

IDENTITY THAT CREATES VALUE



■ OUR GROUP

FOUNDED ON COMMON GOOD

We are a Cooperative Banking Group based on an original development model, in which difference is a value and local identity a principle. According to our values, we combine the autonomy of local banks with the strength of a large group, promoting **well-being, sustainable growth** and **shared development**.

MISSION

Make a concrete contribution to economic, social and cultural development in local communities. Our goal is to **promote the well-being of members and the areas** where we operate.

VISION

Close to people and communities. We strive to do banking in a way that is true to ourselves and our history, united strongly as a Group, and **according to a model that generates wealth and sustainable development**.

■ OUR STRENGTHS



AUTONOMY AND HONESTY

We guarantee **active participation** from Banks to define the **Group's strategies** and **targets**, while harnessing the operational **autonomy** and **honesty of the individual Banks**.



GROWTH AND INNOVATION

We invest in innovation and technology to improve services, get to know customers better and **optimise information processes**.



CAPITAL STRENGTH

The CET1 Ratio, **among the best in the banking system**, is a guarantee of development in the local communities supported by the Group's Affiliated Banks.



RELATIONSHIP WITH THE LOCAL AREA

We offer **targeted solutions for Members and Customers**, we build on our relationship with local communities and we invest to improve the economic, social and cultural context of the local area.



EFFICIENCY AND AGILITY

We integrate balanced governance with agile decisions and simplified processes, harnessing the power of digitalisation, synergy and centres of excellence for **sustainable growth**.

■ OUR HISTORY

The Cassa Centrale Banca Banking Group is established, taking shape from cooperation between the Federations of Trentino, Veneto and Friuli Venezia Giulia. The entry of DZ Bank into the ownership structure strengthens the bonds between German and Italian cooperative traditions, marking transnational solidarity.

2007

1974

We believe that the values of solidarity and participation will encourage economic and social progress in any region. On these foundations, Cassa Centrale Banca is created on 28 February 1974.

2016

With the reform of Cooperative Credit in 2016, the solidity of all that we had built allowed us to face and overcome another challenge: evolving, while retaining our identity and values.

EUR 1 billion in capital is reached, the threshold set by the law on reform of Cooperative Credit. This concrete result reflects the confidence of the Banks and reinforces our mission for solidity, stability and growth for members and the local area.

2018

2019

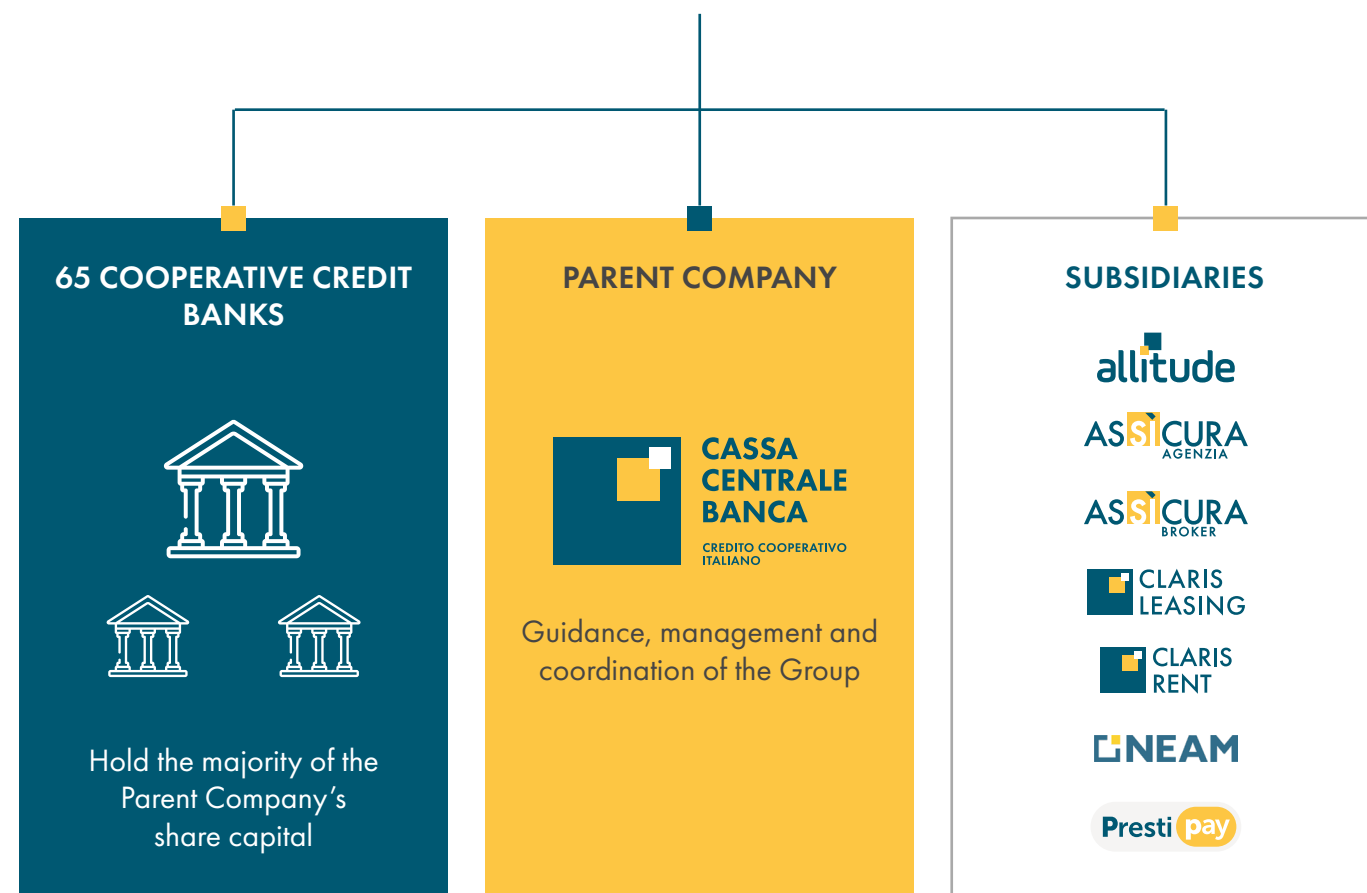
Italy's first Cooperative Banking Group is founded: the CASSA CENTRALE GROUP – CREDITO COOPERATIVO ITALIANO, bringing together Banks, Companies and the Parent Company under a shared identity, in a modern and forward-looking structure.

