

PRESS RELEASE

**BANCO DESIO: THE BOARD OF DIRECTORS HAS RESOLVED TO INITIATE THE
AUTHORISATION PROCESS FOR THE PURCHASE AND DISPOSAL OF TREASURY
SHARES**

The authorisation will be required for the purchase of a maximum number of shares equal to 3% of the share capital and for a maximum total amount of Euro 40 million

Desio, 22 January 2026 - Today, the Board of Directors of **Banco di Desio e della Brianza S.p.A.** resolved to initiate the process that will make it possible to submit to the next Ordinary Shareholders' Meeting (which is expected to be subsequently convened for 29 April 2026) the proposal to authorise the purchase and disposal of treasury shares pursuant to the combined provisions of Articles 2357 and 2357-ter of the Italian Civil Code and Article 132 of Italian Legislative Decree no. 58/1998, as well as the applicable supervisory provisions "(Buy-back programme)". The authorisation requested is mainly aimed at providing the Bank with the possibility of further reducing own funds through the holding of treasury shares (as well as their potential subsequent cancellation, as carried out following the Extraordinary Shareholders' Meeting of 18 December 2025 for the shares held as a result of the previous Programme with similar characteristics).

The shareholders' meeting authorisation will be required to proceed, subject to obtaining the authorisation of the Bank of Italy (which the Bank is preparing to request) pursuant to and for the purposes of Articles 77 and 78 of Regulation (EU) no. 575/2013, with the purchase of a maximum of 3,944,244 treasury shares, equal to 3% of the share capital, for a maximum total amount of Euro 40.0 million and, in any case, within the maximum total amount to be determined by the Bank of Italy, at a unit price that, in compliance with the provisions cited below, may not in any case be 10% lower as a minimum and 10% higher as a maximum with respect to the average official price recorded by the Banco Desio share in the 10 trading days prior to each individual purchase transaction.

Purchases will be made in accordance with the procedures established in the applicable legal and regulatory provisions in force from time to time, including Article 132 of the Consolidated Finance Act (TUF), the relative implementing provisions and Article 144-bis of Consob Regulation no. 11971/1999, and in compliance with the conditions and restrictions on trading set forth in Articles 3 and 4 of Regulation (EU) no. 1052/2016.

Authorisation for the purchase of treasury shares will be requested for the period of 18 months from the date of the resolution of the Ordinary Shareholders' Meeting and, in any case, for the duration of 12 months from the authorisation provision of the Bank of Italy; authorisation for the disposal of treasury shares will be requested at the Shareholders' Meeting itself without time limits.

As of today's date, Banco Desio does not hold any treasury shares in its portfolio.

For the details of the authorisation proposal, please refer to the relative Explanatory report that will be made available to Shareholders within the terms provided for by the regulations in force (once the ordinary shareholders' meeting referred to above is convened).

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

The Chair

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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