



IBF/IPSO Online Personal Banking Report Quarterly Report

- Some 2.6 million customers were registered for online banking by the end of 2009, up 16.1% on 2008.
- Customers accessed their accounts 136.1 million times during 2009, an increase of 20 million or 17.2% on 2008.
- Customers made 34.5 million payments (including mobile phone top-ups and international payments) through online banking services in 2009, up 12.7% on 2008.

	Customers (m)	Account Access (m)	Payments (m)
2009	2.6	136.1	34.5
2008	2.2	116.1	30.6
<i>% change, 2009 vs. 2008</i>	<i>+16.1%</i>	<i>+17.2%</i>	<i>+12.7%</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:

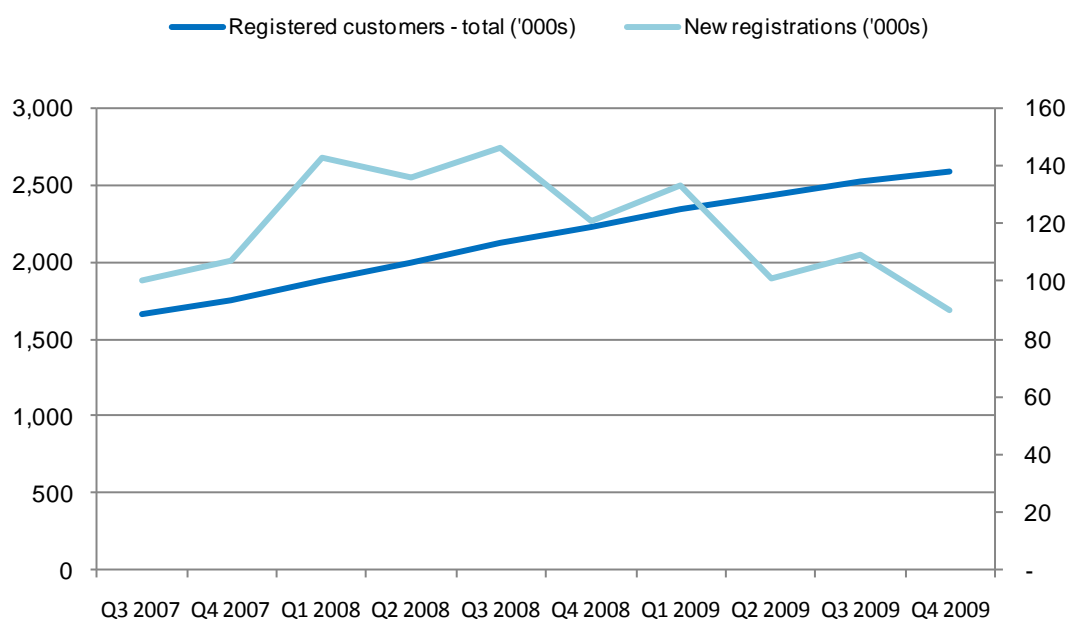
AIB	National Irish Bank
Anglo Irish Bank	permanent tsb
Bank of Ireland	Postbank
EBS Building Society	Rabodirect
First Active	Ulster Bank
Halifax	

Customers

- The number of registered customers – who have access to online banking services – increased by 16.1% in 2009.
- The registered customer base continued to grow with about 433,000 new registrations in 2009.

Accounts & Activity		Registered customers - total (m)	Change, year-on-year (%)	New registrations ('000s)	Change, year-on-year (%)
2009	Q4	2.6	+16.1%	90	-25.6%
	Q3	2.5 ^r	+18.3% ^r	109 ^r	-25.3% ^r
	Q2	2.4	+21.6%	101	-25.7% ^r
	Q1	2.3	+24.8%	133	-7.0% ^r
2008	Q4	2.2	+27.1%	121	+13.1% ^r
	Q3	2.1	+28.0%	146	+46.0% ^r
	Q2	2.0	+26.6%	136	+37.4% ^r
	Q1	1.9	+25.8% ^r	143	+55.4% ^r
2007	Q4	1.8		107	

