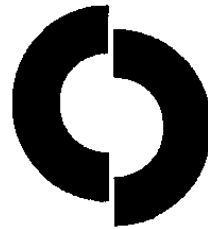


Internet Banking

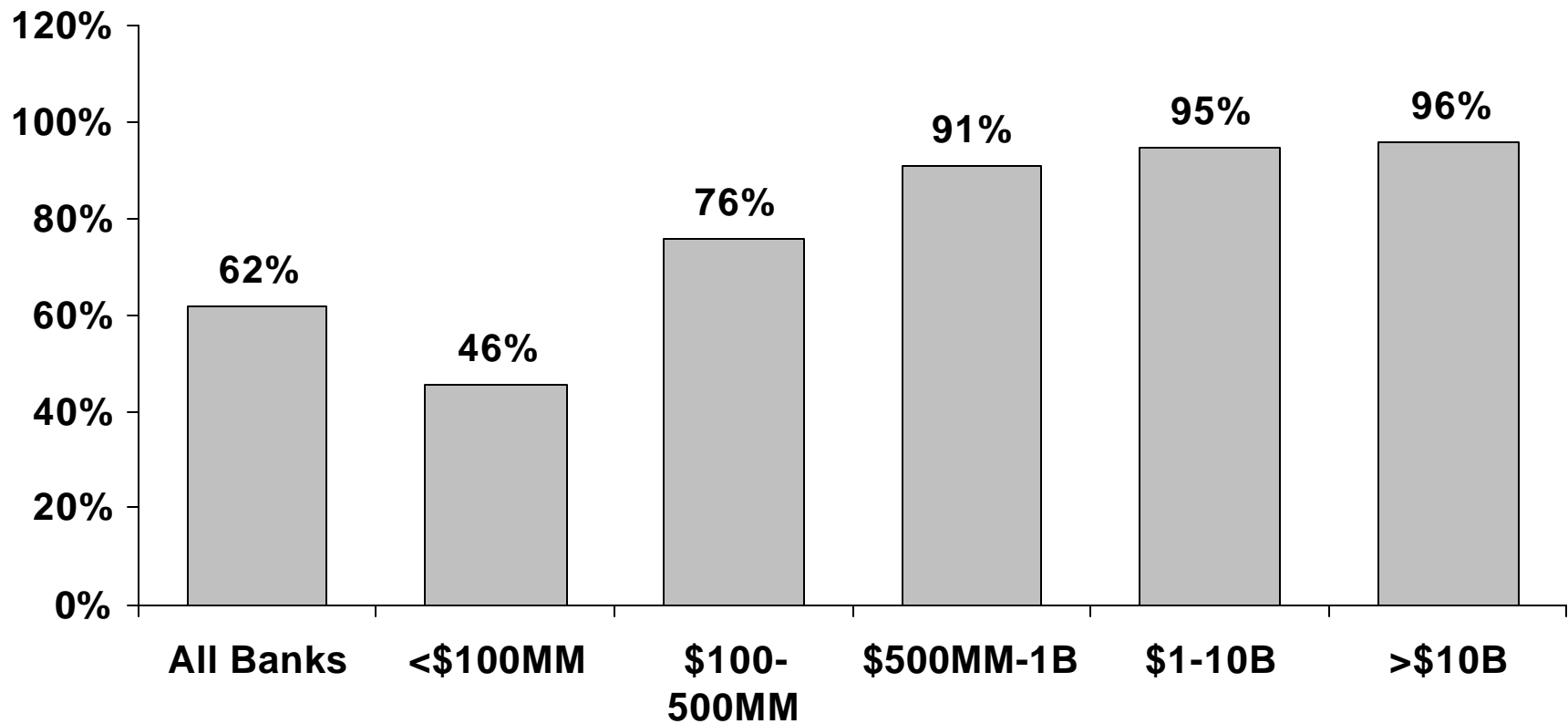


Summary Results of OCC's Internet Banking Questionnaire

