

## BANCA INTESA BEOGRAD ČLANICA GRUPACIJE BANCA INTESA

### Banca Intesa Beograd a member of Gruppo Banca Intesa

Banka Intesa Beograd, nekadašnja Delta banka, osnovana je 1991. godine kao akcionarsko društvo sa 100 posto privatnog vlasništva. „Uprkos specifičnoj makroekonomskoj sredini u Srbiji i Crnoj Gori, izuzetno restriktivnoj monetarnoj politici, rastućoj konkurenciji u vidu velikog broja stranih banaka koje ulaze na domaće bankarsko tržište, naša banka uspela je da ostvari izuzetne poslovne rezultate, zadržavajući i jačajući svoju lideršku poziciju u Srpskom bankarstvu“, kaže Draginja Đurić, generalni direktor Banke Intesa Beograd.

„U avgustu 2005. Banka Intesa, najveća i najprofitabilnija bankarska grupacija u Italiji, kupila je 90 posto akcija bivše Delta banke i do kraja 2005. banka je promenila ime u Banca Intesa Beograd. Na taj način naša banka se priključila prestižnom bankarskom sistemu Banca Intesa, jednoj od najuspešnijih i najjačih bankarskih grupacija u Evropi, sa sedištem u Milanu, koja ima više od 11 miliona klijenata, 57 000 zaposlenih u više od 4 000 ekspozitura širom sveta, na četiri kontinenta. To Banci Intesa Beograd obezbeđuje perspektivu za rast i razvoj, još bolju reputaciju i povećanje poverenja u banku.“

Banka Intesa Beograd je druga banka u Srbiji i Crnoj Gori po bilansnoj sumi. Podaci pokazuju stabilno tržišno učešće u poslovanju sa privredom i stalan rast tržišnog učešća u radu sa stanovništvom. Dolaskom Banke Intesa situacija se vidno promenila a primećeno je i značajnije prisustvo u učešće u kreditiranju stanovništva i privrede.

Banka je uspela da održi vodeću poziciju zahvaljujući razvijenoj poslovnoj mreži, koju čini 160 organizacionih jedinica u više od 100 gradova Srbije, najrazvijenijoj mreži bankomata i POS terminala i veoma rasprostranjenoj mreži od 240 korespondentskih banaka širom sveta.

Banka Intesa Beograd je pouzdan partner svojim klijentima – fizičkim i pravnim licima, kojih ima više od 750 000, i pruža im brzu, efikasnu i modernu uslugu za sve vidove bankarskog poslovanja. Od osnivanja banka se raz-

Banka Intesa ad Beograd, the previous Delta Banka, was founded in 1991 as a stock company, 100% privately owned. "In spite of the specific macroeconomic environment in Serbia and Montenegro, the extremely restrictive monetary policy, the increasing competition with a large number of foreign banks penetrating the domestic banking sector, our Bank managed to achieve exceptional business results, maintaining and strengthening its leading position in the domestic banking sector", says Draginja Djuric, Director General of Banca Intesa Beograd.

„In August 2005 Banca Intesa, the largest and most profitable banking group in Italy, acquired a 90% stake of ex-Delta Banka and so by the end of 2005 the Bank changed its name to Banca Intesa Beograd. Therefore our Bank joined the prestigious banking system of Banca Intesa, one of the most successful European banking groups, with its head office in Milan, which has more than 11 million clients and 57 000 employees in more than 4000 branches throughout the world, on 4 continents. This enables development prospects to Banca Intesa Beograd, an even better reputation and the increase of trust in the Bank.“

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Banka Intesa Beograd is the second bank in Serbia and Montenegro according to total assets. The data show a stable market share in corporate and a constant growth of the retail market share. With the arrival of Banca Inte-



vijala kao banka privrede i postala lider na tržištu u poslovanju sa privredom, partner velikim ali i malim i srednjim preduzećima i javnim upravama, tako da su svi važni privredni subjekti Srbije njeni klijenti. Banka takođe ima ak-

#### ITALIAN DESK:

Zbog članstva u grupaciji Banca Intesa, Banka ima Italian desk posvećen unapređenju poslovnih odnosa između italijanskih i srpskih kompanija.

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#### ITALIAN DESK:

Being a part of Gruppo Banca Intesa, the Bank has an Italian desk fully dedicated to improve business relations between Italian and Serbian companies.

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sa the situation changed considerably and a more significant presence and participation of the Bank in crediting retail and corporate clients has become noticeable.

The Bank managed to maintain its leading position thanks to its expanded business network comprising 160 organizational units in more than 100 towns of Serbia, the most developed network of ATMs and POS terminals and a wide spread network of 240 correspondent banks all over the world.