2024

Cassa Centrale Group celebrates its 5th birthday.
Cassa Centrale Banca celebrates its 50th birthday.

■ OUR STRUCTURE

Since 2019, the Cassa Centrale Group has brought together Banks, Companies and the Parent Company under a single identity with defining solidity, efficiency and vision.



■ WHERE WE ARE

OUR LINK WITH THE REGIONS WHERE WE OPERATE IS DEEP, LONG-LASTING AND NATURAL.

Our well established branches in the regions are the concrete expression of this relationship, allowing us to remain close to our Members and Customers and help their communities to grow.

We are different, we are cooperative.



65
Affiliated Banks

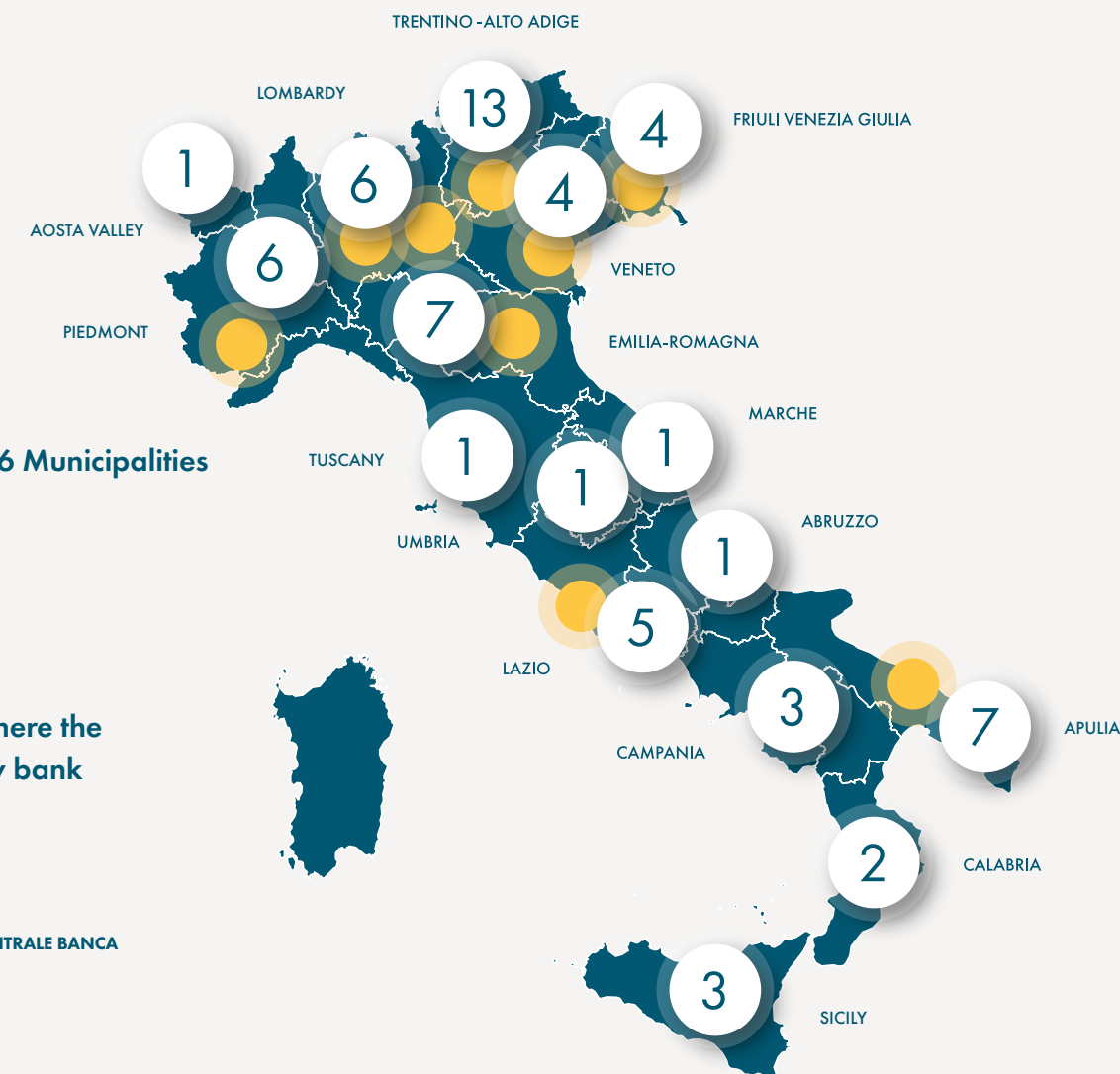


1,491
Branches in 1,086 Municipalities



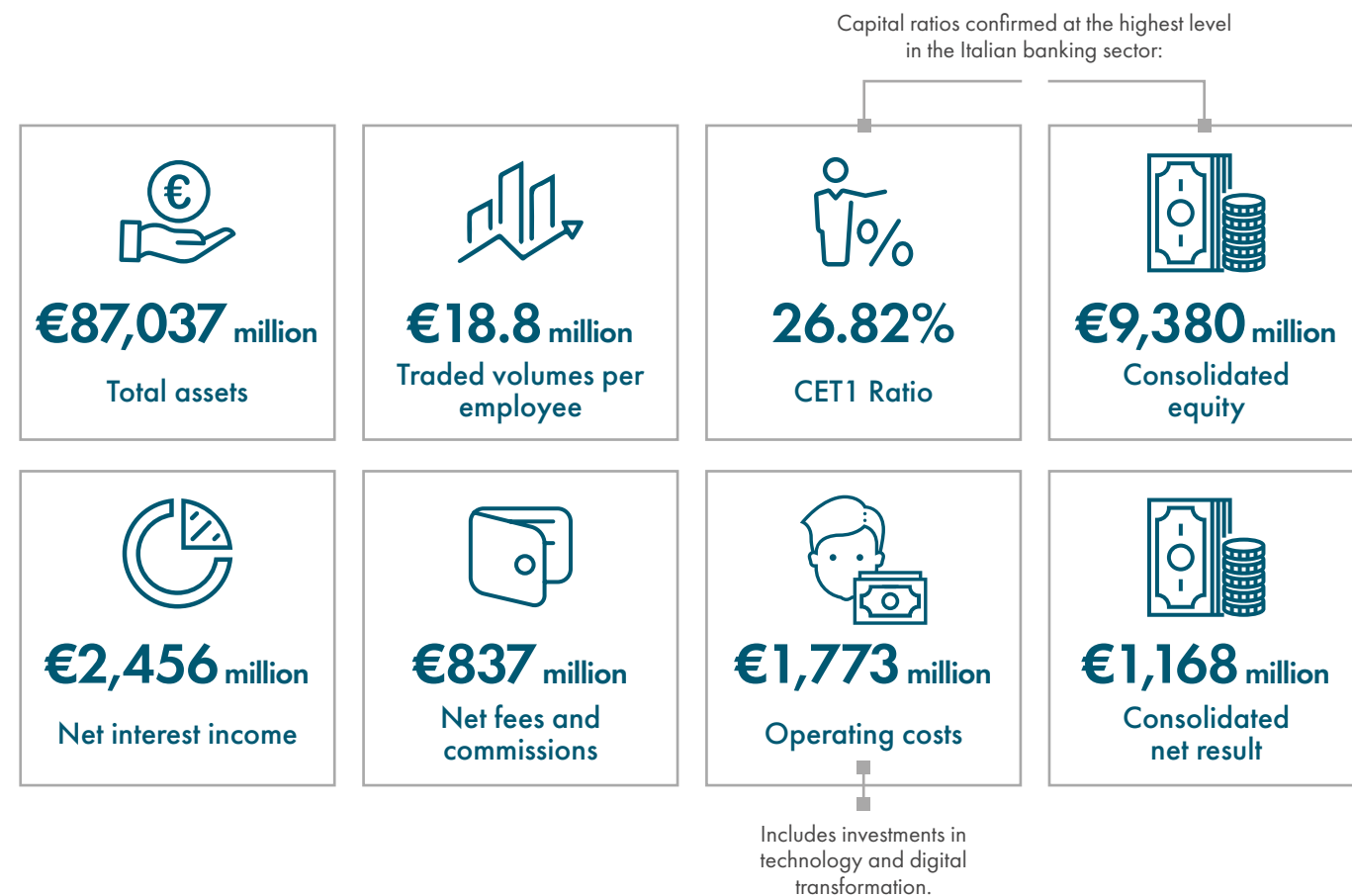
329
Municipalities where the Group is the only bank

