

PRESS RELEASE

MORNINGSTAR DBRS UPGRADES BPER BANCA'S LONG-TERM DEPOSIT CREDIT RATING TO "A (LOW)" FROM "BBB (HIGH)" FOLLOWING SOVEREIGN CREDIT RATING ACTION

Modena, 23 October 2025 – BPER Banca informs that the credit rating agency Morningstar DBRS has today upgraded the Long-Term Deposits credit rating of the Bank to "A (low)" from "BBB (high)" and confirmed the Short-Term Deposits at "R-1 (low)". The trend on Long-Term Deposits was changed to Stable from Positive. The upgrade and trend change reflect Morningstar DBRS' credit rating action on Italy of 17 October 2025.

Morningstar DBRS' press release with a full list of the ratings assigned to BPER Banca can be found on the rating agency's website (dbrsmorningstar.com).

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This press release is also available in the EMARKET Storage system.