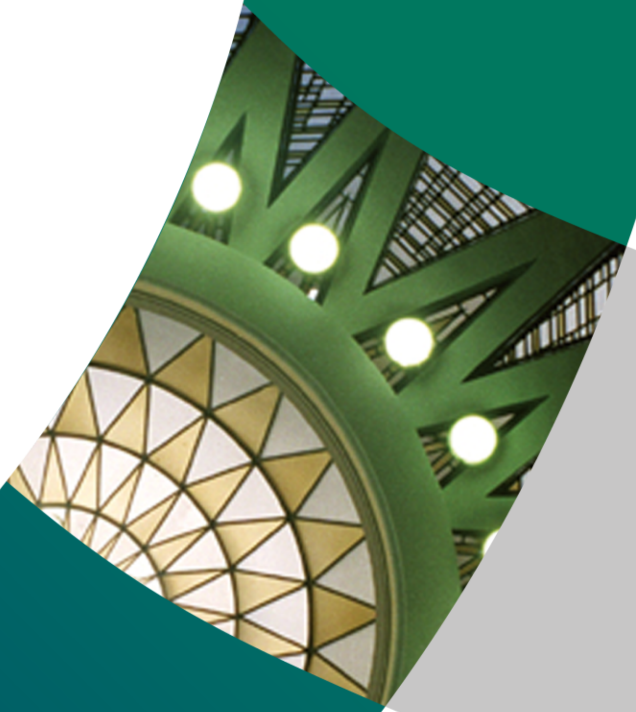
Group Profile



May 2026

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This presentation includes both accounting data (based on financial accounts) and internal managerial data (which are also based on estimates).

Mr. Gianpietro Val, as the manager responsible for preparing the Bank's accounts, hereby states pursuant to Article 154-*bis*, paragraph 2 of the Financial Consolidated Act that the accounting data contained in this presentation correspond to the documentary evidence, corporate books and accounting records.

Methodological Notes

The balance sheet and income statement schemes contained in this news document have been reclassified along management criteria in order to provide an indication on the Group's overall performance based on more easily understandable aggregate operating and financial data. These layouts have been prepared based on the financial statement layouts indicated in the Bank of Italy's Circular no. 262/2005 and following updates.

- Following the public tender offer launched on Anima Holding S.p.A. (Anima) in November 2024 by the Banco BPM Group, through Banco BPM Vita, on 11 April 2025 the transaction was completed reaching an interest of 89.949% of the share capital of Anima, vs a stake of 21.973% already held in Anima before the launch od the Offer. In light of this, full Anima's contribution to the income statement is reported in the consolidated financial statements, line by line, in the second quarter of 2025. With regard to the first quarter of 2025, the related economic contribution - when the 21.973% stake was classified as an associate - is instead included in the reclassified income statement item 'Result of investments measured at equity'.

  In light of the above, in this presentation, the following P&L data are reported with regard to 2025

  - **2025 Stated**, which is the effective contribution of Anima to the group's P&L, considering the perfection of the transaction in Q2 (i.e. consolidation line by line, in the second and third quarter of 2025 and the contribution of the 21.973% stake within the item 'Result of investments measured at equity' for the first quarter).
  - **2025 Proforma**, which considers the contribution of Anima to the group's P&L as if the stake of 89.949% had already been achieved on 1 January 2025, with a consolidation line-by-line for all the twelve months.

  Moreover, also the balance sheet figures starting from 30 June 2025 reflect the consolidation of Anima and the allocation of the related goodwill within the intangible assets.

- Starting from 30 June 2025, certain changes have been made to the criteria for aggregating items in the reclassified income statement in order to allow for a better assessment, on an operating basis, of the economic contribution provided by the various operating segments. Specifically:

  - the income components constituting remuneration for structuring and hedging risks on certificates issued, placed or structured by the Group, as well as those relating to remuneration for the sale of derivative hedging contracts to retail and corporate customers, previously reported under 'Net financial income', are now included under 'Net Fees and Commissions';
  - the impact of the realignment of intercompany revenues and costs due to the different recognition criteria adopted by Banco BPM (upfront recognition of distribution fee income) compared to those adopted by the Group's insurance companies (recognition of distribution fee expense over time), previously reported under 'Insurance result', are now recognised as an adjustment to 'Net Fees and Commissions', in line with the consolidated presentation.

  Moreover, starting from the third quarter of 2025, the structure of the reclassified income statement has been further modified, with the aim of ensuring greater alignment between the aggregates highlighted therein and those used to comment on the Group's performance.

  Finally, starting from 31 March 2026, costs incurred in connection with synthetic securitization transactions, relating to the purchase of credit risk protection on loan portfolios, are reported under "Other net operating items". Until 31/12/ 2025, such costs were included in the reclassified line item "Net fee and commission income". The reclassification adopted as from 31/03/2026 aims to provide a more consistent representation of their economic nature and to enhance the readability of revenue aggregates.

  In order to ensure a like-for-like comparison, the figures for previous periods have therefore been restated, applying all the new classification criteria described above.

- The Group capital ratios and data included in this presentation are calculated including the interim profit and deducting the amount of the dividend determined according to the current regulation. Furthermore, data as at 31/12/2025 exclude the application of Art. 468 of the CRR 3 on FVOCI reserves, being this option terminated at YE 2025.

For further details, see the Explanatory Notes included in the Q1 2026 results press release published on 5 May 2026

A SLIDE REPORTING THE DEFINITIONS OF THE KEY INDICATORS INCLUDED IN THE PRESENTATION IS INCLUDED IN THE ANNEX OF THIS DOCUMENT

Agenda

Group Overview & Development Milestones

1

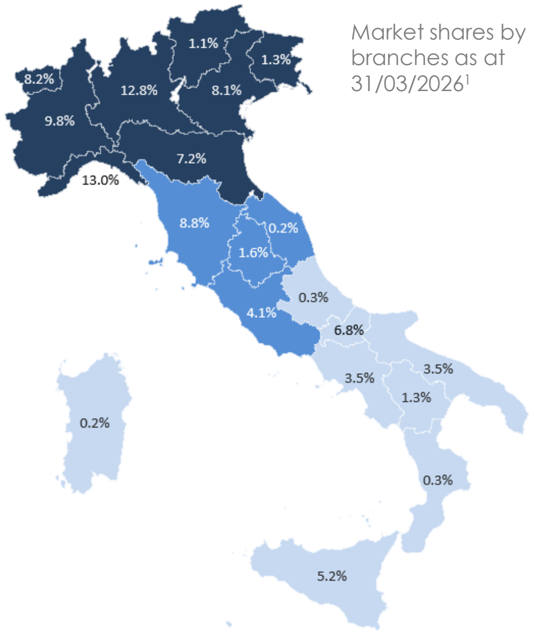
Banco BPM: highly attractive competitive position, built on best-in-class footprint and a leading product factories model

STRONG FRANCHISE ROOTED IN THE WEALTHIEST AREAS OF THE COUNTRY

Core market in the North of Italy:

- **9.3%** market share by branches[1]
- **73%** of Core Customer loans (GBV)[2]

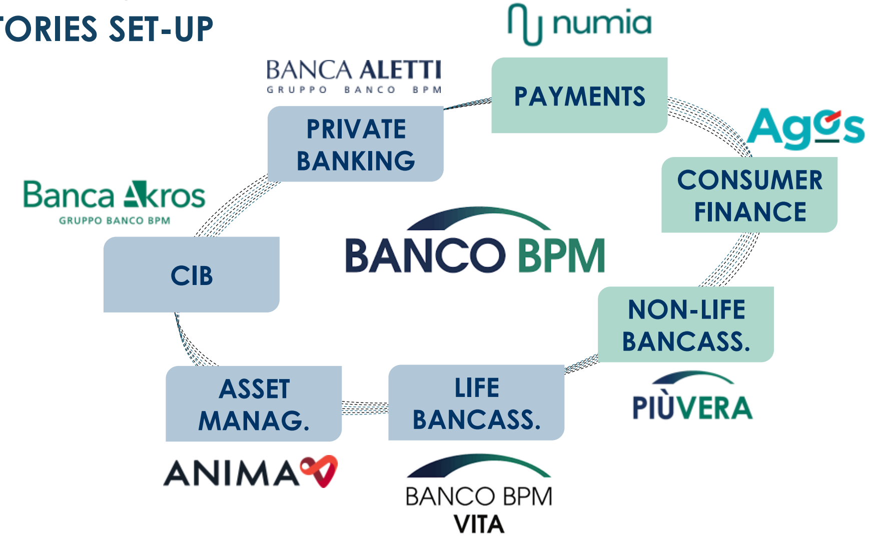
Market shares by branches as at 31/03/2026[1]



COMPLETE AND DIVERSIFIED PRODUCT FACTORIES SET-UP

In-house

JV



REMARKABLE CUSTOMER VOLUMES AND BALANCE SHEET POSITION

31/03/2026

Total Customer Finanical Assets	€384bn[3]	**Total Assets**	€211bn
Total Customer Loans (NBV)	€101bn	**Total Direct Funding**	€134bn

SOLID AND SUSTAINABLE FINANCIAL PROFILE

31/03/2026

Non-NII revenues on Total Revenues[4]	53%	**Net NPE ratio**	1.1%
Cost/Income ratio	44%	**CET 1 Ratio**	13.59%

Notes: 1. Market shares calculated on the number of branches (Source: Studies and Research processing on Bank of Italy Supervisory Reports as of 31/03/2026). **2.** Gross Core Performing Customer Loans as of 31/03/2026 (excludes Repos and Leasing). **3.** Including wrapping (investments by Anima products into other Anima products) for €17.2bn in AUM and €0.3bn in AUC. See slide 34 for more details. **4.** considering NII @ Full Funding Cost (i.e. including cost of certificates).

From restructuring to sustainable long-term value creation

Banco BPM was established in January 2017 from the merger between Banco Popolare and BPM:

- First bank to take advantage of consolidation opportunities in the Italian banking system
- First integration authorized by ECB, after transition to the Single Supervisory Mechanism

2017-2019

SUCCESSFUL RESTRUCTURING

- IT, ORGANISATIONAL AND COMMERCIAL INTEGRATION OF THE TWO FORMER BANKS
- MASSIVE DERISKING
- SIMPLIFICATION & SPECIALISATION OF THE NETWORK AND OF THE PRODUCT FACTORIES / JVs

2020-2021

CONSOLIDATION OF THE BUSINESS MODEL AND OF THE CAPITAL PROFILE

- MORE EFFICIENT, DIGITAL & MULTICHANNEL COMMERCIAL MODEL
- FURTHER IMPROVEMENT IN RISK/CAPITAL POSITION
- STRENGTHENED PROFITABILITY: BACK TO SHAREHOLDER REMUNERATION

2022 – Q1 2026

ACCELERATION OF PROFITABILITY AND OF LONG-TERM VALUE CREATION POTENTIAL

- **ASSET MANAGEMENT**: IN APRIL 2025, SUCCESSFULLY COMPLETED THE VOLUNTARY PUBLIC **TENDER OFFER FOR ANIMA HOLDING**
- **ENHANCEMENT** OF **STRATEGIC AMBITIONS** AND "TRANSFORMATIONAL" INITIATIVES IN **BANCASSURANCE** AND **PAYMENTS** (2023-2024)
- FURTHER REINFORCEMENT OF **GOVERNANCE**, **RISK MANAGEMENT** AND **SUSTAINABILITY**

MEANINGFUL, SUSTAINED AND ONGOING STRENGTHENING OF THE GROUP'S PROFITABILITY

TRANSFORMATIONAL STRATEGY IN ACTION: Q1 2026 RESULTS CONFIRM THE COMPETITIVENESS OF THE NEW, DIVERSIFIED BUSINESS MODEL

2026 OUTLOOK: SUPERIOR SHAREHOLDER REMUNERATION SUPPORTED BY SUSTAINABLE PROFITABILITY AND STRONGER CAPITAL

Q1 2026: a compelling business model in action

BANCO BPM

STRONG PROFITABILITY AND SOLID CAPITAL

Q1 2026

Net Income
€480m

CET 1 ratio
13.59%

ROTE 20%

ROE 15%

annualised

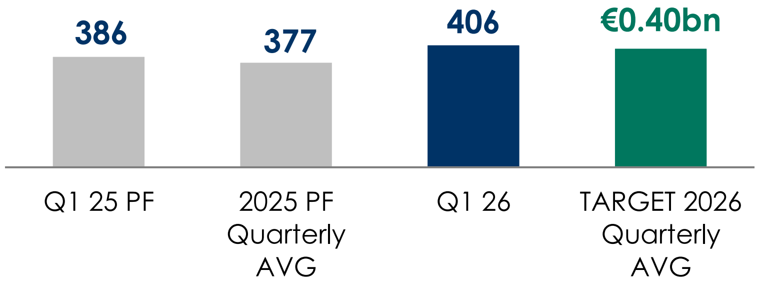
MDA BUFFER 404BPS

Q1 2026: ANOTHER MATERIAL STEP FORWARD, IN A CHALLENGING ENVIRONMENT

SIGNIFICANT BENEFITS FROM PRODUCT FACTORIES SET-UP

Total Revenues from Key Product Factories[1]

Adjusted data
€m



25% 25% 27% 26%

% share on Total Revenues

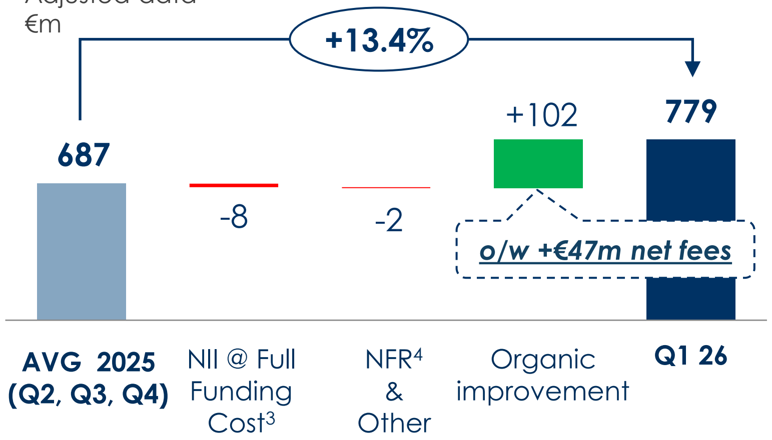
FULLY CONSISTENT WITH 2026 PLAN TARGET AND TRAJECTORY FOR 2027
(€0.43bn Quarterly Avg. expected in 2027)

Since ANIMA acquisition in Q2 25

FURTHER IMPROVEMENT IN ORGANIC PERFORMANCE

Profit from continuing operations (pre-tax)[2]

Adjusted data
€m



HIGH-QUALITY EARNINGS DRIVEN BY NON-NII REVENUES, LOWER COSTS AND PROVISIONS

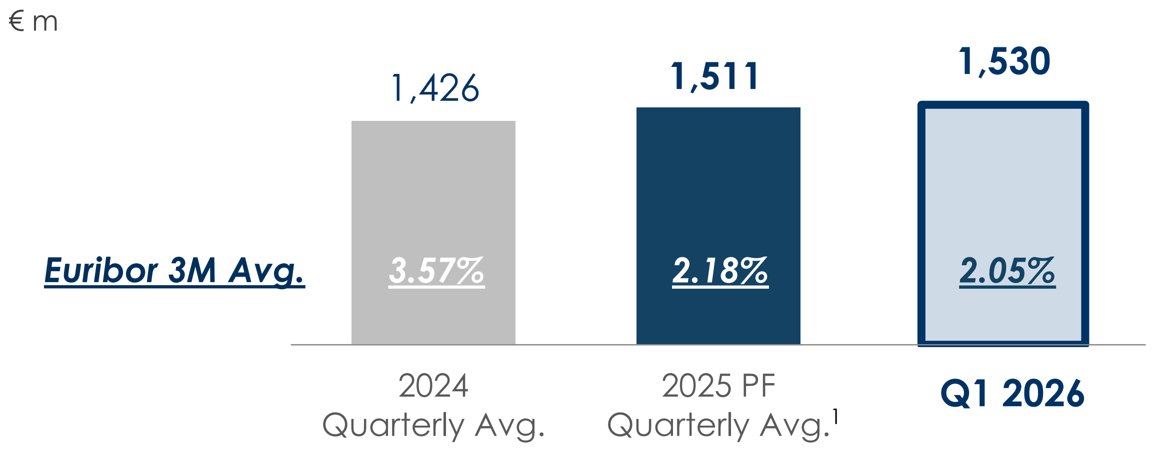
2025 proforma P&L data consider consolidation of Anima since January. See Methodological Notes.

Note: 1. Include Net Fees and Commissions, Income from Associates and Income from Insurance business **2.** In Q1 2026 a component previously included in Net Fees and Commissions has been reclassified to Other Net Operating Items. Historic data have been restated accordingly. For details, please refer to Methodological Notes and slide 31. **3.** Including cost of certificates. **4.** Excluding cost of Certificates.

