

**PRESS RELEASE**

**THE BOARD OF DIRECTORS OF PARENT COMPANY  
"BANCO DI DESIO E DELLA BRIANZA S.P.A."**

**HAS APPROVED**

**THE PROPOSAL FOR ALLOCATION OF THE PRELIMINARY INDIVIDUAL NET PROFIT AS AT 31  
DECEMBER 2014 IN ACCORDANCE WITH THE SUPERVISORY REGULATIONS IN FORCE**

**AND THE PRELIMINARY SITUATION OF INDIVIDUAL AND CONSOLIDATED OWN FUNDS AND  
PRUDENTIAL RATIOS AS AT 31 DECEMBER 2014**

- ✓ PROPOSED DIVIDEND
  - EUR 0.0753 per ordinary share
  - EUR 0.0904 per savings share
  - Payout 30.33% (previously 31.66%)
  
- ✓ FURTHER STRENGTHENING OF SHAREHOLDERS' EQUITY
  - with allocation of EUR 23 million of preliminary individual net profit to shareholders' equity

**PRELIMINARY INDIVIDUAL DATA OF THE PARENT COMPANY AS AT 31 DECEMBER 2014**

- ✓ OWN FUNDS <sup>(1)</sup> EUR 913 million <sup>(2)</sup> (CET1 + AT1 EUR 793.6 million + T2 EUR 119.4 million) compared to EUR 808.1 million as at 31 December 2013, data recalculated according to the new regulations (the former Regulatory Capital stood at EUR 809.8 million as at 31 December 2013)
- ✓ *Common Equity Tier1* at 13.7% <sup>(3)</sup>
- ✓ *Tier1* at 13.8% <sup>(3)</sup>
- ✓ *Total capital ratio* at 15.8% <sup>(3)</sup>

**PRELIMINARY CONSOLIDATED DATA AS AT 31 DECEMBER 2014**

- ✓ OWN FUNDS <sup>(1)</sup> EUR 990.8 million <sup>(2)</sup> (CET1 + AT1 EUR 845.1 million + T2 EUR 145.7 million) compared to EUR 815.3 million as at 31 December 2013, data recalculated according to the new regulations (the former Regulatory Capital stood at EUR 823.3 million as at 31 December 2013)
- ✓ *Common Equity Tier1* at 10.3% <sup>(3)</sup>
- ✓ *Tier1* at 10.5% <sup>(3)</sup>
- ✓ *Total capital ratio* at 12.3% <sup>(3)</sup>

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(1) current definition of the former Regulatory Capital, according to the new regulations (Circular no. 285 and Circular no. 286 issued by the Bank of Italy, European regulation 575/2013);  
(2) including preliminary net profit as at 31 December 2014 after dividends;  
(3) equity ratios calculated according to the new regulations.



The Board of Directors of Parent Company Banco di Desio e della Brianza S.p.A., which met on 26 February 2015, approved the proposal for allocation of the preliminary net profit for the individual financial statements as at 31 December 2014, in accordance with the Supervisory Regulations, as well as the preliminary situation of Own Funds and individual and consolidated prudential ratios as at 31 December 2014.

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The consolidated financial statements and the draft individual financial statements of the Parent Company, which will be definitively approved in a subsequent session of the Parent Company's Board of Directors, have been submitted for auditing by Deloitte & Touche S.p.A, with auditing currently underway.

Desio, 26 February 2015

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

The Chairman

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The Manager in charge of drawing up the company accounting documents, Mauro Walter Colombo, hereby declares that, pursuant to art. 154-bis, paragraph 2 of the Consolidated Law on Finance, the accounting information contained in this press release corresponds to the company's documents, books and accounting records.

*Mauro Walter Colombo*

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