CASSA CENTRALE BANCA
CREDITO COOPERATIVO ITALIANO

CLARIS LEASING

Loans to the real economy are growing and the Cassa Centrale Group strengthens its ESG commitment

- **Consolidated economic results**: net profit of **€ 5 million**, shareholders' equity of **€ 74.1 million**, NPL ratio down to **2.8%**.
- 1,580 new contracts for **a total of € 313.1 million in new investments,** financed through the network of affiliated Banks.
- **Over € 270 million invested** in SMEs in the manufacturing, trade, transport, real estate and construction sectors, thanks to the long-established relationship with the group's BCCs.
- **Growing attention to environmental sustainability** and the integration of ESG criteria into the commercial and credit processes.
- **Widespread territorial coverage**, with consolidation of the Group's presence throughout the country, geared towards direct support for Italian small and medium-sized enterprises, the driving force of the local economy.

Treviso, 23.04.2025 - Claris Leasing S.p.A., a Cassa Centrale Group company, is confirmed as a reference player in 2024 in providing concrete support to Italian small and medium-sized enterprises, promoting sustainable development, responsible investments and proximity to the local area.

Thanks to the synergistic work with the Banks affiliated to the Cooperative Banking Group, Claris Leasing financed € 313.1 million of new investments, with an increase of +3.1% compared to the previous year, through **1,580 new finance lease agreements**.

The resources invested supported in particular:

- over € 121 million for the manufacturing industry,
- € 78 million in trade and transport,
- almost € 72 million in the real estate and construction sectors.

Overall, about **55%** of the contracts signed benefited from concessions made available by the bodies in charge for the benefit of users. As regards the main contracts, more than 40% of them benefited from the Sabatini Law.

Territory and SME at the heart of the strategy

Claris Leasing's mission is clear: to support local economic growth, helping companies with their development, digitalisation and ecological transition plans. The results achieved testify to the centrality of the cooperative and mutual role within the Cassa Centrale Group, in a banking model that puts the central focus on the individual, the company and the community.

Sustainable, future-oriented finance

In 2024, Claris Leasing further strengthened the integration of ESG (Environmental, Social and Governance) principles in its operating and commercial strategies. Special attention was paid to investments with a positive environmental impact, promoting solutions dedicated to the energy transition and the adoption of sustainable business models. Attention to the environment is also reflected in the portfolio choices, in the support for innovative green projects and in the assessment of creditworthiness according to responsibility and sustainability criteria.

In addition, in 2024, more than 66% of contracts signed were **managed digitally**, confirming the commitment to more efficient, sustainable and innovation-oriented processes.

Capital solidity and prudent management

At the end of 2024, Claris Leasing presents solid data:

- **Shareholders' equity** of **€ 74.1 million**;
- **Net profit for the year** of **€ 5 million**,
- **Net interest income** of **€ 13.3 million** (+3.2%).

The **gross NPL ratio** stood at **2.8%**, down from 3.2% in the previous year, confirming a careful and sustainable credit management strategy. The Company employs **46 employees**, who represent a key resource for the quality of the service offered.

A point of reference for the development of the local area

"With direct support for productive investments and the modernisation of businesses, also thanks to the subsidies that have been put in place, Claris Leasing confirms its mission: **to be a trusted partner for the growth of the entrepreneurial fabric**, enhancing the **cooperative model** and the **regional proximity** of the Cassa Centrale Group", comments the Chairman **Gaetano Marangoni**.

"Claris Leasing is strengthening the bond of trust with the territory through the customers of the group's banks", explains the CEO of Claris Leasing **Michele Bini**. "Alongside the main, historical activities, we are now **expanding and strengthening the offer through the development of Claris Rent**, with long-term rental and operating lease proposals. In this way, we are able to provide our customers with a complete, flexible proposal that is close to their needs".

*The **Cassa Centrale – Credito Cooperativo Italiano Group** includes 65 BCC – Casse Rurali (Rural Banks) – Raiffeisenkassen and 1,491 branches across Italy, with more than 12,000 employees and close to 490,000 cooperative partners. With balance sheet assets of EUR 87 billion as at 31 December 2024, the Group ranks among Italy's top 10.*

***Claris Leasing** is the product company of the Cassa Centrale Group specialised in finance leases. A long-established company in the sector, in recent years it has bolstered its presence throughout the country thanks to the support of the distribution network of the Group's Affiliate Banks. With consolidated economic results and growing attention to sustainability, Claris Leasing is a solid and reliable partner for companies and professionals. The offer includes Real Estate Leasing, Instrumental Leasing, Vehicle Leasing and Industrial Vehicle Leasing, in addition to Subsidised Leasing, a formula that combines the advantages of leasing with tax benefits and economic contributions. Claris Leasing, which has always supported the productive fabric, stands out for its advisory approach geared towards defining tailor-made solutions, aimed at effectively supporting the investment, innovation and development plans of its customers.*