○ AFFILIATED BANKS
● OFFICES OF CASSA CENTRALE BANCA

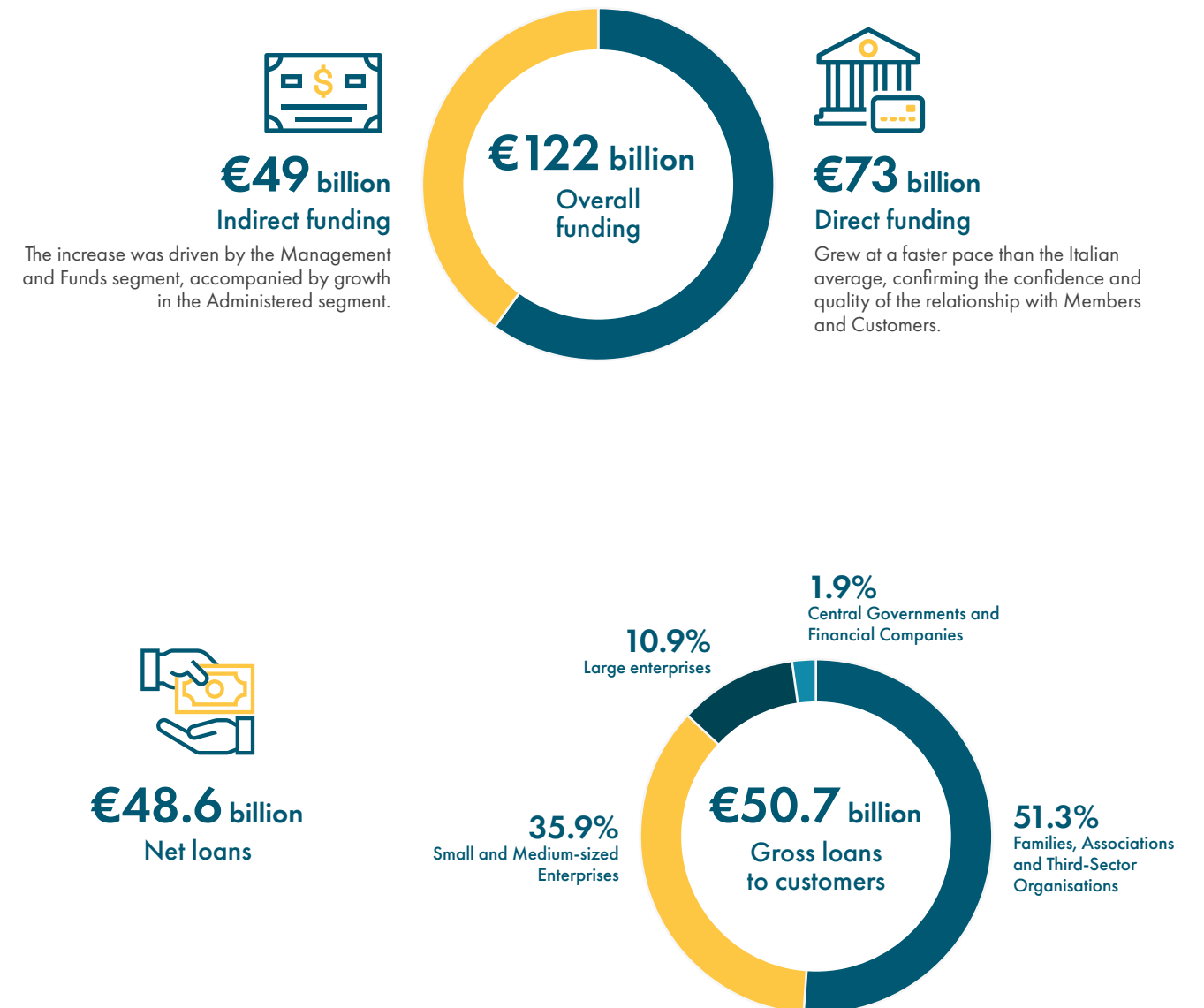


■ ECONOMIC AND FINANCIAL RESULTS

Today, the Cassa Centrale Group is the benchmark for the cooperative banking sector. Our model, founded on the relationship with Members, Customers and the communities of reference of the Affiliated Banks, has achieved concrete results that confirm its innovative, contemporary and reliable nature.



■ FUNDING AND LOANS



BALANCE SHEET RATIOS

RISK MANAGEMENT RATIOS



0.7% NET NPL RATIO

Below 1% for the third year in a row

81% COVERAGE RATIO

Coverage ratio of impaired loans at the highest levels of the Italian and European banking sector

LIQUIDITY INDICATORS



292% LCR

"Liquidity Coverage Ratio"
(275% in 2023)

180% NSFR

"Net Stable Funding Ratio"
(168% in 2023)

Both ratios remain well above the regulatory requirements, indicating a situation of abundant liquidity that has characterised the Group since its foundation

PROFITABILITY RATIOS



12.4% ROE

Net profit / Net equity
(10.6% in 2023)

1.3% ROA

Net profit/Total assets
(1.0% in 2023)

53% PRIMARY COST INCOME

(52% in 2023)

SUSTAINABILITY

We take on the responsibility of facing the daily challenges, directing our actions towards sustainable, inclusive growth that focuses on collective well-being. Along the entire value chain, we act to reduce the environmental impact, support the local economy, harness the power of people and strengthen ESG governance. Each of our initiatives contributes to building a fairer, lasting and shared future.



