Company profile



Update 30/09/2026

BPER Group

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

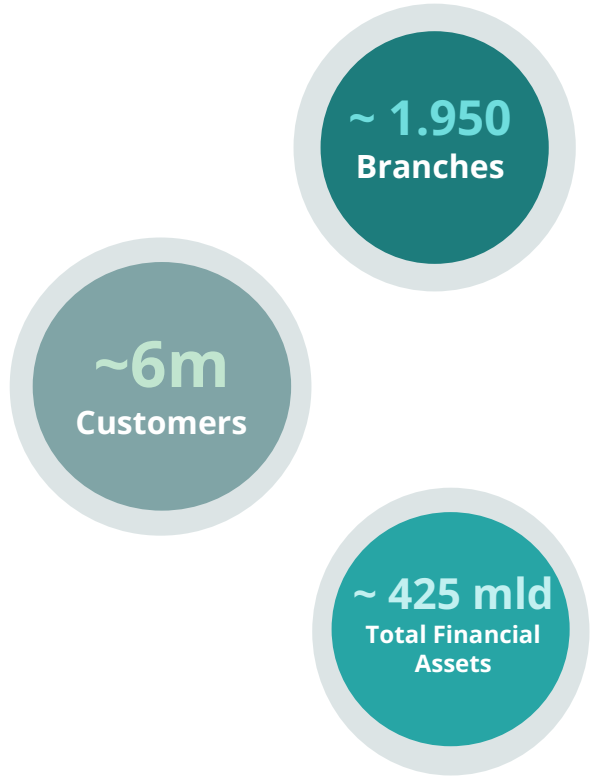
BPER is the Parent Company of the BPER Group which, in addition to **BPER**, includes **Banco di Sardegna, BPER Banca Private Cesare Ponti, Bibanca**, product factories and ancillary services undertakings. With its **almost 22 thousand employees and** approximately **1.950 branches** (*) widespread throughout the country, the Group **serves around 6 million customers**.

BPER is among the main commercial banks in Italy and one of the **leaders in wealth management**, with approximately **Euro 425 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.

(*) The BPER Banca Group operates across Italy with a network of 1,943 branches, in addition to the 20 bank branches of Banca Popolare di Sondrio (Suisse) SA and the Luxembourg head office of BPER Bank Luxembourg SA.



RETAIL
CORPORATE
PRIVATE & WEALTH MANAGEMENT
BANCASSURANCE

LEASING
FACTORING
CONSUMER FINANCE
PAYMENTS

Group structure

COMMERCIAL BANKS

- **BPER Banca** — Parent Company
- **Banco di Sardegna** — 100%
- **BPER Banca Private Cesare Ponti** — 100%
- **BPER Bank Luxembourg** — 100%
- **BPS (SUISSE)** — 100%

PRODUCT FACTORIES

ASSET MANAGEMENT

- **ARCA Holding** — 91,8%
- **ARCA Fondi SpA** — 100%

LEASING, FACTORING & CONSUMER CREDIT

- **BPER Leasing** — 99,8%
- **Finitalia** — 100%
- **Factorit SpA** — 100%
- **Bibanca** — 99,1%
- **Banca della Nuova Terra SpA** — 100%

REAL ESTATE

- **BPER Real Estate SpA** — 100%

STRATEGIC EQUITY INVESTMENTS

- **ARCA Vita** — 34,5%
- **Alba Leasing** — 47,7%
- **CR Savigliano** — 31%
- **CR Fossano** — 23,1%

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 2025 ended with adjusted net profit on an uptrend compared to 2024, supported by strong commissions growth and continued cost efficiency .

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 over €25 bn new loans at Group level (FY'25).

Main financials results as of 30 September 2026

9M26 Key Financial Highlights

Total Revenues

€5.8 bn

+5.8% 9M/9M *(+3.7% excl. TRS)*

Adj. Net Profit

€1.9 bn

+12.2% 9M/9M

Cost/Income

42.4%

-259bps 9M/9M

CoR (1)

27bps

flat 9M/9M

RoTE (2)

20.8%

20.6% Jun-26

CET1 Ratio(3)

15.1%

LCR

167%

162% Jun-26

NSFR

134%

132% Jun-26

Note: All P&L adjustments are shown on slide 24 in Annex in 3Q26 & 9M26 Results Presentation. Adj. Net Profit and C/I Ratio also exclude TRS & other market effects. (1) CoR annualized. (2) RoTE calculated as: Annualized Adjusted Net Profit / (Average Tangible Book Value - Minorities interests - AT1 - Dividends Accrued). (3) CET1 Ratio as at 30 September 2026 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 authorization 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.

