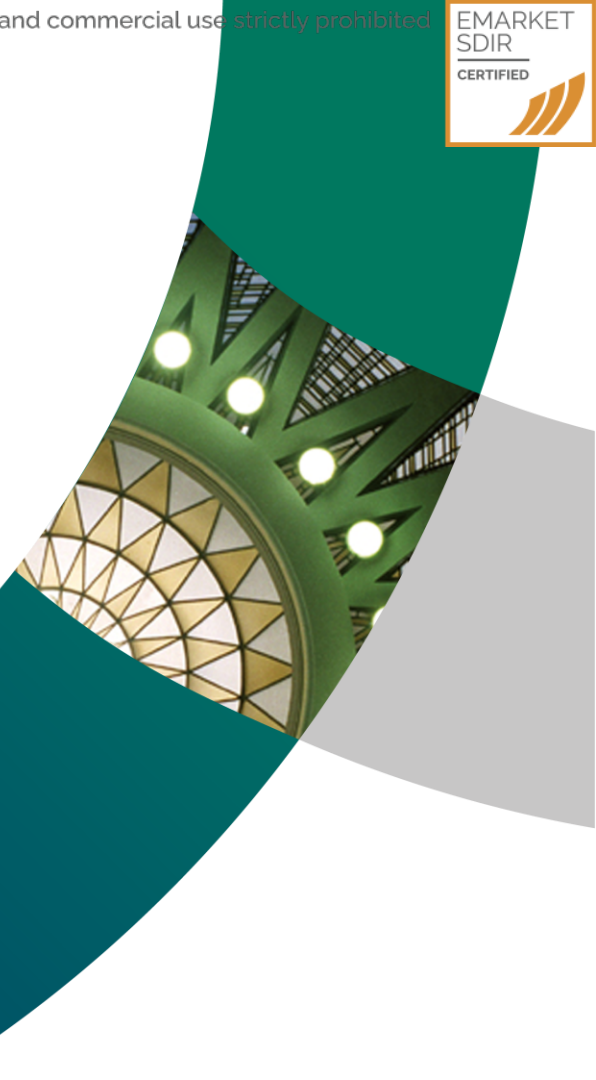




# Bank of America Merrill Lynch 29<sup>th</sup> Annual Financials CEO Conference 2024

25 September 2024

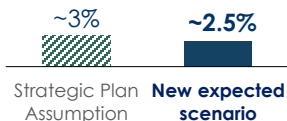


# Banco BPM: well on track on Strategic Plan 2023-26 trajectory

## INTEREST RATE SCENARIO & NII

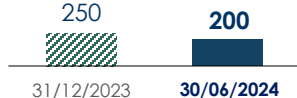
### 2026 3M Euribor

Yearly average



### IR SENSITIVITY<sup>1</sup>

€ m



~€3.05BN 2026 NII TARGET CONFIRMED

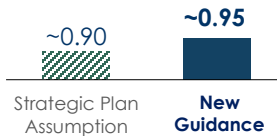
## EPS

### 2023 EPS

€



### 2024 EPS<sup>2</sup>



2024 GUIDANCE UPGRADED

## CAPITAL POSITION

### CET 1 RATIO WELL AHEAD OF PLAN TRAJECTORY



>€1BN POTENTIAL EXCESS CAPITAL WITHOUT CONSIDERING LONG-TERM POSITIVE IMPACT FROM DTAs AND FVOCI RESERVES<sup>3</sup>

## SHAREHOLDER REMUNERATION

### 2024 DISTRIBUTION: OVERDELIVERY

€ m



POTENTIAL TO EXCEED OUR €4BN SP TARGET OF TOTAL 2023-26 CUMULATIVE REMUNERATION

## NET INCOME STRATEGIC PLAN TARGETS

~€6bn 2023-26 CUMULATIVE

WELL ON TRACK ✓

>€1.5bn FY 2026E

SUSTAINABLE BASE FOR FURTHER LONG-TERM GROWTH IN P&L

## A PERSPECTIVE ON MARKET CAP

