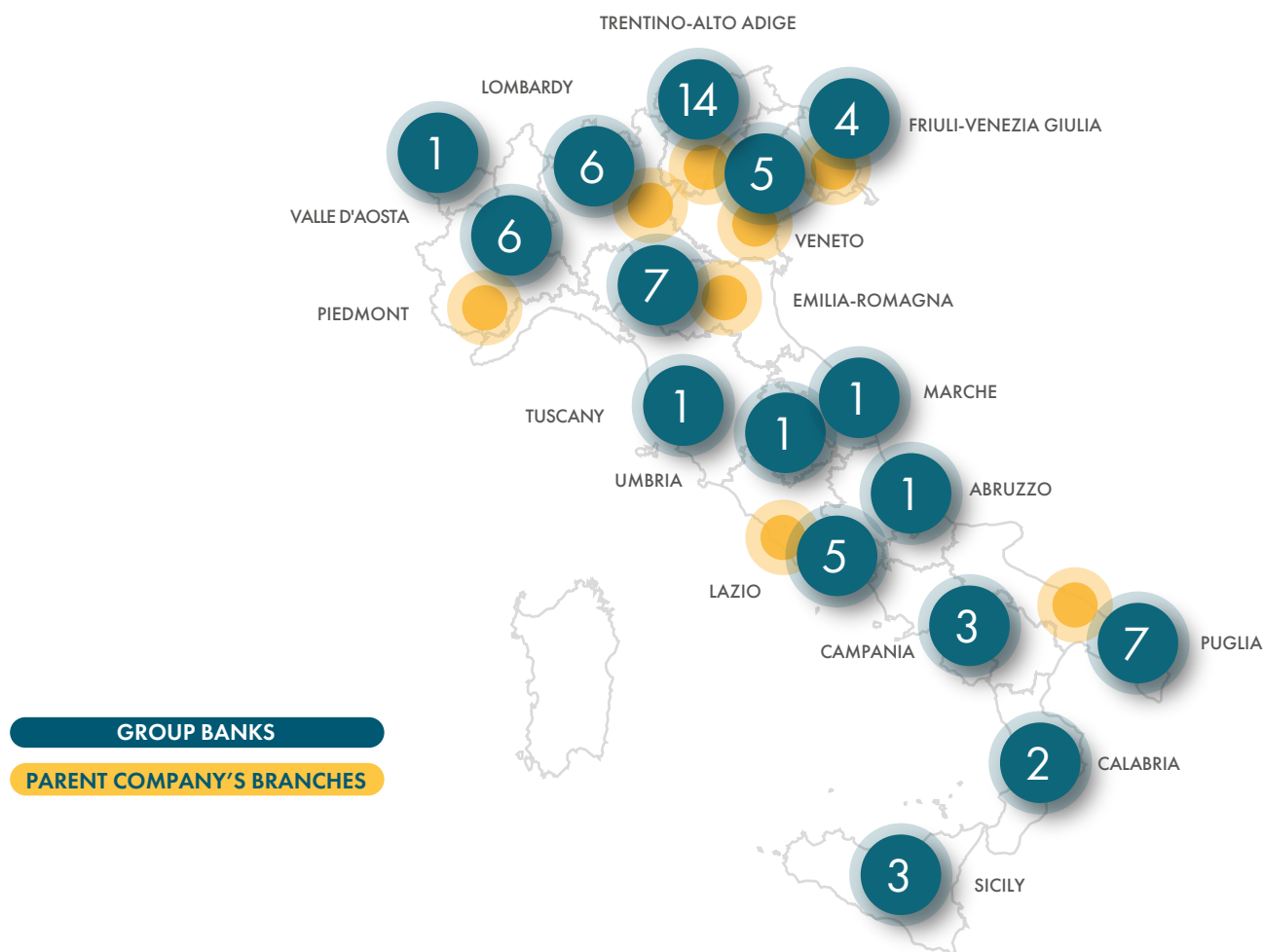


1.4 - Presence on the territory

Even before taking on the role of Parent Company, since its establishment Cassa Centrale Banca has been a reference partner for Cooperative Credit and a number of small and medium-sized banks not belonging to banking groups, sharing their values, culture, strategies and reference model.

Acting as a second-level bank, it provided support and impetus to the activities of the BCC-CR-RAIKA members and customers, with an offer that they themselves recognised as innovative, competitive and of quality. The role of provider of high added value advisory services in sectors such as wealth management, structured finance, public treasury management, etc. was also significant.



The presence of the Cooperative Banking Group, with the consequent transition from a network integration to a group approach, allowed the Affiliated Banks to further strengthen their primary role as local banks at the service of the territory and communities. The Group's business model envisages a widespread presence in the territory and a strong attention to the relationship with the customer (typically households and small economic operators), the territory and local institutions. Local Shareholders' Meetings have the objective of allowing for maximum participation and collaboration on the part of all the Affiliated Banks, through constant dialogue with the Parent Company, leveraging the common purpose, the responsibility and effective and widespread communication, as well as the integrated development of the Group's culture and strategies.

The relationship based on ongoing dialogue and the active involvement of its stakeholders is an expression of the responsibility that the Cooperative Banking Group feels towards the territory in which it operates.

As at 31 December 2023, the Group's geographical presence is characterised by 67 Affiliate Banks with 1,479 branches located across Italy and 14 regional offices of the Parent Company.

PRESENCE ON THE TERRITORY	31/12/2023					Total 31/12/2023	Total 31/12/2022	Change
	Trentino-Alto Adige	North East	North West	Central	South and the Islands			
OFFICES								
Parent Company	7	2	2	2	1	14	14	0
Affiliated Banks	14	9	13	16	15	67	69	(2)
BRANCHES								
Parent Company	1	0	0	0	0	1	1	0
Affiliated Banks	286	325	362	322	184	1,479	1,474	5

*Data referring to branches with CAB code

The special legal regulations, in relation to the mutualistic aims pursued, and the business model that characterises the BCC-CR-RAIKAs, are at the basis of the high number of members in the corporate structure. Cooperative Shareholders play a key role as they are a crucial resource for preserving the value of Cooperative Credit Banks. They are in fact the first customers, suppliers of their own equity, witnesses of the vitality of the company, as well as the creators of projects within the social and economic fabric.

As can be seen from the table below, the number of Shareholders as at 31 December 2023 is approximately 474 thousand, mostly concentrated in the Central and North areas of the country and up by 10,205 compared to December 2022.

AREA	31/12/2023					Total 31/12/2023	Total 31/12/2022	Change
	Trentino-Alto Adige	North East	North West	Central	South and the Islands			
No. of Shareholders	133,213	95,429	113,259	101,573	30,982	474,456	464,251	10,205
% of total	28.08%	20.11%	23.87%	21.41%	6.53%	100%		