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INTESA SANPAOLO (ISP)

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2.877 EUR **+0.95%**
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Intesa Sanpaolo : The Art of Saving goes interational



10/20/2017 | 04:37pm CEST

PRESS RELEASE

THE ART OF SAVING GOES INTERNATIONAL

INTESA SANPAOLO, THE GROUP'S INTERNATIONAL SUBSIDIARY BANKS, THE MUSEO DEL RISPARMIO (SAVINGS MUSEUM), GALLERIE D'ITALIA AND THE HISTORICAL ARCHIVE JOIN EFFORTS TO CELEBRATE WORLD SAVINGS DAY

FROM 24 TO 31 OCTOBER, AN EXTENSIVE PROGRAMME OF FREE INITIATIVES WILL BE ORGANISED

- The first World Savings Day was held in 1925
- In the spirit of tradition, the Savings Museum launched The Art of Saving in 2016, a whole week of activities and events
- The Intesa Sanpaolo Group's International Subsidiary Banks are participating in the 2017 edition of the initiative, which extends to Albania, Bosnia and Herzegovina, Croatia, Egypt, Romania, Russia, Serbia, Slovakia, Slovenia and Hungary

Turin, 20 October 2017. An entire week is to be dedicated to discussing saving in as many ways as possible, with help from experts, whilst having fun through art and historical resources. In view of World Savings Day on 31 October, the Intesa Sanpaolo Group is promoting The Art of Saving, held from 24 to 31 October. A wide range of free initiatives in Turin, Milan, Naples, Vicenza, Bologna and Palermo is scheduled. The programme of events will also cross national borders, reaching Albania, Bosnia and Herzegovina, Croatia, Egypt, Romania, Russia, Serbia, Slovakia, Slovenia and Hungary. Schools and families will therefore have access, for the first time in the most part, to workshops created by the Savings Museum and to activities managed by volunteering staff from the Group's International Subsidiary Banks, in order to allow people to understand the fundamental principles of financial planning.

The full programme is available on www.museodelrisparmio.it and www.gallerieditalia.com.

The Art of Saving was the brainchild of Turin's Savings Museum, a multimedia laboratory designed to educate visitors about finance. Participants in the second edition of this initiative include the Gallerie d'Italia, the Historical Archive, the Banca dei Territori Division and the Intesa Sanpaolo Group International Subsidiary Banks, with a varied programme of activities in Italy and abroad.

Financials (€)			
Sales 2017	17 337 M	P/E ratio 2017	7,77
EBIT 2017	8 109 M	P/E ratio 2018	12,16
Net income 2017	6 850 M	Capi. / Sales 2017	2,75x
Debt 2017	-	Capi. / Sales 2018	2,67x
Yield 2017	7,14%	Capitalization	47 701 M

[» More Financials](#)

Chart INTESA SANPAOLO



[» Full-screen chart](#)

Technical analysis trends INTESA SANPAOLO

	Short Term	Mid-Term	Long Term
Trends	Bearish	Bullish	Bullish

[» Technical analysis](#)

Intesa Sanpaolo's Chairman, Gian Maria Gros-Pietro, stressed that 'today more than ever it is important to celebrate saving again. On one hand, the savers, in their responsible decision to put off consumption, temporarily allow for a value to be accessed by those who can employ it in the production of goods and services in order to generate new wealth for the community. On the other hand, banks must protect the saver by choosing sound investments in which to put the saved assets. Financial education plays an important role in this process, allowing savers to make informed planning and investment choices.'

Ignacio Jaquotot, Head of Intesa Sanpaolo's International Subsidiary Banks Division, said that he was 'delighted to help spread financial knowledge and a saving culture in the countries in which we operate with the banks belonging to the Intesa Sanpaolo Group. Thanks to the many initiatives and educational activities conceived by the Savings Museum, we can pay particular attention to young people through the participation of schools and families'.

Carefully considering savings is not a novel concept. In 1924, World Savings Day was founded in Milan in the historical seat of the Cassa di Risparmio delle Province Lombarde bank during an international conference. Since its first edition in October 1925, the event was announced with a poster created by the biggest names in Italian poster design of the early 20th century (Metlicovitz, Dudovich, Mazza, Bianchi, Corbella).

