

PRESS RELEASE
THE BOARD OF DIRECTORS OF
BANCO DI DESIO E DELLA BRIANZA S.P.A.
APPROVES THE 2008-2009 INDUSTRIAL PLAN
FOR THE BANCO DESIO GROUP

The Board of Directors of Banco di Desio e della Brianza S.p.A. has approved the Group's Industrial Plan for 2008 – 2009. The Plan presents its strategy of continuing a management policy that is focused on the retail bank's core business, for private clients and small to medium-sized undertakings, and on territorial development, primarily through in-house lines, with plans to open a total of **30** affiliates in the next two years, while continuing to monitor potential acquisition opportunities that emerge on the market.

The principal figures resulting from the hypothetical economic and financial development that will be achieved by following the guidelines in the 2008-2009 Industrial Plan were based on the anticipated macroeconomic scenario and regulatory developments underway. Information on trends in volumes and interest rates was taken from recent sector studies and forecasts by specialized companies, appropriately adapted to the Company's situation in the specific markets of reference.

At the consolidated level, the equity growth the Plan anticipates for 2008-2009 may be summarized as follows:

	(% compound growth for year)
Customers' deposits	+ 12.8%
Accounts receivable	+ 14.0%
Indirect deposit taking from ordinary customers	+ 13.2%
of which managed investments	+ 12.5%
With regard to economic margins:	
Spread	+ 13.3%
Net fees and other management proceeds	+ 11.6%
Earning margin	+ 11.8%
Before tax profits from ordinary business activities	+ 15.9%

With regard to the principal economic indicators, it is anticipated that at the end of the two year period, an **administrative expense / earning margin** ratio of about **56%** will have been achieved, with **R.O.E.** of over **14%**.

Group Equity, expected to increase based on economic results and profit reinvestment policies, anticipates maintaining current supervision ratios, with a Tier 1 coefficient of over **10%** for the two year period.

Desio, October 25, 2007

BANCO DI DESIO E DELLA BRIANZA SPA
The President

Contacts

Investor Relator

Gianfranco Cascone

Tel. 335/7063512

g.cascone@bancodesio.it

General Affairs and Shareholdings Area

Tel. 0362/613.214

Fax 0362/613.219

SegreteriaG@bancodesio.it