

PUBLIC DISCLOSURE OF INSIDE INFORMATION PURSUANT TO ART. 17 OF REGULATION (EU) NO. 596/2014 AND REGULATED INFORMATION PURSUANT TO DIRECTIVE 2004/109/EC AND SUBSEQUENT AMENDMENTS.

Fitch upgrades Cassa Centrale Banca's rating to BBB

The rating upgrade to BBB is driven by a greater business strength and resilience, with a continuous improvement in asset quality.

Trento, 09.12.2025 – Fitch Ratings (Fitch) has announced an upgrade to the long-term and short-term ratings of Cassa Centrale Banca, as specified below:

Debt rated	Rating	Outlook
Long-Term Issuer Default Rating / Senior preferred debt	BBB	Stable
Short-Term Issuer Default Rating	F2	Stable
Long-Term Deposits	BBB+	Stable
Short-Term Deposits	F2	Stable

The upgrade reflects the continuous improvement in the Group's profitability and resilience despite a less favourable interest rate scenario. The Group maintains a constant monitoring on asset quality with further progress also in the level of non-performing loan coverage ratios. The picture is completed by an extremely solid capitalization and a liquidity profile that remains supported by a large and granular deposit base.

For further details on the rating action, please refer to Fitch's press release.

For information:

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The Cassa Centrale – Credito Cooperativo Italiano Group comprises 65 cooperative credit banks, rural banks and Raiffeisenkassen – with 1,498 branches throughout Italy, over 12 thousand employees and over 490 thousand cooperative members. With assets of 91 billion euros, as of June 2025, the Group ranks among Italy's top 10.