

For Immediate Release:  
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## ONE OUT OF FIVE WEB SURFERS VISITED ONLINE BANKS AND CREDIT UNIONS IN MARCH, ACCORDING TO NIELSEN//NETRATINGS

Bank of America, Citibank and Wells Fargo Led the Online Banking Sector

**NEW YORK — April 15, 2003** — Nielsen//NetRatings, the global standard for Internet audience measurement and analysis, reports that 25 million surfers or nearly 20 percent of the active online population, logged on to banks and credit union Web sites from home and work in March 2003. Online banking and credit union surfers spent an average of 52 minutes during the month, among the stickiest on the Web.

Leading the category, Bank of America attracted more than 6.1 million unique visitors and claimed the top ranking as the stickiest banking destination with visitors spending more than an hour on the site last month (see Table 1). Citibank landed at a close second with 5.5 million surfers, representing an increase of 57 percent from year ago. Traffic to Wells Fargo jumped 34 percent to 4.7 million unique visitors, securing the No. 3 spot. Rounding out the top five, Chase Manhattan Bank and Bank One recorded 2.9 and 2.8 million visitors, respectively.

"Banks are expertly using the Web as an additional channel to serve customers, with offerings that help make everyday banking easier," said Patrick Thomas, senior Internet analyst, Nielsen//NetRatings. "Many sites allow clients to conduct multiple tasks such as pay bills, manage checking and savings accounts, and even access other financial accounts."

Additionally, the banking and credit card category equally attracted both men and women surfers, with men comprising 51 percent of the total audience and women making up 49 percent. The key 18-49 demographic age group represented nearly 70 percent of the category's total audience. The highest concentration of surfers visiting bank and credit union sites were middle-income individuals. Those individuals with household incomes ranging from \$50,000 to \$74,999 represented 30 percent of all surfers logging on to banking and credit union sites. Surfers with household incomes of \$150,000 and higher comprised just seven percent of the sector's total audience.

"The Web offers an ideal situation for banks to target their key audience, allowing them to offer special perks to draw clients online," added Thomas. "As in the offline world, loyalty is an important driver to success. Online banks have to continually update their service offerings to attract and maintain customers."

**Table 1. Nielsen//NetRatings Top 10 Full Service Banks & Credit Unions, March 2003 (U.S., Home and Work)**

Brand or Channel	Unique Audience (000)	Time Per Person (hh:mm:ss)
All Full Service Banks & Credit Unions	24,800	0:52:28
1. Bank of America	6,145	1:02:55
2. Citibank	5,469	0:26:49
3. Wells Fargo	4,750	0:39:40
4. Chase Manhattan Bank	2,862	0:31:37
5. Bank One	2,802	0:36:01
6. Fleet Financial Group	1,940	0:43:04
7. Wachovia	1,939	0:52:31
8. Washington Mutual Bank	1,722	0:56:31
9. U.S. Bank	1,507	0:41:00
10. INGDIRECT.com	1,351	0:16:08

Source: Nielsen//NetRatings, March 2003

Nielsen//NetRatings reports March 2003 data for the Top Sites by Parent Company and Top Brands. In addition, Nielsen//NetRatings reveals the Top Advertisers by Company for March 2003 along with the latest online Average Usage metrics for the month.

**Nielsen//NetRatings Top 10 Web Sites by Parent Company and Top 10 Web Sites By Brand**  
Month of March 2003

**Table 1. Top 10 Parent Companies, Combined Home & Work**

Parent	Unique Audience (000)	Time Per Person (hh:mm:ss)
1. AOL Time Warner	94,545	6:58:22
2. Microsoft	92,392	2:21:51
3. Yahoo!	80,986	2:38:54
4. United States Government	46,782	0:24:57
5. Google	42,903	0:26:02
6. eBay	37,349	1:56:35
7. RealNetworks	37,180	0:24:36
8. Amazon	36,015	0:17:26
9. About-Primedia	34,613	0:14:51
10. Terra Lycos	33,596	0:15:22

**Table 2. Top 10 Brands, Combined Home & Work**

Brand	Unique Audience (000)	Time Per Person (hh:mm:ss)
1. Yahoo!	80,956	2:38:57
2. MSN	78,591	2:13:06
3. Microsoft	78,064	0:33:53
4. AOL	72,412	8:23:51
5. Google	42,903	0:26:02
6. Real	37,041	0:24:36
7. eBay	36,156	1:53:12
8. Amazon	35,267	0:15:32
9. Lycos Networks	31,399	0:15:52
10. CNN	26,249	0:33:43

Example: The data indicate that 33.6 million home and work Internet users visited at least one of the Terra Lycos - owned sites or launched a Terra Lycos-owned application during the month, and each person spent, on average, a total of 15 minutes and 22 seconds at one or more of their sites or applications.

