



## PRESS RELEASE

### **BANCO BPM WIDELY EXCEEDS THE CAPITAL REQUIREMENTS SET BY THE ECB FOR 2027**

**Pillar 2 Requirement confirmed at 2.25%**

**The Common Equity Tier 1 ratio requirement stands at 9.53%, well below the CET  
1 ratio as at 30 June 2026**

*Milan, 28 October 2026* – Banco BPM announces that it has received a notification from the European Central Bank ("ECB") setting out the results of the annual *Supervisory Review and Evaluation Process* ("SREP").

In this communication, the ECB has confirmed the same overall "Pillar 2 Requirement (P2R)" for 2027 as that required for 2026, amounting to 2.25%.

The Common Equity Tier 1 ratio requirement to be met on a consolidated basis from 1 January 2027 will therefore be 9.53%, comprising:

- the minimum Pillar 1 requirement of 4.50%;
- a Pillar 2 capital requirement (P2R) of 1.266%;
- the capital conservation buffer at 2.50%;
- the *O-SII buffer*<sup>1</sup> at 0.50%;
- the countercyclical capital buffer<sup>2</sup> at 0.081%;
- the systemic risk buffer (SyRB)<sup>3</sup> of 0.682 %.

The additional requirements that Banco BPM must meet are as follows:

- 11.45% in terms of the Tier 1 capital ratio;
- 14.01% in terms of the Total capital ratio.

The Banco BPM Group comfortably exceeds all the prudential requirements set, recording the following capital ratios as at 30 June 2026:

- 14.02% Common Equity Tier 1 ratio (which rises to 14.40% if the profit for the first half of 2026 not allocated to shareholder remuneration is included<sup>4</sup>);
- 16.04% Tier 1 ratio (which rises to 16.42% if the profit for the first half of 2026 not allocated to shareholder remuneration is included<sup>4</sup>);

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<sup>1</sup> In a notice dated 22 September 2026, the Bank of Italy designated the Banco BPM banking group as a systemically important institution (Other Systemically Important Institution, O-SII) authorised in Italy for 2027 as well. As was the case last year, the group falls within the second tier and will be required, from 1 January 2027, to maintain an O-SII buffer equal to 0.50% of its risk-weighted exposures.

<sup>2</sup> This *buffer*, like the subsequent SyRB, is recalculated on a quarterly basis and is therefore subject to possible changes.

<sup>3</sup> In a notice dated 26 April 2024, the Bank of Italy decided to apply a SyRB of 1.0 per cent of credit and counterparty risk-weighted exposures to all banks authorised in Italy. Taking into account exposures outstanding as at 30 June 2026, the average percentage applied in terms of capital is 0.682%.

<sup>4</sup> Based on a *dividend payout* of 80% of the consolidated net income, as set out in the strategic plan disclosed to the market on 12 February 2025.

- 18.81% Total Capital ratio (which rises to 19.18% if the profit for the first half of 2026 not allocated to shareholder remuneration is included<sup>4</sup>).

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