



# Internationalization and business support in Singapore

Internationalization Office  
SME Marketing Department  
Intesa Sanpaolo

# Agenda

- ✓ **Intesa Sanpaolo and its International Network**
- ✓ Singapore Branch
- ✓ Intesa Sanpaolo's support to Internationalization

# Italian banking leader of European scale

## The Leader in Italy

- Leader in all segments with a market share of 16% in customer loans and customer deposits
- Leadership in most attractive products
- Strong capital base and asset quality

## Unique Customer Reach

- Largest domestic network: approximately 4,100 branches, approximately 13%<sup>(1)</sup> market share and 11.1 million clients
- Best branch footprint making the Group truly nationwide: market share  $\geq 13\%$ <sup>(1)</sup> in 11 out of 20 regions
- High penetration of local markets: market share  $\geq 5\%$ <sup>(1)</sup> in 109 out of 110 provinces
- Particular strength in the wealthiest areas of Italy: strong retail presence covering more than 70% of Italian household wealth

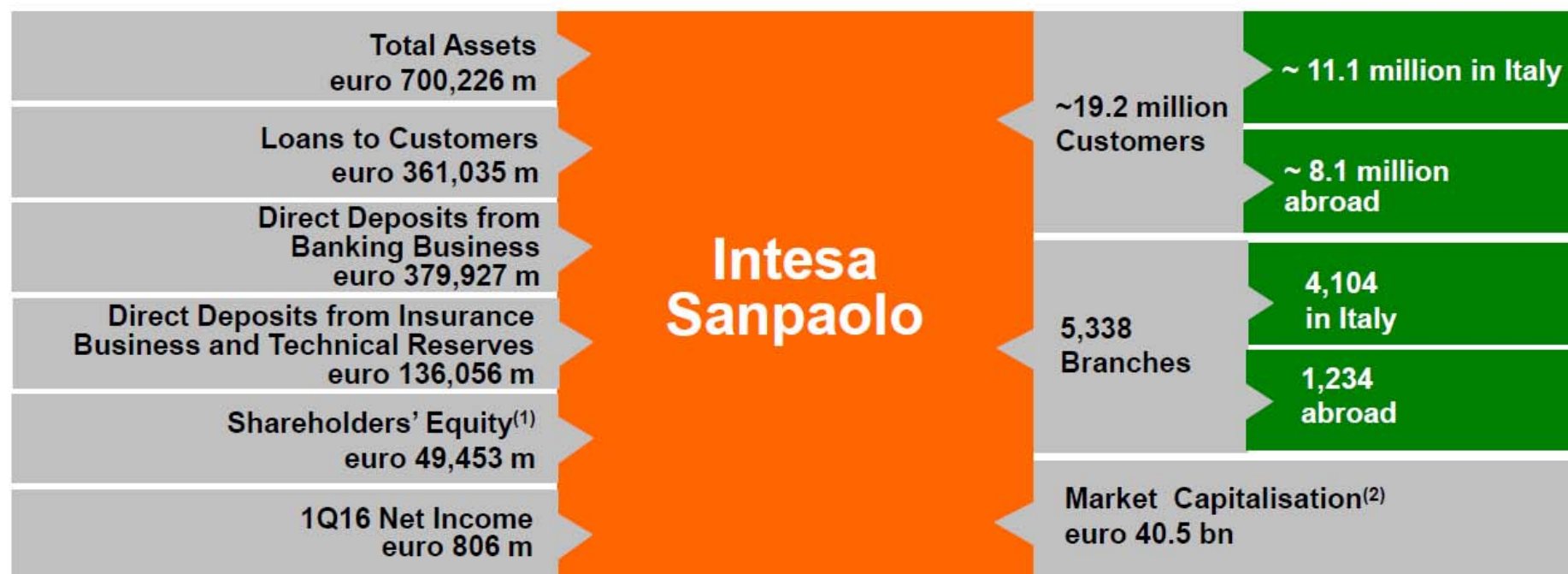
## Strategic International Presence

- Selected commercial banking presence in Central and Eastern Europe and Middle Eastern and North African countries reaching 8.1 million clients in 12 countries through a network of approximately 1,200 branches
- International network with a presence in 28 countries in support of cross-border activities of corporate customers

