

MEDIA RELEASE

Comprehensive business model transformation project

Banca Intesa investing EUR 65 million in digitalization

Bologna, April 19, 2018 – Keeping up with the dynamic technological advancement and new expectations and needs of bank service users, Banca Intesa has started a comprehensive process of digital transformation in which it will invest more than EUR 65 million.

As a necessary prerequisite of digitalization, the bank has started a programme of modernization of the entire IT platform, which is going to enable it to include modern products in its offer and to additionally improve the quality of service it provides to its customers.

In that context, Banca Intesa will be the first bank in the Serbian market to introduce fully online realization of cash loans in the maximum amount of EUR 5,000, from application to disbursement, by using a mobile token. This service will allow clients to get financial means in a simple and fast manner in only 15 minutes, without having to go to the branch office or possess any additional documentation. In addition, Banca Intesa is also the first bank to introduce fully online realization of current account overdraft by using a mobile token, for which the clients do not have to go to the branch office or possess any additional documentation, and they will have the assets available the following day. Both services will be available to the bank's clients as early as the beginning of May.

In parallel with the digitalization process, Banca Intesa has also started a business network transformation process through implementation of a distribution model of its parent group Intesa Sanpaolo. The purpose of the initiative is to improve the bank's service model through the introduction of a new concept of working with the clients, which will result in even better user experience, and therefore also in a higher degree of their satisfaction.

As a part of this initiative, the bank is also planning to create self-service zones in its branch offices with more ATMs and ATSSs, which will be available to clients 24/7.

Banca Intesa ad Beograd, a member of **INTESA  SANPAOLO**, is a leading bank in the domestic market, a reliable partner of 1.50 million clients, natural persons and legal entities. With a net balance sum of nearly EUR 5 billion, EUR 3.3 billion in total deposits and EUR 2.7 billion in total loans, Banca Intesa is at the helm of the list of the most successful banks in Serbia. Owing to a developed business network comprised of 158 branches all over Serbia, the most developed network of ATMs and POS terminals, as well as a professional team of more than 2,900 employees, the Bank achieves stable results in all areas of business by developing activities in the retail, small business, agriculture and local government sectors

INTESA  SANPAOLO is one of the top banking groups in the Eurozone with a market capitalisation of EUR 49.7 billion. Intesa Sanpaolo is the leader in Italy in all business segments (retail, corporate, wealth management) and it operates with 12.3 million customers through a network of around 4,700 branch offices. The Group is strategically focuses on Central Eastern Europe, the Middle East and North Africa, where it provides services for 7.6 million customers in 12 countries through a network of about 1,100 branch offices. Owing to a developed international network, Intesa Sanpaolo operates with corporate customers in 25 countries, with the focus on the Middle East and North Africa, as well as on countries in which Italian companies are the most active, such as the United States, Brazil, Russia, India, and China.