

JUNE 2024

# CASSA CENTRALE BANCA

Company Profile

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# A GREAT COOPERATIVE GROUP

Solid. Close. Ours.

# WE ARE THE COOPERATIVE BANKING GROUP THAT STANDS ALONGSIDE THE TERRITORIES AND COMMUNITIES.

Our aim is to promote the well-being of our partners and the territories in which we operate, helping contribute towards the common good and create well-being that can be handed down to the generations to come, as part of a sustainable path.

We intend to achieve this aim by combining the value and autonomy of a system of local Banks, the very expression of the different territories, with the profitability, efficiency, growth and stability typical of a major banking group.



# A GROUP THAT IS...



## SOLID

Amongst the top 10 banking groups in Italy in terms of assets and financial solidity



## CLOSE

A network that promotes social and economic well-being on a local level



## OURS

A system of Cooperative Banks united by a Cohesion Agreement

# OUR STRENGTHS



## GROWTH AND INNOVATION

- Strengthening investment capacity in **innovation** and **technology**, to improve the offer and service to customers.
- Expanding the knowledge of **customers**, benefitting from common and integrated data.
- Optimising the efficiency of the **information processes**, pooling skills and experience.



## LOCAL RELATIONSHIPS

- Developing a range that can satisfy all **our partners' and customers' needs**.
- Maintaining and promoting relations with the **local community**.
- Investing to improve the **social, economic and cultural context** of the territory.



## AUTONOMY AND VIRTUOSITY

- Guaranteeing an **active participation** of Banks in the definition of the **Group strategies** and **operative objectives**.
- Ensuring a good level of **operational autonomy**, **modulated** according to the virtuosity of the individual banks.



## EQUITY SOLIDITY

- An **excellent equity solidity** with extensive intra-group free capital.
- Achieving, as a Group, a **CET1 Ratio** that is amongst the best in the banking system.



## EFFICIENCY AND AGILITY

- Having a balanced **governance** and the right degree of decision-making agility.
- Simplifying processes through growing **digitisation**.
- Developing **synergies** of costs and revenues through the optimisation of centres of excellence and best practices.

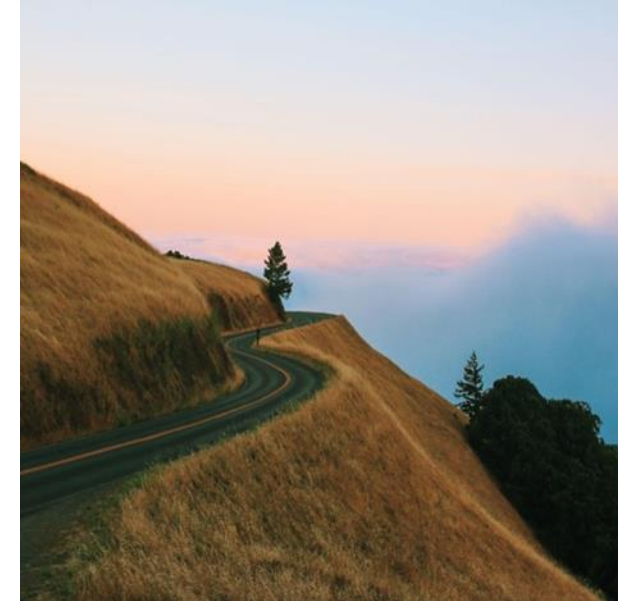
# WE ARE A GROUP

But it was not always so

# WE ARE A GROUP, BUT IT WAS NOT ALWAYS SO

Driven by the Cooperative Credit reform, we decided to create a Group to continue to do what we have always done: to contribute towards the well-being of our territories, preserving their social cohesion, participatory development and progress of the communities.

The new Group has taken on the name of Cassa Centrale, the parent company around which the Banks have joined forces, along with the instrumental companies that today make up the banking group.





# OUR HISTORY

**28 February 1974**

Cassa Centrale delle  
Casse Rurali Trentine  
S.p.A. is born.

**1 January 2024**

Gruppo Cassa Centrale  
celebrates 5 years since  
its foundation.

**1 January 2019**

Gruppo Cassa Centrale  
is born.

**28 February 2024**

Cassa Centrale Banca  
celebrates 50 years  
since its birth.

Note: for further details, please refer to the appendix, slides 41 to 45.

# THE NEW PICTOGRAM



The rebranding introduced a new pictogram, represented by **three intertwined squares**, symbolizing **solidity**, **closeness** and **belonging**.

This new logo reflects the **distinctive positioning of the Group** in the context of the credit sector.

Note: for further details, please refer to the appendix, slides 46 and 47.

# SOLID, RISK CAUTIOUS AND EFFICIENT

Reliability is an important commitment that we choose to guarantee to our customers and it is one of our main strengths

# RISK CAUTIOUS

Our commitment to keep the Group stable, safe and efficient comes from our high degree of equity solidity, the low risk profile and the highly-efficient organisational model.



