**Budget under control**  
Deficit/GDP ratio 2012YE expected < 3%; 2013YE target = 1,8%  
Primary budget surplus 2012YE = 2,6%; 2013YE target = 3,5%

**Private low indebtedness**  
Private sector debt = 135% of GDP vs EU Area avg = 170%  
Households debt = 65% of disposable income vs EU Area avg = 99%  
Absence of a real-estate bubble: house prices strictly linked to basics (household disposable income, inflation expected levels, surface pro-citizen, interest rates)

**Sound Lending policy**  
Residential mortgages LTV = 60%  
Absence of subprime lending  
Most lending at floating rate

**Large private financial wealthness**  
Household net financial wealth/GDP = 165%  
vs France = 135%  
Germany = 122%  
Spain = 74%
Agenda

Carige Group at a glance

Financial highlights

Strategy
Banca Carige Group

Fondazione CR Genova e Imperia
47.16% *

BPCE IOM SA
9.99% *

Floating
42.85% *

Banca Carige SpA
Cassa di Risparmio di Genova e Imperia

Banking
• Banca Carige
• CR Savona
• CR Carrara
• BM Lucca
• B. Cesare Ponti

Insurance
• Carige Vita Nuova (life)
• Carige Ass.ni (non life)

Finance
• Carige AM SGR
• Creditis (Consumer credit)

Trustee
• Centro Fiduciario

Main Companies Only

5,933 EMPLOYEES
1.9 M CUSTOMERS
(1.2 M BANKING; 0.7M ASSURANCE)
677 BRANCHES &
428 INSURANCE OUTLETS
911 CONSULTANTS
EQUITY
3.5 € BILLION

*Holding calculated on the basis of ordinary shares

Operational and accounting data as at 30 September 2012
An increasingly diversified network

The network in 1989

- Branches: 137
- Liguria: 94%
- North: 100%

The network today

- Branches: 677
- Insurance outlets: 428
- Liguria: 25%
- North: 58%

10th Group in Italy by branches
Among the main Italian groups by market capitalisation

Data as at 14 November 2012. Source: Il Sole 24 Ore
Carige Group showed strong resilience during the crisis, particularly if compared with peers.

Comparison of pre and post crisis cumulated net profits (€m)

<table>
<thead>
<tr>
<th></th>
<th>Peers average $^1$</th>
<th>Carige</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-2007</td>
<td>661</td>
<td>474</td>
</tr>
<tr>
<td>2008-2011</td>
<td>-53%</td>
<td>+64%</td>
</tr>
</tbody>
</table>

SOURCE: Banca Carige, annual reports

$^1$ BP, BPM, BPVi, Credem, Creval
Agenda

Carige Group at a glance

- Financial highlights

Strategy
Institutional deposits include: EMTN, subordinated loans, Debt v/AM2, repurchase agreements and Banco Posta bonds (maturity 12/2011).
**Direct deposits**

**DIRECT DEPOSITS**

<table>
<thead>
<tr>
<th>Date</th>
<th>30/09/2011</th>
<th>31/12/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>RETAIL</td>
<td>16.0</td>
<td>16.0</td>
<td>16.1</td>
</tr>
<tr>
<td>Institutional</td>
<td>12.7</td>
<td>12.5</td>
<td>11.4</td>
</tr>
<tr>
<td>LTRO</td>
<td></td>
<td>1.3</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**PF = Net of the conversion of the Convertible Bond and of the transfer of public entities’ treasuries**

**RETAIL**

<table>
<thead>
<tr>
<th>Date</th>
<th>30/09/2011</th>
<th>31/12/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Term</td>
<td>13.6</td>
<td>13.5</td>
<td>13.4</td>
</tr>
<tr>
<td>M/L term</td>
<td>7.2</td>
<td>7.2</td>
<td>7.1</td>
</tr>
<tr>
<td>LTRO</td>
<td>2.4</td>
<td>2.5</td>
<td>2.7</td>
</tr>
</tbody>
</table>

