

PRESS RELEASE

THE DRAFT FINANCIAL STATEMENTS AND THE CONSOLIDATED FINANCIAL STATEMENTS INCLUDING THE SUSTAINABILITY REPORT AS AT 31 DECEMBER 2025 HAVE BEEN APPROVED

- The preliminary individual and consolidated results for FY 2025 were confirmed, with a consolidated net profit of Euro 127.3 million and a proposed total dividend of Euro 67.1 million, approved and announced on 10 February
- Proposed allocation of net profit to Shareholders with a dividend of Euro 0.5105 per share, corresponding to a Dividend Yield of 6.56% (ex Euro 0.4566 per share for FY 2024)
- Sustainability plan in line with the ambition and targets for 2026 of the "ESG Infusion" of the "Beyond 26" Business Plan
- Rating upgrade by Morningstar Sustainalytics (ESG Risk Rating raised to "27.3") and S&P (Global ESG Score raised to "47/100") confirms the Bank's strong commitment to achieving its sustainability goals
- The Ordinary Shareholders' Meeting is scheduled to be convened on 29 April 2026

Desio, 12 March 2026 – At today's meeting, the Board of Directors of Banco di Desio e della Brianza S.p.A. approved the draft financial statements for the year and the consolidated financial statements as at 31 December 2025, confirming the results as at 31 December 2025 already approved by the Board and disclosed to the market on 10 February.

The Report on Operations accompanying the consolidated financial statements includes the **Consolidated Sustainability Report in accordance with Article 4 of Italian Legislative Decree no. 125/2024 at 31 December 2025**, with which the Group confirms the path undertaken for the progressive integration of sustainability factors into the Bank's decision-making system, both for direct impacts and for business activities, starting from the integration of climate risks according to the expectations of the Supervisory Authorities published on the subject.

On 1 April 2025, Banco Desio e della Brianza S.p.A. received an **ESG Risk Rating** of **27.3** from **Morningstar Sustainalytics** and was rated "**Medium risk**" in being exposed to significant financial impacts deriving from ESG factors (an improvement from the previous 33.1 "High Risk" assigned in 2022).

On 10 April 2025, the latest update of the Corporate SER rating assigned by the agency **Standard Ethics** was announced, which confirmed the "**EE / Strong**" rating, with a positive long-term outlook.

On 30 July 2025, the specialised agency **S&P** announced the update of the 'S&P Global ESG Score' sustainability rating assigned to Banco Desio, which increased to **47/100** points (from the previous score of 44/100).

On 27 October 2025, MSCI, one of the leading globally recognized ESG rating agencies, began assigning the MSCI ESG Rating to Banco Desio, expressing a rating of "A".

In no case may the ESG risk rating be interpreted as investment advice or an expert opinion as defined by applicable legislation¹.

For more information on the sustainability ratings/scores assigned to Banco Desio by the most reputable international agencies, see bancodesio.it/it/esg-e-sostenibilita/obiettivi/le-nostreambizioni.

Below is a summary of the main figures and indicators that qualify the Banco Desio Group as at 31 December 2025.

BANCO DESIO GROUP OVERVIEW

2025 key figures and indicators in relation to the targets of the "Beyond 26" plan

PROFITABILITY	
Return on equity (ROE) 9.3% <i>(target ROE > 8% by 2026)</i>	Cost/Income 60.4% <i>(target Cost/Income 55% by 2026)</i>
Net profit Euro 127 million <i>(target > Euro 115 million by 2026)</i>	Net revenues Euro 597 million <i>(target > Euro 620 million by 2026)</i>
RELIABILITY	
NPL Ratio (Gross) 2.7% <i>(target NPL Ratio < 4% by 2026)</i>	Liquidity Coverage Ratio (LCR) 208.8% <i>(target LCR > 150% by 2026)</i>
S&P Global Rating BBB- <i>("Investment Grade" area)</i>	Fitch Ratings BBB- <i>("Investment Grade" area)</i>
CAPITAL SOLIDITY & DIVIDEND TO SHAREHOLDERS	
CET1 ratio Banco Desio Group 18.3% <i>(target CET1 ratio > 15% by 2026)</i>	Dividend for 2025 Euro 67 million <i>(dividend payout at 50%)</i>
ESG INSTITUTIONAL POSITIONING	
Standard Ethics Rating EE/Strong <i>(growth target by 2026)</i>	S&P Global ESG Score 47/100 <i>(target "40-60 Adequate" by 2026)</i>
Sustainalytics 27.3 <i>(target "20-30 Medium" by 2026)</i>	MSCI ESG Rating A <i>(first rating assigned by the agency)</i>
Customer Satisfaction 87.5 points <i>(target > 88 points by 2026)</i>	Adherence of Banco Desio to PRI in 2024 Adherence of Banco Desio to PRB in 2025 <i>(as per plan)</i>
BUSINESS SUSTAINABILITY	
Sustainability of loans 1.5%² green lending <i>(target > 1.5%³ of loans by 2026)</i>	Sustainability of direct inflows 5%⁴ green bond <i>(target > 2% of wholesale inflows by 2026)</i>
Sustainability of inflows managed 33%⁵ AuM art. 8-9 SFDR <i>(target > 20% AuM art. 8-9 SFDR by 2026)</i>	

