



Italian Leader of European Scale

The history of Intesa Sanpaolo



Italian banking leader of European scale

The Leader in Italy

- Leader in all segments with a market share of ~18% in customer loans and deposits
- Leadership in most attractive products
- Strong capital base and best in class asset quality

Unique Customer Reach

- Largest domestic network: 6,463 branches, ~18%⁽¹⁾ market share and ~11.3 million clients
- Best branch footprint making the Group truly nationwide: market share > 15%⁽¹⁾ in 16 regions out of 20
- High penetration of local markets: market share > 5%⁽¹⁾ in all 103 provinces
- Particular strength in the wealthiest areas of Italy: strong retail presence covering more than 70% of Italian household wealth

Strategic International Presence

- Selected retail banking presence in Central and Eastern Europe and in the Mediterranean Basin reaching 8.5 million clients in 13 countries through ~2,000 branches
- International network with a presence in 34 countries to support cross-border activities of corporate customers

Figures as at 31 December 2008

(1) Bank of Italy criteria, figures as at 30 September 2008

A partner for growth

Clients

- A true “local” bank in all Italian regions with unrivalled retail presence
- Enhanced product and service offering as result of new investments in technology and product innovation
- Even more competitive pricing for clients in some products thanks to cost efficiencies

Shareholders

- Modern governance rules ensuring fair representation of all Shareholders and effective management
- Value creation for shareholders
- Dividend policy consistent with a solid capital base

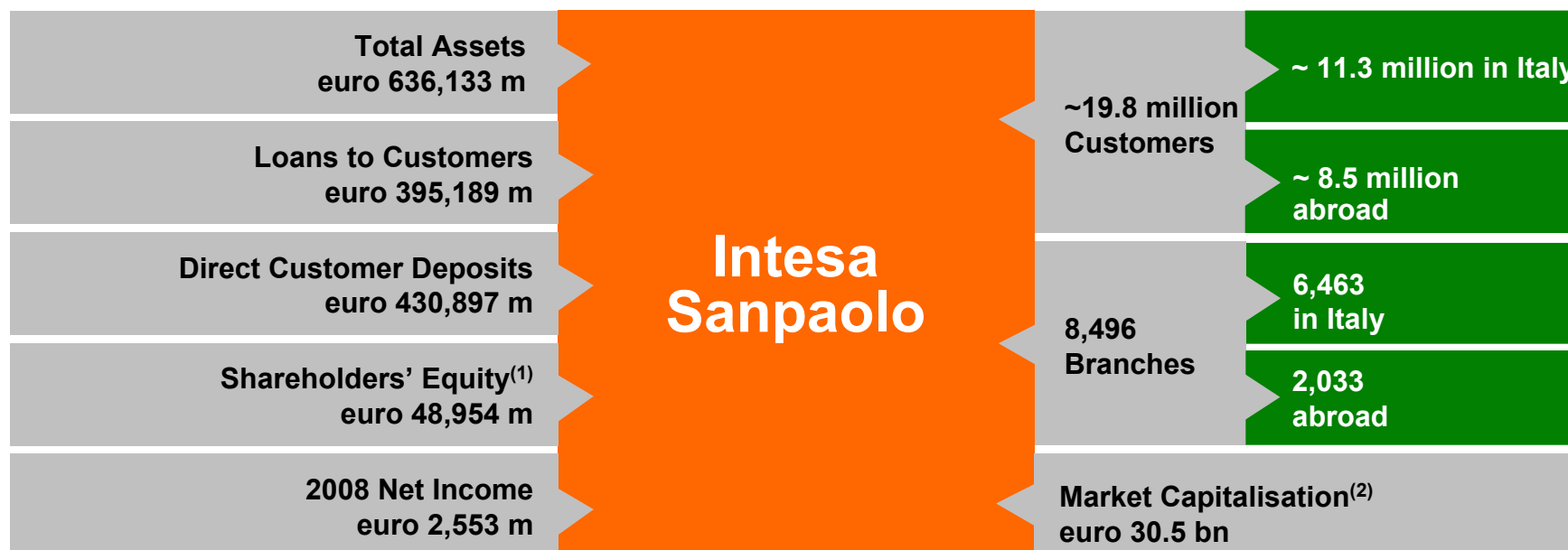
Employees

- Professional growth opportunities for all employees
- Stimulating and transparent environment where merit is rewarded
- Creation of an industry leader, able to attract and retain talent

Society and Environment

- An important growth engine for the countries where the Group operates, particularly Italy, able to promote infrastructure development initiatives and the main business projects of Italian corporates at home and abroad
- Great attention to the specific needs of all segments of society and promotion of financial inclusion (i.e. immigrants, young people, Non-profit Entities, etc.)
- Strong commitment to environment protection and to strengthening of sustainable local community development

The Group at a glance: Financial Highlights



Figures as at 31 December 2008

(1) Including Net Income

(2) As at 30 April 2009

The Group at a glance: Ratings

Fitch Ratings

Medium-long term debt
Short-term debt
Individual
Support
Outlook

AA-
F1+
B
1
Stable

Moody's

Medium-long term debt
Short-term debt
Financial strength
Outlook

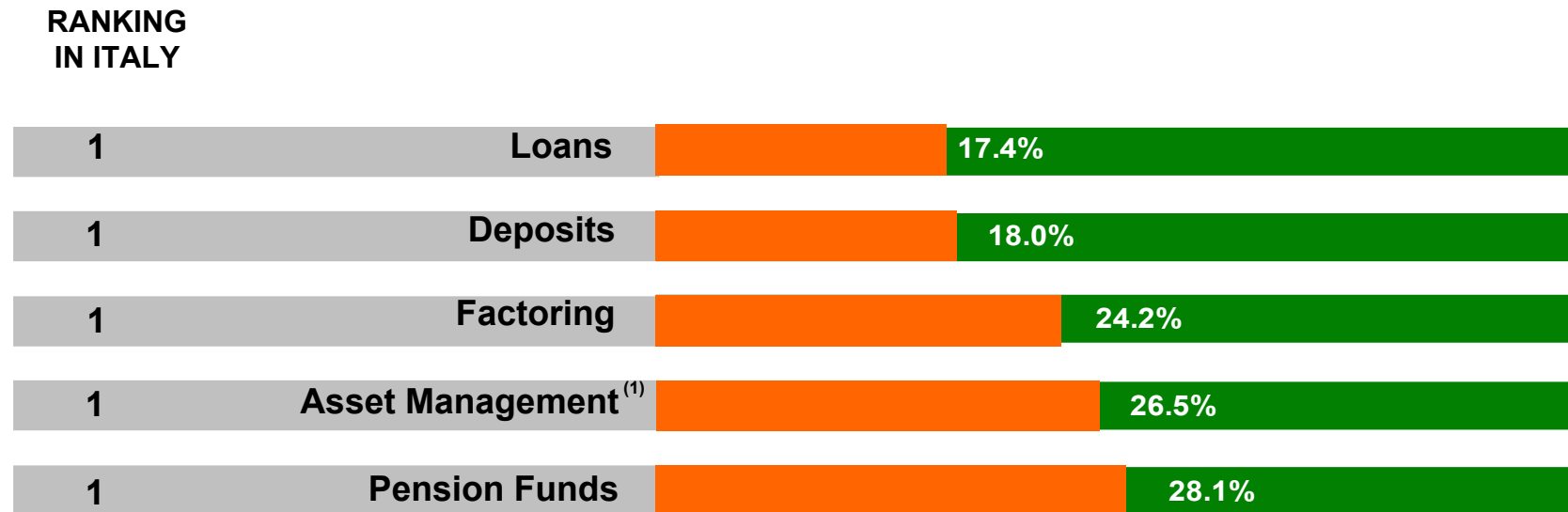
Aa2
P-1
B-
Stable

Standard & Poor's

Medium-long term debt
Short-term debt
Outlook

AA-
A-1+
Negative

Leadership in Italy built on long-standing relationships with customers



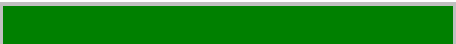
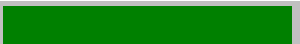
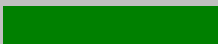




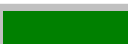
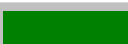
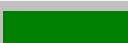
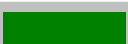
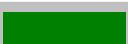
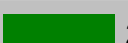


Figures as at 31 December 2008

(1) Mutual funds

European scale

EUROZONE RANKING

BANKS' MARKET CAPITALISATION (euro bn)

	HSBC		92.5
1	Santander		59.3
2	BNP Paribas		44.2
	Credit Suisse		35.0
3	BBVA		31.0
	UBS		31.0
4	Intesa Sanpaolo		30.5
5	UniCredit		26.8
	Barclays		26.4
	Royal Bank of Scotland		26.4
6	Deutsche Bank		24.9
7	Crédit Agricole		24.9
	Nordea Bank		23.0
8	Société Générale		22.7
	Standard Chartered		22.5

Source: Bloomberg
Prices as at 30 April 2009

Corporate Governance

Supervisory Board

Giovanni Bazoli	Chairman
Antoine Bernheim	Deputy Chairman
Rodolfo Zich	Deputy Chairman ⁽¹⁾
Carlo Barel di Sant'Albano	Member
Rosalba Casiraghi (*)	Member ^{(1) (2)}
Marco Ciabattoni	Member ^{(1) (2)}
Giovanni Costa	Member ⁽¹⁾
Franco Dalla Sega	Member ^{(1) (2)}
Gianluca Ferrero	Member ^{(1) (2)}
Angelo Ferro	Member ^{(1) (2)}
Pietro Garibaldi	Member ⁽¹⁾
Giulio Lubatti	Member ^{(1) (2)}
Giuseppe Mazzarello	Member ⁽¹⁾
Eugenio Pavarani	Member ^{(1) (2)}
Gianluca Ponzellini	Member ^{(1) (2)}
Gianguido Sacchi Morsiani	Member ⁽¹⁾
Ferdinando Targetti	Member ⁽¹⁾
Livio Torio	Member ^{(1) (2)}
Riccardo Varaldo	Member ⁽¹⁾

