

MARCH 2024

CASSA CENTRALE BANCA

Company Profile

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A GREAT COOPERATIVE GROUP

Solid. Close. Ours.

A GREAT COOPERATIVE GROUP

We are the Cooperative Banking Group that stands alongside the territories and communities.

Our aim is to promote the well-being of our partners and the territories in which we operate, helping contribute towards the common good and create well-being that can be handed down to the generations to come, as part of a sustainable path.

We intend to achieve this aim by combining the value and autonomy of a system of local Banks, the very expression of the different territories, with the profitability, efficiency, growth and stability typical of a major banking group.



A GROUP THAT IS...



SOLID

Amongst the top 10 banking groups
in Italy in terms of assets and financial solidity



CLOSE

A network that promotes social and
economic well-being on a local level



OURS

A system of Cooperative Banks
united by a Cohesion Agreement

OUR STRENGTHS



GROWTH AND INNOVATION

- Strengthening investment capacity in **innovation** and **technology**, to improve the offer and service to customers.
- Expanding the knowledge of **customers**, benefitting from common and integrated data.
- Optimising the efficiency of the **information processes**, pooling skills and experience.



LOCAL RELATIONSHIPS

- Developing a range that can satisfy all **our partners' and customers' needs**.
- Maintaining and promoting relations with the **local community**.
- Investing to improve the **social, economic and cultural context** of the territory.



AUTONOMY AND VIRTUOSITY

- Guaranteeing an **active participation** of virtuous Banks in the definition of the **Group strategies** and **operative objectives**.
- Ensuring a good level of **operational autonomy**, **modulated** according to the virtuosity of the individual banks.



EQUITY SOLIDITY

- An **excellent equity solidity** with extensive intra-group free capital.
- Achieving, as a Group, a **CET1 Ratio** that is amongst the best in the banking system.



EFFICIENCY AND AGILITY

- Having a balanced **governance** and the right degree of decision-making agility.
- Simplifying processes through growing **digitisation**.
- Developing **synergies** of costs and revenues through the optimisation of centres of excellence and best practices.

WE ARE A GROUP

But it was not always so

WE ARE A GROUP, BUT IT WAS NOT ALWAYS SO

Driven by the Cooperative Credit reform, we decided to create a Group to continue to do what we have always done: to contribute towards the well-being of our territories, preserving their social cohesion, participatory development and progress of the communities.

The new Group has taken on the name of Cassa Centrale, the parent company around which the Banks have joined forces, along with the instrumental companies that today make up the banking group.



OUR HISTORY

February 28, 1974

Cassa Centrale delle Casse Rurali Trentine S.p.A. is born

1974

1999

Agreements between Federazione Trentina, Veneta and Friuli Venezia Giulia. Partnerships with banks outside the region of Trento

September 12, 2002

Name change to Cassa Centrale delle Casse Rurali Trentine e delle Banche di Credito Cooperativo del Nord Est S.p.A. welcoming the expansion of the corporate base to include the cooperative credit banks of Veneto and Friuli Venezia Giulia

2002

2007

June 13, 2007

The extraordinary shareholders' meeting approves the new name "Cassa Centrale Banca - Credito Cooperativo del Nord Est S.p.A.", incorporating the now supra-regional nature of the bank

June 26, 2007

Signed the agreement for the entry of DZ Bank into the capital of Cassa Centrale Banca. A partnership between similar souls, since DZ BANK associates numerous Raiffeisen and Volksbanken in a cooperative movement similar to the Italian one, which has 160 years of life in Germany.

2007

2016

April 8, 2016

The cooperative credit reform becomes law. Parliament converts the Decree Law of 14 February 2016

OUR HISTORY

October 13, 2016

Verona:
the project announcement

September 27, 2017

Milan: more than 100 Banks
choose Cassa Centrale Banca

August 2, 2018

Official Bank of Italy and ECB
authorisation

January 1, 2019

The Group is born



2016

2017

2017

2017

2018

2018

2019

March 31, 2017

Milan: Cassa Centrale Banca
announces that it will be
exceeding the equity threshold
required by the cooperative
credit reform law

Late November, 2017

Achievement of the share
capital threshold required by law

August 10, 2018

Acquired Claris Leasing S.p.A., a
company operating in the
leasing sector



OUR HISTORY

December 10, 2019

After development of the market segment for consumer credit through the Prestipay brand, the dedicated company Prestipay S.p.A. was set up

Presti pay

January 1, 2020

As part of the reorganisation of the corporate structure of the Group companies operating in ICT and back-office services, Allitude S.p.A. was set up

allitude
empower your bank attitude

2019

2019

2019

2020

2020

February 19, 2019

The ECB communicated its decision to classify the Cassa Centrale Group as a «significant» supervised entity.

