

BPER:

Company profile



The BPER Group

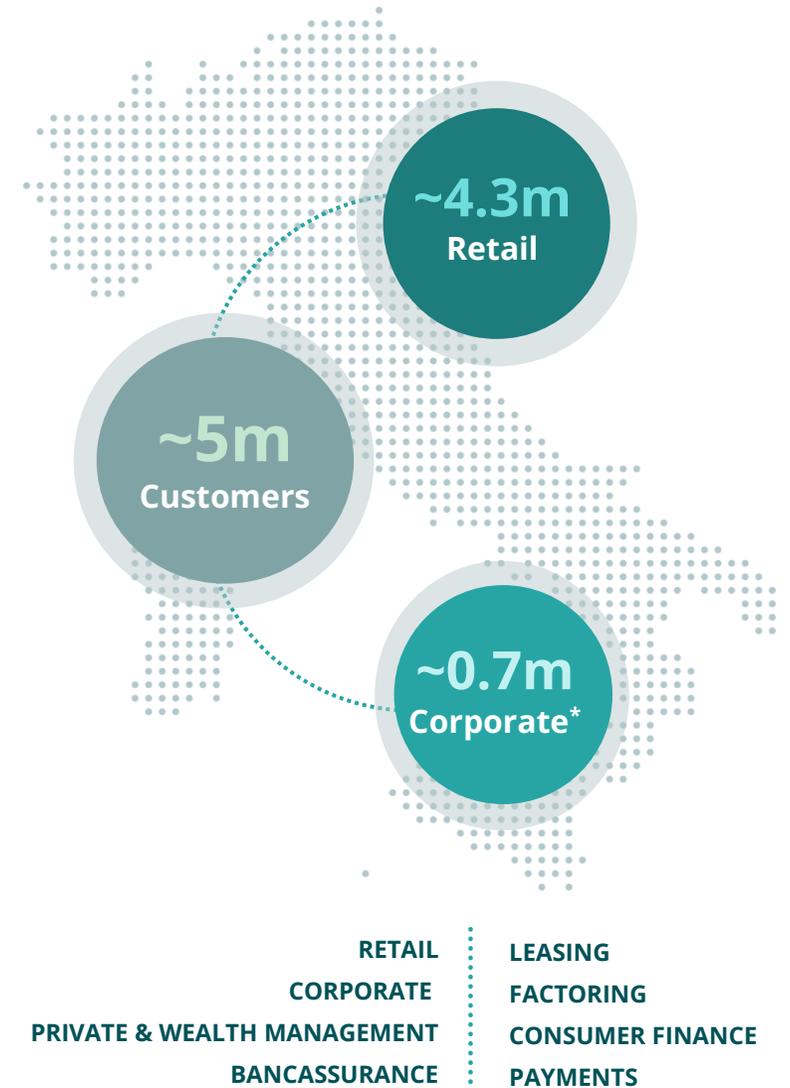
A LEADING PLAYER IN THE BANKING INDUSTRY WITH A STRONG FOOTPRINT

BPER Banca is the Parent Company of the BPER Group which, in addition to **BPER**, includes **Banco di Sardegna, BPER Banca Private Cesare Ponti, Bibanca**, product factories and ancillary services undertakings. With its **almost 20 thousand employees and around 1,600 branches** widespread throughout the country, the Group serves 5 million customers.

