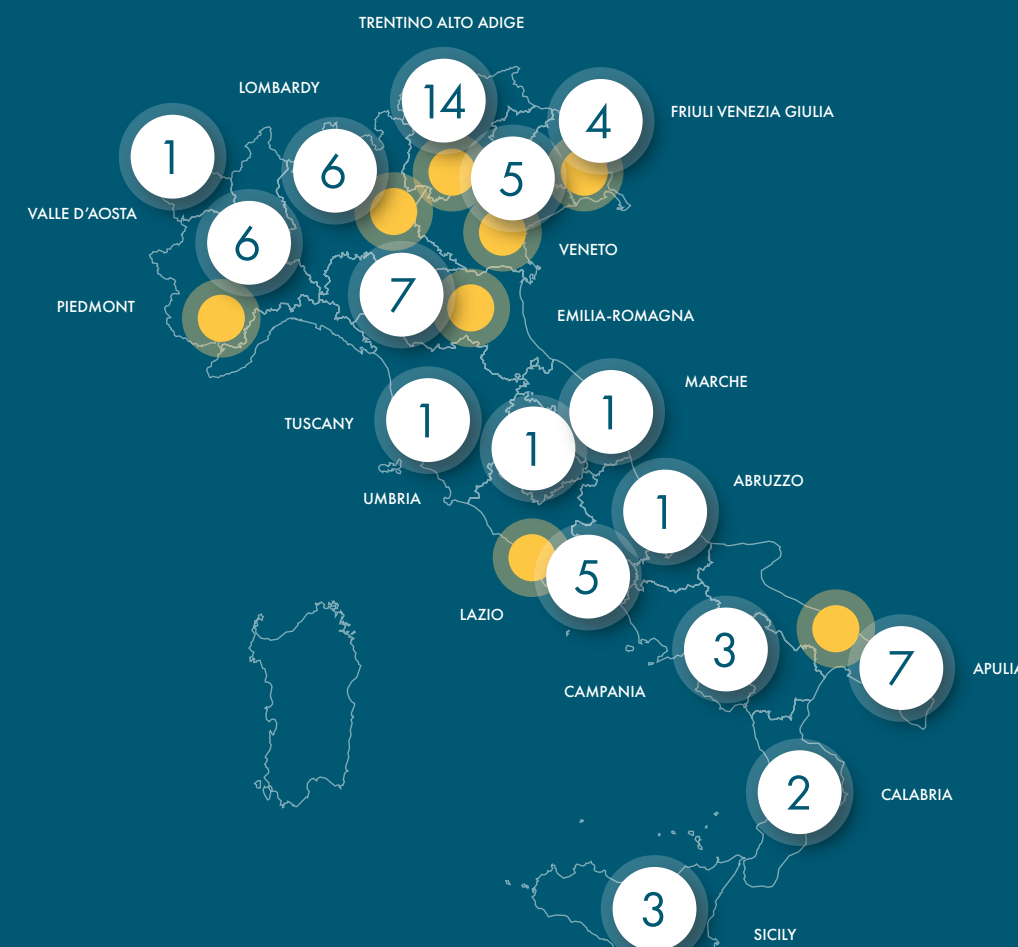


# The Group in the Territory



● AFFILIATED BANKS ● OFFICES OF CASSA CENTRALE BANCA

Data as at 31.12.2023

Read more



The wave drawn on the cover is the graphic representation of the sound of the word "proximity". It shows who we are: close. Close to the people and regions that we serve. It shows the values that underpin our daily actions. The wave is therefore the image we have chosen to describe ourselves and how we listen to communities every day.

[gruppocassacentrale.it](http://gruppocassacentrale.it)

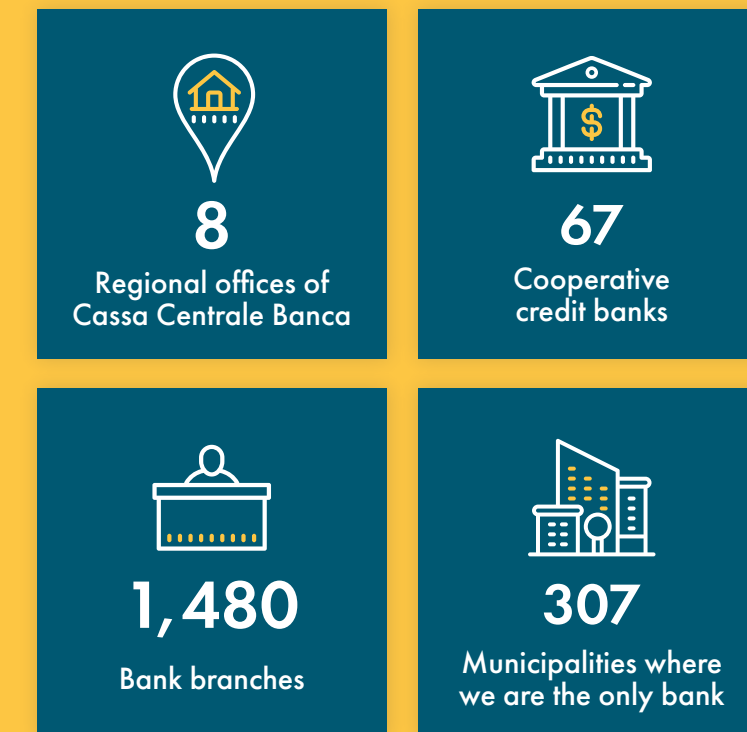
Marketing CCB | 05/2024 - Printed on recycled paper

# 2024 Financial Statements Summary



## Our roots

A Cooperative Banking Group based on an original development model, in which difference is a value and local identity a principle.



