

## Claris Leasing: contracts up by 26% to approximately €400 million with new solutions for SMEs, households and young people

- **Leasing receivables at €952.4 million, up by 9.5%**
- **1,706 new contracts for 1,134 Group customers**
- **76.7% of contracts digitised**
- **87.5% of securities contracts with Sabatini interest rate subsidies compared to a market average of 66.5%**
- **Portfolio quality improved further: gross NPL ratio of 1.9%, down sharply compared to the figure of 2.8% in 2024, with 65.2% coverage rate on impaired exposures**
- **Distribution network strengthened in order to boost the company's ability to support businesses**
- **The Claris Rent range of products and services was consolidated through long-term rental solutions, with almost 1,000 vehicles in the portfolio**

**Trento/Treviso, 22.04.2026** - **Claris Leasing**, a Cassa Centrale Group **company**, posted a profit for 2025, confirming its role as the financial partner of choice for Italian small and medium-sized enterprises and investments in production, supported by the Group Cooperative Credit Banks, Rural banks and Raiffeisenkassen network.

The company recorded **significant growth in contracts during the year**, amounting to €393 million in new disbursements which is a 26% increase (compared to a market average increase of 11%). The assets in the **credit portfolio** amounted to €952.4 million, with a growth of 9.5% in credit volumes compared to 2024.

The quality of the portfolio was excellent, with a **gross NPL ratio of 1.9%** (market average 4.8%) and a **level of coverage of impaired exposures amounting to the high figure of 65.2%** (market average 58%). It continued to have a solid capital structure, with **equity of €73.7 million** to support business development and growth in loans.

The efficiency indicators showed that management was well-balanced: the Cost Income stands at 49.9%.

In 2025, the company continued to **improve and simplify** its operating processes, making greater use of digital means to manage leasing contracts. The penetration rate of **digital contracts is 76.7%**.

Greater operational efficiency and faster response times are achieved by increased **digitisation** of procedures, with the service increasingly geared towards the needs of the Group's companies and Banks.

In tandem with the above, Claris Leasing continued to develop its range of products and services along with the presence of **Claris Rent**, providing long-term rental solutions in both the corporate



and retail areas, with almost 1,000 vehicles in its portfolio. These tools allow businesses and households to access flexible usage formulas for goods and services, providing an alternative to traditional leasing solutions that is better suited to new mobility and asset management needs. The range of products and services aimed at **young drivers** and **shareholders** who are customers of the Group Banks was particularly significant.

In an economy subject to constant change, leasing continues to be a strategic tool that can help business investments, making it possible to finance capital goods and innovative technologies without significantly affecting company liquidity.

Through its association with the affiliated banks, Claris Leasing acts as a trusted partner for companies, supporting them in their efforts to innovate and improve technological efficiency, accompanying companies in their growth, digitisation and production modernisation efforts.

Chief **Executive Officer, Mr Michele Bini** said "The 2025 results confirm Claris Leasing's intention to work alongside the Group's Banks and support investments in businesses and households, seeking solutions that can help attract new customers. Thanks to the collaboration with the Group Banks, we can continue to help companies grow and support innovation, technological efficiency and development projects. We are also expanding our range of products and services with new solutions like long-term rental through Claris Rent, to increasingly meet the needs of customers, businesses and households".

**Chair Andrea Rizzoli** added: "In accordance with the values that distinguish the Cassa Centrale Group, leasing also contributes towards improving the cooperative model, focusing on concrete support for the real economy and local communities. Through collaboration with the Group Banks, Claris Leasing continues to strengthen its commitment to support companies in the territories and help them grow and innovate".

*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. Its range of products and services includes Real Estate Leasing, Equipment Leasing, Vehicle Leasing and Industrial Vehicle Leasing, in addition to Subsidised Leasing which is a formula that combines the advantages of leasing with tax benefits and financial contributions. Claris Leasing has always supported the manufacturing base and is well-known for its advisory approach geared towards defining tailor-made solutions in order to effectively support the investment, innovation and development plans of its customers.*

The **Cassa Centrale – Credito Cooperativo Italiano Group** includes 65 BCCs (Cooperative Credit Banks), Rural Banks and Raiffeisenkassen, with 1,501 branches across Italy, over 12,500 employees, and 500,000 Cooperative Members. With balance sheet assets of €94 billion as at 31/12/2025, the Group ranks among Italy's top 10.