

**FINANCING SERBIAN CORPORATES,
SMEs AND PUBLIC SECTOR ENTITIES**



BANCA INTESA

Belgrade, October 2016

Klasifikacija: **Javno/Public**

THE LEADING BANK IN SERBIA

- **Leader in the corporate segment and among the leading banks in the retail segment.**
- The **most active partner of the state** in the process of the implementation of the Government's program for mitigating the effects of the global financial crisis.
- **Leader in the payment card business** with more than 1.4 million issued cards, also boasting the largest POS and ATM network.
- **Leader in domestic and foreign currency payment operations** with a very high share of e-banking.
- Employer of 3,000 people.

No.1

- by **total assets** with a 16.6% market share
- by **total capital**
- by **total placements to customers** with a 15.4% market share
- by **total customer deposits** with a 16.6% market share
- by **total amount of net operating profit**



THE LEADING BANK IN SERBIA



OUR NETWORK

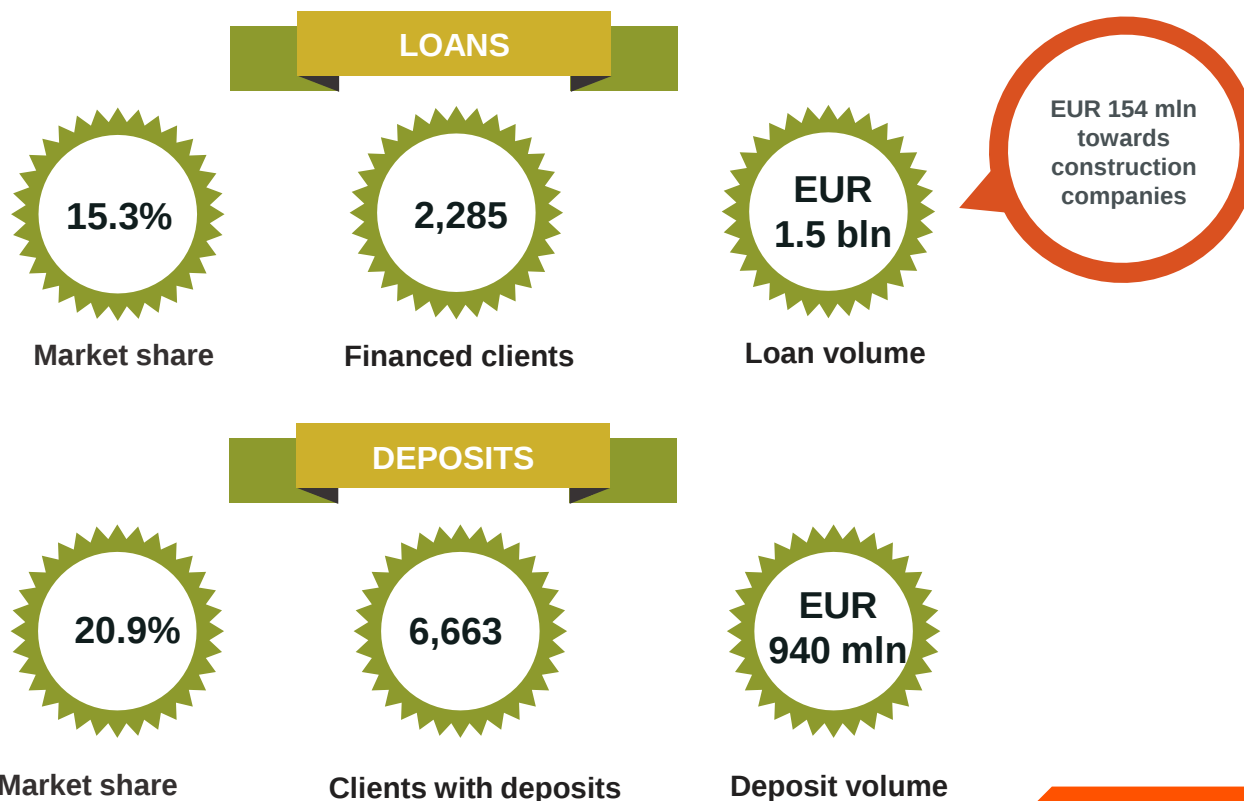
We operate a nationwide network to advise and sell our products to all customer groups – retail and corporate. We are present in all major cities in Serbia with 168 branches.

SUPPORT FOR ITALIAN CLIENTS

We have a special team dedicated to relationship with Italian-owned companies.