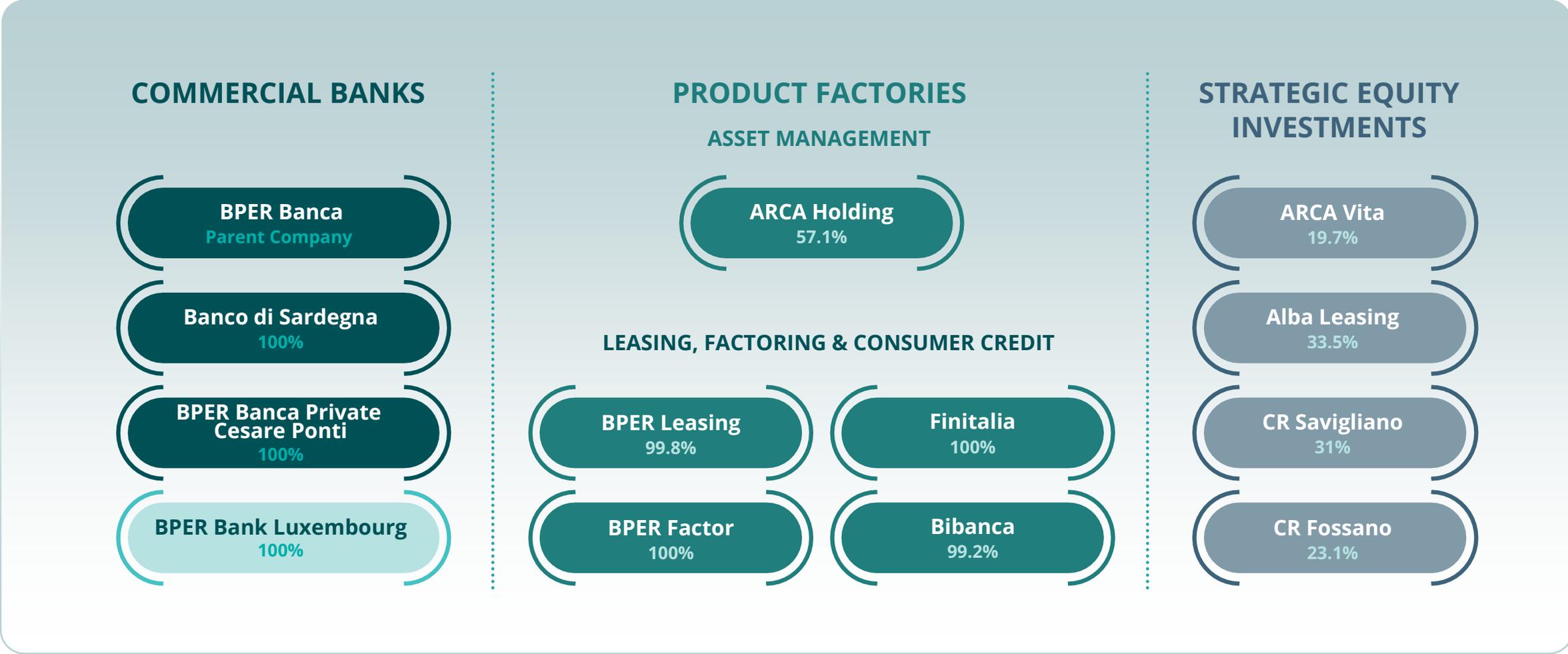
BPER Banca is among the key commercial banks in Italy by number of customers and one of the **leaders in wealth management**, with over Euro 300 billion in Total Financial Assets under Management.

Through in-house product factories and major strategic partnerships, BPER operates in all key market segments, offering qualified services, products, and advice tailored to every type of financial need of its customers, including with a view to internationalisation.

A key part of BPER's mission is to support **individuals, businesses, communities and local areas in their growth, by also promoting innovative solutions and incorporating all ESG components**, in order to combine business development with social and environmental sustainability.



Group structure



A solid organisation capable of generating value

SOUND CAPITAL POSITION

The Group's capital profile is strong, thanks to the organic generation of capital.

HIGH CREDIT QUALITY

The NPE ratio positions BPER among the best in class in the Italian banking industry.

HIGH LEVEL OF LIQUIDITY

The liquidity position features regulatory ratios well above the minimum thresholds required.

GROWTH IN OPERATING INCOME

Total operating income is confirmed on the increase Y/Y, driven by commissions and NII.

