

PRESS RELEASE

**BANCO DESIO: DETERMINATION OF THE MINIMUM REQUIREMENT FOR OWN FUNDS
AND ELIGIBLE LIABILITIES (MREL)**

Banco di Desio e della Brianza S.p.A. announces that it has received from the Bank of Italy notification of the decision concerning the Minimum Requirement for Own Funds and Eligible Liabilities (MREL).

On a consolidated basis, Banco Desio will be required to comply with the following requirements:

- MREL expressed as TREA (Total Risk Exposure Amount): 18.12%, excluding the Combined Buffer Requirement (CBR) (previously 17.81%).
- MREL expressed as LRE (Leverage Ratio Exposure): 5.34% (unchanged from 5.34%).

The Supervisory Authority has confirmed 1 January 2027 as the date from which the MREL requirement will become binding, maintaining the current transitional arrangements until that date.

No additional subordination requirements have been assigned by the Authorities.

As of 30 June 2026, Banco Desio reports ratios well above the minimum requirements: MREL-TREA stands at 30.72%, while MREL-LRE stands at 11.58%.

Banco Desio will continue to take MREL requirements into account within its strategic and funding plans.

Desio, 30 July 2026

BANCO DI DESIO E DELLA BRIANZA SpA
Chairman

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 273 branches and approximately 2,500 employees. It operates in the consumer credit sector through Fides S.p.A., a finance 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.

Contacts:

Investor Relator

Giorgio Besana

Mob. +39 331.6754649

giorgio.besana@bancodesio.it

Corporate Affair Dept.

Pho. 0362.613.214 - 0362.613312

segreteria@bancodesio.it

Communication Area

Monica Monguzzi

Mobile. +39 366.6801681

m.monguzzi@bancodesio.it

Close to Media Press Office

Alberto Selvatico

Mob. +39 334.6867480

alberto.selvatico@closetomedia.it

Enrico Bandini

Mob. +39 335.8484706

enrico.bandini@closetomedia.it

Eleonora Nespoli

Mob. +39 331.6882360

eleonora.nespoli@closetomedia.it