

**Cassa Centrale Banca**  
**The Shareholders' Meeting has approved the 2023 financial statements and  
examined the consolidated financial statements  
Presentation of the Consolidated Non-Financial Statement (NFS) for the year  
2023**

- **Group net profit grew to EUR 871 million, +55% compared to 2022 (EUR 562 million)**
- **Capital position at the top of the Italian national banking system (CET1 ratio of 24.6 %)**
- **Support to local communities with over 21,500 initiatives, for a total of approximately EUR 42.5 million**

**Trento, 7 June 2024** – The Shareholders' Meeting of Cassa Centrale Banca, which met today in Milan under the chairship of Giorgio Fracalossi, has approved the separate financial statements and examined the consolidated financial statements and the non-financial statement ("NFS") for 2023. The year 2023 closed with a **consolidated net profit** of **EUR 871 million**, up 55% compared to 2022 (EUR 562 million). The net profit of the Parent Company amounted to EUR 31.1 million. The Group's growth was driven by new **loans disbursements** of **over EUR 8 billion**, **gross credit exposure** of **over EUR 50 billion** and growth in **total deposits** to over **EUR 113 billion**.

The Cassa Centrale Banca Group stands out for the excellent quality of its assets, which benefited from the increase in the **coverage of impaired loans** to **85%** (81.8% as at 31 December 2022), allowing the **net NPL ratio** to decrease to **0.7%** (0.9% as at 31 December 2022). The capital position remained at the top of the Italian national banking system, with a **CET1 ratio** of **24.6%**.

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During the meeting, the **Consolidated NFS** for 2023 was also presented. The outcomes presented regarding the Group's environmental, social and governance aspects underscore its dedication to sustainability matters.

This is a process of continuous improvement that focuses on the development of the areas and local communities in which the Group — the **only banking group present in 307 municipalities, 71% of which have fewer than 3,000 inhabitants** — operates. The number of Employees exceeded **12,000**, mostly (96%) with permanent contracts, and recorded a **net growth of 868 people** over the five-year period 2019-2023. The **proportion of female employees rose to 43.3%**, up from 40.8% in 2019; the number of female employees increased by 13.1% overall and by 31% for female executives and middle managers.

In 2023, Group employees were able to benefit from over 700,000 hours of training, almost 94,000 more than in the previous year.

As proof of the tangible commitment to cooperation for the development of the Italian Communities, the Cassa Centrale Banca Group has paid out **over EUR 26 million to the Mutual Funds** for the development of Cooperation and **has supported over 21,500 initiatives** — relating to social welfare, sports and leisure, culture, training and research, and the promotion of the Territories — for a **total of EUR 42.5 million** granted in 2023.

Over the last five years, the Group has halved its **carbon dioxide emissions** (Scope 1 and 2, down by **27.8%** in the last year) thanks to projects aimed at **reducing energy consumption** and **increasing the purchase of energy from renewable sources (from 64% in 2019 to 96% in 2023)**.

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Following the resignation of Ms Clara Carbone, the Shareholders' Meeting resolved to appoint Ms Elisabetta Caldirola as a new Alternate Auditor. She will remain in office until the date of the Shareholders' Meeting called to approve the financial statements for the year ending 31 December 2024.

*Gruppo Cassa Centrale – Credito Cooperativo Italiano includes 66 BCC [Cooperative Credit Banks] – Casse Rurali [Rural Banks] – Raiffeisenkassen [Agricultural Cooperative Banks] and 1,480 branches across Italy, with more than 12,000 employees and over 470,000 cooperative partners. With balance sheet assets of EUR 89.6 billion as of 31 December 2023, the Group ranks among Italy's top 10.*