Solid economics in Q1 2026, driven by high-quality revenues, improved cost discipline and contained cost of risk

Comparison with 2024 and 2025 – quarterly average data

REVENUES: RESILIENT AND INCREASINGLY DIVERSIFIED



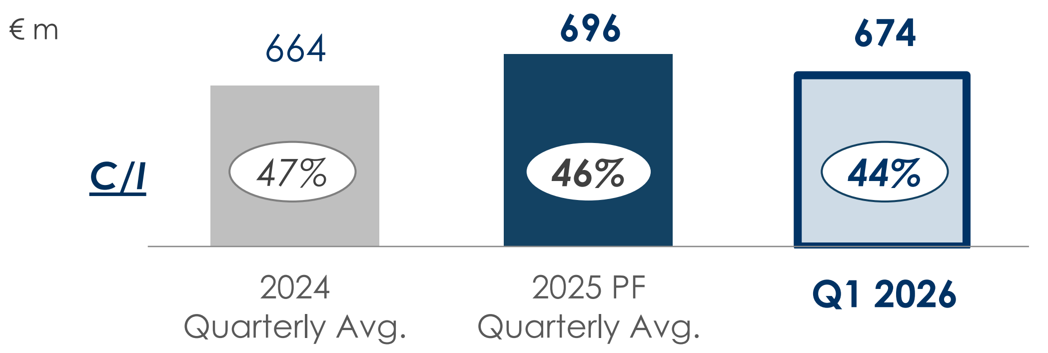
Material contribution from Anima acquisition

Solid performance even in a challenging environment

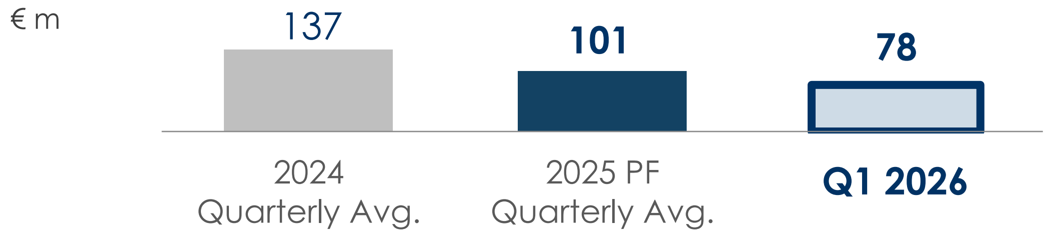
	2024	2025 PF	Q1 2026
Non-NII revenues on Total Revenues	40%	49%	51%

53% considering NII @ Full Funding Cost[2]

ENHANCED EFFICIENCY



SHARP DECLINE IN PROVISIONS



	2024	2025 PF	Q1 2026
o/w LLPs	115	99	82
Cost of Risk	46bps	40bps	32bps

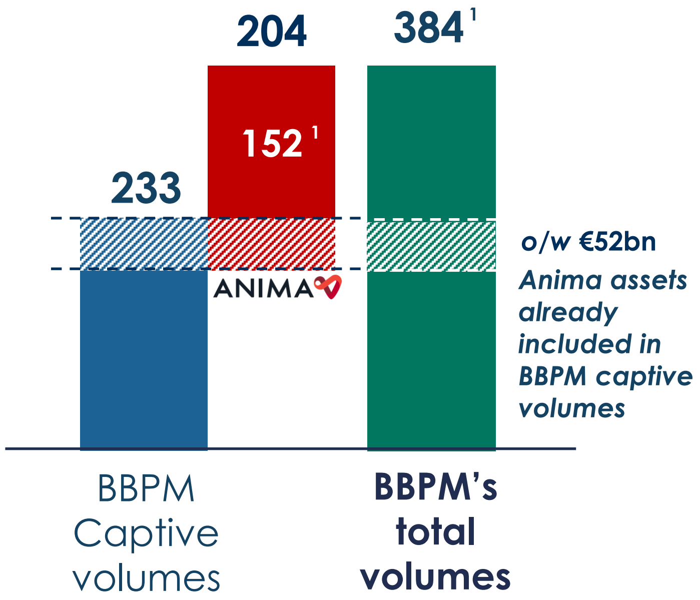
2025 proforma P&L data consider consolidation of Anima since January. See Methodological Notes.

Notes: 1. Adjusted excluding positive outcome from fiscal litigation: +€36m in Q1 25. **2.** Including cost of certificates.

Total Customer Financial Assets of the Group up at €384bn, thanks to resilient captive network and material contribution from Anima

BANCO BPM GROUP'S TOTAL CUSTOMER FINANCIAL ASSETS

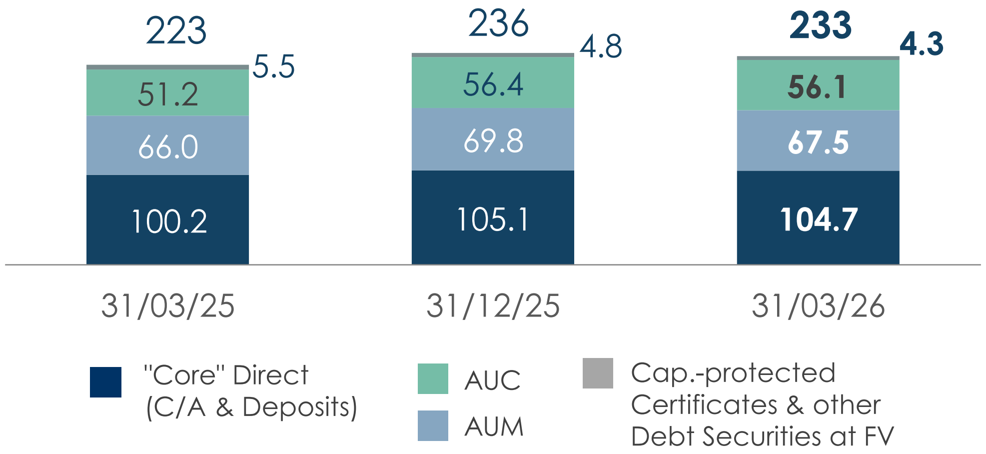
Stock as at 31/03/26, in € bn



Managerial data

"Captive" Total Customer Financial Assets +€9.6bn Y/Y

€ bn



Indirect Funding at €123.6bn, +5.4% Y/Y, driven by positive net flows Y/Y (>€4bn)

- AUM in Q1 impacted by market volatility and by the termination of a low-margin institutional mandate

Solid deposit base:

- +€4.5bn Y/Y (resilient Q/Q trend notwithstanding the placement of BTP Valore for €1bn)

ANIMA

Anima's Total Customer Financial Assets at €204bn[1]

- **€202bn** AUM
- **€2bn** AUC & Assets under Advisory

Solid contribution to Banco BPM Group's P&L

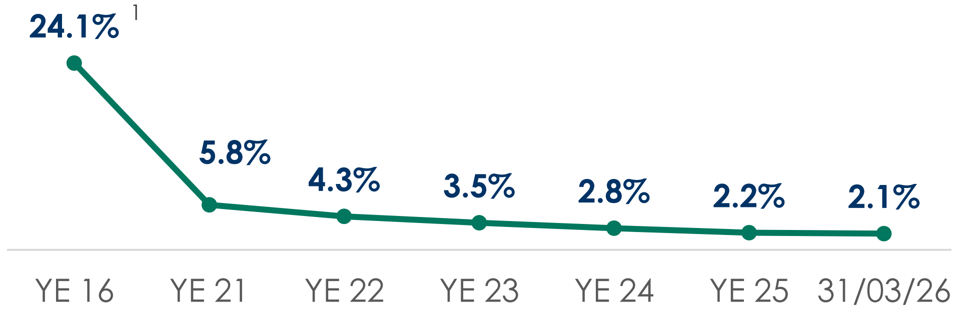
- **€143m** at Total Revenues level, +4.7% vs. Q1 25 PF
- **€56m** at Net Income level (+23.0% vs. Q1 25 PF)

Notes: 1. Including wrapping (investments by Anima products into other Anima products) for €17.2bn in AUM and €0.3bn in AUC. See slide 34 for more details.

Effective credit management leading to the strongest asset quality profile ever

NPES AT RECORD LOW
MATERIAL RISK MITIGATION FROM STATE GUARANTEES

Gross NPE ratio evolution since 2016



Gross NPEs at €2.18bn GBV, down by €576m Y/Y (-21%)

	31/03/25	31/12/25	**31/03/26**
Net NPE ratio	1.5%	1.2%	**1.1%**
Net NPE ratio *Excl. NPEs with State Guarantees*	*0.9%*	*0.7%*	***0.6%***

Zero-Bad Loan bank

0.1%

Net Bad Loan ratio Excl. Bad Loans with State Guarantees

HEALTHY PERFORMING PORTFOLIO

	FY 25	Q1 26	Average Default Rate in the 2021-24 period
Default Rate	0.84%	**0.68%**	**0.98%**

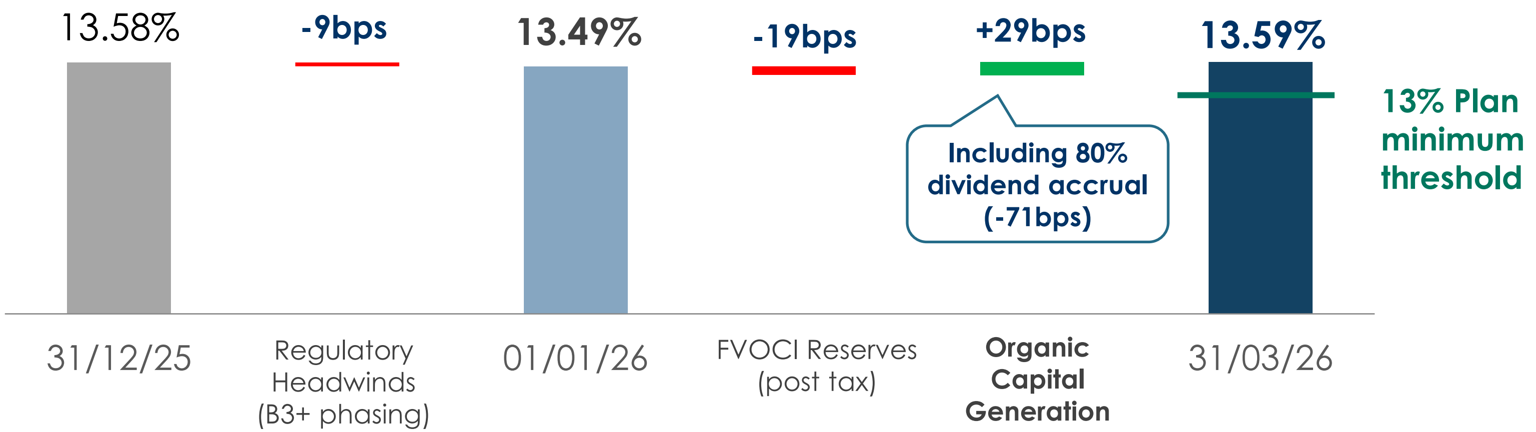
	31/03/25	31/12/25	**31/03/26**
Share of Stage 2 loans on performing loans	8.9%	8.1%	**7.5%**

BANCO BPM

Notes: 1. Proforma aggregated data.

Strong capital position and robust liquidity and funding profile

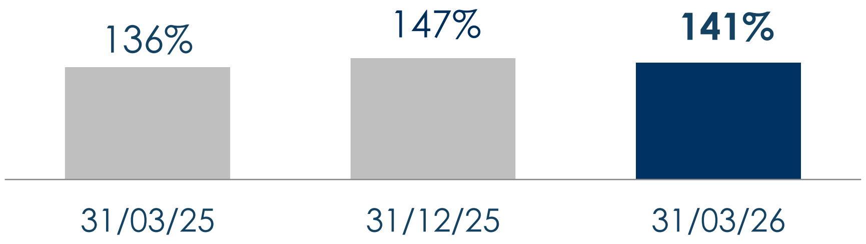
CAPITAL POSITION WELL ABOVE 13% THRESHOLD, AFTER ABSORBING MARKET VOLATILITY



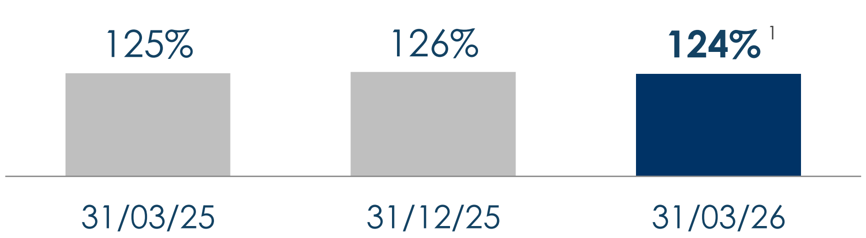
MDA & CET1 BUFFER CONFIRMED >400BPS:

WIDE BUFFER VS. PLAN MINIMUM THRESHOLD
(350bps THROUGHOUT THE PLAN)

LCR



NSFR



Notes: 1. Managerial data.

Q1 results: solid fundamentals supporting 2026 outlook…

	Q1 2026 *€m*	2026 SP Target Quarterly Avg. *Restated, €bn*
Total revenues	**1,530**	**1.52**
o/w NII	***751***	***0.75***
o/w Net fees & commissions	***708***	***0.69***
Core revenues	1,527	1.52
o/w key product factories	406	0.40
Non-NII on total revenues[1]	*53%*	*>50%*
Operating costs	**674**	**0.70**
Cost/Income	44%	46%
CoR (bps)	**32**	**43**
NET INCOME	**480**	**~0.49**

KEY TRENDS

Revenues already in line, thanks to overperformance in Net Fees & Commissions

Well ahead vs. Plan target trajectory

PRE-TAX TARGETS CONFIRMED, WITH ROOM FOR OVERPERFORMANCE

ALMOST IN LINE DESPITE TAX HEADWINDS (~€20M IN Q1 2026)

CONFIDENT TO DELIVER ~€1 DPS ALSO IN 2026

Corresponding to a 8% Dividend Yield[2]

In Q2 2025 and in Q1 2026 some revenue components have been reclassified; Strategic Plan data have been restated accordingly. For details, please refer to Methodological Notes.

Notes: 1. Considering NII "at full funding cost" (i.e. including cost of certificates). **2.** Calculated on closing price as at 4 May 2026.

… and fully consistent with overall Strategic Plan trajectory

SOLID PERFORMANCE ACROSS ALL KEY INDICATORS OF OUR TRANSFORMATIONAL PLAN

	Q1 2026	2027 SP Target
NON-NII REVENUES ON TOTAL REVENUES[1]	53%	>50%
ROE	15% annualised	>16%
ROTE	20%	>21%
NET NPE RATIO	1.1%	1.6%
CET 1 RATIO	13.59%	13% minimum Plan threshold

After absorbing:
- 80% dividend payout
- Market volatility

SUSTAINABLE PROFITABILITY

Ahead[2] of >€7.7bn cumulative 2024-27 Net Income target

Promising trajectory to €2.15bn 2027 target

SOLID CAPITAL

Buffer on 13% minimum threshold expected to widen through managerial actions on RWA, coupled with DTA reduction

SUPERIOR REMUNERATION

Ahead[3] of >€6bn 2024-27 cumulative distribution target

BANCO BPM

Notes: 1. Considering NII "at full funding cost" (i.e. including cost of certificates). **2.** Factoring Net Income of €1.92bn registered in 2024, €1.88bn registered in 2025 (not considering >€200m Anima one-off), plus 2026-2027 Strategic Plan targets. **3.** Considering €3bn dividends paid on 2024-2025 results and 80% payout on 2026/2027 Strategic Plan targets.

Strategic Plan targets

BETTER PERFORMANCE, HIGHER REMUNERATION

	TARGETS INCLUDING ANIMA[1]
Net Income at the end of Plan	**€2.15bn** in 2027
Net Income 4-yr cumulative	**>€7.7bn** 2024-2027
4-yr cumulative shareholder remuneration	**>€6bn** 2024-2027
ROE	**>16%** *2027 target*
ROTE	**>21%** 2027 target

13% CET 1 ratio minimum threshold over plan horizon[2]

Nota: 1. Including 100% of Anima. **2.** Considering the impact from Anima consolidation without Danish Compromise.

Stronger Credit Ratings - Evolution since the merger[1]

Fitch Ratings

	Starting level (Dec. 2016)[1]	CURRENT	Notch Improvement
LT Issuer Default Rating/ Senior unsecured Rating	*BB-*	**BBB+** **Stable** (outlook on IDR)	**+5**
LT Deposit Rating	-	A-	-

LAST RATING ACTION

- **Upgrade by one notch of all the ratings on 05/12/25**
- **Further upgrade by one notch of Issuer Default Rating and Deposit rating on 12/05/26**

Moody's

	Starting level (Jan. 2017)	CURRENT	Notch Improvement
LT Issuer/ Senior unsecured Rating	*Ba2*	**Baa1 Stable**	**+4**
LT Deposit Rating	*Ba1*	A3 Stable	+4

LAST RATING ACTION

- **Upgrade by one notch of LT Issuer/Senior ratings and Deposit rating on 25/11/25 (Outlook to Stable)**

MORNINGSTAR DBRS

	Starting level (Jan. 2017)	CURRENT	Notch Improvement
Long-Term Issuer / Senior Debt Rating	*BBB (low)*	**BBB (high) Stable**	**+2**
LT Deposit Rating	*BBB (low)*	A (low) Stable	+3

LAST RATING ACTIONS

- **Upgrade by one notch of LT Senior Debt rating on 16/04/25**
- **Upgrade by one notch of LT Deposit Rating on 23/10/25**
- **Ratings confirmed in April 2026**

S&P Global Ratings

	Starting level (Nov. 2023)	CURRENT	Notch Improvement
LT Issuer Credit Rating / Senior unsecured rating	*BBB-*	**BBB** **Positive** (outlook on Isssuer Credit Rating)	**+1**

LAST RATING ACTIONS

- **Rating and Positive Outlook confirmed on 25/07/25**

UPDATED AS AT MAY 2026

Note: **1.** For Fitch, the starting rating considered is the last rating that had been assigned pre-merger to the former two banks Banco Popolare and BPM. First rating assigned to Banco BPM in April 2022 (IDR at BBB-).

