



GRUPPO CASSA CENTRALE
CREDITO COOPERATIVO ITALIANO

MARCH 2025

Press Folder



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The **Cassa Centrale Banca – Credito Cooperativo Italiano Cooperative Banking Group** includes **65 Banks** and **1.491 branches across Italy**, more than **12.000** employees and about **490.000** Cooperative Partners.

With **assets of more than 87 billion**, it is one of the top ten Italian banking Groups.

Its **total gross loans** are **50,6 billion**, **net loans** are **48,6 billion** and **direct funding** stands at **71 billion**.

With a **CET1** ratio of **26,8 %**, it is one of Italy's most solid Group.



The Cassa Centrale Group, as indicated in Art. 2 of the Banking Affiliate Regulation and as referred to also in the Parent Company Articles of Association, promotes "**Cooperative Members and people belonging to local communities in banking transactions and services, pursuing the improvement of moral, cultural and economic conditions of the same and promoting the development of cooperation and education on savings and welfare as well as social cohesion and responsible and sustainable growth of the territory in which it operates**". The Group's objective is to combine the value and autonomy of a local Banks system, the expression of the various territories, with the profitability, efficiency, growth and stability typical of a large banking Group.

The distinctive elements **and points of strength of the Cassa Centrale Group** are:

- **Strong territorial roots** based relations with local communities and investments targeted at improving the economic, social and cultural environment on the territory;
- **Active participation of the Banks** to the definition of the Group's strategies and objectives and a good level of operating autonomy, modulated on the virtuosity of the individual institutes;
- a **high level of financial soundness**, with extensive intragroup unencumbered assets and solidity and efficiency indices among the best in the national banking system;
- a marked capacity for **investment in innovation and technology** for the improvement of the offer and services to customers, also thanks to scale and process economies.

CASSA CENTRALE BANCA

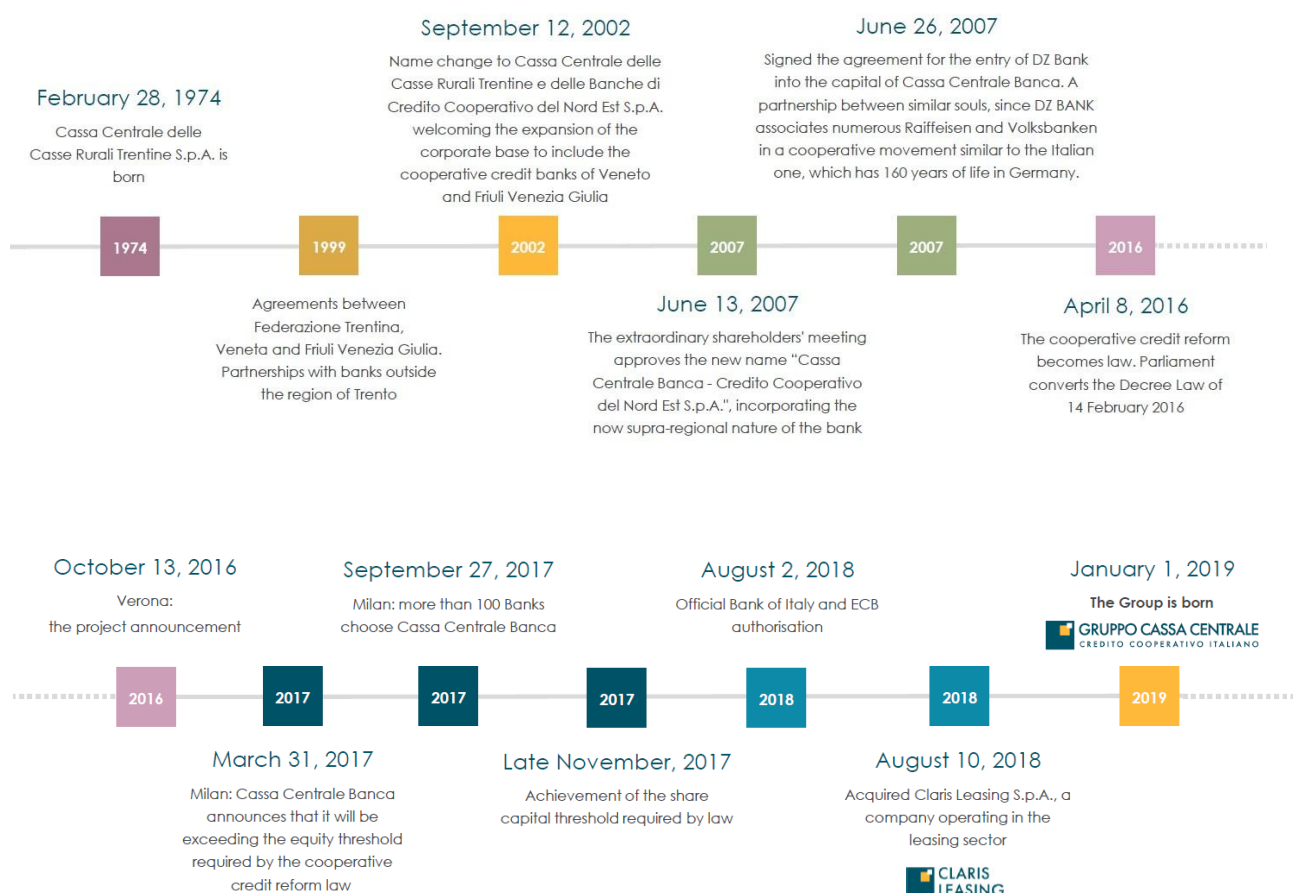
For 50 years Cassa Centrale Banca has been a Reference Partner for the cooperative credit system, sharing its values, culture, strategies and reference model.

