

**The Cornerstone Scorecard for Banks
Benchmark Analysis 2007**

<<Bank Name>>

| <<Bank Name>> | Peer Median | Peer 25th Percentile | Peer 75th Percentile | Status |
|---|--------------------|----------------------|----------------------|--------|
| CORPORATE INFORMATION | | | | |
| Assets | \$9,999,999,999.00 | \$9,999,999,999.00 | \$9,999,999,999.00 | |
| Non-interest expense | \$999,999,999.00 | \$999,999,999.00 | \$999,999,999.00 | |
| Salaries and benefits as % of non-interest expense | 99 | 99 | 99 | |
| Number of branches | 9,999 | 9,999 | 9,999 | |
| Total employees (FTE) | \$9,999,999.00 | \$9,999,999.00 | \$9,999,999.00 | |
| Assets per employee | 9.99% | 9.99% | 9.99% | |
| Return on assets | 99.99% | 99.99% | 99.99% | |
| Return on equity | 99.99% | 99.99% | 99.99% | |
| Efficiency ratio | 99.99% | 99.99% | 99.99% | |
| Core (Tier 1) capital | 99.99% | 99.99% | 99.99% | |
| Non-interest income as a % of revenue | 99.99% | 99.99% | 99.99% | |
| RETAIL | | | | |
| Retail Banking | | | | |
| Deposits per branch | \$99,999,999.00 | \$99,999,999.00 | \$99,999,999.00 | |
| Teller transactions per teller FTE/mo. | 9,999 | 9,999 | 9,999 | |
| New accounts opened per platform FTE/mo. | 99 | 99 | 99 | |
| Deposit accounts open/close ratio | 9.99 | 9.99 | 9.99 | |
| Deposit accounts serviced per platform FTE | 9,999 | 9,999 | 9,999 | |
| Retail services per household | 9.99 | 9.99 | 9.99 | |
| Retail products per household | \$99.00 | \$99.00 | \$99.00 | |
| Average teller vacancy rate | 0.99% | 0.99% | 0.99% | |
| Monthly new retail checking accounts per branch | 9.99 | 9.99 | 9.99 | |
| Monthly new retail checking accounts per platform FTE | 9.99 | 9.99 | 9.99 | |
| Monthly new business checking accounts per branch | 9.99 | 9.99 | 9.99 | |
| Monthly new business checking accounts per platform FTE | 9.99 | 9.99 | 9.99 | |
| Annual checking account attrition | 0.99% | 0.99% | 0.99% | |
| Teller turnover rate | 0.99% | 0.99% | 0.99% | |
| % of teller headcount that is peak time/part time vs. full time | 0.99% | 0.99% | 0.99% | |
| Direct Banking | | | | |
| Active Internet banking users per Internet banking FTE | 99,999 | 99,999 | 99,999 | |
| Enrolled Internet banking users as a % of checking accounts | 9.99% | 9.99% | 9.99% | |
| Active Internet banking users as a % of checking accounts | 9.99% | 9.99% | 9.99% | |
| Active Internet banking users as a % of total enrolled | 9.99% | 9.99% | 9.99% | |
| Enrolled bill pay users as a % of checking accounts | 0.99% | 0.99% | 0.99% | |
| Active bill pay users as a % of checking accounts | 0.99% | 0.99% | 0.99% | |
| Active bill pay users as a % of total enrolled | 0.99% | 0.99% | 0.99% | |
| Internet banking log-ins per active user/mo. | 99 | 99 | 99 | |
| Internet banking monetary transactions per active user/mo. | 99 | 99 | 99 | |
| Debit cards as a % of personal checking accounts | 0.99% | 0.99% | 0.99% | |
| Average posted debit card transactions per debit card/mo. | 99 | 99 | 99 | |
| Average posted ATM transactions per ATM/debit card/mo. | 99 | 99 | 99 | |
| % of debit transactions that are PIN-based | 0.99% | 0.99% | 0.99% | |
| Average transactions per ATM/mo. | 99 | 99 | 99 | |
| % of checking accounts on direct deposit | 0.99% | 0.99% | 0.99% | |
| Average branch cash per branch | \$99.00 | \$99.00 | \$99.00 | |

