

**Internationalisation of business and new opportunities from the markets.
Focus on Africa and the Middle East, the new frontiers of development**

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(Keynote speaker)

1. An Italian story

Banca Monte dei Paschi di Siena was established in 1472 and is the oldest bank in the world, as is well known. Five centuries of experience and traditions rooted in the territory liaise Italy's past with the present.

It is also the story of a modern bank which knows how to compete in the current scenario and is able to adapt to market changes without forgetting its vocation. New management has streamlined the bank's organizational structure focusing again on its core business and strengthening commercial and risk monitoring units.

The bank leads the Montepaschi Group which has always fostered and supported the internationalization of Italian companies. Its long experience with the companies enables the Group to enrich its offer with products and services aimed at companies wishing to successfully compete on international markets.

2. Internazionalizzazione d'impresa

The *Internazionalizzazione d'impresa* project makes the international products and services of the bank easily available for companies operating on international markets and aimed at providing the best solutions to the most frequent needs of customers:

- wishing to expand their trade business on international markets;
- interested in looking for partners abroad to develop their projects rather than capitalize investments;
- wishing to invest abroad using homogeneous applications and service quality offered by
 - o our team of specialists in international business
 - o our foreign network
 - o a whole set of selected external partners supplementing our service offer.

The project is published on the bank's website www.mps.it underlying the focus of our bank on needs of the Italian SMEs operating in this field.

Internazionalizzazione d'impresa is a useful tool to develop business relationships with new foreign customers with a combined offer of international products and services supporting internationalization processes.

3. Strengths

3.1 Presence in Italy supporting foreign business

The Montepaschi Group is one of the main Italian institutions and has a significant market share in foreign trade intermediation supporting more than twenty five thousand companies in their international business through its network of branches and centres for small- and medium-sized companies.

Thanks to its widespread distribution all over Italy and to the commitment of its staff Banca Monte dei Paschi di Siena makes all its experience available to the companies working abroad with proposals and tailored solutions to facilitate their introduction and consolidation on international markets.

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Points of Strength of the Montepaschi Group



Experience in the foreign sector

The Montepaschi Group boasts significant experience in the foreign sector and provides support to over 25.000 businesses in their processes of international business,

Extensive presence on domestic territory

Widespread network of centres dedicated to SMEs providing the support of Foreign Financial Product Specialists with accredited professional competence in the field.

Significant market share

The Montepaschi Group is rated the 3° most important Banking Group in Italy and claims a significant market share in foreign trade brokerage.

Wide range of financial products and services

A range of financial products and services to satisfy the principal needs of its Clientele in their processes of expanding foreign trade and delocalizing productivity and investments onto foreign markets

Widespread presence abroad

Effective presence on the international scene with 16 Branches in 14 Countries (Main Banks, Subsidiary Branches and Headquarters)

International Bank Agreements

More than 3,000 mutual relations in the world and numerous partnerships with large international Banks and the most important local operators

Consolidated relations of cooperation

Consolidated relations of cooperation with the main national and supranational Institutions active in the foreign trade sector (SACE, SIMEST, BERS, IFC, etc.)

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The team of “Specialists in international business” working in the network of SMEs centres is locally rooted, in contact with the companies and able to provide practical information and feedback in line with their internationalization projects.

Information and in-depth analysis on the opportunities Banca Monte dei Paschi offers to the export companies can be found in the section “Internazionalizzazione d’impresa” on our website.

3.2 Commercial Offer

The Bank is supporting the internationalization of Italian Companies offering a wide range of products and services aimed at meeting all main needs of the customers as to commercial expansion, production delocalization and investments on foreign markets.

In addition to the traditional intermediation and service tools, such as the issue of contract guarantees and/or of short, medium or long-term credit lines, the Bank has set up a wide portfolio of high value-added products aimed at facilitating the introduction of our companies in the international markets.

To this purpose, Banca Monte dei Paschi di Siena has built strong cooperative relationships with major national and international institutions operating abroad such as Sace, Simest, Ice, Ebrd, Ifc.

Moreover, the Bank has tightened up cooperation agreements with a qualified group of professional providers to supplement the bank’s offer in several fields such as *legal and tax assistance, business matching, information on foreign counterparties and their commercial assessment* without neglecting the interesting chances of *business scouting* offered by international markets.