## High equity solidity

**Group's CET 1 Ratio: 24.6%**

The higher these values, the more solid the Group

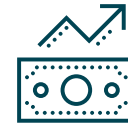


## Low risk profile

Non-performing exposure

**Net NPL ratio of 0.7%**

A low value indicates a good quality loan portfolio



## Strong resilience

**Consolidated Net income:**

**871 million €**

Very resilient business model despite the current adverse macroeconomic environment

Dati al 31 dicembre 2023

# TERRITORIAL PRESENCE

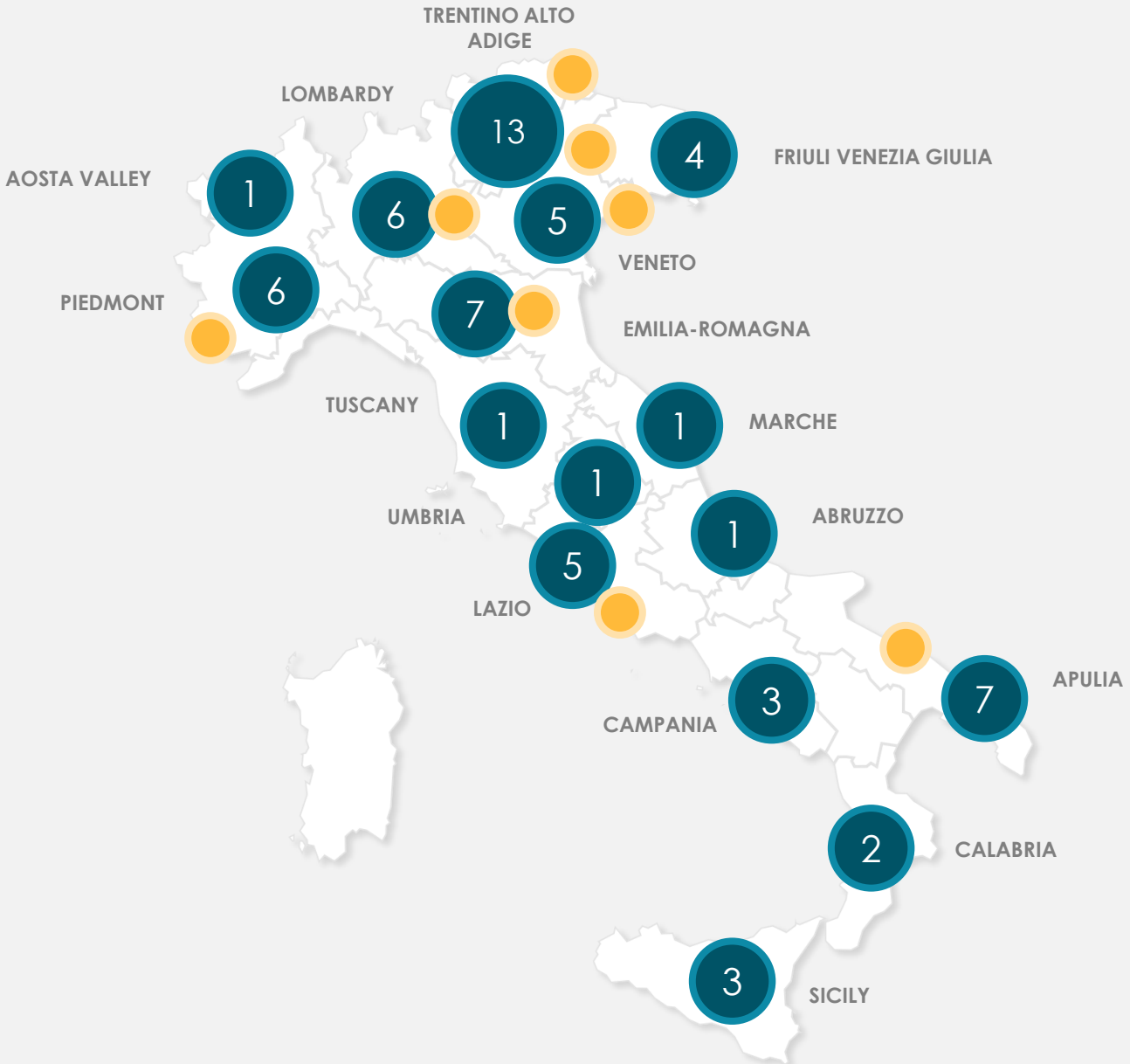
# LOCALLY PRESENT

We are a major Group with a capillary presence throughout Italy, thanks to **66 local Banks** that are well-rooted in the different territories.

- AFFILIATED BANKS
- PARENT COMPANY OFFICES

Data as of 01.01.2024

Note: for further details, please refer to the appendix, slides 48 to 54.



