

PRESS RELEASE

BANCO DESIO: THE SUBSIDIARY FIDES S.P.A. COMPLETED A NEW SECURITISATION OF RECEIVABLES DERIVING MAINLY FROM SALARY-BACKED LOANS FOR OVER € 300 MILLION

Desio, 29 October 2025 - Fides S.p.A., a financial intermediary wholly-owned by the parent company **Banco Desio**, successfully completed a new private securitisation of receivables deriving mainly from salary-backed loans.

Banca Finanziaria Internazionale and Crédit Agricole Corporate and Investment Bank, Milan Branch acted as Arranger and Co-Arranger, respectively.

The transaction was structured pursuant to Law 130/1999 through the issue of securities for an aggregate principal amount of € 313.3 million, is consistent with the Banco Desio Group's strategy of growth in the personal finance area and is functional to the pursuit of Fides objectives in the 2024-2026 business plan horizon.

"We are very satisfied as with this transaction we have met and exceeded our 2025 funding targets. We would like to thank our partners in this transaction, whose terms confirm the quality of the credit and the growing confidence of the market in the Banco Desio Group and in the business model of our Fides subsidiary", commented **Alessandro Decio, Managing Director**.

The asset-backed securities were issued in two tranches: senior and junior. The senior notes were entirely subscribed by Crédit Agricole Corporate and Investment Bank for € 276 million, while the junior notes, equal to € 37.3 million, were subscribed by the Originator also for regulatory purposes of maintaining the net economic interest.

The transaction meets the requirements of "simplicity, transparency and standardisation" (STS) set forth in Regulation (EU) 2017/2402.

Studio Legale Associato A&O Shearman Sterling acted as legal advisor to the transaction, while the Trust Milan (TSS) team of Deutsche Bank Italia supported the transaction as Agent Bank.

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

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 275 branches and approximately 2,500 employees. It operates in the consumer credit sector through Fides S.p.A. and Dinamica 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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