

**The Cornerstone Scorecard for Mid-Size Banks
Benchmarking Metrics 2010**

Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
CORPORATE INFORMATION				
Assets				
Non-interest expense				
Salaries and benefits as % of non-interest expense				
Number of branches				
Total employees (FTE)				
Assets per employee				
Return on assets				
Efficiency ratio				
Non-interest income as a % of revenue				
BRANCH SALES & SERVICE COMMUNITY				
Branch Sales & Service				
Deposits per branch				
Teller transactions per teller FTE/mo.				
New accounts opened per platform FTE/mo.				
Deposit accounts open/close ratio				
Deposit accounts serviced per platform FTE				
Monthly new retail checking accounts opened per branch				
Monthly new retail checking accounts per platform FTE				
Total retail checking accounts per branch				
Monthly new business checking accounts opened per branch				
Monthly new business checking accounts per platform FTE				
Total business checking accounts per branch				
% of teller headcount that is peak time/part time vs. full time				
Retail Administration				
Branch FTE supported per sales/product management FTE				
# of branches supported per regional/district manager				
Branch FTE supported per regional/district manager				
Branch FTE supported per retail/delivery support FTE				
Retail Non-Interest Income				
Fee income per retail checking account/yr.				
Average debit card fee income per retail checking account/yr.				
Average ATM/debit income per card/yr.				
Average revenue per ATM/yr.				
Average NSF/courtesy pay fee income per retail checking acct/yr.				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
CALL CENTER COMMUNITY				
Call Center				
% of telephone calls handled by automated voice response				
Calls per call center FTE/day				
Calls per call center agent/day				
Average wait time per call (minutes)				
Average talk time per call (minutes)				
Average percentage of calls abandoned (abandon rate)				
% of loan applications taken through call center*				
New deposit accounts opened in call center as a % of total**				
Total email & chat inquiries as a % of total agent contacts†				
Total daily emails & chat per chat/email support FTE				

* 19% of participants reported loan applications taken through call center. Calculations based only on those responses:

** 29% of participants reported new deposit accounts opened in call center. Based only on those responses:

† 68% of participants reported email & chat inquiries. Based on only those responses:

WEB & MOBILE BANKING COMMUNITY				
Web & Mobile Banking				
Active Internet banking users per Internet banking FTE				
Enrolled Internet banking users as a % of retail checking accounts				
Active Internet banking users as a % of retail checking accounts				
Active Internet banking users as a % of total enrolled				
Enrolled bill pay users as a % of retail checking accounts				
Active bill pay users as a % of retail checking accounts				
Active bill pay users as a % of total enrolled				
# of retail Internet banking bill pay transactions/enrolled bill pay users/month				
# of retail mobile bill pay transactions/enrolled mobile users/month*				
Enrolled mobile banking users as a % of checking accounts				
Active mobile banking users as a % of checking accounts				
Active mobile banking users as a % of total enrolled				

* 7% of participants reported mobile bill pay transactions. Calculations based only on those responses:

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
RETAIL CARDS & PAYMENTS COMMUNITY				
Retail Cards & Payments				
Debit cards as a % of personal checking accounts				
Average posted debit card transactions per debit card/mo.				
% of debit transactions that are PIN-based				
Average posted ATM transactions per ATM/debit card/mo.				
Average transactions per ATM/mo.				
# of ATM/debit cards per ATM/debit support FTE				
# of ATM deposits per ATM/mo.				
# of ATM deposits per ATM/debit FTE/mo.				
Business debit cards as a % of business checking accounts				
# of business debit transactions per business debit card/mo.				
Average annual purchase transaction amount (business & personal)				
# of annual chargebacks per personal debit card				
# of chargebacks per chargeback FTE/mo.				
CONSUMER LENDING COMMUNITY				
Consumer Lending				
Direct consumer loans closed per direct FTE/mo.				
Direct consumer loans closed per branch/mo.				
Direct consumer loan pull through rate (closings per applications)				
Indirect consumer loans closed per indirect FTE/mo.				
Indirect consumer loan pull through rate (closings per applications)				
% of direct loans approved through automated underwriting				
Consumer loans closed per centralized underwriting FTE/mo.				
% of direct loan applications originated through the Internet				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
SMALL BUSINESS BANKING COMMUNITY				
Small Business Banking				
Small business loans per branch/mo.*				
\$ volume of small business loans/mo. per branch**				
Small business loans closed per small business FTE/mo.				
Small business loans closed per underwriter/mo.				

