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## PRESS RELEASE

## COMUNICATO STAMPA



### **CARIGE: LETTERA DEI COMMISSARI FABIO INNOCENZI E PIETRO MODIANO AI DIPENDENTI DEL GRUPPO CARIGE**

*Genova, 25 novembre 2019* – Si trasmette di seguito il testo completo della lettera inviata in data odierna dai Commissari Fabio Innocenzi e Pietro Modiano ai dipendenti del Gruppo Carige.

*“Care colleghe e cari colleghi,*

*nella giornata di venerdì, dopo l'accordo sindacale e la realizzazione delle altre condizioni sospensive, abbiamo avviato l'iter per l'approvazione del prospetto per l'aumento di capitale che attende ora solo il definitivo via libera delle autorità competenti.*

*Carige si appresta quindi a completare in dicembre l'aumento di capitale e la cessione dei crediti deteriorati.*

*Dopo queste operazioni la nostra banca si collocherà ai primi posti in Italia sia come indici di patrimonializzazione che come indicatori di rischio.*

*L'azionista di controllo sarà il FITD, con una quota compresa tra il 73% e l'82%. Secondo azionista sarà CCB con una quota del 9% ma con il diritto di acquistare tutte le azioni del FITD e di salire*

*quindi ad una quota compresa tra l'82% e il 91%. Gli attuali azionisti deterranno una quota compresa tra il 9% e il 19%.*

*Il FITD ha fatto proprio il piano industriale “Riprendiamoci il Futuro” e crede in un pronto rilancio reddituale della banca che le consentirà di presentarsi in perfetto ordine al momento in cui CCB potrà esercitare i propri diritti.*

*La vocazione di CCB come banca territoriale attenta alle famiglie e alle piccole medie imprese è garanzia di possibili ulteriori significative sinergie nell'interesse della nostra banca e dei suoi clienti.*

*Se siamo riusciti a trasformare i momenti anche drammatici vissuti nell'ultimo anno in una opportunità per il futuro è anche e soprattutto grazie alla vostra resilienza e al vostro forte legame con la nostra banca.*

*Ora inizia la parte più difficile ma anche più bella, quella del rilancio commerciale della banca nell'ottica di banca “veloce e vicina” alla clientela.*

*Non sarà ovviamente semplice con mercati del credito e del risparmio competitivi e resi complicati dalla evoluzione dello scenario esterno e dell'evoluzione tecnologica.*

*Sarà difficile ma sarà possibile se si riuscirà a sviluppare quella formidabile energia e determinazione che è emersa, tra l'altro, nella preparazione e nella gestione della assemblea dello scorso 20 settembre.*

*In questa difficile nuova impresa servirà un management al vostro fianco che creda nel progetto e che sappia di potere contare sull'impegno di lungo termine degli azionisti e sulla vostra forza e determinazione.*

*Per questi motivi noi riteniamo che sia importante già da oggi comunicarvi che non saremo noi a guidare la banca post commissariamento in linea con quanto raccomandato dall'articolo 12 del “Codice deontologico per i componenti degli organi delle procedure di gestione delle crisi (gestione provvisoria, amministrazione straordinaria, liquidazione coatta amministrativa) delle banche e degli*

*altri intermediari sottoposti a vigilanza". L'articolo prevede infatti che i Commissari Straordinari evitino di assumere cariche (o anche solo incarichi) presso l'intermediario interessato per un anno dopo la fine della procedura.*

*Riteniamo che sia una indicazione giusta, tanto più dopo che l'anno scorso, in un momento estremamente delicato per il futuro della banca, ci è stato chiesto di unirci a Raffaele Lener nella gestione commissariale senza discontinuità con i ruoli di Presidente e Amministratore Delegato che ricoprivamo allora, con una decisione con pochi o nessun precedente.*

*Lo facciamo ringraziando FITD e CCB perché il loro intervento è stato il pilastro essenziale del salvataggio (oggi) e del rilancio (domani) di Carige.*

*Per noi questo è un momento di grandi emozioni.*

*Da un lato l'estrema soddisfazione nel sapere che la banca è salva e, con azionisti di questo calibro alle spalle, potrà tornare a pensare a crescere grazie a voi per servire bene la clientela e i territori.*

*Dall'altro, se ci proiettiamo a fine gennaio, quando terminerà la gestione commissariale, sarà per noi difficile pensare di non lavorare più al vostro fianco. Sono stati mesi intensissimi anche dal punto di vista umano ed il legame che si è creato va ben oltre i rapporti squisitamente professionali.*

*Anche per questo motivo abbiamo ritenuto giusto che voi foste i primi ad essere informati.*

*Con stima e gratitudine*

*Fabio Innocenzi*

*Pietro Modiano"*

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