

PRESS RELEASE

**BANCO DESIO SUCCESSFULLY COMPLETES THE INAUGURAL ISSUE OF A € 300 MILLION
SENIOR BOND THANKS TO REQUESTS FOR APPROXIMATELY € 1.8 BILLION, 43% OF
WHICH FROM FOREIGN INVESTORS**

Banco di Desio e della Brianza S.p.A. announces that today it has successfully completed the placement of the inaugural issue of a Senior Preferred Bond with a maturity of 5 years and 3 months (January 2031 and first call date in January 2030) for a total amount € 300 million. The issue, dedicated exclusively to institutional investors, was carried out under the € 3 billion Euro Medium-Term Note programme listed on the Dublin Stock Exchange and is expected to be rated BBB- by S&P Global Ratings and Fitch Ratings, in line with the ratings obtained by the issuer from the same agencies in 2025.

The transaction attracted considerable interest from the market, with demand approximately six times higher than supply. In fact, investor demand was very strong, with over 150 orders from leading global institutional investors, which at the end of the placement amounted to approximately € 1.8 billion.

Following the strong response received, the level initially communicated to the market of 130-135 basis points above the mid-swap rate was revised and set at 100 basis points; consequently, the annual coupon was set at 3.25%. The performance of the issue once again confirms investor appreciation and Banco Desio's ability to diversify its sources of financing.

The placement of the bond, 43% of which took place outside Italy, testifies to Banco di Desio's consolidated international reputation. The final allocation saw the prevalence of Banks and Private Banks (49%), Fund Managers (44%), Insurance Companies and other institutions (14%), with the following geographical breakdown: Italy (57%), UK (22%), Germany (5%), France (4%), Iberia (3%), Czech Republic (3%), Benelux (2%), Austria and Switzerland (1%), others (3%).

Alessandro Decio, Managing Director of Banco Desio commented *"Banco Desio returns to the market after several years, following its upgrade to investment grade by Fitch and S&P, with a highly successful € 300 million 5-year bond issue, recording requests approximately six times higher than the offer - said **Alessandro Decio, MD of Banco Desio** - We are particularly pleased because the transaction attracted considerable interest, especially from foreign investors, confirming their confidence in our project and the growing attractiveness of the Italian banking system. This is an encouraging sign also for our customers, particularly SMEs and households."*

IMI Intesa Sanpaolo CIB Division acted as Global Coordinator. The Joint Bookrunners on the transaction were IMI Intesa Sanpaolo CIB Division, BNP Paribas, Goldman Sachs International, Mediobanca and NatWest Markets NV.

Desio, 7 October 2025

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 276 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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