CORPORATE & SME 2016 FIGURES

- 4,942 active SME clients out of 6,822 active SMEs in the country
- 674 LC and MNC clients
- 110 out of 122 companies with turnover of more than EUR 50 mln are Banca Intesa clients



MAIN PRODUCTS



Loans:

- ▶ ST loans
- ▶ Factoring, purchase of receivables
- ▶ Investment loans

Letter of guarantees:

- ▶ Advance payment L/G
- ▶ Bid bonds
- ▶ Performance bonds
- ▶ Warranty bonds

Hedging:

- ▶ EUR / RSD cash flow hedging
- ▶ Interest rate hedging

- ▶ Possibility of allocating a part of credit ceiling for ISP clients for projects in Serbia



BANCA INTESA

TRADE FINANCE WITH CONSTRUCTION COMPANIES

- Banca Intesa is actively involved in all important projects in the country by supporting clients with trade finance products.
- Large projects that Banca Intesa has supported recently:



Equipment Delivery
(Energoprojekt-EMS)



Equipment Delivery
(Gosa Fom-Kostolac)



Construction of a highway section
(MBA-Ratko Mitrovic-JP Putevi Srbije)



Construction of access
roads
(MBA-Ratko Mitrovic)



Construction of infrastructure
(MBA-Ratko Mitrovic)



Banca Intesa will provide active support
during Belgrade Waterfront
Project implementation

TRADE FINANCE WITH CONSTRUCTION COMPANIES

■ Banca Intesa is one of the few commercial banks in Serbia supporting project financing



- ▶ ISP Group financed development of Delta City, the first shopping center in Belgrade; investment of over EUR 70 mln; operating since 2007.



- ▶ ISP Group financed development of Falkensteiner hotel and Danube Business center; investment of over EUR 40 mln; operating since 2013.



- ▶ Banca Intesa, as a member of ISP Group, provided numerous project financing for development of residential properties such as Graditelj Železnik (I and II phase) and Karaburma (investments of over EUR 15 mln with more than 300 apartments built), West 65 I phase (investment of over EUR 20 mln with more than 150 apartments built) etc.



- ▶ Banca Intesa also financed construction of new production facilities of Calzedonia (EUR 8 mln) and Milšped (EUR 6 mln).

FINANCING OF MUNICIPAL INVESTMENTS

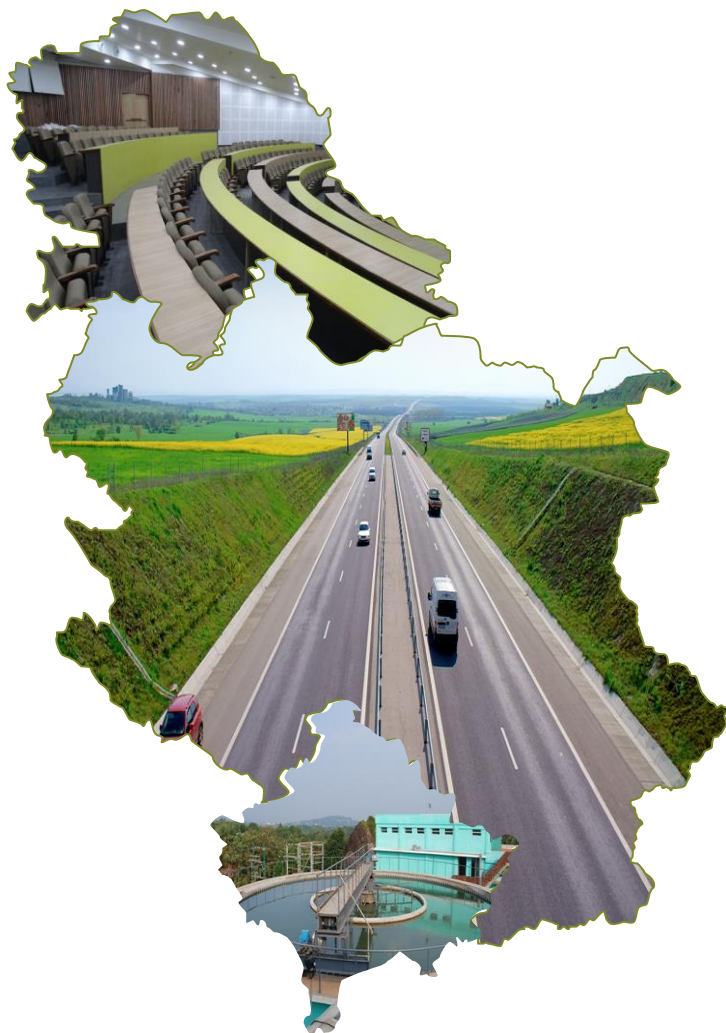
90
municipalities

170
million EUR

300
projects

- 90 Serbian municipalities are Banca Intesa clients
- Credit exposure in 74 municipalities
- Up to now app 170 mln EUR disbursed
- More than 300 municipal projects financed
- Banca Intesa market share in financing municipalities stands at 36%, making it the absolute leader in this segment
- The Government and other public entities sector has a significant share of total corporate portfolio (28.1%)

MOST COMMON CONSTRUCTION PROJECTS OF MUNICIPALITIES AND PUCs



- Construction and reconstruction of road infrastructure
- Construction and reconstruction of sewage network
- Construction and reconstruction of water supply systems
- Reconstruction of public buildings and educational institutions
- Water treatment plants

FINANCING OF INVESTMENT PROJECTS IN THE PUBLIC SECTOR



- Banca Intesa participated in the financing of construction of a new municipal landfill in the town of Pančevo according to EU environmental standards. Construction began in 2006 and Banca Intesa funded the project with a total of EUR 2.5 mln in several phases.