July 2000



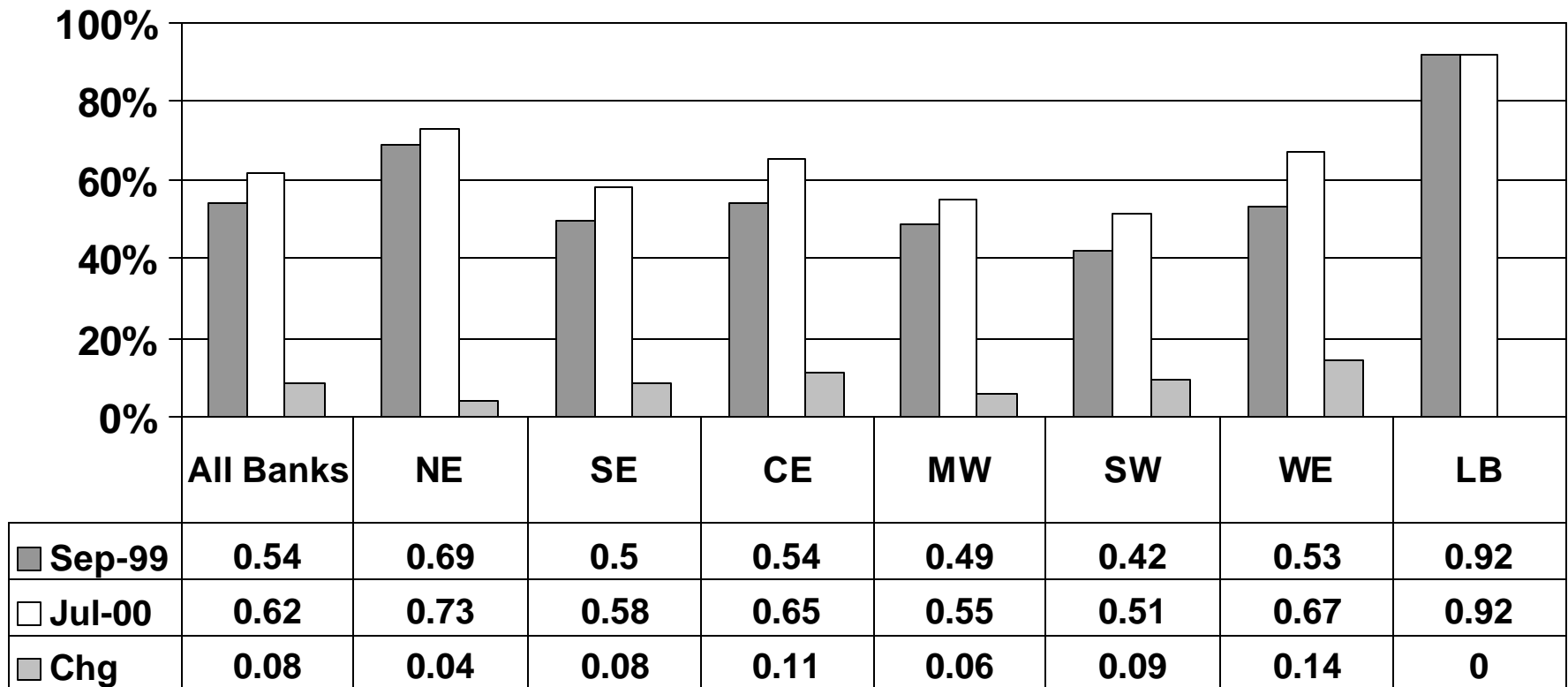
Percentage of Banks with Web Sites by Asset Size



Source: IB Questionnaire (July 2000)



