



Country by Country Report

**pursuant to Art. 89 of Directive
2013/36/UE of European
Parliament and of the Council
(CRD IV)**

as at 31 december 2023

NAMES OF ESTABLISHED COMPANIES	COUNTRY OF ESTABLISHMENT		NATURE OF ACTIVITIES
	ITALY	LUXEMBOURG	
CASSA CENTRALE BANCA - CREDITO COOPERATIVO ITALIANO SOCIETA' PER AZIONI	x		BANKING
BANCA DI CREDITO COOPERATIVO DEL CIRCEO E PRIVERNATE - COOPERATIVE COMPANY	x		BANKING
BANCA DELL'ALTA MURCIA CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DEI CASTELLI E DEGLI IBLEI - COOPERATIVE COMPANY	x		BANKING
BANCA MALATESTIANA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DEI CASTELLI ROMANI E DEL TUSCOLO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VALLAGARINA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ALTOGARDA - ROVERETO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DI LEDRO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
LA CASSA RURALE - CREDITO COOPERATIVO ADAMELLO GIUDICARIE VALSABBIA PAGANELLA - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VALSUGANA E TESINO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
FPB CASSA DI FASSA PRIMIERO BELLUNO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI SOLE - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ALTA VALSUGANA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI FIEMME - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE RENON - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE NOVELLA E ALTA ANAUNIA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RAFFEISEN DI SAN MARTINO IN PASSIRIA COOPERATIVE COMPANY	x		BANKING
CREDITO COOPERATIVO CENTRO CALABRIA - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI NON - ROTALIANA E GIOVO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DI TRENTO, LAVIS, MEZZOCORONA, VALLE DI CEMBRA E ALTA VALLAGARINA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI ALBEROBELLO, SAMMICHELE E MONOPOLI - COOPERATIVE COMPANY	x		BANKING
CASSA PADANA BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI AQUARA - COOPERATIVE COMPANY	x		BANKING
BANCANAGNI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DELL'ALTO TIRRENO DELLA CALABRIA VERBICARO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI BARLASSINA - COOPERATIVE COMPANY	x		BANKING
BENE BANCA CREDITO COOPERATIVO DI BENE VAGIENNA (CUNEO) - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI BORGO SAN GIACOMO (BRESCIA) - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI BOVES - BANCA DI CREDITO COOPERATIVO (BOVES-CUNEO) - COOPERATIVE COMPANY	x		BANKING
BANCA DI CARAGLIO, DEL CUNESE E DELLA RIVIERA DEI FIORI - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CASSANO DELLE MURGE E TOLVE - COOPERATIVE COMPANY	x		BANKING
CASTAGNETO BANCA 1910 - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DELLA ROMAGNA OCCIDENTALE - COOPERATIVE COMPANY	x		BANKING
BCC FELSINEA - BANCA DI CREDITO COOPERATIVO DAL 1902 - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CHERASCO - COOPERATIVE COMPANY	x		BANKING
BANCO MARCHIGIANO CREDITO COOPERATIVO	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CONVERSANO - COOPERATIVE COMPANY	x		BANKING
BANCA CENTRO EMILIA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CORTINABANCA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI FLUMERI - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO VALDOSTANA - COOPERATIVE DE CREDIT VALDOTAINE - COOPERATIVE COMPANY	x		BANKING
BANCA DEL VENETO CENTRALE - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI LOCOROTONDO CASSA RURALE E ARTIGIANA - COOPERATIVE COMPANY	x		BANKING
CREDITO COOPERATIVO - CASSA RURALE ED ARTIGIANA DEL FRIULI VENEZIA GIULIA - COOPERATIVE COMPANY	x		BANKING
BANCA 360 CREDITO COOPERATIVO FVG SOCIETA' COOPERATIVA - COOPERATIVE COMPANY	x		BANKING
PRIMACASSA - CREDITO COOPERATIVO FVG - COOPERATIVE COMPANY	x		BANKING
BVR BANCA - BANCHE VENETE RIUNITE CREDITO COOPERATIVO DI SCHIO, PEDEMONTE, ROANA E VESTENANOVA - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI BRESCIA - COOPERATIVE COMPANY	x		BANKING
BANCA CENTRO LAZIO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DEL TERRITORIO LOMBARDO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI PIANFEI E ROCCA DE' BALDI - COOPERATIVE COMPANY	x		BANKING
BANCA MONTE PRUNO - CREDITO COOPERATIVO DI FISCIANO, ROSCIGNO E LAURINO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO LODI - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SAN GIOVANNI ROTONDO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SAN MARZANO DI SAN GIUSEPPE - TARANTO - COOPERATIVE COMPANY	x		BANKING
BANCA TERRITORI DEL MONVISO - CREDITO COOPERATIVO DI CASALGRASSO E SANT'ALBANO STURA - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SARSINA - COOPERATIVE COMPANY	x		BANKING
ROMAGNABANCA CREDITO COOPERATIVO ROMAGNA EST E SALA DI CESENATICO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SPELLO E DEL VELINO - COOPERATIVE COMPANY	x		BANKING
BANCA DI BOLOGNA CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA PREALPI SANBIAGIO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
ZKB CREDITO COOPERATIVO DI TRIESTE E GORIZIA - COOPERATIVE COMPANY	x		BANKING
BANCA LAZIO NORD CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO LA RISCOSSA DI REGALBUTO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI ABRUZZO E MOLISE - COOPERATIVE COMPANY	x		BANKING
BANCA ADRIA COLLI EUGANEI - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
SICILBANCA - CREDITO COOPERATIVO ITALIANO - COOPERATIVE COMPANY	x		BANKING
AZIENDA AGRICOLA ANTONIANA S.r.l.	x		NON FINANCIAL
BENACO GESTIONI IMMOBILIARI S.r.l.	x		NON FINANCIAL
NORD EST ASSET MANAGEMENT SA		x	FINANCIAL
ALLITUDE S.p.A.	x		NON FINANCIAL
ASSICURA AGENZIA S.r.l.	x		NON FINANCIAL
ASSICURA BROKER S.r.l.	x		NON FINANCIAL
CENTRALE TRADING S.r.l.	x		NON FINANCIAL
CLARIS LEASING S.p.A.	x		FINANCIAL
CENTRALE SOLUZIONI IMMOBILIARI S.r.l.	x		NON FINANCIAL
BANCA DI BOLOGNA REAL ESTATE S.p.A.	x		NON FINANCIAL
IMMOBILIARE VILLA SECCAMANI S.r.l.	x		NON FINANCIAL
CA' DEL LUPO	x		NON FINANCIAL
AGORA S.r.l.	x		NON FINANCIAL
BTV GESTIONI S.r.l.	x		NON FINANCIAL
IMMOBILIARE BCC DI BRESCIA S.r.l.	x		NON FINANCIAL
RAFFEISEN IMMOBILIEN S.r.l.	x		NON FINANCIAL
VERDEBLU IMMOBILIARE	x		NON FINANCIAL
CASSA RURALE ALTA VALSUGANA SOLUZIONI IMMOBILIARI S.r.l.	x		NON FINANCIAL
QUADRIFOGLIO 2018 S.r.l.	x		NON FINANCIAL
SOCIETA' AGRICOLA TERRE DELLA ROCCA S.r.l.	x		NON FINANCIAL
ASSICURA S.r.l.	x		NON FINANCIAL
PRESTIPAY S.p.A.	x		FINANCIAL
CLARIS RENT S.p.A.	x		NON FINANCIAL
FONDO LEONIDA	x		FINANCIAL