# KEY DATA

# FINANCIAL DATA FOR THE FY 2023

## FINANCIAL SOLIDITY



**24.6%**  
CET1 Ratio



**85%**  
Coverage Ratio

## STRUCTURE



over  
**12,000**  
Employees



**1,480**  
Branches

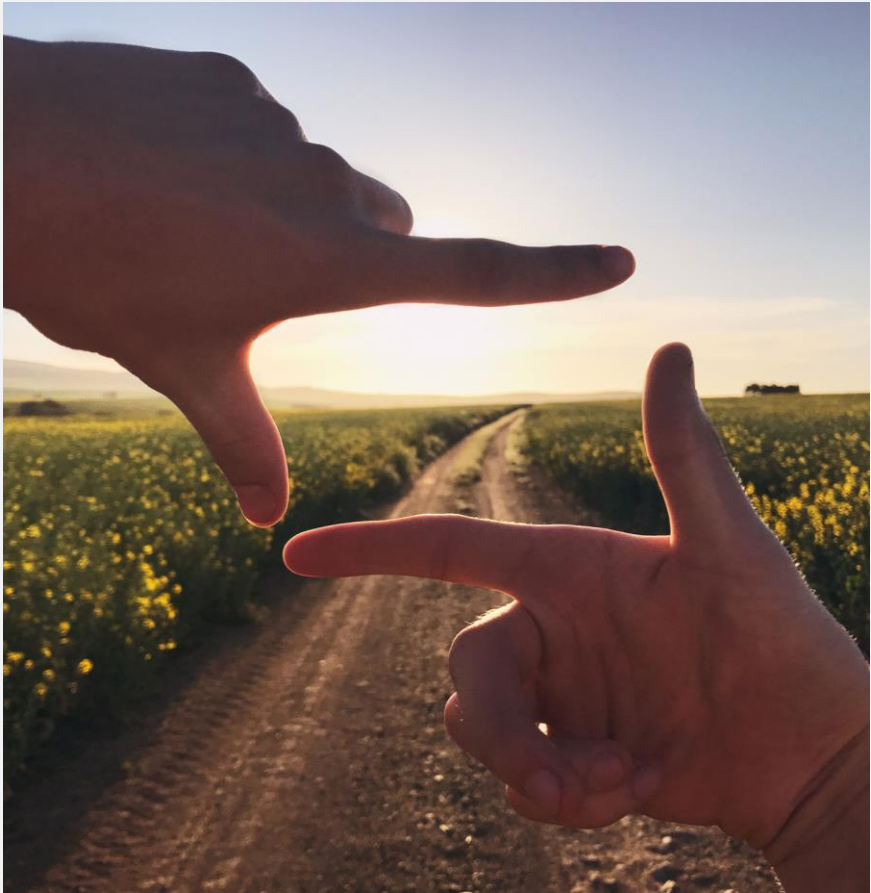
## LOCAL RELATIONSHIPS



**47.9 bn€**  
Net loans



**69 bn€**  
Direct funding





*Cooperative. Sustainable. Responsible.*

# COOPERATIVE, SUSTAINABLE, RESPONSIBLE.



**Cooperative**  
by nature



**Sustainable**  
from inception



**Responsible**  
by vocation

# COOPERATIVE BY NATURE

Heirs to a history that has been a factor in the development of communities for over 100 years, we believe that it is possible to operate in a spirit of collaboration and solidarity, combining efficiency and cooperation, reciprocity and profitability, coordination and autonomy.

Our status as a Cooperative Banking Group specifically reflects the principles of mutual credit co-operation and reinforces their implementation in our daily operations.



# SUSTAINABLE FROM INCEPTION

We are a network of Banks formed by people who work for their Community.

Like those same people, our aim is to create wealth that we can pass on to the next generation.

A goal that can only be achieved as part of a sustainable path.



# RESPONSIBLE BY VOCATION

We have always lived in the Communities and Local Areas in which we operate, alongside the people who live there.

We pursue the growth and well-being of our Communities through a sustainable way of operating and common values to be passed on to future generations.



# SUSTAINABILITY IN NUMBERS (1/4)

## WITH PEOPLE

A work environment attentive to differences and rich in opportunities: we build it day by day together with our People. A place to grow both personally and professionally.



over

**12 thousand**  
Employees



**43.3%**  
Women



**56.7%**  
Men



**44.8**  
Average age

Figures as at 31 December 2023

## Training



**Over 700 thousand hours**  
of total training  
for an average of  
**58 hours**  
per employee

## Gender equality



Cassa Centrale Banca has adopted **two new policies** on diversity, equity and inclusion, and on supporting active parenting. **At the beginning of 2024, it obtained gender equality certification.**

## Focus on youth



In 2023, **49.6% of new hires were under 30 years old**, marking a 16.8% increase compared to 2022.

# SUSTAINABILITY IN NUMBERS (2/4)

## WITH PARTNERS AND CUSTOMERS

We grow and change as part of a natural evolution that allows us to effectively respond to ever-changing needs.  
We keep our timeless values alive.



almost  
**2.3 million**  
Customers



over  
**474 thousand**  
Cooperative Members



**92%**  
Individual Partners



**+ 10 thousand**  
Cooperative Members in 2023

Figures as at 31 December 2023

# SUSTAINABILITY IN NUMBERS (3/4)

## WITH COMMUNITIES

We participate in the life of the territories, create opportunities for growth, and promote the development of Communities.

We provide support to those in need and strength to those who have potential: we work together for sustainable growth.



**26.2 million €**

paid to  
Mutual Funds



**69.6 million €**

paid in  
direct taxes



over

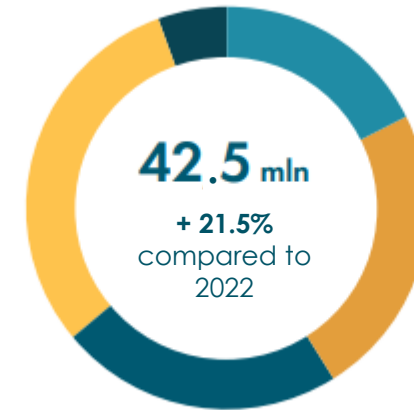
**21,500**

initiative supported  
to sponsorships,  
charities, donations

Foundations  
**5.3%**



Sports, leisure  
and aggregation  
**30.8%**



Social welfare activities  
**17.6%**



Culture, training  
and research  
**23.6%**



Promotion of the territory  
and local businesses  
**22.7%**

Figures as at 31 December 2023



# SUSTAINABILITY IN NUMBERS (4/4)

## WITH THE ENVIRONMENT

Ensuring answers to today's challenges without wasting resources that will be needed tomorrow: this is our idea of environmental sustainability, the principle that guides all our decisions. We continue our efforts to reduce the environmental impacts of energy consumption.



