

# 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



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

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

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

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# 2022 Sustainability Summary



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

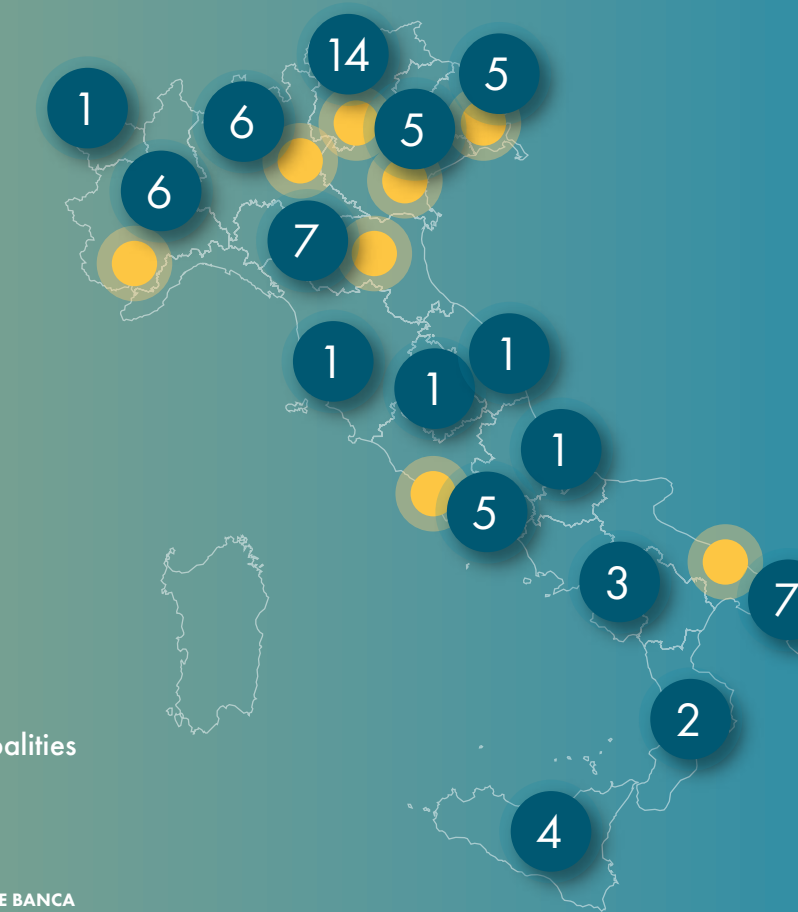
# Cooperative. Sustainable. Responsible.

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.

 **69**  
Banks

 **1,475**  
Branches in 1,063 municipalities

● AFFILIATED BANKS ● OFFICES OF CASSA CENTRALE BANCA



# For People

## Building relationships.

Inclusion and empowerment characterise the working environment we create each day. We believe in the importance of professional and personal growth as individual members of a community.



more than  
**11,700**  
Employees



**42.32%**  
Women



**57.68%**  
Men



**45**  
Average age

## Training



more than  
**600,000** hours of training, for an average of  
**52 hours** per employee

A diversity and inclusion training course was introduced in 2022.

## Well-being

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



All group companies have adopted the Diversity, Equal Opportunities and Human Rights Policies.

## Commitment to young people

A total of 855 new employees were hired in 2022, 48% of them under 30. Agreements were signed with several leading Italian universities to recruit young graduates to the Group's workforce.

# For Cooperative Members and Customers

## Together for the future.

We provide support and guidance with solutions that tangibly and clearly meet continually evolving needs. We stand together, we communicate transparently, and we walk along the same path towards the future.



