Press release

GENERALFINANCE S.P.A. – "UP TO EURO 100,000,000 SENIOR UNSECURED FIXED RATE NOTES DUE OCTOBER 2030" BOND (ISIN: IT0005730020)

Generalfinance has resolved to issue a senior, non-convertible and unsubordinated bond for an amount of Euro 50 million with an upsize option to increase it by up to Euro 50 million; the Central Bank of Ireland has approved the Prospectus for the Notes.

Milan, 23 September 2026 - Generalfinance S.p.A., a financial intermediary specialized in factoring and listed on the Euronext STAR Milan segment of Borsa Italiana (the "**Company**"), informs that it has resolved to issue an unsecured, non-convertible and unsubordinated fixed-rate bond for an amount of Euro 50 million with an upsize option to increase it by up to Euro 50 million to be set out in an upsize option notice and published by the Company no later than the second business day prior to the offer period end date, maturing in October 2030, intended for both the general public in Italy and qualified investors in Italy and abroad.

As of today, the Central Bank of Ireland approved the prospectus (the "Prospectus") for the public subscription offer for the notes deriving from the bond "*Up to Euro 100,000,000 Senior Unsecured Fixed Rate Notes due October 2030*" (the "**Bond**" and the relevant notes, the "**Notes**").
It should also be noted that, following the approval of the Prospectus, the Company has requested the Central Bank of Ireland to notify the Commissione Nazionale per le Società e la Borsa ("**CONSOB**"), the competent authority in Italy, for the purposes of the public offering of the Bonds in Italy, and to submit to CONSOB the Prospectus, the approval certificate and the other documents provided for the "*passporting*" procedure in Italy in accordance with applicable law.

Once the "passporting" procedure will be completed, the Prospectus will be made available to the public on the Company's website (https://generalfinance.net/) and on the Euronext Dublin website (https://live.euronext.com/). A paper copy of the Prospectus will be available free of charge upon request at the registered office of the Company (Via Giorgio Stephenson 43/A, 20157, Milan (MI), Italy).
In addition, Borsa Italiana S.p.A. ("**Borsa Italiana**"), with order dated 21 September 2026, has admitted the Notes to listing on the Mercato Telematico delle Obbligazioni of Borsa Italiana (the "**MOT**"). Furthermore, it is expected that, upon issuance, the Bonds will be admitted to listing and trading on the Regulated Market of the Official List of the Irish Stock Exchange – Euronext Dublin (Euronext Dublin). The Bonds will accrue at a minimum interest rate of 5.25% per annum, payable semi-annually.

The Bonds will be issued with a nominal value of €1,000.00 each at an issue price of 100% of the principal amount and will be offered for subscription through the Mercato Telematico delle Obbligazioni (electronic bond trading platform) organised and managed by Borsa Italiana S.p.A..
The Bonds may be redeemed in advance in certain circumstances as provided under the Terms and Conditions of the Bonds, outlined in the Prospectus. The Bonds will be backed by economic rights linked to the payment of interest, the repayment of the principal of the bond, and administrative rights relating to the management of the credit. The Bonds will be governed by Italian law.
The financial resources resulting from the issue of the bond will be used for general corporate purposes, including working capital requirements, ongoing business operations, and the strengthening and/or optimization of its financial structure.

EQUITA SIM S.p.A. will act as Sole Bookrunner with regard to the offering of the Notes. EQUITA SIM S.p.A. will also act as Placement Agent in order to display the Notes for sale on the MOT during the subscription period.

NOT INTENDED FOR DISCLOSURE, PUBLICATION OR DISTRIBUTION IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, BY OR TO PERSONS LOCATED OR RESIDING IN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS (INCLUDING PUERTO RICO, VIRGIN ISLANDS, GUAM, SAMOA, WAKE ISLANDS, NORTHERN MARIANA ISLANDS, ANY STATE OF THE UNITED STATES OR THE DISTRICT OF COLUMBIA), NOR TO ANY U.S. PERSON (AS DEFINED PURSUANT TO THE REGULATIONS OF THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED), NOR TO ANY PERSON WHO IS LOCATED OR RESIDING IN AUSTRALIA, CANADA, JAPAN OR IN ANY JURISDICTION IN WHICH SUCH CONDUCT REQUIRES AUTHORIZATION BY LOCAL AUTHORITIES OR IS OTHERWISE PROHIBITED BY THE APPLICABLE LAW.

This press release and the information contained herein do not include or constitute an offer to sell securities or a solicitation of an offer to purchase securities in the United States of America, Australia, Canada or Japan or any other country in which such offer or solicitation would require authorization by local authorities or otherwise is prohibited by the applicable law (the "**Other Countries**").
This press release, any part hereof or its distribution may not form the basis of, nor be relied upon in respect of, any investment agreement or decision. The securities have not been and will not be registered in the United States of America under the United States Securities Act of 1933, as amended (the "**Securities Act**"), or under the laws of the Other Countries. The securities may not be offered or sold in the United States of America unless they are registered under the Securities Act or there is an exemption from registration under the Securities Act. Generalfinance S.p.A. does not intend to register any part of the Offer in the United States of America.

This press release does not constitute an offer to sell or a solicitation of an offer to purchase or subscribe for securities. This press release has been prepared on the basis that any offer of securities to which it refers in the United Kingdom and in any Member State of the European Economic Area subject to the Prospectus Regulation will be made on the basis of a prospectus approved by the competent authority and published in accordance with the Prospectus Regulation and/or under an exemption in the Prospectus Regulation from the requirement to publish a prospectus for offers of securities.
The term "Prospectus Regulation" means Regulation (EU) 2017/1129 (that Regulation and any amendments thereto, together with any delegated and implementing acts). This document does not constitute a prospectus within the meaning of the Prospectus Regulations. Investors should not subscribe for any securities referred to in this document except on the basis of the information contained in the relevant prospectus.

GENERALFINANCE

Founded in 1982 and led by Massimo Gianolli for 38 years, Generalfinance is a regulated financial intermediary that provides financing to businesses through factoring solutions tailored to the entire supply chain, thanks to dedicated teams capable of supporting, stabilising and revitalising the value of companies. Operating from offices in Milan, Biella, Rome and Madrid with a team of around 90 professionals, Generalfinance is a leader in the factoring segment for companies in 'Special Situations'.

Generalfinance S.p.A.
Chief Financial Officer Area - Investor Relations
Ugo Colombo | u.colombo@generalfinance.it |+39 3355761968
Fabio Pelati | f.pelati@generalfinance.it| +39 3357853370

MEDIA CONTACTS
CDR Communication
Angelo Brunello | angelo.brunello@cdr-communication.it |+39 3292117752

GENERAL
FINANCE