

REVENUES³ (figures in millions of EUR)	2023	2022	2021
Interest income + Fees and commissions income	4,220	3,028	2,352

CAPITALISATION³ (figures in millions of EUR)	2023	2022	2021
Total assets	89,579	92,836	91,150
Liabilities	81,359	85,629	84,174
Equity	8,220	7,207	6,976

FUNDING³ (figures in millions of EUR)	2023	2022	2021
TOTAL	113,103	103,195	100,340
Direct Funding	69,002	67,197	65,123
Indirect funding:	44,101	35,998	35,217
of which Assets Under Management	25,236	23,314	23,399
of which Assets Under Administration	18,865	12,684	11,818

³ Source: Consolidated financial statements.

Number of Customers with direct funding or loans	2023
Customers with direct funding or loans	2,266,014

TURNOVER RATES	2023	2022	2021
Recruitment rate	7.55%	7.31%	6.25%
Termination rate	4.94%	5.08%	4.84%

EMPLOYEES BY GENDER	2023	
	no.	%
Men	6,811	56.68%
Women	5,205	43.32%
Total	12,016	100%

PERCENTAGE OF EMPLOYEES BY PROFESSIONAL CATEGORY	2023		
	Men	Women	Total
Executives	92.23%	7.77%	100.00%
Middle managers	74.10%	25.90%	100.00%
Office staff	48.94%	51.06%	100.00%
Total	56.68%	43.32%	100.00%

DISTRIBUTION OF ECONOMIC VALUE ⁴	2023	
	figures in millions of EUR	overall %
Economic value generated	2,950.00	100.00%
Economic value distributed	1,924.68	65.24%

⁴ Economic value generated and distributed by the Group calculated according to GRI 201-1.

At 31 December 2023, the Group Banks had a total of 1,480 branches⁵ in 1,069 Municipalities.

In the course of 2023, initiatives for local Communities (in the form of donations and sponsorships) amounted to 21,648, for a total of EUR 42.5 million.

EMISSIONS BY TYPE (SCOPE 1 and SCOPE 2)	2023 t CO₂e	2022 t CO₂e	2021 t CO₂e
Heating	5,580.44	6,326.49	6,854.95
Company cars ⁶	1,764.29	1,793.22	1,428.13
Electricity and photovoltaic power (location-based method)	16,276.72	17,541.19	17,740.22
Electricity and photovoltaic power (market-based method)	941.09	3,355.24	3,235.12

⁵ Source: Bank of Italy.

⁶ Emissions from the company car fleet include electricity from non-renewable sources used by electric vehicles. These emissions were calculated using the market-based method.

**SOSTENIAMO DA SEMPRE
LE PERSONE, LE IMPRESE,
I TERRITORI.**



**OGGI
ANCORA DI PIÙ.**

 **GRUPPO CASSA CENTRALE**
CREDITO COOPERATIVO ITALIANO

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2023 Group highlights

Revenues



EUR **4,220** million
Interest income + Fees and commissions
income

Total gross loans to Customers

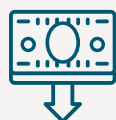


EUR **50,397** million
Gross loans to Customers

Capitalisation



EUR **89,579** million
Total assets



EUR **81,359** million
Liabilities



EUR **8,220** million
Equity (capital + reserves)

Distribution of economic value



EUR **2,950** million
Economic value generated



EUR **1,925** million
Economic value distributed

Funding



Overall funding
EUR **113,103** million



Direct funding
EUR **69,002** million



Indirect funding
EUR **44,101** million



EUR **25,236** million
Assets under management



EUR **18,865** million
Assets under administration

Customers with direct funding or loans



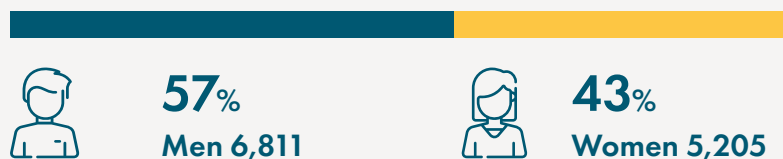
2,266,014

Cooperative partners of the Affiliated Banks



474,456

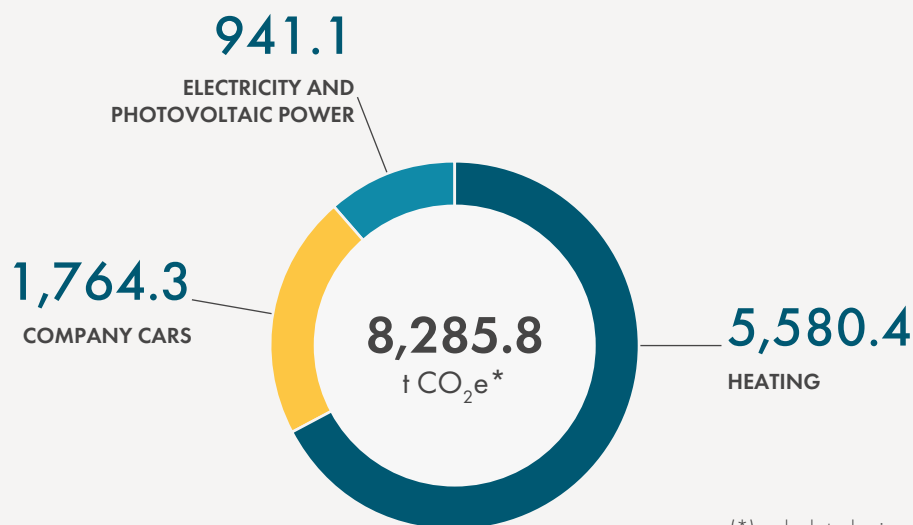
Composition of Employees by gender



Turnover rates



Scope 1 and Scope 2 CO₂ emissions by type



(*) calculated using the market-based method



Energy Intensity

(consumption per Employee)

27.41 GJ/Employee



Carbon Intensity

(emissions per Employee)

0.69 tCO₂/Employee



1,480 branches
in **1,069** Italian municipalities



EUR 42.5 million
divided over **21,648**
charitable and sponsorship
initiatives



EUR 26 million
allocated to mutual
funds for the promotion
and development of the
Cooperative