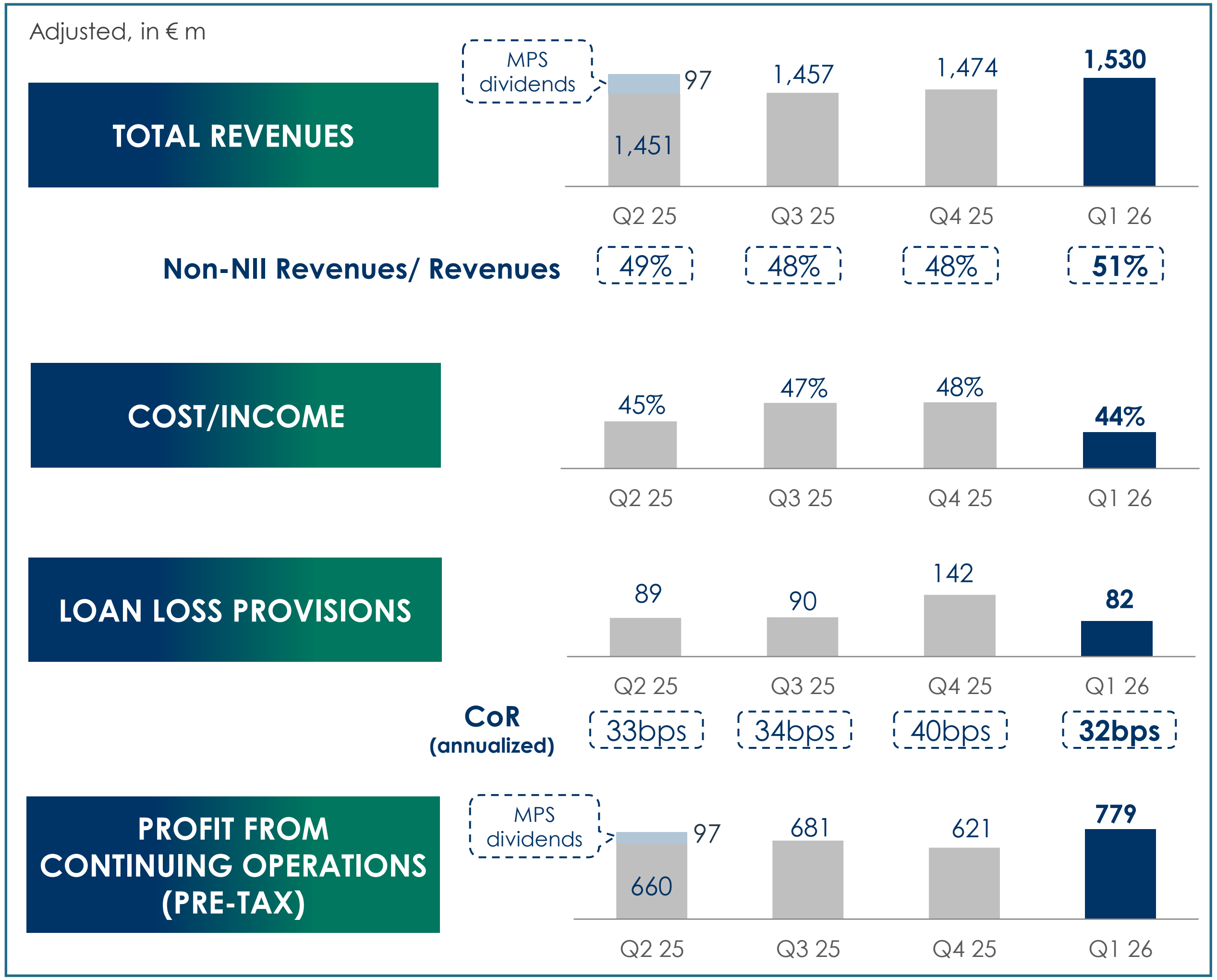
Q1 2026
Performance Highlights

2

Q1 2026 results: Net Income Adjusted at €483m

P&L HIGHLIGHTS, Adjusted data €m	Q1 25 PF[1]	Q4 25	Q1 26	Chg. Q/Q	Chg. Y/Y
Net interest income	782	767	751		
Net fees and commissions	728	687	708		
Income from associates	29	29	26		
Income from insurance	37	48	42		
«Core» Revenues	**1,575**	**1,531**	**1,527**	**-0.3%**	**-3.1%**
Net financial result	16	-49	25		
o/w Cost of certificates	-50	-38	-28		
o/w Other NFR	66	-11	53		
Other net operating items	-26	-9	-22		
Total revenues	**1,565**	**1,474**	**1,530**	**3.8%**	**-2.3%**
Operating costs	-689	-700	-674	-3.7%	-2.1%
Pre-Provision income	**877**	**774**	**855**	**10.5%**	**-2.5%**
Total Provisions	-78	-152	-76	-50.1%	-2.7%
o/w LLPs	-76	-142	-82		
o/w Other provisions[2]	-2	-10	6		
Profit from continuing operations (pre-tax)	**799**	**621**	**779**	**25.4%**	**-2.4%**
Taxes	-262	-185	-278		
Net profit from continuing operations	**536**	**436**	**501**	**14.9%**	**-6.5%**
Systemic charges	0	-10	0		
Minorities	-5	-8	-6		
PPA and Other	-12	-16	-12		
Net income Adjusted	**519**	**403**	**483**	**19.7%**	**-7.0%**
Net income STATED	***550***	***417***	***480***	***15.0%***	***-12.7%***

PERFOMANCE EVOLUTION SINCE ANIMA ACQUISITION



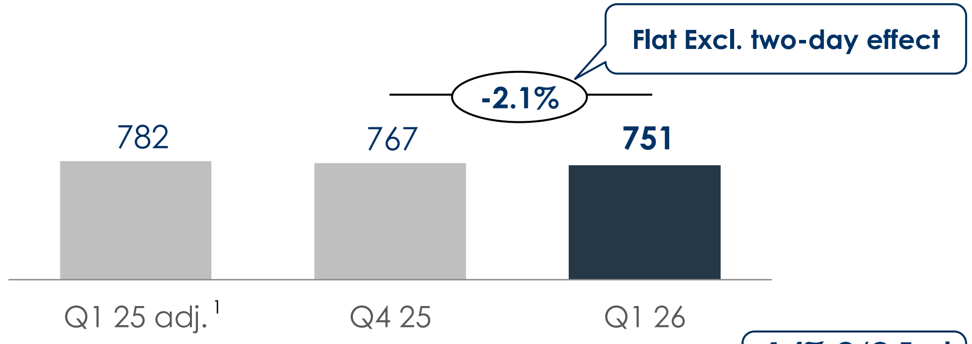
In Q1 2026 some revenue components have been reclassified. Historic data have been restated accordingly. For details, please refer to Methodological Notes and slide 31.

Notes: 1. Assuming consolidation of Anima since January. See Methodological Notes. **2.** Includes: Net provisions for risks & charges, Profit (loss) on FV measurement of tangible assets and Net adjustments on other financial assets.

Net interest income at €751m, stable Q/Q neutralizing day effect

NET INTEREST INCOME EVOLUTION

€ m

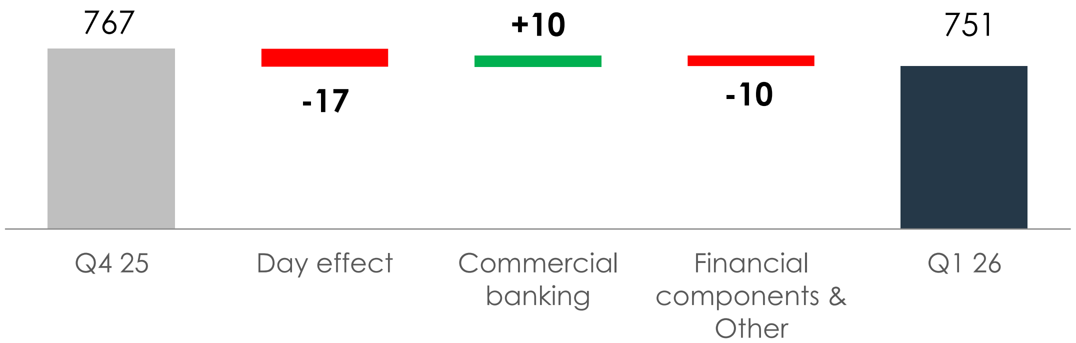


NII "at full funding cost"[2]	731	729	724

+1.4% Q/Q Excl. two-day effect

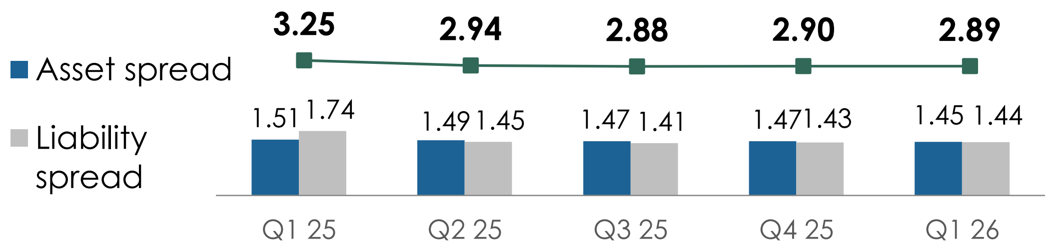
NET INTEREST INCOME: KEY QUARTERLY DRIVERS

€ m



EVOLUTION OF COMMERCIAL SPREADS[3]

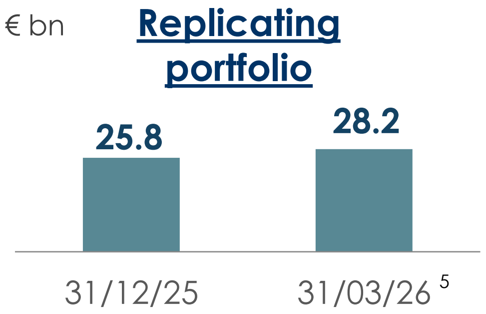
Quarterly average, in %



Euribor 3M Avg.	2.56	2.11	2.01	2.04	2.05

INTEREST RATE SENSITIVITY[4]: ~€150M

€ bn



- Strategic plan target confirmed at €25bn
- Current level stemming from anticipated renewal of hedges maturing in the remaining part of the year

Indexed CA: stable at 37% of total

BANCO BPM

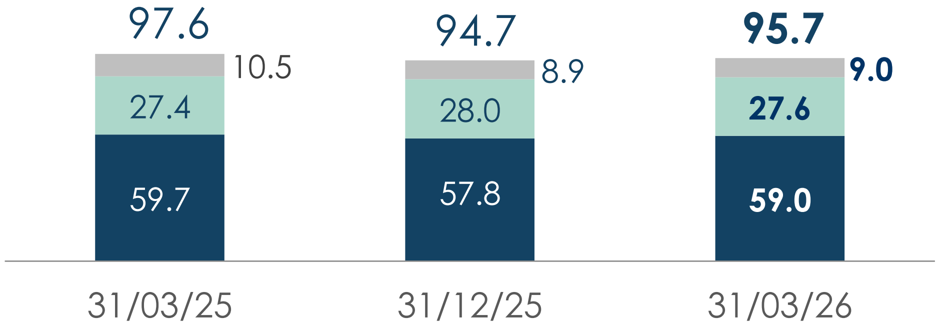
Notes: 1. Adjusted excluding positive outcome from fiscal litigation: +€36m. **2.** NII including cost of certificates **3.** Managerial data of the commercial network. **4.** At NII level: «Static» calculation, +/- 100bps parallel shift to interest rates, normalised considering replicating portfolio target level. **5.** Avg. Yield 2.0%, duration 3.0 years

Lending volumes: continuing commitment to support our clients and preserve loan book quality

STOCK OF "CORE" PERFORMING LOANS GROWS BY €1BN IN Q1 2026[1]

Y/Y trend exclusively affected by decrease in Financials

GBV, in € bn



	VAR. Y/Y	VAR. Q/Q	
Financials, PA & Other	-14.4%	+1.8%	
Households	+0.9%	-1.3%	+1.0% Q/Q
Non-Financial Corporates	-1.2%	+2.1%	

ONGOING FOCUS ON SECURE, LOW RISK COUNTERPARTIES

Share on "Core" Performing Customer Loans (GBV)

Data as at 31/03/26

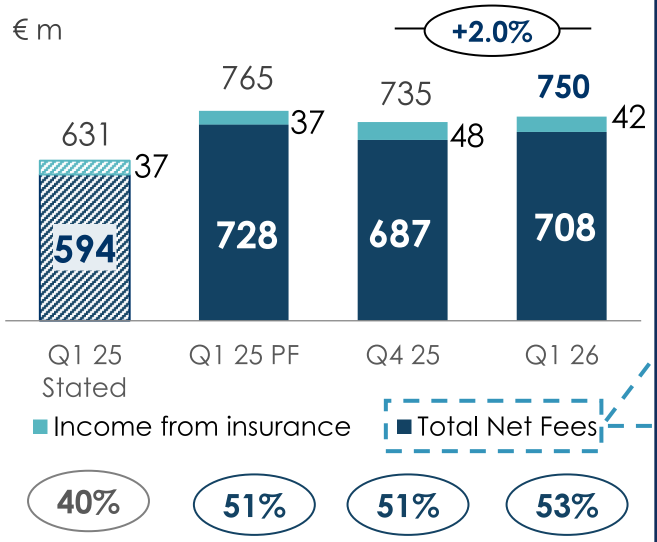
	TOTAL	NFCs	Small Business[2]
Located in the North of Italy	73%	74%	76%
Secured	61%	49%	63%
• *o/w with State Guarantees*	• 19%	• 26%	• 41%
• *o/w Collateralized*	• 42%	• 24%	• 22%
Risk classes from Medium to Low	87%	91%	90%

Notes: 1. New managerial segmentation applied in December 2025. Historic data restated accordingly. **2.** Businesses with turnover up to €5m, managerial data (part of the segment "Non Financial Corporates").

Total Net Fees & Income from Insurance at €750m

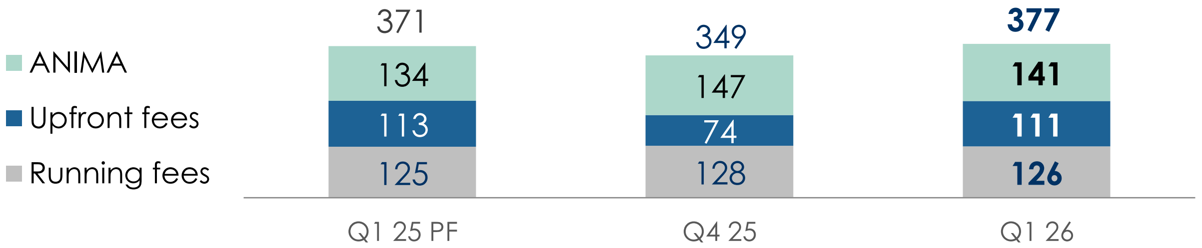
Investment product fees represent 53% of total Net Fees

TOTAL NET FEES & INSURANCE



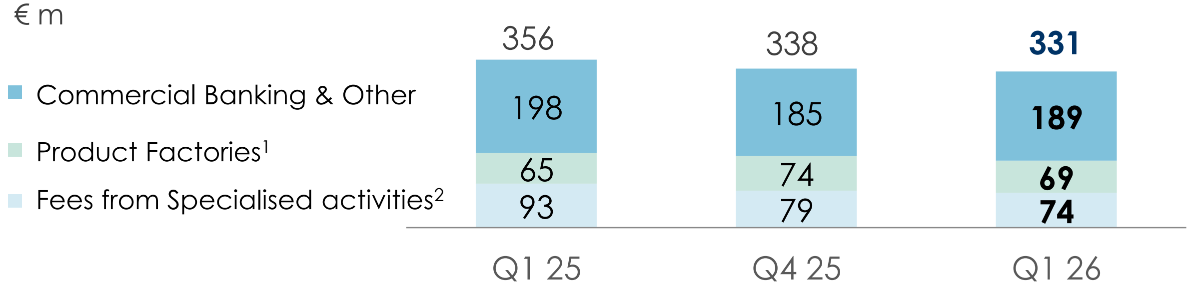
Share of Investment product fees on Total Net Fees

INVESTMENT PRODUCT FEES: +8.0% Q/Q



	Q1 25 PF	Q4 25	Q1 26
Investment product placements (€ bn)	6.7	5.2	6.7
Placements of BTP (€ bn)	0.9	1.1	1.0

OTHER FEES: -2.0% Q/Q



	Q1 25	Q4 25	Q1 26
New lending (€ bn)	8.2	7.4	6.2

- **Commercial Banking impacted by termination of ecobonus scheme (fiscal credit): -€7m Y/Y**
- **Reduction of fees from specialized activities mainly driven by lower new lending volumes**

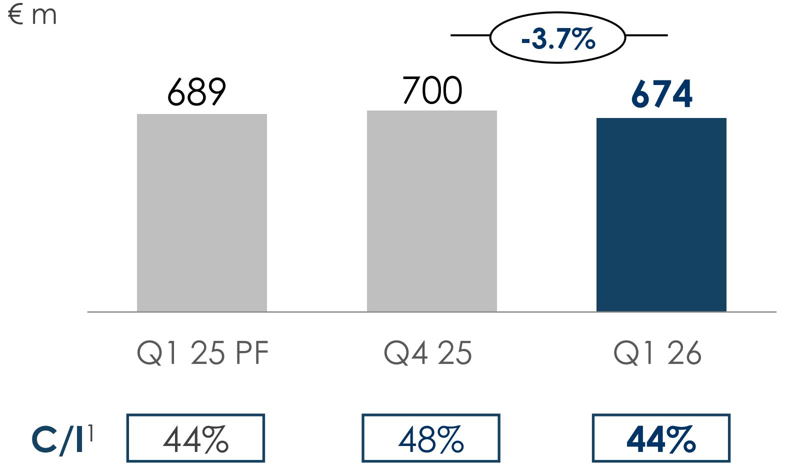
BANCO BPM

- **In Q1 2026 a component previously included in Net Fees and Commissions has been reclassified to Other Net Operating Items. Historic data have been restated accordingly. For details, please refer to Methodological Notes and slide 31.**
- **2025 proforma data consider consolidation of Anima since January. See Methodological Notes.**

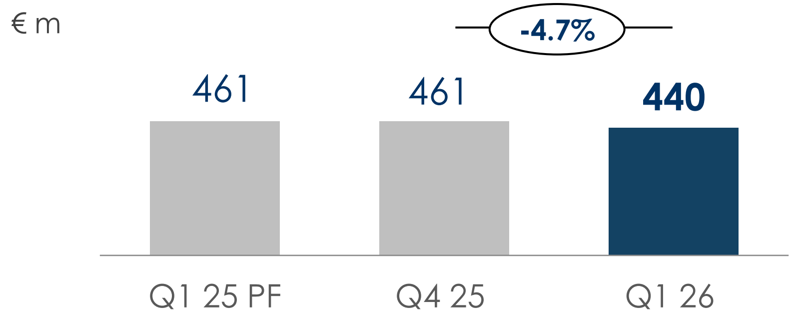
Notes: 1. Includes: Consumer Credit, Payment Systems and P&C Insurance. **2.**Includes: CIB, Structured Finance and Trade Finance

Cost/Income ratio down at 44% reflecting rigorous cost discipline

TOTAL OPERATING COSTS

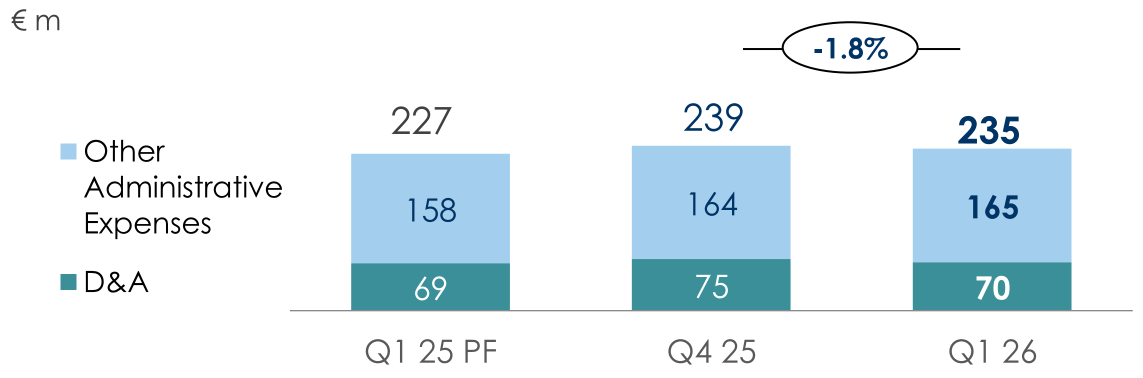


STAFF COSTS



Quarterly trend mainly driven by savings from Solidarity Fund exits in Q4 2025

OTHER ADMINISTRATIVE EXPENSES & D&A



BANCO BPM

Headcount: #18,983 as of 31/03/2026, -1,045 vs YE24 (2024 PF incl. #538 Anima employees).
Retail network: 1,294 branches as of 31/03/2026, -64 vs. YE 2024. Excl. 53 private branches of Banca Aletti, 16 other Group outlets and 1 branch of Aletti Suisse.

