



IBF/IPSO Online Personal Banking Report Quarterly Report

- Some 2.5 million customers were registered for online banking by the end of March 2010, up 5.8% on the same period of 2009, although the number of participating banks declined.
- Customers accessed their accounts 36.2 million times during the first quarter of 2010 (Q1 2010), up 8.8% on the first quarter of 2009.
- Customers made 9.1 million payments (including mobile phone top-ups and international payments) through online banking services in Q1 2010, up 8.5% on Q1 2009.

	Customers (m)	Account Access (m)	Payments (m)
Q1 2010	2.5	36.2	9.1
Q4 2009	2.6	34.9	8.9
<i>% change, Q1 2010 vs. Q4 2009</i>	<i>-4.2%</i>	<i>+3.7%</i>	<i>+1.5%</i>
<i>% change, Q1 2010 vs. Q1 2009</i>	<i>+5.8%</i>	<i>+8.8%</i>	<i>+8.5%</i>

The full data series for the IBF/IPSO online personal banking research is available on the IBF website at www.ibf.ie and the IPSO website at www.ipso.ie.

Data

This data has been compiled from data submitted by the following institutions:

AIB	National Irish Bank
Anglo Irish Bank	permanent tsb
Bank of Ireland	Rabodirect
EBS Building Society	Ulster Bank

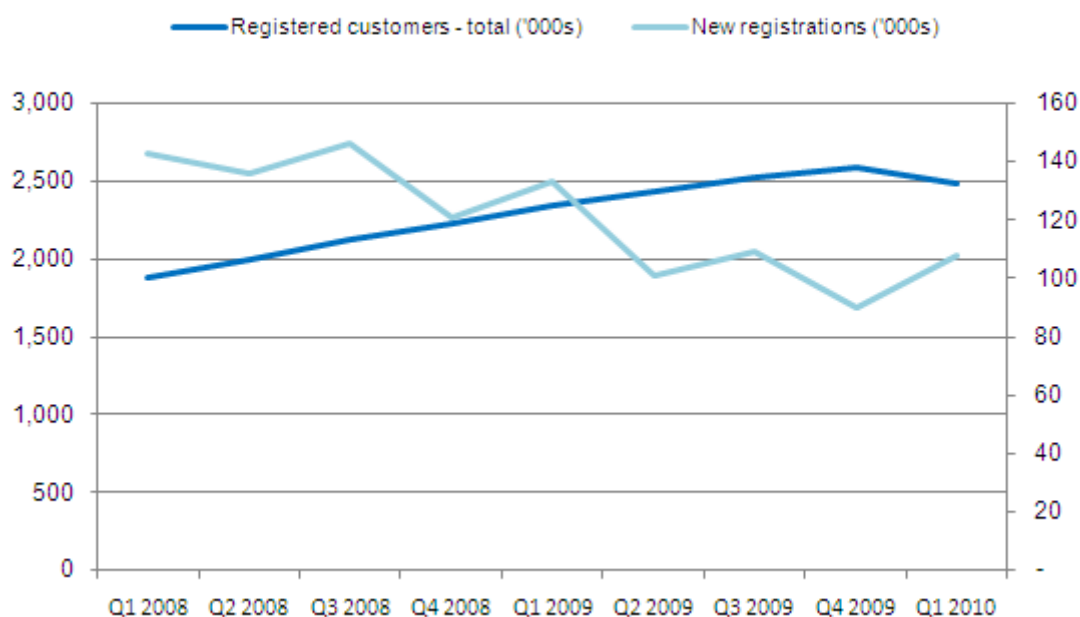
Note: Data was provided by First Active, Halifax and Postbank up to December 2009.

Customers

- The number of registered customers at the end of Q1 2010 was 2.5 million, some 6% higher than at the end Q1 2009.

Accounts & Activity		Registered customers - total (m)	Change, year-on-year (%)	New registrations ('000s)	Change, year-on-year (%)
2010	Q1	2.5	+5.8%	108	-18.8%
2009	Q4	2.6	+16.1%	90	-25.6%
	Q3	2.5	+18.3%	109	-25.3%
	Q2	2.4	+21.6%	101	-25.7%
	Q1	2.3	+24.8%	133	-7.0%
2008	Q4	2.2	+27.1%	121	+13.1%
	Q3	2.1	+28.0%	146	+46.0%
	Q2	2.0	+26.6%	136	+37.4%
	Q1	1.9	+25.8%	143	+55.4%

Customers



Definitions

Registered Customer

A Registered Customer is a personal online banking customer, linked with a unique and valid identifier. This may be the customer or registration number used by the customer to log into the secure online banking service. The total number of Registered Customers at the end of the reporting month is reported, including those that automatically receive their identifiers when opening an account. Customers whose accounts have been closed

are excluded. This includes all customer types (current, deposit/savings, mortgage, credit card, etc.).

