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Societa' : BANCO BPM

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Oggetto : BANCO BPM WIDELY EXCEEDS THE
CAPITAL REQUIREMENTS SET BY THE ECB
FOR 2027

Testo del comunicato

Vedi allegato



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*¹ at 0.50%;
- the countercyclical capital buffer² at 0.081%;
- the systemic risk buffer (SyRB)³ 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 included⁴);
- 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 included⁴);

¹ 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.

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

³ 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%.

⁴ 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 included⁴).

For further information:

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