A parent company is defined as a consolidation of multiple domains and URLs owned by a single entity. A brand is defined as a consolidation of multiple domains and URLs that has a consistent collection of branded content. Reach is a measure of the unduplicated audience that visits a property. The data are expressed as the percentage of the total universe of Internet users who logged onto the Internet at least once during the reporting period.

**Nielsen//NetRatings AdRelevance Top 10 Advertisers**  
Month of March 2003

Top advertisers, ranked by impressions, are based on data from AdRelevance, Nielsen//NetRatings' advertising research service. An impression is counted as the number of times an ad is rendered for viewing.

**Top 10 Advertisers by Company**

Advertiser*	Impressions (000)
1. The Estee Lauder Companies Inc	3,901,744
2. Classmates Online, Inc.	3,149,751
3. USA Interactive	2,603,292
4. Amazon.com, Inc.	2,546,158
5. SBC Communications, Inc.	2,083,467
6. NetFlix.com, Inc.	1,878,634
7. CoolSavings, Inc.	1,869,422
8. Scottrade, Inc.	1,517,443
9. AT&T Wireless Services, Inc.	1,503,615
10. Sabre Inc.	1,376,890

\*Impressions reported exclude house ads, which are ads that run on an advertiser's own Web property.

Example: An estimated 1.4 billion Sabre Inc. advertisements were rendered for viewing during the surfing period.

**Nielsen//NetRatings Average Internet Usage**  
Month of March 2003

Data below represent activity for the average Internet user during the designated monthly period.

	<b>Home &amp; Work, March</b>	<b>Home &amp; Work, February</b>	<b>% Change from February</b>
Number of Sessions/Visits per Month	49	48	+2.1
Number of Domains Visited per Month	80	77	+3.9
Web Page Views per Month	1,374	1,331	+3.2
Web Page Views per Surfing Visit	34	35	-2.9
Time Spent per Month	48:20:04	46:52:37	+3.1
Time Spent During Web Visit	0:32:45	0:33:16	-1.5
Duration of a Web Page viewed	0:00:57	0:00:57	+0.1
Active Digital Media Universe	134.8 million	131.3 million	+2.7
Current Digital Media Universe Estimate	181.6 million	180.8 million	+0.4

Note: The Nielsen//NetRatings audience measurement panels represent the universe of persons with access to the Internet via personal computer either in the home, or at the workplace from a non-shared personal computer. The "active" portion of the universe previously represented persons who actively generated Web-traffic, or URLs, through a Web browser. With the launch of Digital Media Universe (DMU) measurement in October 2002, the "active" portion of the universe now represents persons who actively used a computer connected to the Internet and either generated Web-traffic, or launched and brought into focus any computer application tracked by the Nielsen//NetRatings meter, or both. The new definition of Active Internet Universe is applied consistently across all audience measurement reports. This is true whether the view includes Web traffic only, Internet applications usage only, AOL proprietary browser channels only, or the combined DMU report which includes Web traffic, AOL Proprietary browser channels and Internet applications usage in combination. The impact of this change on the size of the Active Internet Universe is currently an approximate 10 percent increase versus the previous definition based on Web-only activity.

**About Nielsen//NetRatings**

Nielsen//NetRatings is the global standard for Internet audience measurement and analysis and is the industry's premier source for online advertising intelligence with its NetView, AdRelevance, @Plan and WebRF services. Covering 70 percent of the world's Internet usage, the Nielsen//NetRatings services offer syndicated Internet and digital media research reports and custom-tailored data to help companies gain valuable insight into their business. For more information, please visit [www.nielsen-netratings.com](http://www.nielsen-netratings.com).

Editor's Note: Please source all data to Nielsen//NetRatings.

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