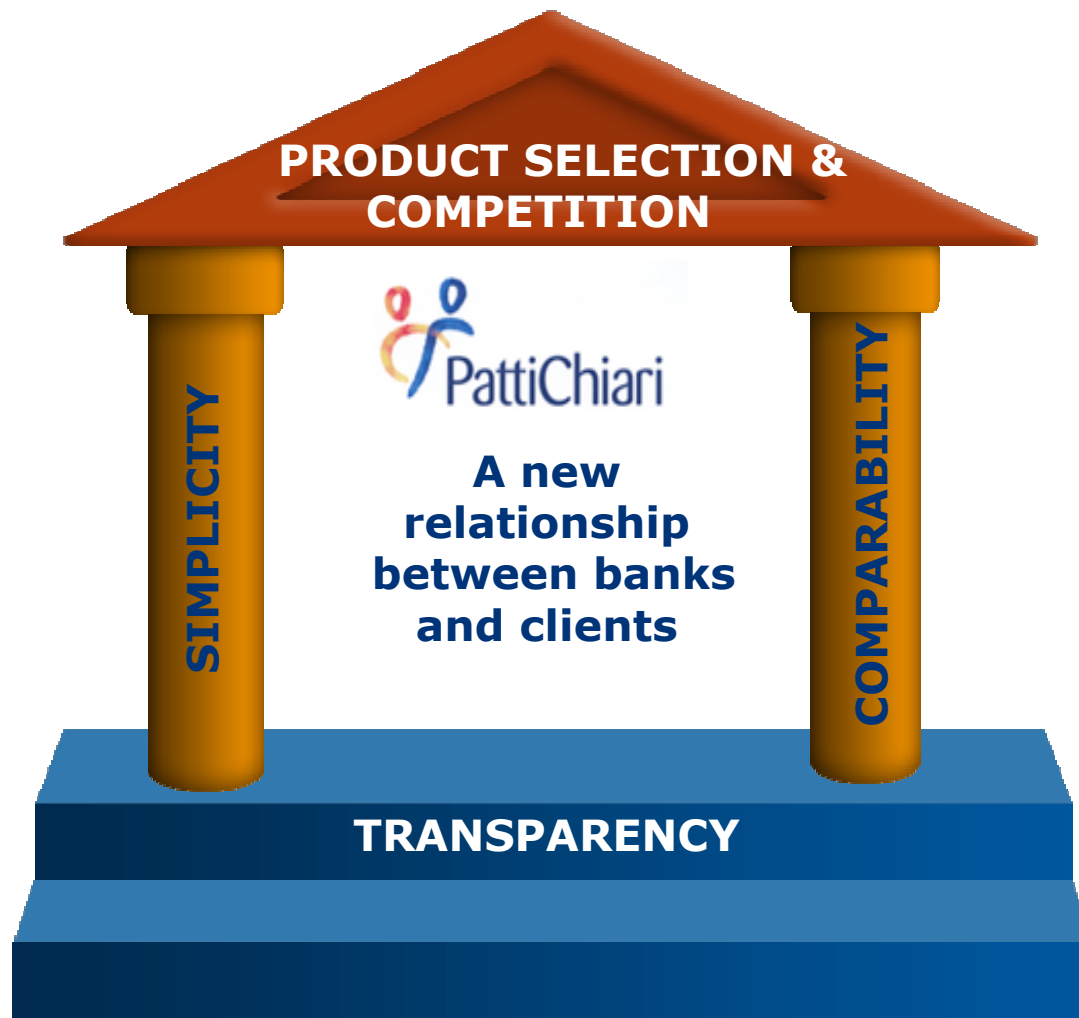


Wide-ranging national programme for financial education involving multiple stakeholders

Massimo Roccia
Italian Banking Association Managing Director
PattiChiari Consortium Secretary

Bruxelles, March 28th 2007

PattiChiari: a new relationship between customers and banks



The Consortium at a glance

- 164 banks are currently part of the Consortium
- over 26,200 branches (83% of Italian total branches) implementing the standards



- enforcement through quality certification procedures
- certification labels to inform clients



- 3 independent external certification bodies

CISQ CERT



10 standards of best practice & communication tools to help clients in their loans, savings, and services decisions



SERVICES

- FARO
- Current accounts compared
- Basic banking services
- Check clearing time
- Switching bank accounts



SAVINGS

- Low-risk/Low-yield bonds list
- Structured bank bonds
- Financial Investments compared



LOANS

- Criteria for SME loans
- Average response times for SME loans applications

Financial education for customers

The Consortium sees information as a tool for knowledge, necessary to compare the supply of financial products and services, and make an informed choice.