**96%**

of electricity from  
renewable sources



**0.69**

carbon intensity index: tCO<sub>2</sub>e  
emissions per employee  
market-based method  
(-29.7% from 2022)



**90%**

of paper consumed  
FSC /PEFC certified



**15.2 tCO<sub>2</sub>e**

emissions avoided  
thanks to the purchase  
of 85tons recycled paper

Figures as at 31 December 2023

# FOR A SUSTAINABLE DEVELOPMENT

Some of the business objectives and purposes set out in the Articles of Association of the Affiliated Banks and the Parent are directly associated with the 2030 Agenda's Sustainable Development Goals.

The Group acknowledges the importance of operating in accordance with the principles of lawfulness, morality, professionalism, integrity, and transparency, consistently with our business goals.

This is why Cassa Centrale Banca and the Group's Banks have adopted the first sustainability policies.

- Anti-corruption policy
- Environmental policy
- Human rights policy
- Diversity policy
- Arms brokering policy

Since 2023, the Group has been a member of the United Nations Global Compact.

The principles of the Global Compact and the Sustainable Development Goals are explicitly referenced in the Group's Code of Ethics, along with the Charter of Values of Cooperative Banks.



# STEP BY STEP, ON A PATH THAT LEADS TO VALUE.

The growth strategy that guides us into tomorrow is the result of the daily relationship we weave with the Territories in which we are present and permeates our Sustainability Plan to continue creating shared value.



# THE STRUCTURE

Between autonomy and central coordination

# THE MODEL

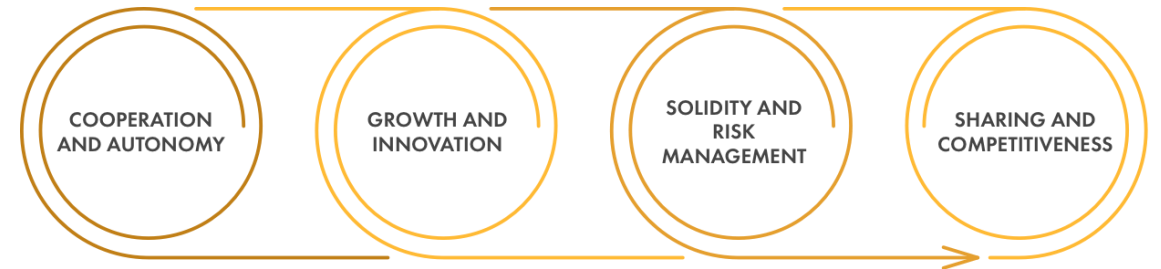
As a system of local, autonomous, cooperative banks organised into a modern Banking Group, we have adopted a structure that can optimise the contribution made by all, within a central coordination system.

It is a unique, original model that self-feeds and creates shared well-being.

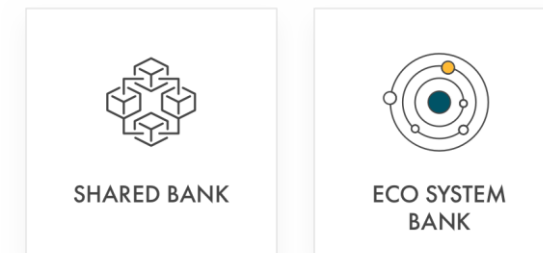
## Structure between autonomy and central coordination

COMPETITIVENESS, EFFICIENCY AND CONSTANT DEVELOPMENT OF AN OFFER SUITABLE FOR THE MARKET	INVOLVEMENT AND ACTIVE PARTICIPATION
DECISIONS AND STRATEGIC INITIATIVES WITH THE MOST EXTENSIVE REPRESENTATION OF ALL PARTIES	UNITARY AND EFFICIENT ADMINISTRATION, MANAGEMENT AND CONTROL SYSTEMS
CONSTANT, BALANCED MONITORING OF STRATEGIC CHOICES AND MANAGERIAL BALANCE	REPRESENTATION OF THE VARIOUS GEOGRAPHIC AREAS

