

PRESS RELEASE

S&P GLOBAL REVISES BPER OUTLOOK TO POSITIVE FROM STABLE

Modena, 29 September 2026 – BPER Banca informs that S&P Global has today revised the Bank's outlook to "Positive" from "Stable", reflecting the rating agency's belief that the Bank will keep improving its operating efficiency and revenue diversification.

S&P Global emphasises that BPER has significantly enhanced its profitability in recent years through material cost-optimisation measures and views positively its revenue quality since fees account for about a third of the total revenue base. Additionally, ongoing consolidation could boost BPER's scale and domestic positioning.

S&P Global's press release with a full list of the ratings assigned to BPER Banca can be found on the rating agency's website www.spglobal.com.

BPER Banca S.p.A.

Contacts:

Investor Relations
investor.relations@bper.it

Media Relations
mediarelations@bper.it

www.bper.it – group.bper.it/

This press release is also available in the Emarket Storage system. This is a translation into English of the original in Italian. The Italian text shall prevail over the English version.