

PRESS RELEASE

BANCO DI DESIO E DELLA BRIANZA SPA: FITCH RECONFIRMS CURRENT LEVELS IN BANCO DI DESIO E DELLA BRIANZA SPA RATINGS

Banco di Desio e della Brianza S.p.A. announces that, following the annual ratings review, the international rating agency Fitch Ratings has confirmed Banco di Desio e della Brianza S.p.A.'s ratings. Specifically:

- Long term IDR confirmed as “BBB+”;
- Short term IDR confirmed as “F2”;
- Viability Rating confirmed as “bbb+”;
- Support Rating confirmed as “4”;
- Support Ratings Floor confirmed at “B+”;
- Outlook negative.

The ratings applied reflect the Bank's resistant performance despite the persisting macroeconomic difficulties. The prudent lending policy and highly diversified credit portfolio were seen as positive by the Agency. During the recession the asset quality impairment has proved to be less than that of its main competitors. Added to these aspects are the positive contribution of an extensive, stable level of customer deposits, extremely minimal recourse to interbank market funding and sound capitalisation.

The IDR ratings and outlook are at the same levels as those of the sovereign state. Fitch has emphasised that a downgrading of the sovereign rating could result in a downgrading of Banco di Desio e della Brianza rating levels.

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BANCO DI DESIO E DELLA BRIANZA SpA
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