**INSTITUTIONAL (excluding LTRO)**

<table>
<thead>
<tr>
<th>Date</th>
<th>30/09/2011</th>
<th>31/12/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short term</td>
<td>5.5</td>
<td>5.3</td>
<td>4.4</td>
</tr>
<tr>
<td>M/L term</td>
<td>2.4</td>
<td>2.5</td>
<td>2.7</td>
</tr>
</tbody>
</table>
FUNDING: € 36.1 b

New liquidity from LTRO € 2 b

LTRO 20.6%

Banks 3.1%
Repo 7.8%
Covered Bonds 6.0%
Securitisation 0.5%
Subordinated T1 bonds 0.4%
EMTN 4.8%
Customers 56.8%

2012 retail bonds
FY2012 maturities | 800
Issues net of repurchases as at November 2012 | 880

Retail funding gap in line with the System (*)
~16%

(* ) Source: Bank of Italy

BONDS SUPPORTING € 7.4 b
LTRO:

Retained Carige CBs 16%
Senior Bonds issued with Government guarantee 20%
Italian Government Bonds 51%

FUNDING MATURITIES BREAKDOWN

Free bonds for funding transactions € 3.4 b

As at 30 September 2012
Institutional loans include repurchase agreements with financial companies, interest-earning post office bonds and other loans.

(1) Net of institutional and NPL
Credit quality

GROSS IMPAIRED LOANS TO CUSTOMERS

Of which NPL
3Q12/3Q11: +24.2%
3Q12/FY11: +20.5%

Performing loans
- 25,402 (Gross)
- 90 (Adj.)
- 25,312 (Net)
- 0.4% Coverage

Impaired loans
- 3,202 (Gross)
- 829 (Adj.)
- 2,374 (Net)
- 25.9% Coverage
  - NPL (Sofferenze)
    - 1,626 (Gross)
    - 713 (Adj.)
    - 912 (Net)
    - 43.9% Coverage
  - Watchlist (Incagli)
    - 900 (Gross)
    - 93 (Adj.)
    - 806 (Net)
    - 10.4% Coverage
  - Rescheduled (Ristrutturati)
    - 151 (Gross)
    - 11 (Adj.)
    - 140 (Net)
    - 7.2% Coverage
  - Past due (Scaduti)
    - 526 (Gross)
    - 11 (Adj.)
    - 515 (Net)
    - 2.1% Coverage

Total loans to customers
- 28,604 (Gross)
- 918 (Adj.)
- 27,686 (Net)
- 3.2% Coverage

Pro Forma includes mortgages, pledges and other guarantees
Credit quality in line with the System

**IMPAIRED LOANS/LOANS**

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>9.3%</td>
<td>7.0%</td>
</tr>
<tr>
<td>31/12/2011</td>
<td>9.2%</td>
<td>6.8%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>11.2%</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

* (**Data as at September 2012
Source: Borsa Italiana*

**IMPAIRED LOANS AND NPL/EQUITY** (1)

<table>
<thead>
<tr>
<th>Date</th>
<th>System</th>
<th>Net impaired loans / equity</th>
<th>Net NPL loans / equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>8.7% (**)</td>
<td>64.2%</td>
<td>25.1%</td>
</tr>
<tr>
<td>31/12/2011</td>
<td></td>
<td>69.0%</td>
<td>28.0%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td></td>
<td>68.6%</td>
<td>26.4%</td>
</tr>
</tbody>
</table>

**NPL/LOANS**

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>4.8%</td>
<td>2.7%</td>
</tr>
<tr>
<td>31/12/2011</td>
<td>4.9%</td>
<td>2.8%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>5.7%</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

* (**Data as at August 2012
Source: Borsa Italiana*

**NPL INFLOWS/LOANS** (2)

<table>
<thead>
<tr>
<th>Date</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>1.22</td>
<td>1.19</td>
<td>0.97</td>
</tr>
<tr>
<td>Feb</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mar</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apr</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>May</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jun</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jul</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aug</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sep</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oct</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nov</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) Net of the AFS reserve established against the revaluation of the equity investment in the Bank of Italy; net of the negative government securities AFS reserve

