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PRESS RELEASE



BOARD OF DIRECTORS APPROVES BANCA CARIGE'S RESULTS AS AT 31 MARCH 2015¹

- First effects of the sales and distribution re-launch programme reflected in the funding and lending volumes for the quarter and a pick-up in the main profit and loss items:
 - downtrend reversed in loans to customers (+0.4% Q/Q to EUR 22.2 bn), especially in regions outside Liguria; signs of recovery in the *corporate* segment, with a focus on manufacturing businesses
 - slowdown in migration to bad loan status and part of the non-performing loan book secured with workout agreements signed, after the reporting period, for over EUR 500 mln worth of loans previously classified as substandard.
 - stability of deposits from customers (-0.4% Q/Q to EUR 39.9 bn), with a shift to the higher-value segments of mutual funds (+8.0%) and bancassurance products (+4.1%)
 - pick up in Net Interest Income (EUR 77.3 mln; +6.5% on 4Q2014)

¹ It is noted that, as early as from 2014, the Bank has classified and measured the assets, liabilities and profit & loss items of the insurance companies, Banca Cesare Ponti and Creditis according to the provisions of IFRS 5 (Non-current Assets Held for Sale and Discontinued Operations), restating its comparative profit and loss balances.

- reduction of operating costs (EUR 136.9 mln; -6.7% Y/Y), driven by the structural decrease in personnel expenses (EUR 84.9 mln; -7.0%)
- gradual cost of credit normalisation in line with Business Plan forecasts
- the Parent Company's share of profit (loss) for the period is -EUR 45.3 mln (+EUR 17.0 mln in 2014), still affected by recognition under IFRS 5 of the Insurance Group held for sale for an aggregate amount of EUR18.5 mln. Net of this item, the result for the period is –EUR 26.8 mln.
- upon completion of the Insurance Group's disposal – with *closing* expected in the second quarter – the valuation reserves on assets available for sale will be transferred to profit or loss with an effect equal to the value of the reserves (a positive EUR 80.5 mln as at 31 March 2015)
- The EUR 15.8 mln capital increase for the buyback of non-controlling interests held in the subsidiaries, Cassa di Risparmio di Savona S.p.A. and Cassa di Risparmio di Carrara S.p.A, has been completed
- The reverse stock split at a ratio of 1 new (ordinary or savings) share for every 100 (ordinary or savings) shares outstanding will be effected on 18 May 2015

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Genoa, 12 May 2015. Banca Carige's Board of Directors has today approved the Interim Report as at 31 March 2015.

In a still-uncertain, albeit improving, macro-economic scenario, the Group's first quarter of 2015 saw the kick off of the second phase of the turnaround process which, in parallel with the execution of the one off deals already approved, is centred upon the re-launch of sales and distribution.

Whilst reflecting the intense effort of risk profile mitigation conducted in 2014, which particularly penalised Net Interest Income and profit from trading, the quarter shows the first signs of a reversal of trends reflected in both the funding/lending volumes dealt with by the traditional distribution network and the main profit and loss items.

In particular, loans to retail and corporate customers have picked up by 0.4% to EUR 22.1 bn (-4.7% Y/Y with reference to restated data) due to the positive contribution from regions outside Liguria; industry-wise, the growth in loans to the corporate segment was focused on manufacturing companies, to the detriment of building and construction. Over EUR 600 mln worth of new loans have been (or are being) approved as at today.

Total customer deposits were substantially stable Q/Q (-0.4% to EUR 39.9 bn), with a shift to the higher-value segments of mutual funds (+8.0%) and bancassurance products (+4.1%), boosted by the sales momentum and improving financial market conditions.

The core component, i.e. current accounts and savings deposits (EUR 14.4 bn) proves stable on end-2014 levels (EUR 14.4 bn), whilst funding from bonds was weighed down by reduced bond issuance programmes over the period, with a preference for higher-priced indirect funding sources;

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the latter, totalling EUR 21.5 bn, was in fact up 2.8% Q/Q, reflecting the positive trend in Assets under Management (+6.1%), both in mutual funds (+8.0%) and insurance products (+4.1%).