Change in Percentage of Banks with Web Sites by Location

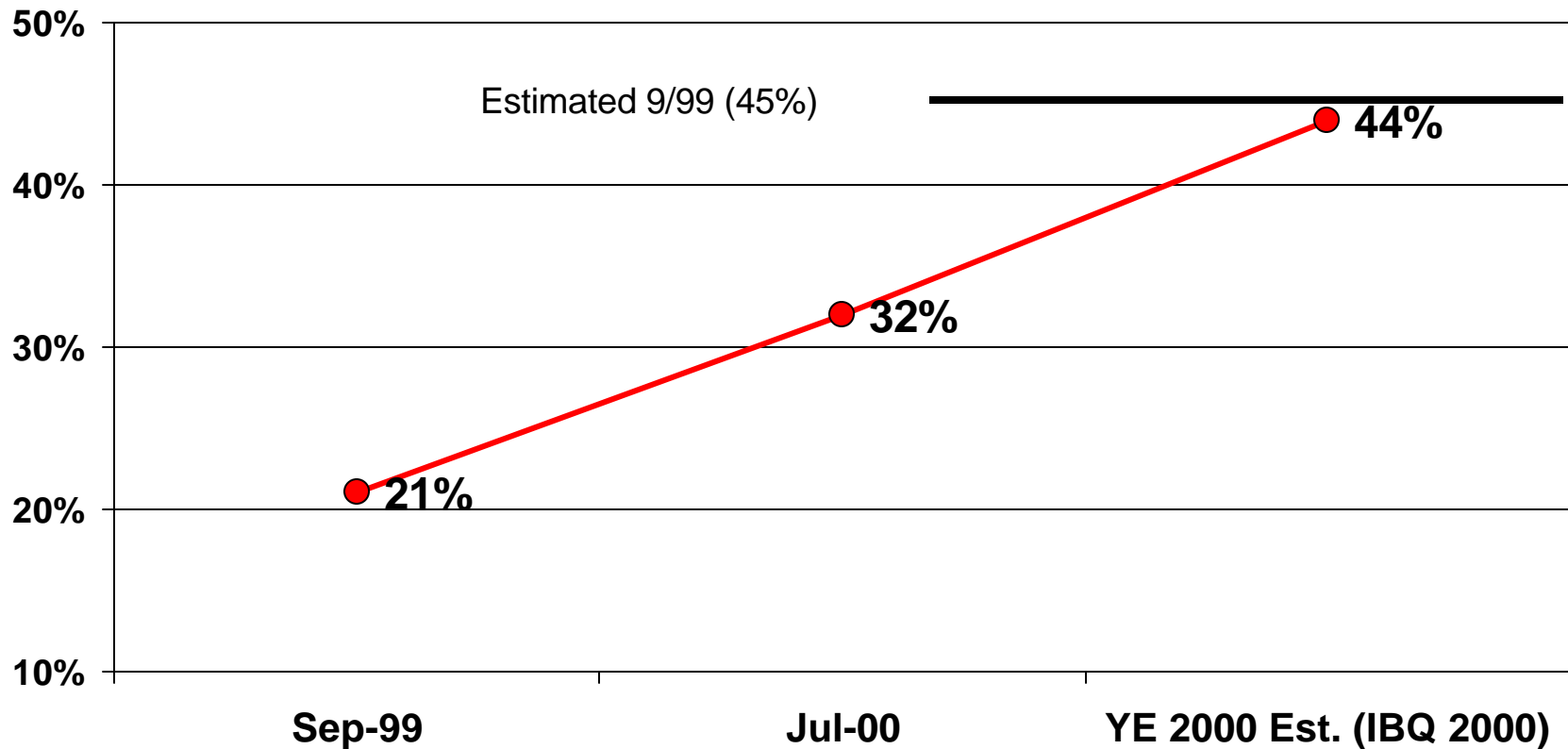


OCC Offices: Northeast (NE), Southeast (SE), Central (CE), Midwest (MW), Southwest (SW), West (WE), & Large Bank Program (LB)

Source: IB Questionnaire (July 2000)



