

PRESS RELEASE

SREP REQUIREMENTS

**THE BANK OF ITALY HAS ANNOUNCED ITS DECISION ON CAPITAL RATIOS
ON CONCLUSION OF THE PERIODIC SUPERVISORY REVIEW AND EVALUATION
PROCESS ("SREP")**

The Bank of Italy has informed Banco di Desio e della Brianza S.p.A. and the financial parent company Brianza Unione di Luigi Gavazzi e Stefano Lado S.A.p.A. of its capital decision on conclusion of the periodic supervisory review and evaluation process ("SREP"). As a result of the assessments conducted by the Supervisory Authority, the capital requirements for the "CRR"¹ Brianza Unione Group at consolidated level are shown below:

- **CET 1 ratio of 7.80%**, composed of a binding measure of 5.30% (minimum regulatory requirements of 4.5% and SREP requirements of 0.80%) and for the remainder, of the capital conservation buffer component;
- **Tier 1 ratio of 9.60%**, composed of a binding measure of 7.10% (minimum regulatory requirements of 6% and SREP requirements of 1.10%) and, for the remainder, of the capital conservation buffer component;
- **Total Capital ratio of 11.90%** composed of a binding measure of 9.40% (minimum regulatory requirements of 8% and SREP requirements of 1.40%) and, for the remainder, of the capital conservation buffer component.

The continuous improvement in the capital base levels recorded by Banco Desio makes it possible to maintain extensive buffers with respect to the Supervisory requirements, confirming the further strengthening of the Group's solidity.

The ratios as at 30 September 2025 are shown below:

Ratios²	Banco Desio Brianza	Banco Desio Group	Brianza Unione Group
CET 1	21.3%	18.9%	13.7%
TIER 1	21.3%	18.9%	14.5%
Total Capital	22.4%	19.9%	16.4%

The "CRR" Brianza Unione Group is also required to comply with the capital buffer ratio for systemic risk established at 1% of the weighted exposures for credit and counterparty risk to residents in Italy

Desio, 21 January 2026

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

¹ Note that the consolidated prudential requirements are calculated starting from the accounting date of 30 June 2018, with reference to Brianza Unione di Luigi Gavazzi e Stefano Lado S.A.p.A. which, according to European legislation and, in particular, the provisions of Articles 11, paragraphs 2 and 3, and 13, paragraph 2, of Regulation (EU) no. 575/2013 ("CRR"), is the financial parent company of the banking group.

² The Bank applies the prudential filter to the gains/losses of government securities classified in the IFRS 9 portfolio of Financial assets measured at fair value through other comprehensive income (Art. 468 of the CRR).

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 in Sardinia, with a distribution network of 275 branches and roughly 2,500 employees. It is present in the consumer credit sector with Fides S.p.A., a holding company specialised 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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