



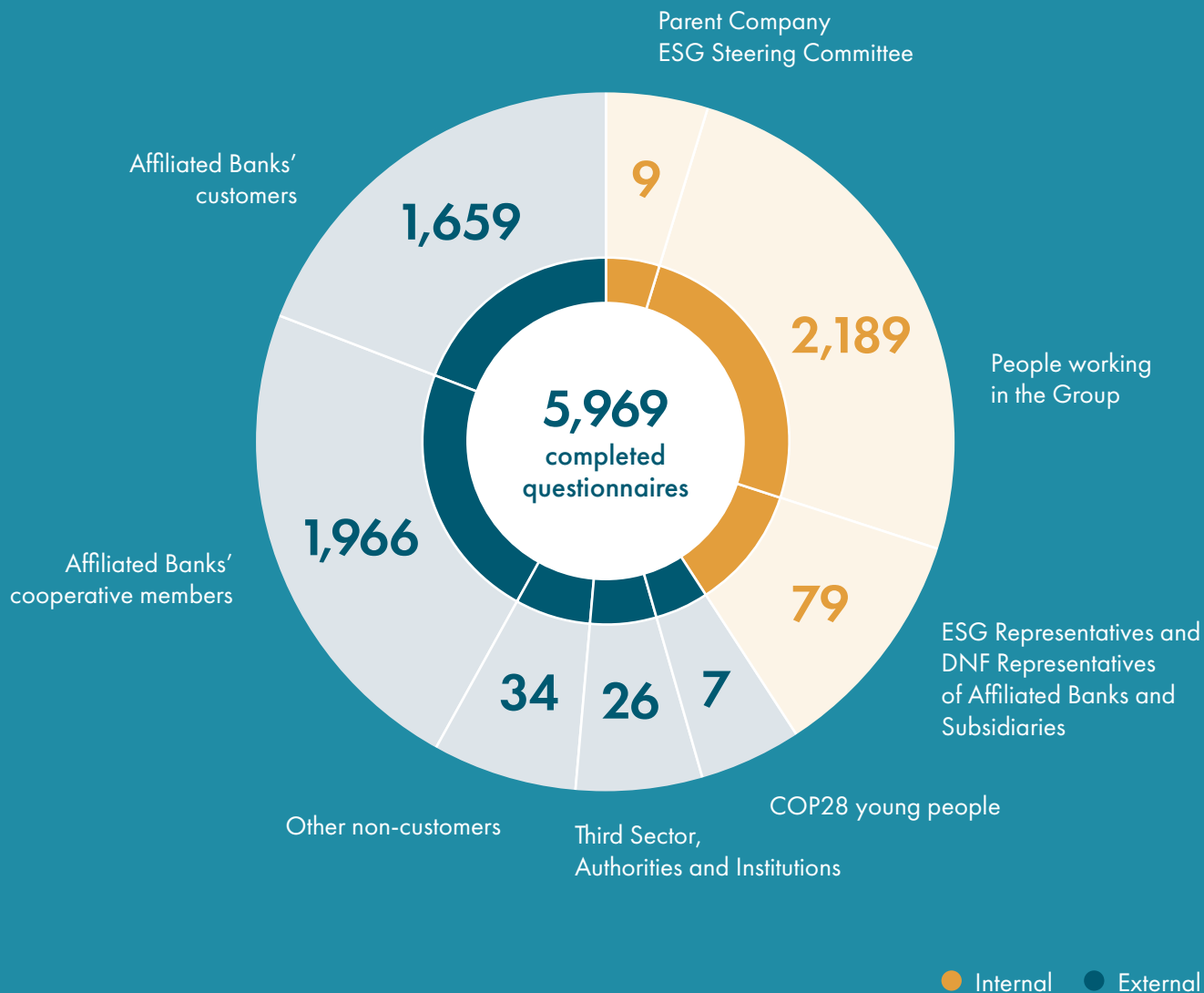
# Listening changes the future.

The growth strategy that guides us towards the future is the result of the ongoing relationships that we forge with the communities in which we operate and permeates our Sustainability Plan to continue to create shared value.

Our contribution to sustainable development



We have renewed our commitment to actively listening to our stakeholders by involving them in identifying key issues for reporting. Nearly 6,000 were completed by our stakeholders, who provided their assessments of the relevance of environmental, social, and governance impacts.



