliminary Net Financial Position***(in thousands of Euro)*

	<b>31/12/2017</b>	<b>31/12/2016</b>
Cash-on-hand and at bank	12,041	3,827
Capitalization insurance policies	0	0
Payables due to banks current portion	(3,937)	(2,500)
<b>Net short-term financial position/(indebtedness)</b>	<b>8,104</b>	<b>1,327</b>
Long-term loans	(841)	(761)
<b>Net long-term financial position/(indebtedness)</b>	<b>(841)</b>	<b>(761)</b>
<b>Net financial position/(indebtedness)</b>	<b>7,263</b>	<b>566</b>

## GRUPPO CAD IT

*CAD IT fornisce software e servizi ad aziende di elevato standing in Europa. I clienti di CAD IT includono banche, assicurazioni, fondi, brokers, fornitori di servizi in outsourcing, enti pubblici e imprese.*

*Ogni giorno, le soluzioni sviluppate da CAD IT, supportano oltre 1.000 organizzazioni in Europa, grazie al know-how di oltre 600 professionisti altamente specializzati e con il dominio di tecnologie innovative.*

*Con oltre 200.000 utenti appartenenti ad istituzioni finanziarie di elevato standing, Area Finanza di CAD IT rappresenta il sistema più utilizzato in Europa per la gestione dei processi di trading e post trading di strumenti finanziari. "Area Finanza" è una soluzione completa front-to-back, cross-business, cross-asset, multi-canale, multi-browser, multi-lingua, multi-valuta e multi-istituto.*

*CAD IT è inoltre leader di mercato in Italia nel settore del software per la riscossione dei tributi per la Pubblica Amministrazione e rappresenta un punto di riferimento per le aziende del "made in Italy" come fornitore di strumenti software e servizi ad alto valore aggiunto.*

## CAD IT GROUP

*CAD IT supplies software and services to high-standing companies in Europe. CAD IT's customers include banks, insurance companies, investment fund organisations, brokers, IT outsourcers, public administration and manufacturing companies.*

*Due to the exceptional know-how of over 600, highly specialised experts and with a dominion of innovative technologies, CAD IT's software solutions daily provide support to over 1,000 European organisations.*

*With over 200,000 users at high-standing financial institutions, CAD IT's Finance Area software suite is the most commonly-used system in Europe for managing financial instrument trading and post-trading processes. "Finance Area" is a complete front-to-back, cross-business, cross-asset, multi-channel, multi-browser, multi-language, multi-currency and multi-entity solution.*

*Moreover, CAD IT is not only the leader in the Italian financial software market but also for Public Administration tax collection and represents a reference point for Made in Italy companies as a supplier of software tools and services that guarantee high added value.*

## GRUPO CAD IT

*CAD IT suministra software y servicios a empresas de alto nivel en Europa. Los clientes CAD IT incluyen bancos, seguros, fondos, agentes de bolsa, proveedores de servicios de externalización, entes públicos y empresas.*

*Cada día, las soluciones desarrolladas por CAD IT, suportan más de 1.000 organizaciones en Europa, gracias al know-how de más de 600 profesionales altamente especializados y con el dominio de tecnologías innovadoras.*

*Con más de 200.000 usuarios pertenecientes a instituciones financieras de alto nivel, el Area Finanza de CAD IT representa el sistema más usado en Europa para la gestión de los procesos de negociación y post-negociación de instrumentos financieros. "Area Finanza" es una solución integral para los servicios de: atención al público y administración (front-to-back), multi-sociedades (cross-business), activos cruzados (cross-asset), multi-canales, multi-navegadores, multi-idiommas, multi-moneda y multi-institución.*

*CAD IT es además, líder del mercado en Italia en el sector del software para la recaudación de impuestos para la Administración Pública y representa un punto de referencia para las empresas del "Made in Italy" como proveedor de instrumentos software y servicios de alto valor añadido.*

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