

17 June 2026

COMPANY PROFILE



Data as at 31/12/2025

THE GROUP

The Cooperative Banking Group, close to people and communities.

A point of reference for households, businesses and local communities, we are a major Cooperative Banking Group, with capital strength that ranks among the highest in the Italian banking system and a widespread presence across the country through 65 local Banks that preserve their value and autonomy, whilst remaining a true reflection of the communities in which they operate.



65

Affiliated Banks



1,501

Branches in 1,087
Municipalities



12,580

Employees



Over **2.4 million**

Customers*



Over **502**

thousand

Cooperative Members

* In addition to these, there are over 100 thousand other Third-Sector Organisations and other miscellaneous categories



FOUNDED ON COMMON GOOD

From our mission to our strategy, from our people to our local communities, the Common Good guides everything we do.

At least 70% of annual net profit is allocated to the legal reserve, thereby strengthening the Banks' financial soundness and becoming an asset for the community. Plus, over 95% of funding is allocated to each Bank's area of operation.

Mission

Make a concrete contribution to economic, social and cultural development in local communities. Promote the well-being of Members and the areas where we operate.

Vision

Provide banking services that are close to people and communities, based on a model that generates wealth and sustainable development.



OUR COMMITMENT



For people

Reliable, accessible and inclusive: a solution for every need, whether in small towns or large cities.



For local areas

From, for and within the local area. Proud to make a difference, we support local development projects and reinvest part of our annual profit.



For younger generations

The capital we build today belongs to the community. We pass it on; we don't hand it out.



KEY STRENGTHS



Growth and Innovation

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



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.



Autonomy and Honesty

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



Capital Strength

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



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.



HISTORY

The Extraordinary Shareholders' Meeting approves the new name "Cassa Centrale Banca – Credito Cooperativo del Nord Est S.p.A.", reflecting the bank's supra-regional nature, taking shape from cooperation between the Federations of Trentino, Veneto and Friuli Venezia Giulia.

EUR 1 billion in capital is reached, the threshold set by the law on reform of Cooperative Credit. Official authorisation from the Bank of Italy and the ECB.

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

2007

2018

2024

1974

2016

2019

Cassa Centrale Banca was founded on 28 February 1974, recognising the values of solidarity and participation as the driving force behind economic and social progress in every region.

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

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



THE PICTOGRAM

The rebranding introduced a new pictogram, consisting of **three overlapping squares**, which symbolise **strength**, **proximity** and **belonging**. This logo reflects the **Group's distinctive positioning** within the credit sector.



The **square**, the cornerstone of the entire identity, is used as the **common thread of a narrative that conveys solidity, proximity and a sense of belonging**, a symbol of the shared identity around which the Banks, Group Companies and the Parent Company have come together.

Three overlapping squares: three elements which, when brought together, form something greater: the Group.

The brand therefore reflects the Group's strategic and value-based positioning, which sets it apart as distinct and unique within the credit sector.



STRATEGY

IM•PACT – Commitment that leads to growth. Our Strategic Plan.

A renewed commitment and *pact* with our Affiliated Banks, Members, customers and communities: five strategic priorities that work together to create tangible and lasting value in local areas.



FIND OUT MORE
[The 2026-2028 Plan](#)

THE PLAN'S PRIORITY AREAS

Business growth and development

Strengthen commercial effectiveness, bancassurance and wealth management solutions and loans to businesses.

Operational efficiency

Simplify processes to free up resources that can be channelled into customer relations and local development.

Technology and AI

Continue with business-driven modernisation, harness the transformative potential of AI and expand and innovate the Group's ICT services.

People

People are at the heart of the Plan. Develop culture, skills and leadership by investing in generational renewal through the recruitment of over 650 new staff members.

Mutuality

Promote mutuality as a strategic lever for strengthening the cooperative identity, generating value for local communities and ensuring consistency between the social mission and the sustainability of the model.



THE COMMON GOOD: FACTS AND FIGURES

How we build it, and who we're building it for.

Founded on common good: each of the following points is a concrete expression of how we operate.

