



PRESS RELEASE

MERGER OF BANCA 24/7 INTO UBI BANCA COMPLETED

Bergamo, 23rd July 2012 – UBI Banca reports that the merger of Banca 24/7 into UBI Banca was concluded today, with effect for accounting and tax purposes from 1st January 2012.

The following action was taken with regard to the lines of business previously belonging to Banca 24/7:

- 1) the contribution of the “salary backed loan” operations from Banca 24/7 to Prestitalia Spa (100% UBI Group) was completed on 1st July 2012. The loans transferred amount to approximately €3 billion;
- 2) UBI Banca has taken over the role of credit cards issuer and will manage the remaining stock of non captive mortgages and personal and special purpose loans from Banca 24/7 (loans of approximately €7 billion);
- 3) as from may 2012, new grants of captive personal loans were reallocated to the network banks.

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