Press Release

GENERALFINANCE PRESENTS ITS 2025 SUSTAINABILITY REPORTED

Focus on the social impact of SME financing within the context of a solid governance and internal control system
Over 67,000 jobs at client companies preserved also thanks to Generalfinance's operations

Milan, September 29, 2026 – Generalfinance S.p.A., a supervised financial intermediary listed on the STAR segment of Euronext Milan and specialized in factoring services for businesses, has published its fourth Sustainability Report, covering the three-year period 2023-2025. The document, prepared on a voluntary basis with reference to the GRI standards, provides a comprehensive overview of the Company's environmental, social and governance performance context, highlighting significant progress and new challenges for the future.

The three ESG pillars

- **Social:** support for companies in difficulty ('Special Situations') and safeguarding the local industrial and entrepreneurial ecosystem in the areas where we operate;
- **Governance:** constant strengthening of governance and control systems within a framework of full transparency towards stakeholders;
- **Environmental:** process digitalization, low-impact data centers, reduced paper and plastic consumption.

Key results for the three-year period 2023–2025

- 87 employees by the end of 2025 (+23% compared to 2023), **44% of whom are women**, with mainly permanent contracts;
- **Over 67,000 jobs safeguarded**, thanks in part to factoring solutions and liquidity provided by Generalfinance;
- **97% energy** from renewable sources in 2025 (46% in 2023);
- **Over € 227,000 invested** in community and local projects;
- **+36% net profit in 2025** compared to 2024, turnover of over €3.8 billion.

Massimo Gianolli, CEO of Generalfinance S.p.A., stated: "*2025 marked another important step forward in Generalfinance's growth journey. We achieved the best results in our history, further strengthening our leadership in Special Situations and accelerating the investments outlined in our 2025–2027 Business Plan, 'Mission to Grow'. Against today's complex backdrop, these results confirm the strength of our business model and our ability to support companies at key stages of their development. For us, supporting business continuity and fostering growth means contributing to the strength of the productive fabric and creating sustainable, long-term value for all our stakeholders*".

Prepared on a voluntary basis with reference to the **Global Reporting Initiative (GRI)** reporting standards, the Report reflects Generalfinance's ongoing commitment to improving its financial and non-financial performance,

also following its stock market listing on Euronext Milan in 2022.
Structured into six chapters – About Us, Our Approach to Sustainability, The Governance of Our Company, Our People, Our Relationship with Customers and the Community, The Environmental Impact – the Report reaffirms the central role of the **Code of Ethics** (last updated in 2023) as a key tool for fostering an ethical, transparent, and responsible working environment. In 2025, the Company also enhanced stakeholder mapping and improved its communication channels with all parties involved.

People and Inclusion
Human capital lies at the heart of the sustainability strategy. From 2023 to 2025, the number of employees grew from 71 to 87, with stable contracts and a strong focus on training, particularly in strategic areas such as **digitalization, cybersecurity, controls and risk management**. Women **represent 44% of the workforce**, confirming the commitment to gender equality.

Social impact
Generalfinance continued to play a crucial role in supporting its client companies, helping to safeguard around **67,000 jobs** thanks to targeted and timely financial solutions. At the same time, over the three-year period, the Company developed an **advanced risk assessment system** (“**GF Score**”) to further strengthen the control of the main operational and credit risks of factoring activities, both in regard to the Assignor and the Assigned Debtor.

Environment and Digitalization
Despite the low environmental impact of its business, the Company maintained a strong focus on sustainability in 2025, with **97% of its energy consumption coming from renewable sources** (up from 46% in 2022). In addition, it reduced paper usage through digitalization and implemented two low-energy-impact data centers, one in Milan (powered entirely by renewable energy) and one in Rome.

Community and Local Areas
In 2025, Generalfinance allocated **over €227,000 to charitable projects and sponsorships** in support of communities, primarily in the areas of Biella, Milan, and Verona. These initiatives focused on four main areas: protection of artistic heritage, support for the Church and ecclesiastical institutions, promotion of the local area, and social causes (inclusion, disability, sport and family support).

Innovation and the future
The three-year period from 2023 to 2025 has brought about a profound **digital transformation**: thanks to an advanced IT platform, the Company has centralized data management, improving operational efficiency, the ability to analyze commercial trends and risk control.

GENERALFINANCE
Founded in 1982 and led by Massimo Gianolli for over 30 years, Generalfinance is a supervised financial intermediary specialised in factoring, able to guarantee rapid and customised interventions according to the different needs of its customers. Operating from its offices in Milan, Biella, Rome and Madrid with a team of roughly 100 professionals, Generalfinance is a leader in the segment of factoring for companies in “Special

situation".

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