

BPER:

Company profile



BPER Group

A LEADING PLAYER IN THE BANKING INDUSTRY WITH A STRONG TERRITORIAL FOOTPRINT

BPER is the Parent Company of the BPER Group which, in addition to **BPER**, includes **Banco di Sardegna, Banca Popolare di Sondrio, BPER Banca Private Cesare Ponti, Bibanca**, product factories and ancillary services undertakings. With its **almost 23 thousand employees and around 2.000 branches** widespread throughout the country, the Group **serves around 6 million customers**.

BPER is among the main commercial banks in Italy by number of customers and one of the **leaders in wealth management**, with over **Euro 410 billion** of Total Financial Assets managed.

Through in-house product factories and major strategic partnerships, BPER operates in all key market segments, offering qualified services, products, and advisory tailored to every type of financial needs of customers, also with a focus on internationalisation.

A key part of BPER's mission is to support **individuals, businesses, communities and territories in their growth, also by promoting innovative solutions and embedding an ESG approach**, in order to combine business development with social and environmental sustainability.



Group structure

COMMERCIAL BANKS



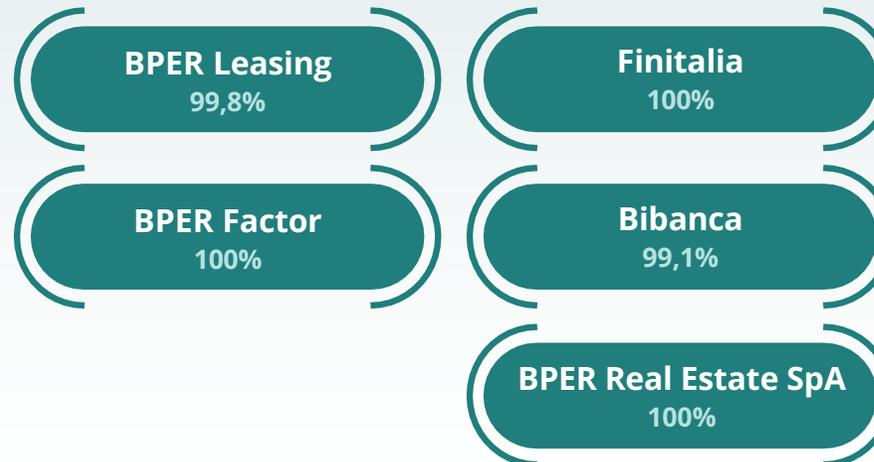
- BPS (SUISSE) 100%
- Banca della Nuova Terra SpA 100%
- Factorit SpA 100%
- Prestiti nuova Srl 100%
- Sinerigia Seconda Srl 100%

PRODUCT FACTORIES

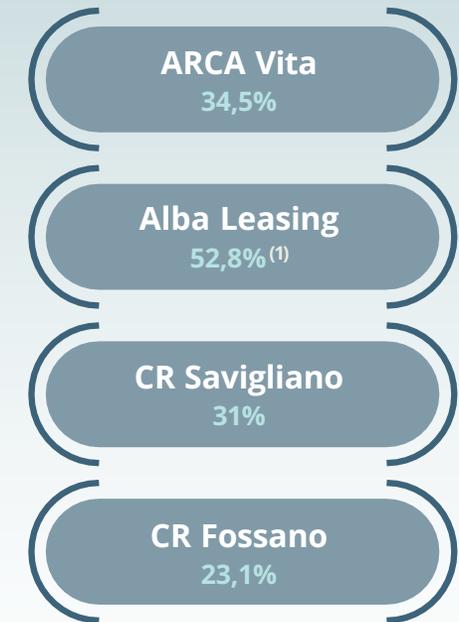
ASSET MANAGEMENT



LEASING, FACTORING & CONSUMER CREDIT



STRATEGIC EQUITY INVESTMENTS



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.

SOUND LIQUIDITY POSITION

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. This result is also growing in the first 9 months of 2025.

EXCELLENT COMMERCIAL DYNAMICS

Net commission income was up primarily driven by commissions in Wealth Management and bancassurance. Tangible support was provided to individuals, households and businesses with around €20 bn new loans at Group level (9M'25).