ENVIRONMENT

Mitigate the environmental impact through better energy efficiency and lower carbon footprint



COMMUNITY AND MEMBERS

Harness the Group's cooperative identity and promote sustainability along the value chain



CUSTOMERS

Support the ecological transition through the offer of sustainable finance and investment services and tools



PEOPLE

Develop an inclusive environment that strives to improve people's well-being and increase ESG expertise



ESG GOVERNANCE

Enhance governance and guide strategic decisions for sustainability

UN GLOBAL COMPACT

The Cassa Centrale Group has renewed its participation in the Global Compact, a United Nations initiative that promotes sustainable company policies and responsible business practices to achieve the Sustainable Development Goals of the Agenda 2030. By signing the "Business for People and Society" Manifesto, addressed to companies and prepared by the UN Global Compact Italy Network, the Group undertakes to strengthen the Social aspect of its strategies.

ZEROARMI

The ZeroArmi initiative against the arms industry analyses the banking system's involvement in the military sector, emphasising transparency and critical dialogue with banking institutions. The Cassa Centrale Group's rating shows minimal involvement in the arms industry, including thanks to its Policy on Arms Brokering.

■ FOR PEOPLE

BE YOURSELF TO MAKE A DIFFERENCE

Every person counts.
We cultivate an environment where individuals can grow, contribute and feel recognised for who they are.



