

Net Promoter Survey Results: Total Banks Benchmark Report

Helping you retain and acquire customers through new programs



September-November 2009

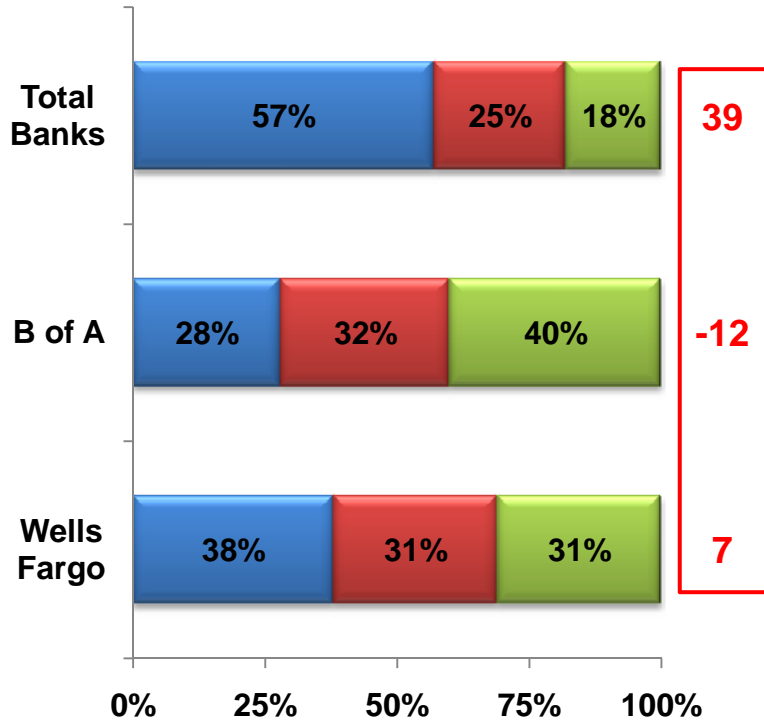
Financial Institutions Included in Analysis

If you participate in the Net Promoter program, you can order this report for your financial institution for \$350.

The 37 participating banks in this study have an average FI customer population of 101,403 and a median FI customer population of 30,714.

Net Promoter Scores vs. Money Center FIs*

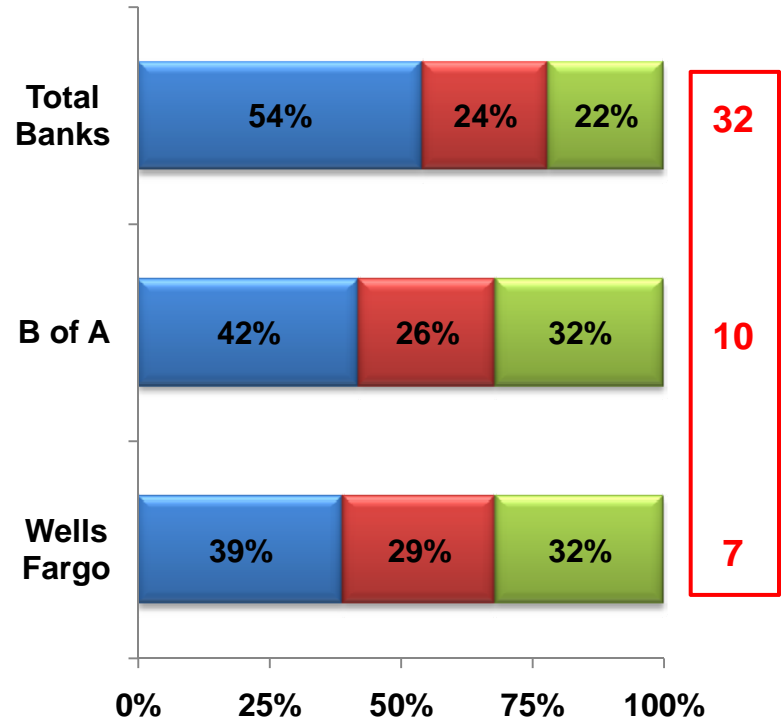
Net Promoter Score: Financial Institution



■ Promoter (9-10) ■ Passive (7-8) ■ Detractor (0-6)

How likely are you to recommend (FI) to a friend, family member or colleague?

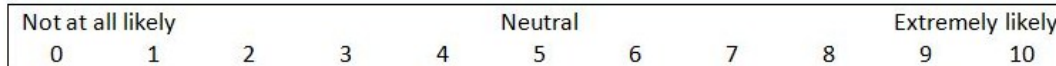
Net Promoter Score: FI's Online Banking



■ Promoter (9-10) ■ Passive (7-8) ■ Detractor (0-6)

How likely are you to recommend (FI)'s internet/online banking website to a friend, family member or colleague?

