

BANCO DI DESIO E DELLA BRIANZA S.p.A .: RESULT OF THE RATING ACTION CARRIED OUT BY FITCH RATINGS ON 30th APRIL 2021

Desio, April 30th 2021 – Banco di Desio e della Brianza S.p.A. announces that the International Agency Fitch Ratings following the annual rating review, has left all the ratings assigned to the Bank unchanged, also confirming the Stable Outlook. The judgment reflects the Bank's adequate liquidity and capitalization, capable of withstanding any pressures, even significant ones, in terms of asset quality in the current pandemic context characterized by strong uncertainty about the economic and social repercussions generated by the health emergency from Covid-19.

The Bank highlights the constant attention to the improvement of the Capital Ratios, due to the continuous derisking approach, and the resilience of the model adopted by virtue of the consolidated relationship with the reference customers.

The updated Ratings are therefore as follows:

- Long term IDR: confirmed at "BB +" Stable Outlook
- Viability Rating: confirmed at "bb +"
- Short term IDR: confirmed at "B"
- Support Rating: confirmed at "5"
- Support Rating Floor: confirmed at "No Floor"

The full Fitch Ratings press release is also available on the Agency's website.

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

The Chairman

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