Management Board

Enrico Salza	Chairman
Orazio Rossi	Deputy Chairman
Corrado Passera	Managing Director and CEO
Aureliano Benedetti	Member
Elio Catania	Member
Giuseppe Fontana	Member
Gian Luigi Garrino	Member
Virgilio Marrone	Member
Emilio Ottolenghi	Member
Giovanni Perissinotto	Member
Marcello Sala	Member

Nomination Committee (**)

Giovanni Bazoli	Chairman
Angelo Ferro	Member ^{(1) (2)}
Giuseppe Mazzarello	Member ⁽¹⁾
Riccardo Varaldo	Member ⁽¹⁾
Rodolfo Zich	Member ⁽¹⁾

Remuneration Committee (**)

Gianluca Ponzellini	Chairman ^{(1) (2)}
Giulio Lubatti	Member ^{(1) (2)}
Eugenio Pavarani	Member ^{(1) (2)}

Control Committee (**)

Giulio Lubatti	Chairman ^{(1) (2)}
Rosalba Casiraghi	Member ^{(1) (2)}
Pietro Garibaldi	Member ⁽¹⁾
Gianluca Ponzellini	Member ^{(1) (2)}
Livio Torio	Member ^{(1) (2)}

Strategy Committee (**)

Giovanni Bazoli	Chairman
Carlo Barel di Sant'Albano	Member
Antoine Bernheim	Member
Giovanni Costa	Member ⁽¹⁾
Rodolfo Zich	Member ⁽¹⁾

Financial Statements Committee (**)

Eugenio Pavarani	Chairman ^{(1) (2)}
Marco Ciabattoni	Member ^{(1) (2)}
Gianluca Ferrero	Member ^{(1) (2)}
Gianguido Sacchi Morsiani	Member ⁽¹⁾
Ferdinando Targetti	Member ⁽¹⁾

Data as at 20 May 2008

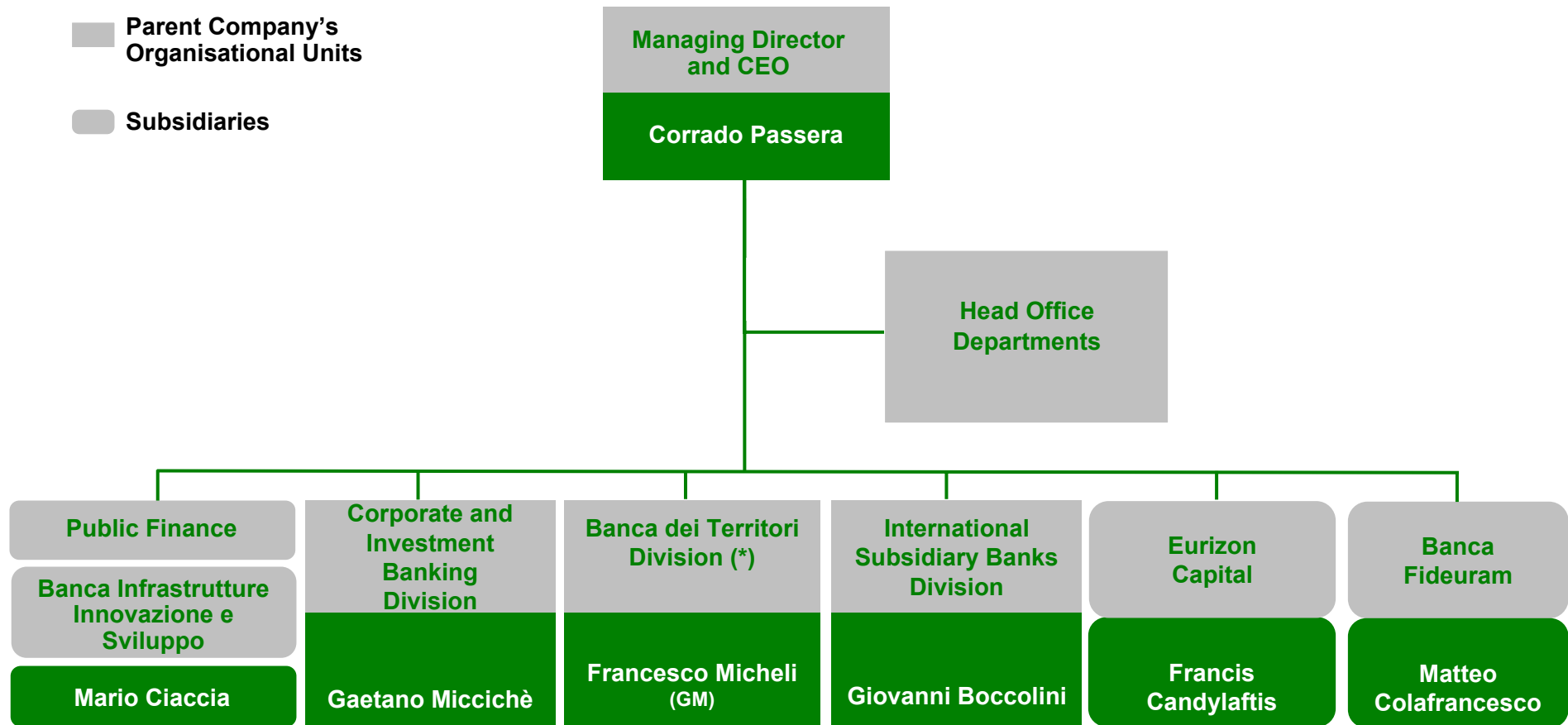
(1) Independence requirements as set forth by the Corporate Governance Code

(2) Enrolment with the Register of Auditors and Practice in the legal audit of accounts

(*) Representative of the Minority List

(**) Established within the Supervisory Board

A customer-oriented organisation



(*) Domestic Commercial Banking

Head Office Departments(*)

Chief Operating Officer Pier Luigi Curcuruto	Organisation and Security	Marco Cesareo
	ICT Systems	Silvio Fraternali
	Operations	Maurizio Manzotti
	Real Estate and Procurement	Luca Tedesi
Chief Financial Officer ⁽¹⁾ Carlo Messina	Treasury	Stefano Del Punta
	Planning and Control	Lucia Ariano (a.i.)
	Administration and Tax	Ernesto Riva ⁽²⁾
Chief Lending Officer ⁽³⁾ Eugenio Rossetti	Lending Decisions	Luigi Aricò
	Loan Recovery	Stefano Marchetti
Chief Risk Officer ⁽⁴⁾ Bruno Picca	Compliance	Piero Boccassino
	Legal Affairs	Elisabetta Lunati
	Risk Management	Davide Alfonsi
	Human Resources ⁽⁵⁾	Marco Vernieri
	Corporate Affairs	Piero Luongo
	External Relations	Vittorio Meloni
	Internal Auditing ⁽⁶⁾	Renato Dalla Riva

(*) Staff Units reporting to the Managing Director and CEO: Corporate Social Responsibility (V. Serrentino), International Affairs (Bruxelles Representative Office) (A. Perrazzelli), Laboratorio Banca e Società (M. Morganti), Strategic Operations and Special Projects (G. Gilli), Safety (R. Zani). Reporting to the Supervisory Board: General Secretariat of the Supervisory Board (P. Grandi). Reporting to the Chairman of the Management Board: Secretariat of the Chairman of the Management Board (M. Deandrei)

(1) Also reporting to the CFO: Investor Relations (A. Tamagnini), Rating Agencies (M. Delfrate), Research (G. De Felice), Active Value Management and Strategies (N. Fioravanti), Capital Budget and Cost Control (A. Chioatto)

(2) Manager responsible for preparing the Company's financial reports (Law 262/2005)

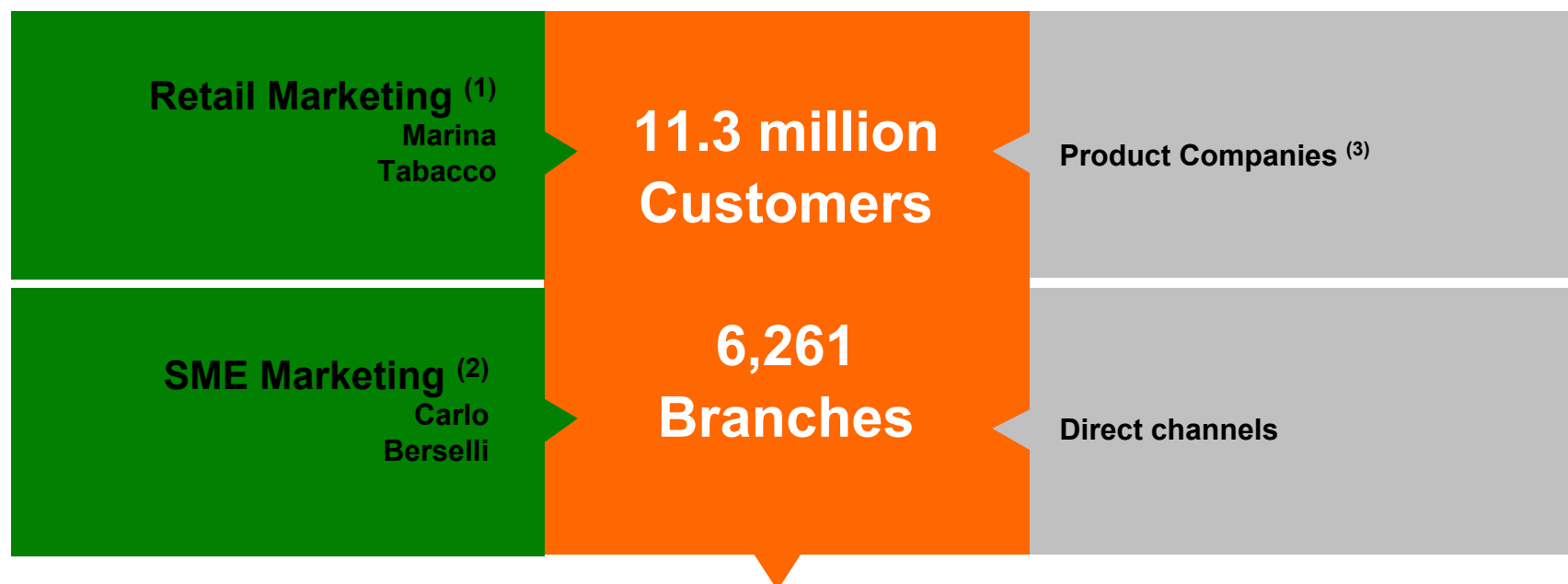
(3) Also reporting to the CLO: Data Quality and Rating Specialistic Valuations (B. Braghè)