Banka Intesa Beograd is a reliable partner for more than 750 000 clients – companies and individuals, providing them with quick, efficient and modern services for all types of banking operations. Since its founding the Bank developed as a corporate bank and managed to become the leader at the corporate market – the partner of large as well as small and medium-sized enterprises and public administrators, so all important business entities of Serbia are its clients and the Bank plays an active role in the privatization processes in Serbia.

In retail, the Bank is already the



ativnu ulogu i u procesima privatizacije u Srbiji. Što se tiče rada sa stanovništvom, banka je već dugo lider u elektronskom bankarstvu i platnim karticama, zahvaljujući činjenici da je uvela MasterCard na domaće tržište, izdala prvu Visa čip karticu na Balkanu i, zahvaljujući ekskluzivnom ugovoru potpisanom prošle godine, vratila American Express kartice na naše tržište.

Što se tiče operacija u poslovanju sa stanovništvom, banka planira da poveća učešće na tržištu kako bi postala lider do 2008. godine, zadržavajući vodeću poziciju u segmentu platnih kartica. Dugoročna sredstva obezbeđena zahvaljujući grupaciji Banke Intesa, namenjena dugoročnom kreditiranju u zemlji, doprinose ostvarivanju ovih veoma ambicioznih planova, zajedno sa specijalnim kreditnim linijama namenjenim za razvoj malih i srednjih preduzeća kao i velikih kompanija.

Krajem prošle godine Banka Intesa Beograd je od Banke za razvoj Saveta Evrope dobila 60 miliona evra povoljnih kredita, namenjenih finansiranju razvoja malih i srednjih preduzeća, lokalne opštinske infrastrukture i uprave. Ovo je prvi put da ova banka plasira svoja sredstva na srpsko tržište. Nedavno je Banka Intesa Beograd takođe dobila zajam od 40 miliona evra od Evropske investicione banke sa ciljem da se obezbedi dugoročno finansiranje investicionih projekata u našoj zemlji u oblastima energetike, infrastrukture, industrije, zdravstva, obrazovanja i zaštite i unapređenja životne sredine, koji će biti u izvođenju malih i srednjih preduzeća.

Prošle godine banka je osnovala lizing kompaniju koja, u skladu sa planom, već pokazuje značajnu aktivnost na tržištu. Kontinuirano širenje i unapređenje ponude, što se tiče cena i kvaliteta usluge, i za privredu i za stanovništvo, vodeći je princip za poslovanje banke u budućnosti.

Cilj banke je zadržavanje pozicije važnog subjekta u ekonomskom razvoju zemlje kroz nove ponude i aktivnosti. Zahvaljujući dugoročnim sredstvima obezbeđenim kroz članstvo u grupaciji Banka Intesa, planira se podržavanje kapitalnih investicija u infrastrukturu, putnu i telekomunikacionu mrežu i stambenu izgradnju. Dolazak Banke Intesa na domaće tržište podrazumeva i dolazak njenih klijenata, potencijalnih investitora i stranih partnera našim firmama, što će otvoriti prostor da naše kompanije saraduju sa inostranim firmama, unaprede poslovanje i povećaju izvoz, a samim tim doprinesu poboljšanju opšteg ekonomskog stanja u Srbiji.

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leader in e-banking and payment cards, thanks to which the MasterCard was introduced on the domestic market, the first Visa EMV payment card was issued in the Balkan and the American Express payment cards returned to the domestic market, as the exclusive Contract was signed last year.

Regarding retail operations, the plan is to increase the Bank's market share in order to become the leader till 2008. The long-term resources secured through Gruppo Banca Intesa and intended for the very claimed long-term crediting, substantially contribute to the realization of these ambitious plans as well as special credit lines for the development of small and medium-sized enterprises and large companies as well.

At the end of the last year the Bank received 60 million euro of favourable long-term funds from the Council of Europe Development Bank (CEB), intended for the financing of the development of small and medium sized enterprises, local municipality infrastructure and local self-administration. This is the first time for the funds of this Bank to be placed on the Serbian market. Recently Banca Intesa Beograd also received a € 40.000.000 loan from the European Investment Bank (EIB), with the aim of providing long-term financing for investment projects in our country in the fields of energy sources, infrastructure, industry, health, education and environment to be carried out by small and medium-sized enterprises.

Last year the Bank founded a leasing company which, according to the plans, has already significant activities on the market. The continuous expansion and improvement of the offer concerning prices and quality of services for corporate and retail clients is a guiding principle for business operations in future.

The goal of the Bank is to maintain the position of an important subject in the economic development of the country through the new offer and activity. Thanks to the long-term funds which will be available by being a member of the Group, the plan is to support capital investments in infrastructure, road and telecommunication network as well as housing constructions. The arrival of Banca Intesa on the domestic market means the best service for all its clients and potential foreign investors and partners interested in doing business or buying domestic companies, and on the other side it highlights the increasing cooperation with Italy and other countries where the Group's members are present.