tools

- direct educational and information campaigns with tailored educational paths
- road-shows in cities with trials & "experiential" sessions
- one-on-one contact with trained PattiChiari staff in all Italian Regions
- educational programmes for schools and families to gain first-hand knowledge about economy and finance
- collaboration with leading partners and networks at a national level
- advertising and media partnership



goals

- overcome "indifference barriers" & searching cost
- "hands-on-experience" in PattiChiari's benefits
- economic and financial education to create practical competence
- speed up and mediate communication among different local backgrounds
- encourage the Consortium's accountability and educational message



A multi-stakeholder action plan for financial education

Media industry initiatives

- Web
- Newspapers
- Radio & TV



Direct Information campaigns

- Train stations
- Airports
- Public squares
- Meeting places



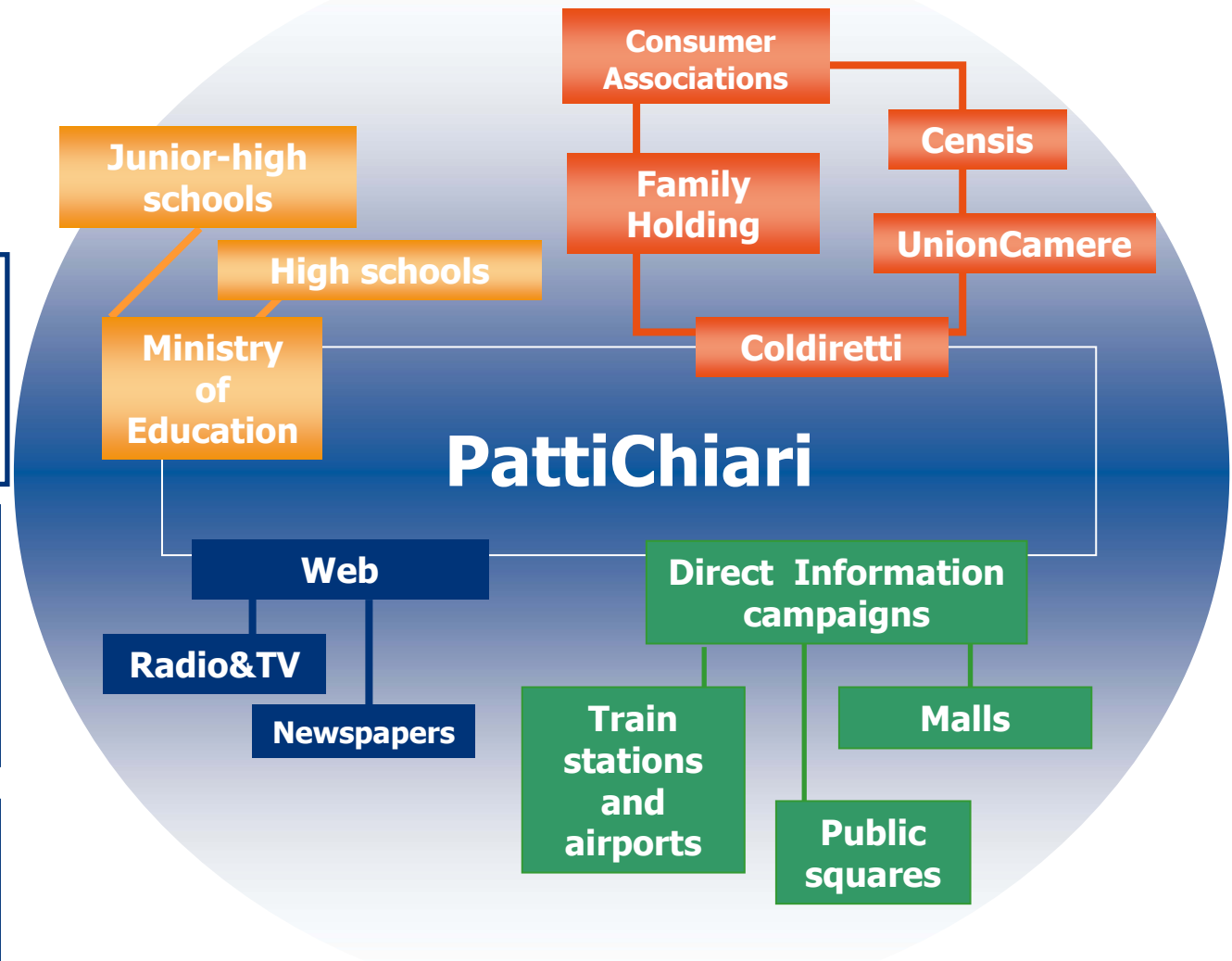
Outside Alliances

- Censis (social studies)
- Coldiretti (agricultural industry)
- Consumer Associations
- Family Holding (housewives ass.)
- Unioncamere (chambers of commerce)