(4) Also reporting to the CRO: Credit Quality Monitoring (R. Dallan), Internal Validation (M.L. Arscott)

(5) Reporting to the Head of Human Resources: Internal Communication (A. Zorzi)

(6) Exclusively reporting to the Supervisory Board and the Management Board

The Banca dei Territori Division



Support and enhancement of regional brands, upgrading of local commercial positions and strengthening of relations with individuals, small businesses, SMEs and Non-profit Entities while deriving full synergies from a single IT and marketing & sales platform that service the whole network

Figures as at 31 December 2008

(1) Retail customers include: Households (individual customers with financial assets under 100,000 euro), Personal (individual customers with financial assets between 100,000 euro and one million euro), Private (individual customers with financial assets of over one million euro) and Small Businesses (family businesses and small enterprises with a turnover under 2.5 million euro and with loan facilities under one million euro)

(2) SME customers include SMEs with a turnover between 2.5 million euro and 150 million euro or with a turnover under 2.5 million euro and with loan facilities equal to at least one million euro

(3) Private banking, bancassurance, industrial credit, payment systems and relations with Non-profit Entities

The Banca dei Territori Division

Retail Marketing

5,600 branches dedicated to 11.1 million Retail customers (Households, Personal and Small Businesses) and 218 branches dedicated to 83,000 Private customers



SME Marketing

391 branches dedicated to 113,000 SME customers and 52 branches serving 50,000 Non-profit Entities



Figures as at 31 December 2008

The Banca dei Territori Division: 8 Regional Governance Centres (1/2)










GOVERNANCE CENTRES	MANAGER	BRANCHES
Piemonte, Valle d'Aosta and Liguria	Adriano Maestri	730
Lombardia	Bruno Bossina	695
Milano and Province	Franco Ceruti	609
Veneto, Friuli-Venezia Giulia and Trentino-Alto Adige	Fabio Innocenzi	983

The Banca dei Territori Division: 8 Regional Governance Centres (2/2)

GOVERNANCE CENTRES	MANAGER	BRANCHES
Emilia-Romagna, Marche, Abruzzo and Molise	Giuseppe Feliziani	643
Toscana and Umbria	Luciano Nebbia	1,038
Campania, Basilicata, Calabria and Puglia	Antonio Nucci	880
Lazio, Sardegna and Sicilia	Franco Gallia	683

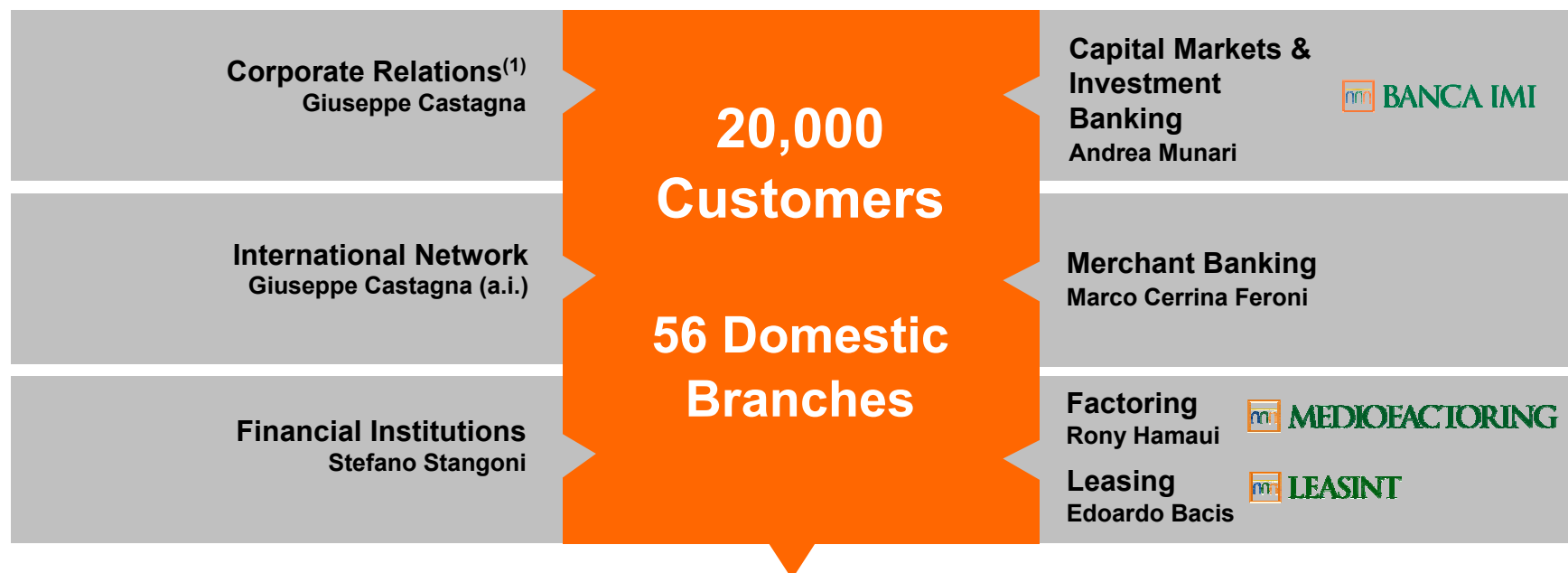
The Banca dei Territori Division

Main Product Companies

Business Field	Company	Manager
Private Banking	 INTESA SANPAOLO PRIVATE BANKING	Paolo Molesini
Non-profit Entities Relations	 BANCA PROSSIMA PER LE IMPRESE SOCIALI E LE COMUNITA'	Marco Morganti
Industrial Credit	 MEDIOCREDITO ITALIANO	Carlo Stocchetti
Bancassurance	 EurizonVita	Marco Casu
Bancassurance Joint venture *	 IntesaVITA	Erik Stattin
Bancassurance	 SUPPOLO VITA	Angelo Galetti
Pension Funds	 Intesa PREVIDENZA	Erik Stattin
Payment Systems	 Setefi	Orazio Palazzolo
Fiduciary Services	 SIREFID	Saverio Perissinotto

(*) Company not subject to full consolidation, but carried at equity

The Corporate and Investment Banking Division



Supporting as a “global partner” the balanced and sustainable development of corporates and financial institutions, also internationally through a specialist network of branches, representative offices and subsidiaries focused on corporate banking

Figures as at 31 December 2008

(1) Managing the relations with large and mid corporates (the latter with a turnover exceeding 150 million euro)