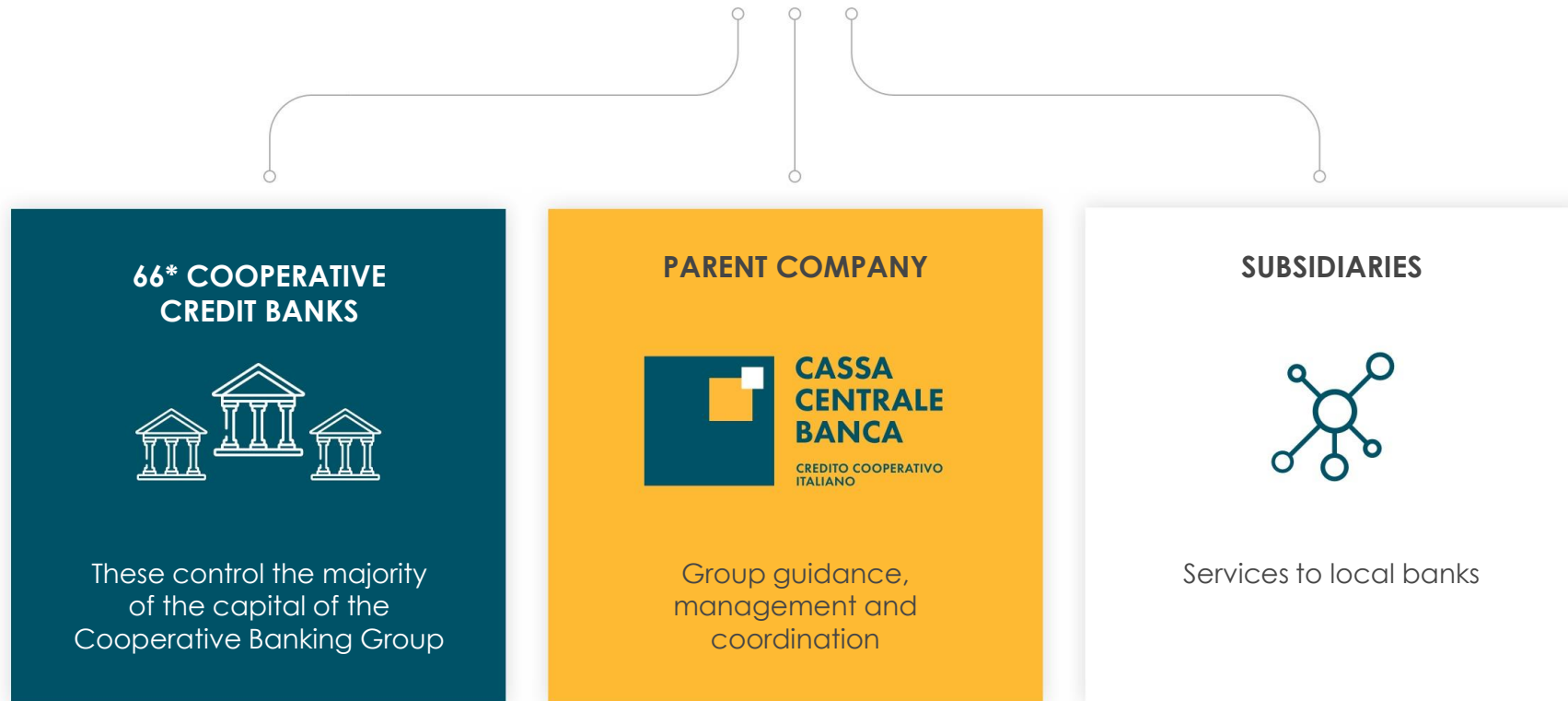
## Competitive advantages



## Features



# GROUP ORGANISATION



\* Dati al 01.01.2024

# THE PARENT COMPANY

For 50 years, Cassa Centrale Banca has enjoyed the status of reference partner for the cooperative banking system, sharing values, culture, strategies and reference model.

It has always operated as a level-two bank, offering support and drive to the work of cooperative credit banks (BCCs) and rural banks (Casse Rurali), its partners and customers, with an offer that has always stood out for the reliability and innovation of its products and services, coupled with highly-specialised advisory capabilities.

In 2019, it became the parent company of the first Italian Cooperative Banking Group, thus assuming the responsibilities for guiding, controlling and coordinating the Group.



# THE OFFER: AN ANSWER TO EVERY NEED

Our offer is focussed both on the banking sector, through the services of **Cassa Centrale Banca** and of the **instrumental companies**, and on the private sector, through our **local Banks**



# THE OFFER FOR THE BANKING SECTOR

## Affiliated Banks and other local Banks

Through Cassa Centrale Banca, or by using the services offered by the instrumental companies, the Group boasts an offer that has always stood out for the reliability and innovation of its products and services, coupled with highly-specialised advisory capabilities.

- **Credits**
- **Finance**
- **Payments**
- **Planning**



# THE OFFER FOR THE PRIVATE SECTOR

Private, families and business customers

Through its local banks, the Group can successfully meet all the different needs of privates and businesses.

- **Current accounts**
- **Credit and debit cards**
- **Credit**
- **Leasing & Factoring**
- **Investments, insurance and welfare**
- **Collection and payment instruments**
- **Internet and mobile banking**
- **Risk management**
- **Investment banking**
- **International**
- **Other**



# THE GROUP INSTRUMENTAL COMPANIES

# SUBSIDIARIES (1/2)

## CENTRALE SOLUZIONI IMMOBILIARI

Centrale Soluzioni Immobiliari manages the Group's instrumental real estate activities, aiming to defend the value of the properties used as collateral against the NPLs held by the Cassa Centrale Banca Group, in particular through the intervention in enforcement procedures (or "auctions").

## allitude

The company, which was established on 1st January 2020 from the merger of 8 operating companies involved in IT and administrative services, is specialised in IT and back-office outsourcing activities for the banking industry.

## CLARIS LEASING

Claris Leasing offers lease transactions on instrumental assets, real estate and boats.

## ASSICURA

Assicura Agenzia and Assicura Broker provide insurance products and brokering services to the distributing banks.

## CLARIS RENT

Claris Rent (a wholly-owned subsidiary of Claris Leasing) is a company that provides long-term rental services for the mobility and operating lease of capital goods.

