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PRESS RELEASE

COMUNICATO STAMPA



**DOPO IL RAFFORZAMENTO PATRIMONIALE
NUOVI REQUISITI SREP ASSEGNATI DALLA BCE PER IL 2020:
RIDOTTO DI 50 PUNTI BASE IL “P2R”**

CEDUTA LA PARTECIPAZIONE IN DOCK JOINED IN TECH SRL A IBM

Genova, 10 giugno 2020 – Banca Carige comunica che la Banca Centrale Europea (“BCE”), a conclusione del processo di revisione e valutazione prudenziale SREP (“*Supervisory Review and Evaluation Process*”) condotto con data di riferimento del 31 dicembre 2019 e tenendo conto delle informazioni rilevanti ricevute successivamente a tale data, ha notificato la nuova decisione (“SREP *decision*”) in materia di requisiti prudenziali da rispettare su base consolidata.

La profonda azione di *derisking* fin qui realizzata e il rafforzamento patrimoniale condotto a fine 2019 hanno consentito il ridimensionamento del portafoglio crediti deteriorati ad un ammontare inferiore al target 2019 assegnato da BCE e il raggiungimento di indicatori di rischio allineati alla media delle banche italiane sotto la diretta supervisione della BCE. L’Autorità di Vigilanza ha riflesso tale importante risultato in una riduzione di 50 bps del requisito aggiuntivo di *Pillar 2* (“P2R”) rispetto a quanto precedentemente richiesto nell’ultima SREP *decision* del 2017.

Il livello minimo di *Common Equity Tier 1 ratio* richiesto è pari al 9,75%, ed è determinato come somma del requisito regolamentare minimo di *Pillar 1* (4,5%), del requisito aggiuntivo di *Pillar 2* (2,75%) e della riserva di conservazione del capitale – *Capital Conservation Buffer* (2,50%).

Il *Total SREP Capital Requirement* (“TSCR”), comprensivo del requisito regolamentare minimo di *Pillar 1* pari all’8% e del requisito aggiuntivo di *Pillar 2*, è quindi pari al 10,75%. L’*Overall Capital Requirement* (OCR) richiesto è pari al 13,25%.

La BCE ha inoltre notificato a Banca Carige come il requisito aggiuntivo di *Pillar 2* possa detenersi sotto forma di capitale primario di classe 1 (CET1) almeno per il 56,25% e di capitale di classe 1 almeno per il 75%.

Per quanto ancora attiene ai requisiti di natura prudenziale, alla luce delle valutazioni in merito ai dispositivi, alle strategie, processi e meccanismi posti in essere dalla Banca per fronteggiarne il rischio, la BCE ha concluso che non sono necessari requisiti aggiuntivi di liquidità.

Nella medesima comunicazione, con specifico riferimento alla copertura dei crediti deteriorati (*Non-Performing Exposures* – “NPE”), BCE ha espresso alla Banca la raccomandazione di implementare un graduale adeguamento dei livelli di *coverage* sullo stock di crediti deteriorati in essere al 31 marzo 2018 (secondo una logica complementare alle indicazioni fornite nell’Addendum alle Linee guida della BCE per le banche sugli NPE generati a partire da aprile 2018) a partire da un 40% entro il 2020 fino al 100% entro il 2026 per gli NPE garantiti con anzianità superiore ai 7 anni, e da un 50% entro il 2020 fino al 100% entro il 2025 per gli NPE non garantiti con anzianità superiore ai 2 anni.

Banca Carige rende altresì noto che il Consiglio di Amministrazione, preso atto che IBM ha manifestato la volontà di acquisire l’intera partecipazione detenuta da Carige in Dock Joined in Tech Srl (“Dock”), ha deliberato di procedere con il perfezionamento dell’atto di cessione della stessa.

Banca Carige ricorda che, a far data dall’1 giugno 2018, ha esternalizzato il sistema informativo del Gruppo alla Newco Dock Joined in Tech Srl partecipata all’81% da IBM e per il 19% dalla Banca;

nell'ambito delle discussioni tra le parti IBM ha di recente manifestato l'interesse a esercitare l'opzione di acquisto della quota detenuta dalla Banca.

Tale iniziativa deriva dalla volontà di IBM di aprire Dock al mercato al fine di acquisire ulteriori clienti perseguendo nuove opportunità di business con una migliore valorizzazione delle proprie risorse.

Nell'ottica di collaborazione e *partnership* che contraddistingue la relazione fra IBM e il Gruppo Carige, la Banca ha rappresentato la propria disponibilità ad accogliere le richieste ricevute.

La variazione nell'assetto societario di Dock che deriverà dall'operazione e che comporterà, a tendere, la titolarità del 100% della società da parte di IBM, non avrà ricadute sul contratto di servizio per la fornitura di servizi informatici in favore del Gruppo Carige.

Il corrispettivo dell'operazione è pari a €2,1 milioni ed è stato determinato da Deloitte Financial Advisory Srl, sulla base delle stime del valore economico della partecipazione detenuta da Carige in Dock.

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