CASSA CENTRALE BANCA
CREDITO COOPERATIVO ITALIANO

PRESS RELEASE

Fitch Ratings confirms Cassa Centrale Banca's BBB+ Long-Term Rating

- **The rating affirmation follows the recent upgrade in May 2026**
- **Fitch has positively assessed the continued improvement in asset quality and the excellent capitalization levels**

Trento, 20.11.2026 – Fitch Ratings (Fitch) has confirmed Cassa Centrale Banca's ratings, as specified below:

Debt rated	Rating	Outlook
Long-Term Issuer Default Rating / Senior preferred debt	BBB+	Stable
Short-Term Issuer Default Rating	F2	Stable
Long-Term Deposits	A-	Stable
Short-Term Deposits	F2	Stable

The rating affirmation reflects the ongoing improvement in asset quality, with the Bank's non-performing loan (NPL) ratio progressively converging toward the levels observed across the Italian banking system, though coupled with significantly higher *coverage* levels compared to the sector's average. Capitalization remains a key strength, with capital metrics comfortably exceeding regulatory requirements and expected to strengthen further over the medium term.

For further details on the rating action, please refer to Fitch's press release.

For information:
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The Cassa Centrale – Credito Cooperativo Italiano Group *includes 65 BCCs (cooperative credit banks), Rural Banks and Raiffeisenkassen, with 1,515 branches throughout Italy, more than 12,800 employees and 500,000 Cooperative Members. With balance sheet assets of EUR 96,8 billion as at 30/06/2026, the Group ranks among Italy's top 10.*

CASSA CENTRALE BANCA – CREDITO COOPERATIVO ITALIANO S.P.A.
Share Capital: EUR 952,031,808.00, fully paid-up
Enrolled in the Register of Companies of Trento and Italian 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, registered with the Register of Banking Groups

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