The Corporate and Investment Banking Division

Specialist network in 34 countries for corporate customers

CORPORATE BANKS

Intesa Sanpaolo Bank Ireland

Société Européenne de Banque

ZAO Banca Intesa

DIRECT BRANCHES

Amsterdam

Athens

Dubai

Frankfurt

George Town

Hong Kong

London

Madrid

Munich

Nassau

New York

Paris

Shanghai

Singapore

Tokyo

Vienna

REPRESENTATIVE OFFICES

Bangkok

Barcelona

Beijing

Beirut

Brussels⁽¹⁾

Buenos Aires

Cairo

Casablanca

Dubai

Ho Chi Minh City

Istanbul

Los Angeles

Mexico City

Moscow

Mumbai

Santiago

São Paulo

Seoul

Stockholm

Tehran

Tunis

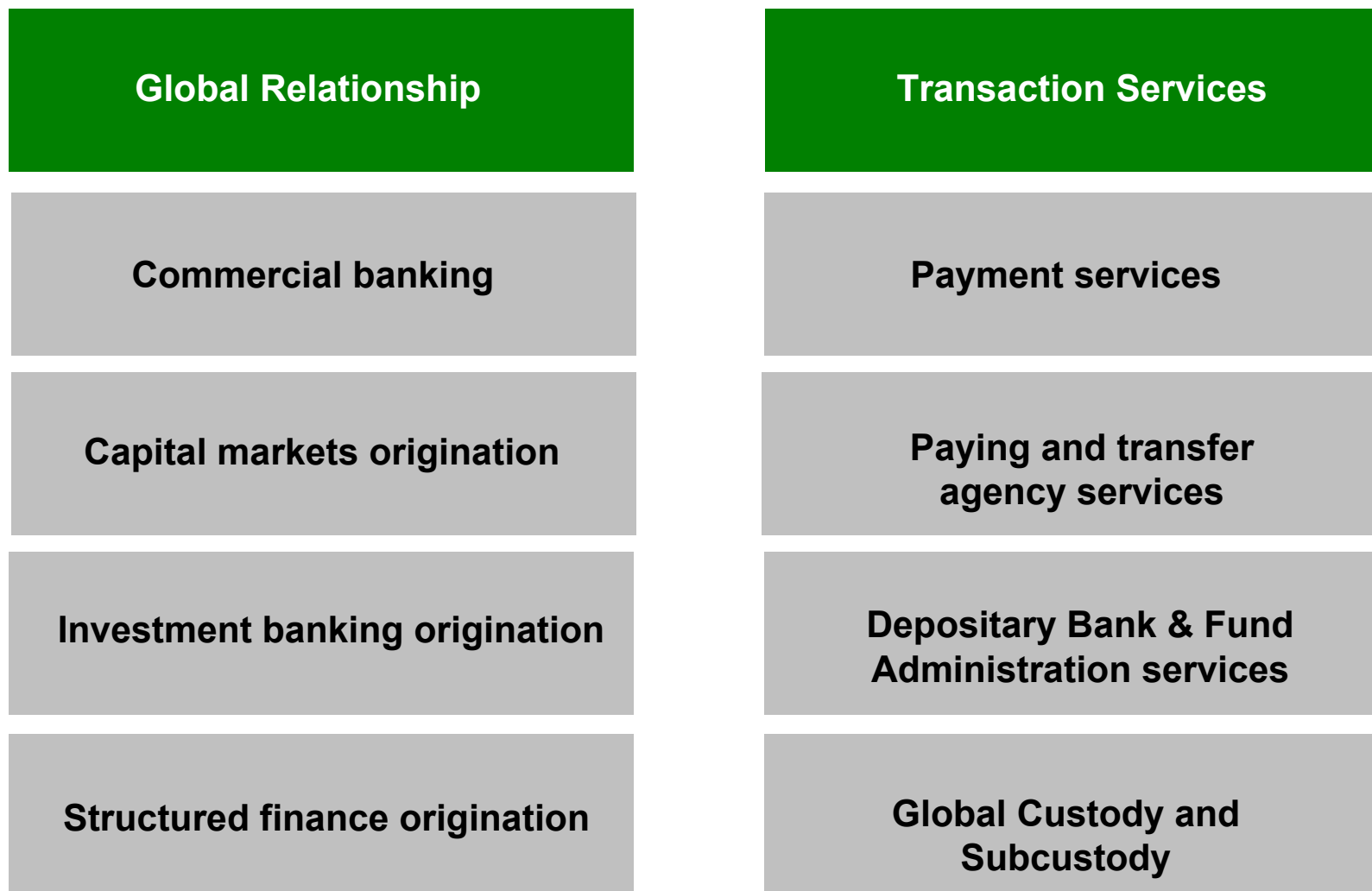
Warsaw

Figures as at 31 December 2008

(1) Office of International and European Affairs

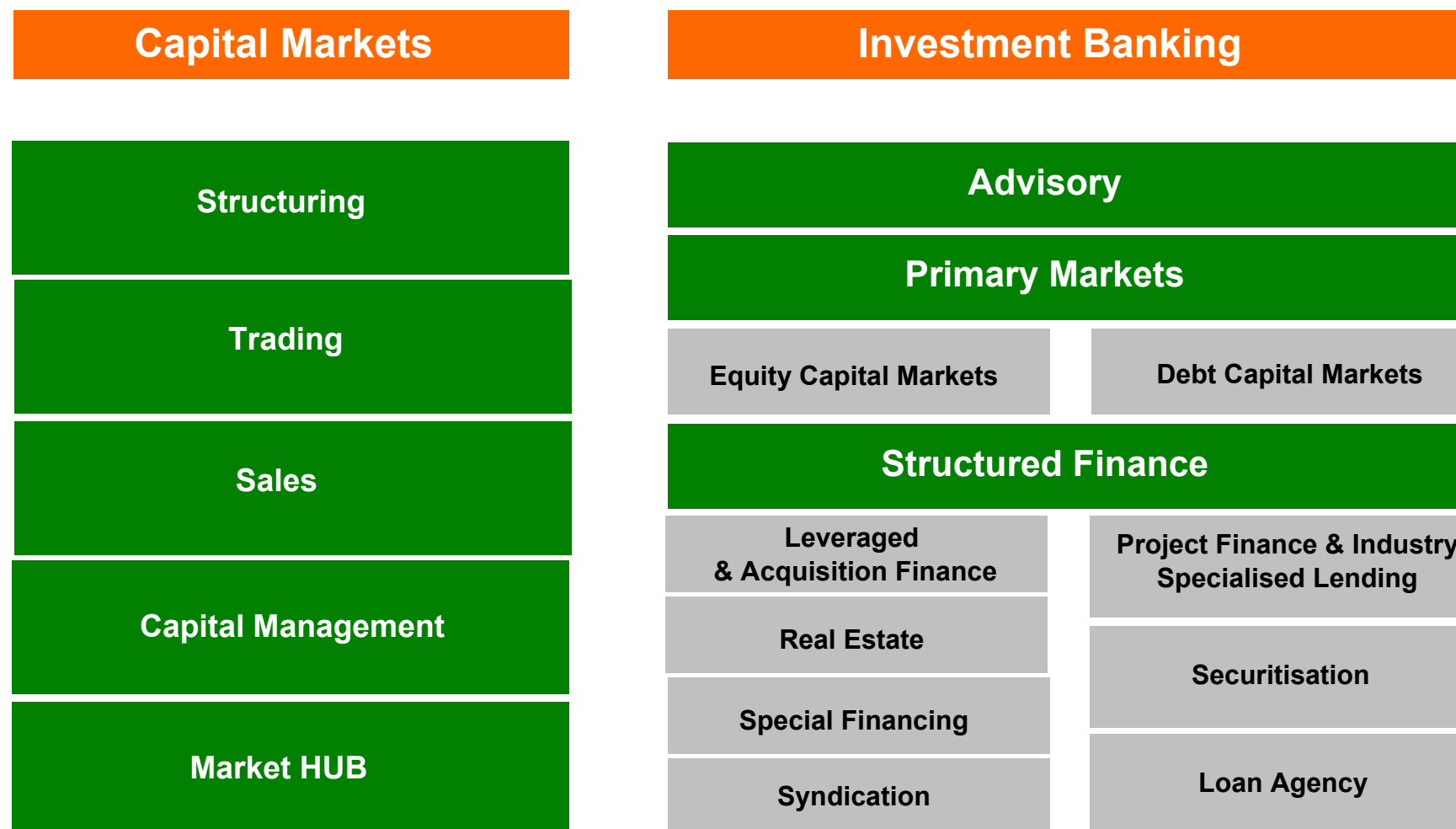
The Corporate and Investment Banking Division

Complete solutions for global needs of Financial Institutions



The Corporate and Investment Banking Division

 **BANCA IMI** Capital Markets and Investment Banking



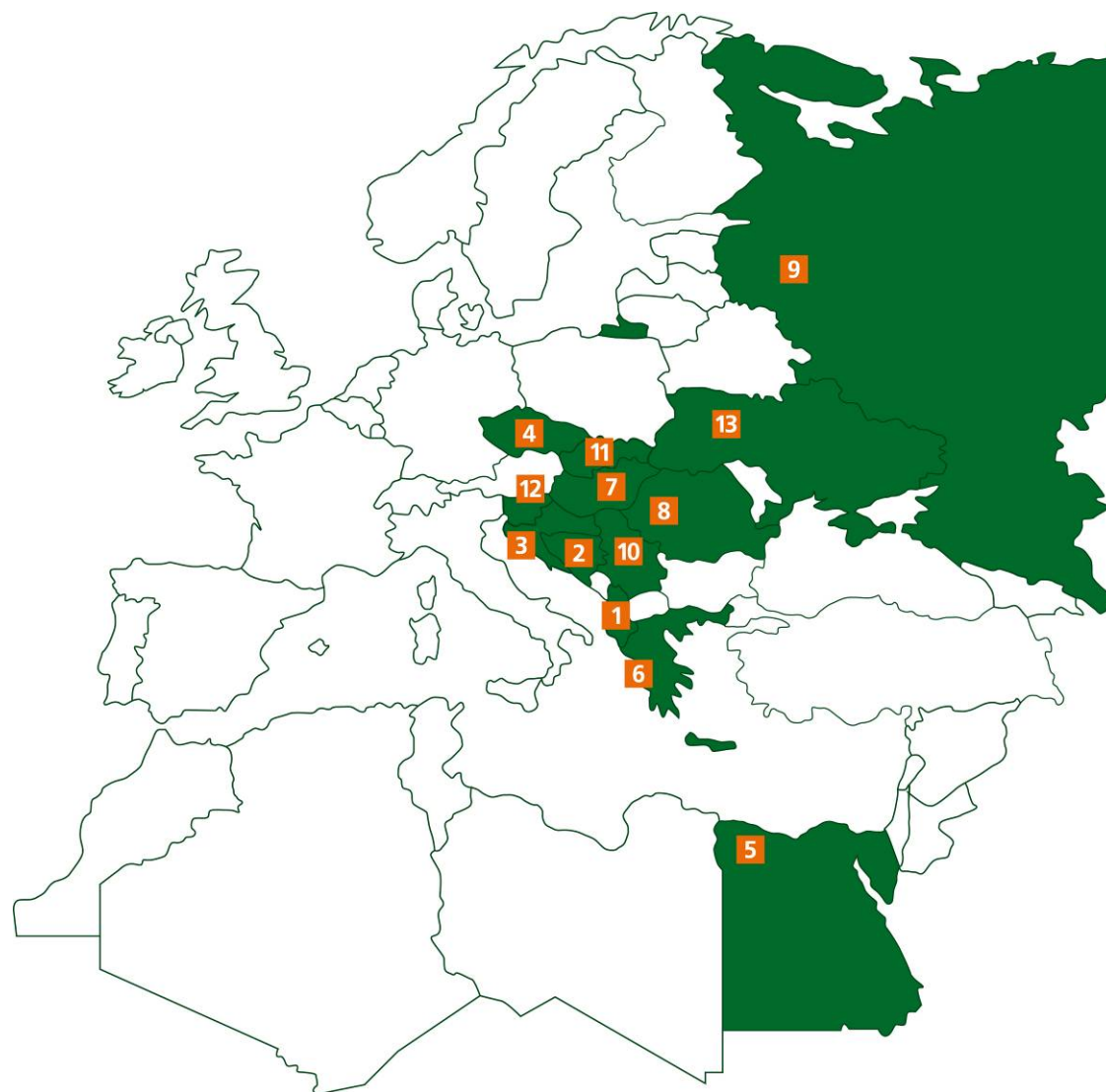
The International Subsidiary Banks Division