# For Cooperative Members and Customers

## The expression of an idea.

We grow and change, in a natural course of evolution that allows us to respond effectively to changing needs. We keep our values alive.



almost

**2.3** million

Customers



more than

**474** thousand

Cooperative Members



**92%**

Natural Person  
Members



**+10** thousand

Cooperative Members  
in 2023: more than **2,900**  
under 40 years old

## Socially responsible investments

AuM



Ethical sub-funds of the NEF Fund (art. 8 and 9 SFDR)

**2.10** € billion



Retail Asset Management (art. 8 SFDR)

**7.06** € billion



Insurance policies - IBIPs (art. 8 SFDR)

**2.04** € billion

# For Cooperative Members and Customers

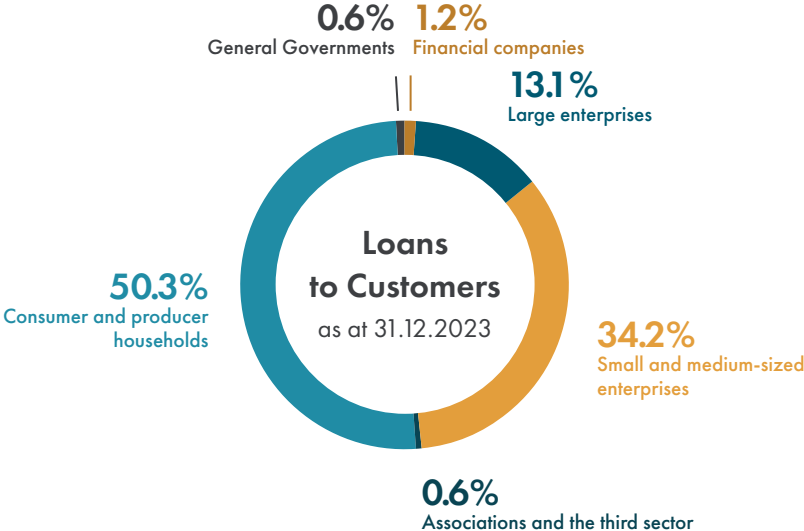
## Loans to Customers



more than  
**50 € billion**  
Total loans



to more than  
**565 thousand**  
Customers



## New grants in 2023



**1.28 € billion**  
Social purpose loans



**133 € million**  
Environmental loans



**2.25 € billion**  
New loans secured by  
guarantees/counter-guarantees<sup>1</sup>  
for **1.86 € billion**

<sup>1</sup> Confidi guarantees finalised, Confidi, FdG, Ismea, Sace, FEI and other Public Entities counter-guarantees

Data as at 31.12.2023

# For the Environment

## Respect for tomorrow.

Addressing today's challenges while preserving resources for the future is our vision of environmental sustainability. This principle guides all our decisions. We are committed to continually reducing the environmental impact of our energy consumption.



**329,337 GJ**  
Energy consumption  
(-8% compared to 2022)



**96%**  
Electricity  
from renewable sources  
(up from 87% in 2022)

## Emissions (Scope 1 and Scope 2)



**8,285.82 tCO<sub>2</sub>e**  
(-27.8% compared to 2022)

### Emissions by type \*



**67.35%** Heating  
**21.29%** Company Vehicles  
**11.36%** Electricity and photovoltaic power



**0.69**  
Carbon intensity\*  
(emissions of tCO<sub>2</sub>e/Employee)  
(-29.7% compared to 2022)

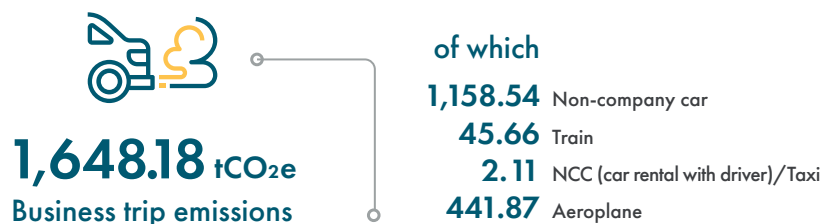


**27.41**  
Energy intensity  
(consumption GJ/Employee)  
(-10.6% compared to 2022)

\* Market-based method

# For the Environment

## Business trip emissions (Scope 3)



## Materials used emissions (Scope 3)



**786.20** tCO<sub>2</sub>e  
Office paper



**76.54** tCO<sub>2</sub>e  
Toner



**880** ton  
Purchased office paper



**90%**  
FSC/PEFC  
certified paper



**15.2** ton  
of CO<sub>2</sub>e avoided  
by using 85 tonnes  
of recycled paper

## Some of our environmentally friendly projects



over **5** thousand  
trees planted



### Advanced Graphometric Electronic Signature

The adoption by all Group Banks of the Advanced Graphometric Electronic Signature has enabled the digitisation of over **9 million documents**, including more than 300 thousand contracts.

# For People

## A made-to-measure workplace.

Day by day, together with our People, we are building a working environment that values diversity and offers our employees a wide range of opportunities. A place where they can grow both personally and professionally.



more than

**12 thousand**

Employees

+2.7% compared to 2022



**43.3%**

Women

49.4% of hired employees in  
2023 are women



**56.7%**

Men

Cassa Centrale Banca adopted **two new policies** (one on diversity, equity and inclusion, and the other on support of active parenthood) and obtained the **GENDER EQUALITY CERTIFICATION** at the beginning of 2024.



