

BANCA CARIGE S.p.A. - Cassa di Risparmio di Genova e Imperia  
Registered Office: Via Cassa di Risparmio 15, Genoa  
Share capital Euro 1,790,392,425, fully paid-in  
Genoa Register of Companies - Tax Code - VAT no. 03285880104  
Parent Bank of the Banca CARIGE Group registered with the Registry of Banking Groups at  
the Bank of Italy.

**NOTICE TO HOLDERS OF THE  
"BANCA CARIGE 4.75% 2010-2015 CONVERTIBLE BOND WITH THE OPTION  
OF REDEMPTION IN SHARES" NOTES ("BANCA CARIGE 4,75% 2010-2015  
CONVERTIBILE CON FACOLTA' DI RIMBORSO IN AZIONI")**

With regard to the call of the Banca CARIGE S.p.A. ordinary and extraordinary shareholders' meetings, may the Bondholders please note that, with regard to the provisions of the "Banca CARIGE 4.75% 2010-2015 convertible bond with the option of redemption in shares" ("Banca CARIGE 4,75% 2010-2015 convertibile con facoltà di rimborso in azioni") bond Regulation in relation to the right to share conversion as of 6 September 2011, Conversion Requests for securities related to the abovementioned bond loan (Article 7, subsection 1) may not be submitted from today until the day on which the shareholders' meeting takes place (inclusive).

Genoa, 14th January 2012

for the Board of Directors  
The Chairman  
Mr. Giovanni Berneschi

*The Italian text is the only legally binding version on which investors can rely (i) in respect of any decision regarding an investment in the Notes and (ii) in respect of the interpretation of the characteristics of the Notes themselves. Such Italian text will prevail over the English translation in the event of conflict.*