

PRESS RELEASE

Moody's affirmed BFF's Ratings

Milan, 22nd November 2023 – BFF Bank S.p.A. ("BFF") informs that the rating agency Moody's has affirmed BFF's Ratings, following its recent rating action in the outlook of Italy's Baa3 government bond rating to stable from negative and the change of Italy's Macro Profile.

For more information, please refer to Moody's press release, published on the rating agency's website, and in the [Investors > Debt > Rating](#) section of BFF's website.

This press release is available on-line on BFF Group's website www.bff.com within the [Investors > PR & Presentations](#) 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 2022 it reported a consolidated Adjusted Net Profit of €146.0 million, with a 15.5% Group CET1 ratio at the end of September 2023.

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