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| Average cash per ATM | | \$99.00 | \$99.00 | \$99.00 | |
| Average total cash per branch | | \$99.00 | \$99.00 | \$99.00 | |
| % of transit items cleared through image exchange | | 0.99% | 0.99% | 0.99% | |
| % of inclearings cleared through image exchange | | 0.99% | 0.99% | 0.99% | |
| Call Center | | | | | |
| % of telephone calls handled by automated voice response | | 0.99% | 0.99% | 0.99% | |
| Calls per call center FTE/day | | 99 | 99 | 99 | |
| Calls per call center agent/day | | 99 | 99 | 99 | |
| Average wait time per call (minutes) | | 99 | 99 | 99 | |
| Average talk time per call (minutes) | | 99 | 99 | 99 | |
| Average percentage of calls abandoned (abandon rate) | | 0.99% | 0.99% | 0.99% | |
| Average occupancy rate per agent (%) | | 0.99% | 0.99% | 0.99% | |
| % of loan applications taken through call center | | 0.99% | 0.99% | 0.99% | |
| % of deposit accounts opened in call center | | 0.99% | 0.99% | 0.99% | |
| Retail Administration | | | | | |
| Branch FTE supported per sales/product management FTE | | 99 | 99 | 99 | |
| # of branches supported per regional/district manager | | 99 | 99 | 99 | |
| Branch FTE supported per regional/district manager | | 99 | 99 | 99 | |
| Branch FTE supported per retail/delivery support FTE | | 99 | 99 | 99 | |
| Retail Non-Interest Income | | | | | |
| Fee income per retail checking account/yr. | | \$99.00 | \$99.00 | \$99.00 | |
| Average debit card fee income per retail checking account/yr. | | \$99.00 | \$99.00 | \$99.00 | |
| Average ATM/debit income per card/yr. | | \$99.00 | \$99.00 | \$99.00 | |
| Average NSF/courtesy pay fee income per retail checking acct/yr. | | \$99.00 | \$99.00 | \$99.00 | |
| Average revenue per ATM/yr. | | \$99.00 | \$99.00 | \$99.00 | |
| DEPOSIT OPERATIONS | | | | | |
| Deposit accounts per deposit back office FTE | | 99 | 99 | 99 | |
| Deposit accounts per CIF/account maintenance FTE | | 99 | 99 | 99 | |
| Deposit accounts per reconciliation FTE | | 99 | 99 | 99 | |
| ATM/debit cards per ATM/debit support FTE | | 99 | 99 | 99 | |
| Checking accounts per NSF/courtesy pay/reject/return FTE | | 99 | 99 | 99 | |
| IRA accounts per IRA administration FTE | | 99 | 99 | 99 | |
| Deposit accounts per branch reporting/compliance/fraud FTE | | 99 | 99 | 99 | |
| % of statements with truncation/safekeeping | | 0.99% | 0.99% | 0.99% | |
| % of statements that are imaged | | 0.99% | 0.99% | 0.99% | |
| % of statements that are e-statements | | 0.99% | 0.99% | 0.99% | |
| % of statements with returned checks | | 0.99% | 0.99% | 0.99% | |
| % of NSF/courtesy pay fees collected | | 0.99% | 0.99% | 0.99% | |
| Checking account charge-off as % of NSF/courtesy pay revenue | | 0.99% | 0.99% | 0.99% | |
| ITEM PROCESSING | | | | | |
| Monthly lockbox items per lockbox FTE | | 99 | 99 | 99 | |
| Daily wires per wire room FTE | | 99 | 99 | 99 | |
| Item processing cost per POD item | | \$99.00 | \$99.00 | \$99.00 | |
| Average rendering cost per statement | | \$99.00 | \$99.00 | \$99.00 | |
| Average transportation cost per branch/mo. | | \$99.00 | \$99.00 | \$99.00 | |
| Average postage cost per checking account/mo. | | \$99.00 | \$99.00 | \$99.00 | |

