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PRESS RELEASE

COMUNICATO STAMPA



FITCH CONFERMA IL RATING DI LUNGO TERMINE DI CARIGE E RIMUOVE IL WATCH NEGATIVO

Genova, 16 novembre 2018 – L'Agenzia Fitch Ratings ha confermato il giudizio di lungo termine (IDR) di Banca Carige a "CCC+" ed lo ha rimosso dallo stato di sorveglianza negativa (*Rating Watch Negative*) in cui era stato posto il 10 ottobre u.s.

La conferma del *rating* di lungo termine e la rimozione dallo stato di sorveglianza negativa derivano dal riconoscimento del fatto che l'operazione di rafforzamento patrimoniale annunciata dalla Banca il 12 novembre u.s. consentirà di rispettare i requisiti prudenziali di Vigilanza e protegge quindi maggiormente i creditori della Banca.

Il *rating* di lungo termine rimane altresì superiore al *Viability Rating* (VR) che, in ragione della natura straordinaria dell'intervento dello Schema Volontario del FITD è stato portato a "c" ed è previsto che venga riallineato al *rating* di lungo termine ad inizio dicembre 2018 dopo il collocamento del prestito subordinato, che concluderà positivamente la prima delle due operazioni della manovra di rafforzamento patrimoniale.

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Forward-looking statements contained in this announcement regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this announcement. Any decision to purchase securities in the context of an offering of securities, if any, should be made solely on the basis of information contained in an offering circular or prospectus published in relation to such an offering. The forward-looking information contained herein represent the subjective views of the management of the Company and has been prepared on the basis of a number of assumptions and subjective judgments which may prove to be incorrect and, accordingly, actual results may vary. 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 third-party 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. Although the Company has obtained the information provided from sources that should be considered reliable, it cannot guarantee its accuracy or completeness. The information provided is purely of an indicative nature and is subject to change without notice at any time.