



IBF/IPSO Online Personal Banking Report Quarterly Report

- Some 2.7 million customers were registered for online banking by the end of December 2010, up 3.9% on the end of 2009.
- Customers accessed their accounts 150.2 million times during 2010, up 10.4% on 2009.
- Customers made 38.6 million payments (including mobile phone top-ups and international payments) through online banking services during 2010, up 11.7% on the previous year.

	Customers (m)	Account Access (m)	Payments (m)
2010	2.7	150.2	38.6
2009	2.6	136.1	34.5
<i>% change, 2010 vs.2009</i>	+3.9%	+10.4%	+11.7%
Q4 2010	2.7	39.5	10.4
Q3 2010	2.6	37.5	9.6
<i>% change, Q4 2010 vs. Q3 2010</i>	+2.6%	+5.3%	+8.0%
<i>% change, Q4 2010 vs. Q4 2009</i>	+3.9%	+12.9%	+16.5%

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.

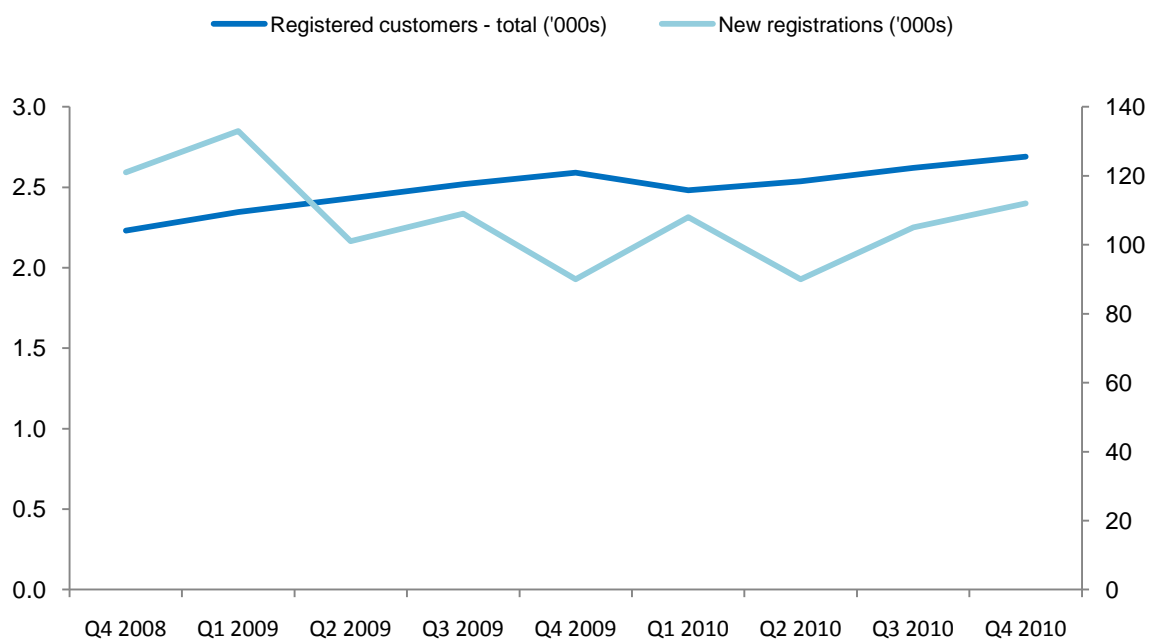
Customers

- There were 2.7 million registered customers at the end of 2010, some 3.9% more than at the end of 2009, and some 415,000 new customer registrations during the year.

Accounts & Activity		Registered customers - total (m)	Change, year-on-year (%)	New registrations ('000s)	Change, year-on-year (%)
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%
	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%

Note: Figures may not sum due to rounding. Figures for Q3 and Q4 2010 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.

