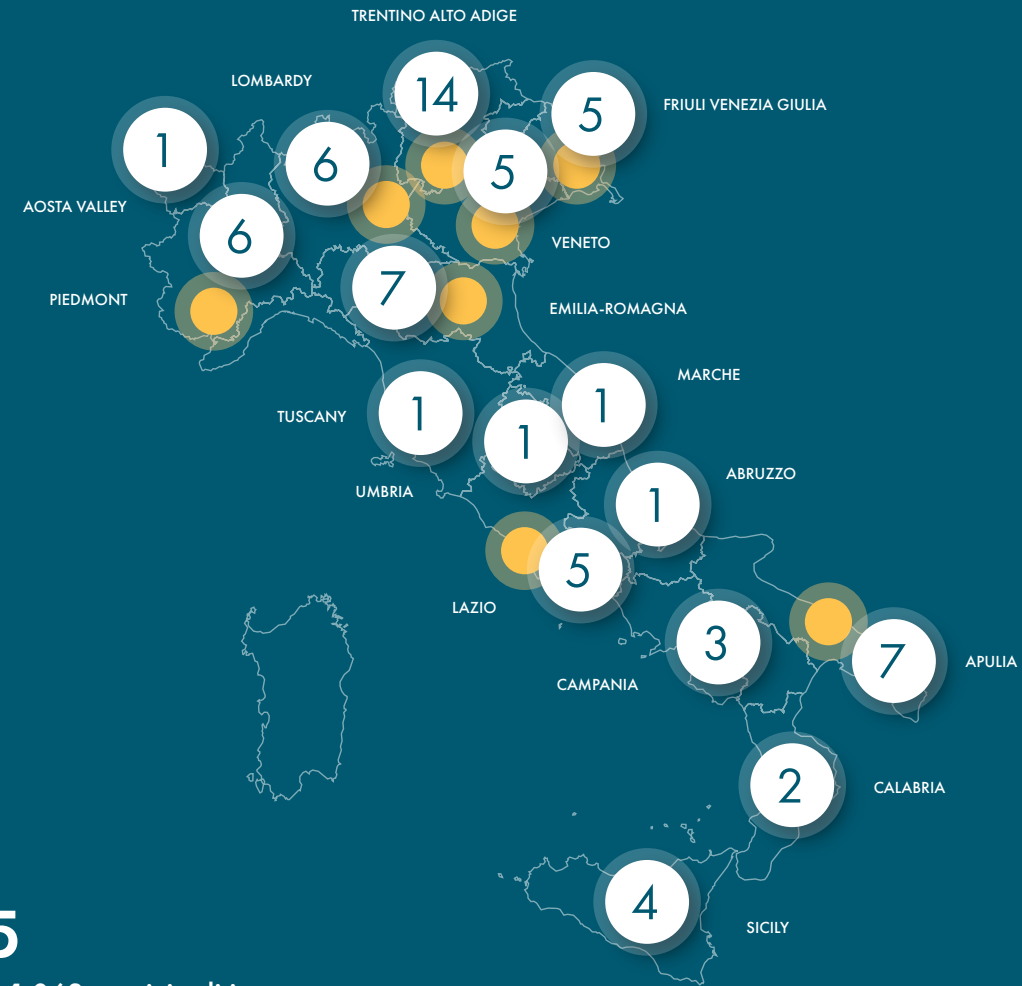


The Group nationwide



69
Banks



1,475
Branches in 1,063 municipalities

● AFFILIATED BANKS ● TERRITORIAL OFFICES OF CASSA CENTRALE BANCA

Data as at 31.12.2022



The wave shown on the cover is a graphic representation of the sound of the word "proximity".
It represents what we are close, close to the people and the places we serve.
It represents the values that guide our actions every day.
The wave is the image we have chosen to tell our story and how we listen to our Communities every day.

gruppocassacentrale.it

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2022 Summary Financial Statements



Listening
changes the future



The industrial Group

The Cassa Centrale Group has developed its business and service model through an organisational structure divided into two main areas:

- the Affiliated Banks, which represent the Group's core business through the management of banking activities in the territory;
- the Industrial Group, including the Parent Company and the Companies that offer services to Affiliated Banks in finance, credit, insurance, ICT, NPLs and asset management.