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Banka Intesa Beograd je na osnovu ekskluzivnog Ugovora sa American Express, svetskim liderom u izdavanju kreditnih kartica sa 155 godina dugom istorijom, nedavno počela sa izdavanjem American Express Green i Gold kreditnih kartica na domaćem tržištu koje korisnicima nude jedinstvenu korist i usluge kako u inostranstvu tako i u zemlji.

Uvrstivši u ponudu i ovaj veliki svetski brend, Banka Intesa Beograd potvrđuje da je lider domaćeg platnog kartičarstva, da prednjači u uvođenju inovacija i praćenju svetskih trendova, jer je reč o karticama koje mogu da se koriste i u 200 zemalja sveta, na više miliona prodajnih mesta, na više od 550 000 bankomata i u preko 2200 American Express putničkih agencija u svetu.

Pomenutim ugovorom, potpisanim novembra prošle godine, Banka je dobila i ekskluzivno pravo da ugovara prihvatanje American Express kartica sa prodajnim mestima na našem tržištu i zahvaljujući njihovom velikom interesovanju i univerzalnim POS terminalima koji prihvataju sve platne kartice, akceptantskoj mreži Banke Intesa Beograd do danas se priključilo i počelo sa prihvatanjem više hiljada prodajnih mesta, a veliki broj zainteresovanih se najavljuje, što je preduslov za izdavanje i korišćenje ovih kartica.

"Kako se uspešni uvek prepoznaju međusobno, opredeljenje American Expressa za našu banku je samo dodatna potvrda da kvalitet, zalaganje i vizionarstvo u bankarstvu nastavimo i omogućimo povezivanje zadovoljnih klijenata, korisnika usluga i naših partnera i u budućnosti. Partnerstvo najbolje banke i najbolje kartice je logično", reči su Draginja Đurić, generalnog direktora Banke Intesa Beograd.

"Kod izbora partnera sa kojim bismo saradivali u Srbiji, posebno smo vodili računa da to bude neko ko neguje i nama bitne vrednosti - poverenje, integritet i, na prvom mestu, usluge klijentima. Budući da je lider u oblasti bankarstva, Banka Intesa Beograd je savršen izbor za partnera koji će predstavljati American Express u Srbiji, tržište koje smatramo vrlo dinamičnim. Sigurni smo da će Banka Intesa Beograd na najbolji način značajno doprineti plasiranju i razvoju poslovanja sa American Express karticama u Srbiji, imajući u vidu da ove kartice svojim korisnicima nude jedinstvene usluge", ističe Paskal Ginjard, potpredsednik American Express.

## BANCA INTESA POČELA SA IZDAVANJEM AMERICAN EXPRESS KREDITNIH KARTICA

### Banca Intesa started issuing American Express credit cards

Based on the exclusive agreement with American Express, the world leader in issuing credit cards with 155 years long history, Banca Intesa Beograd recently started issuing the American Express Green and Gold credit cards on the home market. These cards offer unique benefits and services to the beneficiaries when traveling, as well as in the country.

Including the most renowned and prestigious American Express credit cards in its offer, Banca Intesa Beograd once again confirmed its leading position in the field of domestic card operations, being a step ahead in introducing novelties and keeping pace with the banking trends in the world, because these cards may be used in 200 countries all over the world, on several million points of sale, on more than 550 000 ATMs and over 2200 American Express travel agencies in the world.

With the mentioned agreement, signed in November last year, the Bank got also the exclusive right to agree on the acceptance of American Express cards with the points of sale on our market and thanks to their great interest and the universal POS terminals that accept all payment cards, up to now several thousand points of sale joined the acceptance network of Banca Intesa Beograd and started accepting them, and a great number of interested parties signed up for it, which is a prerequisite for issuing and using of these cards.

"As the successful ones always recognize each other, the decision of Amex to choose our bank is just an additional confirmation to continue with the quality, devotion and visionary power in banking and to enable the connecting of satisfied clients, service users and our partners also in the future. A partnership of the best bank and best card is logical", says Draginja Đurić, Director General of Banca Intesa Beograd.

"In the process of choosing the partner that we could cooperate with in Serbia, we were carefully looking for an organization that would appreciate the values that are important to us, too – trust, integrity and, on the first place, customer service. As Banca Intesa Beograd is the Serbian banking leader, we could not find a better partner to spread the acceptance network and issue American Express cards in Serbia, the market we find very dynamic. We are confident that Banca Intesa Beograd will significantly contribute the increase of figures, the placement and development of operations with American Express cards in Serbia, in the best way, considering that these cards offer cardmembers unique services", said Pascal Guignard, vice president with American Express.