DIRECT ENVIRONMENTAL IMPACTS

Scope 1 CO ₂ emissions - 2%⁶ <i>(target - 6% by 2026 vs 2023, including through offsetting)</i>	Electricity consumption from certified renewable source 100%⁷ <i>(target 100%)</i>
Consumption of non-recycled and/or non-FSC/PEFC certified paper 2%⁸ <i>(target < 3%)</i>	Consumption of recycled toner 100%⁹ <i>(target 100%)</i>

DIRECT IMPACTS RELATED TO PEOPLE, DIVERSITY & INCLUSION

Increase in the least represented gender in managerial roles + 9%¹⁰ <i>(target + 5% by 2026 vs 2023)</i>	Gender Pay Equality ¹¹ - 2% total remuneration M vs F - 4% basic salary M vs F <i>(confirmed commitment to equal pay)</i>
Hires less represented gender 46%¹² <i>(target 50%)</i>	Hires under 30 34%¹³ <i>(confirmed commitment to young talent)</i>
ESG training Implemented general training courses for all employees and specialised training courses <i>(as per plan)</i>	

COMMUNITY ENGAGEMENT & SUSTAINABLE GOVERNANCE

Support for/participation in social, cultural, financial education and youth sports initiatives <i>(as per plan)</i>	ESG induction Delivered three training sessions to the group's strategic supervisory bodies and top management <i>(as per plan)</i>
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In continuity with the "Masterplan E(SG)" transformation programme undertaken in the years 2022-2025, the Banco Desio Group will continue to integrate sustainability factors into the Bank's decision-making system through the "2026 ESG Plan" aimed, in particular, at defining the first transition plan for climate change mitigation and adaptation.

The approval of the draft financial statements includes that of the proposal for the allocation of the profit for the year, which incorporates the proposal already formulated by the Board of Directors when it approved the results as at 31 December 2025 and disclosed to the market on 10 February.

Therefore, the Ordinary Meeting, which will be convened for this coming 29 April 2026, will be required to approve the annual financial statements as at 31 December 2025 and the entirely cash distribution of 51.05 euro cents per share, gross of withholding taxes as dividend balance. In accordance with the Stock Exchange calendar, the dividend will be paid on 06 May 2026, while the "ex-dividend" date, for the purposes of share prices, and the record date¹⁴ will be 4 May and 5 May 2026, respectively.

The Ordinary Shareholders' Meeting will also be called upon to approve (a) the allocation to the "Reserve for retained earnings (losses)" of the amount of Euro 12,842,500, equal to 27.5% of the "Reserve for extra-profits tax pursuant to Article 26, paragraph 5-bis, Italian Decree-Law 104/2023" of Euro 46,700,000 (the "2023 Reserve"), to be used for the payment, as resolved by the Board of Directors on 10 February, of the extraordinary contribution referred to in Article 1, paragraphs 69-71, of Law 199/2025 and (b) the allocation to the "Statutory Reserve", which will intervene subsequently from the liquidation of the aforementioned contribution to be made in 2026, of the "2023 Reserve" with the consequent elimination of the latter as it is freed from any constraint.

The Financial Reporting Manager, Mauro Walter Colombo, declares, pursuant to paragraph 2 of article 154-bis of the Consolidated Law on Finance, that the accounting information contained in this press release corresponds to the documented results, books and accounting records.

Desio, 12 March 2026

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

The Financial Reporting Manager

Mauro Walter Colombo

The auditors are completing the statutory audit of the individual and consolidated financial statements and the limited assurance engagement of the consolidated sustainability report.

