

Cassa Centrale Banca: the Shareholders' Meeting approved the 2025 financial statements

The consolidated financial statements including the Consolidated Sustainability Report 2025 were presented

- **New loans disbursed for € 10.5 billion (+22.1%), of which over 10% “green”**
- **CET1 ratio 29.1%, at the top of the national banking system**
- **Group net profit of € 1,162 million**
- **Over 21 thousand initiatives supported in the territories, for € 64.5 million**
- **Approximately 500 financial education initiatives delivered, involving over 51,000 people**
- **Over 12,500 employees and more than 1,500 branches throughout Italy**

Trento, 28 May 2026 – The Shareholders' Meeting of Cassa Centrale Banca met today in Milan, under the Chairmanship of Giorgio Fracalossi, during which the 2025 separate financial statements were approved and the 2025 consolidated financial statements were presented, as previously reviewed by the Board of Directors and communicated on 26 February, including the Consolidated Sustainability Report.

The year 2025 closed with a **consolidated net profit** of **€ 1,162 million** (€ 1,168 million in 2024), which underlies significant growth in volumes brokered and in the number of services provided to customers. Thanks to an increase of 22.1% in new loan disbursements and amounting to € 10.5 billion, **net loans to customers** as at 31 December 2025 exceeded **€50 billion** (+4.7% compared to the end of 2024), and **total funding** reached **€ 130 billion**, of which € 75.2 billion in direct funding and € 54.5 billion in indirect funding (+5.6% and +11.1% respectively compared to the end of 2024).

With a fully phased **CET1 ratio of 29.1%**, the Group's capital position is confirmed at the top of the national banking system and the constant monitoring of credit quality has continued, with a net NPL ratio of 0.6% and a coverage ratio of non-performing exposures of 80.9%.

The **2025 Consolidated Sustainability Report** not only presents non-financial information, but provides transparency on the commitments and results achieved in relation to the Group's Sustainability Plan, which encapsulate the process of gradual integration of ESG factors into the company strategy, aimed at mitigating the environmental impact, enhancing the cooperative identity and promoting sustainability along the value chain and supporting the ecological transition.

With reference to this last commitment, the offer of services and financing and investment instruments to support households and businesses towards sustainable projects has been expanded: during 2025, more than € 1.1 billion in **loans with environmental purposes** were disbursed, accounting for more than **10% of new loans**.

In this context, special attention continues to be focussed on the **Group's People**. In fact, the number of employees grew, standing at **12,580** (+296 compared to 2024); 96.6% were hired on permanent contracts. The Group's attention to gender equality, equity, inclusion and the empowerment of young talent is borne out by actual figures: 31 Group banks and companies are gender equality certified and 57.8% of new hires are under 30.

The process of reducing the carbon footprint of the Group's operations and credit exposures continues in line with the decarbonisation strategy. In particular, operating **emissions** decreased by 4.7% compared to the previous year, also thanks to the reduction in consumption from fossil sources: 98.6% of the electricity used comes from renewable sources. The first decarbonisation targets were also defined for the "Energy production" sector and for "Residential properties", with the aim of achieving a reduction in emissions intensity of 24.4% (tCO₂eq/€ million) and 5% (tCO₂eq/m²) respectively by 2030, on a 2024 baseline.

The Group, which has always promoted **local economic development** in line with the values of Cooperative Credit, has increased the number of branches to **1,501**, distributed in 1,087 Italian municipalities; in 336 of these, it is the only bank.

In 2025, over **21,000 initiatives** were supported **in the territories**, in areas such as social welfare, sport and leisure, culture, training and research, for a total amount of **€ 64.5 million**. With the aim of fostering greater **economic and financial awareness**, the Group has also helped implement over 500 financial education initiatives, involving over 51 thousand people.

The Group's reporting and strategic initiatives are outlined in more detail in the "Sustainability" section of the website www.cassacentrale.it.

"The results approved today by the Shareholders' Meeting – affirms the **Chairman Giorgio Fracalossi** – represent the confirmation of a path of growth that the Group is continuously pursuing based on a long-term vision. In a constantly evolving economic and social context, we continue to strengthen our role in supporting families, businesses and local communities, combining capital strength, service quality, innovation and attention to the local areas".

"The three-year Strategic Plan 'IM•PATTO' with a time horizon to 2028 – **the Chief Executive Officer Sandro Bolognesi** goes on to say – clearly defines the direction of this path, guiding the Group

towards responsible, measurable and sustainable growth over time. Alongside the economic and financial results, the progress made in terms of sustainability, inclusion, innovation and the enhancement of human capital is becoming increasingly important. In this sense, Sustainability Report represents a fundamental instrument of transparency, which allows us to concretely measure the impacts generated and to make our way of being a Cooperative Banking Group increasingly aware and up-to-date”.

The Cassa Centrale – Credito Cooperativo Italiano Group includes 65 BCCs (cooperative credit banks), Rural Banks and Raiffeisenkassen, with 1,501 branches throughout Italy, more than 12,500 employees and over 500,000 Cooperative Members. With balance sheet assets of € 94 billion as at 31/12/2025, the Group ranks among Italy's top 10.