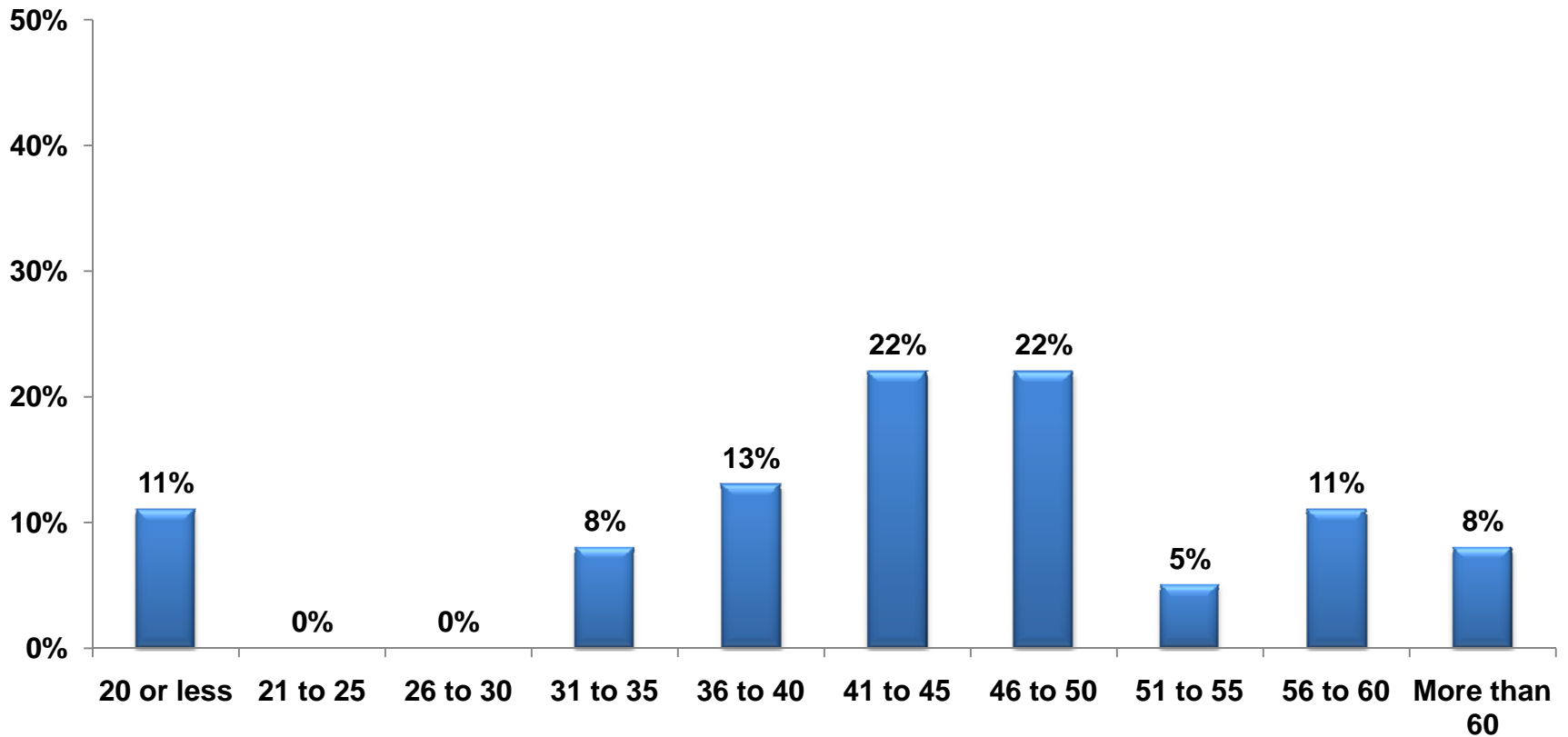
* Bank of America and Wells Fargo customers were recruited from a national email panel and answered the same survey as your FI.



