PRESS RELEASE

BANCO DESIO: DETERMINATION OF THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES (MREL)

Banco di Desio e della Brianza S.p.A. announces that it has received notification from the Bank of Italy of the decision regarding the Minimum Requirement for Own Funds and Eligible Liabilities (MREL).

Banco Desio must comply with the following requirements on a consolidated basis:

- MREL in terms of TREA (Total Risk Exposure Amount) equal to 17.81%, excluding the CBR (Combined Buffer Requirement) (previously 17.76%);
- MREL in terms of LRE (Leverage Ratio Exposure) equal to 5.34% (previously 5.33%).

With reference to the term from which the MREL requirement will be binding, the Supervisory Authority confirmed the transitional period until 1 January 2027.

No additional subordination requirements have been assigned by the Authorities.

As at 30 June 2025, Banco Desio had ratios that were well above the minimum requirements: the MREL-TREA was 31.73%, while the MREL-LRE was 12.03%.

Banco Desio will continue to take the MREL requirements into account in its strategic and funding plans.

Desio, 23 September 2025

BANCO DI DESIO E DELLA BRIANZA S.p.A.
The Chairperson

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BANCO DI DESIO E DELLA BRIANZA S.P.A. Established in 1909 and listed on the Milan Stock Exchange since 1995, today Banco Desio is a modern multi-product banking Group oriented towards the future in keeping with its own traditions, with strong territorial roots and an organisational structure focused on offering high quality services to its customers, including through digital channels. The Banco Desio Group operates in Northern and Central Italy and Sardinia, with a distribution network of 276 branches and approximately 2,500 employees. It operates in the consumer credit sector through Fides S.p.A. and Dynamica Retail S.p.A., finance companies that specialise in salary-backed loans. It operates through distribution agreements with leading national and international parties in the assets under management and “bancassurance” areas. It has total assets of over Euro 18 billion.

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