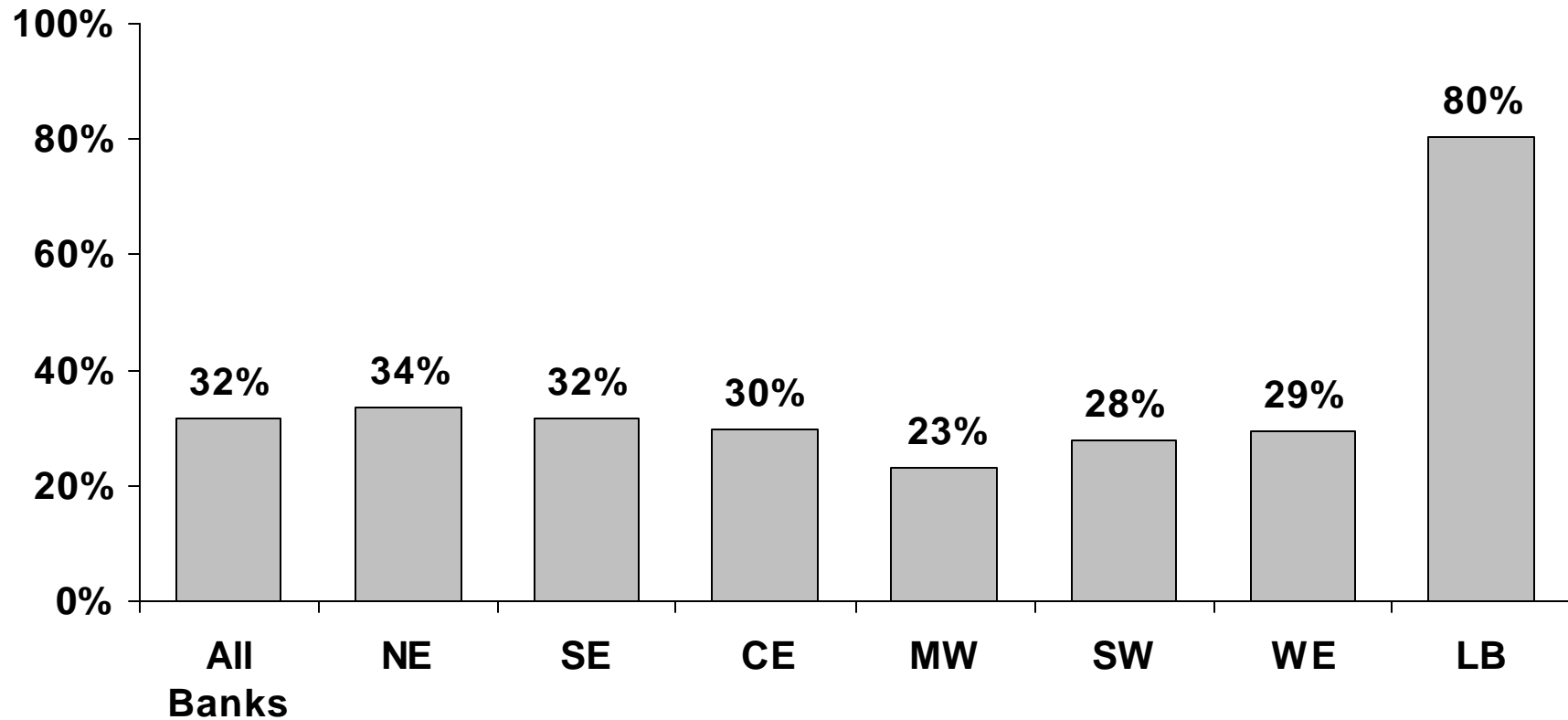
Percentage of Banks with Transactional Web Sites



Source: IB Questionnaire (July 2000)



