



BPER SHAREHOLDERS' MEETING OF 18.04.2025

PRE-MEETING QUESTIONS

A) QUESTIONS FROM SHAREHOLDER ALBERTO BENTINI

Question no. 1

My question is whether there is already a dedicated item in the Financial Statements and in what terms and timeframes the Bank has planned to implement greater security regarding its "APPS" and the PDF documents that can be downloaded from the "APP" or from the Web.

I would like to point out that the PDFs downloaded from the "APP" or from the Web, whether they are account statements, summaries of receipts and expenses, accounting documents, or credit card statements, are not "protected" and can be freely modified with the paid version of Acrobat PDF. It goes without saying that they do not represent a risk to the Bank, as the data would not match, but they do represent a risk to third parties or other Banks, who may be misled.

Lastly, I would also like to point out that, on the "APP" side, it would be advisable for developers to modify the possibility of taking so-called "screenshots" by preventing this functionality at the source. Here too, inappropriate use of the information could be at risk.

Answer:

Although the Financial Statements (both separate and consolidated), by their very nature, cannot include a dedicated item of such detail, a significant increase in ICT investments (software and hardware) proves evident from a comparison with the previous year.

This trend is confirmed by the projects included in the new Business Plan, approved in October 2024, which focus on the development of IT and security i, as a tool to provide greater safeguards and response to emerging technological challenges.

Regarding further requests and observations, please note that screenshots of smartphones and tablets are already inhibited on a range of features that are considered key to security (PIN display, Key6 identification and card detail data, security code display for PIN recovery, QR code display for device replacement or recovery, etc.). Generic screenshots are possible in other sections of the app, as it is considered useful to make this function available to the customer.

As for PDF files, the issue is being focused upon and will be considered for future app releases.

Question no. 2

How does the Bank intend to assist and incentivize the companies most affected by the tariff measures imposed by the US administration? Are dedicated lines of credit planned? Is there any assistance planned for the reorganization or relocation of branches of these companies?

Answer:

The Bank is monitoring the evolution of the economic scenario daily with reference to the tariffs imposed by the American administration. We are also awaiting any decisions that may be taken at the European and/or national level, which could have different impacts on both the economic sectors and the countries involved.

As happened in the past, should potential “systemic” impacts occur with the effects extending also to retail customers, the BPER Group will consider adopting measures to support affected businesses and families .