Figures as at 31 March 2016

(1) Bank of Italy criteria, figures as at 31 December 2015

# The Group at a glance: Financial Highlights

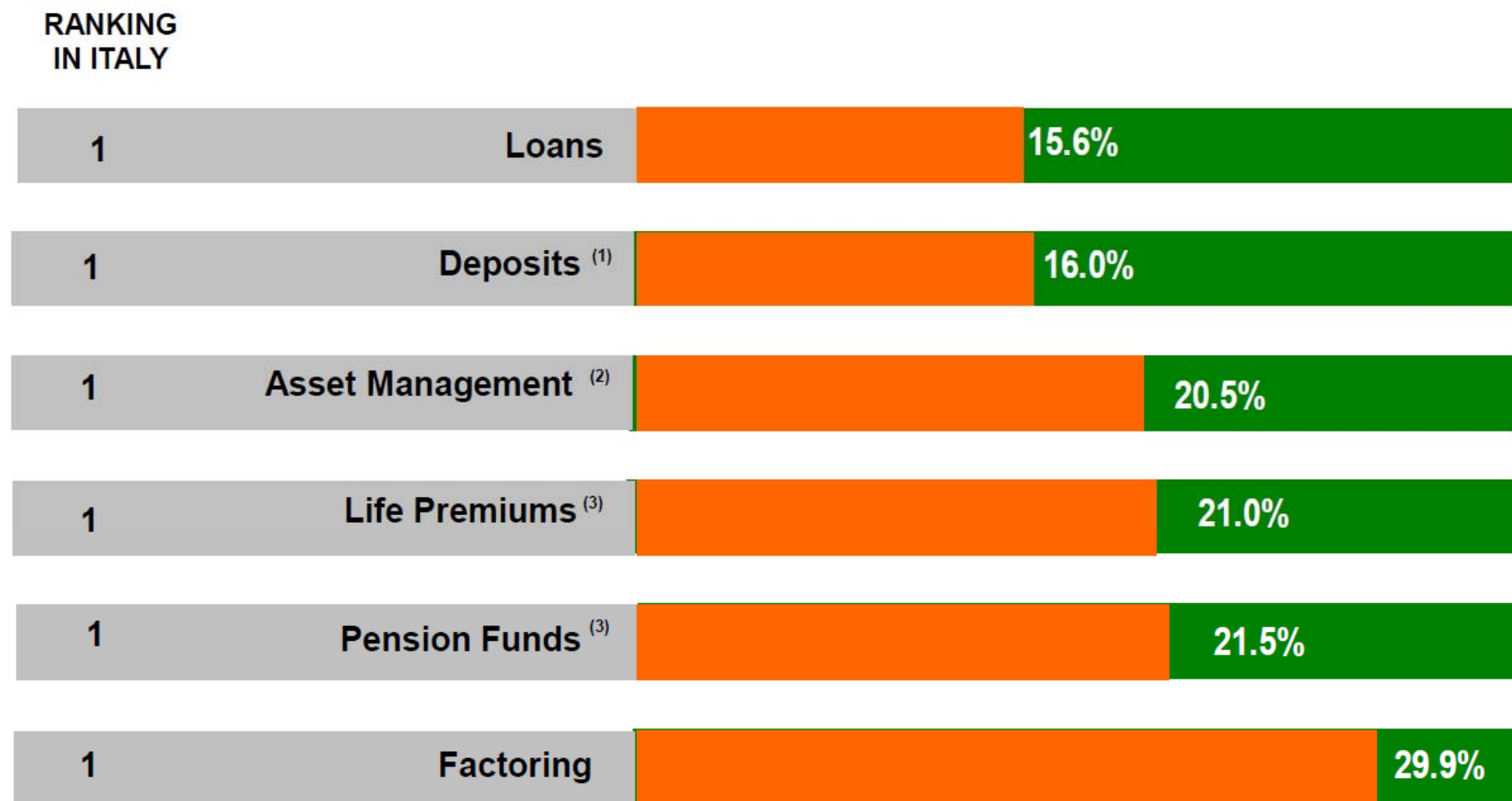


Figures as at 31 March 2016

(1) Including Net Income

(2) As at 29 April 2016

# Leadership in Italy built on long-standing relationships with customers



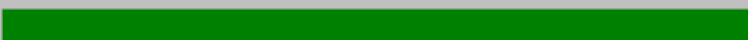
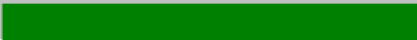




