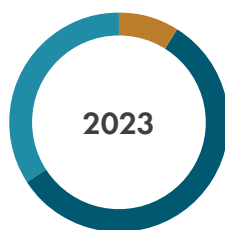
**44.8 years**

Average age

of which Men **46.3** years

of which Women **43.4** years

## Employees by age range



**8.9%** 29 years or younger

**57.1%** 30 to 50 years

**34.0%** Over 50 years

## Attention to young people

In 2023, 49.6% of hired employees are under 30 years old, an increase of 16.8% compared to 2022.



**96.5%**

Permanent  
contracts

## Training



more than **700** thousand  
hours of training

**58** average hours  
per employee



# For Communities

## A tool for growth.

We engage in the life of our territories, create opportunities for growth, and promote the development of communities. We support vulnerabilities and empower potential: we cooperate for sustainable growth.



**26.2 € million**  
to Mutual Funds



**69.6 € million**  
of direct taxes

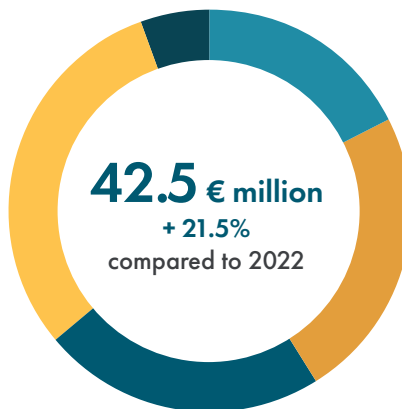
## We are part of the community

We value the many initiatives developed by the communities we represent.

Foundations  
**5.3%**



Sport, recreation  
and aggregation  
**30.8%**



Social/assistance activities  
**17.6%**



Culture, education  
and research  
**23.6%**



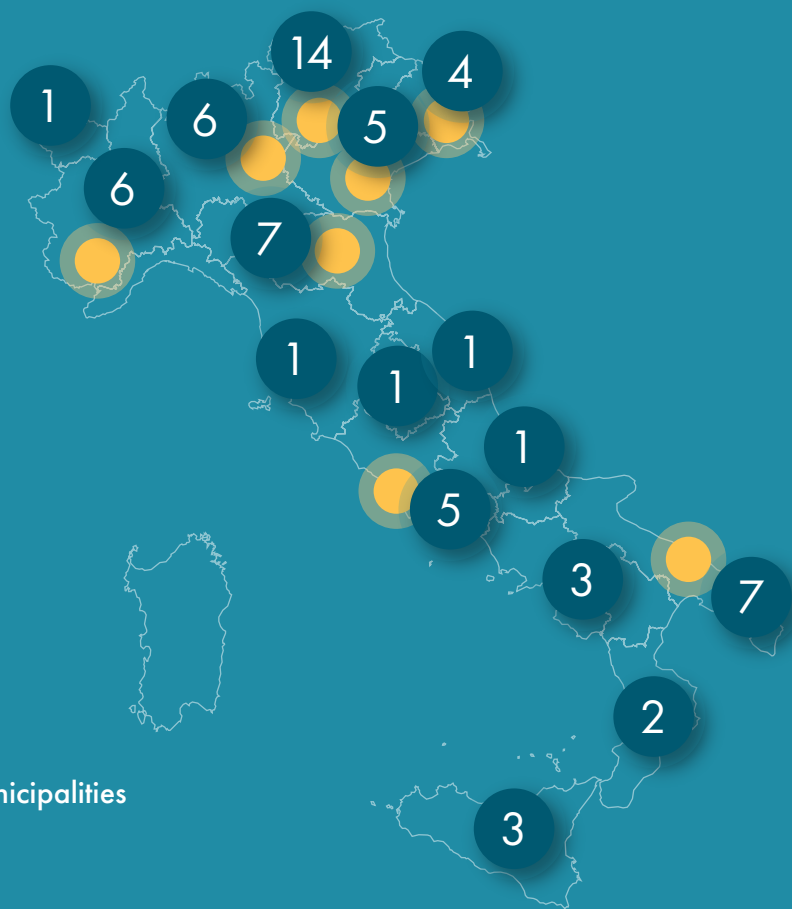
Promotion of the Local Area  
and the economic entities  
**22.7%**



more than **21,500** initiatives supported  
in sponsorships and charitable donations

# Cooperative. Sustainable. Responsible.

Today, we are a modern cooperative banking group.  
For over 100 years, we have stayed true to the values of mutual credit cooperation.  
We build the future with the local communities in which we operate.



**67**  
Banks



**1,480**  
Branches in 1,069 Municipalities

● AFFILIATED BANKS ● OFFICES OF CASSA CENTRALE BANCA

Data as at 31.12.2023



The wave shown on the cover is the graphic representation of the sound of the word “proximity”.  
It represents who we are: close, close to the people and the places we serve.  
It represents the values that guide our daily actions.  
The wave is therefore the image we have chosen to tell our story  
and how we listen to our communities every day.

Read more



 **GRUPPO CASSA CENTRALE**  
CREDITO COOPERATIVO ITALIANO  
*Cooperativi. Sostenibili. Responsabili.*

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