

## PRESS RELEASE

### ECB notified the specific capital requirements of BPER Group:

**9% in terms of Common Equity Tier 1 ratio and**

**11% in terms of Total Capital ratio**

**The consolidated capital ratios as at 31 December 2014, based on the standardized approach for credit and market risk requirements, are well above the minimum required**

As requested by CONSOB, Banca popolare dell'Emilia Romagna (BPER) communicates the receipt of the European Central Bank's (ECB) decision establishing additional own funds requirements and specific capital ratios pursuant to Article 16 of Regulation (UE) No 1024/2013.

Taking into account the financial situation, the BPER Group's risk profile and the results of the Asset Quality Review (AQR) and of the Stress Tests, the ECB established minimum requirements of 9% Common Equity Tier 1 Ratio and of 11% Total Capital Ratio.

Based on the standardized approach for credit and market risk requirements and determined according to the new regulations (Basel 3) in force since 1 January 2014, net of the component of profit made in the year attributable to equity, the capital ratios as at 31 December 2014 are equal to:

- 11.26% in terms of Common Equity Tier 1 (CET1) ratio (Phased In).
- 12.24% in terms of Total Capital (TC) ratio (Phased In).

Those values are well above the minimum requirements notified by European Central Bank.

Modena, 26 February 2015

**Chief Executive Officer  
Alessandro Vandelli**

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The Manager responsible for preparing the Company's financial reports, Emilio Annovi, declares in accordance with art. 154-bis, para. 2, of D.Lgs. 58/1998 (Consolidated Finance Act) that the accounting information contained in this press release agrees with the books of account, accounting entries and supporting documentation.

Modena, 26 February 2015

**Manager responsible for preparing the  
Company's financial reports  
Emilio Annovi**

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

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