Significant signs of a trend reversal are also observed in the income statement: Net Interest Income, in particular, amounts to EUR 77.3 mln (+6.5% from 4Q2014), in line with Business Plan forecasts and driven by a lower cost of funding.

The cost of credit, equal to 35 bps in 1Q (with loss provisions for on-balance-sheet loans amounting to EUR 77.2 mln), is gradually stabilising, in line with Business Plan forecasts. The *coverage* ratios for both bad loans (58.6% and 61.3% including *write offs*) and performing loans (1.2% net of REPOs with institutional customers) have remained stable at the higher levels for Italian regional banks.

Credit risk has been mitigated after part of the NPL portfolio was "secured" -for an aggregate amount of over EUR 500 mln- with work-out agreements signed for exposures classified as 'unlikely to pay'.

Operating costs were down significantly (-6.7% Y/Y to EUR 136.9 mln), driven by the structural reduction in personnel expenses (-7.0% to EUR 84.9 mln) arising from the definition of incentive-based retirements (158 employees retiring over the last six months) and other remuneration-revising measures set out in the union agreement of 30 September 2014.

Net fees and commissions were substantially stable with respect to 1Q14 (-0.8% to EUR 59.5 mln): AuM fees and commissions increased while expense recoveries on current accounts and fees on payment services were down (-8.4% to EUR 28.7 mln). The item 'Fees and Commissions' does not include fees and commissions related to the distribution of bancassurance products by the Insurance

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subsidiaries (+14.4% to EUR 5.8 mln) as they were part of intra-group cancellations. These fees and commissions will conversely be reflected in the accounts after closing of the Insurance Group's disposal.

The contribution from financial activities is reflective of the *derisking* policies adopted and amounts to EUR 4.7 mln, lower than in the previous quarters, which had benefitted from the positive effects arising from the divestment of the securities portfolio (amounting to EUR 2.8 bn as at 31 March 2015, -54.4% compared to data restated as at December 2013).

The Parent Company's share of profit/loss for the period is a negative EUR 45.3 mln (vs. a profit of EUR +17.0 mln as at 31 March 2014) and was affected by recognition under IFRS 5 of the value of the Insurance Group held for sale, for an overall amount of -EUR 18.5 mln (of which EUR 12.0 mln for Q/Q changes in the valuation reserve on assets available for sale); net of this item, the result is – EUR 26.8 mln.

This reserve, amounting to a positive EUR 80.5 mln at the end of March, will be transferred to profit or loss upon closing of the Insurance Companies' disposal process, with an impact equal to their value as at the date of reference for the disposal.

The liquidity profile remains adequate with EUR 2 bn worth of unencumbered assets at the end of the quarter (EUR 2.4 bn as at today); the NSFR and LCR are respectively estimated at 105% and 106%, including *closing* of the Insurance Companies' deal. The LCR ratio is significantly higher than the minimum regulatory levels and both the LCR and NSFR are set to further improve as a result of the capital increase and other one-off deals underway.

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The pro forma CET1 ratio as at 31/3/2015 was 8.4%, including the effects from the forthcoming disposal of the Insurance Companies; considering the upside from the upcoming capital increase, the CET1 ratio will rise to 12.3%, significantly higher than both the minimum regulatory levels and the 11.5% CET1 ratio to be achieved before the end of July 2015 as required by the ECB.

The rationalisation of the branch network, with closure of an additional 15 branches (36 branches closed in 2014), continued in the first months of the year, in line with the 2015 target of the 2015-2019 Business Plan, which was approved on 19 March 2015. Moreover, the first initiatives have been launched for the roll out of the Business Plan, in terms of both cost and process optimisation, and sales and distribution efficiency, via the implementation of the new *Hub & Spoke* distribution model.

Capital increase for the buyback of non-controlling interests completed

The capital increase with consideration, exempt from the pre-emptive rights of existing shareholders has been completed, as approved by the Extraordinary Shareholders Meeting of 23 April 2015, for an aggregate amount of EUR 15,822,885.75.