Range of Financial Institution Net Promoter Scores

Range of FI Net Promoter Scores

Base: Total Banks



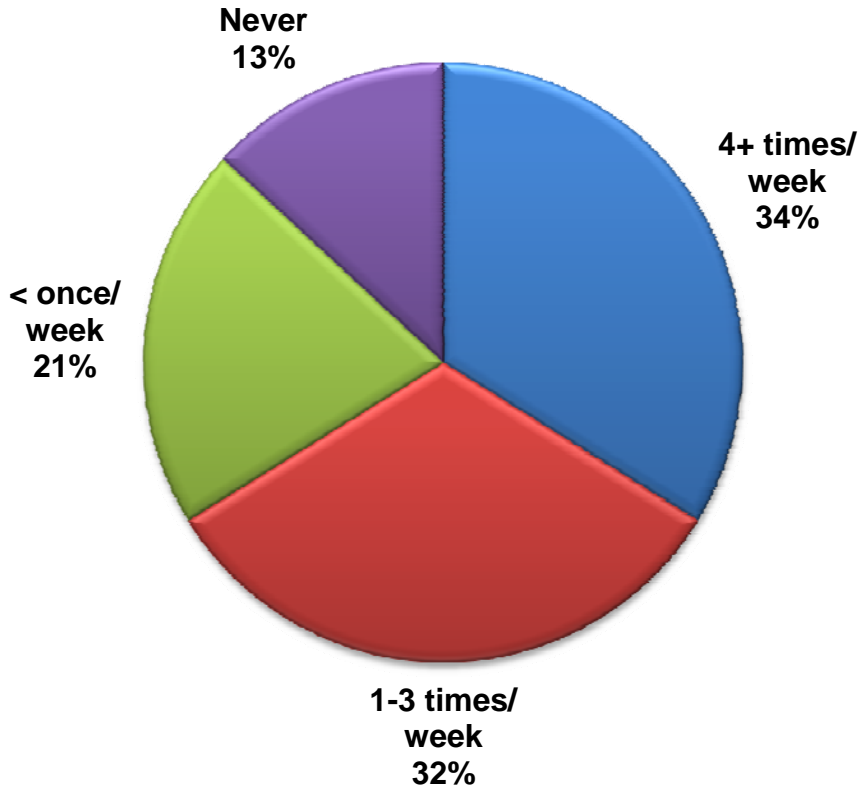
How likely are you to recommend (FI) to a friend, family member or colleague?

Not at all likely					Neutral						Extremely likely
0	1	2	3	4	5	6	7	8	9	10	

Frequency of Using Online Banking

Frequency of Using OLB

Base: Total Banks



How often do you log onto (FI)'s internet/online banking website?

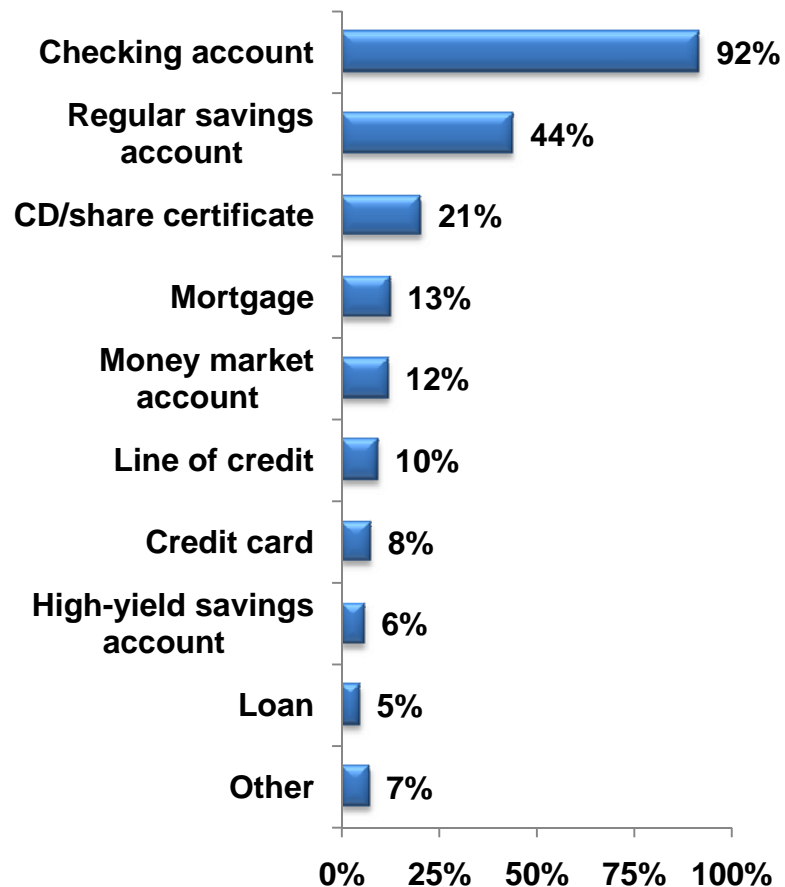
FINANCIAL INSTITUTION Net Promoter				
	4+/wk	1-3/wk	<1/wk	Never
Promoters (9-10)	63	58	50	52
Passives (7-8)	22	26	27	25
Detractors (0-6)	15	16	23	23
Net Promoter	48	42	27	29

ONLINE BANKING Net Promoter				
	4+/wk	1-3/wk	<1/wk	Never
Promoters (9-10)	62	55	39	NA
Passives (7-8)	22	24	26	NA
Detractors (0-6)	16	21	35	NA
Net Promoter	46	34	4	NA

Types of Personal Accounts

Types of Accounts

Base: Total Banks



Which of the following types of personal accounts do you currently have with (FI)?

