

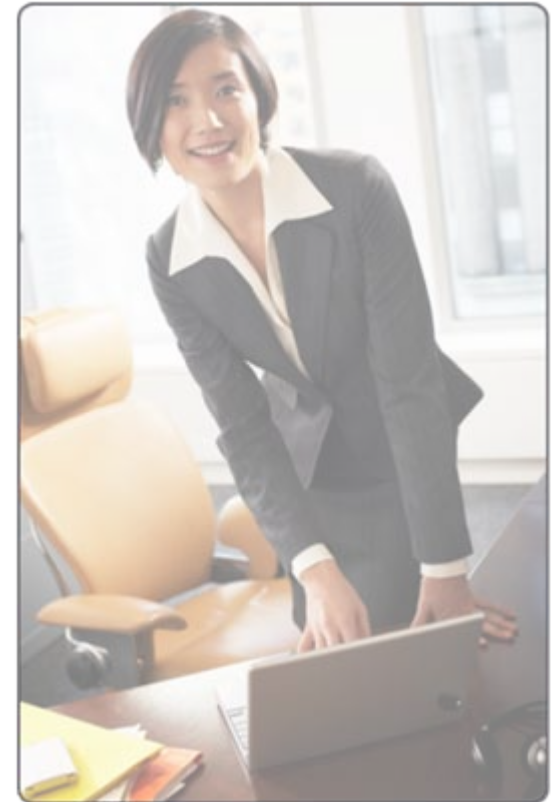
The New Reality of Customer Acquisition



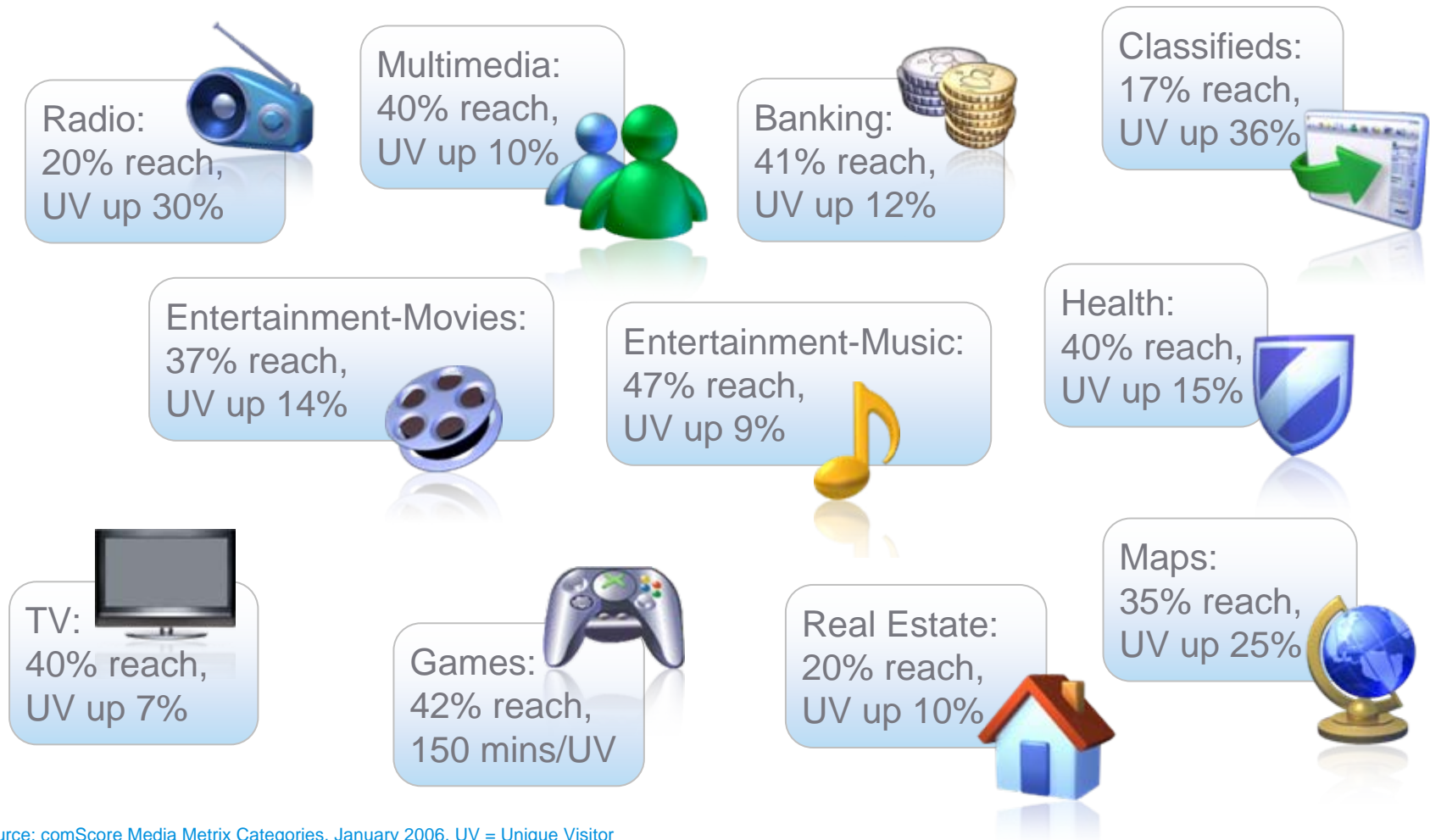
Zack Hilton
National Director Financial Services
October 2006