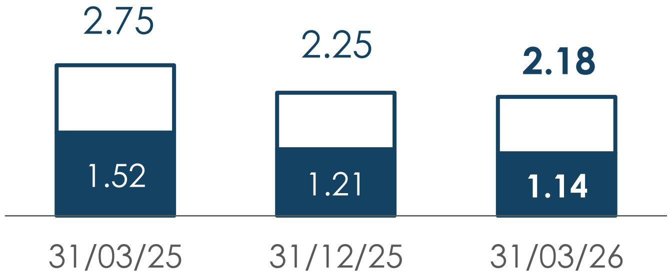
Note: 1. Adjusted.

CoR down to 32bps driven by effective and prudent credit management

TREND OF NPEs

TOTAL NPEs

€ bn



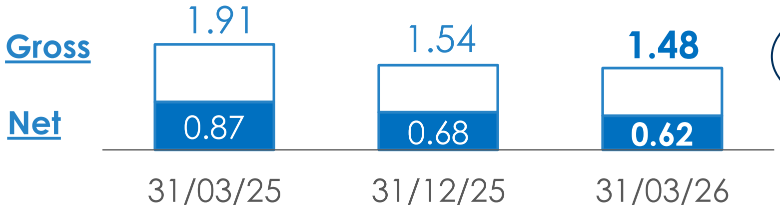
-21% Y/Y

	31/03/25	31/12/25	31/03/26
Gross ratio	*2.69%*	*2.22%*	***2.13%***
Net ratio	*1.51%*	*1.22%*	***1.13%***

→ *Net Bad Loan ratio at 0.34%*

o/w NPEs excl. loans with State Guarantees

€ bn



-23% Y/Y

	31/03/25	31/12/25	31/03/26
Gross ratio[1]	*1.86%*	*1.52%*	***1.45%***
Net ratio[1]	*0.86%*	*0.68%*	***0.61%***

→ *Net Bad Loan ratio at 0.11%*

Stage 2 Loans at €7.5bn GBV (€8.0bn at YE 25, €8.9bn as at 31/03/25)

	FY 2025	Q1 2026 annualised
COST OF RISK	*40bps*	***32bps***
Default rate	*0.84%*	***0.68%***
Cure rate	*5.64%*	***9.78%***
Net Default rate	*0.75%*	***0.54%***

COVERAGE OF TOTAL NPES

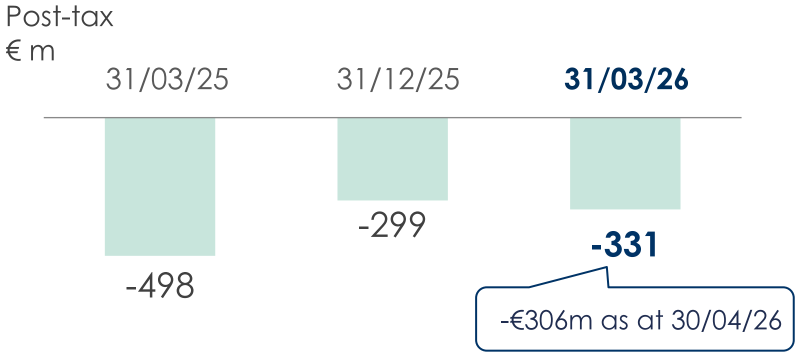
	31/12/25	31/03/26	o/w: excl. NPEs with State Guarantees 31/12/25	o/w: excl. NPEs with State Guarantees Q1 26
BAD LOANS	58.3%	**59.6%**	77.4%	**79.5%**
UTP	39.0%	**40.0%**	45.1%	**46.4%**
NPEs	46.0%	**47.6%**	55.8%	**58.2%**

NPE vintage at 2 years

Notes: 1. NPEs excluding loans with State Guarantees on Total Loans.

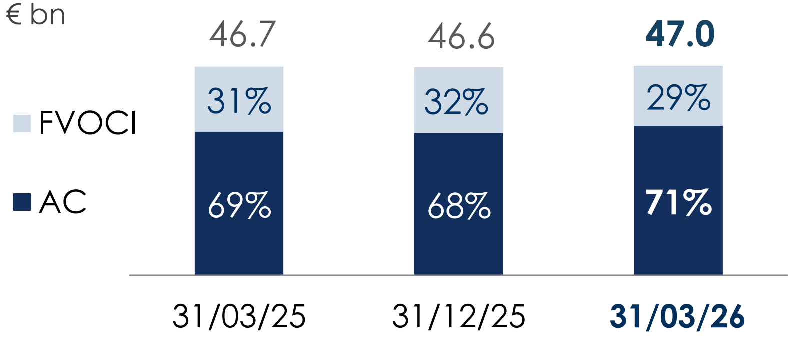
Active management of bond portfolio contributing to strong YoY improvement in Net Financial Result

RESERVES OF DEBT SECURITIES AT FVOCI[1]



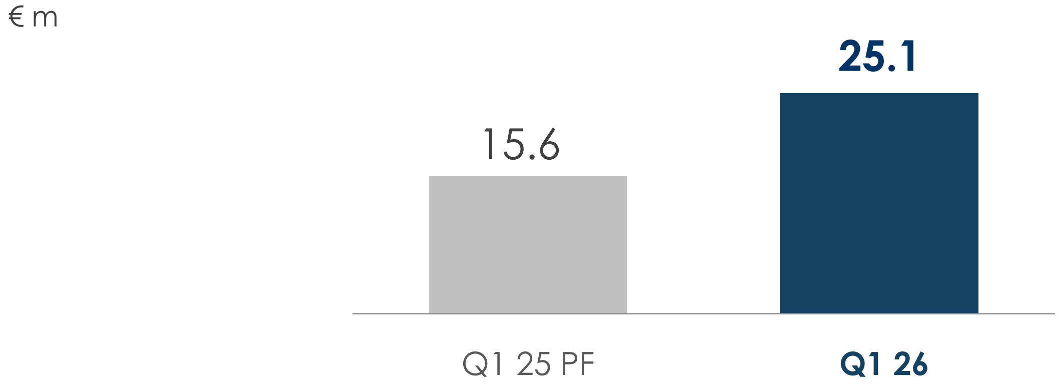
BPV[2] of total Govies at FVOCI at €2.06m as of 31/03/26 vs. €2.40m at YE 25 (o/w only €0.68m for IT Govies vs. €0.83m at YE 25)

TREND AND BREAKDOWN OF THE DEBT SECURITIES IN THE BANKING BOOK[3]



>€39bn Govies & Supranational in the banking book, o/w 38% Italian Govies

NET FINANCIAL RESULT



	Q1 25 PF	Q1 26
Cost of certificates[4]	-50.4	**-27.6**

- Reduction driven by declining Euribor scenario

	Q1 25 PF	Q1 26
Other NFR Components	+66.0	**+52.7**

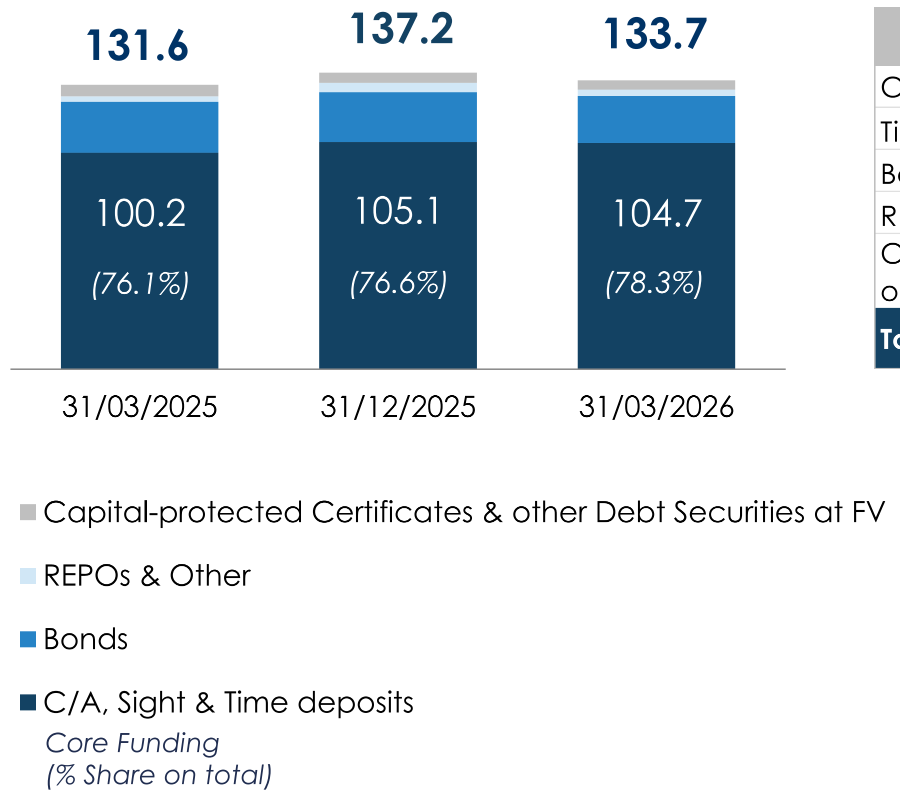
- Q1 2026 benefitted from strong contribution of Global Markets activities, coupled with dynamic management of market positions

Notes: 1. Refer to securities portfolio of the banking business. **2.** Portfolio sensitivity for a 1 bp rate variation, including hedging strategies. Managerial data. **3.** Exclude debt securities in the trading book. **4.** Certificates are funding instruments whose cost is indexed to market interest rates; such costs are included in NFR, in accordance with Bank of Italy accounting schemes.

Total Direct Funding from the Banking business at €133.7bn

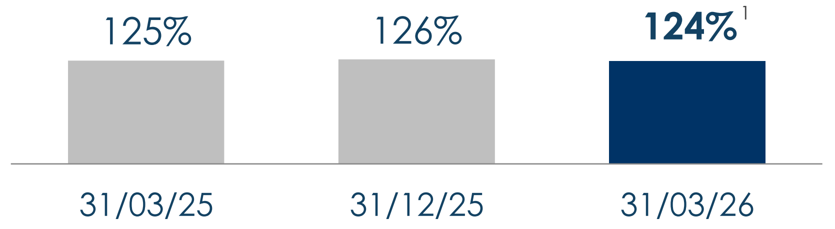
EVOLUTION OF DIRECT FUNDING POSITION: +1.5% Y/Y

€ bn



	31/03/25	31/12/25	31/03/26	% chg. Y/Y	% chg. YTD
C/A & Sight deposits	98.9	103.8	102.6	3.8%	-1.2%
Time deposits	1.3	1.3	2.1	53.7%	62.7%
Bonds	23.6	23.1	21.7	-7.9%	-6.1%
REPOs & Other	2.4	4.2	3.0	26.3%	-27.7%
Capital-protected Certificates & other Debt Securities at FV	5.5	4.8	4.3	-21.6%	-10.6%
Total Direct Funding	**131.6**	**137.2**	**133.7**	**1.5%**	**-2.6%**

NSFR



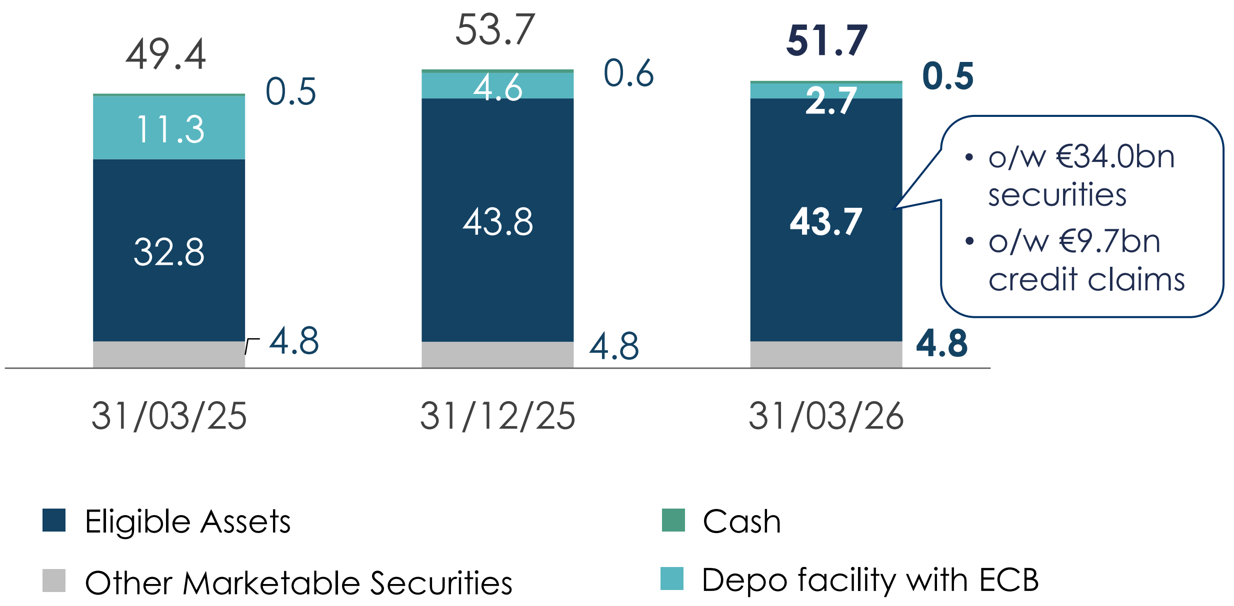
Notes: 1. Managerial data.

Total liquidity at €51.7bn

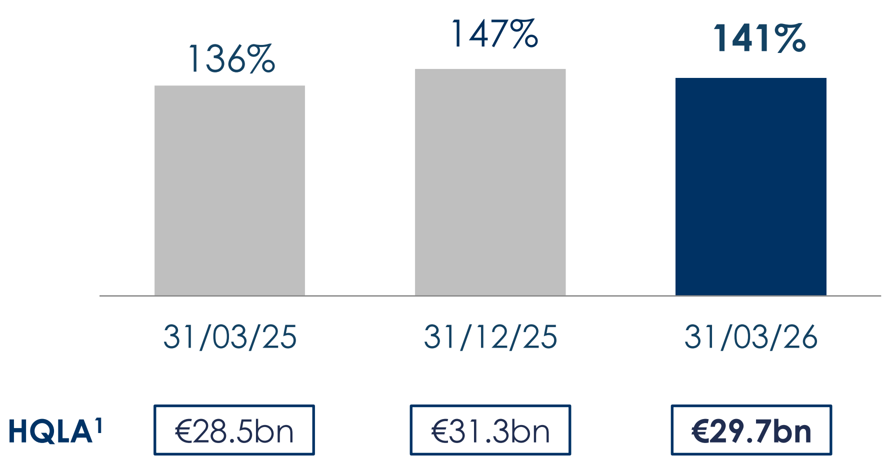
EVOLUTION OF LIQUIDITY POSITION

€ bn

Cash, Depo Facility with ECB & Unencumbered Assets +4.6% Y/Y



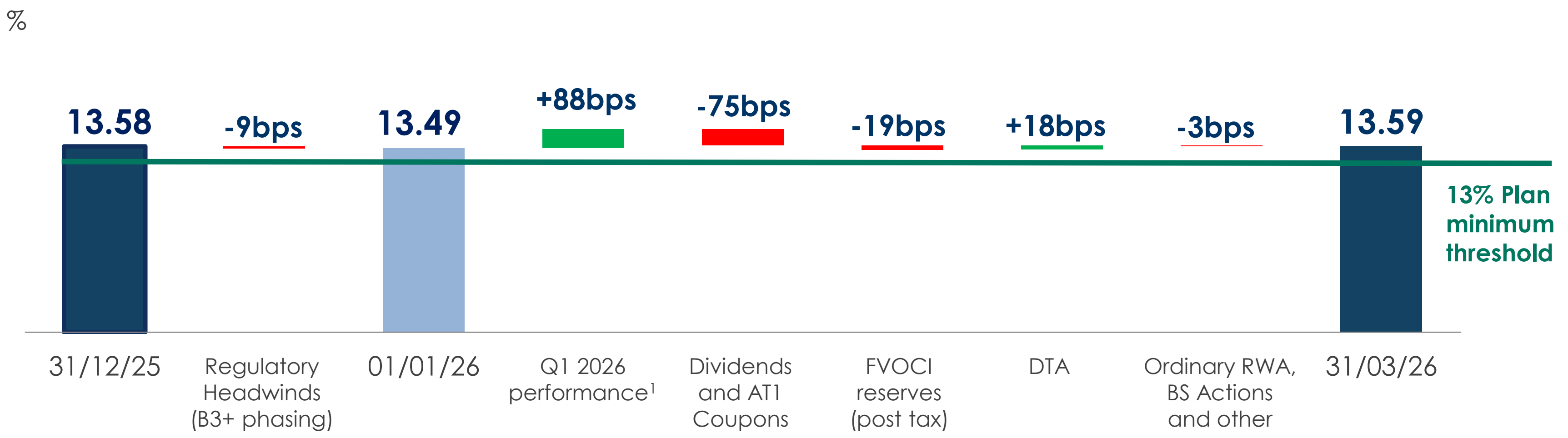
LCR & High-Quality Liquid Assets



Notes: 1. Weighted amount.