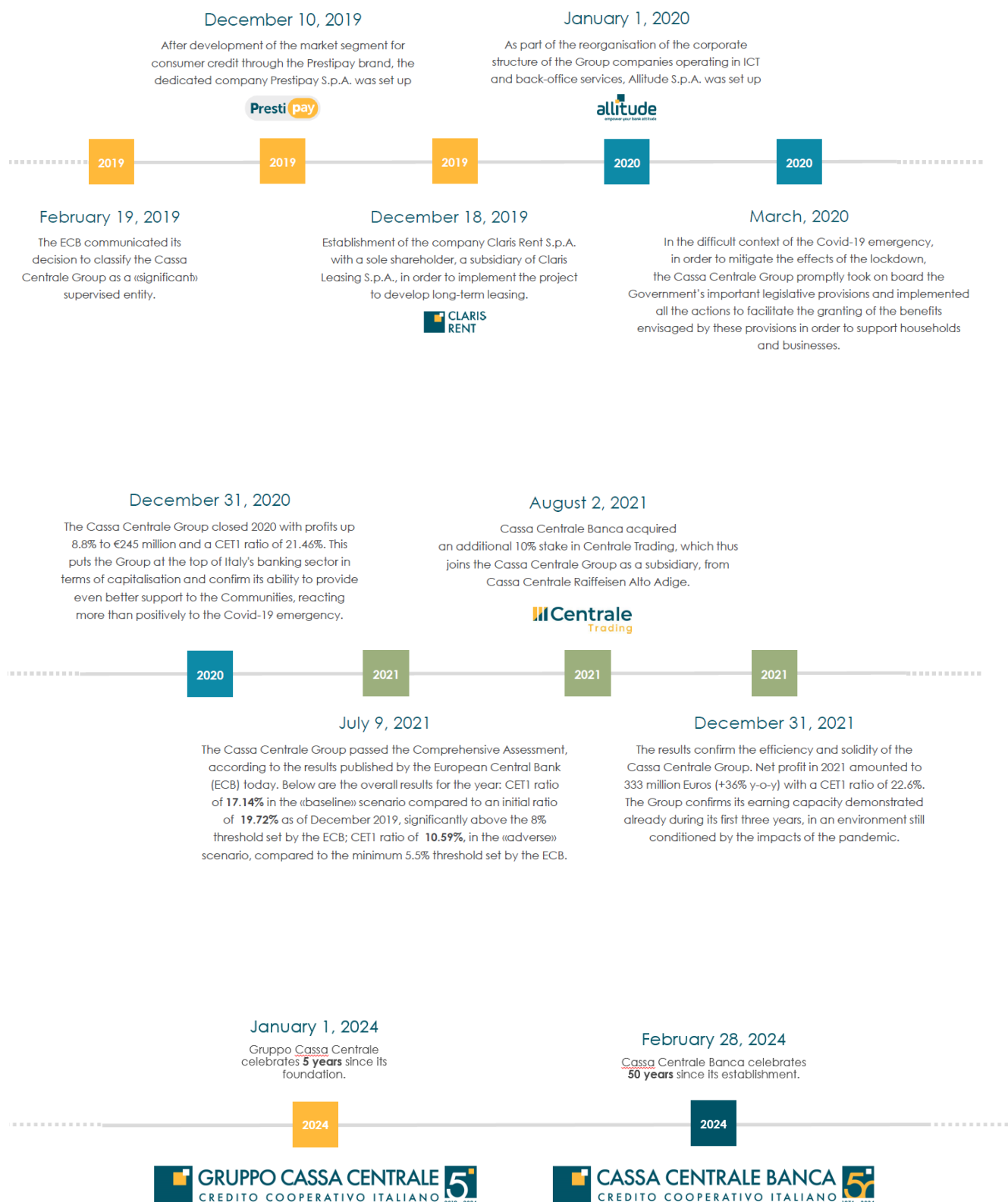
In 2024 it celebrates an important anniversary: **the 28th of February marks its 50th anniversary of foundation.**