Main financials results as of 30 September 2025

9M25 Key Financial Highlights ⁽¹⁾

Total Revenues

€4.6 bn

o.w. BPER excl. BPSO €4.2bn
(+2.1% 9M/9M)

Net Profit

€1.5 bn

o.w. BPER excl. BPSO €1.3 bn
(+19.6% 9M/9M) ⁽²⁾

Cost/Income

46.0%

o.w. BPER excl. BPSO 46.8%
(-272bps 9M/9M) ⁽⁴⁾

CoR ⁽³⁾

24bps

o.w. BPER excl. BPSO 34bps
(-5bps 9M/9M)

RoTE ⁽⁵⁾

19,8%

CET1 Ratio ⁽⁶⁾

15,1%

(15.7% excl. Alba Leasing)

LCR

165%

(173% excl. Alba Leasing)

NSFR

132%

(135% excl. Alba Leasing)

(1) Including BPSO. (2) Net Profit adjustments of previous quarters. (3) CoR annualised. (4) Cost/Income calculated on Operating Costs adjusted. (5) RoTE calculated as: Net Profit / (Average Tangible Book Value - Minorities interests - AT1 - Dividends Accrued). (6) CET1 Ratio as at 30 September 2025 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 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.

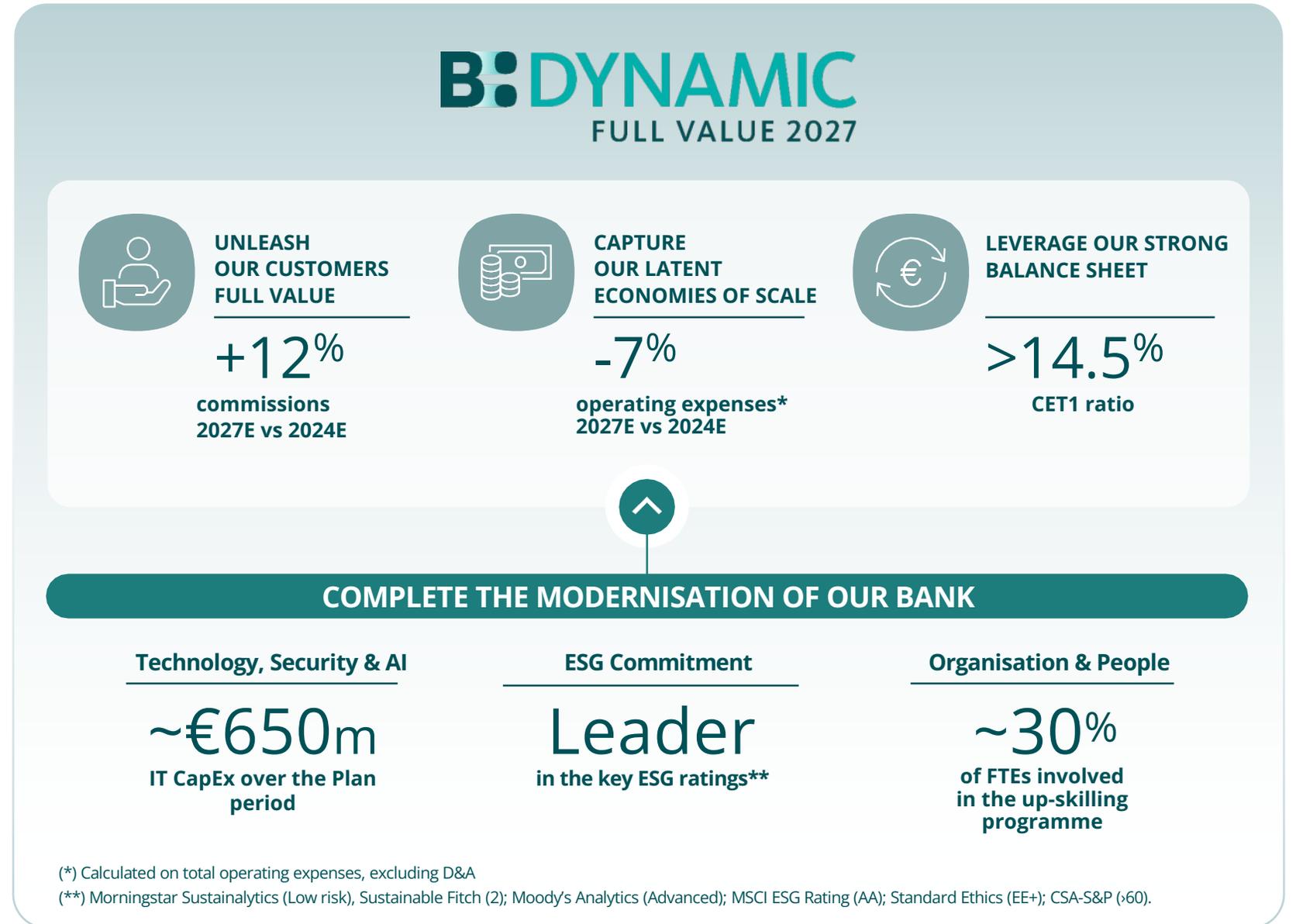
With our Business Plan **B:Dynamic | Full Value 2027** we want to express our full value and unlock the enormous potential of the Group.