Customers

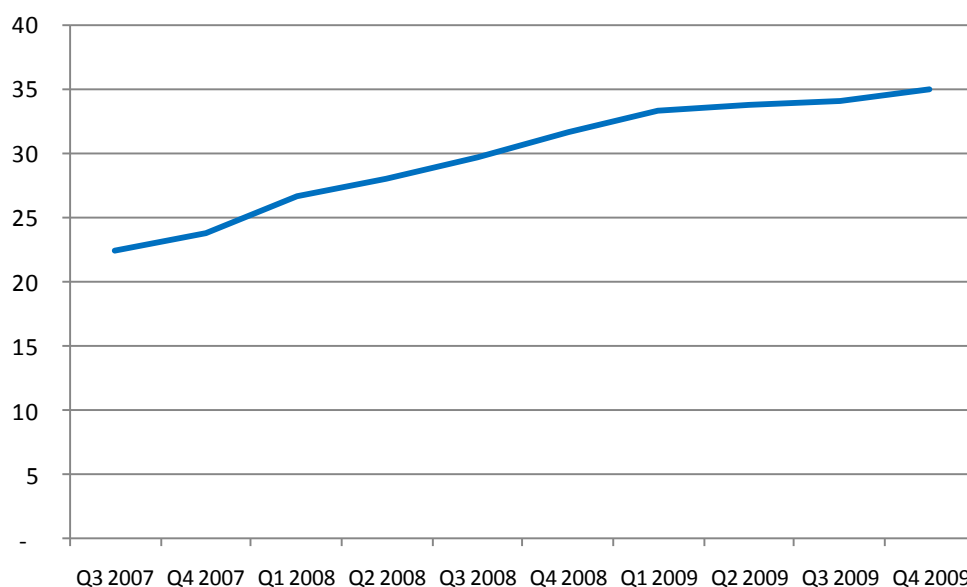


Account Access

- Customers accessed their accounts 136.1 million times in 2009, 17.2% more than in 2008.

Information Services		Accounts accessed (m)	Change, year-on-year (%)
2009	Q4	34.9	+10.2%
	Q3	34.1 ^r	+14.5% ^r
	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%
2007	Q4	23.7	

Account Access (m)



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

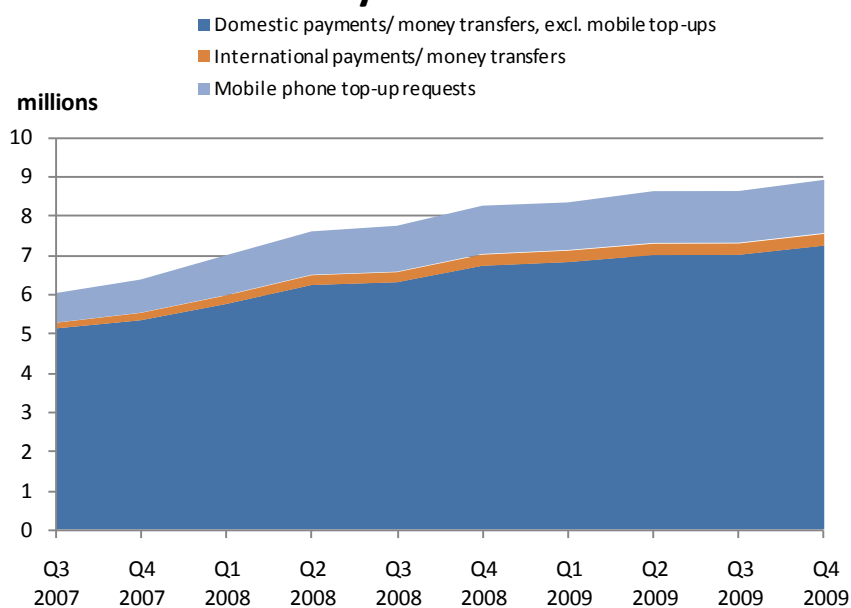
The number of times during the month that Registered Customers accessed their accounts and were presented with their account balances, having successfully logged into the website.

Payments

- Customers made 34.5 million payments through online banking services in 2009.
- The number of payments/money transfers in 2009 was 12.7% higher than in 2008.

Payments/ Money Transfers	Payments - total (m)	Change, year-on- year (%)	Domestic Payments, excl. Mobile Top-ups (m)	Mobile Top-ups (m)	International Payments (m)	
2009	Q4	8.9	+7.9%	7.3	1.4	0.3
	Q3	8.6 ^r	+11.4% ^r	7.0 ^r	1.3	0.3
	Q2	8.6	+13.4% ^r	7.0	1.3	0.3
	Q1	8.3	+19.2% ^r	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% ^r	6.3	1.1	0.3
	Q1	7.0	+36.5%	5.8	1.0	0.2
2007	Q4	6.4 ^r		5.4 ^r	0.8	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).