



IBF/IPSO Online Personal Banking Report Quarterly Report

- Almost 3.0 million customers were registered for online banking by the end of September 2011, up 12.9% on September 2010.
- Customers accessed their accounts 43.6 million times during the third quarter of 2011 (Q3 2011), up 16.3% on Q3 2010.
- Customers made 11.2 million payments (including mobile phone top-ups and international payments) through online banking services in Q3 2011, up 16.8% on Q3 2010.

	Customers (m)	Account Access (m)	Payments (m)
Q3 2011	3.0	43.6	11.2
Q2 2011	2.9	42.4	11.5
<i>% change, Q3 2011 vs. Q2 2011</i>	<i>+3.0%</i>	<i>+2.7%</i>	<i>-2.0%</i>
<i>% change, Q3 2011 vs. Q3 2010</i>	<i>+12.9%</i>	<i>+16.3%</i>	<i>+16.8%</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	permanent tsb
Bank of Ireland	Rabodirect
EBS Limited	Ulster Bank
National Irish Bank	

Note: Data was provided by First Active, Halifax and Postbank up to December 2009, and by Anglo Irish Bank up to June 2011.

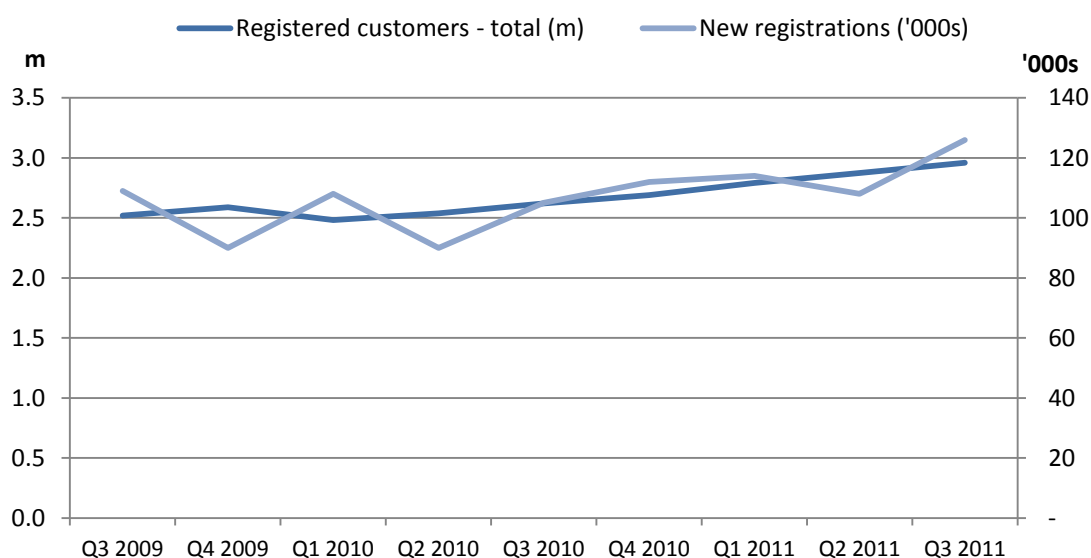
Customers

- There were three million registered customers at the end of September 2011, 12.9% up on September 2010. There were 126,000 new registrations in Q3.

Accounts & Activity		Registered customers - total (m)	Change, year-on-year (%)	New registrations ('000s)	Change, year-on-year (%)
2011	Q3	3.0	+12.9%	126	+20.0%
	Q2	2.9	+13.3%	108	+20.0%
	Q1	2.8	+12.5%	114	+5.6%
2010	Q4	2.7	+3.9%	112	+24.4%
	Q3	2.6	+4.0%	105	-3.7%
	Q2	2.5	+4.4%	90	-10.9%
	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%

Note: Figures for Q3 2010 and Q3 2011 have been partially estimated.