December 18, 2019

Establishment of the company Claris Rent S.p.A. with a sole shareholder, a subsidiary of Claris Leasing S.p.A., in order to implement the project to develop long-term leasing.

CLARIS RENT

March, 2020

In the difficult context of the Covid-19 emergency, in order to mitigate the effects of the lockdown, the Cassa Centrale Group promptly took on board the Government's important legislative provisions and implemented all the actions to facilitate the granting of the benefits envisaged by these provisions in order to support households and businesses.

OUR HISTORY

December 31, 2020

The Cassa Centrale Group closed 2020 with profits up 8.8% to €245 million and a CET1 ratio of 21.46%. This puts the Group at the top of Italy's banking sector in terms of capitalisation and confirm its ability to provide even better support to the Communities, reacting more than positively to the Covid-19 emergency.

August 2, 2021

Cassa Centrale Banca acquired an additional 10% stake in Centrale Trading, which thus joins the Cassa Centrale Group as a subsidiary, from Cassa Centrale Raiffeisen Alto Adige.



2020

2021

2021

2021

July 9, 2021

The Cassa Centrale Group passed the Comprehensive Assessment, according to the results published by the European Central Bank (ECB) today. Below are the overall results for the year: CET1 ratio of **17.14%** in the «baseline» scenario compared to an initial ratio of **19.72%** as of December 2019, significantly above the 8% threshold set by the ECB; CET1 ratio of **10.59%**, in the «adverse» scenario, compared to the minimum 5.5% threshold set by the ECB.

December 31, 2021

The results confirm the efficiency and solidity of the Cassa Centrale Group. Net profit in 2021 amounted to 333 million Euros (+36% y-o-y) with a CET1 ratio of 22.6%. The Group confirms its earning capacity demonstrated already during its first three years, in an environment still conditioned by the impacts of the pandemic.

OUR HISTORY

January 1, 2024

Gruppo Cassa Centrale
celebrates **5 years** since its
foundation.

2024



February 28, 2024

Cassa Centrale Banca celebrates
50 years since its establishment.

2024



ANALYSIS AND EVOLUTION OF THE PICTOGRAM



- Positività
- Proattività
- Affidabilità
- Vitalità
- Credibilità
- Lealtà
- Autorità
- Professionalità
- Armonia



	HEX	RGB	CMYK	PANTONE C	PANTONE U
	#005366	0 83 102	95 40 30 35	7708 C	308 U
	#FFBA3A	255 186 58	0 25 80 0	136 C	121 U
	#FFFFFF	255 255 255	0 0 0 0	-	-

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.

SOLID, RISK CAUTIOUS AND EFFICIENT

Reliability is an important commitment that we choose to guarantee to our customers and it is one of our main strengths

RISK CAUTIOUS

Our commitment to keep the Group stable, safe and efficient comes from our high degree of equity solidity, the low risk profile and the highly-efficient organisational model.