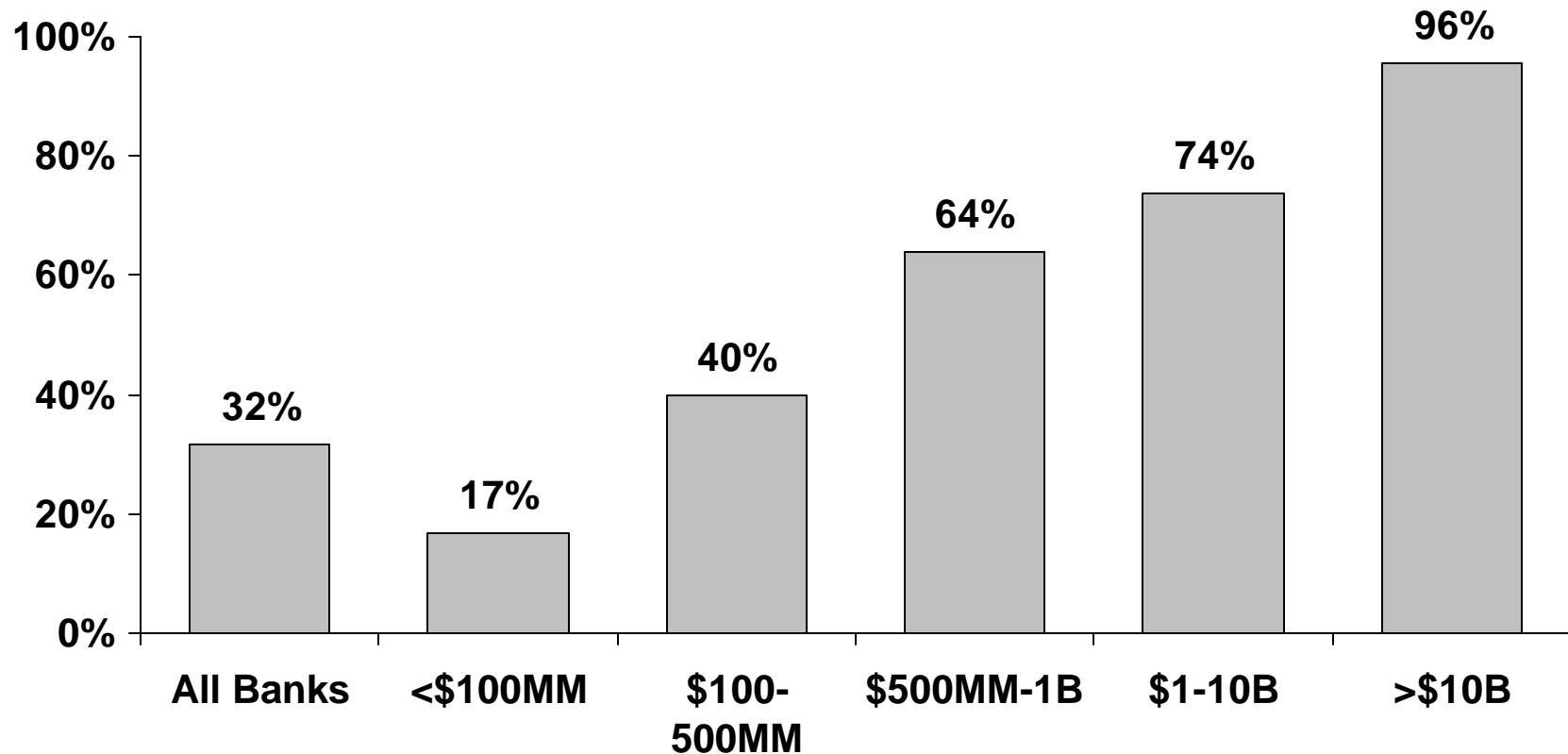
Percentage of National Banks with Transactional Web Sites by Location



Source: IB Questionnaire (July 2000)



