

# **Country by Country Report**

**pursuant to Art. 89 of Directive  
2013/36/EU of the European  
Parliament and of the Council  
(CRD IV)**

**as at 31 December 2019**

NAMES OF ESTABLISHED COMPANIES	COUNTRY OF ESTABLISHMENT		NATURE OF ACTIVITIES
	ITALY	LUXEMBOURG	
CASSA CENTRALE BANCA - CREDITO COOPERATIVO ITALIANO S.p.A.	x		BANKING
BANCA DI CREDITO COOPERATIVO DEL CIRCEO E PRIVERNATE - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI MONOPOLI - COOPERATIVE COMPANY	x		BANKING
BANCA DELL'ALTA MURGIA CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DEI CASTELLI E DEGLI IBEI - COOPERATIVE COMPANY	x		BANKING
CREDITO ETNEO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA MALATESTIANA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DEI CASTELLI ROMANI E DEL TUSCOLO - COOPERATIVE COMPANY	x		BANKING
BANCA DEL GRAN SASSO D'ITALIA, BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VALLAGARINA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ALTO GARDA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ADAMELLO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DI LEDRO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE GIUDICARIE VALSABBIA PAGANELLA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VALSUGANA E TESINO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE LAVIS - MEZZOCORONA - VALLE DI CEMBRA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ROTALIANA E GIOVO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DOLOMITI DI FASSA PRIMOIERO E BELLUNO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI SOLE - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ALTA VALSUGANA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI FIEMME - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE RENON - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE NOVELLA E ALTA ANAUNIA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DI ROVERETO - COOPERATIVE COMPANY	x		BANKING
CASSA RAIFEISEN DI SAN MARTINO IN PASSIRIA - COOPERATIVE COMPANY	x		BANKING
CREDITO COOPERATIVO CENTRO CALABRIA - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE VAL DI NON - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE DI TRENTO - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ALTA VALLAGARINA E LIZZANA - BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI ALBEROBELLO E SAMMICHELE DI BARI - COOPERATIVE COMPANY	x		BANKING
CASSA PADANA BANCA DI CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI AQUARA - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI ANAGNI - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DELL'ALTO TIRRENO DELLA CALABRIA VERBICARO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI BARLASSINA - COOPERATIVE COMPANY	x		BANKING
BENE BANCA CREDITO COOPERATIVO DI BENE VAGIENNA (CUNEO) - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI BORGO SAN GIACOMO (BRESCIA) - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI BOVES - BANCA DI CREDITO COOPERATIVO (BOVES-CUNEO) - COOPERATIVE COMPANY	x		BANKING
BANCA DI CARAGLIO, DEL CUNEESE E DELLA RIVIERA DEI FIORI - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CASSANO DELLE MURGE E TOLVE - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CASTAGNETO CARDUCCI - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DELLA ROMAGNA OCCIDENTALE - COOPERATIVE COMPANY	x		BANKING
BCC FELSINEA - BANCA DI CREDITO COOPERATIVO DAL 1902 - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CHERASCO - COOPERATIVE COMPANY	x		BANKING
BANCO MARCHIGIANO CREDITO COOPERATIVO	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CONVERSANO - COOPERATIVE COMPANY	x		BANKING
BANCA CENTRO EMILIA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI CORTINA D'AMPEZZO E DELLE DOLOMITI - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI FLUIAERI - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO VALDOSTANA - COOPERATIVE DE CREDIT VALDOTAINE - COOPERATIVE COMPANY	x		BANKING
CENTROVENETO BASSANO BANCA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI LOCOROTONDO CASSA RURALE E ARTIGIANA - COOPERATIVE COMPANY	x		BANKING
CREDITO COOPERATIVO - CASSA RURALE ED ARTIGIANA DEL FRIULI VENEZIA GIULIA - COOPERATIVE COMPANY	x		BANKING
BANCA CATER CREDITO COOPERATIVO FVG - COOPERATIVE COMPANY	x		BANKING
PRIMA CASSA - CREDITO COOPERATIVO FVG - COOPERATIVE COMPANY	x		BANKING
BANCA ALTO VICENTINO - CREDITO COOPERATIVO DI SCHIO, PEDEMONTE E ROANA - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI BRESCIA - COOPERATIVE COMPANY	x		BANKING
BANCA CENTRO LAZIO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DEL TERRITORIO LOMBARDO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DEL VELINO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI PIANFELI E ROCCA DE' BALDI - COOPERATIVE COMPANY	x		BANKING
BANCA MONTE PRUNO - CREDITO COOPERATIVO DI FISCIANO, ROSCIGNO E LAURINO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO LAUDENSE - LODI - COOPERATIVE COMPANY	x		BANKING
FRIULOVEST BANCA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SAN GIOVANNI ROTONDO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SAN MARZANO DI SAN GIUSEPPE - TARANTO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI CASALGRASSO E SANT'ALBANO STURA - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SASSINA - COOPERATIVE COMPANY	x		BANKING
ROMAGNA BANCA CREDITO COOPERATIVO ROMAGNA EST E SALA DI CENESE - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI SPELLO E BETTONA - COOPERATIVE COMPANY	x		BANKING
BANCA DI BOLOGNA CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO DI TURRIACO - COOPERATIVE COMPANY	x		BANKING
BANCA PREALPI SAN BIAGIO CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
CASSA RURALE ED ARTIGIANA DI VESTENANOVA - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
ZKB CREDITO COOPERATIVO DI TRIESTE E GORIZIA - COOPERATIVE COMPANY	x		BANKING
BANCA LAZIO NORD CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO LA RISCOSSA DI REGALBUTO - COOPERATIVE COMPANY	x		BANKING
BANCA DI CREDITO COOPERATIVO SANGRO TEATINA DI ATESSA	x		BANKING
BANCA ADRIA COLLI EUGANEI - CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
BANCA SICANA - CREDITO COOPERATIVO DI SOMMATINO, SERRADIFALCO E SAMBUCA DI SICILIA - COOPERATIVE COMPANY	x		BANKING
POVIGOBANCA CREDITO COOPERATIVO - COOPERATIVE COMPANY	x		BANKING
AZIENDA AGRICOLA ANTONIANA S.r.l.	x		NON-FINANCIAL
BEHACO GESTIONI IMMOBILIARI S.r.l.	x		NON-FINANCIAL
NORD EST ASSET MANAGEMENT SA		x	FINANCIAL
PHOENIX INFORMATICA BANCARIA S.p.A.	x		NON-FINANCIAL
INFORMATICA BANCARIA TRENINA S.r.l.	x		NON-FINANCIAL
CESVE S.p.A. CONSORTILE	x		NON-FINANCIAL
INFORMATICA BANCARIA FINANZIARIA S.p.A.	x		NON-FINANCIAL
SERVIZI BANCARI ASSOCIATI S.p.A.	x		NON-FINANCIAL
ASSICURA AGENZIA S.r.l.	x		NON-FINANCIAL
ASSICURA BROKER S.r.l.	x		NON-FINANCIAL
CENTRALE CREDIT SOLUTIONS S.r.l.	x		NON-FINANCIAL
CLARIS LEASING S.p.A.	x		FINANCIAL
CENTRALE SOLUZIONI IMMOBILIARI S.r.l.	x		NON-FINANCIAL
BANCA DI BOLOGNA REAL ESTATE S.p.A.	x		NON-FINANCIAL
IMMOBILIARE VILLA SECCAMANI S.r.l.	x		NON-FINANCIAL
CA' DEL LUPO	x		NON-FINANCIAL
AGORA S.r.l.	x		NON-FINANCIAL

