

PRESS RELEASE

STANDARD ETHICS RAISES THE LONG-TERM EXPECTED RATING OF BANCO DESIO TO "EE+" AND CONFIRMS THE CORPORATE STANDARD ETHICS RATING (SER) AT "EE"

Desio, 30 March 2026 - The **Banco Desio Group** announces that **Standard Ethics**, an independent sustainability rating agency, has issued the update of the **Corporate Standard Ethics Rating (SER)**, confirming the "EE" rating and raising the **Long-Term Expected Rating** to "EE+".

The Banco Desio Group has been rated by Standard Ethics since 2004 and is part of the **SE Italian Banks Cluster**, confirming a process of gradual alignment with the main international guidelines on sustainability.

According to the agency's analysis, the Banco Desio Group continues to strengthen the integration of **ESG (Environmental, Social and Governance)** issues in its business model, also through the updating of the **Code of Ethics** and **sustainability policies**, the adoption of new policies dedicated to the involvement of **Stakeholders** and the responsible use of **Artificial Intelligence**, as well as through the achievement of the sustainability objectives set out in the **2026 Business Plan**.

Standard Ethics also highlights the Group's application of the **Principles for Responsible Banking (PRB)**, the improvement in its performance linked to business sustainability and reduction in its direct impacts on socio-environmental profiles, together with its system of **disclosure**, sustainability reporting and risk management consistent with best market practices.

The agency also underlines that, in 2026, the bank expects to define the **climate transition plan** for climate change mitigation and adaptation, as part of the **2026 ESG Plan**, and appoint the **new management body** following the transition to the one-tier system, with which Banco Desio intends **to strengthen its governance**, making it more effective and efficient.

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 19 billion

Investor Relator

Giorgio Besana

Mobile +39 331.6754649

giorgio.besana@bancodesio.it

Corporate Affairs Area

Tel. 0362.613.214 - 0362.613.312

segreteria@bancodesio.it

Communication Area

Monica Monguzzi

Mobile +39 366.6801681

m.monguzzi@bancodesio.it

Close to Media Press Office

Alberto Selvatico

Mobile +39 334.6867480

alberto.selvatico@closetomedia.it

Enrico Bandini

Mobile +39 335.8484706

enrico.bandini@closetomedia.it

Eleonora Nespoli

Mobile +39 331.6882360

eleonora.nespoli@closetomedia.it