Selected and strategic presence in retail banking in Central-Eastern Europe and in the Mediterranean Basin

Figures as at 31 December 2008

The International Subsidiary Banks Division



- 1 **ALBANIA**
Intesa Sanpaolo Bank Albania
- 2 **BOSNIA AND HERZEGOVINA**
Intesa Sanpaolo Banka Bosna i Hercegovina
- 3 **CROATIA**
Privredna Banka Zagreb
- 4 **CZECH REPUBLIC**
Prague branch of VUB Banka
- 5 **EGYPT**
Bank of Alexandria
- 6 **GREECE**
Athens and Thessaloniki branches of Intesa Sanpaolo Bank Albania
- 7 **HUNGARY**
CIB Bank
- 8 **ROMANIA**
Intesa Sanpaolo Bank Romania
- 9 **RUSSIAN FEDERATION**
KMB Bank
- 10 **SERBIA**
Banca Intesa Beograd
- 11 **SLOVAKIA**
VUB Banka
- 12 **SLOVENIA**
Banka Koper
- 13 **UKRAINE**
Pravex-Bank

The International Subsidiary Banks Division

Country	Bank	Manager	Total Assets (euro m)	Ranking (by Total Assets)	Branches	Customers
South-Eastern Europe Area						
Albania	 INTESA SANPAOLO BANK Albania	Stefano Farabbi	870	2	37	130,000
Bosnia and Herzegovina	 INTESA SANPAOLO BANKA Bosna i Hercegovina	Almir Krkalić	521	5	52	125,000
Croatia	 PRIVREDNA BANKA ZAGREB	Božo Prka	9,734	2	230	1,600,000
Romania	 INTESA SANPAOLO BANK Romania	Nicola Calabrò	700		92	58,000
Serbia	 BANCA INTESA Beograd	Draginja Djuric	2,801	1	230	1,360,000

Figures as at 31 December 2008

The International Subsidiary Banks Division

Country	Bank	Manager	Total Assets (euro m)	Ranking (by Total Assets)	Branches	Customers
Central-Eastern Europe Area						
Hungary	 CIB BANK	Tomas Spurny	11,402	2	153	727,000
Slovakia	 VUB BANKA	Ignacio Jaquotot	11,252	2	254	1,590,000
Slovenia	 BANKA KOPER	Ezio Salvai	2,502	6	52	160,000
Commonwealth of Independent States Area						
Russian Federation	 KMB BANK	Reiner Mueller-Hanke	1,713		89	107,000
Ukraine	 NATIONAL SCALE BANK PRAVEX-BANK	Natalia Zubritskaya	637		596	1,230,000
South Mediterranean & Asia Area						
Egypt	 BANK OF ALEXANDRIA 	Mahmoud Abdel Latif	4,145	5	200	1,420,000

Figures as at 31 December 2008

Public Finance



Subsidiary specialised in public finance supporting public administration and infrastructure upgrading and favouring public-private sector cooperation, also pursuing development opportunities abroad in strategic countries for the Group

Figures as at 31 December 2008
 (*) As of 5 February 2009

Eurizon Capital and Banca Fideuram

Asset Management



The leading company in Italy with approximately 129 billion euro of assets under management

Financial Advisors



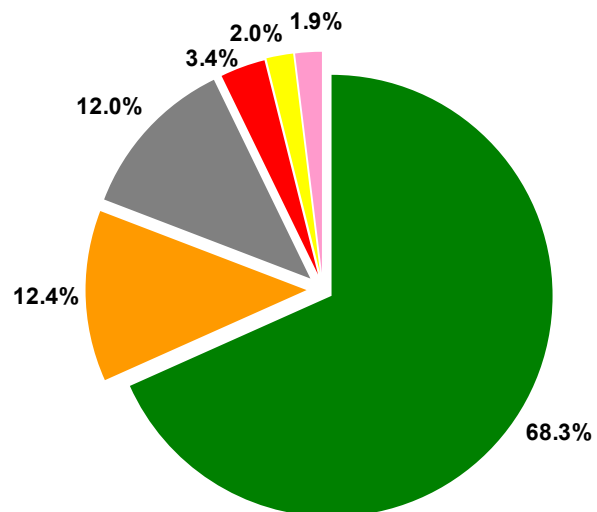
Leader in Italy in the sector of financial advisors with 4,209 private bankers and 97 domestic branches

Figures as at 31 December 2008

Breakdown of consolidated results as at 31 December 2008

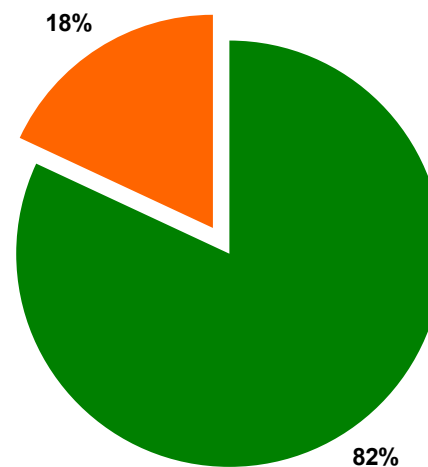
Operating Income

Breakdown by Business Area^(*)



- Banca dei Territori Division⁽¹⁾
- International Subsidiary Banks Division
- Corporate and Investment Banking Division
- Banca Fideuram
- Eurizon Capital
- Public Finance