FINANCIAL INSTITUTION Net Promoter

Have Checking Acct.	Yes	No
Promoters (9-10)	59	44
Passives (7-8)	24	29
Detractors (0-6)	17	27
Net Promoter	42	17

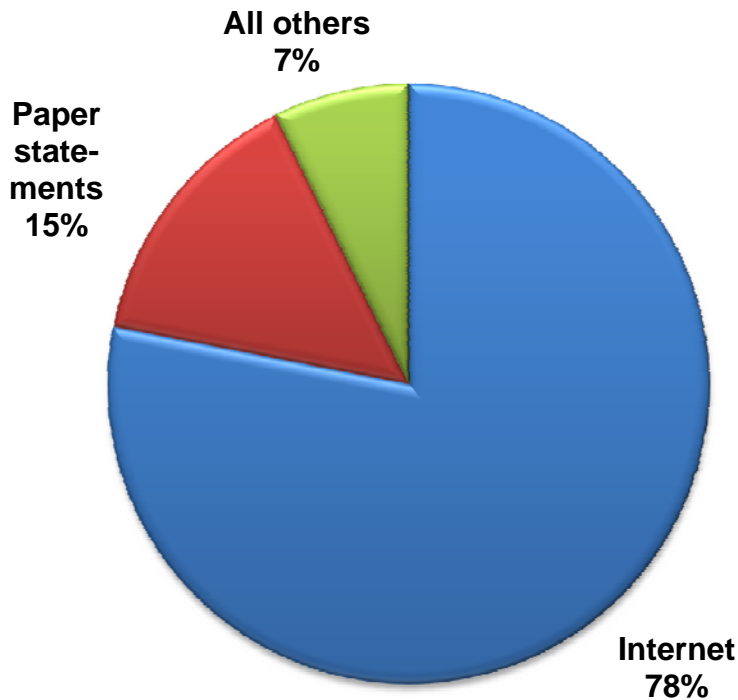
Have Savings/ CD/MM Acct.	Yes	No
Promoters (9-10)	59	54
Passives (7-8)	25	25
Detractors (0-6)	16	21
Net Promoter	43	33

Have Other Acct.	Yes	No
Promoters (9-10)	65	54
Passives (7-8)	21	26
Detractors (0-6)	14	20
Net Promoter	51	34

Primary Account Review Method

Primary Review Method

Base: Total Banks



FINANCIAL INSTITUTION Net Promoter			
	Internet	Paper	Other
Promoters (9-10)	58	52	56
Passives (7-8)	25	25	23
Detractors (0-6)	17	23	21
Net Promoter	41	29	35

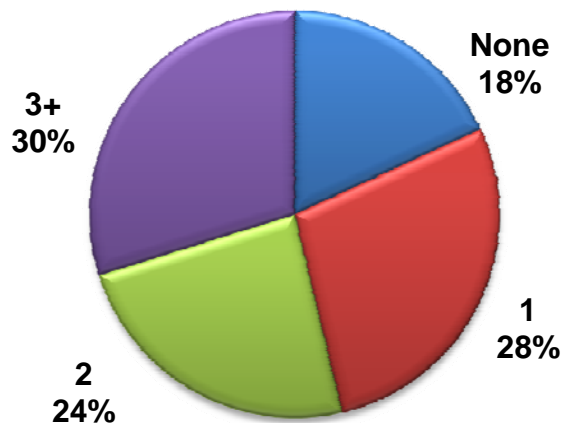
Which one method do you use most often to review your account activities and balances with (FI)?

Primary Financial Institution

Primary FI
Base: Total Banks



Number of Other FIs
Base: Total Banks



FINANCIAL INSTITUTION Net Promoter		
	Primary	Other
Promoters (9-10)	64	38
Passives (7-8)	23	28
Detractors (0-6)	13	34
Net Promoter	51	4

ONLINE BANKING Net Promoter		
	Primary	Other
Promoters (9-10)	60	33
Passives (7-8)	23	26
Detractors (0-6)	17	41
Net Promoter	43	-8

Do you consider (FI) to be your primary financial institution?

Besides (FI), how many other financial institutions, if any, do you currently have any type of personal accounts with?