

PRESS RELEASE

BFF improves ESG rating from Sustainalytics and ranks second in its *sub-industry* among companies with a similar market capitalization

The Group moves from "Medium Risk" to "Low Risk"

Milan, 19th September 2022 - BFF Bank S.p.A. ("**BFF**", or the "**Group**") is proud to announce that, following an independent valuation by **Sustainalytics***, the Group scored 18.1 in ESG risk rating, with a significant improvement positioning the Company into the "*Low Risk*" category.

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 improved its performance from "Medium Risk" to "Low Risk", ranking in the 9th percentile of its sub-industry, Regional Banks, in the 17th percentile of the Banks category and in the 19th percentile of the Sustainalytics' universe¹.

BFF has also ranked second in its "sub-industry" among companies with market capitalization of USD1.1-1.2 bn.

For more information on BFF's sustainability policy and Sustainalytics' rating, please refer to the <u>Sustainability</u> 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.

This press release is available on-line on BFF Group's website <u>www.bff.com</u> within the <u>Investors > PR & Presentations</u> section.

¹ 1st percentile means lower risk.



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 2021 it reported a consolidated Adjusted Net Profit of €125.3 million, with a 15.1% Group CET1 ratio at the end of June 2022.

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