IMPORTANT NOTICE

November 9, 2026
To: Holders of BPER BANCA S.p.A.
Re: Cash Dividend - **Approximate Rate**

Security Name: BPER BANCA S.p.A.
Country of Incorporation: ITALY
CUSIP: 055660104
Ratio (Local Shares:DRs): 2:1

	Local Shares	**DRs**
Record Date:	Nov 24, 2026	Nov 24, 2026
Payable Date:	Nov 25, 2026	Dec 15, 2026
Approximate Exchange Rate:	1.1145	
Interim Dividend: Taxable	EUR0.33	
Gross Dividend Total:	EUR0.33	USD0.73557
Dividend Fee:		USD0.07
Withholding Rate: 26.00%		USD0.191249
Net Dividend Rate:		USD0.474321

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

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