



**€160,000,000 8.338 PER CENT. PERPETUAL SUBORDINATED
FIXED/FLOATING RATE NOTES**

ISIN XS0400411681 (THE “NOTES”)

issued by

BANCA CARIGE S.p.A.

Genoa, 11 November 2014 - Banca CARIGE hereby announces its intention to exercise its right, arising under Condition 5(a) of the Notes, not to pay any of the interest accrued to the next Interest Payment Date falling on 4 December 2014. Noteholders' entitlement to interest on the Notes otherwise due in respect of the Interest Payment Date falling on 4 December 2014 is therefore hereby fully and irrevocably cancelled and forfeited.

This notice is given in accordance with Condition 15 of the Notes.

Capitalised terms used herein but not defined shall have the meaning ascribed to them in the Terms and Conditions of the Notes contained in the Prospectus dated 2 December 2008 prepared in connection with the issuance of the Notes.

INVESTOR RELATIONS

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