It is noted that the draft annual financial statements and the consolidated financial statements (including the consolidated sustainability report as at 31 December 2025) will be made available to shareholders and the market within the legal deadlines, and are subject to review by the appointed auditing firm.

The draft annual financial statements will be submitted for approval to the Ordinary Shareholders' Meeting scheduled for 29 April 2026 on first call and, if necessary, for 30 April 2026 on second call.

Desio, 12 March 2026

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

The Chair

Stefano Lado

BANCO DI DESIO E DELLA BRIANZA S.P.A. Established in 1909 and listed on the Milan Stock Exchange since 1995, Banco Desio is today a modern, future-oriented multi-product banking group respecting its tradition, with deep territorial roots and an organisational structure focused on offering quality services to its customers, also through digital channels. The Banco Desio Group operates in Northern and Central Italy and in Sardinia with a distribution network of 275 branches and about 2,500 employees, and is present in the consumer credit sector with the company Fides S.p.A., a financial company specialised in loans against salary assignment. In the asset management and "bancassurance" sector, it operates through distribution agreements with leading national and international counterparties. It achieved total assets of more than Euro 19 billion.

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² 186.4 million in green loans, of which 148.8 million (1.2%) aligned or potentially aligned with the EU Taxonomy and 37.5 million (0.3%) sustainability linked loans (SLL), in relation to 12.7 billion in net loans (respectively ex 0.4%, 0.2% and 0.2% at the end of 2024).

³ In view of the actual performance of the lending market, and more specifically of green lending for the transition, which is much slower than the growth prospects considered in 2023 when the business plan was drawn up, the Group has critically reconsidered, in the light of the most up-to-date market and strategic forecasts, its green lending targets, which have been most recently set at achieving a 1.5% incidence of eligible/aligned lending with the EU Taxonomy (EU Regulation 2020/852) or with ESG KPIs (SLL) on the stock of outstanding lending at the end of 2026 compared to the original target of 2.0% of lending aligned with the EU Taxonomy.

⁴ A total of 150 million relating to four retail bonds issued between 2024 and 2025, in line with the Group's Green Bond Framework drawn up in accordance with the International Capital Market Association's (ICMA) Green Bond Principles (2021), in relation to 3.2 billion in direct wholesale funding.

⁵ 3.1 billion AuM Art. 8, 9 SFDR with an incidence of 33% on total AuM and 13% on total indirect funding (formerly 1.9 billion AuM Art. 8, 9 SFDR, 24% on total AuM and 10% on total indirect funding at the end of 2023), of which 77.8 million GP Art. 8, 9 SFDR with incidence of 5% on total GP (formerly 103.4 million GP Art. 8, 9 SFDR, 8% on total GP at the end of 2023).

⁶ Normalised indicator for the effects of the Group's exogenous growth operations, which occurred after 2023, calculated considering pro-forma Co2eq Scope 1 emissions equal to 1,176 tonnes Co2eq (determined excluding the consumption of acquisitions made in 2024) compared to the pro-forma of 1,204 tonnes Co2eq at the end of 2023 (determined by annualising the consumption of acquisitions made in 2023). Without normalisation, the indicator would be +1%.

⁷ The indicator does not change if we exclude the effects of the Group's exogenous growth operations, which occurred after 2023.

⁸ The indicator does not change if we exclude the effects of the Group's exogenous growth operations, which occurred after 2023.

⁹ The indicator does not change if we exclude the effects of the Group's exogenous growth operations, which occurred after 2023.

¹⁰ Calculated considering the average figure for the increase of the least represented gender (i) with executive and middle management status, (ii) in management roles in the local network (area or branch) and (iii) in management roles in central structures (headquarters, area or office).

¹¹ Indicator calculated out of total employees at 31 December 2025 as the average of the following formula used for each contractual category: "(average gross hourly remuneration of male employees - average gross hourly remuneration of female employees) / gross hourly remuneration of male employees * 100" (see ESRs S1 Disclosure Requirement S1-16). The same indicator calculated from the perspective of the role held (rather than the contractual framework) becomes +1% for the total salary M vs F and 0% for the basic salary M vs F, as a further demonstration of the commitment to equal pay

¹² In the two-year period 2024–2025, 70 hires were made of the least represented gender compared to 152 total hires.

¹³ In the two-year period 2024–2025, 52 hires of Under 30s were made compared to 152 total hires.

¹⁴ Date of entitlement to dividend payment pursuant to article 83-terdecies TUF of Legislative Decree no. 91/2012.