Figures as at 31 March 2016

(1) Including bonds

(2) Mutual funds; data as at 31 December 2015

(3) Data as at 31 December 2015

# European scale

EUROZONE RANKING		BANKS' MARKET CAPITALISATION (euro bn)	
	HSBC		114.6
1	Banco Santander		63.8
	Lloyds Banking Group		61.3
	UBS		58.2
2	BNP Paribas		57.6
3	ING		41.4
4	Intesa Sanpaolo		40.5
5	BBVA		38.8
	Barclays		37.1
	Sberbank		36.0
	Royal B. of Scotland		34.4
	Nordea Bank		34.3
6	Société Générale		27.6
	Credit Suisse		26.0
7	Crédit Agricole		25.5
	Danske Bank		24.3
	Standard Chartered		23.2
8	Deutsche Bank		22.7
	Svenska Handelsb.		22.2
	Swedbank		21.3
9	KBC		20.5
10	UniCredit		20.2

Source: Bloomberg  
Prices as at 29 April 2016

# The Group Italian Network



## NORTH WEST

Intesa Sanpaolo		Subsidiaries	
Branches		Company	Branches
1,200		Fideuram	89
		Banca Prossima	29
		Mediocredito Italiano	2
		Banca IMI	1

## CENTRE

Intesa Sanpaolo		Subsidiaries	
Branches		Company	Branches
420		Banca CR Firenze	408
		Fideuram	42
		Banca Prossima	9
		Banco di Napoli	3
		Mediocredito Italiano	2
		Banca IMI	1

## NORTH EAST

Intesa Sanpaolo		Subsidiaries	
Branches		Company	Branches
210		CR del Veneto	312
		CR in Bologna	168
		CR del Friuli Venezia Giulia	94
		CR di Forlì e della Romagna	84
		Fideuram	57
		Banca Prossima	16
		Mediocredito Italiano	2

## SOUTH

Intesa Sanpaolo		Subsidiaries	
Branches		Company	Branches
98		Banco di Napoli	567
		Fideuram	27
		Banca Prossima	20
		Mediocredito Italiano	2

## ISLANDS

Intesa Sanpaolo		Subsidiaries	
Branches		Company	Branches
221		Fideuram	10
		Banca Prossima	9
		Mediocredito Italiano	1

Figures as at 31 March 2016



# The Group International Network

## EUROPE

Direct Branches	Representative Offices
Frankfurt	Athens
Innsbruck	Brussels <sup>(1)</sup>
Istanbul	Istanbul
London	Moscow
Madrid	
Paris	
Warsaw	

Country	Subsidiaries	Branches
Albania	Intesa Sanpaolo Bank Albania	32
Bosnia and Herzegovina	Intesa Sanpaolo Banka Bosna i Hercegovina	52
Croatia	Privredna Banka Zagreb	197
Czech Republic	VUB Banka	1
Hungary	CIB Bank	83
Ireland	Intesa Sanpaolo Bank Ireland	1
Luxembourg	Fideuram	1
	Intesa Sanpaolo Bank Luxembourg	1
Romania	Intesa Sanpaolo Bank Romania	45
Russian Federation	Banca Intesa	46
Serbia	Banca Intesa Beograd	168
Slovakia	VUB Banka	227
Slovenia	Banka Koper	52
Switzerland	Intesa Sanpaolo Private Bank (Suisse)	1
The Netherlands	Intesa Sanpaolo Bank Luxembourg	1
Ukraine	Pravex-Bank	137
United Kingdom	Banca IMI	1
	Intesa Sanpaolo Private Banking	1

## AFRICA

Representative Offices	Country	Subsidiaries	Branches
Cairo	Egypt	Bank of Alexandria	171
Casablanca			
Tunis			



## AMERICA

Direct Branches	Representative Offices
George Town	Santiago
New York	Washington D.C.