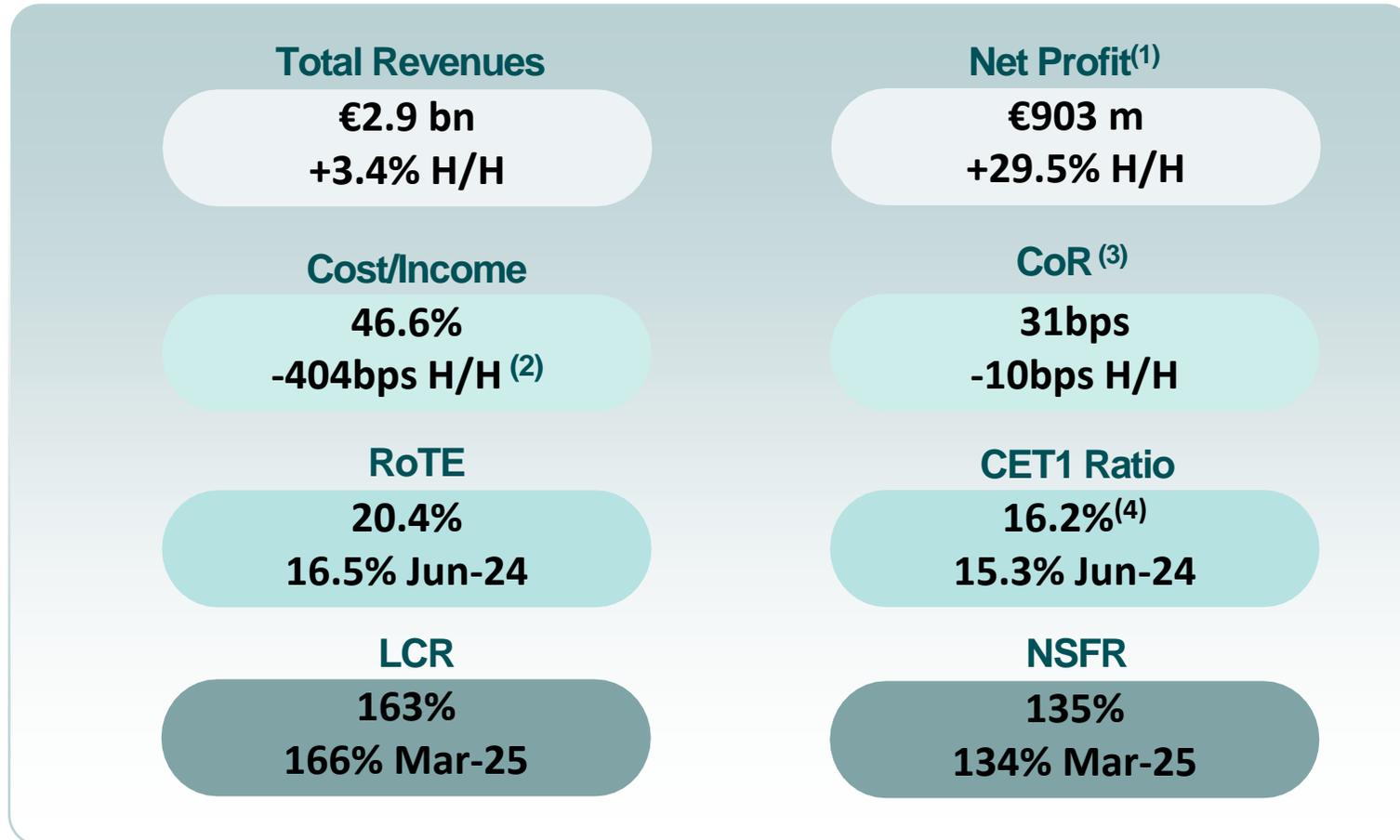
ADJUSTED PROFIT ON AN UPTREND

The financial year 2024 ended with adjusted net profit on an uptrend compared to 2023.

EXCELLENT COMMERCIAL DYNAMICS

Net commission income was up primarily on the back of fees on asset management and bancassurance. Tangible support was given to households and businesses with €17.4 bn new loans granted in 2024.

Main financials results as of 30 June 2025



(1) Net Profit adjustments of previous quarters are shown on slide 31 in Annex of 1H25 Results Presentation published on www.group.bper.it. (2) Cost/Income calculated on Operating Costs adjusted are shown on slide 31 in Annex of 1H25 Results Presentation published on www.group.bper.it (3) CoR annualised. (4) The capital ratio as at 30 June 2025 is to be considered Phased-in on the basis of the new prudential supervisory framework entered into force as of 1 January 2025 (Basel IV) and is 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

Our Strategy

We stand out for our dynamic and proactive approach to the market.