*The Industrial Group refers to a management representation of the main strategic areas of the Group that contribute to the economic and financial results commented on below.

Awards

INTERACTIVE KEY AWARD 2022

Spazio a noi - www.spazioanoi.it
Received the Best Engagement Special Award for 3D creativity and the ability to convey the topic of conscious saving.

IL SOLE 24 ORE HIGH YIELD AWARD NEAM S.A.

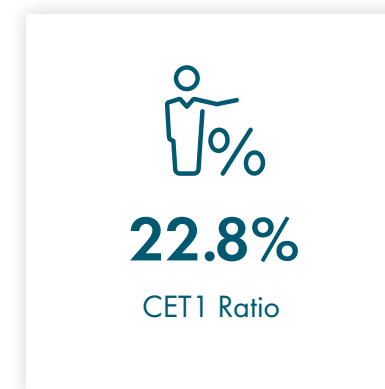
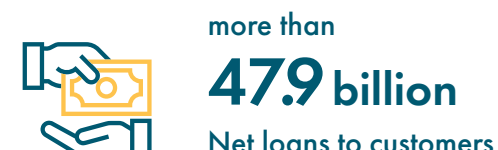
In 2022, for the fourth year running, the NEF fund is a winner in the Best Italian Small Fund Manager category.

REFINITIV LIPPER FUND AWARDS NEAM S.A.

Best Overall Small Fund Family Group at three years award for the NEF fund (NEAM S.A.).

A solid, efficient, cooperative Group

A system of Cooperative Banks united by common principles and ranking among Italy's top banking groups in terms of assets and capital strength.



(Figures in millions of euro)

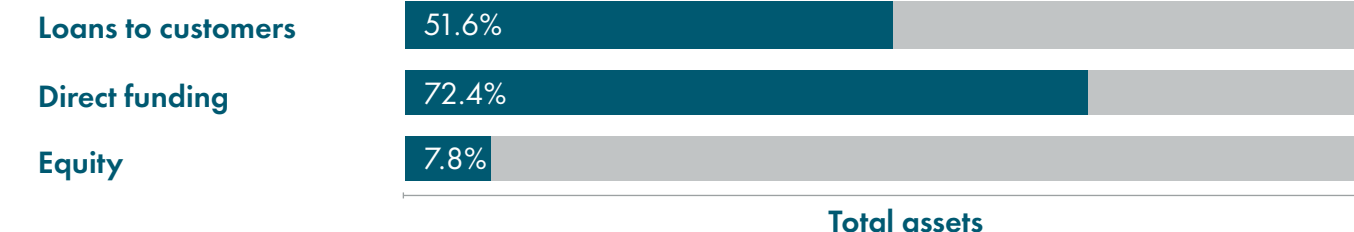
Reclassified income statement



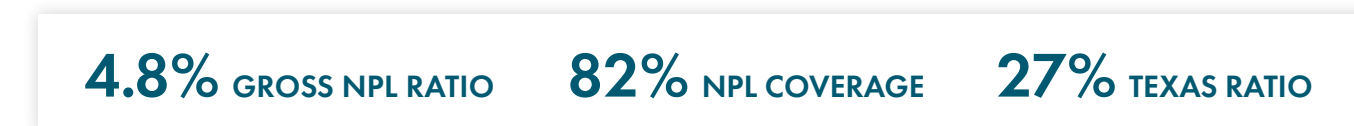
(Figures in millions of euro)

Balance sheet ratios

Structural ratios



Risk management ratios (calculated on the basis of the EBA data model)



Profitability ratios