* 37% of participants indicated they have a dedicated small business banking department. Other banks with small business loans included them in their commercial banking group. Calculations based on participants with dedicated dept.:

** 35% of participants reported \$ volume of small business loans. Based only on those respondents:

MORTGAGE BANKING COMMUNITY				
Mortgage Banking				
Mortgage loans closed per mortgage origination FTE/mo.				
Retail mortgage loans closed per originator/mo.				
Mortgage loan originators per sales assistant				
Retail mortgage loan applications per processor/mo.				
Mortgage loans closed per closer/mo.				
Mortgage loans closed per post-closer/mo.				
Retail loan applications per underwriter/mo.				
Mortgage loans closed per secondary FTE/mo.				
Mortgage loans closed per shipping FTE/mo.				
Retail mortgage loan pull through rate (closings per applications)				
% of mortgage applications originated through the Internet				
Mortgage originator compensation as % of production volume				
% of mortgage production that is government lending (FHA/VA)				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
COMMERCIAL BANKING COMMUNITY				
Commercial Banking				
Average commercial/CRE/construction loan size				
Commercial loans outstanding per commercial officer				
Commercial loan accounts per officer				
New commercial commitments per officer/mo.				
C&I loans outstanding per officer				
Average new C&I commitments per C&I officer/mo.				
Average annual deposits per C&I officer				
Average annual loan fees per C&I officer				
CRE loans outstanding per CRE loan officer				
Average new CRE commitments per CRE loan officer/mo.				
Average annual loan fees per CRE officer				
Construction loans outstanding per construction loan officer				
Avg. new construction commitments per construction loan officer/mo.				
Average annual loan fees per construction officer				
Loan officers per credit analyst				
TREASURY MANAGEMENT COMMUNITY				
Treasury Management Services				
Internet cash management users as % of commercial checking accounts				
Commercial loan officers per cash management sales FTE				
Internet cash management log-ins/mo. / enrolled cash management user				
Positive pay customers as % of commercial checking accounts				
Monthly lockbox items per lockbox FTE				
Bill pay customers as % of cash management customers				
Bill pay customers as % of commercial checking accounts				
Bill pay customers as % of commercial customers				
Internet cash management users as % of commercial customers				
Internet cash management users as % of treasury management customers				
Positive pay customers as % of commercial customers				
Positive pay customers as % of treasury management customers				
Sweep customers as % of commercial customers				
Sweep customers as % of commercial checking accounts				
Sweep customers as % of treasury management customers				
ACH customers as % of commercial customers				
ACH customers as % of treasury management customers				
ACH customers as % of commercial checking accounts				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
WEALTH MANAGEMENT COMMUNITY				
Trust				
Average discretionary account size (in dollars)				
Average non-discretionary account size (in dollars)				
Number of discretionary accounts				
Number of non-discretionary accounts				
Personal trust assets managed per personal trust FTE				
Personal trust accounts managed per personal trust FTE				
Personal trust revenue per personal trust FTE				
Institutional custody assets per institutional custody FTE				
Institutional custody accounts per institutional custody FTE				
Institutional custody revenue per institutional custody FTE				
Employee benefits assets supported per EB administration FTE				
Employee benefits accounts supported per EB administration. FTE				
Employee benefits revenue per EB administration FTE				
Corporate trust assets per corp trust operations FTE				
Corporate trust accounts per corp trust operations FTE				
Corporate trust revenue per corp trust operations FTE				
Total wealth management assets per wealth management FTE				
Total wealth management accounts per wealth management FTE				
Total wealth management revenue per wealth management FTE				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
WEALTH MANAGEMENT COMMUNITY (Continued)				
Investments				
Annuity sales as % of retail deposits*				
Monthly investment revenue per dedicated investment representative				
Branches per dedicated investment representative				
% of branch managers/platform staff with investment licenses**				
Monthly investment revenue per branch†				
Annual revenue as % of total deposits				
Investment representatives per investment support FTE				
Insurance				
Average annual revenue per insurance agent‡				
Insurance agents per insurance support FTE				
Private Banking				
Total Deposits (in dollars) per private banker				
Private banking loans outstanding per private banker				
Private bankers per private banking support staff FTE				

* 40% of participants reported annuity sales as % of retail deposits. Calculations based on only those responses:

** Answers returned as blank or zero removed from percentile calculation.

† 60% of participants reported positive monthly investment revenue per branch. Based on only those responses:

‡ Answers returned as blank or zero removed from percentile calculation.

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Financial Data as of:

	<i>Sample</i>	<i>Median</i>	<i>25th Percentile</i>	<i>75th Percentile</i>
DEPOSIT OPERATIONS & ITEM PROCESSING COMMUNITY				
Deposit Operations				
Deposit accounts per deposit back office FTE				
Deposit accounts per CIF/account maintenance FTE				
Deposit accounts per reconciliation FTE				
Deposit accounts per branch reporting/compliance/fraud FTE				
Deposit accounts per research FTE				
Checking accounts per NSF/courtesy pay/reject/return FTE				
IRA accounts per IRA administration FTE				
Daily wires per wire room FTE				
% of statements that are e-statements				
Item Processing				
Item processing cost per POD item				
Average rendering cost per statement*				
Average transportation cost per branch/mo.				
Average postage cost per checking account/mo.				

* "Statement" defined differently in the 2010 surveys. Not comparable to 2007 Cornerstone Report figures.