Alliances in Education

- Ministry of Education
- Junior-high schools
- High schools

Media industry initiatives & partnership



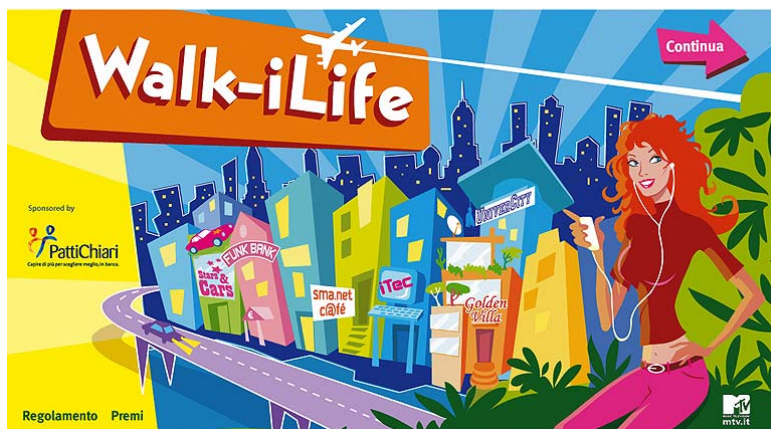
www.pattichiari.it : the new way to access the world of banks with 3 different educational paths for citizens, students and companies **20 million clicks**



The screenshot shows the PattiChiari website interface. At the top, there's a navigation bar with 'Home', 'Conoscenza', 'Servizi', 'Attività', and 'Education'. Below this, a main banner features a photo of people and the text 'Ogni giorno lavoriamo per migliorare la relazione delle banche con le imprese, le famiglie e i cittadini.' and 'Scopri un modo semplice e chiaro per conoscere i prodotti bancari.' Below the banner, there are several sections: 'Servizi per tutti' with links to 'Faro', 'Conti correnti a confronto', 'Servizio bancario di base', 'Disponibilità assegni', and 'Obbligazioni a basso rischio'; 'Per informarti' with an interview and 'NEWS E APPUNTAMENTI'; 'Servizi per le imprese' with 'Criteri generali di valutazione' and 'Tempi medi di risposta'; and a search bar for 'BANCHE ADERENTI'. A large blue plus sign is overlaid on the right side of this screenshot.



This screenshot shows the educational paths section of the PattiChiari website. It features three main columns: 'Cittadini', 'Studenti', and 'Imprese'. Each column has a title, a brief description, and a 'In primo piano' section. Below these columns, there are sections for 'Attualità', 'Come funziona una banca', and 'Strumenti e risorse'. A large blue plus sign is overlaid on the left side of this screenshot.



The image shows the 'Walk-iLife' game interface. A woman with red hair is walking through a colorful, stylized cityscape. The game is sponsored by PattiChiari. Various brands and services are visible in the background, including 'PUNK BRINK', 'Start & Cars', 'sma.net', 'câle', 'itec', and 'Golden Villa'. A 'Regolamento Premi' button is at the bottom left, and a 'Continua' arrow is at the top right.

Walk-iLife : a virtual and interactive free Economy course developed as an economic game \approx **10,000 players**

Media industry initiatives & partnership



Economix: leading education campaign on Italian TV in cooperation with RAI Educational
= 0.2 million viewers



Fuoriclasse: TV programme for young people's orientation
≈ 18,000 schools



Editorial partnerships with important newspapers and magazines ≈ 2 million readers

Direct Information campaigns

Field education & trials

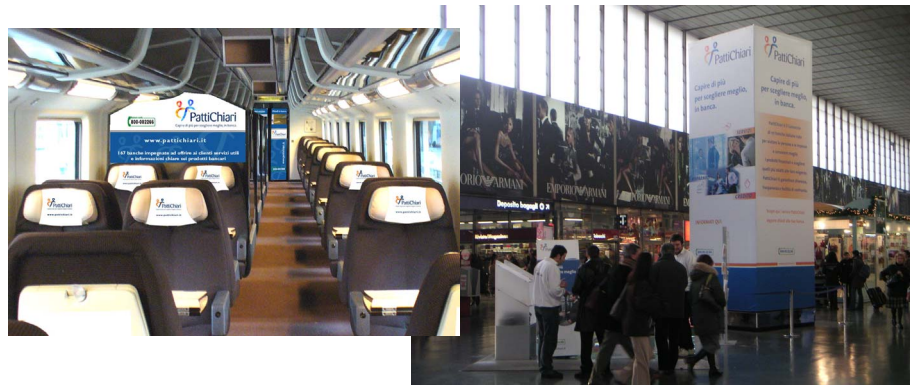


“PattiChiari in the city”

