

PRESS RELEASE

**“SREP DECISION”: CET1 RATIO REQUIREMENT REDUCED  
TO 9.25% FROM 9.50%**

*Bergamo, 27<sup>th</sup> November 2015* – UBI Banca reports that it received the specific capital requirement requested by the ECB for the Group at consolidated level.

That requirement establishes a Common Equity Tier 1 capital ratio of 9.25%, down compared with 9.50% set in February 2015.

In the context of the publication of Group results for the period ended 30<sup>th</sup> September 2015, the Common Equity Tier 1 ratio was as follows:

- 13.00% in phased in terms
- 12.56% in fully loaded terms

well above the requirements specified in both cases.

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