

Vega Finanziaria S.p.A.

“Vega Finanziaria” is a company established under Italian law in the form of a public company, whose main purpose is to purchase, sell, exchange and build real estate, manage real estate owned by the company as well as acquire equity investments. It currently holds 5.61% of the capital represented by shares with a right to vote of Banco Desio.

There are no shareholders' agreements or similar agreements between Vega Finanziaria and other parties concerning the shares of the Bank.

Control over Vega Finanziaria is exercised by Stefano Lado by virtue of the shares he owns and shares held by his children, who have granted him a proxy for managing those shares. The remainder of the corporate capital is split among a certain number of parties who have a family relationship with Stefano Lado.

Vega Finanziaria is aware of the content of the Code of Ethics adopted by the Bank and has committed to behaving in a manner compliant with the principles illustrated therein. As a majority shareholder, it has also committed to behaving in compliance with the rules and recommendations set out: in the Organisational Model adopted by the Company pursuant to Legislative Decree 231/2001 regarding administrative liability of companies and entities (“OMCM 231”) and in the Guidelines on Corporate Social Responsibility approved by the Company's Board of Directors.