

PRESS RELEASE

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

The Bank of Italy 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 prudential review process ("SREP"), setting forth that, effective from the next report on own funds, the "CRR"¹ Brianza Unione Group will adopt the following consolidated capital ratios:

- **CET 1 ratio**) of **7.35%**, composed of a binding measure of 4.85% (minimum regulatory requirements of 4.5% and "SREP" requirements of 0.35%, which are unchanged on this ratio with respect to the previous measure) and, for the remainder, of the capital conservation buffer component;
- **Tier 1 ratio** of **9.00%**, composed of a binding measurement of 6.50% (minimum regulatory requirements of 6% and "SREP" requirements of 0.50%, which see an increase of 5 basis points on this ratio with respect to the previous measure) and, for the remainder, of the capital conservation buffer component;
- **Total Capital ratio** of **11.15%**, composed of a binding measure of 8.65% (minimum regulatory requirements of 8% and "SREP" requirements of 0.65%, which see an increase of 5 basis points on this ratio with respect to the previous measure) and, for the remainder, of the capital conservation buffer component.

The Group's solidity is therefore confirmed also with respect to the new requirements², as also represented in the quarterly financial disclosure and summarised below:

Ratios	Banco Desio Brianza	Banco Desio Group	Brianza Unione Group
CET 1	16.60%	15.65%	11.41%
TIER 1	16.60%	15.65%	12.20%
Total Capital	16.60%	15.65%	13.26%

Desio, 19 May 2022

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

¹ It should be noted 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, paragraphs 2 and 3 and 13, paragraph 2, of Regulation no. 575/2013 ("CRR"), is the financial parent company of the banking group.

² Based on the previous measure of the Bank of Italy in question, which had been disclosed to the public on 22 May 2020, regarding the minimum consolidated capital requirements to be respected on conclusion of the SREP:

- **CET 1 ratio**) of 7.35%, composed of a binding measure of 4.85% (minimum regulatory requirements of 4.5% and additional requirements of 0.35% determined following the SREP) and for the remainder, of the capital conservation buffer component;
- **Tier 1 ratio** of 8.95%, composed of a binding measure of 6.45% (minimum regulatory requirements of 6% and additional requirements of 0.45% determined following the SREP) and, for the remainder, of the capital conservation buffer component;
- **Total Capital ratio** of 11.10% composed of a binding measurement of 8.60% (minimum regulatory requirements of 8% and additional requirements of 0.60% determined following the SREP) and, for the remainder, of the capital conservation buffer component.



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