Banco Desio

PRESS RELEASE

SREP REQUIREMENTS
THE BANK OF ITALY HAS ANNOUNCED ITS DECISION ON CAPITAL RATIOS ON CONCLUSION OF THE PERIODIC SUPERVISORY REVIEW 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 process ("SREP"), keeping the capital requirements for the "CRR"[1] Brianza Unione Group at consolidated level unchanged with respect to 2023, reported hereunder:

- **CET 1 *ratio*** of **7.60%**, composed of a binding measure of 5.10% (minimum regulatory requirements of 4.5% and SREP requirements of 0.60%) and for the remainder, of the capital conservation buffer component;
- ***Tier 1 ratio*** of **9.30%**, composed of a binding measure of 6.80% (minimum regulatory requirements of 6% and SREP requirements of 0.80%) and, for the remainder, of the capital conservation buffer component;
- ***Total Capital ratio*** of **11.50%** composed of a binding measure of 9% (minimum regulatory requirements of 8% and SREP requirements of 1%) and, for the remainder, of the capital conservation buffer component.

The improvement in the capital base levels recorded by Banco Desio made it possible to expand the buffer with respect to the Supervisory requirements, confirming the strengthening of the Group's solidity[3].
The ratios as at 31 March 2024 are shown below:

Ratios[2]	Banco Desio Brianza	Banco Desio Group	Brianza Unione Group
CET 1	19.02%	17.45%	12.33%
TIER 1	19.02%	17.45%	13.17%
Total Capital	19.88%	18.24%	15.06%

Desio, 27 May 2024

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

Contacts:

Investor Relator
Giorgio Besana
Mobile +39 331.6754649
giorgio.besana@bancodesio.it

Corporate Affairs
Tel. +39 0362.613.214
segreteriageneralesocietaria@bancodesio.it

Communication Area
Monica Monguzzi
Mobile +39 366.6801681
m.monguzzi@bancodesio.it

Close to Media Press Office
Marco Gabrieli
Mobile +39 393.8282952
marco.gabrieli@closetomedia.it
Enrico Bandini
Mobile +39 335.8484706
enrico.bandini@closetomedia.it
Eleonora Nespoli
Mobile +39 331.6882360
eleonora.nespoli@closetomedia.it

[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 11.2, 11.3 and 13.2 of Regulation (EU) no. 575/2013 ("CRR"), is the financial parent company of the banking group.
[2] In application of the transitional measures introduced by Regulation (EU) 2017/2395 of 12 December 2017, as amended.
[3] It is believed that the expected impact as at 31 December 2024 of the Systemic Risk Buffer (SyRB) may be offset by a substantially equal reduction in Pillar 2 Guidance.