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| CONSUMER LENDING | | | | | |
| Consumer loans closed per consumer FTE/mo. | | 99 | 99 | 99 | |
| Direct consumer loans closed per direct FTE/mo. | | 99 | 99 | 99 | |
| Consumer loans closed per centralized underwriting FTE/mo. | | 99 | 99 | 99 | |
| Direct consumer loans closed per branch/mo. | | 99 | 99 | 99 | |
| Indirect consumer loans closed per indirect FTE/mo. | | 99 | 99 | 99 | |
| Consumer loan pull through rate (closings per applications) | | 0.99% | 0.99% | 0.99% | |
| % of loans approved through automated underwriting | | 0.99% | 0.99% | 0.99% | |
| % of applications originated through the Internet | | 0.99% | 0.99% | 0.99% | |
| MORTGAGE BANKING | | | | | |
| Mortgage loans closed per mortgage origination FTE/mo. | | 99 | 99 | 99 | |
| Retail mortgage loans closed per originator/mo. | | 99 | 99 | 99 | |
| Retail mortgage loan applications per processor/mo. | | 99 | 99 | 99 | |
| Mortgage loans closed per closer/mo. | | 99 | 99 | 99 | |
| Mortgage loans closed per post-closer/mo. | | 99 | 99 | 99 | |
| Retail loan applications per underwriter/mo. | | 99 | 99 | 99 | |
| Mortgage loans closed per secondary FTE/mo. | | 99 | 99 | 99 | |
| Mortgage loans closed per shipping FTE/mo. | | 99 | 99 | 99 | |
| Retail mortgage loan pull through rate (closings per applications) | | 0.99% | 0.99% | 0.99% | |
| % of mortgage applications originated through the Internet | | 0.99% | 0.99% | 0.99% | |
| Mortgage originator compensation as % of production volume | | 0.99% | 0.99% | 0.99% | |
| COMMERCIAL BANKING | | | | | |
| Average commercial/CRE loan size | | \$99.00 | \$99.00 | \$99.00 | |
| Commercial loans outstanding per commercial officer | | \$99.00 | \$99.00 | \$99.00 | |
| Commercial loan accounts per officer | | \$99.00 | \$99.00 | \$99.00 | |
| New commercial commitments per officer/mo. | | \$99.00 | \$99.00 | \$99.00 | |
| C&I loans outstanding per officer | | \$99.00 | \$99.00 | \$99.00 | |
| Average new C&I commitments per C&I officer/mo. | | \$99.00 | \$99.00 | \$99.00 | |
| CRE loans outstanding per CRE loan officer | | \$99.00 | \$99.00 | \$99.00 | |
| Average new CRE commitments per CRE loan officer/mo. | | \$99.00 | \$99.00 | \$99.00 | |
| Construction loans outstanding per construction loan officer | | \$99.00 | \$99.00 | \$99.00 | |
| Avg. new construction commitments per const. loan officer/mo. | | \$99.00 | \$99.00 | \$99.00 | |
| Loan officers per credit analyst | | 99 | 99 | 99 | |
| % of lockbox items captured with ARC | | 0.99% | 0.99% | 0.99% | |
| Small Business | | | | | |
| Small business loans closed per underwriter/mo. | | 99 | 99 | 99 | |
| Small business loans per branch/mo. | | 99 | 99 | 99 | |
| \$ volume of small business loans per month per branch | | 99 | 99 | 99 | |
| Cash Management | | | | | |
| Internet cash mgt. users as % of commercial checking accounts | | 0.99% | 0.99% | 0.99% | |
| Commercial loan officers per cash management sales FTE | | 99 | 99 | 99 | |
| Positive pay customers as % of commercial checking accounts | | 0.99% | 0.99% | 0.99% | |
| Sweep customers as % of commercial checking accounts | | 0.99% | 0.99% | 0.99% | |
| ACH customers as % of commercial checking accounts | | 0.99% | 0.99% | 0.99% | |
| Internet cash management log-ins per month / cash mgt. user | | 99 | 99 | 99 | |