High equity solidity

Group's CET 1 Ratio: 24.6%

The higher these values, the more solid the Group



Low risk profile

Non-performing exposure

Net NPL ratio of 0.7%

A low value indicates a good quality loan portfolio



Strong resilience

**Consolidated Net income:
€ 871m**

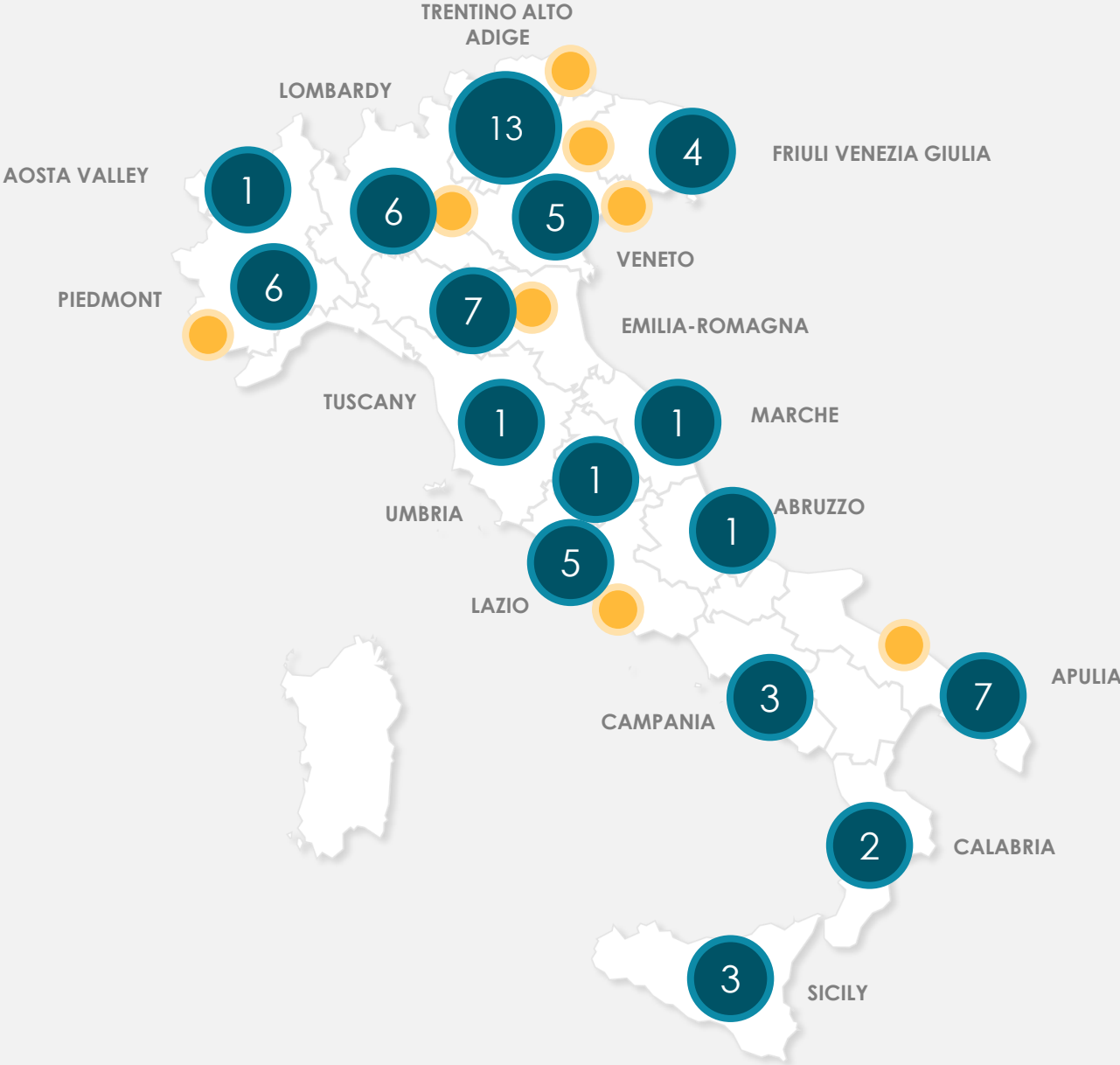
Very resilient business model despite the current adverse macroeconomic environment

Financial data for the FY 2023

TERRITORIAL PRESENCE

LOCALLY PRESENT

We are a major Group with a capillary presence throughout Italy, thanks to **66 local Banks** that are well-rooted in the different territories.



AFFILIATED BANKS

PARENT COMPANY OFFICES

Data as of 01.01.2024

PARENT COMPANY OFFICES

TRENTO OFFICE

VIA GIOVANNI SEGANTINI, 5 - 38122 TRENTO

VIA GIOVANNI SEGANTINI, 10 - 38122 TRENTO

VIA GIOVANNI SEGANTINI, 23 - 38122 TRENTO

VIA JACOPO ACONCIO, 9 - 38122 TRENTO

VIA INNSBRUCK, 2 - 38123 TRENTO

VIA ALTO ADIGE, 160 - 38121 TRENTO

PIAZZA CENTA, 13 - 38122 TRENTO

BARI TERRITORIAL OFFICE

VIA GIOVANNI AMENDOLA, 168/5
70126 BARI

BOLOGNA TERRITORIAL OFFICE

VIA DEI TRATTATI COMUNITARI EUROPEI 1957-2007, 15
40127 BOLOGNA

BRESCIA TERRITORIAL OFFICE

VIA SOSTEGNO, 60
25124 BRESCIA

CUNEO TERRITORIAL OFFICE

VIA GENOVA, 11/A
12100 CUNEO

PADUA TERRITORIAL OFFICE

VIA GIACINTO LONGHIN, 1
35129 PADUA

ROME TERRITORIAL OFFICE

VIALE ALEXANDRE GUSTAVE EIFFEL, 15
00148 ROME

UDINE TERRITORIAL OFFICE

VIA VERZEGNIS, 15
33100 UDINE

THE AFFILIATED BANKS 1/5

Abruzzo

- BANCA DI CREDITO COOPERATIVO ABRUZZI E MOLISE

Calabria

- CREDITO COOPERATIVO CENTRO CALABRIA
- BANCA DI CREDITO COOPERATIVO DELL'ALTO TIRRENO DELLA CALABRIA VERBICARO (PROVINCIA DI COSENZA)