almost  
**2.5 million**  
Customers



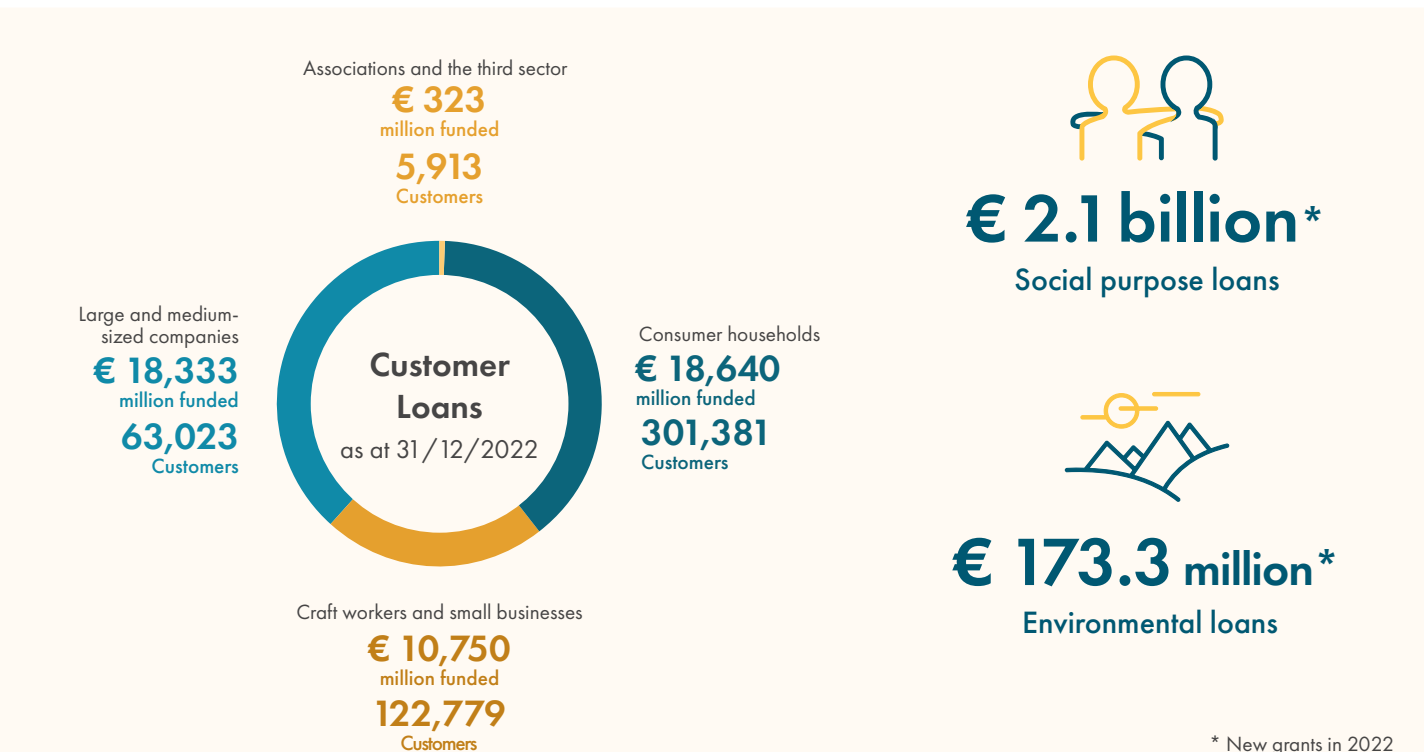
more than  
**464 thousand**  
Cooperative Members



**92%**  
Natural Person Members



**+8,894**  
Cooperative Members in 2022



# For the Environment

## Our commitment to the planet.

Protecting our natural resources is one of the priorities of our business strategy, lowering the impact of our activities on the environment.



**87%**  
of electricity from renewable sources



**77%**  
of all paper consumed is FCS certified



**4.5 tCO<sub>2</sub>e**  
emissions avoided by purchasing recycled paper



**0.98**  
carbon intensity index: emissions of tCO<sub>2</sub>e per employee according to the market-based method (-3% compared to 2021)

**Socially responsible investments**  
Socially responsible investments continue to be valued by our customers. The NEF Fund and Asset Management sub-funds classified as sustainable (Art. 8 and 9 of Reg. 2088/2019) amount to nearly € 9 billion.

**INBANK: digital technology that supports the environment**  
In 2022, a total of 1.27 million users accessed internet banking services (Inbank), with 87% using the Infobanking service and choosing paper-free banking. Inbank is part of the MyAssicura, MyGP and MyNEF services.

**Allitude's commitment to energy efficiency**  
Allitude is committed to saving energy by improving ICT technology and reducing the amount of energy consumed by its support systems.

**Digital signatures protect the planet**  
The Group continues to lower paper consumption by using digital signatures, with 6.75 million documents signed digitally.

# For Communities

## Continuous dialogue.

Through our work, we support community development and the real economy. At least 70% of the profits of cooperative credit banks go to indivisible reserves. Three per cent of profits go to mutual funds to promote and develop the cooperative.



**€ 16 million**  
to mutual funds



**€ 38.9 million**  
in direct taxes

## We are part of the community

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

