



# SPAFID CONNECT

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PRESS RELEASE

COMUNICATO STAMPA



## **I COMMISSARI DI CARIGE AVVIANO IMPORTANTI INIZIATIVE PER IL FUTURO DELLA BANCA**

- Formulata proposta allo SVI per ridefinizione delle condizioni del prestito subordinato
- Avvio attività di *due diligence* per una ulteriore riduzione degli NPE dell’Istituto
- In via di attivazione la garanzia statale a supporto del *funding* a medio termine
- Ricapitalizzazione precauzionale ipotesi del tutto residuale

*Genova, 8 gennaio 2019* - I Commissari di Banca Carige hanno avviato nelle ultime ore iniziative fondamentali per il futuro della Banca.

Considerando la draft decision della BCE che ha accolto il Capital Conservation Plan dando tempo alla Banca fino al 31/12/2019 per rispettare in modo sostenibile i requisiti patrimoniali, i Commissari straordinari, accompagnati da Gianluca Brancadoro per il Comitato di Sorveglianza, hanno incontrato ieri i vertici dello Schema Volontario di Intervento del Fondo Interbancario di Tutela dei Depositi (“SVI”) formulando una proposta volta a porre le basi della ridefinizione delle condizioni del prestito subordinato di 320 milioni di Euro sottoscritto dallo SVI in data 30 novembre 2018 tali da garantire la sostenibilità nel quadro del piano industriale in corso di preparazione e della prospettata aggregazione.

Parallelamente, Fabio Innocenzi, Raffaele Lener e Pietro Modiano hanno deciso di avviare una due diligence sugli NPE della Banca, che sarà condotta da primari operatori del settore, con l'obiettivo di una ulteriore drastica riduzione degli stessi (che segue quella di oltre 1,5 miliardi di Euro appena effettuata) al fine di includere nel piano industriale una percentuale degli NPE compresa tra il 5% e il 10% del totale dei crediti. In questo modo la Banca si posizionerebbe al di sotto del valore medio di sistema. Carige ha l'obiettivo di ridurre il peso degli NPE senza impatti significativi sui ratio patrimoniali in analogia con le operazioni di mercato appena finalizzate. Grazie, infatti, agli accantonamenti che hanno recepito le indicazioni della BCE e in linea con gli esiti delle ultime operazioni su UTP e sofferenze di Carige, si cercherà di avere un impatto tra eventuali nuovi accantonamenti e riduzione dei risk weighted asset tale da non alterare se non marginalmente i ratio patrimoniali previsti nel capital conservaton plan.

Alla due diligence saranno invitati alcuni tra principali operatori italiani e esteri.

Beneficiando di queste due iniziative, il piano industriale che verrà presentato entro fine febbraio 2019 potrà prevedere un percorso credibile non solo dal punto di vista della sostenibilità operativa ma anche, e soprattutto, in termini di attrattività in ottica di aggregazione.

In questo quadro, al fine di garantire la stabilità della raccolta a medio termine nella presente fase di transizione traendo beneficio dal decreto legge approvato ieri dal Consiglio dei Ministri, i Commissari sono in procinto di chiedere l'attivazione della garanzia statale sulla emissione di obbligazioni.

Si precisa invece che l'ipotesi di ricapitalizzazione precauzionale, così come evocata dal comunicato del Consiglio dei Ministri, è da considerarsi come un'ulteriore misura a tutela dei clienti, da attivarsi come ipotesi del tutto residuale.

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