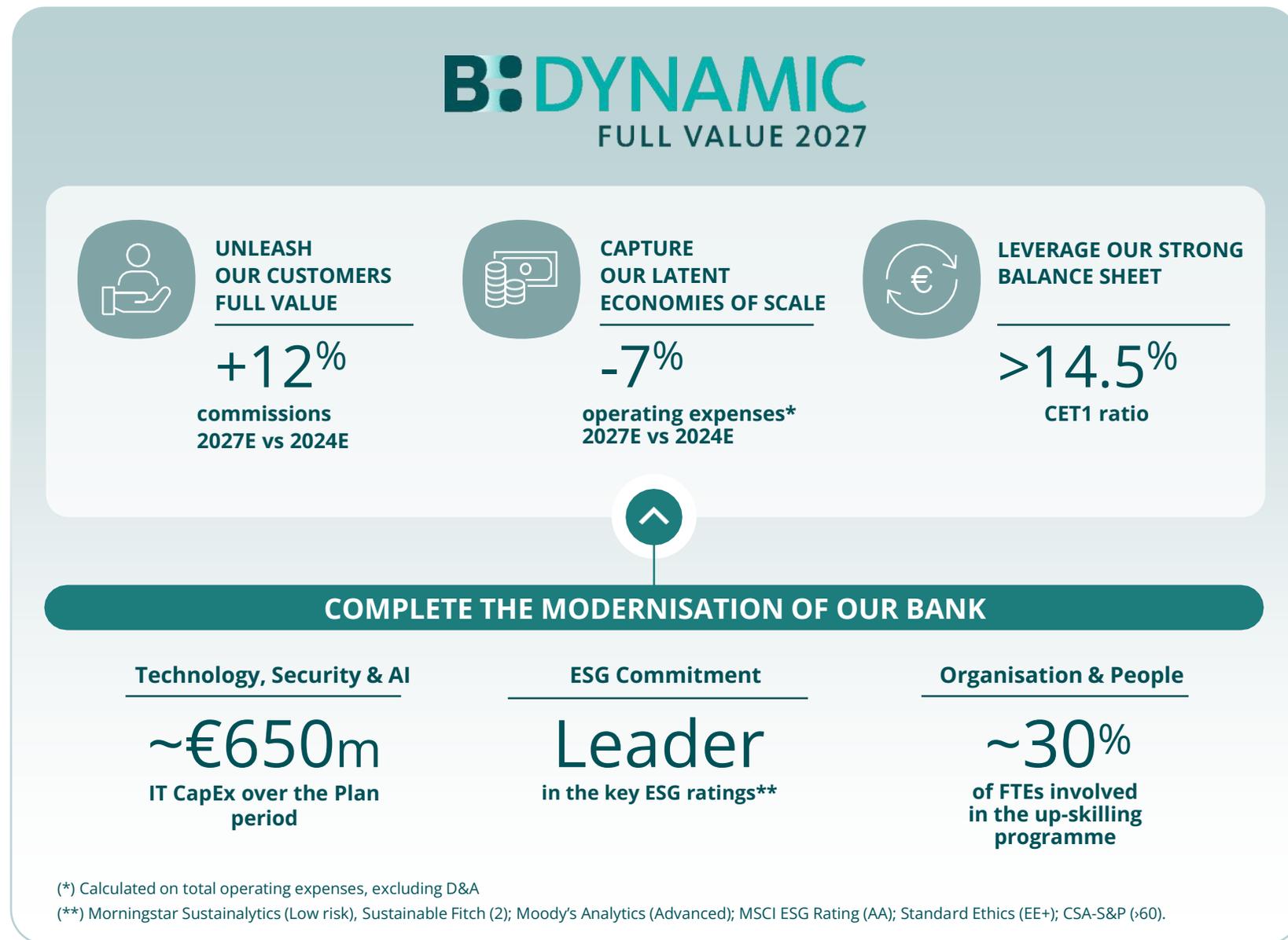
With our Business Plan **B:Dynamic | Full Value 2027** we want to express our full value and unlock the enormous potential of the Group.

We have a widespread national presence with a well-distributed branch network that ensures proximity to customers.

Technology, security and artificial intelligence support the Bank's digitalisation and transformation.

Concrete objectives and actions define our commitment to developing an inclusive economy.

People are our strength and guarantee a solid relationship of trust and partnership with all our stakeholders.



Know-how and solutions to meet the needs of every customer



RETAIL

We offer a full range of products and services. Loans, mortgages, insurance and protection, current accounts, credit and debit cards, investments and savings.

We offer an **omnichannel banking model** that integrates the digital approach with human relationships: our customers can use advanced digital services with the support of expert staff either at the branch or online.

- **To be on the side of individuals, households, professionals and small businesses in their daily lives and crucial decisions.**



PRIVATE & WEALTH MANAGEMENT

BPER Banca Private Cesare Ponti - the go-to bank for the BPER Group's Asset & Wealth Management services - offers advanced Private Banking services to customers with financial and asset management needs and operates as an **Investment Centre** for the entire BPER Group.

A team of experts in financial markets, state-of-the-art technologies and advanced investment strategies provide innovative solutions for all financial needs.

- **To protect and grow assets and ensure the best asset allocation for our customers**



CORPORATE & INVESTMENT BANKING

A team of specialists with long-standing experience works every day to help businesses grow, in Italy and abroad.

We provide our corporate customers with day-to-day and one-off business advice, market research, consulting services for M&A Advisory and Corporate Finance transactions, as well as advanced financial instruments.

