

PRESS RELEASE

“Listening 100%” according to European standards

Banca Intesa first in Serbia initiated the project of client evaluation

Belgrade (5 June 2008) – In the line with its strategy to measure its business success not only according to financial results and market position, but according to its clients' satisfaction with its products and services as well, Banca Intesa in collaboration with Gfk Eurisko launched the programme named “Listening 100%”. This programme, developed in line with the European Customer Satisfaction Index Methodology, covers permanent and continual monitoring and measuring of clients' satisfaction with the Bank's products and services, all with the aim of enhancing the service quality and increasing the clients' satisfaction. By listening to its clients, the Bank is able to better know and understand their needs, so it could respond to them in the best possible way and thus create even better conditions for establishing long-term partner relations.

The “Listening 100%” programme has been initiated on a unique principle, on the level of entire Intesa Sanpaolo Group, with the basic idea to gradually include the service quality and customer satisfaction index into the system for evaluating business success and performance of employees on all levels of Banca Intesa, as well as on the level of Intesa Sanpaolo Group as a whole. Namely, this programme is currently being implemented in subsidiaries of Intesa Sanpaolo operating in 10 countries in the region of Central, East and Southeast Europe and Mediterranean basin. Thus, in addition to financial results, Intesa Sanpaolo Group is gradually introducing qualitative indicators of business success relating to the level of client's satisfaction with the Bank's services.

The programme for evaluation of the clients' satisfaction has been methodologically harmonized with the standards of the European Customer Satisfaction Index regularly published by the European Organization of Quality and for more than seven years this programme has given credible and reliable information.

The first initiative within the “Listening 100%” programme includes measuring clients' satisfaction with the products and services of Banca Intesa within the retail

segment on the level of entire bank, as well as on the level of specific regions (Belgrade, Novi Sad, Niš, Kragujevac, Pančevo and Užice) and individual branches. The survey was conducted by phone in Q1 of 2008, based on the prior consent given by the clients signing the contract with the bank. In order to establish the position of Banca Intesa related to the clients' satisfaction, on the Serbian market, a special survey was conducted on the level of the whole market by employing random sample method. The results reached indicate that Banca Intesa is the leading bank in terms of the level of customer satisfaction index, which confirms its leadership position.

Apart from surveying clients' satisfaction, "Listening 100%" programme also includes the organized manner of gathering and solving clients' objections and accepting suggestions and comments to which Banca Intesa pays particular attention. Clients may address their suggestions and objections through all available Bank's channels (in branches, via Internet site, e-mail, fax and mail).

As commitment to clients is the permanent orientation of Banca Intesa, the "Listening 100%" programme shall be continually expanded by launching new initiatives. The final goal of the programme is to improve relations between the Bank and its clients with a strong focus on clients' satisfaction and enhancement of the product and service quality. Listening and considering clients' opinions and attitudes and understanding their needs is the basic culture of service rendered by Banca Intesa.