## Centrale Trading

Centrale Trading provides technical assistance to cooperative credit banks distributing Directa SIM on-line trading services.

## SUBSIDIARIES (2/2)

The logo for Prestipay, featuring the word "Presti" in a dark blue font and "pay" in a white font inside an orange rounded square, all within a light grey rounded rectangle.

Prestipay meets the financial needs of families and customers of the Cooperative Credit Banks, Rural Banks and Raiffeisen belonging to the Cassa Centrale Group.

The logo for NEAM, consisting of an orange square icon with a white diagonal line and the letters "NEAM" in a bold, dark blue sans-serif font.

NEAM S.A (Nord Est Asset Management S.A) is the company that manages NEF, a multi-manager, multi-segment Luxembourgian mutual investment fund.

# ASSOCIATES

## Servizi e Finanza FVG

Servizi e Finanza FVG develops suitable solutions for the marketing and creation of highly technological, innovative services for the management of payment systems and tools, also on behalf of third parties including but not limited to brokers.

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## Casse Rurali Raiffeisen Finanziaria SPA

In liquidation.

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# ANNEX

# OUR HISTORY AND LOGO EVOLUTION



# OUR HISTORY (1/5)

February 28, 1974

Cassa Centrale delle Casse Rurali Trentine S.p.A. is born

1974

1999

Agreements between Federazione Trentina, Veneta and Friuli Venezia Giulia. Partnerships with banks outside the region of Trento

September 12, 2002

Name change to Cassa Centrale delle Casse Rurali Trentine e delle Banche di Credito Cooperativo del Nord Est S.p.A. welcoming the expansion of the corporate base to include the cooperative credit banks of Veneto and Friuli Venezia Giulia

2002

2007

June 13, 2007

The extraordinary shareholders' meeting approves the new name "Cassa Centrale Banca - Credito Cooperativo del Nord Est S.p.A.", incorporating the now supra-regional nature of the bank

June 26, 2007

Signed the agreement for the entry of DZ Bank into the capital of Cassa Centrale Banca. A partnership between similar souls, since DZ BANK associates numerous Raiffeisen and Volksbanken in a cooperative movement similar to the Italian one, which has 160 years of life in Germany.

2007

2016

April 8, 2016

The cooperative credit reform becomes law. Parliament converts the Decree Law of 14 February 2016

# OUR HISTORY (2/5)

October 13, 2016

Verona:  
the project announcement

September 27, 2017

Milan: more than 100 Banks  
choose Cassa Centrale Banca

August 2, 2018

Official Bank of Italy and ECB  
authorisation

January 1, 2019

**The Group is born**



2016

2017

2017

2017

2018

2018

2019

March 31, 2017

Milan: Cassa Centrale Banca  
announces that it will be  
exceeding the equity threshold  
required by the cooperative  
credit reform law

Late November, 2017

Achievement of the share  
capital threshold required by law

August 10, 2018

Acquired Claris Leasing S.p.A., a  
company operating in the  
leasing sector



# OUR HISTORY (3/5)

December 10, 2019

After development of the market segment for consumer credit through the Prestipay brand, the dedicated company Prestipay S.p.A. was set up

**Presti pay**

January 1, 2020

As part of the reorganisation of the corporate structure of the Group companies operating in ICT and back-office services, Allitude S.p.A. was set up

**allitude**  
empower your bank attitude

2019

2019

2019

2020

2020

February 19, 2019

The ECB communicated its decision to classify the Cassa Centrale Group as a «significant» supervised entity.

December 18, 2019

Establishment of the company Claris Rent S.p.A. with a sole shareholder, a subsidiary of Claris Leasing S.p.A., in order to implement the project to develop long-term leasing.

**CLARIS RENT**

March, 2020

In the difficult context of the Covid-19 emergency, in order to mitigate the effects of the lockdown, the Cassa Centrale Group promptly took on board the Government's important legislative provisions and implemented all the actions to facilitate the granting of the benefits envisaged by these provisions in order to support households and businesses.

# OUR HISTORY (4/5)

December 31, 2020

The Cassa Centrale Group closed 2020 with profits up 8.8% to €245 million and a CET1 ratio of 21.46%. This puts the Group at the top of Italy's banking sector in terms of capitalisation and confirm its ability to provide even better support to the Communities, reacting more than positively to the Covid-19 emergency.

August 2, 2021

Cassa Centrale Banca acquired an additional 10% stake in Centrale Trading, which thus joins the Cassa Centrale Group as a subsidiary, from Cassa Centrale Raiffeisen Alto Adige.

Centrale  
Trading

2020

2021

2021

2021

July 9, 2021

The Cassa Centrale Group passed the Comprehensive Assessment, according to the results published by the European Central Bank (ECB) today. Below are the overall results for the year: CET1 ratio of **17.14%** in the «baseline» scenario compared to an initial ratio of **19.72%** as of December 2019, significantly above the 8% threshold set by the ECB; CET1 ratio of **10.59%**, in the «adverse» scenario, compared to the minimum 5.5% threshold set by the ECB.

December 31, 2021

The results confirm the efficiency and solidity of the Cassa Centrale Group. Net profit in 2021 amounted to 333 million Euros (+36% y-o-y) with a CET1 ratio of 22.6%. The Group confirms its earning capacity demonstrated already during its first three years, in an environment still conditioned by the impacts of the pandemic.

