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PRESS RELEASE

DBRS assigned “A” to FITD as Long-Term Issuer Rating with positive trend.

On 13 June DBRS Ratings GmbH (Morningstar DBRS) assigned a Long-Term Issuer Rating to Fondo Interbancario di Tutela dei Depositi, (FITD) of 'A' and a Short-Term Issuer Rating of R-1 (low), both with a Positive trend. At the same time, Morningstar DBRS assigned a Long-Term Senior Debt Rating of BBB (high) to FITD with a Positive trend.

FITD's ratings reflect a very high degree of essentiality due to FITD's key role within the safety net of the Italian banking system. Moreover, FITD has a good track record of implementing effective precautionary bank-related support and ratings reflect FITD's proactive role in identifying solutions to the critical issues of member banks, its solid financial situation and credibility regarding its ability to meet its obligations.

The ratings places FITD as a forerunner in the international scenario of deposit guarantee systems, also in view of the entry into force of the revised Core Principles of the International Association of Deposit Insurers (IADI) which provide for an external assessment of guarantee schemes.

DBRS rating can be seen here: <https://dbrs.morningstar.com/research/456124/fondo-interbancario-di-tutela-dei-depositi-credit-rating-report>

DBRS Morningstar *press release* can be seen here:

<https://dbrs.morningstar.com/research/456122/morningstar-dbrs-assigns-a-long-term-issuer-rating-to-fitd-positive-trend>