Informazione Regolamentata n. 1693-67-2026	Data/Ora Inizio Diffusione 8 Settembre 2026 17:58:02	Euronext Star Milan

Societa'	:	GENERALFINANCE S.p.A.
Utenza - referente	:	GENERALFINANCEN01 - Saviolo Stefano
Tipologia	:	REGEM; 3.1
Data/Ora Ricezione	:	8 Settembre 2026 17:58:02
Data/Ora Inizio Diffusione	:	8 Settembre 2026 17:58:02
Oggetto	:	Generalfinance | Exercise of the early redemption option in full for the €5 million TIER 2 subordinated bond issue (ISIN IT0005459844).

Testo del comunicato

Vedi allegato

Press Release

EXERCISE OF THE EARLY REDEMPTION OPTION IN FULL FOR THE EURO 5 MILLION TIER 2 SUBORDINATED BOND ISSUE (ISIN IT0005459844)

Milan, September 08, 2026 – Following the announcement made on May 22, 2026 regarding the positive feedback received from the Bank of Italy, Generalfinance S.p.A. ("**Generalfinance**" or the "**Company**") discloses the operational details and procedures for exercising the early redemption option in full ("C**all Option**") of the subordinated bond issue titled "**Generalfinance S.p.A. Subordinated Tier II Callable 10% Fixed Rate 30 September 2021 - 30 September 2027**" (ISIN Code: IT0005459844), for an aggregate nominal value of Euro 5,000,000 (the "**Bond Issue**").

The early redemption will be carried out in accordance with the terms and conditions set forth in the Terms and Conditions of the Bond Issue and will be settled according to the following technical procedures:

- Early Redemption Date: October 6, 2026;
- Redemption Price: 100% of the nominal value of the Bond Issue (equal to Euro 100,000 per bond);
- Total Nominal Amount: Euro 5,000,000;
- Coupon Regime and Interest: together with the principal, the accrued interest rate at 10% per annum for the period from October 1, 2026 to October 6, 2026 (inclusive) will be paid out;
- Payment Methods: through the intermediaries participating in the centralized management system at Monte Titoli S.p.A. (Euronext Securities Milan).

Starting from October 6, 2026, the Bond Issue will definitively cease to accrue any interest, and the corresponding issue will be fully cancelled and extinguished.
The transaction is part of the process of optimizing the Company's liability structure and regulatory capital composition, which was successfully initiated through the issuance in 2025 of the Euro 30 million Tier 2 subordinated bond intended, among other things, to refinance maturing subordinated liabilities.
Furthermore, exercising the early redemption option will allow Generalfinance to further improve the efficiency of its financial profile, reducing funding costs while maintaining a strong capitalization level, in line with the objectives of the Business Plan and the Company's growth strategy.

GENERALFINANCE

Founded in 1982 and led for over 35 years by Massimo Gianolli, Generalfinance is a supervised financial intermediary specializing in factoring, capable of ensuring fast and customized solutions tailored to various client needs. Operating from offices in Milan, Biella, Rome, and Madrid with a team of over 90 professionals, Generalfinance is a leader in the factoring segment for "Special Situation" companies.

Generalfinance S.p.A.
Chief Financial Officer - Investor Relations
Ugo Colombo | u.colombo@generalfinance.it |+39 3355761968

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

Fine Comunicato n.1693-67-2026	Numero di Pagine: 3