12,284

Employees

+2.2% compared to 2023



44%

Women



56%

Men



ATTENTION TO YOUNG PEOPLE

50% of new employees
are younger than
30 years old



97%

Permanent contracts



90.7%

Full-time

TRAINING



more than
715 thousand hours of training, of which
nearly 75 thousand hours on ESG topics

58.3 average hours
per employee

■ FOR COOPERATIVE MEMBERS
AND CUSTOMERS

STEADFAST VALUES, EVOLVING RELATIONSHIPS

We observe, we listen, we change. But our way of being stays the same: close to people, driven by our beliefs.



more than

2.3 million

Customers



more than

488 thousand

Cooperative Members



net increase of more than

13,500

Members in 2024

more than **7,100** new
Members younger than 30

34.1%

Women

58%

Men

7.9%

Companies, associations and
other entities

NEW LOANS



€1.1 billion

Social-purpose loans
more than 9 thousand
operations



€2.4 billion

Loans backed by
guarantees¹ for **€1.7** billion
nearly 17 thousand operations



more than

€650 million

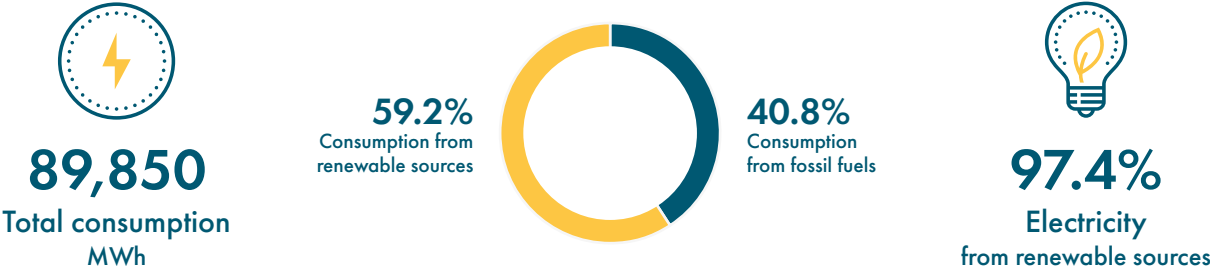
Environmental loans nearly
3 thousand operations

¹ guarantees finalised: the Central Guarantee Fund, Confidi, ISMEA, SACE, other public entities


■ FOR THE ENVIRONMENT

MINDFUL OF OUR FOOTPRINT
Every decision counts. We reduce impact, we invest in the future.
It is our way of inhabiting the planet.

ENERGY CONSUMPTION AND ENERGY MIX



SCOPE 1, 2 AND 3 EMISSIONS



30.8
million tCO₂eq

Emissions		tCO ₂ eq
Scope 1	Direct emissions from sources owned or controlled by the business	7,374
Scope 2*	Indirect emissions from electricity or thermal energy consumed by the business	868
Scope 3	Indirect emissions generated in the value chain	30,774,638

EMISSION INTENSITY



GREEN BOND ISSUE




* Market-based method

FOCUS ON SCOPE 3 EMISSIONS (in tCO₂eq)




ENVIRONMENTALLY FRIENDLY PROJECTS




**CASSA CENTRALE GROUP
OASES**

The Group's oases confirm its steady focus on the environment and biodiversity. Created in collaboration with **3BEE**, these protected areas feature **350 melliferous plants** and **12 biomonitoring hives** that make it possible to monitor the environmental parameters and health of **more than 3.6 million bees**



THE CASSA CENTRALE GROUP'S FOREST

12 thousand trees planted by Group Banks, an active contribution to reforestation



**SAVING PAPER WITH ADVANCED
ELECTRONIC SIGNATURES**

Using AES approximately **10 million documents** have been digitised (+9% compared to the previous year)

■ FOR COMMUNITIES

A PLACE IS MADE BY THE PEOPLE WHO LIVE THERE

We are an active part of regions: we live there, we support them and we help them to grow.
We promote development and inclusion, because we will build the future together, starting with who we are.

COMMUNITY INITIATIVES



€52.6 million for more than **20** thousand initiatives supported in sponsorships and charitable donations

Foundations
11.7%

Sport, recreation and aggregation
31.2%



Social/assistance activities
13.6%



Culture, training and research activities
20.2%



Promotion of the local area and economic entities
23.3%

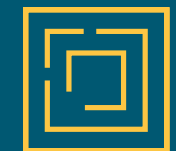
PROMOTION AND DEVELOPMENT OF COOPERATION



331 financial education initiatives and events



€34.7 million to Mutual Funds



Identity

Who we are is our anchor, the roots that steady our path.
Together, we face shared challenges to find solutions that serve everyone.
Our identity, our values, and what we believe in shape our path forward.

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