Country	Subsidiaries	Branches
Brazil	Intesa Sanpaolo Brasil	1

## OCEANIA

Representative Offices
Sydney

## ASIA

Direct Branches	Representative Offices
Abu Dhabi	Beijing
Dubai	Beirut
Hong Kong	Ho Chi Minh City
Shanghai	Mumbai
Singapore	Seoul
Tokyo	

Figures as at 31 March 2016  
 (1) International and Regulatory Affairs



# Agenda

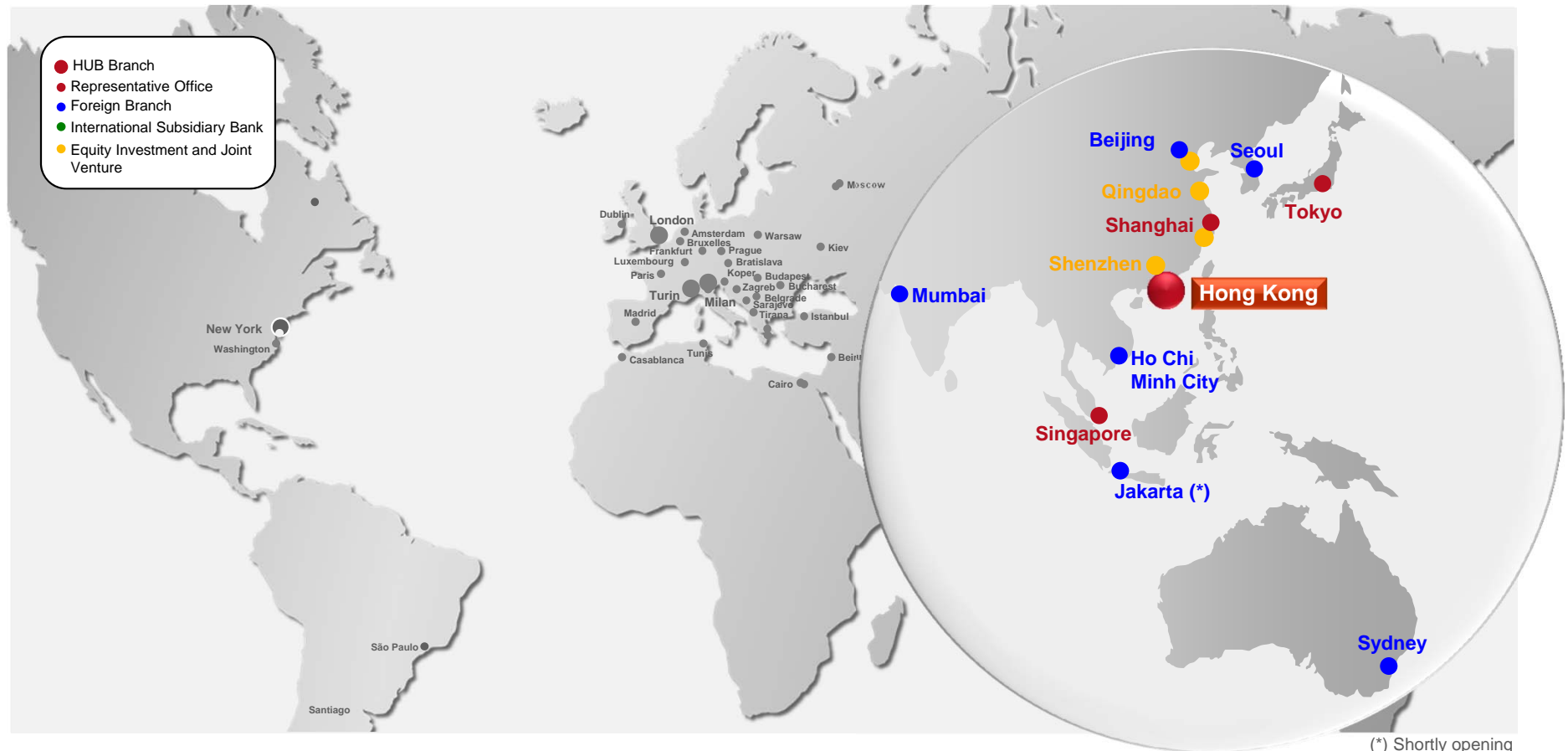
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- ✓ **Singapore Branch**

- ✓ Intesa Sanpaolo's support to Internationalization

# An integrated network

## Our presence in Singapore



- **Intesa Sanpaolo** has been present in **Singapore** since 1984 through its local Corporate branch, which is part of the Bank's Corporate International Network in **Asia Pacific (APAC)**.
- The Singapore branch works closely with the **Hong Kong Hub** and the Group's other foreign entities and local units of the Italian network, as well as being the Bank's main point of reference for the Philippines, Indonesia, Malaysia, Thailand and Vietnam.