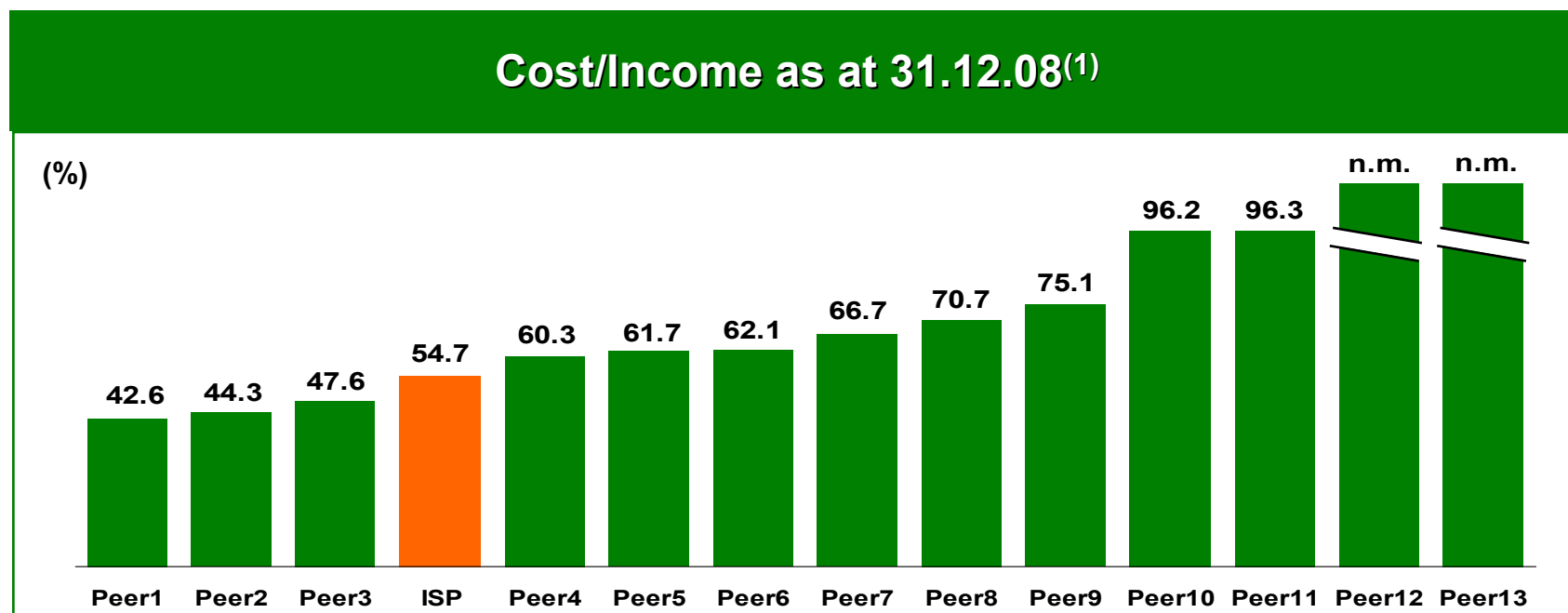
Breakdown by Geographical Area



- Italy
- Other Countries

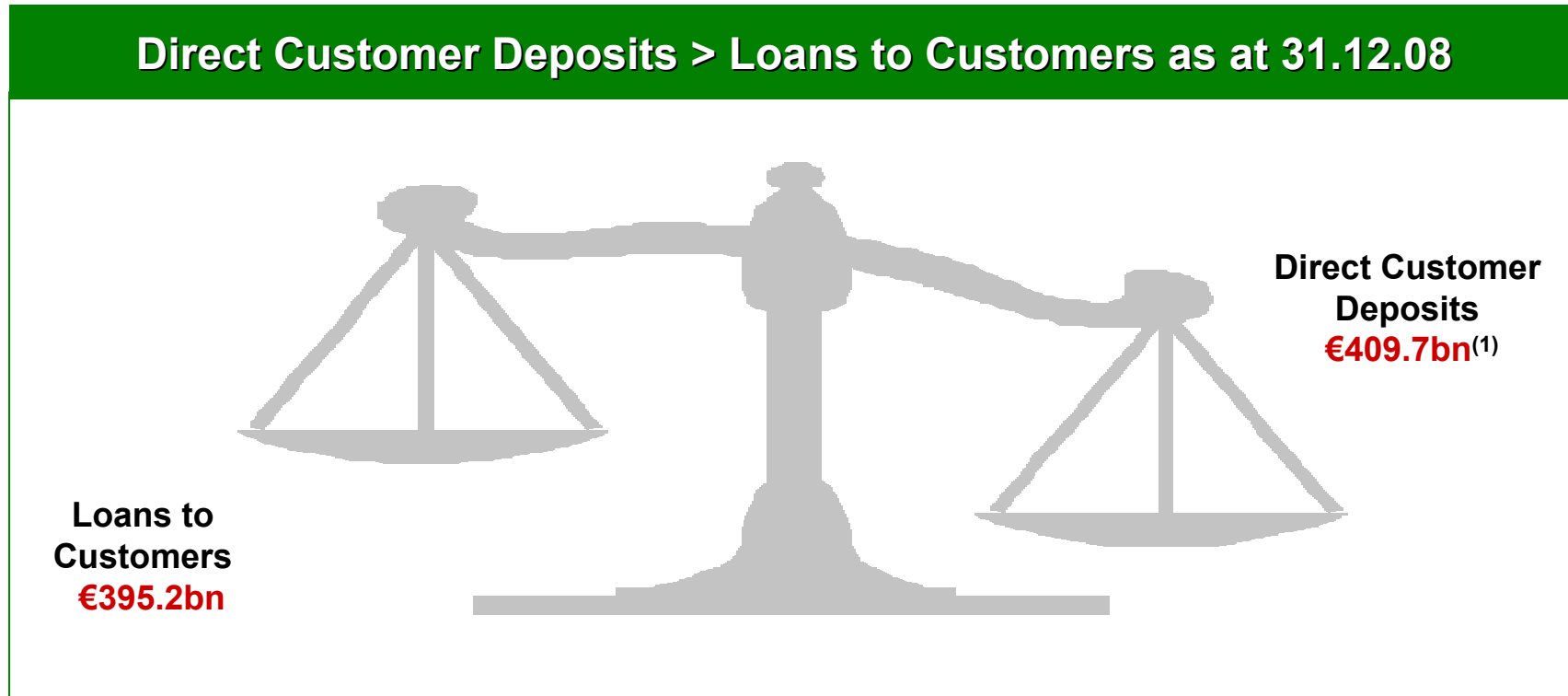
^(*) Excluding Corporate Centre
⁽¹⁾ Domestic Commercial Banking

ISP has one of the best Cost/Income ratios among its international peers



(1) Sample: Barclays, BBVA, BNP Paribas, Crédit Agricole, Credit Suisse, HSBC, ING, Lloyds Banking Group, RBS, Santander, SocGen, UBS and Unicredit

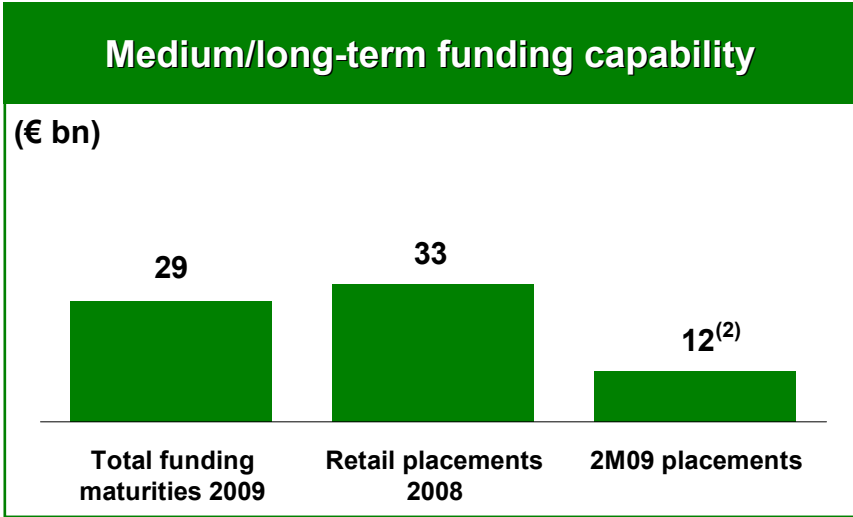
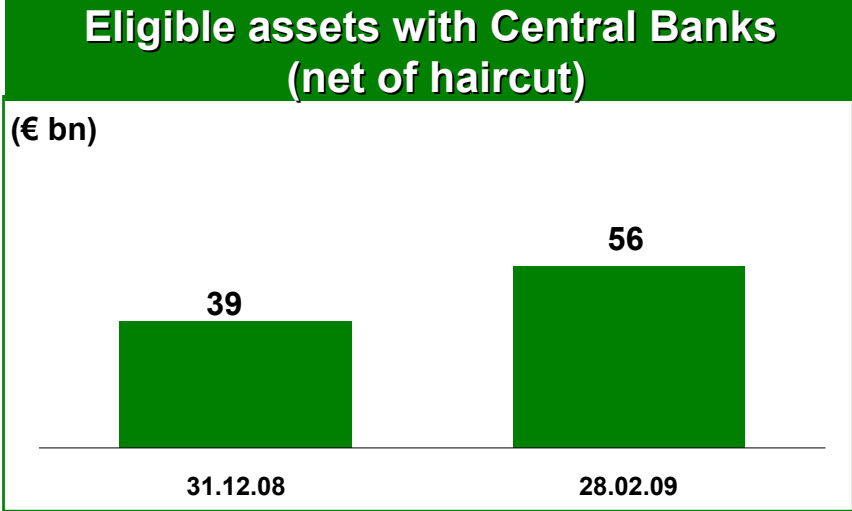
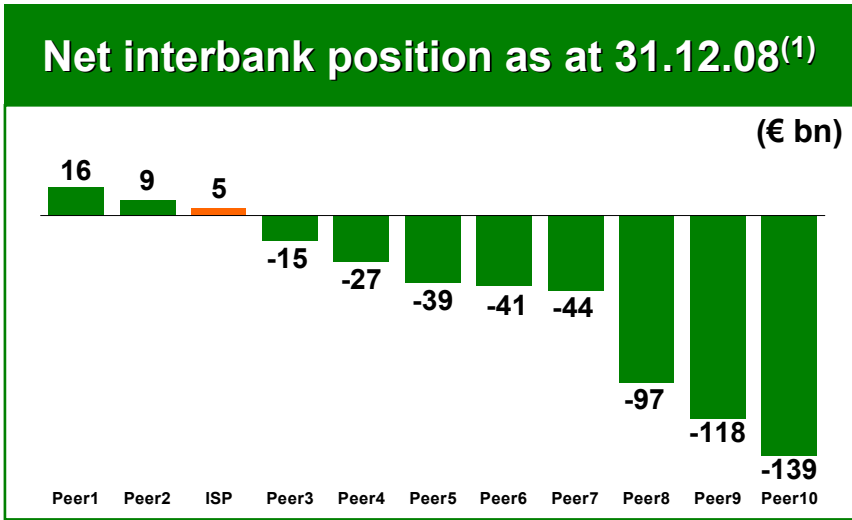
Excellent liquidity profile (1/2)



- **Stable well-diversified sources of funding**
- **~70% of Direct Customer Deposits from retail business**

(1) Excluding ~€21.2bn financial liabilities from insurance business

Excellent liquidity profile (2/2)

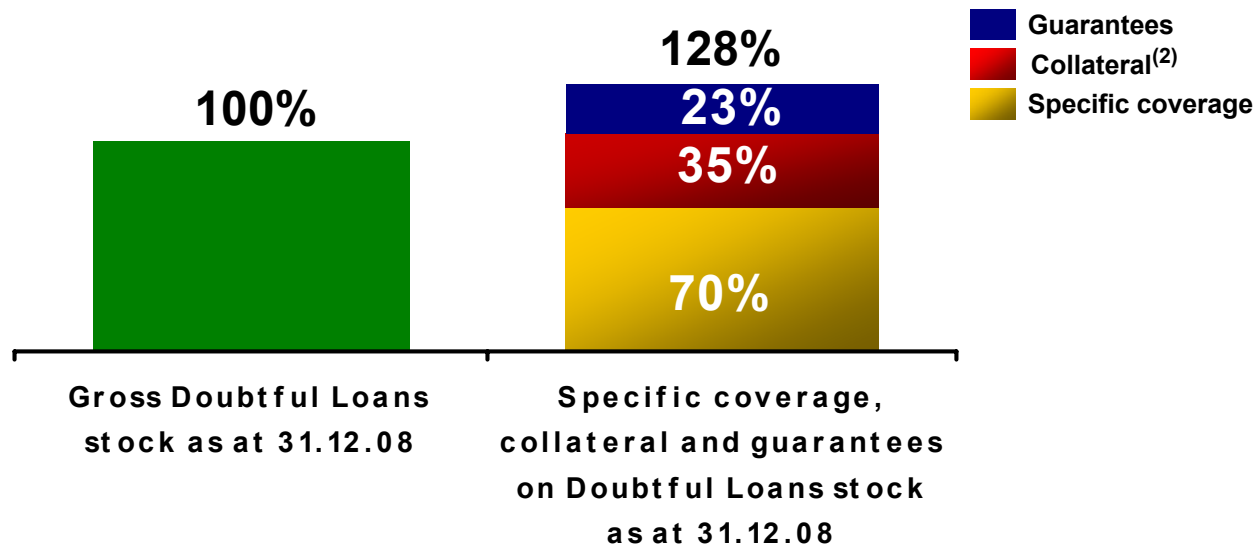


(1) Sample: BBVA, BNP, Credit Suisse, HSBC, Lloyds Banking Group, RBS, Santander, SocGen, UBS and Unicredit