# The industrial Group

The Cassa Centrale Group has developed its business and service model through an organisational structure divided into two main areas:

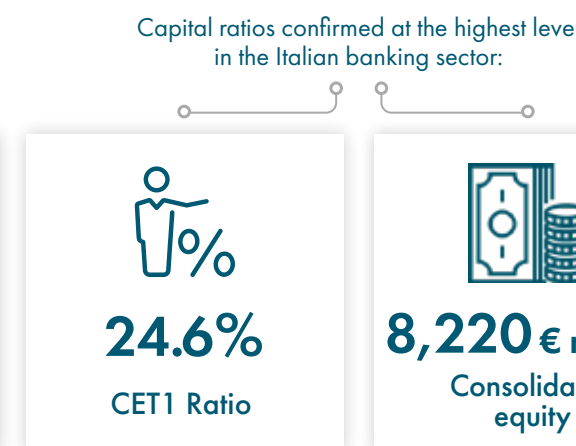
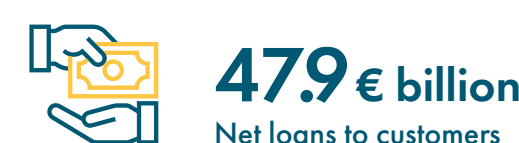
- the Affiliated Banks, which represent the Group's core business through the management of banking activities in the territory;
- the Industrial Group, including the Parent Company and the Companies that offer services to Affiliated Banks in finance, credit, insurance, ICT, NPLs and asset management.



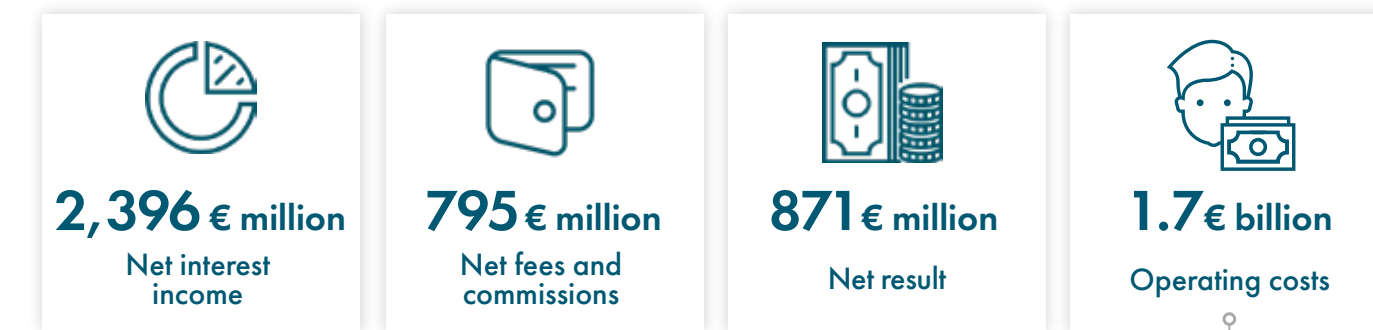
\* The Industrial Group refers to a management representation of the main strategic areas of the Group that contribute to the economic and financial results summarised below.

# A robust, efficient, cooperative Group

A system of cooperative banks united by the same principles, among the leading banking groups in Italy in terms of assets and capital strength.

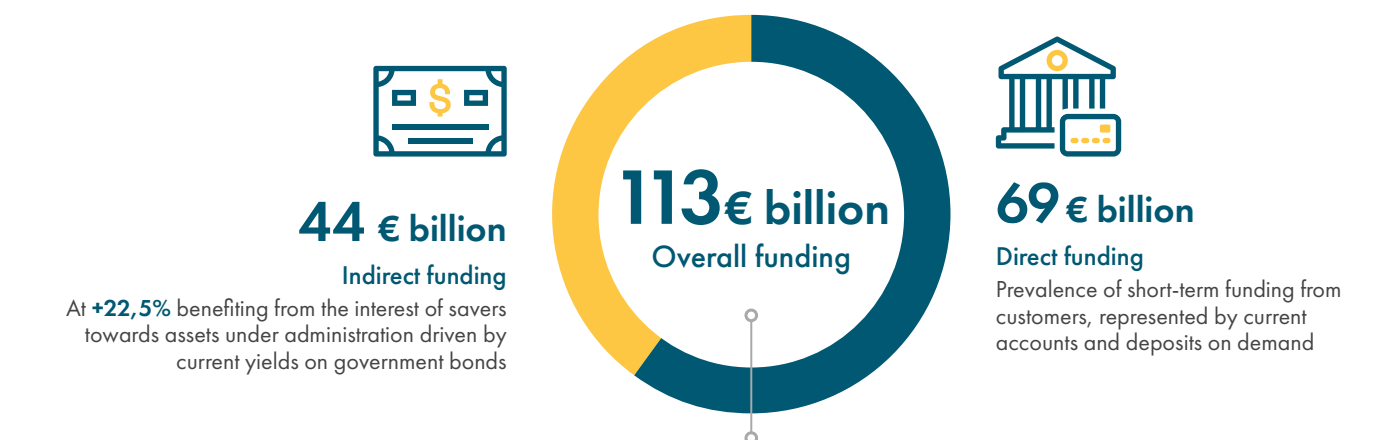


# Financial results



The figure is increasing as a result of substantial investments in IT and the inflationary trend that characterised the first part of 2023 in particular

# Funding



The figure confirms the trust that saver-customers place in the BCC-CR-Raika that are part of the Group

# Balance sheet ratios