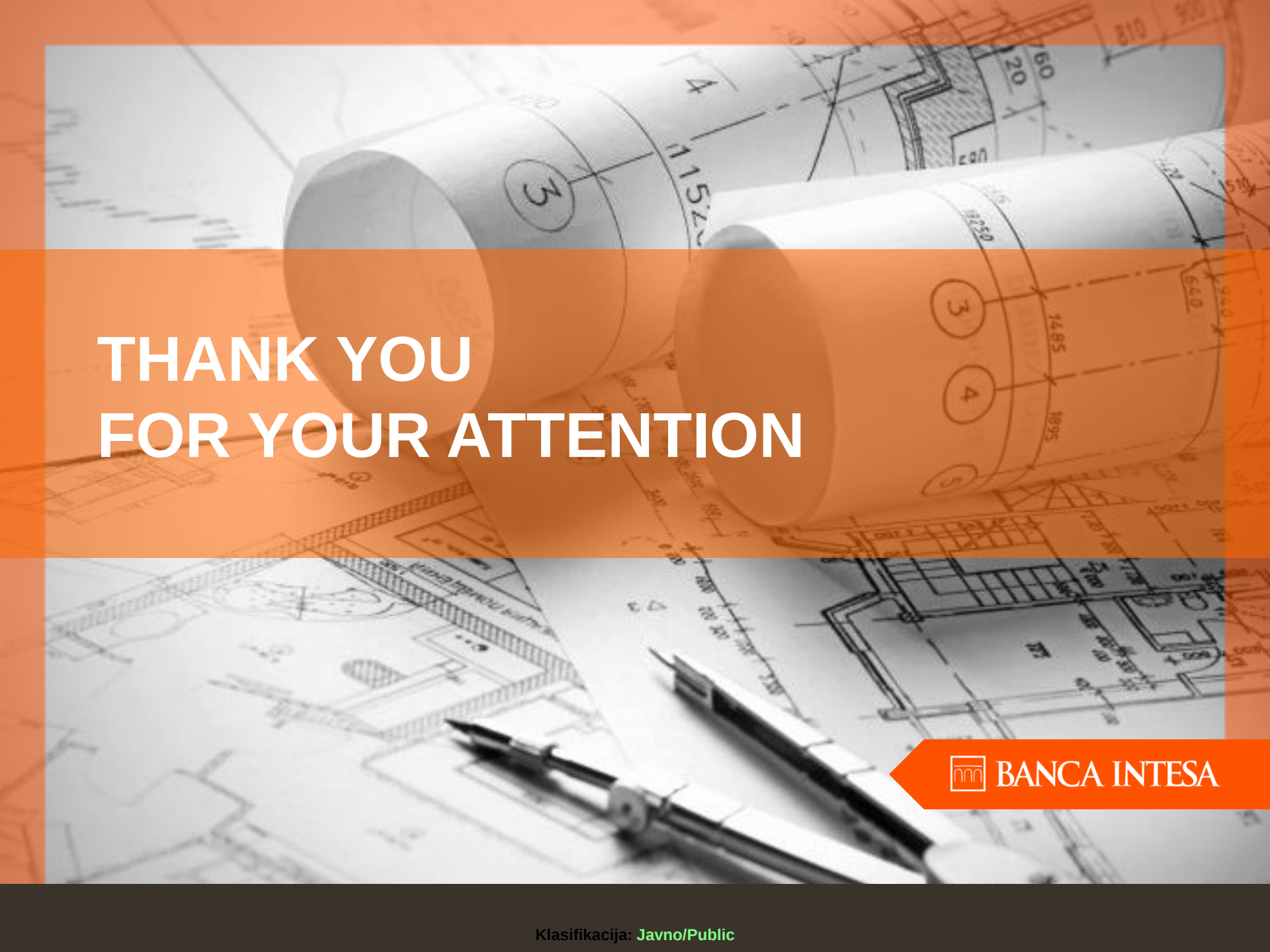
- Furthermore, Banca Intesa participated in the financing and construction of new regional landfill Duboko in Užice.



- EUR 7 mln project for detachable gondola lift in the municipality of Čajetina.



- EUR 8 mln project for a production plant in Smederevo.



**THANK YOU
FOR YOUR ATTENTION**



BANCA INTESA