Media Consumption is Changing

- Consumers are embracing the digital lifestyle
 - Internet penetration is now 70%... more than cable television
 - Broadband use is driving more usage
 - > Communication services
 - > News
 - > Music/entertainment
 - > Photos
 - > Online banking
- The web is preferred for information & shopping research
 - 96% of internet users prefer the web to research new products
 - Internet users prefer the web over other media for financial information



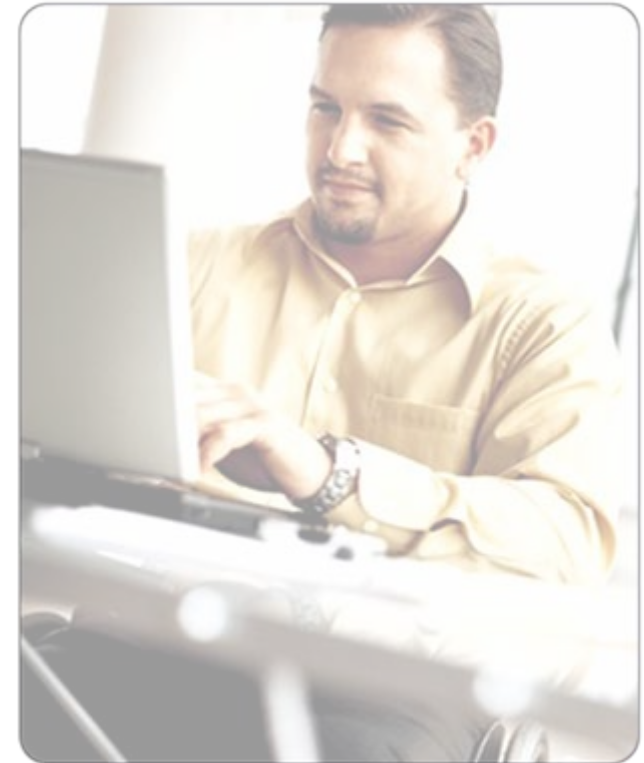
The Increase in Broadband Penetration is Having a Profound Effect on Content Preferences