It has always operated to support and boost the activities of associate and customer Cooperative Credit Banks - Rural Banks - Raiffeisen Banks, with an offer that has always been characterised by reliability and innovation in products and services, supported by highly specialised consulting.

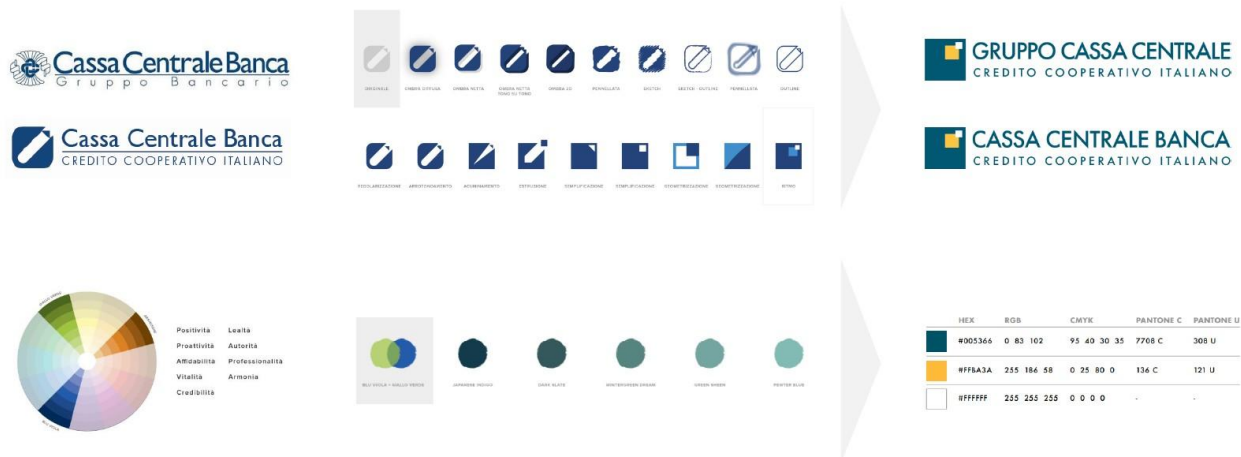
2024 is a significant year for a second relevant anniversary, **the 5th year since the establishment of the first Italian cooperative banking Group, Gruppo Cassa Centrale – Credito Cooperativo** which Cassa Centrale Banca is the Parent Company.

Since 1 January 2019 it carries out Group direction, control and coordination activities, whose offer of products and services is addressed to both the banking sector, where Cassa Centrale Banca is a reliable partner of Customer Banks through the services offered also through Subsidiary Companies, and the private sector, through the affiliated Banks.

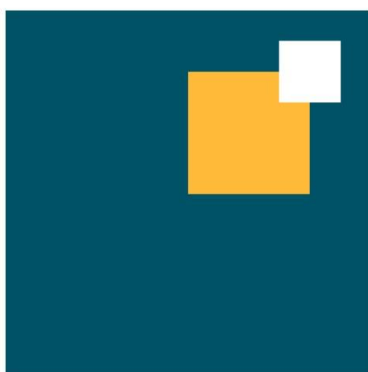




ANALYSIS AND EVOLUTION OF THE PICTOGRAM



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.

