

PRESS RELEASE

New product of Banca Intesa for small business - BizLinija

Revolving loan line available for small enterprises as well

Belgrade (27 April 2007) – Small enterprises and entrepreneurs, who need various banking services, as of now may apply for a revolving loan line in Banca Intesa, and within the approved limit use 6 products: RSD loans, with or without FX clause; FX loans, letters of credit, as well as RSD and FX guarantees. BizLinija will provide small enterprises an all-encompassing service within one product and efficient finance management, with Bank's full support in all segments of business operations. Loans are approved with flexible, optional security instruments, meaning the clients themselves choose which security instrument they will offer to the bank.

All loans within this line are approved in the amount of EUR 10,000 with repayment period of up to 24 months, with annual business operations revision. Interest rate for RSD loans with FX clause amounts 11% annually, and for FX loans it amounts 9.5%. Effective interest rate amounts 11.02% annually, and the loan is approved with unique and flexible, optional security instruments (co-debtor, pledge, bonds of old FX savings, securities and mortgage).

According to Ms Danijela Tomašević, Director of Small Business Sector in Banca Intesa, the products that have until now been the privilege of big companies, are now available for small business entrepreneurs as well. BizLinija provides small enterprises stable business operations and more efficient finance management with time saving as the clients are approved a defined line within which they may use all the banking products they are interested in.

"Revolving loan line represents a true support for business operations, as it offers small business entrepreneurs the possibility to plan inflow and outflow and to react quickly to market challenges. Through credit line approval, clients are enabled to rationalize their operations within the Bank, as it shortens the processing period of various, more requests submitted by one client thus simultaneously obliging our clients with regard to the speed of request realization", says Ms Danijela Tomašević.

By offering this service, Banca Intesa has rounded off its small business offer – IntesaBiz, that includes Biz Obrt, long-term loans for financing working assets; BizInvest loans, Laki BizKredit, BizMinus, but also the services of running the company's current account with possibility of using a loan on the account, free Visa Business Electron card, MasterCard Business credit card, free e-banking services as well as Intesa Hit current account of the company owner. Owing to IntesaBiz service model, the Bank today has 82,000 clients in this segment.