

**1. COVID-19**

The LINK ATM network continues to operate to its usual high standard and is well prepared to support UK consumers through the coming months.

LINK recommends that people take the usual hygiene precautions for contact with surfaces whenever they are using ATMs, spending cash, or making payments - washing your hands as soon as possible and refraining, if possible, from touching the eyes, nose and mouth.

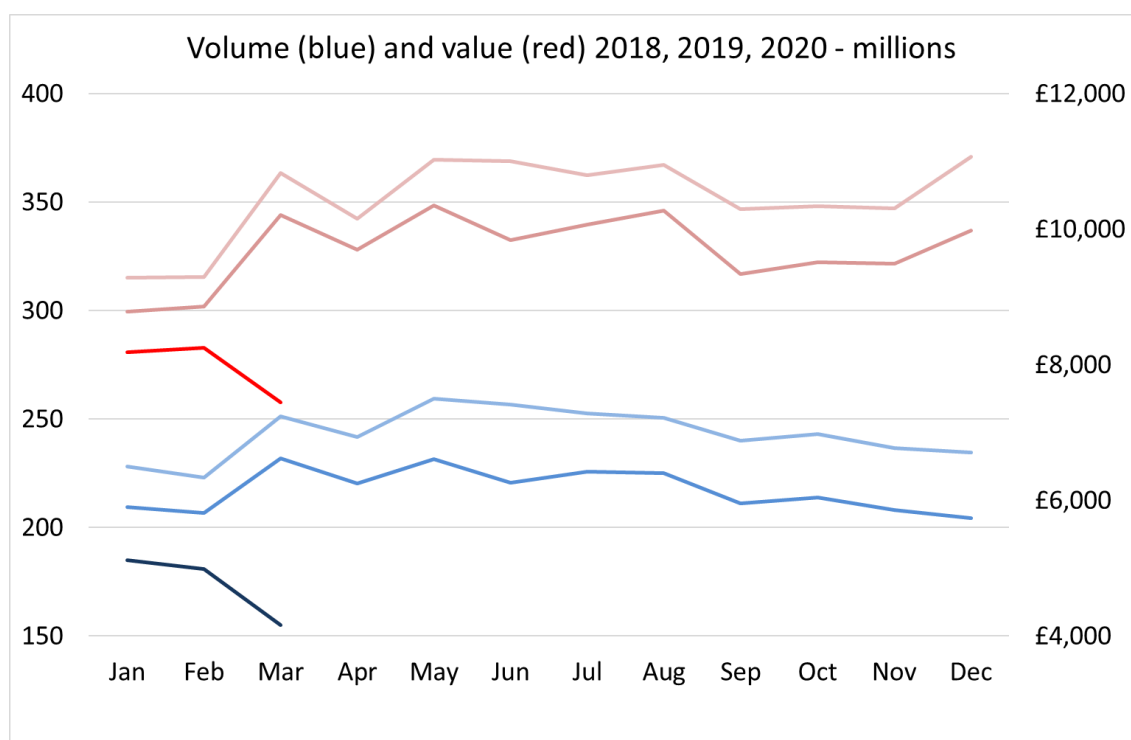
LINK itself has moved into remote working Business Continuity mode. All staff are successfully remote working and face-to-face business meetings have been moved to calls. The LINK senior management team is holding daily conference calls and in constant contact with LINK Members, regulators and other industry participants. In the light of Coronavirus, the LINK Board announced that the LINK interchange fee will remain unchanged for the time being following the Bank of England's announcement of reduction in Base Rates on 11<sup>th</sup> March, and additionally that no change for the time being will be made as a result of the further reduction announced on the 19<sup>th</sup> March.

- 2. LINK BOARD.** The LINK Board last met by conference call on the 2<sup>nd</sup> April and is in regular dialogue to assess what is a fast-moving situation. The whole LINK Board would like to take this opportunity to thank LINK's Members and the many people who are working hard behind the scenes to keep the ATM network operating effectively.

- 3. LINK VOLUMES and VALUES.** These have been significantly affected by COVID-19 as consumers have less opportunities to spend cash and have adjusted their ATM use accordingly.

LINK Transaction Volumes (millions)													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2018	228	223	251	242	259	257	253	250	240	243	237	235	2,918
2019	209	207	232	220	232	221	226	225	211	214	208	204	2,608
2020	185	181	155										

LINK Transaction Values (£millions)													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2018	£9,289	£9,294	£10,831	£10,158	£11,023	£11,006	£10,801	£10,954	£10,297	£10,346	£10,308	£11,065	£125,372
2019	£8,788	£8,859	£10,211	£9,701	£10,354	£9,837	£10,070	£10,271	£9,336	£9,512	£9,494	£9,985	£116,417
2020	£8,182	£8,258	£7,450										



- 4. ATM Numbers.** The number of available ATMs has been affected by COVID-19 as some businesses containing cash machines are now temporarily closed and at multiple ATM locations some machines have been closed to help social distancing. Coverage across the UK remains good and operational performance of the network very high.

LINK ATM Numbers by Type and Owner 2020												
2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Branch	15,588	15,605	15,583	-	-	-	-	-	-	-	-	-
Free Remote	29,638	29,336	28,478	-	-	-	-	-	-	-	-	-
Total Free	45,226	44,941	44,061	-	-	-	-	-	-	-	-	-
Pay to use	15,323	15,307	13,745	-	-	-	-	-	-	-	-	-
Total ATMs	60,549	60,248	57,806	-	-	-	-	-	-	-	-	-
Bank and Building Society	25,148	25,001	24,955	-	-	-	-	-	-	-	-	-
Non Card Issuers	35,401	35,247	32,851	-	-	-	-	-	-	-	-	-
Total ATMs	60,549	60,248	57,806	-	-	-	-	-	-	-	-	-