COUNTRY OF ESTABLISHMENT	NATURE OF ACTIVITIES	NET INTEREST AND OTHER BANKING INCOME (figures in millions of Euros)	NUMBER OF EMPLOYEES ON A FULL-TIME EQUIVALENT BASIS	PROFIT OR LOSS BEFORE TAXES (figures in millions of Euros)	TAXES ON PROFIT OR LOSS (figures in millions of Euros)
ITALY	BANKING	2.839	10.804	1.055	- 150
	FINANCIAL	39	87	26	- 9
	NON FINANCIAL	16	752	12	- 3
LUXEMBOURG	FINANCIAL	16	15	13	- 3
CASSA CENTRALE BANCA CREDITO COOPERATIVO ITALIANO COOPERATIVE BANKING GROUP - COMPANIES TOTAL		2.910	11.658	1.106	- 165
CONSOLIDATION ADJUSTMENTS		- 76	-	- 79	- 10
CASSA CENTRALE BANCA CREDITO COOPERATIVO ITALIANO COOPERATIVE BANKING GROUP - TOTAL		2.834	11.658	1.027	- 156

GOVERNMENT GRANTS RECEIVED

It should be noted, also in accordance with the provisions of so-called Annual market and competition law (Law no. 124/2017), that, in 2023, the Group received the grants from the public administrations amounting to approximately EUR 1 million and mainly related to training activities. It should also be noted that, in compliance with the provisions envisaged for the compilation of the disclosure in question, transactions with Central Banks for financial stability purposes or transactions whose objective is to facilitate the monetary policy transmission mechanism are excluded.

Giorgio Fracalossi
Chairperson of the Board of Directors