

## Claris Leasing (Cassa Centrale Group) continues its growth path alongside the affiliated banks and approves the 2023 financial statements

- **Net profit of EUR 11.2 million (+EUR 6.6 million compared to 2022; +141.7%);**
- **Volume of contracts signed, equal to EUR 304 million;**
- **net NPL of 1.0% (down by 38 bps compared to 2022);**
- **Level of coverage of impaired loans equal to 95.7% of bad loans and 64.5% of unlikely to pay.**

**Treviso, 02.05.2024** - Positive figures approved by the Shareholders' Meeting of Claris Leasing, a Cassa Centrale Group company: the year 2023 recorded a **net profit of EUR 11.2 million**, up **141.7%** compared to **the previous year**.

"The investment market is experiencing a series of complexities that are affecting the general growth drive; nevertheless - commented **Michele Bini, Chief Executive Officer of Claris Leasing** - 2023 saw dynamic activity in the leasing segment, which further bolstered the Group's activities alongside SMEs in particular, but not limited to these, to support their development. Through the distribution network of the affiliated banks, Claris entered into new contracts for a total of **EUR 304 million**. We are working on a digital transformation process that will enable us to be present on the market with greater efficiency, by pragmatically looking at the **Green Transition** process, one of the drivers of the upcoming Industry 5.0 Plan, in which Claris Leasing (together with Claris Rent) aims to be a key player".

In line with the objectives of the Cassa Centrale Group, the trend to reduce non-performing exposures continued during the year, through a strategy of disposals. The **gross NPL ratio** therefore recorded a marked improvement compared to December 2022, going from 4.6% to **3.2% as at 31 December 2023; the net NPL** fell to **1.0%**.

"The attention to the local area and to the dynamics of investments that are triggered thanks to the companies that energise it - commented the **Chairman Gaetano Marangoni** - must be supported by a careful Group presence also through leasing, which represents an important tool for supporting businesses. We want to actively contribute to strengthening relations between Group Banks and customers, supporting development processes with increasing sensitivity to the need to promote sustainable growth".

**The Cassa Centrale – Credito Cooperativo Italiano Group** includes 66 Cooperative Banks - Rural Banks - Raiffeisenkassen and 1,480 branches across Italy, more than 12,000 employees and over 470,000 cooperative partners. With balance sheet assets of EUR 89.6 billion as of 31 December 2023, the Group ranks among Italy's top 10.

**Claris Leasing**, the leasing company of the Cassa Centrale Group, offers leasing operations on capital goods, real estate and pleasure boats to all Affiliated Banks, to expand the range of services offered to customers.

Total assets amounted to **EUR 796.2 million** and Net leasing loans from customers came to **EUR 774.3 million**.