PRESS RELEASE

BFF repositions its HTC Government Bond portfolio and proactively addresses the effects of EBA Q&A on calendar provisioning

Milan, 28th July 2026 – BFF Bank S.p.A. ("**BFF**" or the "**Bank**") informs that today it has concluded the sale and reinvestment of Italian Government Bonds classified as *Held to Collect* ("**HTC**").

The sale and reinvestment amount to approximately Euro 3.1 billion in nominal value, generating a pre-tax capital gain of approximately Euro 62 million. The transaction is in line with the potential measures outlined in the Capital Conservation Plan, although its effects were conservatively not included in the Bank's projections.

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At the same time, the Bank informs that – in line with the EBA interpretation guidelines ("**Q&A**")[1] published on 3rd July 2026 – the calendar provisioning effects deriving from the exposures reclassified in past due on the 30th June 2024 and previously expected in 3Q 2026 will now be recorded in 1H 2026, for an overall additional amount – compared to 1Q 2026 – currently estimated at approximately Euro 85 million.

In line with the financial calendar, results for the first semester 2026 will be published on 5th August.

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This press release contains forward-looking statements based on the Bank's current estimates and assumptions as of the date hereof. Actual results may differ materially from those expressed or implied by such forward-looking statements due to a variety of factors, including developments in the regulatory and market environment.

[1] For further details please refer to the following link (*https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2026_7753*).

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

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