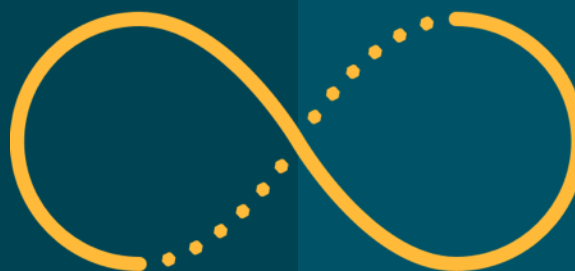
HOW WE BUILD IT

Responsibility

Presence on the territory

Strength and reliability

Profitability and growth



WHO WE'RE BUILDING IT FOR

Members and communities

Customers

Our people

The environment



OUR ESG STRATEGY AND THE 2026-2028 SUSTAINABILITY PLAN

Since our inception, we have placed sustainability at the heart of our strategy, establishing a structured ESG governance framework and progressively integrating ESG issues and objectives into our strategic planning.

With this in mind, the initiatives and targets set out in the Sustainability Plan form an integral part of the Group's Strategic Plan.

 FIND OUT MORE
[The Group's Sustainability](#)

 FIND OUT MORE
[Our ESG policies](#)

THE 3 STRATEGIC PRIORITIES OF THE SUSTAINABILITY PLAN 2026-2028

E – GREEN TRANSITION

Mitigate direct and indirect impacts, reducing our operational footprint and supporting customers and suppliers in the ecological transition.

S – SOCIAL FOOTPRINT

Highlight the positive impact on communities and local areas through a cooperative and mutual service model.

G – SHARED GROUP IDENTITY AND CULTURE

Strengthen the Group's identity by promoting participatory and inclusive synergies between the Parent Company, Subsidiaries and BCCs.

THE KEY AREAS OF ACTION IN THE 2026-2028 SUSTAINABILITY PLAN

- **ESG products:** support the region's transition through green finance, ESG investments and insurance cover.
- **Climate transition and certifications:** accelerate the ecological transition through decarbonisation plans and environmental and energy certifications.
- **Social footprint:** promote mutual initiatives at a local level by measuring their socio-economic impact, disseminating best practices and communicating the results to stakeholders.
- **Supply chain:** digitise the ESG assessment of suppliers and promote cooperation plans to improve their ESG profile.
- **Governance and sustainability culture:** strengthen ESG expertise through specialist support and continuous professional development programmes.



RESPONSIBILITY

The key areas of action in the 2026-2028 Sustainability Plan are set out across the 4 ESG areas, which encompass the Group's initiatives and objectives designed to support Members, customers and communities in the environmental and social transition.



Environment

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



Community and Members

Highlight the Group's cooperative identity and promote sustainability throughout the value chain.



Customers

Support the ecological transition of households and businesses through a comprehensive range of sustainable products and financial services.



People

Foster an inclusive environment that aims to improve people's well-being and raise awareness of ESG issues.



TERRITORIAL PRESENCE

We are a large Group with a widespread presence throughout Italy, thanks to **65 local Banks** that are firmly established in their respective regions.



Our Milan office

A modern and flexible space, designed for today's way of working: shared workspaces, innovative solutions and a design that reflects the Group's identity and values.



Our Rome office

Our new Rome office, in the heart of the EUR district, combines innovation and sustainability within a building steeped in history.



AFFILIATED BANKS

PARENT COMPANY'S OFFICES

Data as at 31/12/2025



AFFILIATED COOPERATIVE CREDIT BANKS

Deeply rooted in the local area, an integral part of the community. Our Banks are not branches of some distant group, but belong to the people who live there and grow alongside them.



FIND OUT MORE
[Digital Yearbook](#)

ABRUZZO

BCC ABRUZZI E MOLISE

CALABRIA

CREDITO COOPERATIVO CENTRO CALABRIA
BCC CALABRIA NORD

CAMPANIA

BCC DI AQUARA
BCC DI FLUMERI
BANCA MONTE PRUNO

EMILIA - ROMAGNA

BANCA MALATESTIANA
BCC DELLA ROMAGNA OCCIDENTALE
BCC FELSINEA - BCC DAL 1902
BANCA CENTRO EMILIA
BCC DI SARSINA
ROMAGNABANCA
BANCA DI BOLOGNA

FRIULI VENEZIA GIULIA

CASSA RURALE ED ARTIGIANA
DEL FRIULI VENEZIA GIULIA
BANCA 360 CREDITO COOPERATIVO FVG
PRIMACASSA – CREDITO COOPERATIVO FVG
ZKB ZADRUŽNA KRAŠKA BANKA TRST GORICA

