

**PRESS RELEASE**

**BANCO DI DESIO E DELLA BRIANZA S.p.A.: OUTCOME OF RATING ACTIVITY PERFORMED BY FITCH RATING ON 10 JULY 2014**

*Desio, 10 July 2014* – Banco di Desio e della Brianza S.p.A announces that the international rating agency Fitch Ratings, during a rating activity involving seven Italian mid-sized banks, maintained the following rating levels:

- Long term IDR “BBB+” (with RWN)
- Short term IDR “F2” (with RWN)
- Viability Rating “bbb+” (con RWN)

It also confirmed these other following ratings:

- Support Rating “4”
- Support Rating Floor “B+”

The ratings reflect more resilient gains in profitability than competitors, a prudent lending policy, and a good level of loan portfolio diversification both by type of clientele and by sector; this translates into asset quality ratios better than the System average. Banco Desio confirms a superb capitalisation.

The Agency expects to resolve the RWN after completion of the acquisition of Banca Popolare di Spoleto, expected within the second half of 2014.

**BANCO DI DESIO E DELLA BRIANZA SPA**  
The Chief Executive Officer

Contacts:

**Investor Relator**  
**Giorgio Federico Rossin**  
Tel. 0362/613.469  
Mob. 335/7764435  
Fax +39 0362/613.219  
[g.rossin@bancodesio.it](mailto:g.rossin@bancodesio.it)

**Marco Rubino di Musebbi**  
**Community Srl**  
**Consulenza nella comunicazione**  
Tel. 02/89.404.231  
Mob. 335/6509552  
Fax +39 02/8.321.605  
[marco.rubino@communitygroup.it](mailto:marco.rubino@communitygroup.it)

**Legal and Company Business**  
**Department**  
Tel. 0362/613.214  
Fax +39 0362/613.219  
[SegreteriaG@bancodesio.it](mailto:SegreteriaG@bancodesio.it)