(2) Cumulated NPL inflows / Loans net of NPL as at 1st Jan

Source: ABI Monthly Outlook October 2012
Considerable commercial business

Carige Group

CURRENT ACCOUNTS

<table>
<thead>
<tr>
<th></th>
<th>Sep-11</th>
<th>Dec-11</th>
<th>Sep-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liguria network</td>
<td>349,508</td>
<td>349,367</td>
<td>349,138</td>
</tr>
<tr>
<td>Extra Liguria network</td>
<td>401,257</td>
<td>400,944</td>
<td>408,419</td>
</tr>
<tr>
<td>Total</td>
<td>750,765</td>
<td>750,311</td>
<td>757,557</td>
</tr>
</tbody>
</table>

Change ytd

- **+7,246**
- **+7,475**
- **-229**

62,027 new current accounts opened as at 30/09/2012
Conservative portfolio strategy

SECURITIES PORTFOLIO

<table>
<thead>
<tr>
<th>Date</th>
<th>Total (€b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>9.6</td>
</tr>
<tr>
<td>31/12/2011</td>
<td>10.8</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>13.0</td>
</tr>
</tbody>
</table>

GOVIES BY COUNTRY

- Italy 9.6 b 99%
- PIGS 19 m
- Europe (other) 23 m
- Extra Europe 24 m
- Supranational bonds 4 m
- Other < 0.1 b 1%

Total 9.7 b

BY TYPE

- Govies 9.7 83%
- Corporate 1.5 13%
- Shares and other 0.5 4%

Total 11.7 b

Data do not include the stake in Bank of Italy and the notional value underlying customers’ index linked policies

ITALIAN GOVIES BY MATURITY

<table>
<thead>
<tr>
<th>Year</th>
<th>Total (€m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>160</td>
</tr>
<tr>
<td>2013</td>
<td>1,325</td>
</tr>
<tr>
<td>2014</td>
<td>2,336</td>
</tr>
<tr>
<td>2015</td>
<td>4,028</td>
</tr>
<tr>
<td>2016</td>
<td>4,449</td>
</tr>
<tr>
<td>&gt; 2016</td>
<td>9,615</td>
</tr>
</tbody>
</table>

- 2%  14%  24%  42%  46%  100%
3Q12 - Growth of revenues

GROSS OPERATING INCOME

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>711.7</td>
<td>813.8</td>
</tr>
<tr>
<td>Insurance</td>
<td>106.5</td>
<td>135.2</td>
</tr>
</tbody>
</table>

- Banking: 14.4% growth from 711.7 to 813.8
- Insurance: 26.9% growth from 106.5 to 135.2

NET INTEREST INCOME

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>566.0</td>
<td>599.0</td>
</tr>
</tbody>
</table>

- Banking: 5.8% growth from 566.0 to 599.0

NET COMMISSIONS

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>222.8</td>
<td>240.3</td>
</tr>
</tbody>
</table>

- Banking: 7.8% growth from 222.8 to 240.3

FINANCE (1)

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>30.2</td>
<td>108.2</td>
</tr>
</tbody>
</table>

OTHER REVENUES

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>252.1</td>
<td>350.0</td>
</tr>
</tbody>
</table>

- Banking: 38.8% growth from 252.1 to 350.0

OTHER REVENUES (2)

<table>
<thead>
<tr>
<th></th>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>-1.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

(1) Dividends, profits/losses on trading, plus/minus from evaluation, profits/losses from sales/repurchases (items 70, 80, 90, 100 b-c-d e 110).
(2) Profits/losses from loan sales/repurchases (item 100 a).
3Q12 - Still high risk levels

**VALUE ADJUSTMENTS**

Change % - Loan Adj.

<table>
<thead>
<tr>
<th>30/09/2011</th>
<th>30/09/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>98.0</td>
<td>135.8</td>
</tr>
</tbody>
</table>

- 98.0 (32.9% increase)
- 135.8

Loan adj.  AFS securities impairment

**COST OF RISK**

- Dec 08: 0.36%
- Dec 09: 0.43%
- Dec 10: 0.45%
- Dec 11: 0.43%

Cost of risk
3Q12: 0.41%
### 3Q12 - Operating costs under control

#### OPERATING COSTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Cost (€m)</th>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>508.9</td>
<td>0.4%</td>
<td>0.4%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>511.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### STAFF COSTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Cost (€m)</th>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>313.3</td>
<td>-0.9%</td>
<td>-0.9%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>310.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### OVERHEAD COSTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Cost (€m)</th>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>155.0</td>
<td>-4.2%</td>
<td>-4.2%</td>
</tr>
<tr>
<td>30/09/2012</td>
<td>148.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### OTHER COSTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Cost (€m)</th>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/09/2011</td>
<td>40.6</td>
<td>28.5%</td>
<td></td>
</tr>
<tr>
<td>30/09/2012</td>
<td>52.2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### C/I