# Our value proposition for companies in Singapore

## Relationship teams

- **Team** staffed by multilingual personnel providing support to **Italian companies**
- Team dedicated to the management of **Foreign Multinational Corporations** present in Singapore, as well as the Philippines, Indonesia, Malaysia, Thailand, and Vietnam.

## Services and solutions

- Team dedicated to **Trade Export Finance services (TEF)**.
- Close collaboration with the **Structured Finance/Structured Export Finance** unit based in the Hong Kong Hub.

## Networking

- Well-established relationships with **local Institutions and Authorities**, including Agencies such as SPRING\* and EDB\*, International Enterprise (IE) Singapore, Singapore Business Federation as well as the Italian Trade Commission and the Italian Chamber of Commerce in Singapore

(\*) SPRING - Standards, Productivity and Innovation Board;  
EDB - Economic Development Board

# Singapore branch

## Overview of ISP banking capabilities

- Fully licensed under the Banking Act in Singapore.
- Dedicated client coverage desks to Italian and Foreign corporates present in Singapore, as well as in the Philippines, Indonesia, Malaysia, Thailand, and Vietnam.
- Operates in the local currency (SGD) real-time, clearing system MEPS
- Works in synergy with S.E.A. correspondent banks thus enabling operative capabilities in the South East Asian Region



### BANKING AND FINANCIAL SERVICES

- Corporate Accounts and cash Management Services
  - Trade Export Finance
  - Structured Export Finance\*
  - Project Finance\*
  - FX / Treasury operations
  - Customized solutions for International and Italian corporate customers
  - Internet banking
- The Branch enjoys a withholding tax (15%) exemption on payment received in Singapore by local payers or made towards all non - resident persons (entities that do not have a permanent establishment in Singapore). Particularly significant when the Branch counter-guarantees the issuance of a bank guarantee through a foreign bank: no WHT applies to the B/G commissions requested by the foreign bank.

(\*) centralized Product function in Hong Kong

# Our Experience

## Partner to Italian companies expanding in Asia-Pacific

### COMPANY OBJECTIVES

### INTESA SANPAOLO SOLUTIONS

**Singaporean subsidiary of an Italian Corporate**  
**- leader in the chemical sector.**

- **Acquisition of a manufacturing company in China with the purpose of gaining** a strategic position in the Asian Market.

- **Long-term loan**

**Singaporean subsidiary of an Italian Corporate**  
**- leader in the mechanical sector.**

- **Acquisition of a manufacturing company in Malaysia** with a view to servicing the Singaporean Market and becoming a «market player» in Asia.

- **Long-term loan:**
  - Land acquisition;
  - Real estate Finance;
  - Financing of plant and machinery.

- **Swaps**

**Singaporean subsidiary of an Italian Corporate**  
**- leader in the electronics sector.**

- **Optimization of its operational cash flow and working capital funding.**

- **Negotiating, confirming and discounting of** export letters of credit.
- **Forex**
- **Deposits**

# Agenda






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# What companies say. Support from the banking system.

## NPS: Net Promoter Score with regard to internationalization services

Kindly express your level of satisfaction with regard to the following features linked to internationalization  
(The Banking System NPS analysis has been recalculated on the first five bank groups)

	NPS Banking System					
Training	<b>25</b>	19.9	19.7	39	34	38
Information services, Researches and Studies	<b>24.1</b>	19.4	17.6	37.6	36.3	18.1
Customer's development and/or partnerships and joint ventures	<b>23</b>	17.2	20.2	39	39.6	14.5
Specialized banking and financial services	<b>22.7</b>	<b>24.4</b>	23.1	22.5	18	18
International markets presence (own network or partner banks)	<b>20.1</b>	<b>28.0</b>	30.4	21.5	10	21.2
Knowledge of the markets	<b>17</b>	<b>20.6</b>	19.2	19	15.5	12.8
Specialized knowledge (regarding internationalization)	<b>16.9</b>	<b>30</b>	27	16	5.6	6

