

**PRESS RELEASE**

**“2WORLDS” SECURITISATION COMPLETED WITH THE TRANSFER OF 95% OF THE  
MEZZANINE AND JUNIOR SECURITIES**

**PRO-FORMA NET NON-PERFORMING LOANS DROP TO BELOW 4.5% OF TOTAL LOANS**

**PRO-FORMA NET DOUBTFUL LOANS DECLINE TO BELOW 1.5% OF TOTAL LOANS**

Further to what was disclosed to the market on 27 March 2018 and 25 June 2018, please note that today the Banco Desio Group accepted the binding final agreement for the disposal of 95% of the mezzanine and junior securities issued (for a total of Euro 39.2 million) as part of the “2Worlds” doubtful loan securitisation. The disposal marks the end of a competitive process which saw the participation of various international institutional investors.

The disposal of the mezzanine and junior securities will enable the Banco Desio Group to proceed, this July, with the settlement of the securities and the deconsolidation of the securitised doubtful loans, for a nominal value of roughly Euro 1.0 billion, reducing the “gross non-performing loans/gross loans” ratio to below 8.0%<sup>1</sup> and “net non-performing loans/net loans” to below 4.5%<sup>1</sup> (below the respective targets of 10% and 5% set forth for the end of the 2018-2020 Business Plan) and the “gross doubtful loans/gross loans” ratio to below 3.5%<sup>1</sup> and “net doubtful loans/net loans” to below 1.5%<sup>1</sup>.

The Banco Desio Group has submitted a request to obtain the guarantee on securitisations of doubtful loans pursuant to Italian Law Decree 18/2016 (“GACS”) on the senior securities issued by the vehicle 2Worlds S.r.l.; the necessary information is currently being finalised on the basis of the relative regulatory procedures.

Desio, 11 July 2018

**BANCO DI DESIO E DELLA BRIANZA SpA**  
The Chairman

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<sup>1</sup> Pro-forma levels estimated based on management data as at 31 May 2018