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Turin, 30 October 2003 Today the chairmen of SANPAOLO IMI Group, Rainer Masera, and European Bank for Investments, Philippe Maystadt, and the Managing Director of Sanpaolo Imi Internazionale, Walter Cernoia, signed an agreement in Venice. Such agreement assigns to Sanpaolo Imi an initial tranche of 100 million euro on a total loan of 150 million euro devoted to finance projects and SME based in Eastern European countries.

The agreement was signed at the Cini Foundation during a conference arranged by the Italian Presidency of European Union whose purpose was to focus the attention on the transition of Balkans from reconstruction to sustainable development.

The EIB loan was arranged and will be managed by Sanpaolo IMI Internazionale, the subsidiary of the Group which is responsible for developing and overseeing activities in these strategically important countries. Sanpaolo IMI Internazionale's principal objective is to give an helpful support to the SME involved in internationalisation and displacement process.

The loans funded by the EIB will be assigned to local SME, projects focused on environmental and energy purposes, and medium size infrastructure plans.

The loans will be provided through Sanpaolo Imi and the Group's subsidiaries in Ungheria (Inter-Europa Bank), Romania (Sanpaolo IMI Bank Romania), Slovenia (Banca Koper). The latter in turn will manage the relationship with the end borrowers.

SANPAOLO IMI DOUBLES ITS PRESENCE IN SPAIN *SECOND REPRESENTATION OFFICE OPENED IN BARCELONA*

Turin, 4 November 2003 SANPAOLO IMI has opened its second Representation Office in Barcelona. Together with the one in Madrid, this second office represents a major point of reference for the increasing number of Italian companies with business activities in Spain. Its dual mission is:

to assist businesses not only Italian companies but also Spanish multinationals in their internationalisation process, fostering commercial exchanges between Italy and Spain;

to develop relations with local banks, focusing in particular on reinforcing the partnership with Santander Central Hispano.

The Barcelona Representation Office, like the one in Madrid, is managed by Marco Silvio Pizzi, who is assisted locally by Giacomo Bonora. The office is located at Avenida Diagonal 458, Planta 8-A, 08037 Barcelona.

The SANPAOLO IMI Group is currently present in 29 countries around the world (18 in Europe, 6 in North and South America, and 5 in Asia), with a network of 11 branch offices, 19 Representation Offices and 3 subsidiary banks in Eastern Europe.

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