Solid CET 1 ratio: well above 13% threshold, even in a volatile environment

CET 1 RATIO EVOLUTION



RWA €65.2BN

RWA €65.9BN

MDA BUFFER

404bps vs. 350bps Plan minimum threshold

MDA buffer equivalent to the buffer vs. CET 1 Minimum Requirement

MREL BUFFERS[1]

4.69 p.p. *vs. Total Requirement*

4.37 p.p. *vs. Subordination Requirement*

Material further organic capital generation from DTAs and FVOCI Reserves on top of P&L performance

*Expected capital contribution during the plan horizon: **~120bps***

See slide 39 for further details

Note: 1. Managerial data. Refer to slide 33 for more details.

Annex:

Q1 2026 Performance details

P&L: Quarterly comparison

Reclassified income statement (€m)	Q1 25 PF	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26	Chg.Q/Q	
Net interest income	817.5	816.9	785.1	757.9	767.5	751.4	-16.1	-2.1%
Net fee and commission income	727.9	593.9	653.8	641.2	686.8	708.1	21.3	3.1%
Income (loss) from invest. in associates carried at equity	28.9	39.8	23.6	28.2	29.3	26.0	-3.4	-11.5%
Income from insurance business	37.1	37.1	42.8	34.8	47.9	41.6	-6.4	-13.3%
Core Revenues	**1,611.4**	**1,487.7**	**1,505.3**	**1,462.1**	**1,531.5**	**1,527.0**	**-4.5**	**-0.3%**
Net financial result	15.6	14.4	72.7	9.8	-48.5	25.1	73.6	n.m.
Other net operating items	-25.6	-26.3	-29.8	-14.7	-9.0	-22.5	-13.5	n.m.
Total income	**1,601.4**	**1,475.8**	**1,548.2**	**1,457.3**	**1,474.0**	**1,529.5**	**55.6**	**3.8%**
Personnel expenses	-461.4	-434.0	-456.2	-446.8	-461.1	-439.5	21.5	-4.7%
Other administrative expenses	-158.5	-144.6	-176.8	-171.8	-164.3	-164.6	-0.3	0.2%
Amortization and depreciation	-68.8	-66.6	-69.2	-72.7	-74.8	-70.3	4.5	-6.1%
Operating costs	**-688.8**	**-645.2**	**-702.2**	**-691.3**	**-700.2**	**-674.5**	**25.7**	**-3.7%**
Profit (loss) from operations	**912.6**	**830.6**	**846.1**	**765.9**	**773.8**	**855.1**	**81.3**	**10.5%**
Net adjustments on loans to customers	-75.8	-75.5	-88.7	-90.3	-142.1	-81.6	60.5	-42.6%
Net adjustments on other financial assets	-0.8	3.5	-1.2	0.4	0.7	-3.1	-3.8	n.m.
Profit (loss) on FV measurement of tangible assets	3.5	-0.8	-3.4	3.4	-6.4	-1.9	4.5	-70.0%
Net provisions for risks and charges	1.5	1.9	1.5	5.2	-11.1	8.7	19.8	n.m.
Total Provisions	**-71.6**	**-71.0**	**-91.8**	**-81.4**	**-158.9**	**-78.0**	**80.9**	**-50.9%**
Income (loss) before tax from continuing operations	**841.0**	**759.6**	**754.2**	**684.6**	**614.9**	**777.1**	**162.2**	**26.4%**
Tax on income from continuing operations	-275.8	-243.0	-202.6	-216.3	-141.2	-277.2	-136.0	96.3%
Income (loss) after tax from continuing operations	**565.2**	**516.6**	**551.6**	**468.3**	**473.7**	**500.0**	**26.2**	**5.5%**
Profit (loss) on the disposal of equity and other investments	0.3	0.2	0.6	0.1	1.3	-0.1	-1.4	n.m.
Systemic charges after tax	0.0	0.0	0.0	0.0	-9.6	0.0	9.6	n.m.
Revaluation of Anima stake	4.4	0.0	201.8	0.0	0.0	0.0	n.m.	n.m.
Restructuring costs and others	-3.4	-0.7	-30.0	-1.1	-20.5	-1.9	18.6	-90.8%
Minorities	-4.9	0.0	-8.3	-4.9	-7.6	-6.3	1.3	-17.4%
PPA	-13.4	-7.0	-13.2	-13.3	-14.4	-13.0	1.4	-9.7%
Fair value on own liabilities after Taxes	1.5	1.5	1.3	1.2	-1.3	1.0	2.2	n.m.
Client relationship impairment, goodwill and partecipation	0.0	0.0	0.0	0.0	-4.4	0.0	4.4	n.m.
Net income (loss) for the period	**549.6**	**510.7**	**703.8**	**450.3**	**417.2**	**479.7**	**62.4**	**15.0%**

2025 data are restated. See Methodological Notes.
Q1 25 proforma data consider consolidation of Anima since January.

P&L: comparison of stated and adjusted, with one-off details

Reclassified income statement (€m)	Q1 26 Stated	Q1 26 Adjusted	One-off
Net interest income	751.4	751.4	0.0
Net fee and commission income	708.1	708.1	0.0
Income (loss) from invest. in associates carried at equity	26.0	26.0	0.0
Income from insurance business	41.6	41.6	0.0
Core Revenues	**1527.0**	**1527.0**	**0.0**
Net financial result	25.1	25.1	0.0
Other net operating items	-22.5	-22.5	0.0
Total income	**1529.5**	**1529.5**	**0.0**
Personnel expenses	-439.5	-439.5	0.0
Other administrative expenses	-164.6	-164.6	0.0
Amortization and depreciation	-70.3	-70.3	0.0
Operating costs	**-674.5**	**-674.5**	**0.0**
Profit (loss) from operations	**855.1**	**855.1**	**0.0**
Net adjustments on loans to customers	-81.6	-81.6	0.0
Net adjustments on other financial assets	-3.1	-3.1	0.0
Profit (loss) on FV measurement of tangible assets	-1.9	0.0	-1.9
Net provisions for risks and charges	8.7	8.7	0.0
Total Provisions	**-78.0**	**-76.0**	**-1.9**
Income (loss) before tax from continuing operations	**777.1**	**779.1**	**-1.9**
Tax on income from continuing operations	-277.2	-277.8	0.6
Income (loss) after tax from continuing operations	**500.0**	**501.3**	**-1.3**
Profit (loss) on the disposal of equity and other investments	-0.1	0.0	-0.1
Restructuring costs	-1.9	0.0	-1.9
Minorities	-6.3	-6.3	0.0
PPA	-13.0	-13.0	0.0
Fair value on own liabilities after Taxes	1.0	1.0	0.0
Net income (loss) for the period	**479.7**	**482.9**	**-3.2**

2025 - Restatement for costs of synthetic securitizations

	Q1 25	Q2 25	Q3 25	Q4 25	FY 25
Net fees and commissions (Pre Restatement)	**575.1**	**630.3**	**621.6**	**668.4**	**2,495.3**
Restatement for costs of synthetic securitizations	*18.8*	*23.6*	*19.6*	*18.4*	*80.5*
Net fees and commissions (Post Restatement)	**593.9**	**653.8**	**641.2**	**686.8**	**2,575.8**

	Q1 25	Q2 25	Q3 25	Q4 25	FY 25
Other net operating items (Pre Restatement)	**-7.5**	**-6.2**	**4.9**	**9.5**	**0.7**
Restatement for costs of synthetic securitizations	*-18.8*	*-23.6*	*-19.6*	*-18.4*	*-80.5*
Other net operating items (Post Restatement)	**-26.3**	**-29.8**	**-14.7**	**-9.0**	**-79.8**

Balance Sheet

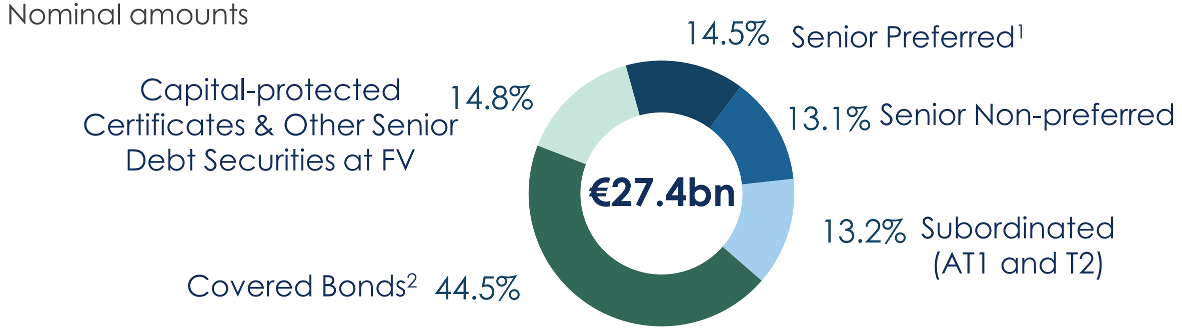
Reclassified assets (€ m)	31/03/25	31/12/25	31/03/26	Chg. Y/Y Value	Chg. Y/Y %	Chg. YTD Value	Chg. YTD %
Cash and cash equivalents	12,170	5,607	3,794	-8,376	-68.8%	-1,812	-32.3%
Loans and advances measured at AC	104,155	103,612	104,407	252	0.2%	795	0.8%
- Loans and advances to banks	3,319	3,899	3,875	556	16.8%	-24	-0.6%
- Loans and advances to customers	100,836	99,714	100,532	-304	-0.3%	819	0.8%
Other financial assets	58,301	62,747	69,587	11,286	19.4%	6,840	10.9%
- Assets measured at FV through PL	10,824	14,807	21,460	10,636	98.3%	6,653	44.9%
- Assets measured at FV through OCI	15,273	16,029	14,661	-612	-4.0%	-1,368	-8.5%
- Assets measured at AC	32,204	31,911	33,466	1,262	3.9%	1,555	4.9%
Financial assets pertaining to insurance companies	16,800	18,830	18,842	2,042	12.2%	12	0.1%
Equity investments	1,654	1,453	1,429	-225	-13.6%	-24	-1.6%
Property and equipment	2,476	2,481	2,448	-29	-1.2%	-34	-1.4%
Intangible assets	1,268	3,214	3,208	1,940	152.9%	-6	-0.2%
Tax assets	3,203	2,910	2,711	-491	-15.3%	-198	-6.8%
Non-current assets held for sale and discont. operations	297	197	163	-134	-45.0%	-34	-17.1%
Other assets	5,210	4,846	4,634	-576	-11.1%	-212	-4.4%
TOTAL ASSETS	**205,534**	**205,896**	**211,224**	**5,690**	**2.8%**	**5,327**	**2.6%**

Reclassified liabilities (€ m)	31/03/25	31/12/25	31/03/26	Chg. Y/Y Value	Chg. Y/Y %	Chg. YTD Value	Chg. YTD %
Banking Direct Funding	126,164	132,388	129,379	3,215	2.5%	-3,008	-2.3%
- Due from customers	102,588	109,265	107,678	5,091	5.0%	-1,586	-1.5%
- Debt securities and other financial liabilities	23,577	23,123	21,701	-1,876	-8.0%	-1,422	-6.1%
Insurance Direct Funding & Insurance liabilities	16,295	18,172	18,166	1,871	11.5%	-7	0.0%
- Financial liabilities measured at FV pertaining to insurance companies	3,555	4,005	4,040	484	13.6%	34	0.9%
- Liabilities pertaining to insurance companies	12,740	14,167	14,126	1,386	10.9%	-41	-0.3%
Due to banks	7,621	6,573	6,423	-1,198	-15.7%	-150	-2.3%
Debts for Leasing	627	671	651	24	3.9%	-20	-3.0%
Other financial liabilities designated at FV	33,213	27,160	34,766	1,553	4.7%	7,606	28.0%
Other financial liabilities pertaining to insurance companies	70	79	79	9	12.6%	0	-0.5%
Liability provisions	942	861	818	-125	-13.2%	-43	-5.0%
Tax liabilities	561	552	597	37	6.5%	46	8.3%
Liabilities associated with assets held for sale	0	0	0	n.m.	n.m.	n.m.	n.m.
Other liabilities	5,173	3,855	4,924	-250	-4.8%	1,069	27.7%
Minority interests	0	80	79	79	n.m.	-2	-2.4%
Shareholders' equity	14,867	15,505	15,342	476	3.2%	-162	-1.0%
TOTAL LIABILITIES AND SHARHOLDERS' EQUITY	**205,534**	**205,896**	**211,224**	**5,690**	**2.8%**	**5,327**	**2.6%**

Strong and well diversified liability profile, driven by successful issuance activity

Managerial data of the banking business

BONDS, CERTIFICATES & OTHER DEBT SECURITIES AT FV
outstanding as of 31/03/2026



MREL REQUIREMENTS & BUFFERS
as of 31/03/2026

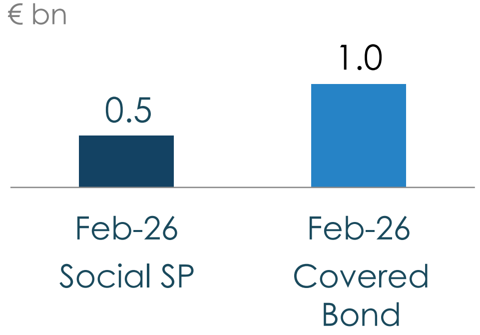
MREL as % of RWA, including Combined Buffer Requirement[3]	TOTAL RATIO	SUBORD. RATIO
Requirement	26.38%	19.69%
Buffer	4.69 p.p.	4.37 p.p.
	Corresponding to €3.1bn	Corresponding to €2.9bn

WHOLESALE BONDS ISSUED SINCE 2024

€4.15bn in 2024
- 0.75bn of Green SNP
- 1.25bn of Cov. Bonds
- 1.0bn of T2
- 0.40bn of AT1
- 0.75bn of Social SNP

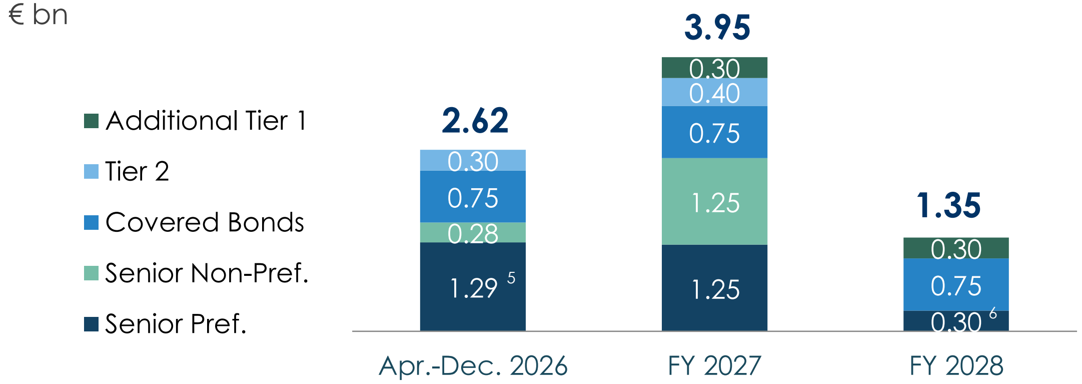
€2.65bn in 2025
- 0.50bn of Social SP
- 0.75bn of Social Cov. Bond
- 0.40bn of AT1
- 0.50bn of T2
- 0.50bn of EU Green Bond SNP

€1.50bn in Q1 2026



Public wholesale bonds issued, excluding issues of retained CB and ABS underlying REPOs.

WHOLESALE BOND MATURITIES & CALLS[4]



Redemption profile based on the first call date for callable bonds. For some instruments, the exercise of the call is subject to prior approval by the competent authority. The information provided in this chart should not be considered as a confirmation of their actual exercise.