B:DYNAMIC FULL VALUE 2027

UNLEASH OUR CUSTOMERS FULL VALUE

+12%

commissions 2027E vs 2024E

CAPTURE OUR LATENT ECONOMIES OF SCALE

-7%

operating expenses* 2027E vs 2024E

LEVERAGE OUR STRONG BALANCE SHEET

>14.5%

CET1 ratio

COMPLETE THE MODERNISATION OF OUR BANK

Technology, Security & AI

~€650m

IT CapEx over the Plan period

ESG Commitment

Leader

in the key ESG ratings**

Organisation & People

~30%

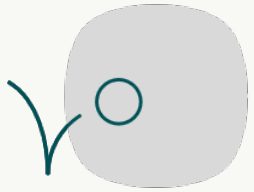
of FTEs involved in the up-skilling programme

(*) Calculated on total operating expenses, excluding D&A

(**) Morningstar Sustainalytics (Low risk), Sustainable Fitch (2); Moody's Analytics (Advanced); MSCI ESG Rating (AA); Standard Ethics (EE+); CSA-S&P (›60).

Acceleration beyond B:Dynamic|Full Value 2027

In parallel with the continued business acceleration, BPER is accelerating beyond “B:Dynamic | Full Value 2027” and raising its ambitions further for 2028 through 5 targeted levers aimed at generating additional growth, productivity and value creation, building on the significant progress already achieved in executing the Business Plan and the greater operational scale and capabilities of the integrated Group..

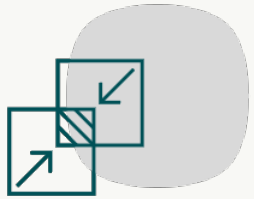


B:Champion

Full-service Business platform for Italian champions

+13%

Lending to corporate clients growth by end of 2028



B:Wealth

Capture the hidden potential of our Wealth Management clients

+18%

Total AuM growth by end of 2028

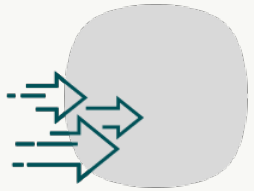


B:Insured

Broader solutions, effective delivery, across all segments

+55%

Net Insurance commissions growth by end of 2028



B:Digital

Higher productivity enabled by Digital, AI and cross-functional execution

~40%

Cost/ Income Ratio by end of 2028



B:Excellence

Higher value-added time from our people to our clients

+30%

Frontline[1] time dedicated to commercial activities growth by end of 2028

1. Relationship managers and tellers

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.

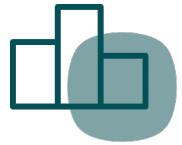


PRIVATE & WEALTH MANAGEMENT

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 7 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

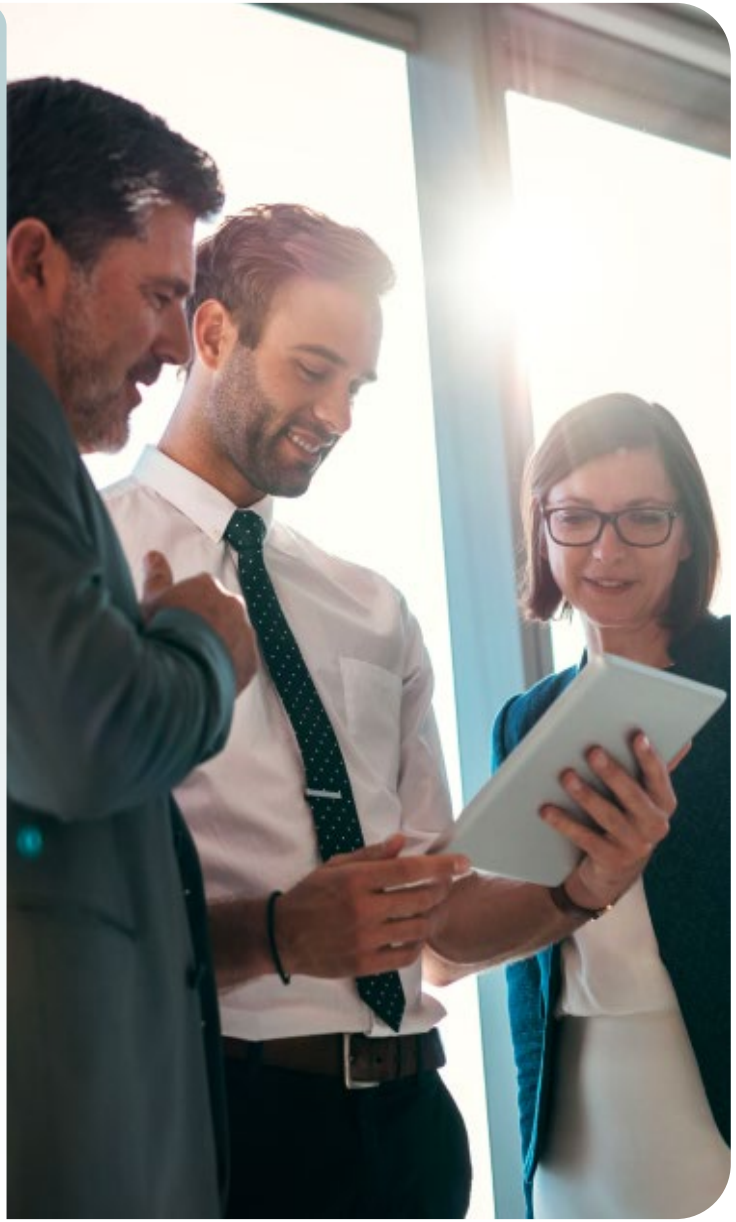
We are flexible, we live in the present, and we are committed to helping build a better future. We offer an inclusive work environment that is open to new perspectives and opportunities.