Campania

- BANCA DI CREDITO COOPERATIVO DI AQUARA
- BANCA DI CREDITO COOPERATIVO DI FLUMERI
- BANCA MONTE PRUNO – CREDITO COOPERATIVO DI FISCIANO, ROSCIGNO E LAURINO

Emilia-Romagna

- BANCA MALATESTIANA – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DELLA ROMAGNA OCCIDENTALE
- BCC FELSINEA – BANCA DI CREDITO COOPERATIVO DAL 1902
- BANCA CENTRO EMILIA – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI SARSINA
- ROMAGNABANCA CREDITO COOPERATIVO ROMAGNA EST E SALA DI CESENATICO
- BANCA DI BOLOGNA CREDITO COOPERATIVO

THE AFFILIATED BANKS 2/5

Friuli Venezia Giulia

- CREDITO COOPERATIVO – CASSA RURALE ED ARTIGIANA DEL FRIULI VENEZIA GIULIA
- BANCA 360 CREDITO COOPERATIVO FVG
- PRIMACASSA – CREDITO COOPERATIVO FVG
- ZKB ZADRUŽNA KRAŠKA BANKA TRST GORICA ZADRUGA – ZKB CREDITO COOPERATIVO DI TRIESTE E GORIZIA

Lazio

- BANCA DI CREDITO COOPERATIVO DEL CIRCEO E PRIVERNATE
- BANCA DI CREDITO COOPERATIVO DEI CASTELLI ROMANI E DEL TUSCOLO
- BANCA DI CREDITO COOPERATIVO DI ANAGNI
- BANCA CENTRO LAZIO CREDITO COOPERATIVO
- BANCA LAZIO NORD CREDITO COOPERATIVO

Lombardy

- CASSA PADANA BANCA DI CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI BARLASSINA
- CASSA RURALE ED ARTIGIANA DI BORGIO SAN GIACOMO (BRESCIA) – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI BRESCIA
- BANCA DEL TERRITORIO LOMBARDO CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO LODI

Marche

- BANCO MARCHIGIANO CREDITO COOPERATIVO

THE AFFILIATED BANKS 3/5

Piedmont

- BENE BANCA CREDITO COOPERATIVO DI BENE VAGIENNA (CUNEO)
- CASSA RURALE ED ARTIGIANA DI BOVES – BANCA DI CREDITO COOPERATIVO (BOVES - CUNEO)
- BANCA DI CARAGLIO, DEL CUNEESE E DELLA RIVIERA DEI FIORI – CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI CHERASCO
- BANCA DI CREDITO COOPERATIVO DI PIANFEI E ROCCA DÈ BALDI
- BANCA TERRITORI DEL MONVISO – CREDITO COOPERATIVO DI CASALGRASSO E SANT'ALBANO STURA

Apulia

- BANCA DELL'ALTA MURCIA CREDITO COOPERATIVO
- BANCA DI CREDITO COOPERATIVO DI ALBEROBELLO, SAMMICHELE E MONOPOLI
- BANCA DI CREDITO COOPERATIVO DI CASSANO DELLE MURGE E TOLVE

- BANCA DI CREDITO COOPERATIVO DI CONVERSANO
- BANCA DI CREDITO COOPERATIVO DI LOCOROTONDO CASSA RURALE E ARTIGIANA
- BANCA DI CREDITO COOPERATIVO DI SAN GIOVANNI ROTONDO
- BANCA DI CREDITO COOPERATIVO DI SAN MARZANO DI SAN GIUSEPPE – TARANTO

Sicily

- BANCA DI CREDITO COOPERATIVO DEI CASTELLI E DEGLI IBLEI
- BANCA DI CREDITO COOPERATIVO LA RISCOSSA DI REGALBUTO
- SICILBANCA – CREDITO COOPERATIVO ITALIANO

