

PRESS RELEASE

BANCO DESIO: APPROVAL OF DRAFT FINANCIAL STATEMENTS AT 31 DECEMBER 2022

- **Preliminary individual and consolidated results for the financial year 2022 already approved and announced on 9 February confirmed**
- **Net profit of 88.2 million euro for the parent company (52.4 million euro in 2021) and 81.5 million euro at consolidated level (54.9 million euro in 2021).**
- **Dividend proposal of 19.69 euro cents per share confirmed**
- **Shareholders' Meeting convened for 27 April 2023**
- **Group NFD also approved: the results of the commitments made in the "Sustainability Plan 2020-22" are disclosed**

Desio, 2 March 2023 - 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 2022**, which, confirming the results as at 31 December 2022 already approved by the Board and disclosed to the market on 9 February, record a net result of 88.2 million euro for the Parent Company (52.4 million euro in 2021) and 81.5 million euro at consolidated level (54.9 million euro in 2021).

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 2022 and disclosed to the market on 9 February.

Therefore, the Ordinary Meeting, convened for 27 April 2023, will be required to approve the annual financial statements as at 31 December 2022 and the cash distribution of 19.69 euro cents per share, gross of withholding taxes as dividend balance. In accordance with the Stock Exchange calendar, the dividend will be paid on 10 May 2023 (payment date), while the "ex-dividend" date, for the purposes of share prices, and the record date¹ will be 8 May and 9 May 2023, respectively.

The Board of Directors of Banco di Desio e della Brianza S.p.A. also **approved the consolidated non-financial statement in accordance with Legislative Decree no. 254/2016 (so-called Sustainability Report of the Banco Desio Group) as at 31 December 2022** with which the Group reaffirms the path undertaken for the progressive integration of sustainability factors in its business, both for direct impacts and for business activities, starting from the integration of climate risks into the Bank's decision-making system in line with the expectations of the National and European Supervisory Authorities published on the subject.

This sustainability report also presents the outcome of the commitments made in the 'Sustainability Plan 2020-22', which has just concluded with excellent results, which is a source of great satisfaction for the Group. The main targets achieved with regard to direct impacts are summarised below:

2022 | the environment

- 7%

**Energy consumption
on 2019**

TARGET -6%

- 19%

**CO₂ emissions equiv.
on 2019**

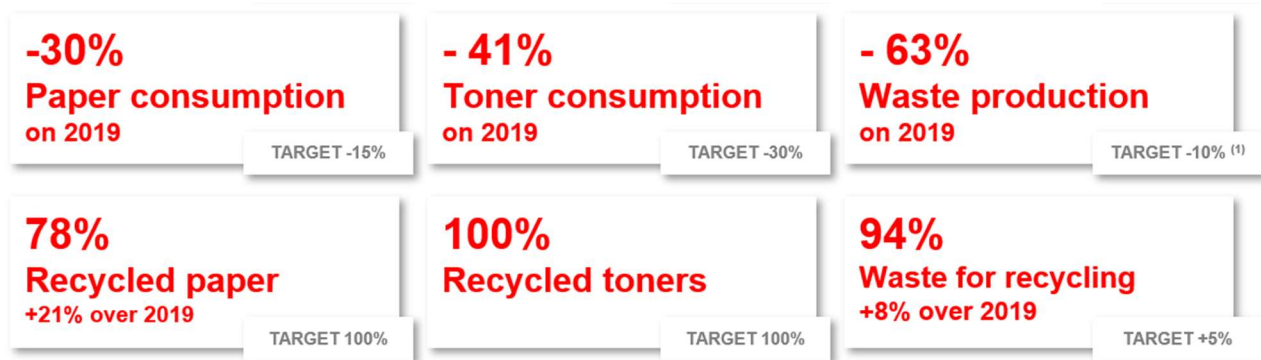
TARGET -6%

100%

**Electricity from certified
renewable sources**

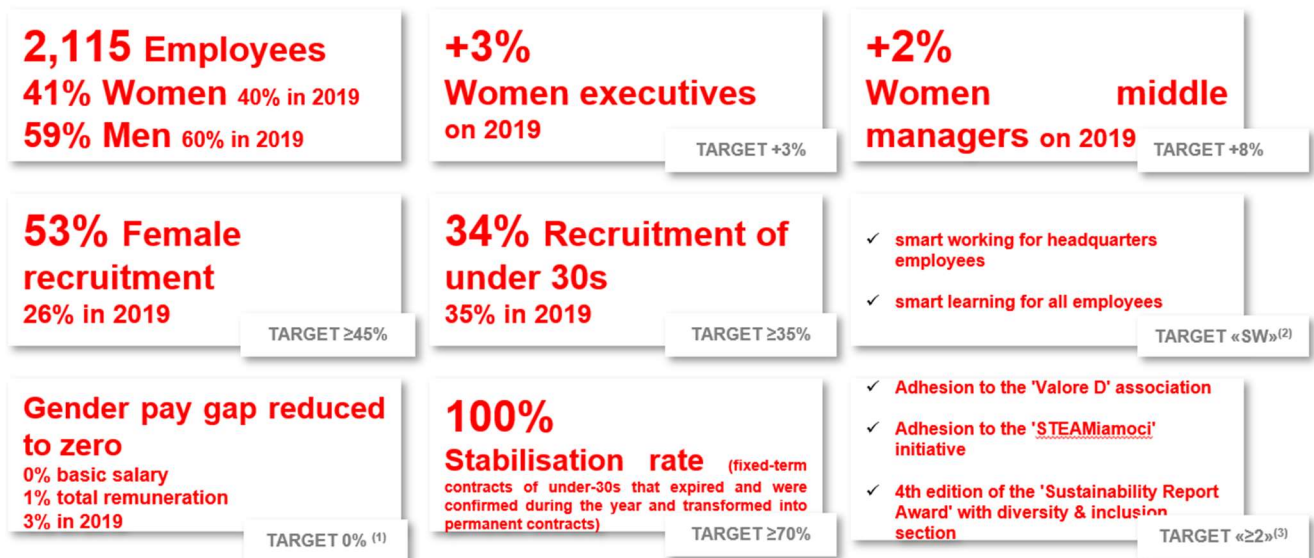
TARGET 100%

¹ Date of entitlement to dividend payment introduced in article 83-terdecies TUF of Legislative Decree no. 91/2012



(1) Target per capita production (actual -62%)

2022 | people



(1) Target referring to new recruits

(2) Adoption of flexible working tools to facilitate work-life balance for employees

(3) At least 2 new initiatives/collaborations/memberships promoting diversity, inclusion and equal opportunities

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, 2 March 2023

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 non-financial statement.

It is noted that the draft annual financial statements, the consolidated financial statements and the consolidated non-financial statement as at 31 December 2022 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 27 April 2023 on 1st call and, if necessary, for 28 April 2023 on 2nd call.

Desio, 2 March 2023

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 with a distribution network of 280 branches and more than 2,350 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 18 billion.

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