

COMMUNICATION TO THE PUBLIC OF INSIDE INFORMATION PURSUANT TO ART. 17 OF REGULATION (EU) NO. 596/2014 AND REGULATED INFORMATION PURSUANT TO DIRECTIVE 2004/109/EC AS AMENDED 2024

SREP Process Outcome: Cassa Centrale Group well above the minimum capital requirements set by the ECB

Trento, 12.12.2024 – The Cassa Centrale Group has received the decision from the European Central Bank setting out its prudential requirements at the end of the 2024 Supervisory Review and Evaluation Process (“SREP”).

The decision requires the Group to meet an additional Pillar 2 (P2R) own funds requirement of 2.50% at consolidated level, of which at least 56.25% shall be composed of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital.

Considering the Overall Capital Requirement (OCR), the Cassa Centrale Group is required to meet a minimum CET1 ratio of 8.41% and a minimum Total capital ratio of 13.00% on a consolidated basis. It should also be noted that this requirement will be increased by the systemic *risk buffer* (SyRB), which shall be achieved gradually by establishing a buffer equal to 0.5% of the relevant exposures by 31st December 2024 and the remaining 0.5% by 30th June 2025.

The Group's capital proves to be of high quality with a Total capital ratio composed almost entirely of CET1 capital. As of 30 September 2024, both capital ratios are well above the minimum regulatory thresholds set in the SREP Decision, reaching respectively:

- CET1 ratio: 26.12% (26.05% fully loaded)
- Total capital ratio: 26.13% (26.05% fully loaded)

The decision will take effect from 1st January 2025.

The Cassa Centrale – Credito Cooperativo Italiano Group includes 65 BCCs - Rural Banks - Raiffeisenkassen and 1,479 branches, more than 12,200 employees and over 470,000 cooperative members. With balance sheet assets amounting to €88 billion as of 30 June 2024 the Group is ranked among Italy's top 10.

CASSA CENTRALE BANCA – CREDITO COOPERATIVO ITALIANO S.P.A.

Share Capital: € 952,031,808.00, fully paid-up.

Registration number in the Trento Register of Companies and Tax Code 00232480228 – Representative of the Cassa Centrale Banca VAT Group – VAT No. 02529020220

Member of the Cooperative Credit Depositors' Guarantee Fund and the National Guarantee Fund

Company entered in the Register of Banks – ABI 03599

Parent Company of the Cassa Centrale Banca Cooperative Banking Group, entered in the Register of Banking Groups

Registered office and Headquarters: Via Segantini 5, Trento – Tel. +39 0461 313111 – Fax +39 0461 313119 – www.cassacentrale.it