

PRESS RELEASE
THE BOARD OF DIRECTORS
OF “BANCO DI DESIO E DELLA BRIANZA S.P.A.” APPROVES
THE 2010 - 2011 BUSINESS PLAN
OF “BANCO DESIO GROUP”

The Board of Directors of Banco di Desio e della Brianza S.p.A. approved the Group's 2010 - 2011 Business Plan in which, in a particularly complex market environment, the Group presents its strategy to powerfully reaffirm the commercial banking model for private customers and small to medium-sized businesses.

Along with the approval of the Group's Business Plan, the Group's 2010- 2011 Branch Plan was also approved, which includes the opening of 14 new branches over the next two years. Considering the openings already underway, which were included in the prior Plan, as well as those of the new Plan, the Banco Desio Group network will reach a total of 186 branches at the end of 2011.

The principal figures resulting from the economic-financial growth assumptions using the guidelines set forth in the 2010 - 2011 Business Plan were developed considering the forecasted macroeconomic scenario, under a prudential approach. Indications regarding volumes and interest rates were taken from recent studies in the sector and forecasts of specialised companies, adjusted as necessary to the Group's situation in the specific reference markets.

At a consolidated level, financial growth over the 2010 – 2011 period based on the Plan is summarised below:

(% growth on an annual basis)

funding from customers	+ 6.1%
loans to customers	+ 8.1%
indirect funding from ordinary customers	+ 9.7%
of which assets managed	+ 12.7%

As regards the financial ratios:

net interest income	+ 8.5%
net commissions and other operating income	+ 7.1%
operating income	+ 8.0%
pre-tax operating profit	+ 37.9%

The **Group's Shareholders' Equity, estimated to increase as a result of the financial results and the policy of reinvesting profits**, is expected to remain stable at the current supervisory ratios, with the Tier 1 coefficient over the two-year period of more than **10%**.

Desio, 22 December 2009

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

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