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
LOAN OPERATIONS COMMUNITY				
Loan Operations				
Consumer loans serviced per consumer servicing FTE				
Mortgage loans serviced per mortgage servicing FTE*				
Commercial loans serviced per commercial servicing FTE				
Small business loans serviced per commercial servicing FTE				
Consumer loan applications per consumer processing FTE/mo.				
Commercial loans closed per commercial processing FTE/mo.				
Small business loans closed per commercial processing FTE/mo.				
Consumer doc packages per consumer doc prep FTE/mo.				
Commercial doc packages per commercial doc prep FTE/mo.				
Loans outstanding per payment processing/payoff FTE				
Loans outstanding per collateral/file tracking FTE				
Loans outstanding per escrow FTE				
Loans outstanding per customer service/maintenance FTE				
Mortgage loans serviced for others per investor reporting FTE*				
Collections				
Past due consumer loans per collections FTE				
Past due mortgage loans per collections FTE				
# of ODP checking accounts per deposit collections FTE				
Average cases per consumer loan collector				
Average cases per mortgage loan collector				
Average consumer charge-offs per consumer recovery FTE				
Average mortgage charge-offs per mortgage recovery FTE				
Collectors per collection support FTE				

* Answers returned as blank or zero removed from percentile calculation.

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
INFORMATION TECHNOLOGY COMMUNITY				
Information Technology				
Assets supported by IT (in-house core system)				
Bank FTE per IT FTE (in-house core system)				
Assets supported by IT (outsourced core system)				
Bank FTE per IT FTE (outsourced core system)				
Workstations/servers supported per PC/network support FTE				
Servers supported by network management staff FTE				
Bank FTE supported by help desk support FTE				
Workstations/servers supported by technical staff				
Monthly calls/ IT help desk FTE				
Annual technology spending as % of assets				
Annual technology spending per FTE				
Annual technology spending as % of non-interest expense				
Core systems spending as % of assets				
Data communications spending as % of assets				
Electronic delivery spending as % of assets				
Infrastructure spending as % of assets				
Strategic systems spending as % of assets				
ATM/debit income as % of assets				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
RISK MANAGEMENT & CREDIT ADMINISTRATION COMMUNITY				
Risk Management				
Assets supported per audit FTE				
Bank FTE per audit FTE				
Assets supported per compliance FTE				
Bank FTE per compliance FTE				
Commercial/CRE loans outstanding per loan review FTE				
Commercial/CRE loan count per loan review FTE				
Bank FTE per fraud/investigations FTE				
Bank FTE per physical security FTE				
Bank FTE per IT/computer security FTE				
Bank FTE per disaster recovery/business continuity FTE				
Bank FTE per BSA FTE				
Deposit accounts per BSA FTE				
Bank FTE per privacy FTE				
Bank FTE per enterprise risk management (total)				
Enterprise Risk Management - Losses				
Net annual cash over/shorts per teller FTE				
Losses per checking account/yr.				
Credit Administration and Special Assets				
Commercial / CRE loans per credit administration FTE				
Commercial / CRE loan count per credit administration FTE				
Non-accrual loans per special assets/REO FTE				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
ACCOUNTING & FINANCE COMMUNITY				
Administration				
Bank FTE per executive officers				
Bank FTE per legal FTE				
Legal as % of non-interest expense				
Other professional as % of non-interest expense				
Finance				
Assets supported per combined finance/accounting FTE				
% of finance/account staff who are CPA, CMA or CFA certified				
Bank FTE per combined finance/accounting FTE				
Bank FTE per accounts payable FTE				
Bank FTE per purchasing FTE				
Travel and entertainment as % of non-interest expense*				
Dues and subscriptions as % of non-interest expense*				
Accounting and tax as % of non-interest expense*				
Telephone (local/long distance) as % of non-interest expense*				
Other postage as % of non-interest expense*				
Non-customer postage as % of non-interest expense*				

* Answers returned as blank or zero removed from percentile calculation.

MARKETING COMMUNITY				
Marketing				
% of marketing expense focused on branding and new customer acquisition				
% of marketing expense focused on retention and cross-sales				
% of marketing expense in traditional media & direct mail channels				
% of marketing expense in new online channels				
% of marketing expense for corporate donations & sponsorships				
% of marketing expense for regulatory and compliance requirements				
% of marketing expense for sales promotions & premiums				
% of marketing expense for market research, data mining & management				
Assets supported per marketing FTE				
Bank FTE per marketing FTE				
Marketing as a % of non-interest expense				

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Financial Data as of:

	Sample	Median	25th Percentile	75th Percentile
HUMAN RESOURCES COMMUNITY				
Human Resources				
Bank headcount per human resources FTE				
Annual external HR expenditures per bank FTE*				
Employee benefits expense as % of salary expense				
Employee incentives/bonuses as % of total compensation				
Bank headcount per payroll FTE				
# of positions filled annually per recruitment FTE				
Training				
Bank headcount per training FTE				
Average external training budget per employee				

* Answers returned as blank or zero removed from percentile calculation.