Managing money and the choices made relating to it are absolutely not trivial. When saving, and deciding how much to save, many people struggle to plan and choose in an informed way. Sample surveys profile Italians as a population with 'incidental' savers; in other words, there are still very few Italians who intentionally save. In this context, financial education could be instrumental. The establishment of the 'Committee for Financial Education' at the Ministry for the Economy and Finance was a significant step on an institutional level. However, opportunities for financial education still struggle to reach the public and those who need it the most, including young people, women, immigrants and the elderly. The Art of Saving is another opportunity to learn or rediscover something which could turn out to be useful in day-to-day life or at times when individuals are very vulnerable i.e. when they have to deal with unforeseen expenditure or lack the necessary means. The programme includes many events for primary school children; and there are also initiatives for adults and families.

INITIATIVES BY CITY

Turin

Museo del Risparmio (Savings Museum) - Via San Francesco d'Assisi, 8/a

Three financial education workshops for schools (6-10; 11-13; 15-18); free guided tours and an event on the 'good' side of finance.

For adults, a presentation of a study which aims to examine the relationship between Women and Finance will take place on 25 October.

On 31 October, the inauguration of a new room of the Museum will take place, which will open to the public on 1 November and be free to enter until 5 November.

Milan

Gallerie d'Italia - Piazza Scala - Piazza della Scala, 6

A tour entitled The Art of Saving, dedicated to the areas of the bank which are still recognisable within the museum space; explanatory depiction of a work kept in the vault; an educational workshop dedicated to the art of saving, with art, economics and games.

Historical Archive - starting from the Galleries of Piazza Scala

On 31 October: guided tours (at 16:00 and 17:30) lasting approximately 90 minutes will be organised, examining a selection of historical documents and items from the savings collection. Items include a collection of valuable posters created by great artists, with some of them accompanied by original sketches, and a part of a collection of piggy banks from all over the world.

Booking mandatory, call 0287943916 or email [\[email protected\]](#)

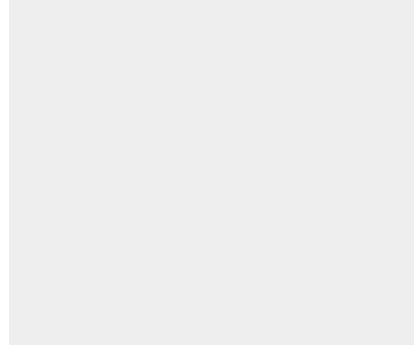
Naples

Gallerie d'Italia - Palazzo Zevallos Stigliano - Via Toledo, 185

Children aged 6 to 14 years will be taken on a tour to discover the palace's history, a history tied to investments, patronage and collecting. At the end, there will be the educational workshop Chi conserva... Trova! (They who save... Find!) An exhibition of historical documents and items from the Bank's Historical Archive will be open to

Income Statement Evolution

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Consensus

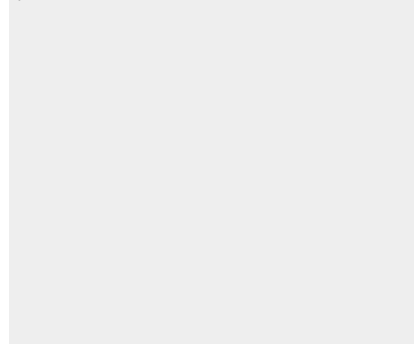
Sell Buy

Mean consensus	OUTPERFORM
Number of Analysts	27
Average target price	3,16 €
Spread / Average Target	11%

[» Consensus details](#)

EPS Revisions

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Managers

Name	Title
Carlo Messina	MD, Chief Executive Officer & Director
Gian Maria Gros-Pietro	Chairman
Eliano Omar Lodesani	Chief Operating Officer & Head-Human Resources
Stefano del Punta	Chief Financial Officer
Giovanni Costa	Director & Deputy Chairman-Management Board

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Sector and Competitors

	1st jan.	Capitalization (M\$)
INTESA SANPAOLO	17.81%	56 839
JP MORGAN CHASE & COMPANY	13.56%	344 823
INDUSTRIAL AND COMMRL BA...	42.40%	325 771
BANK OF AMERICA	19.82%	279 379
WELLS FARGO	-2.47%	263 198
CHINA CONSTRUCTION BANK C...	33.09%	240 357

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everyone.

Vicenza

Gallerie d'Italia - Palazzo Leoni Montanari - Contra' S. Corona, 25

Two different tours will be organised on the topic of art and economics for schools (available on request from 24 to 31 October), as well as a special initiative dedicated to families (Sunday 29 October). An exhibition of historical documents and items from the Bank's Historical Archive will be open to everyone.