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.

- **Being next to individuals, families, professionals and small businesses in their daily lives and crucial decisions.**



PRIVATE & WEALTH MANAGEMENT

BPER Banca Private Cesare Ponti is the hub for BPER Group's Asset & Wealth Management services, offering advanced Private Banking services to customers for their financial and asset management needs and operating as the **Investment Centre** for the entire BPER Group.

A team of experts in financial markets and investment strategies provides best-in-class advisory and solutions for all financial needs.

- **Protecting and growing assets, whilst ensuring 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 advisory, market research, consulting services for M&A and Corporate Finance transactions, as well as advanced and specialized financial products.

- **Supporting corporates in their growth and accompanying their strategic decisions, from everyday choices to the 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.



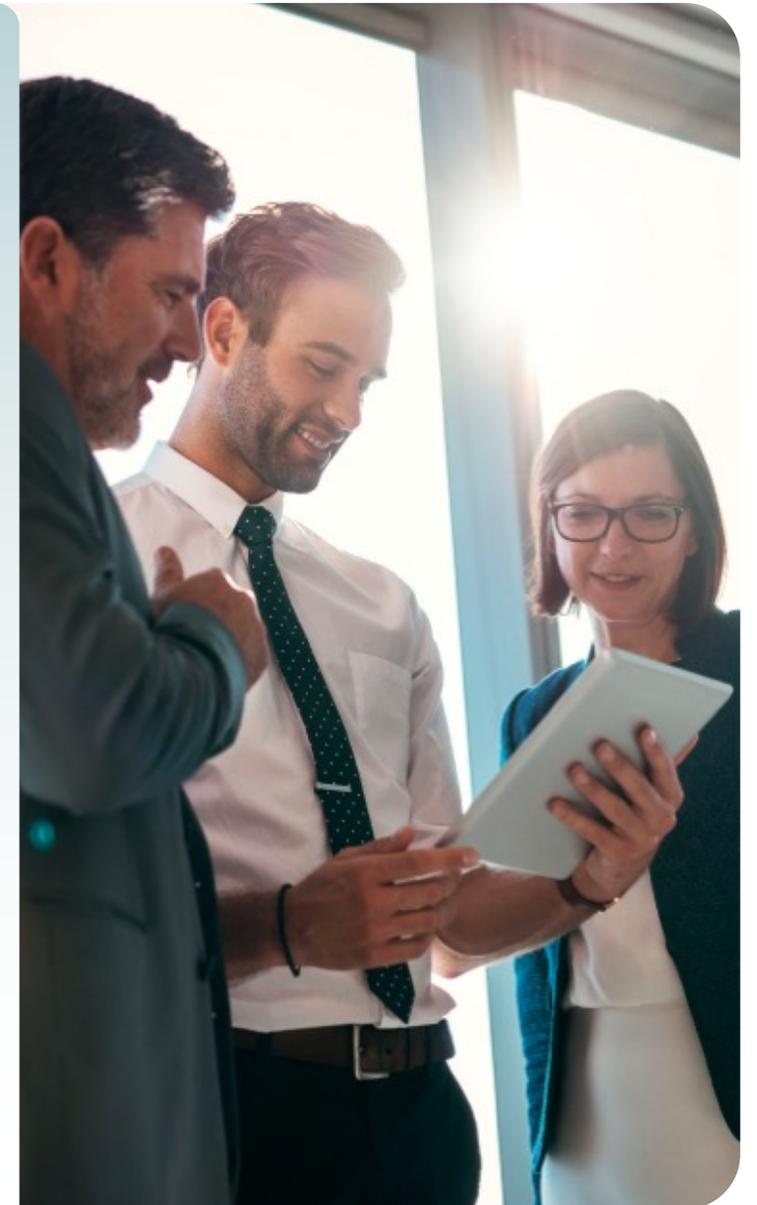
Care

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.

With Banca Popolare di Sondrio entering the Group, a new shared path has begun, which leverages on two banks merging their long history, deep roots, strong territorial focus and customer proximity. This new set-up will enable us to exploit all synergies and enhance mutual best practices. While **we remain focused on our commitments to the market, we are already seeing the first signs that allow us to look forward with confidence and determination to the next chapter in our growth**, well aware that together we are and will always be stronger.

