

BFF Insights is launched to create and promote the BFF Group's studies and analyses

The new area has been established with a view to consolidating and promoting yet further the macro-economic analyses and studies already carried out in Italy and overseas

The objective is to expand and explore in greater depth – in partnership with experts, universities and the Farmafactoring Foundation – a number of relevant issues in order to provide a high-quality vantage point for the group's clients and stakeholders

Milan, 19 July 2022 – BFF – the largest independent speciality finance provider in Italy, a leading player in Europe for the management and non-recourse factoring of trade receivables owed to suppliers by public-sector organizations, and number one in Italy for securities services and payment services – announces the launch of <u>*BFF Insights*</u>, the new study area of BFF Banking Group.

BFF Insights will drive forward and consolidate the commitment to researching and sharing the results of the analyses that have always marked out BFF's relationship with its clients and stakeholders.

In line with this approach, as far back as 2004 the Fondazione Farmafactoring was established as an independent, not-for-profit foundation geared towards organising and implementing research activities relating to the public-administration and healthcare sectors. Over the course of its history, the foundation has conducted numerous studies, financed important scientific research projects – including several for youngsters – in the field of the economy and healthcare systems in Italy and Europe, and has supported myriad social and cultural initiatives.

Today, *BFF Insights* is complementing this technical and scientific dimension, supporting a foundation that is working very effectively at all levels by co-ordinating and consolidating the studies currently carried out by BFF in the various countries in which it operates, which benefit as and when required from external partnerships with leading analysts, bodies and universities.



Amongst its other responsibilities, *BFF Insights* will be responsible for producing the analysis of the **performance of the open-ended and contractual Italian Pension Funds** – and the associated compilation of the *BFF Indexes* – for the clients of the Depository Bank and for the operators in the savings and welfare sectors; this task was previously carried out within the Depository Bank.

Out of the projects active in other countries, *BFF Insights* will co-ordinate the <u>quarterly analysis</u>, drafted in English and Spanish, targeted at investigating the **macroeconomic trends that have an impact on the central government and the autonomous communities in Spain**. The study is aimed not only at those companies that are set up and operate in the country, but also at foreign businesses that need to learn more about the Spanish market.

In international terms, moreover, *BFF Insights* will also encompass the production of the *Healthcare Report*, which this year is in its fourth edition and is drafted in partnership with the Farmafactoring Foundation. The <u>publication</u>, written in English and also available in Polish, was created with a view to highlighting the shared challenges and opportunities in relation to the specific nature of the healthcare systems of those European Union countries in which BFF has a presence.

Last of all, *BFF Insights* will continue to compile **analyses on the management of tax risk** with a view to supporting the treasuries of the client banks.

Caterina Della Mora, Director, Investor Relations, Strategy, and M&A of **BFF Banking Group**, who is also responsible for the new area, states: "*BFF Insights has been put together with a very specific objective in mind: to make available to our stakeholders – internal and external alike – the expertise acquired over the course of the 37 years of experience accumulated by the bank and its highly specialized professionals, as well as our knowledge and ability to interpret data. With the launch of BFF Insights, we are strengthening yet further our operational capacity, as well as our ability to respond pro-actively to our clients' needs and to take our place alongside them as a respected partner in representing and anticipating data that are useful for the execution of their strategy."*

BFF Banking Group

BFF Banking Group is the largest independent speciality finance provider in Italy, a leading player in Europe for the management and non-recourse factoring of trade receivables owed to suppliers by public-sector organizations, and number one in Italy for securities services and payment services. 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 16.7% Group CET1 ratio at the end of March 2022. www.bff.com



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