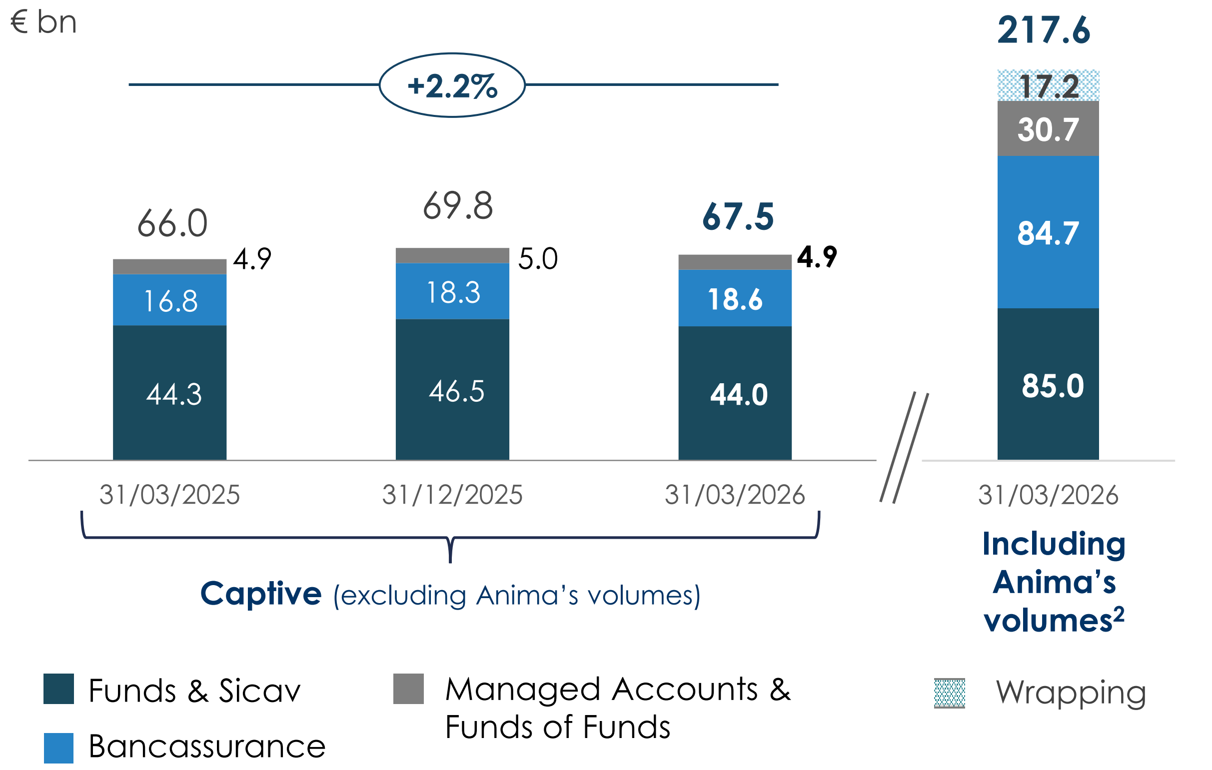
BANCO BPM

In rolling out its funding strategy, Banco BPM considers regulatory requirements and rating agency methodologies

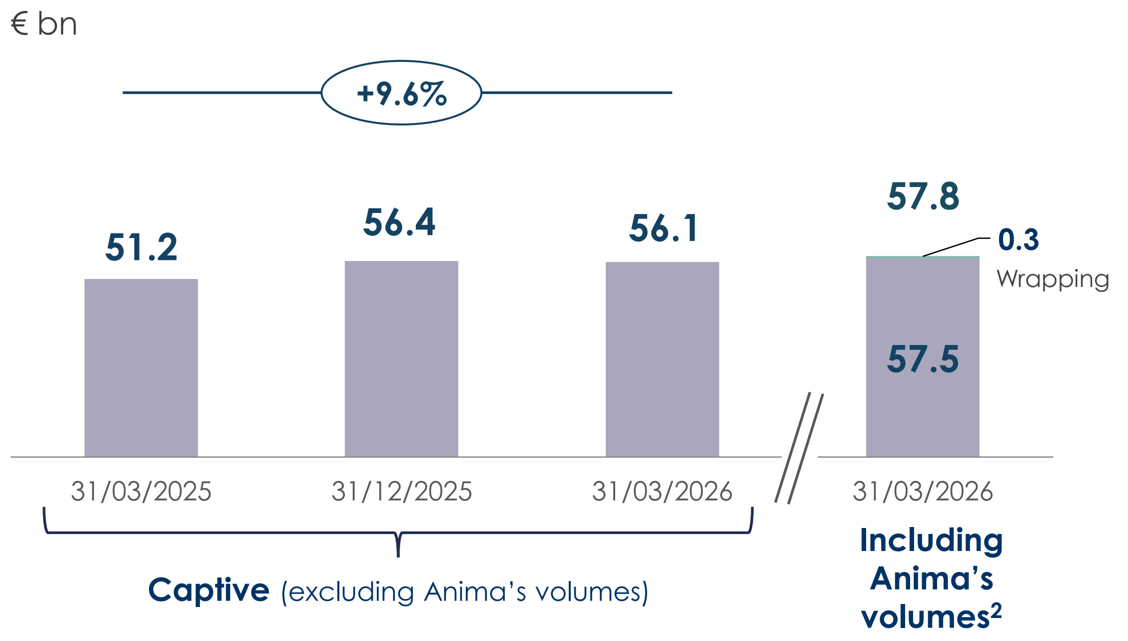
Notes: **1.** Includes two bonds issued by Anima for total amount of €584m **2.** Include also Repos with underlying retained CB & ABS. **3.** Managerial data. **4.** Excluding Repos with retained CB, ABS as well as CCT as underlying. **5.** Includes one bond issued by Anima for an amount of €284mln. **6.** Bond issued by Anima.

Total Indirect Customer Funding at €275.4bn *(including Anima's volumes)*

ASSETS UNDER MANAGEMENT (AuM)[1]



ASSETS UNDER CUSTODY (AuC)



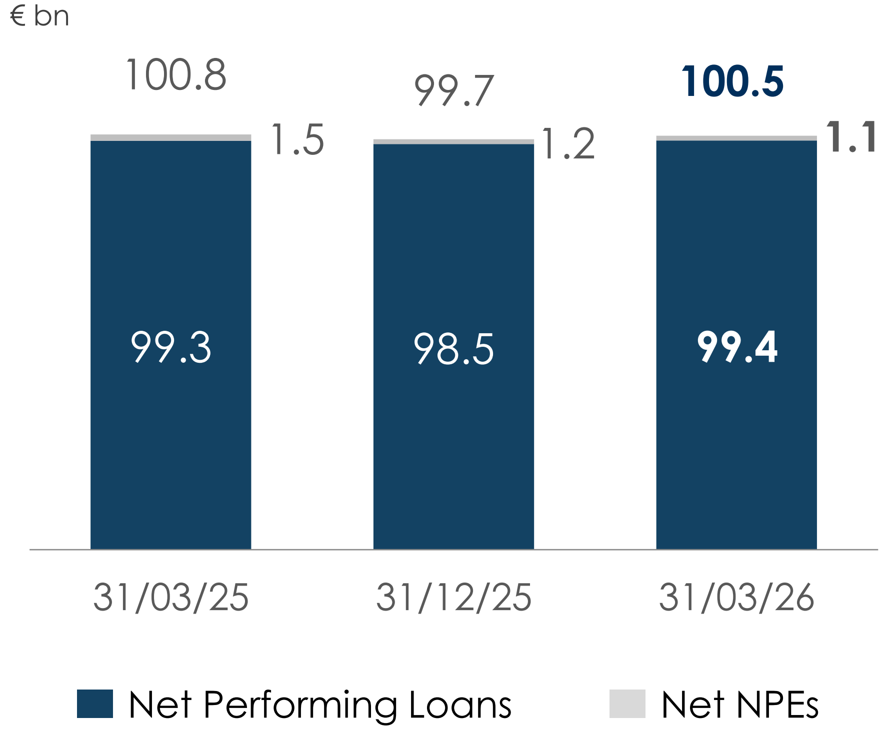
"Captive" Indirect Customer Funding at €123.6bn, +5.4% Y/Y (excluding Anima's volumes)

Managerial data

Notes: 1. AuM from Bancassurance as of 31/03/2026 contains €17.9bn pertaining to Banco BPM Vita, Vera Vita and BBPM Life included also in the balance sheet item "Insurance Direct Funding and Insurance liabilities", as fully consolidated (€17.7bn as of 31/12/2025; €16.2bn as of 31/03/2025). **2.** Gross of Anima wrapping (investments by Anima products into other Anima products), both retail and institutional. AUC include also Assets under Advisory.

Net Customer Loans at Amortized Cost at €100.5bn

EVOLUTION OF NET CUSTOMER LOANS

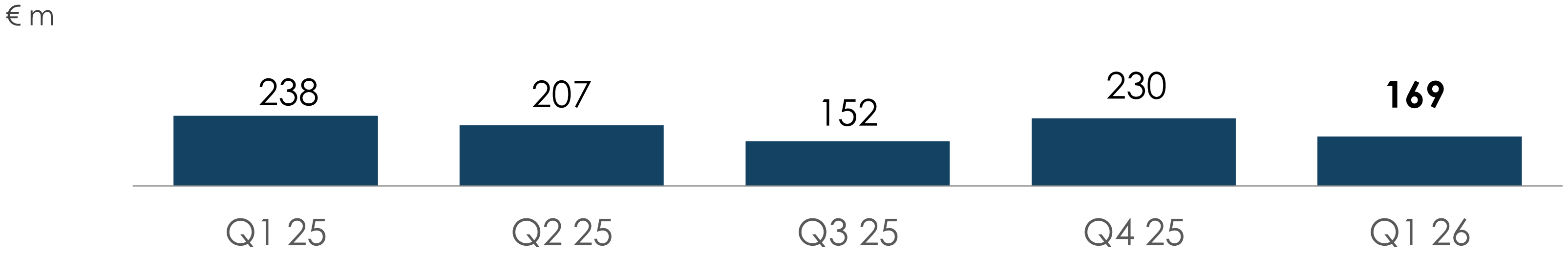


Composition of Net Performing Customer Loans

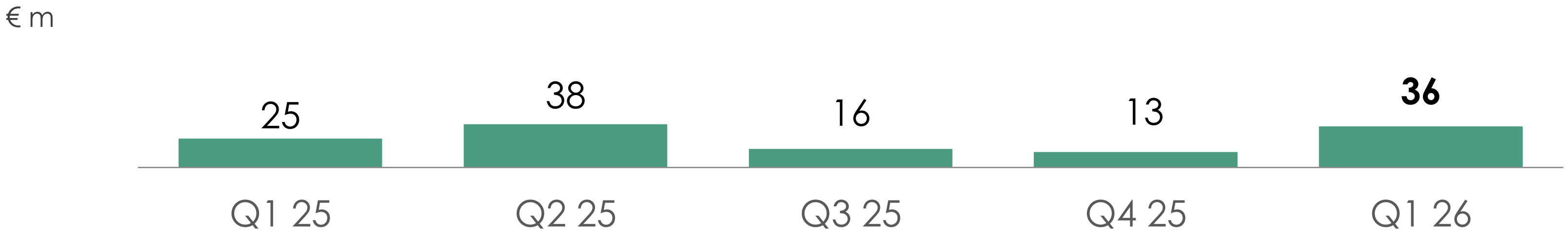
Net Performing Customer Loans	31/03/25	31/12/25	31/03/26	Change In % Y/Y	Change In % YTD
Core customer loans	**97.2**	**94.2**	**95.2**	**-2.1%**	**1.0%**
- Medium/Long-Term loans	*76.3*	*74.5*	*74.8*	*-2.0%*	*0.4%*
- Current Accounts	*8.0*	*7.4*	*7.5*	*-6.4%*	*1.1%*
- Cards & Personal Loans	*0.4*	*0.4*	*0.3*	*-17.7%*	*-6.4%*
- Other loans	*12.4*	*11.9*	*12.6*	*1.0%*	*5.4%*
Repos	**1.8**	**4.0**	**4.0**	**116.9%**	**-1.7%**
Leasing	**0.3**	**0.2**	**0.2**	**-24.0%**	**-6.9%**
Total Net Performing Loans	**99.3**	**98.5**	**99.4**	***0.1%***	***0.9%***

NPE migration dynamics

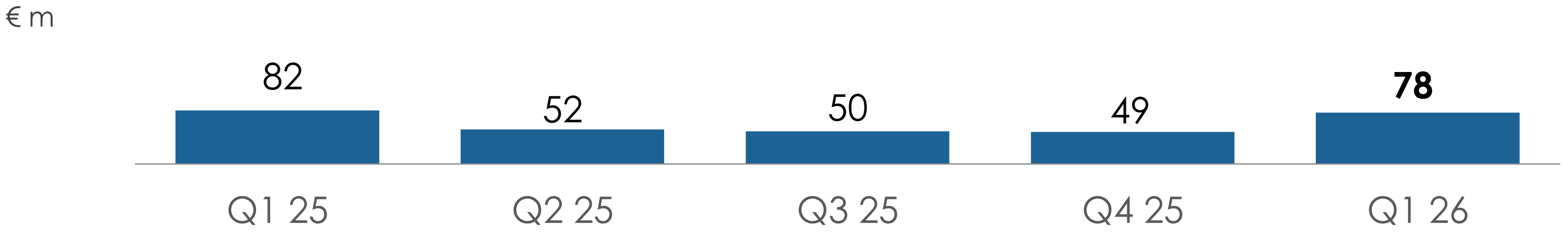
INFLOWS FROM PERFORMING TO NPES



OUTFLOWS FROM NPES TO PERF. LOANS



FLOWS FROM UTP TO BAD LOANS



Data referred to Loans to Customers at AC.

Asset Quality details
Loans to Customers at AC

Gross exposures € m and %	31/03/25	30/06/25	30/09/25	31/12/25	31/03/26	Chg. Y/Y Value	Chg. Y/Y %	Chg. YTD Value	Chg. YTD %
Bad Loans	1,140	998	989	850	858	-283	-24.8%	7	0.9%
UTP	1,549	1,535	1,430	1,346	1,291	-257	-16.6%	-55	-4.1%
Past Due	65	75	67	55	29	-36	-55.5%	-26	-47.3%
NPE	**2,754**	**2,608**	**2,486**	**2,251**	**2,178**	**-576**	**-20.9%**	**-74**	**-3.3%**
Performing Loans	**99,756**	**99,449**	**97,853**	**98,951**	**99,850**	**94**	**0.1%**	**899**	**0.9%**
TOTAL CUSTOMER LOANS	**102,510**	**102,057**	**100,340**	**101,202**	**102,028**	**-482**	**-0.5%**	**825**	**0.8%**

Value Adjustments € m and %	31/03/25	30/06/25	30/09/25	31/12/25	31/03/26	Chg. Y/Y Value	Chg. Y/Y %	Chg. YTD Value	Chg. YTD %
Bad Loans	-652	-578	-582	-496	-511	142	-21.7%	-15	3.1%
UTP	-560	-576	-537	-525	-517	43	-7.6%	8	-1.6%
Past Due	-18	-23	-17	-16	-9	10	-51.5%	7	-42.3%
NPE	**-1,231**	**-1,177**	**-1,136**	**-1,037**	**-1,037**	**194**	**-15.7%**	**-0**	**0.0%**
Performing Loans	**-443**	**-445**	**-451**	**-452**	**-459**	**-16**	**3.6%**	**-6**	**1.4%**
TOTAL	**-1,673**	**-1,622**	**-1,586**	**-1,489**	**-1,495**	**178**	**-10.6%**	**-7**	**0.4%**

Coverage ratios %	31/03/25	30/06/25	30/09/25	31/12/25	31/03/26
Bad Loans	57.23%	57.96%	58.84%	58.29%	59.58%
UTP	36.14%	37.50%	37.52%	39.03%	40.04%
Past Due	28.46%	31.01%	25.34%	28.32%	31.01%
NPE	**44.69%**	**45.14%**	**45.67%**	**46.04%**	**47.62%**
Performing Loans	**0.44%**	**0.45%**	**0.46%**	**0.46%**	**0.46%**
TOTAL	**1.63%**	**1.59%**	**1.58%**	**1.47%**	**1.47%**

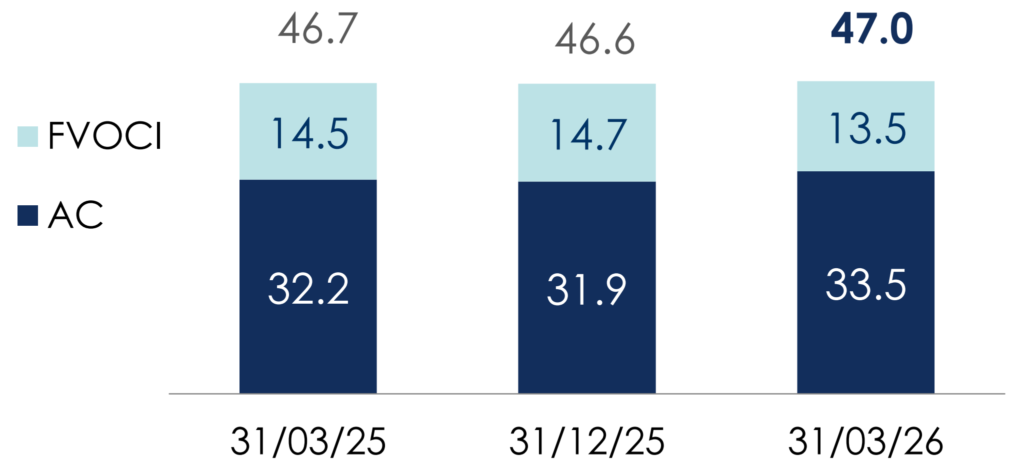
Net exposures € m and %	31/03/25	30/06/25	30/09/25	31/12/25	31/03/26	Chg. Y/Y Value	Chg. Y/Y %	Chg. YTD Value	Chg. YTD %
Bad Loans	488	419	407	355	347	-141	-28.9%	-8	-2.3%
UTP	989	959	894	821	774	-215	-21.7%	-47	-5.7%
Past Due	46	52	50	39	20	-27	-57.1%	-19	-49.3%
NPE	**1,523**	**1,431**	**1,351**	**1,215**	**1,141**	**-382**	**-25.1%**	**-74**	**-6.1%**
Performing Loans	**99,313**	**99,004**	**97,403**	**98,499**	**99,392**	**78**	**0.1%**	**893**	**0.9%**
TOTAL CUSTOMER LOANS	**100,836**	**100,434**	**98,754**	**99,714**	**100,532**	**-304**	**-0.3%**	**819**	**0.8%**

- The overlays as at 31/03/26 amount at €139m

Optimized and diversified Debt Securities portfolio in the Banking Book

TREND AND BREAKDOWN OF THE BANKING BOOK

€ bn

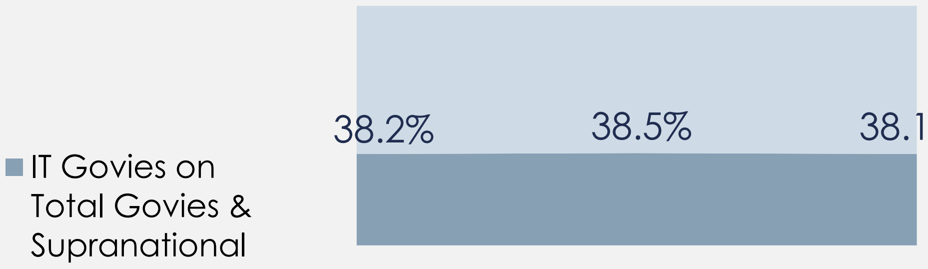


	31/03/25	31/12/25	31/03/26
Share of AC component	69%	68%	**71%**

COMPOSITION BY COUNTERPARTY OF THE BANKING BOOK[1]

Managerial breakdown
€ bn

	31/03/25	31/12/25	**31/03/26**
Other[2]	8.4	8.6	**7.8**
Govies & Supranational	38.4	38.1	**39.2**



THIS SLIDE REFERS TO THE SECURITIES PORTFOLIO OF THE BANKING BUSINESS

Notes: 1. Managerial view. **2.** Include Corporate and Financial securities and GACS senior notes.

