


MEDIA INFORMATION**Banca Intesa offering easier loan repayment to households**

Beograd, July 16, 2020 – Owing to decisions on amendments to the Decision on capital adequacy of the bank and amendments to the Decision on Concentration Risk Management Based on the Bank's Exposure to Certain Types of Products, the National Bank of Serbia (NBS) has enabled banks to offer more favourable conditions for loan repayment to their customers amid financial challenges caused by the coronavirus.

Banca Intesa will enable its customers, as well as customers of other banks, to submit requests for refinancing existing loans with the aim to ease their monthly obligations by extending the tenor of existing loans to a new, extended tenor of up to 9 years, or 10 years for car loans, in line with the newly-adopted regulations of the NBS. In accordance with the measures of the central bank, the aforementioned offer will pertain to cash, consumer and other loans, excluding housing loans and overdraft, which were approved before March 18, 2020.

“Wishing to contribute further to mitigating the consequences of the pandemic and help citizens overcome financial challenges in extraordinary circumstances, Banca Intesa will implement the measures made possible by the latest decisions of the NBS. We are aware that, as the leading bank of systemic importance, we have a special responsibility in this period, which is why we will allow customers who took out loans before the outbreak of the COVID-19 crisis to settle their obligations with lower monthly instalments and over a longer period of time. I believe that the implementation of this measure of the central bank, in addition to the ones carried out so far, will contribute not just to the better financial position of citizens, but also to economic recovery and preservation of the stability of the financial system. I would also add that Banca Intesa actively participates in the lending program with government guarantee and that our clients have so far submitted applications for liquidity loans in the total amount of nearly EUR 165 million, which confirms that a very large number of companies require this form of support as well,” said Darko Popović, member of the Executive Board and head of Retail Division, Banca Intesa.

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Banca Intesa ad Beograd, a member of **INTESA**  **SANPAOLO**, is the leading bank in the domestic market, a reliable partner of 1.34 million clients, natural persons and legal entities. With a net balance sum of EUR 5.7 billion, EUR 4.1 billion in total deposits and EUR 3.3 billion in total loans, Banca Intesa is at the helm of the list of the most successful banks in Serbia. Owing to a unique combination of digitalization and a developed network of 155 branch offices across Serbia, as well as its constant commitment to the needs of households and the economy, innovative products and top-quality service, the bank is recording stable results in all segments of operation.