Source: comScore Media Matrix Categories, January 2006. UV = Unique Visitor

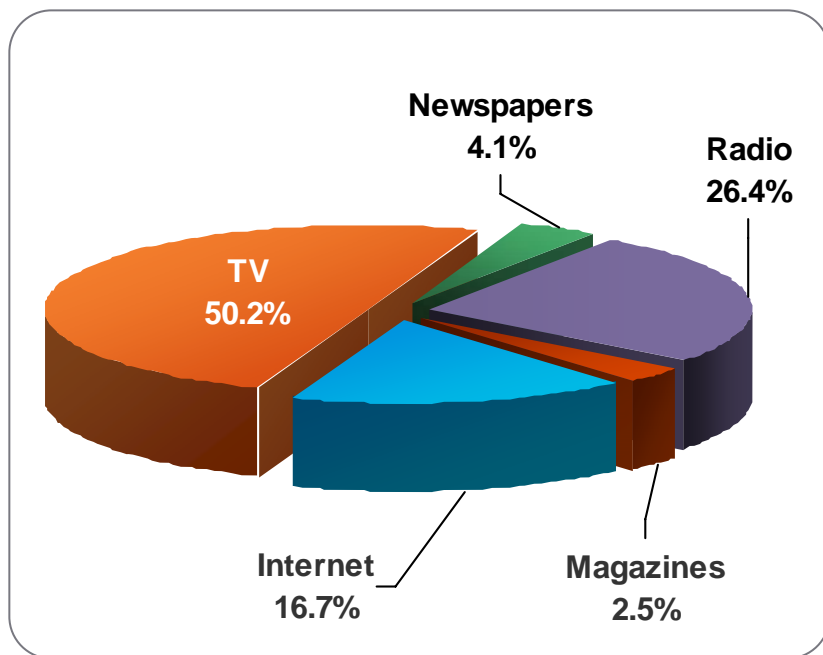
Changing Media Consumption Impacting Financial Services

- The change is driving substantial growth in financial services
 - Over half of web users get financial services information monthly
 - Online adults PREFER to bank, trade stocks & manage their portfolio online
 - 50M+ people now bank online, up 47% over the past 2 years

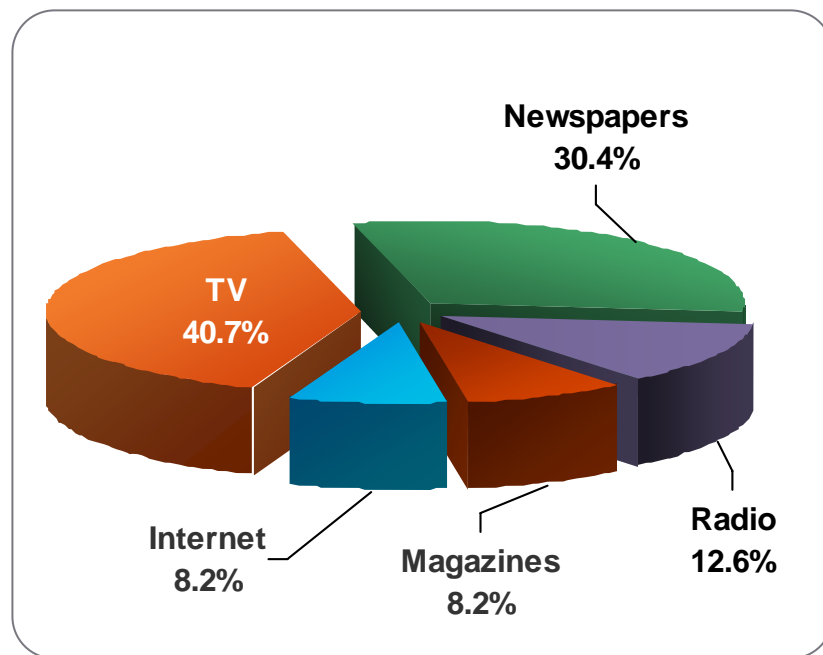


The Internet Represents 17% of All Time Spent on Major Ad-supported Media but Only 8% of Total Advertising Expenditures