(2) Versus ~€3bn of maturities

Low risk profile: coverage on Doubtful Loans more than adequate

Specific coverage, collateral and guarantees vs Doubtful Loans⁽¹⁾

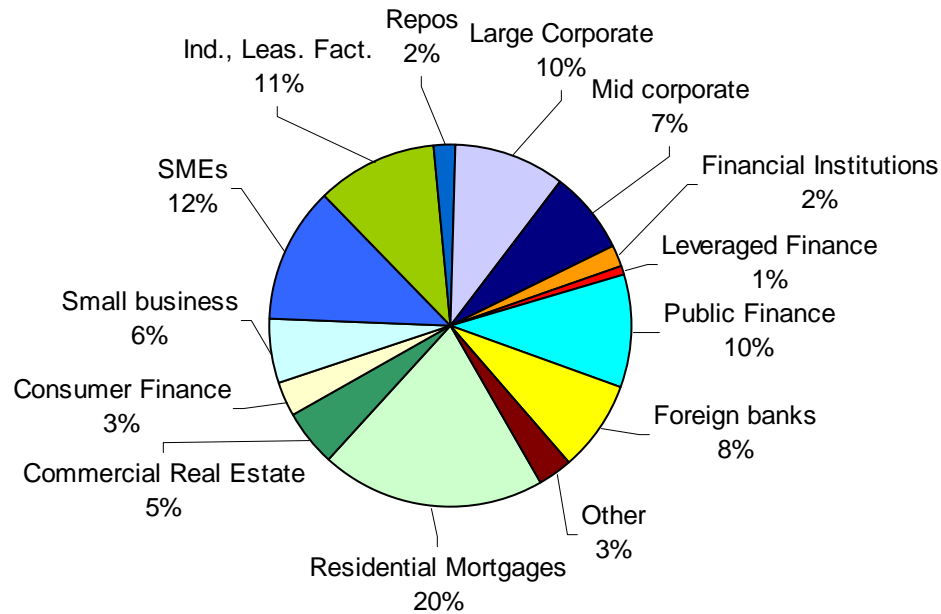


(1) Sofferenze

(2) Almost entirely real estate

Well diversified Loans to Customers portfolio

Breakdown by business area



■ Low risk profile of residential mortgage portfolio

- Instalment/available income at 33%
- Loan-to-Value average equal to 45%
- Average life upon granting equal to ~21 years

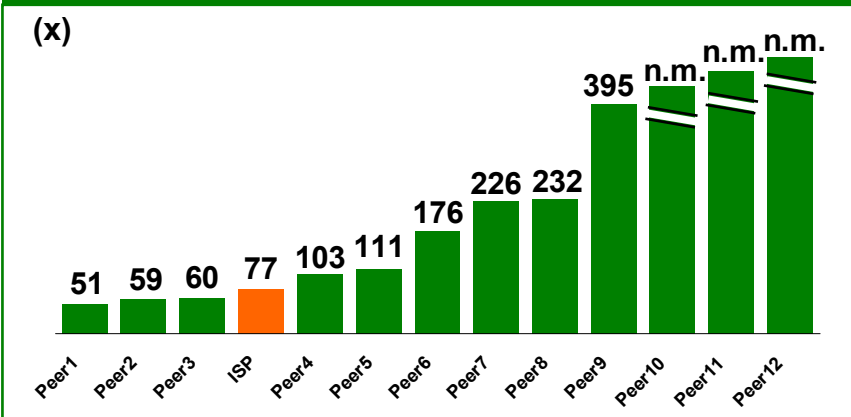
Note: Figures as at 31.12.08

Breakdown by economic business sectors

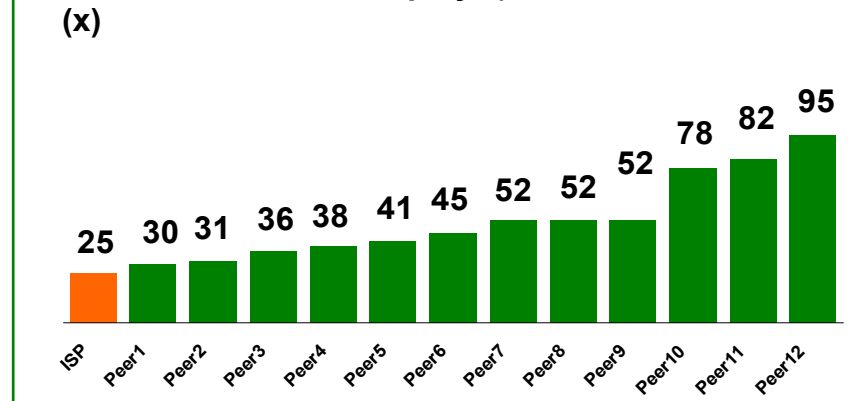
Loans of the Italian banks and companies of the Group	
Households	23.7%
Public Administration	4.0%
Financial companies	3.7%
Non-financial companies	51.4%
<i>of which:</i>	
SERVICES	9.6%
CONSTRUCTION AND MATERIALS FOR CONSTR.	7.1%
DISTRIBUTION	6.5%
FURNITURE	5.3%
UTILITIES	3.1%
MECHANICAL	2.7%
TRANSPORT	2.5%
METALS AND METAL PRODUCTS	1.9%
FOOD AND DRINK	1.8%
MASS CONSUMPTION GOODS	1.7%
HOLDING, FINANCIAL COMPANIES AND OTHER	1.5%
FASHION	1.4%
ENERGY AND EXTRACTION	1.4%
AGRICULTURE	1.4%
ELECTROTECHNICAL AND ELECTRONIC	1.2%
PUBLISHING AND PRINTING	0.5%
BASE AND INTERMEDIATE CHEMICALS	0.5%
TRANSPORTATION MEANS	0.4%
OTHER CONSUMPTION GOODS	0.3%
PHARMACEUTICAL	0.3%
WHITE GOODS	0.2%
INTERMEDIATE INDUSTRIAL PRODUCTS	0.1%
Rest of the world	7.4%
Doubtful Loans	1.0%
Loans of the foreign banks and companies of the Group	8.8%
TOTAL	100.0%

Low leverage

**Economic Leverage as at 31.12.08⁽¹⁾
(Total Assets/Operating Margin)**



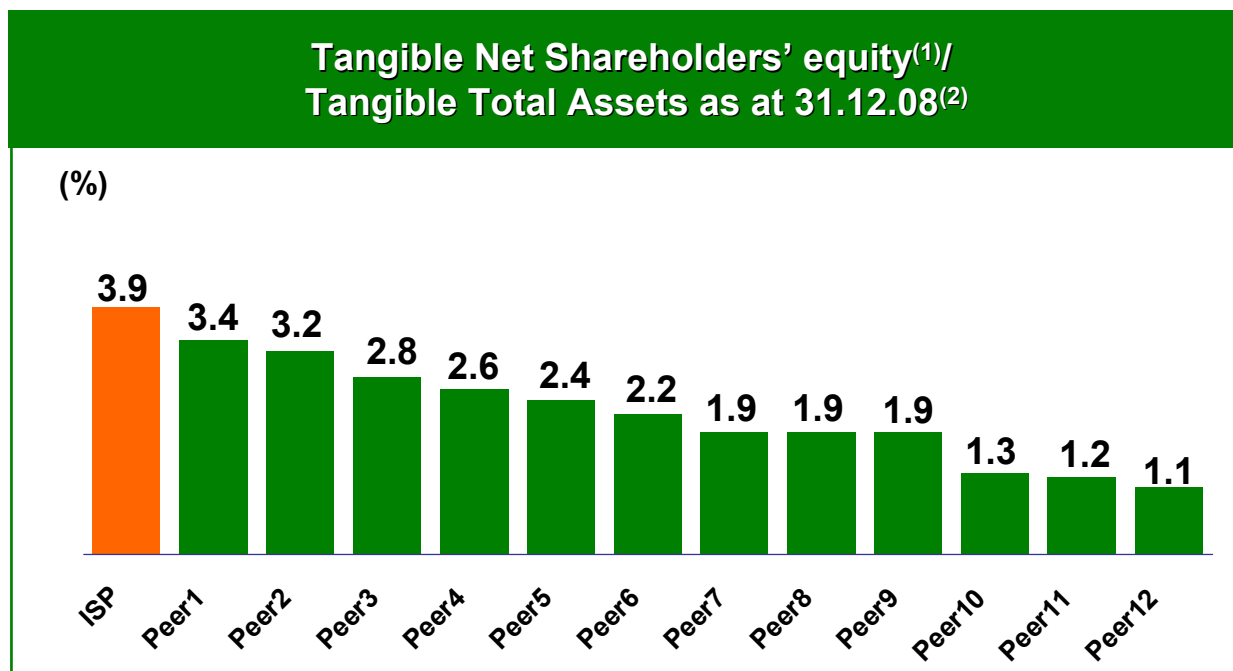
**Capital Leverage as at 31.12.08⁽¹⁾
(Tangible Total Assets/Tangible Net Shareholders' equity⁽²⁾)**



