

PRESS RELEASE

SREP REQUIREMENTS: GROUP SOLIDITY CONFIRMED
THE BANK OF ITALY HAS COMMUNICATED ITS DECISION ON THE CAPITAL
CONCLUSION OF THE PERIODIC PRUDENTIAL REVIEW PROCESS ("SREP")

The Bank of Italy has communicated to Banco di Desio e della Brianza S.p.A. and to the financial parent company Brianza Unione di Luigi Gavazzi e Stefano Lado S.A.p.A. its decision on capital at the end of the periodic prudential review process ("SREP"), providing that, as of the next reporting on own funds, the "CRR" Brianza Unione Group adopts the following capital ratios at consolidated level:

- class 1 primary capital ratio (**CET 1 ratio**) of **7,35%**, consisting of a binding measure of 4.,85% (of which 4,5% against the minimum regulatory requirements and 0,35% a against the additional requirements determined following the SREP) and for the remainder of the capital conservation reserve component;
- Tier 1 capital ratio (**Tier 1 ratio**) equal to **8,95%**, consisting of a binding measure of 6,45% (of which 6% against the minimum regulatory requirements and 0,45% against the additional requirements determined following the SREP) and for the remainder of the capital conservation reserve component;
- total Capital ratio (**Total Capital ratio**) equal to **11,10%**, consisting of a binding measure of 8,60% (of which 8% for minimum regulatory requirements and 0,60% for additional requirements determined by outcome of the SREP) and for the remainder from the capital conservation reserve component.

The solidity of the Group with respect to the new requirements¹ is therefore confirmed, as also represented in the latest quarterly financial report and summarized below:

Coefficienti²	Banco Desio Brianza	Gruppo Banco Desio	Gruppo Brianza Unione
CET 1	14,40%	12,88%	9,94%
TIER 1	14,42%	12,89%	10,67%
Total Capital	15,11%	13,51%	11,88%

Desio, May 22th 2020

BANCO DI DESIO E DELLA BRIANZA SpA
The Chairman

¹ Based on the previous provision of the Bank of Italy in question, which was communicated to the banking group Banco Desio on June 27th 2019, concerning the minimum capital requirements at consolidated level to be respected at the conclusion of the SREP: CET1 ratio equal to 7, 25%, binding to the extent of 4.75% (of which 4.5% for minimum regulatory requirements and 0.25% for additional requirements) and for the remainder from the capital conservation reserve component, Tier1 ratio of 8.85%, binding to the extent of 6.35% (of which 6.0% for minimum regulatory requirements and 0.35% for additional requirements) and for the remainder from the reserve component of capital conservation and Total Capital ratio of 11.0%, binding to the extent of 8.5% (of which 8% for the minimum regulatory requirements and 0.5% for the additional requirements) and for the remaining part from the capital conservation buffer component..

² In application of the transitional provisions introduced by Regulation (EU) 2017/2395 of December 12th 2017.

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