Accordingly, 226,364,603 new ordinary shares of Banca Carige have been issued, with regular dividend entitlement and the same characteristics as those outstanding as at the date of issuance, including:

- (i) 136,744,506 ordinary shares issued on 7 May 2015 via the transfer by the 'Fondazione Cassa di Risparmio di Carrara' of its non-controlling interest in the subsidiary bank 'Cassa di Risparmio di Carrara S.p.A.' consisting of 10,230 ordinary shares accounting for 10% of the share capital ;

and

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- (ii) 89,620,097 ordinary shares issued on 8 May 2015 via the transfer by the 'Fondazione Agostino de Mari Cassa di Risparmio di Savona' of its non-controlling interest in the subsidiary bank 'Cassa di Risparmio di Savona S.p.A.' consisting of 8,760,929 ordinary shares accounting for 4.1% of the share capital.

In its meeting today, the Board of Directors has conducted the verifications required under articles 2343 quater, paragraph 1, and 2440, paragraph 5, of the Italian Civil Code, and could thus proceed with registration of Banca Carige's new share capital with the Companies' Register, further to the afore-mentioned transfers, totalling EUR 2,580,818,989.13, divided into 10,396,471,978 shares with no indication of par value, of which 10,393,917,760 ordinary shares and 2,554,218 convertible savings shares.

As a result of this capital increase, Banca Carige owns 100% of the share capital of Cassa di Risparmio di Savona S.p.A. and Cassa di Risparmio di Carrara S.p.A.

Reverse split of ordinary and savings shares

Giving effect to the resolution of the Extraordinary Shareholders' Meeting held on 23 April 2015 regarding the reverse stock split of Banca Carige's ordinary and savings shares at a ratio of 1 new ordinary share issued for every 100 ordinary shares outstanding and 1 new savings share issued for every 100 savings shares outstanding, a reverse stock split will take effect as of 18 May 2015 for:

- 10,393,917,760 ordinary shares outstanding, with no indication of par value, having regular dividend entitlement (ISIN IT0003211601), coupon No. 19, into 103,939,177 new ordinary shares, with no indication of par value, having regular dividend entitlement (ISIN

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IT0005108763), coupon No. 1, subject to prior cancellation of 60 ordinary shares held by Banca Carige;

- 2,554,218 savings shares outstanding, with no indication of par value, having regular dividend entitlement (ISIN IT0003308878 for bearer savings shares and ISIN IT0003308902 for registered savings shares), coupon No.18, into No. 25,542 new savings shares, with no indication of par value, having regular dividend entitlement (ISIN IT0005108771 for bearer savings shares and ISIN IT0005108540 for registered savings shares), coupon No.1, subject to prior cancellation of 18 savings shares based on renunciation by intermediary Equita SIM S.p.A. appointed by Banca Carige to facilitate the rounding off process.

Upon completion of the reverse stock split, the share capital will remain unchanged at EUR 2,580,818,989.13, divided into 103,964,719 shares with no indication of par value, of which 103,939,177 ordinary shares and 25,542 convertible savings shares.

The reverse stock split shall take place at Monte Titoli S.p.A. and will be carried out by depository intermediaries via the issuance of new consolidated shares to replace shares outstanding.

In order to facilitate the reverse split and settle any fractional shares arising from this transaction, Banca Carige has appointed Equita SIM S.p.A. to act, upon request of the intermediary, from 18 May 2015 to 22 May 2015, as the counterparty for the purchase or sale of any fractions of the new consolidated shares that are missing or exceeding the minimum required to allow shareholders to hold a whole number of shares. Through Monte Titoli S.p.A., the depository intermediaries will receive instructions to make sure that holders of less than 100 ordinary or savings shares, will respectively receive, upon request, 1 new ordinary or savings share, against payment of the respective consideration.

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Fractional shares will be paid with no additional expenses, duties or fees, on the basis of the official price of Banca Carige's ordinary and savings shares traded in the Mercato Telematico Azionario (Electronic Stock Market) on 15 May 2015; the price will be notified to Monte Titoli S.p.A. and depository intermediaries on 18 May 2015.