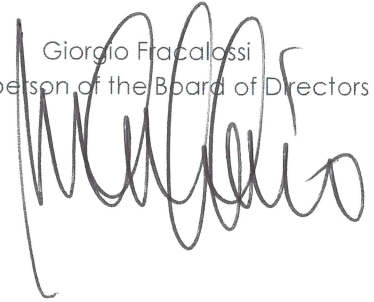
NAMES OF ESTABLISHED COMPANIES	COUNTRY OF ESTABLISHMENT		NATURE OF ACTIVITIES
	ITALY	LUXEMBOURG	
TAVERNOLE IDROELETTRICA S.r.l.	x		NON-FINANCIAL
DOMINATO LEONENSE SANITA' S.r.l.	x		NON-FINANCIAL
IS ARENAS CAMPING VILLAGE S.r.l.	x		NON-FINANCIAL
BOLOGNA SERVIZI BANCARI S.r.l.	x		NON-FINANCIAL
BTV GESTIONI S.r.l.	x		NON-FINANCIAL
CENTRALE CASA S.r.l.	x		NON-FINANCIAL
CENTRO SISTEMI DIREZIONALI S.r.l.	x		NON-FINANCIAL
IMMOBILIARE RCC DI BRESCIA S.r.l.	x		NON-FINANCIAL
LOB SOFTWARE S.r.l.	x		NON-FINANCIAL
RAIFFEISEN IMMOBILIEN S.r.l.	x		NON-FINANCIAL
SERVIZI INFORMATICI BANCARI TARENTINI S.r.l. ABBREVIATED TO S.I.B.T. S.r.l.	x		NON-FINANCIAL
VERDEBLU IMMOBILIARE	x		NON-FINANCIAL
CASSA RURALE ALTA VALSUGANA SOLUZIONI IMMOBILIARI S.r.l.	x		NON-FINANCIAL
QUADRIFOGLIO 2018 S.r.l.	x		NON-FINANCIAL
SOCIETA' AGRICOLA TERRE DELLA ROCCA S.r.l.	x		NON-FINANCIAL
ASSICURA S.r.l.	x		NON-FINANCIAL
TEMA S.r.l.	x		NON-FINANCIAL
PRESTIPAY S.p.A.	x		NON-FINANCIAL
ANTICA VALLE DEL PO S.r.l.	x		NON-FINANCIAL
CLARIS RENT S.p.A.	x		NON-FINANCIAL
DOMINATO LEONENSE S.r.l.	x		FINANCIAL
FONDO LEONIDA	x		FINANCIAL