- **To support businesses in their trajectory of growth and in making strategic decisions, from everyday choices to more complex ones.**

A digital and human approach

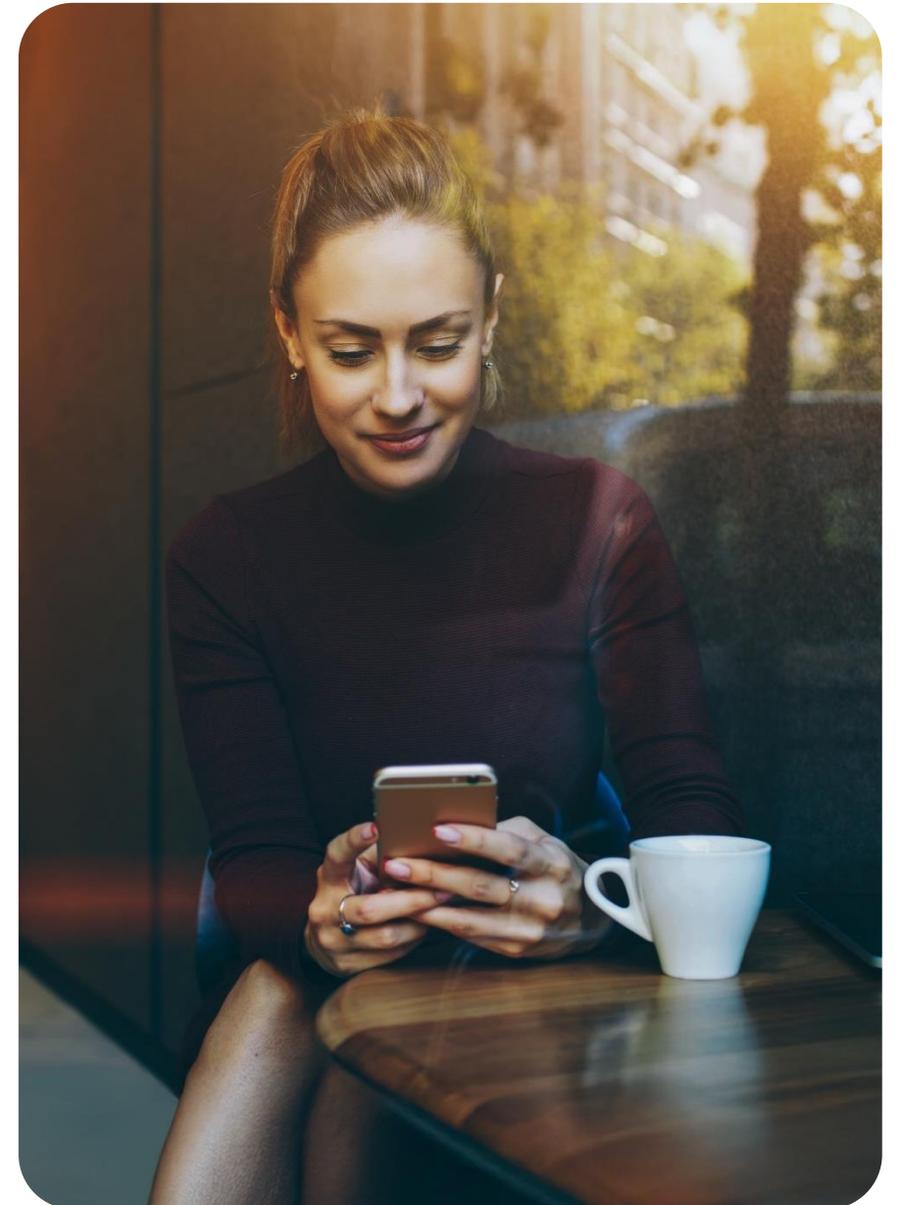
We constantly invest in digital technology to provide our customers with the best customer experience, optimising operational processes and responding to continuously evolving market demands.

Our digital strategy is based on 4 pillars:

- **OMNICHANNEL AND REMOTE BANKING SERVICES:** we offer a simple, secure and effective customer experience, via the BPER app and our web channels.
- **INNOVATION AND AUTOMATION:** we invest to make banking services faster and more efficient, while also improving accessibility and service quality.
- **DIGITAL SUSTAINABILITY:** we promote digital services with a view to social and environmental responsibility, to reduce our carbon footprint and promote sustainable banking solutions.
- **DATA SECURITY AND PROTECTION:** we develop digital solutions designed to guarantee high security standards for customer data protection.

To us, technology is a means of supporting relationships, which remain the cornerstone of our service model.

So that we can always be at the forefront of innovation, secure and close to people.



Our mission and our values

We want to be a **spark that can trigger everyone's potential**.

We stand alongside individuals, businesses, communities and local areas, attentive to everyone's needs, seeking to contribute to their growth and promote a virtuous circle that supports **everyone's future**.



CUSTOMER CULTURE

We always place people, businesses and communities at the centre. We walk alongside them as they grow, building a solid relationship of trust and partnership.



RESPONSIBILITY

We are committed to being a reliable, fair and transparent bank in our governance and relationships with our customers, ensuring the utmost integrity at all times.



INCLUSIVENESS

We recognise and embrace the diversity of people and their different needs. We offer an inclusive environment to foster balanced economic and social growth.