# OUR HISTORY (5/5)

January 1, 2024

Gruppo Cassa Centrale  
celebrates **5 years** since  
its foundation.

2024



February 28, 2024

Cassa Centrale Banca  
celebrates  
**50 years** since its  
establishment.

2024



# ANALYSIS AND EVOLUTION OF THE PICTOGRAM

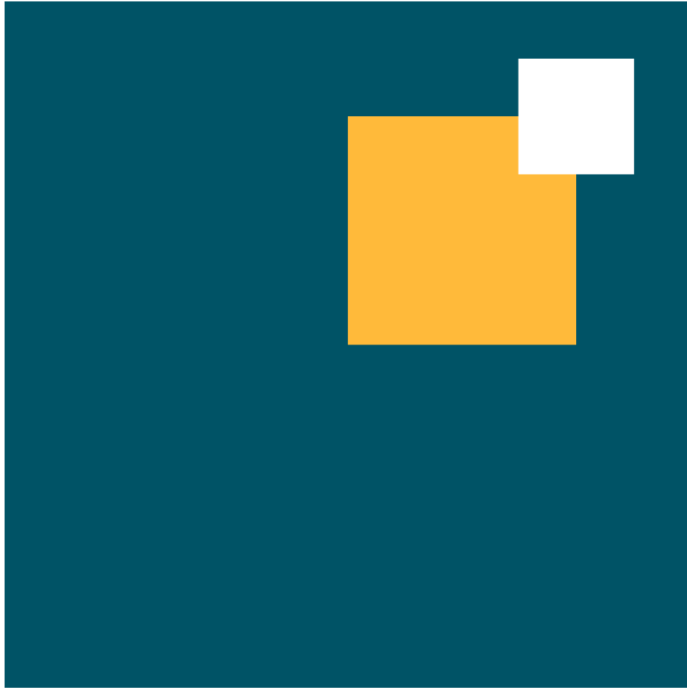


- Positività
- Proattività
- Affidabilità
- Vitalità
- Credibilità
- Lealtà
- Autorità
- Professionalità
- Armonia



	HEX	RGB	CMYK	PANTONE C	PANTONE U
	#005366	0 83 102	95 40 30 35	7708 C	308 U
	#FFBA3A	255 186 58	0 25 80 0	136 C	121 U
	#FFFFFF	255 255 255	0 0 0 0	-	-

# STORYTELLING AND COLORS OF THE NEW PICTOGRAM



Thanks to the rebranding process, the two traditional symbols of the BCCs (the double-crossed cc) and the Casse Rurali Trentine (the fascio clesiano) were replaced by a single symbol: **the three squares pictogram**. This symbol becomes the visual representation of the brand's meanings.

**The square**, a founding element of the entire identity, **is used as a common thread to portray vigor, closeness and belonging**. It is a symbol that represents the common identity that the banks Società del Gruppo and Capogruppo have forged. **The three intertwined squares represent three elements which, joined together, add up to something greater: the Group.**

The brand therefore becomes a depiction of the Group's strategic-value positioning, which stands out as different and distinct in the scope of the credit sector.

# FOCUS ON THE TERRITORY



# PARENT COMPANY OFFICES

## TRENTO OFFICE

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VIA GIOVANNI SEGANTINI, 5 - 38122 TRENTO

VIA GIOVANNI SEGANTINI, 10 - 38122 TRENTO

VIA GIOVANNI SEGANTINI, 23 - 38122 TRENTO

VIA JACOPO ACONCIO, 9 - 38122 TRENTO

VIA INNSBRUCK, 2 - 38123 TRENTO

VIA ALTO ADIGE, 160 - 38121 TRENTO

PIAZZA CENTA, 13 - 38122 TRENTO

## BARI TERRITORIAL OFFICE

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VIA GIOVANNI AMENDOLA, 168/5  
70126 BARI

## BOLOGNA TERRITORIAL OFFICE

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VIA DEI TRATTATI COMUNITARI EUROPEI 1957-2007, 15  
40127 BOLOGNA

## BRESCIA TERRITORIAL OFFICE

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VIA SOSTEGNO, 60  
25124 BRESCIA

## CUNEO TERRITORIAL OFFICE

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VIA GENOVA, 11/A  
12100 CUNEO

## PADUA TERRITORIAL OFFICE

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VIA GIACINTO LONGHIN, 1  
35129 PADUA

## ROME TERRITORIAL OFFICE

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VIALE ALEXANDRE GUSTAVE EIFFEL, 15  
00148 ROME

## UDINE TERRITORIAL OFFICE

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VIA VERZEGNIS, 15  
33100 UDINE

# THE AFFILIATED BANKS 1/5

## Abruzzo

- BANCA DI CREDITO COOPERATIVO ABRUZZI E MOLISE

## Calabria

- CREDITO COOPERATIVO CENTRO CALABRIA
- BCC CALABRIA NORD - CREDITO COOPERATIVO

## Campania

- BANCA DI CREDITO COOPERATIVO DI AQUARA
- BANCA DI CREDITO COOPERATIVO DI FLUMERI
- BANCA MONTE PRUNO – CREDITO COOPERATIVO DI FISCIANO, ROSCIGNO E LAURINO

