

PRESS RELEASE

INTESA SANPAOLO: GIAN MARIA GROS-PIETRO, CHAIRMAN OF THE MANAGEMENT BOARD AND IGNACIO JAQUOTOT, HEAD OF INTERNATIONAL SUBSIDIARY BANKS DIVISION, VISIT TIRANA AND MEET MR EDI RAMA, THE PRIME MINISTER OF THE REPUBLIC OF ALBANIA

Tirana, 21 October 2014 – Gian Maria Gros-Pietro, Chairman of the Management Board and Ignacio Jaquotot, Head of the International Subsidiary Banks Division of the Intesa Sanpaolo Group, made an official visit to Tirana and met the Prime Minister of the Republic of Albania, His Excellency Edi Rama, reiterating Intesa Sanpaolo's commitment to Albania and confirming its role as a long-term investor through Intesa Sanpaolo Bank Albania.

During the meeting, they discussed a number of questions, including the strategies of Intesa Sanpaolo Bank Albania based on sustainable growth and the progress Albania has made in European integration and in implementing the necessary reforms to achieve the EU candidate status.

Mr Gros-Pietro and Mr Jaquotot also attended the opening ceremony of the new flagship branch at RR. Kavajes, clearly underlining the trust for Albania and the Group's strategic approach of reinforcing its network that may continue in the next months.

With its strong capital base (CAR at 20.5%) and its low cost/income ratio (36%), Intesa Sanpaolo Bank Albania is well positioned to provide a solid, reliable base for its clients and partners and looks forward to developing both the corporate and the retail sector in order to consolidate its position.

In the last year, Intesa Sanpaolo Albania has achieved excellent results, also implementing a number of project aimed to set the pre-conditions for further business development including the implementation of sophisticated tools for risk management, the introduction of a full set of customer oriented policies as well as a strong and effective cost management system.

Intesa Sanpaolo operates in Central and Eastern Europe and in the Middle East and North Africa with more than 1,400 branches and about 29,000 employees. The Group's international subsidiary banks serve 8.4 million customers in 12 countries in the retail and commercial banking sector.

Moreover, an international network of specialists in support of corporate customers spreads across 29 countries, in particular in the Middle East and North Africa and in those areas where Italian companies are most active, such as the United States, Russia, China and India.

With 32 branches in 12 cities and 165,000 customers, Intesa Sanpaolo Bank Albania ranks 3^{rd} in terms of **assets** and 4^{th} in terms of **loans**.

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