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It is not easy to provide an overview of 2019 without turning our attention to what has been happening in these early months of 2020 as well. Indeed, we are experiencing a true emergency situation, forcing us to radically change our habits and behaviours, at work and in our daily lives. Faced with such an unprecedented event as the dissemination of the Covid-19 virus, which threatens people's most precious asset, namely their health, our banking group decided to promptly implement any and all measures to contain risk, protect employees and clientele and guarantee operational continuity. We did so with the unanimous and passionate commitment of all of our resources, once again demonstrating a resilient attitude - i.e. the capacity to handle difficulty and changes without interrupting the process of development - that has always characterised the way we operate. We are now realistically and concretely ready to face future scenarios by optimising on the experience gained, with the aim of coming out of them even stronger. The year 2019 was an extraordinary one under many aspects. We worked on several fronts simultaneously and with multiple objectives, in accordance with the strategic guidelines of our new Business Plan, which for the first time also includes social responsibility projects. If the results obtained are positive, it is due to our ability to build successful relationships with stakeholders: this has become even more important at this specific time in which, due to forces beyond our control, personal relationships have been reduced. We are well aware, therefore, that it is only by further strengthening relationships and partnerships that we can optimise on the ambitious objectives set by the Sustainability Report. For this reason, in 2019, among other things, we confirmed our participation in the United Nations Global Compact and in the ten universal principles on human rights, employment, environment and the fight against corruption, to contribute to the building of "a more inclusive and sustainable global economy".⁵ We firmly believe that we cannot ignore these issues. Indeed, today, talking about sustainability for

financial operators also means reasoning in terms of derisking of investments, as confirmed by the activities carried out by rating agencies in assessing companies in the sector. We have therefore defined the guidelines for the development of company processes in this area, drawing up a Sustainability Plan that integrates with the Business Plan, in order to launch an extensive transformation process that involves governance, strategies and business models. Translated into concrete actions, all of this means confirming our proximity to the local areas, with products and services that ensure greater social inclusion on the one hand, and concrete help for companies on the other, to handle the energy transition with the support of an experienced financial partner. We must keep in mind that we are undergoing a complex situation, in which we must provide a response to the needs of the various areas and of an economic system severely tested by the health emergency and simultaneously support the supranational bodies in pursuing challenging objectives to combat climate change. Our cover photo demonstrates this commitment to the environment and on which we must reflect in consideration of two key facts: the planet is one, as is the humanity that inhabits it. We cannot win unless we are together. Happy reading.

Alessandro Vandelli

CEO

Reference documentation



Sustainability Report 2019 11.7 MB



Sustainability Report 2018 3.9 MB



Sustainability Report 2017 21.1 MB



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