

PRESS RELEASE

Bank of Italy confirms BFF's MREL requirements

Milan, 19th September 2025 – Today Bank of Italy, following the conclusion of the process for the update of the consolidated minimum requirements for own funds and eligible liabilities ("MREL"), informed that BFF Bank S.p.A. ("BFF" or the "Bank") must comply with the following consolidated capital requirements, unchanged compared to those already in force:

- MREL in terms of Total Risk Exposure Amount ("TREA") equal to 20,00% plus the Combined Buffer Requirement ("CBR");
- MREL in terms of Leverage Ratio Exposure ("LRE") equal to 5,40%.

No subordination requirement has been assigned to the Bank to comply with the requirements and the calculation of other eligible liabilities.

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. In 2024 it reported a consolidated Adjusted Net Profit of €143.0 million, with a 14.3% Group CET1 ratio at the end of June 2025.

www.bff.com

Contacts

BFF Banking Group

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 | +39 340 3434 065

newsroom@bff.com