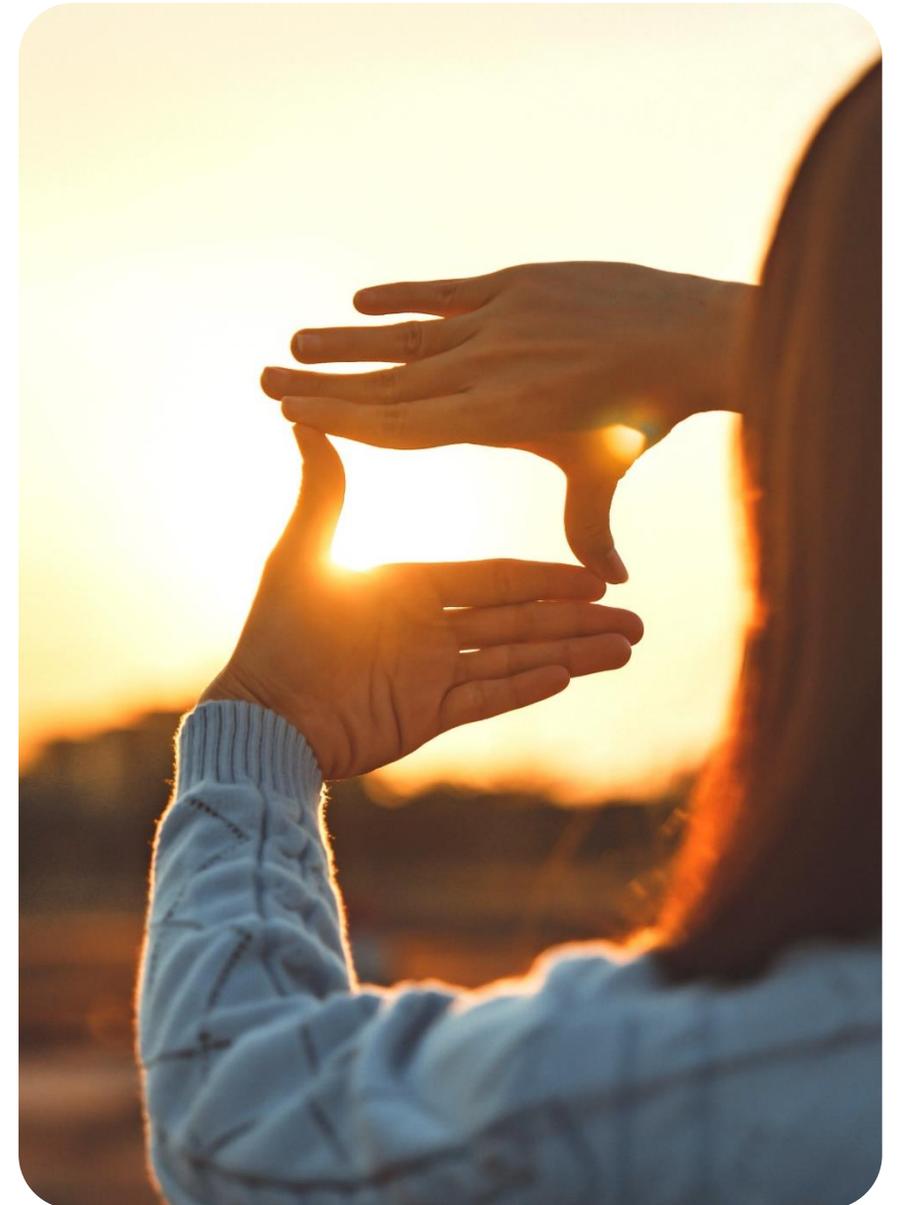
CONCRETENESS

We understand how important it is that our actions are effective and timely. We work to offer concrete solutions, prompt responses and clear communications that simplify customer relations with the bank.



SUSTAINABILITY

We are guided by the vision of a sustainable, prosperous future. We are committed to generating a positive impact for the country and its people by adopting socially responsible behaviours and policies.



Our people

People are our strength and are at the heart of our business plan.

We care for and pay attention to them through programmes aimed at enhancing and developing their professional and personal skills, ensuring their well-being and a good work-life balance.

We are committed to **maintaining a workplace that offers equal opportunities**.

Our principles – passion, dynamism, care and collaboration – are the foundation of our culture and guide our behaviour.

For six years, we have been ranked among **Italy's Top Employers**, an award given by the Top Employers Institute to companies that stand out for the excellence of their human resources management policies and strategies and for their commitment to promoting employee well-being.

The principles that guide our day-to-day actions



Passion

We are **curious and determined to pursue our goals**, driven by passion and empathy, which inspire us to think bigger.