Quarter after quarter, **we confirm our capability to generate value while strengthening our capital and liquidity profile.**

Our **Business Plan “B:Dynamic | Full Value 2027”** will enable us to unlock all 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.**

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

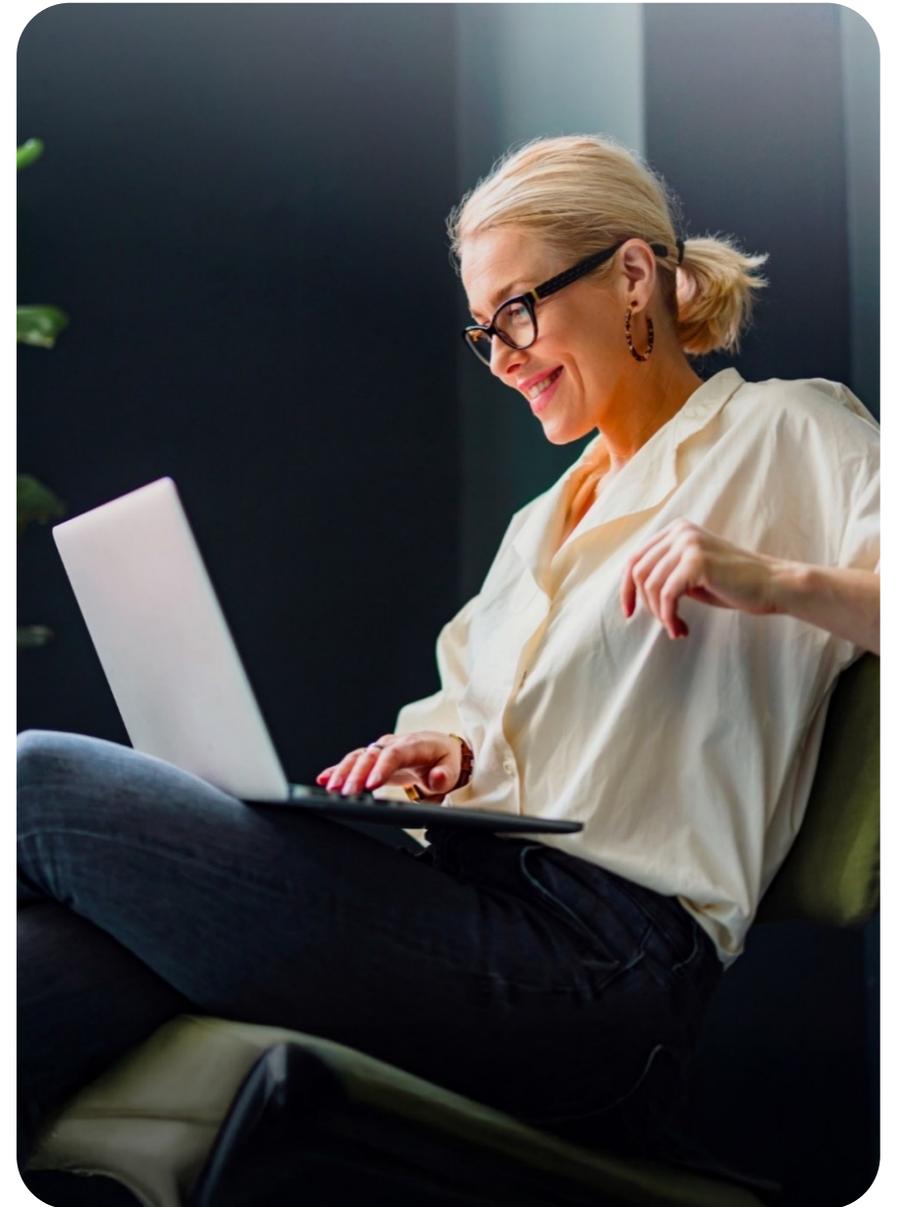


Websites

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



Social Networks



Disclaimer

This document has been prepared and published by BPER Banca solely for information purposes and only to present the BPER Banca Group's profile.

The information contained in this document does not constitute any form of investment research or advice, implicit or explicit, related to any investment strategy on financial instruments or issuers mentioned herein, nor does it constitute solicitation or invitation or advice to invest and does not purport to offer legal, tax or any other advice.

BPER Banca and its representatives, employees and consultants decline all responsibility (whether in negligence or otherwise) deriving in any way from any loss arising from the use of this document or any of its content. The information contained in this document refers to the date of this material and may be subject to change without further notice. No representation or warranty, either express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness, correctness or reliability of the information contained herein.

This document may not be reproduced or redistributed, directly or indirectly, nor published, in whole or in part, for any reason whatsoever, without the prior written consent of BPER Banca. The data and information contained herein may likewise not be distributed or reproduced, in whole or in part, in any form or by any means, without the prior written consent of BPER Banca.

The copyright and any other intellectual property rights relating to the data and information contained in this document belong to BPER Banca, unless otherwise stated.



BPER:

Dove tutto può iniziare