



GRUPPOMONTEPASCHI

PRESS RELEASE

BIVERBANCA: 2009 FULL YEAR RESULTS

Biella, 31 March 2010. Today, the Meeting of Biverbanca's Shareholders – Banca Monte dei Paschi di Siena SpA, Foundation Cassa di Risparmio di Biella and the Foundation Cassa di Risparmio di Vercelli - chaired by its President, Mr. Alfredo Monaci, has approved Biverbanca's 2009 Annual Report.

- **Statement of Income:**
 - Net income from banking activities: 121.2 million euro
 - Financial income: 130 million euro
 - Operating expenses: 75.3 million euro
 - Net income: 19.9 million euro (9% ROE)
 - A dividend of euro 0.144 per share (85% payout ratio)
- **2009 Highlights:**
 - Direct customer deposits: 2,879.5 million euro (+7.6% y-o-y)
 - Indirect customer deposits: 2,683.9 million euro (+4.3% y-o-y)
 - Overall assets entrusted to the Bank: 5,563.4 million euro (+6% y-o-y)
 - Loans to customers: 2,216.4 million euro (-4.7% y-o-y)
 - Mortgage Loans: 1,390.9 million euro (+7.2% y-o-y)
- **Credit Quality:**
 - Credit costs: 2.1% (non-performing loans/total loans ratio)
 - NPL coverage ratios remained substantially stable
- **Capital and Capital ratios**
 - Strong capital ratios: both Tier 1 and Total Capital Ratio stood at 11.75%
 - Shareholders' equity after net income allocation: 207.1 million euro
- **Biverbanca's network at year-end 2009:**
 - 108 branches
 - Opening of 3 new branches during 2009 (Ivrea, Ciriè and Caluso in the province of Turin)
- **Overall staff as at 31.12.2009: 713 employees (+11 resources y-o-y)**

**For further information,
please contact:**

BIVERBANCA
Media Relations
Franco Delzoppo
Tel. +39 015 3508260
pianificazione@biverbanca.it

Banca Monte dei Paschi di Siena
Media and External Relations
David Rossi
tel. +39 0577 299927
ufficio.stampa@banca.mps.it