3.3 Direct presence in foreign markets

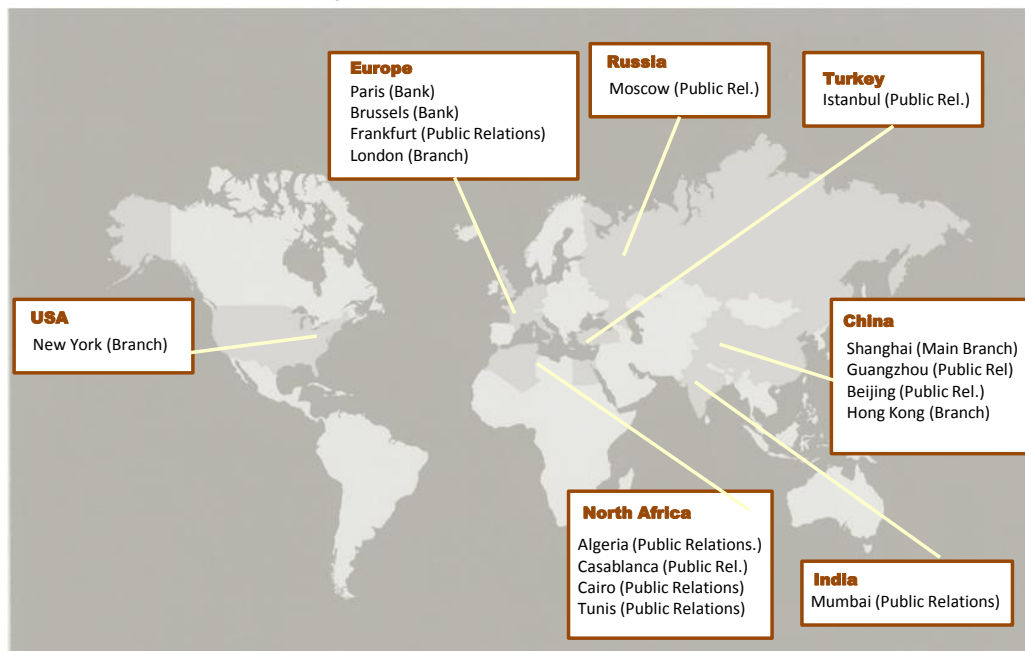
Banca Monte dei Paschi di Siena is also able to support its customers directly abroad through its own network of sixteen units – subsidiaries, branches and representative offices - in fourteen countries.

In particular, the following services are available:

- Lists of counterparties and tailored commercial Matching;
- Assessment and assistance for investment projects;
- B2B meeting organization abroad supporting the customer and providing logistics and interpreting services;
- B2B meeting organization in Italy with foreign buyers visiting our country.

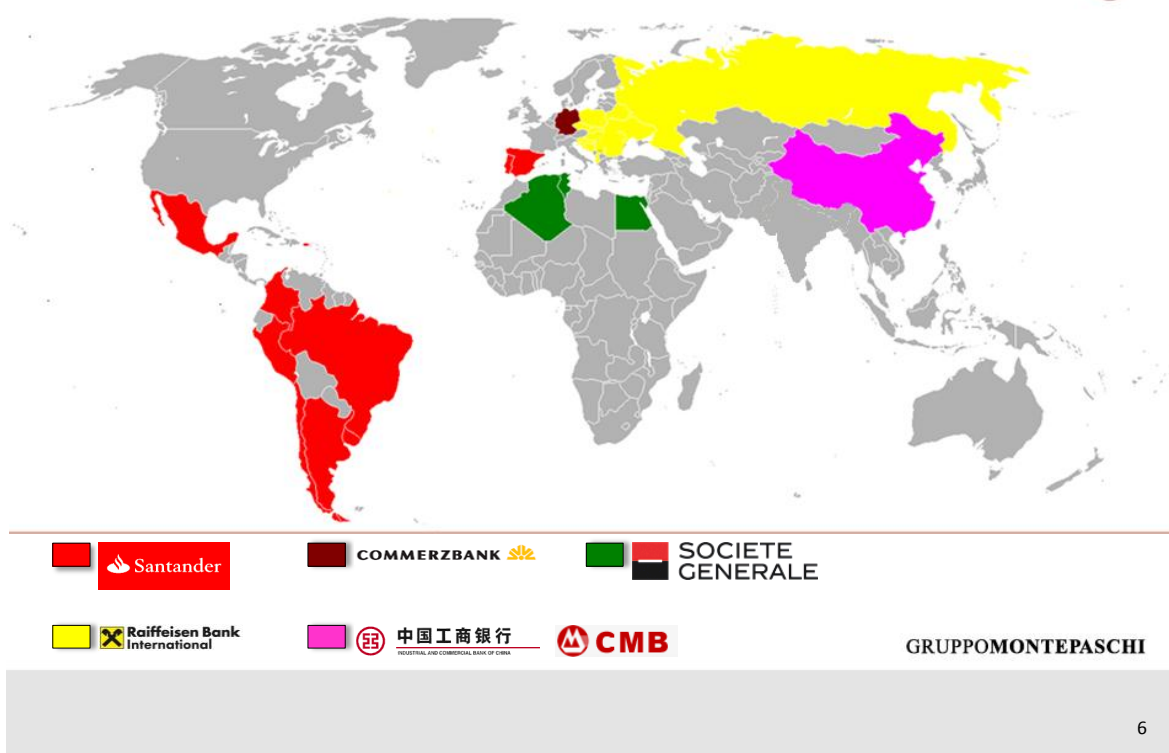
Banca Monte dei Paschi di Siena is able to support the companies in countries representing the “new frontier” of the Italian export such as Russia, Turkey, China, India and Africa.

MPS: International presence



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Main international mutual and operative agreements



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4. Conclusions

Thanks to its deeply rooted presence in the Mediterranean countries, Banca MPS has become a point of reference for customers operating on African or Middle East markets and remain such also in the current critical situation.

With a new supporting model addressed to customers interested in expanding their business or to investing abroad, the Bank offers answers to the problems of companies which are not sufficiently structured to autonomously meet the challenges linked to penetration of particularly demanding markets.

Fostering dimensional growth and innovation of our customers is the key driver of Banca Monte dei Paschi di Siena in supporting companies; a successful story can only go this way.