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PRESS RELEASE

COMUNICATO STAMPA



DA OGGI DISPONIBILE LA DOCUMENTAZIONE PER L'ASSEMBLEA STRAORDINARIA DEL 20 SETTEMBRE

Genova 30 agosto 2019 – Come noto, in data 9 agosto 2019 il Fondo Interbancario di Tutela dei Depositi, lo Schema Volontario di Intervento del FITD, Cassa Centrale Banca – Credito Cooperativo Italiano S.p.A. e Banca Carige S.p.A. hanno firmato un accordo quadro vincolante finalizzato al rafforzamento patrimoniale della Banca e funzionale alla chiusura della procedura di amministrazione straordinaria nonché alla ricostituzione degli organi dell'amministrazione ordinaria della Società.

Il Collegio dei Commissari di Carige ha approvato e reso pubblico in data odierna sul sito internet, come previsto dalla vigente normativa applicabile, la documentazione concernente gli argomenti posti all'ordine del giorno dell'Assemblea straordinaria del 20 settembre p.v.

I documenti pubblicati sono:

- la Relazione dei Commissari all'Assemblea che descrive la complessiva operazione di Rafforzamento Patrimoniale della Banca con i dettagli dell'Aumento di Capitale per un ammontare di €700 milioni, oggetto della proposta all'Assemblea, e dell'emissione di obbligazioni subordinate Tier 2 per un ammontare complessivo di €200 milioni
- la Lettera dei Commissari agli azionisti con allegata la Nota di assegnazione delle azioni gratuite per €10 milioni da parte dello SVI¹

¹ Si rimanda al Comunicato Stampa relativo alla definizione del meccanismo e dei criteri di assegnazione delle azioni gratuite pubblicato sul sito internet del Gruppo www.carige.it nella sezione Investor Relations

- il Regolamento degli warrant, allegato alla Relazione dei Commissari all'Assemblea, che definisce l'assegnazione gratuita degli stessi agli azionisti della Banca che risultino avere sottoscritto la tranche dell'Aumento di Capitale ad essi offerta

Sono inoltre a disposizione anche:

- 1) la rendicontazione volontaria semestrale certificata, che registra i previsti effetti delle iniziative di *derisking* predisposte nel quadro dell'operazione di rafforzamento patrimoniale, che concorrono in misura determinante alla perdita contabile semestrale di €428,5 milioni.
- 2) il Piano Strategico aggiornato di intesa con FITD che prevede ratio patrimoniali costantemente superiori ai *target* assegnati da BCE comprensivi di *guidance* (CET1 ratio pari all'11,8% e *Overall Capital Requirement* pari al 15,3%²) e un NPE ratio lordo costantemente inferiore al 5% in arco Piano. Il risultato netto (dopo le perdite straordinarie del 2019 legati agli effetti del *derisking* e della ristrutturazione) diventa positivo dal 2021 e si attesta a €74 milioni nel 2023, con un ROE pari a 6,2%³

La suddetta documentazione è disponibile presso la sede sociale della Banca, sul sito internet www.gruppocarige.it (al link Governance/Assemblee), sul meccanismo di stoccaggio autorizzato eMarket Storage (www.emarketstorage.com) e con le altre modalità normativamente previste. Il Piano Strategico e la Relazione sulla situazione patrimoniale ed economica consolidata al 30 giugno 2019 saranno disponibili sul sito internet www.gruppocarige.it nella sezione Investor Relations.

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² A partire dal 1° gennaio 2020. Per il 2019 il ratio è pari al 13,75%

³ Calcolato su Capitale e Riserve pari al 12% delle RWA. ROE pari al 4,5% calcolato su Capitale e Riserve effettivi

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They represent the subjective views of the management of the Company and are based on significant assumptions. Industry experts, business analysts or other persons may disagree with these views, assumptions and judgments, including without limitation the management's view of the market and the prospects for the Company. Any forward-looking statements in this announcement are subject to a number of risks and uncertainties, many of which are beyond the Company's control, that could cause the Company's actual results and performance to differ materially from any expected future results or performance expressed or implied by any forward-looking statements. Due to such uncertainties and risks, readers are cautioned not to place undue reliance on such forward-looking statements as a prediction of actual results. To the extent applicable, the industry and market data contained in this announcement has come from official or thirdparty sources. Third-party industry publications, studies and surveys generally state that the data contained therein have been obtained from sources believed to be reliable, but that there is no guarantee of the fairness, quality, accuracy, relevance, completeness or sufficiency of such data. The Company has not independently verified the data contained therein. In addition, certain of the industry and market data contained in this announcement come from the Company's own internal research and estimates based on the knowledge and experience of the Company's management in the market in which the Company operates. Such research and estimates, and their underlying methodology and assumptions, have not been verified by any independent source for accuracy or completeness and are subject to change without notice. Accordingly, undue reliance should not be placed on any of the industry or market data contained in this announcement. 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