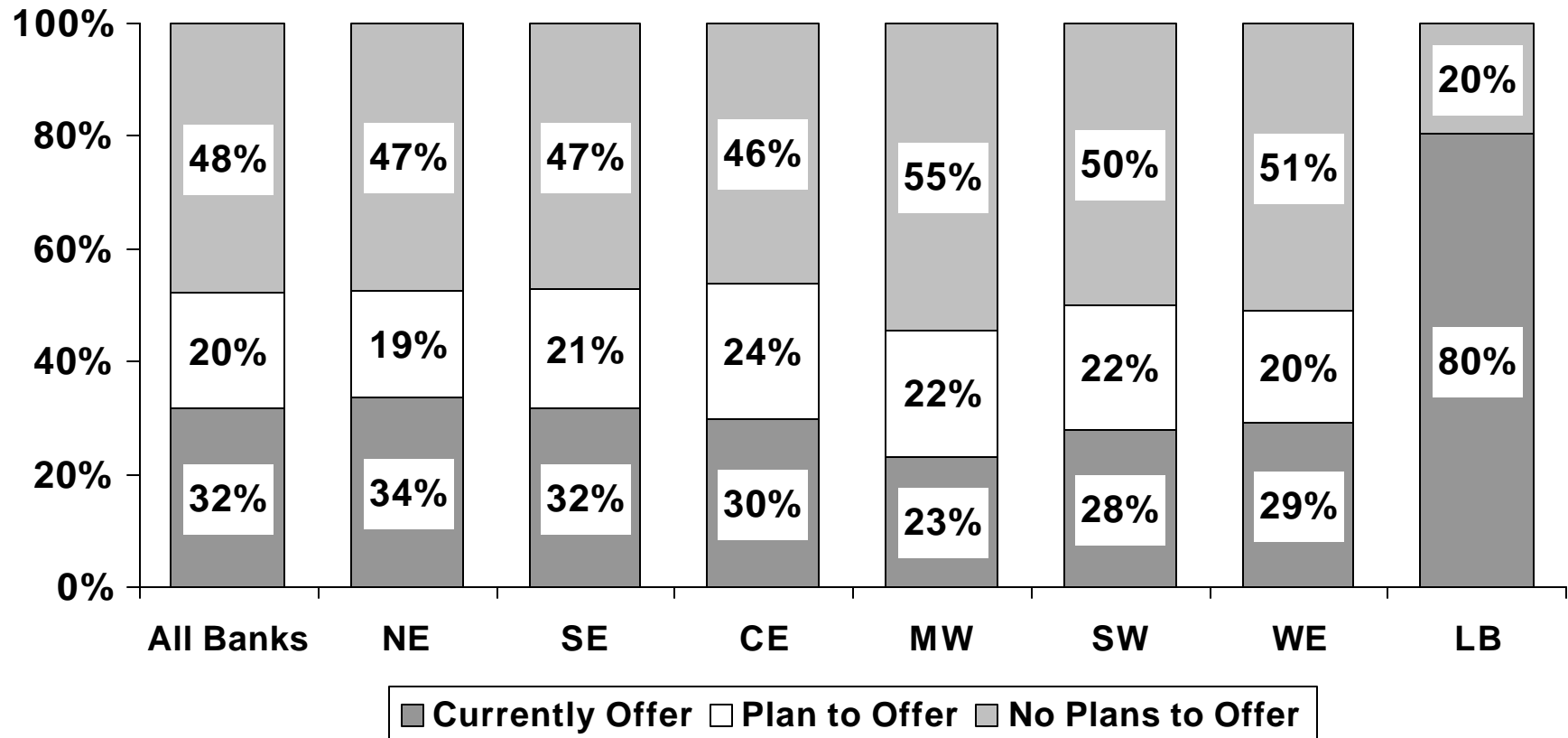
Percentage of Banks with Transactional Sites by Asset Size



Source: IB Questionnaire (July 2000)



