

DBRS confirms BFF's Long-Term Issuer Rating at BB (high) and the Long-Term Deposits Investment Grade Rating at BBB (low), both with Stable Outlook

Milan, 18th June 2025 – BFF Bank S.p.A. ("BFF" or the "Bank") informs that the rating agency Morningstar DBRS ("DBRS") confirms BFF's Ratings with Long-Term Issuer Rating at BB (high) and the **Long-Term Deposits Investment Grade Rating at BBB (low)**, both with Stable Outlook.

The rating agency DBRS reaffirmed to BFF the following ratings:

- Long-Term Issuer Rating: "BB (high)", Outlook Stable;
- Short-Term Issuer Rating: "R-3", Outlook Stable;
- Long-Term Senior Debt: "BB (high)", Outlook Stable;
- Short-Term Debt: "R-3", Outlook Stable;
- Long-Term Deposits: "BBB (low)", Outlook Stable;
- Short-Term Deposits: "R-2 (middle)", Outlook Stable.

For more information, please refer to DBRS'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 > 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 13.7% Group CET1 ratio at the end of March 2025.

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