Tuscany

- CASTAGNETO BANCA 1910 – CREDITO COOPERATIVO

THE AFFILIATED BANKS 4/5

Trentino Alto Adige

- CASSA RURALE VALLAGARINA – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE ALTOGARDA - ROVERETO – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE DI LEDRO – BANCA DI CREDITO COOPERATIVO
- LA CASSA RURALE – CREDITO COOPERATIVO ADAMELLO GIUDICARIE VALSABBIA PAGANELLA
- CASSA RURALE VALSUGANA E TESINO – BANCA DI CREDITO COOPERATIVO
- FPB CASSA DI FASSA PRIMERO BELLUNO – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE VAL DI SOLE – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE ALTA VALSUGANA – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE VAL DI FIEMME – BANCA DI CREDITO COOPERATIVO
- CASSA RURALE RENON - RAIFFEISENKASSE RITTEN
- CASSA RAIFFEISEN DI SAN MARTINO IN PASSIRIA – RAIFFEISENKASSE ST. MARTIN IN PASSEIER
- CASSA RURALE VAL DI NON - ROTALIANA E GIOVO – BANCA DI CREDITO COOPERATIVO
- BANCA PER IL TRENTINO ALTO ADIGE – BANK FUER TRENTINO-SUEDTIROL – CREDITO COOPERATIVO ITALIANO

THE AFFILIATED BANKS 5/5

Umbria

- BANCA DI CREDITO COOPERATIVO DI SPELLO E DEL VELINO

Aosta Valley

- BANCA DI CREDITO COOPERATIVO VALDOSTANA – COOPERATIVE DE CREDIT VALDOTAINE

Veneto

- CORTINABANCA – CREDITO COOPERATIVO
- BANCA DEL VENETO CENTRALE – CREDITO COOPERATIVO
- BVR BANCA – BANCHE VENETE RIUNITE – CREDITO COOPERATIVO DI SCHIO, PEDEMONTE, ROANA E VESTENANOVA
- BANCA PREALPI SANBIAGIO CREDITO COOPERATIVO
- BANCA ADRIA COLLI EUGANEI – CREDITO COOPERATIVO

KEY DATA

KEY DATA

Financial data for the FY 2023

FINANCIAL SOLIDITY



24.6%
CET1 Ratio



85%
Coverage Ratio

ECONOMIC SUSTAINABILITY



€ 795m
Net commissions



€ 871m
Net income

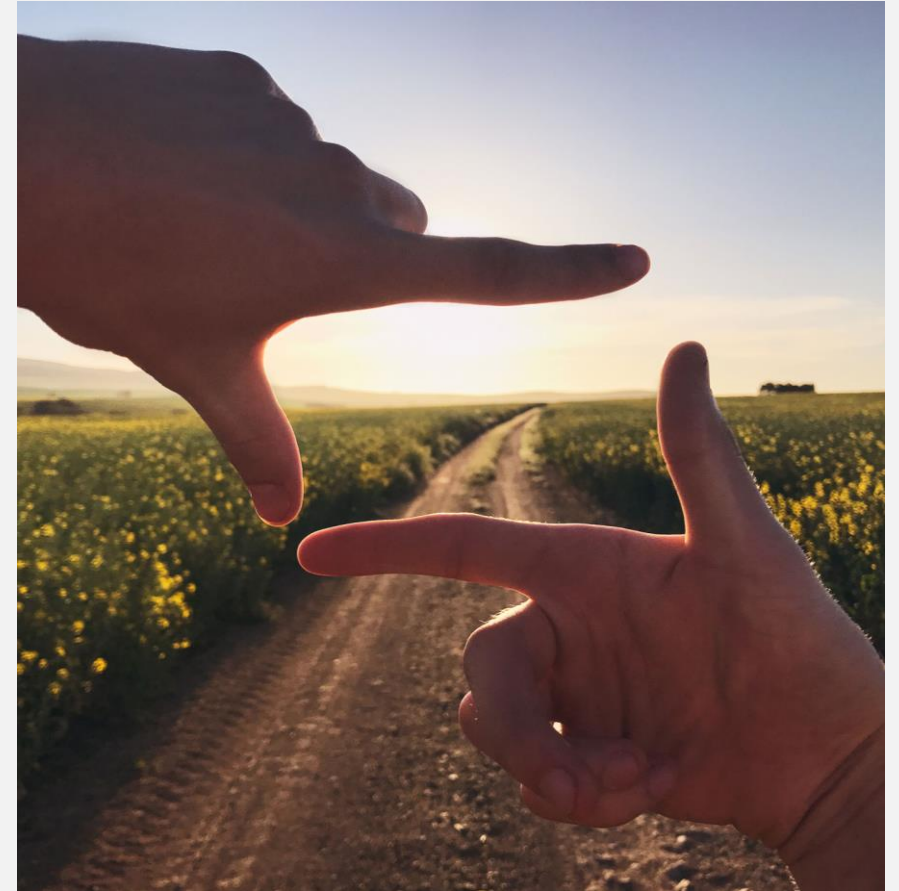
LOCAL RELATIONSHIPS



€ 47.9bn
Net loans



€ 66.7bn
Direct funding



Cooperative. Sustainable. Responsible.

