NOTICE OF PUBLICATION

Publication of 1H 2026 Consolidated Financial Report

Milan, 4th September 2026 – BFF Bank S.p.A. ("**BFF**" or the "**Bank**") informs that, pursuant to Article 154-ter, paragraph 2, of the Legislative Decree n° 58/1988, the English courtesy translation of the Half-year Consolidated Financial Report as of 30th June 2026 (the "**Report**") – including the Condensed Interim Consolidated Financial Statements, the Consolidated Report on Operations and the Certification pursuant to Article 154-bis, paragraph 5, of Legislative Decree No. 58/1988, together with the Independent Auditors' Limited Review Report on the condensed consolidated interim financial statements (the "**Independent Auditors' Report**") – has been made available to the public as of today, at the Bank's registered office in Milan – Viale Lodovico Scarampo n. 15, in the *Investors > Results > Financial Statements and Reports* section of BFF's website, as well as on the authorised storage system 1Info.

***

The Bank also informs that, in the Independent Auditors' Report issued on 7th August 2026 by the Independent Auditor and attached to this press release, the Independent Auditor included an emphasis of matter paragraph, highlighting the disclosures in the Report concerning the significant uncertainty related to the going concern.

***

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.

www.bff.com

Contacts

Investor Relations
Caterina Della Mora
Marie Thérèse Mazzocca
+39 02 49905 631
investor.relations@bff.com

Media Relations
Alessia Barrera
Sofia Crosta
+39 02 49905 623
newsroom@bff.com

International Press
FinElk
Cornelia Schnepf
+44 7387 108 998
bff@finelk.eu

Italian Press
Image Building
Cristina Fossati
+39 02 89011300
bff@imagebuilding.it

ITALIAN ONLY

L'allegata relazione della società di revisione ed il bilancio semestrale consolidato abbreviato al 30 giugno 2026 a cui si riferisce è conforme a quella originale in lingua italiana depositata presso la sede legale di BFF Bank S.p.A. e, successivamente alla data in essa riportata, KPMG S.p.A. non ha svolto alcuna procedura di revisione finalizzata ad aggiornare il contenuto della relazione stessa.

KPMG S.p.A.
Revisione e organizzazione contabile
Via Giovanni Battista Pirelli, 38
20124 MILANO MI
Telefono +39 02 6763.1
Email it-fmauditaly@kpmg.it
PEC kpmgspa@pec.kpmg.it

(This independent auditors' report has been translated into English solely for the convenience of international readers. Accordingly, only the original Italian version is authoritative.)

Report on review of condensed interim consolidated financial statements

To the shareholders of
BFF Bank S.p.A.

Introduction

We have reviewed the accompanying condensed interim consolidated financial statements of the BFF Banking Group, comprising the statement of financial position as at 30 June 2026, the income statement and the statements of comprehensive income, changes in equity and cash flows for the six months then ended and notes thereto. The directors are responsible for the preparation of these condensed interim consolidated financial statements in accordance with the IFRS Accounting Standard applicable to interim financial reporting (IAS 34) as issued by the International Accounting Standards Board and endorsed by the European Union. Our responsibility is to express a conclusion on these condensed interim consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with Consob (the Italian Commission for Listed Companies and the Stock Exchange) guidelines set out in Consob resolution no. 10867 dated 31 July 1997. A review of condensed interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, applying analytical and other review procedures.
A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing (ISA Italia) and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on the condensed interim consolidated financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the condensed interim consolidated financial statements of the BFF Banking Group as at and for the six months ended 30 June 2026 have not been prepared, in all material respects, in accordance with the IFRS Accounting Standard applicable to interim financial reporting (IAS 34) as issued by the International Accounting Standards Board and endorsed by the European Union.

Material uncertainty about going concern

We draw attention to that disclosed by the directors in "Part A – Accounting policies: Section 2 – Basis of presentation – Disclosure regarding the going concern assumption" section of the notes to the condensed interim consolidated financial statements about events and circumstances that indicate that there is a material uncertainty which would cast significant doubts about the group's ability to continue as a going concern. Our conclusion is not qualified in this respect.

Milan, 7 August 2026

KPMG S.p.A.

(signed on the original)

Simone Archinti
Director of Audit