

PRESS RELEASE

BANCO DI DESIO E DELLA BRIANZA SpA

FITCH REMOVES WATCH NEGATIVES FROM THE BANCO DESIO E DELLA BRIANZA S.p.A. RATINGS

Fitch Ratings removed all Watch Negatives from the Banco di Desio e della Brianza SpA ratings on 20 December 2011, confirming the long-term rating as 'A-' (with negative outlook), the short-term rating as 'F2' and the Viability Rating as 'a-'.

Fitch considers Banco di Desio to be the best positioned among the medium-sized banks to handle the impact of the deteriorating economy as a result of its prudent credit risk management and the solidity of its assets. The bank is also less exposed to market sentiment in that its funding comes from direct customer deposits rather than from the wholesale market. The bank's rating also reflects its sound capitalisation. The negative outlook is associated solely with a potential further intensification of the financial crisis in the Euro Area and the potential impact it could have on banking industry profit margins.

The text of the Fitch press release is attached.

Desio, 7 February 2012

BANCO DI DESIO E DELLA BRIANZA SpA

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