Filiale Intesa Sanpaolo - Corso Palladio 108

On Saturday 28 October, a morning for families will be organised: the Intesa Sanpaolo branch will welcome its customers' and employees' children to enjoy a fun and educational experience in the bank.

Bologna

Filiale Intesa Sanpaolo - Via Marconi 51

On Saturday 28 October, a morning for families will be organised: the Intesa Sanpaolo branch will welcome its customers' and employees' children to enjoy a fun and educational experience in the bank.

Palermo

Filiale Intesa Sanpaolo - Piazza Castelnuovo 30

On Saturday 28 October, a morning for families will be organised: the Intesa Sanpaolo branch will welcome its customers' and employees' children to enjoy a fun and educational experience in the bank.

INITIATIVES ABROAD

Albania

Kids&Savings and It's up to you workshops in more than 52 primary and secondary schools, for a total of 2,000 children are organised. The staff of Intesa Sanpaolo Bank Albania will volunteer to teach children the key concepts of saving and how important it is in order to make their dreams and projects a reality. The initiative, the first of its kind in the country, is supported by a social network campaign.

Bosnia and Herzegovina

Kids&Savings workshop for 35 primary schools in Sarajevo is organised by Intesa Sanpaolo Banka Bosna i Hercegovina. Those taking part in the Savings Quiz will be rewarded with surprise gifts. The Manual on Pocket Money will be handed out to help parents to understand the benefits of this scheme promoting financial education.

Croatia

Kids&Savings and It's up to you workshops in nine cities, with 20 primary schools participating, as well as 31 volunteers from the local bank, PBZ, are organised. 11 schools will also have the opportunity to visit the museum dedicated to the history of money and savings in Zagreb. On 31 October, a round table on financial literacy with representatives from the Ministry of Science and Education will act as the closing event.

Egypt

Kids&Savings and It's up to you workshops are organised. Activities will be held in most cases in areas where the local bank Alexbank has already launched projects and initiated investments in rural communities. Women in particular will have the opportunity to attend a workshop to learn the fundamental principles of financial planning. A workshop for children is also organised in collaboration with three local NGOs: the Nebny foundation in the German University in Cairo, Educate Me and Kheir Wa Baraka. Alexbank will hand out approximately 400 copies of 'My Pocket Money', a colouring book which focusses on the theme of savings, and colouring pencils for children in the disadvantaged areas of Manshiyat Naser and El Talbeya in Cairo, the village of Om Shelbaya in the Governorate of Assuan, and in the centre of Edfu. Around 1,000 women and 1,000 children will be involved in this project.

Romania

Kids&Savings workshop for children aged from 6 to 10 years old in several cities is organised by Intesa Sanpaolo Bank Romania. Visits to bank branches and recreational activities to discover the benefits of saving and to learn how to manage one's own means will be held.

Russia

Banca Intesa is participating in the World Saving Day. In elementary schools, in different regions of Russia (6 regions, 10 schools, more than 300 pupils) will take place lessons on financial literacy given by specialists and managers of the Bank. They are organized, starting from 20 October and will last until November, depending on regional schedules school holidays. The main objective of the lessons is to bring in a playful and interactive form the basic concepts of savings and investment, importance of work and earning money necessary to achieve their goals, different ways to use the pocket money and how to build a simple financial plan.

Serbia

Kids&Savings and It's up to you workshops in four big cities are organised by Banca Intesa. Visits to the Money in Serbia: from its emergence to today exhibition and the World of Savings (6-10), Me and my budget (11-14) and Savings for later (14-18) workshops, all in collaboration with the National Bank of Serbia. The project will take place from 30 October to 3 November and will involve 300 students from primary and secondary schools.

Slovakia

VUB Bank has prepared a special educational day for 120 children split into four groups. The young guests will be visiting the VUB Bank headquarters in Bratislava on Wednesday 25 October, accompanied by volunteers from the bank. VUB has prepared many interactive lectures on savings for them, as well as a visit of the different bank departments.

Slovenia

The travelling workshop It's up to you in primary schools in several towns and cities is organised, supported by volunteers from Intesa Sanpaolo Bank. Children will learn the meaning of saving and how to distinguish between short-term costs and benefits, how to establish financial goals over a set period of time, and how to increase savings.

Hungary

A tour of schools which puts forward the basic principles for saving and the reasons for its importance to students (aged 10 - 15) is organised by CIB Bank staff. The project's most important themes are learning about the value of money and concepts relating to expenditure and saving estimates. The core concept of saving is also included in a video message recorded by a slam poet who is popular among teenagers.

For information

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