Dynamism

We are **flexible, we live in the present, and we are committed to helping build a better future**. We offer an inclusive work environment that is open to new perspectives and opportunities.



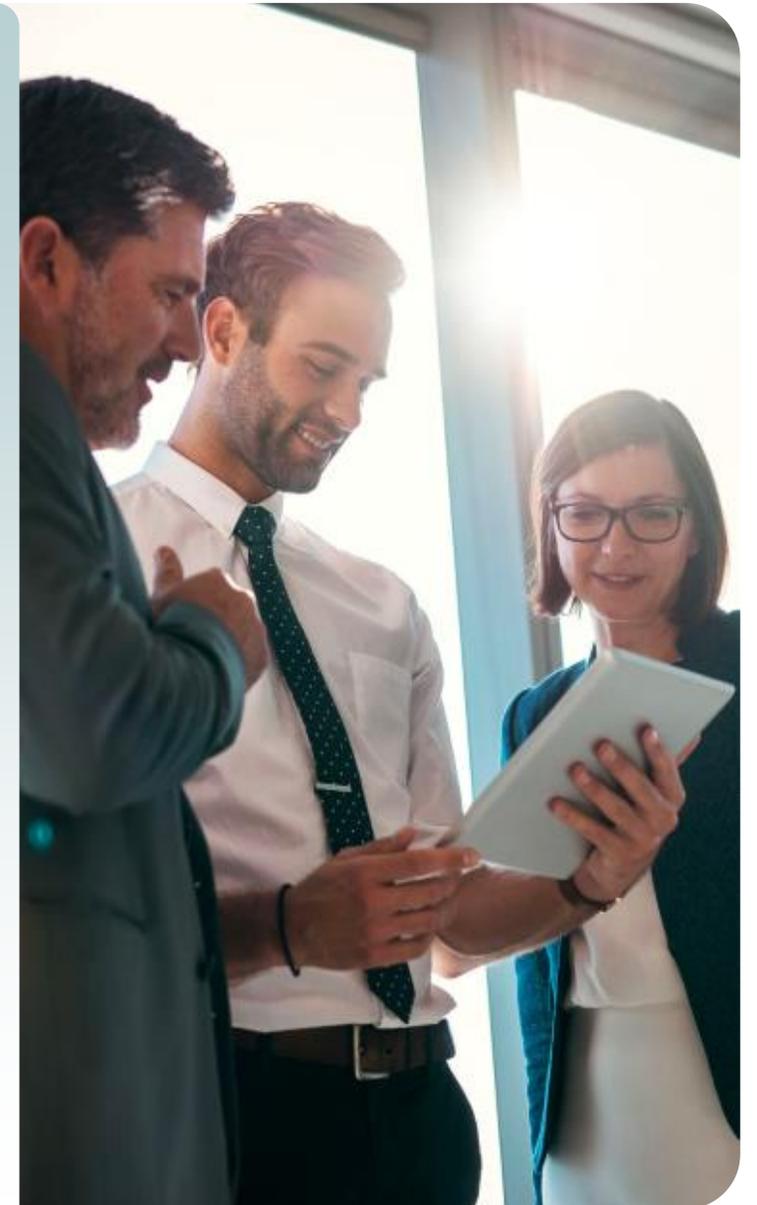
Care

We **care about our people, our customers and the society we live in**. Our actions are always aimed at making a positive impact, for their well-being today and tomorrow.



COLLABORATION

We know that a team is built upon **listening and dialogue**, to enhance the talent and contribution of all individuals and invest in their personal and professional growth.



Our ESG commitment



We believe in the importance of sustainability and strive to improve our performance.

We are included in the following indices:

- **MIB ESG** of Borsa Italiana
- **FTSE4Good**
- **Standard Ethics Italian Banks**
- **Standard Ethics Italian**

We were also included in the S&P Global “**Sustainability Yearbook 2025**”.

E

Environment

- Fully incorporating ESG criteria in the Bank’s Loan Origination process.
- Supporting “Just Transition” to improve our customer proposition
- Reducing direct financed emissions in line with the decarbonisation commitment undertaken by joining the Net-Zero Banking Alliance

S

Social

- Supporting local communities through dedicated projects and improved financial inclusion
- Enhancing talent and diversity Improving ESG skills and the well-being of the Bank’s workforce

G

Governance

- Fully incorporating ESG criteria into strategic and management processes with the support of the ESG data model
- Strengthening ESG governance and promoting an ESG culture
- Incorporating ESG targets into the medium- to long-term incentive plan

“

BPER is a dynamic bank with strong fundamentals, which today ranks as one of Italy's leading banks and wealth management players, offering a full-fledged range of financial services. It is firmly rooted in the local community and is close and constantly attentive to the needs of the people, businesses and communities in which it operates.