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| Bill pay customers as % of cash mgt. customers | | 0.99% | 0.99% | 0.99% | |
| Bill pay customers as % of commercial checking accounts | | 0.99% | 0.99% | 0.99% | |
| LOAN OPERATIONS AND COLLECTIONS | | | | | |
| Loan Operations | | | | | |
| Consumer loans serviced per servicing FTE | | 99 | 99 | 99 | |
| Mortgage loans serviced per servicing FTE | | 99 | 99 | 99 | |
| Commercial loans serviced per commercial servicing FTE | | 99 | 99 | 99 | |
| Consumer loan applications per consumer processing FTE/mo. | | 99 | 99 | 99 | |
| Commercial loans closed per commercial processing FTE/mo. | | 99 | 99 | 99 | |
| Consumer doc packages per consumer doc prep FTE/mo. | | 99 | 99 | 99 | |
| Commercial doc packages per commercial doc prep FTE/mo. | | 99 | 99 | 99 | |
| Loans boarded per loan boarding FTE/mo. | | 99 | 99 | 99 | |
| Loans outstanding per payment processing/payoff FTE | | 99 | 99 | 99 | |
| Loans outstanding per collateral/file tracking FTE | | 99 | 99 | 99 | |
| Loans outstanding per escrow FTE | | 99 | 99 | 99 | |
| Loans outstanding per customer service/maintenance FTE | | 99 | 99 | 99 | |
| Mortgage loans serviced for others per investor reporting FTE | | 99 | 99 | 99 | |
| New consumer loans boarded monthly / consumer boarding FTE | | 99 | 99 | 99 | |
| New commercial loans boarded monthly / comm. boarding FTE | | 99 | 99 | 99 | |
| New mortgage loans boarded monthly / mortgage boarding FTE | | 99 | 99 | 99 | |
| Collections | | | | | |
| Average consumer delinquency rate (30-day) | | 0.99% | 0.99% | 0.99% | |
| Average mortgage loan delinquency rate (30-day) | | 0.99% | 0.99% | 0.99% | |
| Past due consumer loans per collections FTE | | 99 | 99 | 99 | |
| Past due mortgage loans per collections FTE | | 99 | 99 | 99 | |
| Average cases per consumer loan collector | | 99 | 99 | 99 | |
| Average cases per mortgage loan collector | | 99 | 99 | 99 | |
| Average consumer charge-offs per consumer recovery FTE | | 99 | 99 | 99 | |
| Average mortgage charge-offs per mortgage recovery FTE | | 99 | 99 | 99 | |
| Collectors per collection support FTE | | 99 | 99 | 99 | |
| CREDIT ADMINISTRATION AND SPECIAL ASSETS | | | | | |
| Commercial / CRE loans per credit administration FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Commercial / CRE loan count per credit administration FTE | | 99 | 99 | 99 | |
| Non-accrual loans per special assets/REO FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Commercial and CRE loans closed per appraisal/review FTE/mo. | | 99 | 99 | 99 | |
| ENTERPRISE RISK MANAGEMENT | | | | | |
| Assets supported per audit FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per audit FTE | | 99 | 99 | 99 | |
| Assets supported per compliance FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per compliance FTE | | 99 | 99 | 99 | |
| Commercial/CRE loans outstanding per loan review FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Commercial/CRE loan count per loan review FTE | | 99 | 99 | 99 | |
| Bank FTE per fraud/investigations FTE | | 99 | 99 | 99 | |
| Bank FTE per physical security FTE | | 99 | 99 | 99 | |
| Bank FTE per IT/computer security FTE | | 99 | 99 | 99 | |
| Bank FTE per disaster recovery/business continuity FTE | | 99 | 99 | 99 | |