LAZIO

BCC DEL CIRCEO E PRIVERNATE
BCC DEI CASTELLI ROMANI E DEL TUSCOLO
BCC DI ANAGNI
BANCA CENTRO LAZIO
BANCA LAZIO NORD

LOMBARDY

CASSA PADANA BCC
BCC DI BARLASSINA
CASSA RURALE ED ARTIGIANA DI BORGO SAN
GIACOMO
BCC DI BRESCIA
BANCA DEL TERRITORIO LOMBARDO
BCC LODI

MARCHE

BANCO MARCHIGIANO

PIEDMONT

BENE BANCA
CASSA RURALE ED ARTIGIANA DI BOVES
BANCA DI CARAGLIO, DEL CUNEESE E DELLA RIVIERA
DEI FIORI
BCC DI CHERASCO
BCC DI PIANFEI E ROCCA DE' BALDI
BANCA TERRITORI DEL MONVISO

PUGLIA

BANCA DELL'ALTA MURGIA
BCC DI ALBEROBELLO, SAMMICHELE E MONOPOLI
BCC DI CASSANO DELLE MURGE E TOLVE
BCC DI CONVERSANO
BCC DI LOCOROTONDO CASSA RURALE E ARTIGIANA
BCC DI SAN GIOVANNI ROTONDO
BCC DI SAN MARZANO DI SAN GIUSEPPE - TARANTO

SICILY

BCC DEI CASTELLI E DEGLI IBLEI
BCC LA RISCOSSA DI REGALBUTO
SICILBANCA

TUSCANY

CASTAGNETO BANCA 1910

TRENTINO - ALTO ADIGE

CRVALLAGARINA
CR ALTOGARDA - ROVERETO
CR DI LEDRO
LA CASSA RURALE
CR VALSUGANA E TESINO
FPB CASSA DI FASSA PRIMIERO BELLUNO
CR VAL DI SOLE
CR ALTA VALSUGANA
CR VAL DI FIEMME
CR RENON - RAIFFEISENKASSE RITTEN
CASSA RAIFFEISEN DI SAN MARTINO IN PASSIRIA
CR VAL DI NON - ROTALIANA E GIOVO
BANCA PER IL TRENTINO ALTO ADIGE – BANK FUER
TRENTINO-SUEDTIROL

UMBRIA

BCC DI SPELLO E DEL VELINO

VALLE D'AOSTA

BCC VALDOSTANA

VENETO

CORTINABANCA
BVR BANCA VENETO CENTRALE
BANCA PREALPI SAN BIAGIO
BANCA ADRIA COLLI EUGANEI



ORGANISATION

Our structure.



PRODUCTS AND SERVICES OFFERED

A comprehensive range to suit every need.

Through its Affiliated Banks, the Group is able to meet all the typical needs of individuals and businesses, offering a comprehensive range of products and services and a local presence.



FIND OUT MORE
[Products and Services](#)



INVESTMENTS



LOANS



PAYMENTS



INSURANCE AND
SOCIAL SECURITY



SOLUTIONS FOR
OVERSEAS MARKETS



DIGITAL BANKING



AGRIBUSINESS



STRENGTH AND RELIABILITY

Continuity as a commitment to local communities.

Our stability enables us to be a point of reference for our Members, customers and communities. A CET1 ratio of 29.81% – one of the highest in the Italian banking system – is not merely a financial indicator, but a measure of the confidence we inspire.

LOW RISK



29.81%

CET1 ratio – strong capital position



0.6%

Net NPL ratio – low risk profile



81%

Coverage Ratio

HIGH LIQUIDITY



299%

LCR
“Liquidity Coverage Ratio”



180%

NSFR
“Net Stable Funding Ratio”



Abundant structural liquidity, well above regulatory requirements



PROFITABILITY AND GROWTH

Generate value so that it can be redistributed.

Profit is what enables us to invest in local communities and continue to support households and businesses over the long term. This is why, for us, economic sustainability and our social mission go hand in hand.



€1,162 million
Consolidated net result



11.1% ROE
Net profit / Net equity



1.2% ROA
Net profit / Total assets



**57% PRIMARY
COST / INCOME***

* Operating costs / (Net interest income + Net fees and commissions), net of extraordinary items.



FOR CUSTOMERS

Funding and loans: the virtuous cycle of the local area.

Funding reflects the trust that our customers place in the Group, and it is thanks to this trust that we are able to provide tangible support to the local communities where we operate: more than half of the loans we disburse go to households, small businesses, associations and Third-Sector Organisations. A natural consequence of banking that puts people first.