Quarter after quarter, **we confirm our ability to generate value while maintaining the strength of our balance sheet and liquidity profile**. At the same time, we continue to provide concrete support for our customers' projects, to the extent that Euro 17.4 billion worth of new loans were granted in 2024.

With our **Business Plan “B:Dynamic | Full Value 2027”** we will be able to unlock all of our Group's potential, **with the aim of making even more resources available and repaying the trust that all our stakeholders have placed in us**.

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Gianni Franco Papa

Chief Executive Officer of BPER



Contacts



Branches and Self-Banking Areas

bper.it/trova-filiali



Online Branch

Customer Service and
Online Consultants
From Italy and abroad
+39 059 42 42

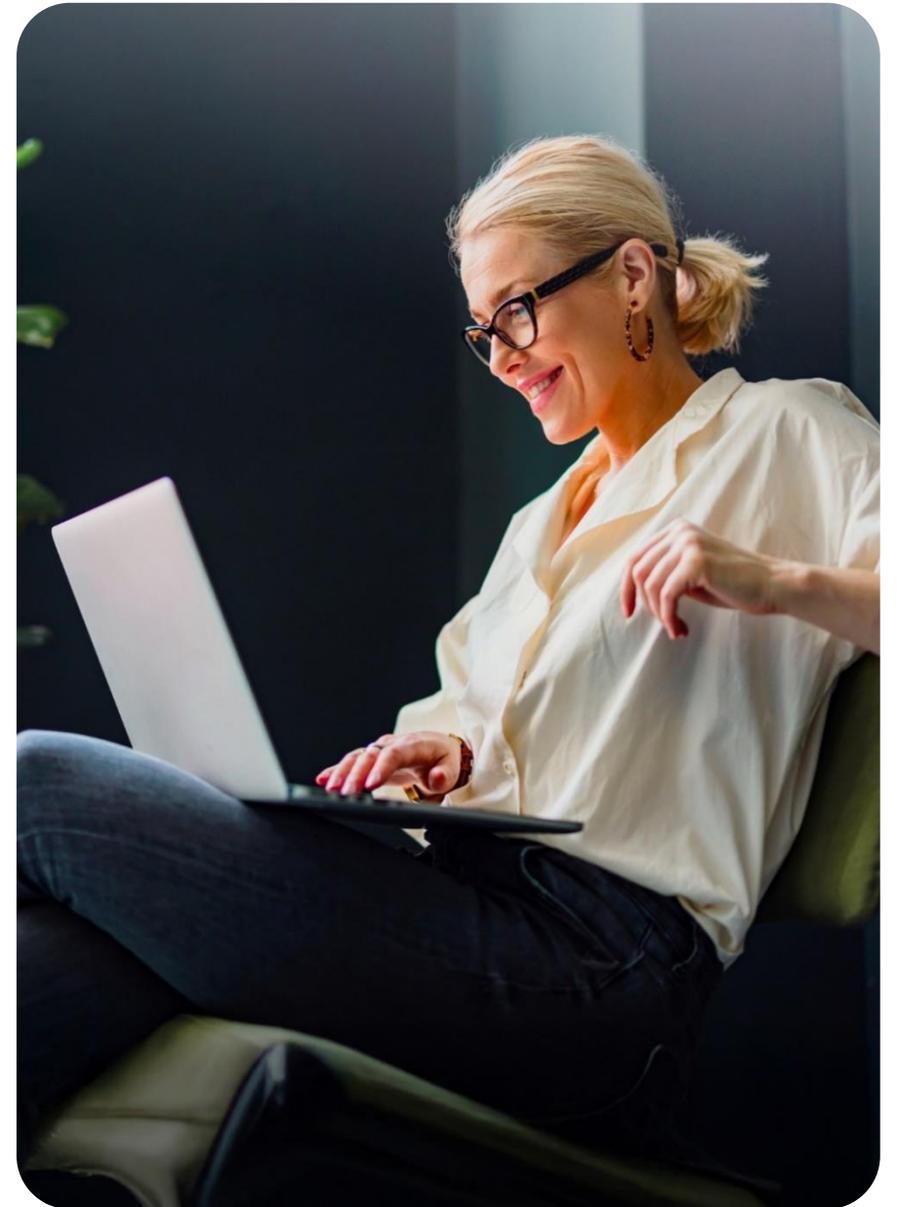


Websites

www.group.bper.it
www.bper.it



Social Networks



Disclaimer

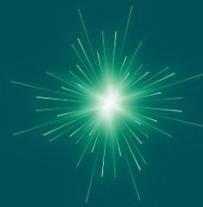
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Dove tutto può iniziare