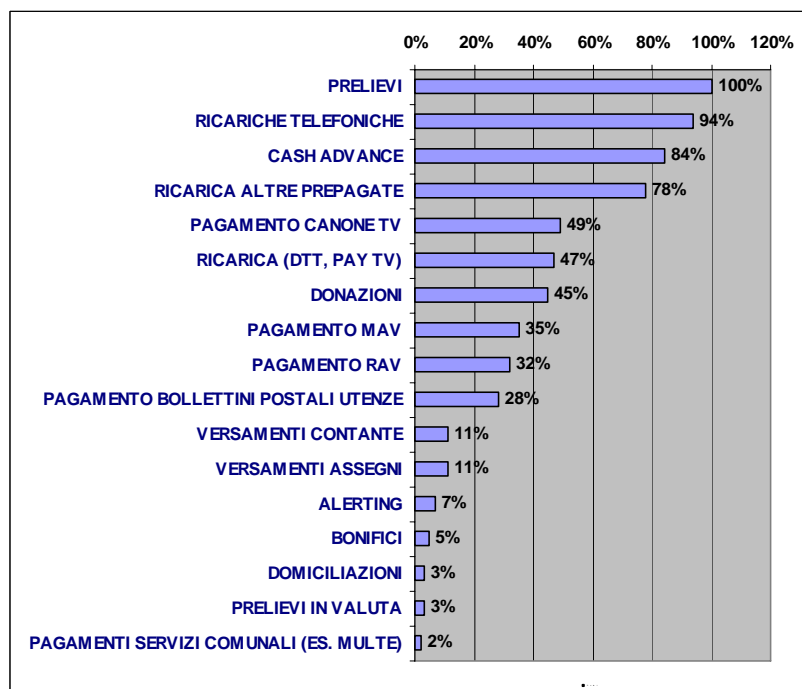


PRESS RELEASE

Banks: ABI, ATMs become increasingly advanced for withdrawals and other transactions

In 2008, 958 million transactions at ATMs (+21% compared to 2007) for a total amount of over € 120 billion (+8.6%). Services offered are increasingly differentiated and complex.

Nowadays you can find an ATM on every street corner (over 43 thousand compared to 41 thousand in 2007) and they are becoming increasingly advanced. In fact, over one third of ATMs (35%) is Web based – i.e. based on Internet protocols to guarantee high levels of efficiency in their use and speed in updating data – and even the services offered are increasingly differentiated and complex. According to data collected by ABI's e-Committee Observatory, alongside the “basic” information services provided such as balances and current account statements, the ATMs of Italian banks offer an extensive portfolio of *consultation services* ranging from the residual withdrawal availability on a current account (42%, with an increase of 5% compared to 2007), to a statement of investment accounts (58%; +15%); credit card statements (39%;+28%) to the possibility of activating SMS notification and alerting services (33%; +15%). Services to check the situation of cheques have also increased although only slightly (21%; +1%), while consultation of a customer's mortgage or loan situation deserves its own section, as despite the fact that this service requires a high level of personalisation, beyond that which can be offered by a cash machine, it is offered by 11% of ATMs.



As regards *account management services*, the most commonly found at Italian ATMs continue to be, also in 2008, withdrawals (100%), topping up pay-as-you-go telephones (94%) and Cash Advances (84%). However, there are a number of transactions that can be carried out at ATMs that simplify everyday life: paying the TV licence (49%) and utilities' bills (28%), paying in cash and cheques (11%), putting money on cards to access the services offered by Digital Terrestrial and pay TV (47%) and making donations (45%). Around 56% of ATMs also have antifraud devices installed to prevent card cloning, while in 2008, the number of ATMs that are accessible to the handicapped more than doubled (46% compared to 22% in 2007).

In 2008, over 36.5 million cards, corresponding to 70% of those active, were used at an ATM at least once. Of these 26 million are cashpoint cards, 7.9 million are credit cards and 1.6 million are prepaid cards. In the same period, around 958 million transactions were made at bank ATMs (+21% compared to 2007) corresponding to 20 per card. Of these, 725 million were withdrawals, 119 million were telephone top-ups, 47.5 thousand were cash advances, 20 million were payments and 11.7 million were top-ups of prepaid cards.

The total amount of ATM transactions in 2008 surpassed € 120 billion (+8.6%): the share of withdrawals was 95% (114 billion), while payments, although increasing, remained marginal (1.4% corresponding to 1.7 billion). The average amount of transactions was € 157 for withdrawals, € 156 to top-up prepaid cards and € 86 for bills and other payments.

Rome, Palazzo Altieri, 15 January 2010

PRELIEVI = WITHDRAWALS
RICARICHE TELEFONICHE = TELEPHONE TOP-UPS
CASH ADVANCES
RICARICA ALTRE PREPAGATE = OTHER PREPAID CARD TOP-UPS
PAGAMENTO CANONE TV = TV LICENCE PAYMENTS
RICARICA (DTT, PAY TV) = TOP-UPS
DONAZIONI = DONATIONS
PAGAMENTO MAV = PAYMENT OF MAV
PAGAMENTO RAV = PAYMENT OF RAV
PAGAMENTO BOLLETTINI POSTALI UTENZE = PAYMENT OF UTILITIES BILLS
VERSAMENTI CONTANTE = PAYING IN CASH
VERSAMENTI ASSEGNI = PAYING IN CHEQUES
ALERTING
BONIFICI = BANK TRANSFERS
DOMICILIAZIONI = DIRECT DEBITS
PRELIEVI IN VALUTA = FOREIGN CURRENCY WITHDRAWALS
PAGAMENTI SERVIZI COMUNALI (ES. MULTE) = PAYMENT OF LOCAL AUTHORITIES (E.G. FINES)