Holder of non-dematerialised ordinary shares are hereby reminded that reverse stock split procedures may only be carried out after they have surrendered their share certificates to an authorised intermediary for their inclusion in dematerialised form in the centralised clearing system operated by Monte Titoli S.p.A.. Holders of non-dematerialised ordinary shares are therefore encouraged to surrender their share certificates to an authorised intermediary as soon as possible.

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Declaration of the Manager responsible for preparing the Company's financial reports pursuant to art. 154-bis, para. 2 of Legislative Decree no. 58/1998 (Consolidated Law on Finance)

Pursuant to Article 154-bis, paragraph 2, of the Italian Consolidated Law on Finance, the undersigned, Luca Caviglia, in his capacity as the Manager responsible for preparing Banca Carige S.p.A.'s financial reports, declares that the accounting information contained in this Press Release corresponds to the underlying documentary evidence and accounting records.

The Banca Carige Group's results as at 31 March 2015 will be presented to the financial community in a *conference call via live audio webcast* scheduled for 13 May 2015 at 16.30 p.m. (CET).

Dial-in numbers and other details to access the conference call can be found on the Bank's corporate website (www.gruppocarige.it) under 'Investor Relations'.

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ACCOUNTING TABLES BANCA CARIGE GROUP

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CONSOLIDATED BALANCE SHEET

ASSETS (thousands of EUR)

	31/03/2015	31/12/2014	Change	
			absolute	%
10 · CASH AND CASH EQUIVALENTS	263,018	329,394	(66,376)	-20.2
20 · FINANCIAL ASSETS HELD FOR TRADING	74,865	67,762	7,103	10.5
40 · FINANCIAL ASSETS AVAILABLE FOR SALE	3,046,260	3,037,414	8,846	0.3
60 · LOANS TO BANKS	874,176	754,732	119,444	15.8
70 · LOANS TO CUSTOMERS	21,954,557	23,682,831	(1,728,274)	-7.3
80 · HEDGING DERIVATIVES	216,169	201,525	14,644	7.3
100 · EQUITY INVESTMENTS	89,941	92,482	(2,541)	-2.7
120 · PROPERTY, PLANT AND EQUIPMENT	766,872	769,760	(2,888)	-0.4
130 · INTANGIBLE ASSETS	111,926	116,148	(4,222)	-3.6
of which:				
- goodwill	57,145	57,145	-	0.0
140 · TAX ASSETS	2,054,169	2,032,517	21,652	1.1
a) current	1,033,955	1,034,463	(508)	-0.0
b) deferred	1,020,214	998,054	22,160	2.2
b1) of which pursuant to Law 214/2011	768,163	753,312	14,851	2.0
150 · NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS	7,188,445	6,854,768	333,677	4.9
160 · OTHER ASSETS	335,041	370,227	(35,186)	-9.5
TOTAL ASSETS	36,975,439	38,309,560	(1,334,121)	-3.5

LIABILITIES AND SHAREHOLDERS' EQUITY (thousands of EUR)

