

PRESS RELEASE

BFF improves ESG rating from Morningstar Sustainalytics ranking second in its *sub-industry* among companies with a similar market capitalization

The Group improves its score to 17.0 from 18.1 in the "Low Risk" category

Milan, 29th January 2024 - BFF Bank S.p.A. ("BFF", or the "Group") is proud to announce that, following the independent annual assessment by **Morningstar Sustainalytics**^{*}, the Group scored 17.0 in ESG risk rating, with an improvement versus the previous analysis, confirming the "Low Risk" category.

Morningstar Sustainalytics' rating contributes to enhancing transparency and visibility on BFF's sustainability path, measures the Group's exposure to industry-specific material ESG risks, and assesses the management behaviour in addressing those risks.

BFF ranks in the 11th percentile of its sub-industry, *Regional Banks*, in the 16th percentile of the *Banks* category and in the 18th percentile of the Morningstar Sustainalytics' universe¹.

BFF has also ranked second in its "sub-industry" among companies with market capitalization of c. USD 2.1 bn.

For more information on BFF's sustainability policy and Sustainalytics' rating, please refer to the [Sustainability](#) section on BFF's website.

**Morningstar Sustainalytics is a leading ESG research, ratings and data firm that supports investors around the world with the development and implementation of responsible investment strategies. For nearly 30 years, the firm has been at the forefront of developing high-quality, innovative solutions to meet the evolving needs of global investors. [Sustainalytics disclaimer](#).*

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¹ 1st percentile means lower risk.

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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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