- **3Q11**: 62.2%
- **FY11**: 58.5%
- **3Q12**: 53.9%
CONSOLIDATED NET PROFIT

€m

30/09/2011: 138.7
30/09/2012: 152.9

Growth of net profit: 10.3%
Equity

**CORE TIER I (%)**

- 30/09/2011: 5.9%
- 31/12/2011: 6.7%
- 30/09/2012: 6.5%

**TOTAL CAPITAL (%)**

- 30/09/2011: 9.0%
- 31/12/2011: 10.1%
- 30/09/2012: 9.6%

**Target CET1 ratio**

- BIS 3 full compliant
- ~8%

**LEVERAGE**

- 30/09/2011: 14.3%
- 31/12/2011: 15.9%
- 30/09/2012: 13.2%

Leverage = Total assets/Equity including net profit
Agenda

Carige Group at a glance

Financial highlights

Strategy
MISSION

MEDIUM- TO LONG-TERM VALUE CREATION FOR ALL STAKEHOLDERS WITH A VIEW TO MAINTAINING A KEY INDEPENDENT ROLE IN THE ITALIAN BANKING SYSTEM

Financial conglomerate

• Full range of banking, financial and insurance products and services;
• Control on profitability deriving from product factories

National

• Deeply rooted presence in Liguria, progressively extending to the national territory on a multi-local basis
• Aggregating centre for local entities
• Federal model to enhance the benefits of proximity to the local communities

Retail

• Focus on households, handicraft firms, shopkeepers, small and medium enterprises, local bodies
• Focus on simple, transparent products

People and technology

• Unitary management of “key” group skills
• Employees' professional/personal development
• ICT as a driver of innovation

Inter-channelling

• Branch-based distribution with a progressive development of inter-channelling
• Specialized service model according to customer base segment

MEDIUM- TO LONG-TERM VALUE CREATION FOR ALL STAKEHOLDERS WITH A VIEW TO MAINTAINING A KEY INDEPENDENT ROLE IN THE ITALIAN BANKING SYSTEM

Mission
Development of revenues and commercial offering: “discover” business areas (territories, products, customers) that still have untapped value potential

Rationalisation of operating costs and processes: constant striving for technical and operating efficiency

Optimisation of liquidity, capital and cost of risk: efficient allocation of short resources

Focus on innovation and skills: not only on processes and products, but also on human resources' behaviours and social skills

**STRATEGIC DIRECTIONS**

1. Development of revenues and commercial offering: “discover” business areas (territories, products, customers) that still have untapped value potential

2. Rationalisation of operating costs and processes: constant striving for technical and operating efficiency

3. Optimisation of liquidity, capital and cost of risk: efficient allocation of short resources

4. Focus on innovation and skills: not only on processes and products, but also on human resources' behaviours and social skills

**STRATEGIC GOALS**

- Higher commercial productivity:
  - Improvement of cross selling
  - Product portfolios evolving towards higher-margin, higher-commission products (upselling)
  - Lower business performance variance
- Broader customer base
- Development of inter-channelling
- Service model fine-tuning
- Review of the pricing policies

- New sales processes to free up resources for commercial activities
- Personnel's proactive commercial attitude
- Efficient cost base and process management

- Focus on retail and institutional deposits
- Closing of the intermediation circuit
- Active capital management in a Basel 3 perspective
- Qualitative selection and management of credit

- Widespread use of technology
- Recognition of merit
- Optimal use of skills and abilities (knowledge and know-how)

Focus on innovation and skills: not only on processes and products, but also on human resources' behaviours and social skills

- Widespread use of technology
- Recognition of merit
- Optimal use of skills and abilities (knowledge and know-how)
Consistently with the federal model of the Group, the new network bank, Carige Italia, will receive Banca Carige’s branches of the Extra-Liguria network (except Nice branch).