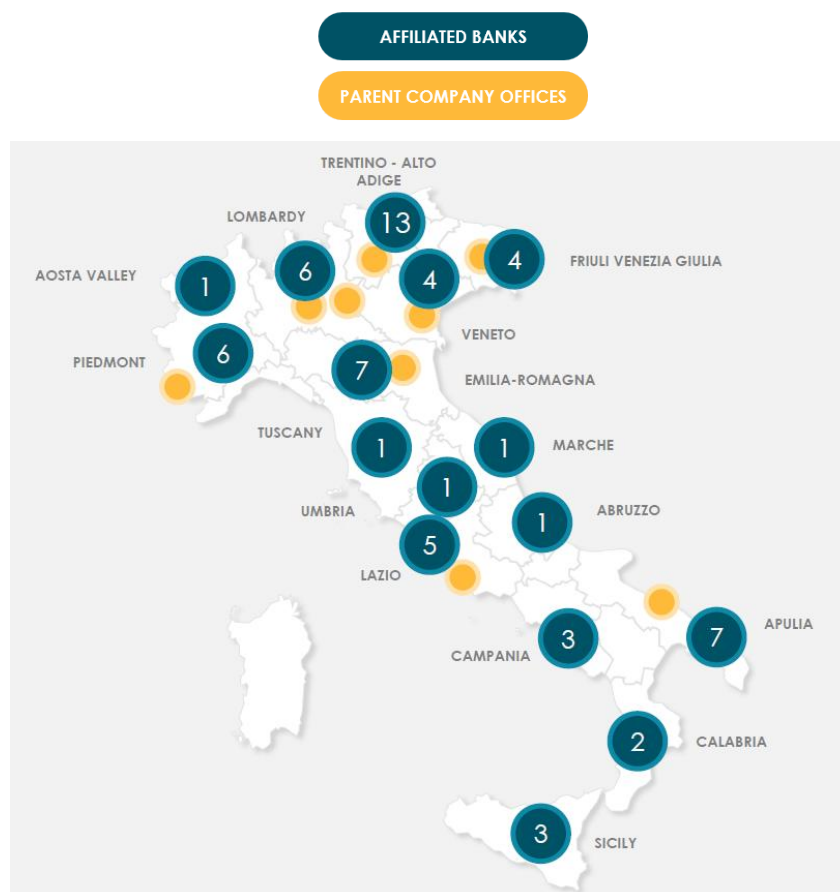
THE CASSA CENTRALE GROUP

Organisation and structure

The Cassa Centrale Group is present throughout Italy with **65 Cooperative Credit Banks, Rural Banks and Raiffeisen Banks**, well rooted in their communities, **8 territorial offices** and the Parent Company based in Trento.

A key element for the Group's success was **the adoption of an organisation that values the contribution of each entity**. This approach allows the development of competitive and adequate offers to the market, with decisions that are taken by the widest representation of the parties involved and thanks to strategic choices that always take into account a high level of management balance.

Involvement and active participation, uniform and effective administration, management and control systems and **representation of the various geographical areas** are the essential principles at the base of the Cooperative Banking Group.



Group Companies

The Group can rely on some **subsidiaries that provide a series of centralised services**:



Centrale Soluzioni Immobiliari in Liquidation

Centrale Soluzioni Immobiliari manages the Group's instrumental real estate activities, aiming to defend the real value of properties guaranteeing the non-performing loans disbursed by the Cassa Centrale Banca Group, in particular through intervening in enforcement procedures (or "auctions").



Claris Leasing

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



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.



