



NEWS RELEASE

BANCO BPM WIDELY EXCEEDS ECB CAPITAL REQUIREMENTS

Milan, 11 February 2019 – To better clarify what has been reported today, please note that the prudential capital requirements Banco BPM is called to comply with in 2019 stand as follows: **Common Equity Tier 1 ratio at 9.31%** (as it includes the O-SII buffer of 0.06% for FY 2019), **Tier 1 ratio at 10.81%** (as it includes the higher Tier1 Capital requirement under Art.92 of EU Regulation no. 575/2013).

Please find below the consolidated prudential capital requirements for 2019:

9.31% Common Equity Tier 1 ratio
10.25% Total SREP Capital requirement
10.81% Tier 1 ratio
12.81% Total Capital ratio

As already noted, Gruppo Banco BPM widely exceeds the above prudential requirements, as at 31 December 2018 it reported the following **effective capital ratios**:

12.1% Common Equity Tier 1 ratio (phase-in)
12.3% Tier 1 ratio (phase-in)
14.7% Total Capital ratio (phase-in).

Contacts:

Investor Relations

Roberto Peronaglio
+39 02.94 77 21 08
investor.relations@bancobpm.it

Communications

Matteo Cidda
+39 02.77.00.7438
matteo.cidda@bancobpm.it

Media Relations

Monica Provini
+39 02.77.00.3515
monica.provini@bancobpm.it