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| Bank FTE per BSA FTE | | 99 | 99 | 99 | |
| Deposit accounts per BSA FTE | | 99 | 99 | 99 | |
| Bank FTE per privacy FTE | | 99 | 99 | 99 | |
| Bank FTE per enterprise risk management (total) | | 99 | 99 | 99 | |
| Enterprise Risk Management - Losses | | | | | |
| Net annual cash over/shorts per teller FTE | | 99 | 99 | 99 | |
| Losses per checking account/yr. | | 99 | 99 | 99 | |
| WEALTH MANAGEMENT | | | | | |
| Trust | | | | | |
| Personal trust assets managed per personal trust FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Personal trust accounts managed per personal trust FTE | | 99 | 99 | 99 | |
| Personal trust revenue per personal trust FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Institutional/corp. trust assets managed per inst./corp. trust FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Institutional/corp. trust accts. managed per inst./corp. trust FTE | | 99 | 99 | 99 | |
| Institutional/corp. trust revenue per inst./corp. trust FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Employee benefits assets supported per EB administration FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Employee benefits participants supported per EB admin. FTE | | 99 | 99 | 99 | |
| Employee benefits revenue per EB administration FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Trust accounts per trust operations FTE | | 99 | 99 | 99 | |
| Trust/employee benefit assets per portfolio management FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Investments | | | | | |
| Monthly revenue per dedicated investment representative | | \$99.00 | \$99.00 | \$99.00 | |
| Branches per dedicated investment representative | | 99 | 99 | 99 | |
| % of branch managers/platform staff with investment licenses | | 0.99% | 0.99% | 0.99% | |
| Monthly investment revenue per branch | | 99 | 99 | 99 | |
| Annual revenue as a % of total deposits | | 0.99% | 0.99% | 0.99% | |
| Investment representatives per investment support FTE | | 99 | 99 | 99 | |
| Insurance | | | | | |
| Average annual revenue per insurance agent | | \$99.00 | \$99.00 | \$99.00 | |
| Insurance agents per insurance support FTE | | 99 | 99 | 99 | |
| Private Banking | | | | | |
| Average private banking loans outstanding per private banker | | \$99.00 | \$99.00 | \$99.00 | |
| Private bankers per private banking support staff FTE | | 99 | 99 | 99 | |
| CORPORATE ADMINISTRATION | | | | | |
| Bank FTE per executive officers | | 99 | 99 | 99 | |
| Assets supported per combined finance/accounting FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per combined finance/accounting FTE | | 99 | 99 | 99 | |
| Bank FTE per accounts payable FTE | | 99 | 99 | 99 | |
| Assets supported by marketing FTE | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per marketing FTE | | 99 | 99 | 99 | |
| Bank FTE per legal FTE | | 99 | 99 | 99 | |
| Bank headcount per human resources FTE | | 99 | 99 | 99 | |
| Annual external HR expenditures per Bank FTE | | 99 | 99 | 99 | |
| Employee benefits expense as a % of salary expense | | 0.99% | 0.99% | 0.99% | |
| Bank headcount per payroll FTE | | 99 | 99 | 99 | |
| Bank FTE per purchasing FTE | | 99 | 99 | 99 | |

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| Training | | | | | |
| Bank headcount per training FTE | | 99 | 99 | 99 | |
| Average external training budget per employee | | 99 | 99 | 99 | |
| Non-Interest Expense Categories | | | | | |
| Advertising/PR as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Travel and entertainment as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Dues and subscriptions as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Accounting and tax as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Legal as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Other professional as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Customer statement postage as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Non-customer postage as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| Telephone (local/long distance) as a % of non-interest expense | | 0.99% | 0.99% | 0.99% | |
| % of marketing costs attributed to advertising & PR | | 0.99% | 0.99% | 0.99% | |
| % of marketing costs attributed to direct mail | | 0.99% | 0.99% | 0.99% | |
| % of marketing costs attributed to corporate donations | | 0.99% | 0.99% | 0.99% | |
| % of marketing costs attributed to other (research, special events) | | 0.99% | 0.99% | 0.99% | |
| INFORMATION SERVICES | | | | | |
| Assets supported by IT (in-house) | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per IT FTE (in-house) | | 99 | 99 | 99 | |
| Assets supported by IT (outsourced) | | \$99.00 | \$99.00 | \$99.00 | |
| Bank FTE per IT FTE (outsourced) | | 99 | 99 | 99 | |
| Workstations/servers supported per PC/network support FTE | | 99 | 99 | 99 | |
| Servers supported by network management staff FTE | | 99 | 99 | 99 | |
| Bank FTE supported by help desk support FTE | | 99 | 99 | 99 | |
| Workstations/servers supported by technical staff | | 99 | 99 | 99 | |
| % of total IT represented by PC/Web/DB programmers & DBAs | | 0.99% | 0.99% | 0.99% | |
| Monthly calls / IT help desk FTE | | 99 | 99 | 99 | |

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