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Mr Ethan Cleary Arthur Cox Listing Services Limited 10 Earlsfort Terrace Dublin 2 Ireland

20 November 2025

BFF Bank S.p.A. - €2,500,000,000 Euro Medium Term Note Programme

Dear Mr Cleary

The Central Bank of Ireland (Central Bank) hereby approves the above Base Prospectus under Article 20 of Regulation (EU) 2017/1129 (the Regulation), as having been drawn up in accordance with the Regulation and Commission Delegated Regulation (EU) 2019/980.

The Central Bank will publish a notification on its website that the above Base Prospectus will be made available in an electronic form pursuant to Article 21(2) of the Regulation. In accordance with Article 21(10) of the Regulation, where the Base Prospectus is otherwise published, the text and format must at all times be identical to the original version approved by the Central Bank.

Yours sincerely

Jane Farrelly Byrne Central Bank of Ireland

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