## Emilia-Romagna

- BANCA MALATESTIANA – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DELLA ROMAGNA OCCIDENTALE
- BCC FELSINEA – BANCA DI CREDITO COOPERATIVO DAL 1902
- BANCA CENTRO EMILIA – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI SARSINA
- ROMAGNABANCA CREDITO COOPERATIVO ROMAGNA EST E SALA DI CESENATICO
- BANCA DI BOLOGNA CREDITO COOPERATIVO

# THE AFFILIATED BANKS 2/5

## Friuli Venezia Giulia

- CREDITO COOPERATIVO – CASSA RURALE ED ARTIGIANA DEL FRIULI VENEZIA GIULIA
- BANCA 360 CREDITO COOPERATIVO FVG
- PRIMACASSA – CREDITO COOPERATIVO FVG
- ZKB ZADRUŽNA KRAŠKA BANKA TRST GORICA ZADRUGA – ZKB CREDITO COOPERATIVO DI TRIESTE E GORIZIA

## Lazio

- BANCA DI CREDITO COOPERATIVO DEL CIRCEO E PRIVERNATE
- BANCA DI CREDITO COOPERATIVO DEI CASTELLI ROMANI E DEL TUSCOLO
- BANCA DI CREDITO COOPERATIVO DI ANAGNI
- BANCA CENTRO LAZIO CREDITO COOPERATIVO
- BANCA LAZIO NORD CREDITO COOPERATIVO

## Lombardy

- CASSA PADANA BANCA DI CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI BARLASSINA
- CASSA RURALE ED ARTIGIANA DI BORGO SAN GIACOMO (BRESCIA) – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI BRESCIA
- BANCA DEL TERRITORIO LOMBARDO CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO LODI

## Marche

- BANCO MARCHIGIANO CREDITO COOPERATIVO

# THE AFFILIATED BANKS 3/5

## Piedmont

- BENE BANCA CREDITO COOPERATIVO DI BENE VAGIENNA (CUNEO)
- CASSA RURALE ED ARTIGIANA DI BOVES – BANCA DI CREDITO COOPERATIVO (BOVES - CUNEO)
- BANCA DI CARAGLIO, DEL CUNEESE E DELLA RIVIERA DEI FIORI – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI CHERASCO
- BANCA DI CREDITO COOPERATIVO DI PIANFEI E ROCCA DÈ BALDI
- BANCA TERRITORI DEL MONVISO – CREDITO COOPERATIVO DI CASALGRASSO E SANT'ALBANO STURA

## Apulia

- BANCA DELL'ALTA MURCIA CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI ALBEROBELLO, SAMMICHELE E MONOPOLI
- BANCA DI CREDITO COOPERATIVO DI CASSANO DELLE MURGE E TOLVE

- BANCA DI CREDITO COOPERATIVO DI CONVERSANO
- BANCA DI CREDITO COOPERATIVO DI LOCOROTONDO CASSA RURALE E ARTIGIANA
- BANCA DI CREDITO COOPERATIVO DI SAN GIOVANNI ROTONDO
- BANCA DI CREDITO COOPERATIVO DI SAN MARZANO DI SAN GIUSEPPE – TARANTO

## Sicily

- BANCA DI CREDITO COOPERATIVO DEI CASTELLI E DEGLI IBLEI
- BANCA DI CREDITO COOPERATIVO LA RISCOSSA DI REGALBUTO
- SICILBANCA – CREDITO COOPERATIVO ITALIANO

## Tuscany

- CASTAGNETO BANCA 1910 – CREDITO COOPERATIVO

# THE AFFILIATED BANKS 4/5

## Trentino Alto Adige

- CASSA RURALE VALLAGARINA – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE ALTOGARDA - ROVERETO – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE DI LEDRO – BANCA DI CREDITO COOPERATIVO
- LA CASSA RURALE – CREDITO COOPERATIVO ADAMELLO GIUDICARIE VALSABBIA PAGANELLA
- CASSA RURALE VALSUGANA E TESINO – BANCA DI CREDITO COOPERATIVO
- FPB CASSA DI FASSA PRIMERO BELLUNO – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE VAL DI SOLE – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE ALTA VALSUGANA – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE VAL DI FIEMME – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE RENON - RAIFFEISENKASSE RITTEN
- CASSA RAIFFEISEN DI SAN MARTINO IN PASSIRIA – RAIFFEISENKASSE ST. MARTIN IN PASSEIER
- CASSA RURALE VAL DI NON - ROTALIANA E GIOVO – BANCA DI CREDITO COOPERATIVO
- BANCA PER IL TRENTINO ALTO ADIGE – BANK FUER TRENTINO-SUEDTIROL – CREDITO COOPERATIVO ITALIANO

# THE AFFILIATED BANKS 5/5

## Umbria

- BANCA DI CREDITO COOPERATIVO DI SPELLO E DEL VELINO

## Aosta Valley

- BANCA DI CREDITO COOPERATIVO VALDOSTANA – COOPERATIVE DE CREDIT VALDOTAINE

## Veneto

- CORTINABANCA – CREDITO COOPERATIVO
- BANCA DEL VENETO CENTRALE – CREDITO COOPERATIVO
- BVR BANCA – BANCHE VENETE RIUNITE – CREDITO COOPERATIVO DI SCHIO, PEDEMONTE, ROANA E VESTENANOVA
- BANCA PREALPI SANBIAGIO CREDITO COOPERATIVO
- BANCA ADRIA COLLI EUGANEI – CREDITO COOPERATIVO

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