PRESS RELEASE

Bank of Italy eases BFF's MREL requirements

Milan, 22nd July 2026 – BFF Bank S.p.A. ("**BFF**" or the "**Bank**") informs that, today, following the completion of the process for determining the consolidated minimum requirements for own funds and eligible liabilities ("**MREL**"), the Bank of Italy has notified the Bank of its new consolidated capital requirements, reduced from those previously in force:

- **MREL in terms of Total Risk Exposure Amount ("TREA")** equal to **19.67%** (compared to the previous 20.00%), to which the Combined Buffer Requirement ("CBR") of 3.36% as of 31st March 2026 must be added;
- **MREL in terms of Leverage Ratio Exposure ("LRE")** equal to **5.33%** (compared to the previous 5.40%).

No subordination requirement has been set for the purpose of meeting the requirements and calculating other eligible liabilities.

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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.
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