1) Insurance companies, financial, fiduciary and instrumental
It’s time for a step-change

Phase

Extra-Liguria network: 40 branches

Extra-Liguria network: 353 branches

Discontinuity in the way we work and full exploitation of the opportunities out of Liguria region

Acquisition and integration into the Group

1998

2012

2017

Objectives

Branch network expansion beyond the historical region of the Bank

**Improvement of the commercial performance**, volumes productivity and profitability

Full exploitation of the growth potential of the Extra-Liguria network

**Step-change in the growth path** of number of clients and volumes, through new branch format and distribution model innovation
The two networks operate in completely different markets...

**Banca Carige: Branch Market Share**

- **Customer loans Market Share**
  - Italy: 1.2%
  - Liguria: 22.3%
  - Extra-Liguria: 0.7%

- **Direct deposits Market Share**
  - Italy: 1.3%
  - Liguria: 18.9%
  - Extra-Liguria: 0.8%

**Italy 2%**
- Liguria: 21.2%
- Extra-Liguria: 1.3%

**3.6%**
### History
- **Historical presence** in Liguria region for over 500 years
- **Mature** network and **stable number of branches** (207 at date)

### Market share and coverage
- **High market share** (over 20% in terms of branches and deposits)
- **Diffuse coverage**, based on branches proximity, close to each other

### Productivity
- **Higher productivity by branch**, thanks to high number of clients per branch
- **Higher volumes per client**

### Customer base
- **More balanced portfolio in terms of customer segments vs. Extra Liguria**, with Mass Market representing ~63% of total customer base
- Customer base on average **older** than Liguria’s, with relevant portion of clients in the **senior age bands**

### Liguria network
- **Significant presence** in the territory outside Liguria only from early ‘90s
- “Young” network, develop in the last 15 years through branches acquisition and new openings (from 40 branches in 1998 to the actual 353)

### Extra-Liguria network
- **Low market share** (below 1.5% in all the regions of presence except Piedmont, Sicily and Sardinia)
- **Low coverage** (few, distant branches to cover larger territory)

- **Branch productivity far from Liguria’s**, due to low number of clients per branch (-38%)
- **Limited volumes per client** vs. Liguria network (-40%) but higher profitability

- **Higher share of Mass Market segment (72%) vs. Liguria network**; Affluent e Private segments less represented in the customer portfolio

- **Customer base** on average **younger** than Liguria’s
The performance improvement will be achieved through the implementation of different strategies

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Operating and commercial strategy</th>
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<tbody>
<tr>
<td>□Preserving the current positioning in the historical areas of presence, defending the customer base, the market leadership and thus the profitability of the bank</td>
<td>□Maintain actual strategy, focused on volumes profitability and branches operational efficiency, by:</td>
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<td>□Defending the customer base and executing qualitative remix (with assignment of specific targets in terms of client acquisition by age band)</td>
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<td>□Safeguarding profitability</td>
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<td>□Enhancing efficiency (interventions on back-office and multi-channel distribution)</td>
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<td>□Improving productivity per square meter</td>
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<td>□Accelerating the acquisition of customers and the growth of volumes reducing the cost of service to self-finance growth</td>
<td>□Innovate the client service model, integrating the existing branch network with new and flexible acquisition and sales channels and testing new solutions in a “laboratory-style” set-up, with focus on:</td>
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<td></td>
<td>□Increasing number of leads (development)</td>
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<td></td>
<td>□Acquiring new clients</td>
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<td>□Acquiring “valuable” clients (“native” cross selling)</td>
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<td></td>
<td>□Develop a new product offer aimed to attract valuable clients</td>
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</tbody>
</table>

Carige

Carige Italia
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The manager responsible for preparing the company’s financial reports Ms. Daria Bagnasco, Deputy General Manager (Governance and Control) of Banca CARIGE S.p.A., declares, pursuant to paragraph 2 of Article 154 bis of the Consolidated Law on Finance, that the accounting information contained in this presentation corresponds to the document results, books and accounting records.
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