



Banco di Desio e della Brianza S.p.A.

Sede legale in Desio (MB),
via Rovagnati n. 1, iscritta alla Camera
di Commercio Metropolitana di Milano,
Monza e Brianza e Lodi,
R.E.A. n. MB-129094,
Codice Fiscale n. 01181770155,
P.IVA n. 1053788096+,
Capitale sociale Euro 67.705.040,00, i.v.

Aderente al Fondo Interbancario
di Tutela dei Depositi e al Fondo
Nazionale di Garanzia, iscritta
all'Albo delle Banche al cod. ABI
n. 3440/5 e Capogruppo del
Gruppo Bancario Banco di Desio e
della Brianza, iscritto all'Albo dei
Gruppi Bancari al n. 3440/5.

PRESS RELEASE

THE ORDINARY SHAREHOLDERS' MEETING APPROVED THE INDIVIDUAL FINANCIAL STATEMENTS AS AT 31 DECEMBER 2018 AND THE DISTRIBUTION OF A DIVIDEND OF EUR 0.0839 PER EACH ORDINARY SHARE AND EUR 0.1007 PER EACH SAVINGS SHARE AS WELL AS THE ANNUAL DOCUMENT ON REMUNERATION POLICIES

**The individual net profit of Banco Desio amounted to EUR 31.0 million
(compared with EUR 38.0 million in the previous year)**

THE CONSOLIDATED FINANCIAL STATEMENTS WERE
ALSO SUBMITTED TO THE ORDINARY SHAREHOLDERS' MEETING
The consolidated net profit of the Banco Desio Group amounted to EUR 35.3 million.
(compared with EUR 43.7 million in the previous year)

Note that these results are significantly affected by the cost associated with the securitisation of bad loans using the GACS scheme.

**A CONSOLIDATED NON-FINANCIAL STATEMENT ("SUSTAINABILITY REPORT") WAS ALSO
SUBMITTED TO THE ORDINARY SHAREHOLDERS' MEETING**

The Ordinary Shareholders' Meeting of Banco di Desio e della Brianza, held in first call on 28 March 2019, approved the individual financial statements as at 31 December 2018 and in this context approved, inter alia, the distribution of a dividend of EUR 0.0839 per each ordinary share and EUR 0.1007 per each savings share. The "pay out" is 36.01% (compared to 35.00% of the previous financial year). In compliance with the Stock Exchange timetable, the dividend will be paid on 3 April 2019, against detachment of coupon no. 28, the coupon detachment date, for security listing purposes, and the "record date" ⁽¹⁾ will take place on 1 and 2 April 2018, respectively.

The Ordinary Shareholders' Meeting also received the consolidated financial statements and the consolidated non-financial statement (known as "sustainability report") as at 31 December 2018 of the Banco Desio Group, drawn up in compliance with Italian Legislative Decree 254/2016, which introduced this requirement for larger companies and groups. The Sustainability Report is primarily intended to be a qualified opportunity to represent to the "stakeholders" the special attention to ethical and social issues of the Banco Desio Group, the result of the territorial origins of its operations and of the constant dialogue with the customer base consisting mainly of households, professionals, craftsmen and small and medium enterprises.

⁽¹⁾ dividend payment legitimization date introduced in Article 83-terdecies of the Consolidated Act on Finance (TUF) by Italian Legislative Decree no. 91/2012

The individual and consolidated financial statements were audited by Deloitte & Touche S.p.A., which expressed an opinion without findings, as well as an assessment of consistency and compliance with law provisions and with the financial statements of the report on operations. With reference to the "sustainability report", the Independent Auditors expressed an assessment of compliance ("limited assurance engagement") in accordance with the applicable provisions.

Finally, the Ordinary Shareholders' Meeting approved the annual document on the Group's remuneration policies, drawn up in compliance with the relevant supervisory provisions.

Desio, 28 March 2019

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

Contacts:

Investor Relator
Giorgio Federico Rossin
Tel. 0362/613.469
Cell. 335/7764435
Fax 0362/613.219
g.rossin@bancodesio.it

**Ufficio Segreteria Generale
e Societaria**
Tel. 0362/613.214
Fax 0362/613.219
segreteria@bancodesio.it

Marco Rubino di Musebbi
Community Srl
Consulenza nella comunicazione
Tel. 02/89404231
Cell. 335/6509552
Fax 02/8321605
marco.rubino@communitygroup.it