New Registration

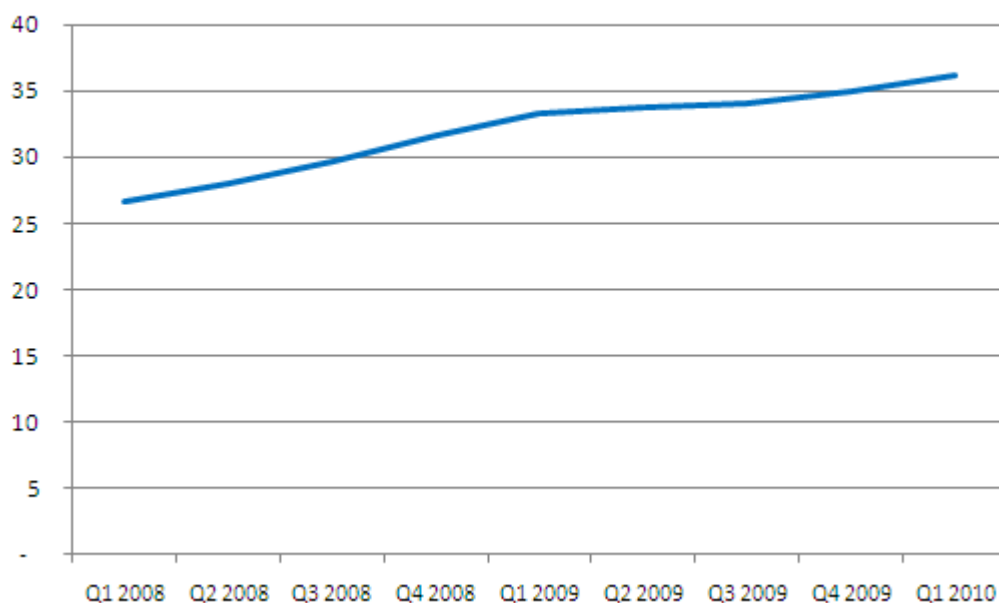
The number of new Registered Customers joining during the reporting month.

Account Access

- Customers accessed their accounts 36.2 times in the first quarter of 2010, some 9% more than in the same period of 2009.

Information Services		Accounts accessed (m)	Change, year-on-year (%)
2010	Q1	36.2	+8.8%
2009	Q4	34.9	+10.2%
	Q3	34.1	+14.5%
	Q2	33.8	+20.4%
	Q1	33.3	+25.1%
2008	Q4	31.7	+33.6%
	Q3	29.7	+32.9%
	Q2	28.1	+31.2%
	Q1	26.6	+37.0%

Account Access (m)



Definitions

Account Access

The number of times during the month that Registered Customers accessed their accounts and were presented with

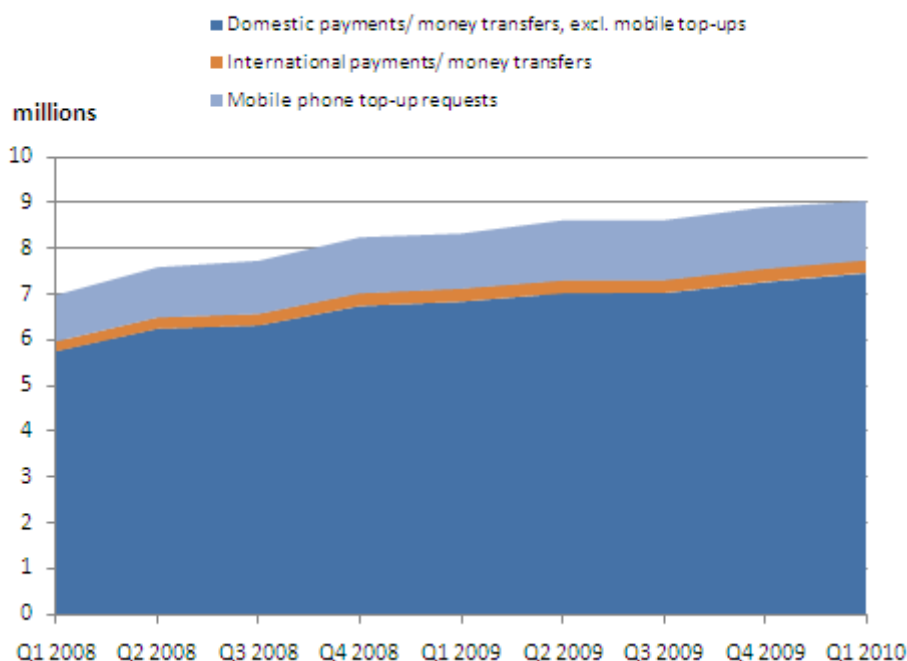
their account balances, having successfully logged into the website.

Payments

- Customers made 9.1 million payments through online banking services in Q1 2010.
- The number of domestic payments/money transfers was 8.5% higher than in Q1 2009.

Payments/ Money Transfers	Payments - total (m)	Change, year-on- year (%)	Domestic Payments, excl. Mobile Top-ups (m)	Mobile Top-ups (m)	International Payments (m)	
2010	Q1	9.1	+8.5%	7.5	1.3	0.3
2009	Q4	8.9	+7.9%	7.3	1.4	0.3
	Q3	8.6	+11.4%	7.0	1.3	0.3
	Q2	8.6	+13.4%	7.0	1.3	0.3
	Q1	8.3	+19.2%	6.8	1.2	0.3
2008	Q4	8.3	+29.4%	6.8	1.2	0.3
	Q3	7.8	+28.4%	6.3	1.2	0.3
	Q2	7.6	+31.8%	6.3	1.1	0.3
	Q1	7.0	+36.5%	5.8	1.0	0.2

Payments



Definitions

Payments/Money Transfers

An online account transfer includes all transfers of funds between accounts that are initiated through the institution's online banking service. Payments/money transfers include bill payments, mobile phone top-ups

and international payments, as well as account transfers to the customer's own accounts. It does not include changes to recurring payments (standing orders and direct debits).