

PRESS RELEASE

Moody's affirmed BFF's Ratings

Milan, 27th May 2025 – BFF Bank S.p.A. ("**BFF**" or the "**Bank**") informs that the rating agency Moody's has affirmed BFF's Ratings, following its recent change in outlook of the Government of Italy's Baa3 rating to positive from stable and the change of Italy's Macro Profile to "Strong" from "Strong—".

For more information, please refer to Moody's press release, published on the rating agency's website, and in the <u>Investors > Debt > Rating</u> section of BFF's website.

This press release is available on-line on BFF Group's website <u>www.bff.com</u> within the <u>Investors > PR & Presentations > Press Releases</u> section.

BFF Banking Group

BFF Banking Group is the largest independent specialty finance in Italy and a leading player in Europe, specialized in the management and non-recourse factoring of trade receivables due from the Public Administrations, securities services, banking and corporate payments. The Group operates in Italy, Croatia, the Czech Republic, France, Greece, Poland, Portugal, Slovakia and Spain. BFF is listed on the Italian Stock Exchange. In 2024 it reported a consolidated Adjusted Net Profit of €143.0 million, with a 13.7% Group CET1 ratio at the end of March 2025.

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