Over
2.4 million
Customers*

FUNDING



LOANS



* In addition to these, there are over 100 thousand other Third-Sector Organisations and other miscellaneous categories



FOR OUR PEOPLE

Those who make our mission possible.

It is our people who uphold our values every day and make our mission possible. This is why we invest in training, job security and supporting younger generations.

EMPLOYEES



12,580
Staff



97%
permanent contracts



Gender equality certification
31 Group Banks and Companies are certified for Gender Equality

44.6%
Women

55.4%
Men

57.8%
of new hires are younger than 30

TRAINING



around
839,000
Total training hours



66.7
Average hours per employee



FOR THE ENVIRONMENT

Sustainable growth is our challenge for the future.

Reducing our environmental impact is a choice that can be measured in numbers, but is achieved through our everyday actions. A commitment that stems from the choices we make, but which is not only about us: the millions of euros allocated to environmental funding show that it is also a priority for our customers.



98.6%

Electricity from renewable sources



Over €1.1 billion

Environmental loans for nearly 6 thousand operations



€253 million

Outstanding value of Green Bonds subscribed by the Group's customers



7,132

tCO₂eq/€ million
Emission intensity



FOR MEMBERS AND COMMUNITIES

Protagonists of the Group.

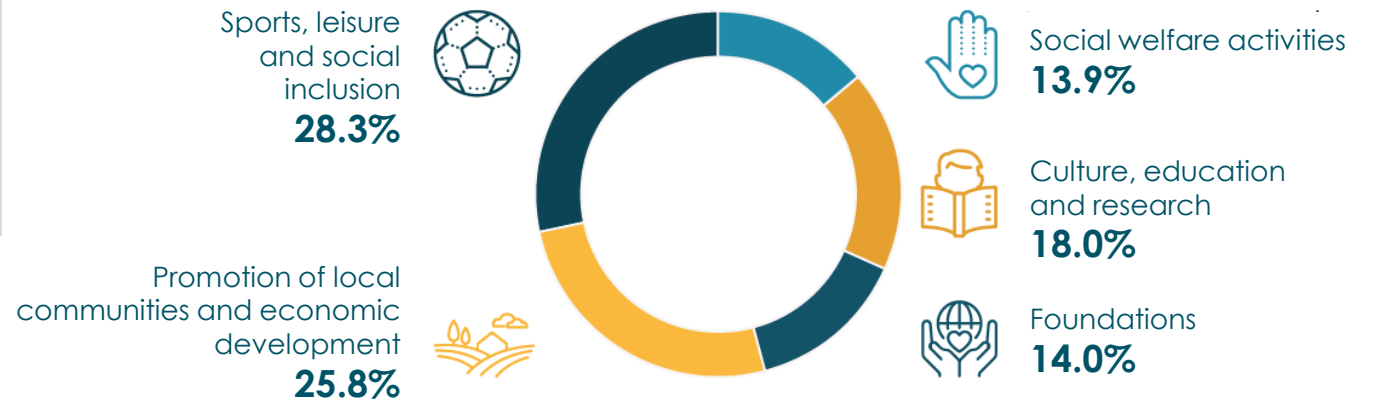
Every year, thousands of people choose to become Members, confirming that the cooperative model continues to attract those seeking a different kind of relationship with their bank. And through its Banks, the Group gives back to the community by supporting sport, culture and social welfare initiatives and by promoting the local area.



COMMUNITY INITIATIVES



Over **€64.5 million** for over **21 thousand** initiatives spent on sponsorships, charities and donations



RATINGS

Our commitment, recognised independently.

Our commitment is recognised every year by independent rating agencies, which confirm the reliability and sustainability of our business model.



FIND OUT MORE
[ESG Ratings](#)



FIND OUT MORE
[Financial ratings](#)

FINANCIAL RATINGS

FITCH RATINGS*	Long Term	Long Term Outlook
Issuer Rating	BBB+	Stable
Bank Deposits	A-	Stable

* Date of rating: 12/05/2026

MORNINGSTAR DBRS **	Long Term	Long Term Outlook
Issuer Rating	BBB (high)	Stable
Senior Debt	BBB (high)	Stable
Bank Deposits	A (low)	Stable

** Date of rating: 06/11/2025

ESG RATINGS



Score "EE-" – Adequate
Long Term Expected
Rating "EE+" - Very Strong



Score "C" -
Awareness



9.8 (on a scale of 0 to 75)
Minimal engagement



"16.6" – Low risk



Registered office and General Management

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For full details, please visit the corporate website cassacentrale.it