



SPAFID CONNECT

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Vedi allegato.

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PRESS RELEASE

COMUNICATO STAMPA



CLOSING CARTOLARIZZAZIONE SOFFERENZE

- **ACCELERATA LA STRATEGIA DI *DERISKING* DEL GRUPPO CARIGE E RAGGIUNTO CON UN ANNO DI ANTICIPO IL TARGET ASSEGNATO DA BCE**
- **CONCLUSA LA CESSIONE DI UN PORTAFOGLIO DI SOFFERENZE (GBV €964 MILIONI) ATTRAVERSO CARTOLARIZZAZIONE ASSISTITA DA "GACS"**
- **PREZZO DI CESSIONE PARI AL 22,3% DEL GBV DEI CREDITI CEDUTI**

Genova, 17 dicembre 2018 – Banca Carige comunica di avere concluso l'operazione di cartolarizzazione di sofferenze "RIVIERA NPL" in linea con quanto previsto nell'ambito della più ampia azione di *derisking* e miglioramento dell'*asset quality* del Gruppo.

In particolare è stato ceduto un portafoglio di sofferenze per un valore lordo contabile pari a €964 milioni (alla data di *cut off* del 31/12/2017), composto da crediti *secured* per il 48% e da crediti *unsecured* per il 52%, al veicolo di cartolarizzazione costituito ai sensi della Legge 130/99, con emissione, in contropartita, di tre differenti classi di titoli per un ammontare complessivo pari a € 215 milioni:

- una tranche *senior*, pari a €175 milioni, corrispondente al 18,2% del valore lordo contabile, alla quale sono stati attribuiti i rating *investment grade* Baa3 da Moody's e BBB- da Scope Ratings;
- una *tranche mezzanine*, pari a €30,0 milioni;

- una *tranche junior*, pari a €10,0 milioni.

I titoli *senior* hanno cedola pari a Euribor 6M + 65 bps e saranno sottoscritti e trattenuti dall'*originator* Banca Carige. Per gli stessi, nei prossimi giorni, verrà attivato il processo per la richiesta della garanzia statale GACS.

Il 95% delle *tranche mezzanine e junior* sarà collocato presso investitori istituzionali e al termine di tale processo (che si concluderà in settimana), il Gruppo conseguirà la *derecognition* ai fini di vigilanza del portafoglio.

A seguito delle operazioni di deconsolidamento concluse nell'ultimo trimestre dell'anno (per complessivi €1,3 miliardi), il credito deteriorato del Gruppo scende a €3,5 miliardi¹, raggiungendo con un anno di anticipo il target assegnato da BCE per il 2019, pari a €3,7 miliardi (€4,6 miliardi il target BCE assegnato per il 2018).

Nell'ambito dell'operazione "RIVIERA NPL", J.P. Morgan e Banca IMI hanno svolto il ruolo di *Arranger*; Securitisation Services (Gruppo Banca Finint) il ruolo di *Back-up Master Servicer*, *Calculation Agent*, *Corporate Services Provider e Representative of the Noteholders*; Credito Fondiario e Italfondiario sono state nominate *Special Servicer* e Credito Fondiario *Master Servicer*.

La consulenza legale è stata affidata agli studi Allen & Overy (per l'*Arranger*) e Orrik, Herrington & Sutcliffe (per l'*Originator*).

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¹ Pro – forma del dato al 30 settembre 2018

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