	31/03/2015	31/12/2014	Change	
			absolute	%
10 · DEPOSITS FROM BANKS	1,950,772	1,877,094	73,678	3.9
20 · DEPOSITS FROM CUSTOMERS	16,546,358	17,332,987	(786,629)	-4.5
30 · SECURITIES ISSUED	7,184,425	8,121,888	(937,463)	-11.5
40 · FINANCIAL LIABILITIES HELD FOR TRADING	21,227	11,667	9,560	81.9
50 · FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT AND LOSS	900,095	964,726	(64,631)	-6.7
60 · HEDGING DERIVATIVES	516,476	515,252	1,224	0.2
80 · TAX LIABILITIES	34,029	24,421	9,608	39.3
(a) current	22,453	12,891	9,562	74.2
(b) deferred	11,576	11,530	46	0.4
90 · LIABILITIES ASSOCIATED TO NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS	6,821,427	6,474,615	346,812	5.4
100 · OTHER LIABILITIES	707,450	640,768	66,682	10.4
110 · EMPLOYEE TERMINATION INDEMNITIES	78,929	82,588	(3,659)	-4.4
120 · ALLOWANCES FOR RISKS AND CHARGES:	434,282	446,011	(11,729)	-2.6
a) post employment benefits	382,780	393,563	(10,783)	-2.7
b) other allowances	51,502	52,448	(946)	-1.8
140 · VALUATION RESERVES	(182,324)	(190,025)	7,701	-4.1
170 · RESERVES	(969,807)	(426,348)	(543,459)	...
180 · SHARE PREMIUM RESERVE	368,856	368,856	-	0.0
190 · SHARE CAPITAL	2,576,863	2,576,863	-	0.0
200 · TREASURY SHARES	(20,283)	(20,283)	-	0.0
210 · NON-CONTROLLING INTERESTS (+/-)	51,985	52,071	(86)	-0.2
220 · NET PROFIT (LOSS) (+/-)	(45,321)	(543,591)	498,270	-91.7
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	36,975,439	38,309,560	(1,334,121)	-3.5

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CONSOLIDATED INCOME STATEMENT

(figures in thousands of EUR)

	1ST 3M 2015	1ST 3M 2014(*)	Change	
			absolute	%
10 - INTEREST AND SIMILAR INCOME	173,217	214,469	(41,252)	- 19.2
20 - INTEREST AND SIMILAR EXPENSE	(95,965)	(116,773)	20,808	- 17.8
30 - NET INTEREST INCOME	77,252	97,696	(20,444)	- 20.9
40 - FEE AND COMMISSION INCOME	70,350	72,461	(2,111)	- 2.9
50 - FEE AND COMMISSION EXPENSE	(10,820)	(12,460)	1,640	- 13.2
60 - NET FEE AND COMMISSION INCOME	59,530	60,001	(471)	- 0.8
70 - DIVIDENDS AND SIMILAR INCOME	72	67	5	7.5
80 - NET PROFIT (LOSS) FROM TRADING	4,319	(4,034)	8,353	...
90 - NET PROFIT (LOSS) FROM HEDGING	(3,401)	2,399	(5,800)	...
100 - GAINS (LOSSES) ON DISPOSAL OR REPURCHASE OF:	7,868	49,848	(41,980)	- 84.2
a) loans	9	(115)	124	...
b) financial assets available for sale	9,062	47,607	(38,545)	- 81.0
d) financial liabilities	(1,203)	2,356	(3,559)	...
110 - NET PROFIT (LOSS) FROM FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE	(4,105)	580	(4,685)	...
120 - NET INTEREST AND OTHER BANKING INCOME	141,535	206,557	(65,022)	- 31.5
130 - NET IMPAIRMENT LOSSES/REVERSALS ON:	(71,761)	(65,679)	(6,082)	9.3
a) loans	(77,170)	(65,210)	(11,960)	18.3
b) financial assets available for sale	(198)	(293)	95	- 32.4
d) other financial transactions	5,607	(176)	5,783	...
140 - NET INCOME FROM BANKING ACTIVITIES	69,774	140,878	(71,104)	- 50.5
170 - NET INCOME FROM FINANCIAL AND INSURANCE ACTIVITIES	69,774	140,878	(71,104)	- 50.5
180 - ADMINISTRATIVE EXPENSES:	(147,495)	(155,448)	7,953	- 5.1
a) personnel expenses	(84,884)	(91,284)	6,400	- 7.0
b) other administrative expenses	(62,611)	(64,164)	1,553	- 2.4
190 - NET PROVISIONS FOR RISKS AND CHARGES	118	(4,148)	4,266	...
200 - NET ADJUSTMENTS TO/ RECOVERIES ON PROPERTY, PLANT AND EQUIPMENT	(6,204)	(4,972)	(1,232)	24.8
210 - NET ADJUSTMENTS TO/ RECOVERIES ON INTANGIBLE ASSETS	(6,968)	(7,429)	461	- 6.2
220 - OTHER OPERATING EXPENSES (INCOME)	23,620	25,304	(1,684)	- 6.7
230 - OPERATING EXPENSES	(136,929)	(146,693)	9,764	- 6.7
240 - GAINS (LOSSES) ON INVESTMENTS IN ASSOCIATES AND JOINT VENTURES	2,485	2,138	347	16.2
270 - GAINS (LOSSES) FROM DISPOSAL OF INVESTMENTS	160	4	156	...
280 - PROFIT (LOSS) BEFORE TAX FROM CONTINUING OPERATIONS	(64,510)	(3,673)	(60,837)	...
290 - TAXES ON INCOME FROM CONTINUING OPERATIONS	20,569	(3,160)	23,729	...
300 - PROFIT (LOSS) AFTER TAX FROM CONTINUING OPERATIONS	(43,941)	(6,833)	(37,108)	...
310 - PROFIT (LOSS) AFTER TAX FROM NON-CURRENT ASSETS HELD FOR SALE	(1,462)	24,454	(25,916)	...
320 - NET PROFIT (LOSS) FOR THE PERIOD	(45,403)	17,621	(63,024)	...
330 - NON-CONTROLLING INTERESTS	(82)	587	(669)	...
340 - PARENT COMPANY'S NET PROFIT (LOSS)	(45,321)	17,034	(62,355)	...