Cooperative. Sustainable. Responsible.



Cooperative
by nature



Sustainable
from inception



Responsible
by vocation

COOPERATIVE BY NATURE

Heirs to a history that has been a factor in the development of communities for over 100 years, we believe that it is possible to operate in a spirit of collaboration and solidarity, combining efficiency and cooperation, reciprocity and profitability, coordination and autonomy.

Our status as a Cooperative Banking Group specifically reflects the principles of mutual credit co-operation and reinforces their implementation in our daily operations.



SUSTAINABLE FROM INCEPTION

We are a network of Banks formed by people who work for their Community.

Like those same people, our aim is to create wealth that we can pass on to the next generation.

A goal that can only be achieved as part of a sustainable path.



RESPONSIBLE BY VOCATION

We have always lived in the Communities and Local Areas in which we operate, alongside the people who live there.

We pursue the growth and well-being of our Communities through a sustainable way of operating and common values to be passed on to future generations.



SUSTAINABILITY IN NUMBERS

WITH PEOPLE

Inclusion and enhancement are the defining features of the work environment we build every day. We believe in the importance of everyone's growth, professional and personal, as a citizen belonging to a Community.



over
11.700
Employees



42.32%
women



57.68%
men



45
Average age

Figures as at 31 December 2022

Training



Over 600.00 hours
of total training
for an average of
52 hours
per employee

During 2022, introduced a training plan on Diversity and Inclusion.

Wellbeing

- Pension fund and supplementary health insurance
- Better work-life balance with more flexibility



All Group companies have adopted the Policies on Respect for Diversity and Equal Opportunity, as well as Respect for Human Rights.

SUSTAINABILITY IN NUMBERS

WITH PARTNERS AND CUSTOMERS

We offer support, advocacy, and guidance with solutions that respond concretely and clearly to evolving needs. We are close, we speak transparently, we share the path to the future.



almost
2,5 milioni
Customers



over
464 mila
Partners



92%
Individual Partners



+ 8.894
Partners in 2022

Figures as at 31 December 2022

SUSTAINABILITY IN NUMBERS

WITH COMMUNITIES

At least 70% of profits of the Cooperative Credit Banks are allocated to an indivisible reserve. This way the assets finance the development of the territories and the real economy. 3% of profits are allocated to Mutual Funds for the promotion and development of Cooperation.



€ 16 m
paid to Mutual
Funds



€ 38.9m
paid in direct taxes



€ 34.9 m
to sponsorships,
charities, donations



Figures as at 31 December 2022

SUSTAINABILITY IN NUMBERS

WITH THE ENVIRONMENT

Protecting and respecting natural resources is a priority in the strategy we follow to develop our business while reducing its impact on the environment.



87%

of electricity from
renewable sources



0.98

Carbon intensity index: tCO₂e
emissions per employee
market-based method
(-3% from 2021)



77%

of paper consumed
FSC certified



4,5 tCO₂e

emissions avoided
thanks to the purchase
of recycled paper

Figures as at 31 December 2022

FOR A SUSTAINABLE DEVELOPMENT

Some of the business objectives and purposes set out in the Articles of Association of the Affiliated Banks and the Parent are directly associated with the 2030 Agenda's Sustainable Development Goals.

The Group acknowledges the importance of operating in accordance with the principles of lawfulness, morality, professionalism, integrity, and transparency, consistently with our business goals.

This is why Cassa Centrale Banca and the Group's Banks have adopted the first sustainability policies.

- Anti-corruption policy
- Environmental policy
- Human rights policy
- Diversity policy
- Arms brokering policy

Since 2023, the Group has been a member of the United Nations Global Compact.

The principles of the Global Compact and the Sustainable Development Goals are explicitly referenced in the Group's Code of Ethics, along with the Charter of Values of Cooperative Banks.



STEP BY STEP, ON A PATH THAT LEADS TO VALUE.

The growth strategy that guides us into tomorrow is the result of the daily relationship we weave with the Territories in which we are present and permeates our Sustainability Plan to continue creating shared value.