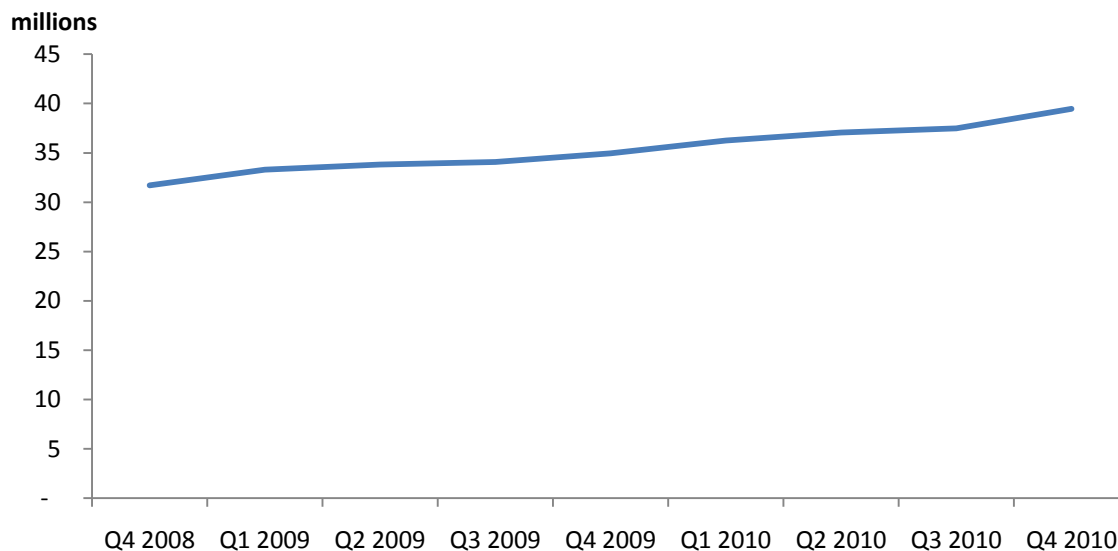
Account Access

- Online banking customers accessed their accounts 150.2 million times during 2010, up 10.4% on 2009.
- Customers accessed their accounts 39.5 million times in Q4 2010, more than double the volume in Q1 2007 (19.4 million).

Information Services		Accounts accessed (m)	Change, year-on-year (%)
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%
	Q2	33.8	+20.4%
	Q1	33.3	+25.1%
2008	Q4	31.7	+33.6%

Note: Figures may not sum due to rounding. Figures for Q3 and Q4 2010 have been partially estimated.

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.

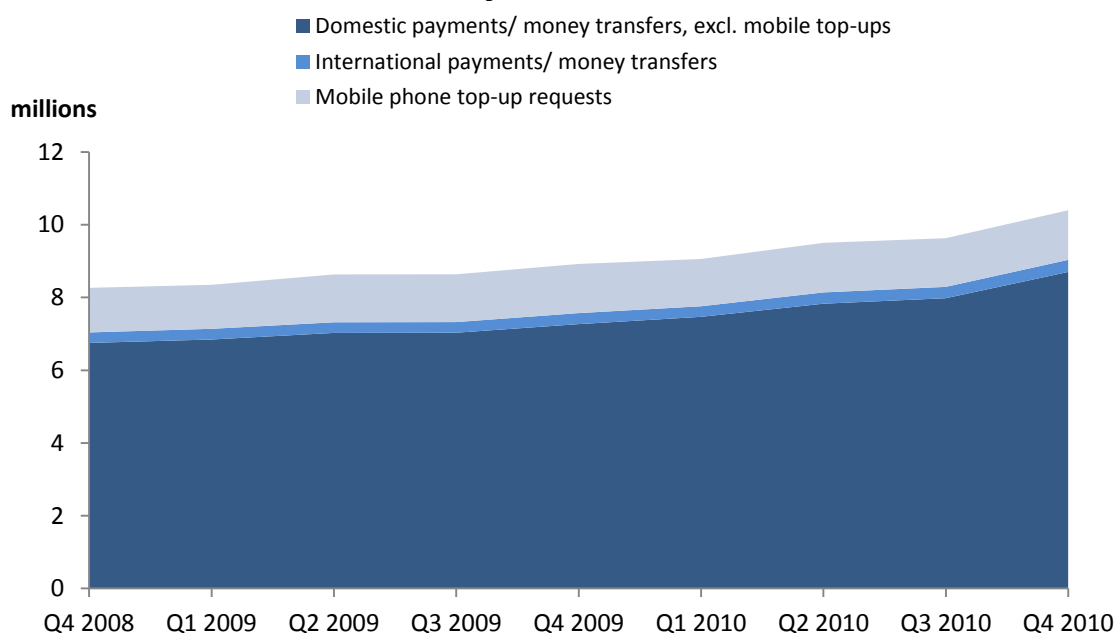
Payments

- Customers made 38.6 million payments through online banking services during 2010, up 11.7% on 2009. Domestic payments/money transfer volumes grew by 13.5% year-on-year to almost 32 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)	
2010	Q4	10.4	+16.5%	8.7	1.4	0.3
	Q3	9.6	+11.5%	8.0	1.3	0.3
	Q2	9.5	+10.1%	7.8	1.4	0.3
	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

Note: Figures may not sum due to rounding. Figures for Q3 and Q4 2010 have been partially estimated.

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).