COUNTRY OF ESTABLISHMENT	NATURE OF ACTIVITIES	NET INTEREST AND OTHER BANKING INCOME (figures in millions of Euros)	NUMBER OF EMPLOYEES ON A FULL-TIME EQUIVALENT BASIS	PROFIT OR LOSS BEFORE TAXES (figures in millions of Euros)	TAXES ON PROFIT OR LOSS (figures in millions of Euros)
ITALY	BANKING	1.980	10.136	267	-47
	FINANCIAL	10	31	6	-1
	NON-FINANCIAL	12	672	41	-12
LUXEMBOURG	FINANCIAL	8	7	6	-2
CASSA CENTRALE BANCA CREDITO COOPERATIVO ITALIANO COOPERATIVE BANKING GROUP - COMPANIES TOTAL		2.009	10.846	320	-62
CONSOLIDATION ADJUSTMENTS		-6	-	-35	2
CASSA CENTRALE BANCA CREDITO COOPERATIVO ITALIANO COOPERATIVE BANKING GROUP - TOTAL		2.003	10.846	285	-60

## GOVERNMENT GRANTS RECEIVED

It should be noted, also in accordance with the provisions of so-called Annual market and competition law (Law no. 124/2017), that, in 2019, the Group received the grants from the public administrations amounting to approximately EUR 2 million and mainly related to training activities. It should also be noted that, in compliance with the provisions envisaged for the compilation of the disclosure in question, transactions with Central Banks for financial stability purposes or transactions whose objective is to facilitate the monetary policy transmission mechanism are excluded.

Giorgio Facalossi  
Chairperson of the Board of Directors

A handwritten signature in black ink, appearing to read 'Giorgio Facalossi', positioned below the printed name and title.