(*) The balances for the first three months of the previous year reflect, with respect to those published, changes resulting from the application of the provisions of IFRS 5 "Non-current Assets Held for sale and Discontinued Operations".

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IL PRESENTE COMUNICATO NON COSTITUISCE UN'OFFERTA DI VENDITA DI STRUMENTI FINANZIARI NEGLI STATI UNITI D'AMERICA. GLI STRUMENTI FINANZIARI NON POTRANNO ESSERE OFFERTI O VENDUTI NEGLI STATI UNITI D'AMERICA IN ASSENZA DI REGISTRAZIONE O DI UN'APPOSITA ESENZIONE DALLA REGISTRAZIONE. NON È INTENZIONE DELLA SOCIETÀ REGISTRARE, NÉ IN TUTTO NÉ IN PARTE, L'OFFERTA DI STRUMENTI FINANZIARI NEGLI STATI UNITI D'AMERICA O EFFETTUARE UN'OFFERTA AL PUBBLICO DI STRUMENTI FINANZIARI NEGLI STATI UNITI D'AMERICA. QUALSIASI OFFERTA DI STRUMENTI FINANZIARI NEGLI STATI UNITI D'AMERICA DOVRÀ ESSERE EFFETTUATA PER MEZZO DI UN PROSPETTO INFORMATIVO CONTENENTE INFORMAZIONI DETTAGLIATE IN MERITO ALLA SOCIETÀ, AL SUO MANAGEMENT E AGLI STRUMENTI FINANZIARI. COPIE DEL PRESENTE COMUNICATO NON SONO E NON POSSONO ESSERE DISTRIBUITE O INVIATE NEGLI STATI UNITI D'AMERICA.

LA DISTRIBUZIONE DI QUESTI MATERIALI IN ALCUNI PAESI POTREBBE ESSERE CONTRARIA ALLA NORMATIVA APPLICABILE IN TALI PAESI. QUESTI MATERIALI NON SONO DESTINATI ALLA DISTRIBUZIONE IN CANADA, GIAPPONE, O AUSTRALIA O IN QUALSIASI ALTRO PAESE NEL QUALE L'OFFERTA O LA VENDITA SIANO VIETATE IN CONFORMITÀ ALLE LEGGI APPLICABILI (GLI "ALTRI PAESI") O AI SOGGETTI IVI RESIDENTI. LE INFORMAZIONI CONTENUTE IN QUESTI MATERIALI NON COSTITUISCONO UN'OFFERTA DI VENDITA DI STRUMENTI FINANZIARI IN CANADA, GIAPPONE, O AUSTRALIA O NEGLI ALTRI PAESI.