THE STRUCTURE

Between autonomy and central coordination

THE MODEL

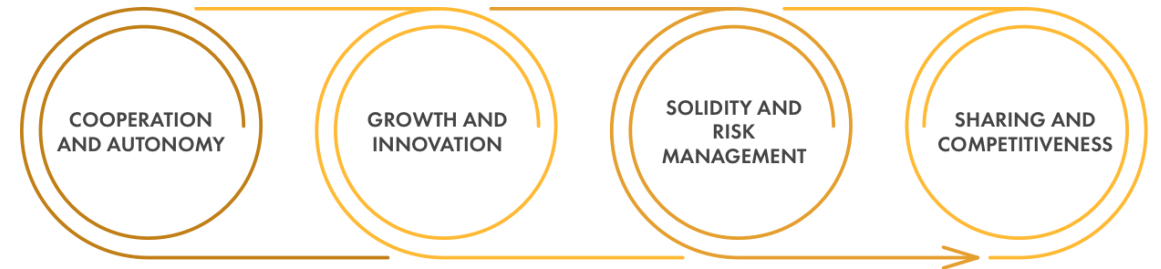
As a system of local, autonomous, cooperative banks organised into a modern Banking Group, we have adopted a structure that can optimise the contribution made by all, within a central coordination system.

It is a unique, original model that self-feeds and creates shared well-being.

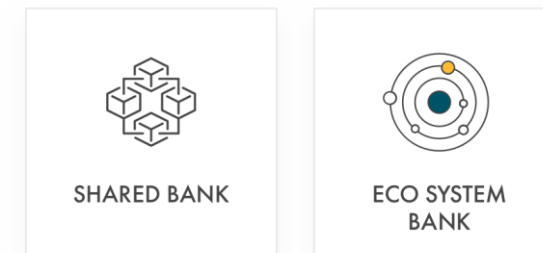
Structure between autonomy and central coordination

COMPETITIVENESS, EFFICIENCY AND CONSTANT DEVELOPMENT OF AN OFFER SUITABLE FOR THE MARKET	INVOLVEMENT AND ACTIVE PARTICIPATION
DECISIONS AND STRATEGIC INITIATIVES WITH THE MOST EXTENSIVE REPRESENTATION OF ALL PARTIES	UNITARY AND EFFICIENT ADMINISTRATION, MANAGEMENT AND CONTROL SYSTEMS
CONSTANT, BALANCED MONITORING OF STRATEGIC CHOICES AND MANAGERIAL BALANCE	REPRESENTATION OF THE VARIOUS GEOGRAPHIC AREAS