Share of Total Media Time



Share of Total Ad Spending

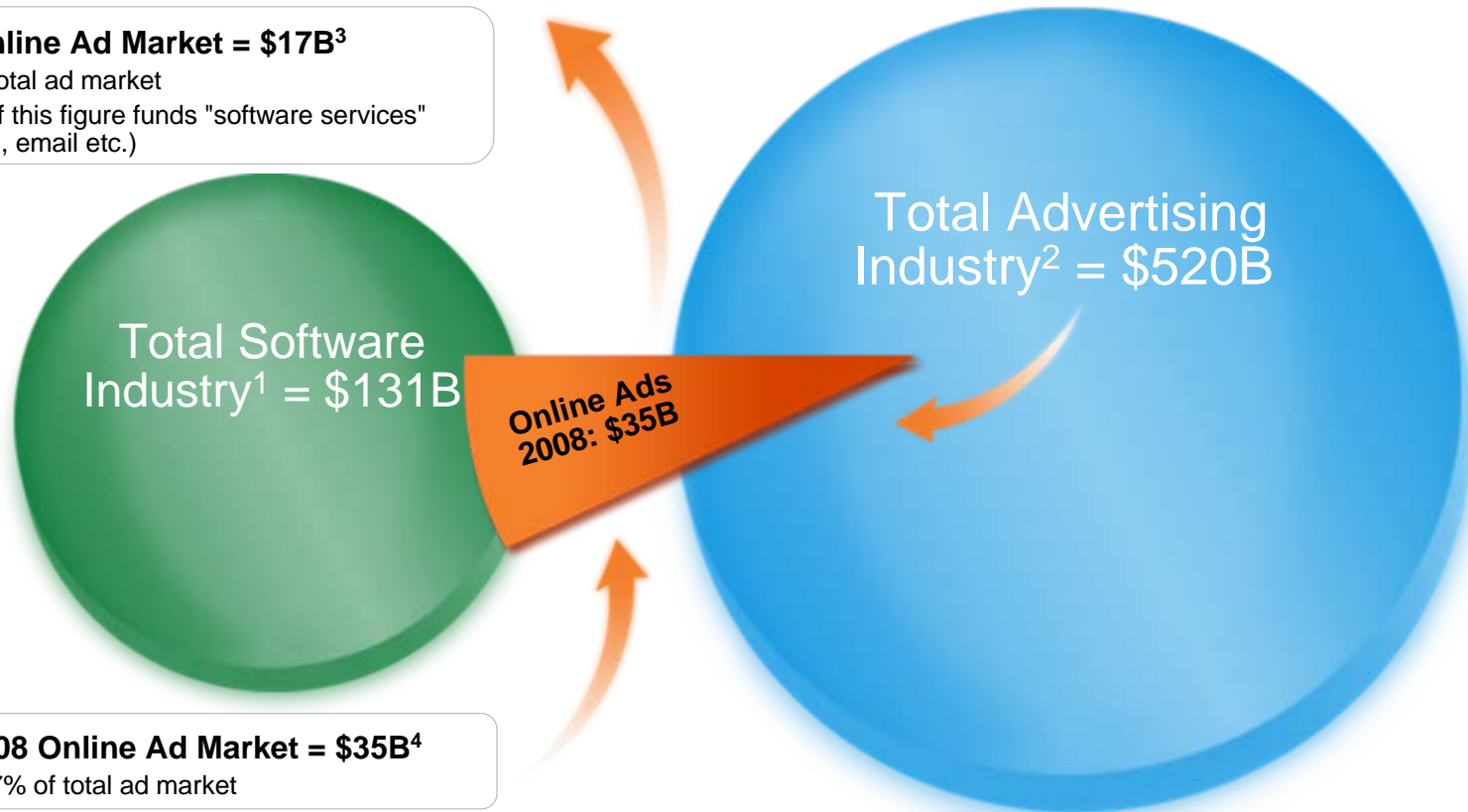


Source: Total Media Time: Knowledge Networks, MultiMediaMentor, Spring 2005
Total Ad Spending: Universal McCann, Insider's Report, Dec-05 and IAB Full-Year 2005

Software and the Ad Market

FY05 Online Ad Market = \$17B³

- 3% of total ad market
- ~\$9B of this figure funds "software services" (search, email etc.)



FY08 Online Ad Market = \$35B⁴

- 7% of total ad market

1. At July 2005. Includes internet services. Forecast CAGR to 2008 = xx%. Source: Corp Dev
2. Universal McCann, Dec 2004
3. Source: IAB, Analyst Consensus
4. Consensus analyst projections (avg. of CIBC, Morgan Stanley, Piper Jaffray, T. Weisel, Lehman Bros.)

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