Source: Format research «l'Italia che cresce all'estero» Research report  
second semester 2015

It ensures international coverage with differentiated methods depending on the type of business and market

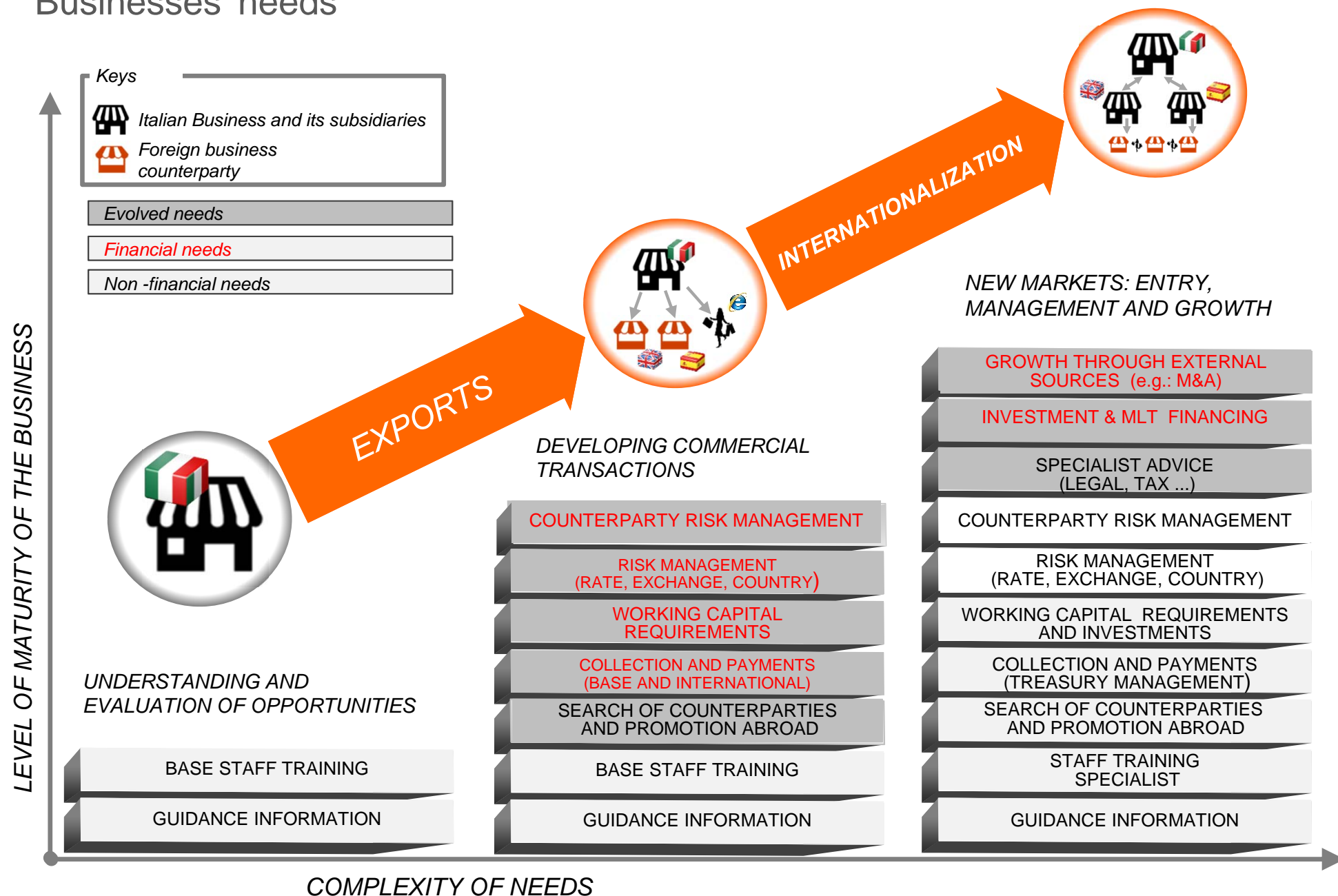
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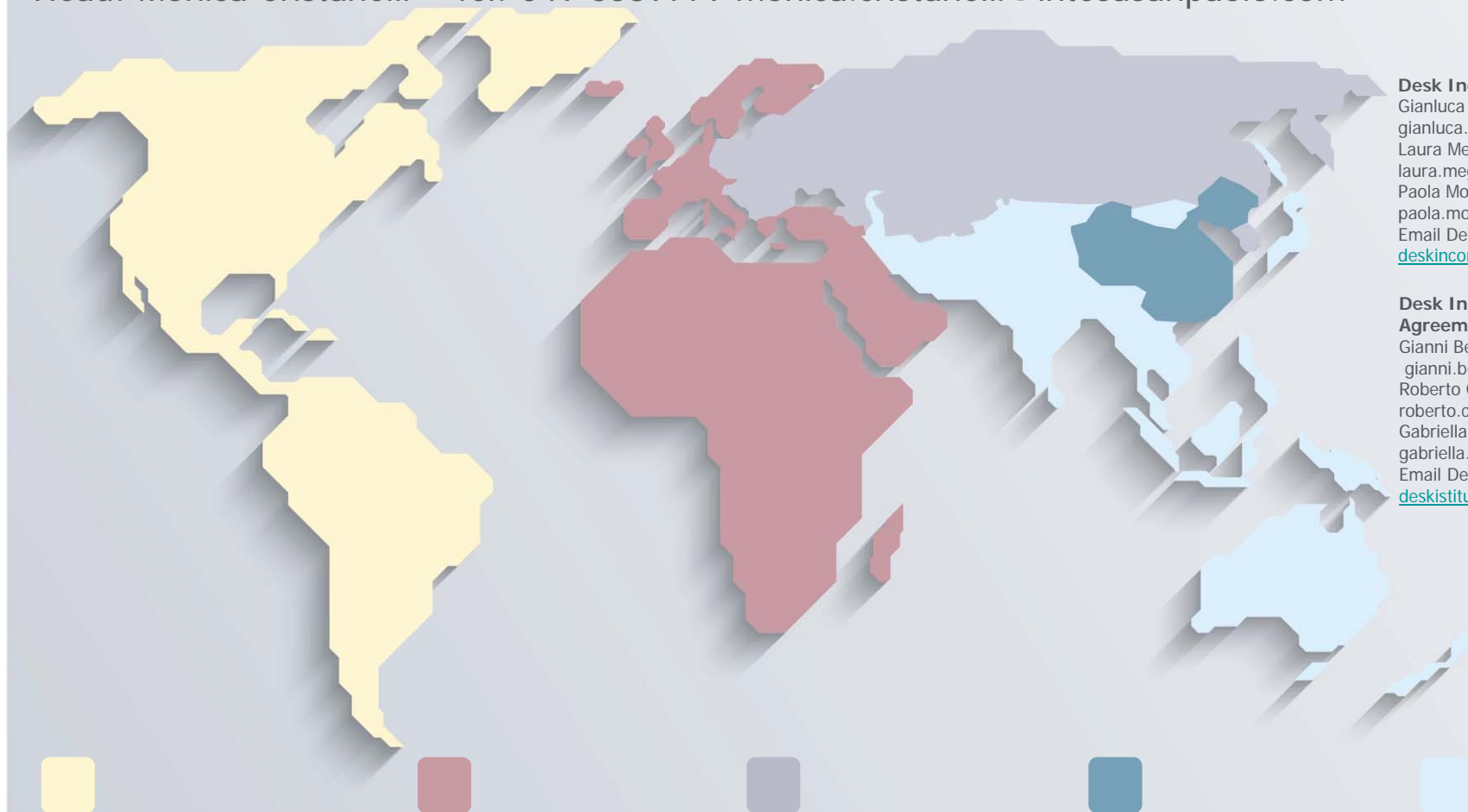
# Exports and Internationalization

## Businesses' needs



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For complete information about the contractual terms and conditions of products, please consult the relevant INFORMATION SHEETS of the Bank and third parties available at Branches and on the website of the Bank.

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The loan is granted subject to assessment of the Bank.