

BFF improves ESG rating from Morningstar Sustainalytics

The Group improves its score to 15.0 from 17.0 in the "Low Risk" category

Milan, 1st August 2024 - BFF Bank S.p.A. ("BFF", or the "Group") is proud to announce that, following the research methodology update by **Morningstar Sustainalytics**^{*}, the Group scored 15.0 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 9th percentile from the previous 11th of its sub-industry, *Regional Banks*, in the 14th percentile from the previous 16th of the *Banks* category and in the 13th percentile from the previous 18th of the Morningstar Sustainalytics' universe¹.

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.

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 2023 it reported a consolidated Adjusted Net Profit of €183.2 million, with a 13.5% Group CET1 ratio at the end of March 2024.

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