Capital position in detail

CAPITAL POSITION (€ m and %)	31/12/2025	31/03/2026
CET 1 Capital	8,855	8,950
T1 Capital	10,245	10,340
Total Capital	12,467	12,549
RWA	*65,210*	*65,867*
CET 1 Ratio	13.58%	13.59%
AT1	*2.13%*	*2.11%*
T1 Ratio	*15.71%*	*15.70%*
Tier 2	*3.41%*	*3.35%*
Total Capital Ratio	*19.12%*	*19.05%*

LEVERAGE (€/m and %)	31/12/2025	31/03/2026
Total Exposure	203,809	217,878
Class 1 Capital	10,245	10,340
Leverage Ratio	**5.03%**	**4.75%**

Data as at 31/12/2025 exclude the application of Art. 468 of the CRR 3 on FVOCI reserves, being this option terminated at YE 2025.
Notes: The Group capital ratios and data included in this presentation are calculated including the profit of the period and deducting the amount of the dividend determined according to the current regulation.

DEFINITIONS OF KEY INDICATORS INCLUDED IN THE PRESENTATION

INDICATOR	DEFINITION
P&L Adjusted	P&L data excluding all one-offs indicated in the Explanatory Notes of the pertinent financial results Press Release
CASH + UNENCUMBERED ASSETS	Including assets received as collateral, net of accrued interests. Managerial data, net of haircuts
CORE CUSTOMER LOANS	Customer loans at AC, comprising mortgages and other credit facilities, current accounts, credit cards and personal loans (excluding leasing and REPOs)
CORE REVENUES	Core Revenues: NII + Net Commissions + Income from Associates and Income from Insurance business
COST OF RISK	Loan loss Provisions / Total Net Customer Loans at Amortised Cost. Annualised for interim periods
CURE RATE	Flows from UTP to Performing loans / Stock of UTP (GBV BoP). Excluding loans at IFRS 5. Annualised for interim periods
CUSTOMER LOANS	Loans to customers at Amortised Costs, excluding debt securities
DEFAULT RATE	Flows from Performing to NPEs / Stock of performing loans (GBV BoP). Annualised for interim periods
GUARANTEED DEPOSITS	Deposits <100K covered by FITD
INDIRECT CUSTOMER FUNDING	Assets under Management (in the form of Funds & Sicav, Bancassurance and Managed Accounts & Funds of Funds) + Assets under Custody net of Capital-protected Certificates, as they have been regrouped under Total Direct Funding
INVESTMENT PRODUCT PLACEMENTS	Managerial data: Funds & Sicav, Bancassurance, Managed Accounts & Funds of Funds, Certificates and other Debt Securities at FV
MREL BUFFER	MREL as % of RWA, including Combined Buffer Requirement
NET DEFAULT RATE	Net flows to NPEs from Performing / Stock of Performing loans (GBV BoP). Annualised for interim periods
NEW LENDING	Managerial data: M/L-term Mortgages (Secured and Unsec.), Pool & Structured Finance (including revolving) and ST Unsec. Loans
NII AT FULL FUNDING COST	Net Interest Income considering also the cost of certificates. This cost is included in the Net Financial Result, in accordance with Bank of Italy accounting schemes
ROE	Calculated as Net Profit from P&L / Shareholders' Equity (EoP, excluding Net Profit of the period and AT1 instruments and also adjusted for interim dividend in Q4 and for balance dividend in Q1)
ROTE	Calculated as Net Profit from P&L / Tangible Shareholders' Equity (EoP, excluding Net Profit of the period, AT1 instruments, Intangible assets net of fiscal effect and also adjusted for interim dividend in Q4 and for balance dividend in Q1)
TOTAL DIRECT FUNDING	Total Direct Funding from the Banking Business (C/A & Sight deposits, Time deposits, Bonds, REPOs & Other) + Capital-protected Certificates and Other Debt Securities at FV

Annex:

Strategic Plan update details

Approved in February 2025

Strategic Plan update: DISCLAIMER

Approved in February 2025

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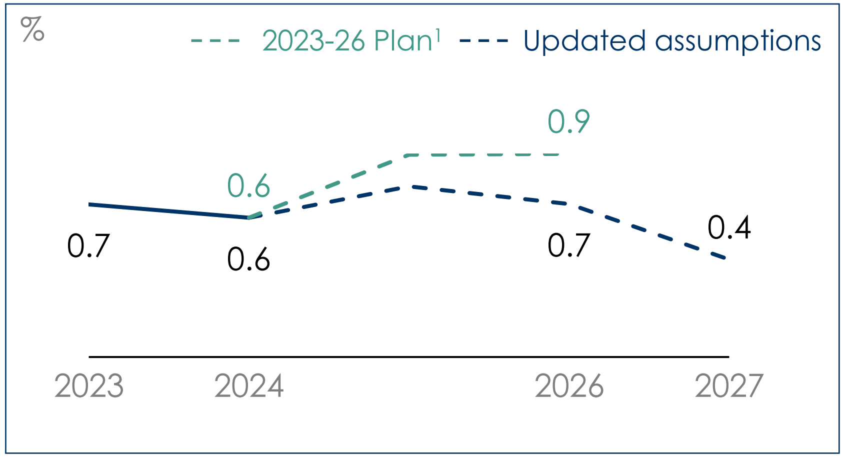
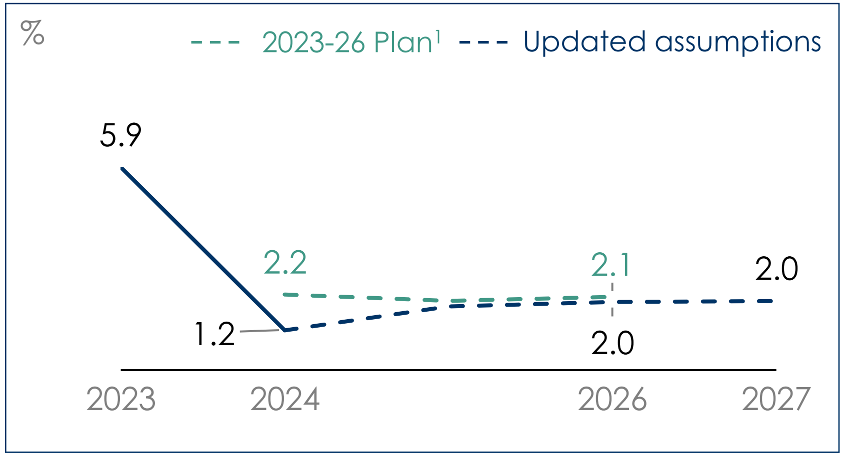
Updated main underlying macro-economic assumptions

Approved in February 2025

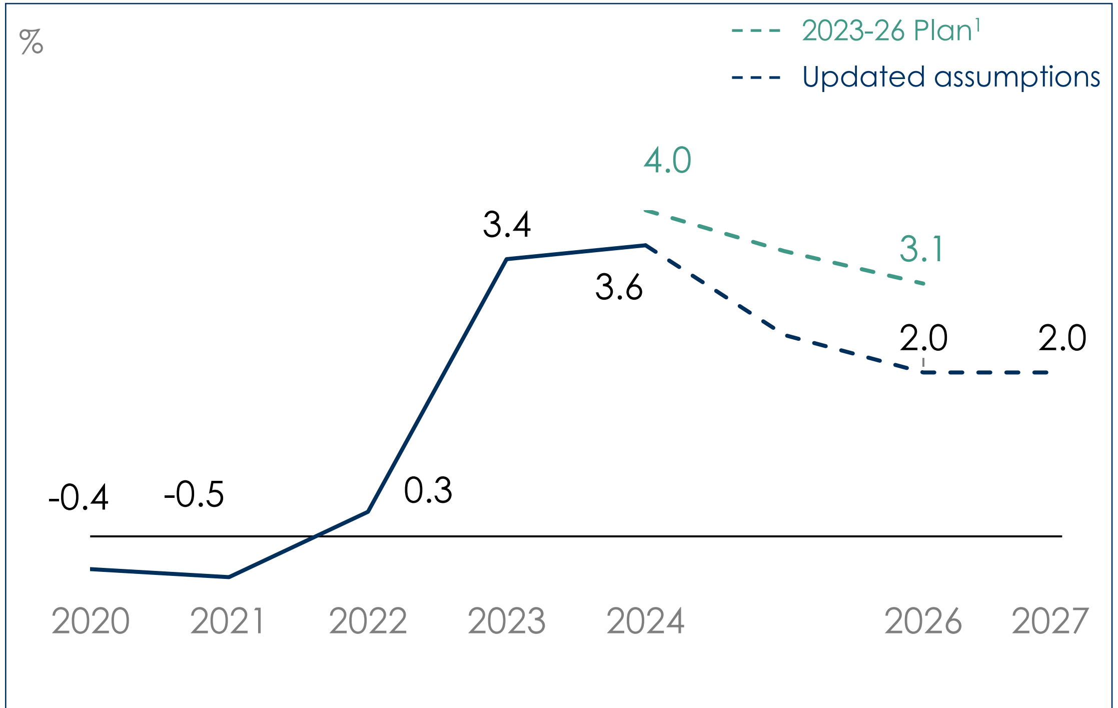
GDP ITALY REAL GROWTH (YOY %)



ITALY CONSUMER PRICE INDEX (YOY %)



EURIBOR 3M (YEARLY AVERAGE)



>100bps lower assumption throughout the Plan
vs. Strategic Plan 2023-26

BANCO BPM

Notes: 1. Approved in December 2023.
Sources: processing on Prometeia data.

Key pillars of the updated Strategic Plan

Main performance drivers aligned with 2023-26 Strategic Plan

Approved in February 2025

SAME STAND-ALONE DRIVERS AS IN 2023-26 STRATEGIC PLAN, WITH DIFFERENT STARTING POINTS

CORE GROSS PERF. CUSTOMER LOANS	NET FEES & COMMISSIONS	INDIRECT FUNDING	OPERATING COSTS	COST OF RISK
~ +1.7% 3-yr CAGR[1]	**~ +4.4%** 3-yr CAGR[1]	**~ +6%** 3-yr CAGR[1]	**Stable**	**~ 40bps** end of Plan target[2]

KEY PILLARS CONFIRMED (ONE ADDED)

1. Broaden **leadership in SMEs & Corporate**, supporting green transition
2. Reinforce **Wealth Management** & **Life Insurance**
3. Capture value from **P&C Insurance** and **Payments' deals**
4. Benefit from further **omnichannel reinforcement**
5. Enhance **tech innovation, lean banking, cybersecurity**
6. Further consolidate a **"future-proof" balance sheet**
7. **Empower People and Communities**, in line with our Social-oriented DNA

NEW PILLAR – CONTRIBUTION FROM ANIMA DETAILED IN THE FOLLOWING EXHIBIT

8. Evolve proposition towards an **Asset Management-integrated player**

SUSTAINABILITY FULLY INTEGRATED THROUGHOUT THE PLAN

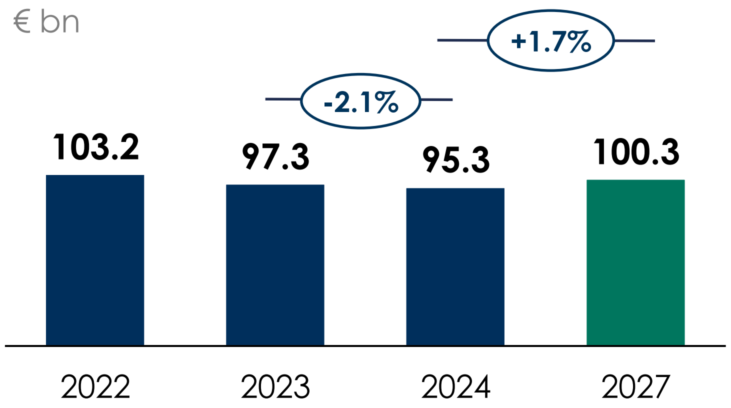
Notes: 1. 2024-27 CAGR, pre Anima integration. **2.** Target 2027.

Customer volumes: moderate loan growth, indirect funding remix towards AuM

Approved in February 2025

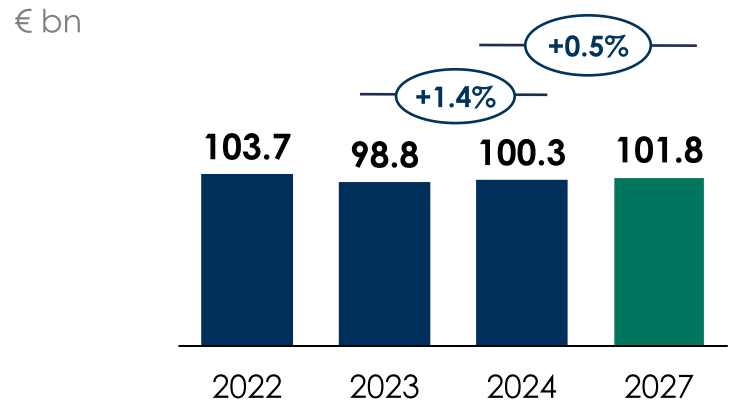
CAGR

CORE GROSS PERF. CUSTOMER LOANS



- Same growth assumptions of 2023-26 Strategic Plan despite more favorable interest rates scenario
- Target well below historical-high

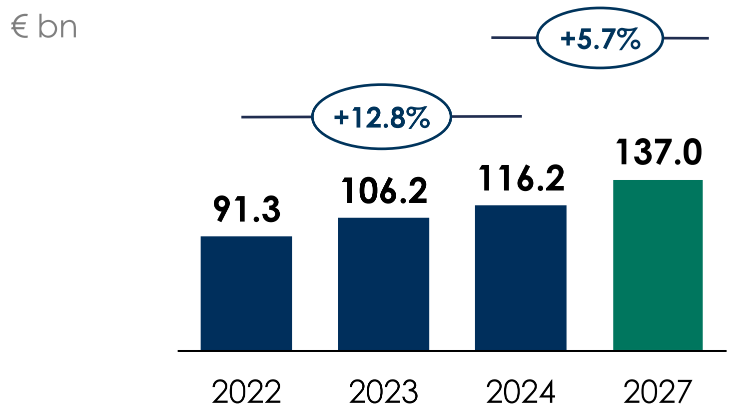
C/A & CUSTOMER DEPOSITS



	2022	2023	2024	2027
C/A & Sight deposits	103.4	98.6	98.8	99.4
Time deposits	0.3	0.3	1.5	2.4

- Limited use of time deposits vs. 2023-26 Strategic Plan in accordance with the updated interest rate environment

INDIRECT FUNDING



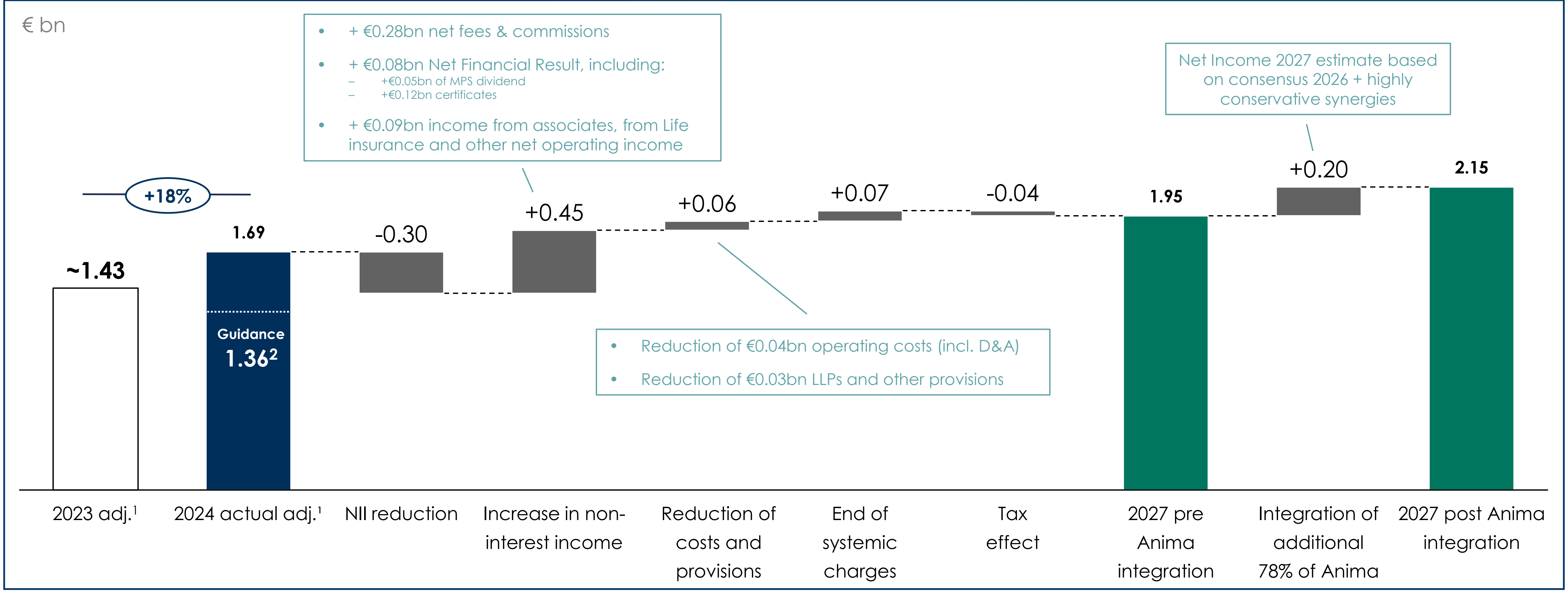
	2022	2023	2024	2027
AuC	31.9	44.2	50.1	55.4
AuM	59.4	62.0	66.1	81.7

- Indirect funding CAGR conservatively below current trend
- Remix towards AuM thanks to more favorable interest rate environment

2027 Net Income target builds on our excellent performance in 2024, with Anima providing additional contribution

Approved in February 2025

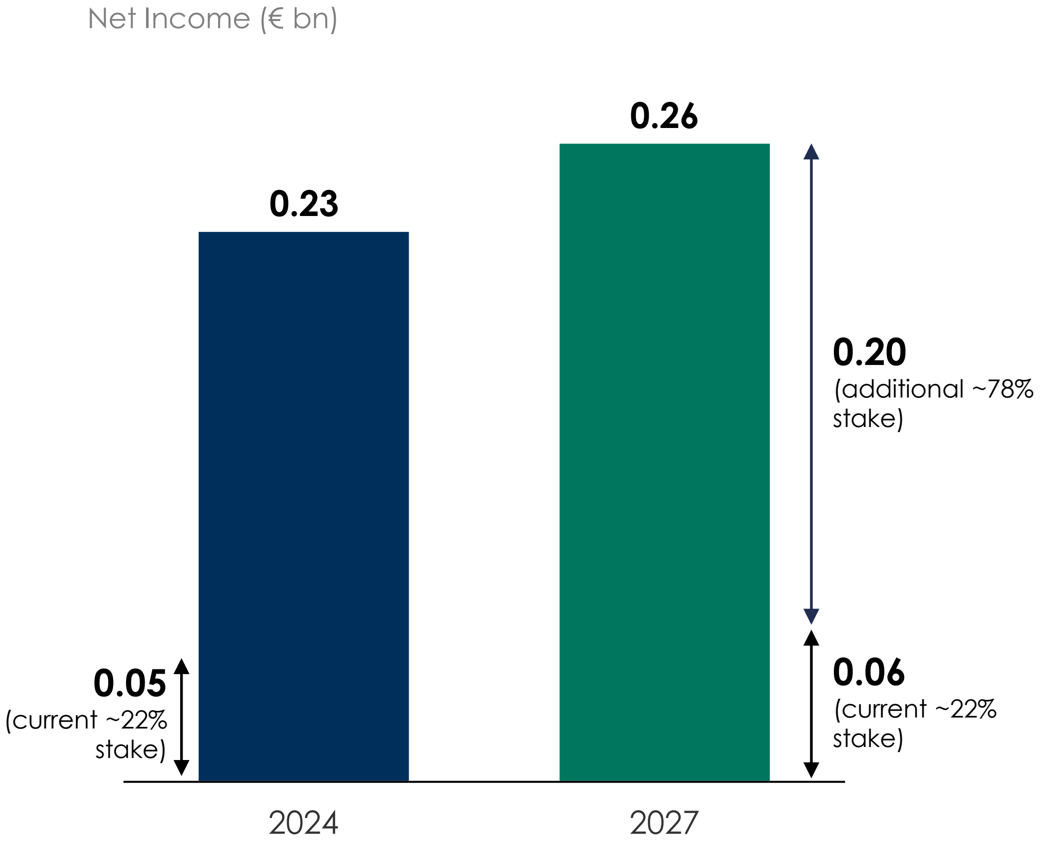
NET INCOME 2024-27 CAGR AT 7.5%



Notes: 1. For details see slide 42 of Group FY2024 Results and Strategic Plan update Presentation. **2.** Corresponding to ~0.9€ EPS guidance for 2024 (Dec 2023).