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**
- **Standard Ethics European Banks**
- **Dow Jones Best in Class Europe Index**

We were also included in the S&P Global **"Sustainability Yearbook 2026"**.

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

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

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

* 2024-2027 Business Plan "B:Dynamic | Full Value 2027"

BPER is a dynamic bank with strong fundamentals, which today holds a distinctive position in the national banking landscape, thanks to its even more deeply rooted and widespread footprint throughout Italy, particularly in the more productive northern regions, and its strong penetration in the retail, corporate and asset management segments.

With the completion of the integration of Banca Popolare di Sondrio into 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**.**

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**.

We are continuing to meet the targets set out in the Business Plan **"B:Dynamic | Full Value 2027"** at a faster pace than planned, as the 2028 projections announced today confirm. Our new initiatives in **Corporate Banking, Private Banking & Wealth Management, Bancassurance, Digital Banking and Operational Excellence** will be a further catalyst for this growth



Gianni Franco Papa

Chief Executive Officer of BPER

Contacts

Branches and Self-Banking Areas

bper.it/trova-filiali

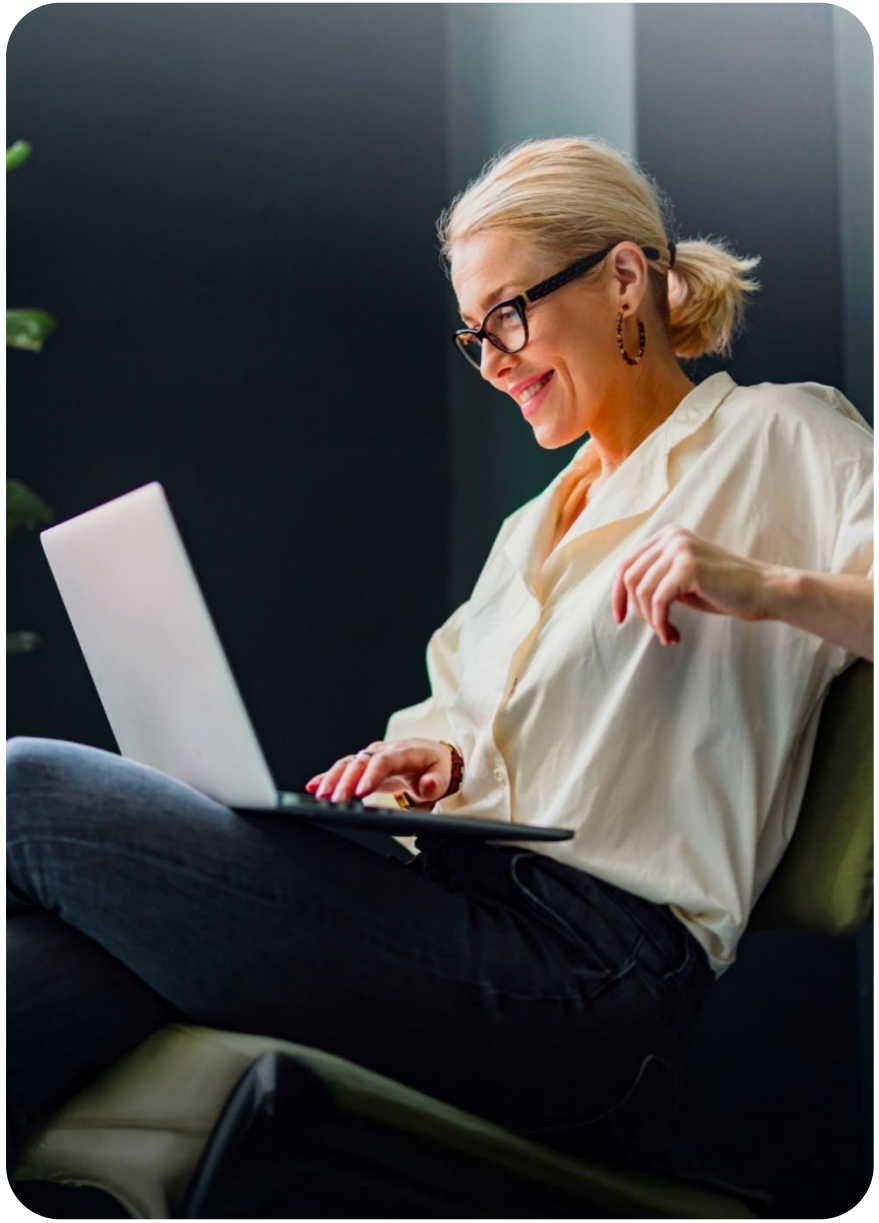
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Social Networks



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BPER:

Dove tutto può iniziare