BPER:

PRESS RELEASE

OUTCOME OF THE 2026 SREP ASSESSMENT PROCESS
BPER BANCA'S STRONG CAPITAL POSITION CONFIRMED

Modena – 21 October 2026. BPER Banca announces that, in relation to the annual Supervisory Review and Evaluation Process ("SREP"), it has received notification of the European Central Bank ("ECB")'s new decision concerning the prudential requirements to be met on a consolidated basis under art. 16 of Regulation (EU) 1024/2013.

Based on the outcome of the SREP assessment, the ECB has established that, with effect from 1 January 2027, BPER will have to maintain a minimum consolidated capital ratio in terms of Common Equity Tier 1 ratio ("CET1 ratio") of 9.60%, consisting of the sum of the minimum regulatory Pillar 1 requirement of 4.5%, the additional Pillar 2 requirement of 1.35%[1] and the Combined Buffer Requirement of 3.75%[2], while the minimum Total Own Funds Requirement ("Total Capital Ratio") shall be 14.15%.

BPER's pro-forma consolidated capital ratios[3] as at 30 June 2026 are as follows:

- Common Equity Tier 1 (CET1) ratio: 14.95%.
- Total Capital Ratio: 20.08%.

The above ratios are significantly in excess of the minimum capital requirements set by the ECB.

BPER Banca S.p.A.

This press release is also available in the storage mechanism *EmarketStorage.*

Contact information:

Investor Relations	*Corporate and Regulatory Affairs*	*Media Relations*	
investor.relations@bper.it	governance.marketabuse@bper.it	mediarelations@bper.it	www.bper.it - https://group.bper.it/

[1] The additional Pillar 2 requirement communicated by the ECB to BPER shall be 2.40%, to be held in the form of 56.25% of CET1 capital and 75% of Tier 1 capital, as a minimum.
[2] The Combined Buffer Requirement is made up of the Capital Conservation Buffer (2.50%), the *O-SII* Buffer (0.50%), the Countercyclical Capital Buffer (0.06% as at 30/6/2026) and the Systemic Risk Buffer (0.70% as at 30/6/2026).
[3] The pro-forma capital ratios were calculated by including profit for the period for the portion not allocated to dividends, thus simulating, in advance, the effects of the ECB's authorisation to include these profits in Own Funds pursuant to art. 26, para. 2 of the CRR.

BPER Banca S.p.A., Head Office in Via San Carlo 8/20, Modena – Tax Code and Modena Companies Register No. 01153230360 – Company belonging to the BPER BANCA GROUP VAT, VAT No. 03830780361 – Share capital Euro 3.185.584.118,30 - ABI Code 5387.6 – Register of Banks No. 4932 – Member of the Interbank Deposit Guarantee Fund and of the National Guarantee Fund – Parent Company of the BPER Banca S.p.A. Banking Group – Register of Banking Groups No. 5387.6 – Certified e-mail (PEC): bper@pec.gruppobper.it – bper.it – group.bper.it