Integration of Anima adding ~€0.2bn of Net Income in 2027, based on consensus and conservative synergies estimation

Approved in February 2025



KEY ASSUMPTIONS

- **From 22.4% to 100%** stake, **included in consolidated P&L figures line by line** (reclassification vs. today: (-) income from associates, (+) commissions and costs)
- Projections **based on 2026 consensus inertially extended to 2027**
- Assumptions for synergies **highly conservative:**
  - **Removal of amortization** of intangibles at consolidated level
  - **Synergies** from acquisition

Key cost synergies

- *New LTIP alignment to BBPM policies*
- *Central functions synergies*
  - *Integration costs factored in 2025 and 2026*

Key revenue synergies

- *+5/10p.p. of Anima products penetration on BBPM distribution channels*

Annex:

ESG Sustainability:

Achievements & Strategy

ESG Sustainability Track record

2018 - 2020

- **Internal Control and Risk Committee**[1] in charge of overseeing ESG sustainability topics
- **Energy Manager & Mobility Manager** appointed
- Released the **rules for the environmental policy**, the **Workplace health and safety guidelines** and the **Guidelines on the integration of sustainable risks in the provision of investment services**
- **100% of electricity consumption from certified renewable sources**
- Extraordinary **measures for local communities and social projects in response to Covid-19 pandemic**
- **First ESG lending product** (Plafond for ESG investments)
- ISO 45001 **Occupational Health and Safety**, ISO 50001 **Energy** and ISO 14001 **Environmental certifications obtained**

2021 - 2022

2021

- Activation of the first "**ESG Action Plan**" to fully integrate ESG into our operating model
- **ESG targets** integrated within **ST & LT incentive plans** for CEO & Top Management
- **Green, Social and Sustainability Bonds Framework** published, and **first bond (social) issued under the framework**
- **Integration of lending policies and Risk Management** with ESG factors started
- **Enlarged ESG products offering** and **integration of ESG risk in Advisory and Wealth Management**
- 2021-2024 Strategic Plan: **ESG as key foundation stone**
- Banco BPM joined the **UNGC** and became a supporter of the **TCFD**

2022

- First **ECB Climate Stress test** performed
- **Fundraising** and other **support measures** for **people from Ukraine**, in cooperation with **Caritas**
- **Update of the Code of Ethics**
- 2022 CNFS wins "**Oscar di Bilancio**"
- **#1 Green bond issuer** among Italian banks

2023 – 2025

2023

- **New Sustainability Committee** established at Board level in April
- **NEW GS&S Bonds Framework aligned with Taxonomy** in November
- **#2 Green bond issuer** among Italian banks
- 2023-2026 Strategic Plan: **Sustainability strategy and ambitions fully integrated**
- BBPM wins the **Award for Impact Reporting** by **Environmental Finance**

2024 – 2025

- New units dedicated to ESG incorporated in 2024:
  - **"Transition & Sustainability"** unit, directly reporting to the Co-GM / CFO
  - unit dedicated to **Sustainable Funding** in the **Finance department**
  - dedicated unit in **IR department** with focus on Fixed Income and **ESG Investors**
- **Carbon intensity reduction targets by 2030** for **5 priority sectors**[1] published in August 2024
- **#1 Green bond issuer among Italian banks in 2024**
- **Update of the Strategic Plan with ESG target extended to 2027**
- First **Sustainability Statement** released in March 2025
- **Transition Plans** for priority sectors and **status of achievement at YE** 24 of our 2030 decarbonization targets published in May 2025
- **BBPM included in the World's Most Sustainable Companies 2025 by TIME/statista**
- **Banca Aletti's first PAI Statement** published in June 2025
- **Publication of our EU Green Bond Factsheet in Oct. 2025** → pioneer among Italian banks and second FI issuer worldwide
- **ESG RATINGS UPGRADED: ISS rating at C, MSCI at AA, S&P at 59 and Sustainalytics at 12.6 (low risk)**[2]

Notes: 1. Oil & Gas, Power generation, Cement, Automotive and Coal.
2. https://gruppo.bancobpm.it/en/sustainability/esg-rating-indexes/

ESG Sustainability Strategy: Ambitions of our Plan

E

- Supporting our clients in their **transition path** through advisory and commercial offering, consistently with our **ESG Strategy**
- Confirming our strong position in **financing renewable energy projects**
- Strengthening the **C&E risk drivers' identification and treatment**
- Continuing on the path of reducing our **own energy consumptions and GHG emissions**

S

- Further enhancing our strategy for **People, Generational change** and **Women empowerment**
- Strengthening our **leadership position as third sector lender**
- Confirming as a **top Community bank** with strong **impact on our local communities** (school and education-driven)
- Improving our **customers' accessibility** (physical and technological) to the products and services offered by the bank

G

- Supporting our **Digital transformation** with a strong **Privacy & Cybersecurity management**
- Confirming the **use of ESG targets in our Short and Long-term incentive plans** for **managers** & **employees**
- Keep improving the **inclusion of ESG sustainability drivers** in our operating processes, ensuring consistency among businesses the Group is involved in
- Strengthening our **Risks Materiality assessment** and **Transition Plans development frameworks**

ESG Sustainability Strategy

Key initiatives and targets of our Strategic Plan

ENVIRONMENT

- **ESG Factory:** becoming a reference partner for Corporate & SME clients in their sustainable transition (**ESG Training, Advisory & Offering**)
- **Run-off** in **coal-based sectors** confirmed[1]
- **100%** of **electricity supply from renewable sources** to be **maintained** throughout the Plan

	2024	2025	TARGET 2027
Low-Carbon New M/L Term financing[2]	€5.7bn	**€7.6bn**	**€7.0bn**
Direct Energy consumption[3]	486kGJ	**466kGJ**	**<472kGJ**
Scope 1&2 direct emissions market-based[4]	11.0 $ktCO_2e$	**10.7 $ktCO_2e$**	**10.9 $ktCO_2e$**

SOCIAL & GOVERNANCE

- **New training Academy** structure to uphold an **improved standard in skills development**
- Involvement of our **employees in corporate community services**
- Promoting activities to **spread financial education and ESG engagement**
- Material investments on **cyber-attack prevention,** leveraging on **Cybersecurity specialists** hirings

	2024	2025	TARGET
Women in managerial positions[5]	30.7%	**33.0%**	**36.0%** YE 2027
New hiring for generational change[6]	n.c.	**#480**	**#800** 2025-26
Smart-Working for Employes (%)[7]	33.8%	**38.0%**	**40.0%** YE 2027

	2024	2025	TARGET
ESG Training hours for Employees	#178k	**#233k**	**#200k** in 2027
New lending to third sector	€257m o/w €202m MLT	**€313m o/w €236m MLT**	**€255m** in 2027
Donations for Environmental & Social Projects	€6.3m	**€6.7m**	**>€5m** 2025-27 yearly avg.

	2024	2025	TARGET
Issue of Green, Social & Sustainable Bonds	€1.5bn	**€1.75bn**	**€5.0bn** 2025-27
Share of ESG bonds in the Corporate bond proprietary portfolio (banking book)[8]	35.0%	**40.0%**	**40.0%** YE 2027

	2024	2025	TARGET
ESG bonds issues as Joint Bookrunner/Lead Manager	€9.4bn	**€9.7bn**	**€19.5bn** 2025-27

- **WM & Life Bancassurance:** strengthening of ESG advisory and enhancement of ESG products range in full compliance with external regulations

Data excluding Anima. Notes: **1.** Direct exposure run-off by 2026. **2.** Managerial data. New lending to Households, Corporate and Enterprises with original maturity > 18 months, including green lending products (finalized loans, project financing and SLLs) and ordinary loans granted to sectors classified as "green" or with a low exposure to transition climate risk drivers. **3.** Excluding properties rented to third parties. **4.** HFC gas leaks excluded. **5.** Share on total managerial positions. **6.** New hiring finalized to generational change; fixed-term contracts not included. **7.** Limited to headquarters **8.** Share on the Corporate and Financial securities managed by the Finance department (managerial data based on nominal amount).

Sustainability ESG – Key results achieved in Q1 2026

SUSTAINABILITY ESG KPIs

	Q1 2025	Q1 2026
Low-Carbon New M/L Term financing[1]	€2.4bn	**€1.8bn**

	31/03/25	31/03/26
Share of women in managerial positions	31.0%	**32.9%**

- **NEW LENDING TO THIRD SECTOR €46 m in Q1 2026** (in line with Q1 2025 level)

	2025 - Q1 2026
Issuance of Green, Social & Sustainability Bonds	**€2.25bn**

- **Q1 2026**: €500m Social Senior Preferred issued in February

	2025 - Q1 2026
Banca Akros ESG bond cumulated issues as Joint Bookrunner / Lead Manager	**€11.9bn**

	31/03/25	31/03/26
Share of ESG bonds in the Corporate bond proprietary portfolio (banking book)[2]	38.6%	**39.0%**

MAIN SUSTAINABILITY ESG ACHIEVEMENTS

- **Disclosed the 2nd Sustainability Statement, that includes Anima Group for the first time**
- **Developed an internal Social Framework to be used for new social lending, especially to young and vulnerable people, caregivers, woman, families, communities, territories and Third Sector**
- **Completed the roll-out of the framework for integrating Sustainability Factors into investment decisions across all business units**

PROGRESS IN DIGITAL BANKING

Operations by channel

DIGITAL CHANNELS	Q1 2025	Q1 2026
App	27%	30%
Remote[3]	36%	37%

TRADITIONALL CHANNELS	Q1 2025	Q1 2026
Branches	13%	12%
ATM[4]	24%	22%

BANCO BPM

Notes: 1. Managerial data. New lending to Households, Corporate and Enterprises with original maturity >18 months, including green lending products (finalized loans, project financing and SLLs) and ordinary loans granted to sectors classified as "green" or with a low exposure to transition climate risk drivers. **2.** Share on the Corporate and Financial securities managed by the Finance department (managerial data based on nominal amount). **3.** Remote PC / Remote Desktop. **4.** ATM (Automated Teller Machine)

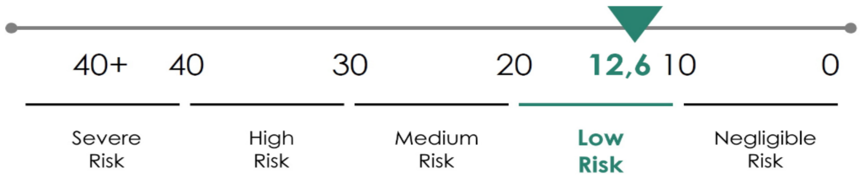
Significant improvements in ESG Ratings

Corporate ESG Performance
Prime
RATED BY ISS ESG

Confirmed at C rating (Prime Status) in April 2026

- **ISS ESG Corporate Rating upgraded to C (Prime Status) in January 2025** (from C-/Not Prime)
- **Transparency Level improved to 'Very High'** (from 'High')

MORNINGSTAR | SUSTAINALYTICS



ESG Risk Rating improved to 12.6 in December 2025 (from 13.2), notwithstanding methodological headwinds

MSCI ESG RATINGS
AA

CCC	B	BB	BBB	A	AA	AAA

Confirmed at Leader level in March 2026

Rating upgraded to AA (Leader) in March 2025 (from A (Average))

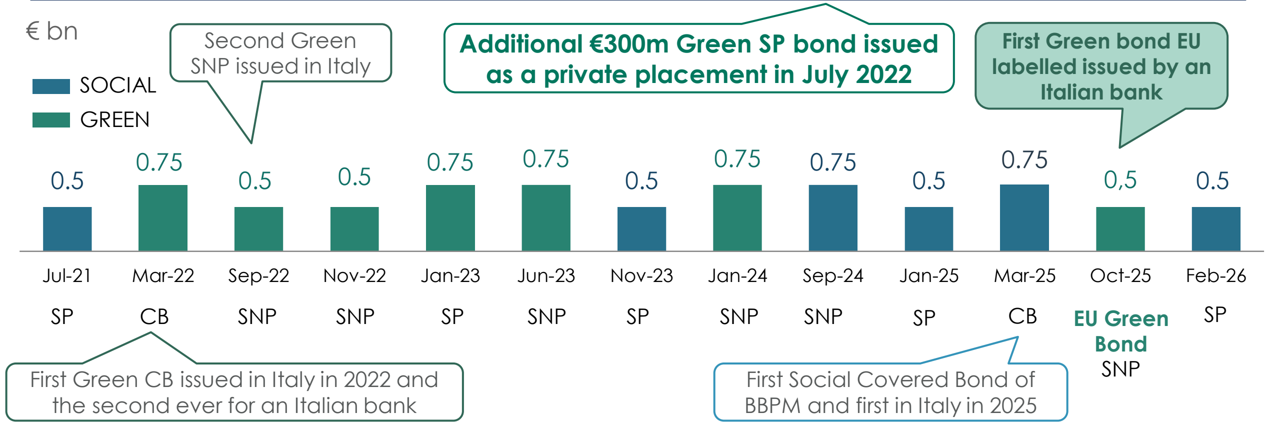
S&P Global

- **S&P Global ESG Score improved to 59/100 in October 2025** (from 54/100)
- Industry CSA Score Average at 35/100

Focus on Green, Social & Sustainability Bonds

FUNDING:
€8.3bn Social & Green bonds issued since 2021

SOCIAL & GREEN BONDS ISSUED UNDER THE GS&S BONDS FRAMEWORK @ €8.0BN



USE OF PROCEEDS:

- **Social SNP&SP Bonds and Covered Bonds**: refinance existing **Eligible Social Loans** as defined in the GS&S Bonds Framework (such as loans granted to SMEs in low GDP areas and residential mortgages to disadvantaged people)
- **Green SNP&SP Bonds and Covered bonds**: refinance existing **Eligible Green Loans** as defined in the GS&S Bonds Framework (such as green residential mortgages and loans for renewable energy).
- **EU Green Bond SNP:** refinance existing **Eligible Green Loans aligned with EU Taxonomy** as defined in EUGB Factsheet (such as Construction, Renovation and Acquisition of buildings).

Banco BPM: #1 Green bond issuer by issuance volume among Italian banks in 2022, #2 in 2023, #1 in 2024 and #1 in 2025.

PUBLICATION OF OUR EU GREEN BOND FACTSHEET IN OCT. 2025 → PIONEER AMONG ITALIAN BANKS AND SECOND FI ISSUER WORLDWIDE

EUROPEAN GREEN BONDS

NEW GS&S BONDS FRAMEWORK RELEASED IN NOV. 2023 WITH TAXONOMY ALIGNMENT FOR SELECTED ASSET CATEGORIES

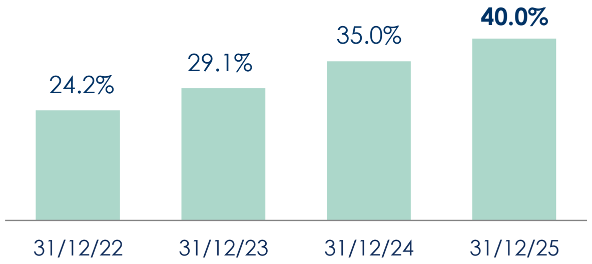
- The Framework is **aligned with best market practices**[1]**, cover a broader range of activities and include EU taxonomy alignment for some eligible assets**[2]

Environmental Finance IMPACT Awards 2023 Winner Award for impact reporting (issuer)

#3 GREEN, SOCIAL AND SUSTAINABILITY BOND REPORTS RELEASED SINCE 2022

INVESTMENTS

ESG CORPORATE BONDS IN THE PROPRIETARY PORTFOLIO



Share on the Corporate and Financial securities managed by the Finance department (managerial data based on nominal amount).

AMOUNT OF ESG CORPORATE BONDS MORE THAN DOUBLED SINCE YE 2022

Note: **1.** ICMA's Green Bond Principles (June 2021 with June 2022 appendix), ICMA's Social Bond Principles (June 2023), ICMA's Sustainability Bond Guidelines (June 2021) and the EU Green Taxonomy. **2.** European taxonomy alignment covers Real Estate activities, Renewable Energy and Manufacture of organic basic chemicals.

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