Allitude

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



Assicura Agenzia and Assicura Broker

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



Prestipay

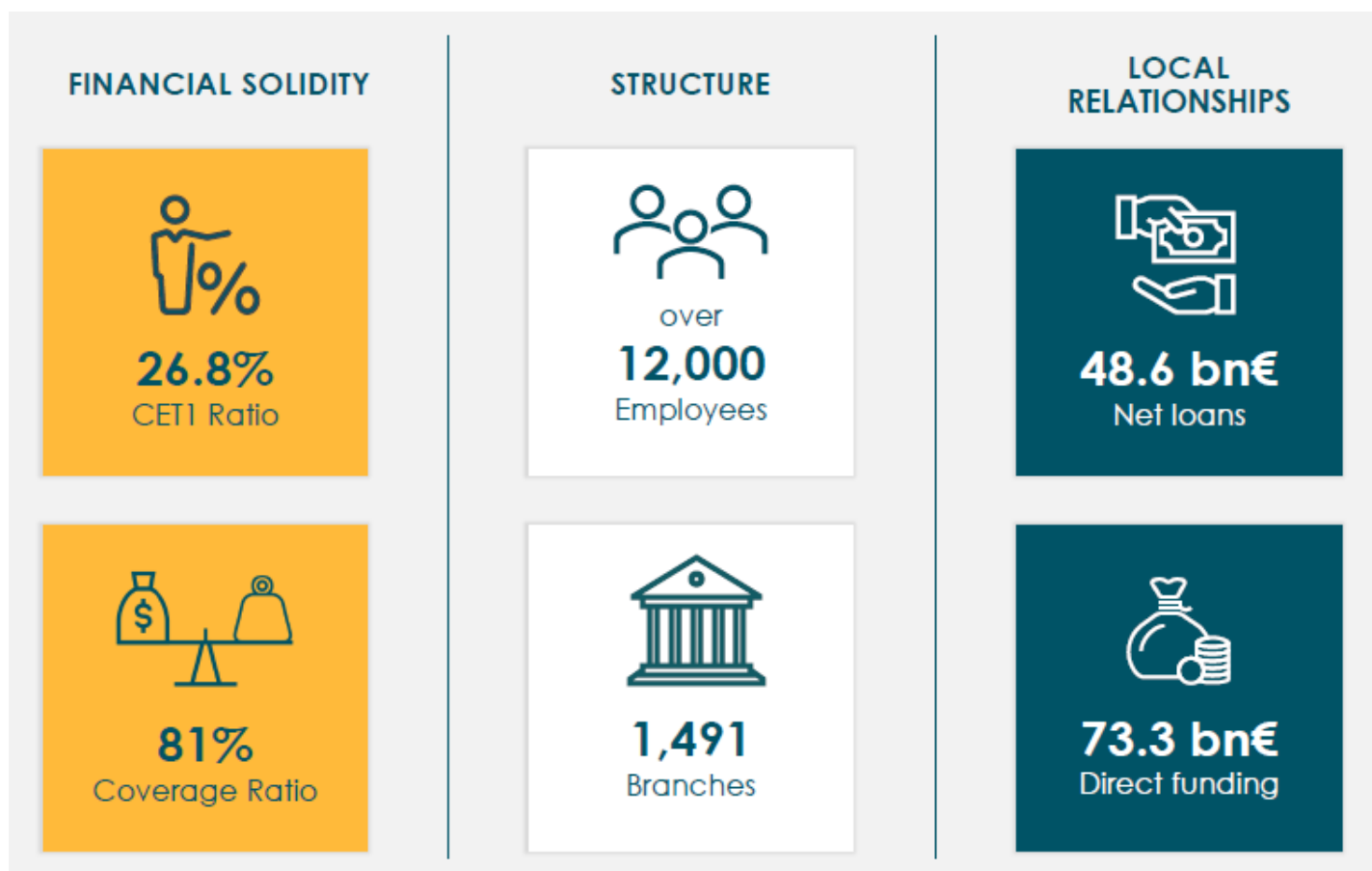
Prestipay meets the financial needs of families and customers of the Cooperative Credit Banks, Rural Banks and Raiffeisen belonging to the Cassa Centrale Group.



NEAM

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

KEY DATA



Name: Cassa Centrale Group - Credito Cooperativo Italiano

Date of formation: 1 January 2019

Registered office and management centre: Via Segantini 5 - 38122, Trento

Website: www.cassacentrale.it

LinkedIn page: <https://www.linkedin.com/company/gruppo-cassa-centrale/>

Chairman

Giorgio Fracalossi



Role:

Chartered Accountant and Auditor

Current roles:

Chairman of Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A. since 2010

Chairman of Banca per il Trentino – Alto Adige, Bank für Trentino – Südtirol. Credito Cooperativo Italiano since 2005

Member of the Board of Directors of Casse Rurali Raiffeisen Finanziaria S.p.A. since 2014

National Director of Federcasse since 2011

Member of the Board and the Executive Committee of ABI since 2018

Previous roles:

Chairman of IBT S.r.l.

Deputy Chairman of Servizi Bancari Associati S.p.A.

Member of the Board of Directors of I.B.Fin. S.p.A.

Chairman of Centrale Finanziaria del Nord Est S.p.A.

Member of the Board of Directors, Acting Deputy Chairman and Chairman of Federazione Trentina della Cooperazione

Chairman of the Regional Commission of the ABI

Registered with the Association of Chartered Accountants and Accounting Experts and the Register of Auditors.

CEO and General Manager

Sandro Bognesi



Role:

Banking Executive

Current roles:

Chief Executive Officer and General Manager at Cassa Centrale Banca - Credito Cooperativo Italiano since 2022

Director of Allitude SpA since 2022

Director of Prestipay SpA since 2018

Member of the Italian Banking Association (ABI) since 2022

Member of the Board of Directors of Federcasse and Member of the Management Committee of the Temporary Fund since 2022

Previous roles:

Vice General Manager and Planning Officer at Cassa Centrale Banca – Credito Cooperativo Italiano

Vice General Manager and Head of Planning and Organization at Cassa Centrale Banca – Credito Cooperativo Italiano; Head of Planning and Strategic Development at Cassa Centrale Banca – Credito Cooperativo Italiano

Deputy Manager of the Finance Division and Head of Institutional Finance at Cassa Centrale Banca – Credito Cooperativo Italiano