IL PRESENTE COMUNICATO È DISTRIBUITO ESCLUSIVAMENTE A SOGGETTI: (I) AVENTI ESPERIENZA PROFESSIONALE IN MATERIE RELATIVE A INVESTIMENTI FINANZIARI AI SENSI DELL'ARTICOLO 19(5) DEL FINANCIAL SERVICES AND MARKETS ACT 2000 (FINANCIAL PROMOTION) ORDER 2005 (COME MODIFICATO, IL "FINANCIAL PROMOTION ORDER"), (II) RIENTRANTI NELLA DEFINIZIONE DI CUI ALL'ARTICOLO 49, SECONDO COMMA, LETTERE DALLA (A) ALLA (D) ("HIGH NET WORTH COMPANIES, UNINCORPORATED ASSOCIATIONS ETC.") DEL FINANCIAL PROMOTION ORDER, (III) CHE NON SI TROVINO NEL REGNO UNITO, (IV) AI QUALI PUÒ ESSERE ALTRIMENTI COMUNICATA, O FATTO SÌ CHE SIA COMUNICATA, NEL RISPETTO DELLA NORMATIVA APPLICABILE, UNA PROPOSTA DI, O UNA SOLLECITAZIONE A, EFFETTUARE UN INVESTIMENTO (SECONDO IL SIGNIFICATO DI CUI ALLA SECTION 21 DEL FINANCIAL SERVICES AND MARKETS ACT 2000) IN RELAZIONE ALL'EMISSIONE O ALLA VENDITA DI QUALSIASI STRUMENTO FINANZIARIO (COLLETTIVAMENTE, I "SOGGETTI RILEVANTI"). IL PRESENTE COMUNICATO È DIRETTO SOLO A SOGGETTI RILEVANTI E NON PUÒ ESSERE UTILIZZATO, O SULLO STESSO NON PUÒ ESSERE FATTO AFFIDAMENTO, DA PARTE DI SOGGETTI CHE NON SIANO SOGGETTI RILEVANTI. OGNI INVESTIMENTO O ATTIVITÀ DI INVESTIMENTO CUI IL PRESENTE COMUNICATO SI RIFERISCE È A DISPOSIZIONE SOLO DI SOGGETTI RILEVANTI E SARÀ INTRAPRESA ESCLUSIVAMENTE CON SOGGETTI RILEVANTI.

IL PRESENTE COMUNICATO STAMPA CONTIENE INFORMAZIONI PREVISIONALI, COMPRESI RIFERIMENTI CHE NON SONO RELATIVI ESCLUSIVAMENTE A DATI STORICI O EVENTI ATTUALI E PERTANTO, IN QUANTO TALI, INCERTE. LE INFORMAZIONI PREVISIONALI SI BASANO SU DIVERSE ASSUNZIONI, ASPETTATIVE, PROIEZIONI E DATI PREVISIONALI RELATIVI AD EVENTI FUTURI E SONO SOGGETTE A MOLTEPLICI INCERTEZZE E AD ALTRI FATTORI AL DI FUORI DEL CONTROLLO DI BANCA CARIGE. ESISTONO NUMEROSI FATTORI CHE POSSONO GENERARE RISULTATI ED ANDAMENTI NOTEVOLMENTE DIVERSI RISPETTO AI CONTENUTI, IMPLICITI O ESPlicitI, DELLE INFORMAZIONI PREVISIONALI E PERTANTO TALI INFORMAZIONI NON SONO UNA INDICAZIONE ATTENDIBILE CIRCA LA PERFORMANCE FUTURA. BANCA CARIGE NON SI ASSUME ALCUN OBBLIGO DI AGGIORNARE PUBBLICAMENTE O RIVEDERE LE INFORMAZIONI PREVISIONALI SIA A SEGUITO DI NUOVE INFORMAZIONI, SIA A SEGUITO DI EVENTI FUTURI O PER ALTRE RAGIONI, SALVO CHE CIÒ SIA RICHIESTO DALLA NORMATIVA APPLICABILE.

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