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

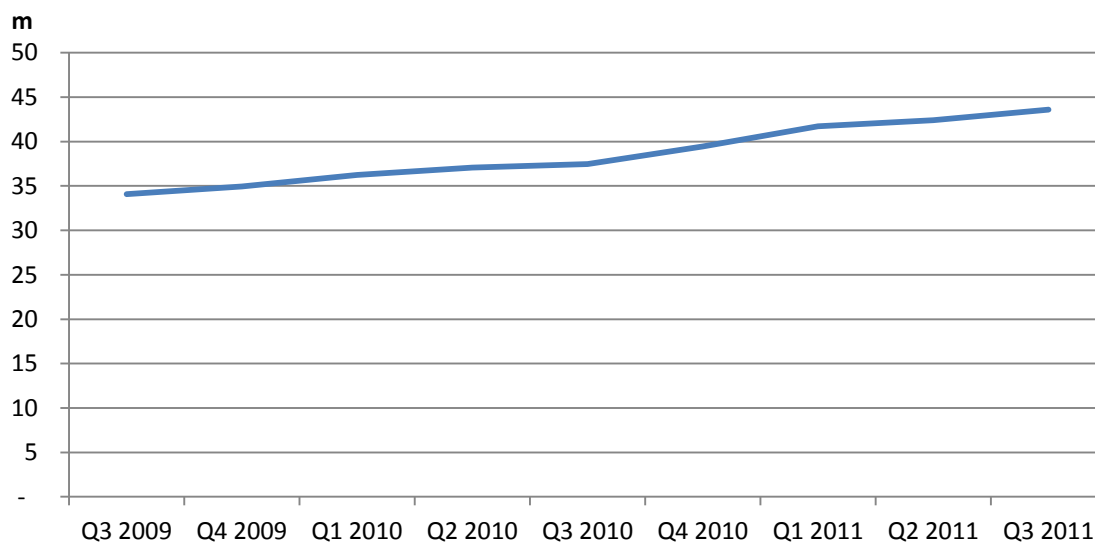
The number of new Registered Customers joining during the reporting month.

Account Access

- Customers accessed their accounts 43.6 million times in Q3 2011, up 16.3% on the same period of 2010.

Accounts & Activity		Accounts accessed (m)	Change, year-on-year (%)
2011	Q3	43.6	+16.3%
	Q2	42.4	+14.5%
	Q1	41.7	+15.1%
2010	Q4	39.5	+12.9%
	Q3	37.5	+10.0%
	Q2	37.1	+9.6%
	Q1	36.2	+8.8%
2009	Q4	34.9	+10.2%
	Q3	34.1	+14.5%

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.

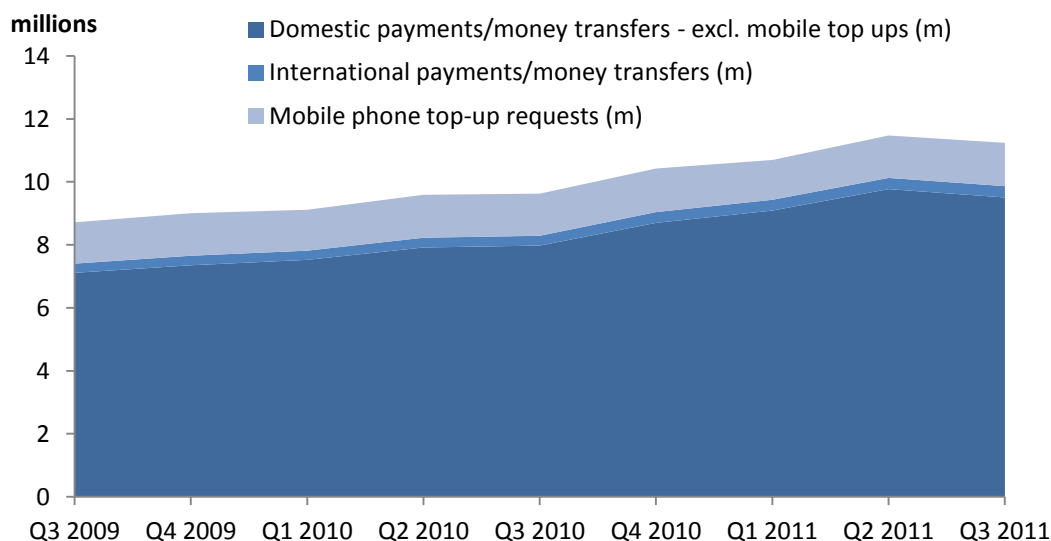
Payments

- Customers made 11.2 million payments through online banking services in Q3 2011, up 16.8% on Q3 2010. Domestic payments/money transfer volumes were up 19.1% year-on-year at 9.5 million.

	Payments/ Money Transfers	Payments - total (m)	Change, year-on- year (%)	Domestic Payments, excl. Mobile Top-ups (m)	Mobile Top-ups (m)	International Payments (m)
2011	Q3	11.2	+16.8%	9.5	1.4	0.4
	Q2	11.5	+19.6%	9.8	1.3	0.4
	Q1	10.7	+17.3%	9.1	1.3	0.3
2010	Q4	10.4	+15.8%	8.7	1.4	0.3
	Q3	9.6	+10.4%	8.0	1.3	0.3
	Q2	9.6	+10.1%	7.9	1.4	0.3
	Q1	9.1	+9.2%	7.5	1.3	0.3
2009	Q4	9.0	+9.0%	7.4	1.4	0.3
	Q3	8.7	+12.5%	7.1	1.3	0.3

Note: Figures may not sum due to rounding. Figures for Q3 2010 have been partially estimated. Some figures have been revised from prior editions.

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).