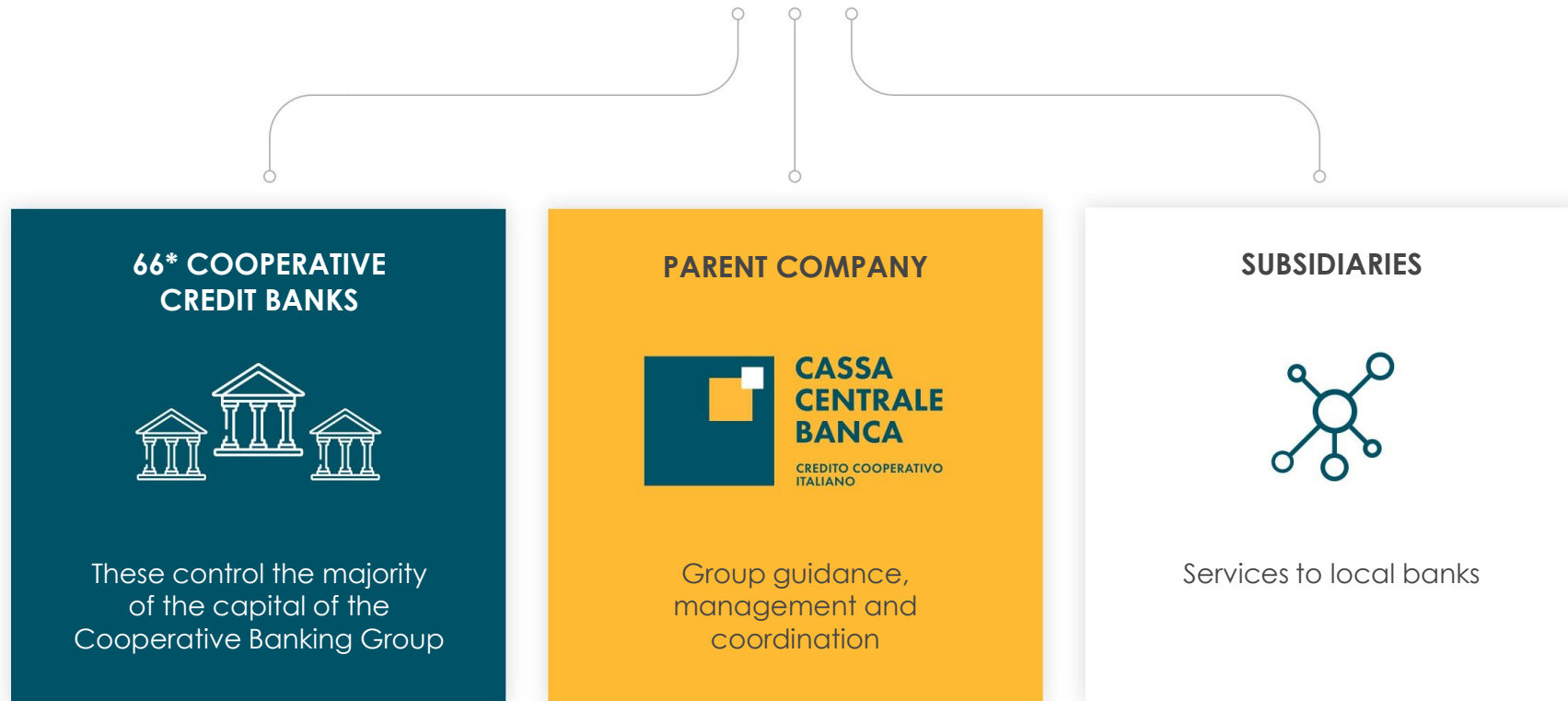
Competitive advantages



Features



GROUP ORGANISATION



* Data as of 01.01.2024

THE PARENT COMPANY

For 50 years, Cassa Centrale Banca has enjoyed the status of reference partner for the cooperative banking system, sharing values, culture, strategies and reference model.

It has always operated as a level-two bank, offering support and drive to the work of cooperative credit banks (BCCs) and rural banks (Casse Rurali), its partners and customers, with an offer that has always stood out for the reliability and innovation of its products and services, coupled with highly-specialised advisory capabilities.

In 2019, it became the parent company of the first Italian Cooperative Banking Group, thus assuming the responsibilities for guiding, controlling and coordinating the Group.



THE OFFER: AN ANSWER TO EVERY NEED

Our offer is focussed both on the banking sector, through the services of **Cassa Centrale Banca** and of the **instrumental companies**, and on the private sector, through our **local Banks**

THE OFFER FOR THE BANKING SECTOR

Affiliated Banks and other local Banks

Through Cassa Centrale Banca, or by using the services offered by the instrumental companies, the Group boasts an offer that has always stood out for the reliability and innovation of its products and services, coupled with highly-specialised advisory capabilities.

- **Credits**
- **Finance**
- **Payments**
- **Planning**



THE OFFER FOR THE PRIVATE SECTOR

Private, families and business customers

Through its local banks, the Group can successfully meet all the different needs of privates and businesses.

- **Current accounts**
- **Credit and debit cards**
- **Credit**
- **Leasing & Factoring**
- **Investments, insurance and welfare**
- **Collection and payment instruments**
- **Internet and mobile banking**
- **Risk management**
- **Investment banking**
- **International**
- **Other**



THE GROUP INSTRUMENTAL COMPANIES

SUBSIDIARIES

CENTRALE SOLUZIONI IMMOBILIARI

Centrale Soluzioni Immobiliari manages the Group's instrumental real estate activities, aiming to defend the value of the properties used as collateral against the NPLs held by the Cassa Centrale Banca Group, in particular through the intervention in enforcement procedures (or "auctions").

allitude

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

CLARIS LEASING

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

ASSICURA

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

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.

Centrale Trading

Centrale Trading provides technical assistance to cooperative credit banks distributing Directa SIM on-line trading services.

SUBSIDIARIES

The logo for Prestipay, featuring the word "Presti" in a dark blue font and "pay" in a white font inside an orange rounded square, all within a light grey rounded rectangle.

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

The logo for NEAM, consisting of an orange square icon with a white diagonal line and the letters "NEAM" in a bold, dark blue sans-serif font.

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

ASSOCIATES

Servizi e Finanza FVG

Servizi e Finanza FVG develops suitable solutions for the marketing and creation of highly technological, innovative services for the management of payment systems and tools, also on behalf of third parties including but not limited to brokers.

Casse Rurali Raiffeisen Finanziaria SPA

In liquidation.

Registered office and General Management

Via Segantini, 5 - 38122 Trento

Tel. 0461.313 111

cassacentrale.it