

PRESS RELEASE

Modena, 15 January 2019. In relation to news that appeared recently in the press about communications sent by the European Central Bank to banks under its direct supervision regarding the progressive achievement in the coming years of a degree of coverage of the stock of non-performing loans in line with that indicated for the flows in the Addendum to the ECB Guidelines on Non-performing Loans with effect from 1 April 2018, the BPER Group informs that it does not foresee effects concerning its income statement and balance sheet for the year 2018 and that the expected impacts over the next three years are not going to be significant, helped by the strong reduction in the stock of non-performing loans already achieved between 2016 and 2018, with further decreases expected over the next few years.

BPER Banca S.p.A.

The press release is also available in the 1INFO storage device.

Contacts:

Investor Relations

Gilberto Borghi
Tel. (+39) 059 2022194
gilberto.borghi@bper.it

www.bper.it

External Relations

Eugenio Tangerini
Tel. (+39) 059 2021330
eugenio.tangerini@bper.it

This is a translation into English of the original in Italian. The Italian text shall prevail over the English version.