

Informazione Regolamentata n. 0043-119-2025	Data/Ora Inizio Diffusione 1 Agosto 2025 18:19:51	Euronext Milan
---	--	----------------

Societa' : BPER BANCA

Identificativo Informazione : 208755
Regolamentata

Utenza - referente : BPERN04 - Anselmi

Tipologia : REGEM

Data/Ora Ricezione : 1 Agosto 2025 18:19:51

Data/Ora Inizio Diffusione : 1 Agosto 2025 18:19:51

Oggetto : Publication of 2025 EU-Wide Stress Test BPER
Results. The Supervisory Stress Test Exercise
coordinated by the EBA confirms the Bank's
Capital Strength

Testo del comunicato

Vedi allegato

PRESS RELEASE

PUBLICATION OF 2025 EU-WIDE STRESS TEST BPER RESULTS

THE SUPERVISORY STRESS TEST EXERCISE COORDINATED BY THE EBA CONFIRMS THE BANK'S CAPITAL STRENGTH

IN 2027, CET1 RATIO OF 16,3% UNDER THE BASELINE SCENARIO AND 14,1% UNDER THE ADVERSE SCENARIO

Modena, 1 August 2025 – The BPER Group was subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Bank of Italy, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

The Bank notes the announcements made today by the EBA and the ECB on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The EU-wide stress test does not contain a pass/fail threshold and instead is designed to be used as an important source of information for the purposes of the Supervisory Review and Evaluation Process (SREP). The results will assist competent authorities in assessing BPER's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test has been carried out applying a static balance sheet assumption as at December 2024 and therefore does not take into consideration future business strategies and management actions. It is not a forecast of BPER Group's profits, neither includes the effects related with the final results of public tender and exchange offer on all the ordinary shares of Banca Popolare di Sondrio S.p.A.. The starting figure represents the restated value, which includes the estimated impact of the regulatory changes effective from 1st January 2025 related to the entry into force of CRR3 and CRD6.

Please find below the results of the exercise, to be compared with a CET1 ratio transitional of 15.04% at the starting point (31st December 2024 - restated):

- baseline scenario: 2027 transitional CET1 ratio at 16.35%, corresponding to 131 bps higher than the CET1 ratio as at 31st December 2024 – restated;
- adverse scenario: 2027 transitional CET1 ratio at 14.10%, corresponding to 93 bps lower than the transitional CET1 ratio as at 31st December 2024 – restated. The year with the highest impact is 2025, with a total reduction of 94 basis points compared to the starting value.

When compared to the corresponding exercise conducted in 2023, these results highlight a significant reduction in the impact of the adverse scenario on the Group's capital profile. Specifically, in the worst year of 2023 EBA Stress Test adverse scenario, the transitional CET1 ratio depletion amounted to 458 bps, compared to 94 bps recorded in 2025 regulatory exercise.

For more detailed information please refer to the package published on the EBA website today (www.eba.europa.eu).

BPER Banca S.p.A.

Contacts:

Investor Relations

investor.relations@bper.it

Media Relations

mediarelations@bper.it

www.bper.it – group.bper.it

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

Fine Comunicato n.0043-119-2025	Numero di Pagine: 4
---------------------------------	---------------------