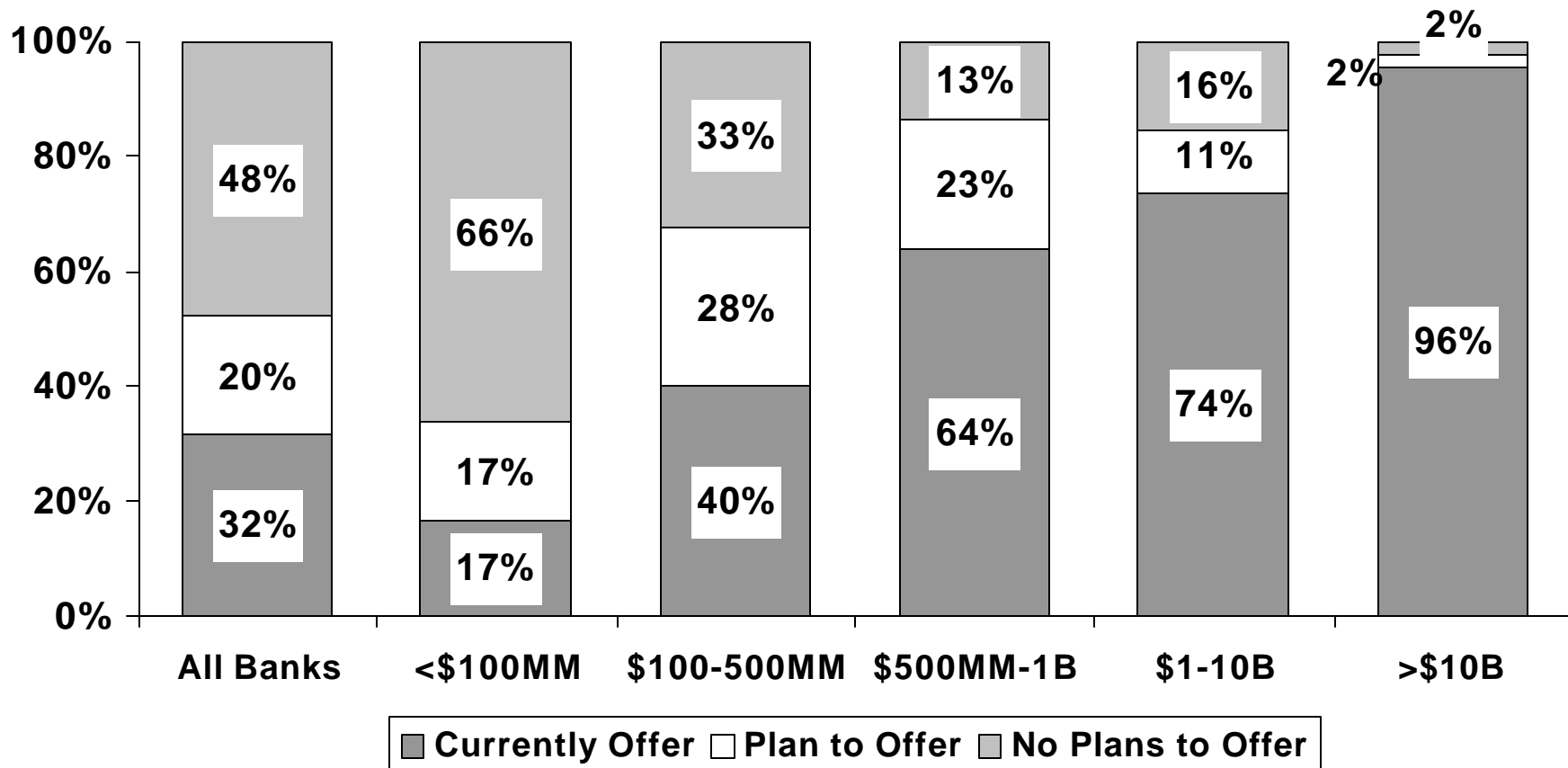
Plans for Transactional Web Sites - Percentage of Banks by Location



Source: IB Questionnaire (July 2000)



Plans for Transactional Sites - Percentage of Banks by Asset Size



Source: IB Questionnaire (July 2000)



Most Popular Services and Products Offered or Planned - Number of Banks

Products and Services Offered or Planned	Offering Now	Later in 2000	During 2001	After 2001	Total
Personal Products					
Certificates of deposit	278	168	144	44	634
Checking accounts	449	188	141	43	821
Savings accounts	430	187	133	40	790
Commercial loans	114	108	84	72	378
Consumer loans	316	133	129	53	631
Credit cards	215	51	73	48	387
Home equity loans	248	103	114	53	518
Residential mortgages	231	104	126	58	519
Personal Services					
Balance inquiry on deposit accounts	709	292	168	25	1,194
Balance inquiry on non-deposit retail products	295	122	61	36	514
Bill payment for retail customers	605	294	160	34	1,093
Bill presentment for retail customers	123	76	124	66	389
Customer electronic mail	359	127	54	27	567
Funds transfer between bank-controlled accounts	645	263	138	24	1,070
Funds transfer outside of the bank	191	156	121	48	516
Business Products and Services					
Cash management	203	142	116	39	500
Checking accounts	369	183	144	34	730
Cash transfer	334	176	105	26	641
Credit products	147	71	75	38	331
Payroll direct deposits	154	117	83	45	399
Savings accounts	271	157	97	48	573

Source: IB Questionnaire (July 2000)