

PRESS RELEASE

BANCO DESIO GROUP - AUTHORISATION TO USE THE INTERNAL RISK MEASUREMENT SYSTEM “A-IRB”

Desio, 25 June 2025 - **Banco di Desio e della Brianza** announces that the Bank of Italy has authorised the Group to use the internal credit risk measurement system A-IRB (“retail” and “corporate” exposures) starting from the supervisory reports of 30 June 2025.

The authorisation to use the A-IRB system is a significant milestone in a long process, in which the Banco Desio Group - as part of an innovative Pool Project resulting from the excellent collaboration with two other important banks in the area and the outsourcer Cedacri - has gradually improved its credit risk measurement and management systems.

Using the A-IRB system will allow Banco Desio to be even more competitive in the areas in which the Group operates, injecting further stimulus in supporting households and businesses.

The positive impacts expected on the Group's Core Tier 1 - starting from the supervisory report of 30 June 2025 - will further strengthen the Group's already high capital strength.

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 2,600 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 Euro 18 billion.

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