

**PRESS RELEASE**

**BANCO DESIO HAS COMPLETED THE ACQUISITION OF RECEIVABLES DERIVING FROM  
RETAIL LOANS SECURED BY SALARY-BACKED LOANS  
FOR € 101 MILLION**

Desio, 18 November 2024 - Banco di Desio e della Brianza S.p.A. announces that it has completed the closing of the transaction for the purchase from Sigla S.r.l. of approximately **€ 101 million**, for a total of approximately **7,000 contracts**, of receivables deriving from financing to private customers secured by salary-backed loans and delegation of payment.

The transaction is part of the implementation of the strategies of the “*Beyond 2026*” business plan, in particular in the consumer lending activities already covered by the subsidiaries Fides S.p.A. and Dynamica S.p.A., and represents a further step towards the diversification of revenues against a limited capital absorption.

Banco Desio was assisted in the operation by Allen&Overy as legal advisor.

**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 273 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 € 18 billion.

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