

PRESS RELEASE

INTESA SANPAOLO PERSONAL FINANCE BECOMES THE GROUP'S SINGLE STRUCTURE FOR CONSUMER CREDIT

- **Integration of the company Neos Finance**
- **The birth of a new operator on the national market**
- **A structure to evaluate and support customers' projects in a responsible manner**

Milano, 3 April 2013 - Intesa Sanpaolo Personal Finance S.p.A., the reference company of the Intesa Sanpaolo Group branches for the provision of personal loans and transfers of one fifth of salaries/pension, is now even closer to its customers' needs thanks to the integration of Neos Finance S.p.A., Group company specialised in consumer credit.

With this integration, Intesa Sanpaolo Personal Finance, led by **General Manager Marco Cesareo**, rationalises its range of products and strengthens its own distribution channels, thereby becoming a centre of excellence for consumer credit. With Intesa Sanpaolo Personal Finance, the Group consolidates its position in this sector and addresses the strategic and operational choices consistently both for the captive and extra-captive channel.

Consumer credit shows strong responsiveness to consumers' expectations: Despite the decline recorded over the past few months as a result of the general economic downturn, overall the number of customers purchasing loans through their bank branches is steadily increasing. In this framework of development, the Intesa Sanpaolo Group aims to support its customers' most important projects in a responsible manner, thereby evaluating their financial sustainability. For Italian families, consumer credit is increasingly becoming a means of planning their projects and managing the family budget in the most efficient way.

The integration of Neos Finance in Intesa Sanpaolo Personal Finance gives birth to the sector's fifth national operator, with a market share of 8% and loans amounting to €8.8 billion as at 31 December 2012.

Giuseppe Castagna, Intesa Sanpaolo's General Manager and Head of the Banca dei Territori Division, within whose scope of activities the Company is included: *"The integration of the two Group Companies bears witness to our commitment to always being at our customers' side, monitoring all channels efficiently and ensuring an excellent service model, the hallmarks of which are sustainability and customisation. Intesa Sanpaolo's advisory approach is indeed based on responsible credit, with products that are suitable for consumers' requirements and commensurate with their repayment capabilities".*

For information

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