

## PRESS RELEASE

*Bergamo, 27<sup>th</sup> February 2015* – As requested by the Consob UBI Banca reports the following.

On the basis of figures as at 31<sup>st</sup> December 2014 and with account taken of the proposal to distribute a dividend for 2014, the capital ratios of the Group are as follows:

phased in:

- 12.33% in terms of Common Equity Tier 1 ratio
- 15.29% in terms of Total Capital ratio

fully loaded at regime:

- 11.50% in terms of Common Equity Tier 1 ratio
- 15.09% in terms of Total Capital ratio

The specific capital requirements requested at consolidated level by the ECB for the Group were received on 25<sup>th</sup> February:

- 9.5% in terms of Common Equity Tier 1 ratio
- 11% in terms of Total Capital ratio

In consideration of the ratios achieved as at 31<sup>st</sup> December 2014 and on the basis of simulations carried out according to current regulations for the next few years and at “fully loaded” level, the availability of significant margins for maintaining a strong capital position higher than the specific requirements appears evident (as already seen in the Comprehensive Assessment context).

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