(1) Sample: Barclays, BBVA, BNP Paribas, Cr dit Agricole, Credit Suisse, HSBC, Lloyds Banking Group, RBS, Santander, SocGen, UBS and Unicredit

(2) Including Net income for the period not distributed

Adequate capital strength



ISP has the best ratio of Tangible Net Shareholders' equity to Tangible Total Assets as evidence of a solid capital base

(1) Including Net income for the period not distributed

(2) Sample: Barclays, BBVA, BNP Paribas, Crédit Agricole, Credit Suisse, HSBC, Lloyds Banking Group, RBS, Santander, SocGen, UBS and Unicredit

High quality of the structured credit products portfolio

■ US Subprime €29m

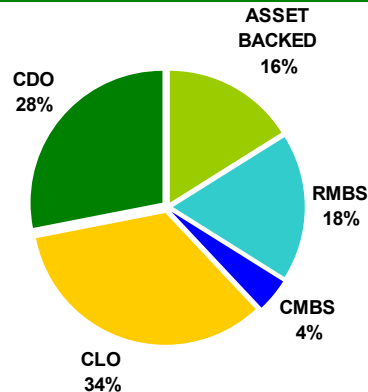
■ 96% Investment Grade

■ 70% Vintage ≤ 2005

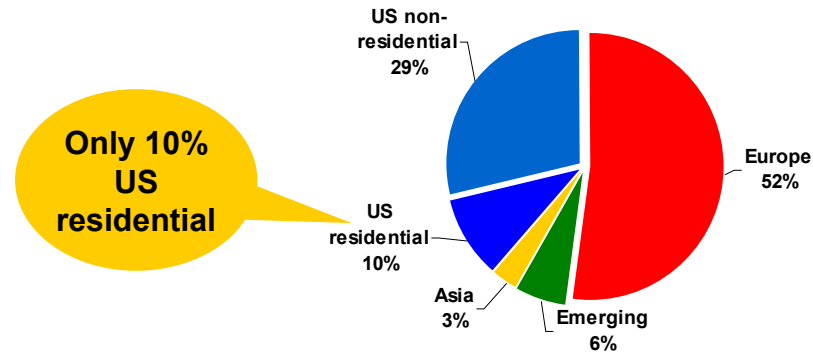
Net exposure(*) (€m)	31.12.07	31.12.08	
		Total	of which at trading
US Subprime	-49	29	23
"Contagion" area	572	280	142
Monoline	61	0	0
Super senior Corporate Risk	2,414	2,336	2,336
European ABS/CDO	2,224	2,110	424
Other	1,195	737	450
Total	6,417	5,492	3,375

Rating	%	Vintage	%
Super senior	31%	Before 2005	40%
AAA	35%	2005	30%
AA	25%	2006	18%
A	5%	2007	12%
BBB and other	4%		

Products



Geographical area



■ Fair value sensitivity of structured credit products book: -€12m⁽¹⁾ for +25bps of credit spreads

(*) As for "long" positions, 66% valued through mark-to-model (100% of unfunded positions, 18% of funded positions, 100% of monoline risk and of non-monoline packages) and 34% through comparable approach (82% funded positions). As for "short" positions, 79% valued through mark-to-model (100% unfunded "short" positions, see page on Structured credit products: Other (3/4)), 15% valued through effective market quotes (100% of ABX and CMBX-CDS hedges and 55% of "short" positions of funds) and 6% valued through comparable approach (45% of "short" positions of funds)

(1) -€27m if part of the Structured credit products had not been reclassified into Loans & Receivables for a total amount equal to €2,335m of nominal value and to €2,117m of net exposure leading to a total benefit in income statement for 2008 equal to €299m before tax of which €191m in 4Q08

Bolstering capital ratios

	Capital ratios as at 31.12.08 Basel 2 (Foundation)	Estimated benefits from Tremonti Bonds and disposals underway ⁽¹⁾	Pro forma capital ratios
Core Tier 1 ratio	6.3%	1.1%	7.4%
Tier 1 ratio	7.1%	1.1%	8.2%
Total Capital ratio	10.2%	1.1%	11.3%
RWA (€bn)	383.1		

~150bps potential benefit from capital management actions on non-core assets with a total book value of ~€9.5bn, of which ~€5bn deducted from Core Tier 1, and RWA of ~€15bn

- Intesa Sanpaolo obtained an internal rating model validation for the Supervisory authority notification as at 31.12.08 under the Internal Rating Based Foundation approach. The benefit amounts to 15bps on the Core Tier 1 ratio compared to the Standardised approach, and reflects some prudential actions realised on rating models to include the credit deterioration from the current economic crisis
- Plan to fully execute the internal model extension plan to the Advanced model⁽²⁾ by the end of 2009, involves a benefit that - on the basis of the current economic situation - can be estimated at a further 25bps on the Core Tier 1 ratio, to be achieved mainly in 2009-2010

(1) Including a ~6bps benefit from disposals underway (CR Orvieto, Pistoia/La Spezia branches, Intesa Trade and CartaSi)

(2) Subject to the Bank of Italy approval

Italian network



NORTH WEST

Intesa Sanpaolo		Subsidiaries	
Branches	Company	Branches	
1,950	Intesa Sanpaolo Private Banking	82	
	Banca CR Firenze	67	
	Banca Fideuram	38	
	Banca Prossima	21	
	Neos Banca	8	
	BIIS	4	
	Banca di Trento e Bolzano	3	
	Mediocredito Italiano	2	
	Banca IMI	1	
	CR del Veneto	1	

NORTH EAST

Intesa Sanpaolo		Subsidiaries	
Branches	Company	Branches	
55	CR del Veneto	552	
	CR in Bologna	259	
	CR del Friuli Venezia Giulia	151	
	CR di Forlì e della Romagna	132	
	CR Venezia	121	
	Banca di Trento e Bolzano	91	
	Banca CR Firenze	57	
	Intesa Sanpaolo Private Banking	23	
	Banca Fideuram	22	
	Neos Banca	11	
	Banca Prossima	10	
	BIIS	3	
	Mediocredito Italiano	1	

CENTRE

Intesa Sanpaolo		Subsidiaries	
Branches	Company	Branches	
488	Banca CR Firenze	490	
	Casse del Centro	272	
	Banca dell'Adriatico	87	
	Banca Fideuram	22	
	Intesa Sanpaolo Private Banking	15	
	Banca Prossima	8	
	Neos Banca	6	
	BIIS	4	
	Banco di Napoli	4	
	Mediocredito Italiano	3	

SOUTH

Intesa Sanpaolo		Subsidiaries	
Branches	Company	Branches	
26	Banco di Napoli	841	
	Banca dell'Adriatico	118	
	Intesa Sanpaolo Private Banking	25	
	Banca Fideuram	10	
	Banca Prossima	10	
	Casse del Centro	10	
	BIIS	3	
	Mediocredito Italiano	3	
	Neos	3	
	Banca CR Firenze	1	

ISLANDS

Intesa Sanpaolo		Subsidiaries	
Branches	Company	Branches	
21	Banca di Credito Sardo	116	
	Intesa Sanpaolo Private Banking	6	
	Banca Fideuram	5	
	Neos Banca	5	
	Banca Prossima	3	
	BIIS	2	
	Mediocredito Italiano	2	

Figures as at 31 December 2008

International network

EUROPE

Direct Branches Representative Office

Amsterdam	Barcelona
Athens	Brussels ⁽¹⁾
Dornbirn ⁽²⁾	Istanbul
Frankfurt	Moscow
Innsbruck ⁽²⁾	Stockholm
London	Warsaw
Madrid	
Munich	
Paris	
Vienna	

Country	Subsidiaries	Branches
Albania	Intesa Sanpaolo Bank Albania	33
Bosnia and Herzegovina	Intesa Sanpaolo Banka Bosna i Hercegovina	52
Croatia	Privredna Banka Zagreb	230
Czech Republic	VUB Banka	1
Greece	Intesa Sanpaolo Bank Albania	4
	Banca IMI	1
Hungary	CIB Bank	153
Ireland	Intesa Sanpaolo Bank Ireland	1
Luxembourg	Banca Fideuram	1
	Société Européenne de Banque (SEB)	1
Principality of Monaco	Banca Fideuram	1
Romania	Intesa Sanpaolo Bank Romania	92
	Banca CR Firenze Romania	20
Russian Federation	KMB Bank	89
	ZAO Banca Intesa	1
Serbia	Banca Intesa Beograd	230
Slovakia	VUB Banka	253
Slovenia	Banka Koper	52
Switzerland	Banca Fideuram	2
	Intesa Sanpaolo Private Bank (Suisse)	1
Ukraine	Pravex-Bank	596
United Kingdom	Banca IMI	1
	BIIS ⁽³⁾	1



AMERICA

Direct Branches Representative Offices

George Town	Buenos Aires
Nassau	Los Angeles
New York	Mexico City
	Santiago
	São Paulo

AFRICA

Representative Office Country Subsidiaries Branches

Cairo	Egypt	Bank of Alexandria	200
Casablanca			
Tunis			

ASIA

Direct Branches Representative Offices

Dubai	Bangkok
Hong Kong	Beijing
Shanghai	Beirut
Singapore	Dubai
Tokyo	Ho Chi Minh City
	Mumbai
	Seoul
	Tehran

Figures as at 31 December 2008

(1) Office of International and European Affairs

(2) Branches of Italian subsidiary Banca di Trento e Bolzano

(3) As of 5 February 2009