

PRESS RELEASE

FITCH HAS NOT CHANGED THE CURRENT RATING OF BANCO DI DESIO E DELLA BRIANZA S.p.A.

The rating is given by international ratings agency **Fitch Ratings**.

On the basis of its analysis of the Annual Report, despite the downgrade of Italy's rating by the main ratings agencies at the end of 2011 and the increasing difficulties in the Italian banking system, Fitch Ratings did not change the rating attributed to Banco di Desio e della Brianza S.p.A. on 29 November 2011, from "A-", with a **negative outlook**. The negative outlook is mainly due to the unfavourable macroeconomic climate in which the Bank has to operate.

The strong points that emerge from the **Annual Report** are as follows:

- good quality of assets, broad, stable customer base, continued profitability and sound capitalisation;
- better performance than most other Italian banks, with a ROAE of over 9%;
- sound loan portfolio with better performance than its competitors;
- adequate capitalisation with the capacity to generate capital internally.

Long Term Issuer Default Rating: "A-"

Short Term Issuer Default Rating: "F2"

Viability rating: "a-"

Support Rating: "4"

Support Rating Floor: "B+"

Desio, April 24, 2012

BANCO DI DESIO E DELLA BRIANZA SpA
The Chairman

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