4 fully equipped vans 30,000 Km
260 cities 100,000 contacts



Train stations & Airports



Participation in conventions & trade shows



Over 400,000 contacts

Outside Alliances

Partnerships with 9 Consumer Associations to promote financial education through their information channels.

("Open Doors To PattiChiari": more than 90 regional offices involved for 3,000 hours of direct one to one education to 20,000 customers)



A partnership with a leading research institute to find innovative solutions to overcome the social and economic gaps in local contexts



Partnerships with industry organizations and institutions to promote local financial education initiatives for SME, farmers, and housewives

(12 different business and social constituencies directly involved in local partnership)



PattiChiari: financial education at schools

“Io e l’economia” (Economics and me)



18 regions

42 cities

160 PattiChiari experts



450 schools



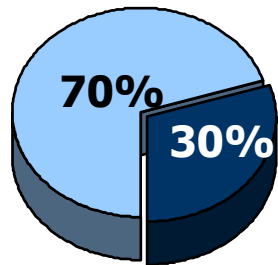
1,800 classes



44,000 students

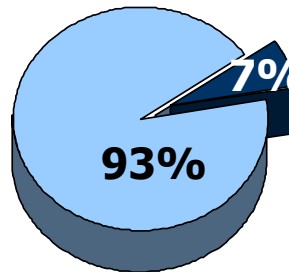


Teachers' opinion



positive opinion

Company experts' opinion



no opinion

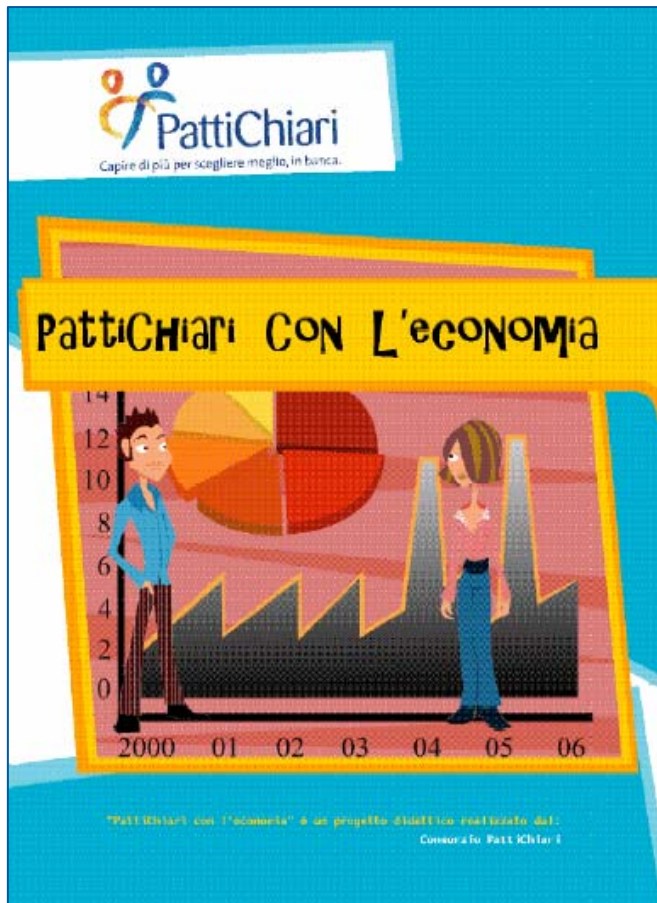


PattiChiari: financial education in schools

A three-year partnership with the Italian Ministry of Education to develop a joint programme on economy and finance for high schools.

Issues included in the education programme:

- **banks:** what is a bank, the history of the banking industry, banking services and families, managing family budgets, from real money to virtual money, supplementary welfare benefits;
- **ethics and economy:** globalization, rich countries and poor countries, economy and corporate social responsibility, ethical finance;
- **businesses:** businesses as motor of the economy, banks in business development, how a business is created, lives of famous entrepreneurs.



500 schools

4,500 classes

100,000 students involved

Thanks for your attention

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